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Departmental test for Accounts Officers – Paper-II (AO-02)

ANSWER KEY

Question No.1.

- (a) which account is credited while issuing cheque?
Bank a/c
- (b) Which account is debited while depositing the money into Bank?
Bank a/c
- (c) In Collection account, the "IA" pending item describes
Cheque deposited but not realized
- (d) In Collection account, the "IB" pending item describes
Excess credit made by bank
- (e) In Drawing account, the "IA" pending item describes
Cheque deposited but not accounted by bank
- (f) In Drawing account, the "IB" pending item describes
Cheque issued but not presented into bank
- (g) Which is the Revenue Expenditure among the following?
Deprecation
- (h) Which is the Capital Receipts among the following?
Borrowings
- (i) Which is the Capital Expenditure among the following?
Training and Research
- (j) Which is the Revenue Receipts among the following?
Subsidy from Govt.
- (k) "TDA" describes
Transfer debit advice

(l) "TCA" describes

Transfer Credit advice

(m) In Purchase order, "PVC" describes

Price variance clause

(n) What is the due date for payment of monthly TDS recovery amount into Govt. Account?

7th

(o) TDS return is filed on

Quarterly basis

(p) what is the Assessment year for the financial year 2015-2016

2016-17

(q) As per Income Tax department, "PAN" describes

Permanent Account Number

(r) In Stores, SRB describes

Stores Receipt book

(s) In Stores, SIN describes

Stores issue note

(t) In Stores accounting, Inventory valuation is made on the basis of

Standard rate

Question No.2

- (i) ACTUAL TRAVELLING EXPENSES means the actual cost of transporting an employee to whom these regulations apply, with his personal luggage including tolls if any but do not include charges for hotels, travellers bungalows or refreshments or for the carriage of stores or conveyances nor any allowance for such incidental losses or expenses as the breakage of crockery, wear and tear of furniture.
- (ii) COMPENSATORY ALLOWANCE means an allowance granted to meet personal expenditure necessitated by the special circumstances in which duty is performed. The amount of such allowance shall be so regulated that the allowance is not on the whole a source of profit to the recipient. It includes travelling allowance.
- (iii) Day means a calendar day beginning and ending at midnight. But, an absence from headquarters which does not exceed 24 hours is reckoned for all purposes as one day at whatever hour the period begins and ends.
- (iv) Family includes the wife and children, including an adopted child and step-children of an employee residing with and wholly dependent on him but a woman employee shall in no case be entitled to claim travelling allowance on account of her husband except when he is wholly dependent on her, nor shall a claim be admissible in respect of a married daughter after the date on which she was placed under her husband's protection.
- (v) Public conveyance means a train or other conveyance which plies regularly for the conveyance of passengers, but does not include taxi-cab or other conveyance which is hired for a particular journey.

Question No.3 (a)

Disposal of request under RTI ACT

(1) Subject to the proviso to sub-section (2) of section 5 or the proviso to sub-section (3) of section 6, the Central Public Information Officer or State Public Information Officer, as the case may be, on receipt of a request under section 6 shall, as expeditiously as possible, and in any case within thirty days of the receipt of the request. either provide the information on payment of such fee as may be prescribed or reject the request for any of the reasons specified in sections 8 and 9:

Provided that where the information sought for concerns the life or liberty of a person, the same shall be provided

within forty-eight hours of the receipt of the request.

(2) If the Central Public Information Officer or State Public Information Officer, as the case may be, fails to give decision on the request for information within the period specified under sub-section (/), the Central Public Information Officer or State Public Information Officer, as the case may be, shall be deemed to have refused the request.

(3) Where a decision is taken to provide the information on payment of any further fee representing the cost of providing the information, the Central Public Information Officer or State Public Information Officer, as the case may be, shall send an intimation to the person making the request, giving—

(a) the details of further fees representing the cost of providing the information as determined by him, together with the calculations made to arrive at the amount in accordance with fee prescribed under sub-section (/), requesting him to deposit that fees, and the period intervening between the despatch of the said intimation and payment of fees shall be excluded for the purpose of calculating the period of thirty days referred to in that subsection;

(b) information concerning his or her right with respect to review the decision as to the amount of fees charged or the form of access provided, including the particulars of the appellate authority, time limit, process and any other forms.

(4) Where access to the record or a part thereof is required to be provided under this Act and the person to whom access is to be provided is sensorily disabled, the Central Public Information Officer or State Public Information Officer, as the case may be, shall provide assistance to enable access to the information, including providing such assistance as may be appropriate for the inspection.

(5) Where access to information is to be provided in the printed or in any electronic format, the applicant shall, subject to the provisions of sub-section (6), pay such fee as may be prescribed: Provided that the fee prescribed under sub-section (1) of section 6 and sub-sections (1) and (5) of section 7 shall be reasonable and no such fee shall be charged from the persons who are of below poverty line as may be determined by the appropriate Government.

(6) *Notwithstanding* anything contained in sub-section (5), the person making request for the information shall be provided the information free of charge where a public authority fails to comply with the time limits specified in subsection (1).

(7) Before taking any decision under sub-section (1), the Central Public Information Officer or State Public Information Officer, as the case may be, shall take into consideration the representation made by a third party under section 1.

(8) Where a request has been rejected under sub-section (1), the Central Public Information Officer or State Public Information Officer, as the case may be, shall communicate to the person making the request,—

- (i) the reasons for such rejection;
- (ii) the period within which an appeal against such rejection may be preferred; and
- (iii) the particulars of the appellate authority.

(9) An information shall ordinarily be provided in the form in which it is sought unless it would disproportionately divert the resources of the public authority or would be detrimental to the safety or preservation of the record in question.

Question No.3(b)

Exemption from disclosure of information under RTI ACT

(1) Notwithstanding anything contained in this Act, there shall be no obligation to give any citizen,—

- (a) information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence;
- (b) information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court;
- (c) information, the disclosure of which would cause a breach of privilege of Parliament or the State Legislature;
- (d) information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information;
- (e) information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;

- (f) information received in confidence from foreign Government;
- (g) information, the disclosure of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes;
- (h) information which would impede the process of investigation or apprehension or prosecution of offenders;
- (i) cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers:

Provided that the decisions of Council of Ministers, the reasons thereof, and the material on the basis of which the decisions were taken shall be made public after the decision has been taken, and the matter is complete, or over:

Provided further that those matters which come under the exemptions specified in this section shall not be disclosed;

- (j) information which relates to personal information the disclosure of which has no relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual unless the Central Public Information Officer or the State Public Information Officer or the appellate authority, as the case may be, is satisfied that the larger public interest justifies the disclosure of such information: Provided that the information which cannot be denied to the Parliament or a State Legislature shall not be denied to any person.

(2) Notwithstanding anything in the Official Secrets Act, 1923 (19 of 1923) nor any of the exemptions permissible in accordance with sub-section (/), a public authority may allow access to information, if public interest in disclosure outweighs the harm to the protected interests.

(3) Subject to the provisions of clauses (a), (c) and (i) of sub-section (/), any information relating to any occurrence, event or matter which has taken place, occurred or happened twenty years before the date on which any request is made under section 6 shall be provided to any person making a request under that section:

Provided that where any question arises as to the date from which the said period of twenty years has to be computed, the decision of the Central Government shall be final, subject to the usual appeals provided for in this Act.

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Question No.4(a)

REVENUE EXPENSES:

It consists of the following broad heads of accounts.

1. Fuel cost
2. Power purchase
3. Repairs and maintenance
4. Establishment and Admn. Expenses
5. Depreciation
6. Interest on Loans from Institutions
7. Other Debits

A. The Fuel cost is worked out, based on the Gross Thermal / Gas Generation of the Power stations. The Gross Thermal / Gas Generation for the budget periods will be estimated by the SE/L.D.G.O based on the Generation programme. While finalising the Generation programme of Thermal Stations the capital overhaul, normal overhaul to be taken up in the thermal stations, the Power load Factor to be maintained at the Thermal stations during the budget period will also be taken into consideration.

The total quantity of coal required will be arrived by multiplying the specific consumption of coal i.e the quantity of coal to be consumed for generation one unit (Kwhr) of power with the total forecast generation of thermal station. The specific consumption of coal may vary between the thermal stations depending upon the quality of coal to be consumed. Total quantity of coal in lakhs of tones so arrived will be multiplied by the rate of coal including shipping, railway freight, handling charges as furnished by Director of coal and the cost of fuel charge is arrived at.

The increase in the rate, in respect of Railway Freight, Shipping Freight and Handling charges are also to be taken into account. The oil and gas cost for the generation of power is also worked out based on the above method. Certain reasonable percentage of increase is adopted for cost escalation in the coal, oil and gas rate to determine the for next year.

B. As the TANGEDCO is not able to met its demand with its own generation, it is purchasing power from central Generating Stations like N.L.C., N.T.P.C., MAPS., N.P.C., from other States, Private wind mills, co-generators, captive generators and also from independent power producers like GMR, Madurai power, PPN Power, LANCO, etc., The Transmission charges for transmitting power purchased from CGSs, traders, exchanges will also be form part of power purchase expenses.

The quantity of power to be purchased will be forecasted by the L.D. Centre / Planning wing is taken into account and the rate of power purchase as per power purchase agreement (PPA) is adopted for arriving at the cost of power purchase. The revision of rate of power purchase based on agreement rate, if any, is also taken into account.

C. The proposals that are furnished by the circles and headquarters offices for repairs and maintenance, establishment charges and administrative and general expenses will be scrutinized with reference to actual and increase / decrease in expenditure wherever necessary restriction & control are imposed according to the nature of transactions. The half yearly increase in the rate of D.A. bonus and salary are made according to orders in force.

D. Interest on Institutional creditors are worked out according to the interest payment schedules prepared for each loan and necessary provisions made. Since there are many financial institutions

rendering loans to TANGEDCO, the interest commitments are varying based on the tenure, nature of loan – short term / long term, interest rate, etc.

Provisions are also made for interest on consumer security Deposit, interest on G.P.F., etc. on the closing balance at the end of the previous year.

e. The provision for depreciation is made based on the previous years with due addition in respect of addition in the assets account.

f. In respect of other debits, the proposals received from circles are scrutinized, the reasonableness and reality lies are analysed and provision are made.

Question No.4(b)

CAPITAL EXPENDITURE:

It consists of the following category of expenditure

- 1.Generation: Hydel, Thermal & Gas
- 2. Renovation and Modernization : Hydro & Thermal
- 3. Transmission and Distribution
- 4. Rural Electrification (plan)
 - a. Rural Electrification
 - b. Contribution by Agriculturists
 - c. Street Light(state fund)
 - d. Hut electrification
- 5. Survey, Investigation, Training and Research.

The Capital outlays are finalized after the discussion with concerned unit heads and Capital Investment Plan is prepared for follow up. The physical targets for Distribution works are finalized by the Superintending Engineer / Rural Electrification and improvement (distribution) and for Transmission works by Chief Engineer/Transmission.

The provision approved for transmission and distribution works allocated to Distribution circles based on the physical targets fixed like Pump sets Electrification, H.T., L.T., Service connections. Hut electrifications, Street Light connections etc., and for Transmission circles based on the targets fixed by the CE/Transmission. The scheme wise budget proposals on each major category shall be discussed in detail along with justification. The investments in capital expenditure have to be meticulously made in view of its huge quantum and long term contribution to the organization. The schemes that yield more revenue and which are inevitable either for efficiency improvement or for optimizing the cost.

Question No.5

Regulations relating to Voluntary retirement Scheme

“(gg) **Voluntary retirement** — (a) An employee, who has attained the age of fifty years or who has completed twenty years of qualifying service, may retire from service by giving notice of not less than three months in writing **direct to the** appointing authority with a copy marked to his immediate superior Officer for information. Before giving such notice, he may satisfy himself by means of a **reference** to such authority that he has completed the required number of years of qualifying service.

Explanation - I: The term “appointing authority” means the authority which has the power to make appointment to the post from which the employee wants to retire and includes any higher authority to such appointing authority.

Explanation - II: The term "qualifying service" means permanent or officiating service (including temporary service under emergency provisions) rendered in a post included in a pensionable establishment without interruption".

(b) The period of three months notice shall be reckoned from the date of receipt of notice by the appointing authority.

(c) The three months notice may be given before the employee attains the qualifying age or the qualifying service, as the case may be, provided that the retirement takes place after attaining the specified age or completing the required number of years of qualifying service, as the case may be.

(d) (i) An employee including an Office Helper/Duffadar and certain categories of Regular Work Establishment workmen, for whom the age of retirement is 60 years retiring voluntarily shall be given weightage not exceeding five years, subject to the condition that the total qualifying service including the weightage shall not, in any case, exceed thirty three years or shall not be allowed to take his service beyond his normal date of superannuation, as the case may be. The weightage shall be calculated as specified in the Table below :—

THE TABLE

Weightage with reference to Qualifying service (1)		Weightage with reference to Age (2)	
Qualifying Service (a)	Weightage (b)	Age (a)	Weightage (b)
For all the employees		For all the employees other than Office Helper and Duffadars and certain categories of RWE workmen for whom the age of retirement is 60 years.	
28 years and below	5 years of weightage and it shall not go beyond the maximum of 33 years of qualifying service.	53 years & below	5 years of weightage
29 years	4 years of weightage	54 years	4 years of weightage
30 years	3 years of weightage	55 years	3 years of weightage
31 years	2 years of weightage	56 years	2 years of weightage
32 years	1 year of weightage	57 years	1 year of weightage
		For Office Helper and Duffadars and certain Categories of RWE workmen for whom the age of retirement is 60 years.	
		55 years and below.	5 years of weightage.

(ii) The weightage given shall be in addition to the qualifying service for purposes of pension and gratuity only and it shall not entitle an employee retiring voluntarily

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to any notional fixation of pay for purposes of calculating the pension and gratuity. The pension shall be based on the average emoluments drawn during the last ten months prior to the date of such voluntary retirement and gratuity on the actual emoluments on the date of such voluntary retirement.

(e) Notice of voluntary retirement given by an employee shall be accepted by the appointing authority, subject to the following conditions being satisfied, namely :—

(i) that no disciplinary proceedings are contemplated or pending against the employee concerned for the imposition of a major penalty ;

(ii) that no prosecution is contemplated or pending in a Court of Law against the employee concerned ;

(iii) that a report from the Vigilance Cell has been obtained to the effect that no enquiry is contemplated or pending against the employee concerned in Vigilance Wings ;

(iv) that no dues which cannot be recovered from his Death-cum-Retirement Gratuity are pending to be recovered from the employee concerned ; and

(v) that there is no contractual obligation to serve the Board during the period in which the employee concerned seeks to retire voluntarily.

(f) The appointing authority shall issue orders before the date of expiry of notice either accepting the voluntary retirement or not. Otherwise, the employee shall be deemed to have been retired voluntarily from service at the end of the period of notice .

Provided that where an employee under suspension or against whom disciplinary or criminal action is pending seeks to retire voluntarily, specific orders of the appointing authority for such voluntary retirement is necessary. The appointing authority may withhold the permission sought for by the employee, if any of the conditions specified in clause (e) are not satisfied.

(g) The employee may withdraw the notice of voluntary retirement or withdraw the voluntary retirement after acceptance, as the case may be, subsequently with the approval of the appointing authority, before the expiry of the period of notice."

(h) (i) A Board employee on foreign service in a foreign country or in India may retire from service voluntarily by giving notice of not less than three months in writing direct to the appointing authority with a copy marked to his immediate superior officer for information. Before giving such notice, he may satisfy himself by means of a reference to such authority that he has completed the required number of years of qualifying service.

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(ii) Notice of voluntary retirement given by such Board employee shall be accepted by the appointing authority, subject to the following conditions being satisfied, namely: —

- (1) "that he has attained the age of 50 years or completed 20 years of qualifying service.
- (2) that no disciplinary proceedings are pending against him.
- (3) that a report from the Director for Vigilance and anti corruption as well as Vigilance Cell of the Board should be obtained to the effect that no enquiry is pending against the Officer.
- (4) that no Board dues are pending recovery and
- (5) that there is no contractual obligation to serve the Board during the period in which the Board employee concerned seeks to retire voluntarily".

(iii) In respect of the other matters, relating to voluntary retirement of a Board employee in a foreign service in a foreign country or in India, which are not specifically provided for in this sub-regulation, the provision contained in sub-regulation (gg) shall, mutatis/mutandis, apply.

Question No.6 (a)

The Circumstances under which employee will be suspended

- (a) A member of a class of service may be placed under suspension from service, where—
 - (i) an enquiry into grave charges against him is contemplated, or is pending, or
 - (ii) a complaint against him of any criminal offence is under investigation or trial and if such suspension is necessary in the public interest.
- (b) An employee who is detained in custody whether on a criminal charge or otherwise, for a period longer than forty-eight hours shall be deemed to have been suspended under this regulation.
- (c) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an employee under suspension is set aside on appeal or on review under these regulations and the case is remitted for further inquiry or action or with any other directions, the order of his suspension shall be deemed to have continued in force on and from the date of the original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.
- (d) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an employee of the Board is set aside or declared or rendered void in consequence of or by a decision of a Court of Law and the disciplinary authority, on a consideration of the circumstances of the case, decides to hold a further inquiry against him on the allegations on which the penalty of dismissal/removal or compulsory retirement was originally

imposed, the employee shall be deemed to have been placed under suspension by the appointing authority from the date of the original order of dismissal, removal or compulsory retirement and shall continue to remain under suspension until further orders.

- (dd) Where a Board employee is suspended or is deemed to have been suspended (whether in connection with any disciplinary proceedings or otherwise) and if any other disciplinary proceedings is commenced against him during the continuance of that suspension, the authority competent to place him under suspension may, for reasons to be recorded by him in writing, direct that the Board employee shall continue to be under suspension until the termination of all or any such proceedings.
- (e) An order of suspension made or deemed to have been made under this regulation may at any time be revoked by the authority which made or is deemed to have made the order or by any authority to which that authority is subordinate.

Question No: 6 (b)

Regulations relating to Study leave

25. **Study Leave:** Leave may be granted to the employees of the Board subject to the terms and conditions in the Annexure to enable them to study scientific, technical or similar problems or to undergo special courses of instruction. Such leave will not be debited against the leave accounts. This regulation relates to grant of study leave only to employees who undertake the study at their own cost or on scholarships granted by any Government or Institution and is not intended to meet the case of employees deputed to other countries at the instance of the Board either for the performance of special duties imposed on them or for the investigation of specific problems connected with their technical duties.

ANNEXURE

1. Conditions for grant of study leave.

(1) Study leave may be granted to an employee of the Board with due regard to the exigencies of Board's Service to enable him to undergo, in or out of India, a special course of study consisting of higher studies or specialised training in a Professional or a technical subject having a direct and close connection with the sphere of his duty.

(2) Study leave may also be granted for a course of training or study tour in which an employee of the Board may not attend a regular academic or semi-academic course, if the course of training or the study tour is certified to be of definite advantage to the Board from the point of view of Board's interest and is related to the sphere of duties of the employee.

(3) Study leave shall not be granted unless-

(i) it is certified by the Chief Engineer in the case of employees in the offices under his control and by the Chairman in the case of employees in the Board's Secretariat that the proposed course of study or training shall be of definite advantage from the point of view of Board's interest;

(ii) it is for prosecution of studies in subjects other than academic or literary subjects; and

(iii) the release of foreign exchange involved in the grant of study leave, if such leave is out of India, is agreed to by the Government of India.

(4) Study leave out of India shall not be granted for the prosecution of studies in subjects for which adequate facilities exist in India or under any of the schemes administered by the Government of India.

(5) Study leave shall not ordinarily be granted to an employee-

(i) who has rendered less than five year's service under the Board; or

(ii) who does not hold a post in Class I or II Service under the Board; or

(iii) who is due to retire or has the option to retire from the Board's Service within three years of the date on which he is expected to return to duty after the expiry of the leave.

(6) Study leave shall not be granted to an employee with such frequency as to remove him from contact with his regular work or to cause cadre difficulties owing to his absence on leave.

(7) Leave of any other kind shall not be granted to a Board employee during the period of study leave.

Question No. 7.

The Regulations relating to Investments, Lending and Borrowings

1) No employee shall speculate in any investment

Explanation : The habitual purchase or sale of securities of a notoriously fluctuating value shall be deemed to be speculation in investments within the meaning of this sub-regulation.

2) No employee shall make or permit his wife or any other member of his family to make any investment likely to embarrass or influence him in the discharge of his official duties.

3) If any question arises whether a security or an investment is of the nature referred to in sub-regulation (1) or sub-regulation (2), the decision of the Board thereon shall be final.

4) No employee shall make any investment in any Co-operative society or Public company which has an interest in any electrical undertaking.

Note : This prohibition does not apply to investment in the loans floated by the Board from time to time.

5) No employee shall, except with the previous sanction of the Chairman lend money to any person possessing land or valuable property within the local limits of his authority or at interest to any person.

Provided that an employee may make an advance of pay to a private servant, or give a loan of small amount free of interest to a personal friend or relative, even if such person possesses land or valuable property within the local limits of his authority.

6) a) No employee shall, save in the ordinary course of business with a Bank or a Firm of standing duly authorised to conduct banking business either himself or through any member of his family or any other person acting on his behalf.

i) Lend or borrow money, as principal or agent, to or from any person within the local limits of his authority or with whom he is likely to have official dealing, or otherwise place himself under any pecuniary obligation to such person, or

ii) Lend money to any person at interest or in a manner whereby return in money or in kind is charged or paid. Provided that an employee may give to or accept from a relative or a personal friend, a purely temporary loan of not exceeding Rs. 10,000/ (Rupees ten thousand only) free of interest, or operate a credit account with a bonafide tradesman or make an advance of pay to his private employees. Provided further that nothing in this sub regulation shall apply in respect of any transaction entered into by an employee with the previous sanction of the competent authority.

(aa) No employee shall, either himself or through any member of his family or any other person acting on his behalf, except with the previous sanction of the competent authority lend or borrow money or from any private individual any amount exceeding Rs. 10,000/- (Rupees Ten thousand only).

The prescribed authority for the purpose of this Regulation shall be :-

1. Chairman : In the case of officers of the rank of Chief Engineer
2. Secretary : In the case of Class I Officers of the rank of Superintending Engineer and Executive Engineer and all employees including Officers of Secretariat and Audit Branch.
3. Chief Engineer : In the case of employee in the Offices under their control and Class II Officers above the rank of Assistant Engineer working in their jurisdiction.
4. Chief Financial Controller : In the case of employees in his office and in the offices under his control except Class I officers of Accounts Branch.
5. Superintending Engineer : In the case of employees of the rank of Assistant Engineer / Junior Engineer Grade I and below in Technical Cadre and employees of all categories in Class III and IV service in the non-technical cadres.

7) When an employee is appointed or transferred to a post of such nature as to involve him in the breach of any of the provisions of sub-regulation (5) or (6), he shall forthwith report the circumstances to the Board and shall thereafter act in accordance with such orders as may be passed by the Board. An employee in Class III or Class IV Service in the Board's Secretariat shall make the report referred to above to the Chairman and an employee of such service in the Chief Engineer's Office and other subordinate offices to the Chief Engineer.

8) Employees of every class may place deposits in and purchase debentures of the Madras Co-Operative Central Land Mortgage Bank Limited, or the Madras Co-Operative Central House Mortgage Bank Limited but shall not hold any office therein or take any part in the management thereof.

9) Board employee may, with the previous sanction of the head of his department become a member of a land development bank provided that he already owns land in the area within the jurisdiction of such bank, but shall not hold any office therein or take any part in the management thereof.

10) If an employee is appointed or transferred to any area within the jurisdiction of a land development bank of which he is a member, he shall at once bring the fact to the notice of his immediate superior who, if he has authority to do so, may repost the employee to an area outside the jurisdiction of that bank, or if he has no authority to do so, submit the case for the orders of the officer having such authority.

11) Employees of every class may become members of House Mortgage Societies (Banks)

Explanation : House Mortgage Societies (Banks) aforesaid shall include all types of cooperative societies whose object is the construction of house for their members or the grant of loan for such construction by their members.

12) Notwithstanding anything contained in this regulation, an employee may borrow money from a Co-operative Society of which he is a member, provided that where the borrowing is on personal security, the security shall be of a status equal to, or higher than that of the borrower.

13) The prohibition against lending and borrowing of money applies to all loans, credits, advances, supply of articles or accommodation of unduly low rates, or for insufficient consideration and to sales of property for inordinately low prices.

14) The fact that an employee lending money is acting as an executor, administrator or as a trustee without profit or advantage to himself shall not exempt him from the operation of this regulation.

15) An employee who belongs to a joint Hindu family carrying on the business of money lending as an ancestral profession is exempted from the prohibition, provided he takes no active part in the business and is not employed in the area in which the business of the joint Hindu family is carried on.

Question No: 8

The acts and omissions treated as misconduct

The following acts and omissions shall be treated as misconduct :—

- (i) Wilful insubordination or disobedience, whether alone, or in combination with another or others, of any lawful and reasonable order of a superior.
- (ii) Striking work or deliberate slowing down of work either singly or along with another or others in contravention of any lawful and reasonable order of a superior.

Striking work or deliberate slowing down of work or inciting other workmen to strike work or slow down work in contravention of orders, of any statute, law, enactment or rule for the time being in force or as applied from time to time.

- (iii) Concerted or organised refusal on the part of employees to receive their pay.
- (iv) Theft, fraud or dishonesty in connection with the Board's property or business.
- (v) Taking or giving bribes or any illegal gratification whatsoever.
- (vi) Collection or canvassing for collection without the written permission of the management of any money within the premises of the establishment.
- (vii) Habitual late attendance or habitual absence without leave or without sufficient causes.
- (viii) Carrying on money-lending or any other private business without the permission of the management within the premises of the establishment.
- (ix) Drunkenness, fighting, riotous or disorderly or indecent behaviour in the premises of the establishment or any act subversive of discipline.
- (x) Habitual negligence or neglect of work.
- (xi) Habitual indiscipline.
- (xii) Smoking within the premises of the establishment in places where it is prohibited.
- (xiii) Causing wilful damage to work in progress or to any property in the establishment.
- (xiv) Distribution, exhibition, display or use within the boundaries of work spot or premises, of any newspapers, hand bills, pamphlets or posters, flags or loud speakers without previous sanction of management.
- (xv) Refusal on the part of an employee to work on a job or a machine other than the job or machine on which he is usually engaged without adversely affecting his service conditions.

- (xvi) Holding meetings within the establishment or in any of the premises including the precincts thereof owned by the Tamil Nadu Electricity Board without the previous sanction of the management.
- (xvii) Gambling within the premises of the establishment.
- (xviii) Steeping while on duty.
- (xix) Malingering or slowing down of work.
- (xx) Unauthorised use of Board's quarters or land.
- (xxi) Acceptance of gifts from subordinates.
- (xxii) Lending or borrowing money to or from subordinates.
- (xxiii) Insolvency.
- (xxiv) Writing of anonymous or pseudonymous letters criticising the Board or any person employed by the Board.
- (xxv) Spreading false rumours, or giving false information, which tends to bring into disrepute the Board or those employed by the Board or spreading panic among them.
- (xxvi) Conviction in any Court of Law for any criminal offence involving moral turpitude.
- (xxvii) Theft of employee's property inside the premises of the establishment.
- (xxviii) Continuous absence without permission and without satisfactory cause for more than five days.
- (xxix) Giving false information regarding name, father's name, qualification, age or previous service or any other information connected with employment, at the time of employment or any other time during service.
- (xxx) Any breach of any rules.
- (xxxi) Abetment of or attempt to commit any of the above acts of misconduct.
- (xxxii) Habitual breach of any rules or instructions for the maintenance and cleanliness of work places.
- (xxxiii) Wilful disobedience of any order expressly given or any rule expressly framed for the purpose of securing safety or wilful removal or disregard of or interference with any safety guard or other device provided for securing safety.
- (xxxiv) Accepting service in any other establishment other than that belonging to Board or Private remunerative employment from any person.
- (xxxv) Leaving one's post or duty without prior permission from higher authorities.
- (xxxvi) Conducting or promoting any raffle or lottery and participating in any unauthorised lottery or raffle within the premises of the establishment.
- (xxxvii) Enrolling as member in any political party.
- (xxxviii) Engaging in unlawful or illegal demonstrations to coerce or force the management to concede any demand or demands.
- (xxxix) Indulging in subversive or other activities which are prejudicial to national security.