

THE BALOCHISTAN RELIEF OF INDEBTEDNESS ORDINANCE,  
1960

(W.P. Ordinance XV of 1960)

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SCHEDULE

'THE ?[BALOCHISTAN?] RELIEF OF INDEBTEDNESS

Preamble.

Short title and extent.

Definitions.

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ORDINANCE, 1960

(W.P. Ordinance XV of 1960)

[27 April, 1960]

An Ordinance to amend and consolidate the law relating to the relief of indebtedness in the Province of \*[Balochistan].

WHEREAS it is expedient to amend and consolidate the law relating to the relief of indebtedness in the Province of ?[Balochistan];

NOW, THEREFORE, in pursuance of the Presidential Proclamation of the seventh day of October, 1958, and having received the previous instructions of the President, the Governor of West Pakistan is pleased, in exercise of all powers enabling him in that behalf, to make and promulgate the following Ordinance:—

1. () This Ordinance may be called the [Balochistan] Relief of Indebtedness Ordinance, 1960.

4[(2) It extends to the whole of the Province of [Balochistan], except the Tribal Areas.]

2. In this Ordinance, unless the context otherwise requires, the following expressions shall have the meanings hereby respectively assigned to them, that is to say—

(a) "Court" or "Civil Court" includes a Court of insolvency, a receiver appointed under the Provincial Insolvency Act, 1920°, and an arbitrator appointed with the consent of the parties or by an order of a Court;

(b) "debt" includes all liabilities of a debtor in cash or in kind, secured or unsecured, payable under a decree or order of a Civil Court or otherwise, whether mature or not, but shall not include debts incurred for the purposes of trade, arrears

This Ord. was promulgated by the Governor of W.P. on 17" March, 1960; published In the W.P. Gazette (Extraordinary), dated April, 1960, pages 1759-93; saved and given permanent effect by Article 225 of the Constitution of the Islamic Republic of Pakistan (1962).

2 Subs. by Baln. A.D. of 1975, for "West Pakistan".

3 Spelling of the word "Baluchistan", wherever it appears in this Ordinance, is corrected by insertion of letter "o" instead of "u"; Government of Balochistan, S&GAD's Notification No. SORI (4) 6/ S&GAD-89, dated 18" June, 1989.

4 Subs. by W.P. Ord. VII of 1964.

That is Act V of 1920.

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of wages, land-revenue or anything recoverable as arrears of land-revenue, or taxes or rates payable to Government or any local authority, or any debt which is barred by the law of limitation or a debt due to a co-operative bank, co-operative society or any banking company registered under the Companies Act, 1913<sup>+</sup>, or any bank which is a "Scheduled bank" as defined in the State Bank of Pakistan Act,

1956?;

(c) "debtor" means a person who owes a debt; and

(i) who both earns his livelihood mainly by agriculture and is either a land-owner or tenant of agricultural land; or

(ii) who earns his livelihood as a village artisan paid in cash or kind for work connected with agriculture; or

(iii) whose total assets do not exceed five thousand rupees;

Explanation— A debtor shall not lose his

status as such—

(i) through involuntary un-employment or on account of incapacity, temporary or permanent, by bodily infirmity, or, if he is or has been in the Armed Forces of Pakistan, only on account of his pay and allowances or pension exceeding his income from agricultural sources;

(ii) by reason of the fact that he derives income by using his plough cattle for purposes of transport;

(iii) only because he does not cultivate with his own hands;

(d) "interest" means rate of interest and includes the return to be made over and above what was actually lent whether the same is charged or sought to be recovered specifically by way of

<sup>+</sup> That is Act VII of 1913. Now Companies Ordinance 1984 (Ord. XLVII of 1984), wherein under section 508, the Companies A

(Act VIV of 1913) stand repealed.

? That is Act XXXII of 1956.



Powers of the Court  
to limit interest  
recoverable in  
certain cases.

Deposit in Court.

[Omitted].

Exemption from the  
provisions of  
Order XXI,  
Rule 2 (3) of  
the Civil  
Procedure  
Code.

Exemption of  
houses etc,  
from  
attachment or  
sale.

1 Omitted by Baln. Ord. VIII of 1980.

2 That is Act V of 1908.

interest or otherwise.

3. Notwithstanding anything contained in any agreement  
or any law for the time being in force, no Court shall pass or  
execute a decree or give effect to an award in respect of a debt  
for a larger sum than twice the amount of the sum found by the  
Court to have been actually advanced less any amount already  
received by the creditor.

4. qd) Any person who owes money may at any time  
deposit in Court a sum of money in full or part payment to his  
creditor.

(2) The Court, on receipt of such deposit, shall give  
notice thereof to the creditor and shall, on his application, pay  
the sum to him.

(3) From the date of such deposit, interest shall  
cease to run on the sum so deposited.

5. [Omitted]

6. Nothing in Order XXI, Rule 2, sub-rule (3) of the Code  
of Civil Procedure, 1908', shall apply to an adjustment or

payment made by a debtor.

7. Notwithstanding anything contained in the Code of Civil Procedure 1908', the houses and other buildings (with the materials and the sites thereof and the land immediately appurtenant thereto and necessary for their enjoyment) belonging to a debtor, shall not be liable to attachment or sale in execution of any decree, if such houses and other buildings are not proved by the decree holder to have been let out on rent or lent to persons other than the debtor's father, mother, wife, son, daughter, daughter-in-law, brother, sister or other dependents or left vacant for a period of a year or more:

Provided that the protection afforded by this section shall not extend to any property specifically charged with the debt sought to be recovered.

Exemption of milch

animals, etc.,  
from  
attachment or  
sale.

Agreement for

waiving  
exemption  
void.

Powers of Court to

order payment  
of amount due  
on mortgage by  
instalments.

Powers of Court to

direct payment  
of amount  
decreed by  
instalments.

Interest after the

commencemen  
t of this  
Ordinance.

Power to make

tules.

8. 3[Notwithstanding anything contained in the Code of Civil Procedure, 1908', milch animals, whether in milk or in calf, kids, calves, animals used for the purpose of transport or draught and carts shall not, if they belong to and are necessary for the maintenance of debtor or his family, be liable to attachment or sale in execution of any decree.]

9. Notwithstanding any other law for the time being in force any agreement by which a debtor agrees to waive any benefit of any exemption under section 7 or 8 shall be void.

10. Notwithstanding anything contained in any law for the time being in force or in any contract, a Court may, at the time of passing a decree in any suit relating to a mortgage by which any loan is secured, order that payment of any amount decreed in such suit shall be made in such number of installments and

on such dates and subject to such conditions as, having regard to the circumstances of the debtor and the amount of the decree, it considers fit.

11. Notwithstanding anything contained in any law for the time being in force or in any contract, a Court may, at any time, on the application of a judgment debtor, after notice to the decree holder, direct that the amount of any decree, whether passed before or after the commencement of this Ordinance, in respect of a debt, including any decree in a suit relating to a mortgage by which any loan is secured, shall be paid in such number of installments and on such dates and subject to such conditions as, having regard to the circumstances of the judgment debtor and the amount of the decree, it considers fit.

12. Government may, by notification in the official Gazette, direct that in any specified area no debtor shall be charged interest on any debt incurred by him after the date of the notification at a rate higher than that specified in the notification.

13. (1)  
make rules! for carrying into effect the provisions of this Ordinance.

Government may, after previous publication,

(2) In particular and without prejudice to the generality of the foregoing powers such rules may provide—

3 Subs. by Baln. Act XII of 1985; shall be deemed to have taken effect on 1\* October, 1984.

+ For the West Pakistan Relief of Indebtedness Rules, 1961, see Gazette of West Pakistan, 1961, Part I. p. 281.

(a) for determining the Court into which moneys may be deposited under the provisions of section 4;

(b) for the procedure for keeping accounts of such deposits and the manner in which notices are to be served on creditors and payments made to them.

Repeal. 14. The enactments specified in the Schedule are hereby repealed to the extent mentioned in the fourth column thereof.

(For Schedule see next page)

**SCHEDULE**  
(See SECTION 14)

Year No. Short title Extent of repeal

1 2 3 4

934 VII The Punjab Relief of Indebtedness Act, Sections 30 to 1934. 36.

934 VII The Punjab Relief of Indebtedness Act, Sections 30 to 1934, in its application to the former 36.

Bahawalpur State.

936 IV The North-West Frontier Province Petty The whole. Zamindars Relief Act, 1936.

939 IV The North-West Frontier Province The whole. Agriculturists Debtors Relief Act, 1939.

940 VII. The Sind Agriculturists Relief Act, 1940. The whole.