



The West Bengal State Co-operative Bank Ltd.

(A State Partner RBI Licensed Scheduled Bank)

Regd. & Head Office : 24-A, Waterloo Street, Kolkata-700 069

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Please visit our website : www.wbstcb.com for details

A. Highlights on Key Achievements :-				Deposit 38% ↑
(i)	Audit Classification	★	(v) CRAR - 12.46%	
(ii)	Total Business -	₹ 23,953.09 Crore	(vi) Gross NPA - 4.16%	
(iii)	Total Deposit -	₹ 14,862.33 Crore	(vii) Net NPA - 1.12%	
(iv)	Total Loan -	₹ 9,090.76 Crore	(vii) Net Worth - ₹ 339.32 Crore	
B. Rate of Interest on selective product & other facilities:-				Loans & Advances 34% ↑
(i)	Savings Deposit :- Upto 6% under Flexi Scheme*			
(ii)	House Building Loan :- Low Rate. Special arrangement for Government Employees*.			
(iii)	Loan for Self Help Group / Crop cultivation :- Subsidized Rate @2% * to @4% *.			
(iv)	Free remittance through NEFT / RTGS *T & C Apply			
C. FINANCIAL POSITION				Operating Profit 75% ↑
1. Audited Profit & Loss Account for the year ended 31st March, 2020				
Sl. No.	PARTICULARS	Current Year 2019-20 (Rs. In Crore)	Previous Year 2018-19 (Rs. In Crore)	
A	Interest Earned	1,138.75	764.06	
i)	Interest on Loans and Advance	569.72	445.30	
ii)	Interest on Treasury Operation	569.03	318.76	
B	Interest Expended	991.93	660.08	
C	Net Interest Income (NII) = (A-B)	146.82	103.98	
D	Other Income	4.36	8.61	
E	Total Income = (C+D)	115.18	112.59	
F	Operating Expenses	66.87	64.31	
i)	Employee Cost	28.71	24.18	
ii)	Other Operating Expenses	38.16	40.13	
G	Operating Profit = (E-F)	84.31	48.28	
H	Provision	65.75	41.90	
I	Profit After Tax (PAT) = (G-H)	18.56	6.38	
2. Audited Balance Sheet as at 31st March, 2020				
Sl. No.	PARTICULARS	As on 31.03.2020 (Rs. In Crore)	As on 31.03.2019 (Rs. In Crore)	
A.	Sources :-			
1	Share Capital and Reserve	387.50	360.92	
2	Deposit	14,862.33	10,736.45	
3	Borrowings	3,481.65	2,511.57	
4	Interest Payable	350.50	295.40	
5	Other Liabilities	597.24	525.48	
6	Accumulated Profit	18.35	11.08	
Total Liabilities		19,697.57	14,440.90	
B.	Application :-	(Rs. in Crore)	(Rs. in Crore)	
1	Cash In Hand	18.77	15.50	
2	Balance in C/A with RBI	497.31	511.65	
3	Investment	9,814.46	6,792.33	
4	Loans & Advance	9,090.76	6,800.79	
5	Other Assets	276.27	320.63	
Total Assets		19,697.57	14,440.90	
<p>Designated Partner SBA Associates, Chartered Accountants</p> <p>Sd/- Managing Director</p> <p>Sd/- Special Officer</p>				Net Profit 191% ↑
				Net NPA 22% ↓
				Business 37% ↑