

The M.P. Gram Panchayat (Sanction of Loans to the Indigent Persons) Rules, 1995

MADHYA PRADESH

India

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Rule

THE-M-P-GRAM-PANCHAYAT-SANCTION-OF-LOANS-TO-THE-INDIGENT of 1995

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The M.P. Gram Panchayat (Sanction of Loans to the Indigent Persons) Rules, 1995Published vide Notification No. B-1-45-95-22-P-2, dated 29-9-1995, M.P. Rajpatra (Asadharan), dated 30-9-1995 at page 1020(3)In exercise of the powers conferred by sub-section (1) of Section 95 read with sub-section (28) of Section 49 of the Madhya Pradesh Panchayat Raj 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 Panchayat (Sanction of Loans to the Indigent Persons) Rules, 1995.(2)These rules shall come into force from the date of their final publication in the "Madhya Pradesh Gazette".

2. Definitions.

- In these rules, unless the context otherwise requires,-(a)"Act" means the Madhya Pradesh Panchayat Raj Adhiniyam, 1993 (No. 1 of 1994);(b)"Indigent" means any member of such family ordinarily residing in the Gram Panchayat area, whose total monthly income from all sources is Rs. 500/- or less than that;Explanation. - For the purposes of this clause "family" means husband, wife and their minor children, if any;(c)"Loan for last rites" means any loan sanctioned under sub-clause (2) of Clause (28) of Section 49 for performing the last rites of any indigent person or any member of his family;(d)"Loan for medical treatment" means loan sanctioned for providing medical aid to

any indigent person regarding any serious and emergency case under sub-clause (1) of Clause (28) of Section 49;(e)"Other loan" 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 (28) of the Section 49;(f)"Authorised medical practitioner" means such medical practitioner who has been authorised under law for the time being in force in the State to practise in Allopathy, Homeopathy, Ayurvedic, Unani or Homeopathy system of treatment;(g)"Section" means the section of the Act;(h)"Form" means the form appended to these rules.

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

- No sanction of loan shall be given to any Indigent person, unless-(a)The purpose has been notified by the State Government for the benefit of indigent person;(b)The application of indigent person has been accepted by the concerned Gram Panchayat;(c)The indigent person is the resident of the same Gram Panchayat.

4.

Under the provisions of Rule 5, any Gram Panchayat may sanction a loan for medical treatment or for last rites or any other loan to any indigent person.

5.

(1)The amount of loan for medical treatment or for last rites to any indigent person shall not exceed Rs. 300/-. (2)The amount of loan to any indigent person for any other purpose shall not exceed Rs. 200/-.

6. Terms of loan.

(1)The minimum interest at the rate of 4 per cent, per annum shall be charged on loan and the Gram Panchayat from time to time may increase the rate of interest. (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 Panchayat at the time of sanction the first instalments of which shall be due after the expiry of two months' period from the date of which the loan amount was received by the indigent person.

7.

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.

8. Application for loan shall be in Form I and following certificate shall be enclosed alongwith the application.

(1) In case of loan for providing the medical treatment, the certificate of any authorised medical practitioner. (2) In case of loan for the purpose of last rites, certificates of any panch of the concerning Gram Panchayat in which the indigent person resides alongwith his family, stating the fact of death of such person or any member of his family.

9.

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.

10. 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 Panchayat as an arrear of land revenue.

11. Maintenance of the loan register.

- The Gram Panchayat 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.

12. Writing 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 Panchayat may in exceptional cases, by its resolution, write off the loan in full or part thereof as the case may be.

13. Repeal.

- All previous rules on the subject shall stand repealed on the date of final publication of these Rules in the "Madhya Pradesh Gazette". Form-I (See Rule 8) Application for loan under Clause (28) of Section 49 of M.P. Panchayat Raj 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

Applicant

Form-II (See Rule 9) Receipt I, s/o, d/o, w/o caste resident of who have taken loan of Rs. from the Gram Panchayat to meet the expenditure of and I hereby affirm that in accordance with the provisions of Rule 6 (2) of Madhya Pradesh Gram Panchayat (Sanction of Loans to Indigent Persons) Rules, 1995, I shall repay the said amount to the said Gram Panchayat

w.e.f. the date of this receipt alongwith, the calculated interest @ per cent per annum in ten equal monthly instalments, the first instalment of which will be due on.....

1. Witness..... Date

2. Witness Signature

Form III(See Rule 11)

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
(1)	(2)	(3)	(4)

The date on which the amount was disbursed to indigent person	No. of instalments fixed for the repayment of loan	Due date of first instalment	Amount of each instalment
(5)	(6)	(7)	(8)

Date of repayment	Particulars of repayment of principal amount and interest instalment	Date and No. of receipt issued	Amount due	Remarks
(9)	(10)	(11)	(12)	(13)