

**OFFICE OF THE PRINCIPAL DIRECTOR OF AUDIT (CENTRAL),
CHENNAI
"LEKHA PARIKSHA BHAVAN", 361, ANNA SALAI, TEYNAMPET,
CHENNAI-600018.**

CIRCULAR - 08

No.PDA(C)/Claims-II/Unit-V/L&A/2021-22/48

Dated: 19.08.2021

Applications are called for from the officials of this office for "House Building Advance" for the purchase of ready built House/Flat, and construction of a house or Migration of home loans taken from Banks/other financial Institutions.

1. All permanent Government employees are eligible.
2. Officials with at least 5 years continuous service.
3. The title to the land should be clear.
4. Only one advance shall be, sanctioned to the government servant during his/her, entire service.
5. In cases where both the spouses are Central government employees and both are eligible for grant of HBA, the advance will be admissible to both them jointly/separately.
6. The maximum amount of advance shall be 34 months of basic pay subject to repaying capacity or cost of the house/flat or cost of construction or amount of home loan outstanding taken from Bank/other Financial institutions or Rs. 25 lakhs whichever is least.
7. The repaying capacity shall be calculated at 40% Basic Pay - 50% of Basic Pay respectively depending upon balance service of the officers/officials.
8. The rate of interest on House Building Advance shall be at applicable rates at the time of disbursement of loan.
9. The amount of advance shall be disbursed in one lump sum case of ready build Flat/House and in two instalments @50% each for construction of a House.
10. The ready built flat/house shall be mortgaged to the Government on behalf of President of India within 3 months from the drawal of advance. Second Charge is permitted to meet balance cost of House/Flat or construction from the recognized financial institution.
11. In the case of government servants on migration from existing home loans from banks/other financial institutions, the HBA utilization certificate should be produced within one month from the date of release of HBA.

. After purchase of ready built house/flat or completion of construction it should be insured with recognized insurance institutions for not less than the amount of advance against Fire, Flood, Lightning etc.

13. House/Flat constructed/acquired with the help of HBA to be used for residential purpose only.

14. The officers/officials who are desirous of availing the advance shall submit the application form in the prescribed format on or before 9th of September 2021 along with other documents as prescribed in annexure, **Only hard copy application and relevant documents to be submitted.**

15. Based on the applications received, the requirement of funds will be called for from Headquarters.

(This issues with the approval of PDA(C) 18.08.2021)


Senior Audit Officer /Claims

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Copy to:

- 1) Notice Board/RA Units
- 2) All sections - controlling sections may please send information to party members
- 3) Hindi Section for translation
- 4) SAO/EDP for sending sms/Email to all officials and upload on official website
Sms message- Last date for applying for HBA for RE 2021-22 is **09.09.2021**. For further details please refer to your official mail id.

**REQUIRED DOCUMENTS WHILE APPLYING FOR THE ADVANCE FOR THE
CONSTRUCTION ALONE.**

1. Application in the prescribed form.
2. Building plan & Site plan-Approved by the Corporation/Municipality/Panchayat and signed by a Qualified Engineer (Civil) not below the rank of Assistant Executive Engineer.
3. Abstract of Estimate in Form 1-Duly signed and certified by the above Engineer.
4. Detailed estimate in Form II-Duly signed and certified by the above Engineer.
5. Building license/Permit (original)
6. Sale/Gift/Settlement/Partition Deed (original one Xerox copy in English version) duly attested by a G.O.
7. Possession Certificate.
8. An upto date Non-encumbrance certificate in respect of land for a period not less than 25 years.
- 9 Declaration of house/property (duplicate).
10. Certificate regarding the repayment of the advance (duplicate).
11. Permission from the Head of Department for the construction of the proposed house. (to be obtained from OE(A)).
12. Approval of the Town Planning Trust/Development Authority.
13. Title clear certificate from Government pleader. Application in the prescribed form.

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

APPLICATION FORM

(To be filled by the applicant)

GENERAL

- 1 Name (in Block Letters) : _____
Designation : _____ Emp. Code No. _____
- 2 Ministry/Office : _____
- 3 Post held i) Permanent _____ ii) Temporary _____
- 4 Length of Service on the date of application : _____ Years _____ Months
Date of Joining Government Service (dd/mm/yyyy) : / /
- 5 Present pay with pay scale: _____
- 6 Whether governed by Pension Rules: _____
- 7 Date of superannuation: _____
- 8 Amount of Provident Fund/any other advance/final withdrawal taken for purchase of land/Construction _____ (an attested copy of the sanction to be enclosed)

PARTICULARS RELATING TO ADVANCE :

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

A. PLOT

| Location with address | Rural/Urban | Is it clearly demarcated and developed | Approximate area (in Sq. Mtrs) | a) Cost b) Amount actually paid | If not purchased when proposed to be acquired | Unexpired portion of lease if not freehold |
|-----------------------|-------------|--|--------------------------------|------------------------------------|---|--|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | | | | | | |

B. CONSTRUCTION

| Floor-wise area to be constructed in (sq. mtrs.) | Estimated cost | Amount of advance required (for land/ construction/both) | No. of installments for repayment |
|--|----------------|--|-----------------------------------|
| 8 | 9 | 10 | 11 |
| Gr. Floor I Floor II Floor | | | |

10. If advance is required for enlarging the existing house, please state :

| Location with address | Plinth area (in sq. mtrs.) | Plinth area proposed for enlargement (in sq. mtrs) | Cost of construction/acquisition of existing House (Rs.) | Cost of proposed Enlargement (Rs.) | Total plinth area (2+3) (in sq. mtrs.) | Total cost (4+5) (Rs.) | Amount of advance required (Rs.) | No. of installments for repayment |
|-----------------------|----------------------------|--|--|------------------------------------|--|------------------------|----------------------------------|-----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | | | | | | | | |

(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.)

1. If advance is required for purchasing a ready-built house/flat, please state :

| Location with address | Plinth area (in sq. mtrs.) | When constructed (month/year) | Price settled (Rs.) | The agency from whom to be purchased | Amount a) Already Paid b) To be paid (Rs.) | Amount of advance required (Rs.) | No. of installments for repayment |
|-----------------------|----------------------------|-------------------------------|---------------------|--------------------------------------|--|----------------------------------|-----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | | | | | | | |

MISCELLANEOUS

- 1 If you or any dependant member of your family already own(s) a house, please state :
- 2 Have you enclosed –

| Location with address | Plinth Area (floor wise) | Present fair market Value (Rs) | Reasons for acquiring another house or enlarging the existing house |
|-----------------------|--------------------------|--------------------------------|---|
| 1 | 2 | 3 | 4 |
| | | | |

| | | |
|-----|--|--------|
| (a) | The relavant construction plan approved by the municipal authority concerned; and | Yes/No |
| (b) | Detailed construction estimates based on Central/State PWD Schedule, prevailing in the area corrected as per relevant cost index duly signed by qualified engineer | Yes/No |

Declaration

- 1. 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. I have read the rules regulating the grant of advances to Central Government servants for purchase of land and Purchase/construction of buildings, etc., and agree to abide by the terms and conditions stipulated therein.
- 3. I certify that :

- i) my wife/husband is not a Central Government servant/my wife/husband who is a Central Government servant, has not applied for and/or obtained an advance under these rules ;
- ii) 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 Government source (e.g., Ministry of Rehabilitation or under any Central or State Housing Scheme);
- iii) the construction of the house for which the advance has been applied for, has not yet been commenced.

Station _____

Dated _____

Signature of the Applicant

Telephone/IntercomNo. _____

e-mail address _____

Note: Applicant is advised to enclose the all relevant documents along with the application form to avoid delay in the processing of his application.

List of Documents Enclosed:

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____
- 6 _____
- 7 _____
- 8 _____
- 9 _____

(For use by the Application Forwarding Authority)

I have scrutinized the application of Shri/Smt./Kum. _____ (Designation) _____ in terms of Rule 9(b) of the Rules and have satisfied myself of the correctness of the facts etc., stated therein. My recommendations are as follows:

I have satisfied myself that the applicant has/will get a clear unencumbered title to the property.

- 1 Date of appointment : _____
- 2 Date of Retirement : _____
- 3 Pay : Rs. _____
- 4 50 months' pay : Rs. _____
- 5 Cost Ceiling for Construction : Rs. _____
- 6 Amount of GP Fund withdrawal and/or any other advance to be adjusted :
Rs. _____
- 7 Advance entitled(5 minus 6) : Rs. _____
- 8 Estimated / Assessed Cost of Construction : Rs. _____
- 9 Expected date of starting recovery : _____
- 10. No. of monthly installments : _____

11.Repaying Capacity :

- (a) Proposed rate of recovery : _____
- (b) Amount recoverable at the proposed rate of recovery : Rs. _____

- 12. Approximate amount of Interest : Rs. _____
- 13. Amount of advance than can be sanctioned based on repaying capacity : Rs. _____
- 14. Amount of HBA recommended for sanction (the least of 4, 7, 8 and 13) : Rs. _____

15. Rate of recovery :

- (a) **Principal:** Rs. _____ in _____ installments of Rs. _____ each.
- (b) **Interest:** Rs. _____ in _____ installments of Rs. _____ each.

An advance of Rs. _____ (Rupees _____ only) may be approved in relaxation of Rule 4(b) of House Building Advance Rules

(_____)
DDO/Section Officer

(For use by the Advance Sanctioning Authority, at)
Orders of the Head of Department

Head of Department