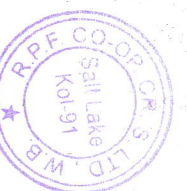


BALANCE SHEET as at 31st March, 2025



Liabilities		Assets	
Amount	Amount	Amount	Amount
Authorised Share Capital		Cash & Bank Balances:	
	₹ 5,00,00,000.00	Cash in hand	₹ 9,527.00
Paid up Share Capital:		Cash at Bank of Baroda, Salt Lake Br.	₹ 16.65
As per Last Account	₹ 1,43,92,430.00	Cash at State Bank of India, Bikash Bhawan Br.	₹ 3,312.63
Add: Receipts during the year	₹ 23,55,310.00		
	₹ 1,67,47,740.00	Investments:	
Less: Refund during the year	₹ 10,99,010.00	Term Deposit	₹ 61,828.00
	₹ 1,56,48,730.00	Reserve Fund Investment	₹ 11,62,144.00
Statutory Funds:		Bad Debt Fund Investment	₹ 32,05,005.00
Reserve Fund:		Leave Encashment Fund Investment	₹ 4,35,826.00
As per Last Account	₹ 27,85,590.90	Staff Gratuity Fund Investment	₹ 6,23,044.00
Add: Admission Fees	₹ 900.00		₹ 54,87,847.00
Add: Allocation for the year	₹ 3,20,639.00		
	₹ 31,07,129.90	Loan to Members:	
Bad Debt Fund:		1) General Loan	
As per Last Account	₹ 55,85,809.44	As per Last Account	₹ 4,12,03,307.00
Add: Allocation for the year	₹ 4,80,959.00	Add: Issued	₹ 4,16,95,000.00
	₹ 60,66,768.44	Less: Recovery	₹ 8,28,98,307.00
			₹ 3,41,19,052.00
			₹ 4,87,79,255.00
Holiday Home Fund:		2) Consumer Loan	
As per Last Account	₹	As per Last Account	₹ 1,71,07,867.00
Add: Allocation for the year	₹ 7,317.85	Add: Issued	₹ 1,80,15,000.00
		Less: Recovery	₹ 3,51,22,867.00
			₹ 1,55,95,541.00
			₹ 1,95,27,326.00
Death Benefit Fund:		2) L.T.C Loan [2%]	
As per Last Account	₹ 21,000.00	As per Last Account	₹ 10,000.00
Less: Paid during the Year	₹ 12,000.00	Add: Issued	₹ 5,40,000.00
	₹ 9,000.00	Less: Recovery	₹ 5,50,000.00
Add: Allocation for the year	₹ 6,000.00		₹ 2,96,000.00
	₹ 15,000.00		₹ 2,54,000.00
C/O		C/O	
	₹ 2,48,44,946.19		₹ 7,40,61,284.28

Prepared by

B. Das
B. Assistant

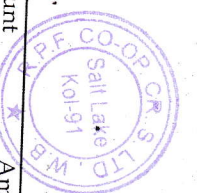
Chairman

Secretary

Treasurer

BALANCE SHEET as at 31st March, 2025

Liabilities		Assets	
	Amount		Amount
Charity Fund (Reward to Meritorious Students):	B/F		B/F
As per Last Account	₹ 46,250.00		₹ 7,40,61,284.28
Less: Paid	₹ 33,380.00	Interest (Receivable) Account:	
	₹ 12,870.00	On General Loan	₹ 3,77,965.00
Add: Provision	₹ 30,000.00	On Spl. Consumer Loan	₹ 1,77,543.00
		On Investment	₹ 4,14,169.00
Donation & Welfare Fund:		On L.T.C Loan	₹ 423.00
As per Last Account	₹ 21,758.00		₹ 9,70,100.00
Dividend:		Dead Stock	
Un Paid	₹ 23,589.00	As per Last Account	₹ 4,477.00
Staff Gratuity:		Less: Depreciation @10%	₹ 448.00
As per Last Account	₹ 11,15,396.00		₹ 4,029.00
Add: Provision for the Year	₹ 1,05,000.00	Add: Addition during the Year	₹ 450.00
	₹ 12,20,396.00		₹ 4,479.00
Less: Paid	₹ 12,10,770.00	Furniture & Fixture:	
	₹ 9,626.00	As per Last Account	₹ 18,828.00
Deposits:		Less: Depreciation @10%	₹ 1,883.00
Fixed Fund	₹ 3,59,84,412.00		₹ 16,945.00
Personal Guarantee Fund	₹ 1,16,11,682.00	Machinery:	
	₹ 10,100.00	As per Last Account	₹ 370.00
Outstanding Liabilities:		Less: Depreciation @20%	₹ 74.00
Audit Fees (2024 - 2025)	₹ 30,000.00		₹ 296.00
Education Fund		Books & Literature:	
	₹ 1,000.00	As per Last Account	₹ 528.00
Advance to Staff		Less: Depreciation @10%	₹ 53.00
Received during the Year	₹ 20,000.00		₹ 475.00
Less: As per Last Account	₹ 19,000.00	Medical Equipment:	
	₹ 1,000.00	As per Last Account	₹ 709.00
		Less: Depreciation @20%	₹ 142.00
			₹ 567.00
Prepared by	C/O	C/O	
	₹ 7,25,79,983.19		₹ 7,50,54,146.28

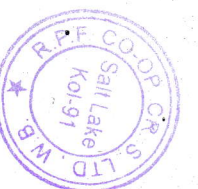
B. Das
Asst. Assistant

Chairman

Page 2 of 3

Secretary

Treasurer



Liabilities

Amount

Assets

Amount

Amount

BALANCE SHEET as at 31st March, 2025

Liabilities		Assets	
	B/F		B/F
Expense Account		Computer Account : (Hardware & Software)	
As per Last Account	₹ 30,241.00	As per Last Account	₹ 1,59,027.00
Add Receipts	₹ 1,94,728.00	Less: Depreciation @25%	₹ 39,757.00
	₹ 2,24,969.00		₹ 1,19,270.00
Less: Paid	₹ 2,01,913.00	Addition during the year	₹ 43,219.00
			₹ 1,62,489.00
Unclaimed Dues Payable Ac:			
As per Last Account	₹ 6,65,683.00		
Less: Paid during the Year	₹ 1,45,716.00		
	₹ 5,19,967.00		
Leave Encashment Fund:			
As per Last Account	₹ 7,62,655.00		
Less: Paid during the Year	₹ 7,33,800.00		
	₹ 28,855.00		
Add Interest Received	₹ 14,475.00		
Add Provision	₹ 1,31,670.00		
	₹ 1,75,000.00		
Computer Fund:			
As per Last Account	₹ 1,156.50		
Un-Distributed Profit:			
	₹ 19,32,422.59		
Total:	₹ 7,52,31,585.28	Total:	₹ 7,52,31,585.28

Chairman

Secretary

Treasurer

I report that I have audited the above Balance Sheet of the **Regional Provident Fund Co-operative Credit Society Limited** as at **31st March, 2025** and the annexed Profit & Loss Account for the Year ended on 31st March, 2025 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 accounts 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 of the Society.

Prepared by

B. Das

1st Assistant

Senior Auditor Grade-I

North 24 Parganas

Kolkata

Profit & Loss Appropriation Account for the year ended on 31st March, 2025



Particulars		Amount	Particulars		Amount
To Reserve Fund @ 10% of the Profit		₹ 3,20,639.00	By U/D Profit (L. B. S.)		₹ 12,22,835.09
" Bad Debt Fund @ 15% of the Profit		₹ 4,80,959.00			
" Dividend Paid & Due		₹ 16,44,206.00			
" Provision for Reward to Meritorious Students		₹ 30,000.00	" Net Profit during the year		₹ 32,06,391.50
" Death Benefit Scheme		₹ 6,000.00			
" Co-operative Education Fund		₹ 15,000.00			
" U/D Profit (Balance carried over to Balance Sheet)		₹ 19,32,422.59			
Total		₹ 44,29,226.59	Total		₹ 44,29,226.59

Cr.

Prepared by
B. Das
Mr. Assistant

Chairman

Secretary
Sanjibanta Roychowdhury Dasgupta
Senior Auditor Grade-I
North 24 Parganas Range
Government of West Bengal
3/6/25

DK Block, Sector-II, Salt Lake City Kolkata - 700 091

Profit & Loss Account for the year ended on 31st March, 2025

To Interest Payable		Profit	
On P. G. Fund (3.5%)	On Thrift Fund (3.5%)	Interest Received & Dues:	
Office Expenses:		On General Loan	
Advertisement	₹ 3,74,201.00	Add: Receivable	₹ 40,01,762.00
Allowance to Directors	₹ 11,67,844.00		₹ 3,77,965.00
Annual General Meeting Expenses		Less: Last Account	₹ 43,79,727.00
Bank Charges	₹ 5,600.00		₹ 3,17,493.00
Blood Donation Camp	₹ 14,253.00	On Spl. Consumer Loan	
Bonus	₹ 3,57,736.00	Add: Receivable	₹ 19,78,470.00
Computer Stationary Charges	₹ 796.50		₹ 1,77,543.00
Contingency	₹ 22,818.00	Less: Last Account	₹ 21,56,013.00
Conveyance	₹ 11,513.00		₹ 1,55,361.00
Courier Service Charges	₹ 5,727.00	On L.T.C Loan	
Firewell to Retd. Members	₹ 9,869.00	Add: Receivable	₹ 2,207.00
General Expenses	₹ 13,465.00		₹ 423.00
Legal Expenses	₹ 3,990.00	Less: Last Account	₹ 2,630.00
L. T. C. A/c	₹ 54,768.00		₹ 17.00
Misc. Expenses	₹ 67,104.00	Interest on Investments:	
Misc. Expenses Reward	₹ 9,800.00	Received	₹ 5,86,264.00
Postage & Telegram	₹ 3,000.00	Add: Receivable	₹ 4,14,169.00
Professional tax [Staff]	₹ 7,250.00		₹ 10,00,433.00
Printing & Stationary	₹ 7,193.00	Less: Last Account [L.B.S]	₹ 4,66,049.00
Repairing & Maintenance	₹ 167.00		
Subscription	₹ 2.00	Misc Income	
Tax on Fixed Deposit	₹ 12,900.00		
Telephone Charges	₹ 11,180.00		
	₹ 500.00		
	₹ 58,635.00		
	₹ 13,356.00		
	₹ 6,91,622.50		
	₹ 22,33,667.50		

powered by

Chairman

Page 1 of 2

Secretary

Sanghamitra Roychowdhury Dasgupta
Senior Auditor Grade-I
North 11 Jangra Range
AT 11 Jangra Range
West Bengal

DK Block, Sector-II, Salt Lake City Kolkata - 700 091

Profit & Loss Account for the year ended on 31st March, 2025



To Establishment Expenses:		Amount	B/F	Amount
Salary	₹	6,96,554.00		
Admin Charges to PP	₹	5,500.00		
D. L. L. Scheme	₹	825.00		
Pension Fund	₹	13,750.00		
Provident Fund	₹	2,750.00		
P. Tax (Society)	₹	2,500.00		
Wages	₹	1,49,318.00		
Depreciation:				
On Dead Stock @ 10%	₹	448.00		
On Machinery @ 20%	₹	74.00		
On Books & Literature @ 10%	₹	53.00		
On Furniture & Fixture @ 10%	₹	1,883.00		
On Computer @ 25%	₹	39,757.00		
On Medical Equipment @ 20%	₹	142.00		
Audit Fees Provision for 2024 - 2025				
Provision for Staff Gratuity				
Provision for Leave Encashment Fund				
Net Profit of the Year (Transferred to Profit & Loss Appropriation A/c)				
Total				

prepared by

11. **Disinfectant**

Chairman

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Secretary

Sanghamitra Roychowdhury Dasgupta
Senior Auditor Grade-I

No.	Range
1	1-10
2	11-20
3	21-30
4	31-40
5	41-50
6	51-60
7	61-70
8	71-80
9	81-90
10	91-100

Range

Range