



**Housing and Urban
Development Department,
Secretariat, Chennai-9.**

Letter (Ms.) No.73 dated.11.03.2021.

From
Dr.D.Karthikeyan, I.A.S.,
Principal Secretary to Government.

To
All Additional Chief Secretaries / Principal Secretaries /
Secretaries to Government, Secretariat, Chennai-9.
All District Collectors.
All Heads of Departments.
All Departments of Secretariat, Chennai-600 009.
The Registrar General, High Court of Madras, Chennai-600 104.
The Accountant General-I, Chennai-600 018.
The Accountant General-I, Chennai-18.(By name)
The Accountant General (A&E), Chennai-35.
The Accountant General (A&E), Chennai-35 (By name)
The Accountant General (CAS), Chennai-600 009.
The Secretary to Chief Minister,
Office of the Chief Minister, Chennai-600 009.
Office of Deputy Secretary to Deputy Chief Minister, Chennai-9.
The Principal Private Secretary to Chief Secretary to Government,
Secretariat, Chennai-600 009.
The Private Secretary to Additional Chief Secretary to Government,
Finance Department, Chennai-600 009.
The Private Secretary to Principal Secretary to Government,
Housing & Urban Development Department, Chennai-9.
All Treasury Officers.
The Pay and Accounts Officer (North), Chennai-1.
The Pay and Accounts Officer (South), Chennai-35.
The Pay and Accounts Officer (East), Chennai-600 008.
The Pay and Accounts Officer (Secretariat), Chennai-9.
The Pay and Accounts Officer (High Court), Chennai-104.
All the Public Sector Undertakings / Boards.
The Finance (Housing/LA cell/Salaries) Department, Chennai-9.
The Secretary, Tamil Nadu Public Service Commission, Chennai-600 003.
The Legislative Assembly Secretariat, Chennai-9.
All sections in Housing and Urban Development Department,
Secretariat, Chennai-9.

Sir/ Madam,

Sub: Loans and Advances – House Building Advance – Migration of home loans taken by the Government servants from Banks / other Financial Institutions to House Building Advance - Guidelines and amendment to Rule 3 of "State Rules to Regulate the Grant of Advances to Government Servants for Building Etc., of Houses" – Further instructions – Reg.

Ref: 1. G.O.(Ms.) No.24 Housing and Urban Development (HBA) Department, dated 2.2.2021
2. G.O.(Ms.) No.26 Housing and Urban Development (HBA) Department, dated 2.2.2021

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In the Government order first cited, the Government have enhanced the ceiling of House Building Advance to All India Service Officers from Rs.40,00,000/- to Rs.60,00,000/- and to State Government Employees from Rs.25,00,000/- to Rs.40,00,000/- 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 Government Order 2nd read above, the Government have allowed the existing employees, who have already taken Home loans from Banks and other financial institutions, to migrate to House Building Advance subject to fulfillment of the following conditions:-

- a) Before granting such House Building Advance, the Sanctioning Authorities,
 - (i) Should satisfy himself that the home loans were taken by the Government employee entirely for purpose of construction/ purchase of new house/ flat.
 - (ii) Should ensure that the House Building Advance sanctioned is limited to the amount of loan still due to be repaid by the Government employee.
- b) House Building Advance can be availed towards repayment of bank loan taken for the purpose of construction/ purchase of new house/flat.
- c) Employee shall be eligible for grant of House Building Advance as per these Rules, on the date he/she obtained loans from banks and other financial institutions irrespective of whether they applied for House Building Advance before raising the loan.

- d) House Building Advance for repayment of loans shall be granted to the eligible employees in one lump sum. However, the Government employee shall produce the House Building Advance Utilization Certificate within one month from the date of release of House Building Advance.
- e) Employee has to satisfy the other provisions of the "State Rules to Regulate the Grant of Advances to Government servants for Building Etc., of Houses".

3. In this connection, the format of application to be submitted by the applicant, along with the checklist to be verified and filled by the office before sanctioning such House Building Advance for migration is enclosed.

4. The sanctioning authorities are requested to instruct the applicants to submit their application in the format prescribed and annexed to this letter while applying such migration. The Sanctioning Authorities are also instructed to verify all the details given in the checklist before sanctioning the House Building Advance for migration and also work out the eligibility of House Building Advance of the employees as per the existing rules.

Yours faithfully,



11/2/2021

for Principal Secretary to Government.

Copy to:

The Technical Director,

National Informatics Centre, Secretariat, Chennai-9.

(with Soft Copy to upload the Letter (Ms) in Tamil Nadu Government Housing and Urban Development Department's website)

Government Letter (Ms.) No.73 dated.11.03.2021.

ANNEXURE

APPLICATION

**APPLICATION FORM FOR THE GRANT OF AN ADVANCE FOR
MIGRATION OF LOAN FROM OTHER FINANCIAL INSTITUTIONS
UNDER THE RULES REGULATING THE GRANT OF ADVANCES TO
GOVERNMENT SERVANTS FOR BUILDING ETC., OF HOUSES.**

(1)	Name of the city/town the property is located	
(2)	Area of the plot/flat in sq.m./sq.ft.	
(3)	Name of the Municipal or any other local authority (if any) in whose jurisdiction it is located	
(4)	Whether you possess absolute title of the property other than mortgage to the Financial Institutions. If yes, the following supporting documents may be attached.	
	1. Sale deed (Self attested copy)	
	2. Latest EC	
	3. Parent documents (Self attested Copy)	
	4. Opinion of GP	
	5. Copy of approved plan	
(5)	Approximate floor area of property (in sq.m./sq.ft.)	
(6)	Approximate age and value of the building (Note: Certificate from certified structural engineer to be attached.)	
(7)	Amount of advance availed from the bank/Financial Institutions	
(8)	Amount outstanding to be paid on the date of application	
(9)	Is there any default so far in the loan availed by you from the bank? If so, details: Month of default Amount: Reason for such default:	
(10)	Whether the concerned bank/Financial Institutions has agreed for the migration? (Note: Copy of NOC to be attached.)	Yes/No

Declarations

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) 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 HEAD OF OFFICE/BRANCH MANAGER OF FINANCIAL INSTITUTION)

I have scrutinized the application and have satisfied myself of the correctness of particulars submitted by the applicant Thiru. _____ S/O / D/O _____ in column (5) of this application.

2. I also declare that this institution _____ (Name of the Bank/Financial Institutions) has no objection for migrating the housing loan availed by Thiru / Tmt. _____ S/O / D/O _____ for the construction of house / flat in _____ (address) to Government.

Signature:

Designation:

**CHECK-SLIP FOR SCRUTINISING THE APPLICATION FOR SANCTION OF
HOUSE BUILDING ADVANCE**

1.	Name of the applicant		
2.	Designation		
3.	Department of Secretariat in which the applicant is now employed		
4.	Date of birth		
5.	Date of Regular Appointment in Service		
6.	Date of Superannuation		
7.	Whether the applicant has completed four years of regular service.		
8.	Length of service rendered by the applicant as on the date of application.		
9.	Scale of pay of the post held by the applicant		
10.	Details of the present pay (including Grade Pay) and D.A.		
11.	50% of the Pay (Including Grade Pay) and DA		
12.	Carry Home Salary		
13.	Probable DCRG amount admissible to the applicant with reference to the qualifying service.		
14.	Purpose for which the advance is now applied for.		
15.	Date of receipt of Application and Seniority Number assigned		
16.	Advance amount applied for.		
17.	Estimate Amount		
18.	Whether the applicant has already availed HBA from the Govt.	Yes / No	
		Main Advance	Addl. Advance
19.	If so, Please indicate the quantum of advance(s) sanctioned		
20.	Purpose of Advance		
21.	G.O. in which the advance has been sanctioned.		
22.	Rate of recovery fixed per month		
23.	Out of the advance already sanctioned, amount so far recovered (No. of Instalments may also be indicated)		
24.	No. of Instalments yet to be recovered		
25.	Whether any portion of principal or Interest is to be recovered from the DCRG, If so, the quantum of the same may be indicated.		
26.	Subscription amount being recovered towards the SFBF Scheme and the month from which the recovery is effected		

27.	Whether any disciplinary action / vigilance inquiry / criminal case is pending or contemplated against the applicant.		
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Note: In case of HBA already availed, the HBA for migration can be allowed only if the housing loan has been availed from Financial Institutions / Bank for the same house catering the difference amount between cost of the house and the amount of HBA availed.

DOCUMENTS TO BE FURNISHED BY THE APPLICANT

28.	Whether the applicant has submitted the following documents?		
i.	Sale deed (Self attested copy)	Yes / No. (May be seen on pagesCF)	
ii.	Latest EC	Yes / No. (May be seen on pagesCF)	
iii.	Parent documents (Self attested Copy)	Yes / No. (May be seen on pagesCF)	
iv.	Opinion of GP	Yes / No. (May be seen on pagesCF)	
v.	Copy of approved plan		
vi.	Whether the applicant has given necessary prior intimation to the authority concerned as required under rule 7 of the T.N.G.S.C. Rules, 1973, and if so, whether the intimation given by the applicant has been taken on record by the competent authority. If so, please furnish the details therefor.	Yes / No. (May be seen on pagesCF)	
vii.	NOC from the Bank / Financial Institutions.	Yes / No. (May be seen on pagesCF)	
viii.	Letter from the Bank / Financial Institutions mentioning the outstanding amount of loan to be repaid by the Government employee to the Bank / Financial Institutions.	Yes / No. (May be seen on pagesCF)	