

**WEST BENGAL GRAMIN BANK**  
**Schedule – 17 & 18**

**Notes to Accounts to the Balance Sheet as on 31.03.2026 and  
Profit and Loss Account for the Period 01.05.2025 to 31.03.2026**

**17. Significant Accounting Policies**

**1. General**

The accompanying financial statements are prepared on historical cost basis, except as otherwise stated, following the Going Concern concept and conform to the generally accepted accounting practices in India, applicable statutory provisions, regulatory norms prescribed by the Reserve Bank of India (RBI), directives of National Bank for Agriculture and Rural Development (NABARD), applicable mandatory Accounting Standards (AS) notified under the Companies (Accounting Standards) Rules 2006 and Pronouncements issued by the Institute of Chartered Accountants of India (ICAI) and prevailing practices in Banking industry.

**Use of Estimates:**

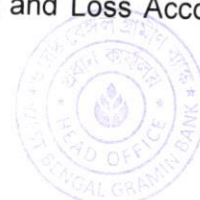
The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) as on date of the financial statements and the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates. Difference between the actual results and estimates is recognized in the period in which the results are known / materialized. Any revision to the accounting estimates is recognized prospectively in the current and future periods unless otherwise stated.

**2. Recognition of Income and Expenditure**

- 2.1. The Revenues and Expenses are accounted for on accrual basis unless otherwise stated.
- 2.2. Income on Standard Assets is recognized on accrual basis. Income on non-performing assets is derecognized unless and until the NPA accounts are upgraded to standard assets. The amount realized in NPA accounts are first adjusted with unrealized charges, unrealized interest and thereafter with principal amount in accordance with the prudential norms prescribed by the RBI.
- 2.3. Income accounted for in the previous year in respect of advances, classified as NPAs in the current year, is reversed or provided for, to the extent unrealized.
- 2.4. Commission (except on Government transaction), exchange, brokerage, insurance claim and locker rents are accounted for on cash basis.
- 2.5. Interest on matured term deposit is provided for on renewal. Interest on unpaid and unclaimed matured term deposit is accounted for at savings bank rate.
- 2.6. In respect of proposals involving compromise settlement of dues, accounting for write off, if any, is done on realization of settled dues.
- 2.7. In respect of accounts already written off, recoveries made in the accounts are directly taken to the credit of Profit & Loss account.
- 2.8. Lease payments including operating lease are recognized in the Profit and Loss Account in accordance with the AS 19 (Leases) issued by the ICAI.



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2.9. In case of suit filed accounts, related legal and other expenses incurred, are charged to Profit & Loss Account and on recovery the same are accounted for as such.

**3. Investment**

3.1 The investments in Balance Sheet for disclosure are classified in Schedule -8 as i) Government Securities ii) Other approved securities iii) Shares iv) Debentures and Bonds v) Others

3.2 The entire investment portfolio of the Bank (including SLR securities and Non SLR securities), in accordance with Reserve Bank of India guidelines, are categorized as i) Held to Maturity ii) Available for sale iii) Held for Trading. The securities acquired by the Bank with the intention to hold them upto maturity are classified under "Held to Maturity". The securities acquired by the Bank with the intention to trade by taking advantage of the short-term price/interest rate movements are classified under 'Held for Trading' Category. The securities which do not fall within the above two categories are classified under 'Available for Sale' category. The above categorization is done at the time of acquisition of securities.

3.3 In respect of securities included in any of the above categories where interest/principal is in arrears for more than 90 days, income is not recognized as per prudential norms.

3.4 The valuation of investment is done in accordance with the guidelines prescribed by Reserve Bank of India as under.

i. Investments under 'Held to Maturity' category are carried at cost and premium on acquisition is amortized over the remaining period of maturity of the security.

ii. Investment under 'Available for sale' & 'Held for Trading' category is marked to market and is valued at quarterly intervals. Based on the above valuation if net result is appreciation, the same is ignored. If the net result is depreciation, it is charged to Profit & Loss Account and individual scrips are carried at Book Value.

3.5 An investment is classified as HTM, HFT or AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines. Transfer of securities from HTM category to AFS is carried out at book value.

3.6 Profit on sale of investments from HTM category is first taken to the Profit and Loss account and, thereafter, the amount of such profit shall be appropriated to 'Capital Reserve' from the net profit for the year after statutory appropriations. Profit/Loss on sale of other Investments is taken to revenue account.

3.7 Brokerage/Commission received on subscription is credited to Profit/Loss account.

3.8 Broken period interest is taken to revenue account.

3.9 Investments are subject to appropriate provisioning / de-recognition of Income, in line with the prudential norms of Reserve Bank of India for NPI Classification. The depreciation/provision in respect of non-performing securities is not set off against the appreciation in respect of the other performing securities.



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**4 Loans & Advances and Provisions thereon:**

4.1 Loans & Advances are classified as standard and non-performing assets account-wise and provision thereof is made in conformity with the prudential norms prescribed by RBI/NABARD. Non-performing assets are further classified into Sub-standard, Doubtful and Loss assets. Rate of Provisions are as under:

a. Standard assets	
Agril & MSME	- @ 0.25%
Commercial Real Estate	- @ 1.00%
Other Assets	- @ 0.40%
b. Substandard assets	
Secured portion	- @10.00%
Unsecured ab initio	- @20.00%
c. Doubtful assets	
Secured portion	
D1 (upto 1 year)	- @20.00%
D2 (1year to 3 years)	- @30.00%
D3 (more than 3 years)	- @100.00%
Unsecured portion	- @100.00%
d. Loss assets	- @100.00%

Loans and Advances are shown in the Balance sheet net of provision on NPA and interest suspense account. The provision on standard assets is shown under 'Other Liabilities and Provision' against schedule -5 in the Balance Sheet. Further, amount of Inter Bank Participation Certificate (IBPC) (with risk) issued by the Bank during the year under report, has been deducted from the Gross Advance. Similarly, the amount of IBPC (With risk) purchased by the Bank during the year under report has been added to the Gross Advance.

- 4.2 Net commission earned on Priority Sector Lending Certificate (PSLC) transactions is shown under "Other Income"
- 4.3 Restructuring of Advances is made as per RBI guidelines.

**5. Fixed Assets and Depreciation**

**FIXED ASSETS & DEPRECIATION**

5.i Fixed Assets are stated at historical cost, net of accumulated depreciation The cost comprises purchase price less trade discounts and rebates, net of grant assistance received from NABARD. Subsequent expenditure incurred on assets put to use is capitalized only when it increases the future benefits from such assets or their functional capability.

5. ii. Application Software is capitalized as intangible assets.



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5. iii Depreciation on Fixed Assets is provided for on the written down value method at the rates considered appropriate by the management as under:

SL. No.	Items of Fixed assets	Rate of depreciation (p. a)
1	Furniture including Cash Safe	19%
2	Locker	10%
3	Electric fittings	14%
4	Motor Car/Van	26%
5	Cycle	20%
6	Office machineries (excluding computers)	14%
7	Temporary Construction in hired house/Guard wall	10%
8	Computers (on straight line method)	33.33%
9	Solar Equipment	80%

5. iv. Depreciation on computers and software is provided at 33.33% on straight-line method.

5. v. Depreciation on additions to assets made on pro-rata basis

5. vi. In case of assets sold/disposed off during the year, depreciation upto previous month is provided.

5. vii. For furniture and other office equipment acquired during the year with purchase price below ₹5000/- and Library Books acquired during the year at cost upto ₹1000/ per item, depreciation is provided @ 100%.

## 6. Employee benefits

6.1. The Bank is having arrangement under LIC's Group Gratuity Scheme to take care of its future liability on account of gratuity on retirement of Officers and employees and contribution to gratuity fund is made on the basis of actuarial valuation.

6.2. In terms of letter from NABARD vide their reference No.NB.IDD/344/316 (Pension) 2018-19 dated 23<sup>rd</sup> October, 2018, the Bank had adopted "Bangiya Gramin Vikash Bank (Employees) Pension Regulations, 2018" w.e.f 01.04.2018, and subsequently w.e.f 01.11.1993 in terms of Pension (amendment) regulations, 2024 as per Gol, DFS guidelines. The Bank is having arrangement with LIC, ABSL, Canara HSBC, BALIC, Star Union Daichi, ICICI & HDFC Life Insurance to take care of its future liability on account of pension on retirement of Officers and employees and contribution to pension fund is made on the basis of actuarial valuation.

6.3. The Bank is having arrangement under LIC's Group Leave Encashment Scheme to take care of its future liability on account of leave encashment on retirement of Officers and employees and contribution to leave encashment fund is made on the basis of actuarial valuation.

6.4. Other Employee Benefits are charged off as and when occur.



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**7. Human Resource Development**

All expenses incurred relating to training are charged to Revenue in the year in which incurred

**8. Provision for Current and Deferred Tax:**

Provision for Current Tax is made on the basis of estimated taxable income for the current accounting year and in accordance with the applicable tax rate and laws, judicial pronouncements and legal opinions.

**9. Earnings Per Share**

The Bank reports basic and diluted earnings per share in accordance with AS 20 - 'Earnings per Share' issued by the ICAI. Basic Earnings per Share are computed by dividing the Net Profit after Tax for the period attributable to equity shareholders by the weighted average number of equity shares outstanding for the period.

**10. Provisions, Contingent Liabilities and Contingent Assets**

In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the Institute of Chartered Accountants of India, the Bank recognizes provisions only when it has a present obligation as a result of a past event, and would result in a probable outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made. Contingent Assets are not recognized in the financial statements.

**11. Segment Reporting**

The bank has recognized the Treasury Operations and Retail Banking & Others as its reporting segments, in accordance with the RBI guidelines and in compliance with the Accounting Standard 17 issued by the ICAI.



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**18. Notes to Accounts**

Disclosures required, in terms of NABARD circular no. 104 / DOS/- 18/2008 dated 30-09-2008 and Master Directions on Financial Statements- Presentation and Disclosures issued by Reserve Bank of India dated 30-08-2021 (updated as on 20-02-2023) vide Circular No. DOR. ACC.REC. No.45 / 21.04.018/2021-22, are as under:

**1. AMALGAMATION OF BANGIYA GRAMIN VIKASH BANK, PASCHIM BANGA GRAMIN BANK AND UTTAR BANGA KHSETRIYA GRAMIN BANK**

- a) Gol, DFS has made effective amalgamation of 3 RRBs w.e.f. 01-05-2025 operating in the state of West Bengal viz. BGVB (sponsored by PNB), PBGB (sponsored by UCO Bank) and UBKGB (sponsored by Central Bank of India) into a single new corresponding RRB, namely West Bengal Gramin Bank (sponsored by PNB) in exercise of the power conferred upon Central Government as per RRB Act, 1976 by publishing notification in Gazette of India, Extraordinary Part II-Section 3 sub section (ii) dated 07-04-2025.
- b) Due to different policies and parameterization of the merged entities, there were challenges faced during integration. This has also thrown up operational difficulties of integration and differences in figures during the period end. The Management is in the process of carrying out a migration audit. Errors if any will be corrected after the integration is completed. In Management's estimate the impact of the same to the financial statement is not expected to be material.

**2. REGULATORY CAPITAL**

**a) Composition of Regulatory Capital :**

(Amount in ₹ Thousand)

Sr No.	Particulars	As on 31.03.2026	As on 01.05.2025
1	Common Equity Tier 1 capital (CET 1)	23380728	19081697
2	Additional Tier 1 capital	493800	120400
3	<b>Tier 1 capital (i + ii)</b>	<b>23874528</b>	<b>19202097</b>
4	Tier 2 capital	790636	1504436
5	<b>Total capital (Tier 1+Tier 2)</b>	<b>24665164</b>	<b>20706533</b>
6	Total Risk Weighted Assets (RWAs)	170901851	162980527
7	CET 1 Ratio (CET 1 as a percentage of RWAs)	13.68	11.71
8	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.97	11.78
9	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.46	0.92
10	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs) *	14.43	12.70
11	<b>Percentage of the shareholding of</b>		
	a) Central Government of India	50	50
	b) State Government of West Bengal	15	15
	c) Punjab National Bank (Sponsor Bank)	35	35
12	Amount of paid-up equity capital raised during the period	NIL	NIL



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Sr No.	Particulars	As on 31.03.2026	As on 01.05.2025
13	Amount of non-equity Tier 1 capital raised during the period	NIL	NIL
14	Amount of Tier 2 capital raised during the period	NIL	NIL

**\*As per Basel- I norms**

Share Capital of transferor Regional Rural Banks divided into shares of ₹10 each are as per Department of Financial Services order F.No. 7/6/2024/(12)-RRB dated 01-05-2025 as indicated below:

Name of Transferor RRB	₹
Bangiya Gramin Vikash Bank	17512708140
Paschim Banga Gramin Bank	6828638140
Uttarbanga Kshetriya Gramin Bank	1251389454

Share Capital of Transferee RRB i.e., WBGB stood at ₹25592735734 as on 1<sup>st</sup> May 2025.

**b) Share Capital Deposit:**

(Amount in ₹ Thousand)

Sl. No	Name of share Holder	As on 31.03.2026
1	Govt. of India	NIL
2	Punjab National Bank	NIL
3	Govt. of West Bengal	NIL
	<b>Total</b>	NIL

**c) Draw Down from Reserves**

e-UBKGB had created statutory reserve to the tune of ₹649226 thousand only.

No draw down from statutory reserves was made during the year ended 31<sup>st</sup> March 2026.

The revenue reserve of eUBKGB amounting to ₹2478371 thousand has been set off against the combined accumulated losses of ₹10261590 thousand carried forward from eBGVB and ePBGB.

**d) Asset Liability Management**

(i). Maturity pattern of certain items of Assets and Liabilities as on 31.03.2026.

(Amount in ₹ Thousand)

Particulars	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 months up to 6 months	Over 6 months up to 1 year	Over 1-year up to 3 years	Over 3 years up to 5 years	Over 5 years	Total
Deposits	27890264	2730839	12393017	20964521	48392356	230433351	7022072	4785943	354612363



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<b>Borrowings</b>	NIL	399475	66900	644900	1611800	8103787	1271546	686271	12784679
<b>Investments (Gross)</b>	3927811	0	12947315	11581844	14757356	12469876	24970988	78858324	159513514
<b>Advances (Gross)</b>	23864784	2318067	12413954	17188125	41440351	65482624	16923155	29729166	209360226
<b>Foreign currency assets</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Foreign currency liabilities</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA

The above data has been compiled on the basis of guidelines of NABARD and certain assumptions made by the Management and have been relied upon by the Auditors.

(ii). Maturity pattern of certain items of Assets and Liabilities as on 01.05.2025.

(Amount in ₹ Thousand)

Particulars	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 months up to 6 months	Over 6 months up to 1 year	Over 1-year up to 3 years	Over 3 years up to 5 years	Over 5 years	Total
<b>Deposits</b>	22841849	2413984	13204912	22034798	38427735	201531559	11120273	14885766	326460876
<b>Borrowings</b>	NIL	399475	66900	644900	1611800	5680044	3184300	686271	12273691
<b>Investments (Gross)</b>	435491	400019	11773281	6869924	18398658	15732797	16633824	71369340	141613334
<b>Advances (Gross)</b>	17691922	8414249	12250043	9142590	19435644	58159507.98	6335593	50442161	181871709.98
<b>Foreign currency assets</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Foreign currency liabilities</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA

The above data has been compiled on the basis of guidelines of NABARD and certain assumptions made by the Management and have been relied upon by the Auditors.

### 3. INVESTMENTS

#### 3.1.(a) Composition of Investment Portfolio as at 31.03.2026

(Amount in ₹ Thousand)

Particulars	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investment
<b>Held to Maturity</b>							



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Gross	61458002.60	0	0	0	0	0	61458002.60
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0.00
<b>Net</b>	<b>61458002.60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>61458002.60</b>
<b>Available for Sale</b>							
Gross	45447543.41	0	2562.88	11686471.27	0	40918933.63	98055511.18
Less: Provision for depreciation and NPI	710000.00	0	1700	535490.79	0	0	1247190.79
<b>Net</b>	<b>44737543.41</b>	<b>0</b>	<b>862.88</b>	<b>11150980.48</b>	<b>0</b>	<b>40918933.63</b>	<b>96808320.39</b>
<b>Held for Trading</b>							
Gross	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0
<b>Net</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Gross Investments</b>	<b>106905546.02</b>	<b>0.00</b>	<b>2562.88</b>	<b>11686471.27</b>	<b>0</b>	<b>40918933.63</b>	<b>159513513.79</b>
Less: Provision for non-performing investments	0	0	0	535490.79	0	0	535490.79
Less: Provision for depreciation and NPI	710000.00	0	1700.00	0	0	0	711700.00
<b>Net</b>	<b>106195546.02</b>	<b>0</b>	<b>862.88</b>	<b>11150980.48</b>	<b>0</b>	<b>40918933.63</b>	<b>158266322.99</b>

**3.1.(b) Composition of Investment Portfolio as at 01.05.2025**

(Amount in ₹ Thousand)

Particulars	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investment
<b>Held to Maturity</b>							
Gross	51074296.06	0	0	0	0	0	51074296.06
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0.00



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<b>Net</b>	<b>51074296.06</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>51074296.06</b>
<b>Available for Sale</b>							
Gross	50740629.86	0	2562.88	6338402.24	0	47848169.49	104929764.47
Less: Provision for depreciation and NPI	693646.54	0	1700	535490.79	0	0	1230837.33
<b>Net</b>	<b>50046983.32</b>	<b>0</b>	<b>862.88</b>	<b>5802911.45</b>	<b>0</b>	<b>47848169.49</b>	<b>103698927.14</b>
<b>Held for Trading</b>							
Gross	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0
<b>Net</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Gross Investments</b>	<b>101814925.92</b>	<b>0.00</b>	<b>2562.88</b>	<b>6338402.24</b>	<b>0</b>	<b>47848169.49</b>	<b>156004060.52</b>
Less: Provision for non-performing investments	0	0	0	535490.79	0	0	535490.79
Less: Provision for depreciation and NPI	693646.54	0	1700.00	0	0	0	695346.54
<b>Net</b>	<b>101121279.38</b>	<b>0</b>	<b>862.88</b>	<b>5802911.45</b>	<b>0</b>	<b>47848169.49</b>	<b>154773223.19</b>

**3.1.(c) Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

(Amount in ₹ Thousand)

<b>Particulars</b>	<b>As on 31.03.2026</b>	<b>As on 01.05.2025</b>
<b>i) Movement of provisions held towards depreciation on investments</b>		
a) Opening balance	695346.54	786024.54
b) Add: Provisions made during the period	471653.46	0.00
c) Less: Write off / write back of excess provisions during the period	455300.00	90678
d) Closing balance	711700.00	695346.54
<b>ii) Movement of Investment Fluctuation Reserve</b>		
a) Opening balance	147500	147500
b) Add: Amount transferred during the period	0.00	0.00
c) Less: Drawdown	0.00	0.00



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Particulars	As on 31.03.2026	As on 01.05.2025
d) Closing balance	147500	147500
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	0.15	0.17

**3.1.(d) Non-SLR Investment Portfolio**

i. Non performing Non-SLR Investments:

(Amount in ₹ Thousand)

Particulars	As on 31.03.2026	As on 01.05.2025
Opening Balance	535490.79	535490.79
Additions during the period	0.00	0.00
Reductions during the above period	0.00	0.00
Closing Balance	535490.79	535490.79
Total Provisions held	535490.79	535490.79

**3.2.(a) Issuer composition of non-SLR investments as on 31.03.2026**

(Amount in ₹ Thousand)

Sr No	Issuer	Amount	Extent of Private Placement	Extent of 'Below investment grade' securities already invested	Extent of 'unrated securities' already invested	Extent of 'unlisted' securities
1	2	3	4	5	6	7
i)	PSUs	10323884.42	10223762.55	0	0	0
ii)	FIs	0	0	0	0	0
iii)	Banks	0	0	0	0	0
iv)	Private Corporate	1362586.85	1362586.85	0	0	0
v)	Others (Mutual Fund -SBI)	0.00	0	0	0	0
vi)	Less: Provision held towards Depreciation	0	0	0	0	0
	<b>Total</b>	<b>11686471.27</b>	<b>11586349.40</b>	<b>0</b>	<b>0</b>	<b>0</b>



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RBI/NABARD instructions/norms have been adhered to in conduct and holding of Non-SLR Portfolio of the bank during the period under Audit and also as on the date of Balance Sheet. All the investments are within permissible limits as on 31.03.2026

**3.2.(b) Issuer composition of non-SLR investments as on 01.05.2025**

(Amount in ₹ Thousand)

Sr No	Issuer	Amount	Extent of Private Placement	Extent of 'Below investment grade' securities already invested	Extent of 'unrated securities' already invested	Extent of 'unlisted' securities
1	2	3	4	5	6	7
i)	PSUs	4912902.55	4182929.82	0	0	0
ii)	FIs	0	0	0	0	0
iii)	Banks	0	0	0	0	0
iv)	Private Corporate	1452499.70	1452399.70	0	0	0
v)	Others (Mutual Fund -SBI)	0.00	0	0	0	0
vi)	Less: Provision held towards Depreciation	0	0	0	0	0
	<b>Total</b>	<b>6379002.25</b>	<b>5635329.52</b>	<b>0</b>	<b>0</b>	<b>0</b>

**3.3. Repo Transaction as on 31.03.2026**

(Amount in ₹ Thousand)

PARTICULARS	Minimum outstanding during the period	Maximum outstanding during the period	Daily average outstanding during the period	Outstanding as on December 31 <sup>st</sup>
<b>i) Securities sold under repo</b>				
a) Government securities	NIL	NIL	NIL	NIL
b) Corporate debt securities	NIL	NIL	NIL	NIL
c) Any other securities	NIL	NIL	NIL	NIL
<b>ii) Securities purchased under reverse repo</b>				
a) Government securities	NIL	NIL	NIL	NIL
b) Corporate debt securities	NIL	NIL	NIL	NIL
c) Any other securities	NIL	NIL	NIL	NIL

\*Daily Average Outstanding during the period is calculated on the basis of total repo borrowings divided by total number of days in period when bank borrowed funds under Repo.



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**WEST BENGAL GRAMIN BANK**  
**Schedule – 17 & 18**

**Notes to Accounts to the Balance Sheet as on 31.03.2026 and  
Profit and Loss Account for the Period 01.05.2025 to 31.03.2026**

**3.4. Repo Transaction as on 01.05.2025**

(Amount in ₹ Thousand)

PARTICULARS	Minimum outstanding during the period	Maximum outstanding during the period	Daily average outstanding during the period	Outstanding as on May 1 <sup>st</sup>
<b>iii) Securities sold under repo</b>				
a) Government securities	NIL	NIL	NIL	NIL
b) Corporate debt securities	NIL	NIL	NIL	NIL
c) Any other securities	NIL	NIL	NIL	NIL
<b>iv) Securities purchased under reverse repo</b>				
a) Government securities	NIL	NIL	NIL	NIL
b) Corporate debt securities	NIL	NIL	NIL	NIL
c) Any other securities	NIL	NIL	NIL	NIL

\*Daily Average Outstanding during the period is calculated on the basis of total repo borrowings divided by total number of days in period when bank borrowed funds under Repo.

**4) ASSET QUALITY:**

**4.1 Classification of advances and provisions held as on 31.03.2026**

(Amount in ₹ Thousand)

Classification of advances and provisions held	Standard	Non-Performing			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss		Total Non-Performing Advances
<b>Gross Advances</b>						
Opening Balance	170584797.70	2725188.77	7992308.02	569415.49	11286912.28	181871709.98
Add: Additions during the period	270659652.98	4646451.27	1395598.21	436192.84	6478242.32	277137894.66
Less: Reductions during the period *	240512954.41	6147710.84	2532254.18	456459.26	9136424.28	249649378.69
Closing balance	200731496.27	1223929.21	6855652.05	549149.07	8628730.32	209360226.60
<b>*Reductions in Gross NPAs due to:</b>						
i) Upgradation		3537996.41	14278.19	3967.56	3556242.16	3556242.16



*(Handwritten signature)*

