

ADVANCE FOR PURCHASE OF BICYCLE

452. The following Regulations are prescribed for regulating the grant of advances for purchase of Bicycles.

453. ELIGIBILITY :

First Condition : Advances for the purchase of Bicycle may be granted to:-

- (a) Permanent Employees.
- (b) Temporary Employees, without insisting on the surety of the permanent employees, subject to the condition that the temporary employees should have put in a minimum service of THREE years and should be borne in the pensionable establishment;
- (c) Daily rated workmen (T.T.R. employees) who have been absorbed into the maintenance establishment, subject to the following conditions :
 - (i) Should have put in a minimum service of FIVE YEARS inclusive of the service rendered on Temporary Time Roll ;
 - (ii) In case where the total service is less than FIVE years, the employees should furnish the surety of either a permanent employee or a temporary employee who has put in a service of five years or more in the pensionable establishment.

NOTE : The employee, offering surety should not have drawn any advance nor stood surety to any other employee.

Second Condition : *Employees drawing a pay below *Rs. 2,110/- per month are eligible for the grant of an advance for the purchase of bicycle.

(B16/2668/94-95/26-10-95)

454. AMOUNT OF ADVANCE :

* The maximum limit of advance admissible is upto Rs. 1,200/- (One thousand two hundred only) for purchase of a bicycle.

* (B16/2668/94-95/26-10-1995.)

455. NUMBER OF ADVANCES :

The number of advances that can be granted under these Rules to an eligible employee shall be THREE during his / her entire service subject to the following conditions :-

- (a) There should be an interval of not less than FIVE years between two consecutive advances, the period of FIVE years being counted from the date of drawal of the previous advance;
- (b) The previous advance together with interest should have been fully recovered / repaid;

AND

- (c) The employee should have atleast two years of service before retirement.

NOTE : Board may relax any of these conditions in special cases.

456. SANCTIONING AUTHORITY :

The *Zonal Chief Engineer, Electricity is the authority competent to sanction advances for purchase of bicycle.

* (B16/2680/94-95/9-1-96)

457. INTEREST :

* Exempted.

* (B16/2680/94-95/9-1-1996)

458. *Deleted

459. *Deleted

460. *Deleted

* (B16/2680/94-95/9-1-1996)

461. RECOVERY OR REPAYMENT :

The principal is recoverable in 20 (twenty) equal monthly instalments.

NOTE : 1. It will be open to the employees to repay the amounts in shorter periods if they so desire ;

2. Deleted

* (B16/2680/94-95/9-1-1996)

462. COMMENCEMENT OF RECOVERY :

Recovery will commence from the first issue of pay after the advance is drawn. Recovery will be made by deduction from the salary of the employee, in monthly instalments as fixed by the sanctioning authority.

The pay drawing officers are responsible for the recoveries from the salaries of the employees regularly.

463. SECURITY FOR THE ADVANCE :

Personal security of the employee and the Bicycle purchased (and also the collateral security of another employee wherever required) will form the security for the advance.

464. PROCEDURE :

- (1) Application for an advance for the purchase of a Bicycle shall be made in prescribed form and submitted to the *Zonal Chief Engineer, Electricity through the Divisional Officer / Head of the Office in which the applicant is employed.
- (2) The application for the second or subsequent advance shall be routed through the Pay Drawing Officer, for recording "clearance certificate" on the application, in respect of the previous advance.
- (3) The *Zonal Chief Engineer, Electricity will accord sanction after due scrutiny and subject to availability of funds. Copies of the order sanctioning the advance shall be sent to the applicant, Pay Drawing Officer, and the concerned Divisional Officer / Head of the Office.

* (B16/2680/94-95/9-1-96)

- (4) The employee on receipt of the copy of the order sanctioning the advance shall present a bill in the prescribed form duly signed by affixing 2 Rupee revenue stamp together with the following documents to the pay drawing officer.
- (i) Promissory Note;
 - (ii) Consideration Receipt;
 - (iii) An agreement in the prescribed form duly executed on a stamped paper of appropriate value;
 - (iv) Firm's Proforma Invoice; (in the case of new Bicycle);
 - (v) Vendor's consent letter, (in the case of second hand Bicycle).
- (5) The pay drawing officer shall ensure that the bill and the required documents are complete in all respects besides furnishing the required certificates.

(Certificates printed on the bill forms)

- (6) *The pay drawing officer will pass the bill, after due scrutiny and draw cheques or obtain demand drafts as the case may be, in favour of firms/vendors. The cheques/demand drafts shall be sent to the concerned controlling officer together with the duplicate copy of the bill retaining the documents. An intimation slip indicating the amount of monthly instalment and the number of instalments of recovery should also be sent.

* (B16/2680/94-95/9-1-96)

- (7) The controlling officer, on receipt of the cheque/demand draft, after accounting, shall deliver or cause delivery of the cheque/demand draft to the payee simultaneously intimating the employee.
- (8) Within one month from the date of delivery of the cheque/demand draft, the employee should :-
- (a) Purchase the Bicycle ;

- (b) Execute the mortgage bond in prescribed form on a stamped paper of appropriate value hypothecating the bicycle to the Board as security for the advance; and
 - (c) Hand over the firm's / vendor's receipt and the mortgage deed to the pay drawing officer.
- (9) The sanctioning authority may for exceptional reasons to be recorded in writing extend the time limit by another month.
- (10) The divisional officer / head of the office, should also see that the bicycle is purchased and the mortgage deed executed by the employee within the stipulated period. Cases on non-compliance within the stipulated period shall be reported to the sanctioning authority.
- (11) The employee, who fails to purchase the bicycle and/or fails to comply with the other related requirements within the stipulated period, shall forthwith refund the entire amount of advance together with interest.
- (12) The *pay drawing officer, should also watch for the timely receipt of the documents. The documents when received shall be examined for their correctness.
- * (B16/2680/94-95/9-1-96)
- (13) All documents viz., agreements, mortgage deeds etc., shall be kept in safe custody by the pay drawing officer, when the advance has been fully recovered/repaid, the documents should be returned to the employee, duly discharged, through the concerned divisional officer/ head of the office.
- (14) The amount of advance paid and the recoveries towards the principal shall be accounted under Account Code 27.102 - Loans and Advances to staff - vehicles.
- (15) When an employee is transferred from one establishment to another, the balance amount of advance outstanding on the date of transfer shall be noted on the last pay certificate.

FORM OF MORTGAGE BOND FOR BICYCLE ADVANCE

This Indenture made this..... day of
One thousand nine hundred and between
..... (hereinafter called the 'Borrower') of the one part and
the Secretary, Karnataka Electricity Board (hereinafter referred as 'Board' of the
other part).

Whereas the borrower has applied for and has been granted an advance of
Rupees..... to purchase a bicycle on terms of the rules of
Karnataka Electricity Board (hereinafter referred to as the "said rules" which
expression shall include any amendment thereof or addition thereto for time
being in force) and whereas one of the conditions upon which the said advance
has been / was granted to the borrower is / was that the borrower will / would
hypothecate the said bicycle to the Board as security for the amount lent to the
borrower and whereas the borrower has purchased with or partly with the amount
so advanced as aforesaid the bicycle particulars whereof are set out in the
schedule hereunder written.

Now this indenture witnesseth that in pursuance of the said agreement and
for the consideration aforesaid the borrower doth hereby covenant to pay to the
Board the sum of rupees aforesaid or the balance thereof remain-
ing unpaid at the date of these presents by equal payment of Rs.....
each on the first day of every month and will pay interest on the sum for the time
remaining due and owing calculated according to the said rules and in further
pursuance of the said agreement the borrower doth hereby assign and transfer
unto the board the bicycle the particulars whereof are set out in the schedule
hereunto written by way of security for the said advance and the interest thereon
as required by the said rules.

And the borrower doth hereby agree and declare that he has paid in full the
purchase price of the said bicycle and that the same is his absolute property and
that he has not pledged and so long as any money remain payable to the Board
in respect of the said advance will not sell, pledge or part with the property in or
possession of said bicycle provided always and it is hereby agreed and declared
that if any of the said instalments of principal or interest shall not be paid or

recovered in the manner aforesaid within ten days after the same are due or if the borrower shall die or at any time ceases to be in the service of the Board if the borrower shall sell or pledge or part with the property in or possession of the said bicycle or become insolvent or make any composition or arrangement with his creditors or permit or suffer the said bicycle to be stolen or lost, or if any person shall take proceedings in execution of any decree or judgement against the borrower, the whole or the said principal sum which shall be remaining due and unpaid together with interest thereon calculated as aforesaid shall forthwith become payable and it is hereby agreed and declared that the Board may on the happening of any one of the events herein before mentioned seize and take possession of the said bicycle and either remain in possession thereof without removing the same or else may remove and sell the said bicycle either by public auction or private contract and may out of the sale moneys retain the balance of the said advance then remaining unpaid and any interest due thereon calculated as aforesaid and all costs, charges expenses and payment properly, incurred or made in maintaining, defending or releasing his rights hereunder and shall pay over the surplus, if any, to the borrower his executors, administrators or personal representatives provided further that the aforesaid power of taking possession or selling of the said bicycle shall not prejudice the right of the Board to use the borrower or his personal representative for the said balance remaining due and interest or in the case of the bicycle being sold the amount owing and the borrower hereby further agrees that he will not permit or suffer the said bicycle to be lost, stolen or destroyed or damaged or to deteriorate in a greater degree than it would deteriorate by reasonable wear and tear thereof and further that in the event of any damage or accident happening to the said bicycle the borrower will forthwith have the same repaired and made good.

Description of bicycle.....
Make.....
Number
Cost Price

In witness whereof the said (Borrower)
has hereunto set his hand the day and year first written above.

Signed by the said in the presence of :-

1.....

2.....

(Signature of witnesses)

Signature and Designation
and address of Borrower

.....

Signed for and on behalf
of the Secretary, K.E.B.

.....

Name and designation of
the officer authorised to sign.

**FORM OF AGREEMENT TO BE EXECUTED AT THE
TIME OF DRAWING AN ADVANCE FOR THE PURCHASE OF A BICYCLE.**

An agreement made this day of
One thousand nine hundred and between
..... (hereinafter called the borrower, which
expression shall include his heirs, administrators, executors and legal
representatives) of the one part and the Secretary, Karnataka Electricity Board
(hereinafter referred to as Board to which expression shall include his successor
in office) of the other part. Whereas the borrower has under the provisions of the
rules of the Karnataka Electricity Board (hereinafter referred to as the said rules
which expression shall include any amendments thereof for the time being in
force) applied to the Board for a loan of Rs..... for the
purchase of a bicycle and whereas Karnataka Electricity Board has agreed to
lend the said amount to the borrowers on the terms and conditions hereinafter
contained. Now it is hereby agreed between the parties hereto that in
consideration of the sum of Rs..... paid by the Board to
the Borrower (the receipt of which the borrower hereby acknowledges) the
borrower hereby agrees with the Board (1) to pay the Board the said amount with
interest calculated according to the said rules by monthly deduction from his
salary as provided in the said rules and hereby authorises the Board to make
such deductions and (2) within one month from the date of the presents to
expend the full amount of the said loan in the purchase of a bicycle or if the actual
price paid is less than the loan to repay the difference to Board forthwith and (3) to
execute a document hypothecating the said bicycle to the Board as security for
the amount lent to the borrower as aforesaid and interest in the form provided by
the said rules. And it is hereby lastly agreed and declared that if the bicycle has
not been purchased and hypothecated as aforesaid within one month from the
date of these presents or if the borrower within that period becomes insolvent or
quits the service of Board or dies the whole amount of the loan and interest
accrued thereon shall immediately become due and payable. (4) The borrower
agrees that the Board, without prejudice to its right of instituting disciplinary
proceedings against the borrower for (i) default in payment of instalment of
advance or (ii) delay in compliance with the conditions prescribed or (iii) non-

utilisation of the advance for the purpose for which it was sanctioned or (iv) any other case of non-compliance with or contravention of the conditions prescribed in the rule, has the right to recover the penal rate of interest.

In witness where of the borrower has / here unto set his hand/the day and year first before written.

Signed by the said in the presence of

Signature and Designation
of the borrower

Singature of witness :

1.....

2.....

***ADVANCE FOR PURCHASE OF TRICYCLE**

- 464. (A) ELIGIBILITY :**
Advance for the purchase of TRICYCLE may be granted to (i) Physically handicapped permanent employee.
- (B) AMOUNT OF ADVANCE :**
The maximum limit of advance admissible is Rs. 30,000/- (Thirty thousand) only or the price of the Tricycle to be purchased whichever is least.
- (C) INTEREST**
The advance shall carry simple interest at 12½ (Twelve and half) percent per annum.
- (D) RECOVERY OR REPAYMENT :**
The principal is recoverable in 100 (one hundred) equal monthly instalments and the amount of interest in 20 (Twenty) monthly instalments respectively.
- (E) Other existing conditions regulating the grant of advance for purchase of Motor Cycle / Scooter / Moped / Bicycle shall continue to apply for sanction of this advance.**

*(B16/2668/94-95/26-10-1995)

ADVANCE FOR REPAIRS TO MOTOR CARS

465. Board may grant an advance not exceeding Rs. 5,000/- (Rupees five thousand only) towards repairs to motor cars to employees owning motor car subject to the following conditions :

1. Motor Car repair advance is admissible TWICE in the entire service of an employee ;
2. There shall be an interval of atleast THREE years between the first/ second or subsequent motor car advance and the motor car repair advance;
3. The need and extent of repairs should be certified by the concerned Regional Transport Officer;
4. The amount of advance is limited to actual expenditure incurred as per vouchers produced from reputed dealers and service agencies;
5. The application for motor car repair advance should be accompanied by a clearance certificate issued by the Financial Adviser and Chief Accounts Officer / Chief Controller of Accounts in respect of an advance previously drawn;
6. The motor car repair advance shall be sanctioned only if there is no balance of motor car advance or an earlier motor car repair advance;
7. The principal is recoverable in 50 (Fifty) equal monthly instalments and the interest in 10 (ten) monthly instalments ;
- *7(a) The advance for motor car repair shall carry simple interest at $12\frac{1}{2}$ (Twelve and half) percent per annum
*(B16/2668/94-95/26-10-1995)
8. Valid securities should be furnished in respect of the advance sanctioned;
9. An employee owning a motor car by purchasing it out of his/her own money and has been using it for discharging Board's duty is also eligible for the grant of motor car repair advance. (see condition 3). In case, the advance is sanctioned, the employee should execute a mortgage bond hypothecating the vehicle in favour of the Board;

10. Other conditions, which are applicable to the grant of motor car advance, will apply equally in these cases also;
11. Chief Controller of Accounts shall maintain accounts pertaining to this advance separately.

(B8/1508/79-80/dt. 25-6-1982)

ADVANCE FOR PURCHASE OF SOLAR WATER HEATING SYSTEM

466. DELETED
467. DELETED
468. DELETED
469. DELETED
470. DELETED
471. DELETED
472. DELETED
473. DELETED
474. DELETED
475. DELETED
476. DELETED

*(B14/B3(a)/1202/94-95/13-9-1994)

MARRIAGE ADVANCE

477. The following Regulations are prescribed for regulating the grant of marriage advance.

(CLO/B16/5740/80-81/ 4-1-1982)

478. Marriage advance of Rs. *8,000/- (Rupees eight thousand only) may be granted to the eligible employees for celebrating the marriage of their sons/ daughters.

*(B16/2651/94-95/ 26-4-1994)

479. **ELIGIBILITY**

Employees, who are in the various pay scales of and below the pay scale of *Rs. 1760-60-2060-75-2510-100-3110-125-3860-150-4760 (the scale adopted with effect from 1-4-1993) are eligible for the grant of marriage advance, provided :

- (a) they have put in a continuous service of FIVE years or more, as on the date of application; and
- (b) their net home take salary does not fall below 25 per cent of their total emoluments, after deduction of the monthly instalment of this advance, in case it is sanctioned;

*(B16/2651/94-95/ 26-4-1994)

- 480.** Where husband and wife happen to be employees, only one of them is eligible for the advance for the same marriage.
- 481.** Not more than two advances in all will be admissible to an employee during his/her entire service. The second advance is admissible only after the first advance has been completely repaid with interest thereon.
- 482.** Marriageable Age :- The son or the daughter of the employee, whose marriage is proposed to be celebrated, should have attained the age of 21 years and 18 years respectively.
- 483.** Proof of Age :- Any one of the following documents should be produced as an evidence in support of the date of birth of the son or daughter of the employee :-
- (a) Authenticated copy or an extract of School Certificate or S.S.L.C. marks card, showing the date of birth, or
 - (b) An extract from the register of births and deaths issued by the competent authority, or
 - (c) An affidavit duly sworn in by the employee before an authority competent to administer oath.
- 484.** Interest / Penal Interest :- The advance carries a simple interest at 8½ per cent per annum. Penal interest at 24 per cent per annum (inclusive of simple interest) shall be levied in the event of default of any kind :
- Eg. Failure to furnish utilisation certificate, non-payment of monthly instalment etc.
- 485.** The levy of penal interest will not prevent the sanctioning authority from taking disciplinary action against the loanee employee for wilful disregard of these rules and or conditions of grant of this advance.

486. Waival of Interest :- In the event of death of a loanee employee, while in service, the interest or balance of interest payable on the advance shall be waived.

487. Sanctioning Authority :

Zonal Chief Engineers are empowered to sanction Marriage Advance.

(B4/4906/89-90/15-5-1990)

488. Procedure :

- (a) An application in triplicate for Marriage Advance shall be made in the prescribed form and submitted to the pay drawing officer, duly enclosing documentary evidence in support of the date of birth of the son/daughter, whose marriage is proposed to be celebrated.
- (b) Before forwarding the application to the concerned Zonal Chief Engineer, the pay drawing officer :
 - (i) should see that the application is complete in all respects;
 - (ii) should verify the service particulars from the service records of the employee ;
 - (iii) should furnish full particulars of pay and allowances drawn by the employee and deductions made from the total emoluments.
- (c) (i) The application, as and when received in the office of the Zonal Chief Engineer, will have to be registered in the priority register by assigning a serial number. Thereafter, the applications shall be sent to the Chief Controller of Accounts, for his remarks and for furnishing clearance certificate in respect of those applications for second advance.
- (ii) While according sanction, the cases of these employees, who have gained priority during a year but could not be sanctioned the advance due to non-availability of funds should be considered first, provided the marriage has already been celebrated.

(iii) Next, the applications of those employees with longer years of service should be considered. Thereafter, the applications in the order of priority should be considered.

(d) Communication of sanction :

The Zonal Chief Engineer Electricity will accord sanction after due scrutiny and subject to availability of funds. Copies of the orders sanctioning the advance shall be sent to the applicant, pay drawing officer and the Chief Controller of Accounts.

(e) The loanee employee, on receipt of the copy order sanctioning the advance shall present a bill in the prescribed form duly signed by affixing 40 paise revenue stamp to the pay drawing officer together with :

(1) On demand promissory note ;

(2) Consideration Receipt ;

(3) An agreement in the prescribed form duly executed on a stamped paper of appropriate value.

(f) The pay drawing officer should forward the bill to the Chief Controller of Accounts. The Financial Adviser and Chief Accounts Officer / Chief Controller of Accounts will pass the bill after necessary checks, and draw cheques or obtain demand drafts and send them to the concerned pay drawing officers from whom the bills are received. An intimation slip indicating the number of monthly instalments of recovery and the month of commencement of recovery, shall also be sent along with the cheque / demand draft.

(g) The pay drawing officer after accounting the cheque / demand draft, shall deliver or cause the delivery of that cheque / demand draft to the loanee employee. At the same time, an entry relating to the grant of marriage advance and the wedding date of the son / daughter shall be recorded in the service register of the loanee employee and attested by the pay drawing officer.

(h) Utilisation Certificate :

The loanee employee should furnish the utilisation certificate in triplicate in the prescribed form within ONE month from the date of celebration of the marriage or within THREE months from the date of drawal of the advance to the pay drawing officer. The pay drawing officer should forward one copy to the Secretary, another copy to the Chief Controller of Accounts and retaining the third copy.

- (i) If the advance received by an employee is not utilised for the purpose for which it was sanctioned within THREE months from the date of drawal, or if the employee fails to furnish the utilisation certificate within the stipulated period, the amount of advance together with interest thereon shall be refunded in one lumpsum.

489. Recovery / Repayment :

The principal is recoverable in FIFTY montly instalments and the interest in TEN monthly instalments from the pay / leave salary / subsistence allowance of the loanee employee. Where the maximum period of recovery is not available, the monthly instalments of recovery should be so regulated that the principal and interest are fully recovered before the retirement of the employee.

NOTE : It will be open to the employee to repay the amount in shorter period, if they so desire.

490. Commencement of Recovery :

Recovery shall commence from the THIRD month following the month of drawal of the advance or from the month following the month in which the marriage has been celebrated, whichever is earlier.

491. Maintenance of Accounts :

Accounts relating to the grant and recovery of advance will be maintained by the Chief Controller of Accounts.

- 492.** The pay drawing officer is responsible for effecting recoveries regularly and for sending a statement of recoveries towards marriage advance every month on the due dates.
- 493.** Where a loanee employee is transferred, the balance of amount of recovery should be noted in the L.P.C. and the fact reported to the Chief Controller of Accounts.

Head of Account : Amount of advance paid and recoveries thereof to be accounted under 27.103 - Advances for celebrating the marriage.

Recoveries towards interest to be credited to 62.210 - Interest on advances to staff.

APPLICATION FORM

Application for the grant of Marriage Advance

-
1. Name of the applicant
(IN BLOCK LETTERS)

 2. Designation
Present place of working

 3. Amount of Advance required

 4. Name of the Son / Daughter
for whose marriage, the
advance is applied for

 5. Proposed date of marriage

 6. (a) Date of Birth of
Son / Daughter.

(b) Age of the Son /
Daughter as on
the date of
this application

(c) Have you enclosed
documentary proof,
in support of his / her age

 7. If your Son / Daughter is
employed, furnish full
particulars of employment

 8. Is your wife/husband an
employee of the Board.
If 'Yes' furnish particulars
-

-
9. (a) Is this application for
1st advance or 2nd
advance
- (b) If it is for 2nd advance,
date of drawal of first
advance should be
furnished
- (c) Certificate of clearance
of the first advance
should be enclosed
-

10. Have you at any time before
applied for the Advance.
If 'YES' reference may be
quoted

11. In case the advance is
sanctioned, in how many
monthly instalments you
wish to repay the advance
and interest

12. Enclosures

Signature of the Employee.

SERVICE PARTICULARS OF THE EMPLOYEE :

(To be filled in by the
Pay Drawing Officer)

Date of birth of the Employee :

Date of attaining
the age of 58 years :

Date of entry into service :

Total service as on
the date of this application :

Gross emoluments
(pay and allowances) : Rs.

Less total deductions : Rs.

Net emoluments : Rs.

I Advance or II advance

Pay Drawing Officer.
(Office Seal)

FORM OF AGREEMENT TO BE EXECUTED AT THE TIME OF DRAWING
AN ADVANCE FOR THE CELEBRATION
OF THE MARRIAGE IN THE FAMILY OF AN EMPLOYEE

AN AGREEMENT made this day of
(one thousand nine hundred and between
of (hereinafter called the Borrower,
which expression shall where the context so admits include his/her heirs,
administrators, executors and legal representatives) of the one part and the
Karnataka Electricity Board (hereinafter called the Board which expression shall,
where the context so admits, includes its successors and assigns) of the other
part.

WHEREAS the borrower has under the provisions of the Rules of the
Karnataka Electricity Board (hereinafter referred to as the said Rules which
expression shall where the context so admits include all amendments thereof or
additions hereto for the time being in force) applied to the Board for an advance of
Rs..... for the celebration of the marriage of on the
terms and conditions stipulated in order number..... dated
hereinafter contained.

NOW IT IS HEREBY AGREED between the parties hereto that in
consideration of the sum of Rs..... paid by the Board to the borrower,
the borrower here by agrees -

1. To repay to the Board the said advance with interest calculated according to the said rules by monthly deductions from his/her salary as provided in the said rules and hereby authorises the Board to make such deductions;
2. Within three months from the date of drawal of the advance to expend the full amount of the said advance in the celebration of the aforesaid marriage or if the actual expenditure incurred on account of the marriage is less than the advance, to repay the difference to the Board forthwith ;

3. To refund forthwith the amount of advance together with interest in one lumpsum if the aforesaid marriage could not be celebrated or the amount of advance could not be utilised for the purpose for which it was sanctioned together with penal interest to the extent applicable under the regulation made by the Board or any orders issued in connection there with ;
4. If within the period already fixed for recovery of the principal and interest thereon the borrower quits the services of the Board or dies, the whole amount of the advance and interest accrued thereon of such portion of the amount as stands outstanding with interest shall immediately become due and payable, and it is **HEREBY FURTHER AGREED AND DECLARED** that if the borrower dies before the advance is repaid, to have the balance outstanding together with interest due recovered from the Death-cum-Retirement Gratuity or from any other amount payable by the Board to the legal heirs of the borrower.

IN WITNESS WHEREOF Shri THE
 BORROWER AND Shri acting for and on
 behalf of and by the order and direction of the Karnataka Electricity Board have
 hereunto set their hands.

Signed by the said Shri in the
 presence of

Signature of Witnesses

Signature and Designation
 of the Borrower.

UTILISATION CERTIFICATE

I,
employed as in the office
..... hereby certify that the marriage
advance of Rs..... (Rupees
.....) sanctioned to me in
..... has been fully utilised by me for meeting the expenses
incurred in connection with the marriage of
celebrated on

Signature of the Borrower.

Witness :

1.

2.

Statement showing the names of employees from whom recovery towards marriage advance is made in the month of

Name of the office.

Sl. No.	Name and Designation	Amount recovered	Journal Voucher No. & Date	B.R. No. & date
1.				
2.				
3.				
4.				
5.				

NOTE : 1. In case the amount is not recovered during the month, reasons for non-recovery to be furnished.

2. In case the employee is transferred from the particular place of working details of place to which he/she is transferred to be furnished.

ADVANCE FOR PURCHASE OF COMPUTER FOR OWN USE

493. (A) The following Regulations are prescribed for granting advance for purchase of computer for own use.

(1) ELIGIBILITY :

The advance may be sanctioned to the officers working in the post of Assistant Accounts officer / Assistant Engineer, Senior personal Assistant and above.

(2) OTHER CONDITIONS.

- (i) Officers shall have completed minimum five years of service as on the date of sanction of the advance.
- (ii) Officers shall have residual service of five years as on the date of drawal of advance before retirement.
- (iii) Officers who have drawn advance to purchase computer for own use for the first time are not entitled to second advance.
- (iv) The amount of advance drawn after sanction shall be utilised within a month and the residual amount if any shall be remitted to the Board immediately and the cash voucher for having purchased the computer shall be made over to the Board. The computer so purchased shall remain as property of the Board until the amount of advance with interest is repaid to the Board.
- (v) Other conditions indicated in this Manual relating to sanction of interest bearing advances are also applicable to computer purchase advance.
- (vi) The computer purchased for own use out of the advance is not liable to be sold until the amount of advance with interest is repaid completely to the Board.

(3) AMOUNT OF ADVANCE.

The amount of advance shall be limited to Rs. 50,000/- (fifty thousand) or the price of the computer whichever is less. The

amount of advance shall be paid to the vendor through cheque only.

(4) SANCTIONING AUTHORITY :

Application in the prescribed form (annexed to this para) shall be submitted to the *Secretary through Chief Engineer (Electricity) (General).

* (B5/3410/76-77/16-10-1997)

(5) INTEREST :

The advance shall carry simple interest at 8.5 % per annum

(6) RECOVERY / REPAYMENT :

The principal and the interest shall be recovered in 72 (seventy two) equal monthly instalments and 28 (twenty eight) monthly instalments respectively.

(7) ACCOUNTING :

(i) The amount of advance and recoveries towards principal are to be accounted under account code 27.106 - loans and advance to staff - Computer purchase.

(ii) The recoveries towards interest should be credited to 62.210 - Interest on loans and advances to staff.

(B16/1104/93-94/23-07-1994)

(B16/1104/93-94/17-11-1994)

(B16/1104/93-94/03-04-1995)

*** ADVANCE FOR PURCHASE OF SOLAR COOKER**

493. (B) ELIGIBILITY :

(1) An employee may be granted this advance for purchase of the Solar cooker.

(2) AMOUNT OF ADVANCE :

The amount of advance shall be Rs. 300/-
(Three hundred only)

or

The price of the Solar Cooker which ever is least.

(3) INTEREST :

The advance shall carry simple interest at 12 $\frac{1}{2}$ (Twelve and half) percent per annum.

(4) RECOVERY / REPAYMENT :

The principal and interest shall be recovered in 10 (Ten) equal monthly instalments and 1 (one) monthly instalment respectively.

* (B16/2668/94-95/26-10-1995)

APPLICATION FORM

Application for advance to purchase computer for own use

1. Name of the applicant
(In Block Letters)

2(a). Designation of the applicant

2(b). Date of entry into service

3. Place of working

4. Office in which employed

5. Basic pay

6. Special pay (if any)

7. Anticipated price of the computer

8. Required amount of advance

9. Date of retirement

10. Number of instalments required
to repay the advance

11. Advance if any already drawn
to purchase the computer? If so,

- a) Date of drawal of advance
- b) Order & date of sanction of advance
- c) Date on which the advance has been
paid / adjusted completely
- d) Balance of principal & or interest if any

12. Details of employment to be furnished in case husband / wife employed in Board / State Govt / Central Govt / Other departments.

13. Is the applicant on leave? If so

- a) Date of commencement of leave
- b) Date of expiry of leave

14. Is negotiation or preliminary enquiries held to purchase computer within a month?

15. a) Certified that the information furnished above are complete and true.

b) Certified that I shall abide by the terms, conditions & regulations made by the Board with regard to sanction of advance to purchase computer within a month and the negotiations are completed.

Signature of the applicant

FESTIVAL ADVANCE

494. Festival Advance may be sanctioned to all the employees including officers irrespective of their pay and group, subject to the following conditions :-

(B16/5601/81-82/8.12.1982)

NOTE : Festival Advance may also be granted to the staff of
KEB High School at Sivasamudram and the KEB Pre-
University College at Jog.

(B5/1875/82-83/7.11.1983)

495. CONDITIONS :

(1) The amount of Festival Advance shall be equal to 75 (Seventy Five) per cent of the Basic Pay rounded off to the nearest multiple of Rs. 10/- subject to a maximum of Rs. 1,000/-.

(B16/3888/89-90/31.10.1990)

(2) The Festival Advance is admissible only for ONE FESTIVAL during the financial year.

EXCEPTION : In case, where an important FESTIVAL (such as UGADI, ESTER, etc.) falls TWICE in the same financial year, second advance for such festival may be sanctioned provided the previous advance has been fully recovered.

(3) No advance shall be granted unless the earlier advance paid has been recovered in full.

(4) The advance shall not be granted to a temporary employee who is not likely to continue in service for a period of atleast TWELVE MONTHS beyond the month in which the advance can be drawn and paid.

(5) A new entrant to Board's service should have put in atleast ONE YEAR of continuous service to become eligible for the grant of Festival Advance.

(6) The advance is admissible only to those who are on duty or on leave with leave salary or on maternity leave at the time of drawal of the advance.

- (7) The advance should be drawn with previous sanction and disbursed not earlier than a fortnight and not later than the day (the first day) of the festival.
- (8) The authority competent to sanction the Festival Advance will be the Head of Office/Divisional Officer.

PROCEDURE FOR DRAWAL, RECOVERIES & ACCOUNTING

- (9) There should be a requisition from an employee requesting for the grant of Festival Advance.
- (10) Separate bills should be drawn by the Drawing Officers for Festival Advances.

NOTE : The following certificate shall be recorded by the Drawing Officer on each bill :

"Certified that NO FESTIVAL ADVANCE is drawn in this bill in respect of any employee who has not completely repaid the Festival Advance paid to him/her".

- (11) The amount of Festival Advance shall be recovered in TEN monthly instalments, the first instalment commencing from the NEXT MONTH's Pay.
- (12) The amount of Festival Advance paid and the amount recovery shall be noted against the respective names of the employees in the Establishment Register.
- (13) The recoveries of the advances paid to the employees shall be watched by the Drawing Officers.
- (14) When an employee is transferred the balance amount of Festival Advance shall be noted on the last pay certificate and the amount transferred through a Debit Advice of transfer.
- (15) Festival Advance payments and recoveries there of shall be accounted under Account Code 27.203 - Loans & Advances to Staff - Festival Advance.

[Medical Advance - Refer 'ACCIDENT GRANT']

EDUCATION ADVANCE

The following Regulations are prescribed for the grant of Education Advance :-

496. Education Advance of Rs. 200/- (Rupees two hundred only) may be granted to an employee towards payment of School / College Fees and purchase of Note Books, subject to the following conditions :-

- (1) The employee should have put in atleast two years of continuous service in the post covered under the pension and DCRG Scheme.
- (2) The employee's basic pay should not exceed *Rs. 1,930/- per month.
- (3) The son/daughter of the employee should be studying in a School/ College.
- (4) Only one advance of Rs. 200/- is admissible irrespective of the number of employee's children studying in Schools/Colleges.
- (5) If the husband and wife were to be the employees and if the basic pay of either the husband or the wife were to exceed Rs. *1930/- per month, the education advance is not admissible.
* (B14/5239/82-83/9-3-1993)
- (6) Education advance is to be sanctioned every academic year, subject to availability of funds.
- (7) The sanctioning authority is the Pay Drawing Officer.
- (8) The Education Advance does not carry any interest.
- (9) The application for the grant of Education Advance should be made in the prescribed form (Form No. EDN.ADV.1) and should be supported by the certificate issued by the Educational Institution in which the Son/Daughter is studying.
- (10) The amount of advance is recoverable in TEN monthly instalments.
- (11) The recovery shall commence from the month next to the month in which the advance is paid.
- (12) The advance may be sanctioned every Academic Year, provided the advance; if any drawn in the previous academic year(s) by the employee has been fully repaid.
- (13) The recovery should be watched by the Pay Drawing Officer.
- (14) The daily rated workmen are not entitled to this Advance.

Head of Account : 27.207 - Education Advance to Staff.

(B14/5239/82-83, dt. 20.3.1985 & 17.6.1985)

APPLICATION FOR THE GRANT OF EDUCATION ADVANCE

1. Name & Designation of the Employee
(IN BLOCK LETTERS)

2. Place of work

3. Date of entry into service
Total service as on the
date of this application

4. Basic Pay Rs.

5. (a) Name of the Son / Daughter

(b) His / Her Date of Birth & Age

(c) Name of the School / College
in which He / She is a student.

(d) In which Class / Standard
He / She is studying

(e) Duration of the course

(f) Is He / She in receipt of
Scholarship / Fee concessions or
other pecuniary assistance
from any other quarters -
If 'YES' full particulars
to be furnished

6. (a) Education Advance for the
Academical Year

(b) Has the previous advance been
repaid fully.

7. Whether the certificate from the
Head of the School / College,
furnishing the Class / Standard in
which the student is studying
is enclosed.

Place :

Signature of the Employee.

Dated :

EDUCATION LOAN

497. The following Regulations are prescribed for the grant of Education Loan:-

- (1) (a) Education loan (subject to availability of funds) may be granted to an employee, whose son or daughter is studying in Post Matric Professional and Technical Courses (Degree as well as Diploma Courses of atleast one academic year duration) conducted in the Educational Institutions under the control of the :

Director of Medical Education
Director of Technical Education
Director of Agriculture and
Director of Animal Husbandary

including recognised Non-Government Institutions in the State of Karnataka.

* **Note** : The employees basic pay should not exceed Rs. 1930/- per month.

* (B14/5239/82-83/9-3-1993)

- (b) Loans may also be granted for post Graduate and Post Diploma Courses, but not for evening or part time courses like A.M.I.E., or for Non-Professional/Non-Technical Post Graduate Courses like M.Com., M.Sc., M.A., etc.
- (c) The loan can be granted for a sandwich course if the student in that course is not in receipt of any salary from his employer while under study.
- (2) **Eligibility** : Children of employees in Groups C&D categories who have put in not less than TEN years of continuous service in monthly scales of pay will normally be eligible for a loan under these regulations. Education loan shall not be granted if one of the parents is an employee either in group A or Group B category. The quantum of loan and the period for which the loan should be allowed in these cases will depend upon the remaining period of service as also the

retirement benefits particularly Death-cum-Retirement Gratuity to which they may become entitled to in the Board's service. The reasonable period of service before retirement shall not be less than FIVE years in order to ensure that the benefit of the loan is available for the full duration of the course concerned and wherever feasible part recovery would start leaving only some balance for adjustment from DCRG/GRATUITY payable to the employee.

PROCEDURE :

- (3) An application for the grant of Education Loan shall be made, in duplicate, in the prescribed form by the parent of the student (Employee of the Board). The original shall be sent through the Principal of the institution within two months from the date of re-opening of the institution. The duplicate, prominently marked 'DUPLICATE' shall be sent through the Head of the Office / Division in which the employee is working, to the Chief Engineer, Electricity (General), together with the service particulars of the employee and also a certificate of retirement benefit to which the employee may become eligible at the time of retirement. The application sent through the Principal, shall also be accompanied by a certificate to the effect that the applicant is an employee in Group C or D category and has put in not less than Ten years of continuous service, issued by the Pay Drawing Officer.
- (4) The loan may be sanctioned to all the eligible applicants who are qualified to apply under Regulation (2) above, subject to availability of funds. A loan granted under this Regulation will not be discontinued because of subsequent change in the status of the parent during the pendency of the course. No loan will be sanctioned for the academic year or years subsequent to the year in which the applicant ceases to be in Board's service.
- (5) The amount of loan that will be granted to an applicant will be fixed so as to cover :-

1. The payment of full tuition and special and other fees (Examination Fees and Caution Money Deposit to be excluded) and
2. The purchase of text books and instruments upto the following maxima :-

- (i) M.B.B.S. Rs. 1,500/- (Rupees one thousand five hundred) for the entire course;
- (ii) All other Degree Courses Rs. 1,000 (Rupees one thousand) for the entire course;
- (iii) Diploma Course Rs. 500 (Rupees five hundred) for the entire course;

Only text books (and not reference books) and instruments which are certified as essential by the Head of Institutions should be purchased.

- (6) An uniform maintenance loan at the rate of Rs. 50/- per month in cash be paid to each loanee for 10 months for each academic year. This loan will not be paid if the students absent from their classes for more than one month on account of illness or any other cause or on leave.
 - (a) The maintenance loan may be drawn at the close of the academic year by a general sanction on the basis of a certificate from the head of the institution to the effect that the student concerned was present in the classes for the months in the academic year for which maintenance loan is claimed. The form in which this loan is to be claimed is annexed.
 - (b) In the case of tuition and other fees and cost of text books etc., no cash payment will be made to the loanee. The amount of loan required towards tuition and other fees will be drawn in lump, and a crossed cheque made out in favour of the Principal of the Institution concerned and sent to him by Registered Post under intimation to the official concerned.

- (c) In regard to the text books etc., the loanee will be required to buy the books and instruments from authorised dealers in text books and instruments on the strength of a certificate issued by the Head of the Institution that the books and instruments are essential for study, and pass on the credit bills to the Head of the Institution who will pass them upto the ceiling amount specified above and forward them to the Chief Engineer, Electricity (General) / Financial Adviser and Chief Accounts Officer, KEB., for payment direct to the concerned dealers. Formal sanction for the amount admissible will be issued by the Chief Engineer, Electricity (General).
 - (d) No interest shall be charged on such loans.
 - (e) The loans covering items (5) to (6) above will be sanctioned from year to year on the basis of application in the prescribed form. If the parent of the student ceased to be in Board's service during the pendency of course no loan shall be sanctioned after retirement and the loans already sanctioned adjusted from DCRG/Gratuity. The applicant (Employee) will send and Education Loan Bill in the prescribed form and payment shall be made on the lines indicated above.
- (7) The Chief Engineer, Electricity (General), shall be the sanctioning authority for these loans in consultation with the Financial Adviser and Chief Accounts Officer.
- (8) The loan will be payable only once for each year of study i.e., if a candidate is detained in a particular year, he/she will have to carry on for the second year in the same class without the loan. He/She may, however, be given the loan for the next year when he/she gets promoted to the next higher class. The continuance of the loan every year will be subject to the students maintaining minimum academic standard, good conduct and attendance. The progress report in respect of the student for whom the loan is granted from the heads of the institutions concerned will accompany the application for subsequent years.

(i) Before the loan is advanced, the parent of the student, if the student is a minor and in the case of a student who is a major, the parent and the student, shall execute an on demand promissory note & an agreement in the prescribed forms together with a third party surety in favour of the Chief Engineer, Electricity (General), K.E.B., covenanting to abide by the following terms :-

- (a) That the loan shall be repaid as indicated in para 10 below and in the event of default of any one instalment the whole amount remaining due shall become immediately payable.
- (b) That on the grantee's failure to pay the instalment fixed in para 9 below or to fulfil any of the terms and conditions on which the loan is granted, the Board shall have power to realise the sum due from the surety.

Recoveries in case of default in repayments shall be made from the salary of the parent / surety.

- (c) That the grantee shall pay the stamp duty payable upon the agreement under the law for the time being in force.
- (d) That the payment of loan may at any time be stopped on failure of the concerned student in any recognised examination, on receipt of an unsatisfactory report about his progress from the institution in which he is enrolled and the amount already paid will become refundable to the karnataka Electricity Board.
- (e) That the grantee agrees to execute another bond immediately after the son/daughter attains majority for the total amount of the loan along with his son / daughter.

NOTE : The third party surety should be an employee of the Board of sufficient status not lower than that of the employee to whom the loan is advanced under these Regulations and he should also have adequate period of service before retirement and further he should have put in more than ten years of continuous service.

- (ii) The agreement shall be executed for the value covering the maximum amount admissible under the Regulations towards tuition fees, special and other fees, cost of the books and instruments and maintenance loan for the whole course or part of the course, as the case may be.
- (9) The loans granted under this scheme shall be refunded to the Board except in cases governed by the proviso to para 10 in the following number of instalments.

Loans granted upto and inclusive of Rs. 1,000/-	30 months
Loans granted upto and inclusive of Rs. 2,000/-	50 months
Loans granted upto and inclusive of Rs. 4,000/-	75 months
Loans granted upto and inclusive of Rs. 5,000/-	100 months
Loans granted in excess of Rs. 5,000/-	120 months

- (10) The repayment of the loan shall commence one year after the student successfully completes the course in the normal prescribed course period or from the date of securing employment by the student whichever is earlier, provided that if the parent of the student ceases to be an employee of the Board either by retirement or otherwise during the pendency of the Educational course or of the duration of the loan, the balance of the loan that remains payable to the Board shall be recovered in a lumpsum from the death-cum-retirement gratuity or service gratuity payable to the parent. If any amount still remains unrecovered, the employee should agree to make repayment from out of his pension.

NOTE : 1. For the purpose of this Regulation the last day of the examination in which the student comes out successful shall be taken as the date of completion of the course.

2. In the event of the student to whom the loan is granted discontinues his/her studies for any reason what-so-ever, the recovery of the loan granted shall be made from the salary of employee/surety commencing from the month in which the

Board comes to know of the discontinuance of studies by the student.

3. In the event of a student taking more than the normal prescribed period of the course for successful completion due to detention for one year or more, the recovery shall commence as if he/she had completed the course in the normal period as prescribed in this Regulation.

The parent and student should inform the Chief Engineer, Electricity (General) and the Financial Adviser and Chief Accounts Officer of the Board of any change of address that may occur.

- (11) Students who are in receipt of Scholarships or Fee concessions from any source or who are eligible for the award of such Scholarship or Fee concessions will be allowed the option to continue to get the Scholarships and Fee concessions or to avail of Educational Loan. They will not be allowed both the Scholarships (or fee concessions) and the loan benefits. The amount of assistance realised from one of the sources shall be refunded at once in single instalment.
- (12) These Regulations will also apply to the students who are already undergoing Professional and Technical course in the II, III, IV or final year of their studies.
- (13) The recovery of the loans granted to the employees of the Board under these Regulations will be watched by maintaining a register in the prescribed form in the office of the Financial Adviser and Chief Accounts Officer of the Board will arrange to agree the monthly totals with the figures booked in the Accounts Wing of the Board wherein broad sheet showing lumpsum balances will be maintained.

(B14/5239/82-83, dt. 17-6-1985)

APPLICATION FOR THE GRANT OF EDUCATION LOAN

1. Name & Address of the Applicant
(Parent) with Designation,
(IN BLOCK LETTERS)

2. (a) Age and Date of Birth

(b) Date of Retirement from
Board's service.

3. Place of Birth and Domicile

4. Name of Student for whom loan
is applied for (in Block
letters)

(a) Age and Date of Birth of Student

(b) Name of the Institution attended
by the student and particulars
of examination passed

Name of High School, college, Uni- versity etc.	Date of entering	Examinations Passed	Class or Division	Subjects taken
1	2	3	4	5

5. Memorandum of Marks
(to be enclosed)

6. Any additional qualification not covered in column (4).

7. (a) Monthly income of parent (Applicant) (salary certificate showing the gross and net salary details certified by the Drawing Officer to be enclosed).

(b) Capacity of parent to support the student

(c) Balance of service left and expected amount of recovery during service and the balance from DCRG/Service Gratuity (Gratuity/DCRG Certificate issued by Drawing Officer should be enclosed)

Note : If parents (father or mother as the case may be) have separate income, the income of each parent should be stated.

8. Particulars of the course for which the loan is required, and arrangements made for the training

9. Amount of loan required and the academic year or years for which loan is applied for (vide para (5)]

(a) Amount of loan required towards full tuition fees, special and other fees payable to the college for each academic year or years of the course. Each item to be specified separately.

(Examination fee and caution money deposits to be excluded)

(b) Amount of loan required to purchase text books and instruments which are certified as essential by the Heads of Institutions (Amount for each academic year to be specified)

(c) Amount of loan required towards maintenance loan on the basis of 10 months in each academic year of the course

10. Duration of the course of study of the subject.

11. Is the student in receipt of or eligible for any scholarship, fee concession or other pecuniary assistance from any other quarters?

[Full details to be furnished]

12. Any general remarks that the applicant have to offer (if the space below is not sufficient, attach a separate sheet).

Place.:

Date :

Signature of the applicant
(Parent)

Signature of Student.

Recommendation of the Head of the Office

Signature of Head of the
Office with designation

To the best of my knowledge and from the certificates submitted, the information furnished above is correct.

It is also certified that the amounts mentioned in column (9) above are the correct requirement.

Signature of the Head of Institution.

AGREEMENT

This agreement made this day of between Sri/Smt..... Parent of (Minor Son/Minor Daughter) or between Sri/Smt and his / her Son/Daughter (Major) (Hereinafter, called the Borrower / Borrower's Son/Daughter) and Sri/Smt..... (hereinafter called the 'Surety') jointly and severally on the One Part and the Karnataka Electricity Board (hereinafter called 'Board') of the Other Part.

Whereas the borrower has applied to the Board for the advance of a loan of Rs..... (Rupees only) repayable without interest by instalments hereinafter specified for enabling the borrower's son/daughter Sri/Smt./Kum..... to prosecute his/her studies at

AND WHEREAS the Board has agreed to advance the said loan subject to the conditions hereinafter contained and subject also to the conditions specified in Chief Engineer, Electricity (General) O.M. No..... dated

1. The borrower, borrower's son/daughter and the surety will repay to the Board the said sum of Rs..... or such other amounts as might have been actually paid without interest by monthly instalments at the rate prescribed in the rules repayable on or before the 10th of every month.
2. The repayment shall commence from the date of employment of Sri..... (borrower's son/daughter) or after one year from the completion of the course or as provided under para 497 (10) of Accounts Manual Volume-II by Sri/Smt./Kum..... whichever is earlier provided always that the entire loan shall be repaid within the maximum period provided in the rules. If the borrower ceased to be an employee of the Board either by retirement or otherwise during the

pendency of the educational course or of the duration of the loan the balance of the loan that remains payable to the Board shall be recovered in a lumpsum from the Death-Cum-Retirement Gratuity payable to the employee. If any amount still remains unrecovered, the borrower agrees to make repayment from out of his pension.

3. Tuition fees, special and other fees payable to the Institution shall be paid by the Board direct to the Institution out of the loan sanctioned and the amount towards books and instruments shall be paid by the Board direct to the supplier against bills.
4. The borrower shall spend the said loan paid for the purpose of
..... and for no other purpose whatsoever.
5. The borrower shall pay the stamp duty payable on this agreement as per law.
6. The borrower/borrower's son/daughter shall truly observe the Regulation 497 of Accounts Manual Volume-II, for Technical Education/Medical/ Agricultural/Veterinary studies promulgated by the Board and for the time being in force, and those rules and all subsequent amendments thereof shall at all times be binding on the borrower/borrower's son/daughter/surety.
7. If any of the instalments shall be in arrears in whole or in part, the whole sum then remaining due to the Board under this agreement shall become repayable at once and the borrower/borrower's son/daughter and the surety shall be jointly severally liable to repay the same.
8. The payment of instalments of the said loan to the borrower may at any time be stopped on receipt of an unsatisfactory report about the progress of Sri/Smt./Kum..... (borrower's son/daughter) in studies or discontinuance of studies from the head of the institution in which he/she is enrolled and in such cases the amount already paid shall become refundable to the Board forthwith.
9. If Sri/Smt./Kum..... is detained in a particular year, he/she will have to carry on for the second year in the same class without the loan.

10. If Sri/Smt./Kum..... (borrower's son/daughter) discontinues his/her studies, the amount already paid shall become refundable to the Board forthwith.
11. Every change of address and every information regarding the employment, pay, emoluments, and properties acquired by Sri..... shall be intimated to the Financial Adviser & Chief Accounts Officer as well as the Chief Engineer, Electricity (General) of the Board at once during the period in which the loan remains unpaid.

WHEREAS in consideration of the Board agreeing to advance the said loan in the manner aforesaid, the borrower/borrower's son/daughter and the surety have agreed to execute the above written bond.

Now the condition of the above written bond or obligation is such that Sri/Smt./Kum..... (borrower's son/daughter) shall faithfully, diligently pursue his/her studies and the borrower/borrower's son/daughter and the surety shall conform to all the conditions hereinbefore contained and shall pay to the Board the sum of Rs..... or such other sum as might have been paid under this bond and still remain due, on payment of the entire sum due, the above written bond shall be void OTHERWISE the same shall remain in full force and effect and such sums shall be liable to be recovered by deduction from the salary of (parent/surety) or by recourse to proceedings in a court of law in respect of the amounts due and cost of the legal proceedings.

IN WITNESS THEREOF the borrower, borrower's son/daughter and the surety have signed this deed.

Signed by the Borrower
in the presence of.

(Official and Residential
address to be furnished)

Witness :

- 1.
- 2.

Signed by the Borrower's
Son / Daughter (Student)

Witness :

1.

2.

Signed by the Surety in
the presence of :

Witness :

1.

2.

Signed by acting
for and on behalf of the
Karnataka Electricity Board.

Witness :

1.

2.

KARNATAKA ELECTRICITY BOARD

ON DEMAND PROMISSORY NOTE

CONSIDERATION
RECEIPT

Place :

Dated :

Place :

Dated :

On Demand, I promise to pay the Chief Engineer, Electricity (General), KEB., Bangalore or order the sum of Rs. (Rupees..... only) received towards EDUCATION LOAN sanctioned in CEE(GI) O.M. No..... Dated

Rs.....

RECEIVED from the Chief Engineer, Electricity (General), KEB., Bangalore, the sum of Rs..... (Rupees only) being the consideration amount of the pronote executed by me this day in your favour in the presence of the following witnesses.

(2 Rs. stamp)

(1 Re. stamp)

Witness :

1.

2.

Witnesses :

1.

2.

KARNATAKA ELECTRICITY BOARD

EDUCATION LOAN BILL

I, Sri/Smt..... working as

..... in the office of the

Received from the Chief Engineer, Electricity (General), KEB., Bangalore, a sum of Rs..... (Rupees)

only, towards Education Loan sanctioned to me in Chief Engineer Electricity (General), KEB., O.M. No..... dated.....

'COUNTERSIGNED'

(Pay Drawing Officer)
(Office Seal)

Signature of the Borrower on 2 Rs.
Revenue Stamp (Name in Capital letters)

CERTIFICATE

1. Certified that this is the amount of loan released for the First/Second/Third/Fourth/Fifth/year or Education Loan sanctioned for prosecuting the studies course by Sri/Smt/Kum..... Son/Daughter of (Name & Designation of the employee).
2. Certified that the DCRG clause is incorporated thereon.
3. Certified that the date of entry into service of the official is and the date of retirement is

4. Certified that the pay of the official is Rs.....
5. Certified that the official holds officiating/permanent post as
..... coming under Group C/Group D category of post.
6. Certified that necessary entries regarding Education loan has been entered in service register of the official. (This entry has to be made prominently in the service register).

Asst. Accounts Officer (Office Seal).

HEAD OF DEBIT

Bill passed for Rs..... (Rupees
only). A crossed cheque in favour of the Principal of the
..... (Institution) may be issued at your end.

Asst. Accounts Officer,
..... Division.

Accounts Officer,
..... Division.

**FORM OF APPLICATION FOR RELEASE
OF EDUCATION LOAN**

-
1. Name and Designation of Employee
(applicant) in Block Letters.

 2. (a) Date of Birth and Age
(b) Date of Retirement

 3. Name of student for whom loan is
required to be released.

 4. Age and Date of birth of student.

 5. Educational Institution in which
student is studying.

 6. Particulars of the Education loan
sanctioned.

 7. Particulars of course for which loan is
required to be released.

 8. Amount of loan required for the
academic year towards full tuition
fees, special and other fees payable
to the Institution (Examination and
caution money deposit to be
excluded). A statement of the details
for the amounts claimed shall be
enclosed.

 9. Amount of loan required to purchase
text books and instruments which are
certified as essential by Head of the
Institution for the academic year. A
statement showing the details of the
amount claimed shall be enclosed.
-

10. Amount of loan required towards uniform maintenance loan on the basis of ten months in the academic year.

11. Duration of the course of study of the subject.

12. Is the student in receipt of or eligible for any scholarship, fee concession or other pecuniary assistance during the academic year.

13. Any other general remarks that the applicant desires to offer.

Place :

Signature of Applicant

Dated :

(Parent)

Signature of the Student.

To the best of my knowledge and from the certificates furnished, the information furnished above is correct.

It is also certified that the amount mentioned in item (8) and (9) are the correct requirement.

Signature of the Head
of the Institution.

**FORM OF APPLICATION FOR RELEASE
OF MAINTENANCE LOAN**

1. Name & Designation of Employee
(Applicant) in Block letters.

2. Name of student for whom maintenance
loan is required to be released

3. Educational Institution in which the student
is studying and the year of study.

4. Particulars of Education loan sanctioned.

5. Particulars of the course period for which
maintenance loan is claimed.

6. Amount of maintenance loan claimed

7. Whether a certificate from the Head of the
Institution to show that the student was
present in the classes for the months in the
academic year for which maintenance loan
is claimed is enclosed.

8. Whether the student had absented from
the classes for more than a month due to
illness or any other cause or on leave. If so,
furnish the details.

9. Was the student in receipt of any scholar-
ship, fee concession or other pecuniary
assistance during the academic year.

Place :

Dated :

Signature of Applicant

Signature of Student.

**FORM OF THE REGISTER OF
RECOVERY OF THE EDUCATION LOAN**

1. (a) Name & designation of the Board's employee and his permanent address (change in address to be entered).

(b) Name of the student for whose education loan was sanctioned (Details of the course to be entered here).

2. Number and date of the C.E.E. (GI) order sanctioning the loan and amount of loan.

3. Amount of total loan actually disbursed.

19	19	19	Total

4. Maximum number of instalments in which the loan is to be recovered.

5. Amount of monthly instalment.

6. Due date for the commencement of the recovery of loan.

7. Date of retirement

ADVANCES ON TRANSFER

498. (1) Advances may be granted to an employee under orders of transfer involving a change of station upto an amount not exceeding ONE month's pay which he/she is in receipt of immediately before his/her transfer PLUS the travelling allowance to which he/she may be entitled under the Regulations in consequence of the transfer.

NOTE : 1. The advances on transfer are admissible to an employee who receives orders of transfer during leave.

2. Note-1 does not preclude the grant of a second advance to an employee to cover the travelling expenses of any member of his/her family who follows him/her within six months from the date of his/her transfer and in respect of whom an advance of travelling allowance has not already been drawn.
3. When a single lumpsum advance is drawn to cover the travelling expenses of both the employee and his/her family, it may be adjusted by the submission of more than one bill, if it so happens that the members of the employee's family do not actually make or complete the journey with him/her. In such a case the employee should certify on each adjustment bill submitted by him/her that a further bill in respect of travelling allowance of the members of his/her family (to be specified) who have not yet completed the journey, will be submitted in due course and is expected to include an amount not less than the balance of the advance left un adjusted in this bill.
4. The advance of pay may be allowed to be drawn at the new station soon after the arrival of the employee there, on production of the last pay certificate showing that no advance was drawn at the old station.

5. An advance of one month's pay may be granted to an employee deputed for training to Training Institutions, within India and returning there from after training.
 6. An advance of Pay & T.A. may be granted to an employee on Transfer to Foreign service by that authority which issued the orders of Transfer. The re-imbusement of the advance to the Board by the foreign employer should be made in lump by sending a cheque or demand draft in favour of the Financial Adviser and Chief Accounts Officer KEB., Bangalore.
 7. The amount of the advance of pay to be recovered monthly should be fixed in whole Rupees, the balance being recovered in the last instalment.
 8. Advance of Pay & Travelling allowance are not admissible to employees under orders of transfer at their own request.
- (2) Divisional Officers / Heads of Offices of and above the rank of Executive Engineers are empowered to sanction advance of Pay and T.A. to those employees working under them who are under orders of transfer. They may also sanction the advance of Pay and T.A. to themselves if they are under orders of transfer.
- (3) The amount of advance paid to an employee should be recorded on the last pay certificate.
- (4) **RECOVERY :**
- (a) **Advance of Pay :** The amount of advance of pay should be recovered from the salary of the employee in THREE MONTHLY instalments, the recovery commencing from the month in which the employee concerned draws a full month's salary or/and leave salary on joining the new post.

(b) **Advance of T.A. :** The amount of advance of T.A. should be recovered in full from the T.A. bill.

The advance of travelling allowances are usually adjusted in the final travelling allowance bills.

(5) Responsibility devolves on the pay drawing officers concerned for effecting recoveries.

Head of Account

- 27.201 - Loans & Advances to Staff - Advance of Pay
- 27.202 - Loans & Advances to staff - Travel Advance

TRAVEL ADVANCE

499. (1) Advances for journeys on Tour including those outside the State under competent sanction, may be granted to employees :
- (a) Proceeding on Inspection / Auditing (Technical & Accounts) or other Special Work;
 - (b) Accompanying the officers on tour or for any other assignment;
 - (c) Deputed for Training or Special Duty.

NOTE : Drivers and cleaners may also be granted advance of T.A..

- (2) Divisional Officers / Heads of Offices of and above the rank of Executive Engineers are empowered to sanction advance of T.A. for journeys on tour, upto admissibility, to themselves and to the employees working under them.

NOTE : * Deleted

* (B5/3410/77-78/16.10.97)

- (3) Advance of T.A. shall be restricted to full Railway / Bus / Air fare (both ways) PLUS 90 percent of the admissible daily allowance for halts not exceeding 30 days and metreage.
- (4) Advance of T.A. drawn should be adjusted in the month following the month of completion of the tour or by 31st March, whichever is earlier.
- (5) A second advance should not be granted to an employee until an account has been given in respect of the first advance drawn.

Head of Account

27.202 - Loans & Advances to staff -Travel Advance.

**ADVANCE OF COMPASSIONATE GRATUITY
OR DEATH CUM RETIREMENT GRATUITY**

- 500.** (1) Zonal Chief Engineers and Superintending Engineers of O&M Circles are empowered to sanction an advance equal to TWO MONTHS pay, on the basis of last pay drawn to the families of those employees belonging to Group 'C' & 'D' who have rendered not less than FIVE years continuous qualifying service and who die while in service (whether on duty or on leave with or without pay) provided that in the opinion of the sanctioning authority the family of the deceased employee has been left in indigent circumstances.
- (2) In the case of an employee who has not exercised nominations for the payment of Death-Cum-Retirement Gratuity the sanctioning authority should obtain declarations from the members of the family regarding the member of the family who should receive the payment of the amount admissible. The amount of advance so paid will be adjusted against the compassionate Gratuity or DCRG or any other payment which may later on be sanctioned to the family of the deceased employee.
- (3) Where nomination exists the amount is payable to the wife/husband or any other member of the family nominated by the deceased employee to receive DCRG.
- (4) In all cases, an undertaking should be taken from the person or persons concerned before the payment is made that she/he/they agree to the amount being deducted from the compassionate Gratuity or DCRG or any other amount ultimately payable to her/him/them.
- (5) (a) The sanction order communicated by the sanctioning authority should contain the following particulars :-
- (1) Name of the deceased employee;
 - (2) Designation and office in which working;
 - (3) Pay last drawn;
 - (4) Length of qualifying service put in;

- (5) Amount of advance sanctioned;
 - (6) Name of the payee.
- (b) Copies of sanction order should be sent to the concerned Pay Drawing Officer and Financial Adviser and Chief Accounts Officer/Chief Controller of Accounts. The amount of advance sanctioned shall be drawn on pay bill form and paid to the payee named in the order. The fact of the payment of advance shall be noted on the last pay certificate, which will be enclosed to the application for compassionate Gratuity or DCRG.
- (6) The Pay Drawing Officer should see that the advance is recovered from the compassionate Gratuity or DCRG or from any other payment. If the amount of compassionate Gratuity or DCRG or similar other payment is less than the advance initially sanctioned and if this balance is eventually treated as irrecoverable the same should be written off under orders of the Board.

Head of Account

27.8 - Loans & Advances - others

LEAVE SALARY ADVANCE

See Regulation 167 of Board Employees Service Regulations.

CHAPTER - VII

AMENITIES & WELFARE SCHEMES

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CHAPTER - VII

AMENITIES & WELFARE SCHEMES

CONVEYANCE AT BOARD EXPENSE OF FAMILIES AND PERSONAL EFFECTS OF EMPLOYEES WHO DIE WHILE IN SERVICE (ALSO REFER REG. 376 OF BESR)

501. (1) Members of the families of employees (who die while in service) are entitled to claim re-imbusement of their actual expenses for travelling from the last head quarters of the deceased employees **to the place where his/her family decides to draw Family Pension** limited to the following scale calculated by the shortest route provided the journey is completed within six months after the death of the employee.
- (a) For journeys by Rail :
 - (i) Single fare of the class of accommodation to which the deceased employee was himself/herself entitled, for each member of family.
 - (ii) Cost of transportation of personal effects on the scale admissible under Regulation 363 (E) of Board Employees' Service Regulations.
 - (b) For journeys by Road :
 - (i) Single metrage at the rate applicable to the deceased employee for a journey on tour as per the existing provisions irrespective of the number of members of the family.
 - (ii) Cost of transportation of personal effects on the scale admissible under Regulation 363 (E) of Board Employees' Service Regulations.
- (2) The following members of the family will be eligible to prefer the claim on behalf of all the family members in the order mentioned below :-