



REPORT OF THE BOARD OF DIRECTORS

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

Room No 610, (6th Floor), Telephone Bhaban, Kol-700001

ANNUAL GENERAL MEET – 09.01.2026

At

TI Hall, CTO building, Kolkata-700001

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) & Recognized by the D.G., P&T, New Delhi.]

41st ANNUAL GENERAL MEET – 09.01.2026

REPORT OF THE BOARD OF DIRECTORS FOR THE PERIOD 01-01-2025 TO 31-12-2025

Dear Members,

The Board of Directors is pleased to welcome all of you on the occasion of **41st Annual General Meeting** of the Society. We would take an opportunity to place before you the performance report of the period 01-01-2025 to 31-12-2025.

01. The Present Managing Committee:-

The present Managing Committee are as follows :

1.	Sri Bishwarup Das,	DE/NIB,CNTX-East	President
2.	Sri Tridip Kumar Sinha	AGM/OP-PG,CO ,WBTC	Vice- President
3.	Sri Partha Pratim Dan	SDE/IT., CTD	Secretary
4.	Sri Snehashis Sabui	SDE/Vigilance, CTD	Treasurer
5.	Smt. Puja Sinha	SDE/ Sales, HQ, CTD	Director
6.	Sri Kuntal Paul	AGM/Sales-OP,CTD	Director
7.	Sri Promit Gangooly	SDE(NWO-CM),WBTC	Director
8.	Smt. Ivon Banerjee	AGM(HR)/HQ, CTD	Director
9.	Sri Prasenjit Bag	SDE/NOFN,WBTC	Director

14 nos. of Board meeting were held during this period.

02. Membership Strength:-

Present strength of regular members is **731**.

03. Distribution of Loans:-

The loan of different categories disbursed up to 31-12-2025 are as follows:-

Sl. No.	Categories of Loan	No. of loans disbursed
1.	Emergency Loan up to Rs.1,05,000/-	88
2.	Intermediate loan up to Rs.2,10,000/-	105
3.	Long Term Loan up to Rs. 3,60,000/-	36
4.	Special Long Term Loan up to Rs. 6,00,000/-	62

04. Loan status of Directors as on 31.12.2025 :-

Sl. No.	Name	M/No.	O/s Loan
1.	Sri Bishwarup Das	2666	Rs.2,10,000/-*
2.	Sri Tridip Kumar Sinha	2902	Rs.4,23,000/-*
3.	Sri Partha Pratim Dan	2832	Rs.1,82,000/-*
4.	Sri Snehashis Sabui	2524	Rs.4,50,000/-*
5.	Smt. Puja Sinha	2801	Rs.4,80,000/-*
6.	Sri Kuntal Paul	2875	NIL
7.	Sri Promit Gangooly	2839	Rs.5,90,000/-*
8.	Smt. Ivon Banerjee	2311	Rs.5,40,000/-*
9.	Sri Prasenjit Bag	2795	Rs.5,23,000/-*

*Loan outstanding status after salary of December, 2025

05. Long Outstanding Cases:-

Due to transfer in other Area / Circle some of the members are becoming defaulter. The members are requested to intimate the Co-operative whenever their Disbursing Unit is changed.

06. Current Loan Policy:-

- (i) Renewal of Loan will be sanctioned after recovery of 50% of existing loan.
- (ii) **Rate of Interest is 6.0%.**
- (iii) There will be **NO PENALTY** for pre closure of loan after locking period*.
- (iv) No penalty is chargeable if the existing loan is adjusted with new loan.
- (v) Maximum share value will be limited to Rs.48,000/- only.

Current Loan Policy at a glance:-

Category	Amount (Rs.)	No. of Instalment	Eligibility	Surity	*Locking period
Emergency/ Short-term Loan	105,000/-	21	3 months salary deduction	2 (Two)	3 months
Mid-term/ Intermediate Loan	2,10,000/-	30	6 months membership	3 (Three)	6 months
Long-term Loan	3,60,000/-	60	1 year 6 months membership	3 (Three)	1 year
Special Long-term Loan	6,00,000/-	60	3 years membership	3 (Three)	1 year

A member is eligible to get 3 (Three) type of Loan at a time i.e. Emergency/Short-term Loan-Rs.1,05,000/-Mid-term/Intermediate Loan-Rs.2,10,000/- & Long-term Loan – Rs.3,60,000/- OR Special Loan – Rs.6,00,000/-

07. Members Welfare Fund :-

All of you have acquainted that Members' Welfare Fund has been built up by contribution of Rs. 10/- per month from each of the members.

The Board of Directors is highly pleased to propose the dividend for share capital @ 10% for the Audited year 2024 – 2025 along with a token gift (*Amazon e-Gift Voucher of Rs.900/- each will be sent on mobile by SMS*) to all the existing members as on 31.03.2025. . The Board of Directors is decided to disburse the proposed dividend into Member's Bank account as previous years.

We have introduced the system of “Direct debit facility (E-Nach)” from the Members’ Bank (Salary) account. Members need to fill up online mandate (www.jetccs.org) for this purpose. Your cooperation to strengthen our Cooperative Society is highly solicited. Audit report for the F.Y. 2024-2025 has been uploaded in our website.

In conclusion the Board of Directors apologizes if there is any inconvenience caused to any member due to lapse of the Society. Also acknowledges with gratitude the co-operation extended by the members, Telecom Authorities, Auditor, office of the W.B. State Co-operative Societies, all service associations of BSNL and staff of the Society.

Sd/-

Sri Bishwarup 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 Gangooly
Director

Smt Ivon Banerjee
Director

Sri Prasenjit Bag
Director