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

BALANCE SHEET as at 31st March, 2020

Liabilities	Amount	Amount
Authorised Share Capital		₹ 5,00,00,000.00
Paid up Share Capital :		
As per Last Account	₹ 1,10,37,130.00	
Add: Receipts during the year	₹ 22,97,730.00	
	₹ 1,33,34,860.00	
Less: Refund during the year	₹ 9,70,060.00	₹ 1,23,64,800.00
Statutory Funds :		
Reserve Fund :		
As per Last Account	₹ 19,09,119.90	
Add: Admission Fees	₹ 38.00	
Add: Admission Fees for (Nominal Membership)	₹ 1,400.00	
Add: Allocation for the year	₹ 1,06,774.00	₹ 20,17,331.90
Bad Debt Fund :		
As per Last Account	₹ 42,75,509.44	
Add: Allocation for the year	₹ 1,60,161.00	₹ 44,35,670.44
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	₹ 3,000.00	
	₹ 18,000.00	
Add: Allocation for the year	₹ 3,000.00	₹ 21,000.00
	C/O	₹ 1,88,61,120.19

Assets	Amount	Amount
Cash & Bank Balances :		
Cash in hand	₹ 25,756.00	
Cash at Bank of Baroda, Salt Lake Br.	₹ 29,097.15	
Cash at State Bank of India , Bikash Bhavan Br.	₹ 1,97,715.63	₹ 2,52,568.78
Investmens :		
Term Deposit	₹ 1,88,434.00	
Reserve Fund Investment	₹ 8,65,675.00	
Bad Debt Fund Investment	₹ 24,17,534.00	
Staff Gratuity Fund Investment	₹ 6,03,772.00	
Death Benefit Fund Investment	₹ 55,245.00	
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	₹ 48,70,098.00
Loan to Members :		
1) General Loan [9.5%]		₹ 4,85,15,441.00
2) Consumer Loan [11%]		₹ 1,15,14,834.00
Advances :		
a) Pre-paid for Rent & Service Charges-Puri H.H	₹ 1,80,000.00	
b) Advance to Others	₹ 1,03,356.00	₹ 2,83,356.00
	C/O	₹ 6,54,36,297.78

Assistant Secretary

Chairman

Secretary

Santanu De
Senior Auditor Grade II
Barasat Sadar

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

BALANCE SHEET as at 31st March, 2020

Liabilities	Amount	Amount	Assets	Amount	Amount
B/F		₹ 1,88,61,120.19	B/F		₹ 6,54,36,297.78
Charity Fund (Reward to Meritorious Students) :			**Interest (Receivable) Account :**		
As per Last Account	₹ 30,000.00		On General Loan	₹ 4,03,162.00	
Less : Paid	₹ 15,000.00		On Spl. Consumer Loan	₹ 1,10,169.00	
	₹ 15,000.00		On Investment	₹ 5,08,797.00	₹ 10,22,128.00
Add: Provision	₹ 15,000.00	₹ 30,000.00			
			Dead Stock		
Donation & Welfare Fund :			As per Last Account	₹ 3,967.00	
As per Last Account		₹ 21,758.00	Less: Depreciation @10%	₹ 397.00	₹ 3,570.00
Dividend :			**Furniture & Fixture :**		
Un-Paid		₹ 1,95,931.00	As per Last Account	₹ 24,082.00	
			Less: Depreciation @10%	₹ 2,408.00	₹ 21,674.00
Staff Gratuity :			**Machinery :**		
As per Last Account	₹ 7,30,306.00		As per Last Account	₹ 1,127.00	
Add: Provision	₹ 25,000.00	₹ 7,55,306.00	Less: Depreciation @20%	₹ 225.00	₹ 902.00
Deposits :			**Books & Literature :**		
Thrift Fund		₹ 3,38,19,031.00	As per Last Account	₹ 894.00	
Personal Guarantee Fund		₹ 1,13,54,696.00	Less: Depreciation @10%	₹ 89.00	₹ 805.00
Outanding Liabilities :			**Medical Equipment :**		
Audit Fees (2019 - 2020)		₹ 10,000.00	As per Last Account	₹ 2,162.00	
Room Charges - Puri H.H		₹ 19,300.00	Less: Depreciation @20%	₹ 432.00	₹ 1,730.00
C/O		₹ 6,50,67,142.19	C/O		₹ 6,64,87,106.78

Chairman

Secretary

Assistant Secretary

Treasurer

Santanu De
Senior Auditor Grade II
Barasat Sadar

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

BALANCE SHEET as at 31st March, 2020

Liabilities		Amount	Amount
	B/F		₹ 6,50,67,142.19
Suspense Account			
As per Last Account	₹	13,859.00	
Add: Receipts	₹	17,186.00	
	₹	31,045.00	
Less: Paid	₹	8,624.00	₹ 22,421.00
Unclaimed dues payable A/c :			
As per Last Account	₹	1,37,578.00	
Add: Receipt	₹	72,230.00	₹ 2,09,808.00
Leave Salary Fund:			
As per Last Account	₹	4,88,364.00	
Add: Provision	₹	25,000.00	₹ 5,13,364.00
Computer Fund :			
As per Last Account			₹ 1,156.50
Un-Distributed Profit :			₹ 8,65,929.59
Total			₹ 6,66,79,821.28

Assets		Amount	Amount
	B/F		₹ 6,64,87,106.78
Computer Account : (Hardware & Software)			
As per Last Account	₹	95,973.50	
Less: Depreciation @25%	₹	23,993.00	
	₹	71,980.50	
Addition during the year	₹	89,600.00	₹ 1,61,580.50
Stock of Printed Materials :			₹ 21,954.00
Stock of Mementoes :			₹ 9,180.00
Total			₹ 6,66,79,821.28

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, 2020** and the annexed Profit & Loss Account for the Year ended on 31st March, 2020 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.

18/09/2020
Santanu De
Senior Auditor Grade II
Barasat Sadar

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,2020

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	₹ 1,06,774.00	By U/D Profit (L. B. S.)	₹ 8,75,609.44
" Bad Debt Fund @ 15% of the Profit	₹ 1,60,161.00		
" Co-Operative Education Fund	₹ 15,000.00		
" Dividend Paid & Due	₹ 7,77,488.00		
" Provision for Death Benefit Scheme	₹ 3,000.00	" Profit during the year	₹ 10,67,743.15
" Provision for Reward to Meritorious Students	₹ 15,000.00		
" U/D Profit (Balance carried over to Balance Sheet)	₹ 8,65,929.59		
Total	₹ 19,43,352.59	Total	₹ 19,43,352.59

Chairman

Secretary

Santanu De
Senior Auditor Grade II
Barasat Sadar

Assistant Secretary

Treasurer

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,2020

Dr. Cr.

Loss	Amount	Amount
To Interest Paid		
On P. G. Fund (4.5%)	₹ 4,87,158.00	
On Thrift Fund (5%)	₹ 16,61,431.00	₹ 21,48,589.00
" **Office Expenses :**		
Allowances to Directors	₹ 8,471.00	
Advertisement	₹ 3,486.00	
Annual General Meeting Expenses	₹ 1,81,592.00	
Bank Charges	₹ 2,351.85	
Bonus	₹ 20,724.00	
Blood Donation Camp.	₹ 36,473.00	
Contigency Expenses	₹ 1,800.00	
Conveyance	₹ 13,815.00	
Courier Service Charges	₹ 10,215.00	
Farewell to Retd. Members	₹ 99,983.00	
General Expenses	₹ 5,260.00	
Half Yearly General Meeting	₹ 27,258.00	
L. T. C. A/c	₹ 2,500.00	
Legal Expenses	₹ 200.00	
Misc. Expenses Reward	₹ 13,300.00	
Misc. Expenses	₹ 3,808.00	
Newspaper A/c	₹ 1,215.00	
Postage & Telegram	₹ 1,870.00	
Subscription	₹ 500.00	
Tax on Fixed Deposit	₹ 1,43,540.00	
Tour & Inspection A/c	₹ 10,466.00	
Tax Audit Fees	₹ 11,500.00	
Telephone Charges	₹ 15,061.00	
Printing & Stationary	₹ 15,961.00	
Computer Stationary Charges	₹ 8,801.00	
Mementoes	₹ 8,910.00	₹ 6,49,060.85
	C/O	₹ 27,97,649.85

Profit	Amount	Amount
By Interest Received & Dues :		
On General Loan	₹ 41,13,662.00	
Add: Receivable	₹ 4,03,162.00	
	₹ 45,16,824.00	
Less: Last Account	₹ 2,94,459.00	₹ 42,22,365.00
On Spl. Consumer Loan	₹ 11,49,866.00	
Add: Receivable	₹ 1,10,169.00	
	₹ 12,60,035.00	
Less: Last Account	₹ 81,079.00	₹ 11,78,956.00
"" **Interest on Inverstments:**		
Received	₹ 19,02,712.00	
Add: Receivable	₹ 5,08,797.00	
	₹ 24,11,509.00	
Less: Last A/c [L.B.S]	₹ 18,83,092.00	₹ 5,28,417.00
	C/O	₹ 59,29,738.00

Chairman

Secretary

Assistant Secretary

Treasurer

Santanu De
Senior Auditor Grade II

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,2020

Dr. Cr.

Loss	Amount	Amount
	B/F	₹ 27,97,649.85
To **Establishment Expenses :**		
Salary	₹ 17,04,586.00	
Adm Charges to PF	₹ 6,000.00	
Adm Charges to DLI	₹ 195.00	
D. L. I. Scheme	₹ 2,700.00	
Pension Fund	₹ 30,000.00	
Provident Fund	₹ 24,000.00	
P. Tax (Society)	₹ 2,500.00	₹ 17,69,981.00
"" **Depreciation :**		
On Dead Stock @ 10%	₹ 397.00	
On Machinery @ 20%	₹ 225.00	
On Books & Literature @ 10%	₹ 89.00	
On Furniture & Fixture @10%	₹ 2,408.00	
On Computer @ 25%	₹ 23,993.00	
On Medical Eqipment @ 20%	₹ 432.00	₹ 27,544.00
" Audit Fees Provision for 2019 - 2020		₹ 10,000.00
" Provision for Staff Gratuity		₹ 25,000.00
" Provision for Leave Salary Fund		₹ 25,000.00
" Loss of Holiday Homes A/c		₹ 2,06,820.00
" Net Profit of the Year (Transferred to Profit & Loss Appropriation A/c)		₹ 10,67,743.15
	Total	₹ 59,29,738.00

Profit	Amount	Amount
	B/F	₹ 59,29,738.00
	Total	₹ 59,29,738.00

Chairman

Secretary

Santanu De
Senior Auditor Grade II
Barasat Sadar

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

Consolidated Profit & Loss Account of Holiday Homes for the year ended on 31st March,2020

Loss	Amount	Amount
To Excess of Loss over Profit transferred from Holiday Homes :-		
[A] PURI	₹ 1,30,000.00	
[B] DIGHA	₹ 92,620.00	₹ 2,22,620.00
	Total	₹ 2,22,620.00

Profit	Amount	Amount
By Holiday Home A/c....		
" Room Charges received from Darjeeling H.H	₹ 3,000.00	
" Sundry Adjustment :-		
a) Caution Money - Puri	₹ 4,050.00	
b) Caution Money - Digha	₹ 2,550.00	
c) Caution Money - Darjeeling	₹ 3,000.00	
d) Caution Money - Gangtok	₹ 2,900.00	
e) Caution Money - Ghatshila	₹ 300.00	₹ 15,800.00
" N e t Loss.....		₹ 2,06,820.00
	Total	₹ 2,22,620.00

Chairman

Secretary

Santanu De
Senior Auditor Grade II
Barasat Sadar

Assistant Secretary

Treasurer

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,2020

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

Loss	Amount	Amount	Profit	Amount	Amount
To Rent & Service Charges		₹ 3,60,000.00	By Room Charges	₹ 2,49,300.00	
			Less: Advance received for the year 2020-2021	₹ 19,300.00	₹ 2,30,000.00
			"" Net Loss.....		₹ 1,30,000.00
	Total	₹ 3,60,000.00		Total	₹ 3,60,000.00

Chairman

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Santanu De
Senior Auditor Grade II
Barasat Sadar

Assistant Secretary

Treasurer

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

Profit & Loss Account of DIGHA Holiday Home for the year ended on 31st March,2020

Loss	Amount	Amount	Profit	Amount	Amount
To Rent & Service Charges		₹ 2,60,000.00	By Room Charges	₹ 1,69,900.00	
			Less : Refunded	₹ 2,520.00	₹ 1,67,380.00
			"" Net Loss.....		₹ 92,620.00
	Total	₹ 2,60,000.00		Total	₹ 2,60,000.00

Chairman

Secretary

Santanu De
Senior Auditor Grade II
Barasat Sadar

Assistant Secretary

Treasurer