

RESTRICTED

COMMAND AND STAFF TRAINING INSTITUTE BANGLADESH AIR FORCE



Junior Command and Staff Course

MANAGEMENT MODULE

Financial Management

MGT-4

July – 2016

RESTRICTED



MANAGEMENT MODULE **(FINANCIAL MANAGEMENT)**

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FINANCIAL MANGEMENT

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TOPIC-1**THE BUDGET AND ITS COVERAGE****Key Concepts Of Budget**

1. **Budget** A government budget is a statement of a government's estimated receipts and expenditure for a particular period, normally a year. The budget brings all the government's tax and spending plans together. A government budget is the financial reflection of government activities or what the government plans to do. The budget is the outcome of a process that includes preparation of the financial plan, review of the plan by the legislature, execution of the plan and, evaluation and public reporting of the results. The government budget is the financial mirror of government policies and is used as an instrument of economic management and planning. Once approved by the Parliament, it authorises the Government to raise revenue, incur debts, and execute expenditure in order to perform its functions and to implement its policy and achieve the desired objectives.

2. Government budget has several dimensions. First, it is a policy instrument that allocates scarce public resources among competing sectors and economic and social needs. Second, Budget is a managerial or administrative instrument that specifies the ways and means of providing public service and implementing public programmes and establishes monitorable indicators of performance by which its activities are evaluated for their efficiency and effectiveness. Third, Budget is an economic instrument that can foster the nation's economic growth and stimulate social development, reduce poverty and maintain macro-economic stability. Fourth, a Budget is an accounting instrument that holds Government officials responsible for expenditure and revenue mobilization over which they exercise control.

Non-Development and Development Budget

3. The Budget is divided into two distinct categories:

a. **Non-Development.** Non Development includes expenditures on pay and allowances, supplies and services, repair and maintenance and rehabilitation, grant in aid, subsidies and other transfer payments, miscellaneous investment of Government and interest payment, food account, and projects/programmes outside Annual Development Programme (ADP) that are financed from non-development Budget.

b. **Development.** The Development Budget is basically the ADP translated into budgetary format with relevant Grants and Head of Accounts Number. It excludes the self-financing projects included in ADP, but includes Non-ADP food assisted development programmes and other programmes/ projects.

Financial year

4. The Budget is prepared in accordance with the financial year, which starts on 1st of July and ends on 30th June and all accounts and transactions records are kept accordingly.

Revised Budget

5. The Budget is revised during the second half of the financial year on the basis of performance and requirement. During this revision, the original allocation as earmarked in the Appropriation Act may increase or decrease. The amount increased or decreased during revision is reflected in the Annual Financial Statement; Demand for Grants and other budget documents. This revised allocation is known as the Revised Budget.

Supplementary Budget

6. The amount increased during revision of budget requires to be approved by Parliament. Hence the increased amount is submitted to Parliament in the form of Supplementary Grants. These Supplementary Grants when approved by Parliament are known as the Supplementary Budget. The revised budget covers both increased and decreased amount after revision; but a Supplementary Budget includes only the amount increased after revision.

Budget Monitoring and Resource Committee

7. There exists a Budget Monitoring and Resource Committee in the Finance Division of Ministry of Finance headed by the Minister for Finance and Planning. The Committee monitors the budget in terms of revenue collection, inflow of foreign assistance and expenditure trend.

Budget Management Committee (BMC)

8. The Budget Management Committee (BMC) is the key decision making body for planning, monitoring and controlling each Ministry's overall performance in terms of budget achievement, quality of service delivery and the achievement of stated Government policy objectives. It is chaired by the Secretary and includes as members all the senior officials of the Ministry/Division involved in planning, budgeting, expenditure control and monitoring and Chief Accounts Officer and the departmental heads.

Medium Term Macroeconomic Framework (MTMF)

9. Typically includes projections of the real sector, the fiscal or government accounts, the external sector or balance of payments and the monetary sector. It is a tool for checking the consistency of assumptions or projections concerning economic growth, the fiscal deficit, the balance of payments, the exchange rate, the MTMF is to assess the economic and fiscal sustainability in alternative macroeconomic policy scenarios and the impact of the risks associated with each of these scenarios.

Medium Term Budgetary Framework (MTBF)

10. The Medium Term Budgetary Framework (MTBF) is a multi-year approach to budgeting that sets a medium term frame work for government receipts and expenditure. The MTBF links the spending plans of government to its policy objectives and requires a reliable estimates of resources available for expenditure, as government

spending plans must respect a reasonable view of what government receipts (both revenue and foreign assistance) are likely to be over the medium term. Under MTBF system, line ministries are provided with greater responsibility for resource allocation decisions and resource use. The MTBF requires decision makers to balance what is affordable in aggregate against the policy priority of the country. The MTBF consists of a top-down resource envelop, a bottom-up estimation of the current and medium term cost of existing polity and ultimately the matching of these costs with available resources. The objectives of an MTBF are to :

- a. Improve macroeconomic stability by developing a consistent and realistic resource framework.
- b. Improve the allocation of resources to strategic priorities.
- c. Enhance the participation and role of line ministries in the budget preparation process.
- d. Improve predictability of policy as well as funding by providing a medium term vies of policy objectives and availability of resources.
- e. Facilitate the efficient and effective use of resources by establishing a more explicit linkage between the government policy objectives and public expenditure allocations.
- f. Facilitate joint programming of non-development and development expenditure
- g. Establish the performance baseline against which progress of activities of line agencies can be measured and agree

TOPIC-2

PREPARATION OF BAF BUDGET

BAF Budgeting

1. BAF Budget is a part of Defense Budget and Defense Budget is a part of National Budget. National budget is a statement of revenue receipt and expenditure of a country for a particular financial year. In other way it is the summery of both revenue and expenditure expressed as: $\text{Revenues} + \text{Loans} + \text{Deficit Financing} = \text{Expenditure} + \text{Development}$
2. Article 87 of Bangladesh constitution and GFR of Ministry of Finance has given the guide line for preparation and submission of annual budget. BAF Budget is prepared and used as:
 - a. A plan
 - b. An authorization
 - c. A forecast
 - d. A financial management tool
 - e. Efficiency yardstick
3. BAF planner analysis the threat, normal activities and the buildup and training need to be achieved in order to have a force which can face the enemy. Financial planning or budgeting is done on long term and short term basis.

Long Term Planning

4. Long term planning is needed for raising of a Unit, expansion of present T O & E, procurement of major equipment like - aircraft, radar etc. In initial planning stage at Air HQs, the cases are thoroughly studied by a planning Committee where D of Plans acts as the secretary. After finalization at Air HQs, the case is submitted to AFD. If the case is accepted in principle, the same is submitted to MOD for obtaining financial sanction from MOF and also for subsequent sanction of additional Budget for the deal. However, in the planning stage of the long term procurement, the points are taken into consideration to select the equipment; they are:
 - a. Project study cost
 - b. Research & development cost
 - c. Procurement cost
 - d. Operating & Supporting cost. Again operation-supporting cost are sub-divided as :

- (1) Fuel consumption.
- (2) Spare parts.
- (3) Grd support Eqpt.
- (4) Tools.
- (5) Testing Devices.
- (6) Avionics.
- (7) Armt.
- (8) Trg of personnel .
- (9) Maint & overhaul.

5. Credit facilities, support facilities, relation with friendly country etc also influence the long term plan. Bangladesh is developing country, and procurement of equipment on cash purchase is always not possible. As such quality and needs are compromised with the facilities of loan services of the suppliers. Mostly, we are to purchase equipment from the countries who offer payment in installment over a longer period instead of cash payment. As such procurement of particular type of equipment as Air force need is always not possible.

Short term financial planning

6. Short term planning is carried out yearly or bi-yearly basis. Generally it is prepared based on monthly administrative, maintenance and operational requirement. Items related to up –gradation of communication system, improvement of avionics or inclusion of Armt of an AC etc are also some of the examples of short term planning.

Formulation of BAF Budget

7. The Directorate of Finance at the Air HQs deals with preparation of BAF Budget. The call for submitting the Budget estimates are issued to all Directorates and in turn Directorates issued to Bases and Units for submitting the same by September each year with full justifications. On receiving the requirement from the field levels, concern Directorates prepare the estimates taking into accounts of BAF plan of expansions in the year ahead. The Chief of the Air Staff along with PSOs assisted by D of Finance reviews the financial estimates in consultation with user's Directors in the Budget Committee. At this stage, additions and deletions are made to make the Budget more realistic keeping in view the financial constraints of the Government.

8. After the approval of Chief of Air Staff, the BAF Budget is submitted to Ministry of Defence. By November, Ministry of Defence calls a meeting to

justify the BAF estimates. From Air HQ, Principal Staff Officers & few Directors (D Fin, D Plans, D Sup & D Works) attend the meeting. At the Ministry of Defence, Budget estimates are reduced to some extent.

9. The Budget estimates are submitted to Finance division of Ministry of Finance by MOD by November. In the month of Feb or Mar, a meeting is called in the Ministry of Finance under the Chairmanship of Secy, Ministry of Finance. At this stage, Budget allocations are decided i.e. Revised Budget for current year and Initial Budget allocation for next financial year are decided mostly basing on the previous year's Budget allocation and actual exp. Normally a small percentage is added to the previous year's allocations.

Receipt of Budget Allocations

10. In the month of April or May Revised Budget allocations are received from Ministry of Finance thru Ministry of Defence. The next year's proposed Budget is then submitted for passing in the parliament after the Budget is passed parliament it again travels down to Air HQ through MOF and MOD. In the month of July, Initial Budget of the FY are received. Now the Budget is under the disposal of BAF. At Air HQ level Budget committee makes a minor adjustment and placed under the disposal of Dte Fin for subsequent allotment on specific purpose.

a. BAF follows the incremental system of Budgeting to formulate the requirement of "*Pay & Allowance*" range Budget. And the system is accepted by MOF (Last Year's Expenses + Percentage of Yearly Increment + Amount Required for New Enrolment = Yearly Budget for pay and allowances range).

b. For preparing the "*Supply & Services*" and "*Repair & Maintenance*" Budget code wise requirement is placed with full justification. The MOF is following in most of the cases incremental system of Budgeting. As such they allocate Budget without considering the inflation effect on store items equipments.

c. For preparing the "*Capital and Assets Acquisition*" Budget we almost follow the PPBS system to maximize the achievement of BAF short term and Long term GOALS.

11. Air Staff Requirement is made and formalities completed by a Committee of officers and submitted to D Plans for vetting. At the end Planning Council ascertains the specification of the requirements. Then the case is sent to Govt i.e. Armed Forces Division for acceptance of the requirement. After the acceptance of AFD, the case is sent to DGDP for Budgeting tender. The case is sent to Ministry of Finance through MOD for provisioning of Budget. Subsequently after financial concurrence by MOF, the case is sent to DGDP for procurement tender. Purchase is completed either thru Govt to Govt deal or thru DGDP (thru local agent) as decided by the Govt.

Implications When Demands Are Not Met

12. When demands of budget are not met, there is no other alternative other than to shift the programme in the next year or to abandon the project.

However, there is a provision to meet the requirement by re-adjusting the Budget allocations within the operational unit code which is called re-appropriation. The Chief of Air Staff has the authority to re-appropriate Budget within the code range except :

- a. Re-appropriation from the 'Capital range code no' to 'Revenue range code no' and vice-versa.
- b. Re-appropriation from and to the 'Pay and Allowances code'.
- c. Re-appropriation from and to the 'Ration code'.
- d. Re-appropriation from and to provisions for payment of principal and interest relating to credit purchases (Debit service provisions).

13. Sometimes Budget could not be utilized as the procurement formalities at DGDP is not completed within the financial year and as such Budget is lapsed. BAF has to overcome this difficulty by shifting its procurement programme to next year which otherwise creates cumulative pressure on the Budget.

TOPIC-3**CODE SYSTEM IN FORMULATION OF BUDGET****Classification Structure**

1. A new classified course system has been developed to replace the existing system formulating Bgt in the financial year o 1998-99, which reflect the administrative legal structure of the Govt. It will enable greater integration between the budget and accounting systems and the transfer of information between these systems. The classification facilitates the production of financial information at differing levels of aggregation.

Classification of Code Structure

2. The structure has been carefully designed, after extensive consultation with the main users of financial data (including the IMF), to reflect the organizational structure of the government and their requirements for financial reports. All codes consist of 13 digits which may be broken a number of distinct components, enabling analysis of data in different ways and to different levels. The table below illustrates the structure:

| Component | Number of digits | Description |
|-----------|------------------|--------------------------------------|
| Level 1 | 1 | Legal Code |
| Level 2 | 2 | Ministry/Division |
| | 2 | Department/Group of Activities |
| Level 3 | 4 | Operational Unit/Development Project |
| Level 4 | 2 | Economic group |
| | 2 | Economic detail within the group |

3. The new classification chart is suitable for use in both manual and computerized budget and accounting systems. The computerized systems will contain the full classification tables . Budget and accounting input must be entered in the computer with full coding details (i.e. at the lowest functional and economic levels). The validity of the codes used will be tested before acceptance of the input by the systems. Any transaction not consisting of a valid 13 dig classification number will be rejected.

4. The classification chart is divided into 3 main sections, which are briefly described as follows:

a. **Legal Code.** This is included as the level 1 code and indicates the legal authority for collecting revenues or for making payments.

b. **Functional Codes.** These are shown as level 2 and level 3 codes. They represent the spending or collecting unit within the government structure and identify the purpose for which expenditure have been uncured. They are arranged according to the organizational hierarchy of Government.

- c. **Economic Codes.** These describe the nature of the expenditure or receipt i.
- e. what goods or services were bought with Government funds or why moneys were paid to Government.

Every budget accounting transaction must contain a legal, a functional and an economic code.

TOPIC-4

PUBLIC FUND ACCOUNTS

Responsibilities of a Commanding Officer

1. A Commanding Officer is responsible for exercising effective supervision over the accounts of his station. He is to satisfy himself that the officers, airmen and other personnel charged with accounting duties are efficiently and promptly performing their duties. He will observe the following instructions: -

a. Before authorising a requisition for money, he will satisfy himself that the amount demanded is reasonable.

b. He will carefully scrutinise all bills, claims and demands for money before approving them.

c. He will ensure that payments to officers and airmen are made in accordance with existing Regulations and orders.

d. He will ensure that money transactions are conducted in accordance with Regulations and such other instructions and orders as are issued from time to time.

e. He will count and verify (as laid down in para.3 of this order) the balance of money in the public accounts, both that in hand and at the bank/treasury, and compare these balances with those shown in the each book on the following occasions: -

(1) On taking over command.

(2) Before transactions take place on the first day of a calendar month.

(3) At uncertain intervals, to be decided at the discretion of the Commanding Officer, but never less than once in every four months.

(4) On the death or removal of the officer in charge of the public fund account.

(5) On the closing down of the unit.

f. He will see that the Accountant Officer/Imprest Holder does not keep in his safe more cash than is required for immediate needs.

g. On the removal of an Accountant Officer/Imprest Holder, he will ensure that necessary steps are taken for an immediate examination of the cash and other accounts for which the removed officer was responsible. He will; instruct the bank/treasury that the superseded officer is no longer authorised to operate the public fund account, and/or any other bank/treasury account which

he controlled in his official capacity. He will take further steps to secure the nomination of another officer to operate the public fund account.

h. If the Accountant Officer/Imprest Holder dies or is removed for any reason and until a relief is posted, the Commanding Officer, if no other officers of the Accountant Branch be available, will depute a commissioned officer, if possible one having experience of accounting, to take over the duties. The Commanding Officer will report the circumstances to Air Headquarters/Group Headquarters. He will also notice the bank/treasury of the death/removal of the Accountant Officer/Imprest Holder and of the name of the officer nominated to operate the account.

j. He will see that Personnel Occurrence Reports for officer and airmen are promptly and accurately compiled and issued in accordance with current instructions on the subject.

k. He will be responsible for furnishing such guards, escorts and pickets (who may at his discretion be armed) as may be necessary to ensure the safety of public money in the charge of the Accountant Officer/Imprest Holder including money in transit to or from the bank/treasury.

l. He will ensure that bulk stock of travel warrants is kept and issued in accordance with A.F.O. 341/46.

m. He will see that the duplicate key of the Accountant Officer's/Imprest Holder's safe is lodged with the bank/treasury for safe custody in the joint names of "The Commanding Officer and Accountant Officer for the time being", and that the duplicate key can only be withdrawn on the signatures of both the Commanding Officer and the Accountant Officer. The Commanding Officer should himself retain custody of the receipt given by the bank/treasury for the duplicate key.

n. Failure to carry out due supervision will mean that financial responsibility will devolve upon the Commanding Officer.

p. The Commanding Officer's Verification of Cash and Bank Balances: -When verifying the balance of public funds in the Accountant Officer's charge on the occasions mentioned in para. 1 (v) of this Air Force Order, the Commanding Officer will observe the following procedure: -

(1) He will have before him at one and the same time, the whole of the cash (including any money deposited for safe custody), the bank pass books or statements, the bank/treasury certificates of balances and the cash books of all the public fund accounts, operated at the unit, together with, or each of the accounts, statements prepared by the Accountant Officer/Imprest Holder of all outstanding cheques. He will satisfy himself that the separate balances shown to be in hand by the cashbooks are actually held, either in cash in the hands of the Accountant Officer/Imprest Holder or at the bank/treasury

(2) On the occasion of the checks under para. 1(v) clauses (a), (c) and (d) the Commanding Officer will himself independently obtain direct from the bank/treasury certificates of balance and the pass books or statements, made up to the date and hour of his check.

(3) When carrying out his check of balances under para. (v) Clause(b), if for any unavoidable reason it is found impossible for the check to be carried out before transactions occur on the first day of the calendar month, the Commanding Officer will thereupon satisfy regarding the correct disposal of cash which has been the subject of transactions during the interval between the commencement of work and his check on that day.

(4) The Commanding Officer will carefully check the lists of cheques shown as outstanding on the occasions of the previous checks. All such cheques should have been paid by bank/treasury since the last check of the cash book and so entered in the bank pass book or statement, if any cheque is still outstanding he will investigate into the circumstances to satisfy himself.

(5) The Commanding Officer should see that cheques which have been outstanding and unpresented for payment for a period of over three months have been notified to the bank/treasury on which they were drawn, with an intimation that such cheques are cancelled and request that the bank/treasury should "stop" payment. On receipt of an acknowledgement of these instructions from the bank/treasury, the amounts of the cancelled cheques should be "debited" in the bank columns of the appropriate cashbook.

(6) The Commanding Officer should scrutinise the list of outstanding cheques and ensure that cheques drawn in favour of "self" (i.e., the Accountant Officer/Imprest Holder operating the public fund account) for cash, are not shown as outstanding under any circumstances except only when the cheque was made out on the day of check and consequently could not be cashed in which case the original cheque must be produced.

q. **Monthly copy of the Cash Account.** When signing the monthly copy of the unit's cash account the Commanding Officer will certify that he has compared and agreed the balances shown above his certificate in the copy of the cash account with those shown in the public fund cash book, which are checked by..... (Name of Officer who carried out the check), on(date of the check).

r. **Surprise checks.** Surprise checks are those carried out by the Commanding Officer under clause © of para.1 (v). These checks must be carried out independently of and in addition to the other checks under para.1 (v) clause (a), (b) and (d). These checks will not be regarded as removing necessity for a surprise check. The interval between one surprise check and another should vary at the discretion of the Commanding Officer but should

always be less than four months. On the occasion of a surprise check, the cash book will be ruled off and balanced and the Commanding Officer will insert therein in his handwriting both in words and figures the total of the cash balance in hand and the amount of the balance at the bank after deducting the total of the unpresented cheques as agreed by him. He will sign and date the entries. The balancing entries in the cashbook and the name of the Commanding Officer carrying out the check together with all the entries made in his handwriting will be transcribed to the monthly copy of the cash account.

s. **Routine checks.** Routine checks are those made under para. 1(v) clauses (b) and (d). On the occasion of these checks the Commanding Officer will sign the cash balance statement (prepared in the manner laid down in para. 31 of this Air Force Order), after satisfying himself that the balances are correct he will insert in his handwriting both in words and figures the amounts of the cash and bank balances agreed by him and sign and date the entries. All the entries made by the Commanding Officer and his name will be transcribed to the monthly copy of the cash account, except in the case of routine check under para. 1 (v), (b).

t. On the strict understanding that he himself is personally and unreservedly responsible for the public funds, a Commanding Officer may authorise at his discretion a subordinate officer not below the rank of Squadron Leader to carry out the routine duties required of him under this order.

Responsibilities of Other Officers

2. a. All officers who are entrusted with public money will keep accounts of all transactions in the form required by Regulations and in accordance with the instructions contained in this Order. They will retain their own custody, properly safeguarded under lock and key, books or documents in which accounts are kept.
- b. An officer is personally responsible for any sum of money he may entrust to subordinates and any payments which require to be made should be made by the officer himself. In this respect it should be carefully noted that public money should not be trusted to subordinates except as permitted by Regulations.
- c. If an officer loses any public money placed in his charge he will report the loss immediately to his Commanding Officer, who will at once consider whether a formal investigation or Court of Inquiry is necessary.
- d. On no account is an airman to be subjected to risk of loss by having public money placed in his charge.
- e. Any officer who expends, or sanctions any expenditure of public money without due authority will be held personally responsible for such expenditure. Ex-post facto sanction of the Government to the regularization of expenditure will not be accorded as a matter of course merely because the expenditure

f. has been incurred. Such cases will be examined on their merits or with reference to their extenuating circumstances. It is incumbent therefore on all concerned to ensure that expenditure not covered by regulations or other specific orders of the Government is not incurred without prior sanction, except, where circumstances render such a course impracticable. Cases falling within this exception when reported to Air Headquarters/Group Headquarters for regularization will include under the signature of Commanding Officer personally full reasons for incurring the expenditure and will explain why sanction thereto was not obtained originally.

f. An officer who under existing regulations is charged with the responsibility of carrying out checks on public accounts and who fails to carry out such checks at the appointed time, is liable to be held responsible for any failure to detect losses which may arise as a result of his omission to carry out his duty.

g. It is the duty of every officer, airmen and civilian in Government employ to report to an Accountant Officer/Imprest Holder or other officer employed on accounting duties, any service or supply within his knowledge, for which payment is due to public funds, or any irregular or unauthorised expenditure of such funds of which he may become aware.

h. Accountant Officers and any other officers in charge of the disbursement of public funds will have careful regard for the preparation and authorisation of bills and claims submitted to them for payment Alterations or interpolations on bills and claims will be particularly scrutinised by paying officers before payment and bills and claims will not be accepted for payment unless all such alterations, deletions, etc. are attested against each item by the initials of the officer responsible for authorisation of the bill.

j. On physical check, if the cash balance in hand does not agree with the cash book balance the matter is to be reported at once to the higher authority, who after investigation, is to forward a report to the Cin-C, P.A.F., for orders. Any money found surplus or deficient is to be brought on charge in the cashbook immediately, subject to adjustment at a later date as a result of investigation.

Non-Public Accounts

3. The Accountant Officer/Imprest Holder will have nothing to do directly or indirectly with the transactions, operation and maintenance of non-public accounts, except that an Accountant Officer will act as an adviser to his Commanding Officer on the administration and accounting of these funds.

Review of Authorities for Payment,

4. An Accountant Officer/ImprestHolder will be careful to review from time to time the authorities governing current payments, with a view to confirming not only that continued payment is itself justified but that the sale and condition of payment have not varied. The officer authorising the payment is the officer primarily responsible for this review; the Accountant Officer/Imprest Holder should, from time to time, as

certain that the authority for the service has in fact been reviewed. An Accountant Officer/Imprest Holder will be careful to ensure that claims bills and other financial documents, which require the approval of higher authority (e.g. Government of Pakistan, Air Headquarters, Group Headquarters, The Commanding Officer or the regularly authorised Officer) have been so approved, and that they are in accordance with any limits or other conditions laid down in Regulations and any special instructions issued by the Air or other Officer Commanding. This para must be read in conjunction with A.F.I. 183/45

Reference: AFI 42/57

TOPIC-5

FOREIGN TRAVELLING ALLOWANCES AND DAILY ALLOWANCES

Admissibility

1. Foreign TA/DA is admissible to a Govt servant when the individual by a Govt Order moves to a foreign country on deputation, delegation, seminar course or being detailed as state guest.

Travelling Allowance

2. As per contract with the training institute if international air passage is borne by the Bangladesh Govt then actual air fare for the trainee, and members of the family if they are permitted to travel on Govt expense. The conditions of the air passage will be same as foreign TA/DA rules application for visit/temporary duty to abroad.

Transit Allowance

3. Transit allowance is admissible as per the regulations applicable for visit/temporary duty to abroad. (25% of Comprehensive DA)

Terminal Charge

4. Terminal charge is admissible as per the regulations applicable for visit/temporary duty to abroad. (10% of Comprehensive DA)

DA on Foreign Claim

5. Foreign DA has been divided into two parts:
- a. Cash Allowance (It includes Hotel Fare)
 - b. Comprehensive Allowance.

Note: Individual shall either claim cash allowance + Hotel fare or comprehensive allowance as the case may be but not both the benefit at a time.

Daily Allowance

6. a. When all expenditure of the course will be borne by the Bangladesh Govt and duration of the course will not be more than 90 days in this case comprehensive allowance will be admissible for the whole period.
- b. If the comprehensive allowance is paid by the training Centre in case and if it is less than normal comprehensive allowance then 50% of the difference will be paid to the trainee. This admissible of allowance will be calculated as per PR(P) Rule -134.

Pocket Allowance

7. When the training institute will bear all the expenditure of the trainee but will not pay any cash money, in that case pocket allowance at the rate of 30% of comprehensive allowance will be payable to the trainee by Bangladesh Govt. If his family stays with under the Govt approval than for the same period he will be paid pocket allowance at the rate of (30%+10%) of comprehensive allowance.

Field Trip/Seminar/Study Tour

8. If training period is more than 8 months and the training institute does not pay or bear the expenditure for the period of field exercise then the trainee will be paid daily allowance up-to 80 days and will be calculated as per PR (P) Rule-134. If training period is less than 8 months then daily allowance will be paid up-to 40 days. No pocket allowance/daily allowance will be entitled separately for this period.

Entertainment Allowance

9. Entertainment allowance up to \$100.00 may be paid to a trainee who attends staff course, NDC, NDU, Command and General Staff Course College, Inter Services higher war college course etc for the period of more than 8 months.

Forced Halt Allowance

10. Allowance for the forced halt during journey will be payable as per the regulations applicable for visit/temporary duty to abroad.

Tuition Fees

11. Tuition fees include admission fee, registration fee, examination fee and degree fee.

Books and Stationary Expenditure

12. a. If training period is not more than 3 months and the training institute does not provide anything then actual expenditure subject to maximum US \$ 50.00 will be payable to the trainee. The original vouchers are to be submitted with TA/DA claim.

b. If training period is more than 3 months but not more than 6 months and the Training Institute does not provide anything or does not pay any cash money for this purpose then actual expenditure subject to maximum US \$ 100.00 will be payable. The original vouchers are to be submitted with TA/DA claim.

c. If training period is more than 6 months and the Training institute does not bear any expenditure for this purpose then actual expenditure subject to maximum US \$ 200.00 will be payable. The original vouchers are to be submitted with TA/DA claim

Allowance On Leave During Course

13. If the training institute is closed during closed period leave and the training institute does not bear the expenditure of food and accommodation than daily allowance will be admissible which will be calculated as per PR(P)134. But no daily allowance/pocket allowance or its part will be entitled separately which was paid earlier.

Outfit Allowance

14. The trainee will be paid Tk.11,995.00 in Bangladeshi currency as outfit allowance when duration of the course is more than 6 months. Outfit allowance will be payable for second time for another course until he completes two years from the return journey from last course.

Monthly Salary During Course

15. a. Every trainee may take 50% of his basic pay in foreign currency for whole the period of the course.
- b. If trainee is allowed to take his family along with him take 100% of his basic pay in foreign currency for the period his family stays with him.

Visa Fee

16. a. If embassy compulsorily recover Visa fee.
- b. Payment on production of Org docus provided by concern embassies.

Luggage Entitlement

17. a. While proceeding abroad by Air the trainee may be paid advance in local currency to purchase MCO voucher for transportation of excess luggage up-to 18 KG in additional to free allowed by the airlines .He also may be paid advance in foreign currency to purchase MCO voucher for transportation of 10 KG training items by air in addition to above for journey from abroad. The advances will be adjusted on the actual expenditure on production of voucher. This is as per PR (P) Rule-382. Scale (B).
- b. As per PR(P) Rule-382 Scale-`B` while returning from abroad a trainee will be entitled to transport.....Pained luggage by ship up to the maximum limit as mentioned below. The amount may be paid in foreign currency vouchers are to be submitted with TA/DA claim.

- | | | | | |
|------|-----------------------------------|-------|-------|--------|
| (1) | Luggage by ship for self | | | 200 KG |
| (2) | Luggage by ship for wife | | | 100 KG |
| (3). | For each child (maximum two)..... | | | 50 KG |

Note: The facilities stated in `b` and `c` above will be applicable when the family and children will travel on Govt expense.

- c. The above regulations effected from 01-12-1987.

Payment Procedure

18. On receipt of Govt order from the officer of the Prime Minister, Armed Forces Division then Air HQ (Dte Air Trg) will issue the financial Govt order showing the full details of entitlement of the trainee as per rules. Advances both in foreign currency and local currency will be paid by SFC (air). On return from abroad any excess amount taken as advance in foreign currency must be refunded to the Govt treasury in foreign currency immediately. Along with all necessary voucher TA/DA claim will be submitted to SFC (Air) through Air HQ (U) Accounts within one month of return journey. After [pre-audit of the claim the credit amount (if any) will be paid by Air HQ(U) Accts.

Category for Entitlement

19. For the purpose of foreign TA/DA following 5 categories of individuals are as under:

a. **Special Grade**

- (1) (a) President, Speaker of the National Assembly, Prime Minister and Chief Justice.
- (b) Cabinet Ministers, Deputy Speaker and any person holding the equivalent status of Cabinet Minister.
- (2) (a) State minister, Justice of Supreme Court, Chief Election Commissioner, Election Commissioner, Deputy Chairman of Planning Commission, Deputy Minister and persons equivalent to their status .
- (b) Cabinet Secretary, Chief Secretary and Chief of Staff Army/Navy/Air Force.
- (c) Member of National Assembly.
- (d) Ambassador and High Commissioner of Bangladesh Mission in abroad within their locality.

b. **General Grade**

- (1) Govt officer who are in the pay scale of ceiling Tk. 74,400/= and above (Air Cdre and Above)
- (2) Ambassadors and High-Commissioner of Bangladesh Mission in abroad in outside their locality.

(3) Civil Leader of the Govt delegation.

(4) Govt officers who are in the pay scale of ceiling Tk. 53,060/= and above but less than Tk. 74,400/= (Flt Lt to Gp Capt)

(5) Civilian members of the Govt delegation.

c. Other classes I & II Govt officers and class III Govt servants who are in the pay scale of ceiling TK. 22,490/= and above but less than TK. 55,470/= (Sgt to Flg Offr)

d. Other Govt servants who are in the pay scale bearing ceiling less than TK. 22,490/= (Cpl & below and Cadets)

Group Wise Countries

20. Countries of the world have been divided into following 3 groups for the purpose of foreign TA/DA:

| Group | Countries |
|--------------|--|
| 1. | USA, China, Turkey, UK, Saudi Arabia (KSA), Australia, Canada, Singapore, Japan, South Korea, Hong Kong, Bahrain, United of Arab Emirates (UAE), Iran, Kuwait, Brazil, Switzerland, France, Belgium, Italy, Sweden, Germany, Greece, Netherlands, Portugal, Spain and other countries of North and South America, Europe & Oceanies. |
| 2. | Pakistan, India, Malaysia, Thailand, Indonesia, Myanmar, Maldives, Oman, Uzbekistan, Jordan, Iraq, Lebanon, Philippines, Kenya, Mauritius, Sudan, Sieria Leone, South Africa, Egypt, Libya, Morocco and other countries of Africa and Middle East. |
| 3. | Nepal, Vietnam, Bhutan, Srilanka, Afganistan and other countries of Asia. |

21. Daily allowance etc admissible to the personnel of special grade:

a. President, Speaker of the National Assembly, Prime Minister and Chief Justice during their state visit to abroad will be entitled for actual hotel fare on daily basis to stay in a Moderate suit of hotel subject to the following maximum rate of hotel fare and cash allowance:

| | US DOLLAR | | |
|----------------------|------------------|----------|----------|
| Country Group | 1 | 2 | 3 |
| Hotel fare | 560 | 459 | 393 |
| Cash Allowance | 127 | 101 | 101 |

b. Cabinet Minister, Deputy Speaker and personnel bearing equivalent status of Cabinet Minister during their state visit to abroad will be entitled for actual fare on daily basis to stay in moderate suit of a hotel subject to the following maximum rate of hotel fare and cash allowance:

| | US DOLLAR | | |
|----------------|-----------|-----|-----|
| Country Group | 1 | 2 | 3 |
| Hotel fare | 420 | 346 | 295 |
| Cash Allowance | 127 | 101 | 101 |

c. Personnel and officers of special grade para-23.a.(2)(b) will be entitled for actual hotel fare on daily basis subject to the following maximum rate of hotel fare and case allowance:

| | US DOLLAR | | |
|----------------|-----------|-----|-----|
| Country Group | 1 | 2 | 3 |
| Hotel fare | 312 | 262 | 230 |
| Cash Allowance | 101 | 87 | 87 |

d. Personnel of special grade while staying abroad food and other expenditure (ie Bakshish, Taxi fare, Cooli, etc) are included in concerned cash allowance.

e. Wife /husband of a person of special grade when visit s abroad as state guest along with her/his husband /wife will be paid allowance at the same rate for which her/ his husband/wife is entitled.

22. **Exception** If any one of special grades without taking the abroad facilities is willing to stay at his own arrangement or any other way during his visit will be entitled for comprehensive allowance as per the rate applicable to the general grade 23.b.(1)

23. Other personnel of officers /employees of general grade will be entitled for maximum hotel fare as per the following rate.

a. Personnel/officers/employees of general grade will be entitled for maximum hotel fare as per the following rate:

| Hotel fare (Daily) | US DOLLAR | | |
|---------------------|---------------|-----|-----|
| General Grade | Country Group | | |
| | 1 | 2 | 3 |
| 'a' | 280 | 230 | 196 |
| 'b' | 246 | 196 | 165 |
| 'c' | 196 | 165 | 150 |
| 'd' | 165 | 150 | 116 |

If anybody leaves the hotel after the check-out time due to un-avoidable circumstances and for it the hotel authority takes the full fare for the day, in this case if he can produce the original voucher then he will be paid hotel fare in full rate for the day.

- b. Cash allowance at the following rate will be paid to the person/office/employee who takes hotel fare:

| Cash Allowance (Daily) | US DOLLAR | | |
|-------------------------------|----------------------|----------|----------|
| General Grade | Country Group | | |
| | 1 | 2 | 3 |
| 'a' | 101 | 87 | 87 |
| 'b' | 91 | 77 | 77 |
| 'c' | 91 | 77 | 77 |
| 'd' | 77 | 64 | 64 |

While staying abroad food and other expenditure (ie Baksheesh, Taxi fare, Cooli etc) are included in the cash allowance.

- c. If anybody stays in hotel for more than 12 hours at the temporary place of halt without staying at night then he may be paid full cash allowance applicable for that place in addition to hotel fare. In the same way if he stay for more than 6 hours but less than 12 hours then he will be paid half of the cash allowance on addition actual hotel fare Officers/employees of Bangladesh Mission in abroad while staying in hotel within the sub-area outside their headquarters then the above rule will also be applicable to them.

24. a. Visiting person/officer/employee may take comprehensive allowance at the following rate instead of the facilities stated in para-6 if he desires so:

| Comprehensive Allowance (Daily) | US DOLLAR | | |
|--|----------------------|----------|----------|
| General Grade | Country Group | | |
| | 1 | 2 | 3 |
| 'a' | 202 | 165 | 151 |
| 'b' | 178 | 151 | 137 |
| 'c' | 165 | 137 | 127 |
| 'd' | 137 | 115 | 101 |

During stay in abroad food, accommodation and other connecting expenditure (ie Bakshis, Taxi fare, Cooli etc) are included in above comprehensive allowance.)

- b. If anybody stay at a place for less than 20 days then he will be paid 10% less of DA for the period after 20 days and less 15% less of DA for the period after 40 days. This rule is applicable to both of hotel rate allowance and comprehensive allowance.

- c. Officers/employees of Bangladesh Embassy/Mission if stay for 6 hours or more but less than 12 hours without staying at night within their area outside headquarters then they will get $\frac{1}{4}$ th of comprehensive allowance fixed for that place and for 12 hours or more (where night stay in a hotel is not required) $\frac{1}{2}$ of comprehensive allowance will be payable.

25. a. Hotel rate allowance or comprehensive allowance whichever is applicable will be entitled for each night (Local time 6 PM to next 6 Am) of stay at the place of destination.
- b. Any part of pay will not be entitled in foreign currency for the period of visit to abroad.
26. No excess baggage beyond the free baggage allowance will be permitted to convey on Govt expenses while traveling by air. But if Govt documents and equipment if required to convey for Govt job then transportation fare of the same may be claimed subject to the prior approval of the concerned and competent authority.
27. When President, Speaker of the National Assembly, Prime Minister, Chief Justice, Cabinet Ministers, Deputy Speaker and the person bearing equivalent status of cabinet Minister are treated as state guests of the visiting country ie if the expenditure of their food and accommodation are born by the visiting country or organization then they will be paid pocket allowance at the rate of 52US Dollar for each night stay. Other persons of special grade if they are treated as state guest (as mentioned above) then they will be paid pocket allowance at the rate of 30% of comprehensive allowance applicable to general grade (a).
28. If any person of general grade is treated date state guest is expenditure for his food and accommodation are born by the visiting state or organization then he will be paid pocket allowance at the rate of 30% of comprehensive allowance fixed for that country. But he will not get this allowance if he is paid any cash allowance for other connecting expenditure. This allowance will also not be paid in cash for food and accommodation by the visiting country/organization. This rule will not be applicable to participate in short course, seminar and workshop etc.
29. Terminal charge (Taxi fare to convey to and from airport/rail station, cooli charge, Bakshis etc are included in Terminal charge) will be paid at the rate of 10% comprehensive allowance fixed for the place for each journey by air from headquarters to abroad and from abroad to headquarters. But actual airport tax etc will be paid in local currency for air journey from any airport of Bangladesh to abroad and on return from abroad no terminal charge will be paid for any airport in Bangladesh. No voucher is required if it is within 10% of comprehensive allowance. But if it is more than 10% of comprehensive allowance then actual amount will be paid on production of the original voucher. But at any cost terminal charge will not be more than 20% of comprehensive allowance.
30. a. President, Speaker of the National Assembly, Prime Minister, Chief Justice, Cabinet Ministers, Deputy Speaker and the person bearing equivalent status of Cabinet Minister while going to the destination in abroad will be entitled for 38 US dollar for each day of transit. Other personnel of special grade will be entitled for transit allowance at the rate of 25% of comprehensive allowance fixed for the visiting country as per applicable to general grade (a).
- b. All personnel of general grade will be paid transit allowance at the rate of 25% comprehensive allowance for each day of transit while traveling by air. For onward journey it will be calculated at the rate applicable for the next

visiting place. In the same way for return journey it will be calculated at the rate applicable for the place he left. Transit allowance for one day will be entitled when journey continued for 3 hours to 24 hours one way. Journey for less than 3 hours no transit allowance will be payable.

c. During air journey if there is any night halt for connecting and the airlines does not bear the expenditure for his food and accommodation then he will be paid daily allowance for each night stay but no transit allowance will be paid. In this case, if there is no approval of the competent authority then he will not get daily allowance but transit allowance will be paid. If the airlines bear the expenditure for the same stay then he will get transit allowance only. No transit allowance is payable for the internal journey in abroad if daily allowance is paid for the same.

31. If any visiting person at his own request his food and accommodation is arranged by the Bangladesh Embassy he himself will be responsible for all liabilities of this arrangement.

32. During the period of visit while on Govt duty conveyance (ie Taxi fare or other transport fare) may be claimed if this expenditure exceeds 10% of comprehensive allowance. In this case actual expenditure after deducting 10% of comprehensive allowance subject to the 20% comprehensive allowance will be payable.

33. Those who take advance at hotel rate allowance (including cash allowance) are to submit hotel voucher with TA/DA claim and the advance is to be adjusted within month after return from abroad. Advance take at comprehensive allowance is also to be adjusted within one month.

34. All types of excess amount taken advance in foreign currency beyond the entitlement are to be refunded in foreign currency. If due to any un-avoidable circumstance it is not possible to refund the same in foreign currency then it will be refunded in Bangladesh currency at the current exchange rate and half of the same amount as fine. If advance taken less than the entitlement then balance will be paid in Bangladeshi currency.

35. While setting the TA/DA claim foreign currency will be paid converted in to Bangladeshi currency at the same exchange rate under which the foreign currency was purchase. Bank Commission paid for the exchange of foreign currency will be borne by the Govt on production of the original voucher.

36. All claims must be supported by proper receipt/voucher except cash allowance, comprehensive allowance, pocket allowance, terminal charge and transit allowance.

37. While traveling by air on Govt expense nobody will be entitled for 1st class except Speaker of the National Assembly, Prime Minister, Chief Justice, Cabinet Ministers, Deputy Speaker, State Minister and Deputy Ministers or person bearing the same status.

38. The rate of allowances mentioned above rules is not applicable for course in abroad.

39. The Minister, officers of the Ministers/Divisions, Govt Departments, Autonomous Bodies, Semi-Autonomous Bodies, Public Sector-Corporations, Local Bodies or Members of official delegations will must avail their air passage with Biman Bangladesh Airlines. In case however, the destination to which a person has to travel does not lie on a route served by Bangladesh Biman the person must travel to the point nearest to his destination by Bangladesh Biman and from there by a foreign airline. Air ticket will not be purchased through any travel agency but direct from Bangladesh Biman office. To avail Bangladesh Biman flight, officials may be allowed to commence journey and/or over stay abroad for one or two days if required. In exceptional circumstances, where journey by a foreign airline becomes unavoidable prior approval of the President will have to be obtained before undertaking or authorizing the journey.

Auth : MOF Ltr No-1 Ord-1/Defense/85/D-15/644 Dt 31-12-1987

TOPIC-6**PREPARATION OF TENDER SPECS AND EVALUATION OF OFFER****Introduction**

1. Purchasing the right products and services against any specific need is an essential component of successful procurement policy. It also lays a firm foundation for the development of productive ongoing relationship. This specialist service that requires professional in depth expertise. The tender specs committee plays a vital role to procure the appropriate Items/ eqpt for BAF as the situation demand. Hence, some guide lines about tender specification committee & tender evaluation committee have been incorporated in Annex `A' & `B' to AFO 81-2 (Part-II) dt 26 Jul 99, which are appended bellow :

a. **Guide Lines for Tender Specification Committee**

- (1) Tender Specification should be prepared as per the ASR, evaluation, terms of reference given by Directorate of Plan/OPI Directorate and actual requirement of BAF.
- (2) Mandatory and optional items should be mentioned in separate clauses.
- (3) PSI (Pre-shipment Inspection) for equipment costing below Taka two crore should preferably be avoided. PSI may be considered in cases where WS/ equipment contracted for purchase is a new induction and/or involves huge costs or where there have been problems with equipment supplied in the past. This should be decided on case to case basis. The inspection team should have sufficient knowledge on the equipment. The team is to submit inspection reports to Directorate of Project with a copy to Directorate of Plan on completion of the inspection.
- (4) PSI, where essential, should be carried-out with minimum number of qualified/competent/experienced personnel at factory/manufacturer's plant.
- (5) The cost of PSI where applicable, should not be included in the contract. Buyer is to bear all costs of PSI.
- (6) Training is to be excluded where the same equipment and trained manpower are available.
- (7) Payment terms should be outlined distinctly in a separate clause. Payment withheld provisions should be kept to ensure supply of all items and compliance of all contractual terms by the supplier.

Provisions of penalty, if necessary, should be considered for disregarding contracted supply schedules by the supplier.

(8) Provision of sub contract by suppliers should be avoided. In case where sub contract is essential, notification by supplier and monitoring by buyer should be ensured through contract clauses. Provisions should be made to ensure quality of supplied equipment and scheduling by the sub-contractor. If possible, sub-contractors worthiness/reputation should be assessed.

(9) Manufacturer's authorization should be sought depending on the peculiarity/specialty of the items to be procured.

(10) 'Buy back' provision for excess/slow running spare should be considered. In case of life equipment, life of equipment and component installed in that equipment should be same.

(11) Contract must be signed between the bidder or their authorized representative and the buyer.

(12) The committee may ref to policy letter Air HQ/3651/Plans/Vol-3/81A dated 20 Sep 07 for contract clauses.

b. **Guide Lines for Tender Evaluation Committee**

(1) **Rationale for Evaluation** Basically three broad benefits accrue from such evaluation:

(a) The equipment is evaluated for suitability based on operational requirement.

(b) The ASR may be reviewed in light of AST (if any) on technological/ economic/time constraint.

(c) Practical demonstrations, if possible, may be held to observe performance of equipment in user's operational environment. Otherwise, the evaluation team may visit manufacture's facility for preliminary evaluation.

Composition of Evaluation Team

2. Evaluation Team is to be formed with representative from all relevant fields available/incorporated in the WS/eqpt to be evaluated. President is to be nominated by Directorate of Plan. A likely composition of the team is as follows:

- | | | | |
|----|--|---|--------|
| a. | Rep of Air Operation | - | Member |
| b. | Rep of Air Training (if required) | - | Member |
| c. | Rep of Air Traffic Control (if required) | - | Member |

| | | | |
|----|------------------------------------|---|--------|
| d. | Rep of Engineering | - | Member |
| e. | Rep of Communication & Electronics | - | Member |
| f. | Rep of Armament & Weapon | - | Member |
| g. | Rep of Supply | - | Member |
| h. | Rep of Air Defence (if required) | - | Member |

Evaluation Guidelines

3. The Evaluation Team is to resolve ambiguities (if any) of the ASR and scrutinize the offer/options on following guidelines.

- a. Category/Type of equipment required.
- b. Expected performance characteristics.
- c. Environmental performance limitations.
- d. Any other specification pertinent to the requirements of operation and maintenance.

4. CAR must include suitability recommendations on WS/major equipment. The FRR is to be based on CAR taking into account of the availability of funds and other constraints. The Chairman/President of the Evaluation Committee is to present the FRR before the Planning Council Meeting.

5. The OPI Directorate /committee must confirm their vetting as per the approved tender specs & reference given by OPI Directorate.

6. Offers that do not meet the legal/technical requirement should be disqualified.

7. The committee must prepare comparative statement of the offers and comparative price on the basis of criteria.

8. It is mandatory to highlight not only the lowest but all technically acceptable offers. The committee may recommend the best/most suitable one for BAF. Sufficient reason is to be given if the lowest bid is not recommend.

9. Clarifications, if any, should be sought from the supplier only through OPI Directorate.

10. Presentation on the equipment, if necessary, should be offered to all suppliers through OPI Directorate.

11. The committee members should refrain from visiting/communicating with suppliers.

12. All matters/events of the evaluation process must be treated as 'need-to-know' basis. Unauthorized access to all info/data of the evaluation process is strictly to be prevented by the committee members/all concern.

13. The report/recommendation must be submitted to OPI Directorate /Secretary ESC within the prescribed period.

14. The OPI Directorate /members of Tender Evaluation Committee is not to be detailed to visit companies (which offered) for evaluation unless specially authorized by PSO/COAS.

15. In addition to above guidelines, special attention is required to be given on the following points during preparation of tender specification and evaluation of offers :

a. **Warranty/ Guaranty Clause** Warranty clause is one of the most important aspect which is required to be incorporated in the tender specification considering the nature of the equipment. If warranty clause is not included in the tender specs, then the same will not be included in the contract. In case of any discrepancies or malfunction of equipment found during functional check or in use within a reasonable period then there will be no scope to claim to the supplier for rectification or replacement which will incurred financial laws of BAF as well as the Govt of Bangladesh, As such warranty/guarantee clause must be included in to the tender specs.

b. **Payment Terms** Payment terms are to be included in to the tender specs with a view to specify the amount or the percentage of the total contracted value to be paid at certain stage. Different types of payment terms are appended below :

(1) In case of foreign contract through DGDP, normally payment term is 80%-20%. Mean 80% payment is made on production of shipping document and 20% payment is made on satisfactory acceptance of the item by BAF.

(2) In local currency 100% payment is made on satisfactory acceptance of the all contracted items.

(3) In above special cases either in foreign /local currency, payment terms are made in instalment basis for major/main eqpt.

c. **Delivery Schedule** Delivery schedule must be specified in the tender specs as per the requirement of BAF/Splt Dtes. If delivery schedule not specified in the tender specs and contract, the supplier may delay to deliver the items. As a result operation of concern eqpt is likely to be delayed due to timely non aval of required items/equipment.

d. **Port of Destination** The tender spaces is to be prepared is to be such a way that the bidder mention in the port / country of shipment in the

offer. If not mentioned then supplier may deliver the items from the port which is not appropriate for the Bangladesh due to some obligation.

e. **Part Shipment** Part shipment means delivery of the items is in more than one installment of qty of the contracted qty of items is large. Normally part shipment is not to be allowed but in case of immediate requirement by the purchaser or smooth delivery by the supplier, in part shipment is allowed.

f. **Validity of Offer** The validity of offer must be maintained in the tender spec considering the time required for conclusion of contract after eval and other formalities of offer. Normally the validity of offer is considering as 180 days from the date of submission of offer.

g. **Transshipment** Transshipment means delivery of the items is made by changing the ship in different port and ship. Transshipment is not normally allowed but if the bidder needs transshipment then they are to mention in the offer about their requirement. In case of such reqr the transshipment will only be allowed under single AWB/BL.

TOPIC-7**PROCEDURE OF WRITE OFF AGAINST PUBLIC FUND (FORM - 34)**

1. When circumstances of loss or damage are such that recovery is not considered appropriate, the write off action is to be taken against public fund. The EO is to prepare F.-34 in duplicate and internal issue voucher number is to be allotted. If a Board of Inquiry has been held the Form-34 is to accompany the proceedings to the CFA.
2. Form - 34 for losses which do not involve recovery are to be proceed according to the conditions of the articles at the time of loss in the following manner.
 - a. Serviceable - Full vocabulary rate.
 - b. Repairable - 50% of full value.
 - c. Unserviceable - 10% of full value.
3. Whenever an amount has been recovered from an officer or Airman for loss or damage to Air Force equipment, the amount recovered is to be stated on the Form - 34. In the remarks column of Form-34 the circumstances of loss and the signature of the Officer investigating the loss are to be included. The following information is also to be inserted and signed by the CFA on the reverse of the Form-34.
 - a. His opinion as to the reasons for the loss.
 - b. The steps taken to avoid recurrence of similar loss.
 - c. The individual or individuals if any responsible for the loss.
4. The original copy of Form-34 is to be used to adjust the Equip Account records as necessary and there after filed. Two copies of the F.34 are to be passed to the accountant officer who is to record his opinion of the loss on Form-34 if the matter is for final decision by the CO record the particulars of the loss in the "Losses register under investigation" on Form-73-S and submit relevant vouchers with his recommendations and the proceedings of Board of Inquiry, if available.
5. When the value of the loss is within the financial powers of CO, the both copies of the forms are to be returned to EAS for filing. When the value of loss necessitate reference to higher authority, F-34 is to be raised in quadruplicate. Three copies are to be submitted to Air Headquarters for sanction of the CFA accompanied by a statement from the CO, giving such information as will assist in completing the reference. Where necessary this information is to be forwarded under confidential cover. If the authority to write off the whole or part of the loss is received, two copies of Form-34 bearing the orders of the CFA will be returned.. F-73S is to be completed and both copies of Form-34 are to be filed. In all cases concurrence of LAO(AF) is to be obtained on F-34 as per existing regulations.
6. If the ultimate decision is to charge on individual for the whole or part of the loss or damage, F.664-B in duplicate is to be prepared. Form-664-B is to be given

the IV number borne by the Form-34 to which it relates, or in the case of damage articles returned to store, the same RV number as the return voucher. All copies of F.664-B are to be endorsed "Not for A ..in..U ledger action". On return of the original copy of F-664B, certified as to the cash recovery, it is to be filled with the relevant F-34 or return voucher.

Loss of Damage Caused by Civilian Employees

7. The voucher procedure is to be the same for the civilian employees as in the case of service personnel, the cost of damage or loss, or part thereof being recovered from the civilians concerned.

8. Where only part of cost of the damage or loss is recovered authority is to be obtained to write off the un-recovered portion as a charge against the public fund.

Struck-off/Write off of Class 'A' & 'B' Equipment

9. Class 'A' & 'B' equipment which is totally expended lost or wholly destroyed by fair wear and tear is to be struck-off charge by CIV without being recovered as a formula loss. Targets which are used in connection with air-firing practice, and which are straightway and unavoidably lost are to be treated as unavoidable losses and struck off charge by CIV.

10. Form-34 is to be submitted to CFA for write-off action, in respect of equipment lost through enemy action.

11. Reports are to be made to secure the recovery of these items when dropped from aircraft at out stations and in co-operation practice with Army, with the help of Army Units, losses of these items, are to be dealt with as formal loss and submitted for write off on Form-34 accompanied by copies of any correspondence on the subject. The army unit will return the items to appropriate BAF Unit whenever possible when not possible, the Army unit will return the items to the nearest BAF unit which is to ascertain to which Unit the bags or weights originally belonged, BOC the items by CRV and forward a copy of the CRV to that unit requesting covering issue voucher.

Adjustment of Deficiencies of Clothing and other Equipment of Casualties

12. The value of any deficiency in, loss or damage (other than through fair wear and tear) to public property, entrusted to an officer or Airman who dies, reported missing or is certificate in same is only to be charged to his non-effective account if the deficiency or damage has arisen and there is definite evidence that he had admitted responsibility for it before the casualty occurred, otherwise write-off action is to be taken.

Reference: AP 830, Vol. 1, Part - I Leaflet A-14/1.

TOPIC-8

INTRODUCTION TO AUDITING

Definition

1. a. Audit is an intelligent and critical scrutiny of the books of account with the supporting documents and vouchers.
- b. Any monetary transaction or transactions of store made against the current accounting procedure are pointed out by Audit authority are named as audit objection.

Types of Audit

2. There are two types of Audit in BAF. They are :
 - a. Local Audit
 - b. Test Audit

Local Audit

3. Any transaction of store recorded on accounting documents appears to be contrary to current rules and regulations during audit of accounts, is objected by SFC (Air) Staff.

This Audit classified as under:

- a. **SLA** : This audit conducted by local staff (Bases/Units) of SFC (Air). It is arranged quarterly.
- b. **LAO** : This audit conducted by the staff of SFC (Air). It is arranged six Monthly. The reply of audit objection is to be sent to LAO Office within 30 days of received of audit objections.
- c. **LAO's inspection of cash & review report** : It is conducted by the staff of SFC (Air). It is arranged yearly. He will audit of cash and at the same time also review the objections raised by the LAO. The reply of audit objection is to be sent to LAO Office within 30 days of received of audit objections.
- d. **SSO Review** : It is conducted by the Senior Staff Officer of SFC (Air). It is arranged yearly. He will audit and also review the objections raised by SLA/LAO. The reply of audit objection is to be sent to SFC (Air) within 30 days of received of audit objections.

Test Audit

4. The objections are raised by the Director of Audit, Defence Services who carried out a Test Audit of Accounts of the Defence Services through his officers at different places. Test Audit of a Unit/Station will be taken up once a year. The visit of the

test audit to a unit will be intimated well in advance by the DADS to enable the unit to keep the auditable documents/records ready for audit.

5. In order to avoid delays in the speedy settlement of Test Audit Report and Draft Paragraphs, the following revised procedure is to follows:

a. **Raising of LTAR** :Test Audit teams before including an objection in the LTAR will discuss with the OC Unit concern in order to settle the objection on the spot, if possible. Objections requiring regularization / verification will only be included in LTAR. There are three parts of test audit (LTAR). These are:

- (1) Part-I : Financial irregularities of an important nature.
- (2) Part-II : Observations of lesser importance.
- (3) Part-III : Observations of minor nature whose final disposal would be checked and verified by local test audit teams in subsequent visits.

6. Test Audit authorities will forward three copies of the Test Audit Report to Air Headquarters (Dte of Fin) and one copy to the station/unit/formation concerned. Air Headquarters will retain one copy of the report and send the remaining two copies to the concern Bases/Units.

7. Bases/Units will return one copy of the Test Audit Report to Air Headquarters within fourteen days of its receipt. Air Headquarters will then forward the consolidated replies to DADS for settlement. When an L.T.A.R. is finally settled Air Headquarters will advise the station/unit/formation concerned to file it.

8. There are three types of test audit (LTAR), such as:

a. **General Para**: After raising audit objection by test audit team it treats as 'General Para'. The reply of general para will be sent to DADS within 30 days of received of audit objection from DADS.

b. **Advance Para**: If the audit department is satisfy with the reply of general para then audit objection is to be settling otherwise the objection will be transferred to Advance para (AP). The reply of Advance para (AP) will be sent to DADS through MOD within 35 days.

c. **Draft Para**: Draft Paragraphs are prepared by Director of Audit, Defence Services indicating important items which remain un-settled for more than six months for inclusion in the Audit Report of the Comptroller and 'Auditor General of Bangladesh. The Draft paragraph is either accepted by Air Headquarters or if not agreed to, then specific reasons are advanced for it. Draft Paragraphs will be received directly by the Air HQ who will co-ordinate action and will obtain replies from concerned directorates. Air HQ will then

submit the reply of Draft Paragraphs with comments to Director of Audit Defence Services through Ministry of Defence for re-audit remarks/settlement by PAC.

Submission of Audit Returns to Air HQ

9. A quarterly audit objection/ observation return is to be sent to Air Hqs on 1st April, 1st July, 1st October & 1st January each year as per existing regulations.

Reference: AFO 175 & FR part-II.

TOPIC-9

PROCEDURE OF AUDIT OBJECTION SETTLEMENT

Stages of Audit Settlement

1. Audit objections/observations raised by Local Audit team is to be settled through following process:
 - a. Primary discussion between Audit team and local Base/Unit Commander for settlement of audit objections/observation on the spot.
 - b. For remaining audit objections/observations respective Base/Unit is to give reply with required justification to SFC (Air)
 - c. Bilateral meeting between LAO/SSO (Review) and local Base/Unit Commander during review audit.
2. Audit objections/observations raised by Test Audit team is to be settled through following process:
 - a. **Primary Discussion.** Before including an objection in the LTAR Audit team is to be discussed with the respective Unit Commander in order to settle the objection on the spot, if possible.
 - b. For remaining audit objections/observations, which could not be settled on the spot is to be settled through reply to DADS:
 - i. For 1st Part, respective Base/Unit will send audit reply with required justification through Air HQ to DADS. When DADS not agreed with the reply and the objection remain outstanding, and then with the necessary co-ordination of Ministry of Defence a meeting would be held to settle the outstanding/remaining audit objections/observations among BAF, MOD & DADS.
 - ii. For 2nd Part, 1 respective Base/Unit will send audit reply with required justification through Air HQ to DADS. If DADS agree with the reply of respective base/unit then the objection would be settled. When the objection is not settled by DADS on the basis of reply, a bilateral meeting with Base/Unit & DADS would be held to settle the long outstanding issues.

Reference: AFO 175-8

TOPIC-10**TYPES OF NON -PUBLIC FUNDS****Introduction**

1. Air force Non-public funds comprise of all funds maintained by Air force Bases and units, other than public funds . These funds are established to organize administer and account for various service activities at Air force Bases. In connection public funds.

a. NPF maintained at Bases/units

- (1) Officers' Mess.
- (2) Sgts' Mess.
- (3) Cadets' Mess.
- (4) President Service Institute (PSI).
- (5) BAF Shaheen College.
- (6) BAF SEMS.
- (7) BAFWWA.
- (8) BAF Ladies Club.
- (9) BAF Childrens Club.
- (10) BAF Museum.

Any other fund which by nature of their functioning have to have separate accounts prior concurrence from Air Headquarters is mandatory.

b. NPF Maintained centrally at Air Headquarters

- (1) Central Reserve Fund (CRF).
- (2) Central Sports Fund (CSF).
- (3) Central Benevolent Fund (CBF).
- (4) Officers Benevolent Fund (OBF).
- (5) Central BAFWWA.
- (6) BAF Family Welfare Scheme (FWS).
- (7) ARD Fund.
- (8) Shaheen College Central Fund.

- (9) BAF Health Security Scheme (BHSS).
- (10) Civilian Welfare Fund(CWC).
- (11) Eagle Bhavan Fund.
- (12) Shaheen Foundation Fund.
- (13) Prime Minister Relief Fund .

Such other funds as may be created and entrusted to Non-public funds from time to time.

TOPIC-11

CENTRAL NON PUBLIC FUNDS

General

1. Central Non-public fund, BAF is operated to receive and control such non-public money as are received from all sources including non-public fund accounts of Bases and units from time to time. It also takes of all non-public funds which may become surplus as a result of closing down of Bases or units. The fund also acts as the custodian and distributing agent of non-public fund money accrued to the BAF from outside sources.

Composition

2. The central non-public fund, BAF comprises the following main funds:
 - a. Central Messes and Institutes Fund.
 - b. Central Welfare Fund.
3. In addition, it acts as a banker for the following subsidiary funds:
 - a. Officers' Benevolent Fund.
 - b. Airmen's Benevolent Fund.
 - c. Central Benevolent Fund.
 - d. Central Sports Fund.
 - e. BAFWWA
 - f. ARD
 - g. Shaheen School
 - h. BAF Family Welfare Scheme.
 - j. Such other funds as may be created and entrusted to central non-public fund from time to time.

Administration

4. The central non-public fund is to be administered by Assistant Chief of Air Staff (Admin). Loans/Grants are to be approved by him in consultation with the followings:
 - a. Director of Finance
 - b. Director of Personnel.

- c. Director of Medical services (For loan /grants for child welfare centers only).
- d. Director of Education (For Loans /grants to school and mosques only).
- e. Deputy Director of Finance .

Accounting and Audit

5. The accounts of central non-public fund, BAF as adopted in Bangladesh are to be maintained on "Double" entry system. Deputy Director of Finance is to be responsible for the operation and maintenance of this account. Director of finance is to ensure that books of accounts of the fund are closed annually on 31st December and audited by an audit board composed of service officers.

Central Mess/ Institutes Funds

6. This fund can be treated as parallel fund to general Mess fund and service Institute fund maintained by messes and institutes at Base and unit level.

Objects

7. The objects of the fund are as under:
- a. To assist new messes and institutes by providing initial grants for the purchase of amenities not provided from public fund and issue loans working capital.
 - b. To make loans to base and unit messes to cover unpaid mess bills of officers and airmen who are deceased, missing or prisoners of war. Such loans are to be converted in whole or part into grants at the discretion of Air HQ, if there are insufficient funds to meet the mess bills in the estate of deceased personnel and in the local non-public funds.

Subscriptions

8. Strength for the purpose of calculating subscriptions is to be average monthly number of personnel for the previous six months excluding attachments but including detachments. Messes and institutes opening during the last three months of any half yearly period for and at the end of which the subscriptions fall due is not to be required to pay the subscriptions due at the first complete half year after the opening. Subscriptions are to be paid by messes and institutes on 30th June and 31st December direct, to Air HQ by crossed cheque in favour of "Central Non-public fund ,BAF". The letter forwarding the cheque representing the units subscriptions to the fund is to show separately the total number of each rank for whom subscriptions are forwarded and is to state the total amounts forwarded in respect of Officers' Mess, Sgts' Mess and Service Institutes.

Surrendered Funds

9. Messes and Institutes closing down are to surrender their funds for credit to central non-public fund, BAF. Remittance is to be made in the same manner as laid down in para - 8 above where mobile squadrons and unit operating their own messes and institutes, the funds of these messes and institutes are also to be surrendered in the same manner if such a squadron or unit ceases to be mobile and is located permanently at Base or unit where messes or institutes are already in existence. Where such location is to be for short duration, Air HQ may at its discretion, free the funds of the squadrons or unit for reissue when it again becomes mobile. Where one mess or institute is absorbed by another, the funds of the former are not normally to be transferred to the latter, but are to be surrendered to Air HQs.

Disposal of Assets

10. On the closing of a mess or institute, its assets are to be disposed off under instructions of Air HQ who are to be notified of the details of assets. Such assets are to be included investments, stocks, property, cinema and welfare equipment, plates and trophies, etc. Subject to the instructions of Air HQ, stocks are normally to be disposed off by sale to other BAF Base, falling which they are to be sold in the market. Plates and trophies are however to be sent to Air HQ.

Grants

11. Grants from the fund are to be made to new messes and institutes at the following rates:

- a. Officers' Mess Tk.100.00 for each officer on the establishment subject to a maximum of TK.4,000.00.
- b. Sgts' Mess Tk.50.00 for each Warrant officer or SNCO on the establishment subject to a maximum Tk.2,000 .00.
- c. Service Institute:
 - (1) 100 airmen and bellow..... Tk.1,000.00
 - (2) 101 airmen to 150 airmen.....Tk. 1'500.00
 - (3) 151 airmen to 200 airmen.....Tk. 2,000.00
 - (4) Over 200 airmen.....Tk. 2,500.00
- d. In case not provided for above, the amount of grant is to decided Air HQs.
- e. **Additional grants** In case of unusual increase in establishment subsequently, Air HQs is to sanction additional grant to bring the original grant

upto the maximum prescribed scales. Also initial grants in excess of the scales laid down in a , b and c above are to be sanctioned by Air Hqs, if the circumstances in a particular case so justify.

f. **General** Where squadrons or units are staic grants are to be made to messes or institutes on Base Basis. Separate grants are, however, to be made to the messes and institutes of mobile units located away from the parent Base. Where the majority of the personnel using a mess or institute are transitory (e.g. on transit camps, schools etc). Air Hqs at its discretion is to add the average strength of transitory personnel to the permanent for the purpose of consumption of entitlement of grant.

Loans

12. The loans that are to be made to new messes and institutes to provide working capital are not ordinarily to exceeds double the amount of entitlement to grants under this order. If however , in any particular case a justification a exits for doing so, Air Hqs , at its discretion is to exceed the limits. Repayment of these loans is to commence within six months of the date of payment of loans and is to be completed within two years . Air Hqs may, however, relax this condition if in its opinion the condition of the mess or institute merits such relaxation. Loans are to be shown separately in the balance sheet.

13. Procedure for loans/grants application for grants and loans are to be made on the standard from as per specimen attached as an appendix to this order an is to be signed by the commanding officer.

14. Application for assistance not exceeding the total amount of unpaid mess bills in the categories mentioned in sub-para 7.b. of this order duly signed by the commanding officer are to be forwarded to Air Hqs supported by a certified list of the individual amounts involved under the respective categories, is deceased , mission or prisoner of war. Loans are to be made in the case of current mess bills only and care is to be taken when application is made that not overdue amounts are included.

General Welfare Fund

15. **General** This fund has been created for the general benefits of the personnel collectively.

Objects

16. The objects of the General welfare fund are as follows:-

a. To adopt permanent measures for benefit of serving personnel the provisions of which is not the responsibility of the Government ie the measures that would help in the well-being send morale of the officers and airmen and improve their conditions in general.

- b. To give loans /grants in the name of the BAF to charitable , philanthropic, benevolent and welfare organizations or agencies which provide assistance to serving or retired Air Force personnel.

Income

17. The income of this fund is made up as follows:

- a. Donations.
- b. Yearly BAF share from Fuji Foundation.
- c. CSD Profits.
- d. Income from investments.
- e. Any other income.

Investments

18. 75% of general welfare fund is to be held in investments at all times to earn regular income for the fund.

Procedure for loans/grants

19. Applications for loans /grants with full justification are to be submitted to Air HQs along with the following information:

- a. Purpose of which assistance required.
- b. Total cost of the proposed project /scheme.
- c. Amount of funds locally available.
- d. Amount of grant needed, if any. along with justification.
- e. Amount of loan needed from Air HQ.
- f. Monthly /Quarterly installments for repayment of loans.
- g. A copy of the latest monthly balance sheet.

Reference : AFO 176-9.

TOPIC-12

BAF FAMILY WELFARE SCHEME (FWS)

Introduction

1. It has been observed that most of the BAF personnel cannot leave adequate financial provision to cater for their families in the event of ultimately death/disablement. The family therefore faces immense difficulties in most of such eventualities. The existing group insurance benefits are not considered adequate and also no participated by all , It has therefore been decided to discontinue existing group insurance scheme and introduce a scheme wef January 1984 which will provide more assistance and will cover all personnel. Participation in this scheme is compulsory for all personnel.

Title

2. The scheme shall be known as “BAF Personnel/ Family Welfare Scheme”.

Object of the scheme

3. The object of the scheme is to give financial assistance to the BAF personnel in the event of any one of the following occurrence:

- a. On death while in service due to any reason except the following :
 - (1) War
 - (2) While engaged in activities subversive of the state or discipline.
- b. On total (100% and permanent) disability while in service, due to wound injury except inflicted due to reasons stated in para 3a (ii) above.

Period of Applicability

4. The scheme shall be applicable from 1st January to 31st December every year. If an individual retires any time during the currency of the scheme, he shall be covered up to 31st December of the same year notwithstanding such retirement.

Rate of contribution

5. All BAF personnel will contribute to the scheme at the following rates:

- | | | |
|----|-----------------------|------------------------|
| a. | Officers | Tk. 1,000.00 per year. |
| b. | MWO/WO/JCO/Cadets | Tk. 500.00 per year. |
| c. | SNCOs | Tk. 400.00 per year. |
| d. | Airmen/MODC/ Recruits | Tk. 300.00 per year. |

Extent of financial assistance

6. The following financial assistance will be provided :

| | <u>On Death</u> | <u>On total and permanent disablement</u> |
|-------------------------|-----------------|---|
| a. Officers | 10,00,000.00 | 5,00,000.00 |
| b. MWOs/SWOs/WOs/Cadets | 5,00,000.00 | 2,50,000.00 |
| c. SNCOs | 4,00,000.00 | 2,00,000.00 |
| d. Airmen/MODC/Rects | 3,00,000.00 | 1,50,000.00 |

Method of Recovery of Contribution

7. Contribution from officers, cadets, MWOs/SWOs/WOs and SNCOs will be recovered through their respective mess bills for the month of November every year. The messes will remit the money so recovered along with consolidated list of personnel and declaration forms dully filled in , through cheque drawn in favour of “Central Non-public Fund, BAF” by 20th December. Contribution from others will be recovered in the pay parade held on 1st December and remitted in the same manner by the service Institute.

Procedure of claiming the Assistance

8. On death of an individual, a pre-receipted contingent bill supported by POR and death certificate is to be sent to Air Headquarters immediately. On total and permanent disablement, the pre-receipted contingent bill dully supported by the POR only is to be sent for payment. On death /disablement after retirement but during the currency of the period, the claim will be processed through BAF record office/ Air Secy.

Source of Income to Finance the scheme

9. Income to finance the scheme shall be divided from the following sources:

- a. Contribution as per Para 5.
- b. Any donations received for welfare of BAF personnel.
- c. Income from profit sharing contract, if any.
- d. Any other source as may be decided by COAS from time to time.

Operation and Control Fund

10. The account of the scheme will be maintained as a subsidiary to central Non-public fund under the overall control of ACAS (A).

Reference : AFO- 176-18.

TOPIC-13

OFFICERS BENEVOLENT FUND (OBF)

1. Officers Benevolent Fund has been established at Air Headquarters to afford monetary assistance to the families / dependents of the deceased Officers and also Officers who are permanently disabled while in service. The scope and operation of the fund are explained in the subsequent paragraphs:

Aim of the Fund

2. The aim of the fund is to extend financial assistance to the following:
- a. Widow of a deceased officer.
 - b. Next of kin of deceased un-married officer.
 - c. School/College going children of deceased officers where death is not attributable to service.
 - d. Officers who are declared as permanently disabled.

Subscription to the Fund

3. All Officers, except Army Officers on seconded to BAF will subscribe to the Officers Benevolent Fund at the following rates, and recovery will be made by the Officers Messes concerned thorough monthly Mess Bill:

- | | | |
|----|--------------------|---------------|
| a. | Plt Offr to Flt Lt | Tk. 60.00 P.M |
| b. | Sqn Ldr and above | Tk. 70.00 P.M |

Financial Assistant

4. The following financial assistance will normally be given from this Fund:

- a. Lump-Sum Grant

(1) On death of an Officer while in service, a lump-sum grant of Tk. 1,50,000.00 will be paid to the widow if the officer was married.

This grant will be paid to the next of kin/parent (mother/father) if the officer was unmarried.

(2) Lump-sum grant may be sanctioned to other dependents of a deceased officer, on merit.

(3) Lump-sum grant at the following rate will be paid to an officer who is declared permanently disabled while in service. The payment of

the grant, will, however, be made after the officer is struck off duty on invalidment/release/retirement from service:

Where the disability is 20% to 39% Tk. 60,000.00

Where the disability is 39% to 59% Tk. 90,000.00

Where the disability is 60% to 100% Tk. 1,50,000.00

(4) Lump-sum grant may be sanctioned to the widows of deceased officers for marriage of their daughters. The amount of such grant will, however, be determined on the merit of each case.

b. Grant to the Widows and Children of Officers who die while in Service but death is not attributable to or aggravated due to condition of Military Service :-

(1) Grant to the Widows: The widow of an officer will be paid monthly grant at the following rate till her re-marriage or death:

| Pension etc. from Government | Grant from O.B.F |
|---|-------------------------|
| (a) Where the monthly pension including children allowance granted by the Government does not exceed Tk. 100/= | Tk. 500/-P.M |
| (b) Where the monthly pension including children allowance granted from Government exceeds Tk. 100/=, but does not exceed Tk. 200/= | Tk. 400/-P.M |
| (c) Where the monthly pension including children allowance granted from Government exceeds Tk. 200/=, but does not exceed Tk. 300/= | Tk. 300/-P.M |
| (d) Where the monthly pension including children allowance granted from Government exceeds Tk. 300/=, but does not exceed Tk. 400/= | Tk. 200/-P.M |
| (e) Where the monthly pension including children allowance granted from Government exceeds Tk. 400/=, but does not exceed Tk. 500/= | Tk. 100/-P.M |

(2) **Children Education Allowance:** Children education allowance will be paid at the following rates until a child discontinues studies, or gets married or is employed, whichever occurs earlier:

| | |
|--------------------------|--------------|
| School-going | Tk. 75/-P.M |
| College/University-going | Tk. 100/-P.M |

Procedure for Payment

5. a. Payment of Lump-sum Grant, The claim for lump-sum grant to the widow /parent/next of kin of an officer who dies in service, is to be raised by parent unit immediately after the death of an officer. The contingent bill, duly supported by the P.O.R promulgating the death of an officer, is to be forwarded to Deputy Director of Budget & Accts. (Accts.) for disbursement. In order to avoid delay in the payment of the lump-sum grant, Bases/Unit may pay the entitled amount to the widow/parent/next of kin from the local Non-public Funds, Immediately after the death of the officer. The amount will be reimbursed from the Officers Benevolent Fund on receipt of the claim and the contingent bill at Air Headquarters. The grant people to an officer permanently disabled will be paid by the Deputy Director of Bgt & Accts. (Accts.) after the disabled officer is struck off duty on invalidment/retirement/release from the Service.
- b. Payment of children Education Allowance Application for education allowance are to be forwarded to Air Headquarters in duplicate by the mother/guardian of the children as per specimen attached as Appendix to this Order. The allowance will be paid by Deputy Director of Bgt. & Accts, (Accts.) monthly. Along with the grant (if any) payable under para 4 (b) (i).
- c. Payment of Monthly Grant to the Widow – The monthly grant to the widow of a deceased officer whose death is declared neither attributable to nor aggravated due to conditions of Military Service will be paid by the Deputy Director of Budget and Accounts (Accounts), after the proceedings of the Medical Board regarding non-attributability of the death is approved. The payment will, however, be made with retrospective effect i.e. from the date of the death of the officer.

Reference: AFO - 176-5 & Air HQ/28351/Fin (Non-Pub)/V-06/42A Dt 28 Jun 10.

TOPIC-14

AUDIT OF NON -PUBLIC FUNDS

1. The following instructions will govern the audit of non-public fund accounts maintained at BAF Bases, units and stations.

Composition of Audit Board

2.
 - a. The accounts of all non-public funds will be audited every six months up to and including 30th June and 31st December by an audit board, to be assembled as soon as possible after those dates.
 - b. The audit board will be composed of not less than two officers, one of whom should be an officer of the accounts branch. The president of the audit board, wherever possible should be a senior officer. Where it should be found impracticable for an accountant officer on the strength of the unit to be a member of the audit board, his place will be taken by another officer.
 - c. The names of the officers' constituting the audit board will be promulgated in the station or unit routine orders prior to the end of each six monthly audit board period. The routine orders should detail by name all the non-public accounts to be audited.

Responsibilities of Audit Board

3. The officer appointed as president of the audit board will check the cash balances in hand of all accounts to be audited or detail a member of the audit board to do so on the morning of the first day of the ensuing audit period. Bank statement or certificate of balance should be obtained for each account and the bank balance verified at the same time the cash balance is checked. Although conditions may not always permit this, but where both balance can be checked before the commencement of business on the first day of the ensuing period this should be always done, otherwise whenever the bank certificates become available and the bank balances are checked the checking officer should at the same time also verify the cash balances. The checking officer will personally record in figures and inwards, the bank and cash balances, found at his check, in a signed and dated certificate in the cash book of each non-public fund account.
4. The president and members of the audit board will be collectively responsible to the commanding officer, on which they were appointed, for thorough examination of all the non-public accounts. In their proceedings, the audit board will report any irregularity revealed by the audit or any transaction which in their opinion was such importance as to require the approval or cognizance of higher authority. The audit board will also bring to notice any items of expenditure which, though legitimately incurred, are considered excessive or unjustified.

Guidelines for the Audit Board

5. The board will also satisfy themselves that:
- a. The accounts have been maintained in accordance with the prescribed procedure.
 - b. The accounts are arithmetically correct, balances have been correctly brought forwarded from the last period and the objections and observations raised by the audit board and Air Headquarters on the accounts of previous audit period have been cleared.
 - c. All receipts and disbursement are sufficiently supported by vouchers and having regard to the authorised objects of each fund, expenditure is legitimate and reasonable.
 - d. All canteen rebates, mess maintenance allowance and other income due to the funds have been credited in full, without any deductions.
 - e. All known liabilities are included in the balance sheet, including such contingent liabilities as subscriptions due to the BAF Central Funds etc.
 - f. Assets are not over valued and surplus funds are invested in Government securities, saving certificate etc.
 - g. Assets have been adequately insured and renewal premiums have been paid up to date.
 - h. Cash assets are available to the amounts shown in the balance sheets.
 - j. Cash in hand is within the limits laid down by Air Headquarters and is banked at frequent intervals. If owing to local circumstances, are difficulties arise in these matters, the arrangements in force should be specified in the board's proceedings together with the board's opinion as to their adequacy.
 - k. Mess and institute property is recorded in the appropriate books and property lists and property held agrees with records. Independent check of property belonging to all non-public accounts has been carried out by the board of officers detailed for the check.
 - l. All welfare property and grants have been properly accounted for.
 - m. No loans/grants have been made by one non-public accounts to another.
 - n. Investment certificate, titles etc are held by the bank and have been produced to the audit board.
 - p. Routine and surprise checks of cash have been carried out by the commanding officer.

- q. Monthly contributions to Central Non-Public Fund have been correctly worked out and remitted to Air Headquarters in time.
 - r. No subscription and contributions other than those authorised under standard accounting instruction or by Air Headquarters are levied on officers and airmen.
 - s. At station and units where canteens are financed and managed by their PSIs, proper records are maintained of canteen stocks and physical checks thereof carried out every month by an independent checker and at the end of each six monthly period by a board of officers.
 - t. The balance sheets reflect an accurate position of the state of accounts. Each balance sheet must show :
 - (1) Details of sundry creditors.
 - (2) Details of the sundry debtors, other than mess bills.
 - (3) In the case of outstanding mess bill, the officers' mess balance sheet and the Sergeants' mess balance sheet must show :
 - (a) Outstanding for the current month.
 - (b) Outstanding for the previous month.
 - (c) Remaining items, with the brief statement of action taken to clear.
 - u. The annual physical check of library books belonging to non-public funds has been carried out in accordance with AFO No. 176-6.
 - v. Monthly balance sheets have been regularly prepared by all non-public fund accounts by 20th of every following month.
6. The president and member of the audit board, at the conclusion of the audit will:
- a. Notify their objections and observation to respective officer-in-charge non-public fund accounts for furnishing replies.
 - b. The audit board on receipt will scrutinized the replies given by officer in charge accounts and verify their correctness, with reference to records, where necessary. Such objections and observations where the board feels satisfied with the replies will be dropped, leaving only those to be included in their proceedings for which either the replies given are not satisfactory or they involve irregularities which cannot possibly be rectified locally and which must be brought to the notice of higher authorities.

c. Certified on each balance sheet that it has been audited in accordance with the requirements of this order, and it is correct to the best of their knowledge and brief, subject to any observations of the board recorded in the proceedings. Each balance sheet will be dated at the time of the board's certifications.

d. Recorded their proceedings in triplicate on BAF Form-2.

e. Insert a certificate that all the requirements of para.7 of this order have been observed. Where this confirmation cannot be given in any particulars instance necessary observations must be raised.

f. Quote in their proceedings, the cash and bank balances found on each account.

g. Make any recommendations regarding the keeping of the accounts or the operation of the fund, which the board may consider desirable.

h. Render the certificate required by Para 12 of this order in applicable cases.

7. The proceedings of the audit board will be laid before the commanding officer who ordered the assembly of the board. The commanding officer will scrutinize the observations and the recommendations of the audit board and will take the following action:

a. Add his remarks to the Form-2 and state any action by him on the observations raised by the audit board and recommendations, if any, made by them.

b. Certify that all non-public accounts have been audited and that a balance sheet for each account and certificate of check of property and canteen stock (where applicable) has been included in the audit board's proceedings.

c. Arrange for certified copies of each balance sheet to be exhibited in prominent position in the appropriate messes and institutes.

d. Ensure that the audit board's proceedings are submitted to Air Headquarters (Directorate of Finance) within two month of the close of the six monthly audit period. Should this period be exceeded, the commanding officer (Air Officer Commanding/Base Commander) will provide an explanation of the delay in his remarks under (a) above.

Control by Higher Authority

8. Audit board proceedings and balance sheet will be rendered in duplicate by all units to Air Headquarters. Air Headquarters will scrutinize the audit board proceedings, raise observations, if any, and pursue their clearance. On final

clearance of the observations or if there are no observations to be raised, the proceedings will be approved and Form-2 will be completed by Air Headquarters. One copy of the proceedings will then be returned to the unit and the duplicate copy retained by Air Headquarters (Directorate of Finance).

Disbandment of Units

9. When a base, unit or station operating its non-public fund accounts independently disbands, the accounts will be made up to the date of disbandment and audited in accordance with preceding paragraph of this order. On the closing of each non-public accounts, on the disbandment of a unit, the officer-in-charge of the each account will certify on the final balance sheet that all outstanding liabilities have been discharged and that all the claims against the account have been paid.

10. The president of the final audit board will certify on Form-2 that :

- a. Specimen signatures of the officers operating the non-public accounts, during the period of disbandment and until final disbandment, are in possession of the bank and that the bank has acknowledged receipt of the authorised given for the operation of the accounts by those officers.
- b. The amount of the cheques drawn for the final balances agree with the bank statements after making allowance for unrepresented cheques and any bank charges.

Reference: AFO 176-4

TOPIC-15

INCOME TAX

Income Tax

1. In order to generate revenue, government imposes tax on various areas. Of them, income tax is the tax which is lived on the taxable income of a person or entity as per the provisions of the income tax Ordinance, 1984. It is calculated and computed with reference to the total income of an assessee for a particular period (normally, on annual basis). No specific definition of income tax has been given in the income tax Ordinance, 1984. But in section 16 of the ITO, 1984, it has been said that income tax for any assessment year at any rates shall be charged, levied, paid and collected in respect of the total income of the income year or income years of every person.

Resident

2. As per section 2(55) of ITO, 'Resident', in respect of any income year, means- an individual who has been in Bangladesh-

- a. For a period of, or for periods amounting in all to, one hundred and eighty-two days or more in that year; or
- b. For a period of, or periods amounting in all to, ninety days or more in that year having previously been in Bangladesh for a period of, or periods amounting in all to, three hundred and sixty-five days or more during four years preceding that year.

Non-Resident

3. An individual will be declared as 'Non Resident' as per section 2(42) in any income year if he does not fulfill any of the conditions stated in section 2 (55) of the ITO, 1984. As per the citizenship, a non-resident can also be divided into following two categories: (a) Non- resident Bangladeshi and (b) Non-resident Foreigner.

Residential Status of Assessee

4. Residential status refers either to the period of stay of an assessee in Bangladesh or degree of control of management of the affairs of an assessee during the income year. This has a significant bearing on the Tax liability as incidence of income tax varies according to the residential status of an assessee. For example, a non-resident will not be taxed on income earned outside Bangladesh while resident is taxed on global income. In Bangladesh, according to the provisions stated in section 2(55) or 2(42) of the ITO 1984, it is determined whether an assessee is resident or non-resident. Such residential status is determined only by the specific provisions of this ordinance but not by any provision of other laws of the country.

Income Year

5. The general rule of taxability is that the tax is levied in each financial year commencing on 1st July (known as assessment year in the scheme of the income tax Ordinance, 1984) in respect of income earned in the "Income Year". Section 2 (35) of the ITO, 1984; indicates income year as the financial year immediately preceding the assessment or any other accounting period (not exceeding twelve months) as adopted by the assessee and ending within the said financial year. Thus, if the assessment year is 2014-15, financial year 2013-14 is the income year.

Assessment Year

6. According to section 2 (9) of the ITO, 1984; the term "Assessment Year" means the period of twelve months commencing on the first day of July every year. Thus, the assessment year always begins on 1st July and ends on 30th June every year. This period is also known as the financial year. Accordingly, it is the current financial year in which income of the immediately preceding financial year (known as income year) is assessed. From the following example, we can see the determination of assessment year:

Income Year**Assessment Year**

| | | |
|----------------------|---------------|-------------|
| 01.07.16 to 30.06.17 | (FY 2016 -17) | 2017 - 2018 |
| 01.07.17 to 30.06.18 | (FY 2017 -18) | 2018 - 2019 |

Assessee

7. Assessee is a person who is liable to pay any sum under the income Tax Ordinance, 1984 or in respect of whom the proceedings have been initiated under this Ordinance. According to section 2(7) of the ITO, 1984, the term "assessee" includes:

- (a) Every person in respect whom any proceeding under this Ordinance has been taken for the assessment of his income or the income of any other person in respect of which is assessable, or of the amount of refund due to him or to such other person.
- (b) Every person who is required to file a return under section 75, 89 or 91.
- (c) Every person who desires to be assessed and submits his return of income under this Ordinance.
- (d) Every person who is deemed to be an assessee, or an assessee in default, under any provision of this Ordinance.

TIN (Tax Payer's Identification Number)

8. As a part of Tax Reform Initiatives, TIN has been introduced by the Finance Act 1993, introducing a section 184B in the ITO, 1984 and has taken into effect on July 1, 1994. According to which every assessee or any person applies manually for TIN will be issued a certificate containing 10 digits TIN. It is no longer been

applicable after the e-TIN system has been introduced. Hence, e-TIN certificate has to be obtained by an assessee instead of TIN. It is the identification no of every assessee for paying tax for his/ her earnings. If once *TIN* has created then every year TIN holder has to submit *income tax return*.

e-TIN

9. For the *income tax* payee needs a *TIN certificate* in *Bangladesh*. It means *Taxpayers* Identification Number. This number is given by NBR (National Board of Revenue) to an individual. The NBR has introduced a new electronic TIN through online with 12 digits replacing the earlier ten digits which is termed as e-TIN or Electronic Taxpayer's Identification Number. It is 12 digit numbers but earlier it was 10 digit numbers. New taxpayer will get 12 digit numbers which is a digitalized service from National Board of Revenue (NBR). It has started from 1 July 2013.

Every assessee has to apply manually or electrically to get 12 digits eTIN. The application may be submitted electronically through the website –www.incometax.gov.bd, hosted by NBR or manually in prescribed form to Deputy Commissioner of Taxes. Here it is to be mentioned that TIN may be issued without any application where any income tax authority has found a person having taxable income during the year and has failed to apply before issuance of the said number. Requirement of TIN certificate or an acknowledgement receipt containing twelve digit TIN is mandatory in the following cases as per section 75.

- a. Bank loan
- b. Opening Letter of Credit
- c. To get VAT registration
- d. Issuance or renewal of business license
- e. Issue of credit card
- f. Being director of a company
- g. Registration, change or ownership or renewal of fitness of a car
- j. Registration for purchase of Land, building and apartments.

Income

10. The concept of income is central to the Income Tax Act as it is the income that is taxed. According to the Oxford Dictionary, the term "income" means periodical, specially annual receipt from one's work, land, investment. As per Section 2(34) of the ITO, 1984, income includes-

- a. Any income, profits or gains, from whatever source derived, chargeable to tax under any provision of this Ordinance under any head specified in section 20 (i.e. salaries, interest on securities, income from house property,

- b. agricultural income, income from business or profession, capital gains and income from other sources);
- c. Any loss of such income, profits of gains;
- c. Any sum deemed to be income or any income accruing or arising or received, or deemed to accrue or arise or be received in Bangladesh under any provision of this Ordinance.

Classification of Income

11. a. **Non-assessable income** Those income which are not included in the computation of total income of an assessee, are non-assessable income. A list of such income is given under section 44(1), in part A of the Sixth schedule of the ITO, 1984. According to section 44(4), the government by notification in the Official Gazette, can make necessary inclusion or exclusion of incomes in the list considered to be non-assessable. For example, income from interest on deposit pension scheme; pension gratuity etc.
- b. **Assessable income** Assessable incomes are those incomes, which are included in the determination of the total income of an assessee. For example, receipt of Tk.74,220.00 as bonus is assessable and hence included under total income. The total of assessable incomes for various sources is known as total income of an assessee. Assessable income can again be classified into:
 - (1) Tax free income
 - (2) Tax credit income and
 - (3) Tax payable income

Tax free income Tax free incomes are those incomes, which are included in the determination of the total income of an assessee for computing total income and applicable tax rates. However, tax relief or rebate is allowed on average rate on such income. According to section 44(2)(a) and para 15 & 16 of the sixth schedule of the ITO, 1984, Income from the following two sources are considered as tax free income as tax rebate is allowed on such income at an average rate. They are income from partnership firm if tax has already been paid by the firm, income from association of persons on which tax has already been paid by the association.

Tax credit income Those incomes, which are included within the determination of the total income of an assessee for computing total income and increasing applicable tax rates. This is also known as investment allowance for tax rebate.

Tax Payable Income This is that part of total income for which the taxpayer actually pays tax. The amount is equal to the excess of assessable income over tax free and tax credit income.

Source Tax

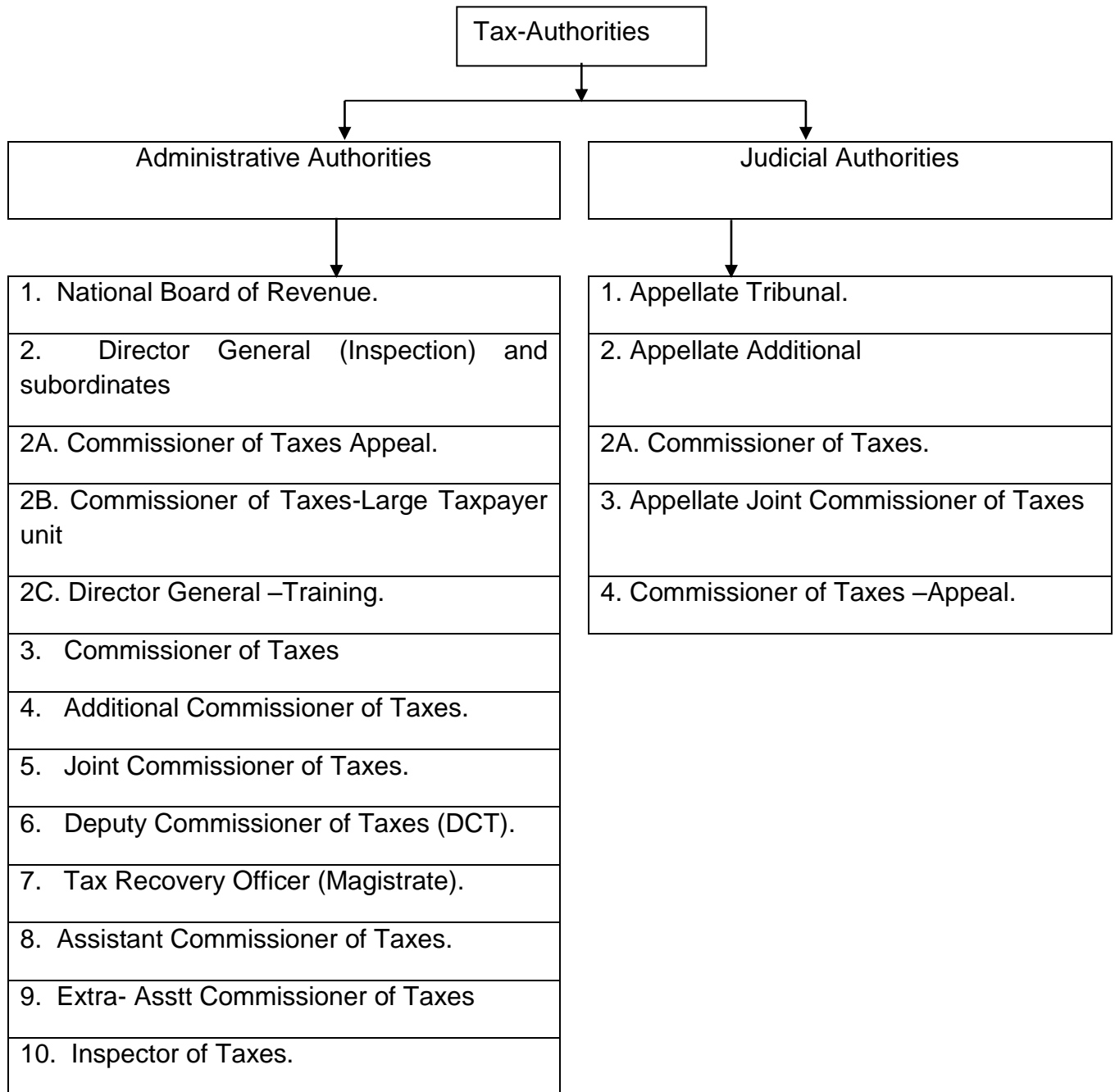
12. The person responsible for making any payment which constitutes income of the payee classifiable under the head “Salaries” shall, at the time of making such payment, deduct tax on the amount so payable at a rate representing the average of the rates applicable to the estimated total income of the payee under that head.

Advance Tax

13. Except as provided in sub-section (2), tax shall be payable by an assessee during each financial year by way of advance payment of tax, hereinafter referred to as “advance tax”, in accordance with the provisions hereafter made in this Chapter if the total income of the assessee for the latest income year in respect of which he has been assessed by way of regular assessment, or has been provisionally assessed under this Ordinance, or the Income-tax Act, 1922 (XI of 1922), [exceeds {four lakh taka}]

Income Tax Authorities

14. a The Income-tax authorities may be classified into two groups. They are:
- (1) Administrative and
 - (2) Judicial.
- b. The administrative authorities look after the administration and the judicial branch looks after Judicial matters. A chart showing the income tax authorities under each category is given below:



Tax Rates

15. a. Tax liability of an assessee is determined at the rate or rates applicable on the total income of the assessee. The rate of tax is not uniform for all types of assesseees and for any level of income. So it is important to know the rate or rates applicable for different types or assesseees in different assessment year.

For the Assessment Year of 2016-2017

| Taxable Income Slab | | Rate |
|---------------------|--------------|------|
| On the first Tk. | 2,50,000.00 | 00% |
| On the next Tk. | 4,00,000.00 | 10% |
| On the next Tk. | 5,00,000.00 | 15% |
| On the next Tk. | 6,00,000.00 | 20% |
| On the next Tk. | 30,00,000.00 | 25% |
| On the rest income | | 30% |

| For Female & Aged Personnel (65) | | Rate |
|----------------------------------|--------------|------|
| On the first Tk. | 3,00,000.00 | 00% |
| On the next Tk. | 4,00,000.00 | 10% |
| On the next Tk. | 5,00,000.00 | 15% |
| On the next Tk. | 6,00,000.00 | 20% |
| On the next Tk. | 30,00,000.00 | 25% |
| On the rest income | | 30% |

- b. For Disable tax payers tax free limit is Tk. 3,75,000.00 and for Wounded Freedom Fighters it is Tk. 4,25,000.00

- c. It is to be mentioned that the minimum tax liability of an assessee from the assessment year 2016-2017 is Tk. 5,000.00

Heads of Income

16. All income for the purpose of charge of income tax and computation of total income is classified and computed under the following heads of income namely:

- a. Income from salaries (Sec 21).
b. Income from interest on securities (Sec 22-23)

- c. Income from house property (Sec 24-25)
- d. Income from agriculture (Sec 26-27)
- e. Income from business or profession (Sec 28-30)
- f. Income from capital gains (Sec 31-32)
- g. Income from other sources (Sec 33-34).

Assessment of Individual

17. a. **Five Steps of Assessment**

- (1) **Determination of Total Income** First, incomes under different heads of income are determined and then total of these heads is computed.
- (2) **Determination of Tax-Credit Income** Tax credit income (Investment) as per second part of Schedule Six of ITO grouped together and total of such amount is computed.
- (3) **Determination of Tax Credit Allowance** Tax rebate @ 15% on (a) actual tax-credit income (investment) or (b) 25% total income excluding employers contribution to provident fund, if any and (c) Taka 1.5 lac- whichever of these three is less, is determined.
- (4) **Determination of Gross Tax** Rate of Tax under slab system is applied on total income and gross tax is computed.
- (5) **Determination of Net Tax** From total tax, tax-credit (investment) allowance and advance tax, if any paid, are deducted to arrive at net tax payable.

b. **Forms of Statement of Income****FORM OF RETURN OF INCOME UNDER THE INCOME TAX
ORDINANCE, 1984 (XXXVI OF 1984)****IT-11GA****FOR INDIVIDUAL AND OTHER TAXPAYERS
(OTHER THAN COMPANY)****Be a Respectable Taxpayer
Submit return in due time
Avoid penalty****Photograph of
the Assessee**[to be attested on
the photograph]

Put the tick (✓) mark wherever applicable

Self**Universal Self****Normal**

1. Name of the Assessee:

2. National ID No (if any) :

3. UTIN (if any):

| | | | | | | | | | | | |
|--|--|--|--|---|--|--|--|---|--|--|--|
| | | | | - | | | | - | | | |
|--|--|--|--|---|--|--|--|---|--|--|--|

4. e-TIN:

| | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|

5. (a) Circle:

(b) Taxes Zone:

6. Assessment Year:

7. Residential Status: Resident /Non-resident

8. Status: Individual Firm Association of Persons Hindu Undivided Family

9. Name of the employer/business (where applicable):

10. Wife/Husband's Name (if assessee, please mention TIN):

11. Father's Name:

12. Mother's Name:

13. Date of Birth (in case of individual) :

| | | | | | | | |
|--|--|--|--|--|--|--|--|
| | | | | | | | |
|--|--|--|--|--|--|--|--|

Day

Month

Year

14. Address (a) Present:

Permanent:

15. Telephone: Office/Business

Residential:

16. VAT Registration Number (if any):.....

Statement of income of the Assessee

Statement of income during the income year ended on

| Serial no. | Heads of Income | Amount in Taka |
|------------|---|----------------|
| 1 | Salaries : u/s 21 (as per schedule 1) | |
| 2 | Interest on Securities : u/s 22 | |
| 3 | Income from house property : u/s 24 (as per schedule 2) | |
| 4 | Agricultural income : u/s 26 | |
| 5 | Income from business or profession : u/s 28 | |
| 6 | Share of profit in a firm : | |
| 7 | Income of the spouse or minor child as applicable : u/s 43(4) | |
| 8 | Capital Gains : u/s 31 | |
| 9 | Income from other source : u/s 33 | |
| 10 | Total (serial no. 1 to 9) | |
| 11 | Foreign Income | |
| 12 | Total income (serial no. 10 and 11) | |
| 13 | Tax leviable on total income | |
| 14 | Tax rebate: u/s 44(2)(b)(as per schedule 3) | |
| 15 | Tax payable (difference between serial no. 13 and 14) | |
| 16 | Tax Payments: (a) Tax deducted/collected at source (Please attach supporting documents/statement) Tk (b) Advance tax u/s 64/68 (Please attach challan) Tk (c) Tax paid on the basis of this return (u/s 74) (Please attach challan/pay order/bank draft/cheque)Tk (d) Adjustment of Tax Refund (if any) Tk <div style="text-align: right;">Total of (a), (b), (c) and (d) Tk.</div> | |
| 17 | Difference between serial no. 15 and 16 (if any) | |
| 18 | Tax exempted and Tax free income | Tk. |
| 19 | Income tax paid in the last assessment year | Tk. |

If needed, please use separate sheet.*Verification**

IFather/ Husband UTIN/TIN
 solemnly declare that to the best of my knowledge and belief the information
 given in this return and statements and documents annexed herewith is correct and complete.

Place:

Date :

Signature

(Name in block letters) Designation
 and
 Seal (for other than individual)

SCHEDULES SHOWING DETAILS OF INCOME

Name of the Assessee:TIN

| | | | | | | | | | | | |
|--|--|--|---|--|--|--|---|--|--|--|--|
| | | | - | | | | - | | | | |
|--|--|--|---|--|--|--|---|--|--|--|--|

Schedule-1 (Salaries)

| Pay & Allowance | Amount of Income (Tk.) | Amount of exempted income (Tk.) | Net taxable income (Tk.) |
|---|------------------------------|---------------------------------------|--------------------------------|
| Basic pay | | | |
| Special pay | | | |
| Dearness allowance | | | |
| Conveyance allowance | | | |
| House rent allowance | | | |
| Medical allowance | | | |
| Servant allowance | | | |
| Leave allowance | | | |
| Honorarium / Reward/ Fee | | | |
| Overtime allowance | | | |
| Bonus / Ex-gratia | | | |
| Other allowances | | | |
| Employer's contribution to Recognized Provident Fund | | | |
| Interest accrued on Recognized Provident Fund | | | |
| Deemed income for transport facility | | | |
| Deemed income for free furnished/unfurnished accommodation | | | |
| Other, if any (give detail) | | | |
| Net taxable income from salary | | | |

Schedule-2 (House Property income)

| Location and description of property | Particulars | Tk. | Tk. |
|---|--|-----|-----|
| | 1. Annual rental income | | |
| | 2. Claimed Expenses : | | |
| | Repair, Collection, etc. | | |
| | Municipal or Local Tax | | |
| | Land Revenue | | |
| | Interest on Loan/Mortgage/Capital Charge | | |
| | Insurance Premium | | |
| | Vacancy Allowance | | |
| | Other, if any | | |
| | Total | | |
| | 3. Net income (difference between item 1 and 2) | | |

Schedule-3 (Investment tax credit)

(Section 44(2)(b) read with part 'B' of Sixth Schedule)

| | |
|--|----------|
| 1. Life insurance premium | Tk..... |
| 2. Contribution to deferred annuity | Tk |
| 3. Contribution to Provident Fund to which Provident Fund Act, 1925 applies DSOPF | Tk..... |
| 4. Self-contribution and employer's contribution to Recognized Provident Fund | Tk |
| 5. Contribution to Super Annuation Fund | Tk |
| 6. Investment in approved debenture or debenture stock, Stock or Shares | Tk |
| 7. Contribution to deposit pension scheme ABSS | Tk |
| 8. Contribution to Benevolent Fund and Group Insurance premium OBF | Tk |
| 9. Contribution to Zakat Fund | Tk |
| 10. Others, if any (give details) | Tk |
| Total | Tk |

****Please attach certificates/documents of investment.*****List of documents furnished**

| | |
|----|-----|
| 1. | 6. |
| 2. | 7. |
| 3. | 8. |
| 4. | 9. |
| 5. | 10. |

****Incomplete return is not acceptable***

Statement of Assets and Liabilities (as on.....)

Name of the Assessee:.....

.....

TIN

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

1. (a) **Business Capital** (Closing balance) Tk.
- (b) **Directors Shareholdings in Limited Companies (at cost)** Tk.
- Name of Companies Number of shares
-
2. **Non-Agricultural Property (at cost with legal expenses) :** Tk.
- Land/House property (Description and location of property)
-
3. **Agricultural Property (at cost with legal expenses) :** Tk.
- Land (Total land and location of land property)
-
4. **Investments:**
- (a) Shares/Debentures Tk.
- (b) Saving Certificate/Unit Certificate/Bond Tk.
- (c) Prize bond/Savings Scheme/ABSS Tk.
- (d) Loans given Tk.
- (e) Other Investment Tk.
- Total = Tk.
-
5. **Motor Vehicles (at cost) :** Tk.
- Type of motor vehicle and Registration number
6. **Jewellery (quantity and cost) :** Tk.
7. **Furniture (at cost) :** Tk.
8. **Electronic Equipment (at cost) :** Tk.
-
9. **Cash Asset Outside Business:**
- (a) Cash in hand Tk.
- (b) Cash at bank Tk.
- (c) Other deposits Tk.
- Total = Tk.

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B/F = Tk.

10. Any other assets
(With details)

Tk.

Total Assets Tk.

11. Less Liabilities:

- (a) Mortgages secured on property or land Tk.
- (b) Unsecured loans Tk.
- (c) Bank loan Tk.
- (d) Others Tk.

Total Liabilities Tk.

12. Net wealth as on last date of this income year
(Difference between total assets and total liabilities)

Tk.

13. Net wealth as on last date of previous income year

Tk.

14. Accretion in wealth (Difference between serial no. 12 and 13)

Tk.

15. (a) Family Expenditure: (Total expenditure as per Form IT 10 BB)

Tk.

(b) Number of dependent children of the family:

Adult

Child

16. Total Accretion of wealth (Total of serial 14 and 15)

Tk.

17. Sources of Fund :

- (i) Shown Return Income Tk.
- (ii) Tax exempted/Tax free Income Tk.
- (iii) Other receipts Tk.

Total source of Fund = Tk.

18. Difference (Between serial 16 and 17)

Tk.

I solemnly declare that to the best of my knowledge and belief the information given in the IT-10B is correct and complete.

Name & signature of the Assessee

Date

- *Assets and liabilities of self, spouse (if she/he is not an assessee), minor children and dependant(s) to be shown in the above statements.*

**If needed, please use separate sheet.*

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FORM

Form No. IT-10BB

Statement under section 75(2)(d)(i) and section 80 of the Income Tax Ordinance, 1984 (XXXVI of 1984) regarding particulars of life style

Name of the Assessee: TIN

| | | | | | | | | | | |
|--|--|--|---|--|--|--|---|--|--|--|
| | | | - | | | | - | | | |
|--|--|--|---|--|--|--|---|--|--|--|

| Serial No. | Particulars of Expenditure | Amount of Tk. | Comments |
|------------|---|---------------|----------|
| 1 | Personal and fooding expenses | Tk. | |
| 2 | Tax paid including deduction at source of the last financial year | Tk. | |
| 3 | Accommodation expenses | Tk. | |
| 4 | Transport expenses | Tk. | |
| 5 | Electricity Bill for residence | Tk. | |
| 6 | Wasa Bill for residence | Tk. | |
| 7 | Gas Bill for residence | Tk. | |
| 8 | Telephone Bill for residence | Tk. | |
| 9 | Education expenses for children | Tk. | |
| 10 | Personal expenses for Foreign travel | Tk. | |
| 11 | Festival and other special expenses, if any | Tk. | |
| | Total Expenditure | Tk. | |

I solemnly declare that to the best of my knowledge and belief the information given in the IT-10BB is correct and complete.

**If needed, please use separate sheet.*

✂.....

Acknowledgement Receipt of Income Tax Return

Name of the Assessee:

Assessment Year:

UTIN/TIN:

| | | | | | | | | | | |
|--|--|--|---|--|--|--|---|--|--|--|
| | | | - | | | | - | | | |
|--|--|--|---|--|--|--|---|--|--|--|

Circle:

Taxes Zone:

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Name and signature of the Assessee

Date

Instructions to fill up the Return Form

Instructions:

- (1) This return of income shall be signed and verified by the individual assessee or person as prescribed u/s 75 of the Income Tax Ordinance, 1984.
- (2) Enclose where applicable:
 - (a) Salary statement for salary income; Bank statement for interest; Certificate for interest on savings instruments; Rent agreement, receipts of municipal tax and land revenue, statement of house property loan interest, insurance premium for house property income; Statement of professional income as per IT Rule-8; Copy of assessment/ income statement and balance sheet for partnership income; Documents of capital gain; Dividend warrant for dividend income; Statement of other income; Documents in support of investments in savings certificates, LIP, DPS, Zakat, stock/share etc.
 - (b) Statement of income and expenditure; Manufacturing A/C, Trading and Profit & Loss A/C and Balance sheet;
 - (c) Depreciation chart claiming depreciation as per THIRD SCHEDULE of the Income Tax Ordinance, 1984;
 - (d) Computation of income according to Income tax Law;
- (3) Enclose separate statement for:
 - (a) Any income of the spouse of the assessee (if she/he is not an assessee), minor children and dependent;
 - (b) Tax exempted / tax free income.
- (4) Fulfillment of the conditions laid down in rule-38 is mandatory for submission of a return under "Self-Assessment".
- (5) Documents furnished to support the declaration should be signed by the assessee or his/her authorized representative.
- (6) The assessee shall submit his/her photograph with return after every five year.
- (7) Furnish the following information:
 - (a) Name, address and TIN of the partners if the assessee is a firm;
 - (b) Name of firm, address and TIN if the assessee is a partner;
 - (c) Name of the company, address and TIN if the assessee is a director.
- (8) Assets and liabilities of self, spouse (if she/he is not an assessee), minor children and dependent(s) to be shown in the IT-10B.
- (9) Signature is mandatory for all the assessee or his/her authorized representative. For individual, signature is also mandatory in I.T-10B and I.T-10BB.
- (10) If needed, please use separate sheet.

✂

Total income shown in Return: Tk

Tax paid: Tk

Net Wealth of Assessee: Tk

Date of receipt of return:

Serial No. in return register

Nature of Return : ☐ Self ☐ Universal Self ☐ Normal

Signature of Receiving
Officer with seal

Submission of Income Tax Return

18. The income tax return is required to be filed within the time as mentioned below, provided that the DCT has not extended the time for a further period.

a. In the case of a company, by the fifteenth day of July next following the income year or, where the fifteenth day of July falls before the expiry of six months from the end of the income year, before the expiry of such six months; and

b. In all other cases, by the thirtieth day of September next following the income year: Provided that an individual being government official engaged in higher education on deputation or employed under lien outside Bangladesh shall file return or returns for the period of such deputation or lien, at a time, within three months from the date of his return to Bangladesh.

Offences and Penalties under Income Tax Ordinance

19. A penalty may be imposed on the assessee for one or more of the faults and up to a sum indicated in the respective sections of the ordinance. Now a chart showing the nature of offences and penalties thereon is presented below:

| | Nature of Offences | Amount of Penalties |
|----|---|---|
| 1. | Penalty for not maintaining accounts in prescribed manner (Sec. 123): If an assessee fails to maintain books of accounts in pursuance of or for the purpose of Section 35(2) without reasonable cause, the DCT may impose penalty on the assessee. | a. A sum not exceeding one and a half times the amount of tax payable by him. b. If the total income does not exceed minimum taxable limit, the amount of penalty may be a sum up to Tk.100. |
| 2. | Penalty for failure to file return (Sec. 124): If an assessee fails to file return of income without reasonable cause., or any certificate or statement of accounts or TIN as per sec 184(e), the DCT may impose penalty. | A sum of Tk. 2,500 after expiry of due date. In case of continuing default, a further penalty of Tk. 250 for every month or fraction thereof. |
| 3. | Penalty for failure to pay advance tax (Sec. 125): If a person fails to pay advance tax or submits an incorrect statement of Income, the DCT may impose penalty on the assessee. | Penalty of a sum not exceeding the amount equal to the difference between actual tax payable and tax paid. |

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| | | |
|----|--|---|
| 4. | Penalty for non-compliance with notice (Sec. 126): If an assess fails to comply with any notice issued to him, the DCT may impose penalty on him. | A sum not exceeding the amount of tax chargeable on the total income of such person. |
| 5. | Penalty for failure to pay tax on the basis on return (Sec. 127): If an assess does not pay tax or the tax paid by him is less than 80% of the tax payable, the DCT may impose penalty. | A sum not exceeding 25% of that tax not paid or total tax payable. |
| 6. | Penalty for concealment of Income (Sec. 128) : If any person conceals particulars of his income or understates the value of any property in connection with its sale or transfer to evade tax, is subject to penalty. | A sum up to two and a half times the amount of tax sought to evade. It will be referred for prosecution under section 165 or 166. |
| 7. | Penalty for default in payment of tax (Sec. 137) : Where an assessee is in default or is deemed to be in default in making payment of tax, the DCT may impose penalty on the assessee. | A sum not exceeding the amount that shall be recovered from the assessee as arrear tax. |
| 8. | Penalty for failure to display TIN Certificate (Sec, 184 (c)) : If an assessee has business income, he has to collect TIN certificate from DCT for one time only and it should be displayed in the suitable place within business premise. Failure to observe this requirement is a punishable offence. | Penalty is imposed under section 124 at the amount prescribed therein. |

Reference: Income Tax by : Dr. Monjur Morshed Mahmud, Dr. Kanchan Kumar Purohit and Dr. Milan Kumar Bhattacharjee.

TOPIC-16

VALUE ADDED TAX

Value Added Tax

1. Value added tax refers to the tax applied on value added as per prescribed rate. In fact, it is a multi-stage indirect tax imposed on the value added at different stages starting from production to distribution process. In this connection let us refer to the definitions advanced by different authorities and authors:

- a. **The Oxford dictionary of Current English:** Value added Tax means “ a tax on the amount by which the value of an article has been increased at each stage of its production”.
- b. **D. K. Stout:** Value added tax is a multiple tax imposed at a flat rate upon the annual sales proceeds of a company less all its purchases from other business.
- c. **Canadian Royal Commission on Taxation (CRCT):** A tax on value added might best be described as a sophisticated turnover tax, where the cumulative tax factor is removed by taxing each transaction only in respect of the addition to sale value which has occurred in the stage immediately prior to the transaction in question.

Types of VAT

2. There are three types of VATs imposed under the VAT Act, Which are as follows:
 - a. Value Added Tax (VAT) under section 3 of the VAT Act.
 - b. Turnover Tax (TT) under Section 8 of the VAT Act and rule-4 of the VAT Rules, and
 - c. Supplementary Duty (SD) under Section 7 of the VAT Act.

Features of VAT

3. An analysis of VAT Act and Rules reveals the following features:
 - a. It has been framed by incorporating sales tax on imported goods and excise duty on domestic produced goods.
 - b. It is charged at flat rate of 15 % on taxable goods. But for certain sectors and goods and for annual turnover lower than Tk. 15 lac turnover tax and supplementary duties at some other rates instead of VAT is charged.

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- c. Some goods and services have been exempted from VAT such as:
- (1) Agricultural products of the country.
 - (2) Utensils from aluminum and materials produced from cotton and synthetics.
 - (3) Ball pen produces, Books binding enterprises.
 - (4) Cottage industry where investment in machinery, factory and other related items do not exceed Tk. 3 Lakh.
 - (5) Small restaurant, Sweet shop and Decorators of upazilla level.
 - (6) Leasing company engaged in renting factory of capital goods.
 - (6) Scientific instruments imported by educational institutions.
 - (7) Cold storage:
 - (a) For all export VAT is Zero i. e. exempted.
 - (b) VAT assesses need to be registered as per provision of the Act.

Goods & Services Subject to VAT

4. According to the Section 3 of the VAT Act. VAT is imposed on the following goods and services:
- a. All goods imported in Bangladesh except those mentioned in the First Schedule of the VAT Act:
 - b. All goods supplied except those goods mentioned in the First Schedule of the VAT Act:
 - c. All services provided in Bangladesh except those services mentioned in the Second Schedule of the VAT Act [vide Section 3 (1) of the VAT Act]. Under Section 3 of VAT following services come within the orbit of VAT:
 - (1) Hotel and Restaurant – big and medium ones situated in metropolitan city or District headquarters.
 - (2) Decorators- situated in metropolitan city or district headquarters.
 - (3) Motor garage workshop.

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- (4) Construction firm.
- (5) Godown serving on commercial basis.
- (6) Advertising firm.
- (7) Telephone Telex and Fax-serving on commercial basis.
- (8) Mechanized laundry.
- (9) Indenting firm.
- (10) Printing firm except where tax exemption is given for printing educational materials and journals.
- (11) Auction firm.
- (12) Land Development firm.
- (13) Video-cassette shops.
- (14) Travel Agency.
- (15) Community center.
- (16) Cinema, Studio and Color Photo Manufacturer.
- (17) Sweet Shops-big and medium situated in Metropolitan City and District, Head Quarters, etc.

Goods and Services Exempted from VAT

5. In the First schedule, following goods are mentioned as exempted goods:
- a. All goods as specified in the First Schedule of the Excises and Salt Act, 1944 (1 of 1944), in case of manufacturing or production thereof in Bangladesh.
 - b. All goods as mentioned in the Second Schedule of the Narcoties Control Act, 1990 (Act No 20 of 1990), in case of manufacturing or production thereof in Bangladesh.
 - c. Goods under Harmonized Commodity Description and Coding System (H.S. Code) Here, according to the First Schedule of the VAT Act, amended by the Finance Act 2000, goods are listed against 115 Handing Numbers, of which 4.1 Heading Numbers include “all H.S Codes” and the remaining 74 Heading numbers include 359 H.S Codes.

The above goods are mainly primary goods’ of the agricultural sector, live animals and meats thereof, fishes, etc. such as: natural honey, vegetable, oil

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seeds, animal hides, silk, living horse and animals, meats of animals, fish, dry fish, horns of deer, etc. Besides under SRO 204/91/22 & different circulars issued from time to time following goods have been exempted:

- (1) Cloths made of cotton and synthetics.
- (2) Malaria, TB cancer preventive medicine.
- (3) Homoeopathic medicine.
- (4) Family planning items.
- (5) Chemical fertilizer and pesticides.
- (6) Books and periodicals.
- (7) Animal Feed, etc.

There were 65 services listed in the Second Schedule for tax exemption till 1999-2000. But in the FY 2000-2001 the Second Schedule has been replaced by a new schedule in which the list of exempted services was included, by keeping similarity with the First Schedule. In the new Second Schedule exempted services have been classified into seven categories as follows:

- (1) Fundamental services for livelihood.
- (2) Social welfare services.
- (3) Services relating to culture.
- (4) Services relating to money and finance.
- (5) Transport services.
- (6) Personal services and
- (7) Other services other than the above.

Valuation of goods & services for charging VAT

6. Valuation will be made under the following methods:

- a. **For imported Goods.** VAT will be charged on the value which is determined under section 25 & 25A of custom Act. for charging import duty plus import duty, supplementary duty and other duty and taxes on the goods.
- b. **Supplier of goods.** Valuation will be made based on price charged by producer manufacturer of the goods plus taxes, duties and rates paid on the goods.

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- c. **Provider of services.** Price charged by the provider of services to the users.
- d. **Manufacturer or producer.** Cost of goods plus his other cost and profit based on which he will declare the price of the goods. This declaration will have to be made under prescribed form and to be submitted to divisional concerned officer. This declared value will be the basis of charging VAT.
- e. **Wholesaler & Retailer.** The sale price of the goods charged by other on customers.

If, however, any registered producer purchases goods under contract as to Brand item from any other registered producer, then Board shall have the power to provide rules for determining value of those goods.

VAT Administration

7. Like all other taxes, the apex body of VAT administration is the National Board or Revenue (NBR). It appoints the following required VAT Officers for a specified jurisdiction through Official Gazette Notification:

- a. Commissioner, Value Added Tax.
- b. Commissioner (Appeal), Value Added Tax.
- c. Commissioner large unit- VAT.
- d. Director General - Audit & Inspection.
- e. Director Duty Rebate-Drawback-VAT.
- f. Additional Commissioner, Value Added Tax.
- g. Joint Commissioner, Value Added Tax.
- h. Deputy Commissioner, Value Added Tax.
- j. Assistant Commissioner, Value Added Tax.
- k. Superintendent, Value Added Tax.
- l. Inspector, Value Added tax.
- m. Other Value Added Tax Officer with any designation which include Inspectors,

The Commissioner performs all the functions relevant to VAT administration and collection with the help of subordinate authorities. However, Commissioner (Appeal) is

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responsible for judicial functions relevant to tax appeal. NBR decides the function and responsibilities of different authorities.

Duties & Responsibilities of VAT Assessee

8. A VAT assessee needs to pay tax, maintains account and document properly. To this end his duties and responsibilities are as follows:

- a. To ascertain tax liability through Current Account at the time of supply of goods and deposit relevant tax to the exchequer.
- b. To fill up and make entry in current account, purchase and sale account and transfer the relevant items in concerned books and documents periodically.
- c. To deposit relevant books and accounts to tax authority in due time.
- d. To keep in safe custody all accounts and books relevant of VAT at least for six years.
- e. To produce relevant books and accounts to tax authority on demand.
- f. To allow tax officials to enter into his business premises
- g. To maintain invoice to ensure refund and rebate of tax.
- h. To supply invoice to purchaser at the time of supply of goods.

VAT Rate

9. (Under Section 3 of the VAT Act):

As per SRO-06/Mushak/2016-, Dated 02 June 2016, the present rate of VDS is as follows:

| Ser No | Service Code | Description | VAT Rate |
|--------|--------------|---|----------------------|
| 1. | S002.00 | Decorators and caterers | 15% |
| 2. | S003.10 | Motor vehicles garage and workshop | 10% |
| 3. | S003.20 | Dockyard | 10% |
| 4. | S004.00 | Construction Contractor | 6% |
| 5. | S008.10 | Printing Press | 15% |
| 6. | S009.00 | Auctioneers | 15% |
| 7. | S010.10 | Land Development Organization | 3% |
| 8. | S010.20 | Building Construction Organization: a. 1-1100 Sq-ft b. 1101-1600 Sq-ft c. 1601 Sq-ft | 1.5% 2.5% 4.5% |
| 9. | S014.00 | Indenting Organization | 15% |

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| | | | |
|-----|---------|--|-------------|
| 10. | S020.00 | Survey Firm | 15% |
| 11. | S021.00 | Plant and capital equipment rent provider organization | 15% |
| 12. | S024.00 | Furniture Sales Center: a. Manufacturing Level b. Sales Level (Show Room) | 6% 4% |
| 13. | S028.00 | Courier and express mail service | 15% |
| 14. | S031.00 | Repairing and servicing of taxable goods in exchange of money | 15% |
| 15. | S032.00 | Consultancy and supervisory Firm | 15% |
| 16. | S033.00 | Lessor (Izaradar) | 15% |
| 17. | S034.00 | Audit and Accounting Firm | 15% |
| 18. | S037.00 | Procurement Provider | 5% |
| 19. | S040.00 | Security Services | 15% |
| 20. | S045.00 | Legal Advisors | 15% |
| 21. | S048.00 | Transport Contractor: a. Petroleum Goods Transportation b. Others Transportation | 4.5% 10% |
| 22. | S049.00 | Rent a Vehicle | 15% |
| 23. | S050.10 | Architect, Interior designers or interior decorator | 15% |
| 24. | S050.20 | Graphic Designer | 15% |
| 25. | S051.00 | Engineering Firms | 15% |
| 26. | S052.00 | Sound and lighting instrument renter | 15% |
| 27. | S053.00 | Participants' in board meetings | 15% |
| 28. | S054.00 | Advertisement Broadcasting agency through satellite channel | 15% |
| 29. | S058.00 | Renter of chartered plans or Helicopters | 15% |
| 30. | S060.00 | Purchaser of Auctioned Goods | 4% |
| 31. | S065.00 | Clearing and maintaining agencies of building, floor and premises | 15% |
| 32. | S066.00 | Lottery ticket seller | 15% |
| 33. | S071.00 | Program Organizer | 15% |
| 34. | S072.00 | Human Resource Supplier or Management Organization | 15% |
| 35. | S099.10 | Information Technology Enabled Services | 4.5% |
| 36. | S099.20 | Other miscellaneous Services | 15% |
| 37. | S099.30 | Sponsorship Services | 15% |
| 38. | S099-60 | Credit Rating Agency's | 15% |

Penalties under VAT Act

10. An assessee under VAT may be penalized for offences stated in Section 37 & 38 and VAT Rule under Section 4 & 35. The offences and penalties are stated in the following chart:

| Ser No | Offences | Penalties |
|---------------|--|--|
| a. | (1) Failure to apply for registration in spite of the necessary. (2) Failure to submit any return within the stipulated time. (3) Failure to inform the VAT officer about any change in the information regarding registration: or (4) Failure to comply with the direction of any summon under section 25. (5) Violates any other provision of the VAT Act. | Fine up to Tk. 25,000.00 |
| b. | (1) Failure to submit VAT return. (2) Failure to VAT & Suppl, duty. (3) Making knowingly a false statement or false declaration: or (4) Obstructing at the time of entering or preventing from entering into the place of business any VAT officer authorized under the VAT Act. (5) Submission of such return which is untrue in respect important facts or (6) Evasion of tax or trying to evade tax by submitting may forged or false documents: or (7) Not maintaining of records which are required to be maintained according to the VAT Act ant the VAT Rules. (8) Taking any input tax credit through | Fine or two and half times of the amount of VAT, or where applicable, VAT and supplementary duty payable on the goods & Tk. 1 lakh whichever is higher. Further on being adjudicated by Court besides fine, imprisonment for maximum one year. |

| | | |
|--|---|--|
| | forged or false invoice; or | |
| | (9) Evading or attempting to evade VAT or supplementary duty by any other means: or | |
| | (10) Giving any tax invoice in which the amount of VAT is mentioned without being a registered person: or | |

Reference: Income Tax by : Dr. Monjur Morshed Mahmud, Dr. Kanchan Kumar Purohit and Dr. Milan Kumar Bhattacharjee.

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