

ORDER

No. 2/2/2004-WM(3) / 433

Dated 05th November, 2024

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 22nd November, 2010, No. 38/110/99-WM (5) dated 22nd November, 2010, No. 16/1/10-WM (6) dated 16th July, 2010 and No. 2/2/2007-WM (5) dated 22nd November, 2010 respectively. Now, as per recommendations of 7th 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:-

| Advances to Haryana Government Employees | |
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| (A) House Building Advance | |
| i) Only one advance shall be sanctioned up to Rs. 25 lakh (Rs. Twenty five lakh only) to the Government employee in his/her entire service. | |
| ii) HBA will be given to only one person (either Husband or Wife). | |
| iii) Rate of interest shall be equal to that of GPF. | |
| (i) For Construction of House/Purchase of Built up house allotted by the Govt. agencies or any other registered society/ through private sources | 34 Months basic pay, in any pay matrix, subject to a maximum ceiling of Rs.25.00 lakh (Rupees twenty five lakh), whichever is less, for Construction of House / Purchase of Built up house allotted by the Govt. agencies or any other registered society or through private source. |
| (ii) For the purchase of Plot | 60% of the total admissibility of House Building Advance i.e. 20 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 Advance For extension of House/ repair of House | |
| (i) For extension of House | (i) 10 Months basic pay, in any pay matrix, subject to a maximum 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 drawals of the earlier advance. |
| (ii) For repair of House | (i) 10 Months basic pay, in any pay matrix, subject to a ceiling of Rs. 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 |

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| | <p>possession thereof, whichever is later.</p> <p>(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 draws of the earlier advance.</p> |
| Second House Building Advance | Second House Building Advance will not be allowed. |
| (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 | <p>(i) Government employees drawing revised pay of Rs. 45,000 & above, in any pay matrix shall be eligible for this advance.</p> <p>(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.</p> <p>(iii) Rate of interest shall be equal to that of GPF on first loan and 2% excess if drawn 2nd time and 4% excess if drawn 3rd time.</p> <p>(iv) The 2nd & 3rd loan will be granted only after issuance of the NDC of Previous loan.</p> |
| (ii) Motor Cycle/ Scooter Loan | <p>(i) This advance shall be availed only for purchasing of a new Motor Cycle/ Scooter.</p> <p>(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.</p> <p>(iii) Rate of interest shall be equal to that of GPF on first loan and 2% excess if drawn 2nd time and 4% excess if drawn 3rd time.</p> <p>(iv) The 2nd and 3rd loan will be granted only after issuance of the NDC of previous loan.</p> |
| (iii) Moped Loan | This advance is abolished. |
| (iv) Cycle Loan | <p>(i) This advance shall be availed only for purchasing of a new Bicycle.</p> <p>(ii) Rs. 4,000/- (Rupees four thousand) or actual price of Bi-cycle, whichever is less.</p> <p>(iii) Rate of interest shall be equal to that of GPF.</p> <p>(iv) The second and third advance will be available at the same rate of interest prescribed for first bicycle advance by the State Government.</p> |
| (E) Computer Loan | |
| (i) | Rs. 50,000/- (Rupees fifty thousand) or actual price of Computer/Laptop, whichever is less. |
| (ii) | The 2 nd & 3 rd 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 downloaded from the site www.finhry.gov.in

Place: Chandigarh
Date 01.11.2024

Anurag Rastogi, IAS
Additional Chief Secretary to Government Haryana,
Finance Department.

Endst. No. No. 2/2/2004-WM(3) / 434-438

Dated 05.11.2024

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.

Chamjet Kaur
5/11/24
Under Secretary Finance,
for Additional Chief Secretary to Government Haryana,
Finance Department.

Endst. No. 2/2/2004-WM(3) / 439-440

Dated 05.11.2024

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

Chamjet Kaur
5/11/24
Under Secretary Finance,
for Additional Chief Secretary to Government Haryana,
Finance Department.

Endst. No. 2/2/2004-WM(3) / 441-445

Dated 05.11.2024

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.

Chamjet Kaur
5/11/24
Under Secretary Finance,
for Additional Chief Secretary to Government Haryana,
Finance Department.

Endst. No. No. 2/2/2004-WM(3) / 446

Dated 05.11.2024

A copy is forwarded to In Charge, Computer Cell for uploading on the website of Finance Department, Haryana i.e. www.finhry.gov.in.

Chaminder Kaur
5/11/24

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

To

A copy of each is forwarded to the Chief Principal Secretary/ Chief Staff Officer/ Special Senior Secretaries/Senior Secretaries/Senior Secretaries/Private Secretaries to the Chief Minister/ Cabinet Ministers/Ministers of State for the information of Chief Minister/Cabinet Ministers/Ministers of State.

Chaminder Kaur
5/11/24

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

U.O. No. 2/2/2004-WM(3) / 447

Dated 05.11.2024

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