



Govt. of West Bengal  
Co-Operation  
GRIPS eChallan



192024250170899525

GRN Details

GRN:	192024250170899525	Payment Mode:	Debit Card Payment
GRN Date:	20/08/2024 12:47:28	Bank/Gateway:	State Bank of India
BRN :	IK0CWYWID0	BRN Date:	20/08/2024 12:53:27
GRIPS Payment ID:	200820242017089951	Payment Init. Date:	20/08/2024 12:47:28
Payment Status:	Successful	Payment Ref. No:	AUDIT FEES FY 22-23 JETCCS LTD (REF No)

Depositor Details

Depositor's Name:	JETCCS LTD
Address:	TELEPHONE BHABAN, ROOM-610 34 BBD BAGH(SOUTH), West Bengal, 700001
Mobile:	9433000537
E-Mail:	jetccsltd@gmail.com
Contact No:	03322283434
Depositor Status:	Depositor
R.E.F. No:	AUDIT FEES FY 22-23 JETCCS LTD
Name:	JE(T)CCS LTD
Address:	Telephone Bhaban, 34 BBD Bagh South
Period From (dd/mm/yyyy):	01/04/2023
Period To (dd/mm/yyyy):	31/03/2024
Remarks:	AUDIT FEES_JETCCS LTD_FY2023-24

Payment Details

Sl. No.	Payment Ref No	Head of A/C Description	Head of A/C	Amount (₹)
1	AUDIT FEES FY 22-23 JETCCS LTD	Audit Fees for Co-operation-Other Fees	0425-00-101-001-16	13000
			<b>Total</b>	<b>13000</b>

IN WORDS: THIRTEEN THOUSAND ONLY.

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh ( South), Kolkata -700001  
**STATUTORY AUDIT REPORT FOR THE YEAR 2023 - 2024**

**INTRODUCTORY STATEMENT**

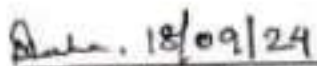
**A. PRIMA FACIE :**

01. Name of the Society with Registration No.	:	<b>JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED No.124 dated 30.08.1974</b>	
02. Address in full	:	Telephone Bhaban, Room No:610, 6th Floor 34 BBD Bagh ( South), Kolkata -700001	
03. Type of Society	:	Primary Employees' Co-operative Credit Society with Limited liability	
04. No. of Members	:	576 +71 -28 = 619	
05. No. of Board Meeting held in 2023-24	:	Fourteen (14)	
06. (a) Date of last AGM held	:	21.02.2024 in presence of 223 members	
(b) Date of last SGM held	:	17.03.2023 in presence of 204 members	
07. Date of last election of BOD	:	17.03.2023	
08. Board of Directors now in the office	:	<u>Name</u>	<u>Designation</u>
		Sri Biswarup Das	President
		Sri Tridip Kumar Sinha	Vice President
		Sri Partha Pratim Dan	Secretary
		Sri Snehashis Sabul	Treasurer
		Smt Puja Sinha	Director
		Sri Kuntal Paul	Director
		Sri Promit Gangooly	Director
		Smt Ivon Banerjee	Director
		Sri Prasenjit Bag	Director

## FINANCIAL :

1. Authorised Share Capital	:	Rs. 2,10,00,000.00
02.(a) Paid up Share Capital	:	Rs. 1,50,80,520.00
(b) Co-operative Education Fund due (as on 31.03.2024)	:	Rs. 90,000.00
03. Working Capital	:	Rs. 10,55,94,312.00
04. Net Profit for the year 2023-24	:	Rs. 20,13,659.00
06. Undistributed Profit stood as on 31.03.2024	:	Rs. 23,35,257.83
07. Rate of Interest for 2023-24		
(a) On Lending	:	7.2% P.A.
(b) On Deposit- Thrift Fund	:	5% P.A.
Guarantee Fund	:	5% P.A.
08. Name of the previous Audit Officer :		Smt. Nandita Dutta Saha Senior Auditor, Grade-II, Kolkata Range
09. Name of the Present Audit Officer :		Smt. Moumita Saha Auditor of Coop. Society (S), Kolkata Range
10. Place and date of completion of Present Audit	:	Office of the Society on 18.09.2024
11. Audit classification	:	"A" class

  
Sri Partha Pratim Dan  
Secretary  
Junior Engineers' (Telecom)  
Co-operative Credit Societies Ltd.  
Secretary  
JUNIOR ENGINEERS  
TELECOM CO-OPERATIVE  
CREDIT SOCIETY LTD

  
Smt. Moumita Saha  
Auditor of Coop. Society (S),  
Kolkata Range  
MOUMITA SAHA  
AUDITOR OF COOP SOCYS(S)  
KOLKATA RANGE

**JUNIOR ENGINEERS' (TELECOM)**  
**CO-OPERATIVE CREDIT SOCIETY LTD.**

**STATUTORY AUDIT REPORT FOR THE YEAR 2023 - 2024**

- (1) Period of Audit : **01.04.2023 to 31.03.2024**  
(2) Authority of Audit : Order No. 2536/1(29) DA dated 10.08.2023 issued by the Director of Co-operative Audit, West Bengal in terms of section 97(1)(b) Co-operative Societies Act, 2006.

Pursuant to the Order number referred above, the Running cum Statutory Audit of the captioned Society for the year 2023-2024 was conducted and completed on 18.09.2024. In continuation to my usual certificates furnished at the feet of the balance sheet, I would like to incorporate a 'Separate Report' on even date on the state of affairs of the Society, during the course of the said audit on the basis of the books and records made available to me, are put here in under as the Report u/s 98(1) of the WBCS Act, 2006.

**VERIFICATION NOTICE:**

A general Verification Notice was issued prior to taking up the audit, inviting all Members, Depositors, Debtors and Creditors to verify their individual Debit/Credit balances as appearing in the Society's Books and Records as on 31<sup>st</sup> March, 2024. But up to the date of completion of the audit no discrepancy was reported by anyone and the Statement of Accounts produced by the management of the Society was considered.

Audit has been done in the registered address of the Society and on the basis of the previous year's audited balance sheet, book of accounts, other registers, general ledger, Bye-laws and other relevant documents etc which were placed before audit for verification.

**MANAGEMENT RESPONSIBILITY FOR THE FINANCIAL STATEMENT:**

The Financial Statement of this Society are responsibility of the Management in accordance of WBCS Act 2006(with amendment), WBCS Rules 2011(with amendment), the guideline issued by the Director of Co-operative Audit and Registrar of Co-operative Societies and in accordance to other allied Acts and generally accepted Accounting Principal (so far applicable). This responsibility includes design, implementation and maintenance of internal control relevant to preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

**AUDITORS RESPONSIBILITY:**

Auditor's responsibility is to express an opinion on these financial statements based on our audit. An audit includes examining, on a text basis, evidence supporting the amounts and disclosures in the financial statements. An audit also assessing the accounting principles used and significant estimates made by the Management, as well as evaluating the overall financial statement presentation. I believe that this audit provides reasonable basis for our opinion.

**PRELIMINARY:**

The Society is a primary non-agricultural Credit Society (Employees' Credit) registered under the W.B.C.S. Act. vide No. 124 dated 30-08-1974.

The area of membership of the Society is confined to the permanent employees in the rank of Junior Telecom Officer including officiating Junior Telecom Officer and those who have been promoted to higher grade in the Department of Telecom, B.S.N.L. within the jurisdiction of West Bengal and staff of the Junior Engineers' (Telecom) Co-operative Credit Society Ltd.

**OBJECT:**

- The main objectives of the Society are :-  
a) Primarily to create funds for lending money to its members.

Date: 18/09/24  
MOUMITA S. S.  
AUDITOR OF COOP SO. 17  
KOLKATA RANGE

- b) To provide facilities for the exercise of Thrift and Savings.  
 c) Generally to encourage self-help and mutual aid among members.

**MEMBERS:**

During the year under audit, 71 (Seventy one) new members have been admitted in the Society but 28 (Twenty Eight) members ceased their membership. Hence, as on 31.03.2024, the total number of members stood at 619 (Six hundred nineteen) only, as per list of share-holders, submitted by the management of the Society. The Register of the Members was maintained by the Society but all the columns were not properly filled up, which should be properly filled up as per rule 67(1)(ii) in form XII. The Membership Register in use presently was the seventh in the series bearing last Membership No.3331 as on 31.03.2024. It was seen that the Society preserved the specimen signature of the members in white paper and pasted the same in the concerned Membership Folio. The Management started the process to authenticate the signatures of the concerned member in response to the suggestion stated in the last audit report.

**MANAGEMENT:**

Management of the Society was vested upon an elected Board of Directors consisting 09 (nine) members including two women and one reserved category whose details were given in the Introductory Statement. Present Board of Directors was elected on 17.03.2023 in a Special General Meeting attended by 204 members which was convened by the ARCS, vide Memo No.108/1(30II-55/12) dated - 08.02.2023. The entire procedure of formation of the Board was made under supervision of the ARO, Sri Sourav Mazumder, Office Bearers' election was held on 27.03.2023. The management should maintain a 'Register of Directors' as per W.B.C.S. rule 67(1)(iv).

**MEETINGS:**

During the year 2023-2024, 14 (Fourteen) meetings of the Board of Directors were convened to transact the business of the Society. The last Annual General Meeting (A.G.M.) was held on 21.02.2024 in presence of 223 members and no Half Yearly General Meeting (H.G.M.) was held during 2023-2024 as per record of the Society. The last Half Yearly General Meeting was held on 12.01.2017 in presence of 389 members.

**SHARE CAPITAL:**

The Authorised Share Capital of the Society was Rs. 2,10,00,000/- divided into 10,00,000 'A' class shares @ Rs. 20/- each to be subscribed by members only and 50,000 'B' class shares @ Rs. 20/- each to be subscribed by the State Government. Total Paid up Share Capital as at 31-03-2024 was Rs. 1,50,80,520.00. During the year under audit the Society also furnished a detailed list of Share amounting Rs. 1,50,68,140.00. The difference of Rs.12,380.00 was being carried over in the accounts since previous years required to be reconciled systematically. Share Certificate should be issued to each member. The balance of the Paid up Share Capital increased by 11.3% over the last year's balance of the same.

**STATUTORY FUNDS:**

Balance of different funds and investment/ remittance against these funds are depicted below:

Sl. No	Particulars	Balance as on 31.03.2024 [Rs.]	Investment/ Remittance [Rs.]	Investment required
1	Reserve Fund	37,44,139.00	Rs. 49,757.03 [W.B Co-op Bank, Main Br. A/c No. 2931220024-2]	36,94,381.97

Date: 18/9/24  
**MOUMITA SAHA**  
 AUDITOR OF CO-OP SOCYS(S)  
 KOLKATA RANGE

2	Bad Debt Fund	53,98,377.00	Rs. 55,119.23 [W.B Co-op Bank, Main Br. A/c No. 2931220523-0]	53,43,257.77
3	Co-operative Edu. Fund	90,000.00	NIL	NIL

Investment of Reserve Fund and Bad Debt Fund was verified with respective bank pass book and found correct.

The Society may invest or utilize the entire amount of Reserve Fund or Bad Debt Fund according to Section 82 & Section 81 of W.B.C.S. Act, 2006 read with Rule 119, 121 & 120 of W.B.C.S. Rules, 2011.

The entire amount of the Co-operative Education Fund should be remitted to the proper quarter through the W.B.S.C. Bank Ltd. as per Rule 124(1) of W.B.C.S. Rules, 2011.

#### AUDIT FEE:-

According to "Rule 156(2)(1) of the West Bengal Co-op. Societies Rule 2011", the Society provided an amount of Rs. 13,000.00 as "Audit Fee" payable to the State Government of the co-op. year 2023-2024, which had already been deposited through GRIPS bearing the GRN No.19202450170899525 under the head of account "0425-00-101-001-16".

#### MEMBERS' DEPOSIT as on 31.03.2024 :-

Sl. No	Account Heads	Balance as per Detailed List (Rs.)	Balance as per Balance Sheet (Rs.)	Difference (Rs.)	Remarks	% of increase
1.	Thrift Fund	6,49,61,410.00	6,52,06,860.29	(+)2,45,450.29	This difference was being carried over in the accounts since previous years required to be reconciled systematically	12.5%
2.	Guarantee Fund	96,60,088.00	96,66,764.50	(+)6,676.50	This difference was being carried over in the accounts since previous years required to be reconciled systematically	14.5%

Interest payables to Thrift and Guarantee fund was provided @ 5% per annum respectively.

Interest payable on Thrift Fund and Guarantee Fund deposits for the year 2023-2024 was Rs.20,62,991.00 & Rs.3,06,050.00 respectively. The interest payable on Thrift Fund & Guarantee Fund was capitalized at the end of Co-operative financial year under audit.

The Society management was suggested to take initiative for recovery of Thrift Fund subscription from irregular members.

GL-PL differences were not at all desirable. The differences should be reconciled systematically at an early date. The detailed list balances personal ledger balances of both active and ceased & closed accounts. On scrutiny it was revealed during computerization of personal results in earlier years correct balances were not incorporated in all cases (Ref: Membership Nos. 591, 767 etc.). The Society management was advised to recheck all closed & ceased accounts with old manual records and initiate steps for setting off, judicial adjustment and/or writing off in the manner prescribed in W.B.C.S. Act and Rules. Proper resolutions should also be adopted. No interest was provided on these ceased accounts.

Date: 18/9/24  
MOUNIKA SAHA

**OTHER FUNDS:**

Sl. No.	Particulars	Balance as on 31.03.2024 (Rs.)	Earmarked Investment/Remittance (Rs.)
1.	Members' Welfare Fund	10,65,243.00	NIL
2.	Staff Welfare Fund	19,82,752.00	NIL
3.	Staff Gratuity Fund	9,97,873.00	NIL

- Members' Welfare Fund was being created by the way of collection from each member @ Rs. 10 p.m. for the purpose of providing debt relief to the members.
- Staff Welfare Fund was created by provisioning @10% of Net Profit through P/L Appropriation A/c.
- Staff Gratuity Fund was created by provisioning Rs.1,21,348.00 through Profit & Loss A/c.

**UNPAID DIVIDEND:**

The balance of the account as on 31.03.2024 was Rs. 4,525.00. This balance is being carried over in the accounts since previous years. Separate list of this unpaid dividend has been furnished by the Society at the time of audit, for verification.

**OTHER LIABILITIES:**

- Excess Recovery:** As on 31.03.2024 this liability stood at Rs.21,965.00. No detailed list was submitted in support of this.
- P. Tax:** As on 31.03.2024, P. Tax of Rs.36/- was payable which was being carried forward for few years and should be remitted to proper end.

**INVESTMENTS:**

Total investment in Fixed Deposits of W.B.S. Cooperative bank stood at Rs.21,85,806.00 as on 31.03.2024 which was physically verified with available documents and found in order. The Society did not take interest receivable on investment in fixed Deposits. It was advised to keep Xerox copy of F.D when it was matured.

**FESTIVAL ADVANCE:**

As on 31.03.2024, Festival Advance recoverable from staff stood at Rs.7,500.00 for which a certified and agreed detailed list was submitted during Audit.

**FIXED ASSETS:**

As on 31.03.2024 the written down value of the fixed assets were as under:

- Furniture & fixture : Rs.11,790.05
  - Office Computer : Rs.58,255.34
- A fixed Assets Register should be maintained systematically.

**LOAN DUE BY MEMBERS as on 31.03.2024 :**

Sl. No.	Account Heads	Balance as per Detailed List (Rs.)	Balance as per Balance Sheet (Rs.)	Difference (Rs.)	Remarks
1.	Loan	10,28,39,877.00	10,27,93,972.00	(+)45,905.00	This difference was being carried over in the accounts since years long and required to be reconciled systematically.

- The Society deals in 4 types of loans viz. Emergency Loan, Mid-Term Loan, Long-Term Loan and Special Long-Term Loan. All the loan balances should be shown separately in the detailed list as well as Balance Sheet.

A.L. 18/09/24  
**MOUMTA SAHA**  
 AUDITOR OF CO OP SOCY(S)  
 KOLKATA RANGE

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**OTHER ASSETS:**

- ❖ **Interest lying in Bank (L.B.S.): Rs. 151.18** -- No supporting document was available in support of this during Audit. Necessary steps should be initiated in order to recover or to write off the same systematically.

**CASH AT BANK :**

The closing bank balance stood as follows as on 31.03.2024:-

Bank A/C No.	Balance as per Cash Book	Balance as per Bank Statement	Remarks
Indian Bank Ltd. Dharamtolla Branch, Kolkata 21162489715	Rs.71,617.51	Rs.1,52,861.51	verified with Bank pass book and found the balance to be of Rs.1,52,861.51. The difference was reconciled by drawing BRS which was attached herewith.
Indian Bank Ltd. Dharamtolla Branch, Kolkata 50179580278	Rs.3,32,620.27	Rs.3,32,620.27	Verified & found in order
W. B. State Co-op Bank Ltd. Kolkata Main Br. A/c No. 293120470-2	Rs.38,240.17	Rs.38,240.17	verified with Bank pass book and found correct.
W. B. State Co-op Bank Ltd. Kolkata Main Br. A/c No.10100140406287	Rs.13,154.84	Rs.13,154.84	verified with Bank pass book and found correct.

**CASH IN HAND:**

Closing cash balance as on 31.03.2024 was Rs.53.00. On 13.08.2024 a physical verification was conducted and found a balance of Rs.868.00 after day's transaction which was found in agreement with the day's Cash Book and returned it to the staff of the Society and a cash certificate is attached with the report.

**STAFF MATTERS:**

The Society has 2 permanent staffs. Total liability for Staff Provident Fund as on 31.03.2024 stood at Rs.21,89,298.00. The Society maintains separate P.P.F. Accounts at G.P.O., Kolkata for individual staff. Total investment as on 31.03.2024 stood at Rs.21,78,574.00 which was physically verified with available documents and found in order. The Society is now providing Gratuity for the employees according to the guideline followed by the mother concern i.e. B.S.N.L. An employee wise detail was attached. The Society should start collection and remittance of Professional Tax from the employees. A liability for Professional Tax amounting to Rs. 36.00 was being carried over in the accounts for which no suitable explanation was made available during Audit.

**PROFIT & LOSS:**

During the year under Audit, the Society earned a Net Profit of Rs.20,13,659.00 which was certified as Realized Profit also. After Payment of Dividend amounting Rs.6,45,018.00 for 2021-2022 & Rs.15,07,139.00 for 2022-23 and distributing Net Profit to different funds Undistributed Profit stood at Rs. 23,35,257.83 as on 31.03.2024.

A.L. 18/9/24  
**MOUMITA SAHA**  
 AUDITOR OF CO-OP SOCYS(S)  
 KOLKATA RANGE



## GENERAL OBSERVATIONS:

- o The Society should maintain Membership Register as per Rule 67(i)(ii) of W.B.C.S. Rule, 2011.
- o Deviation in GL-PL differences is not at all desirable; the Society management should be careful in this regard.
- o All books and records should be timely signed by the competent authorities.
- o Accounts should be maintained more systematically. Cash book should be introduced. Society should follow the clause 46 of bye laws of the Society.
- o Half Yearly General Meeting should be held regularly as per sec 30(1) of WBCS Act, 2006.
- o The dividend should be declared & paid in accordance with the sec 86 of W.B.C.S Act 2006 and Rule 123 of W.B.C.S Rules 2011.
- o Ledger for employees' Provident fund should be maintained systematically.
- o It was observed that Society collected Guarantee Fund from member @2% of sanctioned loan but there was no mention about Guarantee Fund in bye-laws. So it was advised to amend of bye-laws immediately.
- o Share certificates should be issued to all members.
- o The PAN of the Society is AADAT1109K.
- o Compliance to KYC norms should be introduced for all members and depositors.
- o The Society should try to deposit their PPF amount in the PPF A/c. within 31<sup>st</sup> March for the deduction for the month March.
- o As per norms of audit classification, the Society was classified as 'A' class for the year 2023-2024.
- o The Society was not submitted the 'Report of Compliance' last year. Hence, the management suggests, the compliance Report on the comments made herein should be submitted to the D.D.C.A, Kolkata Range according to Section 98(2) of W.B.C.S. Act, 2006 within 45 days from the date of receipt of this audit report.
- o During the year under audit, the proportional increase of decrease of different funds and borrowings over the last years balance was as follows :-

Head of A/c	Balance as on 31.03.2024	Balance as on 31.03.2023	Increase / Decrease	Percentage of Increase /Decrease
Paid up Share Capital	Rs. 1,50,80,520.00	Rs. 1,35,47,760.00	(+) Rs.15,32,760.00	(+) 11.3%
Thrift Fund	Rs. 6,52,06,860.29	Rs. 5,79,37,697.29	(+) Rs.72,69,163 .00	(+) 12.5%
Guarantee Fund	Rs. 96,66,764.50	Rs. 84,43,121.50	(+) Rs.12,23,643.00	(+) 14.5%
Loan	Rs. 10,27,93,972.00	Rs.9,15,99,972.00	(+) Rs.1,11,94,000.00	(+) 12.22%

Last year, the Society faced a huge drop in all types of funds due to the withdrawal of Membership at a large number. This year Society earned a profit of Rs.20,13,659.00.

In conclusion, I convey my thanks to the Staff and Management of the Society for rendering their co-operation in conducting the Running and Statutory Audit of the Society.

Date : 18.09.2024  
Place : Kolkata

Smt. Moumita Saha  
Auditor of Coop Society (S),  
Kolkata Range  
Date: 18/09/24  
MOUMITA SAHA  
AUDITOR OF COOP SOCY(S)  
KOLKATA RANGE

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RECEIVED  
Cash in hand  
Cash at Bank  
A/C

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
 Telephone Bhaban, Room No:610, 6th Floor, 34, BHD Bagh ( South), Kolkata -700091  
**RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01.04.2023 TO 31.03.2024**

<b>RECEIPT</b>	<b>Amount (Rs.)</b>	<b>Amount (Rs.)</b>	<b>PAYMENT</b>	<b>Amount (Rs.)</b>	<b>Amount (Rs.)</b>
Opening Balance -			By: Share Capital refunded		453,260.00
Cash in hand		3.00	T/Money refunded		21,80,490.00
Cash at Bank			Interest on TF refund		13,546.00
ALD Bank - A/c No.21162489715	92,114.51		G/Money refunded		2,23,697.00
ALD Bank - A/c No.50179580278	4,326.27		Interest on GF refund		2,206.00
Co-op Bank - A/c No.29312204702	11,861.57		Loan issued to members		
Co-op Bank Staff Welfare - A/c No.10100140406287	12,732.24		Emergency loan	70,00,000.00	
		1,21,034.50	Mid-term	1,30,55,000.00	
Share Capital		19,86,020.00	Long-term	97,85,000.00	
Thrill Fund		73,86,642.00	Special Long-term	3,42,20,000.00	
Guarantee Fund		11,41,200.00			6,40,60,000.00
Loan realised from members			Div. paid to Members(21-22&22-23)		21,52,157.00
Emergency loan	62,52,000.00		AGM Expenses		9,39,076.00
Mid-term	1,72,78,000.00		Medical Reimbursement		17,140.00
Long-term	74,78,000.00		System Maintenance		1,12,925.00
Special Long-term	2,68,58,000.00		Mediclin		29,820.00
		5,28,66,000.00	Printing & Stationery		8,651.00
Interest realised from members			E-Payment system		31,682.00
Emergency loan	2,93,010.00		Change purchase		1,316.00
Mid-term	10,17,882.00		Contingency		23,950.00
Long-term	9,93,996.00		Salary to staff		11,60,384.00
Special Long-term	46,49,001.00		Ex-gratia		33,000.00
		69,53,889.00	Festival advance (paid to staff)		15,000.00
Welfare (Members)		74,142.00	Postage		1,530.00
Sales of Forms		356.00	Accounting job		2,27,000.00
PF Contribution (Employee)	45,972.00		Tax deducted at source		12,676.00
Add: Addl. Contribution (Employee)	43,056.00		Tax Consultations		3,000.00
Add: Interest earned for 2023-2024	1,40,229.00		P.F. Investment : Employee -	45,201.00	
	2,29,257.00		Add: Employee (additional) -	44,098.00	
Less: Partial withdrawn	1,60,000.00		Add: Employer -	45,291.00	
		69,257.00	Add: Interest earned for 2013-2024	1,40,229.00	
				2,74,729.00	
			Less: Partial withdrawn	1,60,000.00	
Repay of Ff Advance(refunded by staffs)		13,500.00			1,14,729.00
Interest on SB A/C [21162489715, ] 50179580278,29312204702,10100140406287]		55,714.00	Audit fee (2023-2023)		12,875.00
Interest on BDF		2,053.00	Purchase of Furniture & Fixture		9,100.00
Interest on KF		1,854.00	Purchase of Office computer		86,200.00
Fixed Deposit matured		45,63,288.00	Bank Charges		13,238.50
Interest on Fixed Deposit		2,05,344.00	Investment on Fixed Deposit		30,51,347.00
Admission fees		355.00	Cash in hand		53.00
			Credit Bank		
			ALD Bank - A/c No.21162489715	71,017.51	
			ALD Bank - A/c No.50179580278	3,32,620.27	
			Co-op Bank - A/c No.29312204702	38,240.17	
			Co-op Bank Staff Welfare - A/c No.10100140406287	13,154.84	
					4,55,632.79
		7,54,40,591.50			7,54,40,591.50

*Asst. 18/09/24*  
**MOUMTA SAHA**  
 AUDITOR OF COOP SOCIETY  
 KOLKATA RANGE

*[Signature]*  
 President

**JUNIOR ENGINEERS'  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.**  
 3A, Chatterjee Place  
 Kolkata-700 013

*[Signature]*  
 Secretary

**JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD**

*[Signature]*  
 Treasurer

**JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.**

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED  
 Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh ( South), Kolkata - 700001  
**PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01.04.2023 TO 31.03.2024**

<u>PARTICULARS</u>	<u>Amount (Rs.)</u>	<u>Amount (Rs.)</u>	<u>PARTICULARS</u>	<u>Amount (Rs.)</u>	<u>Amount (Rs.)</u>
To, Interest on T.F. (2%)			By, Interest realized on Loan		69,53,889.00
Paid in Cash	13,546.00		Interest on Fixed Deposit		2,05,344.00
Add: Payable (Capitalized)	20,62,991.00		Interest on SB A/C [21162489715, 501791802278,29512204702,10100140406287]		55,714.00
		20,76,537.00	Interest on BDI		2,053.00
To, Interest on G.F. (2%)			Interest on KF		1,854.00
Paid in Cash	2,206.00		Sales of Form		356.00
Add: Payable (Capitalized)	3,06,058.00				
		3,08,256.00			
AGM Expenses		9,39,076.00			
Contingency		23,950.00			
Printing & Stationery		8,451.00			
System Maintenance		1,12,525.00			
Postage		1,530.00			
Tax deducted at source		12,676.00			
Tax Consultations		3,000.00			
E-payment systems		31,482.00			
Cheque purchase		1,316.00			
Bank Charges		13,238.80			
Audit fee (2023-2024) Provision		13,800.00			
Salary to staff		11,60,384.00			
Ex-gratia to staff		33,000.00			
P.F.F. Contribution (Employer)		45,201.00			
Mediclain		20,820.00			
Accounting Job		2,22,000.00			
Medical Reimbursement		17,140.00			
Staff Gratuity Provision (made upto 31.03.23)		1,21,348.00			
Dep. of furniture @ 10%	1,359.20				
Dep. on Office Computer @ 33.3%	29,461.00				
		30,820.20			
<b>NET PROFIT</b>		20,13,659.00			
trfd to P&L Appropriation A/c					
		72,19,218.00			72,19,218.00



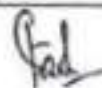
President

JUNIOR ENGINEERS'  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.  
 3A, Chowringhee Place  
 Kolkata-700 013



SECRETARY

JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD



TREASURER

JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.

*Auto.* 18/09/24  
 MOUMITA SAHA  
 AUDITOR OF COOP SOCY(S)  
 KOLKATA RANGE

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
 Telephone Bhaban, Room No:610, 6th Floor, 34, BDD Bagh ( South), Kolkata -700001  
**A LOSS APPROPRIATION ACCOUNT FOR THE PERIOD FROM 01.04.2023 TO 31.03.2024**

<u>PARTICULARS</u>	<u>Amount (Rs.)</u>	<u>Amount (Rs.)</u>	<u>PARTICULARS</u>	<u>Amount (Rs.)</u>	<u>Amount (Rs.)</u>
To, Reserve Fund (10% of Net Profit)		2,01,366.00	By, Balance brought forward from last year		31,93,536.83
Bad Debt Fund (15% of Net Profit)		3,02,049.00	By, Net Profit transferred from P/L A/c.		20,13,659.00
Staff Welfare Fund (10% of Net Profit)		2,01,366.00			
Co-op. Education Fund : (5% of Net Profit or Rs. 15000/-whichever is less)		15,000.00			
Dividend for the year 2021-22 @ 6% paid by A/c. transfer		6,45,818.00			
Dividend for the year 2022-23 @ 12% paid by A/c. transfer		15,07,139.00			
Undistributed Profit (Trfd. To Balance Sheet)		33,25,257.83			
		<u>52,07,195.83</u>			<u>52,07,195.83</u>



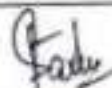
President

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LTD.**  
 3A, Chowringhee Place  
 Kolkata-700 013



SECRETARY  
Secretary

**JUNIOR ENGINEERS (TELECOM) CO-OPERATIVE CREDIT SOCIETY LTD**



TREASURER  
Treasurer

**JUNIOR ENGINEERS (TELECOM) CO-OPERATIVE CREDIT SOCIETY LTD.**

*13/09/24*  
**MOUMITA S. SIA**  
 AUDITOR OF COOP SOCY(S)  
 KOLKATA RANGE

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
 Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh ( South), Kolkata -700001  
**BALANCE SHEET AS AT 31.03.2024**

<u>PARTICULARS</u>	<u>Amount (Rs.)</u>	<u>Amount (Rs.)</u>	<u>PARTICULARS</u>	<u>Amount (Rs.)</u>	<u>Amount (Rs.)</u>
					53.00
Authorized Share Capital :- 50000 "A" class Share of Rs.20/- each 50000 "B" class Share of Rs.20/- each		2,10,00,000.00	Cash in hand Cash at Bank		
Paid up Share as per last A/c	1,35,47,760.00		ALD Bank - A/c No.2116248715	71,617.51	
Add- This year	19,86,050.00		ALD Bank - A/c No.50179580278	3,32,620.27	
	1,55,33,810.00		Co-op Bank - A/c No.20312204702	38,240.17	
Less:- Refunded	4,53,240.00		Co-op Bank Staff Welfare - A/c No.10100140106287	13,154.84	
		1,50,80,570.00			4,55,432.79
Reserve Fund as per last A/c	35,42,418.00		Fixed Deposit - as per last A/c	36,97,667.00	
Add :-10% of Net Profit	2,01,346.00		Add : New Investment	30,51,347.00	
Add:- Admission Fees	355.00			67,49,014.00	
		37,44,139.00	Less : Matured & Encashed	45,63,208.00	
Bad Debt Fund as per last A/c	50,96,328.00				21,85,806.00
Add:- 15% of Net Profit	3,02,049.00		Investment		
		53,98,377.00	a) B/Fund : as per last A/c		49,757.03
Members' Welfare - As per last A/c	9,91,303.00		b) Bad Debt Fund as per last A/c		55,119.23
Add- This year (collected from member)	34,842.00		c) P.P.F. Deposit : As per last A/c	20,63,845.00	
		10,65,243.00	Add-SB deposit	1,34,500.00	
Staff Welfare (10% of Net Profit)			Add : Interest earned for 2023-2024	1,40,229.00	
As per last A/c	17,81,286.00			23,38,574.00	
Add- This year	2,01,266.00		Less: Partial withdrawn	1,60,000.00	
		19,82,752.00			21,78,574.00
Staff Grants	8,76,525.00		Loan due by members :		
Add: This year (Provision)	1,21,348.00		As per last A/c	9,13,99,972.00	
		9,97,873.00	Add- Issuing this year	8,20,80,000.00	
				15,36,59,972.00	
Co-op. Education Fund			Less-Realisation	3,28,66,000.00	
As per last A/c	25,000.00				10,27,93,972.00
Add:- 3% of Net Profit or Rs.15000/- whichever is less	15,000.00		Interest lying in Bank as per last A/c		151.18
		90,000.00	Furniture & Fixture		
Trust Fund As per last A/c	5,79,37,497.29		As per last A/c	4,049.25	
Add- This year	73,86,162.00		Add: Purchase of Furniture	9,100.00	
Add:- Interest payable on TF	20,62,991.00			13,149.25	
	6,73,87,350.29		Less: Depreciation 10%	1,359.20	
Less:-Refunded in this year	21,80,490.00				11,790.05
		6,52,06,860.29	Office Computer		
Guarantee Fund : as per last A/c	84,43,121.50		As per last A/c	1,516.34	
Add- This year	11,41,200.00		Add:Purchase of computers	86,200.00	
Add:- Interest payable on GF	3,06,050.00			87,716.34	
	98,90,371.50		Less : Depreciation 33.3%	29,461.00	
Less:-Refunded in this year	2,23,607.00				58,255.34
		96,66,764.50			
		10,32,32,528.79			10,77,99,110.62



President  
 JUNIOR ENGINEERS'  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD,  
 34, Chowringhee Place  
 Kolkata-700 013



SECRETARY  
 JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD

15/07/24



TREASURER  
 JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD,

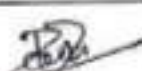
**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
 Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh ( South), Kolkata -700001  
**BALANCE SHEET AS AT 31.03.2024**

<u>PARTICULARS</u>	<u>Amount</u> <u>(Rs.)</u>	<u>Amount</u> <u>(Rs.)</u>	<u>PARTICULARS</u>	<u>Amount</u> <u>(Rs.)</u>	<u>Amount</u> <u>(Rs.)</u>
		10,32,32,528.79			10,77,99,110.62
BF →			BF →		
Audit Fee : as per last A/c	12,875.00		Original Advance to staff	6,000.00	
Add- This year provision	13,000.00		as per last A/c	15,000.00	
	25,875.00		Add- This year	21,000.00	
Less- Paid in this year	12,875.00		Less- realized	(3,500.00)	
		13,000.00			7,500.00
Staff P.E. : as per last A/c	20,74,840.00				
Add- Employee (netual)	45,972.00				
Add - Employee (additional)	43,056.00				
Add- Employer	45,201.00				
Add : Interest earned for 2021-2022	1,40,229.00				
	23,49,298.00				
Less- Partial withdrawn	1,60,000.00				
		21,89,298.00			
E. TAX : as per last A/c		36.00			
Unpaid Dividend - as per last A/c		4,525.00			
Excess Recovery - as per last A/c		21,965.00			
Undistributed Profit		23,35,257.83			
		10,77,96,610.62			10,77,96,610.62



President

JUNIOR ENGINEERS'  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.



Secretary

JUNIOR ENGINEERS'  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.



Treasurer

JUNIOR ENGINEERS'  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.

**AUDITOR'S CERTIFICATE**

I certify that I have audited the annexed Balance Sheet of Junior Engineers' Telecom Co-operative Credit Society Limited as at 31.03.2024 & the Annexed Profit & Loss A/c for the year ended on 31.03.2024 and I have obtained all the information and explanation I have required. In my opinion, the Balance Sheet exhibits a true and fair view of the state of affairs of the Society according to the best of the information and explanation given to me and as shown by the books of the Society. In my opinion, the books of accounts have been kept by the Society as required under the Act, the Rules & Bye laws.

AUDITOR

A.L. 18/09/24

**MOUMTA SAHA**  
 AUDITOR OF CO-OP SOCYS  
 KOLKATA RANGE

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh ( South), Kolkata -700001  
**BANK RECONCILIATION STATEMENT AS ON 31.03.2024**

As per Bank Statement / Pass Book the balance stood as on 31.03.2024 are noted here under :

INDIAN BANK SB A/C NO. 21162489715 1,52,861.51

Less : Cheque issued but not cleared during the year

<u>Cheque no.</u>	<u>Date</u>	<u>Date of Encash</u>	<u>Amount</u>
436061	30.03.2024	02.04.2024	44,104.00
436063	30.03.2024	04.04.2024	20,000.00
436065	30.03.2024	05.04.2024	15,244.00
436066	30.03.2024	11.04.2024	<u>1,896.00</u>

Rs. 81,244.00

BANK BALANCE AS PER CASH BOOK AS ON 31.03.2024

Rs. 71,617.51

As per Cash Book the Bank balances stood as on 31.03.2024 are noted here under :

INDIAN BANK SB A/C NO.	21162489715	71,617.51
INDIAN BANK SB A/C NO.	50179580278	3,32,620.27
CO-OPERATIVE BANK SB A/C NO.	29312204702	38,240.17
CO-OPERATIVE BANK STAFF WELFARE A/C NO.	101001406287	13,154.84



President

JUNIOR ENGINEERS'  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD.  
3A, Chatterjee's Place  
Kolkata-700 013



SECRETARY  
Secretary

JUNIOR ENGINEERS  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD



TREASURER  
Treasurer

JUNIOR ENGINEERS  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD.

# THE JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED

Registration No.124 dated 30.08.1974

[Registered under the West Bengal Co-operative Societies Act, 1973  
(West Bengal Act, XXXVIII, 1973) & Recognised by the D.G., P&T, New Delhi.]

Website : [www.jetccs.org](http://www.jetccs.org)

TELEPHONE BHABAN  
Room No:610, 6th Floor,  
34 BBD Bagh ( South),  
Kolkata - 700001.

☎ : 2228-3434  
E-mail: [jetccsltd@gmail.com](mailto:jetccsltd@gmail.com)

## TO WHOM IT MAY CONCERN

Certified that there were 619 members as on 31.03.2024 actively involved in transaction of Loans, Thrift Fund and others. As per Detailed List, the total no. of members was 1271. All the members present in the detailed list as on 31.03.2024 other than these 619 no. of active members, may be considered as non-traceable as the dues in favour of those members could not be paid for last several years due to lack of information about their present status.



**President**  
President

JUNIOR ENGINEERS'  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD.

3rd, Chitraghata Place  
Kolkata-700 013



**Secretary**  
Secretary

JUNIOR ENGINEERS  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD



**Treasurer**  
Treasurer

JUNIOR ENGINEERS  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD.



**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
 Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh ( South), Kolkata -700013  
**UNPAID DIVIDEND FOR 2010-11**

NAME	M/NO	DVD ZONE	AMOUNT(RS)
MANORANJAN BAIDYA	1498	BRB	27.00
BIPUL CH BISWAS	2673	JDV	2.00
P. K. KAYAL	1316	TBZ	105.00
RADHA BALLAV THAKUR	2401	KLY	2.00
SHYAMALENDU GHOSH	979	HWH	90.00
ASHOK KR PAL	204	HWH	9.00
M. K. BAL (Exp.)	404	KSH	54.00

289.00

**UNPAID DIVIDEND FOR 2011-12**

NAME	M/NO	DVD ZONE	AMOUNT(RS)
P. K. BASU ROY	194	HQT	8.00
PRABHAT KR GHOSH	488	HWH	35.00
KALPANA SADHUKHAN	443	ETR	26.00
KAJI ABDUL MALEK	887	WBC	182.00
NIMAI CH MURMU	640	BDN	33.00
GORA CHAND KARAN	1097	TBZ	26.00
GAUTAM ROY	502	TBZ	13.00
BIMAL CH SAHA	647	NTH	7.00

330.00

**UNPAID DIVIDEND FOR 2014-15**

NAME	M/NO	DVD ZONE	AMOUNT(RS)
ABHIJIT BASAK	1624		1,750.00
PRADIP KR DAS	1631		336.00
NIRAPADA MAHATA	1885		70.00
NUR MAHAMMAD MONDAL	2560		1,750.00

3,906.00

Total =>

4,525.00



President

JUNIOR ENGINEERS'  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.  
 34, Chowraha Place  
 Kolkata-700 013



Secretary

JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD



Treasurer

JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh ( South), Kolkata -7000

Cash Certificate

This is to certify that the Cash balance as on 13.08.2024 Rs.868/-

(in words : Rupees Eight hundred sixty eight only)

The denominations :

Rs.500 x 1	Rs. 500.00
Rs.100 x 3	Rs. 300.00
Rs.50 x 1	Rs. 50.00
Rs.10 x 1	Rs. 10.00
Coin =>	Rs. 8.00
	<hr/> <b>Rs. 868.00</b>



Treasurer  
**JUNIOR ENGINEERS'  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD.**  
3A, Chowringhee Place  
Kolkata-700 013



**SECRETARY**  
Secretary  
**JUNIOR ENGINEERS  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD**



**TREASURER**  
Treasurer  
**JUNIOR ENGINEERS  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD.**

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
Telephone Bhavan, Room No:610, 6th Floor, 34, BBD Bagh ( South), Kolkata -700001

**STAFF GRATUITY LIST 2023- 2024**

NAME OF STAFF	As on 01.04.2023	length of Service	BASIC + DA x length of service x 15/26	Provision for 2023 -24	Paid	As on 31.03.2024
SUBHASHIS GHOSH	5,08,908.00	19 years	53018 x 19 x 15/26	72,251.00	0.00	5,81,159.00
RAKESH DAS	3,67,617.00	22 years	32832 x 22 x 15/26	49,097.00	0.00	4,16,714.00
	8,76,525.00			1,21,348.00		9,97,873.00

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
Telephone Bhavan, Room No:610, 6th Floor, 34, BBD Bagh ( South), Kolkata -700001

**STAFF FESTIVAL ADVANCE 2023-2024**

NAME OF STAFF	OP. BAL.	PAYMENT	RECOVERED	BALANCE
SUBHASHIS GHOSH	6,000.00	0.00	6,000.00	0.00
RAKESH DAS	0.00	15,000.00	7,500.00	7,500.00
	6,000.00	15,000.00	13,500.00	7,500.00



President  
**JUNIOR ENGINEERS'  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD.**  
34, Clow Bagh Place  
Kolkata-700 013



Secretary  
**JUNIOR ENGINEERS'  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD.**



Treasurer  
**JUNIOR ENGINEERS'  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD.**

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
Telephone Bhavan, Room No.610, 6th Floor, 34, HBD Bagh (South), Kolkata - 700001

**STAFF P.F. A/C 2023-2024 (INVESTMENT)**

Name of staff	PF OP. BAL.	DEPOSITS (EMPLOYEE)		DEPOSIT (EMPLOYER)	INTEREST EARNED	TOTAL	PARTIAL / FULL WITHDRAW (if any)	CLOSING BALANCE
		ACTUAL CONTRIBUTION	ADDITIONAL CONTRIBUTION					
SUBHASHIS GHOSH	17,27,747.00	27,916.00	40,168.00	27,916.00	1,26,315.00	19,50,062.00	0.00	19,50,062.00
KANISH DAS	3,36,098.00	17,285.00	3,830.00	17,285.00	13,914.00	3,88,512.00	1,60,000.00	2,78,512.00
	20,61,845.00	45,201.00	44,098.00	45,201.00	1,40,229.00	21,38,574.00	1,60,000.00	21,79,574.00

**INVESTMENT ON FIXED DEPOSITS - 2023-2024**

Date of issue	Amount (Rs.)	A/c. No.	Rate of Interest	Period	Amount (Rs.)	Remark
17.08.2023	12,22,990.00	101008445016	5.70%	1 YEAR	12,87,414.00	REINVEST
28.08.2024	8,07,855.00	101006038731	7.00%	1 YEAR	8,08,392.00	REINVEST
13.01.2023	16,66,822.00	101011814980	5.15%	1 YEAR	0.00	MATURED
	<u>36,97,667.00</u>				<u>21,85,806.00</u>	

  
Treasurer  
JUNIOR ENGINEERS'  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD  
34, Channing Road  
Kolkata-700011

  
SECRETARY  
Secretary  
JUNIOR ENGINEERS'  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD

  
TREASURER  
JUNIOR ENGINEERS'  
(TELECOM) CO-OPERATIVE  
CREDIT SOCIETY LTD

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
 Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh ( South), Kolkata -700001


Differences between the Ledger balance with the Members different deposits as on 31.03.2024 as follows :

	Balance Sheet	Detail List		Detailed List	Difference
	(Rs.)	Active Member	Close/cease	Total (Rs)	(Rs.)
Share	1,50,80,520.00	1,49,56,640.00	1,11,500.00	1,50,68,140.00	12,380.00
Thrift Fund	6,52,06,860.29	6,42,49,561.00	7,11,849.00	6,49,61,410.00	2,45,450.29
Guarantee Fund	96,66,764.50	95,59,577.00	1,00,511.00	96,60,088.00	6,676.50
Loan due by members	10,27,93,972.00	10,19,97,000.00	8,42,877.00	10,28,39,877.00	-45,905.00

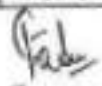
**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
 Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh ( South), Kolkata -700001

**LOAN DETAILED LIST FOR THE YEAR 2023-2024**

Loan	Opening Balance	Issue	Deposit	Closing Balance
Emergency Loan	37,93,000.00	70,00,000.00	62,52,000.00	45,41,000.00
Mid-term Loan	1,34,98,000.00	1,30,55,000.00	1,22,78,000.00	1,42,75,000.00
Long-term Loan	1,30,64,972.00	97,85,000.00	74,78,000.00	1,53,71,972.00
Special Long-term Loan	6,12,44,000.00	3,42,20,000.00	2,68,58,000.00	6,86,06,000.00
	9,15,99,972.00	6,40,60,000.00	5,28,66,000.00	10,27,93,972.00

  
 President  
 JUNIOR ENGINEERS'  
 TELECOM CO-OPERATIVE  
 CREDIT SOCIETY LTD.,  
 34, BBD Bagh (South),  
 Kolkata -700001

  
 Secretary  
 JUNIOR ENGINEERS  
 TELECOM CO-OPERATIVE  
 CREDIT SOCIETY LTD.

  
 Treasurer  
 JUNIOR ENGINEERS  
 TELECOM CO-OPERATIVE  
 CREDIT SOCIETY LTD.

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
 Telephone Station, Room No.618, 6th Floor, 33, BED Road (South), Kolkata - 700033  
**STATE LIAB. REPORT FOR THE PERIOD OF 01.04.2023 TO 31.03.2024**

PART	SHARES AMT	TOTAL SHARE RECOVERY	LOAN		TR FUND		TR FUND		TR FUND		TR FUND		TR FUND		TR FUND		TR FUND		TR FUND		
			OPENING	CLOSING	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND	TR FUND
ACTUAL	1450000	1700000	1010000	1030000	244000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000
ADJUSTMENT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	1450000	1700000	1010000	1030000	244000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	



**President**  
 JUNIOR ENGINEERS'  
 TELECOM CO-OPERATIVE  
 CREDIT SOCIETY LTD.  
 33, BED Road (South)  
 Kolkata - 700033



**Secretary**  
 JUNIOR ENGINEERS'  
 TELECOM CO-OPERATIVE  
 CREDIT SOCIETY LTD.



**Treasurer**  
 JUNIOR ENGINEERS'  
 TELECOM CO-OPERATIVE  
 CREDIT SOCIETY LTD.