

64th Board Meeting to be
held on 12/08/2013.

Annexure to Agenda No.7

**WEST BENGAL SCH. CASTES & SCH. TRIBES
DEVELOPMENT AND FINANCE CORPORATION**
(A Govt. of West Bengal Undertaking)

ANNUAL ACCOUNTS FOR THE YEAR 2010-11

**Mangalik,
Baisakhi,Block:CF,217/A/1,Sector-1,Salt lake.
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I N D E X			
ANNUAL ACCOUNTS 2010-11			
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West Bengal Scheduled Castes & Scheduled Tribes Development and Finance Corporation.

Block-CF217/A/1, Sector-1, Salt Lake, Kolkata-700064

Summary of Financial highlights for the year 2006-07 to 2010-11

1. Financial position

Rs. (in Crores)

Sl.No.	Liabilities/ Sources	Sch. No.	2006-07	2007-08	2008-09	2009-10	2010-11
1	Capital contribution from Govt. of WB	1	80.06	81.19	87.57	94.70	101.10
2	Capital contribution from GOI	1	66.94	66.94	66.94	66.94	68.44
3	Reserve and surplus	2	7.22	7.85	10.74	14.28	18.05
4	Overdraft	8	18.86	-	-		
5	Borrowings	3	42.26	51.00	45.10	47.83	56.06
6	Current liabilities & provisions	4 & 5	208.02	243.92	371.39	473.73	461.67
	T o t a l (01 to 06)		423.36	450.90	581.74	697.48	705.32
	Assets/Applications						
7	Opening Fixed assets plus additions during the year	6	0.23	0.22	0.25	0.22	1.01
8	Less : Depreciation during the year		0.05	0.03	0.05	0.05	0.06
9	Net fixed assets (07-08)	6	0.18	0.19	0.20	0.17	0.95
10	Deposits	7	171.17	196.00	311.44	389.26	389.42
11	Current assets Loans & advances	8 to 12	252.01	254.71	270.10	308.05	314.95
	T o t a l	-	423.36	450.90	581.74	697.48	705.32
12	Working capital(11 minus 6)	-	43.99	10.79	-101.29	-165.68	-146.72
13	Capital employed (9 plus 12)	-	44.17	10.98	-101.09	-165.51	-145.77

Note: Capital employed represents net fixed assets plus working capital (current assets, loan & advances minus current liabilities & provisions)

2. Working results.

Sl.No.	Income	Sch.No.	2006-07	2007-08	2008-09	2009-10	2010-11
			Rupees in Crores.				
1	Operating (Direct) Income	13	0.63	0.69	0.65	0.46	0.41
2	Non-operating income + Misc. receipt.	14 + 15	9.31	13.48	17.44	20.85	22.35
3	Salary grant from Govt. of W.B.	-	3.8	4.04	4.4	5.08	5.59
A.	T o t a l Income		13.74	18.21	22.49	26.39	28.35
	Expenditure:-						

3	Administrative & other expenses	P/L a/c.	5.78	7.79	7.97	9.3	11.08
4	Depreciation	P/L a/c.	0.14	0.1	0.05	0.05	0.06
5	Provision for doubtful debts etc.	P/L a/c.	7.04	9.22	11.47	13.51	12.61
6	Prior Period Adjustment Accounts	P/L a/c.	0	0	0	0	0.83
B.	Total expenditure (3 to 5)		12.96	17.11	19.49	22.86	24.58
C.	Surplus (A-B)		0.78	1.1	3.00	3.53	3.77

WB SC & ST Development and Finance Corporation
Block: CF 217/A/1, Baisakhi, Salt Lake, Sector-1, Kolkata-700064

Balance Sheet as at 31st March, 2011

Previous year	Liabilities	Schedule No.	Amount(Rs.)	Previous year	Assets	Schedule No.	Amount(Rs.)
	Share capital			1,915,074	Fixed Assets	6	9,609,605
2000000000	Authorised		2,000,000,000	3,892,557,667	CURRENT ASSETS		
1,616,390,326	Subscribed	1	1,695,439,159	962,195,285	Deposits	7	3,894,207,312
142,779,645	Reserves & surplus	2	180,454,475		Cash & Bank balances including commitment Accounts with Banks	8	1,093,425,274
					LOANS & ADVANCES		
478,333,589	Loan(Received)	3	560,558,112	1,958,535,469	Loan-(Recoverable)	9	2,037,984,525
				156,088,979	Advances(Recoverable)	10	15,995,566
3,729,936,820	Current liabilities	4	3,492,767,820	2,338,266	Misc. Deposits	11	-
	Misc. Deposits	11	2,430,151				
1,007,775,842	Provisions	5	1,121,370,746	1,585,483	Coochbehar Dairy	12	1,798,182
6,975,216,222	Grand Total	Rupees	7,053,020,464	6,975,216,222	Grand Total	Rupees	7,053,020,464

WEST BENGAL SCH. CASTES & SCH. TRIBES DEVELOPMENT & FINANCE CORPORATION

Block-CF217/A/1, Sector-1, Salt Lake, Kolkata-700064

Profit & Loss Account for the year ended 31st March, 2011

Previous year	Particulars	Schedule	Amount (Rs)	Previous year	Particulars	Schedule	Amount (Rs)
6,379,273	Interest Paid	17	7,058,360				
273,438	Advertisement		539,511	11,405	Misc.Receipt		116,192
260,048	Audit Fees		300,000	50,820,000	Grant in Aid for Salary		55,902,000
62,638	Bank Charge		1,636	208,530,150	Non Operating Income	14	223,351,729
516,703	Depreciation		606,122	4,563,943	Operating Income	13	4,101,196
74,652,792	Establishment	15	90,721,125				
5,196,568	Office Expenses	16	6,207,535				
70,400,000	Provision for Bad & Doubtful Debts(SCSP)		42,500,000				
2,446,502	Provision for Gratuity		40,284,400				
12,177,910	Provision for Leave Encashment		9,762,801				
17,600,000	Provision for NSFDC Loan		10,000,000				
9,900,000	Provision for NSFDC(MSY)		8,500,000				
1,650,000	Provision for NSKFDC Loan		1,000,000				
9,900,000	Provision for NSTFDC(AMSY) Loan		6,500,000				
11,000,000	Provision for NSTFDC Regular		7,500,000				
1,294,257	Rent for Office Premises		1,199,432				
4,407,769	Vehicle Charges	18	4,843,345				
500,000	Chief Minister Relief fund		-				
-	Prior Period Adjustment Account		8,272,020				
35,307,601	Surplus transferred to Reserve & surplus		37,674,831				
263,925,498	Grand Total	Rupees	283,471,117	263,925,498	Grand Total	Rupees	283,471,117

WEST BENGAL SC &ST DEV. & FIN CORPN. - (From 1-Apr-2008)		
Particulars	For 31-Mar-2011	
	Closing Balance	
	Debit	Credit
Share Capital		1695439159.00
Loans (Liability) (Schedule-3)	18356684.00	578914796.35
Current Liabilities(Schedule-4)	117043145.00	3609810965.30
Fixed Assets (Schedule-6)	9609604.72	
Deposits (Schedule-7)	3894207312.05	
Current Assets	1093425274.21	
Advances (Schedule-10)	15996816.07	1250.00
Coochbehar Diary (Schedule-12)	1798181.62	
Loans(Assets) (Schedule-9)	2038001394.20	16869.00
Miscellaneous Deposit(Schedule-11)	60494.00	2490645.09
Provisions (Schedule-5)		1121370746.00
Reserve & Surplus (Schedule-2)		180454475.13
Grand Total	7188498905.87	7188498905.87

	<i>Subscribed Share Capital (Schedule-1)</i>			
	WEST BENGAL SC & ST DEV. & FIN CORPN. - (From 1-Apr-2008)			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Share Capital for SC(Govt. of India)	560590560.00 Cr			560590560.00 Cr
Share Capital for SC(Govt. of WB)	740995816.00 Cr	437754.00	79486587.00	820044649.00 Cr
Share Capital for ST(Govt. of India)	123850000.00 Cr			123850000.00 Cr
Share Capital for ST(Govt. of WB)	190953950.00 Cr			190953950.00 Cr
Grand Total	1616390326.00 Cr	437754.00	79486587.00	1695439159.00 Cr

	<i>Reserve & Surplus (Schedule-2)</i>			
	WEST BENGAL SC & ST DEV. & FIN CORPN. - (From 1-Apr-			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Reserve & Surplus	142779644.62 Cr		37674830.51	180454475.13 Cr
Grand Total	142779644.62 Cr		37674830.51	180454475.13 Cr

	<i>Loans (Liability) (Schedule-3)</i>			
	WEST BENGAL SC & ST DEV. & FIN CORPN. - (From 1-Apr-2008)			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
NSFDC-Loans	253960469.00 Cr	<i>157341022.00</i>	<i>257525187.00</i>	354144634.00 Cr
NSKFDC Loan(Micro-Credit) New Delhi(L)	811947.00 Cr			811947.00 Cr
NSKFDC Loan,New Delhi(L)	2669770.00 Cr	<i>544800.00</i>		2124970.00 Cr
NSKFDC(Micro)(L)	35266.00 Cr			35266.00 Cr
NSS, New Delhi(L)	46020355.35 Cr			46020355.35 Cr
NSTFDC(AMSY) New Delhi(L)	131479669.00 Cr	<i>13348189.00</i>		118131480.00 Cr
NSTFDC(Regular) New Delhi(L)	41872977.00 Cr	<i>2583517.00</i>		39289460.00 Cr
Grand Total	476850453.35 Cr	173817528.00	257525187.00	560558112.35 Cr

	<i>Provisions (Schedule-5)</i>			
	WEST BENGAL SC &ST DEV. & FIN CORPN. - (From 1-Apr-2008)			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Provision for Gratuity	30870691.00 Cr	8774812.00	40284400.00	62380279.00 Cr
Provision for Leave Encashment	35791871.00 Cr	3677485.00	9762801.00	41877187.00 Cr
Provision for NSFDC Loan	166100000.00 Cr		10000000.00	176100000.00 Cr
Provision for NSFDC(MSY)	31400000.00 Cr		8500000.00	39900000.00 Cr
Provision for NSKFDC Loan	8700000.00 Cr		1000000.00	9700000.00 Cr
Provision for NSS Loan	22500000.00 Cr			22500000.00 Cr
Provision for NSTFDC Loan(AMSY)	38900000.00 Cr		6500000.00	45400000.00 Cr
Provision for NSTFDC Loan(Regular)	42000000.00 Cr		7500000.00	49500000.00 Cr
Provisions for SCP/TSP	631513280.00 Cr		42500000.00	674013280.00 Cr
Grand Total	1007775842.00 Cr	12452297.00	126047201.00	1121370746.00 Cr

	<i>Provisions (Schedule-5)</i>			
	WEST BENGAL SC & ST DEV. & FIN CORPN. - (From 1-Apr-2008)			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Provision for Gratuity	30870691.00 Cr	8774812.00	40284400.00	62380279.00 Cr
Provision for Leave Encashment	35791871.00 Cr	3677485.00	9762801.00	41877187.00 Cr
Provision for NSFDC Loan	166100000.00 Cr		10000000.00	176100000.00 Cr
Provision for NSFDC(MSY)	31400000.00 Cr		8500000.00	39900000.00 Cr
Provision for NSKFDC Loan	8700000.00 Cr		1000000.00	9700000.00 Cr
Provision for NSS Loan	22500000.00 Cr			22500000.00 Cr
Provision for NSTFDC Loan(AMSY)	38900000.00 Cr		6500000.00	45400000.00 Cr
Provision for NSTFDC Loan(Regular)	42000000.00 Cr		7500000.00	49500000.00 Cr
Provisions for SCP/TSP	631513280.00 Cr		42500000.00	674013280.00 Cr
Grand Total	1007775842.00 Cr	12452297.00	126047201.00	1121370746.00 Cr

	<i>Fixed Assets (Schedule-6)</i>			
	WEST BENGAL SC & ST DEV. & FIN CORPN. - (From 1-Apr-			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Fixed Assets(Districts)	6625.00 Dr	<i>1011240.00</i>	<i>103576.00</i>	914289.00 Dr
Aquaguard Machine	7821.00 Dr		<i>4345.00</i>	3476.00 Dr
Computer	84905.00 Dr	<i>480421.00</i>	<i>263200.00</i>	302126.00 Dr
Fax Machine	6390.00 Dr	<i>7990.00</i>	<i>1065.00</i>	13315.00 Dr
Furniture	1097024.72 Dr	<i>56420.00</i>	<i>3337.00</i>	1150107.72 Dr
Land (Area:2800.134Msq)Plot No.129A		<i>6284619.00</i>		6284619.00 Dr
Motor Car	10237.00 Dr		<i>2048.00</i>	8189.00 Dr
Office Equipment	702071.00 Dr	<i>112839.00</i>	<i>29018.00</i>	785892.00 Dr
Xerox Machine		<i>193451.00</i>	<i>45860.00</i>	147591.00 Dr
Grand Total	1915073.72 Dr	<i>8146980.00</i>	<i>452449.00</i>	9609604.72 Dr

	<i>Deposits (Schedule-7)</i>			
	WEST BENGAL SC & ST DEV. & FIN CORPN. - (From 1-Apr-2008)			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Fixed Deposit Others(District)	318762377.82 Dr	<i>31647397.00</i>	<i>105742660.82</i>	244667114.00 Dr
Fixed Deposit Under Bonanza	3063098963.21 Dr	<i>192461460.91</i>	<i>282893985.84</i>	2972666438.28 Dr
Fixed Deposit Under Fexi Fix	510696325.92 Dr	<i>278242285.00</i>	<i>112064851.15</i>	676873759.77 Dr
Grand Total	3892557666.95 Dr	502351142.91	500701497.81	3894207312.05 Dr

	Cash&Bank Including Fund in Transit(Sch-8)			
	WEST BENGAL SC &ST DEV. & FIN CORPN. - (From 1-Apr-2008)			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Commitment Account for Margin Money(SCP & TSP)	24025166.70 Dr	2375920.00	5093067.00	21308019.70 Dr
Bankura(Com MM SC+ST)	1421783.00 Dr	275000.00	505700.00	1191083.00 Dr
Burdwan(Com MM SC+ST)	53430.00 Dr	29200.00	29200.00	53430.00 Dr
Coochbehar(Com MM SC+ST)	768890.00 Dr	831490.00	1362130.00	238250.00 Dr
Dakshin Dinajpur(Com MM SC+ST)	2000.00 Dr			2000.00 Dr
Darjeeling(Com MM SC+ST)	46040.00 Dr		44000.00	2040.00 Dr
Hooghly(Com MM SC+ST)	6764511.50 Dr	182600.00	748500.00	6198611.50 Dr
Howrah(Com MM SC+ST)	1486674.00 Dr	385700.00	932450.00	939924.00 Dr
Jalpaiguri(Com MM SC+ST)	1183600.00 Dr	283800.00	1288000.00	179400.00 Dr
Malda(Com MM SC+ST)		3000.00	3000.00	
Murshidabad(Com MM SC+ST)	584000.00 Dr			584000.00 Dr
Nadia(Com MM SC+ST)	142350.00 Dr	2700.00	900.00	144150.00 Dr
North 24 Parganas(Com MM SC+ST)	1632216.20 Dr	43732.00	145887.00	1530061.20 Dr
Paschim Medinipur(Com MM SC+ST)	2561770.00 Dr	109000.00		2670770.00 Dr
Purba Medinipur(Com MM SC+ST)	223470.00 Dr	130298.00	17000.00	336768.00 Dr
Purulia(Com MM SC+ST)	3585316.00 Dr	73600.00	1800.00	3657116.00 Dr
Siliguri(Com MM SC+ST)	376569.00 Dr			376569.00 Dr
South 24 Parganas(Com MM SC+ST)	3178047.00 Dr	25800.00		3203847.00 Dr
Uttar Dinajpur(Com MM SC+ST)	14500.00 Dr		14500.00	
Commitment A/c for Subsidy Sc	502352562.47 Dr	199284496.00	318651110.50	382985947.97 Dr
Bankura(Com Sub Sc)	50095991.00 Dr	4400000.00	11645737.00	42850254.00 Dr
Birbhum(Com Sub Sc)	16778500.00 Dr	19246500.00	21924500.00	14100500.00 Dr
Burdwan(Com Sub Sc)	24229510.00 Dr	38496010.00	50206220.00	12519300.00 Dr
Coochbehar(Com Sub Sc)	13000550.00 Dr	15674600.00	24148250.00	4526900.00 Dr
Dakshin Dinajpur(Com Sub Sc)	8874000.00 Dr	3065500.00	10359500.00	1580000.00 Dr
Darjeeling(Com Sub Sc)	1079949.58 Dr	250000.00	1000690.00	329259.58 Dr
Hooghly(Com Sub Sc)	57992212.70 Dr	4856000.00	17511900.00	45336312.70 Dr
Howrah(Com Sub Sc)	12797000.00 Dr	4257000.00	11378500.00	5675500.00 Dr
Jalpaiguri(Com Sub Sc)	24828762.00 Dr	9636806.00	29591762.00	4873806.00 Dr
Malda(Com Sub Sc)	27860000.00 Dr	7920000.00	22114000.00	13666000.00 Dr
Murshidabad(Com Sub Sc)	8796125.00 Dr	9635700.00	3435000.00	14996825.00 Dr
Nadia(Com Sub Sc)	20639780.45 Dr	4968900.00	25366900.00	241780.45 Dr
North 24 Parganas(Com Sub Sc)	19495310.00 Dr	6517930.00	22408383.50	3604856.50 Dr
Paschim Medinipur(Com Sub Sc)	11069280.00 Dr	14500000.00	4680000.00	20889280.00 Dr
Purba Medinipur(Com Sub Sc)	5302950.00 Cr	3852983.00	2074983.00	3524950.00 Cr

Purulia(Com Sub Sc)	31469309.00 Dr	2909500.00	10379500.00	23999309.00 Dr
Siliguri(Com Sub Sc)	6299937.00 Dr	450000.00	6393432.00	356505.00 Dr
South 24 Parganas(Com Sub Sc)	149374103.74 Dr	32607067.00	12302825.00	169678345.74 Dr
Uttar Dinajpur(Com Sub Sc)	22975192.00 Dr	16040000.00	31729028.00	7286164.00 Dr
Commitment A/c for Subsidy ST	59040597.54 Dr	6462020.00	8458731.00	57043886.54 Dr
Bankura(Com Sub St)	17956825.00 Dr			17956825.00 Dr
Burdwan(Com Sub St)		252000.00		252000.00 Dr
Darjeeling(Com Sub St)	1477961.24 Dr		1328375.00	149586.24 Dr
Hooghly(Com Sub St)	8960713.80 Dr			8960713.80 Dr
Murshidabad(Com Sub St)	2924000.00 Dr			2924000.00 Dr
North 24 Parganas(Com Sub St)	5137918.00 Dr			5137918.00 Dr
Purba Medinipur (Com Sub ST)		1510000.00	1510000.00	
Purulia(Com Sub St)	21306738.50 Dr			21306738.50 Dr
Siliguri(Com Sub St)	89105.00 Dr			89105.00 Dr
South 24 Parganas(Com Sub St)		4700020.00	4600020.00	100000.00 Dr
Uttar Dinajpur(Com Sub St)	1187336.00 Dr		1020336.00	167000.00 Dr
Commitment for SRMS Cap Sub	1807700.00 Dr			1807700.00 Dr
Birbhum(Com for SRMS Cap Sub)	32500.00 Cr			32500.00 Cr
Burdwan(Com for SRMS Cap Sub)	2490000.00 Dr			2490000.00 Dr
Coochbehar(Com for SRMS Cap Sub)	429300.00 Cr			429300.00 Cr
Nadia(Com for SRMS Cap Sub)	220500.00 Cr			220500.00 Cr
District Bank Accounts(BankBalances)	262227196.45 Cr	325894521.84	48530350.02	15136975.37 Dr
Bankura Dist Bank	22075885.35 Cr	15221467.99		6854417.36 Cr
Birbhum Dist Bank	18226762.10 Cr	7188951.47		11037810.63 Cr
Burdwan Dist Bank	41672762.63 Cr	28117850.34		13554912.29 Cr
Coochbehar Dist Bank	19565371.45 Dr	10129973.20		29695344.65 Dr
Dakshin Dinajpur Dist Bank	14690550.88 Cr	17205301.56		2514750.68 Dr
Darjeeling Dist Bank	27160365.94 Cr	28240126.55		1079760.61 Dr
Hooghly Dist Bank	13964276.04 Cr	10056547.35		3907728.69 Cr
Howrah Dist Bank	7728415.87 Cr	10430133.56		2701717.69 Dr
Jalpaiguri Dist Bank	47866551.67 Cr	60739827.03		12873275.36 Dr
Malda Dist Bank	21017430.77 Cr	21053952.68		36521.91 Dr
Murshidabad Dist Bank	10184085.47 Dr	1603056.51		11787141.98 Dr
Nadia Dist Bank	26576834.05 Cr	28133860.91		1557026.86 Dr
North 24 Parganas Dist Bank	8141487.51 Cr	13871314.33		5729826.82 Dr
Paschim Medinipur Dist Bank	22074352.95 Cr		13056511.02	35130863.97 Cr
Purba Medinipur Dist Bank	34337560.38 Dr		35473839.00	1136278.62 Cr
Purulia Dist Bank	18247402.08 Cr	31120710.86		12873308.78 Dr
Siliguri Dist Bank	5217303.05 Dr	21844018.47		27061321.52 Dr
South 24 Parganas Dist Bank	37415866.63 Cr	9427614.68		27988251.95 Cr

<i>Uttar Dinajpur Dist Bank</i>	<i>4672572.33 Cr</i>	<i>11509814.35</i>		<i>6837242.02 Dr</i>
District Cash(Cash Balances)	7676.62 Dr	24078.20	3074.00	28680.82 Dr
<i>Bankura(Cash)</i>	<i>287.28 Dr</i>		<i>42.00</i>	<i>245.28 Dr</i>
<i>Birbhum(Cash)</i>	<i>2.24 Dr</i>	<i>260.50</i>		<i>262.74 Dr</i>
<i>Burdwan(Cash)</i>	<i>71.00 Dr</i>	<i>429.00</i>		<i>500.00 Dr</i>
<i>Coochbehar(Cash)</i>	<i>3121.47 Dr</i>		<i>2747.00</i>	<i>374.47 Dr</i>
<i>Dakshin Dinajpur(Cash)</i>	<i>60.00 Dr</i>	<i>160.00</i>		<i>220.00 Dr</i>
<i>Darjeeling(Cash)</i>	<i>80.91 Dr</i>		<i>9.00</i>	<i>71.91 Dr</i>
<i>Hooghly(Cash)</i>	<i>275.00 Dr</i>	<i>69.00</i>		<i>344.00 Dr</i>
<i>Howrah(Cash)</i>	<i>474.00 Dr</i>		<i>189.00</i>	<i>285.00 Dr</i>
<i>Jalpaiguri(Cash)</i>	<i>29.28 Dr</i>	<i>9601.00</i>		<i>9630.28 Dr</i>
<i>Malda(Cash)</i>	<i>390.00 Dr</i>		<i>10.00</i>	<i>380.00 Dr</i>
<i>Murshidabad(Cash)</i>	<i>500.00 Dr</i>			<i>500.00 Dr</i>
<i>Nadia(Cash)</i>	<i>17.68 Dr</i>	<i>10339.00</i>		<i>10356.68 Dr</i>
<i>North 24 Parganas(Cash)</i>	<i>420.38 Dr</i>		<i>35.00</i>	<i>385.38 Dr</i>
<i>Paschim Medinipur(Cash)</i>	<i>824.75 Dr</i>	<i>2988.70</i>		<i>3813.45 Dr</i>
<i>Purulia(Cash)</i>	<i>444.00 Dr</i>			<i>444.00 Dr</i>
<i>Siliguri(Cash)</i>	<i>119.63 Dr</i>	<i>231.00</i>		<i>350.63 Dr</i>
<i>South 24 Parganas(Cash)</i>	<i>382.00 Dr</i>		<i>42.00</i>	<i>340.00 Dr</i>
<i>Uttar Dinajpur(Cash)</i>	<i>177.00 Dr</i>			<i>177.00 Dr</i>
District Control		2717719869.36	2717719869.36	
Bankura Control		283807892.99	283807892.99	
Birbhum Control		105690170.27	105690170.27	
Burdwan Control		262905875.39	262905875.39	
Coochbehar Control		89161817.77	89161817.77	
Dakshin Dinajpur Control		88390829.89	88390829.89	
Darjeeling Control		137148815.55	137148815.55	
Hooghly Control		106533271.69	106533271.69	
Howrah Control		55586904.94	55586904.94	
Jalpaiguri Control		371287289.03	371287289.03	
Malda Control		136027330.68	136027330.68	
Murshidabad Control		46554313.01	46554313.01	
Nadia Control		103092225.91	103092225.91	
North 24 Parganas Control		96048532.42	96048532.42	
Paschim Medinipur Control		220008500.76	220008500.76	
Purba-Mednipur Control		79774619.00	79774619.00	
Purulia Control		128425184.86	128425184.86	
Siliguri Control		116487780.47	116487780.47	
South 24 Pgs Control		170601238.68	170601238.68	
Uttar Dinajpur Control		120187276.05	120187276.05	

Head Office Bank Accounts(BankBalances)	623860728.25 Dr	2257194413.88	2329747210.05	551307932.08 Dr
Allahabad Bank-3192	35394356.25 Dr		36299564.00	905207.75 Cr
Allahabad Bank-Saitlake(62807)		203030.00		203030.00 Dr
Funds with Escrow	14127584.00 Dr		9293007.56	4834576.44 Dr
Kolkata Pay & Accounts	542757670.00 Dr	16108346.00		558866016.00 Dr
Net Bank HO		2239369272.88	2239369272.88	
UBI-50644	32346207.00 Dr		44527479.04	12181272.04 Cr
UBI-54658	17202.00 Cr		257886.57	275088.57 Cr
UBI -61387	847544.00 Cr	968226.00		120682.00 Dr
UBI 61782	10000.00 Dr	190093.00		200093.00 Dr
Unclassified/Unauthorised/Credit-Debit By Bank(H.O)		355446.00		355446.00 Dr
Union Bank on India-13024	47819.00 Dr			47819.00 Dr
WB State Co-Op Bank-9301217452	41838.00 Dr			41838.00 Dr
Bank Balance Differences(Dist Reports)		78403394.00	13471303.88	64932090.12 Dr
Bankura,(Bank Balance Difference)			3000003.10	3000003.10 Cr
Coochbehar(Bank Balance Difference)			50.00	50.00 Cr
Hooghly(Bank Balance Difference)			0.08	0.08 Cr
Howrah(Bank Balance Difference)		664000.00		664000.00 Dr
Jalpaiguri(Bank Balance Difference)		77720956.00		77720956.00 Dr
Mushidabad(Bank Balance Difference)			10403889.50	10403889.50 Cr
Nadia(Bank Balance Difference)		10000.00		10000.00 Dr
North 24 Pgs(Bank Balance Difference)		8438.00		8438.00 Dr
Purba Medinipur(Bank Balance Difference)			67353.00	67353.00 Cr
South 24 Pgs(Bank Balance Difference)			8.20	8.20 Cr
Fund -in-Transit	13328050.00 Dr	857403.00	13328050.00	857403.00 Dr
Fund-in-Transit	13328050.00 Dr	857403.00	13328050.00	857403.00 Dr
Unauthorise/Unclassified(Debits /Credits by Banks)		2821028.55	5002027.00	2180998.45 Cr
Bankura(Unauthorised/unclassified)		10000.00	2000.00	8000.00 Dr
Burdwan(Unauthorised/Unclassified)		27202.55		27202.55 Dr
Dakshin Dinajpur (Unauthorised/unclassified)		44026.00	2026.00	42000.00 Dr
Howrah(Unauthorised/unclassified)		503550.00	4398807.00	3895257.00 Cr
Malda(Unauthorised/unclassified)		50000.00	5630.00	44370.00 Dr
Nadia(Unauthorised/unclassified)		6250.00	2930.00	3320.00 Dr
North 24pgs (Unauthorised/unclassified)			568134.00	568134.00 Cr
Siliguri(Unauthorised/unclassified)		2170000.00	12500.00	2157500.00 Dr
Uttar Dinajpur(Unauthorised/unclassified)		10000.00	10000.00	
Bank Charges Recoverable		242020.06	44383.00	197637.06 Dr
Grand Total	962195285.13 Dr	5591279164.89	5460049175.81	1093425274.21 Dr

	<i>Loans(Assets) (Schedule-9)</i>			
	WEST BENGAL SC & ST DEV. & FIN CORPN. - (From 1-Apr-2008)			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Computer Loan(Deputation)	320.00 Cr	9084.00	25633.00	16869.00 Cr
Computer Loan to Staff	338351.00 Dr	232100.00	246254.00	324197.00 Dr
Daughter Marriage Loan	6412.00 Dr			6412.00 Dr
Gramin Sanchar Society Ltd	2420826.00 Dr			2420826.00 Dr
House Building Loan	10673914.35 Dr	513789.00	2545405.00	8642298.35 Dr
House Diary(NSFDC) Loan	496420.00 Dr			496420.00 Dr
Insurance Claim	4000.00 Dr			4000.00 Dr
Margin Money SCP/TSP(Loan)(A)	1252015163.98 Dr	4797894.60	978374.96	1255834683.62 Dr
Medical Loan	239079.46 Dr	130000.00	119170.00	249909.46 Dr
Motor Cycle Loan	445357.00 Dr	31500.00	174906.00	301951.00 Dr
NSFDC ELS(A)		4767687.00	60600.00	4707087.00 Dr
NSFDC Loan(A)	272111029.33 Dr	43843653.25	19474309.39	296480373.19 Dr
NSFDC(MSY) Loan(A)	107663511.76 Dr	50739528.00	18831519.68	139571520.08 Dr
NSKFDC Loan,(A)	7128765.50 Dr	191100.00	393855.68	6926009.82 Dr
NSKFDC(Micro) 24 Pgs South	774500.00 Dr			774500.00 Dr
NSS Loan(A)	4755881.00 Dr		2245.00	4753636.00 Dr
NSS Special Loan(A)	39575037.44 Dr			39575037.44 Dr
NSTFDC(AMSY) Loan(A)	20205938.94 Dr	19161750.00	7612477.34	31755211.60 Dr
NSTFDC Loan Regular(A)	14908680.04 Dr	3290688.00	914066.40	17285301.64 Dr
Special Loan	116299.00 Dr		36762.00	79537.00 Dr
Staff Loan		275776.00	2754.00	273022.00 Dr
WBSCST Dev & Fin Cor Emp Co-Op So Ltd	39098.00 Dr	900348.00	922068.00	17378.00 Dr
WBDCC	227522083.00 Dr			227522083.00 Dr
Grand Total	1961440027.80 Dr	128884897.85	52340400.45	2037984525.20 Dr

	<i>Advances (Schedule-10)</i>			
	WEST BENGAL SC &ST DEV. & FIN CORPN. - (From 1-Apr-2008)			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Advance By Districts	2317942.51 Dr	121600.00	75533.00	2364009.51 Dr
Advance for Head Office	1150177.00 Dr	29046291.44	30196468.44	
Advance to Arora Film Cor Ltd	23862.00 Dr		23862.00	
Advance to HIDCO	5797277.00 Dr		5797277.00	
Advance to Tally Solutions Pvt Ltd	94500.00 Dr	162000.00	256500.00	
Advance to WBSEB	24360.00 Dr			24360.00 Dr
Advance to WHSFL-ESCROW-Account	34872416.00 Dr		21593194.44	13279221.56 Dr
Educational Grant	107500.00 Dr		107500.00	
Festival Advance	494125.00 Dr	815500.00	980400.00	329225.00 Dr
Hire Charges of Projector for CMD NSKFDC	3000.00 Dr		3000.00	
Medical Assistance	70000.00 Dr		70000.00	
NSFDC(MSY) Subsidy(A)	27469621.30 Dr		27469621.30	
Two Wheeler Advance(Deputation)			1250.00	1250.00 Cr
Unnayan Bhawan, Burdwan	1000000.00 Dr		1000000.00	
Grand Total	73424780.81 Dr	30145391.44	87574606.18	15995566.07 Dr

	<i>Miscellaneous Deposit(Schedule-11)</i>			
	WEST BENGAL SC &ST DEV. & FIN CORPN. - (From 1-Apr-			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Mediclaime Receivable	456528.50 Dr		456528.50	
Provident Fund Receivable	116563.00 Dr		116563.00	
Security Deposit	1704680.91 Dr	21041.00	4216367.00	2490645.09 Cr
Telephone Deposit	60494.00 Dr			60494.00 Dr
Grand Total	2338266.41 Dr	21041.00	4789458.50	2430151.09 Cr

	<i>Coochbehar Dairy (Schedule-12)</i>			
	WEST BENGAL SC & ST DEV. & FIN CORPN. - (From			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Claim with WB Co-Op Milk Producer Ltd	366372.00 Dr			366372.00 Dr
Coochbehar Dairy	1536730.75 Dr		153673.00	1383057.75 Dr
Coochbehar Dairy Dist Bank	48751.87 Dr			48751.87 Dr
Grand Total	1951854.62 Dr		153673.00	1798181.62 Dr

	<i>Operating</i>	
	WEST BENGAL SC	
Particulars	1-Apr-2010 to 31-	
	Closing Balance	
	Debit	Credit
Interest NSTFDC(Regular)		4403.00
Interest on Computer Loan		22589.00
Interest on Corporation Spl Loan		18024.00
Interest on Margin Money for SC		48399.86
Interest on Margin Money for ST		4339.50
Interest on Marriage Loan		2162.00
Interest on Medical Loan		18175.00
Interest on Micro Credit		7910.00
Interest on Motoe Cycle Advance		25155.00
Interest on NSFDC		1237360.89
Interest on NSFDC(MSY)		876213.82
Interest on NSKFDC		7897.32
Interest on NSS		269.00
Interest on NSTFDC(AMSY)		415569.66
Interest on NSTFDC(Regular)		69524.10
Interest on Others		2937.00
Interest on Special Advance		46.00
Penal Interest		224221.00
Recovery on Interest UBSSP		1116000.00
Grand Total		4101196.15

Non Operating

WEST BENGAL SC

1-Apr-2010 to 31-Mar-

Closing Balance

Debit Credit

Interest HB Loan(L)	621630.00
Interest on Bonanza	162736191.03
Interest on Emp. Co Op Scciety	938.00
Interest on Fixed Deposits	29022358.82
Interest on Flexi Fix	20792437.35
Interest on Savings	10178173.56
Grand Total	223351728.76

<i>Establishment Expenses(Schedule-15)</i>				
WEST BENGAL SC &ST DEV. & FIN CORPN. - (From 1-				
Particulars				
1-Apr-2010 to 31-Mar-2011				
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Admn Charges for EPF		199032.00		199032.00 Dr
EPF Employers' Share		3008813.00	365936.00	2642877.00 Dr
Ex-Gratia		173894.00		173894.00 Dr
Hooghly(Gratuity)		332717.00		332717.00 Dr
Liveries to Staff		2510.00		2510.00 Dr
Medical Expenses		529483.50		529483.50 Dr
Pension		122569.00	119865.00	2704.00 Dr
Salary & Wages		86808024.00	872244.00	85935780.00 Dr
Special Incentives		10000.00		10000.00 Dr
Staff Welfare		236850.00	36.00	236814.00 Dr
TA & Conveyance		667088.00	11775.00	655313.00 Dr
Grand Total		92090980.50	1369856.00	90721124.50 Dr

	<i>Office</i>	
	WEST BENGAL SC	
Particulars	1-Apr-2010 to 31-Mar-	
	Closing Balance	
	Debit	Credit
Books & Periodicals	38797.50	
Computer Service Charges	70569.00	
Consultancy Charges	349876.00	
Electric Charges	657691.00	
Exhibition	37400.00	
Generator Charges	150500.00	
Insurance Premium		5042.00
Interest on TDS Late Payment	880.00	
Legal Expenses	169063.00	
Meeting Expenses	266568.00	
Misc Expenses	24160.34	
Office Contingency	825246.80	
Postage	128338.00	
Printing & Stationery	1558853.50	
Repairs & Maintenance	232102.00	
Security Service Charges	765547.00	
Service Charges of I Tax	5490.00	
Telephone	842202.96	
Washing Charges	89292.00	
Grand Total	6212577.10	5042.00

	<i>Interest Paid to Apex Bodies(Schedule-17)</i>			
	WEST BENGAL SC &ST DEV. & FIN CORPN. -			
Particulars	1-Apr-2010 to 31-Mar-2011			
	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Interest on Unutilised Fund (NSFDC)		1985775.00		1985775.00 Dr
Interest Paid NSFDC(MSY)		1028519.00		1028519.00 Dr
Interest Paid NSKFDC		63435.00		63435.00 Dr
Interest Paid to NSFDC		2691230.00		2691230.00 Dr
Interest Paid to NSTFDC		430924.00		430924.00 Dr
Interest Paid to NSTFDC(AMSY)		858477.00		858477.00 Dr
Grand Total		7058360.00		7058360.00 Dr

<i>Vehicle Charges(Schedule-18)</i>				
WEST BENGAL SC &ST DEV. & FIN CORPN. - (From				
1-Apr-2010 to 31-Mar-2011				
Particulars	Opening	Transactions		Closing
	Balance	Debit	Credit	Balance
Car Hiring Charges		3294379.80	70887.00	3223492.80 Dr
Car Parking Charges		4600.00	4600.00	
Fuel		1623885.00	4033.00	1619852.00 Dr
Grand Total		4922864.80	79520.00	4843344.80 Dr

Notes on Accounts.

1. Interest on deposits with banks has been accounted as an when the same is credited by the Banks

2.0 Interest on loan under Special Component Plan(SCP), National Scheduled Castes Finance and Development Corporation (NSFDC) and other apex bodies has been accounted for on realized basis.

2.1 Beneficiaries of various schemes reside at different parts the state. Repayment of loans particularly SCSP are collected through different bank branches which are also located at different parts of West Bengal. The process of analysis of the amount between principal and interest depends upon collection of data from the banks. The disbursement figures from bank and collection of recovery figures takes a long time to reach the office of the Corporation. There are cases where bank did not send details of recovery figures. Therefore it became impossible for the Corporation to work out the outstanding loan position and the interest receivable thereon. Due to this dilatory process by banks, accounting for interest on loan has been considered on realized basis.

3. Revenue expenditures have been accounted for on accrual basis in respect of exp of Head office only.

4. Provision for Gratuity and Leave Encashment have been provided for on the basis of actuarial valuation.

5. Bank balances and entries for Commitment Account - The amounts under SCA to SCSP cases approved by district branches are booked in the Corporation's Books of Accounts under "Commitment for subsidy account" and "Commitment for Margin Money account" at the time of issuing advices to link banks. This is done to assess the requirement of fund and pending undisbursed cases with banks. Advices are issued by our district offices in anticipation of receipt of fund prior to actual disbursement. The Commitment accounts so debited in our bank books are finally adjusted on receipt of disbursement certificates ("B" form) from link banks through journal entries for reflecting the correct position of accounts. At the end of the previous year, a few number of bank books of district branches sometimes, show negative balance though the Corporation has neither overdraft facility with any bank nor there are any overdraft facility. Details of Cash & Bank Balances including Commitment Accounts and Fund-in-transit is shown in Schedule 8 herewith

6. Quantitative details of performance under different schemes for the year 2010-11 are as follows :

*6.1

Sl.No.	Name of scheme	Target	Number of Beneficiaries	Subsidy	Margin Money	Loan amount
				Rupees in lakhs.		
01*	Special Component Plan(SCP)	36300	14123	1384.34	18.50	1453.64 (Bank loan)
02	Assistance - TSP	11279	11279	1127.90	NA	NA
03	NSFDC(Regular)	700	270	391.50	7.80	391.50
04	NSTFDC(Regular)	150	57	92.59	0.70	11.96
05	MSY(NSFDC)	7000	4543	908.60	NA	908.60
06	AMSY(NSTFDC)	2500	933	186.60	NA	236.13
07	ELS(SC)		87			47.07

The Training programs conducted during the year 2010-11

Sl.No.	Approved By	Training Institute	No. of Trainees	Amount involved Rupees in lakhs.
01	BCW Dept	Indus Integrated Institute of Information & Management.	1500	150.00
		CIPET	30	3.60
02	NSFDC	CIPET	76	9.12
		ATDC	120	11.88
		NSIC	156	13.84

7 The operation and management of Cooch Behar Dairy plant has been transferred to Zilla Parishad, Cooch Behar w.e.f. 1st September, 2007 under the agreement dated 27th July, 2007 between the Corporation and Cooch Behar Zilla Parishad. The agreement was effected as per decision in the 55th Board meeting dated 14.1.07 and memo No.2573-BCW/6S (MC)-II/2006 dt.30.8.07, by which assets including plant and machinery and land shall remain the property of the Corporation and the Corporation shall be paid 10% of the profit earned annually in the dairy plant. In the event of loss the Corporation shall not be entitled to any amount and also shall not have to bear any loss so incurred if any.

8.0 Contingent liability -

8.1 There are 520 cases involving Rs.507.69 lakhs pending for recovery under Negotiable Instrument Act, 1881. There may be a contingent liability in the event of the legal suit decided against the Corporation.

8.3 NSKFDC has raised claims for Rs.22.14 lakhs as non-utilization charges during the year 2009-10 but till date same has not been paid. The matter is under negotiation with them and they have been requested to waive the above charges.

8.4 Guarantee commission payable on the guarantee provided by the State Govt. on the loan of NSFDC, NSKFDC, NSTFDC, etc. have not been provided for in the account since the Corporation is exempted from payment of guarantee commission in terms of order No.1599-BCW dt.19.6.08.

9. About 280 post dated cheques received from the beneficiaries under NSLRS were fraudulently encashed from banks between 4.1.2000 and 24.1.2005 aggregating a sum of Rs.20.90 lakhs. The matter has been under investigation of the W.B Vigilance Commission. District branches have been appropriately advised to cross all post dated cheques received from beneficiaries indicating Corporation's name thereon.

10 Fixed Assets include cost of land at New Town, Rajarhat against allotment of plot No.129A at Block BA measuring about 2800 sq.meter of land .The cost include registration and other incidental charges thereto.


11. The provision for bad and doubtful debts have been consistently done on the basis of total loan outstanding and availability of profit. The analysis of individual loan account will be taken up once Tally system is effectively installed in all district branches.

12. The Compilation of Annual Accounts has been consistently done by merging the trial balance of Head office and district branches with that of opening balances of respective head of accounts in the balance sheet. Accounting heads have been regrouped and/or rearranged wherever necessary for compilation of Annual Accounts through Tally.

Significant accounting policy.

- 1 Annual Accounts are prepared under historical cost convention and in accordance with standard accounting principle.
- 2 Fixed assets are valued on cost of acquisition less accumulated depreciation except in case of land.
- 3 Depreciation on Fixed assets is provided on written down value method at the rates and in the manner specified in Income Tax Act and Rules as amended up to date and condition of assets.
- 4 Deposits with banks are mainly Bonanza Fixed Deposits, Flexi Fix Deposits and other Fixed Deposits of similar nature with banks including investment in Cooch Behar Dairy are shown at cost.
- 5 Interest on investment and bank accounts are accounted for as and when they are credited by banks.
- 6 Interest on loans are accounted for on actual receipt basis due to non receipt of outstanding figures from different branches spread over state of West Bengal.
- 7 Expenses incurred by the Corporation under different heads as debited in the Profit & Loss Account have been shown on accrual basis.
- 8 Provision for bad and doubtful debts are consistently provided for on the basis of total loan outstanding and availability of surplus.
- 9 Contingent liabilities have not been provided for but mentioned in the notes of accounts under serial No.8.

Certified that Schedule No.1 to 20 forming part of Balance Sheet and Profit & Loss Account.


Managing Director
W. B. Sch. Castes & Sch. Tribes
Dev. & Finance Corporation
(A Govt. of W.B. Undertaking)

WBCSTDFC

Summary of Status Report of N I ACT cases as on 3.10.12

Report of Debaki Nandan Maity, Advocate

sl no	Name of Districts/HO	No of cases pending	Earliest pending cases					Comments, if any
			Name of Beneficiary	Date of filing the case	case no	Next date as per report	stage	
1	Kolkata	20	Subrata Roy	15.7.2003	c/3904/03	22/3/12	SR	
2	Bankura	21	Balaram Ruidas	18.12.2003	c/7196/03	24/4/12	evidence	
3	Birbhum	34	Sitaram Saha	2.5.2003	c/2065/03	3/9/2012	SR	
4	Burdwan	15	Joydeb Halder	10.4.2003	c/1721/03	22/3/12	SR	
5	Coochbeha Dak	54	Raja Roy	4.3.2003	c/5213/03	26/12/12	ER	
6	Dinajpur	23	Niren Bhowmick	13/4/2005	C/3780/05	11/10/2012	ER	
7	Darjeeling	0	No Report					
8	Hooghly	7	Smt Bharati Hembram	18/10/2004	c/11978/04	3/5/2012	Record Missing	
9	Howrah	29	Anup Kumar Das	10.4.2003	c/1717/03	30/11/12	ER	
10	Jaipauri	21	Tapan k Sarkar	13.1.2004	c/268/04	20/9/12	ER	
11	Malda	87	Subhas Ch Biswas	25.8.2003	c/4974/03	31/12/12	ER	
12	Mursidabad	17	Sadhan Mondal	15/7/2003	C/3903/03	28/12/12	ER	
13	Nadia	6	Asok Ku Biswas	11/11/2003	C/6582/03	30/01/12	order	
14	North 24 pargana	56	Gobinda Ch Biswas	2.6.2003	c/2881/03	29/11/12	ER	
15	Paschim mednipur	27	Gopal Ch Ruidas	15/7/2003	C/3901/03	2/3/2012	SR	
16	Purba medinipur	0	NoReport					
17	Purulia	4	Laxmi Narayan Singh Babu	30/9/2003	C/5987/03	4/2/2012	ER	
18	Siliguri	48	Dolan Roy	4/9/2003	C/5214/03	17.12.12	Show Cause	
19	South 24 pargana	19	Bikash Naskar	10.4.2003	c/1720/2003		Case Dropped Death	
20	Uttar dinajpur	32	Monoranjan Mondal	30/9/2003	C/5953/03	13/9/12	ER	
	Total	520						

SD/