





সমবায় মেলা ২০১৮
আয়োজক
সমবায় দপ্তর, পশ্চিমবঙ্গ সরকার
সমবায় রত্ন


পশ্চিমবঙ্গ সরকার
সমবায় দপ্তর
নব মহাকরণ, চতুর্থ তল
১, কিরণ শঙ্কর রায় রোড, কলকাতা - ৭০০ ০০১

শংসাপত্র

Bairghat College ECCS Ltd. -কে
কর্মচারী সমবায় ঋণদান সমিতি বিভাগে
উপকর্ষের বিচারে দক্ষিণ দিনাজপুর রেজে
প্রথম স্থান অধিকার করার জন্য
পশ্চিমবঙ্গ সরকারের সমবায় দপ্তর কর্তৃক
'সমবায় রত্ন'
বিশেষণে ভূষিত করা হল।

২, ২০১৮
ড. এম. ডি. মাহা, আই.এ.এস.
অতিরিক্ত মুখ্য সচিব
সমবায় দপ্তর
পশ্চিমবঙ্গ সরকার

৩১
মহেশ্বর রায়
সচিব
সমবায় দপ্তর
পশ্চিমবঙ্গ সরকার

হাসপাতালে পরিষেবা পাবার জন্য এই কার্ড টি সঙ্গে আনুন
এই কার্ড টি হস্তান্তর যোগ্য নয়

স্বাস্থ্য সাথী

অভিযোগ জানানোর জন্য এই নাম্বারে ফোন করতে পারেন



১৮০০৩৪৫৫৩৮৪
18003455384



স্বাস্থ্য ও পরিবার কল্যান দপ্তর, পশ্চিমবঙ্গ সরকার সর্বদাই আপনার পাশে আছে



স্বাস্থ্য সাথী

স্বাস্থ্য ও পরিবার কল্যাণ দপ্তর, পশ্চিমবঙ্গ সরকার



ISHANI CHOWDHURY



FEMALE

1985

11/10/2018

1953 0557 0236 8607 5



পশ্চিমবঙ্গ সরকার
সমবায় দপ্তর
নব মহাকরণ, চতুর্থ তল
১, কিরণ শঙ্কর রায় রোড, কলকাতা - ৭০০ ০০১

শংসাপত্র

Balurghat College ECCS Ltd. -কে

কর্মচারী সমবায় ঋণদান সমিতি বিভাগে
উৎকর্ষের বিচারে দক্ষিণ দিনাজপুর রেঞ্জ
প্রথম স্থান অধিকার করার জন্য
পশ্চিমবঙ্গ সরকারের সমবায় দপ্তর কর্তৃক
‘সমবায় রত্ন’
বিশেষণে ভূষিত করা হল।

নভেম্বর ১৯, ২০১৮
কলকাতা

ড. এম.ভি. রাও, আই.এ.এস.
অতিরিক্ত মুখ্য সচিব
সমবায় দপ্তর
পশ্চিমবঙ্গ সরকার

অরুণ রায়
মন্ত্রী
সমবায় দপ্তর
পশ্চিমবঙ্গ সরকার

STATUTORY AUDIT REPORT ALONG WITH
FOR THE YEAR 2017-18

Balurghat College

Employee's Co-operative Credit Society Ltd.

26 W/D, Dated : 15.06.1988
Balurghat , Dist : Dakshin Dinajpur

Audited By :-

Tshering Sherpa
SAG II
Dakshin Dinajpur Range

Introductory Statement

| | | | |
|--------------------------------------|---|--|--------------------|
| Period of Audit | : from 01.04.2017 to 31.03.2018 | | |
| 1 Name of the Society | : Balurghat College Employees Co-operative Credit Society Ltd. | | |
| 2 Address of the Society | : Balurghat , Dist : Dakshin Dinajpur | | |
| 3 Registration No. & Date | : 26 W/D, Dated : 15.06.1988 | | |
| 4 Type of the Society | : Employees Credit | | |
| 5 Number of Members | : 45 | | |
| 6 Name of the Financing Bank | : Dakshin Dinajpur Central Co-operative Bank Ltd. | | |
| 7 Working Capital | : Rs. 16,421,088.75 | 11 Authorised Share Capital | : Rs. 1,000,000.00 |
| 8 Audit Fee Provision | : Rs. 9,500.00 | 12 Paid up Share Capital | : Rs. 1,856,827.00 |
| 9 Statutory Fund | : Rs. 868,785.00 | 13 Share with DDDCCB Ltd. | : Rs. 659,005.00 |
| 10 Co-op. Education Fund | : Rs. 132,670.00 | | |
| 15 Date of Last A.G.M. | : 16-08-18 | 14 No of Board Meeting | : 7 (Five) |
| | | 16 Date of H.Y. General Meeting | : NIL |

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PRESENT BOARD OF DIRECTORS

| Name | Designation | Date of Election | Designated on |
|--------------------------------|---------------|------------------|---------------|
| a) Sri Tapas Mukherjee | Chairman | 02-09-18 | 12-09-18 |
| b) " Dilip Bhattacharyya | Vice-Chairman | " | " |
| c) " Nikhil Chandra Sarkar | Secretary | " | " |
| d) " Ashoke Kr. Ghosh | Director | " | " |
| e) " Binay Rabidas | " | " | " |
| f) " Dr. Laxman Saha | " | " | " |
| g) " Dr. Bhaswati Mukhopadhyay | " | " | " |
| h) " Swapan Kumar Majumder | " | " | " |
| i) " Sanjoy Das | " | " | " |

| | |
|--|---|
| 18 Borrowings from DDDCCB L : Rs. 10,440,013.00 | 19 Intt. Due to DDDCCB Ltd. : Rs. - |
| 20 Loan due by Members | 21 Intt. Due by Members |
| a) M.T.(Bank Loan) : Rs. 14,197,500.00 | a) M.T.(Bank Loan) : Rs. - |
| b) S.T. Loan (Own Fund) : Rs. 1,657,650.00 | b) S.T. Loan (Own Fund) : Rs. - |
| 22 Profit & Loss Account | b) Realised Profit of this Year : Rs. 385,011.17 |
| a) Net Profit of the Year : Rs. 550,015.95 | |
| c) Undistributed Profit : Rs. 1,077,966.75 | |
| 23 Name & Designation of Last Audit Officer : Sri Sukanta Bagchi ACS, Range Hqr. Dakshin Dinajpur Range | |
| 24 Name & Designation of Present Audit Officer : Sri Sukanta Bagchi ACS, Range Hqr. Dakshin Dinajpur Range | |
| 25 Place & Date of Completion of : Locally on 28-08-18 | |
| 26 Audit Classification : " A " | |

Balurghat College Employees Co-operative Credit Society Ltd.

26 W/D, Dated : 15.06.1988

Balurghat , Dist : Dakshin Dinajpur

BALANCE SHEET AS ON 31-03-2018

| Liabilities | | Rs. | Rs. | Assests | | Rs. | Rs. |
|---|------------------------|--------------|---------------|---|---------------------|---------------|---------------|
| Authorised Share Capital | | | 1,000,000.00 | | | | |
| "A" | 1,00,000 @ Rs. 10/- ca | 1,000,000.00 | | | | | |
| "B" | - | - | | | | | |
| Paid up share Capital | | | 1,856,827.00 | Cash in Hand : | | | 724.00 |
| Statutory Funds | | | 868,785.00 | Cash at Bank | | | 3,371.75 |
| a) | Reserve Fund | 347,723.00 | | S/B Acc. No. DDDCCB | | | |
| b) | Bad Debt Fund | 521,062.00 | | A/C No. 140100158738 | | | |
| Deposit from Members | | | 2,177,497.00 | Investment with Share with DDDCCB Ltd. | | | 659,005.00 |
| a) | Thrift Fund | 1,752,428.00 | | Loan Due by Members : | | | 15,855,150.00 |
| b) | Guarantee Fund | 425,069.00 | | a) | MT Loan (Bank Loan) | 14,197,500.00 | |
| Borrowings from DDDCCB Ltd. | | | 10,440,013.00 | b) | ST Loan (Own Fund) | 1,657,650.00 | |
| Intt. Due to DDDCCB Ltd. | | | - | Interst Due by Memers : | | | - |
| Intt. Prov. On Thrift Fund | | | - | a) | M.T | - | |
| Other Liabilities | | | 142,170.00 | Fixed Asstes | | | 45,008.00 |
| i) | Audit Fee Payable | 9,500.00 | | i) | Furniture | 45,008.00 | |
| ii) | Co-op. Education Fund | 132,670.00 | | ii) | Fixed Assets | - | |
| Overdue Intt. Suspense (This Year) | | | - | | | | |
| Undistributed Profit | | | 1,077,966.75 | | | | |
| transferred from P/L Appropriation A/c | | | | | | | |
| Grand Total | | | 16,563,258.75 | Grand Total | | | 16,563,258.75 |

Director

Director

Vijay Chandra Sarker
Secretary
Balurghat College Employees'
Co-op. Credit Society Ltd.

Tapas Mukherjee
Chairman
Balurghat College Employees'
Co-op. Credit Society Ltd.

AUDITOR'S CERTIFICATE

I report that I have audited the above Balance Sheet as at 31-03-2018 and the annual Profit and Loss Account for the year ended 31-03-2018 and obtained all the informations and explanation I have required. In my opinion the Balance Sheet and the Profit and Loss Account have been drawn up in conformity with the law and subject to my separate report of even date. The Balance Sheet exhibits a true and correct view of the state of the Society's affairs according to the best of information and the explanation given to me and as show by the books of the society. In my opinion the books of accounts have been kept as required under the Act, the Rules and the by-laws.

Tshering Sherpa
SAG II, Dakshin Dinajpur Range

Balurghat College Employees Co-operative Credit Society Ltd.

26 W/D, Dated : 15.06.1988

Balurghat , Dist : Dakshin Dinajpur

CASH ACCOUNT

for the period from 01.04.2017 to 31.03.2018

| RECEIPTS | | Rs. | Rs. | PAYMENTS | | Rs. | Rs. |
|--------------------------------|--------------|-----|----------------------|---------------------------------------|------------|-----|----------------------|
| Share A/c: Members | | | 412,285.00 | Share A/c: Members | | | 205,129.00 |
| | | | | Investments : Bank Share | | | - |
| Funds A/c : Members | | | 434,140.00 | Funds A/c : Members | | | 283,501.00 |
| i) Thrift Fund | 382,612.00 | | | i) Thrift Fund | 205,812.00 | | |
| ii) Guarantee Fund | 51,528.00 | | | ii) Guarantee Fund | 77,689.00 | | |
| Borrowings A/c : DDDCCB Ltd. | | | 4,050,000.00 | Borrowings A/c : DDDCCB Ltd. | | | 3,925,381.00 |
| GMRA Collection | | | 40,114.00 | GMRA Collection | | | 40,114.00 |
| Bank A/c: with DDDCCB Ltd. | | | 9,133,330.00 | Bank A/c: with DDDCCB Ltd. | | | 9,121,129.00 |
| S/B Acc. No. DDDCCB | | | | S/B Acc. No. DDDCCB | | | |
| A/C No. 140100158738 | | | | A/C No. 140100158738 | | | |
| Loan A/c : Members | | | 4,861,000.00 | Loan A/c : Members | | | 5,517,000.00 |
| i) M.T. (Bank Loan) | 4,018,500.00 | | | i) M.T. (Bank Loan) | ##### | | |
| ii) ST Loan (Own Fund) | 842,500.00 | | | ii) ST Loan (Own Fund) | ##### | | |
| Intt. on Loan A/c : Members | | | 1,686,823.00 | Intt. on Loan A/c : DDDCCB Ltd. | | | 934,920.00 |
| i) M.T. (Bank Loan) | 1,580,493.00 | | | | | | |
| ii) ST Loan (Own Fund) | 106,330.00 | | | Audit Fee A/c : to Govt. | | | 9,500.00 |
| Miscellaneous Income A/c: | | | 7,170.00 | Interest on Members Fund | | | 115,120.00 |
| i) Dividend from DCCB | | | | i) Interest on G.F | 26,508.00 | | |
| ii) Intt. S.B Account | 5,218.00 | | | ii) Interest on T.F | 88,612.00 | | |
| iii) Miscellaneous | 1,952.00 | | | Fixed Assets | | | - |
| iv) Admission Fees | | | | i) Computer & Electrical Insta | - | | |
| Excess Collection from Members | | | - | ii) Furniture | - | | |
| INCENTIVE FROM BANK | | | 2,000.00 | Management Cost | | | 81,436.05 |
| | | | | i) Donation & Subscription | - | | |
| | | | | ii) Printing & Stationery | 2,000.00 | | |
| | | | | iii) Miscellaneous Exp. | 7,496.05 | | |
| | | | | iv) AGM Cost | 13,440.00 | | |
| | | | | v) Bank Charge | - | | |
| | | | | vi) Tiffin Allowance | 58,500.00 | | |
| | | | | Excess Collection Refunded to Members | | | - |
| | | | | Co-operative Education Fund | | | - |
| | | | | Dividend Paid to Members | | | 394,285.00 |
| Total | | | 20,626,862.00 | Total | | | 20,627,515.05 |
| Opening Balance | | | 1,377.05 | Closing Balance | | | 724.00 |
| Grand Total | | | 20,628,239.05 | Grand Total | | | 20,628,239.05 |

Director

Director

Nikhil Chandra Samra
Secretary
Secretary
Balurghat College Employees'
Co-op. Credit Society Ltd.

Tapas Kumar Chatterjee
Chairman
Chairman
Balurghat College Employees'
Co-op. Credit Society Ltd.



Employees Co-Operative Credit Society Ltd.

Registration No: 26 W/D, Dated : 15.06.1988

Ref. No:

Date:

Last 5 years financial transactions both MID-TERM & SHORT TERM among the members from BCECCSLtd as per Audit Reports.

| YEAR | Number of Employees Benefited | Total Amount of Disbursed Mid-Term Loan (Rs.) | Number of Employees Benefited | Total Amount of Disbursed Short-Term Loan (Rs.) |
|-----------|-------------------------------|---|-------------------------------|---|
| 2013-2014 | 17 | 42,42,000 | 37 | 20,71,600 |
| 2014-2015 | 22 | 44,42,000 | 24 | 16,94,400 |
| 2015-2016 | 23 | 51,26,100 | 21 | 19,68,400 |
| 2016-2017 | 18 | 25,45,000 | 22 | 7,47,600 |
| 2017-2018 | 07 | 40,50,000 | 33 | 14,67,000 |
| | 80 | 2,04,05,100 | 137 | 79,49,000 |

Tapan Mukherjee
Chairman
Balurghat College Employees'
Co-op. Credit Society Ltd.

Nikhil Chandra Sarker
Secretary
Balurghat College Employees'
Co-op. Credit Society Ltd.