

*State registered by the Ministry of
Justice of the Republic of Azerbaijan
Registration № 2825
29 April 2002
Minister
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*Approved by Resolution of the Management
Board of the Central Bank of the Republic
of Azerbaijan dated 10 April 2002
(Protocol № 7)
Chairman of the Management Board
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Regulations on cash operations and organization of transportation of valuables in credit institutions of the Republic of Azerbaijan

1. General provisions

1.1. These Regulations have been developed in accordance with the Laws of the Republic of Azerbaijan on the Central Bank of the Republic of Azerbaijan and on Banks, and other legislative acts of the Republic of Azerbaijan and determine procedures for cash operations in credit institutions.

1.2. Persons responsible for storing valuables (credit institution's manager, chief accountant and cash office head) shall be kept liable for complete safety of cash and other valuables of credit institutions under the relevant legislation.

1.3. The credit institution's chief accountant or persons in charge of accounting shall be kept liable for proper recording of cash operations in accounting balance sheet (in accounting).

2. Definitions

2.1. **Cash operations** – total operations on receiving, payout, maintenance and protection of cash and other valuables.

2.2. **Cash infrastructure** – specially equipped place for cash operations, that meets technical requirements (vault for storage of cash and other valuables; pre-vault area; evening cash office; room for receiving and payout operations in operational cash office; room for verification and packaging of cash and valuables; place intended for customers to count the received cash).

- 2.3. **Daytime receiving cash office** – cash office receiving cash and other valuables during an operational day.
- 2.4. **Evening receiving cash office** — cash office receiving cash and other valuables after an operational day.
- 2.5. **Payout cash office** - cash office paying out cash and other valuables during an operational day.
- 2.6. Payout and **receiving cash office** – cash office conducting both receiving and payout cash office functions.
- 2.7. **Recounting cash office** – cash office for verification and packaging of cash and other valuables received from customers.
- 2.8. **Cashier** – person, engaged in cash operations.
- 2.9. **Cash office documents** – documents used in cash operations.
- 2.10. **Cash storage** – space (room, warehouse, place) to store, protect and safeguard valuables.
- 2.11. **Packaging** – sorting and packaging of banknotes and coins based on their nominal values, fitness or unfitness for circulation.
- 2.12. **Wrap** – unified form paper strip to band banknote straps, approved by the Central Bank.
- 2.13. **Strap** – banknotes of 100 (hundred) sheets, of the same nominal value banded with wrap.
- 2.14. **Bundle** – pack of banknotes of 10 (ten) straps (1000 sheets), of the same nominal value.
- 2.15. **Operational day** – period of servicing customers within a business day, set by credit institutions’ internal procedures.
- 2.16. **ATM (an automatic teller machine)** – automatic device for paying out and receiving cash w/o involvement of a cashier.
- 2.17. *Valuables* – cash, securities, precious metals and stones, jewelry.
- 2.18. *Cash transportation* – transportation of cash and other valuables from the place of storage to destination.
- 2.19. *Cash collector* – person, who transfers cash and other valuables.

3. Organization of cash operations

3.1. An administrative division (cash office) responsible for cash operations should be established in credit institutions' organizational structure.

Credit institutions' cash infrastructure should be established in compliance with the technical requirements set herein and under their internal procedures.

3.2. The following cash offices may be established for receiving and payout of cash and other valuables, if necessary: receiving (daytime and evening), and payout cash offices, payout and receiving cash offices, recounting cash offices, foreign exchange cash offices and ATMs.

3.3. A full financial responsibility agreement (Annex 16) shall be signed with employees, dealing with cash and other valuables.

3.4. Management of credit institutions shall provide necessary conditions to safeguard cash offices.

3.5. Persons, who are responsible for protection of and dealing with cash and other valuables shall be supplied with appropriate seals, and name stamps.

3.6. Seals, keys to the vaults, where cash and valuables are stored, clichés and stamps of credit institutions are registered in a book (Annex 1).

3.7. That book should be prepared by the manager of the credit institution or, at his/her written order, the person not involved in operations with cash and other valuables.

3.8. Seals, keys, clichés and name stamps shall be given to employees and taken back upon signing in the book.

3.9. In case the key to the cash storage is lost or broken, the *lock or its code* is changed and an act is drawn up (Annex 2). Those, guilty for losing keys, shall be subject to disciplinary measures.

3.10. When temporarily leaving the workplace, cashiers are prohibited to leave cash and other valuables, keys, seals and stamps in an open place, and safes and metal wardrobes open.

3.11. Cashiers are not allowed to keep their cash and items similar to stored valuables, in the cash offices room.

3.12. Cashiers should be provided with signature specimens of employees authorized to sign cash office documents.

3.13. A designated official controls timely submission, change and elimination of signature specimens under credit institution's internal procedures.

3.14. Other terms and conditions of work with valuables are regulated under internal procedures of the credit institution and an agreement between the credit institution and the customer.

3.15. In branches and divisions, with no implied chief accountant position, the duties of the chief accountant with respect to work with cash office are carried out by the official in charge of accounting of that branch or division.

4. Technical requirements for cash infrastructures

4.1. Cash infrastructure shall include:

- cash storage;
- pre-vault area;
- cash office area;
- area for money counting.

The cash storage shall:

- be provided with fireproof iron safes;
- meet fire and security requirements;
- be equipped with fire alarm devices;
- be provided with 24 hour armed guard (except for the connection of electronic protection systems to the remote control of the police department in non-working hours);
- a credit institution, that does not keep money in the cash office at the end day, may be protected by hired guards (on the basis of a contract or according to payroll and job description schedule);
- the ceiling of the vault shall be isolated;
- the height up to the inner ceiling is no less than 2.7 meters;
- the wall thickness is no less than 40 centimeters;
- the floor consists of a concrete layer of 60 centimeters, the ceiling endures 75 kilograms/ a square meter load;
- there is no void or basement underneath;
- be closed with two doors: one is made of iron rods and locked with one inner lock, the other – outer door - of iron and locked with two locks.

4.2. The cash infrastructure area is appropriate to conduct implied operations.

4.3. In the event of absence of a separate place for evening receiving cash office compliant with relevant parameters, evening receiving cash office operations may be conducted in credit institution's other protected areas. In this case the area is equipped with a special fireproof safe.

4.4. Cashiers workplaces are separated with partitions.

4.5. Management of the credit institution is fully responsible for compliance of the cash infrastructure with relevant requirements.

5. Rules for opening and closing cash storages

5.1. The cash storage should be opened at the beginning and closed at the end of an operational day with three keys.

The following persons should have the keys (except for the cash storage of the evening cash office):

- a first key – head of the cash office (or an official responsible for cash operations);
- a second key – manager of the credit institution (an official responsible for general management);
- a third key – chief accountant of the credit institution (an official responsible for accounting).

5.2. Persons, who have the keys, shall be responsible for safety of cash and other valuables stored in the cash storage.

5.3. If those persons are absent for some reasons (illness, vacation, business trip, etc.) the keys may be given to persons, who substitute them, upon drawing up a relevant act.

5.4. The cash storage is handed over to the security officer, being sealed with stamps of persons, who have keys, upon security officer's signing in a relevant journal (Annex 3) (except for the credit institution connected to the electronic security system). In this case, the security officer shall reconcile stamp specimens at his/her disposal with stamps used in closing the cash storage. This journal is maintained by the head of the cash office.

5.5. The cash storage shall have spare keys. Spare keys shall be put in a sack, sealed with stamps of persons, who have keys, and submitted to the CBA or another credit institution in the vicinity for official storage.

5.6. The cash storage is opened and checked *every working day*, whether an operation is conducted or not.

5.7. Only, persons, designated by credit institution's internal procedures, are eligible to enter the cash storage.

5.8. In the event any damages to locks and stamps are detected when opening the cash storage an act is drawn up.

5.9. The cash storage may be opened and closed using advanced technological facilities (electronic key, password, eye and fingerprint scanner), *provided that the requirements specified in Item 5.1. herein are met.*

6. Receiving cash office

Daytime receiving cash office:

6.1. Credit institutions establish daytime receiving cash office to receive cash.

6.2. Cash is received based upon the deposit notification (Annex 4).

The Funds Transfer Notification (Annex 18) is used when an individual without a bank account delivers cash on money remittances to the bank. If money remittances are made with respect to payments of budget and off-budget public funds, Budget Payments Notifications (Annex 19) are used.

6.3. Cash, received by the daytime receiving cash office, is recorded in the balance sheet of that operational day.

6.4. *Notifications* are filled in with an ink or ballpoint pen by a person, who is delivering cash, and submitted for verification across all requisites to a person, responsible for customer operations in credit institutions:

6.4.1. In the event of no discrepancies relevant notes are made in the cash receiving journal (Annex 5) by a person responsible for customer operations in credit institutions and the notification is returned to the customer upon signing.

6.4.2. *Notifications* are submitted to the cashier together with cash.

Cash on money remittances by an individual without a bank account is submitted to the bank together with his/her ID. If the individual rejects to provide his/her ID or in case of any discrepancies between his/her ID and the notification the bank does not conduct a receiving operation.

6.4.3. The cashier verifies the date of *notifications*, indication of the amount in numbers and in writing, compliance of the signature of the person responsible for customer operations in credit institutions with the signature specimen he/she has.

Upon receiving cash, the cashier reconciles the amount specified in the notification on cash receiving with the actual amount he/she received:

If the amount matches, the order, the bill and notifications sections of notifications are signed by the cashier, the order section attached with an account statement is given to the responsible executor for submission to the customer, the bill section is returned to the person, who hands over the money, the notification section is left with the cashier to be filed to daily cash documents.

If the amount mismatches, discrepancies are eliminated as follows:

- if the cash amount falls below the amount shown in the notification on cash receiving, the shortfall is paid by the customer, or the actually received cash amount is recorded on the back of the notification on cash receiving, signed, stamped and returned to the customer to draw up a new document;
- If the amount is more than the amount shown in the notification on cash receiving, the excess amount is returned to the customer, or the actually received

cash amount is recorded on the back of the notification on cash receiving, signed, stamped and returned to the customer to draw up a new document.

Evening receiving cash office

6.5. Upon completion of an operational day, if necessary, an evening receiving cash office is established in credit institutions to receive cash from customers.

6.6. Relevant employees of the evening receiving cash office are provided with a seal with the words 'evening receiving cash office' on it and keys to the cash office.

6.7. Cash received by the evening receiving cash office is recorded in the balance sheet on the next business day.

6.8. Cash is received by the evening receiving cash office under the procedure of receiving and documenting cash to the daytime receiving cash office. In this case a designated responsible employee with the control signature right performs the functions of the person responsible for customer operations in credit institutions.

6.9. Employees (cashier and supervisor – accountant) of the evening receiving cash office number no less than two (supervisor – accountant may not be needed when recording cash receiving via a cash dispenser).

6.10. Cash received to the evening receiving cash office is packaged under these Regulations.

6.11. Cash received to the evening receiving cash office, relevant documentation and seals, are kept in the cash storage for safety. The cash storage is locked with two keys, which belong to the cashier and supervisor with the participation of the guard, sealed with their name stamps and handed over to the guard upon signing in the vault journal (Annex 3).

6.12. The next day evening receiving cash office employees take over the cash storage (safe) from the guard, and hand over cash and receiving documents to the head of the cash office upon signing in the journal.

6.13. Keys may be kept by the evening receiving cash office employees if specified in internal procedures of credit institutions.

7. Payout cash office

7.1. Payout rooms are established in credit institutions in order to pay out cash.

7.2. Cash is paid out on the basis of cash cheques (Annex 6) and *cash payout order* (Annex 17)

7.3. Cash paid from the payout room is recorded in the balance sheet of that operational day.

7.4. A cash cheque or *payout order* is filled in by a person, who receives cash (with an ink or ballpoint pen) and submitted to the person responsible for customer operations in credit institutions in order to verify on all requisites and check whether there are sufficient funds in his/her account in the amount specified in the cash cheque.

In Credit institutions with automated operational systems, payout operations may be conducted via electronic payment facilities. These operations are regulated by internal procedures of credit institutions and an agreement concluded with customers.

7.5. In case of any discrepancies the cash cheque is returned to the customer to draw up a new document.

7.6. In the event of no discrepancies:

- relevant notes are made in the cash office journal (Annex 5) by the person, who is responsible for customer operations in credit institutions and the control section of the cash cheque returned to the customer, upon signing;
- the person, who is responsible for customer operations in credit institutions submits the main part of the cash cheque to the supervisor upon signing in a cash payout journal;
- the supervisor verifies the main part of the cash cheque on all requisites, in case of any discrepancy, returns it to the person responsible for customer operations, to draw up a new document for the customer;
- the supervisor submits the main part of the cash cheque to the cashier upon signing;
- The cashier verifies the date on the cash cheque, the amount in numbers and in letters, and compliance of the signature of the person responsible for customer operations in credit institutions with the signature specimen he/she has.

7.7. In case of any discrepancy the cashier returns the main part of the cash cheque to the supervisor, and the supervisor to the person, responsible for customer operations, and the last one to the customer to draw up a new document.

In the event of no discrepancies the cashier gets the *control section of the cash cheque* and the customer's ID, and reconciles it with data shown on the cash cheque.

The cashier delivers cash to the customer and signs the cash cheque.

- The customer may count the cash he/she got from the cash office one by one with the participation of credit institution's supervisor in a dedicated room. In case of any discrepancies an act (Annex 7) is drawn up and the *discrepancy eliminated*.
- If the customer does not count the cash in the credit institution's premises, his/her claim on the lack of cash shall not be met (a relevant ad is posted on a visible place for customers in credit institution's cash office). However, management of the credit institution should take relevant measures on these issues.

8. How to handle ATMs

8.1. *deleted.*

8.2. ATMs are used to conduct payment using card operations and personal identification numbers of credit institutions' customers. Upon dispensing (reimbursing) cash, customer should be provided with a numbered bill (upon his/her request).

ATMs cash supply procedures should be approved by credit institutions' internal regulations.

ATMs are loaded and unloaded with cash in line with regulations on transportation of valuables.

8.3. ATMs are fully unloaded periodically, no less than once a month. The cash collector delivers the paper band (ATM's operational journal) withdrawn from the ATM's print reader jointly with cash cassettes to the cash office. The cashier reconciles the balance of cash in cash cassettes with the balance of the amount in the ATM's account and compares it with the accounting records. A relevant act is compiled in case of discrepancy. The act is signed by the head of the cash office, the cash collector, the cashier and the technician. Data, released from the ATM's management system and taken from the ATM's operational journal are used when compiling the act, and the reasons for discrepancies in balances are clarified.

8.4. Maintenance of ATMs is provided in the order specified in the maintenance document. Operations related to maintenance and replacement of outdated materials should be carried out at the time determined between launch and termination of ATM's operational life.

8.5. Repairs and related maintenance of modules, placed in the ATM's safe, should be provided upon full unloading of ATMs.

9. *Recounting cash office*

9.1. If necessary, credit institutions launch recounting cash offices to select, count and wrap cash in credit institution's cash office.

9.2. Relevant recounting cash office employees are equipped with the 'recounting cash office' engraved stamp.

9.3. Recounting office employees should number at least two (cashier and supervisor).

9.4. Cash is delivered to recounting cash office employees from credit institution's cash office upon signing in a book (Annex 8).

9.5. In case of discrepancy detected during the recounting an act (Annex 7) is compiled and relevant actions are taken.

10. *Payment card transactions - deleted*

11. Cash sorting, packaging and wrapping

11.1. Cash, received by the credit institution's cash office, should be sorted in terms of denomination, fitness or unfitness in accordance with *regulations of the Central Bank*.

11.2. Credit institutions' cashiers should check cash authenticity and payability when receiving, packaging and wrapping cash.

11.3. deleted

11.4. deleted.

11.5. deleted.

11.6. deleted.

11.7. deleted.

11.8. deleted.

11.9. deleted.

11.10. Selected 100 bills of the same denomination are piled with their face upward and wrapped with a *paper band widthwise*. The band should contain the name of the credit institution, the nominal value, amount, and the date of wrapping cash, as well as the first, middle and last names of the cashier and his/her signature.

11.11. Every 10 straps of cash are bundled, provided with standard top and bottom carton cover and shrink wrapped. Credit institutions, that lack special equipment, may package banknotes as a bundle, binding them crosswise with a rope.

11.12. Top cover should contain the credit institution's name, the nominal value, amount, and the date of cash strapping, as well as the first, middle and last names of the cashier and his/her signature.

11.13. Particular straps of cash, which is impossible to fit in full bundles, may be stacked in partial bundles of the same and various denominations. The number of banknotes in these bundles should not exceed 1000.

11.14. The number and amount per denomination are indicated on bundles, packaged out of remaining cash by each denomination and marked with – Multidenominational Bundle. Partial and multidenominational bundles are bundled as specified herein.

11.15. Wraps and bundles of straps with unfit cash should be *stamped* or marked as 'unfit'.

11.16. Metal coins are packaged in a box of 50 or 100 tubics, provided its total weight should not exceed 15 kgs, depending on denomination; each tubic contains 25 pieces.

11.17. *Samples of individual packages per denomination are established by the Central Bank depending on technical specifications of metal coins.*

12. Transportation of valuables

12.1. *Credit institutions launch a transportation service to deliver valuables.*

12.2. *A credit institution with no transportation service may enter into an agreement with another credit institution that has a transportation service, and meets the technical requirements set herein for transportation of valuables on usage of its transportation service.*

12.3. *Valuables are transported based upon credit institution's internal procedures and agreements entered into with customers.*

12.4. *Credit institution's internal procedures should stipulate at least the following:*

- *organization of the team of cash collectors;*
- *rules for receiving and handing over of valuables during transportation;*
- *packaging of valuables;*
- *security of valuables;*
- *responsibility during transportation of valuables.*

12.5. *Terms and conditions of agreements entered into with customers should imply at least the following issues:*

- *schedule of transportation of valuables;*
- *rules for receiving and handing over of valuables during transportation;*
- *service fee;*
- *responsibilities of parties.*

12.6. *Transportation of valuables is provided by the team of cash collectors (no less than two cash collectors) launched in the credit institution's transportation service. One person is appointed as a head of the group from among the team of cash collectors.*

12.7. *Cash collectors and driver cash collectors should be physically fit, and capable of using weapons. They should have a relevant health certificate in line with the legislation and be examined at least every three years.*

12.8. *When transporting valuables, cash collectors are prohibited to deviate from the established route and schedule, halt at not specified stops, as well as carry outside persons and loads.*

12.9. *If, while transporting valuables, the vehicle breaks down or one of cash collectors gets injured, the credit institution's management should be promptly informed, the injured person provided with first aid, valuables protected and a situation specific decision taken to deliver valuables to destination.*

12.10. *The following space should be available for the valuables transportation service:*

- *appropriately equipped room to store service weapons and arming;*
- *appropriately equipped space to charge and recharge weapons;*
- *room to raise physical fitness and professional knowledge of cash collectors, their instructions and relaxation.*

12.11. *The team of cash collectors, that provide transportation of valuables, should be equipped at least with the following technical facilities:*

- *armed vehicle;*
- *mobile phone or radio station;*
- *uniform and bullet-proof vest.*

12.12. *The team of cash collectors, that transport valuables, should be equipped with service weapons and arming or provided with armed guard.*

13. Completion of cash operations

On receiving room

13.1. Upon completion of the operational day, the cashier of the receiving cash office compiles a Statement on the amount of received cash and the number of documents (Annex 12) based upon received P&R documents, reconciles the final amount in the statement with the actually received cash and other valuables and signs it.

13.2. The statement is reconciled with the cash office receiving journal and, in the event of no discrepancy, mutually signed by relevant employees.

13.3. Cash and other valuables received during the operational day are relevantly packaged.

13.4. The cashier hands over packaged cash and other valuables, P&R documents and the statement to the head of the cash office upon his/her signing both the statement and the book (Annex 8).

13.5. The head of the cash office consolidates statements received from cashiers and compiles an overall statement on cash circulation (Annex 13), and mutually signs with the chief accountant. *The credit institution, with one cashier in its cash office, compiles an overall statement on only cash circulation.*

On payout room

13.6. Upon completion of the operational day, the cashier of the payout room compiles a Statement on the amount of paid cash and the number of documents (Annex 14) based upon received P&R documents and reconciles the final amount in the statement with the actually paid cash and other valuables and sign it.

13.7. The statement is reconciled with the cash office payout journal and, in the event of no discrepancy, mutually signed by relevant employees.

13.8. The cashier hands over P&R documents and the statement to the head of the cash office upon his/her signing both the statement and the book (Annex 8).

13.9. The head of the cash office consolidates statements received from cashiers and compiles an overall statement on cash circulation (Annex 13) and mutually signs with the chief accountant.

14. Accounting of cash operations

14.1. Cash and valuables in credit institutions are accounted for in the Accounting Book of cash and other valuables in the storage (Annex 15). The book is numbered and laced, signed and stamped by the credit institution's manager and chief accountant. Data on the balance and circulation of cash and valuables is recorded in the book at the end of the operational day and approved through signatures by persons with keys.

14.2. Accounting records regarding cash operations in daytime paying and receiving room should be maintained during cash operations.

14.3. The credit institution's chief accountant should reconcile balances of cash and other valuables recorded in the book with balances in accounting (balance) at the end of the operational day.

14.4. All cash operations related documents should be collected at the end of the operational day, reconciled with circulations, and separately filed to the 'daily documents' folder for each day.

14.5. Cash operations related daily documents should be signed by the chief accountant and the head of treasury.

14.6. The manager of the credit institution is kept responsible for storage of cash operations related documents within the period specified in the relevant legislation.

14.7. In order to confirm the authenticity of cash and other valuables accounting in every credit institution, accounting data should be reconciled with actual balances of valuables no less than once a quarter.

Frequency, maintenance and other terms and conditions of these reconcilements are established by credit institution's internal procedures.

14.8. Reconcilements are maintained by credit institution's authorized persons, directly or indirectly not related to cash and other valuables operations. These reconcilements may be maintained by the credit institution's internal audit.

ACT

_____ «_____» _____ 200_____

(Name of the place where the act was drawn up)

The manager _____, chief accountant _____

and chief cashier _____ of the credit institution _____

(name of the credit institution)

developed this because the key to the vault that belongs to _____

(indicate position)

should return spare keys to vaults given to him/her

for _____

(reason)

on _____.

(date)

Chairman of the credit institution

Chief accountant

Head of the cash office

(name of the credit institution)

ACT
on excess (shortage, nonredeemable, counterfeit)
banknotes (coins) detected in a bundle

« _____ » _____ 200 _____ № _____

This act has been drawn up _____ in the city of _____

(name of the credit institution)

because, when cash was counted by _____

(1st, middle and last names)

with the participation of _____ on that date

(employee's 1st.middle and last names)

There was detected in the bundle counted and wrapped by _____

(name of the credit institution)

cashier _____

(1st, middle and last names)

excess (shortage, nonredeemable, counterfeit) cash amounting to _____ AZN

(in numbers and letters)

denomination _____ series No _____.

excess (shortage, nonredeemable, counterfeit) money detected in _____ was recounted

again with the participation of _____ by the cashier

(position, 1st, middle and last names)

_____ hereby confirming that _____ AZN was excess

(1st, middle and last names),

(in numbers and letters)

(shortage, nonredeemable, counterfeit).

1st, middle and last names and signatures of recounting persons

1st, middle and last names and signatures of persons participating in recounting

The acts are annexed with:

- the bundles top and bottom coverings;
- wraps of all packages (in full);
- sealed wrap (polyethylene wrap) and the label of the sack where excess (shortage, nonredeemable) coin is detected.

Note: Wraps should be in full even if they are torn.

(credit institution)

(structural unit, branch or division)

«____» _____ 200____ Send cash in a relevant _____
order
(the name of the institution cash will be sent)

This notification should be executed on the date of issue and the organization notified accordingly.

Order № _____

Denomination (AZN)	Amount
1	
5	
10	
50	
100	
250	
500	
1000	
10000	
50000	
Total:	

Total amount: _____

(in numbers and letters)

Chairman of the credit institution

Chief accountant of the credit institution

(the name of the institution, sending the cash)

« _____ » _____ 201__.

(receiving party)

LIST № _____

(ordering organization)

Based upon the order _____ dated « _____ » _____ 200__ we are sending cash in the following breakdown and amount by _____

(1st, middle and last names of delivering person)

Fit cash			
Denomination (manat)	Amount	# of sacks	No of seal
1			
5			
10			
50			
100			
250			
500			
1000			
10000			
50000			
Total:			

Total amount _____

(in numbers and letters)

Chairman of sending organization:

(signature)

Chief accountant:

(signature)

Head of cash office:

(signature)

RECEIPT

« _____ » _____ 200 _____

We hereby confirm that cash amounting to _____

(in numbers and letters)

sent from _____

(name of the sending organization)

by _____ indicated in this list

(1st, middle and last names of delivering person)

has been accordingly verified and received.

Chairman _____

(receiving organization)

(signature)

Chief accountant:

(signature)

Treasurer:

(signature)

STAMP

Who handed over the valuables:

Cash collectors: _____

(credit institution)

« _____ » _____ 200__

General STATEMENT
on cash turnover

	Amount	# of documents
Cash received over the day		
Cash paid out over the day		

Head of the cash office

(signature)

(1st, middle and last names)

Verified with accounting documents:

Chief accountant

(signature)

(1st, middle and last names.)

FULL FINANCIAL RESPONSIBILITY AGREEMENT

This agreement is made by and among (hereinafter – Employer) represented by

_____ on the one

(credit institution and 1st, middle and last names and position of credit institution's manager)

hand and _____ (hereinafter – Employee)

(employee's position and 1st, middle and last names)

on the other hand, on the following:

1. The employee shall bear full financial responsibility for integrity, protection and maintenance of the property and other riches, entrusted to him/her by Employer within labor relationship in accordance with the position he/she holds during their storage, sale, transportation, utilization and other operations.

In this regard, the employee, in line with his/her position, shall:

- ensure maintenance of cash and other valuables stored in the cash office of the credit institution, and other valuables entrusted to him/her, timely inform the management on hazardous events, and take all possible measures to prevent dangers;
- implement operational procedures when receiving and handing over cash and other valuables in the cash office in line with relevant regulations;
- not allow any discrepancies (excess, shortage, etc.) in cash bundles packaged;
- maintain cash and other valuables entrusted to him/her in accordance with protection procedures;
- not disclose info on protection, transportation, maintenance of valuables and other operations, as well as other official info related to valuables out of the scope of authorized officials;
- implement requirements and regulations of the credit institution's charter on maintenance of the property, cash and other valuables entrusted to him/her, and other duties specified in normative acts of the Central Bank.

2. If the Employee fails to implement contractual obligations and causes any damage to the Employer as a result of his/her wrong deeds he/she shall bear full financial responsibility for

the damage in accordance with the legislation of the Republic of Azerbaijan.

3. This agreement shall apply to the whole period within which a labor agreement signed between the Employer and the Employee is effective.

4. This agreement shall be compiled in two copies of equal legal force. One copy shall be kept with the Employer, the other one with the Employee.

Signatures of the parties:

Employer

Employee

«___» _____ 201__.

Cash payout order №

«___» _____ 201__ .

To be paid _____		Debit	Amount

<i>whom</i>	Bank code		
	Bank TIN	Account №	Total
_____		Credit	
<i>Bank name</i>			
Bank's payout type _____		Cash account №	

Amount in letters _____

Purpose of payment _____

Presented _____ № _____

Paid out «___» _____ 200__ il

Received the amount specified in _____

the order (signature)

Signatures

Verified
Controller**To be paid**
Accountant responsible for
execution Treasurer**Paid out**
Treasurer

Announcement for money transfer №**201**_____

Payer	
1 st , middle and last names _____ Address _____	
ID card _____ <i>(name, serial #, the name of the issuer)</i>	
Receiver	
1 st , middle and last names and ID card _____	
TIN _____ Account #/Address _____	
Receiver's bank	
Name _____ BIK _____ Code _____ TIN _____ c/a _____	
Purpose and grounds for payment	Amount (in numbers)
Amount (in letters)	
Payer's signature	Responsible executor
	Receiving cashier
Receipt	
_____ 201 _____	
Payer	
1 st , middle and last names _____ Address _____	
ID card _____ <i>(name, serial #, the name of the issuer)</i>	
Receiver	
1 st , middle and last names and ID card _____	
TIN _____ Account #/Address _____	
Receiver's bank	

Name_____	BIK_____	Code_____	TIN_____	c/a_____
Purpose and grounds for payment			Amount (in numbers)	
Amount (in letters)				
Payer's signature			Responsible executor	
			Receiving cashier	
Order				
_____ 201 _____				
Payer			Debit cash account. №	
1 st , middle and last names._____ Address _____				
ID card _____ <i>(name, serial #, the name of the issuer)</i>				
Alan				
1 st , middle and last names and ID card _____				
TIN _____ Account number/Address _____				
Receiver's bank				
Name_____	BIK_____	Code_____	TIN_____	c/a_____
Purpose and grounds of payment			Amount (in numbers)	
Amount (in letters)				
Responsible executor			Cashier	

Announcement for budget payments №**_____ 201 _____**

Payer			
1 st , middle and last names _____ Address _____			
ID card _____			
<i>(name, serial #, the name of the issuer)</i>			
Receiver			
Name _____ Account # _____ TIN _____			
Receiver's bank			
Name _____ BIK _____ Code _____ TIN _____ c/a _____			
Purpose of payment	Budget level code	Budget classification code	Amount (in numbers)
Amount (in letters)			
Payer's signature		Responsible executor	
		Cashier receiving cash	
Receipt			
_____ 201 _____			
Payer			
1 st , middle and last names _____ Address _____			
ID card _____			
<i>(name, serial #, the name of the issuer)</i>			
Receiver			
Name _____ Account # _____ TIN _____			
Receiver's bank			
Name _____ BIK _____ Code _____ TIN _____ c/a _____			
Purpose of payment	Budget level code	Budget classification code	Amount (in numbers)

		code	
Amount (in letters)			
Payer's signature		Responsible executor	
		Cashier receiving cash	
Order			
_____ 201 _____			
Payer			Debit cash account №
1 st , middle and last names _____ Address _____			
ID card _____			
<i>(name, serial #, the name of the issuer)</i>			
Receiver			
Name _____ Account # _____ TIN _____			
Receiver's bank			
Name _____ BIK _____ Code _____ TIN _____ c/a _____			
Purpose of payment	Budget level code	Budget classification code	Amount (in numbers)
Amount (in letters)			
Responsible executor			Cashier

Note: Note: the budget level code is a figural expression applied to the state budget of the Republic of Azerbaijan, the budget of Nakhchivan Autonomous Republic, local budgets and off-budget state funds by the Ministry of Finance of the Republic of Azerbaijan, and the budget classification code is a figural expression of grouping of income, expenses, and financial sources of the state budget of the Republic of Azerbaijan, the budget of Nakhchivan Autonomous Republic, local budgets and off-budget state funds under functional, economic, organizational, and other principles.