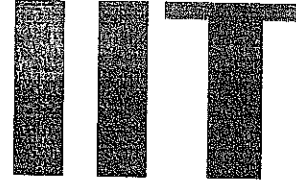




भारतीय
प्रौद्योगिकी
संस्थान
काशी हिन्दू विश्वविद्यालय



INDIAN
INSTITUTE OF
TECHNOLOGY
BANARAS HINDU UNIVERSITY

☎ : (0542) 6702068, 2307004 (D.R.); 6702076, 2307005 (Office); FAX : 91-542-2368428; e-mail : administration@itbhu.ac.in

कुलसचिव कार्यालय
(प्रशासन)

Office of the Registrar
(Administration)

Ref. No. IIT(BHU)/GAD/3(57)/Advances /Gen./ 7195
NOTICE

Date: 13.08.2018
14

Sub: House Building Advance (HBA) - reg.

It is notified for information of all concerned that the Institute is considering to grant the House Building Advance (HBA) within the resources available.

Accordingly, applications are invited on prescribed format (**copy enclosed**) from the desirous employees of the Institute fulfilling the eligibility criteria as mentioned in the O.M No. I.17011/11(4)/2016-H-III dated 09.11.2017 of Shri Shailendra Vikram Singh, Director, Housing-III Section, Ministry of Housing and Urban Affairs, Government of India available on Government of India and Institute Website, for grant of House Building Advance (HBA) for purchase of Land/ or Part/Full Construction /Enlargement, etc. of a house.

The Application Forms complete in all respect on the prescribed format, duly verified and forwarded by the concerned Controlling Officer may be submitted in this office on or before **30.09.2018**. The rate of Interest and other conditions for sanction of advance and mode of recovery of such advance would be at par with the Government of India rules.

This issues with the approval of the Competent Authority.


Joint Registrar (Admin.) II

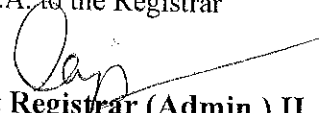
Encl: As Above,

Ref. No. IIT(BHU)/GAD/3(57)/Advances /Gen./ 7195

Date: 13.08.2018

Copy along with enclosure forwarded to the following for information and necessary action: 12/

1. All the Deans
2. All the Heads of Departments/Coordinator of Schools
3. The Coordinators/Incharge of Units/Centers/Offices
4. All the Professor In-charges
5. The Chief Councillor, Gymkhana
6. The Chairman, Institute Works Committee
7. The Chairman, Senate Library Committee
8. The Chairman, IIT (BHU)-Cafeteria Committee
9. The Chairman, Council of Wardens
10. The Chairman, Web Management & E-mail Services Committee - With a request to upload the notice alongwith enclosures on Institute website.
11. The Coordinator, GTAC
12. The Joint Chief Proctor
13. All Admin. Wardens/Wardens, IIT(BHU)-Hostels
14. The Joint Registrar (Admin.)
15. The Deputy Registrar (Accounts)
16. All the Assistant Registrars
17. P.S. to the Director
18. P.A. to the Registrar


Joint Registrar (Admin.) II

I.17011/11(4)/2016-H-III
Government of India
Ministry of Housing & Urban Affairs
Housing-III Section

Nirman Bhawan, New Delhi,
Dated 09.11.2017.

OFFICE MEMORANDUM

Subject: House Building Advance Rules (HBA) – 2017.

The following House Building Advance Rules is in supersession of existing rules on the subject:

1. Introduction

Grant of House Building Advance for Central Government employees is regulated in terms of rules and regulations laid down from time to time by the Ministry of Housing & Urban Affairs (erstwhile Ministry of Urban Development). These rules are as under:

2. Purpose

House Building Advance (HBA) is admissible to an employee for only one of the following purposes:-

- i. Constructing a new house on the plot owned by the employee or spouse, either jointly or individually.
- ii. Purchasing a plot and constructing a house thereon.
- iii. Purchasing a plot under co-operative Schemes and constructing a house/ flat thereon or acquiring a house through membership of Cooperative Group Housing Societies.
- iv. Purchase/construction of house under the self-financing schemes of Delhi Bangalore, UP, Lucknow etc.
- v. Outright purchase of a new ready-built house/ flat from Housing Boards, Development Authorities and other statutory or semi-Government bodies and from registered builders i.e., registered private builders, architects, house building societies, etc., **but not from private individuals.**
- vi. Expansion of living accommodation of an existing house owned by the employee or jointly with spouse. The total cost of the existing structure (excluding cost of land) and the proposed additions should not exceed the prescribed cost ceiling under these rules.
- vii. Repayment of loan or advance taken from a Government or HUDCO or private sources even if the construction has commenced, subject to certain conditions.



- viii. Existing employees who have already taken Home Loans from Banks and other financial institutions are allowed to migrate to this scheme, subject to fulfillment of extant conditions.
- ix. Constructing only residential portion of the building on a plot earmarked for a shop-cum-residential plot, in a residential colony, subject to prescribed cost ceiling.

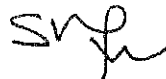
3. Eligibility

- i. All permanent government employees.
- ii. All other employees with at least 5 years of continuous service, provided they do not hold permanent appointment under a State Government and the sanctioning authority is satisfied about their likely retention in service till the house is built and mortgaged.
- iii. Members of All India Services deputed for service under the Central Government/Company/ Association/Body of individuals whether incorporated or not, which is wholly or substantially owned or controlled by the Central Government or an International Organization, and autonomous body not controlled by Government or Private Body.
- iv. Employees of Union Territories and North East Frontier Agency.
- v. Staff/ Artistes of the All India Radio who fulfil the condition prescribed at (ii) above and have been appointed in long term contracts extending to the age as per extant rules.
- vi. Central government employees governed by The Payment of Wages Act, 1936.
- vii. Central government employees on deputation to another Department or on Foreign Service. Such cases to be processed by the Head of the Office of the Parent Department.
- viii. Extant rules for eligibility conditions of Ex-servicemen and of central government employees under suspension remains unchanged.

Note: In cases where both the spouses are central government employees and are both eligible for grant of House Building Advance, the advance will be admissible to both of them jointly/ separately.

4. Cost Ceiling Conditions -

- i. Cost of the house to be built /purchased (excluding the cost of plot) should not exceed 139 times of the basic pay of the employee subject to a maximum of Rs.1.00 crore (one crore) only. In individual cases, if the Administrative Ministry is satisfied on the merits of the case, the cost ceiling may be relaxed up to a maximum of 25% by the Head of the Department.



5. Amount of Advance

- i. Only one advance shall be sanctioned to the government servant during his/ her entire service.
- ii. The maximum amount of advance shall be:
 - a) 34 months basic pay subject to a maximum of Rs. 25.00 lakhs only (Rs. Twenty five lakhs), or cost of the house/flat, or the amount according to repaying capacity, whichever is the least for construction/purchase of new house/flat.
 - b) For expansion of existing house, the amount of HBA will be limited to 34 months basic pay subject to maximum of Rs.10.00 lakhs only (Rs. Ten lakhs), or the cost of the expansion, or the amount according to repaying capacity, whichever is the least.
 - c) The amount of the advance shall be restricted to 80% of true cost of the land and construction of house or cost of expansion of living accommodation in the case of construction in rural areas. This can be relaxed and 100% can be sanctioned if the Head of the Department certifies that the concerned rural area falls within the periphery of town or city.

6. Repayment Capacity

For the purpose of calculating the admissible loan amount, the repayment capacity of the central government employee shall be calculated as below:

a)	In cases of employee retiring after 20 years.	40% of basic pay.
b)	In cases of employee retiring after 10 years but not later than 20 years.	Up to 40% of basic pay. 65% of DCR Gratuity may also be adjusted.
c)	In cases of employee retiring within 10 years.	Up to 50% of basic pay DCR Gratuity up to 75% can be adjusted.

7. Applicable Rate of Interest and Methodology of Recovery of House Building Advance

- i. The Interest on Housing Building Advance for the financial year 2017-18 onwards shall be 8.50%. This shall be reviewed every three years to be notified in consultation with Ministry of Finance.
- ii. The methodology of recovery of HBA shall continue as per the existing pattern of recovery of principal first in the first fifteen years in not more than 180 monthly instalments and interest thereafter in next five years in not more than 60 monthly instalments. The advance carries simple interest from the date of payment of first instalment.
- iii. All cases of subsequent tranches/ instalments of HBA being taken by the employee in different financial years shall be governed by the applicable rate of



interest in the year in which the HBA was sanctioned, in the event of change in the rate of interest.

Note: The clause of adding a higher rate of interest at 2.5% (two point five percent) above the prescribed rate during sanction of House Building Advance, as reproduced below, stands **withdrawn**.

"Sanction should stipulate the interest 2.5% over and above the scheduled rates with the stipulation that, if conditions attached to the sanction including those relating to the recovery of amount are fulfilled completely to the satisfaction of competent authority, a rebate of interest of the extent of 2.5% will be allowed".

8. Disbursement

- i. Advance for purchase of ready built house can be paid in one lump sum as soon as the applicant executes an agreement in the prescribed form. The employee should ensure that the house is purchased and mortgaged to the Government within 3 months of drawl of the advances.
- ii. Advance for purchase/ construction of new flat may be paid either in one lump sum or in convenient instalments at the discretion of the Head of Department. The employee should execute the agreement in prescribed form before the advance/ first instalment of advance is paid to him/ her. The amount drawn by the employee should be utilized for the purchase/ construction of the flat within one month.
- iii. Advance for construction/ expansion of living accommodation, etc., shall be payable in two instalments of 50% each. The first instalment will be paid after the plot and proposed house/ existing house is mortgaged and the balance on the construction-reaching plinth level.
- iv. Advance for expansion to be carried out on the upper storey of the house will be disbursed in two instalments, first instalment on executing the mortgage deed and the second instalment on the construction reaching roof-level.
- v. In the case of advance for purchase of plot and construction of house, the advance will be disbursed as below:
 - a) **Single Storeyed House:** After agreement in prescribed form is executed on production of surety bond, 40% of the advance or actual cost will be disbursed for purchase of plot. The balance amount will be disbursed in two equal instalments, first after the mortgage is executed and second on the construction reaching plinth level.
 - b) **Double Storeyed House:** 30% of advance for cost of plot will be disbursed on executing the agreement. The balance amount will be disbursed in two equal instalments, the first on executing the mortgage deed and the second on construction reaching plinth level.



9. Mortgage and Creation of Second Charge

- a) House shall be mortgaged on the behalf of President of India. However, the employee, if he wishes to take a second charge to meet the balance cost of the house/ plot or flat from recognized financial institutions, then he/ she may declare the same and apply for NOC at the time of the applying for HBA. **NOC for second charge will be given along with sanction order of HBA.** The total loan form HBA and from all other sources cannot be beyond ceiling cost of the house as defined under para 4 above.
- b) In case if HBA is availed by both husband/ wife jointly,
 - i. HBA Mortgage paper, insurance paper and other papers regarding property shall be submitted to one of the loan sanctioning authorities of their choice.
 - ii. A **No Objection Certificate** may be obtained from the 2nd loan sanctioning authority.
 - iii. The property mortgaged to behalf of President of India, shall be reconvened on the prescribed form to the central government employee concerned (or their successors in interest, as the case may be), after the advance together with interest thereon, has been repaid to Government in full and after obtaining **No Demand Certificate** in respect of HBA loan sanctioned by the 2nd loan sanctioning authority.

10. Insurance

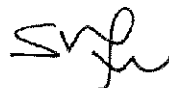
- a) Immediately on completion of construction/purchase of house/flat, the employee shall insure the house with the recognized institutions as approved by **Insurance Regulatory and Development Authority (IRDA)**, for not less than the amount of advance and shall keep it so insured against damage by fire, flood and lightning till the advance together with interest thereon is repaid in full and deposit the policy documents with the Head of the Department (HoD). Renewal of insurance will be done every year and premium receipts produced for inspection of the HoD regularly.
- b) Penal interest of 2% over and above existing rate of interest will be recovered from the employee for those periods which are not covered by insurance of the house.

11. Migration

For existing House Building Advance beneficiaries who wish to migrate, a separate order for migration to the revised House Building Advance rules will be issued shortly.

12. Extant rules

Apart from above stated changes in relevant sections in the earlier version of House Building Advance rules, all other extant rules shall continue to apply till further orders.



13. This issues in consultation with Comptroller & Auditor General, in so far as the persons working in the Indian Audit & Accounts Department concerned.
14. Hindi version will follow.
15. This comes to the effect from the date of issue.

SVK

(Shailendra Vikram Singh)
Director
Ministry of Housing & Urban Affairs
Tel-23062798

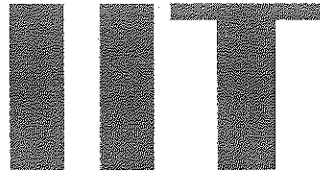
To

All the Ministries and Departments of the Government of India as per standard distribution list

Copy to – C&AG and U.P.S.C., etc. as per Standard endorsement list.

Copy for information to- PS to MOS(I/c), HUA, PSO to Secretary/PPS to JS&FA, Budget Division and US(Admn.), MoHUA, New Delhi.

Copy to – IT Cell, MoHUA for uploading of MoHUA website.



कर्मचारी सं० :

Employee No. :

भूमि खरीदने/या मकान का खण्ड/पूरा निर्माण/विस्तार इत्यादि के लिये अग्रिम
अनुदान हेतु आवेदन पत्र

APPLICATION FORM FOR GRANT OF ADVANCE FOR PURCHASE OF LAND/ OR PART/FULL
CONSTRUCTION /ENLARGEMENT, ETC. OF A HOUSE

(आवेदक के द्वारा भरने हेतु)

(To be filled in by the applicant)

1. पूरा नाम (बड़े अक्षरों में) :

Name in Full (Block letters):.....

2. पिता/पति का नाम :

Name of Father/Husband:

3. जन्म तिथि :

Date of Birth:

4. पद :

विभाग / स्कूल / कार्यालय

Designation:Deptt./School/Office.....

5. संस्थान में नियुक्ति की तिथि :

सेवानिवृत्ति की तिथि :

Date of joining the Institute service:Date of retirement:.....

6. नियुक्ति का प्रकार: स्थायी/परिवीक्षाधीन/अस्थायी:

Nature of appointment: Permanent/Probation/Temporary/:

7. वर्तमान मूल वेतन:

Present Basic Pay:

8. सेवानिवृत्ति लाभ नियमों के विकल्प (जीपीएफ/सीपीएफ/एनपीएस)

Option for retirement benefit rules (GPF/CPF/NPS):

9. इस मद में भविष्य निधि से आहरित अंतिम धनराशि/कोई अन्य लिया गया अग्रिम, यदि कोई हो:

Amount of Provident Fund final withdrawal/any other advance taken for purchase of land/construction of house,
if any :

10. अग्रिम का उद्देश्य:

Advance required for:

11. अग्रिम की अपेक्षित धनराशि:

Amount of advance required:

12. यदि अग्रिम की आवश्यकता भूखण्ड खरीदने के लिये एवं/ या नया घर बनवाने के लिये है, कृपया निम्न-
लिखित सूचना प्रदान करें:

If advance is needed for purchase of plot and /or for construction of a new house, please give the following
information:

(क) भूखण्ड

(a) Plot

पता सहित स्थान Location with address	ग्रामीण/ शहरी Rural/ Urban	क्या यह पूरी तरह से सीमांकित एवं विकसित है? Is it clearly demarcated & developed	लगभग क्षेत्र (वर्ग फुट/वर्ग मीटर में) Approx. area in Sq.Feet / sq. m.	चुकता किया गया मूल्य और अग्रिम, यदि कोई हो Cost & Advance paid, if any	अभिग्रहण की प्रस्तावित तिथि Proposed date of acquisition	यदि पूर्णस्वामित्व नहीं है, पट्टे का असमाप्त भाग Unexpired portion of lease if not freehold

(ख) निर्माण

(b) Construction

निर्माण हेतु तल अनुसार क्षेत्रफल Floor wise area to be constructed (in Sq. Feet/Sq.Mtr)	अनुमानित लागत Estimated cost	आवश्यक अग्रिम की धनराशि (भूमि/निर्माण/दोनों के लिये) Amount of Advance required (for land/construction/both)	पुनः भुगतान हेतु किश्तों की संख्या No. of instalments for repayment.

13. यदि वर्तमान में स्थित आवास के विस्तार हेतु अग्रिम की आवश्यकता है, कृपया स्पष्ट करें:-

If advance is required for Enlarging the existing house please state:-

पता सहित स्थान Location with address	स्तम्भ क्षेत्रफल (वर्ग फुट/वर्ग मीटर में) Plinth area (in Sq. Feet/Sq.Mtr)	विस्तार हेतु प्रस्तावित स्तम्भ क्षेत्रफल (वर्ग फुट/वर्ग मीटर में) Plinth area proposed for enlargement (in Sq. Feet/Sq.Mtr)	निर्माण लागत/वर्तमान में स्थित मकान का अभिग्रहण Cost of const./ acquisition of existing house	प्रस्तावित विस्तार हेतु लागत Cost of proposed enlargement	कुल स्तम्भ क्षेत्रफल Total plinth area	कुल लागत Total Cost	आवश्यक अग्रिम की धनराशि Amount of advance required	अदायगी हेतु किश्तों की संख्या No. of instalments for repayment

नोट : यदि विस्तार भू-तल के अतिरिक्त किसी अन्य तल पर प्रस्तावित है तो किसी अनुमोदित अभियन्ता द्वारा निर्गत इस आशय का प्रमाण-पत्र संलग्न करें कि प्रस्तावित विस्तार का भार वर्तमान संरचना की नींव सुरक्षित रूप से उठा सकती है।

Note:- If the enlargement is proposed on any floor other than ground floor, a certificate from an approved Engineer to the effect that foundations of the existing structure can safely take the load of the proposed enlargement, should be enclosed.

14. यदि अग्रिम की आवश्यकता पहले से तैयार घर/फ्लैट खरीदने के लिये है, कृपया स्पष्ट करें :-
If advance is required for purchasing a ready-built house/flat, please state:-

पता सहित स्थान Location with address	स्तम्भ क्षेत्रफल Plinth area (in Sq. Feet/Sq.Mtr)	निर्माण कब किया गया When constructed	निर्धारित मूल्य Price settled	किससे खरीदना है From whom to be purchased	अदा की गयी /अदा करने के लिये बाकी धनराशि Amount paid/to be paid	अग्रिम के लिये आवश्यक धनराशि Amount of Advance required	अदायगी हेतु किशतों की संख्या No. of instalments for repayment

15. यदि आप या आपके परिवार के किसी आश्रित सदस्य के पास पहले से किसी मकान का स्वामित्व है, कृपया स्पष्ट करें :-

If you or any dependent member of your family already own(s) a house, please state:

पता सहित स्थान Location with address	स्तम्भ क्षेत्रफल (तल अनुसार) Plinth area (floor wise)	वर्तमान उचित बाजार मूल्य Present fair market value	नया मकान प्राप्त करने या वर्तमान स्थित आवास के विस्तार का कारण Reasons for acquiring another house or enlarging the existing house

16. क्या आपने संलग्न किया है :

Have you enclosed:

(क) संबंधित नगरपालिका अधिकारी द्वारा
स्वीकृत संगत निर्माण योजना

(a) Relevant construction plan approved
by the Municipal Authority
concerned;

(ख) संबंधित क्षेत्र के मूल्य सूची में संशोधित
केन्द्रीय/राज्य पी.डब्ल्यू.डी./आई.
डब्ल्यू.डी. की सूची पर आधारित किसी
योग्य अभियंता द्वारा हस्ताक्षरित विस्तृत
निर्माण अनुमान

(b) Detailed construction estimate based
on Central/state P.W.D./I.W.D.
Schedule, prevailing in the area
corrected as per the relevant cost of
index duly signed by a qualified
Engineer.

घोषणा

DECLARATION

1. मैं सत्यनिष्ठापूर्वक घोषणा करता हूँ /करती हूँ कि उपर्युक्त निर्दिष्ट विभिन्न मदों के उत्तर में मेरे द्वारा दी गयी सूचना मेरे ज्ञान और विश्वास के अनुसार सत्य हैं।

I solemnly declare that the information furnished by me in reply to the various items indicated above is true to the best of my knowledge and belief.

2. मैंने, भा.प्रौ.सं. (का.हि.वि.) कर्मचारियों को भूखण्ड खरीदने एवं भवन खरीदने/निर्माण के लिये अग्रिम अनुदान के विनियमन के सभी नियम पढ़ लिये हैं और उसमें निर्धारित सभी नियमों का पालन करने के लिये सहमत हूँ।

I have read the rules regulating the grant of advances to the employees of the IIT (BHU) for purchase of land and purchase/construction of buildings, etc., and agree to abide by the terms and conditions stipulated therein.

3. मैं प्रमाणित करता हूँ /करती हूँ कि -

4. I certify that-

(i) मेरी पत्नी/पति संस्थान/केन्द्र/राज्य या किसी अन्य संस्थान में कार्यरत नहीं हैं और अग्रिम के नियमों के अंतर्गत अग्रिम के लिये न आवेदन किया है और न ही अग्रिम प्राप्त किया है।
my wife/husband is not employed in the Institute/Central/State/ any other institution and has not applied for and/or obtained an advance under these rules;

(ii) पूर्व में किसी अन्य माध्यम या योजना के द्वारा मकान प्राप्त करने के लिये न तो मैं और न ही मेरी पत्नी /मेरे पति/नाबालिग बच्चे ने अग्रिम के लिये आवेदन किया है एवं/या कोई ऋण या अग्रिम प्राप्त किया है।

neither I nor my wife/husband/minor child has applied for and/or obtained any loan or advance for acquisition of a house in the past from any other source or scheme;

(iii) जिस मकान के निर्माण के लिये अग्रिम के लिये आवेदन किया गया है, उसका निर्माण कार्य अभी तक शुरू नहीं किया गया है।

the construction of the house for which the advance has been applied for, has not yet been commenced.

5. मैं यह भी घोषणा करता हूँ कि यदि निरीक्षण के समय कोई भी सूचना असत्य पायी जाती है तो संस्थान अग्रिम की संपूर्ण धनराशि अविलम्ब वापस लेने के लिये उत्तरदायी है।

I also declare that if any statement is found incorrect at the time of inspection, the Institute is liable to recover the whole amount immediately.

आवेदक के हस्ताक्षर

Signature of applicant.....

पद

Designation.....

दिनांक :

Dated.....

विभाग / स्कूल / कार्यालय

Deptt./School/Office.....

इस टिप्पणी के साथ अग्रसारित कि आवेदक संस्थान के स्थायी कर्मचारी हैं एवं वर्षों की सेवा कर चुके हैं। मैं आवेदन में वर्णित तथ्यों इत्यादि की सत्यता के प्रति संतुष्ट हूँ। मेरी अनुशंसा इस प्रकार है :

Forwarded with the remark that the applicant.....is a permanent employee of the Institute and has put inyears of service. I am satisfied myself of the correctness of the facts etc. stated in the application. My recommendations are as follows:

दिनांक :

Dated :

विभागाध्यक्ष / समन्वयक / कार्यालय प्रमुख
(कार्यालयीय मुहर)

Head/Coordinator/Head of Office
(With Office Seal)