

EASTERN RAILWAY

No. E 40/0/VOL-VI

Kolkata dated 12.1.2011

ALL CONCERNED

Subj: House Building Advance-enhancement in past cases.

The following copy of Railway Boards letter No F (E) Spl 2008/ADV 3/6 dated 22.12.2010 (RBE No 184/2010) is appended below for information and necessary action.

Boards earlier letters No 1. F(E) Spl 2000/ADV/3/7 dated 16.11.2000 (RBE No. 187/2000) and No 2. F(E)Sp 2008/ADV 3/6 dated 12.01.2009 (RBE No.7) mentioned in the above Board's letter & enclosed O.M. No. I-17011/2(1)/2009-H.III dated 14.07.2010 are enclosed for ready reference

DA: As referred to above

(P.D.DAS)

Dy.Chief Personnel Officer (WS)
for Chief Personnel Officer.

Copy of Railway Boards letter No F(E) Spl 2008/ADV/3/6 dated 22/12/10 (RBE No. 184/2010) Addressed to General Managers and FA.&CAOs All Indian Railways and others.

Subj: House Building Advance- enhancement in past cases.

Ministry of Urban Development's O.M. NO. I-17011/2 (1)/2009-H.III dated 14.07.2010 on the above mentioned subject is hereby circulated for information and guidance. Ministry of Urban Development's OM No. I-17015/16/92-H.III dated 17.10.2009 mentioned thereon was circulated on the Railways vide Board's letter No. F(E)Spl.2000/ADV/3/7 dated 16.11.2009. The same will be applicable to Railway Servants mutatis mutandis. The applications for enhanced HBA should be submitted within six months from the date of issue of this letter.

2. All other provisions like eligibility, repaying capacity, recovery etc. will remain unchanged.

(S d /)

Dy. Director Finance (Estt)
Railway Board.

Index No.1039 - House Building Advance -Implementation of the Vth CPC and enhancement in past cases.

S/10/11

No.I-17011/2(1)/2009-H.III
Government of India
Ministry of Urban Development
(Housing-III section)

Nirman Bhawan, New Delhi.
Dated:- the 14th July, 2010.

OFFICE MEMORANDUM

Subject: Interest bearing advances/Sixth Central Pay Commission recommendation on House Building Advance-enhancement in past cases-regarding.

The undersigned is directed to invite attention to this Ministry's O.M. No.I-17011/11(4)/2008-H.III dated 27th November, 2008 on the above subject and to say that it has been decided in consultations with Ministry of Finance to make the afore-said orders applicable with effect from 1st January, 2006. Accordingly, an enhancement of House Building Advance, if applied for, may be granted for an amount equivalent to the difference between the previously sanctioned amount and the new amount determined on the basis of pay in the pay band, in past case, where HBA was sanctioned on or after 1-1-2006 but before 27-11-2008 subject to complying following conditions:-

(a) The Government servant should not have drawn the entire amount of HBA sanctioned under earlier orders and/or where construction is not completed/full cost towards acquisition of house/flat is yet to be paid.

(b) There will be no deviation from the approved plan of construction on the basis of which the original sanction of House Building Advance was accorded. The revised cost of the original plan can, however, be considered for determining the additional amount, subject to the prescribed maximum limits.

(c) Supplementary Mortgage Deed, Personal Bond and Sureties will be drawn and executed at the expense of the loanee.

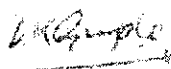
(d) The actual entitlement will be restricted to the repaying capacity computed on the basis of the formula laid down in this Ministry's O.M. No.I-17015/16/92-H.III dated 17-10-2003. It should be ensured that the entire amount of advance with interest is recovered before retirement of the Government servant.

(e) Rate of Interest:- The rate of interest chargeable in such cases would be as per the slab applicable to the total sanctioned amount i.e. amount already sanctioned on or after 1-1-2006 but before 27-11-2008 plus the enhanced sanction. However, the new rate of interest would be chargeable only on collective amount that would remain outstanding on grant of enhancement of HBA i.e. the unpaid portion of previously sanctioned HBA plus the enhancement so granted. Thus, the amount of HBA that has already been re-paid on old rates will not attract the fresh interest charges.

2. However, the existing limit of maximum admissible amount of Rs.7.50 lakh for the purpose of construction/purchase of new house/flat and Rs.1.80 lakh would remain unchanged. In other words, the sum total of previously sanctioned HBA and the enhancement granted under these orders cannot exceed the aforesaid limits. In any case, not more than one enhancement is admissible to a Govt. employee.

3. The applications for enhanced HBA should be submitted within six months from the date of issue of this order.

4. Ministries/Departments whose branch offices are situated in the far flung areas like in case of Ministry of Defence, etc., are advised to give wider publicity to these orders through modern communication means like fliers, e-mail, web-sites, etc. so that there is no occasion for any representation for extending the time limit of six months on the grounds of receiving these orders late.


(V.K. Gupta)
Deputy Financial Adviser

To

- (1) All Ministries/Departments of Government of India.
- (2) Union Territory Administration of Chandigarh, Lakshadweep, Dadra & Nagar Haveli, Andaman & Nicobar Islands and Daman & Diu.

GOVERNMENT OF INDIA (BHARAT SARKAR)
MINISTRY OF RAILWAYS (RAIL MANTRALAYA)
(RAILWAY BOARD)

S.No.PC-VI-55
RBE No. 7

No.F (E) Spl.2008/ADV.3/6

New Delhi, dated: 12/01/2009


The General Managers and FA& CAOs
All Indian Railways & Production Units
(As per standard list)

Sub: House Building Advance for Central Government/Railway employees:-Implementation of the recommendations of the VIth CPC.

Ministry of Urban Development's O.M No.I-17011/11(4)/2008-F.III dt. 27.11.08 on the above mentioned subject is hereby circulated for information and guidance. The same will be applicable to Railway servants mutatis mutandis.

2. All other provisions like eligibility, repaying capacity, recovery etc. will remain unchanged.

3. These orders shall be effective from 27.11.08, i.e the date of issue of Ministry of Urban Development's O.M.



(Mrs. Sukhender Kaur)
Dy. Director Finance Estt.)
(Railway Board)

Encl: As above.

No.F (E) Spl.2008/ADV.3/6

New Delhi, dated: 12/01/2009

Copy to Deputy Comptroller and Auditor General of India (Railways), Room No. 224, Railway Bhavan, New Delhi (40 spares).



for Financial Commissioner/Railways.

4. All Ministries/Departments of Government of India are requested to bring the contents of this O.M. to the notice of all concerned.

5. These orders shall be effective from the date of their issue.

V.K. Gupta
(V.K. GUPTA)
Deputy Financial adviser

To

- (1) All Ministries/Departments of Government of India.
- (2) Union Territory Administration of Chandigarh, Lakshadweep, Dadra & Nagar Haveli, Andaman & Nicobar Islands and Daman & Diu.

Copy forwarded to:-

1. PS to UDM/PS to MOS(UD)/PS to MOS(I/C)(H&UPA)
2. Sr.PPS to Secretary(UD)/PS to Addl. Secretary(UD)/Sr. PPS to Secretary (H&UPA)
3. All Joint Secretaries/Directors/Deputy Secretaries/Under Secretaries/Desk Officers/Sections in the Ministry of Urban Development & Ministry of Housing & Urban Poverty Alleviation.
4. Information Officer, Ministry of Urban Development.
5. All Attached and Sub-ordinate Offices under the Ministry of Urban Development and Ministry of Housing & Urban Poverty Alleviation.
6. Office of Comptroller & Auditor General of India, New Delhi.
7. Ministry of Finance, Department of Expenditure w.r.t. their O.M. No.12(1)/E.II-A/2008 dated 24th October, 2008.
8. Director, JCA, Deptt. of Personnel & Training, New Delhi.
9. Technical Director, NIC, M/o Urban Development with the request to place the orders on the website of Ministry of Urban Development.

Jitender Singh
(Jitender Singh)
Section Officer(H-III)

No.I-17011/11(4)/2008-H.III
Government of India
Ministry of Urban Development
(Housing-III Section.)

Nirman Bhawan, New Delhi.
Dated:- the 27th Nov., 2008

OFFICE MEMORANDUM

**Subject:- Interest bearing advances/Sixth Central Pay Commission
recommendation on House Building Advance-regarding.**

The undersigned is directed to say that the implementation of the recommendations of the Sixth Central Pay Commission relating to interest bearing advances, including House Building Advance, granted to Central Government employees is under consideration of the Government.

2. Pending finalisation of the new arrangements, the matter has been examined in consultation with the Department of Expenditure and the following provisions for House Building Advance shall be in operation:

(i). The maximum limit for grant of HBA shall be 34 months' of pay in the pay band subject to a maximum of Rs. 7.50 lakh or cost of the house or the repaying capacity whichever is the least, for new construction/purchase of new house/flat.

(ii). The maximum limit for grant of HBA for enlargement of existing house shall be 34 months' of pay in the pay band subject to a maximum of Rs.1.80 lakh or cost of the enlargement or repaying capacity, whichever is the least.

(iii). The cost ceiling limit shall be 134 times the pay in the pay band subject to a minimum of Rs. 7.50 lakh and a maximum of Rs. 30.00 lakh relaxable up to a maximum of 25% of the revised maximum cost ceiling of Rs. 30.00 lakh.

R.B.E. No. 157/2000

Subject: Revision of House Building Advance Rules—Computation of repaying capacity regarding

[No. F(L) Spl. 2000/ADV 3/7, dated 16.10.2000.]

A copy of Ministry of Urban Development & Poverty Alleviation's O.M. No. 1/17015/16/92/H.III dated 17th October 2000 on the above subject to sent herewith for information and guidance. Instructions contained therein would apply to Railway servant's *mutatis-mutandis*.

**Copy of Ministry of Urban Development's
O.M. No. 1/17015/16/92/H.III dated 17.10.2000**

OFFICE MEMORANDUM

Subject: Revision of House Building Advance Rules — Computation of Repaying Capacity regarding

The undersigned is directed to invite attention to this Ministry's O.M. No. 1/17011/13/86-H.III dated 24.6.87 read with O.M. No. 1/17015/16/92-H.III dated 30.4.93 wherein procedure has been prescribed for computing the repaying capacity of the applicant Govt. servant for the purpose of grant of House Building Advance to them. The matter has since been examined in consultation with Ministry of Personnel, Pension and Public Grievances and Ministry of Finance and in suppression of aforesaid OMs dated 24.6.87 & 30.4.93, it has been decided that the repaying capacity of Government Servants for purpose of House Building Advance shall henceforth be computed as under:

<i>Length of remaining service</i>	<i>Revised slab of Repaying Capacity</i>
(i) Official retiring after 20 years	40% of pay (basic pay + stagnation increment + NPA)
(ii) Official retiring after 10 years but not later than 20 years.	40% of pay (basic pay + stagnation increment + NPA). 65% of DCRG may also be adjusted
(iii) Official retiring within 10 years	50% of pay (basic pay + stagnation increment + NPA). 75 of DCRC may also be adjusted.

2. This comes into effect from the date of issue.

3. This issues in consultation with C&AG of India, in so far as persons working in the Indian Audit and Accounts Deptt. are concerned.