

24. XI. 97

24. XI. 97

For Official use

ਸ਼੍ਰੀ. ਸਿੰਘ - 4, ਮਿਲੀ ਸਰਕਾਰ 303 ਪੰਜਾਬ



ELEVENTH SUPPLEMENT TO THE
MANUAL OF INSTRUCTIONS
OF
DEPARTMENT OF FINANCE
(1984 Edition)

(From 1st April, 1995 to 31st March, 1996)

Printed at :
Government Press, U.T., Chandigarh.



**ELEVENTH SUPPLEMENT TO THE
MANUAL OF INSTRUCTIONS
OF
DEPARTMENT OF FINANCE
(1984 Edition)**

(From 1st April, 1995 to 31st March, 1996)

Authorised to Issue
MANJIT SINGH
P.C.S.
Joint Secretary Finance (M)

TABLE OF CONTENTS

<i>No. of Chapter</i>	<i>Subject</i>	<i>Para No.</i>	<i>Page No.</i>
Chapter 1	General Function of Department of Finance	1.69 to 1.73	1—6
Chapter 6	General Provident Fund	6.139 to 6.141	7—8
Chapter 7	Loans and Advances	7.71 to 7.87	9—46
Chapter 9	Dearness Allowance	9.91 to 9.94	47—59
Chapter 11	House Rent Allowance	11.45 to 11.49	60—78
Chapter 13	Pension	13.161 to 13.166	79—123
Chapter 14	Pay, Special Pay, Honorarium joining time and Allowance	14.96 to 14.98	124—126
Chapter 20	Miscellaneous	20.113 to 20.115	127—128
Chapter 22	Group Insurance	22.78 to 22.80	129—137

Chapter Numbers of the original (Manual of the Department of Finance, 1984 edition) para continued from the 1984 edition and the first, second, third, fourth, fifth, sixth, seventh, eighth, ninth and tenth supplement 1985, 1986, 1987, 1988, 1989, 1990, 1991, 1992, 1993 and 1994 to 1995.

**MANUAL OF INSTRUCTIONS OF THE DEPARTMENT OF FINANCE
INDEX (DATEWISE)**

Date	No. of Instructions	Page No.	Subject	Page No.
16.2.95	3/1/93-3FBII/ 1369	1.69	Budget Estimates- Reappropriations- Supple-mentary Estimates and Excess Grants.	1
3.4.95	9/4/95-4 ਵਿ. ਪ੍ਰ. 3/3269	6.139	ਜੀ.ਪੀ. ਫੰਡ ਦੀ ਨਾਰਮਲ ਸਬਸਕਰਿਪਸ਼ਨ ਤੋਂ ਇਲਾਵਾ ਜਮ੍ਹਾ ਕਰਵਾਈ ਗਈ ਰਾਸ਼ੀ ਤੇ ਵਿਆਜ ਨਾ ਦੇਣ ਬਾਰੇ ।	7
27.4.95	FD-Loans-SOI- 95/10507	7.71	House Building Advance Revising the admissibility limits	9
4.5.95	FD-Loans-SOI- 95/8878	7.72	Grant of advance for the purchase of Time Share within the overall entitle- ment of House Building Advance.	10--17
5.5.95	73281- ਵਿ. ਵਿ. ਕਰਜਾ- ਕਮ/7/95/11490	7.73	ਸਾਲ 1995-96 ਵਿੱਚ ਦਰਜਾ-5 ਕਰਮਚੀਆਂ ਨੂੰ ਕਣਕ ਦੀ ਖਰੀਦ ਲਈ ਕਰਜ਼ਾ ।	17-18
15.5.95	FD-Loans-SOI- 95/12222	7.74	Grant of advance for the purchase of Computer system to the State Govern- ment employees.	20--25
5.6.95	9/4/95-4 ਵਿ. ਪ੍ਰ. 3/4515	6.140	ਜੀ.ਪੀ. ਫੰਡ ਦੀ ਨਾਰਮਲ ਸਬਸਕਰਿਪਸ਼ਨ ਤੋਂ ਇਲਾਵਾ ਜਮ੍ਹਾ ਕਰਵਾਈ ਗਈ ਰਾਸ਼ੀ ਤੇ ਵਿਆਜ ਨਾ ਦੇਣ ਬਾਰੇ ਸਪਸ਼ਟੀਕਰਨ ।	7-8

Date	No. of Instructions	Page No.	Subject	Page No.
7.6.95	6/1/95-IFPI/4593	9.91	Grnat of Interim Relief to Punjab Government employees.	47
13.6.95	FD-Loans-SOI-95/15488	7.75	House Building Advance Revising the admissibility limits.	26
15.6.95	FD-Loans-SOI-95/15545	7.76	Procedure for calculation of interest on Loans Advances granted to the State Government employees.	26-27
19.6.95	7/8/95-5FBI/4797-99	1.70	Strategy for financial management in 1995-96.	1-2
20.6.95	7/4/94-5FBI/4823	1.71	Regarding the flow of expenditure during the financial year 1995-96.	2
26.6.95	2/2/95-2FBI/4901	1.72	Implementation of Plan Scheme-Financial clearance by the Department of Finance during 1995-96.	3-4
28.6.95	FD-Loans-SOI-95/16965	7.77	House Building Advance revising the admissibility limits	27--31
4.7.95	1/46/94-IFPIII/5060	13.161	Grnat of Interim Relief to the Punjab Government pensioners/Family pensioners.	79
5.7.95	11891-ਵਿ.ਵਿ. ਕਰਜਾ-ਭਅ II/7/ 95/20957	7.78	ਸਾਲ 1995-96 ਵਿੱਚ ਦਰਜਾ-4 ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਕਣਕ ਦੀ ਖਰੀਦ ਲਈ ਕਰਜ਼ਾ।	32
14.7.95	11/1/94-FPII/5231	20.113	Change in the Date of Birth of Government employees.	127

Date	No. of Instructions	Page No.	Subject	Page No.
20.7.95	FD-Loans-SOI- 95/23159	7.79	House Building Advance Revising the admissibility limit.	32
17.8.95	3/2/94-IFPI/ 5854	9.92	Grant to Dearness Allowance to the employees of the Government of Punjab with effect from 1st January, 1995.	47--52
23.8.95	16/66/84- IFPIII/5976	13.162	Grant of Dearness Relief to the pensioners/family pensioners of the Government of Punjab.	80--99
24.8.95	7/27/91-FPI/ 6036	11.45	Civil Writ Petitions No. 6096 of 1994 decided on 10th April, 1995 and 3789 of 1995 decided on 19th January, 1995 House Rent Allowance in lieu of Rent free accommodation.	60--62
24.8.95	6/33/94-FPII/ 6040	14.96	Fixation of pay of family pensioners on their employment under the State Government.	124
30.8.95	6/2/95-5FBII/ 6196-97	6.141	Rate of Interest on deposits in the Punjab General Provident Fund and the Punjab Contributory Provident Fund for the Financial year of 1995-96	8

Date	No. of Instructions	Page No.	Subject	Page No.
5.9.95	FD-Loans-SOI/ 95/25992	7.80	Grant of advance for the purchase of Time share within the overall entitlement of House Building Advance.	32-33
12.9.95	FD-Loans-SOI- 95/26286	7.81	Maintenance of Accounts of Loan and advances of employee of the Punjab Government (including All India Services Officers).	33-34
14.9.95	2/174/91-IFPI/ 6407	20.114	Instructions which are to be observed before filing up of the posts of junior Additors and contemplating the proposals of creation of posts of as such.	127
15.9.95	7/27/91-2FPI/ 6491	11.46	Civil Writ petition No. 6096 of 1994 decided on 19.4.95 and 3789 of 1995 decided on 19.1.95 House Rent Allowance in lieu of Rent free accommodation.	63
10.10.95	11/1/91-FPII/ 6938	20.115	Change in the date of Birth of Punjab Government employees suspension of instructions thereof.	128
18.10.95	6/1/95-5FB-II/ 7100	7.82	Rate of interest to be charged on loans and advances to the undertakings and to the employees of the Punjab Government during the year 1995-96.	34--36

Date	No. of Instructions	Page No.	Subject	Page No.
26.10.95	1/74/90-IFPIII/ 7273	13.163	Counting of ad hoc service for pensionary benefits only.	100
8.11.95	2/3/94-3FPII/ 7491	14.97	Maternity leave on account of miscarriage/obortion under rule 8.127 and 8.137-A of Punjab CSR Vol. I, Part-I modification in the period of admissibility consideration of.	124-125
9.11.95	3/2/94-IFPI/ 7562	9.93	Grant of Dearness Allowance to the employees of the Government of Punjab w.e.f. 1st July, 1995.	53--58
14.11.95	16/66/84-IFPIII/ 7637	13.164	Grant of Dearness Relief to the Pensioners/Family Pensioners of the Government of Punjab.	101--121
24.11.95	1/32/95-IFPIII/ 7921	13.165	Expeditious disposal of pension cases.	122
4.12.95	FD-Loans-SOI- P-10(2)/95/32900	7.83	Increase in the admissibility limit of advance for the purchase of cars to State Government employees.	36
11.12.95	FD-Loans-SOI- P-10(2)95/33604	7.84	Increase in the admissibility limits of advance for the purchase of cars to State Government employees.	36-37
12.12.96	FD-Loans-SOI-T.S 95/33623	7.85	Grant of Advance for the purchase of Time Share within overall entitlement of House Building Advance.	37

Date	No. of Instructions	Page No.	Subject	Page No.
18.12.95	4/13/95-FPI/ 9436	11.47	Civil Writ Petition No. 6096 of 1994 and 3789 of 1995 House Rent Allowance and House Rent Allowance in lieu of Rent Free Accommodation.	63--78
2.196	3/2/95-3FBI/ 67-70	1.73	Issue of re-appropriation orders.	4--6
4.196	FD-Loans-SOI- P-10(2)95/73	7.86	Increase in the admissibility limit of advance for the purchase of cars to State Government employees.	37
12.1.96	6/1/95-IFPI/ 335	9.94	Grant of Interim Relief to the Punjab Government Employees.	59
15.1.96	2/37/95.3ਵਿ.ਪ੍ਰ. 4/20	22.78	ਸਮੂਹਿਕ ਬੀਮਾਂ ਸਕੀਮ ਅਧੀਨ ਬਚੱਤ ਫੰਡ ਦੇ ਲਾਭਾਂ ਦੀ ਸਾਰਨੀ (ਟੇਬਲ) ਭੇਜਣ ਬਾਰੇ ਸਾਲ 1996--98	129
2.2.96	4/4/94-FPI/ 1218-22	11.48	Civil Writ Petition No. 6096 of 1994, 3789 of 1995 and other Civil Writ petition-House Rent Allowance in lieu of Rent Free Accommodation.	78
2.2.96	4/13/95-FPI/ 1246	11.49	House Rent Allowance and House Rent Allowance in lieu of Rent Free Accommodation-Stay regarding recovery of over- payment.	78
1.3.96	FD-Loans-SOI- 95/4994	7.87	Grant of advance for the purchase of Computer System to the State Government Employees.	38-46

Date	No. of Instructions	Page No.	Subject	Page No.
15.3.96	2/16/96-3 ਵਿ.ਪ੍ਰ. 4/113	22.79	ਪੰਜਾਬ ਰਾਜ ਸਰਕਾਰੀ ਕਰਮਚਾਰੀ ਸਮੂਹਿਕ ਬੀਮਾ ਸਕੀਮ 1982 ਦੇ ਖਾਤੇਦਾਰ (ਸਬਸਕਰਿਪਸ਼ਨ) ਨੂੰ ਸਾਲਾਨਾ ਸਟੇਟਮੈਂਟ ਜਾਰੀ ਕਰਨ ਅਤੇ ਲੇਖੇ ਮੁਕੰਮਲ ਕਰਨ ਬਾਰੇ ।	129-130
21.3.96	2/37/95-3 ਵਿ.ਪ੍ਰ. 4/22--25	22.80	ਪੰਜਾਬ ਸਰਕਾਰ ਕਰਮਚਾਰੀ ਸਮੂਹਿਕ ਬੀਮਾ ਸਕੀਮ 1982 ਬਚਤ ਫੰਡ ਦੇ ਲਾਭਾਂ ਦੀ ਸਾਰਨੀ (ਟੇਬਲ) ਸਾਲ 1996--98	130--137
25.3.96	3/40/95-3FP111/ 2611	13.166	Expeditious disposal of pension cases.	122-123
<u>25.3.96</u> 76	6/16/96-IFP11/ 2659	14.98	Fixation of pay of re-employed Ex- servicemen pensioners and admissibility of Dearness Allowance etc.	125-126

CHAPTER 1

GENERAL FUNCTION OF DEPARTMENT OF FINANCE

1.69 In the Punjab Budget Manual, in Chapter 14 Expenditure not provided for in the Budget Estimates-Re-Appropriations-Supplementary Estimates and Excess Grants, under paragraph 14.9B for proviso the following shall be substituted namely :--

"Provided that where the work of an Administrative Department is divided into more than one Administrative Secretaries, each Secretary shall be competent to issue re-appropriation order in respect of Major Heads under his control subject to the condition, that overall savings in the demand shall not be utilised except with the prior approval of the Department of Finance".

No. 3/1/93-3FBII/1369, dated the 16th February, 1995.

1.70 Strategy for financial management in 1995-96.

All the Financial Commissioners/Principal Secretaries and Administrative Secretaries to the Government of Punjab may kindly refer to the subject noted above.

2. The State Government faced an unprecedented overdraft situation with the Reserve Bank of India during the months of March 1995 and April 1995. On analysis it was noticed that heavy expenditure during these months was responsible for this situation. Unless smooth flow of funds is assured throughout the year, cash flow problems will persist and the State would have to face overdraft situation frequently. This is bound to erode the public image of Government.

3. It is, therefore, essential that wasteful and extravagant Expenditure be avoided as well as the flow of expenditure on plan and non-plan schemes be regulated in the following way:-

- (i) Wasteful & extravagant expenditure must be avoided in line with Gandhian ideals. The Departments should adopt austerity in Government spending and undertake a special drive for checking avoidable expenditure in all fields.
- (ii) No expenditure on any new scheme that has been approved in the Annual Plan 1995-96 should be incurred until additional resources are available. For this clearance of Finance Department be obtained.

- (iii) New components of old schemes approved in the Plan are similarly to be postponed for implementation until such additional resources are assured. For this clearance of Finance Department be obtained.
- (iv) The flow of funds for on-going Plan Schemes should be regulated in such a way that expenditure is matched with resources. Accordingly expenditure should be so made that a sum of 20% of the total provisions is spent in first quarter, 25% each is spent in the second & third quarter & 30% is spent in the last quarter.
- (v) Under no circumstances is any department allowed to make non-plan expenditure over and above the budgeted amount.

They are requested to ensure that the above decisions are implemented in letter and spirit.

No. 7/8/95-5FBI/4797-99, dated the 19th June, 1995.

1.71 Regarding the flow of expenditure during the financial year 1995-96.

It is refer to Punjab Government letter No. 7/4/94-5FBI/5551, dated 9th August, 1994 on the subject cited above and to state that with a view to regulate the expenditure of budgetary allocation and to avoid rush of expenditure during the last quarter of the year, it has been decided that the instructions referred to above will remain in force during the year 1995-96 and the expenditure both Plan and Non-Plan for each quarter will be incurred as follows :--

1st quarter	20%
2nd quarter	25%
3rd quarter	25%
4th quarter	30%

2. The 30% allotment of 4th quarter should be spent in such a way that the expenditure in each month i.e. January to March 1996 may not exceed 10% of the remaining allotment.

3. It is, therefore, requested that these instructions are strictly observed in letter and spirit during the financial year 1995-96 also.

No. 7/4/94-5FBI/4823, dated the 20th June, 1995.

1.72 Implementation of Plan Scheme - Financial clearance by the Department of Finance during 1995-96.

It has been observed that a large number of Plan Schemes are referred to the Department of Finance for clearance even though several of the continuing schemes are not required to be referred to this Department for clearance. In order to ensure that the Administrative Departments are in a position to implement the Plan Schemes expeditiously in a phased manner it has been decided that the proposals for financial clearance for technically new schemes (plan) are not required to be sent to the Department of Finance and can be cleared by the Administrative Department concerned subject to the condition that :--

- (i) the Plan Scheme is continuing for the last one year;
- (ii) the Scheme has been included in the Annual Plan by the Department of Planning and appears in the Plan Budget as such;
- (iii) there is no change in the norms, contents and objectives of the Scheme; and
- (iv) there is no change in the total outlay of the scheme except that schemes involving following normal increases shall not be referable to the Finance Department :--

- (a) Salaries 10% increase over the Budget Estimates 1994-95.
- (b) Medical Reimbursement At the level of 1994-95 (RE)
- (c) Office expenses At the level of 1994-95 (RE)
- (d) Travelling expenses At the level of 1994-95 (RE)
- (e) Liveries, Rent Rates & Taxes On the basis of actual requirements
- (f) Telephones As per norms
- (g) POL

<u>Vehicle</u>	<u>Norm per month for vehicle</u>
Jeep (Petrol)	Rs. 3500
Jeep (Diesel)	Rs. 1500
Jypsy (Petrol)	Rs. 4000
Car (Petrol)	Rs. 4000

Or at the level of 1994-95 (B.E.) whichever is less.

Such increases, however, would have to be adjusted within the overall outlay for the specific schemes concerned as approved by the Department of Planning if the conditions mentioned at (i), (ii) and (iii) above are fulfilled. The clearance of the Department of Finance is, however, necessary if the changes proposed by Administrative Department is over and above the above parameter for this purpose, detailed justification would have to be provided by Administrative Department.

2. The flow of expenditure for on going Plan Schemes should be regulated in such a way that the expenditure for each quarter should be as under :--

1st quarter	20%
2nd quarter	25%
3rd quarter	25%
4th quarter	30%

(This is in accordance with instructions of the Finance Department issued,--vide letter No. 7/4/94-5FBI/5551, dated 9th August, 1994).

3. The Administrative Departments are advised to take appropriate action in the light of these instructions.

4. Kindly acknowledge its receipt.

No. 2/2/95-2FBI/4901, dated 26th June, 1995.

1.73 Issue of Re-appropriation orders.

All the Financial Commissioners/Principal Secretaries/Administrative Secretaries to Government Punjab may kindly refer to the instructions contained in this Department circular letter No. 3/2/95-3FBI/1258-61, dated 9th February, 1995 on the subject noted above.

2. The Accountant General (A & E) Punjab has informed that on scrutiny of the re-appropriation orders issued by the Departments for the year 1994-95, it has been found that lapses are still being committed by the re-appropriation orders issuing authorities in violation of rules contained in the Punjab Budget Manual and the instructions issued by the Government from time to time and despite the issue of detailed instructions by the Finance Department to the Administrative Departments,--vide No. 3/1/92-3FBI/1575, dated 24th February, 1993 the deficiencies

still persisted in the re-appropriation orders issued during the year 1994-95 with the result that out of 59 re-appropriation orders as many as 21 orders amounting for Rs. 117.92 crores approximately have been rejected. It has further been brought to the notice of Government that almost all these orders were issued in the last week of March, 1995 and as many as 50 on 31st March itself which clearly indicates that re-appropriation orders are being issued by the Departments as an *ex-post-facto* short-cut remedy to avoid excesses/savings with reference to budgetary allotments instead of being a part of the process of monthly review of expenditure and initiation of corrective measures. Moreover, the re-appropriation orders issued within the stipulated date do not reach the office of Accountant General, Punjab even upto 30th April, which consequently delays the process of preparation of Appropriation Accounts of the concerned year.

3. In the light of position explained above the matter has been considered and a serious view has been taken about the non-compliance of the Government instructions issued in regard to the re-appropriation orders. With a view to avoid such delays and lapses in future, it has been decided that following guidelines/instructions should strictly be followed while issuing re-appropriation orders :--

- (i) Re-appropriation orders should invariably bear the date on which it has been sanctioned.
- (ii) Copies of re-appropriation orders issued by the competent authorities should be sent to the Accountant General (A&E), Punjab through special messenger immediately after their issuance.
- (iii) All Re-appropriation issuing authorities should depute an Assistant concerned to visit the office of Accountant General (A&E) Punjab from 5th April, to 15th April with the duly approved list of Re-appropriation order, amount of the order grant No. and authority which issued it for re-conciliation of Re-appropriation orders issued by them.
- (iv) No adjustment of Re-appropriation order will be accepted by the office of Accountant General (A&E) Punjab after 30th April. This cut off date must be observed by all concerned.
- (v) No amount from the Supplementary Demands for Grants should be re-appropriated because the amount obtained thereof is required to be utilised for the purpose for which it was obtained.

- (vi) The amount of "Surrender or Withdrawal" as provided in paragraph 13.6 of the Punjab Budget Manual to meet the excesses within grant can only be utilised either by the Department of Finance or by the Administrative Department with prior approval of the Department of Finance.
- (vii) No funds should be re-appropriated to new schemes.
- (viii) No funds should be re-appropriated against nil budget provision.
- (ix) Figures of re-appropriation orders should be shown in thousands.
- (x) The rule under which re-appropriation orders has been issued should be quoted on the top of the orders.
- (xi) Total in respect of "From" and "To" sides of re-appropriation orders should tally.
- (xii) Reasons of savings as well as excess should be cogent and convincing.
- (xiii) No re-appropriation should be made where it is not permissible as per provision of 14.5 (V) of Punjab Budget Manual.

4. Kindly acknowledge its receipt.

No. 3/2/95-3FBI/67-70, dated 2nd January, 1996.

CHAPTER 6

GENERAL PROVIDENT FUND

6.139 ਜੀ.ਪੀ. ਫੰਡ ਦੀ ਨਾਰਮਲ ਸਬਸਕਰਿਪਸ਼ਨ ਤੋਂ ਇਲਾਵਾ ਜਮ੍ਹਾਂ ਕਰਵਾਈ ਗਈ ਰਾਸ਼ੀ ਤੇ ਵਿਆਜ ਨਾ ਦੇਣ ਬਾਰੇ ।

ਆਪ ਦਾ ਧਿਆਨ ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਦੁਆਉਣ ਅਤੇ ਇਹ ਦੱਸਣ ਦੀ ਹਦਾਇਤ ਹੋਈ ਹੈ ਕਿ ਪੰਜਾਬ ਸਿਵਲ ਸੇਵਾਵਾਂ ਨਿਯਮਾਂਵਲੀ ਜਿਲਦ-II ਦੇ ਨਿਯਮ 13.10(1) ਅਨੁਸਾਰ ਜੀ.ਪੀ. ਫੰਡ ਦੀ ਸਬਸਕਰਿਪਸ਼ਨ ਵਜੋਂ ਕੱਟੀ ਜਾਣ ਵਾਲੀ ਰਾਸ਼ੀ ਦੀ ਦਰ ਅੰਸ਼ਦਾਤਾ ਵਲੋਂ ਆਪ ਹੀ ਨਿਸ਼ਚਿਤ ਕੀਤੀ ਜਾਂਦੀ ਹੈ ਜੋ ਕਿ ਤਨਖਾਹ (ਸਮੇਤ ਡੀ.ਪੀ.) ਦਾ ਘੱਟੋ ਘੱਟ 8% ਅਤੇ ਵੱਧ ਤੋਂ ਵੱਧ ਕਰਮਚਾਰੀ ਦੀ ਸਾਰੀ ਤਨਖਾਹ ਨੇ ਸਕਦੀ ਹੈ ਅਤੇ ਕੇਵਲ ਤਨਖਾਹ ਵਿਚੋਂ ਹੀ ਕਟਵਾਈ ਜਾ ਸਕਦੀ ਹੈ । ਇਸ ਨੂੰ ਕਿਸੇ ਹੋਰ ਵਸੀਲੇ ਤੋਂ ਜੀ.ਪੀ. ਫੰਡ ਖਾਤੇ ਵਿਚ ਜਮ੍ਹਾਂ ਨਹੀਂ ਕਰਵਾਇਆ ਜਾ ਸਕਦਾ ਹੈ । ਜੀ.ਪੀ. ਫੰਡ ਦੀ ਨਾਰਮਲ ਸਬਸਕਰਿਪਸ਼ਨ ਤੋਂ ਇਲਾਵਾ ਜਮ੍ਹਾਂ ਕਰਵਾਈ ਗਈ ਤੇ ਕੋਈ ਵਿਆਜ ਨਹੀਂ ਦਿੱਤਾ ਜਾ ਸਕਦਾ । ਪਰ ਇਸ ਵਿਭਾਗ ਦੇ ਧਿਆਨ ਵਿਚ ਆਇਆ ਹੈ ਕਿ ਕਈ ਕਰਮਚਾਰੀ/ਅਧਿਕਾਰੀ ਆਪਣੀ ਨਾਰਮਲ ਸਬਸਕਰਿਪਸ਼ਨ ਤੋਂ ਇਲਾਵਾ ਆਪਣੀ ਮਰਜ਼ੀ ਨਾਲ ਜੀ.ਪੀ. ਫੰਡ ਖਾਤੇ ਵਿਚ ਵੱਡੀ ਰਾਸ਼ੀ ਆਪਣੇ ਆਪ ਹੀ ਚੰਗਾ ਵਿਆਜ, ਜਿਸ ਦੀ ਵਰਤਮਾਨ ਦਰ 12% ਪ੍ਰਤੀ ਸਾਲ ਹੈ, ਲੈਣ ਦੇ ਲਾਲਚ ਵਿਚ ਜਮ੍ਹਾਂ ਕਰਵਾ ਦਿੰਦੇ ਹਨ, ਜੋ ਕਿ ਉਕਤ ਦਰਸਾਏ ਨਿਯਮਾਂ ਦੇ ਖਿਲਾਫ ਹੈ ।

2. ਸਰਕਾਰ ਨੇ ਇਸ ਗੱਲ ਤੇ ਵਿਚਾਰ ਕੀਤਾ ਹੈ ਅਤੇ ਇਹ ਫੈਸਲਾ ਕੀਤਾ ਗਿਆ ਹੈ ਕਿ ਜੋ ਕਰਮਚਾਰੀ/ਅਧਿਕਾਰੀ ਆਪਣੀ ਨਾਰਮਲ ਸਬਸਕਰਿਪਸ਼ਨ ਤੋਂ ਇਲਾਵਾ ਜੀ.ਪੀ. ਫੰਡ ਦੇ ਖਾਤੇ ਵਿਚ ਆਪਣੇ ਆਪ ਰਾਸ਼ੀ ਜਮ੍ਹਾਂ ਕਰਵਾਉਣਗੇ ਉਹਨਾਂ ਨੂੰ ਉਸ ਰਾਸ਼ੀ ਤੇ ਕੋਈ ਵਿਆਜ ਨਹੀਂ ਦਿੱਤਾ ਜਾਵੇਗਾ । ਇਹ ਹਦਾਇਤਾਂ ਆਪ ਦੇ ਅਧੀਨ ਕੰਮ ਕਰਦੇ ਕਰਮਚਾਰੀਆਂ/ਅਧਿਕਾਰੀਆਂ ਦੇ ਧਿਆਨ ਵਿਚ ਇਹਨਾਂ ਦੀ ਇੰਨ-ਬਿੰਨ ਪਾਲਣਾ ਕਰਨ ਹਿੱਤ ਲਿਆਂਦੀਆਂ ਜਾਣ ।

ਇਸਦੀ ਪਹੁੰਚ ਰਸੀਦ ਭੇਜੀ ਜਾਵੇ ।

ਨੰ: 9/4/95-4 ਵਿ:ਪ੍ਰ: 3/3269, ਮਿਤੀ 3 ਅਪ੍ਰੈਲ, 1995

6.140 ਜੀ.ਪੀ. ਫੰਡ ਦੀ ਨਾਰਮਲ ਸਬਸਕਰਿਪਸ਼ਨ ਤੋਂ ਇਲਾਵਾ ਜਮ੍ਹਾਂ ਕਰਵਾਈ ਗਈ ਰਾਸ਼ੀ ਤੇ ਵਿਆਜ ਨਾ ਦੇਣ ਬਾਰੇ ਸਪਸ਼ਟੀਕਰਨ ।

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਆਪ ਦਾ ਧਿਆਨ ਇਸ ਵਿਭਾਗ ਵੱਲੋਂ ਜਾਰੀ ਕੀਤੇ ਪੱਤਰ ਨੰ: 9/4/95-4 ਵਿ:ਪ੍ਰ: 3/3269, ਮਿਤੀ 3 ਅਪ੍ਰੈਲ, 1995 ਵੱਲ ਦਿਵਾਉਣ ਅਤੇ ਇਹ ਸਪਸ਼ਟ ਕਰਨ ਦੀ ਹਦਾਇਤ ਹੋਈ ਹੈ ਕਿ ਨਾਰਮਲ ਸਬਸਕਰਿਪਸ਼ਨ ਦਾ ਭਾਵ ਕਰਮਚਾਰੀਆਂ/ਅਧਿਕਾਰੀਆਂ ਦੀ ਤਨਖਾਹ ਵਿਚੋਂ ਜੀ.ਪੀ. ਫੰਡ ਸਬੰਧੀ ਹਰ ਮਹੀਨੇ ਕੱਟੀ ਜਾਣ ਵਾਲੀ ਰਾਸ਼ੀ ਹੈ, ਜਿਹੜੀ ਕਿ ਘੱਟ ਤੋਂ ਘੱਟ ਮੂਲ ਤਨਖਾਹ ਦਾ 8% ਅਤੇ ਵੱਧ ਤੋਂ ਵੱਧ ਸਾਰੀ ਤਨਖਾਹ ਵੀ ਹੋ

ਸਕਦੀ ਹੈ, ਅਜਿਹੀ ਰਾਸ਼ੀ ਤੇ ਪੂਰਾ ਵਿਆਜ ਦਿੱਤਾ ਜਾਵੇਗਾ। ਇਸ ਤੋਂ ਇਲਾਵਾ ਕਈ ਵਾਰ ਸਰਕਾਰ ਆਪਣੀ ਪੱਧਰ ਤੇ ਡੀ.ਏ. ਆਦਿ ਦੀਆਂ ਕਿਸ਼ਤਾਂ ਦੇਣ ਸਮੇਂ ਜਾਂ ਤਨਖਾਹ ਰੀਵਾਇਜ਼ ਕਰਨ ਸਮੇਂ ਭੀ ਏਰੀਅਰਜ਼ (ਬਕਾਇਆ) ਦਾ ਕੁਝ ਅੰਸ਼ ਜਾਂ ਸਾਰਾ ਬਕਾਇਆ ਜੀ.ਪੀ. ਫੰਡ ਵਿੱਚ ਜਮ੍ਹਾਂ ਕਰਵਾਉਣ ਦੇ ਹੁਕਮ ਜਾਰੀ ਕਰ ਦਿੰਦੀ ਹੈ, ਅਜਿਹੀਆਂ ਰਾਸ਼ੀਆਂ ਤੇ ਵੀ ਪੂਰਾ ਵਿਆਜ ਦਿੱਤਾ ਜਾਵੇਗਾ। ਜੀ.ਪੀ. ਫੰਡ ਦੀ ਰਕਮ ਜਮ੍ਹਾਂ ਕਰਵਾਉਣ ਸਬੰਧੀ ਉਪਰੋਕਤ ਪੱਤਰ ਨਾਲ ਜਾਰੀ ਕੀਤੀਆਂ ਗਈਆਂ ਹਦਾਇਤਾਂ ਵਿੱਚ ਇਹ ਦੱਸਿਆ ਗਿਆ ਸੀ ਕਿ ਜੇ ਕਰਮਚਾਰੀ/ਅਧਿਕਾਰੀ ਆਪਣੀ ਨਾਰਮਲ ਸਬਸਕਰਿਪਸ਼ਨ ਤੋਂ ਇਲਾਵਾ ਆਪਣੇ ਜੀ.ਪੀ. ਫੰਡ ਦੇ ਖਾਤੇ ਵਿੱਚ ਆਪਣੇ ਆਪ ਕੋਈ ਰਾਸ਼ੀ ਜਮ੍ਹਾਂ ਕਰਵਾਉਣਗੇ, ਉਨ੍ਹਾਂ ਨੂੰ ਇਸ ਜਮ੍ਹਾਂ ਕਰਵਾਈ ਗਈ ਰਾਸ਼ੀ ਤੇ ਕੋਈ ਵਿਆਜ ਨਹੀਂ ਦਿੱਤਾ ਜਾਵੇਗਾ। ਇਸ ਸਬੰਧ ਵਿੱਚ ਇਹ ਸਪੱਸ਼ਟ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਕਿ ਜੇ ਕਰਮਚਾਰੀ/ਅਧਿਕਾਰੀ ਆਪਣੇ ਡਰਾਈਂਗ ਅਤੇ ਡਿਸਬਰਸਿੰਗ ਆਫੀਸਰ ਦੇ ਧਿਆਨ ਵਿੱਚ ਲਿਆਂਦੇ ਬਿਨਾਂ ਅਤੇ ਤਨਖਾਹ ਦੇ ਬਿਲਾਂ ਤੋਂ ਇਲਾਵਾ ਆਪਣੀ ਪੱਧਰ ਤੇ ਸਿੱਧੇ ਹੀ ਕਿਸੇ ਹੋਰ ਵਸੀਲੇ ਤੋਂ ਪ੍ਰਾਪਤ ਕੀਤੀ ਗਈ ਰਾਸ਼ੀ ਆਦਿ ਜੀ.ਪੀ. ਫੰਡ ਦੇ ਖਾਤੇ ਵਿੱਚ ਜਮ੍ਹਾਂ ਕਰਵਾ ਦਿੰਦੇ ਹਨ, ਕੇਵਲ ਉਨ੍ਹਾਂ ਕੇਸਾਂ ਵਿੱਚ ਇਹ ਵਿਆਜ ਦਾ ਲਾਭ ਨਹੀਂ ਦਿੱਤਾ ਜਾਵੇਗਾ।

2. ਇਸ ਦੀ ਪਹੁੰਚ ਰਸੀਦ ਭੇਜੀ ਜਾਵੇ।

ਨੰ: 9/4/95-4 ਵਿ: ਪ੍ਰ: 3/4515, ਮਿਤੀ 5 ਜੂਨ, 1995

6.141 Rate of interest on deposits in the Punjab General Provident Fund and the Punjab Contributory Provident Fund for the financial year 1995-96.

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 per cent) per annum. These rates will be in force during the financial year 1995-96.

No. 6/2/95-5FBII/6196-97, dated 30th August, 1995.

CHAPTER 7

LOANS AND ADVANCES

7.71 House Building Advance Revising the admissibility limits.

It is to address on the subject cited above and to say that keeping in view the increased cost of construction of houses, the increase in the maximum amount admissible as House Building Advance has been under active consideration of the State Government. After careful consideration, it has been decided that henceforth the Punjab Government employees will be entitled to House Building Advance equivalent to their 75 times the monthly basic pay or Rs. 3.50 lac, whichever is less. Where husband and wife, both being State Government employees; jointly build a house each one will be granted separate loan subject to the condition that the amount of loan so granted to both shall not exceed a maximum limit of Rs. 5 lacs.

2. In terms of rule 10.18 of Punjab Financial Rules Vol. I, an advance is admissible to the Punjab Government employees for repayment of a private loan taken for the purchase of a built up house. Punjab Government has decided that the house building advance would also be admissible for the purposes of repayment of institutional loans or bank loans raised by an employee for acquisition of built up house.

3. An advance for repairs, enlargements or both to the existing house is presently allowed to the State Government employees equal to their 25 months' basic pay subject to a maximum of Rs. 60,000. This matter has also been considered by the Government and it has been decided that the upper limit would now be Rs. 1,00,000 instead of Rs. 60,000.

The other terms and conditions will, however, remain the same as provided in rules/instructions.

The above decision of enhanced entitlement will take effect with effect from 1st April, 1995. Case which have been sanctioned after 1st April, 1995 will be covered under the revised policy. However, those cases which has been sanctioned prior to 1st April, 1995 but all the instalments of loan have not been drawn by the employee by 31st March, 1995 will also be covered under the revised policy.

Necessary amendment in the relevant rules of Punjab Financial Rules Volume-I, shall be made in due course.

No. FD-Loans-SOI-95/10507, dated 27th April, 1995.

7.72 Grant of advance for the purchase of Time Share within the overall entitlement of House Building Advance.

It is to invite a reference to the subject cited above and to say that some Associations of Punjab Government Employees have requested Government to provide loans to enable them to purchase Time Shares in resorts floated by various companies. Time Sharing is a new concept of owning an apartment for a week or multiples thereof by paying an initial small investment. All investors are expected to choose a resort in which he proposes to own an apartment on Time Sharing basis by making an initial investment. This will enable the investor to spend one week or multiples thereof in that apartment every year for 99 years. He has also the option of spending subsequent holidays in other resorts wherever this facility is available. The accommodation, which is a fully furnished flat, comes free to him, but he has to pay for recurring expenses for the period he stays there, just as he would in a flat owned by him.

2. The owner of a Time Share in a particular resort has the option to use the week allotted to him or to float it to a time when he can utilise it. There is also a provision to accumulate the week so that during his next visit, he is able to spend more than one week. He can also split the week into days and utilise it on more than one occasion by staying there for a total of 7 days in that year. There is also the facility to gift the week or to exchange it to any other resort being maintained by the same Time Share Company.

The Government have considered the scheme in all details. Presently some private companies are running this scheme in addition to the Punjab Tourism Development Corporation. Other State Corporations may also enter this field subsequently. Accordingly, it has been decided to provide loans to Government servants for purchasing a Time Share in any company which is approved by the State Government. The loan would be met from within the existing provision, under which Government employees are eligible for loans for the construction of house or for the purchase of a built up house subject to the overall financial limit fixed by Government. All other terms and conditions applicable to the house construction loan will also be applicable in this case as well.

The above loans will also be subject to the following terms and conditions :--

1. Application in the prescribed form (Specimen attached hereto).

2. Surety Bond in the prescribed form from a permanent Government employee of a comparable status or one class below the applicant employee on stamped paper of Rs. 15 duly executed and accepted by the Loan Sanctioning Authority.
 3. Copy of the scheme of the Group from which shares are to be purchased.
 4. Statement of emoluments/deductions, duly verified by the Drawing & Disbursing Officer.
 5. Affidavit in the prescribed form on 20 paise Judicial paper from the applicant duly attested by the Oath Commissioner/Executive Magistrate.
 6. Since the apartment cannot be mortgaged, the loanee will either have to mortgage an house in his name or in the name of any member(s) of his family or have the liability of the surety continued till the advance together with interest due thereon is repaid.
- The definition of family shall be as per Punjab Civil Service Rules Volume-I, Part-I. Certificate from an authorised valuer, about the present value of the property being mortgaged, would be necessary. An affidavit is to be submitted by the owner(s) that he/she/they is/are the owner(s) of the house and it will be mortgaged in favour of the Punjab Government as and when required.
7. Agreement in Form PFR-15 duly executed on judicial paper of 20 ps.
 8. Departmental permission of the competent authority to purchase the Time Shares.
 9. Annexure 'A' on judicial paper regarding recovery of the balance amount from the D.C.R.G. duly signed by the competent authority.
 10. If the Government employees is temporary, certificate to the effect that the Government employee is likely to continue in service as required,--vide Rule 10.13 of P.F.R. Volume-I duly signed by the loan sanctioning authority.

**APPLICATION FORM FOR THE GRANT OF ADVANCE FOR
PURCHASE OF TIME SHARE**

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. employees)
- (f) Date of retirement of Surety : _____

Entries in Column No. 5
verified

Signature of Head of Office
with seal

6. Scale of pay : _____
- 7(A) Detail 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. Funds subscription : _____

- (b) Instalment on account of
Cycle/Scooter/Car Advance : _____
- (c) Income Tax : _____
- (d) GIS : _____
- (e) Others : _____
- (f) Instalment on account of
advance for the:
- (i) Purchase of plot : _____
- (ii) Construction of house : _____
- (iii) Purchase of house : _____
- (iv) Repair of house : _____
- (g) Proposed instalment of
account of purchase of
Time Share : _____
- 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. 3.50 lac; whichever
is less) : _____

10. Amount of advance required : _____

11. Whether advance for the
purchase of plot/construction
of house/purchase of house
taken previously : _____

If so, complete particulars of
the previous advance(s) with
Code No. : _____

Entries in Column No. 11
verified

Signature of Head of Office
with seal

12. Price of Time Share to be paid/ settled (attach an attested copy of Scheme of Group/Company duly approved by State Government) : _____
13. The sources from which the expenditure in excess or amount of advance applied for will be met :-
- (i) Drawal out of GP Fund : _____
- (ii) Saving : _____
- (iii) Loans form relatives/friends : _____
- (iv) Others, if any : _____
14. State if the Time Share proposed to be purchased will be held solely or jointly ? : _____
15. (a) Since the apartment cannot to be mortgaged, the employee may give his option either to mortgage a house in his name or in the name of any member(s) of his family or have the liability of surety continued till the recovery of advance together with interest : _____
- (b) State if the house proposed to be mortgaged is held solely or jointly. If held jointly, the 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) : _____
- (c) Whether the valuation of the house to be mortgaged, got done as per present condition of the house. (attach detailed valuation report from the authorised valuer). : _____

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 similiary 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 mortgage the balance left, if any.

3. I undertke to mortgage the house in my name or in the name of any other member of my family or have liability of surety to be continued till the advance together with interest is repaid.

4. I do not own Time Share either individually or jointly in my name or in the name of any member of my family.

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

Documents Attached

Deptt./Office (in which employed)

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 already taken Rs. _____ as an 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 Time Share proposed to be purchased is not less than the amount of advance recommended.

4. It is recommended that an advance of Rs. _____ (Rupees _____) which is admissible under Government instructions, 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 the _____ issue of pay after the drawal of advance from Treasury.

5. I have satisfied myself on the basic 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 instalment and or by the 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.

7.73 ਸਾਲ 1995-96 ਵਿੱਚ ਦਰਜ਼ਾ-4 ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਕਣਕ ਦੀ ਖਰੀਦ ਲਈ ਕਰਜ਼ਾ ।

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਇਹ ਕਹਿਣ ਦੀ ਹਦਾਇਤ ਹੋਈ ਹੈ ਕਿ ਪੰਜਾਬ ਸਰਕਾਰ ਨੇ ਆਪਣੇ ਦਰਜ਼ਾ-4 ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਕਣਕ ਦੀ ਖਰੀਦ ਲਈ ਸੂਦ ਰਹਿਤ 1450/-ਰੁਪਏ ਤੱਕ ਸਾਲ 1995-96 ਵਿੱਚ ਬਤੌਰ ਕਰਜ਼ਾ ਦੇਣ ਦਾ ਫੈਸਲਾ ਕੀਤਾ ਹੈ । ਇਸ ਕਰਜ਼ੇ ਦੀ ਰਕਮ 31 ਮਈ, 1995 ਤੱਕ ਕਢਾਈ ਜਾ ਸਕੇਗੀ । ਇਹ ਕਰਜ਼ਾ 9 ਮਾਹਵਾਰੀ ਕਿਸ਼ਤਾਂ ਵਿੱਚ ਵਸੂਲਿਆ ਜਾਵੇਗਾ । ਇਸਦੀ ਵਸੂਲੀ ਜੂਨ, 1995 ਦੀ ਤਨਖਾਹ ਤੋਂ ਸ਼ੁਰੂ ਹੋ ਜਾਵੇਗੀ ਤਾਂ ਜੋ ਸਾਰੇ ਕਰਜ਼ੇ ਦੀ ਵਸੂਲੀ ਇਸ ਵਿੱਤੀ ਸਾਲ ਦੇ ਖਤਮ ਹੋਣ ਤੋਂ ਪਹਿਲਾਂ ਹੋ ਸਕੇ । ਇਹ ਕਰਜ਼ਾ ਸਿਰਫ਼ ਰੈਗੂਲਰ ਦਰਜ਼ਾ-4 ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਹੀ ਮਿਲੇਗਾ, ਜਿਨ੍ਹਾਂ ਵਿੱਚ ਉਹ ਵਰਕਚਾਰਜਡ ਕਰਮਚਾਰੀ ਵੀ ਸ਼ਾਮਲ ਹੋਣਗੇ, ਜਿਨ੍ਹਾਂ ਦੀਆਂ ਸੇਵਾਵਾਂ 5 ਸਾਲ ਦੀ ਸੇਵਾ ਪੂਰੀ ਹੋਣ ਉਪਰੰਤ ਰੈਗੂਲਰਾਈਜ਼ ਕੀਤੀਆਂ ਗਈਆਂ ਹਨ । ਪਰ ਦੂਜੇ ਦਰਜ਼ਾ-4 ਕਰਮਚਾਰੀ ਜਿਵੇਂ ਕਿ ਦਿਹਾੜੀਦਾਰ, ਵਰਕਚਾਰਜਡ ਕਰਮਚਾਰੀ, ਆਦਿ ਇਸ ਫੈਸਲੇ ਅਧੀਨ ਨਹੀਂ ਆਉਣਗੇ । ਜਿਹੜੇ ਕਰਮਚਾਰੀ ਆਰਜ਼ੀ ਹਨ ਉਹਨਾਂ ਨੂੰ ਕਰਜ਼ਾ ਦੇਣ ਤੋਂ ਪਹਿਲਾਂ ਡਿਸਬਰਸਿੰਗ ਅਫਸਰ ਆਪਣੀ

ਤਸੱਲੀ ਦੀ ਜਾਮਨੀ ਲੈ ਲੈਣ ਤਾਂ ਜੋ ਇਹ ਕਰਜ਼ਾ ਪੂਰਾ ਸੁਰੱਖਿਅਤ ਹੋਵੇ ਅਤੇ ਨਿਰਧਾਰਤ ਸਮੇਂ ਅਨੁਸਾਰ ਵਸੂਲੀ ਹੋ ਸਕੇ । ਜਿਥੇ ਕਿਸੇ ਪਰਿਵਾਰ ਦੇ ਇਕ ਤੋਂ ਜ਼ਿਆਦਾ ਮੈਂਬਰ ਪੰਜਾਬ ਸਰਕਾਰ ਦੀ ਸੇਵਾ ਵਿੱਚ ਹਨ ਤੇ ਇਕੋ ਥਾਂ ਰਹਿੰਦੇ ਹਨ, ਉਥੇ ਸਿਰਫ ਇੱਕ ਕਰਮਚਾਰੀ ਨੂੰ ਹੀ ਇਹ ਕਰਜ਼ਾ ਦਿੱਤਾ ਜਾਵੇਗਾ । ਇਸ ਬਾਰੇ ਸਬੰਧਿਤ ਕਰਮਚਾਰੀ ਨੂੰ ਨੱਥੀ ਅਨੈਕਚਰ ਅਨੁਸਾਰ ਬਣਦਾ ਸਰਟੀਫਿਕੇਟ ਦੇਣਾ ਪਵੇਗਾ ।

2 . ਇਸ ਕਰਜ਼ੇ ਦੀ ਮਨਜ਼ੂਰੀ ਜਾਰੀ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਡਿਸਬਰਸਿੰਗ ਅਫਸਰ ਨੂੰ ਹੋਵੇਗਾ ਅਤੇ ਉਹ ਮਨਜ਼ੂਰੀ ਜਾਰੀ ਕਰਨ ਤੋਂ ਪਹਿਲਾਂ ਇਹ ਯਕੀਨੀ ਬਣਾ ਲਵੇਗਾ ਕਿ ਕਰਮਚਾਰੀ ਉਨੇ ਸਮੇਂ ਲਈ ਸੇਵਾ ਵਿੱਚ ਰਹੇਗਾ ਜਿੰਨਾ ਸਮਾਂ ਇਸ ਕਰਜ਼ੇ ਦੀ ਵਸੂਲੀ ਲਈ ਨਿਸ਼ਚਿਤ ਕੀਤਾ ਗਿਆ ਹੈ ।

3 . ਰਕਮ ਖਜਾਨੇ ਵਿੱਚੋਂ ਕਢਾਉਣ ਤੋਂ ਇਕ ਮਹੀਨੇ ਦੇ ਅੰਦਰ-2 ਕਰਜ਼ਦਾਰ ਕਰਮਚਾਰੀ ਆਪਣੇ ਡਿਸਬਰਸਿੰਗ ਅਫਸਰ ਨੂੰ ਖਰੀਦੀ ਗਈ ਕਣਕ ਬਾਰੇ ਰਸੀਦ ਪੇਸ਼ ਕਰੇਗਾ । ਜੇਕਰ ਵਰਤੀ ਗਈ ਰਕਮ ਕਰਜ਼ੇ ਦੀ ਰਕਮ ਤੋਂ ਘੱਟ ਹੋਵੇ ਤਾਂ ਬਾਕੀ ਦੀ ਰਕਮ ਉਸਦੀ ਜੂਨ, 1995 ਦੀ ਤਨਖਾਹ ਵਿੱਚੋਂ ਕੱਟ ਲਈ ਜਾਵੇਗੀ ।

4 . ਕਰਜ਼ੇ ਦੀ ਰਕਮ ਨਾਲ ਪਲਾਨ ਸਾਈਡ ਤੇ ਹੈਡ "7610-ਸਰਕਾਰੀ ਮੁਲਾਜਮਾਂ ਆਦਿ ਨੂੰ ਕਰਜ਼ੇ-800-ਹੋਰ ਕਰਜ਼ੇ-06-ਹੋਰ ਕਰਜ਼ੇ (ਕਣਕ ਖਰੀਦ ਕਰਜ਼ਾ) (ਨਾਲ ਪਲਾਨ)" ਅਧੀਨ ਬੁਕ ਕੀਤੀ ਜਾਵੇਗੀ । ਇਸਦੀ ਮਾਹਵਾਰ ਵਸੂਲੀ ਕਾਰਸਪਾਓਂਡਿੰਗ ਰਸੀਦ ਹੈਡ "7610-ਸਰਕਾਰੀ ਮੁਲਾਜਮਾਂ ਆਦਿ ਨੂੰ ਕਰਜ਼ੇ-800-ਹੋਰ ਕਰਜ਼ੇ-06-ਹੋਰ ਕਰਜ਼ੇ (ਕਣਕ ਖਰੀਦ ਕਰਜ਼ਾ)-ਪ੍ਰਾਪਤੀ" ਨੂੰ ਕੀਤੀ ਜਾਵੇਗੀ ।

5 . ਇਸ ਕਰਜ਼ੇ ਸਬੰਧੀ ਵਿਅਕਤੀਗਤ ਲੇਖਾ-ਜੋਖਾ ਸਬੰਧਿਤ ਡਿਸਬਰਸਿੰਗ ਅਫਸਰ ਰੱਖੇਗਾ ਅਤੇ ਉਹ ਆਪਣੇ ਪੱਧਰ ਤੇ ਇਹ ਯਕੀਨੀ ਬਣਾਏਗਾ ਕਿ ਕਰਜ਼ੇ ਦੀ ਵਸੂਲੀ ਉਪਰੋਕਤ ਵਰਨਣ ਅਨੁਸਾਰ ਕੀਤੀ ਗਈ ਹੈ । ਇਸ ਕਰਜ਼ੇ ਦੀ ਵਸੂਲੀ ਸਬੰਧੀ ਹਰ ਤਨਖਾਹ ਦੇ ਬਿੱਲ ਨਾਲ ਅਲੱਗ ਸਿਡਿਊਲ ਲਾਇਆ ਜਾਵੇਗਾ, ਜਿਸ ਵਿੱਚ ਕਰਮਚਾਰੀ-ਵਾਈਜ਼ ਕਰਜ਼ੇ ਦੀ ਕੁਲ ਰਕਮ, ਮੌਜੂਦਾ ਬਿੱਲ ਵਿੱਚ ਕੀਤੀ ਕਟੌਤੀ ਅਤੇ ਬਕਾਇਆ ਵਿਖਾਇਆ ਜਾਵੇਗਾ ।

ਨੰ: 7381-ਵਿ.ਵਿ.ਕਰਜ਼ਾ-ਭਾ-1/7/95/11490, ਮਿਤੀ 5 ਮਈ, 1995

ਅਨੈਕਚਰ

ਸਰਟੀਫਿਕੇਟ

ਇਹ ਤਸਦੀਕ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਕਿ ਸ਼੍ਰੀ/ਸ਼੍ਰੀਮਤੀ _____
 ਜੋ ਕਿ ਮੇਰੀ ਪਤਨੀ/ਪਤੀ/ਪਰਿਵਾਰ ਦਾ ਮੈਂਬਰ ਹੈ ਤੇ ਮੇਰੇ ਨਾਲ ਰਹਿ ਰਿਹਾ ਹੈ ਅਤੇ
 _____ ਮਹਿਕਮੇ ਵਿੱਚ ਕੰਮ ਕਰ ਰਿਹਾ ਹੈ, ਨੇ
 ਸਾਲ 1995-96 ਦੌਰਾਨ ਕਣਕ ਦੇ ਕਰਜ਼ੇ ਲਈ ਅਰਜ਼ੀ ਨਹੀਂ ਦਿੱਤੀ ।

ਸਰਟੀਫਿਕੇਟ

ਇਹ ਤਸਦੀਕ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਕਿ ਮੇਰੀ ਪਤਨੀ/ਪਤੀ/ਮੇਰੇ ਪਰਿਵਾਰ ਦਾ ਕੋਈ ਹੋਰ
 ਮੈਂਬਰ, ਜੋ ਕਿ ਮੇਰੇ ਨਾਲ ਰਹਿ ਰਿਹਾ ਹੈ, ਪੰਜਾਬ ਸਰਕਾਰ ਦਾ ਮੁਲਾਜ਼ਮ ਨਹੀਂ ਹੈ ।

7.74 Grant of advance for the purchase of Computer system to the State Government employees.

It is to invite a reference to the above cited subject and to say that with a view to bring efficiency in the functioning of the Government Departments, the Government has decided to introduce integrated computerised system in Government Departments. The following Departments have been selected to implement the project on the pilot basis :--

- (i) Finance Department.
- (ii) Department of Public Works (B&R).
- (iii) Department of Transport (Non Commercial Wing).
- (iv) Department of Food and Supplies.

In order to enable the Government officers/officials to acquire a computer system and computer technology and to enable them to buy a computer of their own, it has been decided to provide to all Government employees an interest free loan upto Rs. One lac. This loan will be subject to the following terms and conditions :--

- (1) The loanee will ensure that computer is actually purchased and used by him.
- (2) He will be required to undergo a short duration full/part time course in computer as may be prescribed by the Government.
- (3) The loanee will not refuse under any circumstances to work in the computer section if and when it is so required.
- (4) The total amount of advance shall not exceed Rs. One lac in each case or the anticipated price of the computer system, whichever is less. The Government employees obtaining an advance shall produce satisfactory evidence to the satisfactions of the sanctioning authority that computer system has been actually purchased, the amount spent is not less than the amount advanced.

Eligibility :

- (a) all permanent/temporary Government employees not below the rank of Senior Assistant would be eligible for this advance.

(b) If the Government employee is temporary—

(i) surety of permanent Government employee of comparable status or of one class below the applicant Government employee on stamped paper of Rs. 15 duly executed and accepted by the loan sanctioning authority.

(ii) a certificate to the effect that Government employee is likely to continue in Government service as required,--vide previso to rule 10.13 of PFR Volume-I duly signed by the loan sanctioning authority.

(iii) If the Government employee is due to retire within 10 years, surety of a permanent Government employee of comparable status or one class below the applicant Government employee on a stamped paper of Rs. 15 duly executed and accepted by the loan sanctioning authority.

(c) Pro forma invoice from the reputed dealer.

(d) Only one advance is admissible for the purchase of computer system during the entire service.

(e) Disbursement of advance will be made by bank draft in favour of dealer concerned which will be approved by the Government in advance.

(f) The computer system purchased with the advance will be considered to be property of the Government until the advance is repaid.

(g) An agreement will be executed at the time of drawing the advance.

(h) After purchasing the computer system the Government employee will be required to execute a mortgage bond (Form to be devised) hypothecating the computer system to the Government.

(i) The advance will be interest free and shall be recovered in not more than 150 monthly instalments from the pay bill of the Government employee or depending upon the length of service of employee concerned (the number of instalment will be suitably adjusted, keeping in view the remaining service of the

Government employees). Recovery of advance will commence from the 1st issue of pay after the advance is drawn.

- (j) Condition of 40% carry home salary will be applied as in case of other advances.
- (k) Government employee will be required to insure the computer system at his own cost immediately after purchase with any of the Insurance Companies against damage, loss or theft.

The applications for the grant of advance for the purchase of Computer System to a Government employee who has been sent on deputation, will also be considered for the grant of such advance along with other employees of State Government.

These instructions will come into force from the date of its issue.

Necessary amendment in the relevent Rules of P.F.R. Volume-I will be made in due course.

No. FD-Loans-SOI-95/12222 dated the 15th May, 1995