

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Form - 'A'

Balance Sheet as on 31st March 2026

(AMOUNT IN Rs)

Particulars	Schedule	As on 31.03.2026 (current year)	As on 31.03.2025 (previous year)
Capital & Liabilities			
Capital	1	2,04,06,04,000.00	1,90,45,30,500.00
Reserves & Surplus	2	13,14,78,39,040.54	10,25,50,16,579.09
Deposits	3	1,58,92,26,73,612.26	1,55,51,68,59,700.64
Borrowings	4	2,40,07,08,27,157.00	1,41,15,16,19,585.00
Other liabilities and provisions	5	15,54,90,17,162.51	14,11,59,22,098.79
Total		4,29,73,09,60,972.31	3,22,94,39,48,463.52
Assets			
Cash and Balances with Reserve Bank of India	6	8,55,43,13,009.16	13,17,93,82,566.58
Balances with banks and money at call and short notice	7	1,52,46,12,91,310.75	1,11,57,96,07,634.10
Investments	8	1,38,42,21,39,636.00	72,88,07,05,403.00
Advances	9	1,18,04,69,46,031.72	1,16,59,92,13,619.71
Fixed Assets	10	73,67,50,300.33	40,38,38,510.10
Other Assets	11	11,50,95,20,684.35	8,30,12,00,730.03
Total		4,29,73,09,60,972.31	3,22,94,39,48,463.52
Contingent Liabilities	12	1,30,33,52,527.85	1,53,42,40,332.31
Other Contra Items:-			
Contra Items (Annexure -2)		90,14,525.85	90,14,525.85
Securities Sold Under Repo Contra		96,43,40,000.00	-
Securities Sold Treps Borrowing Contra		1,14,04,67,84,021.91	47,08,95,55,644.77

For and on behalf of The West Bengal State Co-operative Bank Limited

(Sadhan Kumar Das)
Assistant General Manager

(Anjan Chattopadhyay)
General Manager (Banking)

(Samit Neogi)
General Manager (Credit)

(Aveek Bhattacharya)
Managing Director

Date:- 29th May, 2026

Place :- Kolkata

(Dr. Krishna Gupta, IAS)
Special Officer



As per our report of even date attached

For M/s. Mitra Roy & Datta

CHARTERED ACCOUNTANTS

FRN - 322477E

(CA. Kingsuk Datta)

PARTNER M / No. 053121



UDIN :- 26053121CFSHLR8796

The West Bengal State Co-operative Bank Ltd.

24-A, Waterloo Street, Kolkata - 700 069

Form 'B'

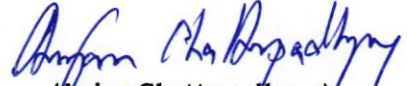
Profit & Loss Account for the year ended 31st March, 2026

(AMOUNT IN Rs)

Particulars	Schedule	Year ended 31.03.2026 (Current year)	Year ended 31.03.2025 (Previous year)
I. Income			
Interest earned	13	27,23,50,62,642.86	19,50,98,28,969.27
Other income	14	12,55,34,935.19	9,43,74,397.35
Total		27,36,05,97,578.05	19,60,42,03,366.62
II. Expenditure			
Interest expended	15	22,21,44,89,370.08	14,75,22,78,832.02
Operating expenses	16	98,50,99,269.88	1,16,21,00,874.31
Provisions and contingencies	16A	1,56,06,06,918.86	1,44,83,89,874.60
Total		24,76,01,95,558.82	17,36,27,69,580.93
III. Profit / Loss			
Net profit/loss (-) for the year		2,60,04,02,019.23	2,24,14,33,785.69
Profit/loss (-) brought forward		5,45,88,79,829.62	4,11,57,57,057.93
Total		8,05,92,81,848.85	6,35,71,90,843.62
IV. Appropriations			
Statutory Reserves @25%		65,01,00,505.00	56,03,58,446.00
Bad Debt Reserve Fund @15% (Sec. 81 as per WBCS Act, 2006)		39,00,60,303.00	33,62,15,068.00
Co-operative Education Fund		15,000.00	15,000.00
Technology Adoption Fund		12,00,000.00	12,00,000.00
Capital Reserve		2,05,32,679.00	5,22,500.00
Special Reserve		5,30,940.00	-
Balance carried over to balance-sheet		6,99,68,42,421.85	5,45,88,79,829.62
Total		8,05,92,81,848.85	6,35,71,90,843.62

For and on behalf of The West Bengal State Co-operative Bank Limited


(Sadhan Kumar Das)
Assistant General Manager


(Anjan Chattopadhyay)
General Manager (Banking)


(Samit Neogi)
General Manager (Credit)


(Aveek Bhattacharya)
Managing Director

Date:- 29th May, 2026
Place :- Kolkata


(Dr. Krishna Gupta, IAS)
Special Officer



As per our report of even date attached

For M/s. Mitra Roy & Datta
CHARTERED ACCOUNTANTS
FRN - 322477E


(CA. Kingsuk Datta)
PARTNER M / No. 053121



UDIN :- 26053121CFS HLR 8796

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

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 1
Capital

Particulars	As on 31.03.2026 (current year)	As on 31.03.2025 (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	2,04,06,04,000.00	1,90,45,30,500.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1476837 (P.Y. - 1403434) "B" Class Shares of Rs.1000 each	1,47,68,37,000.00	1,40,34,34,000.00
1091934 (P.Y -966593) "C" Class Share of Rs.500 each	54,59,67,000.00	48,32,96,500.00
Subscribed Capital	2,04,06,04,000.00	1,90,45,30,500.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1476837 (P.Y. - 1403434) "B" Class Shares of Rs.1000 each	1,47,68,37,000.00	1,40,34,34,000.00
1091934 (P.Y -966593) "C" Class Share of Rs.500 each	54,59,67,000.00	48,32,96,500.00
Called-up Capital	2,04,06,04,000.00	1,90,45,30,500.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1476837 (P.Y. - 1403434) "B" Class Shares of Rs.1000 each	1,47,68,37,000.00	1,40,34,34,000.00
1091934 (P.Y -966593) "C" Class Share of Rs.500 each	54,59,67,000.00	48,32,96,500.00
Paid-up Capital	2,04,06,04,000.00	1,90,45,30,500.00
17800 (P.Y - 17800) "A" Class Share of Rs.1000 each	1,78,00,000.00	1,78,00,000.00
1476837 (P.Y. - 1403434) "B" Class Shares of Rs.1000 each	1,47,68,37,000.00	1,40,34,34,000.00
1091934 (P.Y -966593) "C" Class Share of Rs.500 each	54,59,67,000.00	48,32,96,500.00
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 31.03.2026 (current year)	As on 31.03.2025 (previous year)
I. Statutory Reserves	3,11,31,42,659.09	2,46,30,42,154.09
Opening Balances	2,46,30,42,154.09	1,44,93,00,665.54
Additions during the year	65,01,00,505.00	1,01,37,41,488.55
Deductions during the year	-	-
II. Capital Reserves	82,01,41,463.30	48,30,46,047.29
Opening Balances	48,30,46,047.29	49,88,59,613.60
Additions during the year	37,00,92,679.00	5,22,500.00
Deductions during the year	3,29,97,262.99	1,63,36,066.31
III. Share Premium	-	-
Opening Balances	-	-
Additions during the year	-	-
Deductions during the year	-	-
IV. Revenue and Other Reserves	2,21,77,12,496.30	1,85,00,48,548.09
Opening Balance	1,85,00,48,548.09	2,22,49,10,969.38
Additions during the year	39,99,29,041.84	44,31,05,056.61
Deductions during the year	3,22,65,093.63	81,79,67,477.90
V. Balance in Profit and Loss Account	6,99,68,42,421.85	5,45,88,79,829.62
Total (I, II, III, IV and V)	13,14,78,39,040.54	10,25,50,16,579.09



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

24-A, Waterloo Street, Kolkata - 700 069

Schedule - 3
Deposits

Particulars	As on 31.03.2026 (current year)	As on 31.03.2025 (previous year)
A.		
I. Demand Deposits	21,84,54,66,085.77	21,15,39,27,503.29
(i) From banks	17,16,57,47,254.79	10,42,68,57,617.52
(ii) From others	4,67,97,18,830.98	10,72,70,69,885.77
II. Savings Bank Deposits	9,86,75,71,271.96	8,99,84,08,690.92
III. Term Deposits	1,27,20,96,36,254.53	1,25,36,45,23,506.43
(i) From banks	77,26,54,83,791.52	79,15,09,31,465.90
(ii) From others	49,94,41,52,463.01	46,21,35,92,040.53
Total (I, II and III)	1,58,92,26,73,612.26	1,55,51,68,59,700.64
B.		
(i) Deposits of branches in India	1,58,92,26,73,612.26	1,55,51,68,59,700.64
(ii) Deposits of branches outside India	-	-
Total	1,58,92,26,73,612.26	1,55,51,68,59,700.64



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 31.03.2026 (current year)</i>	<i>As on 31.03.2025 (previous year)</i>
I. Borrowings in India	2,40,07,08,27,157.00	1,41,15,16,19,585.00
(i) Reserve Bank of India	1,00,00,00,000.00	-
(ii) Other banks (NABARD)	1,22,46,33,27,157.00	91,98,26,19,585.00
(iii) Other institutions and agencies	1,16,60,75,00,000.00	49,16,90,00,000.00
II. Borrowings outside India	-	-
Total (I & II)	2,40,07,08,27,157.00	1,41,15,16,19,585.00

Secured borrowings included in I & II above -

Rs. 240,07,08,27,157.00

Rs. 141,15,16,19,585.00



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 31.03.2026 (current year)</i>	<i>As on 31.03.2025 (previous year)</i>
I. Bills Payable	-	-
II. Inter-office adjustments (net)	7,87,285.25	7,87,285.25
III. Interest accrued	5,20,47,79,879.76	4,23,71,94,654.23
IV. Others (including provisions)	10,34,34,49,997.50	9,87,79,40,159.31
Total	15,54,90,17,162.51	14,11,59,22,098.79



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 31.03.2026 (current year)</i>	<i>As on 31.03.2025 (previous year)</i>
I. Cash in hand *	7,40,24,365.00	7,05,70,295.00
II. Balances with Reserve Bank of India	8,48,02,88,644.16	13,10,88,12,271.58
(i) in Current Account	1,83,02,88,644.16	2,41,88,12,271.58
(ii) in Other Accounts (SDF)	6,65,00,00,000.00	10,69,00,00,000.00
Total (I & II)	8,55,43,13,009.16	13,17,93,82,566.58

* 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 31.03.2026 (current year)</i>	<i>As on 31.03.2025 (previous year)</i>
I. In India		
(i) Balances with banks	1,52,46,12,91,310.75	1,11,57,96,07,634.10
(a) in current accounts	22,43,12,718.15	15,11,12,049.77
(b) in other deposit accounts	1,52,23,69,78,592.60	1,11,42,84,95,584.33
(ii) Money at call and short notice	-	-
(a) with banks	-	-
(b) with other institutions	-	-
Total (i & ii)	1,52,46,12,91,310.75	1,11,57,96,07,634.10
II. Outside India		
(i) in current accounts	-	-
(ii) in other deposit accounts	-	-
(iii) Money at call and short notice	-	-
Total	-	-
Grand Total (I & II)	1,52,46,12,91,310.75	1,11,57,96,07,634.10



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 31.03.2026 (current year)</i>	<i>As on 31.03.2025 (previous year)</i>
I. Investments in India in		
(i) Government securities **	1,38,35,70,88,391.00	70,56,00,54,158.00
(ii) Other approved securities	-	-
(iii) Shares	6,50,51,245.00	6,51,245.00
(iv) Debentures and bonds	-	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others (TREPS) ***	-	2,32,00,00,000.00
Total	1,38,42,21,39,636.00	72,88,07,05,403.00
II. Investments Outside India in		
(i) Government securities	-	-
(including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Other investments (to be specified)	-	-
Total	-	-
Grand Total (I & II)	1,38,42,21,39,636.00	72,88,07,05,403.00

**** I. (i) Government Securities****As on 31.03.2026****As on 31.03.2025**

(a) GOI Security (HTM)	1,37,63,82,76,400.00	70,56,00,54,158.00
(b) Premium on Govt. Securities	71,88,11,991.00	-
Total -->	1,38,35,70,88,391.00	70,56,00,54,158.00

***** I. (vi) Others****As on 31.03.2026****As on 31.03.2025**

(a) TREPS LENDING	-	2,32,00,00,000.00
Total -->	-	2,32,00,00,000.00



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 31.03.2026 (current year)</i>	<i>As on 31.03.2025 (previous year)</i>
A.		
(i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	89,13,83,06,649.89	87,67,35,07,567.32
(iii) Term loans	28,90,86,39,381.83	28,92,57,06,052.39
Total	1,18,04,69,46,031.72	1,16,59,92,13,619.71
B.		
(i) Secured by tangible assets	66,37,50,65,901.21	65,50,64,14,857.25
(ii) Covered by bank / Government guarantees	51,48,06,92,933.50	50,90,07,64,877.00
(iii) Unsecured	19,11,87,197.01	19,20,33,885.46
Total	1,18,04,69,46,031.72	1,16,59,92,13,619.71
C.		
I. Advances in India		
(i) Priority sectors	66,44,93,91,062.22	65,56,99,54,980.33
(ii) Public sector	51,48,06,92,933.50	50,90,07,64,877.00
(iii) Banks	-	-
(iv) Others	11,68,62,036.00	12,84,93,762.38
Total	1,18,04,69,46,031.72	1,16,59,92,13,619.71
II. Advances outside India		
(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)	1,18,04,69,46,031.72	1,16,59,92,13,619.71



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 31.03.2026 (current year)</i>	<i>As on 31.03.2025 (previous year)</i>
I. (a) Premises		
At Book Value as on 31st March of the preceding year	4,41,53,274.94	4,40,17,696.25
Additions during the year	1,16,35,049.30	24,59,435.27
Deductions during the year	-	-
Depreciation for the year	26,15,293.89	23,23,856.58
Position as on 31.03.2026	5,31,73,030.35	4,41,53,274.94
	-	-
I. (b) Building Revalued		
At Book Value as on 31st March of the preceding year	31,03,85,259.79	32,67,21,326.10
Additions during the year	34,95,60,000.00	-
Deductions during the year	-	-
Adjust with Re-valuation Reserve	3,29,97,262.99	1,63,36,066.31
Position as on 31.03.2026	62,69,47,996.80	31,03,85,259.79
	-	-
II. Other Fixed Assets		
(including furniture and fixtures)		
At Book Value as on 31st March of the preceding year	4,92,99,975.37	3,53,77,020.47
Additions during the year	2,28,37,632.04	2,73,83,497.17
Deductions during the year	8,576.24	5,11,829.49
Depreciation to date	1,50,59,387.32	1,25,55,230.19
Adjust with Grant	4,40,370.67	3,93,482.59
Position as on 31.03.2026	5,66,29,273.18	4,92,99,975.37
Total [I(a), I(b) & II]	73,67,50,300.33	40,38,38,510.10



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 31.03.2026 (current year)</i>	<i>As on 31.03.2025 (previous year)</i>
I. Inter-office adjustments (net)	-	-
II. Interest accrued	9,71,50,55,633.59	6,65,34,62,171.71
III. Tax paid in advance/tax deducted at Source [Details annexed in separate schedule No. 11 (III)]	1,47,18,82,068.97	1,39,70,90,287.40
IV. Stationery and stamps [Details annexed in separate schedule No. 11 (IV)]	-	10,94,806.86
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others [Details annexed in separate schedule No. 11 (VI)]	32,25,82,981.79	24,95,53,464.06
Total	11,50,95,20,684.35	8,30,12,00,730.03



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 31.03.2026 (current year)</i>	<i>As on 31.03.2025 (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 contracts	-	-
IV. Guarantees given on behalf of constituents	-	-
(a) In India	1,02,85,34,267.96	1,28,32,93,622.73
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the bank is contingently liable (Details in Annexure - 1)	27,48,18,259.89	25,09,46,709.58
Total	1,30,33,52,527.85	1,53,42,40,332.31



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 31.03.2026 (Current year)</i>	<i>Year ended 31.03.2025 (Previous year)</i>
I. Interest /discount on advances / bills	8,11,88,24,469.32	7,92,57,35,503.19
II. Income on investments	6,67,63,70,138.90	3,97,40,10,691.09
III. Interest on balances with Reserve Bank of India and other inter-bank funds	12,43,98,68,034.64	7,61,00,82,774.99
IV. Inter-Branch Interest (Contra)	7,05,94,30,927.34	4,16,19,83,977.72
V. Others	-	-
Total	34,29,44,93,570.20	23,67,18,12,946.99
Less:-		
Inter-Branch Interest (Contra)	7,05,94,30,927.34	4,16,19,83,977.72
Interest earned (Net)	27,23,50,62,642.86	19,50,98,28,969.27



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 31.03.2026 (Current year)</i>	<i>Year ended 31.03.2025 (Previous year)</i>
I. Commission, exchange and brokerage	1,49,58,440.10	2,01,25,974.38
II. Profit on sale of investments	4,78,35,000.00	4,54,71,250.00
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	1,60,35,919.00	5,22,500.00
Less: Loss on Redemption Security	-	-
VII. Income earned by way of dividends etc. from subsidiaries, companies and / or joint ventures abroad / in India	67,147.00	47,569.00
VIII. Miscellaneous income	4,66,38,429.09	2,82,07,103.97
Total	12,55,34,935.19	9,43,74,397.35



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 31.03.2026 (Current year)</i>	<i>Year ended 31.03.2025 (Previous year)</i>
I. Interest on deposits	10,66,86,39,041.79	8,44,43,74,517.58
II. Interest on Reserve Bank of India / inter-bank borrowings	3,34,76,869.00	80,95,633.33
III. Interest on Investment	-	-
IV. Inter-Branch Interest (Contra)	7,05,94,30,927.34	4,16,19,83,977.72
V. Others	11,51,23,73,459.29	6,29,98,08,681.11
Total	29,27,39,20,297.42	18,91,42,62,809.74
Less:-		
Inter-Branch Interest (Contra)	7,05,94,30,927.34	4,16,19,83,977.72
Interest expended (Net)	22,21,44,89,370.08	14,75,22,78,832.02



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 31.03.2026 (Current year)</i>	<i>Year ended 31.03.2025 (Previous year)</i>
I. Payments to and provisions for employees	40,42,52,131.64	42,79,65,066.85
II. Rent, taxes and lighting	6,16,62,449.16	4,74,97,725.03
III. Printing and stationery	51,11,480.07	44,97,073.89
IV. Advertisement and publicity	17,73,557.12	10,75,639.80
V. Depreciation on bank's property	1,76,74,681.21	1,48,79,086.77
VI. Directors' fees, allowances and expenses	-	-
VII. Auditors' fees and expenses (including branch auditors' fees and expenses)	4,35,000.00	4,35,000.00
VIII. Law charges	76,02,150.00	97,77,640.00
IX. Postage, telegrams, telephones, etc.	20,94,605.03	22,70,355.86
X. Repairs and maintenance	2,52,48,858.28	1,65,68,542.72
XI. Insurance	8,20,17,259.77	28,96,71,292.32
XII. Other expenditure	37,72,27,097.60	34,74,63,451.07
Total	98,50,99,269.88	1,16,21,00,874.31



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 31.03.2026 (current year)</i>	<i>As on 31.03.2025 (previous year)</i>
Bad & Doubtful Debts	59,83,91,224.95	65,12,59,379.74
Standard Assets	1,55,87,920.97	1,48,35,971.86
Taxation	94,63,79,308.68	78,25,97,307.00
Deferred Tax	2,48,464.26	(3,02,784.00)
Total	1,56,06,06,918.86	1,44,83,89,874.60

