



*Manual on
Commercial Accounting System*

VOLUME VI – PERSONNEL

KERALA STATE ELECTRICITY BOARD

VOLUME 6 PERSONNEL

FOREWORD

1. PURPOSE AND SCOPE

The purpose of the manual is to establish consistent and effective policies and procedures to ensure proper financial management, especially in the area of personnel at all levels in the Board. The policies and procedures contained in the manual will be followed in the Board unless specific exception is given under certain peculiar circumstances and the deviation has been approved in writing by Financial Adviser & Chief Accounts Officer.

2. STRUCTURE AND COVERAGE

This Volume covers the accounting of establishment cost. This is divided into three parts and organised with individual chapters with in each part (within).

Part I General

- COVERS** - Introduction and organisation
 - Accounting policies and Highlights

Part II Establishment practices

- COVERS** - Procedures, attendance, pay bills, loans, advances, accounting entries etc.

Part III Forms & Registers

3. In order to have a clear understanding of the accounting of Personnel Cost attempts have been made to define certain terms related to Personnel Cost. The explanations given in the manual shall in no way be overriding the orders issued by the Board or, any other law for the time being in force on the subject.

4. UPDATING

A system being dynamic, it may become necessary to update Procedures and other contents of this manual. . The updates, if any, in future will be communicated, after approval by KSE Board by the Financial Adviser & Chief Accounts Officer (FA & CAO). The updates will supersede the relevant portions of the manual to which they pertain.

5. DEVIATIONS

Deviations are not normally entertained. However there can be occasions where deviations are a must to suit local conditions /requirement etc. Request for deviations should be prepared in writing stating the following:

- nature of deviation
- the reason for deviation
- the time span for which deviation required
- procedure that will be followed if deviation is authorised.

Deviation requests are to be submitted to FA & CAO for communication and necessary action. A register of deviations granted will be maintained at the Head Office.

6. SECURITY OF MANUALS

The Manual is the property of the Board which should be used only by authorised employees, authorised auditors and any other authorised persons. The manual should not be taken away by its holder while leaving the office.

VOLUME VI PERSONNEL

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PART I GENERAL

CHAPTER I INTRODUCTION AND ORGANISATION

I. PERSONNEL

1.1 Personnel being employed at all the locations of the Board, personnel costs are incurred at all the functional areas and offices of the Board. In this volume the systems and procedures relating to recording and accounting of various items of personnel costs are discussed.

1.2 Personnel in the Board are broadly classified into two categories;

- Permanent
- Temporary

The temporary employees can be further classified into:

- Regular
- Casual
- Apprentice

Personnel in the Board are further classified into officers and staff, and functionally classified into Capital, O & M and Research.

1.3 The different employee categories are briefly described below:

(1) Permanent

Permanent employees are those whose services in the Board have been confirmed. They are entitled to all the benefits offered by the Board, particularly the terminal benefits.

(2) Temporary-Regular

This category would consist of employees whose services are not yet confirmed by the Board. They have been offered employment by the Board for temporary periods which will be renewed on satisfactory completion. They are entitled to some benefits but are not eligible for terminal benefits.

(3) Temporary- Casual

The engagement of this category of employees is adhoc for short-time periods with no formal appointment. They are engaged primarily to meet temporary requirements. They are mostly daily paid and pertain to low skill levels. They are not entitled to any benefits offered by the Board.

(4) Apprentices

This category would consist of employees who are engaged for specific time duration only. The engagement is more in the nature of providing training and during the specified

period they are paid a fixed stipend. Like other temporary employees, they are not, entitled to all the benefits offered by the Board

1.4 The discussion in this volume will cover all the above categories of employees and will be under the following heads:

(1) Establishment practices (relating to appointment, pay fixation and increments, transfers, promotions, resignations, retirement, dismissal and death)

(2) Attendance and Leave procedures

(3) Pay Bill preparation including.

— payment of arrears of salary

— disbursement

— payment of unpaid salaries

— payment of deductions

(4) Other personnel payments such as:

— bonus

— reimbursement of medical expenses

— encashment of earned leave

— accident compensation

— welfare measures

— terminal benefits

(5) Staff Loans and Advances

(6) Accounting treatment and procedures

2. ORGANISATION

2.1 Establishment Section at each of the Account Rendering Units is responsible for maintaining the personnel records, computation of the salary, and authorising of all claims of the personnel with reference to their personnel records, Board's policy guidelines, etc.

2.2 All locations designated as Account Rendering Unit will have an Establishment Section. This section would be handling all the personnel related activities of the personnel working under the ARU.

2.3 The Establishment Section will maintain all the requisite records relating to the Personnel belonging to the Section and would have to authorise all personnel payments. The Establishment Section, prior to authorising payments, will ensure whether they are in line with the Board's policies, rules and regulations and are proper in terms of the personnel records.

PART I GENERAL

CHAPTER II ACCOUNTING POLICIES AND HIGHLIGHTS

1. Accounting Policies

1.1 All the major Personnel costs like Employees' Salaries, Board's Contribution to Provident Fund (PF), if any. Family Pension Scheme (FPS) and liability towards terminal benefits (Pension and Death-cum-Retirement Gratuity) will be accounted for on mercantile basis. The liability for these costs will be set up in the books at the end of each accounting period based on what is determined as due to the employees, irrespective of whether actually paid or not.

1.2 Interest earned on staff loans and advances, even though not due, will be accrued and reported as such. It will be treated as income in the year in which it is earned and, since it is not received (being not due), will be reported as receivable. This receivable account will be adjusted as and when the interest becomes due and is received.

1.3 Certain other Personnel costs like medical, encashment of Earned Leave etc., which are not very significant and the incidence of which cannot be estimated with certainty will be accounted on a cash basis. These elements of Personnel cost will be accounted as costs in the year in which they are actually paid.

1.4 All Personnel costs will be initially accounted for under designated Expense Account heads. The reclassification of these costs to capital works will be based on attendance records and will be accounted for separately

2. Highlights of the System

2.1 The system and procedures for accounting of personnel costs are integrated with the underlying operating procedures of the Establishment Section.

2.2 Major elements of Personnel costs are accounted for separately for the employee categories. This is to enable reporting of personnel cost by employee category for the Board as a whole as well as for specific functional location and classification into capital and O & M.

2.3 To ensure high level of accuracy in the preparation of pay bill, a final reconciliation of the current month's pay Bill with the previous month's pay Bill is to be done.

PART II ESTABLISHMENT PRACTICES

CHAPTER I ESTABLISHMENT PROCEDURES

1. Permanent Employees

The procedures pertaining to Establishment practices of permanent employees are discussed below:

2. Appointment

2.1 Board from time to time sanction posts and appoint staff/fill up vacancies. On appointment of an individual on the permanent payroll of the Board the appointing authority shall issue APPOINTMENT ORDER

2.2 The appointment order normally contains the following information in addition to other information:

- Name of the new employee
- Designation
- Class to which employee belongs
- Scale of pay
- Starting basic pay
- Other cash and non-cash benefits and allowances
- Office to which he is assigned, and
- The period during which the employee may join.

2.3 On joining duty, the employee will prepare a JOINING REPORT and submit three copies of it to the departmental head of the location where he joins duty. The original of the Joining Report will be forwarded to the appointing authority and the other copy to H.O The Joining Report will serve as a document informing the appointing authority that the appointee has joined duty at the designated office on the date thereof.

2.4 On the basis of the Appointment Order received and copy of Joining Report a SERVICE BOOK (as prescribed by Government of Kerala) will be opened for the permanent employee.

Service Book

2.5 This book would represent the basic document containing all the relevant particulars about the employee. This book will be maintained for each and every permanent employee of the Board. This is opened on the employee joining duty and subsequent transfers, increments, promotion, pay revisions, etc., are recorded here. This is a document containing all the relevant particulars of the employee including his salary, performance report etc.

This document should be made accessible to authorised persons only. The Service Book would consist of: -

- (1) Employee Particulars
- (2) Employee Pay Record
- (3) Employee Leave Record
- (4) Employee Loans and Advances

Employee particulars

2.6 This would have details relating to the employee in terms of his name, address, date of joining/promotion, designation, location, etc. Most of the data in this Section are 'permanent in nature.

Employee Pay Record

2.7 This would state the salary changes. Thus, this record at a glance would provide the employees' earnings during his employment with the Board.

Employee Leave Record

2.8 A summary of the leave (casual leave not recorded) over the years will be reflected by this record.

Employee Loans and Advances

2.9 This record would reflect the status of certain loans (which are availed once or twice in a career such as house building advance, vehicle advance etc.) availed by the employee. Detailed recoveries of the loan will be recorded in separate Loans and Advances Register

3. Personal File

In addition to Service Book, a personal file containing papers and documents pertaining to the employee is also maintained at the locations where he is actually working.

4. Pay Fixation and Increments

4.1 Pay fixation at the time of appointment and promotion will be made by the appropriate authority keeping in view the class to which the employee belongs and the scale of pay appropriate to his class and designation. An ORDER OF PAY FIXATION will be raised clearly specifying the basic pay and scale of pay for each and every employee. During the course of employment pay revisions are likely to take place. All such revisions will also be covered in an order by the appropriate authority. Pay fixed, whenever necessary should be got approved by H. O Whenever pay has to be fixed/refixed as per rule 28A of KSR, a different form as prescribed should be used.

4.2 /PERSONNEL ACTION MEMO (PAM) will be the basis on which increments will be communicated. This will be entered in the INCREMENT CONTROL REGISTER which will have all details of an employee as regards his increments, promotion, service period etc. This register will facilitate pay bill preparation. The PAM for increment would contain the following information:

- Existing scale of pay prior to present increment
- Date of last increment
- Amount of present increment
- Date of present increment
- Basic pay after present increment
- Details of extra-ordinary leave, if any, during the year, which should affect the annual increment.

5. Transfers, Promotion, Resignation, Dismissal, Retirement and Death

The Establishment Section/appropriate authority will communicate orders of promotion, transfer, acceptance of resignations, dismissal, retirement / death to Pay Bill Section by means of Personnel Action Memo.

5.1 Transfers

(1) Transfer orders will be made by the appropriate authority. On the basis of Transfer order, Relieving Order is prepared and it shall state the following:

- Project/Circle/Section/Division /Sub-Division before transfer
- Project/Circle/Section/ Division/Sub-Division after transfer
- Designation before transfer
- Designation after transfer
- Special allowances payable, if any
- Name
- Date of joining
- Date of release from the existing location
- Admissibility of reimbursement of travelling expenses
- Casual Leave availed during the year
- Other relevant details

The transferor location shall, on relieving an employee will send the following documents to the transferee location

- Last Pay Certificate (LPC) or Individual Pay Record (IPR)
- Service Book
- Personal File

(2) The fact of transfer shall be recorded on the pay roll Register, Service Book and Increment Control Register.

(3) The L. P. C. will list down the pay particulars, amounts owing to and owed by the employee together with relevant particulars, such as recovery of loans to be made,

interest to be recovered, papers relating to mortgage of his assets in favour of the Board etc. It should be done immediately but in any case it should not be delayed beyond three months.

- (4) Advances given for buying vehicles and buying/constructing houses are to be transferred to H. O. as and when they are paid/ recovered. Details of recovery to be effected are to be informed to facilitate the transferee location to continue the recovery of the amounts.
- (5) At the transferee location, the transferred employee will submit along with the copy of Relieving Order, Joining Report /Certificate of Transfer of charge (CTC) copies of which will be sent to the authority who has transferred the employee.

5.2 Promotions

Appropriate authority in the Board would issue promotion order to the employees. The promotion order may state the following:

- Present designation
- Designation after promotion
- Present Project/Circle/Division/Sub-Division before promotion
- Project/Circle/Division/Sub. Division after promotion
- Present scale of pay
- Scale of pay after promotion
- Date of promotion
- Powers, responsibilities, reporting to etc.
- Any other information i.e. allowances benefits etc.

This order will be recorded in the Service Book and increment Control Register.

5.3 Resignation

Resignation letter will be routed through the Sectional Head and the Officer to appropriate authorities competent to appoint them. These authorities alone will be competent to accept resignations, Acceptance of resignations will be communicated to the ARU where he last worked and the same entered in the Service Book, Increment Control Register, etc.

5.4 Retirement

The Service Book will form the basis for determining the date of retirement of employees. This will be communicated to the employee so as to proceed with superannuating the employee. Extension, if applicable, will be notified through PAM.

5.5 Suspension and Dismissal

Suspension/Dismissal order will be issued by the appropriate authority after following specified enquiry procedures.

5.6 Death

The death certificate (as per the Law) will have to be produced by the nominee or heirs of the deceased employee for claiming terminal benefits.

6. Temporary Employees

6.1 Practices

(1) The Establishment practices will differ significantly for temporary employees. Temporary employees fall under three groups:

- Regular
- Casual
- Apprentices

Regular temporary employees are those who are engaged for specific tasks or projects for a committed period of time with no undertaking for permanent employment with the Board. They may be paid salaries on a monthly basis but their employment is restricted to specified temporary periods. Casual employees are those who are engaged at intermittent time periods without any assurance for continuous employment. Their remuneration and engagement are on a day to day basis. Apprentices are engaged basically for training and for fixed time periods.

(2) Thus, in the case of temporary employees, the establishment practices are more concerned with their engagement, attendance and salary payment. The establishment practices as would be applicable to them, are briefly discussed below:

6.2 Appointment

All appointment of temporary staff will be based on prior sanction by the appropriate authority. Temporary staff may be broadly classified on skill group etc., and sanction obtained for appointment of a fixed number at specified work/project/job. In the case of casuals, no formal appointments are made and it is guided more by the attendance. In the case of Regular temporary employees, appointment order may be issued for temporary periods. Apprentices are engaged for fixed time periods after which their engagement with the Board lapses.

PART II ESTABLISHMENT PRACTICES

CHAPTER II ATTENDANCE AND LEAVE

1. Attendance and leave records are to be maintained at all locations where Personnel are employed. The attendance information from the location will have to be forwarded to the Establishment Section for computing the pay. The different aspects concerning attendance, leave etc., are discussed in this chapter.

2. ATTENDANCE RECORDS

2.1 The reporting of attendance information by the locations will differ in the case of permanent and temporary employees. In the case of Permanent Employees the locations need not report attendance of its employees as such but report only the exceptions in attendance in the form of Absence and Overtime to the Establishment Section for computing the pay. On the other hand, for temporary employees, it is essential to report attendance and overtime since it forms the basis for computation of salaries. In addition, absence will be reported to update the leave records of the temporary employees as they may be entitled only to a certain leave.

2.2 For all the permanent employees the location will submit for a pay period the following two reports to the Establishment Section:

- Report of Absence
- Overtime Report together with Overtime Authorisation slips

2.3 The Board has set up cut-off dates for these two reports: 21st of previous calendar month to 20th of current calendar month. The reporting period of the above two reports does not match with the calendar month for which pay is computed, resulting in some broken periods. In view of this, the consideration of these two reports for the broken period will be in the succeeding month's pay bill.

2.4 Report of Absence in respect of each and every permanent employee in the field offices will show the number of days during which the employee was absent from duty and the break up of the absence such as the number of days of Earned Leave (EL), Casual Leave (CL), Half Pay Leave (HPL) and Leave without pay (LWP) together with reference, if any, to the authorisation of leave and dates of leave.

2.5 The overtime report will give in respect of each and every employee the dates and the number of hours for which the employee was on overtime work. The Report will be accompanied by the overtime Authorisation slips. The number of night shifts worked by the employee during the relevant period will also be indicated.

2.6 Attendance Register

(a) In case of permanent employees employed at the Divisions, Circle, Head Office, Sections and other offices, the Attendance Register is to be maintained which will give the following information.

- No. of days present
- No. of days of EL
- No. of days of SL
- No. of days of CL
- No. of days of HPL
- No. of days of LWP
- Total No. of working days for the period
- initials/signature of the employee

(b) In the case of temporary employees, attendance records and leave records are to be maintained. The abstract of attendance will be furnished for these employees.

(c) One of the important aspects of reporting attendance in case of temporary employees is to correlate their attendance to specific work order number/job on which they are employed. It is based on this information that the work order/job will be charged with labour cost. Where no reference is made to work order no/job it will be presumed that the temporary employee was engaged for the general departmental work.

(d) As regards period of reporting of attendance, the calendar month is to be followed for the temporary employees.

3. OVERTIME PROCEDURES

3.1 The procedure for recording and reporting of overtime is discussed below:

3.2 Authorisation of overtime

All overtime work must have the approval of the appropriate authority. An OVERTIME AUTHORISATION SLIP (OAS) is to be used for recording and authorisation of overtime.

3.3 Overtime Authorisation slip (OAS)

OAS has a provision to record the initial sanction as well as the overtime working. Normally OAS is generated prior to working overtime and necessary sanction obtained from authority. After working overtime, the details of actual working are entered in the OAS against the approval obtained and the same submitted for confirmation of fact that the overtime authorised has in fact been worked. Where OAS is prepared after working overtime the supervisor initials confirming overtime working and the same is forwarded to appropriate authority for sanction. OAS duly approved will be forwarded to the Establishment section for updating the Overtime Register.

3.4 OVERTIME REGISTER

This register will be maintained by the Establishment Section. It will be maintained for each work location and for each payroll period a separate folio may be opened. The OAS received from the locations will be posted on to this register. While posting, the overtime authorised and actually worked will be compared and where these two figures are different **WHICHEVER IS LESS** will be taken as overtime for the purpose of computing overtime allowance.

4. LEAVE PROCEDURES

4.1 Employees who are eligible for leave are entitled to leave under different categories. While some of the leave entitlements can be carried forward, there are others which expire at the end of the year. A stipulated number of days under the different categories is credited to the employees' leave records annually. Leave taken under specific categories during the year are set-off against these entitlements.

4.2 Establishment Section will maintain a Leave Register which will provide against each employee:

- Balance of leave carried forward
- Entitlements
- Details of leave taken (By leave category)
- Balance of leave at end of period

A separate leave register should be maintained for the temporary employees.

4.3 At the beginning of the year, the leave record in the Service Book and the Leave Register will be updated with leave earned. Employees in service for the part of the year will be credited with proportionate leave. Balance leave will be carried forward from the previous period after confirming their expiry clauses.

4.4 The Establishment Section is responsible for maintaining the leave records. All leave applications will have to be routed through the Establishment Section who will confirm, based on the Leave Register, the availability of the leave under the specific category applied for.

4.5 All categories of leave should be backed up by a formal leave application. In case of earned leave, prior sanction would be required. APPLICATION FOR LEAVE which is in a preprinted form will be submitted by the employee to his supervisor. In the case of casual leave preprinted LEAVE FORM should be used. The Supervisor has to sanction the leave application which will then be forwarded to the Establishment Section to confirm whether the employee has adequate balance of the specific category of leave. Application for leave will be sanctioned by the Establishment Section of the unit where the employee is working. One copy of the sanction will be retained by the Establishment Section for updating the Leave Register.

4.6 In case of insufficiency of number of days of leave or where the supervisor of the employee has not sanctioned the leave, the Establishment Section treat the day of absence as Leave Without Pay (LWP).

5. REPORT OF ABSENCE

5.1 The Work location/section will forward to the Establishment Section in respect of all permanent employees a Report of Absence for each pay period. This report will be prepared based on the attendance Register and will state against each permanent employee the number of days during which the employee was absent from duty and split up of the absence under different leave categories. In the Establishment Section, this report will be counter-checked with sanctioned application for leave a copy of which is retained in the Section. After confirming the Report of Absence received from work locations, the Establishment Section will take this into consideration for the preparation of the Pay Bill.

5.2 In case of temporary employees, the work location will report the days on which the employee attended work as well as days on which the employee was absent. All absence from duty by the temporary employee will be supported by an application for leave which will be processed in the Establishment Section for sanction by competent authority. Leave records for temporary employees are maintained by the Establishment Section.

PART	II	ESTABLISHMENT PRACTICES
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CHAPTER	III	PAY BILL
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1. PAY BILL PREPARATION

1.1 Pay Bill Section will be responsible for computing the salary and wages of all the permanent and temporary employees attached to the Division. This Section will be part of Establishment section and will have access to the Service Book and other personnel records maintained for the permanent and temporary employees.

1.2 Pay Bill will be prepared separately for the permanent and temporary employees. It will be prepared separately for each work location and consolidated thereafter. Besides it will be further classified such as officers, capital / O & M and staff capital / O&M.

1.3 Pay Bill shall be prepared on the basis of the following.

- Report of Absence
- Attendance Register
- Report of Approved absence, etc.

The above reports will be received from the location.

1.4 The components of Gross Pay and the Sources of this information are as shown below:

- Basic Pay as per recordings in the Service Book.
- Dearness Allowance as per H. O. Order
- Other Allowances as per H. O Order

1.5 Transfers : For an employee who is transferred during a month, the transferee unit will claim and disburse his pay and allowances for the full month after confirming from the LPC that payment for the same period has not been made by the Transferor ARU. Part payment of salary is discouraged.

1.6 Overtime : Overtime wages can be prepared separately and be paid.

1.7 The numerous deductions and the source of information for making deductions are as shown below:

(1) Fund Contribution:

- Contribution to CPF at the percentage stipulated by the Board.

- Voluntary Provident Fund Contribution as per the letter of authorisation from the employee concerned.
- Contribution to Welfare Fund / Other funds at the percentage stipulated by the Board.

(2) Agency collections

Deductions towards LIC premium, CTD payments, co-operative society payments etc. are made as per the letter of authorisation from the employee concerned/ request from the concerned institution.

(3) Loans / Advance Recoveries

- Repayment of loans and interest on loans as per the rules of the Board.
- Recovery of advances as per the rules of the Board

(4) Tax Recoveries

Income tax at source is to be deducted on the basis of assessment of taxable income of the employee in accordance with the Income Tax Act and Rules.

(5) Other Deductions

Other deduction shall be made based on documents and requests for making deduction. While preparing the Pay Bill, the Section will take note of the maximum permissible deduction i. e. the minimum pay which has to be paid as per rules.

2. PAY BILL RECONCILIATION (Form PC 24)

Under this reconciliation procedure element-wise total of the current month's Pay Bill will be reconciled with the element- wise total of the previous month's Pay Bill. The reconciliation would list out by elements the effect of the following:

- Employees added in the current month's Pay Bill
- Employees deleted from the previous month's Pay Bill.
- Any changes to the Pay Bill parameters as compared to the previous month in respect of any of the employees.

Consideration of the above would provide reconciliation between the Pay Bill of the current month with that of the previous month. Simultaneously, the total head count considered in the current month pay bill will be reconciled with the previous month's head count.

3. ARREARS OF SALARY

3.1 Payment of arrears of salary becomes necessary when the scales of pay or dearness allowance are revised with retrospective effect. Such revisions may also call for recomputation of all allowances and deductions which are based on basic pay and/ or dearness allowance.

3.2 Payment of arrears of salary will be made only on the basis of HO Order/Order of the competent authority.

A "STATEMENT FOR COMPUTATION OF ARREARS" will be prepared by the Pay Bill Section for each and every employee. The statement will give the following information:

- Amount payable to the employee as per the revised rates showing computation under each head of 'Gross Earnings' and 'Deductions'
- Amount paid to the employee which shall be copied from the Pay Bill Register /System
- Difference between the above shall be extracted on an item by item basis.

3.3 The differences will then be plotted in the regular Pay Bill register and the same procedure as in the case of normal Pay Bill will follow.

4. DISBURSEMENT

4.1 The Pay Bill Section will raise payment voucher for the amount equal to the total of net payments to be made in cash and after getting it passed by the competent authority forward the same to the Cashier for making arrangements for withdrawal of cash from the bank. In case of field officers, a bank draft/cheque may be issued in favour of the Engineer/Officer in charge of the field office so that he may encash the draft/cheque and obtain the proceeds for payment of salary of his employees at the work location,

4.2 Salary / pay will be disbursed on the appointed day (normally first working day of the succeeding month). If the employee is absent on the appointed day he may authorise any other employee to collect the amount under loose acquittance system. The employees are to be identified before making payments. The receipt of cash will be evidenced by the employees signing or affixing thumb impression on revenue stamp in the Acquittance Roll.

5. PAYMENT OF UNPAID SALARIES

5.1 Disbursement of unpaid salaries will be made by the Cashier, after proper identification.

5.2 Unpaid salaries will be entered in an UNPAID SALARIES REGISTER. Separate folios will be opened for each month's pay bill. The balance of unpaid salaries as per this register will be deposited at the end of the month in the bank.

6 PAYMENT OF DEDUCTIONS

6.1 Bulk of the deductions from salaries and wages is payable to external agencies like LIC Income Tax Department, Trustees of Funds, Post Offices etc. In most cases, the grace period during which the payment shall be made to these agencies is specified.

6.2 Payments are to be accompanied by lists showing employee-wise details of deductions made from salaries and wages. These will be prepared by the Pay Bill Section from the Pay Bill Register.

6.3 The total amount of deductions under each of the deduction columns in the Pay Bill Register will be reconciled with the abstract prepared for payment of deductions. This abstract will serve as a back up for the Payment Voucher prepared for processing payment.

6.4 Deduction Forms to be used are given below

- G. P. F. Schedule
- H. B. A. Schedule
- Vehicle Advance Schedule
- Welfare Fund Schedule, etc.

PART II ESTABLISHMENT PRACTICES

CHAPTER IV OTHER PERSONNEL PAYMENTS

1. The various other Personnel payments and their related procedures are discussed in this chapter.

2. BONUS

2.1 Head office will prescribe by an order the percentage at which bonus will be paid for the financial year currently ended.

3. REIMBURSEMENT OF MEDICAL EXPENSES

3.1 Claims for reimbursement of medical expenses will be supported by:

- Bills for cost of medicines, laboratory tests, hospitalisation, maternity, nursing charges etc.
- Doctor's prescription of these medicines, tests etc., and
- Certification by the Doctor, of the disease/illness of the employee or any of his dependents and to the effect that the medicines and tests are essential for the purpose of diagnosis/treatment (Essentiality Certificate)

This is governed by Medical Benefit Rules

3.2 Officers as per delegation of powers will pass the medical bills for payment.

3.3 Prior to forwarding the bills for obtaining sanction from higher authorities the Establishment Section will ensure:

- Arithmetical accuracy of the claims and bills
- Admissibility of the claim as per rules.
- Proper documentation of the claims.

3.4 A MEDICAL REIMBURSEMENT REGISTER to indicate employee-wise record of claims for medical reimbursement will be maintained at locations and by establishment section. This register will be posted with all approved medical claims processed for payment from time to time. In the case of locations (other than establishment section) claim particulars will be maintained.

4. ENCASHMENT OF EARNED LEAVE

4.1 Procedure for encashment of earned leave is given below:

4.2 APPLICATION FOR ENCASHMENT OF EARNED LEAVE will be routed through the Establishment Section who after verification of relevant records (SB) shall issue proceedings

- that the employee is eligible as per rules to encash earned leave and
- that as per records the employee is entitled to encash the number of day's leave as stated in the application.

4.3 On the basis of the proceeding, the Establishment Section will prefer the bill for payment. Simultaneously the service Books will be updated

5. ACCIDENT COMPENSATION

5.1 This is governed by Workmen's compensation Act.

5.2 An Accident Claims Register will be maintained by location which will give details of claims awarded from time to time

6. TERMINAL BENEFITS

6.1 Terminal Benefits are

- Provident Fund and interest accrued thereon
- Death-cum-Retirement Gratuity (DCRG)
- Encashment of Earned Leave and
- Pension

6.2 Provident Fund and interest accrued thereon will be disbursed to the employee or his nominees or legal heirs as per GPF Rules.

6.3 On cessation of employment the Pay Bill Section will issue a 'NO LIABILITY CERTIFICATE' (NLC) to be circulated through all the relevant section / location of the Board. These Sections will certify in respect of the concerned employee whether any claim is due to or from the employee and the details of the same.

6.4 On the basis of the NLC from the different Offices where the employee had worked the Pay Bill Section will prepare a FINAL SETTLEMENT ACCOUNT. The Final Settlement Account will provide the following details.

- Amount of gratuity payable to the employee or his nominees / heirs and the computation thereof
- Amount payable to employee in respect of pension and the computation thereof
- Amount payable to the employee on account of provident fund.
- Amount payable to the employee on account of encashment of balance leave standing to his credit together with details of computation and reference to leave records in the Service Book.
- Amount of loans and advances to be recovered from the employee plus interest accrued thereon, if any, and
- Nature, amount and details of other claims by or from the employee as per the 'No Liability Certificate' as issued by the different offices of the Board,

6.5 The Service Book, No Liability Certificate and Final Settlement Account will be forwarded to the competent authority who will approve the final settlement of payment to the employee.

6.6 On the basis of orders from the competent authority, payments shall be processed by the Establishment Section.

6.7 Cessation of employment and payment of terminal benefits will be recorded in the Service Book and Service Book will be marked 'Closed'. The details will also be noted down in the Pay Bill Register.

6.8 Recurring payment of pension will be made to the employee either in person, by M. O. or by transfer to bank account of the retired employee. In order to ensure that pension is paid to retired employees only till they are alive, periodically a certificate to this effect may be obtained from him for the purpose of record.

7. STAFF WELFARE EXPENSES

Welfare Fund

Board is having a Welfare Fund Scheme:

The rules are given elsewhere

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8. SALARY/PAY DRAWN CERTIFICATE

It becomes necessary to issue salary certificate on request of the employees. Establishment Section should give details of the salary in the certificate. Besides, the purpose for which it is issued, should also be mentioned. While issuing salary drawn details for enabling the employee to file Income Tax returns, Pay bill Section should give all pay details, bonus, allowances, leave surrender etc. Separate register shall be maintained in the office-showing details of such certificates issued.

PART II ESTABLISHMENT PRACTICES

CHAPTER V LOANS AND ADVANCES

1. Loans and advances to the employees of the Board are mainly classified under the following three heads.

- Loans and Advances not bearing interest.
- Loans and Advances bearing interest.
- Other loans and Advances specially sanctioned by the Board.

2. Loans and Advances not bearing interest

2.1 These include

- Onam advance
- Other festival advances
- Advance on transfer, viz, Pay, Travelling Advance
- Mosquito net advance
- Temporary advance to the family of officers who die while in service.

2.2 These advances are regulated by the conditions stipulated for the drawal and repayment as per specific Rules formulated for the purpose by the Board from time to time.

2.3 As these loans and advances are granted to individuals, the incumbents concerned shall apply in writing at the appropriate time to their controlling officers, who in turn will scrutinise the eligibility and forward for the approval of competent authority. However in case of certain advances like Onam advance, the employee who do not require the loan may inform the controlling officer.

2.4 The authority competent to sanction the claims may admit such claims after verifying whether the conditions formulated for the purpose have been fully satisfied, including Budgetary provision.

2.5 The amount of loans and advances thus admitted /sanctioned will be paid to the employees concerned. Details of loans and advances shall be recorded in the Loan/advance ledgers with full details viz, name of the employee, amount of the loan sanctioned, the authority for such advance, the rate and no of instalments etc.

2.6 These ledgers will be classified Account head wise (each type of loan/advance will have a separate account ledger specifying 'Account Head') month wise (amounts disbursed every month will be recorded in new folios) and employee wise.

2.7 Recoveries/ deductions towards the repayment of the loans and advances shall be posted in the ledger from the pay bills, only against the columns provided for each month of the year.

2.8 Monthwise reconciliations should be done for the payments and recoveries made with General ledger balance-ie, the balance in Loans and Advances Register should agree with General ledger.

2.9 When an employee is transferred to another Account Rendering Unit the balance amount to be recovered and the monthly instalment shall be noted in the LPC. No, IUTN shall be sent for this purpose, because the unit is not holding any balance of advance due to FA & CAO from the transferees as per section 3.6

3. Loans and Advances Bearing Interest

3.1 These mainly consist of loans and advances for the purchase of vehicles (viz. cycle, motor cycle, scooters, motor car etc.) and acquiring building houses etc.

3.2 These loans are given to the employees of the Board in their individual capacity in the normal course. In the case of House Building Advances the joint loans are also permitted subject to the Rules governing the same, to be issued by the Board from time to time.

3.3 Applications for these loans under the above category will be made individually in the prescribed proforma, duly supported by relevant documents as required under the rules governing the same.

3.4 The applications received by the concerned controlling officers (Controlling officers for this purpose are Chief Engineer (Civil), Chief Engineer (Electricity), Board Secretary and Financial Adviser and Chief Accounts officer) shall be consolidated in the Loans Application Register after effecting the primary checks as required under the Rules.

3.5 Each application will be processed and noted in the LOAN ALLOTMENT REGISTER for each item. The nature of disposal of each such application shall be recorded in the Register of loan applications as well. *It is to be ensured that sanction of loans shall be within the Budgetary Provision.* This will be the responsibility of the sanctioning authority.

3.6 The procedure relating to payment, recording in subsidiary Registers etc-, shall be the same as detailed under Loans and advances not bearing interest, It becomes necessary to transfer the loans paid and recovered to FA & CAO by using an Inter Unit Transfer Note. Separate account codes are provided for each type of loans and interest.

3.7 Interest is to be computed periodically and provided for in the accounts

3.8 In a Nutshell

Brief outline for availing the loans is given below. However the details are given in the rules regarding House Building Advance and other advances.

- Employee submit the application
- Verification of application and entering in Loan application register
- Security by legal department wherever applicable
- Allocation of funds by the Board for each Controlling Office.
- Forwarding of application to H.O
- H. O. processes the application — verification including budgetary provision, eligibility of employees and compliance with other rules. H. O. maintains Loan Allotment Register
- Sanctioning of loans by Controlling Officer or by the Board (for Officers.)
- Disbursement of loan amount.
- Employees are eligible for a concession of 50% of the stamp duty in respect of mortgage deeds executed by them

 PART II ESTABLISHMENT PRACTICES

 CHAPTER VI ACCOUNTING TREATMENT AND PROCEDURES

1. In this chapter the accounting treatment and procedures covering the different types of transactions in respect of personnel cost and related personnel payments are discussed.

2. The Pay Bill Section will prepare a summary of the Pay Bill by elements of pay earnings and deductions. The Pay Bill will be prepared separately for each category of employees:

— Permanent	Officers	— Capital
—	"	— O&M
	Staff	— Capital
	"	— O&M
— Temporary- Regular	Officers	— Capital
	"	— O&M
	Staff	— Capital
	"	— O&M
— Part –time	Staff	— Capital
	"	O&M
— Casual Employees	Capital	
	O&M	
— Apprentices	Capital	
	O&M	
— Research Scheme Employees		

PAY BILL ACCOUNTING

3. The pay summary will be posted in the Salary Day Book (SDB) and journalised by the Pay Bill Section.

3.1 Separate SDB is to be maintained in respect of each category of employees. Serial number blocking is essential for identification.

3.2 The Establishment section where the SDB is maintained shall close the SDB on the last day of the month and propose Journal Entry. After noting the Journal numbers on the respective pages of SDB, the perforated second copy of the SDB is to be transmitted to the compilation section.

3.3 A detailed circular on the above is given in the Annexure.

4 As far as deductions are concerned, they can be classified into two Categories

(a) Recoveries which the Board has to adjust against the advance/loan accounts of the employees, e. g. Loan, Pay Advance etc.

(b) Other recoveries, e. g. IT, PF subscription etc.

5. Recoveries against Employees Loan/ Advance Account.

The credit to the specific Control Account of the deductions will be traced to the individual employees and the same posted in the respective sub-ledgers. The following sub-ledger details will be maintained by the Establishment Section.

- Loan (By type of loan)
- Pay Advance
- Rent Recovery

These ledgers/details will be maintained employee wise and will provide complete details of the loan and advance recoveries against it and its status. The register would have to be updated for the initial loan/advance paid based on the Payment Vouchers. House Building Advance and Conveyance Advance details will be transferred to H. O. by an Inter Unit Transfer Note (IUTN). This will be prepared monthly for each type of transaction.

6. H. O. on receipt of IUTN accounts for House Building Advance and Conveyance Advance Detailed subsidiary Ledgers will be maintained to watch the recoveries. Besides, monthly accounting entry will be passed, to incorporate in the H. O account.

In the case of other Loans and advances, ARU will maintain subsidiary Ledgers to reflect the payment and recoveries. The balances in subsidiary Ledger should reconcile with the General Ledger balances

7. Other recoveries

The recoveries made from the employees will be distinctly identified under specific categories and a liability set up in the books of account at the completion of Pay Bill preparation. This liability will be cleared on payment of the amounts recovered to outside agencies or will be transferred to H.O.

8. PAYMENT AGAINST PAY BILL

The pay bill and Payment Vouchers duly completed will be forwarded to the Cashier/ other specified persons who will take up the task of making payment to the employees. Actual payments made against the Bill will be booked in cash book.

9. Accounting of Unpaid Salaries

On the expiry of one month, the Cashier will determine the salaries which are not claimed by the concerned employees. These unclaimed amount will be entered in the UNPAID SALARIES REGISTER and the total amount deposited back into the Bank Account, crediting unpaid salaries account.

The liability set up in the books of account through the Unpaid Salaries Account will be cleared as and when unpaid salaries are claimed by the respective employees. On payment, the Unpaid Salaries Register will be updated.

The balance in the Unpaid Salaries Account would represent salaries not yet claimed by employees and this account will be reconciled with the Unpaid Salaries Register.

10. Payment of Bonus.

Payment of Bonus to employees will be recorded by debiting Bonus Account under Capital and O & M head of account and crediting Net Staff Cost Payable Account. (44.315). Unpaid Bonus will be treated like Unpaid Salaries.

11. Reimbursement of Medical Expenses:

Reimbursement of medical expenses to employees will be recorded in the "Other Establishment claims Day (OECD) Book. It will be maintained in the Establishment section employee category-wise. Serial number blocking is essential for identification. The procedure for maintenance and closing of OECD Book is similar to that of SDB. A Circular on the above is given in the Annexure.

12. Other Personnel Payments

There are several other Personnel Payments. These will be accounted for under appropriate account heads.

eg:-Encashment of earned leave, Holiday wages, overtime Allowance, Incentive Allowance etc.

OECD Book shall be used for recording these claims.

13. TERMINAL BENEFITS

Provision for liability in respect of Board's contribution to the different items of Terminal Benefits will be made on regular basis so that the Personnel costs are correctly reflected in the books of account.

14. ACCRUALS AND PROVISIONS

14.1 The gross earnings as well as Board's contributions to PF, Pension, Gratuity, etc are accrued and accounted for in the same period in which the liability has arisen.

14.2 The following other Personnel costs will be accounted on a cash basis

- Accident Compensation
- Staff Welfare Expenses, etc

15. Bonus

Bonus payable to all employees shall be accounted on accrual basis. This entry will be reversed in the beginning of the following year and Bonus payment during that year accounted for in the usual manner,

16. Gratuity

Death-cum-retirement gratuity shall be accounted for on an accrual basis. The liability of the Board as on the last day of the financial year will be ascertained and will be provided for. This accrual Journal entry will not be reversed in the following year. Gratuity payments, as and when made, will be charged to this Liability Account.

17 All personnel costs relating to previous years (like Arrears of Salary) except those which have arisen on account of wage settlement shall be charged off to revenue in the year in which these are paid and shown in published accounts under the head "Expenses of Prior Periods".

18. Interest Receivable on Staff Loans and Advances

Provision for interest accrued on loans and advances to employees will be made on a gross basis every year (say, on monthly average of balance at the rate of interest applicable to the specific loan) and will be treated as an income for the period in which it has accrued.

19. Encashment of Earned Leave.

At the year-end, one more liability will have to be assessed, in respect of Final Settlements pending disbursement and accounting Provision has also to be made in respect of Earned Leave Encashment, which is likely to be part of the Final Settlement. The Liability in respect of this has to be accounted for in the current year. This entry will be reversed in the subsequent year and earned leave encashment paid during the year will be accounted in the normal way.

20. RECLASSIFICATION OF PERSONNEL COSTS

All personnel related costs are accumulated initially under appropriate account heads. The reclassification of these personnel costs to specific work orders /jobs will be done periodically and before the close of the accounting period based on attendance details provided to Establishment Section. The attendance of the employees will be analysed to determine the quantum of personnel time which has to be charged to specific work orders/jobs. The attendance on this account will be converted into value based on actual computation of employees gross earnings which is attributable to these jobs. The reclassification will not be identified to specific elements of personnel cost. It is only related to employee categories if required. The allocation of cost is done only for the employees who work on capital works. The policies governing this is given in the manual on Capital Expenditure and Fixed Assets.

21. INTER UNIT ACCOUNTING

The final accounting of following payments to employees are regulated at H.O

- P.F
- House Building Advance and interest
- Vehicle Advances (Scooter, Car etc) and interest

This calls for transfer of payments and recoveries to H. O. by using a Transfer Note. However there are other advances/balances to be recovered from employees to be transferred to other Account Rendering Units especially when an employee is transferred.

22 Procedure for raising and accepting Inter Unit Transfer Note (IUTN)-Debit or Credit

22.1 IUTN must be prepared in quadruplicate and forwarded (three copies) to transferee unit. The IUTN should give all details.

22.2 Only One IUTN for a month need be raised for each category of transactions (ie. each Account head)

22.3 Separate IUTN register be maintained to facilitate reconciliation (Eg: Materials. Fund Transfer, Personnel cost, etc)

22.4 The transferee unit on receipt of IUTN confirm/accept the same and return two copies to transferor unit.

22.5 IUTN must be accepted in full. Partial is not allowed.

22.6 IUIIN is to be prepared and sent irrespective of the status of monthly accounts.

23. RECONCILIATION AND CONFIRMATION

Inter Unit balance confirmation is to be obtained for every month-end balances. Based on the above "Matched Items List" will be prepared in quadruplicate and forwarded to the respective ARUs for their confirmation of having accepted the IUTNs mentioned in the lists. Based on the confirmation copies of the Matched Items List, the amounts under matched items will be transferred to the HO by the respective ARUs. The detailed procedure on the above is included in the Annexure.

PART II - ESTABLISHMENT PRACTICES

CHAPTER VII - TRAVELLING EXPENSES

1. The Travelling Expenses Accounting cover

- Payment of Travel Advance
- Settlement of Travel Expense Account
- Adjustment of Advance
- Accounting for Travel expense

2. Travel Advance requires a request from the employee. The request shall be sanctioned by the Controlling Officer for the drawal of the advance.

3. The eligibility to the advance and the amount involved will be confirmed before admitting the claim.

The advance will be identified to the individual employee in the TA Bill Register

4. The final claim of the travel expense is made based on the progress report furnished by the employee and countersigned by the competent authority.

5. Final Settlement of the travel expense would mean either refund by or payment to the employee depending on the actual travel expenditure and the advance taken.

6. The Circular on the maintenance of Travelling Expense Day Book and accounting thereon has been included in the Annexure.

7. Travelling expenditure is governed by Travelling Rules.

PART II ESTABLISHMENT PRACTICES

CHAPTER VIII INFORMATION SYSTEM

1. Chart of Accounts is designed in such a way as to give all relevant personnel cost information. Hence proper attention be given in booking the cost especially when expense are to be classified to charge to capital expenditure.

2. Further to the information give in monthly account (i.e, through monthly trial balance) the information should also be prepared and submitted.

- Personnel cost variance.
- It is a comparison with budget
- Absence analysis

Employee category wise unauthorised absence is reported in this.

PART II ESTABLISHMENT PRACTICES

CHAPTER IX INTERNAL CONTROL AND INTERNAL AUDIT

1. Internal Audit of Pay Roll/Bill is to assess whether the employees are paid correct amount, whether proper authorisation exists; whether the payment is effected in time; whether employee costs are booked in proper head of accounts and whether pay roll activities are properly synchronised with other activities and systems of the Board. Data required for this audit are classified into

- Personal Data
- Time keeping Data
- Cost Data

2. Personal Data are those normally in Service Book while time keeping data are evolved through formal attendance records. Based on these, pay roll is prepared which is the cost data to be booked in accounts

3. Establishment Section prepares the pay roll/pay bill

4. An audit programme given below is a guide line

4.1 Personal Records

- Maintenance of Service Books
- Safe Custody
- Specimen signatures / Thumb impression in Service Book
- Increments
- Salary revision
- Pay Fixation

4.2 Time Records

- Time keeping is separated from pay roll preparation
- Attendance Records are periodically verified by stipulated officers.
- leave Records

4.3 Pay roll

- Preparation is based on time Records and Personal records
- Who prepares the same?
- Whether preparation is checked?
- Whether cheque drawn is for the net amount only?
- Select a few employees' pay roll and check the computation of pay

4.4 Payment of salary and allowance

- Who make the payment?

4.5 Unpaid salaries

- Count the unpaid salaries
- Verify the unpaid salary Register
- Whether deposited in the Bank in the stipulated time?
- Who is the custodian of unpaid salary?

4.6 Deductions

- Rate of deductions (PF, IT. etc.)
- Whether deductions are properly paid or transferred to H. O
- Income tax deducted paid in time or not

4.7 Pay Roll Reconciliation

- Match the pay of current month with previous month and reconcile the differences.

4.8 Other payments

- Medical Expenses (eligibility etc.)
- Holiday wages
- Overtime payments
- Welfare expenses
- Accident claims
- Travelling expenses
- Payment of advances

4.9 Accounting Entries

- Monthly entries
- Year - end entries
- Allocation of Capital expenditure
- Inter Unit transfers

4.10 Certificates issued

- Salary certificates
- Income Tax certificate

4.11 Loans and Advances

House building and Conveyance Advances

- Application

- Eligibility
- Payments - matching with Budgets, Security documents
- Loanee ledger (Payment and recovery)
- Confirm the balances with employees for selected cases
- Interest computation
- Journal entry
- Transfer to H.O and accounting entries

4.12 Travel Expenditure

Verify TA Bill Register

- Any unauthorised advances
- any delay in submitting T. A. Bill
- Whether T. A Bill is as per Travel rules
- Inter Unit Transfers and accounting entries

4.13 G.P.F/C.P.F

- Admissions
- Settlement
- Advances
- Records
- Employees not admitted to G.P.F
- Transfer to H. O and accounting entries

4.14 Pension

- Provision for liability
- Computation
- Commutation
- Records and accounting
- Regular payments
- Identification of person
- Transfer to H. O. and accounting entries

4.15 D.C.R.G.

- eligibility
- computation
- records and accounting
- disbursement
- Transfer to H. O. and accounting entries

PART II ESTABLISHMENT PRACTICES

CAPTER X CERTAIN ACCOUNT CODES

Account Group/Code

1.	75.11 &75.12	Salaries — Permanent Employees
2.	75.13 &75.14	Salaries — Temporary Employees— Regular & Part- time Staff
3.	75.15	Salaries — Temporary Employees Casual
4.	75.17	Salaries — Apprentices
5.	75.2	Overtime
6.	75.4	House Rent Allowance
7.	75.810	Terminal Benefits (PF) — Board's Contribution
8.	75.820	Terminal Benefits (FPS) — Board's Contribution
9.	62.21	Interest on Staff Loans & Advances
10.	36	Inter-Unit (Circle/Division/HO) — Personnel
11.	75.501	Bonus Payment (Capital)
12.	75.502	Bonus Payment (O & M)
13.	75.611	Medical Expenses Reimbursement
14.	75.612	Leave Travel concession
15.	75.617	Earned Leave Encashment
16.	75.621	Payment under workmen's Compensation Act
17.	44.401	Tax deducted at source
18.	27.202	Pay Advance
19.	27.201	Travel advance
20.	44.402 & 44.409	Employees Contribution to PF
21.	44.404	Boards Contribution to PF
22.	44.403	Employees Contribution to FPS
23.	44.405	Board's Contribution to FPS
24.	44.210	Unpaid Salaries
25.	44.310	Net Salary Payable
26.	44.315	Net Staff Cost Payable

NOTE: Asset Account (Accounts Groups 10 to 29), Interunit accounts (Account Group 30 to 39) and Liability accounts (Account Group 40 to 59) will have subsidiary ledgers/records in the normal course.

 PART II ESTABLISHMENT PRACTICES

 CHAPTER XI ACCOUNTING ENTRIES

1. Journal

Accounting Entries are routed through journal. Journal is split into two sections

- Standard Journal Entries (SJE)
- Non standard Journal Entries (NSJE)

2. Journal Entry Serial Number blocking

STANDARD JOURNAL ENTRIES (SJE)

SJE	P	101	on-wards	—	Regular Journal Entries
SJE	P	301	"	—	Inter Unit Journal Entries
SJE	P	401	"	—	One Time Journal Entries
SJL	P	501	"	—	Rectification Journal Entries
SJE	P	701	"	—	H. O. Journal Entries
SJE	P	901	"	—	Memoranda Journal Entries
SJE	P	1001	"	—	Year end/beginning Journal Entries

NON-STANDARD JOURNAL ENTRIES (NSJE)

(P. 2001 onwards)

Non-Standard Journal Entries are those which are not included in the list of standard Journal entries. The compilation section of the ARU will propose NSJEs assigning serial nos. from P. 2001 onwards. Those Journal Entries which are of recurring nature will be standardised and included in the relevant category of Standard Journal Entries by the Head Office

LIST OF STANDARD JOURNAL ENTRIES UNDER IMPORTANT HEADS

SJE	Number	Particulars
REGULAR JOURNAL ENTRIES		
SJE	P. 101	Payment of Remuneration to Board Members
"	P. 102	Payment of Salaries to Officers - Permanent - Capital
"	P. 103	Payment of Salaries to Officers - Permanent - O & M
"	P. 104	Payment of Salaries to Officers - Temporary Regular - Capital

SJE	Number	Particulars
SJE	P. 105	Payment of Salaries to Officers –Temporary Regular-O&M
”	P. 106	Payment of Salaries to other staff-Permanent-Capital
”	P. 107	Payment of Salaries to other staff- Permanent-O&M
”	P. 108	Payment of Salaries to other staff-Temporary Regular-O&M
”	P. 109	Payment of Salaries to Part –Time Staff Capital
”	P. 110	Payment of Salaries to part-Time Staff-Capital
”	P. 111	Payment of Salaries to Part -Time Staff – O & M
”	P. 112	Payment of Wages –Casual Employees -Capital
”	P. 113	Payment of Wages-Causal Employees O&M
”	P. 114	Payment of Salaries to Employees of Research Schemes
”	P. 115	Payment of Stipend –Apprentices –Capital
”	P. 116	Payment of Stipend-Apprentices-O&M
”	P.117	Payment of allowance other than remuneration to Board members
”	P.118	Payment of other Establishment Claims to Officers-Permanent –Capital
”	P.119	Payment of other Establishment claims to Officers-Permanent O &M
”	P.120	Payment of other Establishment claims to Officers-Temporary –Regular - Capital
”	P.121	Payment of Other Establishment Claims to Officers – Temporary – Regular .O&M
”	P.122	Payment of Other Establishment Claims to Other Staff-Permanent - Capital
”	P.123	Payment of Other Establishment Claims to Other Staff-Permanent O&M.
”	P.124	Payment of Other Establishment Claims to Other Staff-Temporary – Regular Capital
”	P.125	Payment of Other Establishment Claims to Other Staff-Temporary-Regular O & M
”	P.126	Payment of Other Establishment Claims to Other Staff-Part time Staff-Temporary-Regular-Capital
”	P.127	Payment of Other Establishment Claims to other staff part time staff Temporary-Regular O&M

SJE	Number	Particulars
SJE	P. 128	Payment of Other Establishment Claims to Other Staff - Temporary Employees – Casual –Capital.
"	P.129	Payment of Other Establishment Claims to Other Staff – Temporary Employees - Casual - 0 & M
"	P.130	Payment of Other Establishment Claims to Employees engaged in Research Scheme
"	P.131	Adjustment of Advance Tour Travelling Allowance.
INTER UNIT JOURNAL ENTRIES		
SJE	P.301	Payment of Advance T.A on Transfer
"	P.302	Payment of Advance Pay on Transfer
"	P.303	Transfer of House Building Advance-Payments and recovery to Head Office.
"	P.304	Transfer Scooter/Motor Cycle Advance-Payments and Recovery to Head Office.
"	P.305	Transfer of Motor Car Advance-Payments and recovery to Head Office
"	P.306	Transfer of Cycle Advance balances to other ARUs
"	P.307	Transfer of Festival Advance balances to other ARUs
"	P.308	Transfer of Special Benefit Advances balances to other ARUs
"	P.309	Transfer of Mosquito Net Advances balances to other ARUs
"	P.310	Transfer of "Advances for Warm Clothing Account" balance to other ARUs
"	P.311	Transfer of other advances
"	P.312	Transfer of GPF Subscription recovery to Head Office
"	P.313	Transfer of GPF NR Advance/Final closure payments to Head Office
"	P.314	Transfer of GPF Temporary Advance-Payments and recovery to Head Office
"	P.315	Transfer of CPF Subscription recovery to Head Office
"	P.316	Transfer of CPF NR Advance/Final Closure payments to Head Office
"	P.317	Transfer of CPF Temporary Advance payments and recovery to Head Office
"	P.318	Transfer of Payments of Pension to Head Office
"	P.319	Transfer of Payments of Gratuity to Head Office

SJE	Number	Particulars
H.O. JOURNAL ENTRIES		
SJE	P. 701	For interest accrued on House Building Advance
”	P. 702	For interest accrued on Scooter/Motor Cycle Advance
”	P. 703	For interest accrued on Motor Car Advance
”	P. 704	Transfer of House Building advance interest
”	P. 705	Transfer of Scooter/Motor Cycle advance interest
”	P. 706	Transfer of Motor Car advance interest
“	P. 707	Transfer of GPF-subscription to Fund Account
”	P. 708	Transfer of GPF-NR advance/Final Closure to fund A/c
”	P. 709	Transfer of CPF Subscription to fund Account
”	P. 710	Transfer of CPF –NR Advance/Final closure to fund account
”	P. 711	Transfer of Pension Payments to fund account
”	P. 712	Transfer of Gratuity Payments to fund Account
”	P. 713	Transfer of GPF interest to fund Account
”	P. 714	Transfer of CPF Interest to fund Account

STANDARD JOURNAL ENTRIES

REGULAR JOURNAL ENTRIES

SJE	P. 101	Payment of remuneration to Board Members Data Source : Salary Day Book.
Dr	75.111	Remuneration of Board Members
Dr	75.311	Dearness Allowance to Board Members
Cr	xx xxx	Various recovery a/c heads
Cr	44.310	Net Salary Payable A/c

SJE	P.102	Payment of Salaries to Officers-Permanent –Capital Data Source: Salary Day Book
Dr	75.115	Salaries of Officers-Permanent -Capital
Dr	75.315	Dearness Allowance to officers - Permanent- Capital
Dr	75.411	Other Allowances-Permanent Employees-House Rent Allowance - Capital
Dr	75.423	Other Allowances – Permanent Employees –local and other allowances –capital
Cr	xx xxx	Various recovery a/c heads
Cr	44.310	Net Salary Payable A/c

SJE	P. 103	Payment of salaries to officers- Permanent O&M Data source: Salary day Book
Dr	75.116	Salaries of Officers-Permanent –O&M
Dr	75.316	Dearness Allowance to Officers-Permanent - O&M
Dr	75.412	Other Allowances – Permanent Employees- House Rent Allowance-O&M
Dr	75.424	Other Allowances-Permanent Employees-Local & Other Allowances–O&M
Cr	xx xxx	Various recovery account heads
Cr	44.310	Net Salary Payable A/c

SJE	P. 104	Payment of Salaries to Officers –Temporary –Regular –Capital Date Source : Salary Day Book.
Dr	75.135	Salaries of Officers - Temporary - Regular -Capital
Dr	75.335	Dearness Allowance to Officers - Temporary - Regular - Capital
Dr	75.431	Other Allowance -Temporary Employees -Regular –House Rent Allowances- Capital
Dr	75.443	Other Allowances-Temporary Employees-Regular-Local and Other Allowances-Capital
Cr	xx xxx	Various recovery a/c heads
Cr	44.310	Net Salary Payable A/c

SJE	P.105	Payment of Salaries to Officers-Temporary –Regular O&M Data Source : Salary Day Book
Dr	75.135	Salaries of Offices – Temporary-Regular –O&M
Dr	75.336	Dearness Allowance to Officers –Temporary-Regular-O&M
Dr	75.432	Other Allowances-Temporary Employees –Regular-House Rent Allowance - O&M
Dr	75.444	Other Allowances -Temporary Employees-Regular –Local & other allowances-O&M
Cr	xx xxx	Various recovery a/c heads
Cr	44.310	Net Salary Payable A/c

JE	P.106	Payment of Salaries to other staff-Permanent Capital Data source: Salary Day work
Dr	75.121	Salaries of other staff-permanent capital
Dr	75.321	Dearness Allowances to other staff-permanent –Capital
Dr	75.411	Other Allowances –Permanent Employees-House Rent Allowance-Capital
Dr	75.423	Other Allowances –Permanent –Employees- Local & Other Allowances –Capital
Dr	75.415	Spread Over Allowance –Capital
Cr	xx xxx	Various recovery a/c heads
Cr	44.310	Net Salary payable A/c

SJE	P.107	Payment of Salaries to other staff-permanent-O&M Data Source: Salary Day Book
Dr	75.122	Salaries of other-payment –O&M
Dr	75.322	Dearness Allowance to other staff - Permanent - O & M
Dr	75.412	Other Allowances - Permanent Employees - House Rent Allowance - O & M
Dr	75.424	Other Allowances - Permanent Employees - Local and other allowances – O&M
Dr	75.516	-do- Spread over allowance – O&M
Cr	xx. xxx	Various Recovery a/c heads
Cr	44.310	Net Salary Payable A/c

SJE	P.108	Payment of Salaries to other staff-Temporary-Regular-Capital Data Source: Salary Day Book
Dr	75.141	Salaries of other staff-Temporary-Regular – Capital
Dr	75.341	Dearness Allowance to other staff-Temporary – Regular – Capital
Dr	75.431	Other Allowances –Temporary Employees – Regular - House Rent Allowance - Capital
Dr	75.443	Other Allowance –Temporary Employees-Regular –Local and Other allowances- Capital.
Dr	75.435	-do- Spread over allowance –capital
Cr	xx. xxx	Various recovery account heads
Cr	44.310	Net Salary Payable A/c.

SJE	P.109	Payment of Salaries to other staff –Temporary –Regular O&M Date Source: Salary Day Book
Dr	75.142	Salaries of other staff-Temporary-Regular-O &M
Dr	75.342	Dearness Allowance-Temporary-Staff-Regular-O&M
Dr	75.432	Other Allowance –Temporary Employees-Regular-House Rent Allowance O&M
Dr	75.444	Other Allowances –Temporary Employees-Regular-Local & Other allowances –O&M.
Dr	75.436	-do- Spread over allowance O&M
Cr	xx. xxx	Various recovery account heads
Cr	44.310	Net Salary Payable A/c

SJE	P.110	Payment of Salaries to Part-time Capital Data Source : Salary Day Book
Dr.	75.145	Salaries - Part time staff – Capital
Dr	75.345	Dearness Allowance - Part - time staff – Capital
Dr	75.431	Other Allowances – Temporary Employees - House Rent Allowance - Capital
Dr.	75.443	Other Allowances – Temporary Employees – Local and other allowances - Capital
Cr	xx. xxx	Various recovery a/c heads
Cr	44.310	Net Salary payable A/c

SJE	P.111	Payment of Salaries to part time staff-O&M Data Source : Salary Day Book.
Dr	75.146	Salaries to part – time staff - O&M
Dr	75.346	Dearness Allowances - part time staff - O&M
Dr	75.432	Other allowances – Temporary Employees - House Rent Allowances - O&M
Dr	75.444	Other allowance-Temporary Employees Local & other allowances-O&M
Cr	xx. xxx	Various recovery a/c heads
Cr	44.310	Net Salary Payable A/c

SJE	P.112	Payment of Wages - Casual Employees - Capital Data source : Salary Day Book
Dr	75.155	Wages - Casual Employees - Capital
Dr	75.351	Dearness Allowance – Causal Employees – Capital
Dr	75.451	Other allowances – Casual Employees - capital
Cr	xx. xxx	Various recovery a/c heads
Cr	44.310	Net salary payable a/c

SJE	P.113	Payment of Wages to Casual Employees - O & M Data Source: Salary Day Book
Dr	75.156	Wages - Casual Employees – O& M
Dr	75.352	Dearness allowance - Casual Employees - O & M
Dr	75.452	Other allowance - Causal Employees - O & M
Cr	xx. xxx	Various recovery a/c heads
Cr	44.310	Net Salary payable a/c

SJE	P.114	Payment of Salary –Employees-Research Schemes Data Source : Salary Day book
Dr	75.123	Salaries/pay of employees engaged in Research Schemes
Dr	75.323	Dearness Allowance of -do-
Dr	75.425	Local and Other Allowance -do-
Cr	xx. xxx	Various Recovery a/c head -do-
Cr	44.310	Net Salary Payable a/c

SJE	P.115	Payment of Stipend –Apprentices-Capital Data Source : Salary Day Book
Dr	75.175	Stipend -Apprentices - Capital
Dr	75.361	Dearness Allowance to apprentices –capital
Dr	28.108	Apprentice Adviser, Madras
Cr	xx. xxx	Various recovery a/c heads
Cr	44.310	Net Salary payable a/c

SJE	P.116	Payment of Stipend-Apprentice-O&M Data Source : Salary Day Book
Dr	75.176	Stipend – Apprentices - O&M
Dr	75.362	Dearness allowance to apprentices - O&M
Dr	75.472	Other allowances – apprentices –O&M
Dr	28.108	Apprentice Advisor - Madras
Cr	xx. xxx	Various Recovery A/c Heads
Cr	44.310	Net Salary payable A/c

SJE	P.117	Payment of allowance other than remuneration to Board members Data source : OECD Book
Dr	75.509	Festival Allowance to Officers (O&M)
Dr	75.611	Medical Expenses Reimbursement
Dr	75.617	Earned Leave Encashment
Cr	xx. xxx	Various Recovery a/c heads
Cr	44.315	Net staff costs payable A/c

SJE	P.118	Payable of other Establishment claims to officers-permanent capital Data Source : OECD Book
Dr	75.501	Bonus payment capital
Dr	75.508	Festival Allowance to Officers-Capital
Dr	75.611	Medical Expenses Reimbursement
Dr	75.617	Earned leave Enhancement
Cr	xx. xxx	Various Recovery Heads
Cr	44.315	Net Staff costs payable A/c.

SJE	P.119	Payment of other Establishment claims to Officers-permanent capital Data Source : OECD
Dr	75.502	Bonus Payment-O&M
Dr	75.509	Festival Allowance to Officers O&M
Dr	75.611	Medical Expenses Reimbursement
Dr	75.617	Earned Leave Encashment
Cr	xx. xxx	Various Recovery A/c Heads
Cr	44.315	Net Staff Cost Payable A/c

SJE	P.120	Payment of other Establishment Claims to Officers-Temporary- Regular-Capital
		Data Source: OECD Book
Dr	75.501	Bonus Payment-Capital
Dr	75.508	Festival allowance to Officers-Capital
Dr	75.611	Medical Expenses Reimbursement
Dr	75.617	Earned Leave Encashment
Cr	xx. xxx	Various Recovery A/c Heads
Cr	44.315	Net Staff Cost Payable A/c

SJE	P.121	Payment of Other Establishment Claims to Officers-Temporary- Regular-O&M
		Data Source: OECD Book
Dr	75.502	Bonus Payment –O&M
Dr	75.509	Festival Allowance to Officers - O&M
Dr	75.611	Medical Expenses Reimbursement
Cr	75.617	Earned Leave Encashment
Cr	xx xxx	Various Recovery A/c Heads
Cr	44.315	Net Staff Cost Payable A/c

SJE	P.122	Payment of other Establishment claims to other staff-permanent – capital
		Data Source: OECD Book
Dr	75.215	Overtime –Staff-Permanent –Capital
Dr	75.221	Holiday wages-Staff-Permanent –Capital
Dr	75.418	Other Allowance –Permanent Employees-Incentive Allowances – Capital
Dr	75.501	Bonus payment-Capital
Dr	75.508	Festival Allowance to Officers-Capital
Dr	75.611	Medical Expenses Reimbursement
Dr	75.617	Earned Leave Encashment
Dr	75.730	Allowances for school –going children (Education Allowance)
Dr	75.740	Uniforms, Warm clothing, Footwear, stitching charges etc.
Dr	xx. xxx	Various Recovery Account Heads
Dr	44.315	Net Staff Cost Payable Account

SJE	P.123	Payment of other establishment claims to other staff-permanent O&M
		Data Source : OECD Book
Dr	75.216	Overtime - Staff-Permanent O&M
Dr	75.222	Holiday wages - staff-permanent O&M
Dr	75.419	Other Allowance - permanent employees-incentive Allowance - O&M
Dr	75.502	Bonus payment- O&M
Dr	75.509	Festival Allowance to Officers –O&M
Dr	75.611	Medical Expenses Reimbursement
Dr	75.617	Earned Leave Encashment
Dr	75.730	Allowance for School-going children (Education Allowance)
Dr	75.740	Uniforms, warm clothing, foot-wear, stitching charges etc.
Cr	xx. xxx	Various Recovery A/c Heads
Cr	44.315	Net Staff Cost payable A/c

SJE	P.124	Payment of other Establishment claims to other staff-Temporary Regular-capital
		Data Source: OECD Book
Dr	75.231	Overtime –Temporary Employees-Regular-Capital
Dr	75.241	Holiday wages-Temporary staff-Regular –capital
Dr	75.441	Other Allowances-Temporary Employees-Regular-Incentive Allowance-Capital
Dr	75.501	Bonus Payment-Capital
Dr	75.508	Festival Allowance to Officers-Capital
Dr	75.611	Medical Expenses Reimbursement
Dr	75.617	Earned Leave Encashment
Dr	75.730	Allowance for School-going children (Education Allowance)
Dr	75.740	Uniforms Warm clothing, foot wear, stitching charges etc.
Cr	xx. xxx	Various Recovery A/c Heads
Cr	44.315	Net staff cost payable A/c

SJE	P.125	Payment of Other Establishment claims to Other staff-Temporary- Regular -O&M Data Source : OCED Book
Dr	75.232	Overtime-Temporary Employees-Regular-O&M
Dr	75.242	Holiday wages-Temporary staff-Regular-O&M
Dr	75.442	Other Allowance -Temporary -employees -Regular-Incentive allowance-O&M
Dr	75.502	Bonus Payment-O&M
Dr	75.509	Festival Allowance-O&M
Dr	75.611	Medical Expenses reimbursement
Dr	75.617	Earned Leave Encashment
Dr	75.730	Allowance for School-going children (Education Allowance)
Dr	75.740	Uniforms, Warm clothing, Footwear, stitching charges etc.,
Cr	xx. xxx	Various recovery A/c Heads
Cr	44.316	Net staff cost payable A/c

SJE	P.126	Payment of Other Establishment claims to Other staff-part time staff-Temporary-Regular-Capital Data Source : OECD Book
Dr	75.501	Bonus payment-Capital
Dr	75.611	Medical Expenses Reimbursement
Dr	75.617	Earned leave Encashment
Dr	75.740	Uniform, Warm clothing, footwear, stitching charge etc.
Dr	xx. xxx	Various Recovery Account Heads
Dr	44.315	Net staff cost payable account

SJE	P.127	Payment of Other Establishment Claim to Other Staff-Part time Staff-Temporary Regular-O&M Data Source : OECD Book
Dr	75.502	Bonus payment -O&M
Dr	75.611	Medical Expenses Reimbursement
Dr	75.617	Earned leave encashment
Dr	75.740	Uniforms, Warm clothing, Footwear, stitching charges etc.
Cr	xx. xxx	Various Recovery A/c Heads
Cr	44.315	Net staff cost payable A/c

SJE	P.128	Payment of Other Establishment claims to Other staff- Temporary Employees-Casual-Capital
		Date Source : OECD Book
Dr	75.501	Bonus Payment -Capital
Dr	75.611	Medical Expenses Reimbursement
Dr	75.740	Uniforms, Warm clothing, Footwear, Stitching charges etc.
Cr	xx. xxx	Various Recovery A/c Heads
Cr	44.315	Net Staff Cost Payable A/c

SJE	P.129	Payment of Other Establishment claims to other staff- Temporary Employees- Casual –O&M
		Data Source : OECD Book
Dr	75.502	Bonus payment O&M
Dr	75.611	Medical Expenses Reimbursement
Dr	75.617	Earned Leave encashment
Dr	75.740	Uniforms, Warm clothing, Footwear, stitching charges etc.
Cr	xx. xxx	Various Recovery A/c Heads
Cr	44.315	Net staff cost payable A/c

SJE	P.130	Payment of Other Establishment claims to Employees engaged in Research Scheme
		Data Source : OECD Book
Dr	75.217	Overtime to Employees engaged in Research Scheme
Dr	75.223	Holiday wages to Employees engaged in Research Schemes
Dr	75.503	Bonus to Employees engaged in Research Scheme
Dr	75.510	Festival Allowance to staff engaged in Research Schemes
Dr	75.611	Medical Expenses Reimbursement
Dr	75.617	Earned Leave Encashment
Cr	xx. xxx	Various Recovery A/c Heads
Cr	44.316	Net Staff cost payable A/c

SJE	P.131	Adjustment of Advance T.A (Tour)
		Data Source: Travelling Expenses Day Book
Dr	76.132	Travelling Expenses A/c
Cr	27.201	Advance Travelling Allowance A/c

INTER UNIT JOURNAL ENTRIES

SJB	P.301	Payment of Advance T.A on Transfer
PART	I	Originating ARU
		Data Source : Travelling Expenses Day Book
Dr	36.xxx	Inter-Unit Account –Personnel
Cr	27.201	Advance Travelling Allowance A/c
PART	II	Responding ARU
		Date Source: IUTN
Dr	27.201	Advance Travelling Allowance A/c
Cr	36.xxx	Inter- Unit A/c-Personnel

SJE	P.302	Payment of Advance pay on Transfer
PART	I	Origination Unit
		Data Source: Pay bill
Dr	36.xxx	Inter-Unit Account – Personnel
Cr	27.202	Advance pay A/c
PART	II	Responding Unit
		Data Source: IUTN
Dr	27.202	Advance pay A/c
Cr	36.xxx	Inter-unit A/c Personnel

SJE	P.303	Transfer of House Building Advance (payments and recovery) to Head office
PART	I	Originating ARU Data Source: Payment schedules and Recovery Schedules
Dr	36.xxx	Inter- Unit A/c –Personnel
Cr	27.101	House Building Advance
		OR
Dr	27.101	House Building Advance
Cr	36.xxx	Inter Unit A/c personnel
NOTE :-		Interest on House Building Advance will also be credited to a/c code 27.101 and transferred to H.O
PART	II	Responding Unit (Head Office) Data Source : IUTN
Dr	27.101	House Building Advance
Cr	36.xxx	Inter Unit A/c –personnel
		OR
Dr	36.xxx	Inter Unit A/c Personnel
Cr	27.101	House Building Advance

SJE	P.304	Transfer of Scooter/Motor Cycle Advance Payments and recovery to Head Office
PART	I	Originating ARU Data Source: Payment Schedules & Recovery Schedules
Dr	36xxx	Inter –Unit A/c – Personnel
Cr	27.102	Scooter/Motor Cycle Advance
		OR
Dr	27.102	Scooter/Motor Cycle Advance
Cr	36.xxx	Inter – Unit A/c –Personnel
NOTE:-		Interest on Motor Cycle Advance/Scooter Advance will also be credited to a/c code 27.102 and transferred to H.O
PART	II	Responding Unit (Head Office) Data Source: IUTN
Dr	27.102	Scooter/Motor Cycle Advance
Cr	36xxx	Inter Unit A/c- personnel
		OR
Dr	36xxx	Inter Unit A/c personnel
Cr	27.102	Scooter/Motor Cycle Advance

SJE	P.305	Transfer of Motor Car Advance (Payments and recovery) to Head office
PART	I	Originating ARU Data Source : Payment schedules and Recovery Schedules
Dr	36. xxx	Inter Unit A/c Personnel
Cr	27. 103	Motor Car Advance
		OR
Dr	27.103	Motor Car Advance
Cr	36.xxx	Inter –Unit A/c Personnel
NOTE:- Interest on Motor Car Advance will also be credited to A/c Code 27.103 to H.O		
PART	II	Responding Unit (Head Office) Data Source-IUTN
Dr	27.103	Motor Car Advance
Cr	36.xxx	Inter –Unit A/c-Personnel
		OR
Dr	36.xxx	Inter Unit A/c Personnel
Cr	27.103	Motor Car Advance

SJE	P.306	Transfer of Cycle Advance balance to other account rendering units
PART	I	Originating ARU Data Source: Schedule of Cycle Advance
Dr	36.xxx	Inter –Unit A/c – Personnel
Cr	27.104	Cycle Advance
PART	II	Responding Unit Data Source : IUTN
Dr	27.104	Cycle Advance
Cr	36.xxx	Inter Unit A/c personnel

SJE P.307 Transfer of Festival Advance balances to other account rendering units

PART I Originating ARU
Data Source: Schedule of Festival Advance

Dr 36.xxx Inter Unit A/c-Personnel

Cr 27.204 Festival Advance

PART II Responding Unit
Data Source: IUTN

Dr 27.204 Festival Advance

Cr 36.xxx Inter-Unit A/c-Personnel

SJE P.308 Transfer of Special benefit Advance balances to other account rendering Units

PART I Originating ARU
Data Source: Schedule of Special Benefit Advance

Dr 36.xxx Inter Unit A/c Personnel

Cr 27.205 Special benefit advance a/c

PART II Responding Unit
Data Source: IUTN

Dr 27.205 Special benefit advance a/c

Cr 36.xxx Inter Unit A/c –Personnel

SJE P.309 Transfer of Mosquito net advance balances to other account rendering units

PART I Originating ARU
Data Source: Schedule of Mosquito Net Advance

Dr 36.xxx Inter Unit A/c Personnel

Cr 27.208 Mosquito Net Advance a/c

PART II Responding Unit
Data Source: IUTN

Dr 27.208 Mosquito Net Advance a/c

Cr 36.xxx Inter –Unit A/c Personnel

SJE	P.310	Transfer of "Advance for Warm Clothing A/c" balances to other account rendering units
PART	I	Originating Unit
		Data Source: Schedule
Dr	36.xxx	Inter-Unit A/c –Personnel
Cr	27.209	Advances for Warm Clothing A/c
PART	II	Responding Unit
		Data Source: IUTN
Dr	27.209	Advance for Warm Clothing a/c
Cr	36.xxx	Inter Unit A/c personnel

SJE	P.311	Transfer of other advances
Dr	36.xxx	Inter Unit A/c Personnel
Cr	27.xxx	Respective Advance A/c

SJE	P.312	Transfer of GPF Subscription recovery to Head Office
PART	I	Origination Unit
		Data Source: Recovery Schedules
Dr	44.409	Employees Subscription to GPF
Cr	36.xxx	Inter Unit A/c personnel
PART	II	Responding Unit (Head Office)
		Data Source: IUTN
Dr	36.xxx	Inter-Unit A/c personnel
Cr	44.409	Employees Subscription to GPF

SJE	P.313	Transfer of GPF NR Advance/Final Closure payments to Head Office
PART	I	Originating Unit
		Data Source: Payment Schedule
Dr	36.xxx	Inter Unit A/c personnel
Cr	27.503	Non-Refundable Advance/Final closure-GPF
PART	II	Responding Unit (Head Office)
		Data Source: IUTN
Dr	27.503	Non –Refundable Advance/Final closure –GPF
Cr	36.xxx	Inter Unit a/c personnel

SJE	P.314	Transfer of GPF Temporary Advance Payment and recovery to Head office.
PART	I	Originating Unit Data Source: Payment and Recovery Schedules
Dr	36.xxx	Inter-Unit A/c Personnel
Cr	27.501	Temporary Advance from GPF
		OR
Dr	27.501	Temporary Advance from GPF
Cr	36.xxx	Inter Unit A/c personnel
PART	II	Responding Unit (Head Office) Data Source: IUTN
Dr	27.501	Temporary Advance from GPF
Cr	36.xxx	Inter Unit A/c personnel
		OR
Dr	36.xxx	Inter Unit A/c personnel
Cr	27.501	Temporary Advance from GPF

SJE	P.315	Transfer of CPF Subscription recovery to Head Office
PART	I	Originating ARU Data Source: Recovery Schedules
Dr	44.402	Employees Contribution to CPF A/c
Cr	36.xxx	Inter Unit A/c personnel
PART	II	Responding Unit (Head Office) Data Source: IUTN
Dr	36.xxx	Inter –Unit A/c personnel
Cr	44.402	Employees Contribution to CPF A/c

SJE	P.316	Transfer of CPF NR Advance/Final Closure payment to Head Office
PART	I	Originating ARU Data Source: Payment schedule
Dr	36.xxx	Inter Unit A/c Personnel
Cr	27.504	Non-Refundable Advance/Final Closure-CPF
PART	II	Responding Unit (Head Office) Data Source: IUTN
Dr	27.504	Non-Refundable Advance/Final Closure-CPF
Cr	36.xxx	Inter Unit A/c -personnel

SJE	P.317	Transfer of CPF Temporary Advance payments and recovery to Head Office
PART	I	Originating Unit
		Data Source: Payment and Recovery Schedules
Dr	36.xxx	Inter Unit A/c personnel
Cr	27.502	Temporary Advance form CPF
		OR
Dr	27.502	Temporary Advance from CPF
Cr	36.xxx	Inter Unit A/c personnel
PART	II	Responding Unit (Head Office)
		Data Source: IUTN
Dr	27.502	Temporary Advance from CPF
Cr	36.xxx	Inter unit A/c Personnel
		OR
Dr	36.xxx	Inter unit A/c personnel
Cr	27.502	Temporary Advance from CPF

SJE	P.318	Transfer of payments of pension to Head Office
PART	I	Originating Unit
		Data Source: Payment Schedule
Dr	36.xxx	Inter Unit A/c personnel
Cr	44.120	Provision for pension
PART	II	Responding Unit (Head Office)
		Data Source: IUTN
Dr	44.120	Provision for pension
Cr	36.xxx	Inter Unit A/c Personnel

SJE	P.319	Transfer of payments of Gratuity to Head Office
PART	I	Originating ARU
		Data Source: Payment Schedule
Dr	36.xxx	Inter Unit A/c personnel
Cr	44.110	Provision for Gratuity
PART	II	Responding Unit (Head Office)
		Data Source: IUTN
Dr	44.110	Provision for Gratuity
Cr	36.xxx	Inter –Unit A/c Personnel

ONE-TIME JOURNAL ENTRIES

(See explanation under Non-Standard Journal Entries)

RECTIFICATION JOURNAL ENTRIES

(See explanation under Non-Standard Journal Entries)

HEAD OFFICE JOURNAL ENTRIES

SJE	P.701	For interest accrued on House Building Advance Date Source : Interest Computation Sheets
Dr	28.360	Interest Accrued –Staff Loans and Advances
Cr	62.211	Interest on Staff Loans and Advances-House Building Advance

SJE	P.702	For Interest accrued on Scooter/Motor Cycle Advance Data Source : Interest Computation Sheets
Dr	28.360	Interest Accrued –Staff Loans and Advances
Cr	62.212	Interest on staff loans and Advance – Scooter/Motor Cycle Advance

SJE	P.703	For interest Accrued on Motor Car Advance Data Source: Interest Computation Sheets
Dr	28.360	Interest Accrued on Staff Loans and Advances
Cr	62.213	Interest on Staff Loans and Advances – Motor Car Advance

SJE	P.704	Transfer of House Building Advance Interest
Dr	27.101	Interest on staff loans and Advances –House Building Advance
Cr	28.360	Interest Accrued - Staff Loans and Advances

SJE	705	Transfer of Scooter/Motor Cycle Advance Interest
Dr	27.102	Interest on staff loans and Advances-Scooter/Motor Cycle Advance
Cr	28.360	Interest Accrued on Staff Loans and Advances

SJE	P.706	Transfer of Motor Car Advance Interest
Dr	27.103	Interest on staff loans and Advances-Motor Car Advance
Cr	28.360	Interest Accrued on Staff Loans and Advances

SJE	P.707	Transfer of GPF Subscription to Fund A/c
Dr	44.409	Employees Subscription to G.P.F
Cr	57.120	General provident Fund

SJE	P.708	Transfer of GPF N.R Advance and Final Closure to fund A/c
Dr	57.120	General provident fund
Cr	27.503	N.R Advance/Final Closure -GPF

SJE	P.709	Transfer of CPF Subscription to fund A/c
Dr	44.402	Employees Contribution to CPF
Cr	57.110	Contributory provident fund

SJE	P.710	Transfer of CPF NR Advance/Final Closure to fund A/c
Dr	57.110	Contributory Provident Fund
Cr	27.504	NR Advance/Final closure CPF

SJE	P.711	Transfer of pension payments to fund A/c
Dr	57.140	Staff Pension Fund
Cr	44.120	Provision for Pension

SJE	P.712	Transfer of Gratuity payment to fund A/c
Dr	57.130	Gratuity fund
Cr	44.110	Provision for Gratuity

SJE	P.713	Transfer of GPF interest to fund A/c
Dr	78.852	Interest on General provident fund
Cr	57.120	General provident fund

SJE	P.714	Transfer of GPF interest to fund A/c
Dr	78.851	Interest on contributory provident fund
Cr	57.110	Contributory provident fund

MEMORANDA JOURNAL ENTRIES

(See explanation under Non-Standard Journal Entries)

YEAR-END/BEGINNING JOURNAL ENTRIES

(See explanation under non Standard journal Entries)

PART III FORMS AND REGISTERS

Form	No	Name
PC	1	Joining Report
”	2	Order of pay fixation (General) - in cases where Rule 28A of KSR is not applicable
”	3	Order Pay Fixation (28A KSR)
”	4	Personnel Action Memo (PAM) for increment
”	5	Increment Control Register
”	6	Relieving Order
”	7	Last Pay Certificate (LPC)
”	8	Certificate of Transfer of Charges
”	9	Report of Absence
”	10	Abstract of attendance (Temporary Employees)
”	11	Overtime Register
”	12	Overtime Authorisation Slip
”	13	Casual Leave Register
”	14	Casual Leave form
”	15	Application for Leave (HPL Comm : Leave, EL, etc)
”	16	Salary Day Book (SDB)
”	17	Other Establishment Claims Day (OECD) Book
”	18	Unpaid Salaries Register
”	19	Medical Reimbursement Register
”	20	1) Deduction Forms (a) GPF/CPF (b) LIC (c) House Building Advance (d) Vehicle Advance (e) Welfare fund (f) Co-operative Recovery (g) Others
”	21	Loan Application Register
”	22	Loan Allotment Register
”	23	Loans and Advances Register
”	24	Travel Expenses Register
”	25	Application for leave encashment
”	26	Incumbency Register
”	27	Retirement Intimation Letter
”	28	Register of inter-unit transfer Notes (IUTN) Received
”	29	Register of IUTNs issued
”	30	PF Credit Schedule
”	31	PF Debit Schedule

FORM JOINING REPORT

PREPARED BY: Employee concerned - in duplicate

PURPOSE : For recording in the Service Book and Incumbency Register

ACTION IN ESTABLISHMENT SECTION: Issue of original to appointing authority - Duplicate for entering the details in the Service Book and Incumbency Register

KSEB

PC: 1

Location:

Date:

JOINING REPORT

1. Name & Permanent Address:
2. Family (dependants) particulars:
3. Previous Office and Account Rendering Unit:
4. Appointment /transfer reference:
5. Date of Relinquishment of charge (FN/AN):
6. Date of Reporting (FN/AN):
7. Remarks:

Signature of the Employee

Endorsement

Signature & Date

FORM ORDER OF PAY FIXATION (GENERAL)

PC2

PREPARED By: Pay fixation section

PURPOSE: For fixation of Pay

ACTION IN ESTABLISHMENT SECTION: For recording the details in the Service Book and other relevant records and for preferring the claim.

FORM ORDER OF FIXATION/ REFIXATION OF PAY UNDER RULE 28 (A) KSR. PC 3

PREPARED By: Pay Fixation Section

PURPOSE: For refixation of Pay

ACTION IN ESTABLISHMENT SECTION: For recording the details in the Service Book and other relevant records and for preferring the claim.

KSEB

PC2

ORDER OF PAY FIXATION (GENERAL)

Location:

Date:

No. Name and Designation of Employee	Present pay and scale of pay	Date of last increment	Post to which promoted and scale of pay	Date of promotion	Pay fixed on the promoted post	Remarks
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Authorised Signatory

Name of office :

PC 3

FIXATION /REFIXATION OF PAY UNDER RULE 28 (A) KSER

SL No	Name & Designation	Present pay with scale of pay and date from which due	Data of Fixation of pay in the higher post	Notional pay in the lower post by adding one increment to pay in col: 3	Post to which promoted and scale of pay	Pay fixed in the higher post at the stage next above pay in col.5	Date of next increment	Remarks
1	2	3	4	5	6	7	8	9

Prepared by.....

.....
(Countersigned by)

.....
Approved by

FORM: PERSONNEL ACTION MEMO (PAM) FOR INCREMENT PC 4

PREPARED BY : Establishment Section

PURPOSE: This forms the basis for communicating increment sanctioned.

ACTION IN ESTABLISHMENT SECTION/BRANCH : PAM will be entered in the increment control register.

PC: 4
Location
Date

PERSONNEL ACTION MEMO (PAM) FOR INCREMENT

1. Employee No. & Name:
2. Present Pay and & Scale of Pay:
3. Date of last increment:
- 4 Amount of present increment:
5. Date of present increment:
6. Basic pay after present increment:
7. Due date of next increment:
8. Details of extraordinary leave affecting increment:
9. Remarks.

Signature

FORM: INCREMENT CONTROL REGISTER

PC 5

PREPARED By : Establishment Section

MAINTAINED IN : Establishment Section

PURPOSE : For recording the details of increment sanctioned. This register will readily facilitate for pay bill preparation.

FORM: RELIEVING ORDER

PC 6

PREPARED BY : Establishment Section

ISSUED TO : Transferee Office, employee concerned, H. O. etc. etc

PURPOSE : For intimating the fact of relief of employee.

ACTION IN ESTABLISHMENT SECTION : For recording the details in the Service Book, Increment Control Register, Incumbency Register etc.

K. S. E. BOARD

Location code

Name of Office

Month /Year

INCREMENT CONTROL REGISTER

PC 5

Sl No	Employee Name	Date of Increment	Present pay & scale of Pay	Rate of increment	Enhanced pay after sanctioning increment	Initial of sanctioning authority	Remarks
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K.S.E BOARD

Location code

Name of Office

RELIEVING ORDER

PC6

Sl No	Employee Name	Posted to	Designation		Pay Scale		Eligibility for Travelling expenses	Data of relief	Remarks
			Before Transfer	After Transfer	Before Transfer	After Transfer			

Signature of Competent Authority

FORM: LAST PAY CERTIFICATE (LPC) PC 7

PREPARED BY : Establishment Section - in Duplicate

ISSUED : Original to Transferee Unit (ARU) - one copy retained

PURPOSE : For Claiming the pay and allowances of the employee in the new unit.

ACTION IN ESTABLISHMENT BRANCH/ SECTION: Particulars in the L. P. C will be recorded in the Establishment Section for claiming the pay and Allowances and for recovery of loans and other deductions.

FORM: CERTIFICATE OF TRANSFER OF CHARGE (CTC) PC 8

PREPARED BY : Employee concerned

ISSUED TO : Establishment Section. Establishment Section will retain one copy-One copy will be sent to the Authority who has transferred the employee - one copy to Transferee Unit.

PURPOSE : For intimating the fact of Transfer of charge/ taking over charge to the authorities concerned.

ACTION IN ESTABLISHMENT SECTION: Entries in SB and incumbency register updated based on CTC.

KSEB

PC : 7

Location :

Date :

LAST PAY CERTIFICATE

Sri / Smt.

Proceeding on :

to join the appointment of :

Substantive appointment :

Acting appointment, if any,

Substantive pay :

Acting Allowances :

Other allowances (to be specified) 1)

2)

3)

4)

5)

6)

Nature & Date of Commencement of the present leave :

Rate of Leave allowances :

Date upto which pay and allowances have been disbursed :

Date of handing over charge : (Forenoon / Afternoon)

Nature and amount of deductions/recoveries from pay per month.

a) To be transferred to Head Office :				
Nature	No.	Rate of recovery	Balance to be recovered	Balance instalment
1. PF Sub				
2. PF Loan				
3. House Loan				
4. Conveyance Loan				
5. Welfare Fund				
6.				
b) To be transferred to other agencies				
Nature	No.	Rate of recovery	Balance to be recovered	Balance instalment

1. LIC

2. IT

3. Co-operative

4. Court attachment

5.

Any other amount owing to/from the employee

- 1.
- 2.
- 3.

Signature and Designation of
the Officer granting the certificate

(to be filled in by the Head of the new Office in the case of non-gazetted Officers)

Date of joining duty
at the new Office

(Fore noon/After noon)

Signature and designation
of Head of new office

Station:

Date

**KERALA STATE ELECTRICITY BOARD
CERTIFICATE OF TRANSFER OF CHARGE**

PC 8

RELIEVED OFFICER

- 1 Name
(in block letters)
- 2. Post held and Office
- 3. Orders under which Transfer of charge is made
- 4. Purpose :-
 - (a) If on transfer, to which post.....
Office & Station.....
 - (b) If proceeding on leave:
 - Nature of leave.....
 - period from..... To.....
 - Address during leave.....
 - (c) If holding charge in addition to other duty:
 - Official designation.....
 - Office & Station.....
 - (d) If returning; particulars
- 5. Signature..... Date..... Time..... F. N/A. N.

RELIEVING OFFICER:

- 1 Name
(In Block letters)
- 2 If on transfer; from which post.....
Office & Station.....
- 3. If returning from leave:
 - Post held.....
 - Office & Station.....
- 4. If holding charge in addition to other duty
 - Official Designation.....
 - Office & Station
- 5. Signature..... Date..... Time..... FN/AN

COUNTERSIGNATURE:

SPACE FOR OFFICE USE:

FORM: REPORT OF ABSENCE

PC 9

PREPARED BY : Office/Location (in-duplicate)

ISSUED TO : Establishment Section (ARU)

PURPOSE : To ascertain absence, various kinds of leave etc. for preparation of pay bill/roll of employees.

FORM: ABSTRACT OF ATTENDANCE (TEMPORARY EMPLOYEES) PC 10

PREPARED BY : Field Office/Location (in duplicate)

ISSUED TO : Establishment Section

PURPOSE : To ascertain absence, for preparation of pay bill and to correlate the attendance to specific work order number/job to which they are employed.

KSEB
Name of office

Location Code
Date:

REPORT OF ABSENCE FOR THE PERIOD FROM..... TO.....

Sl No	Employee name	Designation	Days of absence	Leave category				Remark
				Earned Leave	Half-pay leave	Commutated leave	Others (specify)	

Signature

KSEB
Name of office

Location Code
Date:

ABSTRACT OF ATTENDANCE
(Temporary Employees)

Month /Year

Sl. No.	Employee Name	Calendar days	No. of working days	Leave availed		No. of Working days eligible for pay	Work/ Job reference	Remarks
				No. of days	Nature			

Signature

FORM: OVERTIME REGISTER PC 11

PREPARED BY: Establishment Section

MAINTAINED IN: Establishment Section

PURPOSE: For computing overtime allowance

ACTION IN ESTABLISHMENT SECTION: The Overtime Authorisation Slip (O.A.S) received from the locations will be posted to this Register.

FORM: OVERTIME AUTHORISATION SLIP PC 12

PREPARED BY: The Supervisor at work locations

ISSUED TO/MAINTAINED IN: Establishment Section of the ARU

PURPOSE: 1) For authorising and recording of O. T. working
2) For entering in the Overtime Register.

ACTION IN ESTABLISHMENT SECTION: The O. A.S. will be posted in the Overtime Register.

KSEB

Name of office

Month/Year

Location Code:

OVERTIME REGISTER

Work Location (Here state the name of the office where the engagement on O.T was made)

Sl No	Employee name	Designation	O.T Authorisation/ Sanction Particulars	Overtime Dates	Overtime Hours (Total)	Rate of O.T	O.T Amount	Initial of the Officer	Remarks
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KSEB

Work Location

Location Code:

OVERTIME AUTHORISATION SLIP

Sl No	Employee Name	Designation	Nature of work	Date	OVERTIME ACTUAL			Reason for overtime	Remarks
					From (Time)	To (Time)	Hours worked		

1. Signature of Authorising Authority
2. Recommended by

Sanctioned by

FORM: CASUAL LEAVE REGISTER

PC 13

PREPARED BY: Establishment Section

MAINTAINED IN: Establishment Section

PURPOSE: For entering the casual leaves taken by the employees and to ascertain the balance leave at credit of an employee on a particular date

ACTION IN ESTABLISHMENT SECTION: All the casual leaves sanctioned should be entered in this Register

FORM: CASUAL LEAVE FORM

PC 14

PREPARED BY: The Employee concerned

MAINTAINED IN/ISSUED TO: The head of the office

PURPOSE: for availing Casual Leave and Restricted Holidays

ACTION IN ESTABLISHMENT BRANCH / SECTION: The sanctioning of the leave will be recorded in the Leave Register

FORM: APPLICATION FOR LEAVE

PC 15

PREPARED BY : The employee concerned

MAINTAINED IN/ISSUED TO : The head of the office

PURPOSE : For sanctioning of leave

ACTION IN ESTABLISHMENT SECTION: The leave sanctioned will be entered in the Leave Register

KERALA STATE ELECTRICITY BOARD
APPLICATION FOR LEAVE

Note:- items 1 to 9 must be filled in by all applicants whether gazetted or non-gazetted

1. Name of Applicant
2. Post held
3. Department, Office and Section
4. Pay and Scale of Pay
5. House Rent Allowance, Conveyance Allowance or other compensatory Allowances drawn in the present post
6. Nature and period of leave applied for and date from which required
7. Sundays and holidays if any, proposed to be prefixed/suffixed to leave.
- 8 Ground on which leave is applied for
9. Date of return from last leave, and the nature and period of that leave
10. (a) I undertake to refund the difference between the leave salary drawn during commuted leave and that admissible during half pay leave which would not have been admissible had ruling No. 2 under rule 84, Part I not been applied in the event of my retirement from service at the end or during the currency of the leave.
- 10 (b) I undertake to refund the leave salary drawn during “leave not due” which would not have been admissible had rule 85, part I not been applied in the event of my voluntary retirement or resignation from service at any time until I earn half pay leave not due availed of by me.

Signature of the applicant
(with date)

11. Remarks and/or recommendation of the Controlling Officer

Signature (with date)
Designation

(PTO)

CERTIFICATE REGARDING ADMISSIBILITY OF LEAVE

(By Financial Adviser and Chief Accounts Officer in the case of Gazetted Officer)

12. Certified that..... (nature of leave)
forfrom.....to.....
is admissible under rule.....of the Kerala service
Rules:

Signature (with date)

Designation

13. Orders of the sanctioning Authority

Signature (with date)

Designation

If the applicant is drawing any compensatory allowance, the sanctioning authority should state whether on the expiry of leave he is likely to return to the same post or to another post carrying a similar allowance.

FORM: SALARY DAY BOOK (SDB)

PC 16

PREPARED BY : Establishment Section - in duplicate.

MAINTAINED IN / ISSUED TO : Original given to compilation section for sending along with Monthly Accounts. Duplicate retained.

PURPOSE : For creating liability in respect of pay and Allowances.

ACTION IN ESTABLISHMENT SECTION : S. D. B. closed in the Establishment Section and journal entry proposed.

FORM: OTHER ESTABLISHMENT CLAIMS DAY (OECD) BOOK

PC 17

PREPARED BY: Establishment Section - in duplicate.

MAINTAINED IN / ISSUED TO: Original given to compilation Section for sending along with monthly accounts. Duplicate retained.

PURPOSE: For creating liability in respect of employees cost other than salaries.

ACTION IN ESTABLISHMENT SECTION: OECD Book closed in the Establishment Section and journal entry proposed.

KERALA STATE ELECTRICITY BOARD

Salary day book of (Category) for the month of

Journal No..... Name of ARU.....

Bill particulars	Bill no	Pay	DA	HRA	Spread over Allowance	Local and other allow	Gross amount of the bill	GPF/CPF Subscription	GPF loan repay	CPF loan repay	L.I.C	Onam Adv	Con. Adv.	House const. Advance	Welfare Fund	Co-op-recovery	Court attachment	Income tax					Net salary payable	Initials of officer	
		Account Codes							Account Codes																
		Rs	Rs	Rs	Rs	Rs	Rs	Rs.	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs	Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	

Total

Note: To be maintained employee category wise separately under capital and O &M as per chart of account

KERALA STATE ELECTRICITY BOARD

Other Establishment Claims Day Book of (Category) for the month of

Journal No..... Name of ARU.....

Bill particulars	OECD Book Nos	Festival Allowance		Incentive allowance	Bonus	Over time allowance	Holiday wages	School going children allowance	Uniform warm clothing footwear stitching	Medical reimbursement	Leave surrender	Total	Recoveries		Net	Initial of Officer
													ACCOUNT CODES			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

Total

Note : To be maintained Employee category wise as per chart of Accounts separately for capital and O&M

FORM: UNPAID SALARIES REGISTER

PC 18

PREPARED BY Cashiers/person dealing cash

MAINTAINED IN Cash Section

PURPOSE: For recording the unpaid salaries

ACTION IN ESTABLISHMENT SECTION: Balance deposited in the Bank should be noted in this Register

FORM: MEDICAL REIMBURSEMENT REGISTER

PC 19

PREPARED BY/ MAINTAINED IN: Locations and Establishment Section

PURPOSE: For recording all approved medical claims processed for payment from time to time

KSEB

PC 18

Name of Office

Location Code:

UNPAID SALARIES REGISTER

Sl No	Employees Name and Designation	Period to which unpaid salary relates	Amount unpaid	Payment Particulars			Initial of the Officer	Remarks
			Rs.	Vr. Ref.	Date of payment	Amount Rs.		

KSEB

PC 19

Name of ARU:

Location Code:

MEDICAL REIMBURSEMENT REGISTER

Date	EMPLOYEE'S		PATIENT'S			DOCTOR'S			Period of treatment	Date of essentiality certificate	Date of application	Claim admitted Rs.	BUDGET		Medical allow forfeited (months)	Initial of officer	Remarks
	Name	Designation	Name	Relationship	Aliment	Name	Reg.no.	System					Expenditure including this bill Rs.	Balance Rs.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18

FORM; DEDUCTION FORMS

PC 20

PREPARED BY : Bill Preparing Section

MAINTAINED IN/ISSUE TO : Attached to Bills

PURPOSE : For recording the deduction made from the payments to the employees

Location Code :
Name office/Unit

PC 20(a)

MonthYear.....

CPF/GPF DEDUCTION SCHEDULE

Sl. No.	PF Account No.	Name and designation	Basic Pay	Monthly subscription Remittance/DA Arrears/other Deposits		Loan recovery		Total	SDB No.	Remarks
				CPF 44.402 Rs	GPF 44.409 Rs	CPF 27.502 Rs.	GPF 27.501 Rs.			
Grand Total										

Amount in words: Rupees.....

Authorised Signatory

In the case of employees whose names appear fresh in the schedule/ statement, specify the ARU from where they have been transferred to this unit.

KERALA STATE ELECTRICITY BOARD
LIC PREMIUM DEDUCTION SCHEDULE

PC 20(b)

Name of office

Month & Year

SL. No.	Policy No.	Name of Policy Holder	Month to which premium relates	Premium amount	Remarks

Authorised Signatory

KERALA STATE ELECTRICITY BOARD

PC 20(C)

Location.....

House Building Advance Deduction/ Recovery from the Pay Bill for the month of19.....

SL. No.	Loan Number	Name & Designation	Total Amount	Amount already recovered	Amount recovered during the month	Total	Balance

Authorised Signatory

KERALA STATE ELECTRICITY BOARD

PC 20(d)

Location.....

Conveyance advance Deduction/Recovery from the pay bill for month of19.....

Sl No.	Name and Designation	Total Amount	Amount already recovered	Amount recovered during the month	Uptodate recovery	Balance

Authorised Signatory

KERALA STATE ELECTRICITY BOARD

PC 20(E)

Location.....

Welfare fund deduction/Recovery from pay bill for the month of19.....

SL. No.	Name and Designation	Amount	Remarks

Authorised Signatory

KERALA STATE ELECTRICITY BOARD

PC 20(F)

Location.....

Co-operative Deduction / Recovery from the Pay Bill for the month of..... 19.....

SL. No	Name and Designation	Amount	Remarks
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Authorised Signatory

KERALA STATE ELECTRICITY BOARD
Location.....

.....Deduction/Recovery from the pay bill for the month of 19...

SLNo	Name and Designation	Amount	Remarks
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Authorised Signatory

FORM : LOAN APPLICATION REGISTER

PC 21

PREPARED BY : Head Office/Unit Office

MAINTAINED IN : Head Office/unit Office

PURPOSE : For recording the applications for loans received from various locations/units

ACTION IN ESTABLISHMENT SECTION/BRANCH : The nature of the disposal of each application shall be recorded in this Register

FORM : LOAN ALLOTMENT REGISTER

PC 22

PREPARED BY : Head Office

MAINTAINED IN : Head Office

PURPOSE : For recording the allotment of loans to employees

LOAN APPLICATION REGISTER

Date	Sl No.	Employees Name	Designation	Date of application	Details of documents attached	Date of forwarding to H.O	Remarks	Initials of Head of Office
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Note:- Separate Register may be maintained for each type of loan.

LOAN ALLOTMENT REGISTER

Sl No.	Employee Name	Designation	Amount of loan sanctioned	Sanction order No/Date	How to be recovered	Recovery to commence from	Remarks	Initials of head of office
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Note:- Separate Register may be maintained for each type of loan.

FORM: LOANS & ADVANCES REGISTER

PC 23

PREPARED BY : Establishment Section

MAINTAINED IN : Establishment Section

PURPOSE : For watching the recovery of loans issued to employees

PC 24

FORM: TRAVEL EXPENSE REGISTER

PREPARED BY : Establishment Section

PURPOSE : For recording the issue of advance T.A and adjustment of the advance and other T.A Claims

KSEB

PC 23

LOANS AND ADVANCES REGISTER

No: Amount of Loan
 Name: Sanction Order
 Designation: Loanee No:

Balance loan B/F	Recovery month	Instalment No.	Amount Recovered	Upto date recovery	Balance	Remarks
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Note:- Separate Registers may be maintained for each category of loan.
 Separate Folios may be allotted for each employee.

PC 24

TRAVEL EXPENSE REGISTER

Sl. No.	Name	Designation	Month	Amount	Adjustment of advance if any	Net	BUDGET		Signature
							Expenditure till date	Balance available	

Note:- Tour Advance will also be recorded in this register

FORM: APPLICATION FOR LEAVE ENCASHMENT PC 25

PREPARED BY : Employee concerned

MAINTAINED IN/ ISSUED TO: Head of the office

PURPOSE : For encashment of leave

ACTION IN ESTABLISHMENT SECTION / BRANCH : Establishment Section will prepare the bill for the payment based on the leave encashment application, and sanction

KSEB
Name of office

PC 25
Date:

APPLICATION FOR LEAVE ENCASHMENT

Name:
Designation:
Section/Office:
No. of days of E/L surrendered
From..... to.....

Signature of Employee

FORM: INCUMBENCY REGISTER PC 26

PRFPARED BY: Establishment Section

MAINTAINED IN: Establishment Section

PURPOSE: For recording the incumbency periods of the employees

PC 26

KSEB LOCATION.....

INCUMBENCY REGISTER

NAME OF EMPLOYEE..... DESIGNATION.....

Name of Office	Period		Transit	Remarks
	From	To		

FORM: RETIREMENT INTIMATION LETTER PC 27

PREPARED BY: Establishment Section

ISSUED TO: The employee who is due to retire in one month's time.

KSEB

FC 27

LOCATION:

DATE:

RETIREMENT INTIMATION LETTER

1. Employee No
2. Name:
3. Designation:
4. Permanent Address:
5. Date of birth:
6. Due date of retirement:
7. Age as on the date of retirement:
8. Date of entry in service:
9. Qualifying service:
10. Pay and allowances on the date of retirement:
11. Name and Official address of the officer to whom charge is to be handed over:
12. Effective date of handing over of charges:
13. Remarks:

To

The incumbent

Signature of
Controlling Officer

Copy forwarded to H. O.

FORM: PF CREDIT SCHEDULE

PC 30

PREPARED BY : Establishment Section of ARUs in Duplicate

ISSUED TO : PF Section (HO) – Original

PURPOSE : For consolidation of receipts on account of PF by way of Subscription and Loan repayment, and to journalise the same for accounting.

FORM: PF DEBIT SCHEDULE

PC 31

PREPARED BY : Establishment Section of ARUs - in duplicate.

ISSUED TO : PF Section (HO)

PURPOSE: For consolidation of payments on account of PF by way of temporary/Non-refundable advances and closure

KSEB

P.F CREDIT SCHEDULE

PC 30

Name of office:

Month:

Location Code:

SI No	SDB/OECD/ CBR No:	Subscription		Loan Repayment		Remarks (in the case of receipts in respect of employees on deputation, specify Name & PF A/c No.)
		CPF 44.402	GPF 44.409	CPF 27.502	GPF 27.501	

Signature

KSEB

P.F DEBIT SCHEDULE

PC 31

Name of office:

Month:

Location Code:

SI No.	Name & Designation	PF A/c No.	AMOUNT PAID			TOTAL	CBV Nos.	Remarks
			GPF Temp. Adv. 27.501	GPF NR Adv/closure 27.503	CPF closure 27.504			

Signature

ANNEXURES

LOANS AND ADVANCES

CONTENTS

244		Different kinds of Advances
244	A	Officers eligible for advance
244	B	Sanctioning authorities
244	C	A. General Conditions B. Advances to Officers on joint salary basis C. Advances to Officer / officers to whom land is allotted by the Kerala State Housing Board D. Additional Advances – I Additional Advances on joint salary basis II Advances for Repairs III Advance for extension of building
244	D	Calculation of Interest and Death-cum-retirement Gratuity
241	E	Procedure on receipt of applications
244	F	Procedure for release of mortgages or policies after complete repayment

FORMS, BOARD ORDERS & CIRCULARS

HOUSE CONSTRUCTION ADVANCES TO K. S. E. BOARD SERVANTS
DIFFERENT KINDS OF ADVANCES INCLUDED UNDER THIS HEAD

244 Under the sanction of the Board or other competent authority to whom the power under this article is delegated advances may be made to an officer/officers (on joint salary basis) in pensionable service towards the following purposes:-

1. Construction of a house for personal residence
2. Purchase of a site and for the construction of a house thereon for personal residence.
3. Purchase of site with house for personal residence.
4. Purchase of site with house for personal residence and repairs there to.
5. Repairs to own house to make it habitable.
6. Completion of construction of a house already taken up or to extend a house to make it sufficiently accommodative.
7. For redemption of loan taken for any of the above purpose from recognised institutions.

ELIGIBILITY OF BOARD SERVANTS FOR ADVANCE

244 A The following Board employees will be eligible for the advance

1. All officers having substantive appointment in pensionable service:-

2. A Board employee without a substantive appointment who has put in a continuous service of not less than five years, subject to the following conditions:-

(i) The Head of Office concerned (Chief Engineer (Electricity) Chief Engineer (Civil) Financial Adviser and Chief Accounts Officer /Secretary) should certify to the effect that the applicant is not likely to be thrown out of service and that he is likely to be confirmed. The certificate should be in the prescribed form.

(ii) The maximum amount of advance admissible in such cases should be calculated on the basis of the officiating pay of the post in which the incumbent is likely to continue.

3. A Board employee whose services are lent on foreign service conditions to institutions having statutory existence like the University, the Finance Corporation and other commercial concerns and institutions owned or sponsored by Government provided the institutions concerned guarantee repayment during the period such employee is retained by them.

244 B AUTHORITY COMPETENT TO SANCTION THE ADVANCE

Authority	Category of applicants
1 Chief Engineer (Civil)	Officers/Staff under the administrative control of Chief Engineer (Civil)
2 Chief Engineer (Ele)	-do- Chief Engineer (Ele)
3 F.A & C. A. O.	-do- F.A. & C. A. O
4 Secretary	-do- Secretary

CONDITIONS UNDER WHICH ADVANCE IS SANCTIONED**SECTION - A****CENERAL**

244 C (i) Advances for the purposes mentioned will not be sanctioned to Board servant (s) who own (s) a house any where in the country either in his/her/their name (s) or in the name of his wife/her husband/their minor children

While applying for the advance the applicant (s) should make a declaration in the following form in the application.

- "I/We do not already own a house any where in the country either in my name/our name or in the name of my wife/ husband or in the name of my/our minor children".

Note:- Board may relax this provision in exceptional cases where they are satisfied that the house proposed to be built is required for the bonafide residence of the applicant and that it will be impossible for the applicant to reside in his existing house for reasons other than of its having already been let out on rent, or being situated at place other than the place of his work.

(ii) Loans under more than one housing scheme will not be sanctioned to an applicant / applicants.

(iii) Not more than two advances will be given to Board servant (a) during the entire period of his /her/ their service.

(iv) The grant of the second advance is, however subject to the condition that the Board servant (s) is/are obliged, for reasons beyond control, to dispose of the house constructed or purchased out of the first advance and that the first advance has been completely repaid by deductions from the salary or out of the sale realisation of the house which had to be sold by the Board Servant (s) or partly by deductions and partly by sale realisation.

(v) The Board servant selling the house constructed with the advance from Board should convince the Board/ the sanctioning authority of the necessity for the same and obtain prior sanction. The whole or balance of the advance outstanding against the Board servant on this account with interest remaining unpaid shall become payable in lump on the date of sale or immediately thereafter.

(vi) More than one advance shall not be made for the same house and no officer may receive a second advance while any portion of a previous advance (including interest thereon) is outstanding against him except as otherwise provided in these rules.

(vii) The maximum amount of advance admissible shall not exceed 50 month's pay of an officer/officers (on joint salary basis) to whom it is made or Rs. 1,00,000 whichever is less.

Note:- 1 Dearness pay will also be reckoned for the purpose of calculating the maximum amount of advance admissible to an officer under this rule.

Note :- 2. The computation of the loan amount on the basis of officiating pay will be made in the case of an officer having substantive appointment, only if the concerned Head of Office, certifies that he is not likely to be reverted to a post having a lower scale of pay during the period of repayment of the loan.

Pay in respect of provisional appointments may be treated as officiating pay for this purpose and taken into account for calculating the eligible amount of advance, provided such appointments have been continuing for a period of twelve months and where Board or the sanctioning authority consider (s) that there is little chance of the officer being reverted to a lower post.

(viii) All such advances must be for bonafide requirements for the purchase of or building suitable houses for the personal residence of the officers concerned and if more is advanced than what is actually expended for the purpose, the surplus shall be refunded to Board. Advance may be made either in one instalment or in instalments as considered desirable.

(ix) Repayment of the advance shall commence from the first instalment of pay after the expiry of 9 months from the date of disbursement or the date of disbursement of the last instalment, as the case may be or the date of completion of the building whichever is earlier. This concession is not admissible to those who purchase a built house outright. The recovery in such cases will commence with the first issue of pay after disbursement of advance.

(x) Particulars of recoveries to be made from the borrower will be determined by the sanctioning authority in the manner specified under the rules and will be indicated in the order sanctioning the loan. The whole amount of principal and interest shall be recovered in not more than 216 monthly instalments.

In the case of officers who are due to retire before the expiry of the above normal period of recovery, the instalments of repayment should be so fixed that the loan and interest thereon are fully discharged before their retirement. Provided that the recovery of the advance with interest on such cases may be made in convenient monthly instalments (the amount of which should not be less than the amount of monthly instalment on the basis of the full period of repayment admissible under the rules) during the remaining period of his service and provided also that he agrees to the incorporation of a suitable clause in the prescribed agreement and the mortgage deed to the effect that the Board shall be entitled to recover the balance of the said advance with interest remaining unpaid at the time of his retirement or death preceding retirement, from the whole or any specified part of the gratuity that may be sanctioned to him Provided further that where a part of the advance or interest is to be wiped off by adjustment from gratuity the amount actually adjusted will be deemed to have been remitted on the date of retirement/death of the loanee, and no interest will accrue on the amount so adjusted beyond the date of retirement/death.

(xi) Instalments of recoveries will be so fixed as not to contain fractions of a rupee. Fractions of a rupee occurring in the calculation of interest will be included in the last instalment of interest.

(xii) Advances will be recovered at the rate prescribed in clause (x) above or at a higher rate, if higher rate, if the officer receiving the advance so desires in writing by compulsory monthly deduction from the bill for the salary or leave allowance of the officer.

(xiii) Interest will be recovered in one or more instalments, each such instalment being not appreciably greater or less than the instalments by which the principal was recovered. The

recovery of interest will commence from the month following that in which the last instalment towards repayment of principal is due. If for any reason, interest due cannot be worked out finally, recovery should be made provisionally at the rate fixed for the recovery of the principal.

(xiv) If for any reason, no salary is drawn by the officer in any month or months, the payment of the usual instalments must nevertheless be made by him. However, during full months of leave without allowances no recovery will be made and the repayment will be postponed to that extent, provided the principal and interest are fully repaid before the officer retires from service.

(xv) (a) In order to secure Board from loss consequent on an officer dying or quitting the service before complete repayment of the advance, the house together with the land it stands upon must be mortgaged to Board by whom the mortgage will be released on repayment of the full amount of the advance together with interest thereon:

(b) The borrower should assign in addition to the land and building any one of the following as collateral security.

1. A Life Insurance policy taken by the loanee in the official branch of the State Insurance Corporation of India or in the postal Insurance for an amount sufficient to cover 25% of the amount of the loan.

Note:- 1. The policy should be absolutely assigned to the Chairmen, K. S. E. Board in Form No. 35. The assignment of policy of Life Insurance will be made by an endorsement in the prescribed form upon the policy itself or by a separate instrument signed by the assignor or his duly authorised agent and attested by the atleast one witness specifically setting forth the fact of assignment. If the assignment is not made by endorsement on the policy the assignment will be in the Assignment Deed form prescribed.

Note:- 2. In cases where the total value of the house constructed and the property hypothecated to Board along with it as security for the loan exceeds the amount of the loan outstanding repayment by 100% the insurance policy/ policies pledged to Board as collateral security will be reassigned in Form 52A in favour of the loanees, on request in writing.

2. Gratuity death-cum-retirement gratuity to the extent of 25 % of the loan.

Note:- 1. An assignment may be made by Board servant of his gratuity/ death-cum-retirement gratuity in Form 35A towards payment of the advance to him by Board under the rules. The amount of gratuity deemed to be available for this purpose would be the amount due to the applicant on the date of his superannuation at the time of retirement calculated on the basis of the appointment held by the applicant at the time of submitting his application for the grant of the advance. The amount so worked out should be not less than 25% of the advance applied for.

Note: 2. In the case of non-Gazetted Officers the fact of assignment of death-cum- gratuity as collateral security will be recorded in their service book and a certificate to that effect will be attached to the bill claiming the amount of advance. In the case of Gazetted officers the controlling officials concerned will intimate the F. A. & C. A. O. that the death cum-retirement gratuity of the officer stands mortgaged to Board and a copy of the communication will be attached to the bill claiming the amount of advance.

(c) The Borrower should also produce an encumbrance certificate for 12 years in respect of the landed property furnished as security.

(xvi) The officer must satisfy the sanctioning authority regarding his title to the land upon which the house is or is proposed to be built and in the case of purchase of house or house site, that the proposed vendor has got clear title to the property which has been agreed to be sold to the applicant by the vendor.

Note:- This rule does not preclude the grant of an advance to a person who does not possess proprietary rights on the land upon which he intends to build, provided that the Board is satisfied that the interest which he has in the land is such as to justify the grant of the advance.

(xvii) An officer quitting or removed from a station where he has built a house before the whole amount of the advance has been liquidated, will continue to be liable to the deduction of the monthly instalment until the advance is fully repaid, but with the special sanction of the Board he may be allowed to dispose of the house, provided he is thereby enabled to clear off at once the whole amount due, or to transfer it to any officer of his own or higher rank, the further deductions being made from the salary of such an officer.

(xviii) Applications for advances should be made in Form 29 through the applicant's superior, who will record his opinion as to the necessity for the assistance.

(xix) The applicant must declare that the amount will be expended only for the purpose for which it is applied for and pledge himself that surplus funds if any will at once be refunded to Government.

(xx) The grant of advance is always subject to budget provision. If an advance which has been sanctioned has not been disbursed before the close of the financial year in which it is sanctioned the applicant will have to get the sanction renewed in the in the following year if he still wants the loan.

(xxi) The loan amount should be utilised for the purpose for which it is granted within a reasonable time not exceeding one year from the date of full disbursement of the loan.

(xxii) In case the applicant commits breach of any of the conditions under which an advance is sanctioned the entire amount advanced with interest shall become payable in a lump and shall be recoverable under the provisions of the Revenue Recovery Act.

(xxiii) In the case of advances for purchase of site with house an amount not exceeding 25% of the value of the site with house may also be granted for repairs at the time of the purchase subject to the condition that the overall loan amount does not exceed the maximum amount for which the applicant is eligible at the time of application. The application in such cases should be accompanied by an estimate of repairs duly certified by the Assistant Eng (Buildings and Roads) having jurisdiction over the area in which the site is situated.

(xxiv) In the case of advances for the purchase of site with house and repairs there to the advance will be disbursed in two instalments, the first instalment being equal to the value of the house and site and the second being the balance amount which will be disbursed only after the property is mortgaged to Board.

(xxv) In the case of mortgage deeds executed by an officer, whether Gazetted or non-gazetted, whether independently or jointly with his/her/wife/husband, towards security for the house construction advance of any of the different kinds sanctioned to him / her / them the stamp duty chargeable will be entirely remitted. The remission of stamp duty will be available even when the mortgage deeds are executed by the Board employees jointly with others who are not Board employees.

(xxvi) The applicant should furnish along with the application for advance a plan of the building proposed to be constructed or purchased by him and a certificate from the Village Officer concerned regarding the location of the site with reference to the nearest road, Survey No., Village and the detailed address of the owners of the adjoining properties. These records may be passed on duly countersigned by the controlling officer to the Executive Engineer having jurisdiction over the area in which the site is situated with a request for valuation. They need not be sent to Board along with the application, in cases where Board is competent to sanction the advance. But the Head of office should state in his certificate recorded in the application that the certificate from the Village Officer and the plan of building have been obtained from the applicant. In case where the Head of office himself is competent to sanction the advance he should obtain the records and keep them with him.

Note:- Since the purpose of the valuation is only to ensure proper utilisation of the loan amount an approximate valuation by the Public Works Department (Buildings and Roads Branch) will be sufficient.

(xxvii) In the last pay certificates granted to officers the original amount of such advance, the amount repaid and the- balance remaining due should be specified.

SECTION - B

ADVANCE TO OFFICERS ON JOINT SALARY BASIS

When both husband and wife are individually eligible and jointly apply for assistance to build or acquire a house for their joint residence, advance may be made to both on joint salary basis subject to the following conditions.

(i) The total of the officiating pay/substantive pay of the officers will be taken into account for determining the amount of advance admissible subject to the maximum limit Rs. 1,00,000

(ii) The disbursement of the amount will be made on joint receipt signed by both the applicants.

(iii) The husband and wife will be jointly and severally liable for the repayment of the advance with interest. The bond/agreement for securing the advance should be jointly executed by them.

(iv) Separate assignment deed is necessary in case the wife/husband also assigns her/ his policy.

(v) Joint policies issued in the name of both husband and wife will also be accepted as security for the advance.

(vi) For the purpose of monthly recoveries/repayments the advance amount will be split into two portions in proportion to their respective officiating substantive pay and recoveries/repayments effected accordingly.

(vii) Subject to the above, the general principles of section 'A' will be applicable.

SECTION – C
ADVANCES TO OFFICER/OFFICERS TO WHOM A PLOT OF LAND IS ALLOTTED
BY THE KERALA STATE HOUSING BOARD

Advance may be sanctioned to an officer/officers on joint salary basis for construction of house on plots of land allotted by the Kerala State Rousing Board, for purchase of land allotted by the Board and for construction of house thereon or lands with houses allotted by the Board.

The general principles and conditions in sections A and B will be applicable in addition to the following

(1) In case the Kerala State Housing Board will execute the sale deed in favour of the applicant only after the construction of the building is completed and if for that reason, it is not possible for the applicant to mortgage the property to Board before the amount of advance is drawn, the amount of advance will be paid to the applicant in one lump.

(a) after assigning the insurance policies in favour of Board as laid down in the rules.

(b) after obtaining a plan of the proposed building approved by the Kerala State Housing Board and

(c) after obtaining an agreement from the loanee in Form 37A.

(2) The building should be constructed within one year from the date of disbursement of the advance.

SECTION D

ADDITIONAL ADVANCES

1 (a) An additional advance may, however, be sanctioned to an officer / officers on joint salary basis who has / have already availed of an advance provided that the aggregate of the original and additional advance does not exceed the maximum amount he /she was / they were eligible for on the basis of his / her / their pay at the time the original advance was sanctioned subject to the following conditions :-

(1) A certificate from an officer of the Public Works Department (Roads and Buildings) not lower in rank than that of an Assistant Engineer who is having jurisdiction over the area in which the house is situated that the site with the construction already thereon is worth the amount already sanctioned to the officer, specifying also the actual value of the construction (structure is furnished along with the application).

(2) The application should be submitted within one year from the date of disbursement of the original loan.

(3) The additional advance thus granted will be treated as a part of the original loan.

(4) The recovery of the additional advance will commence immediately on the expiry of six months from the month in which the additional loan is disbursed, the entire amount (including the additional advance) being recovered with interest within the period fixed for the repayment of the original loan.

(5) As the property would have already been mortgaged to the Board in consideration of the original advance, the amount of additional loan will be disbursed only on executing a document creating a second mortgage on the equity of redemption in the form prescribed by the Board.

(b) An additional advance may also be sanctioned in cases where the amount of the advance granted has been fully expended and the Board servant finds it impossible to complete the essential item of work like flooring, plastering, ceiling, construction of bath rooms etc. Such additional advance shall not exceed six times the officers monthly pay /salary (including dearness pay) or Rs. 20,000 whichever is less and will be allowed over and above the overall ceiling of Rs. 1,00,000/- subject also to the following conditions:-

(1) The additional advance will be granted only if applications in Form 30 for such advances are submitted within one year from the date of drawal of the original advance.

(2) The pay / salary of the applicant at the time of applying for the additional advance will be taken into consideration for reckoning the amount of advance.

(3) A certificate shall be produced from the Executive Engineer (Buildings and Roads) having territorial jurisdiction over the area to the effect that on account of non completion of essential items of work, the house is not fit for occupation and that the amount is required for bonafide completion of the house. In case where the estimated value of the house (including the anticipated cost of completion of essential items of work) does not exceed Rs. 1,00,000 the certificate may be from the Assistant Engineer, having territorial jurisdiction over the area.

(4) The additional advance thus granted will be treated as a part of the original advance.

(5) In cases where the repayment of advance already sanctioned has commenced, the recovery of the additional advance will commence with the salary for the month, next to that in which the additional loan is disbursed provided the entire amount (including additional advance) is repaid with interest within the period fixed for the repayment of the original advance. In other cases, the repayment will commence along with that of the advance already sanctioned.

(6) As the property would have already been mortgaged to Board in consideration of the original advance / advances, the amount of the additional advance will be disbursed only on the Board servant executing a document creating a second or third mortgage, as the case may be on the equity of redemption.

(7) In the case of applications on joint salary basis for additional advance for completion of house constructed with the assistance sanctioned to any one of them the amount for which the new applicant is eligible will be calculated on the basis of his/her salary at the time of verification of the joint application.

The disbursement of the amount will be made on joint receipt signed by both of them.

(8) Subsequent refixation of pay sanctioned to an applicant with retrospective effect will be taken into account for calculating the eligibility for additional advance.

(c) If the insurance policies already assigned in consideration of the original advances, do not cover 25% of the aggregate amount of the original and additional advances, fresh policy should be offered as collateral security in the case of application for additional advance and the value of the new policy plus that of the policies already assigned should cover 25% of the total amount of the advance.

(d) In cases where additional advances are sanctioned for construction of houses on plots of land allotted by the Kerala State Housing Board the amount of additional advance will be paid after executing a further agreement in Form 37B

(e) In cases of adjustment of a portion of the advance sanctioned for construction of a building in a plot allotted by the Kerala State Housing Board against the Death cum-retirement Gratuity payable to the officer, he has to execute a further agreement in form 37C over and above the agreement/agreements in form 37A/37B.

(f) In the case of additional advances applied for completion of construction of house or for repairs, a further encumbrance certificate supplementary to the one already furnished for the original loan, need not be insisted on, as the land with building stands mortgaged to Board.

(g) Subject to the above, the general principles in Sections A, B and C will be applicable.

II (a) An advance may be made to an officer to enable him to effect repairs to his own house which are required to make it habitable where such repairs are not in the nature of ordinary repairs and which involve large outlay in comparison with the value of the house.

(b) Such advance shall not exceed six months pay of the officer to whom it is made or the amount required for the work whichever is less.

(c) Such advance may be made to an officer to repair a house which he has built or purchased with a previous advance but unless the Board otherwise permit atleast five years should elapse since the previous advance was drawn.

(d) Subject to the above, the general principles of sections A to D(1) will be applicable

Note:- The application for the advance should be supported by an estimate certified by the officer mentioned in clause III (2) below.

III (1) (a) An advance may be made to an officer to enable him to complete the construction of a house already taken up or to extend a house to make it sufficiently accommodative, provided that in the case of an officer who had availed of an advance under sections A to D I the advance should be limited for the purpose of extension only and a period of atleast 5 years should have elapsed from the date of drawal of the previous advance, and

(b) In the case of an officer who had availed of an advance under section D II the advance should be limited for the purpose of extension only and a period of one year should have elapsed from the date of the previous advance.

(2) Such advance shall not exceed 15 months pay of the officer to whom it is made or Rs. 30,000 or the amount required for the work (whichever is the least) according to a certificate from an Engineer not lower in rank than that of an Assistant Engineer of the Public Works Department (Buildings and Roads) and having jurisdiction over the area in which the house is situated.

(3) Each such application should be accompanied by an estimate certified by the officer mentioned in clause (2) above.

(4) For the purpose of repayment, the advance under this section will be treated as a separate advance, quite independent of the advance already drawn under section A to D I or D II subject however, to the General principal in Article 244 C.

RULES REGULATING CALCULATION OF INTEREST AND DEATH-CUM-
RETIREMENT GRATUITY

Calculation of Interest

244. D (1) (a) Interest shall be calculated for each month on outstanding balance at the end of that month at the rate prescribed by Board from time to time. The rate to be applied will be that prevalent on the date on which the advance is drawn.

(b) For the calculation of interest periods of half a month and over will be treated as one month and less than half a month as half a month.

(c) If the loanee dies while in service before the final settlement of the loan account, no interest will be recoverable on the principal amount of outstanding advance proposed to be adjusted from the insurance amount and gratuity for any period beyond the date of death of the loanee. The amounts due on the insurance policy /policies assigned in favour of Board and the gratuity should be realised and adjusted to the extent necessary for the final settlement of the loan account as early as possible, after the death of the loanee.

2. Levy of Penal Interest

Penal interest at prescribed rate over and above the normal rate of interest will be levied in respect of over-due instalments of interest or principal and interest outstanding from time to time in cases where there is any default, violation or breach of all or any of the provisions contained in these rules and/or in the original or supplementary mortgage deeds or any other documents executed in pursuance of these rules and also in the following cases of non-compliance with the requirement of rules.

(i) Retention of the loan amount utilised by the loanee beyond the normal admissible periods.

(ii) Retention of sale proceeds of house purchased with Board loan beyond the normal admissible period.

(iii) Non-utilisation of loan for the purpose for which it was sanctioned even when the loan is repaid to Board in lump within the normal permissible data.

(iv) Delay in the execution of the mortgage bond after purchase of house-site/ house and site.

(v) Delay in the production of utilisation certificate as well as completion certificate.

(vi) Non-compliance with the requirements of other rules relating to house construction advance.

3 Calculation of Death-cum Retirement Gratuity

The Head of office work out roughly the gratuity/death-cum-retirement gratuity payable to the officer under the service rules applicable to him as well as the principal and interest that

would be outstanding recovery on the normal date of retirement of the applicant. The basis for working out the gratuity/death-cum-retirement gratuity will be the appointment held by the applicant at the time of submitting the application. For purpose of calculating the death –cum-retirement gratuity adjustable towards the outstanding advance amount and interest, the pay that will be taken in to account is such pay including dearness pay, as he would be eligible for, at the time of retirement had he continued in the same appointment. For the purpose of calculating the principal and interest, it will be assumed that the Board servant can generally commence repayment of the advance one year after the date of application of the advance, if it is for purchase of site and/or construction of a building and six months after date of application if it is for outright purchase of a built house. All such applications from Gazetted officers should be routed through the F.A & C.A.O. The actual amount to be sanctioned and that to be adjusted from gratuity/ death-cum-retirement gratuity as also the amount to be recovered in monthly instalments, will be determined by the sanctioning authority in the manner specified under the rules and will be indicated in the order sanctioning the loan.

Note:- 1. The applicant should furnish a declaration in the application form that he agrees to adjust a portion of the advance (amount to be specified) from the gratuity/death-cum-retirement gratuity admissible to him.

Note :- 2. Head of office should certify in the application form “that the amount of gratuity/ death-cum-retirement gratuity due to the applicant on the date of his superannuation/at the time of retirement calculated on basis of the appointment held by the application is estimated to be Rs..... and that the applicant is governed by Board Rules.

RULES REGARDING THE PROCEDURE ON RECEIPT OF APPLICATIONS

244 E (i) Except in the case of advances requiring sanction of the Board, application from non-gazetted officers for advance shall be submitted through the Head of Office concerned, who will forward it to the authority competent to sanction it. In the case of advance requiring Sanction of Board, application for advance shall be submitted through the Head of the Office concerned, who will forward it to the Board direct in the case of Non-gazetted officers and through the F.A & C.A.O in the case of Gazetted Officers. The Head of the office will forward along with the application certificate in Form 37. He shall satisfy himself as to the sufficiency of the security offered in each case and shall, while forwarding the application, record his opinion as to the extent of the amount that may be advanced without risk to Board. When the applicant is himself the Head of office, he shall forward the application to the F.A & C.A.O who shall certify as to the sufficiency of the security offered. Application for cancellation of loans already sanctioned shall likewise be forwarded to the sanctioning authority through the F.A & C.A.O in all cases. Applications shall be received by the F.A & C.A.O only till the end of December each year.

(ii) On sanctioning the loan or on receipt of Board orders sanctioning the loan, the disbursing authority concerned should get the security bond executed and obtain all the documents specified by Board’s Legal Adviser in support of the clear title certificate. He should then arrange for all these documents being kept under safe custody along with the mortgage deed.

The loan sanctioning authority will be held personally responsible in the matter of keeping the documents under safe custody. The documents pertaining to each loan should be kept in one cover or folder with a label on the outside giving details of the contents. An annual verification of the documents should also be made and the fact recorded in the register.

The loan sanctioning authority should also see that the insurance policies are kept alive and the insurance amount is adjusted to the loan account, if the policy matures during the period of

repayment of advances. In the case of policies where the premia are paid by deduction from salary bills or otherwise the loanee should satisfy his immediate superior authority once in every three months that the premia have been remitted and the policy is kept alive. The immediate superior in turn will report the fact to the sanctioning authority who will make the necessary entries in the remarks column of the registers of advances maintained in his office, duly attested. In respect of advances sanctioned to officers who are deputed on foreign service conditions such reports should be sent to the F.A &C.A.O.

This procedure should be followed in order to see that statutory dues such as property tax, land revenue, michavaram etc, are paid in time and the property offered as security is kept unencumbered.

Note :- In deserving cases, Board will have the discretion to reassign such insurance policies to the loanee before complete repayment of the advance with interest, irrespective of the consideration whether they have matured or not provided the amount of other insurance policies, if any assigned in favour of Board will cover an amount not less than 25% of the outstanding amount of the advance with interest thereon at the time when the loanee requests for the reassignment of the insurance policy/ policies.

(iii) The amount sanctioned shall be drawn on bill signed by the applicant and countersigned by the sanctioning authority. The drawing of the loan in advance of the construction of the building will be permitted only subject to rules in clause (vi) below.

Note :- A certified copy of the sanction should be attached to the Bill.

(iv) Payment of the advances shall not be made unless the sanctioning authority certifies that all relevant documents such as title deed, mortgage deed, collateral security etc., have been obtained and kept under safe custody.

(v) In cases of House Construction advance already sanctioned/to be sanctioned for construction of houses on plots of land allotted by the Kerala State Housing Board/ for purchase of land allotted by the Kerala State Housing Board and for construction of houses thereon/ purchase of lands with houses allotted by the Kerala State Housing Board, the sanctioning authority should obtain from the loanees non-encumbrance certificate of the properties along with the mortgage deeds, if the sale deed in favour of the loanees and the mortgage deeds in favour of Board are not executed simultaneously on the same day. Such non-encumbrance certificates should cover the period from the date of sale of the property by the Kerala State Housing Board in favour of the loanees to the date of execution of the mortgage deed by the loanees in favour of the Board and these certificates should be kept under safe custody along with the other documents.

(vi) It will be the duty of the sanctioning authority to see that the amount of loan is properly utilised within a reasonable time not exceeding one year from the date of full disbursement of the loan and to take steps for the recovery of the outstanding balances under the provisions of the mortgage deed. When the loan is disbursed before house is constructed, the sanctioning authority concerned must ascertain the actual value of the building completed and see to the refund of the balance of the loan that may remain unspent.

When House Construction Advance is sanctioned to an applicant to whom a plot of land is allotted by the Kerala State Housing Board the Officer responsible to watch the utilisation of the loan amount should intimate the K.S.H. Board that Board is interested in the land allotted to the loanee as well as in the building proposed to be constructed. He should also request the Kerala State Housing Board to intimate him in due course the execution of the sale deed in favour of the loanee to enable him to watch the timely execution of the mortgage deed of the property by the loanee in favour of Board.

In cases where advances are sanctioned for construction of houses on plots of land allotted by the Kerala State Housing Board the sanctioning authority responsible for watching the utilisation of the advance should obtain from the loanees, before disbursement of the advance, documentary evidence to prove that the cost of the land has been paid in full to K.S.H. Board and furnish a certificate to that effect along with the bill. In cases where advances are sanctioned for purchase of land allotted by the Kerala State Housing Board and for construction of houses thereon, such documentary evidence should be obtained from the loanees within a period of two months from the date of disbursement of the advance.

Along with the utilisation certificate, the officers responsible for watching the utilisation of the loan amount, should obtain from the loanees a certificate issued by the Kerala State Housing Board that the house has been constructed according to the approved plan.

The officer responsible for watching the utilisation of the loan amount should forward utilisation certificates of loans to the F.A & C.A.O within three months from the date fixed for the production of the utilisation certificates.

It is also the duty of the sanctioning authority to ensure that the property mortgaged to Board is kept free of any encumbrance throughout the period of repayment of the loan. He should also forward to Board not later than the first of the succeeding month half yearly statements showing the particulars relating to each advance in the prescribed form every year.

(vii) The following procedure should be observed for the disbursement of advance for the purchase of house and house sites.

(i) The details of the house and site or the site proposed to be bought and the house to be built on it should be given in the application, as far as possible. The approximate value of the land and building, should however be indicated in the application. The value of the house proposed to be purchased or constructed should cover two-thirds of the loan amount applied for

(2) After scrutiny of the application by the sanctioning authority, the amount of advance admissible under rules will be intimated to the applicant and he/ she will be asked to produce in the following form a clear title certificate relating to property proposed to be purchased or on which the house is proposed to be constructed, from the Legal officer, K.S.E Board to which the property belongs.

“Certified that the applicant Sri/Sarvasree (here enter the name /names and address of the applicant/applicants) has/have clear title to the properties comprised in Sy. No.....(here enter Sy. No. Village and Taluk and the extent in each survey No. of the security properties) subject to the charge/liability.....(here enter the details of the charge or liability, if any over Survey no

There is no legal objection to sanction the loan applied for on the security of these properties subject to the clearance of the above charge/liability.

Place:

Signature of Legal Officer

Date :

K. S. E. Board

II. List of documents produced by the party (here enter the details of documents)

Place : Signature of Legal Officer
 Date : K. S. E. Board

III. List of documents to be kept under safe custody by Board (ie, documents to be kept in original and those of which certified copies have to be obtained)

(here enter the details of documents)

Place:
 Date: Signature of the Legal Officer

IV. Statement furnished by the Board explaining how applicant gets clear title to the property offered as security.

Place: Signature of Legal Officer.
 Date: K. S. E. Board

Scrutiny of the title deed of the property will be done by the Legal Officer of the Board on payment of a fee of one per cent of the Loan applied for subject to a minimum of Rs.15/- and maximum of Rs. 100 per each case or such other rates fixed by Board from time to time. The fee in each case will be realised direct from the applicant by the Legal Officer. In case the amount of Loan applied for is less than the amount admissible to him under the Rules and in case the applicant's subsequent request for the grant of the full eligible amount, after the issue of the title certificate by the Legal Officer is entertained by the Board, additional scrutiny fee shall be payable only if further scrutiny is done by Legal Officer.

No fee should be realised by Legal Officer from the applicant for further clarification asked for on the title certificate once issued. The documents for scrutiny and issue of clear title certificate should be forward to the Legal Officer through the sanctioning authority.

(3) In the case of applicants to whom plots are allotted by the Kerala State Housing Board, for construction of houses, the usual title certificate from the Legal Officer may be dispensed with, in case Board is satisfied that the plot of land allotted to an applicant is part of Government land assigned to K.S.E.B Board.

(4) If after scrutiny of the document it is found that there is no risk in advancing money for the purpose, the sanctioning authority may sanction the advance.

(5) The advance for the purchase of the site with house will be disbursed in full after the assignment of insurance policy sufficient to cover 25 per cent of the advance and the execution by the applicant of an agreement to Board on stamp paper agreeing to purchase the property and execute a deed mortgaging that property to Board within two months from the date of drawal of the advance or to refund the entire amount with interest, on failure to do so. The agreement should be in Form 36.

(6) In the case of advances for purchase of site only the prices of the site not exceeding 1/3 of the advance amount will be disbursed on execution of the agreement and assignment of insurance policies as laid down in the previous rule. The balance will be disbursed only after the site is purchased and mortgaged to Board. The mortgage deed in this case should be in Form 32.

(7) Purchase of the site and/or building mortgaging the same in favour of Board should be completed within two months from the date of disbursement of the advance. In the case of purchase of site alone the house to be built on it should also be mortgaged to Board. Sanctioning authority should see that the condition is satisfied. The unit officers disbursing the advances will intimate the particulars of the disbursement to sanctioning authority. If the borrower fails to execute the mortgage deed within the prescribed time limit, prompt action should be taken by the sanctioning authorities to recover the entire amount with interest in lump as agreed to in the agreement.

PROCEDURE FOR RELEASE OF MORTGAGE/ POLICIES AFTER COMPLETE REPAYMENT OF THE LOAN AND INTEREST

244 F. 1. When a Board servant who has taken an advance under the rules for grant of house construction advance has remitted the principal and interest thereon, he should make a request for release of mortgages to the sanctioning authority.

Sanctioning Authority should forward the request to the F. A. & C.A.O for verification. The F. A. & C. A. O. will verify the loan amount and recommend to the sanctioning authority whether the security documents may be released. The sanctioning authority may then issue formal orders for the release of securities.

The sanctioning authority shall then prepare a draft release deed in Form 52 by an endorsement of the mortgage deed itself. The sanctioning authority will execute the deed and return it to the loanee direct with instructions to present the document for registration before the concerned registering office within four months from the date of execution. The sanctioning authority will also simultaneously inform the concerned Registering Officer to register the same and report details of registration to the sanctioning authority. The date of execution of the deed will be noted in the Register of Recoveries maintained by Sanctioning Authority against the entry of the concerned Officer.

The Life Insurance Policy/Policies shall also be released and reassigned to loanee (s) in Form 52 B and forwarded to the Divisional Manager, Life Insurance Corporation of India in Form 52C.

2. The release deeds to be executed by Board are exempt from stamp duty vide Section 3 (b) (1) of the Kerala Stamp Act. Fees for registration of the documents under the Registration Act will be borne by the loanee in respect of the release deeds.

FORMS

- | | | |
|---|--|---------|
| 1 | Application for advance to Board Employees for building/ repairing/ purchasing of house/house sites. | Form 29 |
| 2 | Application for additional advance to Board Employees for completion of building | Form 30 |

3	Form of agreement to be executed by the applicants for loan to purchase site and to construct building thereon	Form 31
4	Mortgage deed form (to be used in the case of original advance)	Form 32
5	Mortgage deed form (to be used for creating a second mortgage)	Form 33
6	Mortgage deed form (to be used in the case of grant of additional advance on joint salary basis)	Form 35
7	Assignment deed form (to be used for assigning the Life Insurance Policy).	Form 35
8	Form of agreement for adjustment of Death - cum - Retirement Gratuity	Form 35 A
9	Form of agreement to be executed by applicants for loan to purchase property with building.	Form 36
10	Form of Certificate	Form 37
11	Form of agreement to be executed in case where the building is to be constructed in a plot allotted by the Kerala State Housing Board.	Form 37 A
12	Form of agreement to be executed for the additional advances sanctioned for building to be constructed in a plot allotted by the Kerala State Housing Board	Form 37 B
13	Form of agreement to be executed in cases of adjustment of a portion of the advance, sanctioned for construction of a building in a plot allotted by the Kerala State Housing Board.	Form 37 C
14	Register of advances to Board Servants for building, repairing or purchasing houses etc	Form 38
15	Half-yearly statement showing details of the house construction advances sanctioned to the Board servants under the rules for the grant of advance to Board servants for house construction purposes.	Form 39
16	Mortgage deed form (to be used for creating a third Mortgage)	Form 49
17	Mortgage deed form (to be used for creating a fourth Mortgage)	Form 49 A
18	Mortgage bond form (to be used by applicants agreeing to the recovery from the Death-cum-Retirement Gratuity also)	Form 50
19	Release Deed form	Form 52
20	Form for reassignment of Life Insurance Corporation policy	Form 52 A
21	Form for reassignment of Life Insurance Corporation policy (on completion of repayment of advance)	Form 52 B
22	Form of forwarding letter to the Divisional Manager, Life Insurance Corporation of India	Form 52 C

K. F. C. FORM 29
(See Chapter IX Article 244C)

Application for Advance to Board Employees for building/completing/extending/ purchasing/ repairing a house or for purchasing a house-site and constructing a house thereon:

1. Name of the applicant (s)
2. (a) Date of birth.
(b) Date of Superannuation/Retirement.
3. Official designation
4. (a) Monthly substantive pay/officiating pay
(b) Dearness pay, if any
5. (a) Amount of advance asked for (in words as well as in figures)
(b) Rate of repayment of the advance proposed.
(c) Number of instalments of the advance proposed.
6. Name of Office from which payment is desired
7. (a) Purpose of the advance (In the case of purchase of a house with site/house site, the name and address of the person from whom the property is proposed to be purchased also should be specified).
(b) Survey Number of the land and extent.
(c) Village, Taluk and District in which the land is situated.
8. (a) Approximate value of the house, house with site/house site proposed to be purchased.
(b) Estimated cost of construction, completion, extension, or repair of the house.
9. If it had already been purchased, completed, extended or repaired, the date on which it was effected.
10. If any advance (s) had been drawn previously by the applicant(s),
(a) the number(s) and date(s) of the Board Orders sanctioning it/them; and
(b) (l) whether it/they are in the course of repayment, and if so,

- (i) the amount already repaid,
 - (ii) the balance due,
 - (iii) the number of the instalment last repaid, and
 - (iv) the rate of the repayment effected; or
 - (2) Whether it/they was/were finally adjusted, and if so, the date(s) on which the final adjustment(s) was/were effected.
11. Details of the security proposed to be furnished.
 12. Details of the collateral security proposed to be furnished (Kerala State Insurance Policy/Life Insurance Corporation Policy/Gratuity/ D. C. R. G. etc.) (in respect of the insurance policy, furnish also the policy number and the sum insured).
 13. Title of the applicant(s) to the land upon which the house which is proposed to be/ is built, completed, extended or repaired stands.
 14. Whether the certificate is required in the rules from the Executive Engineer/Assistant Engineer of the P W. D. (B&R) having jurisdiction over the area in which the house is situated, is attached (give name and designation of the officer).
 15. (a) Whether Title Certificate from the Legal Officer is attached.
 - (b) Whether Possession Certificate from the Tahsildar having jurisdiction over the area, is attached.
 - (c) Whether Encumbrance Certificate in respect of the land for twelve years, from the Sub-Registrar, is attached.
 - (d) Whether Location Certificate from the Village Officer concerned and plan of the proposed building, are attached (to be retained by the Head of Office),
 16. If the applicant (s) had already drawn or applied for any loan/advance under any other Housing Scheme sponsored by the State/Central Government.
 - (a) the amount of the loan/advance already drawn/applied for.
 - (b) the Scheme under which loan /advance drawn/applied for and
 - (c) the number and the date of the sanction issued by the Government or the date of the application for the loan/advance.
 17. (a) The designation of the Officer who has to sign the bill claiming the advance.
 - (b) The designation of the Officer who has to countersign the bill.

DECLARATIONS

1. I/We hereby bind myself/ourselves to use the advance for the purpose. I/We have applied for and in strict compliance with the rules in this respect laid down in the Kerala Financial Code and order issued by Government and Board from time to time.

2. I/We do hereby declare that surplus of the advance, if any, will be refunded to Board immediately after the work/transaction is over.

3. I/We also hereby agree to adjust Rs(Rupees.....)
of the advance from the gratuity / D. C. R. Gratuity admissible to me/us.

4. I/We also hereby agree to assign Rs(Rupees.....)
from the gratuity / D. C. R. Gratuity admissible to me/ us as collateral security.

5. I hereby declare that I do not already own a house anywhere in the country either in my name or in the name of my wife/husband/minor children/we do hereby declare that we do not own a house anywhere in the country either in the name of our minor children.

6. I/We solemnly declare that the information furnished against the various items indicated above is true to the best of my/our knowledge and belief.

Station: (Signature of the Applicant(s))

Date:
(To be furnished by the Official Superior/Head of Office)

I consider that the advance asked for is actually required for building, completing, extending, purchasing or repairing a/the house or for purchasing a/the house-site and constructing a house thereon for the personal residence of the applicant(s) and that the applicant(s) deserves such assistance.

I also consider that the security offered is sufficient for the advance asked for
I, therefore, recommend that an advance of Rs..... (Rupees.....)
may be granted to the applicants(s) without risk to Board.

(Strike out the item whichever is inapplicable)

- 1. This clause shall be omitted in the case of application for advance for purchasing a house with site.
- 2. Action shall be taken simultaneously in such case to get the property valued by the competent authority provided in Article 244.

I certify that the amount of gratuity/death-cum-retirement gratuity to the applicant (s) on the date of his/ her / their superannuation (at the time of retirement calculated on the basis of the appointment held by the applicant(s) at the time of submitting the application) is estimated to be Rs.....(Rupees.....) and that the applicant (s) is/are governed by the Kerala Service Rules

Station (Dated signature of the Official Superior)

Head of Office (.....)

(To be filled by the F. A. & C. A. O)

I hereby certify that as per this office records no advance was drawn previously by the applicants(s)

I hereby certify that as per this office records the advance drawn previously by the applicant (s) as per B.O dated..... is in the course of repayment/was fully adjusted in.....

I hereby certify also that the information furnished against items, 2, 4, 10 and 12 (item 12 with regard to gratuity/death-cum-retirement gratuity only) has been duly verified and found correct.

FINANCIAL ADVISER AND
CHIEF ACCOUNTS OFFICER

K. F. C. FORM-30
(See Chapter IX Article 244(C))

APPLICATION FOR ADDITIONAL ADVANCE TO BOARD EMPLOYEES FOR
COMPLETION OF BUILDING

1. Name of the applicant(s)
2. (a) Date of birth
(b) Date of Superannuation/Retirement.
3. Official designation.
4. (a) The amount of the original advance and the number and date of the Board Order sanctioning the same.
(b) Date of drawal of the original advance.
5. (a) Monthly substantive pay/officiating pay based on which the original advance was granted.
(b) Dearness pay, if any, based on which the original advance was granted.
6. If the recovery of the original advance has already commenced.
 - (i) the date of commencement
 - (ii) the rata of recovery effected, and
 - (iii) the number of instalments of recovery
7. Amount of additional advance asked for (in words as well as in figures)
8. Details of the property mortgaged to Board (Survey No., Village, Taluk and District No. & date of the registered deed etc.)
9. Whether the collateral securities furnished to Board cover 25% of the total amount (Original plus additional advance) and if not, the details of the fresh securities offered (Kerala State Insurance Policy/Life Insurance Corporation Policy/Gratuity/Death-cum- retirement Gratuity etc.)
10. Whether the certificate from an officer of the P. W. D. having jurisdiction over the area in which the house is situated, is attached (Give name and designation of the Officer).

I/We do hereby declare that the amount of Rs..... (Rupees..... already advanced as per B. O..... dated..... and drawn on.....

has been utilised solely for the purpose for which it was sanctioned and that the additional advance now applied for is necessary for the completion of the house. I/We also bind myself/ourselves to adhere to the rules laid down for this purpose by Board and to refund the excess, if any to Board immediately after the work is over.

Station:

Date:

(Signature of the Applicant(s))

I consider that the additional advance asked for is required for the completion of the house and the land with the construction thereon is worth the advance already paid to him/her/them.

Station:

(Dated Signature of the Head of Office)

I hereby certify that as per this office records, the original advance drawn by the applicant(s) is in the course of repayment/the repayment of the original advance drawn by the applicant(s) has not begun.

I hereby certify that items 2, 4, 5, 6 and 9 (with regard to death-cum-retirement gratuity/gratuity only) have been verified and found correct.

FINANCIA ADVISER &
CHIEF ACCOUNTS OFFICER

K.F.C. FORM 31
(See Chapter II Article 244C)

Form of agreement to be executed by the applicants for loan to purchase site and to construct building thereon.

ARTICLES OF AGREEMENT made this the..... day of one thousand nine hundred and..... BETWEEN The Chairman, K. S. E. B. (herein-after referred to as “the Board on the one Part and Sri.....(here enter name and house address) now employed as..... / (and Smt.....(here enter name and address of the wife) now employed as.....(hereinafter called “the Bounden/Boundens”) on the other part.

WHEREAS the bounden(s) has/have applied for a loan of Rs..... (Rupees.....) under the rules for the grant of House Construction Advance to the Board servants.

AND WHEREAS the Board has sanctioned an advance of Rs..... (Rupees.....) Subject to the provisions of the Kerala Financial Code (hereinafter referred to as the said Code) which expression shall include any amendments thereof or addition there to for the time being in force.

AND WHEREAS out of the said advance of Rs..... (Rupees.....) sanctioned to be paid to the bounden (s) a sum of Rs.....(Rupees.....) being one-third the loan amount is advanced to the bounden (s) on his / her / their executing these presents for the purchase of the property for construction of a building thereon.

AND WHEREAS the bounden (s) has / have as provided in the said code assigned in favour of the Board, Insurance Policy No issued by.....for Rs. (Rupees.....) his/her gratuity/death-cum-retirement gratuity to the extent of (Rupees..... Insurance against fire in the State Insurance Department for a sum of Rs.....(Rupees.....)

Now these presents witness as follows:

1. In consideration of the sum of Rs..... (Rupees.....) paid by the Board to the bounden(s) a) (the receipt of which the bounden(s) hereby acknowledges / do hereby acknowledge) and in consideration of the balance amount of the loan sanctioned to be paid to the bounden (s) after he/they purchase(s) the property for construction of a building thereon, the bounden (s) shall:-

(a) within two months the date hereof purchase (in the joint names) with the loan amount the property mentioned and described in the schedule hereunder written:

(b) within the said period execute a mortgage bond hypothecating the said property and building to be constructed thereon in addition to the Insurance hereby assigned by way of security for the repayment of the loan amount and for the performance of the terms and conditions prescribed in the said Code;

(c) repay to the Board the said amount of Rs..... (Rupees.....) with interest calculated according to and in the manner provided in the said Code.

2. If the bounden(s) fail(s) to purchase the..... within the said period of two months and/or hypothecate it to Board or if the bounden (s) commit breach of all or any of the provisions of the said Code and these presents or for any reason the bond in favour of Board is not executed, the whole amount hereby advanced with interest accrued thereon shall immediately become payable in a lump.

3 The bounden(s) hereby further agree(s) that all sums payable or found due to the Board under or by virtue of these presents shall be recovered from the bounden(s) and his/her/their properties movable and immovable under the provisions of the Revenue Recovery Act for the time being in force as though they are arrears of land revenue or in any other manner as the Board may deem fit.

The Schedule above referred to:

(H. E.)

IN WITNESS WHERE OF Sri..... Chairman for and on behalf of the K.S.E Board and Sri.....and smt.....the bounden(s) has/have hereunto set his /her/their hands the day and year first above written.

Signed by Srietc, etc.

In the presence of Witness

(1)

(2)

Signed by Sri.....and by Smt.....the bounden (s)

In the presence of witnesses:

(1)

(2)

K. F. C. FROM 32
(See Chapter II, Article 244 E)

Mortgage Deed Form

THIS DEED OF MORTGAGE is executed on this the.....day of.....one thousand nine hundred and.....by Sri..... and Smt..... (H,E name(s) designation(s) and address(es) of the Officer(s) hereinafter called “the Mortgagor(s) in favour of the Chairman, K. S. E- Board (hereinafter called “the Mortgagee”)

WHEREAS the Mortgagor(s) has/have applied to the Mortgagee for a loan of Rs..... (Rupees..... only) for the construction of a house on the land/for the purchase of the land and the house/the purchase of the land and construction of a house on the land/the repairing of the house on the land/more particularly mentioned and described in the schedule hereunder/written subject to the terms and conditions contained in the Kerala Financial Code (hereinafter referred to as “the said code” which expression shall where the context so admits or implies include any amendment thereof or addition thereto for the time being in force)

AND WHEREAS the Mortgagee has granted the loan as per order No..... dated..... (herein after referred to as ‘the said order’ to the Mortgagor(s) subject to the terms and conditions herein contained and also those contained in the code and in the said order.

NOW THIS DEED WITNESSETH AS FOLLOWS:-

1. In consideration of the loan of Rs..... (Rupees..... only) advanced to the Mortgagor(s) by the Mortgagee (the receipt of which the Mortgagor (s) doth/do hereby admit and acknowledge) the Mortgagor(s) doth/do hereby transfer by way of simple mortgage to the Mortgagee all that property (and building) described in the Schedule hereunder written (together with the building to be constructed thereon) and other improvements made thereon from time to time to the latent that the said property and building and the other improvements shall remain and be charged as security for the payment to the Mortgagee of the said loan amount, interest and costs and the Mortgagee shall have first charge over the same.

2. The terms and conditions contained in the said code and the said order shall form part of this Deed as if incorporated herein and all the terms and conditions contained in the said Code and in the said order shall be binding on the Mortgagor (s) and the Mortgagor (s) shall fully abide by them.

3. The loan amount shall not be utilised for any purpose other than that for which it is sanctioned.

4. The loan amount together with interest as stipulated shall be repaid to the manner provided in the said Code and in the said Order

5. In case the Mortgagor (s) shall at any time make default in the payment of any of the said instalments on the due date or commit (s) breach of all or any of the terms and conditions contained herein or in the said Code or in the said order the balance of the principal/sum which shall for the time being remain unpaid, together with interest accrued thereon. and all sums found

due to the Mortgagee under or by virtue of These Presents shall forthwith become payable in a lump at once and in case of default in payment of the whole sum immediately the Mortgagee shall have power without the intervention of any Court to take possession of the Mortgaged properties and sell or agree with any other person in selling the same or any part thereof either by public auction or by private contract subject to such conditions concerning title or evidence of title or other matters as the Mortgagee thinks fit with power to vary any contract for sale or to buy in at any auction or to rescind any contract for sale and to resell without being liable for any loss occasioned thereby and to realise the amount due to the Mortgagee from such sale proceeds after defraying the necessary expenses and the Mortgagee shall also have all the powers vested in the Mortgagee under section 69 and 69A of the Indian Transfer of Property Act, 1882.

6. Without prejudice to any or all of the other right and remedies of the Mortgagee all sums found due to the Mortgagee under or by virtue of these Presents shall be recoverable from the Mortgagor/jointly and severally from the Mortgagor(s) and his/her/their properties movable and immovable under the provisions of the Revenue Recovery Act for the time being in force as though they are arrears of land revenue or in any other manner as the Mortgagee may deem fit.

Schedule above referred to

(H. E. details)

In witness Whereof Sriand Smt..... the Mortgagor (s) has/have hereunto set his/her/their hand (a) the day and year first above written.

Signed by Sri.

Signed by Smt.

In the presence of Witnesses.

(1)

(2)

K. F. C. FORM 33
(See Chapter IX Article 244 C)

Mortgage Deed Form (Additional Advance)

THIS DEED OF MORTGAGE executed on this theday of.....One thousand nine hundred and..... by Sri. / Smt..... (here enter name and address) now employed as.....(hereinafter referred to as “the Mortgagor”) in favour the Chairman, K. S. E. Board (hereinafter referred to as “the Mortgagee”).

WHEREAS by a mortgage deed, dated.....and registered as No.....of pages.....to volume.....Book No..... at the Office (hereinafter referred to as “the said Mortgage deed”) the mortgagor transferred by way of simple mortgage the properties mentioned and described in the schedule hereto unto the mortgagee by way of security for the repayment of the loan of Rs..... (Rupees.....) advanced by the mortgagee to the mortgagor subject to the terms and conditions herein contained.

WHEREAS at the request of the mortgagor the mortgagee has in order No.....dated.....sanctioned a further loan of Rs..... (Rupees.....to the mortgagor subject to the terms and conditions contained in the said order (copy of which is attached) hereto and shall form part of this deed as if incorporated herein and in the Kerala Financial Code (hereinafter to as the “said code”) and conditions herein contained;

NOW THIS DEED WITNESSETH AS FOLLOWS:

1. In consideration of the loan of Rs.....(Rupees.....)advanced to the mortgagor by the mortgagee (the receipt of which the mortgagor doth hereby admit and acknowledge) the mortgager hereby declares that all the properties comprised in the said mortgage deed and which have been described in schedule hereto shall hence forth be security for and be charged with as well for the payment of the sum of Rs.....(Rupees.....)now advanced with interest as hereinafter provided as also the payment of the sum secured by said mortgaged deed.

2. The loan amount together with interest calculated according to and in the manner provided in the said Code and order shall be repaid in the manner provided in the said Code and order. The repayment of the loan advanced under the said mortgage deed and hereby advanced shall be made simultaneously.

3. All terms and conditions in the said Code and order and the said mortgage deed shall be binding on the mortgager and he shall fully abide by them

4. In case the mortgagor commits breach of all or any of the provisions contained in the said Code, the order, the said mortgage deed or the provisions herein contained the entire loan amount covered by the said mortgage deed and this deed outstanding together with interests and costs if any shall immediately become payable in a lump at once and the mortgagor shall pay the same. In Case of default of such payment the mortgagee shall have power to proceed against the

property described in schedule to recover such sums and the mortgagee shall have all the power vested in a mortgagee under sections 69 and 69A of the Transfer of Property Act, 1882.

5, Without prejudice to the powers of the mortgagee under the preceding clause all sums found due to the mortgagee under or by virtue of, these presents shall be recoverable from the mortgagor and his/her properties movable and immovable under the provisions of the Revenue Recovery Act for the time being in force as if they were arrears of land revenue or in such other manner as the mortgagee may deem fit.

In witness whereof the mortgagor has hereunto set his hand the day and year first above writt

Scheduled above referred to:

(here enter details)

Signed by Sri/Smt.

In the presence of witnesses:

(1)

(2)

K. F. C. FORM-34

(See Chapter IX Article 244 C)

(Mortgage Deed Form (Additional Advance on joint salary Basis)

THIS DEED OF MORTGAGE executed on this the.....day of.....one thousand nine hundred and.....by Sri..... (here enter name and address) now employed as..... and his wife Smt..... (here enter name and address) now employed as..... (hereinafter called “the mortgagors”) in favour of the Chairman, K. S. E. Board (hereinafter called “the Mortgagee”).

WHEREAS by a mortgage deed dated..... and registered as No..... of..... at pages..... to..... volume No..... of Book No..... at the Sub Registry Office (hereinafter referred to as “the said mortgage deed”) the above said Sri/Smt..... transferred by way of simple mortgage the properties mentioned and described in the schedule thereto the mortgagee as security for the repayment of the sum of Rs.....(Rupees.....) advanced by the mortgagee to the said Sri/Smt.....subject to the terms and conditions there in contained;

WHEREAS the said Sri / Smt..... who is the husband/wife of the said Sri / Smt..... has now approached the Board for an additional loan of Rs..... (Rupees.....) to be sanctioned to them treating the original application presented by Sri / Smt..... as a joint application made by both of them and taking into consideration the salary of Sri / Smt..... at the time of submission by him/her of the application as the basis for the loan.

AND WHEREAS the Board have been pleased to sanction in their order No.....dated..... (here in after referred to as the ‘said order’) an additional loan of Rs..... (Rupees.....) to the mortgagors, subject to the terms and conditions contained in the said order (copy or which is attached hereto and shall form part of this deed as if incorporated herein) and in the Kerala Financial Code (here in after referred to as the “said Code”) and the terms and conditions here in contained;

NOW THIS DEED WINTESSETH AS FOLLOWS:-

1. In consideration of the loan of Rs.....(Rupees.....) advanced to the mortgagors by the mortgagee (the receipt of which the mortgagors do hereby declare that all the properties comprised in the said mortgage deed and which are described in the schedule hereto shall henceforth be security for and be charged with as well for the payment of the sum of Rs.....(Rupees.....) now advanced with interest as hereinafter provided, as also payment of the sum secured by the said mortgage deed.

2. The loan amount together with interest as stipulated in the said code and said order shall be repaid in the manner provided by the said Code and the said order. The repayment of the loan advanced under the said mortgage deed and the loan hereby advanced shall be made simultaneously.

3. All the terms and conditions contained in the said Code and the said order and the said mortgage deed shall be binding on the mortgagors and they fully abide by them.

4 In case the mortgagors commit breach of all or any of the provisions contained in the said Code, the said order, the said mortgage deed or the provisions herein contained the entire loan amount covered by the said mortgage deed and this deed outstanding together with interests and cost if any shall immediately become payable in a lump at once and the mortgagors shall pay the same. In case of default of such payment the mortgagee shall have power to proceed against the property described in the schedule to recover such sums and the mortgagee shall have all the powers vested in a mortgagee under Sections 69 and 69 A of the Transfer of property Act, 1882.

5. Without prejudice to the mortgagee under the preceding clause all sums found due to the mortgagee under or by virtue of these presents shall be recoverable jointly and severally from the mortgagors and their properties movable and immovable, under the provisions of the Revenue Recovery Act, for the time being in force as if they were arrears of land revenue or in such other manner as the mortgagee may deem fit.

In witness where of the mortgagors have here unto set their hands the day and year first above written.

Schedule above referred to
(here enter details)

Signed by Sri.....

and Smt.....

In the presence of witnesses

(1)

(2)

K.F.C. FORM 35
(See Chapter IX Article 244C)

THIS ASSIGNMENT made on the..... day of.....
one thousand nine hundred and..... by Sri / Smt (here enter name and address of the
borrower) (hereinafter called ‘the assignor) in favour of the Chairman, K. S. E. Board (hereinafter
called “the assignee”).

WHEREAS by a policy of assurance issued by the..... dated theday
of..... One thousand nine hundred and..... and.....
numbered..... the sum of Rs.....(Rupees.....) is assured to be paid
on the date on which the assignor completes his/her age and retires from service subject to the
payment; of the annual premium of Rs..... (Rupees.....)

AND WHEREAS the assignor (jointly with his wife/her husband) has applied to the
assignee for a loan of Rs..... (Rupees.....) under the rules regulating
advances to Boards servants for building, purchasing and repairing houses;

AND WHEREAS the assignor has agreed with the assignee for the assignment to him the
said policy for the price of Rs..... (Rupees.....)

AND WHEREAS the assignee has granted the assignor (and his wife/her husband) a loan
of Rs.....(Rupees.....) for the purpose of.....

NOW THIS DEED WITNESSETH AS FOLLOWS:

1. In consideration of Rs..... (Rupees.....) now paid by the
assignee to the assignor (and his wife/her husband) (the receipt of which is hereby acknowledged)
the assignor as beneficial owner hereby assigns the aforesaid policy of assurance and all moneys
assured by or to become under or by virtue thereof TO HOLD the same to the assignees
absolutely.

2. The assignor undertakes to pay all premia and sums of money necessary for keeping
such insurance on foot and will deliver to the assignee the receipt of every such payment within
seven days after the same shall have become due.

3. The assignor declares that the said policy is now valid and in force and that he/she will
not do, omit or knowingly suffer anything whereby the said policy may become void or voidable
or the assignee be prevented from receiving the moneys thereby assured or any bonus or addition
thereto

In witness whereof the parties hereto have set his/her hand the day, and year first above
written.

Signed and delivered by Sri..... the assignor.

In the presence of witnesses:-

(1)

(2)

K. F. C. FROM 35-A
(See Chapter IX Article 244 C)

Form of Agreement for adjustment of gratuity/death-cum-retirement gratuity

This AGREEMENT is executed on this..... the day of One thousand nine hundred and..... between the Chairman K. S. E. Board (hereinafter referred to as the Board' of the one part and Sri / Smt..... (here enter name and address).....now employed as.....(hereinafter referred to as "the bounden") of the other part.

WHEREAS at the request of the bounden the Board have in their order..... dated..... (hereinafter referred to as "the said order") sanctioned a loan of Rs..... (Rupees.....) under the..... Rules (hereinafter referred to as" the Rules) for the purpose of.....

WHEREAS by way of security for the repayment of the loan amount with interest if any, the bounden has agreed to convey the properties comprised in Survey No.....of.....Village.....Taluk with improvements thereon by way of simple mortgage;

WHEREAS by way of collateral or additional security the bounden has also agreed that the Board may adjust the gratuity/death-cum-retirement gratuity amount payable to the bounden against his/her liabilities on account of the said loan.

NOW THESE PRESENTS WITNESS AS FOLLOWS:-

1. In consideration of the Board advancing to the bounden the said loan amount of Rs..... (Rupees..... (the receipt of which the bounden doth hereby admit and acknowledge) the bounden do hereby agree and authorise the Board to appropriate all amounts found due to the Board on account of the said loan from the gratuity/death-cum-retirement gratuity amount payable to the bounden.

2. The bounden shall repay the loan amount with interest in accordance with the provisions contained in the rules and the said order.

3. This agreement and the security hereby created are in addition to and not in substitution of the security created by the simple mortgage mentioned above.

In witness thereof Sri /Smt..... and on behalf of the Chairman and Sri/Smt..... the bounden have hereunto set their hands the day and year first above written.

Signed by Sri/Smt

In the presence of witnesses

(1)

(2)

Signed by Sri/Smt

In the presence of witnesses:-

(1)

(2)

K. F. C. FROM 36
(See Chapter IX Article 244 C)

Form of Agreement to be executed by applicants for loan to purchase property with building

ARTICLES OF AGREEMENT made this the..... day of..... one thousand nine hundred and.....BETWEEN THE Chairman, K S. E. Board (hereinafter referred to as the Board) of the one part and Sri..... (here enter name and house address) now employed as..... and Smt..... (here enter name and address of the wife) now employed as..... (hereinafter called “the bounden” / boundens has/have applied to Board for a loan of Rs..... (Rupees)) under the rules for the grant of house construction advance to the Board employee(s).

AND WHEREAS the Board have sanctioned an advance of Rs..... (Rupees.....) subject to the provisions of the Kerala Financial Code (hereinafter referred to as the said code which expression shall include any amendments thereof or addition thereto for the time being in force).

AND WHEREAS the bounden/boundens has/have as provided in the said Code, assigned in favour of the Board Insurance Policy No..... issued by.....for Rs..... (Rupees.....)

NOW THESE PRESENTS WITNESS AS FOLLOWS:-

1. In consideration of the sum of Rs..... (Rupees.....)paid by the Board to the bounden / boundens (the receipt of which the bounden hereby acknowledges/ bounden do hereby acknowledge), the bounden / boundens shall

(a) within two months from the date hereof purchase (in their joint names) with the loan amount the property and building mentioned and described in the schedule hereunder written;

(b) within the said period execute a mortgage bond hypothecating the said property and building in addition to the Insurance policy hereby assigned by way of security for the repayment of the loan amount and for the performance of the terms and conditions prescribed in the said Code.

(c) repay the Board the said amount of Rs..... (Rupees.....) with interest calculated according to and in the manner provided in the said Code.

2. If the bounden/boundens fail(s) to purchase the..... within the said period of two months and/or hypothecate it to the Board or if the bounden/boundens commits/commit breach of all or any of the provisions of the said Code these presents or for any reason the bond in favour of the Board is not executed the whole amount hereby advanced with interest accrued thereon shall immediately become payable in a lump.

3. The bounden/boundens hereby further agree(s) that all sums payable or found due to the Board under or by virtue of these presents shall be recovered from the bounden/boundens

and his/their properties movable and immovable under the provisions of the Revenue Recovery Act for the time being in force as though they were arrears of land revenue or in any other manner as the Board may deem fit.

The schedule above referred to

(here enter details)

In witness whereof SriChairman, K. S. E. Board on behalf of the Board and Sri..... (and Smt.....) the bounden/boundens has/have here unto set his/their hands the day and year first above written.

Signed by Sri/Smt..... Chairman, K S. E. Board.

In the presence of Witnesses

(1)

(2)

Signed by Sri/Smt.....

In the presence of witnesses:

(1)

(2)

K. F. C FORM-37

(See Chapter IX, Article 244(A))

I hereby certify that Sri/Smt..... (name and designation) is in the permanent/Officiating/Temporary pensionable service of Board, that he has put in continuous service of not less than 5 years and that he is likely to be confirmed/he is not likely to be thrown out or reverted from his temporary post during the period of repayment of the loan and that the substantive pay /officiating pay given in his application has been verified with reference to the records in this office and found correct. I also certify that the previous advance drawn by the applicant as per B.O..... dated..... has been adjusted.

(Head of the Office)

Score out portions in the certificate which are inapplicable.

FORM NO 37 A

(See Chapter IX Article 244 C)

Form of agreement to be executed in case where the building is to be constructed in a plot allotted by the Kerala State Housing Board.

THIS AGREEMENT IS executed on this the.....day of.....one thousand nine hundred and..... between the Chairman K, S. E. B (hereinafter referred to as “the Board”) of the one part and Sri..... (here enter name and house address) now employed as..... (hereinafter called “the bounden”) of the other part.

WHEREAS at the request of the Bounden the Board have sanctioned an advance of Rs..... for the purchase of.....cents of land in Survey No..... in Village.....Taluk..... more particularly mentioned and described in the schedule hereunder written and for the construction of a building thereon subject to the provisions of the Kerala Financial Code (hereinafter referred as to the “said Code”) which expression shall where the context so admits or implies include any amendments thereof or additions thereto for the time being in force.

WHEREAS the bounden has represented to the Board that the Kerala State Housing Board, the proposed vendor of the said property, will execute the sale deed only after the construction of the building is completed and that therefore the loan amount may be disbursed in lump.

WHEREAS the Board have ordered that the loan amount will be paid in one lump after assigning the Insurance policies..... for Rs.....in favour of the Board as laid down in the rules and after obtaining a plan of the proposed building approved by he Kerala State Housing Board and also after executing an agreement by the bounden:

WHEREAS the bounden has, as provided in the said Code assigned in favour of Board, Insurance policies No.....issued by.....for Rs.....

WHEREAS the bounden has obtained a plan of the proposed building approved by the Kerala State Housing Board;

AND WHEREAS the bounden has agreed to execute the agreement subject to the terms and conditions hereinafter contained.

NOW THESE PRESENTS WITNESS AS FOLLOWS :-

1.1 In consideration of the sum of Rs..... paid by the Board to the bounden (the receipt of which the bounden doth hereby admit and acknowledge) the bounden shall within two months after completing the construction of the building get the sale deed executed in his favour and execute a mortgage bond in favour of Board hypothecating the said property and the Building constructed thereon, in addition to the Insurance policies already assigned, by way of security for repayment of the loan amount and for the performance of the terms and conditions prescribed in the said Code.

2. The bounden shall repay to the Board the said amount of Rs.....
(Rupees..... only) with interest calculated according to and in the manner
provided in the said Code.

3. If the bounden fails to construct the building or to purchase the said property within two
months after completing the construction of the building or to hypothecate it to Board within the
said period or if the bounden commits breach of all or any of the provisions of the said Code and in
these presents or for any reasons the deed in favour of the Board is not executed, the whole amount
hereby advanced with interest accrued thereon shall immediately become payable in a lump.

4. The bounden hereby further agrees that all sums payable or found due to Board under or
by virtue of these presents shall be recovered from the bounden and his properties movable and
immovable under the provisions of the Revenue Recovery Act for the time being in force as
though they are arrears of land revenue or in any other manner as the Government may deem fit.

The Schedule of the property

(Here enter details)

IN WITNESS WHEREOF Sri..... (here enter name and designation of the
Officer) for and on behalf of the Chairman. K. S. E. Board and Sri..... the bounden, have set
their hands the day and year first above written.

Signed by Sri.....

In the presence of witnesses

(1)

(2)

Signed by Sri..... (the bounden)

In the presence of witnesses

(1)

(2)

FORM NO 37 B

(See Chapter IX Article 244 (C))

Form of agreement to be executed for Additional Advance sanctioned for a building to be constructed in a plot allotted by the Kerala State Housing Board.

THIS AGREEMENT is executed on this the..... day ofone thousand nine hundred and..... between the Chairman of K. S. E. Board (hereinafter referred to as “the Board”) of the one part and Sri..... (here enter name and house address) now employed as..... (hereinafter called “the Bounden”) of the other part.

WHEREAS by an agreement dated..... between the same parties as hereto the Board advanced a loan of Rs..... (Rupees..... only) to the Bounden for the purchase of..... cents of land in Survey No..... Village..... Taluk..... more particularly mentioned and described in the schedule hereunder written and for the construction of a building thereon;

WHEREAS the bounden has accordingly constructed a building on the property mentioned above;

WHEREAS the bounden has applied to the Board for a further loan of Rs..... (Rupees.....only) for the completion of the said building:

AND WHEREAS Board have sanctioned a further loan of Rs..... (Rupees..... only) for the said purpose subject to the terms and conditions contained in the agreement dated..... and those herein contained;

NOW THESE PRESENTS WITNESS and the parties hereby mutually agree as follows:

1. In consideration of the advance of Rs..... (Rupees..... only) (the receipt of which the bounden doth hereby admit and acknowledge) the bounden shall, within two months after completing the construction of the building, get the sale deed executed in his favour and execute a mortgage bond hypothecating the said property and the building constructed thereon by way of security for the repayment of the loan amount advanced under the agreement dated..... and the amount hereby advanced and for the performance of the terms and conditions prescribed in the Kerala Financial Code.

2 The bounden shall repay to the Board the said amount of Rs..... (Rupees.....only) with interest calculated according to and in the manner provided by the said Code simultaneously with the repayment of the amount advanced under the agreement dated.....

3. All the terms and condition contained in the agreement dated..... shall continue to bind the bounden in addition to the terms and conditions herein contained.

4. The bounden hereby further agrees that all sums payable or found due to the Board under or by virtue of these presents shall be recovered from the bounden and his properties movable and immovable under the provisions of the Revenue Recovery Act for the time being in force as though are arrears of land revenue or in any other manner as the Board may deem fit.

SCHEDULE
(H. E. details)

IN WITNESS WHEREAS Sri..... (here enter name and designation of the Officer) for and on behalf of the Chairman. K. S. E. Board and Sri..... the bounden have set their hands the day and year first above written.

Signed by Sri.....

In the presence of witnesses:

(1)

(2)

Signed by Sri..... (the Bounden)

In the presence of witnesses:

(1)

(2)

FORM 37 C

(See Chapter IX Article 244 C)

Form of agreement to be executed in cases of adjustment of a portion of the advance sanctioned for construction of a Building in a plot allotted by the Kerala State Housing Board

THIS AGREEMENT IS executed on this the..... day of..... one thousand nine hundred and..... between Sri.....(H. E. name and address) (hereinafter called “the bounden”) of the one part and the Chairman, K. S. E. Board (hereinafter called “the Board”) of the other part;

WHEREAS the bounden having applied to the Board for a loan of Rs.....(Rupees..... only) for the purchase of / construction..... more particularly mentioned and described in the schedule hereunder written subject to the provisions contained in the Kerala Financial Code (hereinafter referred to as “the said Code”) which expression shall where the context so admits or implies include any amendment thereof or addition thereto for the time being in force) and the Board have accordingly been pleased to grant the loan subject to the terms and conditions hereinafter contained.

WHEREAS the bounden having represented to the Board that since the building is to be constructed in a plot allotted by the Kerala State Housing Board, Board may be pleased to allow him to draw the loan in full before transferring to the Board by way of simple mortgage the properties mentioned and described in the Schedule hereunder written and the Board have accordingly been pleased to grant his request subject to the terms and conditions prescribed in G.O..... dated.....

WHEREAS by an agreement dated..... between the same parties the bounden has agreed to repay to the Board the said loan amount with interest calculated according to and in the manner provided in the said Code.

AND WHEREAS the Board have permitted the Bounden as per G. O. No..... dated..... to repay the advance with interest in monthly instalments at the reduced rate of Rs..... (Rupees..... only) on the basis of the full period admissible under the rules during the remaining period of the service of the bounden;

NOW THESE PRESENTS WITNESS AND IT IS HEREBY MUTUALLY AGREED

AS FOLLOWS

1. The Board shall be entitled to recover the balance of the said advance with interest remaining unpaid at the time of retirement or death whichever happens earlier, from the whole or part of the gratuity payable on the retirement or death of the Bounden.

2. Without prejudice to the rights of the Board under the preceeding clause all sums found due to the Board under or by virtue of THESE PRESENTS shall be recoverable from the bounden and the properties movable and immovable of the Bounden under the provisions of the Revenue Recovery Act for the time being in force as though they are arrears of land revenue or in any other manner as the Board may deem fit.

SCHEDULE

(Here enter details)

IN WITNESS WHEREOF Sri.....(here enter name and designation of the officer) for and on behalf of the Chairman, K.S.E. Board and Sri.....the Bounden have here unto set their hands the day and year first above written.

Signed by Sri.....

In the presence of witnesses:

(1)

(2)

Signed by Sri.....

In the presence of witnesses:

(1)

(2)

K. F. C. FORM 49

See Chapter IX, Article 244 (C)

Mortgage Deed Form

(To be used for creating a third mortgage)

THIS DEED OF MORTGAGE executed on this the..... day of..... One Thousand nine hundred and..... by Sri.....and Smt..... (here enter name (s) and address) now employed as..... and..... respectively hereinafter referred to as “the Mortgagor(s)” in favour of the Chairman, K. S. E. Board (hereinafter referred to as “the Mortgagee”)

WHEREAS by a mortgage deed, dated..... registered as No..... of at pages.....to.....volume..... Book No..... at “the.....Office (hereinafter referred to as “the said Mortgage Deed the mortgagors transferred by way of simple mortgage the properties mentioned and described in the Schedule hereto unto the Mortgagee by way of security for the repayment of the loan of Rs..... (Rupees.....) advanced by the Mortgagee to the Mortgagor (s) subject to the term and conditions therein contained;

WHEREAS by a document creating a further charge dated..... and registered as No.....of at pages..... to..... Volume.....Book No..... at the..... Office (hereinafter referred to as “the document creating further charge”) the Mortgagor(s) created a further charge on the said properties by way of security for the repayment of additional loan as well as the loan advanced under the said mortgage deed and for the due performance of the terms and conditions contained in the said Rules, in the said mortgage deed and in the document creating further charges;

AND WHEREAS at the request of the Mortgagor (s) the Mortgagee has in order No.....dated.....sanctioned a further loan of Rs..... (Rupees.....) to the mortgagor (s) subject to the terms and conditions contained in the said order (copy of which is attached hereto and shall form part of this Deed as if incorporated herein); and in the Kerala Financial Code (herein referred to as the said Code which expression shall where the context so admits or implies include any amendment thereof or addition thereto for the time being in force”) and the terms and conditions herein contained;

NOW THIS DEED WITNESSETH AS FOLLOWS:

1. In consideration of the loan of Rs..... (Rupees.....) advanced to the Mortgagor (s) by the Mortgagee (the receipt of which the Mortgagor (s) doth/do hereby admit and acknowledge) the Mortgagor (s) hereby declare (s) that all the properties comprised in the said mortgage deed and the document creating further charge and which have been described in the schedule hereto shall hence-forth be security for and be charged with as well for the payment of the sum of Rs..... (Rupees.....) now advanced with the interest as hereinafter provided, as also the payment of sum secured by the said mortgage deed and the document creating further charge.

2. The loan amount together with interest as stipulated in the said Code and order shall be repaid in the manner provided by the said Code and order. The repayment of the loans. advanced

under the said mortgage deed and the document creating further charge and the amount hereby advanced shall be made simultaneously.

3. All the terms and conditions contained in the said Code and order and the said mortgage deed and the document creating further charge shall be binding on the Mortgagor(s) and he/she/they shall fully abide by them.

4. In the case the Mortgagor(s) commit(s) breach of all or any of the provisions contained in the said Code, the order, the said mortgage deed and the document creating further charge or the provisions herein contained the entire loan amount covered by the said mortgage deed the document creating further charge and this deed outstanding together with interests and costs if any shall immediately become payable in a lump atonce and the mortgagor(s) shall pay the same. In case of default of such payment the Mortgagee shall have power to proceed against the property described in the schedule to recover such sums and the mortgagee shall have all powers vested in a Mortgagee under Sections 69 and 69A of the Transfer of property Act, 1882.

Without prejudice to the powers of the Mortgagee under the preceding clause all sums found due to the Mortgagee under or by virtue of These Presents shall be recoverable from the Mortgagor(s) and his/her/their properties movable and immovable under the provisions of the Revenue Recovery Act for the time being in force as if they were arrears of land revenue or in such other manner as the Mortgagee may deem fit.

IN WITNESS WHEREOF the Mortgagor(s) has/have hereunto set his/her/their hands the day and year first above written.

Schedule above referred to

(here enter details)

Signed by Sri.....

Signed by Smt.....

In the presence of witnesses

(1)

(2)

K. F. C. FORM 49-A

(See Chapter IX Article 244 C)

Mortgage Deed

(To be used for creating a fourth mortgage)

THIS DEED OF MORTGAGE executed on this the..... day of..... One thousand nine hundred and..... by Sri/Smt..... (here enter names and address) now employed as..... and..... respectively (hereinafter referred to as “the mortgagors(s)” in favour of the Chairman, K.S.E Board (hereinafter referred to as “the Mortgagee”)

WHEREAS by a mortgage deed dated and registered as No..... of..... at pages..... to..... Volume..... Book No..... at the..... Office.....(hereinafter referred to as “the said Mortgage Deed”) The Mortgagor(s) transferred by way of simple mortgage the properties mentioned and described in the schedule hereto unto the Mortgagee by way of security for the repayment of the loan of Rs..... (Rupees.....) advanced to the Mortgagor (s) subject to the terms and conditions therein contains;

WHEREAS by a document creating a further charge dated..... and registered as No..... of..... at pages..... to volume..... Book No..... at the..... Office (hereinafter referred to as “ the document creating further charge”) the Mortgagor(s) created as further charge on the said properties by way of security for the repayment of additional loan as well as the loan advanced under the said properties by way of security for the repayment of additional loan as well the loan advanced under the said mortgage deed and for the due performance of the terms and conditions contained in the said Rules, in the said mortgage deed and in the document creating further charge;

WHEREAS by a document creating an yet further charge dated..... and registered as No..... of..... at pages..... to volume..... Book No..... at the..... Office (hereinafter referred to as “the document creating an yet further charge on the said properties by way of security for the repayment of additional loans as well as the loan advanced under the said mortgage deed and for the due performance of the terms and conditions contained in the said Rules, in the Mortgage deed, in the document creating further charge and in the document creating an yet further charge;

AND WHEREAS at the request of the Mortgagor(s) the Mortgagee has in Order No.....dated.....sanctioned a further loan of Rs.....(Rupees.....) to the mortgagor (s) subject to the terms and conditions contained in the said order (copy of which is attached hereto and shall form part of this Deed as if incorporated herein and in the Kerala Financial Code (hereinafter referred to as the “said Code” which expression shall where the context so admits or implies any amendment thereof or addition thereto for the time being in force) and the terms and conditions herein contained;

NOW THIS DEED WITNESSETH AS FOLLOWS

I. In consideration of the loan of Rs..... (Rupees)
advanced to the Mortgagor(s) by the Mortgagee (the receipt of which the Mortgagor(s) doth/do
hereby admit and acknowledge) the Mortgagor(s) hereby declare(s) that all the properties
comprised in the said mortgage deed, the document creating further charge and the document
creating an yet further charge and which have been described in schedule here to shall henceforth
be security for and be charged with as well as for the payment of the sum of Rs.....
(Rupees.....) now advanced with interest as hereinafter provided, as also
the payment of the sum secured by said mortgage deed, the document creating further charge and
the document creating an yet further charge.

2. The loan amount together with interest as stipulated in the said Code and order shall be
repaid in the manner provided by the said Code and order.

3. All the terms and conditions contained in the said mortgage deed and the document
creating further charge and the document creating an yet further charge, shall be binding on the
Mortgagor(s) and he/she/they shall fully abide by them.

4. In case the Mortgagor(s) commit(s) breach of all or any of the provisions contained in
the said Code, the order the said mortgage deed, the document creating further charge and the
document creating an yet further charge or the provisions herein contained the entire loan amount
covered by the said mortgage deed and the document creating an yet further charge and this deed
outstanding together with interest and costs if any shall immediately become payable in lump at
once and the Mortgagor(s) shall pay the same. In case of default of such payment the Mortgagee
shall have power to proceed against the property described in the schedule to recover such sums
and the mortgagee shall have all powers vested in a Mortgagee under sections 69 and 69A of the
Transfer of property Act. 1882.

Without prejudice to the powers of the Mortgagee under the preceeding clause all sums
found due to the Mortgagee under, or by virtue of these presents shall be recoverable from the
Mortgagor(s) and his/her/their properties movable and immovable under the provisions of the
Revenue Recovery Act for the time being in force as if they were arrears of land revenue or in such
other manner as the Mortgagee may deem fit.

IN WITNESS WHEREOF the Mortgagor(s) has/ have hereunto set his/her/ their hands the
day and year first above written.

Schedule above referred to
(here enter details)

Signed by Sri.....
and Smt.....

In the presence of witnesses

- (1)
- (2)

K. F. C. FORM 50
(See Chapter IX Article 244 (C))
Mortgage Bond

(To be used by applicants agreeing to the recovery from the death-cum-retirement gratuity also).

THIS MORTGAGE BOND executed by(name)
.....son/daughter of(name)
designation)..... aged..... (house address).....on this,
the..... (date, month and year).....in favour of the Chairman, K. S. E. B.
(hereinafter referred to as the Board)

WHERE I having applied to the Board for a loan of Rs.....
(Rupees.....) for the construction of a house in the property more particularly
mentioned and described in the schedule hereunder written subject to the terms and conditions
contained in the Kerala Financial Code (hereinafter referred to as "the said Code" which
expression shall where the context so admits or implies include any amendment thereof or addition
thereto for the time being in force) and the Board have accordingly been pleased to grant the loan
subject also to the terms and conditions hereinafter contained.

1. Now this Mortgage Bond witness that in consideration of the loan of Rs.....
(Rupees.....) and advance to me by the Board as per B. O.
No.....(the receipt of the loan amount I do hereby admit and acknowledge) I do
hereby transfer by way of simple mortgage to the Board all that property described in the schedule
hereunder written together with the building to be constructed thereon with the loan amount and
other improvements made thereon from time to time to the Intent that the said property, building
and other improvement shall remain and be charged as security for the payment to the Board of the
said loan amount, interests and costs and the Board shall have first charge over the same.

2. I hereby agree that terms and conditions in the said Code shall be binding on me and I
will fully abide by them.

3. I further agree that the amount of the loan will not be utilised for any purpose other than
for which it is applied for.

4. And I hereby further agree and declare that I will fully pay to the Board the said sum of
Rs..... (Rupees.....)being the loan that is granted to me and will pay
interest on such sum owing calculated according to and in the manner provided by the said Code;

Provided always and it is hereby agreed and declared that if I shall at any time make default
in the payment of any of the said instalments on the due date or commit breach of all or any of the
terms and conditions contained herein or of the said Code the balance of the principal sum which
shall for the time being remain unpaid together with the interest accrued thereon and all sums

found due to the Board under or by virtue of These Present, shall forthwith become payable in a lump at once and in case of default in payment of the whole sum when becoming payable as herein provided the Board shall have power without the intervention of any court, to take possession of the mortgaged properties and to sell or agree with any other person in selling the same or any part thereof either by public auction or by private contract subject to such conditions concerning title or evidence of title or other matter as the Board thinks fit with power to vary any contract for sale or to buy in at any auction or to rescind any contract for sale or to resell without being liable for any loss occasioned thereby and to realise the amount due to the Board from such sale proceeds after defraying the necessary expenses and the Board shall also have all the powers vested in the Mortgagee under Sections 69 and 69A of the Indian Transfer of Property Act, 1882.

5 Notwithstanding anything contained herein the Board shall be entitled to recover the balance of the advance with interest remaining unpaid at the time of my retirement or death preceding retirement from the whole or any part of the gratuity that becomes payable on my retirement or death.

6 Without prejudice to the rights of the Board under the preceding clause all sums found due to the Board under or by virtue of These Presents shall be recoverable from me and my properties movable/immovable under the provisions of the Revenue Recovery Act for the time being in force as through they were arrears of land revenue or in any other manner as Board may deem fit:

THE SCHEDULE

IN WITNESS WHEREOF I, the said..... son of.....have hereunto set my hands the day and year first above written (date, month and year)

Signed by(applicant)

In the presence of witnesses

(1)

(2)

K.F.C FORM 52

(See Chapter IX, Article 244 (F))

Release Deed

THIS RELEASE DEED is executed on this the..... day of.....One thousand nine hundred and.....by the Chairman, K. S. E. B.(hereinafter referred to as “the Mortgage”) in favour of Sri.....(hereinafter referred to as the “Mortgagors”)

WHEREAS by a deed of Mortgage executed by the Mortgagors on..... and registered as No of at pages..... to..... of Volume No..... Book No..... at the Additional / Sub Registry office, (hereinafter referred to as the “said Mortgage Deed”) the properties mentioned and described in the schedule thereto were transferred to the Mortgagee by way of simple mortgage as security for repayment of the loan of Rs..... (Rupees.....) thereby advanced with interest and costs thereon subject to the terms and conditions therein contained

WHEREAS the mortgagor(s) has/have repaid the entire loan amount of Rs..... (Rupees.....) and also paid all sums by way of interest Rs..... (Rupees.....) due under the said mortgage deed to the mortgagee and have requested the Mortgagee to execute a release deed to evidence the relinquishment of the right of the mortgagee over the said properties under the said mortgage deed;

AND WHEREAS the Mortgagee has agreed to execute such a release;

NOW THIS DEED WITNESSTH as follows:-

In pursuance of the said agreement and in consideration of the said payment, the Mortgagee relinquishes all the rights and interests in the said properties under the said mortgage deed unto the Mortgagors to hold the same free from every claim and demand under the said mortgage deed.

IN WITNESS whereof Sri..... for and on behalf of the Chairman, K. S. E. B., has hereunto set his hands the day and year first above written.

Signed by Sri.....

In the presence of witnesses

(1) Sri.....

(2) Sri.....

There, are no corrections, scorings or interlineations.

Signed by Sri.....

K. F. C. FORM 52 A
(See Chapter IX, Article 244 (C))

Form for reassignment of Life Insurance Corporation policy

The Chairman, K. S. E. B. (hereinafter referred to as "Board") do hereby release and reassign the within mentioned Life Insurance Corporation policy No..... for Rs..... (Rupees.....only) unto.....

Since Board consider that the security of the land and building thereon which stand already mortgaged in favour of Board towards the security for the repayment of the House Construction Advance sanctioned to him her /her in B.O..... dated.....is sufficient and the said policy bearing No.....for Rs..... (Rupees.....only) is hereby returned.

Signed by Sri.....

Station:

Date:

For and on behalf of the Chairman, K.S.E.B

In the presence of Witnesses

(1) Sri.....
.....

(2) Sri.....
.....

K. F. C. FORM 52 B
(See Chapter IX Article 244 C)

FORM FOR REASSIGNMENT OF LIFE INSURANCE CORPORATION POLICY

(On completion of repayment of advance)

The Chairman, K. S. E. B (hereinafter referred to as "Board") do hereby release and reassign the within mentioned Life Insurance Corporation policy No..... For Rs.....(Rupees.....only) unto..... as the advance of Rs..... (Rupees..... only) sanctioned to him/her in B. O..... dated..... for House Construction purpose has been repaid and as no amount is due from him/her by virtue of the said assignment dated..... and the said policy bearing No..... for Rs..... (Rupees.....only) is hereby returned

Station:

Signed by Sri.....

Date

.....

For and on behalf of the Chairman, K.S.E.B

In the presence of Witnesses:

(1) Sri.....

.....

(2) Sri

K.F.C FROM 52 C

(See Chapter IX Article 244 F)

FORM OF FORWARDING LETTER TO THE DIVISIONAL MANAGER, LIFE INSURANCE CORPORATION OF INDIA

From

.....
.....
.....

To

The Divisional Manager,
Life Insurance Corporation of India,
.....
.....

Sir,

Sub:policy
No..... for Rs.....
.....forwarded.....

Please take notice that I have reassigned to Sri/Smt..... on 19..... the above mentioned policy/policies which is/are forwarded herewith. I am to request you to register the reassignment in your books and to send me a written acknowledgement of the policy/policies hereby sent.

The policy/policies may please be returned after registration of the reassignment to Sri/Smt.....

.....
.....

A copy of the reassignment dated/
a copy of each of the reassignment dated.....
and..... is also forwarded herewith for your records.

Yours faithfully,

.....

Copy to:

- (1)
- (2)
- (3)
- (4)

RULES RELATING TO GRANTING LOANS & ADVANCES

Part I - *Interest bearing advances*

A. *Motor Car Advance*

Motor Car (Article 242 of KFC Vol I)

(a) *Eligibility*: An employee shall not be eligible for an advance unless the Board considers that it is desirable in the interest of the service that the owning of a motor car shall improve the efficiency of discharge of his duties. This advance is payable based on the pay of the employee. The minimum ceiling for the purpose shall be fixed by the Board from time to time.

(b) *Conditions*:

(i) Advance shall be paid only to the regular employees of the Board viz, both permanent and officiating;

(ii) Advance shall be paid for the purchase of vehicles on proper application and for repayment of loans taken for the purchase of vehicle already purchased with the specific prior sanction of the Board and subject to the eligibility aforesaid on the date of such purchase,

(iii) The maximum amount of advance shall be 20 times of pay or Rs. 40,000/- or the amount of loan applied for or the actual price of the vehicle whichever is less.

Note: The term “actual price” includes the price of essential items as required under loan and not luxury items such as radio, plastic covers etc, to be fitted on the vehicles. Further insurance and registration charges shall be excluded from the actual price of the vehicle.

“Pay for the purpose includes the pay as referred under the KSR.”

(iv) The vehicle purchased shall not be disposed of without the prior sanction of the Board during the currency repayment of the loan. The vehicle shall be insured and a mortgage deed executed in favour of the Board in the form prescribed for the purpose. The vehicle shall be maintained and kept in good condition and produced for inspection whenever required by the Board.

(v) A new vehicle can be purchased in case the one already purchased with the advance is to be disposed of. It shall be done only with the prior sanction of the Board and subject to the condition that a mortgage deed of the new vehicle in favour of Board is executed and the actual price of the new vehicle covers the outstanding loan amount of the prior advance. Further the employee shall continue to repay the amount outstanding at the rate already fixed and the new vehicle is insured or mortgaged to the Board as per these Rules.

(vi) If on sale of a motor car as contemplated in Clause (v) above, the employee is in actual need of a second advance for the purchase of a new car and applied for it, he may be given an additional advance for the purchase subject to the following conditions viz.

(a) The second advance shall be restricted to the excess of the price of the newly purchased car over the sale proceeds of the old car provided the second advance plus the balance

outstanding in respect of the original advance previously granted should not exceed the price of the newly purchased car and the limits prescribed in Clause (iii) above.

(b) The employee shall continue to repay the amount outstanding under the original advance plus the amount of the second advance in monthly instalments at the rates fixed by the Board.

(c) The new car should be insured and mortgaged to Board as required in these Rules

(d) the mortgage Bond should be for the amount outstanding under the original mortgage plus the amount of the second advance and should be executed in Form 'B'

Note: The application for second advance should state in the application the probable price of the car proposed to be purchased, expected sale price of the old car purchased by the earlier advance and the balance amount required for the purchase of the new car.

(vii) Normally a period of three years should elapse from the date of drawal of previous advance and the previous advance is fully repaid with interest.

(viii) An employee shall be liable to pay penal interest at 2½% besides the normal rate of interest (to be fixed by the Board from time to time) on the balance of principal amount outstanding from time to time from the date of execution of the Bond till the date of its final execution, if he fails to execute the mortgage deed within the prescribed period of *one month* from the date of drawal of the advance. The Board is competent to waive penal interest in each case. The penal interest is liable to be levied on belated / defaulted repayment of the monthly instalment of principal and / or interest.

(ix) In the case of death of an employee, in the course of repayment of the advance taken, no interest will be recoverable on the principal amount of outstanding advance proposed to be adjusted from the insured amount and / or gratuity for any period beyond the date of death of the loanee. The sum due on Insurance Policy assigned in favour of Board and the gratuity should be realised and adjusted to the extent necessary for the final settlement of the advance amount.

(x) (a) The date of drawal of cheque will be date of drawal of advance.

(b) The term "one month" will denote "a calendar month" from the date of drawal of the advance.

(c) The sanctioning authority is competent to extend the period of one month aforesaid and then the penal interest will accrue only with effect from the date following that on which the extended period expires.

(xi) An executed agreement in the prescribed form should accompany each application for advance. On granting the advance, a mortgage deed in the form adopted for the purpose should be executed after purchasing the car and should also insure the car against full loss by fire, theft or accident. The insurance should be kept alive till the loan is fully repaid with interest.

c) Repayment

The rate of monthly recovery to be effected towards the repayment of the advance shall be fixed in whole rupees and in the last instalment the balance to be recovered. The monthly

instalment should not exceed 144. However if the advance could not be repaid in full before the date of retirement/death, a clause empowering the Board to recover the balance amount in a lump from the D. C. R. G. due to loanee should be incorporated in the agreement and mortgage deed, if the D. C. R. G is free from any assignment such as H. B. A etc.

Note: DCRG calculation shall be as decided in the relevant Service Rules.

(d) *Procedure*

1. An application for the purchase of a car should be in the prescribed form duly supported by an agreement in stamp paper worth Rs.15/- executed in Form 26 KFC, and a declaration to the effect that the conveyance will not be disposed of either by sale or transfer till the loan account is fully cleared. The details recorded in the application should be verified and correctness certified by the Controlling Officer who transmits the application to Head Office for sanction.

An employee who draws an advance should pay finally for and take delivery of the car within one month from the date of drawing of the advance, otherwise he should repay the advance with interest for a month in full in a lump to the Board. When he completes the transaction within one month allowed he should then immediately execute a mortgage bond in Form 27 KFC hypothecating the car to the Board as the security of the advance. The employee should enter the actual price paid for the car in the schedule attached to the Bond. The sanctioning authority should see that the borrower completes the transaction within the time allowed or makes the necessary repayment immediately on its expiry. The sanctioning authority should verify the correctness of the bond and keep the same under safe custody. As soon as the advance is fully repaid with interest and penal interest if any as confirmed in audit, the bond should be returned to the employee concerned duly cancelled.

Note:- Stamp duty on account of the mortgage bond will be borne by the concerned initially and 50% got reimbursed thereafter.

2. The advance shall be drawn only after the Govt. servant concerned has received a written assurance from the motor car dealer to the effect that the supply is likely to be available within one month and a certificate to that effect is to be recorded in the bill for the advance. In the event of delay despite the written assurance, specific sanction of the Board is to be obtained for extension of time, along with a copy of the reference received from the dealer. The Board will consider such requests on merits, if applied within the period of one month allowed for the purpose.

3 Persons who are on deputation, should ensure the repayment of instalment in cash or D.D, at his cost so as to reach the Accounting Officer concerned not before 15th of every month to avoid charging of penal interest.

“Accounting Officer” - means the drawing and disbursing officers with whom the officer last served before deputation.

4 The employee should insure the vehicle against full loss or damage by fire, theft or accident within one month from the date of drawal of the advance or purchase of the car whichever is later. This fact is to be reported to the sanctioning authority under proper acknowledgement. If the vehicle is not insured as aforesaid, the borrower should refund the whole of the advance with interest (including penal interest) unless good reason is shown to the contrary. The insurance should not for any period, be less than the outstanding balance of the advance with interest that accrued at the beginning of that period and the increase should be renewed from time to time till the advance is fully repaid. If at any time and for any reason the amount for which the car is

actually insured is less than the outstanding balance of the advance including the interest that has already accrued the employee should refund the difference to the Board in not more than three consecutive monthly instalments.

The Accounting authority should insist on the production of receipts for the renewal of premium on each such occasion before the date on which the policy is due for renewal till the advance is repaid in full and should scrutinise it to see that it is in order.

5. All vehicles purchased with the advance should be compulsorily insured.

6. Officers who have been granted advances for the purchase of conveyance should furnish the prescribed securities within two months from the date of issue of authority for payment of advance. If the documents are not furnished to the sanctioning authority within the time, he may order recovery of the advance in a lump.

ADVANCE TO OFFICERS ON FOREIGN SERVICE

The conditions stipulated above are applicable to the deputationists as well. The responsibility of remitting the instalments vests with the officer concerned.

Note : The Board shall have the right to amend or modify the Rules from time to time. Advances will be subject to the availability of funds as well.

RULES RELATING TO THE GRANTING OF ADVANCES FOR THE PURCHASE OF

B. *Motor Cycle/Scooter etc*

Rules adopted for the grant of Motor Car advance shall apply in toto in this case as well subject to the following modification.

(a) *Eligibility:*

(i) Personnel eligible for advance of Motor Car shall be eligible for Motor Cycle / Scooter advances as well if they choose so in lieu of Motor Car advance.

ii Officers drawing a Basic pay of Rs 1220 and above and who hold posts requiring duties involving touring or to whom Board has granted a conveyance advance for the maintenance of a motor cycle/scooter for the discharge of their duties.

iii) Physically handicapped (Orthopaedically) officers whose Basic pay is Rs 950 or above

Note: The applications from physically handicapped persons should be supported by a medical certificate issued by an Orthopaedic Surgeon of any Government Institution.

(b) *Admissibility:* The maximum amount of advance admissible shall be fifteen times the pay subject to a maximum of Rs 13,000/- or the anticipated price of the vehicle in each case whichever is less.

(c) The advance shall be repaid in Ninety six monthly instalments by compulsory deduction from the salary due to the employee. The interest at the prescribed rate shall be recovered as specified in the rules governing the Motor Car Advance.

The Board shall be competent to amend or modify or clarify the Rules from time to time and shall be binding on the employee.

C. RULES RELATING TO GRANTING OF ADVANCE FOR THE PURCHASE OF BICYCLES

1) *Eligibility*

Advances for the purchase of bicycles will be sanctioned to those whose pay do not exceed a limit to be fixed by the Board from time to time. This is admissible to full time contingent/ work establishment as well, provided the sanctioning authority is satisfied that the duties attached to the post to which the applicant belongs is regular service and that the applicant is likely to continue in service till the complete repayment of the advance

The authority competent to sanction the bicycle advance shall be as per the powers delegated by the orders of the Board and subject to the Budgetary provision of each year.

2) *Conditions*

(i) Advances shall be granted to those who have put in a minimum regular service of three years and are not likely to be thrown out of service during the currency of the period of repayment. The sanctioning authority shall be competent to reject any application without assigning any reason therefore.

(ii) No second advance will be granted within three years of a previous advance unless satisfactory evidence is produced by the applicant to the effect that the conveyance already purchased by a previous advance has become unserviceable. This aspect should be specified in the sanction order itself.

(iii) The advance shall not exceed three month's pay or Rs.500/- or the cost price of the vehicle whichever is less.

(iv) The principal of the advance shall be compulsorily recovered in twenty equal monthly instalments beginning from the first payment of a full month's salary after the advance is drawn. The borrower is permitted to remit one or more instalments at a time at his written request.

(v) The recovery of interest shall begin with the pay of month subsequent to the month in which the repayment of the principal is completed. The interest is to be calculated on the balance outstanding on the last day of each month and shall be recovered continuously soon after the repayment of the advance.

(vi) The advance shall be drawn within two months from the date of sanction.

(vii) The borrower, shall produce a cash bill or cash receipt specifying the price of the vehicle actually purchased with the advance.

(viii) The licence obtained/transferred in his name should be produced before the sanctioning authority within a month after the purchase of the vehicle.

(ix) The cycle purchased with the advance shall be the property of the Board till the advance is fully repaid with interest. The borrower shall not alternate his ownership till the loan is repaid with interest.

(x) Every borrower shall execute an agreement in stamp paper worth Rs. 15/- (Fifteen) to the effect that the conveyance will not be disposed of either by sale or transfer till the loan account is fully cleared. The value of stamped papers to be used shall be charged as per the rules applicable from time to time.

(xi) The disbursing officer shall furnish a certificate to the sanctioning authority to the effect that he actually verified the voucher for the purchase of vehicle.

PART II INTEREST FREE ADVANCES

Rule 250 KFC Vol. I

A. ONAM ADVANCE

(a) *Eligibility:*

(i) An advance of Rs. 175/- to all regular employees whose pay does not exceed Rs. 2300 p. m. can be paid. The employees borne on contingent (both full time and part time) / Work Establishments are also eligible for the advance, subject to the condition that they will continue in service till the repayment of the advance is over

(ii) The advance will be drawn and disbursed by the concerned drawing officers to those who require the advance, during the last three working days prior to Onam holidays.

(b) *Repayment:*

The advance will be recovered in five equal monthly instalments from the pay of the incumbent, the first instalment being recovered from the salary drawn in October. The amount of recovery should be rounded to nearest rupee and the balance recovered in the 5th instalment. The recovery is optional in the case of Hindu/ Christian/Muslim employees during the month in which Deepavali/ Christmas/Ramzan occurs respectively. However the advance should be fully recovered in the respective financial year itself.

(c) *Procedure:*

The advance is to be drawn debiting A/c Code 27.204. The recovery is to be watched through a recovery register and a monthly account attached with the respective salary bills. The drawing officers are held responsible to maintain proper accounts and effecting recoveries in the prescribed proforma.

An annual account showing the details of amounts drawn (including that of previous years and transferred accounts) and recovered and the balance to be recovered (Details to be specified by a Separate Statement) should be sent to Head Office in the prescribed proforma.

B. ADVANCES ON TRANSFER IN PUBLIC INTEREST

(a) *Eligibility:*

An employee transferred in public interest is entitled for advances one month's pay (as per the definition under the Service Rules) and Transfer T. A. for an amount not exceeding the admissible amount as per Rules including for the member of his family, if the journey is performed within six months.

(b) Repayment:

(i) The pay advance should be recovered in three monthly instalments and the first instalment should be deducted from the first full month's pay drawn after the transfer. The first two instalments should be fixed in whole rupees and the balance amount as the third instalment.

(ii) The Transfer T. A. advance should be recovered in full from his regular T. A. bill due, which is to be presented within the time limit prescribed under the T. A. Rules and excess drawal, if any, should be recovered in full either by cash remittance or by adjustment from his salary to be drawn on the expiry of the time limit prescribed for preferring T. A. Claims. If the Officer and members of the family perform journeys separately, separate bills can be claimed with necessary notings and the recoveries finally effected in the first bill leaving the balance alone to be recovered in the subsequent bill. If more than one advance is drawn, each advance should be considered separately and recovery effected concurrently.

(c) Competency to sanction the advances

The drawing and disbursing authorities are competent to sanction the pay and T. A. advances under the rules and the details of advances should be reported to the Officer through L. P. C where the pay and allowances of the transferred employee are to be claimed subsequently.

C. ADVANCES FOR THE PURCHASE OF MOSQUITO NETS*(a) Eligibility:*

All employees whose monthly pay do not exceed an amount prescribed by the Board, and who are resident or working in places where there is risk of Malaria or Filarias, are entitled for this advance, provided that such employees have put in a minimum period of continuous service of twelve months. Full time contingent employees are also eligible for the advance. In the case of temporary and provisional employees or those on the verge of retirement are also eligible to get the advance provided they will continue in service till the expiry of the period of repayment of the advance. A second advance is also permissible to an employee after the expiry of the period of five years from the date of sanction of previous advance if a certificate by the sanctioning is recorded in the sanction to the effect that the net purchased earlier has become unserviceable.

(b) Conditions

(i) The advance is payable only during the months of April and May of each financial year.

(ii) The recovery shall be effected from the pay of the employee in 10 equal monthly instalments beginning from the month subsequent to that in which the advance is drawn. Recoveries shall be effected during the periods of leave with allowances also.

(iii) The amount of advance shall be limited to the actual value of the net purchased or Rs. 50 whichever is less. The amount is liable to be changed

(iv) The drawing officers will be competent to sanction the advance, subject to the availability of Budgetary provisions for the purpose.

(v) The advance shall be utilised only for the purpose for which it is sanctioned and the excess amount if any should be remitted back.

(vi) A utilisation certificate duly supported by the cash bill (details of these bill should be incorporated) should be sent to the sanctioning authority, after remitting back the balance of the advance in excess of the actual price paid, within one month from the date of drawal of the advance. In case of failure to observe this, unutilised portion of the advance shall be recovered from the next pay of the employee.

This is to be specified as a condition in the sanction order itself.

Responsibility of the Disbursing Officer

It is the duty of the drawing officers to maintain proper registers to record advances sanctioned to every employee, the details of amount advanced, recovered, voucher number etc. The balance of advances transferred to other drawing officers consequent on the transfer of the employee or vice-versa should be recorded in the register. A monthly abstract is to be recorded at the end of each month in the Register of Recovery incorporating the above details. A consolidated statement should be prepared at the end of each financial year.

Note (i) The Board shall be competent to alter or modify any of the provisions of the rules.

(ii) The places where there is risk of filariasis is as in Appendix B (liable to undergo change as per Government notification).

Procedure:

The employees who are eligible to obtain the advance as per the above Rules should submit an application in writing in the prescribed form to the sanctioning authority in time.

B. T.A. ADVANCE TO FAMILY OF OFFICERS WHO DIE WHILE IN SFRVICE

(a) Eligibility:

The advance will be paid to widow/widower or any other member of the family (within the definition of the term “family”) who is a major and of sound mind. The decision of the sanctioning authority shall be final and binding on the claimants. The advance is payable only to one member of the family of the deceased on behalf of all.

(b) Conditions:

(i) The authority competent to countersign the T. A. bill of the deceased shall be competent to sanction advance.

(ii) The maximum amount of advance admissible shall be of the probable amount of T.A admissible (under Rule 99 (2) of part III K.S.R) treating as journey on transfer as per rules.

(iii) The advance shall be payable to the person to be decided according to the eligibility aforesaid.

(iv) Only one advance shall be paid even if the journey was performed by member of the family of the deceased on different occasions.

(v) The journey shall be completed by all members of the family within three months from the date of the death of the employee and the advance in full should be deducted from the bills preferred thereafter. The claim bill shall be preferred within one month of the journey at the latest, failing which the advance shall be recovered from the dues of the deceased or from the pay of the surety to the deceased employee. Every application for advance shall contain an undertaking from a regular employee of the Board in the capacity of surety, agreeing to recover the dues from his salary, if the beneficiary of the advance does not comply with any of the conditions relating to the repayment/adjustment of the advance.

(vi) The advance shall be noted in the LPC of the deceased employee, if the claim is not finally settled by that time.

APPENDIX

List of documents to be furnished along with the application for House Building advance.

I. Each application for House Construction advance should be in Form No. 29 K. F. C. Vol II (in duplicate) and invariably be supported by the documents listed below:-

- (a) Original sale deed of the property
- (b) Agreement in stamp paper worth Rs. 15 if any required, in case the applicant has no land of his own.
- (c) Non-Encumbrance Certificate for 12 years obtained from the concerned sub Registry office.
- (d) Location Certificate or location Map from the Village Officer.
- (e) Possession Certificate from the Tahsildar.
- (f) L I. C. Policy to cover 25% of the loan amount applied, or
D. C. R. Gratuity Certificate obtained from the Financial Advisor & Chief Accounts Officer K. S E. Board, Trivandrum
- (g) Latest Land Tax Receipt
- (h) Declarations:-
 1. Declaration to the effect that the applicant does not own a house any where in the Country either in his name or in the name of his wife or minor children.
 2. The applicant should not have received the loan from the K. S. E. Board Employees Co-operative Housing Society, Calicut.
- (i) Plan with the estimate value of the building certified by an Executive Engineer (Civil) K. S. E Board or by an Assistant Engineer, B & R, P. W. D. having jurisdiction over the area.
- (j) Service Certificate in Form No. 37 K. F. C. Vol. II.
- (k) Law Officer's remarks regarding Title of the property to the applicant.
- (l) Certificate from the Revenue Authorities of and above the rank of Dy. Tahsildar to the effect that the house already owned has been totally damaged. (This certificate is required only when the application for the advance is made on the grounds of damages to the existing building vide item 1 of para 3 of the Circular).

II. All the applications should be duly signed by the Chief Engineer, Secretary K. S. E. Board or the Deputy Chief Accounts Officer as the case may be in respect of the employees under their control.

All other relevant provision in the Kerala Financial Code Article 254 may be strictly followed.

iii. 10% of the allotment of House Building advance will be reserved for allotment to the Last Grade Employees.

iv. The funds allocated for Officers and Workmen and Last Grade Employees should not be diverted without specific sanction of the Board. The unspent balance if any under each category shall be retained as such till 1st of March 1980 and proposals for diversion of unspent balance will be sent to the Board only by the first week of March 1980

v. As regards application for additional advance from Loanees who have obtained House Building Advance during previous year the priority cannot be fixed the manner indicated in Item (ii) above, as the basis followed for the grant of original advance, was a different one. The amount involved for grant of additional advance based on revised pay will be comparatively larger than the previous year. However as the exact amount is not readily known 25% of the allotment for current year will be set apart for additional advance to the Loanees who have drawn the advance during previous year and the application will be entertained within the above allotment. It should however be ensured that the original advance plus additional advance under Section D 1 (a) of Article 244 of the K. F C. shall not exceed the maximum prescribed or the amount of the estimate furnished with the application for the original advance whichever is less.

vi. The interest - free advance of Rs. 5.000/ granted to the employees whose houses have been totally damaged by the recent floods will be deducted from the maximum, limit of House Building Advance admissible under Article 244 K. F. C. Volume I.

vii. The Financial Adviser & Chief Accounts Officer will allocate the funds to the applicants both for the original advance and additional advance subject to the availability of funds following the above principles and forward the applications to the sanctioning authorities concerned with specific recommendation.

viii. The above guidelines in regulating the advance is intended for application during 1979-80 only and the procedure for the coming years will be prescribed later.

SECRETARY

To

No. ACA.II-11133/79

Board Secretariat,
P.B.No.5048.
Trivandrum,
Dated: 31/7/1979

CIRCULAR

Sub :- Loans and Advances - House Building Advance to the employees of the Board - allotment of funds and guidelines to be followed in granting the advance.

Ref:- B. O. No. AC. 1I-20979/77 dated 18-3-1978

The procedure in vogue for the allocation of funds for grant of House Building Advance is to distribute the funds provided in the budget between the Chief Engineers (Electrical) & (Civil), Office of the Financial Adviser & Chief Accounts Officer and the Board Secretariat on a certain proportion. As no definite principles are laid down for the distribution of the advance, the heads of the above offices used to sanction the loans to the applications and also on other considerations as they deem fit, subject to the availability of funds. The different standards followed in the various branches of the Board's services in the matter of sanctioning House Building Advance, has given rise to several complaints from all quarters. It is therefore considered necessary to prescribe a uniform procedure in regulating the grant of the advance with a view to ensure that all employees of the Board get an equal opportunity to avail the advance irrespective of the office or branch of service in which they are working.

The following procedure is therefore prescribed to regulate the grant of advance.

1. The funds provided in the budget for House Building Advance will be allocated for officers and workmen separately by the Board and placed at the disposal of the Financial Adviser & Chief Accounts Officer.

2. The Chief Engineers, Electrical & Civil, Financial Adviser & Chief Accounts Officer and the Secretary of the Board will obtain the application from the officers and workmen before the 15th day of May every year. These applications will be scrutinised and the applications which are in complete shape will be forwarded to the Financial Adviser & Chief Accounts Officer with all the required documents as listed in the appendix on or before 21st of May of every year

3. In the F. A. & C. A. O' s Office (G. A. D. Section) the applications which are accompanied by all the required documents will be registered and priority fixed in the following order.

i. Cases where the buildings have been totally damaged during the recent floods

ii. In other cases, the age of the applicants on the date of application should be taken as the criteria and priority fixed considering the period of service they have to attain superannuation pension. (Those who have lesser periods for retirement will be considered first provided there is ability to repay).

No. ACA. II -28769/70

Board Secretariat,
P.B. No. 5048,
Trivandrum, 10.8.1979

CIRCULAR

Sub:- Loans and Advances - House Building Advance for redemption purposes -
discontinuous of –

It has been brought to the notice of the Board that application for House Building Advance for the employees for redemption of loan are on the increase.

The Board has therefore decided not to entertain applications for sanctioning of House Building advance for the redemption purposes in future, unless particular hard-ship is involved in an individual case.

Sd/-
SECRETARY

To

Beard Secretariat,
P. B. No. 5048,
Trivandrum,
Dated 9-10-1980

No. ACA. 11-23892/80

CIRCULAR

Sub:- Loans and Advances - House Building Advance for redemption purposes - Clarification - regarding

Ref:- Board's Circular No. ACA 11-28769/70/dt 10-8-1979

The Board vide the circular referred have directed not to entertain applications for sanctioning of House Building Advance for the redemption purpose in future, unless particular hardship is involved in an individual case.

The Board sanctions House Building Advance applications for redemption purposes also subject to the following conditions:-

- (i) Applications for advances need be considered along with other applications for House Building Advance according to the priority of registration in complete shape.
- (ii) The amount of loan should be limited to the balance of advance to be redeemed.
- (iii) Loan need be granted only for redemption of House Building Advances from recognised institutions like the Housing Board Co-operative Society, etc.

Sd / -

For SECRETARY

GOVERNMENT OF KERALA
FINANCE DEPARTMENT

CIRCULAR

No 27/81/Fin

Dated, Trivandrum, 29th May, 1981

Sub:- Advance - Conveyance Advance for purchase of two wheelers granted to Government employees - Violation of Codal provisions - Steps to be taken - Instructions issued

It has come to the notice of Government that instances are many wherein the employees to whom advances had been sanctioned for purchase of two wheelers failed to produce the connected documents in support of the purchase effected by them for verification by the sanctioning authority and the Accountant General. Besides cases are many wherein the loanees failed to execute the mortgage bond in favour of Government. In the circumstances, there is no other way but to confirm that in cases like this the loanees have utilised the loan amount for purposes other than for which it has been sanctioned. As such, actions of the loanees are in violation of the terms and conditions of the loans sanctioned and codal provision, the following instructions are issued for immediate compliance by the sanctioning authorities.

In the case of loans sanctioned previously wherein the loanees failed to provide the connected documents etc. within the stipulated time provided in the order/proceedings sanctioning the advance to them, the sanctioning authority may forthwith raise the rate of recovery in each of such cases to thrice the ordinary monthly instalments. When the principal amount is thus recovered in full, interest may also be recovered at the same rate. These cases are also subjected to levy of penal interest. If the loanees are Gazetted Officers the sanctioning authority may send a copy of the order/proceedings raising the rate of recovery to the Treasury Officers concerned so that Treasury Officers can watch the recovery at the enhanced rate when pay bills are presented by the officers.

In respect of cases to be sanctioned hereafter the procedure suggested above will on no account be made applicable and that the failure of this sort if committed by the loanees will be viewed very seriously and disciplinary action taken in such cases besides lumpsum recovery. In the order/proceedings sanctioning the advance this aspect should be made clear and the sanctioning authority should take timely action to get the documents from the loanees and in case of non-production of documents take steps as aforesaid. If in any case the sanctioning Authorities fail to initiate action as aforesaid they will also be held responsible.

S. PADMAKUMAR,
Finance Secretary

To

All Heads of Departments and Offices

xx xx xx

/True Copy/

KERALA STATE ELECTRICITY BOARD

ABSTRACT

Advance - Conveyance advance for two wheelers granted to Board - Violation of Codal provision - steps to be taken - orders issued -

B.O. No. AC.IV-3014/83

Dated, Trivandram 6/09/1983

Read: Government Circular No. 27/81/Fin. Dated on 29th May 1981

ORDER

The Government circular cited above is adopted for implementation in the Board. The procedure in the circular will be complied strictly with immediate effect.

By order of the Board

Sd/-

M. R. VASUDEVAN PILLAI,
SECRETARY

To

The Chief Engineers with copy of circular.

The Financial Adviser and Chief Accounts Officer with copy of circular.

The Inspector General of Police, Vigilance and Security, K S. E. Board, with copy of circular.

The Personnel Officer with copy of circular.

Forwarded By order

Sd/ -

Superintendent

KERALA STATE ELECTRICITY BOARD
ABSTRACT

Loans & Advances - Enhancement of the amount of Cycle Advance - Orders issued –

B.O.No. AC. IV/16010/85

Dated Trivandram, 14/11/1985

Read: G.O (P) 443/78/Fin. Dated 28/8/1984

ORDER

The Board is pleased to order that the limit of the amount towards cycle advance payable to Board employees will be enhanced to Rs. 500/- (Rupees Five hundred only) or the anticipated price of the vehicle whichever is less. The orders will have only prospective effect.

Previous cases already disposed of will not be re-opened on any account.

By order of the Board

Sd/

(M G. Velappan Nair)

Secretary to the Board

To

All Chief Engineers

Financial Adviser & Chief Accounts Officer

P. A. to Chairman

Forwarded/By order

Sd /-

Superintendent

KERALA STATE ELECTRICITY BOARD

ABSTRACT

Conveyance advance sanctioned to Board employees for purchase of two wheelers - production of connected documents within the specified time limit - delay regarding –

B.O. No. Estt. III-119/86

Dated, Trivandrum, 28-6-1986

Read: 1. B.O. No. AC. IV-3014/83 dated 6.9.1983 adopting Government Circular No. 27/81 Fin, dated 29-5-1981

2 Note No. GA. XII dated 8.5.1986 from the Financial Adviser & Chief Accounts Officer - Agenda Item No 209 /86.

ORDER

According to Codal Provisions, employees who avail themselves of advance for purchase of two wheelers are to produce the connected records/documents in support of the purchase effected by them and also in proof of having complied with the other provisions regarding mortgaging, insuring etc. within a period of one month from the date of drawal of the advance. Failure to do so will entail disciplinary action for violation of codal provisions, besides lumpsum recovery.

Individual representations requesting for condonation of the delay occurred in producing the relevant documents/ records are being received in the Board. The Financial Adviser and Chief Accounts Officer was consulted in the matter He submitted his detailed proposals in this regard vide his note read as IInd paper above.

The Board is satisfied that in some cases brought to its notice the delay is genuine and beyond the control of the loanees. This being the position the Board feels that rigorous application of codal provisions will cause undue hardship to loanees. At the same time a general relaxation of the provisions is also not desirable.

The matter has been engaging the attention of the Board.

Having considered the question in detail, the Board is pleased to order that each case be considered on merit and disposed of at the level of Full Time Members and Chairman.

By order of the Board,

Sd/-

M G. Velappan Nair,

Secretary

To

The Chief Engineers

The Financial Adviser & Chief Accounts Officer

P. A. to Chairman

Forwarded/By Order.

Sd/-

Superintendent

KERALA STATE ELECTRICITY BOARD

GAD/ HOUSE ADVANCE

Vaidhyuthi Bhavanam.

Pattom, Trivandrurn,.4

Dated: 30.6.1986

CIRCULAR No. F. A. & C. A. O. 13/86

Sub :- Observance of rules regarding advances sanctioned by Board –

Under Article 243 and 244 of K. F. C. Vol I advances are eligible to the employees subject to the observance of rules governing the same. Instances have been brought to the notice of the undersigned that officers are taking steps to grant House Construction and Conveyance Advance by observing only a part of the Rules governing the same. This is a very delicate situation for the proper enforcement of financial discipline. Unless all the conditions as per Code Rule have been strictly observed the functioning of the system will not be effective. An instance has been reported that recovery of House Building Advance has not been started within the time limit prescribed at the time of granting the advance. It is primarily the responsibility of the drawing officer to ensure that recovery in such cases is effected promptly, systematically as per rules. This aspect is not seen observed by the Controlling Officers, which tantamounts to breach of all codal provisions and the mortgage deed executed by the loanee. This is a serious lapse on the part of the Controlling Officer. In effect some beneficiaries are also adversely affected by postponing the recoveries beyond the scheduled dates resulting in heavy financial burden on the verge of retirement. This also prompts others too to evade recovery. This is not a healthy system to be allowed to continue any further and Board views it very seriously.

Accordingly the following instructions are issued for the guidance/observance of the controlling/drawing and disbursing officers with immediate effect. It would be opportune and appropriate to see that the directions are scrupulously followed. Any lapse in this regard will be viewed seriously.

In future when bills for house construction/conveyance advances are sent for pre-audit it is imperative that the following certificate to the effect

(a) “necessary noting regarding the sanction of the particular loan and the mortgage deed executed have been made in page No..... of the Service Book and relevant register relating to the beneficiary” is attached with the Bill.

(b) A certificate to the effect that recovery is being effected strictly, systematically and according to rules from the loanees for whom House Construction/Conveyance Advances have been sanctioned earlier.

Any bill without the above certificates will not be entertained in future, for pre-audit.

Sd/

FINANCIAL ADVISER &
CHIEF ACCOUNTS OFFICER

To

The Chief Engineer (Electrical & Civil)

The Chief Engineer, Kozhikode.

All Chief Engineers.

AU Superintending Engineers & Executive Engineers.

The Accounts officers of B. S. Units.

No. G I-VI.CI

CIRCULAR

Sub: House loan and conveyance advance - calculation of interest and penal interest.

Ref:-

Several letters are being received in this office requesting to calculate the interest and penal interest of conveyance and house loans without sufficient information to arrive at the correct amount of interests due from the loanees. This leads to unnecessary correspondence and delay in finalising the account.

It is the responsibility of the drawing officer to workout the interest and penal interest in respect of each loan and to forward the same to this office for verification of the correctness at the time of closure of loans. The interest calculation statements received from most of the offices are defective. The correct method of calculating interest is given below:-

Diminishing balance method is to be adopted for calculating the interest. For this purpose, the outstanding balance at the close of each month is to be worked out and totalled. The interest must be calculated for one month to this total amount at the agreed rate. If the amount is either drawn on or before the 15th of any month or remitted on or after 16th of any month interest for the complete month should be charged. In the case of drawal on or after 16th and remittance on or before 15th, interest for half a month should be charged.

A typical calculation statement is enclosed for your guidance.

Sd/-

Financial Adviser &
Chief Accounts Officer

Acc: Calculation Statement

To

The Chief Engineer (Ele :) & (Civil),
K. S. E. Board, Trivandrum
The Secretary, K. S. E. Board Trivandrum
All Superintending Engineers (Ele & Civil).
All Executive Engineers (Ele: & Civil).
All Assistant Accounts Officer, Ele: Revenue Billing Units.

Interest and penal interest calculation

Sri/ Smt	:	
Advance paid on	:	16-1-1971
Amount of advance	:	Rs. 3,000/-(CBV 96 of 1/71)
Amount refunded on	:	2-11-1971
Rate of recovery	:	Rs.42/-
Rate of interest	:	5.75% per annum
Rate of penal interest for non production of Mortgage Bond and comprehensive insurance policy	:	2 ½ % per annum

CBV Nos	Rate of recovery	Balance
CBV 96 of 1/71 (dt 16-1-71)	..	Rs 1,500 (drawn after 15th)
CBV 18 of 2/17	42	2,958
“ 108 of 3/71	42	2,916
“ 25 of 4/71 }	84	2,832
“ 123 of 4/71 }		
“ 5/71	No recovery	2,832
“ 17 of 6/71	42	2,790
“ 43 of 7/71	42	2,748
“ 28 of 8/71 }	84	2,664
“ 246 of 8/71 }		
” 48 of 9/71	42	2,622
“ of 10/71	42	2,580
“ 2 of 11/71	..	1,290 (Refunded before 6th)
		<hr/> 27,732 <hr/>

$$\text{Interest} = \frac{27732 \times 5.75}{100 \times 12} = 132.88$$

$$100 \times 12$$

$$\text{Penal interest} = \frac{27732 \times 2.5}{100 \times 12} = 57.78$$

$$100 \times 12$$

TOTAL Rs. 190.66

Say Rs. 191.00

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KERALA STATE ELECTRICITY BOARD

CAS/TF 101/88

Vydyuthi Bhavanam,
 Pattom, Trivandrum-4
 Dated 15-6-88

CIRCULAR No. FA & CÁO 15 /88

Sub:- Commercial Accounting System in the K S E- Board - Maintenance of salary Day Books-
 Instructions issued -

It has come to the notice of the undersigned that the Salary Day Book is not being maintained in some Account Rendering Units so far. Cash Book cannot be used as a Journal and hence the non-maintenance of the Salary Day Book cannot be allowed to continue hereafter, as it will badly affect the very purpose of the Commercial Accounting System. The Salary Day Book should be maintained in all the Account Rendering Units with effect from 7/88 in line with the procedure explained hereunder.

Booklet on Standard Journal entries have been issued vide No- CAS 101/86 dt 3.4.87 based on which journal entries are to be made for recording the transactions of recurring nature. Payment of salary is a transaction of recurring nature. Hence Standard journal entries are to be used to record transactions relating to salaries. Standard journal entry numbers for the payment of salaries based on the categorisation of the employees given in the Booklet on Standard Journal entries are given hereunder for ready reference and easy understanding. Numbers for Standard Journal entries given at this point of time is provisional and there may be change when it is finalised.

Category of employees	Standard Journal Entry No
Board Members	P.101
Permanent Employees	
Officers- Capital	P. 102
Officers-O&M	P.103
Staff - Capital	P.106
Staff- O&M	P.107
Temporary & Part Time Employees	
Temporary Regular Officers -Capital	P.104
Temporary Regular Officers -O&M	P.105
Temporary Regular Staff -Capital	P.108
Temporary Regular Staff - O&M	P.109
Part Time Staff -Capital	P.110
Part Time Staff - O&M	P.111

Casual Employees	-Capital	P.112
Casual Employees	-O&M	P.113
Apprentice	-Capital	P.115
Apprentice	-O&M	P.116
Employees-Research Scheme		P.114

Separate Salary Day Books will have to be maintained in respect of each category of employees based on the classification shown above. Hence separate bills are to be prepared based on the above classification. For making payment of Employee cost other than salaries separate procedure has been evolved which has been included at the end of this Circular.

I. Distribution Division

Salary bills of employees of Electrical Major Section / Other Offices under the control of the Division are to be prepared in the concerned Major Sections/Other offices as is being done at present in the pay bill form and forwarded in duplicate to the Division for arranging payment. Pay and allowances of Electricity Workers and Part Time employees should also be preferred in the pay bill form. Separate bills should be prepared for each category of employees as mentioned above.

Recovery schedule should also be attached along with the pay bills for each kind of recovery effected from the pay bill. In the Division the bills of all categories of employees are to be audited by the concerned assistant with reference to the pay bill registers as is being done at present. If the bill is in complete shape and the claim is correct in all respects, the bill has to be passed for payment. After getting approval from the D. A, payment vouchers in triplicate is to be prepared in Division by the respective Assistant who has audited and passed the bill for the net amount of the bill by debit to net salary payable account-Account Code 44.310. Besides, the details of the bill shall be entered in the Salary Day Book (SDB) in the Estt. section. The SDB (form attached) is to be written in duplicate by carbon process.

The Serial Number assigned to each bill in the SDB is to be noted on the pay bill, recovery schedules and payment vouchers. The bills should be identified by the SDB numbers put on the bills. Hence SDB numbers should be furnished in the recovery statement prepared for P F. loan, House loan etc and in the pay extracts. Rubber seals as shown below may be used for recording SDB Nos in bills, schedules and payment vouchers.

SDB No.	OF
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Then the bill along with the payment voucher will be put up to the Executive Engineer through Jr. Superintendent and D. A. The payment voucher will always be put up to the E. E. along with the pay bills. It should be specifically cared that in all cases the PV should be signed by the Disbursing Officer only if the PV is supported by the pay bill in order to avoid duplicate payments. After the bill and PV are signed by the EE, the same are to be transmitted for writing cheque. Cheque No. and date are to be noted on all bills and payment vouchers.

Third copy of the PV is to be given to the concerned office along with the Cheque which will facilitate easy preparation of pay extract, statement for the drawing of Advance from P. F. etc. Disbursement voucher number (DV No.) is to be noted on the other two copies of the PV during the course of writing the Disbursement Cash Book. The original of such PV shall accompany the monthly accounts and the other copy be retained in the unit.

In cases where the net amount payable on bills become 'NIL there also the above procedure shall be adhered to. But no PV shall be prepared in such cases.

Since separate SDB is to be maintained in respect of each category of employees, serial Number blocking is essential for identification. The Serial Numbers to be assigned in SDB for each category are given below:

Category of Employees for which SDB is kept		Sl. No. to be assigned in the SDB for each category of employees.
Board Members		1-100
Permanent employees:	Officers –Capital	101-300
	Officers- O&M	401-700
	Staff-Capital	801-1200
	Staff-O&M	1301-1800
Temporary & Part-Time Employees:		
Temp. Regular	Officers-Capital	2001-2100
-do-	Officers –O&M	2201-2300
-do-	Staff -Capital	2401-2600
-do-	Staff-O&M	2701-2900
Part time	Staff-Capital	3001-3100
-do-	-O&M	3201-3300
Casual Employees	Capital	3401-3500
-do-	O&M	3601-3700
Apprentice	Capital	3801-3900
-do-	O&M	4001-4100
Employee –Research Scheme		4201-4300

S. D. B Serial Number for each month starts with the 1st serial number allotted for each category of employees as shown above.

The Establishment Section where the SDB is maintained shall close the SDB monthly and propose Journal Entry. After noting the journal entry numbers on all the pages of the SDB the second copy (perforated) of the SDB is to be given to the compilation section to forward the same with the monthly accounts.

Account Rendering Units where payments are made only after pre-audit by FA & CAO

In the case of Account Rendering Units where payment of bills are made only after pre-audit by the FA & CAO, there may occur some corrections in the bills during the course of pre-audit. The following procedure should be followed in such Account Rendering Units.

In order to maintain Salary Day Book, category-wise bills are to be prepared separately for each category of employees shown in the previous pages of this circular. The Establishment Section will prepare the bills and forward the same for pre-audit.

The bills after pre-audit by the FA & CAO will be received back in the Establishment Section. Corrections if any, in the bills made by FA & CAO, will be noted in the Pay Bill Register. Such corrections are to be made in the office copy of the bill also.

After the corrections have been made, the Establishment Section will prepare Payment Vouchers in duplicate and post the details of pre-audited bills in the SDB and note SDB numbers on all copies of bills, schedules and payment vouchers. The office copy of the bill has to be kept in the Establishment Section and the original bill and connected schedules and passed payment vouchers are to be transmitted for writing cheques. Cheque number and date shall be noted on the bill and payment vouchers. The closing and further treatment of SDB outlined earlier should be followed,

Circles and other offices:-

Salary Day Book is to be maintained in the Circles and other offices with operational deviations to suit the requirements:-

Payment of Employees Cost other than salaries:-

The procedure for the preparation, auditing of the bill, passing of the bill and preparation of payment vouchers in respect of salary bills are in toto applicable for the employees cost other than salaries. Separate bills are to be prepared in those cases also based on the category of employees as in the case of salaries. Similarly separate Other Establishment Claims Day Book (OECD BOOK) is also put into operation for each category of employees as mentioned in this circular earlier.

The details of these bills shall be entered in the Other Establishment Claims Day Book (OECD BOOK) maintained in the Establishment Section. The procedure for writing, maintenance and closing the Other Establishment Claims Day Book are similar to that of SDB.

Since separate Other Establishment Claims Day Book is to be maintained in respect of each category of employees, serial number blocking is essential for identification. The serial numbers to be given in Other Establishment Claims Day Book for each category of employees are given below.

Category of employees for which OECD Book is kept	Sl No, to be assigned in the OECD Book for each category of employees.
Board Members	1 to 100
Permanent Employee:	
Officers-Capital	101 to 300
Officers-O&M	401 to 700
Staff –Capital	801 to 1200
Staff-O&M	1301 to 1800
<i>Temporary & part time Employee:</i>	
Temp Regular	Officers - Capital 2001 to 2100
-do-	Officers - O&M 2202 to 2300
-do-	Staff - Capital 2401 to 2600
-do-	Staff - O&M 2701 to 2900
Part-Time Staff	- Capital 3001 to 3100
-do-	- O&M 3201 to 3300

Casual Employees	-Capital	3401	to 3500
-do-	-O & M	3601	to 3700
Employees - Research Scheme		4201	to 4300

The operation of Serial Number blocking for SDB explained earlier shall be followed for OECD Book also. The Serial Number assigned to each bill in the Other Establishment Claim Day Book is to be noted on these bills and these bills shall be identified by Other Establishment Claim Day Book Numbers put on the bills.

The Establishment Section where the Other Establishment Claim Day Book is maintained shall close the Day Book and pass Journal Entry debiting various expenditure heads under 75 group and crediting recoveries, if any, and Net Staff Cost Payable Account (A/c Code 44.31 5).

Formats of SDB and Other Establishment Claims Day Book have been released for printing through Chief Engineer (Ele) who will make available these forms within a short span of time. Till that time the present Establishment Expenditure Statement shall be suitably modified and used in the place of SDB and Other Establishment Claims Day Book.

FINANCIAL ADVISER &
CHIEF ACCOUNTS OFFICER

To

All Account Rendering Units

KERALA STATE ELECTRICITY BOARD

Travel Expense Day Book

PC—32

MONTH

No

LOCATION

Sl No.	Particular	TRAVEL ADVANCE		TRAVEL EXPENSE BILL			Remarks
		Transfer TA (Inter -Unit)	Tour TA/ Transfer TA (within the ARU)	Gross amount of the bill	Amount of advance adjusted	Net payment	
1	2	3	4	5	6	7	8
		Rs Ps	Rs Ps	Rs Ps	Rs Ps	Rs Ps	

-
- Note:-
1. Advance transfer TA will be debited to A/c. No.27.201 and will be shown in Col. No.3. Payment will be through cash Book based on TA Bill. At the month - end this Col. will be totalled and the total debited to "36 Inter-Unit A/c. Personnel" by credit to A/c No. 27.201
 2. Advance Tour TA/Transfer TA (within the same ARU) will be debited to A/c. No. 27.201 and will be shown in Col 4. Payment will be through Cash Book based on T. A. Bill. This Col. need not be journalized at the month end.
 3. Gross amount of the final tour TA/Transfer TA (within the same ARU) bill will be shown in Col. No. 5. At the month- end total of this Col. will be journalised debiting "76. 132-TA" by credit to "27. 201-Advance TA".
 4. Amount of advance adjusted from the final bill will be shown in Col. 6 and the balance payable will be shown in Col.7. These two cols. need not be journalized. For effecting payment of the balance amount bill payment voucher may be used. This payment will be through Cash Book debiting A/c Code "27.201.

KERALA STATE ELECTRICITY BOARD

Office of the F. A. & C. A. O
 Vidyuthi Rhavanarn, Pattom,
 Trivandrum-4, Dt.17-6-88

No. CAS/TF) 88

CIRCULAR No. F. A. & C. A. O. 14/88

Sub: Inter Unit transaction reconciliation and final treatment of balances - instructions regarding.

Ref:-

Following instructions are issued for reconciliation and clearance of Inter - Unit balances in the Account Rendering Units

1. Reconciliation of Inter- Unit Account

Each A. R. U. should prepare monthly statement of Accounts for the inter-unit transactions carried out (originating as well as receiving) with each other Account rendering unit. This statement of Accounts should be prepared in quadruplicate (ARU-wise and Account Group-wise). Three copies should be sent to the other unit, out of which the other unit should return two copies, duly confirmed by the acceptance of invoice. The confirmation being the attestation by the DA/SS/AO, after verifying and marking the matched items in the statement. Out of the confirmed two copies received, one copy will be sent along with the monthly accounts. Steps should be taken to clear the unreconciled balances.

2) The matched and reconciled inter-unit balances should be transferred to Head Office quarterly. For such transfer a new account code 37-030 styled as "HO-Inter Unit Final Accounts"- is to be used by the ARUs, thereby resulting a new balance with Head Office in addition to the Head office - current Account (37.010)- This transfer is to be officially intimated to Head office using an IUTN. Similarly the A. R. U receiving a statement of inter Unit Accounts, should also, (at the time of confirming the acceptance of IUTN's and returning two confirmed copies) transfer to the Head office, the matched balances through an IUTN, (Transfer to 37.030). In the Head office, the matched items simultaneously transferred by the respective two ARUs will be paired off by transfer to Inter-Unit closing accounts.

2) The procedure for closing the Inter Unit matched balances is once again explained below:-

- a) An ARU should prepare quarterly Inter Unit Matched items list in quadruplicate containing matched items pertaining to each ARU with which it had transactions. This matched items list is prepared from the monthly statement of accounts used for Inter unit reconciliation.
- b) On receipt of Matched items list (4 copies) the receiving ARU should verify the particulars and confirm it and return 2 copies.
- c) Both ARUs after the above process pass Journal entries transferring the matched balances to 37-030 HO-Inter Unit Final Accounts.
- d) Together with the Journal Entry, IUTN's are prepared by both ARUS. IUTN together with one copy of Inter Unit Matched items list duly acknowledged by both the ARUs is sent to Head Office.
- e) When opening balances are brought forward by ARUs in April the balances under 37-030 should be ignored. However all the other balances under Asset and Liability Accounts are to be brought forward the difference between these two will be included under "37.010 HO - Current Account" (If any balance in Inter Unit Account remains unreconciled or unmatched it will also form part of the balances carried over to the next year).

FINANCIAL ADVISER AND
 CHIEF ACCOUNTS OFFICER

INTER UNIT MATCHED ITEMS LIST FOR THE QUARTER ENDING.....
 RELATING TO.....(Here enter Name of ARU)

ARU.....
 Location code.....

Sl. No	Particulars	IUTN Ref	Dr	Cr	Remarks
					DA/SS
	The above IUTNs have been incorporated in the account of.....				DA/SS

ARU.....
 Location Code.....

Date:
 Month:

STATEMENT OF INTER UNIT ACCOUNTS WITH(Here enter Name in ARU)

S.No.	Particulars	IUTN Ref.	Dr	Cr	Remarks
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