

ADVANCES (7th Pay Commission)

Interest-bearing Advances

Description	Amount Whichever is less will be paid	Eligibility (Basic pay+DP)	Interest rate per annum	instalment in months
1. MotorCar	<ul style="list-style-type: none"> Rs.1,80,000/- OR 8 months Pay + DP OR Price of the Vehicle 	Having pay of Rs.19530/- or more,excluding grade pay,per month in pay band	11.5 (+2.5)	200
2.(a) Computer	<ul style="list-style-type: none"> Rs.50,000/- OR Price of the PC 	Rs.15,750 and above	11.5 (+2.5)	150
2.(b) Computer	<ul style="list-style-type: none"> Rs.30,000/- OR Price of the PC 	Pay of Rs.8560/- or more,excluding grade pay,per month in pay band	11.5 (+2.5)	150

ADVANCES (6th Pay Commission)

Interest-bearing Advances

Description	Amount Whichever is less will be paid	Eligibility (Basic pay+DP)	Interest rate per annum	instalment in months													
1. MotorCar	<ul style="list-style-type: none"> Rs.1,80,000/- OR 8 months Pay+DP OR Price of the Vehicle 	Having pay of Rs.19530/- or more, excluding grade pay,per month in pay band	11.5 (+2.5)	200													
2.(a) Computer	<ul style="list-style-type: none"> Rs.50,000/- OR Price of the PC 	Rs.15,750 and above	11.5 (+2.5)	150													
2.(b) Computer	<ul style="list-style-type: none"> Rs.30,000/- OR Price of the PC 	Pay of Rs.8560/- or more,excluding grade pay,per month in pay band	11.5 (+2.5)	150													
3. Scooter	<ul style="list-style-type: none"> Rs.30,000/- OR 4 months Pay+DP OR Price of the Vehicle 	Pay of Rs.8560/- or more,excluding grade pay,per month in pay band	9.0 (+2.5)	70													
4. Moped	<ul style="list-style-type: none"> Rs.20,000/- OR 4 months Pay+DP OR Price of the Vehicle 	Having pay below 8560/- excluding garde pay per month in the pay band	9.0 (+2.5)	70													
5. Cycle	Rs.1,500/-	Rs.7,500 and below	5.5	10													
6. H B A	<ul style="list-style-type: none"> 34 month's pay in the payband subjected to a maximum of 1.80 lakhs or cost of enlargement or repaying capacity, whichever is least. The cost ceiling limit shall be 134 times the pay in the pay band Subject to a minimum of Rs.7.50 lakhs and maximum of Rs.30 Laksh Relaxable up to a maximum of 25% of the revised maximum cost ceiling of Rs.30 laksh 	Permanent employees	<table border="0"> <tr> <td>Adv.</td> <td>Int.</td> <td rowspan="5" style="vertical-align: middle;"> 240 Principal = 180 Interest = 060 </td> </tr> <tr> <td colspan="2">upto (in lakhs)</td> </tr> <tr> <td>0.50</td> <td>5.0</td> </tr> <tr> <td>1.50</td> <td>6.5</td> </tr> <tr> <td>5.00</td> <td>8.5</td> </tr> <tr> <td>7.50</td> <td>9.5</td> </tr> </table>	Adv.	Int.	240 Principal = 180 Interest = 060	upto (in lakhs)		0.50	5.0	1.50	6.5	5.00	8.5	7.50	9.5	
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upto (in lakhs)																	
0.50	5.0																
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7.50	9.5																

Interest-free Advances

Type of Advance	Amount Payable	Eligibility	instalment in months
1. Festival advance	Rs. 3, 000/-	Grade Pay Rs.4,800 and below	10
The rates of these advances shall be increased by 25% and more whenever the Dearness Allowances payable on revised pay structure goes up by 50% and 99%.			
2. On Transfer		employees on transfer to other Station	
3. On Tour		employees on prolonged tour	
4. On Leave		employees proceeding on leave for more than 30 days	

ADVANCES (5th Pay Commission)

Interest-bearing Advances

Description	Amount Whichever is less will be paid	Eligibility (Basic pay+DP)	Interest rate per annum	instalment in months
1. Car	<ul style="list-style-type: none"> Rs.1,80,000/- OR 8 months Pay+DP OR Price of the Vehicle 	Rs.15,750 and above	11.5 (+2.5)	200
2.(a) Computer	<ul style="list-style-type: none"> Rs.50,000/- OR Price of the PC 	Rs.15,750 and above	11.5 (+2.5)	150
2.(b) Computer	<ul style="list-style-type: none"> Rs.30,000/- OR Price of the PC 	Rs.6,900 and above	11.5 (+2.5)	150
3. Scooter	<ul style="list-style-type: none"> Rs.30,000/- OR 4 months Pay+DP OR Price of the Vehicle 	Rs.6,900 and above	8.5 (+2.5)	70
4. Moped	<ul style="list-style-type: none"> Rs.20,000/- OR 4 months Pay+DP OR Price of the Vehicle 	below Rs.6,900	8.5 (+2.5)	70
5. Cycle	Rs. 1, 500/-	Rs.7,500 and below	5.5	10
6. H B A	<ul style="list-style-type: none"> 34 times basic pay+DP or A maximum of Rs.7.5 lakhs or Actual Cost or Enlargement,1.8 lakh max. or Cost of Enlargement or Rural case,80% of cost or Repaying capacity 	Permanent employees	Adv. Int. upto (in lakhs) 0.50 5.0 1.50 6.5 5.00 8.5 7.50 9.5	240 Principal = 180 Interest = 060

Interest-free Advances

Type of Advance	Amount Payable	Eligibility	instalment in months
1. Festival advance	Rs. 1, 500/-	Basic Pay Rs.8,300 and below	10
2. On Transfer	one month pay	employees on transfer to other Station	three
3. On Tour	TA for max. 30 days	employees on prolonged tour	one
4. On Leave	salary for max. 30 days	employees proceeding on leave for more than 30 days	one