

INTEGRATED COASTAL ZONE MANAGEMENT PROJECT**WEST BENGAL****Internal Audit Report of SHGs****Period Covered: Up to 31st March 2016****Observations in Details-SHG**

During our audit, we informed to SPMU for our verification of twenty two SHGs, out of which communication details of only ten SHGs were available from SPMU. We have communicated by phone with those ten SHGs before our audit. Only four SHGs out of ten were available for our audit during our field visit. Our observations in respect of those four SHGs are summarized below:

SHG Name	Nature of Activity	Fund disbursed by SPMU up to 31 st March,2016 as per Accounts	Fund utilised up to 31 st March,2016 as per Accounts	Fund Balance as on 31 st March,2016 as per accounts	Closing Bank Balance as per Pass Book as on 31 st March,2016	Pass Book		Observation	Management Comment
		A	B	C=A-B		Updated up to	Balance as on date		
Ma Laxmi Mahila Swanirbhar Group	Construction of Brick Road	9,15,602.00	7,42,898.00	1,72,704.00	21,760.58	7 th September 2016	24,855.58	<i>Rs. 1, 47,848.42 was not available in SHG's bank account number 11763113073, State Bank of India.</i>	In April, 2016 Rs. 14,596/- disbursed, Rs. 1,87,300/- utilised and Closing Balance is Rs.Nil as on 30.04.2016.

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		A	B	C=A-B	Updated up to	Balance as on date			
Joy Maa Durga SHG	Tube well with raised platform	1,65,613.00	Nil	1,65,613.00	40,640.00	29 th August 2016	72,567.00	<i>Rs. 93,046.00 was not available in SHG's bank account number 5052017000117, Bangiya Gramin Vikash Bank.</i>	Regarding shortage of bank balance, it is because of reflection of other transactions in the same bank account.
Chemaguri Uttaran Mahila SGSY	Tube well with raised platform	1,95,669.00	1,57,349.00	38,320.00	3,652.00	10 th May 2016	6,652.00	<i>Rs. 31,668.00 was not available in SHG's bank account number 5128018007876, Bangiya Gramin Vikash Bank.</i>	Regarding shortage of bank balance, it is because of reflection of other transactions in the same bank account.

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		A	B	C=A-B		Updated up to	Balance as on date		
Ma Mamatamayee SGSY Group	Construction of Brick Road	4,19,675.00	2,21,815.00	1,97,860.00	2,15,752.00	25 th June 2016	2,18,794.00	NIL.	NA

SPMU's Comment: SPMU will take necessary steps for audit of remaining 18 (Eighteen) SHGs shortly.

For Mookherjee Biswas & Pathak
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Chartered Accountants

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Kolkata
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