



# Govt. of West Bengal Co-Operation GRIPS eChallan

## GRN Details

GRN:	192022230109557128	Payment Mode:	Online Payment (SBI Epay)
GRN Date:	29/08/2022 17:01:15	Bank/Gateway:	SBIePay Payment Gateway
BRN :	6178589516837	BRN Date:	29/08/2022 17:04:01
Gateway Ref ID:	IGAOFAPMO1	Method:	State Bank of India NB
Payment Status:	Successful	Payment Ref. No:	AUDIT20212022JETCCSLTD (REF No)

## Depositor Details

Depositor's Name:	JETCCS LTD
Address:	3A CHOWRINGHEE PLACE KOLKATA-700013
Mobile:	9433000537
E-Mail:	jetccsltd@gmail.com
Contact No:	03322283434
Depositor Status:	Depositor
R.E.F. No:	AUDIT20212022JETCCSLTD
Name:	JETCCS LTD
Address:	3A CHOWRINGHEE PLACE, KOLKATA-700013
Period From (dd/mm/yyyy):	01/04/2020
Period To (dd/mm/yyyy):	31/03/2022
Remarks:	AUDIT FEES FOR JETCCS LTD FY 2021-22

## Payment Details

Sl. No.	Payment ID	Head of A/C Description	Head of A/C	Amount (₹)
1	AUDIT20212022JETCCS LTD	Audit Fees for Co-operation-Other Fees	0425-00-101-001-16	13750
			<b>Total</b>	<b>12750</b>


IN WORDS: TWLEVE THOUSAND SEVEN HUNDRED FIFTY ONLY.


**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO - 87, 88 & 89, KOLKATA- 700 013  
**STATUTORY AUDIT REPORT FOR THE YEAR 2021 - 2022**

**INTRODUCTORY STATEMENT**

**A. PRIMA FACIE :**

01. Name of the Society with Registration No. : JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED No.124 dated 30.08.1974
02. Address in full : 3A, Chowringhee Place, 2nd floor, Kolkata-700013
03. Type of Society : Primary Employees' Co-operative Credit Society with Limited liability
04. No. of Members : 608 + 60 - 18 = 650
05. No. of Board Meeting held in 2021-22 : Fourteen (14) only
06. (a) Date of last AGM held : 16.12.2021 in presence of 220 members  
(b) Date of last HGM held : 12.01.2017 in presence of 389 members
07. Date of last election of BOD : 14.10.2015
08. Board of Directors now in the office :
- | <u>Name</u>            | <u>Designation</u> |
|------------------------|--------------------|
| Sri Biswarup Das       | Chairman           |
| Sri Tridip Kumar Sinha | Vice Chairman      |
| Sri Partha Pratim Dan  | Secretary          |
| Sri Snehashis Sabui    | Treasurer          |
| Smt Puja Sinha         | Director           |
| Sri Kuntal Paul        | Director           |
| Sri Promit Gangooly    | Director           |

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

  
31.08.2022  
NANDITA DUTTA SARKA  
Senior Auditor Grade - I  
Kolkata Range

**FINANCIAL :**

01. Authorised Share Capital	:	Rs. 2,10,00,000.00
02.(a) Paid up Share Capital	:	Rs. 1,21,51,840.00
(b) Audit Fees due (as on 31.03.2022)	:	Rs. 12,750.00
(c) Co-operative Education Fund due (as on 31.03.2022)	:	Rs. 60,000.00
03. Working Capital	:	Rs. 8,30,40,405.83
04. Net Profit for the year 2021-22	:	Rs. 6,58,166.00
06. Undistributed Profit stood as on 31.03.2022	:	Rs. 9,71,758.83
07. Rate of Interest for 2021-22		
(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. Nandita Dutta Saha Senior Auditor, Grade-II, Kolkata Range
10. Place and date of completion of Present Audit	:	Office of the Society on 31.08.2022
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

  
21.08.2022

Smt. Nandita Dutta Saha  
Senior Auditor, Grade-II,  
Kolkata Range  
NANDITA DUTTA SAHA  
Senior Auditor Grade-I<sup>st</sup>  
Kolkata Range

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

**STATUTORY AUDIT REPORT FOR THE YEAR 2021 - 2022**

- (1) Period of Audit : **01.04.2021 to 31.03.2022**  
(2) Authority of Audit : Order No. 2275DA dated 11.05.2022 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 2021-2022 was conducted and completed on 31.08.2022. 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, and 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, 2022. 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 provide 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:-

- Primarily to create funds for lending money to its members.
- To provide facilities for the exercise of Thrift and Savings.
- Generally to encourage self-help and mutual aid among members.

## **MEMBERS:**

During the year under audit, 60 (Sixty) new members have been admitted in the Society but 18 (Eighteen) members ceased their membership. Hence, as on 31.03.2022, the total number of members stood at 650 (Six hundred fifty) 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.3205 as on 31.03.2022. 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 07 (seven) members whose details are given in the Introductory Statement. 01 director post was vacant from December, 2018 due to retirement of Sri Jnanankur Bhowmick, treasurer of the Society. Sri Snehashis Sabui is now acted as treasurer. Present Board of Directors was elected on 14.10.2015 in terms of Memo No. 2628 dated 02.09.15 of Returning Officer and Deputy Registrar of Co-operative Societies, Co-operation Department. Sri Ramjiban Upadhyay, Inspector of Co-operative Societies, Kolkata Range was the Assistant Returning Officer. Office Bearers' election was held on 03.11.15. The management should maintain a 'Register of Directors' as per W.B.C.S rule 67(1)(iv). The tenure of this existing BOD has already fulfilled. But due to Covid situation the election of New BOD held up till the date of Audit. As per declaration of the last Board of Directors, the expired board was functioning as same as it did earlier to continue the smooth running of financial and other affairs of the Society.

## **MEETINGS:**

During the year 2021-2022, 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 16.12.2021 in presence of 220 members and no Half Yearly General Meeting (H.G.M.) was held during 2021-2022 as per record of the Society. The last Half Yearly General Meeting was held on 12.01.2017 in presence of 389 members. Although the validity of the Board expired, the Directors of the Society conducted meetings to issue loans and for other financial issues.

## **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 31-03-2022 was Rs. 1,21,51,840.00. During the year under audit the Society also furnished a detailed list of Share amounting Rs. 1,21,39,460.00. 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 10.3% over the last year's balance of the same.



**STATUTORY**  
Balance  
below:

SI. N.

### **STATUTORY FUNDS:**

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

Sl. No	Particulars	Balance as on 31.03.2022[Rs.]	Investment/ Remittance[Rs.]	Investment required
1	Reserve Fund	31,98,023.00	Rs. 49,757.03 [W.B Co-op Bank, Main Br. A/c No. 2931220024-2]	31,48,265.97
2	Bad Debt Fund	45,80,148.00	Rs. 55,119.23 [W.B Co-op Bank, Main Br. A/c No. 2931220523-0]	45,25,028.77
3	Co-operative Edu. Fund	60,000.00	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. 12,750.00 as "Audit Fee" payable to the State Government of the co-op. year 2021-2022, which should be deposited through GRIPS under the head of account "0425-00-101-001-16" very soon and send two (2) Xerox copies of the challan to the office of the Deputy Director of Co-op Audit, Kolkata Range at an early date.

### **MEMBERS' DEPOSIT as on 31.03.2022 :-**

Sl. No	Account Heads	Balance as per Detailed List (Rs.)	Balance as per Balance Sheet (Rs.)	Difference (Rs.)	Remarks	% of increase
1.	Thrift Fund	5,18,52,962.00	5,20,98,412.29	(+)2,45,450.29	This difference was being carried over in the accounts since previous years required to be reconciled systematically	13.5%
2.	Guarantee Fund	75,53,964.00	75,60,640.50	(+)6,676.50	This difference was being carried over in the accounts since previous years required to be reconciled systematically	16.5%

❖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 2021-2022 was Rs.22,66,526.00 & Rs.3,26,053.00 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.

**OTHER FUNDS:**

Sl. No.	Particulars	Balance as on 31.03.2022(Rs.)	Earmarked Investment/Remittance (Rs.)
1.	Members' Welfare Fund	9,70,791.00	Rs. 55,000.00 was spent as relief to members
2.	Staff Welfare Fund	14,37,266.00	NIL
3.	Staff Gratuity Fund	7,54,638.00	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.1,35,053.00 through Profit & Loss A/c.

**UNPAID DIVIDEND:**

The balance of the account as on 31.03.2022 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 31.03.2022 this liability stood at Rs.21,965.00. No detailed list was submitted in support of this.
- ❖ **P. Tax :** As on 31.03.2022, 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.45,21,583.00 as on 31.03.2022 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:**

As on 31.03.2022, Festival Advance recoverable from staff stood at Rs.6,000.00 for which a certified and agreed detailed list was submitted during Audit.

**FIXED ASSETS:**

As on 31.03.2022 the written down value of the fixed assets were as under:

- ❖ Furniture & fixture : Rs.4,499.25
  - ❖ Office Computer : Rs.2,273.16
- A fixed Assets Register should be maintained systematically.

**LOAN DUE BY MEMBERS as on 31.03.2022 :**

Sl. No.	Account Heads	Balance as per Detailed List (Rs.)	Balance as per Balance Sheet (Rs.)	Difference (Rs.)	Remarks
1.	Loan	7,86,82,877.00	7,86,36,972.00	(+)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 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.

**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 31.03.2022:-

Bank A/C No.	Balance as per Cash Book	Balance as per Bank Statement	Remarks
Indian Bank Ltd. Dharamtolla Branch, Kolkata 21162489715	Rs.2,48,988.21	Rs. 3,27,408.21	verified with Bank pass book and found the balance to be of Rs.3,27,408.21. The difference was reconciled by drawing BRS which was attached herewith.
Indian Bank Ltd. Dharamtolla Branch, Kolkata 50179580278	Rs.2,93,589.07	Rs.2,93,589.07	Verified & found in order
W. B. State Co-op Bank Ltd. Kolkata Main Br. A/c No. 293120470-2	Rs.2,744.17	Rs.2,744.17	verified with Bank pass book and found correct.
W. B. State Co-op Bank Ltd. Kolkata Main Br. A/c No.10100140406287	Rs.12,064.32	Rs.12,064.32	verified with Bank pass book and found correct.

**CASH IN HAND:**

Closing cash balance as on 31.03.2022 was Rs.113.00. On 26.08.2022 a physical verification was conducted and found a balance of Rs.529.00 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 31.03.2022 stood at Rs.18,10,157.00. The Society maintains separate P.P.F. Accounts at G.P.O., Kolkata for individual staff. Total investment as on 31.03.2022 stood at Rs.17,99,097.00 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. 6,58,166.00 which was certified as Realized Profit also. After Payment of Dividend amounting Rs.10,92,314.00 for 2020-2021 and distributing Net Profit to different funds Undistributed Profit stood at Rs. 9,71,758.83 as on 31.03.2022.

### **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.
- o 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 2021-2022.
- 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  
Pair  
C

Head of A/c	Balance as on 31.03.2021	Balance as on 31.03.2022	Increase / Decrease	Percentage of Increase / Decrease
Paid up Share Capital	Rs. 1,10,12,880.00	Rs. 1,21,51,840.00	(+) Rs.11,38,960.00	(+) 10.3%
Thrift Fund	Rs. 4,58,80,734.29	Rs. 5,20,98,412.29	(+) Rs.62,17,678 .00	(+) 13.5%
Guarantee Fund	Rs. 64,92,090.50	Rs. 75,60,640.50	(+) Rs.10,68,550.00	(+) 16.5%
Loan	Rs. 6,26,52,972.00	Rs.7,86,36,972.00	(+) Rs.1,59,84,000.00	(+) 25.51%

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.6,58,166.00.

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 :31.08.2022

Place : Kolkata

*Nandita*  
31.08.2022  
Smt. Nandita Dutta Saha  
Senior Auditor, Grade -II,  
Kolkata Range  
NANDITA DUTTA SAHA  
Senior Auditor Grade -I  
Kolkata Range

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
**3A, CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO - 87, 88 & 89, KOLKATA- 700 013**  
**RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01.04.2021 TO 31.03.2022**



<u>RECEIPT</u>	<u>Amount (Rs.)</u>	<u>Amount (Rs.)</u>	<u>PAYMENT</u>	<u>Amount (Rs.)</u>
Opening Balance -			By, Share Capital refunded	4,49,560.00
Cash in hand		74.00	.. Money refunded	23,02,849.00
Cash at Bank			.. Interest on TP refund	29,132.00
ALD Bank - A/c No.21162489715	83,11,777.21		.. G/Money refunded	1,98,103.00
ALD Bank - A/c No.50179580278	6,17,784.80		.. Interest on GF refund	3,116.00
Co-op Bank - A/c No.29312204702	15,244.23		.. Loans issued to members	
Co-op Bank Staff Welfare -			Emergency loan	38,45,000.00
A/c No.10100140406287	11,857.36		Mid-term	75,80,000.00
		89,56,463.60	Long-term	77,50,000.00
			Special Long-term	3,17,00,000.00
Share Capital		15,88,520.00		5,08,75,000.00
Thrift Fund		62,54,801.00	Dividend Paid for 2020-21	10,92,314.00
Guarantee Fund		9,40,600.00	Welfare to members	55,000.00
Loans realised from members			AGM Expenses	3,66,106.00
Emergency loan	31,37,000.00		Medical Reimbursement	18,929.00
Mid-term	64,48,000.00		System Maintenance	39,911.00
Long-term	56,05,000.00		Medicines	34,157.00
Special Long-term	1,97,11,000.00		Printing & Stationery	6,194.00
		3,48,91,000.00	E-Payment systems	27,128.00
Interest realised from members			Cheque purchase	466.50
Emergency loan	1,56,339.00		Postage	4,008.00
Mid-term	5,88,570.00		Contingency	15,781.00
Long-term	7,59,139.00		Salary to staff	10,37,266.00
Special Long-term	32,36,430.72		Ex-gratia	23,000.00
		47,40,478.72	Festival advance (paid to staff)	15,000.00
Welfare (Members)		62,540.00	Honorarium	5,000.00
Sales of Forms		300.00	Arrear IDA paid	9,173.00
PF Contribution (Employee)	44,195.00		Accounting job	2,05,000.00
Add: Adm. Contribution (Employee)	59,610.00		Payment of Gratuity to staff	4,74,337.00
Add: Interest earned for 2021-2022	1,14,832.00		Payment of leave encashment	3,73,720.00
		2,18,637.00	P.F. Investment : Employee -	46,120.00
Repay of B/ Advance (refunded by staff)		25,000.00	Add: Employee (additional) -	63,760.00
Interest on SB A/C [21162489715, 50179580278, 29312204702, 10100140406287]		2,13,560.00	Add: Employer -	46,120.00
Interest on BDF	1,481.00		Add: Interest earned for 2021-2022	1,14,832.00
Interest on RF	1,337.00			2,70,832.00
Fixed Deposit matured	64,06,828.00		Audit fee (2020-2021)	12,625.00
Interest on Fixed Deposit	3,04,777.00		Bank Charges	6,664.30
Admission fees	300.00		Investment on Fixed Deposit	61,13,628.00
Bank charges refund	400.25		Cash in hand	113.00
Misc. receive	15,001.00		Cash at Bank	
			ALD Bank - A/c No.21162489715	2,48,988.21
			ALD Bank - A/c No.50179580278	2,93,589.07
			Co-op Bank - A/c No.29312204702	2,744.17
			Co-op Bank Staff Welfare -	
			A/c No.10100140406287	12,064.32
				5,57,385.77
		6,46,21,498.57		6,46,21,498.57

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

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

**NANDITA DUTTA SAMA**  
 Senior Auditor Grade - I  
**TREASURER**  
 JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.

*[Signature]*  
 31.03.2022

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
**3A, CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO - 87, 88 & 89, KOLKATA- 700 013**  
**PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01.04.2021 TO 31.03.2022**



<u>PARTICULARS</u>	<u>Amount (Rs.)</u>	<u>Amount (Rs.)</u>	<u>PARTICULARS</u>	<u>Amount (Rs.)</u>	<u>Amount (Rs.)</u>
.. Interest on T.F. (5%) Paid in Cash	29,132.00		By, Interest realized on Loan		47,40,478.72
Add : Payable (Capitalized)	22,66,526.00		.. Interest on Fixed Deposit		3,04,777.00
		22,95,658.00	.. Interest on SB A/C [21162489715, 50179580278,29312204702,10100140406287]		2,13,560.00
.. Interest on G.E. (5%) Paid in Cash	3,116.00		.. Interest on BDF		1,481.00
Add : Payable (Capitalized)	3,26,853.00		.. Interest on RF		1,337.00
		3,29,169.00	.. Sales of Form		300.00
.. AGM Expenses	3,66,106.00		.. Misc. Received		15,001.00
.. Postage	4,008.00		.. Bank charges refund		400.25
.. Contingency	15,781.00				
.. Printing & Stationery	6,194.00				
.. System Maintenance	39,911.00				
.. Salary to staff	10,37,266.00				
.. Ex-gratia to staff	23,000.00				
.. P.F.F. Contribution (Employer)	46,120.00				
.. Mediclaim	34,157.00				
.. Honorarium	5,000.00				
.. Arrear DA Paid	9,173.00				
.. Accounting Job	2,05,000.00				
.. Staff Gratuity Provision (made upto 31.03.22)	1,35,053.00				
.. Bank Charges	6,664.30				
.. Medical Reimbursement	18,929.00				
.. Audit fee (2021-2022) Provision	12,750.00				
.. E-payment systems	27,128.00				
.. Cheque purchase	466.50				
.. Dep. of furniture @ 10%	500.00				
.. Dep. on Office Computer @ 33.3%	1,135.17				
		19,94,341.97			
<b>NET PROFIT</b> trfd to P&L Appropriation A/c		6,58,166.00			
		<b>52,77,334.97</b>			<b>52,77,334.97</b>

*B. Das*

**CHAIRMAN**  
Chairman

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

*S. Das*

**SECRETARY**  
Secretary

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

*F. Das*

**TREASURER**  
Treasurer

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

*Nandita Dutta Sarin*  
31.08.2022

**NANDITA DUTTA SARIN**  
Senior Auditor Grade - I  
Kolkata Rangr


**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
**CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO - 87, 88 & 89, KOLKATA- 700 013**  
**& LOSS APPROPRIATION ACCOUNT FOR THE PERIOD FROM 01.04.2021 TO 31.03.2022**



<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>
Reserve Fund (10% of Net Profit)		65,817.00	By, Balance brought forward from last year		16,51,265.83
Bad Debt Fund (15% of Net Profit)		98,725.00	By, Net Profit transferred from P/L A/c.		6,58,166.00
Staff Welfare Fund ( 10% of Net Profit )		65,817.00			
Co-op. Education Fund : (5% of Net Profit or Rs. 15000/-whichever is less)		15,000.00			
Dividend for the year 2020-21 @ 11% paid by A/c. transfer		10,92,314.00			
Undistributed Profit (Trfd. To Balance Sheet)		9,71,758.83			
		<u>23,09,431.83</u>			<u>23,09,431.83</u>

  
**CHAIRMAN**  
 Chairman  
**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.**

  
 31.08.2022  
**NANDITA DUTTA SAHA**  
 Senior Auditor Grade-I  
 Kolkata - Rang

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
**3A, CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO - 87, 88 & 89, KOLKATA- 700 013**  
**BALANCE SHEET AS AT 31.03.2022**



<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>
Share Capital :- Authorized Share Capital			Cash in hand		753.00
1000000 "A" class Share of Rs.20/- each		2,10,00,000.00	Cash at Bank:		
50000 "B" class Share of Rs.20/- each			ALD Bank - A/c No.21162489715	2,48,988.21	
Paid up Share as per last A/c	1,10,12,880.00		ALD Bank - A/c No.50179580278	2,93,589.07	
Add- This year	15,88,520.00		Co-op Bank - A/c No.29312204702	2,744.17	
	1,26,01,400.00		Co-op Bank Staff Welfare -		
Less- Refunded	4,49,560.00	1,21,51,840.00	A/c No.10100140406287	12,064.32	5,57,385.77
Reserve Fund as per last A/c	31,31,906.00		Fixed Deposit - as per last A/c	48,14,783.00	
Add :-10% of Net Profit	65,817.00		Add : New Investment	61,13,628.00	
Add:- Admission Fees	300.00	31,98,023.00	Less : Matured & Encashed	64,06,828.00	45,21,583.00
Bad Debt Fund as per last A/c	44,81,423.00		Investment		
Add:- 15% of Net Profit	98,725.00	45,80,148.00	a) R/Fund : as per last A/c		49,757.03
Members' Welfare - As per last A/c	9,63,251.00		b) Bad Debt Fund as per last A/c		55,119.23
Add- This year (collected from member)	62,540.00		c) P.P.P. Deposit :		
	10,25,791.00		As per last A/c	29,68,928.00	
Less :-Relief to members (paid for Members' welfare)	55,000.00	9,70,791.00	Add-SB deposit	1,56,000.00	
Staff Welfare (10% of Net Profit)			Add : Interest earned for 2021-2022	1,14,832.00	
As per last A/c	17,45,169.00		Less- Final withdrawn	32,39,760.00	17,99,097.00
Add:- This year	65,817.00		Loan due by members :		
	18,10,986.00		As per last A/c	6,26,52,972.00	
Less:- Payment of Leave	3,73,720.00	14,37,266.00	Add:- Issuing this year	5,08,75,000.00	
Staff Gratuity	10,93,922.00			11,35,27,972.00	
Add- This year (Provision)	1,35,053.00		Less:-Realisation	3,48,91,000.00	7,86,36,972.00
	12,28,975.00		Interest lying in Bank as per last A/c		151.18
Less:-Payment of Gratuity	4,74,337.00	7,54,638.00	Furniture & Fixture		
Co-op. Education Fund			As per last A/c	4,999.25	
As per last A/c	45,000.00		Less : Depreciation 10%	500.00	4,499.25
Add:- 5% of Net Profit or Rs.15000/- whichever is less	15,000.00	60,000.00	Office Computer		
Thrift Fund As per last A/c	4,58,80,734.29		As per last A/c	3,408.33	
Add:- This year	62,54,001.00		Less : Depreciation 33.3%	1,135.17	2,273.16
Add:- Interest payable on TF	22,66,526.00				
	5,44,01,261.29				
Less:-Refunded in this year	23,02,849.00	5,20,98,412.29			
Guarantee Fund : as per last A/c	64,92,090.50				
Add:- This year	9,40,600.00				
Add:- Interest payable on GF	3,26,053.00				
	77,58,743.50				
Less:-Refunded in this year	1,98,103.00	75,60,640.50			
		8,28,11,758.79			8,56,26,950.62

*Signature*  
 31.03.2022

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

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

**NANDITA DUTTA Saha**  
 Senior Auditor Grade-I  
 Kolkata Range

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

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED  
 3A, CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO - 87, 88 & 89, KOLKATA- 700 013  
 BALANCE SHEET AS AT 31.03.2022



PARTICULARS	Amount (Rs.)	Amount (Rs.)	PARTICULARS	Amount (Rs.)	Amount (Rs.)
B/F →		8,28,11,758.79	B/F →		8,56,32,950.62
Audit fee: as per last A/c	12,625.00		Festival Advance to staff	16,000.00	
Add:- This year provision	12,750.00		as per last A/c	15,000.00	
	25,375.00		Add:- This year	31,000.00	
Less:- Paid in this year	12,625.00		Less:- realised	25,000.00	
		12,750.00			6,000.00
Staff P.E.: as per last A/c	29,86,063.00				
Add:- Employee (actual)	44,195.00				
Add:- Employee (additional)	59,610.00				
Add:- Employer	46,120.00				
Add: Interest earned for 2021-2022	1,14,832.00				
	32,50,820.00				
Less:- Final withdrawn	14,40,663.00				
		18,10,157.00			
P. 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		9,71,758.83			
		8,56,32,950.62			8,56,32,950.62

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

*[Signature]*  
 Secretary  
 JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD

*[Signature]*  
 Treasurer  
 JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.

I report that I have audited the annexed Balance Sheet of Junior Engineers' Telecom Co-operative Credit Society Limited as at 31.03.2022 & the Annexed Profit & Loss A/c for the year ended on 31.03.2022 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

*[Signature]*  
 31.08.2022  
 NANDITA DUTTA SARKA  
 Senior Auditor Grade - I  
 Kolkata Range

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
3A, CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO – 87, 88 & 89, KOLKATA- 700 013  
BANK RECONCILIATION STATEMENT AS ON 31.03.2022



As per Bank Statement / Pass Book the balance stood as on 31.03.2022 are noted here under :

INDIAN BANK SB A/C NO. 21162489715 Rs. 3,27,408.21

Less : Cheque issued but not cleared during the year

<u>Cheque no.</u>	<u>Date</u>	<u>Date of Encash</u>	<u>Amount</u>	
725702	31.03.2022	02.04.2022	Rs. 44,420.00	
725704	31.03.2022	02.04.2022	Rs. 15,000.00	
725705	31.03.2022	02.04.2022	Rs. 14,000.00	
725707	31.03.2022	04.04.2022	Rs. 5,000.00	
				Rs. 78,420.00

BANK BALANCE AS PER CASH BOOK AS ON 31.03.2022 Rs. 2,48,988.21

As per Cash Book the Bank balances stood as on 31.03.2022 are noted here under :

INDIAN BANK SB A/C NO.	21162489715	2,48,988.21
INDIAN BANK SB A/C NO.	50179580278	2,93,589.07
CO-OPERATIVE BANK SB A/C NO.	29312204702	2,744.17
CO-OPERATIVE BANK STAFF WELFARE A/C NO.	101001406287	12,064.32

  
**CHAIRMAN**  
Chairman  
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.

  
31.08.2022  
**NANDITA DUTTA SAHA**  
Senior Auditor Grade-I  
Kolkata Range



**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
**CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO - 87, 88 & 89, KOLKATA- 700 013**  
**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)
ABHUIT 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



**CHAIRMAN**  
Chairman

**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.**



Cash Certificate

This is to certify that the Cash balance as on 26.08.2022 Rs.529/-


(In words : Rupees Five hundred twenty nine only)

The denominations :	Rs.100 x 5 =>	Rs. 500.00
	Rs.20 x 1 =>	Rs. 20.00
	Coin =>	Rs. 9.00
		<u>Rs. 529.00</u>



  
**CHAIRMAN**  
Chairman  
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.

  
31.08.2022  
**NANDITA DUTTA SARKA**  
Senior Auditor Grade-II  
Kolkata Range

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
**3A, CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO - 87, 88 & 89, KOLKATA-700 013**  
**STAFF GRATUITY LIST 2021-2022**



NAME OF STAFF	As on 01.04.2021	length of Service	BASIC + IDA x length of service x 15/26	Provision for 2021-22	Paid	As on 31.03.2022
SOMNATH MUKHERJI	4,74,337.00	22 years	0.00	0.00	4,74,337.00	0.00
SUBHASHIS GHOSH	3,57,111.00	17 years	44520 x 17 x 15/26	79,527.00	0.00	4,36,638.00
RAKESH DAS	2,62,474.00	20 years	27560 x 20 x 15/26	55,526.00	0.00	3,18,000.00
	10,93,922.00			1,35,053.00		7,54,638.00

**JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED**  
**3A, CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO - 87, 88 & 89, KOLKATA-700 013**  
**STAFF FESTIVAL ADVANCE 2021-2022**

NAME OF STAFF	OP. BAL.	PAYMENT	RECOVERED	BALANCE
SOMNATH MUKHERJI	6,000.00	0.00	6,000.00	0.00
SUBHASHIS GHOSH	6,000.00	15,000.00	15,000.00	6,000.00
RAKESH DAS	4,000.00	0.00	4,000.00	0.00
	16,000.00	15,000.00	25,000.00	6,000.00

*[Signature]*  
 Chairman  
 JUNIOR ENGINEERS  
 (TELECOM) CO-OPERATIVE  
 CREDIT SOCIETY LTD.  
 3A, Chowringhee 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**  
**3A, CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO - 87, 88 & 89, KOLKATA- 700 013**

**STAFF P.F. A/C 2021-2022 (INVESTMENT)**

Name of staff	PF OP.BAL.	DEPOSITE(EMPLOYEE)		DEPOSIT (EMPLOYER)	INTEREST EARNED	TOTAL	PARTIAL / FULL WITHDRAW (if any)	CLOSING BALANCE
		ACTUAL CONTRIBUTION	ADDITIONAL CONTRIBUTION					
DOMNATH MUKHERJI	14,16,663.00	5,970.00	12,060.00	5,970.00	0.00	14,40,663.00	14,40,663.00	0.00
UBHASHIS GHOSH	13,26,619.00	24,800.00	46,400.00	24,800.00	97,551.00	15,20,170.00	0.00	15,20,170.00
AKESH DAS	2,25,646.00	15,350.00	5,300.00	15,350.00	17,281.00	2,78,927.00	0.00	2,78,927.00
	<b>29,68,928.00</b>	<b>46,120.00</b>	<b>63,760.00</b>	<b>46,120.00</b>	<b>1,14,832.00</b>	<b>32,39,760.00</b>	<b>14,40,663.00</b>	<b>17,99,097.00</b>

**INVESTMENT ON FIXED DEPOSITS - 2021-2022**

Date of issue	Amount (Rs.)	A/c. No.	Rate of Interest	Period	Amount (Rs.)	Remark
27.08.2021	10,94,801.00	101008445016	5.15%	1 YEAR	11,61,982.00	REINVEST
28.03.2021	7,19,987.00	101006036751	5.15%	1 YEAR	7,67,556.00	REINVEST
13.01.2022	15,00,000.00	101011314930	5.15%	1 YEAR	15,92,045.00	REINVEST
13.01.2022	15,00,000.00	101011314952	5.15%	1 YEAR	0.00	PREMATURED
02.09.2021		101011964467	5.15%	1 YEAR	10,00,000.00	NEW
	<b>48,14,783.00</b>				<b>45,21,583.00</b>	

  
**CHAIRMAN**  
 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.

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED  
3A, CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO – 87, 88 & 89, KOLKATA- 700 013

Reconciliation between the Ledger balance with the Members different deposits as on 31.03.2022

	Balance Sheet	Detail List		Detailed List	Difference
	(Rs.)	Active Member	Close/cease	Total (Rs)	(Rs.)
Share	1,21,51,840.00	1,20,27,980.00	1,11,480.00	1,21,39,460.00	12,380.00
Drift Fund	5,20,98,412.29	5,11,42,769.00	7,10,193.00	5,18,52,962.00	2,45,450.29
Guarantee Fund	75,60,640.50	74,53,786.00	1,00,178.00	75,53,964.00	6,676.50
Loan due by members	7,86,36,972.00	7,78,40,000.00	8,42,877.00	7,86,82,877.00	-45,905.00



JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED  
3A, CHOWRINGHEE PLACE, 2<sup>ND</sup> FLOOR, ROOM NO – 87, 88 & 89, KOLKATA- 700 013

Loan	Opening Balance	Issue	Deposit	Closing Balance
Emergency Loan	18,52,000.00	38,45,000.00	31,27,000.00	25,70,000.00
Mid-term Loan	79,88,000.00	75,80,000.00	64,48,000.00	91,20,000.00
Long-term Loan	1,03,94,972.00	77,50,000.00	56,05,000.00	1,25,39,972.00
Special Long-term Loan	4,24,18,000.00	3,17,00,000.00	1,97,11,000.00	5,44,07,000.00
	6,26,52,972.00	5,08,75,000.00	3,48,91,000.00	7,86,36,972.00

  
Chairman  
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.

JUNIOR ENGINEERS (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED  
 3A, CHOWRINGHEE PLACE, 7<sup>TH</sup> FLOOR, ROOM NO - 87, 88 & 89, KOLKATA-700 013  
 DETAIL LIST REPORT FOR THE PERIOD OF 01.04.2021 TO 31.03.2022



STATUS	LOAN Q/P AMT		ISSUE AMT	TOTAL LOAN RECOVERY		LOAN CLOSING		TF D/P (PRIN+INT)		TF FUND		TF INT		TF REFUND		TF CLOSING		GFO/P (PRIN+INT)		GF FUND		GF INT		GF REFUND		GF CLOSING		SHARE OP.		SHARE AMT		SHARE REQUISITE		SMA		
	RS.	RS.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.			
ACTIVE	3185000	50875000	50875000	34891000	72600000	41596677	3530577	2295888	41731593	51102760	6300772	1288852	370100	511029	7452725	10049000	1822220	105250	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000
INACTIVE	842877	0	0	0	842877	1036607	0	0	326424	711193	115642	0	0	33444	1021176	155006	0	462100	113480	113480	113480	113480	113480	113480	113480	113480	113480	113480	113480	113480	113480	113480	113480	113480	113480	113480
TOTAL	62698877	50875000	50875000	34891000	73442877	45593284	3530577	2295888	45995817	58214653	6416414	1288852	370100	544673	7573901	10064006	1822220	105250	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000	100000000

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

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

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