

The M.P. Gram Sabha (Sanction of Loans to the Indigent Persons) Rules, 2001

MADHYA PRADESH

India

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Rule

THE-M-P-GRAM-SABHA-SANCTION-OF-LOANS-TO-THE-INDIGENT-PERSONS-RULES-2001

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The M.P. Gram Sabha (Sanction of Loans to the Indigent Persons) Rules, 2001 Published vide Notification No. F-16/41/99/22/P-2(5), M.P. Rajpatra (Asadharan), dated 5-3-2001 In exercise of the powers conferred by sub-section (1) of Section 95 read with sub-clause (iii) of Clause (kk) of sub-section (1) of Section 7 of the Madhya Pradesh Panchayat Raj Avam Gram Swaraj Adhiniyam, 1993 (No. 1 of 1994), the State Government hereby makes the following rules, the same having been previously published as required by sub-section (3) of Section 95 of the said Act, namely :-

1. Short title and commencement.

(1) These rules may be called the Madhya Pradesh Gram Sabha (Sanction of Loans to the Indigent Persons) Rules, 2001. (2) They shall come into force with effect from the date of publication of this notification in the "Madhya Pradesh Gazette".

2. Definitions.

- In these rules, unless the context otherwise requires, :- (a) "Act" means the Madhya Pradesh Panchayat Raj Avam Gram Swaraj Adhiniyam, 1993 (No. 1 of 1994); (b) "Authorized medical practitioner" means such medical practitioner who has been authorized under law for the time being in the force in the State to practise in Allopathy, Homeopathy, Ayurvedic, Unani system of treatment; (c) "Form" means the form appended to these rules; (d) "Indigent" means any member of such family ordinarily residing in the Gram Sabha area, whose total monthly income from all sources is Rs. 500 or less; Explanation. - For the purposes of this clause "family" means husband,

wife and their minor children, if any;(e)"Loan for last rites" means any loan sanctioned under sub-clause (iii) of Clause (kk) of sub-section (1) of Section 7 for performing the last rites of any indigent persons or any member of his family;(f)"Loan for medical treatment" means loan sanctioned for providing medical aid to any indigent person regarding any serious and emergency case under sub-clause (iii) of Clause (kk) of sub-section (1) of Section 7;(g)"Other loans" means the loan other than medical loan and loan for last rites for the benefit of indigent persons as notified by the State Government under sub-clause (iii) of Clause (kk) of sub-section (1) of Section 7;(h)"Section" means the section of the Act.

3. When the sanction of loans can be made to the indigent persons.

(1)No sanction of loan shall be given to any indigent persons, unless :-(a)the purpose has been notified by the State Government for the benefit of indigent person;(b)the application of indigent persons has been accepted by the concerned Gram Sabha; and(c)the indigent person is resident of the same Gram Sabha.(2)Under the provisions of sub-rules (3) and (4) any Gram Sabha may sanction a loan for medical treatment or for last rites or any other loan to any indigent person.(3)The amount of loan for medical treatment or for last rites to any indigent person shall not exceed Rs. 300/- (three hundred).(4)The amount of loan to any indigent person for any other purpose shall not exceed Rs. 200/- (two hundred).

4. Terms of loan.

(1)The minimum interest at the rate of 4 percent per annum shall be charged on loan and the Gram Sabha may increase the rate of interest from time to time.(2)Re-payment of loan may be made in such number of monthly instalments which should not be more than ten as fixed by the Gram Sabha at the time of sanction, the first instalment of which shall be due after the expiry of two months period from the date on which the loan amount was received by the indigent person.

5.

No loan shall be sanctioned for providing the medical treatment unless the previous loan sanctioned for the medical treatment to indigent person is fully repaid by him.

6. Application for Loan.

(1)Application for loan shall be in Form I and following certificates shall be enclosed along with the application :-(a)In case of loan providing the medical treatment, the certificate of any authorised medical practitioner;(b)In case of loan for the purpose of last rites, certificates of any Panch of concerning Gram Sabha in which the indigent person resides along with his family, stating the fact of death of such person or any member of his family.(2)Any indigent person to whom the loan has been sanctioned shall tender receipt in Form II duly signed by him as a token of acknowledgment at the time of receiving the loan amount.

7. Recovery of Loan.

- If the loanee indigent person fails to pay the amount of loan in time, the recovery of the same shall be made by the Gram Sabha as an arrear of land revenue.

8. Maintenance of the Loan Register.

- The Gram Sabha shall maintain a register in Form III in which the name of the indigent person, amount of loan and the details of the purpose etc. should be entered.

9. Writing off of Loan.

- If the loanee dies before repayment of the loan or any part thereof or due to unavoidable reasons the amount of the loan is not recoverable, the Gram Sabha may in exceptional cases, by its resolution, write off the loan in full or part thereof as the case may be.

10. Repeal and Savings.

- All rules corresponding to these rules and in force immediately before the commencement of these rules are hereby repealed in respect of the matters covered by these rules :Provided that any order made or any action taken under the rules so repealed shall be deemed to have been made or taken under the corresponding provisions of these rules. Form I[See Rule 6 (1)]Application for loan under Clause (kk) of sub-section (1) of Section 7 of M.P. Panchayat Raj Avam Gram Swaraj Adhiniyam, 1993

1. Name of Applicant, Father's/ Husband's Name and Address.....

2. Monthly Income of Applicant's family.....

3. Amount of loan required.....

4. Purpose for which the loan is required.....

5. Enclosures.....

ApplicantForm II[See Rule 6 (2)]ReceiptI, s/o d/o w/o caste
..... resident of who have taken loan of Rs. from the Gram
Sabha to meet the expenditure of and I hereby affirm that in accordance with
the provisions of Rule 6 (1) of Madhya Pradesh Gram Sabha (Sanction of Loan to Indigent Persons),
Rules, 2001. I shall repay the said amount to the said Gram Sabha w.e.f. the date of this receipt
alongwith, the calculated interest @ 4 percent per annum in ten equal monthly instalments, the first
instalment of which will be due on

1. Witness Date

2. Witness Date

Form III[See Rule 8]

Name of indigent person	Amount of loan sanctioned	Purpose for which the loan is sanctioned	Date and Resolution No. by which the loan was sanctioned	The date on which the amount was disbursed to indigent person
(1)	(2)	(3)	(4)	(5)

No. of instalments fixed for the repayment of loan	Due date of first instalment	Amount of each instalment	Date of repayment
(6)	(7)	(8)	(9)

Particulars of repayment principal amount/interest/ instalment	Date and No. of receipt issued	Amount due	Remarks
(10)	(11)	(12)	(13)