

PREFACE

The Himachal Pradesh State Electricity Board came into existence on 1-9-1971. For the initial period upto 31-3-1972, accounting functions of the Board have been entrusted to the Accountant General, Himachal Pradesh and Chandigarh, Simla-3 by special arrangement. With effect from 1-4-1972 the Board has made arrangements with a number of commercial banks to handle its cash transactions. This Manual contains the details arrangements made with bankers of the Board and sets out instructions that are to be followed by various units of the Board in regard to transaction involving the banks such as collection of revenues, their deposit in the bank, drawing to cash from the banks, maintenance of accounts and their consolidation in the Headquarters in the office of Chief Accounts Officer. The instructions contained in this manual should be carefully studied and brought into force from 1-4-1972. This is the 4th edition of the manual.

The Superintendent, Banking Section, will be the incharge of this Manual and all amendments, corrections thereof from time to time. All such corrections etc. will be made only with the prior approval of the Chief Accounts Officer. This is the fourth attempt at drawing up a 'Manual' for Banking operations for the H.P. State Elec. Board. Suggestions for improvement, modification etc., are invited and will be welcomed from all quarters. These should be addressed to the Chief Accounts Officer.

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SECTION –I

APPROVED BANKERS OF THE BOARD

1.1. The Board has made arrangements for conducting its Cash transactions through various Banks. The following Banks have been appointed Bankers to the Board :-

| Sr. No. | Name of the Bank | Bank Branch maintaining main Accounts of the Board Section-I |
|----------------|----------------------------------|---|
| | Approved Bankers of Board | |
| 1. | State Bank of India | Shimla |
| 2. | State Bank of Patiala. | Shimla |
| 3. | Punjab National Bank | Shimla |
| 4. | Oriental Bank of Commerce. | Shimla |
| 5. | Punjab & Sind Bank | Shimla |
| 6. | Central Bank of India | Shimla |
| 7. | Indian Overseas Bank | Shimla |
| 8. | Union Bank of Indian | Shimla |
| 9. | Bank of India | Shimla |
| 10. | United Commercial Bank | Shimla |
| 11. | Bank of Baroda | Shimla |
| 12. | Syndicate Bank | Shimla |
| 13. | New Bank of India | Shimla |
| 14. | H.P. State Co-op Bank | Shimla |
| 15. | Indian Bank | Shimla |

1.2 The existing offices of the Board and the corresponding Bank branch with which each office has been placed in account for making deposits and/or drawing cheques are listed in 'Appendix-I. Additions, deletions or alterations, whenever necessary will be made by the Chief Accounts Officer from time to time. The operating account will be operated upon and all advices to main branch of the banks will be issued by the Chief Accounts Officer or an Accounts Officer authorised by him in this behalf.

SECTION –II

ARRANGEMENT WITH THE BANKS FOR OPERATING THE ACCOUNT

2.1 The Board will maintain two separate accounts at the main branch of the Banks indicated in Section –I. These accounts are:-

(i) **Collection Account:-** All receipts whether tendered at the main branches or at any authorised offices of the Banks shall be credited in this account and the net daily credit balances will be transferred to the main “Drawing Account”.

(ii) **Drawing Account –** All drawings made by the authorised officers of the Board whether at main Branch or at any other authorized offices of the Bank shall be debited to this account.

(The term Bank whenever used in these instructions means all the fifteen Bankers approved by the Board).

2.2 Such of the branches of the Bank as may be advised by the Board from time to time (See Appendix-i0 will receive collections in Cash and also by local or outstation cheque/drafts on behalf of the Board from Board’s Collecting agencies. Such collections will be accompanied, by a specifically printed and serially numbered pay-in-slips, in quadruplicate, separate pay-in-slips being used for deposits (i) in cash, (ii) by local cheques/drafts, and (iii) by outstation cheques/drafts. Credit for collection received in Cash will be afforded to the collection account immediately. The amount of local cheques/drafts should be credited after these have been cleared. The amount of outstation cheques/drafts should be credited in full after realization. While no charges will be made on collection of local cheques/drafts outstation cheques/drafts will be collected at 25 paise per cheque/draft. These charges will be debited to Board’s collection Account separately when the relative credits are afforded. Two foils of the pain-in-slips will be returned by the branches to the Depositing Offices of the Board. The third foil will be retained by the branch for being treated as a voucher and the fourth foil along with relative mail transfer advice will be sent by the Branches to main branch where Board’s main account is being maintained. A daily statement of all transaction made in the collection account will also be sent by the Branches to main Branch for being passed on to the office of Chief Accounts Officer of the Board at Simla. Daily statement of all transactions made in the collection Account will also be sent by the authorised branches of the Bank to the concerned depositing offices of the Board simultaneously while sending such advices to their main branch.

2.3 At close of each day, net daily balance of collection account less balances of Rs. 5,000/- will be remitted by the authorised branches of the Bank to their main Branch by telegraphic transfer (telegram charges to be debited to Board’s Accounts) for credit to the Board’s main collection account as maintained in main

branch. No incidental charges will be levied by the branches on the collection account of the Board.

2.4. No returning charges will be levied on outstation cheques/drafts drawn on places where Banks branches are established. In other cases returning charges at the rate of 50 paise per cheque/draft will be levied and debited to collection amount of the Board.

2.5 The limit for drawing cheques fixed by the Board and advised to the branches concerned, through their main branch, will be noted in the Register for drawings indicating the period during which the same is to be utilized. In case the limit allocated at the branch is not utilised to the full extent during any particular month for which the allocation has been made and if any cheque bearing a date of the month to which the allocation pertains is presented in the subsequent month or thereafter, but within 6 months of the date of its issue, the branch concerned shall encash the cheque and make a corresponding reduction in the outstanding allocation. The unutilized limit in any month shall be cancelled on receipt of instructions to this effect from main branch of the Bank. As and when fresh advice for Drawing Encashment limit is received from the main branch the above procedure will again be followed. Daily statement of all transactions made in the Drawing Account will also be sent by the authorised branches to the concerned drawing officers of the Board simultaneously while sending such advices to their main branch for being passed on to the Chief Accounts Officer of the Board.

2.6 The branches to which drawing limit will be allocated will be provided with the specimen signatures of the authorised drawing officers duly attested by the main branch of the Bank.

2.7 Specially printed Cheque Forms, bound in books of 100 or 50 each, as well as in the scroll form will be supplied by the Bank to the Chief Accounts Officer of the Board for operating the Board's Drawing Account. The printing charges of these will be met by the Bank (including the over printing charges) and the Board shall advise its requirements in this behalf to the Bank from time to time serial numbers of the cheque books to be brought in use for the purpose will also be advised by the Drawing Officers to the Bank branch concerned.

2.8 Besides, the drawings by local authorised officers of the Board, cheques drawn on Board's account with main branches or other authorised branches of the Bank by the Accounts Officer/Senior Accounts Officer of the Chief Accounts Officer's office on account of salaries and allowances etc. of gazetted and other staff of the Board will also be encashed by the authorised branches up to the limits advised to them by the main branch.

2.9 At the request of the local drawing officers, the authorised branches of the Bank will issue drafts drawn at places where their branches are established at par representing salaries of non-gazetted staff of the Board. In order to obtain such drafts,

the drawing officer will draw cheques in favour of the Bank for the amount of drafts required and forward the same along-with a letter of request to the authorised branch.

2.10 Authorised branches will accept from local officer of the Board small packets duly sealed said to contain duplicate keys of their Cash Chests, for safe custody free of charge. In this connection, formalities laid down in the Bank's system and routine (revised) should be complied with.

2.11 The Chief Accounts Officer of the Board will intimate to the main branch of the Banks at Simla the amount of drawing limits to be availed by the Drawing Officers at authorised branches of the Banks. Specimen signature of the Drawing Officers, authorised by the Board will be furnished to the main branches of the Banks, who will forward the same duly verified to the concerned branches. Any variation in the drawing limit or charge in Drawing Officer will be advised to the authorised branches through main branches of the bank. In addition to the signatures of the drawing officers at Divisional headquarters, the signature of one Sub-Divisional officer or any other officer, duly verified by the Drawing officer concerned and also by the Banks main branch will be lodged at concerned authorised branches, who will honour the cheques issued by the said Sub-Divisional Officer, in the event of the Drawing Officer being on leave or on tour. The authorised Drawing Officer will always notify to branch concerned before proceeding on leave/tour.

2.12 At the close of business each day, main branches of the Banks will send statement of the transactions made in respect of collection to the Chief accounts Officer, Himachal Pradesh State Electricity Board (Banking Section) Shimla-4, alongwith one foil each of the relative pay-in-slip. The balance outstanding in this account at the close of business each day will be transferred to another current account of the Board styled as 'Drawing Account'.

2.13 The Bank will debit all the cheques received from authorised branches after having been encashed by them under the drawing management's. The main branch of the Bank will send daily statement of all transactions made on behalf of the Board to the Chief Accounts Officer, Himachal Pradesh State Electricity Board (Banking Section), Shimla-4.

2.14 In any case any remittance is desired to be effected by the Board's office at Shimla by debit to their drawing account for payment at Stations where the branches of the bank are established, it will be effected at par. Similarly, remittance of the Board's funds to Patiala, Delhi, Calcutta, Bombay or any other town, where the banks branches are established will also be made at par as and when desired. The Banks will also issue drafts at par for payment of interest to bondholders as and when desired.

SECTION –III

Instructions for Making Deposit in the Bank

3.1 The depositing officers will include all the Drawing and Disbursing Officers and those Asstt. Executive Engineers, Sub-Divisional Officers/Junior Engineers, who have been entrusted with the charges of cash book.

3.2 Immediately on reaching the office each morning the depositing officer should prepare Pay-in-slip in quadruplicate and an entry made on the payment side of the main cash book and also in the remittance register FORM HB (CAO) 22. He should verify the entry made on the payment side on the main Cash Book with corresponding entry made on the receipts side of the Cash Book before the close of the day, append his dated initials against the entry in the Cash Book (on the left hand side of the money columns), sign the pay-in-slip and also remittance register. While signing the pay-in-slip he should carefully see that the amount entered in it is correct and agrees with that entered on the payment side of the Cash Book and also see that the name of the Cashier to be detailed for depositing the cash in the Bank is entered both in the pay-in-slip and remittance register. The Cashier is to sign column-10 of the Remittance Register before proceeding to the Bank to deposit the money.

“In case, however, where officers Sub-officers are not located at the Headquarters of the Bank concerned the depositing officers may retain the daily cash collection upto Rs. 1,000/- in their cash Chests. Payments into the Bank or transfer of cash to the nearest office may be made only when the amount exceeds this limit. The receipts upto last working day of the month irrespective of amount would be deposited into Bank or transferred to the nearest office positively on the last working day of each month.

- (ii) The head of offices will, however, be responsible to ensure that adequate security is taken from the Cashier.
- (iii) The word “Cashier” means the person directed to deposit the cash in the Bank”.

3.3 Separate pay-in-slip should be prepared for each of the following categories for amount deposited (i) in cash (ii) for all the cheques drawn on the local Bank with which he is placed in account (iii) for all the cheques drawn on all other local Banks. As regards outstation cheques, one pay-in-slip should be prepared for each station (station wise). For purpose of identification, the details of the various cheques should be shown on the back of each pay-in-slip. In case, a cheque is dishonored and sent back to the Depositing Office a deduct entry should be made in the remittance register by giving reference to the pay-in-slip, No. and date etc.

Simultaneously necessary entries should be made in column 7 of the Remittance register to complete the records.

3.4 The Chief Accounts Officer shall obtain the supply of these pay-in-slips from the Bank and arrange their distribution to the various depositing offices in the month of March, every year for their next year's requirements. The Chief Accounts Officer shall also maintain a record of the pay-in-slip received from the Banks, issued to the various depositing offices and the balance in hand.

3.5 The Depositing Officer should see that the pay-in-slips are in consecutive order if, for on reason or the other, the intervening pay-in-slip is to be canceled, it should be done under his dated signatures.

3.6 All the pay-in-slips should be kept in the custody of the Depositing Officer. A stock register should be kept in each depositing office, of the quantity received from the Chief Accounts Officer, those used and the balance in stock. Immediately, it is noticed that the stock of pay-in-slips is in short supply, an indent should be placed with the Chief Accounts Officer for supply, of these forms. This should be done well in advance to avoid any dislocation of work.

3.7 The pay-in-slips should be filled in quadruplicate, two foils of which will be retained by the receiving officer of the bank and the other two returned to the Cashier. Both these foils are to be kept in personal custody with Depositing Officer and one should be sent to the Divisional Officer alongwith the copy of main Cash Book and the other sent to the Chief Accounts Officer alongwith the monthly statement of remittance into the Bank.

3.8 The denomination of the cash to be remitted and the details of cheques viz. Date and number of cheques, Bank's name and the station, should be detailed in the body of the pay-in-slip. If the space is not sufficient to record these details, these particulars should be recorded on the back of the in-slip. In respect of each outstation cheque, Board's dues, Bank charges and gross amount of the cheque should be separately shown on the pay-in-slip.

3.9 The Remittance Register should remain in the personal custody of the Depositing Officer.

3.10 Before the Cashier leaves the counter of the Bank every possible attempt should be made by him to obtain from the Bank the receipted copy of the pay-in-slip in duplicate in respect of the cash & cheques deposited by him. In case he is likely to get late in returning to the office he should obtain from the Cashier of the Bank a provisional receipt, which he should himself prepare on the spot, if necessary. Should the Bank Cashier refuse to grant such a receipt, the Cashier should satisfy himself that the amount tendered by him has been duly accounted for in the official book of the bank. The receipted copy of the pay-in-slip (in duplicate) should, however, be obtained in lieu of provisional receipt at the earliest opportunity.

3.11 The Depositing officer should satisfy himself that the Cashier after depositing the money in the Bank returns to the office by 12 noon. For this purpose the Cashier should immediately on return from the Bank, report himself to the Depositing Officer. Any case of undue delay in the return of Cashier from the Bank should be seriously viewed. Even if there is the least apprehension or likelihood of

any risk, the matter should be reported at once to the higher authorities and the police for necessary action. In no case should the lodging of such a report be deferred to the next working day.

3.12 In the evening the Depositing Officer should verify the entry on the payment side of the Main Cash Book with reference to the receipted copy of the pay-in-slips, initial the Cash Book against the entry (on the right hand side) and also initial the pay-in-slip, Columns 11, 12 and 13 of the remittance register should also be completed while verifying the entries in the main Cash Book.

3.13 If inspite of all efforts, the receipted pay-in-slip is not received on the same day, the Depositing Officer should ascertain from the Bank authorities on that day, whether the amount has been deposited with them. He should, however, see that the receipted pay-in-slip is obtained on the next working day and the entry in the main cash book initialed by him after comparing it with the receipted pay-in-slip.

In case a receipted pay-in-slip is not received even the next day, the Depositing Officer should make special arrangements to get the same and to satisfy himself that the correct amount has been deposited into the Bank. The Depositing Officer should see the Remittance Register every morning without fail, irrespective of the fact whether any amount has to be remitted or not, and satisfy himself that in no case the receipt of the receipted pay-in-slip is delayed.

3.14 The foils and item No. of Remittance Register where the Remittance of cash and Cheques has been posted, should be recorded in each foil of the pay-in-slip.

3.15 The Depositing Officer should satisfy himself as often as possible and before, the submission of the copy of the Cash Book to the Divisional Office by deputing the Sub-Divisional Clerk, or one or the Clerks, that the remittance made into the Bank as per his Cash Book tally with the records maintained by the Bank.

3.16. The copy of the Cash Book to be submitted to the Divisional officer should be compared with the Cash Book and receipted pay-in-slip independently by the Depositing Officer (and not in conjunction with the other official).

3.17 Monthly statement of remittance is the form HB (CAO) 23 (with column 1-9 duly completed), supported with all the receipted pay-in-slips, should be forwarded on or before 3rd of the next month, to the Divisional Officer for onward transmission to the Chief Accounts officer, Himachal Pradesh State Electricity Board, Shimla, alongwith monthly account. The statement of its receipt in the Divisional Office should be checked and authenticated by Divisional Accountants. A certificate to the effect that it has been compared with record including the receipted pay-in-slip, Cash Book, Form PWA-39 and found correct, should be recorded by him on the Statement and forwarded alongwith the copy of the receipted pay-in-slip to Chief Accounts Officer alongwith monthly account on or before the 15th of the month. It will be accompanied by the abstract in form HB (CAO) 30 Sub-Divisional/Sub-Offices are to be arranged and grouped, Bank wise indicating remittance made in the Bank in respect of all Offices (including Divisional Office) under the Divisional Office.

3.18 If the Depositing Officer happens to be out of station (on casual leave or tour) and it is found necessary to remit cash/cheques into the Bank during his absence, duties allotted to Depositing Officer as specified above, should be discharged by the next Junior Officer.

3.19 In those offices where there are more than one cashier, the duty of remitting/drawing cash to/from the Bank should ordinarily be entrusted to the Cashier, who is the custodian of the Chest. There is, however, no objection to the other Cashier also being detailed on this work, but his should not be done without the explicit approval of the next higher officer in writing. If and when such an arrangement is found necessary, as a regular measure opposed to a casual or emergent measure, the work should be entrusted to a Cashier in rotation for a period of not less than a month.

The acknowledgement of the actual person detailed by the Depositing Officer to deposit the Cash should be obtained in the register by the depositing officer himself at the time the money is entrusted to him.

3.20 The work of remitting/drawing the Board's money to/from the Bank should under no circumstances, be entrusted to a person other than a Cashier. In no case should a peon be employed to fetch or handle Board's money.

3.21 Acceptance of a cheque received in payment of the Board's bills, shall always be subjects to the cheque being honoured and the receipt issued therefore will be considered "PROVISIONAL" until the cheque has been encashed.

3.22 On receipt of a cheque, it should be examined very carefully by the Cashier and if necessary by the Depositing Officer also with regard to date, amount in words and figures, name of the payee etc.

3.23 Uncrossed cheques, either drawn on a local Bank or on an outstation Bank should be crossed before these are deposited with the Bank for collection. On no account should a Cashier be allowed to encash a cheque. The Depositing Officer will be held personally responsible for any loss sustained by the Board for him omission in not crossing the cheques before these are sent for collection or for allowing the Cashier to encash the cheques.

3.24 In the case of payment by cheque by the consumers, cheques should be identified before they are actually deposited into the Bank order that account may be easily located, if for any reason the cheque is dishonoured. For this purpose the date of receipt, the account number and the serial number as shown in the consumer's cash received book should be stamped on the cheque. This would facilitate the location of the cheque as and when the dishonoured advice is received from the Bank.

3.25 Before depositing cheques into the Bank, the same should be discharged on the back by the Depositing Officer.

3.26 The Depositing Officer should keep a close track on the unrealised cheques and in case these cheques remain outstanding for a period of 15 days after the close of the month the Depositing Officer will institute enquiries about the delay in the encashment of such cheques and get their collection expedited. In case the cheques are not honoured shortly thereafter necessary debits should be raised against the consumer concerned. For this purpose a complete record should be kept by the Depositing Officer of the cheques sent for collection to the Bank and those which have been realised by the Bank, in the Remittance Register. The No. & date of cheque, name of the drawee bank with station, amount of dues of the Board (Total amount of the cheques less appropriate Bank Commission in case of outstation cheque), bank charges, if any should be recorded in column 7 of the Remittance Register, The cheques sent for collection should be recorded individually in the Remittance Register.

3.27 Immediately, the Bank advises about the dishonour of a cheque, an entry should be made in column 8 of the Remittance Register against the corresponding entry of deposit of the cheque recorded in column 7 of the Remittance Register.

3.28 The local branch of the Bank shall advise the Depositing Office daily about the amount transferred to the Branch keeping the account of the Board. This advice will contain details about the realisation of local/outstation cheques and Bank's acknowledgement of cash deposits. In case, the daily advice of credits is not received, the same should be obtained by the Depositing Office from the local branch of the Bank. In respect of the realisation of cheques as also for acknowledgement of cash deposits, necessary entry should be made by the Depositing Officer in columns of the Remittance Register Form HB (CAO) 22 against the corresponding entries for the deposits of cheques/cash made in column 4 & 6. In doing so, the entries should be verified from the credit advice, received from the Bank, and No./date of the advice net amount credited and Bank charges deducted, where applicable should be recorded under column 14 of each entry of Remittance (whether cash or cheque) in the Remittance Register.

3.29 The Depositing Office should pursue remittances which are not acknowledged by the Bank on its daily advice, and obtain credits for the same at the earliest. Such cases where there are differences in the amounts credited owing to over recovery of Bank charges or short credit, etc. should be taken up by the Depositing Office with the Bank branch concerned to obtain credits for the correct amounts.

3.30 The Remittance Register Form HB (CAO) 22 should be put up every day to the Sub-Divisional Officer/Head Clerk, as the case may be who should check up the entries in the Register with the receipted pay-in-slip and credit advices received from the Bank. This work should not be left in arrears and the Depositing Officer should ensure that the above register is completed and checked from day to day.

SECTION –IV

INSTRUCTIONS FOR OPERATION OF DRAWING ACCOUNT

4.1 Such Divisional officers and other Drawing officers of the Board as are authorised by the Chief Accounts Officer in consultation with Member, Finance & Accounts, in this behalf, shall act as Drawing officers of the Board and they shall be allowed to draw cheques upto the drawing limits fixed for them.

4.2 To avoid hold up payments due to absence of the divisional Officer from the headquarters, on Sub-Divisional Officer at the headquarters of each Division to be nominated by the Divisional Officer shall act as drawing officer in the absence of the Divisional Officer against the drawing limit of the Divisional Officer. No. separate drawing limits will be fixed for the Sub-Divisional Officers, who will act as Drawing Officer in the absence of their Divisional Officers.

4.3 While acting as Drawing Officers, they shall exercise the same vigilance as is required to be exercised by Divisional Officers.

4.4 The Drawing Officers while proceeding on casual leave or tour, shall hand over the Cash Book, Cash Chest, Cheque Book in use etc. to the other Officer who has been nominated by him to act a Drawing Officer in his absence. The unspent balance of the drawing limit shall also be intimated to him by making entries on the reverse of the counterfoil of the Cheque Book.

4.5 The Drawing Officer, will also inform the bank branch where his drawing limit is fixed, and the Chief Accounts officer of the period of his absence from head quarters during which the other officer will act as Drawing Officer in his space.

4.6 The Drawing Officer will be responsible for the accuracy of all the transactions made during his absence, and on taking over charge of the Cash Book, Cash Chest, Cheque Book in use, etc. will satisfy himself with regard to the genuineness and correctness of all the transactions made and recorded in his absence.

4.7 Whenever there is charge in the incumbent of the post of the other officer, nominated by the Drawing Officer in his absence, the same shall be intimated to the Chief Accounts Officer and the specimen signature of the new officer duly attested by the Drawing Officer also furnished alongwith. The change will be notified to the Bank specimen signatures of the incumbent lodged with it by the Chief Accounts Officer.

4.8 A few officers in the office of the Chief Accounts Officer will be nominated by Chief Accounts Officer to act as Drawing Officers for payment of suppliers bills for centralized purchases and for payment of salaries and allowances of the entire Gazetted Establishment of the Board and of the non-Gazetted Establishment

and other charges of the headquarters offices. For the time being, the Senior Accounts Officer will be drawing and disbursing officer for all the payments of the Board's Head Office.

4.9 The Drawing limits for payment at par at places other than Simla shall be intimated to the Branch of the Bank keeping the Board's Account, which will give necessary instructions to the concerned branches for honouring cheques issued by him for salaries and allowances of the Officers/Staff at par.

4.10 The specimen signatures of the various Drawing Officers duly attested will be obtained and lodged with the bank by the Chief Accounts Officer. One set of these signatures will also be obtained for record in the Chief Accounts Officer's office and kept under lock and key in the custody of the Accounts Officer/Sr. Accounts Officer (Banking Section).

4.11 For the purpose of en-cashment of cheques drawn by the Drawing Officer of the Board, drawing limit will be fixed by the Chief Accounts Officer and the Drawing Officers will be allowed to draw cheques upto the limits so fixed. The Drawing Officers should see that they operate on the Bank Account within these limits. While drawing cheque, they should therefore, ensure that the total amount of amount of cheques drawn upto a particular date does not exceed the residual drawing balance with reference to the limit fixed for the month. Permanent Drawing limit whenever feasible will be fixed for the normal expenses and the Drawing Officer will be required to seek its enhancement whenever the permanent drawing limit is not found sufficient.

4.12 A register of monthly drawing limits fixed for the various Drawing Officers of the Board should be maintained in the Accounts Office in the form HB (CAO) 31, separately for each Bank, in which the limits originally fixed, subsequent increases, total amount of cheques drawn against each limit, unutilized balance on the limit should be recorded in respect of each Drawing Officer separately. The entries in this register should be checked and verified by the Superintendent.

4.13 The total amount of cheques drawn should be recorded against each limit in column 10 of this register from the monthly statements of cheque drawn received from the Drawing Officers with the Divisional Accounts. This job should be completed in the Accounts Office (by the 20th of the following month at the latest), so that unutilized balances of the limits become known.

4.14 Prompt action should be taken by the Accounts office to get the unutilized balances of the Drawing limits released by the Banks, so that such funds become available for use.

4.15 All payments with the exception of (i) amount for less than Rs. 10/- (ii) payments to non-Gazetted staff regular, work-charged and Muster Rolls labour and

(iii) refund of security of deposits of consumer should be made by cheques by the Drawing Officers of the Board.

4.16 The Accounts Office shall obtain the supply of cheque books from the banks and arrange their distribution to the various Drawing officers for their requirements on their requisition. The Accounts Office shall maintain a record of cheque books received from the Banks issued to the various Drawing Officers and the balance in stock. Cheque books in stock shall be kept in the custody of the officer in-charge of the banking Section.

4.17 Immediately on receiving cheque books, the Drawing Officers should count the number of forms in each Cheque Book, see that the same are intact and in consecutive orders. The missing forms should at once be reported to Chief Accounts Officer for further investigation and a certificate of count then be recorded on the fly leaf of the Cheque Book.

4.18 As and when it is noticed that the stock of Cheque Books is likely to be exhausted soon, an indent should be placed with the Chief Accounts Officer for supply of the same. This should be done well in advance to avoid any dislocation of work.

4.19 All the Cheque Books (whether in use or not) should be kept under lock and key in the personal custody of the Drawing Officer. For this purpose a stock register should be kept for cheque books received from the Chief Accounts Officer, those put in use and the balance in hand. When a Drawing Officer's charge is received by any other, the stock of the Cheque Books in hand should be verified physically both by the relieved and the relieving officer and a certificate of count should be recorded on the Stock Register of Cheque Books over the dated signatures of the Officers.

4.20 in order that the Bank's Offices may exercise control on the encashment of cheques presented to them, the Bank's Branch office where the main account is kept as well as other Branch Office of the Bank should be advised by the Chief Accounts Officer about the number of cheque books which have been issued to the various disbursing officers.

4.21 The loss of cheque books or a blank cheque should be notified expeditiously by the Drawing officer to the Chief Accounts officer, who should notify the same to all the offices of the Bank where the Board has made drawing arrangements.

4.22 No cheque should be drawn until it is intended to be paid and cheques drawn in favour of contractors and other should be made over to them by the disbursers direct or through a Cashier for the purpose.

Note:- Whenever a Cheque is drawn and entered in the Cash Book, but/not/delivered on the same day, a note must be made in the Cash Book against the entry, explaining why it has not been possible to deliver the cheque to the payee.

4.23 In cases, where it is necessary to issue a new cheque in lieu of old one, the old cheque should not be destroyed but should be cancelled and a new cheque issued in lieu thereof. The old cheque in such cases should be sent to the Chief Accounts Officer along with the monthly statement of cheque issued, so that necessary entry against the old cheque may be made and the amount cleared from the list of uncashed cheques.

4.24 Cheques remaining unpaid for any cause for a period of six months from the date of its issue should be cancelled and the amount written back by debit (minus credit) to “Bank Account” and credit to “Unpaid Stale Cheques Account”. The details of such uncashed cheques should be obtained from the office of the Chief Accounts Officer (Banking Section) for making this adjustment in account.

4.25 In the case of loss of cheques intimated by the payees, the matter should be reported by the Drawing Office to the Bank with instructions to “Stop Payment”. An indemnity bond should also be obtained in such cases from the payees and after the “Stop Payment Advice” has been noted by the Bank’s branches, new cheques should be issued by the drawing officers in lieu of the old ones. Notes of all new cheques should be made invariably against the original entries both in the Cash Books and Register of Cheques.

4.26 All cheques issued by a Drawing officer will be payable at par at the Bank Branch where his drawing limit has been fixed. As such, cheques issued by the Drawing Officers should invariably be stamped as payable at (Place where the Drawing limits of the Drawing Officer has been fixed), so that the payees may encash cheque at par without paying commission by presenting them at the specific branch of the Bank.

4.27 claims from payee for the reimbursement of Bank commission which may have been paid by them as a result of presenting the cheques at the Bank Branch other than that where stamped as payable should be considered by Divisional officers on the basis of provision in the relevant purchase orders/contracts in regard to the place of payment, such claims should not be entertained if payment was to be made at the place where the cheque was marked as payable.

4.28 For making payment of pay and allowances of Non-Gazetted and work charged staff at stations other than the Divisional Headquarters, Divisional Officer should obtain drafts, free of any charges, from the Bank Branch where the Drawing limits have been fixed on the Branch of the Bank at the place where payment to be made, if the Bank is established at the place, or on the nearest Branch. For this purpose, cheque in favour of self should be drawn and marked as ‘Pay amount

allowances of staff” and the same accompanied by an appropriate advice for the grant of Bank draft, should be delivered at the Bank branch concerned and the requisition draft obtained.

4.29 A chronological record of the cheques issued should be kept by each Drawing officer in a Register of cheques Drawn and Encashed, Form HB(CAO) 32. The entries in this Register should be recorded immediately the cheques are draw and issued.

4.30 The Register of Chieques drawn and encashed should be put up even day to the Drawing Officer, who should check up entries and the daily total in the Register with counter-foils of cheques issued. This should not be left in arrears.

The local branches of the Bank where drawing limit is fixed, shall send a daily statement of cheque encashed to the Drawing Officer. In case the daily statement of the cheques encashed is not received the same should be obtained by the Drawing Officer from the local branch of the Bank.

4.31 The fact of the cheques having been encashed at the Bank should be recorded in column 6 of the register of cheques drawn-Form HB(CAO) 32 against the relevant entries of issue of cheques. From such daily Bank advices, the Drawing Officer should keep a watch that no such cheque, as has not been issued by him is encashed by the bank against his drawing limit. Whenever any such case comes to his notice, it should at once be taken up with the Bank and report thereon should be sent to the Chief Accounts Officer.

4.32 At the end of the month, the grand total will be struck. The Head Clerk or any other official entrusted with duties of drawing of cheques will record a certificate of all the entries tallying with those in cash book under his dated signatures and submit the register to the Divisional Accountant and the Drawing Officer for check and their signatures. The Divisional Accountant will also certify that the grand total of cheques drawn in respect of the Division tallies with the lumpsum figure of cheques drawn in the schedule of credits to Remittances (Form PWA-39). A copy will be sent alongwith monthly account to the Chief Accounts officer’s office.

SECTION –V

PROCEDURE TO BE FOLLOWED IN THE OFFICE OF THE CHIEF ACCOUNTS OFFICER (BANKING SECTION)

(A) For Collection Account

5.1 As mentioned elsewhere, the Banks are required to send the Bank Account Statement of Collection Account duly supported by the copies of the receipted pay-in-slips. These statements are known as credit statements and these when received, will be analyzed for splitting up office-wise remittances.

5.2 Abstract of remittances into Bank in form HB (CAO) 30 accompanied by the details of the remittances of the various Sub-Divisions under the control of the Division in form HB(CAO) 23 along with receipted pay-in-slip are to be furnished by the Divisional Office. Before sending it to the Chief Accounts Officer, HPSEB, Shimla-4 the Divisional Accountant should certify that the total amounts remitted into the Banks by the various Sub-Divisions tally with the amounts shown in the monthly accounts. After receipt of Remittance into Bank Statement, the entries in the abstract will be verified with the total of detailed Remittance Statement in form HB (CAO) 23. This will be known as debit statement.

5.3 Those items of 'Debit Statement' for which credit has not been afforded in the same month by the Bank will be extracted in the 'Register of Outstanding Credits' in the form HB(CAO)28. The unlinked items, i.e. the amount credited by the Bank but supporting documents viz. Pay-in-slip, having not been received from Bank, should be recorded in the Form HB(CAO)25 and prompt action should be initiated to clear the items by making references to the Banks. On receipt of information from the Bank viz.-pay-in-slip No. and date, note should be recorded. It should be watched that no unlinked items remain in the register for more than 3 months.

5.4 Against each entry of outstanding credits the amount credited to the Board's account in subsequent months should be posted in the appropriate column in the Register of Outstanding Credits of the months worked out and carried forward to the folio of the next month after outstanding credits of the said next month have been entered under the appropriate sub-headings:-

- (i) Outstanding credits of the month.
- (ii) Old items still outstanding.

5.5 Total of the deposits from 'Debit Statement' should be transferred to the 'Cash Collection Abstract Register' Form HB(CAO) 26. Deposits should be shown in total for each depositing office separately. The deposits in the 'Cash Collection Abstract Register' should be totaled up for each month. The difference of the total deposits and the credits (including unlinked credits) afforded by the Bank should be represented by progressive total of the outstanding credits.

5.6 Where cheques are received back, unpaid, appropriate note to this effect, giving reference to such advice received from the depositing office or bank should be recorded in red ink against the relevant entry in the Debit Statement if it is for the same month or the 'Register of Out-standing Credits' and the amount of dishonoured cheque should be written back by making a fresh entry, with necessary particulars, of minus figure under the column for deposits in red ink in the Register. The original entry of deposit and the minus entry should be inter-connected by making cross references against each.

5.7 A Banker's ledger in form HB(CAO) 27 shall be maintained for Collection Account separately in respect of each Bank. Deposits (inclusive of Bank charges) made into Bank by the various depositing offices of the Board shall be posted in the Banker's ledger under the column 'Deposits' in lumpsum from the 'Cash Collection Abstract Register' pertaining to the Bank concerned. Months of posting in Banker's ledger should be the same as that in the abstract register.

5.8 Credits given to the Board's account by the Bank other than those for deposits made by the various depositing offices, such as interest, transfer from short term deposits, fixed deposits, on other account to the Collection Account, should be entered in Column 3 of Banker's Ledger.

5.9 Withdrawals in nature of Cheques drawn against Collection Account transfer from Collection Account to the Drawing Account, fixed deposits and short term deposits, debit on account of Bank Commission etc., should be entered in the Banker's Ledger in column 4 "Withdrawals" from the Collection Account Statement received from the bank.

5.10 Entry for interest on short term deposits/fixed deposits, transfer from short term deposits/fixed deposits and the Drawing Account to the Collection Account, cheque drawn against Collection Account to short term deposits/fixed deposits and drawing account as made in the Banker's Ledger for collection from Bank (Collection) account statement should be verified from the corresponding accounts in the fixed/short term deposit Register and Banker's Ledger, for Drawing Account made therein independently. In the Banker's Ledger balance should be extracted against each entry and shown in column 5. The final balance of the postings on each day will indicate the balance on the Collection Account as per Board's Books.

5.11 Bank Charges, as deducted by the Bank during a month on the Collection of outstanding charges, should be posted to the Banker's Ledger for Collection Account under withdrawals at the close of the month. This adjustment is necessitated by the fact that Deposits into Bank, inclusive of the Bank charges on outstanding cheques, are posted to the Banker's Ledger. All the entries in the Banker's Ledger be checked up before it is submitted to the Superintendent.

5.12 Bank Reconciliation Statement for Collection Account should be prepared in loose leaves Form HB (CAO) 36 at monthly intervals, in order to effect

reconciliation between the figures of balance on Collection Account as per Banker ledger maintained in C.A.O.'s Office and as per Collection Account Statement received from the Bank. The Bank Reconciliation statement for Collection Account should be prepared separately for each Bank and should be properly filed month wise.

5.13 Monthly reconciliation Statement alongwith the Bank Statement, Banker's Ledger, Cash Collection Abstract Register, should be put up to the Accounts Officer (Banking) after necessary checks by the Superintendent regularly. Details of Deposits not acknowledged by the Bank at the end of a month, as also other outstanding items of that month will automatically be carried over to the subsequent months, if still not cleared during subsequent month. Thus each monthly Bank Reconciliation Statement for Collection Account will present a comprehensive picture of the outstanding items up to that month on the Collection Account.

5.14 Composite Reconciliation Statement known as Collection Account Board Sheet is prepared, in the Form HB(CAO) 28 Division wise and Bank-wise which will show the total deposits of the depositing offices in a division and total credits afforded by the Bank and the net result will show the amount outstanding with the Bank. The difference from the previous month will be carried forward. Thus reconciliation statement for any month will present the total position of the Division upto that month.

5.15 General Abstract showing reconciliation of the head R.D.B. should be prepared on the form HB(CAO) 29, of all the Divisions falling under the Board (from figures arrived at as per Board-sheet) which will show the total remittance made various Divisions/Sub-Divisions/Sub-offices of the Board and the resultant credits afforded by the various Banks (Bank wise) to the Board's collection accounts as a whole. The net difference will indicate the amounts deposited by the various Board's offices but which have not been credited by the Bank to the Board's account. The Abstract of Reconciliation Statements for any month will present the total position of the Board as a whole upto that month.

5.16 The figures of total debits, division wise, and the total credits will tally with the figures of Compilation Section.

5.17 The credits statement alongwith the detailed account, Banker's ledger Cash Collection Abstract Register/Unlinked Credit Register, should be put up to the Superintendent for review by 7th of the following month and for approval by the Accounts Officer In-charge.

(B) For Drawing Account

5.18 Statement of cheques drawn and encashed when received will be placed in a binder by the Banking Section. The amount paid by the Bank shall be recorded against each entry from advices received from the Bank's main branch. Cheques remaining unpaid will be entered after the outstandings carried over from previous

month (omitting those-paid in the current month) have been entered in the said columns.

5.19 when any cheque is cancelled by a Drawing Officer due to any reason, appropriate note to this effect, giving reference to such advice, should be recorded in red ink against the relevant entry in the Register of Cheques Drawn and Encashed Form HB(CAO) 32 and the amount of the cancelled cheque should be written back by making a fresh entry, with necessary particulars of minus figure in red ink in the "Register of Cheques Drawn and Encashed". The original entry of the issue of cheques drawn and the minus entry for cancellation of cheque should be interconnected by making cross-reference against each.

5.20 The total of the cheques drawn, encashed and outstanding from the register of cheques drawn and encashed should be transferred to the abstract register of cheques drawn and encashed, Form HB (CAO) 33. In the Abstract Register of cheques drawn and encashed, the amount of cheques drawn and encashed should be shown in total for each Drawing Officer separately.

5.21 The Abstract Register of cheques drawn and encashed should be maintained separately for each Bank.

5.22 A Banker's Ledger, Form HB(CAO) 27, should also be maintained in the Banking Section for the Drawing account separately in respect of each Bank. Totals of the cheques drawn on the Bank by the various Drawing Officers of the Board, should be posted in the Banker's Ledger under the column "Withdrawals" in lumpsum from the abstract Register of cheques drawn, pertaining to the Bank concerned. Date of posting in the banker's Ledger should be the same as that in the abstract Register.

5.23 Entries in respect of the transfer of funds to the Drawing Account with the Bank should be recorded in the Banker's Ledger under the column 'Deposits' from the Drawing Account Statements received from the Bank. Such entries should be duly verified from corresponding entries in the relevant register, or collection Account Ledger from where such funds may have been transferred to the Drawing Account.

5.24 Credits given to Board's Account by the Bank, other than those referred to in Para 5.23 supra, such as for interest, should be entered in column 5 of the Banker's Ledger for Drawing Account from the Drawing Account statement received from the Bank.

5.25 In the Banker's Ledger for drawing Account, balance should be extracted against each entry and shown in column 6. The final balance of the postings on each day will indicate the balance on the Drawing Account as per Board's books.

5.26 The figures of Abstract Register of cheques drawn, Form HB(CAO) 33, should be reconciled with the monthly schedules of credits to Bank (from PWA-39) received with Divisional Accounts.

5.27 Bank Reconciliation Statement for drawing account Form HB(CAO) 34, should be prepared on loose leaves monthly, in order to effect reconciliation between the figures of balances on Drawing Account as per Banker's Ledger and as per Drawing Account Statement received from the Bank.

5.28 The Bank reconciliation statements for Drawing Account, form HB (CAO) 34, should be prepared separately for each Bank and should be properly filed month wise.

5.29 Full details of (i) the cheques enched at Bank for which statements are awaited from the Drawing Officers and (ii) cheques drawn and issued but not presented by the payees at Bank for payment should be recorded to substantiate the Reconciliation statement. The details should be recorded to substantiate the Reconciliation statement. The details should be recorded cheque wise under each Drawing Office separately.

5.30 Details of unpaid cheques as at the end of a month, will automatically be carried over to the subsequent months if still not cleared during the subsequent month thus each monthly Bank Reconciliation statement for Drawing Account will present a comprehensive picture of the outstanding items up to that month on the drawing account.

5.31 The Bank Reconciliation statement should be put up to the Accounts Officer Incharge, after necessary check by the Superintendent regularly.

SECTION –VI

Miscellaneous

6.1 The Accounts Officer will review the position of Cash Balances lying with the Bank's in Board's current account from time to time and will put up proposals to the Chief Accounts Officer/Member (Finance and Accounts), when necessary, for the transfer of surplus balance to Short term Deposit/Fixed Deposits with the Bank. After the receipt of orders of the Chief Accounts Officer/Member (Finance and Accounts) the Banks should be advised to transfer the balances to such Deposits.

6.2 A Register of Short Term/Fixed Deposits should be maintained in the Chief Accounts Officer's Office (Banking section) in Form HB (CAO) 35 wherein full particulars of all the short-term and Fixed Deposits, such as No. & date of Receipt, amount of deposit, period of deposit, rate of interest, accrued, notice of withdrawals, amount withdrawn, etc. should be recorded.

6.3 The short-term/fixed Deposit Receipts should be kept in the custody of the Accounts Officer.

6.4 An Account of the funds invested in Short-term/Fixed Deposits with the Banks may, for the sake of convenience, be maintained in the Bankers Ledger-Form HB (CAO) 27, separately for each Bank, the funds invested being recorded under "Deposits" and other sums with drawn under the column for "Withdrawals" balance should be struck against each entry. Thus, the Banker's ledger for Short-term/fixed Deposits Accounts will readily indicate the position of funds in them.
Memorandum Account.

6.5 At the end of each month a memorandum account of all the transactions with the Banks during the month shall be prepared by the banking Section in a highly summarized and consolidated form for all the banks from the various Account Statement/Advices received from the Banks during the month.

6.6 The Memorandum account will be consolidated summary of the Board's Account in the Books of all the Banks acting as bankers to the Board and will indicate the position of funds of the Board lying with the Banks in current account collection Account/Drawing Account) and Short-term/Fixed Deposits, interest, Bank charges incurred, remittances made by the various Units of the Board and credited by the Banks on behalf of the Board etc. during the course of the month.

6.7 The monthly Consolidated Memorandum Account of the Banks should put up to the Accounts Officer and the Chief Accounts Officer and a copy there of also forwarded to the Compilation Section by the 20th of each month.

6.8 Compilation Section should forward to the Banking Section two monthly statements, one showing the figures of the schedule of credits to Remittances, Division wise as incorporated in the consolidated Accounts alongwith the total figures of remittances not acknowledged by the Banks and cheques not resented at banks for payment. The Banking Section should reconcile these figures their books.

6.9 The Bank Remittance Head shall ultimately be cleared in the Chief Accounts Officer's Office (Compilation Section) by Debit/Credit to Bank per contra Credit/debit to the Head of Bank Remittance. This will be done on the basis of the Divisional Accounts and the Monthly consolidated memorandum Account of banks.

Receipt Books

6.10 Receipt for all payments, other than those against electricity Bills shall be granted on form HB (CAO) 37. This receipt Form HB(CAO) 37 is in replacement of receipt form STR-31 A. All rules and instructions applicable to receipt Form STR-3/A shall be applicable to Receipt Form HB(CAO) 37. (CAO) 37. These will be applied by the Banking Section on the requisition of the depositing offices.

Pays and Means Position

6.11 Monthly Cash Flow statement should be submitted by the Accounts officer on or before the 5th of the month, to the Chairman and other whole time members of the Board, indicating therein the opening balance (including short-term deposits), cheques outstanding, anticipated receipt and payments during the month. This is to keep the Board posted of its liquid requirements well in advance and setting adequately prepared to pay all dents and current obligations in good time. It should be followed, if necessary, by proposal to make Cash Credit/over drafts arrangements with the Bank. The detailed instructions regarding preparation of cash flow statements are contained in Chief Accounts Officer's Office order No. 2 dated the 24th February 1972 read in conjunction with C.A.O's Office Order No. 1, date the 21st February, 1972.

APPENDIX-I

STATEMENT OF OFFICES OF HIMACHAL PRADESH STATE ELECTRICITY BOARD SHOWING BANK BRANCHES AND NATURE OF ACCOUNTS OF THE BOARD

| Sr. No. (1) | Name of Office (2) | Station of Bank (3) | Nature of Account (4) |
|----------------------------|--|------------------------|--------------------------|
| State Bank of India | | | |
| 1. | Xen Civil. Mtc. Divin. Bhaba | Bhaba | Drawing A/c Collection |
| 2. | A.E. Civil. Maintance S/D. No. 1 Bhaba | Bhaba | -do- |
| 3. | Xen. Bhaba Const. Divin No. 1 Bhaba | Bhaba | -do- |
| 4. | A.E. Bhaba Store Sub. Divin. No. 1 Parwanoo | Parwanoo | -do- |
| 5. | R.E. Bhaba. P/H. Divin. Bhaba | Bhaba | -do- |
| 6. | A.E. P/H (a) Mtc. Divin. Bhaba | Bhaba | -do- |
| 7. | Xen. Invet. Const. Divin. Bhaba | Bhaba | -do- |
| 8. | Xen. Invet. Const. Divin. No. 1 Koldam Sundernagar | Sundernagar | -do- |
| 9. | A.E.E. P/H S/D No. III Bhaba | Bhaba | -do- |
| 10. | Xen. (E) Divin. Sundernagar | Sundernagar | -do- |
| 11. | Xen. (M&T) D. Sundernagar | Sundernagar | -do- |
| 12. | Xen (E) D. Bilaspur | Bilaspur | -do- |
| 13. | Xen. (E) D. Rampur Bushahr | Bushahr | -do- |
| 14. | Xen. Maintanance Divin. Kumar House Shimla-4 | Shimla | -do- |
| 15. | Xen. P.I.D. No. 1 Kullu | Kullu | -do- |
| 16. | Xen. Thiot Const. Divin. No. 1 Bhunter. | Bhunter | -do- |
| 17. | A.E. (E) S/D. Killar (Pangi) | K/Pangi | -do- |
| 18. | Xen. (E) D. Kaza | Kaza | -do- |
| 19. | Exn. 220. K.V. S/Stn. Divin. Jassore | Jassore | -do- |
| 20. | Xen Thiot Const Divin No.II Bhunter | Bhunter | -do- |
| 21. | Xen. Baspa Invest Divin. Jeori. | Jeori | -do- |
| 22. | Exn. Elect. Divin. Parwanoo | Parwanoo | -do- |
| 23. | Exn. Elect. Divin. Keylong. | Keylong. | -do- |
| 24. | Head Office | Shimla | -do- |

STATE BANK OF INDIA

| Sr. No. (1) | Name of Office (2) | Station of Bank (3) | Collection A/C (4) |
|----------------|-----------------------------|------------------------|-----------------------|
| 1 | SDO (E) Matiana. | Matiana | -do- |
| 2. | SDO (E) S/D. B/Ganj | B/Ganj | -do- |
| 3. | SDO (E) S/D Nogli | Nogli | -do- |
| 4. | SDO (E) S/D. Killar | Killar Pangi | -do- |
| 5. | SDO (E) S/D. Sach | Sach | -do- |
| 6. | SDO (E) S/D. Kotla | Kotla | -do- |
| 7. | SDO (E) S/D. Taboo | Taboo | -do- |
| 8. | SDO (E) S/D. Bushahr | Rampur Bushahr | -do- |
| 9. | SDO (E) S/D. III. Bhaba | Bhaba | -do- |
| 10. | SDO (E) S/D. Parwanoo | Parwanoo | -do- |
| 11. | SDO (E) S/D. Barotiwala | Barotiwala | -do- |
| 12. | SDO 220 K.V. Parwanoo | Parwanoo | -do- |
| 13. | SDO (E) S/D. IV Bhaba | Bhaba | -do- |
| 14. | SDO (E) S/D. Dhaulakuan | Dhaulakuan | -do- |
| 15. | SDO (E) S/D. Subathu | Subathu | -do- |
| 16. | SDO (E) S/D. Bilaspur | Bilaspur | -do- |
| 17. | SDO (E) S/D. III. Bilaspur | Bilaspur | -do- |
| 18. | SDO (E) S/D. Nanhoh | Nanhoh | -do- |
| 19. | SDO (E) Slapper | Slapper | -do- |
| 20. | SDO S/Stn. S/D. Sundernagar | Sundernagar | -do- |
| 21. | SDO (E) S/D. Sundernagar | Sundernagar | -do- |
| 22. | SDO M&T Sundernagar | Sundernagar | -do- |
| 23. | SDO (E) S/D. Kandrori | Kandrori | -do- |
| 24. | SDO (E) S/D. Talai | Talai | -do- |
| 25. | SDO (E) S/D. No. I Bhunter | Bhunter | -do- |
| 26. | SDO (E) S/D. Nagwain | Nagwain | -do- |
| 27. | SDO (E) Dhaliara | Dhaliara | -do- |
| 28. | SDO (E) S/D. Nangalchowk | Nangalchowk | -do- |
| 29. | SDO (E) S/D. Jai Singhpur | Jai Singhpur | -do- |
| 30. | SDO (E) S/D. Panchruklu | Panchruklu | -do- |
| 31. | SDO (E) Chadhiar | Chadhiar | -do- |
| 32. | SDO (E) S/D. Rait | Rait | -do- |
| 33. | SDO (E) S/D. Nagrota Surian | Nagrota Surian | -do- |
| 34. | SDO (E) S/D. Shapur | Shapur | -do- |
| 35. | SDO (E) S/D. Kotla | Kotla | -do- |
| 36. | SDO (E) S/D. Santhla | Santhla | -do- |
| 37. | SDO (E) S/D. Charna | Charna | -do- |
| 38. | SDO (E) S/D. Sataun | Sataun | -do- |
| 39. | SDO (E) Padhar | Padhar | -do- |
| 40. | SDO (E) S/D. Udaipur | Udaipur | -do- |
| 41. | SDO (E) S/D. Shaktinagar | Shaktinagar | -do- |
| 42. | SDO (E) S/D. Kullu | Kullu | -do- |
| 43. | SDO (E) S/D. No. II Kullu | Kullu | -do- |

STATE BANK OF PATIALA

| Sr. No. | Name of Office | Station of Bank | Nature of Account | |
|---------|-----------------------------|-----------------|-------------------|------|
| 1. | Head Office | Shimla-2 | -do- | -do- |
| 2. | Xen. (Elect) Bharari Shimla | Shimla-2 | -do- | -do- |
| 3. | AE M&T. Bilaspur | Bilaspur | -do- | -do- |
| 4. | Xen. Trans Bilaspur | Bilaspur | -do- | -do- |
| 5. | Xen. PL-e Sundernagar | Sundernagar | -do- | -do- |
| 6. | SDO P&D Palampur | Palampur | -do- | -do- |
| 7. | Xen. Trans Palampur | Palampur | -do- | -do- |
| 8. | AEE. P&M Bilaspur | Bilaspur | -do- | -do- |
| 9. | AEE. (Elect) Dharampur | Dharampur | -do- | -do- |
| 10. | AE. (Elect) Kunihar | Kunihar | -do- | -do- |
| 11. | AE. (Elect) Bhumpti | Demehar | -do- | -do- |
| 12. | SDO. (Elect) Panog | Panog | -do- | -do- |
| 13. | AEE. (Elect) Brotiwala | Baddi | -do- | -do- |
| 14. | AEE. (Elect) Tira | Awahdevi | -do- | -do- |
| 15. | AEE. (Elect) Katrian | Patikuhall | -do- | -do- |

UNITED COMMERCIAL BANK

| Sr. No. | Name of Office | Station of Bank | Nature of Account | |
|---------|-----------------------|-----------------|-------------------|------|
| 1. | SDO. Ganguwal | Bassi Kehloor | - | -do- |
| 2. | Xen. M&T. D. Solan | Solan | Drg. A/c | -do- |
| 3. | SDO. Stn. T.S/D Solan | Solan | - | -do- |
| 4. | SDO. M&T Solan | Solan | - | -do- |
| 5. | SDO. P&T Solan | Solan | - | -do- |
| 6. | | Solan | -do- | -do- |
| 7. | SDO. (E) Bagthan | Solan | -do- | -do- |
| 8. | J.E. (E) S/D Chail | | -do- | -do- |
| 9. | SDO. (E) Ramshahr | Ramshahr | - | -do- |
| 10. | SDO. Joghon | Joghon | - | -do- |
| 11. | SDO. Goela | (Randi Goela) | - | -do- |
| 12. | SDO. Gehra | Gehra | - | -do- |
| 13. | Xen. BCD-II Katgaon | Katgaon | Drg. A/c | -do- |
| 14. | SDO. Chirgaon | Chirgaon | -do- | -do- |
| 15. | SDO. Baghi | Baghi | - | -do- |
| 16. | R.E. APH Chirgaon | Chirgaon | - | -do- |
| 17. | SDO. Mashobra | Dhalli | - | -do- |
| 18. | Xen. ACD-III Chirgaon | Chirgaon | - | -do- |
| 19. | SDO. Dhami | Dhami | - | -do- |
| 20. | SDO. Junga | Junga | - | -do- |
| 21. | SDO. Nankhari | Nankhari | - | -do- |
| 22. | SDO. Taklech | Taklech | - | -do- |
| 23. | SDO. Nehrain | Nehrain | - | -do- |
| 24. | SDO. Khundian | Khundian | - | -do- |
| 25. | SDO. Rangas | Rangas | - | -do- |
| 26. | SDO. Kupvi | Kupvi | - | -do- |
| 27. | SDO. P&M Kangra | Birtha Kangra | - | -do- |

| | | | | |
|-----|---------------------------------|----------|---|------|
| 28. | SDO. Dulehar | Dulehar | - | -do- |
| 29. | Xen. (E) Divin. Rohroo | Drg. a/c | - | -do- |
| 30. | Xen. (E) Gaj & Baner P/H Kangra | Kangra | - | -do- |

O.B.C.

| Sr. | Name of Office | Station of Bank | Nature of Account Drawing A/c Collection | A/c |
|------------|--------------------------|------------------------|---|------------|
| 1 | 2 | 3 | 4 | 5 |
| 1. | Head Office | Lower Bazar Shimla | -do- | -do- |
| 2. | Xen T&C Solan | Solan | -do- | -do- |
| 3. | Xen (E) Solan | Solan | -do- | -do- |
| 4. | S.D.O. E-I Solan | Solan | - | -do- |
| 5. | S.D.O. E-III Solan | Solan | - | -do- |
| 6. | A.E. (S/Stn. c/sd) Solan | Solan | - | -do- |
| 7. | A.E. (E) II Solan | Solan | - | -do- |

CENTRAL BANK OF INDIA

| Sr. | Name of Office | Station of Bank | Nature of Account Drawing A/c Collection | A/c |
|------------|-----------------------|------------------------|---|-------------|
| 1 | 2 | 3 | 4 | 5 |
| 1. | Head Office | The Mall Shimla | -do- | -do- |
| 2. | S.D.O. (E) Manikaran | Manikaran | - | -do- |

BANK OF BARODA

| Sr. | Name of Office | Station of Bank | Nature of Account Drawing A/c Collection | A/c |
|------------|-----------------------|------------------------|---|------------|
| 1 | 2 | 3 | 4 | 5 |
| 1. | Head Office | Near Bus Stand Shimla | -do- | -do- |
| 2. | SDO. (E) Kasauli | Kasauli | - | -do- |

PUNJAB OF SIND BANK

| Sr. | Name of Office | Station of Bank | Nature of Account Drawing A/c Collection | A/c |
|------------|-----------------------|------------------------|---|------------|
| 1 | 2 | 3 | 4 | 5 |
| 1. | Head Office | Shimla | -do- | -do- |
| 2. | SDO. (E) Bhumpti | Bhumpti | - | -do- |

BANK OF INDIA

| Sr. | Name of Office | Station of Bank | Nature of Account Drawing A/c Collection | A/c |
|------------|-----------------------|------------------------|---|-------------|
| 1 | 2 | 3 | 4 | 5 |
| 1. | Head Office | The Mall Shimla | -do- | -do- |

INDIAN OVERSEAS BANK

| Sr. | Name of Office | Station of Bank | Nature of Account Drawing A/c Collection | A/c |
|------------|-----------------------|------------------------|---|-------------|
| 1 | 2 | 3 | 4 | 5 |
| 1. | Head Office | The Mall Shimla | -do- | -do- |

THE KANGRA CENTRAL CO-OP BANK DHARAMSHALA
BANK OF INDIA

| Sr. | Name of Office | Station of Bank | Nature of Account Drawing A/c Collection | A/c |
|------------|----------------------------|------------------------|---|------------|
| 1 | 2 | 3 | 4 | 5 |
| 1. | Head Office | Dharamshala | -do- | -do- |
| 2. | A.E. (E) Baroh | Dhanoa | - | -do- |
| 3. | AEE (E) Baijnath | Baijnath | - | -do- |
| 4. | AEE BPH Don Utrala | Baijnath | - | -do- |
| 5. | RE BPHCD Paprola | Baijnath | -do- | -do- |
| 6. | S.D.O. (E) Rey. | Bhdhakhar | -do- | -do- |
| 7. | AEE (E) Jawali | Jawali | - | -do- |
| 8. | Exe Engn. (E) Jawali | Jawali | -do- | -do- |
| 9. | AEE (E) Fatehpur | Lohara | - | -do- |
| 10. | AE (E) Suliali | Sadawan | - | -do- |
| 11. | AEE (E) Nurpur | Nurpur | - | -do- |
| 12. | Xen. (E) Nurpur | Nurpur | -do- | -do- |
| 13. | AE (E) I Hamirpur | Hamirpur | - | -do- |
| 14. | Xen. (E) II Hamirpur | Hamirpur | - | -do- |
| 15. | Xen. (E) Hamirpur | Hamirpur | -do- | -do- |
| 16. | Xen (T&C) Hamirpur | Hamirpur | -do- | -do- |
| 17. | AE (S/Stn. S/Don) Hamirpur | Hamirpur | - | -do- |
| 18. | AE (E) Bijhar | Bijhar | - | -do- |
| 19. | AE (E) Santokhgarh | Santokhgarh | - | -do- |
| 20. | AE (E) Bangana | Bangana | - | -do- |
| 21. | AEE (E) Haroli | Haroli | - | -do- |
| 22. | Exe. Engn. (E) Amb | Amb | -do- | -do- |
| 23. | AEE (E) Amb | Amb | - | -do- |
| 24. | Exe. Engn. (E) Nadaun | Nadaun | - | -do- |
| 25. | AEE (E) Majheen | Nadaun | - | -do- |
| 26. | AEE (E) Nadaun | Nadaun | - | -do- |

| | | | | |
|-----|-----------------------|-------------|---|------|
| 27. | AEE (E) Dhaneta | Dhaneta | - | -do- |
| 28. | AEE (E) I Jawalamukhi | Jawalamukhi | - | -do- |
| 29. | AE (E) II Jawalamukhi | -do- | - | -do- |
| 30. | SDO (E) Pragnpur | Pragnpur | - | -do- |
| 31. | AEE (E) Dehra | Dehra | - | -do- |