

Alok Jain

B.Com., FCA
Managing Partner



JAIN ALOK & ASSOCIATES

CHARTERED ACCOUNTANTS

15, Patni Complex, Collectorate Road,

Chhindwara-480001 (M.P.)

Ph. : (07162) 244762, 94251-46739, Fax: (07162) 244762

alokjainca@rediffmail.com

AUDIT CERTIFICATE

We have examined the Receipt and Payments Accounts and the Income and Expenditure Account for the year ending 31st March, 2017 and the Balance Sheet as on 31st March, 2017 of the **RAMPUR NAIKIN NAGAR PALIKA, SIDHI.**

We have obtained all the information and explanations other than those mentioned in the Report, and taken in view of the accounting policies of the Madhya Pradesh Municipal Accounting Manual as acknowledged by the State Government. Subject to the comments in the appended Audit Report, I certify, as a result of audit, that in my opinion these Accounts and Balance Sheet exhibit a true and fair view of the state of affairs of the **RAMPUR NAIKIN NAGAR PALIKA, SIDHI** according to the best of information and explanations given to us and as shown in the books of the organization.

For Jain Alok & Associates

Chartered Accountants
(FRN No: 011896C)



CA Alok Jain

Partner

Membership No: 076831

Place: Bhopal

Date:

Alok Jain

B.Com., FCA
Managing Partner



JAIN ALOK & ASSOCIATES
CHARTERED ACCOUNTANTS
15, Patni Complex, Collectorate Road,
Chhindwara-480001 (M.P.)
Ph. : (07162) 244762, 94251-46739, Fax: (07162) 244762
alokjainca@rediffmail.com

AUDIT CERTIFICATE

We have examined the Receipt and Payments Accounts and the Income and Expenditure Account for the year ending 31st March, 2017 and the Balance Sheet as on 31st March, 2017 of the **RAMPUR NAIKIN NAGAR PALIKA, SIDHI.**

We have obtained all the information and explanations other than those mentioned in the Report, and taken in view of the accounting policies of the Madhya Pradesh Municipal Accounting Manual as acknowledged by the State Government. Subject to the comments in the appended Audit Report, I certify, as a result of audit, that in my opinion these Accounts and Balance Sheet exhibit a true and fair view of the state of affairs of the **RAMPUR NAIKIN NAGAR PALIKA, SIDHI** according to the best of information and explanations given to us and as shown in the books of the organization.

For Jain Alok & Associates

Chartered Accountants
(FRN No: 011896C)



CA Alok Jain

Partner

Membership No: 076831

Place: Bhopal

Date:

Alok Jain

B.Com., FCA
Managing Partner



JAIN ALOK & ASSOCIATES

CHARTERED ACCOUNTANTS

15, Patni Complex, Collectorate Road

Chhindwara - 480001 (M.P.)

Ph. : (07162) 244762, 94251-46739, Fax: (07162) 244762

alokjainca@rediffmail.com

Independent Auditors' Report

TO,
THE CHIEF MUNICIPAL OFFICER,
RAMPUR NAIKIN NAGAR PALIKA,

TO,
THE MEMBERS OF NAGAR PALIKA,
RAMPUR NAIKIN NAGAR PALIKA,

Report on the Financial Statements

We have audited the accompanying Financial Statements of **RAMPUR NAIKIN NAGAR PALIKA** ("the **ULB**"), which comprise the Balance Sheet as at 31 March 2017, the Statement of Profit and Loss, the Cash Flow Statement for the year ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

The Management of Municipal Corporation is responsible for the matters in Madhya Pradesh Municipal Accounting Manual ("MPMAM") and The Madhya Pradesh Municipal Corporation Act, 1956 ("the Act") with respect to the preparation of these financial Statements that give a true and fair view of the financial position, financial performance and cash flow of the **ULB** in accordance with the accounting principles, including the Accounting Standards specified under Madhya Pradesh Municipal Accounting Manual. This responsibility also includes the maintenance of adequate accounting records in accordance with the provision of the Act and Manual for safeguarding of the assets of the **ULB** and for preventing and detecting the frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of internal financial control, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these Financial Statements based on our audit. We have taken into account the provisions of the Act and MPMAM, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Madhya Pradesh Accounts Audit Manual and as per scope of work under assignment.

We conducted our audit in accordance with the Standards on Auditing specified under Madhya Pradesh Accounts Audit Manual. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial Statements are free from material mis-statement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the ULB's preparation of the Financial Statements that give true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes valuating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by ULB's Management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements, and deviation, if any attached with this report (as per annexure A)

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements, give the information required by the MPMAM in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India;

- a) In the case of the Balance Sheet, of the state of affairs of the ULB as at March 31, 2017;
- b) In the case of the Statement of Income & Expenditure Account, of the deficits of excess of Expenditure over income for the year ended on that date; and

Emphasis of Matters

We draw attention to the following matters annexed with this report as Annexure A

Report on other Legal and Regulatory Requirements

As required by Madhya Pradesh Accounts Audit Manual and the letter of Directorate, Urban Administration & Development vide letter no. 7452 dated 15/06/2016, and the records/documents produced before us, our opinion are as under:

1. Audit of Revenue

- i) We have test checked receipts on random basis with the Receipt Books and found correct.
- ii) We found that daily collection are deposited on the same day except in the cases of where banks are closed.
- iii) We have checked the entries of Manual Cash Book with the Vouchers and found it correct.

2. Audit of Expenditure

- i) We have performed the test check because of limitation of time.
- ii) We checked the Vouchers and duly verified from the Entries in Cash Books and no material discrepancies were found.
- iii) We checked monthly balances of manual cash book and found it correct.



- iv) We verified the grant register maintained by ULB and found that the expenditures under the schemes are limited to the funds allocated for that particular schemes. but in some cases we found that ULB in addition to the grant fund, spent from the municipal fund.
- v) We verified the expenditure and found that they are generally in accordance with the guidelines, directives, acts and rules issued by Government of India / State Government.
- iv) No such case is noticed where the fund of the ULB has been mis-utilised, moreover on random check we did not noticed any mis-utilisation of financial limits of the sanctioning authority.

3. Audit of Book Keeping

- i) We checked the Books of Accounts and Stores Register.
- ii) We verified that all the Books of Accounts and Stores Register are maintained.
- iii) We checked the advance register and found it correct
- iv) While tallying the Bank Balances with the Cash Book Balance we found that Bank Balances differs from the Cash Book Balance, however. ULB has not prepared bank reconciliation for bank accounts.
- v) All the Receipts and Payments are reconciled.

4. Audit of Fixed Deposit Receipts

- i) We found that ULB does not have any Fixed deposits.
- ii) **Audit of Tenders/ Bids**
 - i) We have test checked the tender/bid files and found that the process have been properly followed and was as per the rules.
 - ii) We have test checked the Contractor's files and found that the tender fee / bid processing fee are received and security deposit is deducted from the running bills during construction and maintenance period.
 - iii) We have test checked the Contractor's Files and found that the Bank Guarantee received from the Contractors are not duly verified with the issuing Banker, moreover in the cases were contract period is extended no steps is taken towards extension of Bank Guarantee from the contractors and Issuing Banker.
 - iv) We found that ULB is not taking strict action against delay in completion of work or slow process in work.

6. Audit of Grants and Loans

- i) We have checked and verified the Grants received from Central Government which tallies with Receipts & Payments account but the Utilization Certificate prepared by ULB does not match with grant register.

ii) We have checked and verified the Grants received from State Government which tallies with Receipts & Payments account but the Utilization Certificate prepared by ULB does not match with grant register.

iii) We have checked and verified that no loans / capital receipts / grants etc. are diverted to any revenue expenditure.

For Jain Alok & Associates

Chartered Accountants
(FRN No: 011896C)



CA Alok Jain
Partner

Membership No: 076831

Date:

Place: Bhopal

ANNEXURE – A
(Part of Audit Report)
Emphasis of Matters

1. TDS Returns were not been provided for verification, however we have verified the dates of the Quarterly TDS Returns from the website of TDS TRACES and found it filled within the due dates.
 2. Meter reading are not mentioned in the Vehicle Log Book moreover No average is set for any of the vehicle and in some places diesel usage is also not entered in the Vehicle Log Book.
- v) We have not been provided with monthly/quarterly targets of revenues receipts; however we have compared Annual Budgeted Targets v/s Actual receipts for the year under audit. We noticed following deviations.

S.No.	Accounting Head	Account Code	Budget Amount	Actual Amount	Budget Variance	Percentage
1	Vehicle Tax	1100700	400000	203855	-196145	-49.03%
2	Water Tax	4312005	430000	343894	-86106	-20.02%
3	Education Cess	1100600	230000	0.00	-230000	-100.00%

3. Suppliers / Parties from whom bulk purchases are made in various departments are not mentioning TIN No. in their bills, which means suppliers are not registered.
4. We found that ULB has not any FDR's during the year 2016-17 and we observed that ULB had huge Balances in saving accounts.
5. We have found totalling mistake in cash books which is rectified in cash book during the course of Audit.
6. We have gone through Contractor's file on random basis and observed the following:
 - (a) That majority of works contract are not completed within stipulated time.
 - (b) No approval for extension of time period is obtained from the authority.
 - (c) No penalty or Compensation is charged from contractors for delay in the work.
 - (d) No completion certificates are issued by the Engineers to any contractor.
 - (e) Final bill payments are still due in every file which we checked.
 - (f) Documents regarding Provident Fund Registration is not available on records.
 - (g) Documents regarding Labour Act Registration is not available on records.
 - (h) Labour Report is not available.
 - (i) Royalty Certificate is also not available.
 - (j) Photographs of Work Completed are also not available in Contractor's File for specific work.
 - (k) No Register is maintained for amount deducted as Performance Guarantee from bills of Contractors.
7. We found in case of Grants that ULB is spending excess amount than the amount actually received in specific grants by paying from the Municipal Funds.



JAIN ALOK & ASSOCIATES

NAGAR PALIKA RAMPUR NAIKIN
RECEIPTS AND PAYMENTS A/C FOR THE PERIOD FROM 01.04.2016 TO 31.03.2017

RECEIPTS	AMOUNT	AMOUNT	PAYMENTS	AMOUNT	AMOUNT
OPENING BALANCE AS PER CASHBOOK		45,74,138.47	<u>SCHEMESWISE EXPENDITURE</u>	52,69,261.00	369,88,561
<u>RECEIPTS OF GRANTS</u>		529,48,441.00	SWACH BHARAT MISSION	27,17,279.00	
MULBHUT SUVIDHAYE	82,63,716.00		CLEANING WORK	11,18,439.00	
ROAD MAINTAINANCE	16,17,000.00		MID DAY MEAL	32,99,579.00	
MID DAY MEAL	10,83,401.00		STREET LIGHT WORK	43,14,031.00	
STATE FINANCE COMMISSION	37,80,723.00		PIPELINE WORK	102,80,145.00	
SUBSIDY FOR LOAN FINANCING	3,91,000.00		ROAD & DRAINAGE WORK	22,60,074.00	
SARV SIKSHA ABHIYAN	6,56,550.00		POND BEAUTIFICATION WORK	63,624.00	
JAN BHAGIDARI FUND	89,25,758.00		BOUNDRY WALL WORK	27,08,808.00	
FIRE BRIGADE	20,00,000.00		HANDPUMP DILLING WORK	1,06,436.00	
SWACH BHARAT MISSION	75,92,000.00		WOOD FOR ALAO	5,07,864.00	
OCTRAI	135,44,064.00		SAMUDAYA BHAWAN NIRMAN	27,590.00	
14th FINANCE	38,00,000.00		NIRVACHAN	2,84,986.00	
SANCHANALAYA	12,94,229.00		SHOP NIRMAN	4,89,591.00	
			GHAT NIRMAN	18,94,930.00	
<u>TAXES COLLECTION</u>		14,66,042.00	PULIYA NIRMAN	1,74,455.00	
VEHICLES TAX	1,86,375.00		NIKAY KAREKRAM ✓	1,60,000.00	
BAZAR BATKHI	29,762.00		ANTODAYA MELA	13,295.00	
WATER TAX	3,43,894.00		PLANTATION WORK	10,07,096.00	
PROPERTY TAX	8,88,531.00		SCHOOL BUILDING CONSTRUCTION	1,10,405.00	
BUS STAND FEES	17,480.00		NAGARUDAY ABHIYAN	48,633.00	
			STATDIUM REPAIRS	16,350.00	
<u>OTHER RECEIPTS</u>		10,82,412.00	BHARAT UDAY	1,15,690.00	
SHOP RENT	8,00,250.00		DRINKING WATER FACILTY (PIAO)		
TENDER FORM FEES	1,01,000.00		<u>ADMINISTRATION EXPENDITURE</u>		232,81.2
PENALTY FEES	8,542.00		HANDPUMP REPAIR	2,04,244.00	
MISC RECEIPTS	4,620.00		STATIONERY & PRINTING	1,78,561.00	
BANK BUILDING RENT	1,68,000.00		ELECTRIC REPAIR WORK	8,900.00	
			SALARY	142,24,140.00	
SECURITY DEPOSITS		40,35,546.00	MISC. EXPENSES	3,63,419.00	
LOAN (HANDCO.)		14,56,000.00	STAFF INSURANCE	1,494.00	
ADVANCE RECEIVED (P D SONI)		40,000.00	PETROL & DIESEL	7,04,999.00	
			VEHICLES REPAIR WORK	3,39,377.00	
			ELECTRICITY EXPENSES	31,03,478.00	
			TRAVELLING	29,454.00	
			TELEPHONE & INTERNET	22,136.00	
			NEWSPAPER	13,127.00	
			ADVERTISEMENT NEWSPAPER	1,51,890.00	
			ADVERTISEMENT ONLINE	22,440.00	
			LEGAL FEES	1,65,180.00	
			JANGARNA WORK	26,800.00	
			COMPUTER REPAIRS	33,180.00	
			INCOME TAX & TDS	5,89,314.00	
			PHOTOCOPY REPAIR	16,440.00	
			LOAN MARGIN MONEY	3,80,000.00	
			VEHICLE RENT	4,500.00	
			OFFICE REPAIR	4,43,202.00	
			NATIONAL FESTIVAL	2,17,445.00	
			REFRESHMENT	55,200.00	

(Handwritten Signature)

			VAT TAX	7,08,063.00	
			UPKAR	1,79,384.00	
			OFFICE EXPENSES	9,500.00	
			ANUGRAH	40,000.00	
			PUMP HOUSE RENT	40,500.00	
			STAFF UNIFORM	1,16,499.00	
			SEEMA GATE	4,23,430.00	
			PROFESSIONAL FEES	6,000.00	
			PROFESSIONAL TAX	47,500.00	
			STAFF WELFARE	5,983.00	
			BATTERY REPAIR	2,810.00	
			BOUNDARY WALL	2,92,506.00	
			MUAWJA CLAIM EMPLOYEE	1,00,000.00	
			TENDER INVITAION EXPENSES	10,130.00	
			FIXED ASSETS		3,63,064
			AIR CONDITIONER	3,57,589.00	
			OFFICE FURNITURE	5,475.00	
			REPAYMENT OF LOAN (HANDCO.)		2,74,339
			SECURITY DEPOSITS RETURN		2,79,040
			CLOSING BALANCE AS PER CASHBOOK		44,16,350
TOTAL		656,02,579.47	TOTAL		656,02,579.47

NAGAR PALIKA RAMPUR NAIKIN
INCOME AND EXPENDITURE A/C FOR THE PERIOD FROM 01.04.2016 TO 31.03.2017

EXPENDITURES	AMOUNT	AMOUNT	INCOMES	AMOUNT	AMOUNT
<u>SCHEMESWISE EXPENDITURE</u>		369,88,561.00	<u>RECEIPTS OF GRANTS</u>		529,48,441.00
SWACH BHARAT MISSION	52,69,261.00		MULBHUT SUVIDHAYE	82,63,716.00	
CLEANING WORK	27,17,279.00		ROAD MAINTAINANCE	16,17,000.00	
MID DAY MEAL	11,18,439.00		MID DAY MEAL	10,83,401.00	
STREET LIGHT WORK	32,99,579.00		STATE FINANCE COMMISSION	37,80,723.00	
PIPELINE WORK	43,14,031.00		SUBSIDY FOR LOAN FINANCING	3,91,000.00	
ROAD & DRAINAGE WORK	102,80,145.00		SARV SIKSHA ABHIYAN	6,56,550.00	
POND BEAUTIFICATION WORK	22,60,074.00		JAN BHAGIDARI FUND	89,25,758.00	
BOUNDRY WALL WORK	63,624.00		FIRE BRIGADE	20,00,000.00	
HANDPUMP DILLING WORK	27,08,808.00		SWACH BHARAT MISSION	75,92,000.00	
WOOD FOR ALAO	1,06,436.00		OCTRAI	135,44,064.00	
SAMUDAYA BHAWAN NIRMAN	5,07,864.00		14th FINANCE	38,00,000.00	
NIRVACHAN	27,590.00		SANCHANALAYA	12,94,229.00	
SHOP NIRMAN	2,84,986.00		<u>TAXES COLLECTION</u>		14,66,042.00
GHAT NIRMAN	4,89,591.00		VEHICLES TAX	1,86,375.00	
PULIYA NIRMAN	18,94,930.00		BAZAR BATKHI	29,762.00	
NIKAY KAREKRAM	1,74,455.00		WATER TAX	3,43,894.00	
ANTODAYA MELA	1,60,000.00		PROPERTY TAX	8,88,531.00	
PLANTATION WORK	13,295.00		BUS STAND FEES	17,480.00	
SCHOOL BUILDING CONSTRUCTIO	10,07,096.00		<u>OTHER RECEIPTS</u>		10,82,412.00
NAGARUDAY ABHIYAN	1,10,405.00		SHOP RENT	8,00,250.00	
STATDIUM REPAIRS	48,633.00		TENDER FORM FEES	1,01,000.00	
BHARAT UDAY	16,350.00				
DRINKING WATER FACILTY (PIAO)	1,15,690.00				

ADMINISTRATIVE EXPENDITURE		232,81,225.00	PENALTY FEES	8,542.00
HANDPUMP REPAIR	2,04,244.00		MISC. RECEIPTS	4,620.00
STATIONERY & PRINTING	1,78,561.00		BANK BUILDING RENT	1,68,000.00
ELECTRIC REPAIR WORK	8,900.00			
SALARY	142,24,140.00			
MISC. EXPENSES	3,63,419.00			
STAFF INSURANCE	1,494.00			
PETROL & DIESEL	7,04,999.00			
VEHICLES REPAIR WORK	3,39,377.00			
ELECTRICITY EXPENSES	31,03,478.00			
TRAVELLING	29,454.00			
TELEPHONE & INTERNET	22,136.00			
NEWSPAPER	13,127.00			
ADVERTISEMENT NEWSPAPER	1,51,890.00			
ADVERTISEMENT ONLINE	22,440.00			
LEGAL FEES	1,65,180.00			
JANGARNA WORK	26,800.00			
COMPUTER REPAIRS	33,180.00			
INCOME TAX & TDS	5,89,314.00			
PHOTOCOPY REPAIR	16,440.00			
LOAN MARGIN MONEY	3,80,000.00			
VEHICLE RENT	4,500.00			
OFFICE REPAIR	4,43,202.00			
NATIONAL FESTIVAL	2,17,445.00			
REFRESHMENT	55,200.00			
VAT TAX	7,08,063.00			
UPKAR	1,79,384.00			
OFFICE EXPENSES	9,500.00			
ANUGRAH	40,000.00			
PUMP HOUSE RENT	40,500.00			
STAFF UNIFORM	1,16,499.00			
SEEMA GATE	4,23,430.00			
PROFESSIONAL FEES	6,000.00			
PROFESIONAL TAX	47,500.00			
STAFF WELFARE	5,983.00			
BATTERY REPAIR	2,810.00			
BOUNDARY WALL	2,92,506.00			
MUAWJA CLAIM EMPLOYEE	1,00,000.00			
TENDER INVITAION EXPENSES	10,130.00			
EXCESS OF EXPENDITURE OVER INCOME		(47,72,891.00)		
TOTALS		554,96,895.00	TOTALS	554,96,895.00

NAGAR PALIKA RAMPUR NAIKIN
BALANCE SHEET AS ON 31.03.2017

FUNDS & LIABILITIES	AMOUNT	AMOUNT	ASSETS	AMOUNT	AMOUNT
GENERAL FUNDS		(1,58,752.53)	FIXED ASSETS		3,63,064
OPENING BALANCE	46,14,138.47		AIR CONDITIONER	3,57,589.00	
DEFICITS DURING THE YEAR	(47,72,891.00)		OFFICE FURNITURE	5,475.00	
SECURITY DEPOSITS		37,56,506.00	ADVANCES		
LOAN (HANDCO.)		11,81,661.00	OPENING BALANCE	40,000.00	
			RECOVERED DURING THE YEAR	(40,000.00)	
			BALANCE AS PER CASHBOOK		44,16,350
TOTALS		47,79,414.47	TOTALS		47,79,414

~~XXXXXXXXXX~~

Abstract Sheet for reporting on Audit Paras for Financial Year 2016-2017

Name of ULB: NAGAR PALIKA RAMPUR NAIKIN
Name of Auditor: JAIN ALOK & ASSOCIATES

Rs in '000

s.no.	Parameters	Description			Observation in Brief	Suggestions
Audit of Revenue						
1	Revenue Tax	Receipts	6	7		
		Year 2015-16	Year 2016-17	% of Growth		
1	Property Tax	1.761	3.687	109%	Less recovery due to leniency in revenue department. The staff has become habitual of Government system, they are not working for any output.	Serve notice for pending recovery. Make arrangement with electric department to cut the electric supply of defaulter. Make the staff more efficient by attaching there remuneration with the % of recovery
2	Samekit Kar	0.875	4.24	385%		
3	Urban Development Cess	1.116	0.659	-41%		
4	Education Cess		0.271	100%		
	Sub Total	3.752	8.857			
Non Tax Revenue						
1	Rent	0	0	0%		
2	Water Tax	5.363	3.559	-34%		
3	Other Tax/Fees	20.507	29.9	46%		
	Sub Total	25.87	33.459			
	Grand Total	29.622	42.316			

Abstract Sheet for reporting on Audit Paras for Financial Year 2016-2017

Name of ULB: NAGAR PALIKA RAMPUR NAIKIN

Name of Auditor: JAIN ALOK & ASSOCIATES

Sr. No.	Parameters	Description	Observation in Brief	Suggestions
2	Audit of Expenditure	We have performed test check of Payment Vouchers entered in the Main Cash Book and Grant Register.	We observed that in Grant register, Voucher number is not mentioned at the time of payment.	ULB officials should strictly update the grant register by writing voucher numbers and in every other aspect.
3	Audit of Book Keeping	We checked all the Books of Accounts prepared by the ULB (Main Cash Book, Cashier Cash Book, Grant Register etc)	We observed that ULB has not maintained Fixed Assets Register.	ULB should prepare fixed assets register and update it time to time
4	Audit of FDR	we have checked FDR Register and found that although ULB is maintaining fixed Deposit register but it is not updated:	A. ULB is not booking interest of the FDR received as income during the year. B. TDS might have been	ULB should regularly obtain Interest Certificate from the bank and update records thereof.
5	Audit of Tenders/Bids	i) We have test checked the tender/bid files and found that the process have been properly followed and was as per the rules.	No Observations	NA
6	Audit of Grants & Loans	We have checked and verified the Grants received from Central and State Government.	No Material Observations	NA
7	Incidences relating to diversion of funds from Capital receipts/Grants/Loans to Revenue Nature Expenditure and from one scheme/project to another	We did not observed any of such cases	No Observations	NA