



# BALUCHISTAN TEXTBOOK BOARD

GULSHAN-E-ISLAM, NEAR TARIQ HOSPITAL, SARIAB ROAD,  
QUETTA.

## DRAFT

In exercise of the powers conferred by Section 19 (d) of the Balochistan Textbook Board Ordinance No. XI of 1977, the Board of Directors is pleased to make the following rules namely:

### **BALUCHISTAN TEXTBOOK BOARD RULES REGARDING TEMPORARY ADVANCES, 2015.**

#### **1. Short title commencement and application:**

(1) These rules may be called the Balochistan Textbook Board Rules Regarding Temporary Advances, 2015.

(2) They shall come into force at once with effect from the first day of November 1977.

#### **2. Definitions:**

In these rules unless the context otherwise requires, the following expressions shall have the meanings hereby respectively assigned to them that is to say:-

- a) "Board" means the Balochistan Textbook Board, Quetta.
- b) "Chairman" means the Chairman, Balochistan Textbook Board.
- c) "Employee" means an employee of the Balochistan Textbook Board borne on its regular establishment but does not include person or persons employed on daily wages or ad-hoc basis or on a consolidated fixed monthly salary or on deputation.
- d) "Pay" means basic pay and includes officiating pay and personal pay at the time of application for the grant of house building advance.
- e) "Plinth Area" means wall-to-wall area of the house minus open spaces and boundary or outer walls.
- f) "Service" means the service of Balochistan Textbook Board.

#### **3. Advances Sanctioning Authority:**

The Sanctioning Authority of all the Advances is the Chairman Balochistan Textbook Board, Quetta.

#### **4. Eligibility:**

All those regular employees of the Balochistan Textbook Board who have endeared continuous service for a period of not less than eight years in the Board will be eligible for the grant of House Building advance, Car Advance, Motorcycle Advance and cycle Advance under these rules subject to availability of the fund in the Budget in the financial year and the preference shall be given to such employees of the Board, who do not own any house/flat, Car, Motorcycle in their own name and seniority must also be follow.

#### **5. Purposes for which House Building Advance may be Sanctioned:**

Advance under these rules may be granted for :

- Acquiring a plot and Construction of a new house.
- Enlarging a living accommodation in an existing house owned by the employees or jointly owned with his/her wife' husband and/or minor children for the construction of which house building advance had not been drawn earlier.
- Constructing a new house on a plot already own singly or jointly with spouse.
- Purchase of a ready built house/flat.

#### **6. Amount of the House Building Advance:**

(1) No advance shall exceed 45 (Forty five) Months running basic pay of the employee to whom it is made.

(2) The HBA shall be drawn in two installments i.e. Ist installment =30 Months amount running basic of advance not exceed to Rs. One Million only & 2<sup>nd</sup> installment =15 months running basic pay amount not exceed to Rs. Five Hundred Thousand only.

(3) Amount of the first installment should such, which is likely to be required for the expenditure in the next 3 (three) months. Satisfactory evidence shall be produced to show that the amount of the first installment has been actually utilized for the purpose for which it was drawn before the next (2<sup>nd</sup>) installment is paid.

#### **7. Conditions for admissibility of HBA:**

- 1) Not more than two times advance shall be sanctioned to an employee during his/her entire service.
- 2) No advance shall be permissible to an employee who is likely to retire or whose terms of an appointment end before complete recovery of the amount advanced can be affected.
- 3) The applicant should be mortgaged the constructed House along with Land in the name of Balochistan Textbook Board, Quetta within a period of Three to four months of the drawl of the amount of advance at his/her cost, failing which he/she will be liable to refund back the whole amount drawn by him.

- 4) The mortgaged House/Land thereon will not be mortgaged or sold by the applicant to any other person until the advance amount given to him is fully repaid. However, the sanctioning authority, if it is satisfied that employee concerned is not in a position to pay back the amount of loan in one lumpsum, may at its discretion, permit the recovery of the amount of advance in suitable installments.
- 5) In cases where applicants desire to build a new house on a plot of land already possessed by the applicant, an attested copy of the sale deed or other proof of the applicant having a clear title to the land on which the house is proposed to be built along with the site plan. If the land happens to be lease hold, an attested copy of the lease deed should also be enclosed.
- 6) An advance under these rules may also be granted to an employee who owns land/ house jointly with his wife/her husband, provided the application for the grant of advance is accompanied by a letter from the wife or husband as the case may be, undertaking to mortgage her/his share in land/house jointly with her husband/his wife in favour of the Balochistan Textbook Board for repayment of the advance.
- 7) The advance should be utilized only for the purpose, it is sanctioned. Misutilization of advance shall entail disciplinary action and any unutilized amount should be refunded immediately.

#### **8. Recovery of advance:**

- 1) The house building advance shall be recovered in full by monthly installments from the salary of the applicant not exceeding 144 in number. The deduction will be started from the next month salary from the month of the advance paid. If the 2<sup>nd</sup> installment of advance is paid to the applicant, then the number of installment shall be readjusted as per total No. of installments remaining.
- 2) The monthly rate of recovery shall be fixed in whole rupees except in the case of last installment when the balance, including any fraction of rupees, shall be recovered.
- 3) The employee may elect to repay the advance in shorter period; the sanctioning authority may allow doing so.
- 4) If salary is reduced due to prolonged suspension, the amount of installment of recovery may be suitably reduced, if considered necessary, by the Sanctioning Authority.
- 5) There should be gap of at least 3 years between taking first advance.

#### **9. House Repair Advance:**

- 1) An Advance may be granted only if:
  - a) The repairs are required to make the house habitable.
  - b) They are not in the nature of ordinary repairs.
  - c) They involve an outlay large in comparison with the value of the house.

- 2) An advance will be admissible until the 100% of the pervious House Building advance is recovered and at least five years must lap since the previous advance was drawn.
- 3) No advance shall exceed to 10 months running basic pay in case of employees form BPS 01 to 15 and 8 months basic pay for the employees from BPS 16 & above.
- 4) An advance may be made to an employee to repair a house which he/she has built or purchased with a previous House Building advance.
- 5) Not more than one advance shall be sanctioned to an employee during his/her entire service and the maximum period of repayment of such advance shall be 30(thirty) installments.

**10. Motor Car advance:**

- 1) Advance for the purchase of Motor Car may be sanctioned to a permanent employee of Balochistan textbook Board in BPS 18 or Drawing basic pay equal or more.
- 2) 20 month running basic pay of an employee will be allowed for the purchase of Car and amount of advance shall not exceed Rs. Five Hundred Thousand or the anticipated price of the car, whichever is less than the advance taken, the balance should be returned forthwith to the Board.
- 3) Such advance recoverable in 60 equal monthly installments and installments should be started form the next month's salary from the date of advance paid and clause 6 sub clause 2 shall also be applied.

**11. Motor Cycle advance:**

- 1) Advance for the purchase of Motor Cycle may be sanctioned to a permanent employee of Balochistan textbook Board in BPS 11 or Drawing basic pay equal or more.
- 2) 10 month running basic pay of an employee will be allowed for the purchase of Motor Cycle and amount of advance shall not exceed Rs. Ninety Thousand or the anticipated price of the Motor cycle, whichever is less than the advance taken, the balance should be returned forthwith to the Board.
- 3) Such advance recoverable in 60 equal monthly installments and installments should be started form the next month's salary from the date of advance paid and clause 6 sub clause 2 shall also be applied.

**12. Common Conditions:**

- 1) The applicant shall be required to execute a mortgage bond hypothecating the vehicle to the Balochistan Textbook Board as security for the advances.
- 2) Advance should not be sanctioned and disbursed when official is under suspension.

### **13. Computer Advance:**

- 1) Advance for the purchase of Computer may be sanctioned to a permanent employee of the all categories of Balochistan textbook Board and amount advance will be not more than Rs.50,000/- (Fifty Thousand).
- 2) The Applicant will have to produce Original Cash Memo ensuring purchase of P.C within 01 (One) month from the date of grant of advance.
- 3) The applicant must have got training course in basic knowledge of the computer and will have to produce such certificate issued by a competent institution.
- 4) The class iv employee will also be entitled for the grant of the said advance if their children are studying at HSC or in the higher classes.
- 5) The second advance can be granted only 5 (Five) year from the drawl of the earlier one.
- 6) The Computer advance shall be recovered in full by monthly installments form the salary of the applicant not exceeding 40 in number. The deduction will be started form the next month salary from the month of the advance paid.

### **14. T.A Advance on Tour:**

The amount of the T.A advance to be sanctioned is to cover the travelling expenses including fares, incidental charges, road mileage and D.A generally for one spell of tour.

### **15. General Conditions:**

- 1) In order to secure the board from loss consequent upon an employee during or quitting or is compulsorily retired, remove or dismissed from the Board service, before completing recovery of the advances, the amount of the advances may be recovered from his/her GP found or Salary or at the time of retirement from his/her Pension expenses.
- 2) If employee dies before repayment of advance in full, the entire outstanding amount of these advances should be waive off by the Sanctioning Authority.
- 3) The amount allocated under the head "Loan and Advances be further allocated to the four sub-heads i.e. House Building, Car, Motorcycle, Computer advance each in case any amount under sub- heads remains undistributed, it may be transferred to other sub-head.
- 4) In case the number of applicants is more than the amount available, preference shall be given to those applicants whose length of service is more if taken from the date of becoming entitled to the advance applied for.
- 5) If funds remain available, second preference be given to those who have previously taken the advance once and are applying for the second time to their entitlement and among them preference shall be given to those who took the previous advance earlier.

- 6) The decision of the Sanctioning Authority i.e. Chairman Balochistan Textbook Board, Quetta for the grant of advances shall be final and binding.

**16. Saving:-**

The competent authority, may in exceptional cases, for reasons to be recorded in writing, relax any of these rules.

**Signature of Committee:**

1) Prof: Tariq Hussain (Convener) \_\_\_\_\_

2) Mr.Zafar Iqbal (Member) \_\_\_\_\_

3) Mr.Muhammad Ajmal (Member) \_\_\_\_\_

4) Mr.Aftab Alam (Member) \_\_\_\_\_

5) Mr.Naeem Sadiq (Member) \_\_\_\_\_