

**APPLICATION FORM FOR THE GRANT OF ADVANCE FOR THE
PURCHASE OF COMPUTER SYSTEM**

1. Name (in block letters)
2. Father's/Husband's Name
3. Designation
4. Department/Office
5. (a) Date of birth;
(b) Date of Superannuation;
(c) Date of entry into Government Service;
(d) Whether belongs to SC/BC ?
(e) Whether temporary/permanent ? (Entries in Col. No. 5 verified)

(If temporary or due to retire within ten years, attach surety of a permanent Government employee) (Signature of Head of office with seal)

6. Scale of pay

7. (A) Details of pay (other than HRA)

- (a) Basic pay;
- (b) Personal pay;
- (c) Dearness pay;
- (d) Special pay;
- (e) Dearness Allowance;
- (f) CCA

Total : _____

(B) Deductions :

- (a) Compulsary GPF subscription.
- (b) Instalment on account of HBA.
- (c) Instalment on account of conveyance advance.
- (d) Income Tax.
- (e) G.I.S.
- (f) Others.
- (g) Proposed instalment on account of Advance Computer system.

(C) Net payable (Carry Home Salary) Total _____

(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 required.
10. Price to be paid/settled (attach pro forma invoice from the approved dealer).

**(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, Chandigarh.

1. I have scrutinised the application and have satisfied myself of the correctness of the facts etc. stated therein.
2. It is certified that the advance is admissible under the rules/instructions on the subject and all formalities prescribed under the rules have been completed.
3. It is certified that the possession of computer system by the officer/official is in public interest.
4. It is certified that the value of the computer system proposed to be purchased is not less than the amount of advance recommended and it will serve as a good security in the shape of mortgage.
5. It is recommended that an advance of Rs. _____ (Rs. _____) which is admissible under rule _____ of Punjab Financial Rules Vol. I may be granted to this applicant. The amount of advance will be recovered in _____ instalments @ Rs. _____ monthly. The recovery of advance will commence from the first issue of pay after the drawal of advance from the Treasury.
6. I have satisfied myself on the basis of monthly deductions etc. made from the applicant's salary, that after allowing him the carry home salary of 40% the amount is well within his repaying capacity and that the entire amount of the advance, 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 office.

Signature _____

Designation _____

Name of the Department _____

7.75 House Building Advance Revising the admissibility limits.

It is to invite a reference this Department circular letter No. FD-Loans-SOI-95/10507 dated 27th April, 1995 on the subject cited above. According to these instructions, the Government employees whose loan was sanctioned during the year 1994-95 but a portion of the loan has been drawn after 31st March, 1995 i.e. during the year 1995-96 were made eligible for the enhanced limit. Such employees could draw the difference of the enhanced limit and the amount of loan already availed of subject to the conditions laid down in the circular latter.

2. This issue has been reconsidered and it has now been decided that the enhanced limit of Rs. 3.5 lacs will also apply to the officials who had drawn the final instalment(s) during the year 1994-95 irrespective of the date of sanction of the loan. However, this will be further subject to the condition that the house has not been completed so far as per the detailed design already approved. In other words this enhanced limit will not apply in case the officials who have modified the scope of the construction after previous loan was sanctioned.

The official will have to give evidence that the house has not been completed so far. In order to prove the stage of construction, the official will be required to produce order of the competent authority extending the time of the completion of the house in terms of the conditions in the mortgage deed. He can also produce any other convincing documentary evidence in this regard as he deems fit in addition to the extension order.

No. FD-Loans-SOI-95/15488, dated the 13th June, 1995.

7.76 Procedure for calculation of interest on Loans and Advances granted to the State Government employees.

It is to invite a reference to the above subject and to say that in accordance with the provisions of rule 10.15 of Punjab Financial Rules, Volume 1, the interest on loans and advances granted to the State Government employees is calculated on the balances outstanding on the last day of each month.

3. The matter regarding non-recovery of instalments of Loan from a suspended Government employee during the period of his suspension because of the carry home salary condition and calculation of interest on the outstanding balance on the last day of the month has been considered. After careful consideration of this issue Government have decided that if the

recovery of instalment(s) of loan is not made from an employee during suspension because of the carry home salary condition and subsequently on his reinstatement after exoneration, the total amount of instalments due up to the date of reinstatement should be recovered in lumpsum. The recovery of such instalments should be deemed to have been made on the due date(s) for the purpose of calculation of interest.

3. These instructions may please be brought to the notice of all concerned for compliance. Necessary amendment in the relevant rules of Punjab Financial Rules will be made in due course.

No. FD-Loans-SOI-95/15545 dated the 15th June, 1995.

7.77 House Building Advance--Revising the Admissibility Limits.

It is to invite a reference this Department circular letter No. FD-Loans-SOI-95/10507, dated the 27th April, 1995 and No. FD-Loans-SOI-95/15488, dated the 13th June, 1995 on the subject cited above and to say that according to these instructions the enhanced limit of House Building Advance of Rs. 3.50 lac will apply to the cases where a portion of the loan has been drawn during the year 1995-96 and to the cases where the final instalment(s) of loan were drawn during the year 1994-95 irrespective of the date of sanction of loan subject to the conditions laid down therein.

2. The applications for the additional advance may be sent to this department by 30th September, 1995 in the prescribed application form alongwith revised documents where required and recommendation. Keeping in view the earlier estimated cost of construction.

3. This may please be brought to the notice of all concerned.

D.A./Application form for additional advance.

No. FD-Loans-SOI-95/16965, dated the 28th June, 1995

APPLICATION FORM FOR GRANT OF ADDITIONAL AMOUNT OF HOUSE BUILDING ADVANCE

- 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 : Entries in Column No. (b) verified
- (d) Whether belongs to SC/BC :
- (e) Whether permanent or temporary ? :
- (If temporary or due to retire within 10 years from service/advance for the purpose of built up house (attached surety of a permanent Govt. employee) : Signature of Head of office with seal
- (f) Date of retirement of Surety :
- 6. Scale of Pay :
- 7. (A) Details of Pay (other than HRA)
 - (a) Basic Pay :
 - (b) Personal Pay :
 - (c) Dearness Pay :
 - (d) Special Pay :
 - (e) Dearness Allowance :
 - (f) CCA :
- Total :

- (B) Deductions
- (a) Compulsory G.P. Fund subscription
 - (b) Instalment on account of Cycle/Scooter/Car Advance
 - (c) Income Tax
 - (d) G.I.S.
 - (e) Others
 - (f) Proposed instalment on account of advance for the additional advance

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 or estimated cost of construction, whichever is less)

10. Amount of advance required

11. Details of the plot on which the house has been constructed/purchased viz. location of the plot/house with full address

12. House Building Advance already obtained :-

(i) Amount of advance

(ii) Date of drawal of

(a) Ist instalment

(b) Last instalment

(iii) Date on which the plot :
and house constructed
thereon/house purchased
with Govt. advance mort-
gaged to Government

(iv) Code No. :

13. Difference of amount of house :
building advance now admis-
sible--minus already drawn

14. Proposed monthly instalment of :
recovery of the advance now
applied for

DECLARATION

1. I undertake to utilise the amount of advance for the purpose for which it has been applied for and understand that in case of misutilization of the advance. I will be liable to pay penal interest on the advance in addition to disciplinary action under the rules.
2. I undertake to refund the balance left, if any.
3. I undertake to mortgage the house proposed to be constructed to the Punjab Government.
4. I do not own a house either individually or jointly in my name or in the name of any member of my family in the town/urban agglomeration where I intend to construct/purchase the house.
5. I agree to the recovery of the balance amount, if any, from my death-cum-retirement gratuity or any other dues.
6. Agreement (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 :

Department/Office :
(in which employed)

Documents attached :

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

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.

3. It is recommended that an additional advance of Rs. which is admissible under the instructions circulated, --vide circular letter No. FD-Loans-SOI-I-95/10507, dated the 27th April, 1995 and No. FD-Loans-SOI-95/15488, dated the 13th June, 1995 may be granted to the applicant. It will be recovered in..... monthly instalments @ Rs..... and interest accrued thereon in instalments. The balance still left over will be recovered from the D.C.R.G. of the applicant which works out to Rs. on his present emoluments.

4. I have satisfied myself on the basis of monthly deduction 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/her retirement either through monthly instalments and or by adjustment from the Death-cum-Retirement Gratuity.

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

Signature :

Designation :

Name of the Department :

7.78 ਸਾਲ 1995-96 ਵਿੱਚ ਦਰਜਾ-4 ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਕਣਕ ਦੀ ਖਰੀਦ ਲਈ ਕਰਜ਼ਾ ।

ਇਸ ਵਿਭਾਗ ਦੇ ਪੱਤਰ ਨੰ: 7381-ਵਿ.ਵਿ.ਕਰਜ਼ਾ-ਭਅ-1/7/95/11490-94 ਮਿਤੀ 5 ਮਈ, 1995 ਦੀ ਲਗਾਤਾਰਤਾ ਵਿੱਚ ।

2. ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਦਰਜਾ ਚਾਰ ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਕਣਕ ਦੀ ਖਰੀਦ ਲਈ ਸੂਦ ਰਹਿਤ ਕਰਜ਼ੇ ਦੀ ਰਕਮ ਡਰਾਅ ਕਰਨ ਦੀ ਮਿਆਦ ਵਿੱਚ ਮਿਤੀ 20 ਜੁਲਾਈ, 1995 ਤਕ ਦਾ ਵਾਧਾ ਕੀਤਾ ਜਾਂਦਾ ਹੈ । ਇਸ ਵਾਧੇ ਅਧੀਨ ਡਰਾਅ ਕੀਤੇ ਜਾਣ ਵਾਲੇ ਕਰਜ਼ੇ ਦੀ ਵਸੂਲੀ 8 ਬਰਾਬਰ ਮਾਹਵਾਰੀ ਕਿਸ਼ਤਾਂ ਵਿੱਚ ਕੀਤੀ ਜਾਵੇਗੀ, ਤਾਂ ਜੋ ਸਾਰੇ ਕਰਜ਼ੇ ਦੀ ਵਸੂਲੀ ਇਸ ਵਿੱਤੀ ਸਾਲ 1995-96 ਦੇ ਖਤਮ ਹੋਣ ਤੋਂ ਪਹਿਲਾਂ ਹੋ ਸਕੇ । ਬਾਕੀ ਸ਼ਰਤਾਂ ਇਸ ਵਿਭਾਗ ਦੇ ਉਪਰੋਕਤ ਪੱਤਰ ਮਿਤੀ 5 ਮਈ, 1995 ਵਾਲੀਆਂ ਹੀ ਰਹਿਣਗੀਆਂ ।

ਨੰ: 11891-ਵਿ.ਵਿ.ਕਰਜ਼ਾ-ਭਅ-11/7/95/20957 ਮਿਤੀ 5 ਜੁਲਾਈ, 1995

7.79 House Building Advance--Revising the Admissibility Limit

It is to refer the subject cited above and to state that '75 times the monthly basic pay' appearing in the first para of this department circular letter No. FD-Loans-SOI-95/10507, dated 27th April, 1995 may please be read as '90 times the monthly basic pay'.

2. All other terms and conditions will remain unchanged.

No. FD-Loans-SOI-95/23159, dated 20th July, 1995.

7.80 Grant of advance for the purchase of Time share within the overall entitlement of House Building Advance

It is to invite a reference to Finance Department (Loans Cell) Circular letter No. FD-Loans-SOI-95/8878, dated 3rd April, 1995/4th May, 1995 on the subject cited above and to state that the loan for the purchase of Time share is to be met from within the existing provisions under which Government employees are eligible for loan for the construction of house or for the purchase of built up house subject to the overall financial limit fixed by Government. These instructions are to take effect from the date of issue.

2. The maximum admissibility limit for house building advance has been enhanced by Government from Rs. 2.50 lac to 3.50 lac. Where husband and wife are both State Government employees and jointly build a house each one will be granted

separate loan subject to the condition that the amount of loan so granted to both should not exceed a maximum limit of Rs. 5.00 lac.

3. Since the vacation time share concept is of recent origin and since the State Government has recently approved providing loan for acquiring such time shares, the matter regarding admissibility for the grant of advance for the purchase of vacation time shares has been reconsidered with regard to the Government employees who have already exhausted the earlier maximum limit of house building advance and it has been decided that the loan for the purchase of time share equal to the enhanced house building advance limit less than House building advance already taken or actual cost of the time share whichever is less would be admissible.

2. The other terms and conditions will remain the same as already circulated.

No. FD-Loans-SOI/95/25992. dated 5th September 1995

7.81 Maintenance of Accounts of loan and advances--employee of the Punjab Government (including all India Services Officers)

Kindly refer to the subject cited above. The state Government proposed to computerise the Punjab Government Personnel Management system (PGMS) which interalia contains modules of loan accounting system. The system will start at the stage of sanction of loan and advances till its complete recovery alongwith interest accrued thereon, if any and the issue of No Due Certificate to each loan individually. However loan processing is not covered under the system. The system will keep tract of all loan advanced. It will generate reports on undisbursed loans, defaulters list statewide/departmentwise, totals of loans and advances outstanding recoveries etc.

2. The State Government intends to take over the accounts of loans and advances (Class I, II, III, IV) including those of all India Services Officers from the Accountant General Punjab. The matter has been taken up with Government of India.

3. In the meantime each Head of Department should prepare in quadruplicate D.D.O wise/loanwise lists of loanees working in their departments indicating there in code number allotted by the loan cell. As soon as the final decision is taken the loan cell will call for these lists. The Loan Cell will allot an identity number to each loan. Two copies of the list with identity numbers shall be returned to the head of departments. The Loan Cell will retain one copy for record and will send the other copy to the district treasury concerned.

4. The Head of Department would send subsequently one copy of the list bearing code number/unique number received by him from loan cell to Accountant General Punjab, to enable him. to close the accounts of the loanee and to intimate recoveries made so far/balance outstanding in the Accountant General office broad sheet as on _____ (as per decision taken).

5. The action in the matter may please be started earnestly.

No. FD-Loans-SOI-95/26286, dated 12th September, 1995

7.82 Rate of Interest to be charged on Loan and Advances to the undertakings and to the Employees of the State Government during the year 1995-96.

It's to invite reference to this Department's Circular letter issued, --vide No. 6/2/94-5-II/6874, dated 3rd October, 1994 on the subject noted above and to say that the Governor of Punjab has been pleased to decide that interest shall be charged on loans advanced or to be advanced by the State Government to the Public Undertakings including the Punjab State Electricity Board, the Punjab State Cooperative Supply and Marketing Federation and the State Housing Development Board during the year 1995-96 at the following rates namely :--

(Interest rate)
(Percent per annum)

I. 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 | 16 |
| (ii) | Working Capital Loans and Loans to meet cash losses (Maximum maturity period five years). | 18.50 |

II. Punjab State Electricity Board and Pepsu Road Transport Corporation

- | | | |
|------|--|-------|
| (i) | Investment Loans | |
| | (a) Punjab State Electricity Board | 13.5% |
| | (b) Pepsu Road Transport Corporation | 14% |
| (ii) | Working Capital Loans and Loans to meet cash losses (Maximum maturity period five years) | 18% |

III. Capital Contribution made by the State Government to the Pepsu Road Transport Corporation 11.75

These rates will not, nowever, apply to :--

- (a) Short term loan assistance received from the Government of India for the purchase and distribution of agricultural inputs, which is passed on by the State Government to the Institutional Agencies (Public Undertakings) concerned at the rate of interest half per cent more than that charged by the Government of India in accordance with the conditions on which that Govt. provides this assistance; and
- (b) Loans advanced by the State Government 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 1995-96 shall bear interest as follows :-

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

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

4. The Governor of Punjab has been pleased to decide that where repayments of principal and payment of interest are not made amending to the presented time schedule, the penal interest shall be charged at the rate of 19.5% (interest plus penal interest) or the interest plus 3¼% penal interest whichever is higher on the defaulted amount for the defaulted period.

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 Treasuries and Accounts, Punjab, Chandigarh.

Please acknowledge its receipt.

No. 6/1/95-5FBII/7100, dated 18th October, 1995

7.83 Increase in the admissibility limits of advance for the purchase of Cars to State Government Employees.

The Government had last fixed the Conveyance Advance limits in respect of Motor Cars,--vide their circular letter No. FD-Loans-SOI-94/10/(II)6675, dated the 4th April, 1994. The Government feels the upward revision in the loan limit is due on account of steep increase in prices of motor vehicles. It has accordingly been decided to revise the loan limit to 75% of the cost of the new car subject to the maximum limit of Rs. 2.50 lacs.

2. The advance for the purchase of second hand cars will be admissible at the rate of 75% of the depreciated value of vehicle subject to maximum of Rs. 2.50 lacs. The depreciation may be applied under the straight line method at uniform rate of Rs. 9.5% per annum.

3. The other terms and conditions of the advance will remain the same.

4. The above decision will take effect from the date of issue of this letter.

5. Necessary amendment in the relevent rules will be made in due course.

No. FD-Loans-SOI-P-10(2)/95/32900, dated the 4th December, 1995.

7.84 Increase in the admissibility limits of advance for the purchase of Cars to State Government Employees.

It is to invite a reference to this department circular letter No. FD-Loans-SOI-P-10(2) 95/32900, dated, the 4th December, 1995 on the subject cited above and to state that para 2 of the *ibid* circular may be substituted as under :--

"The advance for the purchase of second hand cars will be admissible at the rate of 75% of the depreciated value

of the vehicle subject to maximum of Rs. 2.50 lac. The depreciation may be applied under the straight line method at uniform rate of 9.50% per annum subject to maximum of 90% of the purchase value of the car.

No. FD-Loans-SOI-P-10(2)95/33604, dated the 11th december, 1995

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

It is to invite a reference to this Department circular letter No. FD-Loans-SOI-95/8878, dated the 3rd April, 1995/4th May, 1995 and No. FD. Loans-SOI-95/25992, dated 5th September, 1995 on the subject cited above and to state that in the instructions dated 3rd April, 1995/4th May, 1995, it was decided to provide loans to Government employees for purchasing the Time Shares from the Companies approved by the State Government. The Government have approved the following companies for the purchase of Time Shares by the Government employees :--

1. Sterling Holiday Resorts (India) Ltd.
2. IGGI Resorts International Ltd.
3. Toshali Resorts International.
4. Dalmia Resorts International Pvt. Ltd.

The Companies at Sr. No. 3 and 4 have agreed to offer 10% discount on outright payments.

No. FD-Loans-SOI-T.S./95/33623, dated the 12th December, 1995.

7.86 Increase in the admissibility limit of advance for the purchase of cars to State Government Employees.

It is to invite a reference to this department circular letter No. FD-Loans-SOI-P-10(2)-95/32900, dated the 4th December, 1995, on the subject cited above and to state that in the first para of *ibid* circular the following may be added :--

"However, the applicant will have the option (to be attached) to avail of the loan facility with a limit of Rs. 1.50 lac, as available in this Department Circular letter dated the 4th April, 1994 referred to above."

No. FD-Loans-SOI-P-10(2)95/73, dated the 4th January, 1996.

7.87 Grant of advance for the purchase of Computer System to the State Government employees.

It is to invite a reference to this Department circular letter No. FD-Loans-SOI-95/12222, dated 15th May, 1995, on the subject cited. after careful consideration it has been decided that following may be deleted in the letter *ibid*:--

- (i) the words "an interest free" occurring after the words "to all Government employees" in para 2.
- (ii) the words "will be interest free and" in the first line of condition (i) under the heading "Eligibility."
- (iii) the words "which will be approved by Government in advance" in condition (e) under the heading "Eligibility."

2. It has further been decided that Loan Sanctioning Authority in respect of this advance will be the Head of the Department concerned.

3. Specimen of Agreement, Mortgage Deed (as mentioned at 'g' and 'h' in the letter *ibid*) and model sanction proforma are enclosed. These are subject to amendment, if any, advised by legal Remembrancer, Government, Punjab lateron.

Other terms and conditions of the letter *ibid* will remain unchanged.

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

No. FD-Loans-SOI-95/4994, dated the 1st March, 1996.

P.F.R. FORM

(Referred in Finance Department Instructions No. F.D. Loan-SOI/95/12222, dated the 15th May, 1995)

FORM OF agreement to the executed at the time of drawing an advance for the purchase of computer system.

AN agreement made on the _____ day of _____
 One thousand nine hundred and _____ BETWEEN _____
 OF _____ (here inafter called the Borrower which
 expression shall include his heirs, administrators, executors and
 legal representatives) of the one part, and the Governor of
 Punjab (herein after called the Governor, which expression
 shall include his successors and assignees) of the other part.

WHEREAS the Borrower has under the provisions of the Punjab Financial Rules (herein after referred to as 'the said rules' which expression shall include any amendment thereof for the time being in force) applied to the Governor for a loan of Rs. _____ for the purchase of computer system.

AND WHEREAS the Governor has agreed to lend the said amount to the Borrower on the terms, and conditions specified hereinafter contained.

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

- (1) to pay to the Governor the said amount with interest calculated according to the said instructions/rules by monthly deductions from his salary as provided in the said rules and hereby authorises the Governor to make such deductions.
- (2) to expend the full amount of the said loan on the purchase of a computer system within a period of one month from the date of these presents or if the actual price paid is less than the loan amount to repay the difference to the Governor forthwith.
- (3) to execute a document hypothecating the said computer system to the Governor as security for the amount lent to the Borrower within a period of one month from the date of drawal of advance failing which the borrower

shall be liable to pay penal interest on the entire amount of the advance from the date of drawal to the date of execution of hypothecation deed.

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

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

Signed by the said in the presence of

- 1. _____
- 2. _____

(Signatures & Designation of the Borrower)

(Signature of Witnesses)

Signed by (Name & Designation) _____ for and on behalf of the Governor of Punjab in Presence of :

- 1. _____
- 2. _____

(Signature of witness)

(Signature and Designation of the Officer)

P.F.R. FORM

(Referred in Finance Department Instructions No. F.D. Loan-S.O.I/95/12222 dated 15th May, 1995)

FORM OF THE MORTGAGE BOND FOR COMPUTER SYSTEM ADVANCE

This Indenture made this _____ day of _____ one thousand nine hundred and _____ BETWEEN of _____ hereinafter called the "Borrower." Which expression shall include his heirs administrators, executors and legal representatives of the one part and the Governor of Punjab hereinafter called the "Governor" which expression shall include his successors and assignees of the other part.

WHEREAS the Borrower has applied for and has been granted an advance of Rupees _____ to purchase a Computer System under the Punjab Financial Rules (herein-after referred to as "the said rules"/F.D. Instructions which expression shall include any amendment there of or addition there to for the time being inforce) on the terms and conditions contained in the Agreement dated _____ (hereinafter referred to as the Principal Agreement) AND WHEREAS one of the conditions upon which the said advance has been/was granted to the Borrower is/was that the Borrower will/would hypothecate the said Computer System to the Governor as security for the amount lent to the Borrower AND WHEREAS, the Borrower has purchased the Computer System particulars whereof are sent out in the schedule hereunder written.

NOW THIS INDENTURE WITNESSTH that in pursuance of the said agreement and for the consideration, aforesaid the borrower doth hereby covenant to pay to the Governor the sum of Rs. _____ or the balance thereof remaining unpaid at the date of these presents by equal payments of Rs. _____ each on the first day of every month and will pay interest on the sum for the time being remaining due and owing calculated according to the said rules and the borrower doth agree that such payments may be recovered by monthly deductions from his salary in the manner provided by the said rules/Instructions and in further pursuance of the said agreement, the Borrower doth hereby assigns and transfers unto the Governor, the Computer system the particulars whereof are set out in the schedule here unto written by way of security for the said advance, and the interest thereon as required by the said rules.

AND the borrower doth hereby agree and declare that he has paid in full the purchase price of the said computer system and that the same is his absolute property and that he has not pledged and so long as any money remains payable to the Governor in respect of the said advance, will not sell, pledge or part with the property, in or Possession of the said computer system PROVIDED ALWAYS and it is hereby agreed and declared that if any of the said instalments of the principal or interest shall not be paid or recovered in the manner aforesaid within ten days after the same are due or if the Borrower shall die or at any time cease to be in Government service or if the borrower shall sell or pledge or part with the property in or possession of said computer system or become insolvent or make any composition or arrangement with his creditors or if any person shall take proceedings in execution of any decree or judgement against the Borrower the whole of the said principal sum which shall then be remaining due and unpaid together with interest thereon, calculated as aforesaid shall forthwith become payable AND IT IS HEREBY AGREED and declared that the Governor may on the happening of/any of the events herein before mentioned seize and take possession of the said computer system and either remain in possession thereof without removing the same or else may remove and sell the said computer system either by public auction or private contract and may out of the sale moneys retain the balance of the said advance then remaining unpaid and any interest due thereon calculated as aforesaid and all cost charges, expenses and payments properly incurred or made in maintaining defending or realising his rights here under and shall pay over the surplus, if any to the Borrower, his executors, administrators or personal representative PROVIDED FURTHER that the aforesaid power of taking possession or selling of the said Computer System shall not prejudice the rights of the Governor to use the Borrower or his personal representatives for the said balance remaining due and interest or in the case of Computer System being sold, the amount by which the net sale proceeds fall short of the amount owing, AND the Borrower hereby further agrees that he will not permit or suffer the said Computer System to be destroyed or injured or to deteriorate in a greater degree than it would deteriorate by reasonable wear and tear thereof, AND further that in the event of any damage or accident happening to the said computer system the Borrower will forthwith have the same repaired and made good.

SCHEDULE

DESCRIPTION OF COMPUTER SYSTEM

Maker's Name : _____

Cost Price : _____

Complete Description : _____

IN WITNESS whereof the said _____ (Borrower's name) and _____ for and on behalf of the Governor have hereunto set their respective hands the day and year first above written.

Signed by the said in the presence of :

1. _____

2. _____

(Signature of Witnesses)

(Signature and designation of the Borrower)

Signed by (Name and designation) _____

for and on behalf of the Governor of Punjab in the presence of _____

1. _____

2. _____

(Signatures of Witnesses)

(Signature and designation of the Officer)

ORDER

Code No. _____

In exercise of the powers under Rule _____ of the Punjab Financial Rules, Volume-I, Sanction is accorded to the grant of an advance of Rs. _____ (Rupees _____ only) to Shri _____ (Designation) _____ for the purchase of computer system under rule *ibid* read with the instructions issued by the Government on the subject from time to time.

2. The sanction of the advance is subject to following terms and conditions:--

- (i) The officer shall execute an agreement in form _____ and a certificate to the effect that such agreement has been executed, examined and found to be in order shall be recorded on the bill for drawal of the amount.
- (ii) A certificate shall be recorded on the bill while drawing the advance that the officer has received a written assurance from the dealer that the supply is likely to be available within a period of one month after the drawal of advance.
- (iii) The amount of advance shall in no case exceed the actual price to be paid for the computer system.
- (iv) The officer shall furnish a certificate to the effect that computer system for which the advance is being drawn is not already in his possession.
- (v) The advance should be utilised for the purpose for which the loan has been granted.
- (vi) The total amount of advance of Rs. _____ shall be recovered in _____ monthly instalments, out of which _____ instalments will be of Rs. _____ each and the last instalment will be of Rs. _____ commencing from the first issue of pay after the drawal of loan.
- (vii) The purchase of computer system must be completed within the stipulated period of the one month from the date on which the advance is drawn from the

Treasury, falling which the full of amount of advance drawn alongwith interest thereon should forthwith be refunded to Government.

(viii) The computer system shall be got insured from the date of purchase. The amount for which the computer system is insured during any period must not be less than the outstanding balance of the advance at the begining of the period and the insurance must be renewed from time to time till the advance has been completely repaid.

(ix) The officer shall execute a mortgage bond in form _____ immediately after the purchase of the computer system.

3. Certified that the carry home salary of Shri _____ after deducting the instalment towards the repayment of the advance/interest thereon, will not be less than 40% of his gross emoluments, as provided in Rule 10.13(A)(I) *ibid*.

4. The amount of advance shall be drawn from the Treasury within two months from the date of issue of this sanction or by the 31st March _____ whichever, is earlier, failing which the sanction shall lapse.

5. The drawal of advance will be debitable to the Head 7610--Loans to Government servants etc. 800--Other Advances--02--Advances for purchase of Computer (Non-Plan).

6. In the event of not utilising the amount of advance within the prescribed period or misutilisation of the advance or non compliance/nonfulfilment of all or any one of the conditions of sanction, the loanee shall refund the amount of advance and interest accrued thereon in lumpsum. He will also be liable to pay* penal interest at the rate prescribed by Finance Department in addition to normal interest. He will also be liable to disciplinary action under the service rules as required.

7. The amount of advance will be disbursed to the loanee employee through Bank draft in favour of Shri/Smt. _____

8. The funds for this advance have been earmarked by the Finance Department (Loan Cell), *vide* Memo No. _____ dated _____.

Sanctioning Authority.

No. _____ Dated _____

A copy is forwarded to the Accountant General, Punjab (A&E) Chandigarh for information and necessary action.

Sanctioning Authority.

No. _____ Dated _____

A copy is forwarded to the Distt. Treasury officer/ Treasury officer _____ for information and necessary action with reference to Finance Department (Loan Cell) Endst. No. _____ dated _____.

Sanctioning Authority.

No. _____ Dated _____

A copy is forwarded to:--

- (1) The _____
(Head of office) for information and necessary action w.r.t. his letter No. _____ dated _____
- (2) Shri _____ (Loanee) _____ for information and necessary action.

9. The date of drawal alongwith Treasury V.No. may be intimated to the Finance Department (Loan Cell) by the 15th of the month following the month in which the advance was drawn. Code No. should be quoted, while corresponding with Finance Department.

Sanctioning Authority

No. _____ Dated _____

A copy is forwarded to the Secretary to Government Punjab, Finance Department (Loan Cell), S.C.O. No. 110-111, Sector 17-C, Chandigarh for information w.r.t. their Memo No. _____ dated _____.

Sanctioning Authority

- * The calculation of penal interest will be done by the Drawing and Disbursing Officer.

CHAPTER 9
DEARNESS ALLOWANCE

9.91 Grant of Interim Relief to Punjab Government employees.

It is to convey the sanction of the Governor of Punjab to the grant of Interim Relief of Rs. 150/- p.m. to Punjab Government employees drawing basic pay less than Rs. 3500/- p.m. For those employees who are drawing basic pay of Rs. 3500/- p.m. and above, the Interim Relief would be Rs. 200/- p.m. These orders shall be deemed to have come into force w.e.f. 1st day of April, 1995.

2. The amount of Interim Relief will be sui generis viz., it will neither be termed as 'Pay' nor 'Allowance' nor 'Wage'. Accordingly, this amount will not count for any service benefit i.e. computation of House Rent Allowance, Compensatory Allowances, Overtime Allowance, Cash Compensation, Encashment of Leave, Pay Fixation, Pension or Gratuity, etc. etc.

No. 6/1/95-1FPI/4593, dated 7th June, 1995.

9.92 Grant of Dearness Allowance to the employees of the Government of Punjab with effect from 1st January, 1995

It is to refer to this Department's letter No. 3/2/94-1FPI/7905, dated 25th November, 1994 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, 1995, as follows :--

Date from which payable	Pay Range	Rate of Dearness allowance per mensem
1st January, 1995	Basic Pay up to Rs. 3,500 per mensem	125 per cent of pay
	Basic Pay above Rs. 3,500 per mensem and up to Rs. 6,000 per mensem	94 per cent of pay subject to a minimum of Rs. 4,375 p.m.
	Basic Pay above Rs. 6,000 per mensem	81 per cent of pay subject to a minimum of Rs. 5,640 p.m.

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 1, 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 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. 1/15/86-1FPI/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 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 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 instructions, those may also be treated likewise.

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.

7. The amount of Dearness for the period from 1st January, 1995, up to 31st July, 1995, 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, 1995 to the 31st July, 1995, would be drawn and credited in the General Provident Fund Accounts of the employees, in August, 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 August, 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 August, 1995.

8. The payment of Dearness Allowance in cash to the employees shall commence with effect from the 1st August, 1995, that is, in the pay bills for the month of August, 1995, payable in the same month. Ready Reckoner showing the amount of Dearness Allowance payable with effect from the 1st January, 1995, onwards in the terms of these orders is appended (at Appendices I, II).

9. As regards the employees of State Government Undertakings other public, quasi-public and local authorities constituted by Acts of Parliament or the State Legislature working under the control of the State Government, whether they receive financial assistance from the State Government or not, the Governing Body/Board of Directors of the Institutions are authorised to sanction instalments of Additional Dearness Allowance with effect from 1st January, 1995 on the pattern as sanctioned herein for State Government employees subject to the same conditions viz. the Additional Dearness Allowance for the period from 1st January, 1995 to 31st July, 1995 may be calculated and the amount deposited in the General Provident Fund of the Employees or in its absence it may be got invested in the employee's name by the purchase of National Savings Certificate or Kisan Vikas Patra from the Post Offices in the State of Punjab. It will be the responsibility of the Administrative Departments supervising the working of all Corporations/Boards and other Institutions to ensure that the payment of Additional Dearness Allowance is made strictly in accordance with these instructions.

No. 3/2/94-1FPI/5854, dated 17th August, 1995

APPENDIX I

Ready Reckoner showing the amount of Dearness Allowance admissible with effect from the 1st January, 1995, to the employees in respect of pay in the revised scale under the Punjab Civil Services Revised Pay Rules, 1988.

Pay	Dearness Allowance payable with effect from 1st January, 1995 (per mensem))	Total (Col. 1+Col. 2)
1	2	3
Rs.	Rs.	Rs.
770	963	1733
800	1000	1800
830	1038	1868
860	1075	1935
890	1113	2003
920	1150	2070
950	1188	2138
985	1231	2216
1020	1275	2295
1055	1319	2374
1090	1363	2453
1125	1406	2531
1160	1450	2610
1200	1500	2700
1240	1550	2790
1280	1600	2880
1320	1650	2970
1365	1706	3071
1410	1763	3173
1455	1819	3274
1500	1875	3375
1550	1938	3408
1600	2000	3600
1650	2063	3713
1700	2125	3825
1750	2188	3938
1800	2250	4050
1850	2313	4163
1900	2375	4275
1950	2438	4388
2000	2500	4500
2060	2575	4635
2130	2663	4793

1	2	3
Rs.	Rs.	Rs.
2200	2750	4950
2270	2838	5108
2340	2925	5265
2410	3015	5423
2480	3100	5580
2550	3188	5738
2625	3281	5906
2700	3375	6075
2775	3469	6244
2850	3563	6413
2925	3656	6581
3000	3750	6750
3100	3875	6975
3200	4000	7200
3300	4125	7425
3400	4250	7650
3500	4375	7875
3600	4375	7975
3700	4375	8075
3800	4375	8175
3900	4375	8275
4000	4375	8375
4125	4375	8500
4250	4375	8625
4375	4375	8750
4500	4375	8875
4625	4375	9000
4750	4465	9215
4875	4583	9458
5000	4700	9700
5150	4841	9991
5300	4982	10282
5450	5123	10573
5600	5264	10864
5750	5405	11155
5900	5546	11446
6100	5640	11740
6300	5640	11940
6500	5640	12140
6700	5640	12340

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

APPENDIX II

Ready Reckoner showing the amount of Dearness Allowance admissible with effect from 1st January, 1995 to employees in respect of pay in the revised scales under the Punjab Civil Services (Revised Pay) Rules, 1988.

Pay	Dearness Allowance payable with effect from 1st January, 1995 (per mensem)	Total (Col. 1+Col. 2)
1	2	3
Rs.	Rs.	Rs.
5	6.00	11.00
10	13.00	23.00
15	19.00	34.00
20	25.00	45.00
25	31.00	56.00
30	38.00	68.00
25	44.00	79.00
40	50.00	90.00
45	56.00	101.00
50	63.00	113.00
55	69.00	124.00
60	75.00	135.00

9.93 Grant of Dearness Allowance to the employees of the Government of Punjab with effect from 1st July, 1995.

It is to refer to this Department's letter No. 3/2/94-1FPI/5854, dated 17th August, 1995 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, 1995, as follows :--

Date from which payable	Pay Range	Rate of Dearness allowance per mensem
1st July, 1995	Basic Pay up to Rs. 3,500 per mensem	136 per cent of pay
	Basic Pay above Rs. 3,500 per mensem and up to Rs. 6,000 per mensem	102 per cent of pay subject to a minimum of Rs. 4,760 p.m.
	Basic Pay above Rs. 6,000 per mensem	88 per cent of pay subject to a minimum of Rs. 6,120 p.m.

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 1, 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 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. 1/15/86-1FPI/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 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 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 instructions, those may also be treated likewise.

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.

7. The amount of Dearness Allowance for the period from 1st July, 1995, up to 30th November, 1995, 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, 1995 to the 30th November, 1995, would be drawn and credited in the General Provident Fund Accounts of the employees, in December, 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 December, 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 December, 1995.

8. The payment of Dearness Allowance in cash to the employees shall commence with effect from the 1st December, 1995, that is, in the pay bills for the month of December, 1995, payable in the same month. Ready Reckoner showing the amount of Dearness Allowance payable with effect from the 1st July, 1995, onwards in the terms of these orders is appended (at Appendices I, II).

9. As regards the employees of State Government Undertakings other public, quasi-public and local authorities constituted by Acts of Parliament or the State Legislature working under the control of the State Government, whether they receive financial assistance from the State Government or not, the Governing Body/Board of Directors of the Institutions are authorised to sanction instalments of Additional Dearness Allowance with effect from 1st July, 1995 on the pattern as sanctioned herein for State Government employees subject to the same conditions viz. the Additional Dearness Allowance for the period from 1st July, 1995 to 30th November, 1995 may be calculated and the amount deposited in the General Provident Fund of the Employees or in its absence it may be got invested in the employee's name by the purchase of National Savings Certificate or Kisan Vikas Patra from the Post Offices in the State of Punjab. It will be the responsibility of the Administrative Departments supervising the working of all Corporations/Boards and other Institutions to ensure that the payment of Additional Dearness Allowance is made strictly in accordance with these instructions.

No. 3/2/94-1FPI/7562, Dated 9th November, 1995.