

INDEPENDENT AUDITORS' REPORT

To The Members,

Opinion

We have audited the financial statements of **Himachal Pradesh Scheduled Castes & Scheduled Tribes Development Corporation**, Solan, H.P. which comprise the Balance Sheet as at March 31st 2021 and the Statement of Profit & Loss Account for the year ended on that date with annexures and notes to the financial statements.

In our opinion and to the best of our information and according to the explanations given to us, except for the possible effects of the matter described in the Basis for Qualified Opinion in our annexed audit observations, the accompanying financial statements give a true and fair view of the financial position of the entity as at 31st March 2024, and of its financial performance for the period then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

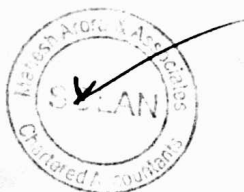
Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the state of affairs in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so, those charged with governance are responsible for overseeing the entity's financial reporting process.



Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Report on Other Legal and Regulatory Requirements


We report that:-

In our opinion and subject to observation annexed, The Balance Sheet and the Statement of Profit & Loss Account have been drawn up in accordance with the provision of the ibid section of THE HIMACHAL PRADESH SCHEDULED CASTES 1 [AND SCHEDULED TRIBES] DEVELOPMENT CORPORATION ACT, 1979 and Rules and instructions issued from time to time:-

- a) We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory.
- b) Proper books of accounts are being kept by the Corporation, except as mentioned in observation annexed, so far as appears from our examination of these books.
- c) The Balance Sheet and Income & Expenditure Account are in agreement with the books of accounts.

**For Mahesh Arora & Associates
Chartered Accountants**

Dated:04.04.2025
Place: Solan
UDIN: 25503931BMMJHP9376


Mahesh Arora
(CA Mahesh Arora)
Partner
M.No. 503931

OBSERVATIONS AND REPORT ON THE AUDIT OF ACCOUNTS OF HIMACHAL PRADESH SCHEDULED CASTES AND SCHEDULED TRIBES DEVELOPMENT CORPORATION, SOLAN FOR THE YEAR ENDED ON 31.03.2021, THESE OBSERVATIONS/QUALIFICATIONS FORM INTEGRAL PART OF THE REPORT ANNEXED.

1. Audit has been carried out at the Head office and at some of the branches taken on sample basis, of the corporation and on the basis of information and explanations given, books of accounts and the records produced at the Head Office.
2. Generally mercantile system of accounting has been followed by the corporation for booking of expenses, booking of interest income on various loan schemes.
3. The Information Technology (IT) based Integrated Accounting System covering all aspect of working for the Head Office and Units is not in place.

There is hybrid Accounting System (i.e. somewhere manual and somewhere computerized without any integration) is being followed by the Corporation. The system of Internal Audit is not in place. Due to which the internal controls are very poor. It was seen that many time the annual accounts given by DM/AM offices needs revision and at the time of revision also the accuracy is not assured.

4. The Corporation is having around 18 DM and AM office working as branches of the Corporation. The branches lack close monitoring and internal checks which in result make it prone to high risk of financial mismanagement, fraud, and inefficiencies. Poor internal control and accounting systems can lead to errors in financial reporting, loss of assets, and non-compliance with regulations. Without proper oversight, branches may operate independently with inconsistent financial practices, making it difficult to track revenue, expenses, and inventory accurately. Implementing strong internal controls, such as regular audits, standardized procedures, and centralized monitoring, is crucial to ensure financial integrity and operational efficiency.
5. The fixed assets have been taken at WDV in the beginning plus addition during the year at cost and depreciation has been applied at the rates applicable under income tax act for the complete year without considering the date of purchase or putting the asset in use.
6. Interest on Margin Money Loans, NSFDC Loans, NSKFDC Loans, NSTFDC Loans has been calculated manually at the District branches of the Corporation from records maintained at these branches.
7. Entries in respect of disbursement of Margin Money NSFDC Loans, NSKFDC Loans, and NSTFDC Loans are being made from the yearly statement of Margin Money loans submitted by District Managers, which are prepared from the records maintained at the District branches.
8. The outstanding balances of Loans & Interest Recoverable of Rs. 40,33,64,648.75 have not been classified into Performing Assets (PA) and Non-performing Assets (NPA), as is done in other financial institutions, whereas substantial portion of about Rs. 21.84 crores are already under litigation through ALR but the Corporation is still applying interest on Bad and Doubtful Loans/Interest Recoverable and also no provision for Bad & Doubtful Loans has been made in the books of Accounts. Application of interest on Non-Performing (NPA) and also Non-Provision against these of Loans is against



the generally accepted Accounting principles followed in India. The proper provision against bad, doubtful & loss loans will enhance the Loss during the year as well as the accumulated Loss of Corporation. In our opinion the impact of these provisions will be substantial and it may turn the Financial Statements to be not giving true & fair view of Losses and financial position of the Corporation. However, the government has implemented the One Time Settlement (OTS) and many Loanees are availing the Scheme but its impact will appear in the forthcoming years when adjustments in the Accounts have been done.

9. We have been given access to the head office accounts from 2017-18. Some previous records have also been seen and scrutinised to find out the old outstanding amounts in the balance sheet. There are many ledger account balances outstanding from last many years and many accounts are pending for reconciliation. Many of those accounts got rectified during the audit. But still there are many such account. Some of such major accounts are discussed in the following paragraphs.
10. The major issue of concern for the Corporation is its Losses. The Corporation is continuously incurring heavy losses for last many years. The accumulated losses have reached to Rs. 32,47,09,647.37 in which the contribution of current year loss is Rs.3,39,79,865.56. And as mentioned in previous paragraph, the interest income on loans is recognized even on bad and doubtful loans against the prudential norms of revenue recognition. Had the revenue recognition policy been opted as per the accounting standards, the accumulated losses would have been very high as compared the losses shown in the financial statements.
11. As mentioned in previous paragraph, the accumulated losses have reached to Rs.32,47,09,647.37. This is more than 1/3rd of the Share Capital and Reserves of the Corporation. The losses are eroding the capital of the Corporations. The decision and plan about how to curve this situation out rests with the management. The management should take the necessary steps and make the required strategy in this regard at the earliest.
12. The total operational revenue without considering the normal revenue recognition norms for bad & doubtful loans is Rs.4,11,76,779.61 whereas the cost of staff only in the shape of salary and allowances is Rs.6,25,38,339.00 which clearly indicates that the large part of salary and all other administrative expenses is being paid from the Share Capital, borrowed funds and grants. The per employee business is far below the expected norms. No plan is found in place that how to curve out this condition. The continuing & accumulated Losses and inadequate recoveries against the Loans/Interest Recoverable has substantially adversely impacted the financial position of corporation and, in our opinion, is a serious threat even to the "going Concern" concept of the organization unless there is continued governmental or institutional support. It came to our knowledge that the Government was earlier providing administrative grant to the Corporation till 1996 but has stopped the same after that. The matter should be pursued to the Government to restart the same.
13. Interest income on FDRs is calculated and recorded on the basis of calculation made by the staff itself instead of taking interest certificates from the Bank. An amount of Rs. 9,72,064.86 is outstanding in Excess credit given by bank account. Out of this amount Rs.5,26,150.86 is outstanding before 2017-18. The remaining amount is accrued after that. It is explained that this amount is paid by bank above the interest accrued. In our view, reconciliation should be made for this account and reasons should be ascertained to verify the reason of excess credit and if the amount actually is interest due then it must be credited to income. On logging on the income tax website it was found that two banks have deducted TDS on interest which is neither claimed by the Corporation nor is refunded to it. The amount, however, is very small but still

there should not be such instance. The bank should have been given the certificate to not to deduct the TDS.

14. A grant of Eight Craft Centre is showing negative balance of Rs.12,13,933/- from last many years. It is to be ascertained that is it an over utilized grant and if so, whether the same is recoverable. If it is not recoverable then it must be transferred to profit and loss account as an expense.
15. Ther remaining unutilized grants lying with the Corporation is Rs.11,18,73,727.02. The corporation is using this fund even for its expenditure and has not earmarked the funds with the deposits. If the same amount is called back by the Government the same will have a huge impact on working and financial health of the Corporation.
16. In the Scheme Wise Loans disbursed, balance as on 31.03.2021 is Rs. 14.61 crores, there are differences in the balances shown in the books of head office and balances shown in DM/AM certificates. The reconciliation and corrections of the differences need to be done on priority.
17. There is system of giving margin money deposits to banks in the shape FDRs and on the completion of period the FDRs are received back from Banks and in turn same are deposited with Union Bank of India(UBI) for collection of funds from respective Banks. While scrutinizing bank reconciliation statement of UBI is has been noticed that a huge amount Rs. 2,51,36,054/- has been shown as Pending MMD FDRs and list provided also includes old outstanding entries. This bank account needs close monitoring and after proper identification of pending entries, the appropriate adjustment should be done in accounts so that there is no major variation in the bank balance shown in the ledger account and balance appearing in the bank statement.
18. There is a difference in Bank accounts of Rs. 1,68,908.62. This is unreconciled and continuing in from previous year. The same should be reconciled.
19. The DM/AM Recovery ledger account is showing balance of Rs. 78,54,769.43 but the corresponding amount in the Bank A/cs is showing only Rs. 54,41,649.93. The difference is Rs.24,13,119.50 which is unreconciled. The difference in this head upto 31-3-20 was Rs.6,93,950.02 that means a difference of Rs.17,19,169.48 has occurred during the year under consideration and still unreconciled. This is a matter of serious concern. Actually this amount would have been shown as balance with banks if the normal accounting treatment has been followed as the amount pertains to the amount recovered by the DM/AM offices which is not remitted to Head office and held in their recovery bank accounts. Advance with DM/AM offices has also a small difference at Chamba for Rs.12500/-, at Solan Rs.100/- and at Una Rs.4463.70. This should also be reconciled.

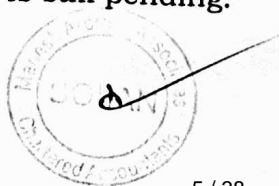
Further the overall recoverable balance of Rs. 1,01,98,344.76 with DM/AM which represents the amount of advances/recoveries that are lying with District Managers is on the higher side which is being kept in low income generating savings Bank accounts.

20. The DM/AM Recovery A/cs in following cases are showing credit balances
 - i.) Margin Money Loans NSLRS - Rs. 3,570.00
 - ii.) PMAGRY (SBY) NSFDC - Rs.79,940.00

Similarly Interest Recoverable in following cases are showing credit balance

- iii.) Intt. Subsidy (ASRY) - Rs.31,004.00

This is not correct position of the accounts, needs reconciliation and adjustment. Moreover, some opening credit balances pointed out in previous audit report turned debit due to current year entries but the previous reconciliation is still pending.



21. Security deposit is having a balance of 47,642.61 but details with break-up of the same is not available.
22. There is no cash retention limit fixed by the management. And as the audit is started much after the year end the physical cash in hand is not verified by us. There is no surprise verification of cash by any authority.
23. There is no fixed asset register maintained by the Corporation. The assets must be marked with unique number to match with the fixed asset register with its custody. Some petty expenses in the nature of repair & Maintenance (especially in Electric Appliances head) are recorded to fixed assets.
24. The staff is not much aware about GST and Income Tax Provisions. No GST TDS is deducted as per the requirement of GST Acts during the year. These kinds of mistakes, even unintentional, may sometime costs heavily in shape of tax, interest and penalty.
25. An amount of Rs.43,911/- is deducted as NPS Employee Share from the salary during the year but the same was not deposited till 31-3-2021. It was explained that the Application was made to open this account but the same was approved in August 2021 and the same was deposited on that date.

26. **Excess Recovery of loan:**

There is a total amount of Rs.3,05,376.97 under this head in different loan schemes and most of it is outstanding for last many years. The amount must have been refunded to the related customer and if they are not identifiable then a proper decision should be taken by the management regarding this amount.

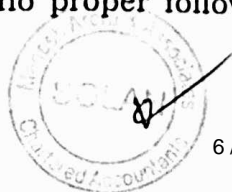
27. **LAND ACQUISITION UNDER DECREED ALR CASES**

This ledger account is showing recoverable amount of Rs. 10435764/- whereas as per certificates provided only Rs. 10129297/- the difference of Rs. 306467/- needs to be reconciled and adjusted. Further the cases transferred are only upto 2014-15 and subsequently no cases have been transferred under this head and also no realization has come. Under this head also the chances of recovery are very bleak so necessary provision must be made in the books of accounts for these bad & doubtful debts.

28. **NO UNIFORMITY OF ACCOUNTS:**

There is no uniformity of Accounts at DM/AM levels. Some offices are charging LD on overdue amounts after completion of period of loan and some offices are charging at the time become overdue. Some offices are charging it on Principle amount and some are charging on principal and interest due. There should be proper accounting manual in the Corporation, so that there is no such gap in working. Standard format of ledgers do not have the space for working of days and interest with LD. The accounts are prone to error and there is no second check over it.

29. The Corporation has not updated its systems with the passage of time. It should have at least taken some inspiration from the banks where the system is so strong now a days that even a delay of one instalment is reflected on their system and message to the borrower for the same is sent. But here, the loan is considered to be overdue when the time of the loan period expires. Repayment should be made a habit. But, it seems, borrowers are not guided in that way. No reminder of the overdue instalment is generally given from the initial stages. There is no proper follow up at H.O. level. Due to all this the



level of overdue amount and non-performing loans reached to alarming level. But still no such development is seen at the ground level.

30. A scheme for waiver of loans is implemented during the year as per the Budget speech of the Government and an amount of Rs.69,76,205/- was waived off during the year. No separate allocation of budget is made by the Government regarding this. As explained the amount of waiver in next year under same scheme is rather very high. If the same is not refunded by the Government the same should have very negative impact on financial health of the Corporation which is already in stress. The amount of waiver is presently shown as expenditure in the books of accounts.
31. No Provisions for Gratuity and Retirement Benefits:
As per Accounting Standard 15 on Accounting and Disclosure of employee benefits, encompassing both in-service and retirement benefits, there is a requirement to make the provision for the retirement benefits as per the actuarial valuation given by an Actuary. But no such system is followed by the corporation.
32. The HP SCST Development Corporation Act has prescribed some issues which has to be prescribed through Rules. But no such Rules were found and provided.

**For Mahesh Arora & Associates
Chartered Accountants**



(CA Mahesh Arora)

Partner

M.No. 503931

Dated: 04.04.2025


Place: Solan

UDIN: 25503931BMMJHP9376


**HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES DEVELOPMENT
CORPORATION KALYABHAWAN, SOLAN H.P**
Balance Sheet as at 31 March 2021

(Amount Rs.)

LIABILITIES	SCHEDULE	As at 31 March 2021	As at 31 March 2020
SOURCES OF FUNDS			
UNRESTRICTED FUNDS			
Share capital	A	966,595,000.00	954,095,000.00
Reserves and surplus	B	2,347,749.00	2,347,749.00
GRANTS UNUTILISED	C	110,659,794.02	95,189,965.02
LOANS AND BORROWING			
Loans	D	98,609,846.00	69,988,175.00
CURRENT LIABILITIES AND PROVISIONS	E	4,428,059.83	3,574,254.83
		1,182,640,448.85	1,125,195,143.85
TOTAL ASSETS	SCHEDULE	As at 31 March 2021	As at 31 March 2020
APPLICATION OF FUNDS			
FIXED ASSETS	F	2,911,424.610	1,821,315.91
LAND ACQUISITION UNDER ALR CASES		10,435,764.00	10,435,764.00
CURRENT ASSETS	G	441,050,055.50	426,935,524.76
LOANS & ADVANCES	H	146,077,637.71	144,445,736.71
INTEREST RECOVERABLE ON LOAN	I	257,287,011.04	250,658,112.04
DIFFERENCE IN BANK ACCOUNTS		168,908.62	168,908.62
PROFIT & LOSS ACCOUNT (Accumulated Loss)		324,709,647.37	290,729,781.81
TOTAL LIABILITIES		1,182,640,448.85	1,125,195,143.85


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer


(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies
The accompanying notes form an integral part of the financial statements.

AUDIT REPORT
As per our Audit Report of even date

For Mahesh Arora & Associates
Chartered Accountants
Firm's Registration No.: 020157N


Mahesh Arora

Partner

Membership No.: 503931

UDIN: 25503931BMMJHP9376

Place: Solan

Date: 04/04/2025

**HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES
DEVELOPMENT CORPORATION
KALYA BHAWAN, SOLAN H.P**

Statement of Profit & Loss Account for the year ended 31 March 2021

(Amount in (Rs.))

Particulars	Note No.	As at 31 March 2021	As at 31 March 2020
INCOME			
Interest Income	I	41,176,779.61	40,581,075.02
Miscellaneous Income		1,447.00	7,253.00
NET LOSS		33,979,865.56	33,267,333.40
TOTAL		75,158,092.17	73,855,661.42
EXPENDITURE			
Salaries & Allowances	J	62,538,339.00	68,444,422.00
Travelling & Conveyance	K	459,263.00	784,349.00
Other Administrative Expenditure	L	10,643,344.87	3,393,855.73
Interest On Loans	M	1,019,106.00	918,951.00
Depreciation		498,039.30	314,083.69
TOTAL		75,158,092.17	73,855,661.42

(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer

(Ajay Raghav)
General Manager

(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date

For Mahesh Arora & Associates

Chartered Accountants

Firm's Registration No.: 020157N

Mahesh Arora

Partner

Membership No.: 503931

UDIN: 25503931BMMJHP9376

Place: Solan

Date: 04/04/2025


SCHEDULE-A

**HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES
DEVELOPMENT CORPORATION
KALYA BHAWAN, SOLAN H.P
CAPITAL PARTICULARS AS ON 31-03-2021**

Particulars	As at 31 March 2021	As at 31 March 2020
Authorised Capital	900,000,000.00	900,000,000.00
Paid Up Share Capital	-	-
H.P Govt. (SCSP)	410,580,000.00	408,080,000.00
Central Govt. (SCSP)	378,730,000.00	368,730,000.00
H.P Govt. (Shop Complex)	19,730,000.00	19,730,000.00
H.P Govt. (TSP)	81,784,000.00	81,784,000.00
Central Govt. (TSP)	72,919,000.00	72,919,000.00
H.P Govt. (NSLRS Scheme)	2,052,000.00	2,052,000.00
Interest Free Study Loan	800,000.00	800,000.00
TOTAL	966,595,000.00	954,095,000.00


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer


(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

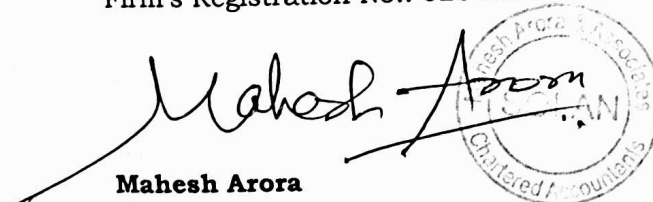
Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date

For Mahesh Arora & Associates
Chartered Accountants
Firm's Registration No.: 020157N



Mahesh Arora
Partner
Membership No.: 503931


Place: Solan
Date: 04/04/2025

**HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES
DEVELOPMENT CORPORATION
KALYA BHAWAN, SOLAN H.P
DETAIL OF RESERVE & SURPLUS AS ON 31-03-2021**

Particulars	Asat	Asat
	31 March 2021	31 March 2020
Reserve For Bad Debs (OP. Balance)	766654.00	766654.00
Additions During The Year	-	-
Less; Bad Debts Written Off	-	-
BALANCE	766,654.00	766,654.00
Reserve For Relief & Common Good Fund(OP. Balance)	1,581,095.00	1,581,095.00
Additions During The Year	-	-
BALANCE	1,581,095.00	1,581,095.00
Total	2,347,749.00	2,347,749.00


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer


(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date

For Mahesh Arora & Associates
Chartered Accountants
Firm's Registration No.: 020157N


Mahesh Arora

Partner

Membership No.: 503931

Place: Solan

Date: 04/04/2025

SCHEDULE - C

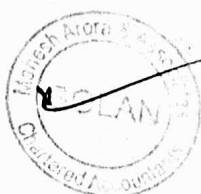
**HIMACHAL PRADESH SCHEDULED CASTES &
SCHEDULED TRIBES DEVELOPMENT CORPORATION
KALYA BHAWAN, SOLAN H.P
DETAIL OF UNUTILISED GRANTS AS AT 31-03-2021**

Particulars	SCHEDULE	For the year ended 31 March 2021	For the year ended 31 March 2020
Grant for Capital Subsidy, Interest Subsidy, Publicity Under SCSP	C-1	108,791,924.02	94,829,347.02
Grant Under TSP & Other Than Tribal	C-2	2,107,092.00	599,840.00
Grant Under NSLRS Scheme	C-3	53,646.00	53,646.00
Eight Craft Centre	C-4	(1,213,933.00)	(1,213,933.00)
Skill Development Programme (SRSM) NSFDC	C-5	306,000.00	306,000.00
Capital Subsidy (SRMS) NSFDC	C-6	533,123.00	533,123.00
Interest Subsidy (SRMS) NSFDC	C-7	41,942.00	41,942.00
Skill Development Programme-NSFDC	C-8	40,000.00 -	40,000.00
Mannual Scavenging	C-9	-	-
Adivasi Shiksha RIN-NSFDC	C-10	-	-
Total		110,659,794.02	95,189,965.02

SCHEDULE- C-1

**DETAIL OF UTILISATION OF GRANT RECEIVED UNDER SCSP FOR CAPITAL
SUBSIDY, INTEREST SUBSIDY TRAINING, DURING THE YEAR ENDING 31-03-2021**

Particulars		AMOUNT
Opening Balance		94,829,347.02
Capital Sub- A/C (SBY) (NSFDC)		
Capital Sub -A/C PMAGRY (SBY) (MCF A/C (NSFDC)		
Received During The Year		20,000,000.00
	-	114,829,347.02
Less: Utilised During The Year		
Capital Subsidy	2,019,000.00	
Interest Subsidy	1,402,334.00	
Interest Subsidy (SRMS) NSFDC		
Dalit Varg Vyavsaik Prashikshan Programme (SC)		
Dalit Varg Vyavsaik Prashikshan Programme (SC)	1,093,799.00	
Administration Expenses @3%	600,000.00	
Impact Evaluation Study Survey SC/ST		
Advertisement & Publicity	37,500.00	
Interest Subsidy NSLRS Scheme		
Capital Sub- Mahila Samridhi Yojna- NSFDC		
Capital Sub-A/C Self Employment, SCH (SBY) NSFDC	69,950.00	
Capital Sub- A/C PMAGRY (SBY) (MCF) A/c (NSFDC)		
Capital Subsidy - Ambedkar Laghu Rin Yojna, NSFDC	814,840.00	
	6,037,423.00	
Balance as on 31-03-2021	-	108,791,924.02



SCHEDULE-C-2

DETAIL OF UTILISATION OF GRANT RECEIVED UNDER TSP DURING THE YEAR ENDING 31-03-2021

		(Amount in ' hundreds)	
Particulars			CURRENT YEAR
Opening Balance (TSP)			599840.00
Received During previous year but credited to capital- SCA under TSP			2,500,000.00
	TOTAL		3,099,840.00
Less: Utilised During The Year			
Capital Subsidy - TSP		220,000.00	
Capital Subsidy - TSP (Non Tribal Area)		195,000.00	
Capital Subsidy- Mada Pocket TSP (Non Tribal Area)			
Capital Subsidy - Self Employed Sch (SBY) - NSTFDC		285,000.00	
Capital Subsidy - Adivasi Mahila Shashkikaran Yojna- NS		40,000.00	
Training Expenses - TSP			
Training Expenses - TSP - Other Than Tibal		156,136.00	
Dalit Varg Vyavsaik Prashikshan Programme			
Dalit Varg Vyavsaik Prashikshan Programme (TSP)			
Interest Subsidy - TSP- Other Than Tribal		41,638.00	
Interest Subsidy - TSP		54,974.00	
		992,748.00	
Balance as on 31-03-2021			2,107,092.00

SCHEDULE -C-3

DETAIL OF UTILISATION OF GRANT RECEIVED UNDER NSTFDC ADIVASI SHIKSHA RIN SCHEME DURING THE YEAR ENDING 31-03-2021

Particulars		CURRENT YEAR
Opening Balance		53,646.00
Interest Subsidy NSTFDC Adivasi Shiksha Rin		
Capital Subsidy NSLRS Scheme		
Capital Subsidy MCF-NSKFDC		
Received During The Year (Mahila Samridhi Yojna- NSKFDC)		
TOTAL		53,646.00
Less: tfd. To Interest Subsidy- SCA- SCP		
Balance as on 31-03-2021		53,646.00



SCHEDULE-C-4

**DETAIL OF UTILISATION OF GRANT RECEIVED FOR EIGHT CRAFT CENTRES DURING
THE YEAR ENDED 31-03-2021**

Particulars		CURRENT YEAR
Opening Balance		(1,213,933.00)
Received During The Year		(1,213,933.00)
Less: Utilised During The Year		
Balance as on 31-03-2021		(1,213,933.00)

SCHEDULE-C-5

**DETAIL OF UTILISATION OF GRANT RECEIVED FOR SKILL DEVELOPMENT
PROG. (NSKFDC) DURING THE YEAR ENDED 31-03-2021**

Particulars		CURRENT YEAR
Opening Balance		306,000.00
Received During The Year		
TOTAL		306,000.00
Less: Utilised During The Year		
Paid To Himcon		-
Balance as on 31-03-2021		306,000.00

SCHEDULE-C-6

**DETAIL OF UTILISATION OF GRANT RECEIVED FOR CAPITAL SUBSIDY (SRMS) (NSFDC)
DURING THE YEAR ENDED 31-03-2021**

Particulars		CURRENT YEAR
Opening Balance		533,123.00
Received During The Year		
TOTAL		533,123.00
Less: Utilised During The Year		
Capital Subsidy (SRSM)		-
Balance as on 31-03-2021		533,123.00



SCHEDULE-C-7

**DETAIL OF UTILISATION OF GRANT RECEIVED FOR INTEREST SUBSIDY (SRMS) (NSFDC)
DURING THE YEAR ENDED 31-03-2021**

Particulars	-	CURRENT YEAR
Opening Balance	-	41,942.00
Received During The Year		
TOTAL		41,942.00
Less: Utilised During The Year		
Balance as on 31-03-2021	-	41,942.00

SCHEDULE-C-8

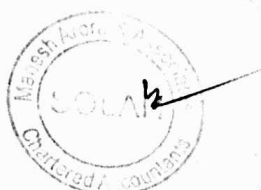
**DETAIL OF UTILISATION OF GRANT RECEIVED SKILL DEVELOPMENT TRAINING/E D
DURING THE YEAR ENDED 31-03-2021**

Particulars	-	CURRENT YEAR
Opening Balance		40,000.00
Received During The Year		
TOTAL		40,000.00
Less: Utilised During The Year		
Paid To Himcon		
Total	-	40,000.00

SCHEDULE-C-9


**DETAIL OF UTILISATION OF GRANT FOR TRAINING OTHER THAN TRIBAL ACCOUNT DURING
THE YEAR ENDED 31-03-2021**

Particulars	-	CURRENT YEAR
Opening Balance		
Received During The Year		
TOTAL		-
Less: Utilised During The Year		
Total	-	-

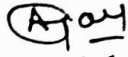


**DETAIL OF UTILISATION OF GRANT FOR ADIVASI SHIKSHA YOJNA RIN-NSTFDC
DURING THE YEAR ENDED 31-03-2021**

Particulars	-	CURRENT YEAR
Opening Balance		
Received During The Year		-
Less: Utilised During The Year		
TOTAL		
Total	-	-


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer


(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date

For Mahesh Arora & Associates
Chartered Accountants
Firm's Registration No.: 020157N


Mahesh Arora

Partner

Membership No.: 503931

Place: Solan

Date: 04/04/2025




SCHEDULE-D
HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES
DEVELOPMENT CORPORATION
KALYA BHAWAN, SOLAN H.P
DETAIL OF LOANS AS AT 31-03-2021

S.No	Particulars	Asat 31March2021	Asat 31March2020
1	Loans From NSFDC	5,413,962.00	9,724,501.00
2	Ambedkar Laghu Rin Yojna- NSFDC	36,842,000.00	5,920,000.00
3	Mahila Samridhi Yojna- NSFDC	4,844,000.00	1,200,000.00
4	Education Loan- NSFDC	5,271,263.00	5,113,445.00
5	NSFDC Loan For Small Business Under PMAGY	2,235,000.00	-
6	Loan From NSKFDC	1,620,000.00	1,800,000.00
7	MCF- NSKFDC	2,359,594.00	2,868,022.00
8	Mahila Samridhi Yojna- NSKFDC	2,249,998.00	2,699,998.00
9	Adivasi Mahila Shashkikaran Yojna- NSTFDC	1,743,303.00	2,354,909.00
10	Loan From NSTFDC	4,431,305.00	6,295,748.00
11	NSTFDC- Adivasi Shiksha Rin (Study Loan)	2,749,421.00	3,161,552.00
12	Loan From State Govt. For Interest Free Study Loans- ST	1,500,000.00	1,500,000.00
13	Loan From State Govt. For Interest Free Study Loans- SC	27,350,000.00	27,350,000.00
	Total	98,609,846.00	69,988,175.00


(Prem Sagar Sharma, HPFAS)
 Chief Accounts Officer


(Ajay Raghav)
 General Manager


(Ajay Kumar Yadav, IAS)
 Managing Director

Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date

For Mahesh Arora & Associates

Chartered Accountants

Firm's Registration No.: 020157N


Mahesh Arora

Partner

Membership No.: 503931

Place: Solan

Date: 04/04/2025


**HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED
TRIBES DEVELOPMENT CORPORATION
KALYABHAWAN, SOLAN.H.P
DETAIL OF LOAN SDURING THE YEAR ENDING 31-03-2021**

S.No	Particulars	As at 31March2021	As at 31March2020
1	Loans From NSFDC Addition: NSFCD Dairy Dev. Project Addition: NSFDC Loan For Small Business/MCF(PMAGY) TOTAL Less: During The Year Less: Unutilised Amount Repaid BALANCE	9,724,501.00 - - 9,724,501.00 4,310,539.00 5,413,962.00	1,036,101.00 1,049,000.00 11,250,000.00 13,335,101.00 3,610,600.00 9,724,501.00
2	NSFDC Dairy Development Project Addition: During The Year TOTAL Less: Unutilised Amount Repaid BALANCE	- 2,235,000.00 2,235,000.00 2,235,000.00	- - -
3	Ambedkar Laghu Rin Yojna-NSFDC Addition: During The Year TOTAL Less:Paid during the year Less:Unutilised Amount Repaid BALANCE	5,920,000.00 34,250,000.00 40,170,000.00 960,000.00 2,368,000.00 36,842,000.00	5,920,000.00 5,920,000.00
4	Mahila Samridhi Yojna-NSFDC Addition: During The Year TOTAL Less:Paid during the year Less:Unutilised Amount Repaid BALANCE	1,200,000.00 4,660,000.00 5,860,000.00 1,016,000.00 4,844,000.00	1,985,000.00 1,985,000.00 785,000.00 1,200,000.00
5	LoanFrom NSFDC-Education Loan Addition: During The Year TOTAL Less:Paid during they ear BALANCE	5,113,445.00 929,462.00 6,042,907.00 771,644.00 5,271,263.00	2,948,924.00 2,683,727.00 5,632,651.00 519,206.00 5,113,445.00
6	Loan From NSKFDC Addition: During The Year TOTAL Less:Paidd uring the year Less:Unutilised Amount Repaid BALANCE	1,800,000.00 1,800,000.00 180,000.00 1,620,000.00	1,800,000.00 1,800,000.00
7	MCF-NSKFDC Addition: During The Year TOTAL Less:Paid during the year Less:Unutilised Amount Repaid BALANCE	2,868,022.00 2,868,022.00 508,428.00 2,359,594.00	1,349,998.00 2,700,000.00 4,049,998.00 131,976.00 1,050,000.00 2,868,022.00
8	Mahila Samridhi Yojna (NSKFDC) Addition: During The Year TOTAL Less: Paid during the year Less: Unutilised Amount Repaid BALANCE	2,699,998.00 2,699,998.00 450,000.00 2,249,998.00	1,349,998.00 2,700,000.00 4,049,998.00 112,500.00 1,237,500.00 2,699,998.00

9	Adivasi Mahila Shashkikaran Yojna-NSTFDC	2,354,909.00	854,906.00
	Addition: During The Year		2,000,000.00
	TOTAL	2,354,909.00	2,854,906.00
	Less:Paid during the year	611,606.00	499,997.00
	Less:Unutilised Amount Repaid		
	BALANCE	1,743,303.00	2,354,909.00
10	Loan From NSTFDC	6,295,748.00	7,047,828.00
	Addition: During The Year	2,282,600.00	2,083,000.00
	TOTAL	8,578,348.00	9,130,828.00
	Less:Paid during the year	2,531,043.00	1,465,581.00
	Less:Unutilised Amount Repaid	1,616,000.00	1,369,499.00
	BALANCE	4,431,305.00	6,295,748.00
11	Loan From NSTFDC-Adivasi Shiksha Rin (StudyLoan)	3,161,552.00	3,516,930.00
	Addition: During The Year		
	TOTAL	3,161,552.00	3,516,930.00
	Less:Paid during the year	412,131.00	355,378.00
	Less:Unutilised Amount Repaid		
	BALANCE	2,749,421.00	3,161,552.00
12	Loan From State Govt.For Interest Free Study Loans-ST	1,500,000.00	1,500,000.00
	Addition: During The Year		
	TOTAL	1,500,000.00	1,500,000.00
	Less: Paid during the year		
	Less: Unutilised Amount Repaid		
	BALANCE	1,500,000.00	1,500,000.00
13	Loan From State Govt. For Interest Free Study Loans-SC	27,350,000.00	27,350,000.00
	Addition: During The Year		
	TOTAL	27,350,000.00	27,350,000.00
	Less: Paid during the year		
	BALANCE	27,350,000.00	27,350,000.00
	Total	98,609,846.00	69,988,175.00


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer


(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

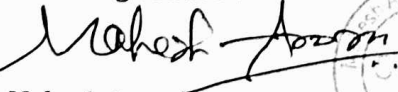
Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date

For Mahesh Arora & Associates
Chartered Accountants
Firm's Registration No.: 020157N


Mahesh Arora
Partner
Membership No.: 503931

Place: Solan
Date: 04/04/2025

SCHEDULE-E

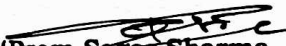
**HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES DEVELOPMENT CORPORATION
KALYABHAWAN, SOLAN H.P**

DETAIL OF CURRENT LIABILITIES & PROVISION AS ON 31-03-2021


S.No	Particulars	As at 31 March 2021	As at 31 March 2020
1	GSLIS	234498.00	50846.00
2	GIS	820.00	640.00
3	GPF Govt.	93080.00	80030.00
4	Premium Payable To LIC Of India	50297.00	30463.00
5	Excess Recovery Of Margin Money Loans	178695.97	178695.97
6	Income Tax	87386.00	2367.00
7	Loans & Advances-Staff	15000.00	28200.00
8	EPF Employee Share	443543.00	56969.00
9	EPF Voluntary Share	256749.00	252090.00
10	Security Deposits NSFDC Loans	7500.00	7500.00
11	House Rent Recovery Govt.	28626.00	26374.00
12	Excess Recovery Of ALRY Loans-NSFDC	30016.00	30016.00
13	Excess Recovery Of NSFDC Loans	76886.00	76886.00
14	NSFDC Promoter Share Interest Free Study Loan	49955.00	62155.00
15	Excess Recovery-Shop Complex	293.00	293.00
16	Bills Payable	220928.00	245164.00
17	HPSC & ST DC EMP.N/AT&C Society,RDA/C	32000.00	10500.00
18	HPSC&STDC EMP.N/AT&C Society,Loan A/C	79636.00	44263.00
19	Excess Recovery Of Intt. Free Study Loan	5140.00	5140.00
20	Adivasi Shiksha Rin Yojana-Promoter Share	7230.00	7230.00
21	Salary Payable	1265946.00	948425.00
22	Excess Recovery Of N.S.T.F.D.C A/C	1716.00	1716.00
23	Interest Payable To NSFDC	0.00	83377.00
24	Interest Payable To NSTFDC	62447.00	68030.00
25	Interest Payable To NSKFDC	0.00	13463.00
26	Interest Payable Ambedkar Laghu Rin Yojana (NSFDC)	0.00	29519.00
27	Interest Payable MCF-NSKFDC	0.00	14443.00
28	Interest Payable-Mahila Samridhi Yojna (NSKFDC)	0.00	6731.00
29	Interest Payable-Mahila Samridhi Yojna (NSFDC)	0.00	3036.00
30	Intt. Pay.-Adivasi Mahila Shashktikaran Yojna- NSTFDC	12324.00	23142.00
31	Excess Recovery Of Dairy Dev. Project- NSFDC	11108.00	11108.00
32	Excess Recovery Of N.S.K.F.D.C-MCF- A/C	1372.00	1372.00
33	NSFDC Promoter Share	65915.00	65915.00
34	NSKFDC Promoter Share	-23000.00	-18000.00
35	Interest Payable to NSFDC-Education Loan (Skill Development Programmers/EDP)	0.00	4275.00
36	Interest Payable To NSTFDC-A.S.R.Y(Skill Development Programme/EDP)	7020.00	5201.00
37	Employees Welfare Fund		
38	MCF Promoter Share	10000.00	10000.00



39	Incentive A/c NSTFDC	0.00	7318.00
40	Incentive A/c NSFDC	0.00	150.00
41	Excess Recovery Of Hast Shilp Vikas Yojna	150.00	-
42	Expenses Payable	-	16261.00
43	H.P Mahila Vikas Nigam, Solan	16261.00	-
44	Pay Roll Savings Scheme	-114.00	-114.00
45	H.B.A Recovery	-	4647.00
46	Interest Sub. NSTFDC Adivasi Shiksha Rin Yojana	-	80040.00
47	NSTFDC Promoter Share	40640.00	-
48	Interest On HBA Govt.	0.00	5473.00
49	House Building Advance Rec.(Govt.)	2620.00	-
50	Excess Credit by Bank	972064.86	951477.86
51	Education Advance To Staff	0.00	2027.00
52	Tribal Training Promoter Staff	39400.00	39400.00
53	NPS Employee Share	43911.00	-
	TOTAL	4428059.83	3574254.83


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer


(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date

For Mahesh Arora & Associates

Chartered Accountants

Firm's Registration No.: 020157N


Mahesh Arora

Partner

Membership No.: 503931

Place: Solan

Date: 04/04/2025



HIMACHAL PRADESH SCHEDULED CASTES AND SCHEDULED TRIBES DEVELOPMENT CORPORATION KALYA BHAWAN, SOLAN H.P.
SCHEDULE OF FIXED ASSETS AS AT 31-03-2021

Particulars	RATE	Gross block			Net block		
		Original value	Additions during the year	Disposals during the year	Total	Depreciation up to 31-03-20	Depreciation For the year
Furniture & Fixture	10%	1778820.71	85645.00		1,864,465.71	1,375,333.98	48913.17
Office Equipments	15%	1288017.10	64752.00		1,352,769.10	965,962.48	58020.99
Vehicles	15%	5318945.65	1402296.00		6,721,241.65	4,499,905.63	333200.40
Library	15%	21530.50	0.00		21,530.50	17,722.06	571.27
Electrical Appliances	15%	507091.94	30005.00	-	537,096.94	365,316.33	25767.09
Intercoms	15%	22555.50	0.00		22,555.50	19,537.69	452.67
Radio & TV	15%	59909.60	0.00	0.00	59,909.60	52,746.45	1074.47
Fire Equipments	15%	4580.85	0.00		4,580.85	4,494.26	12.99
Typewriter & Duplicator	15%	853287.47	0.00	-	853,287.47	771,259.77	12304.16
Computer	40%	2476712.00	5450.00	-	2,482,162.00	2,437,856.77	17722.09
Total		12,331,451.32	1,588,148.00	-	13,919,599.32	10,510,135.41	498,039.30
						As at 31 March 2020	As at 31 March 2021
						403,486.734	440,218.56
						322,054.624	328,785.63
						819,040.022	1,888,135.62
						3,808.440	3,237.17
						141,775.610	146,013.52
						3,017.810	2,565.14
						7,163.150	6,088.68
						86.590	73.60
						82,027.700	69,723.54
						38,855.230	26,583.14
						1,821,315.91	2,911,424.61



(Prem Sagar Sharma, HPFAS)
 Chief Accounts Officer

For Mahesh Arora & Associates
 Chartered Accountants
 Firm's Registration No.: 020157N



Mahesh Arora
 Partner
 Membership No.: 503931
 Place: Solan
 Date: 04/04/2025



(Ajay Raghav)
 General Manager


(Ajay Kumar Yadav, IAS)
 Managing Director


SCHEDULE-G

**HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES
DEVELOPMENT CORPORATION
KALYA BHAWAN, SOLAN H.P
DETAIL OF CURRENT ASSETS & LOANS & ADVANCES AS ON 31-03-2021**

S.N o	Particulars	SCHEDULE	As at 31 March 2021	As at 31 March 2020
1	Cash in Hand		13236.00	1316.00
2	Balance In Bank's SB A/C		66889774.38	75461873.30
3	Fixed Deposits With Bank		336768984.16	307812912.16
4	Security Deposits Balance With District Managers	G-1	47642.61 10062635.42	47642.61 10198344.76
5	Margin Money Deposits With Banks (Self Employment Scheme) (SCP)		1307619.53	6600369.53
6	Mada Pocket- TSP- Non Tribal Area NSLRS (MMD) TSP Non-Tribal Area (MMD) TSP (MMD)- Tribal Area		1103059.00 7857711.00 122500.00 15992757.00	122500.00 7857711.00 1378059.00 16210257.00
7	Loans & Advances Staff	G-1A	578399.00	736222.00
8	Other Advances		55737.40	13317.40
9	Funds Receivable		0.00	0.00
10	Salary Advance		250000.00	495000.00
11	Tax Deducted At Source		0.00	0.00
	TOTAL		441050055.50	426935524.76


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer


(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date

For Mahesh Arora & Associates

Chartered Accountants

Firm's Registration No.: 020157N


Mahesh Arora

Partner

Membership No.: 503931

Place: Solan

Date: 04/04/2025

SCHEDULE- G1

HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES

DEVELOPMENT CORPORATION KALYA BHAWAN, SOLAN H.P

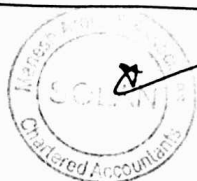
DETAIL OF AMOUNT LYING WITHDM/AM OFFICES AS ON 31-03-2021

S.No	Particulars	As at 31 March 2021
1	Balance With District Managers (Adv. For Different Schemes)	2207865.99
2	DM/AM Ambedkar Laghu Rin Yojna- NSFDC	748128.06
3	DM/AM Recov. Shop Complexes	387600.35
4	DM/AM Recov. Intt. Free Study Loans	272721.01
5	DM/AM Recovery Hastshilp Vikas Yojna	292305.00
6	DM/AM Recovery NSTFDC	1451005.14
7	DM/AM Recov. NSFDC	1351222.47
8	DM/AM Recovery NSKFDC	162124.95
9	DM/AM Recovery NSKFDC - Mahila Samridhi Yojna	115921.00
10	DM/AM Rec. NSTFDC-Adivasi Mahila Shashkikaran Yojna- NSTFDC	302982.00
11	DM/AM Recovery NSKFDC-MCF	133543.00
12	DM/AM Recovery A/C- Himswablamban Yojna (SC)	321439.00
13	DM/AM Recovery A/C- Himswablamban Yojna (ST)	352107.00
14	DM/AM Recovery A/C Self Emp. Scheme (SBY) NSFDC	227432.00
15	DM/AM Recovery A/C Self Emp. Scheme (SBY) NSTFDC	981504.00
16	DM/AM Recovery A/C PMAGRY (SBY) NSFDC	-79940.00
17	DM/AM Recovery - Margin Money Loans	141160.45
18	DM/AM Recovery Education Loan NSFDC	271788.00
19	DM/AM Recovery Interest Free Study Loan-ALR	30399.00
20	DM/AM Recovery Adivasi Shiksha Rin Yojna	86851.00
21	DM/AM Recovery Margin Money Loans(A.L.R A/C	0.00
22	DM/AM Recovery Mahila Samridhi Yojna-NSFDC	72672.00
23	DM/AM Recovery Ambedkar Laghu Rin Yojna-NSTFDC	
24	DM/AM Recovery Margin Money Loans (N.S.L.R.S A/C)	-3570.00
25	DM/AM Recovery Ambedkar Laghu Rin Yojna-NSKFDC	
26	DM/AM Recovery Dairy Deve. Project- NSFDC	235374.00
27	DM/AM Recovery NSFDC ALR	0.00
28	DM/AM Recovery NSKFDC ALR	0.00
29	DM/AM Recovery NSTFDC ALR	0.00
30	Encashment Of Margin Money FDR (Non-T Area) TSP	0.00
31	Encashment Of Margin Money FDR (Self Emp.)(SCP) A/c	0.00
32	Encashment Of Margin Money FDR (Tribes)TSP A/c	0
	TOTAL	10062635.42

SCHEDULE-G1A

DETAIL OF ADVANCES TO STAFF AS ON 31-03-2021

S.No	Particulars	As at 31 March 2021
1	Advance Control A/C	
2	Building Advance	53726
	TOTAL	524673
		578399




SCHEDULE-H

HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES
DEVELOPMENT CORPORATION KALYA BHAWAN, SOLAN H.P
DETAIL OF LOANS DISBURSED AS ON THE YEAR ENDING 31-03-2021

S.No	Particulars	As at 31 March 2021	As at 31 March 2020
1	NSFDC	34339023.39	35176358.39
2	Ambedkar Laghu RinYojna	29180291.00	27982748.00
3	NSFDC Mahila Samridhi Yojna	868443.36	592227.36
4	NSFDC Term Loan For Dairy Dev. Project	1265025.00	1276757.00
5	NSFDC Self Emp. (SBY)	1422981.00	1406024.00
6	Margin Money Loans of Corporation - NSFDC	10863051.00	10711601.00
7	PMAGRY (SBY) (MCF)- NSFDC	1738616.00	1798739.00
8	Margin Money Interest Free Study Loan- NSFDC	225407.00	225407.00
9	Interest Free Study Loan Corp.	4287543.00	3389550.00
10	NSTFDC	7801828.00	8258660.00
11	NSTFDC Margin Money Loan Corp.	5123763.00	5025963.00
12	NSTFDC Adivasi Mahila Shashkikaran Yojna	1873252.00	1832001.00
13	NSTFDC- MML Adivasi Mahila Shashkikaran Yojna	583835.00	567835.00
14	NSTFDC Self Emp. (SBY)	3869483.00	3058643.00
15	NSTFDC Margin Money Loans of Corp.	581772.00	566772.00
16	NSTFDC Loan For Adivasi Shiksha Rin Yojna	3950133.00	3905633.00
17	NSKFDC Loans	8317887.00	8418225.00
18	NSKFDC Margin Money Loans Corp.	1269485.00	1269485.00
19	MCF - NSKFDC Loans	4629755.00	4428643.00
20	NSKFDC Mahila Samridhi Yojna	22993.00	110967.00
21	Margin Money Loans NSLRS Scheme	522499.25	522499.25
22	Shop Complexes	1196396.00	2462211.00
23	Interest Free Study Loans	4065104.00	3907112.00
24	Interest Free Study Loans (ST)	939168.00	939168.00
25	Margin Money Loans	13492497.71	13511813.71
26	Margin Money Loans (Tribal)	80000.00	65000.00
27	Margin Money Loans (Hastshilp)	3567406.00	3035694.00
28	HPSCDC Himswalamban Yojna (ST)	-	-
29	HPSCDC Himswalamban Yojna (SC)	-	-
TOTAL		146,077,637.71	144445736.71


(Prem Sagar Sharma, HPFAS)
 Chief Accounts Officer

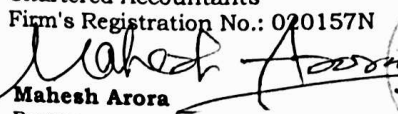

(Ajay Raghav)
 General Manager


(Ajay Kumar Yadav, IAS)
 Managing Director

Significant accounting policies
 The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date
For Mahesh Arora & Associates
 Chartered Accountants
 Firm's Registration No.: 020157N


Mahesh Arora
 Partner
 Membership No.: 503931
 Place: Solan, Date: 04/04/2025




SCHEDULE-I

DETAIL OF INTEREST RECOVERABLE AS ON 31-03-2021

S.No	Particulars	As at 31 March 2021
1	Margin Money Deposits	44531780.90
2	Construction Of Shop/Shed Scheme	763832.00
3	Interest Free Study Loan Scheme	786887.00
4	Ambedkar Laghu Rin Yojna- NSFDC	9335400.00
5	Margin Money Loans	18447100.64
6	Short Term Deposits	6324083.85
7	Hastshilp Vikas Yojna	889819.00
8	NSTFDC Loans	12228101.00
9	NSFDC Loans	124370527.65
10	NSKFDC Loans	30846977.00
11	MCF-NSKFDC	3273796.00
12	Mahila Samridhi Yojna NSFDC	321369.00
13	Adivasi Mahila Shashkikaran Yojna- NSTFDC	688967.00
14	Self Employment Scheme (SBY) NSFDC	891274.00
15	Dairy Dev. Project- NSFDC	689855.00
16	Adivasi Shiksha Rin Yojna-NSTFDC	952014.00
17	Self Emp. Scheme (SBY) NSTFDC	484955.00
18	Education Loan (NSFDC)	560773.00
19	Mahila Samridhi Yojna-NSKFDC	47094.00
20	Interest Subsidy A.S.R.Y	-31004.00
21	Interest Recoverable on NSLRS Scheme Loan	495.00
22	PMAGY Yojna (SBY) MCF NSFDC	882914.00
	TOTAL	257287011.04


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer


(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date

For Mahesh Arora & Associates

Chartered Accountants

Firm's Registration No.: 020157N


SD/- Mahesh Arora

Partner

Membership No.: 503931

UDIN:

Place: Solan

Date: 04/04/2025



SCHEDULE-H

HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES DEVELOPMENT CORPORATION

KALYA BHAWAN, SOLAN H.P

DETAIL OF LOANS DISBURSED AS ON THE YEAR ENDING 31-03-2021

S.No	Particulars	As at 31 March 2021	As at 31 March 2020
1	NSFDC	34339023.39	35176358.39
2	Ambedkar Laghu Rin		
3	Yojna	29180291.00	27982748.00
4	NSFDC Mahila Samridhi Yojna	868443.36	592227.36
5	NSFDC Term Loan For Dairy Dev. Project	1265025.00	1276757.00
6	NSFDC Self Emp. (SBY)	1422981.00	1406024.00
7	Margin Money Loans of Corporation - NSFDC	10863051.00	10711601.00
8	PMAGRY (SBY) (MCF)- NSFDC	1738616.00	1798739.00
9	Margin Money Interest Free Study Loan- NSFDC	225407.00	225407.00
10	Interest Free Study Loan Corp.	4287543.00	3389550.00
11	NSTFDC	7801828.00	8258660.00
12	NSTFDC Margin Money Loan Corp.	5123763.00	5025963.00
13	NSTFDC Adivasi Mahila Shashkikaran Yojna	1873252.00	1832001.00
14	NSTFDC- MML Adivasi Mahila Shashkikaran Yojna		
15	NSKFDC	583835.00	567835.00
16	NSKFDC Self Emp. (SBY)	3869483.00	3058643.00
17	NSKFDC Margin Money Loans of Corp.		
18	NSKFDC Loan For Adivasi Shiksha Rin Yojna	581772.00	566772.00
19	NSKFDC Loans	3950133.00	3905633.00
20	NSKFDC Margin Money Loans Corp.	8317887.00	8418225.00
21	MCF - NSKFDC Loans	1269485.00	1269485.00
22	NSKFDC Mahila Samridhi Yojna	4629755.00	4428643.00
23	Margin Money Loans NSLRS Scheme	22993.00	110967.00
24	Shop	522499.25	522499.25
25	Complexes	1196396.00	2462211.00
26	Interest Free Study Loans	4065104.00	3907112.00
27	Interest Free Study Loans (ST)	939168.00	939168.00
28	Margin Money Loans	13492497.71	13511813.71
29	Margin Money Loans (Tribal)	80000.00	65000.00
30	Margin Money Loans (Hastshilp)	3567406.00	3035694.00
31	HPSCDC Himswalamban Yojna (ST)	-	-
32	HPSCDC Himswalamban Yojna (SC)	-	-
	TOTAL	146,077,637.71	144445736.71

(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer

(Ajay Raghav)
General Manager

(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date

For **Mahesh Arora & Associates**

Chartered Accountants

Firm's Registration No.: 020157N

Mahesh Arora

Partner

Membership No.: 503931

Place: Solan, Date: 04/04/2025

SCHEDULE - H

**HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES
DEVELOPMENT CORPORATION
KALYA BHAWAN, SOLAN H.P
DETAIL OF LOANS DISBURSED AS ON THE YEAR ENDING 31-03-2021**


Particulars		As at 31 March 2021	As at 31 March 2020
1	NSFDC Loans	35176358.39	37021167.39
	Additions During The Year	2327599.00	624000.00
	TOTAL	37503957.39	37645167.39
	Less: Recovery	3164934.00	2468809.00
	BALANCE	34339023.39	35176358.39
2	Ambedkar Laghu Rin Yojna- NSFDC	27982748.00	26115530.00
	Additions During The Year	3930000.00	5080000.00
	TOTAL	31912748.00	31195530.00
	Less: Recovery	2732457.00	3212782.00
	BALANCE	29180291.00	27982748.00
3	NSFDC Mahila Samridhi Yojna	592227.36	621406.00
	Additions During The Year	480000.00	120000.00
	TOTAL	1072227.36	741406.00
	Less: Recovery	203784.00	149178.64
	BALANCE	868443.36	592227.36
4	NSFDC Term Loan For Dairy Dev. Project	1276757.00	1327453.00
	Less: Recovery	11732.00	50696.00
	BALANCE	1265025.00	1276757.00
5	NSFDC Term Loan (Self Employment) SBY	1406024.00	1452192.00
	Additions During The Year	41286.00	0.00
	TOTAL	1447310.00	1452192.00
	Less: Recovery	24329.00	46168.00
	BALANCE	1422981.00	1406024.00
6	Margin Money of Corporation (NSFDC)	10711601.00	10633601.00
	Additions During The Year	151450.00	78000.00
	TOTAL	10863051.00	10711601.00
	Less: Recovery		
	BALANCE	10863051.00	10711601.00
7	PMAGRY Term Loan (SBY) (MCF) (NSFDC)	1798739.00	1914291.00
	Additions During The Year		
	TOTAL	1798739.00	1914291.00
	Less: Recovery	60123.00	115552.00
	BALANCE	1738616.00	1798739.00
8	Education Loan (NSFDC) Loan A/C- M M Loan- NSFDC	225407.00	215407.00
	Additions During The Year		10000.00
	TOTAL	225407.00	225407.00





	Less: Recovery				
		BALANCE	225407.00	225407.00	
9	Education Term Loan A/C- NSFDC		3389550.00	2898210.00	
	Additions During The Year		1128909.00	894928.00	
		TOTAL	4518459.00	3793138.00	
	Less: Recovery		230916.00	403588.00	
		BALANCE	4287543.00	3389550.00	
10	Loans		8258660.00	9289599.00	
	Additions During The Year		669800.00		
		TOTAL	8928460.00	9289599.00	
	Less: Recovery		1126632.00	1030939.00	
		BALANCE	7801828.00	8258660.00	
11	NSTFDC Margin Money Loans Corp.		5025963.00	5025963.00	
	Additions During The Year		97800.00		
		TOTAL	5123763.00	5025963.00	
	Less: Recovery				
		BALANCE	5123763.00	5025963.00	
12	NSTFDC - Adivasi Mahila Shashkikaran Yojna		1832001.00	1977930.00	
	Additions During The Year		260000.00	188000.00	
		TOTAL	2092001.00	2165930.00	
	Less: Recovery		218749.00	333929.00	
		BALANCE	1873252.00	1832001.00	
13	NSTFDC- MML- Adivasi Mahila Shashkikaran Yojna		567835.00	555835.00	
	Additions During The Year		16000.00	12000.00	
		TOTAL	583835.00	567835.00	
	Less: Recovery				
		BALANCE	583835.00	567835.00	
14	NSTFDC Term Loan Self Emp. (SBY)		3058643.00	2676596.00	
	Additions During The Year		1320000.00	885000.00	
		TOTAL	4378643.00	3561596.00	
	Less: Recovery		509160.00	502953.00	
		BALANCE	3869483.00	3058643.00	
15	NSTFDC Margin Money Loans of Corp (SBY)		566772.00	526772.00	
	Additions During The Year		15000.00	40000.00	
		TOTAL	581772.00	566772.00	
	Less: Recovery				
		BALANCE	581772.00	566772.00	
16	NSTFDC Loan For Adivasi Shiksha Rin Yojna		3905633.00	2910133.00	
	Additions During The Year		116000.00	1000500.00	
		TOTAL	4021633.00	3910633.00	
	Less: Recovery		71500.00	5000.00	
		BALANCE	3950133.00	3905633.00	

17	NSKFDC Loans Additions During The Year		8418225.00	8845207.00
		TOTAL		0.00
	Less: Recovery		8418225.00	8845207.00
		BALANCE	100338.00	426982.00
			8317887.00	8418225.00
18	NSKFDC Margin Money Loans Corp. Additions During The Year		1269485.00	1269485.00
		TOTAL	1269485.00	1269485.00
	Less: Recovery		1269485.00	1269485.00
		BALANCE	1269485.00	1269485.00
19	MCF- NSKFDC Loans Additions During The Year		4428643.00	4140405.00
		TOTAL	245000.00	350000.00
	Less: Recovery		4673643.00	4490405.00
		BALANCE	43888.00	61762.00
			4629755.00	4428643.00
20	Mahila Samridhi Yojna Additions During The Year		110967.00	59451.00
		TOTAL		150000.00
	Less: Recovery		110967.00	209451.00
		BALANCE	87974.00	98484.00
			22993.00	110967.00
21	Margin Money Loans NSLRS Scheme Less: Recovery		522499.25	522499.25
		BALANCE	522499.25	522499.25
22	Loans For Shop Complexes Additions During The Year		2462211.00	2667874.00
		TOTAL	2462211.00	2667874.00
	Less: Recovery		1265815.00	205663.00
		BALANCE	1196396.00	2462211.00
23	Interest Free Study Loans Additions During The Year		3907112.00	3829535.00
		TOTAL	555150.00	542500.00
	Less: Recovery		4462262.00	4372035.00
		BALANCE	397158.00	464923.00
			4065104.00	3907112.00
24	Interest Free Study Loans (ST) Additions During The Year		939168.00	824168.00
		TOTAL		115000.00
	Less: Recovery		939168.00	939168.00
		BALANCE	939168.00	939168.00
25	Margin Money Loans Additions During The Year		13511813.71	13545703.71
		TOTAL	13511813.71	13545703.71
	Less: Recovery		19316.00	33890.00

		BALANCE	13492497.71	13511813.71
26	Margin Money Loans (Tribal)		65000.00	65000.00
	Additions During The Year		15000.00	
		TOTAL	80000.00	65000.00
	Less: Recovery			
		BALANCE	80000.00	65000.00
27	Margin Money Loans, Hastshilp		3035694.00	2273361.00
	Additions During The Year		1275000.00	1635000.00
		TOTAL	4310694.00	3908361.00
	Less: Recovery		743288.00	872667.00
		BALANCE	3567406.00	3035694.00
28	Adivasi Shiksha Rin Yojna- NSTFDC		0.00	
	Less: Recovery			
		BALANCE	0.00	0.00
29	HPSCDC Himswablamban Yojna (SC)		0.00	
	Less: Recovery			
		BALANCE	0.00	0.00
	TOTAL		146077637.71	144445736.71


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer


(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT

As per our Audit Report of even date

For Mahesh Arora & Associates
Chartered Accountants
Firm's Registration No.: 020157N


Mahesh Arora
Partner

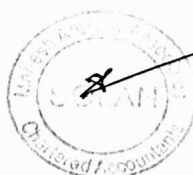
Membership No.: 503931
Place: Solan
Date: 04/04/2025



SCHEDULE-I
HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES DEVELOPMENT CORPORATION
KALYA BHAWAN, SOLAN H.P

DETAIL OF INTEREST INCOME FOR THE YEAR ENDING 31-03-2021

S.No	Particulars	As at 31 March 2021	As at 31 March 2020
1	Interest on Bank Saving & Deposits	20646775.61	21521895.02
2	Interest Accured on Margin Money Loans	440369.00	504927.00
3	Interest Accured on Margin Money Deposits		
	i. Self Employment	1789060.00	2331583.00
	ii. N.S.L.R.S Scheme	396.00	0.00
	iii. Tribal (TSP)	107478.00	111817.00
	iv. Non Tribal Area (TSP)	84087.00	236181.00
4	Interest Accured on Advances To Staff		
5	Interest Accured on Loan For Shop Complex	307543.00	190871.00
6	Interest Accured on Hast Shilp Vikas Yojna	108403.00	99628.00
7	Interest Accured on Interest Free Study Loans	136219.00	138572.00
8	Interest Accured on NSFDC loans	9615744.00	8437423.00
9	Interest Accured on Ambedkar Laghu Rin Yojna- NSFDC	1764018.00	1648932.00
10	NSFDC- Mahila Shashkikaran Yojna Loans	78106.00	72542.00
11	Dairy Dev. Project - NSFDC	102954.00	102492.00
12	Self Emp. Scheme (SBY) NSFDC	151759.00	144325.00
13	PMAGR (YOJNA) (SBY) MCF - NSFDC	189890.00	193446.00
14	Education Loan- NSFDC	179967.00	161682.00
15	Interest Accured on NSKFDC Loans	2437564.00	2703100.00
16	MCF- NSKFDC Loans	1127009.00	226900.00
17	NSKFDC- Mahila Samridhi Yojna Loans	16745.00	15180.00
18	Interest Accured on NSTFDC Loans	1265585.00	1129400.00
19	Interest Adivasi Mahila Sashaktikaran	108223.00	111358.00
20	Self Emp. Scheme (SBY) NSTFDC	225762.00	213322.00
21	Interest Adiwasi Shiksha Rin Yojna-NSTFDC	256430.00	246014.00
22	Interest Him Swablamban Yojna Loans (ST)		0.00
23	Interest Him Swablamban Yojna Loans (SC)		0.00
24	NSTFDC Incentive	6105.00	0.00
25	Incentive A/C NSFDC	7318.00	0.00
	TOTAL	41153509.61	40541590.02



DETAIL OF INTEREST INCOME EARNED FROM STAFF FOR THE YEAR ENDING 31-03-2021

Particulars	3/31/2021	3/31/2020
	Amount	Amount
Interest on HBA	23270.00	39485.00
TOTAL	23270.00	39485.00


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer


(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies

The accompanying notes form an integral part of the financial statements.

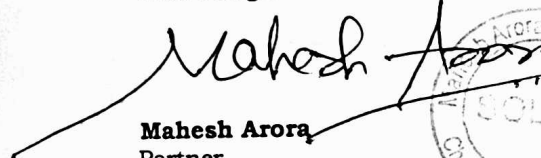
AUDIT REPORT

As per our Audit Report of even date

For Mahesh Arora & Associates

Chartered Accountants

Firm's Registration No.: 020157N


Mahesh Arora

Partner

Membership No.: 503931

Place: Solan

Date: 04/04/2025



SCHEDULE - J

HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES

DEVELOPMENT CORPORATION


KALYA BHAWAN, SOLAN H.P

DETAIL OF SALARY & OTHER BENEFITS TO STAFF FOR THE YEAR ENDING 31-03-2021

S.No	Particulars	As at 31 March 2021	As at 31 March 2020
1	Salary Of Managing Director & Other Staff	44987014.00	48351584.00
2	Employer Contribution To EPF	4081389.00	5002553.00
3	Inspection Charges On EPF	0.00	200.00
4	EPF Admn. Charges	182173.00	213130.00
5	Gratuity	7645424.00	7975805.00
6	Leave Encashment	5319925.00	6896950.00
7	HTC/LTC		
8	Medical Reimbursement	349319.00	137367.00
9	Remuneration To V.C	360000.00	360000.00
10	Edli Charges On EPF	67455.00	69633.00
11	Exgratia Grant	108440.00	
12	Sumptury Allowance	37200.00	37200.00
		63138339.00	69044422.00
	Less : Administration Expenses Adjusted Against SCA	600000.00	600000.00
	TOTAL	62538339.00	68444422.00


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer


(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies

The accompanying notes form an integral part of the financial statements.

AUDIT REPORT


As per our Audit Report of even date

For Mahesh Arora & Associates

Chartered Accountants

Firm's Registration No.: 020157N

SD/-


Mahesh Arora

Partner

Membership No.: 503931

UDIN: 25503931BMMJHP9376

Place: Solan

Date: 04/04/2025



KALYA BHAWAN, SOLAN H.P.
DETAIL OF TRAVELLING & CONVEYANCE FOR THE YEAR ENDING 31-03-2021

S.No	Particulars	As at 31 March 2021	As at 31 March 2020
1	Directors	-	-
2	TTA	5743.00	32557.00
3	Staff	453520.00	751792.00
	TOTAL	459263.00	784349.00

SCHEDULE- L
DETAIL OF OTHER ADMINISTRATIVE EXPENSES FOR THE YEAR ENDING 31-03-2021

S.No	Particulars	As at 31 March 2021	As at 31 March 2020
1	Rent, Rates & Taxes	1145852.00	1007111.00
2	Electricity & Water Charges	297311.00	305016.00
3	Vehicle Running & Maintenance	849074.00	760654.00
4	Vehicle Hiring Charges	317955.00	305560.00
5	Printing & Stationery	106082.00	86646.00
6	Postage & Telegrams	80300.00	84950.00
7	Newspaper & Periodicals	23791.00	24687.00
8	Business Promotion Exp.	141999.00	167548.00
9	Bank Charges	7171.92	2861.73
10	Penalties & Fines		
11	General Charges	245789.00	143645.00
12	Hot & Cold Weather Charges	99259.00	101814.00
13	Legal & Professional Charges	5000.00	34500.00
14	Telephone & Trunk Calls	175181.00	154607.00
15	Insurance	100575.00	64098.00
16	Gift & Presentation Exp.		18100.00
17	Board Meeting Expenses	10488.00	72840.00
18	Computer Running Exp.	61311.95	59218.00
19	Waived Off Amount	6976205.00	0.00
	TOTAL	10643344.87	3393855.73

(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer

(Ajay Raghav)
General Manager

(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies
The accompanying notes form an integral part of the financial statements.

AUDIT REPORT
As per our Audit Report of even date

For Mahesh Arora & Associates
Chartered Accountants
Firm's Registration No.: 020157N

Mahesh Arora
Partner
Membership No.: 503931
UDIN:
Place: Solan
Date: 04/04/2025

SCHEDULE-M

**HIMACHAL PRADESH SCHEDULED CASTES & SCHEDULED TRIBES
DEVELOPMENT CORPORATION
KALYA BHAWAN, SOLAN H.P**


DETAIL OF INTEREST ON LOANS TAKEN FOR THE YEAR ENDING 31-03-2021

S.No	Particulars	As at 31 March 2021	As at 31 March 2020
1	NSFDC	494886.00	356955.00
2	NSTFDC	281636.00	309085.00
3	NSKFDC	26260.00	27962.00
4	Ambedkar Laghu Rin Yojna-NSFDC	109944.00	58389.00
5	MCF-NSKFDC	27470.00	38811.00
6	Adivasi Mahila Sashaktikaran Yojna A/C-NSTFDC	7002.00	52391.00
7	Adivasi Shiksha Rin Yojna A/C-NSTFDC	25919.00	25356.00
8	Mahila Samridhi Yojna-NSKFDC	12908.00	17922.00
9	Education Loan -NSFDC	19313.00	16840.00
10	Mahila Samridhi Yojna-NSFDC	13768.00	15240.00
	TOTAL	1019106.00	918951.00


SCHEDULE - N

DETAIL OF INTEREST WAIVED OFF DURING THE YEAR ENDING 31-03-2021

S.No	Particulars	As at 31 March 2021	As at 31 March 2020
1	Margin Money Loans	7684.00	
2	NSFDC Loans	6933757.00	
3	NSTFDC Loans	34093.00	
4	NSKFDC Loans	671.00	
	TOTAL	6976205.00	0


(Prem Sagar Sharma, HPFAS)
Chief Accounts Officer

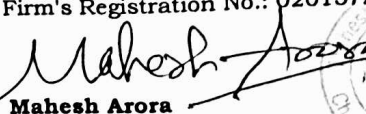

(Ajay Raghav)
General Manager


(Ajay Kumar Yadav, IAS)
Managing Director

Significant accounting policies
The accompanying notes form an integral part of the financial statements.

AUDIT REPORT
As per our Audit Report of even date

For Mahesh Arora & Associates
Chartered Accountants
Firm's Registration No.: 020157N


Mahesh Arora
Partner
Membership No.: 503931
UDIN: 25503931BMMJHP9376
Place: Solan
Date: 04/04/2025

DETAIL OF INTEREST ON BANK BALANCES FOR THE YEAR ENDING 31-03-2021

S.No	Particulars	3/31/2021	3/31/2020
		Amount	Amount
1	Allahabad Bank- 164/2612/9672052	24429.00	6736.00
2	Axis Bank - 629065	10117.00	9814.00
3	Bank Of Baroda, Solan- 003252	41799.00	41058.00
4	Bank Of India-001201	273207.00	94653.00
5	C.B.I Saproon- 243593	41935.59	40473.00
6	Canara Bank, Solan- 2137/9652		7182.00
7	Dena Bank- Solan-118210022597	43378.00	42098.00
8	Himachal Gramin Bank, Solan-3236	263759.85	256944.85
9	IDBI Bank - 33354		15519.00
10	Indian Overseas Bank, Solan-124		4979.70
11	Indus Ind Bank Ltd- 222058	2041.00	1337739.39
12	Jog. Central Co. Op. Bank, Solan - 29000238	318113.00	316149.00
13	O.B.C, Solan-001324		70702.50
14	PNB, Solan- 709964	1439923.64	3709415.64
15	Punjab & Sindh Bank, Solan- 105610355		9146.00
16	Punjab National Bank - 094303	29877063.92	33737058.94
17	Punjab National Bank -094312	413330.35	412815.35
18	S.B.I. Solan- 10688304604	446990.05	573681.66
19	S.B.I. Solan-10688304728	867959.21	867870.21
20	SBOP, Solan, 128279	711469.45	382510.45
21	SBOP, Solan, 128767	519937.00	522885.65
22	Syndicate Bank, Solan- 008512	31720.56	31756.56
23	UCO Bank, Solan-10492	3047239.47	3045276.72
24	UCO Bank, Solan-7603	22145.99	216268.99
25	Union Bank Of India, Solan- 777023	28327010.31	28915032.50
26	Vijaya Bank, Solan- 00451/2738	166204.99	794106.19
TOTAL		66889774.38	75461873.30



DETAIL OF ADVANCES LYING WITH DM/AM'S AS AT 31-03-2021

S.No	Name Of DM/AM	3/31/2021	3/31/2020
		Amount	Amount
1	DM Shimla	247212.72	569416.28
2	DM Solan	106469.26	87071.26
3	DM Sirmour	143098.00	210085
4	DM Kullu	42024.27	422741.27
5	DM Mandi	55156.13	237362.78
6	DM Chamba	5259.30	464633.8
7	DM Bilaspur	120447.06	26685.86
8	DM Una	99634.30	191739.3
9	DM Kangra	21892.13	464822.23
10	DM Hamirpur	80940.00	159199
11	DM Kinnaur	154302.92	262731.32
12	DM Lahaul & Spiti	209701.30	627272.6
13	AMD Sarkaghat	86866.25	132860.65
14	AMD, Jubbal	99801.45	183066.95
15	AMD, Dehra	280429.40	557831.16
16	AMD, Bharmour	114323.00	124015
17	AMD, Kaza	242487.13	228307.63
18	B.D.O Office, Pangi	97821.37	144634.37
TOTAL		2207865.99	5094476.46

DETAIL OF VEHICLE RUNNING & MAINTENANCE EXPENSES DURING THE YEAR ENDING 31-03-2021

Particulars	Amount	MAINTENANCE	TOTAL
	RUNNING		
HP-07F-2005	61641	4760	66401
HP-07C-1674	173615	74581	248196
HP-14C-0521	274501	77596	352097
HP-14E-0457	67945	46491	114436
Tyres & Tubes		67944	67944
	577702	271372	849074

