



ANNUAL REPORT 2017-2018

Towards Future

www.towardsfuture.org

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|---------------|---|
| City Office: | 6 Dum Dum Park, Keshab Apartment, 3 rd Floor, Kolkata 700055 |
| Field Office: | Kidzplanet Learning Center; Vill: Mahammadpur; Block: Rajarhat; Dist: North 24 parganas, West Bengal, Pin: 700135 |
| Phone : | +91-9831630412 |
| Email : | 2wards.future@gmail.com |

About Us:

Towards Future is a non-governmental organization working for ensuring a safe environment for the children and women with a special focus on quality education. Our aim is to see all children with books not in works. During last ten years we reached to more than five thousand children. Our programs include pre-school education, providing educational learning support to both the children in school and out of school, providing education through formal primary school education, protecting vulnerable children through non-formal education and awareness programs. Along with these programs we also support the government infrastructure in policy and practice. Towards Future is the member of block and district level bodies of the state government related to education, nutrition and child protection.



Legal Status - Registered Society

| | |
|---------------------------------|--|
| Society Registration No | S/IL/53135/2008-2009 |
| 12A Registration No | DIT(E)/8E/524/08-09/1245-47 (Under Section 12 A) Dated 31/08/2009 |
| 80(G) Exemption Registration No | DIT(E)/8E/524/08-09/1248-50 (Under Section 80G) Dated 31/08/2009 |
| 80(G) renewal details | DIT(E)/8E/524/08-09/6825-27 (Under Section 80G) Dated 21.11.2011 (Renewed) |
| FCRA Registration No | 147120959 (registered as social) dated 7/6/2012 and renewed on 6/6/2017 |
| Permanent Account Number | AABAT5762E |
| Auditor | N N Das & Co, PIYALI,660 Raj Danga Main Road, Kolkata 700107 |
| Bankers | State Bank of India (Prafullakanan West) State Bank of India (Airport Branch) HDFC Bank, Laketown Branch |
| Website | www.towardsfuture.org |
| Registered Office | 6 Dumdum Park, Keshab Apt, 3 rd floor, Kolkata 700055. West Bengal |



Project Details

| Sl No | Name of the project | Number of beneficiaries | Block & Municipality | District | State |
|-------|--|-------------------------|----------------------|----------------------|-------------|
| 1 | Shishumon-BTF Learning Centre | 85 | Rajarhat, | North 24 pgs, | West Bengal |
| 2 | Kidzplanet Learning Centre | 160 | Rajarhat | North 24 pgs, | West Bengal |
| 3 | MUKTI | 275 | Rajarhat & Vangar II | North & South 24 pgs | West Bengal |
| 4 | BTF Kalyani Learning Centre | 32 | Kalyani | Nadia | West Bengal |
| 5 | Smile – Individual Child Sponsorship Program | 10 | Rajarhat & Dumdum | North 24 pgs | West Bengal |

Key Highlights of the Organisation

Towards Future is working in the field of child education for last ten years. Accordingly different projects has been set up. Towards Future has four different types of projects – School projects (Pre & Primary School); Support Centre (BTF Kalyani); Learnings Centres (MUKTI project for the children of brick field labours) and Smile (Individual Child Sponsorship Project)

School Projects: Towards Future runs two school projects named – **Shishumon-BTF Learning Centre** (A Play School project) and **Kidzplanet Learning Centre** (A formal school for the children of pre-school age to primary level). Shishumon started on January 2009 and Kidzplanet started on March 2013. There are around Two hundred and fifty children read in these schools. Children are the first generation school goers and their parents hardly have had access to books. Our main focus of these schools are to provide quality education to the children in a child friendly environment and make their family aware about the importance of school education. We divide our children in two major sections – Pre-primary (3 to 6 years) and primary sections (6+ to <10 years)

Pre-school sections: The curriculum for the pre-school children made on the basis of the curriculum of Early Childhood Care and Education Centre’s guidelines. In our curriculum we focused on the development of five major areas of the children – Language Development; Physical Development; Cognitive Development; Creative Development and Socio-Emotional Development.

We target the children to speak more and more and encourage them to observe their families, neighbours, environment, relatives, foods etc. Their observation



power will help them to develop their language skills as well as their cognitive skills. We teach them through activity based classes and encourage them to participate in these activities to their best. This method helps their physical development, creative development and socio-emotional development. Along with our classroom session we do parent-teachers meeting once in every three months. This helps us to develop relationship with the parents as well as with the communities where these children belong to.

Primary Section: For the children of primary section we have four major subjects – Language (Vernacular &



English); Maths and Social Studies. Our major focus lays on their mother language (Bengali). We strongly believe that if a child can read, write and express his/her thoughts in his/her mother tongue, s/he will be able to catch up other subjects with ease. To increase their interest in reading is our main focus. If a child enjoy reading texts, the chances of getting off from school in future can be minimised. We want to make them enjoyable not only to their texts, but also to read anything – it can be story books, can be newspapers, can be magazines etc. After completion of four successful academic

years we admit them in nearby government sponsored/aided high schools. For curriculum in primary section we follow the guidelines of Sarvo Siksha Aviyan.

Beside regular class we also organize extra-curricular classes on every alternate Saturday. Children enjoy their drawing class, music & dance class, drama class etc. These classes help them to develop their aesthetic and creative skills.



BTF Kalyani is a support center for the children who have enrolled their name in school but do not have anyone in their family who can guide them their classroom lessons in regular way. Most of the time these children have a tendency to miss their regular class which is very common. So they often miss their regular class and face the problem to follow those lesson in future. It creates a chance to get off from school. Our support center helps these children to meet up this gap and encourage them to be in school in regular way.

Smile – An Individual Child Sponsorship Program. Towards Future supports children who require help for continuing education through this program. Right at this moment we have eight such sponsored children. We look forward to have more such sponsorship in near future.



Project Mukti – An initiative to promote educational rights of the children of migrant labours. TF runs five such centers in North and South 24 parganas. Through this program we cover more than 300 children directly and two hundred and fifty families. Ensuring their child rights is the main focus of this project.



Areas of Operation:

In West Bengal, Towards Future, works in three different areas – Rajarhat Block of North 24 parganas, Vangar 2 block of South 24 parganas and Kalyani of Nadia District. Awareness program is going on Nardiganj block of Nawada districts of Bihar.



Kalyani



24 Parganas (N)



24 Parganas (S)



Events 2017-2018:

Throughout the year TF organizes some programs in each centres like Rabindra Jayanti, Environment Day, Independence Day, project foundation Day etc. Children celebrates these days with cultural program, sit and draw completion etc. Objective of celebrating these events to give our children an exposure to the social events. They get aware with these events through their performance and storytelling of the project staff. It helps them to remember these events so long. Through their performance we get an opportunity to explore their inherent skills which can be guided for their future aspiration.

We organize some big events like Summer Camp at school project, celebration of Children's Day, Annual Excursion, Annual Sports and picnic, Women Sports etc.

Summer Camp – Every year when our summer vacation we organize a week long classes have been provided a specific theme and theme. Five days they work on it collectively and exhibition of their work where they invite their children and parents enjoy summer camps. It



school/learning centre reopens after summer camp for the children. All the whole class work on that particular last two days children organize an parents to see their works. Both the makes them confident.

On 5th June each of our centre celebrates **Environment Day** in presence of teachers and local level government officials. This year Mr Anindya Mukherjee – An Indian Mountaineer and nature lover. He spent the day with the children and tried to share his rich experience of spending days with nature. He also tried to how to take care of our nature and what is our responsibility to protect our nature. On the same very day we distributed mango trees to all children and they were requested to take care those trees. After one year children will be rewarded for their caring approach towards the tree/nature. Children of our BTF-Kalyani centre did a rally with placards and raise their voice for protecting our nature.



New Dress & Chappal Distribution: Towards Future distributes new dress to all the children of our projects before the big festive of Bengal. This year we distributed dress on 19th September 2017 and chappal on 31st January 2018. About 300 migrant children receive new sandals. Towards Future wants to see the smiling face

of the children during this festive month. We are thankful to all those individual donors who are continuing their support for last few years



Educational Tour: Every year we organize educational tour for our children. This year they visited Saltlake, Rajarhat Gabtala and Birla Industrial and Technological Museum. They enjoyed a lot.

Children's Day: On 14th November we celebrate Children's Day in each of our centre. This year our children from Kidzplanet Learning Centre did a rally and marched to The Mahammadpur Madhyamik Shiksha Kendra and perform a cultural program. In collaboration with Belgharia Avimukh our children perform a small drama – "PANTA BURI" directed by Shantanu Chatterjee and planned by Ashok Majumder. Our BTF Kalyani centre organized an inter-school quiz competition and inter-school sit-n-draw competition at Kalyani. More than 100 children participated in Kalyani program and more than 500 children participated in Mahammadpur program. Local level government official like Block Development Officer, Municipality members were present in this program.

Women Sports: Every year we organized women sports on 10th December. This is human rights day and we believe that even in 21st century women are not considered as human being. They considered

as second class citizen. As a result they do not have their rights to take any decision about their own life. On their behalf either their fathers or husbands or their son take all decisions in their life. We strongly belief women should be considered as human being and should get the proper respect from our society. In our project area



women are not allowed to play any games, to dance or to sing. On protest of this mental set up every year we organize women sports where women play football, handball, kabadi, Tug of Wire etc. Day by day this sports becomes popular. This year about 400 women and girls participated in this program and we get lot of support from the local people and local level government officials. This year we hold this program on 19th December 2017

We organized Annual picnic in the month of December 2017 and Annual Sports in the month of January 2018

We also organized awareness camp on “Anti-Child Marriage and Anti-Child Labour” issues at Mahammadpur Madhyamik Shiksha Kendra jointly with Rajarhat Block Office on 25th January 2018. ICDS workers, school teachers, block



officials, police officers and students participated in this program. The program was supported by TDH Switzerland and Path Welfare Society. More than 100 participants were in this program.

We organized Staff training at Madarmoni, Midnapore from 16th to 20th January 2018. The training was on preparation of Course Curriculum and Teaching Learning Materials. Seventeen staff attended this training program.

On 30th and 31st March we organized a children film festival at Rajarhat Satyajit Ray Bhaban. More than 500 children from different schools of Rajarhat participated in this program. Delegates from Switzerland and Principal Secretary of West Bengal Mr Debashish Sen



attended this program and encouraged us. Kidzplanet Switzerland awarded Supriya Roy Chowdhury and Towards Future team for their good work on child education. Three movies in Bengali, Hindi and English have been screened in this program.



Financials:

Distribution of staff according to salary level:

| Slab of gross salary/consultancy/honorarium per month paid to staff/consultants | Male | Female | Total |
|---|------|--------|-------|
| <5,000 | 0 | 10 | 10 |
| 5,000 to < 10,000 | 3 | 11 | 14 |
| 10,000 to < 20,000 | 2 | 4 | 6 |
| 20,000 to < 50,000 | 2 | 1 | 3 |
| 50,000 and above | 0 | 1 | 1 |
| Total | 7 | 27 | 34 |

The salary & other benefits of the NGO Head, the highest paid staff member and the lowest paid staff member:

| | |
|---|----------|
| Head of the organization (including project honorarium) | 6,74,341 |
| Highest paid Full time regular staff | 6,74,341 |
| Lowest paid full time regular staff | 23,016 |

Staff Details:

| Gender | Paid Full Time | Paid Part Time | Paid Volunteers/Consultants/contract staff |
|--------|----------------|----------------|--|
| Male | 7 | 0 | 0 |
| Female | 8 | 19 | 1 |
| Total | 15 | 19 | 1 |

All Staff/consultant are contractual. Their contract has been linked with the respective projects.

| Sl. No. | Name | Position on Board | Gross Remuneration & Reimbursement made annually |
|---------|-----------------------|-------------------|---|
| 1 | Bappaditya Lala | President | 0 |
| 2 | Supriya Roy Chowdhury | Secretary | 6,74,341 (She draws this salary for her post of Chief Operating Officer cum Director) |
| 3 | Mousumi Bhattacharya | Asst Secretary | 91,511(She draws this salary for her post of Teacher-In-Charge) |
| 4 | Arup Sen | Treasurer | 0 |
| 5 | Apurba Majumdar | EC Member | 0 |
| 6 | Arup Roy Chowdhury | EC Member | 0 |
| 7 | Anindya Subhra Dutta | EC Member | 0 |
| 8 | Parag Basu | EC Member | 0 |
| 9 | Indrani Pathak | EC Member | 0 |
| 10 | Sridebi Basu | EC Member | 0 |
| 11 | Barish Bhattacharya | EC Member | 0 |

Remuneration of the Board Members:

The Board has appointed Supriya Roy Chowdhury as Chief Operating Officer cum Director and she receives a remuneration of Rs. 6,74,341/- per annum for the above mentioned post. As a Board member, she does not receive any benefit from the Society.

The Board has appointed Moususmi Bhattacharya as Teacher-in-Charge of BTF Kalyani Project and she receives a remuneration of Rs. 91,511/- per annum for this particular post. As a Board member, she does not receive any benefit from the Society.

Amount reimbursed (in Rs.) to ALL Board members in the financial year 2017-2018 for the following items only for the purpose required for the projects they have been appointed. They spent the following amount only for their project related work: 'Reimbursement' means: actual/estimated expenses like conveyance, communication, travel, etc. related to the role being discharged, i.e., for a Board member, reimbursement of a car & driver's salary throughout the year should be classified as remuneration and not as reimbursement

| | | |
|---|-----------------------|----------|
| 1 | International Travel | 0 |
| 2 | Domestic Travel | 7,685/- |
| 3 | Local Conveyance | 12,540/- |
| 4 | Entertainment Expense | 0 |
| 5 | Others | 0 |

Board Members of Towards Future never receive any remuneration or reimbursement for any purpose. All remuneration and reimbursement are applicable only for the employed persons of the society.

Balance Sheet as on 31st March 2018

| Liabilities | Rs | Rs | Assets | Rs | Rs |
|---|------------------|-------------------|---------------------------------|------------------|-------------------|
| General Fund A/C | | | Fixed Asset | | |
| Opening Balance | 711063.99 | | For FC | | |
| Less: Excess of Expenditure over Income | <u>205691.37</u> | 505372.62 | Computer | 37269.00 | |
| | | | Opening Balance | <u>00</u> | |
| Loan from Supriya Roy Chowdhury | | 335000.00 | Add: Purchased during the year | 37269.00 | |
| | | | Less: Depreciation | <u>14908.00</u> | 22361.00 |
| Unutilized Grants | | | | | |
| FC Grant | | | Furniture & Fixtures | | |
| Kidzplanet | 28962.00 | | Opening Balance | 128920.00 | |
| GIVE Foundation USA | 2530.00 | | Purchased during the year | <u>18900.00</u> | |
| EducAid India | <u>3217.00</u> | 34709.00 | | 147820.00 | |
| | | | Less: depreciation | <u>35302.00</u> | 112510.00 |
| Indian Grant | | | Plant & Machinery | | |
| GIVE India | 32100.00 | | Opening Balance | 00 | |
| Smile Foundation | 2516.00 | | Add: Purchased during the year | <u>46602.50</u> | |
| Wipro Cares Trust | <u>524401.00</u> | 559017.00 | | 46602.50 | |
| | | | Less: Depreciation | <u>3495.00</u> | 43107.50 |
| Sundry Creditors | | | Office Equipment | | |
| GIVE India | | 1272.72 | Opening Balance | 26183.00 | |
| | | | Add: Purchase during the year | <u>13669.50</u> | |
| Current Liabilities | | | | 39852.50 | |
| Taxes & Duties (FC Fund) | | 42490.00 | Less: depreciation | <u>4954.00</u> | 34898.50 |
| Taxes and Duties (Indian Fund) | | 12869.00 | Non FC | | |
| Audit Fees (FC) | | 12000.00 | Furniture & Fixtures | | |
| Audit Fees (Local) | | 11600.00 | Opening Balance | 32159.00 | |
| Consultancy (FC) | | 49305.00 | Purchased during the year | <u>18900.00</u> | |
| Liability for expenses (Indian) | | 15000.00 | | 51059.00 | |
| | | | Less: depreciation | <u>5301.00</u> | 45758.00 |
| | | | Computer | | |
| | | | Opening Balance | 41266.00 | |
| | | | Add: Purchased during the year | <u>00</u> | |
| | | | | 41266.00 | |
| | | | Less: Depreciation | <u>16506.00</u> | 24760.00 |
| | | | Plant & Machinery | | |
| | | | Opening Balance | 00 | |
| | | | Add: Purchased during the year | <u>47437.50</u> | |
| | | | | 47437.50 | |
| | | | Less: Depreciation | <u>3558.00</u> | 43879.50 |
| | | | Office Equipment | | |
| | | | Opening Balance | 00 | |
| | | | Add: Purchase during the year | <u>27169.50</u> | |
| | | | | 27169.50 | |
| | | | Less: depreciation | <u>3051.00</u> | 24118.50 |
| | | | Advance paid to Unus Ali | | 20000.00 |
| | | | Cash & Bank | | |
| | | | Cash in Hand FC | 381.21 | |
| | | | Bank FC SBI – 31979700656 | <u>321776.39</u> | 322157.60 |
| | | | Cash in Hand Indian | 642.00 | |
| | | | Bank SBI Local | 833089.74 | |
| | | | Bank HDFC Local | 50982.00 | |
| | | | Bank ICICI Bank | <u>363.00</u> | 885076.74 |
| | | <u>1578635.34</u> | | | <u>1578635.34</u> |

Receipt and payment account for the year ended on 31st March 2018:

| | Receipts | Rs | Rs | | Payments | Rs | Rs |
|----|------------------------|-----------------|--------------------------|---|--------------------|-------------------|--------------------------|
| To | <u>Opening Balance</u> | | | B | <u>Project</u> | | |
| | Non FC Fund | | | y | <u>Expenses</u> | | |
| | Cash in hand | 788.00 | | | FC Fund | 4388552.00 | |
| | SBI Local | 204401.60 | | | Indian Fund | <u>1156822.00</u> | 5545374.00 |
| | HDFC Bank | 88787.00 | | | O/s Audit Fees | 10620.00 | |
| | ICICI Bank | <u>363.00</u> | 294339.60 | | (FC) | | |
| | | | | | O/s Audit Fees | <u>7080.00</u> | 17700.00 |
| | FC Fund | | | | (Indian) | | |
| | Cash in hand FC | 121.21 | | | Fixed Assets | | |
| | SBI FC (Airport) | <u>2767.18</u> | 2888.39 | | purchased | | |
| " | Loan from Supriya | | 335000.00 | | FC Fund | 79172.00 | |
| " | Donation Received | | | | Indian fund | <u>93507.00</u> | 172679.00 |
| " | Members | 60000.00 | | | Admin Exps: | | |
| " | Well wisher | 488660.00 | | | FC Fund | 739140.05 | |
| " | Community | 33670.00 | | | Indian Fund | <u>410188.00</u> | 1149629.00 |
| " | Contribution | | | | Non FC Fund | | |
| " | Asian Paints | 72966.00 | | | Cash in hand | 642.00 | |
| " | Give India(General) | 12938.72 | | | SBI- Local | 833089.74 | |
| " | Sponsored Fund FC | <u>35000.00</u> | 703234.72 | | HDFC Bank | 50982.00 | |
| " | Bank Interest | | | | ICICI Bank | <u>363.00</u> | 885076.74 |
| " | Received: | | | | FC Fund | | |
| " | Indian Fund | 10456.00 | | | Cash in hand | 381.21 | |
| " | FC Fund | <u>27035.00</u> | 37491.00 | | SBI- Airport | <u>321776.39</u> | 322157.60 |
| | Grant received | | | | | | |
| | Wipro Cares Trust | 735200.00 | | | | | |
| | GIVE India | 302611.92 | | | | | |
| | Smile Foundation | 207132.00 | | | | | |
| | Kidz Planet | 3256776.00 | | | | | |
| | GIVE Found USA | 20117.71 | | | | | |
| | Dakshini Foundation | 62161.00 | | | | | |
| | Child Fund India | 1634155.00 | | | | | |
| | Path Welfare | 28000.00 | | | | | |
| | EducAid India | <u>90600.00</u> | 6462403.63 | | | | |
| | Grant Receivable | | 257259.00 | | | | |
| | from Child Fund | | | | | | |
| | | | <u><u>8092616.34</u></u> | | | | <u><u>8092616.34</u></u> |

Income and Expenditure accounts for the year ended on 31st March 2018:

| | Expenditure | Rs | Rs | | Income | Rs | Rs |
|----|-----------------------------------|-------------------|--------------------------|----|-----------------------------------|-----------------|--------------------------|
| To | <u>Administrative Expense</u> | | | By | <u>FC Fund Received:</u> | | |
| | Admin Expenses | 777085.50 | | | Grant Received | 5274270.71 | |
| | FC Fund | <u>419473.50</u> | 1196559.00 | | Sponsored Fund | 35000.00 | |
| | Indian Fund | | | | Interest Rcd | <u>27035.00</u> | 5336305.71 |
| | Depreciation | | | | <u>Indian Fund Received:</u> | | |
| | FC Fund | 58659.00 | | | Grants received | 685926.92 | |
| | Indian Fund | <u>28416.00</u> | 87075.00 | | Donation Rcvd | 666962.00 | |
| | Excess of income over expenditure | | 5416016.63 | | Interest Rcvd | <u>10456.00</u> | 1363344.92 |
| | | | <u>6699650.63</u> | | | | <u>6699650.63</u> |
| | <u>Application for cause</u> | | | | Excess of income over expenditure | | 5416016.63 |
| | Project expenses | 4454402.00 | | | Excess of expenditure over Income | | 205691.37 |
| | FC fund | <u>1167306.00</u> | 5621708.00 | | | | <u>5621708.00</u> |
| | Indian Fund | | | | | | <u>5621708.00</u> |
| | | | <u>5621708.00</u> | | | | |

Acknowledgement

Towards Future acknowledges the support received from our well-wishers, members & volunteers and staff members who have extended their hands and provides their best to go forward.

Donor and Funding Agency of Towards Future donated funds during April 2017 to March 2018:

| Foreign Donors | Indian Donors |
|--------------------------|-----------------------------|
| Kidzplanet (Switzerland) | Wipro Cares Trust |
| Child Fund (Germany) | Smile Foundation |
| GIVE Foundation Inc | GIVE India |
| EducAid India | Child Fund India |
| Dakshini USA | SOCEO, Kolkata |
| Adrian & Paula Roberts | Asian Paints |
| Ananda Sen | Cognizant Outreach, Kolkata |
| | CBF Kolkata |

Towards Future is also acknowledging the individuals, who have extended their support for Towards Future's activities:

| | | |
|----------------------|-----------------------------|------------------------|
| Ayan Mukherjee | Monalisa Das | Sangeet Chakraborty |
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| Abantika Bera | Mousumi Malo | Santanu Guha |
| Amitava Sinha | Maitrayee Debnath | Santoshree Ray |
| Anil Kumar | Mrinmoy Das | Santanu Chakraborty |
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| Apurba Majumder | Nilanjan Biswas | Sayan Sur |
| Arijit Goswami | Nirmalya Ghosh | Shameek Dutta |
| Arup Sen | Nirmalya Chowdhury | Shankha Narayan Biswas |
| Arup Roy Chowdhury | Parag Basu | Shampa Chakraborty |
| Barish Bhattacharya | Pushpak Majumder | Smarajit Biswas |
| Bodhisattva Dasgupta | Partha Pratim Dey | Saikat Giri |
| Chandrima Roy | Partha Dey | Sonali Bhaduri |
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| Deboleena Dutta | Rangan Sengupta | Sangita Roy Achariya |
| Dipayan Guha Roy | Ranadeep Basu | Sridebi Basu |
| Gita Rani Mitra | Soumi Guha Roy | Shibashish Dasgupta |
| Indrani Pathak | Swagatam Banerjee | Subimal Nath |
| Jyotipriyo Sarkar | Sujoy Chatterjee | Anindita Chakraborty |
| Kasturi Roy | Supriya Roy Chowdhury | Nita Banerjee |
| Lipika Bhattacharya | Sulipi Kundu | Indrani Mukherjee |
| Madhurima Sen | Sourav Roy | Nandita Bhattacharjee |
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| Mithun Ghosh | Subhendu Mondal | Tapas Chatterjee |
| Manish Mukherjee | Saikat Ghosh | Ujjal Mitra |
| Susmita Saha | Nilanjan Pal | Pampa Pal |
| Sonali Majumder | Tapan Kumar Sengupta | Sujata Patra |
| Pulak Chanda | Moutusi Mitra | Palash Bardhan |
| Abhirup Ghatak | Sanjib Kumar Maity | Binoy Agarwal |
| Sulagna Chakraborty | Rajashree Banerjee | Shakshi Meheta |
| Atanu Banerjee | Harshita Tanwar | Swagatam Bandapadhaya |
| Masum Parvej | SBI-Calcutta Airport Branch | |



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