

**Copy of D.O. No. Control/359/Half Yearly/93-94/820, Dated 3rd January, 1994  
office of Accountant General (Audit) Punjab Chandigarh, Addressed  
to Sardar A.S. Chatha, I.A.S. Chief [Secretary to Government  
of Punjab, Chandigarh.**

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With a view to expediting the clearance of audit objections and paras of the inspection reports, department-wise Audit Committees, each comprising a co-ordinating officer of the Administrative Department, an officer of the Finance Department and a representative of my office were constituted in March, 1985. The idea was that a large number of objections could be settled through discussions.

Initially, the meetings of the Audit Committees were held regularly. Their progress was also reviewed from time to time by a State level Review Committee headed by the Chief Secretary. With the passage of time, the importance of Audit Committees has got diluted and the meetings are not being held regularly. A review of the progress made during April—November, 1993 reveals that various units of the Punjab State Electricity Board, P.W.D. and the Excise and Taxation Department held 8, 7 and 5 meetings respectively. All other departments and the public sector undertakings/companies of the Government put together held only 5 such meetings (2 by Punjab State Tubewell Corporation and one each by Transport, Rural Development and Panchayati Raj and Food and Supplies Departments) during the entire 8th month period.

You will kindly appreciate that the position is far from satisfactory. I shall, therefore, be grateful if some effective steps are taken to ensure that meetings of the Audit Committees are convened regularly by all the Departments and the Public Sector Undertakings/Companies of the State Government.

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**CHAPTER--6**  
**GENERAL PROVIDENT FUND**

6.130. Flood relief measures-G.P. Fund advances to the employees affected by floods.

It is to address you on the subject noted above and to say that it has been decided that the applications of employees affected by recent floods for the grant of advances from their G.P.F. Accounts should be processed promptly and sympathetically in accordance with the provisions of the relevant rules. All genuine cases where relaxation of rules is required may be referred to the Department of Finance (F.P. III Branch) for necessary approval.

No. 4/9/93—5FPIII/6309

Dated Chandigarh, the 7th September, 1993

6.131. ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਦਫਤਰਾਂ 1, 2 ਅਤੇ 3 ਕਰਮਚਾਰੀਆਂ ਦੇ ਜੀ.ਪੀ. ਫੰਡ 'ਚੋਂ ਲੇਖਿਆਂ ਦੀ ਸੰਭਾਲ ਜੀ.ਪੀ. ਫੰਡ ਵਿੱਚੋਂ ਮੌਜੂਦਾ/ਅਮੋਜੂਦਾ ਐਡਵਾਂਸ ਮੰਨਜ਼ੂਰ ਕਰਨ ਲਈ ਅਥਰਿਟੀਆਰ ਦੇਣ ਬਾਰੇ।

ਆਪ ਦਾ ਧਿਆਨ ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਗਜ਼ਟੀ ਪੱਤਰ ਨੰ. 12/229/80-4 ਵਿ ਪ੍ਰੋ: 3/358, ਮਿਤੀ 21 ਜਨਵਰੀ, 1993 ਜਿਸ ਹਾਹੀਂ ਜੀ.ਪੀ. ਫੰਡ ਵਿੱਚੋਂ ਮੌਜੂਦਾ ਐਡਵਾਂਸ ਦੇਣ ਦੇ ਅਥਰਿਟੀਆਰ ਦਫਤਰਾਂ ਦੇ ਮੁੱਖੀਆਂ ਨੂੰ ਦਿੱਤੇ ਗਏ ਸਨ, ਵੱਲ ਦੁਆਉਣ ਅਤੇ ਇਹ ਕਹਿਣ ਦੀ ਹਦਾਇਤ ਹੋਈ ਹੈ ਕਿ ਇਸ ਵਿਭਾਗ ਦੇ ਧਿਆਨ ਵਿੱਚ ਇਹ ਆਇਆ ਹੈ ਕਿ ਬਹੁਤ ਸਾਰੇ ਦਫਤਰਾਂ ਦੇ ਮੁੱਖੀਆਂ ਵਲੋਂ ਜੀ.ਪੀ. ਫੰਡ ਵਿੱਚੋਂ ਮੌਜੂਦਾ ਐਡਵਾਂਸ ਸਬੰਧਤ ਰੂਲਾਂ/ਹਦਾਇਤਾਂ ਅਨੁਸਾਰ ਮੰਨਜ਼ੂਰ ਨਹੀਂ ਕੀਤੇ ਜਾ ਰਹੇ ਹਨ। ਉਦਾਹਰਣ ਵਜੋਂ ਕਈ ਦਫਤਰਾਂ ਦੇ ਮੁੱਖੀਆਂ ਵਲੋਂ ਉਸ ਮਕਸਦ ਲਈ ਜੀ.ਪੀ. ਫੰਡ ਵਿੱਚੋਂ ਮੌਜੂਦਾ ਐਡਵਾਂਸ ਮੰਨਜ਼ੂਰ ਕੀਤੇ ਜਾ ਰਹੇ ਹਨ, ਜਿਸ ਮਕਸਦ ਦਾ ਰੂਲਾਂ ਵਿੱਚੋਂ ਜ਼ਿਕਰ ਨਹੀਂ ਹੈ। ਇਸੇ ਤਰ੍ਹਾਂ ਕਈ ਅਜਿਹੇ ਕੇਸਜ਼ ਵੀ ਇਸ ਵਿਭਾਗ ਦੇ ਧਿਆਨ ਵਿੱਚ ਆਏ ਹਨ ਜਿਹਨਾਂ ਵਿੱਚ ਅੰਸ਼ ਦਾਤਿਆਂ ਨੂੰ ਉਹਨਾਂ ਦੀ ਇੰਟਾਈਟਲਮੈਂਟ (Entitlement) ਤੋਂ ਜ਼ਿਆਦਾ ਰਾਸ਼ੀ ਐਡਵਾਂਸ ਵਜੋਂ ਮੰਨਜ਼ੂਰ ਕੀਤੀ ਗਈ ਹੈ। ਇਸ ਤੋਂ ਇਲਾਵਾ ਬਹੁਤ ਸਾਰੇ ਦਫਤਰਾਂ ਦੇ ਮੁੱਖੀ ਐਡਵਾਂਸਾਂ ਦੀਆਂ ਮੰਨਜ਼ੂਰੀਆਂ ਦੀਆਂ ਕਾਪੀਆਂ (copies of sanction of advances) ਵੀ ਜੀ. ਪੀ. ਫੰਡ ਲੇਖਾ ਸੰਭਾਲ ਅਧਿਕਾਰੀ ਨੂੰ ਨਹੀਂ ਭੇਜਦੇ ਹਨ ਅਤੇ ਨਾ ਹੀ ਉਹ ਉਹਨਾਂ (ਦਫਤਰਾਂ ਦੇ ਮੁੱਖੀਆਂ) ਵਲੋਂ ਮੰਨਜ਼ੂਰ ਕੀਤੇ ਗਏ ਐਡਵਾਂਸਾਂ ਦਾ ਮੇਲਾਨ ਉਹਨਾਂ (ਜੀ.ਪੀ. ਫੰਡ ਲੇਖਾ ਸੰਭਾਲ ਅਧਿਕਾਰੀ) ਦੇ ਦਫਤਰ ਨਾਲ ਕਰਦੇ ਹਨ। ਇਸ ਤਰ੍ਹਾਂ ਉਹਨਾਂ ਵਲੋਂ ਸਰਕਾਰ ਦੇ ਨਿਯਮਾਂ/ਹਦਾਇਤਾਂ ਦੀ ਉਲੰਘਣਾ ਕੀਤੀ ਜਾ ਰਹੀ ਹੈ।

2. ਇਸ ਮਾਮਲੇ ਤੇ ਵਿਚਾਰ ਕੀਤਾ ਗਿਆ ਹੈ ਅਤੇ ਇਹ ਫੈਸਲਾ ਕੀਤਾ ਗਿਆ ਹੈ ਕਿ ਦਫਤਰਾਂ ਦੇ ਮੁੱਖੀਆਂ ਵਲੋਂ ਜੀ.ਪੀ. ਫੰਡ ਵਿੱਚੋਂ ਮੌਜੂਦਾ ਐਡਵਾਂਸਾਂ ਦੀ ਮੰਨਜ਼ੂਰੀ ਇਸ ਪੱਤਰ ਨਾਲ ਭੇਜੇ ਜਾ ਰਹੇ ਪਰਫਾਰਮੇ ਵਿੱਚ ਜਾਰੀ ਕੀਤੀ ਜਾਵੇਗੀ। ਇਸ ਲਈ ਆਪ ਜੀ ਨੂੰ ਬੇਨਤੀ ਕੀਤੀ ਜਾਂਦੀ ਹੈ ਕਿ ਇਸ ਪਰਫਾਰਮੇ ਨੂੰ ਆਪ ਦੇ ਅਧੀਨ ਕੰਮ ਕਰ ਰਹੇ ਸਾਰੇ ਦਫਤਰਾਂ ਦੇ ਮੁੱਖੀਆਂ ਨੂੰ ਭੇਜਦੇ ਹੋਏ ਇਹ ਸਖਤ ਹਦਾਇਤ ਕਰ ਦਿੱਤੀ ਜਾਵੇ ਕਿ ਉਹ ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਮੌਜੂਦਾ ਐਡਵਾਂਸਾਂ ਦੀ ਮੰਨਜ਼ੂਰੀ ਇਸੇ ਹੀ ਪਰਫਾਰਮੇ ਵਿੱਚ ਜਾਰੀ ਕਰਨ। ਜਿਹਨਾਂ ਮੰਤਵਾਂ ਲਈ ਜੀ.ਪੀ. ਫੰਡ ਵਿੱਚੋਂ ਮੌਜੂਦਾ ਐਡਵਾਂਸ ਮੰਨਜ਼ੂਰ ਕੀਤੇ ਜਾ ਸਕਦੇ ਹਨ, ਉਹ ਪੰਜਾਬ ਸਿਵਲ ਸੇਵਾਵਾਂ ਨਿਯਮਾਵਲੀ ਜਿਲਦ-2 ਦੇ ਨਿਯਮ 13.14(1)(a) ਵਿੱਚ ਦਰਸਾਏ ਗਏ ਹਨ। ਜਿਹੜੇ ਦਫਤਰਾਂ ਦੇ ਮੁੱਖੀ ਸਬੰਧਤ ਨਿਯਮਾਂ/ਹਦਾਇਤਾਂ ਦੀ ਇਨ ਬਿਲ ਪਾਲਣਾ ਨਹੀਂ ਕਰਦੇ ਉਹਨਾਂ ਵਿਰੁੱਧ ਅਨੁਸ਼ਾਸਨੀ ਕਾਰਵਾਈ ਕੀਤੀ ਜਾਵੇ ਅਤੇ ਇਸ ਵਿਭਾਗ ਨੂੰ ਸਚਿਤ ਕੀਤਾ ਜਾਵੇ।

3. ਇਹਨਾਂ ਹਦਾਇਤਾਂ ਨੂੰ ਆਪ ਦੇ ਅਧੀਨ ਕੰਮ ਕਰ ਰਹੇ ਕਰਮਚਾਰੀਆਂ ਦੇ ਧਿਆਨ ਵਿੱਚ ਇਹਨਾਂ ਦੀ ਇਨ-ਬਿਨ ਪਾਲਣਾ ਹਿੱਤ ਲਿਆਂਦਾ ਜਾਵੇ।

ਨੰ. 9/26/92-4 ਵਿ: ਪ੍ਰੋ. 3/7033

ਮਿਤੀ 13-15 ਅਕਤੂਬਰ, 1993



## ਦਫਤਰ ਦਾ ਨਾਂ

## ਰੁਕਮ

ਪੰਜਾਬ ਸਿਵਲ ਸੇਵਾਵਾਂ ਨਿਯਮਾਂਵਲੀ ਜਿਲਦ 11 ਦੇ ਨਿਯਮ \_\_\_\_\_ ਅਤੇ ਵਿੱਤ ਵਿਭਾਗ, ਪੰਜਾਬ, ਦੇ ਗਸਤੀ ਪੱਤਰ ਨੰ. 12/229/80-4 ਵਿ. ਪ੍ਰੋ: 3/358 ਮਿਤੀ 21 ਜਨਵਰੀ, 1993 ਰਾਹੀਂ ਜਾਰੀ ਕੀਤੀਆਂ ਗਈਆਂ ਹਦਾਇਤਾਂ ਅਨੁਸਾਰ ਸ਼੍ਰੀ/ਸ਼੍ਰੀਮਤੀ \_\_\_\_\_ (ਨਾਮ) ਨੂੰ ਉਸ ਦੇ ਜੀ.ਪੀ. ਵੰਡ. ਦੇ ਖਾਤੇ ਨੰ \_\_\_\_\_ ਵਿਚੋਂ \_\_\_\_\_ ਰੁ: (ਕੇਵਲ \_\_\_\_\_ ਰੁ ) \_\_\_\_\_ ਲਈ ਮੌਜੂਦਾ ਐਡਵਾਂਸ ਮੰਨਜ਼ੂਰ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ।

2. ਇਹ ਰਕਮ ਮੱਦ "8005-ਸਟੇਟ ਪ੍ਰਾਵੀਡੈਂਟ ਫੰਡ-01-ਸਿਵਲ-101-ਜਨਰਲ ਪ੍ਰਾਵੀਡੈਂਟ ਫੰਡ" ਵਿਚੋਂ ਕਢਵਾਈ ਜਾਵੇਗੀ ।

3. ਕਰਮਚਾਰੀ ਦੇ ਜੀ.ਪੀ. ਫੰਡ ਦੇ ਖਾਤੇ ਵਿੱਚ ਜਮਾਂ ਰਾਸ਼ੀ ਦਾ ਵੇਰਵਾ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਹੈ :—

- (1) ਸਾਲ 1992-93 ਦੀ ਸਟੇਟਮੈਂਟ ਅਨੁਸਾਰ ਬਕਾਇਆ \_\_\_\_\_
- (2) ਇਸ ਤੋਂ ਬਾਅਦ ਜਮਾ ਰਕਮ \_\_\_\_\_
- (3) 1 ਅਤੇ 2 ਦਾ ਜੋੜ
- (4) ਬਾਅਦ ਵਿੱਚ ਲਿਆ ਐਡਵਾਂਸ ਜੇਕਰ ਕੋਈ ਹੋਵੇ । \_\_\_\_\_
- (5) ਮੰਨਜ਼ੂਰੀ ਜਾਰੀ ਕਰਨ ਦੀ ਮਿਤੀ ਨੂੰ ਬਕਾਇਆ ਰਕਮ \_\_\_\_\_

4. ਇਹ ਐਡਵਾਂਸ \_\_\_\_\_ ਮਹਾਂਵਾਰੀ ਕਿਸ਼ਤਾਂ ਵਿੱਚ ਵਾਪਿਸ ਕੀਤਾ ਜਾਵੇਗਾ ਅਤੇ ਹਰ ਇਕ ਮਹਾਂਵਾਰੀ ਕਿਸ਼ਤ \_\_\_\_\_ ਰੁ ਦੀ ਹੋਵੇਗੀ । ਜਿਸ ਮਹੀਨੇ ਵਿੱਚ ਐਡਵਾਂਸ ਦੀ ਰਕਮ ਕਢਵਾਈ ਜਾਵੇਗੀ ਉਸ ਤੋਂ ਅਗਲੇ ਮਹੀਨੇ ਦੀ ਤਨਖਾਹ ਵਿਚੋਂ ਪਹਿਲੀ ਕਿਸ਼ਤ ਦੀ ਕਟੌਤੀ ਸ਼ੁਰੂ ਹੋਵੇਗੀ ।

5. ਕਰਮਚਾਰੀ ਦੀ ਮੂਲ ਤਨਖਾਹ \_\_\_\_\_ ਰੁ: ਹੈ ।

6. ਇਹ ਤਸਦੀਕ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਕਿ ਮੌਜੂਦਾ ਐਡਵਾਂਸ ਜਿਸ ਮਕਸਦ ਲਈ ਦਿੱਤਾ ਗਿਆ ਹੈ ਉਹ ਪੰਜਾਬ ਸਿਵਲ ਸੇਵਾਵਾਂ ਨਿਯਮਾਂਵਲੀ ਜਿਲਦ-2 ਦੇ ਨਿਯਮ 13.14(1)(ਏ)/ਵਿੱਤ ਵਿਭਾਗ ਵਲੋਂ ਜਾਰੀ ਕੀਤੀਆਂ ਗਈਆਂ ਹਦਾਇਤਾਂ ਵਿੱਚ ਦਰਜ ਹੈ ਅਤੇ ਕਰਮਚਾਰੀ ਨੂੰ ਜੋ ਐਡਵਾਂਸ ਮੰਨਜ਼ੂਰ ਕੀਤਾ ਗਿਆ ਹੈ । ਉਹ ਵੁਲਾਂ/ ਹਦਾਇਤਾਂ ਅਨੁਸਾਰ ਉਸ ਨੂੰ ਜਿਨਾਂ ਮਿਲ ਸਕਦਾ ਹੈ ਉਸ ਤੋਂ ਜ਼ਿਆਦਾ ਨਹੀਂ ਹੈ ।

ਦਫਤਰ ਦਾ ਮੁੱਖੀ



6.132. ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਕਰਮਚਾਰੀਆਂ ਦੇ ਜੀ.ਪੀ.ਐਫ. ਦੇ ਲੇਖਿਆਂ ਦੀ ਸੰਭਾਲ-ਜੀ.ਪੀ.ਫੰਡ ਦੇ ਆਰਜੀ ਬਕਾਇਆ ਦੇ ਆਧਾਰ ਤੇ ਜੀ.ਪੀ.ਫੰਡ ਦੀ ਅੰਤਿਮ ਅਦਾਇਗੀ ਕਰਨ ਸਮੇਂ ਕਰਮਚਾਰੀ ਪਾਸੋਂ ਅੰਡਰ-ਟੈਕਿੰਗ ਲੈਣ ਬਾਰੇ ।

ਆਪ ਦਾ ਧਿਆਨ ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਦੁਆਉਣ ਅਤੇ ਇਹ ਕਹਿਣ ਦੀ ਹਦਾਇਤ ਹੋਈ ਹੈ ਕਿ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਬਹੁਤ ਸਾਰੇ ਕਰਮਚਾਰੀਆਂ ਦੇ ਮਿਤੀ 31 ਮਾਰਚ, 1989 ਤੱਕ ਬਣਦੇ ਜੀ.ਪੀ. ਫੰਡ. ਦੇ ਅੰਤਿਮ ਬਕਾਏ ਮਹਾਂ ਲੇਖਾਕਾਰ, ਪੰਜਾਬ ਪਾਸੋਂ ਪ੍ਰਾਪਤ ਨਹੀਂ ਹੋਏ ਹਨ । ਅਜਿਹੇ ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਜੀ.ਪੀ.ਫੰਡ ਵਿੱਚੋਂ ਐਡਵਾਂਸ ਉਹਨਾਂ ਦੇ ਜੀ.ਪੀ.ਫੰਡ ਦੇ ਆਰਜੀ ਬਕਾਇਆ ਦੇ ਆਧਾਰ ਤੇ ਹੀ ਮੰਨਜ਼ੂਰ ਕੀਤੇ ਜਾ ਰਹੇ ਹਨ । ਇਸ ਵਿਭਾਗ ਦੇ ਧਿਆਨ ਵਿੱਚ ਕਈ ਅਜਿਹੇ ਕੇਸ ਆਏ ਹਨ ਜਿਹਨਾਂ ਵਿੱਚ ਜੀ.ਪੀ.ਫੰਡ ਦੇ ਅੰਤਿਮ ਬਕਾਇਆ ਦੀ ਰਾਸ਼ੀ ਆਰਜੀ ਬਕਾਇਆ ਨਾਲੋਂ ਬਹੁਤ ਘੱਟ ਪਾਈ ਗਈ ਹੈ ਅਤੇ ਇਸ ਦੇ ਫਲਸਰੂਪ ਕਰਮਚਾਰੀਆਂ ਦੇ ਅੰਤਿਮ ਬਕਾਏ ਮਾਈਨਸ (—) ਵਿਚ ਹੋ ਗਏ ਹਨ । ਇਹਨਾਂ ਵਿੱਚੋਂ ਬਹੁਤ ਸਾਰੇ ਕਰਮਚਾਰੀ ਫਿਟਾਇਰ ਹੋ ਚੁੱਕੇ ਹਨ । ਉਹਨਾਂ ਪਾਸੋਂ ਉਹਨਾਂ ਨੂੰ ਹੋਈ ਵਾਧੂ ਰਕਮ ਦੀ ਅਦਾਇਗੀ ਦੀ ਵਸੂਲੀ ਕਰਨ ਵਿੱਚ ਦਿੱਕਤ ਪੇਸ਼ ਆ ਰਹੀ ਹੈ ।

2. ਇਸ ਲਈ ਇਸ ਮਾਮਲੇ ਤੇ ਵਿਚਾਰ ਕੀਤਾ ਗਿਆ ਹੈ ਅਤੇ ਇਹ ਫੈਸਲਾ ਕੀਤਾ ਗਿਆ ਹੈ ਕਿ ਜਿਹਨਾਂ ਕਰਮਚਾਰੀਆਂ ਦੇ ਮਿਤੀ 31 ਮਾਰਚ, 1989 ਤੱਕ ਬਣਦੇ ਜੀ.ਪੀ.ਫੰਡ ਦੇ ਅੰਤਿਮ ਬਕਾਏ ਪ੍ਰਾਪਤ ਨਹੀਂ ਹੋਏ ਹਨ ਅਤੇ ਜਿਹਨਾਂ ਨੂੰ ਜੀ.ਪੀ.ਫੰਡ ਵਿੱਚੋਂ ਐਡਵਾਂਸ ਆਰਜੀ ਬਕਾਇਆ ਦੇ ਆਧਾਰ ਤੇ ਮੰਨਜ਼ੂਰ ਕੀਤੇ ਜਾ ਰਹੇ ਹਨ, ਉਹਨਾਂ ਕਰਮਚਾਰੀਆਂ ਪਾਸੋਂ ਐਡਵਾਂਸ ਮੰਨਜ਼ੂਰ ਕਰਨ ਤੋਂ ਪਹਿਲਾਂ ਇਹ ਅੰਡਰਟੈਕਿੰਗ ਲੈ ਲਈ ਜਾਵੇ ਕਿ ਜੇਕਰ ਉਹਨਾਂ ਦੇ ਜੀ.ਪੀ.ਐਫ. ਦੇ ਅੰਤਿਮ ਬਕਾਏ ਮਹਾਂ ਲੇਖਾਕਾਰ, ਪੰਜਾਬ ਪਾਸੋਂ ਪ੍ਰਾਪਤ ਹੋਣ ਤੇ ਇਹ ਪਾਇਆ ਗਿਆ ਕਿ ਉਹਨਾਂ ਦੀ ਰਾਸ਼ੀ ਮਹਾਂ ਲੇਖਾਕਾਰ, ਪੰਜਾਬ ਵਲੋਂ ਭੇਜੇ ਗਏ ਆਰਜੀ ਬਕਾਇਆ ਨਾਲੋਂ ਘੱਟ ਹੈ ਅਤੇ ਅੰਸ਼ਦਾਤਾ ਨੂੰ ਜੀ.ਪੀ.ਫੰਡ ਐਡਵਾਂਸ ਵਜੋਂ ਕੋਈ ਵਾਧੂ ਰਕਮ ਦੀ ਅਦਾਇਗੀ ਹੋ ਗਈ ਹੈ ਤਾਂ ਉਹ ਉਸ (ਕਰਮਚਾਰੀ) ਦੀ/ਦੇ ਤਨਖਾਹ/ਪੈਨਸ਼ਨਰੀ ਲਾਭਾਂ ਵਿੱਚੋਂ ਵਸੂਲੀ ਜਾਵੇਗੀ । ਜੀ.ਪੀ.ਫੰਡ ਦੀ ਅੰਤਿਮ ਅਦਾਇਗੀ (ਜੋ ਜੀ.ਪੀ. ਫੰਡ ਦੇ ਅੰਤਿਮ ਬਕਾਇਆ ਦੇ ਆਧਾਰ ਤੇ ਹੀ ਕੀਤੀ ਜਾਂਦੀ ਹੈ) ਕਰਦੇ ਸਮੇਂ ਵੀ ਇਕ ਅੰਡਰਟੈਕਿੰਗ ਕਰਮਚਾਰੀ ਪਾਸੋਂ ਲੈ ਲਈ ਜਾਵੇ ਕਿ ਜੇਕਰ ਉਸ ਨੂੰ ਉਸ ਰਕਮ ਦੀ ਕੋਈ ਰਕਮ ਦੀ ਕੋਈ ਵਾਧੂ ਅਦਾਇਗੀ ਹੋ ਗਈ ਤਾਂ ਉਸ ਨੂੰ ਸਰਕਾਰ ਨੂੰ ਵਾਪਸ ਕਰੇਗਾ ।

3. ਇਹਨਾਂ ਹਦਾਇਤਾਂ ਨੂੰ ਆਪ ਦੇ ਅਧੀਨ ਕੰਮ ਕਰ ਰਹੇ ਕਰਮਚਾਰੀਆਂ ਦੇ ਧਿਆਨ ਵਿੱਚ ਇਨ੍ਹਾਂ ਦੀ ਇੰਨ-ਬਿੰਨ ਪਾਲਣਾ ਕਰਨ ਹਿੱਤ ਲਿਆਂਦਾ ਜਾਵੇ ।

ਨੰ 9/5/93—4 ਵਿ.ਪ੍ਰ.3/7103

ਮਿਤੀ 15 ਅਕਤੂਬਰ, 1993

6.133. ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਦਰਜਾ 1, 2 ਅਤੇ 3 ਕਰਮਚਾਰੀਆਂ ਦੇ ਜੀ.ਪੀ.ਫੰਡ ਦੇ ਲੇਖਿਆਂ ਦੀ ਸੰਭਾਲ — ਭਾਰਤ ਸਰਕਾਰ ਦੇ ਦਫਤਰਾਂ ਵਿਚ ਪ੍ਰਤੀ ਨਿਯੁਕਤੀ ਤੇ ਕੰਮ ਕਰ ਰਹੇ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਕਰਮਚਾਰੀਆਂ ਦੀ ਜੀ. ਪੀ. ਫੰਡ. ਦੀ ਸਬਸਕਰੀਪਸ਼ਨ ਬੈਂਕ ਚੈਕਾਂ ਰਾਹੀਂ ਪ੍ਰਾਪਤ ਕਰਨ ਬਾਰੇ ।

ਆਪ ਜੀ ਦਾ ਧਿਆਨ ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਪੱਤਰ ਨੰ. 9/48/90—4ਵਿ. ਪ੍ਰੋ: 3/10690, ਮਿਤੀ 19 ਦਸੰਬਰ, 1990, ਜਿਸ ਵਿੱਚ ਪ੍ਰਤੀ ਨਿਯੁਕਤੀ ਤੇ ਕੰਮ ਕਰ ਰਹੇ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਕਰਮਚਾਰੀਆਂ ਦੀ ਜੀ.ਪੀ. ਫੰਡ. ਦੀ ਰਾਸ਼ੀ ਨੂੰ ਉਹਨਾਂ ਦੇ ਬਾਰੋਇੰਗ ਅਥਾਰਟੀਜ਼ ਵਲੋਂ ਖਜ਼ਾਨਾ ਚਲਾਨਾ ਰਾਹੀਂ



ਖਜਾਨੇ ਵਿੱਚ ਜਮਾਂ ਕਰਵਾਉਣ ਦਾ ਉਪਬੰਧ ਹੈ, ਵੱਲ ਦੁਆਉਣ ਅਤੇ ਇਹ ਕਹਿਣ ਦੀ ਹਦਾਇਤ ਹੋਈ ਹੈ ਕਿ ਮਾਮਲੇ ਨੂੰ ਮੁੜ ਵਿਚਾਰਨ ਉਪਰੰਤ ਇਹ ਫੈਸਲਾ ਕੀਤਾ ਗਿਆ ਹੈ ਕਿ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਜੋ ਕਰਮਚਾਰੀ ਭਾਰਤ ਸਰਕਾਰ ਦੇ ਦਫਤਰਾਂ ਵਿੱਚ ਪ੍ਰਤੀ ਨਿਯੁਕਤੀ ਤੇ ਕੰਮ ਕਰਦੇ ਹਨ ਉਹਨਾਂ ਦੇ ਕੇਸਜ਼ ਵਿੱਚ ਜੀ.ਪੀ.ਫੰਡ ਦੀ ਸਬਸਕਰੀਪਸ਼ਨ ਦੀ ਰਾਸ਼ੀ ਉਹਨਾਂ ਦੇ ਬਾਰੋਇੰਗ ਅਥਾਰਟੀਜ਼ ਪਾਸੋਂ ਬੈਂਕ ਚੈਕਾਂ ਰਾਹੀਂ ਪ੍ਰਾਪਤ ਕੀਤੀ ਜਾਵੇਗੀ। ਪਰ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਜਿਹੜੇ ਕਰਮਚਾਰੀ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਬੋਰਡਾਂ/ਕਾਰਪੋਰੇਸ਼ਨਾਂ, ਦੂਜੀਆਂ ਰਾਜ ਸਰਕਾਰਾਂ ਅਤੇ ਉਹਨਾਂ ਅਧੀਨ ਬੋਰਡਾਂ/ਕਾਰਪੋਰੇਸ਼ਨਾਂ ਵਿੱਚ ਪ੍ਰਤੀ ਨਿਯੁਕਤੀ ਤੇ ਕੰਮ ਕਰਦੇ ਹਨ, ਉਹਨਾਂ ਦੇ ਕੇਸਜ਼ ਵਿੱਚ ਵਰਤਮਾਨ ਪ੍ਰਬੰਧ ਹੀ ਜਾਰੀ ਰਹਿਣਗੇ, ਭਾਵ ਉਹਨਾਂ ਦੇ ਕੇਸਜ਼ ਵਿੱਚ ਜੀ.ਪੀ.ਫੰਡ ਦੀ ਸਬਸਕਰੀਪਸ਼ਨ ਦੀ ਰਾਸ਼ੀ ਖਜਾਨਾ ਚਲਾਨਾਂ ਰਾਹੀਂ ਹੀ ਪ੍ਰਾਪਤ ਕੀਤੀ ਜਾਵੇਗੀ।

2. ਇਹਨਾਂ ਹਦਾਇਤਾਂ ਨੂੰ ਆਪ ਦੇ ਅਧੀਨ ਕੰਮ ਕਰ ਰਹੇ ਸਾਰੇ ਸਬੰਧਤ ਕਰਮਚਾਰੀਆਂ ਦੇ ਧਿਆਨ ਵਿਚ ਇਹਨਾਂ ਦੀ ਇਨ ਬਿੰਨ ਪਾਲਣਾ ਹਿੱਤ ਲਿਆਂਦਾ ਜਾਵੇ।

ਨੰ 9/6/92—4 ਵਿ: ਪ੍ਰੋ 3/7442

ਮਿਤੀ ਚੰਡੀਗੜ੍ਹ 5 ਨਵੰਬਰ, 1993

6.134. ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਦਰਜਾ 1,2 ਅਤੇ 3 ਕਰਮਚਾਰੀਆਂ ਦੇ ਜੀ. ਪੀ. ਫੰਡ ਦੇ ਲੇਖਿਆਂ ਦੀ ਵਿਭਾਗਾਂ ਦੇ ਮੁੱਖੀਆਂ/ਦਫਤਰਾਂ ਦੇ ਮੁੱਖੀਆਂ ਦੁਆਰਾ ਸੰਭਾਲ ਕਰਨ ਬਾਰੇ-ਪ੍ਰਤੀ ਨਿਯੁਕਤੀ ਤੇ ਕੰਮ ਕਰ ਰਹੇ ਕਰਮਚਾਰੀਆਂ ਦੇ ਕੇਸਜ਼ ਵਿੱਚ ਜੀ.ਪੀ.ਫੰਡ ਦੀ ਸਬਸਕਰੀਪਸ਼ਨ ਦੀ ਰਾਸ਼ੀ ਪ੍ਰਾਪਤ ਕਰਨ ਬਾਰੇ।

ਆਪ ਦਾ ਧਿਆਨ ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਗਸਤੀ ਪੱਤਰ ਨੰ. 9/48/90—4 ਅੰਫ.ਪੀ.3/10690, ਮਿਤੀ 19 ਦਸੰਬਰ, 1990, ਜਿਸ ਵਿੱਚ ਹੇਠਾਂ ਤੋਂ ਇਲਾਵਾ ਇਹ ਉਪਬੰਧ ਹੈ ਕਿ ਪ੍ਰਤੀ ਨਿਯੁਕਤੀ ਤੇ ਗਏ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਕਰਮਚਾਰੀਆਂ ਦੇ ਕੇਸਜ਼ ਵਿੱਚ ਜੀ.ਪੀ. ਫੰਡ ਦੀ ਸਬਸਕਰੀਪਸ਼ਨ ਦੀ ਰਾਸ਼ੀ ਉਹਨਾਂ (ਕਰਮਚਾਰੀਆਂ) ਦੇ ਬਾਰੋਇੰਗ ਅਥਾਰਟੀਜ਼ ਵਲੋਂ ਉਹਨਾਂ ਦੇ ਪਿਤਰੀ ਵਿਭਾਗਾਂ ਨੂੰ ਜਿਸ ਮਹੀਨੇ ਦੀ ਤਨਖਾਹ ਦਾ ਉਹ ਹਿੱਸਾ ਹੋਵੇ ਉਸ ਦੀ ਅਦਾਇਗੀ ਤੋਂ ਬਾਅਦ 7 ਦਿਨਾਂ ਦੇ ਅੰਦਰ ਅੰਦਰ ਜਾਂ ਜਿਸ ਮਹੀਨੇ ਦੀ ਤਨਖਾਹ ਹੋਵੇ ਉਸ ਤੋਂ ਅਗਲੇ ਮਹੀਨੇ ਦੀ ਪੰਜ ਤਾਰੀਖ ਤੱਕ, ਟਰੈਜਰੀ ਚਲਾਨਾਂ ਰਾਹੀਂ ਭਿਜਵਾਈ ਜਾਵੇਗੀ, ਵੱਲ ਦੁਆਉਣ ਅਤੇ ਇਹ ਕਹਿਣ ਦੀ ਹਦਾਇਤ ਹੋਈ ਹੈ ਕਿ ਇਸ ਵਿਭਾਗ ਦੇ ਧਿਆਨ ਵਿੱਚ ਇਹ ਆਇਆ ਹੈ ਕਿ ਪ੍ਰਤੀ ਨਿਯੁਕਤੀ ਤੇ ਕੰਮ ਕਰ ਰਹੇ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਕਰਮਚਾਰੀਆਂ ਦੀ ਜੀ.ਪੀ. ਫੰਡ ਦੀ ਸਬਸਕਰੀਪਸ਼ਨ ਨੂੰ ਉਹਨਾਂ (ਕਰਮਚਾਰੀਆਂ) ਦੇ ਬਾਰੋਇੰਗ ਅਥਾਰਟੀਜ਼ ਵਲੋਂ ਉਕਤ ਦਰਸਾਏ ਸਮੇਂ ਦੇ ਅੰਦਰ ਅੰਦਰ ਉਨ੍ਹਾਂ ਦੇ ਪਿਤਰੀ ਵਿਭਾਗਾਂ ਨੂੰ ਨਹੀਂ ਭਿਜਵਾਇਆ ਜਾਂਦਾ ਹੈ। ਇਸ ਦੇ ਫਲਸਰੂਪ ਜੀ.ਪੀ.ਫੰਡ ਲੇਖਾ ਸੰਭਾਲ ਅਧਿਕਾਰੀਆਂ ਨੂੰ ਕਰਮਚਾਰੀਆਂ ਦੀ ਜੀ.ਪੀ. ਫੰਡ ਦੀ ਸਬਸਕਰੀਪਸ਼ਨ ਦੀ ਰਾਸ਼ੀ ਤੇ ਬਣਦੀ ਮਿਤੀ ਤੋਂ ਵਿਆਜ ਦੇਣ ਵਿੱਚ ਮੁਸ਼ਕਲ ਪੇਸ਼ ਆ ਰਹੀ ਹੈ।

2. ਇਸ ਮਾਮਲੇ ਨੂੰ ਵਿਚਾਰਿਆ ਗਿਆ ਹੈ ਅਤੇ ਇਹ ਫੈਸਲਾ ਕੀਤਾ ਗਿਆ ਹੈ ਕਿ ਕਿਸੇ ਕਰਮਚਾਰੀ ਨੂੰ ਪ੍ਰਤੀ ਨਿਯੁਕਤੀ ਤੇ ਭੇਜਣ ਸਮੇਂ ਉਸ ਦੀਆਂ ਪ੍ਰਤੀ ਨਿਯੁਕਤੀ ਦੀਆਂ ਸ਼ਰਤਾਂ ਵਿੱਚ ਇਹ ਸ਼ਰਤ ਵੀ ਸ਼ਾਮਲ ਕੀਤੀ ਜਾਵੇ ਕਿ ਬਾਰੋਇੰਗ ਅਥਾਰਟੀਜ਼ ਪ੍ਰਤੀ ਨਿਯੁਕਤੀ ਤੇ ਭੇਜੇ ਜਾ ਰਹੇ ਕਰਮਚਾਰੀ ਦੀ ਜੀ.ਪੀ.ਫੰਡ ਦੀ ਸਬਸਕਰੀਪਸ਼ਨ ਦੀ ਰਾਸ਼ੀ ਨੂੰ ਉਸ (ਕਰਮਚਾਰੀ) ਦੀ ਤਨਖਾਹ ਦੀ ਅਦਾਇਗੀ ਦੇ ਸੱਤ ਦਿਨਾਂ ਦੇ ਅੰਦਰ ਅੰਦਰ ਜਾਂ ਜਿਸ ਮਹੀਨੇ ਦੀ ਤਨਖਾਹ ਹੋਵੇ ਉਸ ਤੋਂ ਅਗਲੇ ਮਹੀਨੇ ਦੀ ਪੰਜ ਤਾਰੀਖ ਤੱਕ ਖਜਾਨਾ ਚਲਾਨਾਂ ਰਾਹੀਂ



ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਖਜ਼ਾਨੇ ਵਿੱਚ ਜਮਾਂ ਕਰਵਾਉਣਗੇ ਅਤੇ ਭਾਰਤ ਸਰਕਾਰ ਦੇ ਦਫਤਰਾਂ ਵਿੱਚ ਪ੍ਰਤੀ ਨਿਯੁਕਤੀ ਤੇ ਜਾਣ ਵਾਲੇ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਕਰਮਚਾਰੀਆਂ ਦੇ ਕੇਸਜ਼ ਵਿੱਚ ਜੀ. ਪੀ. ਫੰਡ ਦੀ ਸਬਸਕਰੀਪਸ਼ਨ ਸਬੰਧੀ ਬੈਂਕ ਚੈਕ ਉੱਕਤ ਦਰਸਾਏ ਸਮੇਂ ਦੇ ਅੰਦਰ-ਅੰਦਰ ਉਹਨਾਂ (ਕਰਮਚਾਰੀਆਂ) ਦੇ ਬਾਰੋਇੰਗ ਅਥਾਰਟੀਜ਼ ਵਲੋਂ ਉਹਨਾਂ ਦੇ ਜੀ.ਪੀ. ਫੰਡ ਲੇਖਾ ਸੰਭਾਲ ਅਧਿਕਾਰੀ ਨੂੰ ਭਿਜਵਾਏ ਜਾਣਗੇ। ਉੱਕਤ ਦਰਸਾਏ ਸਮੇਂ ਤੋਂ ਬਾਅਦ ਖਜ਼ਾਨੇ ਵਿੱਚ ਜਮਾਂ ਕਰਵਾਈ ਗਈ ਰਾਸ਼ੀ ਅਤੇ ਭੇਜੇ ਗਏ ਬੈਂਕ ਚੈਕਾਂ ਤੇ ਦੇਰੀ ਦੇ ਸਮੇਂ ਦਾ ਵਿਆਜ ਕਰਮਚਾਰੀ ਦੇ ਬਾਰੋਇੰਗ ਅਥਾਰਟੀ ਪਾਸੋਂ ਲਿਆ ਜਾਵੇਗਾ। ਪਰ ਇਹ ਹਦਾਇਤਾਂ ਸਰਵ ਭਾਰਤੀ ਸੇਵਾਵਾਂ ਅਫਸਰਾਂ ਦੇ ਕੇਸਜ਼ ਵਿੱਚ ਲਾਗੂ ਨਹੀਂ ਹੋਣਗੀਆਂ ਕਿਉਂਕਿ ਉਹਨਾਂ ਦੇ ਕੇਸਜ਼ ਵਿੱਚ ਸਰਵ ਭਾਰਤੀ ਸੇਵਾਵਾਂ (ਪ੍ਰਾਵੀਡੈਂਟ ਫੰਡ) ਰੂਲਜ਼ 1955 ਲਾਗੂ ਹੁੰਦੇ ਹਨ।

3. ਇਹਨਾਂ ਹਦਾਇਤਾਂ ਨੂੰ ਆਪ ਦੇ ਅਧੀਨ ਕੰਮ ਕਰ ਰਹੇ ਕਰਮਚਾਰੀਆਂ ਦੇ ਧਿਆਨ ਵਿੱਚ ਇਹਨਾਂ ਦੀ ਇਨ ਬਿਨ ਪਾਲਣਾ ਹਿੱਤ ਲਿਆਂਦਾ ਜਾਵੇ।

ਨੰ 9/6/92—4ਵਿ: ਪ੍ਰ: 3/7544

ਮਿਤੀ ਚੰਡੀਗੜ੍ਹ 11 ਨਵੰਬਰ, 1993

6.135. Alteration of the rate of subscription towards G.P. Fund in the case of employees drawing pay more than Rs. 3500/- per month.

It is to refer to Punjab Government letter No. 2/6/86—5 FPIII/10391, dated 30th November, 1990, which provides for two opportunities during a year (paid month April & November) to the Govt. employees for changing the rate of their subscriptions towards G.P.F. and to say that the amount of instalments of the additional dearness allowance falling due in July, 1990, January, 1991, July, 1991 and January, 1992, released in cash to the employees drawing pay more than 3500/- p.m. was impounded and credited to their respective G.P. Fund accounts vide Punjab Government letter No. 3/2/93—FPI/7404, dated 4th November, 1993. As a result, their carry home salaries have got reduced considerably and they are now facing a great deal of financial hardship. With a view to mitigating the financial hardship being faced by them, the matter has been reconsidered and it has now been decided to provide the employees drawing pay more than Rs. 3500/- p.m. with one more opportunity to change the rate of their subscription towards G.P. Fund, during the current financial year.

2. These instruction may please be brought to the notice of all the concerned working under your administrative control for strict compliance.

No.2/6/86—5 FPIII/8095

Dated 8th December, 1993

6.136 ਵਿੱਤ ਵਿਭਾਗ ਪ੍ਰਬੰਧਕੀ ਵਿਭਾਗ ਦੀ ਤਜਵੀਜ਼ ਅਨੁਸਾਰ ਉਹਨਾਂ ਦੇ ਵਿਭਾਗ ਦੇ ਬਲਾਕ ਪ੍ਰਾਇਮਰੀ ਸਿੱਖਿਆ ਅਫਸਰਾਂ ਨੂੰ ਜੀ.ਪੀ.ਫੰਡ ਵਿੱਚੋਂ ਮੌਜੂਦੇ ਅੰਡਵਾਂਸ ਮਿਨਿਸਟਰ ਕਰਨ ਸਬੰਧੀ ਦਿੱਤੇ ਗਏ ਅਖਤਿਆਰਾਂ ਨੂੰ ਉਹਨਾਂ ਪਾਸੋਂ ਵਾਪਿਸ ਲੈ ਕੇ ਪੱਤਰ ਨੰ: 12/229/80—4ਵਿ: ਪ੍ਰ: 3/358, ਮਿਤੀ 15/21 ਜਨਵਰੀ, 1993 ਦੇ ਜਾਰੀ ਹੋਣ ਤੋਂ ਪਹਿਲਾਂ ਵਾਂਗ ਮੁੜ ਜ਼ਿਲਾ ਸਿੱਖਿਆ ਅਫਸਰ (ਪ੍ਰ.) ਨੂੰ ਦੇਣ ਲਈ ਸਹਿਮਤ ਹੈ।

ਨੰ: 9/26/92—4 ਵਿ ਪ੍ਰ 3/1655

ਮਿਤੀ 28 ਫਰਵਰੀ, 94



6.137. ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਕਰਮਚਾਰੀਆਂ ਦੇ ਜੀ.ਪੀ.ਫੰਡ. ਦੇ ਲੇਖਿਆਂ ਦੀ ਸੰਭਾਲ ਜੀ.ਪੀ.ਫੰਡ ਵਜੋਂ ਹੋਈ ਵਾਧੂ ਰਕਮ ਦੀ ਅਦਾਇਗੀ ਦੀ ਵਸੂਲੀ ਕਰਨ ਬਾਰੇ ।

ਆਪ ਦਾ ਧਿਆਨ ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਦੁਆਉਣ ਅਤੇ ਇਹ ਕਹਿਣ ਦੀ ਹਦਾਇਤ ਹੋਈ ਹੈ ਕਿ ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਬਹੁਤ ਸਾਰੇ ਕਰਮਚਾਰੀਆਂ ਦੇ ਮਿਤੀ 31 ਮਾਰਚ, 1989 ਤੱਕ ਬਣਦੇ ਜੀ. ਪੀ. ਫੰਡ ਦੇ ਅੰਤਿਮ ਬਕਾਏ ਮਹਾਲੇਖਾਕਾਰ, ਪੰਜਾਬ ਪਾਸੋਂ ਪ੍ਰਾਪਤ ਨਹੀਂ ਹੋਏ ਹਨ । ਅਜਿਹੇ ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਜੀ.ਪੀ.ਫੰਡ. ਵਿਚੋਂ ਅੰਤਿਮ ਬਕਾਏ ਉਨ੍ਹਾਂ ਦੇ ਜੀ. ਪੀ. ਫੰਡ. ਦੇ ਆਰਜ਼ੀ ਬਕਾਇਆ ਦੇ ਆਧਾਰ ਤੇ ਹੀ ਮੰਨਜ਼ੂਰ ਕੀਤੇ ਜਾ ਰਹੇ ਹਨ । ਇਸ ਵਿਭਾਗ ਦੇ ਧਿਆਨ ਵਿਚ ਕਈ ਅਜਿਹੇ ਕੇਸ ਆਏ ਹਨ ਜਿਹਨਾਂ ਵਿੱਚ ਜੀ. ਪੀ. ਫੰਡ. ਦੇ ਅੰਤਿਮ ਬਕਾਇਆ ਦੀ ਹਾਜ਼ੀ ਆਰਜ਼ੀ ਬਕਾਇਆ ਨਾਲੋਂ ਬਹੁਤ ਘੱਟ ਪਾਈ ਗਈ ਹੈ । ਕਈ ਕੇਸਾਂ ਵਿੱਚ ਤਾਂ ਕਰਮਚਾਰੀਆਂ ਦੇ ਅੰਤਿਮ ਬਕਾਏ ਮਾਈਨਸ(—) ਵਿੱਚ ਪ੍ਰਾਪਤ ਹੋਏ ਹਨ । ਇਹਨਾਂ ਵਿਚੋਂ ਬਹੁਤ ਸਾਰੇ ਕਰਮਚਾਰੀ ਰਿਟਾਇਰ ਹੋ ਚੁੱਕੇ ਹਨ । ਉਹਨਾਂ ਪਾਸੋਂ ਉਹਨਾਂ ਨੂੰ ਹੋਈ ਵਾਧੂ ਰਕਮ ਦੀ ਅਦਾਇਗੀ ਦੀ ਵਸੂਲੀ ਕਰਨ ਵਿੱਚ ਦਿਕਤ ਪੇਸ਼ ਆ ਰਹੀ ਹੈ ।

2. ਇਸ ਮਾਮਲੇ ਤੇ ਵਿਚਾਰ ਕੀਤਾ ਗਿਆ ਹੈ ਅਤੇ ਇਹ ਫੈਸਲਾ ਕੀਤਾ ਗਿਆ ਹੈ ਕਿ ਜਿਹਨਾਂ ਕੇਸਾਂ ਵਿਚ ਅੰਸ-ਦਾਤਾ ਰਿਟਾਇਰ ਨਹੀਂ ਹੋਏ ਹਨ ਜਾਂ ਰਿਟਾਇਰ ਹੋ ਚੁੱਕੇ ਹਨ ਪਰ ਉਨ੍ਹਾਂ ਦੇ ਪੈਨਸ਼ਨੀ ਲਾਭ ਅਜੇ ਰਿਲੀਜ਼ ਨਹੀਂ ਹੋਏ ਹਨ, ਉਹਨਾਂ ਕੇਸਾਂ ਵਿੱਚ ਉਹਨਾਂ ਪਾਸੋਂ ਉਹਨਾਂ ਨੂੰ ਹੋਈ ਵਾਧੂ ਰਕਮ ਦੀ ਅਦਾਇਗੀ ਦੀ ਵਸੂਲੀ ਉਹਨਾਂ ਦੀ ਤਨਖਾਹ/ਪੈਨ-ਸ਼ਨਹੀਲਾਭਾਂ ਵਿਚੋਂ ਕਰਨ ਲਈ ਲੋੜੀਂਦੀ ਕਾਰਵਾਈ ਕੀਤੀ ਜਾਵੇ । ਜੇ ਕਰਮਚਾਰੀ ਪੈਨਸ਼ਨ ਲੈ ਰਹੇ ਹਨ ਉਹਨਾਂ ਪਾਸੋਂ ਉਹਨਾਂ ਦੀ ਪੈਨਸ਼ਨ ਵਿਚੋਂ ਉਹਨਾਂ ਨੂੰ ਜੀ.ਪੀ.ਫੰਡ. ਵਜੋਂ ਹੋਈ ਵਾਧੂ ਰਕਮ ਦੀ ਅਦਾਇਗੀ ਦੀ ਵਸੂਲੀ ਕਰਨ ਲਈ ਮਹਾਲੇਖਾਕਾਰ, ਪੰਜਾਬ, ਨੂੰ ਲਿਖਿਆ ਜਾਵੇ । ਪਰ ਉਕਤ ਅਨੁਸਾਰ ਕਾਰਵਾਈ ਕੇਵਲ ਉਹਨਾਂ ਕੇਸਾਂ ਵਿਚ ਹੀ ਕੀਤੀ ਜਾਵੇ ਜਿਹਨਾਂ ਕੇਸਾਂ ਵਿਚ ਕਰਮਚਾਰੀਆਂ ਦੇ ਮਿਤੀ 31 ਮਾਰਚ, 1989 ਤੱਕ ਦੇ ਬਣਦੇ ਜੀ.ਪੀ.ਫੰਡ. ਦੇ ਅੰਤਿਮ ਬਕਾਏ ਪ੍ਰਾਪਤ ਹੋ ਚੁੱਕੇ ਹਨ ।

3. ਇਹਨਾਂ ਹਦਾਇਤਾਂ ਨੂੰ ਆਪ ਦੇ ਅਧੀਨ ਕੰਮ ਕਰ ਰਹੇ ਕਰਮਚਾਰੀਆਂ ਦੇ ਧਿਆਨ ਵਿਚ ਇਹਨਾਂ ਦੀ ਸਖ਼ਤ ਪਾਲਣਾ ਕਰਨ ਹਿੱਤ ਲਿਆਂਦਾ ਜਾਵੇ ।

ਨੰ. 9-5-93 —4 ਵਿ. ਪ੍ਰੰ. 3/1683

ਮਿਤੀ 1 ਮਾਰਚ, 1994

6.138. Rate of Interest on deposits in the Punjab General Provident Fund and the Punjab Contributory Provident Fund for the financial year 1994-95.

It is to say that accumulations at the credit of subscribers to the Punjab General Provident Fund and the Punjab Contributory Provident Fund will carry interest at the rate of 12% (twelve percent) per annum. These rates will be in force during the financial year 1994-95.

No. 6/1/94—5FBII/5388

Dated 1st August, 1994



## CHAPTER 7

## LOANS AND ADVANCES

7.57. Rate of interest on deposits in the Punjab General Provident Fund and the Punjab Contributory Provident Fund for the financial year 1993-94

It is to say that accumulations at the credit of subscribers to the Punjab General Provident Fund and the Punjab Contributory Provident Fund will carry interest at the rate of 12% (twelve percent) per annum. These rates will be in force during the financial year 1993-94.

No. 6/2/93—5FBII/5534

Dated 22nd July, 1993

7.58. Rate of interest to be charged on loans and Advances to the Undertakings and to the employees of the State Government during the year 1993-94.

It is to invite a reference to this Department's circular letter issued vide No. 6/1/93—5FBII/7993, dated the 15th December, 1992, on the subject noted above and to say that the Governor of Punjab has been pleased to decide that interest shall be charged on loans advanced or to be advanced by the State Govt. to the Public Undertakings including the Punjab State Electricity Board, the Punjab State Cooperative Supply and Marketing Federation and the State Housing Development Board during the year 1993-94 at the following rates namely .—

(Interest rate)  
(percent per annum)

**I. Public Undertakings**

Including Punjab State Cooperative Supply and Marketing Federation and State Development Housing Board but excluding Punjab State Electricity Board and Pepsu Road Transport Corporation.

(i) Investment Loans	17
(ii) Working Capital Loans and Loans to meet cash losses	
Maximum maturity period (five years)	19.50

**II. Punjab State Electricity Board and Pepsu Road Transport Corporation**

(i) Investment Loans	14
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- (ii) Working Capital Loans and Loans to meet cash losses

(maximum maturity period (five years)

18

**III. Capital Contribution made by the State Government to the Pepsu Road Transport Corporation.**

11.75

These rates will not, however, apply to :—

- (a) Short term loan assistance received from the Govt. of India for the purchase and distribution of agricultural inputs, which is passed on by the State Govt. to the Institutional Agencies (Public Undertakings) concerned at the rate of interest half percent more than that charged by the Govt. of India in accordance with the conditions on which that Govt. provides this assistance; and
- (b) Loans advanced by the State Govt. to the Punjab State Cooperative Supply and Marketing Federation and the Punjab State Civil Supplies Corporation for the purchase of gunny bales which will be charged interest at the rate at which money is borrowed by the State Govt. from the State Bank of India for financing the food procurement operations.

2. The Governor of Punjab is further pleased to decide that loans to Government employees advanced or to be advanced during the year 1993-94 shall bear interest as follows :—

- (a) For House Building 12.00% per annum
- (b) For the purchase of vehicles and other conveyance 12.00% per annum

3. It is clarified that the rates of interest for the schematic loans to be advanced to the Public Undertakings will be determined by the Govt. keeping in view the nature and the objective of the scheme concerned for which a separate sanction determining the rates of interest applicable in each case will be issued.

4. The Governor of Punjab has also been pleased to decide that where repayment of Principal and payment of interest are not made according to the prescribed time schedule, penal interest at the rate of 3½% shall be charged on the defaulted amount for the defaulted period, in addition to the prescribed rate of interest.

In regard to the other irregularities, the penal interest will be charged as per instructions contained in circular letter No. F.D. Loans S.O.I. 92/5/19165, dated 20th October, 1965, issued by the Directorate of Treasuries and Accounts, Punjab, Chandigarh. Please acknowledge its receipts.

No. 6/1/93—5FBII/6632

Dated 23rd September, 1993



7.59. House Building Advance to Government employes Reduction of minimum service condition for temporary Government employes.

It is to invite your attention to the first proviso below Rule 10.13 of Punjab Financial Rules Volume I where in it has been provided that house building advance may also be granted to a government employee, who does not hold substantive appointment under the government but has rendered at least ten years of continuous Service. It is felt that in some of the departments government employees are not confirmed for quite some time even though as per government instructions they are required to be confirmed within 2 years after completion of the probation period. Thus the Government employees are deprived of normal recovery schedule of house building advance and extra burden is put on them by way of enhanced rate of instalments.

Keeping in view this difficulty being faced by the government employees, the government has decided that henceforth employees having 5 years of regular and continuous service would be eligible for house building advance.

Necessary amendment in the relevant rules will be made in due course.

No. 10,102—FD—Loans—SOI—93/PI(Vol. iii) 16,899 Dated 17-11-93

7.60. Subject: Increase in the admissibility limits of advances for the purchase of motor vehicles to State Govt. employees.

The Government had last fixed the conveyance advance limits in respect of motor cars vide their circular letter No. 10/77/88-FPI/10308, dated 24-11-1988 and in respect of Motor Cycle/Scooter and mopeds vide letter No. 2/43/88-IFP 4/63, dated 24-1-1992. The Government feels that upward revision in the loan funds due on account of steep increase in the prices of motor vehicles. It has accordingly/been decided to revise the loan limits as under: —

Category	Present limit/date when fixed	Revised limit
1	2	3
Motor Car	Rs. 80,000/—(24-11-88)	Rs. 1,50,000/or the price of the Motor-car, whichever is less.
Motor Cycle/Scooter	Rs. 12,600/—(24-1-92)	Rs. 16,000/or the price of the Motor Cycle/Scooter, whichever is less.
Moped	Rs. 7,000/—(24-1-92)	Rs. 8,000/or the price of the Moped, whichever is less.
Bicycle	Rs. 600/—(24-11-88)	Rs. 1,000/or the price of the Bicycle whichever is less.



7.59. House Building Advance to Government employees Reduction of minimum service condition for temporary Government employees.

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Moped	Rs. 7,000/—(24-1-92)	Rs. 8,000/or the price of the Moped, whichever is less.
Bicycle	Rs. 600/—(24-11-88)	Rs. 1,000/or the price of the Bicycle whichever is less.



The other terms and conditions in respect of recovery schedule shall remain unchanged.

2. It has been observed that the employees are not able to secure an undertaking from the supplier to the effect that the vehicle would be delivered within one month from the placement of funds with the supplier. In most of the cases vehicles are delivered within one month and as a result a large number of cases are referred to Finance Department for relaxation/regularisation. The Government has accordingly decided that the three activities namely, purchase of vehicle, submission of registration and mortgage papers would be completed within three months from the date of drawing of funds from the treasury. The Form P. F. R. 18 has been amended accordingly. Copy of the amended proforma is enclosed herewith.

3. The above decisions will be effective from the date of issue of this letter.
4. Necessary amendment in the relevant rules will be made in due course.

No. F D —Loans—SOI- 94/10(ii)/6675 Dated 4-4-94



## P. F. R. FORM 18

[Referred to in P. F. R. 10.21 (7), Note (4)]

FORM OF AGREEMENT TO BE EXECUTED AT THE TIME OF DRAWING  
AN ADVANCE FOR THE PURCHASE OF MOTOR VEHICLE

AN AGREEMENT made on the \_\_\_\_\_ day of \_\_\_\_\_ One thousand nine hundred and \_\_\_\_\_ BETWEEN \_\_\_\_\_ of \_\_\_\_\_ (hereinafter called 'the Borrower' which expression shall include his heirs, administrators, executors and legal representatives) of the one part and the Governor of Punjab (here in after called 'the Governor,' which expression shall include his successors and assignees) of the other part.

WHEREAS the Borrower has under the provisions of the Punjab Financial Rules (hereinafter referred to as 'the said rules' which expression shall include any amendment there of for the time being in force) applied to the Governor for a loan of Rs. \_\_\_\_\_ for the purchase of motor vehicle:

AND WHEREAS the Governor has agreed to lend the said amount to the Borrower on the terms and conditions specified here in after contained.

NOW IT IS HEREBY AGREED between the parties here to that in consideration of the sum of Rs. \_\_\_\_\_ paid by the Governor to the Borrower (the receipt of which the Borrower hereby acknowledges), the Borrower here by agrees with the Governor: —

- (1) to pay to the Governor the said amount with interest calculated according to the said rules by monthly deductions from his salary as provided in the said rules and hereby authorises the Governor to make such deductions ;
- (2) to expend the full amount of the said loan on the purchase of a motor vehicle within a period of three months from the date of these presents or if the actual price paid is less than the loan amount to repay the difference to the Governor forth with ;
- (3) to produce the registration book of the vehicle to show that the vehicle purchased has actually been transferred in the name of the Borrower by the competent authority ; and
- (4) to execute a document hy-pothecating the said vehicle to the Governor as security for the amount lent to the borrower within a period of three months from the date of drawal of advance failing which the borrower shall be liable to pay penal interest on the entire amount of the advance from the date of drawal to the date of submission of registration book and execution of hypothecation deed.

AND IT IS HEREBY LASTLY AGREED AND DECLARED THAT IF THE MOTOR VEHICLE has not been purchased and hypothecated or the other formalities under the said rules are not completed as aforesaid the penal provisions of the said rules will become applicable or if the Borrower within that period Becomes insolvent or quits the service of the Government, the whole amount of loan and interest accrued thereon shall immediately be come due and payable.



IN WITNESS where of the Borrower and \_\_\_\_\_ for and on behalf  
the Governor have here unto set their hands the day and year first before written.

Signed by the said  
in the presence of;

(1) \_\_\_\_\_

(2) \_\_\_\_\_

(Signature and designation of the Borrower)

(Signature of witnesses)

Signed by (Name and designation) \_\_\_\_\_

\_\_\_\_\_ for and on behalf of the Governor  
of Punjab in the presence of: —

(1) \_\_\_\_\_

(2) \_\_\_\_\_

(Signature of witnesses)

(Signature and designation of the Officer)



7.61. Grant of House Building Advance/conveyance advance to Government employees-Simplification of procedures regarding.

It is to refer to the subject noted above and to say that Rule 10.13 (c) of P.F.R. Volume-I stipulates that the Government employee can seek advance for repayment of a private loan taken for the purchase of a plot, purchase of a built-up house and construction of a house. Rule 10.18 ibid provides a procedure for seeking advance for the repayment of a private loan taken for the purchase of a plot or a built up house. To remove the contradiction between Rules 10.13 (c) and 10.18 ibid, Government has decided that Government loan will not be available to the employees for repayment of private loan taken for the construction of a house. Therefore, the words or 'construction of a house' appearing in Rule 10.13 (c) ibid may be considered to have been deleted.

2. Further to it, as per Note-I below Rule 10.16 (x), the liability of the surety is to continue till the advance alongwith interest, or penal interest, if any, is repaid in full by the loanee. Since the surety of a permanent Government employee is required to safeguard the Government interest till the property is mortgaged Government has decided that the liability of the surety would extinguish after the property is mortgaged with the Government. In other words the liability of the surety will continue till the house built or purchased is mortgaged with the Government or till the advance together with interest due there on is repaid, whichever is earlier.

3. Further, as per Note 5 below Rule 10.23 of P. F. R. Vol-I the number of cycle advances to be allowed to a Government employee during the whole of his service career is restricted to two. There is no such restriction in respect of Government loans for purchase of motor car/motor cycles/scooter etc. To bring uniformity in the rules, the Government has decided to remove the above restriction of two advances for the purchase of bicycles.

Necessary amendment in the relevant rules will be made in due course.

No. F. D.—Loans—SOI—94/1(ii)9096 Dated 26-4-94

7.62 Grant of House Building Advance-Simplification of procedures regarding. The Government at present advances loans for various purposes including.

- (a) construction of houses ;
- (b) purchase of built-up houses from private parties ;
- (c) purchase of houses/flats from DDA/Chandigarh Housing Board ;
- (d) purchase of houses from the Coop. Group Housing Societies ; and
- (e) purchase of houses/flats from Improvement Trusts, Urban Estates, Punjab Housing Dev. Board and HUDA.

2. The procedure for seeking loans for various purposes enumerated above is not uniform and there sufficient scope for simplification of the procedures. An employee has to furnish surety of a permanent Government employee for the purposes of seeking loans for built up houses from private parties. However, for purchase of houses/flats, from DDA/Chandigarh Housing Board, Improvement Trusts etc., the employee has to furnish two sureties and further he has to submit a tripartite agreement signed by the employee, the Punjab Government and the Agency concerned in respect of



Coop. Group Housing Schemes he has to submit two sureties and a personal bond. No tripartite agreement is required. The rules permit the Government employee to raise loans if the house/flat/plot is owned by their family members. However, the agencies refuse to execute the tripartite agreement unless the house/flat/plot is owned by the employee himself. In such cases he has to request the Government for relaxation in respect of tripartite agreement. The Government has accordingly taken decisions, given as under with a view to simplifying the existing procedures: -

(1) The Government has decided to dispense with the tripartite agreement. The tripartite agreement was necessary for seeking loans for houses/flats allotted by the DDA/Chandigarh Housing Board and Improvement Trusts, HUDA etc. However the employee would furnish the following documents while applying for loan: -

an undertaking from the concerned agency that the agency would permit the employee to mortgage the house/flat with the Government after completion;

an undertaking from the applicant employee that in case of premature withdrawal from the scheme, he would refund the whole amount of loan with penal interest to the Government i.e. the premature withdrawal from the scheme would be treated as misutilisation of loan.

(2) At present a personal bond is required to be executed by the employee if he intends to purchase a house/flat from the Coop. Group Housing Society. It has been observed that the ingredients of the personal bond are already contained in Form-PFR 15 which is already submitted by the employee. It has accordingly been decided to do away with a separate personal bond in respect of Coop Group Housing Societies.

(3) As regards the schedule of payment in respect of advances for purchase of houses/flats allotted by various agencies, the Government has decided to disburse the amount of advance in instalments equal to the loan instalments demanded by the agencies subject to the overall admissibility limits of the employee. At present the loan is disbursed on pro-rata basis in equal number of instalments as demanded by the agency.

(4) As mentioned above, at present the employee has to furnish two sureties of permanent Government Government employees for seeking loans for purchase of houses/flats from the aforementioned Government agencies and Boards. It has now been decided that henceforth an employee will be required to furnish only one surety of a permanent Government employee as already stipulated in the case of purchase of built up houses from private parties.

3. The loan applications for the purchase of houses/flats allotted by various Housing Dev. Agencies would henceforth be processed according to these instructions and there shall be no distinction and separate scheme in respect of various agencies.

No. F.D.—Loan—SOI—94/38/9125 Dated 26-4-94



(Dispensed with vide letter No. F.D.-Loans-SOI-94/38/912/5 dated 26-4-94)

FORM OF TRIPARTITE AGREEMENT TO BE EXECUTED AT THE TIME  
OF DRAWING AN ADVANCE BY A GOVERNMENT SERVANT FOR  
PURCHASE OF FLAT UNDER THE SELF FINANCING HOUSING  
REGISTRATION SCHEME OF THE DELHI DEVELOPMENT  
AUTHORITY.

This Agreement made this \_\_\_\_\_ day of \_\_\_\_\_ one Thousand Nine  
Hundred \_\_\_\_\_ between Shri \_\_\_\_\_ son of  
Shri \_\_\_\_\_ resident of \_\_\_\_\_  
at present serving as \_\_\_\_\_ hereinafter called the  
Borrower (which expression shall unless excluding by or repugnant to the context be  
deemed to include his/her her is executors, administrators & legal representatives) of the first  
part Delhi Development Authority a statutory Body having its office at Vikas Sadan, New  
Delhi, Herein after called" the Authority of the Second part and the Governor of  
Punjab here in after called the Government of the Third Part.

Whereas the borrower desires to purchase a ready built flat from the Authority  
under its Self Financing Housing Registration Scheme here in after referred to as " The  
said scheme " which envisages allotment of ready built flats within a period of 2½ years &  
payment of the cost of construction in instalments as mentioned in the brochure of the  
said scheme.

AND WHEREAS' the borrower has under the provisions of the rules framed by  
the Government to regulate the grant of advance to the Punjab Government Servant  
for building houses etc. (here in after referred to as "the said Rules "including any modi-  
fication there of) applied to the Govt. for an advance of Rs. \_\_\_\_\_ to purchase  
a flat under the said scheme & the Government have sanctioned an advance of  
Rs. \_\_\_\_\_ to the Borrower vide the Department \_\_\_\_\_

letter No. \_\_\_\_\_ dated \_\_\_\_\_  
a copy of which is annexed to these presents for the purpose for aid on the terms and  
conditions set forth there in.

In consideration of the sum of Rs. 10,000/- (Rs. Ten thousand only) already deposi-  
ted by the Borrower as initial amount of registration deposit with the Authority under the  
said scheme for the purchase of a ready built flat and the sum of Rs. \_\_\_\_\_  
(Insert the amount of advance sanctioned to be paid by the Government directly to  
the Authority on behalf of borrower). it is here by agreed to by and between the parties  
here to as follows: —

- (1) On the receipt of an assurance from the Authority that the flat will be  
allotted to the Government servant the borrower here in the amount of House  
Building Advance permissible will be sanctioned to the borrower but the  
actual payment will be made to the Authority directly by the Government  
as follows: —
  - (a) 25% of the tentative cost of dwelling unit (including the amount paid  
as registration deposit) Within one month of the date of the demand  
letter after the allocation by draw of lots ;



- (b) 65% of the tentative cost of dwelling unit in three instalments amounting to 20%, 25% and 20%, respectively on demand at any time after three months of the date of the issue of demand letter after the allocation of draw of lots ;
- (c) The final price of the flat will be determined before taking possession of the flat & 10% or the balance of the amount will be paid at the time of taking possession.

The amount in excess of the amount of H. B. A. permissible and sanctioned to the Borrower will be paid by the borrower to the Authority directly so as to make the payment to the D. D. A. in the manner as mentioned here in before.

In case there is any delay in payment of the instalment by the Government or the borrower in other case it will be treated a default on the part of the borrower shall be liable to pay penalty @ 12% p. a. on delayed payment of 1st month and 18% on 2nd month & subsequent months.

(2) The Authority will maintain a separate account for the borrower & adjust the payment of advance received by it from the Government against the cost of construction of a particular category or flat applied by him.

(3) On completion of the flat, its possession will be handed over to the borrower forthwith alongwith the title there to on lease hold right basis who will mortgage the flat within \_\_\_\_\_ days to the Governor of Punjab as security for the said advance. He should also furnish all the necessary certificate for the purpose of registration,

(4) The cost of the flat, If in excess of the amount of the House Building Advance sanctioned, will be borne and paid by the borrower.

(5) The borrower is to repay to the Government the said amount of Rs. \_\_\_\_\_ (insert full amount sanctioned with interest calculated in accordance with paragraph 7 mentioned below) by \_\_\_\_\_ (number of Instalments to be filled in) monthly instalments of Rs. \_\_\_\_\_ from his pay commencing from the month of \_\_\_\_\_ one Thousand Nine Hundred \_\_\_\_\_ or from the month following obtaining of the possession of the flat whichever is earlier and the borrower hereby authorises the Government to make such deductions from his monthly pay, leave salary and subsistence allowance bills.

(6) If the borrower wants to withdraw from the scheme or fails to pay the balance amount representing the difference between the House Building Advance sanctioned by the Government and the actual cost of the House/Flat or quits the service of the Government or dies the amount of the house building advance will be refunded forth with to the Government. The amount of initial deposit or Rs. 10,000/- (Rupees Ten Thousand only) will be refunded to the borrower or his legal heirs as the case may be, by the Authority after deducting such amount as may be payable by him as communicated in the brochure.

Provided, however, in the event the borrower quits the service of the Government or dies, the authority may, in its absolute discretion, allow the borrower or his legal heirs, if they choose so as the case may be to deposit the amount refunded to the Government as mentioned here above and upon an undertaking by the borrower or his legal heirs, as the case may be to pay such further sum or sums as may have been payable by him under these presents to the Authority.



Provided further that in the event the borrower quits the service of Government or dies, as the case may be the terms of this agreement as applicable to the Authority and the borrower shall be deemed to continue and shall always be deemed to have been continued irrespective of the fact that in relation to the Government this agreement has come to an end.

(7) The rate of interest of H. B. A. will be in accordance with orders of the Govt. of Punjab, issued in that regard from time to time.

(8) The stamp duty if any payable on these presents shall be borne and paid by the Government.

In witness where of the Borrower \_\_\_\_\_ has here into set his hand and Shri \_\_\_\_\_ of Delhi Development Authority has hereinto set his hand and Shri \_\_\_\_\_ in the office of \_\_\_\_\_ for and on behalf of the Governor of Punjab has here into set his hand.

Signature of the Borrower

Ist Witness :

Address :

Occupation :

2nd Witness :

Address :

Occupation :

Signed by Shri \_\_\_\_\_ of the Delhi Development Authority in the presence of.

1. \_\_\_\_\_

2. \_\_\_\_\_



Signed by Shri \_\_\_\_\_ in the Office \_\_\_\_\_  
for and on behalf of the Governor of Punjab.

Schedule of the Property

All that Flat No. \_\_\_\_\_ Category \_\_\_\_\_

Name of the Colony \_\_\_\_\_

Allocation letter No. & Date \_\_\_\_\_

7.63. Grant of advance to Government employees-submission of surety bonds.

It is to invite a reference to this Department Letter No. 6744-FD-Loans-84 dated 3-12-84 and to say that at present the below noted two certificates are given by the Head of Department/Head of Office on the surety bond (Form P. F. R.-16) extended by permanent Government employee for the grant of loan for house building advance/conveyance advance to the Government employees, seeking loan as per requirement of the Punjab Financial Rules:

- (i) The surety Sh./Smt. \_\_\_\_\_ who has signed above permanent Government employee posted as \_\_\_\_\_ and his date of retirement is \_\_\_\_\_
- (ii) The surety Sh./Smt. \_\_\_\_\_ has not stood for any other person before.

For making necessary entry in the service book of the permanent employee as surety proforma I and II attached with the letter under reference are made by the Departments. In order to simplify this procedure, Government has decided to add one more certificate in the surety bond and to do away with the necessary proforma I & II. Accordingly the Head of Department/Head of office of the employee is required to certify the fact on the surety bond itself that the necessary entry has been recorded in the service book of the surety employee. Therefore, certificate, as below, should be at Sr. No (III) after the above two certificates:

"A note about surety having been furnished has been book recorded in service of the surety at page \_\_\_\_\_"

2. Necessary amendment in the relevant rules will be made in due course.

No. FD—Loans—SOI—94/1 (III)/9257, Dated 27-4-94



PART-V  
FORMS



## APPLICATION FORM FOR GRANT OF ADVANCE FOR PURCHASE OF PLOT

1. Name (in block letters) \_\_\_\_\_
2. Fathers/Husband's name \_\_\_\_\_
3. Designation \_\_\_\_\_
4. Department/Office \_\_\_\_\_
5. (a) Date of Birth \_\_\_\_\_ Entries in Col. No. 5
- (b) Date of entry into Govt. Service: \_\_\_\_\_ verified.
- (c) Date of superannuation: \_\_\_\_\_
- (d) Whether belongs to SC/BC ? \_\_\_\_\_ Signature of Head of
- (e) Whether permanent or temporary ? \_\_\_\_\_ office with Seal.

If temporary or due to retire from service within 10 years, attach, surety of a permanent Govt. employee.) \_\_\_\_\_

- (f) Date of retirement of surety: \_\_\_\_\_
6. Scale of Pay \_\_\_\_\_
7. (A) Details of Pay (other than HRA) \_\_\_\_\_
- (a) Basic Pay \_\_\_\_\_
- (b) Personal Pay \_\_\_\_\_
- (c) Dearness Pay \_\_\_\_\_
- (d) Special Pay \_\_\_\_\_
- (e) Dearness Allowance: \_\_\_\_\_
- (f) CCA \_\_\_\_\_

Total \_\_\_\_\_

## (B) Deductions

- (a) Compulsory G. P. Fund subscription: \_\_\_\_\_
- (b) Instalment on account of Car/Scooter/Cycle Advance: \_\_\_\_\_
- (c) Income Tax: \_\_\_\_\_
- (d) GIS: \_\_\_\_\_
- (e) Others: \_\_\_\_\_
- (f) Proposed instalment on account of advance for the purchase of plot: \_\_\_\_\_

Total \_\_\_\_\_

- (C) Net Payable (Carry Home Salary): \_\_\_\_\_
- (D) Whether the Carry Home Salary is more than 40% of Gross Salary ? \_\_\_\_\_



8. Treasury/Sub Treasury from which advance is to be drawn:
9. Amount of advance admissible (25% of the admissible amount of House Building Advance)
10. Amount of advance required:
11. Do you have any plot/house individually or jointly with any other person in the town/urban agglomeration in which you intend to purchase plot? (Attach affidavit in the prescribed form). If so, please state the reasons for seeking advance for the purchase of plot. If no plot is already in your possession, please furnish the particulars of the plot proposed to be purchased:
  - (a) Location of plot with full address:
  - (b) Approximate plot area proposed to be acquired:
  - (c) Indicate date till which agreement is valid:
  - (d) Name and address of the owner.
  - (e) Price to be paid/settled:  
(Attach an attested copy of agreement with the seller). If the cost is more than the advance admissible, the source from which the balance amount will be met with details:
    - (i) Drawal out of GP Fund.
    - (ii) Savings
    - (iii) Loan from relatives/friends:
    - (iv) Others, if any:
  - (f) State, if the plot to be purchased will be held solely or jointly? If held jointly, name of the co-owner & relationship with him/her. Furnish an affidavit that he/she will mortgage his/her share in the plot to the Punjab Govt. against loan:
12. Is the plot proposed to be purchased free hold or lease hold? If lease hold, whether conditions of the lease permit the plot being mortgaged to Govt. Attach consent of the competent authority to the effect:
13. (a) Have you obtained from the seller an affidavit that he can handover the possession of the plot without any dispute from any quarter?



(b) Have you satisfied yourself regarding undisputed title of the seller regarding ownership ?

---

14. (a) Whether the plot falls within the red line of the village ? If so, whether the certificate to this effect has been obtained from the Tehsildar & attached :

---

(b) Whether the plot falls within municipal limits ? If so, a certificate to this effect be obtained from the Municipal Committee and attached :

---

(c) Where the plot is beyond municipal limits and also not in the red line of the village, attach a certificate from the Director, Housing & Urban Development to the effect, that :—

---

(i) It does not fall within Controlled Area :

---

(ii) It falls within Controlled Area and is in accordance with the Controlled Area Scheme :

---

(iii) In the case of Chandigarh and surrounding areas whether the plot falls in the periphery of Chandigarh and certificate of clearance has been obtained from the concerned Estate Officer :

---

15. Proposed monthly instalment of recovery. (Where the date of retirement of surety is earlier to that of the date of retirement of applicant, repayment of advance and interest is to be ensured before the retirement of surety) If the surety retires the after loanee employee, then the employee has an option. He can furnish an agreement in Annexure 'A' and retire his interest liability from his DCRG.

---

16. Has any member of the family applied for or intends to apply for similar advance ? If so, name of employee, his designation/department and the amount of advance applied for alongwith letter no. & date of sending the case to the Loans Cell of the Department of Finance :

---



## DECLARATION

1. I undertake to utilise the amount of advance for the purpose for which it has been applied for and understand that in case of misutilization of the advance, I will be liable to pay penal interest on the advance in addition to disciplinary action, under the rules.
2. I undertake to refund the balance left, if any.
3. I undertake to mortgage the plot proposed to be purchased to the Punjab Government.
4. I do not own a house either individually or jointly in my name or in the name of any member of my family in the town/urban agglomeration where I intend to purchase the plot.
5. I agree to the recovery of the balance amount, if any, from my death-cum-retirement gratuity or any other dues.
6. Agreement (Form PFR-15) has been executed and attached.
7. I have read rules/instructions regulating the grant of advance and agree to abide by the terms and conditions thereof. I shall be liable to refund the amount of advance alongwith interest and penal interest besides disciplinary action in the case of non-fulfilment of any condition terms of sanction/rules/instructions issued from time to time by the Government.

Signature of the applicant

Designation:

Deptt./Office in which employed

## Documents Attached:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

and so on.....



(To be completed by the applicant's Loan Sanctioning Authority)

No. \_\_\_\_\_

Dated \_\_\_\_\_

Forwarded to the Secretary to Govt. Punjab, Department of Finance (Loans Cell), S. C. O. No. 110-111, Sector 17-C, Chandigarh.

1. I have scrutinised the application and has satisfied myself of the correctness of the facts etc. stated therein.

2. It is certified that the advance is admissible under the rules/instructions on the subject and all formalities prescribed under the rules have been completed. The applicant has not taken any advance for the purchase of plot/built up house for construction of house, repair/enlargement of house before this.

3. It is recommended that an advance of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) which is admissible under rule 10.16 of Punjab Financial Rules Vol. I may be granted to this applicant. The amount of advance will be recovered in \_\_\_\_\_ instalments @ Rs. \_\_\_\_\_ monthly and interest accrued thereon in \_\_\_\_\_ instalments. The balance of Rs. \_\_\_\_\_ still left over will be recovered from D. C. R. G. of the applicant which works out to Rs. \_\_\_\_\_ on his present emoluments. The recovery of advance will commence from \_\_\_\_\_ issue of pay after the drawal of advance from Treasury.

4. I have satisfied myself on the basis of monthly deductions etc made from the applicant's salary, that after allowing him to carry home salary of 40% the amount is well within his repaying capacity and that the entire amount of the advance with interest accrued thereon, will be recovered from the applicant before his retirement either through monthly instalments and or by adjustment from the Death-cum-retirement Gratuity.

5. It is certified that the original documents with appropriate stamp fee where required, have been kept in the record of this office.

Signature \_\_\_\_\_

Designation \_\_\_\_\_

name of the Department \_\_\_\_\_



APPLICATION FORM FOR GRANT OF ADVANCE FOR CONSTRUCTION OF HOUSE

1. Name (in block letters): \_\_\_\_\_
2. Father's/Husband's name: \_\_\_\_\_
3. Designation : \_\_\_\_\_
4. Department/Office: \_\_\_\_\_
5. (a) Date of Birth: \_\_\_\_\_ Entries in Col No. 5
- (b) Date of entry into Govt. Service: \_\_\_\_\_ verified.
- (c) Date of superannuation: \_\_\_\_\_
- Whether belongs to SC/BC ? \_\_\_\_\_ Signature of Head
- (e) Whether permanent or temporary ? \_\_\_\_\_ of office with Seal  
(If temporary or due to retire within 10 years from service attach surety of a permanent Govt. employee)
- (f) Date of retirement of surety: \_\_\_\_\_
6. Scale of Pay: \_\_\_\_\_
7. (A) Details of Pay (other than HRA)
  - (a) Basic Pay: \_\_\_\_\_
  - (b) Personal Pay: \_\_\_\_\_
  - (c) Dearness Pay: \_\_\_\_\_
  - (d) Special Pay: \_\_\_\_\_
  - (e) Dearness Allowance: \_\_\_\_\_
  - (f) CCA: \_\_\_\_\_

Total : \_\_\_\_\_
- (B) Deductions
  - (a) Compulsary GP Fund subscription : \_\_\_\_\_
  - (b) Instalment on account of Cycle/ Scooter/Car Advance. \_\_\_\_\_
  - (c) Instalment on account of advance for the purchase of plot: \_\_\_\_\_
  - (d) Income Tax: \_\_\_\_\_



- (e) GIS: \_\_\_\_\_
  - (f) Others: \_\_\_\_\_
  - (g) Proposed instalment on account of advance for the construction of house: \_\_\_\_\_
- Total \_\_\_\_\_

(C) Net Payable (Carry Home Salary):

(D) Whether the Carry Home Salary is more than 40% of Gross Salary? \_\_\_\_\_

8. Treasury/Sub-Treasury from which advance is to be drawn: \_\_\_\_\_

9. Amount of advance admissible: \_\_\_\_\_  
 (75 times of the monthly basic pay or Rs. 2.50 lac or estimated cost of construction [of house, whichever is less])

10. Amount of advance required: \_\_\_\_\_

11. Details the plot on which the house is to be constructed: \_\_\_\_\_

(a) Location of the plot with full address: \_\_\_\_\_

(b) Area of the plot: \_\_\_\_\_

(c) Approximate floor area of the house to be constructed (attach copy of approved building plan: \_\_\_\_\_

(d) Estimated cost of construction as per details of estimate in the prescribed proforma: \_\_\_\_\_

(e) Where do you intend to settle after retirement? \_\_\_\_\_

(f) Attach an affidavit to the effect that advance is required for his/her personal bonafied residence & that the applicant, his/her spouse or any other member of his/her family do not own individually or jointly a house in the town/urban agglomeration in which he/she intends to construct the house: \_\_\_\_\_



(g) The sources from which the expenditure in excess of amount of advance applied for will be met:

(i) Drawal out of GP Fund. \_\_\_\_\_

(ii) Savings: \_\_\_\_\_

(iii) Loan from relatives/friends: \_\_\_\_\_

(iv) Others, if any: \_\_\_\_\_

(h) State if the plot is held solely or jointly. \_\_\_\_\_

If held jointly, name of the Co-owner and relationship with him/her. (Furnish affidavit that he/she will mortgage his/her share of the plot to the Punjab Govt. against loan): \_\_\_\_\_

12. Whether any advance for purchase of plot was taken previously? If so, give the :- \_\_\_\_\_

(a) Date of drawal and amount of advance: \_\_\_\_\_ Entries in

(b) pay on which advance was calculated: \_\_\_\_\_ Col. No. verified

(c) The actual date of purchase: \_\_\_\_\_

(d) Cost of plot: \_\_\_\_\_

If the cost paid for plot is less than the amount of advance, whether the excess amount was refunded into Govt. Treasury?

if so, Treasury Vr. No. & Date vide which amount was refunded: \_\_\_\_\_

(e) The date on which the plot purchased with Govt. advance was mortgaged to Govt.: \_\_\_\_\_

(f) Code No.: \_\_\_\_\_

Signature of Head of office with Seal

13. Is your title to plot undisputed & free from encumbrances? If so, attach documentary proof: \_\_\_\_\_

14. Is the plot free hold or leasehold? If lease hold, whether conditions of the lease permit the plot being mortgaged to government. Attach consent of the competent authority to this effect: \_\_\_\_\_



15. (a) Whether the plot falls within the red line of the village? If so, whether the certificate to this effect has been obtained from the Tehsildar & attached?

---

(b) Whether the plot falls within municipal limits? If so, a certificate to this effect be obtained from the Municipal Committee and attached:

---

(c) Where the plot is beyond municipal limits and also not in the red line of the village, attach a certificate from the Director, Housing & Urban Development to the effect that:—

---

(i) it does not fall within Controlled Area:

---

(ii) It falls within Controlled Area and is in accordance with the Controlled Area Scheme:

---

(iii) In the case of Chandigarh and surrounding areas whether the plot falls in the periphery of Chandigarh and certificate of clearance has been obtained from the concerned Estate Officer:

---

16. Proposed monthly instalment of recovery:

(Where the date of retirement of surety is earlier to that of the date of retirement of applicant, repayment of advance and interest and is to be ensured before the retirement of surety.) If the surety retires after the loanee employee, then the employee has an option. He can furnish an agreement in Annexure 'A' and retire his interest liability from his DCRG.

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17. Has any member of the family applied for or intends to apply for similar advance? If so, name of employee, his designation/department and the amount of advance applied for alongwith letter No. & date of sending the case to the Loans Cell of the Department of Finance.

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## DECLARATION

1. I undertake to utilise the amount of advance for the purpose for which has been applied for and understand that in case of misutilization of the advance I will be liable to pay penal interest on the advance in addition to disciplinary action under the rules.

2. I undertake to refund the balance left, if any.

3. I undertake to mortgage the plot/house proposed to be constructed on the land of the Punjab Government.

4. I do not own a house either individually or jointly in my name or in the name of any member of my family in the town/urban agglomeration where I propose to construct the house.

5. I agree to the recovery of the balance amount, if any, from my retirement gratuity or any other dues.

6. Agreement (Form PFR-15) has been executed and attached.

7. I have read rules/instructions regulating the grant of advance and I shall abide by the terms and conditions thereof. I shall be liable to refund the advance alongwith interest and penal interest beside disciplinary action in the event of non-fulfilment of any condition/terms of sanction/rules/instructions issued from time to time by the Government.

Signature of the applicant

Designation :

Deptt./Office (in which)

## Documents Attached

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

and so on.....



(TO BE COMPLETED BY THE APPLICANT'S LOAN SANCTIONING  
AUTHORITY)

No. \_\_\_\_\_

Dated \_\_\_\_\_

Forwarded to the Secretary to Govt. Punjab. Department of Finance (Loans Cell).  
S. C. O. No. 110-111, Sector 17-C, Chandigarh.

1. I have scrutinised the application and have satisfied myself of the correctness of the facts etc. stated therein.

2. It is certified that the advance is admissible under the rules/instructions on the subject and all formalities prescribed under the rules have been completed. The applicant has not taken any advance for the purchase of plot/built up house, for construction of house, repair/enlargement of house before this.

3. It is recommended that an advance of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) which is admissible under rule 10.16 of Punjab Financial Rules Vol. I may be granted to this applicant. The amount of advance will be recovered in \_\_\_\_\_ instalments @ Rs. \_\_\_\_\_ monthly and interest accrued thereon in \_\_\_\_\_ instalments. The balance of Rs. \_\_\_\_\_ still left over will be recovered from D. C. R. G. of the applicant which works out to Rs. \_\_\_\_\_ on his present emoluments. The recovery of advance will commence from \_\_\_\_\_ issue of pay after the drawal of advance from Treasury.

4. I have satisfied myself on the basis of monthly deductions etc. made from the applicant's salary, that after allowing him the carry home salary of 40%, the amount is well within his repaying capacity and that the entire amount of the advance with interest accrued thereon, will be recovered from the applicant before his retirement either through monthly instalments and or by adjustment from the Death-cum-retirement Gratuity.

5. It is certified that the original documents with appropriate stamp fee, where required have been kept in the record of this office.

Signature \_\_\_\_\_

Designation \_\_\_\_\_

Name of the Department \_\_\_\_\_



**APPLICATION FORM FOR GRANT OF ADVANCE FOR PURCHASE  
A BUILT UP HOUSE**

1. Name (in block letters): \_\_\_\_\_
2. Father's/Husband's Name: \_\_\_\_\_
3. Designation: \_\_\_\_\_
4. Department/Office: \_\_\_\_\_
5. (a) Date of Birth: \_\_\_\_\_
- (b) Date of entry into Govt. Service: \_\_\_\_\_
- (c) Date of superannuation: \_\_\_\_\_
- (d) Whether belongs to SC/BC? \_\_\_\_\_
- (e) Whether permanent or temporary? \_\_\_\_\_
- (Attach surety of a permanent Govt. Employee). \_\_\_\_\_
- (f) Date of retirement of surety: \_\_\_\_\_
- (g) Scale of Pay: \_\_\_\_\_
7. (A) Details of Pay (other than HRA)
  - (a) Basic Pay: \_\_\_\_\_
  - (b) Personal Pay: \_\_\_\_\_
  - (c) Dearness Pay: \_\_\_\_\_
  - (d) Special Pay: \_\_\_\_\_
  - (e) Dearness Allowance: \_\_\_\_\_
  - (f) CCA: \_\_\_\_\_

Total : \_\_\_\_\_
- (B) Deductions
  - (a) Compulsory G.P. Fund Subscription: \_\_\_\_\_
  - (b) Instalment on account of Cycle/  
Scooter/Car Advance: \_\_\_\_\_
  - (c) Income Tax: \_\_\_\_\_
  - (d) G.I.S.: \_\_\_\_\_

Entries i  
No. 5 V

Signature  
Office wit



(e) Others: \_\_\_\_\_

(f) Proposed instalment on account of advance for the purchase of house: \_\_\_\_\_

Total: \_\_\_\_\_

(C) Not Payable (Carry Home Salary):

(D) Whether the carry Home Salary is more than 40% of Gross Salary? \_\_\_\_\_

8. Treasury/Sub-Treasury from which advance is to be drawn: \_\_\_\_\_

9. Amount of advance admissible: (75 times of the monthly basic pay or RS. 2.50 lac or estimated cost of the house, whichever is less) \_\_\_\_\_

10. Amount of advance required \_\_\_\_\_

11. Detail of the house proposed to be purchased: —

(a) Location of the house with full address: \_\_\_\_\_

(b) Name and address of the owner of the house (Documentary proof in support of ownership to be attached): \_\_\_\_\_

(c) Where do you intend to settle after retirement? \_\_\_\_\_

(d) Total area of the plot on which the house has been constructed? \_\_\_\_\_

(e) Covered Area: \_\_\_\_\_

(f) Indicate the date till which agreement is valid: \_\_\_\_\_

(g) Attach an affidavit to the effect that advance is required for his/her personal bonafide residence & that the applicant, his/her spouse or any other member of his/her family do not own individually or jointly a house in the town/urban agglomeration in which he/she intends to construct the house. \_\_\_\_\_

12. (a) Price to be paid/settled (Attach an attested copy of agreement with the seller): \_\_\_\_\_

(b) Whether the valuation of the house has been got done as per present condition of the house and after Spot verification (Attach detailed valuation report duly signed by an authorised valuer or Municipal Engineer or Civil Engineer): \_\_\_\_\_



(c) The sources from which the expenditure in excess of amount of advance applied for will be met:

(i) Drawal out of G.P. Fund: \_\_\_\_\_

(ii) Savings: \_\_\_\_\_

(iii) Loans from relatives/friends: \_\_\_\_\_

(iv) Others, if any: \_\_\_\_\_

(d) State if the house proposed to be purchased will be held solely or jointly? If held jointly, name of the Co-owner and relationship with him/her, (Furnish an affidavit that he/she will mortgage his/her share of the house to the Punjab Government against loan). \_\_\_\_\_

13. (a) Have you obtained from the seller an affidavit that he can handover the possession of the house without any dispute from any quarter? \_\_\_\_\_

(b) Have you satisfied yourself regarding undisputed title of the seller regarding ownership? \_\_\_\_\_

14. Is the house proposed to be Purchased free hold or lease hold? If lease hold whether conditions of the lease permit the house being mortgaged to Govt.? Attach consent of the competent authority to this effect. \_\_\_\_\_

15. (a) Whether the house falls within the red line of the village? If so whether the certificate to this effect has been obtained from the Tehsildar & attached: \_\_\_\_\_

(b) Whether the house falls within municipal limits? If so, a certificate to this effect be obtained from the Municipal Committee and attached. \_\_\_\_\_

(c) Where the house is beyond municipal limits and also not in the red line of the village, attach a certificate from the Director, Housing & Urban Development to the effect that:— \_\_\_\_\_

(i) It does not fall within Controlled Area: \_\_\_\_\_



- (ii) It falls within Controlled Area and is in accordance with the Controlled Area Scheme: \_\_\_\_\_
- (iii) In the case of Chandigarh and surrounding areas whether the house falls in the periphery at Chandigarh and certificate of clearance has been obtained from the concerned Estate Officer: \_\_\_\_\_
16. Proposed monthly instalment of recovery. (Where the date of retirement of surety as earlier to that of the date of retirement of applicant, repayment of advance and interest is to be ensured before the retirement of surety) if the surety retires after the loanee employee, then the employee has an option. He can furnish an agreement in Annexure 'A' and retire his interest liability from his DCRG. \_\_\_\_\_
17. Has any member of the family applied for or intends to apply for similar advance? If so, name of employee, his designation/department and the amount of advance applied for alongwith letter No. & Date of sending the case to the Loans Cell of the Department of Finance. \_\_\_\_\_



## DECLARATION

1. I undertake to utilise the amount of advance for the purpose for which it has been applied for and understand that in case of misutilization of the advance, I will be liable to pay penal interest on the advance in addition to disciplinary action under the rules.
2. I undertake to refund the balance left, if any.
3. I undertake to mortgage the house proposed to be purchased to the Punjab Government.
4. I do not own a house either individually or jointly in my name or in the name of any member of my family in the town/urban agglomeration where I intend to purchase the house.
5. I agree to the recovery of the balance amount, if any, from my death-cum-retirement gratuity or any other dues.
6. Agreement (from PFR-15) has been executed and attached.
7. I have read rules/instructions regulating the grant of advance and agree to abide by the terms and conditions thereof. I shall be liable to refund the amount of advance alongwith interest and penal interest besides disciplinary action in the case of non-fulfilment of any condition/terms or sanction/rules/instructions issued from time to time by the Government.

Signature of the applicant  
 Designation:  
 Deptt./Office (in which employed)

## Documents Attached

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

and so on .....



**(TO BE COMPLETED BY THE APPLICANT'S LOAN SANCTIONING AUTHORITY)**

No.

Dated

Forwarded to the Secretary to Government Punjab, Department of Finance (Loans cell)  
S. C. O. No. 110-111, Sector 17-C, Chandigarh.

1. I have scrutinised the application and have satisfied myself of the correctness on the facts etc. stated therein.

2. It is certified that the advance is admissible under the rules/instructions on the subject and all formalities prescribed under the rules have been completed. The applicant has not taken any advance for the purchase of plot/built up house for construction of house, repair/enlargement of house before this.

3. It is certified that the value of the house proposed to be purchased is not less than the amount of advance recommended and it will serve as a good security in the shape of mortgage.

4. It is recommended that an advance of RS. \_\_\_\_\_ (Rupees \_\_\_\_\_) which is admissible under rule 10.17 of Punjab Financial Rules Vol. I may be granted to this applicant. The amount of advance will be recovered in \_\_\_\_\_ instalment @RS. \_\_\_\_\_ monthly and interest accrued thereon in \_\_\_\_\_ instalments. The balance of RS. \_\_\_\_\_ still left over will be recovered from D. C. R. G. of the applicant which works out to RS. \_\_\_\_\_ on his present emoluments. The recovery of advance will commence from \_\_\_\_\_ issue of pay after the drawal of advance from Treasury.

5. I have satisfied myself on the basis of monthly deductions etc. made from the applicant's salary, that after allowing him the carry home salary of 40% the amount is well within his repaying capacity and that the entire amount of the advance with interest accrued thereon, will be recovered from the applicant before his retirement either through monthly instalments and or by adjustment from the Death-cum-Retirement Gratuity.

6. It is certified that the original documents with appropriate stamp fee, where required have been kept in the record of this office.

Signature \_\_\_\_\_

Designation \_\_\_\_\_

Name of the Department \_\_\_\_\_



APPLICATION FORM FOR GRANT OF ADVANCE FOR REPAIR OF HOUSE

1. Name (in block letters): \_\_\_\_\_
2. Father's/Husband's name: \_\_\_\_\_
3. Designation: \_\_\_\_\_
4. Department/Office: \_\_\_\_\_
5. (a) Date of Birth: \_\_\_\_\_ Entries in Col. No. \_\_\_\_\_  
verified
- (b) Date of entry into Service: \_\_\_\_\_
- (c) Date of superannuation: \_\_\_\_\_
- (d) Whether belongs to SC/BC? \_\_\_\_\_
- (e) Whether permanent or temporary? \_\_\_\_\_ Signature of Head of  
(if temporary or due to retire within office with Seal  
10 years from service, attach surety  
of a permanent Govt. employee)
- (f) Date of retirement of surety: \_\_\_\_\_
6. Scale of Pay: \_\_\_\_\_
7. (A) Details of Pay (other than HRA)
  - (a) Basic Pay: \_\_\_\_\_
  - (b) Personal Pay: \_\_\_\_\_
  - (c) Dearness Pay: \_\_\_\_\_
  - (d) Special Pay: \_\_\_\_\_
  - (e) Dearness Allowance: \_\_\_\_\_
  - (f) CCA: \_\_\_\_\_
  - Total: \_\_\_\_\_
- (B) Deductions
  - (a) Compulsary G.P. Fund subscription: \_\_\_\_\_
  - (b) Instalment on account of Cycle/  
Scooter/Car Advance: \_\_\_\_\_
  - (c) Instalment on account of House  
Building advance: \_\_\_\_\_
  - (d) Income tax: \_\_\_\_\_



(e) GIS: \_\_\_\_\_

(f) Others: \_\_\_\_\_

(g) Proposed instalment on account of advance for the repair of house: \_\_\_\_\_

Total: \_\_\_\_\_

(C) Net Payable (Carry Home Salary): \_\_\_\_\_

(D) Whether the Carry Home Salary is more than 40% of Gross Salary? \_\_\_\_\_

8. Treasury/Sub-Treasury from which advance is to be drawn. \_\_\_\_\_

9. Amount of advance admissible: (25 month's basic pay subject to a maximum of Rs. 60,000) \_\_\_\_\_

10. Amount of advance required: \_\_\_\_\_

11. (A) Details of house on which repairs are to be carried out: \_\_\_\_\_

(a) Location of the house with full address: \_\_\_\_\_

(b) Area of the plot on which the house has been constructed: \_\_\_\_\_

(c) Approximate floor area of the house: \_\_\_\_\_

(d) No. of rooms in the house (excluding lavatory bathroom and kitchen). \_\_\_\_\_

(e) Estimated cost of repair as per details of estimate enclosed: \_\_\_\_\_

(f) Attach an affidavit to the effect that advance is required for his/her personal bonafide residence & that the applicant, his/her spouse or any other member of his/her family do not own individually or jointly a house in the town/urban agglomeration in which he/she intends to repair the house: \_\_\_\_\_

(g) The sources from which the expenditure in excess of amount of advance applied for will be met: \_\_\_\_\_

(y) Drawal out of G. P. Fund: \_\_\_\_\_



(ii) Savings \_\_\_\_\_

(iii) Loan from relatives/friends: \_\_\_\_\_

(iv) Others, if any: \_\_\_\_\_

(h) State if the house is held solely or jointly. If held jointly, name of the Co-owner and relationship with him/her. (Furnish an affidavit that he/she will mortgage his/her share of the house to the Punjab Govt. against loan): \_\_\_\_\_

12. Whether any advance for purchase of built up house/construction of house was taken previously? If so, give the:

(i) Amount of Advance: \_\_\_\_\_

(ii) Date of drawal of \_\_\_\_\_

Entries in Col. No. verified

(a) First instalment: \_\_\_\_\_

(b) Last instalment: \_\_\_\_\_

(iii) The actual date of purchase: \_\_\_\_\_

(in case of built up house).

(iv) Cost of house purchased with Govt. advance: \_\_\_\_\_

Signature of \_\_\_\_\_  
of office with \_\_\_\_\_

(v) If the cost paid for house is less than the amount of advance whether the excess amount was refunded into Govt. treasury? If so, Treasury Vr. No. & date vide which amount was refunded: \_\_\_\_\_

(vi) The date on which the plot & house constructed thereon/house purchased with Govt. advance was mortgaged to Govt.: \_\_\_\_\_

(vii) Code No.: \_\_\_\_\_

13. Is your title to house undisputed and free from encumbrances? If so, attach documentary proof: \_\_\_\_\_



14. Is the house free hold or lease hold? If lease hold, whether conditions of the lease permit house being mortgaged to Govt. Attach consent of the competent authority to this effect:

---

15. (a) Whether the house falls within the red line of the village? If so, whether the certificate to this effect has been obtained from the Tehsildar & attached:

---

(b) Whether the house falls within municipal limits? If so, a certificate to this effect be obtained from the Municipal Committee and attached:

---

(c) Where the house is beyond municipal limits and also not in the red line of the village, attach a certificate from the Director, Housing & Urban Development of the effect that:

---

(i) It does not fall within Controlled Area:

---

(ii) It falls within Controlled Area and is in accordance with the Controlled Area Scheme.

---

(iii) In the case of Chandigarh and surrounding areas whether the house falls in the periphery of Chandigarh and certificate of clearance has been obtained from the concerned Estate Officer.

---

16. Proposed monthly instalment of recovery:

---

(Where the date of retirement of surety is earlier to that of the date of retirement of applicant, repayment of advance and interest is to be ensured before the retirement of surety) if the surety retires after the loanee employee, then the employee has an option. He can furnish an agreement in Annexure 'A' and retire his interest liability from his DCRG.

17. Has any member of the family applied for or intends to apply for similar advance? If so, name of employee, his designation/department and the amount of advance applied for alongwith letter No. & date of sending the case to the Loans Cell of the Department of Finance:

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## DECLARATION

1. I undertake to utilise the amount of advance for the purpose for which it has been applied for and understand that in case of misutilization of the advance, I will be liable to pay penal interest on the advance in addition to disciplinary action, under the rules.
2. I undertake to refund the balance left, if any.
3. I undertake to mortgage the house to the Punjab Government.
4. I do not own a house either individually or jointly in my name or in the name of a member of my family in the town/urban agglomeration where I intend to repair the house.
5. I agree to the recovery of the balance amount, if any, from my death-cum-retirement gratuity or and other dues.
6. I certify that:
  - (a) the repairs are required to make the house habitable.
  - (b) the repairs are not in the nature of ordinary repairs.
  - (c) the repairs do not involve an outlay larger than the value of the house.
7. Agreement (Form PFR-15) has been executed and attached.
8. I have read rules/instructions regulating the grant of advance and agree to abide by the terms and conditions thereof. I shall be liable to refund the amount of advance alongwith interest and penal interest besides disciplinary action in the case of non-fulfilment of any conditions/terms of sanction/rules/instructions issued from time to time by the Government.

Signature of the applicant

Designation:

Deptt./office in which employed

## Documents Attached

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

and so on.....



(TO BE COMPLETED BY THE APPLICANT'S LOAN SANCTIONING  
AUTHORITY)

No. \_\_\_\_\_

Dated \_\_\_\_\_

Forwarded to the Secretary to Government of Punjab, Department of Finance (Loans Cells), S.C.O. No. 110-111, Sector 17-C, Chandigarh.

1. I have scrutinised the application and have satisfied myself of the correctness of the facts etc, stated therein.

2. It is certified that the advance is admissible under the rules/instructions on the subject and all formalities prescribed under the rules have been completed. The applicant has not taken any advance for repair/ enlargement of house before this.

3. It is recommended that an advance of RS \_\_\_\_\_ (Rupees \_\_\_\_\_) which is admissible under rule 10.19 of Punjab Financial Rules Vol. I may be granted to this applicant. The amount of advance will be recovered in \_\_\_\_\_ instalments @ RS. \_\_\_\_\_ monthly and interest of accrued thereon in \_\_\_\_\_ instalments. The balance of Rs. \_\_\_\_\_ still left over will be recovered from D.C.R.G. of the applicant which works out to Rs. \_\_\_\_\_ on his present emoluments. The recovery of advance will commence from \_\_\_\_\_ issue of pay after the drawal of advance from Treasury.

4. I have satisfied myself on the basis of monthly deductions etc, made from the applicant's salary, that after allowing him the carry home salary of 40% the amount is well within his repaying capacity and that the entire amount of the advance with interest accrued thereon, will be recovered from the applicant before his retirement either through monthly instalments and or by adjustment from the Death-cum-retirement Gratuity.

5. It is certified that the original documents with appropriate stamp fee, where required have been kept in the record of this office.

Signature \_\_\_\_\_

Designation \_\_\_\_\_

Name of the Department \_\_\_\_\_



**APPLICATION FORM FOR GRANT OF ADVANCE FOR ENLARGEMENT OF HOUSE**

1. Name (in block letters). \_\_\_\_\_
  2. Father's/Husband's name: \_\_\_\_\_
  3. Designation: \_\_\_\_\_
  4. Department/Office: \_\_\_\_\_
  5. (a) Date of Birth: \_\_\_\_\_ Entries in Col. No. 5 verified.
  - (b) Date of entry into Govt. Service: \_\_\_\_\_
  - (c) Date of superannuation: \_\_\_\_\_
  - (d) Whether belongs to SC/BC: \_\_\_\_\_
  - (e) Whether permanent or temporary \_\_\_\_\_  
(if temporary or due to retire within 10 years from service, attach surety of a permanent Government employee)
  - (f) Date of retirement of surety: \_\_\_\_\_ Signature of Head of office with seal.
  6. Scale of Pay: \_\_\_\_\_
  7. (A) Details of Pay (other than HRA)
    - (a) Basic Pay: \_\_\_\_\_
    - (b) Personal Pay: \_\_\_\_\_
    - (c) Dearness Pay: \_\_\_\_\_
    - (d) Special Pay: \_\_\_\_\_
    - (e) Dearness Allowance \_\_\_\_\_
    - (f) CCA: \_\_\_\_\_
- Total: \_\_\_\_\_
- (B) Deductions
- (a) Compulsory GP Fund subscription \_\_\_\_\_
  - (b) Instalment on account of Cycle/Scooter/Car Advance: \_\_\_\_\_
  - (c) Instalment on account of House Building Advance: \_\_\_\_\_
  - (d) Income tax: \_\_\_\_\_
  - (e) GIS: \_\_\_\_\_



(f) Others:

) Proposed instalment on account of advance for the enlargement of house:

Total:

(C) Net Payable (Carry Home Salary):

(D) Whether the Carry Home Salary is more than 40% of Gross Salary:

8. Treasury/Sub Treasury from which advance to be drawn:

9. Amount of advance admissible:

(25 months basic pay subject to a maximum of Rs. 60,000)

10. Amount of advance required:

11. (A) Details of house on which enlargement is to be made:

(a) Location of the house with full address:

(b) Area of the plot on which the house has been constructed:

(c) Approximate floor area of the house:

(d) No. of rooms in the house:

(excluding lavatory, bathroom and kitchen)

(e) Estimated cost of construction as per details of estimate in the prescribed proforma:

(f) Attach an affidavit to the effect that advance is required for his/her personal bonafide residence & that the applicant, his/her spouse or any other member of his/her family do not own individually or jointly a house in the town/urban agglomeration in which he/she intends to enlarge the house:

(g) State if the house is held solely or jointly. If held jointly name of the Co-owner and relationship with him/her.

(Furnish an affidavit that he/she will mortgage his/her share of the house to the Punjab Govt. against loan):



## (B) Particulars of the additions desired to be made:

- (a) Number of rooms: \_\_\_\_\_
- (b) Floor Area (Attach copy of the approved building plan): \_\_\_\_\_
- (c) Whether additional storey is to be built: \_\_\_\_\_
- (d) Estimated cost of construction as per details of estimate in the prescribed proforma: \_\_\_\_\_
- (e) The sources from which the expenditure in excess of amount of advance applied for will be met with details:
- (a) Drawl out of GP Fund: \_\_\_\_\_
- (b) Savings: \_\_\_\_\_
- (c) Loan from relative/friends: \_\_\_\_\_
- (d) Others, if any: \_\_\_\_\_

## 12. Whether any advance for purchase of built up house/construction of house was taken previously? If so, give the: —

- (a) Amount of advance: \_\_\_\_\_
- (b) Date of drawal of: \_\_\_\_\_
- (i) First instalment: \_\_\_\_\_
- (ii) Last instalment: \_\_\_\_\_
- (iii) The actual date of purchase: \_\_\_\_\_
- (in case of built up house)
- (iv) Cost of house purchased with Government advance: \_\_\_\_\_
- (v) If the cost paid for house is less than the amount of advance whether the excess amount was refunded into Government treasury? If so, Treasury Vr. No. & date vide which amount was refunded: \_\_\_\_\_
- (vi) The date on which the plot/house constructed thereon/house purchased with Govt, advance was mortgage to Govt.: \_\_\_\_\_

Entries in Col  
No. 12 verifiedSignature of Head  
of office with seal

## 13. Is your title to house undisputed and free from encumbrances? If so attach documentary proof. \_\_\_\_\_



14. Is the house free hold or lease hold ? If lease hold whether conditions of the lease permit the house being mortgaged to Govt. attach consent of the competent authority to this effect: \_\_\_\_\_

15. (a) Whether the house falls within the red line of the village ? If so, whether the certificate to this effect has been obtained from the Tehsildar & attached: \_\_\_\_\_

(b) Whether the house falls within municipal limits ? If so a certificate to this effect be obtained from the Municipal Committee and attached: \_\_\_\_\_

(c) Where the house is beyond municipal limits and also not in the red line of the village attach a certificate from the Director, Housing & Urban Developemnt to the effect that :—  
\_\_\_\_\_

(i) it does not fall within Controlled area: \_\_\_\_\_

(ii) it falls within Controlled Area and is in accordance with the Controlled Area Scheme: \_\_\_\_\_

(iii) in the case of Chandigarh and surrounding areas whether the house falls in the periphery of Chandigarh and certificate of clearance has been obtained from the concerned Estate Officer: \_\_\_\_\_

16. Proposed monthly instalment of recovery: \_\_\_\_\_

(Where the date of retirement of surety is earlier to that of the date of retirement of applicant, repayment of advance and interest is to be ensured before the retirement of surety) If the surety retires after the lonee employee, than the employee has an option. He can furnish an agreement in Annexure 'A' and retires his interest liability from his DCRG.

17. Has any member of the family applied for or intends to apply for similar advance ? If so, name of employees, his designation/department and the amount of advance applied for along with letter No. & date of sending the case to the Loans Cell of the Department of Finance: \_\_\_\_\_



**DECLARATION**

1. I undertake to utilise the amount of advance for the purpose for which it has been applied for and understand that in case of misutilization of the advance. I will be liable to pay penal interest on the advance in addition to disciplinary action, under the rules.
2. I undertake to refund the balance left, if any.
3. I undertake to mortgage the house to the Punjab Government.
4. I do not own a house either individually or jointly in my name or in the name of any member or my family in the town/urban agglomeration where I intend to enlarge the house.
5. I agree to the recovery of the balance amount, if any, from my death-cum-retirement gratuity or any other dues.
6. Agreement (Form PFR-15) has been executed and attached.
7. I have read rules/instructions regulating the grant of advance and agree to abide by the terms and conditions thereof. I shall be liable to refund the amount of advance alongwith interest and penal interest besides disciplinary action in the case of non-fulfilment of any condition/terms or sanction/rules/instructions issued from time to time by the Government.

Signature of applicant

Designation:

Deptt./office (in which employed)

**Documents Attached**

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

and also on....



**'DECLARATION**

1. I undertake to utilise the amount of advance for the purpose for which it has been applied for and understand that in case of misutilization of the advance, I will be liable to pay penal interest on the advance in addition to disciplinary action under the rules.

2. I undertake to refund the balance left, if any.

3. I have not taken delivery of the vehicle for which I have applied for the advance.

4. I am unable to make the purchase of the vehicle without advance applied for.

5. I undertake to insure the vehicle from the date of taking delivery of the vehicle

6. Agreement (Form PFR-18) has been executed and attached.

7. I have read rules/instructions regulating the grant of advance and agree to abide by the terms and conditions thereof. I shall be liable to refund the amount of advance alongwith interest and penal interest besides disciplinary action in the case of non-fulfilment of any condition/terms of sanction/rules/instructions issued from time to time by the Government.

Signature of the applicant

Designation :

Deptt./Office (in which employed)

**Documents Attached**

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

Signature

Designation

Name of the Department