ANIL KUMAR MAHESHWARI & ASSOCIATES
Chartered Accountants

49, BALAJI ENCLAVE,
BHAGHANA
NEEMUCH 458441 (M.P.)
Mobile No. 82692 20302
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अंकेक्षण प्रमाण पत्र

हमारे द्वारा नगर परिषद **रामपुरा** जिला नीमच(मध्य प्रदेश) का वित्तीय वर्ष 2020-21 का वितीय अंकेक्षण कार्य पूर्ण किया गया है ।अंकेक्षण के दौरान हमारे द्वारा संचनालाय, नगरीय प्रशासन एवं विकास भोपाल (मध्य प्रदेश) द्वारा प्रतिपादन निर्देशों/परिपत्रों एवं अधिनियम का पालन किया गया है ।

हमारे द्वारा नगर परिषद के 1 अप्रैल 2020 से 31 मार्च 2021 तक के समस्त अभिलेखों/प्रपत्रो आदि का निरिक्षण किया गया है । परिषद द्वारा उपलब्ध कराए गए अभिलेखों के आधार पर हमारे द्वारा प्राप्ति एवं भुगतान खाता तैयार कर इस प्रतिवेदन के साथ के सलंग्र किया जा रहा है।

हमारे द्वारा अंकेक्षण के दौरान उन मानकों का प्रतिपालन किया गया है जिन्हें सामान्यता भारत में मान्य किया जाता है और जो संस्था के वित्तीय स्थिति का आकलन करते हेतु अनिवार्य है ।

अंकेक्षण के दौरान हमारे द्वारा जो आपत्तियों एवं अनियमितताएं पाई गई है हमने उन पर परिषद एवं अधिकारियों के विचार विमर्श किया है जो अनियमितताए के संचालन के समक्ष प्रस्तुत करने योग्य है हम उन्हें इस प्रतिवेदन के साथ अंकेक्षण आक्षेप के रूप में सलग्ररह कर रहे हैं ।

अंकेशण निरीक्षण एवं प्रतिपालन वित्तीय वर्ष 2020-21 के अंकेक्षण कार्य में अनिल कुमार माहेश्वरी एंड असोसिएट्सक द्वारा प्रस्तुत प्रतिवेदन में दर्शाए गए शेष को आधार मानते हुए हमारे द्वारा वर्ष 2020-21 का अंकेक्षण किया गया है।

वास्ते : अनिल कुमार माहेश्वरी एंड असोसिएट्स
चार्टर्ड अकाउंटेंट

FRN-022769C

CA रौनाक सोमानी
स.क्र. 446892

दिनांक: 27/09/2021
स्थान: रामपुरा

UDIN: 21446892AAAAFF5351

मुख्य नगर पालिका अधिकारी
नगर परिषद रामपुरा (म.प्र.)

ANIL KUMAR MAHESHWARI & ASSOCIATES
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१ आय एवं व्यय को प्राप्ति भुगतान के आधार पर रिकॉर्ड किया जा रहा है उपार्जित आधार पर लेखों को नहीं बनाया जा रहा है हम सुझाव देते हैं कि लेखों को द्विलेखा का आधार पर बनाया जाए जिससे आय व्यय एवं बकाया आदि की जानकारी प्राप्त हो सके ।

२ केंद्र एवं राज्य सरकार द्वारा कोई भी राशि देने पर परिषद को किसी प्रकार की रसिद पत्र नहीं दिया जाता है हमारा सुझाव है कि सरकार ग्रांट प्रदान करते समय संबंधित पत्राचार अवश्य करें ।

वास्ते : अनिल कुमार माहेश्वरी एंड असोसिएट्स
चार्टर्ड अकाउंटेंट
Rohan
FRN-022769C
CA रोनाक सोमानी
स.क्र. 446892

दिनांक: 27/09/2021
स्थान : रामपुरा
UDIN: 21446892AAAAFF5351

मुख्य नगर पालिका अधिकारी
नगर परिषद रामपुरा (म.प्र.)

ANIL KUMAR MAHESHWARI & ASSOCIATES
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AUDIT REPORT IN CONNECTION WITH ANNUAL AUDIT OF RAMPURA NAGAR PARISHAD

We have examined the Receipt &Payment account for the year ended 31st March 2021, attached herewith, of Nagar Parishad with regards to the Audit, we have made the following observation:

- We certify that the Receipt and Payment account books of account maintained at the office of Nagar Parishad, Rampura.
- The observation/discrepancies/inconsistencies observed in the scope of audit have been detailed out in Audit Report.
- Details regarding revenue collection against the budgeted targets and the growth attained during the year in comparison to the previous year is given in Annexure-A.
- We report the following observations/suggestions in the audit report.
- Subject to above-
  I. We have obtained on the information and explanation which, to the best of our knowledge and belief, were necessary for the purpose of the audit;
  II. In our opinion, proper books of accounts have been kept by them above named Entity so far as it appears from the examination of the books.
  III. In our opinion and to the best of our information and according to the explanation given to us, the said accounts, read with notes thereon attached in the report gives true and fair of the Receipt & Payment account of Nagar Parishad, Rampura for the year ended 31st March 2021.

Place :Rampura
Date: 27/09/2021
UDIN: 21446892AAAAFF5351

For : Anil Kumar Maheshwari & Associates.
Chartered Accountants
CA. Rohan Somani
Partner
M. NO. 446892
FRN. 022769C

मुख्य नगर पालिका अधिकारी
नगर परिषद रामपुरा (म. प्र.)

Abstract Sheet for reporting on Audit Paras for Financials Year 2020-21

Name of ULB - Nagar Parishad, Rampura
Name of Auditor - Anil Kumar & Associates.

S.No	Parameter	Description	Observation	Suggestion
1	Audit of Revenue	The auditor is responsible for audit of revenue from various sources.	We have audited all the sources by applying Sample Test Check Basis from where municipality is deriving its revenue for the financial year 2020-21 and details of various sources has been reported in Receipt & Payment Account	1) Decline in revenue is majorly due to non-collection of taxes because of lack of manpower and robust collection methods. Hence proper staffing is required and some robust methods like collecting the tax by sending the staff directly to homes for collection of cheques or with card swiping machines to collect the tax, such methods should be adopted. 2) Various schemes and incentives should be introduced on regular intervals to increase the revenue collection. 3) The cash /bill /receipt books should be maintained by only one person. Further the receipt of daily taxes should be done by a single person rather than different individuals.
		He is also responsible to check the revenue receipt from the counter files of receipt books and verify that the money received is duly deposited in respective bank account.	The Counter foils or revenue receipts of property tax, water tax and shop rent collection were made available to us for verification. As per information provided to us that the revenue/tax collector/officer directly deposits the amount collected with main cashier at the cash counter, who in turn this amount directly to bank account.	
		Percentage of revenue collection increases\decrease in various heads in property tax ,samekit kar , shiksha upkar, nagriya vikas upkar and other tax ,compared to previous year shall be part of report.	The comparison of all the taxes with regard to yearly targets have been duly verified and is forming part of report, annexed herewith **(Annexure - A)**.	
		Delay beyond 2 working days shall be immediately brought to the notice of commissioner/ cmo.	We have verified the bank statements given to us against the receipt and we found that there was no delay beyond 2 working days in depositing cash into respective bank accounts except during Bank holidays.	

मुख्य नगर पालिका अधिकारी
नगर परिषद रामपुरा (म.प्र.)

022788C

		The entries in cash book shall be verified	The entries in cash book have been verified and in some cases the in receipt column amount is written without proper narration which lead to increase in other revenue.	4) Proper narration should be writen for every entry in cash book.
		The auditor shall specifically mention in the report ,the revenue recovery against the quarterly and monthly targets .	The targets given to the ULB with regard to revenue recovery are yearly. As per the information provided to us the targets of revenue recovery were not met. Also the sheet of revenue recovery as provided by the ULB does not match with figures stated in the Receipt & Payment Account and Income & Expenditure Account.	
		The auditor shall verify the interest income from FDRs and verify that interest income are duly and timely accounted for in cash.	Interest income is recorded in cash book on cash basis instead of accural basis due to which correct interest income is not reflected in financial statements.	
		The cases where the investment are made on lesser interest rates shall be brought to the notice of the commissioner / cmo	Investment (if any) are made at rate prevailing in bank	

मुख्य नगर पालिका अधिकारी

2	Audit of Expenditure	The auditor is responsible for audit of expenditure under all the schemes	We have audited the expenditures incurred by the municiaplity using sample test check basis during the FY 2020-21.	1. On the Note sheet the CMO and The President should put their official Seal with the Signature. 2. Whenever the signature of a Witness is taken the details of witness like the name, address should be mentioned. 3. The attendance register should be kept with a person incharge and should be daily verified and signed by the CMO/ Chief Accountant. 4. Budget head in vouchers should be properly mentioned. 5. Bank account name and no. should be mentioned while payment.
		He is also responsible for checking the entries in cash book and verifying them from relevant vouchers .	The entries in cash book have been verified from relevant vouchers but in cash book which bank account is used for payment was not mentioned.	
		He should also check monthly balances of the cash book and guide the accountant to rectify errors ,if any	The monthly balances of cashbook were checked and the errors were rectified.	
		He shall verify that the expenditure for a particular scheme is limited to the funds allocated for that particular scheme any over payment shall be brought to the notice of any commissioner /cmo	There is no such bifurcation of expenses, the payment of every expense is made from a single bank account in which the amount of various grants are credited. Given the above situation we are unable to form an opinion on whether the expenditure are done from a particular scheme or not.	
		He shall also verify that the expenditure is in accordance with the guidelines directives acts and rules issued by government of India \state government.	The expenditure were checked on sample basis as all the expense and construction files were not presented before us for audit, the expenses were in accordance with the applicable directives, except for following observations: 1. There were no pre/post photographs of the construction sites in the files. 2. In most of the vouchers Budget Head was not mentioned.	

		During the audit financial propriety shall also be checked . All the expenditure shall be supported by financial and administrative sanctions accorded by competent authority and shall be limited to the administrative and financial limits of the sanctioning authority.	On the basis of our audit we observed that all the expenditure have been supported by financial and administrative sanctions accorded by competent authority and are limited to the administrative and financial limits of the sanctioning authority. Although the CMO and the President should put their official seal with their signatures as in most of the vouchers the official seal was not found.	
		All the cases where appropriate sanction have not been obtained shall be reported and the compliance of audit observations shall be ensured during the audit and non compliance of audit paras shall be brought to the notice of Commissioner / CMO	During the course of audit by applying sample test check basis, we did not come across any such expenditure which has been incurred without obtaining permission from the relevant sanctioning authority	
		The auditor shall be responsible for verification of scheme project wise utilization certificates [UC].	No Utilization certificate has been provided to verify the same	
		The auditor shall verify that all the temporary advances have been fully recovered .	As per observations there were no advances given by ULB during the period of the audit.	

3	Audit of Book Keeping	The auditor is responsible for audit of all the book of account as well as stores.	We have verified the books of accounts as well as stores and our observations are mentioned in below points.	1. The books of accounts are being maintained in Single Entry Accounting system 2. Fixed asset register should be maintained by ULB.
		He shall verify that all the books of account and stores are maintained as per accounting rules applicable to urban local bodies . Any discrepancies shall be brought to the notice of commissioner \cmo	The books of accounts are being maintained in Single Entry Accounting system.	
		The auditor shall verify advance register and see that all the advances are timely recovered according to the conditions of advances . all the cases of non recovery shall be specifically mentioned in audit report.	As per information and explanation given to us there were no advances given by ULB during the period under audit.	
		The auditor shall verify that all the temporary advances have been fully recovered.	As per information and explanation given to us there were no temporary advances given by ULB during the period under audit.	
		Bank reconciliation statement [BRS] shall be verified from the records of ULB and the bank concerned.	The Bank reconcillation statement were made available to us and no discrepancies were found.	
		He shall be responsible for verifying the entries in the grant register . The receipt and payments of grants shall be duly verified from the entries in the cash book.	We have verified the account so receipts and payments for the grant received and utilized during the year. Details have been mentioned in Audit of Grants and Loans.	
		The auditor shall verify the fixed asset from other records and discrepancies shall be brought to the notice of commissioner \ cmo.	We observed that the ULB does not maintains the Fixed asset register	
		The auditor shall reconcile the accounts of receipt and payment especially for project fund .	The project fund has been reconciled with the receipts and payments no major irregularity found.	

4	Audit of FDR	The auditor is responsible for auditor of all fixed deposit and term deposit.	We have verified the Fixed Deposits as well as Term deposits and our observations are mentioned in below points.The details regarding the same are as follows:- 1.) SBI 2196 - Rs. 5500000 2.) CBI 0221 - Rs. 365000	Idle funds should be invested in Mutual funds, as they provide better returns against any other form of investment.
		It shall be ensured that proper record of FDR are maintained and all renewals are timely done.	We observed that the ULB maintains proper record of FDRs. As per the explanation provided to us the FDRs are kept on auto renewal.	
		The cases where FDR\TDR are kept at low rate of interest than the prevailing rate shall be immediately brought to the notice of commissioner /cmo.	The interest are kept on auto renewal so the latest rates of interest are not known, also as reported above the interest income are duly recorded in the books of accounts.	

5	Audit of Tender	The auditor is responsible for audit of all tenders/bids invited by the ULB's.	We have audited tenders/bids invited by the ULB duringthe FY 2020-21 by applying sample test check basis and no contravention or exceptions were noticed during the course of audit other than those which has been discussed in next points	1) More competitive tendering processes should be implemented. 2) The limit of online tendering should be reduced so that more and more tenders are put online so as to increase the transparency.
		He shall check whether competitive tendering procedures are followed for all bids.	By applying Sample Test Check basis, we found that competive tendering procedures are being followed by the municipality.	
		He shall verify the receipts of tender fee/bid processing fee/performance guarantee both during the construction and maintenance period..	We did not find any error in the receipt of tender fee/bid processing fee/performance guarantee both during the construction and maintenance period.	
		The bank guarantees, if received in lieu of bid processing fee/performance guarantee shall be verified from the issuing banks.	As per the information and explanation provided to us there were no Bank Guarantees received by ULB during the period of audit.	
		The conditions of BG's shall also be verified; any BG with any such condition which is against the interest of the ULB shall be verified and brought to the notice of commissioner/CMO		
		The cases of extension of BG's shall be brought to the notice of Commissioner/CMO proper guidance to extend the BG's shall also be given to ULB's.		

6	Audit of Grants and Loans	The auditor is responsible for audit of grants given by Central Government and its utilization.	On verification of records and communication with the management we found that the grant is being received by the central and state government. Details of such has been attached as per **Annexure- B**.	1. Refer Details of Grants Released & Utilized during audit 2.More and more assets should be created for the welfare of the people as well as for generating more revenue.
		He is responsible for audit of grants received from State Government and it's utilization		
		He shall perform audit of loans provided for physical infrastructure and its utilizations. During this audit the auditors shall specifically comment on the revenue mechanism i.e. whether the asset created out the loan has generated the desired revenue of not. He shall also comment on the possible reasons for non generation of revenue.	During our engagement we found that neither assets or physical infrastructure has been generated out of loan taken.**Loan Register is not maintained. Loan from HUDCO AND CM ADOSANCHA is taken.**	
7	Incidence relating to diversion of funds	The auditors shall specifically point out any diversion of funds from capital receipts/grants/loans to revenue expenditure and from one scheme/project to another.	On Sample Test Check basis of the records, we didn't find any diversion of fund from capital receipts/grants/loans to revenue expenditure.	

8	Whether all the temporary advances have been fully recovered or not	The auditor shall verify advance register and see that all the advances are timely recovered according to the conditions of advances , all the cases of non recovery shall be specifically mentioned in audit report.	As per information and explanation given to us there were no advances given by ULB during the period under audit.	
9	Whether the bank reconciliation statement have been regularly prepared	Bank reconciliation statement [BRS] shall be verified from the records of ULB and the bank concerned.	The Bank reconciliation statement were made available to us and no discrepancies were found.	Bank reconciliation statement should be regularly prepared.

For: Anil Kumar & Associates.
Chartered Accountants
FRN:022769C

Rohan

CA. Rohan Somani
(Partner)
M.NO.: 446892
UDIN 21446892AAAAFF5351

For: Nagar Parishad
Rampura

Revised Abstract sheet for the reporting on Audit Paras for Financial Year 2020-21

Annexure - A

Name of ULB - Nagar Parishad, Rampura
Name of Auditor - Anil Kumar & Associates.

Sr. No.	Parameters	Year 2019-20	Budgeted 2020-21	Year 2020-21	Budgeted % Comparision	% of Growth
1	Audit of Revenue					
राजस्व कर वसूली		Receipts in Rs.				
(i)	संपत्ति कर	916,771	1,360,383	1,033,687	76	12.75
(ii)	समेकित कर	645,240	2,270,040	433,580	19	-32.81
(iii)	नगरीय विकास उपकर	269,472	586,394	365,644	62	35.69
(iv)	शिक्षा उपकर	366,152	681,796	248,693	36	-32.08
	कुल योग	**2,197,635**	**4,896,613**	**2,081,584**	42	-5.28
गैर राजस्व वसूली						
(i)	भवन भूमि किराया	571,319	1,290,672	643,805	50	12.69
(ii)	जल उपभोक्ता प्रभार	2,015,615	2,240,200	1,973,515	88	-2.09
	कुल योग	2,586,934	3,530,872	2,617,320	74	1.17
	महा योग	**4,784,569**	**8,429,485**	**4,698,904**	56	-1.79

Observation in Brief

1)The data reveals that the budgetes estimated of income are estimates on very higher side.

2) If we comapre with the budgeted figure the realisation of income is not up the mark.

3) Negative growth was seen in most of the revenue and in the overall revenue due to covid-19.

Suggestions

1)Proper control should be estabilished to recover outstanding amount

2) Dedicated staff specifically for this work should be assigned and camp may be organized

3) Budgeted income should be estimated on the basis of actual past income collections.

4) ULB should impose strict penalties and legal actions to improve past collections.

मुख्य नगर पालिका अधिकारी
नगर परिषद रामपुरा (म.प्र.)

Rohan

NAGAR PARISHAD RAMPURA

Madhya Pradesh

Receipts and Payments for the year ended

1-Apr-2020 to 31-Mar-2021

Receipts			Payments		
Opening Balance		44927743.54	**Indirect Expenses**		93,961,612.38
Cash in hand	450.00				
45021-00 A.U. Bank 3940	43852.00		Postage Expenses	12300.00	
45021-00 Jila Sahkari Bank 1566	13088.00		Stationery	241347.00	
45021-00 M.P. Gramin Bank 0017	3800.00		Travelling And Conveyance Staff	36500.00	
45021-00 M.P. Gramin Bank 0022	4459686.84		Fuel, Petrol and Diesel Own Vehicles	1406623.00	
45021-00 SBI 5501	0.00		Legal Fees	42000.00	
45021-00 SBI Bank 0230	25602302.50		Advertisement Expenses	220136.00	
45021-00 SBI Bank 0681	750097.00		Publicity Expenses	161963.00	
45021-00 SbI BANK 9363	13509821.20		Miscellaneous Expenses	724819.00	
45021-00 M.P. Gramin Bank 0377	544646.00		Water Works	1816440.00	
			Street Lighting	3287624.00	
			Rent From Vehicle	26540.00	
Indirect Incomes		86554771.42	Flood Victim	85000.00	
Passenger tax	584000.00		Bulk Purchase of Power	1333248.00	
Compensation in Lieu of Octopi	20991261.00		Consoli Repairs&Maintenance Infrastructure Assets	1163193.00	
Rent From Markets	312817.00		Consoli Repairs & Maintenance -Vehicles	763199.00	
Shop Auction Premium	899600.00		Consolidated Office & Other Equipments	188413.00	
Mutation Fee	1514511.00		Photo-Copiers	60895.00	
Delay Fees	1856.00		Bank Charges	6387.22	

Application Fees	344400.00	Election Expenses	23410.00
Miscellaneous Fees	696442.42	Consoli Own Programme	283567.00
Ambulance Shulk	8500.00	Grants From Central Govt	29868740.00
Mudrank Shulk	550000.00	Grants From State Govt	2856168.00
NAL CONNETION	139100.00	EMD contractors	434184.00
Charges for Supply of Water By Tankers	15600.00	SD	1417322.00
Sale of Tender Papers	73000.00	Consolidated Creditors	207674.00
Interest	154537.00	Suppliers Control Account	254696.00
Consoli Grants From Central Government	21546280.00	Contractors Control Account	8466682.00
GST Tax	10061.00	Salaries, Wages Payable	25645820.00
Grants From State Government	26173309.00	Pension	356866.00
Conso Receivable for Property tax	1040150.00	Provident Fund	711668.00
SD	91100.00	Vehicle Insurance	2567960.00
Income tax payable	3000.00	Conso Insurance Expenses	103490.00
GST Shop Rent	176841.00	Income Tax Payble	256356.00
Property Tax Receivable -Current Year	12575.00	GST TAX	409062.16
Consolidated Samekit Tax-Current Year	428630.00	Electricity Exp Payble	8075052.00
Development Tax-old Year	255179.00	Consolidated Audit Fees	145800.00
Education Tax-old year	345848.00	GST Shop Rent	93238.00
Water Supply Receivable -Old Year	1883597.00	Commercial Tax	48500.00
Water Supply Receivable-Current Year	886.00	Telephone Exp Payble	56987.00
Water Supply Receivable -Others	80076.00		
Rent Recivble Bhumi Rent	3000.00		

Rent Receivable - Current Year	30506.00		**Closing Bank**		
Rent Receivable - Old Year	994603.00		Cash in hand	101140.00	37,520,902.58
Lease Rentals	103722.00		45021-00 Axis Bank 2482	0.00	
Sewerage Tax	180.00		45021-00 M.P. Gramin Bank 0022	1002429.28	
Agreement Fees	51700.00		45021-00 SBI Bank 5501	647897.44	
Building Const. regu. Fees	4250.00		45021-00 SBI Bank 0230	3101653.50	
Other Loans	7088800.00		45021-00 SBI Bank 0681	749448.00	
Recoveries Payable	34985.00		45021-00 Sbi BANK 9363	31908330.36	
			45021-00 ICICI BANK 2098	10004.00	
		131482514.96			131482514.96

कार्यालय नगर परिषद रामपुरा जिला नीमच म0प्र0

Annexure-B

अनुदान पत्रक

क्रमांक	मद का नाम	पूर्व वर्ष का शेष	वर्ष में प्राप्त राशि	योग	वर्षान्त व्यय राशि	शेष राशि
1	सड़क मरम्मत	226853	1885000	2111853	955399	1156454
2	वाणिज्यकर मूलभूत सुविधा	97814	4352000	4449814	3207468	1242346
3	राज्य वित्त आयोग	113232	4294000	4407232	2776722	1630510
4	चुंगी क्षतिपूर्ति	0	20991261	20991261	20991261	0
5	यात्रीकर	0	584000	584000	584000	0
6	14 वित्त आयोग	3277740	0	3277740	3277740	0
7	15 वित्त आयोग	0	17390000	17390000	8633313	8756687
8	मुद्रांक शुल्क	0	181000	181000	181000	0
9	प्रधानमंत्री आवास	25602302	4600000	30202302	27100649	3101653
10	विशेष निधि कार्यालय भवन निर्माण	5000000	0	5000000	0	5000000
11	स्वच्छ भारत मिशन	1074646	732000	1806646	1687187	119459
12	स्वच्छ भारत मिशन कचरा वाहन क्रय	0	1049000	1049000	1049000	0
13	सुलभ शौचालय निर्माण	1936000	0	1936000	0	1936000
14	विधायक निधि	0	1867359	1867359	250000	1617359
15	यूआईडीएसएसएमटी पेयजल योजना	0	1043000	1043000	0	1043000
16	मुख्यमंत्री अधोसंरचना विकास तृतीय चरण	0	700000	700000	0	700000

ये अनुदान पत्र हमे नगर परिषद से प्राप्त हुआ है

मुख्य नगर पालिका अधिकारी
नगर परिषद रामपुरा (म.प्र.)

CHARTERED ACCOUNTANTS

SBI 9363

DATE	PARTICULAR	DR	CR
	Balance as per book 31-03-2021	31,908,330.36	
	CR IN BANK NOT DR IN CB TO BE ADDED		
	FDR		5,500,000.00
	DR IN CB BUT NOT CR IN BANK TO BE DEDUCTED		
30-03-2021	Cheque not cleared		15,576.00
31-03-2021	Cheque not cleared		16,910.00
	Balance as per bank 31/03/2021		26,375,844.36
	Total	31,908,330.36	31,908,330.36

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AXIS 2462

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DATE	PARTICULAR	DR	CR
	Balance as per book 31/3/2021	-	
	Balance as per bank 31/3/2021		-
Total		-	-

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ICICI 2098

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DATE	PARTICULAR	DR	CR
	Balance as per book 31/3/2021	10,004.00	
	Opening Difference		
	Balance as per bank 31/3/2021		10,004.00
Total		10,004.00	10,004.00

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MP Gramin 0022

DATE	PARTICULAR	DR	CR
	BALANCE AS PER BOOK ON 31.3.21	1002429.28	
	OP DIFF	NIL	
	CLOSING AS PER BANK		1002429.28
		1002429.28	1002429.28

SBI 0230

DATE	PARTICULAR	DR	CR
	Balance as per book 31/3/2021	3,101,653.50	
	Opening Difference	-	
	Balance as per bank 31/3/2021		3,101,653.50
Total		3,101,653.50	3,101,653.50

SBI 0681

DATE	PARTICULAR	DR	CR
	Balance as per book 31/3/2021	749,448.00	
	Opening Difference		
	Balance as per bank 31/3/2021		749,448.00
Total		749,448.00	749,448.00

SBI 5501

DATE	PARTICULAR	DR	CR
	Balance as per book 31/3/2021	647,897.44	
	Balance as per bank 31/3/2021		647,897.44
Total		647,897.44	647,897.44