

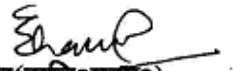
(12)

हिमाचल प्रदेश सरकार  
कार्मिक विभाग  
सचिवालय प्रशासन सेवाएँ-1

विषय: डी0 डी0 ओ0 अंडर टेकिंग के सम्बंध बारे।

हिमाचल प्रदेश सचिवालय प्रशासन द्वारा सचिवालय में कार्यरत अधिकारियों/कर्मचारियों के पक्ष में विभिन्न प्रकार के ऋणों को लेने के लिए अनुमति प्रदान की जाती है तथा DDO Undertaking सचि0 प्रशा0 लेखा-1 के द्वारा दी जाती है।

इस सम्बन्ध में यह सूचित किया जाता है कि The Code of Civil Procedure, 1908 की धारा 60 के अनुसार 1/3 से अधिक वेतन, किसी का काटते समय उसकी आजीविका के लिए शेष रहना चाहिए। यदि आहरण व वितरण अधिकारी 2/3 वेतन कटौती की Undertaking प्रदान करते हैं, व कर्मचारी ऋण की अदायगी नहीं करता है तो उस स्थिति में पूरी वसूली करना सम्भव नहीं होगा। अतः समस्त आहरण व वितरण अधिकारियों को यह निर्देश दिए जाते हैं कि वह DDO Undertaking देते समय यह सुनिश्चित करें कि ऋण की किस्त की अदायगी के पश्चात् भी कर्मचारी का शेष वेतन 1/3 से अधिक रह जाए।

  
अतिरिक्त सचिव(सचि0प्रशा0)  
हिमाचल प्रदेश सरकार

1. अनुभाग अधिकारी;लेखा-1/11  
हिमाचल प्रदेश सचिवालय
2. अनुभाग अधिकारी (कोष)  
हिमाचल प्रदेश सचिवालय

Govt. of Himachal Pradesh  
Department of Personnel  
Secretariat Admn. Services-I

FILE NO.    PER(SA-I)B(15)3/2008-P-IV(LOCSE)

SUBJECT:    GUIDELINES FOR RAISING VARIOUS LOAN.  
BY THE SECRETARIAT EMPLOYEES.

It has been observed that employees of H.P. Secretariat request the Government for giving undertaking in their favour in respect of various loans raised by them from Banks/Finance institutions. However, it is felt that no norms/Mechanism to regulate such requests at Government level are existing. Moreover, generally such undertaking are sought by the employees in respect of numbers of loans taken by them for the same purpose from various Banks. In the absence of any norms, the Government is facing difficulty in such cases as some of the loanees fail to refund the loan taken by them and accordingly are declared defaulter by the lending Bank/Institution. In order to curb this tendency, it is necessary to frame certain norms for giving undertaking in respect of the loans taken by the employees from various Banks/Finance institution. The proposed norms are as under:-

- i) CONSUMER LOAN- At present no specific limit for granting permission to raise consumer loan is existing. It is proposed that the maximum limit of the Consumer Loan be fixed at 10 times of the home taking salary of the employee. However, the Government will give permission/undertaking in respect of only one Consumer Loan.

ii) HBA- The present limit of HBA fixed by the Government in pre-revised pay scale is 34 months of basic plus DP and the maximum ceiling is Rs. 7.5 Lac. In case of House Repair the limit is 20 months of basic plus DP(pre-revised pay scale). However, it is proposed that an Officers/Officials who intends to raise House Repair loan from the banks the limit should be as under:-

- 1) HBA Basic Pay + Grade Pay  
(34months (subject to the maximum of Rs.7.5 Lac)
- 2) House Repair Basic Pay + Grade Pay  
(20 months)

An Officers/Officials who has already raised HBA from the Government and entitled to raise loan from the Bank can be allowed to raise 2<sup>nd</sup> loan from the Bank, provided that he is not defaulter of the Government. The limit of HBA/House Repair will be subject to the maximum of Rs.7.5 Lac.

iii) VEHICLE LOAN The Government is not sanctioning any loan for purchase of Vehicle. However, as confirmed by the Banks they are sanctioning Vehicle loan of 90% of the total cost of the Vehicle. It is proposed to fixed the maximum limit of the convenience Loan upto 3.00 Lac. The permission/undertaking will be given only in respect of one Vehicle

iv) STUDY LOAN-The maximum limit for Study Loan is Rs.4.00 Lac. The Government may give undertaking for one such loan only irrespective of number of children's.

The above norms are submitted for consideration/approval of the authorities as discussed please.