

PREFACE

The detailed instructions to be followed by DDOs including the DDOs permitted to draw funds directly from the local branches of the Bank by means of cheque under the departmentalised system of payment are scattered at various places in the Rules of GFRs, FRs, SRs, Government Account {Receipts and Payments} Rules, 1983, Civil Accounts Manual, etc., etc. Thus a manual with the title 'Manual for Drawing and Disbursing Officers' containing the essential and important instructions with suitable references to the relevant provisions of the above publications was initially brought out in the year 1981 which was subsequently revised in the year 1988.

2. In the 'Third Edition' of this manual, opportunity has been taken, amongst others, to add the following items :-

- (I) Types of DDOs, their functions, etc.
- (ii) Important checks to be exercised by the DDOs in respect of LTC Bills, TA Bills, Medical Attendance Bills, Conveyance allowance.
- (iii) Checks for the drawal and disbursement of advances.

3. In a nutshell this manual has been brought out with the objective of providing easy to understand guidance to the DDOs. This manual is a guide book for internal use only. Its contents do not supplement, replace or modify any codal provision.

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CHAPTER 1

CASH AND ACCOUNTS

- General** 1.1. The instructions detailed herein describe the procedure to be followed in regard to the receipt, custody, and disbursement of money in Government Offices and maintenance of accounts connected therewith. These instructions are based on the Central Government Account (Receipts and Payments) Rules, 1983, and General Financial Rules and other relevant orders on the subject.
- Head of Office /Drawing & Disbursing officer** 1.2 The Departments of the Central Government, Heads of Departments and Administrators have powers (vide Rule 114 of Delegation of Financial Powers Rules, 1978) to declare as the Head of Office any Gazetted Officer subordinate to them. The Head of Office or any other Gazetted Officer designated as Disbursing Officer by a Department of the Central Government, a Head of Department or an Administrator [vide Rule 2 (xii) of GFRs] functions as the Drawing & Disbursing Officer for drawing bills and making payments on behalf of the Central Government and is responsible for all moneys received or disbursed in his office and the maintenance of accounts thereof. In accordance with Rule 35(2) of Central Government Account (Receipts and Payments) Rules the Head of Office may, however, authorise any Gazetted Officer serving under him to sign a bill or order for him, communicating the name and specimen signature of the officer to the PAO or cheque-drawing DDO/Treasury Officer with whom he is in account. This does not however, confer on the Gazetted Officer so authorised any powers of the Head of Office nor does it relieve the Head of Office in any way of his responsibility for the accuracy of the bill or for the disposal of the money received in payment.
- Types of DDOs** 1.3 There are three types of DDOs namely :-
- (i) Cheque Drawing DDOs
 - (ii) Non-cheque Drawing DDOs
 - (iii) Merged DDOs
- (i) Cheque Drawing DDOs** Under the departmentalised accounting system all payments are to be made by the Pay and Accounts Offices of the Ministry/Department after pre-check. However, certain Drawing and Disbursing Officers of Offices which are not located at the same station as the Pay and Accounts Office have been vested with cheque drawing powers for arranging payments of specified nature viz. Pay and Allowances (including T.A., Wages and Medical (Para 3.1.1 of CAM).

Claims), Office Contingencies, Advances from Provident Funds for all categories of staff, part final withdrawal and final withdrawals of accumulations in the GPF Account of Group D Government servants, payments arising under the Deposit Linked Insurance Scheme to Group 'D' Government servants, short term loans and advances to all Government servants.

Bills for all other kinds of payments like payment of long-term loans and advances and for withdrawal from provident fund (other than Group 'D' staff), Pension, Gratuity etc. are to be presented by these DDOs to the PAO concerned for pre-check and payment.

In certain cases Departmental Officers who have been vested with cheque drawing powers have also been authorised to issue cheques in payment of certain claims in respect of other non-cheque drawing DDOs of the same Ministries/Department located at the same station or nearby stations after exercising necessary checks. Para 3.1.3 of CAM)

The Departments working on public works pattern have also been permitted to draw funds directly from the local branches of the Public Sector Banks accredited to the concerned Ministry/Department.

Drawal of funds by the Departmental officers & DDO's

The cheque drawing DDOs are placed in account with a branch of the accredited bank of the Department/Ministry. Such DDOs can draw funds from the concerned bank by issue of Govt. cheques (to be supplied by the Pr.AO) upto the extent authorised by the Pr.AO/PAO. For the purpose quarterly letters of credit/assignment based on the budget allocation of the DDO(s), after taking into account the recoveries/deductions etc. are issued by Pr.AO/PAO to such DDOs.

(ii) Non-cheque Drawing DDOs

The DDOs which have not been vested with cheque drawing powers are known as Non-cheque drawing DDOs. These DDOs prepare and submit their bills for payments to their accredited PAO/Cheque Drawing DDO. After obtaining the cheques from the PAO/Cheque Drawing DDO these DDOs handover the cheques to the concerned party/official or disburse the amount to the concerned officers after obtaining the cash from banks.

Note:- The difference between a Non-cheque Drawing DDO and Cheque Drawing DDO is that the former submits the bill to PAO/another Cheque Drawing DDO for pre-check and payment, whereas the latter draws the payment and then submits the paid vouchers to PAO for post-check.

(iii). Merged DDOs	<p>In order to avoid duplicity in maintenance of accounts records/subsidiary accounts books in the office of DDO and PAO, merged DDO scheme at Secretariat level was introduced with effect from 1st April,1986. Consequently, these DDOs have been placed under the control of Chief Controller of Accounts/Controller of Accounts/Dy.Controller of Accounts, as the case may be, under the overall charge of the Financial Adviser of the Ministry/Department concerned. Under this scheme the maintenance of various broadsheet of long-term advances, short term advance and GPF ledgers etc. were done away with. The Bill Register maintained by merged D.D.O. forms the basic record for all type of transactions in respect of personal claims. As such, schedules for provident fund, long-term advances,etc. need not be prepared and attached with the bills by these DDOs. However, schedules for licence fees or other deductions for which the credits have to be passed on for adjustment in other accounting circles will continue to be attached with the Pay Bill for taking necessary action in Pay and Accounts Offices. These DDOs will also be responsible for watching the recoveries of Leave Salary and Pension Contribution in respect of persons lent on foreign service. The merged DDOs will also be responsible for expenditure control in regard to heads of account operated by them.</p> <p>Under the scheme of merged DDO an Examiner from the Office of PAO is to scrutinise the bills in the office of DDO and prepare the cheques thereof which are signed by the Pay & Accounts Officer.</p>	
Duties as regards maintenance & rendition of Accounts	<p>1.4 The Drawing & Disbursing Officer is personally responsible for the correct maintenance and timely rendition of accounts or returns in respect of public funds or stores handled in his office.</p>	[Rule 8 of GFRs]
Specimen signatures of DDO signing cheques etc.	<p>1.5 Every Government Officer who is authorised to (i) sign or countersign bills (ii) draw cheques shall send specimen of his signatures to his Accounts Officer/branch bank concerned duly attested by the relieving officer or through some superior officer whose specimen signature is already available with the Accounts Officer/ Bank concerned.</p>	[Rule 51 of CGA (R&P) Rule]
Security Deposits by govt. servants handling cash/stores	<p>1.6 The Drawing & Disbursing Officer shall see that, subject to the provision of Rule 271 and 272 of GFRs, every Government servant, whether gazzetted or non-gazzetted, who is entrusted with the custody of cash or stores, is required to furnish security, for such amount as may be prescribed and to execute a security bond setting forth the conditions under which Government will hold the security and may ultimately refund or appropriate it.</p>	[GFR270]

	NOTE 1 - The security to be taken from a Government servant should be in the form of cash or promissory notes or post office cash certificates or Ten Years Social Security Certificates or in other forms as mentioned in Rule 274 of GFRs.	[GFR 278]
	NOTE 2 - To safeguard fully the interests of Government the security deposit taken from a Government servant should be retained for at least six months after the date when he vacates his post, but a security bond should be retained permanently or until it is certain that there is no further necessity for its retention.	
	NOTE 3 - Post Office saving bank pass books, deposit receipts of banks, fidelity bonds and security bonds or agreements should be kept in the safe custody of the departmental authority authorised to accept security under Rule 275 of GFRs.	[GFR 277]
Instruction for handling cash by DDO	1.7 The Drawing & Disbursing Officer shall ensure that, except where otherwise specifically authorised, Government money is kept in strong treasure chests secured by two locks of different patterns, and the keys of one lock shall be kept apart from the keys of the other and in the custody of a different person wherever practicable. The chest shall not be opened unless both the custodians of the keys of the two locks are present. (It would, however be proper that the cash chests are embedded in an inner wall of the room occupied by the DDO or by the Cashier).	[Note 4 below Rule 13 of CGA(R&P) Rules]
	NOTE- Duplicate keys of the departmental treasure chest, and promissory notes, savings certificates etc. received as securities can be kept for safe custody in the accredited Public Sector Bank free of charge, subject to the availability of adequate strong room facilities at the branch concerned and the observance of the usual banking procedure. Where these cannot be lodged in the relevant branch of the accredited bank, then they may be pledged with officers of higher rank than the custodies of the chest.	[Note 4 below Rule 13 of CGA (R&P) Rules]
Maintenance Cash Book	1.8 The DDO will ensure that all monetary transactions in his office are entered in a cash book in the prescribed form. The other important instructions mentioned in the ensuing paragraphs should be observed in this regard.	
	1.9 The cash book should be maintained in form GAR 3/TR 4. It should be bound and its pages machine-numbered. Before bringing a cash book into use, the DDO should count the number of pages and record a certificate of count on the first page of the cash book.	[Rule 13(i) and Note 2 below Rule 13 of CGA (R&P) Rules].
	1.10 All monetary transactions should be entered in the cash book as soon as they occur and be attested by the DDO in token of such check.	[Rule 13(ii) of CGA (R&P) Rules]
	NOTE - "Account payee cheques" issued by the PAOs/Cheque-Drawing DDOs in favour of Government servants and third parties, being payable only to the parties, need not be entered in the cash book. The delivery and acknowledgements of such cheques should, however, be watched through a separate register.	[Exception(a) below Rule 13(ii) of CGA (R&P) Rules]
	1.11 The cash book should be closed regularly and completely checked. The DDO should verify the totalling of the cash book or have this done	[Rule 13(iii) of CGA Rule (R&P)]

by some responsible subordinate other than the writer of the cash book and initial it as correct. Rules]

1.12 At the end of each month, the DDO should verify the cash balance in the cash book and record a signed and dated certificate to that effect. [Rule 13(iv) of CGA(R&P) Rules]
In case, such verification of the balance is not possible on the last working day due to disbursement of salary, the cash verification may be done on the first working day of the next month before any transaction arises on that day.

NOTE - The monthly verification of cash should be supplemented by a surprise check of cash by some responsible official to be nominated by the Head of Office.

1.13 When Government moneys in the custody of a Government Officer are paid into Government account in the accredited bank, the DDO making such payments should compare the Bank's receipt on the paying-in-slip/challan with the entry in the Cash Book before attesting it, and satisfy himself that the amount has been actually credited into the bank. [Rule 13(v) of CGA(R&P)Rules]

1.14 An erasure or overwriting of an entry once made in the Cash Book is strictly prohibited. If a mistake is discovered, it should be corrected by drawing the pen through the incorrect entry and inserting the correct one in red ink between the lines. The DDO should initial every such correction and date his initials invariably. [Rule 13(vi) of CGA(R&P) Rules]

1.15 A Government Officer who handles Government money should not, except with the special sanction of the Head of the office, be allowed to handle also in his official capacity, money which does not belong to the Government. Where under any special sanction, a Government Officer deals with both Government and non-Government money in his official capacity, the Government money should be kept in a cash box separate from the non-Government money and the transactions relating to the latter should be accounted for in a separate set of books and be kept entirely out of the Government account. [Rule 13(vii) of CGA (R&P) Rules]

NOTE 1: The duties under paras 1.9 to 1.13 required to be performed by the Head of Office himself may be entrusted to a subordinate Gazetted Officer nominated by the Head of Office for the purpose. [Note 1 below Rule 13 of (R&P) Rules]

NOTE 2: In the case of large receipts, a register of valuable as prescribed in Note 3 below Rule 13 of GCA (R&P) Rules may be maintained.

1.16 The employment of peons to fetch or carry cash should be discouraged. Where it is absolutely necessary to employ one for this purpose, a person of some length of service and proved trustworthiness [Rule 13 (viii) of CGA (R&P) Rules]

should only be selected.

Drawal and Disbursement of Pay & Allowances	<p>1.17 The Head of Office is personally responsible for the amount drawn on a bill, signed by him or on his behalf until he has paid it to the person(s) entitled to receive it and has obtained a legally valid acquittance.</p> <p>1.18 In a case where a Government servant is physically unable to sign the acquittance, the payment should be made to the person who has been nominated by the Government servant to receive his Provident Fund dues.</p> <p>1.19 If for any reason, payment cannot be made within the course of the month, the amount drawn should be refunded by short drawal in the next bill and when the occasion for making the payment arises, the amount may be drawn afresh under Rule 89 of CGA (R&P) Rules.</p> <p>NOTE :- The amount of undisbursed pay and allowances may, at the option of the Head of the Office, be retained for any period not exceeding three months, provided that proper arrangements are made for the safe custody of the sums retained.</p> <p>1.20 Pay and allowances can be drawn for the day of the Government Servant's death irrespective of time of death. 'Day', for this purpose means the calendar day beginning and ending at midnight.</p> <p>1.21 Dues in respect of pay and allowances of all kinds claimed on behalf of a deceased Government servant upto and including the day of death may be paid without the production of usual legal authority, if the Head of Office is satisfied about the right of claimant. If the gross amount of the claim exceeds Rs.10,000/- payment may be made by Head of Office only on the execution of an idemnity bond in form GAR 26 duly stamped for the gross amount due for payment and after obtaining two sureties.</p>	<p>[Rule 92(I) of CGA(R&P) Rules]</p> <p>[Rule 92(I) of CGA(R&P) Rules]</p> <p>[Rule 92(2) of CGA(R&P) Rules]</p> <p>[Rule 92(2) of CGA(R&P) Rules]</p> <p>[Rule 94 of CGA(R&P) Rules]</p> <p>[Rule 95 of CGA(R&P) Rules]</p>
Attachment of Salary	<p>1.22 It is the duty of the officer[Head of Office/DDO] receiving the attachment order from the Court of Law that proper deduction is made in satisfaction of such order from the pay of the Government Servant concerned and to keep a record of such deductions in form GAR 22.</p>	<p>[Rule 74 of CGA (R&P) Rules]</p>
Recoveries on account of Professional Tax & dues of Coop. Societies etc.:-	<p>1.23 Recoveries from the salaries of Government servants on account of profession tax levied under an Act of a State Government and dues of Co-operative Societies registered under the various Co-operative Societies Acts, where such Acts impose a statutory obligation on the Government to effect such recoveries, shall be made by the drawing and disbursing officer in accordance with such procedure as may be laid down by Government from time to time.</p> <p>Note :- A drawing and disbursing Officer may effect recoveries on account of dues of Co-operative Societies from the salary payable to a Government servant provided that</p>	<p>[Rule 79 of CGA(R&P) Rules]</p> <p>[Rule 79 (2) of CGA(R&P) Rules]</p>

	operative Societies from the salary payable to a Government servant provided that Government servant authorises the Disbursing Officer in writing	CGA(R&P) Rules]
Accounts of the undisbursed amounts	1.24 An account of undisbursed pay and allowances should be kept in a Register in Form GAR 25/TR 71. Entries of the total and particular amount of undisbursed pay and allowances may be made against each bill serially and subsequent payments thereof entered in the appropriate columns of the Register and the Cash book, each such entry being attested by a Gazetted Officer. From this Register, an abstract of amounts remaining undisbursed for three months should be prepared in order to ensure their refund either in cash or by short drawal from the next bill.	[NOTE 2 below Rule 92(3) of CGA(R&P) Rules]
Maintenance of Bill Register	1.25 A bill register in Form GAR 9/TR 28-A should be maintained by DDOs. The register should be reviewed monthly and the result of the review recorded thereon.	[Note 1 below Rule 34 of CGA(R&P) Rules]
Procedure for Receipts against the amounts received & rendition of accounts	1.26 The Head of Office receiving moneys on behalf of the Government must give the payer a receipt (GAR 6/TR 5) duly signed by him or by any subordinate officer authorised by him after satisfying himself that the amount has been properly entered in the cash book.	[Rule 21 &22 of CGA (R&P) Rules]
	NOTE :- The procedure in regard to the grant of receipt to be followed in respect of cheques, bank drafts, postal orders tendered in payment of Government dues, the form and custody of receipt books and issue of duplicates or copies of receipts etc. is laid down in Rule 19 to 23 of CGA (R&P) Rules or in other departmental regulations.	
	NOTE 2 :- The head of account to which the receipt is creditable should be clearly indicated in the challan form.	
	1.27 All moneys received by or on behalf of Government either as dues of Government or for deposit, remittance or otherwise should be immediately brought to account by the DDO in the cash book and remitted into the Bank.	[Rule 3&4 of GFR]
	Note :- These receipts should not be utilised to meet departmental expenditure except in certain cases by Deptt. of Posts, Deptt. of Telecommunication, Railways, Public Works Deptt. etc.	[Rule 6 of CGA (R&P) Rule]
Departmental Officers other than Cheque Drawing DDO's	1.28 Departmental Officers (other than cheque drawing DDOs) located at the same station as the PAO should remit the collections received in cash or by local cheques/demand drafts into the bank in which the PAO holds an account duly supported by a paying in slip (challans).	[Note 2 below Rule 18 of CGA (R&P) Rules]

	1.29 They should send to the PAO a weekly list of remittances into the bank to enable the latter to verify the corresponding credits in the Bank Scroll received by him from the Bank.	[Para 1.16.4 of Civil Accounts Manual]
	1.30 Departmental Officers located at a station other than that of the PAO should accept receipts either by Bank Draft drawn in favour of the PAO concerned or in cash which should be converted into a demand draft drawn in favour of the Pay and Accounts Officer. They should then remit these demand drafts to the PAO for credit to Government Account.	[Note 2 below Rule 18 of CGA (R&P) Rules]
Cheque Drawing Departmental Officers	1.31 The receipt accepted by the cheque drawing officer should be remitted into the branch of the Bank accredited to that officer on prescribed paying in slips (challans).	[Rule 6(1)of CGA(R&P) Rules and para 1.16.2 of Civil Accounts Manual]
	1.32 Based on the paying in slips (challans) received by him the cheque drawing officer shall prepare a weekly statement of receipts, indicating the No. and date of the paying in slip (challan), name of the depositor, and the amount deposited and check the entries with the Bank Scroll received by him. He should also reconcile discrepancies, if any, between his figures and those in the Bank Scrolls and send a monthly bank reconciliation statement in the prescribed form to the PAO concerned.	[Para 3.4.4 read with Para 1.16.2 of Civil Accounts Manual]
	NOTE :- In the case of revenue earning departments like CBEC,CBDT,etc. the detailed procedure for crediting revenues into the banks and their reconciliation etc. as laid down in the departmental manuals will be followed.	[Rule 24 of CGA(R&P) Rules]
Refunds of Revenue	1.33 The procedure for payment of refund of revenue as laid down in Rules 139 to 145 of CGA (R&P) Rules should be observed except that the bill for refund of revenue should be presented to the PAOs to whom the departmental officers are attached. The PAO will, before making payment, verify the original credit from his records.	
	1.34 In the case of refunds of revenue which were originally deposited before the date of departmentalisation of accounts and accounted for by the Treasuries, the departmental officers will first send the bill to the treasury officers concerned for verifying the original credit with reference to the details in columns 4 and 5 of the refund bill GAR 33/TR 41 and for affixing their (TOs) signature in column 6 in token of having done so. The bills after due certification by the Treasury Officer should be presented by the departmental officers to the PAOs concerned for making payment. The PAOs will ensure that the above requirements have been compiled with.	[Rule 142 of CGA (R&P) Rules]

- Defalcations & Losses**
- 1.35 Except where otherwise specifically provided, any loss or shortage of public money, departmental revenue or receipts, stamps, stores or other properties held by or on behalf of Government, cannot by defalcation or otherwise including losses and shortages noticed as a result of physical verification, should be reported immediately by the subordinate authority concerned to the next higher authority. (GFR 16).
- 1.36 The subordinate authority should also report the losses and shortages (other than petty losses and shortages not exceeding Rs.2,000 in each case) to the Principal Accounts Officer of the Ministry/Department and the Statutory Audit Officer, even when such loss has been made good by the party responsible. [Government of India Decision (1) below GFR 16]

CHAPTER 2

WITHDRAWAL FROM THE GOVERNMENT ACCOUNT

Mode of Withdrawal	<p>2.1 Before any money is withdrawn from Government account by means of cheques, a bill in the prescribed form is to be prepared. A bill is a statement of claims against the Government, containing specification of the nature and amount of the claims, either in gross or by items, and includes such a statement presented in the form of a simple receipt.</p> <p>2.2 The bill forms on which claims for pay, allowances, contingencies etc. are to be prepared and the detailed procedure to be observed in the preparation and presentation of such claims is to be regulated by the relevant provisions in the Central Government Account (Receipts and Payments) Rules. Some important points to be kept in view in preparing bills are enumerated in the ensuing paragraphs.</p>	<p>[Rule 28 of CGA(R&P) Rules]</p>								
Form of Bills	<p>2.3 Bills should be prepared in the prescribed forms e.g.</p> <table border="0" style="width: 100%; margin-top: 10px;"> <tr> <td style="padding-right: 40px;">Pay Bill</td> <td>GAR 13,13 A & 15 (TR 33)</td> </tr> <tr> <td>TA Bill</td> <td>GAR 14,14A,14B,14C and 16(TR 25)</td> </tr> <tr> <td>Contingent Bills</td> <td>GAR 29,30,31,32(TR 30,31,32,33)</td> </tr> <tr> <td>Sub-Vouchers for petty contingent expenditure</td> <td>GAR 28(TR 30 A)</td> </tr> </table>	Pay Bill	GAR 13,13 A & 15 (TR 33)	TA Bill	GAR 14,14A,14B,14C and 16(TR 25)	Contingent Bills	GAR 29,30,31,32(TR 30,31,32,33)	Sub-Vouchers for petty contingent expenditure	GAR 28(TR 30 A)	
Pay Bill	GAR 13,13 A & 15 (TR 33)									
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Contingent Bills	GAR 29,30,31,32(TR 30,31,32,33)									
Sub-Vouchers for petty contingent expenditure	GAR 28(TR 30 A)									
Rounding off of Transactions	<p>2.4 The provisions contained in Rule 17 of CGA (R&P) Rules regarding rounding off of transactions in Government Accounts should be observed while preparing and passing bills.</p>									
Accounts classification on bills	<p>2.5 Charges relating to two or more major heads should not be included in one bill. The full accounts classification must be recorded on each bill by the drawing officer. The classification should also show whether the expenditure is voted or charged and Plan or Non- plan. Its allocation between departments or between Central Government and State Governments wherever necessary should also be indicated on the bill.</p>	<p>Rule 33 (V) (VI) of CGA (R&P) Rule</p>								
Instruction's for Preparation of bills	<p>2.6 Corrections and alterations in the money columns and the total of a bill whether made in words or figures should be neatly made by scoring out the incorrect entry and making a fresh one. These corrections should be attested by the dated signatures of the drawing officer as many times as such corrections and alterations occur. Erasures and over-writing are prohibited.</p>	<p>[Rule 33(iv) of CGA (R&P) Rules]</p>								

	2.7 All bills must be filled in and signed in ink, entries and signature with ball point pens are also permissible provided they are clear and legible.	[Rule 33(iii) of CGA(R&P) Rules]
	2.8 The total amount of each bill should, as far as whole rupees are concerned, be written in words as well as in figures, care being taken to leave no space for interpolation. The total should also be expressed in red ink as being below a specified amount in whole rupees.	[Rule 33(iii) of CGA (R&P) Rules]
	2.9 When bills are presented/drawn on account of charges incurred under any special orders, an attested copy of the sanction must be attached to the bill.	[Rule 33(vii) of CGA (R&P) Rules]
	2.10 In the following cases, copies of sanction orders should also be attached to the bill in which the amount is drawn / claimed in pursuance of such sanctions :-	
	a) Orders relating to loans/advances granted to Government servants in pursuance of the provisions of GFRs, Medical Attendance/HBA Rules.	[Rule 33(vii) of CGA (R&P) Rules].
	(b) Orders relating to advances/withdrawals/final payments under GPF Rules.	
	(c) Orders relating to promotion/appointment of Government servants.	
	(d) Orders of pay fixation, E.B. crossing etc.	
Specimen Signatures of DDO	2.11 Every drawing officer should send a specimen of his signature to the PAO or Cheque-drawing DDO as the case may be, through some superior officer whose specimen signature is already with PAO/Cheque-drawing DDO.	[Rule 51 of CGA (R&P) Rules]
Essential Conditions governing expenditure from public funds	2.12 No Drawing Officer should incur any expenditure or enter into liability involving expenditure or transfer of moneys for investment or deposit from Government account unless such expenditure or transfer, as the case may be, has been sanctioned by general or special orders of Government or by any authority to whom power has been duly delegated in this behalf.	[Rule 6 of GFRs]
	2.13 All charges actually incurred must be paid and drawn at once, and under no circumstance be allowed to spill over to be paid from the grant of another year.	[Rule 100(1) of CGA (R&P) Rules]

	2.14 No money should be drawn from the PAO/Cheque-drawing DDO unless it is required for immediate disbursement. It is not permissible to draw money in anticipation of demands or to prevent lapse of budget grant.	[Rule 100(2) of CGA(R&P) Rules]
	2.15 The drawing officer entrusted with payment of money should obtain a voucher setting forth full and clear particulars of the claim, every voucher must have attached an acknowledgement of the payment signed by the person by whom or on whose behalf the claim is put forward.	[Rule 56 of CGA(R&P) Rules]
Procedure for Budgetary control by DDo's	2.16 The drawing officer should ensure that no amount is drawn in excess of the budget allotment. In order to exercise an effective check in this regard, an Expenditure Control Register in Form GFR 9 should be maintained showing the appropriation by sub-heads and units of appropriation. At the time of signing each bill, it should be ensured that the amount of the bill under signature is covered by the budget allotment. A Liability Register (Form GFR 6) should also be maintained.	[Govt. of India Decision 2 and 5 below GFR 66]
Procedure for drawal of pay & other fixed allowances	2.17 A separate pay bill should be prepared for <ul style="list-style-type: none"> (i) establishments whose charges are debitable to different heads of accounts; (ii) personnel to whom salary is payable individually by cheques; and (iii) Group 'D' employees. <p>2.18 Each of the bills may be prepared by including both permanent and temporary establishments and indicating the description of each section prominently along with the sanctioned number of posts included therein. The detailed instructions in Rule 66(2) of CGA(R&P) Rules should be kept in view while preparing the pay bills.</p> <p>2.19 The rate of pay claimed should always be noted and when pay is drawn for a portion of a month, the actual period for which these payments are claimed should be stated against the name of the Government servant in the body of the bill. The other instructions printed on the form of the bill should also be followed carefully.</p> <p>2.20 Separate bills may be presented for pay and allowances or leave salary due for part of a month which may be paid before the end of the month in respect of cases mentioned, in Rule 65 of CGA(R&P) Rules.</p> <p>2.21 A suitable register should be maintained by every disbursing officer for recording all amounts disallowed by the PAO under</p>	[Rule 66(2) of CGA(R&P) Rules]

Rule 73 of CGA (R&P) Rules. Separate columns may be provided to show the name and office of the person from whom the recovery is to be effected, the nature and amount of the over-payment and the method by which it has been adjusted.

2.22 The DDO should attend promptly to all objections and orders communicated to him by PAO. [Rule 62(1) of CGA(R&P) Rules]

2.23 When the PAO disallows a payment as unauthorised, the DDO is bound not only to recover the amount disallowed without heeding any objection or protest, but to decline to pay it in future till the PAO authorises the resumption of the payment. [Rule 62(2) of CGA(R&P) Rules]

**Procedure for
drawal of
Travelling
allowances of
govt servants**

2.24 The bills should be prepared in Form GAR 14 (alongwith claims in Form GAR 14 A, 14B or 14 C as the case may be), the instructions printed on the form being strictly observed. When a journey has been performed by a circuitous route, the reasons for doing so must invariably be stated in the bill. [Rule 90(1)(i) of CGA (R&P) Rules]

2.25 When actual expenses are drawn on account of carriage of horses or conveyances details of horses or conveyances transported should be furnished in the bill. Necessary Certificate regarding the number and relationship of the members of family should also be furnished whenever allowance in respect of family is claimed by a Government servant. [Rule 90(1)(ii) of CGA(R&P) Rules]

**Certificate of
drawing officer
on TA Bill**

2.26 A. All bills should bear a certificate of the drawing officer in the following form :- [Rule 90(1)(iii) of CGA(R&P) Rules]

"Certified that I have satisfied myself that the amounts included in the bills drawn one/two/three months previous to this date, with the exception of those detailed below (total amount of which has been refunded by deduction from the bill) have been disbursed to the Government servants named therein and their receipts taken on the office copy of the bill or in a separate acquittance roll".

**Countersig-
nature of Bill
by controlling
officer**

2.26 B. No bill requiring previous countersignature of a controlling authority should be presented before such countersignature has been obtained. [Rule 90(2) of CGA(R&P) Rules]

2.27 Some of the important checks to be kept in mind by the DDOs before submission of T.A. bills (both tour or transfer) to

P&AO are given below:-

- (i) TA bills have been prepared in duplicate (one for payment and the other for office copy).
- (ii) A copy of tour programme duly approved by the competent authority has been attached with the bill. In absence of the tour programme it should be ensured that the bill has been countersigned by the competent authority.
- (iii) The official has performed the journey according to his entitlement. The claim should be restricted to the entitled class unless travel by higher class has been allowed by the competent authority.
- (iv) That the travel by air to non-entitled officers has been approved by the competent authority.
- (v) That in case of travel by road between places connected by rail, the road mileage is linked to rail mileage by entitled class.
- (vi) If the official has stayed in a hotel while on tour, the claim for hotel rate of DA has been supported by vouchers for payment of lodging charges.
- (vii) The DA for the total period of absence from Headquarters should be worked out as per SR 51.
- (viii) If the bill is in order, the DDO before preferring the claim to P&AO he should calculate the total amount payable. The advance, if any, taken shall be adjusted in full or surplus got refunded from the employee.
- (ix) In case of TA bill on transfer, whether the claim for transfer grant, packing allowances, personal effects, transportation of conveyance etc. has been prepared in terms of provisions of S.R. 116.
- (x) In case of TA on retirement whether the claim has been prepared and preferred in terms of S.R. 147.

Time limit for submission of TA claim on Tour

2.28 The bills of Government servants proceeding on tour should be presented at convenient intervals during the period of their tour or immediately on return to the headquarters and, as far as practicable, before 31st day of March if the tour has been completed before that date.

[Rule 90(3) of CGA(R&P) Rules]

2.29 T.A. claims not preferred by a Government servant within one year from the date on which it became due, should be dealt with in accordance with the provisions of SR 194 A and the Government of India orders thereunder.

Important checks for drawal of L.T.C claims

2.30 Leave Travel Concession was introduced in the year 1956. The rules and procedure for claiming LTC have been laid down in CCS (Leave Travel Concession Rules) 1988, as amended from time to time. Some important checks to be exercised by the DDOs before preferring these bills to the PAO/Cheque drawing DDOs are given below:-

- (i) L.T.C. Bill should be prepared in duplicate in form GAR-14 C (one for payment and other as office copy) and the claim should be passed keeping in view of the provisions of L.T.C. Rules.
- (ii) The D.D.O. should examine whether the Govt. servant has completed one year of continuous service on the date of journey.
- (iii) Whether the claim has been preferred within one month/three months of the date of completion of the return journey.
- (iv) Whether the claim is for the journey performed within India.
- (v) If the journey was performed by road transport or steamer service in conjunction with the railway, whether such services are recognised.
- (vi) Whether the home town is the permanent home town recorded in the service book, or as declared by the officer for this purpose.
- (vii) The DDO is also to examine the relationship of the members of the family and their age as has been mentioned in the claim by the government servant with reference to the official records.
- (viii) Whether the official is entitled to the class of accommodation by which he has travelled.
- (ix) Whether the claim is by the shortest route.
- (x) Whether the government servant has intimated to the Head of Office about availing of L.T.C.
- (xi) Check serial numbers of railway tickets/cash receipts/bus tickets.
- (xii) He is to examine whether a note of journey has been recorded in the service book.
- (xiii) Whether the concession has been availed only once during a block of two or four calendar years, or during its grace period.
- (xiv) Whether any advance taken has been adjusted in full or surplus refunded.

Meaning of term Contingent charges

2.31 The term "contingent charges" or "contingencies" means and includes all incidental other expenses (including on stores) which are incurred for the management of an office as an office or for the working of technical establishment such as laboratory, workshop, industrial installation, store depot and the like but other than expenditure which

[Rule 96 of CGA(R&P) Rules]

has been specifically classified as following under some other head of expenditure e.g., 'work', 'tools and plant'.

**Types of
Contingent
charges**

2.32 The five types of contingent charges are as follows:-

[(Rule 98 of
CGA(R&P) Rules]

- (i) Contract Contingencies - those for which a lump sum is placed annually at the disposal of Disbursing Officer for expenditure without further sanction of any kind. They generally consist of average annual charges but with reasonable accuracy.
- (ii) Scale regulated Contingencies - This comprise such contingent charges as may be regulated by scales laid down by competent authority such as rewards for destruction of wild animals.
- (iii) Special contingencies - This include such contingent charges whether recurring or non-recurring but not without the previous sanction of superior authority.
- (iv) Countersigned contingencies - This include such contingent charges that require the approval of some controlling authority in the form of countersignature after payment on detailed bill submitted to Pay & Accounts Officer.
- (v) Fully vouched Contingencies - This comprise contingent charges incurred by the Head of Office on his own authority and does not require approval of higher authorities.

**Responsibility
of the drawing
officer for
pending
Contingent
expenses**

2.33 Every Government Officer shall exercise the same vigilance in respect of petty contingent expenses as a person of ordinary prudence may be expected to exercise in spending his own money.

[Rule 107 of
CGA(R&P) Rules].

2.34 The drawing officer is responsible for seeing that the rules regarding the preparation of bills are observed, and that the money is either required for immediate disbursement or has already been paid from the permanent advance.

[Rule 107 of
CGA(R&P) Rules].

2.35 The expenditure should be kept within the available appropriation and all steps taken to obtain additional appropriation if the original one has either been exceeded or is likely to be exceeded.

[Rule 107 of
CGA(R&P) Rules].

2.36 In the case of contract contingencies the proposed expenditure should not cause any excess over the contract grant.

[Rule 107 of
CGA(R&P) Rules].

Instructions relating to affixing pay orders, & manner of cancellation of vouchers etc.	<p>2.37 Every voucher must bear a pay order signed or initialled by the responsible disbursing officer, specifying the amount payable both in words and figures. All pay orders must be signed by hand and in ink.</p> <p>2.38 All paid vouchers must be stamped 'paid' or so cancelled that they cannot be used a second time. Stamps affixed to vouchers must also be cancelled so that they may not be used again.</p> <p>2.39 All vouchers to bills which are not required to be sent to PAO in terms of Rule 109(iii) of CGA (R&P) Rules must be cancelled in such a manner that they cannot be used subsequently for presenting fraudulent claims or other fraudulent purposes.</p>	<p>[Rule 59(1) of CGA(R&P) Rules].</p> <p>[Rule 59(2) of CGA(R&P) Rules].</p> <p>[Rule 59(3) of CGA(R&P) Rules].</p>
Safe custody of vouchers etc. not submitted to PAOs	<p>2.40 Vouchers and acquittances which are not required to be submitted to the Pay & Accounts Office should be filed and retained carefully in the office concerned as important documents till they are destroyed under the orders of competent authority.</p>	<p>[Rule 60(1) of CGA (R&P) Rule]</p>
General Limitation for payments out of contingent expenditure	<p>2.41 No pay of any kind and no additions to pay may be drawn on bills for contingent expenditure except in the case of hot weather establishment, mazdoors engaged on manual labour and paid daily or monthly wages, sweepers and other establishment mentioned in Rule 100(3) and (4) of CGA(R&P) Rules.</p>	
Certificates with contingent bills.	<p>2.42 Contingent bills for wages of mazdoors engaged on manual labour and paid at daily or monthly rates, rents, electricity and other connected charges incurred on the hire of private building, bills which include charges on account of purchase of goods on which sales tax has been charged, expenditure on light refreshment at formal meetings should be supported by certificates prescribed in Rules 101(1), (2), 104, 105 and 106 of CGA (R&P) Rules.</p>	
Cancellation & destruction of sub-vouchers	<p>2.43 The following rules for the prevention of fraudulent use of sub-vouchers should be observed in the matter of cancellation and destruction of sub-vouchers:-</p> <p>(i) Unless, in any case, it is distinctly provided otherwise by any rule or order, no sub-voucher may be destroyed until after a lapse of three years.</p> <p>(ii) Every sub-voucher which is not required under the rules to be</p>	<p>[Rule 109 of CGA(R&P) Rules].</p>

forwarded either to the PAO or to a Controlling Officer alongwith the bills but is recorded in the office to which the expenditure relates, must be duly cancelled by means of a rubber stamp or by an endorsement in red ink across the voucher. The cancellation should be made at the time when the contingent bill in which the sub-vouchers are included is actually signed. If the amount of a sub-voucher exceeds the permanent advance, the cancellation should be made immediately the payment is made and entered in the contingent register.

- (iii) In all cases in which sub-vouchers are not required to be submitted to the Pay and Accounts Office or to the Controlling Officer, the Drawing officers should certify in the bill that sub-vouchers other than those attached to the bill have been so defaced or mutilated that they cannot be used again. A similar certificate should be furnished by the controlling authority in respect of sub-vouchers submitted to him by Drawing Officers but which he is not required to submit to the Pay & Accounts Office.

NOTE - Sub-vouchers which are required to be sent to the PAO should not be cancelled either by the Drawing Officer or by Controlling Officer, as the duty of cancelling these sub-vouchers and keeping them in proper custody to prevent their fraudulent use devolves on the PAO .

**Record of
Contingent
Expenditure**

2.44 A register of contingent expenditure should be maintained in Form GAR 27/TR 29 in each office and the initials of the head of office or of a G.O. to whom this duty has been delegated by him should be entered against the date of payment of each item. [Rule 110 of CGA(R&P) Rules]

2.45 As each payment is made, entries must be made in the contingent register of the date of payment, the name of payee and the number of sub-vouchers in the three columns to the left and the amount in the proper column. [Rule 110(4) of CGA(R&P) Rules].

2.46 A progressive total of all the columns must be made immediately after the monthly total so as to include all payments under each head to enable the DDO to watch the progress of expenditure. [Rule 110(5) of CGA(R&P) Rules]

**Bills for
Contingent
Charges**

2.47 Where it is necessary to draw money for contingent expenses, or in any case at the end of each month, a red ink line should be drawn across the page of the register(s), the several columns added up and several totals posted in separate bills for each class of contingent expenditure . The head of the office or the officer to whom this duty has been delegated should carefully scrutinise entries in the register(s) with the sub-vouchers, initial them and sign the bill which will then be dated and [Rule 111(1) of CGA (R&P) Rules]

numbered and presented for payment to the Pay & Account Office/Cheque Drawing DDO.

Fully Vouched Contingent Charges	2.48 Officers whose contingent bills do not require counter-signature and who do not embody in their bills, charges of any officer dealing separately with the PAO need not submit monthly bills. They should draw money from the PAO by bills in form GAR 29/TR 30 showing full details of the charges.	[Rule 114 of CGA(R&P) Rules].
Scalus related charges & special contingencies	2.49 Moneys required for meeting contingent charges should not be drawn in advance in Abstract bills except in the following cases and that too on the fulfilment of the conditions mentioned therein.	
	(i) Charges regulated by scales and special contingencies which require the previous sanction of a superior authority before they can be incurred, should be drawn in the Abstract bill Form GAR 30/TR 31 but full description of the charges should be furnished in the Abstract bill. In the case of special contingencies the orders of the sanctioning authority must also be quoted.	[Rule 115(1) & (2) and 117 of CGA(R&P) Rules]
	(ii) When expenditure for which a lumpsum is granted under a single special sanction, is continued over more than one month, the second and subsequent month's bills should bear a note of how much has been spent up to date under the sanction.	[Rule 115(2) of CGA(R&P) Rules]
Abstract contingent bill	(iii) A certificate should be attached to every abstract bill to the effect that the detailed contingent bills have been submitted to the controlling officer in respect of abstract contingent bills drawn during the month previous to that in which the bill in question is presented for payment. On no account may an abstract contingent bill be cashed without this certificate.	[Rule 118 of CGA(R&P) Rules]
Counter-signed Contingencies	2.50 In the case of bills requiring counter-signature after payment, the contingent charges should be drawn in the abstract bill and the numbers assigned to the sub-vouchers pertaining to each entry in the abstract bill should be detailed against the entry concerned, the amount being given only in those cases where a sub-voucher is for more than Rs. 50. In other words abstract bills should be drawn only after the supporting sub-vouchers have been received, but only payment is yet to be made on them.	[Rule 117 & 118 of CGA(R&P) Rules]
	2.51 The detailed bills in Form GAR 31/TR 33 should be presented to the controlling officer promptly for countersignature and transmission to the PAO.	[Rule 119 of CGA(R&P) Rules]

- Medical Attendance Bills** 2.52 The DDOs are advised to bear in mind the following checks for examining the medical claims/bills.
1. The bill for medical reimbursement should be prepared in form GAR-23
 2. The amounts drawn in the bills must be supported by proper receipts and vouchers in all cases, submitted by the govt. servant alongwith essentially certificates in Form 'A' or 'B'
 3. DDO is to examine as to whether the fees charged by the Authorised Medical Attendant is in accordance with the prescribed rates.
 4. He is to examine that all the sub-vouchers for purchase of medicines or pertaining to various tests etc. are duly countersigned by the medical officer and by the competent authority accepting the claim of medical reimbursement.
 5. Special case is to be taken in regard to the diet charges because these are normally included in the hospital bills submitted by the govt. servants, as these charges are not reimbursable except in case of group 'D' employees who are to undergo treatment of T.B./mental diseases or leprosy etc.
 6. Details in regard to dependants of the govt. servants and residential addresses must be obtained from the government servants for keeping the same in the relevant records.
 7. Individual-wise ledger of medical claims should be kept by the DDO so as to check the unduly heavy medical claims.
- Conveyance Allowance** 2.53 The rates and conditions governing the grant of Conveyance Allowances are contained in GIO(i) below SR 25. Before admitting the claims the following checks may be examined by the DDOs:-
- (i) The DDO is to examine that the conveyance allowance is not claimed by the officials during joining time, leave or any period of temporary transfer.
 - (ii) The daily allowance or mileage allowance should not be allowed for journeys within 8 km. radius.
 - (iii) The conveyance allowance should be allowed to those officials who pay on an average (computed for 3 months) minimum 20 visits outside their normal duty hours in a month.
 - (iv) If the average number of visits is less than 20 in a month but not below 6, proportionate reduction in conveyance allowance should be done by the DDO.
 - (v) If the average visit of an official falls below 6 in a month, the conveyance allowance be not allowed to him by the DDO.
 - (vi) If the conveyance is not maintained or not used for official journeys/hospital visits for more than 15 days at a time in a month the proportionate reduction in conveyance allowance should be done by the DDO.
 - (vii) A certificate is to be obtained from those officers who draw at the minimum rates of conveyance allowance or who do not use their own conveyance, to the effect that the transport expenditure incurred in connection with official duty/visit, is not less than the amount claimed. It is required to be furnished by the DDO alongwith monthly pay bill.

CHAPTER 3

PROCEDURE TO BE FOLLOWED BY DDOs AUTHORISED TO DRAW CHEQUES

Cheque-Drawing DDOs	<p>3.1 As a general rule, in the departmentalised system of payment all payments are to be made only by the Pay & Accounts Offices of the Ministry/Department after proper pre-check. However, as a partial exception to this rule, the drawing and disbursing officers of offices which are not located at the same station as the Pay & Accounts Office, may be permitted to draw funds directly from the local branches of the bank accredited to the Ministry/Department concerned by means of cheques, for payment of pay and allowances (including travelling allowances and medical claims-both advances and final bills) and office contingencies. Bills for other kinds of payments will be presented to the Pay and Accounts Office concerned for pre-check and payment by bank drafts. Such bills shall in no case be paid directly by the DDO.</p>	<p>[CAM Para 1.6.1, 1.6.2 and 3.1.1]</p>
	<p>NOTE 1 :- The term 'Office Contingencies' referred to above should be interpreted in a restricted way so as to cover only those items which would fall within the sanctioning power of the DDO as well as certain periodical payments like rent, rates and taxes, electricity, water and telephone charges and the other day-to-day office expenses.</p>	<p>[Note 2 below CAM Para 3.1.1]</p>
	<p>NOTE 2 :- In the case of some departments, claims of other specified nature may also be authorised to be paid direct by DDO in consultation with the Controller General of Accounts.</p>	<p>[CAM para 3.1.3].</p>
Letters of credit to Cheque Drawing DDOs	<p>3.2 Each of these Drawing & Disbursing Officer, hereinafter referred to as Cheque-Drawing DDO, will be placed in account with the local branch of the Reserve Bank of India/State Bank of India or its subsidiary/Public Sector Bank accredited to the Ministry/Department concerned by means of a quarterly letter of credit opened in his favour by the Pay & Accounts Officer concerned. The Cheque-Drawing DDO will draw cheques only on the branch/branches of the RBI/SBI or its subsidiary or the public sector bank, with which he is placed in account and the bank will make payment of cheques upto the limit prescribed in the letter of credit. The DDO should keep a close watch over the drawals and should take prompt action for the renewal of the letter of credit by assignment of additional funds by PAO, when needed.</p>	<p>[Rule 50 of CGA(R&P) Rules].</p>
	<p>NOTE 1 :- The fresh letter of credit/assignment issued after the expiry of the period prescribed in the earlier letter of credits/assignment within the same financial year will be treated as an addition to the unspent balance of the previous letter of credit/assignment. The Pay & Accounts Officer while communicating the letter of credit/assignment for the second</p>	<p>[Rule 50 of CGA (R&P) Rules].</p>

and subsequent quarters would indicate not only the amount assigned for that quarter, but also the progressive total of letter of credit/assignment upto the end of the quarter so that the bank is enable to ensure that the total cumulative drawals from the beginning of the year do not exceed the total progressive amount of letter of credit/assignment.

NOTE 2 :- A letter of credit or assignment shall lapse at the close of the financial year and shall not be carried forward to the first quarter of the next year. The cheques actually issued during the last quarter but presented for payment during the next quarter,(within the period of validity) will be taken by the bank against the assignment of the year to which they were drawn and not against the assignment of the year in which they are paid.

[Rule 50 of
CGA(R&P) Rules].

NOTE 3 :- A drawing officer in whose favour a letter of credit or assignment has been issued is not permitted to draw the whole amount and place it in a separate drawing account of the bank or in a private account.

[Rule 50(2) of
CGA(R&P) Rules].

NOTE 4 :- It is not also permissible to draw cheques and deposit the amount in the department's cash chest at the end of the year for avoiding a lapse of grant.

[Note below Rule
50(2) of
CGA(R&P) Rules].

Payments on behalf of one or more offices by Cheque Drawing DDOs

3.3 In some cases, the Cheque-Drawing DDO at a station may also be permitted to make payments on account of pay and allowances etc. and office contingencies of one or more offices, in addition to his own, situated in the same station or near about. The heads of such offices will present the bills on account of pay and allowances and office contingencies to the designated cheque drawing DDO for payment.

[CAM para 3.1.3].

Payments other than pay & Contingencies by DDOs

3.4 In addition to pay and allowances and office contingencies,as referred to in para 3.1 above, Cheque-Drawing DDOs are also authorised to make payments by cheques, of the claims of the following categories after sanction of the competent authority to the same is obtained, a copy of which should be sent to the Pay & Accounts Office :-

[CAM para 3.1.1].

- (a) Final payment of GPF moneys to and withdrawals of moneys from GPF for Group `D' Government servants.
- (b) All short-term loans and advances to Government servants (i.e. those recoverable in less than 60 instalments).

NOTE 1 :- Cheque-Drawing DDOs are not authorised to issue cheques for drawal of advances (in respect of Government servants other than Group 'D') in terms of Rule 34(3)(v) of GPF(CS) Rules. Bills for the purpose, duly supported by formal sanction of the competent authority, should be forwarded to the Pay & Accounts Office for payment after precheck.

[Note 3 below
CAM para 3.3.1].

NOTE 2 :- The amount of quarterly assignments against which DDOs are authorised to issue cheques will take into account the anticipated drawals on account of the advances mentioned above.

[CAM para 3.1.2]

NOTE 3 :- Bills for payment of long-term loans and advances and for withdrawals from provident fund, (in respect of Government servants other than Group 'D') under Rules 15

[CAM para 3.1.1].

and 16 of General Provident Fund (Central Services) Rules 1960 or corresponding provisions of other provident fund rules, shall be paid only by the Pay & Accounts Office on the basis of the sanction of the competent authority. Such payments should, in no case be made by the DDOs by issue of cheques against their assignment.

3.5 In the case of Provident Fund advances paid by the Drawing & Disbursing Officer, a statement of the amounts paid and the particulars of the sanction, names of subscribers, their account numbers, etc. should be forwarded to the PAO every month, to enable the latter to ensure that the debit vouchers are received and posted in the accounts of the subscribers and that the debits adjustable by Accounts Officers of other Departments/Governments are passed on to them without fail. [Note 4 below CAM para 3.1.1].

Procedure for payment

3.6 The bills relating to the above mentioned classes of payments will be prepared in accordance with the rules and procedures prescribed in CGA (R&P) Rules/GFRs etc. (See Chapter 2) and presented to the cheque-drawing DDO for check and payment. In so far as the bills of his own office are concerned, the Cheque-Drawing DDO will ensure that, to the extent possible, the bills are got checked independently by a person other than the one responsible for the preparation of the bills. [CAM para 3.3.1]

3.7 The bills received for payment (including those pertaining to his own office) will be checked by the Cheque-Drawing DDO to ensure that they relate only to classes of payments which he is empowered to make by issue of cheques as mentioned in para 3.1 to 3.4 above. Bills which do not fall under these categories, if received, will be returned to the office concerned for transmission to the Pay & Accounts Office for pre-check and payment. After this preliminary verification the bills will be entered in the 'Register of Bills received' in form CAM 18 (Appendix I). [CAM para 3.3.2].

3.8 The bills will then be subjected to usual prescribed checks enumerated in the CGA (R&P) Rules and para 3.3.2 of CAM. Inter alia, the bills shall be arithmetically checked and examined with a view to seeing that the claim is admissible, the authority good, the signature and counter-signature where necessary are genuine and in order, and corrections, if any, have been duly attested. After satisfying himself in all respects, the cheque-drawing officer will sign the pay order on the bill showing the amount for which the bill is passed in words and figures and deface the Pay order. It should also be ensured that the quarterly assignments as intimated by Pay & Accounts Office in respect of each office are not exceeded. The cheque will then be prepared for the net amount of the bills. [CAM para 3.3.2]

[The provisions contained in Rule 42 *ibid* should be observed while writing cheques]

3.9 The number and date of the cheque issued and particulars of bills, etc. will be noted in the 'Register of cheques issued' in form CAM 19 (Appendix 2) and the entries will be attested by the Cheque Drawing DDO at the time of signing each cheque. The date of encashment of each cheque should also be entered in this register and the entries attested by the Cheque-Drawing DDO. All the entries in this register should also be subjected to independent check by another officer (preferably a Gazetted Officer) against the relevant passed documents/vouchers. The register should be closed for each day either on the same day or on the commencement of the following day. [CAM para 3.3.2].

Submission of List of Payments by DDOs

3.10 Cheque-Drawing DDOs shall prepare a list of payments in triplicate in the prescribed form CAM 21 (Appendix 3) at the end of every week. Two copies of the list of payments accompanied by the paid vouchers, schedules etc. should be sent to the Pay & Accounts Office on the due dates as mentioned below:- [CAM para 3.4.3]

1st to 7th	by the 9th of the month
8th to 14th	by the 16th of the month
15th to 21st	by the 23rd of the month
22nd to the end of the month	by the 3rd of the following month

Bank reconciliation statement

3.11 The Cheque-Drawing DDOs should prepare a bank reconciliation statement every month vide para 3.14 infra and send it to the Pay & Accounts Officer.

NOTE - Sub vouchers upto Rs. 100 in value shall be retained by the cheque drawing officers in their offices vide Rule 111(3) of CGA (R&P) Rules and these would be examined at time of internal/local audit of their initial records.

A certificate shall be recorded by him on each contingency bill, to the effect that sub-vouchers of value upto Rs. 100 numbering from sub-vouchersto sub voucher.....have been retained in the office. [CAM para 3.4.4 and Note there-under].

Due date of submission of accounts by DDOs working on Public Works/Forest System

3.12 In the case of officers rendering accounts on the Public Works/Forest system, the dates for submission of compiled accounts to the Pay and Accounts Office shall be the 7th of the succeeding month. [CAM para 3.4.5].

Submission of scrolls by the

3.13 The paying branch of the bank will prepare daily scrolls of payments DDO-wise but as the number of cheques drawn by the cheque [CAM para 3.4.1].

paying branch of bank	drawing DDOs will be few, the payment scrolls will be transmitted weekly i.e.on every Saturday, in duplicate, by the paying branch, covering the transactions from Monday to Saturday along with paid cheques to the concerned Pay & Accounts Office, and a copy of the scroll (without paid cheques) simultaneously to the Cheque-Drawing DDO concerned.	
Bank Reconciliation statement by DDOs	3.14 The scrolls received from the Bank should be checked with reference to the Register of Cheques issued in respect of the name of the payee and the amount of cheque paid. Date of encashment should be noted in the relevant column of the Register of Bills and the Register of Cheques. A bank reconciliation statement (CAM 20) should be drawn up every month explaining the difference between total payments made as per the Bank's scroll and the total payments during the month as per the Register of Cheques, indicating the details of the cheques issued during the month but not encashed and cheque issued in earlier months cashed during the month. Discrepancies, if any, noticed in the scrolls should be taken up with the Bank immediately.	[CAM's para 3.4.2].
Forms of Cheques and Cheque Books	3.15 All cheques shall be drawn by the Cheque-Drawing DDOs on forms in cheque books to be supplied to them by the Pay & Accounts Offices concerned. The instructions contained in CGA (R&P) Rules in regard to cheques and cheque books etc. should be carefully observed by the cheque-drawing officers. Some of the important instructions are indicated in the ensuing paragraphs.	[CAM para 3.6.1]
	3.16 Cheque books shall, on receipt, be carefully examined by the drawing officer who should count the number of forms contained in each and record a certificate of count on the flyleaf.	[Rule 40(1) of CGA(R&P) Rules]
Report of loss of cheque forms/Books	3.17 The loss of cheque books or a blank cheque form shall be notified promptly to the branch of the bank with whom the disbursing officer concerned has a drawing account.	[Rule 41 of CGA(R&P) Rules]
Issue of Accounts Payee & open cheques	3.18 All cheques towards payment of personal claims of Government servants, contractors, suppliers and public sector companies and corporations shall be drawn as payable to an order of the payee. Such cheques shall be crossed with the subscription "Account Payee only" whenever the amount exceeds Rs. 1000/- in regard to salary cheque or wherever the amount exceeds Rs.500/- in respect of non-salary	[Rule 44(3) of CGA(R&P) Rules].
	cheques. Such non-salary cheque for an amount not exceeding Rs. 1000/- may however, be issued as open cheques if so desired by the	

payee but only as order cheque.

It should be ensured that no payee makes it a practice to get an uncrossed cheque in his favour as a matter of course.

Lowest limit of the amount of cheque drawn	3.19 There is no ban on cheques being drawn for less than Rs. 10/-. However, in the case of the postal transactions, the lowest sum for which the cheque may be issued is Rs. 100/-	[Note 3 below Rule 42 of CGA(R&P) Rules].
Correction in a cheque	3.20 All corrections and alterations in a cheque shall be attested by the drawing officer by his full signature.	[Rule 43 of CGA(R&P)Rules].
Currency of a cheque	3.21 Cheques shall be payable at any time within three months after the month of issue; thus, a cheque bearing any date in January is payable at any time upto 30th April. Should the currency of a cheque expire owing to its not being presented at the Bank within the period specified above, it may be received by the drawer who should then destroy it and issue a new cheque in lieu thereof. In the event of non-return of the time-barred cheque to the drawer, the drawer should, on the expiry of the prescribed period of three months after the month of issue of the cheque, require the payee either to return the cheque or explain the causes for its non return. If, as a result of this enquiry the cheque is reported as lost, the bank drawn on should be requested to stop payment and issue an advice in accordance with the procedure laid down in Paras 3.23 to 3.25 infra.	[Rule 45 & 46(2) of CGA(R&P) Rules]
Cancellation of a cheque	3.22 When it is necessary to cancel a cheque, the cancellation must be recorded on the counterfoil, and the cheque, if in the drawer's possession, must be destroyed. If the cheque is not in the drawer's possession, after satisfying himself with reference to his records (namely payment and error scrolls and register of cheques delivered) that it has not been paid, he should promptly send an intimation, by registered post (AD) to the branch bank on which it is drawn to stop its payment. In case of Cheque-Drawing DDO's the PAO should also be informed. A cheque remaining unpaid for any cause for six months after the month of its issue should be cancelled and, after the Accounts Officer/Cheque-Drawing DDO has satisfied himself of its non-payment, the amount should also be written back in the account.	[Rule 47 of CGA(R&P) Rules]
Loss of Cheques	3.23 When a Cheque-Drawing DDO report to the paying branch of the bank about a cheque having been lost, the latter shall record a 'Stop' against the cheque and issue an acknowledgement in the following form :-	[Rule 48(3) of CGA(R&P) Rules]
Non-payment certificate of	"We acknowledge receipt of your letter No..... dated.....and advice having noted to stop payment of	

lost cheque by bank. cheque Nodated.....for Rs.....Rupees.....favouring In this connection, it is certified that cheque No..... dated.....for Rs..... reported by the drawing officer to have been drawn by him on this Bank in favour ofwill not be paid if presented thereafter".

A copy of this acknowledgement should be sent by the Cheque drawing DDO to the PAO concerned to enable him to issue a non-payment certificate to the DDO in the following form :-

"Certified that cheque No.....dated..... for Rs.....reported by (the drawing officer) to have been drawn by him on branch ofBank in favour ofhas not been paid".

Issue of fresh cheque in lieu of lost cheque

3.24 The Cheque-Drawing DDOs should note particulars of the non-payment certificate received by him against the relevant entry in the office copy of the list of payments, on the counterfoil of that cheque and office copy of the relevant paid voucher before issuing a fresh cheque in lieu thereof. The party requesting the issuance of a fresh cheque in lieu of the lost one, should execute an Indemnity bond in Form GAR 12 (Appendix 4). However in the case of a Government Department, Public Undertakings wholly owned by Government or a bank, the execution of such an indemnity bond is not necessary but a fresh cheque should, in these cases, be issued only on receipt of a certificate that the cheque alleged to have been lost, and further that it will be returned to the cheque-drawing DDO, if found afterwards. The number and date of the fresh cheque will also be noted on the list of payments, paid vouchers and counterfoil of the old and cancelled cheque.

[Rule 48(2) & (3) of CGA(R&P) Rules].

3.25 If the original cheque is found to have been paid afterwards, the DDO should report the matter immediately to the paying branch and inform the PAO accordingly by a telegram for further action.

[Rule 48(4) of CGA(R&P) Rules].

Specimen signature and the use of new cheque book by

3.26 Every Cheque-Drawing DDO who is authorised to draw cheques on a bank shall send specimen of his signature to the bank (and also to the Accounts Officer) through some superior officer or predecessor whose specimen signature is already with the Bank. When such an

[Rule 51(1) of CGA(R&P) Rules]

the cheque-drawing DDOs.

officer makes over charge of his office to another, he shall likewise send a specimen of the signature of the relieving officer to the Bank and Accounts Officer concerned.

	3.27 Specimen signature when forwarded on a sheet of paper other than the forwarding letter itself, must be duly attested by the officer signing the forwarding letter.	[Rule 51(2) of CGA(R&P) Rules].
	3.28 The Cheque-Drawing DDO shall notify to the bank branch upon which he draws, the number of each cheque book which, from time to time, he brings into use and the number of cheques it contains.	[Rule 39(1) of CGA(R&P) Rules].
	3.29 The Cheque should contain the name of Ministry/Department of the Government of India and the code number assigned by the bank for easy identification. The name of the station/name of the office/branch of the bank and the designation of the officer signing the cheque should either be printed or affixed by means of a rubber stamp, on the cheque itself.	[CAM para 1.7.6]
Indenting & Custody of Cheque Books	3.30 Cheque-Drawing DDOs will requisition their requirement of cheque-books from the Pay & Accounts Office concerned. The latter will supply to the Cheque-Drawing DDO the minimum number of cheque books, sufficient for his requirement for three months. The cheque books will remain in joint custody of the cheque-cashier and the Cheque -Drawing DDO. The stock of blank cheque books should be stored in a steel almirah in double lock of which one key should be kept by the Cheque-Drawing DDO and the other by the cheque-cashier. The duplicate set of keys should be kept in an envelope sealed by the Cheque-Drawing DDO and the cheque cashier in the custody of the Head of Office/Principal Accounts Office.	[Para 6 & 8 of Annexure 'C' referred to in CAM para 1.7.3].
	NOTE 1 :- If the double lock system for custody of cheque books is not feasible in any office owing to the smallness of the establishment or lack of facilities, the cheque books should be in the custody of the Head of the Office under lock and key. The Head of the Office will be responsible for their safe-custody and issue, to the cashier as and when required, of the required number of cheque books.	[Note below Para 6 of Annexure 'C' to Chapter 1 of CAM].
	NOTE 2 :- In cases where the power of drawal of funds by cheques is withdrawn from any Cheque-Drawing DDO, all the unused forms from partly used cheque books with that officer should be defaced by writing the word "Cancelled" prominently across each cheque form and its counterfoil (but without the signature of the Drawing Officer) and returned to the PAO concerned. All unused cheque books should however, be returned by the Drawing Officer to the PAO without any cancellation.	[Para 8 of Annexure 'C' to Chapter 1 of CAM].
Stock Register of Cheque Books	3.31 A Stock register of cheque-books/forms should be maintained in form CAM-1 (Appendix 5) to keep an account of the receipts, issues and balance of cheque-books/forms. Each morning, the cheque-cashier should take such cheque books from the Cheque-Drawing DDO as are likely to be used during the course of the day, and should remain responsible for their use and returns of the balance at the close of the day. An account of cheque forms and daily should be maintained by the	[Para 7,9 and 10 of Annexure C to Chapter 1 of CAM].

Cashier in Form CAM 2 (Appendix 5) and submitted to the Cheque-Drawing DDO at the time of closing of the accounts daily. In this register, the cheque numbers used during the day should also be noted.

Periodical stock-taking and also at the change of the Officer-in-Charge.

3.32 Every six months, in April and October, stock taking of the cheque books should be done by an officer other than the Cheque-Drawing DDO and a certificate of physical count recorded by him in the stock register. This stock-taking should also be done whenever there is a change of the Cheque-Drawing DDO and the relieving officer should initial the entry in respect of each of the cheque book noted in form CAM 2 (Appendix 6) and sign a certificate in the stock register in the following form:-

[Para 11 of Appendix 'C' to Chapter 1 of CAM]

"Received the current cheque books as indicated by my initials in the register of account of cheque forms and the unused cheque books from to..... as entered in the Stock Register".

Physical verification can be entrusted either to the Inspecting Officer of the Internal Inspection Party conducting the normal inspection of his office or by any gazetted officer of his Department who visits that office in any other official work.

Categories of Cheques

3.33 The cheques to be used by Cheque-Drawing DDOs will be of three kinds:-

- (i) Negotiable:- For payments of personal claims of Government servants, pensioners, contractors suppliers and public sector companies and corporations. These will be drawn as payable to or order of the payee. As a safeguard against fraudulent payments all non-salary cheques in excess of Rs. 250 and salary cheques in excess of Rs. 1,000 will be crossed and marked "Account Payee only". A distinct format for this type of cheque bearing the words "Pay to or order" on its body has been approved by the Controller General of Accounts for use by cheque-drawing DDOs.

NOTE :- It is permissible to pay the salaries and allowances etc.,of the Government servants by cheque,if the Government Servant so opts. The option in this regard will however, be exerciseable in March every year for the ensuing financial years. Payments other than of salary will also be made by the same mode of payment as of salary.

[Rule 44(3)(b)of CGA(R&P) Rules and Notes 1 & 2 thereunder]

However, in cases where salary is paid in cash, other payments like house building advance, etc. may be made by cheques if these are large and are specifically required in writing to be made by cheque.

- (ii) Not Transferable :- These cheques are to be drawn in favour of Government officers responsible for disbursement of salaries etc. of office establishment and payments on account of office contingencies. These cheques should, therefore, be drawn in favour of the Payee by his official designation and should contain the superscription 'Not Transferable' on the top and should be drawn as payable to the Payee only and not 'to Order'. These cheques are not negotiable and payments will be made only to the payee or to his messenger holding a letter of authority on proper identification.

[Rule 44(2) of CGA(R&P) Rules and Notes thereunder].

A distinct format of this type of cheque with the superscription "Not Transferable" has been approved by the Controller General of Accounts for use by the Cheque-Drawing DDO's.

- (iii) Not negotiable and not payable in Cash-Creditable to Government account only:- Cheque drawn in favour of Government offices or Departments or payments on account of inter-departmental or inter-Governmental dues e.g. telephone bills etc., shall be crossed and the words "For credit to Government account and not payable in Cash" written between the lines.

[Rule 44(1) of CGA(R&P) Rules and note thereunder].

The distinct format for this type of cheques, bearing the superscription "Government Account" has been approved by the Controller General of Accounts for use by the Cheque-Drawing DDOs. These special cheques forms, therefore, do not require to be crossed.

CHAPTER 4

SERVICE BOOKS

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| Maintenance of Service Books | 4.1 The rules governing the maintenance of service books in respect of Government servants are contained in the FRs&SRs and the GFRs. Some important provisions of rules which should be kept in view while maintaining service books are mentioned in the ensuing paragraphs. | |
| | 4.2 A Service Book should be maintained by the Head of Office for every Government Servant (Gazetted and Non-Gazetted) holding a substantive post on a permanent establishment or officiating in a post or holding a temporary post likely to last for more than one year. | [SR 197]. |
| Custody of Service Books | 4.3 A service book shall be maintained for a Government servant from the date of his first appointment to Government service. It must be kept in the custody of the Head of the Office in which he is serving and transferred with him from office to office. | [SR 198]. |
| Attestation of Entries in Service Books | 4.4 The Head of Office can delegate, to a subordinate gazetted officer under him, powers to attest entries in the service books of all gazetted officers (except his own) for the maintenance of which he is responsible. The Head of Office should however scrutinize at least ten per cent of these documents every year and initial the same in token of having done so. | [Government of India decision (1) below SR 199 in the Swamy's Compilation of FRs & S Rs, Part 1 (7th Edition)]. |
| Entries of Foreign Service in Service Books | 4.5 If a Government servant is transferred to foreign service, the Head of his Office or Department must send his service book to the Pay & Accounts Officer who will return it after noting in it, under his signature, the order sanctioning the transfer, the effect of the transfer in regard to leave admissible during foreign service etc. On the Government servant's re-transfer to Government service his service book must again be sent to the Pay & Accounts Officer who will then note in it the fact of recovery of leave salary and pension contributions. No entry relating to the period spent on foreign service should be attested by any authority other than the PAO. This fact is ,however to be recorded by DDO in case of the merged DDO Scheme. | [SR 203]. |
| Leave Account | 4.6 A leave account shall be maintained for each Government servant (Gazetted or Non-Gazetted) by the Head of Office. Entries regarding leave in the leave account and the service book should be made distinctly and attested. | [Rule 15 of CCS (Leave) Rules]. |

Nature of Entries in Service Books	<p>4.7 Every step in a Government servant's official life should be recorded in his service book and each entry must be attested by the Head of Office or if he himself is the Head of Office, by his immediate superior. The Head of Office must see that all entries are duly made and attested and that the service book contain no erasure or over-writing, all corrections being neatly made and properly attested.</p>	[SR 199].
	<p>4.8 The entries regarding increments, and fixation of pay should be based on the Increment Certificates, and Pay fixation statements. The declaration of the Government servant electing the new scale of Pay and the statement showing the fixation of his initial pay in the relevant scale in support of the entry in the service book should be pasted in the service book.</p>	[Government of India Orders(1) below SR 199 of the "Swamy's Compilation of FRs & SRs (Part 1) (7th Edition)"].
	<p>4.9 The declaration of Home-Town for purpose of Leave Travel Concession duly accepted by the competent authority should be pasted in the service book.</p>	[Rule 4 of the LTC Rules].
	<p>4.10 Every period of suspension from employment and every other interruption in service must be noted promptly with full details of its duration and be properly attested.</p>	(SR 200).
Periodical Inspection of Service Books by the Govt. Servant Concerned	<p>4.11 The Head of Office should show the service book to each Government servant under his administrative control every year, and obtain his signature therein in token of his having inspected the service book. A certificate to the effect that he has done so in respect of the preceding financial year should be submitted by him to his next superior by the end of every September.</p>	[SR 202].
Entries regarding Date of Birth	<p>4.12 The provisions of Rules 79 and 80 of GFRs should be observed with regard to the entry of the date of birth in the service book.</p>	
	<p>4.13 No alteration in the date of birth of a Government servant should be made except with the sanction of the Ministry/Department concerned of the Central Government, under which the Government servant is serving, provided :</p>	[Note 5 below FR 56].
	<p>(a) A request in this regard is made within five years of his entry into Government service.</p>	
	<p>(b) it is clearly established that a genuine bonafide mistake has occurred; and</p>	
	<p>(c) the date of birth so altered would not make him ineligible to appear in any School or University or UPSC examination in which he had</p>	

appeared, or for entry into Government service on the date on which he first appeared at such examination or on the date on which he entered Government service.

Entries regarding verification of service	<p>4.14 (i) In the beginning of each year all the service books should be taken up for verification of service by the Head of Office in terms of Rule 81 of GFRs and a certificate in the following manner recorded therein over his signature :-</p> <p>"Service verified upto (date) fromthe record from which the verification is made".</p> <p>(ii) If any portion of service cannot be verified from office records, the Head of Office should state distinctly that for the excepted periods (naming them) a statement in writing by the Government servant as well as a record of the evidence of his contemporaries ,is attached to the service book.</p>	<p>(GFR 81).</p> <p>[Government of India Decision No.(1) below GFR 81].</p>
	<p>4.15 In case of transfer of Government servant, the Head of Office under whom he was originally employed should record the verification of service in respect of the whole period during which the Government servant was employed under him before forwarding the service book to the office where his services are transferred.</p>	<p>[Government of India decision(3) below GFR81].</p>
Providing certified copy of Service Book	<p>4.16 A certified copy of service book may be supplied on payment of a copying fee Rs. 5/- to a Government servant who asks for it on quitting Government service, by retirement, discharge or resignation.</p>	<p>[Government of India decision No.(5) below GFR 81].</p>
Note regarding receipts of nominations for pension/ DCRG & other important to entries	<p>4.17 A clear note should be made in the service book regarding the receipt of nomination for DCR Gratuity and Family Pension and related notices from the Government servant and where they have been lodged for safe custody.</p>	<p>[Government of India Decision No. 1 below Rule 53 of CCS (Pension) Rules,1972].</p>
	<p>4.18 The orders of the competent authority regarding the counting or otherwise of periods of extraordinary leave,or periods preceding breaks in service or qualifying service for pension should be obtained invariably at the very time the occasion arises and not later. Such orders should be noted in the service book.</p>	<p>[Government of India Decision(7) below GFR 81].</p>

- 4.19 General Provident Fund Account No. allotted to a Government servant (including any subsequent changes in the Account No.) should be entered on the right hand top of page 1 of his service book by means of a rubber stamp. [Government of India Order No. (5) below SR 199 in Swamy's Compilation of FRs, Part 1 (7th Edition)].
- 4.20 The Head of Office should ensure that necessary note of the membership of CGEGI Scheme has been made in respect of Government Servants who were in service on 1st November, 1980 and who did not exercise the option to opt out of the scheme and those who joined the Government Service later. [Para 4.2 of M/F OM No. F.15(3)/78 WIP dated 30-10-80, read with OM No. F.15(3)/78 WIP, dated 20-2-82].
- 4.21 The Head of Office should obtain from every Government servant who is a member of C.G.E.G.I. Scheme a nomination in Form 7/Form 8 as the case may be, countersign it and paste it in the Service Book. Whenever the nomination is revised by the Government servant, the fresh nomination should be similarly counter-signed and pasted. [Para 9 of the M/F O.M. No. F. 15(3)/78 WIP, dated 31-12-80].
- 4.22 The photograph of the Government servant should be pasted on the right side of page 1 of the service book.
- 4.23 Proper entries regarding medical examination of the Government servant at the time of appointment and attestation forms verifying antecedents and character etc. should be made at the appropriate place of the service book.

CHAPTER 5

CENTRAL GOVERNMENT EMPLOYEES' GROUP INSURANCE SCHEME, 1980.

5.1 The Scheme, Central Government Employees' Group Insurance Scheme (CGEGIS) came into force from 1st January, 1982. This scheme provides for the Central Govt. employees the two fold benefit viz. (1) insurance cover to help their families and (2) lump sum payment to augment their resources on retirement.

5.2 The scheme has two funds namely (1) Insurance Fund and (2) Savings Fund. A portion of the subscription is credited to Insurance Fund and the other portion to the Savings Fund in the ratio of 3:7. The Savings Fund will earn interest at the prescribed rate to be compounded quarterly.

5.3 All these employees' who had entered Central Government Service after 1st November, 1980 will be compulsorily covered under the scheme from the date it came into force i.e. from 1st January, 1982. The employees will be enrolled as members of the scheme only from 1st January every year. If an employee enters service on or after 2nd January in any year, he will be enrolled as a member only from 1st January of the next year. However, he will be entitled to insurance cover from the actual date of entry of service till the end of that calendar year by paying monthly subscription of Rs. 5/- p.m. as premium for every Rs. 15,000/- of the insurance cover.

Similarly, on regular promotion of a member of a lower Group to a higher Group after 1st January in a year, his subscription will be raised from the 1st January of the next year.

Note :- If an employee once admitted to a higher Group is subsequently reverted to the lower Group for one reason or the other, he will continue to subscribe at the same rate as that of higher Group.

5.4 Contract employees, persons on deputation from State Government Public Sector Undertakings, or other autonomous organisations locally recruited staff in the Missions abroad, casual labourer, part-time and ad-hoc employees will not be covered by the scheme. It will also not apply to persons recruited in the Central Government after attaining the age of 50 years.

5.5 Re-employed Defence personnel availing of the extended insurance cover under the Group Insurance Scheme applicable to the members of Armed Forces shall not be eligible to become members of this Scheme until expiry of the extended insurance cover.

5.6 Subscription at the appropriate rate should be recovered by the DDO from each member every month irrespective of whether the member is on duty, leave or under suspension. In the case of absence on Extra Ordinary leave, subscription due should be recovered in arrears in not more than 3 instalments after the member rejoins duty, alongwith appropriate interest thereon. In the event of death of a member during Extra-ordinary leave, the DDO should recover arrears in subscription alongwith interest, from the payment to the nominee admissible under the scheme.

Note:- Subscription is payable till the end of service including the month in which an employee retires, dies or is removed from service. If an employee dies during a month before recovery of subscription for that month, his dues will be paid after deducting the subscription.

5.7 In the case of members proceeding on foreign service, the recovery of subscription would be watched by the PAO concerned in the same manner as recovery of leave salary and pension contributions is watched.

5.8 The Head of Office should obtain Nomination(s) in Form 7 or Form 8, as the case may be, from all members without delay, and after counter signature, have them pasted in their service books.

5.9 The Head of Office should ensure that Group-wise register of members is maintained in Form 9 and kept up-to-date. This register shall be sent to the DDO concerned once a year to verify whether appropriate subscription are being recovered from all employees who have joined the Insurance Fund or both the Insurance Fund and the Savings Fund under the Scheme and to record a certificate to this effect.

CHAPTER 6

PROCEDURE FOR FINALISATION OF PENSION/COMMUTATION CASES

6.1 It is one of the important functions of Heads of Offices to see that pension cases of their retiring employees are finalised expeditiously and that there is no delay in the payment of pension and DCRG. The rules and procedure for finalisation of pension cases are laid down in Chapter VIII of the CCS (Pension) Rules, 1972 as amended from time to time. Some important provisions in this regard are mentioned in the ensuing paragraphs.

**Time Table for
the Work**

6.2 The Head of Office, or other authority responsible for preparing the pension papers should initiate work of preparation of pension case two years before the retirement of the Government servant. At this stage the essential information necessary for working out the qualifying service should be collected, and the entire service book should be examined with a view to remove deficiencies and imperfections, if any, in the service book/records. This process should be completed not later than eight months in advance of the date of retirement of the Government servant.

[Rules 58 & 59 of
CCS (Pension)
Rules].

6.3 Particulars as required in Form 5 of the Pension Rules should be obtained from the Government servant and the actual work of preparation of pension papers, viz., the reckoning of qualifying service and the calculation of average emoluments should also be taken up not later than 8 months before the retirement date. Any deficiency or imperfection, or omissions which still remain in the service records should be ignored, and the determination of qualifying service should be proceeded with on the basis of entries in the service records whatever the degree of perfection to which it might have been possible to bring them by that time.

[Rule 59 of
CCS(Pension)
Rules]

**Calculation of
Average
emoluments**

6.4 The average emoluments should be determined with reference to emoluments drawn during the last 10 months of his service, after taking into account other provisions of Rule 34 of the CCS(Pension) Rules, 1972. This work involves not merely an arithmetical calculation of the average emoluments but also a check of the correctness of the emoluments which enter into that calculation. To ensure that emoluments drawn during the last ten months of service have been correctly shown in the service book, the Head of Office may verify the correctness of emoluments for the period of 24 months only preceding the date of retirement and not for any earlier period.

[Rule 59(i)(b)(iii)
of CCS (Pension)
Rules]

Completion & forwarding of Pension papers to PAO for arranging payments	<p>6.5 The process of determining the qualifying service and the average emoluments and the admissible pension and gratuity should be completed positively within a period of 2 months and the pension papers sent to the Pay & Accounts Office concerned not later than 6 months before the date of retirement. That Office will issue the pension payment order (including the order for the payment of the death-cum-retirement gratuity) not later than one month in advance of date of retirement.</p> <p>6.6 It should be seen that the regular payment of superannuation pension commences from the first day of the following month.</p>	<p>[Rule 61 to 65 of CCS(Pension) Rules].</p> <p>[Rule 83(2) of CCS(Pension) Rules].</p>
Finalisation of Pre-mature retirement cases	<p>6.7 Pension cases of Government servants retiring earlier than their normal date of compulsory retirement [either in pursuance of the provisions of FR 56(J) or (K) and the corresponding provisions in the CCS (Pension) Rules, 1972 or because of the deemed retirement in terms of Rule 37 of the CCS (Pension) Rules, 1972 on the grounds of permanent absorption in a public sector undertaking/autonomous body] should also be processed and finalised expeditiously, even though because of the nature of retirement, advance action on the above lines cannot be taken.</p>	<p>[Rule 36 of CCS(Pension) Rules].</p>
Qualifying service - Calculation	<p>6.8 The following important provisions should be kept in view :-</p> <p>(i) Under Rule 21 of the CCS (Pension) Rules, 1972, extra -ordinary leave granted on medical certificate qualifies for pension. The appointing authority may, at the time to granting extra-ordinary leave, also allow the period of such leave to count as qualifying for pension if the leave is granted due to inability of the Government servant to join or rejoin duty on account of civil commotion or for prosecuting higher scientific and technical studies.</p> <p>(ii) Rule 23 of the CCS (Pension) Rules, 1972 requires that in cases other than those in which suspension has been held to be wholly unjustified, the competent authority should at the appropriate time, declare whether, and so what extent, the period of suspension will count towards the qualifying service. Specific entries in this regard in the service book /records should be taken note of at the time of reckoning qualifying service. In the absence of any specific entry,the period of suspension shall be taken as counting as qualifying service.</p> <p>(iii) In the absence of a specific indication to the contrary in the service records, as interruption between two spells of civil service rendered under the Central Government including service paid out of Defence Estimates or Railway Estimates will be</p>	<p>[Rule 21 of CCS (Pension) Rules]</p> <p>[Rule 28 of CCS (Pension) Rules].</p>

treated as automatically condoned and the pre-interruption service treated as qualifying service for pension, except where it is otherwise known that the interruption was caused by resignation, dismissal or removal from service or due to participation in a strike. The period of interruption itself shall not count as qualifying service for pension.

- (iv) In cases of deputation/foreign service, where the Government servant himself is to make payment of pension contributions, it is necessary to ascertain whether such recoveries have been made, before the period of foreign service is reckoned as qualifying service. However, the Government servant should not be put to considerable difficulty because of any defective or incomplete record maintenance by the Administrative/ Accounts Offices. In such cases, the Government servant could be asked to produce evidence to show that he had indeed made the contribution. In cases of deputation/foreign service where the responsibility for making pension contributions is that of the borrowing organisation and where either some of the contributions have not been recovered or the records in respect of the recoveries of contributions are incomplete, while the authorities concerned should pursue the matter with the borrowing organisation separately for appropriate action, this should have no bearing on the processing and finalization of pension papers.

[Government of India Decision under Rule 67 of CCS(Pension) Rules].

Administrative sanction to pension and the concept of approved Service – Dispensation thereof.

6.9 The requirement of an administrative sanction to pension has been dispensed with and as such the pension papers need not be submitted to the Head of the Department or the Appointing Authority for obtaining administrative sanctions.

Payment of Provisional Pension & Gratuity

6.10 Where departmental or judicial proceedings instituted during the service of the Government servant are not likely to be finalised by the date of retirement, action to grant provisional pension in terms of Rule 69 of the CCS(Pension) Rules, 1972 should be taken so that the retiring government servant may not be put to undue hardship.

[Rule 9 & 9(4) of CCS(Pension) Rules].

6.11 If, after the submission of pension papers to the Accounts Officer responsible for issuing the Pension Payment Order, any event occurs which has a bearing on the amount of pension admissible, the fact should be promptly reported to him by the Head of Office.

[Rule 62 of CCS(Pension) Rules].

6.12 In exceptional cases where for any special reasons it has not been found possible to complete and forward the pension papers to the

[Rule 64 of CCS (Pension) Rules]

(Pension) Rules]

Accounts Officer responsible for issuing the PPO within the prescribed time-schedule, or if the Accounts Officer has returned the papers to the Head of Office for eliciting further information before issue of PPO/GPO, and the Head of Office is of the opinion that the government servant is likely to retire before his pension and gratuity are finally assessed, he should, without delay take steps to determine the amount of pension and gratuity and sanction their payment as provisional pension and provisional gratuity, which shall be drawn in the same manner as pay and allowances and paid to the Government servant, on retirement.

6.13 The provisional pension is not intended to be continued on a provisional basis beyond a period of six months from the date of retirement. [Rules 64(6) & 72 of CCS(Pension) Rules].

6.14 The issue of a Last Pay Certificate should not be insisted upon before the payment of provisional pension. During the period of six months after retirement which has been provided for various purposes, it should be possible for the Head of Office or other office concerned to issue the Last Pay Certificate. In cases in which the last Pay Certificate has not been issued by the time the formal pension/gratuity payment orders are received (whether this happens prior to the retirement of the Government servant or after his retirement and after the grant of a provisional pension), the gratuity payment order will in any case include a provision for the withholding of 10 per cent of the gratuity or Rs. 1000/- whichever is less pending the production of the Last Pay Certificate. [M/F O.M.F.11(3)EV (A)76 dt.29-2-76].

Adjustment of Government dues 6.15 In order to ensure timely finalisation of pension cases, suitable action should be taken to ascertain the Government dues well in time and to adjust them in accordance with the prescribed procedures. In this connection, the following instructions should be observed :- [Rule 71 of CCS (Pension) Rules]

A. Dues pertaining to Government accommodation under the Directorate of Estates. (i) The Head of Office should write to the Directorate of Estates at least two years before the retirement of the Government servant in occupation of a Govt. accommodation for issue of 'No Demand Certificate'. The Directorate of Estates should scrutinize its records and inform the Head of Office 8 months before the date of retirement, if any, outstanding dues are recoverable from the Government servant on that date. If no intimation regarding such dues is received by the Head of Office, he should presume that nothing is recoverable from the Government servant in respect of any past period. If the Directorate of Estates intimates the amount of Government dues recoverable in respect of any past period, the Head of Office should ensure that these dues are recovered from the current pay and allowances/gratuity as the [Rules 57 & 72(1)(3) of CCS(Pension) Rules].

case may be.

- (ii) The Head of Office should ensure that licence fee for the next 8 months i.e. upto the date of retirement is recovered every month from the pay and allowances of the Government servant. [Rule 72(2) of CCS(Pension) Rules].
- (iii) The Directorate of Estates will also intimate to the Head of Office the amount of licence fee for the period of two months beyond the date of retirement and the same should also be recovered from the gratuity, where the Government servant is to retain Government accommodation beyond his date of retirement. [Rule 72(4) of CCS(Pension) Rules].
- B. Dues other than those pertaining to Government accommodation.**
- (i) For ascertaining other Government dues, action should be initiated simultaneously with the processing of the pension papers i.e. two years prior to the retirement on superannuation or on the date of proceeding on leave preparatory to retirement, whichever is earlier and by the time the next stage of the actual preparation of pension papers is reached, it should be possible to know all Government dues outstanding against the Government servant. This information should be updated with reference to the records of the subsequent period till the Government servant retires.
- (ii) The Head of Office should mention clearly in the pension papers, the outstanding Government dues which should be recovered from the death-cum-retirement gratuity, and if after submission of the pension papers, additional recoveries to be made from the gratuity come to notice, these should be promptly reported to the Accounts Office. [Rule 73 of CCS(Pension) Rules].

NOTE (a) :- The arrears of water and electricity charges recoverable by local bodies and co-operative societies dues cannot be treated as dues to Government. No recovery of such dues should be made from the DCRG. [Government of India Decision 1 below Rule 73 of CCS (Pension) Rules,1972].

(b) :- Family pension is like any other pension and recoveries of dues whether Government or Non-Government are not permissible from it without obtaining the consent of the pensioner. [Government of India Decision 1 below Rule 73 of CCS (Pension) Rules,1972].

(c) :- The term 'Government dues' covers only the dues payable to the Government and does not include dues while on deputation to an autonomous Organisation. The latter can, however, be recovered from the gratuity if the Government servant has given his consent in writing. [Government of India Decision 2 below Rule 73 of CCS (Pension) Rules,1972].

Commutation of Pension

6.16 Commutation of Pension is governed by the Central Civil Services(Commutation of Pension) Rules,1981 which came into force

of Pension

from 1-7-81. These apply to all government servants entitled to pension under C.C.S. (Pension) Rules, 1972.

Restriction, limits etc on commutation of Pension

6.17 Commutation of Pension is allowed either on medical examination and also without medical examination in certain cases as specified in the rules. However, government servant against whom departmental or judicial proceedings have been instituted, cannot avail of commutation benefits during pendency of such proceedings.

[Rule 4,5&8] of commutation of Pension Rules 1981

6.18 A fraction not exceeding one third of the pension is allowed to be commuted by a government servant. If the fraction of pension to be commuted results in a fraction of rupees, such fraction should be ignored. The commuted value of pension shall be worked out with reference to the Table of the values, prescribed from time to time and applicable to the applicant on the date on which the commutation becomes absolute. The commuted value shall be expressed and paid in whole rupees.

Commutation of Pension to become absolute

6.19 (i) The Commutation of pension becomes absolute when the application in the prescribed form is received by the Head of Office where commutation is without medical examination and on the date on which the medical authority signs the medical report when commutation of pension is sanctioned on the basis of medical examination.

Rule 6 of commutation of Pension Rules 1981

(ii) In the case of a government servant retiring on superannuation who desires payment of commuted value of pension being authorised at the time of issue of pension payment order and applies for commutation of a fraction of pension along with pension papers prior to the date of retirement in accordance with sub rule (3) of Rule 13, the commutation of pension becomes absolute on the date following the date of his retirement.

[Authority - DPAR : Notification No. 34/1/81-Pension unit dt. 8-7-83]Rule 6(i)(a)].

Commutation of Pension without medical examination

6.20 A government servant who has been authorised superannuation, retiring, compensation pension or pension after finalisation of departmental or judicial proceedings, or pension on absorption in public sector undertaking (with option to receive monthly pension) is entitled to commutation benefits without medical examination.

Rule 12 of CCS (Commutation of Pension) Rules 1981

Authorisation & Payment of Commuted value of Pension

6.21 In the type of cases referred to in sub-para (ii) of para 6.19, the Head of Office, after obtaining authorisation from the Accounts Officer, would draw the amount of commuted value of pension and disburse it i.e. hand over the cheque not payable before the first day after the date following the date of retirement of the government servant. In other cases, the Head of Office should initial the form in token of timely receipt and should acknowledge immediately its receipt to the applicant.

After verifying the particulars in the application including the commuted value worked out, the Head of Office should forward it to the Accounts Officer for issue of authority to the pension disbursing authority with a copy to the applicant.

6.22 The benefit of commutation is also admissible to a government servant who is sanctioned provisional pension, and the procedure for making such payment by Head of Office applies. The provisional commuted value is subject to final assessment.

Commutation of Pension after medical Examination

Commutation of pension after medical examination is admissible to government servant retired on invalid pension, on absorption in public sector undertaking with an option for the alternative of receiving a lump sum in lieu of pension, on compulsory retirement, on applying for it after the expiry of one year of retirement etc. On receipt of the prescribed application form, the Head of Office would acknowledge it and forward the same immediately to the Accounts Office. The Accounts Office shall then fill in the relevant particulars and return to Head of Office for onward transmission, alongwith other particulars, to the designated medical authority for medical examination under advice to the applicant himself.

Rule 18 bid

On receipt of report from the designated Medical authority, the Accounts Office will issue the authorisation to the pension disbursing authority under advice to the applicant/Head of Office.

Nomination etc for Payment of arrears of deceased Pensions.

6.23 The Payment of arrears of Pension (Nomination) Rules, 1983 which came into force with effect from 10-9-83, extend the facility of "nomination" for payment of arrears of pension to "nominees" of the deceased Central Government pensioners. Nomination includes fresh nomination, modifications of the existing one, etc.

[DPA's Notification No. 26(3)/Pension-Units/82, dated 26-8-83].

The Head of Office should obtain, in triplicate, nominations in prescribed forms, within 3 months before or after the date of retirement from the retiring/retired government servant. After verification of particulars, the Head of Office should return (within a maximum period of 30 days), the duplicate copy, duly attested by Head of Office or by another authorised officer, to the retiring/retired government servant for his record. The triplicate copy would be sent by Head of Office to the Accounts Officer alongwith the pension papers (if still lying with his office), or would be sent separately to the Accounts Officer by giving reference to PPO No. etc. for onward transmission of the same to the Pension Disbursing Authority for their record and custody. The Original copy of such "nomination" would be retained by the Head of Office for his own record.

Rule 5 of Payment of Arrears of Pensions (Nomination) Rules 1983

CHAPTER - 7

PROCEDURE FOR THE MAINTENANCE OF GPF ACCOUNTS OF GROUP 'D' EMPLOYEES OF THE CENTRAL GOVERNMENT

- Maintenance of GPF Accounts** 7.1 The detailed procedure to be followed by the Heads of Office for the maintenance of the GPF Accounts of Group 'D' employees of the Central Government has been prescribed in the Ministry of Finance(Department of Expenditure) O.M.No. 52(2)-EV/60 dated the 27th June,1960 reproduced in Appendix 49 of Chowdhary's Compilation of the CSR Vol.II(Part II), 12th Edition. Some important provisions of the said procedure are briefly stated in the ensuing paragraphs.
- Allotment of GPF Account Number** 7.2 All permanent employees and temporary employees in continuous service for more than one year should be admitted to the fund and assigned account numbers, which should be duly intimated to the subscribers.
- GPF Ledger** 7.3 A ledger account for each subscriber should be maintained in the prescribed form. These forms should be in bound volumes, which should be machine numbered.
- Schedule of GPF recoveries** 7.4 Each month the Drawing Officer should prepare a schedule of GPF deductions for posting in the ledger accounts. The schedule of GPF deductions should not be enclosed to the pay bill but, instead, a certificate in the prescribed form should be attached to the pay bills, indicating the total amount deducted as GPF subscriptions and as refund of advances.
- Entries in GPF accounts of subscriber** 7.5 The Head of Office should initial the entries in the P.F. Accounts monthly, as a token of check of the correct postings of the amount of subscriptions deducted, refund of advances and drawal of advances, part final and final payments.
- Broadsheet of GPF** 7.6 A broadsheet in the prescribed form should be maintained by each Head of Office. All deposits and withdrawals posted in the ledgers should also be posted in the broadsheet. The broadsheet should be posted direct from the ledgers and not from the schedules or vouchers. The broadsheet should be closed on or before the 5th of the following month and submitted to the Head of Office for review.

	7.7 The Head of Office should ensure that the amount as booked in broadsheet agrees with the total of the certificate of deductions attached to the pay bills and the payments made during the month.
GPF nominations	7.8 Nominations in the prescribed form should be obtained/scrutinised in accordance with the GPF Rules and kept in the personal custody of the Head of Office. A note to this effect should also be kept in the ledger as well as in the General Index Ledger to be maintained in the prescribed form.
Transfer of Accounts	7.9 In the case of transfer of any employee from one office to another, his account should be transferred to the new Head of Office with a statement, showing the closing balance as on 31st March of the preceding financial year, which should include interest upto date plus bonus if due, subscriptions and recovery of temporary advances monthwise drawal of advances/withdrawal if any, on or after 1st April, details of drawal of temporary advances/withdrawal and closing balance as on 31st March during the preceding three years. Two copies of the statement should also be furnished to the Head of the Department for noting and transmitting one copy to the concerned Pay and Accounts Officer.
Reconciliation of Accounts	7.10 Each Drawing Officer should send every month to his Head of Department the totals of debits and credits in the prescribed form to enable the latter to arrive at the total credits and debits in respect of all the drawing officers in a month and to communicate the same to the concerned PAO for reconciliation.
Annual Calculation of interest on GPF deposits	7.11 Interest for each year should be calculated and entered in the ledger accounts as well as in the broadsheet. The statement of interest thus credited should be forwarded to the Head of the Department to enable him to work out the consolidated figure in respect of all the DDOs under him and send a consolidated statement to the Accounts Officer for incorporation in the accounts.
Incentive Bonus	7.12 Incentive bonus, wherever admissible, should be credited to the subscriber's account. The balance on which bonus shall be calculated would be the balance inclusive of the interest credited for the year.
Pass Books	7.13 Instead of preparing and issuing annual statements of GPF balances to the subscribers, the Head of the Office should prepare and issue a Pass Book to each subscriber in the prescribed format. At the end of each year the Head of Office should collect the Pass Books of all the Group 'D' employees for completion and return. In the case of transfer of any employee during the course of the year, his Pass Book should be

completed and returned indicating the No. and date of the letter under which his GPF account has been transferred to the new office.

**GPF final
Payment**

7.14 In case of retirement, or death, or quitting of service, when the final payment of GPF money becomes payable, the Head of Office should obtain application in the prescribed form. The final payment of GPF money should be made after the account has been thoroughly checked. The Heads of Offices are authorised to make final payment of GPF money without reference to the Accounts Officer concerned.

**Payment under
DLI Scheme**

7.15 In the case of death in harness, the Head of Office should ensure that final payment made includes the amount admissible under Deposit Linked Insurance Scheme under Rule 33A of GPF (C.S.)Rules.

CHAPTER - 8

ADVANCES TO GOVERNMENT SERVANTS

General 8.1 The general rules relating to grant of advances to Government servants by Heads of Offices are contained in Chapter 14 of GFRs. Some important provisions in this regard are mentioned in the ensuing paragraphs.

Sanction of advances by Head of Office 8.2 The Head of office should sanction only such advances, for which necessary powers have been delegated to him. A few examples, where Head of Office is competent to sanction advances are given below :-

Advances	Rules in GFRs
(i) Interest bearing advances	
Cycle	[191(2), 212 & 213]
Warm Clothing	(216 to 221)
Table Fan	(221 A to 221 F)
(ii) Interest Free Advances	
Pay & TA Advance on transfer	(222 to 226)
Tour Advance	(231 - 234)
L.T.C. Advance	(235)
Festival	(236 - 245)
Natural Calamities	(247 - 252)
Advance in lieu of Leave Salary	(259 - 261)
Advance to the families of Government Servants who die in service	(262-267)

Other Duties of Head office 8.3 The Head of Office should ensure that the conditions attached to the grant of advances according to the relevant rules are fulfilled and that proper accounts are maintained and the recoveries of the advances and of interest wherever recoverable are effected in time. [GFR 187(a)]

Maintenance of detailed accounts of advances etc. 8.4 Detailed accounts of all interest free advances and of interest bearing advances recoverable in less than sixty instalments generally referred to as short-term advances, should be maintained by the Head of Offices in accordance with the provisions of relevant rules viz. GFR 187, 190, 215 etc. The following important provisions in this regard should be kept in view :

- (i) As and when any payment of such an advance is made, it should be entered invariably and distinctly by each Drawing & Disbursing Officer (Departmental Officer) in the relevant column of the Pay Bill register maintained in Form GAR 17 (TR 22-A). Monthly recoveries effected from the individuals concerned and (Annexure A- Chapter 14-GFRs)

also of interest wherever recoverable should also be noted in the recoveries column (advance-wise) in that register. No separate register merely for watching the recoveries of advances individual-wise is required to be maintained by the departmental officers. A monthly abstract of recoveries (but not of interest) in Form GAR 39 (TR 62 B) should be prepared [separately for each advance accountable under a separate unit of appropriation (heads) is the Demand for Grants] and attached to the last establishment Pay Bill for a month by each Drawing Officer. Office copies of such monthly abstract should be maintained by them systematically and these should be bound separately for each year.

Transfer of balances under advance heads	(ii) Each departmental officer shall be wholly and solely responsible for effecting the recoveries of such advances. He should promptly attend to the discrepancies, etc. pointed out in the monthly abstracts. The departmental officer should also make available all the relevant records concerning such advances to Internal check parties who are to verify that payment entries are properly made in the pay bill registers and that recoveries are regularly effected and shown in the monthly abstract schedules.	(Annexure A-Chapter 14 - GFRs).
	(iii) When a Government servant is transferred from one office to another, the amount of each such advances paid and the balance (instalment and amount) outstanding as on the date of transfer shall be mentioned in the "Last Pay Certificate" to be issued by the departmental officer to enable the new office to effect the recoveries where the transfers 'in' or 'out' is on foreign service or on deputation to Railways/Posts/Telecommunications/Defence/State Governments, recoveries of principal and interest, if any, are to be remitted by means of cheque by the Drawing & Disbursing Officer of the Department which effects the recoveries to the Drawing & Disbursing Officer of the Department which had paid the advance. No cash settlement to pass on either credit or debit is to be effected between Drawing and Disbursing Officers in cases of transfers between Civil Ministries/Departments of Central Government. In the latter case the departmental officer will enter the particulars of such transfers 'in' and transfers 'out' cases in the monthly abstract of drawals and recoveries.	[Form GAR 39 (TR 62 B) Annexure A-Chapter 14-GFRs].
	(iv) For facilitating prompt reconciliation of balances outstanding as on 31st March every year, each Drawing Officer will record a certificate on the monthly abstract for the month of April each year to the effect that:- "The total (namely Rs) of the amounts outstanding on 31st	[GFR 187(c) and Govt. of India's decision (2) thereunder].

March,19 (excluding recoveries from pay bills for March) against employees on the rolls of the office on that date and accepted by them individually as correct, is equal to the closing balance indicated in the abstract for February, plus payments made minus repayment received in cash during March of that year”.

**Important
Hints**

8.5 In nut shell, the following points should be noted while sanctioning,drawing,etc. for advances :-

1. The Head of Office should ensure that the conditions attached to the grant of advances are fulfilled and that proper accounts are maintained.
2. Recoveries of advances and of interest wherever recoverable should be effected in time and delayed on no account.
3. The detailed accounts of all short terms advances i.e. advances recoverable in less than 60 instalments should be maintained by the Head of Office.
4. Every payment of advance should be entered in the pay bill register, and the recoveries effected alongwith the interest, if any, should be noted in that register.
5. A monthly abstract of recoveries in the prescribed form (but not of interest) should be prepared and attached to the last establishment Pay Bill for a month.
6. Discrepancies pointed out by the PAO in the monthly abstracts should be attended to promptly.
7. In the case of transfer of a government servant from one office to another the amount of each such advance paid and the balance outstanding should be mentioned in the L.P.C.

CHAPTER - 9

STORES

- General** 9.1 The general rules applicable to all departments regarding stores required for use in the public service are contained in Chapter 8 of GFRs. Detailed rules and instructions relating to various departments responsible for or concerned in large purchases or manufactures or consumption of stores are contained in the departmental regulations relating to the departments concerned. Some important provisions of these rules are enumerated in the ensuing paragraphs.
- Rules & Instructions for Purchase & Consumption of Stores** 9.2 All purchases of stores for use in the public service should be regulated in strict conformity with the stores purchase rules and the subsidiary instructions reproduced in Appendix 8 and Annexure to Chapter 8 of GFRs. Special rules relating to the purchase of stationery stores are contained in Appendix 9 to GFRs.
- 9.3 Purchases should be made in the most economical manner in accordance with the definite requirements of the public service. Stores should not be purchased in small quantities. Periodical indents should be prepared and as many articles as possible obtained by means of such indents. At the same time, care should be taken not to purchase stores much in advance of actual requirements, if such purchase is likely to prove unprofitable to Government. [GFR 103]
- 9.4 Where scales of consumption or limits of stores have been laid down by competent authority, the officer ordering a supply should certify on the purchase order that the prescribed scales or limits are not exceeded. [GFR 103]
- 9.5 Purchase orders should not be split up to avoid the necessity for obtaining the sanction of higher authorities required with reference to the total amount of the orders. [GFR 104]
- 9.6 The indents should be prepared in such form and in accordance with such general or special instructions as may be issued by Government in this behalf. [GFR 105(1)]
- 9.7 Where stores are required to be supplied and paid for in a particular financial year, indents should not be sent out so late in the financial year that they cannot possibly be complied with and paid for within that year. [GFR 105(2)]
- Receipt of Stores** 9.8 All materials received should be examined, counted, measured or weighed, as the case may be, when delivery is taken, and they should be taken in charge by a responsible Government officer who should see that the quantities are correct, their quality good, and they are according to approved specification where prescribed and record a certificate to that effect. The officer receiving the stores should also be required to give a [GFR 106]

certificate that he has actually received the material and recorded them in the appropriate stock register.

Issue of Stores	9.9 When materials are issued from stock for departmental use, manufacture, sale, etc., the officer-in-charge of the stores should see that an indent in the prescribed form has been made by a duly authorised (indenting) officer, examine it carefully with reference to the orders or instructions for the issue of stores and order the issue of stores.	[GFR 107]
Transfer of Charge of Stores	9.10 In cases of transfers, the officer-in-charge of the stores should see that the stores in his custody are made over correctly to his successor and a proper receipt taken from him.	[GFR 108]
Custody & Accounts of Stores	9.11 A subordinate authority entrusted with stores of any kind should take special care for arranging for their safe custody, for providing suitable accommodation more particularly for valuable and combustible stores, for keeping them in good and efficient condition and for protecting them from loss, damage or deterioration.	[GFR 109 (1)]
	9.12 A subordinate authority should maintain suitable accounts and inventories and prepare correct returns in respect of the stores in his charge with a view to preventing losses through theft, accident, fraud or otherwise and to making it possible at any time to check the actual balances with the book balances and the payment to suppliers, etc.	[GFR 109(2)]
	9.13 Separate accounts should be kept of -	
	(i) "Dead stock" such as plant, machinery, furniture, equipment, fixture, and	
	(ii) Other stores	[GFR 111]
Annual Physical Verification of Stores	9.14 A physical verification of all stores should be made at least once in every year under rules prescribed by the Head of Department, subject to such general directions as may be issued by the concerned Departments of the Central Government or the Administrator as the case may be and subject to the condition that the verification is not entrusted to a person :-	[GFR 116 (1)]
	(i) who is the custodian, the ledger-keeper or the accountant of the stores to be verified, or who is nominee of, or is employed under the custodian, the ledger-keeper or the accountant ; or	
	(ii) who is not conversant with the classification, nomenclature and technique of the particular classes of stores to be verified.	
Priced Inventory of Stores	9.15 Where a priced inventory is maintained the values recorded therein should not be materially in excess of the market value of the stores. For this purpose the Head of the Department concerned will issue instructions to govern :-	[GFR 120]
	(i) the fixation of prices with reasonable accuracy :	

- (ii) the periodical review and revision of rates; and
- (iii) the agency to be employed in periodical revaluation.

**Sales &
Disposal of
Stores & write
off of Stores**

9.16 All profits and losses due to revaluation, stock-taking or other causes should be duly recorded and adjusted where necessary. Formal sanction of the competent authority should be obtained in respect of losses even though no formal correction or adjustment in the accounts is involved. [GFR 121]

9.17 The previous sanction of the competent authority should be obtained to the writing off of all losses, deficiencies or depreciation in the value of stores. [GFR 123]

9.18 All stores reported to be obsolete, surplus or unserviceable should be declared as such and disposed of promptly by the competent authority or declared to the Directorate General of Supplies and Disposals where so required. [GFR 124(1) & (3)]

9.19 Sales to private persons of stores other than those which have become obsolete or unserviceable shall be regulated by special departmental rules/orders. [GFR 125]

CHECK LIST FOR DDOs FOR READY REFERENCE

**The DDOs are advised to bear in mind the
following essential checks :-**

Chapter 1 - Cash & Accounts

1. All monetary transactions should be entered in the cash book in the prescribed form as soon as they occur and duly attested.
2. The cash book should be closed regularly and completely checked, and at the end of each month the cash balance verified physically.
3. In respect of Government moneys paid into the bank, the relevant entry in the cash book should not be attested unless the bank's receipt on the challans is verified.
4. No money should be disbursed unless a legal acquittance from the person(s) entitled to receive the amount drawn on a bill is obtained.
5. An account of undisbursed Pay & Allowances should be kept in a register in form GAR 25 and the amounts remaining undisbursed for 3 months should be refunded.
6. For all moneys received, receipts in the prescribed form GAR 6 should be issued and it should be ensured that such receipts have duly been entered in the cash book.
7. All moneys received in cash or by cheques/Demand Drafts should be promptly paid into the bank/sent to the PAO, as the case may be.
8. A proper account of expenditure and revenue receipts should be rendered to the PAO by the prescribed dates and in the prescribed forms.
9. Except where otherwise specifically provided, any loss or shortage of public money, stamps, stores or other properties caused by defalcation or otherwise should be immediately reported to the next higher authority as well as to the Principal Accounts Officer and the concerned Audit Officer.

Chapter 2- Withdrawal from Government Account

1. No expenditure should be incurred without the sanction of the competent authority.
2. All charges actually incurred must be drawn and paid at once and under no circumstances be allowed to stand over to be paid from the next years' grant.
3. No money should be drawn in anticipation of demand or to prevent lapse of budget grant.
4. Expenditure relating to two or more major heads should not be included in one bill and full account classification must be recorded on each bill.
5. Expenditure control register should be maintained to exercise an effective check over expenditure against the budget allotment .
6. Bills for pay, leave salary and allowances should be prepared separately for :-
 - (i) Establishments whose charges are debitible to different heads of Accounts,
 - (ii) Personnel to whom salary is payable individually by cheque, and
 - (iii) Group 'D' Employees.
7. T.A. claim not preferred within one year from the date on which it became due should be dealt with in accordance with the provisions of SR 194-A and the GI Orders thereunder.
8. Contingent charges should not be drawn in advance in abstract bills except in the case of contingent charges requiring countersignature by the Controlling authority after payment. In such cases the amount of each sub voucher in support of the charges should be given in the Abstract bill.

Chapter 3 - Cheque Drawing DDOs

1. Cheque Drawing DDOs should pay by cheques only such claims (e.g. pay and allowances, office contingencies etc.) as they have been authorised to entertain. Bills for other kinds of payments should be presented to the PAO concerned, and such bills should in no case be paid directly by the Cheque Drawing DDO.
2. It should be ensured that cheques are not drawn in excess of the limits prescribed in the letters of credit.
3. The bills should be subjected to the prescribed checks enumerated in CGA (R&P) Rules/CAM before they are passed for payment.
4. All cheques should be drawn on forms in cheque books supplied by the PAO, and the instructions contained in the Central Government Account (Receipts & Payments) Rules with regard to cheques and cheque books should be followed.

Chapter 4 -Service Books

1. A service book should be maintained by the Head of Office for every Government servant (Gazetted and Non-Gazetted) holding a substantive post or a temporary post likely to last for more than one year and every step in a Government servant's official life should be recorded in the service book and attested by Head of Office.
2. The Head of Office should show the service book to each Government servant every year and obtain his signature therein in token of his having inspected the service book.
3. The Head of Office should scrutinise at least ten per cent of service books every year.
4. In the beginning of each year, all the service books should be taken up for verification of service and a certificate of verification of service recorded therein.
5. A note should be kept in the service book regarding the receipt of nominations for DCRG and family pension and related notices from the Government servants and also indicating as to where they have been lodged for safe custody.
6. A note regarding the membership of the CGEGIS should also be made in the service book of the Government servant concerned and the relevant nomination(s), in prescribed form as obtained from him and duly countersigned by Head of Office also pasted in his Service book.

Chapter 5 - Central Government Employees Group Insurance Scheme

1. The Head of Office should ensure that a suitable note has been made in Service Book of the Government servant concerned regarding membership of the scheme and the employee has been informed accordingly.
2. Nomination (s) in prescribed form should be obtained from the Government servant without delay countersigned by the Head of Office and pasted in the Service book.
3. The Head of Office should ensure that the Group-wise register of members is maintained in the prescribed form and kept up-to-date. He should also ensure that the necessary verification/certification of the correctness of the deductions of subscriptions from the salaries as noted in the register is done annually by the DDO concerned.
4. The rate of subscription for the scheme is fixed accordingly to the Group to which an employee belongs, and the salary for January, determines the rate of subscription. In the case of promotion of an employee from one Group to another, the subscription should be revised from next anniversary i.e. January of the following year. The DDO should ensure that once an official has been admitted to a higher Group, the rate of subscription at enhanced rate continues and is not reduced even if the official is reverted to a lower post, from a later date.
5. In the case of death of a Government servant who is a member of the Scheme, the Head of Office should ensure that payment on account of insurance as well as saving fund is drawn without delay from the PAO and disbursed to the nominee(s), as per nomination.
6. In the case of resignation or retirement Savings fund balance should be drawn promptly from the PAO and disbursed to the official.

Chapter 6- Finalisation of Pension Cases

1. The Heads of Offices should see that pension cases are finalised expeditiously and there should be no delay in the payment of pensions DCRG and commuted value of pension.
2. The preparation of pension papers should be initiated two years before the retirement of the Government servant and verification of the qualifying service including completion of service books completed 8 months in advance of the date of retirement of the Government servant.
3. The pension papers duly completed after determining the qualifying service, the average emoluments and the admissible pension and gratuity should be sent to the PAO not later than six months before the date of retirement of Government servant.
4. In exceptional cases, where it is not found possible to complete the pension papers within the prescribed time schedule, the Head of Office should authorise the payment of provisional pension, gratuity and commuted value of pension by the first of the month in which it is due.
5. In order to ensure timely finalisation of pension case, suitable action should be taken to ascertain Government dues including licence fee in respect of Government accommodation well in time and to adjust them in accordance with the prescribed procedures.

Chapter 7 - Maintenance of GPF Accounts of Group `D' Employees

1. All permanent employees and the temporary employees in continuous service of more than one year should be assigned GPF Account Nos.
2. A ledger account for each subscriber should be maintained in the prescribed form and posted every month from the schedule of GPF deductions.
3. A broadsheet in the prescribed form should be maintained and posted every month direct from the ledgers and not from the schedules or vouchers.
4. The total of monthly debits and credits on account of GPF (Group `D') should be reported every month to the Head of Department in the prescribed form and on the prescribed date.
5. Interest for each year should be calculated and entered in the ledger accounts as well as in the broadsheet. The amount of bonus admissible under the New Incentive Bonus Scheme should also be posted in the ledger accounts and in the broadsheet. A statement of interest/bonus thus credited should be sent to the Head of Department by the prescribed date.
6. A pass book should be issued to each subscriber in the prescribed format.
7. At the end of each year the pass books should be collected for completion and returned to the subscribers.
8. Final payment of GPF moneys should be made, after the accounts have been thoroughly checked. In the case of a Government servant dying in harness, payment on account of Deposit-linked Insurance Scheme should also be made alongwith GPF balance to the nominee(s) of the deceased Government servant.

Chapter 8 – Advances to Government Servants

1. The Head of Office should ensure that the conditions attached to the grant of advances are fulfilled and that proper accounts are maintained.
2. Recoveries of advances and of interest wherever recoverable should be effected in time and delayed on no account.
3. The detailed accounts of all short terms advances i.e. advances recoverable in less than 60 instalments should be maintained by the Head of Office.
4. Every payment of advance should be entered in the pay bill register, and the recoveries effected alongwith the interest, if any, should be noted in that register.
5. A monthly abstract of recoveries in the prescribed form (but not of interest) should be prepared and attached to the last establishment, Pay Bill for a month.
6. Discrepancies pointed out by the PAO in the monthly abstracts should be attended to promptly.
7. In the case of transfer of a Government servant from one office to another the amount of each such advance paid and the balance outstanding should be mentioned in the L.P.C.

Chapter 9 - Stores

1. Purchase orders should not be split up to avoid the necessity of obtaining the sanction of higher authority.
2. All materials received shall be examined, counted measured or weighed as the case may be, when delivery is taken and they should be taken in charge by responsible Government Officer.
3. A physical verification of all stores should be made at least once in every year.
4. Previous sanction of the Controlling authority should be obtained to the write off of all losses, deficiencies or depreciation in the value of stores.

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APPENDIX 1**REGISTER OF BILLS RECEIVED****(Referred to in para 3.7)**

Sl. No.	Date	Designation of D.D.O.	Particulars of the bill	Net Amount	Date of passing bill & Issue of Cheques	Cheque No.	Amount	Remarks
1	2	3	4	5	6	7	8	9

APPENDIX 2

REGISTER OF CHEQUES ISSUED

(Referred to in para 3.9)

Sl. No.	Date	Ref. Sl. No. of Bill	Particulars of the Bill	To whom issued	Cheque No.	Amount	Initials of DDO	Remarks	Date of encashment	Initials of DDO	Amount of Assignment	Balance in assignment Account
1	2	3	4	5	6	7	8	9	10	11	12	13

APPENDIX 3

LIST OF PAYMENTS

(Referred to in para 3.10)

List of Payments for the week ending -----
 Designation of the D.D.O. (Cheque drawing) -----

Abstract	Authority	Amount
Credit advised for the quarter ending		
Balance in the quarterly credit at the close of last week.....		
.....		
Total payments during the week.....		
Balance in the quarterly credit of the end of the current week.....		
.....		

Sl.No.	Date	Particulars of the bill	To whom paid	Cheque No.	Amount
					Total

Rupees _____					only.

Certified that the total payments and the balance in the quarterly credit as per Bank Scrolls and the Cash Book have been reconciled for the last week i.e. week ending and the reconciliation statement is enclosed.

Signature

Designation

APPENDIX 4

INDEMNITY BOND

(Referred to in para 3.24)

THIS DEED OF INDEMNITY made on the day of..... BETWEEN Son of Resident of or (1) Son ofresident of (2) Son ofresident of etc. carrying on business in co-partnership under the name and style of at.....or.....a company registered under the Indian Companies Act,1913/Companies Act,1956 having its registered office at(here in after called 'the Indemnifier' which expression shall unless excluded by or repugnant to the context be deemed to include his heirs, executors, administrators, legal representatives, successors and permitted assigns) of the ONE PART and the President of India (hereinafter called 'the Government' which expression shall unless excluded by or repugnant to the context be deemed to include his successors or assigns) of the OTHER PART.

WHEREAS on the.....day of.....Cheque No..... dated.....on.....(Name of the bank) for Rs..... was drawn by.....in favour of the indemnifier.

AND WHEREAS the Indemnifier has represented to the Government that the said cheque has been lost by him/during transmission by post to him.

AND WHEREAS at the request of the Indemnifier the Government has agreed to issue a second cheque for Rs.being the amount of the said previous cheque No..... dated..... upon the Indemnifier giving such indemnity as hereinafter contained.

NOW IT IS HEREBY AGREED By and between the parties here to as follows:

(1) In consideration of the said premises and of the agreement on the part of the Government in issuing in favour of the Indemnifier a second cheque for Rs.....being the amount of the previous cheque No..... datedthe Indemnifier both hereby agree and undertake to refund to the Government on demand and without demour the said sum of Rs.....in the event of the said previous cheque No.....dated.....being presented to and paid by the bankers and to indemnify the Government and keep the Government harmless and indemnified from and against all expenses which may be incurred by the Government in relation thereto or in connection therewith.

(2) The Government agree to bear the stamp duty, if any, chargeable on these presents.

IN WITNESS WHEREOF the parties here to have set and subscribed their respective hands hereunto on theday and year first above written.

Signed by the said Indemnifier in the presence of :

(1)

(2)

Signed for and on behalf of the President of India by Shri (Name and Designation) in the presence of :

(1) Name
Address

(2) Name
Address

STOCK REGISTER OF CHEQUE BOOKS

(Referred to in para 3.31)

Name of the Ministry/Department -----

Receipt into Stock				Issues				Balance of Books on receipt or issue	Initials of G.O.	Number and Date of acknowledg ement of books issued	Remarks		
Date	From whom	Number		Sl. Nos. of books	Date	To whom	Number					Sl. Nos. of books	
		Books	Forms				Books	Forms					
1	2	3	4	5	6	7	8	9	10	11	12	13	14

ACCOUNT OF CHEQUE FORMS

(Referred to in para 3.31)

Date	Opening Balance of Cheque Forms	No. of Cheque Forms received from Stock	Total No. of Cheque Forms to be accounted for (cols. 2+3)	No. of Cheques issued	No. of Cheque Forms cancelled and destroyed with Sl. No. thereof	Total No. of Cheque Forms account- ed for (Cols .5+6)	No. of Cheque written but not issued	Closing balance of che- que Fo- rms (Col .4- 7)	Initials of Cashier	Initials of Officer- in- charge
1	2	3	4	5	6	7	8	9	10	11

The abbreviations used in the Manual may be read as follows :

A.G.	Accountant General.
C.A.M.	Civil Accounts Manual.
C.B.D.T.	Central Board of Direct Taxes.
C.B.E.C.	Central Board of Excise & Customs.
C.C.S.	Central Civil Services.
C.G.A.(R&P) Rules	Central Government Account (Receipts & Payments) Rules 1983.
C.G.E.G.I.S.	Central Government Employees Group Insurance Scheme.
C.S. Rs.	Civil Service Regulations.
C.T. Rs.	Central Treasury Rules.
D.C.R.G.	Death-cum-Retirement Gratuity.
D.D.O.	Drawing and Disbursing Officer.
E.B.	Efficiency Bar.
F.Rs.	Fundamental Rules.
G.F. Rs.	General Financial Rules.
G.O.	Gazetted Officer.
G.P.F.	General Provident Fund.
H.B.A.	House Building Advance.
L.P.C.	Last Pay Certificate.
L.T.C.	Leave Travel Concession.
No.	Number.
O.M.	Office Memorandum.
P.A.O.	Pay and Accounts Office/Officer.
P.P.O.	Pension Payment Order.
R.B.I.	Reserve Bank of India.
S.B.I.	State Bank of India.
S.Rs.	Supplementary Rules.
T.A.	Travelling Allowance.
T.O.	Treasury Officer.

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