THE WEST BENGAL STATE CO-OPERATIVE BANK LTD. (A State Partnered RBI Licensed Scheduled Bank) Regd. & Head Office : 24A, Waterloo Street, Kolkata - 700 069 Website : www.wbstcb.com Audited Financial Position with Highlights on Key Achievements Year 2024-25 : -				
	AUDIT CLASSIFICATION	Net Profit 224 (Rs. in crore)		
7	OPERATING PROFIT MORE TH			
1. AUDITED PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025				2024 2025
SI. No.	Particulars	2024-25 (Rs. in Crore)	2023-24 (Rs. in Crore)	OPERATING PROFIT (Rs. in crore) 300
А	Interest Earned	1,950.98	1,540.22	
в	Interest Expended	1,475.23	1,167.10	
С	Net Interest Income (NII) = (A-B)	475.75	373.12	2024 2025
D	Other Income	9.44	13.24	CRAR
Е	Total Income = (C+D)	485.19	386.36	∠ 7%
F	Operating Expenses	116.21	86.54	24%
G	Operating Profit = (E-F)	368.98	299.82	
н	Provisions & Contingencies	144.84	113.00	
1	Profit After Tax (PAT) = (G-H)	224.14	186.82	
2. AUDITED BALANCE SHEET AS AT 31ST MARCH, 2025				2024 2025
SI. No.	Particulars	31.03.2025	31.03.2024	NET WORTH (Rs. in crore)
Α	Sources :-	(Rs. in Crore)	(Rs. in Crore)	933
1.	Owned Fund	1,215.95	1,008.26	
2.	Deposit	15,551.69	13,878.19	
3.	Borrowings	14,115.16	8,965.89	
4.	Other Liabilities	1,411.59	1,275.67 25,128.01	2024 2025
	TOTAL	32,294.39	23,120.01	
В	Application :-	(Rs. in Crore)	(Rs. in Crore)	NET NPA
1.	Cash in Hand	7.06	7.12	0.85%
L				0.80%
2.	Current Account with RBI & Others Bank	12,468.84	8,089.05	
2. 3.	Current Account with RBI & Others Bank Investment	12,468.84 7,301.79	8,089.05 5,311.61	
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3.	Investment	7,301.79	5,311.61	
3. 4.	Investment Advances	7,301.79 11,659.92	5,311.61 11,047.58	2024 2025
3. 4.	Investment Advances Other Assets (Incl. Fixed Assets)	7,301.79 11,659.92 856.78 32,294.39	5,311.61 11,047.58 672.65	