

**Government of West Bengal
Finance Department
Audit Branch**

No.8301-F.

Kolkata, the 26th. August, 2009.

NOTIFICATION

For some time past the Government was considering to implement e-Payment [electronic mode of payment] and e-Receipts [electronic mode of receipt] system in Government transaction to ensure transparency and to avoid delay. Now it has been decided that salary payment to Government employees may be made through e-Payment by adopting suitable procedure, where these facilities are available.

After careful consideration of the matter, the Governor is pleased to prescribe the Scheme for e-Payment of salary to the Government Employees through bank.

I. Name of the Scheme: West Bengal Government's e-Payment of Salary [ePS] Scheme 2009.

II. Implementing Authority: The 'Head of Office' shall be the implementing authority of the Scheme.

III. Date of Effect: The Scheme shall be effective from 1st. October 2009.

IV. Membership: The employees under the control of Head of Office.

V. Acquittance Roll: If the pay and allowances of the Government employees of an office are paid under this scheme by credit to the concerned bank account of the employee, a certificate of credit/disbursement issued by the bank to the Drawing and Disbursing Officer shall be a legal quittance for the purpose of payment of salary to that employee. Relevant portions of the rule 4.090(10) and rule 8.17(8) of the West Bengal Treasury Rules 2005 shall be amended in due course.

VI. Service Charge: State Government or its employees shall not pay any Service Charge/Commission/Fee for this purpose.

VII. Definitions-

- a. "Employee" means an employee of the State Government and includes a member of All India Service, employee on deputation to State Government, re-employed and contractual employee.
- b. "Head of the office" means the Head of the office as defined in rule 5(16A) of the West Bengal Service Rules, Part-I, includes the Drawing and Disbursing Officer of that office or any other officer of such office to whom the functions of the Head of the office is delegated by such Head of the office.
- c. "Drawing and Disbursing Officer" [DDO] means the Drawing and Disbursing Officer as defined in rule 1.04 (o) the West Bengal Treasury Rules 2005.
- d. "State Government" means the Government of West Bengal.

The Scheme will be of two parts, Part-A for Payment of Salary through bank and Part-B for Payment of Salary through ECS. The Head of Office may select any one [Part-A or Part-B], subject to suitability and availability of such facility. The detail guideline for implementation of the Scheme is enclosed with this Notification.

Sd/- C.M. Bachhawat.

Principal Secretary to the
Government of West Bengal.

No.8301/1 (200) -F.

Kolkata, the 26th. August, 2009.

Copy forwarded for information and necessary action to :-

1. The Accountant General (A & E), West Bengal, Treasury Buildings,
Kolkata-700 001.
2. The Accountant General (Audit), West Bengal, Treasury Buildings,
Kolkata-700 001.
3. The Principal Secretary /Secretary, _____
_____ Department.
[All Departments]
4. The Director of Treasuries & Accounts, West Bengal,
The New India Assurance Building, 4, Lyons Range, Kolkata - 700 001.
5. The General Manager, (Banking), Reserve Bank of India,
Kolkata- 700 001.
6. The General Manager, (NCC), Reserve Bank of India,
6, Royd Street, Kolkata-700 016.
7. The General Manager, _____
[All Public Sector Banks]
8. The Pay & Accounts Officer, Kolkata Pay & Accounts Office - I,
B1/2/2, Phears Lane, Kolkata - 700 012.
9. The Pay & Accounts Officer, Kolkata Pay & Accounts Office - II,
P-1, Hyde Lane, Kolkata - 700 012.
10. The Treasury Officer, _____
[All Treasuries]

CP 26/8/09
[C.C. Bhattacharya]
Joint Secretary to the
Government of West Bengal,
Finance Department.

Enclosure to the Notification No.8301–F dated 26th. August, 2009 of the Finance (Audit) Department:

**Guideline for implementation of
West Bengal Government's e-Payment of Salary [ePS] Scheme 2009.**

Prelude: The aspect of simplifying disbursement procedure for payment of salary was under consideration of the Government for some time. Under the existing system, in the State Government Offices, the salaries of the Government employees drawn by the respective Drawing and Disbursing Officers (DDO) are disbursed to the employees either personally or on the basis of the authority given by the employees. At present Government employees are permitted to receive salary mostly in cash and in some cases by Cheques. It is not a secured system to carry cash amount of salary by the employees on the disbursement day. In case of payment by Cheque it normally takes two/three days from receipt of Cheque by the employee to crediting to the employee's bank account. It has also come to the notice of the Government that the DDOs are facing problems in handling huge amount of cash due to growing volume of salary amount involving the security and risk factors.

It was, therefore, under active consideration of the Government to make the system of disbursement of salary in the Government Offices compatible with the general principle of not handling by a Government employee of unusually heavy amount of cash, avoiding retention of undisbursed cash salary in DDO's chest and relieving the Government officials from the risk that involves carriage of the heavy liquid cash from the bank to the DDO's Office.

The secured and convenient system of payment of Salary is to credit to the Government employee's personal bank account with his salary amount on pay-day. A number of DDOs/Head of Offices and employees are also insisting on implementing the procedure for payment of salary through bank.

Following benefits can be derived from the scheme:

- It will reduce the risk of bringing the cash from the bank and hazards of handling the cash such as cash shortage etc.
- It will reduce the cost of security arrangement.
- It will reduce the loss of man-hour for disbursing and receiving salary on Pay-day.

Now-a-days, different banks are providing various types of 'add on' facilities like Internet banking, e-payment etc. to their customers. Most of the banks are also providing Automated Teller Machine (ATM) facility to its Savings bank account holders, which enable the account holders to withdraw money from any ATM Counter of any bank at anywhere in India with the help of ATM Card without any service charge. Different types of e-Payment facilities are being provided by various banks to their Customer including the Governments.

Different modes of e-Payments:

- i) **Core Banking Solutions [CBS]:** In Core Banking Solutions all the CBS branches are interconnected with each other. It enables the Savings Bank Account holder to avail of the services from any CBS branch regardless of where he is maintaining his account. It also enables one Branch to credit the accounts maintained at different Branches under CBS.
- ii) **Electronic Clearing Service [ECS]:** Electronic Clearing Service [Credit Clearing] provides an alternative method of effecting bulk payments

transactions which would obviate the need for issuing and handling paper instruments and thereby facilitate improved customer service by bank / Government Departments effecting payments. At present this service is available in 76 centres as intimated by the Reserve Bank of India [RBI].

- iii) **Electronic Fund Transfer [EFT]:** This procedure is almost like Electronic Clearing Service except that normally this scheme is operated for transferring funds from one account to another account.
- iv) **Real Time Gross Settlement [RTGS]:** This system is conducted by Reserve Bank of India and it requires every bank and branch to have specific code through which transfer of fund takes place. Under this system funds are transferred from one bank/branch to another.
- v) **National Electronic Fund Transfer [NEFT]:** National Electronic Funds Transfer system is a nationwide funds transfer system to facilitate transfer of funds from any bank branch to any other bank branch. The remitter fills in the NEFT Application form giving the particulars of the beneficiary (bank-branch, beneficiary's name, account type and account number) and authorises the branch to remit the specified amount to the beneficiary by raising a debit to the remitter's account. The remitting branch prepares a Structured Financial Messaging Solution (SFMS) message and sends it to its Service Centre for NEFT. The Service Centre forwards the same to the local RBI (National Clearing Centre, Mumbai) to be included for the next available settlement. The RBI at the clearing centre sorts the transactions bank-wise and prepares accounting entries of net debit or credit for passing on to the banks participating in the system. Thereafter, bank-wise remittance messages are transmitted to banks. The receiving banks process the remittance messages received from RBI and effect the credit to the beneficiaries' accounts. NEFT is an electronic payment system to transfer funds from any part of country to any other part of the country and works on Net settlement, unlike RTGS that works on gross settlement

The Scheme will be of two parts, Part-A for Payment of Salary through bank and Part-B for Payment of Salary through ECS. The Head of Office may select any one [Part-A or Part-B], subject to suitability and availability of such facility.

Part – A

Payment of Salary through Public Sector Bank

Application-

The Scheme shall be applicable to the State Government Departments, Directorates and Regional Offices including their subordinate Offices.

Definitions–

“Designated Bank” means any Public Sector Bank of India as per list at Annexure-I and includes any branch of those banks and any counter of the Automated Teller Machine (ATM).

1. Action to be initiated by the Head of Office / DDO –

- 1) The Head of Office, who desires to disburse salary through bank, shall select any Public Sector Bank that can provide such facility for e-payment of salary to the Government Employees as per this Scheme. After having consultation with the Local Head Office/Controlling Office of such bank, he shall make arrangement to select a branch of such bank as Designated

Bank keeping in view convenience of the Head of Office as well as the infrastructure and capacity of that branch.

- 2) The Head of the office shall obtain an 'Indemnity Bond' as per Annexure-V from the designated bank. The Government is hereby authorising the Head of Office to accept such Indemnity Bond for this purpose.
- 3) The Head of the office shall, in consultation with the Designated Branch of the bank, arrange to open Savings bank accounts, preferably with Automated Teller Machine (ATM) facility, for each of the employees with zero balance. The bank account may be in the same Branch or other Branch of the same bank or other bank-branch subject to availability of the e-Payment facility [CBS/NEFT], as may be provided by the Designated Bank. The said Savings bank account shall have the nomination facility. Such bank account may be operated as 'Joint' or 'Either or Survivor' but the first name must be the Government employee's name.
- 4) The Head of the office shall obtain 'Declaration' in the form as set out in Annexure-II (a) / (b) in triplicate from the employees, containing consent for opening a Savings bank account in the name of the employee and authorizing the bank to receive the salary on behalf of such employees and declaring that the credit given by bank to his bank account shall be treated as legal quittance for the amount of his salary. If possible, the existing bank account, if any, in the same bank in the name of the Government employee may be used for this purpose instead of opening of a new account.
- 5) After identification and verification of the declaration form by the Head of Office, three copies of such declaration forms shall be sent to the bank for opening of the Savings bank account and the bank shall, after opening such account in the name of the employee return two copies of such declaration form to the Head of Office mentioning the Savings bank account number of the employee on it. Out of the two copies of such declaration returned by the bank, one copy shall be preserved in the office and the second copy shall be handed over to the concerned employee.
- 6) The Head of Office/DDO shall send the salary bills, sufficiently in advance [at least twelve working days prior to payment day], to the treasury or the Pay and Accounts Office, as the case may be, with proper endorsement that the cheque shall be drawn in favour of the ' _____ Bank,Branch' (name of the designated bank and branch).
- 7) (a) The Head of Office/DDO shall maintain a Register of Electronic Advices in Annexure-VI. The advice shall be serially numbered for a particular financial year i.e. they shall have a running serial number starting from April to March in a financial year. The number of the advice shall be conspicuously noted on the top of each bill for which payment shall be made through bank.

(b) The Treasury or the Pay and Account Office, Kolkata, shall issue 'Account Payee' salary cheques [if possible a consolidated cheque may be issued] in favour of the bank and marked with 'Not Payable before ' (the stipulated date of payment)' and shall deliver the cheques to the concerned Head of Office/DDO at least five working days prior to the payment date.

- 8) The Head of Office/DDO shall, at least two working days prior to the date of disbursement, send the salary cheque(s) along with a printed Cheque Slip-cum-List of Employees, in duplicate, to the bank in the form

as set out in Annexure III, containing the name of the employees', bank particulars including Savings bank account number and the net amount payable to such employee. The soft-copy of the said Cheque Slip-cum-List of Employees shall also be sent to bank in prescribed text-file, preferably in some encrypted form, through any secured electronic mode like tape/floppy/CD/Pen-drive/secured e-mail along with the printed copies of the said Cheque Slip-cum-List of Employees. Computer package shall be used for generation of such soft-copy of text file. National Informatics Centre [NIC], West Bengal has been instructed to upgrade their Salary software package 'COSA' for generation of such text file in prescribed format.

- 9) (a) Clear cut instructions shall be issued by the Head of Office/DDO to the bank so that the amount is neither credited to the accounts prior to the date on which the payment is due, nor is delayed. Payday will be settlement day for this purpose. It is the sole responsibility of the Head of Office/DDO to prepare the printed and soft-copy of the Cheque Slip-cum-List of Employees accurately.

(b) The bank shall, after due acknowledgement, return one copy of the Cheque Slip-cum-List of Employees and shall credit the amounts to the Savings bank account of the concerned employee as per the said Cheque Slip-cum-List of Employees on the first working hour of the stipulated date of disbursement.

(c) The bank shall send a Certificate of Disbursement to the Head of Office/DDO in the form as set out in Annexure IV within the next working day after the date of disbursement, and such certificate shall be retained by them with office copy of the bill for audit verification and such certificate shall be a legal quittance for all purpose. If the amount of salary is not credited to the employee's account on the Pay-day by the bank for any unforeseen reason, the matter shall be informed by the bank to the Head of Office forthwith mentioning the reason of non-crediting the amount to the employee's account.

- 10) The amount so credited by the bank to the Savings bank account of the concerned employee shall be treated as proper disbursement of salary by the Head of Office/DDO to the employee. The 'Disbursement Certificate' and the 'Report of Uncredited Items' shall be preserved by the Head of Office/DDO for 15 years or until the Audit is over, whichever is later. The 'Register of Electronic Advices' shall be reviewed by the Head of Office/DDO within 10th of every month.
- 11) If any amount of excess drawal is detected by the DDO/Head of Office in the current month's Salary Bill in respect of any employee, after issuance of the Cheque by the Treasury/Pay and Accounts Office, such excess amount shall be deducted from the payable amount of salary of that employee and the DDO/Head of the office shall, while preparing the Cheque Slip-cum-List of Employees in Annexure III, release the net amount after making deduction of such excess amount.
- 12) If the salary of an employee is required to be stopped due to death or otherwise, the Head of the office shall not release the salary and/or shall not incorporate the name of the concerned employee in the Cheque Slip-cum-List of Employees.
- 13) The Head of the office shall prepare the Cheque Slip-cum-List of Employees mentioning the net amount payable to each of such employees, on the basis of working statement upto the 15th day of the salary month, leave sanction order issued upto the 15th day of the salary

month, attendance sheet and other records or information.

- 14) The Head of the office shall instruct the bank for–
 - (a) refund of the excess amount, if any, occurred due to difference between the total amount of the cheque and the total amount to be credited to the employee;
 - (b) 'reduction of salary' or 'stop payment' of salary, if any, upto any date prior to the date of disbursement.
- 15) The Head of the office shall deposit such excess amount, received in the form of bank cheque or Pay Order, in the Government account through treasury Challan under proper head of account.
- 16) Any amount of overdrawal detected on or after the date of disbursement for the period from the 16th day to the end of the salary month or otherwise, shall be recovered by the Head of the office in the subsequent salary month by short drawal in respect of employee concerned.

Provided that in case any amount of overdrawal detected on or after the date of retirement or death of the employee, the amount of such overdrawal may be adjusted from the amount of gratuity payable to such employee.

- 17) Where certain amounts linked with the salary is required to be deducted from the salary, such as life insurance premium, co-operative deduction or amount attached under the Court attachment order etc., the Head of the office shall, after deduction of such amount, release the net amount to the bank and in such cases, the Head of the office shall, while preferring the bill to the treasury or the Pay and Accounts Office, Kolkata, as the case may be, ask for separate two or three cheques in his endorsement, one in favour of the bank and the others in favour of the Life Insurance Corporation, the Co-operative Society or the Drawing and Disbursing Officer etc., as the case may be.
- 18) If an employee joins a new place of posting by way of appointment or transfer, he shall submit a declaration in the form, as set out in Annexure II (a) or (b) and thereafter the Head of office shall arrange for opening of a Savings bank account in the name of such employee as advised by the designated branch in the same manner as stated in.

Provided that if a Savings bank account had already been in existence in the name of such employee, the employee may transfer such existing Savings bank account as advised by the designated bank of the office for the purpose of remittance of Salary, where he is newly posted.

(19) There shall be no change in the procedures in respect of preparation and submission of such Bills to the Treasury/Pay & Accounts Office. Entry in the Cash Book shall be made on receipt of the Cheque from the Treasury/Pay & Accounts Office at the receipt side and on depositing the Cheque to the Designated Bank at the payment side.

(20) Head of Office shall submit a Statement in Annexure-VII to the Finance (Audit) Department mentioning detail information in respect of implementing the Scheme for payment of salary through bank.

(21) Head of Office/DDO shall note the name of the Office, Contact No., and shall put his signature with office seal at the back of the cheque before sending the same to the bank branch for credit to the employee's bank account.

(22) Head of Office shall not be responsible for payment of any interest in case the

salary payment through bank is delayed due to strikes/mechanical defects/other local events in the bank.

(23) Head of Office shall not bear/reimburse any charge whatsoever levied by the bank on the employees bank account.

2. Action to be taken by bank – (1) The Local Head Office/Controlling Office of the bank having such facility of e-Payment of Salary, shall, at the request of the Head of Office, select a suitable branch of that bank as designated branch keeping in view convenience of the Head of the office as well as the infrastructure/capacity of branch.

(2) The bank shall render its service free of cost and it shall not impose any service charge in future for this purpose.

(3) (a) The bank shall arrange to open the Savings bank account with zero balance preferably with Automated Teller Machine (ATM) facility in the name of the employee. The said Savings bank account shall have the nomination facility. Such bank account may be operated as 'Joint' or 'Either or Survivor' but the **First name** must be the Government employee's name.

(b) On receiving three copies of the option-cum-declaration given by the employees in the form as set out in Annexure-II and being duly forwarded by the Head of the office, the bank shall return two copies of such declaration form to the Head of the office mentioning the bank account number of the employee on it. If possible, the existing bank account, if any, in the name of the Government employee may be used for this purpose instead of opening a new account

(4) The bank shall furnish an indemnity bond in the form as set out in Annexure-V, by giving an undertaking to indemnify the State Government against any loss to the State Government on account of wrong or overpayment made by the bank.

(5) The bank shall return one copy of the Cheque Slip-cum-List of Employees duly acknowledged and credit the amounts in the accounts of the concerned employees as per List in the first working hour on the stipulated date of disbursement.

(6) The bank shall send a Certificate of Disbursement in the form as set out in Annexure IV stating therein that the amounts have been credited to the accounts of the concerned employee, within the next working day after the date of disbursement.

(7) The Certificate of Disbursement given by the bank, shall constitute a legal quittance on behalf of the employee.

(8) The employee shall be allowed to withdraw the entire amount, so credited in the Savings bank account of such employee, by the bank. The bank shall arrange for payment of the salary either from the cash counters of the designated branch or from any Automated Teller Machine (ATM) counter of such bank.

(9) The bank shall abide by the instructions received from the Head of office or the Drawing and Disbursing Officer from time to time regarding 'stop payment' of salary or 'reduction of salary' of an employee, prior to the credit of the amount of salary to the Savings bank account of such employee by the bank. The bank shall refund the excess amount of salary released by the Drawing and Disbursing Officer, through the Banker's Cheque or the Pay-order to the Drawing and Disbursing Officer within the next working day after the date of disbursement.

(10) In the event of receipt of information regarding death of an employee, the bank shall not credit the amount to the Savings bank account of such employee and/or shall not allow withdrawing the salary for the month of death from the said account

of the deceased employee:

Provided that any amount lying in the account prior to the month of death of such employee may be paid by the bank to the nominee as per nomination submitted to the bank by such employee:

(12) In case of death of an employee, the bank shall close the Savings bank account of such employee after making payment of the final amount as per direction received from the Drawing Disbursing Officer or the Head of Office.

3. Role of an employee – (1) The employee shall submit a 'Declaration' in the form as set out in Annexure II, in triplicate, containing consent for opening a Savings bank account preferably with Automated Teller Machine (ATM) facility, with authorization in favour of the bank to receive his salary on his behalf.

(2) The employee shall open a Savings bank account preferably with ATM facility in the name of the employee. The said Savings bank account shall have the nomination facility. Such bank account may be operated as 'Joint' or 'Either or Survivor' but the First name must be the Government employee's name. The said account of the employee shall not be operated upon by another person by virtue of a power of attorney executed in his favour by such employee.

(3) On the Payday, the employee may draw the entire amount of his salary, or the part thereof, credited in Savings bank account by the bank. He may withdraw such amount either from the cash counters of the designated branch or from any ATM counter. The amount of salary so credited to the employee's account by the bank shall amount to disbursement of salary by the Drawing and Disbursing Officer to the employee and the receipt given by the bank for the amount of his salary shall be treated as legal quittance.

(4) (a) In case of transfer of an employee to another office where the system of disbursement of salary through bank is already in existence, such employee may transfer his existing Savings bank account to the designated branch of the bank of such office, where he is transferred.

(b) In case of transfer of an employee to another office where the system of disbursement of salary through bank does not exist or in case of retirement of an employee, the employee may continue to use the said Savings bank account as his personal savings bank account (not linked with salary) or close the account.

4. Action to be taken at Treasury or Kolkata Pay and Accounts Office – (1) The Treasury or the Kolkata Pay and Accounts Office shall, as per endorsement on the salary bill made by the Drawing and Disbursing Officer, issue separate salary and other cheques in favour of–

(a) the bank with branch name,

(b) the Life Insurance Corporation of India,

(c) any Co-operative Society,

(d) the Drawing and Disbursing Officer,

(e) any other authority, if necessary in accordance with such endorsement.

(2) The salary cheque as stated in sub-rule (1), shall be marked with "Not Payable before (the date of payment).

(3) The total of the amounts of the salary cheques issued against a bill as stated in sub-rule (1) shall be equal to the net amount of the bill preferred by the Drawing Disbursing Officer.

Annexure-I

List of Public Sector Banks in India:

- [Allahabad Bank](#)
- [Andhra Bank](#)
- [Bank of Baroda](#)
- [Bank of India](#)
- [Bank of Maharashtra](#)
- [Canara Bank](#)
- [Central Bank of India](#)
- [Corporation Bank](#)
- [Dena Bank](#)
- [Indian Bank](#)
- [Indian Overseas Bank](#)
- [Oriental Bank of Commerce](#)
- [Punjab and Sind Bank](#)
- [Punjab National Bank](#)
- [State Bank of Bikaner & Jaipur](#)
- [State Bank of Hyderabad](#)
- [State Bank of India \(SBI\)](#)
- [State Bank of Indore](#)
- [State Bank of Mysore](#)
- [State Bank of Patiala](#)
- [State Bank of Saurashtra](#)
- [State Bank of Travancore](#)
- [Syndicate Bank](#)
- [UCO Bank](#)
- [Union Bank of India](#)
- [United Bank of India](#)
- [Vijaya Bank](#)
- [IDBI Bank](#)

ANNEXURE III
CHEQUE SLIP-CUM-LIST OF EMPLOYEES

(To be submitted in duplicate by the Head of the office/Drawing and Disbursing Officer)
[See Part-A Para 1(8) of the Scheme]
[Name & Address of the office]

No.

Date:

To,
The Branch Manager,
..... Branch,
_____ Bank.

Sub: Salary Cheques for the month of20 .

The enclosedcheque/cheques for Rs.(Rupees) is / are sent for favour of credit to the Saving Bank Accounts of the individual employees mentioned in column (2) below:

Sl.No (1)	Name of Employee (2)	Designation (3)	Bank Account No (4)	Net Amount of salary (5)
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Total Net amount to be credited

Amount to be refunded to the DDO

Total Amount of Cheque(s)

Encl.

Cheque No.

Cheque Date

Amount

Signature of the Head of Office/
Drawing and Disbursing Officer
(Office Seal)

Instruction.— In case of death of the employee, the Head of Office shall intimate the actual date of death of the employee and the bank shall not release the balance in the Savings Bank Account of the employee unless clearance is received from the Head of the office.

(To be filled up by the bank)

Received the original along with the cheque/cheques enclosed for Rs...
(Rupees.....) only.

Date:

Signature of the authorised Officer of the bank
(Office Seal)

ANNEXURE IV
CERTIFICATE OF DISBURSEMENT
(To be submitted by the Bank in duplicate)
[See Part-A Para 1(9)(C) of the Scheme]

_____ Bank

..... Branch.

To,
The(Name of the Head of the office)
..... (Address)

Received Rs..... (Rupees.....) from(Name of the Head of the office) by cheque/cheques along with the Cheque Slip-cum-List of Employees vide No..... Dated The amount has been credited in the Savings Bank Account of each of the Employees as per Cheque Slip-cum-List of Employees for their salary for the month of
The balance amount of Rs..... (Rupees.....) is being refunded through banker's Cheque/Pay Order No..... Dated, enclosed, which may kindly be acknowledged.

Date: _____ Signature of the authorised Officer of the bank
(Office Seal)

(To be filled up by the Head of the office)

Received the original along with the banker's Cheque/Pay Order (if any) of Rs.....
(Rupees.....) only.

Date: _____ Signature of the Head of office/
Drawing and Disbursing Officer
(Office Seal)

ANNEXURE V

(To be furnished by bank as per Part-A Para 1(2) & Para 2 (4) of the Scheme)

INDEMNITY BOND

KNOW ALL MEN by these presents the _____ Bank, a banking corporation established under the Act (Act No. to be mentioned) and having its head office at (hereinafter referred to as the "bank", which term shall, unless repugnant to the context, include its successors and assigns) binds itself and successors and assigns to the Governor of the State of West Bengal the whole of the total amount of all sums for loss that may be suffered by the Government of West Bengal (hereinafter referred to as the 'State Government') in course of the disbursement of Salary to the employees who are on employment under the State Government as hereinafter mentioned.

WHEREAS the State Government has decided to introduce "Payment of Salary to the Government Employees through Bank Scheme" to provide facility to its employees to receive their Salary through Savings Bank Account of the bank in terms of the orders issued in this behalf by the State Government in force from time to time subject to the indemnifying by the bank to the State Government against any loss to the State Government on account of wrong or overpayment made by the bank.

AND WHEREAS the bank has agreed to arrange payment on behalf of the Government to the employees of such State Government by credit to their 'Savings Bank Account' and to execute this indemnity;

AND NOW THE CONDITION OF THE ABOVE-WRITTEN BOND OF INDEMNITY is such that in pursuance of the said agreement the bank does hereby covenant with and undertakes to, the Governor of West Bengal and his successors in office, that in consideration of the State Government agreeing to pay to the bank from time to time the amount of Salary due to the employees of the State Government who are the constituents of the bank, the bank thereby undertakes to refund to the State Government forthwith on demand and without demur any amount which is so paid to the bank by the State Government but is found or established not to have been paid wholly or in part to the employees concerned by the bank, or any amount which has been paid to an employee beyond the date on which the Salary was or is due or any amount which has been wrongly paid otherwise than, or any amount which has been paid otherwise than, or in excess of, the authority granted and instructions issued to the bank by the State Government or the Reserve Bank of India from time to time. The bank hereby agrees that the amount of money when demanded by the State Government from the bank as due and payable to the State Government by the bank on account aforesaid shall be conclusive as to the amount due, and the liability of the bank to pay the said amount to the State Government. The bank hereby agrees with and undertakes to the Governor of West Bengal and his successor in office and assigns that it shall furnish to the authority specified or nominated in this behalf by the Governor, such information relating to the Salary in question which have been paid by the bank as may be called for by such authority from time to time, notwithstanding anything contained in the provisions of any law which may for the time being in force or the practice among bankers in regard to secrecy of their information relating to their customers' accounts.

IN WITNESS WHEREOF theHAS CAUSED THESE PRESENTS to be executed on its behalf this day of.. two thousand and.....

SIGNED byBank through its constituted Attorney in the presence of
(1).....
(2).....
Witnesses.

Accepted for and on behalf of the Government of West Bengal

by Head of Office.

Annexure-VI

Register of Electronic Advices

[See Part-A Para 1(7)(a) and Part-B Para (II) 5 of the Scheme]

Name of the Office:

Mode of Payment: Bank / ECS

Name of Designated/Sponsor Bank & Branch:

e-PS Sl. No.	Bill No. & Date	Cheque No. & Date	Amount of Cheque	Settlement Date/ Payday	Date of Issue Instruction	Total Amount of e-Payment	Amount to be refunded by bank [4-7]	Amount credited by bank	Amount Un-credited by bank [7-9]	Way of disposal of amount at Col. 8	Way of disposal of amount at Col. 10
1	2	3	4	5	6	7	8	9	10	11	12

Signature of Head of Office/DDO

N.B. The advice shall be serially numbered for a particular financial year i.e. they shall have a running serial number starting from April to March in a financial year prefixing with "EPS" [E-Payment of Salary]. The number of the advice shall be noted conspicuously noted on the top of each bill for which payment shall be made through bank.

Annexure-VII

**Statement in respect of information regarding implementation of e-Payment of Salary Scheme
[To be submitted to Finance (Audit) Department (Group-T)]**

[See Part-A Para 1(20) and Part-B Para (II) 20 of the Scheme]

No.

Date:

1. **Name & Address of the Office:**
2. **Name of Department:**
3. **Mode of Payment: Bank (As per Part-A) / ECS (As per Part-B)**
4. **Name of Designated/Sponsor Bank & Branch:**

Sl. No.	Category of Employee	Total No. of Employees	No. of employees availing the facility of payment of salary through Bank	No. of employees in receipt of Cash for Salary	No. Of employees in receipt of Cheques for Salary
1.	Group-A				
2.	Group-B				
3.	Group-C				
4.	Group-D				
	Total				

Signature of Head of Office

Part-B

Payment of Salary through Electronic Clearing System [ECS]

Application:-

The Scheme shall be applicable to the State Government Departments, Regional Offices including their subordinate Offices which are linked with treasury linked banks that are connected with Kolkata Clearing House of National Clearing Centre [NCC] of the Reserve Bank of India, Kolkata.

Definitions

(i) User – User shall refer to the State Government Departments, Directorates, Regional Offices including their subordinate Offices effecting bulk payments to a large number of employees, under the Scheme.

(ii) Sponsor bank – Sponsor bank means any Public Sector Bank of India as per list at Annexure-I of Part-A. It would refer to the bank, which would act as the agent of the User to submit the payment instructions in electronic mode prepared by the User to the National Clearing Centre (NCC).

(iii) National Clearing Centre (NCC)/ Clearing House (CH)– It would be a functional unit of the local Bankers' Clearing House or such other agency to be created by RBI which shall process the payment instructions received on electronic mode from the Sponsor bank and generate relevant clearing reports for settlement of accounts of banks at RBI. The institutional arrangements made by RBI shall be final. At present National Clearing Centre of Reserve Bank of India, 6, Royd Street, Kolkata-70016 is acting as Clearing House of Kolkata Zone.

(iv) Destination Account Holder would refer to the employees under the Scheme who would receive payments from the User directly by way of credit to bank accounts i.e. the State Government employees who have Savings Bank Accounts in any bank-branch under Kolkata Clearing Zone of Reserve Bank of India, NCC.

(v) Destination bank branches would refer to the bank branches connected with Kolkata Clearing Zone of Reserve Bank of India, NCC, Kolkata, where the Destination Account Holders maintain their bank accounts into which ECS payments are credited.

(vi) Settlement Date: Settlement Date means the date of payment of Salary.

Electronic Clearing Service [ECS]: Electronic Clearing Service [Credit Clearing] provides an alternative method of effecting bulk payments transactions which would obviate the need for issuing and handling paper instruments and thereby facilitate improved customer service by bank / Government Departments effecting payments. The User furnishes the credit instructions on a electronic mode to the Sponsored bank, who will approach the National Clearing Centre [NCC] for uploading the credit instructions in their website for passing on the data to the destination banks (Service Branches) arranging credit of the amounts to the proper accountholders. This procedure is used when a number of accounts are required to be credited by debit to a single account. After the ECS cycle is completed the un-credited items, if any, will be reported through Service branch to NCC to Sponsored bank for credit to the account of the User. There is no outer limit for the individual credit under this Scheme. The Offices and their employees located under the jurisdiction of 'Clearing Zone' of the Reserve Bank of India, Kolkata may avail themselves the facility of ECS provided by Reserve Bank of India, National Clearing Centre [NCC], 6, Royd Street, Kolkata-700 016, through the Sponsor bank. Reserve Bank of India prescribed procedures to be followed for ECS (Credit) scheme. The relevant portions of the procedures are described below.

(I) Procedure for ECS as prescribed by RBI:

1. Coverage: The scheme shall cover transactions of the following characteristics:

- i) Bulk payment transaction like periodic (monthly/ quarterly/ half-yearly/ yearly) payments of interest/ salary/ pension/ commission/ dividend/ refund by companies /corporations /government departments and such other organisations defined as "User".
- ii) The transactions to move from a single User source to a large number of Destination Account Holders.
- iii) The credit transactions should pertain to the various Destination bank branches, which fall under the jurisdiction of the local Bankers' Clearing House.
- iv) The credit instructions from the User to the Destination Account Holders would be on electronic media (tape/floppy/CD/pendrive) (a form of electronic media that can be processed on computers) and would form the basis for the Sponsor bank to debit the User's account and the Destination bank branches to credit the employees' accounts. Such information could also be uploaded to the specified web-site by the service branch of the sponsor bank on the web-server, if such a facility exists at the Clearing House.
- v) Individual credit item without any ceiling on the amount or as specified by the User.
- vi) Such other payment transactions involving a single debit to a User's account at one bank and multiple credits to a large number of employees at many banks to be specified by NCC / CH after ascertaining the level of infrastructure available at the Service/Main branches of member banks.

2. Institutional Arrangements

- a) NCC / CH would be responsible for processing the input data submitted by the Sponsor bank on behalf of its User and supply of relevant clearing reports to the Sponsor bank, Destination banks and Deposit Accounts Department of RBI/Clearing Agency for accounting of the Clearing Settlements. It would monitor the performance of all the constituents in ECS Clearing to ensure that the time schedule for various activities under ECS Process Cycle.
- b) RBI/Clearing Agency designated by RBI shall provide the settlement service by way of crediting/debiting the accounts of Destination banks and the Sponsor bank in the books of the Settlement bank on the basis of settlement figures advised by the NCC/CH. Normally such settlements, in centres where there are RBI offices, shall take place in the books of accounts of RBI. The settlement rules for clearing pertaining to minimum balance and withdrawal of favourable balance in clearing as explained in the Uniform Regulations and Rules for Clearing Houses would also be applicable to the settlements under ECS.

3. Registration of User

State Government Offices who would like to avail of the ECS facility shall get themselves registered with the NCC / CH. The application in form E-1 (Appendix IV) will be submitted by the User institution to their Sponsor bank. The Sponsor bank will forward the application form to the NCC/CH with their recommendations for registration and allotment of User Number. The User Number allotted by NCC / CH will be communicated to the User institution through the Sponsor bank. The registration number will be of 7 digits – the

first 3 digits will be the Pin Code of the centre of the NCC/CH (e.g. Mumbai - 400, Kolkatta -700), the next digit will represent the type of transaction (viz. dividend, interest, salary, etc.) being put through and last 3 digits being the User number allotted to the User institution. The users registered at one centre and allotted a user number may use the same user number at all other centres.

4. Destination Account Holder's information on ECS

- a) While furnishing 'Mandate' to receive Salary through ECS, Destination Account Holder (employee) shall furnish the particulars of his/her i) Account Number, ii) Ledger No./Ledger Folio Number, iii) Account Type (i.e. S.B. Account) and iv) bank and branch names with the sort-codes. The sort-code (i.e. city-bank-branch code) information would be available by seeing the MICR-Code line of the cheque book issued by his/her banker. The form on which the information would be furnished by the Destination Account Holders would be clear and free of ambiguities. The employee can enclose with his/her mandate, a photocopy of the cheque for verification of his/her account particulars by the User. A model Mandate Form given at Appendix - VIII. The User may use formats of their choice provided the materials contained in the Model Letter Form given at Appendix-VII. In case a User has already got the bank branch account type ledger no. and account number etc., particulars duly certified by the bank branch of the employee, the same could be utilised for making remittances through bank accounts under ECS, only after informing the employees.
- b) Information furnished by a employee to the User shall not be utilised by the User for purposes other than transfer of funds through ECS without the consent of the employees. This should be indicated by the User while inviting mandate from the employees.

5. Input Preparation

Input file should be as per the record layout in a standard format, to be specified by the RBI from time to time. The mode of submission of the input data would be on electronic media (tape/floppy/CD/pen drive) and would form the basis for the Sponsor bank to debit the User's account and the Destination bank branches to credit the employees' Accounts. Formats of Input files are enclosed at Appendix - II.

6. User's Responsibility to ensure accuracy of input data

The User would ensure the accuracy of the input data with reference to the information received from Destination Account Holders. Sponsor bank may obtain an undertaking from the User in this regard before forwarding the magnetic media to NCC/CH.

7. Safeguards against fraudulent change of data in transit

NCC/CH would be receiving the input data from the Sponsor bank. To prevent possible attempts for fraudulent change of data in transit, the NCC/ CH will receive the input files in a sealed cover on magnetic media duly encrypted in consultation with the NCC/CH. The Sponsor bank shall not make any changes in the input data received from the User without obtaining consent from the User.

8. Input Submission

Input submission would have two stages - Test Submission (for validation process) and Settlement Submission (for final settlement of accounts). Test

submission is required to verify whether input preparation has been made as per standards prescribed by RBI and also to give reasonable opportunity to the User to repair the data before working out the clearing settlement. NCC / CH would validate this Test input as per validation routine explained at paragraph 9 to 12 (b) and furnish a report called "Data Validation Report" (DVR) along with the validated electronic media. This report would contain the list of rejected Credit Records and the revised particulars of total number and amount in the CREDIT CONTRA Record. The User has to verify the validation exercise carried out at NCC / CH and decide as to whether to confirm the validations and resubmit the electronic media for settlement process or opt for editing/repairing the input file. If the rejected records are many, it would be advisable to repair the data records and submit the same as a fresh Test Input.

9. Validation of Input Files

- a) All files received duly encrypted would be subjected to an initial level of validation to determine whether the file can be accepted or not. It shall be checked with reference to the User name, User number (to be allotted by NCC CH), Sponsor bank Branch sort code and other user defined parameters.
- b) User details (sort-codes, User number and User name) should be uniform on all data records in the file. The purpose of repeating the User information on all data records is to make each data record self-contained. Therefore, the credit record with the details different from the one recorded on the 'CREDIT CONTRA' record will be rejected.
- c) The destination account details would have two parts - the destination sort code and the destination account number. The code number of the branch of the bank where the individual account holders i.e. employees maintain their accounts and to which the credit would be applied is the destination sort code. ECS validation routine checks whether the code indicated in the data record is a valid MICR sort code listed in the compendium of Code Numbers.
- d) The account number particulars are an essential field in the data record. Account number will have a maximum length of 15 digits as indicated at item 5 under 'Credit Records' in Appendix - II. Records with no information on the account number field would be rejected.
- e) There will be no outer limit for individual credit record. The particulars of the User defined limit should be indicated by the Sponsor bank in its mandate as an additional parameter for validation.
- f) The decision for rejection of a file/record would depend on the following :-
Files:
 1. Defects in the electronic media
 2. CREDIT CONTRA records (ECS transaction code) missing or the value indicated in the CREDIT CONTRA record exceeding the value given in the Sponsor bank's mandate to RBI to debit its account.
 3. Invalid Sponsor bank sort code, or incorrect User number and User name details in the CREDIT CONTRA record.Record:
 1. Absent or invalid destination sort code
 2. Absence of account number or account name.

10. Duplicate Records

More than one credit transaction against the same credit reference (i.e. ledger folio number or any other unique identifying number for the employee as

indicated at item 10 under 'User credit reference' (in Appendix II) would not be permitted. User shall take due care about this before presenting the input file and ensure that the 'User credit reference' is not repeated in any other credit record in the input file.

11. Credit Records with no Ledger Number/Ledger Folio Number

The credit records without the ledger number/ledger folio number of the account of the employees at the Destination bank branches would not be rejected, because at some branches the account numbers can uniquely identify the accounts irrespective of whether the Ledger number/Ledger Folio number is given or not. In the clearing reports for Destination bank branches, these accounts would, however, be shown against the 'Miscellaneous Ledger'.

12. Data Validation Report (DVR)

- a) When an input file passes in the ECS File Acceptance/validation checks, NCC/CH will provide an advice of acceptance or otherwise to the Sponsor bank. This would be done through a Data Validation Report (DVR) [Format at Appendix-IX] along with the validated electronic media [Format at Appendix-III]. The DVR would indicate the details of errors encountered during validation process and total number and value of records accepted from the file. If the total value of accepted credit records generated during the validation process are different from the ones indicated in the balancing debit record (i.e. the CREDIT CONTRA Record). CREDIT CONTRA Record would be modified and the fact of this modification in the input file would be indicated in the DVR.
- b) The Sponsor bank would arrange to get the DVR and the validated electronic media verified by the User. Field number 13 of 10 digits in the Credit records would have contained coded information representing the checksum of the record so as to detect modification, if any, made in the file subsequent to validation process at NCC/CH. Besides, to facilitate easy identification of rejected credit records, NCC/CH would have changed the transaction code to 33 and the item Sequence Number field filled with '9999999999'. The User would have to take into account these records while confirming the DVR or deciding to edit/repair the input file for resubmission. If the records are edited / repaired, the cycle of Test Submission and Data Validation would be restarted.
- c) In case, however, the rejected records are only a few in numbers, and the DVR is confirmed by the Sponsor bank by way of resubmission of the validated electronic media duly encrypted, ECS Process cycle would commence. The encrypted electronic media should be accompanied by a mandate from the Sponsor bank for debiting its account at the Deposit Accounts Department of RBI/Clearing Agency. The mandate should be signed by an official of the Sponsor bank having authority to operate the bank's account with RBI. This day of submission of validated and encrypted electronic media with a mandate would be taken as the first day of the ECS Cycle.

13. Request for withdrawal/modification of input data

Once the DVR is confirmed by the Sponsor bank and the settlement process begins at NCC/CH, withdrawal/modification of file/record shall not be permitted except when, in the opinion of RBI, the transaction cannot be settled on the due date by the banks.

14. Clearing Settlement and output data for Destination Banks

- a) On Day-0 NCC/CH would generate the following output data only in electronic media (tape/floppy/web server).
 - i) Destination bank Settlement Report (format at Appendix -XI)
 - ii) Destination Branch Report (format at Appendix - XII)
 - iii) Destination Ledger Reports (format at Appendix - XIII)

(For accounts with no ledger folio number a 'Miscellaneous Ledger Report' would be generated under each account type).

In addition, NCC/CH would also generate two hard copies of the ECS Control Report (Format in Appendix -X) bank wise. The output data as indicated above would be delivered to the Destination bank on electronic media (floppy/tape) duly encrypted subject to all safeguards, relating to accuracy and authenticity.

- b) These electronic media (tapes/floppies) along with a hard copy of the ECS Control Report (Appendix-X) will be delivered to the Service/Main branches of Destination banks on Day-0. The Service/Main branch of Destination banks would be responsible for the loss/misuse of the electronic media after they receive the same from the NCC / CH. The Service branches of Destination banks should make their internal arrangements immediately on receipt of the electronic media to generate hard copy of the clearing reports and send to their concerned branches the Destination branch Reports and Destination Ledger Reports mentioned above on the same/following day so that the Destination Account Holder's accounts are credited on day-1 (i.e. settlement date mentioned in the report) without fail. On the day of settlement (2nd day of ECS cycle) NCC / CH would debit the Sponsor bank's account with the amount indicated in the mandate given by the latter (Appendix-V) and credit the accounts of the Destination banks with amounts due to them.

15. Settlement Report to Sponsor Bank

On Day-0 Sponsor bank will also be supplied by the NCC/CH with two copies of the User-wise Settlement Report (format at Appendix-XIV) which would indicate the volume and value of transactions for which Destination banks would be credited and the amount for which Sponsor bank would be debited. One copy of the report would be forwarded by the Sponsor bank to the User. The reports would be signed and authenticated by the NCC/CH and would act as the evidence of credits having flowed from the Sponsor bank to the Destination banks for a specific number of credit transactions on behalf of a specific User. It would be User's responsibility to verify the accuracy of the Report with reference to the input data and the DVR wherein the particulars of the rejected records would have been already indicated. Discrepancy, if any, in the summary data should be brought to the notice of NCC/CH immediately.

16. Return of processed output tapes/floppies

- a) If a Destination bank branch is not in a position to credit a particular transaction for reasons like "Account closed/transferred", "No such Accounts", "Account description does not tally", etc., it should report the same with a Return Memo (format at Appendix-VI). The same would be forwarded to its Service Branch/Main Branch on day-1. On receipt of the un-credited items from all the concerned branches, the Service branch of the Destination bank would flag off or mark off the relevant credit items in the electronic media as unpaid, by means of a code '0' and all other items by means of a code '1' in the blank column provided at field No.14 of the

credit record. The responsibility for ensuring accuracy in incorporating the above information in the electronic media lies with the Destination banks. After incorporating the information relating to credited/un-credited items, the electronic media would be returned to the NCC / CH on the same day (i.e. Day-1). The electronic media should be accompanied by a hard copy output of the input file duly signed by the Destination bank. The Return Memos prepared at the branch level may also be forwarded to NCC / CH for onward transmission to the Sponsor bank/User. Branches should not send any payment order etc. to NCC / CH or to the Sponsor bank for the items reported under this procedure. Adjustment of the excess credit received by the Destination bank branches will be effected through a clearing settlement on the basis of data of un-credited items reported through electronic media. The NCC / CH would generate the reports on Day-1 evening presuming that the concerned bank has afforded credit to all the employees and there are no un-credited items.

- b) On receipt of return data input from the Destination banks, NCC / CH would reprocess the ECS transaction processed earlier by way of modifying the transaction codes of the un-credited records to "44" from "22". The Checksum Total of the relative records would undergo corresponding changes with the software used at NCC/CH. Any change in the data file thereafter would result in erroneous data codes which can be easily noticed by a validation routine run by NCC/CH.

17. Clearing Settlement and Supply of Output Tape Reports to banks

- a) After reprocessing the ECS transaction, NCC / CH shall work out a clearing settlement whereby the Destination banks' accounts would be debited and the Sponsor bank's account credited. Settlement of account would take place on day-1. On the same day, NCC / CH shall provide the following:
- Combined List of Un-credited items (a consolidated list of all un-credited items reported by all Destination bank to be given to Sponsor bank)[format at Appendix -XV].
 - Output Tape (two copies) -a report on electronic media containing the details of all transactions [valid, rejected and returned un-credited - all items to be suitably flagged/marked off] to be given to Sponsor bank for verifying the correctness of the clearing data and for passing on one copy thereof to the User for necessary action.
 - Sponsor bank Final Report - a report showing the amount originally debited subsequently credited as un-credited items and the final amount debited for ECS Credit Clearing (format at Appendix -XVI).
 - Destination bank Final Report - Destination bank-wise summary report showing branch-wise initial credit as subsequent debit (format at Appendix - XVII).
- b) The Checksum Total value in the Output Tape would be generated by NCC /CH in such a way that any subsequent correction on the Output Tape by any unauthorized person would throw an error message during subsequent processing.

Late submission of electronic media after day-1

If any Destination bank fails to submit the electronic media to the NCC / CH on day-1, the bank should submit the list of un-credited items over the counter of

the Sponsor Bank Branch at the earliest (Positively by Day -2) as such delayed reporting cannot be incorporated by NCC / CH in the Output Tape and also cannot be included in the clearing settlement for un-credited items. Payment settlement for such items would have to be worked out between the Sponsor Bank and the Destination Bank concerned. The undue delay of the Destination Bank to submit the counter return beyond Day-2 would attract penal action. The President of the Clearing House may take such action / decide penalty against the bank as he deems fit.

18. Sponsor Bank crediting the proceeds of un-credited items to User's Account:

The credit received by the Sponsor Bank against the un-credited items through the Un-credited items Clearing shall be passed on to the User's account on the day Sponsor Bank's account would be credited by RBI.

19. Preservation Period of the Output Tape

The Sponsor Bank and the User shall preserve the Output tape for a minimum period of 3 years. A copy of the Output tape would be preserved at NCC/CH also for 3 years.

20. Minimum and Maximum Number of Transactions

There would not be any stipulation on the minimum number of transactions to be put through. But considering that the Scheme is designed for bulk transactions, NCC/CH may combine the settlements of more than one input submissions on a single day. Therefore, a Sponsor Bank should finalise the settlement date in consultation with the NCC/CH.

(II) Procedure to be followed by the Government Offices for ECS:

1. The User (Head of Office/DDO) who likes to avail himself of the ECS facility shall get registered with the NCC. The application in Form E-1 (Appendix-IV) shall be submitted by the User to their Sponsor Bank through the Treasury officer/Pay and Accounts Officer. The Treasury officer/Pay and Accounts officer shall, after receipt of the registration application from the Drawing and Disbursing Officer, transmit the same to the sponsor bank with a forwarding memo enumerating designations of the Drawing and Disbursing Officers who are authorized to operate from the Treasury/Pay and Accounts office. The Sponsor Bank will forward the application form to the NCC with their recommendations for registration and allotment of User Number. The User Number allotted by NCC will be communicated to the User through the Sponsor Bank. The registration number will be of 7 digits – the first 3 digits will be the Pin Code of the centre of the NCC (e.g. Kolkata – 700).
2. The Head of Office/DDO shall issue a Circular to all the employees of the Office informing the implementation of the Scheme for payment of Salary through ECS. A model of such Circular is given at Appendix-VII.
3. The Head of Office shall obtain from the employees 'Mandate for payment of Salary through ECS' in the form as set out in Appendix-VIII, containing particulars of the Savings Bank Account in the name of the employee and authorizing the bank to receive the salary on behalf of such employees and declaring that the credit given by bank to his bank account shall be treated as legal quittance for the amount of his salary.

4. The Head of Office/DDO shall send the salary bills, sufficiently in advance [at least twelve working days prior to payment day], to the treasury or the Pay and Accounts Office, as the case may be, with proper endorsement that the cheque shall be drawn in favour of the ' _____ Bank,Branch' (name of the Sponsored Bank Branch).
5. The Head of Office/DDO shall maintain a Register of Electronic Advices in Annexure-VI of Part-A. The advice shall be serially numbered for a particular financial year i.e. they shall have a running serial number starting from April to March in a financial year prefixing with "EPS" [E-Payment of Salary]. The number of the advice shall be noted conspicuously noted on the top of each bill for which payment shall be made through bank.
6. The Treasury or the Pay and Account Office, shall issue 'Account Payee' salary cheques [if possible a consolidated cheque may be issued] in favour of the bank and marked with 'Not Payable before ' (the stipulated date of payment)' and shall deliver the cheque to the concerned Head of Office/DDO at least five working days prior to the payment date.
7. The Head of Office/DDO shall, at least two working days prior to the date of disbursement, submit to the sponsor bank the salary cheque(s) received from the treasury/Pay and Accounts office along with the input data, preferably in some encrypted form, through any secured electronic mode like tape/floppy/CD/Pen-drive or secured e-mail and a hard copy of the input data. The Head of Office/DDO shall also submit Form No.E2 -Mandate by Sponsor Bank [enclosed as Appendix-V] to the Sponsor Bank. Electronic media and the record layout of the input file would be in a standard format as specified by RBI from time to time. The present format is enclosed at Appendix-II. The total of the amount in the input data should normally agree with the amount of the cheque submitted to the bank. Computer package shall be used for generation of such soft-copy of text file. National Informatics Centre [NIC], West Bengal has been instructed to upgrade their Salary software package 'COSA' for generation such text file in prescribed format.
8. The DDO shall make absolutely sure while submitting the cheque and the input data that no credit record as incorporated in the input electronic media is likely to be rejected; otherwise credit in the destination bank accounts may not be ensured on the payment date. Clear-cut instructions shall be issued by the Head of Office/DDO to the bank so that the amount is neither credited to the accounts prior to the date on which the payment is due, nor is delayed. It is the sole responsibility of the Head of Office/DDO to prepare the printed and soft-copy of the input data accurately. The Sponsor Bank shall acknowledge the receipt of input data and mandate.
9. (a) While a cheque issued in favour of the sponsor bank that shall be treated as a mandate to the sponsored bank given by the Treasury officer / Pay and Accounts officer to debit the government account, instructions to credit the Destination Account Holders' Accounts in the form of electronic media shall be given to the sponsor bank by the Drawing and Disbursing Officer concerned. Such payment transactions involving a single debit to a User's account at one bank and multiple credits to a large number of employees at many banks as specified by NCC.

(b) Sponsor Bank shall forward the input tape, so received from the User, to NCC. NCC would be receiving the input electronic media only from the Sponsor Bank. The NCC shall credit the amounts to the Savings Bank Account of the concerned employee as per input data on the first working hour of the stipulated date of disbursement. To prevent possible attempts for fraudulent

change of data in transit, the NCC will receive the input files in a sealed cover on magnetic media duly encrypted in consultation with the NCC. The Sponsor Bank shall not make any changes in the input data received from the User without obtaining consent from the User.

(c) The Sponsor Bank shall send a Final Report to the User/Head of Office/DDO in the form as set out in Appendix-XVI within the next working day after the date of disbursement, and such certificate shall be treated as the evidence of payment against the Bill. Head of Office/DDO shall retain the Certificate of Disbursement with office copy of the bill for audit verification and such certificate shall be treated as legal quittance for all purpose. If the amount of salary is not credited to the employee's account on the Pay-day by the bank for any unforeseen reason, the matter shall be informed by the Sponsored Bank to the Head of Office forthwith mentioning the reason of non-crediting the amount to the employee's account in the form as set out in Appendix-XV.

10. The amount so credited by the bank to the Savings Bank Account of the concerned employee shall be treated as proper disbursement of salary by the Head of Office/DDO to the employee. The 'Disbursement Certificate' and the 'Report of Uncredited Items' shall be preserved by the Head of Office/DDO for 15 years or until the Audit is over, whichever is later. The 'Register of Electronic Advices' shall be reviewed by the Head of Office/DDO within 10th of every month.
11. If any amount of excess drawal is detected by the DDO/Head of Office in the current month's Salary Bill in respect of any employee, after issuance of the Cheque by the Treasury/Pay and Accounts Office, such excess amount shall be deducted from the payable amount of salary of that employee and the DDO/Head of the office shall, while preparing the Cheque Slip-cum-List of Employees in Annexure-III, release the net amount after making deduction of such excess amount.
12. If the salary of an employee is required to be stopped due to death or otherwise, the Head of Office/DDO shall not release the salary and/or shall not incorporate the name of the concerned employee in the Input data.
13. The Head of the office shall prepare the input data in prescribed format mentioning the net amount payable to each of such employees, on the basis of working statement upto the 15th day of the salary month, leave sanction order issued upto the 15th day of the salary month, attendance sheet and other records or information.
14. The Head of the office shall instruct the Sponsor Bank for-
 - (a) refund of the excess amount, if any, occurred due to difference between the total amount of the cheque and the total amount to be credited to the employee;
 - (b) reduction of salary or 'stop payment' of salary, if any, upto any date prior to the date of disbursement.
15. The Head of the office shall deposit such excess amount, received in the form of bank cheque or Pay Order, in the Government account through treasury Challan under proper head of account.
16. Any amount of overdrawal, detected on or after the date of disbursement for the period from the 16th day to the end of the salary month or otherwise, shall be recovered by the Head of the office in the subsequent salary month by short drawal:

Provided that in case any amount of overdrawal detected on or after the date of

retirement or death of the employee, the amount of such overdrawing may be adjusted from the amount of gratuity payable to such employee.

17. Where certain amounts linked with the salary is required to be deducted from the salary, such as life insurance premium, co-operative deduction or amount attached under the Court attachment order etc., the Head of the office shall, after deduction of such amount, release the net amount to the bank and in such cases, the Head of the office shall, while preferring the bill to the treasury or the Pay and Accounts Office, as the case may be, ask for separate two or three cheques in his endorsement, one in favour of the bank and the others in favour of the Life Insurance Corporation, the Co-operative Society or the Drawing and Disbursing Officer etc., as the case may be.
18. If an employee joins a new place of posting by way of appointment or transfer, he shall submit his bank particulars and a declaration form, as set out in Appendix-VIII and thereafter the Head of office shall arrange for inclusion of his name in ECS System.
19. There shall be no change in the procedures in respect of preparation and submission of such Bills to the Treasury/Pay & Accounts Office. Entry in the Cash Book shall be made on receipt of the Cheque from the Treasury/Pay & Accounts Office at the receipt side and on depositing the Cheque to the Sponsored Bank at the payment side.
20. Head of Office shall submit a Statement in Annexure-VII of Part-A to the Finance (Audit) Department mentioning detail information in respect of implementing the Scheme for payment of salary through bank.
21. Head of Office/DDO shall note the name of the Office, Contact No., and shall put his signature with office seal at the back of the cheque before sending the same to the bank branch for credit to the employee's bank account.
22. Head of Office shall not be responsible for payment of any interest in case the salary payment through bank is delayed due to strikes/mechanical defects/other local events in the bank.
23. Head of Office shall not bear/reimburse any charge whatsoever levied by the bank on the employees bank account.

Appendix-I
ECS PROCESS CYCLE

Day-0	1	Submission of encrypted Input electronic media fully validated by NCC earlier with a mandate from the Sponsor Bank in the morning.
	2	Processing at NCC- Generating output data in magnetic media and their encryption for onward transmission to Destination banks
	3	NCC making available output data in magnetic media duly encrypted to Destination Banks in the morning hours along with MICR Clearing Reports
	4	Destination Banks (Service Branches) generating the clearing reports from the output electronic media supplied by NCC after decrypting the same.
	5	Service Branches of Destination Banks ensuring accounting of the transactions either centrally or at the destination branches either by giving soft copy of the transaction details or delivering the hard copy of the Destination Branch Reports and Destination Ledger Reports (in duplicate) to the respective branches.
	6	NCC making available Sponsor Bank Settlement Report to the Sponsor Bank.
Day-1	1	Destination Banks' accounts credited and Sponsor Bank's account debited at Deposit Accounts Department of RBI
	2	Destination Bank branches crediting the accounts of the employees (i.e. the Destination Account Holders) and Sponsor Bank debiting the account of the User.
	3	Destination Bank branches reporting the uncredited items to the Service Branch on the duplicate of the Destination Ledger Reports.
	4	Service Branches of Destination Banks preparing electronic media file for reporting to NCC, the particulars of credited /uncredited items, preparing two hard copies of the Destination Banks Final Report in Form Appendix XVII and submitting the output electronic media to the NCC together with the return memos and a hard copy of the Destination Bank Final Report to the NCC-while presenting the day's MICR instruments for clearing.
	5	NCC to arrive at the settlement based on the tapes/floppies received from all the Destination Banks.
	6	NCC to generate all the relevant reports
	7	Destination Bank's accounts debited and consolidated credit given to Sponsor Bank for uncredited items.
	8	NCC to supply clearing reports-
		i) Sponsor Bank Final Report -----
		ii) Combined list of uncredited item-----
		iii) Two copies of the final output electronic media -----
		iv) Destination Bank Final Report-----
		To Sponsor Bank
		To Sponsor bank

Appendix – II
Electronic Clearing Service (Credit Clearing)
Input File Preparation and Input file format
(User Institution → Sponsor Bank → Clearing House)

[See Part-B Para (I) 5 and Para (II) 7 of the Scheme]

a) Input Media: Secured Magnetic Tape like Floppy/ Pen Drive/CD/DAT or secures e-mail as prescribed by the Sponsor Bank.

b) File Preparation: The output 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 file and contain the details of the User such as User No., User name, Sponsor Bank sort code, the upper limit of the individual credit entry, the total value of all the credit items, etc. which would act as control information while processing the credit records. Certain key information in the CREDIT CONTRA record would be repeated in the credit records as will 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 CONTRA Records

Sl.No	Field Description	Length	Field Type	Remarks
CREDIT CONTRA Record.				
1	ECS transaction Code	2	NUM	ECS transaction code 11
2	User Number	7	NUM	User number allotted by Sponsor bank
3	User name	40	ALP	Alpha Numeric description
4	User Credit Reference	14	ALP NUM	User defined reference number for the entire transaction (Alpha Numeric)
5	ECS tape input number	9	NUM	User defined input tape
6	Sponsor Bank-Branch Sort code	9	NUM	MICR city-bank branch code
7	User's bank Account number	15	ALP NUM	Account number of the User to be debited by Sponsor Bank. (Alpha numeric)
8	Ledger Folio number	3	ALP	Alpha numeric Ledger Folio particulars
9	User defined limit for individual credit items	13	NUM	User defined limit which would be taken for validating the credit items (in paise)
10	Total amount (Balancing Debit amount)	13	NUM	Amount in paise
11	Settlement date (DDMMYYYY)	8	NUM	Date on which settlement is sought to be effected
12	Reserved (to be kept blank by the User)	10	NUM	ECS Item sequence number to be allotted by ECS
13	Reserved (to be kept blank by the User)	10	NUM	Checksum Total generated by ECS Authority
14	Filler	3		

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)

Credit Records

Sl.No	Field Description	Length	Field Type	Remarks
1	ECS transaction code	2	NUM	ECS transaction code 22
2	Destination Sort Code	9	NUM	MICR city-bank-branch code
3	Destination account type (S.B. account or Current account)	2	NUM	MICR transaction code (10/11)
4	Ledger Folio number	3	ALP	Alpha numeric Ledger Folio particulars
5	Destination account number	15	ALP NUM	Alpha numeric description
6	Destination account Holder's name	40	ALP	Alpha numeric description
7	Sponsor Bank- Branch Sort Code	9	NUM	MICR bank code
8	User number	7	NUM	User number allotted by ECS authority
9	User name	20	APL	Alpha numeric description
10	User Credit Reference	13	ALP NUM	User defined Reference Number such as G.P.F A/C NO or any other unique identification number given by the User for the individual beneficiaries.
11	Amount	13	NUM	Amount in paise
12	Reserved (to be kept blank by User)	10	NUM	ECS item Sequence Number to be allotted by NCC
13	Reserved (to be kept blank by User)	10	NUM	Checksum total generated by NCC
14	Reserved (to be kept blank by User)	1	NUM	Flag for items credited (1) and returned uncredited (0)
15	Filler (to be kept blank by User)	2	NUM	Reason for not crediting the item
TOTAL		156		

(Thus the CREDIT records would have the record length of 156 ASCII characters with the last four fields kept blank. These four fields would be filled up while processing the input file at the NCC /Destination Bank)

Appendix III

[See Part-B Para (I) 12 (a) of the Scheme]

Electronic Clearing Service

RECORD LAYOUT OF THE FINAL OUTPUT FILE (CLEARING HOUSE TO USER INSTITUTION)

(Clearing House → Sponsor Bank → User Institution)

This is the file generated by the Clearing House and sent to the user institution through the Sponsor bank. The file has two types of data records, viz., one header record called the contra record and the repetitive records. The following table gives the details of the fields and their length of the contra record and the repetitive records.

Contra Record

Sr.No	Field Description	Length	Field Type	Remarks
1	ECS transaction Code	2	NUM	ECS transaction code 11 in case of credit and 55 in case of debit
2	User Number	7	NUM	User number allotted by Sponsor Bank
3	User name	40	ALP	Alpha Numeric description
4	User Credit Reference	14	ALP NUM	User defined reference number for the entire transaction (Alpha Numeric)
5	ECS tape input number	9	NUM	User defined input tape
6	Sponsor Bank-Branch Sort code	9	NUM	MICR city-bank branch code
7	User's bank Account number	15	ALP NUM	Account number of the User to be debited by Sponsor Bank. (Alpha numeric)
8	Ledger Folio number	3	ALP	Alpha numeric Ledger Folio particulars
9	User defined limit for individual credit items	13	NUM	User defined limit which would be taken for validating the credit items (in paise)
10	Total amount (Balancing Debit amount)	13	NUM	Amount in paise
11	Settlement date (DDMMYYYY)	8	NUM	Date on which settlement is sought to be effected
12	Item Sequence Number	10	NUM	Item Sequence number generated by Clearing House
13	Checksum	10	NUM	Checksum generated by Clearing House
14	Filler	3		Filler
	Total	156		

Repetitive Records

1	ECS transaction code	2	NUM	The successful transaction code 22 in case of credit and 66 in case of debit. The uncredited transactions in case of credit and the undebited transactions in the case of debit will have 44 as the transaction code
2	Destination Sort Code	9	NUM	MICR city-bank-branch code
3	Destination account type	2	NUM	MICR transaction code
4	Ledger Folio number	3	ALP	Alpha numeric Ledger Folio particulars
5	Destination account number	15	ALP NUM	Alpha numeric description
6	Destination account Holder's name	40	ALP	Alpha numeric description
7	Sponsor Bank-Branch Sort code	9	NUM	MICR bank code
8	User number	7	NUM	User number allotted by ECS authority
9	User name	20	ALP	Alpha numeric description
10	User Credit Reference	13	ALP NUM	User defined Reference Number such as Share /Debenture Cert. No. or any other unique identification number given by the User for the individual beneficiaries.
11	Amount	13	NUM	Amount in paise
12	Item sequence number	10	NUM	ECS item Sequence Number allotted by NCC
13	Checksum	10	NUM	Checksum total generated by NCC
14	Success flag	1	NUM	1 for items credited and 2 for returned uncredited in case of credit and 1 for items debited and 2 for returned undebited in case of debit
15	Filler	1	ALP	Used for internal purpose
16	Reason code	1	NUM	Reason for not crediting the item
Total		156		

Appendix-IV

[See Part-B Para (I) 3 and Para (II) 1 of the Scheme]

FORM NO. E-1

Electronic Clearing Service (Credit Clearing)

Application for registration with the Sponsor Bank to avail of ECS facility

Part A- to be filled in by the User

USER DETAILS:

1 Name of the Organisation:

[Name of the Government Office]

Government of West Bengal.

User No.....,

2 Address: _____.

3 Contact person: (i) Name:

ii) Telephone number:

4 Types of transactions sought to be put through ECS during the first year of availing ECS services:

Type of transaction	Expected volume	Expected value
a. Salary payment	monthly---	

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 co-ordination with the Sponsor Bank

[Authorised Signatory of the user]
Head of Office Name, Designation Signature with Office Seal

Place:

Date:

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 advices 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 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.
- 3 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.
- 4 We recommend that the above named organisation may be allowed to participate in the ECS credit clearing scheme as a User.
- 5 The registration number allotted by us to the user is :

Name :.....

[Authorised Signatory of the Sponsor Bank]

Designation with Office Seal

Name of the Bank & Branch with Address

Dated:

Part C- For use at NCC

Remarks:

Authorised Signatory of the **NCC**

Appendix-V

[See Part-B Para (I) 14(b) and Para (II) 7 of the Scheme]

FORM NO. E-2

From: _____ To: _____
[Name & Address of Government Office] [Name & Address of Sponsored Bank]

Electronic Clearing Service (Credit Clearing)

Mandate by the Sponsor Bank

The _____ will act as the Sponsor Bank for the _____ [Name & Address of the Government Office], having the User No....., and authorises Reserve Bank of India, National Clearing Centre (NCC) Kolkata to debit the State Government account maintained at [Sponsor Bank] for the total value of CREDIT CONTRA of Rs..... (Rupees.....) as given in the CREDIT CONTRA record of the input files which are being forwarded herewith. **The Cheque/Cheques, as per list below, is enclosed for accounting purposes.** The Drawing & Disbursing Officer of the respective salary drawing unit of Govt. of West Bengal has carried out a preliminary validation check. The upper limit for individual credit item is Rs..... (Rupees.....). We are fully aware of our role and responsibility in the ECS operation as stipulated in the Guidelines and also ensure that adequate balance would be available in the RBI's account for settlement. The settlement date (...../...../.....) indicated by the user in the input file may be amended by NCC, in exceptional circumstances, subject to approval of the State Government in Finance Department and the confirmation thereon.

Total No. of Records.....

[Authorised Signatory of the User Institution]

[Authorised Signatory of the Sponsor Bank]

Head of Office

Name:.....

Name:.....

Telephone No.....

Place:

Place:

Date:.....

Date.....

List of Cheques enclosed with the Mandate

Sl. No.	Cheque No.	Cheque Date	Amount
1			
2			
3			
4			
5			
6			
7			
8			
9			
	Total		

Place:

[Head of Office]

Date:

Government of West Bengal

Appendix- VI
 [See Part-B Para (I) 16 (a) of the Scheme]
FORM NO. E-3

Bank:
 Branch:
 Sort Code of the Destination Bank-branch (XXX XXX XXX)

Electronic Clearing Service (Credit Clearing)
Return Memo

Settlement Date: .../.../.....							
Details of uncredited ECS items are as under							
ECS item Sequence Number	Beneficiary's	User Number	User credit Reference No.	Amount	Beneficiary's		Reason Code
					Name	Account Number	

Total number of transactions: Amount Rs.....
 (Rupees:)

(Authorised Signatory of the Destination Bank branch)

Reason codes allotted for Reasons for return

Code Number	Reason for return
1	Account since closed/transferred
2	No such account
3	Account description does not tally
4	Miscellaneous (to be specified)

Note: In case there no uncredited items, a 'nil' report has to be sent in the above format.
 The return memo has to be sent to the Service branch in case of all transactions put through ECS.

Appendix- VII

[See Part-B Para (I) 4 and Para (II) 2 of the Scheme]

FORM NO. E-4

[Model Circular letter from Head of Office to the employees]

**Government of West Bengal
[Name & Address of the Office]**

Memo. No.

Date:

CIRCULAR

Sub: Payment of Salary through Electronic Clearing Service (Credit Clearing) under West Bengal Government's e-Payment of Salary Scheme 2009.

A new method of payment had been introduced by Reserve Bank of India that provides an option to credit the monthly salary directly to the bank accounts of the employees through ECS (Credit). The Savings Bank Account of the employee would be credited through the new payment mechanism right on the due date. No delay, no security problem. Payment instruction would be issued by the Office electronically through the Sponsor Bank to the Clearing Authority and the Clearing Authority would supply credit reports to the bank with which the employee maintain the specified account. The branch will credit the account of the employee and indicate the credit entry as 'ECS' in the passbook/statement of the employee's account. Credit to the concerned bank account of the employee shall be a legal quittance for the purpose of payment of salary to the employee.

Each employee is requested to fill in the Mandate Form attached herewith. The information to be supplied should accurate and complete in all respects and duly certified by your bank.

Encl: Mandate Form.

(.....)
Authorised signatory
Head of Office

Appendix-VIII

[See Part-B Para (I) 4 and Para (II) 3 of the Scheme]

FORM NO.E-5

Government of West Bengal
[Name & Address of the Office]
Electronic Clearing Service [ECS]

Employee's mandate form for payment of Salary through ECS

1. Name of the Employee:
[As appears in the Bank Account]
2. Designation:
3. Name of the Department:
4. Name of Branch/Cell/Wing/Group:
5. Employee's GPF A/c. No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

As appears in the Computerised Statement of G.P.F. Account issued by A.G.,W.B., without mentioning “/”.

6. Particulars of Bank Account:
 - (a) Name of the Bank:
 - (b) Name of the Branch:
Address
Telephone No.
[If available]

(c) 9-digit MICR Code No.	7	0	0																	
---------------------------	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

[As appears at the middle of the lower portion of the Cheque issued by the Bank]

(d) Account Type [Savings: 10]:	1	0
---------------------------------	---	---

(e) Account Number:																				
---------------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

[The bank account may be in 'Single Name', 'Joint Name', 'Either or Survivor' but the **First Name' should be the employee's name.** Please attach a blank cancelled cheque or photocopy of a cheque for verification of the above particulars.]

I hereby declare that the particulars given above are correct and complete. I further declare that the credit given by the bank to my account as stated above shall be treated as legal quittance for the amount of my salary.

Date:

Signature of the Employee

No.

Date:

Particulars as stated above were verified by me.

Signature:
Name of the Officer:

Designation:

Appendix-IX

[See Part-B Para (I) 12 (a) of the Scheme]

REPORTS

REPORT NO: R-1

Electronic Clearing Service (Credit Clearing)

Data Validation Report (DVR)

Part- A

User Details		
1	User's name	
2	Sponsor Bank and Branch	
3	Ceiling on individual credit item	Rs.
Validation Details		
4	Number of credit reports in the input file(s)	
5	Number of valid credit records	
6	Number of rejected records	
7	Amount of Contra Record	Rs.
8	Total amount of valid credit records	Rs.
9	Difference between the Input Contra and the total of valid credit records	Rs.
10	Settlement Date	.../.../.....

Data Validation Report

PART – B

Particulars of Rejected Records

Data record details

Invalid field information

Record No. in the file	Tran . Code	Destination Banks Sort Code	A/c Type	A/c Number	Sponsor Bank	User No.	Credit Amount	Error Message
1								
2								
3								
4								
5								

Appendix- X

[See Part-B Para (I) 14 (a) (b) of the Scheme]

REPORT No.R-2

Electronic Clearing Service (Credit Clearing)
ECS Control Report (ECR)

Bank Code:

Bank name:

1	Settlement Date/...../.....
2	Date of submission of the tape/floppy/...../.....
3	User and Sponsor Bank branches	
	User Name(s)	Sponsor Bank branch(es)
	(a)	
	(b)	
	(c)	
4	Number of branches of your bank required to be credited	
5	Total amount credited for all branches of your bank	Rs
6	A tape/floppy/pen drive, duly encrypted is forwarded herewith and Destination Bank report, Destination Branch Reports and item-wise Destination Ledger Reports may be generated at your level for passing on the same to your concerned branches. Any discrepancy/difficulties, if faced by you, may please be brought to our notice immediately	

(.....)
Authorised Signatory
For NCC / CH

Appendix- XI

[See Part-B Para (I) 14 (a) of the Scheme]

REPORT No.R-3

Electronic Clearing Service (Credit Clearing)

Item-wise Destination Ledger Report
(to be retained by the Service/Main branch)

Bank code:

Bank name:

	*Settlement Date:/...../.....	
User Details		
1	User's name	Sponsor Bank's name
2		
3		
4		
5		

Branches of the Destination Bank having credit items

Branch Code	Name of the Branch	No. of credit items	Amount of credit	
			Rs	Ps
002				
003				
004				
005				

999				

(* Settlement date is the date on which Destination Bank's account would be credited at RBI. Destination Bank branch must credit the Destination Account Holder's account on this date and return the uncredited items to their main/service branches by way of a return memo. Main/service branch of the Destination Bank should incorporate this information in the tape/floppy to be returned to NCC.)

Tallies with amount and number of branches mentioned in the ECS Control Report

(Authorised Signatory of Service branch).

Appendix- XII

[See Part-B Para (I) 14 (a) of the Scheme]

REPORT No.R-4

Electronic Clearing Service (Credit Clearing)

Destination Branch Report

(to be sent to the concerned branch)

Bank code:**Branch code:****Bank name:****Branch name:**

	Settlement Date:/...../.....		
Ledger-wise summary:			
Sl.No	Ledger No.	Number of credit Items	Amount
Savings Accounts			
	001		
	002		
	003		
	004		
	Etc.		
	Miscellaneous		
	Sub-total		
Current Account			
	001		
	002		
	003		
	004		
	Etc.		
	Miscellaneous		
	Sub-total		
Miscellaneous account type			
	TOTAL		

Number of pages:

(Authorised signatory of the Service/Main branch)

Encl:.....Pages of Item-wise Destination Ledger Reports

Date:

Appendix- XIII

[See Part-B Para (I) 14 (a) of the Scheme]

REPORT No.R-5

Electronic Clearing Service (Credit Clearing)

Item-wise Destination Ledger Report
(To be sent to the concerned branch)

Settlement Date:/...../.....

Bank code:
Branch code:

Bank name:
Branch name:

Type of the account: S.B.Account/ Current Account

Ledger No:

A/c No	A/c Holder's name	Amount	ECS item seq. No.	User credit ref. No.	User branch code	Sponsor Bank code No.	Trans code No	Reason code No.
0001								
0002								
0003								
00014								
00042								

9999								
Total Rs.....								
Rupees								

The amounts indicated against each of the account number may be credited to the respective accounts maintained with your branch.

No. of pages: (.....)

Authorised Signatory of the Service/Main branch

Date:

Reason codes allotted for Reasons for return

Code No.	Reasons for return
01	Account since closed/transferred
02	No such account
03	Account description does not tally
04	Miscellaneous (to be specified)

Appendix- XIV

[See Part-B Para (I) 15 of the Scheme]

REPORT No.R-6

Electronic Clearing Service (Credit Clearing)
Sponsor Bank Settlement Report
(to be sent to the Sponsor Bank by NCC)

Debit Items

Settlement Date:/...../.....

Bank code:

Bank name:

Branch code:

Branch name:

User No.

User Name:

No. of transactions for which
settlement has been effected:

Amount for which Sponsor Bank
would be debited on settlement date: Rs.

Rupees.....

Credit Details

Bank code	Bank name	No. of credit transactions	Amount
002			
003			
Etc			

Total

Authorised signatory of the NCC / CH

Date:

Note:

To be given in duplicate to the Sponsor Bank. Sponsor Bank will forward one copy to the User.

Appendix- XV

[See Part-B Para (I) 17 (a) and Para (II) 9(c) of the Scheme]

REPORT No.R-7

Electronic Clearing Service (Credit Clearing)

Combined list of User-wise uncredited items

(To be given to the Sponsor Bank in duplicate)

User Name:

Sponsor Bank:

Sponsor Branch:

Settlement Date:

User Credit Ref. No.	ECS item Seq. Number	Beneficiary's Name	Destination Bank Sort Code	Amount	Reason code for return
Total Rs.					
Rupees.....)					

Items returned uncredited

With reason code 1 items (A/c closed/ transferred)

With reason code 2 items (No such account)

With reason code 3 items (A/c Description does not tally)

With reason code 4 items (Miscellaneous)

Date:

(Authorised signatory of the NCC / CH)

Appendix- XVI

[See Part-B Para (I) 17 (a) and Para (II) 9(C) of the Scheme]

REPORT No.R-8

Electronic Clearing Service (Credit Clearing)

Sponsor Bank Final Report

(To be given to the Sponsor Bank in duplicate)

Debit Items:

Bank code:

Bank name:

Branch code:

Branch name

User No.

User Name

Amount original debited :Rs.

Credit Details

Branch code	Initial settlement		Items uncredited		Items finally credited	
	Number	Amount	Number	Amount	Number	Amount

Total:

Amount now credited on account of uncredited returned items

Rs.....

Rupees.....

Note:

Sponsor Bank will forward one copy to the user institution.

Date:

(Authorised signatory of NCC / CH)

Appendix- XVII

[See Part-B Para (I) 17 (a) of the Scheme]

REPORT No.R-9

Electronic Clearing Service (Credit Clearing)

Destination Bank Final Report

(to be given to the Destination Bank on Day-6)

Destination branch		Credit		Debit		Net position	
Branch Code	Branch Name	On.../.../.....		On.../.../.....			
		Initial Credit		Subsequent Debit		Final Credit	
		Item	Amount	Item	Amount	Item	Amount

Total:

Note: Destination Bank should report discrepancy, if any, to NCC immediately.

Date:

Authorised Signatory of NCC / CH