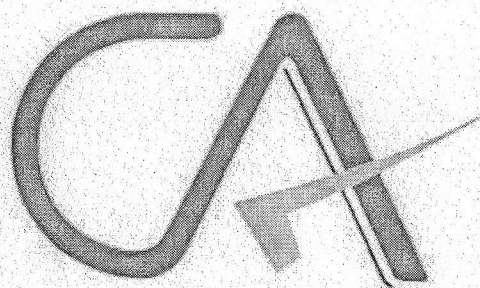


MUNICIPAL COUNCIL JAITHARI

District - Anuppur

AUDIT REPORT- 2019-20



Pramod K. Sharma & Co.
Chartered Accountant



PRAMOD K. SHARMA & CO.

Chartered Accountant

HEAD OFFICE : 11 & 12, IInd Floor, Sarnath Commercial Complex, Opp. Board Office, Shivaji Nagar, Bhopal - 462016
MOBILE NO. (+91) 94250-15041, 95892-51041, Phone No. (0755) 4273005, 2670003
E-mail : pksharma_com@rediffmail.com

AUDIT REPORT

We have examined the Receipts & Payments Account of **MUNICIPAL COUNCIL JAITHARI, DISTRICT ANUPPUR (M.P)** for the year ended 31st March 2020, which are in agreement with the books of account maintained by the said Municipal council. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of the audit. In our opinion, proper books of account have been kept by the above said concern so far as appears from our examination of books, subject to the comments given below:

1. These financial statements are the responsibility of the management of the concern. Our responsibility is to express an opinion on these financial statements based on our audit.
2. We have conducted our audit in accordance with auditing standards generally accepted in India. Our audit includes examining on test basis, evidence supporting the amounts and disclosed in the financial statements. Our audit also assigns the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statement.
3. In our opinion and to the best of our information and according to explanations given to us, they said accounts give a true and fair view in respect of Receipt & Payment Account for the year ending as on 31st March 2020.

Date:-

Place:-Bhopal

For PRAMOD K. SHARMA & CO.
CHARTERED ACCOUNTANTS



Pramod K Sharma
(Partner)

Mem. No. : 076883

Branches : Rudrapur, Jalandhar, Saharanpur, Indore, Gwalior, Shahdol, Delhi, Panchkula and Kullu (H.P.)

MUNICIPAL COUNCIL JAITHARI

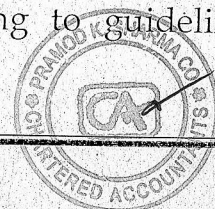
AUDIT OBSERVATIONS

Audit of Revenue

- We have audited the resources of revenue on the sample basis.
- Yes, we checked some Revenue receipts from the counter file of Receipt Book and verified that the money received is also deposited in respective Bank Account.
- CMO gives 2 Working days for the Deposition of Money to the Bank but at the time of auditing we found that there is no delay in the Revenue Receipt and also deposited to the Bank time to time.
- Cash Book has been verified with Receipts and payments vouchers & ROKARIYA receipts cash book.
- No, we have not seemed any Investment on lesser interest rate.

Audit of Expenditures

- We covered the Expenditures on the sample basis during the process of Audit.
- While checking Accountant Cash Book, all the bills and vouchers were correct according to books. However some irregularities were found during the audit of vouchers are as follow -
 - Note sheets were not attached with the voucher for payment detail.
 - Some bill are found on Rough paper.
- No mistake was found in monthly balance of the Cash Book.
- We verified that Expenditures of Particular schemes were not over Budget and expended according to guidelines,



directives, acts and rules issued by Government of India/ State Government.

- All the Expenses were under financial propriety and the Expenditure was according to the financial and administrative sanction accorded by the competent authority.
- In our view, no such cases occurred in which appropriate sanction has not been taken, hence there is no need to report the instances to CMO.

As per the ULB guideline, if the Fire Brigade going outside of Municipal area, there is some decided amount which has to be paid by the other MC is not taken by the ULB.

Audit of Book Keeping

- We couldn't check all the books of accounts which were maintained by the Municipal Council.
- Except Cash book, many registers/records have not been maintained properly. Some observations in respect of records of ULB are as follows -

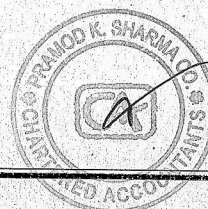
Accounts Department

Audit observations about accounts department are as follows -

- Daily account wise balancing was done in the cash book.
- Signatures and seal of CMO & store keeper were not found on grant register.

Store Department

- Since last year's store records were not available so we are unable to comment upon the opening balances of the materials.
- Fixed Assets Register was not found during the audit.
- Demand letters were not obtained for issuing the materials from store.



Sanitation Department

- During the audit, there was no any record found for usage of materials, chemicals issued from store department.
- List of vehicles was not found.
- Vehicle repairing register was maintained but store keeper's seal & signatures were not found for issue.
- Light repairing register were not found.
- Drivers' signatures were not found in attendance register up to month of September.
- Signatures of department in-charge and diesel recipients were not found on diesel register.
- Logbooks were not verified by in-charge and the CMO.

Since no records found during the audit, so we are unable to express our opinion about sanitation department.

Water Supply Department

- There was no any record of repairing of motor pumps, hand pumps, pipe lines.
- No record of chemical usage was found during the audit.

Establishment Department

- Charge list or register was not maintained by the ULB.

PWD Department

- Construction Register was not maintained by the ULB.
- Work files were not provided to us.



Audit of FDRs

- While auditing, we found that there was no any FDR at year end.
- NO FDRs/TDRs are kept at low rate of interest than the prevailing rate of interest.

Audit of Tenders

- During the audit we have not been provided any tender file. However, on the basis of examination of note sheets attached to the vouchers, we found some irregularities and have been shown at respective place in this audit report.
- No Bank guarantee has been received.

Audit of Grants & Loans

During the audit, we found some observations about grants are as follows -

- We examined all the grants received from the State government and some of their utilization.
- During the Audit, we found that some grants are like mixed nature i.e. Capital & revenue nature therefore in that cases we can't bifurcate how much portion belongs to revenue or capital except that all grants have been used for the purpose for which grants have received.

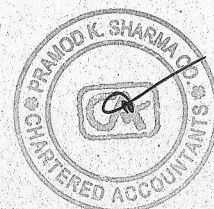
For PRAMOD K. SHARMA & CO.

Chartered Accountant

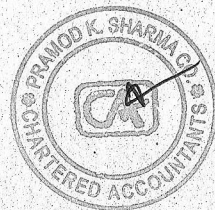


MUNICIPAL COUNCIL JAITHARI
RECEIPT & PAYMENT STATEMENT
FOR THE PERIOD FROM 1 APRIL 2019 TO 31 MARCH 2020

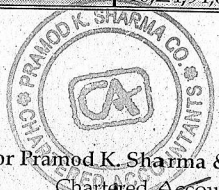
RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
Opening Balance	4,39,06,359.98	Establishment Expenses	1,68,50,998.00
Cash Balance	-	Salaries, Wages and Bonus Benefits and Allowances(वेतन)	75,66,767.00
Bank Balance	4,39,06,359.98	House Rent Allowance	5,42,257.00
Tax Revenue	4,97,100.00	Council Honourarium(पार्षद मानदेय)	3,65,400.00
Property Tax-Building- (सम्पत्ति कर चालू)	1,17,080.00	Uniform Expenses(वर्दी)	44,300.00
Un-metered Water Supply - (जल कर)	2,92,394.00	EPF-Employee(भविष्य निधि)	12,74,562.00
Samekit Kar-Consolidated (समोकेत कर चालू)	48,826.00	GPF-Employee(जीपी एफ)	7,40,506.00
Education Cess (शिक्षा उपकार)	26,090.00	Contributory-Family Pension	7,67,674.00
Urban Development Cess (नगरीय विकास उपकार)	12,710.00	Wages-Temporary Staff(मजदूरी)	55,49,532.00
Assigned Revenues & Compensation	1,70,20,904.00	Administrative Expenses	1,29,167.00
Taxes and Duties collected by other		Printing and Stationery(मुद्रकन)	1,25,317.00
Compensation in lieu of Octroi (चुंगी)	1,66,74,904.00	Photo Copy(फोटोकापी)	3,850.00
Compensation-Passenger Tax (यात्री कर)	1,91,000.00	Advertisement and Publicity	10,93,214.00
Stamp Duty (मुद्रांक शुल्क)	1,55,000.00	Advertisement Expense(विज्ञापन)	97,480.00
Rental Income from Municipal Properties	28,40,432.00	Events & Cultural Activities Exp.(सांस्कृतिक कार्यक्रम)	7,02,048.00
Rent - Shop	5,79,981.00	News Papper(समाचार पत्र)	1,39,521.00
Rent - Market	1,64,299.00	Workshop & Seminar(प्रशिक्षण)	38,811.00
Rent-Lease of Land (भू भाटक)	902.00	Election Exp.(चुनाव व्य)	1,15,354.00
Rent-Community Hall (मंगल भवन)	47,000.00	Professional and Other Fees	3,44,676.00
Shop Premium	20,48,250.00	Consultancy Fee & Charge(सलाकार शुल्क)	3,20,676.00
Fees	44,671.00	Legal Fees(कानूनी व्य)	24,000.00
Labour Registration	405.00	Audit Fees	1,29,500.00
Fee-RTI Act ()	55.00	Audit Fee- Internal for External Agencies(ऑडिट)	1,29,500.00
Penalties and Fines (अर्थदंड)	6,467.00	Communication Expenses	85,285.00
User Charges		Web,Internet Expense(इंटरनेट)	85,285.00
User Charges-Water Connection	24,800.00	Other Administrative Expenses	1,56,930.00
Water Tanker Charges (जल परिवहन)	12,564.00	Alow (अलाब)	80,000.00
Charges for NOC-Charges (अनापति प्रमाण पत्र)	380.00	piyu (प्याऊ)	76,930.00
Sale & Hire Charges	1,55,900.00	Operations & Maintenance	39,95,012.00
Sale of Tender Paper (टेंडर पेपर)	28,000.00	Power & Fuel(पेट्रोल)	7,12,027.00
Sale Store and scrap	1,27,900.00	Electricity supply/Streat Lights(बिजली)	23,74,318.00
		Vehicle Insurance/Registration (वाहन रजिस्ट्रेशन)	84,362.00
		Plantation Expenses(वृक्षारोपन)	2,60,760.00
		Painting Work(पुताई)	2,07,260.00
		Hire Charges-Machine(मशीन किराया)	1,89,530.00
		Hire Charges-Vehicle(वाहन किराया)	1,66,755.00
		Electricity Department	18,07,149.00
		Electricity Material (विधुत सामग्री)	18,07,149.00



Grants, Contributions & Subsidies		3,45,69,037.00	Water Supply Department		1,14,570.00
Grants for State Govt.			Water Supply Material(जल प्रदाय सामग्री)	1,14,570.00	
Grant GoMP- Moolbhut Suvidha (मूलभूत सुविधा)	17,84,000.00	17,24,000.00	Bulk Purchases/Store/Sanitation Department		35,48,084.00
Grant GoMP- State Finance Comm. (राज्य वित्त आयोग)	15,46,000.00		Bulk Purchase-Sanitation/Conservancy Material(सेनिटेशन सामग्री)	31,99,334.00	
Grant GoMP- Sadak Marammat (सड़क मरम्मत)	4,79,000.00	10,34,546.00	Dustbeen	3,48,750.00	
Grant GoMP- Sambal Yojna (संबल योजना)	5,25,000.00		R & M-Infrastructure Assets		31,93,735.50
Grant GoMP- MLA Fund	52,000.00	10,34,546.00	Repairs & Maintenance-Water Ways	13,33,226.00	
Grant GoMP- SBM-Vehical/Other DMF FUND	3,00,000.00		Repairs & Maintenance- Motor	1,15,495.00	
Grant GoMP- SBM-Information	3,00,000.00	7,01,741.82	Repairs & Maintenance- Vehicles	1,80,361.00	
Other Grants (अन्य अनुदान)	1,15,97,037.00		Repairs & Maintenance- Water Tanker	61,401.00	
Grants for Central Govt.		10,34,546.00	Repairs & Maintenance- Building Shop	1,05,180.00	
Grant GoI- PMAY (प्रधानमंत्री आवास योजना)	1,09,00,000.00		Repairs & Maintenance- Other	1,30,722.00	
Grant GoI- 14th Finance (१४ वित्त आयोग)	45,86,000.00	7,01,741.82	Stone Dust	9,64,404.50	
			R & M-Infrastructure Assets	3,02,946.00	
		7,01,741.82	Construction Work (W.I.P)		1,20,05,001.00
EMD/SD	17,24,000.00		Roads & Bridges-Concrete Road (रोड निर्माण)	62,63,372.00	
Finance Income		10,34,546.00	Sewerage and Drainage-Drain-Slab	16,62,509.00	
Intrest- From Bank Account (बैंक व्याज)	10,34,546.00		Building-Community Hall (मंगल भवन)	12,80,054.00	
		7,01,741.82	Building-Boundary Meat Market	6,95,995.00	
Other Income			Building-Cultural Stage	1,46,722.00	
Cheque Return	6,29,264.82	7,01,741.82	Building-Park	18,27,741.00	
Extra Bank	361.00		Building-Welcome Gate	1,28,608.00	
Other Income	47,116.00	7,01,741.82	Fixed Assets		29,60,899.00
MP Karmkar Bank Return	25,000.00		Furniture & Fixture	16,560.00	
		7,01,741.82	Office & Other Equipments		
			Dep.Communication Equipment	8,46,842.00	
		7,01,741.82	Water Cooler	72,597.00	
			Vehicles		
		7,01,741.82	E-Riksha	3,79,000.00	
			Other	16,45,900.00	
		7,01,741.82	Interest & Finance Charges		2,77,827.23
			Bank Charges	4,177.23	
		7,01,741.82	HUDCO Loan (ऋण वापसी)	2,73,650.00	
			Revenue Grants, Contributions & Subsidies (Other)	7,94,551.00	7,94,551.00
		7,01,741.82	Scheme Expenses		80,80,000.00
			Anughar Sahayata (अनुग्रह सहायता)		
		7,01,741.82	Antyosthi Shayat (अन्त्योस्थी सहायता राशे)	12,80,000.00	



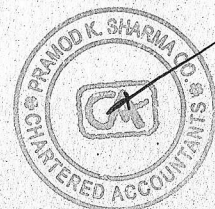
		PM Aawas Yojna (PMAY भुगतान)	68,00,000.00	
		Other Expenses	3,43,993.00	3,43,993.00
		Deposit Return (EMD)		13,36,300.00
		EMD		
		SD	13,36,300.00	
		Closing Balance		4,52,47,800.07
		Cash Balance		
		Bank Balance	4,52,47,800.07	
		10,24,94,691.80		10,24,94,691.80


 For Pramod K. Sharma & Co.
 Chartered Accountant

CA Pramod K. Sharma
 Partner

MUNICIPAL COUNCIL JAITHARI
INCOME & EXPENDITURE ACCOUNT
FOR THE PERIOD FROM 1 APRIL 2019 TO 31 MARCH 2020

EXPENDITURE	AMOUNT	INCOME	AMOUNT
Establishment Expenses		Tax Revenue	
Salaries, Wages and Bonus Benefits and Allowances(वेतन)	75,66,767.00	Property Tax-Building- (सम्पत्ति कर चालू)	1,17,080.00
House Rent Allowance	5,42,257.00	Un-metered Water Supply - (जल कर)	2,92,394.00
Council Honourarium(पार्षद मानदेय)	3,65,400.00	Samekit Kar-Consolidated (समोकेत कर चालू)	48,826.00
Uniform Expenses(वर्दी)	44,300.00	Education Cess (शिक्षा उपकार)	26,090.00
EPF-Employee(भविष्य निधि)	12,74,562.00	Urban Development Cess (नगरीय विकास उपकार)	12,710.00
GPF-Employee(जीपी एफ)	7,40,506.00		
Contributory-Family Pension	7,67,674.00		
Wages-Temporary Staff(मजदूरी)	55,49,532.00		
Administrative Expenses		Assigned Revenues & Compensation	
Printing and Stationery(मुद्रकन)	1,25,317.00	Taxes and Duties collected by other Compensation in lieu of Octroi (चुंगी)	1,66,74,904.00
Photo Copy(फोटोकापी)	3,850.00	Compensation-Passenger Tax (यात्री कर)	1,91,000.00
Advertisement and Publicity		Stamp Duty (मुद्रांक शुल्क)	1,55,000.00
Advertisement Expense(विज्ञापन)	97,480.00		
Events & Cultural Activities Exp.(सांस्कृतिक कार्यक्रम)	7,02,048.00	Rental Income from Municipal Properties	
News Papper(समाचार पत्र)	1,39,521.00	Rent - Shop	5,79,981.00
Workshop & Seminar(प्रशिक्षण)	38,811.00	Rent - Market	1,64,299.00
Election Exp.(चुनाव व्य)	1,15,354.00	Rent-Lease of Land (भू भाटक)	902.00
Professional and Other Fees		Rent-Community Hall (मंगल भवन)	47,000.00
Consultancy Fee & Charge(सलाकार शुल्क)	3,20,676.00	Shop Premium	20,48,250.00
Legal Fees(कानूनी व्य)	24,000.00		
Audit Fees		Fees	
Audit Fee- Internal for External Agencies(ऑडिट)	1,29,500.00	Labour Registration Fee-RTI Act ()	405.00
Communication Expenses			55.00
Web,Internet Expense(इंटरनेट)	85,285.00	Penalties and Fines (अर्थदंड)	6,467.00
Other Administrative Expenses			
Allow (अलाब)	80,000.00	User Charges	
piyu (प्याऊ)	76,930.00	User Charges-Water Connection	24,800.00
Operations & Maintenance		Water Tanker Charges (जल परिवहन)	12,564.00
Power & Fuel(पेट्रोल)	7,12,027.00	Charges for NOC-Charges (अनापत्ते प्रमाण पत्र)	380.00
Electricity supply/Streat Lights(बिजली)	23,74,318.00		
Vehicle Insurance/Registration (वाहन रजिस्ट्रेशन)	84,362.00	Sale & Hire Charges	
Plantation Expenses(वृक्षारोपन)	2,60,760.00	Sale of Tender Paper (टेंडर पेपर)	28,000.00
Painting Work(पुताई)	2,07,260.00	Sale Store and scrap	1,27,900.00
Hire Charges-Machine(मशीन किराया)	1,89,530.00		
Hire Charges-Vehicle(वाहन किराया)	1,66,755.00		
Electricity Department		Grants, Contributions & Subsidies	
Electricity Material (विद्युत सामग्री)	18,07,149.00		

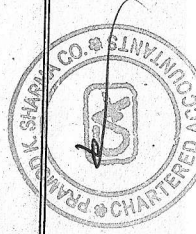


REVISED ABSTRACT SHEET FOR REPOTION ON AUDIT PARAS FOR FINANCIAL YEAR 2019-20

NAME OF ULB :- JAITHARI
NAME OF AUDITOR :- PRAMOD K. SHARMA & Co.

Sr No	PARAMETERS	DESCRIPTION			OBSERVATION IN BRIEF	SUGGESTION
		2018-19	2019-20	% of Growth		
1	Audit of Revenue					
	A. REVENUE COLLECTION					
a.	Property Tax	1,71,694	1,17,080.00	-31.81%	Tax collection has decreased	Council Should take strict action for moving this poorness in collection of revenue.
b.	Consolidated Tax	1,13,139	48,826.00	-56.84%	Tax collection has decreased	Council Should take strict action for moving this poorness in collection of revenue.
c.	Devlopment Tax	2,500	12,710.00	408.40%	Tax collection has increased	Council Should keep on working towards increase the collection of revenue to maintain a high growth rate in the up coming years.
d.	Education Cess	13,750	26,090.00	89.75%	Tax collection has increased	Council Should keep on working towards increase the collection of revenue to maintain a high growth rate in the up coming years.
	TOTAL (A)	3,01,083	2,04,706			

	B. NON REVENUE COLLECTION					
a.	Rent of Land & Buliding	3,16,154.00	7,92,182.00	150.57%	Rent collection has increased.	Council should keep efforts for regular recovery.
b.	Water Tax	3,25,969	2,92,394.00	-10.30%	Collection of Water Tax Revenue has increased.	Council Should keep on working towards collection of revenue to maintain a high growth rate in the up coming year.
c.	Solid Wastage Management			0.00%		
d.	Other Fees & Taxes	2,95,000.00	2,19,687.00	-25.53%	Other collections have increased.	Council should pay attention towards it to increase more collection.
	TOTAL (B)	9,37,123	13,04,263			



Sr No.	PARAMETERS	DESCRIPTION	OBSERVATION IN BRIEF	SUGGESTION
2	Audit of Expenditure	01. Some Vouchers were found without signed by CMO. 02. In some cases, bills attached with the vouchers were not proper.	01. Some bills were found without proprietor's signatures and GST number. { For more details Refer Observation sheet }	01. Council should properly maintain the vouchers with all regards. 02. Voucher must be signed by the officer. 03. Council should take proper valid bill.
3	Audit of Book Keeping	We checked the books of accounts which maintained and made available for us during the audit by the Municipal Council.	01. Grant Register was prepared but some irregularities were found in respect of book keeping. 02. All departments had some issues in regards of book keeping { For more details Refer Observation sheet }	Council should maintain proper books of accounts for all departments
4	Audit of FDRs	While Auditing, we found there was no any FDR in the ULB.	While Auditing, we found there were no any FDR in the ULB. { For more details Refer Observation sheet }	Proper Register should be maintained & Interest on FDRs should be recorded in cashbook timely if FDR is made.
5	Audit of Tenders / Bids	01. We examined Tenders/bids documents on the basis of note sheets attached with the vouchers which were made available for us during the audit. 02. All the Tenders have	01. All the Tenders have followed competitive tendering procedures. { For more details Refer Observation sheet }	Proper Files should be maintained for Tenders & Bids.



6	Audit of Grants & Loans	Refer the "Audit of Grants & Loans" head of audit observation sheet	During Audit we found that some grants are like mixed nature i.e. Capital & revenue nature therefore in that cases we can't bifurcate how much portion belongs to revenue or capital. Except that all grants have been used for the purposes for which grants have been received. { For more details Refer Observation sheet }	Grants Register must be Prepared as per ULB approved format.
7	Incidences relating to diversion of fund from Capital receipts/ grants / Loans to Revenue Nature Expenditure and from one scheme / Project to another	No Such diversion of fund We didn't found any incidences relating to diversion of funds from Capital receipts\ Grants\ Loans to Revenue Nature Expenditure and from one scheme to another scheme.	No Such Observation Found	There Should be proper bifurcation of capital and revenue nature receipts and expenditure.
8	Any Other			
a.	Percentage of Revenue Expenditure (Establishment, Salary, Operation & Maintenance) with respect to revenue Receipts (Tax and non tax) excluding Octroi, Entry Tax, Stamp Duty and other grants etc.	9795.42%	No Such Major Observation found	The Total Expenses is very High in the comparasion of Income, so council should make more efforts to meet out the Expenditure form its Revenue Receipts.
b	Percentage of Capital Expenditure with respect to total Expenditure	35.62%	No Such Major Observation found	The capital expenditures are slightly low in comparasion of Total expenditures, Council should make policies to increase the percentage of capital expenditures so that

Date :

Place : Bhopal

For Pramod K. Sharma & co.

Chartered Accountant



Pramod Sharma
(Partner)

Mem. No. : 076883

MUNICIPAL COUNCIL JAITHARI
BANK BALANCE SHEET
From 1 April 2019 to 31 March-2020

S.No	Name of Scheme	Name of Bank	Account No	Bank Balance		Cash Book	
				Opening Balance	Closing Balance	Opening Balance	Closing Balance
1	Municipal Fund	State Bank of India	11319195180	1,21,54,483.56	1,05,99,665.05	1,21,54,483.56	1,05,99,665.05
2	Municipal Fund	State Bank of India	63031768615	2,86,16,117.99	1,93,62,912.79	2,86,16,117.99	1,93,62,912.79
3	PMAY	State Bank of India	36221880033	20,07,000.24	60,86,065.24	20,07,000.24	60,86,065.24
4	Municipal Fund	State Bank of India	11319195849	4,02,043.92	4,14,945.92	4,02,043.92	4,14,945.92
5	Municipal Fund	Axis Bank	917010055841696	-	55,53,387.00	-	55,53,387.00
6	Municipal Fund	HDFC Bank	50100296419293	-	6,04,389.00	-	6,04,389.00
7	Municipal Fund	Central Bank of India	2193311454	2,36,857.93	2,45,280.93	2,36,857.93	2,45,280.93
8	Municipal Fund	HDFC Bank	50200012519237	50,433.00	50,433.00	50,433.00	50,433.00
9	Reserve Fund	Central Bank of India	2193311443	4,39,423.34	23,30,721.14	4,39,423.34	23,30,721.14
10	CM Infra	State Bank of India	34607568495	-	-	-	-
11	Municipal Fund	Axis Bank	917020066926057	-	-	-	-
				4,39,06,359.98	4,52,47,800.07	4,39,06,359.98	4,52,47,800.07
OTHER CASH BOOK							
12	Pension Fund	CCB	685011024047	-	-		
13	NULM	State Bank of India	37356961513	-	-		
14	Pension Fund	State Bank of India	11319196648	6,04,241.16	6,23,479.16		
15	SJSRY	State Bank of India	11319197450	4,69,045.02	4,84,047.02		
16	BRGF	Central Bank of India	2193362192	4,74,149.00	4,91,011.00		
17	Pension Fund	Central Bank of India	2193382551	1,92,174.00	55,471.00		
				17,39,609.18	16,54,008.18		

नोट :- कैश बुक का अंतिम शेष - 45247800.07 है और बैंक का अंतिम शेष 45247800.07 है अतः कैश बुक का अंतिम शेष और बैंक का अंतिम शेष में कोई अंतर नहीं है इस हेतु बैंक समाधान पत्रक की आवश्यकता नहीं है ।

