

PAKISTAN ATOMIC ENERGY COMMISSION FOUNDATION

P.O BOX NO. 216,

ISLAMABAD

Application for
Loan for Daughters' Marriage

(For Regular In-service employees in SPS 8 to 11 only)

1. Applicant's Name: Mr. / Mrs. / Dr. _____

(Block letters)

2(a).PIN #: _____ 2(b) CNIC # _____ - _____ - _____

3. Designation: _____ 4. Project/Establishment _____

5(a) SPS _____ 5(b) Basic Pay Rs. _____ *(at the time of submitting application)*

6. Date of retirement on Superannuation: _____

7. Date of starting contribution towards CFP: _____

(Mention month & year e.g Mar, 01)

8. If availed the grant / loan for Daughters' marriage from Foundation previously?

Yes

No

If yes, give detail. _____

(Mention amount and date)

9. Residential Address: _____

10. Ph. # (Office): _____ Ph. # (Res. / Cell). : _____

11. Daughters' Name: _____

(In Block letters)

12. Date of Nikah / Rukhsati or (Expected) Date of Marriage: _____

(Day, Month, Year)

13. I have fully understood the terms and condition of the scheme and accordingly undertake to authorize Head, LAO/PAEC for recoveries on receipt of the loan from Foundation.

Date: _____

(Signature of the applicant)

14. Endorsement from the Head of Establishment:

As per 'Irrevocable Authorization for Recoveries of Loan', the monthly installment amount will be deducted at source from the salary of the above named applicant on account of recovery of interest free loan from PAEC Foundation.

Date: _____

(Signature & Stamp)

To be filled in at Foundation office:

Duly completed application received on: _____ Priority Serial No. _____

SPS: _____ Amount Of Loan: _____

Amount of Monthly Installment: Rs. _____ (_____ installments)

Documents/Eligibility Checklist

(Tick the relevant one)

- Attested copy of the Nikah-Nama of the daughter for whom the assistance is applied. The Nikah-nama should clearly show the date of Nikah and date of registration of Nikah along with the official stamp of the Nikah Registrar. The name of the daughter in the Nikah-nama may be written and spelt same as in the official documents (Service Book / relevant page of SPD Security Clearance Proforma / B-Form). The Nikah / Marriage ceremony may be solemnized within three (3) months of the date of application.
- The Foundation may also consider cases in which Nikah has been solemnized earlier however, marriage (*Rukhsati*) is arranged in later dates (within three months of date of submission of application). In such cases, proof of Rukhsati in form of a press printed wedding card and / or certificate from the Nikah Registrar / Local Administration with endorsement from Project / Establishment Administration may be provided alongwith marriage registration certificate from local administration.
- Advance applications may also be considered. However, the expected date of marriage should clearly be written in the form (Col. 12). In this case, the copy of *Nikah-nama* / proof of marriage shall be submitted within fifteen (15) days of the written expected date of marriage.
- Certificate (in original) from the Head, LAO that the applicant is contributing towards Central Financial Pool (CFP) indicating month and year of making contribution. An applicant is required to be a contributor towards CFP for at-least one year prior to the date of *Nikah*.
- Duly filled in, signed and endorsed “Irrevocable Authorization...” Form.
- Attested copy of the 1st page of the Service Book of the applicant showing list of his family members including the daughter for whose marriage assistance is requested.
- Attested copy of the immediate previous month’s pay slip.
- Attested copies of the CNIC of the applicant (father) and daughter.
- Certificate from the Admin Officer / Administrator of the concerned Establishment to the effect that the daughter was dependant upon the applicant.
- An applicant can apply for one daughter’s marriage only at one time.
- Extra sheet in case there is not sufficient space in the Form.

Loan Calculation:

- Foundation advances loan equals to six (6) months basic pay up to a maximum of Rs. 300,000/- (Rupees Three Hundred Thousand) only on account of one daughter marriage to the employees in SPS 8 to 11. The loan may be calculated as below:
Current Basic Pay x 6 = (Not exceeding Rs. 300,000/-)
- The entire loan amount is to be refunded in a maximum of 48 equal monthly installments. 48 monthly installment in case of a loan of Rs. 300,000/- comes to Rs. 6,250/-.
- The applicant may increase the installment amount (and correspondingly decrease the no. of months) eg. A monthly installment of Rs. 10,000/- in 30 months. etc.
- In case of retirement within the maximum loan recovery period (48 months), the installment amount and period may be adjusted accordingly so that the entire loan amount may be recovered before retirement.

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CONSENT OF RECOVERY
IRREVOCABLE AUTHORIZATION FOR RECOVERIES OF LOAN

(Can be used for other Interest-free loan scheme)

(See Foundation Circular No. PF-IFL-03(3/3)/2015 dated 24-07-2015)

1. I, Mr. / Mrs. / Dr. _____, _____ has applied to obtain a loan amounting to **Rs. _____** /- from PAEC Foundation for the purpose of marriage of my daughter/ _____.
(Specify other purpose, if any)

2. I undertake to pay back the same in _____ (_____) installments amounting to **Rs. _____** /- (**Rs _____ thousand _____ only**) per month by deduction from my salary at source starting from 1st _____, 20__ till _____.

3. I **irrevocably authorize** Head LAO _____, to carry out above recoveries starting from the above cited date and remit the same to the Foundation. In case of my transfer to any other Establishment, the outstanding installments may be indicated in my LPC and will continue to be deducted at new place of duty.

4. In case of Daughter's marriage, I undertake to submit proof of marriage ceremony within 15 days of the expected date of marriage to the Foundation. Failing to do so or in case of any procedural default in this regard, I further undertake to remit the entire amount of loan amount in lump-sum to the Foundation. I also **irrevocably authorize** Head, LAO, _____ to make recoveries at source from my payable dues immediately for remittance to the PAEC Foundation.

5. In case of my early retirement / resignation / death, stoppage of payment of salary by PAEC for any reason whatsoever, or on dissociation from service, I **further authorize** PAEC to recover the out-standing dues in lump sum from my pensionery or other payable dues including GPF / CPF and immediately transfer the same to PAEC Foundation.

Dated: _____

(Signature of the Applicant)

Endorsement

As per authorization, of recovery above, an amount of Rs. _____ /- p.m will be deducted at source from the salary of Mr. / Mrs. / Dr. _____, _____ on account of recovery of loan of Rs. _____ /- and will be remitted to PAEC Foundation by 10th of every month. In case of transfer of officer to any other Establishment, necessary instruction will be passed on to the concerned Head, LAO.

Signature with stamp of the Head LAO

Secretary, PAECF