



TAMIL NADU ELECTRICITY BOARD

IMPORTANT GUIDE LINES AND BOARD
ORDERS FOR SANCTIONING OF
HOUSE BUILDING ADVANCE
TO BOARD EMPLOYEES

(Corrected upto 31.12.2000)

CONTENTS

Sl. No.	No. & Date of the order	Subject	Pages
1.	2.	3.	4.
1.	Memo.No.23526/E2/91-1, (S.B.) dated 25.5.1991.	Loans and Advances - House Building Advance - Tamil Nadu Government Employees House Building Advance Special Family Benefit Fund Scheme -Recovery of subscription - Clarification -Issued by the Government - Communicated.	1
2.	(Per.) B.P. (Ch) No.161, (S.B) dated 25.6.91.	House Building Advance - Sanction of Advance for purchase of Ready Built House from the Tamil Nadu Housing Board-Difference in cost between sanctioned amount and the cost of flat payable by the loanee - Instruction issued by Government - Adoption to Board - Orders - Issued.	3
3.	Memo. No.29942/E2/91-1, (S.B.) dated 21.8.1991.	Board Office Secretariat Branch - Loans and Advances - Advances for construction of House - Audit remarks - Instructions issued.	6
4.	Memo. No.38668/E2/91-2, (S.B) dated 23.9.1991.	Loans & Advances - House Building Advance - Calculation of Death-Cum-Retirement Gratuity for arriving quantum of House Building Advance - Instructions issued - Date of effect - Intimated.	8
5.	Memo. (Per.)No.27628/ E2/91-3, (S.B)dated 28.9.91.	Advance - House Building Advance - Allowing supervision and contingencies - Charges in the Estimates - Orders - Issued.	9
6.	Memo. (Per.)No.37405/E2/ 91-4, (S.B) dated 30.11.91.	Loans and Advances - House Building Advance - Excess sanction due to incorrect adoption of carry home salary - Excess amount reimbursed towards stamp duty and Registration Fee - Instructions - Issued.	10
7.	(Per.) B.P. (FB) No.9 (S.B.) dated 10.2.1992.	Loans and Advances - Interest - Rate of interest for the year 1991 - 92 Orders - Issued.	11
8.	Memo. No.135071/C1-2/ 91-2, (Adm. Br) dated 21.2.1992.	Loans and Advances - House Building Advance sanctioned to the Board employees - Delay in submission of completion report by the loanee employee - Reg.	12
9.	(Per.) B.P. (Ch)No.30 (S.B.) dated 24.2.1992.	Loans and Advances - House Building Advance - Sanction of advance for enlargement of existing living accommodation - Eligibility - Orders Issued.	13
10.	Memo. (Per.) No.23526/E2/ 91-6 (S.B.) dated 30.5.92.	Loans and Advances - House Building Advance - Tamil Nadu Government employees' House Building Advance Special Family Benefit Fund Scheme - Recovery of subscription - Clarifications - Issued.	15

11.	Circular Memo.No.36504/ E2/92-1 (SB) dated 27.7.92.	Loans and Advances - House Building Advance Long term loans and advances to Tamil Nadu Electricity Board Employees - Maintaining of House Building Advance Recovery Register - Further instruction - Issued.	16
12.	Memo. (Per.) No.71160-E2/ 91-7 (SB) dated 10.8.92.	Loans and Advances - House Building Advance Recovery of subscription towards House Building Advance Special Family Benefit Fund - Clarification - Issued.	17
13.	Memo. (Per.)No.72217-E2/ 88-25 (SB) dated 24.9.92.	Loans and Advances - HBA - Sanction of House Building Advance to Board employees for purchase of Ready Built Flat from Private parties - Producing of sale deed procedure to be followed - Clarification - Issued.	18
14.	Memo.(Per.)No.54400/E2/ 92-1 (SB) dated 28.9.92.	Loans and Advances - House Building Advance Sanction of advance for purchase of Ready Built House/Flat/ Plot from close relatives - Instructions issued by Government - Adoption to Board - Orders issued.	19
15.	Memo.(Per.)No.63214/E2/ 92-1 (SB) dated 17.10.92.	Loans and Advances - House Building Advance- Executing mortgage deed - Reimbursement of stamp duty - Percentage increased - Reg.	20
16.	Memo.No.72217/E2/88-26 (SB) dated 24.10.1992.	Loans and Advances - House Building Advance Sanction of House Building Advance to Board employees for purchase of Ready Built Flat from Private parties - Producing of Sale Deed procedure to be followed - Further instructions issued.	21
17.	Memo.(Circular)No.62232/ E2/92-1 (SB) dated 9.11.92.	Loans and Advances - House Building Advance - Longterm advances to Tamil Nadu Electricity Board employees-Maintaining of House Building Advance - Recovery register - Further instructions - Regarding.	22
18.	Memo:(Per.)No.59192-E2/ 92-1(Sectt.Br.) dated 27.11.92.	Loans and Advances - House Building Advance - Tamil Nadu Electricity Board Employees' Special Family Benefit fund scheme - adjustment in respect of combined advance - clarification - Issued.	23
19.	(Per.) B.P.(Ch.)No.220 dated 1.12.1992.	Loans and Advances - House Building Advance - Sanction of advance for construction/Enlargement/ Plot-cum-construction-Stages at which the instalments are to be released - Orders - Issued.	24
20.	Memo.No.76622/E2/91-5 (Sectt.Br.) dated 9th Dec.1992.	Loans and Advances - House Building Advance - Sanction of House Building Advance to Board Employees for purchase of Ready Built House/Flat from private parties - producing sale deed - Procedure to be followed Revised instructions - Issued.	27

21.	(Per.)B.P.(FB)No.2(S.B) dated 13.1.1993.	Loans and Advances - Interest rate of interest on House Building Advance and Conveyance advance for the year 1992-93 orders - Issued.	28
22.	Lr.No.64927-E2/93-2(S.B) dated 4.2.1993.	Loans and Advance - House Building Advance - Sanction of advance - Rate of interest for 1992-93-Communicated.	29
23.	Memo.(Per)No.83879-E2/92-1(Sectt.Br.) dated 10.3.1993.	Loans and advances - House Building Advance sanction of advance for purchase of Ready Built house/Flat/Plot from close relatives further instructions - Issued.	30
24.	Memo.(Per.)No.80256-E2/92-1(Sectt.Branch) dated 12.3.93.	Advance-House Building Advance - Allowing supervision and contingencies charges in the Estimates - Further orders - Issued.	31
25.	Memo.No.2173-E2/93-1 (Sectt.Br.) dated 20.5.93.	Loans and advances-House building advance-Sanction of advance for construction/Enlargement/Plot cum Construction-Stages at which the instalments are to be released Ordered-Clarification issued.	32
26.	(Per.)Memo.No.31640/E2/93-1(Sectt.Br.) dated 18.11.93.	Loans and Advances-House Building Advance Recovery of House Building Advance from Board Employees who are employed abroad orders issued.	34
27.	(Per.)B.P.(FB)No.2 (Sectt.Br.) dated 17th Jan.94.	Loans and Advances - Interest Rate of Interest on House Building Advance and Conveyance advance for the year 1993-94-Orders issued.	35
28.	Memo.No.80709-E2/93-1 (Sectt.Br) dated 3rd Mar.94.	Loans and advances-House Building Advance-Inspection of Construction of Building - Instruction - issued.	37
29.	Memo.(P)No.80996/E2/93-1 (Sectt.Br.) dated 9.3.1994.	Loans and advances-House Building Advance-Sanction of Advance for purchase of Ready Built House/Flat from "Close Relatives" clarification issued.	38
30.	(Per.)B.P.(CH)No.102 (Sectt.Br.) dated 27.4.1994.	Loans and Advances-House Building Advance-Sanction of additional Advance to complete construction of House/Enlargement/Improvement of the house-Dispensing the sanction of additional advance-orders - issued.	39
31.	Endt.No.65882/E2/94-1 (Sectt.Br.) dated 27th Oct.94.	Loans and Advances-House Building Advance-Raising of Private loans Further clarification-Issued.	41
32.	(Per)B.P.(FB)No.117 (SB) dated 8th Dec.1994.	Loans and Advance-Interest-Rate of Interest on House Building Advance and Conveyance advance for the year 1994-95 Orders-Issued.	42

33.	Memo.No.76797-E2/94-1 (Sectt.Br.) dated 24.12.94.	Loans and Advance-House Building Advance Loanee employees who die while in service and the amount adjusted under House Building Advance special Family Benefit Fund Acknowledgement of Debt - Format Prescribed.	44
34.	Memo.No.91555-E2/94-1 (S.B) dated 13.1.95.	Loans and Advances-House Building Advance-Issue of Annual Accounts slip to the Tamil Nadu Electricity Board Employees-Orders-Reiterated.	46
35.	Memo.No.16150-E2/94-1 (S.B) dated 18th Jan.95.	Loans and Advances-Sanction of - Instructions- Issued.	47
36.	Memo.No.12062-C2/95-1 (S.B) dated 25th Mar.95.	Loans and Advances-Sanction of - Instructions issued - Clarification.	48
37.	(Per)B.P.(Ch.)No.85 (S.B) dated 7th Apr.95.	Loans and Advances-House Building Advance- Enhancement of ceiling on advance-Orders-Issued.	49
38.	(Per)B.P.(Ch.)No.108 (S.B) dated 2nd May 95.	Loans and Advances-House Building Advance- Sanction of Advance for the purchase of flat from private parties-Registration of agreements between employees of the Board and flat promoters- Clarification-Issued.	51
39.	Memo.No.20252-E2/95-1 (S.B) dated 5th May 95.	Loans and Advances-House Building Advance - Inspection of Construction of Building -Certain clarification-Issued.	52
40.	Memo.(Per)No.86269/ E2/94-1(S.B) dated 14th June 1995.	Loans and Advances-House Building Advance- Advance for purchase of Ready Built Flat from private parties-Producing of Sale Deed-Certain modification-Orders - Issued.	53
41.	Memo.No.17131/E2/95-4 (S.B) dated 16th June 1995.	Loans and Advances-House Building Advance- Sanction of additional advance-Instructions-issued.	54
42.	Memo.No.38195-E2/95-2 (S.B) dated 27th June 1995.	Loans and Advances-House Building Advance- Discharging of mortgage deed and executing of acknowledgement of Debt-Certain instruction.	55
43.	Memo.No.54245-E1/95-1 Sectt.Br. dated 22nd Aug.1995.	Loans and Advances-House Building Advance- Allotment of funds towards differential amount due to revision of estimate-Instructions-Reiterated.	56
44.	Memo.No.62525/E2/95-1 dated 28th Sep.1995.	Loans and Advances-House Building Advance- Enhancement of ceiling on advance-Further Clarification - Issued.	57
45.	(Per)B.P.(F.B)No.84 (S.B) dated 23rd Nov.95	Loans and Advances-Interest-Rate of Interest on House Building Advance and Conveyance Advance for the year 1995-96-Orders-Issued.	58
46.	Memo.No.28654/E2/95-3 (S.B) dated 1st Dec.95.	Loans and Advances-Sanction of-Ensuring Carry Home salary-Modified Instructions for certain categories of Advance-Orders issued.	59

47.	Memo.No.71250/E2/95-1 (S.B) dated 4th Dec.95.	Loans and Advances-House Building Advance- Insurance of the house constructed/enlarged/ Purchased out of Board's loan-Avoidance of delay - Instructions-Reiterated.	60
48.	(Per).B.P.(Ch.)No.69 S.B dated 1st Mar.1996.	Loans and Advances-House Building Advance for enlargement/improvement of existing living accommodation-Eligibility orders-issued.	61
49.	Lr.No.15175/E1/95-8 (S.B) dated 25th Mar.96.	Loans and Advances-House Building Advance- Sanction of advance to the employees of the Electrical undertakings-Obtaining of Rectification deed.	63
50.	Memo.No.42712-C2/96-1 (S.B) dated 3.8.96.	Advance-House Building Advance-Grant of permission to workmen covered by Board's standing orders clarification-issued.	65
51.	(Per.)B.P.(F.B)No.57 S.B dated 6th Aug.1996.	Loans and Advances-House Building Advance- Tamil Nadu Electricity Board Employees House Building Advance special family benefit fund scheme Eligibility-Extension of the scheme Orders of the Government-Applicability to Board-Orders-Issued.	66
52.	Memo.No.25661/E2/96-1 (S.B) dated 26th Aug.96.	Loans and Advances-Counting of service rendered as Helper(Trainee) and Office Helper(Trainee) for sanction of House Building Advance, Conveyance Advance etc. Clarification-issued.	68
53.	Memo.(per.)No.62024/E2/ 96-1 (S.B) dated 29th Nov.1996.	Loans and Advances-House Building Advance- Sanction of Advance for Enlargement/improvement of existing accommodation allotted by Tamil Nadu House Board-Eligibility Further clarification-Issued.	69
54.	(Per).B.P.(FB)No.92 S.B dated 20th Dec.96.	Loans and Advances-Interest - Rate of Interest on House Building Advane, Conveyance Advance etc. for the year 1996-97-Orders-issued.	70
55.	(Per.)B.P.(FB)No.97 S.B dated 30th Dec.96.	Loans and Advances-House Building Advance- Rules to regulate grant of Advance to Tamil Nadu Electricity Board Employees for Building etc. of Houses-Amendment-Issued.	72
56.	Circular Memo.No.21473/ E2/97-1 (Sectt.Br.) dated 19.4.97.	Loans and Advances-House Building Advance- Eligible service for sanction of House Advance Instructions-Issued.	74
57.	Memo.No.32148/E2/97-1 (Sectt.Br.) dated 24.4.1997.	Loans and Advances - House Building Advance- Advance for the purchase of Ready Built House/ Flat from private parties-Inspection of the house- Instructions-Issued.	75
58.	Memo(Per)No.57972/E2/ 96-4 (Sectt.Br.) dated 7.5.1997.	Loans and Advances-House Building Advance- Inclusion of cost of Electrical Motor in the Estimate- Clarification-Issued.	76

59.	(Per.)B.P(FB)No.57 S.B. dated 28th July 97.	Loans and Advances-Interest-Rate of interest on House Building Advance, Conveyance Advance etc. for the year 1997-98-Orders-Issued.	77
60.	Memo.(Per.)No.26033/ E2/97-4(Sectt.Br.) dated 28.8.97.	Loans and Advances-House Building Advance-Reimbursement of Stamp duty and Registration fee incurred outside the State of Tamil Nadu - Clarification-issued.	78
61.	Memo.(Per.)No.67488/ E2/97-1(Sectt.Br.) dated 12.9.97.	Loans and Advances-House Building Advance-Roof level of construction Clarification-issued.	79
62.	Memo.(Per)No.73179/E2/ 97-1 dated 15.10.1997.	Loans and Advances-House Building Advance-Sanction of Advance for carrying out improvement works in the existing house - Inspection Instructions - Issued.	80
63.	Memo(Per.)No.6529/E2/ 97-8 (S.B) dated 22.11.97.	Loans and Advances-House Building Advance sanction of advance for purchase of Ready Built House/Flat/Plot from close relatives clarification issued.	81
64.	(Per)B.P(FB)No.5 (Secct.Br.) dated 27th Jan.1998.	Loans and Advances-Counting of service rendered as Helper(Trainee) and Office Helper(Trainee) for sanction of House Building Advance, Conveyance Advance etc. - orders issued.	82
65.	Memo (Per)No.81842/E2/ 97-4 (Sectt.Br.) dated 18.4.1998.	Loans and Advance-House Building Advance plan approval by village panchayat presidents - orders issued by the Government-Applicability to Board-Orders-issued.	83
66.	U.O.Note.No.75760/E2/ 98-1 dated 9th Nov.98.	Loans and Advances-Thiru.S.Panneer, Asst.Exe.Engineer/Civil/Permission requested to purchase a flat through Life Insurance Corporation - Clarification - issued.	84
67.	Bd'sLr.No.36436/E2/98-2 dated 26th Nov.98.	Loans and Advances-House Building Advance-Ready Built House from the Tamil Nadu Housing Board-Execution of sale deed-No objection Certificate-Clarification issued.	85
68.	(Per.)B.P(Ch.)No.37 S.B dated 25th Jan.1999.	Loans and Advances-House Building Advance-Special Family benefit fund scheme-Extension of the scheme to the employees of Coimbatore Corporation Electrical-Undertaking-Orders Issued.	86
69.	(Per.)B.P(F.B)No.7 S.B dated 18th Feb.1999.	Loans and Advances-Interest-Rate of interest on House Building Advance, Conveyance Advance etc. for the year 1998-99-orders issued.	88

70.	Copy of Govt.Lr.No. 38541/HBA1/99-1 dated 29.9.99 Communicated in Bd's Endt.No.81191/A7/A72/99-1 dated 10.11.99.	Loans and Advances-House Building Advance- Loan sanctioned through Housing Development Finance Corporation, CANFIN and INDFIN - Death of loanees Non intimation and Waiver of loan amount in time-Financial loss to Government-Avoidance of Instructions-Issued.	89
71.	Memo.No.13640/A7/A72/2000-1 dated 24th Mar.2000.	Loans and Advances-Signing of Deeds and documents by Departmental officers and the Loanee employee-Certain instructions-Issued.	91
72.	Memo(Per)No.17785/A7/A72/2000-2 dated 28th March 2000.	Loans and Advances-House Building Insurance of house constructed/enlarged/purchased out of Board's loan - Avoidance of delay-Instructions-Reiterated.	92
73.	Lr.No.26734/A72/2000-1 dated 22-4-2000	Loans and Advances - Sanction to Thiru. M. Mani Driver - Not Completed the house - Remitted Principal with accrued interest - Releasing of original deed - Reg.	94
74.	(Per.)B.P.(FB)No.42 S.B dated 8th May 2000.	Loans and Advances - Interest - Rate of Interest on House Building Advance, Conveyance Advance etc. of the year 1999-2000 Orders - issued.	95
75.	Lr.No.33952/A7/A72/2000-2 dated 24.6.2000.	Loans and Advances-Thiru.P.Muniyandi Switch Board Operator-Sanction of House Building Advance-Clarification issued.	97
76.	Lr.No.32796/A7/A72/2000-1 dated 20.7.2000.	Loans and Advances-House Building Advance-Sanctioned to Thiru.T. Murugan, Office Helper-for the purchase of plot and construction of house thereon-Non-utilisation of 3rd and final instalment amount of Rs.94,425/- Instruction for recovery-Reg.	98
77.	Lr.No.52278/A7/A72/2000-1 dated 2.8.2000.	Loans and Advances-House Building Advance-Ready built House constructed by Tamil Nadu Housing Board/Ariyalur-Application by Thiru.P.Lakshmanan, C.A - Purchase of 'D' type twin house-Eligibility of HBA as single allotment-Clarification-Issued.	99
78.	கடிதம் எண்.45417/அ7/அ72/2000-2, நாள் 24.8.2000.	கடன் மற்றும் முன்பணம் - வீடு வாங்கும் முன்பணம் - திரு. பி. சிவஞானம், கணக்காய்வாளர், புதன் சந்தை - கட்டிய வீட்டை வாங்க வீட்டுக் கடன் பெறுவது - மாதாந்திர ஊதியத்தில் பிடித்தம் செய்யும் தவணைத் தொகை மாற்றம் செய்து ஆணை பிறப்பித்து - தொடர்பாக.	100
79.	(Per)B.P.(FB)No.68 S.B dated 28th Aug.2000.	Loans and Advances-House Building Advance-Enhancement of Ceiling on HBA from Rs.4.00 lakhs to Rs.6.00 lakhs orders-issued.	101

80.	(Per)B.P.(Ch.)No.199 SB dated 29th Aug.2000.	Loans and Advances-House Building Advance-Settlement of outstanding HBA with interest in one Lumpsum-Clarification issued by Government Adoption to Board-Orders issued.	103
81.	Lr.No.68180/A7/A72/2000-1 dated 20.9.2000.	Loans and Advances-House Building Advance-Enlargement of existing house owned by the spouse of Thiru.T.Bharathan, Value House Attendant-Spouse expired prior to Sanction-Eligibility-Clarification issued.	105
82.	(Per)Memo.No.17785/A7/A72/2000-9 dated 29th Sep.2000.	Loans and Advances-House Building Advance-Transfer of Board Employees who availed House Building Advance-Procedure to be followed-Instruction Reiterated.	106
83.	Lr.No.78909/A7/A72/2000-1 dated 16.10.2000.	Loans and Advances-House Building Advance-Permission to effect the outstanding balance due from the spouse-Clarification-Issued.	107
84.	Lr.No.77049/A7/A72/2000-1 dated 17.10.2000.	Loans and Advances-House Building Advance sanctioned and paid to Thiru.R.Raju, Selection Grade Junior Assistant-Sale deed, Mortgage Deed and Insurance policy not produced-D.P.initiated further course of action-Clarification-Issued.	108
85.	கு. எண். 68190/அ7/அ72 2000-1 நாள் 21-10-2000.	கடன் மற்றும் முன்பணம் - வீட்டுக்கடன் முன்பணம் - தயார் நிலை வீடு வாங்க - திரு. ஜி. சேதுராமன், கணக்கு உதவியாளர், வருவாய் பிரிவு - முன்பணம் அளிக்கப்பட்டது. வீட்டுக் கடன் முறையாக உபயோகிக்காமல் வாரியக்கடன் முன்பணத்தினை முறைகேடாக பயன்படுத்தியது - விளக்கம் அளித்தல் - சம்பந்தமாக.	109
86.	Lr.No.83570/A7/A72/2000-1 dated 21.10.2000.	Loans and Advances - House Building Advance Sanctioned to Thiru R. Balakrishnan, commercial Assistant for construction of new house - Reimbursement of Stamp Duty and Registration fees - time barren claim - clarification - Issued.	110
87.	Lr.No.64521/A7/A72/2000-4. dated 23.11.2000.	Loans and Advance - House Building Advance for improvement to Thiru. S. Mohanasundaram, I.A./ Muthialpet Section - clarification - Issued.	111
88.	கடித எண். 95675 / அ7 / அ72 / 2000-1 நாள் 11.12.2000.	கடன் மற்றும் முன்பணம் - பணியாளரின் வைப்பு நிதித் தொகையிலிருந்து வைப்பு நிதி கடன் வழங்கிட - வீட்டிற்கு எடுத்துச் செல்லும் சம்பள விகிதம் - தெளிவுரை கோருதல் - சம்பந்தமாக.	112

MEMORANDUM NO.23526/E2/91-1,(S.B) DATED 25TH MAY 1991.

Sub: Loans and Advances – House Building Advance –
Tamil Nadu Government Employees House Building
Advance Special Family Benefit Fund Scheme - Recovery
of subscription – Clarification – Issued by the Government –
Communicated.

Ref: B.P Ms(FB) No.61(SB) dated 16.07.1986.

A copy of Government's letter No.8779/C-1/90-8, Housing and Urban Development (CI) Department dated 25.3.1991 in regard to clarification on payment of subscription to House Building Advance Special Family Benefit Fund is communicated for guidance.

K.N.Rathinavelu,
Secretary.

Encl: Copy of Lr.No.8779/C1/90-8, H&U Development Department Government of Tamil Nadu from Tmt. V. Chandralekha, Secretary to Government addressed to all Collectors, all Head of Departments.

Sub: Loans and Advance – House Building Advance – Tamil Nadu Govern
ment Employees House Building Advance Special Family Benefit Fund
Scheme – Recovery of subscription – Clarification issued.

Ref: 1. From the Director of Statistics Lr.No.18821/ Accts/4-6/90-1, dated
5.2.1990.

2. From the Director of Treasuries and Accounts, Lr.No.20620/90/K2,
dated 27.4.1990.

I am directed to state that the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme is being implemented with effect from 1.4.86. According to the Scheme, all the Government Servants who have obtained house building advance shall subscribe to the above scheme each month at the rate of 1% of the amount recovered monthly, towards the repayment of the house building advance from the month following the month in which the first instalment of the advance is paid till the repayment of the advance in full together with interest thereon, provided the loanees have a service period of five years and above, prior to the date of their Superannuation at the time of enrolment under the scheme. In the event of the death of the loanee while in service before the repayment of the advance in full, the entire outstanding amount of advance with interest shall be adjusted under the above scheme. In cases where the lumpsum recovery is made from the Death-cum-Retirement Gratuity, Subscription at 1% to the above scheme is not made.

2. The Director of Statistics has raised a presumption that in respect of amounts remitted by the individuals in one lumpsum, to reduce the burden of repayment of the advance, the subscription to the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme at 1% of the repayment need not be collected and requested the Government to confirm his presumption.

3. The Director of Treasuries and Accounts who was consulted in the matter has stated that 1% of the recovery may also be effected on the lumpsum remittance made by the loanees towards the repayment of house building advance and interest thereon.

4. I am directed to state that the Government after careful examination, accept the views of the Director of Treasuries and Accounts and direct that the subscription of Tamil Nadu Government Employees House Building Advance Special Family Benefit fund scheme shall be recovered at 1% of the lumpsum repayment by the loanee towards principal of House Building Advance or interest thereon.

**(Sd/-) Kursheed Begum,
for Secretary to Government.**

// True Copy //

House Building Advance – Sanction of Advance for purchase of Ready Built House from the Tamil Nadu Housing Board – Difference in cost between sanctioned amount and the cost of flat payable by the loanee – instruction issued by Government – Adoption to Board – Orders – Issued.

(Permanent) B.P. (Ch) No.161 (S.B.)

Dated 25.6.91

**Aani 12 Prochorpathi,
Thiruvalluvar Aandu 2022**

Read:

From Government Lr.No.(Ms.) No.792 H&UD (C1) Dept. Dated 10.5.91.

PROCEEDINGS:

In the reference cited, the State Government have issued instructions that while sanctioning of advance for purchase of Ready Built House/Flat from Tamil Nadu Housing Board the Sanctioning Authorities have to ensure that the applicant Government servant pays the entire balance due to the Tamil Nadu Housing Board (i.e) the difference between the cost of the house/flat allotted and the advance sanctioned and produces the proof therefor, after the issue of formal orders and before the release of the sanctioned amount of advance – vide Annexure.

2. In as much as the House Building Advance Rules of the Tamil Nadu Electricity Board have been framed based on the House Building Advance Rules of the State Government it has been decided to follow the instructions of the State Govt. issued in para 1 above.

3. In the circumstances stated above, it is hereby ordered that the orders issued in para 1 above be adopted to the employees of Board and that the sanctioning authorities while sanctioning of Advance for purchase of Ready Built House/Flat from the Tamil Nadu Housing Board shall ensure that the loanee applicant Tamil Nadu Electricity Board employee pays the entire balance due to the Tamil Nadu Housing Board, i.e. the difference between the cost of the House/flat allotted and the advance sanctioned and produces the proof therefor, after the issue of formal orders and before the release of the sanctioned amount of advance.

4. The receipt of the B.P may be acknowledged.

(By Order of the Chairman)

**K.N. Rathinavelu,
Secretary.**

Encl : Copy of Letter (Ms.) No.792 Dated 10th May 1991, From Tmt. V. Chandralekha, I.A.S., Secretary to Government, Housing and Urban Development (CI) Department, Government of Tamil Nadu Secretariat, Fort St. George, Madras – 9 – Addressed to All Collectors.

Sub : House Building Advance – Sanction of advance for purchase of Ready Built House from the TAMIL NADU HOUSING BOARD – Difference in cost between sanctioned amount and cost of flat payable by the loanee – Instructions – Issued.

Ref : From the Collector of Madurai, Letter No.V6.58025/88 dated 27.11.90.

I am directed to state that the Collector of Madurai, in his letter cited has stated that some of the Government Servants who have to pay huge amount being the difference between the house building advance sanctioned and the cost of the house allotted by the Tamil Nadu Housing Board have represented that eligible house building advance may be released by the Government first, so that they will pay the difference cost of the Housing Board later in easy instalments, for which they do not produce any permission letter from the Housing Board to do so. He has further stated that if the loanee is permitted to remit the balance due to the Tamil Nadu Housing Board in instalments, it is doubtful when and whether the dues will be settled in full by the loanee and if there is any default, then it will create problems to Government, if the loanee does not pay the balance due to the Tamil Nadu Housing Board. He has therefore, requested the Government to clarify whether in the case of Ready Built House allotted by the Tamil Nadu Housing Board, the eligible amount of house building advance may be released first to Government Servants permitting them to pay the difference cost irrespective of the quantum to the Tamil Nadu Housing Board in easy instalments.

2. As per house building advance rules, advance will be sanctioned for the purchase of ready built house/flat allotted by the Tamil Nadu Housing Board on outright basis only. Advance will not be sanctioned for the purchase of ready built house/flat allotted under hire-purchase. However, if the applicant produces a “No Objection Certificate” converting the hire purchase allotment into outright purchase, then house building advance will be sanctioned, provided the allottee has not started paying instalments to the Tamil Nadu Housing Board. In such cases, the applicant no doubt has to pay the cost of the house/flat to the Tamil Nadu Housing Board in one Lumpsum. The difference between the cost of the house and the advance sanctioned to him has to be paid in one lumpsum by the loanee from his private sources. In such cases, remittance of the balance in instalments may not be permissible, as it will amount to hire purchase remittance. But, if the loanee fails to remit the balance amount to the Tamil Nadu Housing Board, the Board will take penal action to recover the dues and the interest of the Government will suffer.

3. In the circumstances explained in paragraphs 1 and 2 above, I am directed to state that payment of the dues in instalments towards the balance cost of house/flat allotted by the Tamil Nadu Housing Board will amount to payment of hire purchase instalments and that there is no provision for the sanction of house building advance for the purchase of a ready built house/flat allotted by the Tamil Nadu Housing Board under hire purchase. I am therefore, to request you to ensure that the applicant Government Servant pays the entire balance due to the Tamil Nadu Housing Board (i.e) the difference between the cost of the house/

flat allotted and the advance sanctioned and produces the proof therefor, after the issue of formal orders and before the release of the sanctioned amount of advance.

4. This letter issued with the concurrence of the Finance Department vide its U.O.No.37621/Sal-I-91-1, dated 12.4.91.

SD/-

for Secretary to Government

//True Copy//

The following details are furnished for your information and the same are being furnished to the concerned authorities for their necessary action.

Sl. No.	Name	Designation	Grade
1.	Mr. A. K. Singh	Asst. Secy.	AS-10
2.	Mr. B. C. Singh	Asst. Secy.	AS-10
3.	Mr. C. D. Singh	Asst. Secy.	AS-10
4.	Mr. D. E. Singh	Asst. Secy.	AS-10
5.	Mr. F. G. Singh	Asst. Secy.	AS-10
6.	Mr. H. I. Singh	Asst. Secy.	AS-10
7.	Mr. J. K. Singh	Asst. Secy.	AS-10
8.	Mr. L. M. Singh	Asst. Secy.	AS-10
9.	Mr. N. O. Singh	Asst. Secy.	AS-10
10.	Mr. P. Q. Singh	Asst. Secy.	AS-10

Memorandum No.29942/E2/91-1, (S.B) Dated the 21st August 1991.

Sub: Board Office Secretariat Branch – Loans and Advances –
Advances for construction of House – Audit remarks –
Instruction issued.

Ref : i) Lr.No.Adm.II/A6/F. Audit Slip No.76/D/91, dated 29.4.91.
ii) Lr.No.Adm.II/A6/F.HBA Audit D.70/91, dated 8.6.91.

Instructions have been issued in Board's Memorandum No.105098/E1/83-2, dated 18.12.84 that House Building Advance sanction has to be accorded only after verification of the estimates by the Assistant Executive Engineer (Civil). But it has been brought to the notice of the Board by the Audit Branch that the Assistant Executive Engineers/Civil are not scrutinizing the estimates properly. For example they have raised the Audit points while auditing the House Building Advance files in Chidambaranar Electricity Distribution circle which are as follows:-

The Extra measurements were added by rounding off the actual measurements and the extra cost involved is furnished below:-

1. Extra works excavation	6.30 m ³	3.00
2. P.C.C.1:5:10	0.23 m ³	69.00
3. R.R. Work in C.M.1:6	0.64 m ³	160.00
4. Filling the basement	0.58 m ²	2.00
5. Fixing Base Country Wood	0.56 m ²	294.00
6. Fixing R.S. Grill	0.16 m ²	40.00
7. Fixing country wood for window	0.85 m ²	510.00
8. Brick work in C.M.	0.60 m ²	204.00
9. R.C.C. Mix 1:2:4	0.34 m ²	680.00
10.P.C.C.Mix 1:15:10	0.16 m ²	48.00
		2010.00

The total estimate cost was Rs.1,10,000/- and the sanction was also accorded for Rs.10,000/- . If the extra cost provided in the estimate has actually been deducted from the actual cost of the estimate, the cost will be Rs.1,07,990/-. Sanction was made over and above the actual cost of the estimate to the extent of Rs.2010/-.

This was the case in several other circle offices.

2. All the Sanctioning Authorities for House Building advance are hereby informed that House Building Advance has to be sanctioned only after due verification of the estimates by Assistant Executive Engineer/Civil of the Board and that a certificate from the Assistant Executive Engineer/Civil should be obtained that the estimates are correct and that the extra measurements added are rounded off to the actual measurements.

3. The above instructions issued shall be followed scrupulously in future and failure to comply with the instructions will be viewed seriously by the Board.

Receipt of this memorandum may be acknowledged.

K.N. Rathinavelu,
Secretary.

Memorandum No.38668/E2/91-2, (SB) dated 23.9.1991.

Sub: Loans & Advances – House Building advance – Calculation of Death-cum Retirement Gratuity for arriving quantum of House Building Advance – Instructions issued – Date of effect – intimated.

Ref: Board's Memo.(Per.) No.52353/E2/90-2, (SB) dated 10.10.1990.

All the Sanctioning Authorities are informed that the date of effect of the orders issued in the reference cited shall be from the date of issue of the said order i.e. from 10th October 1990.

Receipt of this memorandum may be acknowledged.

Secretary

**S. Chockalingam,
Secretary-in-charge.**

Sub: ADVANCE – House Building Advance – Allowing supervision and contingencies – Charges in the Estimates – Orders – Issued.

It is brought to the notice of the Board that the Audit party of the Board has pointed out certain discrepancies in the Audit Slip, regarding different rates of contingencies and supervision charges allowed in the actuals of estimates submitted by the employees and Housing Societies for availing House Building Advance from the Board.

2. The matter has been examined in consultation with the Government Chief Engineer/Civil Designs. It has been decided to follow a uniform procedure in this connection. It is therefore ordered that a provision of 5% towards petty supervision and contingencies (2 1/2 % each) may be allowed in the actuals of estimates submitted by employees of the Board for the construction of house by availing House Building Advance from the Board. The above procedure should be followed scrupulously in future.

3. The receipt of the memo may be acknowledged.

S. Chokalingam,
Secretary-In-Charge.

Sub: Loans and Advances – House Building Advance – Excess sanction due to incorrect adoption of carry home salary – Excess amount reimbursed towards stamp duty and Registration Fee – Instructions – Issued.

Ref: BOAB U.O Note No.52051/BOAB/Er.II/1.III/91-5, dated 25.5.1991.

It has been brought to the notice of the Board by the Audit party of the Board that certain discrepancies in the entitlement accounts for the period from 4/87 to 3/88 relating to the excess sanction of House Building Advance due to incorrect adoption of carry home salary. It was found that in certain cases in respect of which eligibility has been worked out based on 25% carry home salary, instead of 50% when there was no recovery actually effected during the period of sanction towards co-operative society. This has resulted in excess sanction towards House Building Advance to the officials concerned besides the Board incurring excess expenditure towards the cost of stamp duty and Registration fee. If the sanctioning authorities had followed the House Building Advance Rules and Orders of the Board, the excess expenditure mentioned above could have been avoided.

2. It is therefore ordered that all the sanctioning authorities should follow the House Building Advance rules and Orders Issued from time to time scrupulously failing which it will be viewed seriously and the excess amount incurred towards reimbursement of stamp duty and Registration fee due to excess sanction will be recovered from the staff responsible for such sanction in future while the excess sanction of House Building Advance from the concerned loanee employees.

3. Receipt of the memorandum shall be acknowledged.

(By Order of the Chairman)

A.K. Thiyagarajan,
Secretary.

(Per.) B.P.(F.B) No.9, (Sectt.Branch) Dated the 10th February, 1992.

Thai 27, Prachorpathi,
Thirivalluvar Aandu, 2023.

Read:

- (1) (Per.) B.P. (FB) No.54 (SB) dated 31.12.90.
- (2) G.O.Ms.No.655 Finance (BC) Department dated 5.9.1991.

PROCEEDINGS:

The Tamil Nadu Electricity Board directs that the rates of interest to be charged on House building Advance and Conveyance Advance granted by Tamil Nadu Electricity Board to its employees during the year 1991-92 shall be as detailed below. These rates will take effect from the 1st April 1991.

- (i) For House Building Advance: Percent per Annum for the year 91-92.
 - (a) For loans upto Rs.50,000/- 9.5
 - (b) For loans from Rs.50,001/- to Rs.1,50,000/- 10.5
 - (c) For loans from Rs.1,50,001/- to Rs.2,50,000/- 11.5
- (ii) Conveyance Advance:
 - (a) For purchase of Motor-Car. 11
 - (b) For purchase of Motor-Cycles, Scooter and Bi-Cycles. 9.5

This penal interest for all the loans shall be 2.75 per cent more than normal rates of interest per annum.

(By Order of the Board)

A.K. Thiagarajan,
Secretary.

Sub: LOANS AND ADVANCES – House Building Advance sanctioned to the Board employees – Delay in submission of completion report by the loanee employee – Reg.

All Chief Engineers/Superintending Engineers of Board are informed that as per HBA Rule 7 (ii), the loanee employees should have completed the construction work within 18 (Eighteen) months from the date of drawal of the first instalment of advance and in exceptional cases, condition of delay is being obtained from the Chairman on the recommendation made by the respective Chief Engineers subject to House Building Advance Rules.

2. It has been represented to the Chairman by some unions, that certain employees, who obtained House Building Advance from the Board and could not complete the construction work within the stipulated period due to delay in sanctioning the second and subsequent instalments. However, D.Ps. were initiated and different kind of punishments such as stoppage of increment, denial of promotion and transfers to the places of their request etc., were imposed against them.

3. The Chairman during discussion with union, has informed that for the delay in the construction of houses for various genuine reasons, the delay might be condoned and punishment avoided.

4. The Chief Engineers/Superintending Engineers of the Board are therefore requested to review such cases referred to in para 2 above if any pending with them and to examine their cases and in genuine cases the delay in submission of completion report be condoned as per the HBA Rules by the sanctioning authority/Chairman.

5. The Chief Engineers/Superintending Engineers are also requested that in future the date for the submission of completion report by the loanee employees within the stipulated time may be closely watched and action taken reports are received in time to avoid such lapses.

6. They are also requested to direct the loanee employees to submit the completion report as ordered in the House Building Advance sanction memo. Well in advance keeping the time limit allowed with reference to House Building Advance Rules.

N. Haribhaskar,
Chairman. (23)

(Per) B.P. (Ch) No.30 (Secretariat Branch)

Dated: 24.2.1992

Read:

1. Memo. (Per) No.25191/E2/87-6, dt.29.1.88.
2. G.O.Ms.No.1204 H & UD (C1) Deptt.dt.17.9.91.

PROCEEDINGS:

In G.O.Ms.No.1853 Housing and Urban Development (C1) Department dt.7.12.87, the Govt. had already issued orders that a period of five years should have been completed from the date of purchase/ completion of house/flat to become eligible for House Building Advance for improving the existing living accommodation. The Board has also adopted the above G.O in the reference first cited.

2. In order to regulate the sanction of House Building Advance for the enlargement of existing living accommodation, the Govt. have now issued in G.O.Ms.No.1204, Housing and Urban Development (C1) Deptt. Dated 17.9.91 that the Govt. servants who apply for the sanction of house building advance for the enlargement of existing living accommodation should have completed a period of 5 years from the date of completion of construction / purchase of house / flat to become eligible to apply for house building advance for the enlargement of existing living accommodation. The Govt have also directed that a period of 5 years from the date of completion of first enlargement should have been completed to become eligible to apply for the sanction of house building advance for the enlargement of existing living accommodation for a second time.

3. The following amendment has also been issued by the Government to the Rules to regulate the grant of Advance to Government servants for building etc. of houses.

Amendment

In the said Rules, in Rule 3, for Note (V), the following note shall be substituted namely:-

- (v) “A period of five years should have been completed from the date of completion of construction/purchase of house/flat to become eligible to apply for the sanction of house building advance for the enlargement/improvement of existing living accommodation.

A further period of five years should have been completed from the date of completion of enlargement of the existing living accommodation to become eligible to apply for the sanction of house building advance for the enlargement/Improvement of existing living accommodation for a second time.”

4. It has been decided to adopt the above amendment to Tamil Nadu Electricity Board House Building Advance Rules also. The Tamil Nadu Electricity Board hereby directs that in the said Rules, in Rule 3(b) after Note (ii) the following note shall be added as Note (iii), namely:-

AMENDMENT

- (iii) "A period of five years should have been completed from the date of completion of construction/purchase of house/flat to become eligible to apply for the sanction of house building advance for the enlargement/improvement of existing living accommodation.

A further period of five years should have been completed from the date of completion of enlargement of the existing living accommodation to become eligible to apply for the sanction of house building advance for the enlargement/improvement of existing living accommodation for a second time".

5. This order shall come into force with effect from the date of this order. All the pending cases prior to this date shall be considered as per the procedure hitherto followed.

6. Receipt of this order shall be acknowledged.

(By Order of the Chairman)

**A.K.Thiyagarajan,
Secretary.**

Sub: Loans and Advances – House Building Advance Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme – Recovery of subscription – Clarifications – Issued.

- Ref: (1) BOSB Memo.No.23526/E2/91-1, dt.25.5.91.
(2) From the SE/Mettur Workshop Circle Lr.No.SE/WS/Adm/A3/F.HBA/PR.338/91, dt.29.6.91.
(3) From the CE(D) Vellore Lr.No.CED/V/C1/601/91, dt.5.8.91.
(4) From CFC/BOAB U.O.No.802/CFC/Estt./A4/HBA/91, dt.7.11.91.

In the reference first cited, orders of Govt. in regard to clarification on payment of subscription to Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme were communicated to all Sanctioning Authorities of the Board for guidance according to which the subscription towards the above fund should also be recovered at 1% of the lumpsum repayments made by the loanees towards principal of House Building Advance or interest thereon.

2. Certain Sanctioning Authorities for House Building Advance have raised the following clarifications:-

- (i) Whether the subscription at 1% of the lumpsum repayments by the loanees, may be recovered in the past cases also i.e. repayment made in one lumpsum previously.
- (ii) Whether the balance of payment of principal/interest towards House Building Advance adjusted against the Death-cum-Retirement-Gratuity consequent on voluntary retirement and superannuation will also attract this provision and 1% recovery on this amount adjusted against DCRG may also be recovered.

3. The matter has been examined in consultation with the Government. The following clarificatory orders are issued:-

- (i) The subscription at 1% of the lumpsum repayments by the loanees should be recovered in the past cases also (i.e) repayments made in one lumpsum previously, if the loanee employees are still continuing in their service.
- (ii) The 1% subscription on the amount adjusted against Death-Cum-Retirement-Gratuity consequent on voluntary retirement and superannuation need not be recovered, as the loanee Board employees retired from service and they were not eligible for the benefits under the House Building Advance Special Family Benefit Fund Scheme.

4. Receipt of the memo. Shall be acknowledged

A.K.Thiyagarajan,
Secretary.

Sub : Loans and Advances – House Building Advance Long term loans and advances to Tamil Nadu Electricity Board Employees – Maintaining of House Building Advance Recovery Register - Further Instruction – Issued.

As per the House Building Advance Rules, the Sanctioning Authorities are responsible to watch the commencement and completion of recovery, full repayment of the loan etc.

2. In the Rules “to regulate the grant of advance to Tamil Nadu Electricity Board Employees for building etc. of houses” at P.34, the format of House Building Advance Recovery Register (From No.11) has been given.

3. All the Sanctioning Authorities are requested to maintain the House Building Advance Recovery Register as per the format prescribed without any deviation.

4. The receipt of the Circular Memo. May be acknowledged.

**A.K.Thiyagarajan,
Secretary.**

Sub : Loans and Advances – House Building Advance Recovery of subscription towards House Building Advance Special Family Benefit Fund – Clarification – Issued.

Ref : B.P.Ms.(FB)No.102 (Sectt.Br.) dated 3.12.87.

In para 3 of the B.P cited the Tamil Nadu Electricity Board has issued orders to the effect that the recovery of subscription towards House Building Advance Special Family Benefit Fund to be commenced on the date of disbursement of the first instalment of House Building Advance itself and continued to be effected every month from the salary payable to the employee irrespective of commencement of recovery of loan as such.

2. A point has been raised by the Chief Internal Audit Officer as to

(i) Whether first month recovery towards 1% House Building Advance Special Family Benefit Fund has to be effected on the date of disbursement say on 26.10.87, if the first instalment of House Building Advance is paid on 26.10.87 and if so, whether such recovery should be effected by means of deduction from the amount payable towards House Building Advance or by cash remittance by the employee on 26.10.87 itself.

(ii) Whether the second month recovery is to be made in October 1987 pay payable in November 1987 or November '87 pay payable in December '87.

3. It is hereby clarified that if the first instalment of House Building Advance is paid on the last week of the month say on 26.10.87 to the individual and if the 1% Special Family Benefit Fund recovery could not be included in October pay payable in November pay, the individual shall be directed to remit 1% House Building Advance Special Family Benefit Fund in cash immediately. After receipt of the 1% of the amount, the Sanctioning Authority shall disburse the first instalment of the House Building Advance to the individual. In such cases 1% Special Family Benefit Fund normal recovery shall be continued in November pay payable in December.

4. The Sanctioning Authorities shall be requested to adhere to the instructions issued in para 3 above scrupulously.

5. Receipt of the Circular Memo. Shall be acknowledged.

A.K.Thiyagarajan,
Secretary.

Sub : LOANS AND ADVANCES – House Building Advance Sanction of House Building Advance to Board employees for purchase of Ready Built Flat from Private parties – producing of sale deed procedure to be followed – Clarification – Issued.

Ref : (1) B.P. Ms. (Ch.) No.119(SB) dt.27.4.88.
(2) BOSB Memo.No.39422-E2/91-1, dt.5.7.91.
(3) From the Govt.(H&UB) Lr.No.25271-Ad.1(1)/89-18,dt.7.5.92.

In para 5 of the B.P first cited, it has been ordered that in all the cases where the advance for purchase of House/flat is released in instalments, the sale deed shall be obtained for the undivided share of the land alone. The property shall however, be mortgaged at the appropriate stage for the entire amount of advance sanctioned. It has also been ordered in para 6 of the B.P cited that in cases of application for purchase of Ready Built House/Flat from private parties where the applicants make no specific request for release of advance in instalments, the advance shall be released in a lumpsum, as normally done in respect of purchase of Ready Built House/Flat. In such cases where the House Building Advance for purchase of a Ready Built House/Flat from private parties is released IN ONE LUMPSUM the sale deed shall be obtained for the land as well as for purchase of House/Flat.

2. Number of employees and some Unions have expressed difficulties in obtaining sale deed for the land as well as for the purchase of the Flat and requested to permit them to submit the sale deed for the undivided share of the land alone.

3. The matter has been examined in detail in consultation with the Government. The Government have clarified that in the case of purchase of a flat from the real estate firm, the sale deed for the land along produced by the individual may be accepted and the property got mortgaged for the entire loan amount sanctioned.

4. After careful consideration, it is hereby ordered that in case, where the Board employees wish to purchase a flat from the real estate firm, the sale deed for the LAND ALONE produced by the individual may be accepted by the Sanctioning Authority hereafter and the property got mortgaged for the entire loan amount drawn by him. In other cases where the owners of the land and the flat are the same, the sale deed for the undivided share of the land and the flat shall be obtained and the property got mortgaged to the Board for the entire loan amount sanctioned.

5. This order shall take effect from the date of issue of this Memorandum.

(BY ORDER OF THE CHAIRMAN)

A.K. Thiagarajan,
Secretary.

//True Copy//

Sub : LOANS AND ADVANCES –House Building Advance Sanction of advance for purchase of Ready Built House/Flat/Plot from close relatives Instructions issued by Government – Adoption to Board – Orders issued.

- Ref: 1. B.P.Ms.(Ch)No.85 (SB) dt.6.3.84.
2. Board's Memo.(Per)No.66359-E2/86-1, dt.7.11.86.
3. Govt. of Tamil Nadu Lr.No.62968/HBA.1(1)/90-13, H&UD Dept. dt.28.7.92.

Orders were issued in the Board's references cited that the House Building Advance shall not be sanctioned to an employee of the Board for the purchase of plot/house/flat from his/her close relatives. The term "close relatives" in relation to the Board employee for the purpose of these rules will include husband, wife and minor children only. Accordingly amendments were issued to rule 2 (c) of Board's House Building Advance rules.

2. Now the Government of Tamil Nadu in their letter 3rd cited have directed that House Building Advance should not be sanctioned to a Government servant for the purchase of plot/ready Built House/ Flat from his/her "close relatives" the term "close relatives" to the applicant includes father, step-father, mother, step mother, husband, wife, son, adopted son, daughter, adopted daughter, brother, step brother, sister, step sister, wife's father, wife's mother, brother's wife, sister's husband, son's wife.

3. It is hereby ordered after careful consideration that the House Building Advance should not be sanctioned to a Board employee for the purchase of Plot/Flat/Ready Built House from his/her close relatives. The term "Close relatives" to the applied includes father, step-father, mother, step mother, husband, wife, son, adopted son, daughter, adopted daughter, brother, step brother, sister, step sister, wife's father, wife's mother, brother's wife, sister's husband, son's wife.

4. The receipt of the memorandum may be acknowledged.

(By Order of the Chairman)

A.K.Thiyagarajan,
Secretary.

Sub: Loans and Advances – House Building Advance Executing mortgage deed – Reimbursement of stamp duty – percentage increased – Reg.

Ref: 1. B.P.Ms.No.1703(SB) dt.16.11.78.

2. B.P.Ms.No.56 (SB) dt.28.1.80. (39)

All the sanctioning authorities are informed that as no ceiling has been prescribed in the proceeding cited for reimbursement of the amount, the claims made by the employees towards stamp duty and Registration fees in connection with the execution of mortgage deed shall be admitted and reimbursed based on the Receipts of the Registration Department.

2. Receipt of the Memo. may be acknowledged.

A.K.Thiyagarajan,

Secretary.

Sub : Loans and Advances – House Building Advance Sanction of House Building Advance to Board employees for purchase of Ready Built Flat from private parties – Producing of Sale Deed procedure to be followed – Further instructions issued.

Ref : 1. B.P.Ms. (Ch.) No.119 (SB) dt.27.4.88

2. BOSB Memo.No.39422/E2/91-1, dt.5.7.91.

3. Bd's Memo.(Per)No.72217/E2/88-1, dt.24.9.92.

In continuation of the Board's Memo.third cited all the sanctioning Authorities for House Building Advance are informed that in regard to past cases in which House Building Advance were sanctioned and the amount of advance disbursed in one lumpsum prior to issue of Board Office Sectt. Branch Memo.(Per.) dt.24.9.92, for purchase of Ready Built Flats/houses from private parties/real Estate firms, the Board employees should produce the sale deed for the land and also for the flat/house and mortgage the property to Board as ordered in para 6 of the B.P.Ms.(Ch.) No.119(SB) dt.27.4.88.

2. Receipt of the memo. may be acknowledged.

(BY ORDER OF THE CHIRMAN)

A.K. Thiyagarajan,
Secretary.

Sub : Loans and Advances – House Building Advance – Long term advances to
Tamil Nadu Electricity Board employees – maintaining of House Building
Advance – Recovery register - Further instructions – Regarding.

Ref: Board's Circular Memo. No.36504-E2/92-1, dt.27.7.92.

In the Board's Memorandum cited, instructions were issued to maintain House Building Advance Recovery Watch Register as per format in Tamil Nadu Electricity Board House Building Advance Rules Book at Page No.34(From No.11) based on the Government instructions.

2. It is hereby orderd now that in order to maintain uniform procedure, the instructios issued in the memorandum cited be withdrawn and that the existing Register as per profoma communicated in the Board's Memorandum (Per.) No.7118/O&M cell/89-3, dt.8.6.89 may be followed scrupulously, as it contains more details.

3. The receipt of the memorandum may be acknowledged.

A.K. Thiyagarajan,
Secretary.

Sub: LOANS AND ADVANCES – House Building Advance – Tamil Nadu
Electricity Board Employees' Special Family Benefit fund scheme – adjustment
in respect of combined advance – clarification – Issued.

- Ref: 1. B.P.Ms.(FB) No.61 (SB) dt.15.7.86.
2. Memo.No.23582/E2/86-35, dt.11.06.89
3. From Govt. Lr.No.579/HBA-1(1)/92 H&UD Department dt.1.9.92.

In the Board's Memorandum second cited, orders have been issued that in the case of combined House Building Advance the benefit under the Tamil nadu electricity board Employees House Building Advance Special Family Benefit Fund scheme shall be restricted to that portion of loan sanctioned, based on the repaying capacity of the loanee, if the loanee dies before the payment of the loan in full and that the balance amount recovered from the surviving spouse as per the Rules. The benefit under the scheme need not be allowed to the loanee, if the spouse of the loanee dies before the repayment of the loan in full by the loanee as the loanee survives.

2. Now, the Government of Tamil Nadu in their letter third cited have issued orders that in those cases of combined House Building Advance where the liability falls on the loanee after the death of the spouse, the benefit under the Tamil Nadu Government Employees' House Building advance special family benefit fund scheme shall be restricted to that portion of the loan sanctioned based on the repaying capacity of the spouse, if the spouse dies before the repayment of the loan in full and the balance amount recovered from the loanee as per the rules. The spouse need not be enrolled under the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme, since the premium for the above scheme has been recovered from the loanee's salary itself.

3. The Tamil Nadu Electricity Board has examined the question of adopting the above order of the Government. After careful consideration it is hereby ordered that in those cases of combined House Building Advance where the liability falls on the loanee after the death of the spouse, the benefit under the Tamil Nadu Electricity Board Employees' House Building Advance Special Family Benefit Fund Scheme shall be restricted to that portion of the loan sanctioned based on the repaying capacity of the spouse, if the spouse dies before the repayment of the loan in full and the balance amount recovered from the loanee as per the Rules. The spouse need not be enrolled under the Tamil Nadu Electricity Board Employees' House Building Advance Family Benefit Fund Scheme, since the premium for the above scheme has been recovered from the loanees' salary itself. While sanctioning the advance, the sanctioning authorities shall specify in the formal orders, the amount of loan fixed with reference to the repaying capacity of each of the spouse separately. The amount of recovery shall also be so fixed that it may be easy at a later date to adjust the particular amount of outstanding advance, sanctioned with reference to the eligibility of the loanees.

4. Receipt of the Memorandum shall be acknowledged.

(By Order of the Chairman)

A.K.Thiyagarajan,
Secretary.

ABSTRACT

LOANS AND ADVANCES – House Building Advance – Sanction of advance for construction/ Enlargement/Plot-cum-Construction – Stages at which the instalments are to be released—Orders—Issued.

SECRETARIAT BRANCH

(PERMANENT) BOARD'S PROCEEDINGS (Ch.)No.220.

DATED 1.12.1992.

Karthigai 16, Angeerasa
Thiruvalluval Aandu 2023.

READ:

- (i) (Per) B.P.(Ch.)N0.256 (SB) dt.17.12.90.
- (ii) G.O.Ms.No.688 H&U.D. (HBA.I) Dept.dt.1.10.92.

PROCEEDINGS:

As per the Rule 5(2) of the Board Rules to regulate the grant of advances to Tamil Nadu Electricity Board employees for building etc, of houses, the advance sanctioned partly for purchase of plot and partly for construction of a house thereon// for construction of a house// enlargement of house involving earth work// for enlargement of a house involving no earthwork// for construction of a house involving ground and first floor, will be released as detailed below:-

	For Plot-cum- Construction	For construction or for enlargement Involving earthwork	For enlargement involving no earthwork	For construction of a house involving ground & first floor.
	(1)	(2)	(3)	(4)
I-st Instal- Ment	20% towards <u>Plot cost</u>	30% for bringing the construction upto <u>plinth level</u> .	50% for bringing the construction Upto <u>Roof level</u> .	30% for bringing the construction Upto ground floor Roof level (exclu- ding laying roof Slab).
II nd Instal- ment	Out of the balance, 30% for bringing Construction Upto plinth level	40% for bringing the construction upto roof level	50% after roof level for comple- tion.	40% after the const- ruction is brought Upto ground floor level (excluding roof slab) for completing the ground Floor &first floor.

III-rd Instalment	40% for bringing the construction upto roof level.	30% after roof level for completion of construction	—	30% of the sanctioned amount after the roof of the first floor is laid for completing the construction.
IVth Instalment	30% after the roof level for completion of construction.		—	

The time limit for utilization of each instalment of the amount sanctioned for construction/enlargement of house is three months. The construction/enlargement of house should be completed in eighteen months from the date of drawal of the first instalment intended for construction of house. The recovery shall commence from the month following the month of occupation or completion or after 18 months from the date on which the first instalment is paid whichever is earlier.

2. Based on the recommendation of the Tamil Nadu Fifth pay commission, the Government of Tamil Nadu in their G.O cited, have issued orders that the House Building Advance sanctioned to Government servants for various categories be disbursed in two instalments.

3. It has been decided to adopt the above orders of the Government in respect of House Building Advance sanctioned to the employees of the Board. Accordingly, the Tamil Nadu Electricity Board directs that the House Building Advance sanctioned to the employees of the Board for various categories be disbursed in two instalments as given below:-

(a) For purchase of plot and for construction of a house thereon:

(i) First instalment - 20% of the sanctioned amount. - For purchase of plot.

(ii) Out of the balance of 80%

second Instalment - 40% - For bringing the Construction upto Roof level.

(iii) Third Instalment - 40% - After roof level for completion of construction.

(b) For construction of house/for enlargement of house involving earthwork:

(i) First instalment - 50% of the sanctioned amount - For bringing the construction upto roof level.

(ii) Second instalment - 50% of the sanctioned amount - After roof level for completion of construction.

(c) For construction of house/for enlargement of house involving ground floor and first floor:

- | | | | | |
|------------------------|---|------------------------------|---|---|
| (i) First instalment | - | 50% of the sanctioned amount | - | For bringing the construction upto roof level of first floor. |
| (ii) Second instalment | - | 50% of the sanctioned amount | - | After roof level for completion of construction. |

4. The time limit for utilization of each instalment of the advance is fixed as four months instead of 3 months as a period of four months is more than sufficient to bring the construction of a house upto roof level.

5. Recovery of Advance: The Board also directs that the existing provisions relating to the completion of construction and commencement of recovery be continued in the advance sanctioned partly for purchase of plot and partly for construction of a house thereon and for construction of house. In the case of advance sanctioned for enlargement of existing living accommodation, the recovery be started from the month following the month in which the first instalment of the advance is paid. The time limit for completion of construction be allowed as per the existing rules, (i.e) 18 months from the date of drawl of the first instalment of the advance.

6. This order take effect from the date of issue of this order.

(By Order of the Chairman)

A.K. Thiyagarajan,
Secretary.

Sub: LOANS AND ADVANCES –House Building Advance - sanction of House Building Advance to Board employees for purchase of Ready Built House/-Flat from private parties – producing sale deed – Procedure to be followed – Revised instructions – Issued.

- Ref: i) B.P.Ms.(Ch)N0.119 (SB)dt.27.4.88
ii) BOSB Memo.(Per.) No.72217-E2/88-1,dt.24.9.92.
iii) BOSB Memo. No.72217-E2/88-26, dt.24.10.92.

In supersession of the orders issued in Board Office Sectt. Branch Memo. Third cited, it is hereby instructed that in regard to past cases in which the House Building Advance sanctioned and the amount of advance disbursed in one lumpsum for purchase of Ready Built House/Flats from promoters/Real Estate Firms, the sale deed produced by the loanee employees of the Board for the land alone shall be accepted by the Sanctioning Authorities and the property got mortgaged to the Board for the entire loan amount of the advance sanctioned.

2. Receipt of the memo. Shall be acknowledged.

(By Order of the Chairman)

A.K.Thiyagarajan,
Secretary.

LOANS AND ADVANCES – Interest – rate of interest on House Building Advance and Conveyance Advance for the year 1992-93 orders – issued.

(Per.)B.P.(FB) No.2,

(Secretariat Branch)

Dated 13/1/1993

Thai 5, Aangeerasa,

Thiruvalluvar Aandu, 2024

Read:

(1) (Per) B.P.(FB)No.9(SB) dt.10.2.92.

(2) G.O.Ms.No.740/Finance(LC) dt.18.9.92.

PROCEEDINGS:

The Tamil Nadu Electricity Board directs that the rates of interest to be charged on House Building Advance and Conveyance Advances granted by Tamil Nadu Electricity Board to its employees during the year 1992-93 shall be as detailed below: These rates will take effect from the 1st April 1992.

<u>(i) For House Building Advance</u>	<u>Percentage per Annum for the year 1992-93</u>
(a) For Loans upto Rs.50,000/-	10.00
(b) For loans from Rs.50,001/-to Rs.1,50,000/-	12.00
(c) For loans from Rs.1,50,001/-to Rs.2,50,000/-	13.50
<u>(ii) Conveyance Advance:</u>	
(a) For purchase of Motor car	13.50
(b) For purchase of Motor-cycles, scooters and bi-cycles	13.50

The penal interest for all the loans shall be 2.75 per cent more than the normal rates of interest per annum.

(By Order of the Board)

A.K.Thiyagarajan,
Secretary.

Sub : LOANS AND ADVANCES – House Building Advance - Sanction of advance – Rate of interest for 1992-93 – Communicated.

Ref: (Per.)B.P(FB) No.2(SB) dt.13.1.1993.

I am directed to state that as per the orders issued in (Per) B.P.(FB)No.2(SB)dt13.1.93, the rate of interest to be charged on the House Building Advance sanctioned to Board Employees during the year 1992-93. Shall be as follows :

- (a) For loans upto Rs.50,000 10%
- (b) For loans from Rs.50,000 to 1,50,000 12%
- (c) For loans from Rs.1,50,000 to 2,50,000 13.5%

(2) I am to request you to initiate necessary action to get the correct rate of interest indicated in the sanction orders issued with effect from 1.4.92 by issuing amendments wherever necessary.

(3) I am to request you to acknowledge the receipt of this letter.

Yours faithfully,

A.K.Thiyagarajan,
Secretary.

Sub : Loans and advances – House Building Advance sanction of advance for purchase of Ready Built House/Flat/Plot from close relatives further instructions – Issued.

Ref: (i) Board's Memo.(per.)No.54400/E2/92-1, dt.28.9.92.

(ii) Govt.Lr.No.53980/HBA-1(1)/92-2, Housing & Urban Development Department dt.27.11.92.

In continuation of the Board's Memo. 1st cited, it is hereby ordered that the term 'close relatives' include husband's father, husband's mother and daughter's husband also and that House Building Advance should not be sanctioned to a Board employee for the purchase of plot/Flat/Ready Built House from the above relatives also.

2. The receipt of the Memorandum may be acknowledged.

(By Order of the Chairman)

A.K.Thiyagarajan,
Secretary.

Sub : Advance – House Building Advance – Allowing supervision and contingencies charges in the Estimates – Further orders – Issued.

Ref: (i) Bd.'s Memo.(Per)No.17528-E2/91-3, dt.28.9.91.

(ii) From Thanjavur EDC Lr.Adm.III/A3/F.HBA/Audit/F.R.1075/92, dt.25.11.92.

It is hereby ordered that the orders issued in Board's Memo.(Per)No.27528-E2/91-3, dt.28.9.91 be made applicable to the past cases also.

2. The receipt of the memorandum may be acknowledged:

A.K.Thiyagarajan,
Secretary.

Sub : Loans and advances – HBA – Sanction of advance for construction/
Enlargement/Plot-cum-Construction – Stages at which the instalments
are to be released – Ordered – Clarification issued.

Ref : (i) (Per.) B.P.(Ch)No.220(SB)dt.1.12.92.

(ii) From SE/Investigation Lr.No.SE/I/PA/S2/A1/FHBA/D2/93, dt.6.1.93.

(iii) From Adm.Br.U.O. Note No.142736/G1-1/421/92-1, dt. 19.1.93

(iv) From SE/MEDC/CAdm.1/F/HBA/D.63/93, dt.12.2.93.

Certain sanctioning authorities of House Building Advance have raised the following points for clarification with reference to the orders issued in the B.P. Ist cited:-

- i) Whether the House Building Advance applications received earlier to the date of issue of the B.P. may be considered for sanction of House Building Advance as per the orders in the B.P.
- ii) In the case where sanction is accorded for enlargement during November '92 and the amount disbursed in December 1992, whether the recovery of House Building Advance may be commenced from the month following the month in which 1st instalment of advance is paid as per the orders in the said B.P.
- iii) In the case of House Building Advance sanctioned to the employees of Board for enlargement of living accommodation as per rules 8 (a) Note (ii) of House Building Advance Rules prior to the issue and the 1st instalment paid after the issue of the B.P. 1st cited, in which case whether the recovery of the advance may be commenced as per the rule i.e. from the month following the 18th month after the date on which the 1st instalment of advance is paid whichever is earlier or as per the orders in the B.P. (i.e.) from the month following the month in which 1st instalment is paid.

2) After careful consideration' it is ordered that the following procedure may be followed while sanctioning the House Building Advance to the employees of the Board as per the orders in (Per) B.P.(Ch) No.220(Sectt.Br.) dated 1.12.92.

- i) Applications received for sanction of House Building Advance for various categories of house construction prior to the issue and due for sanction after the issue of the (per) B.P. (ch) No.220 (SB) dt.1.12.92, those application shall be considered as per the orders in the B.P. 1st cited.
- ii)& iii) In cases where sanction of House Building Advance accorded for enlargement of existing house prior to the issue of the said proceedings and the disbursement of advance made after issue of the (Per) B.P.(Ch) No.220 (SB) dt.1.12.92. in such cases recovery of the House

Building Advance may be commenced as per the orders in the above B.P.(i.e) from the month following the month on which the 1st instalment is paid. In such cases, the sanction already accorded may be suitably modified.

3. The receipt of this Memo. may be acknowledged.

A.K. Thiyagarajan,
Secretary.

The Government order (No. 194) B.A.-(1) 1973, Housing and Urban Development Department dt. 24.1.1973, the Government issued order, that in the case of Govt. servant who seeks employment abroad, and who has availed House Building Advance the period of his stay in abroad is important. He should be continuously for one year or more than a year and who has availed House Building Advance over the House Building Advance due for one year should be recovered in one lump sum from him. Every year the amount due for that year should be retained in advance and the Head of the Department is responsible in watching the recovery particulars.

The Board has decided to adopt the above Govt. order to the employees of the Board also. Accordingly the Joint Trade Electricity Board direct that in the case of Board employees who seeks employment abroad and who has availed House Building Advance, if the stay continuously abroad for one year or more than a year, then the House Building Advance due for one year should be recovered in one lump sum from him. Every year the amount due for that year should be retained in advance and the Head of the Department is responsible in watching the recovery particulars.

(Signature)
Secretary

(Per.) Memorandum No.31640/E2/93-1, (Sectt/branch) dated 18.11.93.

Sub : Loans and Advances – House Building Advance Recovery of House Building Advance from Board employees who are employed abroad orders issued.

Ref: Govt. Lr.(Ms) No.296/HBA-1(1)/93, Housing and Urban development Department dt.13.4.93.

In Government letter (Ms) No.296/HBA-1(1)/93, Housing and Urban Development Department dt.13.4.1993, the Govt.have issued orders, that in the case of Govt. servant who seeks employment abroad, and who has availed House Building Advance the period of his stay in abroad is important. If he stays continuously for one year or more than a year and who has availed House Building Advance then the House Building Advance due for one year should be recovered in one lump sum from him. Every year the amount due for that year should be remitted in advance and the Head of the Department is responsible in watching the recovery particulars.

2. The Board has decided to adopt the above Govt. orders to the employees of the Board also. Accordingly the Tamil Nadu Electricity Board directs that in the case of Board employee who seeks employment abroad and who has availed House building Advance, if the stays continuously abroad for one year or more than a year, then the House Building Advance due for one year should be recovered in one lumpsum from him. Every year, the amount due for that year should be remitted in advance and the sanctioning authority concerned is responsible in watching the recovery particulars.

(By Order of the chairman)

**M.Subramanian,
Secretary.**

(ABSTRACT)

LOANS AND ADVANCES – Interest – Rate of interest on House Building Advance and Conveyance advance for the year 1993-94 – Orders issued.

(SECRETARIAT BRANCH)

(Per)B.P.(FB)No.2

Dated the 17th January '94
 Thai, 4, Srimugha,
 Thiruvalluvar Aandu, 2025.

Read:

- i) (Per) B.P.(FB) No.2 (SB) dt.13.1.93.
- ii) Govt.G.O.Ms.No.750 Finance (LC) dt.28.10.93.

PROCEEDINGS:

The Tamil Nadu Electricity Board directs that the rates of interest to be charged on House Building Advances and Conveyance Advances granted by Tamil Nadu Electricity Board to its employees during the year 1993-94 shall be as detailed below. These rates will take effect from the 1st April 1993.

Class of Loan/Advance	Percentage per annum for the year 1993-1994.
<u>I. For House Building Advance</u>	
(a) For loans upto Rs.50,000/-	10.00
(b) For loans from Rs.50,001/- to Rs.1,50,000/-	12.00
(c) For loans from Rs.1,50,001 to to Rs.2,50,000/-	13.50
<u>II. Conveyance Advance:</u>	
(a) For purchase of Motor Car	13.50
(b) For purchase of Motor Cycles Scooters and bicycles.	13.50

2. The penal interest for all the loans shall be 2.75% more than the normal rates of interest per annum.

3. The Sanctioning Authorities are requested to initiate necessary action to get the correct rate of interest indicated in the sanction orders issued by them with effect from 1.4.93 by issuing amendments, wherever necessary.

(BY ORDER OF THE BOARD)

**M.Subramanian,
Secretary**

(Per) R.P. (FR) No.3 (SB) dt. 1.1.97

(Per) D.O. (FR) No.156 dt. 28.11.93

SECRET

The Board has considered the request for the rate of interest to be charged on loans granted by the Board to the employees of the Government of Karnataka during the period 1.4.93 to the date of the sanction orders issued by the Board on 1.4.93.

Per: Secretary to the Board

(Per) Secretary to the Board

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The Board has considered the request for the rate of interest to be charged on loans granted by the Board to the employees of the Government of Karnataka during the period 1.4.93 to the date of the sanction orders issued by the Board on 1.4.93.

SECRET

Sub : Loans and advances – House Building Advance –
Inspection of Construction of Building – Instruction - issued.

Ref: Government Lr.No.60189-HB AI(I)|92-7, dt 24.11.93.

A copy of Government letter cited is enclosed.

2. As the Board is following the orders of the Government in regard to sanction of House Building Advance and similar provisions as quoted by the Government are existing in the Board's House Building Advance rules also, the sanctioning Authorities are requested to arrange for inspection of the construction or enlargement of houses at appropriate stages by the concerned authorities to ensure that the advance sanctioned to Board employees is utilised in full for the purpose for which it is sanctioned to them.

3. The sanctioning Authorities are requested to initiate disciplinary action against the officers concerned for their failure to inspect the construction of house/Enlargement of house etc. at appropriate stages.

4. Receipt of this memo, shall be acknowledged.

M.Subramanian,
Secretary.

Sub: Loans and Advances – House Building Advance Sanction of advance for purchase of Ready Built House/Flat from “Close Relatives” clarification issued.

Ref: i.) Memo.(P) No.54400-E2/92-1. dt.28.9.92.

ii) From Government Lr.No.16579-HBA I(1)/93-7, dt.6.12.93.

In the Board's Memo. First cited, it was ordered that House Building Advance should not be sanctioned to a Board employee for the purchase of plot/Flat/Ready Built House from his/her close relatives. The relations which include close relatives have also been indicated therein.

2. The Government, in their letter second cited, have ordered that similar orders issued by the Government in the Government letter dt.28.7.92 will be applicable from the date of issue of the above orders only (i.e. from 28.7.92 only) and that the House Building Advance sanctioned earlier, but the amount not released and application registered prior to 28.7.92 for purchase of Ready Built House/Flat/Plot from close relatives may be entertained.

3. Following the orders of the Government, it is hereby ordered that the orders issued by the Board in the reference first cited will be applicable from the date of issue of the above orders only (i.e. from 28.9.92 only) and that the House Building Advance sanctioned earlier, but the amount not released and applications registered prior to 28.9.92 for purchase of Ready Built House/Flat/Plot from close relatives may be entertained.

M.Subramanian,
Secretary.

Loans and Advances – House Building Advance – Sanction of additional Advance to complete construction of House / Enlargement / Improvement of the house – Dispensing the sanction of additional advance – Orders – Issued.

(Pt.) B.P.(Ch.) No.102 (Sectt. Br.),

Dated the 27th April 1994.

Chithirai 14, Bhava,

Thiruvalluvar Aandu 2025.

Read:

G.O.Ms.No.260, Housing and Urban Development (HBA-1) Dt. 11.3.94.

PROCEEDINGS:

1. According to Rule 4(a) of the Board's HBA Rules, not more than one advance shall be sanctioned to a Board employee during his entire service provided that when the construction of a house for which an advance granted under Rule 3(a) could not be completed due to the increase in the cost of materials and labour and the Board employee required financial assistance from the Board to complete the work, one additional advance to complete construction of the house may be sanctioned. Similarly as per third proviso there under, where the enlargement/improvement of accommodation for which an advance was granted under Rule 3(b) could not be completed due to the increase in cost of materials and labour and the Board employee requires financial assistance from the Board to complete enlargement work, one additional advance to complete the enlargement/improvement of living accommodation in the house may be sanctioned.

2. As per fourth proviso under Rule 4(a) where the enlargement/Improvement of the accommodation constructed out of the advance sanctioned for the enlargement/improvement purposes for the first time is found insufficient at a later date, an advance for the second time may also be sanctioned for enlarging/improving the living accommodation in that house, subject to the condition that, in all the above cases, the sum total of the advances so far sanctioned should not exceed the maximum ceiling limit on the amount of advance.

3. Thus a Board employee is eligible for:

- (i) Sanction of advance for construction of house;
- (ii) Sanction of additional advance for completion of house, construction of which was taken with the House Building Advance mentioned in item (i) above;
- (iii) Sanction of advance for enlargement/improvement;
- (iv) Sanction of additional advance for completion of enlargement/improvement taken up with the advance mentioned in item (iii) above; and
- (v) Sanction of advance for second improvement/enlargement.

4. A Board employee is eligible for grant of an advance not exceeding 75 months pay which includes Basic Pay, personal pay, and Dearness Allowance, subject to a maximum of Rs.2,50,000/- for

the purchase of ready built house/flat, or for the construction of house only, and Rs.1,00,000/- for enlargement/improvement of the existing living accommodation, subject to overall ceiling of Rs.2,50,000/-.

5. According to rules in force, a Board employee who has, been sanctioned House Building Advance, the construction of house or enlargement of the living accommodation in the existing house, shall be completed within 18 months from the date on which the first instalment of advance is paid to the Board employee. Failure to do so, will render the Board employee liable to refund the entire amount advanced to him in on lumpsum.

6. The Government, in their G.O. cited, have dispensed with the system of sanction of additional advance for completing the construction of house/enlargement/improvement of the house and also the advance for second enlargement/improvement of the house. The reason taken into account for arriving at such a decision is the time lag of 2 to 4 years between the date of application for sanction of advance and the actual date of sanction of advance, during which period the cost of inputs escalates and also the repaying capacity of the Government Servants increases due to increase in their emoluments. The Government have, therefore, directed in the G.O. cited to sanction the maximum House Building Advance to which a Government Servants is eligible at the time of sanction of the advance, taking into account their repaying capacity with reference to latest pay details and also after obtaining revised estimates at the time of sanction of the loan.

7. The Tamil Nadu Electricity Board is generally following the orders of the Government in sanction of House Building Advance to its employees. It has therefore been decided to make applicable the orders of the Government to Tamil Nadu Electricity Board also.

8. It is hereby ordered that the sanction of additional advances for completion of construction of house and completion of enlargement/improvement for the existing living accommodation and also sanction of advance for second enlargement/improvement be dispensed with. It is also ordered that the latest pay details of the applicants together with latest estimates be obtained at the time of sanction of advance for construction of house and for enlargement/improvement so that the Board employees are sanctioned the maximum House Building Advance to which they are eligible with reference to their repaying capacity in terms of their pay at the time of sanction itself.

(By Order of the Chairman)

M.Subramanian,
Secretary.

Endt.No.65882/E2/94-1, (Secretariat Branch), dated 27th October 1994.

Copy communicated for information and guidance in continuation of Endt.No.9801/E2/94-1, dated 31.3.94.

M.Subramanian,
Secretary.

Encl.

Copy of Letter No.34432/HBAI (1)/94-2, Dated 2.9.94, from Thiru.K.Damodaran, B.Sc., Deputy Secretary to Government, Housing and Urban Development Department, Government of Tamil Nadu addressed to All collectors, Copy to All Heads of Departments, All Secretaries to Government.

Sir,

Sub : Loans and Advances – House Building Advance – Raising of
Private loans – Further clarification – Issued.

- Ref: 1. G.O.Ms.No.1682 Housing & U.D.Dept. dt.27.8.79.
2. Govt.Lr.No.15251/C1/90-4, dt.3.8.90.
3. Govt.Lr.(Ms) 39 Housing & U.D.Dept. dt.24.1.94.

I am directed to state that in para 4 of the Government Order 3rd cited, the Government have directed that House Building Advance may be sanctioned to those Government servants, who raised private loans from financial institutions by mortgaging the house property, prior to the issue of Government instructions in the reference 2nd cited, (i.e before 3.8.90) subject to the condition that they should release the house property and mortgage it to Government immediately, on sanction of House Building Advance Government, as per House Building Advance Rules.

2. I am to state that the above orders are applicable only to those Government servants who have applied for Government loan during the above period and were waiting for sanction of House Building Advance. This will not apply to the persons who have not applied for Government loan, prior to raising private loans.

3. I am to request you to follow the above instructions, while sanctioning House Building Advance.

Yours faithfully,

for Deputy Secretary to Govt.

TAMIL NADU ELECTRICITY BOARD

ABSTRACT

LOANS AND ADVANCES – Interest – Rate of Interest on House Building Advance and conveyance advance for the year 1994-95 – Orders – Issued.

(SECRETARIAT BRANCH)

(Per.) B.P.(FB)No.117,

Dated 8th December 1994.

Bava, Karthigai 22,

Thiruvalluvarandu 2025.

Read:

(i) (Per)B.P.(FB) No.2, (SB) dt.17.1.'94.

(ii) G.O.Ms.No.782, Finance (LC) dt.16.9.94.

PROCEEDINGS:

The Tamil Nadu Electricity Board directs that the rates of interest to be charged on House Building Advances and Conveyance Advance granted by Tamil Nadu Electricity Board to its employees during the year 1994-95 shall be as detailed below. These rates will take effect from 1st April, 1994.

Class of loan/Advance

Percentage Per annum for the year 1994-95.

I. For House Building Advance

a) For loans upto Rs.50,000/- 10.00

b) For loans from Rs.50,001/- to Rs.1,50,000/- 12.00

c) For loans from Rs.1,50,001/-to Rs.2,50,000/- 13.50

II. Conveyance Advance:

a) For purchase of Motor Car 13.50

b) For purchase of Motor cycles, Scooters and

Bicycles. 13.50

2. The penal interest for all the loans shall be 2.75% more than the normal rates of interest per annum.

3. The sanctioning Authorities are requested to initiate necessary action to get the correct rate of interest indicated in the sanction orders issued by them, with effect from 1.4.1994 by issuing amendments, wherever necessary.

(BY ORDER OF THE BOARD)

M.Subramanian,
Secretary

To
All Chief Engineers,
The General Superintendent/Tuticorin Thermal power Station
All Superintending Engineers,
The Chief Financial Controllers/Board Office Accounts Branch.
The Chief Internal Audit Officer/Board Office Audit Branch.
The Residential Audit Officer, Chennai – 2.

Copy to

All Branches,
All Officers in Board Office Secretariat Branch.
All Sections in Board Office Secretariat Branch.
'H' Section /Board Office Secretariat Branch
The Personal Assistant/Tamil Development for publication in the Tamil Nadu Electricity Board
Gazettee.

//FORWARDED BY ORDER//

SECTION OFFICER.

Sub : Loans and Advance – House Building Advance Loanee employees who die while in service and the amount adjusted under House Building Advance Special Family Benefit Fund – Acknowledgement of Debt. – Format – Prescribed.

Ref : Board's memo.No.73965-E2/86-23, dt.12.1.89.

In the Board's Memo.cited orders have been issued instructing that the original mortgage deed may be returned to the Board employee, who obtained loan with an endorsement thereon to the effect that the amount under the deed has been realized in full with interest thereon. A specimen form of Acknowledgement of Debt has also been enclosed therewith.

2. A point has been raised as to whether the same form may be used in cases where the loanee Board employee die while in service and the amount due to the Board is adjusted from out of House Building Advance Special Family Benefit Fund.

3. It is clarified that 'Acknowledgement of Debt' in such cases may be issued in the specimen form enclosed.

Encl:

M.Subramanian
Secretary.

ACKNOWLEDGEMENT OF DEBT.

THIS DEED OF ACKNOWLEDGEMENT made on this day by the
..... .. Tamil Nadu Electricity Board (herein after called the Board) which expression shall unless repugnant to the subject or context include his successors in office and assigns:

2. WHEREAS the Board had sanctioned an advance of (Rupees...) for the purchase/ Construction of the house to Thiru.....at more particularly described in the schedule hereunder subject to the terms and conditions specified in Board's proceedings dt..... And Rs..... Being the additional advance in Board's Proceedings Dt.

3. AND WHEREAS Thiru..... has mortgaged the property to the constructed or purchased from and out of the Board's money and registered as Document No..... dated.....before the Sub-Registrar.....

4. AND WHEREAS, Thiru has expired on and the legal heirs have sought acknowledgement of the debt.

5. AND WHEREAS, the entire House Building Advance due from Thiru.....has been adjusted under Tamil Nadu Elec. Board Special Family Benefit Fund after his death.

6. NOW THIS DEED witnesses as follows:

- (i) In pursuance of the covenants entered into in the Deed of Mortgage executed by late Thiru..... when he was alive, and registered the same as Document No... before the Sub-Registrar And satisfaction of the debt amount of Rs... (Rupees.Only) together with interest in full (in the manner detailed above) and the Board hereby acknowledge the receipt of the said amount of Rs.....(Rupees. Only).

SCHEDULE

IN WITNESS WHEREOF Thiru..... Tamil Nadu Electricity Board acting for and on behalf of the Board sets his hand on the day and the year first above written.

Witnesses:

1.

2.

Sub : Loans and Advances – House Building Advance – Issue of Annual Accounts slip to the Tamil Nadu Electricity Board Employees – Orders – Reiterated.

Ref: B.O. Sectt.Br. Memo. (Per) No.25811-E2/89-5, dt.21.2.90.

In the Board's memo, cited, the Sanctioning Authorities have been requested to issue Accounts slips to the Tamil Nadu Electricity Board Employees who have availed House Building Advance from the Board based on the Recovery Register entries in the format annexed therewith commencing from the financial year 1990-91.

2. It has been brought to the notice that the Account slips are not issued to the employees in many of the offices. The orders issued by the Board should be scrupulously followed by all and there should not be any omission at any level to give room for raising any complaint.

3. It is reiterated that the Sanctioning Authorities should see that Accounts slips for House building Advance are issued every financial year without any omission.

**M. Subramanian,
Secretary.**

Sub : Loans and Advances – Sanction of – Instructions – Issued.

The authorities empowered to sanction loans and advances are instructed to strictly ensure that when loans/advances are sanctioned to the employees, including officers, the total recoveries should not exceed 50% of the gross salary in the case of those who have not availed of any loan from the Co-operative Society and should not exceed 75% of the gross salary in the case of those who have availed of loan from Co-operative society.

2. The instructions in Para 1 above may be communicated to all the authorities empowered to sanction loan and advances.

A.P.Muthusami,
Chairman.

Memo.No.12062-C2/95-1, (Secretariat Branch), Dated the 25th March 95.

Sub: Loans and Advances – Sanction of – Instructions issued – Clarification.

Ref: Board's Memo No.16150-C2/94-1, dt.18.1.95.

It is clarified that for sanction of loans and advances the total recoveries should not exceed 75% of gross salary, only in the case of those who have availed loan from the Co-operative Society and when the loan is being deducted from their salary.

M.Subramanian,
Secretary.

Loans and Advances – House Building Advance – Enhancement of ceiling on advance – Orders – Issued.

(Secretariat Branch)

(Per.) B.P.(ch.)No.85

Dated the 7th April, 1995,

Panguni 24, Bhava,

Thiruvalluvar Aandu 2026.

Read:

- i) B.P. Ms. (Ch.) No.390 (SB) dt.11.11.87.
- ii) G.O.Ms.No.366, Housing and Urban Development (HBA, I(2) Department, dt.20.3.95.

Proceedings:

As per the existing orders, the Board employees may be granted an advance not exceeding 75 months pay including officiating pay (except officiating pay drawn in a leave vacancy) dearness allowance and personal pay wherever admissible subject to a maximum of:

- (i) Rs.2, 50,000/- partly for purchase of land and partly for construction of a house thereon or for the construction of a house, or for purchase of a Ready Built House/Flat;
And
- (ii) Rs.2, 00,000/- for enlargement/improvement of existing living accommodation (within the overall ceiling of Rs.2,50,000/-)

Subject to the above ceiling, the advance in each case will be restricted to such amount which together with interest thereon will not exceed the amount that will be recoverable from the salary of Board employee at the rate of 40% pay + Dearness Allowance and Death-Cum-Retirement-Gratuity, which he can surrender towards the repayment of the advance as per the rules.

2. Taking into account the spiraling land cost, steep rise in Building materials and raise in the pay of the Government Servants, the Government of Tamil Nadu have enhanced the existing ceiling on House Building Advance as detailed below:-

- (i) 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.2, 50,000/- to Rs.4, 00,000/- (Rs.4 lakhs).
- (ii) For enlargement/improvement of existing living accommodation from Rs.1, 00,000/- to Rs.2, 00,000/- (Rs.2 lakhs) subject to the overall ceiling limit of Rs.4 lakhs.

3. Following the Orders of the Government, it is hereby ordered that the existing ceiling on the House Building Advance to the Board Employees be enhanced as follows:-

(i) 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.2, 50,000/- to Rs.4, 00,000/- (Rs.4 lakhs).

(ii) For enlargement/improvement of existing living accommodation from Rs.1, 00,000/- to Rs.2,00,000/- (Rs.2 lakhs) subject to the overall ceiling limit of Rs.4 lakhs).

4. Consequent on the enhancement of the ceiling, the House Building Advance already sanctioned will not be enhanced. The enhanced ceiling will come into force from 1.4.1995.

5. Accordingly the calculation of repaying capacity is raised from 40% to 50% of basic pay and Dearness Allowance.

6. Necessary amendment of Board's House Building Advance Rules will be issued separately.

(By Order of the Chairman)

M.Subramanian,
Secretary.

LOANS AND ADVANCES – House Building Advance – Sanction of advance for the purchase of flat from private parties – Registration of agreements between employees of the Board and flat promoters – Clarification – Issued.

(Secretariat Branch)

(Per) B.P.(Ch). No.108

Dated the 2nd May 1995

Chithirai 19, Yuva,

Thiruvalluvar Aandu 2026

Read:

i) B.P.Ms. (ch). No.119 (SB) dt.27.4.88.

ii) Government Letter No. (Ms) 286, Housing and Urban Development Department, dt.2.3.95.

Proceedings:

In the B.P.first cited, it has been ordered among other things that the agreements between the Board employees and Flat/House promoters must be registered.

2. The Government of Tamil Nadu, in their reference second cited, have modified the procedure in obtaining separate building agreements entered into by purchase of flat and promoter after transfer of interest in land to purchaser.

3. Following the order of the Government, it is hereby ordered that in the case of purchaser of flat, if the ownership of the land is vested with the flat promoter, the agreement between the Board employees and flat promoters should be registered. If the promoter transfers the undivided interest in the land to the purchaser of a flat and enters into a separate building agreement in relation to the building / flat with the purchaser of the undivided interest of the land, the Board employees concerned who purchases an undivided interest in the land under a registered document should produce the said document along with the builder's agreement wherein the terms between the builder and the purchaser of the flat are entered into in writing. The builder's agreement need not be registered.

(By Order of the Chairman)

**M.Subramanian,
Secretary.**

Sub : Loans and Advances – House Building Advance – Inspection of
Construction of building – Certain clarification – Issued.

Ref: Board's Memo.No.80709-E2/93-1, dt.3.3.95.

In the Board's memo cited, the Sanctioning Authorities have been requested to arrange for inspection of the construction or enlargement of houses at appropriate stages by the concerned authorities to ensure that the advance sanctioned to Board employees is utilised in full for the purpose for which it is sanctioned to them.

2. A clarification has been raised as below:-

Whether one Assistant Executive Engineer/Civil/Tamil Nadu Electricity Board nearer to the construction spot may be deputed for inspection on receipt of completion intimation from the individual at appropriate stages of construction:

OR

The loanee employee may be instructed to produce the completion intimation along with Assistant Executive Engineer/Civil's inspection report and then one of Assistants Executive Engineer/Civil nearer to the construction spot may be deputed from the Board for verification of the correctness of the Certificate submitted by the individual.

3. It is clarified that one Assistant Executive Engineer / Civil / Tamil Nadu Electricity Board nearer to the construction spot may be deputed for inspection on receipt of completion intimation from the individual, at appropriate stages of construction. The individuals need not be insisted to furnish a certificate by an Asst. Executive Engineer/Civil/Tamil Nadu Electricity Board.

M.Subramanian,
Secretary.

Sub : LOANS AND ADVANCES – House Building Advance – Advance for purchase of Ready Built Flat from Private parties – Producing of Sale Deed – Certain modification – Orders – Issued.

Ref: Memo. (Per) No.72217-E2/88-25 dt.24.9.92.

In partial modification of the orders issued in the Board's Memo, cited, it is hereby ordered that the Sale Deed for the undivided share of the land alone produced by the individual may be accepted by the Sanctioning Authority in all cases for purchase of new ready built flat either from Real Estate Firm or from private Parties. The property should, however, be got mortgaged for the entire loan amount drawn by the individual.

(By Order of the Chairman)

M.Subramanian,
Secretary.

Sub: LOANS AND ADVANCES – House Building Advance – Sanction
of additional advance – Instructions – Issued.

As per Rule 4 of the Board's House Building Advance Rules, the Additional Advance may be sanctioned to complete the construction of the house, in cases where the construction of the house could not be completed due to increase in cost of the materials and labour. Though the provision for sanction of Additional advance has been dispensed with effect from 27.4.94 there may be some pending applications received prior to 27.4.94 for sanction of additional advance.

Certain cases have been brought to the notice of the Board by the Chief Internal Audit Officer wherein the additional advance has been sanctioned based on the increased plinth area and not due to the increase in cost of labour and materials. The Audit party have objected the sanction in such cases. The Board have taken a serious view of this violation.

It is hereby instructed that additional advance should be sanctioned only due to the increase in cost of materials and labour as provided for under Rule 4 of House Building Advance Rules and it should not be sanctioned based on the increase in the plinth area. Any lapse in this regard will lead to an appropriate action on the staff responsible for such irregular sanction.

M.Subramanian,
Secretary.

Sub : LOANS AND ADVANCES – House Building Advance – Discharging of mortgage deed and executing of acknowledgement of Debt – Certain instruction.

Ref: Board's Memo No.73965/E2/86-15 (SB) dt 12.1.89.

As per Rule 8 (d) of Tamil Nadu Electricity Board House Building Advance Rules, the property mortgaged to Board with reference to the House Building Advance sanctioned to a Board employee shall be reconveyed to the employees concerned after the Advance together with interest thereon has been repaid to the Board, in full, by an endorsement on the Mortgage Deed to the effect that the full amount has been received and the mortgage is extinguished. An Acknowledgement of Debt deed shall also be executed on behalf of the Board with reference to the orders issued in the Board's memo cited.

2. It is observed that such documents in respect of the Chief Engineers are executed by the Superintending Engineers working under the control of respective Chief Engineer. This procedure is not correct. As all the matters relating to Chief Engineers are being dealt with by Board Office Secretariat Branch, such documents should be executed by the Secretary, after getting the proposal approved by the Chairman.

3. It is therefore instructed that proposals on all documents relating to House Building Advance in respect of Chief Engineers shall be sent to the Board office Secretariat Branch for execution on behalf of the Board by the Secretary after getting the proposal approved by the Chairman.

(By Order of the Chairman)

M.Subramanian,
Secretary.

Sub : LOANS AND ADVANCES – House Building Advance – Allotment of funds
towards differential amount due to revision of estimates – Instructions – Reiterated.

Ref: i) From the Superintending Engineer/Generation Circle, Tirunelveli Lr.No.15831/181/
Adm.1/A.4/F.H.B.A./95-2, dt 3.8.95.

ii) From the Superintending Engineer/Generation Circle/Tirunelveli
Lr.No.19041/224/Adm.1/A4/F.HBA/95-2, dt.8.8.95.

iii) From the Superintending Engineer/Tirunelveli Kattabomman
EDC Lr.No.Adm.1/A5/F.Fund/D 190/95 dt 4.8.95.

In (Per) B.P.(Ch.) No.102, (SB) dt 27.4.94 it has been ordered, among other things, that the latest pay details of the applicants together with latest estimates be obtained at the time of sanction of advance for construction of house and for enlargement/improvement so that the Board employees are sanctioned the maximum House Building Advance to which they are eligible with reference to their repaying capacity in terms of their pay at the time of sanction itself. In Board's Memo.No.58875/E2/94-1, dt 3.11.94 it has been clarified that 50% of the revised estimates should be disbursed as first instalment of the advance and that the differential amount should be claimed after the receipt of utilisation certificate for the first instalment and then the second instalment should be disbursed.

2. In spite of these instructions many Superintending Engineers are claiming the differential amount due to revision of estimates before sanction of the advance or immediately after sanction of the advance, which is not correct.

3. It is reiterated that the differential amount required due to revision of estimates should be claimed only after obtaining the utilisation certificate for the first instalment. Any deviated request in this regard will not be entertained.

M.Subramanian,
Secretary.

TAMIL NADU ELECTRICITY BOARD

SECRETARIAT BRANCH

IX Floor NPKRR Maaligai,
800, Anna Salai,
Chennai - 2.

Memorandum No.62525/E2/95-1, Dated the 28th September 1995.

Sub : LOANS AND ADVANCES - House Building Advance Enhancement
of ceiling on advance - Further Clarification - Issued.

Ref: 1. (Per.) B.P.(Ch.) No.85, (SB) dt.7.4.95.
2. Letter No.2030/HBA.I/95-4, Housing and Urban Development
Department, dt.11.9.95.

The following clarification are issued to (Per.) B.P.(Ch.) No.85 (SB) dt.7.4.95:-

- (i) Those Board Employees, who have availed House Building Advance for Construction/ Purchase of house/flat as per the old rate but not availed advance for enlargement/ improvement, may be sanctioned the above loans subject to the ceiling of Rs.2 lakhs for the above category and overall ceiling of Rs.4 lakhs.
- (ii) Those who have been sanctioned House Building Advance at the old rate, but not yet drawn the amount, may be sanctioned loan as per the new ceiling either for construction/ purchase of house/flat or for enlargement/improvement.
- (iii) All pending applications for sanction of House Building Advance which have not yet been sanctioned as per the new ceiling of Rs.4 lakhs.

(BY ORDER OF THE CHAIRMAN)

M.Subramanian,
Secretary.

LOANS AND ADVANCES – Interest – Rate of Interest on House Building Advance and
Conveyance Advance for the year 1995-96 – Orders – Issued.

(Secretariat Branch)

(Per)B.P.(F.B)No.84,

Dated the 23rd November 1995.

7, Karthigai, Yuva

Thiruvalluvarandu 2026.

READ:

- (i) (Per.) B.P.(F.B)No.117, (SB) dt.8.12.94.
(ii) G.O.Ms.No.686, (Finance) (LC) Department, dt 24th August 1995.

Proceedings:

The Tamil Nadu Electricity Board Directs that the rates of interest to be charged on House Building Advances and Conveyance Advance granted by Tamil Nadu Electricity Board to its employees during the year 1995-96 shall be as detailed below. These rates will take effect from 1st April 1995.

Class of Loan/Advance	Percentage per annum for the year 1995-96
I. For House Building Advances:	
a) For loans upto Rs.1,00,000/-	: 8.00
b) For loans from Rs.1,00,001/- to Rs.2,50,000/-	: 8.50
c) For loans from Rs.2,50,001/- to Rs.4,00,000/-	: 9.00
II. Conveyance Advances:	
a) For purchase of Motor Car	: 10.00
b) For purchase of Motor Cycle/- Scooter	: 10.00
c) For purchase of Bi-Cycle	: 9.00

2. The penal interest for all the loans shall be 2.75% more than the normal rates of interest per annum.

3. The Sanctioning Authorities are requested to initiate necessary action to get the correct rate of interest indicated in the sanction orders issued by them with effect from 1.4.1995 by issuing amendments, wherever necessary.

(By Order of the Board)

M.Subramanian,
Secretary.

TAMIL NADU ELECTRICITY BOARD

SECRETARIAT BRANCH

N.P.K.R.R. Maaligai,
800, Anna Salai,
Chennai - 2.

Memorandum No.28654/E2/95-3, Dated the 1st December 1995.

**Sub: LOANS AND ADVANCES – Sanction of – Ensuring Carry
Home Salary – Modified Instructions for certain categories of
Advances – Orders issued.**

Ref: Memo. No.16150-C2/94-1, dated 18.1.95.

In partial modification of the orders issued in the reference cited, the following orders are issued:-

- i) The orders issued in the memo.No.16150/C2/94-1, dt 18.1.95 should be strictly followed, while sanctioning all loans and advances in cases of the employees who are covered by the payment of wages Act(i.e) whose wages are Rs.1,600/- per month and below.
- ii) In cases of other employees, who are not covered by the payment of Wages Act(i.e) whose wages exceed Rs.1,600/- per month, carry home salary need not be ensured for sanction of the following advances:-
 - a) House Building Advance.
 - b) Education Advance
 - c) Festival Advance
 - d) Technical Education Loan.

For sanction of other advances like G.P.F. Advance, Conveyance Advance etc., to these employees, the orders issued in Board's memo.no.16150/C2/94-1, dt.18.1.95 should be followed and Carry Home Salary should be ensured as indicated therein.

(FOR ORDER OF THE CHAIRMAN)

**M.Subramanian,
Secretary.**

Sub: LOANS AND ADVANCES – House Building Advance – Insurance of the house constructed/enlarged/purchased out of Board's loan – Avoidance of delay – Instructions – Reiterated.

Ref: Memorandum (Per) No.38756/N1/85-1, dt 24.12.85

According to Rule 11 of the Board's House Building Advance Rules, the house constructed/purchased/and or the living accommodation which was enlarged out of the advance sanctioned by the Board should be insured with the General Insurance Company of India or its few subsidiaries (National Insurance Company, New India Insurance Company, United India Fire and General Insurance Company) against fire, flood and cyclone within a period of three months after completion of construction/purchase/enlargement of the house and the disbursing Officers concerned may condone delay upto six months beyond the permissible period of three months for insuring the house after completion/purchase of house in insuring/renewing the insurance policies.

2. In the Board's memo cited, it has been ordered, among other things that the instructions issued under Rule 11 of House Building Advance Rules should be followed strictly and it should be ensured that all the houses constructed/enlarged/purchased out of the House Building Advance sanctioned by the Board are insured without fail at appropriate time by the loanee Board employees and also that the insurance policies are kept alive and renewed promptly by them. It has also been ordered therein that the proposals for condonation of delay should not be approved as a matter of routine.

3. In spite of these instructions, it has come to notice that insurance policies and renewed insurance policies are not submitted at appropriate time and request for condonation of delay are reported to by the sanctioning authorities. This tendency of the employees should not be encouraged and it should be curbed forthwith.

4. All the Sanctioning Authorities of House Building advance are requested to take effective steps to obtain the insurance policies at the appropriate time without giving room to send the condonation of delay proposals to the higher authorities. The sanctioning authorities will be held responsible if there is any failure to insure/renew the insurance policies on the part of the Board loanee employee.

M. Subramanian,
Secretary

(Secretariat Branch)

(Per.) B.P. (Ch.) No.69,

Dated the 1st March 1996,
Maasi 18, Yuva,
Thiruvalluvar Aandu 2027.

Read:

- (i) (Per.) B.P.(Ch.) No.30, (Secretariat Branch) dt. 24.2.1992.
- (ii) (Per.) B.P. (Ch) No.102, (Secretariat Branch) dt. 27.4.1994.
- (iii) G.O.Ms.No.1012, Housing and Urban Development (HBA,I) Department, dated 11.12.1995.

Proceedings:

In the B.P. first cited, Orders were issued to the effect that the Board employees who apply for the sanction of Housing Building Advance for the enlargement of existing living accommodation should have completed a period of 5 years from the date of completion of Construction/Purchase of house/Flat to become eligible for applying for House Building Advance for the enlargement of existing living accommodation. It has also been ordered that a period of 5 years from the date of completion of first enlargement should have been completed to become eligible to apply for the sanction of House Building Advance for the enlargement of existing living accommodation for a second time.

2. In the B.P second cited, it has been ordered that the scheme of sanction of additional advance for completion of construction of houses and completion of enlargement/improvement in the existing living accommodation be dispensed with. It has also been ordered that the scheme of sanction of advance for second enlargement/improvement also be dispensed with.

3. The Government, in their G.O. third cited, have reduced the period of eligibility from 5 years to 3 years in between the first advance and advance for enlargement/improvement of existing living accommodation.

4. Following the orders of the Government, it is hereby ordered that the 5 years gap ordered in the B.P. first cited be reduced to 3 years. The employees of the Board, who apply for the sanction of House Building Advance for enlargement/improvement of the existing living accommodation should have completed a period of three years from the date of completion of construction/purchase of house/flat to become eligible to apply for House Building Advance for enlargement/improvement of existing living accommodation.

5. The following amendment is issued to Tamil Nadu Electricity Board House building Advance Rules:

AMENDMENT

In the said Rules in Rule 3(b), for Note (iii) the following note shall be substituted namely:-

- (iii) A period of three years should have been completed from the date of completion/purchase of house/flat to become eligible to apply for sanction of House Building Advance for enlargement/improvement of existing living accommodation.

(BY ORDER OF THE CHAIRMAN)

**M.Subramanian,
Secretary.**

Letter No.15175/E1/95-8, (Secretariat Branch) Dated the 25th March 1996.

Sub: Loans and Advances – House Building Advance – Sanction of advance to the Employees of the Electrical Undertakings – Obtaining of Rectification Deed.

Ref: (Per.) B.P. (Ch) No.280, dated 24.11.95.

In continuation of the orders issued in the B.P. cited, I am to enclose a copy of draft 'Rectification Deed' and to request you to obtain the Rectification Deed in cases where the advance has been sanctioned by the Electrical Undertakings, one or two instalments drawn from the Undertaking and mortgaged the property with the Undertaking and application is made to the Board for sanction of the remaining instalments,

Encl:

M.Subramanian,

Secretary.

RECTIFICATION DEED

An agreement made on the _____ day of _____ between Thiru. _____ son of _____ now employed as _____ (hereinafter called the 'MORTGAGOR' which expression shall unless excluded by or repugnant to the subject or context include his/her heirs, executors and administrators, legal representative and assigns) of the ONE PART and the Chairman, Tamil Nadu Electricity Board (herein after called the 'MORTGAGEE' which expression shall unless excluded by or repugnant to the subject or context include his successors in office and assigns) of the OTHER PART.

WHEREAS by a Deed of MORTGAGE dated _____ made between the Mortgagor and the Commissioner, Coimbatore Municipal Corporation was registered at No _____ in Book No and Volume No _____ Pages in Sub-Registrar Office at hereinafter referred to as the 'PRINCIPAL DEED'

WHEREAS the Government of Tamil Nadu in G.O.Ms.No.Dt. _____ vested the Coimbatore Corporation Undertaking with the Tamil Nadu Electricity Board.

WHEREAS the Tamil Nadu Electricity Board in its (Per.)B.P.(Ch)No.280 (SB) dated 24.11.95 ordered among other things to sanction advances to employees of Municipal Electrical Undertakings vested with the Board as well as to those who have already been sanctioned the advance to pay the instalments provided they agree to execute supplemental or Rectification Deed.

AND WHEREAS the parties to the Rectification Deed agrees that the rectification to the Principal Deed should be corrected in the manner herinafter mentioned.

NOW THIS DEED WITNESSETH AS FOLLOWS:-

1. The expression 'The Commissioner, City Municipal Corporation. Coimbatore, wherever it occurs in the principal Deed, the words the Chairman, Tamil Nadu Electricity Board shall be substituted.

2. For the words "Rules to regulate the grant of advance to the State Government Servants for Building etc., for Houses" issued by the Government of Tamil Nadu, Department of industries Labour and Co-operation with their proceedings No.1546, 23rd March 1960 shall be substituted with the "Rules to regulate the grant of advances to the Tamil Nadu Electricity Board employees for building etc. of houses issued by the Tamil Nadu Electricity Board with its proceedings Ms.No.2730 dated 14.11.62 as amended from time to time."

3. For the words in the Department of Coimbatore Corporation Electricity, Coimbatore' and 'Corporation' referred to in the last para of the Principal Deed the words in the Department/Office of (Name of the office to be indicated) and 'Of the Chairman' shall be substituted.

4. That save as varied as hereinbefore provided the principal Deed and all terms and conditions thereof shall continue to be binding and in full force and effect.

IN WITNESS WHEREOF Thiru _____ The MORTGAGOR has hereinto set his hand in the Rectification Deed and the Superintending Engineer acting for and on behalf and by order direction of the Chairman, Tamil Nadu Electricity Board, has hereinto set his hand in the day and the year first above written.

IN THE PRESENCE OF WITNESSES

(Signature of the party of the First Part)

- 1.
- 2.

Signed by _____ for and on behalf of and by the order and direction of the Chairman, Tamil Nadu Electricity Board.

(Signature of the Party of the Second part)

IN THE PRESENCE OF WITNESS:

- 1.
- 2.

Sub : Advance – House Building Advance – Grant of permission to workmen covered by Board’s Standing Orders – Clarification – Issued.

In Board’s Memo. No.51164/C2/80-32, Dated 5.4.89 instructions were issued that disciplinary action may be taken against the employees for violation of the provisions in the Conduct Regulations in respect of matters for which there is no provision in the Standing Orders, treating such provision in the Conduct Regulations to be lawful and reasonable orders of superiors viz., the Board, within the meaning of Standing Order 30(1)/19(i) of the certified standing orders of the Board.

2. The General Secretary/Central Organisation of Tamil Nadu Electricity Employees filed a Writ Petition No.9198/89 against the above orders. Interim stay was granted on the operation of the instructions issued in Board’s Memo. Dated 5-4-89 in W.M.P No.13170/89 on 13.7.89 by the High Court, Madras pending disposal of the above Writ Petition.

3. Due to the above Interim-stay, Board has issued orders in Memo. No.35662-C2/89-3, dated 28.7.89 keeping in abeyance the instructions issued in Memo.No.51164-C2/80-32, (Secretariat), dated 5.4.89.

4. The interim-stay case came up for final disposal in the High Court on 18.1.96. After hearing the arguments on both the sides, the Learned Judge allowed the Write Petition filed by the Central Organisation of Tamil Nadu Electricity Employees.

5. It is therefore ordered that the House Building Advance to the workmen covered by Board’s Standing Orders may be sanctioned without insisting on obtaining permission under the Tamil Nadu Electricity Board Employees Conduct Regulations.

(By Order of the Chairman)

M.Subramanian,
Secretary.

Loans and Advances – House Building Advance – Tamil Nadu Electricity Board Employees House Building Advance Special Family Benefit Fund Scheme – Eligibility – Extension of the Scheme – Orders of the Government – Applicability to Board – Orders – Issued.

(Secretariat Branch)

(Permanent) B.P. (F.B.) No.57,

Dated the 6th August 1996,

Aadi 22, Thadhu,

Thiruvalluvar Aandu 2027.

Read:

- i) B.P.Ms.(FB) No.61 (Secretariat Branch) dated 15.7.86.
- ii) Board's Memo.No.23582/E2/86-6, dt.11.8.86
- iii) Government Lr.No.40911/HBA-1/95-15, Housing and Urban Development Department dt 19.3.96.

Proceedings:

In the B.P. first cited, orders have been issued adopting the scheme of House Building Advance Special Family Benefit Fund issued by the Government, In the Board's memo. Second cited, following the orders of the Government in their Letter Ms. No.811, (Hg.&UDD) dt.9.6.86, it has been ordered that such of those Board employees who are having less than five years of service left before retirement are not eligible for the benefits extended in the B.P. first cited.

2. The Government in their letter cited, have now issued orders in the effect that if the Government Servants, who are already members of Tamil Nadu Government Employees House Building Advance Special Family Benefit Fund Scheme and if they have less than five years of service left for retirement, at the time of sanction of enlargement/improvement loan, 1% recovery be effected under Special Family Benefit Fund Scheme and they may be made eligible for the Benefits under the above scheme. The Government have also ordered that in respect of the Government Servants who are having less than 5 years of service left before retirement at the time of sanction of first loan (i.e.) either main advance or enlargement/improvement advance, the orders already issued in Government letter Ms. No.811, Housing and Urban Development Department, dated 9.6.86 will hold good.

3. Following the orders of the Government, Orders are issued as below:-

- i) The employees of the Board who are already members of the House Building Advance Special Family Benefit Fund Scheme and if they have less than five years of service left before retirement, at the time of sanction of enlargement/improvement loan, 1% recovery may be effected under special Family Benefit Fund Scheme and they may be made eligible

for the benefits under the above scheme.

- ii) In respect of the Board employees who are having less than five years of service left before retirement at the time of sanction of first loan (i.e) either main advance or enlargement/improvement advance, the orders already issued in the Board's Memo No.23582/E2/86-6, (Secretariat Branch), dated 11.8.86 will hold good.

(By Order of the Board)

M.Subramanian
Secretary.

Memo.No.25661/E2/96-1, (Secretariat Branch) Dt.26th August 1996.

Sub : Loans and Advances – Counting of service rendered as Helper (Trainee) and Office Helper (Trainee) for sanction of House Building Advance, Conveyance Advance etc., - Clarification – Issued.

Ref: i) From the Superintending Engineer/Generation Circle/Tirunelveli Lr.No.9192/181/ Adm.I/A4/F.HBA/96, dated 14.4.96.

ii) From the Superintending Engineer/Trichy Electricity Distribution Circle/Metro Lr.No.Adm.III/TEDC/Metro/Trichy/C.No.399/96, dated 17.7.96.

As per rule 1 of the Tamil Nadu Electricity Board Rules regulating grant of House Building Advance, House Building Advance may be sanctioned to employees, whether permanent or non-permanent if they have rendered, on the date of application for the advance, 6 (six) years continuous regular service. With reference to the above rule, a point has been raised as to whether the service rendered by the Helper (Trainee) Office Helper (Trainee) may be taken into account as regular service for sanction of House Building Advance, Conveyance Advance etc.,

2. The provisions of Board's Service Regulations specify that service can be reckoned as regular service when such a service is in a cadre carrying time scale of pay. In the case of Helper (Trainee) and Office Helper (Trainee) initial appointment is not a regular appointment carrying a time scale applicable to a class of service in Board. Training period cannot be considered as a period of regular service.

3. It is, therefore, clarified that, the period of service rendered as Helper (Trainee) and Office Helper (Trainee) should not be taken into account as regular continuous service for sanction of House Building Advance, Conveyance Advance etc.

P.A.Khaja Kaleel Rahman,
Secretary.

Sub : Loans and Advances – House Building Advance – Sanction of Advance
for Enlargement/improvement of existing accommodation allotted by Tamil
Nadu Housing Board – Eligibility – Further Clarification – Issued.

Ref: 1.(Per.) B.P.(Ch.) No.69, (SB) dated 1.3.96.
2. Government Letter No.21412/HBA.1/96-1 dated 22.7.96.

In the B.P first cited, orders were issued to the effect that the Board Employees, who apply for the sanction of House Building Advance for the enlargement/improvement of the existing living accommodation should have completed a period of three years from the date of completion of construction/Purchase of House/Flat to become eligible to apply for House Building Advance for enlargement/improvement of existing living accommodation.

2. Following the orders of the Government in their letter second cited, it is hereby ordered that in the case of enlargement/improvement of house/flat allotted by the Tamil Nadu Housing Board a period of three years from the date of order sanctioning House Building Advance for purchase of Ready Built House/Flat(Tamil Nadu Housing Board) should be completed to become eligible to apply for sanction of enlargement/improvement advances.

3. This order comes into effect from the date of issue of this order.

P.A.Khaja Kaleel Rahman,
Secretary.

Loans and Advances – Interest – Rate of interest on House Building Advance, Conveyance Advance etc., for the year 1996-97 – Orders – Issued.

(Secretariat Branch)

(Per.)B.P.(FB)No.92,

Dated the 20th December 1996.

5th Maargazhi, Thadhu,
Thiruvalluvar Aandu 2027.

1. (Per)B.P.(FB) No.84, (Secretariat Branch) dated 23.11.1995.

2. G.O.Ms.No.586, Finance (LC) Department, dated 10.9.96.

Proceedings:

The Government in their G.O. second cited have issued orders prescribing the rates of interest to be charged on loans and advances such as House Building Advance, Conveyance Advance and other personal loans sanctioned to the Government servants for the year 1996-97.

2. The Tamil Nadu Electricity Board has considered the question of prescribing the rates of interest to be charged on similar loans sanctioned to the Board employees. At present, the borrowing rate of interest in the Board is 16% and the interest commitment of the Board for giving these advances has been estimated to be Rs.6.65crores. In view of the higher cost of funds to be borne by the Board in sanctioning loans and advances to its employees, the Board has resolved that the interest rate may be fixed at 2% higher than the rate of interest fixed by the Government for various types of loans and advances sanctioned to the Government servants for the year 1996-97. Though this enhancement will not compensate the Board to the full extend of the interest commitment to the Board, the fact that the grant of advances, to the employees is a welfare measure has been borne in mind while increasing the interest rates.

3. The Tamil Nadu Electricity Board accordingly directs that the rates of interest to be charged on House Building Advance, Conveyance Advance etc., granted by Tamil Nadu Electricity Board to its employees during the year 1996-97 shall be as detailed below. These rates will take effect from 1st April 1996.

Class of Loan/Advance	Percentage per annum for the year 1996-97.
I. For House Building Advance:	
a) For loans upto Rs.1,00,000/-	: 10.00
b) For loans from Rs.1,00,001/- to Rs.2,50,000/-	: 10.50
c) For loans from Rs.2,50,001/-to Rs.4,00,000/-	: 11.00

LOANS AND ADVANCES – House Building Advance – Rules to regulate grant of Advance to Tamil Nadu Electricity Board Employees for Building etc., of Houses – Amendment – Issued.

(Secretariat Branch)

(Per.)B.P.(FB) No.97

Dated the 30th December 96

Maargazhi 15, Thadhu

Thiruvalluvar Aandu, 2027.

Proceedings:

Rules to regulate the grant of advances to Tamil Nadu Electricity Board Employees for Building etc., of Houses are based on the corresponding rules of the Government. The said rules of the Board do not contain provision for sale of the houses, when the loan amount is out-standing. Rule 15 of the State Rules to regulate the grant of advance to the Government Servants for building etc., of Houses, stipulates that the house constructed or Ready Built House purchased or improved or enlarged out of the amount sanctioned under those Rules shall not be disposed of until such time the advance and the interest accrued thereon are fully repaid and that however, Government can make exception and grant permission in deserving cases for the acquisition of a house, without any additional commitment to Government if the Government Servant who has constructed/purchased a house out of the house building advance sanctioned under these Rules desires to acquire another house because of non-suitability of the existing house. In such cases, the Government may permit the loanee Government Servant to carry over the outstanding house building advances and the interest thereon to the new property to be acquired which shall be mortgaged to Government as security for the outstanding advance.

2. The Tamil Nadu Electricity Board, after consideration has decided that as the House Building Advance Rules of the Tamil Nadu Electricity Board are based on the rules of the Government, a provision corresponding to Rule 15 of State Rules to regulate the grant of advances to Government servants for building etc., of houses mentioned in para 1 above may be incorporated in the Rules to regulate the grant of advances of Tamil Nadu Electricity Board Employees for building etc., of houses also.

3. Accordingly the following amendment is issued to regulate the grant of Advance to Tamil Nadu Electricity Board employees for building etc., of houses:

AMENDMENT

In the said Rules, after Rule 12, the following rule shall be added as Rule 13, namely:

“13. Disposal of House: The house constructed or Ready Built House purchased or improved or enlarged out of the amount sanctioned under these rules shall not be disposed off until such time the advance and the interest accrued thereon are fully repaid. However, the Chairman/Tamil Nadu Electricity Board can make exception and grant permission in deserving cases for the acquisition of a house, without any additional commitment to Tamil Nadu Electricity Board, if the Board employee who has constructed/purchased a house out of the House Building Advances sanctioned under these Rules desires to acquire

another house, because of non-suitability of the existing house, in such cases, the Chairman may permit the loanee Board employee to carry over the outstanding House Building Advance and the interest thereon to the new property to be acquired which shall be mortgaged to the Tamil Nadu Electricity Board as security for the outstanding advance”.

(By Order of the Board)

P.A.Khaja Kaleel Rahman,
Secretary.

(By Order of the Chairman)

P.A. Khaja Kaleel Rahman
Secretary.

Circular Memo.No.21473/E2/97-1, (Secretariat Branch) Dated 19.4.97.

Sub : Loans and Advances – House Building Advance - Eligible service for sanction of House Building Advance – Instructions – Issued.

As per Rule 1 of the Rules to regulate the Grant of Advance to Tamil Nadu Electricity Board employees for Building etc., of houses, House Building Advance may be sanctioned to the Tamil Nadu Electricity Board employees whether permanent or non-permanent, if they have rendered on the date of application for the advance 6 (Six) years continuous regular service. Complaints are received that employees who do not satisfy this condition are also sanctioned House Building Advance.

2.It is hereby ordered that the sanctioning authorities should follow the above rule scrupulously and if any such case of deviation is noticed, in regard to sanctions accorded earlier or in future disciplinary action will be taken against the officials responsible.

(By Order of the Chairman)

**P.A. Khaja Kaleel Rahman,
Secretary.**

Sub : Loans and Advances – House Building Advance - Advance for the purchase of Ready Built House/Flat from private parties – Inspection of the house – Instructions – Issued.

It is noticed in certain cases of sanction of advance for the purchase of Ready Built House/Flat from private parties that the sanctioning authorities sanction the House building Advance after a very long time after issue of orders allotting the funds in those cases from this office. Such a delay is reported to be due to the conducting of the inspection of the house/flat, with reference to the proviso under Rule 3(a) of the Board's House Building Advance Rules after the receipt of the orders from this office for sanction of the loan. This procedure is not correct.

2. All the Sanctioning Authorities of House Building Advance are informed that inspection of house/flat with reference to the proviso under Rule 3(a) of the Board's House Building Advance Rules shall be conducted immediately on receipt of the application in complete shape. If in any case, the norms stipulated in the Table under the said proviso, are not satisfied, the application should be rejected and returned to the applicant immediately without assigning priority in the register. The Sanctioning Authorities are also informed that the particulars such as date of receipt of the application, date of inspection of the house and date of receipt of the inspection report, should be indicated in the sanction order of the advance in each case.

3. The receipt of this Memo. Shall be a acknowledged.

**P.A.Khaja Kaleel Rahman,
Secretary.**

Sub : Loans and Advances – House Building Advance - Inclusion of cost of Electrical Motor in the Estimate – Clarification – Issued.

Ref: i) From the SE/Pudukkottai Lr.No.15295/Entt./A2/F.HBA/96 dt.24.8.96.

ii) From the SE/Trichy EDC/North Lr.No.1/Adm.III /A1/F.HBA/97, dt.2.1.97.

iii) Govt.Lr.No.6746/HBA.1/97-1, (Housing and Urban Development Department), dated 24.2.97.

Certain S.Es. have raised a point for clarification as to whether provision of electric motor in the estimate can be accepted for sanction of House Building Advance. The Government have stated that provision of electric motor in the estimate cannot be accepted for sanction of House Building Advance.

2. It is therefore, clarified that the provision of electric motor in the estimate need not be accepted for sanction of House Building Advance.

P.A.Khaja Kaleel Rahman,

Secretary.

P.A.Khaja Kaleel Rahman,
Secretary.

LOANS AND ADVANCES – Interest – Rate of interest on House Building Advance, Conveyance Advance etc., for the year 1997-98 – Orders – Issued.

SECRETARIAT BRANCH

(Per.) B.P. (FB) No.57,

Dated the 28th July 1997.

12th Aadi, Easwara Varudam,

Thiruvalluvarandu 2028.

Read:

- 1) (Per.) B.P.(FB) No.92, (SB) dt.20.12.'96.
- 2) G.O.Ms.No.264, Finance (LC) Dept., dt.26.5.'97.

PROCEEDINGS:

The Tamil Nadu Electricity Board directs that the rates of interest to be charged on House building Advance, Conveyance Advance and other personal loans granted by the Tamil Nadu Electricity Board to its employees during the year 1997-98 shall be as for the year 1996-97 as detailed below: These rate will take effect from 1st April '97.

Class of Loan/Advance	Percentage per Annum for the year 1997-98.
-----------------------	--

I. For House Building advance:

- | | |
|---|-------|
| a) For loans upto Rs.1,00,000/- | 10.00 |
| b) For loans from Rs.1,00,001/- to
Rs.2,50,000/- | 10.50 |
| c) For loans from Rs.2,50,001/- to
Rs.4,00,000/- | 11.00 |

II. Conveyance Advance:

- | | |
|--|-------|
| a) For Purchase of Motor Car | 12.00 |
| b) For purchase of Motor Cycle/Scooter | 12.00 |
| c) For purchase of Bi-Cycle | 11.00 |

III. Other Personal Loans:

- | | |
|-----------------------------|-------|
| a) For purchase of Computer | 12.00 |
| b) Others | 12.00 |

2.The penal interest on all overdue instalments of Principal and Interest shall be 2.75% more than the normal rate of Interest per annum.

(BY ORDER OF THE BOARD)

P.A. Khaja Kaleel Rahman
Secretary.

Sub : LOANS AND ADVANCES – House Building Advance – Reimbursement
of Stamp duty and Registration fee incurred outside the State of Tamil Nadu -

Clarification Issued.

Ref: i) B.P.Ms.No.296(SB) dt.16.6.'81.

ii) From the SE/Generation/Tirunelveli,

Lr.No.27849/724/Adm.1/A4/FHBA.193/97, dt.29.3.97.

iii) From the Inspector General of Registration, Chennai,

Lr.No.40237/C2/97, dt.28.7.97.

In the reference first cited, it has been ordered that application for House Building Advance from the employees of the Board for constructing/Purchasing/enlarging a house in the neighbouring States, outside the state of Tamil Nadu will also be entertained in really deserving, genuine and rare cases.

2. The SE/Generation/Tirunelveli has raised a point for clarification as to whether the higher rate of stamp duty and Registration fee incurred due to the Registration of Mortgage Deed Outside the State of Tamil Nadu be considered for reimbursement.

3. After careful consideration of the point, in consultation with the Government, it is clarified that the reimbursement of Stamp duty and Registration fee, in the case of mortgage deeds registered outside the State of Tamil Nadu be restricted to the rates prevalent in Tamil Nadu or the actual amount incurred by the employee whichever is less.

P.A.Khaja Kaleel Rahman,
Secretary.

Sub : Loans and Advances – House Building Advance – Roof level of construction – Clarification – Issued.

Ref : (i) (Per.) B.P. (Ch.) No.220, (SB) dt.1.12.92.

(ii) Government Lr.No.29573/HBA-1/97-1, (H&UD, Dept) dt.18.8.97.

Following the clarification issued in the Govt. Lr.second cited, the term “roof level” noted in Para 3 of the B.P. first cited is clarified as follows:

“The roof level means, the level at which the Building construction is ready to receive the roof slab, i.e. it excludes centering for roof slab, concrete and reinforcement.”

P.A. Khaja Kaleel Rahman,

Secretary.

2. The Government in their letter dated 18.8.97 issued instructions to carry out inspection of the house for completion of construction works and to issue a certificate to the applicant in respect of the same. It is to be noted that the house is not yet ready for occupation and the improvement works as per the estimates submitted by him at the time of sanction of advance for the same.

3. The matter has been reviewed and it is ordered that the concerned authorities shall arrange for inspection of the house to ascertain the extent of completion of works as per the estimates submitted by him at the time of sanction of advance for the same.

(1) FIRST INSPECTION

At a site visit, the concerned authorities shall inspect the existing works and give a certificate of completion of works as per the estimates submitted by the applicant. The certificate shall be issued to the applicant and a copy shall be submitted to the Government. The certificate shall be valid for a period of six months from the date of issue. The certificate shall be valid for a period of six months from the date of issue. The certificate shall be valid for a period of six months from the date of issue. The certificate shall be valid for a period of six months from the date of issue.

(2) SECOND INSPECTION

The second inspection shall be carried out by the concerned authorities after the completion of the improvement works. The certificate shall be issued to the applicant and a copy shall be submitted to the Government. The certificate shall be valid for a period of six months from the date of issue. The certificate shall be valid for a period of six months from the date of issue. The certificate shall be valid for a period of six months from the date of issue.

Sub : Loans and Advances – House Building Advance – Sanction of Advance for carrying out improvement works in the existing house – Inspection – Instructions – Issued.

Ref : From the Government Lr.No.31930/HBA.1/97-1, (Housing & Urban Development Department) dt.1.9.97.

According to Rule 7(a) (i) of the Rules to Regulate the Grant of Advances to Tamil Nadu Electricity Board employees for Building etc., of houses, inspection has to be carried out to verify the correctness of the certificates/reports for the House Building Advance sanctioned for construction of house or enlargement of the living accommodation. As per the orders issued in Board's Memorandum No.20252/E2/95-1, dated 5.5.95, an Assistant Executive Engineer/civil/Tamil Nadu Electricity Board, nearer to the construction spot shall be deputed for inspection on receipt of completion intimation from the individual at appropriate stages of construction. But, there is no provision in the Tamil Nadu Electricity Board House Building Advance Rules to carry out inspection, the cases where House Building Advance is sanctioned for carrying out improvement works of the existing living accommodation.

2. The Government in their letter cited have issued instructions to carry out inspection of the house/flat after obtaining completion/utilisation certificate for the amount sanctioned to the applicant for improvements and to ensure that the loanee employee has carried out the improvement works as per the estimates furnished by him at the time of sanction of advance for improvement.

3. The matter has been examined, It is ordered that the sanctioning authorities shall / arrange for inspection of the improvement estimates at two stages as detailed below:-

(1) FIRST INSPECTION:

An Assistant Executive Engineer/Civil shall be deputed to inspect the existing house/flat by spot verification on receipt of the application from the individual and to give a certificate to ensure that the improvement works mentioned in the estimate submitted by the applicant is in order and is for carrying out the fresh civil works specified in the instructions already issued by the Board in Para 2(b) of the Memorandum(Permanent) No.25191/E2/87-6, (Sectt.Br.)dt.29.1.88.

(2) SECOND INSPECTION:

The second inspection shall be carried out by an Assistant Executive Engineer/Civil after obtaining completion report/utilisation certificate from the individual and the Assistant Executive Engineer/Civil should, after due verification, give certificate to ensure that the loanee employee has carried out the improvement works as per the estimate.

4. This order shall take immediate effect.

5. The receipt of the Memorandum may be acknowledged.

P.A.Khaja Kaleel Rahman,
Secretary.

Sub : Loans and Advances – House Building Advance Sanction of Advance
for purchase of Ready Built House/Flat/Plot from close relatives clarification issued.

- Ref :**
- 1) Board's Memo.(Per.) No.54400/E2/92-1, dt.28.9.92.
 - 2) Board's Memo.(Per.) No.83879/E2/92-1, dt.10.3.93.
 - 3) From CE/Personnel U.O.No.131387/634/G1/A2/96-1, dt.22.1.97.
 - 4) Government Letter No.14876/HBA/1/97-4, dt.15.10.97.

The Chief Engineer/Personnel has raised a point for clarification as to whether House Building Advance may be sanctioned to an employee for purchase of Ready Built House/Flat/Plot from his brother-in-law(Wife's brother) as Wife's brother is not included in the list of close relatives defined in the reference 1st and 2nd cited.

2. The matter has been examined in consultation with the Government and it is clarified that Brother-in-law(Wife's brother) is not one of the "Close relatives" defined in regulation 2(c) (iii) of the Tamil Nadu Electricity Board employees conduct Regulations. Therefore, House Building Advance can be sanctioned to a Board employee for the purchase of Plot/Flat /Ready Built House from his brother-in-law, (Wife's brother).

**P.A.Khaja Kaleel Rahman,
Secretary.**

LOANS AND ADVANCES – Counting of Service rendered as Helper(Trainee) and Office Helper(Trainee) for sanction of House Building Advance, Conveyance Advance etc. – Orders – Issued.

(Permanent)B.P.(FB) No.5, (Sectt. Branch)

Dated 27th January 1998.

Thai 14, Easwara Varudam,

Thiruvalluvar Aandu 2029.

Read:

Board's Memo. No.25661-E2/96-1, dt.26.8.96.

Proceedings:

As per Rule 1 of the Rules to regulate grant of Advance to Tamil Nadu Electricity Board Employees for building etc. of Houses, House Building Advance may be sanctioned to employees, whether permanent or non-permanent, if they have rendered, on the date of application for the advance, six years continuous regular service. The provisions of the Tamil Nadu Electricity Board service Regulations specify that service can be reckoned as regular service, when such a service is in a cadre carrying time scale of pay. In the case of Helper(Trainee) and Office Helper(Trainee) initial appointment is not a regular employment carrying a time scale of pay in the case of Helper (Trainee) and Office Helper (Trainee) initial appointment is not a regular employment carrying a time scale of pay applicable to a class of service in the Board. During the period of training, the trainees are paid consolidated pay only. After the completion of training they are absorbed in regular service carrying regular time scale of pay. In view of the above, Orders were issued in the Board's Memorandum cited, that the period of service rendered as Helper(Trainee) and Office Helper(Trainee) should not be taken into account as regular continuous service for sanction of House Building Advance, Conveyance Advance etc.

2. Representations have been received from the Unions for reconsideration of the above decision. The Unions have pointed out that as per existing instruction, Helper (Trainees) and Office Helper(Trainees) are eligible for all the entitlements and benefits admissible to the newly recruited Helpers/Office Helpers except the scale of pay, viz. they are eligible for leave benefits, grant of festival advance, Night shift allowance etc. Further, their seniority is assigned with reference to the date of joining duty as Helper (Trainee)/Office Helper (Trainee). There were also variations in the period of training from time to time, resulting in Trainees in latter batches become eligible for the House Building Advance while their seniors in view of longer period of training do not qualify for the House Building Advances. In view of the above, the Unions have contended that there is justification for counting the period of training for sanction of House Building Advance, Conveyance Advance, etc.

3. The matter has been carefully considered. It is hereby ordered that the period of service rendered as Helper(Trainee) and Office Helper(Trainee) shall also be taken into account as service for the purpose of sanction of House Building Advance, Conveyance Advance, etc.

(By Order of the Board)

P.A.Khaja Kaleel Rahman,
Secretary.

Sub : Loans and Advances – House Building Advance Plan approval by village panchayat presidents - orders issued by the Government – Applicability to Board – Orders – Issued.

Ref : (i) Bd's Memo.No.33548/E2/87-4, dt.1.8.87.

(ii) G.O.(Per.)No.92, Rural Devp(3) Deptt. Dt.26.3.97.

(iii) From Dy.Secy.To Govt.Housing and Urban Devp.Deptt.
Lr.No.46184/HBA-1/97-2, dt.3.2.98.

As per the Tamil Nadu Electricity Board Rules, which are based on Government House Building Advance Rules the applications for House Building Advance should be submitted by the employees together with the site plan and building plan approved by the local authorities concerned. Accordingly, the plan and estimates approved by the local authority, i.e., Commissioner/Panchayat Union for village Panchayats and the Executive Officer for the Town Panchayats are being accepted for processing the House Building Advance applications of the Tamil Nadu Electricity Board employees.

2. The Govt. of Tamil Nadu in their Govt. Order second cited have delegated powers to approve the building plan by the respective village Panchayat Presidents themselves in respect of buildings falling under their jurisdiction. The Presidents of village Panchayats have been empowered to approve applications for construction of building in the areas coming under the Tamil Nadu Panchayat Act 1994.

3. It is hereby ordered that the building plan etc. duly approved by the Presidents of the respective Panchayats can be accepted as valid documents for processing of applications for House Building Advance.

4. Receipt of this Memorandum shall be acknowledged.

(By Order of the Chairman)

R. Narasimhan,
Secretary.

Sub : Loans and Advances – Thiru. S. Panneer, Assistant Executive Engineer/Civil,
Permission requested to purchase a flat through Life Insurance Corporation –
Clarification – Issued.

Ref : CE/CD's U.O.Note No.1347/SECH/PA/S/A1/98-1, dt.9.10.98.

The Chief Engineer/Civil Design may be informed that necessary permission may be accorded to Thiru. S.Panneer, Assistant Executive Engineer/Civil to purchase a flat by availing loan from Life Insurance Corporation, after satisfying herself the sources for meeting of cost of purchase of flat. However, the fact that he already owns a house should be intimated to the Life Insurance Corporation for availing the loan.

S.Sethusaraswathi Bai,
Deputy Secretary/Admn.

From

Thiru R. Narasimhan, B.Sc.,
Secretary.

To

The Superintending Engineer,
Generation Circle,
No.949, EVN Road,
Erode 638009.

Sir,

Sub : Loans and Advances – House Building Advance - Ready Built House
from the Tamil Nadu Housing Board – Execution of sale deed – No
objection Certificate – Clarification Issued.

Ref: Your Lr.No.11912/270/Adm.2(2)/96-8, dt.15.6.98.

I am to say that the Tamil Nadu Housing Board may be informed that the Board employees mortgage the house to Tamil Nadu Electricity Board, based on the No objection Certificate issued by the Tamil Nadu Housing Board and that the sale deed may therefore be issued to Board employee concerned.

2. Before issue of letter to Tamil Nadu Housing Board as indicated in para-1 above, an undertaking be obtained from the loanee employee that he will produce the sale deed to the Board immediately on receipt.

3. I am also to request you to pursue the matter and obtain the sale deed from the loanee employees as soon as he receives it from the Tamil Nadu Housing Board and keep it under safe custody till the entire loan together with interest is repaid in full.

Yours faithfully,

Sd/—

ABSTRACT

Loans and Advances – House Building Advance – Special Family Benefit Fund Scheme – Extension of the scheme to the employees of Coimbatore Corporation Electrical – Undertaking – Orders Issued.

(Per.)B.P.(Ch.) No.37(Sectt.Br.)

Dated the 25th January 1999.

Thai 11, Veguthaniya

Thiruvalluvar Aandu 2030

Read:

1. B.P.Ms.(FB)No.61(SB) dt.15.7.86.
2. (Per.)B.P.(Ch.)No.280(SB) dt.24.11.95.
3. SE/Acq./CBE Elecl, Undertaking Lr.No.SE/Acq./71784/92/J.19 dt.28.5.95.
4. SE/Acq.CBE Lr.No.71784/92/J.19, dt.13.12.95.

PROCEEDINGS:

The Superintending Engineer/Acquisition/Coimbatore Electrical Undertaking has requested extension of "House Building Advance Special Family Benefit Fund Scheme" to the employees of Coimbatore Corporation Electrical Undertaking.

2. The matter has been examined in detail and it has been decided to extend the House Building Advance Special Family Benefit to extend the House Building Advance Special Family Benefit Fund Scheme as applicable to the Board's employees to the employees of Coimbatore Corporation Electrical Undertaking also.

3. It is hereby ordered that the scheme of "House Building Advance Special Family Benefit Fund Scheme" as applicable to Board's employees be extended to the employees of Coimbatore Corporation Electrical Undertaking also, for whom House Building Advance was sanctioned by the erstwhile undertaking and who had a service period of more than five years at the time of disbursement of the advance. Arrears subscription at the rate of 1% of the total monthly installment recoveries under the scheme should also be effected in respect of such cases.

4. The mortgage deed already executed by the employees of the erstwhile Coimbatore Corporation Electrical Undertaking for whom House Building Advance was sanctioned by the said undertaking should

be got transferred in favour of Tamil Nadu Electricity Board by a transfer deed in a forty rupees non-judicial stamp paper as provided for in Article 62(c)(2) of the schedule I under section 3 of Indian Stamp Act 1899.

5. The draft of the transfer deed can be got settled by the Government pleader of the area concerned.

(BY ORDER OF THE CHAIRMAN)

**R. Narasimhan,
Secretary.**

The Tamil Nadu Electricity Board directs that the rates of interest to be charged on House Building Advance, Emergency Advance and other personal loans granted by the Tamil Nadu Electricity Board to its employees for the year 1998-99 shall be as detailed below. These rates will take effect from 1st April 1998.

Class of loan/Advance	Percentage per annum for the year 1998-99
FOR HOUSE BUILDING ADVANCE	
a) For loans up to Rs. 50,000/-	9.50
b) For loans from Rs. 50,001/- to Rs. 1,50,000/-	11.00
c) For loans from Rs. 1,50,001/- to Rs. 4,00,000/-	13.00
d) For loans from Rs. 4,00,001/- to Rs. 7,00,000/-	13.00
e) For loans from Rs. 7,00,001/- to Rs. 20,00,000/-	14.00
(Wherever is applicable)	
EMPLOYEE'S ADVANCE	
a) For purchase of motor car	17.00
b) For purchase of motor cycle/motor scooter	13.50
c) For purchase of B.T. cycle	11.00
OTHER PERSONAL LOANS	
a) For purchase of computer	13.00
b) Others	13.00

The Board reserves the right to alter the rates of interest on loans granted to its employees from time to time.

BY ORDER OF THE BOARD

R. Narasimhan,
Secretary.

Loans and Advances – Interest – Rate of Interest on House Building Advance, Conveyance Advances etc. for the year 1998-99 – Orders Issued.

(Permanent) B.P.(FB) No.7 (Sectt.Br.)

Dated the 18th February 1999.

Thai 27, Veguthaniya

Thiruvalluvar Aandu 2030.

Read:

- i) (Per.)B.P.(FB) No.57, (SB) dt.28.7.97.
- ii) G.O.Ms.No.618, Finance (LC) Deptt. Dt.26.10.98.

PROCEEDINGS:

The Tamil Nadu Electricity Board directs that the rates of interest to be charged on House Building Advance, Conveyance Advance and other personal loans granted by the Tamil Nadu Electricity Board to its employees for the year 1998-99 shall be as detailed below. These rates will take effect from 1st April 1998.

Class of Loan/Advance	Percentage per annum for the year 1998-99
<u>FOR HOUSE BUILDING ADVANCE</u>	
a) For loans up to Rs.50, 000/-	9.50
b) For loans from Rs.50, 001/- to Rs.1, 50,000/-	11.00
c) For loans from Rs.1, 50,001/-to Rs.4, 00,000/-	13.00
d) For loans from Rs.4, 00,001/- to Rs.5, 00,000/- (Wherever is applicable)	13.00
e) For loans from Rs.5, 00,001/- to Rs.7, 50,000/- (Wherever is applicable)	14.00
<u>CONVEYANCE ADVANCE</u>	
a. For purchase of motor car	17.00
b. For purchase of motor cycle/scooter	13.50
c. For purchase of Bi-cycle	11.00
<u>OTHER PERSONAL LOANS</u>	
a. For purchase of computer	12.00
b. Others	12.00

2. The penal interest on all overdue installments of principal and interest shall be 2.75% more than the normal rate of interest per annum.

(BY ORDER OF THE BOARD)

R. Narasimhan,
Secretary.

Copy of Govt. Letter No.38541/HBA1/99-1, dt.29.9.99, Housing and Urban Development Department, Secretariat, Chennai-9 from Thiru.N.Govindan, I.A.S., Secretary to Govt. to All Secretaries to Govt., All Collectors, All Heads of Departments, The Director General of Police, Chennai-4.

Sub: Loans and Advances – House Building Advance – Loan sanctioned through Housing Development Finance Corporation, CANFIN and IND FIN – Death of loanees Non Intimation and Waiver of loan amount in time Financial loss to Government – Avoidance of Instructions - Issued.

Ref: From the Commissioner of Treasuries and Accounts, Chennai
Lr.No.57917/99/K3, dt.24.8.99.

I am directed to state that the Commissioner of Treasuries and Accounts, Chennai has brought to the notice of Government that payment of interest subsidy have been made to the financial institutions mentioned above (viz. Housing Development Finance Corporation/CANFIN/INDFIN) in the cases of certain deceased Government servant loanees who had obtained loan from above institutions under line of credit scheme. Even after the death of the loanees some of the Government Departments have not intimated the fact to the concerned Financial Institutions, Commissioner of Treasuries and Accounts and the sanctioning authorities immediately.

2. In this connection, I am to state that if a Government servant who obtained House Building Advance from the Government dies while in service, the sanctioning authorities concerned are issuing necessary waiver and adjustment orders/proceedings based on the write-off proposals received from the Heads of Departments. Based on the orders, necessary bills are prepared for adjustment of Accounts and presented in pay and Accounts Officer/Treasury by the Drawing and Disbursing Officers under the debit head of account “2235 Social Security and Welfare” and credit head of account “7610 Loans and Advances to Government Servants etc.”

3. In the case of a Housing Development Finance Corporation/CANFIN/INDFIN loanees who die while in service, the outstanding dues of the loanees will be furnished by the concerned Financial Institution to the departments concerned and the office of the Commissioner to Treasuries and Accounts, Chennai. 15 on request. Based on the proposals received from the Department concerned necessary waiver proceedings are issued by the sanctioning authorities. On receipt of the proceedings the Drawing and Disbursing Officers prepare necessary bills and obtain the cheque/Demand Draft in favour of HDFC/CANFIN/INDFIN and send it to the Financial Institutions concerned.

4. In this connection, I am to state that the Commissioner of Treasuries and Accounts will be paying the interest subsidy due to the loanees of the concerned financial institution based on their monthly demand. If the concerned departments do not intimate Institutions and Commissioner of Treasuries and Accounts, Chennai-15 the latter would be paying the interest subsidy continuously even after the death of the loanees which results in financial loss to Government.

5. Therefore I am directed to instruct that the concerned Heads of Office/pay drawing and Disbursing Officers and the Heads of Departments shall inform the death of the loanee who had obtained

House Building Advance loan from HDFC/CANFIN/INDFIN to the concerned financial institution and the Commissioner of Treasuries and Accounts, Chennai-15 immediately. The fact shall also be intimated to the sanctioning authorities viz., the collectors/Director General of Police/Secretaries to Govt. as the case may be to issue necessary waiver orders and to settle the dues to the Financial Institutions concerned within a month from the date of the death of the loanee to avoid payment of interest subsidy by the Government to the Financial institution even after the death of the loanees. The Head of office/pay Drawing and Disbursing authorities are held responsible for such omission in this regard.

Sd/- -----

For SECRETARY TO GOVERNMENT.

Endorsement No.81191/A7/A72/99-1, dated the 10th November 1999.

Communicated for information.

G.Gnanaselvam,
Secretary.

TAMIL NADU ELECTRICITY BOARD

SECRETARIAT BRANCH

Memorandum No.13640/A7/ 7/A72/2000-1 dated 24th march 2000.

Sub : Loans and Advances – Signing of Deeds and Documents by Departmental Officers and the loanee employee – Certain instructions – Issued.

The O & M Cell Inspection Team (Chairman's Inspection Team) during their inspection of the Chief Engineer's Offices have observed certain defects in the mortgage deed, Surety Bond, Sale Deed etc., submitted by the loanee employees for availing House Building Advance, Conveyance Advance, Marriage Advance and other loans and Advances. To prevent any future manipulation and to overcome any possible legal objections the following instructions are issued in connection with the execution and submission of deeds for availing loans and advances: -

- i) The mortgage deed, sale deed, surety bond, agreement etc. should bear the signature of the parties concerned at the foot of all pages of the deed/documents. The Authorised Officer should affix his signature in all pages wherever he is the party to the deed. (181)
- ii) The corrections, alterations, etc., in the deed/documents should be duly attested by all concerned viz., the corrections should be attested not only by the loanee employee but also by the surety/vendor, etc.as the case may be and also by the departmental officer viz., sanctioning authority.
- iii) Xeros copies should not be added to or annexed to the deed. The annexures etc., Should be typed in green bond paper.
- iv) The deed/documents etc. should be executed in stamp paper of proper denomination as per the Stamp Duty Act.
- v) It should be ensured that the parties concerned viz., mortgagor, mortgagee, Vendor, Surety, Witness etc. affix their signatures at the appropriate space assigned for them.

2. The above instructions should be followed scrupulously.

3. Receipt of the above Memo. shall be acknowledged.

G. Gnanaselvam,
Secretary.

SECRETARIAT BRANCH

Memorandum(Permanent) No.17785/A7/A72/2000-2 dated the 28th March 2000.

Sub : Loans and Advances – House Building Advance – Insurance of house constructed/enlarged/purchased out of Board's loan – Avoidance of delay – Instructions – Reiterated.

Ref: i) Memo.(Per.) No.38756/N1/85-1 dt.24.12.85

ii) Memo.No.71250/E2/95-1 dt.4.12.95.

According to Rule 11 of the Board's House Building Advance Rules, the house constructed/purchased and/or the living accommodation enlarged out of the advance sanctioned by the Board should be insured with the General Insurance Company of India or its few subsidiaries (National Insurance Company New India Insurance Company, Oriental Fire and General Insurance Company, united India fire and General Insurance Company) against fire, flood and cyclone within a period of 3 months after completion of construction/Purchase/enlargement of the house and the disbursing Officers concerned may condone delays up to six months beyond the permissible period of three months for insuring the houses after completion/purchase of house in insuring renewing the insurance policies.

2. In the Board's Memo. First cited, it has been ordered that the instructions issued under Rule 11 of House Building Advance Rules should be followed strictly, that it should be ensured that all the houses constructed/enlarged/purchased out of the House Building Advance sanctioned by the Board are insured without fail at the required time by the loanee Board employees and also that the insurance policies are left alive by renewing promptly by them. It has also been ordered therein that the powers to condone delays over and above the permitted period of 3 months shall vest with the authority next higher to the sanctioning authority and that the proposals for condonation to delay should not be approved as a matter of routine.

3. In the memo second cited the Rule position and the instructions already issued were reiterated and it was informed that the sanctioning authorities will be held responsible if there is any failure to insure/renew the insurance policies on the part of the Board loanee employees.

4. In spite of the above instructions a case has been sent to the Board for condonation of delay in renewing insurance by an officer who has not at all renewed the insurance policy in respect of his house constructed out of House Building Advance for more than 15 years. Such slackness and indifferent attitude on the part of loanee employees and the sanctioning authorities of House Building Advance is liable to cause avoidable financial loss to the Board and this should be curbed forthwith.

5. All the sanctioning authorities of House Building Advance are directed to take effective steps to obtain the insurance policies at the required time. Condonation of delay should not be allowed as a matter of routine. The sanctioning Authorities will be held responsible if instances of any failure to insure/renew the insurance policies on the part of the loanee employees. The above instructions should be followed scrupulously. Any violation in this regard is liable for taking disciplinary action.

6. Receipt of the Memo. Shall be acknowledged.

(BY ORDER OF THE CHIRMAN)

G.Gnanaselvam,
Secretary.

BOARD OFFICE SECRETARIAT BRANCH

9th Floor, N.P.K.R.Ramaswamy maalgai,
Anna Salai, Chennai 600 002.

Letter No.26734/A72/2000-1

Dated the 22nd April 2000.

From

Thiru.G.Gnanaselvam, B.Sc.,
Secretary.

To

The Superintending Engineer,
Generation Circle,
Tirunelveli 627 011

Sir,

Sub: Loans and Advances – Sanction to Thiru M.Mani Driver- Not completed the house – Remitted principal with accrued interest – Releasing of original deed – Reg.

Ref: Your Letter No.1784/Adm./A4/P.HBA/2000 dt.11.4.2000.

In the circumstances stated in your letter cited, action may be taken at your end as per Rule 8(d) read with Rule 9(f) (i) of the House Building Advance Rules.

Yours faithfully,

ABSTRACT

Loans and Advances – Interest – Rate of interest on House Building Advance, Conveyance Advance etc., of the year 1999-2000 Orders – Issued.

SECRETARIAT BRANCH

(Per.) B.P (FB) No.42,

Dated the 8th May 2000
Thiruvalluvar Aandu 2031.
Vikkirama,
Chithirai 26. (189)

Read:

- (i) (Per.) B.P.(FB) No.7 (SB) dated 10.2.99
- (ii) G.O.Ms.No.57, Finance (L&A) Department, dated 4.2.2000.

PROCEEDINGS:

The Tamil Nadu Electricity Board directs that the rate of interest to be charged on House Building Advance, Conveyance Advance and other personal loans granted by the Tamil Nadu Electricity Board to its employees for the year 1999-2000 shall be as detailed below. These rates will take effect from 1st April 1999.

Class of Loan/Advance	Percentage per annum for the year 1999-2000
<u>FOR HOUSE BUILDING ADVANCE</u>	
a) For loans upto Rs.50,000/-	9.50
b) For loans from Rs.50,001/- to Rs.1,50,000/-	11.00
c) For loans from Rs.1,50,001/- to Rs.4,00,000/-	13.00
<u>CONVEYANCE ADVANCE</u>	
a) For purchase of Motor Car	17.00
b) For purchase of Motor cycle/Scooter	13.50
c) For purchase of Bi-Cycle	11.00
<u>OTHER PERSONAL LOANS</u>	
a) For purchase of computer	12.00
b) Others	12.00

2. The penal interest on all overdue installments of principal and interest shall be 2.75% more than the normal rate of interest per annum.

(By Order of the Board)

G.Gnanaselvam,
Secretary.

To

All Chief Engineers

The Chief Financial Controllers/Accounts Branch.

All Superintending Engineer

The Chief Internal Audit Office/Board Office Audit Branch

The Residential Audit Officer/T.N.E.B/Chennai -2.

Copy to

All Branches

All Officers in Board Office Secretariat Branch

'A16'/B.O.S.B.

'A16' Section/B.O.S.B.- With reference to its Memo.No.25700/A10/A101/2000-6, dated 2.5.2000

The personal Assistant/Tamil Development(2copies) - For publication in TNEB Bulletin.

:: TRUE COPY :: FORWARDED :: BY ORDER ::

SECTION OFFICER.

Letter No.33952/A7/A72/2000-2, Dated 24.6.2000.

From

Thiru.G.Gnanaselvam, B.Sc.,
Secretary.

To

The Superintending Engineer,
Acquisition,
Madurai.

Sir,

Sub : Loans and Advances – Thiru. P. Muniyandi, Switch Board Operator –
Sanction of House Building Advance – Clarification - issued.

Ref: i) Your Lr.No.SE/Acq./Madurai Lr.No.513/2000 Dt.2.5.2000
ii) Your Lr.No.SE/Acq./Madurai Lr.No.686/2000, Dt.23.5.2000.

With reference to your letters cited, I am to say that the Patta issued by the Revenue Department is the document of title to the property and as such the same may be taken as a valid document to establish the title and rights over the property by the employee. The Government pleader has also opined that the employees has a valid title to the property.

2. Based on the patta issued by the Revenue Department which is the document of title to the property and also the opinion of the Government Pleader, House Building Advance may be sanctioned to the individual subject to fulfillment of all other conditions of sanction.

3. The receipt of this letter may be acknowledged.

Yours faithfully,

Letter No.32796/A7/A72/2000-1, Dated 20.7.2000

From

Thiru.G.Gnanaselvam, B.Sc.,
Secretary.

To

The Superintending Engineer,
General Construction Circle,
Basin Bridge Power House Complex,
Chennai 600 012.

Sir,

Sub : Loans and Advances – House Building Advance – Sanctioned to
Thiru.T.Murugan, Office Helper - for the purchase of plot and
construction of house thereon – Non-utilisation of 3rd and final
instalment amount of Rs.94,425/- Instruction for recovery – reg.

Ref : Your Lr.No.179/AIM-I/A1/FHBA/2000 dated 29.4.2000.

With reference to your letter cited, I am to clarify as follows: -

- i) Action may be taken to invoke the mortgage to realize the maximum proceeds, that could be fetched on expiry of three months from the date of receipt of the Memo by the employee directing him to remit the principal with interest in full.
- ii) Simultaneously, recovery may be affected at maximum from the pay and allowances of the loanee duly providing for the statutory recoveries.

BOARD OFFICE SECRETARIAT BRANCH,
9th Floor, /Eley. Avenue,
N.P.K.R. Ramasamy Maaligai,
800, Anna Salai, Chennai – 2.

Letter No.52278/A7/A72/2000-1

Dated 02.08.2000.

From
Thiru. G.Gnanaselvam, B.Sc.,
Secretary.

To
The Superintending Engineer,
Trichy Electricity Distribution Circle/North,
Trichirapalli – 20.

Sir,

Sub : Loans and Advances – House Building Advance – Ready
Built House constructed by Tamil Nadu Housing Board/
Ariyalur – Application by Thiru.P.Lakshmanan, C.A. –
Purchase of D' Type twin house – Eligibility of HBA as single
allotment – Clarification – Issued.

Ref: Your Lr.No.477/Adm.III/A1/F.HBA/RBH/AP.No.3/99/2000 dated 07.07.2000.

With reference to your letter cited, I am to say that House Building Advance may be sanctioned to Thiru.P.Lakshmanan, Commercial Assistant for the purchase of the twin house which has been allotted by the Tamil Nadu Housing Board itself as a single house.

தமிழ்நாடு மின் வாரியம்

வாரிய செயலகக் கிளை

9ஆவது மாடி, என். பி. கே. ஆர்.
இராமசாமி மாளிகை,
800 அண்ணா சாலை,
சென்னை - 2

கடித எண்: 45417/அ7/அ72/2000 - 2, நாள் 24. 8. 2000

அனுப்புனர்:

திரு. கோ. ஞானசெல்வம், பி. எஸ்.சி.,
செயலாளர்

அய்யா,

பொருள் : கடன் மற்றும் முன்பணம் - வீடு வாங்கும் முன்பணம் -
திரு. பி. சிவஞானம், கணக்காய்வாளர், புதன் சந்தை - கட்டிய
வீட்டை வாங்க வீட்டுக் கடன் பெறுவது - மாதாந்திர
ஊதியத்தில் பிடித்தம் செய்யும் தவணைத் தொகை மாற்றம்
செய்து ஆணை பிறப்பித்தது - தொடர்பாக.

- பார்வை : 1. வாரிய ஆணை எண்: 85 (தலைவர்)
2. தங்களின் குறிப்பாணை நகல் எண்: மே. பா. பொ/ மே. மி. ப.
வ. / மே/ நிபி3/ உ(3)/ க. வி. மு. ப. க. / 178 / 129 / 2000 - 1
நாள்: 16.6.2000.
3. தங்களின் கடித எண்: 29419/224/நிபி3 (உ.3)
க.வி.மு.ப./178/2000, நாள்: 2.8.2000.

பார்வை 1 - ல் சுட்டிக்காட்டப்பட்டுள்ள வாரிய ஆணையில் வீடு கட்ட
மற்றும் வாங்க வாரியத்திடம் பெறப்படும் கடன் முன்பணத்திற்கான மாதாந்திரப்
பிடித்தத் தொகை 40 ரூ -லிருந்து 50 ரூ ஆக உயர்த்தப்பட்டுள்ளது. அவ்வாணையை
வேண்டுகோளின் அடிப்படையில் மாதாந்திரத் தவணை பிடித்தத் தொகையை மாற்றி
பிடித்தம் செய்யுமாறு மேற்பார்வைப் பொறியாளர் அறிவுறுத்தப்படுகிறார்.

ABSTRACT

LOANS AND ADVANCES – House Building Advance – Enhancement of ceiling on HBA from Rs.4.00 lakhs to Rs.6.00 lakhs – Orders – Issued.

SECRETARIAT BRANCH

(Per.)B.P. (FB) No.68

Dated the 28th August 2000,

Aavani 12th, Vikrama

Thiruvalluvar Aandu 2031.

Read:

(i) (Per.)B.P. (Ch.) No.85(SB) dt 7.4.1995

(ii) G.O.Ms.No.232, Housing & Urban Development (HBAI) Department dt.2.6.2000.

PROCEEDINGS:

According to B.P first cited, the Board employees are granted House Building advance not exceeding 75 months pay including officiating pay (except officiating pay drawn in a leave vacancy), Dearness Allowance and Personal pay wherever admissible subject to a maximum of:

(i) Rs.4,00,000/-(Rupees four lakhs only) 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

And

(ii) Rs.2,00,000/-(Rupees two lakhs only) for enlargement/improvement of existing living accommodation (within the overall ceiling of Rupees four lakhs).

Subject to the above ceiling, the advance in each case will be restricted to such amount which together with interest thereon will not exceed the amount that will be recoverable from the salary of the Board employee at the rate of 50% of pay +D.A and Death-Cum-Retirement Gratuity, which he/she can surrender towards the repayment of the advance as per the rules.

2. Based on the representations from various Government employees Associations to raise the ceiling on House Building Advance from Rs.4.00 lakhs to Rs.7.50 lakhs and taking into account the spiraling land cost, steep rise in the cost of building materials, construction cost and rise in the pay of the Government servants, the Government of Tamil Nadu have enhanced the existing ceiling on House Building Advance subject to all other conditions/orders in force for sanction of House Building Advance.

3. Enhancing the ceiling on grant of House Building Advance to the employees of the Board based on the orders of the Government has been considered carefully. The Tamil Nadu Electricity Board directs that the ceiling on House Building Advance to the Board employees shall be enhanced as follows subject to all other conditions/orders in force for sanction of House Building Advance:-

- (i) 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.4,00,000/- to Rs.6,00,000/- (Rupees six lakhs only)
- (ii) For enlargement/improvement of existing living accommodation from Rs.2,00,000/- to Rs.3,00,000/- (Rupees three lakhs only) subject to the overall ceiling limit of Rs.6,00,000/-.

4. It is further ordered that:-

- (i) Those Board employees who have availed House Building Advance for construction/purchase of house/flat as per the old rate but not availed advance for enlargement/improvement may be sanctioned the above loans subject to the ceiling of Rs.3.00 lakhs for the above category and subject to the overall ceiling of Rs.6.00 lakhs.
- (ii) Those who have been sanctioned House Building Advance at the old rate but not yet drawn any installment of the advance may also be sanctioned loan as per the new ceiling either for construction/purchase of house/flat or for enlargement/improvement if eligible, by issuing an amendment to the order already issued.
- (iii) 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.

The above orders shall take effect from 1.4.2000.

5. Necessary amendments to Board's House Building Advance Rules will be issued separately.

(BY ORDER OF THE BOARD)

**G.Gnanaselvam,
Secretary.**

TAMIL NADU ELECTRICITY BOARD

ABSTRACT

LOANS AND ADVANCES – House Building Advance – Settlement of outstanding HBA with interest in one Lumpsum – Clarifications issued by Government – Adoption to Board – Orders – Issued.

SECRETARIAT BRANCH

(Per) B.P. (Ch) No. 199 (SB)

Dated the 29th August 2000

Aavani 13th, Vikrama

Thiruvalluvar Aandu 2031.

Read:

From Secretary to Government, Housing and Urban Development
Development Department, Lr.(Ms)N0.274/HBA/1/2000-1, dated 5.7.2000.

.....

PROCEEDINGS.

In the reference cited, the Government have issued orders for permitting the loanee employees who are willing to remit the out standing balance of House Building Advance along with interest in one Lumpsum, in advance, so as to sell or pledge the house for genuine reasons. The Government have also indicated the procedure to be adopted for pre-closure of House Building Advance and release of documents.

2. As the Tamil Nadu Electricity Board is following the Government in the matters of House Building Advance, after careful consideration, it has been decided to adopt the orders of Government in this regard. Accordingly, the willing loanee employees of the Board are permitted to preclose the loan by remitting the outstanding balance of House Building Advance along with interest in one lumpsum in advance so as to sell or pledge the house for genuine reasons.

3. The following procedure shall be adopted for pre-closure of House Building Advance and release of the documents:-

- i) 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 principal and interest amount duly arrived at as per the interest calculating method.
- ii) In respect of those employees governed by the Tamil Nadu Electricity Board Conduct Regulations the loanee shall then apply for permission under the Conduct Regulations to raise the source of funds so calculated along with the permission for preclosure.

- iii) The Competent Authority shall then consider and accord permission to pre-closure of the House Building Advance subject to the following conditions:-
- a) The application will not be eligible for any kind of House Building Advance again in future.
 - b) The applicant shall give an undertaking to the effect that he/she will pay the outstanding dues along with interest if any found at a later date in respect of the House Building Advance drawn by him/her in one lumpsum.
 - iv) The concerned Authorities shall then send necessary proposals along with relevant copies of permission letter, Interest calculation statement, payment details etc., to the sanctioning authority for the release of mortgage deed and sale deed.
 - v) The sanctioning authority 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).
 - vi) After clearing the House Building Advance dues (Principal and interest) and reconveyance of mortgage deed and sale deed, if the individual wants to dispose off the house, separate permission under Conduct Regulations should be obtained by the loanees to sell the house.
4. Receipt of the B.P. shall be acknowledged.

(BY ORDER OF THE CHAIRMAN)

G.Gnanaselvam,
Secretary.

BOARD OFFICE SECRETARIAT BRANCH

9th Floor. / Elecy. Avenue,
N.P.K.R.R. Maaligai,
800, Anna Salai, Chennai-2.

Letter No.68180/A7/A72/2000-1. Dated:20.9.2000.

From

Thiru.G.Gnanaselvam, B.Sc.,
Secretary.

To

The Superintending Engineer,
Generation Circle,
Tirunelveli-11.

Sir,

Sub : Loans and Advances – House Building Advance – Enlargement of
existing house owned by the spouse of Thiru.T.Bharathan,
Valve House Attendant – Spouse expired prior to sanction – Eligibility –
Clarification – Issued.

Ref : Your Lr.No.2058/Adm.I/A4/F.HBA/2000, dated 23.8.2000.

With reference to your Letter cited, I am to say that according to the orders issued in B.PMs.No.252 (SB) dt.21.5.1982. House Building Advance shall be sanctioned to an employee of the Board for constructing a house on the land owned by his/her spouse and for enlarging the living accommodation of the houses owned by his/her spouse, if he/she and his/her spouse executes a joint undertaking, a joint agreement and a joint mortgage deed at appropriate stages of the grant of advance.

2. In the instant case, it has been reported that the spouse of the employee expired before sanction of House Building Advance. When there is no possibility to legally bind the owner of the house viz., wife of the employee for the loan from the Board and when the employee has no existing right or title over the house, sanction of House Building Advance is not possible in this case.

SECRETARIAT BRANCH

(Per.) Memorandum No. 17785/A7/A72/2000-9, dated 29th September, 2000.

Sub : Loans and Advances – House Building Advance – Transfer of Board Employees who availed House Building Advance – Procedure to be followed – Instruction – Reiterated.

Ref : (i) B.P.Ms.No.445 (SB) dated 23.8.1982.
(ii) Memo. No.64497 /E2/89-1, dated 8.3.1990.

In the Board's proceedings cited, orders were issued in regard to the procedure to be followed while sanctioning of House Building Advance to the employees of the Board who are transferred from one circle/Head office to another circle/Head office. Among other things, against item V in para 3 of the said B.P., it has been directed that the concerned file should be transferred along with the employee wherever he is transferred and the concerned Sanctioning Authority of the circle/Head of office where the loanee Board employee is working should take action for calculation, recovery of principal and interest amount, release of mortgage deed sale deed, reimbursement of registration fee, Stamp duty etc. Further in the Memorandum cited it has also been instructed that the original House Building Advance file along with all the documents such as mortgage deed, title deeds etc, shall be transferred as and when a loanee employee is transferred from one office to another. The sanctioning authorities were requested to ensure that the original documents concerned shall be transferred by special messenger/by Registered Post with Acknowledgement Due or by Insured Post, in order to avoid loss of documents in transit.

2. Now a case has been brought to the notice of the Board for condonation of delay in renewing the insurance by an officer who has not at all renewed the insurance policy in respect of the house constructed out of House Building Advance for more than 15 years. It is seen that the officer had been working in different circles but his House Building Advance file had not been transferred then and there on his transfer as per orders referred to in para 1 above. Due to non-transfer of file, non-renewal of insurance cover by the said officer had gone un-noticed.

3. All the sanctioning authorities of House Building Advance are therefore directed to ensure that the orders/instructions mentioned in para 1 above in regard to transfer of House Building Advance file on transfer of the loanee employee shall be followed scrupulously. It is also ordered that the House Building Advance file of the officers on their promotion as Superintending Engineers, should be sent to the concerned Chief Engineers for further maintenance so as to avoid complications at the time of retirement of the Superintending Engineers. Any violation in this regard will attract disciplinary action.

4. Receipt of the Memo shall be acknowledged.

G. Gnanaselvam,
Secretary.

BOARD OFFICE SECRETARIAT BRANCH

9th Floor / Elec. Avenue,

N.P.K.R. Ramasamy Maaligai, (2

800, Anna Salai, Chennai -2

Letter No.78909/A7/A72/2000-1.

Dated: 16.10.2000.

From

Thiru.G.Gnanaselvam, B.Sc.,
Secretary.

To

The Superintending Engineer,
Kadamparai Generation Circle,
Minparai – 642 116,
Coimbatore District.

Sir,

Sub : Loans and Advances – House Building Advance --

Permission to effect the outstanding balance due from the
spouse – Clarification -Issued.

Ref : Your Lr.No.5258/Adm.III/A1/F. HBA/2000, dated 22.9.2000.

.....

I am to say that as per orders issued in Board's Memo.No.23582-E2/86-35 (SB) dated 11.6.1989, the sanctioning authorities should specify in the formal orders, the amount of loan fixed with reference to the repaying capacity of each of the spouse separately. The amount of the recovery shall also be so fixed that it may be easy at a later date to adjust the particular amount of outstanding advance sanctioned with reference to the eligibility of the loanee.

2. Following the instructions indicated in Para 1 above, I am to say that Tmt. H. Rajalakshmi, Assistant, the loanee who has opted for Voluntary Retirement may be requested to settle/ adjust against Death-Cum-Retirement Gratuity, her portion of loan outstanding with interest there on and the spouse of the loanee who continue to be in Board's service may be allowed to repay his portion in installments as per rates fixed at the time of sanction.

9th Floor / Elecy. Avenue,
N.P.K.R. Ramasamy Maaligai,
800, Anna Salai, Chennai-2.

Letter No.77049/A7/A72/2000-1. Dated: 17.10.2000.

From

Thiru.G.Gnanaselvam, B.Sc.,
Secretary.

To

The Superintending Engineer,
Generation Circle,
949/E.V.N. Road,
Erode – 638 009.

Sir,

Sub : Loans and Advances – House Building Advance sanctioned
and paid to Thiru. R. Raju, Selection Grade Junior Assistant – Sale
deed, Mortgage Deed and Insurance policy not produced – D.P. initiated -
further course of action - clarification – Issued.

Ref : Your Lr. No.36919-1/Adm-II/A2/RBH/286-5/2000
dated 19.9.2000.

With reference to your letter cited, I am to say that the following course of action may be taken for realisation of Board's money:-

- i) The loanee and the surety may be directed to settle the entire amount due with interest within a period of one month from the date of the said direction.
- ii) If they fail to repay the loan within the said period, original action may be taken against the loanee by lodging a case against the loanee employee.
- iii) While taking action as mentioned, above, recovery of advance at the maximum rate should be made from both the loanee and surety.

வாரிய செயலக கிளை
9வது மாடி, என். பி. கே. ஆர்
இராமசாமி மாளிகை,
800, அண்ணா சாலை,
சென்னை - 2.

வாரிய செயலகக் கிளை

குறிப்பாணை எண் : 68190/அ7/அ72/2000-1, நாள் : 21.10.2000.

பொருள் : கடன் மற்றும் முன்பணம் - வீட்டுக் கடன் முன்பணம் - தயார் நிலை வீடு வாங்க - திரு. ஜி. சேதுராமன், கணக்கு உதவியாளர், வருவாய் பிரிவு - முன்பணம் அளிக்கப்பட்டது - வீட்டுக் கடன் முறையாக உபயோகிக்காமல் வாரியக்கடன் முன்பணத்தினை முறைகேடாக பயன்படுத்தியது - விளக்கம் அளித்தல் - சம்பந்தமாக.

பார்வை : மேற்பார்வை பொறியாளர் / இராமநாதபுரம் மின் பகிர்மானம் வட்டம் அவர்களின் கடித எண் : 16602/நிஅ/நிபி3/உதவி2/2000 நாள் : 24.8.2000.

பார்வையில் காணும் கடிதத்தின்பால் மேற்பார்வை பொறியாளர் / இராமநாதபுரம் மின் பகிர்மானம் வட்டம் அவர்களின் கவனம் ஈர்க்கப்படுகிறது. திரு. ஜி. சேதுராமன், கணக்கு உதவியாளர், வருவாய் பிரிவு, தயார் நிலை வீடு வாங்க ரூ. 2,50,000/- வீட்டுக் கடன் முன்பணமாக வாங்கியுள்ளார். வீடு வாங்கியதற்கான உரிய ஆவணங்களை சமர்ப்பிக்காமல், உரிய விடுப்பு விண்ணப்பமும் இன்றி (தகவலின்றி) விடுப்பில் உள்ளார். மேற்படி முறை கேடான செயல்களுக்காக பார்வையில் காணும் கடிதத்தில் குறிப்பிட்டுள்ளபடி திரு. ஜி. சேதுராமன் மீது தனித்தனியாக உரிய ஒழுங்குநடிவடிக்கை மேற்கொள்ளும்படியும் மற்றும் குற்றவியல் வழக்கு தொடரும்படியும் மேற்பார்வை பொறியாளர் அறிவுறுத்தப்படுகிறார். இதன் அடிப்படையில் அவர் மீது மேற்கொள்ளப்படும் நடவடிக்கைகள் குறித்து உடனுக்குடன் வாரிய செயலகப் பிரிவுக்கு அறிக்கை அனுப்பி வைக்குமாறும் பணிக்கப்படுகிறது.

(வாரியத் தலைவரின் ஆணைப்படி)

கோ. ஞானசெல்வம்

செயலாளர்.

Letter No. 83570/A7/A72/2002-1, dated 21.10.2000.

From

Selvi.S. SETHU SARASWATHIBAI, B.A.

Deputy Secretary / Administration

To

The Superintending Engineer,
Dindigul Electricity Distribution Circle,
Dindigul – 2.

Sir,

Sub : Loans and Advances – House Building Advance –
Sanctioned to Thiru R. Balakrishnan, Commercial
Assistant for construction of new house – Re-imbusement
of Stamp Duty and Registration fees – Time barren
claim – Clarification – Issued

Ref : i) Memorandum (Per.) No.23887/82/87-4, (SB)
dated 9.8.1988.

ii) Your Letter No.41739/1563/Adm.III/A1/
HBA. D k t. No.811, dated 5.10.2000.

I am to invite your attention to the reference first cited wherein clear orders have been issued regarding time limit for preferring claim towards Reimbursement of Stamp Duty and registration fees. In the case reported by you, even though the loanee has executed the mortgage deed on 14.1.2000, he has preferred the claim only on 17.5.2002 (i.e) after a lapse of four months from the date of registration of mortgage deed. Hence the presumption expressed by you in Para 8 of letter second cited is not correct. The case may therefore be decided as per orders contained in Board's memorandum dated 9.8.1988.

Yours faithfully,

Letter No. 64521/A7/A72/2000-4,

Dated : 23.11.2000.

From

Thiru. G. Gnanaselvam, B.Sc.,
Secretary.

To

The Superintending Engineer,
Chennai Elecy, Distn. Circle/Central,
Chennai – 600 034.

Sir,

Sub : Loans and Advance – House Building Advance
for improvement to Thiru. S. Mohanasundaram, I.A/
Muthialpet section – Clarification – Issued.

Ref : i) Your Lr.No.659/21/Adm.I/A3/F.Fund/2002-2
dated 8.8.2000.

ii) Your Lr. No.1778/46/Adm.I/A3/F.Imp/2000-2
dated 28.10.2000.

With reference to your letter cited, I am to say that Assistant Executive Engineer's inspection report recommends dismantling of existing building above the initial level and reconstruction of the building along with other repair works, and these works are not permissible for sanction of advance for improvement. Hence sanction of House Building Advance to Thiru. S. Mohanasundaram, Inspector of Assessment for improvement purpose is not admissible.

Yours faithfully,

கணம் 1999
மதுரை மின்சார வாரியம்
1 - தலைநகர் மின்சார வாரியம்

வாரிய செயலகக் கிளை,
9வது மாடி, என்.பி.கே.ஆர்.
இராமாசாமி மாளிகை,
800, அண்ணா சாலை,
சென்னை - 2.

கடித எண் : 95675/அ7/அ72/2000-1, நாள் : 11.12.2000.

அனுப்புனர் :

திரு. கோ. ஞானசெல்வம், பி. எஸ்ஸி.,
செயலர்.

பெறுநர் :

மேற்பார்வை பொறியாளர்,
தர்மபுரி மின் பகிர்மான வட்டம்,
தர்மபுரி.

அய்யா,

பொருள் : கடன் மற்றும் முன்பணம் - பணியாளரின் வைப்பு
நிதித் தொகையிலிருந்து வைப்பு நிதி கடன் வழங்கிட-
வீட்டிற்கு எடுத்துச் செல்லும் சம்பள விகிதம் -
தெளிவுரை கோருதல் - சம்பந்தமாக.

பார்வை : 1) வாரிய குறிப்பாணை எண் : 62793/அ7/அ72/
95-8, நாள் : 8.12.1999.

2) தங்களின் கடித எண் : 732/நிபி.3/உ4/
கோ.வைநி / 2000 நாள் : 9.11.2000.

பார்வை (1) -ல் சுட்டிக்காட்டப்பட்டுள்ள வாரியக் குறிப்பாணை, பத்தி 1-ல்
கீழ்க்காணும் இனங்களுக்கு வாரிய முன்பணக் கடன் வழங்குகையில் வாரிய
அலுவலர்களின் ஊதியத்தில் கையில் கொண்டு செல்ல வேண்டிய மாத ஊதியம் உறுதி
செய்வது பற்றிய நிபந்தனையைக் கடைபிடிக்கத் தேவையில்லை எனத்
தெரிவிக்கப்பட்டுள்ளது.

- 1) வீடு கட்ட முன்பணம்
- 2) கல்விக்கடன்
- 3) பண்டிகை முன்பணம்
- 4) தொழில் நுட்பக் கல்விக்கடன்

2. மேற்காணும் நான்கு முன்பணக் கடன் தவிர மற்ற முன்பணம்/ கடன் வழங்கும்போது, கடன் பெறும் அலுவலர் கூட்டுறவு சங்க உறுப்பினராக இருந்தால் அவரது மாதாந்திர ஊதியத்தில் பிடித்தம் 75 விழுக்காட்டிற்கும் (75%), கூட்டுறவு சங்க உறுப்பினரல்லாதவருக்கு பிடித்தம் 50 விழுக்காட்டிற்கும் (50%) மிகைப்படக் கூடாது எனவும் தெளிவுறுத்தப்பட்டுள்ளது. மேற்படி தெளிவுரை வருங்கால வைப்பு நிதியில் இருந்து தற்காலிக முன்பணம் கோரும் அலுவலர்களுக்கும் பொருந்தும் என்பதனை தெரிவித்துக் கொள்கிறேன்.

3. இக்கடிதம் பெற்றுக் கொண்டமைக்கான ஒப்புக்கையை இவ்வலுவலகத்திற்கு அனுப்பி வைக்குமாறு கேட்டுக் கொள்கிறேன்.

40,00,00

28,50

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INDEX

Amount of Advance	Page Nos.
Enhancement of Ceiling on Advance amount ...	49, 98, 57
Dispensing of Additional Advance ...	39
Sanction of Advance for Construction/Enlargement/Plot cum Construction Stages at which instalments are to be released ...	24, 32, 79
Reasons for sanction of Additional Advance ...	54
Eligibility for House Building Advance	
Sanction of Advance for Enlargement/Improvement of existing living accommodation. ...	13, 60, 69
Counting of service rendered as Helper (Trainee) and Office Helper (Trainee) for sanction of House Building Advance, Conveyance Advance etc. ...	68, 82
Eligible service for Sanction of House Building Advance ...	74
Maintenance of Recovery Registers	
Format of House building Advance recovery register prescribed ...	16
Loans and Advances-House Building Advance Longterm advance to Tamil Nadu Electricity Board Employees. ...	22
Disposal of house	
Amendment to rules to regulate grant of advance (Rule 13) ...	72
Advance for Ready Built House/Flats	
Producing of sale deed-Procedure to be followed-Instructions- Modification orders. ...	18, 21, 27, 53
Purchase of flat from private parties Registration of agreements between employees of Board and flat promoters ...	51
House Building Advance from Tamil Nadu Housing Board-Execution of sale deed no objection certificate ...	85
Special Family Benefit Fund Scheme	
House Building Advance-Recovery of subscription ...	1, 15, 17
House Building Advance-Adjustment in respect of combined advance ...	23
House Building Advance-Loanee employees who die while in service and the amount adjusted under House Building Advance ...	44
Extension of scheme-Orders of Government ...	66
Extension of scheme to Employees of Coimbatore Corporation Electrical Undertaking ...	86
Permission to effect the outstanding balance due from the spouse ...	105

Enlargement of existing house owned by spouse-spouse expired prior to sanction	...	101
Interest		
Rate of Interest for the year	1991-92	11
	1992-93	28, 29
	1993-94	35
	1994-95	42
	1995-96	58
	1996-97	70
	1997-98	77
	1998-99	88
	1999-2000	95
Submission of Completion Report		
Delay in submission of Completion report by the loanee		12
Inspection		
Inspection of Construction of building		37, 52
Purchase of Ready built house/Flat from private parties		75
Sanction of House Building Advance for carrying out improvement works in the existing house		80
Insurance		
Avoidance of delay-Instructions	...	59, 60, 92
Mortgage		
Excess sanction-Excess amount reimbursed towards stamp duty and Registration fee		10
Reimbursement of stamp duty percentage increased		20
Reimbursement of stamp duty and Registration fee incurred outside the state of Tamil Nadu	...	78
Discharging of Mortgage deed and execution of acknowledgement	...	55
Acceptance of plot/Flat from close relatives	...	19, 30, 38, 81
Ensurance of Carryhome salary		
Ensuring of carry home salary-Modified instructions	...	47, 48, 59
Loans and Advances-Loan from employees GPF account	...	109
Instruction on Estimates		
Allowing supervision and contingencies changes in estimates	...	9, 31
Insistance of certificate from AEE/C	...	6
Loans and Advance-Allotment of funds towards differential amount due to revision of estimates-Instructions	...	56
Inclusion of cost of Electrical Motor	...	76

Issue of Accounts slip

Loans and advances-House Building Advance-Issue of annual accounts slip to TNEB Employees ... 46

House Building Advance to Electrical Undertakings

Sanction of advance to employees of Electrical undertakings- Obtaining of Rectification deed ... 63

Obtaining of permission

Grant of permission to workmen covered by Board's standing orders ... 65

Permission requested to purchase a flat through LIC ... 84

Raising of private loan ... 41

Recovery of House Building advance from Board employees who are employed abroad ... 34

Instructions on Documents

Loans and Advances-House Building Advance Plan approval by Village Panchayat president orders issued. ... 83

Loans and Advances-Signing of deeds and documents by Departmental officers and loanee employee ... 91

Valid document for sanction of HBA ... 97

Purchase of twin house-Eligibility of HBA as single allotment ... 99

Preclosure of House Building Advance

Settlement of House Building Advance with interest in one lump sum ... 103

Action to be taken for non-production of deeds

Non-submission of sale deed, Mortgage deed and insurance policy - Action to be taken ... 108

Misuse of Board's loan

Misuse of Board's loan - Action to be taken ... 109

Non-utilisation of 3rd and final instalment amount-Instruction for recovery ... 98

Calculation of Death cum Retirement Gratuity for arriving quantum of HBA ... 8

Purchase of Ready Built Flat from Tamil Nadu Housing Board

Ready Built House from Tamil Nadu Housing Board-Difference in cost between sanctioned amount and cost of flat ... 3

Transfer of Board employees who availed HBA-Procedure to be followed ... 106