



Government of India

**OFFICE OF THE ACCOUNTANT GENERAL (A&E) ASSAM
GUWAHATI – 781 029**

MANUAL OF THE
LOAN SECTION

First Edition

ISSUED BY
OFFICE OF THE ACCOUNTANT GENERAL (A & E) ASSAM

P R E F A C E

This Manual contains the details of procedure to be followed in this Office in the conduct of Loan Group. This Group consists of three Sections Loan I, II & III controlled by T. M.C Section.

It supplements rules and regulations contained in the Codes and Manuals issued by the Comptroller & Auditor General of India and other authorities including the Department of Finance, Govt. of Assam.

The Loan I Section is responsible for keeping this Manual up to date. Efforts have been made to make the instructions as complete and intelligible as possible so that the book may be found useful to all Staff of Loan Group in particular.

For general procedure, the Loan Group, like other Groups/Sections of this office, will be guided by the orders in the Office Procedure Manual.

Any errors or omissions discovered may be brought to the notice of the Accountant General (A & E), Assam, Guwahati.

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CHAPTER I

GENERAL

Classes of and Sanctions to Loan

1.1 Loans and Advances are divided into two main classes viz :-

1. Loans and Advances by the Central Government.
2. Loans and Advances by the State Government.

The procedure for adjustment of loans from the Government of India and other autonomous bodies of the State Government and their repayment as well as accounting thereof is dealt with in the manual of Book Department. This Manual deals with the instructions to be followed in the Loan Sections for maintenance of the accounts of loans and Advances granted by the State Government, watching the recoveries thereof and allied work.

1.2. Loans and Advances by State Government

The Government grants loans and advances under the following main heads :

1. Loans to Municipalities, Autonomous bodies etc (including advances to cultivators).
2. Loans to Government Servants.
3. Advances repayable.

1.3. With effect from 1st April 1974 Loan Major Heads have been made to correspond with the functional Major Heads in the Capital Account with Minor Heads under each to correspond with to functional programmes for which the loans are granted. Loans which cannot be identified with any programme or which are with reference to several programmes under a function are accommodated under a residuary Minor Head. The Major Heads under which loans are sanctioned by the Government of Assam are indicated in Appendix I.

1.4. The Loan Sections are responsible for the check of all loan payments against the sanctions and for watching of their recovery and repayments, maintaining Broadsheets in the prescribed forms for that purpose. The present distribution of work among the three sections is indicated in the Annexure to this Chapter.

1.5. Calendar of Returns

The due dates prescribed for watching various items of work in the Loan Sections' Calendar of Returns are indicated in Appendix II to this Manual.

1.6. (a) General nature of the work of Loan Sections – Government sanctions Loans and Advances to Public and Quasi-Public Bodies and to individuals. Some of these Loans and Advances are sanctioned under special laws, others for special reasons or as a matter of recognized policy. Except in the case of Loans and Advances sanctioned under special laws or in respect of which Government has issued any

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general rules or orders. Audit may require that the reasons for sanctioning it as well as the conditions on which it is sanctioned are stated in full in the orders sanctioning the Loans or Advances. Audit may also enquire the reasons for sanctioning it as well as the conditions on which it is sanctioned are stated in full in the orders sanctioning the loans or advances. Audit may also enquire the reasons for any unusual conditions like remission of interest in an individual case. In the case Loans, detailed accounts of which are kept in this office, it should be seen that the conditions of repayment of loan or advance are complied with by the debtor and should exercise a close watch over repayment or principal and realization of interest, if any. In reviewing the outstanding Loans and Advances, special attention should be paid to irregularities in repayment, acknowledgement of balances and unrealizable and doubtful assets.

(b) Any default in payment, either of principal or interest, of Loans and Advances, the detailed accounts of which are kept by the Loans Section, should be reported without delay to the authority which sanctioned the loan or advance. If that authority enforces any penal interest upon the overdue instalments of interest or principal and interest, it will be the duty of the Loans Section to watch the recovery.

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ANNEXURE TO PARA 1.4, CHAPTER I

Distribution of work among Loan Sections

Section	Major Head	Details
LOAN I		7610 Loans to Government servants etc. 201 House Building Advance (including AIS Officers) Loans availed from HUDCO.
LOAN II		This Section compiles the loan voucher and challans receiving from Treasury Section and also the schedules it receives from other compilation Sections, Account Current Sections and suspense slips from Loan I & III Sections. Loan II Section submits its accounts to Book Section and transmits the schedules/vouchers to Loan I & Loan III Sections for further necessary action.
LOAN III	6202	Loans for Education, Sports and Culture.
	6215	Loans for Water Supply & Sanitation.
	6216	Loans for Housing.
	6217	Loans for Urban Development.
	6225	Loans for Welfare of S.C, S.T & O.B.C.
	6235	Loans for Social Security and Welfare.
	6245	Loans for Relief on account of natural calamities.
	6401	Loans for Crop Husbandry.
	6402	Loans for Soil & Water Conservation.
	6403	Loans for Animal Husbandry.
	6404	Loans for Dairy Development.
	6405	Loans for Fisheries.
	6406	Loans for Forestry and Wildlife.
	6408	Loans for Food Storage & Warehousing.
	6416	Loans for Agricultural Financial Institutions.
	6425	Loans for Co-operation.
	6801	Loans for Power Projects.
	6851	Loans for Village & Small Industries.
	6860	Loans for Consumer Industries.
	6885	Loans for Other Industries & Minerals.
	7610	Loans to Govt. Servants etc. 202 Advances for purchase of Motor Conveyances.
	7615	Miscellaneous Loans.

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CHAPTER II

LOANS AND ADVANCES

Section A : Loans to Government Servants

2.A.1. A record of interest bearing advances to Government Servants viz., House Building (other than House Building advances paid from provident Funds), Motor Car etc. advances sanctioned and paid under proper authority should be kept in Form 8, which should be regulated with reference to the rules governing such advance. Other advances recoverable in not less than 60 instalments and their recoveries will be recorded in Form 9. The payments and recoveries shown in the Broadsheets should be reconciled monthly with the figures shown in the Detail Book, any discrepancies between the two sets of figures being noted on separate pages, which should be set apart at the end of the broadsheets in order that their eventual adjustment may be watched. The fact of this monthly verification should be recorded on the broadsheet itself month by month at the time of its submission to the Branch Officer.

2.A.2. Loans and Advances to Government Servants can be broadly divided into two categories – those bearing interest and those not bearing interest.

The Interest bearing advances are :

1. Advances for the purchase or construction of houses.
2. Advances for purchase of Motor conveyances.
3. Advances for purchase of other conveyances.

2.A.3. Detailed Accounts should be maintained in this Office in respect of interest bearing advances recoverable in 60 or more monthly instalments for both Gazetted and Non-Gazetted officers in respect of 1 above and for Motor Car advance only.

2.A.4. A Loan ledger containing full details of loans sanctioned and disbursed, such as recovery particulars of principal and interest is required to be maintained by the sanctioning authority. But in case of Loans granted by the Government, the ledger is to be maintained by the head of Department concerned.

2.A.5. Each Head of Department and the Departments of the Secretariat is required to prepare monthly statements of disbursements and recoveries of loans made under each detailed head of account under their jurisdiction and reconcile those figures with the figures booked in this office. They should also furnish reconciliation certificates to this office in respect of transactions for each month in the same manner as they are issuing reconciliation certificates in respect of other items of expenditure pertaining to them.

2.A.6. General – A certificate should be furnished to this office by the authority competent to sanction the advance to the effect that the borrower has purchased vehicle/site constructed the house, hypothecated it to Government in time and comprehensively insured it for an amount not less than the outstanding amount of advance together with interest accrued and that the Insurance Company has been notified about the interest of Government in the policy.

In case of purchase of conveyances, the bills and cash receipts would also be furnished to this office for scrutiny.

Section B : Loans and Advances to Local Bodies, Autonomous Bodies etc.

2.B.1. Detailed Accounts of individual loans sanctioned by the Government of Assam should be maintained in this office for the following categories of loans :

Major Head	Details
6202	Loans for Education, Sports and Culture.
6215	Loans for Water Supply & Sanitation.
6216	Loans for housing.
6217	Loans for Urban Development.
6225	Loans for Welfare of S.C, S.T & O.B.C.
6235	Loans for Social Security and Welfare.
6245	Loans for Relief on account of natural calamities.
6401	Loans for Crop Husbandry.
6402	Loans for Soil & Water Conservation.
6403	Loans for Animal Husbandry.
6404	Loans for Dairy Development.
6405	Loans for Fisheries.
6406	Loans for Forestry and Wildlife.
6408	Loans for Food Storage & Warehousing.
6416	Loans for Agricultural Financial Institutions.
6425	Loans for Co-operation.
6801	Loans for Power Projects.
6851	Loans for Village & Small Industries.
6860	Loans for Consumer Industries.
6885	Loans for Other Industries & Minerals.
7610	Loans to Govt. Servants etc.
7615	Miscellaneous Loans.

2.B.2. In case of other loans only lump sum Broadsheets need to be maintained e.g., Loans to individuals other than Government Servants under the head of account “Loans for housing”, Taccavi Loans, Cyclone Loans M.H. 6245 Natural Calamities Loans, Loans to Refugees, Margin money or Interest free S.T. Loans given to private industrialists, entrepreneurs, etc.

2.B.3. The Departmental officers should maintain Detailed Accounts of the Loans and Advances sanctioned whether the accounts maintained in this office are in detail or in lump sum.

(G.O. Ms. No. 164, Fin. (EC II) Deptt. Dated 09.06.1969)

Section C : General

2.C.1. The procedure outlined in paragraph 2.A.5. is also applicable to loans mentioned in this section.

2.C.2. All Heads of Departments and the Secretariat Departments concerned should send to this office by 30th June each year, an Annual Statement in the form prescribed

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containing information about the outstanding balances, arrears of principal and interest and steps taken for recovery of arrears etc.

2.C.3. The departmental balances as stated in the Annual Statement are not to be adopted straightaway, to correct the A & E office figures. Instead, the reconciliation of the two sets of figures should be pursued to its logical conclusion. However, in exceptional cases, where the Accountant General (A & E) is satisfied that in respect of any particular class of transactions, the records of this office are incomplete or unreliable, parties of AG (Audit) may be got entrusted with check of the departmental figures to the extent possible from the local records and such records as may be available in this office and then arrive at a reasonably correct figure for adoption in the books of this office. In each such case, the position should be reported to the Comptroller and Auditor General of India from time to time. His approval should be obtained in the eventuality of adoption of figures so arrived at as final figures in the books of this office. For this purpose, the following information should be furnished to him.

- i) Circumstances in which this office records continued to be defective and the specific nature of the defects.
- ii) Period over which the defects continued to exist.
- iii) How and when the defects came to notice.
- iv) Measures taken, if any, to set right the defect.
- v) Action taken to verify the departmental figures and arrive at a figure which may be considered to be reasonably correct.

(C & A.G's letter No. 2199-Com/80-65 dated 24.12.1965. File No. TM/8-24/65-66).

CHAPTER III

SANCTIONS AND VOUCHERS

Section A : Sanctions for loans to Government Servants.

3.A.1. The sanctions should be scrutinized to see :-

- (i) that the number of instalments in which the advance is proposed to be recovered, the amount of instalments, the rate of interest etc. are specified in the sanction order and are in order with reference to the orders on the subject.
- (ii) that in case of Government servants due to retire within a short period, the number of instalments proposed for recovery of the advance is so fixed as to effect complete recovery of the advance and interest due thereon before the date of retirement or alternatively, an appropriate clause is included in the sanction order to effect that the outstanding balance of advance with the interest accrued on the advance is recoverable from the Death-cum-Retirement Gratuity of the Government Servant.
- (iii) That the G.P. Fund A/c No. mentioned in the sanction.

3.A.2. The sanction for repayment of the amount paid in excess of principal/interest should be accorded by the authority competent to sanction the original loan after verifying from the authority responsible to maintain detailed accounts that such refund is due to the loanee. The sanction order should mention that such verification has been done. No further authority for payment is required to be issued from this office.

The amount is drawn by, the Drawing and Disbursing Officers by presenting a bill in the form of a simple receipt (separately for principal and interest) along with a copy of the sanction order at the treasury.

The classification on the bills for withdrawal on account of excess recovery of loan and interest should be "Minus Credit" to the head of account to which the excess recovery was credited and "Deduct Refund" under appropriate Minor Head under the major head "0049 – Interest" respectively.

3.A.3. In case of loans where the detailed accounts are maintained in this office, details of sanction order for refund should, after proper audit, be noted in the Broadsheet against the loanee's name. On receipt of the voucher, the voucher number and date should be recorded in the Broadsheet under the attestation of the Branch Officer.

(Lr. No. 1833-TA II/288-69 dated 06.10.1970 of the Comptroller & Auditor General of India and O.O No. TM I/Code I/12-4/70-71/226 dated 02.04.1971 in file 12-4/70-71)

Section B : Sanctions for loans to Local bodies etc.

3.B.1. During the scrutiny of sanctions it should, inter alia, be seen that –

- (i) except in the case of Loans and Advances made under special laws or general rules or orders made by Government, the reasons for granting the loans and advances as well as the conditions on which they are sanctioned are stated in full in the sanction order itself. Reasons for any unusual condition like remission of interest etc., in any individual case should be enquired into promptly.

(Para 6.1 of the M.S.O (A & E) Vol.I)

- (ii) there is no tendency to grant further loans for the same purpose to a loanee who already has substantial unutilized balance out of the previous loans.

(Based on Para 6.3 of the M.S.O (A & E) Vol.I)

- (iii) in case of loans to anybody or authority which would come under the ambit of Section 15 of the Comptroller & Auditor General's (Duties, Powers and Conditions of Service) Act, 1971 the sanction order stipulates that the Indian Audit and Accounts Department shall have the right to access to their books of accounts after giving reasonable notice.

(Special Cell No. 3-1/AG. A.P.I, dated 21.09.1974).

3.B.2. The details of the sanction order should be noted in the index of the Subsidiary loans Register and a page should be allotted in the Register for each loan for which individual account is required to be maintained in this office.

3.B.3. In case of sanctions for repayment of loans by adjustment, a transfer entry should be proposed to debit the expenditure head of account concerned and to credit the loan head of account or interest head of account, as the case may be, as envisaged in the sanction order.

3.B.4. The details of orders sanctioning loans to anybody/authority should, as and when the orders are received either in advance or along with the voucher, be noted in the Register of Loans sanctioned by the State Government, under the attestation of the Section Officer. (See Appendix III). The Section Officer and Branch Officer in charge should ensure that the File/Record order is not given to any sanction/order unless the details thereof are noted in the Register.

3.B.5. The Register should be submitted to the Branch Officer on the second of every month. If there are no entries in the Register in a month, the word "Nil" should be written in the inspection memo over the initials of the Section officer.

Section C : Sanctions for write off.

3.C.1. Write off of loans sanctioned under National Loan Scholarship :

Loans sanctioned under National Loan Scholarship are written off in the following cases, by Government of Assam with the concurrence of Government of India.

- (1) If the recipient takes to teaching profession.
- (2) If the recipient renders combatant service with Defence Services.
- (3) If the recipient dies.

In such cases, adjustments are to be proposed on receipt of the sanction of the Government of Assam by crediting the head of Account "6702-Loans for Education, Art & Culture etc." by per Contra Debit to 2702-Education etc.

Book II Section shall be kept informed of adjustment made so that consequential adjustments can be made by them between Central and State Accounts.

Write off of Taccavi Loans

3.C.2. Taccavi Loans. Officials of the Revenue Department (R.D.O., Collector and Commissioner of Land Revenue) periodically write off taccavi loans given to various loanees whose landed possessions are one acre and below, under certain circumstances. The Commissioner has been requested to consolidate such write off orders for all the Districts and send to this office, the particulars for adjustment. The sections making the adjustments should ensure that suitable budget provision exists, to carry out such adjustments under the concerned Service Heads.

3.C.3. As and when a case of waiver of recovery of balance of advance is put up to Branch Officer/DAG (Accounts)/Accountant General (A & E) for acceptance, the details thereof should be noted in the Register of write off sanctioned by Government.

(G.O. Ms. No. 171 Fin and Plg (Fin. A & L) Dept., dated 4-7-1975 and O.O. No. I/II/16-15/77-78/18 dated 11-5-1977)

Section D : Check of Vouchers.

3.D.1. The vouchers and schedules received in Loan II Section from Treasuries for which Broadsheets are maintained in Loan I and Loan II Sections should be sent, after voucher wise and schedule wise check, to the concerned Loans Sections before the end of the first week of the second succeeding month, by the Loan II Section and Book figure verification shall be given by Loan II Section before the end of the second succeeding month along with an endorsement to the letter to the DDO, addressing them

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for wanting schedules and vouchers. Pursuance should be made by the Broadsheeting sections (Loan II) in respect of schedules. In respect of vouchers, however, Loan II Section has to pursue keeping them under Objection. The vouchers and schedules from PAOs/ACs etc. will be received by Loan II Section.

3.D.2. Before posting of vouchers the relevant registers should, inter alia, be seen –

- (i)
 - (a) That the loan/advance is sanctioned by the competent authority in accordance with rules governing it ;
 - (b) that the advance is drawn within the time limit prescribed in the rules or the sanction order but, in any case, not later than the close of the financial year as the sanction lapses by the last day of the financial year ;
 - © that the amount drawn does not exceed the amount sanctioned.
- (ii) that in case of vouchers relating to House Building Advances, the Cheque/Demand Draft was issued in the name of the vendor only.
- (iii) G.P. Fund A/c No. & Loan A/c No. copied in the Broadsheet & Ledger.

CHAPTER IV

MAINTENANCE OF BROADSHEETS

Section A : General

4.A.1. The vouchers in support of payments and schedules in support of recoveries effected at Treasuries and the Offices where bills are drawn by cheque should be received in Loan sections from Loan II Compilation Section by 25th of the succeeding month.

The Vouchers and Schedules duly checked should be arranged according to Major Head of Account and the total of challans/schedules/vouchers should be agreed with Book figures before their transmission to Loan Sections by the Loan II Compilation Section and the fact of check recorded in suspense slip/Schedules.

4.A.2. Before taking up posting of credits/debits in the Broadsheet, the Accountant concerned should ensure that the totals of the schedules/vouchers are correct and that they agree with the amounts shown in the abstract of recoveries/payments furnished by the Loan II Compilation Section. In case of any discrepancy, the matter should be taken up immediately with Loan II Compilation Section.

Section B : Loans and Advance to Government Servants.

4.B.1. A record of interest bearing advances to Government servants viz, House Building (other than House Building Advances paid from Provident Funds), Motor Car etc. advances sanctioned and paid under proper authority should be kept in form & which should be regulated with reference to the rules governing such advance. Other advances recoverable in not less than 60 instalments and their recoveries will be recorded in Form 9.

4.B.2. Whenever a voucher is received in the name of the loanee and other details of payment that should be noted in the relevant columns of the broadsheet. The Name and Designation of the loanee should simultaneously be written in the Alphabetical Index Register giving reference to the broadsheet, Page number thereof and the serial number of the loan account in the Broadsheet. On receipt of requisition the vouchers are to be sent to audit.

4.B.3. Each credit in the schedule/challan/transfer entry should be posted in the Broadsheet against the name of the loanee and the Ledger figure, explaining the differences between Broadsheet should be noted in the schedule against the loanee's name simultaneously.

4.B.4. After posting debits and credits for each month the total should be struck in the last page and reconciled monthly with the Book figure, explaining the differences between Broadsheet figures and Book figures. In other words, the sum total of all the unposted debits and credits representing the difference between the Book and Broadsheet figures should be detailed item-wise separately for departmental recoveries, challans and transfer entries.

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4.B.5. Action should immediately be taken to clear these unposted items. The necessity for keeping an item unposted may generally arise :

- (i) when credits/debits relating to other Heads of accounts are erroneously credited/debited to this head of accounts (These should be cleared by proposing transfer entries to credit/debit the amounts to the correct head of account).
- (ii) when schedules/challans/details of transfer entries/vouchers are not received , the matter should be taken up with Loan II Compilation Section, PAO/the section which proposed the transfer entry. If necessary, the departmental officers concerned should be addressed.
- (iii) when excess recoveries are made, the departmental officers concerned should be addressed to state the circumstances in which the excess recovery was made and on receipt of satisfactory reply, action has to be taken to refund the excess recovery according to Rules.
- (iv) when credits precede debits (this generally happens in case of Officers who are transferred from one audit circle to another during the period of recovery), the credits should be posted in the Broadsheet, pending receipt of the debit and the matter taken up with the Accounts Officer concerned. A note to this effect should be made in pencil in the broadsheet.

4.B.6. The broadsheet should be closed, showing the year wise analysis of differences between Book and Broadsheet figures, both for debits and credits. The closing of the Broadsheet for a month should be submitted to the Branch Officer on the last working day of the second succeeding month and to the Group Officer on the next day.

4.B.7. The Section Officer/AAO should check 25% of credits posted in the broadsheet each month with reference to schedules etc., and attest the postings in token thereof. The posting of debits should, however, be checked and attested cent per cent by the Section Officer/AAO.

4.B.8. The Book figures in the Broadsheet should be got attested by the Section Officer of Loan II Compilation Section.

4.B.9. At the end of a financial year, the details of the outstanding should be transposed to a new Broadsheet and the opening balance therein should be attested by the Section Officer/AAO in token of verification of their agreement with the closing balances in the Old Broadsheet.

4.B.10. The Branch Officer should ensure that the section has analysed the differences between the Book and Broadsheet figures and that proper action as detailed in Para 4.B.5 has been taken in respect of all unposted credits/debits.

4.B.11. The Broadsheet should be reviewed while reconciling the balances with those in the schedules of recoveries from the Pay for the month of February, to locate missing credits in the loanee's accounts. These missing credits should be traced in accounts to

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the extent possible with reference to schedules, pay vouchers, treasury accounts and other records and posted in Broadsheet.

4.B.12. To ensure that the balances outstanding in the broadsheet agree with the balances outstanding in the books of the Drawing and Disbursing Officers and is accepted by the loanee, it should be seen :

- (i) that the monthly recoveries of advances are supported by schedules of recoveries of advances in the form prescribed by Government (In case the schedules of recoveries are not received in this form the attention of the Drawing Officers may be drawn to the Government orders),
- (ii) that the balances shown as outstanding in the monthly schedules of recoveries agree with those in the Broadsheet and that, in case of any discrepancy, the matter is taken up with the Drawing and Disbursing Officers concerned immediately after every closing of the Broadsheet,
- (iii) that the schedules of recoveries of advances made from the salary bills for the month of February every year contain a certificate to the effect that the balances shown as outstanding therein have been accepted by the Government Servants concerned, and
- (iv) that the Drawing and Disbursing Officers are informed of the correctness of the balances shown as outstanding in the schedules of recoveries made from salary bills for the month of February or of the discrepancies noticed and requisite information is called for to reconcile the discrepancies.

Section C : Loans and Advances to Local Bodies etc.

4.C.1. Subsidiary Loan Register in Form A & B as provided vide Para 6.4 of M.S.O (A & E) should be maintained to watch the regular repayment of both principal and interest instalments relating to all loans sanctioned by the State Government to Public/Quasi-Public/Private bodies and individuals, the detailed Accounts of which are required to be maintained in this office.

Immediately on receipt of a sanction for a loan to a local body for which this office is to maintain Detailed Accounts, besides taking a note of the loan in the Subsidiary Loan Register, an entry is to be made in the Register of Loan Demands (vide Chapter 9).

4.C.2. Further, a broadsheet in Form 8 and 9 as provided in Para 6.16 of M.S.O (A & E), Vol.I should be maintained to effect reconciliation between the Ledger figures and the total of amounts posted in the Subsidiary Loan Register. The Ledger figure in the Broadsheet should be got attested by the Section Officer of Loan II Compilation Section.

4.C.3. The credits/debits received in accounts should then be posted in the Subsidiary Loan Register giving cross reference to the page of Subsidiary Loan Register in the challan/schedule/voucher. Credits which are not supported by then sanction number,

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date of loan, nature of loan, number of instalment etc., should not be posted in the Subsidiary Loan Register until and unless all these particulars are called for and received.

4.C.4. The credits/debits posted in the Subsidiary Loan Register should then be posted in the Broadsheet. The Broadsheet should never be posted directly from the challans/schedules/vouchers because such direct posting would defeat the very purpose of the Broadsheet viz., ensuring that all the credits/debits received are either posted in the Subsidiary Loan Register or kept unposted.

4.C.5. The difference between the Ledger figure and Broadsheet figure should be analyzed and the details of unposted items noted at the end of the Broadsheet small number of pages being set apart for this purpose.

Action should be taken immediately to clear the unposted items of credit/debit by initiating correspondence or by proposing necessary Transfer Entries in respect of misclassifications. In case the difference is on account of want of debit in the accounts, action should be taken to trace the debit by initiating correspondence or by proposing Transfer Entry, as the case may be.

Similarly, in the case of credit not received in the month of account in which it is due, the loanee should be addressed at once for particulars of repayment. All debits/credit posted in the Subsidiary Loan Register should be got attested by the Section Officer. The Ledger figures in the Broadsheets should be got attested by the Section Officer of Loan II Compilation Section. The Subsidiary Loan Register should be submitted to Branch Officer along with the Broadsheet for general review to ensure that the Broadsheet/Subsidiary Loan Register are maintained in accordance with the foregoing instructions.

Section D : Maintenance of Lump sum Broadsheet

4.D.1. In the case of loans where Detailed Accounts are maintained by the Departmental Officer, skeleton Broadsheet in Form 8 and Form 9 (as provided vide Para 6.16 of M.S.O (A & E), Vol.I) is maintained by this office in which credits/debits appearing in the Plus and Minus Memorandum attached to the Treasury Account are posted. Before posting, it should be ensured that the figures in the Plus and Minus Memorandum are correct with reference to schedules and vouchers received with the Treasury Accounts.

Twenty five per cent of the credits posted in this Broadsheet are to be attested by the Section Officer.

4.D.2. At the beginning of a financial year, a new broadsheet should be opened and the closing balances in the old Broadsheet should be transposed to the new one. The Section Officer should attest the correctness of the opening balances in the New broadsheet with reference to the closing balances in the old one.

4.D.3. The designation and address of the departmental authority maintaining the detailed accounts should be noted in the lump sum broadsheet against each category of loan. This information should also be copied along with the balances.

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The Departmental Officers are required to maintain a detailed account of loans and advances sanctioned by the Government irrespective of whether the Accountant General is maintaining accounts of individual loans in some of these cases. The compilation and maintenance of loan accounts as well as the reconciliation of

departmental figures with those of the Accountant General (A & E) in respect of loans and advances sanctioned by the State Government excluding those granted to Government servants would be the responsibility of the departmental officers as per instructions issued in Government Order.

(G.O.Ms .No. 164, Finance (E.C.II) Dept. dt. 9th June, 1969)

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CHAPTER V

ADJUSTMENT OF MISSING CREDITS

5.1 In respect of the refractory items, the Drawing Officers concerned should be addressed in the form of letter given in Appendix IV. Immediately on receipt of particulars of the missing credits, action should be taken to trace and adjust them to the account of the loanee, after rectifying the misclassification, if any.

Note : Delays noticed on the part of the departmental authorities or other respondents should demi-officially be brought to the notice of the higher authorities.

5.2 Missing credits which defy all efforts to trace them in accounts in this office, may be adjusted and posted in the Broadsheet on the basis of collateral evidence under the orders of the Accountant General (A & E). The collateral evidence should be in the form of a certificate by the Drawing and Disbursing Officer or Treasury Officer or P.A.O to the effect that the recovery was made in the salary bill of the loanee and should contain the voucher number and date. The particulars of the missing credits furnished by the loanee can also be treated as collateral evidence provided they are verified with reference to vouchers or notings in the salary audit registers or any other record in this office.

5.3 A proposal for ad hoc adjustment of missing credits on the basis of collateral evidence should be submitted to the Accountant General (A & E) in the form given in Appendix V. When approved, the details of the credits should be entered in the Register of Items Adjusted on Collateral Evidence (the form of the Register is given in Appendix VI). The credits should then be posted in the Broadsheet giving reference to the item number in this Register. All such ad hoc credits posted in the Broadsheets should be attested 100% by the Assistant Accounts Officer/Section Officer. No Transfer Entry need to be proposed at this stage.

Action should be taken to clear the items in this Register by tracing the credits in accounts. The Register should be closed every month and submitted to the Branch Officer on 4th of every month to ensure that appropriate action has been taken to clear the items outstanding in the Register. The Register should be submitted to the Group Officer quarterly on 10th of April, July, October and January.

5.4 The difference between Broadsheet and Book figure arising out of the posting of the credits on ad hoc basis in the Broadsheet should be removed as and when the credits are traced in accounts and adjusted or when the credits are written off to Government Accounts.

5.5 After the close of the accounts of the year in which credits have been adjusted on collateral evidence, amounts outstanding in that year and previous years if any, in the Register of items Adjusted on collateral evidence should be reviewed. Such of the items where it is not possible to trace the credits in the accounts and adjust the outstanding amounts in the Register, or where the items have been outstanding for five years may be written off to Government Account as a book-keeping error under Rule 38 of Government Accounting Rules 1990.

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5.6 Proposals for write off of amounts outstanding in the Register not exceeding Rs.1000/- in each case should be submitted to the Accountant General (A & E) in the form indicated in Appendix VII. The proposal, after the approval of the Group Officer, should be routed through the Internal Test Audit Officer. In case of amounts exceeding Rs.1000/- in each case, the approval of the Comptroller & Auditor General should be obtained for write off to Government Account.

5.7 After obtaining the orders for write off, the outstanding in the Register should be cleared by proposing a Transfer Entry for all such items in toto, debiting "L". Suspense and Misc – (e) Misc. under the MH – 8680 – Misc. Government Accounts – Minor head "Writes off from Heads of Account Closing to Balance" and crediting the relevant head or interest head of Account.

5.8 A report of the items written off to Government Account should be furnished to TM I Section annually by 15th October for reporting to the Comptroller & Auditor General along with consolidated statement of amounts written off to Government Account.

(C&AG 's Lrs. No. 885-Comp/63-73 dated 08.10.1973 and No. 1772-Comp/63-73 dated 04.12.1973)

CHAPTER VI

INTEREST

6.1 In case of Loans or Advances to Government Servants the responsibility for calculation of interest rests with the Heads of the Offices. The correctness of interest recovered should, however, be checked in this office. In case of advances, the detailed accounts of which are not maintained in this office, the responsibility to check the correctness of the interest recovered devolves entirely on the authorities maintaining the detailed accounts. This office should, however, furnish such particulars as the heads of Offices may require for calculation of interest.

6.2 No interest is charged for the day of repayment. Interest is not levied beyond the date of retirement on the balance of advance outstanding.

6.3 In case an official does not complete the purchase of the conveyance within the time allowed under the rules or the extended time allowed under the orders of the competent authority, penal interest has to be charged at one & half times the interest prescribed for the period following the time allowed normally under the rules or the extended time allowed to the official.

The penal interest will be simple interest and the amount of penal interest due from an official should be divided by the number of instalments remaining to be recovered from him and the amount so worked out should be deducted from the pay/leave salary bill, in addition to the regular recovery of loan.

Penal interest at compound rate as prescribed by the Government of Assam from time to time is also charged from defaulters in repayment of loan and payment of interest for the period for which loanee was a defaulter.

Simple interest will be charged on all advances granted to a Government Servant.

When an advance is drawn in more than one instalment, the rate of interest recoverable is determined with reference to the date on which the first instalment is drawn.

Interest is calculated after liquidation of principal/Retirement (up to the date of retirement)/death in harness whichever is earlier, as per rates prescribed by the Government of Assam and shown on the body of the sanction letter. But no interest is charged beyond the date of Retirement/Death in harness of the loanee.

House Building Advance & Motor Car Advance granted to officers belonging to the joined cadre of Assam and Meghalaya – All accounts of such loan are to be maintained by the respective Accountant General (A & E) offices i.e., account of loan sanctioned and paid by Assam Government will be maintained by the Office of the Accountant General (A & E), Assam. If recoveries of such loans are reflected in the

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books of Accountant General (A & E), Meghalaya – such recoveries are to be got transferred and necessary action taken.

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CHAPTER VII

RECOVERY/REPAYMENT OF ADVANCES

7.1. Recovery of advances for purchase of conveyances like Motor Car/Cycle/Scooter and Bicycle should start from the pay bill of the month following the month in which the advance is actually drawn.

Note : Regarding repayment of advances for construction of houses or purchase of a house site etc., Note 1 below Rule 382 III. Of Assam Financial Rules may be referred to.

7.2 The recoveries of Loans and Advances should be effected at such rates as the Head of the Department deems it right to fix as per provision of Assam Financial Rules.

7.3 In cases where pay bills for a month are paid before the end of the month, the recovery should be considered to have been made only on the first day of the succeeding month.

7.4 Recovery of interest should commence immediately after the completion of the recovery of the loan. Simple interest at rates prescribed by the Government from time to time is charged on the balance outstanding at the end of each month starting from the date of drawal of advance.

7.5 In respect of loans and advances, the Detailed Accounts of which are maintained in this office, any default in payment, either of principal or of interest, should be reported without delay to the authority that sanctioned the loan. Penal interest should be calculated on the overdue instalments of Principal and Interest and communicated to the loanee. Its recovery should be watched.

In respect of loans where only lump sum broadsheets are maintained in this office, the onus of interest calculation rests with the department that maintains the detailed accounts.

7.6 (i) A thorough scrutiny of Broadsheets and loan Accounts may be undertaken in respect of a retiring Government Servant and the total amount of the Principal outstanding and interest thereon should be intimated to the Head of Offices under intimation to the Government Servant concerned.

(ii) Loans Sections should submit a report regarding the above to T.M Section once in a quarter in January, April, July and October.

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CHAPTER VIII

UTILIZATION CERTIFICATES

8.1 Whenever a sanction is received or a loan is disbursed, a noting should be made in the remarks column of the Subsidiary Loan Register or the Lump sum Broadsheet, as the case may be indicating whether a utilization certificate is necessary or not. Wherever the utilization Certificate is necessary, its receipt should be watched through the Subsidiary Loan Register/Lump sum Broadsheet.

8.2 Utilization Certificates need not be watched by this Office for loans advanced to individuals (e.g., National Loan Scholarships to loanees, Margin Money Loan to Entrepreneurs, Interest free S.T. Loans, Taccavi Loans and Agricultural Loans to Cultivators, Loans to Refugees and Repatriates etc.)

8.3 The Departmental Auditors may furnish the Loan disbursed for various purposes during each year to Local bodies/institutions whose accounts they audit.

8.4 Utilization Certificates in respect of loans whose detailed accounts are maintained in this office should be in Form B (See Appendix VIII) and those in respect of loans where only lump sum Broadsheets are maintained in this office should be in Form C (See Appendix IX).

8.5 A register of Utilization Certificates due and received should be maintained in the form given in Appendix X. The entries in the register should be made from the sanctions to loans as well as the postings made in the Subsidiary Loan Register/Broadsheet. The amount posted in this register should invariably agree with those in the Subsidiary Loan Register/Broadsheet. Reference to the loan accounts concerned in the Subsidiary Loan Register/Broadsheet should be given in this Register. The Register should be closed as detailed in Appendix XI and submitted to the Branch Officer on the last working day of the month. Before submission to the Branch Officer, the register should be reviewed to ensure that the authorities concerned are addressed in all cases where the Utilization Certificates are not received within the prescribed time and the cases are pursued demi-officially.

8.6 A quarterly review as envisaged in Para 16.14 of the MSO (A & E) Vol.I should be conducted in respect of loans also and the results recorded in the Register while closing it for April, July, October and January every year.

8.7 An annual report (vide Appendix XII for form) detailing the loans for which Utilization Certificates have not been received should be sent with a covering letter to the Finance Department on 15th August every year. Copies of these Annual Reports should be sent simultaneously to the sanctioning authorities concerned.

8.8 Copies of Utilization Certificates, as and when they are received, should be furnished to A.G (Audit) to enable them to arrange for verification of the correctness of the Utilization Certificates with reference to the records maintained in the office of the Certifying Authority and for examination of the adequacy of the procedure adopted by them for verifying the utilization of loans certified by them.

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CHAPTER IX

COMMUNICATION OF BALANCES AND ISSUE OF DEMAND NOTICE

9.1 The accounts of the individual loans sanctioned to local bodies etc. should be made up as detailed in Paragraph 6.10 of M.S.O (A & E) Vol.I. This periodical making up of the accounts should be from the date on which the loan is disbursed unless in any particular case, other dates have been fixed for the payment of interest or for the repayment of the debt. The periodical account thus made up should be sent to the debtor along with the demand notice referred in Paragraph 9.2 infra, and the acceptance thereof watched.

9.2 Paragraph 6.11 of M.S.O (A & E) Vol.I requires that demand notices for payment of instalments of loans and interest accrued thereon should be sent to the debtor. This should be issued in Form SY 120 one month in advance of the due date. For this purpose, a register to watch the issue of Demand Notices should be maintained in each unit in the form given in Appendix XIII. This register not only serves as a reference book but also provides a continuous record of the details of issue of demand notices for a few years.

9.3 A few pages of the register should be allotted for each month and details of the loans should be noted therein in the chronological order of the due dates of their repayments. Whenever a loan is drawn, the details thereof should be noted in the appropriate page of the Register. If any particular unit deals with loan accounts coming under more than one head of account, separate folios should be set apart for each such head of accounts. The register should be closed monthly and submitted to the Branch Officer for review on the 15th of each month, certifying that demand notices have been issued in respect of all loans whose repayments fall due in the next month.

Note : The responsibility, for paying the instalment on the due date, however, devolves on the debtor and want of timely intimation from this office cannot be cited as a cause for the belated payment, the date and amount due having been fixed in the orders sanctioning the loan.

CHAPTER X

MISCELLANEOUS LOANS

Section A :

10.A.1. Taccavi Advances – Taccavi Advances drawn on abstract bills should be charged at once to the head concerned in the Treasury Accounts, and not to any intermediate advance head. The submission of the detailed bills, should be watched by keeping the amounts drawn under objection under the head “Items adjusted but awaiting final clearance for want of detailed bill”. Refunds of undisbursed balance of loans should be adjusted by deduction from debits and not treated as receipts.

10.A.2. Loans sanctioned by Government for the purchase of fertilizers, seeds and pesticides are disbursed to the cultivators. These loans are also sanctioned by the subordinate officers like Joint Director, Assistant Directors of Agriculture etc. in accordance with the powers delegated to them. The adjustment bills are drawn by the Block Development Officers after countersignature by the Deputy Directors of Agriculture etc. In support of the amounts drawn the Block Development Officers should send certificates of disbursement. The acquittances etc., are to be scrutinized during local audit.

10.A.3 National Loan Scholarships – National Loan Scholarships are sanctioned by the Director of Higher Education based on the rules laid down by the Government of India in this behalf.

These loan scholarships and their renewals are recoverable 3 years after the completion of loanee’s studies immediately in case he discontinues his studies. Detailed Ledgers are maintained by the Director of Higher Education and demands are raised by him. Utilization and Disbursement Certificates are to be watched by the department as per Government of India orders.

In Central audit, the consolidated certificate of utilization from the Director of Higher Education should be watched, together with a statement of disbursements as well as collections for issue of a certificate to the Government of India.

The recoveries made in respect of loans sanctioned up to 1973-74 are to be transferred 50% to the account of Central Government. In respect of loan scholarships sanctioned after 01.04.1974, 100% of recoveries are to be transferred to the account of Central Government. This should be borne in mind while proposing the adjustment.

10.A.4. Loans for rehabilitation of displaced persons from Burma, Sri Lanka and former East Pakistan etc.

The Government of India consolidated all the loans sanctioned up to the end of 1973-74 under the following schemes and stipulated that the State Government will repay the Government of India on half of the principal of the loan recovered and detain the other half together with Interest accrued thereon :

1. Rehabilitation of displaced persons from Pakistan.
2. Rehabilitation of repatriates from Burma and Sri Lanka.

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3. Rehabilitation of new migrants from former East Pakistan.
4. Rehabilitation of Goldsmiths, and
5. National Loan Scholarship Scheme.

After the close of the accounts for a year, the total amount recovered in respect of the above loans should be communicated to the Government of India and Assam. For this purpose, the relevant figures should be furnished to Book Section by 5th of September, December, March and June.

(**Authority** : Book Section O.O No. Nil dated 22.07.1972)

Recoveries in respect of loans received from Government of India from 1974-75 for rehabilitation of immigrants from the former East Pakistan (accounted for in lump sum) should, however, be passed on along with interest to Government of India quarterly on 20th August, November, February and May.

(Govt. of India, Min of Fin) Deptt of Economic Affairs Lr. Nos. F.3(10) – fee (Imp)/74 dated 29.09.1974 and 27.09.1975 and C & A.G's Lr. No.2001 – AC 72-72 dated 11.12.1975 file No. Book II/3-71/75-76)

10.A.5. Loans and Advances by the Union Government under the Subsidised Housing Scheme for industrial workers.

Allotment of houses under Subsidised Industrial Housing Scheme on hire purchase system.

1. As per Government of India, Ministry of Works, Housing and Supply (Deptt of Housing) Lr. No. 5/12/68-H-1, dated the 6th February 1968 and the sale of houses constructed under the Subsidized Industrial Housing Scheme should ordinarily be discouraged.
2. As a special case, the Government of India agreed to the sale by the Government of Assam of 2692 Industrial Houses built at various places in the State subject to the following conditions :
 - (1) The sale price of the houses should be their market value (including land) less normal depreciation and not their original cost of construction. The rent paid should not be adjusted against the sale price.
 - (2) The sale price should be recovered in one lump sum from the allottees who are eligible for the benefits of the scheme.
 - (3) In the case of eligible allottees the sale price should be treated as a loan to the allottee workers and recovered from the allottees in annual equal instalments at the appropriate rate interest.
 - (4) The State Government had drawn 100% Central Financial Assistance – 50% as loan and 50% as subsidy. The amount of loan should be refunded by the State Government to the Government of India in 15 annual equal instalments together with interest at 5 ½% from 1.6.1970. Penal interest at 8% per annum is leviable on all overdue instalments.

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(Govt. of India, Min of Health, Family Planning, Works Housing and urban Development Lr. No. 6/4/69-1 dated 01.06.1970 to Spl. Secretary to Govt. of Assam, Health Housing and M.A Deptt.)

The State Government issued orders allotting the tenements to the occupants subject to the following conditions :

- (1) The allotment is effective from 01.06.1970.
- (2) The rent paid of due to be paid prior to 01.06.1970 should be adjusted towards hire purchase instalments.
- (3) The allottees should deposit 1/10th of the sale price of the house.
- (4) The balance of sale price is payable in 20 equal annual instalments together with interest at 6 ½% per annum and penal interest on overdue instalments and other amounts due should be charged at 9 ¾% per annum.

(G.O. Ms. No. 416 Housing (Planning Co-op Housing) Deptt, dated the 7th August 1971 as amended in Govt. Memo No. 3520/Hg. 1-2/71-9 dated the 2nd September 1972).

In this connection, the following accounting procedure has been prescribed :

- (a) In the case of sale of houses on hire purchase basis :** On receipt of sanction (which should indicate the amount of capital cost of construction including departmental charges) for allotment from government the total sale price (less the lump sum recovery equal to 1/10th of the sale price) will be debited to “6216 – Loans for Housing Subsidized Industrial Housing Scheme” by adjustment. The lump sum recovery equal to 1/10th of sale price will credited to “4216 – Capital Outlay on Housing – 700 – Other Housing Schemes – Subsidized Industrial Housing Scheme – Deduct receipts and recoveries on capital account”. The balance outstanding under the capital head in respect of each house allotted on hire purchase system will be transferred to the loan head. As the sale price is fixed on market value and not at the original cost of the house, it is possible that sale price may exceed the capital cost should be treated as a revenue receipt and credited to “0216 – Housing – receipts under the Subsidized Industrial Housing Scheme”. The adjustment of the credit to the loan head will be done by Loan 1 Section.
- (b) In the case of sale of houses on outright sale basis to ineligible allottees :** The sale price should be credited to “4216 – Capital Outlay on Housing etc. Deduct Receipts and recoveries on Capital Account”. The excess of sale price, if any, over the actual Capital Cost should be treated as a revenue receipt and credited to “0216 - Housing” as indicated in (a) above.
- (c) Refund of subsidy to Government of India :** The subsidy refunded by the State Government will be debited to “ 1601 – Grants-in-aid from Central

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Government – 02 – Grants for State/Union Territory Plan Schemes Deduct Refunds”.

(Lr. No. TMI/VI/17-15/74-75-KW/62 dated the 18th January 1975 to Comptroller & Auditor General of India and Comptroller & Auditor General Lr. No. 286-AC/72-70 dated the 14th March 1975).

To enable this office to carry out the above adjustments, the Commissioner of Labour is required to furnish to this office, 3 copies of each of the sanctions for allotment within one month from the date of sanction along with the information in Proforma ‘A’ and ‘B’ given below :

PROFORMA ‘A’

(To be sent to A.G. in triplicate)

Statement showing the particulars of houses constructed under “Subsidized Industrial Housing Scheme” on Hire Purchase basis to be sent to A.G. within 2 months from the date of allotment.

No & Date of order of allotment.

No & Date of orders of the Govt. of India approving the sale of the houses.

1. Type of Houses and location.
2. No. of Houses allotted.
3. Sale price of each house determined, as per G.O. Ms No. 416. Plg & Coop., dated 07.08.1971.
4. Total sale price.
5. Total amount of subsidy received from the Government of India in respect of the above houses.
6. Credit particulars of the lump sum equal to 1/10th of the sale price paid by the allottees :

Sl. No.	Name of the allottee	Challan No. & date	Amount	Place of remittance
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(A separate list with these particulars may be enclosed)

7. No. of instalments in which the balance amount of sale price is recoverable.
8. Rent, if any, to be adjusted towards the instalments of loan recovery.

(N.B) : A separate statement may be prepared for each category of houses allotted, allotments made on different dates being shown in different statements.)

PROFORMA 'B'

(To be sent to A.G. in triplicate)

Statement showing the particulars of houses constructed under "Subsidized Industrial Housing Scheme" on the outright sale basis to be sent to Accountant General within 2 months from the date of allotment.

No & Date of order of allotment.

No & Date of orders of the Govt. of India approving the sale of the houses.

1. Type of Houses and location.
2. No. of Houses allotted.
3. Sale price of each house determined, as per G.O. Ms No. 416. Plg & Coop., dated 07.08.1971.
4. Total sale price.
5. Total amount of subsidy received from the Government of India in respect of the above houses.
6. Rent, if any to be adjusted towards the instalments of loan recovery.

(N.B) : A separate statement may be prepared for each category of houses allotted, separate statement be sent in respect of allotment made on different dates)

Section B : Review of Balances

10.B.1. The differences between Book and Broadsheet, for whatever reasons they may be occurring and their clearance should receive utmost attention of Loan Sections. As per progress in the clearance is watched closely by the headquarters Office, sufficient result oriented action has to be taken for the clearance of the difference. The difference should be resolved in a systematic manner debit/credit wise, treasury wise and year wise and items that constitute the bulk of difference should be studied deeper. For this purpose, the Review of Balances Card System introduced by the Comptroller & Auditor General should be put to optimum use at all levels. The quarterly progress reports vide Chapter VI of the Manual of Book Department should be prepared with great care in accordance with the instructions issued from time to time.

APPENDIX I

(Referred to in Para 1.3 of the Manual)

Major Head	Details
6202	Loans for Education, Sports and Culture.
6215	Loans for Water Supply & Sanitation.
6216	Loans for Housing.
6217	Loans for Urban Development.
6225	Loans for Welfare of S.C, S.T & O.B.C.
6235	Loans for Social Security and Welfare.
6245	Loans for Relief on account of natural calamities.
6401	Loans for Crop Husbandry.
6402	Loans for Soil & Water Conservation.
6403	Loans for Animal Husbandry.
6404	Loans for Diary Development.
6405	Loans for Fisheries.
6406	Loans for Forestry and Wildlife.
6408	Loans for Food Storage & Warehousing.
6416	Loans for Agricultural Financial Institutions.
6425	Loans for Co-operation.
6801	Loans for Power Projects.
6851	Loans for Village & Small Industries.
6860	Loans for Consumer Industries.
6885	Loans for Other Industries & Minerals.
7610	Loans to Govt. Servants etc.
7615	Miscellaneous Loans.

APPENDIX II
Calender of Returns
(Vide Para 1.5)

Sl. No.	Name of Return	To whom due	When due	Authority
1	2	3	4	5
1	Annual report on Treasury irregularities	TM Section	25 th April	Para 2 H.O of DSM Vol-I
2	Character Roll	B.O.	15 th April	Para 301 of O.M.
3	Transfer of Records	Old Records	1 st to 31 st August	Para 466 of O.M.
4	Sectional Staff Statistics	TM Section	August	O.O 153 T.M of 25.03.58
5	Dictionary of Reference	TM Section	January	O.O 178 T.M of 07.02.58
QUARTERLY REPORT				
6	Submission of quarterly report of C&AG	ITA	7 th April 7 th July 7 th October 7 th January	Para 122 of O.P.M
7	Audit Bulletin – Information to be sent to C&AG	TM Section	3 rd April 3 rd July 3 rd October 3 rd January	O.O T.M. 2187 dated 03.01.1984
8	Information regarding complaint cases to be sent to C & AG	ITA	3 rd April 3 rd July 3 rd October 3 rd January	O.O Control 77 dated 06.02.1962
9	General Note Book	B.O.	15th April 10th July 10th October 10 th January	Para 182 of O.O.M
10	Write off Register	B.O.	10th April 10th July 10th October 10 th January	266 of A.M.

Loan Manual

MONTHLY

11	Letter Report	B.O	3 rd of the month	Para 114 of O.P.M
12	Calender of Return	Sr.DAG/DAG	With monthly report	Para 114 of O.P.M
13	Monthly Report	T.M (ITA)	3 rd of the month	Para 114 of O.P.M
14	Sectional Staff Composition	Estt.	20 th of each month	Para 213 of O.P.M
15	Register of Pending letters	B.O	With 1 st Weekly report	Para 47 of O.P.M
16	Dictionary of Reference	B.O	5 th of each month	Para 148 of O.P.M
17	Memo of late attendance	B.O	4 th of each month	O.O. 61
18	Section Officer Note Book	B.O	5 th of each month	Para 127 of O.P.M
19	Treasury irregularity Register	B.O	15 th of each month	
20	Register for Allocation of duties	B.O	15 th of each month	
21	Register of Codes and Manuals	B.O	5 th of each month	Para 165 of O.P.M
22	Fair Index Register	B.O	5 th of each month	O.O. 27 T.M dated 31.05
23	Inward Register	B.O	Monday	Para 103 of O.P.M
24	Outward Register	B.O	Monday	Para 15 of O.P.M
25	No Demand Certificate Register	B.O	Wednesday	Control 1634 dated 02.07.1961
26	Calender of Return	B.O	Monday	Para 104 of O.P.M
27	Report regarding disposal of Demand Drafts	B.O	Monday	Para 104 of O.P.M
28	Report regarding disposal of D.O/Register of C&AG/G.I etc	Rec II	Monday	Control 6341 dated 02.07.1961
29	Register of letters received from other sections	B.O	Monday	Para 340 of O.P.M
30	Register of Valuables	B.O	Monday	

Loan Manual

APPENDIX III
(Vide Para 3.B.4)

Consolidated Statement of Loans sanctioned by the State Government during the period April/October 20 to September/March 20

Sl.No	Sanctioning Authority	Ref. to Sanction order	Name of the Recipient	Amount sanctioned	Purpose of loan	Date of Drawal	Amount drawn	Remarks
1	2	3	4	5	6	7	8	9

Annexure on the reverse.

Yours

Loan Manual

ANNEXURE

Statement showing details of missing credits relating to House Building/Motor Car/Cycle Advance of Rupees drawn by Shri..... In20 .

Sl.No	Amount of Recovery	Details of missing Credit		
		Month of Pay Bill	Paid in the month of	Service M.Head
1	2	3	4	5

Loan Manual

(To be filled by the Department)

(To be filled by Treasury/P.A.O)

Particulars of recovery					
Vr. No & dated	Amount		Amount of HBA/MCA recovered	Whether the recovery classified under O.os/G.Os/AIS H.B.A	Total amount in which included
	Gross	Net			
6	7	8	9	10	11

Signature of the Head of Office

Signature of D.T.O.

_____ Dst.
P.A.O., Guwahati

APPENDIX V

(See Para 5.3)

LOAN SECTION

Proposal for adjustment on Collateral Evidence of Missing Credits in HBA/MCA Broadsheet

1. Head of Account under which the credit is missing :

2. Name and designation of the loanee and ref. to Page
No. of the Broadsheet :

3. Details of missing credits :

	Month of A/c	Amount	Instalment No.	Whether Principal or interest

4. Ref. to Lr. From Treasury Drawing & Disbursing
Officer of Pay Voucher, Audit Register etc.
Constituting the collateral evidence :

Loan Manual

5. Details of efforts made to trace the credits in the Accounts :

6. Dealing Asstt. Asstt. Accounts Officer/Section Officer
Remarks of the Branch Officer :

7. Remarks of the Group Officer :

8. Order of A.G :

9. Ref. to noting in the Register of items adjusted on Collateral evidence :

Month of Adjustment	Item No.	Amount
---------------------	----------	--------

Acctt. Asstt.Accounts Officer/Section Officer Branch Officer

APPENDIX VI

(vide Para 5.3)

Register of Items adjusted on the basis of collateral evidence

Sl.No	Name & Design. Of the Loanee	Amt. advanced & Month of drawal	Evidence on which the item is adjusted	Particulars of the item			Date of orders of A.G
				No. of Inst.	Month of A/c.	Amount	
1	2	3	4	5	6	7	8

Month of adjustment	Initials of S.O.	Further action taken to clear the item	No. & Month of T.E. clearing the item	Remarks
9	10	11	12	13

APPENDIX VII

(vide Para 5.6)

LOAN SECTION

Proposal for waiting off the difference between Ledger and Broadsheet figures in respect of long term advances

1. Name of the Loanee :
2. Nature of Advance :
3. Amount of Advance and month of drawal :
4. Particulars of missing credits :

Principal

Interest

Inst. No	Month	Amount	Month	Amount
----------	-------	--------	-------	--------

5. Month of adjustment on Collateral evidence an Item No. in the Register of Items adjusted on C.E.
6. Brief note by the Section explaining the circumstances warranting write off under Rule 38 of Govt. Accounting Rules 1990.

Acctt.

A.A.O/S.O

B.O.

D.A.G(A/cs)

7. Remarks of the Internal Test Audit Officer

8. Orders of the Accountant General

9. Ref. to T.E. clearing the outstanding in the Register of Item adjusted on Collateral Evidence	T.E. No. Loans/ _____ _____ dt. _____ General No. _____ of _____ Section and Genl. No. _____ of _____ Section.
--	---

Accountant

Asstt. Accounts Officer/Section Officer

APPENDIX VIII
(vide Para 8.4)
Form B

UTILISATION CERTIFICATE

1. Certified that out of the loan of Rs.....
..... sanctioned under
dated in favour of
during the year An amount of Rs.....
..... has been utilized for the purpose for which it was sanctioned, and that balance of Rs.....remaining
unutilized at the end of the year has been surrendered to
government and will be adjusted towards the loans payable during the next financial year.

2. Certified that I have satisfied myself that the conditions on which the loan was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see the money was actually spent for the purpose for which the loan was made :

Kinds of checks exercised

- 1.
- 2.
- 3.
- 4.
- 5.

Signature :

Designation :

Date :

APPENDIX IX

(vide Para 8.4)

Form C

UTILISATION CERTIFICATE

1. Certified that out of the loan of Rs..... sanctioned during the year an amount of Rs..... has been utilized for the same purpose for which it was sanctioned. Out of the balance, an amount of Rs..... remaining unutilized at the end of the year has been surrendered to Government, thereby leaving an amount of Rs..... for which utilization of the loan is yet to be verified. (details of loans for which utilization is yet to be verified and those for which utilization has been verified are enclosed in proformas I and II respectively)

2. Certified that I have satisfied myself that the conditions on which loan was sanctioned have been/are being fulfilled and that the money was actually spent for the purpose for which the loan was made.

Kinds of checks exercised

- 1.
- 2.
- 3.
- 4.
- 5.

Signature :

Designation :

Date :

Loan Manual

Actual Expenditure incurred		Ref. to item No. & Page No. of SLR	Action taken to call for the U.Cs.	Ref, to the letter with which the U.C. is received	Remarks
Year	Amount				
7	8	9	10	11	12

APPENDIX X

(vide Para 8.5)

(Register of Utilization Certificates due and received)

PART I

Loans in respect of which detailed accounts are maintained in this office

Sl.No	Dist.	Sanctioning Authority	Authority who should furnish the U.C.	Due Date	Purpose for which the loan is sanctioned and the conditions attached there to
1	2	3	4	5	6

Actual Expenditure incurred		Ref. to item No. & Page No. of SLR	Action taken to call for the U.Cs.	Ref, to the letter with which the U.C. is received	Remarks
Year	Amount				
7	8	9	10	11	12

PART II

Loans in respect of which detailed accounts are maintained by the Departmental Officers

Sl.No	Dist.	Sanctioning Authority	Authority who should furnish the U.C	Due date	Head of Account under which the loan is classified	Amount for which the U.C is due	
						Year	Amount
1	2	3	4	5	6	7	8

Reference to Item & Page No. of Broadsheet Action taken to call for the U.C	Particulars of UCs Read			Remarks	
	No. & dt. Of letter	Year			
9	10	11	12	13	14

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APPENDIX XI

(vide Para 8.5)

Closing abstract of the Register of Utilization Certificates due and received
CLOSING FOR THE QUARTER ENDED

	No. of cases	Amount
Opening Balance		
UCs due during the quarter		
Total		
UCs received and accepted during quarter		
Closing Balance		

ANALYSIS OF CLOSING BALANCE

Detailed Accounts maintained by this office		Detailed Accounts maintained by the departmental Officers		Total	
No. of cases	Amount	No. of cases	Amount	No. of cases	Amount

Certified that Part I and II of the Register have been reviewed for the quarter ended and reminders issued to the appropriate Departmental authorities/Officers wherever the submission of UCs is delayed.

Asstt. Accounts Officer/Section Officer

Branch Officer

APPENDIX XII

(vide Para 8.7)

Annual Report on Non-receipt of Utilization Certificates

Sl.No	No. & dt. Of sanction of loan	Sanctioning authority	Name of Loanee	Amount of Loan	Date of Payment	Time limit prescribed for U.C.	Authority from which the U.C. is due	Details of correspondence exchanged with the authority
1	2	3	4	5	6	7	8	9

APPENDIX XIII

(vide Para 9.2)

REGISTER OF Demand Notices due and issued

Sl.No	Amount of loan	Ref. to SLR		Due date of instalment	No. and date of issue of Demand Notice			
		Page No.	Vol.		1979	1980	1981	1982
1	2	3	4	5	6a	6b	6c	6d

PART-II LOAN MONITORING MODULE

GENERAL

This module is meant for capturing of data regarding transaction of Loan and Advances made by the State Government to the Govt. servant for purchase of land/construction of house /renovation of house /purchase of Motor Car/ purchase of Computer Advance etc as well as loan to corporate bodies for setting up of new project/ modernization of existing project etc and recovery thereof against each and every loanee are accounted for in this module.

WORK PROCESS FLOW

The existing system of account of loan transaction can be categorized in two part as under.

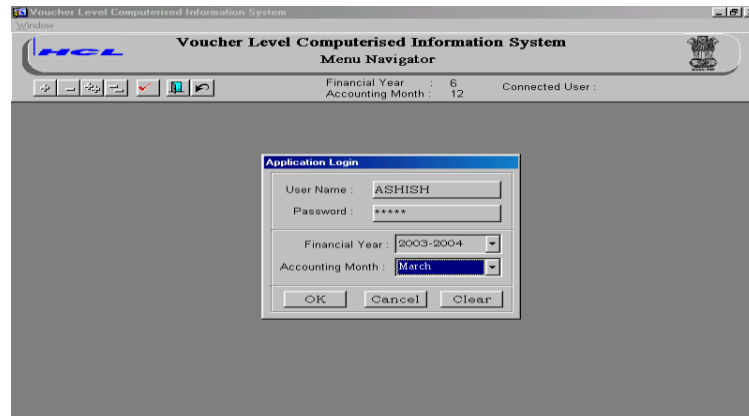
- (i) Loan and Advances made by the State Government to the Govt. Employee.
 - (ii) Loan and Advances made by the State Government to the Corporate Bodies.
-
- (i) State Government sanctions loans to the Govt. employee for various purposes i.e. for construction of house, purchase of Motor car, purchase of computer. Loan/ Advances for construction of house can be categorized in two part namely- (a) House building Advances i.e. State Govt. given this loan from its own resources. (b) HUDCO House Building Advances i.e. State Govt. takes lump sum loan from HUDCO for giving loan to its own employees. Loan sanction letters received from State Govt. containing the terms and conditions of the loan, rate of interest, loan amount, amount of recovery installment, number of recovery installments, GPF No etc. in respect of each and every loanee. On the basis of loan sanction letter, advance is made to the loanee through voucher at the district Treasury by respective DDO. Recovery is effected through treasury challans and schedules. Treasury vouchers/ challans and schedule are received through monthly account rendered to this office .
 - (ii) State Govt. sanction loans to the corporate bodies for setting up of new project/ modernization of existing project etc. Loan sanction letter received from State Govt. containing the terms and conditions of the loan, rate of interest, loan amount, amount of recovery installment, no of recovery installment, moratorium period, penal interest etc. for each and every loanee. On the basis of loan sanction letter, advance is made to the loanee through voucher at the district Treasury by respective DDO. Recovery is effected through treasury challans (and schedules). Treasury vouchers/ challans (and schedules) are received through monthly account rendered to this office.

DATA ENTRY FUNCTION

The right to access the Loan Monitoring Module is through the use of username and password authorized to user for entering the same in log in screen. After entering

Loan Manual

this information in the login screen the Main Menu Screen of the package showing the Folders and names of different modules appear. By clicking the folder of Loan Monitoring Module user enter into the Loan Monitoring Module.



This Module is comprise of Eighteen (18) number numbers of data entry screen, three (3) number of Batch screen and thirty four (34) numbers of Reports . One data entry screen namely “Corporate Master” is attached with Master Maintenance Module under branch of Employees GPF Entry .

ON LINE DATA FROM VLC

The Loan Monitoring Module gets on line data of Loan transaction of State Govt. through VLC. This data is known as “Book Figure”. This data can be seen in the Module Year wise, Month wise, Treasury wise, Deduction Major Head wise, Expenditure Major Head wise, Deduction. Sub Major Head wise, Deduction Minor Head wise, Deduction Sub Head wise. This data migration is done through Batch run namely “Capture Voucher/Challan Details”.

USE OF GPF NO FOR INDIFICATION OF LOANEE

The GPF no of Loanee is mentioned as Loan Account Number of Loanee and for each and every entry of data (Dr/Cr), the Loanees identification is checked by GPF No. But in case of Corporate Loan GPF No is not used for giving Loan Account Number of Loanee. Account no allotted separately.

PART –1

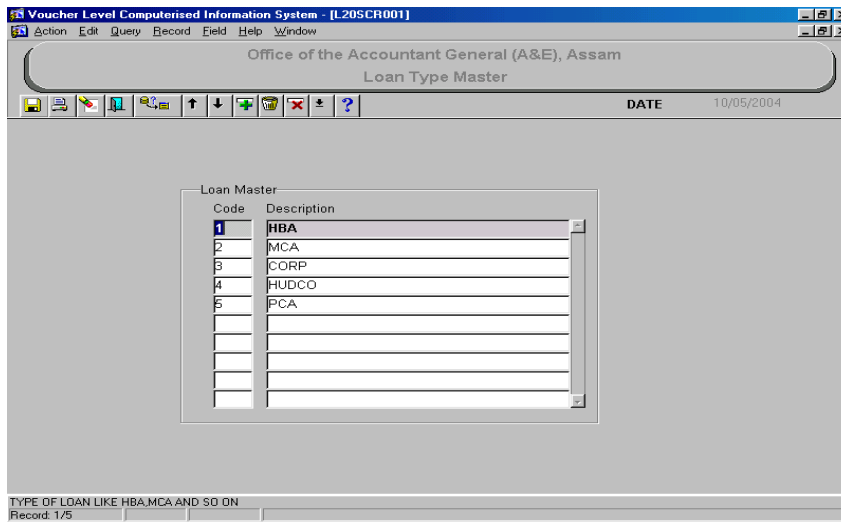
LOAN MADE BY THE STATE GOVT. TO ITS EMPLOYEE

Following Screen are used for data entry of this category

1.2 LOAN TYPE MASTER (L20SCR001)

This screen is used for entry of types of Loan made by the State Govt. to its employees. There are two fields in this screen- (1) Code and (2) Description. As and when Govt. issue loan for separate type/purpose, this new type of loan to be entered in this screen. This Loan Code is widely used in the other screen while entering data.

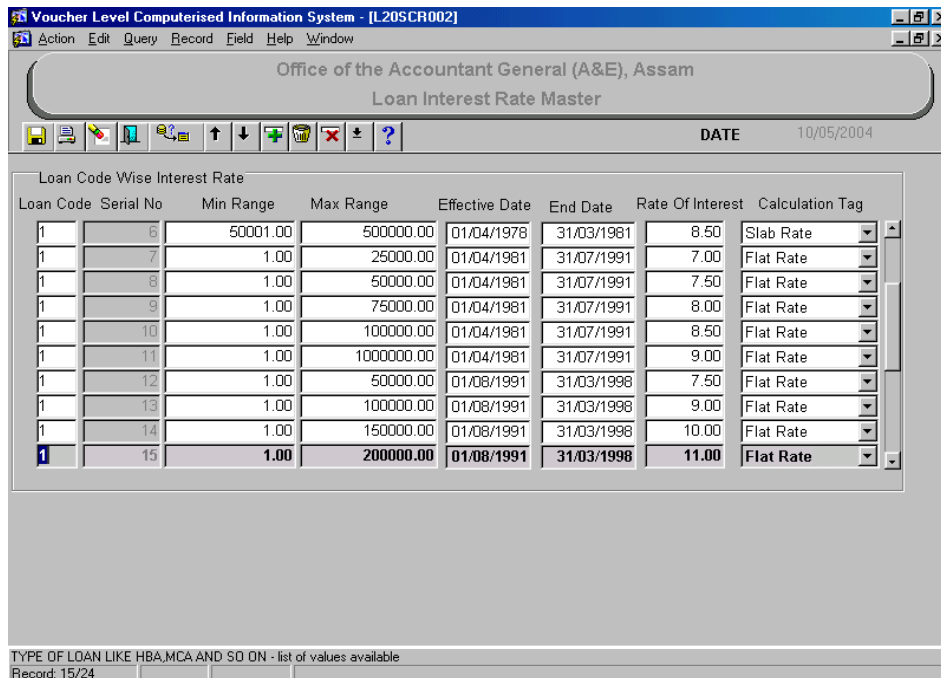
Loan Manual



Related table of this screen is L2_LOAN_MASTER

1.2 LOAN INTEREST RATE MASTER (L20SCR002)

This screen is used for entry of rate of interest fixed by the Govt. from time to time for different type of interest bearing loan made to the Govt. servant which is



used for calculation of interest.

Related table of this screen is L2_INTEREST_RATE

1.3 SANCTION DETAILS OF HBA/MCA/HUDCO/PCA (L20SCR003)

This screen is used for entry of sanction details of various types of interest-bearing loan made to the Govt. servants. The 'Loan code', 'series ID', 'GPF No' are to be selected from, 'LOV'. On selection of GPF No, the name of Loanee will automatically arrive in the screen. Other fields of this screen are to be filled up on the basis of the information available in the sanction letter. Loan Sanction Ref

Loan Manual

No. and **Loan Account No** will be auto generated on saving the data of the screen.

What is Loan Account No :- The Loan Account No of the Loanee is an account no on which Loan advance and subsequent recovery of that loan is entered against each Loanee in other word a ledger is opened against a Loanee for a particular category of loan on which Dr/Cr of the Loan is recorded .Every Loanee has separate Account number for each category of loan. Loan Account No. is generated on the basis of category of loan, series and GPF No of loanee . There is sub screen attached with the screen with a button- **Srarch** to search GPF no of the loanee in case of GPF no not available in the sanction letter. **Update Loan Details** button is provided for time to time updating loan status of a loanee including upto date recovery status of the Loanee. Button **-Close it** is provider for closing the account after issuing of Clearence certificate.

Provision and Constrain of the Screen :-

- If the Loan is given in more than one installment then release order no. date, release amount of each installment to be entered separately in the field provided in the screen and total Loan amount to be corrected/increased accordingly.
- If any additional advance of same category loan sanctioned to the Loanee then it has to be punched separately and separate Loan account no will be generated which is to be used in punching recovery of that loan.

Voucher Level Computerised Information System - [L20SCR003]
 Action Edit Query Record Field Help Window

Sanction Details - HBA/MCA/HUDCO/PCA

Update Loan Details Loanee Status : Not Closed

Loan Sanction Ref No : [] Financial Year Code : [] Accounting Month Code : [12] Loan Code : [1] HBA

Whether Original Sanction Letter Received : Sanction No & Date : FAT3/HUDCO ADVANCE/2000-01-(C). 13/02/2001

Series	GPF A/C No	Name of Loanee	Posting Status	Designation
0015	FOR 728	AZIZ ABDUL	Permanent	FGD

Sanctioned by : 248 CONSERVATOR OF FOREST, CENTRAL CIRCLE, GUWAHTI Loan A/c No : HBA/FOR/728
 File No : []

Interest Rate : 9.00 Penal Int. Rate : [] Recovery Inst. : 125

Remarks : []

DETAILS OF LOAN AMOUNT AND INSTALLMENTS				
	Sanctioned	Released	Drawn	Recovered
Amount	50,000.00	50000	0	0
No of Installments		1	0	0

Updated : Y Locked : N

Loan Installment Release Details

Release order No	Date	Amount
FAT3/HUDCO ADVANCE/2000-01-(C).	13/02/2001	50,000.00

Sanctioning Authority : CO Total : 50,000.00
 Sanctioner Name : 248 CONSERVATOR OF FOREST, CENTRAL CIRCLE, GUWAHTI

Recovery Installment Details

Serial No	Amount	Total Amount
125	400	50000

Total : 125 50000

TYPE OF LOAN LIKE HBA,MCA AND SO ON - list of values available
 Record: 1/2

Related tables of this screen are L2_SANCTION_HBA_MCA, L2_SANCTION_RECOV_DTL, L2_SANCTION_RECOV__DTL.

1.4 POSTING OF HBA/MCA/HUDCO/PCA (L20SCR004)

This screen is used for entry of current year Loan voucher/challan/schedule of HBA/MCA/HUDCO/PCA. Data has to be punched Month wise, Year wise, Deduction. Major Head wise, Exp. Major Head wise, Deduction Minor Head wise, Deduction Sub Head wise Source wise against each and every loanee.

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This screen is comprise of three part – (1) Abstract Details (2) Voucher Details (3) Posting Details. The detail posting Debit/credit against each loanee is to be done in Posting Detail part by selecting ‘Posting type’ tag, ‘Normal/Foreign’ tag, ‘Loan Category’ tag and ‘Series’, ‘Loan Account No’ are from ‘LOV’ and salary month and amount from voucher and schedule itself. The information of all fields attached to Abstract Details and Voucher Details part are arrive in screen as per information given in the query mode on the basis of voucher/schedule you want to punch

Provision and Constrain of the Screen :-

- User has to press the **Activate button** after selecting the Abstract no from the data base based on information provider in the top sheet of the bundle of the schedules. With out activation computer does not allow to punch detail posting.
- Both Dr/Cr can be punched in the screen on selection of Dr. abstract/Cr. Abstract.
- There is sub screen attached with the screen with a button- **Search** to search GPF no of the loanee in case of GPF no not available in the schedules, challan and voucher.
- **Update** button is provided in the screen for updating status of a particular abstract so as to get the information of Part Want, Full Want and Unposted amount.
- User cannot punch voucher/challan/schedule of the month grater than abstract month.
- User cannot punch amount grater than the voucher/challan/schedule amount.
- If any User punch double against a Loanee under one abstract or different abstract for a particular month of a year than second entry would be shown as ‘UNPOST’.
- There are three Sub screens attached with this screen namely – ‘**Subscription at a glance**’, ‘**Record status**’ and ‘**Data entry this day**’. Three buttons are attached for this purpose. Sub screen –‘**Subscription at a glance**’ show the upto date Dr/Cr status of a loanee. Sub screen ‘**Record status**’ show status of record namely create user, create date etc for particular record/posting. Sub screen ‘**Data entry this day**’ show number of record posted by a user.
- Provision is made in the screen to post data from schedule/ vouchers etc of such loanee whose sanction letter is not posted . Such type of record will be posted as ‘Unpost’ automatically and user has to type account no and name of the Loanee in the field provided in the screen.

Voucher Level Computerised Information System - [L20SCR004]

Posting for HBA,MCA and HUDCO

DATE 11/05/2006

Abstract Details

Fin Year Code: [5] Accounting Month: [5] Month Of Account: [06/2005]

Abstract No	Abstract Type	Ded MH	Exp MH	Ded SMH	Ded MIN	Source	Abstract Amt	Received	Locked
122068	CREDIT	7610	2055	0	201	1610	18,192.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Vouchers: Posted 18192, Unposted 0, Part Want 0, Full Want 0, Foreign 0

Amount: 18192

No of Records: 5

Agreed (Y/N):

Voucher Details

TV/TC No	TV/TC Date	Voucher Amt	DDO	Foreign Amount	Part Want	DDO Name
5	09/06/2005	1,768.00	434	N	0	SUPDT. OF POLICE,BONGAIGAON
11	09/06/2005	8,894.00	434	N	0	
18	09/06/2005	2,841.00	434	N	0	
						Total Voucher Amt: 18,192.00

Posting Details

Loan Code	Loan Category	Salary Month	Series	Account No	Loan A/C No	Name of Loanee	Posting Type	Post Amount
4	Principal Reco	05/2005	34	POL	0	HUDCO/POL/0	POSTED	2,841.00
4	Principal Reco	05/2005	34	POL	22317	HUDCO/POL/22317	POSTED	1,250.00
4	Principal Reco	05/2005	34	POL	71936	HUDCO/POL/71936	POSTED	1,785.00
4	Principal Reco	05/2005	34	POL	39684	HUDCO/POL/39684	POSTED	1,250.00
4	Principal Reco	05/2005	34	POL	58329	HUDCO/POL/58329	POSTED	347.00

Total Posted: 8,894.00

Related tables of this are L2_ABSTRACT, L2_COMP_VOUCHER, L2_POSTED_HBA_MCA

1.5 ADJUSTMENT OF HBA/MCA/HUDCO/PCA LOAN (L20SCR006)

This screen is made for the purpose of entry of data based on collateral evidence and such case are send by Loan-1 and Loan-3 section. . This screen is prepared for the purpose of quick disposal of loan cases. The provision is made in the screen to entered data related to closed years as well as data of such month of current year the account of which has not been incorporated in the monthly Civil Account due to non inclusion or other wise . The user has to create one voucher for total amount of recovery for a particular loan as per classification of loan and detail posting of monthly recovery are to be done accordingly in the part –III of the screen. The user cannot

Provision and Constrain of the Screen: -

- Both Dr/Cr can be punched in the screen on selection of Dr. abstract/Cr. Abstract.
- The provision is made in the screen to entered data related to closed years as well as data of such month of current year the account of which has not been incorporated in the monthly Civil Account due to non inclusion or other wise
- User cannot punch voucher/challan/schedule for the month of advance financial year (the year which has not been opened .
- If any User punch double/twice against a Loanee under same abstract or different abstract for a particular month of a year than latter entry would be shown as 'UNPOST'

Voucher Level Computerised Information System - [L20SCR006]

Adjustment of HBA,MCA and HUDCO Loan

DATE 11/05/2006

Abstract Details

Fin Year Code: [8] Accounting Month: [15] Month Of Account: [03/2006]

Abstract No	Abstract Type	Ded MH	Exp MH	Ded SMH	Ded MIN	Source	Abstract Amt	Received	Locked
112662	CREDIT	0049	0	194	800	500	2936512	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Vouchers: Posted, Unposted, Part Want, Full Want, Foreign, Pre-VLC(Y/N)

Amount: []

No of Records: []

Agreed (Y/N):

A/C Map

TV/TC No	TV/TC Date	Voucher Amt	Major Head	Foreign Amount	Part Want	DDO	DDO Name
1	10/04/2003	25827	0			15346	NULL
2	10/06/2004	12210	0			15346	
3	10/12/2003	3894	0			15346	
4	15/04/2004	3786	0			15346	
							Total Voucher Amt: 28,64,350.00

Create User: PRAVESH Create Date: 22-DEC-2005 11:50:08 Modified by: PRAVESH on 22-DEC-2005 11:50:08

Related source tables of this screen are L2_WANT_CVOUCHERS_HBA_MCA, L2_POSTED_HBA_MCA

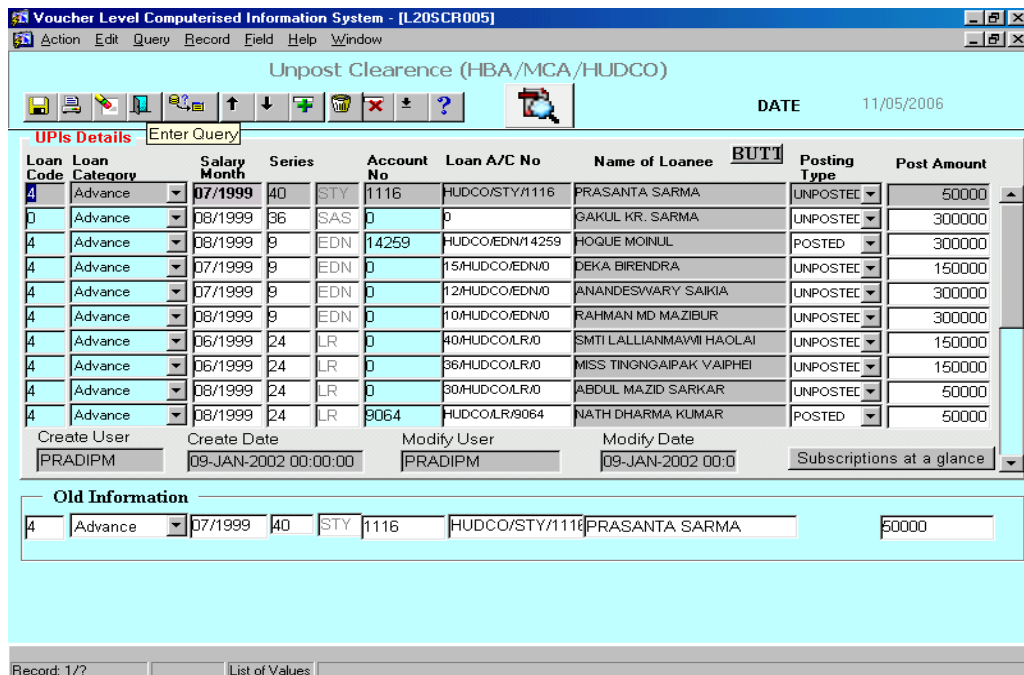
1.6 UNPOST CLEARENCE (HBA/MCA/HUDCO/PCA) (L20SCR005)

This screen specially developed for correction of wrong posting (Dr/Cr)by clicking on the posting tag which has been posted as ‘UNPOST’ for the reason stated below :-

If the User by mistake select posting type tag as ‘UNPOST’ in the ‘Posting of HBA/MCA/HUDCO’ screen and in ‘Adjustment for HBA/MCA/HUDCO’ screen then data of that particular entry remained as ‘Unpost’ and this has to be cleared by this screen.

Provision and Constrain of the Screen :-

A check/constrain given in the ‘Posting of HBA/MCA/HUDCO’ screen and ‘Adjustment for HBA/MCA/HUDCO’ screen that if the User tried to post twice/thrice either Dr/Cr against a loanee for particular month under particular year under same loan code, the second and subsequent posting will automatically became ‘UNPOST. This screen in such cases should be used to correct the entry. This should be rectify by deleting second and subsiquient entry.



Related source tables of this screen are L2_COMP_VOUCHER,
L2_POSTED_HBA_MCA.

1.7 PW/FW CLEARENCE (PREVIOUS YEAR)

Generally data migrated from VLCS through Batch Run attached to this module and abstract wise exhibited in all posting screens. But some time it became necessary to create new abstract as vouchers/schedule received from section does not match with abstract amount or same abstract amount not found in migrated data of VLC . New abstract in such cases has to be created. Before creating new abstract it has to be make sure that no amount under requisite combination is available in the database.

This screen is divided in two part – (1) Abstract Creation (2) Voucher/Challan Details. First step is to fill up the all fields of Abstract creation as per requirement as found from voucher/schedule or challan and save it by pressing function key F10.

Second step is to place the cursor on Fin year code field of Voucher/Challan Details and click the ‘LOV’ button and data of all the field from ‘Fin Year Code’ to ‘Treasury’’ arrived and rest of the field are to be filled up as per information available in the voucher/challan and press the button ‘Create Details’. You may also get elaborate information by clicking the button ‘On line help’.

Related source tables of this screen are L2_ABSTRACT,
L2_VOUCHER_HBA_MCA.

1.8 ACCOUNT MAINTANENCE FOR HBA/HUDCO/PCA (L20SCR013)

Loan Manual

This screen is made for the purpose of generation for the following reports: -

1. Print Recovery Statement and Interest calculation
2. Print Interest Statement.

For Recovery Statement and Interest calculation the User is to select Loan Code, Series ID, Account No from 'LOV' and 'Recovery Start Year', 'Recovery start Month', 'Recovery close year', 'Recovery close month', 'Advance Details and save it by pressing Function key F10 and click the button 'Print Recovery Statement' for generation of report

For Interest statement the User is to select 'Interest start year', 'Interest start month', 'Interest close year', 'Interest Month' and save it by pressing Function key F10 and click the button 'Print Interest statement' for generation of report.

Account Maintenance

Loan code: 1 HBA Sanc ID: 114496 Series ID: 8 DT

Account No: HBA/DT/2645 SEAL DHARANI DHAR

Recovery Start Year: -14 1983-1984 Recovery Start Month: 04/1983

Recovery Close Year: -1 1996-1997 Recovery Close Month: 07/1996

Princ. Balance Amt: 0 Interest Amount: 7578

Interest Start Year: -1 Interest Start Month: 08/1996

Interest Close Year: 3 Interest Close Month: 03/2001

Int. Balance Amt: 4756 Refund Amount: 0

Account Close: Account Close Month:

Advance Details

Srl No	Advance Year	Advance Month
-15	1982-1983	03/1983
-14	1983-1984	09/1983
-14	1983-1984	03/1984

Buttons: Print Recovery Statement, Print Interest Statement

Related source tables of this screen are L2_ACCOUNTS, L2_ACCOUNT_DTL.

1.9 SUBSCRIBER STATUS QUERY (L20SCR014)

This Screen is made to see the up to date status of a subscriber on screen including other related information in respect of debit/credit entry.

To see the status of a subscriber User is to select the Loan Code, Series ID, Account No from 'LOV' and click the button Show status.

1.10 LOANEES STATUS AT A GLANCE

Office of the Accountant General (A&E), Assam
Subscriber Status Query

DATE: 11/05/2004

Account Details

Loan Code: 4 Series Id: 5

Sanction ID: 2085 Account No: HUDCO/CW/17618 DHAR A K

Sanction Details

Sanction Amount	Sanction Date
1,50,000.00	05/07/2000

Recovery Summary

Total No. Till Dt.	6
Total Advance Amount	.00
Total Recovery Amount	18,000.00
Balance	-18,000.00

Subscriber Details

Abstract No	TV	Fin Yr	Salary Month	Amount	Adv/Rcov	Source	DDD Designation
35484	B	5	OCT/2002	3,000.00	PR	S21	EXECUTIVE ENGR., KARIMGANJ F.C. INVT
37706	B	5	NDV/2002	3,000.00	PR	S21	EXECUTIVE ENGR., KARIMGANJ F.C. DIV
33995	B	5	DEC/2002	3,000.00	PR	S21	EXECUTIVE ENGINEER, CACHAR INV.DIV.
41932	F	5	JAN/2003	3,000.00	PR	S21	EXECUTIVE ENGINEER, CACHAR INVESTI
46642	F	5	FEB/2003	3,000.00	PR	S21	EXECUTIVE ENGINEER, CACHAR INVESTI
Total:							

Buttons: Show Status, Missing Credit, Missing Cr.

Loan Manual

Voucher Level Computerised Information System - [L20SCR020]

Action Edit Query Record Field Help Window

LOANEE'S STATUS AT A GLANCE

Emp Code	Series Id	Emp Name	Date Of Join	Date Of Birth
21004	9	DAS APURBA KUMAR	01-JAN-1991	01-NOV-1966
13080	1	ISLAM SYED RAFICUL	12-JUN-1990	01-APR-1967
13078	1	RAHMAN ATOWAR	06-OCT-1996	04-SEP-1964
12992	1	NATH KANAK CH	04-OCT-1997	01-SEP-1968

Father Husband Name: NA

New DDO: PRINCIPAL, ASSAM ENGINEERING COLLEGE, JALUKBARI, GUWAHATI, KAMRUP

Old DDO: PRINCIPAL ASSAM ENGINEERING COLLEGE GUWAHATI-13

Series Id	Account No	Sanction ID
4	9	21004
		HUDCO/EDN/21004
		DAS APURBA KUMAR
		1341

Loan Code	Recovery Type	Salary Month	Series Id	Account No	Loan Account No	Name Of Loanee	Post Amt	Posting Type
4	AD	08/1999	9	21004	HUDCO/EDN/21004	DAS APURBA KUMAR	150000	P
4	PR	03/2002	9	21004	HUDCO/EDN/21004	DAS APURBA KUMAR	1041	P
4	PR	08/2002	9	21004	HUDCO/EDN/21004	DAS APURBA KUMAR	1041	P
4	PR	06/2002	9	21004	HUDCO/EDN/21004	DAS APURBA KUMAR	1041	P
4	PR	11/2002	9	21004	HUDCO/EDN/21004	DAS APURBA KUMAR	1041	P

Create User	Create Date	Modify User	Modify Date	L2 Comp Vouch Id	Adjustment Type	Adj Fin Year Code	Fin Year Code
ARATI	08-JAN-2002	ARATI	08-JAN-2002	315	A	4	2

Record: 23/?

PART-II

CORPORATE LOAN

2.1 CORPORATE MASTER (MM0SCR041)

This screen is made for entering the name of Corporate body and their address and the department from which their loan has been sanctioned. There is one field in this screen – ‘Corporate short name’, generally short name of the Corporate body is not found in sanction letter. Therefore user has to make short name of Corporate body of their own which will

The screenshot shows a software window titled 'Office of the Accountant General(A&E), Assam Corporate Master'. The window has a menu bar with 'Action', 'Edit', 'Query', 'Record', 'Field', 'Help', and 'Window'. Below the menu bar is a toolbar with various icons. The main area contains a form with the following fields:

- Corporate Code : 54
- Corporate Short Name : ARTFED
- Corporate Name : ARTFED Set up Project in Kalabari Sonitpur
- Corporate Address : Ambari Guwahati-5
- Department Code : 41 Handloom & Textile

At the bottom of the window, it says 'Record: 1/1'.

ultimately be used for generating Loan Account Number from the system in Sanction Details- Other Loan and Advances screen.

Related source table of this screen is MM_CORPORATE.

2.2 SANCTION DETAILS - OTHER LOANS AND ADVANCES (L20SCR007)

This screen is used for entry of sanction details of Corporate Loan made by the Govt. On selection of Corporate Loanee Code from ‘LOV’ the other field – Loan Code and Name of Loanee will automatically arrived in the screen. User has to fill up the data of the rest of the field on the basis of the information available in the sanction letter. Loan Account No will be auto generated on saving the data of the screen. The Account No of the Loanee will be on the basis of category of loan, short name of loanee as posted in Corporate Master screen and computer generated serial number and this account no is widely used in debit and credit posting of each individual loanee in other screens.

Loan Manual

Voucher Level Computerised Information System - (L20SCR007)

Office of the Accountant General (A&E), Assam
Sanction Details- Other loan and Advances

DATE: 12/05/2004

Sanction Ref No: Corporate Loanee Code: Loan Code: 3 CORP Interest Rate: 14.5

Name Of Loanee: M/S ASHOK PAPER MILLS(A) LTD. Department: Industry and Commerce

Loan Account No: 13/CORP/1

Sanctioning Authority: CCO CO COMMISSIONER/SECRETARY OF

Sanction No: MI.355/88/PT.II/67 Sanction Date: 20/11/2000

Amount Sanctioned: 1000000.00 Moratorium Period(Yr): 1 Date Of Drawal:

Parameter	99		Previous Loan Ref No	0
Category Scheme	2	II. State Plan and Non Plan Schemes	Payable Cash Adjustment	Adjustment
Major Head	6860		Penal Interest Rate	2.75
Sub Major Head	0		No Of Payment Installment	1
Minor Head	0		No Of Recovery Installment	10
Sub Head	0		Repayment Commencement Date	
Sub Sub Head	0		Rebate	
Detail Head	000		Mode Of Payment	YEARLY
Sub Detail Head	000		Termination Date	
Concurrence Of Finance				

Terms & Conditions: Interest accrued on the

Related source table of this screen is L2_SANCTION_CORP.

2.3 POSTING OF CORPORATE LOAN (L20SCR008)

This screen is used for entry of Corporate Loan voucher/challan/schedule Month wise Year wise, Major Head wise, Minor Head wise, Sub Head wise Source wise against each and every loanee. This screen is comprised of three part – (1) Abstract Details (2) Voucher Details (3) Posting Details. The detail posting of Debit/credit against each loanee is to be done in Posting Detail part by selecting 'Posting Type', 'Loan Category' 'Account No' from 'LOV' and salary month and amount from voucher /schedule itself. The information of all fields attached to Abstract Details and Voucher Details part are arrive in screen as per information given in Abstract Details part in the query mode on the basis of voucher/schedule you want to punch.

Provision and Constrain of the Screen: -

- Both Dr/Cr can be punched in the screen on selection of Dr. abstract/Cr. Abstract.
- User cannot punch voucher/challan/schedule for the month grater than abstract month.
- User cannot punch amount grater than the voucher/challan/schedule amount.
- If any User punch double against a Loanee under one abstract or different abstract for a particular month of a year than latter entry would be shown as 'UNPOST'.

Related source table of this screen are L2_ABS_CORP,
L2_COMP_VOUCHER_CORP, L2_POSTED_CORP

Loan Manual

Abstract Details

Loan Type: CORP Abstract No: 307 Fin Year Code: 6 Accounting Month: 8
 Month Of Account: 11/2003 Abstract Type: DEBIT Major Head Code: 6860
 Sub Major Head Code: 0070 Minor Head Code: 800 Sub Head Code: 8052
 Source Code: 926 Abstract Amount: 64,60,281.00

Voucher Details

TV/TC No	TV/TC Date	Voucher Amount	DDO Code	DDO Name
1	11/11/2003	7,66,281.00	16337	DEPUTY DIRECTOR (ACS), INDUSTRIES & COMMERCE,
2	12/11/2003	56,94,000.00	16337	DEPUTY DIRECTOR (ACS), INDUSTRIES & COMMERCE,
Total :		64,60,281.00		

Posting Details

Posting Type	Loan Category	Month	Account No	Name of Loanee	Post Amount
POSTE	Advance	11/2003	CORP/ATC/00004	ASSAM TEA CORPORATION LTD.	766281
					766281.00

2.4 ADJUSTMENT FOR OTHER LOANS AND ADVANCES (L20SCR010)

This screen is used for entry of data related to closed year which has not been posted in that year due to non availability of requisite information or for other reasons. Corporate Loan voucher/ challan/schedule is to be posted Month wise, Year wise, Deduction. Major Head wise, Exp. Major Head wise, Deduction Minor Head wise, Deduction Sub Head wise Source wise against each and every loanee. This screen is comprised of two parts – (1) Adjustment (2) Posting Details . The detail posting Debit/credit against each loanee is to be done in Posting Detail part by selecting ‘Posting type’ tag, ‘Loan Category’ tag and ‘Loan Account No’ are from ‘LOV’ and Salary month and Amount from voucher/schedule itself. The information of all fields attached to Adjustment part are arrived in screen as per information given in the query mode on the basis of voucher/schedule you want to punch.

Provision and Constrain of the Screen :-

- Both Dr/Cr can be punched in the screen on selection of Dr. abstract/Cr. Abstract.
- User cannot punch voucher/challan/schedule for the month grater than abstract month.
- User cannot punch amount grater than the voucher/challan/schedule amount.
- If any User punch double against a Loanee under one abstract or different abstract for a particular month of a year than latter entry would be shown as ‘UNPOST’.

Loan Manual

Adjustment

Voucher ID: 8 Fin Year: 2 (1999-2000) Month: 03/2000 Source: 905 DISPUR

Abstract No.: 99 Major Head Code:

Part/Full Want

Adjustment Type: Full Want TV No.: 2 Voucher Amount: 10,00,000.00 Part Want Amount: .00

Abstract Type: DEBIT Tv Date: 09/03/2000 Post Amount: 10,00,000.00 Full Want Amount: .00

Adjust Amount: 10,00,000.00 Balance Amount: .00

Posting Details

Posting Type	Loan Category	Month	Account No	Name of Loanee	Post Amount	Curr Fin Year
POSTE	Advance	03/2000	L3/CORP/GMDA/5	GMDA	10,00,000.00	2002-2003
					Total Amount	10,00,000.00

Record: 1/98

Related source tables of this screen are L2_WANT_VOUCHER_CORP, L2_POSTED_CORP

2.5 ABSTRACT CREATION FOR OTHER LOANS (L20SCR012)

Generally data migrated from VLCS through Batch Run attached to this module and abstract wise exhibited in all posting screens. But some time it became necessary to create new abstract as vouchers/schedule received from section does not match with abstract amount or same abstract amount not found in migrated data of VLC. New abstract in such cases has to be created. Before creating new abstract it has to be make sure that no amount under requisite combination is available in the database.

This screen is divided in two part – (1) Abstract Creation (2) Voucher/Challan Details. First step is to fill up the all fields of Abstract creation as per requirement as found from voucher/schedule or challan and save it by pressing function key F10.

Second step is to place the cursor on Fin year code field of Voucher/Challan Details and click the 'LOV' button and data of all the field from 'Fin Year Code' to 'Treasury' arrived and rest of the field are to be filled up as per information available in the voucher/challan and press the button 'Create Details'. You may also get elaborate information by clicking the button 'On line help'.

Loan Manual

Voucher Ref No	Fin Year	Code	Amc	Month of Ac	Expn MHC	SMHC	MHC	SHC	Treasury DDD	TV/TC	TV Date	DR/CR	Amount
880	6	1		02/2003	6851	0	102	1957	908	14197	1	13/02/2003	27000
881	6	1		02/2003	6851	0	102	1957	908	14197	2	13/02/2003	300000
882	6	1		02/2003	6851	0	102	1957	908	14197	3	13/02/2003	100000
427000													

Related source tables of this screen are L2_ABS_CORP, L2_VOUCHER_CORP

2.6 UNPOST CLEARANCE FOR CORPORATE LOAN (L20SCR009)

This screen specially developed for correction of posting of those Dr/Cr entry by clicking posting tag which has been posted as 'UNPOST' for the reason stated below :-

If the User by mistake select posting type tag as 'UNPOST' in the 'Posting for Corporate Loan' screen and 'Adjustment for Other Loan and Advances' screen.

A check/constrain given in the 'Posting for Corporate Loan' screen and 'Adjustment for Other Loan and Advances' screen that if the User tried to post twice either Dr/Cr against a loanee for particular month under particular year under same loan code, one posting will automatically become 'UNPOST'. This screen should not be used in such cases to correct the entry.

Loan Type	Dept Code/ Name	Loan Account No	Name Of Loanee	Post Amt	Post Adj	Fin Year	Code
PR	37 Industry and Co	L3/CORP	M/S ASHOK PAPER MILLS(A) LTD.	1000		5	

Related source tables of this screen are L2_COMP_VOUCHER_CORP, L2_POSTED_CORP

2.7 LOAN ACCOUNT MAINTENANCE (CORPORATE) (L20SCR018)

Loan Manual

This screen is made for the purpose of generation for the following reports :-

3. Print Recovery Statement and Interest calculation
4. Print Interest Statement

For Recovery Statement and Interest calculation the User is to select Loan Code, Series ID, Account No from 'LOV' and 'Recovery Start Year', 'Recovery start Month', 'Recovery close year', 'Recovery close month', 'Advance Details and save it by pressing Function key F10 and click the button 'Print Recovery Statement' for generation of report

For Interest statement the User is to select 'Interest start year' , 'Interest start month', 'Interest close year', 'Interest Month' and save it by pressing Function key F10 and click the button 'Print Interest Statement' for generation of report.

Account Maintenance

Loan code: CORP Sanc ID: 10 Corporate Code: 1

Account No: CORP/ABC

Recovery Start Year: 1987-1988 Recovery Start Month: 04/1987

Recovery Close Year: 1997-1998 Recovery Close Month: 04/1996

Princ. Balance Amt: 0 Interest Amount: 18690

Interest Start Year: 1996-1997 Interest Start Month: 05/1996

Interest Close Year: 2003-2004 Interest Close Month: 04/2003

Int. Balance Amt: 21049 Refund Amount: 0

Account Close: Account Close Month:

Advance Details

Sri No	Advance Year	Advance Month
1	21	04/1976
		1976-1977

Buttons: Print Recovery Statement, Print Interest Statement

Related source tables of this screen are L2_ACCOUNT_CORP, L2_ACCOUNT_DTL_CORP.

2.8 SUBSCRIBER STATUS QUERY FOR CORPORATE LOAN (L20SCR016)

This Screen is made to see the up to date status of a subscriber on screen including other related information in respect of debit/credit entry.

To see the status of a subscriber User is to select the Loan Code, Account No from 'LOV' and click the button 'Show status'.

Subscriber Status Query For Corporate Loan

Account Details: Sanction ID 10, Loan Code 3, Dept Code/Dept Name B7, Industry and Commerce, Account No. CORP/ABC

Sanction Details: Sanction Amount 10,000.00, Sanction Date 01/04/1976

Recovery Summary:

Total No. Till Dt.	10
Total Advance Amount	10,000.00
Total Recovery Amount	10,000.00
Balance	.00

Subscriber Details

Abstract No	TV No	Fin Yr	Month	Amount	Adv/ Rcov	Source	DDO Designation
128	1	4	JUN/1993	1,000.00	PR	500	NULL DDO
129	2	3	APR/1994	1,000.00	PR	500	NULL DDO
130	1	2	APR/1995	1,000.00	PR	500	NULL DDO
131	1	1	APR/1996	1,000.00	PR	500	NULL DDO
125	5	7	APR/1990	1,000.00	PR	500	NULL DDO

2.9 FINANCIAL MONTH AND YEAR MAINTENANCE MONTH END BATCH (L20SCR015)

This screen is made for opening and closing of Financial year and Month for Loan Monitoring Module as opening and closing of financial year and month of this module is not at per with VLCS.

For opening of new financial year, User has to type ‘Year Code’, ‘Year’, ‘Start Date’, ‘End Month’ and save the screen by pressing F10 Function Key and than press the button ‘Financial Month’ and save it.

For closing of one Financial year and Month user is to click the “Close” field right by the mouse and save it .

The screenshot displays the 'Financial Month/Year Maintenance - month end batch' window. It contains the following elements:

- Financial Year Section:**
 - Year Code: 3
 - Year: 2005-2006
 - Open A/C Month: OCT
 - Start Date: 01/04/2005
 - End Date: 01/04/2005
 - Close:
- Action Buttons:**
 - Fetch Voucher from all modules:
 - Create Abstract:
 - Posting Agreement:
 - Detail Book Agreement:
 - Close Month:
- Month Selection:**
 - Month list: 2005-2006 APR'2005, 2005-2006 MAY'2005, 2005-2006 JUN'2005, 2005-2006 JUL'2005, 2005-2006 AUG'2005, 2005-2006 SEP'2005
 - Add months button

Related source tables of this screen are L2_FINANCIAL_YEAR, L2_FINANCIAL_MONTH

2.10 YEAR END BATCH FOR CLOSURE OF LOAN ACCOUNT (L20BAT022)

This batch is to be run after closing of one year activity as this is required for generation of some year end activity report. This batch should be run after running the “Year End Batch

This Batch is divided in two part – (1)HBA/MCA/PCA/HUDCO (2) CORPORATE LOAN.

Part –1 is divided in two part – (a) Missing Credit (b) Consolidated Agreement.

Part –2 is divided in two part - (a) Missing Credit (b) Consolidated Agreement.

For Part –1 (a) Missing credit :- Parameters should be –

Loan Manual

- (i) Loan Code
- (ii) Fin Year Code
- (iii) Series ID

Related Procedure :- "L2 MISSING CREDIT"

(b) Consolidated Agreement :- Parameter should be –

- (i) Fin Year Code
- (ii) Debit/Credit Tag

Related Procedure :- "L2 AGREEMENT PRO"

For Part – 2 (a) Missing Credit :- Parameters should be

- (i) Fin Year Code
- (ii) Loan Code

Related procedure :- "L2 MISSING CR CORP"

(b) Consolidated Agreement :- Parameter should be

- (i) Fin Year Code
- (ii) Debit/Credit tag

Related procedure :- "L2 AGREEMENT CORP PRO"

2.11 LOAN VOUCHER QUERY (WINDCP)

This batch is to be run for closing of one year activity as this is required for generation of some year end activity report and there fore it is to be run after completion of one year work. After running this batch financial year of that year is to closed and new year be open..

Parameter should be :- (I) Fin year Code

Related Procedure :- (I) "L2 WANT VOUCH PRO"

Purpose :- Collection of Part/Full want vouchers for adjustment entry in the subsequent year.

(II) "L2 WANT CORP PRO"

Purpose :- Collection of Part/Full want vouchers for Corporate Loan for adjustment entry in the subsequent year.

(III) "L2 ACCT MAINTAIN"

Purpose :- To Maintain the individual Loanees account for HBA/MCA /HUDCO .

Note :- Corporate Loan Account Maintenance will be done manually in the Account Maintenance Screen for Corporate Loan.

Voucher Level Computerised Information System - [WINDCP]

Action Edit Query Record Field Help Window

LOAN VOUCHER QUERY

Compiled Voucher Under objection Compiled Challan

Vr Ref No	DDD Code	Fin Year	A/C Month	Major Head	Sch Ref No	Month of Account	Source Code	TV No	TV Date	Gross Amount	Deduction	Voucher Type
3164117	2278	8	1	2205	270798	APR/2005	908	4	13/04/05	39144	4903	Establishment Vouc
3164118	2276	8	1	2205	270798	APR/2005	908	2	12/04/05	67990	12462	Establishment Vouc
3164119	2276	8	1	2205	270798	APR/2005	908	3	12/04/05	5700	0	Establishment Vouc
3164120	17294	8	1	2205	270798	APR/2005	908	1	12/04/05	24057	2745	Establishment Vouc
3164121	2277	8	1	2205	270798	APR/2005	908	1A	13/04/05	13159	1537	Establishment Vouc
3164122	2277	8	1	2205	270798	APR/2005	908	2A	13/04/05	5379	720	Establishment Vouc
3164123	2584	8	1	2225	270799	APR/2005	908	1	09/04/05	600		Wages
3164124	4264	8	1	2204	270801	APR/2005	908	1	12/04/05	14777	2512	Establishment Vouc
3164126	2238	8	1	2220	270800	APR/2005	908	1	08/04/05	35976	2420	Establishment Vouc
3164127	4264	8	1	2204	270801	APR/2005	908	2	12/04/05	304732	22860	Establishment Vouc

DDD Description :

Voucher Ref No	Major Head Code	Sub Major Head Code	Minor Head Code	Sub Head Code	Deduction Amount
3164117	8005	14	101	0	3900
3164117	7610	0	201	1608	1003

Record: 1/2

REPORT

Report may be divided in two part :-

- (1) Reports of HBA/MCA/HUDCO/PCA
- (2) Reports of Corporate Loan

1.1 LOANEES INDEX REGISTER (FOR HBA/MCA/HUDCO/PCA) (L20REP001)

This report made to used as Index Register of Loanee where Details information of loanee can be found like Name of Loanee, Loan Amount, Sanction No, Sanctioner details etc. and also Loan Account No.

The Parameter are :- (I) Series ID
(II) Loan Code

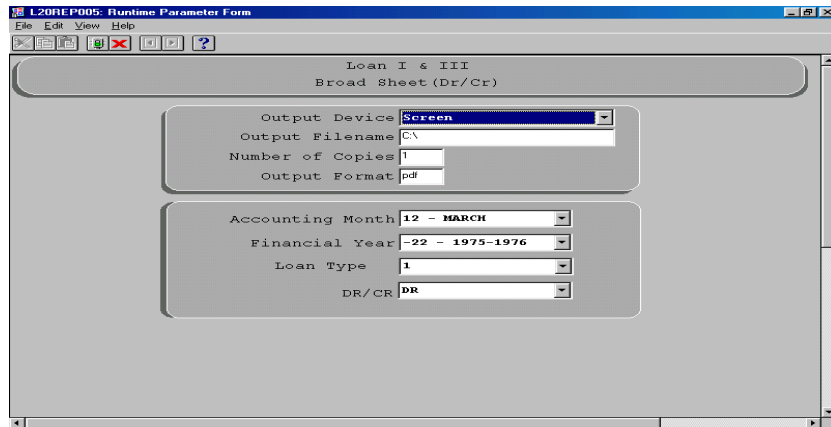
The screenshot shows a software window titled "L20REP001: Runtime Parameter Form". The window has a menu bar with "File", "Edit", "View", and "Help". Below the menu bar is a toolbar with several icons. The main content area is titled "Loan Module" and "Loanees Index Register(HBA/MCA/HUDCO/PCA)". It contains three input fields: "Output Device" is a dropdown menu with "Screen" selected; "Output Filename" is a text input field; "Number of Copies" is a text input field with the value "1". Below these are two more dropdown menus: "Series ID" is set to "1 - AGR" and "Loan Code" is set to "1 - HBA".

1.2 Loan Broad Sheet (L20REP005)

This report is made to see the Month wise, Loan Code wise, Abstract wise detail Broad Sheet for HBA/MCA/HUDCO/PCA.

The parameter are :- (i) Financial Year
(ii) Accounting Month
(iii) Loan Type
(iv) Dr/Cr

Loan Manual



L20REP005: Runtime Parameter Form

File Edit View Help

Loan I & III
Broad Sheet (Dr/Cr)

Output Device: Screen
Output Filename: CN
Number of Copies: 1
Output Format: pdf

Accounting Month: 12 - MARCH
Financial Year: -22 - 1975-1976
Loan Type: 1
DR/CR: DR

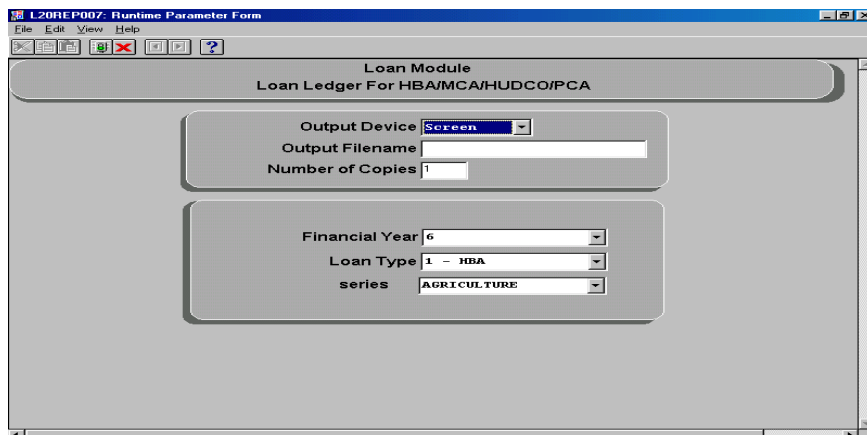
1.3 LOAN LEDGER FOR HBA/MCA/HUDCO/PCA (L20REP007)

This report is made to see the details of Loanee wise Ledger for HBA/MCA/HUDCO/PCA with opening and closing balance.

The parameter are :- (I) Financial Year

(ii) Loan Type

(iii) Series



L20REP007: Runtime Parameter Form

File Edit View Help

Loan Module
Loan Ledger For HBA/MCA/HUDCO/PCA

Output Device: Screen
Output Filename:
Number of Copies: 1

Financial Year: 6
Loan Type: 1 - HBA
series: AGRICULTURE

1.4 INTEREST INTIMATION FOR HBA/MCA/HUDCO/PCA (L20REP014)

This report is made for issuing of Loan Interest Intimation to the Loanee who has completed his principal recovery. The calculation of interest is done by system itself on the basis of information given in the Run time parameter.

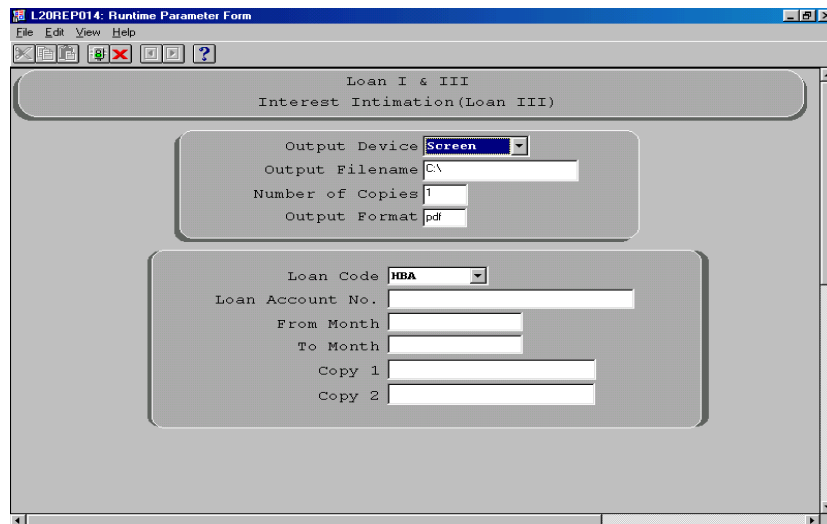
The parameter are :- (I) Loan Code

(ii) Loan Account No

(iii) From Month

(1v)To Month

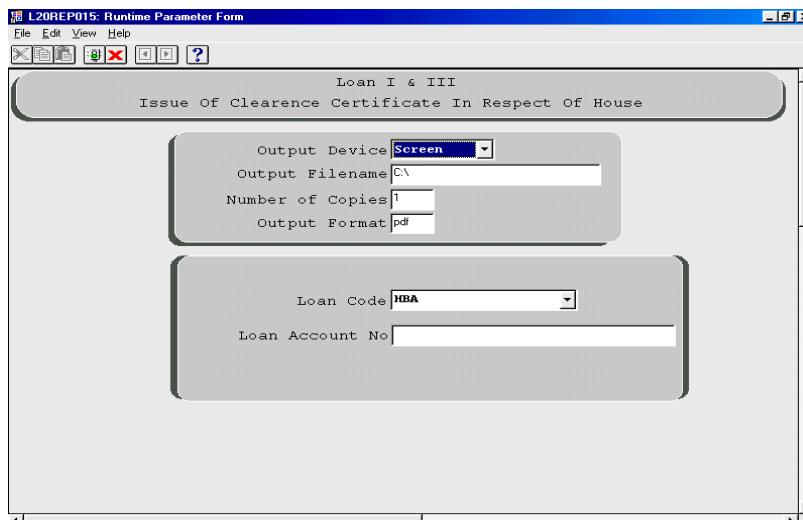
Loan Manual



1.5 CLEARANCE CERTIFICATE FOR HBA/MCA/HUDCO/PCA (L20REP005)

This report is made for issuing of Clearance Certificate to the Loanee who has completed his principal and interest recovery.

The parameter are :- (I) Loan Code



(iii) Loan Account Number.

1.6 REFUND INTIMATION FOR (HBA/MCA/HUDCO/PCA) (L20REP017)

This report is made for intimating the Department/DDO/Loanee regarding refund of excess recovery to the Loanee.

The parameter are (I) Loan Code

(ii) Loan Account Number

Loan Manual

L20REP017: Runtime Parameter Form

File Edit View Help

Loan I & III
Refund Intimation For HBA/MCA/PCA/HUDCO

Output Device: Screen
Output Filename: C\
Number of Copies: 1
Output Format: pdf

Loan Account No.: PCA/VET/6674
Loan Code: 1

Copy Forward to
1
2
3

1.7 ABSTRACT REPORT CREDIT/DEBIT (L21REP001)

This report is made to watch the status of each abstract i.e. how much have been punch under one Abstract, how much left, Abstract No, Abstract Amount, Abstract Type, Ded. Major Head, Expenditure Major Head, Source, TV No, Part want, Full Want etc in respect of HBA/MCA/HUDCO/PCA .

- The parameter are :-
- (i) Fin Year Code
 - (ii) Accounting Month
 - (iii) Abstract Type
 - (iv) Loan Type
 - (v) Source Code
 - (vi) Expenditure Major Head

L21REP001: Runtime Parameter Form

File Edit View Help

Loan Module
Abstract Report - Top Sheet

Output Device: Screen
Output Filename: C\
Number of Copies: 1
Output Format: HTML

Fin Year Code: 6 - 2003-2004
Accounting: 5 - AUGUST
Abstract Type: C
Loan Type: HUDCO
Source Code: 905
Expn Major Head: 2011

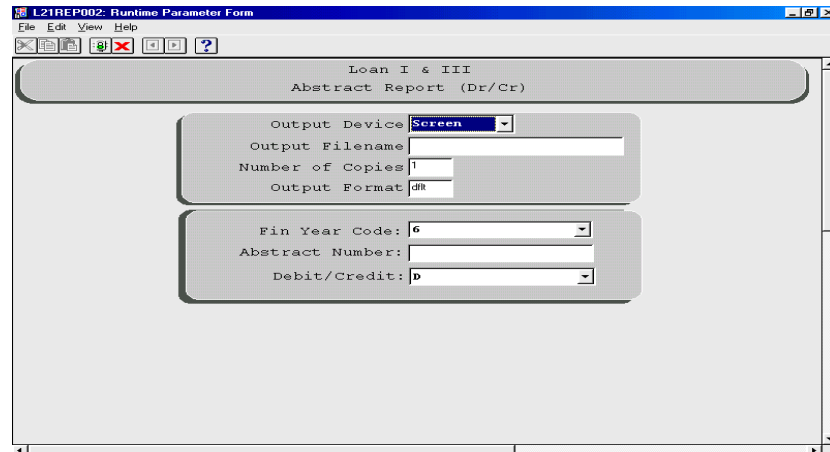
1.8 ABSTRACT REPORT (DR/CR) AGREEMENT WITH VOUCHER DETAILS (Monthly) (L21REP002)

This report is made to watch the detail status of a abstract i.e. Abstract No, Abstract Amount, Abstract Type, Ded Major Head, Expenditure Major Head, Source, TV No, Part want, Full Want etc.

Loan Manual

And also Amount, DDO Code, DDO Name, Posted Amount, Part Want, Full Want under each Treasury voucher/Challan and also Loan Account No., Loanees Name, Amount Posted under each Voucher/Challan,.

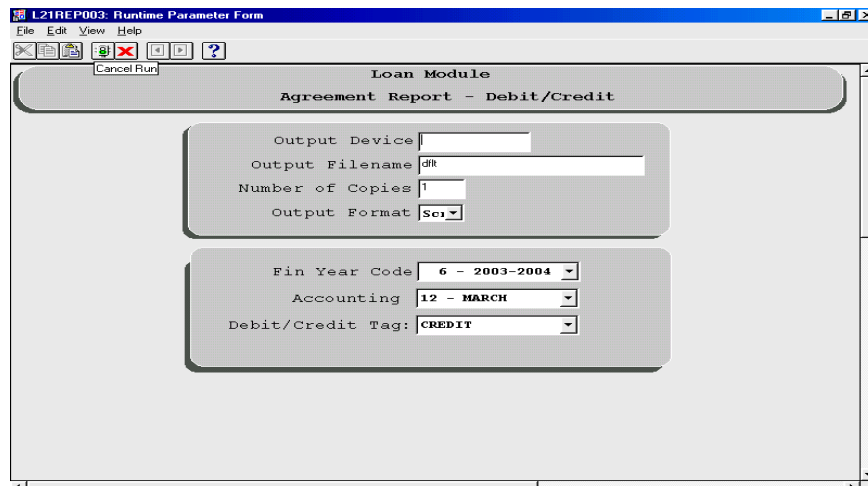
- The parameter are :- (I) Fin Year Code
(ii) Abstract No
(iii) Debit/Credit



1.9 CONSOLIDATED AGREEMENT WITH SCHEDULE DETAIL (MONTHLY) (L21REP003)

This report is made to watch the monthly status up to Minor Head level for each Major Head in respect Amount, Amount posted, Amount Unpost, Part want, Full want.

- The Parameter are (I) Fin Year Code
(ii) Accounting Month
(iii) Debit/Credit



Loan Manual

1.10 CONSOLIDATED AGREEMENT WITH SCHEDULE DETAILS YEARRLY (L21REP004)

This report is made to watch the yearly status up to Minor Head level for each Major Head in respect Amount, Amount posted, Amount Unpost, Part want, Full want.

The Parameters are (I) Fin Year Code
(iii) Debit/Credit

L21REP004: Runtime Parameter Form

File Edit View Help

Loan Module
Agreement Report - Debit/Credit(Yearly)

Output Device: Screen

Output Filename: []

Number of Copies: 1

Output Format: dfr

Fin Year Code: 6 - 2003-2004

Debit/Credit: CREDIT

1.11 UNPOST REPORT (DR/CR) HBA/MCA/HUDCO/PCA (L21REP015)

This report is made check the voucher/schedule/challan which is become unposted due wrong either selection of 'Post/Unpost' tag or for double posting. The correction of unposted items should be done on the screen provided for this purpose.

The parameters are :- (I) Fin Year Code
(ii) Advance/Recovery
(iii) Loan Type

L21REP015: Runtime Parameter Form

File Edit View Help

Loan Module
Unpost Report

Output Device: Screen

Output Filename: []

Number of Copies: 1

Output Format: dfr

Fin Year Code: 2003-2004

Advance/Recovery: AD

Loan Type: HBA

1.12 RECOVERY STATUS ON HBA/MCA/HUDCO/PCA (L21REP010)

This report is made for watching of recovery(Principal) status of a Loanee as well as interest calculation there of. This report is attached with screen ‘Account Maintenance for HBA/MCA/HUDCO/PCA. Before running the report the User has to filled up some of the fields namely -: (1) Loan Code, (2) Series (3) Account No (4)Loan Advance Details (5) Recovery Start Year (6) Recovery Start Month (7) Recovery End Year (8) Recovery End Month . Run time parameter of this report arrived auto field and need not be filled up manually.

1.13 INTEREST RECOVERY STATUS ON HBA/MCA/HUDCO/PCA (L21REP01I)

This report is made for watching of Interest recovery status of a Loanee. This report is attached with screen ‘Account Maintenance for HBA/MCA/ HUDCO/PCA. Before running the report the User has to filled up some of the fields namely -: (1) Loan Code, (2) Series (3) Account No (4)Loan Advance Details (5) Interest Start Year (6) Interest Start Month (7) Interest End Year (8) Interest End Month . Run time parameter of this report arrived auto field and need not be filled up manually.

1.14 CLEARANCE CERTIFICATE FOR CORPORATE LOAN (L20REP012)

This report is made for issuing of Clearance Certificate to the Department/Loanee who has completed his principal and interest recovery in respect of Corporate Loan.

The parameter are :- (I) Loan Code
(ii) Loan Account Number.

1.15 REFUND INTIMATION FOR CORPORATE LOAN (L20REP013)

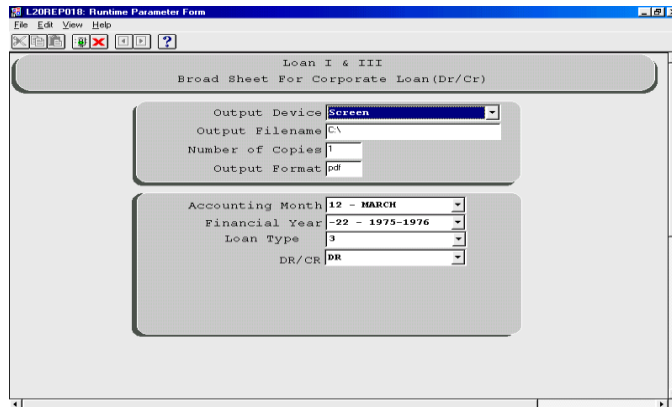
This report is made for intimating the Department/Loanee regarding refund of excess recovery to the Loanee by the Govt. in respect of Corporate Loan.

The parameter are (I) Loan Code
(ii) Loan Account Number

1.16 BROAD SHEET FOR CORPORATE LOAN (L20REP018)

This report is made to see the Month wise, Loan Code wise, Abstract wise detail Broad Sheet for Corporate Loan.

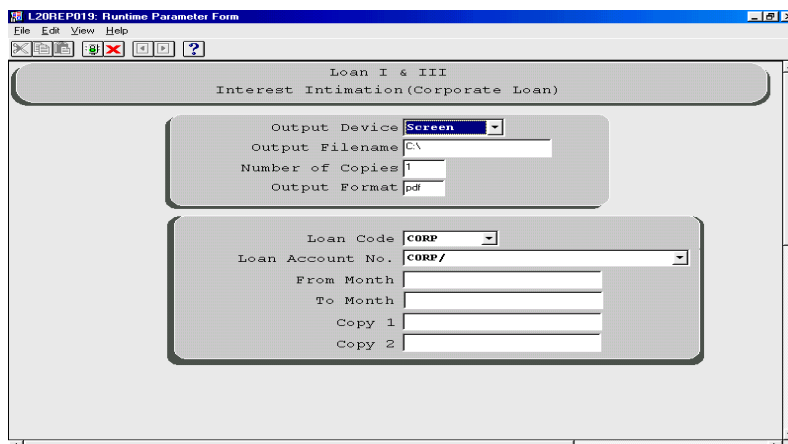
- The parameter are :- (i) Financial Year
(ii) Accounting Month
(iii) Loan Type
(iv) Dr/Cr



1.17 INTEREST INTIMATION FOR CORPORATE LOAN (L20REP019)

This report is made for issuing of Loan Interest Intimation to the Loanee in respect of Corporate Loan who has completed his principal recovery. The calculation of interest is done by system itself on the basis of information given in the Run time parameter.

- The parameter are :- (I) Loan Code
(ii) Loan Account No
(iii) From Month
(iv) To Month
(v) Copy 1
(vi) Copy 2



1.18 INDEX REGISTER FOR CORPORATE LOAN (L20REP020)

This report made to used as Index Register of Loanee in respect of Corporate Loan where Details information of loanee can be found like Name of Loanee, Loan Amount, Sanction No, Sanction Date, Sanctioner details etc. and also Loan Account No.

The Parameter are :- (I)Fin Year Code
(II) Major Head Code

1.19 LOAN LEDGER FOR CORPORATE LOAN (L20REP022)

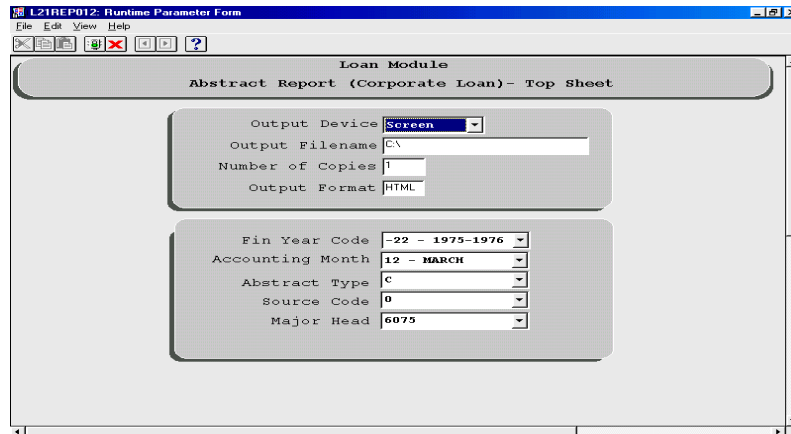
This report is made to see the details of Loanee wise Ledger for Corporate Loan with opening and closing balance.

The parameter are :- (I) Financial Year
(ii) Loan Type

1.20 ABSTRACT REPORT (DR/CR) CORPORATE LOAN (L21REP012)

This report is made to watch the status of a abstract in respect of Corporate Loan i.e. how much have been punch under one Abstract, how much left, Abstract No, Abstract Amount, Abstract Type, Ded Major Head, Amount and No of post item, Amount and No of Unposted item, Source, TV No, Part want, Full Want etc.

- The parameter are :-
- (i) Fin Year Code
 - (ii) Accounting Month
 - (iii) Abstract Type
 - (iv) Major Head Code
 - (v) Source Code



Loan Module	
Abstract Report (Corporate Loan)- Top Sheet	
Output Device	Screen
Output Filename	C:\
Number of Copies	1
Output Format	HTML
Fin Year Code	-22 - 1975-1976
Accounting Month	12 - MARCH
Abstract Type	C
Source Code	0
Major Head	6075

1.21 ABSTRACT REPORT (CORPORATE LOAN) AGREEMENT WITH VOUCHER DETAIL (L21REP013)

This report is made in three part to watch the detail status of a abstract.

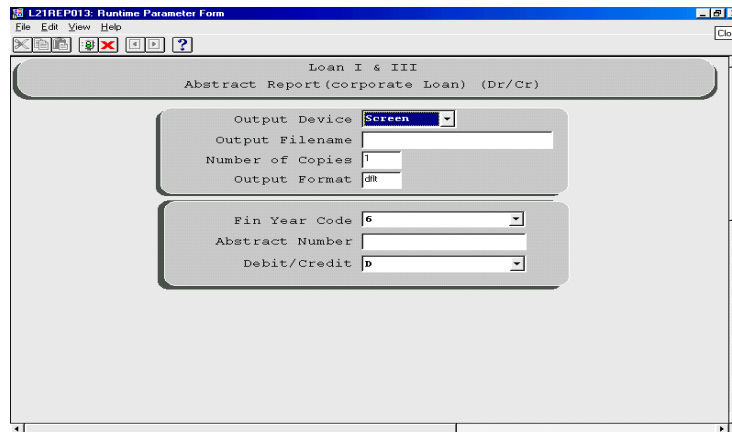
Part-I :- Abstract No, Abstract Amount, Abstract Type, Ded Major Head, Source, TV No, Part want, Full Want etc.

Part-II :- Amount, DDO Code, DDO Name, Posted Amount, Part Want, Full Want under each Treasury voucher/Challan .

Part_III :- Loan Account No., Loanees Name, Amount Posted under each Voucher/Challan,, User name.

- The parameter are :-
- (i) Fin Year Code
 - (ii) Abstract No
 - (iii) Debit/Credit

Loan Manual



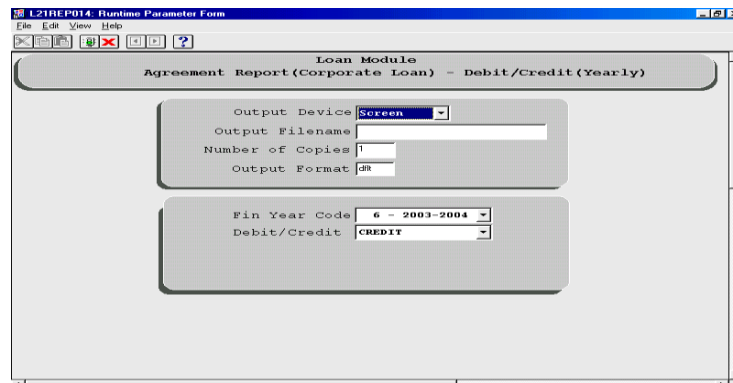
The screenshot shows a window titled "L21REP013: Runtime Parameter Form". The main title is "Loan I & III" and the subtitle is "Abstract Report (Corporate Loan) (Dr/Cr)". The form contains two groups of parameters:

- Group 1:
 - Output Device: Screen (dropdown)
 - Output Filename: (text input)
 - Number of Copies: 1 (text input)
 - Output Format: drh (dropdown)
- Group 2:
 - Fin Year Code: 6 (dropdown)
 - Abstract Number: (text input)
 - Debit/Credit: D (dropdown)

1.22 MAJOR HEAD WISE CONSOLIDATED AGREEMENT (YEARLY) CORPORATE LOAN (L21REP014)

This report is made to watch the yearly status up to Minor Head level for each Major Head in respect Corporate Loan Amount, Amount posted, Amount Unpost, Part want, Full want.

The Parameters are (I) Fin Year Code
(iii) Debit/Credit



The screenshot shows a window titled "L21REP014: Runtime Parameter Form". The main title is "Loan Module" and the subtitle is "Agreement Report (Corporate Loan) - Debit/Credit (Yearly)". The form contains two groups of parameters:

- Group 1:
 - Output Device: Screen (dropdown)
 - Output Filename: (text input)
 - Number of Copies: 1 (text input)
 - Output Format: drh (dropdown)
- Group 2:
 - Fin Year Code: 6 - 2003-2004 (dropdown)
 - Debit/Credit: CREDIT (dropdown)

1.23 UNPOST REPORT CORPORATE LOAN (L21REP016)

This report is made check the voucher/schedule/challan in respect of corporate loan which is become unposted due wrong either selection of 'Post/Unpost' tag or for double posting. The correction of unposted items should be done on the screen provided for this purpose.

The parameters are :- (I) Fin Year Code
(ii) Advance/Recovery

Loan Manual

L21REP016: Runtime Parameter Form

File Edit View Help

Loan Module

Unpost Report (Corporate Loan)

Output Device: Screen

Output Filename: []

Number of Copies: 1

Output Format: dfr

Fin Year Code: 2003-2004

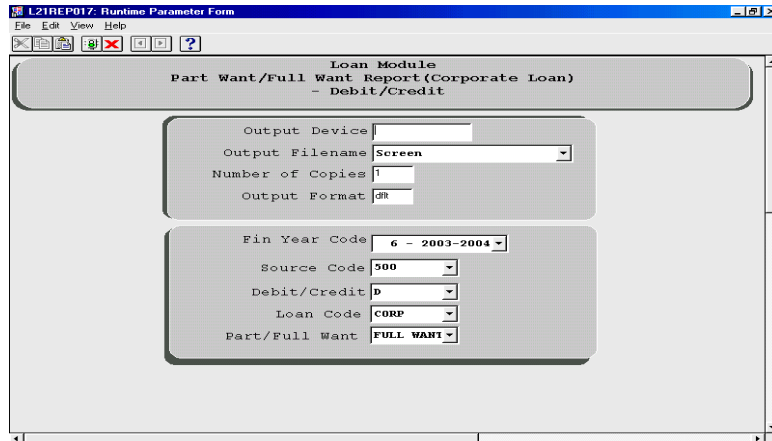
Advance/Recovery: AD

**1.24 PART WANT/FULL WANT- CORPORATE LOAN (YEARLY)
DR/CR (L21REP017)**

This report is made to watch Abstract wise status of posting i.e. how much posted against a Abstract, how much remain as Part Want/Full want.

- The parameter are :- (I) Fin Year Code
(ii) Source Code
(iii) Debit/Credit
(iv) Loan Code

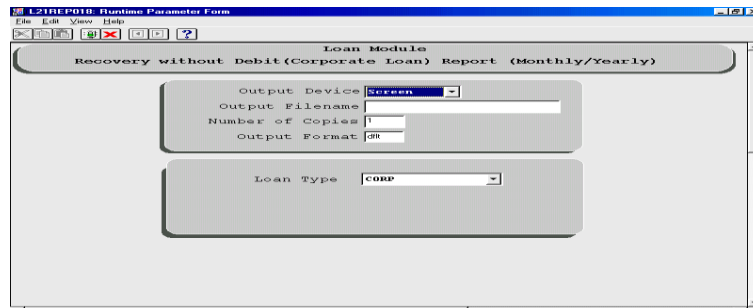
(v) Part Want/Full Want



1.25 RECOVERY WITHOUT DEBIT(CORPORATE LOAN) (L21REP018)

This report is made to watch/identify the type of Loanee who's recovery are been posted without debit posting so as to make correspondence with them for furnishing document of debit if necessary.

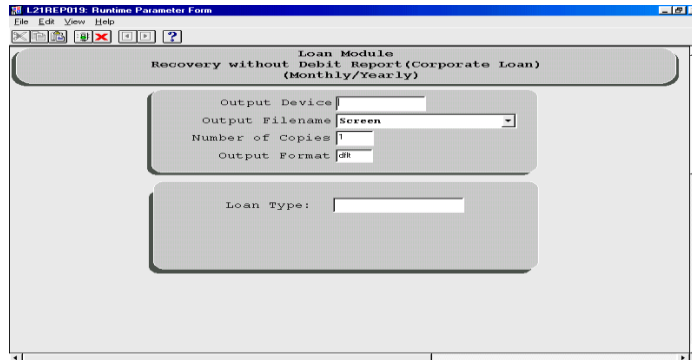
The parameter is (I) Loan Type



1.26 SANCTION WITHOUT DEBIT POSTING (CORPORATE LOAN) (L21REP019)

This report is made to watch/identify the type of Loanee who's Debit/credit has not been posted except sanction so as to make correspondence with them for furnishing document of debit if necessary.

The parameter is (I) Loan Type



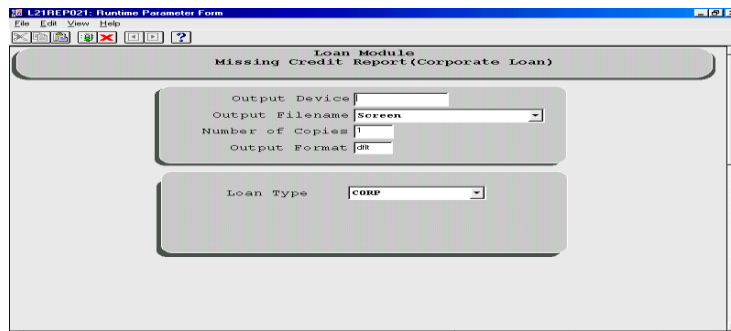
The screenshot shows a window titled "L21REP019: Runtime Parameter Form". The main title is "Loan Module Recovery without Debit Report (Corporate Loan) (Monthly/Yearly)". The form contains the following fields:

- Output Device:
- Output Filename:
- Number of Copies:
- Output Format:
- Loan Type:

1.27 MISSING CREDIT REPORT (CORPORATE LOAN) (L21REP021)

This report is made to watch the missing credit of the corporate Loanee. As the recovery made once in a year therefore their missing credit will be year wise.

The parameter is :- (I) Loan Type



The screenshot shows a window titled "L21REP021: Runtime Parameter Form". The main title is "Loan Module Missing Credit Report (Corporate Loan)". The form contains the following fields:

- Output Device:
- Output Filename:
- Number of Copies:
- Output Format:
- Loan Type:

1.28 RECOVERY STATUS CORPORATE LOAN (L21REP020)

This report is made for watching of recovery(Principal) status of a Loanee as well as interest calculation there of. This report is attached with screen 'Account Maintenance for Corporate Loan. Before running the report the User has to filled up some of the fields namely :- (1) Loan Code, (2) Account No (3)Loan Advance Details (4) Recovery Start Year (5) Recovery Start Month (6) Recovery End Year (7) Recovery End Month . Run time parameter of this report arrived auto filled up and need not be filled up manually.

Loan Manual

The screenshot shows a window titled "L211E1020 Runtime Parameter Form" with a menu bar containing "File", "Edit", "View", and "Help". The main content area is titled "Loan I & III" and "Report On Recovery Status Corporate Loan". It contains two groups of input fields:

Output Device	Screen
Output Filename	
Number of Copies	1
Output Format	HR

Sanction ID	10
From Month	01-APR-76
To Month	01-APR-96

1.29 INTEREST RECOVERY STATUS CORPORATE LOAN (L21REP022)

This report is made for watching of Interest recovery status of a Loanee. This report is attached with screen ‘Account Maintenance for Corporate Loan. Before running the report the User has to filled up some of the fields namely -: (1) Loan Code, (2) Account No (3)Loan Advance Details (4) Interest Start Year (5) Interest Start Month (6) Interest End Year (7) Interest End Month . Run time parameter of this report arrived auto field and need not be filled up manually.

1.30 PART WANT/FULL WANT (YEARLY) DR/CR (L21REP005)

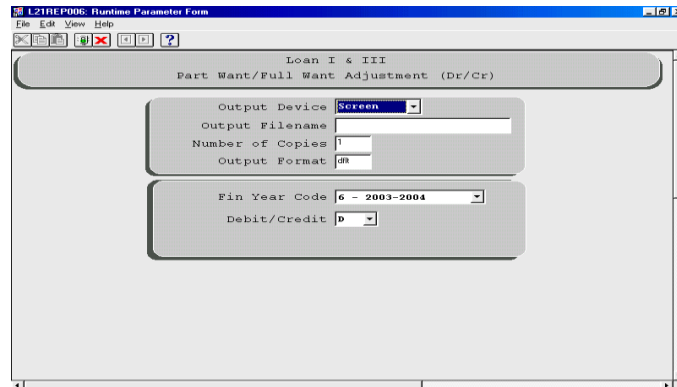
This report is made to watch Abstract wise status of posting i.e. how much posted against a Abstract, how much remain as Part Want/Full want in respect of HBA/MCA/HUDCO/PCA.

- The parameter are :-
- (i) Fin Year Code
 - (ii) Source Code
 - (iii) Debit/Credit
 - (iv) Loan Code
 - (v) Part Want/Full Want

1.31 PART WANT FULL WANT ADJUSTMENT REPORT DR/CR (L21REP006)

This report is made to watch Voucher wise, Year wise status of posting in Adjustment Screen i.e. how much posted against a Voucher, how much remain as Part Want/Full want, how much clear post and Unpost in respect of HBA/MCA/HUDCO/PCA.

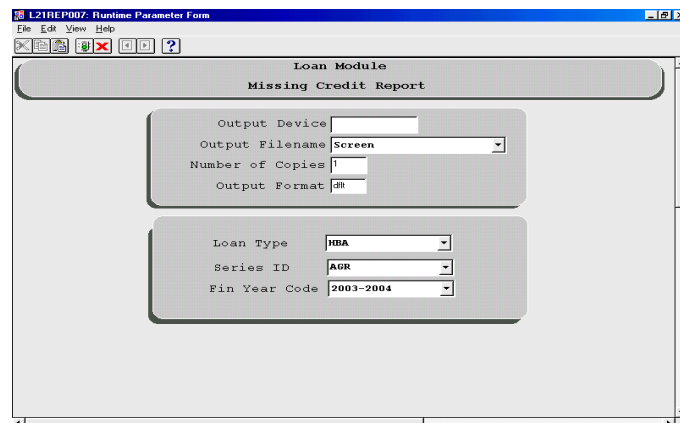
- The parameter are :- (I) Fin Year Code
(ii) Debit/Credit



1.32 MISSING CREDIT FOR HBA/MCA/HUDCO/PCA (L21REP007)

This report is made to watch the missing credit of the Loanee in respect of HBA/MCA/HUDCO/PCA . As the recovery made every month therefore their missing credit will be Month wise.

- The parameter is :- (I) Loan Type
(ii) Series
(iii) Fin year code



1.33 RECOVERY WITHOUT DEBIT FOR HBA.MCA/HUDCO/PCA (L21REP008)

This report is made to watch/identify the type of Loanee who's recovery are been posted without debit posting so as to make correspondence with them for furnishing document of debit if necessary.

The parameter is (I) Loan Type

L21REP008: Runtime Parameter Form

File Edit View Help

Loan Module
Recovery without Debit Report (Monthly/Yearly)

Output Device: Screen
Output Filename:
Number of Copies: 1
Output Format: PDF

Loan Type: HBA

1.34 SANCTION WITHOUT DEBIT POSTING FOR HBA/MCA/HUDCO/PCA (L21REP009)

This report is made to watch/identify the type of Loanee who's Debit/credit has not been posted except sanction so as to make correspondence with them for furnishing document of debit if necessary.

The parameter is (I) Loan Type

(ii) Series

L21REP009: Runtime Parameter Form

File Edit View Help

Loan Module
Recovery without Debit Report (Monthly/Yearly)

Output Device:
Output Filename: Screen
Number of Copies: 1
Output Format: PDF

Loan Type:
SeriesID: AGR

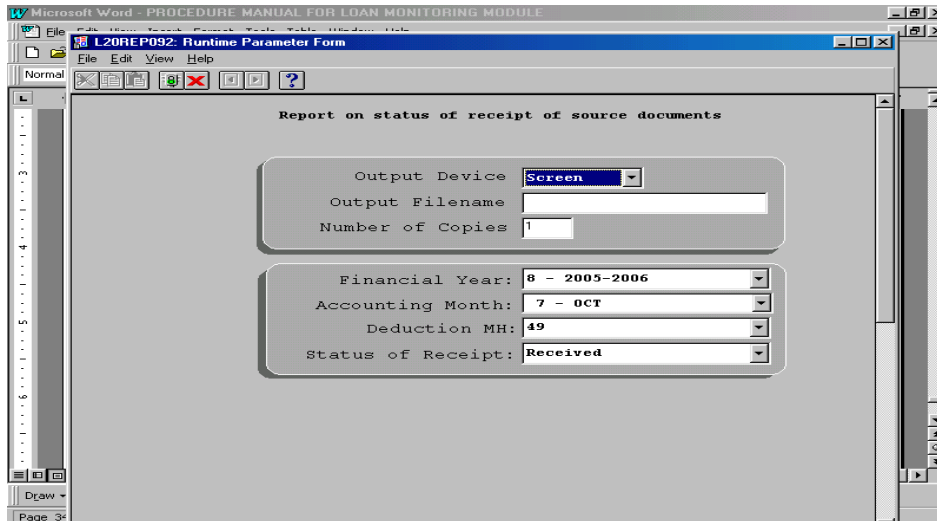
1.35 STATUS OF RECEIPT OF SOURCE DOCUMENTS (L20REP092)

This report is made to watch the status of monthly receipt of source document(loan schedules, challans and vouchers etc) from Loan group and Compilation group

The parameter is (I) Financial Year

(ii) Accounting Month

Loan Manual
 (iii) Deduction MH
 (iv) Status of Receipt



1.35 LIST OF ABSTRACT GENERATION FOR LOAN MONITORING (L20REP097)

This report is having book figure of different type of Loan to Govt servant in the combination of monthwise, treasury wise, expenditure major head wise for the purpose of watching correct receipt of schedule, challans and vouchers from CA group every month.

- The parameter is
- (i) Amc (Accounting month)
 - (ii) Fcy (Financial Year)
 - (iii) Dr Cr Tag
 - (iv) Mhc (Major Head of Account)
 - (v) Mich (Minor Head of Account)
 - (vi) Shc (Sub Head of Account)

Report Parameters

Enter values for the parameters

P Amc	7 - OCT
P Fyc	8 - 2005-2006
P Dr Cr Tag	Credit
P Mhc	49
P Mihc	201
P Shc	1608

1.36 Executive Summary- Monthly Agreement (L20REP095)

This report is having all information of executive nature of the monthly account. This report is treated as Broad sheet of this Module. The feature of this report is it shows Major Head wise Monthly detail book figure, abstract

Loan Manual

amount, posted amount, unposted amount, part want amount, full want amount and also number of posted and number of unposted etc.

- The parameter is – (I) Fyc (financial year)
- (ii) Amc (Accounting month)

Report Parameters
Enter values for the parameters

P Fyc	<input type="text" value="8"/>
P Amc	<input type="text" value="7"/>

MONTHLY AGREEMENT FOR CURRENT YEAR (L20PER096)

This report is prepared for detail analysis up to Sub Head level of what information furnished in the Executive Summary – Monthly Agreement report .

- The parameter is – (I) Fyc (financial year)
- (ii) Amc (Accounting month)

Report Parameters
Enter values for the parameters

P Fyc	<input type="text" value="8"/>
P Amc	<input type="text" value="6"/>

AGREEMENT REPORT PART WANT/ FULL WANT (L20REP094)

This report is prepared to keep watch on clearance/posting of part want / full want items related to previous year. The report analysis up to Deduction Sub Head level monthly clearance of PW/FW items of closed year.

- The parameter is – (I) Fyc (financial year)
- (ii) Amc (Accounting month)

Report Parameters
Enter values for the parameters

P Fyc	<input type="text" value="8"/>
P Amc	<input type="text" value="7"/>

AGREEMENT REPORT – ADJUSTMENT ON C E (L20REP093)

Loan Manual

This report is prepared to keep watch on clearance/posting of C.E cases which are posted on Adjustment screen. . The report analysis up to Deduction Sub Head level monthly clearance on C.E. basis.

- . The parameter is – (I) Fyc (financial year)
- (ii) Amc (Accounting month)

Report Parameters

Enter values for the parameters

P Fyc	<input type="text" value="8"/>
P Amc	<input type="text" value="7"/>

Duties & Responsibilities of DEO/CO/SCO

User shall be responsible for correct selection of Series ID, GPF No and Loanees name in time of detail punching of Debit and Credit entries. In addition to this following duties are to be performed.

- (I) To punch data in the respective screens within the target date.
- (II) To generate Loanee wise reports, Monthly reports & Annual reports.
- (III) To generate other report on demand.
- (IV) To keep all the source documents in safe custody.
- (V) Correspondences with DDO/Loanees for quoting of GPF No. in recovery challans/ schedules.

Duties & Responsibilities of Assistant Accounts Officer

- (I) Opening and Closing of Financial year of Loan Monitoring Module.
- (II) To monitor the progress of work being done by user.
- (III) To ensure that data entry is completed by due dates.
- (IV) To check the tire of classification of vouchers/schedules in case of mismatch found between Abstract figure and schedule figure and take up with the concerned module leaders for rectification of errors.
- (V) To run the 'Capture vouchers/challans details' Batch every month so as to migrate VLC's data to this module.
- (VI) To run the 'Year End Batch' and 'Agreement Batch' for closing of year and generation of report.
- (VII) To ensure the accuracy of selection of parameter in 'Run time parameter' for generation of report.

Duties & Responsibilities of Senior Accounts Officer/ Accounts Officer

- (I) To Check and authenticate the report like (a) Recovery statement and Interest Calculation, (b) Interest Recovery Statement, (c) Clarence Certificate etc.
- (II) To monitor and to provide guidance to sectional staff including EDP operator to ensure Disposal of work in due time.

Loan Manual

- (III) To ensure smooth management and control of sectional activity so as to achieve the desired goal within the stipulated time-schedule given by the higher authorities.
- (IV) To maintain coordination between section and group officer in charge of the group and the Accountant General.