

The West Bengal State Co-operative Bank Ltd.

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

Phone : 2248-8491 / 2248-8492 / 2248-8692, FAX: 2248-8488

1. Reviewed on Position of Profit & Loss Account as on 31.03.2016

Sl. No.	Particulars	For the year ended on 31.03.2016 (Rs. In Lakh)	For the year ended on 31.03.2015 (Rs. In Lakh)
A	Interest Earned after contra adjustment (i+ii)	92,569.38	97,198.56
i)	Interest on Loans and Advance	56,457.70	70,913.47
ii)	Interest on Treasury Operation	36,111.68	26,285.09
B	Interest Expended after contra adjustment	84,327.63	89,428.21
C	Net Interest Income (NII) = (A-B)	8,241.75	7,770.35
D	Other Income	510.44	6,399.58
E	Total Operating Income = (C+D)	8,752.18	14,169.92
F	Operating Expenses before Provision = (i+ii)	4,512.42	4,312.01
i)	Employee Cost	2,124.86	2,206.57
ii)	Other Operating Expenses	2,387.56	2,105.44
G	Operating Profit before Provision = (E-F)	4,239.76	9,857.91
H	Provision (Before Tax)	4,060.73	3,408.73
I	Total Expenses (Excl. Interest) = (F+H)	8,573.15	7,720.74
J	Profit Before Tax (PBT) = (G-H)	179.03	6,449.18
K	Provision for Taxation	122.43	336.25
L	Profit After Tax (PAT) = (J-K)	56.60	6,112.93

2. Reviewed on Position of Liabilities and Assets as on 31.03.2016

Sl. No.	Particulars	As on 31.03.2016	As on 31.03.2015
A	Sources :-	(Rs. In Lakh)	(Rs. In Lakh)
1	Share Capital	7,667.09	6,870.66
2	Reserve Fund	22,084.68	22,560.39
3	Deposit	7,77,974.08	6,77,808.24
4	Borrowings	1,44,241.79	1,29,345.01
5	Interest Payable	28,652.14	33,684.52
6	Overdue Interest Reserve	16,208.04	11,538.52
7	Branch Adjustment	126.55	317.73
8	Other Liabilities	39,149.73	39,802.91
9	Accumulated Profit	456.43	533.29
	Total Liabilities	10,36,560.53	9,22,461.27
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B	Utilizations :-		
1	Cash In Hand	1,171.73	950.25
2	Balance with RBI	36,301.32	50,672.11
3	Balance with Other Bank	16,457.18	9,915.33
4	Investment	3,91,389.82	3,22,747.91
5	Loans & Advance	5,50,790.60	4,99,490.79
6	Interest Receivable	24,699.36	22,008.83
7	Accumulated Loss	-	0.00
8	Other Assets	15,750.52	16,676.05
	Total Assets	10,36,560.53	9,22,461.27
Audited by SBA Associates, Chartered Accountants		Sd/- Managing Director	