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1. Advances

1. Interest-free and interest-bearing advances
[Treasury's — Compilation on Advances]

Interest-free advances:

1. Advance of T.A. on tour/transfer.
2. Advance of T.A. to the family of a deceased Government servant.
3. Advance of LTC.
4. Advance in connection with medical treatment.

— O.M. dated 7-10-2016.

All interest-free advances except those mentioned above at Sl. Nos. 1 to 4 have been abolished by the Seventh Central Pay Commission.

Interest-bearing advances:

1. Advance for purchase of Personal Computer. — O.M. dated 7-10-2016.
2. Advance for construction/possession of house/flat/enlargement of living accommodation.

[Rates of interest are prescribed for each financial year for item 1 and periodically for item 2.]

All interest-bearing advances except those mentioned above at Sl. Nos. 1 and 2 have been abolished by the Seventh Central Pay Commission.

2. Personal Computer Advance
[Treasury's — Compilation on Advances]

1. **Eligibility.**— All Government employees are eligible for grant of Personal Computer Advance of ₹ 20,000 or actual price of the PC, whichever is lower. — O.M. dated 7-10-2016.
2. **Sanctioning Authority.**— The authority competent to sanction the advance is Department of Central Government/ Administration/ Head of Department. — Rule 15 (9).

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3. **Conditions.**— (i) An application for the grant of advance for the purchase of a Personal Computer shall be made in Form VI of the compendium.
(ii) A second or subsequent advance for the purchase of a Personal Computer cannot be granted before the expiry of 3 years from the date of disposal of the earlier advance. May be allowed maximum four times in entire service.
(iii) Advance not admissible for payment of customs duty on the Personal Computer. — Rule 21 (5).
 4. **Mortgage.**— The Make, Model and No. of the Personal Computer should be entered in Form IV of the compendium.
 5. **Interest.**— At the rate of 9.8% for the year 2021-2022. — O.M. dated 4-3-2021.
 6. **Repayment.**— In not more than 120 monthly instalments. Total recoveries on account of all advances including computer advance, taken by a Government servant shall not exceed 50% of the total emoluments. — Rule 21 (6).

1. House Building Advance
[Treasury's — House Building Advance Rules]

1. **Eligibility.**—
 - (i) All permanent Government employees.
 - (ii) All other employees with at least 5 years of continuous service, provided they do not hold permanent appointment under a State Government and the sanctioning authority is satisfied about their likely retention in service till the house is built and mortgaged.
 - (iii) Members of All India Services deputed for service under the Central Government/Company/Association/Body of individuals, whether incorporated or not, which is wholly or substantially owned or controlled by the Central Government or an International Organisation and Autonomous Body not controlled by Government or Private Body.
 - (iv) Employees of Union Territories and North-East Frontier Agency.
 - (v) Staff / Assistants of the All India Radio who fulfil the condition mentioned at (i) above and have been appointed in long-term contracts extending to the age as per extant rules.
 - (vi) Central Government employees governed by The Payment of Wages Act, 1948.

- ADVANCE
- (v) Central Government employees on deputation to another Department or on Foreign Service, such cases to be processed by the Head of the Office of the Parent Department.
 - (vi) Extant rules for eligibility conditions of Ex-servicemen and of Central Government employees under suspension remain unchanged.
 - (vii) In cases where both the spouses are Central Government employees and are both eligible for grant of House Building Advance, the advance will be admissible to both of them jointly/separately. — Rule 3.

2. Purpose.—

- HBA is admissible for only one of the following purposes—
- (i) Constructing a new house on the plot owned by the employee or the employee and the employee's wife / husband jointly with the clear title of the plot.
 - (ii) Purchasing a plot and constructing a house therein.
 - (iii) Purchasing a plot under co-operative Schemes and constructing a house/flat therein or acquiring a house through membership of Co-operative Group Housing Societies.
 - (iv) Purchase/construction of house under the self-financing schemes of Delhi, Bangalore, U.P., Lucknow, etc.
 - (v) outright purchase of a new ready-built house/flat from Housing Board, Development Authorities and other statutory or semi-Government bodies and from registered builders i.e., registered private builders, architects, house-building societies, etc., but not from private individuals.
 - (vi) Expansion of living accommodation of an existing house owned by the employee or jointly with spouse. The total cost of the existing structure (including cost of land) and the proposed additions should not exceed the prescribed cost ceiling under these rules.
 - (vii) Repayment of loan or advance taken from a Government or MUDRA or private sources even if the construction has commenced, subject to certain conditions.
 - (viii) Existing employees who have already taken Home Loans from Banks and other financial institutions are allowed to migrate to this scheme, subject to fulfilment of following conditions:
 - (a) Before grant of HBA, the Head of the Department—
 - (i) should satisfy himself that the home loans were taken by the Government employee entirely for the purpose of construction / purchase of new house / flat

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Chandra,2016-07-27 The development of a nation can be influenced by a wide range of factors In the modern era of globalization under developed countries must strive to catch up to developed nations and establish themselves in the global market The Handbook of Research on Global Indicators of Economic and Political Convergence is a pivotal reference source for the latest scholarly research on social political and environmental variables that affect the ability of developing countries to reach an equal standing in the global economy Highlighting theoretical foundations critical analyses and real world perspectives this book is ideally designed for researchers analysts professionals and upper level students interested in emerging convergence and divergence trends in modern countries

Handbook of Research on the Role of Libraries, Archives, and Museums in Achieving Civic Engagement and Social Justice in Smart Cities Taher, Mohamed,2021-11-12 In achieving civic engagement and social justice in smart cities literacy programs are offered in the society by three essential information service providers libraries archives and museums Although the library and museum services are documented in literature there is little evidence of community led library or museum services that make a full circle in understanding community library community archive and community museum relationships The Handbook of Research on the Role of Libraries Archives and Museums in Achieving Civic Engagement and Social Justice in Smart Cities examines the application of tools and techniques in library and museum literacy in achieving civic engagement and social justice It also introduces a new outlook in the services of libraries and museums Covering topics such as countering fake news human rights literacies and outreach activities this book is essential for community based organizations librarians museum administrations education leaders information professionals smart city design planners digital tool developers policymakers engaged in diversity researchers and academicians

Stringers and the Journalistic Field Nimmagadda Bhargav,2023-02-28 This book is one of the first ethnographic works on small town stringers or informal news workers in Indian journalism It explores existing practices and cultures in the field of local journalism and the roles and spaces stringers occupy The book outlines the caste gender class and region based biases in the production of Indian language journalism with a specific focus on stringers working in Telugu dailies in small towns or mofussil areas of Andhra Pradesh and Telangana states in south India Further it captures their daily work and processes of news production and the precarious lives they often lead while working in small towns or mofussils The author by using Bourdieu s field theory introduces the journalistic practices of stringers working on the margins and how they negotiate the complex hierarchies that exist within the journalistic field and outside it This book will be of great interest to scholars and researchers of ethnography media sociology journalism and media studies labour studies and Area studies especially South Asian studies

Gray Hat Hacking the Ethical Hacker's Çağatay Şanlı, Why study programming Ethical gray hat hackers should study programming and learn as much about the subject as possible in order to

find vulnerabilities in programs and get them fixed before unethical hackers take advantage of them It is very much a foot race if the vulnerability exists who will find it first The purpose of this chapter is to give you the survival skills necessary to understand upcoming chapters and later find the holes in software before the black hats do In this chapter we cover the following topics C programming language Computer memory Intel processors Assembly language basics Debugging with gdb Python survival skills

Wild Food Plants for Zero Hunger and Resilient Agriculture Ajay Kumar, Pardeep Singh, Suruchi Singh, Bhupinder Singh, 2023-04-03 The edited volume brings out a comprehensive collection of information relevant to wild food plants their importance for global sustainable food security future readiness and resilient agriculture The book's primary focus is to cover topics on the diversity of wild food plants across the globe their nutraceutical importance production consumption trends integration into the current food menu and marketing and livelihood opportunities to the indigenous people Sustainable development goals 1 2 and 3 are significant for a poverty free hunger free world and ensure good health and wellbeing of the people respectively The three goals are important and interlinked as achieving zero poverty will help reduce hunger among the people Availability of nutritional and balanced food ensures good health Wild food plants are an essential part of a nourishing and healthy diet for indigenous communities They are globally collected from natural habitats or cultivated at more minor scales Although consumed locally they are an essential part of the diets of tribal and indigenous communities worldwide and hold immense potential to alleviate global hunger Considering their importance for global sustainable food security it is essential to clearly understand the future role of wild food plants for future readiness and resilient agriculture Therefore this book provides a piece of important information on these aspects The book is a valuable resource for the audience ranging from undergraduate science students to the NGOs and institutions involved in poverty alleviation programs policymakers dieticians horticulturists plant breeders farmers health experts and food enthusiasts

Primer on Client-Side Web Security Philippe De Ryck, Lieven Desmet, Frank Piessens, Martin Johns, 2014-11-25 This volume illustrates the continuous arms race between attackers and defenders of the Web ecosystem by discussing a wide variety of attacks In the first part of the book the foundation of the Web ecosystem is briefly recapped and discussed Based on this model the assets of the Web ecosystem are identified and the set of capabilities an attacker may have are enumerated In the second part an overview of the web security vulnerability landscape is constructed Included are selections of the most representative attack techniques reported in great detail In addition to descriptions of the most common mitigation techniques this primer also surveys the research and standardization activities related to each of the attack techniques and gives insights into the prevalence of those very attacks Moreover the book provides practitioners a set of best practices to gradually improve the security of their web enabled services Primer on Client Side Web Security expresses insights into the future of web application security It points out the challenges of securing the Web platform opportunities for future research and trends toward improving Web security

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Donald C. Wood, Raja Swamy, 2024-05-30 Exploring the interconnectedness and uncertainty of today's economic world this volume thoughtfully considers core themes current trends and possibilities for the future **Swamy's Handbook 2000**
Muthuswamy, Brinda, 2000 Swamy's Handbook 1999 Bindra, 1999 **Swamy's Handbook 1997**
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