

નાણાંકીય નિયમ સંગ્રહ(ફાઇનાન્સીયલ મેન્યુઅલ)  
બહાર પાડવા બાબત.

ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી.

ગુજરાત સરકાર

પંચાયત, ગ્રામ ગૃહ નિર્માણ અને ગ્રામ વિકાસ વિભાગ,  
ઠરાવ ક્રમાંક:જીએલપી/૧૦૨૦૧૪/એસએફએસ-૬૧/ખ-૧

સચિવાલય, ગાંધીનગર

તારીખ: ૧૯/૧૨/૨૦૧૪.

વંચાણે લીધા:-

- (૧) પંચાયત, ગ્રામ ગૃહ નિર્માણ અને ગ્રામ વિકાસ વિભાગના ઠરાવ ક્રમાંક:આઇડીબી/૧૦૨૦૧૦/મિશન મંગલમ/૪૦૪/એસએફએસ/૨૧૯૪/ખ-૧, તા.૩૧/૦૩/૨૦૧૦
- (૨) ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી., ગાંધીનગર ના કચેરી આદેશ ક્રમાંક: જીએલપીસી/એચ.આર/૧૧૫૩૫-૬૨૧/ ૧૩, તા.૨૫/૭/૨૦૧૩
- (૩) ભારત સરકારના ગ્રામીણ વિકાસ મંત્રાલય, ન્યુ દિલ્હી ધ્વારા બહાર પાડવામાં આવેલ ફાઇનલ ડ્રાફ્ટ Model Finance manual for SRLM(NRLM-Aajeevika)
- (૪) ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી. ના નિયામક મંડળની તા.૩૧/૦૭/૨૦૧૪ના રોજ મળેલ બેઠકમાં થયેલ ઠરાવ ક્રમાંક:૧૪/૧૩
- (૫) ગુજરાત સરકારના નાણાં વિભાગ ધ્વારા આ નાણાંકીય નિયમ સંગ્રહ (ફાઇનાન્સીયલ મેન્યુઅલ)ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી. (એસ.આર.એલ.એમ.-ગુજરાત)ને તા.૦૩/૧૨/૨૦૧૪ના રોજ આપેલ મંજૂરી.

આમુખ:-

પંચાયત, ગ્રામ ગૃહ નિર્માણ અને ગ્રામ વિકાસ વિભાગના તા.૩૧/૦૩/૨૦૧૦ના ઠરાવથી ગુજરાત રાજ્યની સ્થાપનાની સુવર્ણ જ્યંતી પ્રસંગે રાજ્યમાં મહિલાઓના સશક્તિકરણ અને ગરીબોના જીવન ધોરણમાં તથા માનવ સૂચકઆંક (H.D.I.) માં સુધારો લાવવાના હેતુથી અમલમાં મુકાયેલ યોજનાઓ માટે સર્વસમાવેશી પ્લેટફોર્મ તરીકે રાજ્ય સરકારે અમલમાં મુકેલ મિશન મંગલમ યોજના તથા કેન્દ્ર સરકારની નેશનલ રૂરલ લાઇવલીહુડ મિશન (આજીવિકા) માટેની અમલીકરણ એજન્સી ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી. ની સ્થાપના કંપની એક્ટ હેઠળ રજીસ્ટર્ડ કંપની તરીકે કરેલ છે.

ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી., ગાંધીનગર તથા રાજ્યના જિલ્લા/તાલુકા કક્ષાએ આ બંને યોજનાઓના અમલીકરણ માટે વંચાણે લીધા કમ-૨ મુજબ મિશન મંગલમ ની કામગીરી માટે નાણાંકીય સત્તાસોંપણી બાબતે કચેરી આદેશ કરવામાં આવેલ છે. અને તે મુજબ નાણાંકીય વ્યવહારો તેમજ ચૂકવણાં અંગેની કાર્યપદ્ધતિ હાલમાં અમલમાં છે. કેન્દ્ર પુરસ્કૃત યોજના નેશનલ રૂરલ લાઇવલીહુડ મિશન (આજીવિકા) જીએલપીસી ધ્વારા અમલીકરણ થતા ભારત સરકારે મોડેલ ફાઇનાન્સીયલ મેન્યુઅલ ફોર SRLM બહાર પાડતા આ મેન્યુઅલમાં કરવામાં આવેલ જોગવાઈઓ પ્રમાણે અમલ કરવાનો થાય છે. ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી.ના નિયામક મંડળની તા.૩૧/૦૭/૨૦૧૪ના રોજ મળેલ બેઠકના ઠરાવ ક્રમાંક:૧૪/૧૩થી નાણાં વિભાગની મંજૂરી



મેળવી લેવાની શરતે આ મેન્યુઅલને બહાલી આપવામાં આવેલ છે. Finance Manual for GLPC/SRLM-Gujarat (NRLM - Aajeevika) દરખાસ્તને નાણાં વિભાગ દ્વારા મંજૂરી આપવામાં આવેલ છે. આમ ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી.ની કામગીરીના અમલીકરણ અર્થે ફાઇનાન્સીયલ મેન્યુઅલ તૈયાર કરવાની બાબત રાજ્ય સરકારશ્રીની સક્રિય વિચારણા હેઠળ હતી. પુખ્ત વિચારણાના અંતે રાજ્ય સરકાર નીચે મુજબ ઠરાવે છે.

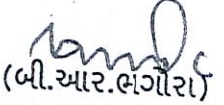
#### ઠરાવ:-

ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી. દ્વારા મિશન મંગલમ યોજના તથા એન.આર.એલ.એમ.(આજીવિકા) યોજનાના રાજ્યમાં અમલીકરણ માટે આ સાથે સામેલ રાખેલ નાણાંકીય નિયમ સંગ્રહ ફાઇનાન્સીયલ મેન્યુઅલ (એસ.આર.એલ.એમ.- આજીવિકા) ને આથી મંજૂરી આપવામાં આવે છે.

ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી., ગાંધીનગર, સીનીયર જનરલ મેનેજર-વ-નિયામકશ્રી, જિલ્લા ગ્રામ વિકાસ એજન્સી તથા પ્રોજેક્ટ મેનેજર(તાલુકા)-વ- તાલુકા વિકાસ અધિકારીશ્રી, તાલુકા પંચાયત કચેરીઓએ આ નાણાંકીય મેન્યુઅલમાં નિયત કરેલ ધોરણો, નિયમો તથા નાણાંકીય સત્તાઓની મર્યાદાને ધ્યાને લઈ મિશન મંગલમ યોજના તથા આજીવિકા યોજનાઓના અમલીકરણ માટે ઉપયોગ કરવા આથી ઠરાવવામાં આવે છે.

સદરહુ ઠરાવ નાણાં વિભાગની સમાન ક્રમાંકની ફાઇલ ઉપર તા.03/૧૨/૨૦૧૪ના રોજ મળેલ અનુમતિ બાદ પ્રસિધ્ધ કરવામાં આવે છે.

ગુજરાતના રાજ્યપાલશ્રીના હુકમથી અને તેમના નામે,

  
(બી.આર.ભગીરા)

નાયબ સચિવ

પંચાયત, ગ્રામ ગૃહ નિર્માણ અને ગ્રામ વિકાસ વિભાગ

પ્રતિ,

- માન.રાજ્યપાલશ્રીના અગ્રસચિવશ્રી, રાજભવન, ગાંધીનગર(પત્ર દ્વારા)
- માન.મુખ્યમંત્રીશ્રીના અગ્રસચિવશ્રી, સ્વર્ણિમ સંકુલ-૧, સચિવાલય, ગાંધીનગર
- માન.મંત્રીશ્રી/માન.રા.ક.મંત્રીશ્રી/માન.સંસદીય સચિવશ્રીના અંગત સચિવશ્રીઓ (તમામ), સચિવાલય, ગાંધીનગર
- માન.વિરોધપક્ષના નેતાશ્રીના અંગત સચિવશ્રી, વિધાનસભા, સચિવાલય, ગાંધીનગર
- માન.મુખ્યમંત્રીશ્રીના સંયુક્ત સચિવશ્રી, સ્વર્ણિમ સંકુલ-૧, સચિવાલય, ગાંધીનગર
- અધિક મુખ્ય સચિવશ્રી, નાણાં વિભાગ, સચિવાલય, ગાંધીનગર
- અગ્રસચિવશ્રી, મહિલા અને બાળ વિકાસ વિભાગ, સચિવાલય, ગાંધીનગર
- અધિક મુખ્ય સચિવશ્રી/અગ્રસચિવશ્રી/સચિવશ્રી (તમામ વિભાગો), સચિવાલય, ગાંધીનગર
- કમિશ્નર-વ-સચિવશ્રી, ગ્રામ વિકાસ, ગુજરાત રાજ્ય, ગાંધીનગર



- નાણાંકીય સલાહકારશ્રી (પંચાયત), નાણાં વિભાગ, સચિવાલય, ગાંધીનગર
- નાયબ સચિવશ્રી (બજેટ), પંચાયત, ગ્રામ ગૃહ નિર્માણ અને ગ્રામ વિકાસ વિભાગ, સચિવાલય, ગાંધીનગર
- વિકાસ કમિશ્નરશ્રી, ગુજરાત રાજ્ય, ગાંધીનગર
- મેનેજીંગ ડીરેક્ટરશ્રી, ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી., ઉદ્યોગભવન, ગાંધીનગર
- ડાયરેક્ટરશ્રી, એસ.આઇ.આર.ડી., સ્પીપા, સંકુલ, ઇસરો, અમદાવાદ
- નિયામકશ્રી, જેઠર રિસોર્સ સેન્ટર, બ્લોક નં-૧, પોલીટેકનીક કેમ્પસ, આંબાવાડી, અમદાવાદ
- કલેક્ટરશ્રી, (તમામ), (ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી. મારફત)
- ચેરમેનશ્રી-વ-જિલ્લા વિકાસ અધિકારીશ્રી (તમામ), (ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી. મારફત)
- સિનિયર જનરલ મેનેજર-વ-નિયામકશ્રી, જિલ્લા ગ્રામ વિકાસ એજન્સી, (તમામ), (ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી. મારફત)
- પ્રોજેક્ટ મેનેજર(તાલુકા)-વ-તાલુકા વિકાસ અધિકારીશ્રી, (તમામ), (ગુજરાત લાઇવલીહુડ પ્રમોશન કંપની લી. મારફત)
- નિયામકશ્રી, મહિલા સામખ્ય, ગ્રાઉન્ડ ફ્લોર, હોસ્ટેલ બિલ્ડીંગ, પોલીટેકનીક કેમ્પસ, અમદાવાદ
- એકાઉન્ટન્ટ જનરલશ્રી, રાજકોટ/અમદાવાદ.
- પગાર અને હિસાબી અધિકારીશ્રી, અમદાવાદ/ગાંધીનગર
- હિસાબ અને તિજોરી નિયામકશ્રી, ગુજરાત રાજ્ય, ગાંધીનગર
- હિસાબી અધિકારીશ્રી, કમિશ્નરશ્રી, ગ્રામ વિકાસ કચેરી, ગુજરાત રાજ્ય, ગાંધીનગર
- પસંદગી ફાઇલ
- ના.સે.અ.પસંદગી ફાઇલ

# **Finance Manual for GLPC / SRLM** **- GUJARAT**

**- National Rural Livelihoods Mission – AAJEEVIKA**



**Approve By ACS Finance Department, Gujarat - 03.12.2014**

# Gujarat Livelihood Promotion Co. Ltd., Gandhinagar.

(Undertaking Government of Gujarat)

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## introduction

Finance Manual prescribes the finance management systems to be established in the State Rural Livelihoods Mission (SRLM) implementing National Rural Livelihoods Mission (NRLM). It is a guide to accounting and financial reporting requirements for SRLM at various levels and Community institutions. The Manual contributes towards achieving the overall goals of SRLM by laying down principles, guidelines, and rules/norms to ensure effective and efficient use of funds. This Financial Manual will be applicable to all the financial activities of SRLM, as well as entire GLPC (Mission Mangalam).

Finance manual along with the NRLM Framework for Implementation, approved state perspective and annual plans, the Community Operations Manual (COM), HR Manual, Procurement Manual and other financial and administrative guidelines issued from time-to-time provides the overall control framework for the Mission.

Finance Manual aims:

- To ensure that the financial management system at states is the true and fair reflection of the transactions
- To enhance transparency at all levels of implementation
- To promote accountability in context of all financial transactions.
- To ensure that all program related activities are reflected in the Program Financial Statements and financial statements are closely aligned with the Program components
- To capture various financial aspects and key performance indicators to monitor financial progress against action plan and to facilitate management decision making
- To collect monthly, quarterly and yearly budget information in both physical and financial terms
- To ensure that expenditure is incurred in the SRLM guided by the established principles of financial propriety

### **Principles of Financial Propriety**

- a) Financial order and economy should be enforced at every step.
- b) Financial regulations and directions should be observed by her/his own office and by subordinate offices as well.
- c) The same vigilance as a person of ordinary prudence would exercise in respect of expenditure of his/her own money should be followed by him/her for office expenditure.
- d) No individual should exercise his/her power of sanctioning expenditure to pass an order that may directly or indirectly affect to his/her advantage.
- e) The expenditure should not be prima-facie more than the occasion demands.
- f) The allowances should not be on the whole a source of profit to the recipient.
- g) The funds of the Society should not be utilized for the benefit of a particular person or a section of the community unless the claim for the amount could be enforced in a court of law or the expenditure is in pursuance of a recognized policy.

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Finance Manual is a document approved by SRLM General Body/Executive Committee. It is a dynamic document and may be amended as and when required and as learning accumulates within the Mission.

## **Institutional Arrangements for Financial Management**

### General Body of SRLM

- Approve the Annual Report, Annual Action Plan, Balance Sheet and the Annual Audited Accounts of the SRLM.
- Approve the appointment of the auditors of the SRLM.

### Executive Committee of SRLM

- Supervise financial management functions
  - Develop, Review, revise and approve financial management policies for the Mission.
  - Review financial progress at the State level, District and Block level.
  - Receive, review and follow up audit reports.
- Consider the Annual Budget and the Annual Action Plan, recommend the same with any modifications to the General Body
- Accept donations and endowment or give grants (if so provided in the bye-laws/Memorandum of Association and take necessary steps for fulfilment of all statutory provisions for receiving and payments of Grants)
- Appoint auditors for auditing the accounts of the SRLM with the approval of the General Body
- Ensure compliance of the recommendations and action on comments, if any, made by GoI in implementing Annual Action Plan, supported and funded by them
- Monitor financial position of the SRLM to ensure smooth flow of funds
- Review annual audited accounts and recommend the same for adoption by the General Body

### State Mission Management Unit

- Develop, review, revise and recommend financial management policies for the approval of EC
- Review financial progress at the State level, District and Block level
- Receive, review and follow up audit reports
- Prepare Annual Budget and the Annual Action Plan

### District Mission Management Unit

- Prepare annual Budget for the district and submit the same to the SMMU
- Coordinate and forward regular monthly/quarterly financial monitoring reports to SMMU
- Coordinate with BMMU to ensure regular and timely audit for district level and block level activities
- Submit Mission Expenditure reports as and when required

### Block Mission Management Unit

- Prepare & submit annual budget for the Block and submit the same to the DMMU.
- Appraise Community Based Livelihoods Business Plan, verify milestone certificates and release payments to Block Level Federations, VO & SHG on a timely basis as per agreed activities and relevant contractual arrangements.

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- Compile, prepare and forward regular monthly/quarterly financial monitoring reports to DMMU/SMMU.
- Ensure implementation of capacity building activities for skills in Financial management for Village level, Cluster Level and Block level Institutions.
- Facilitate linkages for easy flow of funds for community.
- Assist the Block Level Federations, Cluster Level Federation & VO in implementing the accountability framework (including public displays and external audits).
- Train and provide handholding support to Master Book Keeper in Book Keeping functions and in preparing monthly and annual reports.
- Monitor the maintenance of Books of Accounts at the Block, Cluster & Village level.
- Submit Expenditure reports as and when required.

**Detailed roles and responsibilities of the state, district and block staff in context of financial management has been attached as Annexure I.**



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## 1. Staffing

The SRLM shall have dedicated staff for financial management.

The SMMU shall have a Finance Controller/State Programme Manager (Finance Management)/Director Finance/ Chief Financial Officer (CFO) to take care of the financial aspect of the project. The CFO in the SMMU shall have the responsibility to handle all financial and accounting aspects of the project, including interaction with the DMMUs and BMMUs. CFO shall perform her/his duties under the supervision of the State Mission Director (SMD).

Other finance related positions in the state shall be as listed below:

Position	Qualification
<b>2.1 SMMU</b>	
CFO	PG in Commerce/CA/ICWAI/Management with Minimum 10 years' experience in large-scale development project and at least 2 years as an accounts officer/finance manager
Finance Officer	B.COM / M.COM / MBA Finance / CA(Inter)/ CS(Inter) with 2 to 3 years' experience in large development projects
Accounts Manager	PG in Commerce/ CA(Inter)/ ICWA(Inter) with 2 to 3 years' managerial experience in development projects
Accounts Assistant	Bachelors in Commerce, with knowledge accounting software, prior experience preferable
<b>2.2 DMMU</b>	
Accounts Manager	B.COM / M.COM / MBA Finance / CA(Inter)/ CS(Inter) with 2 to 3 years' managerial experience in development projects
Accounts Assistant	Bachelors in Commerce, with knowledge accounting software, prior experience preferable
<b>2.3 BMMU</b>	
Block Accountant	Bachelors in Commerce, prior experience preferable

The Finance and Accounts Staff shall be oriented to the programme of the Mission and trained on the financial management system. All the managers and staff of SRLM shall also be sensitized to the important financial management aspects for effective project management.

### 2.1 SMMU Staff

#### 2.1(a) Chief Finance Officer (CFO)

The CFO shall have the overall responsibility for all the financial and accounting aspects of the mission. S/he shall be accountable to the SMD for all financial activities in the SRLM. S/he shall provide leadership and strategic direction on the financial aspects, including development of financial capability in all the implementing agencies at the district block and community institutions. He/she shall oversee the finance and accounting functions of all units, budgetary control, monitoring and control of financial management system, internal control functions at the State, District and Block level. The procurement arrangements in the various project implementing units shall be overseen by him along with Procurement Director/Procurement Officer/Procurement Coordinator.

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The core functions to be performed by CFO shall include:

- Prepare annual budget in sync with AAP for SMMU, DMMUs and BMMUs for submission to EC and Gol for sanction of the budget
- Disburse funds to DMMUs and BMMUs as per agreed AAP and Budget
- Institute mechanism for proper accounting and auditing of funds at State, District, Block and Village level
- Track district/block wise, component wise fund releases and expenditure vis-à-vis plan and budget
- Prepare regular quarterly/annual financial reports for submission to CEO, EC and Governments
- Build capacity of bookkeepers, community auditors etc., at block & village level
- Review financial progress at District & Block level
- Liaison with statutory auditors for the audit on an annual basis and place the audited accounts before CEO of SRLM and file returns with statutory authorities including Income Tax Department
- Liaison with consultants engaged to work on Finance and accounts aspects including FMTSA
- Ensure that the internal audit system is working as per schedule and follow up of issues arising out of internal audit.

## **2.1 (b) Finance Officer**

The Project Manager (Finance)/Finance Manager/Finance Officer (FO) shall assist the CFO in relation to fiduciary governance of the mission fund. S/he coordinates with CFO to oversee the finance and accounting system of all units, budgetary control, monitoring and control of financial management system, internal control functions at the state, district and block level.

The core functions to be performed by FO shall include:

- Prepare schedule and impart financial training to staff members at SMMU, DMMU and BMMU
- Ensure funds to the community are disbursed according to the standard protocol and records of the disbursement are maintained at all levels of the SRLM
- Advise various accounting centers to follow prudent financial norms and ensure fiduciary discipline at accounting centers
- Conduct Quarterly Review of financial progress against Annual Budget (quarterly target) and identify the variance to ensure that project is progressing as planned and to plug any deviation
- Review DMMUs and BMMUs in financial management aspects

## **2.1(c) Accounts Manager**

Accounts Manager is responsible for performing all accounting functions at the SMMU level.

The core functions to be performed by Accounts Manager include:

- Maintain proper books of accounts and consolidating accounts
- Maintain all accounts at state level

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- Prepare interim unaudited financial returns (statements)
- Maintain Accounting and Financial Procedures at DMMUs/BMMUs
- Maintain records of funds disbursed to the community from different accounting centers
- Incorporate internal controls in accounting system at various levels
- Prepare stock statement and update Fixed Assets Register after proper physical verification at periodic interval.
- Assist external and internal audit team(s) in audit related matters
- Analyze monthly advances and ensure its proper accounting
- Reconcile Payments with expenditures on quarterly basis to ensure proper accounting
- Analyze statutory payments - deductions and remittances such as sales tax, income tax, EPF etc., to ensure that legal and statutory deductions and remittances are made in time regularly

## **2.1(d) Accounts Assistant**

The Accounts Assistant shall assist Finance and Account team performing all finance and accounting functions at State level as instructed from time-to-time.

## **2.2 DMMU Staff**

### **2.2 (a) Accounts Manager**

He/ She shall be responsible for all finance and accounting functions at the DMMU level. The core functions to be performed by Accounts Manager at district include:

- Maintain proper books of accounts and consolidate accounts from Block level
- Prepare interim financial statements (Internal reports) to be submitted to SMMU in regular intervals
- Ensure timely and up-to-date upkeep of accounts
- Maintain and compile records of CIF from Blocks
- Incorporate internal controls in accounting system at District level
- Prepare stock statement and updation of Fixed Assets Register after proper physical verification at periodic intervals
- Assist external and internal audit team(s) in audit related matters
- Analyze advances and ensure their proper accounting
- Reconcile Payments with Expenditures and ensure proper accounting
- Ensure that legal and statutory deductions and remittances are made in time

### **2.2 (b) Accounts Assistant**

The Accounts Assistant shall assist District Accounts Manager performing all finance and accounting functions at District level as instructed from time-to-time.



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## **2.3 BMMU Staff**

### **2.3 (a) Block Accountant**

S/he shall be responsible for all finance and accounting functions at the BMMU level. The core functions to be performed by Block Accountant include:

- Maintain proper books of accounts, consolidate accounts and submit it to DMMU
- Ensure timely and up-to-date upkeep of accounts regularly
- Maintain Accounting and Financial Procedures at BMMU
- Incorporate internal controls in account system at Block level
- Prepare stock statement and updation of Fixed Assets Register after proper physical verification at periodic intervals
- Assist internal audit team(s) in audit related matters
- Analyze advances and ensure their proper accounting
- Reconcile Payments with Expenditures and ensure proper accounting
- Ensure that legal and statutory deductions and remittances are made in time

### **2.4 Capacity Building of Staff on FM**

Capacity building of the FM staff is required to orient them to the programme. CFO shall have the responsibility of building capacity of SMMU, DMMU & Block financial management staff.

The capacity building of the FM staff shall include induction, refresher training and exposure visits [as laid down in the HR Manual].

In addition, FM staff shall receive customized thematic training on Financial Management System. This shall include IUFR preparation, monitoring & reporting, preparation of financial budgets, maintenance of adequate books of records, preparation of Audit and Action Taken Reports (ATR), etc. Block level FM staff shall also receive training on preparing the Sanction of Expenditure (SoE). The staff shall also be trained to operate the computerized systems and related software to make the system more efficient and transparent.

### **2.5 FMTSA**

The Financial Management and Technical Support Agency (FMTSA), procured specifically as required, initially takes charge of maintenance of Accounts and subsequently provides support to the CFO at SMMU and Accounts Officer at DMMU in discharging statutory responsibilities relating to financial management during the initial years of SRLM.

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## **2.6 Staff Reporting and Monitoring**

FM staff shall report to the financial thematic head at the higher implementation unit for all matters related to the finance management. For all administrative purposes, they shall report to the head of the implementation unit i.e. Block Mission Manager (BMM) at the Block Level, District Mission Manager (DMM) at the District Level and CEO at the state level. Review and Monitoring of the work done by the accounting personnel shall be carried on at least once in every month at all levels of implementation (DMMU, BMMU).

Review shall be in specific areas like maintaining accounts and registers, compliance with statutory obligations, suggestions/directions of the previous review meetings and guidelines, monitoring of all advances and review of audit reports and action taken reports. Emphasis would be laid on correct and timely preparation of Interim Unaudited Financial Returns. Staff's performance review shall also be based on the adequacy, effectiveness, and timeliness of actions taken by them to correct reported issues and recommendations in the audit reports.

It is expected that the FM staff is proactive and consistent in all their actions. Also, they are expected to adhere to the principles of transparency and accountability in all their actions.

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## 2. Planning & Budgeting

The SRLM shall prepare an Annual Action Plan (AAP) and Budget for its activities for the year. The AAP, approved by the EC, is submitted to the MoRD for approval during January-March every year for approval.

### 3.1 Budget Period

The SRLM shall follow the financial year i.e. from 1 April of current year to 31 March of next year. Budget shall be prepared for the financial year, broken up into quarterly budgets.

The budget preparation for the next year shall start after the completion of six months of the current financial year, thereby leaving six months for budget review, consolidation, revision, approval and allocation of approved budgets to the various Mission Units.

Activity	Responsibility	Tentative Completion Date
Revised Estimates for the current year	SMMU	10 October
Revised Unit Costs	SMMU	10 October
Block Plan and Budget for next year	BMMU	20 October
District Plan and Budget	DMMU	25 October
SRLM AAP and Budget Draft	SMMU	31 October
Discussion in the National Writeshop	SMMU	15 November
SRLM AAP and Budget Final Draft to EC for approval	SMMU	30 November
Final AAP and Budget to State Government and GoI	SMMU	15 December
Communication of approved AAP and Budget and Allocation to various units	SMMU	15 April

### 3.2 Preparation of Budgets

The budget must account for all the activities to be undertaken under the purview of the SRLM. No activity outside the budget shall be undertaken without the specific approval of the EC.

While the overall responsibility for AAP and Budget is with the CEO/SMD of the SRLM, CFO shall anchor the budget preparation. At DMMU and BMMUs, Accounts Officers and Block accountants shall anchor the budget preparation. Entire BMMU, DMMU and SMMU participate in the AAP and Budget preparation.

While preparing the budget, the budget and utilization of funds for the previous year(s) and the estimates for the next six months of the current year would be taken into account. Units for various activities and unit costs have to be arrived at.

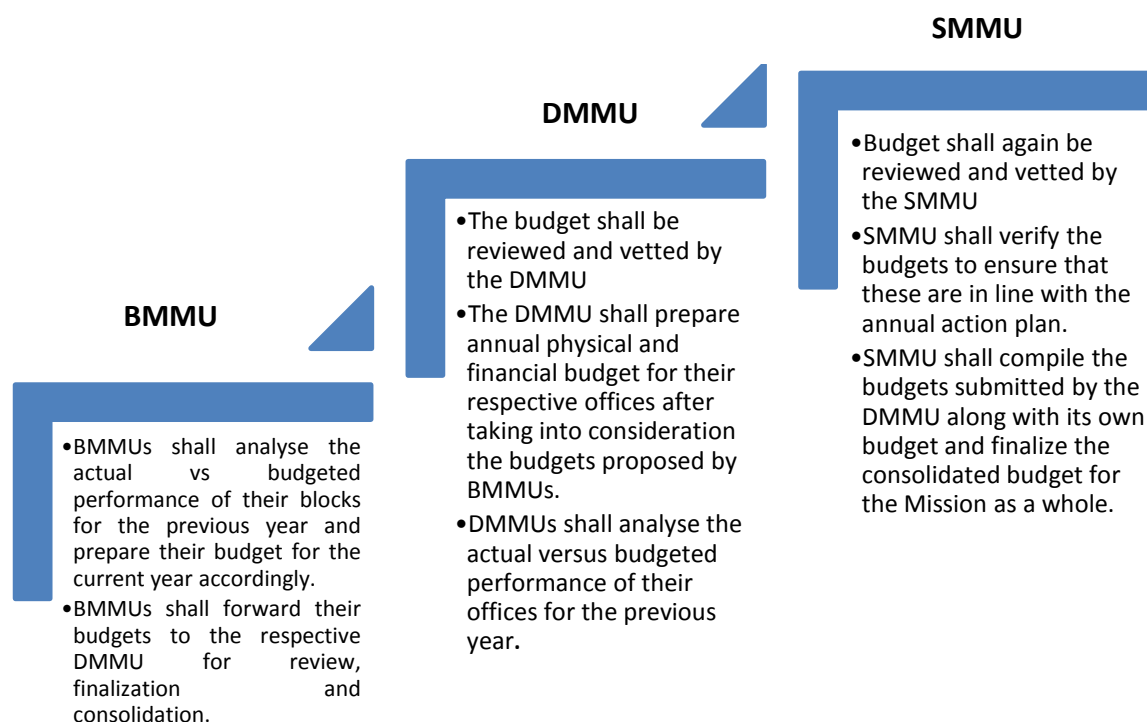
The Mission planning process shall follow a “Bottom-up” approach for budget preparation. The BMMU prepares and submits its budget to the DMMU. The DMMU budget is a consolidation of the all the BMMUs’ budgets with some additional budget for its own activities and staff. Similarly, the SMMU budget is a consolidation of DMMU budget with additional provision for its own activities and staff.



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## Budget Process in SRLM



Once the budget is finalized at the SMMU level, it shall then be presented to the SRLM EC/GB for approval. EC approved AAP and Budget would then be submitted to MoRD, Government of India for final approval of the relevant portion of the AAP and Budget.

### 3.3 (a) Allocation of the Budget

After the annual budget has been approved by MoRD, the SMMU shall allocate the budget to BMMUs & DMMUs after setting aside the financial budgets for SMMU office. The budget proposals submitted by various BMMUs & DMMUs shall be the basis of allocation of budgets. Essentially, the process of budget allocation to the Implementation Units should be completed before the start of the accounting year (i.e. 1 April every year).

### 3.3 (b) Budget Variance

Budget Variance Report shall be prepared every quarter and the reasons for variation must be analysed and documented.

#### Budget Variance Format

Object Head / Purpose	Budget Estimate/ Revised Estimate of the Quarter	Accruals up to the end of Quarter	Variation Excess /Savings	%age

Budget analysis needs to be done on various parameters so as to facilitate the decision making process. SRLM shall ensure that all the timelines are maintained to ensure the cost of delay at any level is not high.

It shall be beneficial to carry out a detailed micro-activity analysis so as to evaluate that the expenditure incurred was as per the agreed cost norms and there was minimum variance in terms of number of units. Trend Analysis of the expenditure and activity for the previous year shall be done closely as that would be the basis of a more realistic budget for the next year. Careful analysis of

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time versus cost, budgeted unit cost versus actual unit cost and budget versus expenditure shall to plan the budget properly.

This analysis should be made available to the program staff and management to ensure better understanding of the nuances of the mission.

All the stakeholders from the Districts and the State shall participate in the budget analysis and provide explanations wherever necessary. Any variations due to errors in estimation/ assumptions shall be taken into consideration during the preparation of next budget.

As per the needs and pace of the programme, CEO may take the decision regarding re-appropriation within the approved budget component for SMMUs.

CEO & CFO would be responsible to ensure that the amount spent received as grant from government be in accordance with the purpose for which the same is received.

Similarly, within the district component, District Mission Manager shall take a call for any such re-appropriation of a budget component.

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## **3. Disbursement and Expenditure against Budgets**

MoRD, Government of India, releases the Central share of funds received from central government, be routed through the state government budget with effect from the financial year 2014-15 SRLM. MoRD releases the funds in two tranches against the fulfilment of triggers -

### **First Tranche (April):**

- a. Approval of the Annual Action Plan and
- b. Terms and Conditions specified from time to time.

### **Second Tranche (October-December), on the request of SRLM:**

- a. Utilization of at least 60% of the available funds including the opening balance.
- b. The opening balance of the SRLM should not exceed 10% of the allocation of the previous year (in case, the opening balance exceeds the limit, the Central funds would proportionally reduce).
- c. Audit Reports, Utilization Certificates for the previous year furnished.
- d. Achievement with reference to Annual Action Plan; and
- e. Other terms and conditions stipulated at the time the previous release should have been met.

Simultaneously, the State share of funds would be released in to the SRLM account. This estimate would be part of the budget of the state.

On receipt of the Central share and/or on receipt of communication from MoRD regarding the release of the funds, the CEO shall initiate action to collect the State share of the funds.

### **4.1 Disbursement of funds**

Based on the funds availability, the funds, as approved by CEO, shall be transferred to DMMUs and BMMUs (in their separate bank accounts) against the approved budget and indents from DMMUs and BMMUs.

For the amount approved for transfer, the Accountant shall prepare a Transfer Voucher and request the bank to transfer funds from SMMU SB Account to the DMMU/BMMU SB Account. CFO shall countersign the Transfer Voucher and CEO shall sign the letter to the bank. FM Staff shall be responsible to follow-up with the Bank and ensure that the funds are transferred to DMMU/BMMU and shall intimate the respective DMMUs/BMMUs the details of funds transfer including amount, account etc., by letter/courier/e-mail.

If required and based on the funds availability, the DMMU, as approved by the District Mission Manager, may also transfer funds to BMMUs/Cluster offices.

DMMU/BMMU shall not borrow or lend any amount at any point of time under any circumstances from any organization (viz. from any Government Department, Government Organization, Financial Institution, Bank, Company, society, artificial or judicial person or individual or any other organization), unless with a specific approval for each such transaction.

All funds released by the State to the district and block level units shall be known as inter unit transfers and treated as advance until expenditures are incurred at these levels.



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The following offices shall be provided with a permanent advance (to be operated by FM Staff) to meet the petty expenses in cash under system (on a recoupment basis) –

Level	Amount in Rs.
SMMU	30,000
DMMU	20,000
BMMU	10,000
Cluster Team/ PFT	7,500

At the close of each financial year, on the last working day of March, all units shall close the impress account and ensure that cash on hand is NIL.

## Fund Release to Institutions of Poor

Unless otherwise explicitly mentioned, all fund releases to Institutions of Poor (SHGs, Federations etc.) shall be considered as eligible expenditures, for the purposes of the mission and accounted for as grants (expenditures) in the books of accounts of the SRLM. Such fund releases shall be based on achievement of certain defined milestones/triggers. SHG Federations shall maintain books of accounts for the receipts and loans provided to SHGs and shall prepare regular financial statements.

The accounting for fund releases (grant) to institutions (other than SHGs and SHG Federations), including Producer Companies, livelihoods federations, partner NGOs and other service providers shall be guided by the terms & conditions of respective contractual arrangements or financing agreements/MOUs.

## Role of SMMU, DMMU and BMMU in Disbursing Funds to Community

### SMMU

- Accord Administrative Sanction and issue District /Block/SHG Federation/SHG-wise Allotment Letters
- Maintain separate ledger account of the Funds, control account(s), and component-wise and overall Summary of funds Allotted
- Pool District/ Block-wise consolidated Utilization certificates, and monthly reports
- Coordinate and support Audit of Funds

### DMMU

- Accord Administrative Sanction and issue Block/SHG Federation/SHG-wise Allotment Letters
- Maintain separate ledger account of the Funds, control account(s), and component-wise and overall Summary of funds Allotted
- Consolidate Block-wise Utilization certificates, and monthly reports and submit to SMMJU
- Coordinate and support Audit of Funds Summary Sheet of funds allotted

### BMMU

- Accord Administrative Sanction and issue SHG Federation/SHG-wise Allotment Letters
- Maintain separate SHG/SHG Federation-wise ledger account of the Funds, control account(s), and component-wise and overall Summary of funds Allotted
- Consolidate SHG/CSCHG Federation-wise Utilization certificates, and monthly reports and submit to SMMJU
- Coordinate and support Audit of Funds Summary Sheet of funds allotted
- Seek/facilitate Proposals from SHGs/CSCHG Federations, their appraisal
- Enter into Memorandum of Understanding/Agreements with Institutions of Poor
- Resolve and respond to complaints

## 4.2 Sanction of Expenditure

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Apart from the details of expenditure and the amount of expenditure, sanction of expenditure shall indicate the details of the provisions under the relevant budget head. A sanction shall come into effect from the date of its issue (unless specified otherwise).

No authority shall exercise her/his sanctioning power in respect of the expenditure, in which s/he either directly or indirectly holds interest. In such a case, the matter shall invariably be referred to a higher authority for according the sanction.

Basic Principles that govern sanction of expenditure include:

- Provision of funds for the purpose authorized by a competent authority shall be available for incurring expenditure;
- No expenditure shall be incurred without proper sanction, either general or special, accorded by the competent authority;
- While general expenditure could be directly initiated by the Finance and Accounts for approval of the competent authority, sanction of expenditure pertaining to thematic areas, shall be initiated by thematic units/respective sections for approval of the competent authority with observations of Finance and Accounts;
- Head of office (SMMU/DMMU/BMMU) shall be responsible for ensuring financial integrity/discipline and economy while incurring expenditure;
- Disbursing officer shall make an order to pay (specifying the amount payable both in words and figures) if the claim is admissible and proper, the signature of the claimant is true, bill is in order, under his hand seal on the bill;
- Expenditure shall be incurred within 6 months of sanction, and if there is any lapse incurring the expenditure after sanction, fresh sanction is necessary for incurring the expenditure (this fresh sanction shall be taken within a month from the date of the lapse of the sanction);
- CEO has the power to authorize expenditure beyond the budget of the budget head/component by a small percentage and seek ratification from EC subsequently; CEO may also authorize small unforeseen expenditure from contingency fund; EC may also authorize CEO to revise the budget across the components and/or subcomponents within the overall budget; however, if the expenditure is likely to exceed the budget significantly, say more than 10%, for a component and/or overall budget, CEO shall seek EC's prior approval;
- For every transaction involving expenditure, SRLM shall keep a voucher; each payment shall be based on approved unit costs, number of units, etc., instead of lump sum figures, to the extent feasible; this helps in transparency and systematic monitoring of the budget and expenditure; at the end of each quarter, there shall be a thorough analysis of all the payments made; and
- Most importantly, any disbursement or expenditure shall take place as prescribed in the approved delegation of powers in SRLM.

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## Delegation of Powers

Nature of powers	Authority	Extent of Power delegated
To accord administrative approval and financial sanction for procurement of goods & Services	Mission Director/CEO	Full powers
	Head of Office-State* -JMD	Upto Rs. 5 lakh in each case
	Head of Office-District (DMM)	Upto Rs. 1 lakh in each case
To accord administrative approval and financial sanction for purchasing journals and books & periodicals	Mission Director/CEO	Full powers
	Head of Office-State -JMD	Upto Rs. 0.10 lakh per month
	Head of Office-District	Upto Rs. 0.025 lakh per month
	Head of Office-Block (BMM)	Upto Rs. 0.01 lakh per month
To accord administrative approval and financial sanction for purchase of consumable stores, fuel, oil and repair, maintenance & hiring of vehicles on daily basis.	Mission Director/CEO	Full powers
	Head of Office-State -JMD	Upto Rs. 1.2 lakh per month
	Head of Office-District	Upto Rs. 0.60 lakh per month
	Head of Office-Block	Upto Rs. 0.30 lakh per month
To accord administrative approval and financial sanction of salary, office rent, electricity, water charges, taxes, telephone, internet etc.	Mission Director/CEO	Full powers
	Head of Office-State -JMD	Upto the approved limit
	Head of Office-District	Actuals/Upto the approved limit
	Head of Office-Block	Actuals/Upto the approved limit
Sanction of recurring, non-recurring contingent expenditure not specified elsewhere.	Mission Director/CEO	Full powers
	Head of Office-State -JMD	Upto Rs. 1.2 lakh per month
	Head of Office-District	Upto Rs. 0.60 lakh per month
	Head of Office-Block	Upto Rs. 0.30 lakh per month
To accord administrative approval and financial sanction for payment of legal fees, other incidental charges / legal consultancy fees for lawyers	Mission Director/CEO	Full powers
	Head of Office-State -JMD	Upto Rs. 0.25 lakh in each case
	Head of Office-District	Upto Rs. 0.10 lakh in each case
	Head of Office-Block	Nil
To accord administrative approval and financial sanction on TA Bills and advance for travelling.	Mission Director/CEO	Full powers
	Head of Office-State -JMD	Upto Rs. 1 lakh in each case
	Head of Office-District	Full powers (within District)
	Head of Office-Block	Full powers (within Block)
To sanction reimbursement of cancellation charges for rail, air ticket when cancellation is made in the interest of Society or when cancellation is made on account of circumstances beyond the control of the officials	Mission Director/CEO	Full powers (For State level functionaries)
	Head of Office-State -JMD	Full powers (For District level functionaries)
	Head of Office-District	Full powers (For Block level functionaries)
	Head of Office-Block	Nil
To accord administrative approval and financial sanction for field visits and attending training/seminars/workshops <b>within the State</b>	Mission Director/CEO	Full powers
	Head of Office-State -JMD	Full powers
	Head of Office-District	Full powers (within District)
	Head of Office-Block	Full powers (within Block)

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Nature of powers	Authority	Extent of Power delegated
To accord administrative approval and financial sanction for exposure /immersion/ attending training workshop <b>outside the State</b>	Mission Director/CEO	Full powers
	Head of Office-State- JMD	Upto Rs. 5.00 lakh in each case
	Head of Office-District	Nil
	Head of Office-Block	Nil
To accord administrative approval and financial sanction for attending training workshop / seminar /study / exposure tours abroad for Tour advance.	Mission Director/CEO	Full powers
	Head of Office-State – JMD	Nil
	Head of Office-District	Nil
	Head of Office-Block	Nil
To accord administrative approval and financial sanction for expenditure on taxi fares of distinguished visitors	Mission Director/CEO	Full powers
	Head of Office-State – JMD	Full Powers for District level
	Head of Office-District	Full Powers for Block level
	Head of Office-Block	Nil
To accord administrative approval and financial sanction for repairs/renovation of office, repair of goods, equipment and furniture	Mission Director/CEO	Full powers
	Head of Office-State -JMD	Upto Rs. 5 lakh per annum
	Head of Office-District	Upto Rs. 1 Lakh per annum
	Head of Office-Block	Up to Rs.0.50 lakh per annum
To accord administrative approval and financial sanction for one time installation of office equipment, telephones, internet, electricity etc.	Mission Director/CEO	Full powers
	Head of Office-State -JMD	Full powers
	Head of Office-District	Full powers (within District)
	Head of Office-Block	Full powers (within Block)
To accord administrative approval and financial sanction for organizing food, TA & DA for invitee VIPs/ EC members, Experts and delegates attending the meeting.	Mission Director/CEO	Full powers
	Head of Office-State -JMD	Nil
	Head of Office-District	Nil
	Head of Office-Block	Nil
To accord administrative approval and financial sanction for unanticipated activities	Mission Director/CEO	Full powers
	Head of Office-State -JMD	upto 25,000/- in each case
	Head of Office-District	Nil
	Head of Office-Block	Nil
To accord administrative approval and financial sanction for programmatic expenditure which is already approved in the Annual Action Plan	Mission Director/CEO	Full powers
	Head of Office-State -JMD	Full powers
	Head of Office-District	Full powers (within District)
	Head of Office-Block	Full powers (within Block)
Any other activities not covered above	State	Executive Committee
	District	
	Block	

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## **4.3 Categories of Expenditure**

### **4.3 (a) HR Costs**

Within the overall guidance of EC, based on the recommendation of the HR Committee of SRLM (chaired by CEO or otherwise), CEO shall fix remuneration and other emoluments to each position filled on contract basis and grant incentive(s) from time to time for the SRLM Staff at various levels. As per these terms, the HR Costs are incurred as follows -

- Remuneration of all the staff of SRLM shall be paid on the last working day of every month.
  - Pay Bill for deputed Employees shall be prepared in Format 14 with schedules for deductions towards provident fund, loans and advances, etc.
  - The claim for remuneration of contract shall be prepared in Format 15. Remuneration of staff in SMMU and DMMs shall be claimed in SMMU; and remuneration of remaining staff in DMMU, BMMUs and Clusters shall be claimed in DMMU.
  - At least 5 days before the last working day of the month, attendance sheet/duty statement for all staff in SRLM shall be prepared in Format 16. Administration and Finance and Accounts Team shall be responsible for this.
  - The remuneration of the staff shall be credited to the savings bank accounts of the staff.
  - All other aspects of salary payments shall be as in Annexure II.
- The claims of travel and related expenses shall be settled within a week of submitting the claim.
  - All official travels of staff must be pre-approved/approved by the reporting officer/competent authority.
  - Staff may draw advances for meeting the expenses for official travel by submitting a Travel Request Form to the accounts officer. The accounts officer shall scrutinize the claim and sanction the advance. However, the advance shall not exceed 100% of actual travel fare and 80% of permitted DA (stay and food expenses). The advance may be adjusted as per actuals immediately on completion of the travel. The accounts officer must maintain a Register of Advances.
  - Within a week of completing the travel but not later than the first working day in the succeeding month, the staff shall submit the TA Bill(s). Any further delay requires condoning by the Head of the Office/CEO. In case, the TA bills are not submitted within a month, the entire advance amount shall be recovered from the remuneration payable.
  - The TA and DA norms as described in the HR Manual shall be applicable.
- Hiring of vehicles shall be with prior approval of competent authority. Preferably, SRLM may enter into an annual contract for hiring vehicles.

### **4.3 (b) Training and Capacity Building Expenses**

All training and capacity building expenditure shall be within the unit costs approved by EC, based on the recommendation of the NMMU and NROs or otherwise.

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Training and Capacity Building Expenditure shall be incurred as follows –

- Plan/Budget would be based on units and unit costs. Items of expenditure include immersion trainings, workshops, induction training, exposure visits, residential and non-residential trainings, costs related to resource person fee, travel, stay, study material, etc.
- For all SMMU and DMMU Staff Trainings and Workshops at different locations, cost centre would be SMMU. BMMU would be the cost centre for BMMU staff capacity building and capacity building costs and payments to community members, leaders, cadres, resource persons and institutions. It would also include payments to state anchor persons, PRPs, CRPs, senior CRPs, etc., apart from the BMMU staff costs.

## **4.3 (c) Fund Support to Community Institutions**

Community Funds namely Revolving Fund (RF), Community Investment Fund (CIF), Vulnerability Reduction Fund (VRF), Livelihood Fund (LF), etc., flow to the community institutions. RF and CIF shall be transferred to SHGs directly initially and through VOs/CLFs later, once VOs/CLFs are in place. VRF shall flow through the VOs. LF shall be against appraised business plans to the Institutions of the Poor. SMMU/DMMU shall transfer the funds to SHG/VO/CLF accounts directly. Electronic transfer of funds based on triggers shall take place at the SMMU/DMMU to make the system swift and efficient.

## **4.3 (d) Expenditure – Fixed Assets**

All assets to be purchased according to the procurement norms, and approved Annual Action Plan. An Asset Register would be maintained to record such purchases.

Any incident of loss of movable and immovable properties due to theft, neglect, embezzlement, natural calamity, fire, etc., or a serious account of irregularity or any other important feature requiring detailed investigation and consideration, should be brought to the notice of CEO/Head of Office – State/District, immediately on occurrence or after knowing about the incident.

## **4.3 (e) Miscellaneous Expenses**

### **Publicity/Advertisement**

The expenditure on publicity and communication materials, including, brochures, posters, banners, short films etc., shall be as approved by CEO within the approved budget. The advertisements shall be published only through the State Director of Information and Public Relations and the advertisement charges shall be paid using the rates fixed by the Director of Information and Public Relations as a guideline.

### **Legal Expenses**

CEO/Head of Office – State/District shall take all steps to defend the interest of SRLM, including engaging lawyers, in all cases, filed by or against SRLM, in any court of law. Only as approved by CEO on a case-by-case basis, the payment of expenses is subject to a maximum of Rs. 30,000/- in each case, towards court fee, fee of lawyers and other incidentals.

## **4.4 Procedure for Disbursement/Passing of Bills**

The Finance Officer shall recommend the payment by signing on the bill after verifying the agreements and any documents (in case of payment for a completed report)/equipment (in case of bill for the purchase/repair of new equipment) etc., and pass the bill to the Accounts Dept. Finance and Accounts Staff shall prepare a journal voucher in Format 6 debiting the respective expense and crediting the supplier/service provider. When the bill falls due for payment, the Accountant shall prepare the Bank Payment Voucher and the same is authorized as per the delegation of authority.



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After verifying the authorization in the bill and the voucher, FM Staff shall pass the entry debiting the concerned party and crediting the Bank and prepare and take signatures of the authorized signatories on the cheque to be given to the respective supplier/service provider.

Cheque Book would be in custody of the finance officer of the unit. CEO would designate one signatories for all bank transactions upto Rs. 5,00,000. Joint signatories shall be responsible for any bank transaction of the SRLM at all levels of implementation. Minimum of two signatories would be required for any transaction is more than Rs. 5, 00, 000. And one of the signatories necessarily needs to be the CFO (General Manager-accounts & finance).

## **4.5 Investment of Fund:-**

The unspent balance of grant amount received from the state government would be invested in Gujarat State Finance Service (GSFS) as per government of Gujarat policy. The unspent balance of the grant received from central government be deposited in the respective bank accounts of the centrally sponsored schemes.

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## **4. Accounting**

The accounts shall be maintained on double entry system adopting cash or accrual basis of accounting.

Each transaction shall be recorded in vouchers/receipts, records stipulated and/or respective books of accounts. The Accounting Centres for the SRLM are SMMU, DMMUs and BMMUs.

### **5.1 Accounting Systems**

Books of accounts are the basic records of the accounting system. The Books of accounts shall be updated and tallied regularly. The books of accounts that must be maintained at the SMMU/DMMU/BMMU include -

- a. Cash and Bank Book
- b. Journal registers
- c. General Ledger
- d. Bank Reconciliation Statement
- e. Trial Balance
- f. Register of advances
- g. Register of funds received by Cheques, Bank drafts E-transfers etc.
- h. Funds remittance registers (Remittance through Cheques /DDs/RTGS issue register)
- i. Register of Cheques and Bank Drafts dispatched
- j. Establishment Registers like Salary Register, Acquittance Register etc.
- k. Stock Register
- l. Fixed Assets Register
- m. Temporary advance Register
- n. File Register
- o. Petty cash book
- p. Separate sets of the Registers and documents for the funds released to the Communities (RF, CIF, VRF and LF) at SMMU/DMMU/BMMU
- q. Cheque Book register.
- r. Permanent Advance Register.
- s. Component wise ledger having Block wise details.
- t. Register of Consolidated Receipt and Payment.
- u. A monthly Account showing the allotment and Expenditure under each component, shall be prepared and submitted to project Director/CEO.
- v. Monthly Bank Reconciliation Statement must be prepared and submitted to project Director/CEO

A common set of 'back office rules' on financial management, including accounting at SMMU/DMMU/BMMU shall apply uniformly across all activities and all sources of funds.

### **Chart of Accounts**

The Chart of Accounts shall be developed in a manner to facilitate accounting for the expenditures under Mission components, sub-components, main activities and sub-activities and Account Heads. The Chart of Accounts shall enable comparison of actual expenditures vis-à-vis annual action plan/budget. Every account head in the Chart of Accounts shall be one of Revenue, Expenditure, Asset or Liability.

### **e-FMS**

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The SRLM shall adopt a fully computerised Financial Management System (e-FMS) within the initial 2-3 years. Till that time, suitably adopted TALLY and/or other appropriate Accounting Package, shall be used for maintaining the accounts with efficiency, transparency and consistency. Suitable back-up plans shall also be in place to cope with software crash or any other technical glitch. Further, online payment transfers through NEFT/RTGS shall also be used to save time and increase efficiency of the system.

In any case, **Basic/Primary Records and Books of Accounts like Receipts, Vouchers, Hard Copies of online transfers, Cheque Issue Register, Assets Registers and Cash Book, and Register of Registers shall be maintained manually also.**

Periodically, SRLM shall review the e-Financial Management system at SRLM and Community levels and fine-tune the same.

## 5.2 Accounting Procedures

Accounting procedures at the SMMU, DMMU, and BMMU include:

- a. Receipt Accounting
- b. Payment Accounting
- c. Bank Reconciliation
- d. Accounting for Contra Entries
- e. Accounting of Advances
- f. Accounting of Fixed Assets
- g. Journal Entries for adjustments and corrections

Once a month, Head of the Office/Finance shall ensure review of all the books at various levels. The emphasis would be on Income and Expenditure Statement, Receipts and Payments Statement and Bank Reconciliation Statement.

## 5.3 Closure of Books of Accounts

All units of SRLM - BMMUs /DMMUs/SMMU shall close their books of account by 31 March on a provisional basis. Adjustments subsequent to provisional closure of books shall be made by journal vouchers, which shall update the trial balance. A provisional trial balance shall be generated and all the ledger accounts shall be taken to the final accounts. A provisional balance sheet, income and expenditure account, receipts and payments account and relevant schedules, which form part of the annual accounts, shall be prepared. On finalisation of accounts, the provisional balances shall be adjusted accordingly.

Provisional accounts so prepared shall be pooled up at SMMU for consolidation latest by 15 April. Provisional accounts for the SRLM as a whole shall be prepared by 30 April. After getting copies of final accounts from DMMUs, SMMU shall consolidate and prepare final accounts for the SRLM as a whole.

## 5.5 Consolidation of Annual Accounts

Accounts of the SRLM shall be consolidated and audited Final Annual Accounts and Final Audit Report for the Accounts would be obtained from the Statutory Auditors appointed.

When funds are mobilized from convergence and/or other sources, SRLM shall maintain separate bank account(s), books of accounts and expenditure(s) shall be tracked separately. It is very important that the SRLM includes them in the consolidated accounts and keeps separate statements and presents Utilization Certificate(s) for each such source of funds.

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While engaging the Auditor(s), it shall be clearly mentioned in the offer document about the consolidation of Accounts for the SRLM and filing of Annual returns.

## 5.6 Financial Data Security

SRLM shall take all necessary steps, both Physical and Logical, to secure the manual records and electronic records for ensuring confidentiality, integrity and availability when needed.

- All the manual records shall be under the control of designated authority who shall be responsible to protect the records under lock and key. Such Financial records shall not be made available to outsiders for review or for Xeroxing, etc., without the approval of the Finance Officer. Every year after the closure of the Accounts, the physical records shall be properly labeled and kept in secured places.
- Similarly, electronic data shall be retained and secured such that –
  - Complete Data is in original format and accurate;
  - Information therein is accessible and usable;
  - Details as to Origin, Destination, Date and Time of Dispatch and Receipt of Electronic records are also maintained.

## Record Retention and Document Destruction Policy

SRLM shall maintain complete, accurate and high quality Records as required. Records that are not in immediate or current use, shall be transferred to Records Library/Section. No employee, volunteer, or agent of the SRLM shall knowingly destroy a document before the elapse of its retention period. This is applicable to all records and documents of the SRLM, including paper, electronic files (including e-mail) and voicemail records regardless of where the document is stored, including network servers, desktop or laptop computers and handheld wireless devices.

### Policy for Record Retention

Type of Document	Policy/Practice
Accounts receivables & payables ledgers, schedules, inventory records	7 Years
Articles of Incorporation, charter, bylaws, Executive Committee minutes, GB Minutes, reports and other incorporation records	Permanently
Audit reports, internal audit reports, final annual accounts, ledgers, trial balance, journals and all books of accounts	7 years
Audit reports, internal audit reports, final annual accounts, ledgers, trial balance, journals and all books of accounts If there is any Income Tax assessment is pending beyond 7 years	Till the completion and receipt of Assessment Order
Bank reconciliation, Bank statements, deposit records, electronic fund transfer documents and Canceled checks	7 years
Chart of accounts, Tax Returns and Work Sheets	Permanently
Contracts, mortgages, notes and leases (expired)	5 Years
Contracts, Deeds, mortgages, bills of sale, Loan documents and notes (still in effect)	Permanently
Donations, Grants (funded)	7 years after closure
Employee demographic info, attendance (leave, travel) & compensation/payroll records (EPF, Service Contract Act & RTI Act)	7 years
Annual Action Plans & Grant applications (unfunded)	7 years
Insurance policies (expired)	7 years
Insurance records (current), current accident reports, claims, policies, etc.	Permanently

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CEO shall be responsible for administering this Policy. As part of this role, CEO, in consultation with legal guidance, shall ensure that documents and records retained by SRLM through its officers, directors, employees, volunteers, or agents are stored, transferred or destroyed in a manner consistent with this Policy.

## **5.7 Legal Compliance**

The SRLM and its various constituents shall comply with the following legal components:

- a) Provident Fund
- b) Service Tax
- c) Professional Tax
- d) TDS – Income Tax
- e) Employees’ State Insurance (ESI).
- f) Filing of quarterly and yearly returns.
- g) Filing of Society annual return in time with I.T. Department/

Non-adherence to legal requirements at any level shall be viewed seriously by the SRLM.

## **Statutory Payments**

**Payments** - All statutory payments shall be paid on or before due date(s) as per the respective laws. Non-payment or delay in making these payments shall attract interest and penalty. Non-payment or delay in making these payments shall also attract prosecution proceedings. It is the responsibility of the CFO to comply with all the statutory liabilities. Designated person of Finance wing, shall maintain a Statutory Payments Register. Details of deduction, amount due and payment of the statutory liabilities shall be recorded in this register. A separate folio may be earmarked for each type of statutory payment in this register. Some of the components in this regard are:

- Payment of GPF
- Payment of EPF
- Payment of Professional Tax
- Payment of TDS- Salaries
- Payment of TDS-Contractors
- Payment of TDS-Rent
- Payment of TDS-Professionals

**Filing of Returns** – SRLM shall obtain the TAN / PAN /TIN and file the proper returns to the appropriate authority as per the time and manner specified in the respective laws. Some of the statutory requirements in this regard are:

- PF Returns (Annually)
- Professional Tax Returns (Annually)
- TDS Returns Salaries (Quarterly)
- TDS Returns Others (Non-Salaries) (Quarterly)
- Filing of SRLM returns with I.T. Department (Annually)

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## 5. Financial Reporting

SRLM shall prepare expenditure reports on monthly, quarterly, half-yearly and annual basis. There shall be 5 major types of financial reports -

- Interim Unaudited Financial Report (IUFR)
- Statutory Audit Report
- Internal Report
- External Report
- Report on Financial Management Indicators (FMIs)

### 6.1 Interim Unaudited Financial Report (IUFR)

BMMUs, DMMUs and SMMU shall prepare quarterly IUFR for their expenditure within 15 days of end of each quarter. SMMU shall consolidate them into consolidated quarterly IUFR for the entire State within 30 days of completion of each quarter. The IUFRs shall include component-wise, district-wise details for the previous quarter, year to date and cumulative to date. This shall be submitted to MoRD, GoI. IUFR formats to be adopted could be -

#### Description of Consolidated IUFRs

IUFR No.	IUFR Title	Description of IUFRs
S1	Sources and Uses of Funds – Districts	<p>The IUFR provides the following information for each District -</p> <p><b>A: Opening Balances</b></p> <ul style="list-style-type: none"> <li>○ Bank &amp; cash Balances</li> <li>○ Advances</li> </ul> <p><b>B: Receipts include:</b></p> <ul style="list-style-type: none"> <li>○ Grants received from SRLM for NRLP, NRLM, Others</li> <li>○ Other Receipts</li> </ul> <p><b>C: Uses of Funds</b></p> <ul style="list-style-type: none"> <li>○ NRLP by components</li> <li>○ NRLM (summary only)</li> <li>○ Other (summary only) Verticals</li> </ul> <p><b>D: Closing Balances</b></p> <ul style="list-style-type: none"> <li>○ Cash and Bank Balance</li> <li>○ Advances</li> </ul>
S2	Summary of quarterly - receipts and payments	<p>For each of the vertical being reported -</p> <p><b>A: opening balance at beginning of reporting quarter</b></p> <ul style="list-style-type: none"> <li>○ Bank &amp; cash Balances</li> <li>○ Advances</li> </ul> <p><b>B: Receipts during the quarter include:</b></p> <ul style="list-style-type: none"> <li>○ Grants received from all sources</li> <li>○ Other Receipts</li> </ul> <p><b>C: Uses of Funds during the quarter</b></p> <ul style="list-style-type: none"> <li>○ NRLP by components</li> <li>○ NRLM (summary only)</li> <li>○ Other (summary only) Verticals</li> </ul> <p><b>D: Closing Balances</b></p> <ul style="list-style-type: none"> <li>○ Cash and Bank Balance</li> <li>○ Advances</li> </ul>



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IUFR No.	IUFR Title	Description of IUFRs
S3 (NRLP)	Expenditures against Annual Work Plans – States	Detailed information for each of 13 states against sub-components for - <ul style="list-style-type: none"> <li>○ Approved annual Work Plan</li> <li>○ Actual Expenditure Reported <ul style="list-style-type: none"> <li>- for quarter/year</li> <li>- cumulative to date</li> </ul> </li> </ul>
S3 (NRLM)	Expenditures against Annual Work Plans NRLM Intensive Blocks/ Districts	Detailed information for each District against NRLM components/ sub-components for - <ul style="list-style-type: none"> <li>○ Approved annual Work Plan</li> <li>○ Actual Expenditure Reported <ul style="list-style-type: none"> <li>- for quarter/year</li> <li>- cumulative to date</li> </ul> </li> </ul>
S3A (NRLM Verticals)	Expenditures against Annual Work Plans NRLM Verticals where component wise monitoring required	Detailed information for each Vertical against components/sub-components for - <ul style="list-style-type: none"> <li>○ Approved annual Work Plan</li> <li>○ Actual Expenditure Reported <ul style="list-style-type: none"> <li>- for quarter/year</li> <li>- cumulative to date</li> </ul> </li> </ul>
S3B (NRLM Non-intensive district/block)	Expenditures against Annual Work Plans NRLM non-Intensive Blocks/ Districts	Detailed information for each of 7 NRLM components for - <ul style="list-style-type: none"> <li>○ Approved annual Work Plan</li> <li>○ Actual Expenditure Reported <ul style="list-style-type: none"> <li>- for quarter/year</li> <li>- cumulative to date</li> </ul> </li> </ul>

## 6.2 Statutory Annual Audit Reports

SRLM shall commission audit of its DMMUs and SMMU and obtain audited annual accounts along with audit reports for each unit by 30 September every year for previous financial year. These Audit Reports shall be summarized. Audited annual accounts along with summary audit report and detailed audit reports of the units shall be submitted to MoRD, GoI.

SRLM shall also submit a summary of Internal Audit report (including systemic issues and action taken on the issues) of the previous six months to MoRD, within 45 days of end of every six months.

## 6.3 Internal Reports

Internal Reports that are generated for submission to SMMU for the use of SRLM include:

- Monthly Interim Financial Report Component-wise - Consolidated & Summary by each Block (BMMUs and DMMUs)
- Quarterly Statement of CIF Funds released for which UC has not been received (BMMUs and DMMUs)
- Quarterly Executive summary of internal audit report with actions taken on the findings (BMMUs and DMMUs)
- Quarterly/Half-yearly Report on Financial Management Indicators (BMMUs and DMMUs)

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## 6.4 External Reports (as per standard formats)

Report Type	Periodicity	Timeline
Consolidated IUFR of State	Quarterly	Within 30 days of end of each Quarter
Utilization Certificate	As required	As and when due for the tranches as per MoRD guidelines
Consolidated Audit Report of State	Annually	31 July of every Financial Year
Report on FM Indicator for states	Six Monthly	Within 30 days of end of each period of six months.

## 6.5 Report on Financial Management Indicators (FMI)

Financial management indicators is a set of parameters which have been developed to monitor whether financial arrangements are working satisfactorily or not. This shall cover FM aspects such as staffing, training, accounting, financial reporting, compliance, transparency, etc.

SMMU shall submit consolidated report on Financial Management Indicators on a half yearly basis to NMMU within 30 days of end of each period of 6 months.

## 6.6 Financial Management Disclosure

SRLM shall have a framework for disclosing key information about SRLM performance to demonstrate transparency and accountability towards stakeholders and general public. Disclosure Management framework of the SRLM shall be followed by all levels of the SRLM units to which the framework is applicable. SMMU and DMMUs shall be responsible for ensuring adherence to disclosure of management policy of SRLM.

SRLM shall publish annual report with summary of annual accounts and summary financial management information. In addition, SRLM's progress in all areas, including financial progress, shall be made available to the public through its website(s).

### Financial Management Disclosure for SRLM

Document	Frequency & Deadline
<b>SMMU</b>	
Financial Management Manual (FMM) of the State	At the Start of SRLM
I. Circular issued by SMMU regarding FM issues II. Any Amendments to FMM of State	As and when issued
I.FM Guidelines. II. FM Training material and other information about FM Training	As and when issued
Annual Approved Estimates for Mission in the State: a) Original Estimates b) Revised Estimates	Annual; 30 April As and when revised
Fund Releases to SMMU a) By MoRD b) By State Government	As and when; within 5 days of receipt of funds
Fund Release by SMMU to a) Districts b) Other Implementing Agencies	Quarterly; Within 5 days of release of funds
Consolidated IUFR for the State	Quarterly; Within 45 days of end of each quarter
Annual Statutory Audit Report for the State	Annual; Within 15 days of

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	submission of Audit Report to MoRD
Report on FM Indicators Summary for State (SMMU and Districts)	Six Monthly; 15 November and 15 May
<b>DMMU</b>	
Annual Budget	Annual; 30 April
Funds Received by District from SMMU	As and When; Within 10 days of receipt of funds
Release by District to Blocks and Community Organizations	Six-Monthly; Within 5 days of release
Quarterly IUFR	Quarterly; Within 45 days of end of each quarter.
Report on FM Indicators (Summary for District)	Six-Monthly; 15 November & 15 May
<b>BMMU</b>	
Monthly Performance Report in Monthly Review Meetings	Monthly
Annual Budget	Annual; 30 April
Funds Received by Block	As and When; Within 5 days of receipt of funds
Release to Community Organizations	Six-Monthly; Within 5 days of release
Quarterly IUFR	Quarterly; Within 15 days of end of each quarter.
Report on FM Indicators (Summary for Block)	Six-Monthly; 1 November & 1 May

## Reports to be submitted by districts to SMMU

Report Type	Timeline (DMMU to SMMU)
Monthly expenditure report	By 7th day of the next month
Quarterly Consolidated IUFR	Within 15 days of end of each quarterly period
Annual Statutory Audit Reports for the district	30 September for previous financial year
Half-yearly Report on Consolidated FM Indicators	Within 15 days of end of each period of six months
Quarterly Internal Audit Report	Within 15 days of end of each quarter

## 6.7 Reports of the Institutions of Poor

SRLM (BMMU) shall facilitate Institutions of the Poor (IoPs) to prepare monthly reports with following details:

### a. Receipt and Payment Account

- Amount received from BMMU, amount spent on various items and balance in the bank or cash
- Funds released to VO/SHGs
- Recovery made against the loan during the month
- Any funds received from other sources

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**b. Other details for administration of the funds and activities**

This is not an accounting report. However, within 15 days of the end of the month, BMMU shall obtain a copy of this report every month to inculcate a sense of ownership and responsibility in the IOPs for ensuring that they update their accounts regularly.

BMMU shall obtain Physical and Financial Reports of Fund Releases and Utilisation Certificate(s) on monthly basis for the expenditure supported by BMMU to monitor expenses and make further releases.

BMMU shall facilitate IOPs to get their accounts audited and obtain audited annual accounts by 30 June every year.

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## **6. Control Systems and Audit**

### **7.1 Internal Controls**

Internal Controls in SRLM try and ensure:

- compliance with rules and regulations and applicable local laws;
- authenticity of financial and operational reporting;
- effectiveness of operations;
- accuracy and reliability of the books of accounts and financial statements;
- proper use of funds for the purpose for which they are provided; and
- protection of the assets of the SRLM.

The internal controls that are mandated to be followed strictly in SRLM include:

1. Preparation of Bank Reconciliation Statement on a monthly basis;
2. Preparation of monthly Receipts and Payments statement and analysis of the utilization of funds;
3. Preparation of monthly Trial Balance;
4. Requisition for funds after considering balance available and projected expenditure;
5. Monthly Reconciliation of Payments with Expenditure;
6. Monthly Review of financial progress against Annual/Quarterly/Monthly Budget and variance analysis;
7. Monthly analysis of advances;
8. Monthly analysis of statutory payments – deductions and remittances, against set timelines;
9. Numbering of assets, their periodic physical verification, and monthly review of protection and security of assets, insurance policy renewal, premium payment etc., including cash insurance;
10. Quarterly/Monthly monitoring of all works/contracts/partnership agreement with respect to time and Cost overruns, against agreed terms of contract/milestones/benchmarks;
11. Monthly confirmation of cash and bank balances and Monthly statement of accounts from all the implementing offices;
12. Monthly monitoring of the procurement especially the force account and local shopping, etc., against the procurement limits and norms

### **7.2 Financial Discipline**

Through CFO, SRLM shall ensure highest order of financial discipline. The elements of the financial discipline include:

1. Print or legibly record all transactions
2. Full and complete description of the Transaction as narration in the “Vouchers” and books of accounts
3. Serial numbering of all type of vouchers – Payment vouchers, Bill Payables, Journal etc.
4. Authentication and marking of details of payments on bills and avoiding duplicate payments – stamping of bills immediately after payment
5. Maintaining vouchers and supporting documents of transactions in a separate file
6. Cross referencing such as bill no., invoice no., GRN no., cheque no., purchase order no., etc., in the vouchers and books of accounts and enable audit trail

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7. Pre-numbered Receipt books with duplicate/carbon copy retained
8. Timely issue of receipt for amount received
9. Timely Deposit of cheques/Demand Drafts/excess cash into bank preferably on same day or next day
10. Posting transactions to ledgers/sub ledgers regularly
11. Updating books on daily basis
12. Maintaining sundry registers such as Postage registers, telephone registers, logbooks for vehicle, etc.
13. Tracking unauthorized/non-permissible expenditures and recovering the amounts
14. Striking Total and balances on daily basis
15. Checking opening and closing balances of cash, bank and other ledgers and accounts
16. Surprise Physical verification of cash balance by senior officers
17. Preparation of monthly summary of transactions and certification
18. Maintaining consistency in classification of expenditure
19. Updating the latest circulars, orders and implement it without any delay
20. Obtaining and updating the minutes or proceedings of the meetings or committees of their approvals for any activities and adhering to their decisions

## **7.3 Audit**

Specific areas of focus of the audit in SRLM shall include:

- An assessment of
  - adequacy of the financial management systems including internal controls;
  - efficiency and timelines of the funds flow mechanism at various levels and whether there are any delays which could impact the timely implementation;
  - the usage of all funds received in accordance with the financing agreements, with due attention to economy, efficiency and effectiveness, and only for the purposes for which the financing was provided;
  - community contributions wherever required, whether provided and used in accordance with the relevant financing agreements, with due regard to economy, efficiency and effectiveness, and only for the purposes for which they have been provided;
  - eligibility of expenditures charged and classification of expenditures;
  - procurement of Goods, Works and Services financed vis-à-vis procurement manual and financing agreements;
  - the adequacy of the records maintained regarding the assets created and assets acquired by the project, including details of cost, identification and location of assets;
- Physical verification of a sample of assets created and their utilization
- Financial Audit of Receipts and Payments and Incomes and Expenditures
- Accurate summary statement of expenditures in various units of SRLM
- Finalization of the annual accounts of various units of SRLM
- Audit Report of Observations/Comments, and Certificate

SRLM shall commission statutory audit. Apart from statutory audit, SRLM may commission internal audit for itself and social audit for the community institutions. If felt necessary, SRLM may also opt



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for pre-audit. SRLM is also subject to audit by CAG of India and Principal Accounts Office of MoRD, Gol.

## **Internal Audit**

Internal Audit includes audit of all payments, and independent appraisal of the financial, operational and control activities of the SRLM. The terms of Internal Auditor may include reporting on the adequacy and effectiveness of internal checks and controls, adherence to the financial management manual and other orders issued/applicable, the accuracy and propriety of transactions, reliability of various interim and final accounting and financial reports, and the extent to which assets are accounted for, safeguarded, and prevented from misuse. The scope includes all units of SRLM, sample community institutions supported/facilitated by SRLM, and all consultancies or other contracts entered into by SRLM and community institutions.

The internal audit shall be carried out in accordance with the Auditing & Assurance Standards prescribed by the Institute of chartered Accountants of India and shall include such tests and controls, as the auditor considers necessary under the circumstances.

A Chartered Accountant firm shall be appointed as Internal Auditor by following procurement manual of SRLM for performing audit at SMMU/DMMU/BMMU on a quarterly basis and fix audit fees for a period not exceeding five years on renewed on an annual basis. Payment of fees to Internal Auditor every quarter is against the receipt of quarterly audit reports.

SMMU shall implement a regular system of review of Internal audit process, including quality of audit (at state level, district level, Blocks and Community level), audit observations and monitoring compliance of the observations by implementing units.

Any adverse comments of the internal auditors shall be looked into and rectified immediately by the State, District and Block Units. Any serious comment shall be thoroughly investigated to see if internal controls exist in the areas reported and if the internal controls are missing or lacking, sufficient remedial measures have to be taken immediately. In such a case, a critical report shall be submitted by the auditors to the Executive Committee of SRLM immediately.

## **Statutory Audit**

Statutory Audit of SRLM (SMMU, DMMUs and BMMUs) shall be conducted by independent chartered Accountant firm as per agreed terms of reference. The fees for the auditors shall be fixed as per the Procurement Manual. SMMU shall monitor timely receipt of audit report before the payment of audit fees.

Statutory Auditors have right to verify the books of account and obtain information at any point of point. At the end of the year, the auditor shall provide Audit Report on the books of accounts and certified financial statements. The Audit Report including Financial Statements is a public document. It is available for various stakeholders, including State Government and Government of India.

It is the responsibility of the SRLM and its units and Community institutions supported by SRLM to make available all the books of accounts, including registers, receipts and vouchers, bank reconciliation statements, contracts, Annual Action Plan and Budget, other documents and evidence and furnish information to the auditors.

The Statutory auditors so appointed shall take up the audit of the accounts of the State and District units on an annual basis after the end of the financial year and issue their consolidated audit report for the SRLM before 15 September each year. Broad audit calendar is as follows:

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## Statutory Audit Calendar

1.	Approval for engagement of auditors by GB/EC	Between January and March every year
2.	Engaging CA firm	By April of every year at the outset
3.	Completion of Audit of SMMU	By June of every year
3.	Review and Analysis of State Audit Reports by SMMU and preparation of Summary of Audit Reports of Mission	By June of every year
4.	Submission of Consolidated Audit Reports to MoRD	By 30 September every year

It is the responsibility of the FM Staff at various levels to rectify the mistakes or clarify the observations by auditors and submit an Action Taken Report.

### Settlement of Audit Queries/Objections

1. The Accounts heads at the respective units shall settle the queries by auditors or ensure that the respective official gives the proper explanation to the auditors to settle the audit queries.
2. The audit queries shall be settled promptly, within the set time limit, both quantitatively and qualitatively, including improvement in the quality of accounting and controls, to the satisfaction of the auditors.
3. The audit replies shall ensure that:
  - a. All the information desired is provided and the query is addressed in its entirety and Corrective actions are taken/initiated wherever required.
  - b. The systems and procedures are tuned and revitalized in such a manner as to ensure that such mistakes/errors are not repeated in future and the losses to SRLM are recovered, and the staff are educated on the need for better compliance with rules and regulations.

### Annual Audit Report

The Annual Audit Report shall consist of:

1. Audit Opinion, confirming whether the SRLM financial statements have been prepared in accordance with consistently applied Accounting Standards and give a true and fair view of the operations of the SRLM during the year and that the withdrawals made from MoRD made on the basis of IUFRs, procedures and internal controls involved, can be relied on to support the related withdrawals.
2. Annual Financial Statements (Annual Accounts).
3. Management Letter highlighting significant issues to be reported to the management. It may contain recommendations for improvements in internal control and other observations. Specifically -
  - a. maintenance of the accounting records, systems, and controls
  - b. deficiencies or weakness in systems and controls, together with specific recommendations for improvement
  - c. compliance with financial covenants in the financing agreements
  - d. matters that might have a significant impact on implementation in the field
  - e. the status of recommendations from previous management letters
  - f. any other matters that the auditor considers pertinent

On receipt of the Audit Report, SRLM (CEO) shall act on the audit observations and prepare an action taken report. Then, SRLM EC shall receive and recommend the Audit Report including Audited Annual Accounts and the Action Taken Report for the consideration of the General Body for its adoption of Audited Annual Accounts.

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Adopted Audit Report shall be submitted to MoRD/GOI within 6 months of the close of each financial year. The same shall also be available on the SRLM website.

## Social Audit

Social audit in the Institutions of Poor (IoPs) is essentially a community/member audit of their own institutions. It is conducted by a Social Audit Committee constituted by the IoPs, in the presence of the members. The Social Audit monitors if the institutions are adhering to the norms and regulations laid down in the Community Operation Manual (COM). Specifically, the audit examines the following

- 
- i. Processes of functioning in the institutions
- ii. Governance systems in the institutions
  - Leadership rotation
  - Participation and transparency in decision-making
  - Accessibility of books of record, information to members
  - Transparency – meeting minutes made public, decisions and their rationale made public
- iii. Benefits/entitlements accrued to members
  - Awareness of benefits and entitlements among members
  - Loans, pensions, income from business activities, etc. other benefits accruing to Poorest of the Poor, vulnerable members (other than office-bearers)
  - Utilisation of benefits and entitlements
- iv. Service standards of the institutions/community cadre
- v. Maintenance of books of records – up-to-date, correct entries
- vi. Follow-up on recommendations of previous social audit

The Committee would recommend actions to be taken to address the issues that arise during the social audit. The findings of the social audit must be shared with the Gram Sabha. Also, the Gram Sabha must be informed of the utilisation of any funds given by/through the Panchayat.

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## ANNEXURES

### Annexure I

#### FM Roles of State Office and District Offices

Activity/role	State	District	
		Project Level	Community Level
Training on Financial Management	<ol style="list-style-type: none"> <li>1. Participate in training activities organized by NRLPS.</li> <li>2. Develop State Specific training materials.</li> <li>3. Prepare and implement training plan for district/sub-district level.</li> <li>4. Monitor training needs at district, sub-district level on a regular basis.</li> </ol>	<ol style="list-style-type: none"> <li>1. Participate in training activities organized by NRLPS and SMMU.</li> <li>2. Provide inputs to providing training at district, sub- district.</li> </ol>	<ol style="list-style-type: none"> <li>1. Monitor training needs at sub-district / community level on a regular basis.</li> <li>2. Provide inputs to training at community level.</li> <li>3. Develop local level training material, if required.</li> </ol>
Budgeting	<ol style="list-style-type: none"> <li>1. Issue guidance for budgeting to districts.</li> <li>2. Scrutinize and approve district budgets.</li> <li>3. Prepare consolidated budget at state level and submit to NRLPS.</li> </ol>	<ol style="list-style-type: none"> <li>1.Prepare and submit district level budget to SMMU (Project level and community level activities)</li> </ol>	<ol style="list-style-type: none"> <li>1. Compile Budget for community level activities for NRLM.</li> </ol>
Flow of funds	<ol style="list-style-type: none"> <li>1. Submit request for funds to NRLPS.</li> <li>2. Provide timely and adequate funds for SMMU activities.</li> <li>3. Implement system of flow of funds to districts/sub-district levels.</li> <li>4. Monitor of effectiveness of fund flow system of district/sub-district level.</li> </ol>	<ol style="list-style-type: none"> <li>1. Submit request for funds to SMMU.</li> <li>2. Provide timely and adequate funds for district/sub-district level activities.</li> </ol> <p>Community:</p> <ol style="list-style-type: none"> <li>1. Implement system of flow of funds for NRLM to community level.</li> <li>2. Monitor effectiveness of funds flow system at sub-district/Community level.</li> </ol>	<ol style="list-style-type: none"> <li>1. Implement system for flow of funds to community organizations.</li> </ol>
Accounting	<ol style="list-style-type: none"> <li>1. Implement accounting system for NRLM funds at state and district level.</li> <li>2. Consolidate NRLM accounts at State level.</li> </ol>	<ol style="list-style-type: none"> <li>1. Keep Accounting of project funds at district level.</li> <li>2. Monitor record keeping at Block level.</li> <li>3. Ensure Monthly closing of district level accounts.</li> <li>4. Send monthly/ quarterly/ annual accounts to SMMU.</li> </ol>	<ol style="list-style-type: none"> <li>1. Implement capacity building activities at community level for maintenance of accounts.</li> <li>2. Implement system of monitoring community level accounting and record keeping.</li> </ol>
Financial Reporting	<ol style="list-style-type: none"> <li>1. Implement financial reporting system at state level.</li> <li>2. Review financial reports submitted by districts / sub-district and prepare state</li> </ol>	<ol style="list-style-type: none"> <li>1. Implement financial reporting system at district level.</li> <li>2. Prepare and Consolidate district level reports to SMMU.</li> </ol>	<ol style="list-style-type: none"> <li>1. Implement and monitor of system of financial reporting from community Organizations.</li> </ol>

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Activity/role	State	District	
		Project Level	Community Level
	level reports. 3. Regular and timely submission to NRLPS.		
Statutory Audit	1. Selection of Auditor. 2. Ensure timely finalization of accounts and audit at state level. 3. Timely audit of SMMU and compliance of audit observations. 4. Ensure timely submission of audit report of State to NRLPS. 5. Review compliance by district/sub-districts.	1. Ensure timely finalization of accounts and facilitate audit at district level. 2. Timely and satisfactory compliance of audit observation in the district. 3. Review compliance by sub-district level.	1. Facilitate and monitor financial audit and community level for NRLM. 2. Monitor compliance at community level. 3. Ensure that key issues arising from the audit are addressed in capacity Building and monitoring activities of NRLM.
Internal Audit and Internal Controls Community Level audit	1. Appoint Internal auditors as per NRLM requirements. 2. Ensure regular internal audit of SMMU and district/sub-district. 3. Monitor compliance by districts. 4. Submit summary of reports for each period and Action taken report to NRLPS.	1. Facilitate internal audit at district/sub-district level. 2. Monitor compliance by sub-district level. 3. Submit Action taken report to SMMU.	1. Facilitate and monitor financial audit at community level for NRLM. 2. Monitor compliance at community level. 3. Review of audit observations. 4. Ensure that key issues arising from the audit are addressed in capacity building and monitoring activities of NRLM.
FM Disclosure	1. Establish FM disclosure norms and its implement at State Level. Guide District and Block level units in implementing the Disclosure norms.	1. Ensure FM disclosure at district level as per the norms established by SRLM.	Implement system of monitoring disclosure at community level.
FM Monitoring	1. Take up Regular monitoring of FM at district/sub-district level.	1. Take up Regular monitoring of FM at sub-district level.	1. Take up Regular monitoring of FM at Community level.

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## Annexure II

### Salary Payments

Apart from regular salary payments, there may be daily wage employees, pensioners, etc who would also be a part of the mission and following procedure shall be followed regarding their payments and allowances:

- In case of daily wage employee, the names, designation, dates of attendance and rate of wages to be paid shall be furnished to the Project Executive (Finance)/APO (Admin. and Accounts). In case of payments due to employees of outsourcing agency, the duty period of such personnel shall be reported to the Project Executive (Finance)/APO (A&A) by the Project Executive (HR) and APO (Accounts and Admin.)
- The recoveries from the salaries of the employee employed on Foreign Service terms shall be remitted in the branch of State Bank of India/ Reserve Bank of India by means of Govt. Treasury challans, under the respective head of account, by drawing cheques from the office administration account for the amounts required. The receipts of Govt challans shall be added to the respective salary vouchers and stitched properly
- The Pay Bill Register (Register 6) and Recoveries Register (Register 7) shall be updated by the Accountant as soon as the salaries are paid.
- Pension Contribution towards Employees/ Salary of Deputed Employees: Any contributions payable by Mission towards pension or salary of deputed shall be remitted as per the instructions of the Accountant General (A&E), State Government/ deputing organization, as the case may be. The information about such remittances shall be communicated to the parent department concerned through Foreign Service cards and a copy of the above letter shall be furnished to the officers/employees concerned for their record, for easy settlement of their pension benefits.
- No advances such as house building advance, motor car advance etc., shall be paid either to any officer or employee working on contract or deputation in Mission. However festival advance may be paid to officers/employees on deputation by debiting the festival advance under the head "Salaries", which shall be recoverable in maximum 10 monthly instalments.
- Procedure on Transfer: When an employee is transferred from SMMU/DMMU the details of his /her entitlements shall be furnished to the head of office in the new station, in the Last Pay drawn certificate in **Format 17**. The service records noting the date of relief shall be sent to the head of office at the new station.

When a Self Drawing Officer of the Government is transferred, a certificate of transfer of change, duly signed in ink by the relieved Officer and the relieving Officer shall be sent to the pay and Accounts Officer/Treasury Officer/Accountant –General (A.E) in addition to the Heads of Department concerned. Following transfer of funds is prohibited:

- a) From one DMMU to another DMMU;
- b) From one BMMU to another BMMU;
- c) From one CLF to another CLF;
- d) From one VO to another VO;
- e) From one SHG to another SHG.

### Procedure for payment of salaries

Project Manager (HR) of SMMU/APO (Admin and Accounts) of DMMU including BMMU and Cluster staff shall prepare a duty statement summarizing the monthly duty details in respect of all employees based on the attendance.

The Project Executive (Finance) / APO (Admin. and Accounts) shall prepare the Pay Bill for the month. He shall sign the same and submit it to CEO/ PO for sanction CEO/PO shall authorize the Pay Bill after making amendments (if any) to it and direct the Accounts Dept to disburse the salary. The Project Executive (Finance) / APO (Admin. and Accounts) shall prepare the BPV, a Bank advice for transfer of salary to the respective bank accounts through RTGS.



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## **Job Chart Of Project Manager (Accounts & Finance)**

The Project Manager (Finance) shall assist the CFO in relation to fiduciary governance of the mission fund. S/he coordinates with CFO to oversee the finance and accounting system of all units, budgetary control, monitoring and control of financial management system, internal control functions at the state, district and block level.

The core functions to be performed by FO shall include:

- Prepare schedule and impart financial training to staff members at SMMU, DMMU and BMMU
- Ensure funds to the community are disbursed according to the standard protocol and records of the disbursement are maintained at all levels of the SRLM
- Advise various accounting centers to follow prudent financial norms and ensure fiduciary discipline at accounting centers
- Conduct Quarterly Review of financial progress against Annual Budget (quarterly target) and identify the variance to ensure that project is progressing as planned and to plug any deviation
- Review DMMUs and BMMUs in financial management aspects
- Maintain proper books of accounts and consolidating accounts
- Maintain all accounts at state level
- Prepare interim unaudited financial returns (statements)
- Maintain Accounting and Financial Procedures at DMMUs/BMMUs
- Maintain records of funds disbursed to the community from different accounting centers
- Incorporate internal controls in accounting system at various levels
- Prepare stock statement and update Fixed Assets Register after proper physical verification at periodic interval.
- Assist external and internal audit team(s) in audit related matters
- Analyze monthly advances and ensure its proper accounting
- Reconcile Payments with expenditures on quarterly basis to ensure proper accounting
- Analyze statutory payments - deductions and remittances such as sales tax, income tax, EPF etc., to ensure that legal and statutory deductions and remittances are made in time regularly

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## **Job Chart of Assistant Project Manager (Accounts & Finance)**

He/ She shall be responsible for all finance and accounting functions at the DMMU level. The core functions to be performed by Assistant Project Manager (Accounts & Finance) at district include:

- Maintain proper books of accounts and consolidate accounts from Block level
- Prepare interim financial statements (Internal reports) to be submitted to SMMU in regular intervals
- Ensure timely and up-to-date upkeep of accounts
- Maintain and compile records of CIF from Blocks
- Incorporate internal controls in accounting system at District level
- Prepare stock statement and updation of Fixed Assets Register after proper physical verification at periodic intervals
- Assist external and internal audit team(s) in audit related matters
- Analyse advances and ensure their proper accounting
- Reconcile Payments with Expenditures and ensure proper accounting
- Ensure that legal and statutory deductions and remittances are made in time

## **Job Chart of Block Accountant**

S/he shall be responsible for all finance and accounting functions at the BMMU level. The core functions to be performed by Block Accountant include:

- Maintain proper books of accounts, consolidate accounts and submit it to DMMU
- Ensure timely and up-to-date upkeep of accounts regularly
- Maintain Accounting and Financial Procedures at BMMU
- Incorporate internal controls in account system at Block level
- Prepare stock statement and updation of Fixed Assets Register after proper physical verification at periodic intervals
- Assist internal audit team(s) in audit related matters
- Analyse advances and ensure their proper accounting
- Reconcile Payments with Expenditures and ensure proper accounting
- Ensure that legal and statutory deductions and remittances are made in time

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Annexure III

SR.NO.	abbreviation	Full Form of abbreviation
1	SRLM	State Rural Livelihood Mission
2	SMMU	State Mission Management Unit
3	DMMU	District Mission Management Unit
4	BMMU	Block Mission Management Unit
5	CFO	Chief Finance Officer
6	CEO	Chief Executive Officer
7	FMTSA	Finance Management Technical Support Agency
8	T.A	Travelling Allowance
9	D.A	Dearness Allowance
10	FMS	Finance Management System
11	ESI	Employees State Insurance
12	GPF	General Provident Fund
13	IUFR	Interim Unaudited Financial Report
14	NRLM	National Rural Livelihood Mission
15	NRLP	National Rural Livelihood Project
16	AAR	Annual Audit Report
17	FMI	Financial Management Indicators
18	APO	Assistant Project Officer
19	COM	Community Operation Manual
20	HR	Human Resource
21	V.O	Village organization
22	SHGs	Self Help Groups
23	EC	Empower Committee
24	FM	Finance Management
25	AAP	Annual Action Plan
26	JMD	Joint Managing Director
27	MORD	Ministry of Rural Development
28	GOI	Government of India

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*Gujarat Livelihood Promotion Co. Ltd. /  
Gujarat State Rural Livelihoods Mission*

# *ANNEX to Finance Rules*

## Annex 1: Registers

### Register 1: Register of Periodical Reports

Report No.	Name of the Report	Periodicity	Incoming Report				Outgoing Report		
			Date due	From whom due	Date of Receipt	Remarks	To whom	Due Date	Date Sent

### Register 1 A: Consolidated Periodical Register

S No	PdI Report No Allotted	Subject	From Whom due	To whom Due	Due date
(1)	(2)	(3)	(4)	(5)	(6)

### Register 2: Register of movement of Funds

Receipt				Disbursement				
Date	Received from	Amount	Vr/Ch/Trx No.	Date	Disbursed to	Fund	Amount	Vr/Ch/Trx No.
1	2	3	4	5	6	7	8	9

### Register 3: Register of receipt book

Receipt Particulars								
S No	Date	Opening Balance	Source of Receipt	No. of Books received	Series No.	Book No		Total No
						From	To	
1	2	3	4	5	6	7	8	9

Issue Details												
Series No.	Date	To whom Issued	No. of Books Issued	Series No	Book No		Receipt		Signature of the receiver	Balance	Date of return of the Receipt Book	Signature of the official receiving the used book
					From	To	From	To				
10	11	12	13	14	15	16	17	18	19	20	21	22

### Register 4: Register of stamps

Receipts		Issues Value of Stamps received	Letter number	Value of stamps affixed	Daily balance	Initials of dispatcher	Remarks
Date	Vr no.						
1	2	3	4	5	6	7	8

**Register 5: Register of valuables**

S No	Date of Receipt	Description of Valuables (Tender, Cheque)	From whom Recd	Initials of		To whom handed over	Dated signature of receiving staff
				Tapal clerk	Supdt		

**Register 6: Pay Bills register**

S No	Name of employee	Gross Pay	Loss of pay	Net Pay
1	2	3	4	5

**Register 7: Register of recoveries**

Month	S No	Name of the establishment	Name of the employee	Employee no.	Gross salary	Recoveries effected from salary bill							
						IT	PT	LIC	GIS	GPF	HRA	MCA	
1	2	3	4	5	6	7	8	9	10	11	12	13	

Recoveries affected from salary bill				Total deduction	Net amount	Bill no. & date
Society	Bank	FA	Others, if any, to be specified			
14	15	16	17	18	19	20

**Register 8: Register of advances**

Date Advance taken	Advance Ref		Type of Advance	Purpose of Advance	Advance given to	Amount (Rs)	Advance Proceedings Details	
	Vr No	Date					No	Date
1	2	3	4	5	6	7	8	9

Date Settled	Settlement Ref		Expenditure Proceedings Details		Remarks
	Vr No	Date	No	Date	
10	11	12	13	14	15

**Register 9: Register of Fixed Assets**

S No.	Date of acquisition	Purchase order no. and date	Source from which purchased	Description and location of the property	Purpose for which used	Cost of acquisition	
						Payment details	Amount
1	2	3	4	5	6	7	8

**Register10: Register of cheque books received from banks**

Name of the Bank.....

Account No.....

S No.	Opening balance of the cheque book	Cheque leaves no.		No. of cheque books received	Total cheque books (col. 2+5)
		From	To		
1	2	3	4	5	6

Issue to Office / section	Cheque books issued	Cheque leaves	Initials of the receiver	Balance number of cheque book	Remarks
7	8	9	10	11	12

## Annex 2: Formats

### Format 1 Bank Receipt Voucher

*Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission*

OFFICE: \_\_\_\_\_

**BRV**

**BANK RECEIPT VOUCHER**

Receipt No: _____	Voucher No: _____
Receipt Date: _____	Entry Date: _____

Received from \_\_\_\_\_  
 Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only)  
 through cheque /DD No. \_\_\_\_\_ dated \_\_\_\_\_  
 Bank \_\_\_\_\_ branch \_\_\_\_\_  
 towards \_\_\_\_\_

S No	Account Head	Amt (Rs)

Prepared by \_\_\_\_\_      Checked by \_\_\_\_\_      Approved by \_\_\_\_\_

### Format 2 Cash Receipt Voucher

*Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission*

OFFICE: \_\_\_\_\_

**CRV**

**CASH RECEIPT VOUCHER**

Receipt No: _____	Voucher No: _____
Receipt Date: _____	Entry Date: _____

Received from \_\_\_\_\_  
 Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only)  
 towards \_\_\_\_\_

S No	Account Head	Amt (Rs)

Prepared by \_\_\_\_\_      Checked by \_\_\_\_\_      Approved by \_\_\_\_\_



**Format 3 Bank Payment Voucher**

*Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission*

OFFICE: \_\_\_\_\_

**BPV**

**BANK PAYMENT VOUCHER**

Voucher No: _____	Voucher No: _____
Voucher Date: _____	Entry Date: _____

Paid to \_\_\_\_\_  
 Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only)  
 through cheque /DD No. \_\_\_\_\_ dated \_\_\_\_\_  
 Bank \_\_\_\_\_ branch \_\_\_\_\_  
 towards \_\_\_\_\_

S No	Budget Head	Account Head	Amt (Rs)

Revenue Stamp

Prepared by \_\_\_\_\_

Checked by \_\_\_\_\_

Approved by \_\_\_\_\_

Received by \_\_\_\_\_

**Format 4 Cash Payment Voucher**

*Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission*

OFFICE: \_\_\_\_\_

**CPV**

**CASH PAYMENT VOUCHER**

Voucher No: _____	Voucher No: _____
Voucher Date: _____	Entry Date: _____

Paid to \_\_\_\_\_  
 Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only)  
 towards \_\_\_\_\_

S No	Budget Head	Account Head	Amt (Rs)

Revenue Stamp

Prepared by \_\_\_\_\_

Checked by \_\_\_\_\_

Approved by \_\_\_\_\_

Received by \_\_\_\_\_



**Format 7 Cash Book**

Dr.							Cr.					
Date	Receipts	Receipts No.	Folio	Cash	Bank		Date	Payments	Voucher No.	Folio	Cash	Bank

**Format 8 Petty Cash Book**

Receipts	Date	Vr Ref	Folio	Particulars	Payments (Rs)						Cash Balance (Rs)
					Stationery	Postage & Telegram	Conveyance	Cleaning	Other ledger A/c	Total	
Amount (Rs)	2	3	4	5	6	7	8	9	10	11	12
XXX				G Total	XXX	XXX	XXX	XXX	XXX	XXX	

**Format 9 Journal Register**

Date	JV no.	Description	Account Head	Folio	Debit (Rs.)	Credit (Rs.)

**Format 10 General Ledger**

Ledger Account 1							
Date	Vr Type	Vr no.	Particulars	Folio	Debit (Rs.)	Credit (Rs.)	Balance (Rs.)

Ledger Account 2							
Date	Vr Type	Vr no.	Particulars	Folio	Debit (Rs.)	Credit (Rs.)	Balance (Rs.)

**Format 11 Trial Balance**

Trial Balance as on.....		
Accounts Head	Debit	Credit
	Rs.	Rs.
Total*	XXXX	XXXX

\*Total of Debit and Credit should be equal

**Format 12 Bank Reconciliation Statement**

Particulars	Amount (Rs)
Balance as per Pass Book	XXX
Add: Items in the bank book which increase the bank balance on a particular date but which have not been entered in the Pass Book till that date	XXX
- Cheques deposited (receipts) not yet credited by bank	
- Other items	
	XXXX
Less: Items in the bank book which decrease the bank balance as on a particular date but which have not been entered in the Pass Book till that date	XXX
- Cheques issued (payments) not yet presented	
- Other items	
Balance as per bank book	XXXX

**Format 13 Receipt**

<b><i>Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission</i></b>	
<b>OFFICE:</b> _____	
<b>Receipt</b>	
Received from _____ Rs. _____ (Rupees _____ only) as:	Receipt No: _____ Date: _____
<input type="radio"/> Cash <input type="checkbox"/>	
<input type="radio"/> Cheque*/DD <input type="checkbox"/> – Cheque/DD No _____ dated _____	
Drawn on (Bank Name ) _____ branch _____ towards _____ _____	
<div style="border: 1px dashed black; display: inline-block; padding: 5px 10px;">STAMP</div>	
Prepared By _____ <b>*Receipt subject to realisation of cheque</b>	Received by _____

## Format 14 Pay Bill

*Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission*



Pay bill for the month of:.....

Department / Office:.....

S No	Name of the Official with Designation	Earning							Deduction						Net Pay
		BAS	CCA	DA	HRA	CA	MA	Total	GPF/EPF	FA	LIC	HBA	IT	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	18

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**Format 15 Salary Statement**

Salary Statement for the month of .....


S No	Name of the employee	Gross Pay	Deductions	Net Pay	Bank Account No.

**Format 16 Duty Statement**

Duty Statement for the month of.....

S No	Name of the employee	No. of Days worked	Details of Leave (other than casual leave ORH)	No. of days of Loss of Pay

## Format 17 Last Pay Certificate

<i>Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission</i>					
OFFICE: _____					
<b>Last Pay Certificate</b>					
1.	Name of the servant	:			
2.	Post held in the present station	:			
3.	Details of orders of transfer	:			
4.	Post/station to which transferred	:			
5.	Date of relief	:	FN/AN		
6.	Details of entitlements of emoluments	:			
	Pay	DA	CCA	HRA	
7.	Date upto which paid	:			
8.	Details of deductions made	:			
9.	Details of deductions to be made	:			
10.	Casual leave availed so far	:			
11.	O.R.H availed so far	:			
12.	Any other remarks	:			
Authorized Signatory					

*Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission*

OFFICE: \_\_\_\_\_

**T.A Advance**

Format 18 T.A Advance

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

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Office Order Reference: \_\_\_\_\_

DATE	Journey		Admissible Travel Mode	Fare	Purpose of Journey	Admissible Rate of D.A	No. of Days	Admissible Amount of D.A	Total (Col.5+Col.9)	Remark
	From	To								

I am requesting for granting me advance of Rs. \_\_\_\_\_ i.e. 80 % of admissible total amount.

Applicant's Degi. &amp; Signature

Signature of Concern Vertical GM

We may sanction Rs. \_\_\_\_\_ as Travel Advance subject to settlement as per entitlement

Approved

GM-Accounts &amp; Finance

Jt. Managing Director

Managing Director



## Format 19 TA Bill

<i>Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission</i>		
OFFICE: _____		
<b>Travelling Allowance Bill</b> <b>for the period from .....to .....</b>		
		1 Of 2
Name	:.....	
Designation	:.....	
Total Claim (As per Col 14)		Rs.....
Add: Amount remitted in Receipt No..... dt.....		Rs.....
Less: Tour advance drawn on .....		Rs.....
Balance Payable	/Receivable	Rs.....
<b><u>Certificates</u></b> <u>Kindly strike out the certificates which are not applicable.</u>		
Certified that,		
<input type="checkbox"/> The tours were actually performed by me. <input type="checkbox"/> The tours were made on proper instructions and in the interest of Society/Project work. <input type="checkbox"/> I have traveled in the class of which I have claimed the fare and the rates claimed by me are correct. <input type="checkbox"/> The dates, timings and the fares claimed in the bill are correct <input type="checkbox"/> No advance is pending recovery. <input type="checkbox"/> Account has been rendered for the advance pending <input type="checkbox"/> The incidental charges claimed in this bill have actually incurred by me <input type="checkbox"/> Charges other than room rent are not included in the Lodging expenses <input type="checkbox"/> The claim has not been preferred & drawn before <input type="checkbox"/>		
Place: _____	Signature: _____	
Date: _____	Designation: _____	
<b>For Office Use</b>		
Passed for Rs _____ Rupees _____		
_____		
_____		
Checked By _____	Approved By _____	

*Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission*



OFFCIE: \_\_\_\_\_

**Travelling Allowance Bill for the Period from.....to.....**

**2 of 2**

Name: \_\_\_\_\_

Basic Pay Rs. \_\_\_\_\_

Designation: \_\_\_\_\_

Rate of D.A. Rs. \_\_\_\_\_

Date & Time	Places		Mode of travel (class in which traveled) with ticket No.	Distance	Air/Rail/ Bus Fare		Term Charges		Incidental Charges		Daily Allowance		Lodging expenses		Mileage		Total		Purpose of Journey
	From	To			Rs	P.	Rs	P.	Rs	P.	No of days	Amount	Rs	P.	Rate	Amount	Rs.	P	
1	2	3	4	5	6		7		8		9	10	11		12	13	14		15

## Format 20 Programme Planning Sheet

Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission

PPS

OFFICE: \_\_\_\_\_

**PROGRAMME PLANNING SHEET**

Department: \_\_\_\_\_

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

## 1. Nature of Programme

☐ Training☐ Workshop☐ Exhibition☐ Communication ☐ Others. Specify \_\_\_\_\_

## 2. Objectives

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## 3. Period of Event- From: \_\_\_\_\_ To: \_\_\_\_\_

## 4. Programme details

S No	Activity	Estimate (Rs)	Output	Outcome
1	Training programme	1,00,000.00	Training 50 facilitators	Improved Project Management

## 5. Estimate Break up

S No	Account Head	Amount (Rs)	Fund Classification	Budget available (Rs)

## 6. Other Remarks:

Employee

Name

Date

Proceedings No: XX/YY-YY

Dated: DD-MM-YY

Extract:

Authorised Signatory

Date of sanction:

Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission

TAS

## EXPENDITURE STATEMENT (Contd.)

Page 2 of 2

6. Reasons for deviation from Estimate:

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Summary:

S No	Particulars	Amt (Rs)
A	Advance taken (Vr No _____ dated _____)	XXXX
B	Expenses incurred (Totals above 1+2+3+4+5)	XXXX
C	Amount to be paid to Employee (B-A) Or Amount to be received from Employee (A-B)	XXXX

I certify that the details furnished above are accurate to the best of my knowledge.

Prepared By:

Employee  
Date

Checked By

:

Authorised Signatory  
Date of approval: \_\_\_\_\_

Payment/ Receipt Vr No \_\_\_\_\_ dated \_\_\_\_\_

Accounts Asst

**Format 21 Vehicle History Sheet**

S No	Type of vehicle	Date of Purchase	Registration number	Engine Number	Chassis number	Cost of vehicle, including all taxes	Motor vehicle Tax paid at the time of purchase	Insurance premium paid at the time of purchase	Name of the Insurance Company	Insurance Policy No., Date of Expiry

**Format 22 Indemnity Bond In Lieu Of Lost Cheque**

THIS DEED OF INDEMNITY made on the .....day between.....son of.....resident of .....or (1) .....son of .....resident of .....of .....(2).....son of.....resident of .....etc., carrying on business in co-partnership under the name of.....at .....or.....a company Registered under the Indian Companies Act, 1913/Companies Act, 1956 having its registered office at.....(hereinafter called 'The Indemnifier' which expression shall unless excluded by or repugnant to the context be deemed to include his heirs, executors, Administrators, Legal representatives, successors and permitted assigns of the ONE PART AND the Chief Executive Officer (which expression shall unless excluded by or repugnant to the Context be deemed to include his successors or assigns in office) of the other part.

WHEREAS ON THE .....day of.....cheque No .....dated.....on.....(Name of the Bank) for Rs.....was drawn by .....in favour of the Indemnifier.

AND WHEREAS the Indemnifier has represented to the PD/DPM that the said Cheque has been lost by him.

AND WHEREAS at the request of the Indemnifier the PD/DPM has agreed to issue a fresh Cheque for Rs.....being the amount of the said previous Cheque no.....dated..... upon the Indemnifier giving such Indemnity as hereinafter contained.

NOW IT IS HEREBY AGREED by and between the parties hereto as follows:

(1) In consideration of the said premises and of the agreement on the part of the PD/DPM in issuing in favour of the Indemnifier a fresh Cheque for Rs.....being the amount of the lost Cheque No.....dated.....the Indemnifier doth hereby agree and undertake to refund to the PD/DPM on demand and without demur the said sum of Rs.....in the event of the said previous Cheque No.....dated.....being presented to and paid by the Bankers and to Indemnify CEO/PD and keep the PD/DPM harmless and Indemnified from and against all expenses which may be incurred by the CEO/PD in relation thereto or in connection therewith.

(2) The Indemnifier agrees to bear the Stamp Duty, if any, chargeable on these presents.

IN WITNESS WHEREOF the parties hereto have set and subscribed their respective hands hereunto on the.....day and year first above written.

Signature of the Indemnifier.

Signed by the said Indemnifier in the presence of:-

1.

2.

Signed by the Chief Executive Office / Project Director

(Name & Designation)

in the presence of:

1.

2.

*Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission*

## PROCUREMENT PLAN -SERVICES

[illegible]

*Gujarat Livelihood Promotion Co. Ltd./Gujarat State Rural Livelihoods Mission*

## Procurement Plan

## Goods

[illegible]



