

GOVERNMENT ORDERS, FORMS ETC., RELATING TO HOUSE BUILDING ADVANCE

INDEX

S.NO.	CONTENT	PAGE NO.
1	House Building Advance Application Form	2
2	Govt. letter no.25581/HBA I(1)/2002-1 H&UD Dept dated:23.09.2005.	7
3	G.O.Ms.No.163, Housing and Urban Development Dept. dated :30.04.1986.	16
4	Govt. Letter No.25605/HBA1/2007-6 H&UD Dept. dated: 18.03.2008. (Check slip for proposal under HBA Special Fund Scheme)	21 22
5	Govt. Letter (Ms).No.274/HBA1/2000-1 H&UD Dept. dated: 05.07.2000.	28
6	Govt. Letter No.25396/HBA1/2005-2 H&UD Dept. dated: 12.09.2005	31
7	Govt. Letter No.32408/HBA1/2007-11 H&UD Dept. dated: 04.03.2009.	33
8	G.O.(Ms).No.1234 Finance(Pension) Dept. dated :22.11.1990.	35
9	H. B. A. Interest Rates (1977-78 to 2012-13)	38
10	Govt. Letter No.45224/HBA1/2004-1 H&UD Dept. dated: 05.01.2005. [Penal Interest]	45
11	Govt. Letter No.36015 /HBA1/2004-1 H&UD Dept. dated: 18.10.2004. [Penal Interest]	56
12	Govt. . Letter Ms.No.260 H&UD Dept. dated: 27.03.1984 as amended Govt. letter no.21243/C1/84-10 H&UD Dept. dated:24.06.1985 [Interest]	59
13	G.O.Ms.No.96 Housing and Urban Dev. (HBA) Dept. dated:17.06.2009.	64
14	Application for permission to build a house –Form No.VI (Tamil Nadu Government Servants Conduct Rules,1973)	67
15	Application for permission for acquisition of a house –Form No.VI A	68
16	Completion Report –Form VII	70
17	Engineer Certificate, Utilization Certificate	72
18	G.O.(Ms).No.135 Housing and Urban Dev. (HBA) department Dated:20.06.2012.	73
19	G.O.No. 131 Finance (Loans and Advances) Department Dated: 05.05.2011 (interest rates- 2010-12)	
20	G.O.No. 203, Finance (Loans and Advances)Department Dated:08.06.12 (interest rates-2012-13)	
21	Letter No. 69390 / Finance (Pension) Department / 2009, dated:29-01-10	

APPLICATION FORM FOR THE GRANT OF AN ADVANCE UNDER THE RULES REGULATING THE GRANT OF ADVANCES TO GOVERNMENT SERVANTS FOR BUILDING ETC., OF HOUSES.

1	(a)	Name (in block letters)			
	(b)	Designation			
	(c)	Scale of Pay			
	(d)	Present pay including D.A. but excluding other allowances.			
2	(a)	Department and office in which employed.			
	(b)	Administrative Department of Secretariat			
	(c)	Station where posted			
	(d)	Present Residential Address (This Column has been inserted vide Lr.Ms.No.174, H&UD, dt.20.5.98)			
	(e)	Community (Whether the applicant belongs to BC/MBC or Denotified Community/SC/ST or OC may be indicated) (This Column has been inserted vide Lr.Ms.No.124, H&UD, dt.10.5.2006)			
3	Please state--				
	Whether you are a permanent/ non-permanent State Govt. Servant and the length of service rendered under the Government of Tamil Nadu	Your Permanent Post, if any, and the name of Office and Department concerned	Date of birth and age next birth day	Date on which you will attain the age of 58 years.	Is your wife/husband a State Govt. Servant? If so give her/his name, designation etc.
	(1)	(2)	(3)	(4)	(5)
4	Do you or does your wife/husband/minor child already own a house [See Rule 2(b)]. If so, please state--				
	Station where it is situated with exact address	Floor area (in square metres)	Its approximate valuation Rs.	Reasons for desiring to own another house	
	(1)	(2)	(3)	(4)	

5	(a)	Do you require the advance for building a new house or for purchasing a plot and constructing a building thereon. If so, please indicate—			
Approximate floor area of the house proposed to be constructed (in square metres)	Estimated Cost			Amount of advance required	Number of years in which the advance with interest is proposed to be repaid
	Cost of land	Cost of building	Total		
	Rs.	Rs.	Rs.	Rs.	
(1)	(2)	(3)	(4)	(5)	(6)
Note: - Entries in columns (2) to (4) will have to be supported by specifications, estimates and plan, duly approved by the local authorities concerned namely, the Panchayat Union Commissioners in the cases of Panchayat Union areas, Commissioners in the case of Municipalities and Corporations, the Executive Officers in the cases of Town Panchayats and Townships					
5	(b)	Whether you are already in possession of the land. If so, please state—			
Name of the city or town where it is located.		Whether you wish to settle there, after retirement.	Area of the plot in square metres.	Name of the Municipal or any other local authority (if any) in whose jurisdiction it is located.	
5	(c)	If no plot of land is already in your possession, how and when do you propose to acquire one? State the approximate plot area (in square metres) proposed to be acquired.			
6	Do you require the advance for enlarging/improving living accommodation in an existing house? If so, please state -				
	1.	Number of rooms in the house (excluding lavatory, bathroom and kitchen)			
	2.	Total floor area of the rooms (in square feet)			
	3.	If an additional story is proposed to be added, is the foundation strong enough?			
	4.	Particulars of additions desired			
		(i) Number of rooms			
		(ii) Floor area (in square feet)			
		(iii) Estimated cost			
		(iv) Amount of advance desired			
		(v) Number of years in which the advance with interest is proposed to be repaid.			
Note: - A plan of the house should accompany the application.					

7 (a)		Do you require the advance for purchasing a readymade house?						
		(i) If so, and in case you already have a house in view please state: -						
Exact location of the house	Floor area of the house (in square metres)	Plinth area of the house (in square metres)	Approximate area of the house	Municipal valuation of the house	Name and address of the owner	Approximate price expected to be paid	Amount of advance required	Number of years in which the advance with interest is proposed to be repaid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
(a)		(ii) Have you satisfied yourself that the transaction would result in your acquiring an undisputable title to the house?						
Note: - A Plan of the house should accompany the application.								
		(b) If you do not already have a house in view, how, when and where do you propose to acquire one?						
The approximate amount upto which you will be prepared to buy a house			The approximate amount of advance required			Number of years in which the advance with interest as proposed to be repaid		
(1)			(2)			(3)		
Note: - Details specified against item 7(a) above should be furnished in this case also as soon as possible and in any case before the full amount of the advance can be drawn.								
8		Is the land on which the house stands or is proposed to be constructed free hold or leasehold? If lease hold, state: -						
The term of the lease	How much of the term has already expired	Whether conditions of the lease permit the land being mortgaged to Government	Premium paid for the plot	Annual rental of the plot				
(1)	(2)	(3)	(4)	(5)				
Note: - A copy of the lease/sale deed should accompany the application.								

9	(a)	Is your title to land/house undisputed and free from encumbrance?	
	(b)	Can you produce if required, original documents (sale or lease deed) in support of your title? If not, state reason therefor indicating what other documents of proof, if any, can you furnish in support of your title. (See items 5(b) and 6 above).	
	(c)	Does the locality, in which the plot of land/house is situated, possess essential services like roads, water supply, drainage, sewerage, street lighting, etc? Please, furnish a site plan with complete address.	
	(d)	Whether previous sanction of the prescribed authority has been obtained or has been applied for in respect of the proposed construction of house/purchase of house/plot. If such prior sanction is necessary under the Tamil Nadu Government Servants' Conduct Rules.	
10		If the advance applied for is required for the purchase of a ready built house or partly for the purchase of plot and partly for the construction of a house thereon, is there any relationship between you and the vender of the ready built house/plot. If so, the exact relationship may be indicated.	

DECLARATIONS

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 Government Servants for building, etc. of houses and agree to abide by them and the terms and conditions stipulated therein.

3. I certify that, –

- (i) My wife/husband is not a State Government Servant;
- (ii) Neither I nor my wife/husband who is a State Government Servant has applied for and/or obtained an advance under these Rules;
- (iii) Neither I nor my wife/husband has applied for and/or obtained an advance of loan from any other Government source for the acquisition of a house;
- (iv) The house proposed to be purchased/constructed/enlarged is required for my bonafide personal use.

- (v) The construction of the house for which the advance has been applied for, has not yet been commenced/has already been commenced and come upto basement level/plinth level/roof level; and
- (vi) I do not own any house either in my name or in the name of my wife or in the name of any of my minor children.

Signature of the applicant:

Station:

Designation:

Date:

Department/Office in
which employed.

(To be completed by the applicant's Head of Department)

No.

Station

Date:

Forwarded to the Secretary to the Government of Tamil Nadu, Department of or the Collector of District viz., the Sanctioning Authority.

(1) I have scrutinized the application in terms of rule 9(b) of the Rule and have satisfied myself of the correctness of the facts, etc. stated therein (that the applicant possess a clear title to the property in question.)

(2) It is recommended that an advance of Rs. may be granted to the applicant. I have satisfied myself on the basis of monthly deduction etc. made from the applicant's salary that this amount well within his repaying capacity.

(3) *The provisions of rule 2(b) of the Rules may be relaxed as a special case.

(4) The amount of gratuity/death-cum-retirement gratuity due to the applicant on the date of his superannuation (at the time of retirement calculated on the basis of the appointment held by the applicant at the time of submitting the application for House Building Advance) is estimated to be Rs./-.

Signature:

Designation:

Name of the Department:



HOUSING AND URBAN DEVELOPMENT DEPARTMENT

Letter No.25581/HBA1/2002-²⁴⁴/ Dated 23-9-2005

From
Thiru Lal Rawna Sailo, I.A.S.,
Secretary to Government.

To

All Collectors.
All Departments of Secretariat including the
Public (Spl.B)/Home (Police.I)/Environment &
Forest (FR.Spl.B) Departments, Chennai-9.
The Secretary, Legislative Assembly Secretariat, Chennai-9
The Director General of Police, Chennai.
The Registrar General, High Court of Madras, Chennai-104.
The Special Commissioner & Commissioner of Treasuries &
Accounts, Panagal Building, Saidapet, Chennai-15.
All Treasury Officers/Pay and Accounts Officers.

Sir/Madam,

Sub: Loans and Advances - House Building Advance - Sanction of
H.B.A. for construction of house etc. - Commencement of
recovery towards the repayment of the advance and the
interest and subscription to the Tamil Nadu Government
Employees' House Building Advance Special Family Benefit Fund
Scheme - Avoidance of delay - Instructions Issued.

I am directed to state that the Tamil Nadu Government Employees'
House Building Advance Special Family Benefit Fund Scheme is implemented
with effect from 1.4.1986. It has been noticed that the subscription to the
above scheme is not ^{being} recovered from the loanees by the concerned Heads of
Offices and the Treasury Officers/Pay and Accounts Officers
promptly. There are several cases, where the Collectors and Heads of

Departments have, of late, sent proposals to Government to issue orders for the adjustment of the outstanding amount towards H.B.A. in respect of the deceased loanees after collecting the subscription to the above scheme from the dues payable to the deceased loanee or from the legal heirs of the deceased loanee in order to satisfy the condition stipulated in the Special Family Benefit Fund Scheme. The Government are in an embarrassing position while dealing with the request for waiver of outstanding amount in such cases. Instances have also come to the notice of the Government that there is inordinate delay in commencing the recovery towards the repayment of the House Building Advance (both principal and interest).

2. In this connection, it is pointed out that as per the orders issued in G.O.Ms.No.1720, H&UD, dt.13.11.1987, all the Government Servants who obtain House Building Advance shall be eligible for enrolment under the above scheme, provided they have a service of five years and above prior to their superannuation at the time of enrolment under the scheme. In such cases, the contribution towards the scheme shall be commenced from the month, following the month in which the first instalment of the advance has been disbursed at 1% of the monthly instalment that the loanee will be repaying as per the recovery orders. In Government Letter No.60226/C1/88-7, H&UD, dt.11.7.1989, the following instructions were also issued, in order to ensure the prompt recovery of the subscription in time: -

- (i) All the Sanctioning authorities viz., all Collectors / Heads of Departments / Departments of Secretariat, who are competent to issue formal orders sanctioning the House Building Advance, should indicate in the formal orders/orders releasing the advance/first instalment of the advance, the quantum of the subscription to be recovered from the loanee Government Servant towards the 1% recovery under the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme.
- (ii) The departmental officer concerned, under whom the loanee Government Servant works, should ensure that the 1% recovery towards the above scheme is made at the rates specified by the sanctioning authority, from the month following month of the drawal of the first instalment of the advance without fail.

- (iii) The departmental officers should make necessary entries in the Service Register of the loanee employee as follows: -

"Certified that the loanee Government Servant Thiru has been enrolled in the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme and 1% on H.B.A. recovery instalment amount has been effected from the month of as per G.O.Ms.No.613, H&UD, dt.30.4.1986 and G.O.Ms.No.1720, H&UD, dt.13.11.1987."

- (iv) The subscription for the period of ELWA (extraordinary leave without allowances) of the loanee Government Servant should be recovered in one lumpsum when he rejoins duty and draws his next salary.
- (v) The departmental officers shall also furnish the following certificate in the establishment pay bills of their offices:-

"Certified that 1% on the H.B.A. recovery from the loanee Government Servants who have drawn the first instalment of the advance have been effected in this bill and brought into the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme from the month following the month of the drawal of the first instalment of the H.B.A. as per G.O.Ms.No.1720, H&UD, dt.13.11.1987."

3(a). It is also pointed out that as per the provisions contained under rule 8(a) of the House Building Advance Rules, the advance granted to a Government Servant under these rules, together with the interest thereon, shall be repaid in full by monthly instalments within a period of not exceeding 20 years. The recovery of the advance shall be made in not more than 180 monthly instalments and then interest recovered in not more than 60 monthly instalments. As per the above said rule and the subsequent

instructions thereon, the recovery of the principal shall be commenced as indicated below: -

<u>Sl.No.</u>	<u>Purpose of Advance</u>	<u>Commencement of recovery.</u>
1.	Plot-cum- Construction	<u>Plot</u> cost should be recovered from the month following the month in which the amount was disbursed. <u>Construction</u> cost should be recovered from the month following the month in which the construction is completed or the house is occupied or <u>from the 18th month from the date of disbursement of the first instalment for construction whichever is earlier.</u>
2	Construction of House	Should be recovered from the month following the month in which the construction is completed or the house is occupied or from the 18 th month from the date of disbursement of the first instalment whichever is earlier.
3	Purchase of ready built house from the <u>Tamil Nadu Housing Board</u>	Should be recovered from the month following the month in which the amount was disbursed.
4	Purchase of ready built house from Private Party.	Should be recovered from the month following the month in which the amount was disbursed.
5	<u>Enlargement of existing house.</u>	Should be recovered from the month following the month in which the first instalment was disbursed.
6	For making	Should be recovered from the month

Improvement
to existing house.

following the month in which the amount
was disbursed.

The recovery of the interest shall be commenced immediately after the recovery of the principal is over. Orders in regard to the interest and the mode of its recovery have to be issued when the recovery of the principal is nearing completion, because only by then, the actual period availed of by the loanees to clear the advance will be known with due reference to suspension of recovery etc., if any, and the interest can be correctly calculated for the entire period of duration of the advance. The interest accrued on the advance should be calculated and orders for its recovery issued exactly at the time when the last but two instalments of the principal are to be recovered.

(b) As per rule 8(b) of the House Building Advance Rules, recovery of the advance shall be effected through the monthly pay/leave salary bills of the Government Servants concerned by the Head of the Office or the Accounts Officer concerned, as the case may be. These recoveries will not be held up or postponed except with the prior concurrence of the Government/Collector. In the case of Government Servants who enter leave on half average pay or are placed under suspension, the monthly recovery shall be made from the half average pay or subsistence allowance, as the case may be, payable to the individuals concerned at such rates as the Government/Collector deems it right to fix. In the case of Government Servant on extraordinary leave, the monthly recovery shall be postponed, subject to the condition that the individuals concerned agree to pay in one lumpsum, the amount involved in such postponement, from his Death-cum-Retirement Gratuity if it becomes necessary.

the
4. In spite of specific instructions on this subject, cases of inordinate and avoidable delay in commencing the recovery of the advance and subscription to the Special Family Benefit Fund Scheme are reported to the Government for clarification as a matter of routine. The Government had also occasions to notice that:

- (a) while sanctioning the advance in some cases, specific instructions have not been issued for the commencement of

the recovery of advance and subscription to the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme;

- (b) the interest accrued on the advance has not been calculated at the appropriate stage and orders for its recovery have not been issued even after the recovery of the principal has been completed;
- (c) in certain cases, the recoveries, which commenced on the due dates, have been abruptly held-up at some point of time without obtaining any orders from the authorities concerned; and that
- (d) the conditions such as execution of mortgage deed and insuring the property etc., have not been complied ^{with} within the time limit prescribed in the Rules.

Such delays and lapses will be in gross violation of the conditions prescribed in the House Building Advance Rules and they also reveal the inhibition of the authorities concerned in following the instructions of the Government. It should be appreciated that amidst the financial constraints faced by the Government, they implement the scheme of House Building Advance only as a welfare measure to their employees in order to ensure a secured shelter for their families. For this, they avail loan from the financial institutions and sanction the advance to the Government Servants in a good faith that it will be promptly repaid by the employee concerned from his/her monthly pay and leave salary and the property so acquired/created with the advance will be mortgaged to the Government as a security for the loan amount. Such being the position, any laxity in the repayment/recovery of the advance will undermine the spirit of the H.B.A. scheme. It is therefore imperative that the zeal, with which the H.B.A. is applied for and sanctioned, should be continued till the conditions prescribed for the sanction of the loan are complied with. The Government observe that the responsibility of the Sanctioning Authorities and the Heads of offices does not end just with the sanction/disbursement of the advance amount. They should ensure that the

recovery of the advance and subscription to the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme is commenced at the appropriate time without fail. On the part of the loanee Government Servants, they execute necessary Agreement, Undertakings and the Mortgage deed at the appropriate stages, agreeing to repay the advance amount together with the interest accrued thereon within their service period itself, and balance if any, from their DCRG amount. It is therefore incumbent on their part also to ensure that all the recoveries towards the House Building Advance are commenced from their salary on the due dates.

5. The Government consider that the cases of non-recovery or the delay in commencing the recovery and any other violations of the Rules and the instructions issued thereon have to be dealt with seriously, as otherwise the scheme of House Building Advance will be rendered ineffective and inert. They, accordingly, issue the following instructions in this matter: -

- (i) The Sanctioning Authorities are responsible for watching the commencement of the recovery of advance (both principal and interest) and subscription to the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme, and fulfillment of all the other conditions for the grant of the advance like execution of mortgage ^{deed} etc. in constant consultation with the heads of offices concerned, under whom the applicants may happen to work subsequent to the issue of formal sanction till the advance and the interest thereon is completely recovered.
- (ii) The Sanctioning Authorities should ensure that while sanctioning the advance, specific instructions are issued for the commencement of the recovery of advance and subscription to the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme in time;
- (iii) They should also ensure that the interest accrued on the advance is calculated and orders for its recovery issued exactly at the time when the last but two instalments of the

principal are to be recovered, so that the recovery of interest can be commenced immediately after the recovery of the principal is over.

- (iv) The Heads of offices/Drawing and Disbursing Officers and the loanee Government Servants concerned should ensure that the recovery of the advance and subscription to the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme is commenced at the appropriate time without fail and continued without any interruption till the advance is fully repaid; and that necessary entries are made in the H.B.A. Loan Ledger and the Service Register of the loanee. In case, if the recoveries are not commenced/effectuated from their salary for any reason, the loanee should immediately bring it to the notice of the Drawing and Disbursing Officer concerned for necessary action.
- (v) The connected file in the office of the Sanctioning Authority should not be closed unless the following items are satisfied: -
- (a) that the date(s) of disbursement of the advance /instalments have been ascertained and recorded in the file;
 - (b) that the subscription to the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme has been commenced from the month following the month in which the advance or the first instalment of the advance has been disbursed to the loanee;
 - (c) that the recovery of the advance has been commenced on the due date as mentioned in para 3 above;

- (d) that the property has been mortgaged to the Government within a period of six months from the date of disbursement of the advance/first instalment of the advance and that original documents of the title to the land/property has been obtained along with the registered mortgage deed and kept in safe custody;
- (e) that the completion report, occupation report and the utilisation certificates have been received from the loanee as per Rule 7;
- (f) that the property is insured within a period of three months after completion of construction/purchase/enlargement etc. of the house as per Rule 14;
- (g) that necessary entries have been made in the Service Register of the loanee Government Servant regarding the sanction of the advance and his enrolment under the Special Family Benefit Fund Scheme with details of commencement of the recovery of subscription therefor as mentioned in item (ii) ^{under} Para 2 above; and
- (h) that an inspection has been carried out to verify that the advance amount has been utilised for the purpose for which it was sanctioned.

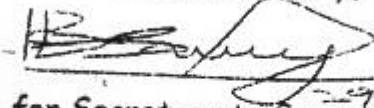
6. I am to request you to ensure that the above instructions are scrupulously followed without any omission, by keeping a vigilant watch over the further action pursued at the end of the heads of offices (OP/Bills Sections in the case of Departments of Secretariat) concerned with the loanee Government Servant. The Government in Housing and Urban Development Department, at its discretion, will call for the records from the Sanctioning Authorities, in random, and review whether the procedures prescribed in the Rules and the instructions issued thereon have been followed without any omission. Any default/failure on the part of the loanee Government Servant/Heads of offices/Drawing and Disbursing Officers will be viewed seriously and the persons responsible for the lapse will be liable

for departmental action. The Sanctioning Authorities are therefore requested to bring these instructions to the notice of all the concerned for strict observance.

7. The Special Commissioner and Commissioner of Treasuries and Accounts is requested to issue necessary instructions to all the Treasury Officers/Pay and Accounts Officers etc. to insist on the certificate mentioned in paragraph 2(v) above without fail while admitting the establishments pay bills. A copy of such instructions may be sent to the Government for reference.

8. The receipt of this letter may be acknowledged immediately.

Yours faithfully,


for Secretary to Government.

20/9/05
21-9-05

Copy to:
The Finance (Salaries) Dept., Chennai-9.
Stock File/Spare Copies.

GOVERNMENT OF TAMIL NADU

Abstract

Loans and Advances – House Building Advance – Tamil Nadu Government Employee's House Building Advance – Special Family Benefit Fund Scheme Rules – Issued.

Housing and Urban Development Department

G.O. Ms. No. 613

Dated. 30.04.1986

Read :

G.O. Ms. No. 513, Housing and Urban Development Department dt. 02.04.1986.

ORDER

In the Government Order read above, the Government have issued orders formulating a scheme called "Tamil Nadu Government Employees House Building Advance Special Family Benefit Fund Scheme". Special Rules for administering the Tamil Nadu Government Employees House Building Advance Special Family Benefit Fund Scheme will be found in the Annexure.

2. This order issues with the concurrence of the Finance Department vide its U.O. No. 44783A/BG.II/86-1 dated. 29.04.1986.

(By order of the Governor)

K. DHARMARAJAN,
Commissioner and Secretary to Government.

ANNEXURE

Tamil Nadu Government Employees House Building Advance Special Family benefit Fund Scheme Rules.

1. **Short Title:** These rules shall be called "Tamil Nadu Government Employees House Building Advance Special Family benefit Fund Scheme Rules".

2. **Commencement:** These Rules shall come into force on and from the 1st April 1986 and recovery of subscription will commence from the pay for the month of April 1986, which will be drawn in April 1986.
3. **Application:** These Rules shall apply to all employees of the Government of Tamil Nadu including persons on foreign service and on deputation and the All India Service Officers belonging to Tamil Nadu Cadre, who have obtained house building advance under the State Rules to regulate the grant of advances to Government Servants for building etc., of houses provided they have more than 5 years of service prior to their retirement as on 1st April, 1986. In respect of those who have obtained/will obtain house building advance and commence repayment of advance after 01.04.1986 the scheme shall be applicable to them, only if they have five years of service prior to retirement at the time of enrolment under the scheme.
4. **Subscription :**
 - (i) A monthly subscription of 1% (One percent) of the monthly instalment amount towards repayment of the house building advance both the principal and interest, shall be paid by the Government employee, commencing from his pay for April 1986 and it shall continue till the date of his superannuation or till repayment of advance together with interest thereon whichever is earlier. In respect of future entrants, subscription will commence from the month in which the repayment towards the house building advance commences. The deduction shall be made from the monthly pay bills.
 - (ii) The subscription shall be rounded off to the next nearest Rupee. The subscription shall be increased suitably according to the quantum of monthly instalments of repayment subject to the condition that the overall contribution shall be limited to 1% (One percent) of the total amount of monthly instalment amount paid.
5. **Entry in the Service Book:** Necessary entries shall be made in the Service Book or Service Rolls of the Government employees who come under the scheme regarding the date of commencement of the recovery.

5. **Recovery:** The Pay Drawing Officer shall be held responsible for the prompt recovery of the subscription. In the case of self drawing officers, the Treasury Officers, Pay and Accounts Officers and the Sub-Pay and Accounts Officer shall watch the recovery. In respect of Government Employees on deputation, or on foreign service, the foreign employer shall effect the recovery and credit the amount to Government's account every month, as in the case of House Building Advance recoveries. Benefits under the scheme will accrue only from the month succeeding the month in which the subscription to the scheme is commenced.
7. **Payment in the event of death in harness:** In the case of an employee dying in harness the entire amount due from him towards the repayment of the House Building Advance together with interest due thereon, upto the date of his death shall be met from the Fund provided the subscription to the scheme has been commenced and continued till the month of his death.
8. **Administration:** The Director of Treasuries and Accounts shall administer the scheme.
9. **Head of Account:** The following shall be the Head of account for the transactions relating to the scheme.
 - (i) **Subscription:** The recovery towards the subscription under the scheme shall be credited to the relevant receipt head of account under House Building Advance.
 - (ii) **Adjustment to the Fund:** 1% (One percent) of the Total receipts under House Building Advance to the credit of this fund shall be adjusted to the head of account "K. Deposits and advances – (b) Deposits not bearing Interest – 848. Other Deposits – AC Miscellaneous Deposits – B.H. Tamil Nadu Government Employees House Building Advance Special Family benefit Fund Scheme – 01. Tamil Nadu Government Servants (DPC 848R ACBP 0107)".
 - (iii) **Payments:** Payments from the fund shall be debited to the head of account "K. Deposits and Advances – (b) Deposits not bearing Interest – 848. Other Deposits – AC. Miscellaneous Deposits – BDP. Tamil Nadu Government Employees House Building Advance Special Family Benefit Fund Scheme – 01. Tamil Nadu Government Servants. (DPC 848C ACBP 0102)".

10. The Director of Treasuries and Accounts shall annually make an adjustment of 1% (One percent) of the receipts under House Building Advance to the credit of the Tamil Nadu Government Employees House Building Advance Special Family benefit Fund Scheme to the head of account mentioned in Rule 9 above.

11. Sanctioning authority:

- (i) In the case of All India Service Officers, District Revenue Officers and employees of the Secretariat, the Government in Housing and Urban Development Department shall be the competent authority to sanction adjustment towards the outstanding amount of advance together with interest due thereon and in respect of other employees, the authority competent to sanction House Building Advance (i.e.) the District Collector concerned, shall be the competent authority to sanction the adjustment towards the outstanding amount of advance together with interest due thereon, due from the Government employee who die in harness before repaying the house building advance in full, together with the interest due thereon.
- (ii) Copies of sanction orders shall be communicated to the Director of Treasuries and Accounts, Madras.

K. DHARMARAJAN,
Commissioner and Secretary to Government.



வீட்டு வசதி மற்றும் நகர்ப்புற வளர்ச்சித்
துறை,
தலைமைச் செயலகம்,
சென்னை-9.

அனுப்பர்
திரு.கே.என்.கிருஷ்ணசாமி ராவ், எம்.ஏ.,
அரசு இணைச் செயலாளர்.

கடிதஎண்.25605/வீகமு/2007-6,
நாள் 18.3.2008

பெறுநர்
மாவட்ட ஆட்சித் தலைவர்,
வேலூர். (இணைப்புடன்)

ஐயா,

- பொருள் வீடுகட்ட முன்பணம் - திருடபிள்யூசுரேஷ்ராஜன் நிர்மல் குமார், தலைமை
ஆசிரியர் - 27.10.2004ல் காலமானது - நிலுவையாகவுள்ள முன்பணத்
தொகையை தள்ளுபடி செய்தல் - தொடர்பாக.
- பார்வை 1. தங்களது செயல்முறை ஆணை எண்.இ1/14899V/2007 நாள் 1.10.2007
2. அரசு கடிதஎண்.25605/வீகமு/2007-1, வீடமநவ, நாள் 9.10.2007
3. தங்கள் கடிதஎண்.இ4/68518/2007/ நாள் 25.2.2008

பார்வையில் காணும் கடிதங்களுக்கு தங்களின் கவனம் ஈர்க்கப் படுகிறது.

2. பார்வை மூன்றில் காணும் தங்களது சட்டத்திட்டம் அனுப்பப்பட்ட அசல் ஆவணம் (நி.மு.எண்.4899V/2007 நாள் 27.11.2007) பரிசீலிக்கப்பட்டது. இந்த நேர்வில் தனியருக்கு வழங்கப்பட்ட முன்பணத்தொகையில் அசல் பிடித்தம் செய்வது செப்டம்பர் 2001 மாதத்துடன் முடிவடைந்துள்ளது. வழங்கப்பட்ட முன்பணத்திற்கான வட்டித்தொகை ரூ.86,805 என்று கணக்கிடப்பட்டுள்ளது. மேற்குறிப்பிட்ட வட்டித்தொகையானது, வீடு கட்டமுன்பணம் வழங்குவதற்கான மாநில அரசின் விதிகளில், விதி 8(9)-ன்படி 80 மாதத் தவணைகளுக்கு மிகாமல் தவணை முறையில் பிடித்தம் செய்யப்படுவண்டும். அதன்படி மாதம் ரூ.1480/- வீதம், அக்டோபர் 2001 முதல் தனியர் காலமான அக்டோபர் 2004 முடிய 37 மாத தவணைகளில் ரூ.54,760/- தனியரின் ஊதியத்திலிருந்து பிடித்தம் செய்திருக்கவேண்டும். அவர் 27.10.2004-ல் காலமானபின்னர், நிலுவையாகவுள்ள வட்டித்தொகை ரூ.34,045/- மட்டுமே தமிழ்நாடு அரசுப் பணியாளர் வீடுகட்ட முன்பணம் வழங்கும் திட்டத்திற்கான சிறப்புக் குடியேற்ற நிதியிலிருந்து ஈடு செய்யப்பட்டிருக்க வேண்டும். ஆயினும் இந்நேரில், பார்வை ஒன்றில் காணும் தங்களது செயல்முறை ஆணையில் ரூ.43,005/-ஐ ஈடு செய்து ஆணைவழங்கப்பட்டுள்ளது. எனவே, கூடுதலாக ஈடு செய்யப்பட்ட ரூ.8960/-ஐ மறைந்த அரசுப் பணியாளரின் வாரிகதாரர்களிடமிருந்து வசூலித்து அரசுக் கணக்கில் உரிய தலைப்பின் கீழ் செலுத்த தக்க நடவடிக்கை மேற்கொள்ளுமாறு கேட்டுக் கொள்கிறேன். மேலும், அக்டோபர் 2001 முதல் தனியர் காலமான அக்டோபர் 2004 முடிய வட்டித்தொகை பிடித்தம் செய்யப்படுவதற்கான காலத்தில், மாதாந்திர தவணைத்தொகைக்கு ஏற்ப, ஒரு விழுக்காடு சந்தாத் தொகை ரூ.15/-க்கு குறைபாமல் ஒவ்வொரு மாதமும் பிடித்தம் செய்யப்பட்டுள்ளது என்பதை உறுதி செய்து கொள்ளுமாறும், இதில் குறைபாடு ஏதுமிருக்குமானால், அதற்குரிய நிலுவைத்தொகையைப் பற்றைந்த அரசுப் பணியாளரின் வாரிகதாரர்களிடமிருந்து வசூலித்து அரசுக் கணக்கில் உரிய தலைப்பின் கீழ் செலுத்த தக்க நடவடிக்கை மேற்கொள்ளுமாறும் கேட்டுக் கொள்கிறேன்.

**CHECK SLIP FOR PROCESSING THE PROPOSAL UNDER THE TAMIL NADU
GOVERNMENT EMPLOYEES HOUSE BUILDING ADVANCE SPECIAL
FAMILY BENEFIT FUND SCHEME**

1.	Name of the deceased Government Servant	:	
2.	Designation	:	
3.	Office/Dept. in which employed	:	
4.	Date of death	:	
5.	Details of the Advances sanctioned:		
	Purpose of Advance	G.O.No. and Date in which the advance was formally sanctioned.	No. of Instalments in which the advance was released
			Ref. No. and Date
			Instalment Amount. Rs.
			Date of disbursement <i>(Atleast Month and Year should be noted without fail)</i>
	Construction of House.		Instalments
			1 st Instalment
			2 nd Instalment
			3 rd Instalment
	Addl. Advance for completion of construction		One Lumpsum
	Purchase of Ready built house/flat		One Lumpsum
	Enlargement		1 st Instalment
			2 nd Instalment
			3 rd Instalment
	Improvement		One Lumpsum
	Total		
6.	Whether the original records pertaining to the formal sanction of the advance(s)		

	and subsequent release of all the instalments or Copies of the said orders are made available in the file	
7.	Whether the advance has been utilized for the purpose for which it was sanctioned.	:
8.	Whether a copy of the Death Certificate has been furnished.	:
9.	Whether a copy of the Legal heir Certificate has been furnished.	:
10.	Whether the recovery of subscription to the Tamil Nadu Government Employees House Building Advance Special Family Benefit Fund Scheme has been commenced on the due date and continued till the month of death without any interruption. If so, indicate the month in which the recovery was commenced	:
11.	Whether the recovery towards the repayment of advance has been commenced on due dates and continued till the month of death without any interruption.	:
12.	Whether there is any postponement of recovery towards the repayment of the advance(s) sanctioned to the loanee Government Servant.	:
13.	As per the third proviso under rule 8(b) of the H.B.A. Rules, if a Govt. Servant, enrolled under the Tamil Nadu Government Employees House Building Advance Special Family Benefit Fund Scheme and eligible for grant, dies in harness in the middle of a month before the repayment of the entire advance amount, the monthly instalment intended to be recovered for that month towards the principal/interest shall be recovered in full if there is sufficient amount available in the monthly salary; and the recovery shall be ignored if the amount available is insufficient to make the recovery, and in such cases, the remaining dues of H.B.A. including that month's instalment can be waived under the above scheme. Therefore, please state	
(a)	Salary amount due for the month of death	:
(b)	Monthly instalment(s) due for the month of death.	:

(c)	Whether the salary amount is sufficient to effect the recovery due for the month.	:	
(d)	If so, whether the monthly instalments due for the month of death have been recovered.	:	
(e)	In case, the Salary amount is sufficient to effect the recovery and if the instalments have not been recovered from the salary, whether the said amount has since been recovered from the legal heir(s) and remitted into Government account together with the penal interest thereon, and if so, furnish the details of remittance.	:	
(f)	Whether the subscription towards the Scheme has been recovered in the salary for the month of death	:	

14. Details of recovery towards the repayment of **PRINCIPAL** Amount.

Purpose of Advance	Month in which the recovery ought to have been commenced	Amount ought to have been recovered till the month of death	Month in which the recovery was actually commenced	Amount actually recovered till the month of death	Difference if any to be made good by the legal heirs (Col.3 - 5)
(1)	(2)	(3)	(4)	(5)	(6)
		Rs.		Rs.	Rs.
Construction of house					
Addl. Advance for completion of construction.					
Purchase of Ready built house/flat					
Enlargement					
Improvement					
Total					

15. Details of recovery towards the INTEREST accrued on the advance amount					
Purpose of Advance	Month in which the recovery ought to have been commenced	Amount ought to have been recovered till the month of death	Month in which the recovery was actually commenced	Amount actually recovered till the month of death	Difference if any to be made good by the legal heirs (Col.3 - 5)
(1)	(2)	(3)	(4)	(5)	(6)
		Rs.		Rs.	Rs.
Construction of house					
Addl. Advance for completion of construction.					
Purchase of Ready built house/flat					
Enlargement					
Improvement					
Total					
16. Whether the Interest Calculation Statements duly authenticated by the Drawing Officer are put-up in the file					
17. As per the instructions issued in Govt. Letter No.50003/C1/88-3, H&UD Dept., dt. 17.10.1988, arrears of recovery due to belated commencement of recovery towards the repayment of the H.B.A. should not be adjusted under the provisions of the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme. Only the outstanding dues, if the recovery has been commenced on the due date and continued as per the correct schedule of repayment alone should be adjusted under the provisions of the above scheme. Therefore, please state,					
(a) Whether there is any omission of recovery from the salary of the loanee Government Servant during his life time due to belated commencement of recovery or due to interruption in recovery. [Please refer to Col.14(6) and Col.15(6)]					

(b)	If so, indicate the quantum of such amount towards principal and interest separately.	: Principal Amount Rs. Interest Amount Rs.
(c)	Whether the above amount has since been remitted into the Government account together with the penal interest thereon, and if so, furnish the details of remittance.	:

18. Outstanding amount eligible for waiver by adjustment under the Tamil Nadu Government Employees House Building Advance Special Family Benefit Fund Scheme:

Purpose of Advance	PRINCIPAL			INTEREST			Total amount of Principal and Interest to be waived. (Col.4 + 7) Rs.
	Advance sanctioned Rs.	Amount recovered Rs.	Balance to be waived Rs.	Interest Accrued Rs.	Amount recovered Rs.	Balance to be waived Rs.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Construction of house							
Addl. Advance for completion of construction.							
Purchase of Ready built house/flat							
Enlargement							
Improvement							
Total							

Note: Please ensure that Col.18(4) = Col.18(2) - 14(3) and Col.18(7) = Col.18(5) - 15(3)

19.	Whether an Undertaking has been obtained from the legal-heirs of the deceased Government Servant to the effect that outstanding amount, if any, found to be due from the deceased officer at a later date shall be remitted by them into Government account immediately in one lump sum and that if the said amount is not repaid in one lump sum, the Government of Tamil Nadu shall have the right to recover the said amount in such number of instalments as they may decide from the dearness allowance on family pension payable to the spouse of the deceased and he/she or his successors shall not object to this in future.	:
20.	Other Remarks, if any.	:

/ True copy /

M. S. Srinivasan
SECTION OFFICER. 24/3/08
20/3/08

GOVERNMENT OF TAMILNADU

HOUSING AND URBAN DEVELOPMENT
DEPARTMENT, SECRETARIAT
CHENNAI. 9.

From
Thiru Ajay Bhattacharya, IAS.,
Secretary to Government.

Letter (MS) No. 274 /HBA1/2000.1

Dated: 5.7.2000.

To

All Secretaries to Government.

All Collectors

All Heads of Departments

Pay and Accounts Officers/
Treasury Officers.

Sir,

Sub: Loans and advances - House Building Advance
Settlement of outstanding House Building
Advance with interest in one lump sum -
clarifications - issued.

Ref: From the Collector, Madurai District D.O.
Letter No. Roc.v3/26485/2000 dt. 21.4.2000.

It has been brought to the notice of the Government that of late some Government Servants are willing to remit the outstanding balance of House Building Advance alongwith interest in one lumpsum, in advance, as they want to sell or pledge the use in connection with their daughter's/son's marriage or studies or some other genuine reasons and approach the sanctioning authorities for release of the mortgage deed and other original documents submitted by them while obtaining House Building Advance.

2. In one such case, the Collector, Madurai has requested the Government to clarify whether Government Orders are necessary for such release or whether the orders can be issued on this request without referring the matter to Government. In this connection, he has also invited attention of the Government to rule 7(a)(ii) of House Building Advance rules relating to foreclosure of House Building Advance.

3. The above matter was examined by Government and the following clarification is issued regarding the foreclosure and preclosure of House Building Advance.

...2

As per note (1) to House Building Advance Rule (5) "Utilisation of the advance for a purpose other than that for which it is sanctioned or breach of any of the other conditions of the grant of the loan shall render the Government Servant liable to disciplinary action apart from foreclosure of the loan and the Government Servant being called upon to refund to Government forthwith the entire advance drawn by him". It is therefore clear that foreclosure of the loan is ordered to penalise loanees who misuse the loan extended to them by the Government.

Again as per House Building Advance rule 7(a)(ii) "the proposals for the foreclosure of the House Building Advance sanctioned to Government Servant and for recovery of the said advance together with the interest shall be submitted to Government with full facts of the case for issue of orders." This is the procedure to be followed by the sanctioning authorities in case if they find any misuse of the House Building Advance by the staff under their control.

4. In the cases of Government Servants who are willing to repay the entire outstanding House Building Advance with interest in advance it is only preclosure and since the outstanding loan amount with interest is repaid to Government in full well in advance in one lumpsum, there is no loss to Government also. In fact such repayments of loan are beneficial to Government. The Government have therefore no objection for such preclosures and orders at Government level are not necessary. It is suffice that the Head of Departments concerned after confirming the actual dues of House Building Advance principle and interest to be paid by the individual, accord such permission. And once the entire House Building Advance, alongwith interest is paid in full the sanctioning authorities concerned shall release the mortgage deed, sale deed etc., to the loanee as per House Building Advance rule 8(d).

The following procedures may be adopted for preclosure of House Building Advance and release of the documents.

1. On receipt of the application for preclosure of the outstanding House Building Advance with interest in one lumpsum, the competent authority should inform the applicant about the outstanding principle and interest amount duly arrived at as per the interest calculating method ordered in Lr(Ms)No. 260 Housing and Urban Development Department, dated 27.3.1984.

2. The loanee shall then apply for permission to raise the source of funds so calculated under Government Servant Conduct Rules alongwith the permission for preclosure.
- 3- The Competent Authority shall then consider and accord permission to preclosure of the House Building Advance subject to the following conditions:-
 - i. The applicant will not be eligible for any kind of House Building Advance again in future.
 - ii. The applicant shall give an undertaking to the effect that he/she will pay the outstanding dues alongwith interest if any found at a later date in respect of the House Building Advance drawn by him/her in one lumpsum.
4. The concerned authorities shall then send necessary proposals alongwith relevant copies of permission letter, Interest calculation statement, payment details etc., to the sanctioning authorities viz., Collector/ Secretary to Government for the release of mortgage deed and sale deed.
5. The sanctioning authorities after due verification of the settlement details shall release the mortgage deed and sale deed to the individual as per House Building Advance rule 8(d).
6. After clearing the House Building Advance dues (Principle and interest) and reconveyance of mortgage deed and sale deed, if the individual wants to dispose off the house separate permission under Tamil Nadu Government Servants Conduct Rules should be obtained by the loanees to sell the house.

This order issues with the concurrence of Finance Department vide its U.O.No.42821/Salaries/2000.1 dated 26.6.2000.

Yours faithfully

Shan

For Secretary to Govt. 107100

Copy to: HB.2 Section/OPI Section/OPII Section
Housing and Urban Development Department, Chennai.9.
" Finance(Salaries)Department, Chennai.9.
3 " Stock file.



Housing and Urban
Development Department
Secretariat, Chennai 9

Letter No.25396/HBA1/2005-2, dated 12.9.2005

From
Thiru Lal Rawna Saifo, I.A.S.,
Secretary to Government

To
All Collectors
All Departments of Secretariat including the
Public (Spl B)/Home (Police)/E&F (FR Spl.B) Departments, Chennai 9
The Secretary, Legislative Assembly Secretariat, Chennai - 9
The Registrar General, High Court of Madras, Chennai - 104

Sir,

Sub: Loans and Advances - Sanction of House Building Advance to the Government employees for construction of a house etc. - Preclosure of the advance - Property not to be subjected to any sale agreement for raising necessary source for the preclosure - Clarification Issued.

Ref 1 From the Collector of Chennai, Letter No HBA3/110661/86, dated 29.8.2005

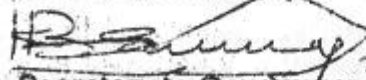
I am directed to state that the Collector of Chennai has brought to the notice of the Government that a Head of Department has permitted an employee working under his control to dispose the house which has been constructed by availing loan/House Building Advance from the Government, and to preclose the House Building Advance by obtaining suitable advance amount from the prospective buyer. He has therefore requested the Government to clarify whether the action of the above said Head of Department in having permitted the loanee to preclose the loan by obtaining advance amount from the prospective buyer is correct, when a portion of the loan and the interest accrued thereon is still pending recovery from the Government Servant and the property is under mortgage to the Government.

2 In this connection, I am to point out that as per rule 15 of the said Rules, the house constructed or ready-built house purchased or improved or enlarged out of the loan amount sanctioned under these rules shall not be disposed of until such time the advance and the interest accrued thereon are fully repaid. The Government Servant,

who availed the House Building Advance from the Government, would have already executed a deed mortgaging the property to the Government being the security for the advance sanctioned to him. As per the covenants of the said mortgage deed/charge, the mortgagor shall not, during the continuance of the said charge, encumber, alienate or otherwise dispose of the property. Further, while sanctioning the House Building Advance to the employees, a condition is also being imposed that he/she will not be eligible to obtain any loan from a Co-operative Society or any other institution / source on account of the house acquired through the House Building Advance. Therefore, the loanee Government Servant is not supposed to enter into any agreement with any individual / Financial institution for obtaining loan on account of the property under mortgage to the Government, until such time the advance and the interest accrued thereon are fully repaid and the mortgage deed is extinguished. In other words, the property acquired through the House Building Advance from the Government should not be subjected to any kind of agreement as a security for obtaining any financial assistance from any individual / institution to preclose the advance.

3. It is also pertinent to point out that before parting with such huge money required for the preclusion of the House Building Advance, it is natural for any prospective buyer to insist on the vendor / Government Servant to execute a sale agreement in order to obtain a security for the amount given by him. As there may be a gap between the cups and lips, according permission in such cases may jeopardise the interest of the Government in securing the repayment of the House Building Advance. It is, therefore, clarified that the action of the Head of the Department in the case referred to in paragraph 1 above is not correct. It is also clarified that the loanee Government Servants should not be permitted to dispose the property until such time the loan amount and the interest accrued thereon are fully repaid and that the property acquired through the House Building Advance from the Government should not be subjected to any kind of agreement as a security for obtaining any financial assistance from any individual / institution to preclose the advance. It is the responsibility of the head of office / head of department / sanctioning authority concerned to ensure that the property, acquired by a Government Servant under his control by availing House Building Advance, is free from any encumbrance till the repayment is made in full. They should therefore desist from granting any such permission in future. Any violation in this regard will be viewed seriously by the Government.

Yours faithfully,


for Secretary to Government 22.9.05
22.9.05



HOUSING AND URBAN DEVELOPMENT
DEPARTMENT,
SECRETARIAT, CHENNAI-9.

Letter No.32408/HBA .1/2007-11, dated 4.3.2009

From
Thiru R.Sellamuthu, I.A.S.,
Principal Secretary to Government.

To
All Collectors
The Registrar General, High Court, Chennai-104
The Depts.. of Secretariat (including the L.A. sect.), Chennai-9.
The Public (Spl.B) /Home (Po.1) / E&F (FR.1 Spl.B) Depts.,Chennai-9.

Sir,

Sub: Loans and Advances - House Building Advance - Sanctioned to
Govt.employees - Excess recovery made towards repayment of HBA -
Refund - Regarding.

I am directed to state that as per the instruction No.18A under T.R.16-S.R.28 contained in Volume-I of the Tamil Nadu Treasury Code, refund of any excess amount recovered towards repayment of House Building Advance shall be made only after obtaining an authorization from the Accountant General, Chennai. As per Instruction No.18 B of the said Rules, the sanction for refund of excess recovery shall be issued by the authority competent to sanction the original loan after verifying the credit from the departmental authorities or the Accountant General responsible for maintaining the detailed account of the loans. The head of office in the case of Non-Gazetted Govt. Servants or the Gazetted Govt. Servants or the departmental officer who normally disburses the loan, shall draw the bill in Form 40. I am, therefore, to request that the claims for the refund of the excess amount recovered towards House Building Advance may be processed in the light of the above instructions and the refund may be sanctioned by the Loan Sanctioning Authorities after obtaining necessary authorization from the Accountant General, Chennai.

2. The refund of excess amount recovered towards principal (House Building Advance) is to be classified \ booked as "minus credit" under the following respective heads of account :-

All India Service Officers

"7610 - 00 - Loans to Government Servants, etc. - 201_ - House Building Advances - I . Non Plan - AB - Loans to Government Servants for construction of houses, - 01. Advances to All India Service Officers (DP Code No.7610 00 201 AB 01 0C) (minus credit)"

(P.T.O.)

Other Government Servants

"7610 - 00 - Loans to Government Servants, etc. - 201_ - House Building Advances - I . Non Plan - AB - Loans to Government Servants for construction of houses, - 02. Advances to Other Government Servants (DP Code No.7610 00 201 AB 02 0E) (minus credit)"

Panchayat Union School Staff

"7610 - 00 - Loans to Government Servants, etc. - 201_ - House Building Advances - I . Non Plan - AB - Loans to Government Servants for construction of houses, - 04. Advances to Panchayat Union Staff (DP Code No.7610 00 201 AB 04 0I) (minus credit)"


Secretariat Employees

"7610 - 00 - Loans to Government Servants, etc. - 201_ - House Building Advances - I . Non Plan - AB - Loans to Government Servants for construction of houses, - 06. Advances to Secretariat employees (DP Code No.7610 00 201 AB 06 0C) (minus credit)"

3. The refund of excess recovery towards interest (HBA) is to be classified \ booked under the ~~under the~~ head of account "0049 Interest Receipts - 04 - Interest Receipts of State / Union Territory Govts. - 900 - Deduct Refunds - AG - Other Receipts - Deduct Refunds - (DPC 0049 - 04 - 900 - AG - 0001).

4. The receipt of this letter may be acknowledged immediately.

Yours faithfully,


for Principal Secretary to Government.

Copy to :-

The Finance (Hg) / (Salaries) / (BG-II) depts., Chennai-9.
SF/SCs.

GOVERNMENT OF TAMIL NADU.
ABSTRACT.

Loans and Advances - Long Term Loans and Advances to State Government Servants - Final Settlement - Procedure - further orders - issued.

FINANCE (PENSION) DEPARTMENT.

G.O.Ms.No.1234

Dated: 22nd November, 1990.

Karthigai 7,
Pranathootha
Thiruvalluvar Aandu 2021.

Read:

1. From the Principal Accountant General (A&E) Tamil Nadu, D.O.No.AG (A&E)/PM/1/GR/1-14/3536/489, dated 14.3.86.
2. G.O.Ms.No.741, Finance (Pension) dated 9.7.90.

ORDER:

In G.O.Ms.No.741, Finance (Pension) dated 9.7.90, it has been ordered as follows:

(i) In the case of Non Self Drawing Officers:

The release of house/plot mortgage deed and the settlement of long term advances shall be made based on the certificate from the drawing and disbursing officer that the House Building Long Term Advance and the interest payable has been recovered in full, pending confirmation by the Accountant General and after obtaining a consent letter from the Government Servant stating that if there is any difference in the departmental calculation and that of the Accountant General, he will deposit the difference in one lumpsum and if it is not recovered in one lumpsum, Government will recover the due from the pension.

and (ii) In the Case of Self Drawing Officers:

The DCRG can be released to them after deducting the dues towards House Building Advance/all Long Term Advances and the interest payable as per the book of the Accountant General, Tamil Nadu.

2. Government have reviewed the above orders in the light of further representations and issue the following orders:-

(i) In partial modification of the orders issued in the Government Order second cited Government direct that all the dues towards principal and interest thereon of all Long Term advances including House Building Advance drawn by self drawing officers and non self-drawing officers shall be settled at the time of retirement based on the recovery particulars furnished in the Last Pay Certificate issued by the

pto.

(2)

Treasury Officer/Pay and Accounts Officer/Drawing Officer concerned and the existing system of obtaining "No due Certificate" in respect of the Long Term Loans and Advances from the Accountant General is dispensed forthwith. The DCRG due to the retired Government Servant, both self-drawing and non self-drawing, shall be released based on the details of recoveries towards various Long Term Advances (including House Building Advance) recorded in the Last Pay Certificate. The concerned mortgage deeds shall be released thereafter straightaway, after obtaining an undertaking from the Government Servant concerned, in the form annexed to this order, to the effect that if subsequent to the release of the mortgage deed, any amount is found due from him, the same shall be deposited by the Government Servant in one lumpsum or shall be recovered from the dearness allowance on pension payable.

ii) In partial modification of the orders issued in G.O. Ms.No.741, Finance (Pension) dated 9.7.90, Government direct that the undertaking to be furnished by the Government Servants shall be in the form annexed to this order.

3. The Government further direct that the orders issued in G.O.Ms.No.741, Finance (Pension) dated 9.7.90 and in this G.O. shall be applicable to all cases where the retirement benefits are pending settlement for want of recovery details of long term advances (including House Building Advance) as per the books of the Accountant General, Tamilnadu.

4. The Director of Treasuries and Accounts is requested to examine the need for continuing therecovery schedules for Long Term Advances to be attached to the pay bills in the light of these orders. The Director of Treasuries and Accounts is also requested to send separate proposals in the light of the above order for revising the format of Last Pay Certificate providing specific columns for the type of Long Term Advance, sanction proceedings, terms of loan and the date of first recovery etc.

(BY ORDER OF THE GOVERNOR).

N. NARAYANAN,
SECRETARY TO GOVERNMENT.

All Secretaries to Government, Madras-9
All Departments of Secretariat (OP Sections) Madras-9
All Departments of Secretariat (Bills Section) Madras-9
Housing & Urban Development (CI) Department, Madras-9
All Officers in Finance Department, Madras-7
All Sections in Finance Department, Madras-7
All Heads of Departments.
The Secretary, Tamil Nadu Public Service Commission, Madras-2.
The Registrar, High Court, Madras.
The Director of Treasuries and Accounts, Madras-35.
All Collectors.
The Pay and Accounts Officer, Madras-5 / Madras - 9/ Madras - 35/
Madras - 79 / Madurai.
All Treasury Officers.

UNDERTAKING

(Communicated in G.O. Ms. No. 1234 Finance (Pension) Department dated: 22.10.1990)

I, ----- retired as -----

hereby agree that the House Building Advance sanctioned to me by the Government of Tamil Nadu and the interest thereon have been recovered as recorded in the Departmental records. If there is any short recovery as per the book of the Principal Accountant General, Tamil Nadu, I agree to deposit the amount due to Government in one lumpsum. If the said amount is not repaid in one lumpsum, the Government of Tamil Nadu shall have the right to recover the said amount in such number of instalments as they may decide from the dearness allowance on pension payable to me and I or my successors shall not object to this in future.

Signature of the retired employee
Date:
Station:
Present Address:

Witness

1.

2.

(with name and full address)

/ Countersigned /

HEAD OF OFFICE/
DRAWING OFFICER

HOUSE BUILDING ADVANCE INTEREST RATE

1977-78			
Rs.	Interest percentage	with effect from	Penal interest
Up to 25,000/-	7%	1.4.1977	2%
25,001 to 50,000/-	8%		
50,001 to 70,000/-	9%		

1978-79			
Rs.	Interest percentage	with effect from	Penal interest
Up to 25,000/-	7%	1.4.1978	2%
25,001 to 50,000/-	8%		
50,001 to 70,000/-	9%		

1979-80			
Rs.	Interest percentage	with effect from	Penal interest
Up to 25,000/-	7%	1.4.1979	2%
25,001 to 50,000/-	8%		
50,001 to 70,000/-	9%		

1980-81			
Rs.	Interest percentage	with effect from	Penal interest
Up to 25,000/-	7%	1.4.1980	2%
25,001 to 50,000/-	8%		
50,001 to 70,000/-	9%		

1981-82			
Rs.	Interest percentage	with effect from	Penal interest
Up to 25,000/-	7%	1.4.1981	2%
25,001 to 50,000/-	8%		
50,001 to 70,000/-	9%		

1982-83			
Rs.	Interest percentage	with effect from	Penal interest
Up to 25,000/-	7%	1.4.1982	2%
25,001 to 50,000/-	8%		
50,001 to 75,000/-	9%		
75,001 to 1,00,000/-	10%		

1983-84			
Rs.	Interest percentage	with effect from	Penal interest
Up to 25,000/-	7%	1.4.1983	2%
25,001 to 50,000/-	8%		
50,001 to 75,000/-	9%		
75,001 to 1,00,000/-	10%		

1984-85			
Rs.	Interest percentage	with effect from	Penal interest
Up to 40,000/-	7%	1.4.1984	2%
40,001 to 80,000/-	8%		
80,001 to 1,20,000/-	9%		
1,20,001 to 1,50,000/-	10%		

1985-86			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	7%	1.4.1985	2%
50,001 to 90,000/-	8%		
90,001 to 1,30,000/-	9%		
1,30,001 to 1,75,000/-	10%		

1986-87			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	7%	1.4.1986	2%
50,001 to 90,000/-	8%		
90,001 to 1,30,000/-	9%		
1,30,001 to 1,75,000/-	10%		

1987-88			
1.4.1987 to 16.7.1988			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	7%	1.4.1987 to 16.7.1988	2%
50,001 to 90,000/-	8%		
90,001 to 1,30,000/-	9%		
1,30,001 to 1,75,000/-	10%		

1987-88			
17.7.1987 to			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	8%	17.7.1987	2%
50,001 to 1,00,000/-	9%		
1,00,001 to 2,00,000/-	10%		
2,00,001 to 2,50,000/-	11%		

1988-89			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	8%	1.4.1988	2%
50,001 to 1,00,000/-	9%		
1,00,001 to 2,00,000/-	10%		
2,00,001 to 2,50,000/-	11%		

1989-90			
Rs.	Interest percentage	with effect from	Penal interest
upto Rs. 50,000-	9%.	1.4.1989	2%
50,001 to 1,50,000 -	10%.		
1,50,001 to 2,50,000 -	11%.		

1990-91			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	9%	1.4.1990	2%
50,001 to 1,50,000/-	10%		
1,50,001 to 2,50,000/-	11%		

1991-92			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	9.5%	1.4.1991	2.75%
50,001 to 1,50,000/-	10.5%		
1,50,001 to 2,50,000/-	11.5%		

1992-93			
Rs.	Interest percentage	with effect from	Penal interest
upto Rs. 50,000 -	10 %	1.4.1992	2.75%
50,001 - to 1,50,000 -	12 %		
1,50,001 to 2,50,000 -	13.5 %		

1993-94			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	10%	1.4.1993	2.75%
50,001 to 1,50,000/-	12%		
1,50,001 to 2,50,000/-	13.5%		

1994-95			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	10%	1.4.1994	2.75%
50,001 to 1,50,000/-	12%		
1,50,001 to 2,50,000/-	13.5%		

1995-96			
Rs.	Interest percentage	with effect from	Penal interest
Up to 1,00,000/-	8%	1.4.1995	2.75%
1,00,001 to 2,50,000/-	8.5%		
2,50,001 to 4,00,000/-	9 %		

1996-97			
Rs.	Interest percentage	with effect from	Penal interest
Up to 1,00,000/-	8%	1.4.1996	2.75%
1,00,001 to 2,50,000/-	8.5%		
2,50,001 to 4,00,000/-	9 %		

1997-98			
Rs.	Interest percentage	with effect from	Penal interest
Up to 1,00,000/-	8%	1.4.1997	2.75%
1,00,001 to 2,50,000/-	8.5%		
2,50,001 to 4,00,000/-	9 %		

1998-99			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	7.5%	1.4.1998	2.75%
50,001 to 1,50,000/-	9 %		
1,50,001 to 5,00,000/-	11 %		
5,00,001 to 7,50,000/-	12%		

1999-2000			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	7.5%	1.4.1999	2.75%
50,001 to 1,50,000/-	9 %		
1,50,001 to 4,00,000/-	11 %		

2000-01			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	7.5%	1.4.2000	2.75%
50,001 to 1,50,000/-	9 %		
1,50,001 to 5,00,000/-	11 %		
5,00,001 to 7,50,000/-	12%		

2001-02			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	7.5%	1.4.2001	2.75%
50,001 to 1,50,000/-	9 %		
1,50,001 to 5,00,000/-	11 %		
5,00,001 to 7,50,000/-	12%		

2002-03			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	7.5%	1.4.2002	2.75%
50,001 to 1,50,000/-	9 %		
1,50,001 to 5,00,000/-	11 %		
5,00,001 to 7,50,000/-	12%		

2003-04			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	5%	1.4.2003	2.75%
50,001 to 1,50,000/-	6.5 %		
1,50,001 to 5,00,000/-	8.5 %		
5,00,001 to 7,50,000/-	9.5 %		

2004-05			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	5%	1.4.2004	2.75%
50,001 to 1,50,000/-	6.5 %		
1,50,001 to 5,00,000/-	8.5 %		
5,00,001 to 7,50,000/-	9.5 %		

2005-06			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	5%	1.4.2005	2.75%
50,001 to 1,50,000/-	6.5 %		
1,50,001 to 5,00,000/-	8.5 %		
5,00,001 to 7,50,000/-	9.5 %		

2006-07			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	5%	1.4.2006	2.75%
50,001 to 1,50,000/-	6.5 %		
1,50,001 to 5,00,000/-	8.5 %		
5,00,001 to 7,50,000/-	9.5 %		

2007-08			
Rs.	Interest percentage	with effect from	Penal interest
Up to 50,000/-	5%	1.4.2007	2.75% 2.50
50,001 to 1,50,000/-	6.5 %		
1,50,001 to 5,00,000/-	8.5 %		
5,00,001 to 7,50,000/-	9.5 %		

2008 – 2009			
G.O.Ms.No. 2 Finance (Loans & Advances Cell)Department Dated: 03.03.2009			
AMOUNT	INTEREST PERCENTAGE	EFFECTIVE DATE	PENAL INTEREST
Up to Rs. 50,000-	5	1.4.2008	2.50%
Rs.50,001 to 1,50,000-	6.5		
Rs.1,50,001 to 5,00,000-	8.5		
Rs.5,00,001 to 7,50,000-	9.5		
2009 – 2010			
G.O.No.445 Finance (Loans & Advances Cell)Department Dated: 10th September, 2009			
AMOUNT	INTEREST PERCENTAGE	EFFECTIVE FROM	PENAL INTEREST
Up to Rs. 50,000-	5	1.4.2009	2.50%
Rs.50,001 to 1,50,000-	6.5		
Rs.1,50,001 to 5,00,000-	8.5		
Above Rs.5,00,000-	9.5		
2010 – 2011			
G.O.Ms.No. 131 Finance (Loans & Advances Cell)Department Dated:05.05.2011			
AMOUNT	INTEREST PERCENTAGE	EFFECTIVE FROM	PENAL INTEREST
Up to Rs. 50,000-	5	1.4.2010	2.50%
Rs.50,001 to 1,50,000-	6.5		
Rs.1,50,001 to 5,00,000-	8.5		
Above Rs.5,00,000-	9.5		
2011 – 2012			
[G.O.Ms.No. 131 Finance (Loans & Advances Cell)Department Dated:05.05.2011] **			
AMOUNT	INTEREST PERCENTAGE	EFFECTIVE FROM	PENAL INTEREST
Up to Rs. 50,000-	5.0	1.4.2011	2.50%
Rs.50,001 to 1,50,000-	6.5		
Rs.1,50,001 to 5,00,000-	8.5		
Above Rs.5,00,000-	9.5		
* * The above rates shall take effect from the date of issue of this order and will continue for all loans being sanctioned till the new rates for 2011-2012 are fixed (Para 2).			
2012 – 2013			
G.O.Ms.No. 203 Finance (Loans & Advances Cell)Department Dated: 08.06.2012			
AMOUNT	INTEREST PERCENTAGE	EFFECTIVE FROM	PENAL INTEREST
Up to Rs. 50,000-	5.5	1.4.2012	2.50%
Rs.50,001 to 1,50,000-	7		
Rs.1,50,001 to 5,00,000-	9		
Above Rs.5,00,000-	10		



வீட்டுவசதி மற்றும் நகர்ப்புற
வளர்ச்சித்துறை,
தலைமைச்செயலகம், சென்னை-600 009.

கடிதஎண் 45224/வீகமு.1/2004-1, நாள் 05.01.2005

அனுப்புநர்
திரு எஸ். விஜயாங்கன், டி.ஆர்.எஸ்.,
அரசு துணைச் செயலாளர்.

பெறுநர்
மாவட்ட ஆட்சித் தலைவர்,
சேலம். (இணைப்புடன்)

பொருள். கடலும் முன்பணமும் - வீடு கட்ட முன்பணம் - திருகேகப்பராயன்
என்பவருக்கு வீடுகட்ட முன்பணம் வழங்கப்பட்டது - அபராத வட்டி
வசூலிப்பது - தொடர்பாக.

மர்மம். தங்களின் கடிதஎண்.பி.ஆர்.1433 (எம்.5), நாள் 9.12.2004

====

பார்வையில் காணும் கடிதத்திற்கு தங்கள் கவனம் ஈர்க்கப்படுகிறது.

2. வீடு கட்ட வழங்கப்படும் முன்பணத்திற்கான வட்டி விகிதம் நிர்ணயம்
செய்து ஒவ்வொரு ஆண்டும் அரசு நிதித் துறை ஆணை வெளியிடும்போது தவணை மீறிய
அதாவது உரிய காலத்தில் செலுத்தப்படாத அசல் மற்றும் வட்டித் தவணைத்
தொகைகளுக்கு பிடித்தம் செய்யப்படவேண்டிய அபராத வட்டி விகிதத்தையும் நிர்ணயம்
செய்து ஆணை வெளியிடப்பட்டு வருகிறது. அதன்படி, உரியகாலத்தில்
வசூலிக்கப்படாத/செலுத்தப்படாத - அசல்/வட்டித் தவணைகள் மீது அவை
செலுத்தப்படவேண்டிய கெடுதலில் இருந்து பின்னர் காலம் தாழ்ந்து செலுத்தப்பட்ட நாள்
வரையிலுள்ள காலத்திற்கு, இதற்கென நிர்ணயிக்கப்பட்ட வட்டி விகிதத்தில் அபராத வட்டி
கணக்கிடப்பட்டு வசூலிக்கப்படவேண்டும் என்று அரசு கடிதஎண் 28378/வீகமு.1/ 2004-1,
வீட்டு வசதி மற்றும் நகர்ப்புற வளர்ச்சித் துறை, நாள் 16.8.2004-ல் தெரிவிக்கப்பட்டுள்ளது.
தங்களது கோரிக்கைக்கிணங்க அபராத வட்டி வசூலிப்பது குறித்து ஒரு மாதிரி கணக்கீடு
முறையும் தயாரிக்கப்பட்டு, அரசு கடிதஎண் 36015/வீகமு.1/2004-1, வீட்டு வசதி மற்றும்
நகர்ப்புற வளர்ச்சித் துறை, நாள் 18.10.2004-ல் தங்களுக்குத் தெரிவிக்கப்பட்டுள்ளது.
ஆயினும், தங்கள் அலுவலகத்தில் இருந்து வரும் கடிதங்களில் அபராத வட்டி பிடித்தம்
செய்யவேண்டியது குறித்து தொடர்ந்து சில ஐயப்பாடுகள் எழுப்பப்பட்டு வருகின்றன.

எனவே, சாதாரண வட்டி வசூலிப்பதற்கும், அபராத வட்டி வசூலிப்பதற்கும் இடையே உள்ள வித்தியாசம் சரியாகப் புரிந்து கொள்ளப்படவில்லை என்று தோன்றுகிறது. அபராத வட்டி என்பது எல்லோரிடமிருந்தும் வசூல் செய்யப்படுவதில்லை. அரசுப் பணியாளர்களுக்கும் அவர்களது குடும்பத்தினர்க்கும் பாதுகாப்பான உறைவிடம் உறுதிசெய்யப்படவேண்டும் என்ற அடிப்படையில் அவர்களுக்கான ஒரு நலத்திட்டமாகவே, வீடு கட்டும் முன்பணம் வழங்கப்பட்டு வருகிறது. மற்ற நிதி நிறுவனங்களைப் போல் அல்லாது, அசல் மற்றும் வட்டித் தவணைத் தொகைகளை ஒருசேரப் பிடித்தம் செய்யாமல், பணியாளர்களின் நலன் கருதி முதலில் அசல் தொகையும் அதன் பின்னர் வட்டித் தொகையும் தவணை முறையில் பிடித்தம் செய்யப்பட்டு வருகிறது. இதனால் கடன் தொகையை திரும்ப செலுத்துவதில் அரசு பணியாளர்களுக்கான சிறந்த சலுகை வெகுவாக குறைக்கப்படுகிறது. அரசுத் துறையில் பணிபுரிந்து ஊதியம் பெற்று வருகின்றனர் என்ற ஒரே அடிப்படையில், வேறு ஏதே உத்தரவாதமும் கோரப்படாமல், அவர்களது மாதஊதியத்தில் இருந்து கடன்தொகை தவணைமுறையில் சரியான முறையிலும், உரிய காலக்கெடுவுக்குள்ளும் திரும்ப செலுத்தப்படும் என்ற நம்பிக்கையின் அடிப்படையில் இத்திட்டம் செயல்படுத்தப்பட்டு வருகிறது. இதற்கென சில நிதிநிறுவனங்கள் மற்றும் வங்கிகளில் இருந்து வட்டிக்கு கடன் பெறுவது உட்பட பல்வேறு வகையில் அரசு நிதி தீர்மானம் இத்திட்டத்தை செயல்படுத்திவருகிறது. இத்தகைய நிலையில், அரசிடமிருந்து கடனாகப் பெற்ற முன்பணத்திற்கு அதை முழுமையாகத் திரும்பச் செலுத்தும் காலம் வரை ஒரு அரசுப் பணியாளர் வட்டி செலுத்துகிறார் என்பதாலேயே, அவர் அத்தொகையை திரும்பச் செலுத்துவதில் உள்ள ஒழுங்கீனங்களை கண்டு கொள்ளாமல் விட்டுவிடவேண்டும் என்று எதிர்பார்ப்பது சரியாகாது. வாங்கிய கடன்தொகை உரிய காலத்தில் தவணை முறையில் திரும்ப செலுத்தப்படும்போது, அதற்கான வட்டித்தொகை மட்டும் செலுத்தினால் போதுமானது. ஆனால் இந்த நேரத்தில் உள்ளது போலவே ஒவ்வொருப் பணியாளரும் வாங்கிய கடன்தொகையை உரியகாலத்தில் தவணை முறையில் செலுத்தத் தேவையில்லை, அவர்கள் விரும்பப்படும்போது அல்லது அவர்களுக்கு சௌகரியப்படும்போது சிறுசிறுதொகைகளாக கடனைத் திரும்ப செலுத்தலாம் என்று எண்ணி, அவ்வாறு நல்கக் ஆரம்பித்தால், அதன்பின்னர் அரசு வழங்கிய கடன்தொகையை உரியகாலத்தில் திரும்ப வசூல் செய்வ இயலாமை குந்தகமாக ஏற்படும்.

இதனால் ஏற்படும் நிர்வாக இடம்பூடுகள் மற்றும் இவ்வாறான ஒழுங்கீனங்களை களையவும், உரியகாலத்தில் செலுத்தப்படாமல் உள்ள தவணைத் தொகைகளின் வீது மட்டும் சிறிய அளவில் அபராத வட்டி விதிக்கப்படுகிறது. மேற்காணும் நிலையில், அபராத வட்டி என்பது எல்லா நேர்வுகளிலும் முழுக் கடன் தொகைக்கும் விதிக்கப்படுவதில்லை என்பதாலும், உரியகாலத்தில் வசூலிக்கப்படாத/செலுத்தப்படாத அசல்/வட்டித் தவணைகள் வீது மட்டும் அவை செலுத்தப்படவேண்டிய கெடு நாளில் இருந்து பின்னர் காலம் தாழ்த்தி செலுத்தப்பட நான் வாரியாலியான காலத்திற்கு மட்டுமே சிறிய அளவில் விதிக்கப்படுவதாலும் அபராத வட்டி குறித்து தங்கள் கடிதத்தில் தெரிவிக்கப்பட்டுள்ள கருத்து அரசுக்கு ஏற்படையதல்ல என்பதைத் தெரிவித்துக் கொள்கிறேன்.

3. வீடு கட்ட முன்பணம் வழங்குவதற்கான விதிகளில், விதி 8-ன் கீழுள்ள குறியு (ii)-ன்படி, தங்களால் தெரிவிக்கப்பட்டுள்ள இந்நேரத்தில், வீடு கட்ட முடிக்கப்பட்ட அல்லது அதில் குடியேறிய மாதத்திற்கு அடுத்த மாதம் அல்லது முதல் தவணைத் தொகை 1987ம் ஆண்டு அக்டோபர் மாதத்தில் வழங்கப்படும்படியும், அதிலிருந்து பதினொட்டி ரூபாய்

மாதமான மார்ச், 1989 இவற்றில் முதலில் எது நிகழ்கிறதோ அந்த மாதம் முதல் அசல் தவணைத் தொகைப் பிடித்தம் செய்யப்பட்டிருக்கவேண்டும். வீடுகட்டும் பணிக்காக முதல் தவணைத் தொகை விடுவித்து ஆணை வழங்கும்போதே, அசல் தொகை எத்தனைத் தவணைகளில் எவ்வாறு பிடித்தம் செய்யப்படவேண்டும் என்பதற்கான ஆணையும் சேர்த்து வழங்கப்படவேண்டும். அத்துடன், வீடுகட்ட முன்பணம் ஒப்பளித்து வழங்க அதிகாரம் பெற்ற அலுவலர் என்ற முறையில், உரிய நேரத்தில் தவணைப் பிடித்தம் ஆரம்பிக்கப்படுவதையும் உறுதி செய்திருக்கவேண்டும். ஆனால், இந்நேரவில் முதல் தவணை விடுவிக்கப்பட்டபோது அவ்வாறு ஆணை ஏதும் வெளியிடப்படாமல், மூன்று தவணைத் தொகைகளும் விடுவிக்கப்பட்ட பின்னரே, பிடித்தம் குறித்த ஆணை ஏப்ரல், 1989-ல் வழங்கப்பட்டுள்ளது. மேலும், அசல் தவணைப் பிடித்தம் உரிய காலத்தில் ஆரம்பிக்கப்படுவதும் கண்காணித்து உறுதிசெய்யப்படவில்லை. இத்தகைய குறைபாடுகள் எதிர்காலத்தில் நிகழாவண்ணம் உறுதிசெய்யுமாறு கேட்டுக்கொள்கிறேன்.

4. மேலும் பார்வையில் காணும் தங்கள் கடிதத்தில் கேட்டுக் கொண்டதற்கிணங்க, அரசு கடிதஎண் 36015/வீடுமு.1/2004-1 வீட்டு வசதி மற்றும் நகர்ப்புற வளர்ச்சித் துறை, நாள் 18.10.2004-இல் ஏற்கனவே தெரிவிக்கப்பட்ட மாதிரிக் கணக்கின்படி அடிப்படையிலேயே, இந்நேரவில் தவணை மீறி செலுத்தப்பட்ட அசல் தொகை மீது வருவிக்கப்படவேண்டிய அபராத வட்டி தொடர்பாக ஒரு மாதிரி கணக்கீடு தயார் செய்து இத்துடன் அனுப்பப்படுகிறது. முன்பணத்தொகை மூன்று தவணைகளாக விடுவிக்கப்பட்ட நாட்கள் மற்றும் அது நான்கு தவணைகளைக் திரும்பச் செலுத்தப்பட்ட நிலாங்கள் ஆகியவற்றின் அடிப்படையில் அதனை சரிபார்த்து உரிய நடவடிக்கை எடுக்கமாறிக் கேட்டுக் கொள்கிறேன்.

5. வட்டி விகிதம் நிர்ணயம் செய்வது தொடர்பாக அரசாணை (நிலை) எண் 378, வீட்டுவசதி மற்றும் நகர்ப்புற வளர்ச்சித்துறை, நாள் 3.5.1989-ல் வழங்கப்பட்ட ஆணை, 17.7.1987 அன்றோ அல்லது அதற்குப் பின்னரோ வீடுகட்ட முன்பணம் அனுமதிக்கப்பட்ட அனைத்து நேர்வகைகளுக்கும் பொருந்தும். மேற்குறிப்பிட்ட அரசாணையில் மூன்றாம் மற்றும் நான்காம் பத்திகளில் எழுந்திருக்கின்றன ஆறிடண்களினால், ஏற்கனவே வீடுகட்டுவதற்காக அல்லது கட்டிய வீடு வாங்குவதற்காக அனுமதிக்கப்பட்ட முதன்மை முன்பணத்தொகையோடு, பின்னர் 17.7.1987 அன்றோ அல்லது அதற்குப் பின்னரோ பெறப்பட்ட வீடுகட்டி முடிப்பதற்கான கூடுதல் முன்பணம்/மணை அல்லது அடுக்குமாடி வீட்டிற்கான கூடுதல் தொகையாக தமிழ்நாடு வீட்டு வசதி வாரியத்திற்கு செலுத்தப் பெறப்பட்ட முன்பணம்/விடுவாக்கம் அல்லது மேம்பாடு செய்வதற்காக பெறப்பட்ட முன்பணத்தையும் சேர்த்து ஒட்டுமொத்தமாக வழங்கப்பட்ட முன்பணத்தொகையை கணக்கிட்டு, அந்த ஒட்டுமொத்த தொகையில் 17.7.1987 அன்று அல்லது அதற்குப் பின்னர் பெறப்பட்ட முன்பணத்தொகை வட்டி விகிதம் நிர்ணயிக்கப்பட்டது. இந்த வட்டி விகிதம் நிர்ணயிக்கப்பட்டதோ அப்பொழுது நடைமுறையில் இருந்த வட்டி விகிதம் நிர்ணயிக்கப்பட்டு, வட்டி கணக்கிட்டு பிடித்தம் செய்யப்படவேண்டும். இதற்கான உதாரணங்கள் மேற்குறிப்பிட்ட அரசாணையின் பிற்சேர்க்கையில் தெளிவாகக் குறிப்பிடப்பட்டுள்ளன.

6. பார்வையில் காணும் தங்கள் கடிதத்தில் குறிப்பிடப்பட்டுள்ள உதாரண நேர்வில், முதன்மை முன்பணமாக ரூ.1,50,000/- 1994 ஆம் ஆண்டிலும், மற்றும் அதன் பின்னர் விரிவாக்கத்திற்கான முன்பணமாக ரூ.1,00,000/- 1996 ஆம் ஆண்டிலும் ஆக மொத்தம் ரூ.2,50,000/- ஒட்டு மொத்தமாக அனுமதிக்கப்பட்டுள்ளது. விரிவாக்க முன்பணத்திற்கான முதல் தவணைத் தொகை 31.3.1996ல் வழங்கப்பட்டுள்ளதாக தெரிவிக்கப்பட்டுள்ளதாலும், அ.ஆ.(நிலை)எண்.686, நிதித்துறை, நாள் 24.8.1985ல் வெளியிடப்பட்ட 1995-96ஆம் ஆண்டிற்கான வட்டி விகிதங்களின்படி, ஒட்டு மொத்தத் தொகையில், விரிவாக்கத்திற்கான முன்பணத்தொகை "ரூ.1,00,001 - 2,50,000 என்ற படிமுறைவீதத்திற்குள்" வருவதாலும், விரிவாக்க முன்பணத்தொகையின் 16% 8.5 விழுக்காடு வட்டி நிர்ணயம் செய்யப்பட வேண்டும் என்பதை தெரிவித்துக் கொள்கிறேன்.

7. இக்கடிதத்தை பெற்றுக்கொண்டதற்கான ஒப்புக்கையை அளிக் குமாறும் கேட்டுக்கொள்கிறேன்.

தங்கள் உண்மையுள்ள,


 K. Anand துணைச் செயலாளருக்காக.
 7/1/05

மாவட்ட ஆட்சியர்கள்.

முதன்மைப்பதிவாளர், உயர்நீதிமன்றம், சென்னை-104

பொதுத்துறை (சிறப்பு-பி), சென்னை-9

உள்துறை, சென்னை-9

நிதித்துறை, சென்னை-9

தலைமைச் செயலகத்தின் அனைத்துத்துறைகள் (அநுமு பிரிவுகள்), சென்னை-9.

இருப்பக்கோப்பு

உபநிநாகல்-2

கோப்பு எண் 45224/வீகமு.1/2004 ன் இணைப்பு

வட்டிக் கணக்கீடுகள்

வழங்கப்பட்ட மொத்த முன்பணம்

ரூ. 71,000

முதல் தவணைத் தொகை

ரூ.21,300

வழங்கப்பட்ட நாள் 30.10.87

இரண்டாம் தவணைத் தொகை

ரூ.28,400

வழங்கப்பட்ட நாள் 3.12.87

மூன்றாம் தவணைத் தொகை

ரூ.21,300

வழங்கப்பட்ட நாள் 27.5.88

கூடுதல்

ரூ.71,000

அரசாணை (நிலை) எண்.869, நிதித்துறை, நாள் 14.10.1987-இன்படி முன்பணத்தொகையின் மீது விதிக்கப்படவேண்டிய வட்டி விகிதம்

ரூ.50,000 வரை 8 விழுக்காடு

ரூ.50,001 - ரூ.71,000 வரை 9 விழுக்காடு

தவணை மீறிய அதுவது உரிய காலத்தில் செலுத்தப்படாத அசல் மற்றும் வட்டித் தவணைகள் மீது விதிக்கப்படவேண்டிய வட்டி விகிதம்

2 விழுக்காடு

விதிகளின்படி அசல் தவணைப் பிடித்தம் துவக்கப்படவேண்டிய மாதம்

மார்ச் 1989

(முதல் தவணைத் தொகை வழங்கப் பட்டதினிலிருந்து 18வது மாதம்)

அசல் தொகை பிடித்தம் செய்யப்படவேண்டிய முறை

முதல் 122 மாதத் தவணைகள் ரூ.580

இறுதியாக 123வது மாதத்தவணை ரூ.240

பிரஸ்தாப நேர்வில் அசல் தொகை பிடித்தம் செய்யப்பட்ட/செலுத்தப்பட்ட விதம்

மாதாந்திர தவணை முறையில் உத்தியத்தில் இருந்து பிடித்தம் செய்யப்படவில்லை. மாறாக 9.2.93 அன்று ரூ.4640/-, 8.2.95 அன்று ரூ.9860/-, 8.2.96 அன்று ரூ.9860/- மற்றும் 31.12.99 அன்று ரூ.46640/- என்று செலுத்து சீட்டு மூலம் அரசு கணக்கில் செலுத்தப்பட்டுள்ளது.

மாதம்	8 விழுக்காடு வட்டிக்கு உட்படும் தொகை	9 விழுக்காடு வட்டிக்கு உட்படும் தொகை	உரியகாலத்தில் பிடிக்கப் படாததால் அபராத வட்டிக்குட்படும் தவணை மீறிய தொகை
1 10/87	21300	00	00
2 11/87	21300	00	00
3 12/87	49700	00	00
4 1/88	49700	00	00

5	2/88	49700	00	00
6	3/88	49700	00	00
7	4/88	49700	00	00
8	5/88	50000	21000	00
9	6/88	50000	21000	00
10	7/88	50000	21000	00
11	8/88	50000	21000	00
12	9/88	50000	21000	00
13	10/88	50000	21000	00
14	11/88	50000	21000	00
15	12/88	50000	21000	00
16	1/89	50000	21000	00
17	2/89	50000	21000	00
18	3/89	50000	21000	580
	4/89	50000	21000	1160
	5/89	50000	21000	1740
	6/89	50000	21000	2320
	7/89	50000	21000	2900
	8/89	50000	21000	3480
	9/89	50000	21000	4060
	10/89	50000	21000	4640
	11/89	50000	21000	5220
	12/89	50000	21000	5800
	1/90	50000	21000	6380
	2/90	50000	21000	6960
	3/90	50000	21000	7540
	4/90	50000	21000	8120
	5/90	50000	21000	8700
	6/90	50000	21000	9280
	7/90	50000	21000	9860

8/90	50000	21000	10440
9/90	50000	21000	11020
10/90	50000	21000	11600
11/90	50000	21000	12180
12/90	50000	21000	12760
1/91	50000	21000	13340
2/91	50000	21000	13920
3/91	50000	21000	14500
4/91	50000	21000	15080
5/91	50000	21000	15660
6/91	50000	21000	16240
7/91	50000	21000	16820
8/91	50000	21000	17400
9/91	50000	21000	17980
10/91	50000	21000	18560
11/91	50000	21000	19140
12/91	50000	21000	19720
1/92	50000	21000	20300
2/92	50000	21000	20880
3/92	50000	21000	21460
4/92	50000	21000	22040
5/92	50000	21000	22620
6/92	50000	21000	23200
7/92	50000	21000	23780
8/92	50000	21000	24360
9/92	50000	21000	24940
10/92	50000	21000	25520
11/92	50000	21000	26100
12/92	50000	21000	26680
1/83	50000	21000	27260

		(9.2.93)		
2/93	50000	4640 -	21000	27840
3/93	50000	(-)	16360	23780
4/93	50000		16360	24360
5/93	50000		16360	24940
6/93	50000		16360	25520
7/93	50000		16360	26100
8/93	50000		16360	26680
9/93	50000		16360	27260
10/93	50000		16360	27840
11/93	50000		16360	28420
12/93	50000		16360	29000
1/94	50000		16360	29580
2/94	50000		16360	30160
3/94	50000		16360	30740
4/94	50000		16360	31320
5/94	50000		16360	31900
6/94	50000		16360	32480
7/94	50000		16360	33060
8/94	50000		16360	33640
9/94	50000		16360	34220
10/94	50000		16360	34800
11/94	50000		16360	35380
12/94	50000		16360	35960
1/95	50000		16360	36540
2/95	50000	(6.2.95) 9860	16360	37120
3/95	50000	(-)	6500	27840
4/95	50000		6500	28420
5/95	50000		6500	29000
6/95	50000		6500	29580
7/95	50000		6500	30160

8/95	50000		6500	30740
9/95	50000		6500	31320
10/95	50000		6500	31900
11/95	50000		6500	32480
12/95	50000		6500	33060
1/96	50000		6500	33640
<u>2/96</u>	50000	(6.2.96) 9860	6500	<u>34220</u>
3/96	46640	(-)	00	24940
4/96	46640		00	25520
5/96	46640		00	26100
6/96	46640		00	26680
7/96	46640		00	27260
8/96	46640		00	27840
9/96	46640		00	28420
10/96	46640		00	29000
11/96	46640		00	29580
12/96	46640		00	30160
1/97	46640		00	30740
2/97	46640		00	31320
3/97	46640		00	31900
4/97	46640		00	32480
5/97	46640		00	33060
6/97	46640		00	33640
7/97	46640		00	34220
8/97	46640		00	34800
9/97	46640		00	35380
10/97	46640		00	35960
11/97	46640		00	36540
12/97	46640		00	37120
1/98	46640		00	37700


2/98	46640		00	38280
3/98	46640		00	38860
4/98	46640		00	39440
5/98	46640		00	40020
6/98	46640		00	40600
7/98	46640		00	41180
8/98	46640		00	41760
9/98	46640		00	42340
10/98	46640		00	42920
11/98	46640		00	43500
12/98	46640		00	44080
1/99	46640		00	44660
2/99	46640		00	45240
3/99	46640		00	45820
4/99	46640		00	46400
5/99	46640		00	46640
6/99	46640		00	46640
7/99	46640		00	46640
8/99	46640		00	46640
9/99	46640		00	46640
10/99	46640		00	46640
11/99	46640		00	46640
12/99	46640	(31.12.99)	00	46640
1/2000	00	46640	00	00
	7136540		1688640	3513820

(குறிப்பு - 9.2.93, 6.2.95, 6.2.96 மற்றும் 31.12.99 ஆகிய நாட்களில் செலுத்தும் சீட்டு மூலம் ஒரு மாதத்தின் இடைப்பட்ட காலத்தில் தொகைகள் செலுத்தப்பட்டுள்ளதால், அவ்வாறு செலுத்தப்பட்ட தொகைகளுக்கு அந்த மாதத்திற்கான வட்டித் தொகையையும் கணக்கிட ஏதாவது அளவு அடுத்தவரும் மாதத்தில் வாவாக எடுத்துக் கொள்ளப்பட்டு வட்டி கணக்கிடப்பட்டுள்ளது)

ரூ.7136540/-க்கு 8 விழுக்காடு வட்டித் தொகை	ரூ.47577 .
ரூ.1688640/-க்கு 9 விழுக்காடு வட்டித் தொகை	ரூ.12665
மொத்த வட்டித் தொகை	<u>ரூ.60242</u>
ரூ.3513820/-க்கு 2 விழுக்காடு அபராத வட்டித் தொகை	ரூ. 5856

எஸ். விஜயாந்கன்,
அரசு துணைச் செயலாளர்.

//உண்மை நகல்//


7/1/05
சீக்ரீ பிரிவு அலுவலர்.

அரசுத் துணைச் செயலாளர், வீடு வசதி மற்றும் தகவல்துறை ஊர்ச்சித் துறை, தலைமைச் செயலகம், சென்னை-9, அராபியிடுதல் அமைச்சர் மாடில் சூட்சித் தலைவரவர்களின் தலைமையிலான கூட்டம் எண்.36015/கேமு1/2004-1, நாள் 18.10.2004 -ல் உடனடி தலை.

அய்யர்,

பொருள்: கூடும் முடிபுறும் - வீடுகட்ட முடிபுறும் - அபராத உட்கு வசூல் செய்தல் - தொடர்பாக.

- பார்வை: 1. அரசு கடித எண். 28378/கேமு1/2004-1, டி.வ.உ.ந.உ, நாள் 16.8.2004.
2. தகவல் கடித எண். பி.சுா.1/433/எம்.5, நாள் 27.9.2004.

பார்வையில் காணும் கடிதங்களுக்குத் தங்கள் உடனடி பார்வைகளைக் கொடுக்கப்படுகிறது.

2) வீடு கட்ட வழங்கப்படும் முடிபுறத்திற்கான உட்கு விலிதம் நிர்ணயம் செய்து ஒவ்வொரு ஆண்டும் அரசு நிதித்துறை ஆணை வெளியிடும்போது, தலைமை மீறிய அபராத உரிய காலத்தில் செலுத்தப்படாத அசல மற்றும் உட்குத் தகவலைத் தொகுக்கக்கூடிய பிடித்தம் செய்யப்படவேண்டிய அபராத உட்கு விலிதத்தையும் நிர்ணயம் செய்து ஆணை வெளியிடப்பட்டு வருகிறது. உரிய காலத்தில் உட்குவிலிசெய்யப்படாத/ செலுத்தப்படாத அசல/உட்குத் தகவலைகள் மீது அரை செலுத்தப்படவேண்டிய செரு நாளில் யூருந்த பிணை காலம் தாமதம் செலுத்தப்படாத நாள் உறையிற்றாக காலத்திற்கு உத்தரவென நிர்ணயிக்கப்பட்ட உட்கு விலிதத்தில் அபராத உட்கு கண்காட்டப்பட்டு உட்குவிலிசெய்யப்படவேண்டும் எனத் தகவல் ஒன்றில் காணும் அரசு கடிதத்தில் தெரிவிக்கப்பட்டுள்ளது. அதன்படி, உரியகாலத்தில் செலுத்தப்படாத உட்குத் தகவலைத் தொகுக்கக்கூடிய மீது எவ்வாறு அபராத உட்கு கண்காட்டப்பட வேண்டும் என்பது குறித்து தாங்கள் கேட்டுக்கொண்டதற்கிணங்க ஒரு மாதிரி கண்காட்டும் தயாரிக்கப்பட்டு இத்தகவல் ஆணைகொடுக்கப்பட்டுள்ளது. அந்த மாதிரி கண்காட்டும் அடிப்படையில் உரிய காலத்தில் செலுத்தப்படாத அசல மற்றும் உட்குத் தகவலைத் தொகுக்கக்கூடிய மீது அபராத உட்கு கண்காட்டப்பட்டு, உட்குவிலிசெய்யப்படாத அசல காலத்தில் செலுத்தப்படவேண்டும் எனத் தெரிவித்தல் கொள்கிறேன்.

3) மேலும், ஏற்கனவே வீடு கட்டுவதற்காக அல்லது உட்கு உட்கு வசூலுதற்காக உட்கு வழங்கப்பட்டு, அதன் பிணை அல்லது உட்கு முடிபுறத்திற்காக அல்லது மேம்படுத்தவதற்காக அல்லது விரிவுபடுத்தவதற்காக வழங்கப்பட்ட கடுதல் முடிபுறத்தொகையின் மீது எவ்வாறு உட்கு கண்காட்டப்படவேண்டும் என்பது குறித்து ஏற்கனவே அரசு ஆணை (நிணல்) எண். 378, டி.வ.உ.ந.உ. துறை இலக்கி நாள் 3.5.1989-ல் தெரியாக அறிவுரைகள் வழங்கப்பட்டுள்ளன. மேற்கூறியிட்ட அரசாங்கத்தில் வழங்கப்பட்டுள்ள அறிவுரைகளைத் தவிர்ப்பு பின்பற்றாமலும் தங்களை கேட்டுக் கொள்கிறேன்.

தகவல் உட்குவிலிசெய்யுள்ள, ஓம்/-3333

அரசு ஆணை செயலாளர் அவர்கள்.

பார்வை: 1. அரசு கடித எண். 36015/கேமு1/2004-1, டி.வ.உ.ந.உ, நாள் 18.10.2004 -ல் உடனடி தலை. (இணைப்புகள்)
2. அரசு கடித எண். 28378/கேமு1/2004-1, டி.வ.உ.ந.உ, நாள் 16.8.2004 -ல் உடனடி தலை. (இணைப்புகள்)

உட்படி சேர்த்த ஐக்கிய மாதிரி கணக்கிடத்தக்க

1. கணக்குக்கு நிர்ணயிக்கப்பட்ட உட்படி தொகை : ரூ.10,000/-
2. நிர்ணயிக்கப்பட்ட மாதச் தகவல்கள் : 20 மாதங்கள்
3. நிர்ணயிக்கப்பட்ட மாதத் தகவலைத் தொகை : ரூ.500/-
4. உட்படி தொகை, பிடித்தம் செய்யும் தகவல்கள், வேண்டிய மாதம் (அதாவது அவை பிடித்தம் செய்யும் மாதம்) : ஜூன் 2000
5. ஆகாவு உட்படி பிடித்தம் செய்யும் தகவல்கள், மாதம் : நவம்பர் 2000
6. அபராத உட்படி விகிதம் : 2.75%

கணக்கு முறை

மாதம்	மாதத் தகவலைத் தொகை ரூ.	பிடித்தம் செய்யப்பட்ட தொகை ரூ.	தகவல்கள் எண்.	பிடித்தம் செய்யப்படும் விவரம், விவரம், அந்த மாதத்தில் அபராத உட்படிக்கும் தகவல்கள் மீறிய தொகை ரூ.
2000				
ஜூன்	500	-	-	500
பிப்ரவரி	500	-	-	1000
மார்ச்	500	-	-	1500
ஏப்ரல்	500	-	-	2000
மே	500	-	-	2500
ஜூன்	500	-	-	3000
ஜூலை	500	-	-	3500
ஆகஸ்ட்	500	-	-	4000
செப்டம்பர்	500	-	-	4500
அக்டோபர்	500	-	-	5000
நவம்பர்	500	500	1/20	5000
டிசம்பர்	500	500	2/20	5000
2001				
ஜனவரி	500	500	3/20	5000
பிப்ரவரி	500	500	4/20	5000
மார்ச்	500	500	5/20	5000
ஏப்ரல்	500	500	6/20	5000
மே	500	500	7/20	5000
ஜூன்	500	500	8/20	5000
ஜூலை	500	500	9/20	5000
ஆகஸ்ட்	500	500	10/20	5000
செப்டம்பர்	500	500	11/20	4500
அக்டோபர்	500	500	12/20	4000
நவம்பர்	500	500	13/20	3500
டிசம்பர்	500	500	14/20	3000
2002				
ஜனவரி	500	500	15/20	2500
பிப்ரவரி	500	500	16/20	2000
மார்ச்	500	500	17/20	1500
ஏப்ரல்	500	500	18/20	1000
மே	500	500	19/20	500
ஜூன்	500	500	20/20	0

15000

1,46,000

(ஒவ்வொரு மாத நிலைத் தொகையும் அத் பிடித்தம் செய்யப்படும் வகை
 தொடர்பு அபராத வட்டிகளுக்கும், எனவே ஜூலை மறும் பிப்ரவரி மாதங்களை
 காணக் குதல நிலைத் தொகை 500 + 500 = 1000 ஆகும். இதேபோல
 ஒவ்வொரு மாதமும் கண்காட்டப்பட வேண்டும் எனப்பால், அக்டோபர் 2000
 மாதத்தில் அபராத வட்டிகளுக்கும் குதல நிலைத் தொகை ரூ. 5000 ஆக
 விடுகிறது. உயர்ந்த. அதன்பின்னர், நவம்பர் 2000 மாதம் முதல் அந்தந்த
 மாதத்திற்கான தவணைத் தொகை மட்டுமே பிடித்தம் செய்யப்படுவதால் அபராத
 வட்டிக்கான நிலைத் தொகை ரூ. 5000 ஆக நிலையாக உள்ளது. ஆகவே 2001
 மாதத்தின் பதவி தவணைகளில் ரூ. 5000 விடுவிக்கப்பட்டுவிட்டதால், செப்டம்பர்
 2001 முதல் விடுவிக்கப்படும் தவணை ஏற்கனவே நிலையாக உள்ள தொகைக்கு
 ஈடுகட்டப்படுவதன் மூலம் அம்மாதம் முதல் அபராத வட்டிகளுக்கும் தொகையின்
 அளவு அறங்கூறுகமாக உள்ளது.)

அபராத வட்டிகளுக்கும் மொத்த தொகை ரூ. 1,00,000

விடுவிக்கப்படவேண்டிய அபராத வட்டி

$$\text{தொகை} = \frac{100000}{100 \times 12} \times 2.75 = \text{ரூ. } 229$$

எஸ். விஜயரங்கன்,
 அரகத் இணைச் செயலாளர்.

GOVERNMENT OF TAMIL NADU

Letter Ms.No. 260

Dated 27.3.1984.

Rathrothgari, Panguni 18,
Thiruvalluvar Aandu, 2014.

From

Thiru G. Ramachandrarao, IAS., Housing and Urban Development
Commissioner and Secretary to Department,
Government, Port St. George, Madras.9

To

The Accountant-General, Madras.18.
All Heads of Department.
All Collectors.
All Departments of Secretariat
(Bills) Sections.

Sir,

Sub: Loans and Advances - House Building
Advance - Sanction of House Building
Advance to Government Servants -
Differential rates of interest - Method of
calculation of interest - Clarification -
Sought for Orders - Issued.

- Ref: 1. Government Memo.No.17630/C1/78-4 Housing
and Urban Development Department
dated 20.7.1978.
2. From the Accountant-General, Madras,
Letter No.GAD(P)/II/MDA/AIS/S dated
5.4.1983.

...

The Government in their Memo first cited, among other things ordered that for the recovery of the house building advance, the first slab of the loan which carries the highest rate of interest viz., (9%) should be recovered first. The second slab of loan which carries the next higher rate of interest (8%) should be recovered next and of the third and last slab of loan which carries the lowest rate of interest (7%) should be recovered last.

2. The Accountant-General in his letter second cited, has sought certain clarification on the above orders of the Government citing a typical case, of House Building Advance sanctioned to a Government servant. In the above case an advance of Rs.70,000/- was granted by the Government of Tamil Nadu and the same was drawn in three instalments as shown below:

- i) 1st instalment Rs. 21,000/- was disbursed on 7.3.1981.
- ii) IIrd instalment Rs.20,000/- was disbursed on 21.4.1981.
- iii) IIIrd instalment Rs.21,000/- was disbursed on 10.7.1981.

The advance was remitted back in full on 29.4.1982. When applying the differential rates of interest to this case, a doubt has arisen with regard to the month from which the highest rate of interest (i.e.9%) should be charged. The Sub Pay and Accounts Officer, Madras.9 who prepared the interest calculation states has taken a stand that the highest rate of interest should be charged for the advance from March 1981 (i.e) when the first instalment of Rs.21,000/- was drawn). But the Accountant-General feels that in as much as the advance amount actually exceeded Rs.50,000/- only on 10.7.81 when the last instalment was drawn, the interest rate of 9% should be charged from July, 1981 only and corresponding lesser rates should be applied for earlier drawals.

the

3. The Government after careful examination of the above points clarify that the method of calculation of interest put forth by Accountant-General in the case referred to in para 2 above is correct. The intention of the Government in issuing the orders referred to in para 1 above is to reduce the burden of Government servants from paying the highest rate of interest on the costlier slab of the house building advance from date of drawal of the costlier portion of the advance till the date on which the entire loan is wiped out. Thus, the interest on various slabs of the House Building Advance should be calculated with effect from the dates of drawal of such portions of the house building advance taking into account the respective rates of interest fixed for each slab of the advance for the moratorium period and for the period of recovery, the interest calculated on the costlier slab of the loan, as per the Diminishing Balance Method should cease to be collected first when the amount recovered is equivalent to the amount of costlier slab of the loan, and similarly the interest calculated on subsequent lower slabs of the loan should cease to be collected one after the other as and when the amount recovered reaches the levels of the respective slabs of the loan.

4. The illustrations given in the Annexure to this letter bring out clearly the method of calculation of interest applying differential rates interest.

-3-

5. All Heads of Departments are requested to adhere to the above illustrations, while calculating interest on house building advance, sanctioned to Government Servants.

Yours faithfully,

Sd/--

for Commissioner and Secretary to Government.

Copy to: All Treasury Officers
Pay and Account Officers.
Finance (L.C) Department.
Housing and Urban Development
(C2, J,R) Department, Madras.9.

/forwarded by order/

[Signature] hanva
10/4/84
SECTION OFFICER.

sv. 31.3

[Signature]

[Signature]
10/6/84

ANNEXURE-I

Statement showing particulars of calculation of interest on House Building Advance sanctioned to a Government Servant and repaid in full before the commencement of recovery.

Total advance drawn = Rs. 70,000/-.

Date of Drawal:

I : 21000/- 7.3.81.
II : ~~21000/-~~ 21.4.81. (Rs. 28,000/-)
III : 21000/- 10.7.81.

Entire amount was remitted on 29.4.1982.

INTEREST CHARGEABLE:

	@ 7%	@ 8%	@ 9%
3/81	21000
4/81	21000+ 4000	24000	---
5/81	25000	24000	---
6/81	25000	24000	---
7/81	25000	24000+ 1000	20000
8/81 to 3/82			
i.e. 8 months	2,00,000	2,00,000	1,60,000
Total	3,21,000	2,97,000	1,80,000
	$\frac{321000 \times 7}{12 \times 100}$	$\frac{297000 \times 8}{12 \times 100}$	$\frac{180000 \times 9}{12 \times 100}$
	1872.50	1980	1050

Total amount of interest Rs.4902.50

(Rupees four thousand nine hundred and two and paise fifty only)


SECTION OFFICER.

ANNEXURE-II

statement showing particulars of calculation of interest on House Building Advance sanctioned to a Government Servant and paid in the middle of payment period i.e. after 10 months from the completion of the moratorium period.

Total advance Rs. 70,000/-

Ist instalment ... Rs. 21,000/- on 7.3.1981.
 IInd instalment ... Rs. 28,000/- on 21.4.1981.
 IIIrd instalment ... Rs. 21,000/- on 10.7.1981.

	7%	8%	9%
3/81	21,000		
4/81	25,000 4,000	24,000	
5/81	25,000	24,000	
6/81	25,000	24,000	
7/81	25,000	25,000	20,000
8/81 to 6/82	3,25,000	3,25,000	2,60,000
9/82	25,000	25,000	19,000
10/82	25,000	25,000	18,000
11/82	25,000	25,000	17,000
12/82	25,000	25,000	16,000
1/83	25,000	25,000	15,000
2/83	25,000	25,000	14,000
3/83	25,000	25,000	13,000
4/83	25,000	25,000	12,000
5/83	25,000	25,000	11,000
6/83	25,000	25,000	10,000

$$\frac{675000 \times 7}{12 \times 100} = \frac{7875}{2} = 3,937.50$$

$$\frac{672000 \times 8}{12 \times 100} = 4480$$

$$\frac{425000 \times 9}{12 \times 100} = \frac{6375}{2} = 3,187.50$$

7% Interest workout - Rs. 3,937.50
 8% Interest workout - Rs. 4,480.00
 9% Interest Workout - Rs. 3,187.50

Total Rs. 11,605.00
 13,708.00

Note: Corrections made as per clarifications issued in Govt. Lr. no. 21243/C1/84-10 H&VD Dept dt: 24.06.1985.
 For Annexure III - see Execut File



Abstract

Loans and Advances - House Building Advance - Enhancement of ceiling of House Building Advance from Rs.7.50 lakhs to Rs.25.00 lakhs for All India Service Officers, from Rs.6.00 lakhs to Rs.15.00 lakhs for State Government Employees - Orders - Issued.

HOUSING AND URBAN DEVELOPMENT (HBA) DEPARTMENT

G.O.Ms.No.96

Dated : 17.6.2009.

Read : -

1. G.O.Ms.No.109, Housing and Urban Development department, dated 7.4.1998
2. G.O. Ms.No.232, Housing and Urban Development department, dated 2.6.2000

Read also :-

3. From Dr.K.Arulmozhi, I.A.S., Member Secretary, State Planning Commission, Chennai and two others dated 22.1.2009.

ORDER :-

In the Government Order first and second read above, the Government enhanced the ceiling of House Building Advance to All India Service Officers from Rs.4,00,000/- to Rs.7,50,000 and to State Government Employees from Rs.4,00,000/- to Rs.6,00,000/- respectively for the following :-

- (i) partly for purchase of land and partly for construction of a house thereon (or)
- (ii) for the construction of a house (or)
- (iii) for purchase of a Ready Built House/Flat.

2. In the letter third read above, All India Service Officers have represented to the Government to raise the ceiling of House Building Advance from Rs.7,50,000/- to Rs.25,00,000/-. They have stated that though the above ceiling of Rs.7.50 lakhs was fixed in the year 1998, it has not been revised during the past 11 years. The cost of the land and building materials have increased many fold, rendering it impossible for officers to build a house

with a meager House Building Advance of Rs.7.50 lakhs. This situation not only discourages officers to build their own house but also increase the demand for accommodation in Government rental quarters. They have also requested that some officers who have availed House Building Advance and also loan from the bank to meet the additional expenditure for construction purpose may also be permitted to draw the enhanced amount to repay the bank loan, subject to the overall ceiling. The Government have examined their request and decided to enhance the existing maximum ceiling of House Building Advance further.

3. The Government accordingly direct that the existing ceiling of the House Building Advance to All India Service Officers and State Government Servants be enhanced as follows :-

- (1) partly for purchase of land and partly for construction of a house thereon, or for construction of a house or for purchase of Ready Built House / Flat from Rs.7,50,000/- to Rs.25,00,000/- (Rupees twenty five lakhs only) to All India Service Officers
- (2) partly for purchase of land and partly for construction of a house thereon, or for construction of a house or for purchase of Ready Built House / Flat from Rs.6,00,000/- to Rs.15,00,000/- (Rupees fifteen lakhs only) to Government Servants.

4. The enhanced ceiling of House Building Advance will come into force with effect from 1.4.2009. Necessary amendment to the State Rules to regulate the grant of advances to Government Servants for building etc. of houses will be issued separately.

5. It is further clarified that -

- i) Those who have been sanctioned House Building Advance at the old rate but not yet drawn any instalment of the advance may also be sanctioned loan as per the new ceiling either for construction / purchase of house / flat, if eligible, by issuing an amendment to the order already issued subject to eligibility.
- ii) All pending application for sanction of House Building Advance which have not yet been sanctioned for want of funds may be sanctioned as per the new ceiling limit now come into force.
- iii) Those who availed House Building Advance at the old rate and not completed the construction of the house may avail the difference amount in the enhanced ceiling for construction / ready built house / flat on production of revised estimate subject to eligibility.
- iv) In respect of Government Servants, for enlargement / improvement of existing living accommodation, the ceiling shall be 50% of the overall ceiling limit of Rs.15,00,000/-

- v) As far as the All India Service Officers are concerned, the instructions already issued in G.O.Ms.No.419, Housing and Urban Development Department, dated 26.9.1996 shall also be followed.

6. All other conditions / orders in force shall be followed for sanction of the House Building Advance.

7. Separate orders will be issued by Government in the Finance Department regarding the rate of interest applicable for House Building Advance for 2009-2010.

8. This order issues with the concurrence of Finance Department Vide its U.O.No.197/JS (DK)/2009, dated 17.6.2009.

(BY ORDER OF THE GOVERNOR)

NIRANJAN MARDI,
SECRETARY TO GOVERNMENT. (i/c)

To
All Secretaries to Government, Secretariat, Chennai - 600 009.
All District Collectors.
All Heads of Departments.
All Departments of Secretariat, Chennai - 600 009.
The Registrar, High Court, Chennai 600 104.
The Accountant General - I, Chennai - 600 018.
The Accountant General - I, Chennai - 600 018. (By name)
The Accountant General (A&E), Chennai - 600 035.
The Accountant General (A&E), Chennai - 600 035. (By name)
The Accountant General (CAB), Chennai - 600 009.
All Treasury Officers.
The Pay and Accounts Officer (North), Chennai - 600 001.
The Pay and Accounts Officer (South), Chennai - 600 035.
The Pay and Accounts Officer (East), Chennai - 600 005.
The Pay and Accounts Officer (Secretariat), Chennai - 600 009.
All Public Sector Undertakings / Boards.
The Finance (Salaries) Department, Chennai - 600 009.
The Secretary, Tamil Nadu Public Service Commission, Chennai - 600 002.
The Legislative Assembly Secretariat, Chennai - 600 009.
All Sections in Housing and Urban Development Department, Chennai - 600 009.
Stock file / Spare Copies.

/FORWARDED//BY ORDER/

SECTION OFFICER.

Form No.VI

Form of report/application for permission of the Government for the building of or addition to a house.

Sir,

This is to report you that I propose to build a house or to make an addition to my house. This is to request that permission may be granted to me for the building of the house or making addition to my house. The estimated cost of land and materials for the construction or extension of the house is given below:-

LAND:

- (1) Location (Survey numbers, Villages, district, State)
- (2) Area
- (3) Cost :

BUILDING MATERIALS, ETC.

- (1) Bricks (Rate/quantity/cost)
- (2) Cement (Rate/quantity/cost)
- (3) Iron and Steel (Rate/quantity/cost)
- (4) Timber (Rate/quantity/cost)
- (5) Sanitary Fitting (cost)
- (6) Electrical Fitting (cost)
- (7) Any other special fittings (cost)
- (8) Labour charges
- (9) Other Charges, if any.

TOTAL COST OF LAND AND BUILDINGS:

2. The construction will be supervised by myself. The construction will be done by* I do not have any official dealings with him in the past. I have/had official dealings with the Contractor and the nature of my dealings with him is/was as under:-

3. The cost of the proposed construction will be met as under:-

- | | |
|--|--------|
| | Amount |
| (i) Own Savings | |
| (ii) Loans/Advances(with full details) | |
| (iii) Other sources(with details) | |

Yours faithfully,

Strike out portion not applicable.

Enter the name and place of business of the contractor.

Form No.VI-A

Form of application for permission for acquisition of house.

To

Sir,

This is to report you that I propose to acquire a ready built house at This is to request that permission may be granted to me for the acquisition of the house. The particulars of the house to be acquired and its estimated cost are given below:-

1. Location of the house (Plot No., Survey No., Village, Taluk, District and State)
2. Area.....
3. Name of the seller.....
4. Address and occupation of the Seller
5. Cost of the house
6. The cost of the house will be met as under

Amount

- (i) Personal Savings
- (ii) Loans/Advances with full details... ..
- (iii) Other sources with full details

Yours faithfully,

VALUATION REPORT

I/We hereby certify that I/We have valued house.....of that..... to be purchased by Thiru/Thiurmathi..... and I/We give below the value at which we estimate the cost of the house under the following headings:-

Heading	Cost
1. Approximate value of plot	
2. Area and Approximate value of building	
3. Approximate value of Electrical, Sanitary and other fittings and fixtures....	
Total Cost of the buildings	----- -----

Date:

Signature of the Valuation Authority.

Form No. VII

Form of report to the Government after completion of the building of a house/addition to the house.

Sir,

In my letter No.....dated..... I had reported that I proposed to build a house or make addition to my house. Permission was granted to me in Order No.....dated the.....for the building of house or making addition to the house. The construction of the house or addition to the house has since been completed and I enclose a Valuation Report duly certified by Firm of Civil Engineers or a Civil Engineer of repute.

2. The cost of construction indicated in the enclosed valuation report was financed as under:-

Amount
Rs.

- (i) Own savings
- (ii) Loan/Advance with details....

(Note--Variation, if any, between the figures given above and the figures given in Form VI may be explained suitably).

Dated:

Yours faithfully,
()

VALUATION REPORT

I/We hereby certify that I/We have valued House
 *..... Constructed by Thiru/ Thirumathi
 of the +and I/We give below the value
 at which we estimate the cost of the house under the following headings:-

Heading	Amount
1. Bricks	
2. Cement	
3. Iron and Steel	
4. Timber	
5. Sanitary fittings	
6. Electrical fittings	
7. All other special fittings	
8. Labour charges	
9. All other charges	
Total Cost of the building	----- -----

Signature of the Valuation Authority.

*Here entire details of House.

+Here enter name, etc. of the Government servant.

Engineer's Certificate

Certified that Thiru.....working as.....in the office.....is constructing a house in plot No.....in S. No.....in.....Taluk.....District. Out of the instalment of the HBA of Rs.....() sanctioned to him by the collector of.....in Proc. No.....he has constructed upto level according to the approved plan and estimates furnished by him.

(Name of the Engineer with seal)
(Licenced Engineer or an Engineer
Working in Government)

Utilisation Certificate

I.....working in the.....employed as.....have fully utilised the instalment of HBA of Rs.....() sanctioned to me by the collector of.....in his Proc. No.....for executing construction of a house upto Level in plot No.....in S. No.....of.....Taluk.....Dist.