

CHAPTER – I

1. INTRODUCTION

- 1.1** The work study on “Review of staff strength of Cash offices of WCR” has been undertaken as a ‘CRASH’ work study for the year 2018-19.
- 1.2** Since the inception of this railway, the concept of Cash & Pay Office was introduced with a view to maintain a cordial relation and provide infrastructural facilities between administration and staff/ vendors. These Cash & Pay Offices were provided with Cashiers who used to visit each and every department at the end of each month on a fixed date and hand over the salary to individual staff. The staff of the C&P office also used to accept cash from /disburse cash to the vendors on various heads.
- 1.3** With the development of banking industries in the recent days, such as introduction of higher denomination general currency notes, modernization of banking facilities i.e. provision of Teller, ATMs and Electronic Clearance System, the work of cashier and their allied services have reduced drastically. The system of drawing salaries through ECS has already been introduced. Over and above e- procurement has been introduced in the railways and EFT (Electronic Fund Transfer) payments for stores purchase orders are being made to all the firms/vendors. Apart from this, high value transactions are presently being accepted through DD/Banker’s cheque. This has led to a reduction in the liquid-cash transaction.
- 1.4** The services of cashiers have drastically reduced due to introduction of ECS. Simultaneously, introduction of higher denomination general currency notes and provision of banks in cities as well as remote areas have reduced the work load of Shroffs as most of the stations are depositing the daily cash directly in the banks. Presently facilities exist wherein banks have the provision to collect the money directly from the station, thereby reducing the risk-factor to a great extent.
- 1.5** A Memorandum of Understanding (MOU) between W. C. Railway and State Bank of India has been signed for collection of cash by State Bank of India from the stations. Cash collection activities have now been fully outsourced in entire W. C. Railway. As such all the posts connected with these activities, have become surplus.

CHAPTER – II

2.

CASH OFFICES

2.1 There are two Cash Offices on W. C. Railway.

1. Cash Office Jabalpur
2. Cash Office Kota.

2.1.1 Scale check of cash offices staff:

Sanctioned strength, men on roll and vacancy position of Cash Offices of JBP and Kota are as under-

Sr. No	Post	Scale	SS	MOR	Vac.
1	DC(Cash)	9300-34800-4600	02	01	01
2	ADC(Cash)	9300-34800-4200	01	00	01
3	Hd.Shroff	9300-34800-4200	07	05	02
4	Sr.Shroff	5200-20200-2400	05	02	03
5	Jr.Shroff	5200-20200-1900	02	00	02
6	Ch.OS	9300-34800-4600	02	02	00
7	OS	9300-34800-4200	03	03	00
8	Sr.Clerk	5200-20200-2800	02	01	01
9	Jr.Clerk	5200-20200-1900	02	00	02
10	Peon	5200-20200-1800	04	02	02
Total			24	12	12

It may be seen from the above, 24 posts are sanctioned, 12 men are on roll and 12 posts are lying vacant.

2.2 Cash offices are established on Indian Railway for the receipt, shroffing and lodgment into Reserve Bank, State Bank of India, of all traffic miscellaneous and other cash remitted by stations and all money received from whatever source, and remittance thereof into the local Bank as may be decided from time to time in the credit of Government Account, W.C. Railway, and obtaining immediate acknowledgement.

2.3 Duty List of Cash Office Staff:

DC/ADC:

- 1 Divisional Cashier (Cash) maintains Muster & Gate Entry Register.
- 2 Open Walt Room with ADC and pickup cash for deposit in bank.
- 3 Prepare Challan for deposit of cash in bank.
- 4 Open Cash Safes and distribution of Cash Bags to Shroffs.
- 5 Verification of vouchers if found any deficiency.
- 6 Prepare monthly progress report and put up to officers.
- 7 To recoup imprest and maintain it.
- 8 Ensure no authorized person enter in Shroffing counter area.
- 9 Receiving cash from shroffs and put in Walt in presence of AAO.
- 10 Prepare DD statement & Challan & deposit in bank.
- 11 Prepare duplicate CR note if cash received without CR note in cash bag.
- 12 Collect safe position & CIT position and report to officers.

- 13 Correspondence & miscellaneous work.
- 14 Ensure the safety of cash at all times, and arrange for the prompt locking of the cash in the strong room in the steel safe/ almirah /Boxes provided.
- 15 Sign miscellaneous receipts, acknowledgements, and endorse Cheques, and commercial credit notes.
- 16 See that all stations cash bags distributed have been opened by each shroff. After examination and counting all cash, Cheques, etc. the shroff has duly accounted for and has handed over all G.C.Notes to the Head Cash counter, coins and Cheques to Remittance Cashiers, and obtained their acknowledgements.

Shroffs

- 1 Enter personnel amount in prescribed register.
- 2 Receiving cash bags for shroffing, report to DC if any abnormal bag or seal found.
- 3 Report to DC if amount found short/excess or fake currency for verification
- 4 Preparing bundles after tailing cash and handing over to DC after entry in Log Book.
- 5 Entry of Challan in Balance book after receiving realization of DD/Cheques.
- 6 Prepare cash book & cash abstract daily.
- 7 To prepare all the information in full day time maintained and satisfied by DC
- 8 To deposit all DD/Cheques to Bank daily
- 9 In office, to prepare shroff book on the base of given details by TCW
- 10 To prepare cash book & cash abstract
- 11 To show full details after preparing cash book & cash abstract to DC daily, in the absence of DC/ADC to work for DC/ADC .

Divisional Cashier, Jabalpur & Divisional Cashier, Kota will be direct incharge of the cash branches at those stations and are responsible for their smooth working on behalf of the Chief Cashier. Only persons on actual duty should be allowed inside the shroffs.

2.4 Existing system: At present in WCR, deposition of station earnings of Stations (JBP-99, BPL-78, Kota-88) including 2 NRH locations (Sidhi & Panna) to Railway account is being done in following manner:

1. By direct remittance in bank, in case of 44 major stations/locations.
2. By running sectional cash safes for 221 stations.

While the direct remittance in the banks by railway staff is proving costly, deposit cash by running cash safe involves delay. Loading and unloading of cash safe as well as supply of cash bags is perpetual problem for railway. This requires large number of staff of Accounts/Commercial/RPF/Operating for unproductive work i.e. counting/checking of counterfeit currency/short remittance/mutilated currency etc.. Apart from this, security of cash at booking office/cash office and in transit towards bank requires large number of RPF staff.

At present in WCR average Rs. 2.74 crore per day is directly going to bank, while Rs. 27.48 Lakhs is being collected through cash safes on an average per day. As per present system of Cash collection of WCR, total Cost involved is approx. Rs.6.20 crores per annum with details as under:

S.N	Description	Annual Cost
A	Direct remittance in bank, for 45 major stations/locations.	
1	Staff of Booking Supervisor/Station Manager office	16792053
2	Escorting staff of RPF	8909382
3	Transportation cost of hiring of vehicle	1572021
4	Total	27273456
B	Remittance by running sectional cash safes for 220 stations	
1	Officers of cash and pay office	2320500
2	Staff of cash and pay office	30829902
3	Cost of cash bags	506000
4	Maintenance of cash safes	65000
5	Loading/Unloading/Transshipment cost	985500
6	Total	34706902
	Grand Total(A+B)	61980358

- 2.5** A memorandum of Understanding (MOU) between W. C. Railway and State Bank of India has been signed for collection of cash by State Bank of India from the stations. Cash collection activities have now been fully outsourced in entire W. C. Railway. As such all the posts connected with these activities have become surplus. Total approximate cost under this system comes to Rs. 4.42 crores per annum. Hence, total savings will be Rs.6.20 Crores - Rs.4.42 Crores = Rs.1.78 Crores only if the posts involved are surrendered immediately.

On SWR, NER, SECR and NFR the cash collection by SBI has already been implemented.

2.6 CRITICAL ANALYSIS:

With the development of banking industries in the recent days, such as modernization of banking facilities i.e. provision of Teller, ATMs and Electronic Clearance System, the work of cashier and their allied services have reduced drastically. Over and above e-procurement has been introduced in the railways and EFT (Electronic Fund Transfer) payments for stores purchase orders are being made to all the firms/vendors. Apart from this, high value transactions are presently being accepted through DD/Banker's cheque. This has led to a reduction in the liquid-cash transactions to negligible values.

Railway Board has conveyed approval of introduction 'Rail Shakti Product' by Controller General of Accounts/Ministry of Finance. Board has mentioned to explore to implement the **Hybrid Model of Rail Shakti product and Door step Banking** of SBI as per requirement of Zonal railway. On SWR, NER, SECR and NFR the cash collection by SBI has already been implemented.

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Hence, utility of staff of cash offices has become nil.

Recommendation:- All the 24 sanctioned posts of Cash offices are surplus which should be withdrawn and surrendered immediately.

CHAPTER-III

3 FEASIBILITY OF 'HYBRID MODEL OF RAIL SHAKTI PRODUCT AND DOOR STEP BANKING':

For collection of Cash/Cheques/Vouchers etc. pickup by bank from commercial depots of all stations of WCR, Railway Board has advised to explore feasibility to tie-up with nationalized banks for providing the facility of collecting Railway cash from the stations. Railway Board has advised to conduct Government Business with Public sector Banks only.

Railway Board has conveyed approval of introduction 'Rail Shakti Product' by Controller General of Accounts/Ministry of Finance. Board has mentioned to explore to implement the **Hybrid Model of Rail Shakti product and Door step Banking** of SBI as per requirement of Zonal railway. No such other schemes by other Banks have been approved by Railway Board so far.

The Rail Shakti Scheme shall be applicable only on those stations which are unable to have a cash deposit facility. The concordance list of such stations and the non-home branches may be maintained in Railway and communicated to all concerned from time to time.

On SWR, NER, SECR and NFR the cash collection by SBI has already been implemented.

3.1 Major causes to give contract to SBI for collecting of Cash from all stations of WCR:

1. Difficulties in depositing of cash
2. Cash detained at station for cash bag
3. Reversing of cash safe at terminus station when single SLR occurs.
4. Requirements of vehicles for depositing of cash in bank.
5. Staff should be spare for going to bank for depositing of cash.
6. Loading and unloading of cash safe as well as supply of cash bags is perpetual problem for railway.
7. Security of cash at cash office and in transit towards bank requires large number of RPF staff.

3.2 At present in WCR average Rs. 2.74 crore per day is directly going to bank, while Rs. 27.48 Lakhs is being collected through cash safes on an average per day. As per present system of Cash collection of WCR, total Cost involved is approx. Rs.6.20 crores per annum. Total approximate cost under this system comes to Rs. 4.42 crore per annum. Hence, savings will be approx. goes to Rs.1.78 crore per annum (6.20 crore – 4.42 crore), only if all the post involved are surrendered immediately.

3.3 The space saved for cash office at JBP and Kota stations can be utilized for other commercial/official activities and staff saved can be utilized in other productive areas.

CHAPTER-IV

1. FINANCIAL IMPLICATION

The financial implications involved in surrender of all the 24 posts of Cash Offices, identified as surplus of West Central Railway are works out as follows:-

Grade	4600 (04 Posts)	4200 (11 Posts)	2400 (05 Posts)	1800 (04 Posts)
Mean of grade	93,650	73,900	53,300	37,450
Transportation	1800	1800	1800	1800
Per month	95,450	75,700	55,100	38,350
X12 Per Annum	11,45,400	9,08,400	6,61,200	4,60,200
Total	45,81,600	99,92,400	33,06,000	18,40,800

So, Net saving = 2.33 Crores per annum.

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