## Subject: Grant of House Building / Marriage / Vehicle / Computer Advance to Haryana Government employees.

Whereas, the eligibility limit of pay and admissibility for the purpose of grant of House Building, Marriage, Vehicle and Computer Advance were revised vide Finance Department's letter No. 2/2/2004-WM(3) dated 22<sup>nd</sup> November, 2010, no. 38/110/99- WM (5) dated 22<sup>nd</sup> November, 2010, no. 16/1/10-WM (6) dated 16<sup>th</sup> July, 2010 and no. 2/2/2007 – WM (5) dated 22<sup>nd</sup> November, 2010, respectively. Now, as per recommendations of 7<sup>th</sup> CPC, pay scales of State Government employees have been revised. Accordingly, the question of enhancing the present eligibility limit of pay and admissibility for the purpose of grant of all types of Advances (House Building / Marriage / Vehicle and Computer Advance) has been considered and it has been decided as under:-

decided as under:-		
Advances to Haryana Government Employees		
	(A) House Building Ad	The state of the s
	i) Only one advance sha	all be sanctioned up to Rs. 25 lakh (Rs. Twenty five lakh only) to the
Government employee in his/her entire service.		
Į	ii) HBA will be given to	only one person (either Husband or Wife).
ĺ	(i) For Construction of	34 Months basic pay, in any pay matrix, subject to a maximum
	House/Purchase of	ceiling of Rs. 25.00 lakh (Rupees twenty five lakh), whichever is less,
	Built up house allotted	for Construction of House / Purchase of Built up house allotted by
	by the Govt. agencies	the Govt. agencies or any other registered society or through private
	or any other	source.
	registered society/	
	through private	
	sources	
	(ii) For the purchase of	60% of the total admissibility of House Building Advance i.e. 20
	Plot	months basic pay, in any pay matrix, subject to maximum of Rs.
	^	15.00 lakh (Rupees fifteen lakh). Thereafter, remaining admissible
	•	amount subject to the maximum of Rs. 10.00 lakh can be granted for
		construction of House on the same plot.
	(B) House Building Ad	
	For extension of House	
	(i) For extension of	(i) 10 Months basic pay, in any pay matrix, subject to a maximum
	House	ceiling of Rs. 5.00 lakh (Rupees Five lakh).
		(ii) Advance for the extension of house, in cases where any House
		Building Advance has not been obtained from Government earlier,
		may be allowed after the expiry of three years from the date of purchase of house or taking possession thereof, whichever is later.
		(iii) In the case of employees, who had taken a House Building
		Advance earlier from the Government, this advance may be allowed
		after five years of the start of the drawal of the earlier advance.
7	(ii) For repair of House	(i) 10 months basic pay, in any pay matrix, subject to a ceiling of Rs.
	(ii) for repair or frouse	5.00 lakh (Rupees five lakh).
		(ii) Advance for the repair of house, in cases where any House
		Building Advance has not been obtained from Government earlier,
		may be allowed after the expiry of five years from the date of
		purchase of house or taking possession thereof, whichever is later.
		(iii) In case of employees, who had taken a House Building Advance
		earlier from the Government, this advance may be allowed after
		Seven years of the start of the drawls of the earlier advance.
	Second House	Second House Building Advance will not be allowed.
	<b>Building Advance</b>	
	Tables of the same	

## (C) Marriage loan

- (i) 10 Months basic Pay, in any pay matrix, subject to a ceiling of Rs. 3.00 lakh (Rupees three lakh), whichever is less, for the marriage of their sons/daughters/dependent sister(s) and marriage of the employee concerned.
- (ii) This loan is available for two times only in entire service.
- (iii) Rate of interest shall be equal to that of GPF.
- (iv)The second advance will be available at the same rate of interest prescribed for first marriage advance by the State Government.

(D) Vehicle Loan	
(i) Car Loan	(i) Government employees drawing revised pay of Rs. 45,000 & above, in any pay matrix shall be eligible for this advance. (ii) 15 Months basic pay subject to a maximum ceiling of Rs. 6.50 lakh (Rupees Six lakh fifty thousand) or 85% of the actual price of the Motor Car, whichever is less. (iii) Rate of interest shall be equal to that of GPF on first loan and 2% excess if drawn 2 <sup>nd</sup> time and 4% excess if drawn 3 <sup>rd</sup> time. (iv) The 2 <sup>nd</sup> & 3 <sup>rd</sup> loan will be granted only after issuance of the NDC of Previous loan
(ii) Motor Cycle/ Scooter Loan	<ul> <li>(i) This advance shall be availed only for purchasing a new Motor Cycle/Scooter.</li> <li>(ii) Rs. 50,000/-(Rupees fifty thousand) for Motor Cycle and Rs. 40,000/- (Rupees forty thousand) for Scooter or actual price of the vehicle, whichever is less.</li> <li>(iii) Rate of interest shall be equal to that of GPF on first loan and 2% excess if drawn 2<sup>nd</sup> time and 4% excess if drawn 3<sup>rd</sup> time.</li> <li>(iv) The 2<sup>nd</sup> &amp; 3<sup>rd</sup> loan will be granted only after issuance of the NDC of Previous loan</li> </ul>
(iii) Moped Loan	This advance is abolished.
(iv) Cycle Loan	(i) This advance shall be availed only for purchasing of a new Bicycle.  (ii) Rs. 4,000/- (Rupees four thousand) or actual price of Bi-cycle, whichever is less.  (iii) Rate of interest shall be equal to that of GPF.  (iv) The second and third advance will be available at the same rate of interest prescribed for first bicycle advance by the State Government.
(E) Computer Loan	7 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

(E) Computer Loan

- (i) Rs. 50,000/- (Rupees fifty thousand) or actual price of Computer/Laptop, whichever is less.
- (ii) The 2<sup>nd</sup> & 3<sup>rd</sup> loan will be granted only after issuance of the NDC of Previous loan.
- (iii) Rate of interest shall be equal to that of GPF on all advances.

## Note: -

- i. DDO may ensure that the total EMI of all advances taken by the employee should not be more than 1/3 of the total carry home salary.
- ii. Property of the employee shall be mortgaged only up to the value of the loan.
- iii. All other existing terms and conditions of each advance as laid down by the Finance Department rules/instructions issued from time to time shall remain unchanged.
- iv. These instructions shall be applicable with immediate effect, i.e. from the date of issue of these instructions.

Copy of this is also available on the website which can be down loaded from the site www.finhry.gov.in

Place Chandigarh Date the 02.07.2018

T.V.S.N. Prasad Principal Secretary to Govt. Haryana, Finance Department.

Endst. No. No. 2/2/2004-WM(3)

Dated 18th July, 2018

A copy is forwarded to the following for information and necessary action:-

- 1. All the Administrative Secretaries to Government Haryana.
- 2. All Heads of Departments in Haryana,
- 3. The Registrar, Punjab and Haryana High Court
- 4. All Divisional Commissioners in Haryana.
- 5. All Deputy Commissioners and S.D.Os. (Civil) in Haryana.

Joint Secretary Finance for Principal Secretary to Govt., Haryana, Finance Department. A copy is forwarded to Accountant General (Audit & A&E), Haryana Chandigarh with 20 spare copies for information and necessary action.

Joint Secretary Finance for Principal Secretary to Govt., Haryana, Finance Department.

Endst. No.2/2/04-WM(3)

Dated, Chandigarh, the 18th July, 2018

A copy is forwarded to the following for information and necessary action:-

- 1. The Secretary to Governor Haryana.
- 2. The State Election Commissioner, Haryana
- 3. The Resident Commissioner, Government of Haryana, Haryana Bhawan, New Delhi.
- 4. The Secretary, Haryana Vidhan Sabha.
- 5. The Member Secretary, Haryana Bureau of Public Enterprises.

Joint Secretary Finance for Principal Secretary to Govt., Haryana, Finance Department.

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To

A copy each is forwarded to the Principal Secretary/Additional Principal Secretary I & II/Deputy Principal Secretary/Officers on Special Duty I, II, & III/Media Advisor/Political Advisor/Special Senior Secretaries/Senior Secretaries/Secretaries/Private Secretaries to the Chief Minister/ Cabinet Ministers / Ministers of State for the information of Chief Minister/Cabinet Ministers/Ministers of State.

Joint Secretary Finance for Principal Secretary to Govt., Haryana, Finance Department.

U.O. No. 2/2/04-WM(3)

Dated, Chandigarh, the 18th July, 2018

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