



छत्तीसगढ़ निःशक्तजन वित्त एवं विकास निगम रायपुर (छ.ग.)

(छत्तीसगढ़ शासन, समाज कल्याण विभाग का उपक्रम)



वार्षिक प्रतिवेदन
वर्ष 2008-09

पुराना डी.आर.डी.ए. भवन कलेक्टोरेट परिसर,
रायपुर (छ.ग.)



छत्तीसगढ़ निःशक्तजन वित्त एवं विकास निगम रायपुर (छ.ग.)

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प्राकृत्य आई. आर.
FORM I.R.

निगमन का प्रमाण पत्र

Certificate of Incorporation

No. U 85320 CT 2004 NPL 16765

मैं एतद् द्वारा प्रमाणित करता हूँ कि छत्तीसगढ़ निःशक्त जन वित्त

आवाम विकास निगम

कम्पनी अधिनियम, 1956 (1956 का 1) के अधीन निगमित की गई है और कम्पनी परिसीमित है।


I hereby certify that CHHATTISGARH NISHAKAT JAN VITT AVAM
VIKAS NIGAM

is this day incorporated under the Companies Act, 1956
(No. 1 of 1956) and that the Company is limited by shares.

मेरे हस्ताक्षर से आज तारीख अठ्ठाईस अगस्त शक उन्नीस सौ छब्बीस
को दिया गया।

Given under my hand at GWALIOR this NINETEENTH
day of JULY Two Thousand FOUR




(DR. RAJ SINGH)
कम्पनियों का रजिस्ट्रार
Registrar of Companies

Madhya Pradesh & Chhattisgarh
कम्पनी रजिस्ट्रार
गुजरात प्रदेश एवं छत्तीसगढ़



सत्यमेव जयते

कारबार प्रारम्भ करने के लिए प्रमाण-पत्र

Certificate for Commencement of Business

कम्पनी अधिनियम 1956 की धारा 149 (3) के अनुसरण में

Pursuant of Section 149 (3) of the Companies Act. 1956

ता... का सं...
No. 10-16765 of 2004

मैं एतद् द्वारा प्रमाणित करता हूँ कि **छत्तीसगढ़ निःशक्त-जन वित्त एवम्**

विकास निगम

जो कम्पनी अधिनियम 1956 के अधीन तारीख 19.7.2004 को निगमित की गई थी और जिसने आज विहित प्रारूप में सम्यक् रूप से सत्यापित घोषणा फाइल कर दी है कि उक्त अधिनियम की धारा 149 (1) (क) से लेकर (घ) तक/149 (2) (क) से लेकर (ग) तक की शर्तों का अनुपालन किया गया है, कारबार प्रारम्भ करने की हकदार है।

I hereby certify that the **CHHATTISGARH NISHAKAT-JAN VITT AVAM VIKAS NIGAM**.

which was incorporated under the Companies Act, 1956 on the 19th day of JULY, 2004. and which has this day filed a duly verified declaration in this prescribed form that the conditions of section 149 (1) (a) to (d)/149 (2) (a) to (c) of the said Act, have been complied with is entitled to commence business.

मेरे हस्ताक्षर से यह तारीख 21-6-2005 को ग्वालियर में दिया गया।

Give under my hand at this TWENTY FIRST day of JUNE and TWO THOUSAND FIVE.



(DR. RAU SINGH)
कम्पनियों का रजिस्ट्रार
Registrar of Companies

मध्य प्रदेश एवं छत्तीसगढ़

छत्तीसगढ़ निःशक्तजन वित्त एवं विकास निगम

छत्तीसगढ़ राज्य में शासन द्वारा रुपये 5 करोड़ की अंशपूजी से कम्पनी अधिनियम 1956 की धारा 25 के अन्तर्गत लाभ न कमाने वाली कम्पनी के रूप में दिनांक 20 मई 2004 को स्थापित की गई है। यह पूर्णतः छत्तीसगढ़ शासन के स्वामित्व में है। कम्पनी के प्रबंधन छत्तीसगढ़ शासन द्वारा नामित निदेशक मंडल द्वारा किया जाता है। इसे समाज कल्याण विभाग के अन्तर्गत स्थापित किया गया है। छत्तीसगढ़ निःशक्तजन वित्त एवं विकास निगम को नेशनल हेन्डीकेप्ड फायनेंस एण्ड डेवलपमेंट कार्पोरेशन की चैनेलाईजिंग एजेन्सी दिनांक 06.09.2004 को घोषित किया गया है राज्य में दिव्यांगजनों को नेशनल हेन्डीकेप्ड फायनेंस एण्ड कार्पोरेशन के शर्तों के अधीन ऋण स्वीकृत किया जा रहा है।

- दिव्यांगजनों के लाभ हेतु आर्थिक विकास के क्रियाकलापों एवं स्वरोजगार उद्यमों को बढ़ावा देना।
- दिव्यांगजनों को स्वरोजगार उद्यमों के उचित एवं दक्ष प्रबंधन के लिए उनके उद्यमी कौशल को उन्नत करने के लिए ऋण देना।
- दिव्यांगजनों को व्यावसायिक पुनर्वास/स्वरोजगार के योग्य बनाने वाली व्यावसायिक/तकनीकी शिक्षा प्राप्त करने के लिए ऋण देना।
- स्वरोजगार में लगे दिव्यांगजनों को उनके द्वारा तैयार माल के विपणन के लिए सहयोग प्रदान करना।

निगम की योजनाएं :—

निगम द्वारा दिव्यांग व्यक्तियों को आय प्रदान करने वाली व्यापक गतिविधियों में सहायता दी जाती है, जो इस प्रकार है :—

- **सेवा/व्यापार क्षेत्र में लघु व्यवसाय लगाने के लिए :—**
बिक्री व्यापार क्रियाकलापों के लिए 5 लाख रुपए तक एवं सेवा क्षेत्र के क्रियाकलापों के लिए 10 लाख रुपए तक ऋण दिया जाता है।
- **कृषि क्रियाकलापों के लिए :—**
10 लाख रुपए तक ऋण दिव्यांग व्यक्तियों को कृषि उत्पादन, सिचाई, बागवानी, रेशम उत्पादन, कृषि कार्य सेवा, कृषि उत्पादन के विपणन आदि के लिए कृषि मशीनरी/उपकरण की खरीद के लिए ऋण सहायता दी जाती है।
- **वाहन क्रय करने के लिए :—**
10 लाख रुपए तक ऋण वाणिज्यिक किराये पर देने के उद्देश्य से ऑटो रिक्शा सहित किसी भी वाहन खरीद पर।
- **मानसिक मंदता, मस्तिष्क पक्षाघात तथा विचार भ्रम से ग्रस्त व्यक्तियों के स्वरोजगार के लिए — 10 लाख रुपए तक ऋण।**

मानसिक मंद, मस्तिष्क पक्षाघात तथा विचारभ्रम से ग्रस्त व्यक्तियों की तरफ से उनके माता-पिता, पति/पत्नी अथवा उनके कानूनी अभिभावक वित्तीय सहायता प्राप्त कर सकते हैं।

- **निपुणता एवं उद्यमी विकास कार्यक्रम के लिए :—**
व्यक्तियों को कुशल बनाने और उद्यमी विकास प्रशिक्षण प्रदान करने के लिए चैनेलाईजिंग एजेंसियों को अनुदान के रूप में वित्तीय सहायता दी जाती है।
- **लघु आद्यौगिक इकाई स्थापित करने के लिए :—**
25 लाख रुपये तक ऋण दिव्यांगजनों को निर्माण, बढ़ई एवं उत्पादन के लिए सहायता दी जाती है।
- **सूक्ष्म वित्तीय योजना :—**
5 लाख रुपये तक का ऋण अशासकीय संस्था को 25,000 /— रुपये तक प्रति निःशक्त व्यक्ति हेतु दिया जाता है।
- **शिक्षा/प्रशिक्षण हेतु ऋण :—**
इस निगम द्वारा 10 लाख रुपये तक भारत में शिक्षा हेतु एवं 20 लाख रुपये तक विदेश में शिक्षा हेतु ऋण दिया जाता है! ऋण का भुगतान प्रशिक्षण समाप्त होने के 6 माह अथवा नौकरी मिलने पर जो भी पहले होगा।
- **मानसिक मंद दिव्यांगजनों के माता—पिता द्वारा संचालित एसोसिएशन हेतु :—**
उक्त योजना अन्तर्गत 5 लाख रुपये तक का ऋण दिया जाता है।

पात्रता :—

1. 40 प्रतिशत या अधिक निःशक्त हो।
2. आयु 18 से 60 वर्ष के बीच हो।

वार्षिक आय :—

1. शहरी क्षेत्र में 5 लाख रुपये प्रतिवर्ष से कम हो।
2. ग्रामीण क्षेत्र में 3 लाख रुपये प्रतिवर्ष से कम हो।
3. संबंधित शैक्षिक/तकनीकी/व्यवसायिक योग्यता और अनुभव।

ब्याज दर :—

1. 50 हजार रुपये तक — 5 प्रतिशत प्रतिवर्ष
2. 50 हजार रुपये से अधिक और 5 लाख रुपये तक — 6 प्रतिशत प्रतिवर्ष
3. 5 लाख रुपये से अधिक (शिक्षा/प्रशिक्षण हेतु ऋण) — 8 प्रतिशत प्रतिवर्ष
4. सभी ऋण 10 वर्ष के भीतर जमा किए जाएंगे।
5. दिव्यांग महिलाओं के लिए 1 प्रतिशत प्रतिवर्ष की ब्याज पर छूट।
6. दृष्टि बाधित/श्रवण बाधित/मानसिक मंद दिव्यांग हितग्राहियों को 0.5 प्रतिशत की अतिरिक्त छूट।

छत्तीसगढ़ निःशक्तजन वित्त एवं विकास निगम रायपुर द्वारा वित्तीय वर्ष 2008 - 09 में दिव्यांगजनों को स्वीकृत ऋण प्रकरणों की जिलावार स्वीकृत प्रकरणों की संख्या एवं स्वीकृत राशि

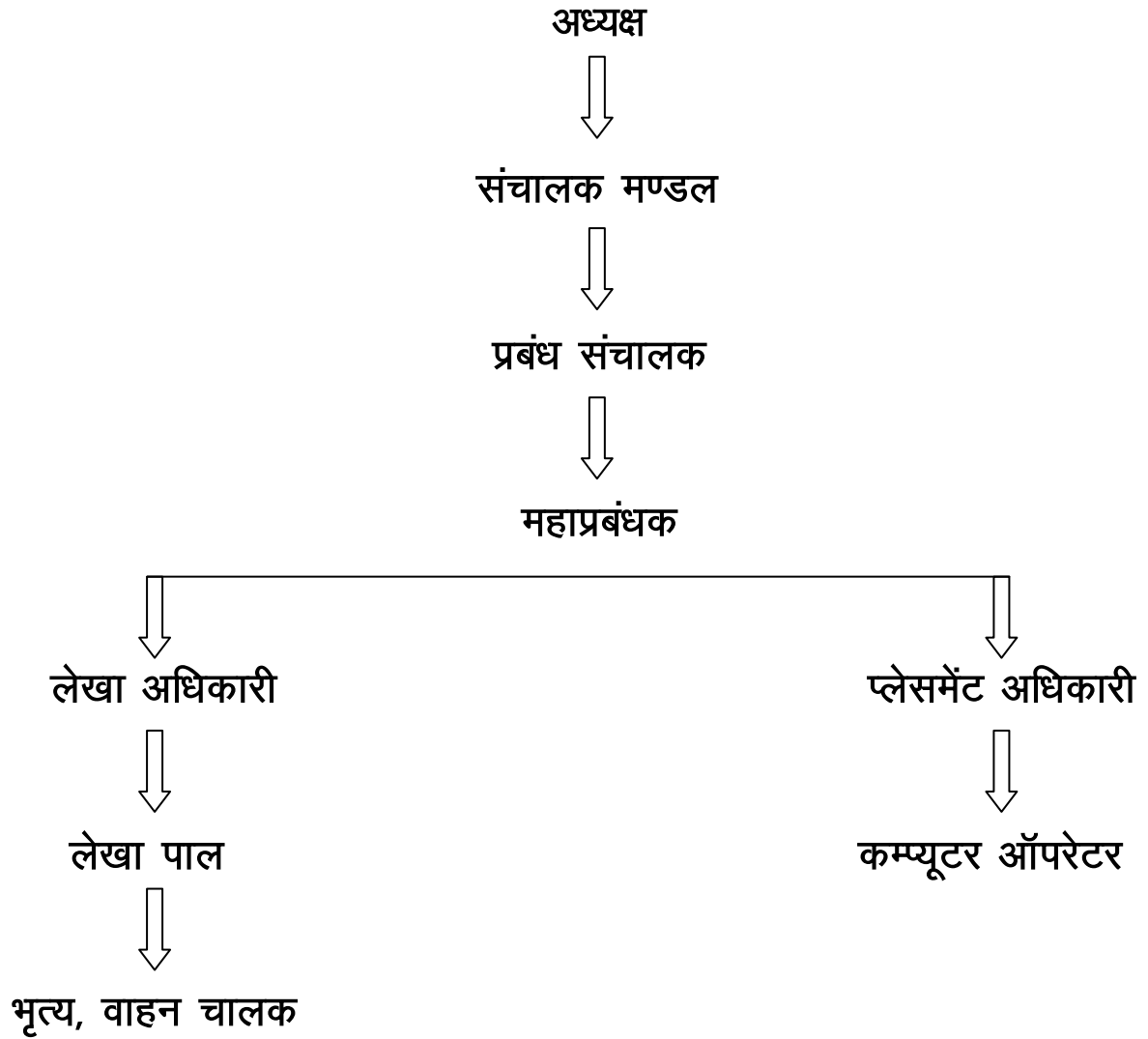
क्र.	जिला	वर्ष 2008-09	
		प्रकरण	राशि (लाख में)
1	रायपुर	14	17.59
2	महासमुंद	2	5.50
3	धमतरी	11	14.24
4	दुर्ग	26	25.54
5	राजनांदगांव	12	8.32
6	कबीरधाम	13	15.96
7	बस्तर	1	0.50
8	बिलासपुर	2	1.85
9	जांजगीर	1	0.90
10	कोरबा	3	4.14
11	रायगढ़	37	134.85
12	सरगुजा	2	1.45
13	कोरिया	1	0.50
	योग	125	231.34

वसूली की स्थिति 2004-05 से 2008-09 तक

2004-05 से 2008-09 तक	कुल हितग्राही	वितरित ऋण राशि (लाख में)	कुल वसूल की गई राशि (लाख में)	वसूली हेतु शेष राशि (लाख में)
	459	483.20	146.87	258.37

छत्तीसगढ़ निःशक्तजन वित्त एवं विकास निगम

निगम की पद संरचना



**CHHATTISGARH NISHAKT-JAN
VITT AVAM VIKAS NIGAM**

ANNUAL REPORT

2008 - 09

CHHATTISGARH NISHAKT JAN VIT AVAM VIKAS NIGAM : RAIPUR (C.G.)

SCHEDULE NO 3

FIXED ASSETS

Particulars	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	Cost As on 01.04.08	Addition for the year	Transfer for the year	Total Cost as on 31.3.2009	Acc. Dep up to 01.04.08	Dep. for the year	Acc. Dep of Trans Asset	Total Acc. Dep. Upto 31.3.2009	As On 31.03.09	As On 31.03.08
Air Conditioner	0	54048	0	54048		6076	0	6076	47972	0
Car	830784	0	0	830784	230783	155340	0	386123	444661	600001
Computer & Printer	78104	0	0	78104	50811	10917	0	61728	16376	27293
Freige	0	68640	0	68640		9234	0	9234	59406	0
Furniture	6572	113674	0	120246	1283	11420	0	12703	107543	5289
Laptop	54100	0	0	54100	33130	8383	0	41518	12582	20970
	969560	236362	0	1205922	316007	201375	0	517382	688540	653553
	526042	443518	0	969560	224348	91659		316007	653553	301694


[Signature]

अध्यक्ष निदेशक,
स. व. नि. वि. नि. नि.

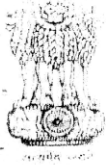


CHHATTISGARH NISHAKT JAN VITT AVAM VIKAS NIGAM : RAIPUR (C.G.)

PARTICULARS	AS ON 31.03.2009 (Rs ₹)	AS ON 31.03.2008 (Rs ₹)
<u>SCHEDULE NO 5 : LOANS & ADVANCES</u>		
(Unsecured, considered Good)		
(Advances recoverable in cash or in kind for value to be received)		
N.H.F.D.C. Farirabad (Grant Receivable)	50000	50000
Advances for Expenses	102104	55000
Loans to Beneficiaries	31604650	19178241
Other Current Assets	11606	0
	31768360	19283241
<u>SCHEDULE NO 6 : CURRENT LIABILITIES & PROVISION</u>		
<u>PROVISION</u>		
Audit Fees Payable	67375	67285
Telephone Expenses Payable	2803	3998
Salary Payable	29119	50834
<u>OTHER CURRENT LIABILITIES</u>		
Amount Payable to Deputy Directors	1762151	1642400
Santosh Yadav, Bilaspur (LDC)	0	1000
Astha Petrol Pump, Raipur	0	21885
Office Expenses Payable	0	68
Suspense	2300	0
	1863748	1787470
<u>SCHEDULE NO 7 : ADMINISTRATION & PAYMENT TO EMPLOYEE</u>		
<u>PAYMENT & OTHER BENEFIT TO EMPLOYEE</u>		
Salary to Staff	564890	277846
House Rent paid	99871	0
Medical Expenses to Staff	0	12371
(A)	664761	290217
<u>ADMINISTRATIVE EXPENSES</u>		
Payment to Auditor - for Audit Fees	33090	22060
Tax Audit Fees		10000
Advertisement	33115	1260
Bank Charge	1363	6286
Legal & Professional Expenses	80600	14500
Programme Expenses	138523	18140
Postage Expenses	6000	12044
Printing & Stationary	81157	50487
Vehical Running & Maintance	158911	111563
Repair & Maintanance	0	63102
Office Expenses	78804	11653
Telephone Expenses	51573	36374
Car Hiring Charges	119792	0
Loker Rent Paid	1000	0
Travelling Expenses	186497	0
Interest on TDS	1480	0
(B)	971905	357469
TOTAL (A+B)	1636666	647686


 रा. वि. नि. नि. नि. नि.
 रा. वि. नि. नि. नि. नि.





No. CAW/S-2/A/cs-CNJVAVN/2008-09/E-484/133

भारतीय लेखा एवं लेखा परीक्षा विभाग

आचार्यलय प्रशासनालय (लेखा परीक्षा) छत्तीसगढ़, रायपुर

INDIAN AUDIT & ACCOUNTS DEPARTMENT

Office of Accountant General (Audit), Chhattisgarh, Raipur.

दिनांक :

Date : 12/6/2015

To

The Managing Director,
Chhattisgarh Nishakt Jan Vitt Avam Vikas Nigam,
Old DRDA Building, Collectorate Campus, Raipur 492 001


Sub: Comments of the Comptroller and Auditor General of India under section 619(4) of the Companies Act, 1956 on the accounts of Chhattisgarh Nishakt Jan Vitt Avam Vikas Nigam, Raipur for the year ended 31 March 2009.

Sir,

I am to forward herewith the Comments of the Comptroller and Auditor General of India under section 619(4) of the Companies Act, 1956 on the accounts of Chhattisgarh Nishakt Jan Vitt Avam Vikas Nigam, Raipur, for the year ended 31 March 2009. Six copies of printed annual accounts incorporating the comments of the Comptroller and Auditor General of India may be forwarded to this office after placing the same before the Annual General Meeting along with a copy of the minutes of the AGM.

Encl: As above

Yours faithfully,


Deputy Accountant General
(ES & RS)

पोस्ट - मांडर, जीरो पॉइन्ट, रायपुर - 493 111 (छत्तीसगढ़)

Post - Mandhar, Zero Point, Raipur - 493 111 (Chhattisgarh)

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COMMENTS OF THE COMPTROLLER AND AUDITOR GENERAL OF INDIA UNDER SECTION 619(4) OF THE COMPANIES ACT, 1956 ON THE ACCOUNTS OF CHHATTISGARH NISHAKT JAN VITT AVAM VIKAS NIGAM, RAIPUR FOR THE YEAR ENDED 31 MARCH 2009

The preparation of Financial Statements of Chhattisgarh Nishakt Jan Vitt Avam Vikas Nigam for the year ended 31 March 2009 in accordance with the financial reporting framework prescribed under the Companies Act, 1956 is the responsibility of the management of the Company. The Statutory Auditors appointed by the Comptroller and Auditor General of India under Section 619(2) of the Companies Act, 1956 are responsible for expressing opinion on these financial statements under Section 227 of the Companies Act, 1956 based on independent audit in accordance with the Auditing and Assurance Standards prescribed by their professional body, viz the Institute of Chartered Accountants of India. This is stated to have been done by them vide their Audit Report dated 29 January 2013.

I, on behalf of the Comptroller and Auditor General of India, have conducted a supplementary audit under Section 619(3) (b) of the Companies Act, 1956 of the Financial Statements of Chhattisgarh Nishakt Jan Vitt Avam Vikas Nigam, for the year ended 31 March 2009. This supplementary audit has been carried out independently without access to the working papers of the Statutory Auditors and is limited primarily to inquiries of the Statutory Auditor and Company personnel and a selective examination of some of the accounting records. Based on my supplementary audit, I would like to highlight the following significant matters under Section 619(4) of the Companies Act, 1956 which have come to my attention and which in my view are necessary for enabling a better understanding of the Financial Statements and the related Audit Report.

A. Comments on Profitability

Income & Expenditure Account for the year ended 31 March 2009

Expenditure

Administration Exp. & Payment to Employee (Schedule-7): ₹ 16.37 lakh

1. The above includes ₹ 1.20 lakh paid towards car hiring charges relating to the period from December 2007 to February 2008. The same should have been treated as Prior Period Expenditure in terms of AS-5 as it pertains to 2007-08. By showing this as current year expenditure, it has resulted in overstatement of Expenses and understatement of surplus and prior period expenditure by ₹ 1.20 lakh..

B. Comments on Financial Position

BALANCE SHEET

Sources of Funds

(B) Loan Fund

Unsecured Loans- ₹ 461.18 lakh

(From NHFDC, Faridabad)

2. This includes ₹. 380.82 lakh of loan received from National Handicapped Finance and Development Corporation (NHFDC) as on 31 March 2009 which was secured by the guarantee of Chhattisgarh Government. For true and fair view of the annual accounts, it should be shown ₹ 380.82 lakh as secured loan and ₹ 80.36 lakh as unsecured loan.

II Application of Funds

C) Current Assets, Loans and Advances

Loans & Advances (Schedule-5)- ₹ 317.68 lakh

3. National Handicapped Finance and Development Corporation permitted (October 2008) the Company for incurring expenditure of ₹ 50,000 towards grant for seminar expenses and issued the cheque dated 31 March 2009 which was received in April 2009. As these grant was related to the financial year 2008-09, so it should be shown as grant receivable from the NHFDC. This has resulted in understatement of grant receivable from NHFDC and Income as Grant for Seminar Expenses as well as surplus by ₹ 0.50 lakh
4. This includes an amount of ₹ 1.02 lakh advance given to Smt. Sarla Jain, ex-chairperson during the period from February 2008 to December 2008. As chairman had resigned on 24

December 2008 and no recovery has been made upto the date of closer of the accounts (29/01/2013). As no active correspondence is made with the debtors and recovery of the same is remote, a provision for bad and doubtful debt should have been created. Non-provision of the same has resulted in understatement of provision for bad and doubtful debts as well as expenditure and overstatement of surplus by ₹ 1.02 lakh.

Loans to Beneficiaries (Unsecured) – ₹ 316.05 lakh

5. The Chhattisgarh Nishakt Jan Vitt Avam Vikas Nigam (Company) grants loan to beneficiaries with the security of land papers or any other type of security as produced by beneficiaries and the Company made notaries agreement with beneficiary as well as Guarantor of loan for securing its loan amount. Thus, the above amount secured by land documents and other security as given by beneficiary from time to time. So it should be shown as Secured Loan by ₹ 316.05 lakh instead of unsecured loan.

Current Liabilities and Provisions (Schedule – 6) ₹ 18.64 lakh

6. As per Lending Policy and Guidelines for Funding of National Handicapped Finance and Development Corporation (NHFDC), the Share ratio of project cost should be allocated among NHFDC, SCA (State Channelising Agency i.e. CNJVVN) and Promoter. During the year, CNJVVN has sanctioned a loan amounting to ₹ 123.48 lakh to 134 beneficiaries (NHFDC share ₹ 116.06 lakh, CNJVVN share ₹ 6.58 lakh and Promoter's share ₹ 0.84 lakh) however, CNJVVN has not paid its share to beneficiaries and same was not shown in Balance Sheet under the head Current Liabilities & Provisions This has resulted in understatement of Current Liabilities & Provisions and Loan and Advances by ₹ 6.58 lakh.

C. Comments on Disclosure

Notes to the accounts

7. In compliance with the provisions of section 383 A of the Companies Act, 1956 companies having share capital of ₹ 5 crore should mandatory appoint a whole time company secretary, but could not be appointed till date. However, the same was not disclosed in the notes to accounts as material facts of the company.

Reference is invited to item 9 of notes to the accounts wherein mentioned that “in terms of section 25 (3) (b) -----the surplus for the year amounting to ₹ 5718651 been transferred to General Reserve Account”. However, the actual transferred amount was “₹ 10418651” which is required to be corrected in the Notes.

In compliance with the provision of section 292 A of the Companies Act, 1956 every public company having paid up capital of not less than five crores of rupees shall constitute a committee of the Board known as "Audit Committee". As the Company having paid up capital not less than five crores of rupees inspite of it audit committee was not formed till date. However, the same was not disclosed in the notes to accounts as material facts of the Company.

Reference is invited to item 6 of notes to the accounts wherein mentioned that "share application money of ₹ 8000 received from Chhattisgarh State Government was pending allotment till the date issue of this report". As authorized share capital of Company was ₹ 500 lakh as on 31/03/2009 and same was already been issued. Hence, balance amount of ₹ 8000 to be returned to State Govt. by Company and same may be treated as liability. But non - accountal of the same resulted in understatement of current liabilities by ₹ 8000 with corresponding overstatement of shareholder funds by the same amount.

D. Other Comments

General

8. A reference is invited to the Annual Accounts of the Company for the year 2008-09 in which the following deficiencies/discrepancies were noticed in audit:-

In Schedule-8 Part-A was written "Notes on the Balance Sheet as at 31st March 2009, and **Profit and Loss Account** for the period ended that date". As the Company prepares Income and Expenditure Account instead of Profit and Loss account **Income and Expenditure Account** should be written.

In the Notes to the Accounts at Sl. No. 1 it was mentioned as the **Company** and at Sl. No. 7 it was mentioned as **Corporation**. It should be uniform and should be used **Company** word

For and on behalf of

the Comptroller and Auditor General of India

Place: Raipur

Date: 11.06.2015



Accountant General (Audit)

