

STATUTORY AUDIT REPORT

FOR THE YEAR

2024 - 2025

of



**THE JUNIOR ENGINEERS' (TELECOM)
COOPERATIVE CREDIT SOCIETY LIMITED**

Telephone Bhaban, Room No.610, 6th Floor,

34, BBD Bag (South), Kolkata-700001

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

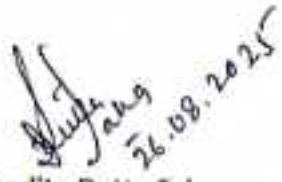
STATUTORY AUDIT REPORT FOR THE YEAR 2024 - 2025

INTRODUCTORY STATEMENT

A. PRIMA FACIE :

01.	Name of the Society with Registration No. & Date	:	JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED No.124 dated 30.08.1974																				
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	:	619 +68 -16 = 671																				
05.	No. of Board Meeting held in 2024-25	:	Fourteen (14)																				
06.	(a) Date of last AGM held (b) Date of last SGM held	:	05.02.2025 in presence of 262 members 17.03.2023 in presence of 204 members																				
07.	(a) Date of last election of BOD (b) Date of Office Bearer Meeting	:	17.03.2023 27.03.2023																				
08.	Board of Directors now in the office	:	<table><thead><tr><th>Name</th><th>Designation</th></tr></thead><tbody><tr><td>Sri Biswarup Das</td><td>President</td></tr><tr><td>Sri Tridip Kumar Sinha</td><td>Vice President</td></tr><tr><td>Sri Partha Pratim Dan</td><td>Secretary</td></tr><tr><td>Sri Snehashis Sabui</td><td>Treasurer</td></tr><tr><td>Smt Puja Sinha</td><td>Director</td></tr><tr><td>Sri Kuntal Paul</td><td>Director</td></tr><tr><td>Sri Promit Ganguly</td><td>Director</td></tr><tr><td>Smt Iyon Banerjee</td><td>Director</td></tr><tr><td>Sri Prasenjit Bag</td><td>Director</td></tr></tbody></table>	Name	Designation	Sri Biswarup Das	President	Sri Tridip Kumar Sinha	Vice President	Sri Partha Pratim Dan	Secretary	Sri Snehashis Sabui	Treasurer	Smt Puja Sinha	Director	Sri Kuntal Paul	Director	Sri Promit Ganguly	Director	Smt Iyon Banerjee	Director	Sri Prasenjit Bag	Director
Name	Designation																						
Sri Biswarup Das	President																						
Sri Tridip Kumar Sinha	Vice President																						
Sri Partha Pratim Dan	Secretary																						
Sri Snehashis Sabui	Treasurer																						
Smt Puja Sinha	Director																						
Sri Kuntal Paul	Director																						
Sri Promit Ganguly	Director																						
Smt Iyon Banerjee	Director																						
Sri Prasenjit Bag	Director																						
09.	Contact details of the Society (a) Phone No./ Mobile No. (b) e-mail address	:	033-22283434 / 9433000537 jetccsltd@gmail.com																				


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

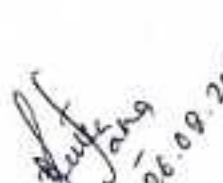

Smt. Nandita Dutta Saha
Senior Auditor, Grade-II,
Kolkata Range
NANDITA DUTTA SAHA
Senior Auditor Grade-II
Kolkata Range

FINANCIAL :

01.	Authorised Share Capital	:	Rs. 2,10,00,000.00
02.	(a) Paid up Share Capital (b) Co-operative Education Fund due (as on 31.03.2025) (c) Audit fees due (2024-2025)	:	Rs. 1,69,63,700.00 Rs. 1,05,000.00 Rs. 13,125.00
03.	Working Capital	:	Rs. 11,77,23,218.36
04.	Net Profit for the year 2024-25	:	Rs. 16,12,698.00
06.	Undistributed Profit stood as on 31.03.2025	:	Rs. 16,93,416.83
07.	Rate of Interest for 2024-25 (a) On Lending (b) On Deposit- Thrift Fund Guarantee Fund	:	7.2% P.A. 5% P.A. 5% P.A.
08.	Name of the previous Audit Officer :		Smt. Moumita Saha Auditor of Coop. Society (S), Kolkata Range
09.	Name of the Present Audit Officer :		Smt. Nandita Dutta Saha Senior Auditor, Grade-II, Kolkata Range
10.	Place and date of completion of Present Audit	:	Office of the Society on
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. Nandita Dutta Saha
Senior Auditor, Grade-II,
Kolkata Range

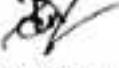
NANDITA DUTTA SAHA
Senior Auditor Grade-II
Kolkata Range

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED
 Telephone Bhawan, Room No:610, 6th Floor, 34, BBD Bagh (South), Kolkata -700001
RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01.04.2024 TO 31.03.2025

<u>RECEIPT</u>	<u>Amount</u> (Rs.)	<u>Amount</u> (Rs.)	<u>PAYMENT</u>	<u>Amount</u> (Rs.)	<u>Amount</u> (Rs.)
To, Opening Balance -			By: Share Capital refunded		3,23,100.00
Cash in hand		55.00	T/Money refunded		15,58,377.00
Cash at Bank			.. Interest on TF refund		28,888.00
ALD Bank - A/c No.21162489715	71,617.51		.. G/Money refunded		2,43,520.00
ALD Bank - A/c No.50179580278	3,32,620.27		.. Interest on GF refund		3,419.00
Co-op Bank - A/c No.29312204702	18,240.17		.. Loan issued to members	71,20,000.00	
Co-op Bank Staff Welfare -			Emergency loan	1,55,70,000.00	
A/c No.10100140406287	13,154.84		Mid-term	85,10,000.00	
		4,55,632.79	Long-term	4,55,50,000.00	
		22,06,280.00	Special Long-term		7,67,50,000.00
		79,81,000.00			50,000.00
		13,94,200.00	Welfare to members		39,176.00
			Payment against Excess Recovery		16,75,097.00
			Div. paid to Members (2023-24)		6,16,000.00
			AGM Expenses		84,251.00
			System Maintenance		45,000.00
			Medicain		2,807.00
			Printing & Stationery		33,839.00
			E-Payment systems		1,846.00
			Cheque purchase		20,641.00
			Contingency		13,48,999.00
			Salary to staff		33,000.00
			Loans given		30,000.00
			Festival advance (paid to staff)		18.00
			Postage		1,70,000.00
		7,40,224.00	Accruing job		8,519.00
		11,35,218.00	Tax deducted at source		4,000.00
		10,93,152.00	Tax Consultations		
		53,00,508.00	P.F. Investment : Employee	50,988.00	
			Employee (additional) -	36,024.00	
			Employer -	50,988.00	
			Add : Interest earned for 2024-2025	1,59,850.00	
					1,97,850.00
			25,500.00		13,000.00
			Audit fee (2023-2024)		1,491.80
			40,991.00		13,71,407.00
			Bank Charges		
			4,862.40		127.00
			Investment on Fixed Deposit		
			3,668.00		
			Cash at hand		
		12,87,414.00	Cash at Bank		
		92,512.00	ALD Bank - A/c No.21162489715	40,360.51	
		3,40.00	ALD Bank - A/c No.50179580278	3,178.27	
		39,176.00	Co-op Bank - A/c No.29312204702	47,652.77	
			Co-op Bank Staff Welfare -		
			A/c No.10100140406287	13,590.44	
					1,84,781.99
		8,48,59,154.79			8,48,59,154.79


PRESIDENT
 President

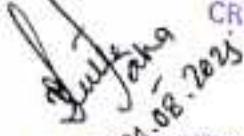
JUNIOR ENGINEERS'
(TELECOM) CO-OPERATIVE
CREDIT SOCIETY LTD.


SECRETARY
 Secretary

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


TREASURER
 Treasurer

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


 10/08/2025
 NANDITA DUTTA SARKAR
 Senior Auditor Grade - P

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

STATUTORY AUDIT REPORT
FOR THE YEAR 2024-2025

(1) Period of Audit : **01.04.2024 to 31.03.2025**
(2) Authority of Audit : Order No. 1597DA, dated - 23.04.2025 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 Statutory Audit of the captioned Society for the year 2024-2025 was conducted and completed on 26.08.2025. In continuation to the usual report furnished at the foot of the Balance Sheet, a 'Separate Report' on even date on the state of affairs of the Society was incorporated on the observation found during the course of the said audit. The said audit was conducted on the basis of the books and records submitted by the management and some observations were put here in under as the Report u/s 98(1) of the WBCS Act, 2006.

VERIFICATION NOTICE:

An Audit Intimation, an Audit Notice and a general Verification Notice was issued on the official website of the Directorate of Co-operative Audit, West Bengal, 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 31st March, 2025. But no discrepancy was reported by anyone up to the date of completion of the audit and the Statement of Accounts produced by the management of the Society was considered for audit.

Audit was conducted and completed in the present 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.

PRELIMINARY:

The Society was 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 was 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 were:-

- a) Primarily to create funds for lending money to its members.
- 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, 68 (Sixty eight) new members were admitted in the Society but 16 (Sixteen) members ceased their membership. Hence, as on 31.03.2025, the total number of members stood at 671 (Six hundred seventy one) 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) 

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

form XII. The Membership Register in use presently was the seventh in the series bearing last Membership No. 3399 as on 31.03.2025. 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 previous 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(3) dated - 08.02.2023. The entire procedure of formation of the Board was made under the 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 2024-2025, 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 05.02.2025 in presence of 134 members verified with attendance sheet of the meeting, but no resolution was found. The Management should follow Rule 47 in this regard. No Half Yearly General Meeting (H.G.M.) was held during 2024-2025 as per record of the Society. The last Half Yearly General Meeting was held on 12.01.2017 in presence of 389 members.

While checking the Resolutions of BOD meetings, no reference regarding approval of Loans, Payment of Member Welfare Fund or cessation of Membership were found. The management was suggested to include those agendas in their BOD meeting.

SHARE CAPITAL:

The Authorized 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 31.03.2025 was Rs. 1,69,63,700.00. During the year under audit the Society also furnished a detailed list of Share amounting Rs. 1,69,51,320.00. The difference of Rs. 12,380.00 was being carried over in the accounts for a long period which was required to be reconciled systematically. The society separated the subscribed Share into shares of Active members of Rs. 1,68,81,800.00 and shares of Inactive members of Rs. 69,520.00. Share Certificate should be issued to each member. The balance of the Paid up Share Capital increased by 12.49 % over the last year's balance of the same.

STATUTORY FUNDS:

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

Sl. No	Particulars	Balance as on 31.03.2025 [Rs.]	Investment/ Remittance [Rs.]	Investment required
1	Reserve Fund	39,05,748.00	Rs. 49,757.03 [W.B Co-op Bank, Main Br. A/c No. 2931220024-2]	38,55,990.97
2	Bad Debt Fund	56,40,281.00	Rs. 55,119.23 [W.B Co-op Bank, Main Br. A/c No. 2931220523-0]	55,85,161.77
3	Co-operative Education Fund	1,05,000.00	NIL	Nil

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

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

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.C.S. Bank Ltd. as per Rule 124(1) of W.B.C.S. Rules, 2011.

OTHER FUNDS:

Sl. No.	Particulars	Balance as on 31.03.2025 (Rs.)	Earmarked Investment/Remittance (Rs.)
1.	Members' Welfare Fund	10,95,063.00	Rs. 50,000.00 was spent as relief to members
2.	Staff Welfare Fund	21,44,021.00	NIL
3.	Staff Gratuity Fund	11,24,148.00	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. No separate investment was made by the society for this fund.
- ❖ Staff Welfare Fund was created by provisioning @10% of Net Profit through P/L Appropriation A/c.
- ❖ Staff Gratuity Fund was created by provisioning the amount of gratuity up to end of the year calculated as per Gratuity Norms through Profit & Loss A/c. this year society provisioned Rs. 1,26,275.00.

MEMBERS' DEPOSIT as on 31.03.2025 :-

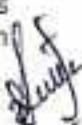
Details were as follows:

Sl. No	Account Heads	Balance as per Detailed List (Rs.)	Balance as per Balance Sheet (Rs.)	Difference (Rs.)	Remarks	% of increase
1.	Thrift Fund	7,47,05,388.00	7,49,50,838.29	(+)2,45,450.29	This difference was being carried forward for several years and should be reconciled systematically,	14.94%
2.	Guarantee Fund	1,13,18,661.50	96,66,764.50	(+)6,676.50	This difference was being carried forward for several years and should be reconciled systematically.	17.09%

❖ Interest payables to Thrift and Guarantee fund was provided @ 5% per annum during the year under audit. The society earned interest @ 7.2% on lending.

❖ Interest payable on Thrift Fund and Guarantee Fund deposits for the year 2024-2025 was Rs.33,21,355.00 & Rs.5,01,217.00 respectively which was capitalized to respective funds.

❖ 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



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

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.

UNPAID DIVIDEND:

The balance of the account as on 31.03.2025 was Rs. 4,525.00. This balance was being carried over in the accounts since previous years. Separate list of this unpaid dividend was furnished by the Society at the time of audit, for verification.

AUDIT FEE:-

According to " Rule 156(2)(1) of the West Bengal Co-op. Societies Rule 2011", the Society provided an amount of Rs. 13,125.00 as "Audit Fee" payable to the State Government of the co-op. year 2024-2025, which should be deposited through GRIPS under the head of account "0425-00-101-001-16" and send copies of the challan to the office of the Deputy Director of Co-op Audit, Kolkata Range at an early date.

OTHER LIABILITIES:

- ❖ **Excess Recovery:** As on 31.03.2025 this liability stood at Rs.21,965.00. No detailed list was submitted in support of this. In this year, Rs. 39,176.00 was the amount of excess recovery which was entirely refunded during the year.
- ❖ **P. Tax :** As on 31.03.2025, 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 with The West Bengal State Cooperative Bank Ltd. stood at Rs.22,69,799.00 as on 31.03.2025 which was physically verified with available documents and found in order. The Society did not taken interest receivable on investment in fixed Deposits. It was advised to keep Xerox copy of F.D when it was matured.

FESTIVAL ADVANCE TO STAFF:

As on 31.03.2025, Festival Advance recoverable from staff stood at Rs.12,000.00 for which a certified and agreed detailed list was submitted during Audit.

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.

FIXED ASSETS:

As on 31.03.2025 the written down value of the fixed assets after depreciation were as under:

- ❖ Furniture & fixture : Rs. 10,611.05
- ❖ Office Computer : Rs. 38,856.14

A fixed Assets Register should be maintained systematically.



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

LOAN DUE BY MEMBERS as on 31.03.2025 :

Sl. No.	Account Heads	Balance as per Detailed List (Rs.)	Balance as per Balance Sheet (Rs.)	Difference (Rs.)	Remarks
1.	Loan	11,64,89,877.00	11,64,49,972.00	(+)39,905.00	This difference was being carried forward in the accounts since years long and required to be reconciled systematically.

The Society deals in 4 type 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.

The balances of all types of loans as available in the ledger were furnished below:

Type of Loans	Balance as on 31.03.2025	DL Balance	Remarks
Emergency Loan	45,54,000.00	nil	
Mid-Term Loan	1,62,82,000.00	nil	
Long-Term Loan	1,57,90,972.00	nil	
Spl. Long-Term Loan	7,98,23,000.00	nil	It was required to prepare the Detailed list of loans type wise, so that the GL-PL difference of loans could be detected and also the analysis of loan demand, increase in demand, realization would be easier.

CASH AT BANK :

The closing bank balance stood as follows as on 31.03.2025:-

Bank A/C No.	Balance as per Cash Book	Balance as per Bank Statement	Remarks
Indian Bank Ltd. Dharamtolla Branch, Kolkata 21162489715	Rs.40,360.51	Rs.40,360.51	Verified & found in order
Indian Bank Ltd. Dharamtolla Branch, Kolkata 50179580278	Rs.3,178.27	Rs.3,178.27	Verified & found in order
W. B. State Co-op Bank Ltd. Kolkata Main Br. A/c No. 293120470-2	Rs.47,652.77	Rs.47,652.77	Verified with Bank pass book and found correct.
W. B. State Co-op Bank Ltd. Kolkata Main Br. A/c No. 10100140406287	Rs.13,590.44	Rs.13,590.44	Verified with Bank pass book and found correct.

CASH IN HAND:

Closing cash balance as on 31.03.2025 was Rs. 127.00 as per final accounts of the society for the year 2024-2025.



**JUNIOR ENGINEERS' (TELECOM)
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STAFF MATTERS:

There were 02 permanent staffs on the society as on 31.03.2025. Total liability for Staff Provident Fund as on 31.03.2025 stood at Rs.24,87,070.00. The Society maintains separate P.P.F. Accounts at G.P.O., Kolkata for individual staff. Total investment as on 31.03.2025 stood at Rs.24,76,424.00.00 which was physically verified with available documents and found in order. The Society was 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. 16,12,698.00 which was certified as Realized Profit also. After Payment of Dividend @12% on paid up share, amounting Rs.16,75,097.00 for 2023-2024 and distributing Net Profit to different funds Undistributed Profit stood at Rs. 16,93,416.83 as on 31.03.2025.

CLASSIFICATION:

After considering all the fields as specified in the classification norms, the society scored **65** out of 100 and classified as **A** class society.

During calculation, some facts found were stated below:

1. The percentage of Deposit Mobilization in comparison to last year increased by 15.22% and so as for Loan increased by 13.2%. the society should try to increase the percentage.
2. Membership coverage (34%) as well as members' participation on loan transaction (49.6%) was not at all impressive. The management was requested to consider the matter.
3. The percentage of cost of management to the working capital during 2024-2025 was 2.18% which should be within 2%.
4. The Interest earnings on Loans and Investment increased by 11.2% whereas interest liability on T.F. & G.F. of the society during 2024-2025 increased by 57.13% which led the profit down by 19.9% compared to last years profit.

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 difference was 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.



**JUNIOR ENGINEERS' (TELECOM)
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- o The Society should try to deposit their PPF amount in the PPF A/c. within 31st March for the deduction for the month March.
- 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 :-

Name	Balance on 31.03.2025	Balance on 31.03.2024	Difference	Incremental %
Share	16963700	15080520	1883180	12.49%
Thrift Fund	74950838.29	65206860.29	9743978	14.94%
Guarantee Fund	11318661.50	9666754.50	1651897	17.09%
Total Deposit	86269499.79	74873624.79	11395875	15.22%
Loan & Advances	116449972	102793972	13656000	13.28%
Investment	2269799	2185806	83993	3.84%
Interest Payable on TF	3321355	2062991	1258364	61.00%
Interest Payable on GF	501217	306050	195167	63.77%
Total	3822572	2369041	1453531	61.36%
Interest received from loan	7869102	6953889	915213	13.16%
Interest earned from FD	92512	205344	-112832	-54.95%
Total	7961614	7159233	802381	11.21%
Net Profit	1,612,698	2013659	-400,961	-19.91%

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.

N. Dutta Saha
26.08.2025

Date : 26.08.2025
Place : Kolkata.

Smt. Nandita Dutta Saha
Senior Auditor, Grade -II,
Kolkata Range
NANDITA DUTTA SAHA
Senior Auditor Grade -V
Kolkata Range

GOVERNMENT OF WEST BENGAL
DIRECTORATE OF COOPERATIVE AUDIT
11A, MIRZA GHALIB STREET, 'F' BLOCK, 3RD FLOOR
KOLKATA - 700087

AUDIT RATING OF ECCS

NAME OF THE SOCIETY: **Junior Engineers' (TELECOM) Co-operative Credit Society LTD.**
YEAR OF AUDIT: **2024-2025**

CRITERIA	MARKS ALLOTTED	MARKS AWARDED	REMARKS (IF ANY)
A Deposit Mobilization: The society may mobilize their deposits from members under Thrift Fund, Guarantee Fund, Savings, Recurring, Fixed and other Term Deposit Accounts according to Bye-laws. The marks under this head may be given taking into account the extent of increase in deposits achieved by the society over its previous year's level on the following basis:	(Full Marks awarded: 10)		
(a) Increase in total deposits over previous year's balance @ 25% or more	—	10	
(b) Increase of 20% and above but below 25%	—	8	
(c) Increase of 15% and above but below 20%	—	6	
(d) Increase of 10% and above but below 15%	—	4	
(e) Increase of 5% and above but below 10%	—	2	
(f) Increase below 5%	—	Nil	
B Membership Coverage: Marks may be given under this head as follows taking into account the extent of membership coverage of the society in relate to the number of capable heads under the provisions of the Acts, Rules and Bye-laws within its area of membership:	(Full Marks awarded: 05)		
(a) 90% and above	—	5	
(b) 75% and above but below 90%	—	4	
(c) 50% and above but below 75%	—	3	
(d) 40% and above but below 50%	—	2	
(e) 30% and above but below 40%	—	1	
(f) below 30%	—	Nil	
C Members participation: Marks may be given under this head as follows taking into account the extent of members' direct participation with the loans & advances transactions with the society:	(Full Marks awarded: 05)		
(a) If it covers 90% and above of its members	—	5	
(b) If it covers 75% and above but below 90% of its members	—	4	
(c) If it covers 50% and above but below 75% of its members	—	3	
(d) If it covers 40% and above but below 50% of its members	—	2	
(e) If it covers below 40% of its members	—	Nil	
D Defaulting Members: Marks may be given under this head as follows taking into account the percentage of defaulting members to total indebted members:	(Full Marks awarded: 10)		
(a) No defaulting members	—	10	
(b) Upto the limit of 10%	—	8	
(c) Above 10% but upto the limit of 20%	—	5	
(d) Above 20% but upto the limit of 35%	—	3	
(e) Above 35% but upto the limit of 50%	—	2	
(f) Above 50%	—	Nil	
E Loans & Advances: Marks may be given under this head as follows:	(Full Marks awarded: 20)		
(a) The auditor should scrutinize loan cases falling under different categories on sample or random basis. It should be verified whether in those cases the loan applications have been fully filled up and complete in all respect, proper scrutiny has been done by the appropriate authority after following all due procedures including repaying capacities and whether proper documentation has been done in terms of guarantees/securities etc before disbursement. It may be advisable to take up particularly bigger cases for scrutiny. The auditor may give marks in the range of 0 to 7 depending upon irregularities detected therewith.	—	7	
		6	procedure involved in loan disbursement was almost satisfactory

Unsecured Loan amount: (Marks-2)					
Total Balances of loans and advances					
(i) If below 10%	2				
(ii) If @ 10% upto 20%	1				
(iii) If above 20%	Nil				
(c) Incremental percentage of loans & advances over previous year: (Marks-4)					
(i) Above 25%	4				
(ii) 15% and above but upto 25%	3				
(iii) 10% and above but below 15%	2				
(iv) below 10%	Nil				
(d) Recovery Performance: (Marks-7)					
<u>(Percentage of recovery of losses to demand)</u>					
(i) 100% recovery of demand	7				
(ii) 90% and above but below 100%	6				
(iii) 75% and above but below 90%	5				
(iv) 60% and above but below 75%	4				
(v) 50% and above but below 60%	2				
(vi) below 50%	Nil				
F Working Results:		<u>(Full Marks awarded: 15)</u>			
(a) Profit Criteria: (Marks-5)					
(i) If the society earned realized profit	5				
(ii) If the society earned profit but no realized profit	2				
(iii) If the society earned no profit	Nil				
(b) Accumulated Loss Criteria: (Marks-2)					
(i) The society does not have accumulated loss	2				
(ii) The society has accumulated loss	Nil				
(c) Appropriation of Funds Criteria: (Marks-1)					
(i) The society had made appropriate allocation of fund	1				
(ii) The society has not made appropriate allocation of fund	Nil				
(d) Dividend Criteria: (Marks-2)					
(i) If dividend has been declared out of last year's business of the society	2				
(ii) If no dividend has been declared out of last year's business of the society	Nil				
(e) Cost of Management criteria: (Marks-3)					
Society's cost of Management to Working Capital					
(i) If upto the maximum level of 2%	3				
(ii) If above 2%	Nil				
(f) Other provisions criteria: (Marks-2)					
In respect of provisioning made towards bad/doubtful loans or other bad assets or shortage of assets as identified by the management or auditor					
(i) If adequately made (in case of not such identification)	2				
(ii) If not adequately made	Nil				
G Efficiency of Management		<u>(Full Marks awarded: 35)</u>			
Marks may be given under this head taking into consideration efficiency of the management of the society in maintaining the following activities successfully subject to the allotted marks:					
(i) If meetings have been held regularly as per provisions of the Act, Rules and Bye-laws					
(ii) If books of accounts have been properly maintained with due certifications/authentications in regular manner including the Members' Register. If the cash balances are regularly drawn and certified by the authorities. If personal members' ledgers are regularly maintained with accrued interest					
(iii) If detailed lists of assets and liabilities have been agreed with the General Ledger balances					
(iv) If there are management control over liquid cash balances i.e. Fixation and proper maintenance of the cash retention limit, timely remittance of cash to the bank and periodical verification of cash balances and due consideration and analysis of monthly cash accounts through Board Meetings					

If pass books are issued to the members and maintained properly	1	1	
If the reconciliation of bank balances has been prepared at least at the end of the year	2	2	
(vii) If the accumulation of the statutory funds are fully invested outside the business of the society as per the Acts, Rules and Bye-laws and if no balance of the Cooperative Education Fund has been maintained above a year in the business of the society	2	0	
(viii) If legal measures are taken in terms of the Acts towards loan recovery from the defaulting members	2	2	
(ix) If legal measures are taken against any misappropriation/defalcation/fraud happened therewith	1	1	
(x) If satisfactory compliance has been made on last audit report	4	0	
(xi) Timely repayment of loans if taken from bank or otherwise as per schedule of repayment/demand (Full marks may be awarded if there is no such loans under demand)	2	2	
(xii) If the mutual accounts could be finalized as required for audit purposes within 3 months from the close of the cooperative year	3	0	

TOTAL MARKS OBTAINED

65

AUDIT CLASSIFICATION NORMS ON THE BASIS OF MARKS OBTAINED

RATING

90 and above	AA
85 and above but below 90	A+
65 and above but below 85	A
50 and above but below 65	B
40 and above but below 50	C
Below 40	D

Shubh Jaiswal
26.02.2025

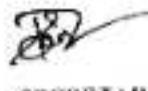
MANDITA DUTTA SAH
Senior Auditor Grade-V
Volks Range

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 01.04.2024 TO 31.03.2025

<u>PARTICULARS</u>	<u>Amount</u> (Rs.)	<u>Amount</u> (Rs.)	<u>PARTICULARS</u>	<u>Amount</u> (Rs.)	<u>Amount</u> (Rs.)
To: Interest on T.F. (3%)			By, Interest realised on Loan		78,69,102.00
Paid in Cash	28,888.00		Interest on Fixed Deposit		92,512.00
Add : Payable (Capitalized)	33,21,355.00		Interest on S3 A/C [211162489715]		40,991.00
		33,50,243.00	50179380278,293 [2204702,10100140406287]		4,062.00
Interest on G.F. (5%)			Interest on BIDF		3,668.00
Paid in Cash	3,419.00		Interest on RF		340.00
Add : Payable (Capitalized)	5,01,217.00		Sales w/ Form		38,280.00
		5,04,636.00	Refund of TDS		
AGM Expenses		6,16,000.00			
Contingency		20,641.00			
Printing & Stationery		2,807.00			
System Maintenance		84,251.00			
Postage		18.00			
Tax deducted at source		8,519.00			
Tax Consultations		4,000.00			
E-payment systems		23,829.00			
Cheque purchase		1,846.00			
Bank Charges		1,491.80			
Audit fee (2024-2025) Provision		13,125.00			
Salary to staff		13,48,999.00			
Ex-gratia to staff		33,000.00			
P.P.F. Contribution (Employee)		50,985.00			
Mediclaim		45,400.00			
Accounting Job		1,70,000.00			
Staff Gratuity Provision (made upto 31.03.25)		1,26,275.00			
Dep. of Furniture @ 10%	1,179.00				
Dep. on Office Computer @ 53.33%	19,399.20				
		20,578.20			
NET PROFIT		16,12,698.00			
W/d to P&L Appropriation A/c		80,48,955.00			
					80,48,955.00


PRESIDENT
 President

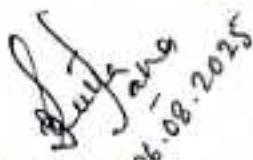
JUNIOR ENGINEERS'
 (TELECOM) CO-OPERATIVE
 CREDIT SOCIETY LTD.


SECRETARY

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


TREASURER

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


VANDITA DUTTA SAHA
 Senior Auditor Grade-V
 Kolkata Range

96-08-2025

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED
 Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh (South), Kolkata -700001
LOSS APPROPRIATION ACCOUNT FOR THE PERIOD FROM 01.04.2024 TO 31.03.2025

<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)		1,61,269.00	By, Balance brought forward from last year		23,35,257.83
Bad Debt Fund (15% of Net Profit)		2,41,904.00	By, Net Profit transferred from P/L A/c.		16,12,698.00
Staff Welfare Fund (10% of Net Profit)		1,61,269.00			
Co-op. Education Fund : (3% of Net Profit or Rs. 15000/-whichever is less)		15,000.00			
Dividend for the year 2023-24 @ 12% paid by A/c. transfer		16,75,097.00			
Undistributed Profit (Trfd. To Balance Sheet)		16,93,416.83			
		29,47,955.83			
					29,47,955.83


PRESIDENT
 President

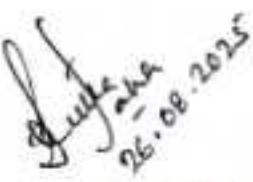
JUNIOR ENGINEERS'
(TELECOM) CO-OPERATIVE
CREDIT SOCIETY LTD.


SECRETARY

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


TREASURER

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


 26.08.2025

VANDITA DUTTA SAM
 Senior Auditor Grade - II
 Kolkata Branch

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 31.03.2025

<u>PARTICULARS</u>	<u>Amount</u> (Rs.)	<u>Amount</u> (Rs.)	<u>PARTICULARS</u>	<u>Amount</u> (Rs.)	<u>Amount</u> (Rs.)
<u>Share Capital :- Authorized Share Capital</u>			<u>Cash in hand</u>		<u>127.00</u>
100000 "A" class Share of Rs.20/- each			<u>Cash at Bank</u>		
50000 "B" class Share of Rs.20/- each			ALD Bank - A/c No.21162489715	49,360.51	
<u>Paid up Share as per last A/c</u>	1,50,80,330.00	2,10,00,000.00	ALD Bank - A/c No.30179580278	3,178.27	
<u>Add:- This year</u>	22,06,280.00		Co-op Bank - A/c No.29312204702	47,652.77	
	1,72,86,880.00		<u>Co-op Bank Staff Welfare -</u>		
<u>Less- Refunded</u>	3,23,100.00		A/c No.10100140405287	13,590.44	
<u>Reserve Fund as per last A/c</u>	37,64,139.00				<u>1,04,781.99</u>
<u>Add :-10% of Net Profit</u>	1,61,269.00		<u>Fixed Deposit - as per last A/c</u>	21,85,806.00	
<u>Add:- Admission Fees</u>	340.00		<u>Add : New Investment</u>	13,71,407.00	
<u>Bad Debt Fund as per last A/c</u>	53,96,177.00			35,57,213.00	
<u>Add:- 15% of Net Profit</u>	2,41,904.00			12,87,44.00	
<u>Members' Welfare - As per last A/c</u>	10,65,243.00		<u>Less : Matured & Encashed</u>		<u>22,60,799.00</u>
<u>Add:- This year (collected from member)</u>	79,820.00		<u>Investment</u>		
	11,43,063.00		a) R/Fund : as per last A/c		49,757.03
<u>Less:- Paid to members</u>	50,000.00		b) Bad Debt Fund as per last A/c		55,119.23
<u>Staff Welfare (10% of Net Profit)</u>			c) P.P.F. Deposit		
<u>As per last A/c</u>	19,82,752.00		As per last A/c	21,78,574.00	
<u>Add:- This year</u>	1,61,269.00		<u>Add :SB deposit</u>	1,38,000.00	
<u>Staff Gratuity</u>	9,97,873.00		<u>Add : interest earned for 2023-2024</u>	1,59,850.00	
<u>Add: This year (Provision)</u>	1,26,273.00				<u>24,76,424.00</u>
<u>Co-op. Education Fund</u>			<u>Loan due by members :</u>		
<u>As per last A/c</u>	90,000.00		As per last A/c	10,27,93,972.00	
<u>Add:- 5% of Net Profit or Rs.15000/- whichever is less</u>	15,000.00		<u>Add:- Issuing this year</u>	7,67,50,000.00	
<u>Theft Fund As per last A/c</u>	6,52,06,862.29			17,95,43,972.00	
<u>Add:- This year</u>	79,81,000.00		<u>Less:- Realisation</u>	6,30,94,000.00	
<u>Add:- Interest payable on TF</u>	33,21,355.00				<u>11,64,49,972.00</u>
<u>Less:-Refunded in this year</u>	7,65,09,215.29		<u>Interest lying in Bank as per last A/c</u>		
<u>Guarantee Fund : as per last A/c</u>	15,58,372.00				<u>151.18</u>
<u>Add:- This year</u>	96,66,764.50		<u>Furniture & Fixture</u>		
<u>Add:- Interest payable on GF</u>	13,94,200.00		As per last A/c	11,793.85	
<u>Less:-Refunded in this year</u>	5,01,217.00		<u>Less : Depreciation 10%</u>	1,179.00	
	1,15,62,181.50				<u>10,611.05</u>
	2,43,520.00		<u>Office Computer</u>		
			As per last A/c	58,235.34	
			<u>Less : Depreciation 33.3%</u>	19,399.20	
					<u>38,856.14</u>
					<u>12,14,55,598.62</u>


PRESIDENT

President

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


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 -700001
BALANCE SHEET AS AT 31.03.2025

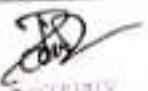
<u>PARTICULARS</u>	<u>Amount</u> (Rs.)	<u>Amount</u> (Rs.)	<u>PARTICULARS</u>	<u>Amount</u> (Rs.)	<u>Amount</u> (Rs.)
B/F →		11,72,47,460.79	B/F →		12,14,55,598.62
<u>Audit fee</u> : as per last A/c	13,000.00		<u>Festival Advance to staff</u>		
<u>Add:</u> This year provision	13,125.00		as per last A/c	7,500.00	
	26,125.00		<u>Add:</u> This year	30,000.00	
<u>Less:</u> Paid in this year	13,000.00			37,500.00	
		13,125.00	<u>Less:</u> realised	25,500.00	
<u>Staff P.F.:</u> as per last A/c	21,89,298.00				12,000.00
<u>Add:</u> Employee (actual)	51,066.00				
<u>Add:</u> Employee (additional)	35,468.00				
<u>Add:</u> Employer	50,988.00				
<u>Add:</u> Interest earned for 2021-2022	1,50,450.00				
	24,87,070.00				
<u>Less:</u> Partial withdrawn	0.00				
		24,87,070.00			
<u>P. TAX:</u> as per last A/c		36.00			
<u>Unpaid Dividend</u> : as per last A/c		4,525.00			
<u>Excess Recovery</u> : as per last A/c	21,965.00				
<u>Add:</u> Received from Dept.	39,176.00				
	61,141.00				
<u>Less:</u> Paid to Members	39,176.00				
		21,965.00			
<u>Undistributed Profit</u>		16,93,416.83			
		12,14,67,598.62			
					12,14,67,598.62


President

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

AUDITOR'S CERTIFICATE

I report that I have audited the annexed Balance Sheet of Junior Engineers' Telecom Co-operative Credit Society Limited as at 31.03.2025 & the Annexed Profit & Loss A/c for the year ended on 31.03.2025 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.

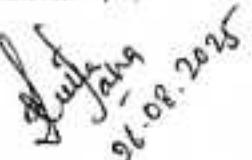

Secretary

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


Treasurer

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

AUDITOR


 91-02-2025
VANDITA DUTTA SAH
 Senior Auditor Grade - I
 Kolkata Range

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED
 Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh (South), Kolkata -700014
PAID 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

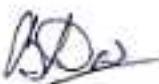
UNPAID DIVIDEND FOR 2014-15

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

Total =>

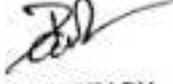
3,906.00

4,525.00


PRESIDENT

President

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


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 -700001
STAFF GRATUITY LIST 2024- 2025

NAME OF STAFF	As on 01.04.2024	length of Service	BASIC + IDA x length of service x 15/26	Provision for 2024 -25	Paid	As on 31.03.2025
SUBHASHIS GHOSH	5,81,159.00	20 years	56899 x 20 x 15/26	75,368.00	0.00	6,56,527.00
RAKESH DAS	4,16,714.00	23 years	35241 x 23 x 15/26	50,907.00	0.00	4,67,621.00
	9,97,873.00			1,26,275.00		11,24,148.00

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED
 Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh (South), Kolkata -700001
STAFF FESTIVAL ADVANCE 2024-2025

NAME OF STAFF	OP. BAL.	PAYMENT	RECOVERED	BALANCE
SUBHASHIS GHOSH	0.00	15,000.00	9,000.00	6,000.00
RAKESH DAS	7,500.00	0.00	7,500.00	0.00
AVIJIT HAZRA	0.00	15,000.00	9,000.00	6,000.00
	7,500.00	30,000.00	25,500.00	12,000.00


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.

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED
 Telephone Bhawan, Room No:619, 6th Floor, 34, BBB Bagh (South), Kolkata -700001

STAFF P.F. A/C 2024-2025 (INVESTMENT)

Name of staff	PF OF BAL.	DEPOSITE(EMPLOYEE) ACTUAL CONTRIBUTION	ADDITIONAL CONTRIBUTION	DEPOSIT (EMPLOYER)	INTEREST EARNED	TOTAL	PARTIAL / FULL WITHDRAW (if any)	CLOSING BALANCE
SUBHASHIS GHOSH	19,50,062.00	33,536.00	32,928.00	33,536.00	1,42,052.00	21,88,114.00	0.00	21,88,114.00
RAKESH DAS	2,28,512.00	19,530.00	2,943.00	19,530.00	17,798.00	2,88,310.00	0.00	2,88,310.00
	21,78,574.00	\$1,066.00	35,868.00	\$1,066.00	1,59,850.00	24,76,424.00	0.00	24,76,424.00

INVESTMENT ON FIXED DEPOSITS - 2024-2025

Date of Issue	Amount (Rs.)	A/c. No.	Rate of Interest	Period	Amount (Rs.)	Remark
27.08.2024	12,87,414.00	101006445016	7.00%	1 YEAR	13,71,407.00	REINVEST
28.03.2025	8,98,392.00	101006036751	7.00%	1 YEAR	9,98,992.00	REINVEST
	<u>21,85,806.00</u>				<u>22,69,799.00</u>	


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


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


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