

(xvi) Under section 80GG of the Act, an assessee is entitled to a deduction in respect of house rent paid by him for his own residence at the places specified under rule 11B of the Income-tax Rules, 1962. Such deduction is permissible subject to the following conditions :--

- (a) the assessee has not been in receipt of any house rent allowance specifically granted to him which qualifies for exemption under section 10 (13A) of the Act;
- (b) he will be entitled to a deduction in respect of house rent paid by him in excess of 10 per cent of his total income, subject to a ceiling of 25 per cent thereof or Rs. 1,000 per month, whichever is less. The total income for working out these percentages will be computed before making any deduction under section 80GG;
- (c) the assessee does not own:
 - (i) any residential accommodation himself or by his spouse or minor child or where such assessee is a member of a Hindu Undivided Family, by such family, at the place where he ordinarily resides or performs duties of his office or carries on his business or profession; or
 - (ii) at any other place, any residential accommodation being accommodation in the occupation of the assessee, the value of which is to be determined under sub-clause(i) of clause(a), or as the case may be, clause(b) of sub-section(2) of section 23;
- (d) The accommodation occupied by him for the purpose of his own residence is situated in any of the following places, namely :--
 - (i) Agra, Ahmedabad, Allahabad, Amritsar, Bangalore, Bhopal, Calcutta, Coimbatore, Delhi, Faridabad, Gwalior (Lashkar), Hyderabad, Indore, Jabalpure, Jaipur, Kanpur, Lucknow, Ludhiana City, Madurai, Nagpur, Patna, Pune, Srinagar, Surat, Vadodra (baroda) or Varansi (Banaras) or the Urban agglomeration of each of such places; or
 - (ii) Bombay, Calicut, Cochin, Ghaziabad, Hubli-Dharwar, Madras, Solapur, Trivandrum or Vishakhapatnam.

EXPLANATION :

"Urban Agglomeration" in relation to a place means the area for the time being included in the urban agglomeration of such place for the purpose of grant of house rent allowance by the Central Government to its employees under the orders issued by it from time to time in this regard.

The disbursing authorities should satisfy themselves that all the conditions mentioned above are satisfied before such deduction is allowed by them to the assessee. They should also satisfy themselves in this regard by insisting on production of evidence of actual payment rent.

- (xvii) Section 80RRA (as amended by the Finance Act, 1990) provides that where the gross total income of an individual who is a citizen of India, includes any remuneration received by him in foreign currency from any employer (i.e. a foreign employer or an Indian concern) for any services rendered by him outside India, an amount equal to the following shall be allowed as deduction in computing the total income of the individual:
- (i) fifty per cent of the remuneration, or
 - (ii) seventy-five per cent of such remuneration as is brought into India, by, or on behalf of, the assessee in accordance with the Foreign Exchange Regulation Act, 1973, and any rules made thereunder, whichever is higher.

In the case of an employee of Central Government or any State Government, or a person who was immediately before taking up the service outside India, in the employment of the Central Government or any State Government, the deduction will be allowed only if the service of the employee is sponsored by the Central Government. In the case of any other individual, the deduction will be allowed only if he is a "technician" and the terms and conditions of his service outside India are approved for the purpose of the said section by the Central Government or the prescribed authority. It is pertinent to note that the deduction is to be allowed with reference to the remuneration received by the individual in foreign currency for services rendered outside India.

time, where such sums are deposited in an account standing in the name of an individual, or a minor, of whom he is the guardian.

- (vi) Any subscription :--
- (a) to any such security of the Central Government or any such deposit scheme as the Central Government may, by notification in the Official Gazette, specify in this behalf;
 - (b) to any such saving certificates as defined under section 2(c) of the Government Saving Certificate Act, 1959 as the Government may, by notification in the Official Gazette, specify in this behalf. Interest on NSC (VI Issue) and NSC (VIII Issue) which is deemed investment also qualifies for deduction.
- (vii) Any sum paid as contribution :--
- (a) for participation in the Unit Linked Insurance Plan, 1971 of the Unit Trust of India;
 - (b) for participation in any unit-linked insurance plan of the LIC Mutual Fund notified by the Central Government under clause (23D) of section 10.
- (viii) Any payment made to effect or keep in force a contract for such annuity plan of the Life Insurance Corporation as the Central Government may, by notification in the Official Gazette, specify;
- (ix) Any subscription not exceeding rupees ten thousand, made to any units of any Mutual Fund, notified under clause (23D) of section 10, or, of the Unit Trust of India established under the Unit Trust of India Act, 1963, under any plan formulated in accordance with any such scheme as the Central Government may, by notification in the Official Gazette, specify in this behalf;
- (x) Any contribution made by an individual to any pension fund set up by any Mutual Fund notified under clause (23D) of section 10, as the Central Government may, by notification in the Official Gazette, specify in this behalf;
- (xi) Any subscription made to any such deposit scheme of, or, any contribution made to any such pension fund set up by the National Housing Bank, as the Central Government, by notification in this Official Gazette, specify in this behalf;

- (xii) Any subscription made to any such deposit scheme, floated by (a) public sector companies engaged in providing long-term finance for construction purchase of houses in India for residential purposes, or, (b) any authority constituted in India by or, under any law, enacted either for the purpose of dealing with and satisfying the need for housing accommodation or for the purpose of planning, development or improvement of cities, towns and villages, or for both.
- (xiii) Any sums paid by an assessee for the purpose of purchase or construction of a residential house property, the income from which is chargeable to tax under the head "Income from house property" (or which would, if it has not been used for assessee's own residence, have been chargeable to tax under that head) where such payments are made towards or by way of any instalment or part payment of the amount due under any self-financing or other scheme of any development authority, housing board etc. The deduction will also be allowable in respect of re-payment of loans borrowed by an assessee from the Government or any bank or Life Insurance Corporation, or National Housing Bank, or certain other categories of institutions engaged in the business of providing long term finance for construction or purchase of houses in India. Any repayment of loan borrowed from the employer will also be covered, if the employer happens to be a public company, public sector company or a university established by law or a college affiliated to such university, or a local authority or a cooperative society. The stamp duty, registration fee and other expenses incurred for the purpose of transfer shall also be covered. Payment towards the cost of house property, however, will not include, admission fee or cost of share or initial deposit or the cost of any addition or alteration to or renovation or repair of the house property which is carried out after the issue of the completion certificate by competent authority, or after the occupation of the house by the assessee or after it has been let out. Payments towards any expenditure in respect of which the deduction is allowable under the provisions of section 24 of the Income-tax Act will also not be included in payments towards the cost of purchase or construction of a house property. Where the house property in respect of which deduction has been allowed under these provisions is transferred by the tax-payer at any time before the expiry of five years from the

end of the financial year in which possession of such property is obtained by him or he receives back, by way of refund or otherwise, any sum specified in section 88(2) (XV), no deduction under these provisions shall be allowed in respect of such sums paid in such previous year in which the transfer is made and the aggregate amount of deduction of income tax so allowed in the earlier years shall be added to the tax on the total income of the assessee with which he is chargeable for such assessment year. It may be noted that the amount which will qualify for tax rebate in respect of this item will not exceed Rs. 10,000. In respect of repayment of loans taken for the purchase or construction of a new residential house property the construction of which does not get completed by the end of the financial year 1992-93, no tax rebate in respect of these items shall be admissible to the employees.

6.1 Subject to the limits mentioned for the various items, the entitlement to tax-rebate will be calculated at the rate of 20% of the total amount of the aforesaid savings etc., in the case of individuals, and, at the rate of 25% in the case of an author or playwright or artist or musician or actor or sportsman (including an athlete) whose income derived from the exercise of his profession as such author/playwright/artist/musician/actor/sportsman/athlete constitutes twenty-five per cent or more of his total income. As per the amendment carried out by the Finance Act, 1992, the maximum tax-rebate allowable will be Rs. 12,000 generally, and Rs. 17,500 in the case of authors, playwrights, artists, musicians, actors, sportsmen and athletes. there will, therefore, be an overall limit for savings which will qualify for tax-rebate. In the case of individuals, the limit will be Rs. 60,000 and in the case of authors, sportsmen etc. Rs. 70,000.

6.2 The Finance Act, 1992, has introduced a new provision in the form of section 88B which stipulates that an assessee, being an individual, resident in India, who is of the age of 65 years or more at any time during the previous year and whose gross total income does not exceed Rs. 50,000 shall be allowed a deduction, from the amount of income-tax (as computed before allowing the rebate under chapter VIII) on his total income chargeable to tax, of an amount equal to 10% of such income-tax.

6.3 The Drawing and Disbursing Officers should satisfy themselves about the actual deposits/subscriptions/payments made by the employees, by calling for such particulars/information as they deem necessary before allowing the aforesaid rebate.

In case the DDO is not satisfied about the genuineness of the employee's claim regarding any deposit/subscription/payment made by the employee, he should not allow the same, and the employee would be free to claim the rebate on such amount by filing his return of income and furnishing the necessary proof etc., therewith, to the satisfaction of the Assessing Officer. It may also be mentioned here that the deposits/subscriptions/payments towards the items qualifying for the tax rebate should be made out of the employee's income chargeable to tax.

7. Calculation of Income Tax and Surcharge

(a) The net salary income in the case of each employee, arrived at after allowing the eligible deductions, from the gross salary, is liable to income-tax during the financial year 1992-93, at the rates referred in para 2 above. After calculating the tax-liability, the tax rebate provided for in section 88 and section 88B (wherever applicable) should be allowed as a deduction. The balance amount is the tax payable by the employee which is required to be deducted from the monthly salary in equal instalments. It may be noted here that the tax-rebate under sections 88 and 88B shall not in any case exceed the amount of income-tax on the total income of the assessee with which he is chargeable.

(b) **Surcharge** : In the case of every person having a total income exceeding Rs. 1,00,000, the amount of income-tax thus computed, as reduced by the rebate of tax, mentioned above, shall be increased by a surcharge, for the purposes of the Union, calculated at the rate of 12% of such tax. This surcharge will, however, not apply to a non-resident.

(c) **Rounding off** : It may also be noted that the total income computed in accordance with the provisions of the Act should be rounded off to the nearest multiple of ten rupees by ignoring the fraction less than five rupees and increasing the fraction which is five rupees or more, to ten rupees. Similarly, the net amount of tax deductible should be rounded off to the nearest rupee by ignoring the fraction less than 50 paise and increasing the fraction which is fifty paise or more, to one rupee.

Miscellaneous Provisions for Information/Guidance of DDOs

8. As stated in para 4 above, sub-section (1) of section 192 makes the person responsible for paying salary, also responsible for deducting income tax at source from the payment of salary.

The scope of deduction of tax at source from "Salaries" was further modified by the Finance Act, 1987 by the insertion of sub-sections (2), (2A) and (2B) in section 192. The salient features of these provisions as further modified by the Finance Act, 1989 are given below :--

- (a) Sub-section (2) of section 192 deals with situations where an individual is working under more than one employer or has changed from one employer to another. It provides for deduction of tax at source by such employer (as the tax payer may choose) from the aggregate salary of the employee who is or has been in receipt of salary from more than one employer. The employee is now required to furnish to the present/chosen employer details of the income under the head "Salary" due or received from the former/other employer and also tax deducted at source therefrom, in writing and duly verified by him and by the former/other employer. The present employer will be required to deduct tax at source on the aggregate amount of salary (including salary received from the former or other employer).
- (b) Sub-section (2A) of section 192 provides that in respect of salary payment of employees of Government, Company, Co-operative Society, Local Authority, University, Institution, Association or Body deduction of tax at source may be made after allowing relief under section 89(1), whenever salary, etc., is paid in arrears or in advance.
- (c) Sub-section (2B) enables a tax payer to furnish particulars of income under any head other than "Salaries" and of any tax deducted at source thereon in the prescribed form (No. 12C). Such income under any other head should not be a loss. The employer shall take such other income and tax, if any, deducted at source from such income, into account for the purpose of computing tax deductible under section 192 of the Income-tax Act. However, if such aggregation results in tax deductible which is less than in the case where income under the head "Salaries" alone is taken into account for computing tax deductible, then such aggregation under sub-section (2B) is not permissible. In other words, a loss from any other source cannot be adjusted by the DDO against salary income. To meet the requirements of these provisions, the Central Government have enacted Rule 26B in the Income-tax Rules. Detailed instructions in this regard were issued by the department,—vide Circular No. 504 [F. No. 275/138/87-IT(B)], dated 8th February, 1988.

8.1 Section 197 further enables the tax-payer to make an application in form No. 13 to his Assessing Officer, and, if the Assessing Officer is satisfied that the total income of the tax-payer justifies the deduction of income-tax at any lower rate or no deduction of income tax, he may issue an appropriate certificate to that effect which should be taken into account by the Drawing and Disbursing Officer while deducting tax at source.

8.2 In the case of pensioners who receive their pension from a nationalised bank, the instructions contained in this circular shall apply in the same manner as they apply to salary-income. The deductions from the amount of pension on account of standard deduction under section 16, the rebate in income-tax under section 88 on account of contributions to Provident Fund, Life Insurance, National Saving Certificates etc., and the further tax-rebate under section 88B (in the case of pensioners, resident in India, who are 65 years of age and more, and whose gross total income does not exceed Rs. 50,000) will be allowed by the concerned bank at the time of deduction of tax at source from the pension, before making payment to the concerned pensioners. Necessary instructions in this regard have been issued by the Reserve Bank of India to the State Bank and other Nationalised Banks,—vide RBI's Pension Circular (Central Series) No. 7/C.D.R./1992 [Ref. CO:DGBA:GA (NBS) No. 60/GA.64 (11CVL)-91/92], dated the 27th April, 1992, and these instructions should be followed by all such branches of the State Bank/Nationalised Banks, as have been entrusted with the task of payment of pensions.

9. According to the provisions of section 200, any person deducting any sum in accordance with the provisions of section 192 shall pay, within the prescribed time, the sum so deducted to the credit of the Central Government in the prescribed manner (—vide rule 30 of the Income-tax Rules, 1962). In the case of deductions made by or on behalf of the Government, the payment has to be made on the day of the tax-deduction itself. In other cases, the payment has to be normally made within one week of the deduction. If a person fails to deduct tax at source, or after deducting, fails to pay the tax to the credit of the Central Government within the prescribed time, he shall be liable to action in accordance with the provision of section 201. Sub-section (1A) of section 201 lays down that such person shall be liable to pay simple interest at fifteen per cent per annum on the amount of such tax from the date on which such tax was deductible to the date on which tax is actually paid. Section 271C lays down that if any person fails to deduct tax at source, he shall be liable to pay, by way of penalty, a sum equal to the amount of tax not deducted by him. Further, section 276B lays down

that if a person fails to pay to the credit of the Central Government within the prescribed time the tax deducted at source by him, he shall be punishable with rigorous imprisonment for a term which shall be between 3 months and 7 years and with fine.

9.1 While making the payment of tax deducted at source to the credit of the Central Government, it may kindly be ensured that the correct amount of income-tax is recorded in the relevant challan. It may also be ensured that the right type of challan is used. The relevant challan for making payment of tax deducted at source from salaries is No. 9 with "Blue colour Band". Where the amount of tax deducted at source is credited to the Central Government through book adjustment, care should be taken to ensure that the correct amount of income-tax is reflected therein.

9.2 According to the provisions of section 203, every person responsible for deducting tax at source is required to furnish a certificate to the payee to the effect that tax has been deducted and, to specify therein the amount deducted and certain other particulars. The certificate, usually called the TDS certificate, has to be furnished within a period of one month from the end of the relevant financial year, in the case of employees receiving salary-income. The certificate has to be issued in Form No. 16 which has been prescribed under Board's notification No. S.O.148(E) dated 28th February, 1991 and circulated by Circular No. 597 dated 27th March, 1991 [F. No. 275/42/91-IT(B)]. A specimen of the certificate is enclosed as **Annexure-III**. This certificate is to be issued on the tax-deductor's own stationery. If he fails to issue the TDS certificate to the person concerned as required by section 203, he will be liable to pay by way of penalty, under section 272A, a sum which shall not be less than Rs. 100 but which may extend to Rs. 200, for every day during which the failure continues.

9.3 According to the provisions of section 203A of the Income-tax Act, it is obligatory for all persons responsible for deducting tax at source to obtain and quote the Tax-deduction Account Number (TAN) in the Challans, TDS-certificates, returns etc. Detailed instructions in this regard are available in this Department's Circular No. 497 [F. No. 275/118/87-IT(B)] dated 9th October 1987. If a person fails to comply with the provisions of section 203A, he will be liable to pay, by way of penalty, under section 272BB, a sum upto Rs. 5,000.

9.4 According to the provisions of section 206 of the Income-tax Act, read with rules 36A and 37 of the Income-tax Rules, the prescribed person in the case of every office of Government, the principal officer in the case of every company, the prescribed

person in the case of every local authority or other public body or association, every private employer and every other person responsible for deducting tax under section 192, from "salaries", shall, after the end of each financial year, prepare and deliver, by 31st May of the succeeding financial year, an annual return of deduction of tax to the designated/concerned Assessing Officer. This return has to be furnished in Form No.24. It may be noted that a copy of each of the TDS certificates issued during the financial year should be enclosed with the annual return. If a person fails to furnish in due time the annual return, he shall be liable to pay by way of penalty under section 272A, a sum which shall not be less than Rs. 100 but which may extend to Rs. 200 for every day during which the failure continues, so, however, that this sum shall not exceed the amount of tax which was deductible at source.

10. These instructions are not exhaustive and are issued only with a view to helping the employers to understand the various provisions relating to deduction of tax from salaries. Wherever there is any doubt, reference may be made to the provisions of the Income-tax Act, 1961 and the Finance Act, 1992.

11. In case any assistance is required, the Assessing Officer/the local Public Relations Officer of the Income-tax Department may be approached.

12. These instructions may please be brought to the notice of all disbursing officers and undertakings under the control of the Central/State Governments etc.

13. Copies of this Circular are available with the Director of Income-tax (Research, Statistics, Printing and Public Relations) 6th Floor, Mayur Bhavan, Connaught Circus, New Delhi-110 001.

(RAJESH CHANDRA)

Under Secretary
Central Board of Direct Taxes

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EXTRACT FROM THE FINANCE ACT, 1992 PART III OF THE
FIRST SCHEDULE

Paragraph A Sub-paragraph-I

In the case of every individual or Hindu undivided family or other association of persons or body of individuals, whether incorporated or not, or every artificial juridical persons referred to in sub-clause (vii) of clause (31) of section 2 of the Income-tax Act, not being a case to which Sub-Paragraph II of this Paragraph or any other paragraph of this Part applies:—

Rates of Income-tax

- (1) where the total income does not exceed Rs. 28,000. Nil;
- (2) where the total income exceeds Rs. 28,000 but does not exceed Rs. 50,000. 20 per cent of the amount by which the total income exceeds Rs. 28,000;
- (3) where the total income exceeds Rs. 50,000 but does not exceed Rs. 1,00,000. Rs. 4,400 plus 30 per cent of the amount by which the total income exceeds Rs. 50,000;
- (4) where the total income exceeds Rs. 1,00,000. Rs. 19,400 plus 40 per cent of the amount by which the total income exceeds Rs. 1,00,000.

Surcharge on income-tax

The amount of income-tax computed in accordance with the preceding provisions of this Sub-Paragraph or Section 112 shall—

(i) in the case of every individual, Hindu undivided family or association of persons or body of individuals referred to in sections 88 and 88B having a total income exceeding one hundred thousand rupees, be reduced by the amount of rebate of income-tax calculated under those sections and the income-tax as so reduced.

(ii) in the case of every person, other than those mentioned in item (i) having a total income exceeding one hundred thousand rupees.

be increased by a surcharge for purposes of the Union calculated at the rate of twelve per cent of such income-tax;

Provided that no such surcharge shall be payable by a non-resident.

EXAMPLE 1

	Rs.	Rs.
1. Total Salary income (including allowances)		76,000
2. Deposits under the Notified Schemes	6,000	
3. Contribution to G.P.F.	12,000	
4. Payment towards Life Insurance Premia	1,000	
5. Contribution for participation in Unit-linked Insurance Plan, 1971, made under section 19(1)(cc) of the Unit Trust of India Act, 1963	300	23,520
6. Deposits in a 10-Year account or 15-Year account under the Post Office Saving Bank (Cumulative) Time Deposits Rules, 1959	500	
7. C.G.E.I.S.	720	
8. Subscription to National Saving Certificates VIII Issue.	3,000	

Computation of Total Income

1. Gross Total Salary Income	76,000
2. Standard deduction	(-)12,000
3. Gross total Income (1 minus 2)	64,000
4. Tax on total Income (Rs. 4,400 plus 30% of the amount in excess of Rs. 50,000 i.e. 30% of Rs. 14,000)	8,600
. Deduct rebate on Savings etc. under section 88 @ 20% of Rs. 23,520.	4,704
14. Tax payable	3,896

(Average monthly deduction comes to Rs. 325 for 11 months and . 321 in the last month)

EXAMPLE II

Illustrating calculation of House Rent Allowance u/s 10 (13 A) in respect of residential accommodation situated in Delhi)

	Rs.	Rs.
1. Salary (excluding allowances)		1,20,000
2. House Rent allowance received		9,600
3. Actual rent paid		19,200
4. Deposits under the Notified Schemes	12,000	} : 40,000
5. Contribution to General Provident Fund	24,000	
6. L.I.P.	3,000	
7. Deposits in a 10-Year account under the Post Office Savings Bank (Cumulative Time Deposit) Rules, 1959	1,000	

Computation of Total Income

1. Salary	1,20,000
2. House rent allowance received	9,600
3. Total Salary Income	<u>1,29,600</u>
4. Less House Rent allowance exempt u/s 10(13A)	
(a) Actual amount of HRA received (Rs. 9,600); or	
(b) Expenditure on rent in excess of 10% of salary (Rs. 19,200-Rs. 12,000=Rs. 7,200); or	
(c) 50% of salary (Rs. 60,000) whichever is the least, therefore (b) is taken as exempt	(-) 7,200
	<u>1,22,400</u>
5. Standard deduction u/s 16(i) @ 33 ½% subject to a maximum of Rs. 12,000	(-) 12,000
6. Gross Total Income	<u>1,10,400</u>
7. Tax on Gross Total Income (Rs. 19,400 plus 40% of Rs. 10,400 i.e. 19,400+4,160)	23,560
8. Deduct tax rebate on savings u/s 88 (20% of Rs. 40,000)	(-) 8,000
9. Tax Payable	15,560
10. Surcharge (12% of 15,560)	1,867
11. Total tax payable	<u>17,427</u>

(Average monthly deduction comes to Rs. 1,452 for 11 months and Rs. 1,455 in the last month).

EXAMPLE III

(Illustrating calculations and valuation of some perquisites in case of an employee of a private Company posted at Bombay)

	Rs.	Rs.
1. Salary		65,000
2. Bonus		10,000
3. Free gas, electricity, water etc. (actual bills paid by the Company)		3,000
4. Furniture at cost (including television set, radio set, refrigerator, other house-hold appliances and air conditioner) belonging to the Company		40,000
5. (i) Furnished flat provided to the employee for which actual rent paid by the Company		48,000
(ii) Rent recovered from the employee		6,000
6. Deposits under the Notified Schemes	5,000	} 24,000
7. Subscription to Mutual fund	8,000	
8. L.I.P	2,000	
9. Subscription to National Saving Certificates (VIII) issue	3,000	
10. Contribution to Recognised Provident Fund	6,000	

Computation of total Income

1. Salary	65,000	} : 75,000
2. Bonus	10,000	

3. Valuation of perquisites :

(a) Furnished flat at concessional rent u/s 17(2) read with clauses (a) and (b) of Rule 3 of the I.T. Rules, 1962.

Fair Rental Value (FRV) (assumed to be equal to actual rent Rs. 48,000);

10% of salary including bonus 7,500

Add excess of (FRV) over 60% of salary including bonus (i.e. Rs. 48,000-45,000) 3,000

Add perquisite of the furniture (10% of cost i.e. Rs. 40,000) 4,000

14,500

Less : Rent paid by the employee **6,000** 8,500

4. Free gas, electricity etc.

83,500

3,000

86,500

(Annexure II, contd.)

Rs.

5. Less : Standard deduction u/s 16(i) of the Income Tax-act, 1961 (33.½% of amount subject to maximum of Rs. 12,000)	(-) 12,000
5. Gross Total Income	74,500
7. Tax on Total Income (Rs. 4,400+30% of Rs. 24,500)	11,750
8. Deduct tax rebate on Savings (Notified Schemes, Mutual Fund, LIP, PF, NSC) @ 20% of Rs. 24,000	(-)4,800
9. Tax Payable	6,950
(Average monthly deduction comes to Rs. 580 for 11 months and Rs. 570 in the last month)	

Note :—

- (i) In the case of Government servants, the value of perquisites of unfurnished accommodation provided free is determined in accordance with rules framed by the Government for allotment of residence to its employees. For determining the perquisite value of free furniture, it is taken as in other cases, at 10% per annum of the original cost of the furniture, or it is hired from a third party, the actual hire charges payable.
- (ii) Where unfurnished accommodation is provided to its employees by the Reserve Bank of India or any other public sector body specified in sub-clause (2) of clause (a) of rule 3 of the Income-tax Rules, say, a nationalised bank, State Trading Corporation etc., it is taken as 10% of the salary due to the employee and where the accommodation is furnished as in other cases, an additional 10% of the original cost of furniture, or if it is hired from a third party, the actual hire charges payable therefor.
- (iii) In the example given above, the actual rent has been assumed to be equal to the 'Fair Rental Value'. "Fair Rental Value" can, however, be different from the actual rent. It is defined in Explanation No. 2, below clause (a) of rule 3 to mean in the case of an accommodation which is unfurnished, the rent which a similar

(Annexure II, contd.)

accommodation would realise in the same locality or the municipal valuation in respect of the accommodation, whichever is higher.

- (iv) In case the accommodation is situated Bombay, Calcutta, Delhi and Madras, the excess over 60% of salary over fair rental value, as against 50% in other cases, is required to be added in determining the value of perquisites in view of Board's Circular No. 374 dated 14th December, 1982.

EXAMPLE IV

Example of Income-tax calculation in the case of an employee posted in Delhi and repaying House Building loan.

	Rs.	Rs.
1. Total Salary		90,000
2. House Rent Allowance		12,000
3. Subscription to units of Mutual Fund, referred in para 6 (ix);	12,000	} 27,000
4. Contribution to GPF, Payment of LIC premium etc	15,000	
5. Actual rent paid		24,000
6. Repayment of loan taken from LIC for construction of House		12,000

Computation of total Income

1. Salary		90,000
2. House rent allowance received		12,000
3. Less : Allowance U/s 10(13 A)		1,02,000
(a) Actual amount of HRA received, or	12,000	
(b) Expenditure on rent in excess of 10% of salary (24,000-9,000), or	15,000	
(c) 50% of salary	45,000	

whichever is the least; therefore (a) is exempt.

(-)12,000

90,000

4. Less : Standard deduction U/s 16(i) of the Income-tax Act, 1961 (@ 33 $\frac{1}{3}$ % of salary subject to a maximum of Rs. 12,000)		(-)12,000
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5. Gross total income	78,000
6. Tax on Total Income (Rs. 4,400+30% of Rs. 28,000)	12,800
7. Tax rebate to be allowed u/s 88; amounts qualifying for rebate-	
(i) Mutual Fund [Limited to Rs. 10,000 see para 6 (ix)]	10,000
(ii) Contribution of GPF, LIC	15,000
(iii) Repayment of Housing Loan [Limited to Rs. 10,000, see para 6 (xiii)]	10,000
Tax rebate (20% of Rs. 35,000)	7,000
8. Tax Payable (6-7)	5,800

(Average monthly deduction comes to Rs. 483 for 11 months and Rs. 487 in the last month)

EXAMPLE V

(Showing calculation of tax liability of a person of 65 years of age (or more) and drawing pension)

	Rs.	Rs.
1. Total Pension Income (including dearness relief)		48,000
2. Deposits under Notified Schemes	2,000	
3. Subscriptions to National Saving Certificates	2,000	6,000
4. Subscription to Mutual Fund	2,000	

Computation of total Income

1. Total Pension Income	48,000
2. Standard deduction	(-)12,000
3. Gross Total Income	36,000
4. Tax on Gross Total Income (20% of (Rs. 36,000-Rs. 28,000))	1,600
5. Tax Rebate under section 88B (i.e. 10% of Rs. 1,600)	(-)160
6. Tax Payable	1,440
7. Tax Rebate under section 88 (20% of Rs. 6,000)	1,200
8. Net Tax Payable	240

Form No. 16

[(See Rule 31(1)(a)]

Certificate under section 203 of the Income-tax Act, 1961 for tax deducted at source from income chargeable under the head "Salaries"

Name and address of the Employer		Name and Designation of the Employer		
_____		_____		
_____		_____		
_____		_____		
PAN/GIR NO.	TAN	PAN/GIR NO.		
TDS Circle where Annual Return/ Statement under section 206 is to be filed		PERIOD		Assessment Year 19
		From	To	

DETAILS OF SALARY PAID AND ANY OTHER INCOME AND TAX DEDUCTED

1. Gross Salary		Rs. _____	
2. Less : Allowance to the extent exempt under section 10	Rs. _____	Rs. _____	
3. Balance (1--2)		Rs. _____	
4. Deductions :			
(a) Standard deduction	Rs. _____		
(b) Entertainment allowance	Rs. _____		
(c) Tax on Employment	Rs. _____		
5. Aggregate of 4 (a to c)	Rs. _____		
6. Income chargeable under the head salaries (3-5)			Rs. _____
7. Add. Any other income reported by the employee			Rs. _____
8. Gross Total Income (6+7)			_____

9. Deductions under chapter VI-A			
	Gross Amount	Qualifying Amount	Deductible Amount
(a)	Rs. _____	Rs. _____	Rs. _____
(b)	Rs. _____	Rs. _____	Rs. _____
(c)	Rs. _____	Rs. _____	Rs. _____
(d)	Rs. _____	Rs. _____	Rs. _____
10. Aggregate of deductible amount under Chapter VI-A			Rs. _____
11. Total Income (8—10)			Rs. _____
12. Tax on Total Income			Rs. _____
13. Rebate and Relief under Chapter VIII			
I. Under Section 88 (Please specify)			
	Gross Amount	Qualifying Amount	Tax Rebate/Relief
(a)	Rs. _____	Rs. _____	
(b)	Rs. _____	Rs. _____	
(c)	Rs. _____	Rs. _____	
(d)	Rs. _____	Rs. _____	
(e)	Rs. _____	Rs. _____	
(f) Total (a) to (e)	Rs. _____	Rs. _____	Rs. _____
II. Under Section 88A (Please specify)			
	Gross Amount	Qualifying Amount	
(a)	Rs. _____	Rs. _____	
(b)	Rs. _____	Rs. _____	
(c) Total (a) + (b)	Rs. _____	Rs. _____	Rs. _____
III. Under Section 89 (attach details)			Rs. _____
14. Aggregate of Tax Rebates and Relief at 13 above [1 (f)+II(c)+III]			Rs. _____

15. Tax Payable (12—14) and Surcharge thereon			Rs. _____
16. Less : Tax deducted at source			Rs. _____
17. Tax Payable/Refundable (15—16)			Rs. _____

Details of Tax Deducted and Deposited into Central Government Account

Amount	Date of Payment	Name of Bank & Branch	where tax Deposited

Certified that a sum of Rs. _____ (in words) _____ has been deducted at source and paid to the credit of the Central Government. Further certified that the above information is true and correct as per records.

Signature of the person responsible
for deduction of tax

Place : _____

Full Name _____

Date : _____

Designation _____

**See sections 15 and 17 and rule 3. Furnish separate details of value of the perquisites and profits in lieu of or in addition to salary and wages.*

20.99 Subject :--Grant of ad hoc bonus to the Punjab Government employees for the year 1991-92

It is to convey the sanction of the Governor of Punjab to the grant of *ad hoc* bonus equivalent to 29 days emoluments for the accounting year 1991-92 to the Punjab Government employees who are not covered by any Productivity Linked Bonus Scheme.

2. The *ad hoc* bonus for the year 1991-92 as mentioned above will be computed on the basis of the actual emoluments upto and including Rs. 2,500 per mensem as on the 31st March, 1992. The maximum amount will, however, be restricted to the amount admissible to those drawing emoluments of Rs. 1,600 per mensem. For the employees drawing monthly emoluments of more than Rs. 1,600 per mensem but not exceeding Rs. 2,500 per mensem, the *ad hoc* bonus will be calculated as if the emoluments were Rs. 1,600 per mensem. The upper ceiling limit of Rs. 2,500 per mensem as on 31st March, 1992 will be applicable irrespective of whether the emoluments are drawn in the pre-revised or revised scale of pay.

3. The benefit will be admissible subject to the following terms and conditions:--

(i) Only those employees who were in service on 31st March, 1992 and have rendered at least six months of continuous service during the year 1991-92 will be eligible for payment under these orders. *Pro rata* payment will be admissible to the eligible employees for period of continuous service during the year ranging from six months to a full year, the eligibility period being taken in terms of number of months of service (rounded to the nearest number of months).

(ii) The quantum of *ad hoc* bonus admissible under these orders will be worked out on the basis of emoluments as admissible on 31st March, 1992. The terms "emoluments" occurring in these orders will be and include basic pay, personal pay, special pay, deputation (duty) allowance and dearness allowance and will also include additional dearness allowance and interim relief in the case of employees who have not yet opted to come over to the revised scales of pay but will not include other allowance, such as house rent allowance, compensatory (city) allowance, special compensatory (remote locality) allowance, bad climate allowance, children education allowance, etc.

(iii) The casual labour who have worked for at least 240 days for each year for 3 years or more, will be eligible for this *ad hoc* payment. The amount will be paid on a national monthly wage of Rs. 750. The amount of *ad hoc* bonus payable will be $(Rs. 750 \times 29)/31$, i.e. Rs. 701.61 (rounded off to Rs. 702). In cases where the actual emoluments fall below Rs. 750 per mensem, the amount will be calculated on actual monthly emoluments.

(iv) All payments under these orders will be rounded off to the nearest rupee.

(v) In the matter where the aforesaid provisions are silent, the Government reserves the right to clarify the same.

4. The payment under these orders will be chargeable to the sub head "Salaries" in the relevant demand for grant of the Departments/Organisations concerned.

5. The expenditure incurred on account of *ad hoc* bonus is to be met from within the sanctioned budget provision of the concerned Departments/Organisations for the current financial year.

6. It should be ensured that the bonus is released to all eligible employees in the first week of December, 1992.

No. 4/39/88-FPI/7551, dated 23rd November, 1992.

20.100 Subject.--Grant of *ad hoc* bonus to the Punjab Government employees for the year 1991-92--clarifications regarding.

It is to invite your attention to this Department's letter No. 4/39/88/FPI/7551, dated the 23rd November, 1992, on the subject mentioned above, and to say that clarifications have been sought on some of the points regarding the eligibility of the employees for the grant of *ad hoc* bonus. The points are clarified below:--

Query	Clarification
(i) Whether service prior to 1991-92 is also to be taken into consideration for counting the service period of six months mentioned in the letter dated the 23rd November, 1992 ?	A minimum of six months continuous service during the accounting year 1991-92 and being in service as on the 31st March of the accounting year are the essential requirements for the grant of <i>ad hoc</i> bonus.

Query

Clarification

- (ii) Whether period of service rendered by an employee in an Organisation/Department during the accounting year 1991-92 before his transfer to another Organisation/Department is to be taken into consideration for the grant of *ad hoc* bonus and whether the payment will be made by the previous or the present employer ?
- In the case of employees transferred from one Organisation/Department to another during the accounting year, the period of service rendered in both these Organisations/Departments is to be taken into account for determining the eligibility of the employee for the grant of *ad hoc* bonus. The payment of bonus in such cases is to be made by the Organisation/Department where the employee was working on the 31st March of the accounting year. No adjustment with previous employer will be necessary.
- (iii) Some employees had started drawing emoluments more than Rs. 2,500 during the accounting year 1991-92 due to the grant of annual increment, enhancement of D.A., drawal of Deputation Allowance, Special Pay, etc. Whether *ad hoc* bonus is to be allowed in such cases. If so, how will the actual amount of bonus admissible to such employees be worked out.
- The employees whose emoluments do not exceed Rs. 2500 per mensem for a minimum period of six month during the accounting year will be eligible for the grant of *ad hoc* bonus irrespective of whether the emoluments have exceeded Rs. 2,500 per mensem on account of promotion, drawal of increment, enhancement of Dearness Allowance, drawal of Deputation Allowance, Special Pay, etc. They will be entitled to payment of *ad hoc* bonus on *pro-rata* basis. The method of working out the actual amount of bonus admissible in such cases will be $(Rs.1600 \times 29/31 \times 12) \times$ the number of months (not less than six months)

20.101 Subject.--Grant of ad hoc bonus to the Punjab Government employees for the year 1991-92--Clarifications regarding.

It is to invite your attention to this Department's letter No. 4/39/88-FP 1/7551, dated the 23rd November, 1992, and letter No. 3/3/92-FP 1/122, dated the 6th January, 1993, on the subject mentioned above, and to say that clarifications have been sought on same points regarding the eligibility of the employees for the grant of *ad hoc* bonus. The clarifications are as follows:--

Query	Clarification
(i) Whether the work-charged employees whose wages are not debited to "Salary" are eligible for the grant of <i>ad hoc</i> bonus ?	The work-charged staff working in regular scales of pay with benefit of Dearness Allowance, etc., are eligible for <i>ad hoc</i> bonus as in the case of regular Government employees.
(ii) Whether the daily wagers whose case is covered under para 3(iii) of the letter, dated the 23rd November, 1992, are entitled to the grant of <i>ad hoc</i> bonus ? If so, to which head the payment of this expenditure is to be debited ?	The staff appointed on fixed wages (Casual labour) or contract employees are to be treated at par with casual labour. The daily wagers whose case is covered under para 3(iii) of the letter, dated the 23rd November, 1992, will be eligible for the grant of <i>ad hoc</i> bonus. The payment thereof will be debited to the contingency or from the head from which they are drawing wages.

No. 3/3/92-FPI/1420, dated 16th February, 1993

CHAPTER 22

Group Insurance

22.66 ਵਿਛਾ :- ਪੰਜਾਬ ਰਾਜ ਸਰਕਾਰੀ ਕਰਮਚਾਰੀ ਸਮੂਹਿਕ ਬੀਮਾ ਸਕੀਮ, 1982 -- ਖਾਤੇਦਾਰ (ਸਬਸਕਰਾਈਬਰ) ਨੂੰ ਸਾਲਾਨਾ ਸਟੇਟਮੈਂਟ ਜਾਰੀ ਕਰਨ ਅਤੇ ਲੇਖੇ ਮੁਕੰਮਲ ਕਰਨ ਬਾਰੇ।

ਉਪਰੋਕਤ ਵਿਛੇ ਤੇ ਆਪ ਜੀ ਧਿਆਨ ਪੰਜਾਬ ਸਰਕਾਰ, ਵਿੱਤ ਵਿਭਾਗ ਦੇ ਗੜਤੀ ਪੱਤਰ ਨੰ: 2/110/91-3 ਵਿ.ਪ੍ਰ.4/514, ਮਿਤੀ 9 ਅਗਸਤ, 1991 ਵੱਲ ਦਵਾਇਆ ਜਾਂਦਾ ਹੈ। ਜਿਸ ਰਾਹੀਂ ਬੇਨਤੀ ਕੀਤੀ ਗਈ ਸੀ ਕਿ ਪੰਜਾਬ ਰਾਜ ਸਰਕਾਰੀ ਕਰਮਚਾਰੀ ਸਮੂਹਿਕ ਬੀਮਾ ਸਕੀਮ ਵਿੱਚ ਦਰਸਾਈ ਲੇਖਾ-ਵਿੱਧੀ ਦੇ ਪੈਰਾ-V (ਸੀ) ਦੀ ਪੂਰੀ ਤਰ੍ਹਾਂ ਪਾਲਣਾ ਕੀਤੀ ਜਾਵੇ ਜਿਸ ਅਨੁਸਾਰ ਹਰ ਇਕ ਡੀ.ਡੀ.ਓ. ਨੇ ਸਕੀਮ ਦੇ ਹਰ ਮੈਂਬਰ ਦੇ ਪਿਛਲੇ ਸਾਲ 31 ਦਸੰਬਰ ਤੱਕ ਦੇ ਖਾਤੇ ਮੁਕੰਮਲ ਕਰਕੇ ਉਸਨੂੰ 31 ਮਾਰਚ ਤੱਕ ਉਸਦੇ ਲੇਖੇ ਵਿੱਚ ਬਣਦੀ ਰਕਮ ਸਬੰਧੀ ਸਟੇਟਮੈਂਟ ਦਿੱਤੀ ਜਾਣੀ ਹੁੰਦੀ ਹੈ। ਇਸ ਤੋਂ ਇਲਾਵਾ ਹਵਾਲੇ ਅਧੀਨ ਪੱਤਰ ਰਾਹੀਂ ਇਹ ਵੀ ਬੇਨਤੀ ਕੀਤੀ ਗਈ ਸੀ ਕਿ ਹਰ ਸਾਲ 10 ਅਪਰੈਲ ਤੋਂ ਪਹਿਲਾਂ ਪਹਿਲਾਂ ਇਕ ਸਰਟੀਫਿਕੇਟ ਵਿਭਾਗ ਦੇ ਮੁੱਖੀ ਆਪਣੇ ਅਧੀਨ ਦਫਤਰਾਂ ਤੋਂ ਇਕੱਤਰ ਕਰਕੇ ਭੇਜਣਗੇ ਜਿਸ ਵਿੱਚ ਇਹ ਤਸਦੀਕ ਕੀਤਾ ਜਾਵੇਗਾ ਕਿ ਪਿਛਲੇ 31 ਦਸੰਬਰ ਤੱਕ ਦੇ ਸਕੀਮ ਦੇ ਲੇਖੇ ਮੁਕੰਮਲ ਕਰਕੇ ਸਾਰੇ ਮੈਂਬਰ ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਉਨ੍ਹਾਂ ਦੇ ਲੇਖਿਆਂ ਦੀ ਸਟੇਟਮੈਂਟ ਦੇ ਦਿੱਤੀਆਂ ਗਈਆਂ ਹਨ। ਪਰੰਤੂ ਹੁਣ ਤੀਕ ਇਸ ਸਬੰਧੀ ਸੂਚਨਾ ਕਿਸੇ ਵੀ ਵਿਭਾਗ ਤੋਂ ਪ੍ਰਾਪਤ ਨਹੀਂ ਹੋਈ ਹੈ। ਇਸ ਲਈ ਬੇਨਤੀ ਕੀਤੀ ਜਾਂਦੀ ਹੈ ਕਿ ਲੋੜੀਂਦੀ ਸੂਚਨਾ ਅਧੀਨ ਦਫਤਰਾਂ ਤੋਂ ਇਕੱਤਰ ਕਰਕੇ ਇਕ ਮਹੀਨੇ ਦੇ ਅੰਦਰ ਅੰਦਰ ਲੋੜੀਂਦਾ ਸਰਟੀਫਿਕੇਟ ਇਸ ਵਿਭਾਗ ਨੂੰ ਭੇਜਿਆ ਜਾਵੇ।

2. ਇਸ ਵਿਭਾਗ ਦੇ ਧਿਆਨ ਵਿੱਚ ਇਹ ਵੀ ਲਿਆਂਦਾ ਗਿਆ ਹੈ ਕਿ ਕਈ ਵਿਭਾਗੀ ਮੁੱਖੀ ਆਪਣੇ ਅਧੀਨ ਦਫਤਰਾਂ ਵਿੱਚ ਸਕੀਮ ਸਬੰਧੀ ਹਦਾਇਤਾਂ ਦੀਆਂ ਕਾਪੀਆਂ ਨਹੀਂ ਭੇਜਦੇ ਜਾਂ ਜੋ ਭੇਜਦੇ ਵੀ ਹਨ ਤਾਂ ਬਹੁਤ ਸਮੇਂ ਬਾਅਦ, ਜਿਸ ਕਾਰਨ ਉਥੇ ਸਕੀਮ ਦੇ ਉਪਬੰਧਾਂ ਦੀ ਪੂਰੀ ਤਰ੍ਹਾਂ ਪਾਲਣਾ ਕਰਨੀ ਸੰਭਵ ਨਹੀਂ ਹੁੰਦੀ। ਇਸ ਲਈ ਇਹ ਵੀ ਬੇਨਤੀ ਕੀਤੀ ਜਾਂਦੀ ਹੈ ਕਿ ਅੱਗੇ ਤੋਂ ਸਕੀਮ ਸਬੰਧੀ ਹਦਾਇਤਾਂ ਦੀਆਂ ਕਾਪੀਆਂ ਪਹਿਲ ਦੇ ਅਧਾਰ ਤੇ ਹੇਠਲੇ ਦਫਤਰਾਂ ਨੂੰ ਭੇਜੀਆਂ ਜਾਇਆ ਕਰਨ।

3. ਇਸ ਪੱਤਰ ਦੀ ਪਹੁੰਚ ਰਸੀਦ ਭੇਜੀ ਜਾਵੇ।

ਨੰ: 2/110/91-3 ਵਿ.ਪ੍ਰ.4/379, ਮਿਤੀ 28 ਮਈ, 1992

22.67 ਵਿਛਾ :- ਪੰਜਾਬ ਸਰਕਾਰੀ ਕਰਮਚਾਰੀ ਸਮੂਹਿਕ ਬੀਮਾ ਸਕੀਮ, 1982 ਅਧੀਨ ਮੈਂਬਰਾਂ ਦੇ ਦਾਖਲੇ ਸਬੰਧੀ ਅੰਕੜੇ ਭੇਜਣ ਬਾਰੇ।

ਉਪਰੋਕਤ ਵਿਛੇ ਤੇ ਆਪ ਦਾ ਧਿਆਨ ਵਿੱਤ ਵਿਭਾਗ ਪੰਜਾਬ ਦੇ ਪੱਤਰ ਨੰ: 2/51/92-4 ਵਿ.ਪ੍ਰ.4/340, ਮਿਤੀ 13 ਮਈ, 1992 ਵੱਲ ਦਿਵਾਉਂਦੇ ਹੋਏ ਇਹ ਕਹਿਣ ਦੀ ਹਦਾਇਤ ਹੋਈ ਹੈ ਕਿ ਆਪ ਨੂੰ ਹਵਾਲਾ ਅਧੀਨ ਪੱਤਰ ਰਾਹੀਂ ਬੇਨਤੀ ਕੀਤੀ ਗਈ ਸੀ ਕਿ ਪੰਜਾਬ ਰਾਜ ਸਰਕਾਰੀ ਕਰਮਚਾਰੀ ਸਮੂਹਿਕ ਬੀਮਾ ਸਕੀਮ, 1982, ਅਧੀਨ 1 ਜਨਵਰੀ, 1992

ਤੱਕ ਬਣਾਏ ਗਏ ਮੈਂਬਰ ਕਰਮਚਾਰੀਆਂ ਦੇ ਅੰਕੜੇ ਇਸ ਵਿਭਾਗ ਨੂੰ ਹਰ ਹਾਲਤ ਵਿੱਚ 30 ਜੂਨ, 1992 ਤੱਕ ਉਪਲੱਬਧ ਕਰਵਾਏ ਜਾਣ। ਪਰੰਤੂ ਆਪ ਵੱਲੋਂ ਲੋੜੀਂਦੀ ਸੂਚਨਾ ਅਜੇ ਤੱਕ ਪ੍ਰਾਪਤ ਨਹੀਂ ਹੋਈ ਹੈ।

2. ਇਸ ਲਈ ਮੁੜ ਬੇਨਤੀ ਕੀਤੀ ਜਾਂਦੀ ਹੈ ਕਿ ਮੰਗੀ ਗਈ ਸੂਚਨਾ ਬਿਨਾਂ ਕਿਸੇ ਦੇਰੀ ਦੇ ਇਸ ਵਿਭਾਗ ਨੂੰ ਉਪਲੱਬਧ ਕਰਵਾਈ ਜਾਵੇ।

3. ਇਸ ਨੂੰ ਪਰਮਅਗੋਤ ਦਿੱਤੀ ਜਾਵੇ।

ਨੰ: 2/51/92-4 ਵਿ.ਪ੍ਰ.4/697, ਮਿਤੀ 30 ਸਤੰਬਰ, 1992

22.68 ਵਿਭਾਗ :- ਪੰਜਾਬ ਸਰਕਾਰੀ ਕਰਮਚਾਰੀ ਸਮੂਹਿਕ ਬੀਮਾ ਸਕੀਮ, 1982-- ਬੱਚਤ ਫੰਡ ਦੇ ਲਾਭਾਂ ਦੀ ਸਾਰਨੀ (ਟੇਬਲ)।

ਉਪਰੋਕਤ ਵਿਭਾਗ ਤੇ ਆਪ ਦਾ ਧਿਆਨ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਪੱਤਰ ਨੰ: 1/7/83-3 ਵਿ.ਪ੍ਰ.4/99, ਮਿਤੀ 6 ਫਰਵਰੀ, 1990 ਅਤੇ ਇਸ ਨੰ: ਦੇ ਪੱਤਰ ਮਿਤੀ 7 ਜਨਵਰੀ, 1991 ਵੱਲ ਦਿਵਾਉਣ ਦੀ ਹਦਾਇਤ ਹੋਈ ਹੈ ਜਿਸ ਰਾਹੀਂ ਸਾਲ 1990, 1991 ਅਤੇ 1992 ਦੀ ਪੰਜਾਬ ਸਰਕਾਰੀ ਕਰਮਚਾਰੀ ਸਮੂਹਿਕ ਬੀਮਾ ਸਕੀਮ ਦੀ ਬੱਚਤ ਫੰਡ ਦੇ ਲਾਭਾਂ ਦੀਆਂ ਸਾਰਨੀਆਂ (ਟੇਬਲ) ਭੇਜੀਆਂ ਗਈਆਂ ਸਨ; 31 ਦਸੰਬਰ, 1989 ਤੱਕ 10 ਰੁਪਏ ਪ੍ਰਤੀ ਮਹੀਨਾ ਪ੍ਰਤੀ ਯੂਨਿਟ ਅੰਸ਼ਦਾਨ (ਸਬਸਕਰਿਪਸ਼ਨ) ਅਤੇ 1 ਜਨਵਰੀ, 1990 ਤੋਂ 15 ਰੁਪਏ ਪ੍ਰਤੀ ਮਹੀਨਾ ਪ੍ਰਯ. ਦੇ ਅੰਸ਼ਦਾਨ ਤੇ ਆਧਾਰਤ ਬੱਚਤ ਫੰਡ ਦੀ ਸਾਲ 1993, 1994 ਅਤੇ 1995 ਦੇ ਲਾਭਾਂ ਦੀ ਨਵੀਆਂ ਸਾਰਨੀਆਂ ਤਿਆਰ ਕਰ ਲਈਆਂ ਗਈਆਂ ਹਨ ਅਤੇ ਇਨ੍ਹਾਂ ਦੀ ਇੱਕ ਇੱਕ ਕਾਪੀ ਨਾਲ ਅੱਗੇ ਦਿੱਤੀ ਹੈ।

2. ਜਿਨ੍ਹਾਂ ਕਰਮਚਾਰੀਆਂ ਨੇ ਅੰਸ਼ਦਾਨ ਦੀ ਵੱਧੀ ਹੋਈ ਦਰ ਟਾ ਵਿਕਲਪ (ਆਪਸ਼ਨ) ਨਹੀਂ ਦਿੱਤਾ ਹੈ ਉਨ੍ਹਾਂ ਲਈ 10 ਰੁਪਏ ਪ੍ਰਤੀ ਮਹੀਨਾ ਦੀ ਦਰ ਤੇ ਪ੍ਰਤੀ ਯੂਨਿਟ ਅੰਸ਼ਦਾਨ (ਸਬਸਕਰਿਪਸ਼ਨ) ਤੇ ਆਧਾਰਤ ਬੱਚਤ ਫੰਡ ਦੇ ਲਾਭਾਂ ਦੀ ਇੱਕ ਦੁਜੀ ਸਾਰਨੀ (ਟੇਬਲ) ਵੀ ਸਾਲ 1993, 1994 ਅਤੇ 1995 ਤਿਆਰ ਕਰ ਲਿਆ ਗਿਆ ਹੈ ਤੇ ਇਨ੍ਹਾਂ ਦੀ ਵੀ ਇੱਕ ਇੱਕ ਕਾਪੀ ਅਗਵਾਈ ਲਈ ਨੱਥੀ ਹੈ।

3. ਮਿਤੀ 30 ਸਤੰਬਰ, 1988 ਤੱਕ 3.75 ਪ੍ਰਤੀ ਹਜ਼ਾਰ ਦੀ ਦਰ ਅਤੇ 1 ਅਕਤੂਬਰ, 1988 ਤੋਂ ਹਰ ਸਾਲ 3.60 ਪ੍ਰਤੀ ਹਜ਼ਾਰ ਰਹੀ ਹੈ। ਸਾਰਨੀਆਂ ਵਿੱਚ ਜਮ੍ਹਾਂ ਰਕਮ ਦਾ ਹਿਸਾਬ 2 ਅਕਤੂਬਰ, 1982 ਤੋਂ 30 ਸਤੰਬਰ, 1983 ਤੱਕ ਦੇ ਸਮੇਂ ਲਈ 10% ਸਾਲਾਨਾ (ਤਿਮਾਹੀ ਸੰਯੋਜਿਤ) 1 ਅਕਤੂਬਰ, 1983 ਤੋਂ 30 ਸਤੰਬਰ, 1987 ਤੱਕ ਦੇ ਸਮੇਂ ਲਈ 11% ਸਾਲਾਨਾ (ਤਿਮਾਹੀ ਸੰਯੋਜਿਤ), 1 ਅਕਤੂਬਰ, 1987 ਤੋਂ ਅੱਗੇ 12% ਸਾਲਾਨਾ (ਤਿਮਾਹੀ ਸੰਯੋਜਿਤ) ਦੇ ਆਧਾਰ ਤੇ ਮੰਨੀ ਗਈ ਹੈ।

4. ਇਹ ਮੰਨਿਆ ਜਾਂਦਾ ਹੈ ਕਿ ਮੌਬਰਸ਼ਿਪ ਦੀ ਸਮਾਪਤੀ ਦੇ ਮਹੀਨੇ ਲਈ ਪੂਰਾ ਅੰਸ਼ਦਾਨ (ਸਬਸਕਰਿਪਸ਼ਨ) ਉਸ ਮਹੀਨੇ ਦੀ ਤਨਖਾਹ ਵਿੱਚੋਂ ਪਹਿਲਾਂ ਹੀ ਇਕੱਤਰ ਕੀਤਾ ਜਾ ਚੁੱਕਿਆ ਹੈ/ਕੀਤਾ ਜਾਵੇਗਾ ਨਹੀਂ ਤਾਂ ਜਮ੍ਹਾਂ ਰਕਮਾਂ ਵਿੱਚੋਂ ਕੱਟਿਆ ਜਾਵੇਗਾ ।

5. ਆਪਣੇ ਬੇਨਤੀ ਕੀਤੀ ਜਾਂਦੀ ਹੈ ਕਿ ਲਾਭਾਂ ਦੀਆਂ ਇਹ ਸਾਰਨੀਆਂ (ਟੇਬਲਜ਼) ਆਪਣੇ ਅਧੀਨ ਕੰਮ ਕਰਦੇ ਦਫਤਰੀ ਮੁੱਖੀਆਂ/ਤਨਖਾਹ ਕਢਵਾਉਣ ਅਤੇ ਵੰਡਣ ਵਾਲੇ ਅਫਸਰਾਂ ਦੇ ਧਿਆਨ ਵਿੱਚ ਲਿਆ ਦਿਤੀਆਂ ਜਾਣ ।

6. ਇਸ ਪੱਤਰ ਦੀ ਪਹੁੰਚ ਰਸੀਦ ਭੇਜੀ ਜਾਵੇ ।

ਨੰ: 1/7/83-3 ਵਿ.ਪ੍ਰ.4/58, ਮਿਤੀ 27 ਜਨਵਰੀ, 1993

ਮੁੱਖ ਮਨੁੱਖ ਆਈ. ਐਚ. ਐਚ. (1993)

ਸਕੱਤਰ

ਮੁੱਖ ਮਨੁੱਖ ਆਈ. ਐਚ. ਐਚ. (1993)

ਸਾਚਕੀ (ਟੇਬਲ)

(ਰੁਪਇਆਂ ਵਿਚ)

ਪੰਜਾਬ ਰਾਜ ਸਰਕਾਰੀ ਕਰਮਚਾਰੀ ਸਮੂਹਿਕ ਬੀਮਾ ਸਕੀਮ, 1982

'ਮਿਤ੍ਰ', 'ਰਿਟਾਇਰਮੈਂਟ', ਤਿਆਗ ਪੱਤਰ, ਆਦਿ ਕਾਰਨ ਸਕੀਮ ਦੀ ਮੈਂਬਰਸ਼ਿਪ ਖਤਮ ਹੋ ਜਾਣ ਦੇ ਮਹੀਨੇ ਦੇ ਅੰਤ ਵਿਚ, ਦਸੰਬਰ, 1989 ਤੱਕ 10 ਰੁਪਏ ਪ੍ਰਤੀ ਮਹੀਨਾ ਦੀ ਦਰ ਨਾਲ ਅਤੇ ਬਾਦ ਵਿਚ 15 ਰੁਪਏ ਪ੍ਰਤੀ ਮਹੀਨਾ ਦੀ ਦਰ ਨਾਲ ਅੰਸ਼ਦਾਨ ਦੇ ਬਰਾਬਰ, ਮੈਂਬਰਾਂ ਦੇ ਬਚਤ ਖਾਤੇ ਵਿੱਚ ਜਮ੍ਹਾਂ ਰਕਮਾਂ।

ਮੈਂਬਰਸ਼ਿਪ ਸਮਾਪਤੀ ਸਾਲ, 1993

ਸਮਾਪਤੀ ਦਾ ਮਹੀਨਾ

ਦਾਖਲਾ ਇੰਦਰਾਜ ਦਾ ਸਾਲ	ਜਨਵਰੀ	ਫਰਵਰੀ	ਮਾਰਚ	ਅਪ੍ਰੈਲ	ਮਈ	ਜੂਨ	ਜੁਲਾਈ	ਅਗਸਤ	ਸਤੰਬਰ	ਅਕਤੂਬਰ	ਨਵੰਬਰ	ਦਸੰਬਰ
1-10-82	1800	1829	1857	1886	1915	1944	1974	2004	2035	2065	2096	2127
1-10-83	1548	1574	1599	1626	1653	1679	1707	1734	1761	1790	1818	1846
1-10-84	1324	1347	1371	1395	1419	1444	1469	1494	1519	1545	1570	1596
1-10-85	1120	1142	1164	1186	1208	1231	1253	1276	1299	1323	1346	1370
1-10-86	938	957	977	998	1018	1038	1059	1080	1101	1123	1145	1166
1-10-87	775	793	812	830	849	868	887	906	926	945	965	985
1-10-88	630	646	663	680	698	715	733	750	768	786	805	823
1-10-89	497	513	528	544	560	576	592	609	625	642	659	676
1-1-90	467	482	497	513	528	544	560	576	592	609	625	642
1-1-91	296	310	323	337	351	365	379	393	408	422	437	452
1-1-92	145	157	169	181	193	206	218	231	244	257	270	283
1-1-93	11	21	32	43	54	65	76	87	98	110	121	133

ਸਮਾਪਤੀ ਦਾ ਮਹੀਨਾ

ਦਾਖਲਾ ਇੰਦਰਾਜ ਦਾ ਸਾਲ	ਜਨਵਰੀ	ਫਰਵਰੀ	ਮਾਰਚ	ਅਪ੍ਰੈਲ	ਮਈ	ਜੂਨ	ਜੁਲਾਈ	ਅਗਸਤ	ਸਤੰਬਰ	ਅਕਤੂਬਰ	ਨਵੰਬਰ	ਦਸੰਬਰ
1-10-82	2159	2191	2223	2255	2288	2321	2355	2389	2423	2457	2492	2527
1-10-83	1875	1904	1933	1963	1993	2023	2054	2085	2116	2147	2179	2211
1-10-84	1622	1649	1676	1703	1730	1758	1786	1814	1842	1871	1900	1929
1-10-85	1394	1419	1443	1468	1493	1518	1544	1569	1595	1622	1648	1675
1-10-86	1188	1210	1233	1256	1279	1302	1325	1349	1372	1397	1421	1445
1-10-87	1005	1026	1046	1067	1088	1110	1131	1153	1175	1197	1219	1242
1-10-88	842	861	880	899	918	938	958	978	998	1018	1039	1059
1-10-89	693	711	728	746	764	782	800	818	837	856	875	894
1-1-90	659	676	693	711	728	746	764	782	800	818	837	856
1-1-91	467	482	497	513	528	544	560	576	592	609	625	642
1-1-92	296	310	323	337	351	365	379	393	408	422	437	452
1-1-93	145	157	169	181	193	206	218	231	244	257	270	283
1-1-94	11	21	32	43	54	65	76	87	98	110	121	133

ਸਮਾਪਤੀ ਦਾ ਮਹੀਨਾ

ਦਾਖਲਾ ਇੰਦਰਾਜ ਦਾ ਸਾਲ	ਜਨਵਰੀ	ਫਰਵਰੀ	ਮਾਰਚ	ਅਪ੍ਰੈਲ	ਮਈ	ਜੂਨ	ਜੁਲਾਈ	ਅਗਸਤ	ਸਤੰਬਰ	ਅਕਤੂਬਰ	ਨਵੰਬਰ	ਦਸੰਬਰ
1-10-82	2563	2599	2635	2671	2708	2745	2783	2821	2860	2899	2938	2977
1-10-83	2244	2276	2309	2343	2376	2410	2445	2480	2514	2550	2586	2622
1-10-84	1959	1989	2019	2049	2080	2111	2143	2174	2206	2239	2271	2304
1-10-85	1702	1730	1757	1785	1813	1842	1871	1900	1929	1958	1988	2018
1-10-86	1470	1495	1520	1546	1572	1598	1624	1651	1677	1705	1732	1759
1-10-87	1265	1288	1311	1335	1358	1382	1407	1431	1456	1481	1506	1531
1-10-88	1080	1101	1123	1144	1166	1188	1210	1233	1256	1279	1302	1325
1-10-89	913	933	953	973	993	1013	1034	1054	1075	1096	1118	1139
1-1-90	875	894	913	933	953	973	993	1013	1034	1055	1075	1097
1-1-91	659	676	693	711	728	746	764	782	800	818	837	856
1-1-92	467	482	497	513	528	544	560	576	592	609	625	642
1-1-93	296	310	323	337	351	365	379	393	408	422	437	452
1-1-94	145	157	169	181	193	206	218	231	244	257	270	283
1-1-95	11	21	32	43	54	65	76	87	98	110	121	133

- ਨੋਟ : (1) ਇਹ ਮੰਨਿਆ ਜਾਂਦਾ ਹੈ ਕਿ ਮੈਂਬਰਸ਼ਿਪ ਦੀ ਸਮਾਪਤੀ ਦੇ ਮਹੀਨੇ ਲਈ ਪੂਰਾ ਅੰਸ਼ਦਾਨ (ਸਬਸਕਰਿਪਸ਼ਨ) ਉਸ ਮਹੀਨੇ ਦੀ ਤਨਖਾਹ ਵਿੱਚੋਂ ਪਹਿਲਾ ਹੀ ਇਕੱਤਰ ਕੀਤਾ ਜਾ ਚੁੱਕਿਆ ਹੈ/ਕੀਤਾ ਜਾਵੇਗਾ ਨਹੀਂ ਤਾਂ ਉਪਰੋਕਤ ਸਮਾਂ ਰਕਮਾਂ ਵਿੱਚੋਂ ਕਟਿਆ ਜਾਵੇਗਾ ।
- (2) ਉਪਰੋਕਤ ਗਿਣਤੀ ਵਿੱਚ (ਹਿਸਾਬ ਵਿੱਚ) ਮਿਤੀ ਦਰ 30 ਸਤੰਬਰ, 1988 ਤੱਕ ਸਲਾਨਾ 3.75 ਪ੍ਰਤਿ ਹਜ਼ਾਰ ਦੀ ਦਰ ਤੋਂ ਅਤੇ 1 ਅਕਤੂਬਰ, 1988 ਤੋਂ ਹਰ ਸਾਲ 3.60 ਪ੍ਰਤਿ ਹਜ਼ਾਰ ਦੀ ਦਰ ਮੰਨੀ ਗਈ ਹੈ ।
- (3) ਬਚੱਤ ਖਾਤੇ ਵਿਚ ਬਕਾਇਆ ਰਕਮਾਂ ਤੇ ਵਿਆਜ ਦੀ ਦਰ 1 ਅਕਤੂਬਰ, 1982 ਤੋਂ 30 ਸਤੰਬਰ, 1983 ਤੱਕ ਦੇ ਸਮੇਂ ਲਈ 10% ਸਲਾਨਾ (ਤਿਆਗੀ ਸੰਯੋਜਤ) 1 ਅਕਤੂਬਰ, 1983 ਤੋਂ 30 ਸਤੰਬਰ, 1987 ਤੱਕ ਦੇ ਸਮੇਂ ਲਈ 11% ਸਲਾਨਾ (ਤਿਆਗੀ ਸੰਯੋਜਤ), 1 ਅਕਤੂਬਰ, 1987 ਤੋਂ ਅੱਗੇ 12% ਸਲਾਨਾ (ਤਿਆਗੀ ਸੰਯੋਜਤ) ਦੇ ਆਧਾਰ ਤੇ ਸਵੀਕਾਰ ਕੀਤੀ ਗਈ ਹੈ ।

ਪੰਜਾਬ ਰਾਜ ਸਰਕਾਰੀ ਕਲਾਚਾਰੀ ਸਮੂਹਿਕ ਬੀਮਾ ਸਕੀਮ, 1982

ਮਿਤ੍ਰ, ਰਿਟਾਇਰਮੈਂਟ, ਤਿਆਗ ਪੱਤਰ ਆਦਿ ਕਾਰਨ ਸਕੀਮ ਦੀ ਮੈਂਬਰਸ਼ਿਪ ਦੀ ਸਮਾਪਤੀ ਦੇ ਮਹੀਨੇ ਦੇ ਅੰਤ ਤੱਕ 10 ਰੁਪਏ ਪ੍ਰਤਿ ਮਹੀਨਾ ਦੀ ਦਰ ਤੇ ਅੰਬਦਾਨ (ਸਬਸਕਰਿਪਸ਼ਨ) ਕਰਨ ਵਾਲੇ ਮੈਂਬਰਾਂ ਦੇ ਬੱਚਤ ਖਾਤਿਆਂ ਵਿਚ ਜਮ੍ਹਾਂ ਰਕਮਾਂ।

ਮੈਂਬਰਸ਼ਿਪ ਸਮਾਪਤੀ ਸਾਲ, 1993

ਸਮਾਪਤੀ ਦਾ ਮਹੀਨਾ

ਦਾਖਲਾ ਇੰਦਰਾਜ ਦਾ ਸਾਲ	ਜਨਵਰੀ	ਫਰਵਰੀ	ਮਾਰਚ	ਅਪ੍ਰੈਲ	ਮਈ	ਜੂਨ	ਜੁਲਾਈ	ਅਗਸਤ	ਸਤੰਬਰ	ਅਕਤੂਬਰ	ਨਵੰਬਰ	ਦਸੰਬਰ
1-10-82	1644	1667	1691	1715	1739	1763	1787	1812	1837	1862	1888	1913
1-10-83	1394	1415	1435	1457	1478	1500	1522	1544	1566	1589	1611	1634
1-10-84	1169	1187	1206	1225	1244	1265	1283	1302	1322	1342	1363	1383
1-10-85	963	980	997	1014	1031	1048	1065	1083	1100	1118	1136	1155
1-10-86	783	797	812	827	843	858	875	889	905	921	937	953
1-10-87	618	631	644	658	671	685	699	713	727	741	755	770
1-10-88	474	485	497	509	521	533	546	558	570	583	596	609
1-10-89	341	352	362	373	383	394	405	416	427	439	450	461
1-1-90	311	321	331	342	352	362	373	384	394	405	416	428
1-1-91	198	207	216	225	234	244	253	263	272	282	292	301
1-1-92	97	105	113	121	129	137	146	154	163	171	180	189
1-1-93	7	14	21	28	36	43	50	58	66	73	81	89

ਸ਼ਾਪਤੀ ਦਾ ਮਹੀਨਾ

ਦਾਖਲਾ ਇੰਦਰਾਜ ਦਾ ਸਾਲ	ਜਨਵਰੀ	ਫਰਵਰੀ	ਮਾਰਚ	ਅਪ੍ਰੈਲ	ਮਈ	ਜੂਨ	ਜੁਲਾਈ	ਅਗਸਤ	ਸਤੰਬਰ	ਅਕਤੂਬਰ	ਨਵੰਬਰ	ਦਸੰਬਰ
1-10-82	1939	1965	1992	2019	2046	2073	2100	2128	2156	2185	2213	2242
1-10-83	1657	1681	1704	1728	1752	1777	1801	1826	1851	1877	1902	1928
1-10-84	1404	1425	1446	1467	1489	1510	1532	1555	1577	1600	1622	1645
1-10-85	1174	1192	1211	1230	1249	1268	1288	1308	1328	1348	1368	1389
1-10-86	970	986	1003	1020	1037	1054	1072	1089	1107	1125	1143	1161
1-10-87	785	799	814	829	845	860	876	891	907	923	939	955
1-10-88	622	635	648	662	676	689	703	717	731	745	760	774
1-10-89	473	484	496	508	520	532	544	557	569	582	595	608
1-1-90	439	451	462	474	485	497	509	521	533	546	558	570
1-1-91	311	321	331	342	352	362	373	384	394	405	416	428
1-1-92	198	207	216	225	234	244	253	263	272	282	292	301
1-1-93	97	105	113	121	129	137	146	154	163	171	180	189
1-1-94	7	14	21	28	36	43	50	58	66	73	81	89

ਸਮਾਪਤੀ ਦਾ ਮਹੀਨਾ

ਦਾਖਲਾ ਇੰਦਰਾਜ ਦਾ ਸਾਲ	ਜਨਵਰੀ	ਫਰਵਰੀ	ਮਾਰਚ	ਅਪ੍ਰੈਲ	ਮਈ	ਜੂਨ	ਜੁਲਾਈ	ਅਗਸਤ	ਸਤੰਬਰ	ਅਕਤੂਬਰ	ਨਵੰਬਰ	ਦਸੰਬਰ
1-10-82	2271	2301	2330	2361	2391	2422	2453	2484	2515	2548	2580	2612
1-10-83	1954	1981	2007	2034	2061	2088	2116	2144	2172	2201	2230	2259
1-10-84	1668	1692	1716	1740	1764	1788	1813	1838	1863	1889	1914	1940
1-10-85	1410	1431	1452	1473	1495	1517	1539	1561	1583	1606	1629	1652
1-10-86	1180	1198	1217	1236	1255	1275	1295	1314	1334	1355	1375	1395
1-10-87	972	988	1005	1022	1039	1056	1074	1091	1109	1127	1145	1164
1-10-88	789	804	818	834	849	864	880	896	911	927	944	960
1-10-89	621	634	647	661	674	688	702	716	730	744	759	773
1-1-90	583	595	608	621	635	648	661	675	688	702	716	730
1-1-91	439	451	462	474	485	497	509	521	533	546	558	570
1-1-92	311	321	331	342	352	362	373	384	394	405	416	428
1-1-93	198	207	216	225	234	244	253	263	272	282	292	301
1-1-94	97	105	113	121	129	137	146	154	163	171	180	189
1-1-95	7	14	21	28	36	43	50	58	66	73	81	89

- ਨੋਟ : (1) ਇਹ ਮੰਨਿਆ ਜਾਂਦਾ ਹੈ ਕਿ ਮੈਂਬਰਸ਼ਿਪ ਦੇ ਸਮਾਪਤੀ ਦੇ ਮਹੀਨੇ ਲਈ ਪੂਰਾ ਅੰਬਦਾਨ (ਸਬਸਕਰਿਪਸ਼ਨ) ਉਸ ਮਹੀਨੇ ਦੀ ਤਨਖਾਹ ਵਿਚੋਂ ਪਹਿਲਾਂ ਹੀ ਇਕੱਤਰ ਕੀਤਾ ਜਾ ਚੁੱਕਿਆ ਹੈ/ਕੀਤਾ ਜਾਵੇਗਾ ਨਹੀਂ ਤਾਂ ਉਪਰੋਕਤ ਜਮ੍ਹਾਂ ਰਕਮਾਂ ਵਿੱਚੋਂ ਕੱਟਿਆ ਜਾਵੇਗਾ।
- (2) ਉਪਰੋਕਤ ਗਿਣਤੀ ਵਿਚ (ਹਿਸਾਬ ਵਿਚ) ਮ੍ਰਿਤੂ ਦਰ 30 ਸਤੰਬਰ, 1988 ਤੱਕ ਸਲਾਨਾ 3.75 ਪ੍ਰਤਿ ਹਛਾਰ ਦੇ ਦਰ ਅਤੇ 1 ਅਕਤੂਬਰ, 1988 ਤੋਂ ਹਰ ਸਾਲ 3.60 ਪ੍ਰਤਿ ਹਛਾਰ ਦੇ ਦਰ ਤੇ ਮੰਨੀ ਗਈ ਹੈ।
- (3) ਬਚਤ ਖਾਤੇ ਵਿਚ ਬਕਾਇਆ ਰਕਮਾਂ ਤੇ ਵਿਆਜ ਦੇ ਦਰ 1 ਅਕਤੂਬਰ, 1982 ਤੋਂ 30 ਸਤੰਬਰ, 1983 ਤੱਕ ਦੇ ਸਮੇਂ ਲਈ 10% ਸਲਾਨਾ (ਤਿਆਗੀ ਸੰਯੋਜਤ) 1 ਅਕਤੂਬਰ, 1983 ਤੋਂ 30 ਸਤੰਬਰ, 1984 ਤੱਕ ਦੇ ਸਮੇਂ ਲਈ 11% ਸਲਾਨਾ (ਤਿਆਗੀ ਸੰਯੋਜਤ), 1 ਅਕਤੂਬਰ, 1987 ਤੋਂ ਅੱਗੇ 12% ਸਲਾਨਾ (ਤਿਆਗੀ ਸੰਯੋਜਤ) ਦੇ ਆਧਾਰ ਤੇ ਸਵੀਕਾਰ ਕੀਤੀ ਗਈ ਹੈ।

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ਆਡਿਟ ਇਤਰਾਜ਼ਾਂ ਅਤੇ ਨਿਰੀਖਣ ਰਿਪੋਰਟਾਂ ਦੇ ਨਿਪਟਾਰੇ ਲਈ ਬਣਾਈ ਗਈ ਕਮੇਟੀ ਦੇ ਕੰਮ ਦੀ ਸਮੀਖਿਆ ਕਰਨ ਬਾਰੇ।	4.53	13/3/92-ਐਫ.ਪੀ.2/7117, ਮਿਤੀ 22-10-92	46-47
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Extention of benefit of Special Pay of Rs. 150 per mensem to the Drivers working in Departments/Offices other than Secretariat offices.	14.85	3/58/91-5FPII/5059, dated 8-7-92	149
Grant of Special Pay to Lift Operators.	14.86	1/18/92-FPI/5735, dated 11-8-92	149
TAX/DEDUCTION			
Deduction of tax at source-Income-tax deduction from salaries during the Financial year 1992-93 under section 192 of the Income-Tax Act, 1961.	20.98	12/53/92-4FBII/6977, dated 14-10-92	177--215
TRAVELLING ALLOWANCE			
ਅਘਰੇ ਗੱਡੀ/ਸਕੂਟਰ ਵਿੱਚ ਸਫਰ ਕਰਨ ਤੇ ਮੀਲ ਭੱਤਾ	15.68	5/4/92-2ਵਿ.ਪ੍ਰ. 4/332 — 334, ਮਿਤੀ 11-5-92	156
(Mileage Allowance)			
ਦੀ ਦਰਾਂ ਵਿੱਚ ਵਾਧਾ ਕਰਨ ਬਾਰੇ			