

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

From

The Additional Chief Secretary to Government, Haryana,
Finance Department, Chandigarh.

To

All the Heads of Department in Haryana.
All DDOs in Haryana.

Dated Chandigarh, the 20.03.2017

Subject:- Shifting of Loan Portfolio to Punjab National Bank (PNB) in respect of House Building Loan, Vehicle Loan, Computer Loan and Marriage Loan under its existing Staff Loan Schemes for Haryana Government Employees.

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Sir,

I am directed to refer to Haryana Government Gazette no. 48-2016, dated 29.11.2016 .

It is again made clear that DDOs will sanction Housing Loan, Vehicle Loan, Computer Loan and Marriage Loan to the employees at their own level under intimation to their respective HODs.

Yours faithfully,


Joint Secretary
for Additional Chief Secretary
to Government Haryana,
Finance Department.


22.3.17

From

No. 2/2/2004-3WM/ 479-480

To

Additional Chief Secretary to Government Haryana,
Finance Department.

1. All the Head of Departments in the State.
2. All the DDOs in the State.


Dated Chandigarh, the 15th May, 2025

Subject:

Delegation of Powers of Sanction of House Building Loan, Vehicle Loan, Computer Loan and Marriage Loan to State Government Employees.

I am directed to invite your attention towards the subject cited above and to say that as per point no. (iii) of the State Government Notification No. 2/2/2004-WM(3) dated 04.11.2016, **Head of the Department will exercise the powers to sanction the above categories of loans to the State Government employees.**

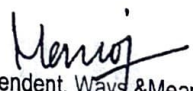
1. These instructions may strictly be adhered to.
2. These instructions can be downloaded from the website of Finance Department, Haryana i.e. www.finhry.gov.in.


Superintendent, Ways & Means,
for Additional Chief Secretary to Govt. Haryana,
Finance Department.

Endst. No. 2/2/2004-3WM/ 481

Dated 15.05.2025

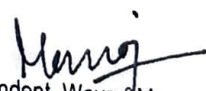
A copy of above is forwarded to the Director, IT, NIC, 9th Floor, Haryana Civil Secretariat, Chandigarh for information and necessary action please.


Superintendent, Ways & Means,
for Additional Chief Secretary to Govt. Haryana,
Finance Department.

Endst. No. 2/2/2004-3WM/ 482

Dated 15.05.2025

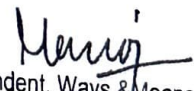
A copy of above is forwarded to the Branch Manager, Punjab National Bank, Sector-14, Panchkula, Haryana for information and necessary action please.


Superintendent, Ways & Means,
for Additional Chief Secretary to Govt. Haryana,
Finance Department.

Endst. No. 2/2/2004-3WM/ 483

Dated 15.05.2025

A copy of the above is forwarded to Incharge, Computer Cell to upload the above instructions on the website of Finance Department, Haryana i.e. www.finhry.gov.in.


Superintendent, Ways & Means,
for Additional Chief Secretary to Govt. Haryana,
Finance Department.

**GOVERNMENT OF HARYANA
FINANCE DEPARTMENT
NOTIFICATION**

Dated, Chandigarh the 4th November, 2016

No. 2/2/2004-WM(3)—The Government of Haryana hereby notifies the scheme to shift of the loan portfolio to the Bank (Punjab National Bank) in respect of House Building loan, Vehicle Loan, Computer Loan and Marriage loan of the employees of the Haryana Government on the following terms and conditions. The powers already delegated for sanctioning of House Building Advance for purpose of construction of house/purchase of plot/built up house/flat and repair/extension of house, purchase of motor-car, motor-cycle, moped, bi-cycle advance, Purchase of Computer and Marriage Advance will remain with the Head of the Department.-

- I. The amount will be sanctioned keeping in view the existing policies issued by the Government of Haryana vide letter No.2/2/2004-WM(3) dated 22.11.2010 in regard to Housing loan, 16/1/10-WM(6) dated 16.07.2010 for vehicle loan, 2/2/2007-WM(5) dated 22.11.2011 for computer loan and 38/110/99-WM(5) dated 22.11.2010 for Marriage loan.
- II. The Head of the Department and Drawing and Disbursing Officer will ensure that the complete data in respect of the amount sanctioned is uploaded on the site <http://esalaryhry.nic.in> within 15 days of the receipt of the application and the data will be accessible to the bank for providing the loan. A standard operating procedure has been devised by the Finance Department. The standard operating procedure is enclosed which needs to be meticulously followed by the respective Authorities while providing loans.
- III. That the bank would provide loan to the employees for all the above categories after sanctioning of the same by the Head of the Department and will contact the employee concerned for completion of documentation if any, required and will ensure that the sanctioned loan is disbursed within one month from the date of uploading of the data by the Drawing and Disbursing Officer.
- IV. Employees who have completed four years of continuous service on a regular post will be eligible to apply for loan.
- V. The Head of the Department and Drawing and Disbursing Officer will ensure that the amount of the instalment including interest and the number of instalments is fixed in such a manner that the entire dues i.e. principal and interest are cleared before the retirement of the employee by/ of the Government. In case of any outstanding amount, the same shall be recovered from the terminal benefits of the employees as per the existing policy of the Government of Haryana.
- VI. Head of Department and Drawing and Disbursing Officer will ensure that in case of premature retirement, dismissal, suspension and death etc. of the employee concerned, the amount is recovered from the terminal benefit of the employees and is remitted to the bank. In case of suspension of the employee, the instalment of Principal and Loan will continue to be deducted from his salary.

- VII. The loan would be made available to the employee concerned at the rate of interest as per the existing policy issued vide letter No. 34/2/94-WM(3), dated 08.11.2016 or the rate revised by the Government of Haryana from time to time. In case at any point of time the rate of interest offered by the banks to the general public is lowered than that of the rate fixed by the Government of Haryana, the bank will be bound to provide loan to the employees for all the above loans at the lower of the two rate of interest i.e. the Government of Haryana or bank's own MCLR with whom the agreement has been entered into.
- VIII. The employee will mortgage the house/hypothecate the vehicle/computer in favour of the bank. This clause will also be applicable to the existing employees for change of loan portfolio. In case the employee does not agree to the above, he/she will have to repay the balance loan (principal + interest) to the Government immediately. This option will be undertaken from the employee by the Head of Department and Drawing and Disbursing Officer (DDO) of the department concerned. This clause would be applicable only after approval/accent of President is received regarding outstanding loans as on 31.03.2016.
- IX. In case of employees on deputation with other Government organisation, the loan application will be recommended / sanctioned by the present employer where the employee is working.
- X. The employee will get the property/vehicle/equipment insured from any Insurance Company and the amount of insurance charges will be borne by the employee concerned. An undertaking to this effect will be given by the employee concerned to the Bank as quoted in Standard Operating Procedure.
- XI. After the full repayment of loan including interest by the employee to the bank, the bank will release the documents of the property mortgaged or any such documents to the employee within one month of full payment.
- XII. The certificate of the loan i.e. principal deduction and the interest charged will be provided on a yearly basis by the bank to the employee for income-tax purposes.
- XIII. In case of any mis-utilization of fund by the applicant, the responsibility will rest with the concerned officers/officials and Drawing and Disbursing Officer. Therefore the applications should be examined properly and the Drawing and Disbursing Officers should satisfy themselves about the genuineness of the applications for the sanctioned loan to the Government employees.
- XIV. In case of any grievance the same will be addressed by the Bank within one month. However if the same is not addressed by the Bank within one month then the employee shall approach the Government and the matter shall be referred to a Committee to be constituted by the Government consisting of the Bank authorities and the Government as specified in Standard Operating Procedure.
- XV. The computation of Instalment of Principal and Interest will be done as per Annexure- IV (Compendium of Instructions PFR Vol. I) and will be uploaded on Website by DDO/HOD

XVI. The Government of Haryana hereby irrevocably and unconditionally guarantees to the bank (Punjab National Bank) the full, prompt and complete repayment of the entire outstanding amounts under the Facility as and when they become due. Further on invocation of guarantee in any case or otherwise, the guarantee of Government of Haryana shall continued with respect to the facilities availed or to be availed by other borrowers.

This notification will be effective with immediate effect.

The notification should be brought to the notice of all the officers/officials working under your control. The notification alongwith Standard Operating Procedure is available on the website which can be downloaded from the site www.finhry.gov.in.

P. RAGHAVENDRA RAO

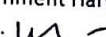
Additional Chief Secretary to Government Haryana
Finance Department.

Endst. No.2/2/2004-WM(3) Dated, Chandigarh the, 9th November, 2016

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

- i) All Heads of the Departments.
- ii) Commissioners of Divisions, all Deputy Commissioners and Sub Divisional Officers (Civil) in Haryana.
- iii) Registrar General, Punjab and Haryana High Court.


Joint Secretary Finance

for Additional Chief Secretary to Government Haryana
Finance Department. 

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

Dated, Chandigarh the, 9th November, 2016.

1. The Principal Accountant General (A&E), Haryana, Chandigarh.
2. The Controller, Printing & Stationery, Haryana, is requested that this notification be got printed in the Haryana Government Gazette and 500 spare copies be supplied to Government for record.


Joint Secretary Finance

for Additional Chief Secretary to Govt. Haryana
Finance Department. 

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

Dated, Chandigarh the, 9th November, 2016

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

1. The Additional Chief Secretary to Govt Haryana, Revenue & Disaster Management Department
2. All the Administrative Secretaries to Govt. Haryana.


Joint Secretary Finance

for Additional Chief Secretary to Govt. Haryana
Finance Department. 