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**1. Advances**

**1. Interest-free and interest-bearing advances**  
(Shaw'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.

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**  
(Shaw'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).

SHAW'S HANDBOOK — 2022

1. **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).
2. **Mortgage.**— The Make, Model and No. of the Personal Computer should be entered in Form IV of the compendium.
3. **Interest.**— At the rate of 9.8% for the year 2021-2022. — O.M. dated 4-3-2021.
4. **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**  
(Shaw's — House Building Advance Rules)

- 1. Eligibility.**—
- (i) All permanent Government employees.
  - (ii) All other employees with at least 3 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 prescribed 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, 1946.

- ADVANCE
- (vii) 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.
  - (viii) Extant rules for eligibility conditions of Ex-servicemen and of Central Government employees under suspension remain unchanged.
  - (ix) 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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**Sabine Zange**



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