

Ans1 (a) Lease premium payable on acquiring lease rights for assets shall be treated as the cost of leasehold assets. Depreciation shall be charged on such cost in the manner prescribed for depreciation on lease hold assets. Periodical rental payable on leasehold assets shall be charged to revenue in the year in which the rentals accrue. If the Board acquires leasehold rights for an asset with no or negligible lease premium, the fair market value of the asset shall be determined and the amount required to state the asset at its fair market value shall be debited to the asset and credited to an account 'Liability for Leasehold Assets'. The fair market value of leasehold assets shall be depreciated over the lease period. Simultaneously extinguishment of a proportionate amount of liability set up in the books shall also be affected. By the end of the lease period the liability in account would have been fully extinguished and a provision for depreciation equal to the amount of fair market value booked as cost would have been created. On returning the assets to lessor, the provision shall be set off against the amount of cost of asset so as to close the two accounts.

1 (b) Major Works as per Sr.No.4 (i) of the Works Regulation,1997 "Major Works" means the work estimated cost of which exceeds Rupees five lakhs.

1 (c) Administrative Approval: This term denotes the formal acceptance by the Administrative authority concerned of the proposals for incurring any expenditure in the PSPCL or to undertake a work.

1 (d) Material related expenses such as insurance, octroi, loading and unloading charges, local charges, transport charges etc., shall not be taken into account for determination of issue rate but are considered as store incidental expenses. An annual estimate of store incidental expenses shall be prepared which comprises of the following heads:-

74- Repair and Maintenance

75- Employee costs work charged and daily labour

76- Material related expenses and store godown/yard expenses.

These expenses for Capital stores shall be booked to GH 74,75,76 initially and at the year end are transferred to Account Code 15.331 per contra credit to 74.9,75.9,76.9. These charges are debited to all capital works by contra credit to 15.371.

For O&M stores these charges shall be debited to revenue account without applying the same to materials issued. In case of mixed stores, the stores issued for capital works will be subject to these charges by contra credit to Account Code 74.9,75.9,76.9

Ans.2(a) Estimate:-As per Reg 6.14 of CEFA the papers to be submitted with the project for a work will consist of :-

(i) A report

(ii) A specification and detailed statement of measurements, quantities and rates and

(iii) With an abstract showing the total estimated cost of each item.

These documents together form what is called an "Estimate"

As per Subhead 9.5(I) of Subject code 9 of the Capital Expenditure and Fixed Assets manual,

1) Revised estimate shall be prepared when the sanctioned estimate is likely to be exceeded by more than 5% due to increase in the rate or any other cause except when supplementary estimate will be required.

2) If at any time either before or during the construction of a work , it is found that the original estimate is excessive for reasons other than abandonment of a section of a sanctioned project or change from the original proposals.

2 (b) 1. As per Material Accounting Manual, Subject 53, at the time of transfer of Sub-Divisional Officer or other officer Incharge of the stores, the following instructions for checking of stores should invariably be followed:

(1) In the case the Central Stores under CE:(S&D), the relieving officer should check 25% of the stores within three months of his taking over the charge of stores.

(2) In the case of Sub Stores under CE/(S&D) the relieving officer should check 50% of the stores within three months of his taking over the charge of the stores.

(3) In the case of the Sub-Divisional Stores, the relieving officer should check cent percent of stores within three months of his taking over charge.

2. If the check carried out by the relieving officer within three months of his taking over charge discloses serious discrepancies, the whole stock must be checked as soon as possible and in any case before the expiry of six months from the assumption of charge. A detailed report in this regard will be immediately submitted to the CE (S&D) SE/CE concerned and Chief Auditor.

3. Responsibility of the relieved and relieving officers for the shortage of stores will be fixed with reference to the fact of each case.

Ans 3 (a) Advance of TA to Board employees will be regulated as under:

(i) Advance on TA may be sanctioned to Board employee proceeding on tour to the extent of 75% of the estimated amount of TA claim to be submitted by the employee. The estimated amount would include Air/Railways/Bus fare of the class to which he is entitled, daily allowance for the halts at the outstation and for journey days as admissible under TA Regulations, charges for other means of conveyance and other incidental charges for carrying the record etc.

(ii) Daily allowance may be calculated for the likely period of halt at an outstation not exceeding 30 days.

Q3 (b) As per Note 2 (ii) of Subhead 17 of subject code 11 of Cash and Bank manual,

If the accounts of the month have been closed, no correction of errors in amount, classification or name of work should be made in that book but a journal entry should be prepared for the necessary corrections, a suitable remark in red ink (quoting reference to the correction in accounts) being recorded against the original erroneous entry in cash book.

Q3 (c) As per instructions contained below regulation-21 of chapter XXX of Manual on Capital Expenditure and Fixed Assets.

In respect of the assets transferred between accounting units during the year, the accounting unit which held the assets at the beginning of the year, shall charge full year's depreciation on the transferred assets and no depreciation on the asset shall be charged for the year by the transferee location(s).

Q 3 (d) As per Distinctive Feature no.5 of Inter Unit Accounting, At present Registers of ATDS (incoming and outgoing) are maintained for recording Inter Unit Transactions. The accounts do not reflect the amount of ATD's issued, acceptances received and outstanding balances at any period end. With the introduction of U-cheque for settlement of such transactions and their reciprocal accounting set-off, the originating divisions have been required to maintain a Sub-Ledger account showing IUT Bills issued, U-Cheques received and balance amount outstanding division-wise. This will enable the division to have a better and effective control over the transactions.

(ii) As per Distinctive Feature no.3 of Inter Unit Accounting, A new document U- cheque has been introduced in place of acceptance of ATD. The existing procedure does not provide for making of any accounting entry by the origination division on receipt of Acceptance of an ATD. In absence thereof, it has not been possible for the division to keep an accounting control over unsettled ATD's. U-Cheque on the other hand would require to be reflected in the accounts by the originating division.

Model Sol. of SAS-I/S-01/25/P-I

Ans 4) For Corporation Works

Employee cost	= 70,000
Repair and maintenance Of garage	= 6000
Minor Repair and replacement	= 20,000
Fuel and Lubricants	= $\frac{10,00,000 \times 90\%}{8}$
	= $\frac{900000}{8}$
	= 112500
Milaage	= $\frac{70,000+6000+20,000+70,000+112500}{30,000}$
	= $\frac{278500}{30,000} = 9.2833$

For Private use:-

Employee Cost	= 70,000+27.5%
	= 89250/-
Repair & Replacement	= 20,000+27.5%
	= 25,500
Maintainence & Repair of Garbage	= 6,000+27.5%
	= 7650/-
Fuel and Lubricants	= 70,000+10%
	= 77000
Depreciation	= $\frac{10,00,000 \times 90\%}{8} = 112500$
Interest	= $\frac{\text{Capital Value} + \text{Value of garage}}{2}$
	= $\left\{ \frac{10,00,000}{2} + 30,000 \right\} \times 12.5\%$
	= 66250/-
Milaage	= $\frac{89250+25500+7650+77000+112500+66250}{30,000}$
	= $\frac{378150}{30,000} = 12.605$

Ans.5

First Running Account Bill								
Name of Contractor: M/s New India Pvt Ltd.								
Name of Work: Construction of Non-Residential Building								
No. and Date of Previous Bill: Nil								
Advance payment for work not yet measured			Item of work	Unit	Rate	Quantity executed upto date as per Measurement Book	Payments on basis of Actual Measurement	
Total as per previous bill	Total as per since previous bill	Total upto date					Up to Date	Since Previous Bill
1	2	3	4	5	6	7	8	9
			Brick Work in foundation	Cu.ft	Rs.40/per cft	10000 cft	400000	400000
			DPC	Cu.ft	Rs.10/per cft	10000 cft	100000	100000
			Brick Work above foundation	Cu.ft	Rs.40/- per Cft	5400 cft	216000	216000
			Concrete work in cement and Steel	Cu.ft	Rs.80 per Cft	550 cft	44000	44000
			Wooden work	Cu.ft	Rs.70 per Cft	400 cft	28000	28000
			Total value of work done to date (A)				788000	
			Deduct the value as shown on previous bill (X)				0	
			Net Value of work done since previous bill (F)					788000
			Rs.Seven Lakh eighty eight thousand only.					

Account of Secured Advance brought on the security of material

Quantity outstanding from previous bill	Deduct quantity utilised in work measured since previous bill	Quantity outstanding including the quantity brought to the site of work since previous bill	Full rate as assessed by the Divisional Officer	Description of material	Unit	Reduced rate at which advance is made		Upto Date amount of advance
1	2	3	4	5	7	8	9	10
0	0	50	1200	Wooden Planks	No.	900	Per Plank	45000
0	0	450	250	Cement	Bags	187.50	Per Bag	84.375
0	0	50000	4000	Bricks	No.	3000	Per Thousand	150000
Total amount outstanding as per this account (C)								279375
Deduct amount outstanding as per entry (C) of previous bill (2)								0
Net amount Since previous bill (E)								279375

It is presumed that all the wooden planks, cement and Bricks have been consumed.

Memorandum of payment						
1	Total value of work done actually measured (A)					Rs.788000
2	Total upto date advance Payment for work not measured (B)					Rs. 0
3	Total upto date secured advance (C)					Rs.279375
4.	Total(1+2+3)					Rs.1067375
5	Total amount of payment already made as per first running account bill					Rs .0
Payment now to be made:-						
b) By recovery of amounts creditable to to other works head of accounts						
		i	Security Deposit @5%		Rs.39400	
		ii	Income Tax @2.30%		Rs.18124	
		lii	Work Tax @1%		Rs.7880	

		iv	Fine for delay in work		Rs.2500		
	Total (i to iv)				Rs.67904	Rs.67904	
	Total Recoveries (a+b)					Rs.67904	Rs.67904
	(c) By cheque					Rs.9,99,471	Rs.9,99,471
Pay Rs.9,99,471- Rs.Nine lakh ninety nine thousand four hundred and seventy one only.							

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Ans. 1(a) As per ESIM Annexure to Section-IV 10.2 Contract demand shall mean the maximum demand in kVA sanctioned to the consumer, which shall not exceed 100% of the sanctioned load in kW and converted in kVA by using 0.90 power factor. However, in case of SP consumers, the maximum demand shall not exceed 20 kVA.

So as per the above instruction in case of SP consumer the maximum demand shall not exceed 20 kVA.

Ans 1(b) Hon'ble PSERC has amended Regulation 31.5 of Supply Code-2014 vide 8th amendment to supply Code-2014. As per the provisions of amended Regulations 31.5 of Supply Code-2014, all Payments exceeding Rs. 20,000/- (Rupees Twenty Thousand only) in a billing Cycle/month shall only be accepted through e-banking, credit/debit card, RTGS, NEFT or any other approved digital mode. A rebate of 0.25% of the bill amount subject to maximum of Rs. 100/- shall be allowed to the consumer making payment through digital mode. The rebate shall be credited to the account of consumer in the next bill.

(As per amended Supply Code Issued vide CC 41/2024 Dated 14.11.2024 " Provided further that all payments exceeding Rs. 10,000/- (Rupees Ten Thousand only) or the amount, as may be decided by the Commission from time to time, shall only be accepted through e-banking, credit/debit card, RTGS, NEFT or any other approved digital mode. A rebate of 0.25% of the bill amount subject to maximum of Rs. 200/- shall be allowed to the consumer making payment through digital mode. The rebate shall be credited to the account of the consumer in the next bill.)

Ans 1(c) Unbilled Units means assessment of Units in respect of Units consumed by consumer but not billed during the Financial Year. The unbilled Units are taken into account while calculating the T & D Losses.

Unbilled Revenue means assessment of revenue in respect of energy sale but not billed during the Financial Year. The unbilled revenue is estimated assessment, category-wise on the basis of previous cycle where bills have been issued.

Ans 1 (d) As per Memo No 73-79/Sr-91/Loose/regulation Dated 21-04-23, Electric Connections under the NRS Category with energy charges of Rs. 6.00/kvah without any fixed charges are to be released to the EV Charging Stations in accordance with the Tariff Structure for FY 2022-23 as per tariff order issued by Hon'ble PSERC and circulated by PSPCL. **As Per Tariff Structure for FY 2024-25 as per tariff order issued by Hon'ble PSERC and circulated by PSPCL vide Commercial Circular No 11/2024 Dated 14-06-24, energy charges of Rs. 6.28/kvah without any fixed charges.**

For release of Electric Connection to EV charging station in the premises of Petrol Pump, Separate connection under NRS Category as per Supply Code regulation may be released.

So NRS Consumer has to apply for a new Electric Connections under the NRS Category.

Ans 1 (e) As per latest instructions vide CC 06/2024 DS Consumers shall be allowed to extend their load under VDS up-to 100% of the existing load subject to the condition that the total load after extension does not exceed 100KW/KVA. Hence DS Consumer having Sanctioned Load of 10 KW can apply for load extension of maximum 10 KW (Total Upto 20 KW).

Service Connection charges @ 50% of the charges determined by PSERC for the above mentioned categories of consumers shall be allowed and Security (at full rates) shall be recoverable for the extended load only. However, the total load including extension shall be considered for the purpose of determining slab rate of service connection charges and rate of Security.

Model Solution

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Ans 2(a) As per CC no 20/2024 dated 01-07-24, change in Timeliness for Release of Connection is as follows:-

As per Supply Code-2014, Regulation 8.1 (a), Connection to consumer where no augmentation is required is to be released within 7 working days for DS/NRS category consumers and 15 working days for other than DS/NRS consumers.

However now Ministry of Power vide Notification Dated 22.02.2024 has amended the Electricity (Rights of Consumers) Rules, 2020 and has issued following rules: -

"The Commission shall specify the maximum time period, after submission of application complete in all respects, not exceeding three days in metropolitan areas, seven days in other municipal areas and fifteen days in rural areas, within which the distribution licensee shall provide new connection or modify an existing connection:

Provided that for rural areas of States and Union Territories having hilly terrain, the ' maximum time period for new connection or modification of an existing connection, after submission of application, 2, shall not exceed thirty days:

Provided further that where such supply requires extension of distribution mains, or commissioning of new substations, the distribution licensee shall supply the electricity to such premises immediately after such extension or commissioning within a period not exceeding ninety days."

The revision of the Supply Code-2014, in view of above Rule is under process and till the relevant Regulations of Supply Code are amended by the PSERC, PSPCL has decided that the amended Rules will be adhered from the date of issuance of this Circular.

As such, PSPCL shall provide supply of electricity to the consumers/applicant within three (3) days in cities of Ludhiana. Jalandhar and Amritsar, seven (7) days in other municipal areas and fifteen (15) days in rural areas from the date of submission of application, complete in all respects, where no extension/augmentation of distribution mains i.e LT/HT line or commissioning of distribution sub-station is required.

Ans 2 (b) No Connection/extension in load to the above categories of consumers within the periphery area of capital city Chandigarh (list of villages given in Annexure-40) is to be released without obtaining NOC from PUDA / GMADA or any other authority notified by the State Govt.

However in the following cases NOC need not to be obtained:-

- i. Industrial Units located within the Industrial focal points set up by the Deptt of Industries/PSIDC.
- ii. Industrial Units located in villages which fall entirely within Free Entrepreneur Zone (list of villages given below).
- iii. Reconnection orders where there is no increase in load.
- iv. Agricultural power supply connections.
- v. Connections for residential purposes within the Lal lakir or phirni of a village subject to the report of Patwari concerned.

Note: Regular domestic supply connection on temporary basis under normal DS tariff may be released to an applicant falling in the Chandigarh periphery area subject to furnishing of undertaking that connection will be disconnected, if the premises is declared illegal by the State Government. Such applicants shall be required to pay the dismantlement charges on actual basis in case of termination of agreement.

Ans 2 (c) The amount paid by a consumer against a bill shall be adjusted as per priority stated hereunder:

- a. arrears as on thirty first of March of the previous financial year;
- b. arrears accrued from first of April of the current financial year till the date of bill;
- c. electricity charges for the current billing cycle; and
- d. Any other charges or levies.

Ans 2 (d) PSPCL smart meters are digital meters that track and transmit power usage data in real-time to the Punjab State Power Corporation Limited (PSPCL).

Followings are the Main Benefits of smart meters to PSPCL

1. **Accurate bills** Smart meters eliminate the need for manual meter readings, which can lead to errors.
2. **Paperless bills** Smart meters send bills electronically to registered email addresses.
3. **Energy efficiency** Smart meters help consumers monitor their energy usage and make changes to reduce their bills.
4. **Detect power theft** Smart meters are tamper-proof and can immediately detect attempts to tamper with them.

Model Solution

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Ans 3 (a) Collection Efficiency = Revenue Realized/Revenue Assessed*100

Revenue Assessed		Revenue Realized	
Energy Charges	1,00,000	Realisation Energy Charges	90,000
Electricity Duty	10,000	Realisation Electricity Duty	7,000
Municipal Tax	5,000	Realisation Municipal Tax	3,500
Cow Cess	2,000	Realisation Cow Cess	1,000
	1,17,000		1,01,500

As per Above Collection Eff. = $101500/117000 \times 100 = 86.75\%$

Ans 3 (b)

Debit			Credit		
Particulars	GH	Amount	Particulars	GH	Amount
Sale of power - CS	23.102	1,690	Commercial supply-energy charges	61.211	1,411
			Fixed Charges - CS	61.214	254
			Meter Rent - CS	61.612	21
			SGST-Liability for Goods and Service Tax	46.990	2
			CGST-Liability for Goods and Service Tax	46.991	2
Electricity Duty -CS	23.202	132	Elec. Duty -Commercial supply	61.502	132
Elecy.Duty DSSF - CS	23.232	83	Elecy.Duty (DSSF) - CS	61.532	83
Infrastructure development fee - CS	23.242	83	Infrastructure development fee - CS	61.572	83
Municipal Tax on electricity-Commercial	23.262	330	Municipal Tax on electricity-Commercial	61.592	330
		2,318			2,318

Model Solution

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Ans 4 As per electricity act section 135 amount recoverable from consumer is as under:-

Calculation for NRS Load

Connected load found during checking = L = 1.25KW
No. of working days per month = D = 25
Use of supply Hours per day = H = 12
Demand Factor = F = 40%

Units per month as per LDHF= $1.25 \times 25 \times 12 \times 40\% = 150$ units

Amount of theft for NRS Connected Load

Detail	Calculation	Amount
Fixed Charges	$1.25 \times 80\% = 1 \times 70 \times 12 \times 2$ (at double rate)	1680
Energy Charges	$100 \times 6.91 = 691.00$ $50 \times 7.17 = 358.50$ Total for 150 units= $691 + 358.50 = 1049.50$ For one year at double rate $1049.50 \times 2 \times 12 = 25188$	25188
ED	$1680 + 25188 = 26868$ @13%= 3492.84 say 3493	3493
IDF	$1680 + 25188 = 26868$ @5%=1343.40 Say 1343	1343
MT	$1680 + 25188 = 26868$ @2%= 537.36 say 537	537

Calculation for Domestic Load

Connected load found during checking = L = 5.50 KW
No. of working days per month = D = 30
Use of supply Hours per day = H = 8
Demand Factor = F = 30%

Units per month as per LDHF= $5.50 \times 30 \times 8 \times 30 = 39600 / 100 = 396$ units

Amount of theft for Domestic Connected Load

Detail	Calculation	Amount
Fixed Charges	$5.50 \times 80\% = 4.4 \times 75 \times 12 \times 2$ (at double rate)	7920
Energy Charges	$100 \times 4.44 = 444$ $200 \times 6.64 = 1328$ $96 \times 7.75 = 744$ Total for 396 units = $444 + 1328 + 744 = 2516$ For one year at double rate	60384

	2516*2*12=60384	
ED	7920+60384=68304 @13%= 8879.52 say 8880	8880
IDF	7920+60384=68304 @5%= 3415.20 say 3415	3415
MT	7920+60384=68304 @2%= 1366.08 say 1366	1366

Calculations for Amount recoverable for Theft

<u>Details</u>	<u>Fixed Charges</u>	<u>Energy Charges</u>	<u>ED</u>	<u>IDF</u>	<u>MT</u>	<u>Total</u>
NRS Load (1)	1,680	25,188	8,880	3,415	1,366	40,529
Domestic Load (2)	7,920	60,384	8,880	3,415	1,366	81,965
Gross Amount Assessed (1)+(2)	9,600	85,572	17,760	6,830	2,732	1,22,494
Less:- Last one year billed Amount	3,800	28,000	4,134	1,590	560	38,084
Net Amount (a)	5,800	57,572	13,626	5,240	2,172	84,410
Recoverable Cost of Meter as meter is tempered (b)						900
GST on Meter cost @18% (rounded) (c)						162
Load Surcharge for Excess Load $1.25+5.50=6.75$ - SL 5.00= 1.75 kw @1000 per KW=2000 (d)						2,000
RCO fees with GST @18% as Connection is to be disconnected 250+45 (e)						295
Amount Recoverable as Theft Compensation =a+b+c+d+e= 84,410+900+162+2000+295						87,767
Compounding Charges as Notified by the Govt. of Pb. under section 152 of the Act vide Notification No. 1/27/05-EB (PR)/204 dt. 22.3.06 @3000/- per KW On Sanction Load = 3000*5=15000						15,000

Model Solution

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Ans 5 (a)

On 31st March

Particulars	GH	Amount	Particulars	GH	Amount
Interest to consumers-Security deposits	78.601	2,60,000	Income tax deducted at source	46.923	26,000
			Interest payable on consumers deposits	48.3	2,34,000
		2,60,000			2,60,000

Income Tax deducted at source may be deposited with the income Tax department on or before due date (30th April) without fail.

This provision (Interest payable on consumer's deposits) is to be cleared on actual relief to the consumers through energy bills during succeeding financial year by the following Entry:-

Particulars	GH	Amount	Particulars	GH	Amount
Interest payable on consumers deposits	48.3	2,34,000	Domestic Supply-Energy charges	61.201	13,500
			Commercial Supply-Energy charges	61.211	18,000
			Small power-Energy Charges	61.221	22,500
			Medium Supply-Energy Charges	61.231	27,000
			Large Supply-Energy Charges	61.241	31,500
			Public Lighting-Energy Charges	61.261	36,000
			Bulk Supply-Energy Charges	61.271	40,500
			SOP-Railway Traction	61.311	45,000
		2,34,000			2,34,000

Ans 5 (b)

Sr.	Particulars	Details
	Old Reading	244257
	New Reading	245003
	Consumption	746
	Old Reading Date	03-Apr-24
	New Reading Date	06-May-24
	Bill days	33 Days
	Meter Multiplier	1
	Load	97.652
	CD	99.9
	80 % of Load	80 KVA
A	Fixed Charges	$80 \times 70 \times 33 \times 12 / 366 = 6059$
B	Energy Charges	$746 \times 6.1 = 4551$
C	Meter Rent	147
D	GST	$147 \times 18\% = 26.46$
E	TOD 174 Units	$174 \times 0.75 = 131$
F	Tariff Subsidy	for 174 Units @ 11 Paise Per Unit = 19.14 for 572 Units @ 60 Paise Per Unit = 343.20
G	ED	13 % on $(6059 + 4551 - 131 - 362) = 1315$
H	IDF	5 % on $(6059 + 4551 - 131 - 362) = 506$
I	Municipal Tax	2 % on $(6059 + 4551 - 131 - 362) = 202$
J	Cow Cess if Applicable @ 2 Paise Per Unit	$746 \times 0.02 = 15$
	Amount Payable = A+B+C+D-E-F+G+H+I+J	12,328/-

Model Solution to Question-1st:-

- (a) As per 'Regulations of Conduct of Business' part-III Departmental Disposal of Business Reg-18, for cases which concern more than one member, the Members concerned shall attempt, by previous discussion, to arrive at an agreement. If an agreement is reached, the memorandum, to be submitted to board in accordance with Regulation 14, shall contain the joint recommendations of the Members concerned and, if no agreement reached, the memorandum shall contain the points of difference and the recommendations of each of the member concerned.

- (b) **Section 25 in The Right to Information Act, 2005:-** Monitoring and reporting.

The Central Information Commission or State Information Commission, as the case may be, shall, as soon as practicable after the end of each year, prepare a report on the implementation of the provisions of this Act during that year and forward a copy thereof to the appropriate Government. Each Ministry or Department shall, in relation to the public authorities within their jurisdiction, collect and provide such information to the Central Information Commission or State Information Commission, as the case may be, as is required to prepare the report under this section and comply with the requirements concerning the furnishing of that information and keeping of records for the purposes of this section. Each report shall state in respect of the year to which the report relates the following information:-

- (a) the number of requests made to each public authority.
- (b) the number of decisions where applicants were not entitled to access to the documents pursuant to the requests, the provisions of this Act under which these decisions were made and the number of times such provisions were invoked.
- (c) the number of appeals referred to the Central Information Commission or State Information Commission, as the case may be, for review, the nature of the appeals and the outcome of the appeals.
- (d) particulars of any disciplinary action taken against any officer in respect of the administration of this Act.
- (e) the amount of charges collected by each public authority under this Act;
- (f) any facts which indicate an effort by the public authorities to administer and implement the spirit and intention of this Act.
- (g) recommendations for reform, including recommendations in respect of the particular public authorities, for the development, improvement, modernisation, reform or amendment to this Act or other legislation or common law or any other matter relevant for operationalising the right to access information.

- (C) As per 'Regulations of Conduct of Business' Second schedule-IV(vi) cases relating to meeting the representatives of Unions/Associations of the corporation's employees for hearing their demands shall be referred to WTDs. So, request of employee union that their demands be heard in BODs meeting could not be accepted.

D) As per Regulation-24(iii) of Purchase Regulations the tenders having Permanent Earnest Money Deposit (PEMD) of Rs.25lacs with PSPCL and hence exempted from depositing Earnest Money with tenders, shall also be required to submit security deposit @3% of ordered value in the form of Bank Guarantee/Demand Draft/Cash within 30 days from the award of purchase order/contract. So, in the instant case M/S MRV will require to deposit the requisite security deposit even if they have deposited the Rs.25lacs PEMD with PSPCL.

Model S

Model Solution to Question-2nd:-

- (a) As per Works Regulation Schedule-C at Sr no.3.5(b)-Extra Items-, in case of contract, not based on the Common Schedule of Rates, the rates for such items shall be worked out as follows:-
1. Cost of material as well as transportation charges shall be as per the vouchers furnished by the contractor or as per the prevailing market rate which ever is less. Sr.Xen reserves the right to verify the vouchers submitted by the contractor and his decision in this regard shall be final and binding.
 2. Cost of labour shall be calculated on the basis of the actual labour employed (excluding supervisory staff) as recorded at site for the item of work to the entire satisfaction of the Sr.Xen whose decision shall be final and binding.
 3. 10% of the cost of material and 25% of the cost of labour as enumerated above shall be added towards contractor's profit, supervision and overhead charges etc. Amount of 10% shall not be paid over the cost of material if the same are supplied by the corporation and 25% on such amount of labour if rates for labour are taken as specified by contractor.
- (b) As per Purchase Regulations no. 20(iv) while FINALIZATION OF TENDERS The order should be placed on one or two firms, if feasible, otherwise order may be placed on as minimum number of firms as possible which fall in the zone of consideration. In no case order shall be placed on firm falling outside the 'Zone of consideration'. As per Purchase Regulation 3(xxv) "Zone of consideration" means first 50% of the eligible number of bidders in the order of their merit of Lowest rates, which shall be rounded off to the next higher number in case of odd number of bidders. In case the sum of the quoted quantities/ quantities for which orders can be placed upon 50% of the eligible bidders is less than the quantity decided to be procured, then the zone of consideration shall extend upto the firm where the sum of the quoted quantities/ quantities for which orders are to be placed becomes equal to or more than the quantity to be procured. In case of only 02 No. participating eligible bidders, zone of consideration may extend to both the bidders.
- (c) **As per Regulation 15 of Employees Conduct Regulations** No corporation employee shall except with the previous sanction of PSPCL receive, any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honour or in the honour of any other pspcl employee: provided that nothing in this regulation shall apply to:-

1. A farewell entertainment of a substantially private and informal character held, honour of a pspcl employee or any other pspcl employee on the occasion of his retirement **or transfer of any person who has recently quit the service of pspcl or**
2. The acceptance of simple and inexpensive entertainment arranged by public bodies or institutions.

So, in light of above regulations officer could not accept to attend a program held in his honour by a NGO without previous sanction of pspcl.

(d) As per Right to Information Act all citizens shall have the right to information. Section 2(f) define the rights which are available to an applicant under RTI act. Right to information means the right to information accessible under RTI Act which is held by or under the control of any public authority and includes the right to :-

1. Inspection of work, documents, records
2. Taking notes, extracts or certified copies of documents or records
3. Taking certified samples of material
4. Obtaining information in form of diskettes, floppies, tapes, video cassettes or in any other electronic mode or through printouts where such information is stored in a computer or in any other device.

Model Solution to Question-3rd:-

- (a) As per Employees Conduct Regulations 9(2) No pspcl employee shall, except with the previous sanction of the pspcl or of the prescribed authority or except in bonafide discharge of his duties participate in a radio broadcast or contribute an article or write a letter to a newspaper or periodical either in his own name or anonymously or pseudonymously or in the name of any other person: provided that no such sanction shall be required if such contribution, broadcast or writing is of purely literary, artistic or scientific character.

So, in the instant case as the ASE/DS intend to publish his literary paper in newspaper sp approval of his next higher authority is not required

As per Consumer Protection Act-1986 section-26- Dismissal of frivolous or vexatious complaints:- Where a complaint instituted before the District Forum, the State Commission or, as the case may be, the National Commission, is found to be frivolous or vexatious, it shall, for reasons to be recorded in writing, dismiss the complaint and make an order that the complainant shall pay to the opposite party such cost, not exceeding ten thousand rupees, as may be specified in the order.

As per section 15,16,17 of MSME Act- DELAYED PAYMENTS TO MICRO AND SMALL ENTERPRISES

Section-15. Liability of buyer to make payment.—Where any supplier supplies any goods or renders any services to any buyer, the buyer shall make payment therefor on or before the date agreed upon between him and the supplier in writing or, where there is no agreement in this behalf, before the appointed day: Provided that in no case the period agreed upon between the supplier and the buyer in writing shall exceed forty-five days from the day of acceptance or the day of deemed acceptance.

Section-16. Date from which and rate at which interest is payable.—Where any buyer fails to make payment of the amount to the supplier, as required under section 15, the buyer shall, notwithstanding anything contained in any agreement between the buyer and the supplier or in any law for the time being in force, be liable to pay compound interest with monthly rests to the supplier on that amount from the appointed day or, as the case may be, from the date immediately following the date agreed upon, at three times of the bank rate notified by the Reserve Bank.

Section-17. Recovery of amount due.—For any goods supplied or services rendered by the supplier, the buyer shall be liable to pay the amount with interest thereon as provided under section 16.

(d) As per section -5 of MSME Act. Functions of National Board for MSME

The Board shall, subject to the general directions of the Central Government, perform all or any of the following functions, namely:—

- (a) examine the factors affecting the promotion and development of micro, small and medium enterprises and review the policies and programmes of the Central Government in regard to facilitating the promotion and development and enhancing the competitiveness of such enterprises and the impact thereof on such enterprises;
- (b) make recommendations on matters referred to in clause (a) or on any other matter referred to it by the Central Government which, in the opinion of that Government, is necessary or expedient for facilitating the promotion and development and enhancing the competitiveness of the micro, small and medium enterprises; and
- (c) advise the Central Government on the use of the Fund or Funds constituted under section 12.

Model Solution to Question-4th:-

- (a) Article 9 and 10 of 'PSPCL Article of Association' provide for TRANSFER AND TRANSMISSION OF SHARES OR DEBENTURES

The right of members or debenture holders to transfer their Shares or Debentures shall be subject to the provisions of the Act. As per article-10 the Company shall maintain up-to-date the Registers for Transfer of Shares, and for Transfer of Debentures and therein enter the particulars of transfers or transmission of any Share or Debenture. The Company shall not register a transfer of Shares in the Company unless a proper instrument of transfer duly stamped and executed by or on behalf of both the transferor and the transferee and specifying the name, address and occupation, if any, of the transferee has been delivered to the Company along with the certificate relating to the Shares, or if no such share certificate is in existence, along with the letter of allotment of the Shares. Provided that where, on an application in writing made to the Company by the transferee and bearing the stamp required for an instrument of transfer, it is proved to the satisfaction of the Board that the instrument of transfer signed by or on behalf of both the transferor and the transferee has been lost, the Company may register the transfer on such terms as to indemnity as the Board may think fit. Provided further that nothing in this Article shall prejudice any power of the Company to register as a shareholder any person to whom the right to any Shares in the Company has been transmitted by operation of law. Provided further that registration of transfers shall be subject to the provisions of 4 Section 56 of the Companies Act 2013 or any other applicable laws or/and Rules Regulations and Guidelines applicable from time to time.

- (b) Section-2 definition-36 of Electricity Act-2003 define that " inter-State transmission system" includes -

- (i) any system for the conveyance of electricity by means of main transmission line from the territory of one State to another State;
- (ii) the conveyance of electricity across the territory of an intervening State as well as conveyance within the State which is incidental to such inter-State transmission of electricity;
- (iii) the transmission of electricity within the territory of a State on a system built, owned, operated, maintained or controlled by a Central Transmission Utility.

(c) **Patent Rights:-** As per Schedule 'C' Reg1.15 of Works Regulations the contractors shall fully indemnify the pspcl or the officer-in-charge against any action, claim or proceeding relating to infringement or the use of any patent or design or any alleged patent or design rights and shall pay any royalties which may be payable in respect of any article/or part thereof included in the contract.

In the event of any claim being made or action brought against pspcl or officer-in-charge in respect of the matters aforesaid, the contractor shall immediately be notified thereof for taking necessary action provided that payment of indemnity shall not apply when such infringement has taken place in complying with the specific directions issued by pspcl but the contractor shall pay any royalties payable in respect of such use.

(d) **As per Electricity Act-2003** the State Commission may, establish a Committee to be known as the **State Advisory Committee. Section 88 of this Act** specify the Objects of State Advisory Committee:

The objects of the State Advisory Committee shall be to advise the Commission on –

- (i) major questions of policy;
- (ii) matters relating to quality, continuity and extent of service provided by the licensees;
- (iii) compliance by licensees with the conditions and requirements of their licence;
- (iv) protection of consumer interest; and
- (v) electricity supply and overall standards of performance by utilities.

Model Solution to Question-5th:-

(a) **Section 61. of Electricity Act-2003 (Tariff regulations):**

The Appropriate Commission shall, subject to the provisions of this Act, specify the terms and conditions for the determination of tariff, and in doing so, shall be guided by the following, namely:-

- (a) the principles and methodologies specified by the Central Commission for determination of the tariff applicable to generating companies and transmission licensees;
- (b) the generation, transmission, distribution and supply of electricity are conducted on commercial principles;
- (c) the factors which would encourage competition, efficiency, economical use of the resources, good performance and optimum investments;
- (d) safeguarding of consumers' interest and at the same time, recovery of the cost of electricity in a reasonable manner;
- (e) the principles rewarding efficiency in performance;
- (f) multi year tariff principles;
- (g) that the tariff progressively reflects the cost of supply of electricity and also, reduces cross-subsidies in the manner specified by the Appropriate Commission;
- (h) the promotion of co-generation and generation of electricity from renewable sources of energy;
- (i) the National Electricity Policy and tariff policy:

Provided that the terms and conditions for determination of tariff under the Electricity (Supply) Act, 1948, the Electricity Regulatory Commission Act, 1998 and the enactments specified in the Schedule as they stood immediately before the appointed date, shall continue to apply for a period of one year or until the terms and conditions for tariff are specified under this section, whichever is earlier.

(b) As per Purchase Regulations 13(c):-

THREE PART BIDS

Tenders shall be submitted in three parts as under:-

Part-I; Earnest Money.

Part-II; Commercial & Technical conditions. (Qualifying financial effects).

Part-III : Price Bid.

For e-Tenders, Part-I shall be submitted manually till e-payment gateway is made operational. When e-payment gateway is made operational, EMD/PEMD shall be submitted online. Part-II and III shall be submitted online through e-Tendering portal only. First, Part-I of the Tender shall be opened and if earnest money is found in order then Part-II-"Commercial & Technical conditions"

shall be opened. In case financial effects are unambiguous and without any specified reservations and offer is technically & commercially acceptable, only then part-III „Price Bid“ shall be opened. The power to decide technical and commercial acceptability/ rejection of Tenders would be exercised by the competent authority. In case the competent authority happens to be WTDs, then the power shall be exercised by concerned CPC/PPC/Purchase Committee (General).

(C) As per consumer protection Act -1 (f & g):-

"defect" means any fault, imperfection or shortcoming in the quality, quantity, potency, purity or standard which is required to be maintained by or under any law for the time being in force or under any contract, express or implied, or as is claimed by the trader in any manner whatsoever in relation to any goods;

"deficiency" means any fault, imperfection, shortcoming or inadequacy in the quality, nature and manner of performance which is required to be maintained by or under any law for the time being in force or has been undertaken to be performed by a person in pursuance of a contract or otherwise in relation to any service;

(D) As per consumer protection Act 2[(r) **"unfair trade practice"** means a trade practice which, for the purpose of promoting the sale, use or supply of any goods or for the provision of any service, adopts any unfair method or unfair or deceptive practice which permits the publication of any advertisement whether in any newspaper or otherwise, for the sale or supply at a **bargain price**, of goods or services that are not intended to be offered for sale or supply at the bargain price, or for a period that is, and in quantities that are, reasonable, having regard to the nature of the market in which the business is carried on, the nature and size of business, and the nature of the advertisement;

Explanation: For the purposes of clause (2), **"bargaining price"** means-

(a) a price that is stated in any advertisement to be a bargain price, by reference to an ordinary price or otherwise, or

(b) a price that a person who reads, hears or sees the advertisement, would reasonably understand to be a bargain price having regard to the prices at which the product advertised or like products are ordinarily sold.

ANSWER1

Ans1(a) Calculation of Interest for the financial year 2023-24

Sr. No.	Month	Subscription in Rs.	Recovery of Advance in Rs.	Withdrawal in Rs.	Balance/Product	Interest for the FY 2023-24
1	March-April	Includes in Opening Balance			1650000	
2	April-May	12000	----	600000	1062000	
3	May-June	12000	----	----	1074000	
4	June-July	12000	----	----	1086000	
5	July-Aug	12000	----	350000	748000	
6	Aug-Sept.	12000	----	----	760000	$6380000 * 7.6\% / 12 = 40407/-$
7	Sept.-Oct.	12000	35000	----	807000	
8	Oct.-Nov.	12000 15000	35000	----	857000	
9	Nov.-Dec.	12000 15000	35000	----	907000	
10	Dec.-Jan.	12000 15000	35000	----	957000	
11	Jan.-Feb	12000 15000	35000	----	1007000	
12	Feb.-March	12000 15000	35000	----	1057000	$5592000 * 8 / 12 = 37280/-$
13	March-April	12000 15000	35000	----	----	
	TOTAL	162000	245000	950000		77687/-

Ans 1(b)

As per appendix 7 of MSR Vol-II part following are the special casual leave admissible to the employees.

- six days special casual leave for sterilization/ vasectomy operation.
- six days special casual leave for 2nd time if first operation is unsuccessful.
- 14 days special leave to female to tubetomy operation.
- One day special leave to female for loop insertion
- Up to 30 day's special casual to sportsman for participation in sports.
- 10 days special leave to office bearers of association/ trade Unions leaders for attending meetings/conferences.

ANSWER 2

Ans.2(a)

PSPCL vide memo no.73430/73500 dated 8-10-2012 of CE/HRD PSPCL Patiala issued the instructions regarding child care leave for female employees which are as under:

- 1) Female employees can avail one year (365 days) child care leave during whole service for minor children (below 18 years).
- 2) This leave can be given for maximum two children for their care during examination or illness. Proof for illness/examinations should also be submitted by the employee.
- 3) During this leave, leave salary as admissible during earned leave is admissible that no substitute shall be provided during the period of this leave.
- 4) Child care leave can be taken in more than one spell which should not be more than three in a calendar year.
- 5) This leave cannot not be sanctioned less than 15 days.
- 6) This leave is not admissible to will full absent female employee.
- 7) Child case leave account is maintained on following Performa

Period of child care leave taken		Balance of child care leave		Signature and designation of Head office/certifying officer
Form	To	Balance	Date	
(1)	(2)	(3)	(4)	(5)

- 8) Before availing the Child care leave sanction of competent authority is required.
- 9) Competent authority can reject/cancel the child care leave in public interest.
- 10) Child care leave is not admissible to suspended employee, it is also not admissible to daily wage/work charged employee.

Ans.2(b) The Punjab Civil Service Rule vol III Sec. III

A competent authority may grant, on such conditions as it thinks fit to impose, a monthly conveyance allowance to any Government employee who is required to travel extensively at or within a short distance of 8 km from his headquarters. The temporary absence from the headquarters, whether on casual leave, office duty or joining time shall not stand the way of grant of monthly conveyance allowance, provided the concerned Board employee produces certificate to the effect that he continued to maintain the means of conveyance, for which conveyance is paid during such temporary absence.

Ans.2(c) As Per Punishment and Appeals Regulations 1971 Appendix 24 Part 5

Orders against which no appeal lies:-

- i) Any order made by the Governor
- ii) Any order of an interlocutory nature or of the nature of step-in-aid to the final disposal of the disciplinary proceeds other than an order of suspension.
- iii) Any order passed by an inquiring authority in the course of an inquiry under rule 8.

ANSWER 3

Ans 3(a) As per Delegation of Power 2024

The Heads of Department may re-delegate the financial powers to them in this booklet to any officer subordinate to them on their own responsibility and subject to such restrictions as they may like to impose. Provided that the financial powers re-delegated shall however be exercised subject to the supervision and control of the delegation officer.

Provided that such re-delegated powers shall be exercised personally by such officer and shall in no circumstances be further delegated. Copies of all such orders shall invariably be endorsed to the Chief Auditor and Under Secretary/P&R attached with CAO/HQ, PSPCL, Patiala.

Ans 3(b) As per Reg. 8.40 of MSR Vol. I, Part-I,

A corp. employee who remains absent after the end of leave is entitled to no leave-salary for the period of such absence and that period will be debited against his leave account as though it were leave on half pay unless his leave is extended by the competent authority. Willful absence from duty after the expiry of leave may be treated as misbehavior for the purpose of Regulation 3.16. If the competent authority is satisfied that the employee could not join his duty due to reasons beyond his control, then he can sanction this period as leave of kind

Ans 3(c)

When an employee is suspended from his duties he is paid subsistence allowance while under suspension. This allowance is called subsistence allowance. It is granted @ 50% of the last pay drawn immediately before suspension.

Various kinds of recoveries which can be made from subsistence allowance are as under:-

- (a) Compulsory Recoveries: Such as income Tax, House Rent recovery and any other kind of Taxes etc. These are obligatory recoveries to be made for subsistence allowance.
- (b) Optional Recoveries: Optional recoveries can be made only with the consent of officials. These are GPF subscription, GPF advance, LIC premium Insurance.
- (c) Misc. Recoveries: These recoveries pertain to loans and advances. These recoveries can be postponed with the approval of competent authorities. These are House building advance, conveyance advance etc.

Ans 3(d) As per Reg. 13 note. 1c of Provident Fund Regulations 2010

When a subscriber is reported as missing the interest shall be allowed after one year of declaration of missing i.e. registration date of FIR, up to the end of the month preceding that in which the payment is made or up to the end of the six months after one year of registration of FIR, whichever ever of these periods be less

ANSWER 4

Ans 4(a)

As per Appendix 8 (ii) of MSR Part-2 Vol-I, Quarantine leave is leave of absence from duty necessitated by orders not to attend office in consequence of the presence of infectious diseases in the family or household of a Board employee. Such leave may be granted by the Head of the office on the certificate of a Medical or Public Health Officer for a period not exceeding 21 days or in exceptional circumstances, 30 days. Any leave necessary for quarantine purposes in excess of this period shall be treated as ordinary leave. Quarantine leave may also be granted, when necessary, in continuation of other leave, subject to the above maximum

Ans4(b)As Per Reg.5.4 of MSR Vol 1 Part 1

A house-rent allowance may be drawn by a Board employee during leave or transfer in the circumstances specified in clauses (a) or (b) and (ii) of Regulations 5.3 Provided that he certifies that his previous rate of expenditure for a house continues during his absence and that he places his house free of rent at the disposal of the Board employee, if any, who officiates in his post. The officiating Board employee cannot in such case draw the house-rent allowance attached to the post, if however, the officiating Board employee for a reason which a competent authority considers to be sufficient refuses the accommodation placed at his disposal, he and not the absent Board employee, will draw the allowance

Note 1. The employee should have continued for the period for which house rent allowance is claimed to retain the house at the same station from which he proceeded on leave paid for it and did not sublet it.

And As per amendment vide Finance Circular No.45/91 Dt. 25.06.91 House Rent Allowance is admissible upto 180 days during Leave.

Ans 4(c) As per Reg.37 of PSEB Provident Fund Regulations 1960

PROCEDURE ON DEATH OF A SUBSCRIBER

On the death of a subscriber before the amount standing to his credit has become payable, or where the amount has become payable, before payment has been made:

(i) When the subscriber leaves a family-

(a) if a nomination made by the subscriber in accordance with the provisions of Rule 5 in favour of a member or members of his family subsists, the amount standing to his credit in the Fund or the part thereof to which the nomination relates shall become payable to his nominee or nominees in the proportion specified in the nomination;

(b) if no such nomination in favour of a member or members of the family of the subscriber subsists, or if such nomination relates only to a part of the amount standing to his credit in the Fund, the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall, notwithstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family, become payable to the members of his family in equal shares:

Ans 4(d) As per Reg 7.5 () of MSR Vol I part I

the appointing authority may permit a person to withdraw his resignation in public interest on the following conditions namely :-

- I. That the resignation was tendered by the Board employee for some compelling reasons which did not involve any reflection on his integrity, efficiency or conduct and the request for withdrawal of the resignation has been made as a result of a material change in the circumstances which originally compelled him to tender the resignation.

II. That during the period intervening between the date on which the resignation became effective and the date on which the request for withdrawal was made, the conduct of the person concerned was in no way improper.

III. That the period of absence from duty between the date on which the resignation became effective and the date on which the person is allowed to resume duty as a result of permission to withdraw the resignation is not more than ninety days. iv) That the aforementioned period of ninety days shall be observed in the manner that the employee concerned should put in his application for withdrawal of resignation within two months of being relieved and the same should as far as possible be processed within a period of one month, and

IV. That the post which was vacated by the Board/PSPCL employee on the acceptance of his resignation or any other comparable post is available.

Request for withdrawal of a resignation shall not be accepted by the appointing authority where a Board employee resigns his service or post with a view to taking up an appointment in or under a private commercial company or in or under a corporation or company wholly or substantially owned or controlled by the Government or in or under a body controlled or financed by the Government.

When an order is passed by a appointing authority allowing a person to withdraw his resignation and to resume duty, the order shall be deemed to include the condonation of interruption in service but the period of interruption shall not count as qualifying service.

ANSWER 5

Ans 5(a) Instruction in this regard has been issued by NPS Section vide memo No. 3389/3439 dated 22.09.2017

In case of Missing NPS employee, the Legal Heirs of the Missing employees will be able to get Pension and other retirement benefits after a period of one year registration of FIR. The time period has been reduced from 7 years to One year as applicable in case of Regular Old Employees on the following conditions:-

1. The family members of the subscribers should get register the FIR of Missing employee in near by Police station and it should be reported by police that even after so much efforts the employee was not traceable.
2. An indemnity bond should be signed by the Legal Heirs that in case the missing employee is found or claim his unclaimed pay in any conditions then the beneficiary will be bound to return all the benefits claimed by him under NPS.
3. NPS subscriber will be considered as dead after one year after registration of FIR and the benefits will be paid to Legal Heir accordingly.

Ans 5(b) As per Pension Fund Regulatory & Development Authority (PFRDA) Exit Rules, following withdrawal categories are allowed :

- a) Upon Normal Superannuation: At least 40% of the accumulated pension wealth of the subscriber has to be utilized for purchase of annuity providing for monthly pension of the subscriber and the balance is paid as lump sum to the subscriber.
In case the total corpus in the account is less than Rs. 2 Lakhs (now 5 Lacs) as on the Date of Retirement (Government Sector), the subscriber (other than Swavalamban subscribers) can avail the option of complete withdrawal.
- b) Upon Death: At least 80% of the accumulated pension wealth of the Legal Heir/nominee should be utilized for purchase of an annuity providing the monthly pension of the Legal Heir/nominee and the balance is paid as a lump sum to the subscriber.
- c) Exit from NPS before the age of normal superannuation :At least 80% of the accumulated pension wealth of the subscriber should be utilized for purchase of an annuity providing the monthly pension of the subscriber and the balance is paid as a lump sum to the subscriber.

However Partial withdrawal is allowed for following purposes:-

1. For Higher Education of children including a legally adopted child.
2. For marriage of Children including a legally adopted child
3. For purchase of a residential house/plot of flatten own name or joint name with legally wedded spouse (for first house only)
4. For treatment of specified illness for subscribers, his legally wedded spouse or Children including a legally adopted child
5. To meet medical and incidental expenses arising out of disability or Incapability
6. For skill development
7. For establishment of own venture or start up.