(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, window of the pent and on all and or ald any man I 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. 3. It is certified that the possession of conveyence by the officer/official is in have read rules/instructions segulation the grant of advance, respiration 4. It is certified that the value of the conveyance 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 mortagage. 5. It is recommended that an advance of Rs. (Rupees which is admissible under rule 10.21/10.22 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 recovery of advance will commence from the first issue of pay after the drawal of advance from Treasury. 6. I have satisfied myself on the basis of monthly deductions etc. made from the applicants salary, that after allowing him the carry home salary of 40 per cent 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. 7. It is certified that the original documents with appropriate stamp fee, where required have been kept in the record of this officed.

Signature

Designation

Name of the Department.

APPLICATION FORM FOR GRANT OF ADVANCE FOR PURCHASE OF BICYCLE

1.	Name (in block letters): lo tourous got totaletai basogos (i)
2.	Father's/Husband's Name :
3.	Designation:
4.	Department/Office: A Visla 2 person City of the Control of the Con
5.	(a) Date of Birth: Entries in column 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 ? :
	Signature of Head of Office with Seal.
	(If temporary attach surety of a permanent Govt. employee)
	(f) Date of retirement of surety and the state of the substitute of the surety of the substitute of the surety of
6.	Scale of Pay
7.	(A) Details of Pay (other than HRA)
	(a) Basic Pay
	(b) Personal Pay :
	(c) Dearness Pay : asiastosati mod salowei sm
	(d) Special Pay
	(e) Dearn ss Allowance :
	(f) CCA:
	Total Total & association of the street of drawless and the street of th
	(B) Deductions: other drive beautiful played as it redied W (a). one are the fact that the second as the redied we have the succession and the second as the redied we have the second as the redied we have the red we have the redied we have the redied we have the red we have th
	(a) Compulsory GP Fund subscription: :
	(b) Instalment on account of House Building Advance
	(c) Income Tax

0

(d) GIS. SHOYCLE	PUR
(e) Others	TS EMANUSATE TRUMBAG
(f) Proposed instalment on account of bicycle advance :	Name (in block letters) :
Total :	Eather's/Husband's Nameson
(C) Net Payable (Carry Home Salary)	A Designation of moreogical
(D) Whether the Carry Home Salary is	L. Department/office :
more than 40 per cent of Gross Salary?	2 (a) Date of Birth:
8. Treasury/Sub Treasury from which advance to be drawn : _	(b) Date of only into Govi S
9. Amount of advance admissible :	(d) Whether belongs to SC/BC
11. Whether the intention is to Purchase:-	of (c) Whether permanent or ten
(a) New or old bicycle : (b) Indicate the date till which agreement is valid : (in the case of old bicycle)	(If temporary attach surety of a near Good complexes) (i) Date of retirement of sure Scale of Pay
(c) Name and address of the owner of the bicycle : (d) Price to be paid/settled (attach an attested copy of agreement/with the seller/proforma invoice from the dealer) :	(a) Details of Pay (other than) (b) Personal Payments as (b) Detainess Pay 12d of the little as (c) Detainess Pay 12d of the little as
12. Whether any advance for purchase of bicycle was taken previously? If so, give the	(d) Special Property of the
(a) No, of Cycle advances taken :	Entries in column No. 12 verified
(b) Date of drawl & amount of advance	oT
(c) Whether the bicycle purchased with the previous advance has been lost or is unserviceable?	(B) Deductions (a) Compulsory GP Fund su
(d) Code No.	Signatures of Head of office with Seal
13. Proposed moathly instalment of recovery	

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

No.	Dated
Forwarded to the Secretary to Govt. S.C.O. No. 110-111, Sector 17-C, Chandigarh.	Punjab, Department of Finance (Loans Cell)
1. I have scrutinised the application at of the facts etc. stated therein.	nd have satisfied my self of the correctness
subject and all formalities prescribed under the has not taken any advance for repair/enlarger	ment of his house before this.
3. It is recomended that an advance of	of Rs(Ruptes)
which is admissible under rule 10.19 of Punj	ab Financial Rules Vol. I may be granted
to this applicant. The amount of advance w	ill be recovered in instalments
@ Rs monthly and interest	accrued thereon in instalments.
The balance of Rsstil left ov	er will be recevered 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 drawl of
advance from Treasury.	6. Scale of Pay:
4. I have satisfied myself on the basi applicant's salary, that after allowing him to well within his repaying capacity and that the accrued thereon, will be recovered from the amonthly instalments and or by adjustment from	pplicant before his retirement either through
5. It is certified that the original do	ocuments with appropriate stamp fee, where
required, have been kept in the record of this	viet teroen? (b)
	Signature
	Designation
,	Name of the Department
	(B) Deductions
them along the butance as to will be not spirit sitts as	(a) Compulsory GPF subscription (b) Instalment in account of House Railding Advance
	(a) Compulsory GPF subscription (b) Instalment on account of House
* Activation of Maked	(a) Compulsory GPF subscription (b) Instalment in account of House Building Advance

APPLICATION FORM FOR GRANT OF ADVANCE FOR PURCHASE OF MOTOR CAR/MOTOR CYCLE/SCOOTER/MOPED

1.	Name (in block letters) :	
2.	Father's/Husband's Name	
3.	Designation :	S.C.O. No. 110-111, Sector 17-C. Chandigark
	Department/Office : was bellated award box	
5.	(a) Date of Birth	Entries in column No. 5 verified
	(b) Date of entry into Govt. Service:	Suprect and all formalities prescribed under the new advance for t
	(c) Date of superannuation:	
	(d) Wether belongs to SC/BC?	
	(e) Whether permanent or temporary?	Signature of Head of Office with seal.
	(f) Date of retirement of surety	applicant which works out to Rs ecovery of advance will commence from
6.	Scale of Pay:	the age of the Present
7.	(A) Details of Pay (other than HRA)	
	(a) Basic Pay	applicant's salary, that they allowing him within his researing capacity and that
		course thereon wall be recovered from the hombile transforment to
	(c) Dearness Pay	Legistro olle that is in the crisical o
	(d) Special Pay	equired, have been kept to the record of it
	(e) Dearness Allowance	
	(f) CCA	
		Patric, a column res. 32 cm.
	Total:	
	(B) Deductions	
	(a) Compulsory GPF subscription	and an analysis and an analysi
	(b) Instalment on account of House Building Advance.	Sections of History of the
	(c) Income Tax	W40 2040
	(d) GIS:	

(e)	Others	-Crising Edwin saw control for
(f)	Proposed instalment on account of conveyance advance ¹ ;	har thinks don't work and a sometime to represent
	Total:	
(C)	Net Payable (Carry Home Salary)	
(-)	Whether the Carry Home Salary is more than 40% of Gross Salary	?
E. Treasu	ry/Sub Treasury from which	
advan	ce is to be drawn.	entioning to make most to seed the
9. Amour	nt of advance admissible	Page 2 and 35
10. Amou	nt of advance required	who to puriously to maker he to whom he to the termination of the maker has been determined to the termination of the terminati
11. Whet	her the intention is to purchase:	to the control of the control of the land of the control of the co
(a)	A new or old motor car/motor	
	cycle/Scooter/Mope.	, 30,000 m
(b)	If the intention is to purchase the vehicle through a person other than a regular or reputed dealer, attach prior sanction of the competent authority as required under the Conduct Rules.	I reprised monthly includent of recovery (Water (to do of retirement or surery is office to that of the date of retire area of application constraint of advance and steed in to be charge before the settlement of sheet)
(c)	Indicate the date till which agreement is valid.	en la la comuna de
(d)	Name and address of the owner of the vehicle.	*
	Price to be paid/settled (attach a attested copy of agreement/Proforma Invoice from the dealer):	
	If the cost is more than to advance admissible, the source from which the balance amountil be met with details:	ce Communication of the Commun
	(i) Drawal out of GP Fund	
	(ii) Savings	
	(iii) Loan from relatives/friend	S
	(iv) Others, if any	Entries in column No. 12
		verified.

12.	Whether any advance for	r purchase
	of conveyance was take	
	usly? If so, give the	-

(a) Date of drawal and amount of advance

Signature of Head of office with seal.

IT OF AGTANCY FOR PURCHASE

- (b) Date of purchase of vehicle
- (c) Date of submission of registration papers
- (d) Date of submission of hypothecation papers
- (e) Amount of advance/and or interest thereon still outstanding, if any
- (vi) Whether the conveyance purchased with the previous acvance has been sold? If so, indicate the sale proceeds.
- (vii) Code No.
- (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)

Treasury Sub-Treasury Iron-which
advance is to be drawn.

A canount of advance equalsciple

A mount of advance equalsciple

II. Whether the intention is to pureause

III. A new or old incror car/molo

Code/Sconler/Mone

(b) It the intention is to pureause

(b) It the intention is to pureause

(b) It the intention is to pureause

(c) the vehicle through a person

I the vehicle through a person

and dealer also realing the compute

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authority as recourt and

If the cost is more than the advance admissible the source from which the balance amount will be met with details.

(iii) Loan from relatives/friends

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
 - 2. I undertake to refund the balance left, if any.
- 3. I undertake to purchase the bicycle within one month from the date of drawal of advance from the Treasury and furnish to the Head of my office a certificate giving full particulars of the bicycle purchased with the advance and the cash receipt for the amount actually paid for it.
- 4. 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 ease of non-fulfilment of any condition/terms of sanction rules/instructions issued from time to time by the

Separation of the Dockgradion of the Dockgradion of the Separation of the Separation

bus victions Designation:

Deptt./Office (in which employed)

Documents Attached:

2. The standard of the property of the property of the property of the standard of the standar

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

No. some mounty with the salance in and the salance of description of the salance with the
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 statisfied 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.
3. It is certified that the possession of bicycle by the official is in public interest.
3. It is certified that the possession of bicycle by the official is in public interest. 4. It is recommended that an advance of Rs.
(Rupees which is admissible under rule 10.23 of Punjab
Financial Rules Vol. I may be granted to this applicant. The amount of advance will be
recovered ininstalments @ of Rsmonthly and
in erest accured thereon in instalments. The recovery of advance will commence from, the first 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 applicants salary that after allowing him the carry home salary of 40 per cent the amount is well within his repaying capacity and that the entrie amount of the advance with interest accrued thereon, will be recovered from the applicant before his retirement.
6. It is certified that the original documents with appropriate stamp fee, where requried have been kept in the record of this office.
Cimatura
Signature Designation
Name of the Department

Viete Treasury

7.64. Grant of House Building Advance to Government employees.

It is to invite your attention to the subject noted above and to say that as per Rule 10.16 (vii) of Punjab Financial Rules Volume-I, a Government employee can hold/mortgage property for purposes of loan along with his father or son but he or she cannot similary hold/mortgage property for loan if such property is held by his/her mother or daughter. This is a discrimination on the basis of sex. In order to remove this discrimination the Government has decided to amend the provisions of Rule 10.16 (vii) and note 2 below rule 10.16 (iv) of the Punjab Financial Rules Volume-I to the effect that the words "father or son" wherever occuring may be substituted by the words "father, mother, son or daugher"

No. F.D.-Loans-SOI-94/24/9313 Dated 27th April, 1994

7.65. Grant of House Building Advance to Government employees—simplification of procedures.

the passes of the time of the second of the

It is to invite your attention to the subject noted above and to say that advance for the constructions of a house is granted/disbursed in two equal instalments as per instructions issued vide this Department letter No 1930-FD-Loans Cell-SOI/PF-31/91/7567 dated 19th April, 1991. In the case of grant of advances for the purchase of ready built house under the self Financing Schemes, etc., the loan amount is released in instalments as per schedule of payment given by the housing agency. The detailed scrutiny of the loan cases is done by the Finance Department when the case is received from the loan sanctioning authority for the first time. If the case is found in order it is admitted for earmarking of funds and first instalsment is released. The employee after completing the construction upto a certain level or in respect of housing agencies when the instalment falls due, request the Government for release of subsequent instalments. The case is again referred to the Finance department by the loan sanctioning authority for release of subsequent instalments. As a step towards similification of procedures the Government feels that the work relating to release of second/subsequent instalments can easily be transferred to the concerned loan sanctioning authority. This would save time and un-necessary paper work of the Finance Department. The Government has, therefore, decided to delegate the power of releasing the second/subsequent instalments (in the case of self financing schemes etc.) due in the same financial year to the loan sanctioning authority. The Finance Department (Loans Cell) would henceforth be releasing the amount of advance for the construction of house due for utilisation in the same financial year in one go for its further sanction/drawal by the loan sanctioning authority in two equal instalments or as per schedule of payment (in the case of Self Financing Schemes etc.) after observing all the necessary formalities required under the rules/instructions issued from time to time. For any lapse in this regard, the loan sanctioning authority will be solely responsible.

2 However, if the second/subsequent instalments are to be released in the subsequent financial year, the case will have to be referred to this department for its further earmarking of funds and for proper accounting and budgetary control.

- 3. The loan sanctioning authority should ensure before drawing the funds of the first instalment of advance from the Treasury, the necessary mortgage deed is executed by the Government employee taking the advance and that it has been duly registered and kept. in the safe custody.
- 4. This may be brought to the notice of all employees working under your control.

No. FD-Loans-SOI-94/31/9452 Dated 2nd May, 1994

7.66. Loans & Advances to the State Government employees

Your attention is invited to the Subject cited above. It has been brought to the notice of this department that the cases of Loans & Advances of the State Government employees are unduly delayed at various levels. The delay normally occurs at the level of the sponsoring authority and at the sanctioning level. It has also been reported that in some of the department, the loan cases are not processed and forwarded to the Finance Department in the Loan Cell, unless certain settlement is first arrived at. Some unscruplous element do not hesitate even to involve the authorities that are not directly concerned with suchcases. This is a sad State of affairs. This tendency among the Loan Processing/Sanctioning authoriets is required to be curbed.

- 2. As for as loan Cell is concerned, we have worked out a time scheduled which is for our internal guidance. According to this it needs about 12 days to finally dispose off the case from the date of receipt in the Loan Cell. This time schedule has been worked out keeping in view the large number of cases of the employees being received in the Loan Cell. It has accordingly been decided that in case the concerned department does not hear from us within 15 days from the date of receipt of the Loan case in the Loan Cell, the department/official concerned can enquire about his case from the Director Treasuries & Accounts or from Deputy Director (Loans) on any working day. This was necessary because the officials sometime are conveyed wrong information regarding time required to be taken by the Loan Cell.
- 3. It is felt that similar time schedule is required to be framed by the Administrative Department/Head of Deptt. If such time schedules are framed, it will not leave the discretion with the dealing hand to delay the cases, for whatever reason.
- 4. It has further been observed that most the cases which are received, are incomplete Either requisite documents are not attached or these documents are not properly completed and signed. This results in repeated back-refrences which in turn causes delay and avoidable harassment and inconvenience to the officials concerned. It is requested that the dealing hands should be advised to familiarise themselves with the procedure for completing the Loan cases. Attention is also invited to this department circular letter No.FD—Loans—SOI 94/Manual /10741 dated the 16th May, 1994 with which a booklet entitled LOANS AND ADVANCES TO Government Employees, as corrected upto 30th April, 1994, was sent to all the Heads of Department. This should be given vide publicity so that the officials are aware of the formalities required to be completed for cases of Loans & Advances. A register has been maintained departmentwise in the Loan Cell, where the deficiencies in Loan cases will be recorded. We shall be periodically sending

you the list of deficiency so that corrective measures can be taken to see that thes deficiencies do not occur in future. This will also help you in pinpointing the respons bility of the dealing hand (s) incharge of the branch, In case of persistent defaults yo may have to initiate disciplinary action for wilful negligence in the performance of duties.

No. FD-Loans-SOI-94/25/21008 Dated 28th September, 1994

7.67. Rate of interest to be charged on loans and Advaces to the Under-taking and to the employees of the State Government during the year 1994-95

It is to invite reference to this Departments circular letter issued vide No. 6/1 93-5FBII/6632, dated 23rd September, 1993 on the subject noted above and to sail that the Governor of Punjab has been pleased to decide that interest shall be charged or loans advanced or to be advanced by the State Government to the Public Undertaking including the Punjab State Electricity Board, the Punjab State cooperative Supply and Marketing Fedreation and the State Housing Development Board during the year 1994-9. at the following rates namely — (Interest rate)

(Percent per annum)

Public Undertakings

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

(i) Investment Loans Working Capital loans and Loan to

(Maximum maturity period five years)

II. Punjab State Electricity Board and Pepsu Road Transport Corporation

(i) Investment Loans

meet cash losses

(a) Punjab State Electricity Board

(b) Pepsu Road Transport Corpoation

(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 Trarsport 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 Istitutional 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 Government 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 1994-95 shall bear interest as follows:—
 - (a) For House Building

12.00% per annum

(b) For the purchase of vehicles other conveyance

12.00% per annum

- 3. It is clerified that the rate of Interest for the schematic loans to be advanced to the Public Undertakings will be determined by the Government keeping in view the nature and the objectives of the scheme concerned for which a separate sanction determiging the rates of interest applicable in each case will be issued.
- 4. The Governor of Punjab has also been pleased to decide that where repayments of principle and payment of interest are not made according to the prescribed time schedule, penal interest at the rate $3\frac{1}{2}\%$ 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, 1992 issued by the Directorate of Tresuries and Accounts, Punjab, Chandigarh.

Please acknowledge its receipt.

No. 6/2/94-5FB II/6874 dated 3rd October, 1994

7.68. Grant of house Building Advadce for construction of Houses.

Reference is invited to this Department circular letter No. 5198—FD—Loans Cell SAI—76/9812, dated 10th November, 1976, reiterated vide circular letter No. 838—(Loans Cell) SAI—78/950, dated 8th February, 1978 on the subject cited above. The decision of the Government to earmark 20% of the House Building loans for Scheduled Castes/Scheduled tribes and 5% for backward classes is inforce and the position already existing in the above, reffered circular letter of 1976 and 1978 is hereby reiterated. It should be brought to the notice of all concerned for compliance clarification (s) if issued contrary to above withdrawn/modified accordingly with immidiate effect.

No. FD-Loans-S.O.I.-94/P. 3/25930 Dated Chandigarh the 6th December, 1994

CHAPTER 9

DEAR NESS ALLOWANCE

9.87. Grant of Dearness Allowance to the employees of the Government of Punjab with effect from 1st January, 1993.

It is to refer to this Department's letter No. 3/2/92—FPI/172, dated 8th January, 1993, and to say that having regard to the decision of the Government of India, the Governor of Punjab is pleased to decide that the rates of Dearness Allowance payable to the employees of the Government of Punjab shall Stand modified with effect from the 1st January, 1993, as follows:—

Date from which payable	Pay Range	Rate of Dearness Allowances per mensem
1st January, 1993	Basic Pay up to Rs. 3,500 per mensem	92 per cent of pay
	Basic Pay above Rs. 3,500 per mensem and up to Rs. 6,000 per mensem	69 per cent of pay subject to a minimum of Rs. 3,220.
Des Containes in respect brief selection department bette reference liber in the	Basic Pay above Rs. 6,000 per mensem	59 per cent of pay subject to a minimum of Rs. 4,140.

- 2. The 'Pay' for the putpose of these orders shall be the 'Pay' as defined in Rule 2.44(a) of the Punjab Civil Services Rules, Volume I, Part I, which is commonly known as 'Basic Pay' Non Practising Allowances and Stagnation increments in respect of employees drawing pay in the Revised Scales of Pay as per Punjab Civil Services (Revised Pay) Rules 1988. In the case of employees who have not opted for the revised scales of pay but continue to draw pay in the pre-revised scales of pay, the 'Pay' for the purpose of these orders will include, in addition to 'Basic pay' the Dearness Allowance, Dearness Pay, ad hoc Dearness Allowance and interim Relief (wherever allowed) appropriate to that pay admissible under orders in existence on the 1st January, 1986. In terms of Punjab Government Notification No. 3/1/5/FCD/5988, dated 11th July, 1990 (published in Punjab Government Gazette (Extraordinary), dated the 31st July, 1990), the dearness allowance is not admissible on deputation allowance.
- 3. The payment on account of dearness allowance involving fraction of 50 paise or above may be rounded off to the next higher rupee and the fraction of less than 50 paise may be ignorned.
- 4. While incurring expenditure on account of the dearness allowance instalment sanctioned,—vide this letter, the instructions contained in this Department's circular letter No. 1/15/86—1FPI/23979, dated the 16th December, 1986, may be kept in view.
 - 5. These orders are also applicable to the work-charged employees.
- 6. These orders will not be applicable to the staff paid from contigencies, casual labour, staff employed on daily wages and those working on piece-rate system. These orders will also not be applicable to those employed on contract basis except where dearness allowance is admissible in terms of their contract. However, in so far as the payment of Dearness Allowance to the staff employed on 89 days temporary basis is

concerned, the departments are advised to allow such employees to purchase National Saving Certificates with the dearness allowance amount deduced from their salaries or National Saving Certificates may be purchased by the departments themselves on their behalf till such amout is not credited to their GPF accounts for want of allotment of regular General Provident Fund Accounts Nos. If there exist similar cases prior to the issue of these instructions, those may also be treated likewise.

- 7. As regards the employees of the Universities and privately-managed recognised Schools, Colleges and other Institions, attention is invited to this Department's Mamorandum No. 4/21/83—FEII, dated the 24th December, 1986.
- 8. The amount of Dearness Allowance for the period from 1st January, 1993, up to 30th June, 1993 in respect of all Government employees shall be credited to their General Provident Fund Accounts, that is the Additional Dearness Allowance due for payment from the 1st January, 1993 to the 30th June, 1993, would be drawn and credited in the General Provident Fund Accounts of the employees in July, 1993. Where any Government employee was, during the said period, not eligible to subscribe to the Provident Fund, the drawl of arrears of Dearness Allowance shall be deferred till the employee concerned becomes eligible to contribute to the Provident Fund and the Provident fund Account is opened in his/her name. In such a case, as and when the Provident Fund Account is opened and the amount of Dearness Allowance is credited there to interest will accure from the 1st July, 1993. The Government employees who have retired or had closed their General Provident Fund Accounts before the issue of the letter or who might close their accounts by the time the arrears are drawn, shall be paid the arrears of Dearness Allowance in cash in July, 1993.
- 9. The payment of Dearness Allowance in cash to the employees shall commence with effect from the 1st July, 1993 that is in the pay bills for the month of July, 1993, payable in the same month. Ready Reckoner showing the amount of Dearness Allowance payable with effect from the 1st January, 1993 onwards in terms of these orders is appended (at Appendices I, II)

No. 3/2/93-FPI/5183 Dated2nd July, 1993

APPENDIX-I

Ready Reckoner showing the amount of Dearness Allowance admissible with effect from the 1st January, 1993 to the employed in respect of pay in the revised scales under the Punjab Civil Services (Revised Pay) Rules 1988.

Pay	Dearness Allowance payable w.e.f. 1st January, 1993 (per mensem)	Total (Col. 1+Col.2)
1	2	3
Rs.	Rs.	Rs.
770	708	1478
800	736	1536
830	764	1594
860	791	1651
890	819	1709
920	846	1766
950	874	1824
985	906	1891
1020	938	1958
1055	971	2026
1090	1003	2093
1125	1035	2160
1160	1067	2227
1200	1104	2304
1240	1141	2381
1280	1178	2458
1320	1214	2534
1365	1256	2621
1410	1297	2707
1455	1339	2794
1500	1380	2880
1550	1426	2976
1600	1472	3072
1650	1518	3168
1700	1564	3264
1750	1610	3360
1800	1656	3456
1850	1702	3552
1900	1748	3648
1950	1794	3774
2000	1840	3840
2060	1895	3955
2130	1960	4090
2200	2024	4224
2270	2088	4358
2340	2153	4493
2410	2217	4627

1	2	3
Rs.	Rs.	Rs.
2480	2282	4762
2550	2346	4896
2625	2415	5040
2700	2484	51 4
2775	2553	5328
2850	2622	5472
2925	2691	5616
3000	2760	5760
3100	2852	5952
3200	2944	6144
3300	3036	6336
3400	312 ?	6528
3500	3220	6720
3600	3220	6820
3700	3220	6920
3:00	3220	7020
3900	3220	7120
4000	3220	7220
4125	3220	7345
4250	3220	7470
4375	3220	7595
4500	3220	7720
4625	3220	7845
4750	3278	8028
4975	3364	£239
5000	3450	£450
5150	3554	8704
5300	3657	8957
5450	3761	9211
5600	3864	9464
5750	3968	9718
5900	4071	9971
6100	4140	10240
6300	4140	10440
6500	4140	10640
6700	4140	10840

Note:—Dearness Allowance on Additional Pay as shown in the table issued—vide Finance Department letter No. 1/155/92-F.P.I./8186, dated 24th December, 1992, is admissible as per Annexure—II

APPENDIX-II

Ready Reckoner showing the amount of Dearness Ailowance admissible with effect from the 1st January, 1993 to employees in respect of Pay in the revised scales under the Punjab Civil Services Revised Pao Rules, 1988.

Pay	Dearness Allowance payable w.e.f. 1st January, 1993 (per mensem)	Total (Col.1+Col. 2)
1	2	3
Rs.	Rs.	Rs.
5	5.00	10.00
10	9.00	19.00
15	14.00	29.00
20	18.00	38.00
25	23.00	48.00
30	28.00	58.00
35	32.00	67.00
40	37.00	77.00
45	41.00	86.00
50	46.00	96.00
55	51.00	106.00
60	55.00	115.00

9.88 Grant of Dearness Allowance to the employees of the Government of Punjab with effect from the 1st July, 1993.

It is to refer to this Department's letter No. 3/2/93-FP1/5183, dated 2nd July, 1993, and to say that having regard to the decision of the Government of India, the Governor of Punjab is pleased to decide that the rates of Dearness Allowance payable to the employees of the Government of Punjab shall stand modified with effect from the 1st July, 1993, as follows:—

Date from which payable	Pay Range	Rate of Dearness Allowance per mensen
1st July, 1993	Basic Pay up to Rs. 3,500 per mensem	97 percent of pay
	Basic Pay above Rs. 3,500 per mensen and up to Rs. 6,000 per mensen	73 per cent of pay subject to a minimum of Rs3.3 95
	Basic Pay above Rs. 6,000 per mensen	63 per cent of pay subject to a minimum of Rs. 4,380

- 2. The 'Pay' for the purpose of these orders shall be the 'Pay' as defined in Rule 2.44(a) of the Punjab Civil Services Rules, Volume I, Part I, which is commonly know as 'Basic Pay' Non-Practsing Allowance and stagnation increments in respect of employees drawing pay in the Revised Scales of Pay as per Punjab Civil Services (Revised Pay) Rules, 1988. Inthe case of employees who have not opted for the revised scales of pay but continue to draw pay in the pre-revised scales of pay, the 'Pay' for the purpose of these orders will include, in addition to 'Basic Pay', the Dearness Allowance, Dearness Pay ad hoc Dearness Allowance and Interim Relief (wherever allowed) appropriate to that pay admissible under orders in existence on the 1st January, 1986. In terms of Punjab Government Notification No. 3/1/5/FCD/5988, dated 11th July, 1990 [published in Punjab Government Gazette (Extraordinary), dated the 31st July, 1990], the dearness allowance is not admissible on deputation allowance.
- 3. The payment on account of dearness allowance involving fraction of 50 paise or above may be rounded off to the next higher rupee and the fraction of less than 50 paise may be ignored.
- 4. While incurring expenditure on account of the dearness allowance instalment sanctioned, *vide* this letter, the instructions contained in this Department's circular letter No. 1/15/86-1FP1 23979, dated the 16th December, 1986. may be kept in view.
 - 5. These orders are also applicable to the work charged employees.
- 6. These orders will not be applicable to the staff paid from contingencies, casul labour, staff employed on daily wages and those working on piece-rate system. These orders will also not be applicable to those employed on contract basis except where dearness allowance is admissible in terms of their contract.
- 7. As regards the employees of the Universities and privately-managed recognised Schools, Colleges and other Institutions, attention is invited to this Department's Memorandum No. 4/21/83-FEII, dated the 24th December, 1986.

- 8. The amount of Dearness Allowance for the period from 1st July, 1993, up to the 31st December. 1993 in respect of all Government employees shall be credited to their General Provident Fund Accounts that is the Additional Dearness Allowance due for payment from the 1st July, 1993 to the 31st December, 19993, would be drawn and credited in the General Provident Fund Accounts of the employees, in January, 1994. Where any Government employee was, during the said period, not eligible to subscribe to the Provident Fund, the drawal of arrears of Dearness Allowance shall be deferred till the employee concerned becomes eligible to contribute to the Provident Fund and the Provident Fund Account is opened in his/her name. In such a case, as and when the Provident Fund Account is opened and the amount of Dearness Allowance is credited thereto, interst will accrue from the 1st January, 1994. The Government employee who have retired or had closed their General Provident Fund Accounts before the issue of this letter or who might close their accounts by the time the arrears are drawn, shall be paid the arrears of Dearness Allowance in cash in January, 1994.
- 9. The payment of Dearness Allowance in cash to the employees shall commence with effect from the 1st January, 1994 that is in the pay bills for the month of January, 1994, payable in the same month. Ready Reckoner showing the amount of Dearness Allowance payble with effect from the 1st July, 1993 onwards in terms of these orders is appended (at Appendices I, II).

No. 3/4/93-FPI/8321 Dated 21st December, 1993

APPENDIX I

Ready Reckoner showing the amount of Dearness Allowance admissible with effect from 1st July, 1993 to the employees in respect of pay in the revised scales under the Punjab Civil Services (Revised Pay) Rules, 1988.

Pay	Dearness Allowance payable w. e. f. 1st July, 1993 (per mensem)	Total (Col. 1+Col. 2)
1	2	3
Rs.	Rs.	Rs.
770	747	1,517
800	776	1,576
830	805	1,635
860	834	1;694
890	863	1,753
920	892	1,812
950	922	1,872
985	955	1,940
1,020	989	2,009
1,055	1,023	2,078
1,090	1057	2,147
1,125	1,091	2,216
1,160	1,125	2,285
1,200	1.164	2,364
1,240	1,203	2,443
1,280	1,242	2.522
1,320	1,280	2,600
1,365	1,324	2,689
1,410	1,368	2,778
1,455	1,411	2,866
1,500	1,455	2,955
1,550	1,505	3,054
1,600	1,552	3,152
1,650	1,601	3,251
1,700	1,649	3,349
1,750	1,698	3,448
1,800	1,746	35,46
1,850	1.795	3,645
1,900	1,843	3,743
1,950	1,892	3,842
2,000	1940	3,940
2,060	1,998	4,058
2,130	2,066	4,196

Rs.	rational Rs. mayor an approblim	Rs.
2.200	2,134 8881 3513 0056 1	4,334
2,270	2,202	4,472
2,340	2,270	4,610
2,410	2,338	4,748
2,480	2,406	4,886
2,550	2,474	5,024
2,625	2,546	5,171
2,700	2,619	53,19
2,775	2,692	5,467
2.850	2765	5,615
2,925	2,837	5762
3,000	2,910	5,910
3,100	3,007	6,107
3,200	3,104	6,304
3,300	3,201	6,501
3,400	3,298	6,698
3,500	3,395	6895
3,600	3,395	6995
3,700	3,395	7,095
3,800	3,395	7,195
3,900	3,395	7,295
4,000	3,395	7,395
4,125	3,395	7,520
4,250	3,395	7,645
4,375	2205	7,770
4,500	3,395	7,895
4,625		ang 190 ka aldi 8,020
4,750	3,468	8,218
4,875	3,559	8,434
5,000	3,650	8,650
5,150	3,760	8,910
5,300	3,869	9,169
5,450	3,979	9,429
5,600	4,088	9,688
5,750	4,198	9,948
5,900	4,307	10,207
6,100	4,380	10,480
6.300	4,380	10,680
6,500	4,380	10,880

APPENDIX II

Ready Reekoner showing the amount of Dearness Allowonce admissible with effect from the 1st July, 1993 to employees in respect of pay in the revised scales under the Punjab Civil Services (Revised Pay) Rule, 1988.

Pay	Dearness Allowance payable w. e. f. 1st	Total (Col. 1+Col. 2)
	July, 1993	(001. 1+001. 2)
	(per mensem)	
1	2	23.5
Rs.	Rs.	Rs.
	RS.	RS.
5	5.00	10.00
10	10.00	20.00
15	15.00	30.00
20	19.00	39.00
25	24.00	49.00
30	29.00	59.00
35	34.00	69.00
40	39.00	79.00
45	44.00	89.00
50	49.00	99.00
55	53.00	103.00
60	58.00	118.00

Note:—Dearness Allowance on Additional Pay as shown in the table issued vide Finance Department letter No. I/15/92-F. P. I./8186, dated 24th December, 1992. is admissible as per Annexure-II

9.89. Grant of Dearness Allowance to the employees of the Government of Punjab with effect from 1st January, 1994.

It is to refer to this Department's letter No. 3/4/93-FPI/8321, dated 21st December, 1993, and to say that having regard to the decision of the Government of India, the Governor of Punjab is pleased to decide that the rates of Dearness Allowance payble to the employees of the Government of Punjab shall stand modified with effect from the 1st January, 1994, as follows:—

Dated from which payable	Pay Range	Rate of Dearness Allowance per mensem
Ist January, 1994	Basic Pay up to Rs. 3,500 per mensem	104 per cent of pay.
nd of Dearness Amousance is 4. The Government simployees and Accounts before the esset the arroses are design, shall	Basic Pay above Rs. 3,500 per mensem and up to Rs. 6,000 per mensem	78 per cent of pay subject to a minimum of Rs. 3,640 P.M.
99.1 Carloward payable with effect	Basic Pay above Rs. 6,000 per mensem	

- 2. The 'Pay' for the purpose of these orders shall be the 'Pay' as defined in Rule 2.44 (a) of the Punjab Civil Service Rules, Volume I, Part I, which is commonly known as 'Basic Pay', Non-Practising Allowance and stagnation increments in respect of employees drawing pay in the Revised Scales of pay as per Punjab Civil Services (Revised Pay) rules 1988. In the case of employees who have not opted for the revised scale of pay but continue to draw pay in the pre-revised scale of pay, the 'Pay' for the purpose of these orders will include, in addition to 'Basic Pay', the Dearness Allowance, Dearness Pay, ad hoc Dearness Allowance and Interim Relief (wherever allowed) appropriate to that pay admissible under orders in existence on the 1st January, 1986. In terms of Punjab Government Notification No. 3/1/5FCD/5988, datedst 11th July, 1990 [published in Punjab Government Gazette (Extraordinary), dated the 31st July, 1990] the dearness allowance is not admissible on deputation allowance.
- 3. The payment on account of dearness allowance involving fraction of 50 paise or above may be rounded off to the next higher rupee and the frection of less than 50 paise may be ignored.
- 4. While incurring expenditure on account of the dearness allowance instalment sanctioned vide this letter, the instructions contained in this Department's circular letter No. 1/15/86-IFPI/23979, dated the 16th December, 1986, may be kept in view.
 - 5. These orders are also applicable to the work-charged employees.
- 6. These orders will not be applicable to the staff paid from contingencies, casual labour, staff employed on daily wages and those working on piece-rate system. These orders will also not be applicable to those employed on contract basis except where dearness allowance is admissible in terms of their contract. However, in so far as the payment of Dearness Allowance to the staff employed on 89 days temporary basis is concerned, the departments are advised to allow such employees to purchase National Saving Certificates with the dearness allowance amount deducted from their

salaries or National Saving Certificates may be purchased by the department themselves on their behalf till such amount is not credited to their General Provident Fund accounts for want of allotment of regular General Provident Fund Accounts Nos. If there exist similar cases prior to the issue of these instructions, those may also be treated likewise.

- 7. As regards the employees of the Universities and privately-managed recognised Schools. Colleges and other Institutions, attention is invited to this Department's Memorandum No. 4/21/83-FEII, dated the 24th December, 1986.
- 8. The amount of Dearness Allowance for the period from 1st January, 1994, up the 31st March, 1994 in respect of all Government employees shall be credited to their General Provident Fund Accounts that is the Additional Dearness Allowance due for payment from the 1st January, 1994 to the 31st March, 1994, would be drawn and credited in the General Provident Fund Accounts of the employees, in June, 1994. Where any Government employee was during the said period, not eligible to subscribe to the Provident Fund, the drawal of arrears of Dearness Allowance shall be deferred till the employee concerned becomes eligible to contribute to the Provident Fund and the Provident Fund Account is opened in his/her name. In such a case, as and when the Provident Fund Account is opened and the amount of Dearness Allowance is credited thereto, interest will account from the 1st June, 1994. The Government employees who have retired or had closed their General Provident Fund Accounts before the issue of this letter or who might close their accounts by the time the arrears are drawn, shall be paid the arrears of Dearness Allowance in case in June, 1994.
- 9. Ready Reckoner showing the amount of Dearness Allowance payable with effect from the 1st January, 1994 onwards in terms of these orders is appended (at Appendices I, II).

as the margan of Deatness Allowance to the staff emproved cel strength temporary basis in purchase the purchase the purchase the purchase that the Santa Cornicates with the degrees allowance and it deflaces from their

No. 3/5/93—IFPI/4179 Dated 9th June, 1994.

APPENDIX I

Ready Reckoner showing the amount of Dearness Allowance admissible with effect from 1st January, 1994 to the employees in respect of pay in the revised scales under the Punjab Civil Services (Revised Pay) Rules, 1988.

Pay	Dearness Allowance payable w. e. f. 1st January 1994 (per mensem)	Total (Col. 1+Col. 2)
1	2	3
Rs,	Rs.	Rs.
770	801	1,571
800	832	1,632
830	863	1,693
860	894	1,754
890	926	1,816
920	957	1,877
950	988	1,938
985	1,024	2,009
1,020	1,061	2,081
1,055	1,097	2,152
1,090	1,134	2,224
1,125	1,170	2,295
1,160	1,206	2,366
1,200	1,248	2,448
1,240	1,290	2,530
1,280	1,331	2,611
1,320	1,373	2,693
1,365	1,420	2,785
1,410	1,466	2,876
1,455	1,513	2,968
1,500	1,560	3,060
1,550	1,612	3,162
1,600	1,664	3,264
1,650	1,716	3,366
1,700	1,768	3,468
1,750	1,820	3,570
1,800	1,872	3,672
1,850	1,924	3,774
1,900	1,976	3,876
1,950	2 028	3,978
2,000	2,080	
2,060	2,142	4,202
2,130	2,215	4,345
2,200	2,288	4,488

1	2 10 2 10 2 10 2 2 2 2 2 2 2 2 2 2 2 2 2	391201
Rs.	Rs. A Symptomic will	Rs.
2,270	2,361	4,631
2,340	2,434	4,774
2,410	2,506	4,916
2,480	2,579	5,059
2,550	2,652	5,202
2,625	2,730	5,355
2,700	2,808	5,508
2,775	2,886	5,661
2,850	2,964	5,814
2,925	3,042	5,967
3,000	3,120	6,120
3,100	3,224	6,324
3,200	3,328	6,528
3,300	3,432	6,732
3,400	3,536	6,936
3,500	3,640	7,140
3,600	3,640	7,240
3,700	3,640	7,340
3,800	3,640	7,440
3,900	3,600	7,540
4,000	3.640	7,640
4,125	3,640	7,765
4,250	3,640	7,890
4,375	3,640	8,015
4,500	3,640	8,140
4,625	3,640	8,265
4,750	3,705	8,455
4,875	3,803	8,678
5,000	3,900	8,900
5,150	4,017	9,167
5,300	4,134	9,434
5,450	4,251	9,701
5,600	4,368 4,485	9,968 10,235
5,750	4,602	10,502
5,900		
6,100	4,680	1,0780
6,300	4,680	10,980
6,500	4,680	11,180
6,700	4,680	11,380

Note:—Dearness Allowance on Additional Pay as shown in the table issued,—vide Finance Department letter No. 1/155/92-FP 1/8186, dated 24th December, 1992 is admissible as per Annexure II.

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APPENDIX II

Ready Reckoner showing the amount of Dearness Allowance admissible with effect from the 1st January, 1994, to employees in respect of pay in the revised scales under the Punjab Civil Service (Revised Pay) Rules, 1988.

Pay	Dearness Allowance payable w. e. f. 1st January 1994 (per mensem)	Total (Col. I+Col. 2)
1 Let yer yen of pay	2	3 Type days
Rs.	Rs.	Rs.
1 6 54 30 managers of	5,00	10.00
10	10.00	20.00
15	16.00	31.00
20	21.00	41.00
25	26.00	51.00
30		61.00
35	36.00	71.00
40	42.00	82.00
the day of the said the said the	47.00	92.00
50	52.00	102.00
50	57.00	112.00
60 E. Same of the second	62.00	122.00

I.D. No. 3/5/93-1FP1/

dated Chandigarh, the 9th June, 1994.

9.90. Grant of Dearness Allowance to the employees of the Government of Punjab with effect from 1st July, 1994.

It is to refer to this Department's letter No. 3/5/93-1FP1/4179, dated 9th June 94 and to say that having regard to the decision of the Government of India, the Governor of Punjab is pleased to decide that the rates of Dearness Allowance payable to the employees of the Government of Punjab shall stand modified with effect from the 1st July, 1994, as follows:—

Date from which	Pay Range	Rate of Dearnes	
payable	Language and the second second second second	Allowance per mensem	
1st 1uly, 1994	Basic Pay up to Rs. 3,500 per mensem	114 per cent of pay	
	Basic Pay above Rs. 3,500 per mensem and up to	85 per cent of pay subject to a minimum of Rs. 3,990	
20.00	Rs. 6,000 per mensem	Ot .	
00.18 19.50 00.14	Basic Pay above Rs. 6,000 per mensem	74 per cent of pay subject to a minimum of Rs. 5,100	

- 2. The 'Pay' for purpose of these orders shall be the 'Pay' as defined in Rule 2.44(a) of the Punjab Civil Services Rules, Volume I, Part I, which is commonly known as Basic Pay', Non-Practistng Allowance and stagnation increments in respect of employees drawing pay in the Revised Scales of Pay as per Punjab Civil Services (Revised Pay) Rule, 1988. In the case of employees who have not opted for the revised scales of pay but continue to draw pay in the pre-revised scales of pay, the 'Pay' for the purpose of hese orders will include, in addition to 'Basic Pay', the Dearness Allowance, Dearness pay, ad hoc Dearness Allowance and Interim relief (wherever allowed) appropriate to that pay admissible under order in existence on the 1st January, 1986. In terms of Punjab Government notification No. 3/1/5/FCD/5988, dated 11th July, 1990 [Published in Punjab Government Gazette (Extraordinary), dated the 31st July 1990], the dearness allowance is not admissible on deputation allowance.
- 3. The payment on account of dearness allowance involving fraction of 50 paise or above may be rounded off to the next higher rupee and the fraction of 1ess than 50 paise may be ignored.
- 4. While incurring expenditure on account of the dearness allowance instalment sanctioned.—vide this letter the instructions contained in this Department's circular letter No. 1/15/86-1FPI/23979, dated the 16th December, 1986 may be kept in view.
 - 5. These orders are also applicable to the work-charged employees.
- 6. These orders will not be applicable to the staff paid from contingencies, casual labour, staff employed on daily wages and those warking on piece-rate system. These orders will also not be applicable to those employed on contract basis except where dearness allowance is admissible in terms of their contract. However, in so far as the payment of Dearness Allowance to the staff employees on 89 days temporary basis is concerned, the departments are advised to allow such employees to purchase National Saving Certificates with the dearness allowance amount deducted from their salaries or National Saving Certificates may be purchased by the departments themselves on their

behalf till such amount is not credited to their GPF accounts for want of allotment of regular General Provident Fund Accounts Nos. If there exist similar cases prior to the issue of these instruction, those may also be treated likewise.

- 7. As regards the employees of the Universities and privately-managed recognised Schools, Colleges and other Institutions attention is invited to this Department's Memorandum No. 4/21/83-FEII, dated the 24th December, 1986.
- 8. The amount of Dearness Allowance for the period from 1st July, 1994. up to 31st December, 1994, in respect of all Government employees shall be credited to their General Provident Fund Accounts, that is, the Additional Dearness Allowance due for payment from the 1st July, 1994 to the 31st December, 1994, would be drawn and credited in the General Provident Fund Accounts of the employees, in January, 1995. Where any Government employee was, during the said period, not eligible to subscribe to the Provident Fund, the drawal of arrears of Dearness Allowance shall be deferred till the employee concerned becomes eligible to contribute to the Provident Fund and the Provident Fund Account is opened in his/her name. In such a case, as and when the Provident Fund Account is opened and the amount of Dearness Allowance is credited thereto, interest will accrue from the 1st January, 1995. The Government employees who have retired or had closed their General Provident Fund Accounts before the issue of this letter or who might close their accounts by the time the arrears are drawn, shall be paid the arrears of Dearness Allowance in cash in January, 1995.
- 9. The payment of Dearness Allowance in cash to the employees shall commence with effect from the 1st January, 1995, that is, in the pay bills for the month of January, 1995, payable in the same month. Ready Reckoner showing the amount of Dearness Allowance payable with effect from the 1st July, 1994, onwards in the terms of these orders is appended (at Appendices I, II)

No. 3/2/94—1FPI/7905 Dated—25-11-1994.