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 at 31st March, 2023

Liabilities	Amount	Amount
Authorised Share Capital		₹ 5,00,00,000.00
Paid up Share Capital :		
As per Last Account	₹ 1,32,61,130.00	
Add: Receipts during the year	₹ 10,83,270.00	
	₹ 1,43,44,400.00	
Less: Refund during the year	₹ 8,49,330.00	₹ 1,34,95,070.00
Statutory Funds :		
Reserve Fund :		
As per Last Account	₹ 23,56,794.90	
Add: Admission Fees	₹ 100.00	
Add: Allocation for the year	₹ 2,02,219.00	₹ 25,59,113.90
Bad Debt Fund :		
As per Last Account	₹ 49,43,064.44	
Add: Allocation for the year	₹ 3,03,329.00	₹ 52,46,393.44
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		₹ 2,13,43,895.19

Assets	Amount	Amount
Cash & Bank Balances :		
Cash in hand		₹ 4,223.00
Cash at Bank of Baroda, Salt Lake Br.		₹ 15,987.15
Cash at State Bank of India , Bikash Bhavan Br.		₹ 2,73,873.63
Investmens :		
Term Deposit	₹ 13,62,463.00	
Reserve Fund Investment	₹ 9,74,281.00	
Bad Debt Fund Investment	₹ 29,22,117.00	
Leave Encashment Fund Investment	₹ 4,05,107.00	
Staff Gratuity Fund Investment	₹ 5,49,394.00	
Recurring Deposit	₹ 4,00,000.00	₹ 66,13,362.00
Loan to Members :		
1) General Loan [9.5%]		
As per Last Account	₹ 4,34,96,626.00	
Add : Issued	₹ 2,92,97,000.00	
	₹ 7,27,93,626.00	
Less : Recovery	₹ 2,98,59,247.00	₹ 4,29,34,379.00
2) Consumer Loan [11%]		
As per Last Account	₹ 1,72,83,339.00	
Add : Issued	₹ 1,17,50,000.00	
	₹ 2,90,33,339.00	
Less : Recovery	₹ 1,16,18,648.00	₹ 1,74,14,691.00
2) L.T.C Loan [2%]		
Issued	₹ 20,000.00	
Less : Recovery	₹ 17,000.00	₹ 3,000.00
C/O		₹ 6,72,59,515.78

Chairman

Secretary

Treasurer

PINAKI DASGUPTA
Senior Auditor Grade-I
Basirhat Sub-Division
North 24 Parganas Range

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 at 31st March, 2023

Liabilities		Amount		Amount
B/F			₹	2,13,43,895.19
Charity Fund (Reward to Meritorious Students) :				
As per Last Account	₹	30,000.00		
Less : Paid	₹	15,000.00		
	₹	15,000.00		
Add: Provision	₹	20,000.00	₹	35,000.00
Donation & Welfare Fund :				
As per Last Account			₹	21,758.00
Dividend :				
Un-Paid			₹	70,962.00
Staff Gratuity :				
As per Last Account	₹	6,69,023.00		
Add: Interest	₹	62,991.00		
Add: Provision for the Year	₹	3,00,000.00	₹	10,32,014.00
Deposits :				
Thrift Fund			₹	3,27,58,035.00
Personal Guarantee Fund			₹	1,05,54,153.00
Outanding Liabilities :				
Audit Fees (2022 - 2023)			₹	10,000.00
C/O			₹	6,58,25,817.19

Chairman

Secretary

Assets		Amount		Amount
B/F			₹	6,72,59,515.78
Interest (Receivable) Account :				
On General Loan	₹	3,39,171.00		
On Spl. Consumer Loan	₹	1,59,159.00		
On Investment	₹	4,57,163.00		
On L.T.C Loan	₹	5.00	₹	9,55,498.00
Dead Stock				
As per Last Account	₹	3,811.00		
Less: Depreciation @10%	₹	381.00		
	₹	3,430.00		
Addition during the Year	₹	1,545.00	₹	4,975.00
Furniture & Fixture :				
As per Last Account	₹	22,031.00		
Less: Depreciation @10%	₹	2,203.00		
	₹	19,828.00		
Addition during the Year	₹	1,092.00	₹	20,920.00
Machinery :				
As per Last Account	₹	578.00		
Less: Depreciation @20%	₹	116.00	₹	462.00
Books & Literature :				
As per Last Account	₹	652.00		
Less: Depreciation @10%	₹	65.00	₹	587.00
Medical Equipment :				
As per Last Account	₹	1,107.00		
Less: Depreciation @20%	₹	221.00	₹	886.00
C/O			₹	6,82,42,843.78

PINAKI DASGUPTA
Senior Auditor Grade II
Basirhat Sub-Division
North 24 Parganas Range

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 at 31st March, 2023

Liabilities		Amount	Amount	Assets		Amount	Amount
	B/F		₹ 6,58,25,817.19		B/F		₹ 6,82,42,843.78
Suspense Account				**Computer Account : (Hardware & Software)**			
As per Last Account	₹	27,295.00		As per Last Account	₹	1,90,711.00	
Add: Receipts	₹	1,71,519.00		Less: Depreciation @25%	₹	47,678.00	
	₹	1,98,814.00			₹	1,43,033.00	
Less: Paid	₹	1,73,074.00	₹ 25,740.00	Addition during the year	₹	29,670.00	₹ 1,72,703.00
Unclaimed Dues Payable A/c :							
As per Last Account	₹	6,89,130.00		**Stock of Printed Materials :**			₹ 18,324.00
Add: Receipts	₹	7,830.00					
	₹	6,96,960.00					
Less : Paid	₹	31,277.00	₹ 6,65,683.00				
Leave Encashment Fund :							
As per Last Account	₹	4,28,611.00					
Add: Interest	₹	61,135.00					
Add: Provision for the Year	₹	2,50,000.00	₹ 7,39,746.00				
Computer Fund :							
As per Last Account			₹ 1,156.50				
Un-Distributed Profit :			₹ 11,75,728.09				
	Total		₹ 6,84,33,870.78		Total		₹ 6,84,33,870.78

Chairman

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, 2023** and the annexed Profit & Loss Account for the Year ended on 31st March, 2023 and have obtained all the information and explanations, 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 explanations 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.

PINAKI DASGUPTA
Senior Auditor Grade-II
Basirhat Sub-Division
North 24 Parganas Range
Government of West Bengal

07.08.23

PINAKI DASGU
Senior Auditor Gra
Basirhat Sub-Divis
North 24 Parganas
Government of West

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,2023

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	₹ 2,02,219.00	By U/D Profit (L. B. S.)	₹ 12,50,048.09
" Bad Debt Fund @ 15% of the Profit	₹ 3,03,329.00		
" Co-operative Education Fund	₹ 15,000.00		
" Dividend Paid & Due	₹ 15,52,962.00		
" Provision for Death Benefit Scheme	₹ 3,000.00	" Net Profit during the year	₹ 20,22,190.00
" Provision for Reward to Meritorious Students	₹ 20,000.00		
" U/D Profit (Balance carried over to Balance Sheet)	₹ 11,75,728.09		
Total	₹ 32,72,238.09	Total	₹ 32,72,238.09

Chairman

Secretary

Treasurer

07.03.23

PINAKI DASGUPTA
Senior Auditor Grade-II
Basirhat Sub-Division
North 24 Parganas Range
Government of West Bengal

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,2023

Dr. Cr.

Loss	Amount	Amount
To Interest Paid		
On P. G. Fund (3.5%)	₹ 3,60,462.00	
On Thrift Fund (3.5%)	₹ 10,95,602.00	₹ 14,56,064.00
" Office Expenses :		
A.C.Installation Charges	₹ 3,870.00	
Adverticement	₹ 5,890.00	
Allowances to Directors	₹ 4,400.00	
Annual General Meeting Expenses	₹ 3,25,488.00	
Bank Charges	₹ 1,180.00	
Blood Donation Camp	₹ 33,938.00	
Bonus	₹ 13,816.00	
Computer Stationary Charges	₹ 6,032.00	
Conveyance	₹ 14,685.00	
Courier Service Charges	₹ 8,700.00	
Farewell to Retd. Members	₹ 60,803.00	
General Expenses	₹ 15,768.00	
Half Yearly General Expences	₹ 18,260.00	
Honorarium	₹ 6,000.00	
L. T. C. A/c	₹ 2,500.00	
Misc. Expenses Reward	₹ 18,510.00	
Misc. Expenses	₹ 3,550.00	
Postage & Telegram	₹ 60.00	
Subscription	₹ 500.00	
Tax on Fixed Deposit	₹ 70,916.00	
Telephone Charges	₹ 18,628.00	
Printing & Stationary	₹ 7,030.00	₹ 6,40,524.00
	C/O	₹ 20,96,588.00

Profit	Amount	Amount
By Interest Received & Dues :		
On General Loan	₹ 41,16,575.00	
Add: Receivable	₹ 3,39,171.00	
	₹ 44,55,746.00	
Less: Last Account	₹ 3,42,535.00	₹ 41,13,211.00
On Spl. Consumer Loan	₹ 19,02,776.00	
Add: Receivable	₹ 1,59,159.00	
	₹ 20,61,935.00	
Less: Last Account	₹ 1,57,262.00	₹ 19,04,673.00
On L.T.C Loan	₹ 91.00	
Add: Receivable	₹ 5.00	₹ 96.00
"" Interest on Investments:		
Received	₹ 5,95,134.00	
Add: Receivable	₹ 4,57,163.00	
	₹ 10,52,297.00	
Less: Last Account [L.B.S]	₹ 7,11,108.00	₹ 3,41,189.00
	C/O	₹ 63,59,169.00

Chairman

Secretary

Treasurer

PINAKI DASGUPTA
Senior Auditor Grade-II
Basirhat Sub-Division
North 24 Parganas Range
Government of West Ben

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

Contd....Profit & Loss Account for the year ended on 31st March,2023

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

Dr. Cr.

Loss	Amount	Amount	Profit	Amount	Amount
	B/F	₹ 20,96,588.00		B/F	₹ 63,59,169.00
To **Establishment Expenses :**					
Salary	₹ 15,83,427.00				
Adm Charges to PF	₹ 6,000.00				
D. L. I. Scheme	₹ 1,800.00				
Pension Fund	₹ 15,000.00				
Provident Fund	₹ 21,000.00				
P. Tax (Society)	₹ 2,500.00	₹ 16,29,727.00			
" **Depreciation :**					
On Dead Stock @ 10%	₹ 381.00				
On Machinery @ 20%	₹ 116.00				
On Books & Literature @ 10%	₹ 65.00				
On Furniture & Fixture @10%	₹ 2,203.00				
On Computer @ 25%	₹ 47,678.00				
On Medical Eqipment @ 20%	₹ 221.00	₹ 50,664.00			
" Audit Fees Provision for 2022 - 2023		₹ 10,000.00			
" Provision for Staff Gratuity		₹ 3,00,000.00			
" Provision for Leave Enchasment Fund		₹ 2,50,000.00			
" Net Profit of the Year (Transferred to Profit & Loss Appropriation A/c)		₹ 20,22,190.00			
	Total	₹ 63,59,169.00		Total	₹ 63,59,169.00

Chairman Secretary Treasurer

07.08.23

MANI DASGUPTA
Senior Auditor Grade-II
Basirhat Sub-Division
North 24 Parganas Range
Government of West Beng

REGIONAL PROVIDENT FUND CO-OPERATIVE CREDIT SOCIETY LTD. W.B

D.K BLOCK, SECTOR-II, SALT LAKE CITY, KOLKATA 700091

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

CASH ACCOUNT FOR THE PERIOD 01/04/2022 - 31/03/2023

Receipts			Payments		
Particulars		Amount	Particulars		Amou
To Opening Balance	₹	4,750.00	By A.C Installation Charges	₹	3,870.
To Admission Fee	₹	100.00	By ADM Charges to PF	₹	6,000.
To Advance To Others	₹	20,000.00	By Advance To Others	₹	20,000.
To Bad Debt Fund	₹	14,19,089.00	By Advertisement	₹	5,890.
To Bank Of Baroda Saltlake Branch (Current Account)	₹	15,000.00	By Allowances to Directors	₹	4,400.
To Blood Donation Camp	₹	10,000.00	By Annual General Meeting	₹	3,25,488.
To Consumer Loan	₹	1,16,18,648.00	By Audit Fees Expenses(GOVT)	₹	10,000.
To General Loan	₹	2,98,59,247.00	By Bad Debt Fund	₹	19,23,672.
To Interest Income On Consumer Loan	₹	19,02,776.00	By Bank Charges	₹	1,180.
To Interest Income On General Loan	₹	41,16,575.00	By Blood Donation Camp	₹	43,938.
To Interest Income On LTC Loan	₹	91.00	By Bonus	₹	13,816.
To Interest On Bad Debt Fund Investment	₹	5,64,086.00	By Computer Stationary Charges	₹	6,032.
To Interest On Leave Salary Fund Investment	₹	61,135.00	By Computers	₹	29,670.
To Interest On Staff Gratuity Fund Investment	₹	62,991.00	By CONSUMER LOAN	₹	1,17,50,000.
To Interest On Term Deposit	₹	31,048.00	By Conveyance	₹	14,685.
To Investment Leave Salary Fund	₹	2,29,001.00	By Co-operative Education Fund	₹	15,000.
To Investment Staff Graturity Fund	₹	1,65,582.00	By Courier Service Charges	₹	8,700.
To Investment TD B.O.B	₹	2,87,350.00	By Dead Stock	₹	1,545.
To Investment TD S.B.I	₹	21,00,000.00	By Death Benefit Scheme	₹	3,000.
To LTC Loan	₹	17,000.00	By Dividend Paid	₹	15,44,660.
To Member's Deposit(GF)	₹	5,41,585.00	By DLI Scheme	₹	1,800.
To Member's Deposit(TF)	₹	21,46,051.00	By Farewell to Retd. Members	₹	60,803.
To Professional Tax Staff	₹	4,800.00	By Furniture & Fixtures	₹	1,092.
To Provident Fund	₹	36,000.00	By General Expences	₹	15,768.
To S.B.I Bikash Bhawan Branch (Current Account)	₹	4,11,78,911.00	By GENERAL LOAN	₹	2,92,97,000.
To Share	₹	10,83,270.00	By Half Yearly General Meeting	₹	18,260.
To Suspense	₹	1,71,519.00	By Honorarium	₹	6,000.
To Unclaimed Dues Payable A/C	₹	7,830.00	By Interest Paid On GF	₹	21,701.
			By Interest Paid on TF	₹	57,976.
			By Investment Leave Salary Fund	₹	2,83,859.
			By Investment Staff Graturity Fund	₹	2,24,479.
			By Investment TD B.O.B	₹	3,00,635.
			By Investment TD S.B.I	₹	31,00,000.
			By L.T.C	₹	2,500.
			By LTC LOAN	₹	20,000.
			By Member's Deposit(GF)	₹	10,43,020.
			By Member's Deposit(TF)	₹	29,09,609.
			By Misc. Expenses Reward	₹	18,510.
			By Miscellaneous Expenses	₹	3,550.
			By Pension Fund	₹	15,000.
			By Postage & Telegram	₹	60.
			By Printing & Stationery	₹	6,686.
			By Professional Tax Society	₹	2,500.
			By Professional Tax Staff	₹	4,800.
			By Provident Fund	₹	57,000.
			By Recurring Deposit	₹	4,00,000.
			By Reward to Meritorious Students	₹	15,000.
			By S.B.I Bikash Bhawan Branch (Current Account)	₹	4,13,03,906.
			By Salary	₹	15,83,427.
			By Share	₹	8,49,330.
			By Subscription	₹	500.
			By Suspense	₹	1,73,074.
			By Tax on Fixed Deposit	₹	70,916.
			By Telephone Charges	₹	18,628.
			By Unclaimed Dues Payable A/C	₹	31,277.
			By Closing Balance	₹	4,223.
Grand Total :	₹	9,76,54,435.00		₹	9,76,54,435.

Chairman

Secretary

07.06.23

Treasurer

PINAKI DASGUPTA
Senior Auditor Grade-II
Basirhat Sub-Division
North 24 Parganas Range
Government of West Bengal