

BALANCE SHEET as at 31st March, 2026

Liabilities		Assets	
	Amount		Amount
Authorized Share Capital	₹ 5,00,00,000.00	Cash & Bank Balances:	
Paid up Share Capital	₹ 1,65,74,170.00	Cash in hand	₹ 2,901.00
		Cash at State Bank of India, Bhikash Bhawan Br.	₹ 2,64,668.63
Statutory Funds:		Investments:	
Reserve Fund	₹ 34,47,074.90	Term Deposit	₹ 82,051.00
Bad Debt Fund	₹ 65,71,135.44	Reserve Fund Investment	₹ 11,62,144.00
Co-operative Education Fund	₹ 45,000.00	Bad Debt Fund Investment	₹ 32,05,005.00
Holiday Home Fund	₹ 7,317.85	Leave Encashment Fund Investment	₹ 4,35,826.00
Death Benefit Fund	₹ 25,000.00	Staff Gratuity Fund Investment	₹ 6,23,044.00
Charity Fund (Reward to Meritorious Students)	₹ 33,906.00		₹ 55,08,070.00
Donation & Welfare Fund	₹ 21,758.00		
Computer Fund	₹ 1,156.50		
	₹ 1,01,52,348.69	Loan to Members:	
Dividend:-		1) General Loan	₹ 5,26,44,588.00
Dividend	₹ 16,454.00	2) Consumer Loan	₹ 2,06,42,601.00
		3) LTC Loan	₹ 1,60,000.00
			₹ 7,34,47,189.00
Staff Gratuity Fund	₹ 1,09,626.00	Interest (Receivable) Account:	
Leave Encashment Fund	₹ 2,75,000.00	On General Loan	₹ 4,05,169.00
		On Spl. Consumer Loan	₹ 1,87,872.00
Deposits:		On Investment	₹ 6,68,823.00
Thrift Fund	₹ 3,83,81,108.00	On L.T.C Loan	₹ 266.00
Personal Guarantee Fund	₹ 1,18,97,760.00		₹ 12,62,130.00
Outstanding Liabilities:		Dead Stock	
Audit Fees (2025-26)	₹ 10,200.00	Furniture & Fixtures	₹ 4,201.00
Suspense Account	₹ 23,678.00	Machinery	₹ 15,250.00
Unclaimed Dues Payable	₹ 6,27,451.00	Books & Literatures	₹ 9,137.00
		Medical Equipment	₹ 847.00
		Computer Account- (Hardware & Software)	₹ 454.00
Undistributed Profit	₹ 25,85,603.94		₹ 1,21,867.00
	₹ 8,06,53,399.63	Stock of Printed Materials	₹ 1,51,756.00
			₹ 16,685.00

Auditor's Report

I report that I have audited the above Balance Sheet of the Regional Provident Fund Co-operative Credit Society Limited, W.B. as at 31st March, 2026 and the annexed Profit & Loss Account for the Year ended on 31st March, 2026 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 Society's bye-laws.

Treasurer

Secretary

Chairman

Senior Auditor (Grade-I)

Chartered Accountant

Government of West Bengal

14/6/26

Profit & Loss Appropriation Account for the year ended on 31st March, 2026

Dr.

Cr.

Particulars	Amount	Particulars	Amount
To Reserve Fund @ 10% of the Profit	₹ 3,36,245.00	By U/D Profit (L. B. S.)	₹ 19,32,422.59
" Bad Debt Fund @ 15% of the Profit	₹ 5,04,367.00		
" Dividend Paid & Due	₹ 17,88,652.00		
" Provision for Reward to Meritorious Students	₹ 50,000.00	" Net Profit during the year	₹ 33,62,445.35
" Death Benefit Scheme	₹ 15,000.00		
" Co-operative Education Fund	₹ 15,000.00		
" U/D Profit (Balance carried over to Balance Sheet)	₹ 25,85,603.94		
Total	₹ 52,94,867.94	Total	₹ 52,94,867.94

Prepared by

B. Das

(Sr. Assistant)

Treasurer

Secretary

Sanghamitra Roy Chowdhury Deputy Manager

Senior Assistant (Graded)
Government of West Bengal
12/12/24



Profit & Loss Account for the year ended on 31st March, 2026

Dr.

Cr.

To	Interest Payable	L o s s	Amount	Amount
On P. G. Fund (3.5%)	₹ 3,91,618.00			
On Thrift Fund (3.5%)	₹ 12,11,835.00			
Office Expenses:				
Advertisement	₹ 3,000.00			
Allowance to Directors	₹ 27,050.00			
Annual General Meeting Expenses	₹ 4,85,719.00			
Bank Charges	₹ 665.65			
Blood Donation Camp	₹ 34,530.00			
Bonus	₹ 6,908.00			
Carriage	₹ 3,169.00			
Computer Stationary Charges	₹ 1,200.00			
Contingency	₹ 4,338.00			
Conveyance	₹ 13,675.00			
Courier Service Charges	₹ 3,665.00			
Cultural Activity Expenses	₹ 11,318.00			
Farewell to Retd. Members	₹ 90,367.00			
General Expenses	₹ 36,248.00			
Honorarium	₹ 8,000.00			
Legal Expense	₹ 5,000.00			
L. T. C.	₹ 3,500.00			
Medical Expenses	₹ 238.00			
Meeting Expenses	₹ 27,863.00			
Misc. Expenses	₹ 1,500.00			
Misc. Expenses Reward	₹ 4,035.00			
Postage & Telegram	₹ 615.00			
Printing & Stationary	₹ 12,568.00			
Rebate on Interest	₹ 1,19,726.00			
Repairing & Maintenance	₹ 37,790.00			
Subscription	₹ 500.00			
Telephone Charges	₹ 12,610.00			
	C/O		₹ 9,55,797.65	₹ 25,59,250.65

By	Interest Received & Dates:	Pro Fit	Amount	Amount
On General Loan				
Add: Receivable	₹ 46,43,458.00			
	₹ 4,05,169.00			
	₹ 50,48,627.00			
Less: Last Account	₹ 3,77,965.00			
On Spl. Consumer Loan				
Add: Receivable	₹ 22,35,267.00			
	₹ 1,87,872.00			
	₹ 24,23,139.00			
Less: Last Account	₹ 1,77,543.00			
On L.T.C. Loan				
Add: Receivable	₹ 3,951.00			
	₹ 266.00			
	₹ 4,217.00			
Less: Last Account	₹ 423.00			
Interest on Investments:				
Received	₹ 41,153.00			
Add: Receivable	₹ 6,68,823.00			
	₹ 7,09,976.00			
Less: Last Account [L.B.S]	₹ 4,14,169.00			
	C/O		₹ 2,95,807.00	₹ 72,15,859.00

Prepared by

B. Das

[Sr. Assistant]

James

Secretary

Chairman

Profit & Loss Account for the year ended on 31st March, 2026



Dr.		Loss		Profit	
	Amount	Amount		Amount	Amount
	B/F	₹ 25,59,230.65		B/F	₹ 72,15,859.00
To Establishment Expenses :					
Salary	₹ 7,91,904.00				
Adm Charges to PF	₹ 6,000.00				
D. L. I. Scheme	₹ 900.00				
Pension Fund	₹ 15,000.00				
Provident Fund	₹ 3,000.00				
P. Tax (Society)	₹ 2,500.00				
Wages	₹ 2,21,674.00	₹ 10,40,978.00			
Depreciation :					
On Dead Stock @ 10%	₹ 448.00				
On Machinery @ 20%	₹ 59.00				
On Books & Literature @ 10%	₹ 48.00				
On Furniture & Fixture @ 10%	₹ 1,695.00				
On Computer @ 25%	₹ 40,622.00				
On Medical Equipment @ 20%	₹ 113.00	₹ 42,985.00			
Audit Fees Provision for 2025 - 2026		₹ 10,200.00			
Provision for Staff Gratuity		₹ 1,00,000.00			
Provision for Leave Encashment Fund		₹ 1,00,000.00			
Net Profit of the Year (Transferred to Profit & Loss Appropriation A/c)		₹ 33,62,445.35			
Total		₹ 72,15,859.00		Total	₹ 72,15,859.00

Prepared by
 B. Das
 (Sr. Assistant)

[Signature]
 Treasurer

[Signature]
 Secretary

[Signature]
 Sarojkanta Roy, Secretary Dasgupta
 19/6/26