

1(1)/2006/TA/ECS/3/3
Ministry of Finance
Department of Expenditure
Controller General of Accounts
Lok Nayak Bhavan, Khan Market
New Delhi-110 003.

Dated 2-11-2007

ACCOUNTING PROCEDURE

Sub: Introduction of payments and receipts of Government departments through electronic media- issue of accounting instructions.

In terms of Central Government Accounts (Receipt & Payment) Rules, 1983 government servants are permitted to draw their salary etc. in cash or by cheque at their option. In cases where the employees of an office have expressed their desire to draw their salary through their bank account in a particular bank a cheque for the consolidated amount may be issued by Pay & Accounts Officer in favour of the banker along with a list indicating the names of the government servants, the amounts payable and the bank account particulars etc. The banker will credit the amounts to the respective accounts of the government servants.

2. According to CGA (R&P) Rules, payments to suppliers etc. may be made by the officer by any recognized mode of payment.

3. This office has been considering for some time to implement the system of E-payments to government servants and suppliers, contractors, autonomous bodies etc. and collecting Government revenues and receipts through the Electronic media. Now it has been decided that salary payments to governments and payments to suppliers, contractors etc., where option is exercised, may be made through Electronic media by adopting suitable procedure (as discussed in the subsequent paras), where these facilities are available. Government Ministries/ departments may also consider introducing collection of their revenues and receipts through on-line, wherever feasible.

The following guidelines are issued to Pay & Accounts Officers for implementation of the revised procedure.

(I) Payments of Government Departments through Electronic Clearing Service/Electronic Fund Transfer/Real Time Gross Settlement/Core Banking Solutions

(i) Extent of Applicability: - The revised procedure will be introduced in the first instance, in the payments that are made by **Pay & Accounts Offices** (Cheque Drawing DDOs are kept outside the purview of these instructions for the present).

(ii) Mode of payments: Pay & Accounts Officer will arrange payments through ECS/EFT/RTGS only through their accredited bank. The list of centers where ECS (credit Clearing) is available at present is given in Annexure I). Any other information with regard to functioning of different schemes / facilities may be obtained from the website of Reserve Bank of India or from the accredited bank.

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2

(iii) Registration with National Clearing Cell (NCC): The user namely the Pay & Accounts Officer should get himself registered with the National Clearing Cell through their accredited bank for using the ECS/ EFT. The application form for this purpose will be furnished in the prescribed proforma (Annexure 4) by PAO to their accredited bank, who will forward it to NCC for registration and allotment of User Number. The same will be communicated by the accredited bank to the Pay & Accounts Office. User number already allotted if any, to the Pay & Accounts Officer by National Clearing Cell would suffice in this case also i.e there is no need for a separate user number for making payments to the third party.

(iv) Action to be taken in Pay & Accounts Office:

(a) The Pay & Accounts Officer will pass the bills after exercising necessary checks as per the Civil Accounts Manual and Central Government Accounts (Receipt & Payment) Rules, 1983 and GFRs. If any error is noticed, that should be got rectified by the DDO.

(b) On the basis of floppies/CD furnished with the bills by DDOs and to the extent admitted by the Pay & Accounts Officer, at the end of the day, the cheque writer will consolidate the credit information (with the help of software installed by the bank). For the payments to be made through Electronic Clearing Service, the magnetic media and the record layout of the input file would be in a standard format to be specified by Reserve Bank of India from time to time (Annexure II). After working out the total amount payable through ECS/ EFT he will generate an advice (as in Annexure IIA) for the total amount of the bills that are required to be paid through ECS/ EFT/RTGS. Separate advices will be prepared for salary and non-salary payments and for each DDO under the payment control of the PAO.

(c) The advice will be accompanied by the documents in standard format as prescribed by Reserve Bank of India for different schemes from time to time. The floppy/ CD containing the credit information will be forwarded to the sponsoring bank. The advice should clearly indicate the total amount of credits advised and also the number of accounts to be credited (both in words & figures). The settlement date, if any, should be clearly indicated in the data provided to the sponsor bank in addition to the usual superscription "Payable on or after -----" recorded on the salary bills.

(d) In order to avoid any wrong/excessive amounts being credited to any account, either intentionally or accidentally, the maximum amount of a single credit included in the credit information should be indicated in the advice against the item "Upper limit of the individual item".

(e) The advices will be serially numbered for a particular financial year i.e. they will have a running serial number starting from April to March in a financial year. The number of the advice will be noted conspicuously on the bill (s), its details entered in the Register of Electronic Advices in Annexure III submitted along with the bill(s) to the Pay and Accounts Officer. The Sl. No. of the Electronic advice will be recorded on the relevant bill after defacing the pay order by the PAO. The amount of advice would be classified under the head 8670-Cheques and Bills- Pay & Accounts Offices Electronic Advices (new minor head)

(f) It would be the collective responsibility of the DDO and PAO to ensure that the advice for payment to bank along with the documents/ floppy should reach the accredited bank at least 6 (six) working days in advance to the due date, if any, for credit. Therefore, in cases where the payment is due to be made before a prescribed date, DDOs should submit the bills sufficiently in advance.

(g) The advice along with the requisite documents digitally signed /in an encrypted floppy should be sent in a sealed cover to the accredited bank who will approach the National Clearing Cell (NCC) (in the case of ECS and EFT) for crediting the amount in the respective bank accounts of the government servants/ suppliers, firms, etc. or communicate with the Central System (in the case of RTGS), as the case may be.

(h) A separate set of registers similar to those prescribed in the case of cheques will have to be maintained for Electronic Advices by PAO.

(i) In the system of ECS, the accredited bank will pass on the floppy/ CD containing the credit information to their Local service branch, who will in turn, transmit the same to local National Clearing Cell. Reserve Bank of India will transmit funds transfer data to the respective Destination Centre. NCC at the destination Centre will transmit the data file to the destination banks. In the case of EFT, payment will be credited on the next day while under ECS, The amount will be credited on the fourth day of the cycle. The acknowledgement of the electronic advices by the bank may be preserved by Pay & Accounts Office.

(j) A day before the due date for credit of payment in the bank account of the individual, NCC would supply to the sponsor bank two copies of User-wise Settlement Report-R6 which would indicate the volume and value of transactions, which would be debited to the Sponsor bank by credit to various Destination banks. One copy of this report would be received by the PAO from the accredited bank. On receipt of the same the amount shown in the Settlement report (R6) would be compared with the amount as per the advice in the in-put data and also with the payment scroll. In the payment scroll the bank will clearly indicate the E-payment items. The PAO will also make entries in the Register of Electronic Advices. After verifying the amount, PAO will make normal accounting entries i.e minus credit to 8670-Cheques and Bills- Pay & Accounts Offices Electronic Advices by credit to 8658-Suspense Accounts- 108 PSB Suspense.

(k) The bank will follow the existing procedure in preparing and forwarding the scroll to the concerned PAO on day-to-day basis except that there will not be paid instruments in so far as e-payments are concerned (In such payments advices duly stamped by Bank will be returned to PAO).

(l) At the end of the cycle of ECS/ EFT, a few credits may remain uncredited due to reasons like furnishing of wrong bank account no, code no., account closed/ transferred etc. The destination banks will pass on immediately the amounts and also the details of those credits to the NCC. RBI will credit the amount representing the uncredited items to the account of the accredited bank. On receipt of the Final report R-8 indicating items finally credited/ uncredited, the accredited bank will send a copy thereof to PAO. This report will be treated as the evidence of payment against the bills presented by the DDO. This should be compared with the advice issued earlier and discrepancy if any should be taken up with the accredited bank. A consolidated report of uncredited items R-7 will

4-

also be received by the PAO through the accredited bank. The amount received by the bank on account of uncredited items will be included in the scroll. PAO would take two photocopies of this report for taking action as mentioned in following Paras. The total amount in respect of such uncredited items will be compared with the credit that appears in the Receipt scroll on account of such items and discrepancy, if any, got rectified with the accredited bank.

(m) The uncredited items should be credited to government account without any challan and it will be clearly indicated in the scroll to be sent to PAO. The PAO will account for these credits under the head "MH 8658-Suspense Accounts-102- Suspense Accounts (Civil)- Uncredited items under e-payments" (new sub-head to be opened). Details of uncredited amounts will be entered in the Register of Electronic Advices. In respect of such items PAO will initiate action in consultation with DDO to settle the same through cheques in the names of the parties or otherwise.

(o) The Pay & Accounts Officer will make payment by issue of cheque by drawing a bill in the form of a simple note and by classifying the amount of cheque as minus credit to the sub-head mentioned in the previous para.

(p) Credit to government account for the uncredited amounts should be received promptly i.e. within 48 hours excluding holidays or RBI guidelines. Any uncredited amount not refunded to Government Account within the permissible time by the bank would attract penal interest, which should be charged from the accredited bank as in the case of belated remittance of government receipts.

(q) After entering the voucher number in respect of the bill a photocopy of each of the reports i.e. Final Settlement Report and the Report of Uncredited Items duly attested by JAO/ AAO should be handed over to the messenger of the DDO who will surrender token. DDO will intimate the party with regard to the payment credited to their bank account.

(x) A photocopy of the Report of Uncredited Items will be kept in a Guard File by the PAO and preserve for 15 years or until the Audit is over, whichever is later. The Register of Electronic Advices will be reviewed on 10th of every month and the non-receipt of scroll for any advice will be taken up with the bank. Any missing scroll not received for more than one month should be reported by PAO both to his Pr.CCA/CCA/CA and the higher authorities of the bank for remedial action.

(y) Although the amounts remaining uncredited will be rare, if such amounts are claimed later, the payee shall be asked to get a certificate from his bank to the effect that the details of the bank account furnished is correct and the bank account is operative, to avoid any reoccurrence of the non-crediting of the amounts.

(z) The Government of India will not pay any commission / fee /service charges to the bank for the above purpose and the Government in no way concerned with the additional facilities offered by the bank.

(aa) It is the responsibility of the banks to ensure that the amounts are correctly and promptly credited to the accounts of the payees as per the Credit information provided by the Pay & Accounts Officers. Pay & Accounts Officers would not be responsible for any amount wrongly paid to another account holder and he would not accept the debit for

such sums. Banks would have to recover the amount wrongly paid as per their existing procedure/ system.

(bb) The software package to be developed/ already developed for implementing the revised procedure should provide for built-in authentication and authorization, fire wall protection, PKI encryption, digital signatures, electronic evidence generation, backup and recovery procedures, proper log and audit trail.

(cc) These are only guidelines for the implementation of the scheme. Pay & Accounts Officers are requested to refer to the website of Reserve Bank of India or approach their accredited bank to have a firsthand knowledge about the schemes and follow the instructions issued by them from time to time.

II. Collection of government revenues/ receipts through Electronic Media

Under the existing procedure, Government dues or other moneys receivable on Government account may be realized in cash or by cheques or drafts drawn on any local branch of scheduled bank or by money orders or postal orders or in such other form as may be prescribed by Government. These revenues or dues of the Government are generally received by departmental officers or by specified branches of the accredited bank in the form of crossed local drafts or local cheques or in cash unless otherwise specifically ordered. -vide Rule 18 of Central Government Accounts (Receipt & Payment) Rules, 1983.

Any person or party paying money into bank on Government account shall present with it challan (in duplicate, triplicate or quadruplicate as specified by the concerned Ministry or Department) in Form GAR-7.

Now banks have been offering facilities to customers like payment through Internet etc. Therefore, this office has decided that standard guidelines should be issued for the Ministries/ departments who would like to introduce collection of their receipts/ revenues etc. through Internet. The procedure in brief will be that the system would involve transacting with the department through a receipt processing application Portal that is accessible through Internet. E filing will involve downloading of the specified formats from the Portal and these can be filled in and signed by users through digital signature. The e-receipt application system would check the correctness of the amount payable and also the completeness of the formats. Once the format is accepted the user will be prompted to choose one of the following payment options:-

(c) Credit Card

(d) Internet banking

After the user opts for a particular mode of payment he will be directed towards the bank's computer system. A challan in the prescribed format will be generated.

(1) As of now PAO receives the original copy of the challan with the Receipt Scrolls on the basis of which he classifies the amount under the relevant head of account. With the introduction of the revised procedure instead of physical challans the receiving bank will forward a consolidated statement containing the details of the remittances that are

normally available in the Physical Challan (GAR7). The electronic copy of the challans can also be generated and sent to PAO for incorporation in COMPACT. This procedure was approved by CAG of India in the case of MCA-21 (Ministry of Company Affairs).

(2) The Departments would standardize the electronic challan formats which would be used for depositing money in to Government Account by Departmental Officers, private parties, contractors etc. The banks authorized for collections will feed the data in their computer and pass on the data electronically to PAO. The banks will ensure that the process of uploading and transmission of data is done in a secure manner.

(3) The Bank will also be responsible for prompt remittance of collections to Government Account at Reserve Bank of India, CAS, Nagpur through Link Cell, Nagpur/ GAD, State Bank of India as the case may be. It will also be responsible for reconciliation of figures with PAO.

(4) Focal Point Branch will also send a hard copy of the Receipt Scroll accompanied by the physical Challans as at present.

(5) The PAO will get printed Receipt Scrolls along with Challan Incorporation and corresponding electronic files from the Focal Point Branches on daily basis.

(6) There is no change in the reporting and reconciliation procedures except that the reconciliation would be done on the basis of electronic strings relating to the receipts provided by the banks through the Scroll Incorporation Report. Rest of the accounting drill and procedure will remain unchanged in the new system. PAO will continue to get DMA I and DMA II Statements from RBI, CAS, Nagpur as per the current practice.

(7) Although this OM provides for payment of Government dues/ receipts by Credit Cards, Ministries/ Departments may allow the payment through Credit Cards only with the prior approval of CGA/ O/o C&AG.

(Necessary amendments to Central Government Accounts (Receipt & Payemnt) Rules, 1983 are issued separately).

Renu C. Deshpande
(RENU C. DESHPANDE)

Dy. Controller General of Accounts

To All Pr. CCAs/CCAs/ CA

ELECTRONIC CLEARING SERVICE (CREDIT CLEARING)
APPLICATION FOR REGISTRATION TO AVAIL OF ECS FACILITY
(to be submitted to RBI, NCC in duplicate)

Part A - (To be filled in by the User)**USER DETAILS:**

1. Name of the Organisation:
2. Address:
3. Contact person and Telephone No.:
4. Types of transaction sought to be put through ECS during the first year of availing ECS services:

Code	Type of transaction	Expected Volume	Expected Value
1.	Dividend Payment		
2.	Interest Payment		
3.	Salary/Pension		
4.	Refund		
5.	Annuity		
6.	Miscellaneous		

5. Complaints from beneficiaries, if any, relating to non-credit/delayed credit/non-reporting of uncredited items will be pursued by us with the respective banks/branches in coordination with the Sponsor Bank.

Authorised Signatory
of the User.

Date :

4

Part B - (To be used by the Sponsor Bank).

1. The User has been explained the role and responsibilities of various parties under ECS. They have, inter-alia, been advised that the responsibilities of ensuring the accuracy of input data, input preparation and preliminary validation of data as well as issuance of payment advises to the beneficiaries rest with the User. They have also been explained that NCC would be processing data and working out the clearing settlement based on this data and in no way be responsible for ensuring the accuracy of input data or breach of responsibility expected of the Destination banks. Complaints if any received from the customers/investors/ beneficiaries would have to be handled by the USER.
2. We will ensure that the NRE accounts of beneficiaries, if any, will be included in the input data after ensuring that the Reserve Bank of India, Exchange Control Department permission is obtained therefor, if necessary.
3. All complaints relating to non-credit/delayed credit/non-reporting of uncredited items to RBI or Sponsor Bank would be attended to expeditiously and all possible help will also be given to the User in this regard.
4. The User has been advised that the User shall preserve the Output Tape/Floppy to be provided by the ECS Authority for a minimum period of 3 years and the data shall not be tampered with during the period of preservation.
5. We recommend that the above named organisation may be allowed to participate in the ECS credit-clearing scheme as a User.
6. The registration number may be allotted to the User institution.

Authorised Signatory
of the Sponsor Bank.

Dated :

Part C - for Use at NCC

User No. Allotted:

Remarks:

Authorised Signatory
of the NCC

ELECTRONIC CLEARING SERVICE
(CREDIT CLEARING)

12
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GUIDELINES FOR INPUT PREPARATION AND INPUT SUBMISSION

a) Input Media -

Floppy Diskette 3.25", 1.44 MB

b) File preparation :

The input file would have two types of data records: a large number of Credit Records (transaction code-22) and one balancing debit record called CREDIT CONTRA (transaction code-11). The CREDIT CONTRA would be the first record in the input file and contain the details of the User such as User Number, User name, Sponsor Bank Sort Code, the upper limit of the individual credit entry, the total value of all credit items, etc. This would act as control information while processing the credit records. Certain key information in the CREDIT CONTROL record would be repeated in the credit records as well so as to make each credit record self-contained with both credit and debit particulars of the transaction.

The following is the description of the various fields for preparing the data on input file in ASCII format:

CREDIT RECORDS:

Field Description	Length	Cols.	Field type	Remarks
1. ECS Transaction Code	2	1-2	NUM	ECS transaction code 22
2. Destination Sort Code	9	3-11	NUM	MICR city-bank branch code
3. Destination Account Type (S.B. A/c. or Current A/c.)	2	12-13	NUM	MICR transaction code (10/11)
4. Ledger Folio Number	3	14-16	ALP	Alpha Numeric Ledger Folio particulars.
5. Destination Account No.	15	17-31	ALP NUM	Account Number AlphaNumeric description.
6. Destination Account Holder's Name	40	32-71	ALP	AlphaNumeric description.
7. Sponsor Bank-Branch Sort Code	9	72-80	NUM	MICR Bank Code
8. User Number	7	81-87	NUM	User Number allotted by ECS Authority.
9. User Name	20	88-107	ALP	AlphaNumeric description.
10. User Credit Reference	13	108-120	ALP NUM	User defined Reference No. such as Ledger Folio No. or Share/Debenture Cert. No. or any other unique identification No. given by the User for the individual beneficiaries.
11. Amount	13	121-133	NUM	Amount in Paise
12. Reserved (To be kept blank by User)	10	134-143	NUM	ECS Item Sequence Number to be allotted by NCC.
13. Reserved (To be kept by User)	10	144-153	NUM	Checksum Total generated by NCC.
14. Reserved (To be kept blank by the User)	1	154	NUM	Flag for items credited (1) and returned uncredited (0)
14. Filer (To be kept blank by the User)	2	155-156	NUM	Reasons for not crediting the item.
Total	156			

(Thus, the CREDIT RECORDS would have the length of 156 ASCII character with the last four fields kept blank. These four fields would be filled up while processing the input file at the NCC).

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ELECTRONIC CLEARING SERVICE (CREDIT CLEARING)

RECORD LAYOUT OF THE CLEARING SETTLEMENT AND OUTPUT DATA FOR DESTINATION BANKS IN MAGNETIC MEDIA

(will be advised to the banks when the software package to be used by the
Service Branches of banks is finalised)

Field No.	Field Name	Field Length	Field Data
1	Bank Code	100	112
2	Branch Code	111	122
3	Settlement Date	120	130
4	Settlement Amount	130	140
5	Settlement Amount	140	150
6	Settlement Amount	150	160
7	Settlement Amount	160	170
8	Settlement Amount	170	180
9	Settlement Amount	180	190
10	Settlement Amount	190	200
11	Settlement Amount	200	210
12	Settlement Amount	210	220
13	Settlement Amount	220	230
14	Settlement Amount	230	240
15	Settlement Amount	240	250
16	Settlement Amount	250	260
17	Settlement Amount	260	270
18	Settlement Amount	270	280
19	Settlement Amount	280	290
20	Settlement Amount	290	300
21	Settlement Amount	300	310
22	Settlement Amount	310	320
23	Settlement Amount	320	330
24	Settlement Amount	330	340
25	Settlement Amount	340	350
26	Settlement Amount	350	360
27	Settlement Amount	360	370
28	Settlement Amount	370	380
29	Settlement Amount	380	390
30	Settlement Amount	390	400
31	Settlement Amount	400	410
32	Settlement Amount	410	420
33	Settlement Amount	420	430
34	Settlement Amount	430	440
35	Settlement Amount	440	450
36	Settlement Amount	450	460
37	Settlement Amount	460	470
38	Settlement Amount	470	480
39	Settlement Amount	480	490
40	Settlement Amount	490	500
41	Settlement Amount	500	510
42	Settlement Amount	510	520
43	Settlement Amount	520	530
44	Settlement Amount	530	540
45	Settlement Amount	540	550
46	Settlement Amount	550	560
47	Settlement Amount	560	570
48	Settlement Amount	570	580
49	Settlement Amount	580	590
50	Settlement Amount	590	600
51	Settlement Amount	600	610
52	Settlement Amount	610	620
53	Settlement Amount	620	630
54	Settlement Amount	630	640
55	Settlement Amount	640	650
56	Settlement Amount	650	660
57	Settlement Amount	660	670
58	Settlement Amount	670	680
59	Settlement Amount	680	690
60	Settlement Amount	690	700
61	Settlement Amount	700	710
62	Settlement Amount	710	720
63	Settlement Amount	720	730
64	Settlement Amount	730	740
65	Settlement Amount	740	750
66	Settlement Amount	750	760
67	Settlement Amount	760	770
68	Settlement Amount	770	780
69	Settlement Amount	780	790
70	Settlement Amount	790	800
71	Settlement Amount	800	810
72	Settlement Amount	810	820
73	Settlement Amount	820	830
74	Settlement Amount	830	840
75	Settlement Amount	840	850
76	Settlement Amount	850	860
77	Settlement Amount	860	870
78	Settlement Amount	870	880
79	Settlement Amount	880	890
80	Settlement Amount	890	900
81	Settlement Amount	900	910
82	Settlement Amount	910	920
83	Settlement Amount	920	930
84	Settlement Amount	930	940
85	Settlement Amount	940	950
86	Settlement Amount	950	960
87	Settlement Amount	960	970
88	Settlement Amount	970	980
89	Settlement Amount	980	990
90	Settlement Amount	990	1000

CREDIT CONTRA RECORDS:

Field Description	Length	Cols.	Field type	Remarks
1. ECS Transaction Code	2	1-2	NUM	ECS transaction code 11
2. User Number	7	3-9	NUM	User Number allotted by Reserve Bank of India
3. User Name	40	10-49	ALP	AlphaNumeric description.
4. User Credit Reference	14	50-63	ALP NUM	User defined Reference No. for the entire transaction (Alpha Numeric)
5. ECS Tape Input No.	9	64-72	NUM	User defined Input Tape
6. Sponsor Bank-Branch Sort Code	9	73-81	NUM	MICR city-bank branch code
7. User's Bank Account No.	15	82-96	ALP NUM	Account No. of the User to be debited by Sponsor Bank Alpha Numeric description.
8. Ledger Folio Number	3	97-99	ALP	Alpha Numeric Ledger Folio particulars.
9. User defined limit for individual credit items	13	100-112	NUM	User defined, which would be taken for validating the credit items (in paise)
10. Total Amount (Balancing Amount) Debit	13	113-125	NUM	Amount in paise
11. Settlement Date (DDMMYY)	8	126-133	NUM	Date on which settlement is sought to be effected.
12. Reserved (To be kept blank by User)	10	134-143	NUM	ECS Item Sequence Number to be allotted by ECS authority.
13. Reserved (To be kept by User)	10	144-153	NUM	Checksum generated by ECS Authority.
14. Filler (To be kept blank by User)	3	154-156	NUM	
Total	156			

(The CREDIT CONTRA, thus, would have the record length of 156 ASCII characters of which last three fields of 23 characters would be left blank. These three fields would be filled up while processing the input file at the NCC)

Annexure to ECS Mandate

Annexure -

IIA

Date: 24-5-2008

ECS (CREDIT) CLEARING

User Details:

User Number (allotted by RBI)

1103088

User Name and Address

O. S. BHADORIA
Sr. Accounts Officer (Admn.)
O/o CGA, M/o Finance
D/o Exp. New Delhi

Contact Person

Telephone/Fax Number/e-mail address

4610172

TMDCC-037

Sponsor Bank Details:

Bank-branch Sort Code (9 digits sort code):

Bank-branch Name & Address

Contact Person

Telephone/Fax Number/e-mail address

File Details:

Input File Name

Decryption Key Password

Upper limit of individual item

Number of records

Total Value

Required Settlement Date

Whether test validation certificate enclosed:

5167-001-015

Shakeen

Rs. 26485/-

24

Rs. 245101

31-05-2002

[Signature]
O. S. BHADORIA

Sr. Accounts Officer (Admn.)
O/o CGA, M/o Finance

Authorized Signatory
of the User Institution.

Note:

NCC will receive the input floppy only from the Sponsor Bank. The input data should be test validated and encrypted by the User/Sponsor Bank using the software supplied by the NCC and the Validation Certificate must be enclosed. The data floppy should be submitted in a sealed cover along with the Sponsor Bank's Mandate and dated acknowledgement from NCC to be taken.

-10- Armeure III

28/4

Register of Electronic Advices

Sl. No.	Name of DDO	Amount	Date of Issue	System of payment has been advised i.e. ECS/ EFT/RTGS	Amount under cleared	Date of Clearance	Amount remaining uncleared	Date of Clearance of the amount under col. No. (7)	Mode of Clearance
(1)	(2)	(3)	(4)	(5)	(5)	(6)	(7)	(8)	(9)

The advices issued on a particular day will be entered in the Register of Electronic Advices indicating the Sl. No., amount of advice, date of issue and the name of DDO concerned therein. On receipt of payment scroll the date of clearance of cheque will be marked in the register of cheques issued as is done at present. The amount cleared should also be independently tallied with the report of credited amounts provided by the sponsored bank. On receipt of the scroll indicating the items remaining uncredited into the accounts of the payees the details regarding Amount cleared/ amount remaining uncleared will be entered in the register. Such amounts shall be classified as credit under a distinct sub head 'Uncredited Items under E-payments below the Suspense Head 8658-Suspense Accounts-102-Suspense Account-Civil. Date and mode of clearance, such as issue of cheque/ write back in accounts for these amounts may be shown in this register at the time of such clearance. Another register to watch the settlement of individual items should also be maintained and tallied with the figures of this register and the balance under the suspense head mentioned above. It shall be ensured that all the uncredited amounts are settled in the same financial year.