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NATIONAL HIGHWAY AUTHORITY
Administration Wing

No. 42(2)-Admn/Welfare/NHA/02

Islamabad 30th March, 2002

CIRCULAR

Standing Operation Procedure for grant of advances on account of House Building and Purchase of Conveyance is forwarded herewith for information of the all concerned. Cases of advances will be dealt accordingly.

2. Interested employees are invited to forward their applications in the prescribed Form duly supported by relevant documents so that the same should reach to the Welfare Section (Admn Wing HQ) latest by 15th April 2002 for consideration.

3. This has the approval of Chairman NHA.



Brig
(IMTIAZ HUSSAIN)
Director General (Admn)

Distribution:-

- Member's (All)
- Media Advisor, NHA
- General Manager's (All)

Copy to:-

- Chairman NHA
- PS to DG (Admn), NHA

NATIONAL HIGHWAY AUTHORITY

Administration Wing HQ

STANDING OPERATING PROCEDURES for HOUSE BUILDING / MOTOR CAR AND MOTORCYCLE / BICYCLE ADVANCES

Following Standing Operating Procedures are hereby formulated and circulated for compliance by all concerned in respect of house building / conveyance advances with immediate effect.

1. **ELIGIBILITY FOR NHA EMPLOYEES**

A. Following will be eligible for grant of advances:-

Kind of Advance	Eligible Employees
House Building Advance (includes purchase of plot for construction of Building or purchase of building / Flat for House Reconstruction, Extending / Renovating a house already owned by NHA employees.	All regular employees having 10 years or more service at their credit.
Motor Car Advances	BS-16 & above having 7 years or more service at their credit.
Motor Cycle Advances	BS-5 to BS-15 having 5 years or more service at their credit.
Bicycle Advance	BS-4 and below having 3 years or more service at their credit.

- b. In case of those officers / officials who are above the age of 47 years and those former Class-IV (BS-4 and below) employees who are above the age of 38 years the amount of the advance should be reduced so much as would enable the recovery at the rate of not more than 1/4th of the employee's pay in a month of the total amount advanced including interest.
- c. No advance is ordinarily permissible to an employee who is likely to retire before complete recovery can be effected, as per clause 1(b).
- d. Contract / Daily Wage employees / consultants / advisors / experts will not be eligible for any advance.
- e. There is no disciplinary proceeding pending against him/her. A certificate from Admn Section shall be attached with application form in this regard.

2. **CONDITIONS FOR ADVANCES TO DEPUTATIONISTS.**

The employees working on deputation in NHA shall be allowed the advance subject to the following conditions:-

- a) Certificate from parent department “that the advance for which he /she has requested has not been drawn in parent department or if advance was drawn that has been recovered and nothing is outstanding against him on this account”.
- b) Undertaking from the parent office to the effect that, as a result of repatriation, amount or advance will be recovered and paid to NHA on monthly basis regularly.
- c) Advances will not be for more than 10% of total allocated fund for particular advance.
- d) Copies of Sanction Memo in case of Deputationists will be endorsed to their parent departments and accounts circles.

3. **AMOUNT OF ADVANCE**

Maximum amount of advances will be as under:-

Kind of Advance	Maximum Amount
House Building Advance	Not more than 40 Running basic pay.
Car Advance	Not more than 20 Running basic pay.
Motorcycle advance	Not more than 10 Running basic pay.
Bicycle Advance	Not more than 05 Running basic pay.

Note:- *Certificate of Accounts about Running Basic Pay shall be attached with application form.*

4. **INTEREST ON ADVANCES**

- a) The simple interest on advances will be determined on the basis of interest received from deposit of NHA with banks not exceeding the average of profit rates on saving accounts.
- b) If an employee is not drawing interest on provident fund, the advances will be interest free.
- c) If an employee is allowed interest free advance and at later stage he / she is going to get the amount of provident fund with interest, interest on advance will be charged accordingly on total advance amount from the date of its drawl.

5. **ADVANCES FUND ACCOUNT**

The Finance Wing, HQ will maintain a separate bank account Titled Advances Recoverable Account for inwards and outwards cash flows.

6. **COMMITTEE FOR ADVANCES**

Following Committee will consider cases of advances to the employees working in NHA:-

- a) General Manager (Audit/Finance or B&A) - Chairman
- b) Director (Establishment) - Member
- c) Director (Accounts) - Member
- d) Dy Director (Welfare) - Member / Secretary

7. **POWERS TO SANCTION THE ADVANCES.**

Following shall be the competent authorities to sanction advances as provided in Table-V-12 of NHA Code:-

- a) Advances to BS-21 and above - Chairman NHA
- b) Advances to BS-20 and below - D.G (Admn) NHA

8. **PROCESSING CASES FOR ADVANCES**

- a) Cases of advances will be processed twice a year i.e. in August and February each year.
- b) Advances will be granted on first-come-first serve basis, keeping in view the merit of each case.
- c) All applications duly completed in all respect will be registered in a Register in Welfare Bureau, Admn Wing at NHA HQ date-wise and Number-wise under intimation to the applicant. Separate registers and number will be maintained for each category of advance.
- d) Before processing the cases of advances by the Committee, funds allocation shall be confirmed from the Finance Wing by the administration wing.
- e) All applications shall be submitted in the **FORM** as enclosed at Annexure-A to the S.O.Ps along with required certificates. Incomplete applications will not be registered and will be returned to employee for completion.
- f) No payment of an advance shall be made without Sanction Memo by Administration Wing HQ.
- g) Cases in piecemeal shall not be considered and processed.
- h) Administration will issue circular for calling applications in prescribed Performa as and when need arises/funds become available in the light of clause "a" above.

- i) Separate Sanction Memo will be issued for each approved case, as per Sanction Format **(Annexures-“B”)** for HBA and **(Annexure-“C”)** for conveyance advance.
- j) Separate application will be required for each advance.
- k) There will be no need to submit applications time and again for same advance. Once an application of an employee is registered, that will remain in tact till grant of advance / final decision of the case.
- l) Registration of application will be from the date of receipt of completed Form of application.

9. **DOCUMENTATION FOR PAYMENT OF ADVANCES**

- a) After issue of sanction memo, payment will be released to the personnel concerned within fortnight.
- b) Payments will be made centrally by Main Accounts Section, HQ.
- c) After release of payments, the Accounts Section HQ will issue a statement of payments to administration and all concerned accounts sections.
- d) The administration section will enter all the payment in the advance register to be opened post-wise separately. The accounts Sections concerned will start recovery of amount from the coming salary and send statement of recoveries to Main Account Section NHA HQ and administration welfare section HQ for completion of record.
- e) The Accounts Main Section HQ will monitor the recoveries. In case of any break/default the matter will be reported to the Paying Section/region under intimation to Welfare Section of Admn Wing.
- f) Advance file will be maintained by Admn, separately for each employee as a permanent record till recovery of advance is finalized.

10. **MEASURES / ACTIONS BEFORE ISSUING SANCTION MEMO**

The employees to whom advances should be allowed will submit following Documents to Welfare Bureau before issue of Sanction Memo. Copies of which will be attached with the Sanction Memo:-

*i) **HOUSE BUILDING ADVANCE***

- a) The employees should sign an agreement in form G.F.R.2S, G.F.R: 27, G.F.R on Rs 10/- stamp paper in FORM GFR-27 at the time of taking an advance for the purchase of land, for acquiring land on lease, for purchase of house/flat respectively. A mortgage deed in Form G.F.R. 2, G.F.R. 25, G.F.R. 38 respectively should be executed on Rs 50/- stamp paper duly witnessed by two regular employees of BS-16 or above.

- b) Personnel Number (allotted by Admn Wing, if any), Name of employee, Father's name, Designation, Name of parent Project, Name of Accounts Section from where individual is drawing pay and place of posting must, be incorporated in Sanction Memo (as per sanction format annexed to S.O.P).

11. **MEASURES / ACTIONS AFTER PAYMENT**

- 1) The employee concerned will submit following documents within sixty days of payments of advance:-
- a) An attested copy of ownership of plot/Building.
 - b) An attested copy of Registration Book of Car/Motorcycle in the name of employee concerned.
 - c) On completing purchase, he should further be required to execute a mortgage bond in form G.F.R. 17 on Rs 10/- Stamp Paper duly witnessed by two BS-16 or above regular officers of NHA.
 - d) In case of renovation, re-construction or extension of house building, a certificate as per Form Annexure-D to these S.O.Ps from nearest Dy Director (Maint) NHA.
- 2) a) If an employee falls to provide the requisite documents after payment of advance in the prescribed time, a notice will be issued by Welfare Bureau, for provision of documents within a fortnight. In case of non-compliance, salary of employee will be stopped till he/she provides the documents. Matter will also be reported by the Welfare Bureau to Director (Personnel) for initiating disciplinary action.
- b) In cases of transfer / repatriation of deputationists, the LPC issuing Accounts Section will clearly mention the latest status of advances and balance due along with the installments. Main Accounts Section HQ will ensure that amount is regularly recovered and reimbursed to NHA by parent department/offices of repatriated deputationists.

12. **RECOVERY OF ADVANCES.**

All advances shall be recovered in equal installments as under:-

- a) H.B.A within fifteen years or three months before the date of superannuation, which ever is earlier.
- b) Car advance within seven years or three months before the date of superannuation, which ever is earlier.

- c) Motorcycle/Bicycle advance within five years, or three months before the date of superannuation, whichever is earlier.
- d) Any default in the payment of advance and interest thereon will be promptly reported by Accounts Section to the Admn Wing. On receipt of such report, the Admn Wing should immediately take steps to get the default remedied.
- e) In case of retirement, before recovery of advance amount, balance will be deducted as lump sum from the amount payable to retiring employee.
- f) In case of death of an employee, the balance amount of any advance shall be waived off as per policy with the approval of competent authority.

13. **SALE / TRANSFER OF PLOT / BUILDING CAR**

- a) The plot, building or Motorcar (as the case may be) purchased out of advance granted by NHA shall neither be sold nor be transferred before completion of recovery of advance.
- b) Violation of above clause (a) will lead to disqualify the defaulter for all types of advances in future and disciplinary action will also be initiated.
- c) The employee will refund the outstanding amount within a fortnight including interest from the date of sale/ transfer of any property as and when noticed / reported.
- d) The employee will refund the outstanding amount within a fortnight including interest from the date of sale / transfer of any property as and when noticed / reported.

14. **GRANT OF 2ND ADVANCE**

- a) Second advance shall be permissible subject to adjustment/ full recovery of previous advance, if already granted / outstanding.
- b) Any type of advance shall not be permissible more than twice in the service.

15. **OUT OF TURN ADVANCES**

Out of turn advances shall be discouraged. Only in very exceptional conditions duly considered and recommended by special committee consisting of Member (Finance) and DG (Admn), such cases will be submitted with full justification to Chairman NHA for decision.

16. **INSPECTION OF PROPERTY PURCHASED OUT OF ADVANCE**

The D.G (Admn) at HQ and concerned G.M in the Region may order inspection of Building/Plot/Car and Motorcycle, as and when deem fit, through any officer to be nominated by them under the prior notice of employees concerned.

17. **FINAL CERTIFICATE**

On full recoveries of advances, a Final Certificate will issued by the Main Accounts Section to the employee with a copy to Administration Wing and the Accounts Section concerned to the effect that, advance amount including interest, (if recoverable) has been completely recovered from the employee and there is nothing outstanding against him on account of particular advance.

NATIONAL HIGHWAY AUTHORITY

Admn Wing (Welfare Section)

APPLICATION FOR GRANT OF ADVANCES

A. Kind of Advance (Tick the Relevant)as given below:-

- i. H.B.A For:
- Purchase of Building / House
 - Construction of Building on available Plot
 - Purchase of Plot
 - Renovation / Extension / Reconstruction of Building / House

ii. Conveyance Advance For:

- Purchase of Car
- Purchase of Motorcycle
- Purchase of Bicycle

iii. Number of Advance (Tick the Relevant):

1 st Advance	2 nd Advance	3 rd Advance

1. **Employee's Name** _____ 2. **Father's Name** _____

3. **Designation** _____ 4. **BPS** _____

5. **Place of posting** _____ 6. **Date of Birth** _____

7. **Date of initial appointment in NHA** _____

8. **Date of Joining NHA** _____

9. **Nature of Appointment**
(Tick the Relevant):

Regular	Contract	Deputation

10. **Total Service in NHA:**

D	M	Y

11. **Service other than NHA:**

Name of Organization _____ From _____ To _____

Name of Post held _____ BS _____

Nature of Appointment
(Tick the Relevant):

Regular	Contract	Adhock	Deputation

Status of Previous Service
(Tick the Relevant):

Counted for Seniority / Promotion in NHA	Not Counted

12. **Permanent Address:** _____

13. **Present Residential Address:** _____

14. **Detail of Plot / House / Car / M.Cycle** _____
(as case may be) already held by the _____
employee or his / her family member any _____
where in Pakistan.Family members(include) _____
Father, Mother, Wife and Children) _____

15. **Monthly Running Basic Pay Rs:** _____

16. **Approximately Amount needed as Advance** _____

17. **Advance already / previously drawn**

Type _____

Amount _____

Date _____

18. **Married / Un-married:** _____

19. **Whether your Spouse / Husband (as the case may be) is a Government Servant** _____ if yes, mention Name, Designation, BS and full address of Organization _____

20. **Did your Husband / spouse (as the case may be) has drawn any advance, if yes total amount** _____

21. **Are you residing with any of your family member?** _____

22. **What Mod of Conveyance is being used by you for attending office?** _____

23. **Are you or your family members holding land or land property, if yes, total cost of land(s) / property(s)** _____

24. **Monthly income:** _____ **Salary Rs:** _____ **Other Sources Rs:** _____

25. **Whether advance is needed on turn or out of turn (if out of turn, justify it)** _____

26. **Are you facing any disciplinary case or pending inquires. (Attach a certificate from Admn)?**

27. **Any specific request in this regard:** _____

28. Under Taking:

- a) I hereby undertake that I will neither sale nor transfer the property purchased / maintained through the amounts of this advance till its full recovery.
- b) I will submit all documents within prescribed time required under NHA S.O.Ps for advances.
- c) I will abide by all terms and conditions prescribed for the advance under NHA S.O.Ps.

Signature_____

Date_____

**Countersigned by Controlling Officer
Not Below of BS-18 Officers**

NATIONAL HIGHWAY AUTHORITY

No. 42(2)-Admn/Welfare/NHA/2002

Islamabad, the, 2002.

SANCTION MEMO

In pursuance of para-7 of S.O.P for advances, Sanction of Director General (Admn / Chairman NHA is hereby conveyed for the payment of Advance to Mr _____ S/o_____. P.No. _____ designation _____ posted at _____ for the purchase of "Plot/house, construction / Reconstruction/Extension/Renovation of House @Rs_____(Rupees _____). His/her Running Basic Pay as certified by Accounts is Rs_____.

2. Agreement in Form G.F.R. 27, G.F.R. 28 has been executed (copy enclosed). Officer / Official concerned is drawing his pay and allowances from Accounts Section _____.
3. Deduction to this effect will be made within fifteen years or three months before the date of superannuation whichever is earlier in easy installments including interest (if recoverable) from the next salary of the official concerned regularly.
4. Accounts Section may release the amount under intimation to this office.
5. A monthly statement of recoveries will be sent to this office for record.
6. His / her Date of Birth as per application form is _____ and he/she will attain superannuation age of sixty years on _____.

Dy Director (General Admn)

Distribution:-

6. Accounts Section (Estab), Islamabad
7. Accounts Section Concerned.
8. Audit Section, Islamabad
9. C.A.O, Islamabad
10. Officer / Official concerned - is directed to produce an evidence of utilization of above advance on relevant Format of G.F.R within prescribed period as mentioned in S.O.P.

NATIONAL HIGHWAY AUTHORITY

No. 42(2)-Admn/Welfare/NHA/2002/

Islamabad, the,

2002

SANCTION MEMO

In pursuance of para-7 of S.O.P for advances, Sanction of Director General (Admn) / Chairman NHA is hereby conveyed for the payment of Advance to Mr _____ S/O _____, P.No. _____ designation _____ posted at _____ for the purchase of Car / Motorcycle / Cycle @ Rs _____/- (Rupees _____). His / her Running basic pay as certified by Accounts is Rs. _____.

2. Agreement in Form G.F.R. 16 has been executed (copy enclosed). Officer / Official concerned is drawing his pay and allowances from Accounts Section _____.

3. Deduction to this effect will be made within fifteen years or three months before the date of superannuation whichever is earlier in easy installments including interest (if recoverable) from the next salary of the official concerned regularly.

4. Accounts Section may release the amount under intimation to this office.

5. A monthly statement of recoveries will be sent to this office for record.

Dy Director (General Admn)

Distribution:-

1. Accounts Section (Estab), Islamabad
2. Accounts Section Concerned.
3. Audit Section, Islamabad
4. C.A.O, Islamabad
5. Officer / Official concerned

- is directed to produce an evidence of utilization of above advance on relevant Format of G.F.R within prescribed period as mentioned in S.O.P.