

SWAPAN KUMAR HALDER
Chartered Accountant

M/S BGA REALTORS
P-399, Hemanta Mukherjee Sarani,
Kolkata-700 029

**STATUTORY AUDIT REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

44, Tala Park Avenue,
Kolkata-700 037.
Mobile No.9830471101
e mail: sudeshna248@gmail.com



Swapan Kumar Halder

L.L.B., FCA

Chartered Accountant

Office : 44, Tala Park Avenue

Kolkata - 700037

Mob. : 9830471101

E-mail: sudeshna248@gmail.com

halderam@yahoo.in

INDEPENDENT AUDITOR'S REPORT

The Partners
M/s BGA Realtors
P-399, Hemanta Mukherjee Sarani
Kolkata-700 029

Report on the Financial Statements

With reference to your appointment letter dated 09.03.2026, I have audited the accompanying financial statement of M/s **BGA Realtors** a partnership firm of P-399, Hemanta Mukherjee Sarani, Kolkata-700 029, PAN No.AAHFB6714F which comprises the Balance Sheet as at 31st March, 2025 and the statement of Profit & Loss A/c for the year ended on that date.

Partners' Responsibilities for Financial Statements

Partners' are responsible for financial position, financial performance of the concern in accordance with the Accounting Standards generally accepted in India. This responsibility includes the design, implementation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

My responsibility is to express an opinion on these financial statements based on my audit. I conducted my Audit in accordance with the standards of Auditing issued by the Institute of Chartered Accountants of India. Those standards require that I comply with ethical requirements and plan and perform the Audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the Auditor considers internal control relevant to the concern's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances.

An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.



Cont. P/2

(2)

I believe that the Audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Observation

- i) Accounts is being maintained in mercantile system.
- ii) Fixed Assets Register is not being maintained.
- iii) Party payments attracting Deduction of Tax at Source as per Income Tax Act, 1961 are not being done.

Opinion

In my opinion and to the best of my information and according to the explanations given to me, subject to my observations (ii) and (iii) above the financial statements give the information required by the Accounting Standard so required and give a true and fair view in conformity with the accounting principles generally accepted in India.

- a) In the case of Balance Sheet of the State of Affairs of the Firm as at 31st March, 2025
- b) In the case of statement of Profit & Loss of the profit for the period ended on 31st March, 2025.

Date : 10th March, 2026

Place : Kolkata

For **SWAPAN KUMAR HALDER**
Chartered Accountant

(S. K. HALDER)

M.No.058186

UDIN:26058186SSBWHQ9802



BGA REALTORS

P-99, Hemanta Mukherjee Sarani, Kolkata- 700 029

BALANCE SHEET AS AT 31ST MARCH, 2025

PARTICULARS	Schedule	AS AT	AS AT
		31ST MARCH 2025 (Rs.)	31ST MARCH 2024 (Rs.)
SOURCES OF FUND			
Partners' Capital Account	1	50000.00	50000.00
Partners' Current Account	(-)	35810.00	25174899.00
Loan Funds	2	164827940.00	176436810.00
Current liabilities	3	768195500.00	739329524.00
		<u>933037630.00</u>	<u>940991233.00</u>
APPLICATION OF FUND			
Fixed Assets :	4		
Gross Block		1354588.00	
Less: Depreciation		<u>188616.00</u>	
Net block		1165972.00	1354583.00
WIP		76784642.00	757129304.00
CURRENT ASSETS, LOANS & ADVANCES			
Sundry Debtors		163166	
Cash & Bank Balances	5	394660.00	
Loan & Advances	6	71266186.00	
Closing Stock			
Other current assets		<u>94263004.00</u>	
		166087016.00	182507346.00
Total		<u>933037630.00</u>	<u>940991233.00</u>

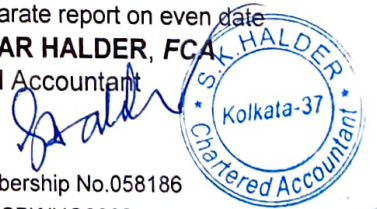
for BGA REALTORS

Place : Kolkata
Dated : 10.03.2026

Signed in term of my separate report on even date

SWAPAN KUMAR HALDER, FCA
Chartered Accountant

(S.K. Halder) Membership No.058186
UDIN : 26058186SSBWHQ9802



BGA REALTORS

P-99, Hemanta Mukherjee Sarani, Kolkata- 700 029

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

<u>PARTICULARS</u>	<u>Schedule</u>	<u>Current year</u>	<u>Previous year</u>
<u>INCOME :</u>			
Revenue from Operations		236389.00	
Others Sources	7	32349353.00	137154.00
Changes in WIP		9374849.00	12051146.00
Total		<u>41960591.00</u>	<u>12188300.00</u>
<u>EXPENDITURE :</u>			
Project Development Expenses	7	3904252.00	4445772.00
Payments to & provision employees	8	3342178.00	3130918.00
Depreciation	9	188616.00	185676.00
Other Expenses	10	1973105.00	1998709.00
Provision for Interest on Loan		32535000.00	2300571.00
		<u>41943151.00</u>	<u>12061646.00</u>
Profit for the year		<u>17440.00</u>	<u>126654.00</u>
<u>APPROPRIATION</u>			
Profit transfer to Capital A/c			
Rajib Ghosh	51%	8894.00	64593.54
Pradipta Ghosh	24%	4185.00	30396.96
Shampa Ghosh	25%	4360.00	31663.50
		<u>17439.00</u>	<u>126654.00</u>

for BGA REALTORS

Place : Kolkata

Dated : 10.03.2026

Signed in term of my separate report on even date

SWAPAN KUMAR HALDER, FCA
Chartered Accountant

(S.K. Halder) Membership No.058186

UDIN : 26058186SSBWHQ9802



schedule 1		31.03.2025		31.03.2024	
	Rs	Rs			
Rajib Ghshe	27,500.00		27,500.00		
Prodipta Ghose	15,000.00		15,000.00		
Sampa Ghose	7,500.00	50,000.00	7,500.00	50,000.00	
<hr/>					
Rajib Ghose					
Balance as per last account	36,33,030.00		85,75,709.00		
profit for this year (51%)	8,895.00		64,593.00		
Drawings (Net)	-1,53,05,228.00	-1,16,63,303.00	-50,07,272.00	36,33,030.00	
<hr/>					
Pradipta Ghose					
Balance as per last account	1,35,04,541.00		2,34,97,980.00		
profit for this year 24%	4,185.00		30,397.00		
Drawings (Net)	-27,548.00	1,34,81,178.00	-1,00,23,836.00	1,35,04,541.00	
<hr/>					
Sampa Ghose					
Balance as per last account	80,37,328.00		80,75,347.00		
profit for this year 25%	4,360.00		31,663.00		
Drawings (Net)	-99,45,373.00	-19,03,685.00	-72,308.00	80,37,328.00	
Total		-35,810.00	2,51,74,899.00		

LOAN FUND 2

Secured Loans

Motor Car Loan (Security against motor car)

Unsecured Loan

Loan from Relative Interest free loan	5,02,24,138.00		12,29,285.00	
Repayable on Demand			4,38,16,135.00	
Loan from Other, interest free loan				
Repayable on demand			7,50,000.00	
Loan from other	11,46,03,802.00		13,06,41,390.00	17,52,07,525.00
	16,48,27,940.00		17,64,36,810.00	

BGA REALTORS

Schedule 3

	31.03.2025	31.03.2024
<u>Current Liabilities</u>	Rs	Rs
Sundry Creditors	4,25,10,987.00	5,00,64,392.00
Statutory Dues	-11,16,263.00	8,22,017.00
Advance from Customer	14,94,015.00	15,93,135.00
Advance against sale of land	31,68,213.00	31,68,213.00
Security Deposit	12,04,842.00	11,97,417.00
Recoverable Expenses	4,42,97,604.00	4,42,97,603.00
Advance for booking Flat (net)	64,31,93,602.00	63,59,33,075.00
Provision	3,25,35,000.00	22,53,671.00
Audit fee	7,500.00	7,500.00
Total	<u>76,72,95,500.00</u>	<u>73,93,37,023.00</u>

Schedule 4

<u>Cash & Bank Balances</u>		
Cash in hand	1,94,144.00	22,76,663.00
Cash at Bank	1,99,810.00	3,27,100.00
Remittance	706.00	706.00
Total	<u>3,94,660.00</u>	<u>26,04,469.00</u>

Schedule 5

<u>Loans and Advances</u>		
Advance to Land Owners	1,35,80,254.00	1,35,80,254.00
Luciana Advance for property	78,61,802.00	78,61,801.00
Advance to others	2,86,47,809.00	4,59,00,724.00
Advance to partner	2,08,91,949.00	2,08,91,495.00
Security Deposit	2,74,925.00	3,19,223.00
GSI Input		2,91,843.00
TDS	9,447.00	6,539.00
Total	<u>7,12,66,186.00</u>	<u>8,88,51,879.00</u>

Schedule 6

<u>Other Sources</u>		
Profit from sale of land	3,22,80,489.00	110.00
Interest on WBSEDCL	12,066.00	11,543.00
Misscelleneous Income	56,798.00	1,25,501.00
Total	<u>3,23,49,353.00</u>	<u>1,37,154.00</u>

Schedule 7

<u>Project Development Expenses</u>		
Amrita Alayam	5,39,662.00	16,39,389.00
Amrita Abasan ph II		-5,21,250.00
Amrita Awas	26,48,903.00	30,66,359.00
Amrita Alayam ph II	-7,19,511.00	2,50,259.00
Monohar Pukur Road	7,15,687.00	11,015.00



BGA REALTORS

Schedule 8

Payments to & Provision for Employees

	Rs	
Salary to Staff	33,05,126.00	30,90,796.00
Staff welfare	37,052.00	40,122.00
Total	<u>33,42,178.00</u>	<u>31,30,918.00</u>

Schedule 10

Other expenses

Bank charge	67,465.00	30,233.00
Postage & Courier	1,585.00	9,361.00
Printing & Stationery	25,038.00	18,812.00
Car Running Expenses	4,73,007.00	3,99,313.00
Legal and Document fees	56,500.00	78,525.00
Desine Consultancy Charges	1,70,000.00	1,60,500.00
Repair and Maintenance charge	3,82,089.00	4,01,582.00
Miscellaneous Expenses	2,27,166.00	1,08,990.00
Professional fee	1,12,370.00	1,49,570.00
Electricity Charges	1,17,690.00	52,804.00
ConveyanceCharges	25,400.00	2,02,141.00
Telephone Expenses	47,116.00	53,694.00
Security Service Charges	2,10,075.00	2,18,063.00
Donation	5,500.00	4,380.00
Website Maintenance Charges	44,604.00	1,00,241.00
Audit fees	7,500.00	7,500.00
	<u>19,73,105.00</u>	<u>19,95,709.00</u>



BGA REALTORS
SCHEDULE "4" OF FIXED ASSETS

RATE	As on	Addition	Deductions	Total As on	Depreciation	As on
	01.04.2024					31.03.2025
	Rs.	Rs.	Rs.		Rs.	Rs.
Computer	5,949	-		5,949	2,379	3,570
Plant and Machinery	10,27,480			10,27,480	1,54,122	8,73,358
Furniture and Fixture	3,21,154		-	3,21,154	32,115	2,89,039
TOTAL :	13,54,583	-	-	13,54,583	1,88,616	11,65,967

