

UNIVERSITY OF KERALA

No. Ad. B III.2.17051/2010

Thiruvananthapuram

Dated: 07.10.2010

C I R C U L A R

Sub: *Re-introduction of House Building Advance Scheme to University Employees and Teachers – Applications invited for 2010 - 2011 – reg.*

Ref: 1. *G.O (P) No. 505/2009/Fin dated 12.11.2009.*
2. *U.O. No. Ad. A V.1.530/2010 dated 05.08.2010.*

In the Government Order referred as (1) above, Government have re-introduced the House Building Advance Scheme to State Government Employees and Teachers. As per paper referred (2) above, the said government order has been implemented in the University and the re-introduced House Building Advance Scheme made applicable to the University employees and teachers.

In pursuance of the above order, applications in the prescribed form are invited from eligible Employees/Teachers of the University for availing House Building Advance during the financial year 2010 – 2011. Prescribed application form (Form No. 29 under article 244 (c) of KFC) can be obtained from Ad. B III Section or can be downloaded from the University's Website, www.kufinance.info.

The reintroduced House Building Advance Scheme will be applicable to University Employees and Teachers in accordance with the provisions contained in Article 244 of KFC and amendments thereafter with the following further conditions.

1. Employees/Teachers who own inhabitable home either in his/her name or in the name of spouse are not eligible for the advance.
2. The applicant should have a minimum of five years completed service at the time of application.
3. The Employees/Teachers should have minimum 50 (fifty) months of service left at the time of application.
4. Preference will be given to such applicants who have lesser service left for superannuation.
5. The admissible amount of loan shall be 50 (fifty) times of basic pay subject to a maximum of Rs. 10 Lakhs (Rupees Ten Lakhs only).
6. The interest will be simple interest @ 8% per annum.
7. Take over of existing bank loans shall not be allowed.
8. The House building Advance will be limited only for purchase/ construction of a house/ready built flat during the current financial year.

A perfect application should contain the following documents.

- (a) Location Certificate and site plan from the Village Officer concerned.
 - (b) Possession Certificate from the Tahsildar having jurisdiction over the area.
 - (c) Encumbrance Certificate in respect of land for twelve years from the Sub Registrar.
 - (d) Title Certificate from University Legal Adviser.
 - (e) The Original deed.
 - (f) Plan and Estimate of the proposed building approved by the University Engineer.
 - (g) The DCRG/Service Certificate of the applicant duly prepared and signed by the Head of Office/Department.
9. The allotment shall be subject to availability of fund and limited to the budget provision.
10. Time frame for applying for house building advance for the current financial year.
- (a) Submission of of application to the office of the Registrar, through HOD/Branch Officer concerned – 2010 November 1 – 15.
 - (b) Processing of application by Finance Officer – Before 31.12.2010.
 - (c) Sanctioning of HBA during the financial year – on or before 31.01.2011.

The Supervisory officers may convey the contents of this circular to all the employees working under their control.

Sd/-
Registrar

To

1. PS to Vice- Chancellor / Pro-Vice-Chancellor.
2. PA to Registrar/ Finance Officer/ Controller of Examinations/ Director, Planning and Development, Director of College Development Council.
3. All the Departments in the University.
4. All Sections in the University.
5. All Joint Registrars/Deputy Registrars / Assistant Registrars.
6. The Public Relation Officer.
7. All DOICs / Study Centres/Taluk Information Centres/ Teacher Education Centres/UITs /IMK Extension Centres.
8. Superintendent in - charge, University Press.
9. Stock File / File Copy.

APPENDIX – 1
K.F.C. FORM NO. 29
(See Chapter IX Article 244 C)

Application for Advance to University employees /Teachers
for purchase/construction of a house/ready built flat.

- 1) Name of the Applicant(s) ...
- 2) a. Date of Birth ...
b. Date of Superannuation/Retirement ...
- 3) Official Designation ...
- 4) a. Monthly Substantive pay/officiating pay ...
b. Dearness Pay, if any ...
- 5) a. Amount of Advance asked for (in words as well as in figures) ...
b. Rate of repayment of the advance proposed ...
c. No. of instalments of the repayment proposed ...
- 6) Name of Treasury from which payment is desired ...
- 7) a. Purpose of the advance (in the case of purchase of a house with site, the name and address of the person from whom the property is proposed to be purchased also should be specified) ...
b. Survey No. of the land and extend ...
c. Village, Taluk and District in which the land is situated ...
- 8) a. Approximate value of the house, house with site / house site proposed to be purchased ...
b. Estimated cost of construction, completion extension or repair of the house. ...
- 9) If it had already been purchased, completed, extended or repaired the date on which it was effected ...

- 10) If any advance(s) had been drawn previously ...
by the applicant(s)
- a. The number(s) and date(s) of the University ...
orders sanctioning it them; and
- b. 1. Whether it/they are in the course of ...
repayment, and if so
- i. the amount already repaid, ...
- ii. the balance due, ...
- iii. the number of the instalment last repaid ...
- iv. the rate of repayment effected; or ...
2. Whether it/they was/were finally adjusted, ...
if so; the date (s) on which the final
adjustment (s) was/were effected
- 11) Details of the security proposed to be furnished ...
- 12) Details of the collateral security proposed to be ...
furnished (Kerala State Insurance Policy/Life
Insurance Corporation Policy/Gratuity/DCRG
etc) (in respect of the insurance policy, furnish
also the policy number and the sum insured)
- 13) Title of the applicant(s) to the land upon which ...
the house which is proposed to be/is built,
completed, extended or repaired stands
- 14) Whether the Certificate as required in the ...
rules, from the University Engineer is attached.
- 15) a. Whether Title Certificate from the University ...
Legal Adviser, is attached.
- b. Whether Possession Certificate from the ...
Tahsildar having jurisdiction of over the area,
is attached.
- c. Whether Encumbrance Certificate in respect of ...
the land for twelve years, from the Sub-
Registrar is attached.
- d. Whether Location Certificate from the Village ...
Officer concerned and the plan of the proposed
building are attached (to be retained by the
Head of the Department)

- 16) If the applicant (s) had already drawn or ...
 applied for any loan/advance under any other
 Housing Scheme sponsored by the
 State/Central Government
- a. The amount of the loan/advance already drawn ...
 / applied for,
- b. The scheme under which loan/advance ...
 drawn/applied for, and
- c. The number and the date of the sanction ...
 issued by the Government or the date of the
 application for the loan/advance
- 17) a. The designation of the Officer who has to sign ...
 the bill claiming the advance
- b. The designation of the Officer who has to ...
 countersign the bill

DECLARATIONS

1. I / We hereby bind myself / ourselves to use the advance for the purposes.
 I / We have applied for and in strict compliance with the rules in this
 respect laid down in the Kerala Financial Code and orders issued by
 University from time to time.
2. I / We do hereby declare that surplus of the advance, if any, will be
 refunded to University immediately after the work/transaction is over.
3. I / We also hereby agree to adjust Rs. (Rupees
) of the advance from the
 gratuity / D.C.R. Gratuity admissible to me/us.
4. I/We also hereby agree to assign Rs. (Rupees
) from the gratuity/D.C.R.Gratuity
 admissible to me/us as collateral security.
5. I hereby declare that I do not already own a house any where in the
 country either in my name or in the name of my wife / husband / minor
 children / we do hereby declare that we do not own a house anywhere in
 the country either in the name of any of us or in the name of our minor
 children.
6. I / We solemnly declare that the information furnished against the various
 items indicated above is true to the best of my / our knowledge and belief.

Station:
 Date :

Signature of the Applicant(s)

(To be furnished by Official Superior/Head of Department)

I consider that the advance asked for is actually required for purchase / construction of a house / ready built flat for the personal residence of the applicant (s) and that the applicant (s) deserves such assistance.

I also consider that the security offered is sufficient for the advance asked for *

I therefore, recommended that an advance of Rs. (Rupees
.....) may be granted to the applicant (s) without risk to University.

(Strike out the item whichever is inapplicable)

I hereby certify that as per this office records no advance was drawn previously by the applicant (s).

I hereby certify also that the information furnished against items, 2,4, 10 & 12 (item 12 with regard to gratuity / death -cum-retirement gratuity only) has been duly verified and found correct.

Finance Officer

*

1. This clause shall be omitted in the case of application for purchasing a house with site.
2. Action shall be taken simultaneously in such case to get the property valued by University Engineering Department and Revenue Department as provided in the Article 244.

I certify that the amount of gratuity / death-cum-retirement gratuity due to the applicant (s) on the date of his/her/their superannuation (at the time of retirement calculated on the basis of the appointment held by the applicant (s) at the time of submitting the application) is estimated to be Rs. (Rupees
.....) and that the applicant(s) is / are governed by the Kerala Service Rules/All India Service Rules .

Station:

Date :

**Dated Signature of the Official Superior
/Head of the Department**