

**Hkkjrh; iks|ksxdh l lFkku #Mdh  
#Mdh & 247667 ¼mYkjkpy½  
INDIAN INSTITUTE OF TECHNOLOGY, ROORKEE  
ROORKEE – 247 667 (Uttaranchal)**

**Hkou fuEkkZk vfxe /kujkf'k grq l lFkku vknsk l a 03@2002 fnukd% 20-vxLr-2002  
INSTITUTE ORDER NO. 03/2002 ON HOUSE BUILDING ADVANCE**

**1. mnns ;  
OBJECTIVES**

- v- lyW iklr djuk rFkk ml ij edku dk fuekZkA
- a. Acquiring a plot and constructing a house thereon.
- Ok- vi us ; k vi uh i Ruh@vi us ifr dsl a Dr Lokfero okys igys l iklr lykW ij u; sedku dk fuekZkA
- b. Constructing a new house on the plot already owned by the official or jointly with his/her spouse.
- l - l gdkjh ; kstuk dsvllrxr lykW iklr djdsml ij edku cukuk] tggWedku cuus dscn Lokfero deBkjh dsuke ea gkskA
- c. Getting a plot under Co-operative Schemes and building a house, where title will vest in the official after the house is built.
- n- deBkjh ds viuh i Ruh@vi us ifr dsl a Dr uke ds orZeku edku ea vkokl h; l fo/kk dks c<kukA orZeku l jpuK dh dgy dher ¼ fcuk Hkkie dh dher ds ½ rFkk i Lrkfor of) fu/kkZjr dher l hek l svf/kd ugha gksuh pkfg; A
- d. Enlarging living accommodation in an existing house owned by the official 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.
- ; - jkT; vkokl ckMka ; k oS h gh fd l h l jdkj fu; f=r l lFkk l sedku@qlyS/ dh fd'rka ea [kjh n dks udn [kjh n ea cnyuk rFkk l jdkjh] v) & l jdkjh ; k LFkkuh; fudk;] vkokl ckMk fodkl i kf/kdj.k vkfn o futh l egk] tS sfd i at h dr fcYMI ; vkdEVDVt ] gkml fcfYMX l kd k; VhTk vkfn ¼ i kboS/ 0; fDr l sughz l s u; s fufeZr edku ; k qlyS/ dh udn [kjh nA
- e. Conversion of hire-purchase into outright purchase of house/flat from State Housing Boards or similar Government-controlled Bodies, and outright purchase of new ready-built house or flat from Government, semi-Government or Local Bodies, Housing Boards, Development Authorities, etc. and from private parties, i.e. registered builders, architects, house building societies, etc. and *not private individuals*.
- j- \*Loa foRr vkokl ; kstuk^ rFkk l gdkfjrk l eg vkokl l kd kbVht dsvllrxrZedku@qlyS/ dh [kjh nA
- f. Purchase of house/flat under 'Self-Financing Housing Schemes' and 'Co-operative Group Housing Societies'.
- y- edku fuekZk grq l jdkjh@futh l kr ; k gMdk l s fy; s x; s \_\_.k dh oki l h] pkgs bl edku dk fuekZk igys l s gh i kjkk gks ppk gk yfdu tc deBkjh us ; g \_\_.k iklr djus l si w Hkou fuekZk vfxe grq vkonu fd; k gkA  
Repayment of a loan taken from Govt./private source or from HUDCO for house construction, even if the construction has already commenced, but only if the official had applied for HBA before availing such loan.
- o- , s lykW ij dgy vkokl h; Hkkx ds fuekZk grq tksfd l h vkokl h; dkykuh ea npku l fgr vkokl lykW ds : lk ea fpflgr gkA
- g. Constructing the residential portion alone of the building on a plot, which is earmarked as a shop-cum-residential plot in a residential colony.

**P.T.O.**

- 'k- futh l engka t9 sfd iathdr fcYMI ] vkdhW/DV4 ] gkml fcfYMx l kd kbVht vkfn l s edku@lykV [kjhnu sgrq i jarq i kboV 0; fDr l sughA
- h. For purchase of house/flat from private parties, i.e., registered builders, architects, house building societies, etc. but *not from private individuals*.

**2. vgrk  
ELIGIBILITY**

- v- l LFku ds l Hkh LFkk; h deþkjha
- a. All permanent officials of the Institute.
- c- 10 o"lz l syxkrkj l okjr deþkjha U; ure 10 o"lz dh l ok ea , DI & l fo7 e9 dh l suk ea dh xbz foxr l ok dh x.kuk Hkh dh tk; schA Lohdr djus okys i kf/kdkjh dks vk' oLr gkuk pkfg; sfd edku ds ijk cu tkusrFkk bl dsfunskd dsuke ckd jD [ks tkusrd deþkjh l ok ea cuk jgska
- b. Officials with at least 10 years' continuous service. Past military service of re-employed Ex-Servicemen will be reckoned for counting the minimum period of 10 years. The sanctioning authority should be satisfied about the official's likely retention in service till the house is completely built and mortgaged to the Director.
- l - ; fn ifr o i Ruh nkukagh l jdkjh deþkjh gar ks vfxe /kujkf'k mueal sdoy , d dks gh inku dh tk; schA
- c. If both husband and wife are Government servants, advance is admissible to only one of them.

**3. 'krã  
CONDITIONS**

- v- deþkjh usbl mnas; dsfy; sfd l h vU; l jdkjh l kr] vkokl ckM7 vU; v) & l jdkjh ; k LFkkh; fudk; ] fodkl i kf/kdj.k vkfn l s dkbz \_\_.k ; k vfxe /kujkf'k u yh gka , d k \_\_.k fy; s gkus ij Hkh Hkou fuekz.k vfxe Lohdr fd; k tk l drk gS; fn l LFku deþkjh 'kSk \_\_.k dks RkRdky , d eqr vnk djus dk opu nA
- a. The official should not have availed of any loan or advance for the purpose from any other Government source, Housing Board, other semi-Government or Local Bodies, Development Authorities, etc. Where such loan has been availed of, HBA can be granted if the Institute employee undertakes to repay the outstanding loan forthwith in one lumpsum.
- c- deþkjh] ml dh i Ruh@ml dk ifr ; k vo; Ld cPpsdk ml uxj@'kgjh cLrh ea tgk; ; g edku cuk; k tkuk l Lrkfor gS igys l s gh dkbz edku ugha gkuk pkfg; A
- b. The officials or spouse or minor child should not already own a house in the town/urban agglomeration where the house is proposed to be constructed or acquired.
- l - ; fn deþkjh fdl h , d svfoHkkftr fglnwifjokj dk l nL; gSftl dk igys l s gh ml LFku ij dkbz edku gS rks ml s l keU; vgZ /kujkf'k dh doy 60 ifr'kr vfxe /kujkf'k gh Lohdr dh tk l dscha
- c. If the official is a member of HUF, which owns a house at the same place, he may be granted advance restricted to 60% of the normal entitlement.
- n- Hkfe dk Lokfero Li "V gkuk pkfg; A
- d. The title to the land should be clear.
- ; - r\$ kj fufel edku ; k 9lyV sgrq vfxe /kujkf'k doy udn [kjh ij gh Lohdr gkscha
- e. Advance for ready-built house or flat is admissible for outright purchase only.

- j- Hkou vfxe /kujkf'k l s i klr@fufefr edku@fjy/ dk mi ; ks døy jgus grqgh fd; k tk l dskA
- f. House/Flat constructed/acquired with the help of HBA to be used for residential purpose only.
- y- ijs l ok dky ds nksku døy , d ckj gh ; svfxe /kujkf'k Lohdr dh tk l dskA
- g. Only one advance is admissible during the entire service.

**4. dher l hek  
COST CEILING**

- v- edku dh dher Hkfe dh dher dsfcuk½ l LFku depkj ds %ey oru \$i fDVI cinh HkRrk \$ixfrjksk oru of) ½ ds 200 xuk l svf/kd ugha gkuh pkfg; } U; ure l hek #- 7-5 yk[k rFkk vf/kdre l hek #- 18 yk[k gksxA bl l hek dks Hkkr l jdkj }kjk vi us depkj; ka grq fd; s x; s l akk/kuka dks /; ku ea j [krs gq s l e; l e; ij ckMZ }kjk l akk/kr fd; k tk l drk gA
- a. Cost of the house (excluding cost of land) should not exceed 200 times of the (basic pay + NPA + Stagnation increment ) of the Institute employees, subject to a minimum of Rs.7.5 lakhs and a maximum of Rs.18 lakhs. This may be subject to revision by the Board from time to time taken into account the revisions effected by the Govt. of India for its own employees.

**fVli .kh**

**NOTE**

- (i) ; fn i fr o i Ruh nkska dhn@jkt; l jdkj l kozfud mi Øe] v) & l jdkj l LFku ; k LFkuh; fudk; ds depkj gars dher l hek dh x.kuk djrs l e; mu nkska ds oru ij fopkj fd; k tk; sk A  
If both husband and wife are employed in Central/State Government, Public Undertaking, Semi-Government Institutions or Local Bodies, the pay of both of them will be taken into consideration for calculating the cost ceiling.
- (ii) 0; fDrxr ekeys ds xqk vuq kj ckMZ vkQ xolk l }kjk dher l hek ea 25% rd dh NW inku dh tk l drh gA  
The cost ceiling may be relaxed upto 25% in individual cases based on merit by the Board of Governors.
- (iii) Lo&for vkokl ; kstuk ds ekeys ea t\$ k fd fofHku fodkl i kf/kdj .kka Tks s gfj }kj fodkl i kf/kdj .k vkfn }kjk vf/kl fpr fd; k x; k g\$ dher l hek Hkfe o fodkl vf/kHkj dks feykj gkuh pkfg; A  
In the case of self-financing housing scheme (SFSH) as notified by the different Development Authorities, e.g. Haridwar Development Authority, etc., the cost ceiling should be taken as inclusive of land and development charges.

- c- U; ure dher l hek ij tkj fn; k tkuk vko'; d ugha gA
- b. Minimum cost ceiling need not be insisted upon.
- l - orku vkokl ds folrkj ds ekeys ea orku l jpk dh dgy dher rFkk folrkj dh dher mi jkDr l hek l svf/kd ugha gkuh pkfg; A
- c. In the case of enlargement to existing accommodation, the total cost of the existing structure and the cost of enlargement should not exceed the limit as above.

- n- ; fn vkokl fuekZk gsrq l keku; Hkfo"; fuf/k l s Hkh /ku fudkyk x; k gS rks l keku; Hkfo"; fuf/k l s fudkyk x; k dty /ku rFkk Hkou fuekZk vfxe dh dty /kujkf'k mi jkDr dher l hek l s vf/kd ugha gksuh pkfg; A
- d. If GPF withdrawal is also taken for house building, the total amount of GPF withdrawal and the House Building Advance should not exceed the cost-ceiling limit as above.  
;- ; fn vfxe /kujkf'k vkokl h; dkyksh eafLFkr nqku o vkokl h; lykW ij vkokl h; Hkx ds fuekZk gsrq gS rks &
- e. If the advance is for constructing residential part of the building on a shop-cum-residential plot situated in a residential colony-
  - Hkfe dh dher rFkk iLrkfor vkokl h; Hkx , o nqkuka dh l j pukva dh dty dher] dher & l hek l s vf/kd ugha gksuh pkfg; A  
the cost of land and the cost of superstructures of the proposed residential portion and shop(s) should not exceed the ceiling limit.
  - nqkuka rFkk vkokl h; Hkx l fgr dty l i rRr ckd j [kuh gkschA  
the entire property including the shop(s) and the residential portion should be mortgaged.
  - nqkuka l fgr dty Hkou dk vkx yxus fctyh fxjus ck+vkfn ds fo#) chek dj;k; k x; k gksuk pkfg; A  
the entire building including the shop(s) should be insured against fire, lightning, floods, etc.

**5. vfxe dh /kujkf'k  
AMOUNT OF ADVANCE**

- v- orZku lykW ij u; sedku ds fuekZk@lykW [kjhdj ml ij edku ds fuekZk@; k cus cuk; s edku ; k 1yV dks [kjhnus gsrq %
- a. For construction of a new house on an existing plot/purchasing of a plot and constructing a house thereon/purchasing of a ready-built house or flat :
  - l LFku dekjh ds 1y oru\$ i fDVI cnh HkRrk\$ i xfr jk\$ of) 1/2 dk 50 xuk] vf/kdre #0 7.5 yk[k] ; k edku dh dher ; k dekjh dh oki l djus dh {kerk bueal s tks Hkh de gks mruk rdA  
50 times of the (basic pay + NPA + Stagnation increment) of the Institute employee subject to a maximum of Rs.7.5 lakhs, or cost of the house or repaying capacity whichever is the least.
- c- orZku edku ea vkokl h; l fo/kk ds foLrkj gsrq %
- b. For enlargement of living accommodation in an existing house:
  - l LFku dekjh ds 1y oru\$ i fDVI cnh HkRrk\$ i xfr jk\$ of) 1/2 dk 50 xuk] vf/kdre #0 1-80 yk[k] ; k dekjh dh oki l djus dh {kerk bueal s tks Hkh de gks mruk rdA  
50 times of the (basic pay +NPA+ Stagnation increment) of the Institute employee, subject to a maximum of Rs.1.80 lakhs, or repaying capacity whichever is the least.
- l - xteh.k {ks= ea edku fuekZk ds ekeys ea Lohdr /kujkf'k ykxr dh 80 ifr'kr ; k l LFku dekjh ds 1y oru\$ i fDVI cnh HkRrk\$ i xfr jk\$ of) 1/2 ; k dekjh dh oki l djus dh {kerk ; k #0 7.50 yk[k ea l s tks Hkh de gks mruk rd l fher gkschA xteh.k {ks= ea orZku vkokl ds foLrkj ds ekeys ea l hek ykxr dh 80 ifr'kr ; k l LFku dekjh ds 1y oru\$ i fDVI cnh HkRrk\$ i xfr jk\$ of) 1/2 ; k #0 1-80 yk[k ea l s tks Hkh de gks mruk rd l fher gkschA

**P.T.O.**

- c. In case of construction of a house in a rural area, the advance sanctioned will be the least of 80% of cost or 50 times of (basic pay + NPA + Stagnation Increment) or Rs.7.50 lakhs. For enlarging the existing living accommodation in a rural area, the ceiling will be the least of 80% of cost or 50 times of (basic pay + NPA + Stagnation increment) or Rs.1.80 lakhs.
- n- vfxe /kujkf'k fuekzk dh vkdfyr ykxr rd l hfer gksxA
- d. The advance will be limited to the estimated cost of construction.  
;- vfxe /kujkf'k rFkk ykxr l hek dh x.kuk djrs l e; l lFkku deþkjh }kjk l kekl; nj ij vkgfjr dh tk jgh ikfjokfjd iaku dks emy oru ea tkM+fn; k tk; sxA
- e. Family pension at normal rates drawn by the Institute employees will be clubbed with basic pay for computing amount of advance as well as cost ceiling.
- j- vfxe /kujkf'k deþkjh dh oki l djus dh {kerk rd l hfer gksxA
- f. The amount of advance shall be restricted to the repaying capacity of the employee.  
y- ; fn ij vfxe /kujkf'k u vkgfjr dh xbz gks rks de C; kt nj dk ykHk ikr djus ds mnas ; l s l lFkku deþkjh ds fuonu djus ij Lohdr vfxe /kujkf'k ds ifjek.k dks de fd; k tk l drk gA
- g. The amount of advance sanctioned can be reduced at the request of the Institute employee to avail of the reduced rate of interest, if the entire advance has not been drawn.

**fVli.kh %** vfxe /kujkf'k vvx&vyx ekeyseþ l lFkku }kjk] /ku dh mi yC/krk ds vk/kkj ij] vvx&vyx fu/kkZjr dh tk; sxA

**NOTE:-** Amount of advance will be decided by the Institute separately in individual cases depending on the availability of funds for the purpose.

## 6. oki l djus dh {kerk REPAYING CAPACITY

l lFkku deþkjh dh oki l djus dh {kerk dh x.kuk fuEufyf[kr vk/kkj ij dh tk; sxA %  
The repaying capacity of the Institute employee will be computed on the following basis:-

'kSk l ok dh vof/k Length of remaining service	oki l djus dh {kerk Repaying capacity
deþkjh tks 20 o"z ckn l ok eþr gks Employees retiring after 20 years	vev oru \$i fDVI cnh HkRrk\$ i xfr jkSk of) ½ dk 40% 40% of (basic pay+NPA+Stagnation increment)
deþkjh tks 10 o"z ckn i jarq 20 o"z l sigys l ok eþr gks Employees retiring after 10 years but not later than 20 years.	vev oru \$i fDVI cnh HkRrk\$ i xfr jkSk of) ½ dk 40% fjVk; jeV/ xP; v h dk 65% Hk l ek; kftr fd; k tk l drk gS 40% of (basic pay+NPA+Stagnation increment), 65% of Retirement Gratuity may also be adjusted.
deþkjh tks 10 o"z l sigys l ok eþr gks Employees retiring within 10 years	vev oru \$i fDVI cnh HkRrk\$ i xfr jkSk of) ½ dk 50% fjVk; jeV/ xP; v h dk 75% Hk l ek; kftr fd; k tk l drk gS 50% of (basic pay+NPA+Stagnation increment), 75% of Retirement Gratuity may also be adjusted.

7. **vfxæ /kujkf'k dk Hkqrku**

**DISBURSEMENT OF ADVANCE**

v- foLrkj@fuekZk gsrq% , d@nkseity& l Hkh ekeykae] 50% \*cald& foy[s[k^ dsfu"iknu ija 'ksk 50%] Hk&ry ea foLrkj gr] fuekZk] flyfk Lrj rd igpus ij@Ajh eity ea foLrkj gr] fuekZk ]Nr Lrj rd igpus ija

a. **For enlargement/construction:-** Single/Double storied. – 50% on execution of the mortgage deed in all cases. Balance 50% on the construction reaching plinth level for enlargement of ground floor/construction reaching roof level for enlargement in upper floor.

c- Hkfe [kjhnus , oafuekZk gsrq% , d eity edku&lykV [kjhnus gsrqokLrfod dher dk 40%] i i =] , p-ch, -&III e] vuql/k dsfu"iknu rFkk tekur ckW+¼, p-ch, -&IV½ iLrq djustij] 'ksk dk 50%] \*cald& foy[s[k¼, p-ch, -&v½ dsfu"iknu ij rFkk ckdh fuekZk] flyfk Lrj rd igpus ija

b. **For purchase of land and construction:-** Single-storied house.- 40% or the actual cost of the plot for purchase of plot on execution of agreement in Form HBA-III and production of Surety Bond (HBA-IV), 50% of the balance on execution of the mortgage deed (HBA-V) and the balance on the construction reaching plinth level.

l - Hkfe [kjhnus , oafuekZk gsrq% nkseity edku&30% ]; k lykV dh okLrfod dher] vuql/k ds fu"iknu ij 'ksk dk 50%] \*cald& foy[s[k^ dsfu"iknu ij rFkk ckdh fuekZk] flyfk Lrj rd igpus ija

c. **For purchase of land and construction:-** Double-storied house.- 30% or the actual cost of plot on executing the agreement, 50% of the balance on execution of the mortgage deed and the balance on the construction reaching plinth level.

n- **flyS ds [kjhn@fuekZk ; k edku dh [kjhn gsrq% , d eqrA**

d. **For purchase /construction of flat or purchase of a house:-** In one lumpsum.

; - l gdkfjrk l ewj vkokl l ks kbVht l sedku@flyS dh [kjhn gsrq%30% \*cald&foy[s[k^ ds fu"iknu ij rFkk 'ksk ekkk dh ikflr ij mfr fd'rkæA

e. **For purchase of house/flat from Co-operative Group Housing Societies:-** 30% on execution of mortgage deed and the balance in suitable instalments on receipt of demand.

8. **vfxæ /kujkf'k ds mi ; ksx gsrq l e ; l hek**

**TIME LIMIT FOR UTILIZATION OF ADVANCE**

v- Hkfe dh [kjhn % 2 ekg ea iwZ djdscSukek iLrq fd; k tkuk pkfg; A , d k u djustij vfxæ /kujkf'k , d eqr okil dh tkuk pkfg; A

a. **Purchase of land:-** Should be completed and the Sale deed produced within two months, failing which the advances should be refunded in lump.

c- edku dh [kjhn %vtL rFkk funskd ds ikl cald jD[kk tkuk 3 ekg ea iwZ gks tkuk pkfg; A funskd l e ; l hek ea of) inku dj l drsgA

b. **Purchase of house:-** Acquisition and mortgage to the Director be completed within three months. The Director may grant extension of time limit.

l - u ; sflyS dh [kjhn@fuekZk % ; fn l e ; l hek ea of) u dh xbzgks rks , d ekg eami ; ksx dj fy; k tkuk pkfg; A

c. **Purchase/construction of new flat:-** Should be utilized within one month, unless extension of time limit is granted.

- n- i fke fd'r vkgfjr djus ds 18 ekg ds vlnj fuekzk dk; Z iwkZ dj fy; k tkuk pkfg; A ; fn dk; Z ea , d h i f j f L F k r ; ka ds dkj . k foye g y k g k s t k s l l F k k u d e p k j h d s f u ; a . k l s c k g j g k a r k s f u n s k d } k j k , d o " k z r F k k c k M Z v k M D x o u l Z } k j k m l l s v f / k d l e ; l h e k c < k ; k t k u k L o h d k ; Z g k s k A
- d. The construction should be completed within 18 months of the date on which the first instalment is drawn. Extension of time limit is permissible up to one year by the Director and for a longer period by the Board of Governors if the work is delayed due to circumstances beyond the Institute employee's control.
- fuekzk Bhd ml Lohdr ; kst uk , o a f u f i n " V ; ka ds vud kj g k u k p k f g ; s f t l d s v k / k k j i j v f x e / k u j k f ' k L o h d r d h x b z F k h A b l e a f d l h H k h f o p y u g r q f u n s k d d h i m z l g e f r v k o ' ; d g k s k A
- e. The construction should be exactly according to the approved plan and specifications as the basis of which the advance was sanctioned. Prior concurrence of the Director is necessary for any deviation.

**9. dN ekeyka ea tekur  
SURETY IN CERTAIN CASES**

fuEu fyf[kr dks Lohdr vfxe /kujkf'k nus l si m z c a k d @ v u c a k d s f u " i k n u d s v f r f j D r l l F k k u d s f d l h L F k k ; h d e p k j h d h t e k u r H k h v k o ' ; d g k s k h %

In addition to execution of mortgage/agreement, the surety of a permanent employee of the Institute is necessary before releasing the sanctioned advance or any part thereof to-

- v- , d s d e p k j h t k s L F k k ; h u g h a g A
- a. Officials who are not permanent.
- c- , d s d e p k j h t k s v f x e / k u j k f ' k g r q v k o n u n u s d h f r f f k l s 18 e k g d s v l n j v o d k ' k i k l r d j u s o k y s g A
- b. Officials due to retire from service within 18 months following the date of application for advance.
- l - L F k k ; h d e p k j h 1 / 4 t k s m i j k D r \* c ^ e a u g h a v k r 1 / 2 t k s r \$ k j f u f e r e d k u g r q v f x e / k u j k f ' k y u k p k g r s g A
- c. Permanent officials [not covered by (b) above] requiring the advance for the purchase of a ready-built house.

**10. chek  
INSURANCE**

f l k e k z k @ [ k j h n d k d k ; Z i w k z g k s t k u s i j ] l l F k k u d e p k j h d k s ] e d k u d k ] m l d h i j h d h e r d s f y ; \$ v k x ] c k < + r F k k f c t y h f x j u s d s f o # ) ] v i u h v k j l s c h e k d j k ; k t k u k p k f g ; A c h e k i k f y l h l l F k k u e a t e k d h t k u h p k f g ; s r F k k i h f e ; e d h j l h n f u j h { k . k g r q i L r q d h t k u h p k f g ; A v f x e / k u j k f ' k d s l e k i u r d c h e s d k s t k j h j D [ k k t k u k p k f g ; A

On completion of construction/purchase, the house should be insured by the Institute employee at his cost against fire, flood and lightning for the full value of the house. The Insurance policy should be deposited with the Institute and the premia receipts should be produced for inspection. The insurance should be kept alive till liquidation of advance.

l g d k f j r k l e m v k o k l l k k b v h t d h l n l ; r k } k j k i k l r q j y s @ e d k u d k v y x l s c h e k d j k ; k t k u k v k o ' ; d u g h a g A

Separate insurance of flats/ houses acquired through membership of Co-operative Group Housing Societies is not necessary.

**11. vuj{k.k  
MAINTENANCE**

edku dkj edku ekfyd dh viuh ykxr ij] vPNh gkyr e] vujf{kr jD[kk tkuk pkfg; sRFkk bl s l Hkh rjg ds \_\_.k Hkkj l s eDr j [kuk pkfg; A l lFkku deÞkjH dks l Hkh rjg ds djka dk fu; fer : lk l s Hkqrku djuk pkfg; sRFkk okf"kd : lk l sbl dk iæk.ki = l lFkku dks iLrqr djuk pkfg; A l lFkku vuj{k.k ds l æ/k ea okf"kd : lk l sfujh{k.k dj l drk gA

The house should be maintained in good condition at owner's cost and kept free from all encumbrances. The employee should pay all taxes regularly and furnish a certificate annually to that effect to the Institute. The Institute may carry out annual inspection for checking up the maintenance.

**12. f}rh; ckj cãkd j[kuk  
SECOND MORTGAGE**

; fn dkbZ deÞkjH Hkou fuekZk vfxe ds vfrfjDr½ fd l h vU; foRrh; l lFkku l s vks \_\_.k i ltr djuk pkgrk gS]rks og funskd dh i wZ vuøfr l sfuEufyf[kr i fjfLFkr; ka ea l i fRr dks nw jh ckj fxjoh j [k l drk gS %

If an employee wants to avail of a further loan (in addition to the HBA) from any financial institution, he may create a second charge on the property, with the prior permission of the Director, subject to the following conditions:-

v- i ltr fd;k tkus okyk \_\_.k ekU; rk i ltr foRrh; l lFkku tS s fd cãd] l jdkjh foRrh; fuxe] l gdkjh vkokl foRrh; l lFkku edkuka gsrq \_\_.k nus ds fo"V mnas ; l s cuk; h x; ha Hkkjr ea i at h d r l koZt fud d a fu; k w tS sfd vkokl fodkl foRr fuxe fyfeVM+vkfn l sfy; k tkuk pkfg; A

a. Loan to be obtained should be from recognized financial institutions like Banks, Govt. Financial Corporations, co-operative Housing Finance Institutions, Public Companies formed and registered in India with the specific purpose of financing housing like Housing Development Finance Corporation Limited.

c- Hkou fuekZk vfxe dh dty /kujkf'k rFkk vc fy; k x; k \_\_.k feyk dj fu/kkZjr dher l hek l s vf/kd ughs gksuk pkfg; A

b. The total HBA taken plus the amount of loan now raised should not exceed the prescribed cost ceiling.

l - f}rh; cãkd] edku@fyS/ dh 'kSk dher pÞkus ds l UnHkZ ea jD[kk tk l drk gA

c. Second charge can be created in respect of loan for meeting the balance cost of the house/flat.

n- f}rh; cãkd] Hkou fuekZk vfxe l sfufeR@i ltr edku ea jgus dh l fo/kk ds foLrkj gsrq Hkh fd;k tk l drk gS ; fn Hkou fuekZk vfxe l s edku dks fufeR gq s nks o"Z dk l e; i wkZ gks pÞk gkA

d. Second charge can be created also for enlargement of living accommodation in the house constructed/acquired with HBA, if two years have elapsed after completion of the house constructed with HBA.

**13. C; kt  
INTEREST**

v- Hkou fuekZk vfxe ij i Fke fd'r ds Hkqrku dh frfFk l s l k/kkj .k C; kt yxsxk ft l dh x.kuk i R; d egk dh vire frfFk dks 'kSk jkf'k ij dh tk; sxhA

a. The House Building Advance carry simple interest from the date of payment of the first instalment and is calculated on the balance outstanding on the last day of each month.



- c- I l Fkku deþkjh ds vodk'k i klrh@er; q dh frffk ds i ' pkr dkbZC; kt ugha yxk; k tk; skA
- b. No interest is chargeable beyond the date of retirement/death of the Institute employees.

**14. C; kt dh nj  
RATES OF INTEREST**

C; kt le; & le; ij i klr ljdkh vkn's kka ds vuq kj fy; k tk; skA 01 vi s 2001 l s ykxwC; kt dh nj afuEufyf[kr g s %

Interest will be charged as per Govt. orders received from time to time. Present rate of interest effective from 1<sup>st</sup> April 2001 are given below:-

__ .k dh Lohdr /kujkf'k Amount of Loan sanctioned	Lohdr vfxe /kujkf'k ij C; kt dh nj 1-4-2003 l s* Rate of interest on the advance sanctioned from 1.4.2003*
#0 50]000 rd Upto Rs. 50,000	5 i fr'kr 5%
#0 50]001 l s #0 1]50]000 rd Rs. 50,001 to Rs.1,50,000	6-5 i fr'kr 6.5 %
#0 1]50]001 l s #0 5]00]000 rd Rs.1,50,001 to Rs.5,00,000	8-5 i fr'kr 8.5 %
#0 5]00]001 l s #0 7]50]000 rd Rs.5,00,001 to Rs.7,50,000	9-5 i fr'kr 9.5 %

- \* C; kt dh nj og yxk; h tk; sx t s k fd le; le; ij d b n z ljdkj }kjk l akk s /kr dh tk; sx , oa tks vfxe /kujkf'k Lohdr djus dh frffk dks i p f y r g s x h A
- \* The rates of interest as revised by the Central Government from time to time and as prevailing on the date of sanction of advance shall be levied.

**15. Nk/s i fjokj ds vkn'kz dks i krl kfgR djus gr q deþkj; ka dks C; kt dh fj; k; rh nj  
CONCESSIONAL INTEREST TO EMPLOYEES FOR PROMOTING SMALL  
FAMILY NORM**

tks deþkjh ca; kdj .k dj k y r s g s m u d s f y ; s C; kt dh nj vk/kk&i fr'kr de g s x h %  
The rate of interest will be half- percent less for an employee who undergoes sterilization:-

v- ; fn deþkjh i # 'k g s r k s m l dh vk; q 50 o "kz l s v f /k d u g k s r F k k m l dh i R u h dh vk; q 20 l s 45 o "kz d s e / ; g k s A ; fn deþkjh L = h g s r k s m l dh vk; q 45 o "kz l s v f /k d u g k s , o a m l d s i f r dh vk; q 50 o "kz l s v f /k d u g k A

- a. If the employee is male, he is not over 50 years of age and his wife is between 20 and 45 years of age. If the employee is female, she must not be above 45 years and her husband must not be over 50 years of age.

c- , d l s r h u r d t h f o r l a r k u g k A

- b. Has one to three living children.

l - ca; kdj .k vki j s ku f d l h Lohdr f p f d R l k y ; @ D y t h f u d e a d j k ; k x ; k g k A

- c. Has had the sterilization operation in an approved hospital/clinic.

f v l i . k h 1 & ca; kdj .k vki j s ku l l F k k u deþkjh ; k m l dh @ m l d s i R u h @ i f r } k j k d j k ; k t k l d r k g A  
**NOTE 1.-**The sterilization operation can be undergone by the Institute employee or his/her spouse.

fVli .kh 2&Nw dby mlgha ekeyka ea Lohdk; Z gS t gkll cd; kdj .k fnukad 1-9-1979 dks ; k ml ds ckn djk; k x; k gkA i Fke fd'r tkjh djus dh frffk pks tks Hkh gks i jarq; g vfire fd'r ds fu"dk"ku l s i wZ gkuk p kfg; A

**NOTE 2.-** The rebate is admissible only in cases where the sterilization is done on or after 1.9.1979 irrespective of date of release of the first instalment of the advance but before final instalment is drawn.

**16. vfxe dh oki l h**

**REPAYMENT OF ADVANCE**

v- vfxe dh l a wZ /kujkf'k C; kt l fgr 20 o"lz ea oki l dh tkuh g\$ eny ds fy; s 180 fd'ra rFkk C; kt ds fy; s 60 fd'ra gkschA

a. The entire amount of advance together with interest is repayable in 20 years, 180 monthly instalments for principal and 60 instalments for interest.

c- oki l h dh /kujkf'k #lk; s dh i wZ l a; k ea fu/kkZjr dh tk; schA

b. The amount of recovery will be fixed in whole rupees.

l - de pkjh vuca k dh vof/k l s de vof/k ea /ku oki l djus dk pu ko dj l drk gA

c. The employee may elect to repay in a shorter period than that agreed to.

n- /ku oki l h ekfl d oru@vodk'k oru ; k fuokZg HkRrk fcy }kjk i Hkkfor gkschA /ku oki l h dks fcuk ckMZ vkWd xoul Z dh i wZ vuofr ds LFkfxr ughs fd; k tk l drkA

d. Recovery will be effected through monthly pay/leave salary or subsistence allowance bills. Recovery cannot be postponed without the prior approval of the Board of Governors.

**17. /ku ol wjh dk i k j k k**

**COMMENCEMENT OF RECOVERY**

v- u; s edku fuekZk ; k vkokl l (o/kk ea of) ds ekeys ea ] /ku ol wjh edku i wZ gks tkus dh frffk l svxys ekg dk oru ; k i Fke fd'r ds Hkqarku l s 18oa ekg ds oru ea l s tks Hkh i gys gks ml l s ykxw gkschA

a. In the case of construction of new house or enlarging living accommodation, recovery will commence from the pay for the month following the completion of the house or the pay for the 18<sup>th</sup> month after the date of payment of the first instalment, whichever is earlier.

c- ; fn Hkou fuekZk vfxe] vka'kd : lk l s Hkfe dh [kjh rFkk vka'kd : lk l s fuekZk gsrq fy; k x; k gks rks /ku ol wjh edku i wZ gks tkus dh frffk l svxys ekg dk oru ; k de pkjh }kjk Hkfe dh [kjh gsrq fd'r ds fu"dk"ku dh frffk l s 24 oa ekg ds oru ea l s tks Hkh i gys gks ml l s ykxw gkschA

b. In the case of HBA taken partly for purchase of land and partly for construction, recovery will commence from the pay for the month following the completion of the house or the pay for the 24<sup>th</sup> month after the date on which the instalment for purchase of land was drawn by the employee, whichever is earlier.

l - r\$ kj fufe r edku ; k f y S ds ekeys ea ] /ku jkf'k dh ol wjh] ftl ekg ea vfxe /kujkf'k yh xbz g\$ ml ds vxys ekg ds oru l s i k j k k gkschA

c. In the case of ready-built house or flat, recovery will commence from the pay for the month following that in which the advance is taken.

**18. vodk'k i k l r h @ e R ; q x B ; w h ea l s , d H k k x dk l ek ; k s t u**

**ADJUSTMENT OF A PORTION FROM RETIREMENT/DEATH GRATUITY**

; fn de pkjh 20 o"lz l s i w Z l okeDr gks jgk g\$ rks Hkou fuekZk vfxe /kujkf'k rFkk@; k C; kt dk , d Hkkx] cakd foyS [k eami ; Dr i ko/kku Mkyk x; k gkus ij] vodk'k i k l r h @ e R ; q x B ; w h ea l s l ek ; k s t u gsrq NkMk tk l drk gA

In the case of employees retiring within 20 years, a portion of the HBA and/or interest may be left to be adjusted from the retirement/death gratuity if a suitable clause to that effect is inserted in the mortgage deed.

**19. vnk; xh u dj ikus ij  
FAILURE TO REPAY**

; fn depkjh l okepr gkus dh frffk ; k ml l si dz Hkou fuekZk vfxæ dk Hkqrku ugha dj ikrk rks l dFkku] vodk'k iklrh@eR; q xP; v/h l s ; k edku dks cpdj ; k vU; fdl h Hkh rjhdsl } tS k Hkh ckMz-vkMz xoul Z }kjk r; fd;k tk; } /ku ol y/h dks iofrR dj l drk gA

If the employees fail to repay the balance of the HBA on or before the date of retirement, Institute may enforce recovery from retirement/death gratuity or by sale of the house or in any other manner, as may be decided by the Board of Governors.

**20. vkonu djus dh ifO; k  
PROCEDURE TO APPLY**

edku fuekZk vfxæ yus grqfu/kkZjr vkonu i i = dyl fpo ds l keU; vuHkx l siklr fd; s tk l drs g 1/4 vkbZvkBZVh-vkj i i = , pch, & 1 l s 5 1/4

Prescribed application forms for the purpose of taking the House Building Advance may be obtained from the General Section of the Registry (IITR FORM HBA-I to V).

**21. uke& ; kk; y[kk 'kh"KZ  
DEBITABLE HEAD**

vfxæ dh /kujkf'k \*edku fuekZk vfxæ\* y[kk&'kh"KZ ds vlr xR bl mnas ; grqvkoIVr /kujkf'k ds ukesMkyh tk; s hA

The amount of advance will be debitable to the funds allotted for the purpose under the head 'HOUSE BUILDING ADVANCE'.

**(A K SRIVASTAVA)  
LT. COL. (RETD.)  
REGISTRAR**

l @ Hkk-i kSl # -@ l keU; @, p-ch, @2002@2106 frukd 20 vxLr 2002  
No. IITR/Gen/HBA/2002/2106 Dated 20<sup>th</sup> August 2002

ifrifyi %&

Copy to:-

1. l eLr foHkxk/; {k@dlnk/; {k@dk; kZy; k/; {kA  
All Head of the Deptts./ Centres/ Offices.
2. foRr fu; ædA  
Finance Controller.
3. funs'kd egkn; ds fuf t l fpo dks funs'kd egkn; ds l ipukFkA  
P.S. to Director for Director's kind information please.
4. mi & funs'kd egkn; ds vk' kifyi d dks mi & funs'kd egkn; ds l ipukFkA  
Steno to Dy. Director for Dy. Director's kind information please.
5. l feRr vuHkx A  
Meeting Section.