



THE WEST BENGAL STATE CO-OPERATIVE BANK LTD.

Reg. No. 83 & Year - 1918

A STATE-PARTNERED, RBI-LICENSED SCHEDULED APEX CO-OPERATIVE BANK



Regd. Head Office :
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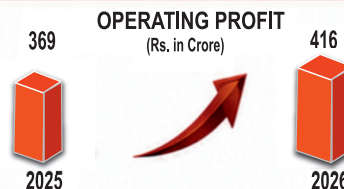
AUDIT CLASSIFICATION

A

CRAR → 25.43%

1. Audited Profit & Loss Account for the year ended 31st March, 2026 (Rs. in Crore)

Sl. No.	Particulars	2025-26	2024-25
A	Income	2,736.06	1,960.42
B	Interest & Other Operating Expenses	2,319.96	1,591.44
C	Operating Profit = (A-B)	416.10	368.98
D	Provisions & Contingencies	156.06	144.84
E	Profit After Tax (PAT) = (C-D)	260.04	224.14



2. Audited Balance Sheet as on 31st March, 2026 (Rs. in Crore)

A	Sources	31.03.2026	31.03.2025
1	Owned Fund	1,518.84	1,215.95
2	Deposits	15,892.27	15,551.69
3	Borrowings	24,007.08	14,115.16
4	Other Liabilities & Provisions	1,554.90	1,411.59
	TOTAL	42,973.09	32,294.39
B	Applications	31.03.2026	31.03.2025
1	Cash & Bank Balances with RBI & Other Banks	16,101.56	12,475.90
2	Investments	13,842.21	7,288.07
3	Loans & Advances	11,804.69	11,659.92
4	Other Assets	1,224.63	870.50
	TOTAL	42,973.09	32,294.39

Sd/-
M/s. Mitra Roy & Datta
Chartered Accountants

Sd/-
Special Officer