

File No: SAK-11/2/2020-SAK-MOMA - Part (1)  
Government of India  
Ministry of Minority Affairs

Pt. Deendayal Upadhaya Antyodaya Bhawan  
CGO Complex, Lodhi Road  
New Delhi - 110003

Dated the 04<sup>th</sup> March, 2022

To

PIAs implementing "Seekho aur Kamao" Scheme

**Sub: Implementation of Seekho aur Kamao (SAK) Scheme – Instructions relating to furnishing Bank Statement, Utilisation Certificate and other documents.**

Madam/Sir,

I am directed to draw your attention to this Ministry's letter No.SAK-15011/5/2021-SAK-MOMA dated 21<sup>st</sup> June, 2021 (copy enclosed) regarding opening of one dedicated non-interest-bearing bank account to implement Seekho aur Kamao Project. However, it has been observed that some of the PIAs are still not implementing the scheme through one dedicated Bank account. In some cases, PIAs are found to be transferring Government Grants in the bank account having Auto Sweep Facility and/or make Fixed Deposit/Term Deposit. The interest earned from grants in many cases is not reflected in the Utilization Certificate (UC) and Audited Statement of Accounts. It is also noticed that some PIAs are furnishing ambiguous, incomplete, illegible and unsigned Bank Statements in a casual manner.

2. PIAs are again advised to open one dedicated non-interest-bearing bank account for a Project and all transactions/payments be made from that account only, which must also be linked with PFMS. Stipend should also be paid through the Aadhar linked/seeded bank account of the beneficiaries. The correct, unambiguous and legible Bank statement duly signed and stamped by the Bank & PIA's authorized signatory must be furnished to this Ministry. The PIA owns authenticity of Bank Statement and other documents furnished to this Ministry. **PIAs are also requested to furnish a certificate and**

**undertaking in respect of Bank account & Statement in the format attached at the time of claiming grants in aid.**

3. It has also been observed that many PIAs are either not submitting U.Cs. on time in the prescribed format or submitting the same in the format but mentioning therein wrong details viz. Sanction Letter No., Date or amount etc. The prescribed format GFR 12-A with correct & complete details is mentioned below for the benefit of the PIAs: -

- (a) The Utilization Certificate is in two pages.
- (b) Utilization Certificate along with Annexure - I and Annexure-II should be Issued by a Chartered Accountant (CA) on his/her letter head (membership number of CA should be indicated on the letter head) duly countersigned by the authorized signatory of the grantee organization with full mailing address of the organization with stamp.
- (c) The grant being provided under the 'Scheme of Seekho aur Kamao' is only Grants-in-aid and not for Salaries and Creation of capital assets
- (d) Name of the Scheme is- Seekho aur Kamao Scheme
- (e) Nature of grant is- non-recurring.
- (f) Correct sanction No. and date should be mentioned at the appropriate column of U.C.
- (g) Interest earned on Government Grant must be indicated in the UC
- (h) UDIN should be indicated on all pages of U.C.
- (i) Audited Statement duly signed by Chartered Accountant should also attached with UC.

4. PIAs may please note that any violation to the above directions will attract action. **In case effective/ambiguous/misleading Bank statement is furnished, action will be taken against them and process to recover funds already sanctioned with interest apart from blacklisting the organization will be initiated.** Thus, all Project Implementing Agencies (PIAs) are advised to follow above guidelines scrupulously in their interest henceforth.

5. The receipt of this letter may be acknowledged.

Yours faithfully,



(Vikas Mohan)

Under Secretary to the Government of India

Copy for information and necessary action to:-

- i. Team Lead (PMU)
- ii. All members of SAK Section/PMU(SAK)

Copy for information to:

- i. PPS to Joint Secretary (Skills)
- ii. PA to Deputy Secretary (Skills)

**(TO BE SUBMITTED ON THE LETTER HEAD OF PIA)**

**CERTIFICATE & UNDERTAKING**

This is to certify that the bank statement(s) furnished is/are from date of receipt of funds (Grants in aid) till finalization of Utilization Certificate. The Bank Statement consists -----pages and has stamped & signed by Bank & PIA -----authorized signatory. No part of the bank statement (s) concealed, deleted, altered.

2. The Seekho aur Kamao Project has implemented thorough Bank account No.-----, Name of Bank-----, Branch-----, Place----- . The stipend paid/returned and repaid, assessment charges etc. have been highlighted in the Bank Statement(s). The stipend and other charges have actually paid/credited to the beneficiaries/concerned party account. Interest earned by way of Fixed Deposit/Term Deposit/Saving Account/Auto Sweep Facility or otherwise out of the grants received has been shown in the Utilization Certificate.

3. We (President/Chairman and Secretary/Chief Executive) jointly and individually own the responsibility of correctness of the Bank Statement(s) and confirm its trueness. In case, at any stage in future, Bank Statement is found ambiguous/incorrect, we are legally bound to return grants received from Ministry of Minority Affairs, with applicable interest to Government of India.

Name and Signatures of President/Chairman:

Name and Signature of Secretary / Chief Executive/Main Functionary:

Stamp of the Organization/PIA:

Place:

Date:

File No: SAK-15011/5/2021-SAK-MoMA  
Government of India  
Ministry of Minority Affairs

Pt. Deendayal Upadhaya Antyodaya Bhawan  
CGO Complex, Lodhi Road  
New Delhi – 110003

Date the 21st June, 2021

To

PIAs implementing "Seekho aur Kamao" Scheme

Sub: Implementation of Seekho aur Kamao (SAK) Scheme – Opening of  
One dedicated non-interest bearing bank account to implement Project

Madam/Sir,

I am directed to draw the attention of the Project Implementing Agencies (PIAs) towards the following provisions contained in Appendix to "Seekho Aur Kamao Scheme revised guidelines" and Rule 22 of General Financial Rules (GFR) 2017, which reads as under:

*"7. That the organization shall maintain a separate account in a nationalized/scheduled Bank in respect of this grant. All receipts and payments involving Rs.10,000/- and above of the grantee institution must be through cheques only. The grantee institutions are required to submit at the time of seeking grant for continuation of the project, a copy of the bank passbook indicating all transactions made in connection with the running of the sanctioned project. The accounts will remain open for inspection by representatives/officers from the Ministry, office of Comptroller and Auditor General of India, or concerned State Government at any time. The organization shall have the account of the grant-in-aid audited either by CAG empanelled Auditors or Chartered Accountant and supply a copy of the audited accounts, together with Utilisation Certificate in GFR 12(A), to the Ministry latest by first week of June month every year."*

*"26. The organization shall abide by all the aforesaid terms & conditions, guidelines of the scheme, provisions of GFRs, and any subsequent revision/changes therein."*

**"Rule 22 -Expenditure from Public Funds.** No authority may incur any expenditure or enter into any liability involving expenditure or transfer of moneys for investment or deposit from public funds (Consolidated Fund / Contingency Fund and the Public Accounts) unless the same has been sanctioned by a competent authority."

2. Whereas, the PIAs have to abide by all the terms & conditions as per the MOU signed with the Ministry of Minority Affairs.

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3. However, while processing the cases for disbursement of grants, it has been observed that some of the PIAs are not implementing the scheme through one dedicated Bank account for the allocated project, as stipulated in SAK guidelines/provisions under GFR and; found using multiple banks accounts. They give one bank account at the time of receiving grants and transfer the grant into another Bank account(s) at their convenience on inadequate/unacceptable grounds. PIAs carry out transactions at their will from one account or other(s). Normally, they transfer Government Grant in the bank account having Auto Sweep Facility and/or make Fixed Deposit/Term Deposit. The interest earned from grant in most of the cases does not reflect in the Utilization Certificate (UC) and Audited Statement of Accounts. This violates the basic principle of financial propriety that is Government money cannot be a source of profit. The violation by PIAs has been viewed very seriously by Ministry and is not at all acceptable.

4. In the above background, it has been decided with the approval of competent authority that PIA shall open one dedicated non-interest-bearing bank account for a Project and all transactions/payments should be made from that account only. That bank account must be linked with PFMS. Henceforth, no excuse/reason for maintaining more than one bank account to implementing the Seekho aur Kamao Scheme would be entertained under any circumstances.

5. PIAs may please note that any violation to the above directions may lead to cancellation of their allotment/empanelment under this Ministry's Schemes, under intimation to NITI Aayog to take further action for cancellation of their registration from NGO Darpan. Thus, all Project Implementing Agencies (PIAs) are advised to follow above guidelines scrupulously in their own interest.

6. This issues with the approval of Competent Authority.

Yours faithfully,



(Vikas Mohan)

Under Secretary to the Government of India

Copy to:

- i. PS to Joint Secretary and Financial Adviser (MA)
- ii. PPS to Joint Secretary (Skills)
- iii. DS(Skills)/DS(Finance)
- iv. Seekho aur Kamao (SAK) Portal
- v. NIC, Ministry of Minority Affairs with the request to upload this on the Ministry web site.