

कार्यालय नगरपालिका परिषद, पांढुरना

जिला-छिंदवाडा (म.प्र.)

(E-mail - cmopandurna@mpurban.gov.in) ☎ 07164-220048, Fax-221381.

क्रमांक / ११६४ / लेखा शाखा / न.पा. / २०२२

प्रति,

आयुक्त महोदय,
नगरीय प्रशासन एवं विकास,
म.प्र. भोपाल

विषय :- नगरीय निकायों की वित्त वर्ष 2020-21 के लेखों की संपरीक्षा चार्टड अकाउन्टेंट से कराये जाने उपरांत ऑडिट रिपोर्ट प्रस्तुत करने बाबद।

..00..

उपरोक्त विषयान्तर्गत लेख है, कि नगरपालिका परिषद पांडुरना का वित्त वर्ष 2020-21 के लेखों की संपरीक्षा चार्टड अकाउन्टेंट के माध्यम से करायी जाकर चार्टड अकाउन्टेंस से प्राप्त संपरीक्षा प्रतिवेदन की प्रति साथ संलग्न कर आपकी ओर सादर प्रेषित है।

संलग्नः— उपरोक्तानुसार ।


मुख्य नगरपालिका अधिकारी
नगरपालिका परिषद,
मांसपुरा

पृ.क./1169/लेखा शाखा/न.पा./2022

पांडुरना, दिनांक :- ३१/१/२८

- संयुक्त संचालक, नगरीय प्रशासन एवं विकास, जबलपुर की ओर सूचनार्थ सादर प्रेषित।
- श्री न.पा.परिषद, पांडुरना की ओर दिनांक.... /02/2022
को संचालनालय में जानकारी जमा करने के पालनार्थ।

मुख्य नगरपालिका अधिकारी
(१) नगरपालिका परिषद,
पांडुरना

PANDHURNA MUNICIPAL COUNCIL DISTRICT-JABALPUR



ANNUAL FINANCIAL STATEMENTS

**MARCH 31,
2021**

Prepared By:

MSVP & Company
1337/7, Singhai Sadan,
Wright Town, Jabalpur 482001(M.P.)
Email- msvpandco@gmail.com
Mobile No. +91-7828869840

INDEPENDENT AUDITOR'S REPORT NAGAR PALIKA PARISHAD, PANDURNA (M.P.)

Report on the Financial Statements

I have audited the accompanying financial statement of **NAGAR PALIKA, PANDURNA (M.P.)**. accordance with scope of work provided by Directorate, Urban Administration & Development Department of MP which comprises of the Receipts and Payments Account & Income & Expenditure Account for the year ended on 31 March, 2021. The above institution is in process of preparation of Balance Sheet which is not yet finalized by ULB. The institution follows Cash System of Accounting. The observations on the scope of audit work prescribed and other notes, comments and explanatory Information etc. are attached herewith.

Management's Responsibility for the Financial Statements

The Institution's Management is responsible for the preparation of the Receipts and Payments Account & Income & Expenditure Account that give a true and fair view of the Receipts and Payments Account & Income & Expenditure Account in accordance with the Accounting Standards and in accordance with the accounting principles generally accepted in India. This responsibility includes the design implementation and maintenance of internal control relevant to the preparation and presentation of the Receipts and Payments Account Income & Expenditure Account that live 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 the above Receipts and Payments Account based on my audit. conducted my audit in accordance with the standards on 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 Receipts and Payments Account is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Receipts and Payments Account. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Receipts and Payments Account, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Institution's preparation and fair presentation of the Receipts and Payments Account in order to design audit procedure that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Institution's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management as well as evaluating the overall presentation of the Receipts and Payments Account believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion Test check methods have been applied in areas where ever the same has been considered appropriate.



मुख्य नगरपालिका अधिकारी
नगरपालिका परिषद पांदुरना

Opinion

In my opinion and to the best of my information and according to the explanations given to me, the aforesaid Receipts and Payments Account gives a true and fair view in conformity with the Accounting principles generally accepted in India, read with significant accounting policies, of the Receipts and Payments of the Institution for the year ended on that date, subject to the observations, notes and comments appended, specifically that:

- (a) The receipt and payment account is not tallied and it contains a significant difference and
- (b) The most of the bank account balances as per cash book and as per bank statement are significantly unreconciled and due to that many significant items amounts of receipts/payments might have been omitted to be included in the receipt and payment account. It is informed to me that the differences between bank balances as per bank statement and as per cash book includes various differences pertaining to the earlier many years, therefore, it is not possible to prepare bank reconciliation statements and to exactly reconcile the above differences instantly: and
- (c) There are various instances of mistakes in entries in cash book which have come across during audit and have been mentioned in the audit report in succeeding paras due to that many significant items amounts of receipts/payments might have been omitted to be included in the receipt and payment account. These have been elaborated in the attached observations on the scope of audit work prescribed
- (d) We are provided with the Income Expenditure Account Receipts & Payments Accounts per the Tally Data provided to us by the Municipal Corporation Pandurna.

For MSVP & Company.
Chartered Accountants
FRN: 021879C

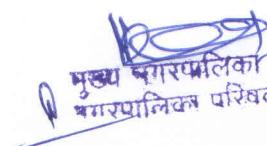
Vineet Parwani
(Partner)
Membership No: 430933



Date: 29.01.2022

Place: Jabalpur

UDIN - 22430933AAAAQ2198


मुख्य नगरपालिका अधिकारी
नगरपालिका परिषद पांदुरगढ़



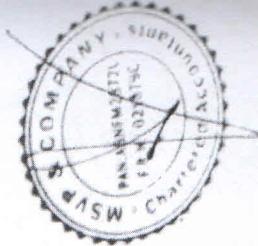
Sno.	Parameters	Description	Suggestions
Observations in Brief			
		1) On test check basis we have verified the revenue from receipts maintained by the management from all sources. 2) ITC has been deducted at 24% instead of 7% on payment made to contractor	Management should deduct 7% on payment made to the contractor
a)	The auditor is responsible for audit of revenue from various sources.	On test check basis we have verified the revenue from receipts maintained by the management for all sources.	Not Applicable
b)	He is also responsible to check the revenue receipts from the counterfoils of receipt books and verify that money received is duly deposited in the respective bank account.		The management should take necessary steps to rectify the same
c)	Percentage of revenue collection increase/decrease in various heads of property tax, samikit kar, shiksha upkar, Nagriya vilas upkar and other tax compared to previous year shall be part of report.	The details are provided in the Annexure	Not Applicable
d)	Delay beyond 2 working days shall be immediately brought to the notice of commissioner/CMO.	No such cases exist.	There were too many overwriting in the cash book while passing the entries. The management should avoid these and whenever there is over writing the same has to be rectified by CMO and counter signed by CMO and head accountant.
e)	The Entries in cash book shall be verified.	The entries in cash book have been verified and discrepancies have been reported to management which have been rectified by them.	The management should take necessary steps to rectify the same
f)	Auditor shall specifically mention in report, the revenue recovery against the quarterly and monthly targets. Any lapses in the revenue recovery shall be the part of report.	The lapses between the targeted revenue and achieved revenue is mentioned in Annexure to this report.	The management should take interest certificate each year from the banks and book the interest in timely manner.
g)	Auditor shall verify the interest income from the FDR's and verify the interest income is duly and timely accounted for in cash book.	FDR interest is not accounted for in books on accrual basis it is booked when the FDR matures hence the same is not accounted for in the timely manner.	The management should take necessary steps to rectify the same
h)	The cases where, the investment is made on lesser interest rates shall be brought to the notice of the commissioner/CMO.	As per the information and explanations available to us the management has not taken quotations from various banks regarding rate of interest on deposits. In absence of the same we cannot comment whether the interest rate is lower or not.	The management should take necessary steps to rectify the same

Audit of Revenue

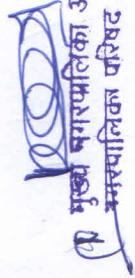

 भारत सरकारी कानूनी अधिकारी
 भारतप्रभुत्व परिषद धार्मक



	<p>1) On test check basis we have verified the expenditure under all the schemes.</p> <p>2) It is observed that TDS u/s 19AC is being deducted at the rate of 2.24% in maximum bills instead of 7% which is the maximum prescribed rate for persons having PAN.</p> <p>a) The auditor is responsible for audit of expenditure under all the schemes.</p>	<p>The management should take necessary steps to rectify the same.</p> <p>There were too many overwriting in the cash book while passing the entries the management should avoid these and whenever there is over writing the same has to be counter signed by CMO and head accountant.</p>
	<p>b) He is also responsible for checking the entries in cash book and verify them from relevant vouchers.</p> <p>c) He should also check monthly balances of cash book and guide the accountants to rectify errors, if any.</p> <p>d) He shall verify that the expenditure for a particular scheme is limited to the funds allocated for the particular scheme. Any overpayment shall be brought to the notice of CMO.</p> <p>e) He shall verify that the expenditure is in accordance with the guidelines, directives, acts and rules issued by Government of India / State Government.</p>	<p>These have been verified on test check basis.</p> <p>1) We have discovered difference between Voucher amount and cash book Amount with Rs. 291 Voucher number was 67.</p> <p>These have been verified on test check basis. No adverse observation on the same. Although the cash book and pass book are not matched on monthly basis.</p> <p>On test check basis we have verified the expenditure under all the schemes with relevant vouchers.</p> <p>These have been verified on test check basis. No adverse observation on the same.</p>
	<p>f) During the audit financial property shall also be checked. All the expenditure shall be supported by financial and administrative sanctions according by competent authority and shall be limited to the administrative and financial limit of sanctioning authority.</p> <p>g) All the cases where appropriate sanctions have not been obtained shall be reported and compliance of audit paras shall be ensured during the audit. Non-compliances of audit paras shall be brought to the notice of Commissioner/CMO.</p> <p>h) Auditor shall be responsible for verification of scheme wise project wise Utilization Certificates (UCs), UCs shall be tallied with Income and Expenditure records and creation of Fixed Assets.</p> <p>i) The auditor shall verify that all the temporary advances have been fully recovered.</p>	<p>Not Applicable</p>
2	Audit of Expenditure	



		These have been verified on test check basis. Stock register was maintained but not verified by CMO at the time of Audit. Stock Paaji Seal is not used on all vouchers. It is not regularised.	The management should take necessary steps to rectify the same.
	a) The auditor is responsible for audit of books of accounts as well as stores. b) He shall verify that all books of accounts and stores are maintained as per accounting rules applicable to Urban Local Bodies (ULBs). Any discrepancies shall be brought to the notice of Commissioner/CMO. c) The auditor shall verify advance register and see that all advances are timely recovered according to the condition of advances. All the cases of non-recovery shall be specifically mentioned in audit report.	These have been verified on test check basis. No adverse observation on the same.	Not Applicable
3	d) The auditor shall verify that all the temporary advances have been fully recovered. e) Bank Reconciliation Statement shall be verified with the records of ULB and the bank concerned. If reconciliation statements are not prepared auditor will help in preparation of BRS. f) He shall be responsible for verifying the entries in grant register. The receipts and payments of grants shall be duly verified with entries of cash book. g) The auditor shall verify the fixed asset register from other records and discrepancies shall be brought to the notice of Commissioner/CMO. h) The auditor shall reconcile the accounts of receipts and payments especially for project funds.	Bank balances of Main cash book, as per cash book and as per bank statement is different in figures. The BRS is provided by the Management, however the BRS impact is not yet accounted for in books and hence the balance as on date is still erroneous.	The management should take necessary steps to rectify this BRS impact of 16,72,776.10 in books of accounts.
	a) The auditor is responsible for audit of Fixed deposits and term deposits.	These have been verified on test check basis. No adverse observation on the same.	Not Applicable
	b) It shall be ensured that proper records of FDR's are maintained and all renewals are timely done.	FDR register is not maintained by the management. So, we cannot comment on the same.	Not Applicable
4	Audit of FDR	As per the information and explanations available to us the management has not taken quotations from various banks regarding rate of interest on deposits. In absence of the same we cannot comment whether the interest rate is lower or not.	The management should take necessary steps to rectify the same.
	c) The cases where, FDR's/TDR's are kept at low rate of interest then the prevailing rate shall be immediately brought to the notice of Commissioner/CMO.	These have been verified on test check basis. No adverse observation on the same.	Not Applicable
	d) Interest earned on FDR/TDR shall be verified from entries in the cash book.		


 मृत्यु भगवपालिका अधिकारी
 मस्तकपालिका परिषद पांद्राना

	a) Auditor is responsible for audit of all the tenders/bids invited by the ULBs.	These have been verified on test check basis. No adverse observation on the same.	Not Applicable
	b) He shall check whether competitive tendering procedures are followed for all bids.	Last date of Tender should be extended if only one bid is received even though it is done through online mode. It will enable more participants to participate in the tender and the purpose of competitive bidding will be ensured.	The management should take necessary steps to rectify the same.
	c) He shall verify the receipts of all tender fee/Bid processing fee/Performance Guarantee both during the construction and maintenance period.	These have been verified on test check basis. No adverse observation on the same.	Not Applicable
	d) The bank guarantees, if received in lieu of bid processing fee/ performance guarantee shall be verified from the issuing bank.	These have been verified on test check basis. No adverse observation on the same.	Not Applicable
5	Audit of Tender/Bids.	e) 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. f) 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.	These have been verified on test check basis. No adverse observation on the same.
	a) The auditor is responsible for the audit of grants given by central government and its utilization. b) He is responsible for audit of grants given by central government and its utilization.	These have been verified on test check basis. No adverse observation on the same.	Not Applicable
	c) He shall perform audit of loans provided for physical infrastructure and its utilization. During the audit the auditor shall specifically comment on the revenue mechanism i.e., whether the asset created out of the loan has generated the desired revenue or not. He shall also comment on the possible reasons for non-generation of revenue.	No such cases exist.	Not Applicable
6	Audit of Grants and Loans	d) The auditor shall specifically point out any diversion of funds from capital receipts/grants/loans to revenue expenditure. a) Vehicle insurance of the vehicle owned by the management	These have been verified on test check basis. No adverse observation on the same.
7	General Remarks	Total number of vehicles owned by management was 34 but we have found the insurance document of only 12 vehicles & from the above insurances document we have found that 8 vehicles insurances expired & the rest vehicles insurances document has not been found by the auditor.	Not Applicable



Mr. Arvind Kumar
Parivahan Charitable Society
पुरुष नगरपालिका अधिकारी
प्रभाग परिषद पांडुरंग

NAGAR PALIKA PARISHAD, PANDURNA, CHHINDWARA
 BALANCE SHEET
 AS AT 31.03.2021

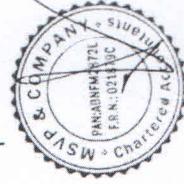
PARTICULAR	AMOUNT	PARTICULAR	AMOUNT	PARTICULAR	AMOUNT
MUNICIPAL FUND (Opening Balance)	120214711	FIXED ASSETS (AS PER SCHEDULE 3)	871356948		
RESERVE & SURPLUSES		INVESTMENTS	71508199		
Opening Balance	536804316	CURRENT ASSETS	198854		
Add: Surplus for the year	-8484618	CLOSING STOCK (AS PER LAST AUDIT REPORT)			
CAPITAL GRANTS (AS PER SCHEDULE-5)	528319698	423180367	13432111	SUNDRY DEBTORS (AS PER LAST AUDIT REPORT)	
UNSECURED LOAN	423180367	11096274	61560096	PMAY YOJNA	
CURRENT LIABILITIES				CASH & BANK BALANCE	
DUTIES & TAXES	-7735816		0	CASH IN HAND	
SECURITY DEPOSITE	56306767	81959420	147015372	BANK BAL.(SCHEDULE-4)	
OTHER LIABILITIES	33388469	301110			
NUML YOJNA					
SUSPENSE A/C					
TOTAL		1165071580	1165071580	TOTAL	1165071580



मुख्य भवान अधिकारी का अधिकारी
 मारपंचलिका परिषद् घावरस

NAGAR PALIKA PARISHAD, PANDURNA, CHHINDWARA
RECEIPT & PAYMENT A/C
FOR THE YEAR ENDED 31.03.2021

RECEIPTS	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT
<u>OPENING BALANCE</u>						
Cash In Hand	0					
Bank A/c.	103170862	103170862				
(AS PER SCHEDULE 4)						
<u>INCOME</u>						
Grant Received (Schedule-1)	85270652					
Nikay Aay (Schedule-2)	25896721					
Aasthai Dakhal	222900					
Colony Vikas/ Reg.	870554					
Interest Income	3077472					
Jan Bhagidari Income	203735					
Namantarjan (Vilamb)	132399					
Parking Income	19230					
Licence Fees	79360					
Covid 19 Related Receipt	24980					
Hoarding/ Adv.	103696					
Prashuman Shulk	637456					
Security Deposite Premium	17022032					
Other Income	4726852					
(AS PER SCHEDULE 4)						
<u>EXPENDITURE</u>						
FIXED ASSET						
(AS PER SCHEDULE 3)						
<u>INVESTMENT</u>						
FDR RENEWED/INTEREST	21902116					
<u>SPECIFIC GRANTS/ADV.</u>						
SECURITY DEPOSITE REFUN.	5793802					
PMAY PAYMENT	216904148					
NULM YOJNA	1075120					
IHSDP EXP.	174644					
<u>DUTIES & TAXES</u>						
INCOME TAX (TDS)	2763708					
GST	1359741					



मुख्य नगरपालिका अधिकारी
नगरपालिका परिषद पांडुरंग



पुरुष व्यारपत्रिका अधिकारी
व्यारपत्रिका परिषद पांडुरना

SCHEDULE-3
Fixed Assets
As on 31.03.2021

PARTICULAR	Opening Balance			Closing Balance
		ADDITION	SOLD	
Opening Bal. (As per Last Audit Report)	698542048			698542048
PLANT & MACHINERY				
Cables & Wires	92302			92302
GPS	85051	95011		180062
Mobile Toilate	715156			715156
Plant & Machinery	1288949			1288949
Street Light	2697677	2656905		5354583
Water Pipeline Extension	1891574			1891574
Vehicle-Capital Exp.	3081780	4070320		7152100
other		1477137		1477137
FURNITURE & FIXTURES	1689536	230262		1919797
Furniture & Fixture				
BUILDING/CONSTRUCTION				
Borewell & Handpump Construction	2615613			2615613
Building/Boundary Wall	14429134	9163789		23592923
Drainage & Sewarage	6234305			6234305
IHSDP AWAS(ASSET)	10624637			10624637
GROUND/STADIUM	757760			757760
Kamthikala Jalashya	222422			222422
Lake & Pond	313561			313561
LAND AQUISITION	30500000			30500000
Market Construction	91076			91076
Park & Garden	271908			271908
Road & Paywar Block	3709225	1706297		5415523
Toilet Construction	1521415	266235		1787650
Uidssmt Road	2937719			2937719
Water Tank	1202204			1202204
Water Works Mohi Jalasay	3336249	70000000		3336249
Jalwardhan Yojna		61770923		61770923
COMPUTER & PRINTERS	730605	338163		1068768
Computer/ Laptop Asset	789581906	151775042	70000000	871356948
Grand Total				

क्षेत्र नगरपालिका अधिकारी
क्षेत्रपालिका परिषद पांडुरना

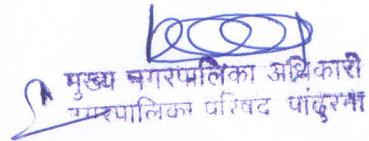


SCHEDULE-4
BANK ACCOUNT BALANCES
As on 31.03.2021

PARTICULAR		BRS NO.	Debit	Credit
RU (4431)			486330	
ALLAHABAD BANK 1715			26137586	
AU-7139			3872	
BOB (1056)			25282573	
BOB (1057) Sanchit Nidhi			12276270	
BOB-(8012) -NUML YOJNA			325814	
HDFC (3590)			737671	
Indusind (0466)			235170	
Indusind (5714)			147639	
Indusind (5723)			32692	
SBI (0588)			11203338	
SBI (5533)			35895	
SBI (6781)			1404	
SBI (9189)			35415865	
SBI (9611)			1947	
UBI (0987)			92780	
UBI (0989)			5471453	
UBI (2595)			27865156	
YES BANK (50)			1261918	
Grand Total			147015372	0

SCHEDULE-5
CAPITAL GRANT
As on 31.03.2021

PARTICULAR	AMOUNT
14th Finance Commission	94428000
CM ADHOSACHRANA PHASE 3	655097
Grant, Contri for Specific Purpose	314309832
IHSDP AWAS(GRANT)	9825356
SANSAD NIDHI	-278474
SANCHIT NIDHI	426568
VIDHYAK NIDHI	3813987
Vidhayan Nidhi Exp.	
Grand Total	423180367


मुख्य बंगराम्पलिका अधिकारी
ग्राम्पलिका परिषद पांकुरामी



Other Expenses	493306			
NPS Exp.	2304106	7598529		
Petrol & Diesel	874297			
Plantation Exp.	101366			
Postage Exp.	1934327			
Painting Exp.	643394			
Printing & Stationary	240377			
Professional Tax	3193832			
PWD Dept Expense	63838			
Revenue Dept Exp.	694811			
Repair & Mainten.-General	19220507			
Salary Exp.(Other)	664000			
Salary Parsad Mandey	50002360			
Salary(Permanent)	2325000			
Sambal Scheme Exp	860527			
Swachta Exp.	45713			
Telephone Exp	172888			
Tender Exp.	106238			
Travelling Allowance	2804346			
Vehicle Rent	1469766			
Vehicle Repair & Maintain.	9996378			
Water Supply Expense	282183			
Website/software Maintenance	9			
R/o	146772657			
EXCESS OF INCOME OVER EXPENDITURE	-8484618			
TOTAL	138486893	TOTAL		138486893



STATE ELECTION COMMISSION
ODISHA

TOTAL

NAGAR PALIKA PARISHAD, PANDURNA, CHHINDWARA
 INCOME & EXPENDITURE A/C
 FOR THE YEAR ENDED 31.03.2021

EXPENDITURE	AMOUNT	AMOUNT	INCOME	INCOME	AMOUNT	AMOUNT
Opening Stock B/f		198854				
Advertisement	469745		Grant Received (Schedule-1)		85270652	
Audit Fees	174460		Nikay Aay (Schedule-2)		25896721	
Bank Charges	2190		Aasthai Dakhal		222900	
Computer R & M Exp.	75572		Colony Vikas/ Reg.		870554	
Covid 19 Related Exp.	836723		Interest Income		3077472	
Construction Material	3803726		Jan Bhagidari Income		203735	
DPR	324367		Namantaran (Vilamb)		132399	
Election Exp.	139407		Parking Income		19230	
Electricity Bill	16544208		Licence Fees		79360	
Electric R & M	1181359		Covid 19 Related Receipt		24980	
EPF	8999391		Hoarding/ Adv.		103696	
Function/Meeting Exp.	453913		Prashuman Shulk		637456	
Funeral Help Expense	45180		Security Deposite Premium		47726852	
GPF	1741550		Other Income		17022032	
Health Dept. -Chemical	4411281		Closing Stock C/f		138288039	
Internet Exp.	41083					138288039
ISO CERTIFICATION	50000					198854
Leave Encasgment Exp.		3666897				
Legal/Compliance Expense		160362				
Lok Nirmad Exp.		247611				
MRF CENTER EXP		404815				
Munadi		89694				
News Paper & Magazines		117028				



नगरपालिका परिषद अधिनियम
 विभागीय संस्थान परिषद फॉर्म
 नगरपालिका परिषद अधिनियम

SCHEDULE-A
Bank Reconciliation Statement

Sr. No.	Particulars	Balance as per Pass book 31.03.2021	Balance as per Tally book 31.03.2021	Difference
1	AU (4431)	4,86,330.00	4,86,330.00	-
2	AU-7130	3,872.00	3,872.00	-
3	BOB (1050)	2,52,82,572.98	2,52,82,572.98	-
4	BOB (1057) Sanchit Nidhi	1,22,76,269.50	1,22,76,269.50	-
5	BOB (0012) -NUML YOJNA	3,25,814.13	3,25,814.13	-
6	HDFC (3590)	7,37,670.61	7,37,670.61	-
7	Indusind (0406)	2,35,170.28	2,35,170.28	-
8	Indusind (5714)	1,47,638.82	1,47,638.82	-
9	Indusind (5723)	32,691.73	32,691.73	-
10	SBI (0508)	1,12,03,338.40	1,12,03,338.40	-
11	SBI (5533)	35,895.00	35,895.00	-
12	SBI (0781)	1,404.00	1,404.00	-
13	SBI (9189)	3,54,15,865.46	3,54,15,865.46	-
14	SBI (0011)	1,946.95	1,946.95	-
15	UBI (0007)	92,779.54	92,779.54	-
16	UBI (0009)	54,71,452.82	54,71,452.82	-
17	UBI (2505)	2,78,65,155.76	2,78,65,155.76	-
18	YES BANK (50)	12,01,917.09	12,61,917.69	-
Grand Total		12,08,77,785.67	12,08,77,785.67	-

Date : 22.03.2022

For MSVP & COMPANY
(Chartered Accountants)


 मुख्य नगरपालिका अधिकारी
 नगर पालिका बांदुड्हा

