

21/01/24



Government of Goa
"Kautilya" Lekha Bhavan
Directorate of Accounts

Penha De Franca, Alto Porvorim, Bardez-Goa - 403521

No. DA/Control/31-5(II)/2024-25/TR-331/377

Date: 30.09.2024

To,
The Director,
Directorate of Panchayats,
5th Floor, Myles High Corporate Hub,
Patto, Panaji-Goa.

By Post

5763

14/11/2024

QPMU EL (SP) JK

Sub:- Audit Report on the account of the Village Panchayat "Ona-Maulinguem-Kudchirem" of Bicholim Block for the year 2023-24 conducted during the year 2024-25.

Sir,

A copy of the Audit Report on the account of the Village Panchayat "Ona-Maulinguem-Kudchirem" of Bicholim Block for the year 2023-24 is enclosed herewith for information and necessary action at your end.

A copy of the said reports is also sent to the respective Block Development Officer, for the needful.

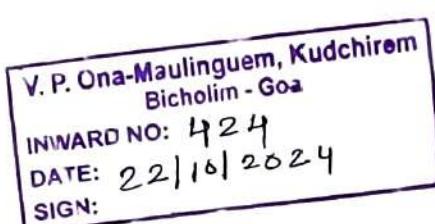
Despite recording the observations during the last inspection report, compliance to the previous audit observations has been neglected. Rigorous efforts should be made to comply with the audit observations and compliance report should be submitted to audit without further delay.

Yours faithfully,

(Dilip K. Humraskar)
Director of Accounts

Copy to:-

1. The Chief Executive Officer, North Goa Zilla Panchayats, Panaji.....via email
2. The Block Development Officer, Bicholim-Goa.....with a request to send a copy of the report to the concerned Village Panchayat, for due compliance.
3. DDA/Inspection (HQs)
4. Office of the Accountant General, Audit Bhavan "Green Valley", Alto Porvorim-Goa.....via email
5. Office copy
6. Guard file



**AUDIT REPORT OF ACCOUNTS OF THE VILLAGE
PANCHAYAT "ONA-MAULINGUEM-KUDCHIREM" IN BICHOLIM
BLOCK FOR THE YEAR 2023-24**

PART-I

A. Name of the Sarpanch/Dy. Sarpanch:-

Sr.No	Name of the Sarpanch	From	To
1	Smt. Priya Harshad Gaonkar	01/04/2023	31/03/2024

B. Name of the Secretary :-

Sr.No	Name of the Secretary	From	To
1	Shri. Vasudev Raut	01/04/2023	31/03/2024

C. Names & Designation of audit parties

Sr.No	Names of the audit parties	Designation
1	Shri. Deepak K. Velip	Dy. D.A./Insp.
2	Shri. Tushar Y. Manjrekar	A.A.O.
3	Shri. Shekhar Tari Khorjuvekar	Accounts Clerk
4	Shri. Sadanand Surlekar	Accounts Clerk

D. Date of Audit:-

From :- 08/07/2024 to 09/07/2024

E. Period of Audit:-

From:- 01/04/2023 to 31/03/2024

PART - II - INTRODUCTORY

The audit of Accounts of the **Village Panchayat Ona-Maulinguem-Kudchirem** in Bicholim Block for the year 2023-24 was conducted from 08/07/2024 to 09/07/2024 as per the Circular No. 30/7/75Fin(Bud) dated 21/08/1996 issued by Finance (Budget) Department, based on the records furnished by the Panchayat.

The **Village Panchayat Ona-Maulinguem-Kudchirem** was sanctioned following types of grants by various agencies for specific purposes. The year-wise details of the grants sanctioned are given below:

Year 2021-22

Sr.No	Type of Grants	Amount in ₹
Administrative Grants		
1	Member salary	4,05,000.00
2	Staff Salary	11,68,748.00
3	Matching Grants	4,25,000.00

Development Grants		
4	XV Finance Com	5,96,459.00
5	GIPARD	10,000.00
6	Collectorate Funds	25,000.00
	Total	26,30,207.00

PART -III

The Village Panchayat Ona-Maulinguem-Kudchirem is maintaining its records in the Form 1 to 11 as per Rule 20, 21 (a) and 25 of the Goa Panchayat, (Accounts, Audit & Custody of Funds) Rules 1997, comprising particulars of Income & Expenditure for all the Grants received i.e. Administrative & Development Grants.

I) SUMMARY OF THE ACCOUNTS

Receipts and Expenditure of Village Panchayat

Year	Receipt Amount in ₹	Expenditure Amount in ₹
2023-24	55,52,320.00	106,54,114.72

II) Total Funds/deductions available with the Panchayat are as detailed below:

Sr. No.	Total Funds/deductions as on 31/03/2024	Year 2023-24 Amount in ₹
1.	Government Grants	80,27,030.94
2.	Library Grants	1,29,084.00
3.	E.M.D.	1,85,111.00
4.	S.D.	6,62,846.00
5.	Income Tax	1,78,518.00
6.	Education Cess	655.00
7.	Higher Edu. Cess	326.00
8.	Vat (Sales Tax)	43901.00
9.	Royalty	76,011.00
10.	TCS on Royalty	947.00
11.	Labour Cess	351620.00
12.	CGST	73,304.00
13.	SGST	73,304.00
14.	Panchayat Fund	40,00,199.36
	Total	138,02,857.30

III) DETAILS OF UTILIZED / UNUTILIZED GRANTS

Statement showing details of grants are as follows:-

Year 2023-24

Amount in ₹

S.N	Name of Grants	Opening Balance	Amt Sanctioned	Amt. Utilized	Amt. Refunded	Closing Balance
1.	V.P. Member Salary	62250.00	405000.00	375750.00	24000.00	67500.00
2.	Staff Salary	846254.00	1168748.00	1083656.00	--	931346.00
3.	Matching Grants	--	425000.00	425000.00	--	--
4.	XIV th Fin Com.	19103.50	--	--	--	20365.50
	Bank Interest		1262.00	--	--	
5.	GIA Dev. Grants	3325254.00	--	2279519.00	--	1045735.00
6.	Golden Jubilee	256095.00	--	--	--	256095.00
7.	Sports Grants	100818.00	--	--	--	100818.00
8.	Bio Diversity Grant	29026.44	--	--	--	29026.44
9.	XV th Fin. Comm.	4012646.00	596457.00	2276852.00	--	2430227.00
	Bank Interest		97976.00	--	--	
10.	Goa Liberation Grants	181450.00	--	--	--	181450.00
11.	Swayampurna Goa	5000000.00	--	2070532.00	--	2929468.00
12.	GIPARD	10000.00	--	--	--	10000.00
13.	Collecterate Fund	25000.00	--	--	--	25000.00
	Total	13867896.94	2694443	8511309	24000	8027030.94
	Library Grants					
	Bank interest	127247.00			--	129084.00
	Total	127247.00	1837.00	--	--	129084.00

III) VARIATION BETWEEN BUDGET ESTIMATE AND ACTUAL

A) INCOME

Year	Original budget Estimate	Revised Budget Estimate	Actual Income	Amount in ₹	
				Short/Excess	
2023-24	22601000.00	5586195.00	5552320.00	33875.00 (S)	

B) EXPENDITURE

Year	Original Budget Estimate	Revised Budget Estimate	Actual Expenditure	Amount in ₹	
				Short/Excess	
2023-24	151,62,566.00	106,54,583.72	106,54,114.72	469.00 (S)	

PART - IV - COMMENTS ON TRANSACTIONS

Outstanding audit paras from previous Audit Report in brief

Year	Paras outstanding	Paras Settled	Balance	Brief Description of para's
1972-73	01	---	01	Para-4- and Works sub para 9(ii)
1993-94	01	---	01	Para -8- & Voucher purchase made without quotation
1997-98	01	---	01	Para 9 Works
2001-02	02	---	02	Para 7 – Advertisement Para-12- Refreshment
2003-04	01	---	01	Para-9- Purchase of Electrical goods short 1996-2000
2016-17	02	---	02	Para- 9- Excess expenditure over prescribed limit Para-10- Excess expenditure over budget provision
2017-18	03		03	Para-1- Cash book B-II Other irregularities – i) Recoveries of TDS on advertisement and professional fees ii) Recoveries of TDS on Professional fees of year 2016-17 iii) Maintenance of registers v) Attestation of cancelled receipts Para-8- Excess expenditure over prescribed limit Para-18 -General Inspection by B.D.O./E.O.V.P.
2018-21	03	--	03	Para-4- Excess expenditure over Budget provision. Para -5- Non recovery of TDS on advocate fees. Para-19- -Failure to conduct Inspection by B.D.O./E.O.V.P.
2021-23	18	18	--	All 18 paras have been dropped and commented in the current Audit wherever required.
Total	32	18	14	

The Village Panchayat has not submitted appropriate replies to 18 of year 2021-23 and all 18 paras are dropped and commented in current audit wherever required.

The pendency of 14 outstanding audit paras requires due attention and necessary action. It is therefore brought to the notice of Directorate of Panchayat that despite of comments in the previous audits, not a single outstanding para has been got dropped by the village panchayat, in fact, even no efforts were made to comply the outstanding paras. This issue required to be viewed seriously and every possible effort should be made to get long pending paras settled on priority. Action taken in this regard will be verified in next audit.

Closing balance as per the Cash book as on 31/03/2024	₹ 1,38,02,857.30
--	-------------------------

After verification, the above bank closing balances as per the Cash Book is found to be tallied with the closing balances as per the Bank Pass Book as on 31/03/2024.

2. UN-UTILIZATION/ REFUND OF GRANTS

The grants like XIVth Finance commission, XVth Finance commission, GIA grants and V.P. member salary had remained un-utilized for long period. The details of Grants un-utilized with the Panchayat as on 31/03/2024 were as under:

S No.	Name of Grants	Un-Utilized Grants in ₹
1.	Member Salary	67500.00
2.	Staff Salary	931346.00
3.	XIV th Fin Com.	20365.50
4.	GIA Dev. Grants	1045735.00
5.	Golden Jubilee	256095.00
6.	Sports Grants	100818.00
7.	Library Grants	129084.00
8.	Bio Diversity Grant	29026.44
9.	XV th Fin. Comm.	2430227.00
10.	Goa Liberation Grants	181450.00
11.	Swayampurna Goa	2929468.00
12.	GIPARD	10000.00
13.	Collectorate Funds	25000.00
Total		81,56,114.94

The Grants amounting ₹ 81,56,114.94 remained un-utilized with Panchayat as on 31/03/2024. Further, Member Salary Grants of ₹ 24000/- were refunded by the Village Panchayat in the year 2023-24.

It may be noted that, after utilizing the grants sanctioned amount, a Utilization Certificates (UCs) should have to be furnished to the Grants Sanctioning Authority as required under GFR 19 in stipulated time. In case the grants are not utilized within the specific time, then necessary approval of extension of time limits has to be obtained from the grants sanctioning authority. Village Panchayat has failed to do so. Blocking of Government funds for long period has adversely affected the development and public works of Panchayat.

As Panchayat Funds are jointly administered by the Secretary and the Sarpanch, it is, therefore, their sole responsibility to ensure that there is maximum utilization of Panchayat grants.

3. LIBRARY ACCOUNTS

The following are the details position of Library Account (Bank of India A/C No. 0357)

Year 2023-24

i)	Opening balance as on 01/04/2023	₹127247.00
ii)	Grants rec. during the year 2023-24	--
iii)	Add: Int. Accrued during the year 2021-22	₹1837.00
iv)	Less: Expenditure incurred during the year 2021-22	--
Closing balance as on 31/03/2024		₹ 129084.00

The above closing balances is found to be tallied with the closing balance as per the cash book as on 31/03/2024.

4. TAXES

Statement showing the arrears Current Demand, Collection and Balance is as under:

Year 2022-23

Amount in ₹

Name of the Tax	Arrears	Current Demand	Total	Collection	Balance
a) House Tax	168389.00	885670.00	1054059.00	861728.00	192331.00
b) Prof. Tax	346293.00	96210.00	442503.00	42681.00	399822.00
c) Cycle Tax	11118.00	429.00	11547.00	--	11547.00
d) Cart Tax	1261.00	66.00	1324.00	--	1327.00
e) Dog Tax	95.00	5.00	100.00	--	100.00
f) EHN House tax	7154.00	143408.00	150562.00	89988.00	60574.00
g) EHN prof tax	--	1850.00	1850.00	1000.00	850.00
Total	534310.00	1127638.00	1661945.00	995397.00	666551.00

The Panchayat has collected an amount of ₹ 995397/- in 2023-24 towards the various taxes, which is 59.89% of the total demand for the year.

Above percentages of collection of taxes indicate that the action of the Panchayat in respect of collection of taxes is very casual as tax amounting to ₹ 666551/- remained uncollected as on 31/03/2024. Despite of observations raised in previous audits, the Panchayat failed to give due attention in collecting of revenue as well as accumulated arrears.

As per Sub-Section (3) of Section 154 of the Goa Panchayat Raj Act, 1994, Village Panchayat is empowered to issue notices to defaulter of taxes and revenue arrears and levy 10% penalty to outstanding arrears recoverable under Sub- Section (4). Thus, it was observed that provisions of Panchayat Raj act have been violated in failure to recover the arrears. Further, as per section 153 of the Goa Panchayat Raj Act, 1994 the Village Panchayat has to revise the rates and Taxes once in three years by minimum increase of 10%. It was however noticed that House Tax is not revise for so long. Therefore, the Village Panchayat is required to take remedial action for recovery of all outstanding taxes along with the prescribed penalty from the defaulters. It is also noticed that the assessment of

House Tax was done in the years together. Thereafter no action has been taken to assess the house tax as prescribed in Goa Panchayat Raj Act 1994.

5. NON-REMITTANCE OF STATUTORY DEDUCTIONS IN GOVERNMENT TREASURY

The statutory deduction like income tax, Royalty, GST and Labour cess deducted from the contractor's bill for execution of works of Village Panchayat have not been remitted in the Government Treasury under appropriate Head of Accounts within the prescribed time limit. The year-wise un-remitted statutory deductions are as under:

Statutory Deductions	2023-24	Amount in ₹
Income Tax	178518.00	
Vat (Sales Tax)	43,901.00	
Royalty	76011.00	
Labour Cess	351620.00	
TCS on Royalty	947.00	
Edu. Cess	655.00	
Sec. & Higher Sec. Cess	326.00	
CGST	73304.00	
SGST	73304.00	

Above statement reflects the irresponsible trend in timely remittance of the statutory deductions. The Panchayat Secretary should take immediate action in this regard to avoid fines/penalties from the concerned Departments.

6. CONSTRUCTION ACTIVITIES

i) CONSTRUCTION LICENCES:

V.P Sarpanch vide Certificate No. VP/OMK/BICH/CER/2023-24/308 dated 05/06/2024 certified that Panchayat has issued one construction license within its jurisdiction during the year 2023-24 and collected ₹66,008/-

ILLEGAL CONSTRUCTION

V.P Sarpanch vide No. VP/OMK/BICH/CER/2023-24/313 dated 27/06/2023 has given the following details of illegal construction cases pending as on 31/03/2023:

Period 2023-24

1) Nos. of illegal Construction cases on 01/04/2023	93
2) Illegal Construction cases detected during the period 2023-24	00
3) Nos of illegal construction cases settled/ disposed during the period 2023-24	---
Total cases pending for settlement upto 31/03/2024	93

There are 93 cases of illegal constructions in the Village Panchayat as on 31/03/2024. The village Panchayat failed to dispose off/settled any of the illegal construction case during the period 2023-24.

As per the provision of Section 66 of the Goa Panchayat Raj Act, 1994 no person shall erect any building or alter or add any existing building or reconstruct any building without the written permission from Panchayat and payment of fees. However, it is noticed that, the houses are constructed without obtaining Village Panchayat's permission. Non-regularization of above illegal constructions resulted in loss of revenue of the Panchayat. The Village Panchayat should take curative action in the matter immediately.

Action taken and result thereof may be intimated to audit.

7. REFUND OF E.M.D AND S.D.

It was observed during audit that the Village Panchayat had a balance of ₹ 185,111/- as E.M.D and ₹ 662,846/- as Security Deposits as on 31/03/2024, which includes EMD's and Security Deposits unclaimed for more than 3 years.

The section 19 of C.P.W.D. Manual 2014, states that the E.M.D given by the contractors except the successful contractor should be refunded immediately after completion of opening of tender process or within a week time from the date of opening the tender. It may please be stated whether any action has been initiated to refund/forfeit the EMD's /Security Deposits which is lying with the Panchayat for more than three years. If not, then the unclaimed EMD's and Security Deposits lying with Panchayat more than three years may be treated as lapsed deposits and accordingly forfeited to the Panchayat account as revenue of Village Panchayat.

8. RESERVE FUND FOR STAFF RETIRMENT BENEFITS

The Goa Panchayat Raj (Application of Panchayat or Zilla Panchayat funds Coordination & Limitation) Rules 2006 which came into force vide Notification No. 34/DA/PAN/2P/2006 dated 03/11/2006 and as per Rule 4 of Goa Panchayat Raj Rules 2006, every Panchayat shall reserve 2.5% of their income as reserve fund for contributory Provident fund, Pensionary Benefits etc to the staff working in the Village Panchayats.

However, it is seen that no such funds have been created nor any efforts have been made to implement the above scheme. Failure to create Reserve Fund is against the provision of the Panchayat Raj Act.

The Panchayat should take immediate action to create reserve fund for contributory provident fund, pensionary benefits etc. to the staff working in village panchayat.

Action taken in this regard will be verified in the next audit.

9. SURETY BOND OF V.P. SECRETARY

The V.P. secretary is handling cash transactions of the village Panchayat; however, the mandatory security/Surety bond has not been furnished by the secretary although observation on the same has been raised in previous audits. It may be noted that as per under rules 4(3) of the Goa Panchayat (Accounts, Audit and Custody of Funds) Rules, 1997, the Secretary shall furnished a security in such form and for such amount as may be specified by Director. Further, as per Rule 4(4), the Director of Panchayats may also demand a security from such persons as are actually in charge of cash transaction of a Panchayat.

Closing Balance	13802857.30
Grand Total	24456972.02

The Panchayat Secretary should take immediate action for furnishing security. Action taken by Panchayat Secretary in this regard will be verified during next audit.

10. IRREGULARITIES IN EXECUTION OF WORKS

The Panchayat has undertaken and paid for works executed under Panchayat Fund, XVth Fin. Comm. Grants, GIA Grants and Grants sanctioned by the various agencies during the period from 01.04.2023 to 31.03.2024 as per the statement of works submitted to audit. The relevant work files were checked during the course of audit the following are observed.

1. Envelopes containing the tender papers are not numbered serially. It may be ensured in future that all envelopes should be numbered serially in red ink pen and same number should be recorded on the tender documents after opening. Corrections/Cancellations/Over writings, if any, should be recorded in the schedule. Signatures of the Authorities involved in opening of the tender and the person witnessing the opening of tender may be obtained on the same.
2. The Performance Guarantee @ 5% of the tendered value has not been obtained from the contractors before commencement of work, thus allowing him undue financial benefits.
3. Excess /Saving statement must be enclosed in all cases. The same is required to ascertain whether revised Technical sanction is required or not and whether the items executed are not deviated beyond the permissible limit
4. The work order is issued in a simple letter form. The same should be issued in from 10 or 11 as the case may be, as per CPWD Manual. The work order should be contained the percentage quoted, estimated Cost, the tendered amount and period allowed to complete the must be part of the works orders. Also stipulated date of commencement and completion must be worked out and entered at bottom left hand side of the work order. This will facilitate to find out the delays in starting and completing the work and working of fines on delay period etc.
5. CPWD Form-7/Form-8 had been kept in the file without entering the details of Contract and without signatures of Sarpanch and Contractor on each page of Form. The Secretary should ensure that the CPWD Form-7/Form-8 be duly completed in all respects and signed by Sarpanch and Contractor each page of Form.
6. Extension of time limit with/without levy of compensation has to be strictly granted based on the hindrance register kept on the site as per CPWD. However in many cases the Panchayat has failed to place extension of time limit in the concerned work files. Revised Technical Sanctions, Administrative Approvals and Expenditure Sanctions are also not found placed in the files in many cases.

Action taken in this regard will be verified in next audit.

11. FINANCIAL POSITION OF THE PANCHAYAT DURING THE PERIOD 2023-24

The Panchayat was having an amount ₹ 40,00,199/- in as on 31/03/2024 in their Panchayat Fund Account. This shows that the financial position of the Panchayat is satisfactory during the period 2023-24. However, Panchayat should make sincere efforts to

recover the amount of arrears of Taxes / Rents along with prescribed penalty from the defaulters, in order to further strengthen the financial position of the Panchayat.

12. MAINTENANCE OF BOOKS OF ACCOUNTS

On the last working day of the month the Panchayat Secretary should record a certificate in the cash book to the effect that cash on hand has been physically verified and closing balance agrees both with cash in hand and cash in bank as verified from the Pass Book Certificate. However, during the course of audit, it is observed that such certificate is pasted to the cash book. The same is not permitted. The Panchayat Secretary should ensure that there is no such practice in future.

No white ink shall be used for correction in any account books. Corrections shall be made, if required, in red ink by drawing a line through the wrong entry and writing the correct figure in a nearby space. All such corrections shall be properly attested by the Secretary and the Sarpanch.

13. MONTHLY AND ANNUAL ACCOUNTS

As per rule 21 of the Goa Panchayat (Accounts, Audit and Custody of Funds) Rules, 1997, every Panchayat shall, at the end of each month as well as at the end of the year, prepare an Account in Form No.10 showing the receipts and payments classified under the several Heads of Account contained in the Budget Estimates. However, it is observed that statements are pasted to the Register which is not acceptable. The Panchayat Secretary should ensure that there is no such practice in future and the B.D.O. should issue necessary instructions in this regard to all the Panchayat Secretaries under his jurisdiction.

14. NON IMPLEMENTATION OF COMPUTERISED ACCOUNTING

The Accounts maintained by the Village Panchayat and statements furnished by them for audit were erroneous due to the error of omission, error of commission, error of compensation, etc.

In the view of above, it is suggested to implement computerized accounting in consultation with the Directorate of Panchayat, in order to bring transparency and accountability in the maintenance of accounts.

15. FUNCTION OF THE GRAM SABHA

1. The Village Panchayat should constitute two Supervisory Committees as per the section 6 (2) of the Goa Panchayat Raj Act / Rules to supervise the Panchayat works, Schemes and other activities. The committees should submit their report to the Panchayat and place the copy of the report in the Gram Sabha Meeting for an appropriate decision.
2. As per Section 6 (8) of the Act ibid, the Panchayat should constitute two or more Ward Development Committees for keep proper on development activities of wards.
3. As per Section 6 (3) of the Act ibid, the Government should constitute Vigilance Committee to oversee the different works/schemes and other activities of the Panchayat.

However, it has been observed that the monthly and quarterly Gram Sabha meetings were taken regularly but as informed by the secretary neither Supervisory Committee nor Vigilance Committee found functioning during the period.

Expenditure Total	11024144/4
Closing Balance	13802857.30
Grand Total	24456972.02

16. FAILURE TO CONDUCT ANY INSPECTION BY B.D.O./E.O.V.P

As per the order No. 19/DP/4(5)/Staff/17-18/2840 dated 30/04/2018, the Block Development Officer (BDO) should conduct at least 2 inspections and Extension officer VP (EOVP) should conduct at least 3 inspections of the Village Panchayat.

The inspections conducted by BDO and E.O.(VP) are as under:

	Inspections	
	B.D.O.	E.O.(VP)
No. of Inspections	---	01
Dates of Inspections	---	28/03/2024

Above statement reveals that the B.D.O. /E.O.V.P. failed to conduct required inspection during the period 2023-24. Further, B.D.O. Bicholim has failed to give proper justification for non compliance of above requirements.

Non-compliance of above requirement may be justified and in future B.D.O. /EO (V.P.) should ensure that the prescribed numbers of inspections are carried out at regular intervals in order to have control over the Administration of the Panchayat.

17. GENERAL

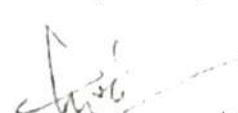
The B.D.O. should also ensure to take appropriate action on the following points:
As per Rule 4 (3) of the Goa Panchayat (Accounts, Audit and Custody of Funds) Rule 1997, the Secretary shall furnish the security bond in such a form and for such an amount as may be prescribed by the Director of Panchayat.

- a) As per Section 113 (1) of the act, the salary and allowances of the Secretary shall be drawn from the Panchayat funds.
- b) Panchayat Secretary shall maintain the personal cash register in terms of Circulars No. ACB/Vigilance/404/1066 dated 22/03/2004 from Vigilance Department, Panaji.
- c) As per Section 5(ii) and (ii) of the Act, there shall be minimum 4 (four) each ordinary and special Gram Sabha meetings of the Panchayat during every year. Action at b (i), (ii) & (iii) should be initiated and compliance should be reported to Audit.

Despite recording the observation during the last inspection report compliance to the previous audit observations are still awaited. Meticulous efforts should be made to comply with the audit observations without further delay.

DISCLAIMER

The inspection report has been prepared on the basis of information furnished and made available by the **Village Panchayat Ona-Maulinguem-Kudchirem**. The office of the Directorate of Accounts disclaims responsibility for any misrepresentation and non information on the part of auditee.


Dy. Director of Accounts/IC
Directorate of Accounts
Panaji-Goa