

**THE NORTH-WEST FRONTIER PROVINCE
BENEVOLENT FUND (LOAN TO GOVERNMENT SERVANTS)
RULES, 2005**



**GOVERNMENT OF THE NORTH-WEST FRONTIER PROVINCE
ADMINISTRATION DEPARTMENT
BENEVOLENT FUND CELL.**

NOTIFICATION

Peshawar, Dated the ___09/2005.

No.S&GAD/BF/1849-2003-II/ In exercise of the powers conferred by Section 9 of the North-West Frontier Province Government Servants Benevolent Fund Ordinance, 1972 (N.-W.F.P. Ord. No. VII of 1972), read with Sub-Section (2) of Section (4) thereof, the Government of the North-West Frontier Province is pleased to make the following rules, namely:

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1. SHORT TITLE AND COMMENCEMENT

- (1) These rules may be called the North-West Frontier Province Benevolent Fund (Loans to Government Servants) Rules, 2005.
- (2) It shall come into force at once.

2. DEFINITIONS

- (1) In these rules, unless the context otherwise requires,-
 - (a) **"Board"** means the respective Board of Management constituted under Section 6 of the Ordinance;
 - (b) **"Ordinance"** means the North-West Frontier Province Government Servants Benevolent Fund Ordinance, 1972 (N.W.F.P. Ord. No. VII of 1972); and
 - (c) **"Loan"** means the amount released to a Government servant by the Board as loan under these rules.
- (2) Words and expressions used in these rules but not defined shall have the same meanings as assigned to them in the Ordinance.

3. ELIGIBILITY

- (1) For the purposes of loan under these rules, a Government servant shall not be eligible to apply for loan if his total service as Government servant is less than five years or his left over service as such is less than two years or he is not a regular subscriber to the Fund.
- (2) A Government servant shall not be eligible to apply for more than one loan at a time, unless the loan already granted is fully paid; provided that a Government servant applying for the loan for the first time shall always have a preference over a Government servant applying for the second time.

4. PROCEDURE FOR GRANT OF LOAN

- (1) A Government servant interested for grant of loan under these rules shall apply for the same in Form-A through the Administrative Department concerned, which shall certify the particulars entered therein, and shall further ensure that the applicant has not got any loan from any other Financial/Non-financial Institution/source.
- (2) All applications received under Sub-Rule (1), after scrutiny as regards to its eligibility, shall be entered in a register to be maintained by the Benevolent Fund Cell in Form-B, hereinafter referred to as "the Waiting List".
- (3) A Form not properly completed and filled in under Sub-Rule (1) shall be returned to the applicant concerned, intimating the deficiency by reason of which it was not entered in the Waiting List.
- (4) All Forms received under Sub-Rule (1) or on its resubmission in pursuance of Sub-Rule (3) and found to be in order shall be entered in a register in Form-B to be known as 'Waiting List' on first come first serve basis and the merit so assigned shall be strictly maintained and followed for the purposes of granting loans.

5. LIMIT OF LOAN AND ITS RECOVERY, ETC

- (1) Subject to availability of funds, and other provisions of these rules, loans to Government servants shall be granted in accordance with the following scales: -

S.No.	Category of Government Servant	Limits of Loan
I	Government servants in BPS-17 and Above	From Rs.1,00,000/- To Rs.3,00,000/-
II	Government servants in BPS-11 to BPS-16	From Rs.50,000/- To Rs.2,00,000/-
III	Government servants in BPS-1 to BPS-10	From Rs.20,000/- To Rs.1,00,000/-

- (2) Subject to other provisions of these rules, normally the loans granted under these rules shall be recoverable in sixty equal monthly instalments from his/her pay deduct-able at source; provided that where the remaining service of a Government servant is less than five years, the monthly instalments shall be adjusted in such a manner that the whole amount of loan is recoverable from him immediately before the date of his retirement.
- (3) Where possible within the meaning of Sub-Rule (2), the monthly instalments towards recovery of loans shall not exceed one-third of the total salary of the Government servants concerned.
- (4) In case of default on payment of instalments on times, a surcharge at the rate of one per cent, if the payment is delayed by one year, or at the rate of two per cent, if the payment is delayed for more than one year, shall be charged on the amount standing for payment.
- (5) The Benevolent Fund Cell will provide Repayment Schedule on monthly basis to be paid against a loan so granted to the Administrative Department and Accountant General Office for purpose of recovery of loan to the Fund.
- (6) In case of transfer to Foreign Service, surety of two Government servants must be given to the effect that the balance monthly instalments will be credited to the account of Benevolent Fund.
- (7) In case of joining any other service through proper channel or otherwise, the remaining balance will be recoverable in lump sum before relinquishing the charge.
- (8) In case of death of a Government servant obtaining loan under these rules, the outstanding amount against him/her shall stand waived off.
- (9) A Surety Certificate (specimen attached) duly signed by the concerned Department along with a copy of agreement on stamp paper to the effect that the terms and conditions mentioned in this rule are acceptable to the applicant shall be submitted to the Benevolent Fund Cell along with the application on the prescribed form and a copy of National Identity Card duly attested.
- (10) The details of loan must be reflected in last pay certificate in case of transfer of a loanee from one Department of Government to another Department.

6. PURPOSE OF LOAN

Loans may be obtained for the purchase of residential plots, construction or repair of houses, motor-cars, motorcycle, cycles or for any other purpose.

7. APPEAL

A Government servant aggrieved under these rules may, within thirty days of the cause of aggrieving, prefer an appeal to the next higher authority and the order passed by such authority on such appeal shall be final.

**CHIEF SECRETARY
GOVERNMENT OF THE
NORTH-WEST FRONTIER PROVINCE**