



The West Bengal State Co-operative Bank Ltd.

(A State Partner RBI Licensed Scheduled Bank)

Regd. & Head Office : 24A, Waterloo Street, Kolkata - 700 069
Phone : 2248-8491 / 2248-8492 / 2248-8692, Fax : 2248-8488

A		Highlights on Key Achievements		Net Worth
(i)	Audit Classification - A	(iv)	Gross NPA - 4.71%	₹ 574.04 Crore
(ii)	Total Business - ₹ 21,100.34 Crore	(v)	Net NPA - 0.81%	
(iii)	Total Deposit - ₹ 11,905.71 Crore	(vi)	Total Loans - ₹ 9,194.63 Crore	
➔ PROFITABILITY MAINTAINED MORE THAN ₹ 100.00 CRORE				
B		FINANCIAL POSITION		
1. Audited Profit & Loss Account for the year ended 31st March, 2022				
Sl. No.	Particulars	Current Year 2021-22 (Rs. in Crore)	Previous Year 2020-21 (Rs. in Crore)	
A	Interest Earned	1,141.73	1,376.72	CRAR 21.53%
i)	Interest on Loans and Advance	645.66	781.24	
ii)	Interest on Treasury Operation	496.07	595.48	
B	Interest Expended	920.76	1,124.42	
C	Net Interest Income (NII) = (A-B)	220.97	252.30	
D	Other Income	4.55	2.97	
E	Total Income = (C+D)	225.52	255.27	
F	Operating Expenses	63.90	64.12	
i)	Employee Cost	27.77	27.85	
ii)	Other Operating Expenses	36.13	36.27	
G	Operating Profit = (E-F)	161.62	191.15	
H	Provisions & Contingencies	26.37	52.57	
I	Profit Before Tax (PBT) = (G-H)	135.25	138.58	
J	Tax	34.45	36.74	
K	Profit After Tax (PAT) = (I-J)	100.80	101.84	
2. Audited Balance Sheet as at 31st March, 2022				
Sl. No.	Particulars	As on 31.03.2022 (Rs. in Crore)	As on 31.03.2021 (Rs. in Crore)	
A	Sources :-			PCR 83%
1.	Share Capital	161.02	150.52	
2.	Reserve Fund	327.28	302.16	
3.	Deposit	11,905.71	13,631.46	
4.	Borrowings	4,835.20	4,887.65	
5.	Interest Payable	316.15	364.01	
6.	Other Liabilities	775.29	686.77	
7.	Accumulated Profit	170.31	94.71	
	Total Liabilities	18,490.96	20,117.28	
B	Application :-			
1.	Cash in Hand	19.70	20.86	
2.	Current Account with RBI & Others Bank	498.03	538.45	
3.	Investment	8,316.67	8,610.71	
4.	Loans & Advance	9,194.63	10,604.98	
5.	Other Assets	461.93	342.28	
	Total Assets	18,490.96	20,117.28	
Partner		Sd/-	Sd/-	
SBA Associates, Chartered Accountants		Managing Director	Special Officer	