



**DISTRICT MISSION MANAGEMENT UNIT**  
**Odisha Livihoods Mission, Zilla Parishad, Nabarangpur**  
**Department of Mission Shakti, Govt. of Odisha**

Phone - 06858-223002, Mail Id. /nabarangpurdpm.olm@gmail.com



Letter No .....301...../2025

Date ..16.01.../2025

**REQUEST FOR PROPOSAL**

Sealed Expression of Interest (EOI)/Request for Proposal is hereby invited from Odisha based CAG of India empanelled Chartered Accountant Firms for conducting Statutory Audit of 189 nos. of GPLFs (Which may decrease & shall be intimated at the time of award of contract) under OLM, Nabarangpur. The interested CA Firms may send their EOI with detailed information in the prescribed formats enclosed as annexure-A (ToR and formats) duly filled in through Speed Post/ Regd. Post only so as to reach in the office of undersigned latest by 05:00 pm of 30<sup>th</sup> January, 2025. The financial proposal shall be submitted in separate sealed cover and submitted along with the EOI/RFP documents. The RFP/EOI will be opened on 31<sup>st</sup> Jan 2025 at 11:00 AM in the office of CDO-cum-EO, ZP, Nabarangpur. The EOI sent through any other means of communication will not be accepted. Authority reserves the right to accept or reject any or all proposals without assigning any reason thereof. The Eoi documents and details can be downloaded from

  
CDO-cum-EO,

Zilla Parishad, Nabarangpur

Date: \_\_\_\_\_

Memo No: 302

Copy to notice board of ZP, Nabarangpur to display the RFP/EOI notice on the notice board for wide publicity.

Encl. ToR & other formats.

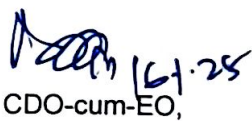
  
CDO-cum-EO,

Zilla Parishad, Nabarangpur

Date: 16.01.2025

Memo No: 303

Copy to DIO, NIC, Nabarangpur for information and requested to web host the tender paper in district NIC website for wide publicity.

  
CDO-cum-EO,

Zilla Parishad, Nabarangpur

Date: 16.01.2025

Memo No: 304

Copy submitted State Mission Director, OLM for kind information and requested to web host the quotation in OLM website.

  
CDO-cum-EO,

Zilla Parishad, Nabarangpur

## Terms of Reference (ToR)

Odisha Livelihoods Mission Department of Mission Shakti, Government of Odisha  
Assignment Title. "Hiring of CA Firm for GPLF (Gram Panchayat Level Federation) Audit"  
by the District Mission Management Unit, Nabarangpur.

1. **Introduction:** Odisha Livelihoods Mission (OLM) is a registered society working under the Department of Mission Shakti, Government of Odisha for enhancing the socio-economic condition of the rural poor through promotion of sustainable livelihoods. The society is implementing the Centrally Sponsored Scheme of Govt. Of India called 'Deendayal Antyodaya Yojna - National Rural Livelihoods Mission'(DAY - NRLM). The scheme aims to enhancing social and economic status of the rural poor through development of self-sustained and community managed institutions. The main focus of project activities will be on strengthening SHGs and promoting sustainable and inclusive federation at the GP level. The project will also invest in building the capacity of public and private agencies for the promotion of a range of social and economic service delivery for these institutions of the poor. The key components of the project are:

- i. Community institution building, which improves the capacity of the community based organizations of the poor and vulnerable in management of their own institutions and livelihoods activities;
- ii. Community Investment Fund, which helps households plan and meet their credit demands for household and investment plans;
- iii. Livelihoods Fund, which increase the share of the poor in the value chain leading to enhanced incomes, and
- iv. Implementation support and monitoring, which supports effective project and knowledge management.

OLM comprises of three tier governance system i.e SMMU, DMMU and BMMU. The State Mission Management Unit (SMMU) is responsible for overall management, coordination and implementation of the project. The District Mission Management Unit (DMMU) based at the district head quarter shall be the nodal agency for project execution. It is a district level apex institution of planning, co-ordination and implementation of all NRLM activities. At the block level the Block Mission Management Unit (BMMU) shall provide necessary techno managerial support services for effective implementation of the project. The federation of the (CONSULTING SERVICES \_ CA Firms



SELECTION) )D-'- SHGs at the Gram Panchayat is Gram Panchayat Level Federation (GPLF) is a single unit and Cluster Level Forum (CLF) at village level federation consisting of 5-15 SHGs are the key stake holders of the project who will be responsible for planning, implementation & evaluation of the project activity from time to time with due support of Block Mission Management Unit (BMMU). The project presence is in all 30 districts of Odisha. GPLFs are enabled to manage and govern their own institutions and its need of the hour to streamline their financial management system at institutional level.

2. **Audit Standard:** The audit shall be carried out in accordance with the "Standard on Audit" promulgated by the Institute of Chartered Accountants of India (ICAI) The auditor should accordingly consider methodology when planning and performing the audit to reduce audit risk to an acceptable level that is consistent with the objective of audit. Although the responsibility for preventing irregularity, fraud or the use of fund for the intended purpose remains with the mission, the audit should be carried out in such a way that a clear opinion can be formed regarding any material misstatement in the mission financial statement.

3. **Audit Scope:** The audit shall be carried out in different GPLFs of the District. The scope of the audit is described below:.

Initial collection of information about the GPLF	<ul style="list-style-type: none"> <li>• Age of GPLF.</li> <li>• Component wise fund transferred to the GPLF (Start-Up &amp; IB Fund, CIF, Livelihoods fund etc).</li> <li>• Fund utilized and utilization certificate submitted to BMMU.</li> </ul>
Comments on performance of GPLF Governance System) (For detailed qualification refAnnexure-2)	<ul style="list-style-type: none"> <li>• Ensure that GPLFs are conducting regular meeting of GB, RGB, EC and Sub-committee. (Frequency of meting of GB, RGB, EC and Sub-committee are annually, half yearly, monthly and monthly respectively)</li> <li>• Verify whether regular saving, lending and repayments are followed by GPLFS.</li> <li>• Ascertain the quantum of lending to SHG out of the funds given to that GPLF.</li> <li>• Ascertain whether loan has been disbursed as per approved Micro Investment Plan (MIP) based on the priority of needs.</li> <li>• Ensure that the loans given to members are utilized properly.</li> <li>• Ascertain whether the Community Support Staff like CRPCM/MBK/Bank Mitra/Prani Mitra/Krushi Mitra etc. are placed and getting their remuneration regularly.</li> <li>• Report of any other innovative work taken by the GPLF on discussion with Executive Committee.</li> </ul>

### Maintenance of Books of Accounts

Ascertain whether proper books of accounts have been maintained (A check list has been prepared which may be refereed Checklist to be signed by GPLF office bearer) Vouching.

Verification of Books of Accounts and records.

- Verification of cash book, pass book & cheque issue register etc.
- Verification of payment details with supporting vouchers.
- All expenditure made must have been passed for payment in minute book
- Grant received from BMMU has been utilized under the head for which it was sanctioned and as per the approved conditions.
- Whether procurement procedures have been followed. (whether procured from lowest quoted supplier, budget, community procurement manual)
- Whether loan recovered (Both principal and interest) within prescribed time limit.
- Whether expenditure as mentioned in the cash book is in conformity with the UC submitted to BMMU.
- Last but not the least; audit has to verify any fraud, deviation from standard operating procedure etc.

### Preparation of Financial Statement.

- Receipt & Payment Account (annexure-4).
- Income and expenditure Account (annexure-5).
- Balance sheet (annexure-6).
- SHG wise Savings at GPLF (annexure-7).
- SHG wise GPLF Loan Outstanding (annexure-8)

Others

- The auditor may prepare a management letter (GPLF wise) containing recommendations for improvement in internal control and other matters coming to the attention of the auditor during the audit examination, possibly including the following matters;
  - a. Observations on the accounting systems and controls that were examined during the course of audit.
  - b. Deficiencies and weakness in the systems and controls, together with specific recommendations for improvement.
  - c. Compliances with financial covenants.
  - d. Matters that might have significant impact on the implementation of the project.
  - e. Any other matter that the auditor considers pertinent.

4. Details procedures to be followed during audit during the course of GPLF audit:  
During the course of GPLF audit, if the auditor notices any defalcations or



misappropriation of fund, the auditor shall immediately bring the fact to the notice of the Block and District office for necessary action.

5. **Deliverables:** Before submission of final report, the audit report and finding may be discussed with the auditable units including president and secretary of the GPLF and their views are obtained and discussions are recorded in the minutes of that GPLF. The report should be structured in a manner giving observations, the implementations of the observations, recommendations and the management comments and agreed actions. The audit observation should be supported by instances and quantified, as far as practicable.

- i. Filled in check list of performance audit of GPLF.
- ii. Filled in check list on maintenance of books of accounts
- iii. Individual audit report
- iv. Annual Financial Statement
- v. Observations on audit and final reporting.

6. **Audit Period.** The audit of GPLF will be for the period from 1st April, 2017 to 31st March 2024 or from the date of last external audit conducted. (Audit period will be decided accordingly by the DMMU)

7. **Time Schedule.** The audit shall be completed within two months from the date of award of the contract (Schedule of audit will be decided accordingly DMMU plan.

8. **Audit Fee.** The minimum audit fee shall be Rs 2000/- per GPLF per financial year.

9. **Eligibility Criteria.** Offer is invited from those Chartered Accountants Firms who fulfill the following requirements:

- i. The firm should be Odisha based and in the approved panel of the Comptroller and Auditor General of India (CAG of India) for the FY 2023-24.
- ii. The firm should have 5 years of experience in statutory audit /concurrent audit/internal audit in Government sector. Preference shall be given having more experience in govt. audit. Each assignment value below 2 lakhs shall not be considered.
- iii. The firm having experience in GP or GPLF audit will be preferred. The preference shall be given to the firm having more assignments in GP or GPLF audit.
- iv. The organization must have at least 02 FCA's who have 5 years post qualification experience, are competent and willing to work towards fulfillment of audit objectives in Odisha Livelihoods Mission.
- v. Last 3 years average turnover of the firm should not be less than Rs.20 lakhs.



- vi. The firm or any partner of the firm should not be black listed by any Government or any organization in respect of any assignment or behavior. Authorized Signatory(s) of the firm to submit an undertaking in this regard.
- vii. The firm should have at least four semi-qualified CA having 2-year experience in Government Audit and four Audit assistants.
- viii. The firm already been assigned for statutory audit/internal audit/concurrent audit in SMMU, OLM shall not be considered for this assignment. The firm shall submit relevant documents duly signed by the authorized signatory in support of the eligible criteria given above. Any firm not qualifying these minimum criteria need not apply as their proposal shall be summarily rejected. Firms must refer and submit their information as per the format available at annexure-1.
- ix. Check list of documents to be submitted is given in Annexure-3.

**10. Team Member:** The team should have one team leader/ Audit partner must be a CA with at least 5 years of post-qualification experience in external audit and three teams comprising of following personnel in each team.

- i. One semi qualified auditor (CA/CMIA inter) having 2 years of post-qualification experience.
- ii. One Support Staff (Minimum Commerce graduate) having 1 years of post qualification experience.

**11. Evaluation and selection criteria:**

- i. On the basis of eligibility criteria all the Eols shall be evaluated. After qualifying in minimum eligibility criteria, marking shall be awarded based on the credential of the bidders.
- ii. Incomplete assignments or ongoing assignments shall not be considered.
- iii. Top six firms shall be asked for request for proposal (RFP). The marking criteria for RFP will be mentioned in RFP document.
- iv. After opening of technical proposals all the RFPs shall be evaluated and scored as per the criteria given in RFP. Firm those have scored minimum 75 marks out of 100 marks; their financial proposal shall be opened publicly.
- v. On opening of financial proposal, the firm quoted low cost shall be awarded with the contract. Firm quoted below minimum price as given in ToR shall not be considered.
- vi. In case two bidders quote the same lowest price, then the firm with the highest mark in the technical evaluation shall be awarded the contract. However, if two bidders quote the same lowest price and their technical mark also become equal,

then, in that case the bidder having the higher annual average turnover shall be awarded the contract

12. Reporting. The firm shall prepare and submit report to GPLF, BMMU and DMMU as per annexure-2. Also, a copy of report will be kept by audit firm for future requirement. The firms will submit report of major issues (loopholes if any in GPLF fund management, manipulation of facts, and misappropriation of funds) to State Mission Management Unit, Odisha Livelihoods Mission, Mission Shakti Department, Government of Odisha.

### 13. Payment Schedule

Final Report submission in prescribed format	100%
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14. Dispute: In case any dispute will be arise there, the parties touching to this agreement/complaint the same shall be decided mutually and if the dispute further arises the same shall be referred to the State Mission Director-cum-CEO, Mission Shakti Department whose decision will be treated as final and binding as the parties which cannot be challenged in any court of Law.

**Information Format**

## A. Similar Experience (Statutory /Concurrent / Internal Audit)

Sl No	Name of the Completed Assignment (Statutory or Internal audit)	EAP/Centrally Sponsored Scheme/ Govt Livelihood Project (Please Mention)	Name of the Client	Cost of the Assignment	Period of Completed Assignment	Supporting document annexed at page no
1	Ex: ABC	Livelihood	XYZ	5 Lakhs	2017-18	Page no 20
2						
3						

## B. Average Annual Turnover during the last three financial years.

Sl No	Financial Years	Annual Turnover(In Rs)
1		
2		
3		

## C. No of FCA and their Experience

Sl. No	Name of the FCA	Member Registration No.(*)	Date of Birth (*)	Period of post qualification Experience	Organizations
1					
2					
3					

**NB: 1. Short Listing will be made on above information along with attached supporting documents with this format.**

**2. Only completed assignment, i.e statutory / concurrent / Internal Audit will be taken for evaluation**

**3. \* marks are mandatory must be filled it up.**

## Performance Audit

Particulars (Marks Weightage)	Indicator	Range/Verification	Score	Means of Verification	Marks Scored (out of 60 marks)
Governance and Meeting (20 marks)	GB Meeting since formation (to be conducted once in a year)	100 % meeting conducted	5	Minutes Book	
		75% -99% meeting conducted	3		
		Less than 75%	0		
	RGB Meeting since formation (to be conducted half yearly)	100 % meeting conducted	5		
		75% -99% meeting conducted	3		
		Less than 75%	0		
	EC Meeting during last 6 month (to be conducted every month)	100 % meeting conducted	5		
		75% -99% meeting conducted	3		
		Less than 75%	0		
	Subcommittee meeting	100 % meeting conducted	5		
		75% -99% meeting conducted	3		
		Less than 75%	0		
				<b>Sub - Total (A)</b>	
Financial Performance (25 marks)	Regularity in savings/ contribution by SHG (last 6 months)	0 to 10 % default	5	Loan Ledger, Cheque Issue Register, DCB	
		10% to 25 % default	3		
		Above 25%	0		
		More than 90% of total fund	5		
	Quantum of lending to SHGs	51% to 90%	3		
		30% to 50%	0		
		More than 80%	5		
	Loan Recovery Rate	50% to 80%	3		
		Less than 50%	0		
		More than 80%	5		
	Preparation of MIP and prioritization	50% to 80%	3		
		Less than 50%	0		
		More than 100%	5		
	Rotation of CIF	More than 75%	3		
		Less than or equal to 75%	0		
				<b>Sub - Total</b>	

Particulars (Marks Weightage)	Indicator	Range/Verification	Score	Means of Verification	Marks Scored (out of 60 marks)			
				<b>(B)</b>				
Office Setup & Training Infrastructure (15 marks)	GPLF Office	Has own/ rented office with required furniture/ fixture/ computer/ board	5	Physical Verification, Resolution for purchase of furniture and other equipments				
		Has own/rented office but without any required setup	3					
		No own/rented office	0					
	Training Infrastructure	Has own/ rented training infrastructure with capacity of 50 persons with necessary setup like furniture, electricity, drinking water facility, training material, etc	5					
		Has own/rented training infrastructure but without any required setup	3					
		No own/rented training infrastructure	0					
	Loading and Boarding Facility	Has own/ rented lodging & boarding infrastructure with capacity of 30 persons with necessary setup like furniture, electricity, drinking water facility, etc	5					
		Has own/rented lodging & boarding facility but without any required setup	3					
		No own/rented lodging & boarding facility	0					
						<b>Sub - Total (C)</b>		
						<b>Total Marks Scored (A + B + C)</b>		

## Check list for submission of documents

Sl No	Description	Yes/No	Page no
1	CAG Empanelled certificate for the year 2019-20		
2	Certificate of Establishment of Firm		
3	Last three-year Financial statement in support of Turnover achieved (2016-17, 2017-18 and 2018-19)		
4	Copy of Latest GST Return		
5	Certificate that the firm have not been black listed.		
6	Details of partner and staff		
7	Proof of address of branch office in the applied zone if any		
8	Experience of government audit and externally aided project. Information must be given as per format available in annexure-1 with supporting documents.		



## Annexure-4

## Receipts and payments statement

Name of GPLF \_\_\_\_\_

Block - \_\_\_\_\_

District - \_\_\_\_\_

For the period of \_\_\_\_\_

	Receipts	Amount		Payments	Amount
<b>A</b>	<b>Opening Balance</b>		<b>G</b>	<b>Capital &amp; Corpus Fund</b>	
<b>A1</b>	Cash in Hand		<b>G1</b>	Withdrawal of savings by SHGs	
<b>A2</b>	Cash At Bank ( All Accounts )				
			<b>H</b>	<b>Loans &amp; Advances</b>	
<b>B</b>	<b>Capital &amp; Corpus Fund</b>		<b>H1</b>	Loan Disbursement from CIF Fund	
<b>B1</b>	Savings mobilized from member SHGs		<b>H2</b>	Loan Disbursement from Other Grants Received	
<b>B2</b>	Share Capital received from member organization	xxxxxx	<b>H3</b>	Advance Payment (if any)	
<b>B3</b>	Other receipt received as capital by GPLF		<b>H4</b>	Repayment of Loan (Bank, MFI, Other)	
<b>B4</b>	Grants/ Funds Received				
<b>B4.1</b>	Community Investment Fund (CIF)		<b>I</b>	<b>Fixed Asset (from Grants/ Own Income)</b>	
<b>B.4.2</b>	<u>Other Grant Received for Onlending</u>		<b>I1</b>	Furniture & Fixture	
<b>B.4.2.1</b>	<i>SVEP CEF Fund</i>		<b>I2</b>	Computer & Appliances	
<b>B.4.2.2</b>	<i>PVTG Empowerment Fund</i>		<b>I3</b>	Agricultural Equipments	
<b>B.4.2.3</b>	<i>Loans for PG</i>		<b>I4</b>	Other	
<b>B.4.2.4</b>	<i>Other</i>				
<b>B.4.3</b>	<u>Other Non- Capital Grant Received for Specific Purpose</u>		<b>J</b>	<b>Current Assets (from Grants/ Own Income)</b>	
<b>B.4.3.1</b>	<i>Start UP</i>		<b>J1</b>	Stock	
<b>B.4.3.2</b>	<i>IB Fund</i>		<b>J2</b>	Inventories	
<b>B.4.3.3</b>	<i>Livelihoods (CFC, Poultry, Goatery, OSF, PG Working Capital, Other)</i>		<b>J3</b>	GPLF Books/ Register	
<b>B.4.3.4</b>	<i>CoE Fund</i>		<b>J4</b>	SHG/ CLF Books/ Register	
<b>B.4.3.5</b>	<i>Other</i>		<b>J5</b>	Other	
<b>C</b>	<b>Loans &amp; Advances</b>		<b>K</b>	<b>Investments (from Grants/ Own Income)</b>	
<b>C1</b>	CIF Loan Repayment		<b>K1</b>	Fixed Deposit	




	Receipts	Amount		Payments	Amount
	(Principal)				
C2	Other Loan Repayment (Principal)		K2	Other	
C3	Advance received (if any)				
C4	Loan from Financial Institutions (Bank, MFI, Other)		L	<b>Expenses (from own income)</b>	
			L1	Depreciation on fixed asset	XXXXX
D	<b>Sale of Asset/ Product</b>		L2	Manager Salary	XXXXX
D1	Fixed Asset		L3	Accountant Salary	XXXXX
D2	Current Asset		L4	MIS Assistant Salary	XXXXX
D3	Other Product		L5	Master Trainers Salary	XXXXX
			L6	Other Staff Salary	
E	<b>Incomes</b>		L7	Community Cadres Remuneration	
E1	Annual renewal fee received from SHG during the year		L8	Travel Expenses	
E2	Admission/ registration fee received from SHG during the year		L9	Office Rent, Water, Electricity, Telephone, Internet, etc.	
E3	Recurring subscription fee received from member organization	xxxxxxx	L10	Meeting Expenses	
E4	Interest on CIF Loan		L11	Printing & Stationery	
E5	Interest on Loan given from other funds		L12	Bank Charges/ Commission (All Accounts)	
E6	Bank Interest received (all bank accounts)		L13	AGM Expenses	
E7	Fines & Penalty Collected		L14	Annual Audit Expenses	
E8	Resource Fee/ Institutional Charges Received (if any)		L15	SHG/ CLF/ GPLF Review & Monitoring Expenses	
E9	Service Fee received from member organization during the year		L16	Social Development Program Expenses (if any)	
E10	Other Income		L17	Annual Membership Fee Paid to Higher Level Federation (BLF)	
			L18	Subscription Fee Paid to Higher Level Federation (BLF)	
F	<b>Other</b>		L19	Service Charges Paid to Higher Level Federation (BLF)	
			L20	Other expenditure (if any)	
			L21	Loan Loss Provision (Provision of Bad Debts if any)	
			M	<b>Expenses (from grants received for specific purpose)</b>	

	Receipts	Amount		Payments	Amount
			M1	Community Cadres Remuneration	
			M2	Training & Exposure	
			M3	Office Rent, Water, Electricity, Telephone, Internet, etc.	
			M4	Manager Salary	
			M5	Accountant Salary	
			M6	MIS Assistant Salary	
			M7	Master Trainers Salary	
			M8	Other Staff Salary	
			M9	Printing & Stationery	
			M10	Bank Charges/ Commission (All Accounts)	
			M11	Fooding/ Guest Hospitality	
			M12	Travel Expenses	
			M13	Other	
			N	<i>Outflow from Livelihoods Fund (other than that covered in I, J, L &amp; M above)</i>	
			O	Other	
			P	Closing Balance	
			P1	Cash in Hand	
			P2	Cash At Bank ( All Accounts )	
	<b>TOTAL</b>			<b>TOTAL</b>	

## Income and Expenditure Statement

For the period \_\_\_\_\_

Income	Amount
Annual Membership fee received SHG	
Admission/registration fee received from SHG	
Interest on CIF and other fund	
Service fee received from SHG	
Bank interest received	
Penalty collected	
Resource fees/Institutional charges received	
Other income	
<b>Total operating income-(A)</b>	
<b>Non-operating income-(B)</b>	
Recurring grant received from mission for operational expenditure of GPLF	
<b>Total income-(A+B)</b>	
<b>Operational Expenditure</b>	
Depreciation on fixed asset	XXXX
Manager salary	
Accountant salary	
MIS coordinator salary	
Community facilitators salary/cost	
Other staffs salary/cost	
Travel Expenses	
Office rent, water, electricity, telephone, internet etc	
Meeting expenses	
Printing and Stationary	
Bank charges/commission	
Annual General meeting expenses	
Annual audit expenses	
SHG/ CLF/ GPLF review and monitoring expenses	
Development program cost (if any)	
Annual membership to higher level federation	
Subscription fee paid to higher level federation	
Service charges to higher level federation	
Reimbursement of CLF operational cost	
Other expenditure -if any	
<b>Loan loss provision</b>	
<b>Total operational Expenditure-( C )</b>	




Income	Amount
<b>Excess income over total expenditure (A+B-C) (D)</b>	
<b>Other Non-capital fund received</b>	
Other Funds/grants received with specific purpose/directions about its use for CRPs payments, training funds, Community cadre remunerations, SBM, Special project etc.	
<b>Payment from Non-capital fund received</b>	
<b>Unspent balance of non-capital fund received (E)</b>	
Excess income over expenditure (as per I-E Statement) (D + E)	
(just to verify with audited financial report)	

*[Handwritten signature]*

*[Handwritten signature]*

## Balance sheet

Balance Sheet As On \_\_\_\_\_

Liabilities	Amount
<b>Capital and corpus fund</b>	
Corpus fund	
Savings mobilized from member SHG	
Community investment Fund (CIF) received from Mission	
Share capital received from SHG	XXXXX
Other receipt received by GPLF as capital	
Other grant received for onlending	
<b>Total Capital and corpus</b>	
Unspent balance of non capital grant (over expenditure)	
Balance of refund from member organisation	
Transfer from reserve (if any)	
Advance	
Other grants	
Suspense Account	
<b>Reserve</b>	
Opening balance	
Excess income over total expenditure	
Amount transferred to capital	
<b>Balance reserve</b>	
<b>Loan loss reserve</b>	
<b>Total Liabiity</b>	
<b>Asset</b>	
Fixed Asset Capital	
Opening balance	
Fixed asset purchased during the year	
Less depreciation	
<b>Fixed asset value</b>	
Opening stock	
Stock Inventories purchased during the year	
Stock issued during the year	
<b>Balance stock</b>	




Liabilities	Amount
Investment/Total Fixed deposit done by GPLF	
<b>Loan</b>	
CIF Loan Outstanding with SHG	
Loan outstanding from the loans given from other grants	
<b>Other current assets</b>	
<b>Advances</b>	
Advance given	
<b>Closing balance</b>	
	Cash
	Bank
<b>Total Asset</b>	

Annexure-7

SHG wise Savings at GPLF

Sl. No.	Name of the SHG	Name of the CLF	Cumulative Savings (Rs.)	Cumulative Savings Withdrawal (Rs.)	Balance (Rs.) (3-4)
0	1	2	3	4	5

Annexure-8

SHG wise GPLF Loan Outstanding

Sl. No.	Name of the SHG	Name of the CLF	Loan Amount received (Rs.)	Cumulative Loan Repaid (Rs.)			Loan Outstanding (Rs.)		
				Principal	Interest	Total	Principal	Interest	Total
0	1	2	3	4	5	6	7	8	9