Baheti and Co.
CHARTERED ACCOUNATNTS

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AUDIT REPORT FOR THE YEAR ENDING 2019-2020

NAGAR PARISHAD MHOW GAON DISTT. INDORE (M.P)

AUDIT REPORT IN CONNECTION WITH ANNUAL AUDIT OF MHOW GAON_NAGARPARISHAD

We have examined the Receipt & Payment Account, for the year ended on 31st March 2020, attached herewith, of MHOW GAON Nagar Parishad, INDORE. With regards to the Audit, we have made the following observation:

- We certify that the Receipt & Payment Account are in agreement with the books of account maintained at the office of Nagar Parishad.
- We report the following observations/discrepancies/inconsistencies:

  "As per notes to accounts in annexure "A" Attached".
- The observations/discrepancies/inconsistencies observed in regards with the scope of audit have been detailed out in "Annexure B" along with the sub annexure [illegible] B-[illegible]
- Details regarding revenue collection against the budgeted targets and the growth attained during the year in comparison to previous year in given in "Annexure C" and "Annexure B 2".
- Subject to above:

i. We have obtained all the information and explanations which to the of best our knowledge and belief were necessary for the purposes of the audit;

ii. In our opinion, proper books of accounts have been kept by the 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 explanations given to us, the said accounts, read with notes thereon given in above Annexure "A" give a true and fair view of the Receipts and Payments account of the MHOW GAON Nagar Parishad for the year ended on as at 31st March2020.

Place: Indore

Date: 13|12|2021

Priyanka Sarda
Chartered Accountant
Membership No

UDIN : 20441153AAAABA3962

Notes to the accounts – Annexure "A"

1 We suggest that current accounts should be linked with another sweep account with the bank so that idle fund automatically gets transferred to short term deposit without affecting the liquidity of fund, so that interest income can be earned.

2 We suggest that Bank Ledger Accounts for all banks should be prepared so that Bank Reconciliation Statement can be prepared periodically.

3 We are unable to express our opinion on Balance Sheet as on 2019-20 because Parishad did not provide us closing Balance Sheet

Description to above opinion

As per our discussion with concern person at Parishad they are unable to provide us closing balance sheet as they do not have opinion balances to prepare current year financial statement.

Audit of Revenue

S. No.	Indicators	Observation	Remarks
[illegible]	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 [illegible] is deriving its revenue for the financial year 2019-20 and details of various sources have been reported in **Receipt & Payment Account.**	The Sampatikar, Samekitkar, Shikshatpkar, NagariyaVikasl pkar, were found to have slow growth.
2	The Auditor is Responsible for checking the revenue receipts from the counter files of receipt books & verifies that the money received is duly deposited in respective bank accounts.	We have checked all the revenue receipts from the counterfoils of the receipt books and they are found to be in agreement with the figures reported in the cash book and ledgers. All the revenue receipts are being deposited in a bank properly.	No discrepancies found.
3	Percentage of Revenue Collection Increase decrease in various	Percentage of revenue collection increase decrease in various heads in Property tax, Samekitkar, Shikshat pkar, NagariyaVikasl pkar and other tax have been	There has been significant downfall in recovery of sampatikar and samekit both

	Samekit [illegible] Sthaniya [illegible] NagriyaVikasUpkar& Other Tax as compared to previous year shall be part of Audit Report	[illegible] property tax [illegible] attached in Annexure - "B-1".	[illegible] outstanding [illegible] year
4.	Delay beyond 2 working days shall be immediately brought [illegible] Commissioner/CMO	The amount received through different revenue sources have been deposited in bank on the same day when received except in some cases which are annexed to this report.	[illegible]
5.	Entries in Cash Book should be verified.	We have verified [illegible] cash book on sample test check basis and found to be satisfactory.	[illegible]
6.	Auditor shall specifically mention in report the revenue recovery against the Quarterly & Monthly Targets. Any lapses in revenue recovery shall form part of report	Budgets estimated of income and expenditure are prepared on very higher side we suggest that budgeted income and expenditure should be estimated on the basis of actual [illegible] and expenditure. If we compare with the budgeted figure the realization of income is not up to the mark and we compare the same with the past year [illegible] positive. Recovery [illegible] target [illegible] specifically [illegible] Annexure "B-2"	Municipality should use actual figures of past year while preparing budget [illegible] comparison [illegible] budgeted figures
7.	The Auditor shall verify the interest income from FDR and verify that interest income is [illegible] & timely recorded in Cash Book	The interest income is recorded on cash basis only, i.e., only when FDR's mature. Therefore, there is no interest income recorded during the Financial Year 2019-20 and no FDR are matured during the current financial year. But during the year 2019-20 [illegible] FDR made of Rs [illegible] date [illegible]	The Balance of FDRs should also form part of Opening and Closing balances of Cash and Bank [illegible]. Detailed [illegible] made [illegible] Audit of FDRs
8.	The [illegible] were investments are made	There were no investments except FDRs and FDRs are on [illegible] interest rates of [illegible]	

on lesser interest rates shall be brought to the notice of Commissioner / CMO.

Audit of Expenditure

S. No.	Indicators	Observations	Remarks
1.	The auditor is responsible for audit of expenditure under all the schemes.	We have audited the expenditures incurred by the municipality using sample test check basis during the F.Y. [illegible] [illegible] [illegible] [illegible]	Recovery [illegible] target has been specifically mentioned in **Annexure "B 2".**
2.	The Auditor is responsible for checking the entries in Cash Book & Verifying them from relevant vouchers.	We have audited the expenditures incurred by the municipality [illegible] applying sample test check basis [illegible] checking the entries in cash book with relevant vouchers we found some minor discrepancies which are annexed in the report as **"Annexure-B-3"**	There are [illegible] cases found where parishad [illegible] over [illegible] bill Amount. Parishad has to recover the excess amount expended from the particular Party [illegible] which is given in the **Annexure B-3**
3	Auditor shall check monthly balance of the Cash Book & guide the accountant to rectify the errors.	We examined the daily balances of the cash book and arithmetical & clerical errors have been identified by us which was dealt with appropriately and rectified at the year end. Closing Balance has been [illegible] out correctly by giving [illegible] effects	Municipality has to more focus on arithmetical errors.
4.	Auditor shall verify that the expenditure of a particular scheme is limited to the funds allocated for that particular scheme any over payment shall be brought to the notice of commissioner CMO.	The funds allocated for particular schemes were [illegible] [illegible] [illegible] payments were made using own funds of Municipality are annexed in this report as **"Annexure-B-4"**	Out of Own Fund expenses are brought to the notice with the **"Annexure B-4"**.
5.	Auditor shall verify that expenditure in accordance with the guidelines	All the amounts have been expensed in accordance with the guidelines, conditions, Practices and rules issued by the government of the state or central government as the case may be	Amounts have expended within the [illegible] issued by the Government

	directives, act and rules issued by Government of India.	and no such transactions were found or noticed during the course of audit.	
6.	During the audit financial propriety shall also be checked. All the expenditure should be supported by financial administrative sanctions.	We found that all the expenditures were properly supported by the relevant and required sanctions. They were financially approved by administrative and financial sanctions accorded by the competent authority i.e. CMO/President.	No discrepancies found.
7.	All the cases where appropriate sanction has not been obtained shall be reported and the compliance of Audit observation shall be ensured during the Audit.	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.	All the expenses were properly sanctioned.
8	Auditor shall be responsible for verification of scheme/project wise Utilization Certificates (UCs) & shall be tallied with Income & Expenditure records and creation of Fixed Assets	From the verification of utilization certificates and discussion with the management we found that they are preparing utilization certificates properly for specific Schemes/Projects on timely basis as and when they are being asked from the higher authority/sanctioning authority.	UCs are prepared by the management of the ULB.

Audit of Book Keeping

S. NO.	Indicators	Observations	Remarks
1.	Auditor is responsible for audit of all the books of accounts as well as stores.	We have verified the Cash Book, Ledgers, Cashier cash book, Grant register, Bank account statements, Vouchers, Receipt books, Challan books and all the other Cash books specifically for other projects maintained by the municipality by applying sample test check basis. The books were found to be fair and	The Books of accounts are properly maintained by the ULB.

		[illegible] discrepancies [illegible] Accounting [illegible] are dealt with in respective points.	
2.	Auditor shall verify that all the books of accounts and stores are maintained as per Accounting Rules applicable to ULB, any discrepancies observed should be brought into notice	The books of Accounts are being maintained in Single Entry Accounting System by applying cash system of Accounting. Ledgers are maintained only for Income and Expenses. Individual Bank Account ledgers are not maintained. Only consolidated Bank Book is prepared.	We suggest that Bank Ledger Accounts for all Banks should be prepared so that proper Bank Reconciliation Statement can be prepared on periodically.
3.	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 the audit report.	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 the audit report	No Discrepancies found.
4.	Bank Reconciliation Statement shall be verified from the records of ULB & the Bank concerned	As per the explanation given to us [illegible] the management [illegible] the [illegible] Bank Reconciliation Statement for the concerned bank accounts was not made and only Bank passbook & statement were produced before us for verification.	[illegible] mistakes need to be avoided
5.	Auditor shall be responsible for verifying the entries in the grant register. The Receipt & payments of grants shall be duly verified from the entries in the Cash Book	We have reconciled the accounts of receipts and payments for the grant received and utilized during the year.	No discrepancies found
6.	The Auditor shall verify	The Auditor shall verify the fixed assets register from the records & the	No discrepancies found.

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	the fixed assets register from the records & the discrepancies shall be brought to the notice of CMO.	discrepancies shall be brought to the notice of CMO.	
7.	The auditor shall reconcile the accounts of receipt and payments especially [illegible] project funds	The Receipt & payment for project funds are reconciled and [illegible] the receipts [illegible] are annexed to the report	No such instances observed.

Audit of FDR

S. No.	Indicators	Observations	Remarks
1.	The auditor is responsible for audit of all FDR & TDR.	We have physically verified all the FDRs held by the municipality and complete details of which are being hereby annexed to this report as **Annexure "B-5".**	FDRs and FD Register were [illegible]
2.	Auditor shall ensure that proper records of FDR [illegible] maintained and all renewals are timely done	Management [illegible] practice [illegible] of [illegible] FDRs [illegible] maturity [illegible] risk of [illegible] getting timely renewal of FDRs is almost nil and management has prepared proper register and records for the FDRs and they are in agreement with the physical FDRs.	No [illegible]
3.	Cases where FDR & TDR are kept at low rate of interest than the prevailing rate shall be immediately brought to the notice [illegible] Commissioner (CMO)	All the FDRs have been kept at the appropriate rate of interest and we didn't come across any instances where the FDRs have been kept at low rate of interest than the prevailing market rate.	No Discrepancies were found
4.	Interest earned on FDR shall be verified from entries in the Cash Book.	No Interest on FDR receipts during in the year 2019-20.	No Discrepancies were found.

Audit of Tenders Bids

S. No.	Indicators	Observations	Remarks
1.	The auditor is responsible for audit of all tenders bids invited by [illegible]	We have audited tenders bids invited by the ULB during the F.Y. [illegible] [illegible] Sample [illegible] [illegible] [illegible] exceptions [illegible] [illegible] other than those [illegible] have been discussed in next points	None
2.	Auditor shall check whether competitive tendering procedures were followed for all bids.	By applying Sample Test Check Basis, We found that competitive tendering procedures are being followed [illegible] [illegible] [illegible] was involved in the bidding process	None
3.	Auditor shall verify that receipts of tender fee bid processing [illegible] performance guarantee [illegible] [illegible] construction and maintenance period	We have verified the receipts of Bid processing fees, tender fees and the same have been accounted for in the books of account	None
4.	The [illegible] guarantee if received in lieu of bid processing fee, performance guarantee shall be verified from the issuing bank.	There are no Bid [illegible]	No such instance found
5.	The [illegible] of Bids shall [illegible] verified and any Bid [illegible] any such condition which is against the interest of the ULB shall be verified [illegible] brought to the [illegible] Commissioner CMO.	No such instances observed.	No such instances observed.
6.	The cases of extension of	As no guarantees were received by	None.

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	BG shall be brought to the notice [illegible] of Commissioner/CMO proper guidance to extend the BG shall also be given to ULB	the [illegible] question of extension of [illegible] does not arise.	

Audit of Grants and Loans

S. No.	Indicators	Observations	Remarks
1.	Auditor is responsible for audit of grants given by GOI and its utilization.	On verification of records and communication with the management we found that grant is being received by the central and Utilization Certificates have been issued by the Authority.	None
2.	Auditor is responsible for audit of Grants received from State Government and its Utilization.	We have verified various grants received from [illegible] during the year [illegible] and [illegible] Utilization Certificates have been issued by the Authority.	None
3.	The auditor shall perform audit of grants provided for physical infrastructure and its utilization. During this audit the auditor shall specifically comment on the revenue mechanism i.e. whether the asset created out of the grant has generated desired revenue or not. He shall also comment on the possible reasons for non-generation of the revenue.	HUDCO loan [illegible] Pradhan Mantri Awas Yojana and the project is not yet completed so question of localization of the revenue does not arise.	None
4.	The auditor shall specifically point out any diversion of funds from capital receipts grant loans to revenue expenditure and [illegible] project [illegible]	On Sample Test check basis of the records we found that any diversion of funds from capital receipt grants loans to revenue expenditure.	No such instances observed

Audit of Tax Deducted at Source

S. No.	Indicators	Observations	Remarks
1.	Auditor is responsible for verify TDS Return Filing.	On verification of records, TDS Returns are Filed periodically. Some transactions are liable for TDS Deduction but council not deducted TDS regarding such persons which are given below	Suggest to council for TDS Deduction with Provision of Income tax Act 1961 and comply TDS [illegible]

NAGAR PARISHAD MHOW GAON, DISTRICT INDORE

Annxure "B-1"

Amount deposited in the Bank after 2 working days

Date of receipt	Date of deposit	Amount	Delay in deposit
30.05.2019	01.06.2018	5350	3 Days
27.11.2019	30.11.2019	2390	3 Days

Annexure-"B-2"

S. No.	Particulars	Budget 18-19(B)	Audited Actual 18-19(C)	Growth in Budget as compared to 18-19 (B)-(C)
1	Property tax outstanding	[illegible]	[illegible]	[illegible]
2	Property tax current	[illegible]	[illegible]	[illegible]
3	Samekit Kar Outstanding	[illegible]	486189	[illegible]
4	Samekit Kar current	[illegible]	[illegible]	[illegible]
5	Shiksha Upkar Outstanding	[illegible]	[illegible]	27
6	Shiksha upkar current	[illegible]	[illegible]	[illegible]
7	Vikas Kar Outstanding	[illegible]	[illegible]	[illegible]
8	Vikas Kar Current	[illegible]	[illegible]	[illegible]
[illegible]	Jalkar outstanding	[illegible]	[illegible]	[illegible]
[illegible]	Jalkar current	[illegible]	[illegible]	[illegible]

The above data reveals that Budget estimate of income are estimated to very high. We suggest that budgeted income should be estimated on the basis of actual past income collections. If we compare with the budgeted figure the realization of income is not up to the mark whereas when we compare the same with the past year actual income the growth is positive.

Annexure-"B-3"

Discrepancies observed during Audit of Expenditure

Excess payment made to the vendor

Date	Name of the Party	Payment Amount	[illegible]	Excess Payment
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Annexure "B-4.1"

Details of Grant released and utilization in the year

Grant Name	Amount received as grant (fund)	Amount of expense from that Grant (fund)	Utilise from own fund
[illegible]	[illegible]	[illegible]	[illegible]

Annexure "B-4.2"

Grants which remain unutilized during the Year

Grant Name	Opening Balance	Amount received as grant (fund)	Amount of expense from that Grant (fund)	Unutilized grant
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Annexure-"B-5"

FDR No.	Bank	FDR Date	Maturity Date	FDR Amount
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

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Seal & sign of Auditor

[illegible]

कार्यालय नगर परिषद महुगांव

प्राप्ति भुगतान खाता

31-03-2020 को समाप्त होने वाले वर्ष के लिए

प्राप्तियां	राशि	राशि	भुगतान	राशि	राशि
[illegible]		1,32,7[illegible],031			
वर्ष के दौरान प्राप्तियां			वर्ष के दौरान भुगतान		
[illegible]	[illegible]		[illegible]	[illegible]	
		9,49,30,314			9,02,10,846
			अंतिम शेष : नोट		1,79,[illegible],499
		10,82,07,345			10,82,07,345

Ravi [illegible]

[illegible] अधिकारी
[illegible]

कार्यालय नगर परिषद् महगांव

आय एवं व्यय खाता

31-03-2020 को समाप्त होने वाले वर्ष के लिए

मुख्य लेखा शीर्ष		मुख्य लेखा शीर्ष	
राजस्व व्यय	राशि	राजस्व आय	राशि
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]		[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	
[illegible]		[illegible]	
[illegible]	[illegible]	[illegible]	
		[illegible]	[illegible]
		[illegible]	[illegible]
		आय पर व्यय का आधिक्य (1-2)	92,90,876
कुल	6,38,91,927	कुल	6,38,91,927

कार्यालय नगर परिषद महगांव

राजस्व आय

31-03-2020 को समाप्त होने वाले वर्ष के लिए

	राशि	राशि
दरें एवं कर राजस्व		
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	1,30,22,176
निर्दिष्ट राजस्व एवं क्षति पूर्तियां		
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	3,80,76,528
नगर पालिका की सम्पत्तियों से प्राप्त किराया आय		
[illegible]	[illegible]	
[illegible]	[illegible]	1,21,840
शुल्क एवं उपभोक्ता प्रभार		
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	23,40,362
बिक्री एवं भाड़ा प्रभार		
[illegible]	[illegible]	3,300
अर्जित ब्याज		
[illegible]	[illegible]	2,04,995
अन्य आय		
[illegible]	[illegible]	8,31,850
		5,46,01,051

[illegible]

कार्यालय नगर परिषद् गढ़ुगांव		
राजस्व व्यय		
31-03-2020 को समाप्त होने वाले वर्ष के लिए		
	राशि	राशि
स्थापना व्यय		
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	2,21,63,253
प्रशासनिक व्यय		
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
दैनिक कार्यालय व्यय	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	53,08,688
परिचालन एवं अनुरक्षण		
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
NGO व्यय	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	3,55,75,[illegible]
कार्यक्रम व्यय		
[illegible]	[illegible]	2,75,058
विविध व्यय		
[illegible]	[illegible]	5,69,393
		6,38,91,927

[illegible] अधिकारी

कार्यालय नगर परिषद महगांव

पूंजीगत प्राप्तियां

31-03-2020 को समाप्त होने वाले वर्ष के लिए

	राशि	राशि
[illegible]	[illegible]	
राज्य वित्त आयोग	[illegible]	
14 वित्त आयोग	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	4,03,29,263

कार्यालय नगर परिषद् महगांव		
पूंजीगत व्यय		
31-03-2020 को समाप्त होने वाले वर्ष के लिए		
	राशि	राशि
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
GPS	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	
[illegible]	[illegible]	2,53,18,919

कार्यालय नगर परिषद् महुगांव

बैंक सुलह पत्रक

अंतिम शेष 31 मार्च 2020 को बैंक अनुसार

क्र	बैंक नाम	खता नंबर	राशी
1	State Bank of India	0000005301662[illegible]932	1,14,56,95[illegible]
2	Bank of Indai	SS3112100005[illegible]	68,92[illegible]
3	Bank of India	[illegible]	54,28,[illegible]
4	[illegible]	[illegible]	[illegible]

[illegible]

संशोधित अंतिम शेष 31 मार्च 2020 की स्थिति में खता वही में [illegible]

[illegible]कारी

कार्यालय नगर परिषद् महुगाव

केश फ्लो

31-03-2020 को समाप्त हाने वाले वर्ष के लिए

	विवरण	राशि
A	प्रारंभिक शेष	[illegible]
B	[illegible]	[illegible]
	[illegible]	[illegible]
	[illegible]	[illegible]
C	[illegible]	[illegible]
	[illegible]	[illegible]
	[illegible]	[illegible]
D	[illegible] (A+B-C)	[illegible]

कार्यालय नगर परिषद महुगांव

अंतिम शेष त्रुटी सुधर

नोट 1

विवरण	राशि
नगद बही में 31 मार्च 2020 को अंतिम शेष	1,76,82,760
जोड़ें	
नगद बही में [illegible]	1,05,179
शेष खाते में प्राप्त राशी जिसे नगद बही में [illegible]	2,08,560
संशोधित अंतिम शेष 31 मार्च 2020 की स्थिति में	1,79,96,499

[illegible] अधिकारी

[illegible]

NAGAR PARISHAD MHOWGAON

Revised Abstract Sheet for reporting on Audit for Financial Year 2019-2020

Sr. No.	Parameters	Description			Observation in Brief	Suggestions
	[illegible]					
	राजस्व कर वसूली	Receipts of [illegible]				
		Year [illegible]	[illegible]	% of Growth		
[illegible]	संपत्तिकर	[illegible]	[illegible]			
[illegible]	समेकित कर	[illegible]	[illegible]	[illegible]	Optimal Growth [illegible] been observed	[illegible]
[illegible]	नगरीय विकास उपकर	[illegible]	[illegible]		Optimal Growth [illegible] been observed	[illegible]
[illegible]	शिक्षा उपकर	[illegible]	[illegible]	[illegible]	Optimal Growth [illegible] been observed	[illegible] growth rate
	कुल योग	[illegible]	[illegible]	[illegible]	[illegible] been observed	[illegible]
	गैर राजस्व वसूली			[illegible]	Optimal Growth [illegible] been observed	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]			
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Optimal Growth [illegible] been observed	[illegible]
	कुल योग	[illegible]	[illegible]	[illegible]	[illegible] been observed	[illegible]
	महा योग	[illegible]	[illegible]		[illegible] been observed	[illegible]
[illegible]	Audit of Expenditure	[illegible] appears to be true and [illegible]				
[illegible]	Audit of Book Keeping	[illegible] related to daily transaction [illegible]			[illegible] MPMAM guideline	

Gaurls

Revised Abstract Sheet for reporting on Audit for Financial Year 2019-2020

Sr. No.	Parameter	Description	Observation in Brief	Suggestions
1	Audit of FDA	[illegible]		
	Audit of Tender [illegible]	[illegible]	[illegible]	
	Audit of Grants & Loans	[illegible]	[illegible]	
2	Incidences relating to diversion of funds from Capital receipts/Grants/Loans to Revenue Nature Expenditure and from one scheme/project to another	[illegible]	[illegible]	

[illegible] Signature of Auditor