OFFICE OF THE PRINCIPAL DISTRICT & SESSIONS JUDGE: NEW DELHI DISTRICT
PATIALA HOUSE COURTS: NEW DELHI

No. 2723-2778 Accounts/NDD/PHC/2026 Dated: 29/01/26

Regarding Soft Loan Facility for purchase of car by Judicial Officers

Copy of letter no. i/16/2020-Judl/PF-II/Suptlaw/231-242 dated 27.01.2026, regarding the guidelines of Soft Loan facility for purchase of car by Judicial Officers is uploaded on the website of Delhi District Court, New Delhi District with the request to please access the same.

Copy to :

1. The PS to the Ld. Principal District and Sessions Judge, New Delhi District, PHC, New Delhi.
2. All Ld. Judicial Officers posted at New Delhi District with request to kindly visit/acces the website of Delhi District Courts for the same.
3. The Ld. OIC, Computer Branch with request to upload the letter no. 1/16/2020-jusl/PF-II/Suptlaw/231-242 dated 27.01.2026 on the website of New Delhi District.

(Dr. Pankaj Sharma)
Head of Office
O/o Principal District & Sessions Judge,
New Delhi District, PHC, New Delhi

C09
28/1/2026.

Office of the Principal District & Sessions Judge
Patiala House Court., New Delhi
Diary No....2570.....
Date....28/01/26

New Delhi District

GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI
DEPARTMENT OF LAW, JUSTICE AND LEGISLATIVE AFFAIRS
8TH LEVEL, C-WING, DELHI SECRETARIAT, I.P. ESTATE, NEW DELHI-110002

No. DLC/2020-Judl/PF-II/SO(Hqrs)/231-242 Dated: 27/01/2026

To,

1. The Pr. District & Sessions Judge (HQ), Tis Hazari, Delhi
2. The Pr. District & Sessions Judge, West District, Tis Hazari, Delhi
3. The Pr. District & Sessions Judge, Patiala House Courts, New Delhi
4. The Pr. District & Sessions Judge, South District, Saket Court, New Delhi
5. The Pr. District & Sessions Judge, South East District, Saket Court, New Delhi
6. The Pr. District & Sessions Judge, East District (Karkardoma Court), Delhi
7. The Pr. District & Sessions Judge, North- East District (Karkardoma Court),Delhi
8. The Pr. District & Sessions Judge, Shahadara District (Karkardoma Court),Delhi
9. The Pr. District & Sessions Judge, North West District, Rohini Court,New Delhi
10. The Pr. District & Sessions Judge, North District, Rohini Court,New Delhi
11. The Pr. District & Sessions Judge, South West District, Dwarka, New Delhi
12. The Pr. Judge, Family Courts (HQs), Dwarka, Delhi

Subject:-Forwarding of copy of guidelines regarding Soft Loan facility for purchase of car by Judicial Officers-reg.

Respected Sir/Madam,

Please find enclosed herewith the copy of guidelines for soft loan facilities (advance) for purchase of car by officers of Delhi Judicial Service and Delhi Higher Judicial Service, 2026. It is requested that the said guidelines may be circulated amongst all the judicial officers under your control.

This issue with the prior approval of Principal Secretary (Law).

Encl: As above.

Yours Sincerely,

Puneet Nagpal

(Puneet Nagpal)
Additional Secretary (Law, Justice & LA) 27/1/

Ld. HOD/NDD for circulation
DDO/NDD

Pr. DSJ/NPD.
28/01/2026.

F.No.1/16/2020-Judl./P.F. II/SUPHLaw/210-221 dt. 27/01/2026

GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI
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Guidelines for Soft Loan Facility (Advance) for purchase of Car by Officers of Delhi Judicial Service and Delhi Higher Judicial Service, 2026

1. These Guidelines shall be called as "*Guidelines for Soft Loan Facility (Advance) for purchase of Car by Officers of Delhi Judicial Service and Delhi Higher Judicial Service*".

2. These Guidelines shall come into effect from the date of their publication.

ENTITLEMENT:

3. All serving Officers *(including Trainee Judicial Officers and officers on deputation/ working on diverted capacity)* of Delhi Judicial Service and Delhi Higher Judicial Service shall be entitled to avail Soft Loan Facility (Advance) for purchase of Car in terms of these Guidelines.

However, no such loan shall be granted to those Judicial Officers who are under suspension or against whom disciplinary proceedings are pending under the applicable service rules which are likely to result in his/her removal, dismissal or compulsory retirement from Judicial service.

SOFT LOAN/ADVANCE AMOUNT:

4. The maximum Soft Loan/Advance amount to be provided to the Judicial Officer shall not exceed Rs. 10,00,000/- (Rs. Ten Lakhs).

5. The Loan/Advance amount is to be utilized by the officer concerned to cover the on-road purchase cost of a new or used Car.

6. The soft loan facility shall also be available to a Judicial Officer who has already availed a car loan in his own name from any other bank or financial institution and the said officer wishes to migrate to this facility of soft loan, provided such officer was eligible for grant of soft loan facility on the date when he/she obtained the car loan from the bank or other financial institution. The concerned Principal District & Session Judge shall ensure that such soft loan facility is limited to the amount of loan still due to be repaid by the judicial officer subject to a maximum of Rs. 10 Lakhs.

INTEREST RATE:

7. The rate of interest on the Loan/Advance amount shall be on simple interest basis at a fixed rate of 4% per annum.

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(Law, Justice & Legislative Affairs)
Govt. of NCT of Delhi
8th Level, C-Wing, Delhi Secretariat,
I. P. Estate, New Delhi

REPAYMENT METHOD & PERIOD:

8. A Judicial Officer shall repay the Soft Loan/Advance amount (*along with interest accrued*) in Equated Monthly Instalment(s) (EMI) to be deducted from his/her salary. The Recovery of the loan amount along with interest may be completed in maximum of 200 EMI's.

Provided that the monthly instalment amount shall not exceed 50% of the monthly salary (*Basic Pay + Dearness Allowance*) of the officer concerned.

9. The recovery of advance will commence with the issue of pay immediately the month after the advance is drawn. The concerned Drawing and Disbursing Officer (DDO) shall ensure that an entry to this effect is made in service book of the officer concerned, at the time of disbursal of the Loan amount.

10.1 If any Judicial Officer, obtains car Loan before or after his proceeding on deputation, it will be the responsibility of Judicial Officer concerned to repay the pending instalment(s) on time through his DDO concerned i.e. the DDO of the borrowing department.

Provided that in addition to the Judicial Officer concerned, the DDO of the parent department shall communicate to the DDO of the borrowing department qua the necessity/requirement of deduction of instalment amount from the salary of the concerned Judicial Officer, towards repayment of the soft Loan/Advance for purchase of car. The DDO of the parent department shall clearly indicate the following details, in the Last Pay Certificate (LPC) accompanied by a formal Transfer Advice (*Annexure-A*):

i. Amount of Soft Loan/advance sanctioned and the rate of interest at which the same was sanctioned
ii. Amount of the EMI to be deducted
iii. Balance Soft Loan/advance amount which remains outstanding
iv. Number of EMI's remaining to be deducted

10.2 The DDO of the borrowing department must ensure that the recoveries effected through deduction of EMI's from the salary of the officer concerned are remitted to the DDO of the parent department. The credit for the recoveries effected from the Judicial Officer shall be passed on by the DDO/Accounts Officer of the borrowing government Department to the DDO/Accounts officer of the parent Department (*i.e. the DDO posted in the office of Principal District and Sessions Judge of the district, from where the officer concerned proceeded on deputation)* for necessary adjustment and for deposit of the same in the relevant head of account.

10.3 In the event of repatriation of the Judicial Officer to his/her parent department, the recovery of the outstanding balance of advance and interest thereon, if any, will be effected by the parent department. While transferring the LPC to the parent department, the DDO of the borrowing department shall also issue a formal Transfer Advice (*Annexure A*). The following details are required to be provided: -

i. Details of the recoveries accounted for in the borrowing department.
ii. Balance soft loan amount which remains outstanding.

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PRINCIPAL SECRETARY
(Law, Justice & Legislative Affairs)

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PROCEDURE:

11. All Judicial Officers (*including Officers working in diverted capacity*), except those covered by clause 12, desirous of availing Soft Loan/Advance for purchase of a Car (*new or used*) shall apply in the prescribed format (*Annexure-B)* to the concerned Principal District & Sessions Judge of the District in which the said Officer is posted (*or is drawing salary, in case, he/she is working in diverted capacity*) for availing such Loan/Advance.

12. Judicial Officers who are on training, or who are on deputation, shall apply, in prescribed format *(Annexure-B)* to the Principal District & Sessions Judge (HQ), Central District, Tis Hazari for availing such Soft Loan/Advance. All DHJS Officers who are posted as Principal Judge, Family Court or Judge, Family Court, shall apply, in prescribed format *(Annexure-B)* to the Principal Judge (HQ), Family Court, Dwarka for availing such Soft Loan/Advance.

13. On receipt of an application, the office of concerned Principal District & Sessions Judge shall process it and the loan amount shall be released to the Judicial Officer in one lump sum in his/her salary account within a period of one month from the date of receipt of application, subject to availability of funds.

14. A Judicial Officer shall ordinarily produce the Soft Loan Utilization Certification *(Annexure-C)* along with copy of Registration Certificate (RC) of the vehicle (*purchased after utilization of the soft loan amount*) within a period of 45 days of date of disbursal of loan amount. However, the office of concerned Principal District and Sessions Judge, which had sanctioned the loan amount may extend the said period to a maximum of three months of the date of disbursal of the loan amount.

15. Funds for the car loan advance shall be provided to all the concerned HOD's [*i.e.* Ld. Principal District and Sessions Judge(s)], in shape of authorisation to be issued by the office of the Principal Secretary (Law), GNCTD, in the manner as prescribed under Chapter 8 of Civil Accounts Manual.

RESIDUARY MATTERS:

16. A Judicial Officer is entitled to avail the soft loan facility for purchase of car an unlimited number of times throughout his/her career, provided there is a minimum gap of five years between the grant of one loan and the subsequent loan. However, a new loan can only be availed once the previous one is fully settled.

17. If a Judicial Officer opts to purchase a vehicle with an on-road price exceeding ₹10 lakhs, he/she is permitted to cover the excess amount (*i.e. beyond the sanctioned soft loan*) through personal funds or an additional loan from any Commercial Bank or Financial Institution. In such cases, the officer must formally notify the concerned Principal District and Sessions Judge regarding the details of any external financing secured for the purchase.

18. The office of concerned Principal District and Sessions Judge shall be the Competent Authority to sanction the soft loan/advance. However, the same shall be disbursed by the

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PRINCIPAL SECRETARY
(Law, Justice & Legislative Affairs)
Govt. of NCT of Delhi

DDO of the concerned judicial district and copy of the sanction order of soft loan/advance should also be endorsed to concerned PAO and to the office of Principal Secretary (Law), Department of Law, GNCTD. The said order must clearly specify the amount of advance sanctioned, the period of repayment and the monthly installment amount.

19. The DDO of the district responsible for disbursement of salary is required to maintain a detailed ledger for every soft loan issued. Upon the transfer of a Judicial Officer from one district to another, the DDO must document the outstanding loan balance on the Last Pay Certificate (LPC) accompanied by a formal Transfer Advice (*Annexure-A*) to ensure continuity of recovery at the new district.

20. The DDO must ensure that, in case, the balance principal amount along with accrued interest thereon exceeds the amount that can be adjusted against the salary of an officer who is no longer in service on account of unfortunate demise of officer or impending retirement/resignation/dismissal or any other such reason, such unpaid amount is adjusted against the terminal/retirement benefits, as the case may be.

21. The vehicle is required to be purchased by the Judicial Officer concerned with the period prescribed under these guidelines. In case, the officer fails to purchase the vehicle, within the prescribed timelines, the entire loan amount with accrued interest be immediately refunded by the Judicial Officer along with applicable interest to be deposited in the relevant Head of Account by the concerned DDO.

22. In case, any Judicial Officer fails to produce the proof of purchase of car by utilization of the soft loan amount, and it is found by the competent authority that the Judicial Officer has mis-utilized the loan amount, penal interest at the rate which is two percent over and above the interest payable by the government on the GPF contribution, in addition to normal rate of interest, shall be imposed on the said Judicial Officer.

23. It shall not be permissible for a Judicial Officer to sell or transfer a vehicle purchased with the soft loan facility until the entire principal and interest have been repaid in full. The sale/transfer can only proceed once the concerned DDO has issued a formal '*No Dues Certificate*' confirming the total payment of advance amount along with interest.

24. Any other matter not covered by the above guidelines shall be placed before the Principal Secretary (Law), Department of Law, GNCTD for necessary approval/clarification/order, as the case may be.

(Reetesh Singh)
Principal Secretary (Law, Justice & LA)

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Govt. of NCT of Delhi
8th Level, C-Wing, Delhi Secretariat,
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GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI
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8TH LEVEL, C-WING, DELHI SECRETARIAT, I.P. ESTATE, NEW DELHI-110002

Annexure-A

Transfer Advice

Date_____

To,

The Pay & Accounts Officer
P.A.O. No. _____
_____
Delhi/New Delhi.

Sub: - Transfer of outstanding balance of Soft Loan for purchase of motor Car in respect of transferred DJS/DHJS Officer namely _____

Sir,

Sh./Smt./Kum. _____, working in _____ (name of the District/Establishment) has since been transferred to _____ (name of the District/ Establishment), which is under your payment control.

During the period Shri/Smt./Kum._____ remained under the payment control of this office, the position of car advance/recovery from him/her was as under: -

1.	Amount of advance sanctioned/outstanding while coming under the payment control of this office	
2.	Recoveries accounted for in the broadsheet of this office at the rate of Rs. _____ per month from _____ to	
3.	Balance outstanding to be recovered	
4.	Amount of interest calculated @	
5.	Interest recovered w.e.f. to	
6.	Interest outstanding	

The outstanding balance of Rs. _____ against the said officer must have been appeared in your relevant broad sheet. This point may please be confirmed so that necessary note is kept on the broad sheet maintained in this office. The copy duly accepted may be returned to this office at an early date.

Yours Faithfully,

PAY & ACCOUNTS OFFICER
P.A.O. NO. _____

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Annexure-B

Application Form for Soft Car Loan/Advance

1.	Name (in Block Letters)	
2.	Father's/Husband's Name	
3.	Designation	
4.	Place of Posting	
5.	Details of Deputation (if any)	
6.	Employee Code	
7.	Amount of Soft Loan/Advance required for purchase of New / Used Car[1]	
8.	Amount of Soft Loan / Advance required for re-payment of existing Loan	
9.	If on-road price of New/Used Car is more than Rs. 10 Lakhs, mode of payment of difference amount[2]	
10.	Proposed number instalments for repayment of advance[3]	
11.	Whether any disciplinary proceedings are pending in terms of Clause 3 of the guidelines? If yes, please provide details.	

I have read and understood the guidelines for Soft Loan Facility (*Advance*) for purchase of Car by Officers of Delhi Judicial Service and Delhi Higher Judicial Service, 2026 issued by Department of Law, GNCTD and I undertake to abide by the same.

Dated :-

Signature of the Officer_____

Designation_____

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[1] Valuation of car - Insured Declared Value (IDV) of used car / Letter of Intent / Proforma Invoice
[2] Self / Loan / Other Mode (to be specified)
[3] Instalment amount (EMI) to be worked out by the Accounts Branch

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Annexure-C

UTILIZATION CERTIFICATE

I, (Name of Officer) _____, (Designation)_____, hereby certify that after availing the Soft Loan Facility amounting to Rs. _____ from the Government of NCT of Delhi, I have utilized the said Soft Loan Advance amount towards the expenditure incurred on purchasing a new/old Motor Car bearing Registration No._____. The copy of Registration Certificate of the said vehicle is attached herewith.

Date:_____

Place:_____

(Signature of Officer)

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