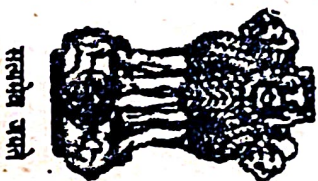


# **INSPECTION NOTE**



**Name of the office: DHANBAD TREASURY**

**Date of Inspection: 10-07-2000**

**Inspection Note of the Inspection of Dhanbad Treasury  
by. Dr. B. Rajender, I.A.S., Deputy Commissioner, Dhanbad  
on 10-7-2000**

**APPENDIX-5  
(See Rule-75)**

**QUESTIONS FOR THE INSPECTION OF TREASURIES**

- 1.(a) Are copies of the Public Works Department Inspecting Officer's certificate that the strong room is secure and fit for use and the police Superintendent's order prescribing the position of the sentries hung up in a conspicuous place?
- (b) The Public Works Department Inspecting officer's certificate will be in force for 12 months only. What is its date and is still in force?
- (c) Are the sentries posted in accordance with the Superintendent of Police ?

A certificate to the effect that the strong room is secure and fit for use was issued by the Executive Engineer, Building Division, Dhanbad vide his letter No.1145 dated 26-10-99. The validity of the aforesaid certificate expires on Dec.2000.

Apart from main strong room there are also 3 subsidiary strong rooms. Two rooms out of the three are containing the ballot boxes and other election materials. The T.O is directed to sort out the relevant election papers which are required to be kept in the strong room with the help of Sub Election Officer. Sub Election Officer is being directed to obtain necessary order from the undersigned in regard to the disposal of such election materials which has now become obsolete. The 3<sup>rd</sup> one is being used for the purpose of keeping Treasury records. When asked, the T.O could not explain about the Treasury documents which are kept in the 3<sup>rd</sup> one. The T.O must ensure categorisation of the of the records kept in the 3<sup>rd</sup> strong room.

Sentries are posted by the Superintendent of Police, Dhanbad.

The date of issue of fitness certificate is 26-10-99. It is still in force.

Yes, but up-to-date orders of S.P. are needed. Please ask for the same.

2 Is a copy of the rules for the verification of cash balance hung up in conspicuous place in the strong room?

Not applicable as this treasury is a non-banking Treasury.

3 Are notice in English and Indian language regarding encashments of notes exhibited in an conspicuous place when the balance allow of such encashment?

Not applicable as this treasury is a Non-Banking Treasury.

4 Are the authorised methods of storing coin in the strong room strictly followed? Are there two locks to each of the chests and almirah inside the strong room as well as on the outer doors of the strong room and is the key of one kept by the treasury officer and that of the other by the treasurer?

- Do -

5 Are the rules prescribed for the safe custody of the duplicate of the duplicated keys of the locks used in the treasury duly observed, Are they regularly examined in April each year?

Duplicate of the keys used in the treasury are kept for safe custody in Gaya Treasury.  
Verification of the said keys has been done and in this regard letter No.648 dated 18-08-99 was shown to me.

6 Is there any bag or store of coin in the treasury kept apart from the general balance

Not applicable.

7 Is there any money or valuable placed in the treasury for safe custody by private persons or other departments and is the register prescribed in rule 80(c) properly maintained?

No valuables of private persons are received in the treasury. Those of Govt. Depts. are kept under the orders of the Deputy commissioner.

TREASURY FURNITURE

8 Has the treasurer got the set of minimum weights and test scales and are the scales in good conditions? Are the ordinary weights and scales ever tested and is any record kept of such test?

No weights and test scales are available in this treasury.

9 Is the furniture of treasury adequate? If not, what additions and replacement are necessary?

The T.O. stated the need of steel almirahs, chairs and tables. When asked, she could not justify the demand. The T.O. is directed to put up the proposal separately giving justification of her demand of furniture. Stock register is neither maintained nor store has been inspected by the T.O. while under Board of miscellaneous rules stocks must be verified twice in a year. The T.O. is directed to maintain the up-to-date stock register and send her verification report of store within one month from the date of receipt of the Inspection Note.

10 How many spare chubb's locks are therein store?

(a) What is their condition?

(b) Who keeps their keys?

(c) What is the state of the treasure boxes and do those in use possess chubb's locks?

4(Four) chubb's Locks bearing No.42197,36567,461621&19246.

Though these locks are not greased for many years but still in good condition.

Locks alongwith keys are kept in the treasure box of the strong room.

The treasure box is in good condition and is being used for keeping the chubb's locks and keys and also sealed packets of duplicate keys of other Deptt. As the treasure box is kept inside the strong room, no chubb's locks are being used for locking the same.

### TREASURER'S BRANCH

12 Are notices in English and Indian Language is bold type hung up in the treasurer's room and near the counter conveying a warning that persons paying money into the treasury should never leave the treasury before obtaining receipts signed both by the treasury and the accountant and in cases of receipts for amounts of Rs.500 and over by the Treasury Officer except as provided in rule – 111?

Not applicable

13 The cash balance should be certified if not already done in the month proceeding that in which the inspection is held.

Not applicable

14 The statements of daily balance of one or two days selected at random should be examined to see whether

Not applicable

(i) They were agreed with the accounts and signed by the Treasury Officer on the evening of the same days;

(ii) To totals of the cash balance and stamps , opium etc. in the treasurer's custody exceeded the amount of his security or not.

The distribution of treasure shown in the two columns of the balance sheet.(1) closing balance and (2) closing balance in the banks of the treasurer, is correct with reference to the register of double lock transactions.

15 The figures in the office copies of the statements of uncurrent silver coins and the annual returns showing the silver coin, cut of broken, submitted to the Currency Officer, Calcutta, of any months elected at random, should be examined to see if they agree with the entries in the respective registers.

Not applicable

16 Does the Treasury Officer herself register every amount passed into or out of double locks at the time with her own hand ?

Not applicable

17.(a) (1) In how many receptacles is the currency chest balance kept.

Not applicable

(2) Are all the receptacles kept under double locks ?

Not applicable

(3) Who hold the keys of the receptacles ?

Not applicable

(b) (1) Is the currency chest book (vide rule 735(ii) usually kept locked inside a chest?

Not applicable

(2) Does the treasurer have access to the currency chest book except in the presence of the officer in-charge of the treasury?

Not applicable

(3) Are the currency slips submitted to the currency officer serially numbered and is the serial number of the slips suitably recorded in the chest book? A number of entries on different pates of the book should be examined to see that the slips have been correctly numbered.

Not applicable

18. The currency chest balance should be verified if not already done within 60 days of the date on which the inspection is held.

Not applicable

NOTE: Whenever possible and always provided that the last verification has been done within 60 days of the date on which the inspection is held. Inspecting Officer should not do the inspection and verification of the balances on the same day, in order that they may be able to devote adequate time in inspection.

When the currency chest balances is verified the following question should be answered:-

(1) Does the amount of cash and currency noted in the currency chest agree with the balance as shown in the last entry in the currency chest book?

(2) (a) How many of the receptacles containing the currency chest balance have you personally verified by counting at this inspection?

(b) (i) When were the other receptacles last verified by counting?

(ii) Are the other receptacles sealed and are seals intact?

(3) When the currency chest balance is not verified the date of the last verification should be noted.

(4) The report in the enclosed form (T.C. Form 87) should be completed. The Inspecting Officers should personally compare the balance as recorded in this report with that shown in the last entry in the currency chest book and sign it immediately after the comparison is made. The report should not be left to be put up for signature later with other papers.

NOTE: In dispatching the report care should be taken to see that it is not possible for the treasury staff to intervene in the dispatch of the report.

(5) (To be filled on return of the report from the currency officer)  
Has the balance reported by you been accepted by the Currency Officer?

(a) What Security does the treasurer give?

(b) Where is the bond kept?  
Who appoints potdars?

Not applicable.

Not applicable.

Not applicable.

Not applicable.

Not applicable.

Not applicable.

Not applicable.

Not applicable.  
Not applicable.  
Not applicable.

21. Are the service books of the whole establishment in the double locks?  
(Are the service books should be taken at random to see whether they contain a statement of leave account and that the statements of leave have been examined by a Gazetted Government servant.)

Service books are not kept in double locks but are kept in steel almirahs of the office. T.O. stated that there are 17 employees working in the Treasury out of which 12 are from BSFC, Bidge Corporation and Leather Corpn. and 5 are from Treasury Cadre. Details of the employees are not prepared by the T.O. for which it is being instructed to prepare the same in 15 days. Out of the 17 employees, only service books of 5 employees are maintained. For the rest the T.O. is directed to correspond with M.D. BSFC, Bridge Constin. Corpn. and Leather Corporation from where employees were taken.

On Perusal of the service book of Sri. Baran Nath Baxi it is found that the service book verification was done on 12-6-2000 by the T.O. However, the leave account of Sri. Ramdeo Thakur was also not found up-to-date.

The register of the history of the service books is not available in the office. The T.O. has also been directed to prepare the same and as also the leave account be maintained.

The condition of service books is in very bad shape. Loose papers are inserted in the service books and there is possibility that the papers can be taken away by anybody anytime.

The T.O. is directed to bind those service books which are in bad shape. Page numbers have to be given. The above direction must be complied within a week.

On Perusal of the Attendance Register it has been found that the attendance register is having no certificate of the T.O. which definitely appears to be a serious lapse on the part of the T.O. Attendance registers are not being checked by the T.O. On further perusal of the attendance register the manipulation and overwritings were found. Attendance has been made on the cross mark by overwriting. If T.O. had regularly checked then this situation would not have arisen.

On careful perusal of the page No.5 the signature at serial nos. 1,2, and 3 were not found in the attendance register. The concerned employees must furnish their show cause as to why not the said period be treated as break-in-service.

#### Attendance Register

Similarly there was no signature of Madan Singh in the attendance register on 7-7-2000. When asked, T.O. stated that there is no leave application of Madan Singh for that date. Action also be initiated against him for the absence.

Similarly Jagdish Prasad was found absent on 6<sup>th</sup> and 7<sup>th</sup> July'2000.

Action taken against the concerned employees may be reported to the undersigned.

C.L. Register is also without the certificate of T.O. and without page number. Even there is no index in the register. Only 8 employees names were found in the C.L. register. When asked the reason, T.O. stated that C.L. register is new one because the old one is not in trace.

Maintenance of attendance register and C.L. register in such a way and failure of T.O. to check it regularly reflects a very sad affair on the part of T.O. overwriting on cross marks and sometimes keeping of attendance columns blank definitely show that the erring employee has the blessing of T.O. She is directed to explain her conduct on this account within 7 days.

The Receipt / issue Register is not up-to-date. All the columns of both the registers are not filled up. Two different letters have been issued by giving the same issue number i.e. 380-380 and similarly two letters have been issued on the same number 419-419. Even the issue number has not been serially arranged. From page No. 142 to 144 issue numbers were given serially but from page number 145 different set of issue numbers were given. This type of maintenance of issue register creates a suspicion in regard to the issue of letter.

Issue register is also without any certificate of the T.O. Maintenance of Receipt / issue Register in such a way reflects a passive outlook of T.O.

Though the issue register was for the year 1999-2000 but it was kept under the heading 1999-20. When being asked the T.O. tried to justify it by saying that 20 means 2000. Such type of justification is unheard of. Even no layman will understand 20 as 2000. This sort of justification giving by T.O. can only be said to be a behaviour of irresponsible and recalcitrant officer. The T.O. is directed to ensure maintenance of these register properly.

22 Are all the registers maintained by the treasury properly kept up? Does the treasurer maintain any unauthorised register ?

Registers are not maintained properly .Even the T.O. failed to point out about the exact number of registers which are maintained in the Treasury. She must prepare a register of registers within 10 days.

23 Is care taken to see that the amounts of cash, stamps and opium taken out of double lock is not more than is actually required ?

No cash and opium are kept in the strong room of this treasury . Care is being taken while stamps are taken out of the double lock.

24 **STAMP AND EXCISE OPIUM**  
Is the store account of stamps and excise opium kept regularly up-to-date?\*

Account of stamps are kept up-to-date.

25 (a) What security does the stamp clerk give?  
(b) Where is the bond kept?  
(c) When was it last tested?

On verification of the stamps it was found in accordance with the number shown in the stamp register. Clerks have not furnished the security deposit being in-charge since 1<sup>st</sup> May'2000.This is grossly irregular. On being asked about the security deposit, it was stated that it is Rs.500/-.The T.O. is instructed to obtain security deposit amount alongwith the bond within 25 days from the concerned clerk.

26 Are the stamp registers properly and neatly maintained and the cuttings (if any) initialled by the Treasury Officer.

Stamp Registers are maintained properly and neatly. All cuttings are not initialled by the T.O. and directed to initiall the same.

27 Are the double lock and the single lock registers of stamps checked and initialled by the T.O. as required by rules-26 and 28 of the Rules for the Supply and Distribution of Stamps?

No single lock is available in this treasury. Hence only double lock register is signed by the T.O., when the stamps are issued. The days of issue of stamps have not been made aware to stamps vendors through Tuesday and Friday are fixed dates. The T.O. must ensure its publication through notice among the stamp vendors

28 Check some of the entries of issue in the double lock register and see if they agree with the corresponding entries of receipts in the single lock register (Rule-28 of the Rules of the Supply and Distribution of Stamps.)

Not applicable

29 Is there suitable accommodation for the storage of stamps of various denominations and are they systematically kept ?

There is no dearth of space. Stamps of various denominations are systematically arranged.

30 What precautions are taken to prevent damage by insects, e.g. white ants ?

Gamaxine powder is sprinkled periodically to prevent damage by insects and white ants.

31 At what intervals is the stock overhauled to detect damage (if any)?

The stock of stamps is being overhauled every six months to detect damage.

32 What stock is left with the treasury or official vendor.

Official vendor is the treasury assistant who deals with the stamps. All the stamps which are issued for distribution in a particular date are kept with the stamp clerk till the distribution is finished. During this time, stamps are kept in a godrej almirah provided to the stamp clerk. The stamps are being issued to the licenced vendors on Tuesday & Friday. The T.O. stated that whenever it is necessary it is opened on other days also. The T.O. is instructed that it should be issued only on those days and whenever it is to be opened on other day, the permission of the Deputy Commissioner may be taken and the same should also be given in writing to the vendors. The T.O. must ensure the distribution of takeout stamps on the same day among the stamp vendors.

33 (a) When was stock last actually taken?

10-7-2000

(b) By whom

Dr. B. Rajender, Deputy Commissioner, Dhanbad.

(c) Was it found to agree with the balance in the register?

Yes.

**ACCOUNTS BRANCH :**

34 Some of the daily sheets of the various sub-treasuries taken at random should be examined to see

Not applicable.

(a) If they have been checked and classified;

(b) If there is any unnecessary delay in incorporating the sub-treasury transactions in the district treasury accounts, and

(c) if they are filled properly.

35

Taking at random the balances at the district and sub treasuries for a number of days, examine whether they exceeded the normal balances fixed and note the result. If the fixed balance at a sub-treasury was exceeded by any appreciable amount, where prompt steps taken to transfer the excess?

Not applicable because this treasury has no sub-treasury.

36 How are vouchers stored between the date of payment and transmission to the accounts office?

The vouchers are kept on the table of the staff. The T.O. is directed to keep these vouchers in almirahs systematically.

37 Are remittances within the district watched by means of daily balance sheets?

Not applicable as this treasury is a non-banking-treasury.

### PENSIONS

38 Are the files of the pensions payment orders complete according to the registers kept of the pension payment orders payable at the treasury? Are the orders in good condition? Are all payments noted on them and initialed by the Treasury Officer? Are any of them improperly detained, payment of pension being more than one year in arrears?

The T.O. stated that pension payment orders are received in separate docketing register. After it is received, it is transferred to a particular clerk. On physical verification and examination as well as signature and after satisfying the first pension payment to the concerned person is passed. And after that the payment of pension order is transferred to different clerks for monthly payment to the pensioners. separate guard files are mentioned by each clerk. Volumes of the Guard files maintained are not properly labeled. It should be legible written by sketch pen so that tracing may be easily made. PPO's of 70 pensioners are still pending for disbursement. The T.O. is directed to send instruction to pensioners to receive their pension amount. When asked from the T.O. about the exact number of the pensioners who are receiving payments from the bank she failed to reply. Huge number of pensioners are still taking pensions directly from the treasury. T.O. is instructed to take necessary steps for transferring those PPOs to bank and also furnish the detailed number of pensioners who are presently taking payment from the bank directly out of the number of total pensioners. There are 4 categories of pensioners. Railway, Central, Bihar State and Political pensioners.

However, the number is not known to the T.O., which is not expected. T.O. is directed to furnish exact number of pensioners categorywise within 15 days.

39 In the case of pensioners permanently exempted from personal attendance and of those receiving payments by money order, is proof obtained every year of their continued existence and recorded. As the acknowledgement coupons of the pensioners who are paid by money order carefully preserved?

There is no case of the pension who is permanently exempted from personal appearance and also of those who receive payment through money order. T.O. is directed to transfer as many cases to the banks as it checks unnecessary harassment to the pensioners.

40 What steps are taken to prevent the impersonification of pensioners? Are you satisfied that the rules are intelligently followed ?

Physical verification has to be made six monthly but on this account T.O. failed to reply the number of pensioners who have been physically verified and what is the actual number of pensioners who are receiving pensions. The T.O. is instructed to furnish a certificate with regard to the genuineness of the pensioners.

**GOVERNMENT PROMISSORY NOTES :**

41 Is the register of Government promissory notes on which interest has been made payable at the treasury kept up-to-date?

Register of Govt. promissory notes on which interest has been paid by the treasury, is up-to-date.

**THE RESERVE BANK OF INDIA REMITTANCES**

42 Where are the stores of forms of drafts and of advices kept? Under whose key and by what precautions maintained in order?

Not applicable.

43 Are issues of duplicate drafts noted in the Issue Register?

- do -

44 Are the counterfoils of drafts issued initialled by the Treasury Officer?

Not applicable.

45 Are advice lists of drawings on the treasury dated and initialled by the Treasury Officer immediately on their receipt? Are they filed chronologically in guard files according to the treasuries from which they are received?

46 (a) Is the advice list of remittances sent to the Accountant General on the day or transaction takes place?

- do -

47 **DEPOSITS**  
Is there a periodical agreement of the balance at the credit of a personal ledger account?

The T.O. is the custodian of the PL accounts. But unfortunately the T.O. is not knowing the number of PL Accounts running under Treasury. The number of PL accounts and the name of the concerned institution with their balance be sent to the undersigned.

48 A sufficient number of items should be examined to see whether the Treasury Officer satisfies herself of the admissibility of the items.

This is not necessary, being a non-banking treasury

49 Does the Treasury Officer initial and date each deposit in the receipt register on the day on which the deposit is made? Does he also initial every entry of repayment in the receipt register?

This is not necessary, being a non-banking treasury.

#### MISCELLANEOUS

50 (a) What record is kept of the Accountant General's order or retrenchment?

T.O. informed that in this financial year no order has been received from A.G.

(b) In whose custody it is?

(c) Is it kept up-to-date?

It is maintained.

51 Is a register is kept of all the Gazetted Government Servant drawing their pay from the treasury?

Yes.

52 Area specimen signatures of these officers and of others who draw establishment and other bills on the treasury pasted in these registers in pages assigned to the officers?

No correction slips are being sent by the Govt. Hence new books are purchased every year to keep up-to-date.

53 Are the corrections to the authorised codes, manuals etc. passed up-to-date? What is the last number of correction pasted in each book?

They are not maintained properly. All the circulars received from A.G. should be properly kept in a guard file. The number of last circular from A.G. is Pension-1/ACP/2000-2001 dated 20-06-2000. T.O. is directed to ensure proper maintenance of the circular in a guard file. It should be completed in all respects within one week from to-day.

54 Is the circular file of the Accountant General complete? What is the number of the last circular received?

55 Does the Treasury Officer take pains to see that the important new circulars are understood?

To check the irregular drawal letter No.6117/Finance dated 18-09-99 by the Finance Commissioner instructs the T.O. to issue a proforma in which T.O. is supposed to sign it and all the departments are to be asked for compliance. Even after the lapse of about 11 months no step has been taken by the T.O. in this regard. The T.O. is directed to explain her conduct for this sort of negligence. Some circulars are found undealt. The T.O. is directed to place all the important letters before undersigned and obtain the necessary orders.

56 Are the office registers and records in good order.

The T.O. is directed to maintain the record and register in good order (binding, paging, labeling etc). It should be completed within one month from to-day.

57 ESTABLISHMENTS:  
Are receipts taken in a register for all pay and allowances issued? Is there any item left undischursed?

Yes, no undischursed amount is kept with the cashier.

58 Is stamped receipt taken whenever the amount exceeds Rs.20?

Stamp worth Rs.93,600/- of one person have been refunded. The T.O. is instructed to give details of the stamps of those refunded stamps i.e. when it has been issued by the Treasury and to whom.

59 Have the irregularities or suggestions noted in the last inspection report of the Accounts Department been rectified or carried out?

The T.O. stated that the inspection of A.G. was done only in the month of June,2000 but the Inspection Report is yet to be received.

60 How many audit objections have been received from the Accountant General's Office since the last inspection? Do they indicate faulty work on the part of the district or sub-treasury staff?

The T.O. stated that the compliance has been done but not communicated to the A.G. which is very serious. The T.O. is directed to send the compliance report within one month from to-day under intimation to the undersigned. About the compliance of the previous A.G. Report the T.O.. could not reply satisfactorily. The T.O. is directed to place 3 previous A.G. reports with their compliance before me.

61 If so, what steps are to be taken for the avoidance of such irregularities?

Guard files of Inspecting Officers are not maintained in the Treasury. Compliance report is not being sent. The T.O. is hereby instructed to maintain Guard file of the inspecting notes of the Inspecting Officers and separately in chronological order and compliance report be sent immediately within 15days of this inspection.

The present T.O. is in-charge since 1<sup>st</sup> July, 1998.

During inspection at Counter No.1 some vouchers were found lying in dust. On being questioned the T.O. could not give any information. The T.O. is directed to make arrangements to keep vouchers in orderly manner.

Log books of clerks are not being maintained. The T.O. is directed to take step in this regard. Name plates of the clerk/staffs are not available. The T.O. is directed to ensure the same.

In the verandah a number of steel boxes are kept which are not properly maintained. The T.O. is directed to take step to maintain it properly with labeling.

The roof of inner verandah and wooden racks of strong room are in dilapidated condition. Executive Engineer, Building Division is directed to take necessary steps for its repair.

The computer room requires greater neatness as dust particles may bring the system to a grinding halt. Vinyl flooring is urgently required. cleaning of the room should be done regularly. The Executive Engineer, Building Division is directed to take steps for repairing the treasury office immediately.

Some records are also kept in gunny bags which are required to be kept in steel almirahs.

**INFORMATION REGARDING BILLS RELATED TO MPLADS :**

The registers of allotment relating to all department have been maintained separately according to the instructions of Finance Department, a copy of which has been given to the concerned department. The bills are passed every month after duly comparing these. The Copy of allotment order and the information of signature of allotment issuing officers have also been maintained in the Treasury.

**GENERAL**

Dhanbad treasury is one of the leading district treasuries in Bihar which was made computerised on-line. This on-line project is in implementation since 3<sup>rd</sup> of August 1998. Since then Computerised advice list<sup>1</sup> being sent to Bank and monthly account is prepared on time. Training has been imparted to T.O., A.T.O. and staff of District treasury so that they become aware of this computerised system and can independently perform the job of daily advice list generation, timely account preparation (Monthly) which in turn is sent to Accountant General of Bihar, R.B.I. and Govt. of Bihar. In the original version of on-line treasury computerisation the fund allocation part was not incorporated. The provision for Fund Allocation to various departments under different heads (Major & Minor) has been made since the financial year 1999-2000. The incorporation of Fund Allocation module facilitates in entry of allotment of fund as soon as it is received at the treasury. When a bill is entered into the computer for the advice list generation, system checks for the balance amount and advice entry is allowed only when the required balance is available with the concerned D.D.O. The incorporation of Fund Allocation module has avoided the existing bottle-necks in fund management of allocation for various heads in the same department.

Verification of allotment and drawl in all heads is being done for the last eight years by each department.

However, the treasury officer is directed to keep utmost vigil on entry of allotment into the computer and drawl of amount. If any abnormal drawl, should immediately be brought to the notice of the undersigned so that appropriate action will be taken against the persons involved.

*Sd/-*  
Deputy Commissioner,  
Dhanbad.

Memo No. ~~4254~~ / DC, Dhanbad, Dated. **15.9.2000**

Copy to

1. Chief Secretary, Bihar, Patna for information.
2. Secretary, Board of Revenue, Patna for information.
3. Commissioner & Secretary, Finance Department, Bihar, Patna for information.
4. Director, Treasury & Account, Bihar, Patna for information and necessary action.
5. Commissioner, North Chhotanagpur Division, Hazaribagh for information & necessary action.
6. Treasury Officer, Dhanbad for information and necessary compliance.

*M. B. Jaiswal*  
15.9.2000  
Deputy Commissioner,  
Dhanbad.