

CHAPTER 6

GENERAL PROVIDENT FUND

6.142 : Rate of interest on deposits in the Punjab General Provident Fund and the Punjab Contributory Provident Fund for the financial year 1996-97

I am directed to say that accumulations at the credit of subscribers to the Punjab General Provident Fund and the Punjab Contributory Provident Fund will carry interest at the rate of 12% (twelve percent) per annum. These rates will be in force during the financial year 1996-97.

No. 6/2/96-5FBII/4345-47, dated the 11th June, 1996.

CHAPTER 7

LOANS AND ADVANCES

7.88 : Additional House Building Advance for conversion of lease hold properties in to free hold properties.

I am directed to invite a reference on the subject cited and to state that proposal for the grant of Additional House Building Advance/ Advance for repayment of private loan for conversion of lease hold properties into free hold properties was under consideration of Government for some time past. Now it has been decided to allow Additional House Building Advance in cases where lease hold properties are converted by Government policy into free hold. This loan would be met from within the existing provision, under which Government employe are eligible for loans for the construction of house or for the purchase of a built up house subject to the over all financial limit fixed by the Government. All other terms and conditions applicable to the house building loan will also be applicable in this case as well.

2. Since the proposal mentioned above is recent one so the matter regarding the admissibility for the grant of Advance for the purpose has also been considered and it has been decided that Government employees who have already exhausted the earlier maximum limit of House Building Advance, the advance for the conversion will be equal to the enhanced House Building Advance limit less the House Building Advance already taken, or the actual cost of conversion which ever is less.

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

1. Application in the prescribed form (specimen attached).
2. Document from the concerned Authority showing the cost for the conversion of lease hold property into free hold property in his case.
3. Government employees who have already availed House Building Advance with enhanced limit i.e. 90 times of basic pay will not be eligible for this additional advance.

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

No. F.D-Loans-SOI-96/13975-77 dated the 17th June, 1996.

APPLICATION FORM FOR GRANT OF ADDITIONAL HOUSE BUILDING ADVANCE FOR CONVERSION OF LEASE HOLD PROPERTY INTO FREE HOLD PROPERTY

- 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. 5 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 purchase of built up house attach 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) C.C.A. : _____

Total : _____

(B) Deductions

- (a) Compulsory G.P. Fund subscription : _____
- (b) Instalment on account of Cycle/Scooter/Car Advance : _____

- (c) Instalment on account of Computer loan. : _____
- (d) Instalment of time share/ HBA already taken : _____
- (e) Income Tax : _____
- (f) G.I.S. : _____
- (g) Others : _____
- (h) Proposed instalment on account of advance for the additional HBA : _____
- 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 (90 times of the monthly basic pay or Rs. 3.50 lacs or cost of conversion ; which ever is less. : _____
10. Cost of conversion from lease hold Property into free hold property : _____
11. Amount of advance required : _____
12. Details of the plot on which the house has been constructed/ purchased viz location of the plot/house with full address : _____
13. House Building advance already obtained :--
- (i) Amount of advance : _____
- (ii) Date of drawal of : _____
- (a) 1st Instalment : _____
- (b) Last instalment : _____
- (iii) Date on which the plot and house constructed thereon/House purchased with Government advance mortgaged to Government : _____
- (iv) Code No. : _____

- 13. Difference of amount of house building advance now admissible-minus already drawn : _____
- 14. Proposed monthly instalment of recovery of the advance now applied for : _____

DECLARATION

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

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

3. I undertake to mortgage the house to the Punjab Government.

4. I do not own a house either individually or jointly in my name or in the name of any member of my family in the town/urban agglomeration except the house for which additional advance has been applied for.

5. I agree for 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

Department/Office (in which employed)

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

and so on.....

(TO BE COMPLETED BY THE APPLICANTS LOAN SANCTIONING AUTHORITY)

No.

Dated : :

Forwarded to the Secretary to Government Punjab, Department of Finance (Loan Cell) S.C.O. 110-111, Sector 17/C, Chandigarh.

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

2. It is certified that the additional 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/S.O. I/96/1375, dated 17th June, 1996. may be granted to the applicant 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 my self 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 retirement either through monthly instalments and or by adjustment from the Death-cum-Retirement Gratuity.

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

Signature

Designation

Name of the Department.

7.89 ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਦਰਜਾ 4 ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਲੜਕੀ ਦੀ ਸ਼ਾਦੀ ਲਈ ਬਿਨਾਂ ਵਿਆਜ ਕਰਜਾ ਦੇਣ ਬਾਰੇ ।

ਮੈਨੂੰ ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਇਹ ਕਹਿਣ ਦੀ ਹਦਾਇਤ ਹੋਈ ਹੈ ਕਿ ਪੰਜਾਬ ਸਰਕਾਰ ਨੇ ਆਪਣੇ ਦਰਜਾ 4 ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਲੜਕੀ ਦੀ ਸ਼ਾਦੀ ਲਈ ਬਿਨਾਂ ਵਿਆਜ 10,000 ਰੁਪਏ ਦਾ ਕਰਜਾ ਦੇਣ ਦਾ ਫੈਸਲਾ ਕੀਤਾ ਹੈ । ਇਹ ਕਰਜਾ ਹੇਠ ਲਿਖਿਆਂ ਸ਼ਰਤਾਂ ਅਧੀਨ ਦਿੱਤਾ ਜਾਵੇਗਾ :--

(ੳ) ਪੰਜਾਬ ਸਰਕਾਰ ਦੇ ਸਾਰੇ ਪੱਕੇ ਦਰਜਾ 4 ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਇਹ ਕਰਜਾ ਉਪਲਬਧ ਹੋਵੇਗਾ । ਕੱਚੇ ਦਰਜਾ ਚਾਰ ਕਰਮਚਾਰੀਆਂ ਨੂੰ ਕਰਜਾ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਪੱਕੇ ਕਰਮਚਾਰੀ ਦੀ ਜਾਮਨੀ ਦੀ ਲੋੜ ਹੋਵੇਗੀ (15 ਰੁਪਏ ਦੇ ਅਸ਼ਟਾਮ ਤੇ) ਜੋ ਕਿ ਕਰਜਾ ਸਮਰੱਥ ਅਧਿਕਾਰੀ ਵੱਲੋਂ ਅਮਲ ਵਿੱਚ ਲਿਆ ਕੇ ਪ੍ਰਵਾਨ ਕੀਤਾ ਗਿਆ ਹੋਵੇ । ਇਸ ਤੋਂ ਇਲਾਵਾ ਪੰਜਾਬ ਵਿੱਤੀ ਨਿਯਮਾਂਵਲੀ ਦੇ ਨਿਯਮ 10.13 ਦੇ ਤਹਿਤ ਸਰਟੀਫਿਕੇਟ ਵੀ ਕਰਜਾ ਸਮਰੱਥ ਅਧਿਕਾਰੀ ਵਲੋਂ ਤਸਦੀਕ ਕਰਕੇ ਲਗਾਵਾਇਆ ਜਾਵੇ ।

(ਅ) ਇਹ ਕਰਜਾ ਵੱਧ ਤੋਂ ਵੱਧ 40 ਮਾਸਿਕ ਕਿਸ਼ਤਾਂ ਵਿੱਚ ਵਸੂਲਿਆ ਜਾਵੇਗਾ । ਇਹ ਵਸੂਲੀ ਕਰਜਾ ਮਿਲਣ ਤੋਂ ਬਾਅਦ ਪਹਿਲੇ ਮਹੀਨੇ ਦੀ ਤਨਖਾਹ ਵਿੱਚੋਂ ਸ਼ੁਰੂ ਕੀਤੀ ਜਾਵੇਗੀ ।

(ੲ) ਕਰਜਾ ਸਾਰੀ ਸੇਵਾ ਵਿੱਚ ਸਿਰਫ ਦੋ ਵਾਰ ਦਿੱਤਾ ਜਾਵੇਗਾ ।

(ਸ) ਸ਼ਾਦੀ ਦੇ ਸਮੇਂ ਲੜਕੀ ਦੀ ਉਮਰ 18 ਸਾਲ ਤੋਂ ਘੱਟ ਨਹੀਂ ਹੋਣੀ ਚਾਹੀਦੀ । ਉਮਰ ਦੇ ਸਬੂਤ ਵਜੋਂ ਜਨਮ ਸਰਟੀਫਿਕੇਟ/ਸਕੂਲ ਛੱਡਣ ਦੇ ਸਰਟੀਫਿਕੇਟ/ਦਸਵੀਂ ਦੇ ਸਰਟੀਫਿਕੇਟ ਦੀ ਗਜ਼ਟਿਡ ਅਧਿਕਾਰੀ ਪਾਸੋਂ ਤਸਦੀਕ ਸ਼ੁਦਾ ਫੋਟੋ ਕਾਪੀ ਕੇਸ ਨਾਲ ਲਗਾਈ ਜਾਵੇ । ਸ਼ਾਦੀ ਦੇ ਸਬੂਤ ਲਈ ਕਾਰਡ ਜਾਂ ਹਲਫੀਆ ਬਿਆਨ ਕੇਸ ਨਾਲ ਲਗਾਇਆ ਜਾਵੇ ।

(ਹ) ਸ਼ਾਦੀ ਦੀ ਮਿੱਥੀ ਜਾਣ ਵਾਲੀ ਮਿਤੀ ਤੋਂ ਤਿੰਨ ਮਹੀਨੇ ਤੋਂ ਪਹਿਲਾਂ ਅਤੇ ਸ਼ਾਦੀ ਦੀ ਮਿਤੀ ਤੋਂ ਬਾਅਦ ਕਰਜੇ ਲਈ ਦਿੱਤੀ ਅਰਜ਼ੀ ਤੇ ਗੋਰ ਨਹੀਂ ਕੀਤਾ ਜਾਵੇਗਾ । ਇਹ ਰਕਮ ਸ਼ਾਦੀ ਦੀ ਮਿਤੀ ਤੋਂ ਦੋ ਮਹੀਨੇ ਪਹਿਲਾਂ ਕਢਵਾਈ ਜਾ ਸਕਦੀ ਹੈ ।

(ਕ) ਦੂਜੀ ਲੜਕੀ ਦੀ ਸ਼ਾਦੀ ਲਈ ਕਰਜੇ ਦੀ ਰਕਮ (ਜੇਕਰ ਪਹਿਲਾਂ ਲਏ ਕਰਜੇ ਦੀ ਵਸੂਲੀ ਪੂਰੀ ਨਹੀਂ ਹੋਈ) ਪਹਿਲਾਂ ਲਏ ਕਰਜੇ ਦੀ ਬਕਾਇਆ ਰਕਮ ਅਤੇ ਹੁਣ ਲਏ ਜਾਣ ਵਾਲੇ ਕਰਜੇ ਦੀ ਰਕਮ ਦੋਨਾਂ ਨੂੰ ਮਿਲਾ ਕੇ 10,000 ਰੁਪਏ ਤੋਂ ਵੱਧ ਨਹੀਂ ਹੋਵੇਗੀ ।

(ਖ) ਸ਼ਾਦੀ ਦੀ ਮਿਤੀ ਤੋਂ ਇਕ ਮਹੀਨੇ ਦੇ ਅੰਦਰ ਅੰਦਰ ਸਬੰਧਤ ਕਰਮਚਾਰੀ ਵਲੋਂ ਵਰਤੋਂ ਸਰਟੀਫਿਕੇਟ ਦਿੱਤਾ ਜਾਵੇਗਾ । ਜੇਕਰ ਸਰਟੀਫਿਕੇਟ ਨਿਰਧਾਰਤ ਸਮੇਂ ਅੰਦਰ ਨਹੀਂ ਦਿੱਤਾ ਜਾਂਦਾ ਜਾਂ ਕਰਜਾ ਕਿਸੇ ਹੋਰ ਮੰਤਵ ਲਈ ਵਰਤਿਆ ਗਿਆ ਹੋਵੇ ਤਾਂ ਕਰਜਾ ਕਢਵਾਉਣ ਦੀ ਮਿਤੀ ਤੋਂ ਕਰਜਾ ਜਮ੍ਹਾਂ ਕਰਵਾਉਣ ਦੀ ਮਿਤੀ ਤੱਕ 12% ਸਲਾਨਾ ਦੰਡਿਤ ਵਿਆਜ ਦੇਣਾ ਹੋਵੇਗਾ ।

- (ਗ) ਜੇਕਰ ਪਤੀ ਅਤੇ ਪਤਨੀ ਦੋਨੋਂ ਸਰਕਾਰੀ ਸੇਵਾ ਵਿੱਚ ਹੋਣ ਤਾਂ ਉਨ੍ਹਾਂ ਦੋਨਾਂ ਵਿਚੋਂ ਕੇਵਲ ਇਕ ਨੂੰ ਹੀ ਇਹ ਸਹੂਲਤ ਉਪਲਬਧ ਹੋਵੇਗੀ। ਹਰ ਕਰਮਚਾਰੀ ਨੂੰ ਇਹ ਸਰਟੀਫਿਕੇਟ ਦੇਣਾ ਹੋਵੇਗਾ ਕਿ ਉਸ ਦੀ/ਦਾ ਪਤਨੀ/ਪਤੀ ਸਰਕਾਰੀ ਸੇਵਾ ਵਿੱਚ ਨਹੀਂ ਜਾਂ ਜੇਕਰ ਹੈ ਤਾਂ ਉਸ ਵਲੋਂ ਇਸ ਮੰਤਵ ਲਈ ਕਰਜਾ ਨਹੀਂ ਲਿਆ ਗਿਆ/ਜਾ ਰਿਹਾ।
- (ਘ) ਜੇਕਰ ਕਰਜਦਾਰ ਕਰਮਚਾਰੀ ਦੀ ਪੂਰੀ ਵਸੂਲੀ ਤੋਂ ਪਹਿਲਾਂ ਮੌਤ ਹੋ ਜਾਂਦੀ ਹੈ ਤਾਂ ਬਾਕੀ ਰਹਿੰਦੀ ਰਕਮ ਕਰਮਚਾਰੀ ਦੀ ਡੀ.ਸੀ.ਆਰ.ਜੀ. ਵਿੱਚੋਂ ਵਸੂਲੀ ਜਾਵੇਗੀ ਅਤੇ ਇਸ ਰਕਮ ਸਬੰਧੀ ਸਰਕਾਰ ਦਾ ਡੀ.ਸੀ.ਆਰ.ਜੀ. ਤੇ ਸਭ ਤੋਂ ਪਹਿਲਾਂ ਹੱਕ ਹੋਵੇਗਾ।
- (ਙ) ਮੁਅੱਤਲੀ ਅਧੀਨ ਕਰਮਚਾਰੀ ਜਾਂ ਜਿਸ ਦੇ ਖਿਲਾਫ ਕੋਈ ਗੰਭੀਰ ਦੋਸ਼ ਹੋਣ ਜਿਨ੍ਹਾਂ ਦੇ ਸਿੱਟੇ ਵਜੋਂ ਉਸ ਨੂੰ ਨੌਕਰੀ ਤੋਂ ਬਰਖਾਸਤ/ਜਬਰੀ ਸੇਵਾਮੁਕਤ ਕੀਤੇ ਜਾਣ ਦੀ ਸੰਭਾਵਨਾ ਹੋਵੇ, ਨੂੰ ਇਹ ਸਹੂਲਤ ਉਪਲਬਧ ਨਹੀਂ ਹੋਵੇਗੀ।
- (ਚ) ਇਸ ਕਰਜੇ ਲਈ ਕਰਜਾ ਸਮਰੱਥ ਅਧਿਕਾਰੀ ਵਿਭਾਗ ਦਾ ਮੁੱਖੀ ਹੋਵੇਗਾ।
- (ਛ) 40% ਘਰ ਲਿਜਾਣ ਵਾਲੀ ਤਨਖਾਹ ਸਬੰਧੀ ਸ਼ਰਤ ਬਾਕੀ ਕਰਜਾ ਕੇਸਾਂ ਵਾਂਗ ਇਸ ਕੇਸ ਵਿੱਚ ਵੀ ਲਾਗੂ ਹੋਵੇਗੀ।

ਇਹ ਕਰਜਾ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਹੇਠ ਲਿਖੇ ਦਸਤਾਵੇਜ਼ ਲਗਾਏ ਜਾਣ :--

1. ਅਰਜੀ ਫਾਰਮ
2. ਸਰਕਾਰ ਨਾਲ ਇਕਰਾਰਨਾਮਾ (ਜੁਡੀਸ਼ੀਅਲ ਪੇਪਰ ਤੇ)
3. ਡੀ.ਸੀ.ਆਰ.ਜੀ. ਵਿੱਚੋਂ ਬਕਾਇਆ ਰਕਮ ਕੱਟਣ ਸਬੰਧੀ ਅਨੁਲੇਖ (ਜੁਡੀਸ਼ੀਅਲ ਪੇਪਰ ਤੇ)।
4. ਲੜਕੀ ਦੀ ਉਮਰ ਦੇ ਸਬੂਤ ਵਜੋਂ ਇਸੇ ਪੱਤਰ ਦੇ ਪੰਨਾਂ 1 ਤੇ ਦਰਸਾਏ ਸਰਟੀਫਿਕੇਟਾਂ ਵਿੱਚੋਂ ਕਿਸੇ ਇਕ ਦੀ ਫੋਟੋ ਕਾਪੀ (ਤਸਦੀਕ ਸ਼ੁਦਾ)।
5. ਸ਼ਾਦੀ ਦੇ ਸਬੂਤ ਲਈ ਕਾਰਡ ਜਾਂ ਹਲਫੀਆ ਬਿਆਨ।
6. ਇਸੇ ਪੱਤਰ ਦੇ ਪੰਨਾਂ 2 ਤੇ ਲੜੀ ਨੰ: 2 ਤੇ ਦਰਸਾਇਆ ਸਰਟੀਫਿਕੇਟ।

ਜੇਕਰ ਕਰਮਚਾਰੀ ਕੱਚਾ ਹੈ ਤਾਂ ਹੇਠ ਲਿਖੇ ਹੋਰ ਦਸਤਾਵੇਜ਼ ਵੀ ਕੇਸ ਨਾਲ ਲਗਾਏ ਜਾਣ :--

7. ਜਾਮਨੀ ਬਾਂਡ (15 ਰੁਪਏ ਦੇ ਅਸ਼ਟਾਮ ਤੇ)।
8. ਪੰਜਾਬ ਵਿੱਤੀ ਨਿਯਮਾਂਵਲੀ ਜ਼ਿਲਦ 1 ਦੇ ਨਿਯਮ 10.13 ਦੇ ਤਹਿਤ ਸਰਟੀਫਿਕੇਟ।

ਉਪਰੋਕਤ ਲੜੀ ਨੰ: 1 ਤੋਂ 3 ਅਤੇ 6 ਤੇ ਦਰਸਾਏ ਫਾਰਮ ਜਲਦੀ ਹੀ ਜਾਰੀ ਕੀਤੇ ਜਾ ਰਹੇ ਹਨ।

ਪੰਜਾਬ ਵਿੱਤੀ ਨਿਯਮਾਂਵਲੀ ਵਿੱਚ ਲੋੜੀਂਦੀ ਸੋਧ/ਵਾਧਾ ਉਚਿਤ ਸਮੇਂ ਤੇ ਕੀਤਾ ਜਾਵੇਗਾ।

7.90 Rate of interest to be charged on loans and advances to the Undertakings and to the Employees of the State Government during the year 1996-97.

I am directed to invite reference to this Departments circular letter issued,--vide No. 6/1/95-5FBII/7100, dated 18th October, 1995 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 or to be advanced by the State Government to the Public Undertaking including the Punjab State Electricity Board, the Punjab State Cooperative Supply and Marketing Federation and the State Housing Development Board during the year 1996-97 at the following rates namely :--

(Interest rate)
(Per cent per annum)

1. 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%
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These rates will not, however, 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 condition on which that Government 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 1996-97 shall bear interest as follows :--

- | | |
|----------------------------------|------------------|
| (a) For House Building | 12.00% Per annum |
| (b) For the purchase of Vehicles | 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 also been pleased to decide that where repayments of principle and payment of interest are not made according to the prescribed time schedule in that case interest plus penal interest shall be charged @ 19.50% or the interest plus 3½% 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, Chandigrh.

5. The above penal interest is also applicable in respect of loan for purchase of computers.

Please acknowledge its receipt.

No.6/1/96-5FBII/7781--94, dated the 16th September, 1996.

7.91 : Grant of interest free loan to Class IV employees of Punjab Government for the marriage of their daughters.

I am directed to refer to this Department circular letter No. FD-Loans-SO-1/P-59/19789, dated 2nd August, 1996 on the subject cited.

Specimen of forms referred to in the above mentioned for further necessary action. These are subject to amendment, if any, advised by Legal Remembrancer, Governemnt, Punjab lateron. Cases for the grant of loan may be sent to Finance Department (Loan Cell) only through Heads of the Department.

No. F.D. Loans-SOI-96/P.59/26273-76, dated the 9th October, 1996.

**APPLICATION FORM FOR GRANT OF ADVANCE FOR MARRIAGE OF DAUGHTER
TO CLASS FOUR EMPLOYEES**

1. Name (in block letters) : _____
2. Father's/Husbands name : _____
3. Designation : _____
4. Department/Office : _____
5. (a) Date of Birth : _____
6. (b) Date of entry into Government Service : _____

Entries in column No. 5
verified

- (c) Date of Superanuation : _____
- (d) Whether belongs to SC/BC ? : _____
- (e) Whether permanent or Temporary ? : _____
- (if temporary attach surety of permanent Government 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 HBA) : _____

(a) Basic pay : _____

(b) Personal pay : _____

(c) Dearness pay : _____

(d) Special pay : _____

(e) Dearness Allowance : _____

(f) CCA : _____

(g) Others (IR etc.) : _____

Total : _____

(B) Deductions

(a) Compulsory G.P. Fund Subscription : _____

(b) Instalment on account of Cycle/Scooter/Car Advance : _____

(c) Instalment on Account of House Building Advance/ Time Share : _____

(d) Income Tax : _____

(e) GIS : _____

(f) Others	:	_____
(g) Proposed instalment on account of advance for marriage of daughter	:	_____
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 (Rs. 10,000)	:	_____
10. Amount of Advance required	:	_____
11. (i) Date of Marriage	:	_____
(ii) Name of daughter	:	_____
(iii) Age (with proof)	:	_____
12. Whether any advance for the marriage of any other daughter was taken previously ? If so, give :	:	_____
Entries in column No. 12 verified		
(a) Name of that daughter	:	_____
(b) Date of marriage of that daughter	:	_____
Signature of Head of Office with seal		
(c) Date of drawal and amount	:	_____
(d) Date of submission of Utilisation certificate	:	_____
(e) Amount still outstanding	:	_____
(f) Code No.	:	_____
13. (i) Whether your spouse is in Govt. Service	:	_____
(ii) If yes, has he/She applied for the similar Advance if so give letter No. date and amount	:	_____

(iii) Has your spouse taken advance for the marriage of any other daughter earlier if so, give :--

: _____

(a) Code No. and amount outstanding

: _____

14. 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 is to be ensured before the retirement of surety.)

DECLARATION

I undertake to utilize 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 if any.

Signature of the Applicant.

Designation.

Name of the Department.

(TO BE COMPLETED BY THE APPLICATION 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 instructions on the subject and all formalities prescribed under the instructions have been completed.

3. It is recommended that an advance of Rs. _____ (Rs. _____) which is admissible under the instruction dated 2nd August, 1996 of Punjab Finance Department (Loan Cell) may be granted to this applicant. The amount of advance will be recovered in _____ instalments @ Rs. _____ per month. The recovery of advance will commence from the first issue of pay after the drawal of advance from the Treasury.

4. I have satisfied myself on the basis of monthly deductions etc. made from the applicant's salary, that after allowing him/her

the carry home salary of 40%, the amount is well within his/her repaying capacity and that the entire amount of the advance, will be recovered from the applicant before his retirement.

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

Signatures of the Loan,
Sanctioning Authority.

Designation

Name of the Department.

P.F.R. FORM

(Referred to in Punjab Government letter No. FD-Loans-S01-P-59/19789,
dated 2nd August, 1996)

(FORM of agreement to be executed at the time of drawing an advance for the marriage of daughter)

AN agreement made on the _____ day of one thousand nine hundred and _____ Between _____ son/wife/daughter of _____ at present serving as _____ in the Department/office of _____ at _____ (hereinafter called "the Borrower" which expression shall include his/her heirs, administrators, executors and legal representatives) of the one part and the Governor of Punjab (hereinafter called "the Government" which expression shall include his/her successors and assignees) of the other part.

WHEREAS the Borrower has under the provisions of Punjab Government letter No. FD-Loans-S01-P-59/19789, dated the 2nd August 1996 (hereinafter referred to as 'the said instructions which shall include any amendment thereof) applied to the Government for a loan of Rs. _____ (Rs. _____) for the marriage of his/her daughter.

NOW, IT IS HEREBY AGREED between the parties hereto that in consideration of the sum of Rs. _____ paid by the Government to the Borrower (the receipt of which the Borrower hereby acknowledge), the Borrower hereby agrees with the Government:--

- (1) to pay to the Government the said amount according to the said instructions from his salary and hereby authorises the Government to make such deductions;
- (2) to expend the full amount of the said loan on the marriage of his daughter (mentioned in the application form) within three months from the drawal of advance or up to the date of marriage whichever is earlier and to produce the utilisation certificate within one month from the date of marriage of his/her daughter, failing which the borrower shall be liable to pay penal interest on the entire amount of the advance from the date of drawal to the date of submission of utilisation certificate .

AND IT IS HEREBY LASTLY AGREED AND DECLARED THAT if the amount of advance is utilized for the purpose other than that mentioned above or utilisation certificate is not produced within stipulated period

of one month from the date of marriage, the penal provisions of the said instructions will become applicable or if the Borrower within that period becomes insolvent or quits the service of Government, or dies, the whole amount of loan shall become due and payable.

In witness whereof the Borrower and _____ for and behalf of the Government have here upto set their hands the day and year first before written.

Signed by the said in the presence of :--

Witnesses :

1.

2.

(Signature of witnesses)

(Signature of the Borrower
with designation)

Signed by (Name and Designation) _____
for and on behalf of the Governor of Punjab in the presence of.

1.

2.

(Signature of witnesses)

Signature and Designation
of officer

ANNEXURE

An agreement to be executed by Government employee at the time of or before drawing advance for the marriage of his/her daughter and for adjustment of balance advance outstanding at the time of his/her death against the death-cum-retirement gratuity .

An agreement made on _____ day of _____ one thousand, nine hundred and _____ between _____ son/wife/daughter of _____ at present serving as _____ in the Department/Office of _____ at _____ (hereinafter called "the Borrower" which expression shall include his/her heirs administrations executors and legal representatives) of the one part and the Governor of Punjab (hereinafter called "the Government" which expression shall include his/her successors and assigns) of the other part.

And whereas the borrower has under the provisions of the Punjab Government letter No. FD/Loans-S01/P-59/19789 dated 2nd August, 1996 (hereinafter referred to as 'Said Instructions, applied to the Government for the loans of Rs _____ to enable him/her to celebrate the marriage of his/her daughter and the Government has agreed to advance the loans of Rs. _____ Whereas the borrower has fixed the marriage of his/her daughter for _____ (date)

And whereas it is permissible under the provisions of the said instructions that in the case of borrowers death the last instalment of loans will be recovered from the death-cum-retirement gratuity payable to his/her at the time of his/her death; provided the Government servant concerned executes an agreement to the effect, so as to leave Government free to appropriate the sum found payable to him after his/her death in adjustment of the balance of the advance in case he/she dies pending recovery of said loan.

Now, it is hereby agreed between the parties hereto that in consideration of the said instructions, the borrower, hereby authorises the Government to extinguish the unrecovered amount of loan from the death-cum-retirement gratuity payable to the borrower, on his/her death and the Government shall have the first charge on the said amount.

In witnesses whereof the Borrower has hereunto set his hand the day and year first before written.

Signed by said borrower _____ in the presence of :-

- 1.
- 2.

(Signature of the borrower with designation)

Signed by Shri _____
for and on behalf of the Governor of Punjab in the presence of

(Signature and designation of Officer)

Certificate

Certified that Sh./Smt. _____ who is my husband/
wife working in the Department/office _____ has not received/
applied for similar advance.

Signature of applicant

Certified that my wife/husband is not an employee of Punjab
Government.

Signature of applicant.

ORDER

Code No. _____

In exercise of the powers under the provisions of Punjab Government letter No. FD-Loans-SO.I/P59/19789, dated 2nd August, 1996 sanction is accorded to the grant of an advance of Rs. _____ (Rupees _____ only) to Shri/Smt. _____ Designation _____ for the marriage of his/her daughter under the provisions of letter *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 official shall execute an agreement in form 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 official will submit the utilisation certificate within a period of one month from the date of marriage.
- (iii) The advance should be utilised for the purpose for which the loan has been granted.
- (iv) The total amount of advance of Rs. _____ shall recovered in _____ monthly instalments, commencing from the first issue of pay after the drawal of loan.
- (v) If the utilisation certificate is not submitted within one month from the date of marriage of his/her daughter as mentioned in the application form or advance is utilized for the purpose other than mentioned above the whole amount of loan alongwith penal interest thereon at the rate mentioned in the letter *ibid* should forthwith be refunded to Government.

3. Certified that the carry home salary of Shri/Smt. _____ after deducting the instalment towards re-payment of advance will not be less than 40% of his gross emoluments, as provided in Rule 10.13(A) (I) of PFR Volume I.

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 _____, which ever 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-07-Advances to Class IV employees for the marriage of their daughters.

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 of the conditions of sanction, the loanee shall refund the amount of advance and penal interest thereon in lumpsum. He will also be liable to disciplinary action under the service rules as required.

7. The funds for this advance have been earmarked by the Finance Department (Loan Cell) vide their memo No. _____.

Dated _____

Sanctioning Authority.

No. _____ Dated _____

A copy is forwarded to the District Treasury/Treasury Officer _____ for information and necessary action with reference to Finance Department (Loan Cell) Endorsement 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.

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 Department of Finance (Loan Cell) S.C.O. No. 110-111, Sector 17-C, Chandigarh for information w.r.t. their memo No. _____ dated _____.

Sanctioning Authority

Note : Calculation of penal interest will be done by the Drawing and Disbursing Officer.

7.92 : Interim Report of the Fourth Punjab Pay Commission Revision of admissibility limit of House Building Advance

I am directed to invite your attention to the subject and to say that as per recommendations of the Fourth Punjab Pay Commission, it has been decided that the Punjab Government employees will be entitled to House Building Advance equivalent to their 110 times of monthly basic pay or Rs. 7.00 lac whichever is less. The ceiling of Rs. 7.00 lac will also apply where both husband and wife being Government employee jointly build a house or purchase a built up house.

2. It has further been decided that an advance for the repair of house and advance for the enlargement of existing living accommodation may be treated as separate advances. Now Punjab Government employees will be entitled to an advance for the enlargement of their living accommodation equal to their 40 months basic pay subject to maximum of Rs. 3.00 lac, recoverable in not more than 150 monthly instalments. This will further be subject to the conditions that the total loan taken for the construction of house/purchase of house and enlargement of house should not exceed Rs. 7.00 lac.

3. The advance for the enlargement of existing living accommodation will not be granted in case of a house which is acquired or built with Government advance unless a period of at least three years has elapsed since its acquisition or final withdrawal of advance as the case may be. However, this conditions will not apply where the house has been built or purchased from sources other than advance from Government.

4. Cases in which House Building Advance or Advance for the enlargement or accommodation has been sanctioned under the existing instructions and period for completion of construction or the enlargement of existing living accommodation has not expired on 1st September, 1996, an additional advance will be admissible to the extent of difference between advance already sanctioned/taken and that admissible as mentioned in para 1 and 2 above, recoverable in not more than 100 monthly instalments. In this record the loan sanctioning authority while forwarding the case to the Finance Department (Loan Cell), will enclose a certificate to the effect that the period for completion of construction or the enlargement of living accommodation as the case may be, has not expired on 1st September, 1996. However, his will be further subject to the condition that the house has not been completed so far as per 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 applications for the additional advance may be sent to this department by 31st March, 1997 in prescribed application form alongwith revised documents where required and recommendation keeping in view the earlier estimated cost of construction.

5. Advance for purchase of plot will now be admissible upto 50% of the total admissible House Building Advance recoverable in not more than 120 monthly instalments.

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

7. The above decisions of enhanced entitlement will take effect from 1st September, 1996.

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

**ADMISSION FORM FOR GRANT OF ADDITIONAL AMOUNT OF HOUSE
BUILDING ADVANCE/ENLARGEMENT OF HOUSE**

1. Name (in block letters) : _____

2. Father's/Husband's name : _____

3. Designation : _____

4. Department/Office : _____

5. (a) Date of Birth : _____

(b) Date of entry in Govt. Service : _____

(c) Date of Superannuation : _____

(d) Whether belongs to SC/BC ? : _____

(e) Whether permanent or temporary ? : _____

(If temporary or due to retire within 10 years from service/advance for the purchase of built up house attach surety of a permanent Govt. employee

Entries in Column No. 5 verified

Signature of Head of office with seal

(f) Date of retirement of surety : _____

7. Scale of Pay : _____

7(A) Details of Pay (other than HBA) : _____

(a) Basic Pay : _____

(b) Personal Pay : _____

(c) Dearness Pay : _____

(d) Special Pay : _____

(e) Dearness Allowance : _____

(f) C.C.A. : _____

Total : _____

(B)(a) Compulsory G.P Fund Subscription : _____

(b) Instalment on account of Cycle/Scooter/Car Advance : _____

(c) Income Tax : _____

(d) G.I.S. : _____

- (e) Other Advances : _____
- (i) Computer System : _____
- (ii) Marriage Advance : _____
- (iii) H.B.A. : _____
- (f) Others : _____
- (g) 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 :
 (F10 times of the monthly basic
 pay or 7.00 lac or estimated cost
 of construction ; whichever is less
 in case of HBA and 40 times of
 monthly basic pay or Rs. 300 lac
 or estimated cost of Enlargement
 of House whichever is less of en-
 largement of house). : _____
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/Advance
 for enlargement of House obtained : _____
- | | House Building
Advance | Advance for the
Enlargement of
House. |
|------------------------|---------------------------|---|
| (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 mortgaged to Govt. : _____
- (iv) Code No. : _____
13. Difference of amount of house building advance now admissible 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 unders and 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/enlarge/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 applicants loan sanctioning authority).

No.

Dated.....

Forwarded to the Secretary to Government, Punjab, Department of Finance (Loan 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-P-I-96/32313, dated 19th December, 1996 may be granted to the applicant will be recovered in _____ monthly instalments @ Rs. _____ and interest accrued therein _____ 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 my self 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 adocuments with appropriate stamp fee, where required has been kept in the record of this office.

Signature

Designation :

Name of the Department.

7.93 : Interim Report of the Fourth Punjab Pay Commission Advance for the purchase of moped/bicycle.

I am directed to invite your attention to the subject and to say that as per recommendations of the Fourth Punjab Pay Commission, It has been decided that the Punjab Government employees will be entitled to advance for the purchase of moped/bicycle equal to the actual price of moped/bicycle with effect from 1st September, 1996. However, where actual price of moped exceeds the amount of advance admissible for the purchase of scooter/motor cycle, the same will be restricted to the limit of scooter/motor cycle advance.

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

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

No. F.D-Loans-SOI-P-10-96/32317--20, dated the 19th December, 1996.

7.94 : Interim Report of the Fourth Punjab Pay Commission Treating of Dearness, Allowance admissible as on 1st July, 1993 as Dearness pay for determination of quantum of various loans and advances.

I am directed to invite your attention to the subject and to say that as per recommendations of Fourth Punjab Pay Commission, it has been decided that dearness allowance admissible as on 1st July, 1993 may be treated as Dearness Pay (i.e. part of Basic pay) for the determination of quantum of various loans and advances referred to in rule 10.18 of Punjab Financial Rules, Volume-I. As a result thereof, it has further been decided to enhance the entitlement for the grant of car advance from the present Rs. 3000 to Rs. 5900. This decision will take effect from 1st September, 1996.

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

No. F.D-Loans-SOI-P-I-96/5886-89, dated the 17th February, 1997.

CHAPTER 9

DEARNESS ALLOWANCE

9.95 Grant of Dearness Allowance to the employees of the Government of Punjab with effect from 1st January, 1996.

I am directed to refer to this Department's letter No. 3/2/94-IFPI/7562, dated 9th November, 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 January, 1996, as follows :--

Date from which payable	Pay Range	Rate of Dearness Allowance per mensem
1st January, 1996	Basic Pay up to Rs. 3,500 per mensem	148 per cent of pay
	Basic Pay above Rs. 3,500 per mensem and up to Rs. 6,000 per mensem	111 per cent of pay subject to a minimum of Rs. 5,180 p.m.
	Basic Pay above Rs. 6,000 per mensem	90 per cent of pay subject to a minimum of Rs. 6,660 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 I, which is commonly known as 'Basic Pay'. Non-practising Allowance and stagnation increments in respect of employees drawing pay in the Revised Scales of Pay as per Punjab Civil Services (Revised Pay) Rules, 1988. In the case of employees who have not opted for the revised 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 (*Extra ordinary*), dated the 31st July, 1990], the Dearness allowance is not admissible on deputation allowance.

3. The payment on account of dearness allowance involving fraction of 50 paise or above may be rounded off to the next higher rupee and the fraction of less than 50 paise may be ignored.

4. While incurring expenditure on account of the dearness allowance instalment sanctioned,--vide this letter, the instructions contained in this Department's circular letter No. 1/15/86-1FP1/23979, dated the 16th December, 1986, may be kept in view.

5. These orders are also applicable to the work-charged employees.

6. The orders will not be applicable to the staff paid from contingencies, casual labour employed on daily wages and those working on piece-rate system. These orders will also be applicable to those employed on contract basis except where dearness allowance is

admissible in terms of their contract. However, in total 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 Certificate with the dearness allowance amount deducted from their salaries or National Saving Certificate may be purchased by the departments themselves on their behalf till such amount is not credited to their G.P.F. amount for want of allotment of regular General Provident Fund Account Net. If these similar case prior to the issue of these instruction, those may be treated wages.

As regard the employees of the Universities and purated-managed recognised Schools, Colleges and other institutions, alternative invited to this Department Memorandum No. 4/21/83-FE-II, dated the 24th December, 1986.

7. The amount of Dearness Allowance for the period from 1st January, 1996, up to 31st March, 1996, 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, 1996 to 31st March, 1996, would be drawn and credited in the General Provident Fund Accounts of the employees, in May, 1996. 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 accure from the 1st May, 1996. 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 May, 1996.

8. The payment of Dearness Allowance in cash to the employees shall commence with effect from the 1st April, 1996, that is, in the pay bills for the month of April, 1996, payable in the same month. Ready Reckoner showing the amount of Dearness Allowance payable with effect from the 1st January, 1996, onwards, in the terms of these orders is appended (at Appendices I, II).

9. As regard 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, 1996 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, 1996 to 31st March, 1996 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 Saving 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.

1	2	3	1	2	3
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4000	5180	9180	5300	5883	11183
4125	5180	9305	5450	6050	11500
4250	5180	9430	5600	6216	11816
4375	5180	9555	5750	6383	12133
4500	5180	9680	5900	6549	12449
4625	5180	9805	6100	6660	12760
4750	5273	10023	6300	6660	12960
4875	5411	10286	6500	6660	13160
9000	5550	10550	6700	6660	13360
5150	5717	10867			

Note :--Dearness Allowance 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, 1996 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, 1996 (per mensem)	Total (Col. 1+ Col. 2)
1	2	3
Rs.	Rs.	Rs.
5	7.00	12.00
10	15.00	25.00
15	22.00	37.00
20	30.00	50.00
25	37.00	62.00
30	44.00	74.00
35	52.00	87.00
40	59.00	99.00
45	67.00	112.00
50	74.00	124.00
55	81.00	136.00
60	89.00	149.00

9.96 Grant of Interim Relief to Punjab Government re-Employed Pensioners/Family Pensioners.

I am directed to refer to the Government of Punjab, Department of Finance, circular letter No. 6/1/95-1FP1/4593, dated 7th June, 1995 and letter No. 6/1/95-1FP1/335, dated 12th January, 1996, regarding the grant of Interim Relief to State Government employees and to clarify that a **re-employed Pensioner/Family Pensioner** shall be entitled to draw Interim Relief on pay in the re-employed post at the rates sanctioned and subject to the same terms and conditions on which Interim Relief has been sanctioned to the State Government employees.

No. 6/1/95-1FP1/4183--85, dated the 4th June, 1996.

9.97 Grant of Interim Relief to the Punjab Government Employees-- Clarifications.

I am directed to refer to this Department circular letter No. 6/1/95-1FP1/4593, dated the 7th June, 1995, letter No. 6/1/95-1FP1/5858, dated the 21st August, 1995 and letter No. 6/1/95-1FP1/335, dated the 12th January, 1996, on the subject cited above, and to furnish clarifications regarding entitlement to Interim Relief during spells of leave and suspension, as under :--

Point of doubt	Clarifications
1	2
(1) Whether Interim Relief is admissible to an employee who proceeded on leave or placed under suspension on or before 1st April, 1995.	No Interim Relief in terms of these orders is admissible to an employee who proceeded on leave or placed under suspension on or before 1st April, 1995.
(2) Whether Interim Relief is admissible to an employee who proceeded on earned leave or half pay leave or study leave or EOL etc. after 1st April, 1995.	During leave, an employee is entitled to leave salary. The leave salary is equal to the last pay drawn or half of the last pay drawn or it may be without pay depending on the nature of leave. Interim Relief, sanctioned,--vide Punjab Government, letter No. 6/1/95-1FP1/335, dated the 12th January, 1996, at the rate of 10% on full pay of 50% of pay depending as to whether the employee is entitled to full pay or half pay, shall be admissible. However, full amount of the Interim Relief, sanctioned,--vide Punjab Government, letter No. 6/1/95/1FP1/4593, dated the 7th June, 1995, shall continue to be admissible. No Interim Relief is admissible during EOL in either of the case.
(3) Whether Interim Relief is admissible during the period of suspension starting after 1st April, 1995.	The Interim Relief, sanctioned,--vide Punjab Government, letter No. 6/1/95-1FP1/335, dated the 12th January, 1996, at the rate of 10% shall be

admissible on 50% of pay or 75% of pay or 25% of pay depending as to whether subsistence allowance admissible is equal to 50% or 75% or 25% of the leave salary. However, full amount of the Interim Relief, sanctioned,--vide Punjab Government letter No. 6/1/95-1FP1/4593, dated the 7th June, 1995, shall continue to be admissible.

2. You are requested to review and decide the cases for the grant of both the instalments of the Interim Relief in the light of the above clarifications.

No. 6/1/95-1FP1/5650--52, dated the 5th August, 1996.

9.98 Grant of Dearness Allowance to the employees of the Government of Punjab with effect from 1st July, 1996

I am directed to refer to this Department's letter No. 3/2/94-1FP1/3346, dated the 24 April, 1996 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, 1996, as follows :--

Date from which payable	Pay Range	Rate of Dearness Allowance per mensem
1st July, 1996	Basic Pay up to Rs. 3,500 per mensem	159 per cent of pay
	Basic Pay above Rs. 3,500 per mensem and up to Rs. 6,000 per mensem	119 per cent of pay subject to a minimum of Rs. 5,565 p.m
	Basic Pay above Rs. 6,000 per mensem	103 per cent of pay subject to a minimum of Rs. 7,140 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. 1/15/86-1FP1/23979, dated the 16th December, 1986, may be kept in view.

5. These orders are also applicable to the work-charged employees.

6. These orders will not be applicable to the staff paid from contingencies, 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-FE-II, dated the 24th December, 1986.

7. The amount of Dearness Allowance for the period from 1st July, 1996, up to 30th November, 1996, 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, 1996 to 30th November, 1996, would be drawn and credited in the General Provident Fund Accounts of the employees, in December, 1996. 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, 1996. 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, 1996.

8. The payment of Dearness Allowance in cash to the employees shall commence with effect from the 1st December, 1996, that is, in the

pay bills for the month fo December, 1996, payable in the same month. Ready Reckoner showing the amount of Dearness Allowance payable with effect from the 1st July, 1996, 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, 1996 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, 1996 to 30th November, 1996 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 Certificates or Kisan Vikas Patras 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/9118-31, dated the 8th November, 1996

APPENDIX-1

Ready Reckoner showing the amount of Dearness Allowance admissible with effect from the 1st July, 1996, to the 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 July, 1996 (per mensem)	Total Col. 1+ Col. 2	Pay	Dearness Allowance payable with effect from 1st July, 1996 (per mensem)	Total Col. 1+ Col. 2
1	2	3	1	2	3
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
770	1224	1994	1850	2942	4792
800	1272	2072	1900	3021	4921
830	1320	2150	1950	3101	5051
860	1367	2227	2000	3180	5180
890	1415	2305	2060	3275	5335
920	1463	2383	2130	3387	5517
950	1511	2461	2200	3498	5698
985	1566	2551	2270	3609	5879
1020	1622	2642	2340	3721	6061
1055	1677	2732	2410	3832	6242
1090	1733	2823	2480	3943	6423
1125	1789	2914	2550	4055	6605
1160	1844	3004	2625	4174	6799
1200	1908	3108	2700	4293	6993
1240	1972	3212	2775	4412	7187
1280	2035	3315	2850	4532	7382
1320	2099	3419	2925	4651	7576
1365	2170	3535	3000	4770	7770
1410	2242	3652	3100	4929	8029
1455	2313	3768	3200	5088	8288
1500	2385	3885	3300	5247	8547
1550	2465	4015	3400	5406	8806
1600	2544	4144	3500	5565	9065
1650	2624	4274	3600	5565	9165
1700	2703	4403	3700	5565	9265
1750	2783	4533	3800	5565	9365
1800	2862	4662	3900	5565	9465

1	2	3	1	2	3
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4000	5565	9565	5300	6307	11607
4125	5565	9690	5450	6486	11936
4250	5565	9815	5600	6664	12264
4375	5565	9940	5750	6843	12593
4500	5565	10065	5900	7021	12921
4625	5565	10190	6100	7140	13240
4750	5653	10403	6300	7140	13440
4875	5801	10676	6500	7140	13640
5000	5950	10950	6700	7140	13840
5150	6129	11279			

Note : Dearness Allowance 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 July, 1996 to employees in respect of pay in the revised scales under the Punjab Civil Services (Revised Pay) Rules, 1988.

Pay	Dearness Allowance payable w.e.f. 1st July, 1996 (per mensem)	Total (Col. 1+ Col. 2)
1	2	3
Rs.	Rs.	Rs.
5	8.00	13.00
10	16.00	26.00
15	24.00	39.00
20	32.00	52.00
25	40.00	65.00
30	48.00	78.00
35	56.00	91.00
40	64.00	104.00
45	72.00	117.00
50	80.00	130.00
55	87.00	142.00
60	95.00	155.00

9.99. Grant of Interim Relief to Punjab Government employees.

I am directed to refer to this Department's letter No. 6/1/95-1FPI/335, dated the 12th January, 1996, and to say that considering the interim recommendations of Fourth Punjab Pay Commission, the Government of Punjab is pleased to grant the third instalment of Interim Relief to the Punjab Government employees at the rate of 10 per cent of the basic pay as defined in rule 2.44(a) of Punjab Civil Services Rules, Volume-I, Part-I, with effect from the 1st September, 1996. This instalment of Interim Relief shall be paid in cash from the 1st December, 1996, onwards, whereas the amount due from 1st September, 1996 to 30th November, 1996 shall be credited to the General Provident Fund Accounts of the employees by drawing and crediting the same in December, 1996. Where any Government employee, during the said period, was not eligible to subscribe to the General Provident Fund Account, the drawal of arrears of Interim Relief shall be deferred till the employee concerned becomes eligible to contribute to the General Provident Fund Account and General Provident Fund Account is opened and the amount of Interim Relief is credited thereto. However, interest will accrue from the 1st December, 1996. In case of Government employees, who have retired or have 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, the payment of arrears shall be paid in cash in December, 1996.

2. As regards the employees of Universities, State Government Undertakings, other public, quasi-public and local authorities constituted by the 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 the instalment of the Interim Relief with effect from the 1st September, 1996, on the pattern as sanctioned herein for State Government employees subject to the same conditions, viz. the additional Interim Relief for the period from the 1st September, 1996 to the 30th November, 1996 may be calculated and the amount deposited in the Provident Fund of the employees or in its absence it may be got invested in the employees name by the purchase of National Saving Certificates 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 Interim Relief is made strictly in accordance with these instructions.

No. 6/1/95-IFPI/9340-43, dated the 19th November, 1996.

9.100. Grant of ad hoc bonus to the Punjab Government employees for the years 1992-93, 1993-94, 1994-95 and 1995-96.

I am directed to convey the sanction of the Governor of Punjab to the grant of ad hoc bonus equivalent to 29 days emoluments for the accounting years 1992-93 and 1993-94 and 30 days emoluments for accounting years 1994-95 and 1995-96, to the Punjab Government employees who are not covered by the Productivity Linked Bonus Scheme.

2 The ad hoc bonus for the period mentioned above will be computed on the basis of the actual emoluments up to and including Rs. 2,500 per mensem as on the 31st March, 1993 and Rs. 3,500 per mensem as on 31st March, 1994 and 31st March, 1995. Bonus shall be paid to all Class-III and Class IV employees without any eligibility wage ceiling for the accounting year 1995-96, However the calculation ceiling of Rs. 2,500 will remain unchanged. The maximum amount for the year 1992-93, will however, be restricted to the amount admissible to those drawing emoluments of Rs. 1,600 per mensem. For the employees drawing monthly emoluments of more than Rs 1 600 per month but not exceeding Rs. 2,500 per month, the ad hoc bonus will be calculated as if the emoluments were Rs. 1,600 per month. The upper ceiling limit of Rs 2,500 per month as on 31st March, 1993 will be applicable irrespective of the fact whether the emoluments are drawn in the pre-revised or revised scales of pay in pursuance of the recommendations of the Third Punjab Pay Commission. The maximum amount of the bonus will, however be restricted to the amount admissible to those drawing emoluments of Rs. 2,500 per month and for the employees drawing monthly emoluments of more than Rs. 2,500 but not exceeding Rs. 3,500 per month the ad hoc bonus will be calculated as if the emoluments were Rs 2,500 per month as on 31st March, 1994 and 31st March, 1995. The upper ceiling limit of Rs 3,500 per month will be applicable irrespective of the fact whether the emoluments are drawn in the pre-revised or revised scales of pay in pursuance of the recommendations of the Third Punjab Pay Commission.

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

- i Only those employees who were in service on the 31st March of each accounting year and have rendered at least six months of continuous service during the years 1992 93 1993 94 1994 95 and 1995 96 will be eligible for payment of ad hoc bonus for that accounting year under these orders Pro rata payment will be admissible to the eligible employees for a period of continuous service during the year ranging from six months to a full year, the eligibility period being taken in terms of number of months of service (rounded off to the nearest number of months).
- (ii) The quantum of ad hoc bonus admissible under these orders will be worked out on the basis of emoluments as admissible on the 31st March of each of the above-mentioned accounting years. The term "emoluments" occurring in these orders will be and include basic pay, personal pay, special pay, deputation (duty) allowance and dearness allowance and will also include additional allowance and interim relief in the case of employees who have not yet opted to come over to the revised scale of pay but will not include other allowances such as house rent allowance, compensatory (city) allowance, special compensatory (remote locality) allowance, bad climate allowance, children education allowance etc. The Interim Relief granted with effect from 1st April, 1995 and 1st September, 1996 will also not be included.

iii The casual labour, who have worked for at least 240 days for each year for 3 years or more, will be eligible for this *ad hoc* payment. The amount will be paid on a notional monthly wage of Rs. 750. The amount of *ad hoc* bonus payable will be Rs. $\left(\frac{750 \times 30}{31}\right)$ i.e. Rs. 725.80 rounded off to Rs. 726 in cases where the actual emoluments fall below Rs. 750, p. m. the amount will be calculated on actual monthly emoluments, for the period 1994-95 and 1995-96. The *ad hoc* bonus payable for the accounting years 1992-93 and 1993-94 will be Rs. $\left(\frac{750 \times 29}{31}\right)$ i.e. Rs. 701-61 (rounded off to Rs. 702) in cases where the actual emoluments fall below Rs. 750 per mensem, the amount will be calculated on actual monthly emoluments.

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

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

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

5. The expenditure incurred on account of *ad hoc* bonus is to be met from within the sanctioned budget provisions of the concerned Departments/Organisations for the financial year 1996-97.

6. The arrears on account of the *ad hoc* bonus for the accounting years 1992-93, 1993-94, 1994-95 and 1995-96 will be drawn and credited to the Provident Fund Accounts of the employees before the end of the current financial year and interest thereon will accrue from 1st April, 1997. Where any Government employee was not, during the said period eligible to subscribe to the Provident Fund, the drawal of arrears of *ad hoc* bonus 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 *ad hoc* bonus is credited thereto, interest will accrue from the 1st April, 1997. The Government employees, who have retired or have closed their General Provident Fund Accounts before the issue of this letter or who might close their account by the time the arrears are drawn, shall be paid the arrears of *ad hoc* bonus in cash in the current financial year.

7. As regards the employees of the Universities and privately-managed recognised aided Schools and Colleges, attention is invited to this Department's Memorandum No. 4/21/83-FE-II, dated the 24th December, 1986.

8. As regards the employees of State Government Undertakings, other public, quasi-public and local authorities constituted by the 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 bonus on the pattern as

sanctioned herein for State Government employees subject to the same conditions viz. the Bonus 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 Saving Certificate or Kisan Vikas Patras from the Post Offices in the State of Punjab. It will be the responsibility of the Administrative Department supervising the working of all Corporations/ Boards and other Institutions to ensure that the payment of bonus is made strictly in accordance with these instructions

No. 3/2/95-FPI/9952-55, dated the 16th December, 1996.