ACC-O PLAYBOOK

Accounts Officer (Site)

JD | SOPs | Policies | Registers | Formats

Use: This document is the operating manual for the Accounts Officer (Site). Follow the Swara Authority & Escalation Matrix strictly. If an approval is not in writing (ERP/email/WhatsApp screenshot attached), it is treated as NOT approved.

Playbook Outputs (Must)	Evidence / File Location (suggested)
ACC-O Job Description (JD) + KPI Scorecard	00_Admin & Governance / HR / JDs
ACC-O SOPs (SOP-01 to SOP-20) - one-by-one	00_Admin & Governance / SOPs / ACC-O
ACC-O Policies (POL-01 to POL-12) - one-by-one	00_Admin & Governance / Policies / ACC-O
ACC-O Registers (REG-01 to REG-20) - printable templates	06_Budget, Finance & Cashflow / Registers
ACC-O Formats/Templates (FMT-01 to FMT-18) - printable templates	06_Budget, Finance & Cashflow / Formats
Escalation Ladder + Mandatory Message Format	00_Admin & Governance / Escalations

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How to use: Print registers & formats for site file. Keep scans in the project folder. If a record is missing, treat it as a risk and escalate. This playbook is designed to be auditable - keep evidence.

1. Role Overview & Job Description (ACC-O)

1.1 Role Purpose

Protect cash, prevent compliance leaks, and ensure every rupee paid is supported by approved scope, measurement and documentation.

- Run a clean Purchase-to-Pay (P2P) discipline: PO/WO -> GRN/measurement -> invoice -> TDS/GST check -> approval -> payment.
- Maintain site finance records (petty cash, advances, bills, payments) so they are audit-ready anytime.
- Support ACC-H with monthly closing, reconciliations, and risk flags (stop-work threats, fraud red flags, missing documents).

1.2 Reporting & Authority (Maker-Checker)

ACC-O is a **maker** for most finance transactions. Approvals are released by ACC-H/PM-HO/OWN as per the Authority Matrix.

- Reports (functional): ACC-H (Chief Accountant).
- Reports (site coordination): PM-S (Project Manager - Site).
- Works with: STORE (GRN/stock), PUR-M (PO), SSE/SE (measurement), CRM/Sales (customer receipts), HR (payroll/attendance data).
- No verbal approval is valid. Written proof must be attached (ERP/email/WhatsApp screenshot).

1.3 Core Responsibilities (Outcome-Based)

- Vendor bill inward, checking, and tracking until payment (with clear status: received -> verified -> approved -> paid).
- Prepare payment packs (PO/WO, GRN/MB, IR/NCR clearance, invoice, TDS working, bank details verification) and submit for approval.
- Maintain petty cash with strict vouchers, limits, weekly reconciliation and surprise-audit readiness.
- Track advances, mobilization payments, retention, and recoveries; ensure settlement within defined timeline.
- Ensure statutory deductions & documentation discipline (TDS, GST compliance coordination with ACC-H/CA).
- Support customer receipt allocation discipline (if site handles): daily bank statement match, ERP allocation, receipt copies filed.
- Monthly closing support: ledger confirmations, site expense summary, outstanding liabilities list, and bank reconciliation inputs.
- Escalate cashflow risk: vendor threatening stop-work, duplicate invoice, wrong bank change request, missing approvals.

1.4 KPI Scorecard (Suggested)

- Payment discipline: % payments released with complete approved pack (target: 100%).
- Cycle time: average days from invoice received to approved payment release (target set by ACC-H).
- Compliance: number of TDS/GST errors, debit notes, and audit observations (target: 0 major).

- Petty cash: reconciliation on-time %, vouchers completeness %, exceptions found in surprise audits.
- Outstanding control: ageing of unpaid verified bills; stop-work threats prevented by early escalation.
- Data accuracy: ERP entries match physical file (sampling audit pass rate).

1.5 Daily / Weekly / Monthly Rhythm

Daily (must)

[ ] Update bill inward register and payment tracker (new bills + status).
[ ] Check GRNs/measurements received; chase missing IR/MB approvals for pending bills.
[ ] Prepare payment pack for due payments as per priority list (critical materials/subcontracts).
[ ] Update petty cash vouchers for same-day spending; file original bills.
[ ] If customer receipts handled: reconcile bank credits and share allocation sheet with CRM/ACC-H.

Weekly (must)

[ ] Petty cash reconciliation + submit statement to ACC-H (with voucher bundle).
[ ] Vendor statement confirmation for top critical vendors (cement/steel/RMC/subcontractors).
[ ] Outstanding bills ageing review with PM-S + escalation if risk of stoppage within 7 days.
[ ] Random audit of GRN vs invoice vs PO for 5 samples; log exceptions and corrective action.

Monthly (must)

[ ] Monthly closing pack to ACC-H: outstanding liabilities list, advances/retentions summary, site expense report, petty cash closing.
[ ] Support bank reconciliation inputs (payment references + confirmations).
[ ] TDS/GST summary submission to ACC-H/CA (vendor-wise deductions and supporting sheets).
[ ] Register audit: ensure registers updated, signed, and filed; scan critical documents.

2. Phase Map (Phase 0-11) - ACC-O Responsibilities & Evidence

Use this as your phase-wise checklist. For every phase activity, keep evidence in the suggested folder.

Phase 0	Set up project finance controls: petty cash limit, voucher formats, payment pack checklist, site expense heads; ERP access request; register file structure.	00_Admin & Governance / Finance Setup; 06_Budget, Finance & Cashflow / Registers
Phase 1	Verify municipal dues, utility dues (water/UGD) if applicable; open DD cost tracker; plan stamp/registration budgeting note support.	01_Title & Land / Dues proofs; 06_Budget / DD Costs
Phase 2	Support feasibility: preliminary cost heads, cashflow assumptions, approval fees estimate; open assumptions log for cost items.	06_Budget / Feasibility; 00_Admin / Assumptions Log
Phase 3	Meeting/admin spend control; maintain society/member payment ledger if any; keep consent drive expense file; support receipts for legal/printing.	02_Stakeholder Docs / Meeting Expenses; 06_Budget / Admin
Phase 4	Agreement cost tracking (stamp duty, registration, legal fee); ensure all payments are approved; maintain document scanning and custody log.	00_Admin / Agreements Costs; 00_Admin / Document Register
Phase 5	Track design consultant bills; link consultant payments to deliverables (submission sets, drawings); record VO cost impact notes received.	03_Design & Drawings / Consultant Bills; 06_Budget / Design
Phase 6	Approval fee payment tracking (AMC/AUDA/Fire/Utility); keep challans/receipts; maintain approvals cost ledger.	04_Approvals & NOCs / Fees & Receipts; 06_Budget / Approvals
Phase 7	Transit rent/corpus payment system (if redevelopment): member-wise tracker, bank proofs, acknowledgement receipts; escalation for disputes.	02_Stakeholder Docs / Rent-Corpus; 06_Budget / Transit
Phase 8	Demolition enabling works payments: ensure permits/insurance prerequisites; track debris disposal bills with weighbridge proofs.	08_Site Execution / Demolition File; 06_Budget / Enabling
Phase 9	Core construction P2P: RA bills, GRNs, contractor payments, advances, retention; monthly closing + vendor reconciliations.	08_Site Execution / Billing; 06_Budget / Monthly Closing
Phase 10	Customer receipts & allocation discipline (with CRM); handover charges tracking; final vendor settlements + retention releases per approvals.	10_Sales-CRM / Receipts; 11_Handover / Close-out
Phase 11	DLP cost tracking; retention release only after closure proofs; final audits, file completion, vendor no-dues confirmations.	11_Handover / DLP; 06_Budget / Retention

3. SOPs (In-depth, One-by-One)

SOPs are written as checklists. Always keep evidence attached to the payment pack/register.

ACC-O SOP-01: File Setup & Document Control (Finance)

Purpose: Create an audit-ready finance file system from Day-1.

Steps (do in order):

- Create master folders: Vendor Bills (Inward/Approved/Paid), GRN/MB/IR, Petty Cash, Advances, Bank, Statutory, Customer Receipts (if applicable).
- Open registers: Bill Inward, Payment Tracker, Petty Cash Ledger, Advances Register, TDS/GST tracker, Bank Batch Log.
- Number every bill with a unique inward number (ProjectCode/Month/Serial). Stamp bills 'RECEIVED' with date.
- Scan critical documents (PO/WO, invoices, GRNs, approvals) and file under the same inward number.
- Maintain a 'Missing Documents' list. No missing docs is allowed at payment stage - escalate early.

Evidence required:

- Folder structure screenshots
- Bill inward register (REG-01)
- Document control log (REG-15)

Escalation triggers:

- Repeated missing approvals (>3 cases/week) -> PM-S same day; PM-HO/ACC-H within 24 hrs.

ACC-O SOP-02: Vendor Bill Inward & Initial Verification

Purpose: Ensure only valid bills enter the payment pipeline.

Steps (do in order):

- Receive invoice only with PO/WO reference and vendor GST details; refuse hand-written or incomplete invoices.
- Check invoice basics: vendor name, GSTIN, address, bank account, invoice date, taxable value, GST breakup, place of supply.
- Check site evidence availability: GRN for materials, MB/joint measurement for subcontract, IR clearance for concealed work.
- Enter bill in Bill Inward Register with status = 'Received'. Attach inward stamp and serial number.
- Send acknowledgment to vendor with inward number and expected verification timeline (no payment commitment).

Evidence required:

- Stamped invoice copy
- Bill inward register entry (REG-01)
- Vendor acknowledgment message (FMT-12)

Escalation triggers:

- Vendor refuses to provide PO/WO or changes bank details -> ACC-H within 24 hrs (fraud risk).

ACC-O SOP-03: PO/WO-GRN-Invoice Matching (Materials)

Purpose: Prevent overbilling, duplicate billing, and wrong-item payments.

Steps (do in order):

- Match PO item description, unit, rate, taxes, and delivery location to the invoice.
- Verify GRN: quantity received, date, challan number, and receiver signature (STORE/SE).
- Check rate and tax correctness: GST % as per PO; freight/loading as per terms.
- If quantity mismatch: issue discrepancy note to STORE and vendor; hold payment until resolved.
- Update payment tracker status: 'Verified' only after PO + GRN + invoice match is complete.

Evidence required:

- PO copy + GRN copy
- Invoice checklist (FMT-01)
- Discrepancy note if any

Escalation triggers:

- Critical material shortage risk due to billing dispute -> PM-S same day.

ACC-O SOP-04: RA Bill Processing (Subcontract/Service)

Purpose: Ensure payments are linked to measured and accepted work.

Steps (do in order):

- Receive RA bill only with joint measurement sheet signed by SSE/SE and subcontractor.
- Confirm IR/NCR status: no payment for rejected work; IR clearance reference must be attached.
- Check BOQ item, rate basis (contract/WO), and variation approval reference if non-BOQ.
- Apply deductions: retention, advances recovery, penalties, labour cess (if applicable) as per contract.
- Prepare payment note with net payable and approvals; update RA register and payment tracker.

Evidence required:

- Joint measurement/MB
- IR clearance / NCR closure proof
- WO/contract + approved VO if applicable

Escalation triggers:

- Subcontractor threatens stop-work due to non-payment -> ACC-H + PM-S same day.

ACC-O SOP-05: Advance / Mobilization Payment Control

Purpose: Avoid untracked advances and ensure recovery.

Steps (do in order):

- Accept advance request only with justification, amount, and recovery plan (percentage or milestone).
- Verify approval as per Authority Matrix; attach written approval proof.
- Record advance in Advance Register with date, vendor, purpose, recovery schedule, and balance.
- Ensure advance is linked to a valid PO/WO and bank details verified (no cash).
- Every RA/payment cycle: recover as per plan and update balance; escalate if recovery delayed.

Evidence required:

- Advance request form (FMT-05)
- Approval proof
- Advance register entry (REG-09)

Escalation triggers:

- Advance outstanding beyond 30 days without recovery -> ACC-H within 24 hrs.

ACC-O SOP-06: Petty Cash Issuance & Voucher Control

Purpose: Maintain cash discipline and prevent leakage.

Steps (do in order):

- Receive petty cash float as per approved limit; record opening balance.
- Issue cash only against signed petty cash voucher with purpose and supporting bill/estimate.
- No splitting vouchers to bypass limits. No personal loans from petty cash.
- Attach original bills; if bill not available, attach signed self-declaration with PM-S approval (exception only).
- Update petty cash ledger daily and maintain cash-in-hand tally.

Evidence required:

- Petty cash vouchers (FMT-03)
- Petty cash ledger (REG-07)

Escalation triggers:

- Missing bills or unexplained cash difference -> ACC-H same day.

ACC-O SOP-07: Petty Cash Weekly Reconciliation & Submission

Purpose: Close the loop with HO and stay audit-ready.

Steps (do in order):

- Count physical cash and match with ledger closing balance.
- Prepare weekly petty cash statement: opening, receipts, payments, closing, and attach vouchers in order.
- Submit statement + voucher bundle to ACC-H (scan + physical).
- Log exceptions (missing bills, disputed expenses) and close within 7 days.

Evidence required:

- Weekly petty cash reconciliation (FMT-04)
- Signed submission acknowledgment

Escalation triggers:

- Repeated petty cash exceptions (>2/week) -> PM-S + ACC-H within 24 hrs.

ACC-O SOP-08: TDS & GST Check for Vendor Bills

Purpose: Prevent tax leakage and future liabilities.

Steps (do in order):

- Confirm vendor GSTIN and status (active) as per latest available data (as guided by ACC-H/CA).
- Classify expense type: material, subcontract, professional, rent, etc. Determine applicable TDS section and rate.
- Prepare TDS working sheet and attach with invoice pack.
- If reverse charge or special cases apply, flag to ACC-H before payment.
- Record deductions in TDS register; file challans/certificates when issued by HO.

Evidence required:

- TDS working sheet (FMT-10)
- TDS register (REG-05)
- GST purchase register entry (REG-06)

Escalation triggers:

- Vendor insists on payment without TDS compliance -> ACC-H same day.

ACC-O SOP-09: Bank Payment Batch Preparation (Maker)

Purpose: Prepare error-free payment batches for approval and release.

Steps (do in order):

- Prepare payment priority list (critical vendors first) and get PM-S confirmation on site priorities.
- Check bank details against verified vendor master; any change requires written confirmation + ACC-H approval.
- Create payment batch cover sheet with list of payments, amounts, purpose, and document inward references.
- Attach complete payment pack for each vendor: PO/WO, GRN/MB, IR, invoice, TDS sheet, approval proof.
- Submit batch to ACC-H for maker-checker approval; after release, collect UTR/proof and file.

Evidence required:

- Payment batch cover sheet (FMT-11)
- UTR proofs
- Payment tracker update (REG-02)

Escalation triggers:

- Urgent payment needed within 24 hrs -> ACC-H + PM-HO as per urgency and limits.

ACC-O SOP-10: Customer Receipt Reconciliation & Allocation (if applicable)

Purpose: Ensure daily receipts match bank and ERP - avoid disputes and fraud.

Steps (do in order):

- Download daily bank statement/credits and match with receipt copies shared by CRM/Sales.
- Ensure receipt is only via bank (no cash) and correctly mapped to customer/unit.
- Prepare allocation sheet and get CRM confirmation; forward to ACC-H for ERP posting if required.
- File receipt proof with customer ledger print and communication trail.

Evidence required:

- Daily receipt allocation sheet (FMT-13)
- Bank statement highlight
- ERP allocation screenshot

Escalation triggers:

- Unidentified credit / suspicious refund request -> ACC-H + CRM within 24 hrs.

ACC-O SOP-11: Refund / Cancellation Settlement Support

Purpose: Ensure refunds are approved, documented, and netted off correctly.

Steps (do in order):

- Receive refund request from CRM with reason, amount, and customer ledger.
- Verify deductions/dues: cancellation charges, brokerage, GST impact, outstanding instalments, cheque bounce if any.
- Ensure approvals as per matrix (ACC-H + PM-HO + OWN for major).
- Prepare refund checklist pack and submit for payment batch.
- After payment, file UTR and closure confirmation; update refund register.

Evidence required:

- Refund checklist (FMT-14)
- Approval proofs
- Refund register entry (REG-14)

Escalation triggers:

- Legal notice risk or dispute -> Legal/ACC-H immediately.

ACC-O SOP-12: Vendor Ledger & Statement Reconciliation

Purpose: Detect mismatches early and prevent future claims.

Steps (do in order):

- Monthly, collect vendor statement for top vendors and match against internal tracker/ERP.
- Identify open items: unpaid invoices, debit notes, rate differences, tax differences.
- Prepare reconciliation sheet and send to ACC-H with action required (pay/hold/clarify).
- Close items with written confirmation from vendor (email/WhatsApp).

Evidence required:

- Vendor statement and reconciliation sheet
- Debit note/credit note copies (if any)

Escalation triggers:

- Vendor claims large mismatch -> ACC-H within 24 hrs; PM-S if work stoppage risk.

ACC-O SOP-13: Retention & Recovery Tracking

Purpose: Protect company cash by tracking retentions and recoveries.

Steps (do in order):

- For each contract/WO, record retention % and trigger conditions for release.
- Maintain retention register: gross bill, retention deducted, retention balance, release eligibility date.
- No retention release without QA/QC/PM-S clearance and approvals.
- Track recoveries: advances, penalties, material supplied; ensure deduction in next bill.

Evidence required:

- Retention register (REG-10)
- Clearance proof for release

Escalation triggers:

- Pressure to release retention without proof -> ACC-H same day.

ACC-O SOP-14: Site Expense & Asset Tracking

Purpose: Ensure site expenses are budgeted, approved and traceable.

Steps (do in order):

- Classify expenses to correct head: admin, safety, tools, repairs, utilities, labour welfare, etc.
- For assets/tools above threshold, record in asset register with location and custodian.
- Attach approvals for non-routine expenses.
- Provide monthly expense summary to ACC-H with high variance explanation.

Evidence required:

- Site expense register (REG-18)
- Asset register (REG-17)
- Monthly expense summary (FMT-15)

Escalation triggers:

- Expense head overshoot / unapproved spending -> PM-S + ACC-H within 24 hrs.

ACC-O SOP-15: Monthly Closing Pack Submission

Purpose: Support ACC-H to close books and manage cashflow.

Steps (do in order):

- Prepare outstanding bills list: received/verified/pending approvals with ageing.
- Prepare advances & retentions summary with balances and next actions.
- Close petty cash for the month with reconciliation and closing cash proof.
- Submit bank payment references/UTRs for bank reconciliation.
- Send a 1-page risk note: stop-work threats, major claims, missing documents, compliance red flags.

Evidence required:

- Monthly closing report (FMT-15)
- Outstanding list (REG-02)
- Risk note email

Escalation triggers:

- Any vendor stop-work threat -> ACC-H same day.

ACC-O SOP-16: Audit / Statutory Notice Response Support

Purpose: Respond fast with evidence and prevent penalties.

Steps (do in order):

- Log every audit query/notice with date, deadline, and required documents.
- Collect supporting evidence from site file and scan clearly.
- Share compiled response pack to ACC-H/CA/Legal for final submission.
- File acknowledgement/proof of submission.

Evidence required:

- Notice register (REG-16)
- Audit response pack (FMT-16)

Escalation triggers:

- Deadline within 48 hrs or high penalty risk -> ACC-H + PM-HO immediate.

ACC-O SOP-17: ERP Access & Data Integrity

Purpose: Prevent data manipulation and keep maker-checker discipline.

Steps (do in order):

- Use role-based access only; never share passwords.
- Every entry must have supporting document number (PO/GRN/Invoice/UTR).
- No back-dated entries without written approval from ACC-H.
- Quarterly access review support: list active users, confirm access needs, request removal for exits/transfers.

Evidence required:

- ERP access request/approval
- Audit trail screenshots if needed

Escalation triggers:

- Unauthorized access / password misuse -> IT/ERP Admin + HR + PM-HO immediate.

ACC-O SOP-18: Cashflow Blockage / Stop-Work Threat Escalation

Purpose: Escalate early to avoid site shutdown.

Steps (do in order):

- Identify risk triggers: unpaid verified bill ageing > agreed terms, vendor threat messages, critical material pending.
- Prepare escalation message with impact (time/cost), evidence (bill no., inward ref, contract), and decision needed.
- Send escalation to ACC-H and PM-S same day; if unresolved, escalate to PM-HO as per matrix.
- Track decision and update payment plan; communicate only approved commitments to vendor.

Evidence required:

- Escalation email/WhatsApp screenshot
- Bill tracker ageing report

Escalation triggers:

- Immediate if work stoppage risk within 48 hrs.

ACC-O SOP-19: Transit Rent / Corpus Disbursement (Redevelopment)

Purpose: Run member payments with proof and zero disputes.

Steps (do in order):

- Maintain member-wise payment tracker: amount, period, bank details, trigger, approval reference.
- Release payment only with approved list and bank verification; no cash.
- Collect acknowledgement receipts or confirmation messages and file.
- Handle disputes via escalation: mismatch, absent member, bank rejection.

Evidence required:

- Transit payment tracker (REG-13 variant)
- Bank proofs + acknowledgements

Escalation triggers:

- Member dispute/legal notice risk -> Legal + ACC-H immediately.

ACC-O SOP-20: Handover / DLP Retention Release Support

Purpose: Release final amounts only after closure proof.

Steps (do in order):

- For each vendor, confirm completion certificate, snag closure, and no-dues from PM-S/QA.
- Verify retention balance and contract clause for release timing.
- Prepare retention release note with approvals and supporting proofs.
- Update retention register and close vendor ledger item.

Evidence required:

- No-dues confirmation
- Snag/DLP closure proof
- Retention release approval

Escalation triggers:

- Pressure to release without closure -> ACC-H same day.

4. Policies (In-depth, One-by-One)

Policies are non-negotiable control rules. Any exception must be in writing and filed.

ACC-O POL-01: No-Payment-Without-Pack Policy

Purpose: Prevent unauthorized or unsupported payments.

Policy Rules:

- No vendor payment is released without complete approved pack: PO/WO, GRN/MB, IR clearance (if applicable), invoice, TDS working, and approval proof.
- If any document is missing, status remains 'Hold' and is escalated early - do not pay to 'manage' vendors.
- Rejected work / failed IR -> zero payment until NCR closure and re-inspection proof.

Approval / Governance: ACC-O prepares -> ACC-H approves. PM-S confirms site priority; PM-HO/OWN approvals apply for high value/critical as per matrix.

Evidence required:

- Payment tracker entry
- Payment pack file
- UTR proof after release

ACC-O POL-02: Maker-Checker & Segregation of Duties Policy

Purpose: Reduce fraud risk and errors.

Policy Rules:

- ACC-O is maker (prepares entries and payment pack). ACC-H is checker (approves/reviews).
- No person can create vendor + change bank + approve payment alone (maker-checker mandatory).
- Any urgent override must be documented with reason and written approval.

Approval / Governance: Role-based ERP access; quarterly access audit supported by IT/ERP Admin and HR.

Evidence required:

- ERP audit trail
- Approval screenshot
- Access audit list

ACC-O POL-03: Petty Cash & Cash Handling Policy

Purpose: Control cash leakage and keep audit readiness.

Policy Rules:

- Petty cash operated within approved limit; every expense requires voucher + original bill.
- No voucher splitting to bypass limits. No personal expenses.
- Weekly reconciliation mandatory; cash difference must be reported same day.

Approval / Governance: ACC-O maintains; ACC-H reviews; PM-S approves exceptions only with written note.

Evidence required:

- Petty cash ledger
- Weekly reconciliation
- Vouchers bundle

ACC-O POL-04: Advance / Mobilization Payment Policy

Purpose: Ensure advances are recovered and not forgotten.

Policy Rules:

- Advance only with approved request + recovery plan (percentage or milestone).
- Advance must be linked to PO/WO; no cash advances.
- Advance outstanding ageing reviewed monthly; no further advances if settlement delayed.

Approval / Governance: ACC-H approval mandatory; PM-HO/OWN for high value as per limits.

Evidence required:

- Advance register
- Recovery deductions
- Approval proof

ACC-O POL-05: TDS / GST Compliance Policy

Purpose: Avoid tax notices and penalties.

Policy Rules:

- TDS section and rate must be applied correctly based on vendor type and nature of work.
- GST classification must match supply type; suspicious GST cases are flagged before payment.
- All challans/certificates must be filed and cross-referenced to invoices.

Approval / Governance: ACC-H/CA finalizes compliance; ACC-O maintains working sheets and registers.

Evidence required:

- TDS register
- GST purchase register
- Challan copies

ACC-O POL-06: Invoice Cut-off & Back-dating Policy

Purpose: Maintain clean monthly closing and prevent manipulation.

Policy Rules:

- Monthly cut-off date fixed by ACC-H; invoices received after cut-off go to next month unless exception approved.
- No back-dated ERP entries without written approval and justification.
- Debit/credit notes must be recorded with reference to original invoice.

Approval / Governance: ACC-H controls closing; ACC-O supports documentation and logs exceptions.

Evidence required:

- Monthly closing checklist
- Exception log

ACC-O POL-07: Vendor Bank Change & Fraud Red Flags Policy

Purpose: Prevent payment diversion fraud.

Policy Rules:

- Any change in vendor bank must be verified with signed confirmation + cancelled cheque + independent call-back.
- No payments to 3rd party accounts unless contract explicitly allows and is approved by ACC-H/OWN.
- Red flags (urgent pressure, new email, changed account) -> stop payment and escalate.

Approval / Governance: ACC-H approval mandatory; IT/ERP Admin to lock bank field if needed.

Evidence required:

- Bank confirmation form (FMT-07)
- Call-back note
- Approval proof

ACC-O POL-08: Vendor Communication & Payment Commitment Policy

Purpose: Avoid false commitments and disputes.

Policy Rules:

- ACC-O must never commit payment date without ACC-H/PM-S approved plan.
- Use standard message templates with inward number and status.
- All communication must be logged (WhatsApp/email screenshot filed).

Approval / Governance: PM-S + ACC-H finalize priority list and commitment dates.

Evidence required:

- Communication log
- Payment tracker

ACC-O POL-09: Document Scanning & Record Retention Policy

Purpose: Audit readiness and fast retrieval.

Policy Rules:

- Scan critical documents within 24 hours and file under inward number.
- Physical file must be in sequence and protected from damage; no loose papers.
- Retention period: as per statutory requirement or company policy; do not discard without ACC-H approval.

Approval / Governance: ACC-O maintains; ACC-H audits monthly samples.

Evidence required:

- Folder screenshots
- Document control log

ACC-O POL-10: Customer Receipt Allocation & Refund Policy (Support)

Purpose: Prevent receipt disputes and wrongful refunds.

Policy Rules:

- Receipts only via bank; allocate only after bank credit confirmation.
- Refunds only after dues clearance and approvals as per matrix.
- All refunds must have checklist pack and UTR proof filed.

Approval / Governance: CRM owns customer process; ACC-O supports reconciliation and payment pack.

Evidence required:

- Receipt allocation sheet
- Refund register
- UTR proof

ACC-O POL-11: ERP Access & Password Policy

Purpose: Maintain data integrity and accountability.

Policy Rules:

- No password sharing; no common logins.
- Access is role-based; remove access immediately on exit/transfer.
- Enable maker-checker wherever possible; audit logs must remain on.

Approval / Governance: IT/ERP Admin + HR + PM-HO approve access changes.

Evidence required:

- Access request form
- Quarterly access audit report

ACC-O POL-12: Escalation & Evidence Policy

Purpose: Ensure issues are escalated with facts and not emotions.

Policy Rules:

- Every escalation must include impact, evidence ref, action taken, and decision required.
- Use the standard escalation message format and timelines.
- If unresolved within TAT, escalate to next level without delay.

Approval / Governance: As per Company Escalation Matrix (Operational -> Tactical -> Strategic).

Evidence required:

- Escalation messages
- Decision logs
- Closure proof

5. Registers (One-by-One) - Printable Templates

Print these registers for site file or maintain digitally with weekly sign-off. Keep one register per project/site.

ACC-O REG-01: Vendor Bill Inward Register

Purpose: Track all invoices received and their current status.

Frequency: Daily **| Owner:** ACC-O

Inward No.	Date	Vendor	Invoice No./Date	Type (Mat/RA)	Amount	Status	Hold Reason	Remarks

ACC-O REG-02: Payment Tracker (Priority + Ageing)

Purpose: Track verified bills, due dates, approvals and payment proofs.

Frequency: Daily **| Owner:** ACC-O

Bill Ref	Vendor	Verified On	Due Date	Amount	Priority	Approval Ref	Paid On	UTR/Ref

ACC-O REG-03: GRN / Delivery Challan Register

Purpose: Maintain inward record of materials received (linked to PO).

Frequency: Daily **| Owner:** STORE/ACC-O

GRN No.	Date	Vendor	PO Ref	Item	Qty	Unit	Received By	Remarks

ACC-O REG-04: Invoice Checklist & Discrepancy Register

Purpose: Log missing documents, mismatches and closure action.

Frequency: Daily | **Owner:** ACC-O

Inward No.	Check Item	Issue	Owner	Target Date	Closure Proof	Status

ACC-O REG-05: TDS Deduction Register

Purpose: Vendor-wise TDS deducted and deposited tracking.

Frequency: Monthly | **Owner:** ACC-O/ACC-H

Month	Vendor	Invoice Ref	Section	Taxable	TDS %	TDS Amt	Challan Ref	Status

ACC-O REG-06: GST Purchase Register (Site Working)

Purpose: Capture invoice-wise GST data for reconciliation.

Frequency: Monthly | **Owner:** ACC-O/ACC-H

Month	Vendor GSTIN	Invoice No.	Taxable	CGST	SGST	IGST	Total	Remarks

ACC-O REG-07: Petty Cash Ledger

Purpose: Daily cash book for site petty cash.

Frequency: Daily | **Owner:** ACC-O

Date	Particulars	Voucher No.	Receipts	Payments	Balance	Approved By

ACC-O REG-08: Petty Cash Voucher Register

Purpose: Serial control of petty cash vouchers.

Frequency: Daily | **Owner:** ACC-O

Voucher No.	Date	Purpose	Amount	Paid To	Bill Attached (Y/N)	Approved By	Remarks

ACC-O REG-09: Advance Register (Vendor/Contractor)

Purpose: Track advances issued and recovery status.

Frequency: Weekly/Monthly | **Owner:** ACC-O

Date	Vendor	PO/WO Ref	Advance Amt	Recovery Plan	Recovered Till	Balance	Next Action

ACC-O REG-10: Retention Register

Purpose: Track retention deducted and release eligibility.

Frequency: Monthly **| Owner:** ACC-O/ACC-H

Vendor/Contract	Bill Ref	Gross	Retention %	Retention Amt	Balance	Release Due	Release Proof

ACC-O REG-11: RA Bills Register (Contract-wise)

Purpose: Track RA bills submitted, certified, and paid.

Frequency: Weekly **| Owner:** ACC-O

Contractor	RA No.	Period	Gross Amt	Deductions	Net Payable	Certified By	Paid Ref

ACC-O REG-12: Bank Payment Batch Log

Purpose: Record each payment batch with approvals and UTR proofs.

Frequency: Weekly **| Owner:** ACC-O

Batch Date	Batch No.	No. of Payments	Total Amount	Approved By	Released By	UTR File Ref	Remarks

ACC-O REG-13: Customer Receipt Allocation Log (if applicable)

Purpose: Track customer receipts and allocation status.

Frequency: Daily | **Owner:** ACC-O/CRM

Date	Customer	Unit	Amount	Bank Ref	Receipt Copy	Allocated (Y/N)	ERP Ref	Remarks

ACC-O REG-14: Refund / Cancellation Register

Purpose: Track refund requests, approvals, and payment proofs.

Frequency: Weekly | **Owner:** ACC-O/CRM

Request Date	Customer	Unit	Reason	Approved Amt	Approval Ref	Paid Date	UTR	Closure Proof

ACC-O REG-15: Approval Evidence Register

Purpose: Store approval references for audits (screenshots/emails).

Frequency: Daily | **Owner:** ACC-O

Date	Transaction	Amount	Approved By	Approval Mode	Reference/File Link	Remarks

ACC-O REG-16: Notice / Audit Query Register

Purpose: Track statutory notices and audit queries with deadlines.

Frequency: As needed **| Owner:** ACC-O/ACC-H

Date	Authority/Auditor	Subject	Deadline	Owner	Status	Submission Proof

ACC-O REG-17: Site Asset & Tools Register

Purpose: Track assets/tools issued to site and custodian.

Frequency: Monthly **| Owner:** ACC-O/SSE

Asset/Tool	Qty	Make/ID	Issue Date	Custodian	Location	Condition	Remarks

ACC-O REG-18: Site Expense / Reimbursement Register

Purpose: Track reimbursements and site admin expenses.

Frequency: Weekly **| Owner:** ACC-O

Date	Expense Head	Purpose	Amount	Paid Mode	Approved By	Voucher/Bill Ref	Remarks

ACC-O REG-19: Monthly Closing Checklist Register

Purpose: Ensure monthly closing items are completed.

Frequency: Monthly **| Owner:** ACC-O

Month	Item	Owner	Due Date	Status	Closure Proof	Remarks

ACC-O REG-20: Statutory Payment Tracker (Support)

Purpose: Track PF/ESIC/Labour cess/fees payments status (if applicable).

Frequency: Monthly **| Owner:** ACC-O/ACC-H

Month	Type	Amount	Due Date	Paid Date	Challan Ref	Status	Remarks

6. Formats & Templates (One-by-One) - Printable

Use these templates for standardization. Keep printed copies at site and soft copies in the project folder.

ACC-O FMT-01: Vendor Bill Submission Checklist

Purpose: Ensure invoice is complete before acceptance.

Field / Item	Entry / Notes
Vendor name + GSTIN + address	
Invoice no. & date	
PO/WO reference	
GRN/MB reference	
Taxable value + GST breakup	
Bank details as per master	
Supporting documents attached	
Received by (name/sign/date)	

ACC-O FMT-02: Payment Request Note (PRN) / Payment Pack Cover

Purpose: Standard cover sheet for each payment submission.

Field / Item	Entry / Notes
Payment ref / inward no.	
Vendor/Contractor name	
Payment purpose (material/RA/advance)	
Gross amount	
Deductions (TDS/retention/advance)	
Net payable	
Due date & priority	
Approval required from	
Attachments checklist	
Prepared by / checked by	

ACC-O FMT-03: Petty Cash Voucher

Purpose: Voucher format for each petty cash expense.

Field / Item	Entry / Notes
Voucher no.	
Date	
Paid to	
Purpose	
Amount	
Expense head	
Bill no. / attachment	
Approved by	
Receiver signature	

ACC-O FMT-04: Petty Cash Weekly Reconciliation Statement

Purpose: Weekly cash reconciliation summary to ACC-H.

Field / Item	Entry / Notes
Week period	
Opening balance	
Cash received (top-up)	
Total payments	
Closing balance (ledger)	
Physical cash counted	
Difference (if any)	
Exception list	
Prepared by / verified by	

ACC-O FMT-05: Advance Request Form (Vendor/Contractor)

Purpose: Advance request with recovery plan.

Field / Item	Entry / Notes
Vendor/Contractor	
PO/WO ref	
Purpose	
Advance amount	
Reason for advance	
Recovery plan (%, milestone)	
Requested by	
PM-S recommendation	
ACC-H approval	
OWN approval (if required)	

ACC-O FMT-06: Advance Settlement / Recovery Statement

Purpose: Track recovery deductions and balance.

Field / Item	Entry / Notes
Vendor	
Advance issued date/amount	
Recovered till date	
Recovery in this bill	
Balance after recovery	
Next recovery plan	
Remarks	
Prepared by / verified by	

ACC-O FMT-07: Vendor Bank Detail Confirmation Form

Purpose: Bank verification for onboarding or change request.

Field / Item	Entry / Notes
Vendor name	
GSTIN	
Bank name	
Account no.	
IFSC	
Cancelled cheque attached (Y/N)	
Authorized signatory name/sign	
Call-back verification done by (name/date)	
ACC-H approval	

ACC-O FMT-08: GRN (Goods Receipt Note) - Site Format

Purpose: Standard GRN format to support invoice processing.

Field / Item	Entry / Notes
GRN no.	
Date	
Vendor	
PO ref	
Challan no.	
Item description	
Qty received	
Qty accepted/rejected	
Receiver name/sign	
Remarks	

ACC-O FMT-09: Invoice Entry Sheet (ERP Entry Support)

Purpose: Capture invoice details for ERP posting.

Field / Item	Entry / Notes
Inward no.	
Vendor	
Invoice no./date	
PO/WO ref	
Taxable	
GST breakup	
TDS section/rate	
Cost head	
Site/Block	
Entered by/date	

ACC-O FMT-10: TDS Working Sheet

Purpose: Compute TDS correctly for every bill.

Field / Item	Entry / Notes
Vendor	
Invoice ref	
Nature of work	
Section	
Taxable value	
TDS rate	
TDS amount	
Net payable	
Reviewed by	

ACC-O FMT-11: Bank Payment Batch Cover Sheet

Purpose: Cover sheet for approval and release of payment batch.

Field / Item	Entry / Notes
Batch date	
Batch no.	
Total payments count	
Total amount	
List attached (Y/N)	
Approver name	
Release proof (UTR file)	
Prepared by / checked by	

ACC-O FMT-12: Vendor Acknowledgement / Status Message Template

Purpose: Standard message for invoice received/held/paid.

Field / Item	Entry / Notes
Inward no.	
Invoice ref	
Status (received/hold/approved/paid)	
Hold reason (if any)	
Expected next update date	
Contact person	
Sent by/date	

ACC-O FMT-13: Daily Customer Receipt Allocation Sheet (if applicable)

Purpose: Match bank credits to customer receipts.

Field / Item	Entry / Notes
Date	
Customer name	
Unit no.	
Amount	
Bank reference	
Receipt copy received (Y/N)	
Allocated in ERP (Y/N)	
Remarks	

ACC-O FMT-14: Refund / Cancellation Checklist Pack

Purpose: Checklist pack for refund payments.

Field / Item	Entry / Notes
Customer & unit	
Refund reason	
Ledger statement attached	
Deductions/charges applied	
Approvals attached	
Bank details verified	
UTR filed after payment	
Closure confirmation	

ACC-O FMT-15: Monthly Closing Report to ACC-H (1-Page)

Purpose: Monthly pack summary and risk flags.

Field / Item	Entry / Notes
Month	
Outstanding verified bills total	
Ageing summary	
Advances outstanding	
Retentions balance	
Petty cash closing	
Top 5 risks/stop-work threats	
Decisions required	
Prepared by/date	

ACC-O FMT-16: Audit Query / Notice Response Tracker

Purpose: Track responses and proof of submission.

Field / Item	Entry / Notes
Query/notice date	
Authority/auditor	
Subject	
Deadline	
Documents required	
Owner	
Submitted on	
Proof ref	

ACC-O FMT-17: Vendor Ledger Confirmation Letter (Template)

Purpose: Seek written vendor confirmation on balance.

Field / Item	Entry / Notes
Vendor name	
Period	
Ledger balance as per company	
Vendor confirmation (agree/disagree)	
Mismatch reason (if any)	
Authorized signatory	
Date	

ACC-O FMT-18: Payment Commitment Plan (Internal)

Purpose: Internal plan used before committing to vendors.

Field / Item	Entry / Notes
Week/period	
Priority vendors list	
Amount planned	
Reason/criticality	
Approval status	
Communication sent (Y/N)	
Remarks	

Appendix A: Quick Reference - Authority & Escalation (ACC-O)

This appendix is a quick reminder. Always follow the latest Company Authority Matrix & Escalation Matrix.

A1) Authority quick view (common ACC-O transactions)

- **Vendor bill certification (measurement):** SSE/SE -> PM-S review/approve -> ACC-O executes (payment processing) with evidence pack.
- **Vendor payment (routine):** ACC-O initiates -> ACC-H approves -> ACC-O releases/records as per banking controls.
- **Vendor payment (large/critical):** ACC-H + PM-HO review -> OWN approval -> ACC-H/ACC-O release with cashflow check.
- **Petty cash:** ACC-O maintains -> ACC-H approves limits -> weekly reconciliation mandatory.
- **Customer receipts & allocation:** Receipt only via bank; daily reconciliation; allocation in ERP with ACC-H control.

A2) Escalation triggers (finance)

- Vendor threatens stop-work / critical payment hold -> ACC-O to ACC-H same day; ACC-H to PM-HO within 24 hrs; PM-HO to OWN within 48 hrs.
- Petty cash mismatch / missing bills -> ACC-H same day.
- Compliance notice / statutory non-compliance -> ACC-H/HR to PM-HO same day; PM-HO to OWN within 48 hrs.
- Unauthorized ERP access / data leak -> IT/ERP Admin to HR + PM-HO immediate; PM-HO to OWN same day.

A3) Mandatory escalation message format

- Subject: Escalation - [Category] - [Site/Block] - [Date]
- • Issue summary (one line)
- • Impact: Time/Cost/Quality/Safety (quantify if possible)
- • Evidence: Photo/Indent/IR/PTW/Tracker reference
- • Action taken so far (micro-actions)
- • Support/Decision required + deadline

Appendix B: 30-60-90 Day Onboarding Plan (ACC-O)

Use this plan for new joining or for strengthening an existing site finance system.

First 30 Days (Stabilize)

[ ] Understand current cashflow situation: top unpaid vendors, ageing, stop-work risks.
[ ] Set up registers (REG-01 to REG-20) and start daily updating discipline.
[ ] Implement bill inward stamping and unique inward numbering system.
[ ] Fix petty cash discipline: voucher format, daily ledger, weekly reconciliation.
[ ] Create payment pack checklist and start maker-checker flow with ACC-H.

Days 31-60 (Control & Compliance)

[ ] Start monthly vendor statement reconciliations for top vendors.
[ ] Standardize TDS working and GST purchase capture with ACC-H guidance.
[ ] Build weekly payment commitment plan aligned with site priorities (no verbal commitments).
[ ] Introduce random checks (PO-GRN-Invoice match sampling) and log exceptions.
[ ] Ensure document scanning and file completeness; remove loose papers and gaps.

Days 61-90 (Optimize & Audit-ready)

[ ] Reduce payment cycle time by removing bottlenecks (missing MB/IR, late approvals) with escalations.
[ ] Publish monthly finance dashboard to PM-S/ACC-H: ageing, advances, retentions, petty cash exceptions.
[ ] Prepare for internal audit: run a sample audit file walkthrough and close gaps.
[ ] Train STORE/SE/SUP on required documentation for payments (GRN/MB/IR discipline).
[ ] Lock down fraud controls: bank change verification, maker-checker compliance, access review support.