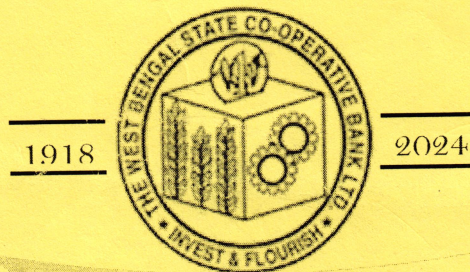


**AUDITED
STATEMENT
OF ACCOUNTS
FOR THE YEAR
2023-24**



Glorious 107 Years

THE WEST BENGAL STATE CO-OP.BANK LTD.

24A, Waterloo Street,

Kolkata-700069

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Balance Sheet as on 31st March 2024

Particulars	Schedule	As on 31.03.2024 (current year)	As on 31.03.2023 (previous year)
Capital & Liabilities			
Capital	1	1,79,37,00,500.00	1,71,84,62,500.00
Reserves & Surplus	2	8,28,88,28,306.45	6,50,16,38,101.74
Deposits	3	1,38,78,18,81,151.37	1,10,15,61,90,989.72
Borrowings	4	89,65,89,32,263.00	1,02,80,97,73,355.00
Other liabilities and provisions	5	12,75,67,15,840.46	12,20,23,22,669.28
Total		2,51,28,00,58,061.28	2,33,38,83,87,615.74
Assets			
Cash and Balances with Reserve Bank of India	6	5,35,30,43,949.08	5,39,54,18,469.91
Balances with banks and money at call and short notice	7	75,60,87,63,332.95	55,11,87,95,505.88
Investments	8	53,11,61,23,145.00	66,08,55,24,595.00
Advances	9	1,10,47,58,17,062.87	1,00,81,64,76,151.94
Fixed Assets	10	40,61,16,042.82	42,18,30,304.19
Other Assets	11	6,32,01,94,528.56	5,55,03,42,588.82
Total		2,51,28,00,58,061.28	2,33,38,83,87,615.74
Contingent Liabilities	12	1,59,56,81,969.25	1,21,83,38,710.85
Other Contra Items:-			
Securities Purchase Treps Contra		7,99,39,33,291.41	37,46,71,50,130.89
Contra Items (Annexure -2)		91,63,679.85	90,14,525.85
Securities Sold Treps Borrowing Contra		8,96,08,97,570.38	

For The West Bengal State Co-operative Bank Limited

(Sadhan Kumar Das)
Assistant General Manager

(Biraj Kumar Saha)
Assistant General Manager

(Anjan Chattopadhyay)
General Manager (Banking)

(Samit Neogi)
General Manager (Credit)



(Aveek Bhattacharya)
Special Officer & Managing Director

10 JUN 2024



For M/s. N. C. Banerjee & Co.
CHARTERED ACCOUNTANTS
FRN - 302081E

(CA. Subhabrata Ghosh)
PARTNER M / No. 069864

UDIN :- 24069864BKFMQW7103

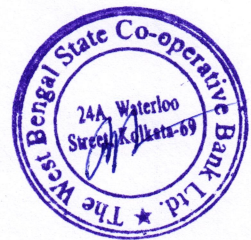
Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 1

Capital

Particulars	As on 31.03.2024 (current year)	As on 31.03.2023 (previous year)
I. For Nationalised Banks		
Capital (Fully owned by Central Government)		
II. For Banks Incorporated Outside India		
(i) Capital (The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.)		
(ii) Amount of deposit kept with RBI under section 11(2) of the Banking Regulation Act, 1949		
Total		
III. For Other Banks		
Authorised capital	6,50,00,00,000.00	6,50,00,00,000.00
1625000 "A" Class Shares of Rs.1000 each (P.Y. - 1625000)	1,62,50,00,000.00	1,62,50,00,000.00
3250000 "B" Class Shares of Rs.1000 each (P.Y. - 3250000)	3,25,00,00,000.00	3,25,00,00,000.00
3250000 "C" Class Shares of Rs.500 each (P.Y. - 3250000)	1,62,50,00,000.00	1,62,50,00,000.00
Issued Capital	1,79,37,00,500.00	1,71,84,62,500.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1307908 (P.Y. - 1264852) "B" Class Shares of Rs.1000 each	1,30,79,08,000.00	1,26,48,52,000.00
935985 (P.Y -871621) "C" Class Share of Rs.500 each	46,79,92,500.00	43,58,10,500.00
Subscribed Capital	1,79,37,00,500.00	1,71,84,62,500.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1307908 (P.Y. - 1264852) "B" Class Shares of Rs.1000 each	1,30,79,08,000.00	1,26,48,52,000.00
935985 (P.Y -871621) "C" Class Share of Rs.500 each	46,79,92,500.00	43,58,10,500.00
Called-up Capital	1,79,37,00,500.00	1,71,84,62,500.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1307908 (P.Y. - 1264852) "B" Class Shares of Rs.1000 each	1,30,79,08,000.00	1,26,48,52,000.00
935985 (P.Y -871621) "C" Class Share of Rs.500 each	46,79,92,500.00	43,58,10,500.00
Paid-up Capital	1,79,37,00,500.00	1,71,84,62,500.00
"A" Class Share - State Government	1,78,00,000.00	1,78,00,000.00
[17800 shares (P.Y. - 17800) of Rs 1000.00 each]		
"B" Class Share Capital Co-operative institutions	1,30,79,08,000.00	1,26,48,52,000.00
Fully Paid [1307908 shares (P.Y. - 1264852) of Rs 1000.00 each]	1,30,79,08,000.00	1,26,48,52,000.00
Partly Paid	-	-
"C" Class Fully Paid Share Capital ("C" Class) for PCS	46,79,92,500.00	43,58,10,500.00
Fully Paid [935985 shares (P.Y. -871621) of Rs 500.00 each]	46,79,92,500.00	43,58,10,500.00
Partly Paid	-	-
Total		



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 2

Reserves & Surplus

Particulars	As on 31.03.2024 (current year)	As on 31.03.2023 (previous year)
I. Statutory Reserves	1,44,93,00,665.54	98,22,42,251.54
Opening Balances	98,22,42,251.54	60,67,17,262.54
Additions during the year	46,70,58,414.00	37,55,24,989.00
Deductions during the year	-	-
II. Capital Reserves	17,21,38,287.50	17,21,38,287.50
Opening Balances	17,21,38,287.50	17,21,38,287.50
Additions during the year	-	-
Deductions during the year	-	-
III. Share Premium	-	-
Opening Balances	-	-
Additions during the year	-	-
Deductions during the year	-	-
IV. Revenue and Other Reserves	2,55,16,32,295.48	2,52,91,19,902.32
Opening Balance	2,52,91,19,902.32	2,49,39,62,099.41
Additions during the year	17,17,28,483.71	5,35,26,207.40
Deductions during the year	14,92,16,090.55	1,83,68,404.49
V. Balance in Profit and Loss Account	4,11,57,57,057.93	2,81,81,37,660.38
Total (I, II, III, IV and V)	8,28,88,28,306.45	6,50,16,38,101.74



Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 3

Deposits

Particulars	As on 31.03.2024 (current year)	As on 31.03.2023 (previous year)
A.		
I. Demand Deposits	15,31,20,81,425.12	9,96,91,83,816.66
(i) From banks	9,57,96,75,662.92	4,29,95,78,047.47
(ii) From others	5,73,24,05,762.20	5,66,96,05,769.19
II. Savings Bank Deposits	10,65,31,90,037.17	11,16,16,66,077.79
III. Term Deposits	1,12,81,66,09,689.08	89,02,53,41,095.27
(i) From banks	62,29,72,51,323.67	49,12,13,56,314.84
(ii) From others	50,51,93,58,365.41	39,90,39,84,780.43
Total (I, II and III)	1,38,78,18,81,151.37	1,10,15,61,90,989.72
B.		
(i) Deposits of branches in India	1,38,78,18,81,151.37	1,10,15,61,90,989.72
(ii) Deposits of branches outside India	-	-
Total	1,38,78,18,81,151.37	1,10,15,61,90,989.72



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 4

Borrowings

<i>Particulars</i>	<i>As on 31.03.2024 (current year)</i>	<i>As on 31.03.2023 (previous year)</i>
I. Borrowings in India	89,65,89,32,263.00	1,02,80,97,73,355.00
(i) Reserve Bank of India	-	-
(ii) Other banks (NABARD)	65,74,29,32,263.00	69,40,97,73,355.00
(iii) Other institutions and agencies	23,91,60,00,000.00	33,40,00,00,000.00
II. Borrowings outside India	-	-
Total (I & II)	89,65,89,32,263.00	1,02,80,97,73,355.00

Secured borrowings included in I & II above -

Rs. 89,65,89,32,263.00

Rs. 102,80,97,73,355.00



Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 5

Other Liabilities and Provisions

<i>Particulars</i>	<i>As on 31.03.2024 (current year)</i>	<i>As on 31.03.2023 (previous year)</i>
I. Bills Payable	-	-
II. Inter-office adjustments (net)	7,87,285.25	5,88,633.25
III. Interest accrued	4,01,87,35,044.54	3,64,92,54,270.84
IV. Others (including provisions)	8,73,71,93,510.67	8,55,24,79,765.19
Total	12,75,67,15,840.46	12,20,23,22,669.28



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 6

Cash and Balances with Reserve Bank of India

<i>Particulars</i>	<i>As on 31.03.2024 (current year)</i>	<i>As on 31.03.2023 (previous year)</i>
I. Cash in hand *	7,12,32,822.00	9,05,39,900.84
II. Balances with Reserve Bank of India	5,28,18,11,127.08	5,30,48,78,569.07
(i) in Current Account	5,28,18,11,127.08	5,30,48,78,569.07
(ii) in Other Accounts	-	-
Total (I & II)	5,35,30,43,949.08	5,39,54,18,469.91

* Cash in Hand including Cash with ATM



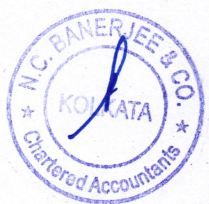
Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 7**Balances with Banks and Money at Call & Short Notice**

<i>Particulars</i>	<i>As on 31.03.2024 (current year)</i>	<i>As on 31.03.2023 (previous year)</i>
I. In India		
(i) Balances with banks	75,60,87,63,332.95	55,11,87,95,505.88
(a) in current accounts	22,37,26,443.90	18,43,43,234.66
(b) in other deposit accounts	75,38,50,36,889.05	54,93,44,52,271.22
(ii) Money at call and short notice	-	-
(a) with banks	-	-
(b) with other institutions	-	-
Total (i & ii)	75,60,87,63,332.95	55,11,87,95,505.88
II. Outside India		
(i) in current accounts	-	-
(ii) in other deposit accounts	-	-
(iii) Money at call and short notice	-	-
Total	-	-
Grand Total (I & II)	75,60,87,63,332.95	55,11,87,95,505.88



Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 8**Investments**

<i>Particulars</i>	<i>As on 31.03.2024 (current year)</i>	<i>As on 31.03.2023 (previous year)</i>
<i>I. Investments in India in</i>		
(i) Government securities **	45,11,54,71,900.00	28,58,48,73,350.00
(ii) Other approved securities	-	-
(iii) Shares	6,51,245.00	6,51,245.00
(iv) Debentures and bonds	-	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others (TREPS)	8,00,00,00,000.00	37,50,00,00,000.00
Total	53,11,61,23,145.00	66,08,55,24,595.00
<i>II. Investments Outside India in</i>		
(i) Government securities (including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Other investments (to be specified)	-	-
Total	-	-
Grand Total (I & II)	53,11,61,23,145.00	66,08,55,24,595.00



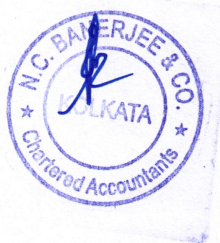
Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 9

Advances

<i>Particulars</i>	<i>As on 31.03.2024 (current year)</i>	<i>As on 31.03.2023 (previous year)</i>
A.		
(i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	79,69,76,31,860.93	73,17,55,35,965.70
(iii) Term loans	30,77,81,85,201.94	27,64,09,40,186.24
Total	1,10,47,58,17,062.87	1,00,81,64,76,151.94
B.		
(i) Secured by tangible assets	60,33,36,75,952.02	61,59,42,54,276.66
(ii) Covered by bank / Government guarantees	49,94,86,69,666.39	39,02,56,09,413.00
(iii) Unsecured	19,34,71,444.46	19,66,12,462.28
Total	1,10,47,58,17,062.87	1,00,81,64,76,151.94
C.		
<i>I. Advances in India</i>		
(i) Priority sectors	60,39,57,96,832.10	61,63,94,86,547.56
(ii) Public sector	49,94,86,69,666.39	39,02,56,09,413.00
(iii) Banks	-	-
(iv) Others	13,13,50,564.38	15,13,80,191.38
Total	1,10,47,58,17,062.87	1,00,81,64,76,151.94
<i>II. Advances outside India</i>		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
Total	-	-
Grand Total (C.I. & C.II)	1,10,47,58,17,062.87	1,00,81,64,76,151.94



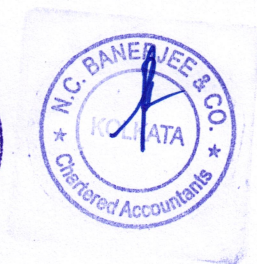
Schedule of

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 10**Fixed Assets**

<i>Particulars</i>	<i>As on 31.03.2024 (current year)</i>	<i>As on 31.03.2023 (previous year)</i>
I. (a) Premises		
At Book Value as on 31st March of the preceding year	4,37,32,965.50	4,53,23,960.07
Additions during the year	26,01,451.60	7,10,740.47
Deductions during the year	-	-
Depreciation for the year	23,16,720.85	23,01,735.04
Position as on 31.03.2024	4,40,17,696.25	4,37,32,965.50
	-	-
I. (b) Building Revalued		
At Book Value as on 31st March of the preceding year	34,39,17,185.37	36,20,18,089.86
Additions during the year	-	-
Deductions during the year	-	-
Adjust with Re-valuation Reserve	1,71,95,859.27	1,81,00,904.49
Position as on 31.03.2024	32,67,21,326.10	34,39,17,185.37
	-	-
II. Other Fixed Assets		
(including furniture and fixtures)		
At Book Value as on 31st March of the preceding year	3,41,80,153.32	2,85,26,374.05
Additions during the year	1,30,61,860.28	1,79,47,550.28
Deductions during the year	23,50,715.60	20,680.23
Depreciation for the year	92,47,204.12	1,22,73,090.78
Adjust with Grant	2,67,073.41	-
Position as on 31.03.2024	3,53,77,020.47	3,41,80,153.32
Total [I(a), I(b) & II]	40,61,16,042.82	42,18,30,304.19



Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 11

Other Assets

<i>Particulars</i>	<i>As on 31.03.2024 (current year)</i>	<i>As on 31.03.2023 (previous year)</i>
I. Inter-office adjustments (net)	-	-
II. Interest accrued	4,82,05,81,072.63	3,84,36,74,868.55
III. Tax paid in advance/tax deducted at Source [Details annexed in separate schedule No. 11 (III)]	1,35,35,89,321.01	1,54,29,39,609.27
IV. Stationery and stamps [Details annexed in separate schedule No. 11 (IV)]	10,60,122.49	10,14,626.31
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others [Details annexed in separate schedule No. 11 (VI)]	14,49,64,012.43	16,27,13,484.69
Total	6,32,01,94,528.56	5,55,03,42,588.82



Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 12

Contingent Liabilities

<i>Particulars</i>	<i>As on 31.03.2024 (current year)</i>	<i>As on 31.03.2023 (previous year)</i>
I. Claims against the bank not acknowledged as debts	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contra	-	-
IV. Guarantees given on behalf of constituents	-	-
(a) In India	1,44,07,61,709.67	1,20,93,64,102.25
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
Vi. Other items for which the bank is contingently liable (Details in Annexure - 1)	15,49,20,259.58	89,74,608.60
Total	1,59,56,81,969.25	1,21,83,38,710.85



The West Bengal State Co-operative Bank Ltd.

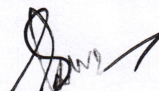
24-A, Waterloo Street, Kolkata - 700 069

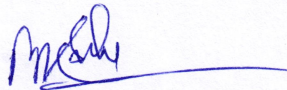
Profit & Loss Account for the year ended 31st March, 2024

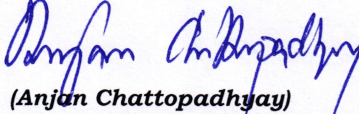
Form 'B'

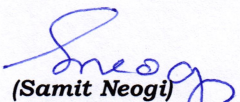
Particulars	Schedule	Year ended 31.03.2024 (Current year)	Year ended 31.03.2023 (Previous year)
I. Income			
Interest earned	13	15,40,21,87,812.80	11,96,15,50,503.28
Other income	14	13,31,05,666.29	7,14,07,569.96
Total		15,53,52,93,479.09	12,03,29,58,073.24
II. Expenditure			
Interest expended	15	11,67,17,11,583.13	9,10,71,57,938.67
Operating expenses	16	86,53,66,737.93	71,12,87,363.74
Provisions and contingencies	16A	1,12,99,81,500.76	71,24,12,813.04
Total		13,66,70,59,821.82	10,53,08,58,115.45
III. Profit / Loss			
Net profit/loss (-) for the year		1,86,82,33,657.27	1,50,20,99,957.79
Profit/loss (-) brought forward		2,81,81,37,660.38	1,70,30,77,691.59
Total		4,68,63,71,317.65	3,20,51,77,649.38
IV. Appropriations			
Appendices			
Statutory Reserves		46,70,58,414.00	37,55,24,989.00
Social Development Fund		-	1,00,00,000.00
Co-operative Education Fund		15,000.00	15,000.00
Technology Adoption Fund		15,00,000.00	15,00,000.00
Group Leave Encashment Fund		10,20,40,845.72	-
		-	-
Balance carried over to balance-sheet		4,11,57,57,057.93	2,81,81,37,660.38
Total		4,68,63,71,317.65	3,20,51,77,649.38

For The West Bengal State Co-operative Bank Limited

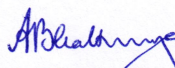

(Sadhan Kumar Das)
Assistant General Manager


(Biraj Kumar Saha)
Assistant General Manager


(Anjan Chattopadhyay)
General Manager (Banking)

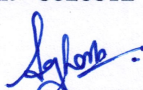

(Samit Neogi)
General Manager (Credit)




(Aveek Bhattacharya)
Special Officer & Managing Director

10 JUN 2024

For M/s. N. C. Banerjee & Co.
CHARTERED ACCOUNTANTS
FRN - 302081E


(CA. Subhabrata Ghosh)
PARTNER M / No. 069864

UDIN :- 24069864BKFMQW7103



Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 13

Interest Earned

<i>Particulars</i>	<i>Year ended 31.03.2024 (Current year)</i>	<i>Year ended 31.03.2023 (Previous year)</i>
I. Interest /discount on advances / bills	7,53,29,39,648.88	6,17,29,16,980.76
a. From CCBs under NABARD Refinance	1,94,78,38,414.77	1,95,71,24,701.43
b. From Others Loan	5,58,51,01,234.11	4,21,57,92,279.33
II. Income on investments	2,96,62,07,814.33	1,69,63,26,141.00
III. Interest on balances with Reserve Bank of India and other inter-bank funds	4,90,30,40,349.59	4,09,23,07,381.52
IV. Inter-Branch Interest	2,49,35,00,662.88	3,12,56,79,073.12
V. Others	-	-
Total	17,89,56,88,475.68	15,08,72,29,576.40
Less:-		
Inter-Branch Interest	2,49,35,00,662.88	3,12,56,79,073.12
Interest earned (Net)	15,40,21,87,812.80	11,96,15,50,503.28



Schedule of

The West Bengal State Co-operative Bank Ltd.

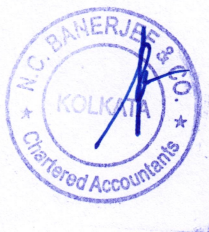
24-A, Waterloo Street, Kolkata - 700 069

Schedule - 14

Other Income

<i>Particulars</i>	<i>Year ended 31.03.2024 (Current year)</i>	<i>Year ended 31.03.2023 (Previous year)</i>
I. Commission, exchange and brokerage	2,25,62,580.46	3,67,52,961.82
II. Profit on sale of investments	-	-
Less: Loss on sale of investments	-	-
III. Profit on revaluation of investments	-	-
Less: Loss on revaluation of investments	-	-
IV. Profit on sale of land, buildings and other assets	-	-
Less: Loss on sale of land, buildings and other assets	-	-
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
VI. Profit on Redemption Security	-	1,72,23,750.00
Less: Loss on Redemption Security	-	-
VII. Income earned by way of dividends etc. from subsidiaries, companies and / or joint ventures abroad / in India	1,04,158.00	76,485.00
VIII. Miscellaneous income	3,19,64,192.33	1,73,54,373.14
IX. Other Non-operating Income (Annexure-3)	7,84,74,735.50	-
Total	13,31,05,666.29	7,14,07,569.96

Note: Under items II to V, loss figures may be shown in brackets.



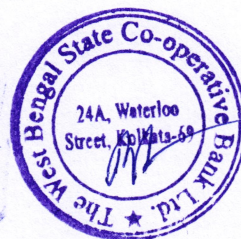
Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 15

Interest Expended

<i>Particulars</i>	<i>Year ended 31.03.2024 (Current year)</i>	<i>Year ended 31.03.2023 (Previous year)</i>
I. Interest on deposits	6,64,69,10,591.58	6,09,12,49,751.97
II. Interest on Reserve Bank of India / inter-bank borrowings	4,48,17,94,815.05	2,98,53,21,362.47
a. Reserve Bank of India	-	-
b. Borrowing from NABARD under Refinance	3,95,25,51,425.87	2,65,53,20,601.66
c. Short Term Inter-Bank Borrowings	11,15,27,934.00	32,56,29,586.10
d. TREPS Borrowing	41,68,42,578.18	43,57,064.71
e. REPO Borrowing	8,72,877.00	14,110.00
III. Interest on Investment	54,04,85,583.33	3,03,50,889.45
IV. Inter-Branch Interest	2,49,35,00,662.88	3,12,56,79,073.12
V. Others	25,20,593.17	2,35,934.78
Total	14,16,52,12,246.01	12,23,28,37,011.79
Less:-		
Inter-Branch Interest	2,49,35,00,662.88	3,12,56,79,073.12
Interest expended (Net)	11,67,17,11,583.13	9,10,71,57,938.67



Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule 16

Operating Expenses

<i>Particulars</i>	<i>Year ended 31.03.2024 (Current year)</i>	<i>Year ended 31.03.2023 (Previous year)</i>
I. Payments to and provisions for employees	44,49,10,338.81	33,71,01,935.58
II. Rent, taxes and lighting	4,46,89,299.78	4,75,97,345.86
III. Printing and stationery	48,83,781.20	25,22,352.04
IV. Advertisement and publicity	11,32,042.30	10,03,197.84
V. Depreciation on bank's property	1,15,63,924.97	1,45,74,825.82
VI. Directors' fees, allowances and expenses	-	-
VII. Auditors' fees and expenses (including branch auditors' fees and expenses)	4,35,000.00	4,99,500.00
VIII. Law charges	44,18,089.00	78,29,648.00
IX. Postage, telegrams, telephones, etc.	20,97,143.78	19,41,761.88
X. Repairs and maintenance	1,90,00,144.97	1,17,41,772.61
XI. Insurance	8,03,82,052.40	7,70,44,837.74
XII. Other expenditure	25,18,54,920.72	20,94,30,186.37
Total	86,53,66,737.93	71,12,87,363.74



Schedule of
The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 16A

Provisions and contingencies

<i>Particulars</i>	<i>As on 31.03.2024 (current year)</i>	<i>As on 31.03.2023 (previous year)</i>
Bad & Doubtful Debts	45,42,24,009.94	15,93,35,667.86
Standard Assets	2,37,61,193.47	-
Taxation	64,83,96,403.61	55,31,60,633.00
Self Assessment Tax (2017-18)	26,80,877.00	
Self Assessment Tax (2022-23)	5,81,500.00	
Self Assessment Tax (2023-24)	80,209.00	
Deferred Tax	2,57,307.74	(83,487.82)
Total	1,12,99,81,500.76	71,24,12,813.04

* Figure shown in **Form B** below PAT

