

# JCM

**STAFF SIDE OF NATIONAL COUNCIL – JCM**

*for*

**CENTRAL GOVERNMENT EMPLOYEES**

**MEMORANDUM**

Submitted to

<sup>th</sup>  
**8** Central Pay  
Commission

On Common Service Matters of  
**Central Government Employees**  
&  
**Existing Pensioners Demands**

**14<sup>th</sup> of April, 2026**

### 3. Advances

The following categories on the Advances are applicable:

- Related to Personal Computer
- Related to House Building
- Any other

**STAFF SIDE OF NATIONAL COUNCIL - JCM | CENTRAL GOVERNMENT EMPLOYEES**

**MEMORANDUM SUBMITTED TO 8<sup>th</sup> CENTRAL PAY COMMISSION ON ADVANCES**

**CONTEXT & VISION**

- Considering High Interest Rates by Banks
- Government as a Model Employer should Provide Interest-Free Welfare Advances
- No interest recovery for essential advances

**HOUSE BUILDING ADVANCE (HBA)**

- High Rent & Low Availability (Problems)
- Encourages Home Ownership (Benefit)
- Maximum up to Rs. 2 CRORES (Actual Cost of House/Flat)
- SPECIAL PROTECTION**  
In case of SUDDEN DEATH or MEDICAL INVALIDATION | Balance amount Written Off | No recovery from Terminal Benefits

**PERSONAL COMPUTER ADVANCE**

- For all Ranks & Grades
- Maximum up to **Rs. 2,00,000** (Actual Cost)
- INTEREST-FREE**

**HOUSE BUILDING ADVANCE (HBA)**

- High Rent & Low Availability
- Encourages Home Ownership
- Maximum up to **Rs. 2 CRORES** (Actual Cost of House/Flat)
- INTEREST-FREE** Loan
- "SPECIAL PROTECTION"**  
• In case of SUDDEN DEATH or MEDICAL INVALIDATION | Balance amount Written Off | No recovery from Terminal Benefits

**ANY OTHER ESSENTIAL ADVANCES**

- FOUR-WHEELER ADVANCE**  
Essential for Family Travel  
Maximum up to **Rs. 10,00,000**  
**INTEREST-FREE**
- NATURAL CALAMITY ADVANCE**  
Restore back this benefit  
• One-month Basic Pay  
• Recovered in 24 installments  
**INTEREST-FREE**
- FESTIVAL ADVANCE**  
Restore after Standing Committee Agreement  
• One-month Basic Pay  
• Recovered in 10 installments  
**INTEREST-FREE**

[www.staffnews.in](http://www.staffnews.in)  
Web Diary for Central Govt Employees, Defence Personnel, Railway Employees, Pensioner, Ex-servicemen etc.

## **Advances**

Q3. What Concerns / Views do you face related to Advances ?

Select those which are applicable

Related to Personal Computer

Related to House Building Advance

Any other

## **Answer :-**

**(474 WORDS & 2844 CHARACTERS)**

### **What Concerns / Views do you face related to Advances :-**

Considering the High Interest Rate being charged by the Nationalized Bank and other Private Banks for various Loans, it is proposed that as a welfare measure Central Government Employees may be given various advances without any interest including those advance which are withdrawn. Government as a model employer should not recover any interest from its own employees for the various essential advances given to them as a loan.

### **Related to Personal Computer :**

All the Government Employees irrespective of Rank and Grade may be given Personal Computer Advance as per the actual cost subject to a maximum up to Rs.2,00,000/-. This advance should be interest free.

### **Related to House Building Advance :**

Non-Availability of Housing Accommodation in all Towns and Cities of India has become a major problem. The rent per month even for a Modest Accommodation is beyond the capacity of the Government Employees. House Building advance encourages the employees to construct an own house at a fairly early stage of their employment. Therefore, we proposed that considering the escalating cost of housing in the Country the HBA may be sanctioned as actual cost of the house / flat subject to the maximum of Rupees Two Crores. The entire loan may be interest free. In case of sudden death of the employee, as many state government are doing the recovery of the balance amount of HBA should be written off and no recovery should be made from the Terminal Benefits due to the family of deceased employees. Same benefit may be extended to those employees who are medically invalidated / Boarded out from service due to his medical / health reasons.

**Any other:**

**Four-Wheeler Advance:** At present Four – Wheeler is not considered to be a luxury, rather it has become an essential vehicle for everybody to travel with family. Therefore, the 8<sup>th</sup> CPC may recommend Four-Wheeler Advance with a maximum of Rs.10,00,000/-. The entire loan may be interest free.

**Natural Calamity Advance:** Different parts of the Country are facing Natural Calamity due to unprecedented rains, floods, cyclone and drought etc., Previously, the Central Government Employees were eligible for Natural Calamity Advance. However, the same has been withdrawn in the past. We propose that the Natural Calamity Advance without interest may be restored back. One-month Basic Pay to be recovered in 24 installments may be recommended by the 8<sup>th</sup> CPC.

**Festival Advance:** In the Standing Committee Meeting of the National Council (JCM) it was agreed by the official side to consider the restoration of the Festival Advance. However, the same has not been restored yet. In a country like ours where every religion / community have got their festival / celebrations etc., Considering the expenditure involved in all these festival / celebrations, it is proposed that 8<sup>th</sup> CPC may recommend for restoration of Festival Advance equivalent to one month Basic Pay to be recovered in 10 installments.