

WEST BENGAL GRAMIN BANK
HEAD OFFICE : BERHAMPORE
NH-34, CHUAPUR, MURSHIDABAD, WEST BENGAL
BALANCE SHEET AS ON 31.03.2026

(Figures in Rs. Thousand)

I CAPITAL AND LIABILITIES	SCHEDULE	(Figures in Rs. Thousand)	
		As on 31.03.2026	As on 01.05.2025
i CAPITAL	1	2,55,92,736	2,55,92,736
ii RESERVES & SURPLUS	2	13,47,611	13,47,611
iii DEPOSITS	3	35,46,12,363	32,64,60,912
iv BORROWINGS	4	1,27,84,679	1,22,73,670
v OTHER LIABILITIES AND PROVISIONS	5	96,85,025	98,29,290
TOTAL		40,40,22,414	37,55,04,219
II ASSETS			
i CASH AND BANK BALANCE WITH RBI	6	1,31,52,999	1,60,32,978
ii BALANCE WITH BANK & MONEY AT CALL AND SHORT NOTICE	7	1,09,04,331	73,25,854
iii INVESTMENTS	8	15,82,66,322	15,47,73,223
iv ADVANCES	9	20,13,07,205	17,32,41,402
v FIXED ASSETS	10	6,18,846	6,76,277
vi OTHER ASSETS	11	1,97,72,711	2,34,54,485
TOTAL		40,40,22,414	37,55,04,219
CONTINGENT LIABILITIES	12	30,67,757	69,07,479
BILLS FOR COLLECTION		9,03,093	9,76,561
SIGNIFICANT ACCOUNTING POLICIES	17		
NOTES ON ACCOUNTS	18		

As per our separate report of even date annexed


 (Joydip Dutta)

Senior Manager


 (Subrata Biswas)

Chief Manager


 (Amrita Mukherjee)


General Manager


 (Atul Srivastava)


General Manager


 (Rakesh Kumar Agrawal)

General Manager


 (Rajesh Kumar Mishra)

General Manager


 (Vidya Bhushan)

General Manager


 (Amit Kerketta)

General Manager


 (Alok K Goel)
 Chairman

Place: KOLKATA

Date: 21/4/2026



For V. SINGHI & ASSOCIATES
 Chartered Accountants
 Firm Registration No: 311017E


 (CA D. Pal Choudhury)
 Partner

Membership No: 016830

UDIN: 26016830RWNAB4583











WEST BENGAL GRAMIN BANK
HEAD OFFICE : BERHAMPORE
NH-34, CHUAPUR, MURSHIDABAD, WEST BENGAL
PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2026

(Figure in Rs. Thousand)

	SCHEDULE	Period ended 31.03.2026 (11 months)
INCOME		
INTEREST EARNED	13	2,87,69,634
OTHER INCOME	14	28,93,881
TOTAL		3,16,63,515
EXPENDITURE		
INTEREST EXPENDED	15	1,32,53,902
OPERATING EXPENSES	16	1,37,38,483
PROVISIONS & CONTINGENCIES		3,00,000
TOTAL		2,72,92,385
PROFIT / LOSS		
NET PROFIT / LOSS(-) FOR THE YEAR		43,71,131
PROFIT / LOSS(-) BROUGHT FORWARD		(77,83,219)
TOTAL		(34,12,088)
APPROPRIATION		
TRANSFER TO STATUTORY RESERVE		-
TRANSFER TO CAPITAL RESERVE		-
TRANSFER TO OTHER RESERVE		-
TRANSFER TO GOVERNMENT/ PROPOSED		-
DIVIDEND		-
BALANCE CARRIED OVER TO BALANCE SHEET		(34,12,088)
		(34,12,088)
SIGNIFICANT ACCOUNTING POLICIES	17	
NOTES ON ACCOUNTS	18	

Previous year Financial position are not relevant for the bank as it is incorporated on 1st May 2025 (Refer Note 18 of Schedule 18)

As per our separate report of even date annexed

 (Joydip Dutta) Senior Manager	 (Subrata Biswas) Chief Manager	 (Amrita Mukherjee) General Manager	 (Atul Srivastava) General Manager
 (Rakesh Kumar Agrawal) General Manager	 (Rajesh Kumar Mishra) General Manager	 (Vidya Bhushan) General Manager	 (Amit Kerketta) General Manager

(Alok K Goel)
 Chairman
 Place: KOLKATA

Date:



For V. SINGHI & ASSOCIATES
 Chartered Accountants
 Firm Registration No: 311017E

CA D. Pal Choudhury)

Partner

Membership No: 016830

UDIN: 26016830RWNA ZB4583



WEST BENGAL GRAMIN BANK
HEAD OFFICE : BERHAMPORE
NH-34, CHUAPUR, MURSHIDABAD, WEST BENGAL

SCHEDULE - 1 CAPITAL

(Figures in Rs. Thousand)

	As on 31.03.2026	As on 01.05.2025
1. AUTHORISED CAPITAL (2559273573 SHARES OF RS.10 EACH)	2,55,92,736	2,55,92,736
2. ISSUED CAPITAL	2,55,92,736	2,55,92,736
3. SUBSCRIBED CAPITAL	2,55,92,736	2,55,92,736
4. CALLED UP CAPITAL	2,55,92,736	2,55,92,736
5. PAID UP CAPITAL	2,55,92,736	2,55,92,736
a. 50% GOVT. OF INDIA	1,27,96,368	1,27,96,407
b. 15% GOVT OF W. BENGAL	38,38,910	38,38,889
c. 35% PUNJAB NATIONAL BANK	89,57,458	89,57,440
6. SHARE CAPITAL DEPOSIT	-	-
a. GOVT. OF INDIA	-	-
b. GOVT OF W. BENGAL	-	-
c. PUNJAB NATIONAL BANK	-	-
TOTAL (5,6)	2,55,92,736	2,55,92,736

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WEST BENGAL GRAMIN BANK
HEAD OFFICE : BERHAMPORE
NH-34, CHUAPUR, MURSHIDABAD, WEST BENGAL

SCHEDULE - 2 RESERVES & SURPLUS

(Figures in Rs. Thousand)

	As on 31.03.2026	As on 01.05.2025
1. STATUTORY RESERVES		
Opening balance	6,49,226	6,49,226
Additions during the year	-	-
Deductions during the year	-	-
TOTAL	6,49,226	6,49,226
2. CAPITAL RESERVES		
Opening balance	5,50,885	5,50,885
Additions during the year	-	-
Deductions during the year	-	-
TOTAL	5,50,885	5,50,885
3. SHARE PREMIUM		
Opening balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
TOTAL	-	-
4. INVESTMENT FLUCTUATION RESERVE		
Opening balance	1,47,500	1,47,500
Additions during the year	-	-
Deductions during the year	-	-
TOTAL	1,47,500	1,47,500
5. REVENUE & OTHER RESERVE		
Opening balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
TOTAL	-	-
6. BALANCE OF PROFIT & LOSS	-	-
TOTAL (1,2,3,4,5,6)	13,47,611	13,47,611

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WEST BENGAL GRAMIN BANK
HEAD OFFICE : BERHAMPORE
NH-34, CHUAPUR , MURSHIDABAD, WEST BENGAL

SCHEDULE - 3 DEPOSITS

(Figures in Rs. Thousand)

	As on 31.03.2026	As on 01.05.2025
A) 1. DEMAND DEPOSITS	-	-
(I) From Banks	94,69,082	66,52,909
(II) From Others	21,00,75,753	19,04,91,789
2. SAVINGS BANK DEPOSITS		
3. TERM DEPOSITS	-	-
(I) From Banks	13,50,67,528	12,93,16,214
(II) From Others	35,46,12,363	32,64,60,912
TOTAL (1,2,3)	35,46,12,363	32,64,60,912
B) 1. Deposits of Branches in India	35,46,12,363	32,64,60,912
2. Deposits of Branches outside India	-	-
	35,46,12,363	32,64,60,912

SCHEDULE - 4 BORROWINGS

(Figures in Rs. Thousand)

	As on 31.03.2026	As on 01.05.2025
1. Borrowings in India		
a) Reserve Bank of India	-	-
b) Other Banks	14,55,696	5,92,398
c) Other Institutions (NABARD & Others)	1,08,35,183	1,11,87,472
d) Innovative Perpetual Debt Instrument	4,93,800	4,93,800
2. Borrowings outside India	-	-
TOTAL (1,2)	1,27,84,679	1,22,73,670
Secured borrowings included in 1 and 2	-	-

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WEST BENGAL GRAMIN BANK
HEAD OFFICE : BERHAMPORE
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SCHEDULE - 5 OTHER LIABILITIES & PROVISIONS

(Figures in Rs. Thousand)

	As on 31.03.2026	As on 01.05.2025
1. Bills Payable	7,25,683	4,93,081
2. Inter Office Adjustment (Net)	-	33,686
3. Interest Accrued	11,48,287	15,62,296
4. Others (including Provisions)	78,11,056	77,40,227
TOTAL	96,85,025	98,29,290

SCHEDULE - 6 CASH AND BANK BALANCES WITH RBI

(Figures in Rs. Thousand)

	As on 31.03.2026	As on 01.05.2025
1. Cash in Hand	17,33,442	26,54,303
2. Balance with R.B.I.		
(a) In Current Account	1,14,19,557	1,33,78,675
(b) In Other Account	-	-
TOTAL (1,2)	1,31,52,999	1,60,32,978

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WEST BENGAL GRAMIN BANK
HEAD OFFICE : BERHAMPORE
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SCHEDULE - 7 BALANCE WITH BANKS AND MONEY AT CALL & SHORT NOTICE

(Figures in Rs. Thousand)

As on **As on**
31.03.2026 **01.05.2025**

1. IN INDIA		
(I) Balance with Bank -		
a) In Current Account	1,09,04,331	73,25,854
b) In Other Deposit Accounts	-	-
(II) Money at Call & Short Notice		
a) With Banks	-	-
b) With other Institutions	-	-
TOTAL	1,09,04,331	73,25,854
2. OUTSIDE INDIA		
(I) In Current Account	-	-
(II) In Other Deposit Accounts	-	-
(III) Money at Call and Short Notice	-	-
TOTAL	-	-
GRAND TOTAL (1,2)	1,09,04,331	73,25,854

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WEST BENGAL GRAMIN BANK
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SCHEDULE - 8 INVESTMENTS

(Figures in Rs. Thousand)

	As on 31.03.2026	As on 01.05.2025
1. INVESTMENTS IN INDIA		
(i) Government Securities	10,61,95,546	10,11,21,280
(ii) Other Approved Securities	-	-
(iii) Shares	862	862
(iv) Debentures and Bonds	1,11,50,980	58,02,911
(v) Subsidiaries and/or Joint Ventures	-	-
(vi) Others (Term Deposits with Banks)	4,09,18,934	4,78,48,170
TOTAL	15,82,66,322	15,47,73,223
2. INVESTMENTS OUTSIDE INDIA		
(I) Govt. Securities (Including Local Authorities)	-	-
(ii) Subsidiaries and/or Joint Ventures	-	-
(iii) Other Investments	-	-
TOTAL	-	-
GRAND TOTAL (1,2)	15,82,66,322	15,47,73,223

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WEST BENGAL GRAMIN BANK
HEAD OFFICE, BERHAMPORE
NH-34, CHUAPUR, MURSHIDABAD, WEST BENGAL

SCHEDULE - 9 ADVANCES

(Figures in Rs. Thousand)

	As on 31.03.2026	As on 01.05.2025
1. (i) Bills Purchased & Discounted	-	-
(ii) Cash Credit, Overdrafts and Loans Repayable on Demand	13,69,12,761	12,57,75,193
(iii) Term Loans	6,43,94,444	4,74,66,209
TOTAL	20,13,07,205	17,32,41,402
2. (i) Secured by Tangible Assets	18,02,58,954	16,06,47,698
(ii) Covered by Bank/Govt. Guarantees	62,46,595	12,47,167
(iii) Unsecured	1,48,01,656	1,13,46,537
TOTAL	20,13,07,205	17,32,41,402
3. Advances in India		
(i) Priority Sector	17,34,06,738	15,38,08,594
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	2,79,00,467	1,94,32,808
TOTAL	20,13,07,205	17,32,41,402
4. Advances Outside India		
(i) Dues from Banks	-	-
(ii) Dues from others	-	-
(a) Bills Purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
TOTAL	-	-
GRAND TOTAL (3 and 4)	20,13,07,205	17,32,41,402

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WEST BENGAL GRAMIN BANK
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SCHEDULE - 10 FIXED ASSETS

	(Figures in Rs. Thousand)	
	As on 31.03.2026	As on 01.05.2025
1. Premises		
At cost as on 01.05.2025	-	-
Addition during the period	-	-
Deduction during the period	-	-
Depreciation as on	-	-
2. Other Fixed Assets (including Furniture and Fixture)		
At cost as on 01.05.2025	22,60,039	22,60,039
Addition during the period	1,20,309	-
Deduction during the period	-	-
Depreciation to date	17,61,502	15,83,762
TOTAL (1,2)	6,18,846	6,76,277



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SCHEDULE -11 OTHER ASSETS

(Figures in Rs. Thousand)

	As on	As on
	31.03.2026	01.05.2025
1. Inter Office Adjustment (Net)	8,482	1,45,513
2. Interest Accrued	61,38,361	48,27,033
3. Tax paid in advance/Tax deducted at source	20,60,332	9,59,792
4. Stationeries and Stamps	21,875	26,635
5. Non-Banking Assets acquired in satisfaction of claim	-	-
6. Accumulated Losses (Refer Note)	34,12,088	77,83,219
7. Others	81,31,573	97,12,293
TOTAL (1,2,3,4,5,6,7)	1,97,72,711	2,34,54,485

Note : Accumulated Losses

Balance as on 01.05.2025

Add: (Profit) / Loss during the period

77,83,219	77,83,219
(43,71,131)	
34,12,088	77,83,219

SCHEDULE -12 CONTINGENT LIABILITIES

(Figures in Rs. Thousand)

	As on	As on
	31.03.2026	01.05.2025
1. Claims against the Bank not acknowledged as debt	-	-
2. Liability for partly paid Investment	-	-
3. Liability on account of outstanding Forward Exchange Contract	-	-
4. Guarantee given on behalf of constituents	1,96,655	2,81,094
a) In India	-	-
b) Outside india	-	-
5. Acceptances, Endorsements and other obligations	-	-
6. Other items for which Bank is contingently Liabe including DEAF	28,71,102	66,26,385
TOTAL (1,2,3,4,5,6)	30,67,757	69,07,479

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SCHEDULE - 13 INTEREST EARNED

(Figures in Rs. Thousand)

	Period ended
	31.03.2026 (11 Months)
1. Interest / Discount on Advances / Bill	1,74,45,626
2. Income on Investments	78,70,276
3. Interest on balance with RBI and other Inter-Bank Funds	34,53,732
4. Others	-
TOTAL	2,87,69,634

SCHEDULE - 14 OTHER INCOME

(Figures in Rs. Thousand)

	Period ended
	31.03.2026 (11 Months)
1. Commission, Exchange & Brokerage	24,13,872
2. Profit on sale of Investments	22,933
Less: Loss on sale of Investments	-
3. Profit on Revaluation of Investments	-
Less: Loss on Revaluation of Investments	-
4. Profit on sale of Land, Building & Other Assets	-
Less: Loss on sale of Land, Building & Other Assets	-
5. Profit on exchange Transactions	-
Less: Loss on Exchange Transactions	-
6. Income earned by way of Dividends etc. from Subsidiaries / Companies & Joint Ventures abroad/in India	-
7. Miscellaneous Income	5,02,942
TOTAL	28,93,881

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WEST BENGAL GRAMIN BANK
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SCHEDULE - 15 INTEREST EXPENDED

(Figures in Rs. Thousand)

Period ended

31.03.2026 (11 Months)

1. Interest on Deposits	1,26,93,197
2. Interest on Borrowings from NABARD & Others	5,19,963
3. Interest on Reserve Bank of India/ Inter-bank borrowings	
4. Others	40,742
TOTAL	1,32,53,902

SCHEDULE - 16 OPERATING EXPENSES

(Figures in Rs. Thousand)

Period ended

31.03.2026 (11 Months)

1. Payment to and Provisions for Employees	1,04,14,316
2. Rent, Taxes and Light	2,79,527
3. Printing & Stationery	52,090
4. Advertisement and Publicity	3,350
5. Depreciation on Banks Property	1,77,740
6. Directors Fee, Allowances & Expenses	-
7. Auditor's Fee, Allowances & Expenses (including Br. Auditors Fees & Expenses)	50,613
8. Law Charges	24,935
9. Postage, Telegram & Telephone etc.	9,818
10. Repair & Maintenance	6,036
11. Insurance	4,44,575
12. Other Expenditure	22,75,481
	1,37,38,483

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