

1. Name (block letters):
2. Father/ Husband's name:
3. Designation:
4. Department/ Office:
5. (a) Date of Birth:
- (b) Date of entry into

Govt. service...

Entries in column

No. 5 verified.

(c) Of Superannuation

(d) Whether belongs to SC/BC

(e) Whether permanent of

Temporary?

(Temporary attach surely of

Permanent Govt. employee)

Signature of Head of

Office with seal

(f) Date of Retirement of Surely:

6. Scale of Pay

7. (A) details of Pay (other than HRA)

(a) Pay of Pay Band

(b) XXX

(c) Personal Pay

(d) Pay

(e) Sp... iat Allowance

(f) Dea... ese Allowance

(g) CCA

(h) Other (IR etc)

Total

(B) Deductions:

(a) Compulsory EPF Subscription/
EPF Contribution.

(b) Instaiment on account of Cycle/
Scooter/ Car Advance.

(e) GIS

(f) Others

(g) Proposed instalment on account of advance for marriage of daughter

Total

(C) Net Payment (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. 1,00,000/-)

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

c) Date of drawal & Amount

Signature of Head of office with seal

d) Date of submission of Utilization 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. amount of advance 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).

.....

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
back the balance if any.

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

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

No.....Dated :.....

Forwarded to the Secretary to Government, Punjab, Department of
Finance (Loans Cell) SCO No. 95-98, Third Floor, Sector 17-B Chandigarh.

1. I have scrutinized 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 funds may be earmarked for grant of advance of
Rs.....(Rs.....) to
Sh./Smt.....which is admissible under the
instructions F.D.Loan- SO-L / P59 /2616/ 6712 dated 04.08.2016 of Punjab
Finance Deptt. (Loan Cell). 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 drawl 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.

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.

CERTIFICATE REQUIRED VIDE PROVISIO TO RULE 10.13 OF PFR VOL. I

Certified that Shri/Smt.....Designation.....
Department/Office of will
continue in Govt. service for sufficiently long period to enable full recovery of advance together with
interest accrued thereon before termination of his/her service.

LOAN SANCTIONING AUTHORITY.

'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
Two Thousand between

son/wife/daughter of at present serving
..... in the Dept./office of

..... (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 assigns) of the other part.

And whereas the borrower has under the provisions of Punjab Government letter No. F.D.Loan-SO-L /P59 /2016/ 6712 dated 04.08.2016 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.Where as the borrower has fixed the marriage of his/her daughter of(date).

And whereas it is permissible under the provision of the said instructions that in the case of borrower's death the last instalments 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 execute 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 the said borrower.....

in the presence of

Witnesses :-

- 1.
- 2.

(Signature of the borrower with designation)

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

(Signature and designation of Officer)

AGREEMENT FORM

(Referred to in Punjab Government letter No.F.D.Loan-SO-L/P59/2016/6712 dated: 04.08.2016)

(FORM OF AGREEMENT TO BE EXECUTED AT THE TIME OF DRAWING ADVANCE FOR THE MARRIAGE OF DAUGHTER)

An agreement made on the day of
Two thousand..... 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 assigns) of the other part.

whereas the Borrower has under the provisions of Punjab Government letter No. F.D.Loan-SO-L/P59 /2016/ 6712 dated: 04.08:2016 (hereinafter referred to as the said instructions which shall include any amendment thereof) applied to the Government for a loan of Rs..... (Rs.....) for 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 acknowledges), 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/her daughter (mentioned in the application form) within three months from the drawl of advance or upto the date of marriage which ever 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 drawl to 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 with in 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 on behalf of the Government have here unto 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

ORDER

Code No.....

In exercise of the powers under the provision of Punjab Government Letter No. FD. Loan-S(O)-L/P59/ 6712 dated 04.08.2016 sanction is accorded to the grant of an advance of Rs. (Rupees only) to Sh/ 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 the prescribed 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 official will submit the utilization certificate within a period of one month from the date of marriage.
- iii) The advance should be utilized for the purpose for which the loan has been granted.
- iv) The total advance of Rs..... shall be recovered in monthly instalments, commencing from the first issue of pay after the drawl of loan.
- v) If the utilization 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 for the purpose other than mentioned above, the whole amount of loan along with 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 Sh/Smt after deducting the instalment towards repayment of advance will not be less than 40% of his gross emoluments, as provided in Rule 10.13(A)(1) 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 drawl of advance will be debitable to the Head 7610-Loans to Government servants etc.-800 other advances-12-Advances to Class IV employees for the marriage of their daughters-55 Loans and Advances (Non-Plan).

6. In the event of not utilizing the amount of advance within the prescribed period or misutilisation of the advance or non compliance/nonfulfillment of all or any of the conditions of sanction, the loanee will refund the amount of advance and penal interest thereon in lump sum. He will also be liable to disciplinary action under the service rules as required.

-9-

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

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 :-

1. The (Head of the Department for information and necessary action.

2. Shri..... (Loanee) for information and necessary action.

Sanctioning Authority

No..... Dated.....

A copy is forwarded to the Secretary to Govt. Punjab Department of Finance (Loan Cell-SCO) No. 95-98, Sector 17-B, Chandigarh for information w.r.t. their memo No..... dated.....

Sanctioning Authority**Note:**

1. Calculation of penal interest will be done by the Drawing and Disbursing Officer.
2. The date of drawal alongwith Treasury Vr. No: may be intimated to the Finance Department (Loan Cell) by the 15th of the month following the month in which the advance was drwn, Code No. should be quoted, while corresponding with Finance Department.