

BENGAL CENTRAL BANK LTD.

Bengal Central Bank Ltd.

Harrison Road Branch.

285
/8

Name... *Principal, Presidency College*
Presidency College,
Calcutta...

NOTICE.

The Bank cannot undertake to forward Pass Books to constituents resident in Calcutta. Pass Books should be sent in to the Bank, to be written up at least once a month and called for again three or four days later.

Bengal Central Bank Ltd.

RULES

FOR

CURRENT DEPOSIT ACCOUNT.

1. Current Deposit Accounts are opened with sums of not less than Rs. 100/- in the names of parties known to the Bank or properly introduced. It is understood that the balance at credit will not, at any time, be allowed to fall under Rs. 100/-.

2. Interests allowed at the rate of $\frac{1}{2}$ per cent. per annum on minimum daily balances of Rs. 100/- to Rs. 1,00,000/-. Interest on sums over Rs. 1,00,000/- is allowed by special arrangement. No interest is allowed where the amount accrued is under Rs. 1/- half-yearly. An incidental charge of Rupee one is made every half year on or about 30th June and 31st December and a further charge of Rupee one per month is made in such months in which the balance at credit is allowed to fall under Rs. 100/-.

3. All payments for credit to Current Account should be accompanied by paying-in-slips. Remittances from mufassil constituents should be accompanied by a covering letter which shall be acknowledged by the Bank. Delays in acknowledgments, if any, should be reported to the Manager.

4. The Pass Books and Cheque Books are issued free of charge. In drawing against account a constituent should use only the forms of Cheques supplied to him by the Bank.

5. No Cheques should be drawn for a sum of less than Rs. 10/- Cheques drawn in excess of the balance at credit will be refused payment.

6. Cheques which are in any way mutilated or not drawn in conformity with the law will not be paid.

7. Any Cheque which is in any way altered, must have such alteration attested under the drawer's usual signature, otherwise payment will be refused.

8. Cheque Book will not be handed over to messenger but will be sent at constituent cost by registered post unless called for personally.

9. The Bank will register instructions from the drawer of a cheque to stop payment of it but cannot undertake any responsibility in case such instructions are overlooked.

10. The Bank accepts no responsibility in the case of any post dated cheque, *i. e.*, bearing a date subsequent to the date of presentation, which in the pressure of business may inadvertently be paid.

11. Constituents are to observe the same style of signature as the specimens left at the Bank, otherwise payment of cheques will not be made; change of address, if any, should always be notified to the Bank.

12. In drawing cheques, the amount, both in words and figures, should be written distinctly and in a way to prevent insertion of any other words.

13. Cheques supplied by the Bank are drawn out payable to "bearer" and should not be altered to "order" as the Bank cannot undertake to identify the endorsement on cheques.

14. Pass Books should be sent to the Bank as far as possible every month to be written up. All entries therein should be carefully examined by constituents and any error discovered, should be pointed out immediately, otherwise the delivery of the Pass Book will be considered a settlement of accounts with the Bank as correct to the date of the last entry therein.

15. Cheques on other Banks, if lodged after 12 noon on Saturdays and 2 p.m. on other days, will not be presented for realization until the following day.

16. Constituents should "Cross" all Cheques intended for collection before paying them into their accounts.

17. Cheques and Drafts on Banks who are members of the Clearing House will be collected free of charge and credited to Current Deposit Accounts. On all other demand Hundies and Bills for collection, a charge of 1/16 per cent. will be made with a minimum of -/4/-.

18. Local bills payable otherwise than on demand should be sent in at least one clear day before one date with a covering letter. A charge of 1/16 per cent. with a minimum of Re. 1/- is made on usance bills sent in for collection.

19. It is distinctly understood that though entries may have been made to the credit of an account and initialed for in the Pass Book should such entries be made up of cheques which are to be collected, they are not available for drawing against until the proceeds have been realised by the Bank. The Bank does not undertake to honour cheques drawn against unrealised or anticipated credits.

20. The Bank does not ordinarily correspond on matters relating to Current Accounts with local constituents; it is therefore requested that such business should either be transacted personally or through authorised agents.

21. Cheques which bear a date over six months anterior to the date of presentation will not be paid.

22. The Bank does not recognise trusts.

23. The Branches of Bank may fix business hours according to the convenience of the locality.

24. Constituents should not overdraw their accounts, even for small amounts without obtaining previous sanction of the Bank in writing.

Interest on overdrawn accounts is calculated upon the daily balance and added to the balance of the account on the last day of the month.

25. The Bank reserves to itself the right to add to or alter these rules without notice.

Principal, Presi-
In Account

Bengal Central

Dercy College, Cal.
with

Bank Limited.

Date 1944	Particulars.	Cheque No.	Dr.	Cr.	BALANCE.		Sign.	
					Dr. or Cr.	Amount.		
July 28	By Ch'				1000 - -	Cr	1000 - -	✓
31	To Asim Mukherji	17733	30 -	✓				
Aug 1	" Haridas Mukherji	302	36 -	✓				
2	" Suresh Ch. Misra	301	30 -	✓				
16	" R. C. Borah	304	335 15 -	✓				
21	By Ch'				100 - -	✓		
23	To Soutal K. Pyne	305	24 -	✓				
Sept 4	" Bhupati K. Banerji	306	250 -	✓				
6	" Suresh Ch. Misra	308	45 -	✓				
11	" Rai Chand Borah	307	335 15 -	✓				
12	" Haridas Mukherji	309	36 -	✓				
Oct 5	By Ch' Dr				250 - -	Cr	227 2 -	✓
			1127 10 -		1350 - -			

1944

oct 5	By	
Dec 12	To Haridas Mukherjee	310
	- Sinitk Ch. Misra	311
13	By	
	By Ch	
	To R. C. Boral	312
21	By Cash	
	- Ch.	
22	To Nanigopal Bhattacharya	314
29	Santosh Kumar pyne	313
31	bal	

1122 1/2 -	1350 -	By	227 2 -
24 - -			
30 - -			
2 - -			
	1000 - -		
335 15 -			
	557 13 -		
	450 - -		
50 - -			
50 - -		By	1743 - -
1743 - -			
<u>3.357 13 -</u>	<u>3.357 13 -</u>		

1945

March	2		A2.	
	3	20	Cr	329
	9	.	Cr	330
	10	.	Cr	332
	15	.	Cr	333
	16	120	Cr	
	19	20	Cr	334
	20	120	Cr	
	21	20	Cr	331
	29	.	Cr	335
April	9	.	Cr	336
		.	Cr	337
	16	.	Cr	338
	19	120	Cash	
	26	.	Dr	
	25	.	Cr	
May	12	20	Cr	339
June	16	.	Dr	

648	-	-	1993	-	-	Cr	1.345	-	-
20	-	-							
335	15	-							
14	-	-				Cr	975	1	-
1017	15	-							
290	-	-							
			290	-	-				
			290	-	-				
			290	-	-				
			66	86					
			100	-	-				
			60	-	-				
			7	-	-				
			20	-	-				
							150	-	-
							200	-	-
							100	-	-
			200	-	-				
			2	-	-				
2063	76		3023			Cr	959	86	

1965

June 16 BZ
 29 By Cash
 30 20 Balance up

3823 76 3823 - Cr 959 86
 5300 - ✓ Cr 6259 86
 6.259 86
 8323 - - 8323 - -

July 1 By balance
 3 Cash

6.259 86 Cr 6.259 86
 400 - ✓

4 20 Cr 177 24

50 - - ✓

6 - Cr 11

34 - - ✓

9 - Cr 42

36 - - ✓

10 - Cr 43

81 - - ✓

By Cr

15 - - ✓

13 20 Cr 45

20 - - ✓

Cr 46

5361 - - ✓

Cr 47

40 - - ✓

14 By Cr

61 - - ✓

16 20 Cr 48

21 - - ✓

17 - Cr 44

40 - - ✓

cr 1052 86

5683 - - 6735 86

Handwritten signature

1945

July 17 Dr Fr

Dec 15 To JPC

31 - Bal cp

5883 - - 6735 86 Cr 1052 86

2 - - Cr 1050 86

1050 86

6735 86 6735 86

1946

Jan 1 By Bal

April 23 To U 177349

June 15 - JPC

30 - Bal cp

1050 86 Cr 1050 86

503 - -

2 - - Cr 545 86

545 86

1050 86 1050 86

1946

July 1 By Bal

Dec 19 To JPC

30 - Bal cp

545 86 Cr 545 86

2 - - Cr 543 86

543 86

545 86 545 86

1947

Jan 1 By Bal

543 86 Cr 543 86

11 - Cost

89 - - Cr 632 86

June 21 Dr

2 - - Cr 630 86

30 Bal ance

630 86

632 86 632 86

1947

July 1 By Balance

630 86 Cr 630 86

Dec 16 Dr

2 - - Cr 628 86

31 To Balance

628 86

630 86 630 86

1948

Jan 1 By Balance

628 86 Cr 628 86

27 To Cr

182501

400 - -

June 2 By Cash

400 - -

3 To Cr

502

300 - -

19 - Dr

2 - -

Cr 326 86

30 - Bal Cr

326 86

1028 86 1028 86

1948

July	1	Pay	Bank		
Dec	18	to	Dr		
	30	-	Net	cts	1.1.49

326 86 Cr 326 86

2 . . Cr 324 86

324 86

326 86 326 86

1949

Jan 1 Pay Bank

324 86 Cr 324 86