REGIONAL PROVIDENT FUND CO-OPERATIVE CREDIT SOCIETY LTD.,W.B.
DK Block, Sector-II, Salt Lake City, Kolkata-700 091

R.P.F. CO-OP. CR. S. LTD. W.B. Salt Lake Kol-91

BALANCE SHEET as on 31st March, 2019

Liabilities	Amount	Amount
Authorised Share Capital		₹ 5,00,00,000.00
Paid up Share Capital :		
As per Last Account	₹ 1,10,82,380.00	
Add: Receipts during the year	₹ 5,95,260.00	
	₹ 1,16,77,640.00	
Less: Refund during the year	₹ 6,40,510.00	₹ 1,10,37,130.00
Statutory Funds :		
Reserve Fund :		
As per Last Account	₹ 18,05,459.90	
Add: Admission Fees	₹ 0.00	
Add: Admission Fees for (Nominal Membership)	₹ 400.00	
Add: Allocation for the year	₹ 1,03,260.00	₹ 19,09,119.90
Bad Debt Fund :		
As per Last Account	₹ 41,20,618.44	
Add: Allocation for the year	₹ 1,54,891.00	₹ 42,75,509.44
Co-Operative Education Fund :		₹ 15,000.00
Holiday Home Fund :		
As per Last Account		₹ 7,317.85
Death Benefit Fund :		
As per Last Account	₹ 21,000.00	
Less: Paid	₹ 15,000.00	
	₹ 6,000.00	
Add: Allocation for the year	₹ 15,000.00	₹ 21,000.00
C/O		₹ 1,72,65,077.19

Assets	Amount	Amount
Cash & Bank Balances :		
Cash in hand	₹ 23,591.00	
Cash at Bank of Baroda, Salt Lake Br.	₹ 1,55,479.00	
Cash at State Bank of India , Bikash Bhavan Br.	₹ 10,182.63	₹ 1,89,252.63
Investmens :		
Term Deposit	₹ 1,22,17,255.00	
Reserve Fund Investment	₹ 7,85,393.00	
Bad Debt Fund Investment	₹ 21,24,404.00	
Staff Gratuity Fund Investment	₹ 6,03,772.00	
Death Benefit Fund Investment	₹ 51,744.00	
Holiday Home Fund Investment	₹ 1,02,906.00	
Donation & Welfare Fund Investment	₹ 1,33,588.00	
Leave Salary Fund Investment	₹ 3,62,295.00	
Computer Fund Investment	₹ 1,40,649.00	₹ 1,65,22,006.00
Loan to Members :		
1) General Loan		₹ 3,79,23,409.00
2) Consumer Loan		₹ 90,17,706.00
Advances :		
a) Pre-paid for Rent & Service Charges-Digha H.H	₹ 2,60,000.00	
b) Advance to Staff	₹ 14,000.00	
c) Festival Advance [For Staff]	₹ 7,500.00	
d) Advance to Others	₹ 5,51,200.00	₹ 8,32,700.00
C/O		₹ 6,44,85,073.63

Ipsita Chatterjee
Ipsita Chatterjee
Senior Auditor Grade – II
Barasat Sadar Sub-Division
03/09/2019

Chairman Secretary

Assistant Secretary Treasurer

REGIONAL PROVIDENT FUND CO-OPERATIVE CREDIT SOCIETY LTD.,W.B.
DK Block, Sector-II, Salt Lake City, Kolkata-700 091

R.P.F. CO-OP. CR. S. LTD., W.B. Salt Lake Kol-91

BALANCE SHEET as on 31st March, 2019

Liabilities		Amount	Amount
B/F			₹ 1,72,65,077.19
Charity Fund (Reward to Meritorious Students) :			
As per Last Account		₹ 22,000.00	
Add: Provision		₹ 8,000.00	₹ 30,000.00
Donation & Welfare Fund :			
As per Last Account			₹ 21,758.00
Dividend :			
Un-Paid			₹ 6,50,173.00
Staff Gratuity :			
As per last Account		₹ 6,44,161.00	
Add: Interest		₹ 36,145.00	
Add: Provision		₹ 50,000.00	₹ 7,30,306.00
Deposits :			
Thrift Fund			₹ 3,50,21,253.00
Personal Gurantee Fund			₹ 1,15,06,094.00
Outanding Liabilities :			
Audit Fees (2018 - 2019)			₹ 10,000.00
Outstanding Rent - Puri H.H			₹ 1,48,500.00
Caution Money	a) Puri	₹ 4,050.00	
[As per last a/c]	b) Digha	₹ 2,550.00	
	c) Darjeeling	₹ 3,000.00	
	d) Gantock	₹ 2,900.00	
	e) Ghatshila	₹ 300.00	₹ 12,800.00
C/O			₹ 6,53,95,961.19

Assets	Amount	Amount
B/F		₹ 6,44,85,073.63
Interest (Receivable) Account :		
On General Loan	₹ 2,94,459.00	
On Spl. Consumer Loan	₹ 81,079.00	
On Investment	₹ 18,83,092.00	₹ 22,58,630.00
Dead Stock		
As per Last Account	₹ 4,408.00	
Less: Depreciation @10%	₹ 441.00	₹ 3,967.00
Furniture & Fixture :		
As per Last Account	₹ 21,202.00	
Less: Depreciation @10%	₹ 2,120.00	
	₹ 19,082.00	
Add: Addition during the Year	₹ 5,000.00	₹ 24,082.00
Machinery :		
As per Last Account	₹ 661.00	
Less: Depreciation @20%	₹ 132.00	
	₹ 529.00	
Addition during year	₹ 598.00	₹ 1,127.00
Books & Literature :		
As per Last Account	₹ 993.00	
Less: Depreciation @10%	₹ 99.00	₹ 894.00
Medical Equipment :		
As per Last Account	₹ 2,703.00	
Less: Depreciation @20%	₹ 541.00	₹ 2,162.00
03/09/2019 C/O		₹ 6,67,75,935.63

Chairman

Partha Secretary

Jasita Chatterjee
Senior Auditor Grade – II
Barasat Sadar Sub-Division

Assistant Secretary

Treasurer

REGIONAL PROVIDENT FUND CO-OPERATIVE CREDIT SOCIETY LTD.,W.B.
DK Block, Sector-II, Salt Lake City, Kolkata-700 091

R.P.F. CO-OP. CR. S. LTD. W.B. Salt Lake Kol-91

BALANCE SHEET as on 31st March, 2019

Liabilities	Amount	Amount	Assets	Amount	Amount
B/F		₹ 6,53,95,961.19	B/F		₹ 6,67,75,935.63
Suspense Account			**Computer Account :** (Hardware & Software)		
As per Last Account	₹ 12,655.00		As per Last Account	₹ 74,631.50	
Add: Receipts	₹ 8,560.00		Less: Depreciation @25%	₹ 18,658.00	
	₹ 21,215.00			₹ 55,973.50	
Less: Paid	₹ 7,356.00	₹ 13,859.00	Addition during the year	₹ 40,000.00	₹ 95,973.50
Unclaimed dues payable A/c :			**Stock of Printed Materials :**		₹ 22,529.00
As per Last Account		₹ 1,37,578.00			
			Stock of Mementoes :		₹ 18,090.00
Leave Salary Fund:					
As per Last Account	₹ 4,27,426.00				
Add: Interest	₹ 10,938.00				
Add: Provision	₹ 50,000.00	₹ 4,88,364.00			
Computer Fund :					
As per last Account	₹ 10,210.50				
Less: Expenditure	₹ 9,054.00	₹ 1,156.50			
Un-Distributed Profit :		₹ 8,75,609.44			
Total		₹ 6,69,12,528.13	**Total**		₹ 6,69,12,528.13

Chairman

Secretary

Assistant Secretary

Treasurer

Auditor's Certificate

I report that I have audited the above Balance Sheet of the Regional Provident Fund Co-operative Credit Society Limited as at 31st March, 2019 and the annexed Profit & Loss Account for the Year ended on 31st March, 2019 and have obtained all the informations and explaionations, I have required. In my opinion, the Balance Sheet & the Profit & Loss Account have been drawn up in conformity with the law and subject to my separate report of even date, the Balance Sheet exhibits a true and correct view of the state of the Society's affairs according to the best of information and the explainations given to me and as shown by the Books of Accounts of the Society. In my opinion, the Books of Accounts have been kept as required under the Act, the Rules and Bye-laws.

Ipsita Chatterjee
Senior Auditor Grade - II
Barasat Sadar Sub-Division
03.09.2019

REGIONAL PROVIDENT FUND CO-OPEARATIVE CREDIT SOCIETY LTD.,W.B.
DK Block, Sector-II, Salt Lake City Kolkata - 700 091

Profit & Loss Appropriation Account for the year ended on 31st March,2019

R.P.F. CO-OP. CR. S. LTD. W.B. Salt Lake Kol-91

Dr. Cr.

Particulars	Amount	Particulars	Amount
To Reserve Fund @ 10% of the Profit	₹ 1,03,260.00	By U/D Profit (L. B. S.)	₹ 9,91,728.44
" Bad Debt Fund @ 15% of the Profit	₹ 1,54,891.00		
" Co-Operative Education Fund	₹ 15,000.00		
" Dividend Paid & Due	₹ 8,52,572.00		
" Provision for Death Benefit Scheme	₹ 15,000.00	" Profit during the year	₹ 10,32,604.00
" Provision for Reward to Meritorious Students	₹ 8,000.00		
" U/D Profit (Balance carried over to Balance Sheet)	₹ 8,75,609.44		
Total	₹ 20,24,332.44	Total	₹ 20,24,332.44

Chairman

Secretary

Assistant Secretary

Treasurer

Ipsita Chatterjee
Senior Auditor Grade – II
Barasat Sadar Sub-Division
03/09/2019

REGIONAL PROVIDENT FUND CO-OPEARATIVE CREDIT SOCIETY LTD.,W.B.
DK Block, Sector-II, Salt Lake City Kolkata - 700 091

Profit & Loss Account for the year ended on 31st March,2019

R.P.F. CO-OP. CR. S. LTD. W.B. Salt Lake Kol-91

Dr. Cr.

Loss	Amount	Amount	Profit	Amount	Amount
To Interest Paid			By Interest Received & Dues :		
On P. G. Fund (4.5%)	₹ 5,17,020.00		On General Loan	₹ 35,69,396.00	
On Thrift Fund (5%)	₹ 17,08,821.00	₹ 22,25,841.00	Add: Receivable	₹ 2,94,459.00	
				₹ 38,63,855.00	
" Office Expenses :			Less: Last Account	₹ 3,20,895.00	₹ 35,42,960.00
Allowances to Directors	₹ 8,014.00				
Advertisement	₹ 2,935.00		On Spl. Consumer Loan	₹ 10,03,834.00	
Bank Charges	₹ 2,060.00		Add: Receivable	₹ 81,079.00	
Blood Donation Camp.	₹ 58,836.00			₹ 10,84,913.00	
Bonus	₹ 30,000.00		Less: Last Account	₹ 92,570.00	₹ 9,92,343.00
Contigency Expenses	₹ 6,265.00				
Conveyance	₹ 17,434.00				
Courier Service Charges	₹ 6,560.00		"" Interest on Inverstments:		
Election Expenses	₹ 75,133.00		Received	₹ 7,77,000.00	
Farewell to Retd. Members	₹ 56,351.00		Add: Receivable	₹ 18,83,092.00	
General Expenses	₹ 13,562.00			₹ 26,60,092.00	
Half Yearly General Meeting	₹ 12,098.00		Less: Last A/c [L.B.S]	₹ 15,81,612.00	₹ 10,78,480.00
L. T. C. A/c	₹ 7,500.00				
Legal Expenses	₹ 100.00				
Misc. Expenses	₹ 1,560.00				
Newspaper A/c	₹ 1,210.00		" Miscellaneous Income		₹ 800.00
Postage & Telegram	₹ 5,095.00				
Refr. for disbursment of Dividend	₹ 28,000.00		" Processing Fee		₹ 1,500.00
Subscription	₹ 500.00				
Tax on Fixed Deposit	₹ 69,381.00				
Tour & Inspection A/c	₹ 9,570.00				
Telephone Charges	₹ 20,352.00				
Printing & Stationary	₹ 11,076.00				
Mementoes	₹ 5,850.00	₹ 4,49,442.00			
	C/O	₹ 26,75,283.00		C/O	₹ 56,16,083.00

Chairman

Secretary

Assistant Secretary

Treasurer

Ipsita Chatterjee
Senior Auditor Grade – II
Barasat Sadar Sub-Division
09/09/2019

REGIONAL PROVIDENT FUND CO-OPEARATIVE CREDIT SOCIETY LTD.,W.B.
DK Block, Sector-II, Salt Lake City Kolkata - 700 091

R.P.F. CO-OP. CR. S. LTD. W.B. Salt Lake Kol-91

Profit & Loss Account for the year ended on 31st March,2019

Dr. Cr.

Loss	Amount	Amount	Profit	Amount	Amount
	B/F	₹ 26,75,283.00		B/F	₹ 56,16,083.00
To **Establishment Expenses :**					
Salary	₹ 16,43,628.00				
Adm Charges to PF	₹ 6,122.00				
D. L. I. Scheme	₹ 2,700.00				
Pension Fund	₹ 41,411.00				
Provident Fund	₹ 12,589.00				
P. Tax (Society)	₹ 2,500.00	₹ 17,08,950.00			
"" **Depreciation :**					
On Dead Stock @ 10%	₹ 441.00				
On Machinery @ 20%	₹ 132.00				
On Books & Literature @ 10%	₹ 99.00				
On Furniture & Fixture @10%	₹ 2,120.00				
On Computer @ 25%	₹ 18,658.00				
On Medical Eqipment @ 20%	₹ 541.00	₹ 21,991.00			
" Audit Fees Provision for 2018 - 2019		₹ 10,000.00			
" Provision for Staff Gratuity		₹ 50,000.00			
" Provision for Leave Salary Fund		₹ 50,000.00			
" Loss of Holiday Homes A/c		₹ 67,255.00			
" Net Profit of the Year (Transferred to Profit & Loss Appropriation A/c)		₹ 10,32,604.00			
	Total	₹ 56,16,083.00		Total	₹ 56,16,083.00

Chairman

Secretary

Assistant Secretary

Treasurer

Ipsita Chatterjee
Senior Auditor Grade – II
Barasat Sadar Sub-Division
03/09/2019

REGIONAL PROVIDENT FUND CO-OPEARATIVE CREDIT SOCIETY LTD.,W.B.
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R.P.F. CO-OP. CR. S. LTD. W.B. Salt Lake Kol-91

Consolidated Profit & Loss Account of Holiday Homes for the year ended on 31st March,2019

Loss	Amount	Amount
To Excess of Loss over Profit transferred from Holiday Homes :-		
[A] PURI	₹ 21,700.00	
[B] DIGHA	₹ 17,355.00	
[C] DARJEELING	₹ 28,200.00	₹ 67,255.00
	Total	₹ 67,255.00

Profit	Amount	Amount
By Holiday Home A/c.... [Net Loss.....]		₹ 67,255.00
	Total	₹ 67,255.00

Chairman

Secretary

Assistant Secretary

Treasurer

Ipsita Chatterjee
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Barasat Sadar Sub-Division
03/09/2019

REGIONAL PROVIDENT FUND CO-OPEARATIVE CREDIT SOCIETY LTD.,W.B.
DK Block, Sector-II, Salt Lake City Kolkata - 700 091

Profit & Loss Account of PURI Holiday Home for the year ended on 31st March,2019

Loss	Amount	Amount	Profit	Amount	Amount
To Rent & Service Charges		₹ 2,97,000.00	By Room Charges	₹ 2,32,800.00	
			Add: Advance received for the year 2018-2019	₹ 42,500.00	₹ 2,75,300.00
			"" Net Loss.....		₹ 21,700.00
	Total	₹ 2,97,000.00		Total	₹ 2,97,000.00

Chairman Secretary Assistant Secretary Treasurer

Upsita Chatterjee
Senior Auditor Grade – II
Barasat Sadar Sub-Division
03/09/2019

REGIONAL PROVIDENT FUND CO-OPEARATIVE CREDIT SOCIETY LTD.,W.B.
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R.P.F. CO-OP. CR. S. LTD. W.B. Salt Lake Kol-91

Profit & Loss Account of DIGHA Holiday Home for the year ended on 31st March,2019

Loss	Amount	Amount	Profit	Amount	Amount
To Rent & Service Charges		₹ 55,125.00	By Room Charges		₹ 38,900.00
"" **Sundry Adjustment:-**					
Loss of Furniture & Utensils	₹ 1,028.00				
Loss of Bedding Materials	₹ 102.00	₹ 1,130.00			
			"" Net Loss.....		₹ 17,355.00
	Total	₹ 56,255.00		Total	₹ 56,255.00

Chairman Secretary Assistant Secretary Treasurer

Ipsita Chatterjee
Ipsita Chatterjee
Senior Auditor Grade - II
Barasat Sadar Sub-Division
03/09/2019

REGIONAL PROVIDENT FUND CO-OPEARATIVE CREDIT SOCIETY LTD.,W.B.
DK Block, Sector-II, Salt Lake City Kolkata - 700 091

Profit & Loss Account of DARJEELING Holiday Home for the year ended on 31st March,2019

Loss	Amount	Amount
To Rent & Service Charges		₹ 1,00,000.00
	Total	₹ 1,00,000.00

Profit	Amount	Amount
By Room Charges	₹ 55,900.00	
Less: Refunded	₹ 3,600.00	
	₹ 52,300.00	
Add: Advance received for the year 2018-2019	₹ 19,500.00	₹ 71,800.00
"" Net Loss.....		₹ 28,200.00
	Total	₹ 1,00,000.00

Chairman Secretary Assistant Secretary Treasurer

Ipsita Chatterjee
Senior Auditor Grade – II
Barasat Sadar Sub-Division
03/09/2019