



The
PESHAWAR HIGH COURT
Peshawar

All communications should be addressed to the Registrar Peshawar High Court, Peshawar and not to any official by name.

Exch: 9210149-58
Off: 9210135
Fax: 9210170

www.peshawarhighcourt.gov.pk
info@peshawarhighcourt.gov.pk
phcpsh@gmail.com

No. 4952-55 B&A

Dated Peshawar, the 01-12-2023

To:-

1. **All the District & Sessions Judge(s)/Zilla Qazi(s),**
In the Khyber Pakhtunkhwa.
2. **All the Judge(s), Anti Terrorism Court(s),**
In the Khyber Pakhtunkhwa.
3. **The Additional Registrar(s),**
Peshawar High Court, Abbottabad, D.I Khan, Bannu and Mingora
Dar-ul-Qaza, Swat Benches.
4. **All the Senior Civil Judges,**
In the Khyber Pakhtunkhwa.

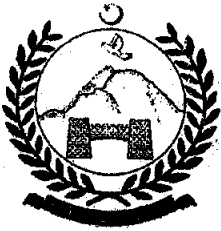
Subject: **Interest free loan scheme for the Provincial Govt Employees for the financial year 2023-24.**

Dear Sir,

Attached herewith letter No.AD/BF/2161(2023-24) dated 21/11/2023 (alongwith its enclosures) received from Assistant Secretary (E&A) Govt of Khyber Pakhtunkhwa Benevolent fund Cell, Administration Department Peshawar with the direction to submit the desired data upto 30th December 2023 for onward submission to the quarter concerned.


Hidayat Ullah Khan
Additional Registrar
(Administration)

MOST IMMEDIATE



GOVERNMENT OF KHYBER PAKHTUNKHWA
BENEVOLENT FUND CELL, ADMINISTRATION DEPARTMENT

No.AD/BF/2161 (2023-24)
Dated Peshawar the 21/11/2023

To

1. The Additional Chief Secretary (P&D),
Government of Khyber Pakhtunkhwa.
2. The Senior Member Board of Revenue,
Government of Khyber Pakhtunkhwa.
3. All Administrative Secretaries,
Government of Khyber Pakhtunkhwa.

| | |
|--------------------------------|------------|
| Peshawar High Court, Peshawar. | |
| Receipt No | 14780 |
| Date | 24-11-2023 |
| For action | DBA |
| Signature | |

Subject:

**INTEREST FREE LOAN SCHEME FOR THE
EMPLOYEES FOR FINANCIAL YEAR 2023-24.**

Dear Sir,

I am directed to refer to the subject noted above and to state that the Government of Khyber Pakhtunkhwa has allocated Rs.290 Million (Rs.100 Million for Civil Secretariat Employees and Rs.190 Million for General Employees) for current financial year 2023-24 on account of Interest Free Loan Scheme for Provincial Government Employees.

2. The loan is admissible to all Provincial Government employees serving in BS 1-17 (for Bicycle, Motorcycle and House Building Advances) and BS-17 and above (for Motor Car Advance Only). The allocated amount for the Interest Free Loan Scheme will be placed at the disposal of Accountant General Khyber Pakhtunkhwa, by the Finance Department, whereas the Scheme will be executed by the Provincial Benevolent Fund Cell.

3. In order to facilitate government employees a copy of circular, form, affidavit and Data Entry Software Program have been provided on website (www.bfkp.org) and facebook (Benevolent Fund KPK) page of Benevolent Fund Cell.

4. The terms and conditions and respective quantum of different categories of loans under the scheme are as under:-

i. Eligibility criteria, mode of Installment and amount of loan in each category are as under:-

| S# | Category | Loan Admissible | Mode Of Installments | Eligibility |
|----|------------------------|-----------------|--|--|
| 1. | Motorcar Advance | Rs.200,000/- | Rs.3,334/- P.M. in 60 equal installments. | Min Service : 5 Years and Max Age : 55 years. |
| 2. | House Building Advance | Rs.250,000/- | Rs.2,080/- P.M. in 120 equal installments. | Min Service : 10 Years and Max Age : 50 Years |
| 3. | Motorcycle Advance | Rs.80,000/- | Rs.1,340/- P.M. in 60 equal installments. | Min Service : 5 Years and Max Age : 55 years. |
| 4. | Bicycle Advance | Rs.8,000/- | Rs.200/- P.M. in 40 equal installments. | No Criteria |

- ii. The installments above will be deposited without any break. In case of default in repayment, interest @ GP Fund will be charged.
- iii. There will be no quota or special consideration etc. in any case and all such list prepared for the purpose in the past will be deemed cancelled.
- iv. Deputationists will not be eligible for the grant of Interest Free Loan Scheme.
- v. Loan will be admissible only in one of the category mentioned in (i) of the Terms and conditions. However, after the expiry of the period and return of all the installments another loan can be granted.
- vi. Loan will be granted only to those Government Employees who are not availing the loan facility from the existing scheme, duly certified by the concerned DDO.
- vii. Any employee availing the facility of Interest Free Loan Scheme will only be relieved from services, in case of resignation, pre-mature retirement, termination etc after the recovery of all the dues.
- viii. In case of death during service of the loanee Government employees the remaining installments shall be waived off in consultation with Finance Department.
- ix. The application forms of Civil Secretariat employees and its Attached Department shall be enlisted / scrutinized by Benevolent Fund Section Administration Department, Civil Secretariat, Peshawar (on DESP), applications of the Provincial Government Employees working in various Districts / Tribal Districts shall be enlisted / scrutinized by the Deputy Commissioners concerned (on DESP) and applications of Attached Departments shall be enlisted by their respective Provincial Offices (on DESP). Data Entry Software Programme (DESP) is available on Benevolent Fund website www.bfcp.org.
- x. Last date for receipt of application forms for current financial year at concerned offices mentioned at (ix) above is 10/01/2024. After scrutiny of all such applications will be submitted to Provincial Benevolent Fund Cell upto 19/01/2024 the Departments in soft and hard copies, hard copies be submitted in sequence according to the list.
- xi. After scrutiny the draw shall be arranged by a Committee.
- xii. After the approval of the loan grants, Accountant General Khyber Pakhtunkhwa will release the funds to the concerned Administrative Departments, Attached Departments and concerned DDOs for onward release to the Government employees.
- xiii. Deduction of installments and maintenance of record shall be the responsibility of concerned District Accounts Officers and Accountant General Office Khyber Pakhtunkhwa.
- xiv. Rules 253-A-2 (vi) of GFR will be considered relaxed at present.

5. Applications for the grant of Interest Free Loan Scheme, for the current financial year ending 30th June, 2024 from the eligible Government Servants, fulfilling the above-mentioned terms and conditions are invited for grant of loan through their respective departments / authorities on the prescribed application form along with attested copies of all relevant documents on standard paper as per specifications.

b. I am, therefore, to request to please circulate the Interest Free Loan Scheme amongst all Government Departments / Attached Departments / Subordinates formation for the information of Government Servants. It is further requested that from now and onward final lists of applicants in the said Data Entry Software Program (DESP) along with printed copies and original application forms may be submitted to this office by due date i.e. (10/01/2024), enabling the Provincial Benevolent Fund Cell to finalize the scheme.

Note

- i. Responsibility for delay in submission of lists would totally rest with the Departments concerned as it may result in the deprivation of eligible Government Servants of their legitimate right of availing Interest Free Loan, which is being extended by the Provincial Government as a Welfare scheme.
- ii. Incomplete applications or late proposals shall not be entertained.
- iii. Applications not routed through Deputy Secretary (Admn), Administration Department (Secretariat Employees) / Deputy Commissioners / Head of attached Departments shall not be entertained.
- iv. Applications submitted directly in Benevolent Fund Cell shall not be entertained.

Yours faithfully,


**ASSISTANT SECRETARY (B&A)
BENEVOLENT FUND CELL**

Dated Peshawar the 21/11/2023

Endst:No.AD/BF/2161(2023-24)/5098

Copy of above is forwarded for information with the request for onward circulation to all subordinate offices for necessary action to the:-

1. Inspector General of Police, Khyber Pakhtunkhwa.
2. All Commissioners in Khyber Pakhtunkhwa.
3. Secretary, Provincial Assembly, Khyber Pakhtunkhwa.
4. All Deputy Commissioners in Khyber Pakhtunkhwa.
5. All Heads of Attached Departments in Khyber Pakhtunkhwa.
6. Accountant General Khyber Pakhtunkhwa, Peshawar.
7. Registrars, Peshawar High Court, Public Service Commission & Services Tribunal.
8. Deputy Secretary (Admn), Administration Department.
9. Director Information, Khyber Pakhtunkhwa, Peshawar.
10. PS to Chief Secretary, Khyber Pakhtunkhwa.
11. PS to Secretary, Finance Department.
12. PS to Secretary, Benevolent Fund Cell.


**ASSISTANT SECRETARY (B&A)
BENEVOLENT FUND CELL**

**APPLICATION FORM FOR THE GRANT OF INTEREST FREE LOAN SCHEME
FOR PROVINCIAL GOVERNMENT EMPLOYEES FOR THE YEAR 2023-24**

(See Instructions for Eligibility Criteria, Mode of Installment and Amount of Loan in Each Category)

(FORM SHOULD BE FILLED IN BLOCK LETTERS)

| | | | | | | | | | | | |
|-----|-------------------------------------|--------------------------------------|---|----------------------------------|---|--------------------------|---|--------------------------|---|---|---|
| 1. | Department Type (Mark ✓) | <input type="checkbox"/> SECRETARIAT | | <input type="checkbox"/> GENERAL | | | | | | | |
| 2. | District Account Office | | | | | | | | | | |
| 3. | DDO Code | | | | | | | | | | |
| 4. | DDO Address / Description | | | | | | | | | | |
| 5. | Personnel No. | | | | | | | | | | |
| 6. | Computerized NIC No. | | | | | | | | | | |
| 7. | Employee Name | | | | | | | | | | |
| 8. | Father's Name | | | | | | | | | | |
| 9. | Department / Office | | | | | | | | | | |
| 10. | Place of Duty | | | | | | | | | | |
| 11. | Post & Pay Scale | | | | | 12. Cell No. | | | | | |
| 13. | Loan Type (Mark ✓) | <input type="checkbox"/> | | <input type="checkbox"/> | | <input type="checkbox"/> | | <input type="checkbox"/> | | | |
| | | BCA Rs.8,000 | | MCA Rs.80,000 | | HBA Rs.250,000 | | Car Rs.200,000 | | | |
| | | | | BS-01 to BS-17 | | BS-17 & Above | | | | | |
| 14. | Date of Birth | D | D | - | M | M | - | Y | Y | Y | Y |
| 15. | Date of 1 st Appointment | D | D | - | M | M | - | Y | Y | Y | Y |
| 16. | Date of Retirement | D | D | - | M | M | - | Y | Y | Y | Y |
| 17. | Length of Service | Days | | Months | | Years | | | | | |
| 18. | Present Address | | | | | | | | | | |
| 19. | Permanent Address | | | | | | | | | | |

DATE

SIGNATURE OF APPLICANT

Certified that: -

- a. He / She has not been granted any loan from Government / any Bank / Financial Institution or any other source.
- b. He / She will not be allowed to leave the service until full recovery of the advance is made from his / her or from his/her dues (GP Fund, Gratuity, Leave Encashment, Pension) with the Government.
- c. The facts mentioned above are correct to the best of my knowledge and belief.

To be signed in case
of District Employees

To be signed in case of Civil
Secretariat / Attached
Departments

Signature & Stamp of EDO / Head
of Department

Signature & Stamp of Head of
Attached Department

Signature & Stamp of DC

Signature & Stamp of Head of
Administrative Department

SURETY CERTIFICATE

Certified that Mr. / Mrs. / Miss _____
Son / Daughter / Wife of _____ is serving in
_____ Department, as _____ in
BPS-_____ on regular basis and has _____ years service. He will retire from
Government service on _____.

Recovery of loan monthly installment of Rs. _____ (Rupees
_____ Only) will be made through
source on regular basis. He / She will not be allowed to leave the service until full
recovery of the advance drawn from Benevolent Fund is made.

Certified further that the documents provided by the applicant in the
support of his request for the drawal of advances are correct and based on facts and
is drawing the advance for the first time.

An entry to this effect shall be made in the service book of the debtor.

**Signature & Official Seal of
Head of the Department**