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, 2021

Liabilities	Amount	Amount
Authorised Share Capital		₹ 5,00,00,000.00
Paid up Share Capital :		
As per Last Account	₹ 1,23,64,800.00	
Add: Receipts during the year	₹ 13,50,170.00	
	₹ 1,37,14,970.00	
Less: Refund during the year	₹ 10,27,410.00	₹ 1,26,87,560.00
Statutory Funds :		
Reserve Fund :		
As per Last Account	₹ 20,17,331.90	
Add: Admission Fees	₹ 200.00	
Add: Admission Fees for (Nominal Membership)	₹ 100.00	
Add: Allocation for the year	₹ 1,36,768.00	₹ 21,54,399.90
Bad Debt Fund :		
As per Last Account	₹ 44,35,670.44	
Add: Allocation for the year	₹ 2,05,152.00	₹ 46,40,822.44
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	₹ 9,000.00	
	₹ 12,000.00	
Add: Allocation for the year	₹ 9,000.00	₹ 21,000.00
	C/O	₹ 1,95,26,100.19

Assets	Amount	Amount
Cash & Bank Balances :		
Cash in hand		₹ 9,743.00
Cash at Bank of Baroda, Salt Lake Br.		₹ 30,987.15
Cash at State Bank of India , Bikash Bhavan Br.		₹ 57,879.63
Investmens :		
Term Deposit	₹ 3,09,157.00	
Reserve Fund Investment	₹ 9,74,281.00	
Bad Debt Fund Investment	₹ 24,17,534.00	
Staff Gratuity Fund Investment	₹ 4,90,497.00	
Leave Encashment Fund Investment	₹ 3,50,249.00	₹ 45,41,718.00
Loan to Members :		
1) General Loan [9.5%]		₹ 4,51,35,223.00
2) Consumer Loan [11%]		₹ 1,45,91,960.00
C/O		₹ 6,43,67,510.78

Chairman

Secretary

Assistant Secretary

Treasurer

Santanu De
Senior Auditor Grade II

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, 2021

Liabilities		Amount		Amount
B/F			₹	1,95,26,100.19
Charity Fund (Reward to Meritorious Students) :				
As per Last Account	₹	30,000.00		
Less : Paid	₹	15,000.00		
	₹	15,000.00		
Add: Provision	₹	15,000.00	₹	30,000.00
Donation & Welfare Fund :				
As per Last Account			₹	21,758.00
Dividend :				
Un-Paid			₹	98,271.00
Staff Gratuity :				
As per Last Account	₹	7,55,306.00		
Less: Payment	₹	5,74,938.00		
	₹	1,80,368.00		
Add: Interest	₹	1,18,655.00		
Add: Provision	₹	25,000.00	₹	3,24,023.00
Deposits :				
Thrift Fund			₹	3,31,34,375.00
Personal Guarantee Fund			₹	1,09,53,777.00
Outanding Liabilities :				
Audit Fees (2020 - 2021)			₹	10,000.00
C/O			₹	6,40,98,304.19

Chairman

Secretary

Assistant Secretary

Treasurer

Assets		Amount		Amount
B/F			₹	6,43,67,510.78
Interest (Receivable) Account :				
On General Loan	₹	3,54,759.00		
On Spl. Consumer Loan	₹	1,33,024.00		
On Investment	₹	5,25,846.00	₹	10,13,629.00
Dead Stock				
As per Last Account	₹	3,570.00		
Less: Depreciation @10%	₹	357.00	₹	3,213.00
Furniture & Fixture :				
As per Last Account	₹	21,674.00		
Less: Depreciation @10%	₹	2,167.00	₹	19,507.00
Machinery :				
As per Last Account	₹	902.00		
Less: Depreciation @20%	₹	180.00	₹	722.00
Books & Literature :				
As per Last Account	₹	805.00		
Less: Depreciation @10%	₹	81.00	₹	724.00
Medical Equipment :				
As per Last Account	₹	1,730.00		
Less: Depreciation @20%	₹	346.00	₹	1,384.00
C/O			₹	6,54,06,689.78

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, 2021

Liabilities	Amount	Amount
B/F		₹ 6,40,98,304.19
Suspense Account		
As per Last Account	₹ 22,421.00	
Add: Receipts	₹ 1,72,462.00	
	₹ 1,94,883.00	
Less: Paid	₹ 1,66,794.00	₹ 28,089.00
Unclaimed dues payable A/c :		
As per Last Account	₹ 2,09,808.00	
Add: Receipt	₹ 1,72,291.00	₹ 3,82,099.00
Leave Encashment Fund :		
As per Last Account	₹ 5,13,364.00	
Less : Paid	₹ 4,10,670.00	
	₹ 1,02,694.00	
Add: Interest	₹ 55,917.00	
Add: Provision	₹ 25,000.00	₹ 1,83,611.00
computer Fund !		
As per Last Account		₹ 1,156.50
Un-Distributed Profit :		₹ 8,83,664.09
Total		₹ 6,55,76,923.78

Assets	Amount	Amount
B/F		₹ 6,54,06,689.78
Computer Account : (Hardware & Software)		
As per Last Account	₹ 1,61,580.50	
Less: Depreciation @25%	₹ 40,395.50	
	₹ 1,21,185.00	
Addition during the year	₹ 28,470.00	₹ 1,49,655.00
Stock of Printed Materials :		₹ 18,779.00
Stock of Mementoes :		₹ 1,800.00
Total		₹ 6,55,76,923.78

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, 2021** and the annexed Profit & Loss Account for the Year ended on 31st March, 2021 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.

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,2021

Dr. Cr.

Particulars	Amount	Particulars	Amount
To Reserve Fund @ 10% of the Profit	₹ 1,36,768.00	By U/D Profit (L. B. S.)	₹ 8,65,929.59
" Bad Debt Fund @ 15% of the Profit	₹ 2,05,152.00		
" Co-Operative Education Fund	₹ 15,000.00		
" Dividend Paid & Due	₹ 9,69,027.00		
" Provision for Death Benefit Scheme	₹ 9,000.00	" Profit during the year	₹ 13,67,681.50
" Provision for Reward to Meritorious Students	₹ 15,000.00		
" U/D Profit (Balance carried over to Balance Sheet)	₹ 8,83,664.09		
Total	₹ 22,33,611.09	Total	₹ 22,33,611.09

Chairman Secretary

Assistant Secretary Treasurer

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 Account for the year ended on 31st March,2021

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%)	₹ 4,81,009.00		On General Loan	₹ 43,65,222.00	
On Thrift Fund (5%)	₹ 15,96,138.00	₹ 20,77,147.00	Add: Receivable	₹ 3,54,759.00	
				₹ 47,19,981.00	
			Less: Last Account	₹ 4,03,162.00	₹ 43,16,819.00
" Office Expenses :					
Advertisement	₹ 380.00		On Spl. Consumer Loan	₹ 12,69,322.00	
Allowances to Directors	₹ 4,000.00		Add: Receivable	₹ 1,33,024.00	
Annual General Meeting Expenses	₹ 1,80,860.00			₹ 14,02,346.00	
Bank Charges	₹ 1,357.00		Less: Last Account	₹ 1,10,169.00	₹ 12,92,177.00
Bonus	₹ 20,724.00				
Carriage	₹ 10,350.00				
Computer Stationary Charges	₹ 4,870.00				
Contigency Expenses	₹ 600.00				
Conveyance	₹ 9,715.00		"" Interest on Inverstments:		
Courier Service Charges	₹ 1,465.00		Received	₹ 2,86,622.00	
Farewell to Retd. Members	₹ 72,505.00		Add: Receivable	₹ 5,25,846.00	
General Expenses	₹ 5,823.00			₹ 8,12,468.00	
Honorarium	₹ 9,000.00		Less: Last A/c [L.B.S]	₹ 5,08,797.00	₹ 3,03,671.00
L. T. C. A/c	₹ 2,500.00				
Misc. Expenses Reward	₹ 3,030.00				
Misc. Expenses	₹ 8,810.00				
Postage & Telegram	₹ 420.00				
Subscription	₹ 500.00				
Tax Audit Fees	₹ 3,000.00		"" H.R.A. [Adj]		₹ 66,290.00
Tax on Fixed Deposit	₹ 43,402.00				
Telephone Charges	₹ 21,716.00				
Travelling Expenses	₹ 14,300.00				
Printing & Stationary	₹ 6,768.00				
Mementoes	₹ 7,380.00	₹ 4,33,475.00			
	C/O	₹ 25,10,622.00		C/O	₹ 59,78,957.00

Chairman

Secretary

Assistant Secretary

Treasurer

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 Account for the year ended on 31st March,2021

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

Dr. Cr.

Loss	Amount	Amount	Profit	Amount	Amount
	B/F	₹ 25,10,622.00		B/F	₹ 59,78,957.00
To **Establishment Expenses :**					
Salary	₹ 17,53,256.00				
Adm Charges to PF	₹ 6,000.00				
D. L. I. Scheme	₹ 2,475.00				
Pension Fund	₹ 30,000.00				
Provident Fund	₹ 19,500.00				
P. Tax (Society)	₹ 2,500.00				
Int. on P.Tax [Staff]	₹ 6.00	₹ 18,13,737.00			
" **Depreciation :**					
On Dead Stock @ 10%	₹ 357.00				
On Machinery @ 20%	₹ 180.00				
On Books & Literature @ 10%	₹ 81.00				
On Furniture & Fixture @10%	₹ 2,167.00				
On Computer @ 25%	₹ 40,395.50				
On Medical Eqipment @ 20%	₹ 346.00	₹ 43,526.50			
" Audit Fees Provision for 2020 - 2021		₹ 10,000.00			
" Provision for Staff Gratuity		₹ 25,000.00			
" Provision for Leave Enchasment Fund		₹ 25,000.00			
" Loss of Holiday Home A/c [Puri]		₹ 1,83,390.00			
" Net Profit of the Year (Transferred to Profit & Loss Appropriation A/c)		₹ 13,67,681.50			
	Total	₹ 59,78,957.00		Total	₹ 59,78,957.00

Chairman Secretary

Assistant Secretary Treasurer

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 Account of PURI Holiday Home for the year ended on 31st March,2021

Loss	Amount	Amount	Profit	Amount	Amount
To Rent & Service Charges		₹ 1,80,000.00	By Room Charges [As per Last A/c L.B.S]		₹ 19,300.00
"" Room Charges Refund		₹ 22,690.00			
			"" Net Loss.....		₹ 1,83,390.00
Total		₹ 2,02,690.00	Total		₹ 2,02,690.00

Chairman

Secretary

Assistant Secretary

Treasurer

Santanu De
Senior Auditor Grade II
Barasat Sadar