

GOVERNMENT OF RAJASTHAN
FINANCE DEPARTMENT
(PENSION DIVISION)

No. F. 10(7)FD/Pension/2022

Jaipur, dated :

08 JUL 2024

CIRCULAR

Subject: "Earned Pension Advance Drawals Access Scheme" and "Advance against 3 Months Pension" for Government of Rajasthan Pensioners/Family Pensioners.

The State Government intends to facilitate access to its Pensioners/Family Pensioners through, "Earned Pension Advance Drawals Access Scheme" and "Advance against 3 Months Pension" for Government of Rajasthan Pensioners/Family Pensioners, to draw a line of credit through Partnered Financial Institutions/Banks corresponding to their earned monthly Pension.

This facilitation will be provided at IFMS 3.0 where integrated platform of service providers will be available. The details of the scheme are as per Annexure -I.

The Scheme will be rolled out for all Pensioners/Family Pensioners from 1st August, 2024.

(Debasish Prusty)

Secretary to Government,
Finance (Budget) Department

Copy forwarded to the following for information and necessary action :-

1. Pr. Secretary to Hon'ble Governor/Chief Minister, Rajasthan.
2. All S.A./P.S. to Ministers/State Ministers.
3. Sr. Dy. Secretary to Chief Secretary, Rajasthan.
4. P.S. to all Addl. Chief Secretaries/Principal Secretaries/Secretaries/Special Secretaries.
5. Secretary, Rajasthan Legislative Assembly, Jaipur.
6. Secretary, Lokayukta Sachivalaya, Jaipur.
7. Secretary, Rajasthan Public Service Commission, Ajmer.
8. Registrar, Rajasthan High Court, Jodhpur/Jaipur.
9. All Heads of the Departments/All Collectors/Divisional Commissioner.
10. Director, Treasuries and Accounts, Rajasthan, Jaipur
11. Executive Director (Admn.) RFSDL, Jaipur.
12. Technical director, Finance Department to upload at FD Website

(Dhanlal Sherawat)

Joint Secretary, FD (Pension)

817124

Core Features of Scheme & Roles and duties of Pensioners / Family Pensioners, DDO(s) and Rajasthan Financial Services Delivery Limited-

Pensioners / Family Pensioners:

1. The Pensioners / Family Pensioners of Govt. of Rajasthan can avail this facility as per their requirement and eligibility.
2. The Pensioners / Family Pensioners willing to avail this facility have to login to IFMS3.0 through their SSO id and submit his consent and undertaking to the Service provider/ Financial Institution (authorized by RFSDL) through Pensioners / Family Pensioners Self Service.
3. Pensioner / Family Pensioner may initiate the request directly on the Service provider's / Financial Institution's portal and submit his undertaking and later logon to IFMS 3.0 and submit his consent via OTP based mechanism.
4. The one time undertaking shall be valid till the completion of contract with the Service Provider/ Financial Institution with RFSDL.
5. If Pensioner / Family Pensioner has taken earned pension advance / advance up to 21st of the month, the same will be recovered from the current pension month. Further changes may be made after deliberation. The data updation window for Pensioner / Family Pensioner, DDO will be available up to 22nd as per Annexure-A (it will be treated in the amendment of circular dated 17-06-21).
6. The amount of advance in a month will not be more than the 50% of the net payable pension for the month. Pensioner / Family Pensioner can take multiple drawals/advances in a month according to the upper capping of earned net payable pension through the permissible platform of Service Provider of NBFC/ Financial Institution by RFSDL.
7. Each transaction may attract a transaction charge which includes GST as per applicable rates.
8. Transaction Fees payable for availing the Earned Pension Advance Drawal Access / Pension Advance will be directly taken by NBFC of Service Provider/ Financial Institution from the User Pensioner / Family Pensioner as decided by RFSDL (from time to time). In any case, if Government sends communication to Service Provider to stop Earned pension advance drawal access (for all Pensioners / Family Pensioners / for a specific



Pensioner / Family Pensioner), Service Provider / Financial Institution is liable to stop it with immediate effect.

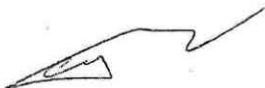
9. IFMS will provide provisions for multiple Service Providers / Financial Institution.

Advance against 3 Months Pension:

1. Advance to pensioners / family pensioner will be upto 50% of the net pension for maximum 3 months pension.
2. Monthly Recovery will be made in 3 equal instalments in the coming 3 months, irrespective of date of advance credited in the account of pensioner / family pensioner.

Head of Department / Head of Office / DDO:

1. HoO / DDO will be responsible to update data of Pensioners / Family Pensioners in IFMS . Pension data of Pensioner / Family Pensioner will be shared automatically by IFMS to Service Provider for facilitating earned pension advance draws / pension advance on the basis of undertaking submitted by the Pensioners / Family Pensioners. Integration of service provider/ bank platform with IFMS will be done on these lines where seamless data exchange will be done for pension/recovery / repayment.
2. The Pensioner / Family Pensioner data will also be shared to the Service Provider for reduction in pension, Death etc. (other exceptions) of any of the User Pensioner / Family Pensioner as per the updated data by DDO and available in IFMS. If DDO/HO has marked Pensioner / Family Pensioner in stop pension at IFMS for a particular month and advance repayment is due for that month, DDO needs to forcefully take action on continuation of stop action within two working days, otherwise stop will be removed automatically.
3. At source debit of the Repayable Amount and subsequent payment of the Repayable Amount to the Service Provider will not be possible for in-active User Pensioner / Family Pensioner, will be handled by the service provider for recovery purpose.
4. Service Provider /Bank at its IT platform will enable Pensioner / Family Pensioner for the said drawal and provide data of drawal to Head of Office/DDO through IFMS for recovery from the pension of next month.
5. Head of Office / Head of Department will be liable to deduct all essential and statutory deductions and dues before proceeding on recovery of pension advance.



RFSDL:

1. Rajasthan Financial Service Delivery Limited will authorize Lending Service Providers/ Financial Institution for providing facilitation under "Earned Pension Advance Drawals Access Scheme" and "Advance against 3 Months Pension" for Government Pensioners / Family Pensioners.
2. RFSDL will ensure to make compliance of all instructions of State through authorised Service Provider/ Financial Institution.
3. The RFSDL shall coordinate, facilitate and monitor the said scheme regularly and take care of its regular updation.

Process Flow :

The other Process Flow will be as per FD (G&T) Circular No. F. 6(2)FD/GF&AR/2022 dated 31.05.2023

