

## The West Bengal State Co-operative Bank Ltd.

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Please visit our website : [www.wbstcb.com](http://www.wbstcb.com) for details

### 1. Audited Position of Profit & Loss Account during 2017-18

Sl. No.	Particulars	For the year ended on 31.03.2018 (Rs. In Lakh)	For the year ended on 31.03.2017 (Rs. In Lakh)
<b>A</b>	<b>Interest Earned after contra adjustment (i+ii+iii)</b>	<b>67,127.98</b>	<b>85,393.57</b>
	i) Interest on Loans and Advance	38,440.22	46,796.02
	ii) Interest on Treasury Operation	28,590.50	38,596.60
	iii) Others	97.26	0.95
<b>B</b>	<b>Interest Expended after contra adjustment</b>	<b>59,323.77</b>	<b>78,909.96</b>
<b>C</b>	<b>Net Interest Income (NII) = (A-B)</b>	<b>7,804.21</b>	<b>6,483.61</b>
<b>D</b>	<b>Other Income</b>	<b>340.70</b>	<b>816.53</b>
<b>E</b>	<b>Total Operating Income = (C+D)</b>	<b>8,144.91</b>	<b>7,300.14</b>
<b>F</b>	<b>Operating Expenses before Provision = (i+ii)</b>	<b>5,159.50</b>	<b>5,030.82</b>
	i) Employee Cost	2,381.66	2,409.61
	ii) Other Operating Expenses	2,777.84	2,621.21
<b>G</b>	<b>Operating Profit = (E-F)</b>	<b>2,985.41</b>	<b>2,269.32</b>
<b>H</b>	<b>Provision</b>	<b>2,779.16</b>	<b>1,948.76</b>
<b>I</b>	<b>Profit Before Tax (PBT) = (G-H)</b>	<b>206.25</b>	<b>320.56</b>
<b>J</b>	<b>Provision for Taxation</b>	<b>94.55</b>	<b>202.03</b>
<b>K</b>	<b>Deferred Tax</b>	<b>12.28</b>	
<b>L</b>	<b>Profit After Tax (PAT) = (I-J+K)</b>	<b>123.98</b>	<b>118.53</b>

### 2. Audited Position of Liabilities and Assets as on 31.03.2018

Sl. No.	Particulars	As on 31.03.2018 (Rs. In Lakh)	As on 31.03.2017 (Rs. In Lakh)
<b>A</b>	<b>Sources :-</b>		
1	Share Capital	9,293.06	8,706.74
2	Reserve Fund	24,706.38	22,934.12
3	Deposit	703,973.99	687,904.25
4	Borrowings	190,034.42	225,434.10
5	Interest Payable	22,632.18	19,769.52
6	Overdue Interest Reserve	16,498.73	15,118.77
7	Branch Adjustment	52.97	34.21
8	Other Liabilities	34,097.25	34,356.71
9	Accumulated Profit	684.65	560.66
	<b>Total Liabilities</b>	<b>1,001,973.63</b>	<b>1,014,819.08</b>
<b>B</b>	<b>Utilizations :-</b>		
1	Cash in Hand	1,556.82	2,348.88
2	Balance with RBI	33,889.41	32,810.42
3	Balance with Other Bank	10,352.83	11,649.65
4	Investment	348,971.30	329,809.91
5	Loans & Advance	571,327.53	602,005.67
6	Interest Receivable	22,877.24	23,295.99
7	Other Assets	12,998.50	12,898.56
	<b>Total Assets</b>	<b>1,001,973.63</b>	<b>1,014,819.08</b>

Sl. No.	Particulars	As on 31.03.2018	As on 31.03.2017
<b>A</b>	<b>CRAR (%)</b>	<b>12.54%</b>	<b>* 11.17%</b>
<b>B</b>	<b>Gross NPA (in Lakh)</b>	<b>29,623.06</b>	<b>30,671.14</b>
<b>C</b>	<b>Net NPA (%)</b>	<b>1.45%</b>	<b>2.03%</b>

\* As per NABARD Inspection

Audited by S. Ghose & Co. LLP, Chartered Accountants, Kolkata

Sd/- Managing Director