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 2025 - 2026

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	:	744
05.	No. of Board Meeting held in 2025-26	:	Thirteen (13)
06.	(a) Date of last AGM held	:	09.01.2026 in presence of 317 members
	(b) Date of last SGM held	:	17.03.2023 in presence of 204 members
07.	(a) Date of last election of BOD	:	17.03.2023
	(b) Date of Office Bearer Meeting	:	27.03.2023

08. Board of Directors now in the office :

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 Gangooly	**Director**
Smt Ivon Banerjee	**Director**
Sri Prasenjit Bag	**Director**

09.	Contact details of the Society		
	(a) Phone No./ Mobile No.	:	**033-22283434 / 9433000537**
	(b) e-mail address	:	**jetccsltd@gmail.com**

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

A. FINANCIAL :

01.	Authorised Share Capital	:	**Rs. 2,10,00,000.00**
02.	(a) Paid up Share Capital	:	**Rs. 1,86,67,200.00**
	(b) Co-operative Education Fund due (as on 31.03.2026)	:	**Rs. 1,20,000.00**
	(c) Audit fees due (2025-2026)	:	**Rs. 10,700.00**
03.	Working Capital	:	**Rs. 13,14,35,403.62**
04.	Net Profit for the year 2025-26	:	**Rs. 18,07,191.00**
06.	Undistributed Profit stood as on 31.03.2026	:	**Rs. 12,73,443.83**
07.	Rate of Interest for 2025-26		
	(a) On Lending	:	6% P.A.
	(b) On Deposit- Thrift Fund	:	4% P.A.
	Guarantee Fund	:	4% 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 27.08.2026
11.	Audit classification	:	"A" class

Sri Partha Pratim Dan
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27.08.2026

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

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

STATUTORY AUDIT REPORT
FOR THE YEAR 2025-2026

(1) Period of Audit :**01.04.2025 to 31.03.2026**
(2) Authority of Audit :Order No. 684DA, dated – 30.03.2026 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 2025-2026 was conducted and completed on 27.08.2026. 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 verified from its Bye Laws which was amended completely in terms of WBCS Acts, 2006 and Rules, 2011 on 30.08.2013.

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:

Total number of members as on 31.03.2026 stood at 744 (Seven hundred Forty Four) only, as the list submitted by the management of the Society. The Register of the Members was maintained satisfactorily by the Society, but all the columns were not properly filled up, which should be completed 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. 3472 as on 31.03.2026 after the inclusion details of 73 new members who joined to the society during 2025-2026. 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 2025-2026, 13 (Thirteen) 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 09.01.2026 in presence of 317 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 2025-2026 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 these 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 31.03.2026 was Rs. 1,86,67,200.00. During the year under audit the Society also furnished a detailed list of Share amounting Rs. 1,86,54,820.00. 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 744 Active members of Rs. 18582060.00 and shares of 68 Inactive members of Rs. 72,760.00. Share Certificate should be issued to each member. The balance of the Paid up Share Capital increased by 10.04 % 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 31.03.2026[Rs.]	Investment/ Remittance[Rs.]
1	Reserve Fund	40,86,832.00	Rs. 49,757.03 [W.B Co-op Bank, Main Br. A/c No. 2931220024-2]
2	Bad Debt Fund	59,11,360.00	Rs. 55,119.23 [W.B Co-op Bank, Main Br. A/c No. 2931220523-0]
3	Co-operative Education Fund	1,20,000.00	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.

OTHER FUNDS:

Sl. No.	Particulars	Balance as on 31.03.2026 (Rs.)	Earmarked Investment/Remittance (Rs.)
1.	Members' Welfare Fund	11,56,073.00	Rs. 25,000.00 was spent as relief to members
2.	Staff Welfare Fund	23,24,740.00	NIL
3.	Staff Gratuity Fund	12,20,768.00	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. 96,620.00 in support of which a schedule was attached.

MEMBERS' DEPOSIT as on 31.03.2026 :-

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	8,35,23,920.00	8,37,69,370.29	(+)2,45,450.29	This difference was being carried forward for several years and should be reconciled systematically.	14.94%
2.	Guarantee Fund	1,29,09415.00	1,29,16,091.50	(+)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 **@ 4%** per annum during the year under audit. The society earned interest **@6%** on lending.
- Interest payable on Thrift Fund and Guarantee Fund deposits for the year 2024-2025 was Rs.30,32,209.00 & Rs.4,69,913.00 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 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 31.03.2026 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 and was in agreement with the GL balance.

AUDIT FEE:-

According to Rule 156(2)(1) of the West Bengal Co-op. Societies Rule 2011, the Society was assessed an amount of Rs. 10,700.00 as "Audit Fee" payable to the State Government of the co-op. year 2025-2026 against its Working Capital of Rs. 13,14,35,403.62, 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 31.03.2026 this liability stood at Rs.22,245.00. No detailed list was submitted in support of this. In this year, Rs. 21,715.00 was the amount of excess recovery which was entirely refunded during the year.
- **P. Tax :** As on 31.03.2026, 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.24,74,299.00 as on 31.03.2026 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 31.03.2026, Festival Advance recoverable from staff stood at Rs.27,500.00 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. 9,550.05
- Office Computer : Rs. 25,916.94

A fixed Assets Register should be maintained systematically.

LOAN DUE BY MEMBERS as on 31.03.2026 :

Sl. No.	Account Heads	Balance as per Detailed List (Rs.)	Balance as per Balance Sheet (Rs.)	Difference (Rs.)	Remarks
1.	Loan	12,87,36,877.00	12,86,90,972.00	(+)45,905.00	This difference increased by Rs. 6000 which was generated during 2025-2026 which should be reconciled at the earliest.

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 31.03.2026 (Rs.)	DL Balance (Rs.)	Difference (Rs.)
Emergency Loan	45,54,000.00	67,78,000.00	3000.00
Mid-Term Loan	1,62,82.000.00	2,49,88,000.00	(-)24000.00
Long-Term Loan	1,57,90,972.00	1,99,59,877.00	11,29,905.00
Spl. Long-Term Loan	7,98,23,000.00	7,70,11,000.00	(-)10,63,000.00
Total Loan	12,86,90,9720.00	12,87,36,877.00	(+) 45,905.00
Remarks: The society prepared the necessary Detailed list of type wise loans in response to last year's audit report, and what detected was too alarming for the society. The above GL-PL difference of all types of loans was huge for LT and Special LT Loans and the value of GL-PL differences stated in the last few years was actually the net difference of all the loans. This year the society could not maintained to arrest the previous GL-PL difference of loans. This type of accounting was not acceptable and The management should try their best to reconcile the matter as soon as possible.			

CASH AT BANK :

The closing bank balance stood as follows as on 31.03.2026:-

Bank A/C No.	Balance as per Cash Book	Balance as per Bank Statement	Remarks
Indian Bank Ltd. Dharamtolla Branch, Kolkata 21162489715	Rs. 81,364.51	Rs. 81,364.51	Verified & found in order
Indian Bank Ltd. Dharamtolla Branch, Kolkata 50179580278	Rs. 8,179.27	Rs. 8,179.27	Verified & found in order
W. B. State Co-op Bank Ltd. Kolkata Main Br. A/c No. 293120470-2	Rs.57,100.37	Rs.57,100.37	Verified with Bank pass book and found correct.
W. B. State Co-op Bank Ltd. Kolkata Main Br. A/c No.10100140406287	Rs.14,043.04	Rs.14,043.04	Verified with Bank pass book and found correct.

CASH IN HAND:

Closing cash balance as on 31.03.2026 was nil as per final accounts of the society for the year 2025-2026. The closing Cash amount as on 27.08.2026 was physically verified and found it to be of Rs. 1515.00. As the society did not maintain cash book in proper format it could not be checked to be tallied with the cash book.

STAFF MATTERS:

There were 03 permanent staffs on the society as on 31.03.2026. Among them, Sri Abhijit Hazra was confirmed as Permanent for the post in the 41st Annual General Meeting held on 09.01.2026.

Total liability for Staff Provident Fund as on 31.03.2026 stood at Rs.28,05,921.00. The Society maintains separate P.P.F. Accounts at G.P.O., Kolkata for individual staff. Total investment as on 31.03.2026 stood at Rs. 27,95,353.00 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 which stood at Rs. 12,20,768.00 as on 31.03.2026, but no investment against the fund was made by the management. An employee wise detail was attached in support of the above funds. 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 2025-2026, he Net Profit Earned by the society from their loan business was of Rs. 18,07,191.00 which was entirely certified as Realized Profit for the year. The Undistributed profit as on 31.03.2026 stood at Rs. 12,73,443.83.

CLASSIFICATION:

After considering all the fields as specified in the classification norms, the society scored 66 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 12.07% and so as for Loan increased by 10.51%. 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 2025-2026 was 2.05% which should be within 2%.

GENERAL OBSERVATIONS:

- The Society should maintain Membership Register as per Rule 67(i)(ii) of W.B.C.S Rule, 2011.
- Deviation in GL-PL difference was not at all desirable; the Society management should be careful in this regard.
- All books and records should be timely signed by the competent authorities.
- Accounts should be maintained more systematically. Cash book should be introduced. Society should follow the clause 46 of bye laws of the Society.
- Half Yearly General Meeting should be held regularly as per sec 30(1) of WBCS Act, 2006.
- 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.
- Ledger for employees' Provident fund should be maintained systematically.
- Share certificates should be issued to all members.
- The PAN of the Society is AADAT1109K.
- Compliance to KYC norms should be introduced for all members and depositors.
- The Society should try to deposit their PPF amount in the PPF A/c. within 31st March for the deduction for the month March.
- 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.

While checking the system database of members, it was found that 68 members account existed which had share value of Rs. 72,760.00, TF of Rs. 4,89,466.00, GF of Rs. 18,471.00, Emergency Loan of Rs. 91,000.00, LT Loan of Rs. 86,256.00, Sp. LT Loan of Rs. 80,000.00.

There also 2005 accounts were traced which existed in the system without share, but with TF of Rs. 1,31,813.00 and GF of Rs. 23526.00 and with outstanding LT Loan of Rs. 58,621.00. The management was requested to settle those accounts.

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 : 26.08.2025
Place : Kolkata.

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

Nandita Dutta Saha
Senior Auditor Grade-II
Kolkata Range
Govt. of West Bengal

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

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BALANCE SHEET AS AT 31.03.2026

PARTICULARS	Amount (Rs.)	Amount (Rs.)	PARTICULARS	Amount (Rs.)	Amount (Rs.)
Share Capital :- Authorized Share Capital			Cash in hand		0.00
1000000 "A" class Share of Rs.20/- each			Cash at Bank:		
50000 "B" class Share of Rs.20/- each		2,10,00,000.00	ALD Bank - A/c No.21162489715	81,364.51	
Paid up Share as per last A/c	1,69,53,700.00		ALD Bank - A/c No.50179580278	8,179.27	
Add:- This year	21,74,600.00		Co-op Bank - A/c No.29312204702	57,100.37	
	1,91,38,300.00		Co-op Bank Staff Welfare -		
Less:- Refunded	4,71,100.00		A/c No.10100140406287	14,043.04	
		1,86,67,200.00			1,60,687.19
Reserve Fund as per last A/c	39,05,748.00		Fixed Deposit - as per last A/c	22,69,799.00	
Add :-10% of Net Profit	1,80,719.00		Add : New Investment	34,26,979.00	
Add:- Admission Fees	365.00			56,96,778.00	
		40,86,832.00	Less : Matured & Encashed	32,22,479.00	
					24,74,299.00
Bad Debt Fund as per last A/c	56,40,281.00		Investment		
Add:- 15% of Net Profit	2,71,079.00				
		59,11,360.00	a) R/Fund : as per last A/c		49,757.03
Members' Welfare – As per last A/c	10,95,063.00		b) Bad Debt Fund as per last A/c		55,119.23
Add - This year (collected from member)	86,010.00		c) P.P.F. Deposit :		
	11,81,073.00		As per last A/c	24,76,424.00	
Less:- Paid to members	25,000.00		Add:-SB deposit	1,38,000.00	
		11,56,073.00	Add : Interest earned for 2023-2024	1,80,929.00	
					27,05,353.00
Staff Welfare (10% of Net Profit)					
As per last A/c	21,44,021.00				
Add:- This year	1,80,719.00		Loan due by members :		
		23,24,740.00	As per last A/c	11,64,49,972.00	
Staff Gratuity	11,24,148.00		Add:- Issuing this year	7,96,15,000.00	
Add: This year (Provision)	96,620.00			19,60,64,972.00	
		12,20,768.00	Less:-Realisation	6,73,74,000.00	
					12,86,90,972.00
Coop. Education Fund					
As per last A/c	1,05,000.00				
Add:- 5% of Net Profit or Rs.15000/-			Interest lying in Bank as per last A/c		151.18
whichever is less	15,000.00				
		1,20,000.00	Furniture & Fixture		
Thrift Fund As per last A/c	7,49,50,838.29		As per last A/c	10,611.05	
Add:- This year	86,01,002.00		Less : Depriciation 10%	1,061.00	
Add:- Interest payable on TF	30,32,209.00				9,550.05
	8,65,84,049.29				
Less:-Refunded in this year	28,14,679.00				
		8,37,69,370.29	Office Computer		
Guarantee Fund : as per last A/c	1,13,18,681.50		As per last A/c	38,856.14	
Add:- This year	14,00,600.00		Less : Depriciation 33.3%	12,939.20	
Add:- Interest payable on GF	4,69,913.00				25,916.94
	1,31,89,174.50				
Less:-Refunded in this year	2,73,083.00				
		1,29,16,091.50			
		13,01,72,434.79			13,42,61,805.62

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.

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BALANCE SHEET AS AT 31.03.2026

PARTICULARS	*Amount (Rs.)*	*Amount (Rs.)*	*PARTICULARS*	*Amount (Rs.)*	*Amount (Rs.)*
B/F →		13,01,72,434.79	B/F →		13,42,61,805.62
Audit fee : as per last A/c	13,125.00		Festival Advance to staff		
Add:- This year provision	10,700.00		as per last A/c	12,000.00	
	23,825.00		Add:-This year	55,000.00	
Less:- Paid in this year	13,125.00			67,000.00	
		10,700.00	Less:-realised	39,500.00	
Staff P.F. : as per last A/c	24,87,070.00				27,500.00
Add:- Employee (actual)	52,002.00				
Add :- Employee (additional)	33,996.00				
Add:- Employer	51,924.00				
Add : Interest earned for 2025-2026	1,80,929.00				
	28,05,921.00				
Less: Partial withdrawn	0.00				
		28,05,921.00			
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				
Add: Received from Dept.	21,715.00				
	43,680.00				
Less: Paid to Members	21,435.00				
		22,245.00			
Undistributed Profit		12,73,443.83			
		13,42,89,305.62			13,42,89,305.62

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

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

AUDITOR'S CERTIFICATE

I have audited the above Balance Sheet of Junior Engineers' Telecom Co-operative Credit Society Limited as at 31.03.2026 & the Annexed Profit & Loss A/c for the year ended on 31.03.2026 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

27-08-2026

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED
Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh (South), Kolkata -700001
PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE PERIOD FROM 01.04.2025 TO 31.03.2026

PARTICULARS	Amount (Rs.)	Amount (Rs.)	PARTICULARS	Amount (Rs.)	Amount (Rs.)
To Reserve Fund (10% of Net Profit)		1,80,719.00	By. Balance brought forward from last year		16,93,416.83
" Bad Debt Fund (15% of Net Profit)		2,71,079.00	By. Net Profit transferred from P/L A/c.		18,07,191.00
" Staff Welfare Fund (10% of Net Profit)		1,80,719.00			
" Co-op. Education Fund : (5% of Net Profit or Rs. 15000/-whichever is less)		15,000.00			
" Dividend for the year 2024-25 @ 10% paid by A/c. transfer		15,79,647.00			
Undistributed Profit (Trfd. To Balance Sheet)		12,73,443.83			
		35,00,607.83			35,00,607.83

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27.08.2026

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED
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PROFIT & LOSS ACCOUNT FOR THE PERIOD FROM 01.04.2025 TO 31.03.2026

PARTICULARS	Amount (Rs.)	Amount (Rs.)	PARTICULARS	Amount (Rs.)	Amount (Rs.)
To, Interest on T.E.(25%)			By, Interest realised on Loan		79,16,515.00
Paid in Cash	57,041.00		" Interest on Fixed Deposit		2,31,565.00
Add : Payable (Capitalised)	30,32,209.00		" Interest on SB A/C [21402489715, SCI70510278,29312204702,10100140486287]		41,864.00
		30,89,250.00	" Interest on BDF		5,885.00
" Interest on G.F.(25%)			" Interest on RF		3,507.00
Paid in Cash	3,344.00		" Sales of Form		366.00
Add : Payable (Capitalised)	8,68,913.00		" Refund of IDS		2,73,015.00
		4,75,257.00			
" AGM Expenses		6,75,650.00			
" Contingency		17,916.00			
" Printing & Stationery		2,261.00			
" System Maintenance		8,613.00			
" Worldline e-Payments		35,855.00			
" Tax deducted at source		27,065.00			
" Tax Consultancies		4,000.00			
" Synergic Softek		54,200.00			
" Cheque purchase		1,794.00			
" Bank Charges		2,561.00			
" Audit fee (2025-2026) Provision		10,700.00			
" Salary to staff		16,13,777.00			
" Ex-gratia to staff		33,000.00			
" P.F. Contribution (Employer)		51,924.00			
" Medicliam		45,000.00			
" Staff Gratuity Provision (made upto 31.03.26)		94,620.00			
" Dep. of furniture @ 10%	1,061.00				
" Dep. on Office Computer @ 33.3%	12,939.20				
		14,000.20			
" NET PROFIT		18,07,191.00			
trfd to P&L Appropriation A/c					
		80,70,720.00			80,70,720.00

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07.08.2026

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

Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh (South), Kolkata -700001

RECEIPT & PAYMENT ACCOUNT FOR THE PERIOD FROM 01.04.2025 TO 31.03.2026

RECEIPT	Amount (Rs.)	Amount (Rs.)	PAYMENT	Amount (Rs.)	Amount (Rs.)
To, Opening Balance -			By, Share Capital refunded		4,71,100.00
Cash in hand		127.00	,, T/Money refunded		28,14,679.00
,, Cash at Bank			,, Interest on TF refund		57,041.00
ALD Bank - A/c No.21162489715	40,360.51		,, G/Money refunded		2,73,083.00
ALD Bank - A/c No.50179580278	3,178.27		,, Interest on GF refund		5,344.00
Co-op Bank - A/c No.29312204702	47,652.77		,, Loan issued to members		
Co-op Bank Staff Welfare - A/c No.10100140406287	13,590.44		Emergency loan	93,75,000.00	
		1,04,781.99	Mid-term	2,44,00,000.00	
,, Share Capital		21,74,600.00	Long-term	1,27,80,000.00	
,, Thrift Fund		86,01,002.00	Special Long-term	3,30,60,000.00	
,, Guarantee Fund		14,00,600.00			7,96,15,000.00
,, Loan realised from members			,, Welfare to members		25,000.00
Emergency loan	71,54,000.00		,, Payment against Excess Recovery		21,435.00
Mid-term	1,56,70,000.00		,, Dvd. paid to Members (2024-25)		15,79,647.00
Long-term	97,41,000.00		,, AGM Expenses		6,75,650.00
Special Long-term	3,48,09,000.00		,, System Maintenance		8,613.00
		6,73,74,000.00	,, Mediclaim		45,000.00
,, Interest realised from members			,, Printing & Stationery		2,261.00
Emergency loan	3,42,636.00		,, Synergic Softek		54,280.00
Mid-term	12,08,481.00		,, Cheque purchase		1,794.00
Long-term	10,87,137.00		,, Contingency		17,916.00
Special Long-term	48,78,264.00		,, Salary to staff		16,17,777.00
		75,16,518.00	,, Ex-gratia		33,000.00
,, Welfare (Members)		86,010.00	,, Festival advance (paid to staff)		55,000.00
,, Sales of Forms		366.00	,, Worldline e-Payments		35,855.00
,, PF Contribution (Employee)	52,002.00				27,065.00
Add : Addl. Contribution (Employee)	33,996.00		,, Tax deducted at source		4,000.00
Add : Interest earned for 2025-2026	1,80,929.00		,, Tax Consultations		
		2,66,927.00	,, P.F. Investment : Employee –	51,924.00	
			Add : Employee (additional) -	34,152.00	
		2,73,015.00	Add : Employer -	51,924.00	
,, Refund of TDS		39,500.00	Add : Interest earned for 2025-2026	1,80,929.00	
,, Repay of F/ Advance(refunded by staffs)					3,18,929.00
,, Interest on SB A/C [21162489715, 50179580278,29312204702,10100140406287]		41,864.00	,, Audit fee (2024-2025)		13,125.00
,, Interest on BDF		3,885.00	,, Bank Charges		2,566.80
,, Interest on RF		3,507.00	,, Investment on Fixed Deposit		34,26,979.00
,, Fixed Deposit matured		32,22,479.00	,, Cash in hand		0.00
,, Interest on Fixed Deposit		2,31,565.00	,, Cash at Bank		
,, Admission fees		365.00	ALD Bank - A/c No.21162489715	81,364.51	
,, Excess recovery		21,715.00	ALD Bank - A/c No.50179580278	8,179.27	
			Co-op Bank - A/c No.29312204702	57,100.37	
			Co-op Bank Staff Welfare - A/c No.10100140406287	14,043.04	
					1,60,687.19
		9,13,62,826.99			9,13,62,826.99

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27.08.2026

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED
Telephone Bhaban, Room No:610, 6th Floor, 34, BBD Bagh (South), Kolkata -700001
DETAIL LIST REPORT FOR THE PERIOD OF 01.04.2025 TO 31.03.2026

Heads	Status	Share_ opbl	Share_ diposit	Share_ withdrawl	Share_ clbl	TF_opbl	TF_int	TF_ deposit	TF_withdrawl	TF_clbl	GF_opbl	GF_int	GF_ deposit	GF_withdrawal	GF_clbl
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
744	ACTIVE	16476420	2105640	0	18582060	71384430	0	11518211	0	82902641	11013105	2144	1854313	2144	12867418
68	With Share	474900	68960	471100	72760	3189145	57041	115000	2871720	489466	275354	5344	16200	278427	18471
2005	Without Shar	0	0	0	0	131813	0	0	0	131813	23526	3200	0	3200	23526
2817		**16951320**	**2174600**	**471100**	**18654820**	**74705388**	**57041**	**11633211**	**2871720**	**83523920**	**11311985**	**10688**	**1870513**	**283771**	**12909415**

Heads	Status	EL_opbl	EL_disb	EL_recov	EL_clbl	MT_opbl	MT_disb	MT_ recov	MT_clbl	LT_opbl	LT_disb	LT_recov	LT_clbl	SPL_opbl	SPL_disb	SPL_recov	SPL_clbl
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
744	ACTIVE	4200000	9270000	6783000	6687000	16048000	24190000	15250000	24988000	16650000	12780000	9615000	19815000	77500000	32460000	33029000	76931000
68	With Share	357000	105000	371000	91000	210000	210000	420000	0	212256	0	126000	86256	1260000	600000	1780000	80000
2005	Without Shar	0	0	0	0	0	0	0	0	58621	0	0	58621	0	0	0	0
2817		**4557000**	**9375000**	**7154000**	**6778000**	**16258000**	**24400000**	**15670000**	**24988000**	**16920877**	**12780000**	**9741000**	**19959877**	**78760000**	**33060000**	**34809000**	**77011000**

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JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED
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STAFF GRATUITY LIST 2025- 2026

NAME OF STAFF	As on 01.04.2025	length of Service	BASIC + IDA x length of service x 15/26	Provision for 2025 -26	Paid	As on 31.03.2026
SUBHASHIS GHOSH	6,56,527.00	21 years	58995 x 21 x 15/26	58,220.00	0.00	7,14,747.00
RAKESH DAS	4,67,621.00	24 years	36546 x 24 x 15/26	38,400.00	0.00	5,06,021.00
	11,24,148.00			96,620.00		12,20,768.00

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STAFF FESTIVAL ADVANCE 2025-2026

NAME OF STAFF	OP. BAL.	PAYMENT	RECOVERED	BALANCE
SUBHASHIS GHOSH	6,000.00	20,000.00	16,000.00	10,000.00
RAKESH DAS	0.00	15,000.00	7,500.00	7,500.00
AVIJIT HAZRA	6,000.00	20,000.00	16,000.00	10,000.00
	12,000.00	55,000.00	39,500.00	27,500.00

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NPAID DIVIDEND FOR 2010-11

NAME	M/NO	DVD ZONE	AMOUNT(RS)
MANORANJAN BAIDYA	1498	BRB	27.00
BIPUL CH BISWAS	2673	JDV	2.00
P. K. KAYAL	1316	TBZ	105.00
RADHA BALLAV THAKUR	2401	KLY	2.00
SHYAMALENDU GHOSH	979	HWH	90.00
ASHOK KR PAL	204	HWH	9.00
M. K. BAL (Exp.)	404	KSH	54.00
			289.00

UNPAID DIVIDEND FOR 2011-12

NAME	M/NO	DVD ZONE	AMOUNT(RS)
P. K. BASU ROY	194	HQT	8.00
PRABHAT KR GHOSH	488	HWH	35.00
KALPANA SADHUKHAN	443	ETR	26.00
KAJI ABDUL MALEK	887	WBC	182.00
NIMAI CH MURMU	640	BDN	33.00
GORA CHAND KARAN	1097	TBZ	26.00
GAUTAM ROY	502	TBZ	13.00
BIMAL CH SAHA	647	NTH	7.00
			330.00

UNPAID DIVIDEND FOR 2014-15

NAME	M/NO	DVD ZONE	AMOUNT(RS)
ABHIJIT BASAK	1624		1,750.00
PRADIP KR DAS	1631		336.00
NIRAPADA MAHATA	1885		70.00
NUR MAHAMMAD MONDAL	2560		1,750.00
			3,906.00
		Total =>	**4,525.00**

JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LIMITED
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STAFF P.F. A/C 2025-2026 (INVESTMENT)

Name of staff	PF OP.BAL.	DEPOSITE(EMPLOYEE) ACTUAL CONTRIBUTION	ADDITIONAL CONTRIBUTION	DEPOSIT (EMPLOYER)	INTEREST EARNED	TOTAL	PARTIAL / FULL WITHDRAW (if any)	CLOSING BALANCE
SUBHASHIS GHOSH	21,88,114.00	32,112.00	31,776.00	32,112.00	1,58,906.00	24,43,020.00	0.00	24,43,020.00
RAKESH DAS	2,88,310.00	19,890.00	2,220.00	19,890.00	22,023.00	3,52,333.00	0.00	3,52,333.00
	24,76,424.00	**52,002.00**	**33,996.00**	**52,002.00**	**1,80,929.00**	**27,95,353.00**	**0.00**	**27,95,353.00**

INVESTMENT ON FIXED DEPOSITS - 2025-2026

Date of Issue	Amount (Rs.)	A/c. No.	Rate of Interest	Period	Amount (Rs.)	Remark
27.08.2025	13,71,407.00	101008445016	7.00%	1 YEAR	14,64,091.00	REINVEST
28.03.2026	8,98,392.00	101006036751	7.00%	1 YEAR	10,10,208.00	REINVEST
	22,69,799.00				24,74,299.00	

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