



TAMIL NADU ELECTRICITY BOARD

**IMPORTANT GUIDELINES AND BOARD ORDERS
FOR SANCTIONING OF
HOUSE BUILDING ADVANCE TO
BOARD EMPLOYEES**

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Memorandum No, 23582—E2/86—17 (Sectt. Branch), dated the 27th March, 1987.

Sub : Loans and Advances—House Building Advance—Employees who die in harness—Recovery of House Building Advance outstanding—Special Family Benefit Fund—Head of Account— Orders—Issued.

Ref : B.P. Ms. (F.B.) No. 61 (Sectt. Branch) dt. 15—7—'86.

Orders have been issued in para 7 of the B.P. cited that the pay drawing officers shall recover the subscription from the pay of the Board employees who have satisfied the condition prescribed in the B.P. cited and credit it to the new head of account to be opened in this regard. It was also ordered that the payment in respect of repayment due from the employees who die in harness towards the outstanding House Building Advance and the interest thereon shall be debited to the new head to be opened. It was also indicated that the orders regarding the head of account will be issued separately.

2. The Tamil Nadu Electricity Board now directs that the following shall be the head of account to be operated in this regard :—

“Tamil Nadu Electricity Board Funds—Debt and Deposits—
I. Debt-I a (iii)—House Building Advance—Special Fund”.

Memorandum No. 23582—E2/86—18 (Sectt. Branch), dated the 27th March, 1987.

Sub: Loans and Advances—House Building Advance—Employee who die in harness—Recovery of outstanding House Building Advance—Special Family Benefit Fund—Format for adjustment of outstanding—Forwarded.

Ref: B.P. Ms. (FB) No. 61 (Sectt. Branch) dt. 15—7—'86.

Consequent on the orders issued in the B.P. cited, in respect of an employee covered by those orders, in the event of death before repayment of House Building Advance obtained by him in full including the interest due thereon, the entire House Building Advance due from him towards the repayment of House Building Advance has to be met by the Board. In order to ensure uniformity in the format of the proceedings to be issued for adjustment of outstanding House Building Advance and interest thereon, it is directed that the proceedings to be issued by the Sanctioning Authorities in this regard shall be as per the Format Annexed to this memo.

Annexure

DRAFT PROCEEDINGS FOR THE ADJUSTMENT OF OUTSTANDING
HOUSE BUILDING ADVANCE AND INTEREST

Memorandum No. _____

dated _____

Sub : LOANS AND ADVANCES—House Building Advance—Loan sanctioned to Thiru _____ expired on _____ Outstanding amount to be met by the Board under "Special Family Benefit Fund"—Orders—Regarding.

Ref : (i) B.P. Ms. (FB) No. 61 (Sectt. Br.) dt. 15—7—86.

Thiru _____ of this office, was sanctioned the following House Building Advance, for purchase of Plot-cum-Construction of house/Construction of House/Purchase of Flat/House from Tamil Nadu Housing Board or Private Parties, Purchase of a ready built house/Enlargement of the house/Improvement of house :

Amount Sanctioned	Date of Sanction	Ref. No.
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Thiru _____ expired on _____ out of the total Advance of Rs. _____ sanctioned to Thiru _____ Only a sum of Rs. _____ has been recovered towards principal/interest and thus a balance of Rs. _____ is left unrecovered apart from a sum of Rs. _____ towards interest, as on the date of death of the incumbent.

As per B.P. Ms. (FB) No. 61 (Sectt. Branch) dated 15—7—86 in the event of death of an employee, before the repayment of House Building Advance in full including interest, the repayment of the loan has to be met by the Board in respect of those who have satisfied the terms and conditions prescribed there in and have paid a subscription at the rate 1% of the total monthly instalment of House Building Advance recovery in order to enable the legal heirs of the deceased to receive the Death-cum-Retirement Gratuity and other benefits in full. In pursuance of the above orders, sanction is hereby accorded for the adjustment of the total amount of Rs. _____ /- left unrecovered towards principal and the amount of interest due upto the date of death, in the case of Thiru _____ expired on _____

The official has more than 5 years of service left for retirement, as on 1—4—1986, and a monthly subscription has been recovered as per the B.P. cited; till the date of death.

The outstanding amount is accountable as follows :—

Debit :

"Tamil Nadu Electricity Board Funds—Debt and Deposits I Debt-I a (iii) House Building Advance—Special Fund." — Full outstanding amount

Credit :

1. "Tamil Nadu Electricity Board Funds—AV Debt and Deposits III Loans and Advance (vi) advances—House Building Advance." — To the Extent of outstanding principal amount only
2. "Tamil Nadu Electricity Board Funds—Interests on Loans and Advances Account—Advances—House Building Advance." — To the extent of outstanding interest amount only

The Mortgage deed submitted by the deceased employee towards the above advances will be released separately, on receipt of proper representation from the legal heirs of the deceased employee.

Memorandum No. 18712-E2/87-1, (S.B.) dated the 7th April, 1987.

Sub: Loans and Advances—Book-let of Rules to Regulate the grant of Advances to Tamil Nadu Electricity Board Employees for Building etc., of Houses — Corrected upto October, 1986 — Erratum — Issued.

The following errata are issued to the "Rules to regulate the grant of advances to Tamil Nadu Electricity Board employees for building etc. of houses", (1986 edition) :—

ERRATA

- (1) In sub-rule (3) (a), under rule 5, the words "one month" occurring in the fourth line, shall be corrected and read as "three months"; and
- (2) In Note (ii) under sub-rule (a) of Rule 8, the word "of" occurring between the words 'completion' and 'the 18th month' in the third line, shall be corrected and read as "or".

Memorandum No. 23582-E2 86-19 (S.B.) dated the 13th April, 1987.

Sub : Loans and Advances—House Building Advance—Employees who die in harness
—Recovery of House Building Advance outstanding — Special Family Benefit
Fund — Clarification issued by the Government — Communicated.

Ref : B. P. Ms. (F.B.) No. 61 (Sectt. Branch) dt. 15-7-86.

A copy each of the Government's Letters No. 30032-CI/86-1, dated 28-9-1986 and
Letter No. 39721-C1/86-2, dated 6-10-1986 relating to the clarifications issued by Government
in regard to House Building Advance Special Family Benefit Fund is communicated for guidance.

Encl : 1

Copy of :

GOVERNMENT OF TAMIL NADU

Letter No. 30032-C1/86-1.

Dated 28—9—1986.

From

Housing & Urban Development

Thiru Thambiah Fernando,

Department

Deputy Secretary to Government.

Fort St., George, Madras-9.

To

The Special Chief Engineer,

Periyar-Vaigai, Madurai-625 002.

Sir.

Sub: LOANS AND ADVANCES — House Building Advance—Tamil Nadu Govern-
ments Employees House Building Advance—Special Family Benefit Fund
Scheme—Clarification—Issued.

Ref : Your Lr. No. C1/514/86, dated 13—6—1986.

I am directed to invite attention to the letter cited and to clarify as follows :—

2. As per Rules 4 (ii) of the Tamil Nadu Government Employees House Building Advance Special Family Benefit Fund Scheme Rules, issued in G. O. Ms. No. 613, Housing and Urban Development dated 30 4—1986, the subscription shall be rounded off to the next nearest rupee. The subscription shall be increased suitably according to the quantum of monthly instalments of repayment, subject to the condition that the overall contribution shall be limited to one per cent of the total amount of monthly instalment amount paid. To say if the monthly amount of repayment is Rs. 260/- the contribution to the scheme shall be Rs. 3/- per month. If the recovery towards the repayment is enhanced due to sanction of additional advance etc. the monthly contribution shall be recovered at one per cent of the total amount of all the repayment towards house building advance in that month. The recovery to the fund need not be made at one per cent for each item of repayment viz., Main, Additional, Enlargement etc.. To avoid fraction, the recovery has been ordered to be rounded off to the next higher rupee.

3. The subscription shall be paid by the employee till the date of superannuation or till the repayment of the advance together with interest thereon, whichever is earlier. In cases where the recovery is resorted to from the D C R G., the subscription to the scheme shall be limited upto the date of superannuation only and that the question of recovery towards the subscription to the fund in one lumpsum for the amount that will be recovered from Death-cum-Retirement Gratuity does not arise.

Encl: 2

Copy of:

GOVERNMENT OF TAMIL NADU

Letter No. 39721—C1/86—2, dated 6—10—1986.

From

Thiru Thambiah Fernando,
Deputy Secretary to Govt.

Housing & Urban Development Department,
Fort St. George, Madras-9.

To

The Director of Treasuries and Accounts,
Madras-600 036.

Sir,

Sub: Loans and Advances—Tamil Nadu Government Employees
House Building Advance Special Family Benefit Fund Scheme—
Certain Clarifications—Issued.

Ref: Your Lr. Rc. No. 32313/86/K2, dated 28—7—86.

I am directed to invite attention to the letter cited and to clarify as follows on the various points raised therein:—

Points raised

Clarification

- | | |
|---|--|
| <p>(a) Whether to admit those who have completed repayment of principal amount but have to pay interest into the scheme</p> | <p>As per Rule 4(1) of the Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme, monthly subscription towards the scheme shall be paid by the employee till the date of his superannuation or till the repayment of the advance together with interest thereon whichever is earlier. As such, those who have completed repayment of principal amount but have to pay interest shall also be admitted under the scheme, provided they satisfy the other condition regarding the period leftover for retirement.</p> |
| <p>(b) If they are admitted whether to recover 1% of the instalment amount of interest alone or to recover 1% of the instalment of principal already paid plus the monthly rate of interest amount to be paid</p> | <p>The monthly subscription towards the fund shall be limited to 1% of the monthly recovery towards the payment of the interest on the advance sanctioned.</p> |
| <p>(c) In certain cases there will be more than one kind of house building advance recovery such as 1st advance 2nd advance etc., additional advance, enlargement advance, improvement advance etc.. In such cases whether to recover 1% of each kind of advance/instalments or to consolidate all kind of advance into one and to recover 1% of the consolidated amount.</p> | <p>As per Rule 4(ii) of the Tamil Nadu Government Employees House Building Advance Special Family Benefit Fund Scheme Rules, the subscription shall be increased suitably according to the quantum of monthly instalments of repayment subject to the condition that the overall contribution shall be limited to 1% of the total amount of monthly instalment amount paid. As such subscription at 1% of the total monthly instalment amount may be recovered towards the subscription to the fund.</p> |
| <p>(d) If both principal and interest amount is recovered before retirement, whether it is necessary to continue the recovery of 1% till the date of retirement.</p> | <p>The question of contribution to the Fund does not arise when the house building advance sanctioned together with the interest thereon has been recovered in full. As such there is no need to recover 1% till the date of retirement, after the advance has been recovered in full including interest.</p> |

LOANS AND ADVANCES—House Building Advance—Sanction of House Building Advance for purchase of Ready Built House/Flat from Tamil Nadu Housing Board allotted under hire purchase scheme—Cases where one or more hire purchase instalment is paid— Sanction of House Building Advance to the employees of Board— Orders—Issued.

B. P. Ms. (FB) No. 39

(Secretariat Branch)

Dated the 6th May, 1987.

Chithirai 23, Prabhava,

Thiruvalluvar Aandu 2018

Read :

B. P. Ms. No. 286 (Sectt. Branch) dt. 12—6—1981.

Proceedings :

As per the existing orders, House building advance will be sanctioned for purchase of the house/flat allotted by the Tamil Nadu Housing Board on out-right purchase basis. However, House Building Advance is also sanctioned for the purchase of house/flat allotted by the Housing Board on hire purchase basis, provided the allottee has paid only the initial deposit (1/4-th cost) and has not started paying the hire purchase instalments. No House Building Advance is admissible if the allottee has paid even one instalment towards hire purchase instalments in addition to the initial cost.

2. The Board employees approached the Board to relax the above orders and grant House Building Advance to purchase the house/flat allotted on hire purchase scheme though they have already paid one or more instalments, as they are not able to meet the hire purchase monthly instalments as well as interest from their own sources. With a view to mitigate the genuine hardship of the Board employees, it was decided to examine the matter in detail.

3. The Tamil Nadu Electricity Board, after careful consideration, issue the following orders:—

- (i) House Building Advance shall be granted also for purchase of flats/houses allotted by the Tamil Nadu Housing Board under hire purchase scheme even though the allottee has started paying hire purchase instalments, in addition to initial cost, (1/4th cost).
- (ii) Only in case of flat/house allotted by the Tamil Nadu Housing Board on hire purchase basis and got converted into outright purchase, before starting payment of hire purchase instalment, the initial cost (1/4th cost) paid by the allottee to Tamil Nadu Housing Board be reimbursed, when House Building Advance is sanctioned for such case.
- (iii) In all cases where the allottee has started paying instalments, the House Building Advance towards purchase of flat/house shall be only for the balance due to the Housing Board towards the cost of the flat/house or the advance amount admissible to the employee as per the House Building Advance Rules, whichever is less.
- (iv) The amount of advance sanctioned shall be paid to the Executive Engineer/ Administrative Officer, Tamil Nadu Housing Board concerned in the form of a Demand Draft drawn in his favour under Stamped Receipt. The Receipt will be handed over to the employee. A copy of the receipt will be filed with the Voucher and another copy sent to Sanctioning Authority for file.

3. The above orders will take effect from the date of issue of this B. P. and applications if any, pending on that date shall be considered. Applications already disposed of need not be considered. However, if they apply again they should be treated as fresh cases and disposed of according to priority.

Memorandum (Permanent) No. 75646-P2/86-7 (Secretariat Branch) dated the 15th July '87.

Sub : Tamil Nadu Electricity Board Employees' Conduct Regulations—Permission sought for construction of a house by availing loan from a Co-operative Housing Society by an employee who has already availed the Board's House Building Advance—Clarification—Issued.

Ref : From RCE/Vellore Lr. No. RCE/D/VLR/C1/932/86 dt. 6-11-86.

A point has been raised for clarification as to whether an employee of the Board, who had already availed the House Building Advance from the Board may be permitted to purchase a plot and construct a house thereon in the name of his wife by availing loan from a Co-operative Housing Society. The very aim of the Co-operative Housing Society is "one house for one family", and a person can become a Member of the Society only when he/she or his/her spouse or their minor children do not have any house. Co-operative Housing Societies do not grant housing loan to such a person whose spouse had already availed a housing loan. It is therefore clarified that granting of permission to an employee to purchase a plot and construct a house thereon in the name of his/her spouse by availing loan from a Co-operative Housing Society, does not arise, if that employee has already availed house building Advance from the Board.

Memorandum No. 37701-E2/87-1, (Secretariat Branch) Dated the 28th July, 1987.

Aadi 12, Prabhava,

Thiruvalluvar Aandu, 2018

Sub: LOANS AND ADVANCES—House Building Advance—Purchase of Ready Built House from private parties—Sanction of advance—Instructions—Issued.

It has been represented that the private parties with whom agreement is executed by the Board employee for the purchase of Ready Built House are not willing to wait till the loan is sanctioned by the Tamil Nadu Electricity Board unless the loan is received within a specified time. It has therefore been requested that loan may be sanctioned within the specified time in such cases.

2. As the problem mentioned in para 1 above is genuine, all the Sanctioning Authorities for House Building Advance are requested to take special efforts in such cases to avoid delay and to accord sanction in the quickest possible time as the private parties cannot wait for a long time.

Memorandum No. 33548-E1/87-4, (Sectt. Branch) Dated 1-8-1987.

Sub: Loans and Advances—House Building Advance—Sanction of Advance to the employees of the Board for purchase of plot and construction of house thereon—Documents to be submitted with the applications.

As per Rule 9 (a) (ii) (a) of Tamil Nadu Electricity Board House Building Advance Rules, the application for House Building Advance for the purchase of plot and construction of a house thereon should be accompanied by an approved lay-out besides the other documents mentioned in the above Rule. The above Rule is applicable both in the case of employees who apply for House Building Advance individually as well as those who apply for House Building Advance through the Housing Societies formed by the employees of the Board.

2. Recently the members of a Society formed by the employees of the Board applied for House Building Advance for purchase of plot and construction of house thereon. They produced a lay out duly approved by the Commissioner of the concerned Panchayat Union along with the other documents. In such cases approval of the lay-out by the Panchayat Union Commissioner is not sufficient. The approval of the concerned authority of the Town and Country Planning Department should also be obtained. Any approval given without the prior concurrence of the above authority is invalid.

3. The authorities of the Board competent to sanction House Building Advance are therefore requested to ensure that the lay-out produced by the employees for the purpose of obtaining House Building Advance from the Board are duly approved by the concerned authority of Town and Country Planning Department. This should be followed scrupulously.

4. Receipt of the memorandum should be acknowledged.

Memorandum (Permanent) No. 8371-E2/87-5, (Sectt. Branch) Dated 14-8-1987.

Sub : Loans and Advances—House Building Advance—Construction of Compound Wall—Approval of the Plan by the Local Authority—Instructions—Issued.
Ref : From Govt. Lr. No. 1162/MC.V/87-2, M.A. & W.S. Deptt., dated 22-6-87.

According to Tamil Nadu Electricity Board House Building Advance, Rule, Building Plan and Planning permission of the Local Authority are insisted for the purpose of sanctioning House Building Advance to Board employees. A doubt was raised as to whether planning permission from the concerned Local Authority is necessary for the construction of boundary wall also.

2. Tamil Nadu Electricity Board directs that permission should be obtained from the concerned Local Authority, even for the construction of boundary, walls, not exceeding eight feet in height, **abutting on public street**. A boundary wall which does not exceed 8 feet in height and does not bound or abut on any public street will not be a building and no permission will be required for the erection of such a boundary wall.

Memorandum No. 66762—E2/86—9 (S. B.), dated the 24th August, 1987.

Sub : Loans and Advances—House Building Advance—Deviations in construction of house—Constructed with House Building Advance—Producing of revised plan—Clarification raised—Further instructions—Issued.

Ref : Board's Memo. No. 44945—E2/86—1, dated 10—9—'86.

In Board's memo. cited, instructions have been issued that, if for valid reasons, the plan and specification have been departed in construction made through the House Building Advance sanctioned by the Board the deviations in construction should be reported to the Sanctioning Authorities at the appropriate stage of constructions duly supported by a revised plan in duplicate, approved by the competent Local Authority.

2. Certain Sanctioning Authorities have sought for clarification on the nature of the deviations which are required to be supported by a revised plan duly approved by the concerned Local Authority. The matter has been examined in consultation with the Government and the following further instructions are issued in this regard :—

Revised plan duly approved by the concerned Local Authority be insisted in all cases of the following deviations :—

- (i) Change in size/shape of set back spaces.
- (ii) Increase in over all size of the building block.
- (iii) Additional floors contributing to increase in floor space index.
- (iv) Converting the cut outs within the building uses.
- (v) Increasing coverage/floor space index.
- (vi) Conversion of covered car parking or other basement or floor spaces for shops/flats.

3. In all other cases of deviation no revised plan need be insisted.

Memorandum (Permanent) No. 41486—E2/87—1 (S B.), dated the 25th August 1987.

Sub : Loans and Advances—House Building Advance—Purchase of ready built houses/flats allotted by the Madras Metropolitan and Development Authority—Instructions—Issued.

Ref : B.P. Ms. (FB) No. 39 (Sectt. Branch), dt. 6—5—'87.

In the B.P. cited orders have been issued that House Building Advance shall be granted also for purchase of flats/houses allotted by the Tamil Nadu Housing Board under hire purchase scheme eventhough the allottee has started paying hire purchase instalments, in addition to initial cost, (1/4-th cost). The procedure for sanction of House Building Advance in such cases have also been stipulated in the above order.

2. The Tamil Nadu Electricity Board hereby directs that the orders issued in the B.P. cited be made applicable in respect of ready built houses/flats allotted by the Madras Metropolitan and Development Authority also.

Memorandum (Parmanent) No. 20854-E2/86-14. (S. B.) dated 31st August 1987.

Sub: LOANS AND ADVANCES—House Building Advance for purchase of Ready Built Houses/Flats from the Tamil Nadu Housing Board—Payment to Tamil Nadu Housing Board—Further instructions — Issued.

- Ref: 1. Memo. (P) No. 39354-N1/85-1, dated 9-8-85.
2. Board's Memo. (P) No. 67396-N1/85-1, dated 21-12-85.

In the references cited, instructions have been issued that the amount of House Building Advance sanctioned for the purchase of flats, houses allotted by the Tamil Nadu Housing Board shall be paid to the Executive Engineer/Administrative Officer concerned of Tamil Nadu Housing Board in the form of a crossed demand draft in his favour under proper stamped receipt. In continuation of these instructions, the following instructions are issued:—

Where the head-quarter of the Sanctioning Authority for sanction of House Building Advance to an employee of the Board and that of the Executive Engineer/Administrative Officer of the Tamil Nadu Housing Board to whom the amount has to be paid is the same, the amount of House Building Advance in respect of flats/house allotted by the Tamil Nadu Housing Board to the employee of the Tamil Nadu Electricity Board may be paid by a crossed cheque drawn in favour of the concerned Executive Engineer/Administrative Officer. Where however the head-quarters are at different places, the existing procedure of payment by demand draft should continue.

Memorandum (Permanent) No. 57321-E2/87-1, (S. B.) dated 2-11-1987.

Sub : LOANS AND ADVANCES—House Building Advance—Validity of Approved Building Plans/Planning Permission—Instructions issued by the Government—Communicated.

A Copy of instructions issued by the Government in Letter Ms. No.1432, Housing & Urban Development Department, dated 16-9-1987 is communicated to all sanctioning authorities and they are requested to follow the instructions contained therein while sanctioning House Building Advance to Board employees and also in respect of sanctions already issued so far in 1987-'88.

Copy of :

GOVERNMENT OF TAMIL NADU

From

Thiru V. Selvaraj, I.A.S.,
Commissioner and Secretary to Govt.

Housing and Urban Development Department,
Fort St. George, Madras-600 009.

To
The Collector,

Letter Ms. No. 1432
dated : 16-9-1987.

Sir,

Sub: Loans and Advances—House Building Advance—validity of
Approved Building Plans/Planning Permission—Instructions Issued.

I am directed to state that as per Rule 9(a) of the State Rules to regulate the grant of advances to Government Servants for building, etc. of houses, applications should be submitted by the Government Servants direct to the Government/Collectors in the prescribed form together with the site plan and building plan approved by the local authorities concerned detailed and abstract estimate, the documents including the opinion of the Government Pleader, wherever necessary to prove the title of the applicant to the property. The applications, if in complete form will be registered and then forwarded to the Head of Department/Head of office concerned for their recommendation. Any application which has been registered but is latter found to be defective in some material respects, will be returned and the name of the applicant removed from the list. Similarly, rule 7 of the House Building Advance Rules lays down that the construction of the house or addition to living accommodation in the existing house as the case may be, shall be carried out exactly in accordance with the approved plan and specifications on the basis of which the amount of advance has been computed and sanctioned. The plan and specifications must not be departed from without the prior concurrence of the Government. The Government Servant shall certify, when applying for instalments of advance admissible at the plinth/roof level, that construction is being carried out strictly in accordance with the plans and estimates furnished by him to the Government, that the construction has actually reached plinth/roof level, and that the amount already drawn has actually been used on the construction of the house. The Head of Department may, if necessary, arrange to have an inspection carried out to verify the correctness of the certificates.

2. As per the rules, the Planning permit and the Building Permit issued is valid for a specified period only. The construction of the house should be completed within the period specified in the permit. If the house is not completed within the specified period, the permit has to be renewed. In some areas, no renewal is made, but fresh permit is obtained.

3. It is observed that in certain cases, the planning permission and Building permit have lapsed and need renewal in view of the fact that there is delay in the sanction by Government/sanctioning authorities of the House Building Advance applications submitted by the loanee Government Servants. Eventhough, it is the responsibility of the loanee Government Servant to keep valid building permit and planning permission till he completes the construction, the Government consider that it would be necessary to indicate this condition in the sanction order, itself. I am, therefore, to request that in the orders sanctioning house building advance, specific condition may be imposed in future that the loanee Government servant should ensure that he keeps a valid planning permission and building permit issued by the competent authority till he completes the construction/enlargement, that it should be produced to the Inspecting Officers when required and failure to comply with the above condition will attract disciplinary action apart from foreclosure of the loan.

4. So far as the sanction orders issued during the year 1987-88, are concerned, the loanee Government Servants may be informed individually indicating their responsibility to maintain a valid planning permission and building permit till they complete the construction.

LOANS AND ADVANCES—House Building Advance—Enhancement of ceiling on advance—
Orders—Issued.

B.P. Ms. (Ch) No. 390

(Secretariat Branch)

Dated the 11th November 1987.
Iyppasi 25, Prabhava,
Thiruvalluvar Aandu, 2018.

Read :

1. B.P. Ms. (Ch) No. 321, dated 25—9—'85.
2. G.O. Ms. No. 995, Housing & Urban Development Department, dated 17—7—'87.

Proceedings :

Pursuant to the orders issued by the Government in the G.O. cited the Tamil Nadu Electricity Board directs that the existing ceiling on the quantum of House Building Advance to Board employees be enhanced as follows subject to eligibility :

- (i) Partly for purchase of land and partly for construction of a house there on, or for construction of a house, or for purchase of a ready built house/flat from Rs. 1,75,000/- to Rs. 2,50,000/-.
- (ii) For enlargement/improvement of existing living accommodation from Rs. 75,000/- to Rs. 1,00,000/-, subject to overall ceiling of Rs. 2,50,000/-.

Consequent on the enhancement of the ceiling, the House Building Advance already sanctioned will not be enhanced. The enhanced ceiling will be applicable only to the cases to be sanctioned from the date of this order. Other conditions for grant of House Building Advance will remain without any change.

2. This order will take effect from the date of issue of this Board's Proceedings.
3. Amendment to "Rules to Regulate the Grant of Advances to Board employees for Building, etc., of houses" will be issued separately.

Memorandum (Permanent) No. 50643-E2/87-2 (S. B.) dated the 1st December '87.

Sub: LOANS AND ADVANCES—House Building Advance — Sanction of advance to the employees of the Board for the construction of house — Approved lay-out to be produced — Instructions issued — Amendment to Rules — Issued.

Ref: Board's Memo. No. 33548-E1/87-4 dt. 1-8-87.

In Board's Memo. cited instructions have been issued that the lay-out produced by the Board employees for obtaining house building advance for the purchase of plot and construction of house thereon should be approved by the respective authority of Town and Country Planning Department.

2. Certain sanctioning authorities have raised a point for clarification as to whether lay-out duly approved by the concerned authority of Town and Country Planning Department should be insisted also for the cases where the house building advance is applied for construction alone and for purchase of ready built house. The matter has been examined in detail. It is directed that lay-out duly approved by the concerned authority of Town and Country Planning should be obtained also for the cases where house building advance is applied for construction of house alone on the plot already owned by the employee. In respect of ready built house/flat approved building plan and planning permission from the Madras Metropolitan Development Authority/approved Licence of Local Body be insisted along with other documents. Approved lay-out need not be insisted in respect of Ready Built House/Flat.

3. The following amendments are issued to "Rules to Regulate the Grant of Advance to Tamil Nadu Electricity Board Employees for Building, etc. of House":—

Amendments

In the said Rules,

in clause (ii) (b) in sub-rule (a) in Rule 9

- (a) after item No. (f) under the heading "If the application is for construction of house (Free hold)" the following item shall be added as item (g), namely, "g) Lay-out Approved by the Town and Country Planning Department".
- (b) after item No. 6 under the heading "In case the land happens to be lease-hold (i.e. Housing Board/Co-operative Society)", the following item shall be added as item No. 7, namely "7. A Lay-out approved by Town and Country Planning Department".

4. Receipt of this memorandum shall be acknowledged.

LOANS AND ADVANCES—House Building Advance—Employees who die in harness—Recovery of House Building Advance outstanding—Special Family Benefit Fund—Modifications Orders—Issued.

B.P. (Ms.) (F.B.) No. 102

(Secretariat Branch)

Dated the 3rd December 1987.
Karthigai 17, Prabhava,
Thiruvalluvar Aandu, 2018.

Read :

B.P. Ms. (FB) No. 61 (SB) dt. 15—7—86.

Proceedings :

According to the orders issued in the B.P. cited, employees of the Board who have obtained House Building Advance under Tamil Nadu Electricity Board House Building Advance Rules and have more than five years of service left for retirement as on 1—4—86 have to pay a subscription towards Special Family Benefit Fund at the rate of one per cent of their monthly instalment recovered towards repayment of both House Building Advance as well as interest thereon. In the event of death of employee before repayment of House Building Advance including interest the entire amount due from him as on the date of his death towards repayment of House Building Advance and interest thereon will be met by the Board provided the subscription from the loanee employee towards the Special Family Benefit Fund has been commenced and continued till the month of his death. In respect of those who have obtained/will obtain House Building Advance and commence repayment of advance after 1—4—86, they will have the above benefit only if they have five years of service prior to retirement at the time of commencement of first recovery of House Building Advance. In those cases subscription will commence from the month in which the repayment towards House Building Advance commences.

2. The family of the employee who dies in harness will get the benefit referred to in para 1 above only in cases where the recovery of subscription has been commenced before his death. The recovery commences after a period of 18 months from the date of drawal of first instalment for construction or on completion of construction of house whichever is earlier. If the employee dies while the house construction is in progress or even after the house is completed but repayment has not commenced, the family of the employee will not get the benefit. If the recovery of subscription is commenced simultaneously with the payment of the first instalment of the advance, whether for construction or for purchase of plot and construction, the family will get the benefit even though the recovery towards advance has not commenced. The matter has been examined in detail and the Board has decided to amend the orders issued in the B.P. cited so as to commence recovery of the subscription towards Special Family Benefit Fund on the same date on which the 1st instalment of House Building Advance is disbursed.

3. Accordingly, the Tamil Nadu Electricity Board directs that the recovery of subscription towards House Building Advance Special Family Benefit Fund introduced in the B.P. cited be commenced on the date of disbursement of the 1st instalment of the 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. The Tamil Nadu Electricity Board also directs that in respect of those who have expired in between the period from 1—4—86 to the date of issue of these orders in whose cases the recoveries have not been commenced because the construction of the house has not been completed or 18 months period has not been over whichever is earlier, subscription towards Special Family Benefit Fund for each month from the date of disbursement of the 1st instalment of Advance till the date of death be recovered from the terminal benefits due to loanee employee's families and the benefit extended to them.

LOANS AND ADVANCES—Interest—Rates of interest on House Building Advance and Conveyance Advance for the year 1987—88—Orders—Issued.

B. P. Ms. (FB) No. 105

(Secretariat Branch)

Dated: 5th December 1987,
19, Karthigai, Prabhava
Thiruvalluvar Aandu 2018.

Read:

- (i) B. P. Ms. (F.B). No. 107 (SB) dt. 7—11—86.
(ii) G. O. Ms. No. 369 (Finance (LC) Dept.) dt. 14—10—87.

Proceedings :

The Tamil Nadu Electricity Board directs that the rates of interest to be charged on House Building Advance and Conveyance Advance granted by the Tamil Nadu Electricity Board to its employees during the year 1987—88 shall be as detailed below. These rates will take effect from the 1st April 1987.—

I. FOR HOUSE BUILDING ADVANCES :

	Percent per annum for the year 1987-88
(1) 1st April to 10th November 1987	
(a) For loans upto Rs. 50,000	7
(b) For loans from Rs. 50,001 to Rs. 90,000	8
(c) For loans from Rs. 90,001 to 1,30,000	9
(d) For loans from Rs. 1,30,001 to 1,75,000	10
(2) From 11th November 1987	
(a) For loans upto Rs. 50,000	8
(b) For loans from Rs. 50,001 to 1,00,000	9
(c) For loans from 1,00,001 to 2,00,000	10
(d) For loans from Rs. 2,00,001 to 2,50,000	11

II. CONVEYANCE ADVANCE :

	Percent per annum for the year 1987-88
(a) For purchase of motor car	9.5
(b) For purchase of Motor Cycles, Scooters and bicycles	8

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

Memorandum No. 73063-E2/87-1 (Sect. Branch) Dated 21-12-1987.

Sub: Loans and Advances—Advances sanctioned to employees—Failure to furnish utilisation certificate and Insurance coverage of the property—Report—Called.

Ref: Circular Memo. No. CH/TA/1392/86-1, dated 8-5-86.

Instructions have been issued in the memo. cited that follow up action should be taken by the Officers concerned in regard to various kinds of advances granted to the employees of the Board, where they have failed to furnish utilisation certificate for the advances drawn by them. Accordingly, in case of failure on the part of loanee employees to furnish utilisation certificate for the advance granted to them even after a reasonable extension of time or where no extension of time is sought for, which points out a possibility of mis-utilisation of the advance drawn, a part from effecting recovery of advance in one lumpsum, Disciplinary action should also be taken against the employees. The above instructions are applicable for all types of advance granted to Board employees.

2. It has been brought to the notice of the Board that utilisation certificates have not been obtained promptly by the officers concerned for the advance drawn by the Board employees. There is failure on the part of the authorities who are sanctioning the advances to watch prompt utilisation of the advances inspite of clear instructions, Therefore all the sanctioning authorities are requested to adhere to the instructions issued in the memo. cited scrupulously.

3. They are also requested to ensure that the houses constructed/purchased/enlarged out of the loans obtained from the Board are duly mortgaged to Tamil Nadu Electricity Board and covered by the adequate insurance coverage. They are also requested to checkup all the sanctions accorded so far and furnish a report that the advances drawn by the employees have been utilised properly for the purpose for which they were sanctioned and utilisation certificate obtained and in respect of house building advances the employees have mortgaged the house to the Board and insured the house to the prescribed value. The reports should be sent to this office on or before 13-1-1988.

4. Receipt of this memorandum should be acknowledged.

Memorandum (P) No. 47734-E2/87-3, (S. B.) dated the 5th January, 1988.

Sub : LOANS AND ADVANCES — House Building Advance—Sanctioned to Board employees—Revalidation of orders sanctioning House Building Advance—Further instructions issued.

Ref : (i) Board's Memo. No. 9423-01/79-3, dt. 11-12-80.

(ii) Board's Memo. No. 76171-01/82-3, dt. 8-2-83.

Instructions have been issued in the Board's memo. first cited that the period of validity of Board's orders sanctioning, the House Building Advance shall continue to be taken as one year from the date of the Board's orders and if these orders have not been acted upon wholly or partly within a period of one year from the date of sanctioning the House Building Advance, proposals should be sent to competent authority for revalidation of these orders. It has also been instructed in the memo. second cited that the authority competent to sanction house building advance can revalidate the sanction orders issued.

2. It has been brought to the notice of the Board that the employees of the Board to whom the House Building Advance is sanctioned are not coming forward to draw the house building advance within the time fixed for the validity of the sanction orders. they are taking their own time for drawing the house building advance and the revalidation of the sanction orders is dealt with as a matter of routine. Therefore the matter has been further examined and the following further instructions are issued :—

- (i) the question of revalidation of sanction orders for house building advance (arising in view of non-drawal of the advance even in part within a period of one year from the date of the order) is not to be done as a matter of routine and revalidation should be accorded only in cases where the non-drawal of advance within one year of the date of order, is due to conditions beyond the control of the loanee or due to administrative reasons.
- (ii) it should be indicated in the sanction order itself that the loanee should comply with all the provisions in the Rules and draw the first instalment within one year from the date of sanction order and in case of failure to do so the sanction order will be cancelled.

3. Receipt of the memorandum shall be acknowledged.

Memorandum (Permanent) No. 55548/E2/87-3, (S. B.) dated the 11th January '88.

Sub : LOANS AND ADVANCES—House Building Advance — Mortgage of the property — to Board—Market value of the property—To be mentioned in the mortgage deed—Instructions—Issued.

As per Tamil Nadu Electricity Board House Building Advance Rules the loanee employee is required to mortgage the land together with the house to be constructed thereon as security for the advance sanctioned for purchase of plot and construction/construction, or for enlargement/improvement, or for purchase of ready built house/flat.

2. A clarification has been raised as to whether the mortgage deeds, where the market value of the land and the house to be constructed is not indicated, may be accepted. The matter has therefore been examined in detail and it is considered that it should be ensured by the Sanctioning Authorities that the market value of the land and the building to be constructed thereon (based on estimate) exceeds the loan sanctioned to the employee.

3. It is therefore instructed that the market value of the land and estimated cost of the building should be indicated by the loanee employee in the schedule of the mortgage deed relating to the Advance sanctioned for the purchase of plot and construction/construction. Similarly in respect of advance for purchase of ready built house/flat the loanee employee should indicate in the schedule of the mortgage deed, the market value of ready built house/flat together with the value of the land relating to the house/flat. The Sanctioning Authorities are requested to follow the above instructions in future cases. The mortgage deed which have already been executed by the loanee employees may be accepted irrespective of mention of market value, if they are otherwise in order.

Memorandum No. 23582-E2/86-28, (Sectt. Branch) dated the 11th January 1988

Sub : LOANS AND ADVANCES—House Building Advance Employees who die in harness—Recovery of House Building Advance outstanding—Special Family Benefit Fund—Applicability—Further—Orders—Issued.

- Ref : i) B.P. Ms. (FB) No. 61 (Sectt. Branch) dt. 15—7—86.
 ii) B.P. Ms. (FB) No. 102 (Sectt. Branch) dt. 3—12—87.
 iii) Board's Memo. No. 23582-E2/86-6, dated 11—8—86.
 iv) G.O. Ms. No. 1720, H. & U.D.D. dated 13—11—87.

According to orders issued in the B.P. first cited all the employees, who have obtained House Building Advance, and **have more than 5 years** of service prior to retirement as on 1st April 1983 are eligible for the benefit. In respect of those who have obtained/will obtain house building advance and commence repayment of advance after 1—4—1986, they will have the benefit only if they have five years of service prior to retirement at the time of commencement of first recovery towards repayment of house building advance as per House Building Advance Rules. Orders have also been issued in the Board's Memo., 3rd cited that the Board employees having less than 5 years of service left for retirement and who have been sanctioned house building advance are not eligible for the benefits introduced in the B.P. first cited.

2. A point has been raised for clarification whether an employee who is having **exactly 5 years** of service for retirement as on 1—4—1986 is also eligible for the benefit. The matter has been examined in consultation with the Government. It is clarified that all the employees who obtained house building advance prior to 1—4—1986 and had commenced repayment of house building advance prior to 1—4—1986 shall be eligible for the benefit introduced in the B.P. first cited, provided they have a service of **five years and above**, left for retirement as on 1—4—1986.

3 The following instructions are also issued :—

- (i) The benefit of House Building Advance Special Family Benefit Fund introduced in the B.P. first cited be applicable only to those Board employees who have been sanctioned house building advance under Tamil Nadu Electricity Board House Building Advance Rules.
- (ii) The benefit of Special Family Benefit Fund introduced in the B.P. first cited shall not be extended to the family of such of those Board employees who have not utilised the house building advance sanctioned for the purpose for which it was intended. The benefits shall not also be extended to the family of Board employees if they die before the repayment of the advance in full. The amount of subscription towards House Building Advance Special Family Benefit Fund recovered, if any, from such Board employees shall be adjusted to the outstanding house building advance.

4 Receipt of the memorandum shall be acknowledged.

Memorandum (Permanent) No. 25191/E2/87—6 (SB), dated the 29th January 1988.

Sub : LOANS AND ADVANCES—House Building Advance—Sanction of Advance for carrying out improvement works to the existing living accommodation—Further instructions—Issued.

Ref : B.P. Ms. (Ch) No. 92 (Secretariat Branch) dt. 21—3—1983.

Orders have been issued in the Board's Proceedings cited that house building advance for enlarging living accommodation may be sanctioned for carrying out improvements of permanent nature and of one time expenditure and not in the character of removable fixtures.

2. A point has been raised for clarification whether the application received within three months after completing the construction of house may be considered for sanction of House Building Advance for carrying out the improvements. The matter has been examined in consultation with Government and the following clarifications are issued :—

- (a) A period of five years should have been completed from the date of purchase/ completion of the house/flat to become eligible for house building advance for improving the existing accommodation ;
- (b) House Building Advance for carrying out improvements to existing living accommodation, involving repairs and replacements of all kinds such as replacing of existing doors, shutters, etc., painting, colour washing, etc., installation of electrical fittings like geysers, fans, air-condition plants, pumpsets, pipe lines, etc. provision of pavement all around the building, and provision of grills in the place of existing iron bars should **not** be sanctioned. All other items of work which involve fresh civil works like putting up additional cup-boards, rearrangement of kitchen, additional lofts, dadoing, overhead tanks and construction of compound wall, may be considered for sanction of advance for improvement of existing living accommodation.

3. This order will 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 followed hitherto.

4. Receipt of this order shall be acknowledged.

Memorandum No. 73320/E2/87—1 (SB), dated the 3rd February, 1988.

Sub : LOANS AND ADVANCES—House Building Advance—Sanction of advance to the employees of the Board for the construction of house—Approved lay-out to be produced—Instructions issued—Amendment to Rules issued—Further instructions—Issued.

Ref : Board's Memorandum (Permanent) No. 50643/E2/87—2, dated 1—12—1987.

Instructions have been issued in the Memorandum cited that lay-out duly approved by the concerned authority of Town and Country Planning should be obtained also for the cases where house building advance is applied for construction of house alone on the plot already owned by the employee.

2. Certain sanctioning authorities have sought for clarification as to whether the approved lay-outs have to be insisted in respect of applications for construction which were received prior to 1—12—1987 and for which priority have already been assigned.

3. It is clarified that lay-out duly approved by the concerned authority of Town and Country Planning should be insisted also for the applications received prior to 1—12—1987.

Memorandum (Permanent) No. 15213/E2/87-8, (Secretariat Branch) dated the 15th February 1988.

Sub : LOANS AND ADVANCES—House Building Advance—Enhancement of ceiling on the advance and recovery of the advance from the salary of Board employees—Revising of rate of monthly instalments—Supplemental agreement to be executed—instructions—Issued.

Ref : Board's Memorandum No. 27828/E2/86-1, dt. 11—9—86.

Instructions have been issued in the Board's Memorandum cited that the recovery towards repayment of House Building Advance shall be revised consequent on the enhancement of ceiling on the grant of House Building Advance. It has also been instructed that while revising the monthly recovery rate, recoveries already being effected towards House Building Advance sanctioned earlier should also be taken into account.

2. A point has been raised for clarification whether any supplemental agreement has to be executed duly incorporating the particulars such as revised rate of monthly instalments and number of monthly instalment etc. It is clarified that supplemental agreement should be executed duly incorporating the particulars such as revised rate of monthly instalments and number of monthly instalment etc. consequent on the revision of recovery of monthly instalments towards repayment of House Building Advance with reference to the orders issued in the Memorandum cited.

Memorandum No. 8949/E2/88—1, (Secretariat Branch) date the 18th February, 1988.

Sub : LOANS AND ADVANCES—House Building Advance—Sanction of advance to employees of the Board for the construction of house—Approved lay-out to be produced—Further instructions—Issued.

Ref : (i) Memo. No. 33548/E1/87-4, dt. 1—8—87.

(ii) Memo. (Permanent) No. 50643/E2/87-2, dt. 1—12—87.

(iii) Memo. No. 73320/E2/87-1, dt. 3—2—88.

Instructions have been issued in the Memorandum first and Second cited that lay-out duly approved by the concerned authority of Town and Country Planning should be obtained in respect of applications for House Building Advance for purchase of plot and construction and for construction. It has also been clarified in the Memorandum third cited that lay-out duly approved by the concerned authority of Town and Country Planning should be insisted also for the cases for which applications were received prior to 1—12—1987.

2. It has now been represented that when applications returned for the purpose of obtaining approved lay-out from the concerned authority of Town and Country Planning Department are re-submitted, the same may be considered for House Building Advance with reference to original priority assigned. It is hereby instructed that in all cases where the applications are returned for want of lay-out duly approved by Director of Town and Country Planning, the original priority shall be maintained where the applications are re-submitted before 31—3—88 with the lay-out duly approved by the concerned authority of the Dept. of Town and Country Planning.

3. Receipt of the orders shall be acknowledged.

Memorandum (Permanent) No. 6285/E2/88-1, (Sectt. Branch) dated the 22 nd February 1988.

Sub : LOANS AND ADVANCES—House Building Advance—Referring to Vigilance Cell before sanction of House Building Advance—Instructions— Issued.

Ref : B. P. Ms. (Ch) No. 461 (Secretariat Branch) dt. 12—12—1983.

According to the orders issued in para 2(ii) of the Board's Proceedings cited, house building advance should not be sanctioned to a Board employee where a Vigilance enquiry is pending against him into allegations of corruption, misappropriation of money or Stores, misconduct involving moral turpitude or grave neglect of duty. Therefore, before sanction of House Building Advance, the sanctioning authorities are referring the matter to Vigilance Cell invariably in all cases of applications for House Building Advance to indicate as to whether any Vigilance enquiry is pending against the applicants. The Vigilance Cell in turn calls for particulars about the places where the employees were working earlier, refers the matter to the subordinate offices under their control and gets reports. This process results in avoidable delay even where no Vigilance enquiry is pending against a particular employee.

2. In order to obviate such difficulties, the matter has been examined, It is hereby instructed that all cases need not be referred to the Vigilance Cell to ensure that Vigilance case is not pending. It will be sufficient that the sanctioning authority satisfies himself in regard to the condition referred to in para-1 above with reference to the records available in his office. If no information is available in his office and also in the subordinate offices under his control, the sanctioning authority may presume that no Vigilance enquiry is pending against the applicant and, House Building Advance may be sanctioned straightway in such cases.

3. Receipt of this Memorandum shall be acknowledged.

Memorandum (Permanent) No. 4062/E2/88—1, (Sectt. Branch), Dated 7—3—1988.

Sub: Loans and Advances—House Building Advance—Advance sanctioned for the construction of two houses in a Single plot—Instructions for guidance—Issued.

It has come to the notice of the Board that House Building Advance has been sanctioned to two Board employees for the construction of two houses in a single plot that was already approved by the Director of Town and Country Planning. In this case the employees themselves have sub-divided the plot into two portions for construction of two houses. The boundaries of the portions belonging to these two employees have not been ascertained properly before sanction of advance in these cases. When the lay-out has been approved by the Director of Town and Country Planning as single plot, the purchasers have no authority to sub-divide the plot. Each plot approved by the Director of Town and Country Planning should be utilised for residential purpose without any sub-division unless authorised by the Director of Town and Country Planning. House Building Advance should not have been sanctioned to two different employees for constructing two houses in one plot which is approved by the Director of Town and Country Planning and which has been sub-divided by the employees themselves. Such practice should be stopped immediately and advance should be sanctioned for the construction of only one house in a single plot. All the sanctioning authorities are requested to follow these instructions scrupulously.

2. Receipt of this Memorandum should be acknowledged.

Memorandum No. 56918/E2/87-7 (Sectt. Branch), Dated 9-3-1988.

Sub: Loan and Advances—House Building Advance—Employees who die in harness – Recovery of House Building Advance outstanding—Special Family Benefit Fund – Modification – Orders issued – Further instructions – Issued.

Ref: B.P.Ms. (FB) No. 102 (Secretariat Branch) dated 3-12-1987.

In the Board's Proceedings cited, orders have been issued that the recovery of subscription towards House Building Advance Special Family Benefit Fund be commenced on the date of disbursement of first instalment of House Building Advance itself and continued to be effected every month from the salary payable to the employees irrespective of commencement of recovery of loan as such.

2. A point has been raised for clarification as to whether the employee should have more than five years of service left for retirement on the date of disbursement of first instalment of advance or at the time of recovery of advance. The following further clarifications are issued:

- (a) In those cases where the first and subsequent instalments of House Building Advance are drawn prior to 1-4-86 but recovery not commenced on 1-4-86 due to non-completion of house or non-completion of 18 months period, the subscription be commenced from 1-4-86 (not from the date of disbursement of first instalment which falls prior to 1-4-86) provided they have a service of 5 years and above left for retirement as on 1-4-86.
- (b) In those cases where the first instalment itself is disbursed only after 1-4-86, the subscription be commenced from the date of disbursement of first instalment provided the employees have service of 5 years and above left for retirement as on the date of disbursement of first instalment as ordered in B.P.Ms.(FB) No. 102 (Secretariat Branch) dated 3-12-1987.
- (c) In all the cases falling under the two types (a&b) mentioned above the arrears of subscription at the rate of one percent on the total monthly instalment payable towards repayment of House Building Advance from 1-4-86 or from the date of disbursement of first instalment as the case may be, be recovered from the pay of the employees in suitable instalments.

LOANS AND ADVANCES—House Building Advance—Sanction of House Building Advance to Board employees for purchase of a flat/house allotted by private parties—Release of advance in instalments—Orders—Issued.

B.P. Ms. (Ch) No 119

(Sectt. Branch)

Dated the 27th April 1988
Vibhava, 15, Chithirai
Thiruvalluvar Aandu, 2019
READ :

Proceedings :

G.O. Ms. No. 325, Housing & Urban Development Department, dated 29—3—1988.

According to Rule-5(3) (a) of the House Building Advance Rules, the House Building Advance required for purchasing a ready built house/flat shall be paid in one lumpsum on the applicant's executing an agreement in the prescribed form for the repayment of the loan. The acquisition of the house must be completed within three months and the house mortgaged to Tamil Nadu Electricity Board within six months of the drawal of the advance, failing which the advance, together with interest thereon, shall be refunded to the Tamil Nadu Electricity Board forthwith, unless an extension of time-limit is granted by the sanctioning authorities.

2. The Government examined the question of releasing the House Building Advance in suitable instalment for purchasing a flat/house being constructed by the private parties/agencies instead of releasing the same in one lumpsum and issued orders in the Govt. Order cited that House Building Advance may be released in instalments for purchase of flat/house from private parties if the Govt. Servants concerned have applied for it. The Tamil Nadu Electricity Board has examined the above Government Orders in detail and decided to adopt the Government Order.

3. It is hereby ordered that House Building Advance may be sanctioned to the Board employees for the purchase of a flat / houses to be constructed by private parties and the advance may be released in instalments as indicated below if the Board employees concerned, apply for the House Building Advance specifically indicating the fact that they will have to pay the instalment to the private parties, for the construction of such flats/houses :

Flat to be constructed by private parties :

- | | |
|---|--|
| (1) First instalment (30% of the total eligible House Building Advance) | On getting the allotment order from the agency, allotting the flat, to enable the Board employees to pay advance to the private parties and get themselves registered. |
| (2) Second instalment (40% of the total eligible House Building Advance) | When the construction of the flat has reached lintel level. |
| (3) Third instalment (balance of the House Building Advance i.e., balance 30%). | When the flat is ready for occupation. |

House to be constructed by private parties :

- | | |
|---|--|
| (1) First instalment (30% of total eligible House Building Advance) | To pay as advance to the agency constructing houses. |
| (2) Second instalment (40% of total eligible House Building Advance) | When the construction of house has reached plinth level. |
| (3) Third instalment (Balance 30% of total eligible House Building Advance) | When the construction of the house has reached roof level. |

In all these cases, the agreements between the Board employees and flat/house promoters must be registered and Legal opinion from the Government Pleader as to the clear title of the vendor over the land on which the flat/house will be constructed in the name of the vendor shall be produced. The loan sanctioning authority should also satisfy it self before releasing the first instalment, as to whether all necessary approvals including planning permission from Madras Metropolitan Development Authority/Local body / Other similar competent authorities have been obtained and

before releasing the final instalment the applicant has to obtain a certificate from the Planning Authority concerned as to whether the construction is in accordance with the approved plan.

4. All cases of applications mentioned in para-3 above shall be dealt along with the other cases in the normal order of priority maintained for sanction of House Building Advance for purchase of plot and construction/construction.

5. In all the case where the advance for purchase of house/flat is released in instalments, as ordered in para-3 above, 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 is also ordered that in cases of applications for purchase of Ready Built House/Flats 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 LUMP SUM the sale deed shall be obtained for the land as well as for purchase of house/flat.

7. These orders shall take immediate effect.

8. Amendment will be issued separately to the Tamil Nadu Electricity Board House Building Advance Rules.

(By Order of the Chairman)

18.	22.	Thruninravoor	"	18/75	"
	23.	Annambedu	"		"
19.	24.	Agraharam	"	19/75	"
20.	25.	Sithukkudu	"		"
	38.	Melmenambedu	"	20/75	"
	37.	Motherambedu	"		"
21.	26.	Korattur	"	21/75	"
22.	27.	Nochimedu	"	22/75	"
23.					
24.	31-I	Thirumalairajapuram	"	24-ABCD/75	"
	31-II	"	"		"
25.	32.	Kuttambakkam	"	25/75	"
26.	33.	Palanjur	"	26/75	"
27.	34.	Parvathrajapuram	"	27/75	"
28.	35.	Narasingapuram	"	28/75	"
29.	36.	Vellavedu	"	29/75	"
30.	40.	Kilmenambedu	"	30/75	"
31.	47.	Nazharethpet	"	32/75	"
32.	48.	Varadarajapuram	"	33/75	"
33.	49.	Thikkanampatti	"	34/75	"
34.	50.	Arimandanallur	"	35/75	"
35.	52.	Agraharam	"	37/75	"
36.	58.	Kattupakkam	"	38/76	"
37.	59.	Sennirkuppam	"	39/75	"
38.	60.	Gopurasanallur	"	40/75	"
39.	74.	Melagaram	"	41/75	"
40.	75.	Meppur	"	42/75	"
41.	76.	Chembarambakkam	"	43/75	"

V. VILLIVAKKAM PANCHAYAT UNION :

1.	39.	Pammudukulam	"	44/75	Saidapet
2.	41.	Pottur	"	46/75	"
3.	42.	Vallanur	"	46/75	"
4.	43.	Morai	"		"
	44.	Pulikutti	"	47/75	"
	45.	Tanabakkam	"		"
5.	46.	Melpakkam	"	48/75	"
6.	47.	Arakumbakkam	"	49/75	"
7.	48.	Pandiswaram	"	50/75	"
8.	49.	Kadavoor	"	51/75	"
9.	50.	Kariapakkam	"		"
	52.	Alathur	"	52/75	"
10.	51.	Kilkondaiyur	"	53/75	"
11.	53.	Vellacheri	"	54/75	"
12.	54.	Palavedi	"	55/75	"
13.	65.	Kulathur	"	56/75	"
14.		Thirumangalam	"		"
15.	82.	Nolambur	"	59/75	"
16.	83.	Adayalamputhur	"	60/75	"
17.	84.	Perumalagaram	"	61/75	"
18.	85.	Ayanambakkam	"	62/75	"
19.	90.	Ayapakkam	"	63/75	"
20.	91.	Koladi	"	64/75	"
1.	92.	Noombal	"	65/75	"
2.	93.	Siva ⁿ utham	"	66/75	"
3.	94.	Chettiyaragaram	"	67/75	"
4.	95.	Tandalam	"	68/75	"
5.	96.	Vanagaram	"	69/75	"
6.	97.	Karambakkam	"	70/75	"
7.	98.	Porur	"	71/75	"
8.	100.	Nerkundram	"	73/75	"
9.	101.	Valasaravakkam	"	74/75	"
10.	102.	Ramapuram	"	75/75	"

VI. KUNNATHUR PANCHAYAT UNION:

1.	54.	Chinnapunchari	"	78/75	Sriperumbudur
2.	55.	Paraniputhur	"	79/75	"
3.	56.	Kulathuvancheri	"	80/75	"
4.	57.	Sirunivasapuram	"	81/75	"
5.	61.	Ayapunthangal	"	82/75	"
6.	62.	Telliyaragaram	"	83/75	"
7.	63.	Movlivakkam	"	84/75	"
8.	64.	Madanandapuram	"	85/75	"
9.	65-I	Mugalivakkam	"	86/75	"
	65-II	Alavancheri	"	87/75	"
10.	66.	Manapakkam	"	88/75	"
11.	67.	Kulapakkam	"	89/75	"
12.	68.	Garugambekkam	"	90/75	"
13.	69.	Perigapancheri	"	91/75	"
14.	70.	Kovoor	"	92/75	"
15.	71.	Chikkarayapuram	"	93/75	"
16.	72.	Mulamanipakkam	"	94/AB/75	"
17.	73.	Malayambakkam	"	96/75	"
18.	79.	Kollaicheri	"	97/75	"
	80.	Manacheri	"	98/75	"
19.	82.	Tondalam	"	99/75	"
20.	83.	Tarapakkam	"	100/75	"
21.	84.	Rendankattalai	"	101/75	"
22.	86.	Kavanoor	"	102/75	"
23.	87.	Sirukulathur	"	103/75	"
24.	88.	Nandambakkam	"	104/75	"
25.	89.	Ponthandalam	"	105/75	"
26.	90.	Palanthandalam	"	106/75	"
27.	91.	Thirumudivakkam	"	107/75	"
28.	92.	Erumaiyur	"	108/75	"
29.	93.	Varadarajapuram	"		
30.	94.	Naduvirapattu	"		

VII. THIRUVALLUR PANCHAYAT UNION:

1.	27.	Pakkam	"	110/A&B/75	Thiruvallur
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VIII. SRIPERUMBUDUR PANCHAYAT UNION:

1.	108.	Daryar	"	111/75	"
2.	112.	Chettipattu	"	112/75	"
3.	109.	Kattirambakkam	"	113/75	"
		Chembarambakkam	"		
		Tank Portion	"		

IX. ST. THOMAS MOUNT PANCHAYAT UNION:

1.	125.	Meenambakkam	"	13/75	Saidapet
2.	126.	Cowl Bazaar	"	14/75	"
3.	127.	Polichalur	"	15/75	"
4.	132.	Tirusulam	"	16/75	"
5.	135.	Ullagaram	"	17/75	"
6.	138.	Taramani	"	18/75	"
7.	139.	Kanagam	"	19/75	"
8.	141.	Kottivakkam	"	20/75	"
9.	142.	Palavakkam	"	21/75	"
10.	143.	Perungadi	"	22/75	"
11.	144.	Sivaram	MP/DLS	23/75	Saidapet
12.	145.	Neelangarai	"	24/75	"
13.					
14.	147.	Karapakkam	"	26/75	"
15.	148.	Okkigamduraipakkam	"	27/75	"

16.	149.	Pallikaranai	"	28/75	"
17.	150.	Madavakkam	"	29/75	"
18.	151.	Nanmangalam	"	30/75	"
19.	152.	Kovilambakkam	"	31/75	"
20.	153.	Kulathur	"	32/75	"
21.	154.	Madipakkam	"	32/75	"
22.	157.	Muvarasampattu	"	33/75	"
23.	161.	Sombakkam	"	34/75	"
24.	168.	Mudichoor	"	35/75	"
25.	169.	Pirkkankarunai	"	36/75	"
26.	171.	Meppadu	"	37/75	"
	172.	Thiruvengeri	"	37/75	"
27.	174.	Rajakilapakkam	"	38/75	"
28.	175.	Gowrivakkam	"	39/75	"
29.	176.	Vengevasal	"	40/75	"
30.	177.	Madambakkam	"	41/75	"
31.	178.	Kaspapuram	"	42/75	"
32.	179.	Vengampakkam	"	43/75	"
33.	180.	Agaramten	"	44/75	"
34.	181.	Kovilancheri	"	45/V5	"
35.	182.	Chittalapakkam	"	46/75	"
36.	183.	Maduraipakkam	"	47/75	"
37.	184.	Mulacheri	"	48/75	"
38.	186.	Ottiyambakkam	"	49/75	"
39.	186.	Arusankalanai	"	50/75	"
40.	187.	Perumbakkom	"	51/V6	"
41.	188.	Jalladamapettai	"	52/75	"
42.	189.	Sholinganallur	"	53/75	"
43.	190.	Semmamcheri	"	54/75	"
44.	191.	Uttandi	"	55/75	"
X. KATTANKULATHUR PANCHAYAT UNION:					
1.	1.	Mannivakkam	MP/DLS/56/75		Chingleput
2.	2.	Vandalur	"	57/75	"
3.	3.	Kilampakkam			"
4.	9.	Nedungundram			
5.	10.	Puthur			
6.	11.	Culappakkam			

(True copy)

Memorandum (Permanent) No. 46621/E2/87-4 (Secretariat Branch) dated the 28th June, 1988

Sub : Loans and Advances—House Building Advance—Construction of house—Permission for changing of location for construction—Instructions—Issued.

Certain employees apply for House Building Advance for construction of house on a particular plot and obtain priority for sanction of House Building Advance. Before sanction of House Building Advance, they propose to construct house on a different plot for various reasons and request for House Building Advance for the construction of house on the changed plot based on the priority already fixed with reference to their earlier application. Some Sanctioning authorities have therefore raised a point for clarification as to whether, in such cases, the Board employees may be allowed the same priority for grant of House Building Advance, based on his original application for House Building Advance.

2. The matter has been examined in detail. It is hereby ordered that in the cases referred to in para-1 above, House Building Advance may be sanctioned based on the priority fixed with reference to the earlier applications. In such cases, sanction should, however, be subject to all other terms and conditions stipulated for House Building Advance; the employees should also produce all the documents in respect of the new plots on which they propose to construct houses with reference to Rule-9(a) (ii) (b) of House Building Advance Rules.

Memorandum (Permanent) No. 5632/E2/87-10 (Secretariat Branch) dated the 1st July, 1988.

Sub : Loans and Advances—House Building Advance — Deduction of grace periods while arriving eligible amount for sanction of House Building Advance — instructions—Issued.

House Building Advance is sanctioned to the Board employees based on the balance length of their services left for retirement as on date of sanction besides their pay and allowance, carry home salary etc. While arriving at the eligible amount for sanction of House Building Advance, a grace period is deducted from the balance length of service of the employees. There is no uniformity in the grace periods adopted by the sanctioning authorities under the Board. Therefore the matter has been examined in consultation with Government.

2. It is hereby ordered that the grace periods as detailed below may be deducted from the remaining period of service of the Board employees at the time of processing the applications for sanction of House Building Advance:

Category	Grace periods to be deducted
(i) For purchase of plot and construction of house	20 months
(ii) For construction of house	
(iii) For purchase of ready built house/flat from private parties	
(iv) For purchase of ready built house/flat from Tamil Nadu Housing Board/Madras Metropolitan Development Authority	8 months
(v) For additional advance	8 months
(vi) For enlargement of existing living accommodation	20 months
(vii) For making improvement	8 months

In case of applications for the advance for purchase of house/flat from private parties with reference to the orders issued in B. P. Ms. (Ch) No. 119 (Sectt. Branch) dt. 27-4-1988, a grace period of 20 months shall be deducted if the house/flat is under construction and a period of eight months shall be deducted if the house/flat has been completed

(True copy)

Memo. (Per.) No. 52942/O&M Cell/87—1 (Sectt. Branch), Dt. 11—7—1988.

Sub : Office Procedure—Grant of permission for purchase of Land, House site, Ready Built House etc.—Checkslip—Prescribed.

Proposals for grant of permission for purchase and or sale of land house, house site and for construction of house are not checked properly in some cases. It is observed that the applicants do not furnish all the required information. In the case of granting permission for enlargement of accommodation, the requests are merely summarised and orders of the appropriate authority is sought for and an uniform procedure is not followed in all the Branches/Circles.

2. In order to enable prompt scrutiny of the proposals, a check slip as in the Annexure to this memorandum is prescribed.

3. All the officers of the Board are requested to ensure that the check slip is added to the current file as cover page in each case and the particulars are duly filled in.

P. Easwaramurthy,
Secretary.

Memorandum (Permanent) No. 30533/E2/88—1 (S.B.) dated the 14th July, 1988.

Sub : Loans and Advances—House Building Advance —Sanction of advance for purchase of Ready Built House/Flat constructed by the Tamil Nadu Housing Board from the original allottees—Reckoning of maximum age of the house/flat.

Ref : Government letter Ms. No. 574, Housing & Urban Development Department, dt. 11—5—1988.

According to Rule-3 (a) of House Building Advance Rules applicable to Board employees, application for advance for purchasing a ready built house may also be considered provided that in case of purchase of ready built house sanctioning authority shall satisfy himself in consultation with a qualified Civil Engineer not below the rank of an Executive Engineer, as to the Class and normal useful age of the House as specified in Columns (1) and (2) of the table there-under and that maximum age of the house does not exceed the number of years specified in Column (3) thereof. In case of House Building Advance for acquiring a flat/house constructed and allotted by the Tamil Nadu Housing Board, certificate from the Executive Engineer/Civil is not obtained. However, the certificate from the Executive Engineer/Civil regarding the age etc. of the house is insisted for second and subsequent sale of Tamil Nadu Housing Board flats/house.

2. The Government have issued orders in the letter cited that in respect of second and subsequent sale of ready built house/flats of Tamil Nadu Housing Board, maximum age shall be calculated at the time of granting loan with reference to the original allotment orders issued by the Tamil Nadu Housing Board and that in such case, a certificate regarding the age of the building etc. need not be insisted for sanction of House Building Advance.

3. The Tamil Nadu Electricity Board has decided to adopt the Government orders mentioned in para-2 above. It is hereby ordered that the ready built house/flat constructed and allotted by the Tamil Nadu Housing Board for residential purposes be treated as Class-I Buildings for the purpose of sanction of House Building Advance to Board employees. In respect of second and subsequent sale of ready built house/flats of the Tamil Nadu Housing Board, the maximum age shall be calculated by the sanctioning authority at the time of granting loan with reference to the original allotment orders, wherever proof of the original allotment is produced. In such cases, a certificate regarding the age of the building etc. need not be insisted for the sanction of the House Building Advance. In cases where the proof of the original allotment is not produced and the age of the building could not be ascertained from the record, then a certificate will have to be obtained from a qualified Civil Engineer, irrespective of the fact that the house was built by the Tamil Nadu Housing Board. Sanctioning authority shall however, ensure that the age of the building proposed to be purchased by the Board employees is in accordance with the guidelines prescribed in Rule-3 of the House Building Advance Rules.

- (i) Status of property to which
- (ii) Whether the above movable property has been indicated in Property Return
- (iii) Whether the Applicant has any dealing with the individual with whom the property is to be mortgaged/sold
- (iv) Whether permission obtained for the sale of the said Asset
- (v) Whether Disciplinary Proceedings are pending for the lapses listed out in Rule 1 (ii) of House Building Advance Rules
- (vi) Whether the property is purchased by disposal of immovable assets already possessed (with details)
- (vii) Whether gift tax has been paid
- (viii) Gift received (with details)

Memorandum (Permanent) No. 58926/E2/87-4, (S. B.) dated 18-7-1988.

Sub: LOANS AND ADVANCES—House Building Advance Reimbursement of cost of stamp duty and Registration Fees—Recovery of reimbursed cost of stamp duty and Registration fees in case of remittance of House Building Advance in full—Orders issued.

Ref : (i) B. P. Ms. No. 1703, dt. 16-11-1978.

(ii) B. P. Ms. No. 56, dt. 28-1-1980.

Orders have been issued in Board's Proceedings cited that the expenditure incurred by the employees of Board towards the cost of stamp duty and Registration fees in connection with the execution of Mortgage Deed for the drawal of the House Building Advance from the Board be reimbursed.

2. A point has been raised for clarification as to whether the cost of stamp duty and Registration fees reimbursed to the Board employees should also be recovered along with outstanding House Building Advance in cases where the House Building Advance is remitted back in full after drawal of one or more instalments of advance and whether penal interest need be charged in such cases.

3. The matter has been examined in detail and the following instructions are issued.

(i) In cases where the employees after drawal of one or more instalments fail to continue/complete construction inspite of extension of time, the loan is fore-closed and the amount of advance together with interest is recovered in full. In such cases of breach of terms of the advance, the cost of stamp duty and registration fee already reimbursed shall be recovered from the loanee employee along with the advance amount.

(ii) In other cases where the advance is remitted in full not on account of breach of terms of advance but due to some other reasons, the cost of stamp duty and registration fee already reimbursed shall not be recovered from the loanee employee.

(iii) No penal interest shall be collected in any of the above cases.

4. The receipt of the Memorandum shall be acknowledged.

Memorandum (Permanent) No. 37465/E2/88-1, (Secretariat Branch) dated the 1st August, 1988.

Sub : Loans and Advances—House Building Advance—Sanction of additional advance for payment of additional cost of plot/flat/house demanded by the Madras Metropolitan Development Authority and other Undertakings—Orders—Issued.

Ref : Government letter Ms. No. 692, Housing & Urban Development Department, dt. 8-6-1988.

As per Rule-4 (c) of House Building Advance Rules, the applications of the employees of the Board for an additional House Building Advance for payment of the additional amount towards the cost of plot/flat/house allotted to the applicants by the Tamil Nadu Housing Board shall be considered irrespective of the number of advances that they might have been sanctioned already, and the period that might have expired since the first advance sanctioned to them. The advance to be sanctioned in such cases shall be fixed on the basis of the advance to which they may be eligible with reference to their repaying capacity at the time of sanctioning the additional advance less the advance already sanctioned to them and the advance for the purchase of a plot. The total of advances in a case including the advance proposed to be sanctioned for payment towards the demand of the Tamil Nadu Housing Board for additional cost shall also be subject to the ceiling for House Building Advance laid down in the rules in force. The additional advance sanctioned towards cost of plot/flat/house shall be made payable to the Housing Board directly by the drawing officers to the credit of the applicants towards the cost of plot/flat/house allotted to them by the Tamil Nadu Housing Board.

2. The Government have issued orders in the letter cited that additional advance may be considered also to meet the additional cost of the plot/flat/house allotted by the Madras Metropolitan Development Authority, D.D.A. and other Government Undertakings. It has been decided to adopt the above Government orders to the Board also.

3. Accordingly it is hereby ordered that additional advance may be sanctioned to Board employees to meet the additional cost (i.e.) the difference between the enhanced cost and the original cost of the plot/flat/house allotted by the Madras Metropolitan Development Authority, D.D.A. and other Government Undertakings, irrespective of the number of advances that might have been sanctioned already and the period that might have been expired since the first advance was sanctioned, subject to other conditions mentioned in para-1 above as in the case of Tamil Nadu Housing Board. It is also ordered that applications for sanction of additional advance for payment towards the additional cost of plot/flat/house may be given priority under the category of "additional advance" to complete the construction. Additional advance should not be sanctioned to meet the interest due on the cost of the plot/flat/house, since the cost of the plot/flat/house, do not include the interest, and as the interest is levied for belated payments of the cost.

Memorandum (Permanent) No. 23887/E2/87-4, (Secretariat Branch) dated 9—8—1988.

Sub : Loans and Advance—House Building Advance—Reimbursement of cost of stamp duty and Registration fee—Time limit for the claim—Revised orders—Issued.

Ref : Memo. (Per.) No. 103567—NI/88-5, dt. 23—7—84.

At present the employees of the Board who have availed House Building Advance from the Board are permitted to prefer their claims for reimbursement of stamp duty and Registration fee incurred towards execution of mortgage deed within 90 days from the date of registration of the mortgage deed. It is now directed that the claim for reimbursement of Registration fee and stamp duty shall be preferred by the loanee Board employee within 60 days from the date of Registration of the mortgage deed. Any delay in preferring the claim shall be condoned by the authority next higher to the sanctioning authority upto a period of 30 days over and above the 60 days fixed for preferring the claim. After 90 days no reimbursement shall be made.

2. Receipt of the memo. shall be acknowledged.

Confidential: Memorandum (Permanent) No. 47209/E2/88-1, dated the 18th August 1988.

Sub : Loans and Advances—House Building Advance—Failure to furnish Utilisation Certificate—Initiation of disciplinary proceedings—Imposing of punishment with reference to severity of charges—Instructions—Issued.

Ref : Chairman's Circular No. CH/TA/1392/86-1 (Sectt. Branch), dated 8-5-1986.

Instructions have been issued in the Memorandum cited in regard to the follow-up action to be taken in cases where the loanee employees fail to furnish utilisation certificates for the advances drawn by them. Accordingly in the case of House Building Advance where it is a case of failure to furnish the utilisation certificate inspite of reminders, that itself will constitute the charge. If evidence is available that the full amount of the loan has not been utilised for the purpose for which it was granted and the amount so paid has been dishonestly misused the charge should be for misappropriation. Such behaviour on the part of loanee, in addition to misappropriation, also denies the opportunity of getting loan by another employee who is genuinely in need of the funds. The severity of punishment to be imposed to will depend on the nature of the charge so framed.

2. Certain cases have come to the notice of the Chairman, where inspite of evidence that full amount of the loan has not been utilised for the purpose for which it was granted, lenient view has been taken by the sanctioning authorities and the punishment imposed is not in accordance with severity of charges. Therefore the instructions already issued in the Memorandum cited are reiterated and all the sanctioning authorities are requested to impose punishment with reference to the severity of the charges proved besides the recovery of the entire amount in one lumpsum.

3. Receipt of the Memorandum should be acknowledged.

Memorandum (Permanent) No. 67942/E2/87-12/, (Secretariat Branch), dated the 19th August '1988.

Sub: LOANS AND ADVANCES—House Building Advance—Sanction of House Building Advance—Producing of lay-out duly approved by Director of Town and Country Planning—Revised Institutions—Issued.

Ref: (i) Board's Memo. No. 33548/E1/87-4, dt. 1-8-87.

(ii) Memorandum (Permanent) No. 50643/E2/87-2, dt. 1-12-87.

In supersession of the orders in the Memoranda cited, the following instructions are Issued :—

- (i) In cases involving a number of houses in one lay-out (a scheme taken up by a group of employees involving group construction) House Building Advance shall be sanctioned with the approval of Local Body and lay-out duly approved by the Director of Town and Country Planning.
 - (ii) In case of employees who apply for sanction of House Building Advance individually, House Building Advance shall be sanctioned based on the Local Body clearance.
2. The orders shall take effect from the date of issue.
 3. All the applications of Individual Employees that were returned for want of lay-out approved by the Director of Town and Country Planning shall be assigned the original priority and House Building Advance considered accordingly.
 4. Receipt of this Memorandum may be acknowledged.

Memorandum (Permanent) No. 29728/E2/88-2, (SB) dated the 20th August, 1988.

Sub : Loans and Advances House Building Advance—Sanction of House Building Advance to Board employees for purchase of flats/houses allotted by private parties—Release of advance—Further instructions—Issued.

Ref : B.P. Ms. (Ch) No. 119 (Sectt. Branch), dated 27—4—1988.

In the Board's Proceedings cited, orders have been issued regarding the procedure for sanction of a advance for purchase of flats/houses allotted by private parties. Accordingly where employees seek advance in instalments for making payment to the promoters at different stages, the application in such cases is to be treated as plot-cum-construction and the advance released in instalments. In such cases, sale deed for the undivided share of land alone is acceptable. In cases where the applicants make no specific requests to release the advance in instalments the advance shall be released in one lumpsum, and sale deed also is to be produced for the value of the land as well as the flat.

2. Certain employees who have entered into agreement with promoters for purchase of completed flats on receipt of advance from the Board have expressed difficulty in obtaining sale deed for the land as well as the cost of the flat. In such cases pending receipt of the moneys due from the employee the promotor is constructing the flat by a sort of adjustment of the advances given by the other purchasers, and hence the promotor does not own the flat. As such he is not able to execute the sale deed for the flat.

3. The matter has been examined in detail. It is directed that in the cases of the nature mentioned in para-2 above where the Board employee has made commitments in writing **on or before 27—4—88** the sale deed for the flat need not be insisted and it is sufficient if the sale deed is produced for the undivided share of land alone.

4. Receipt of this Memorandum may be acknowledged.

Memorandum (Per.) No. 12415/E2/88-5, (Secretariat Branch), Dated the 19th September, 1988.

Sub : Loans and Advances—House Building Advance—Enhancement of ceiling on the advance and recovery of the advance from the salary of the employees—Revision of rate of monthly instalments—Supplemental agreement to be executed—Specimen form—Prescribed.

Ref : (i) Board's Memo. No. 27828/E2/86-1, dt. 11-9-1986.

(ii) Board's Memo. (Per.) No. 15213/E2/87-8, dt. 15-2-88.

Instructions have been issued in the Memorandum second cited that supplemental agreement should be executed duly incorporating the particulars such as revised rate of monthly instalments and number of monthly instalments etc., consequent on the revision of recovery of monthly instalment towards repayment of House Building Advance with reference to the Memorandum first cited.

2. The question of prescribing the specimen form of supplemental agreement to be executed in this regard has been examined. Form No. 7 in the Tamil Nadu Electricity Board House Building Advance Rules may be adopted with suitable modifications for this purpose. The form duly modified is **annexed** to this Memorandum. The same shall be used in all cases involving execution of supplemental agreement with reference to the Memorandum second cited.

ANNEXURE

**FORM OF SUPPLEMENTAL AGREEMENT TO BE EXECUTED AT THE TIME OF
REVISING THE RATE OF MONTHLY INSTALMENTS AND NUMBER OF MONTHLY
INSTALMENTS BY TAMIL NADU ELECTRICITY BOARD EMPLOYEE**

An Agreement made this.....day of.....One thousand nine hundred and.....between Thiru..... Son of.....at present serving at..... (hereinafter called "The Borrower" which expression, shall unless excluded, by or repugnant to the subject or context, include his heirs, executors, legal representatives and administrators) of the one part and the Tamil Nadu Electricity Board (hereinafter called "The Board" which expression shall unless excluded by or repugnant to the subject or context, include his successors in Office and assigns) of other part.

Where as deed of agreement date.....(hereinafter referred to as the "Principal Deed" was entered into between "The Borrower", and "The Board" under which a sum of Rs..... (Rs.) was sanctioned to "The Borrower" as advance.

And whereas the mode of payment of the principal amount of the advance and the interest and the number and amount of line of instalments for repayment of the principal and interest were fixed as.....

And where as the rate of monthly instalments and number of monthly instalments has been revised as.....after taking into account the recoveries of House Building Advance already effected consequent on the enhancement of ceiling on the grant of House Building Advance-vide. Board's instructions issued in Memorandum No. 27828/E2/86/1, dated 11—9—1986.

Now these presents witnesseth as follows :

It is hereby agreed by and between the parties hereto that in consideration of the revision of the rate of monthly recovery and instalments the borrower hereby agrees with the Board to repay to the Board the balance of the original advance and interest as on date during the revised rate of recovery by monthly instalments as fixed by the Board/Sanctioning Authority by deduction from his/her pay and the borrower hereby authorises Sanctioning Authority to make such deductions from his monthly pay/leave salary bills.

In witness where or Thiru.....the borrower and..... acting for and on behalf of and by the order and direction of the Tamil Nadu Electricity Board have signed this agreement.

Signed by the said borrower
in the presence of :

Signature of the Borrower

First witness:

Address :

Occupation:

Second witness :

Address :

Occupation :

Signed by Thiru.....acting for and on behalf of and by the order and direction of the Tamil Nadu Electricity Board.

Signature of

First witness :

Address :

Occupation :

Second witness :

Address :

Occupation :

(True Copy)

Memorandum No. 73965/E2/86-15 (SB) dated the 12th January, 1989.

Sub : Loans and Advances—House Building Advance amount recovered in full from the employees—Discharging of mortgage deed—Clarifications—Issued.

As per Rule-8 (d) of Tamil Nadu Electricity Board Rules which are based on Government 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.

2. A point has been raised for clarification as to whether the above instructions contained in the Rules have to be followed or a separate document should be executed and registered, and if so, what should be the form of such document and who should bear the cost of the document.

3. The matter has been examined in detail and it is hereby instructed that the original mortgage deed may be returned to the Board's employee, who obtained loan, with an endorsement thereon to the effect that the amount under the deed has been realised in full with interest thereon, (A copy of draft Acknowledgement of Debt is enclosed) and that it is for the Board's employee to present the document to the concerned Sub-Registrar along with a form obtainable from him duly filled in. On payment of a nominal fees, the Sub-Registrar shall make necessary entries in the relevant registers to wipe off the encumbrance on the property.

4. Receipt of this Memorandum shall be acknowledged.

ACKNOWLEDGEMENT OF DEBT

THIS DEED OF ACKNOWLEDGEMENT made on this.....by the
.....Tamil Nadu Electricity Board (hereinafter 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 Rs.....
(Rupees.....) for the purchase and 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. WHEREAS Thiru.....has mortgaged the property
to be constructed thereon or purchased from and out of the Board's money and registered and Registered
Document No.....before the Sub-Registrar.....

4. WHEREAS, Thiru.....has repaid the
mortgaged amount in full with interest thereon and sought acknowledgement of the debt.

5. NOW THIS DEED witnesseth as follows:

(i) In pursuance of the covenants in the Registered mortgaged deed.....
..... before the Sub-Registrar.
has repaid the entire advance together with interest in full and the Board hereby acknowledge the
receipt of the said amount.

Schedule

.....
.....
.....

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

Witnesses :

(1)

(2)

(True copy)

Memorandum (Permanent) No. 59143/E2/88-1. (Secretariat Branch) dated the 25th January 1989.

Sub : House Building Advance—Sanction of House Building Advance to Tamil Nadu Electricity Board employees who are having more than one house—Certain guidelines—Issued.

As per Rule-2(b) of House Building Advance Rules, House Building Advance should not be sanctioned to the employees of the Board in case where the employee or the applicant's wife/husband/minor child is the owner of a house. However, as per the second provision to the above Rules, House Building Advance may be sanctioned in such cases after obtaining prior approval of the Chairman under the following exceptional circumstances :

- (1) Where the applicant or the applicant's wife/husband/minor child owns a house in a village and the applicant desires to settle down in a Town ;
- (2) Where an applicant happens to own a house jointly with other relations etc. and he desires to build a separate house for his bonafide residential purpose or he desires to enlarge the living accommodation of it.

2. It has come to the notice of the Board wherein an employee applied for permission for availing of House Building Advance for construction of house eventhough his wife owns a flat (among other houses) at a vast developed suburban area by producing a certificate issued by the concerned Tahsildar to the effect that the area wherein flat lies is a village. Though technically it may be a "village" as per village records, it should be ensured by the Officer recommending, whether it is really a village or it is a vastly developed area/suburban area/area within the Corporation or Municipal limits.

3. The intention in allowing House Building Advance under exceptional circumstances as mentioned in para-1 above to an employee of Board who already owns a house in a village but decides to settle down in a Town or City is to allow him to acquire a residential building in the area where he proposes to settle down finally.

4. It is hereby ordered that sanctioning authority should ascertain and ensure the following facts in respect of cases in which the applicant or spouse or minor children is owner of a house besides certificates from the Revenue Authorities before recommending a case to Chairman for approval for grant of House Building Advance under second proviso to Rule (2) of Tamil Nadu Electricity Board House Building Advance Rules :

- (i) The nature of development of the area, (i. e.) whether well developed poorly developed etc., with reference to a Town or City in regard to transport, education, shopping facilities etc.
- (ii) The distance to a nearby Town or City.
- (iii) Whether connected to the nearby Town by good transport or not.

5. Receipt of this Memorandum may be acknowledged.

(By Order of the Chairman)

Circular Memorandum No. 11044/E2/85—7, dated the 7th February 1989.

Sub : Loans and Advances—House Building Advance—Sanction of advance and vacation of Board's Quarters—Instructions—Issued.

According to Rule-12 of Tamil Nadu Electricity Board House Building Advance Rules, the employees of the Board provided with departmental Quarters, for whom House Building Advance has been sanctioned under these rules for construction of House, should vacate the Board's Quarters immediately on occupation of the newly constructed house or on completion or within eighteen months after the date on which the first instalment of advance is paid, whichever is earlier. In the case of advance sanctioned for purchase of Ready Built House, the Board's Quarters should be vacated within one month from the date of disbursement of the advance or occupation of the house, whichever is earlier.

2. The Superintending Engineer/Operation/Ennore Thermal Power Station has reported that some of the staff of Ennore Thermal Power Station have constructed houses by availing House Building Advance in other Towns and outside Municipalities and presumed that the above Rule is applicable only to such of those who have constructed houses in the same area. He has requested for confirmation of the above presumption.

3. The matter has been examined in detail. It is directed that this condition need not be made applicable in cases where the house constructed/purchased by the employee is in a different local body and also far away from the work spot and the Superintending Engineer or any other responsible Officer under whom the employee is working certifies that the shifting of the employee from the Board's Quarters will be detrimental to Board's work.

4. Receipt of this Circular Memorandum may be acknowledged.

Memorandum (Permanent) No. 37850-E2/88—6/, dated the 1st March, 1989.

Sub : Loans and Advances—House Building Advance—Sanction of advance for carrying out improvements to existing living accommodation—Guidelines—Clarification issued.

Ref : Board's Memorandum (Permanent) No. 25191/E2/87—6, dt. 29—1—88.

In Board's Memorandum cited, certain instructions in regard to sanction of House Building Advance for carrying out improvement works to the existing living accommodation have been issued based on Government orders. In the Memorandum besides specifying the nature of works which can be considered for sanction of improvement advance, it has also been stipulated 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 improvement.

2. Some of the sanctioning authorities have presumed that the enlargement of existing accommodation and improvement of existing accommodation are coming under the one and the same category and hence a period of five years should have been completed for considering sanction of House Building Advance for enlargement purpose also and have requested for confirmation.

3. The matter has been examined in consultation with Government and it is directed that the time limit of five years prescribed in the Memorandum cited is applicable for sanction of advance for making improvements to the existing living accommodation only and not for the sanction of advance for enlarging the existing living accommodation.

(By Order of the Chairman)

U.O. Note No. 50037/E2/88-2, dated the 4th March, 1989

Sub : Loans and Advances—House Building Advance—Permission to sell house purchased/constructed by availing advance from Board—Order of Chairman—Decision—Communicated.

Ref : From 'B' Section, B.O.S.B., U.O. Note No. 25031/B3/88-2, dt. 8/16-8-88.

The question of introducing a rule in Tamil Nadu Electricity Board House Building Advance Rules for collecting interest at HUDCO/L.I.C. or Bank (Over Draft) rate in cases of disposal of houses constructed/purchased by availing advance from the Board has been examined in detail. It has been decided that no such condition need be imposed in these cases and the cases may be considered on merits of each case as done in Government. 'B' Section, Board Office Secretariat Branch may therefore be informed that permission to dispose off the house constructed/purchased by availing House Building Advance from Board may be considered on the merits of each case subject to the conditions that—

- (a) No House Building Advance will be sanctioned to the individual in future for the construction/acquisition of a house.
- (b) If any part-final withdrawal had been taken by the employee from the General Provident Fund for the construction/purchase of the house it should be refunded to the fund with the interest as required by the General Provident Fund Rules.
- (c) In cases where a portion of House Building Advance is still outstanding recovery at the time of seeking permission for disposal of the house, the mortgage deed will be released only after the repayment of outstanding House Building Advance and the interest thereon upto the date of settlement.
- (d) The sale deed of the house shall be executed only after full settlement of Tamil Nadu Electricity Board dues on account of House Building Advance.
- (e) The proceeds of sale should be utilised first for settling the Tamil Nadu Electricity Board dues.
- (f) Till the transaction is finalised and the sale proceeds are realised the outstanding dues of House Building Advance should be continued to be remitted on a monthly recovery basis as per the agreement executed before drawal of the advance.

Loans and Advance—House Building Advance—Insurance of buildings constructed/purchased/enlarged with House Building Advance received from Tamil Nadu Electricity Board—Amendment—Issued.

(Permanent) B.P. (Ch.) No. 89,

(Secretariat Branch)

Dated the 3rd April, 1989.
Panguni 2, Vibhava,
Thiruvalluvar Aandu 2020.

Proceedings :

According to Rule-11 of the House Building Advance Rules, the house constructed/purchased/ and or the living accommodation which was enlarged out of the advance sanctioned by the Tamil Nadu Electricity Board should be insured for the outstanding balance of advance as on the 31st March preceding plus the approximate interest that may be due for the entire advance (to be calculated with reference to the amount of monthly instalment, the number of months in which the advance will be recovered, the rate of interest etc.). But Clause-6 in form No. 5 of the Agreement Deed of the House Building Advance Rules, states that the mortgagor should insure the house for an amount not less than the actual amount of advance taken from the Tamil Nadu Electricity Board. The provisions of Clause-6 in form-5 appear contradictory to Rule No. 11 of HBA Rules which safeguards the outstanding amount of loan and interest on the entire loan in the event of the house being involved in fire, flood and cyclone. The existing Rule-11 adequately protects the interest of the Tamil Nadu Electricity Board in this regard. It is therefore considered necessary to amend the agreement to be in line with Rule-11. Further in Clause-6 in form No. 5 there is a reference to only one Insurance Company. But in Rule-11 the names of four companies are mentioned. It is therefore considered necessary to mention the names of all the four Companies in the Agreement also. Accordingly the following amendment is issued to form No. 5 in the Tamil Nadu Electricity Board Rules to regulate the grant of advance to the Board employees for building etc. of houses :—

AMENDMENT

In the said Rules, in Form-5, for Clause-6, the following clause shall be substituted, namely :—

“(6) To insure with the General Insurance Company of India, or its subsidiaries (National Insurance Company Limited, New India Insurance Company Limited, Oriental Fire and General Insurance Company Limited, United India Fire & General Insurance Company Ltd.), the house constructed/purchased and/or the living accommodation which is enlarged/improved out of the advances sanctioned by the Tamil Nadu Electricity Board against fire, flood and cyclone for an amount not less than the actual amount of advance taken from the Tamil Nadu Electricity Board and the interest, within a period of three months after completion of construction/purchase of the houses etc., Insurance should be renewed for the second year and onwards for the outstanding balance of advance as on the 31st March preceding plus the the approximate interest that may be due for the entire advance calculated with reference to the amount of monthly instalment, the number of remaining months in which the advance will be recovered and the rate of interest etc.

In the case failure to insure the building or to pay the premium, the borrower agrees to the deduction by the pay disbursing officer of an amount equal to the cost of taking out a policy, for keeping it alive, as the case may be, from his pay and its remittance to the Insurance Company”.

(By Order of the Chairman)

Memorandum No. 20854-E2/86-18, (Sectt. Branch), dated the 13th April, 1989.

Sub : Loans and Advances—House Building Advance—Purchase of Ready Built House/Flat allotted by the Housing Board on out-right purchase basis—Advance amount paid direct to Tamil Nadu Housing Board by Demand Draft—Bearing of commission charges of Banks on Demand Draft—Instructions—Issued.

- Ref : (i) Board's Memorandum (Permanent) No. 67396/N1/85-1, dt. 21-12-1985:
- (ii) Boards' Memorandum (Permanent) No. 20854/E2/86-14, dated 31-12-1987.

In the reference second cited, instructions have been issued that where the Headquarters of the sanctioning authorities for sanction of House Building Advance to an employee of the Board and that of Executive Engineer/Administrative Officer of Tamil Nadu Housing Board to whom the amount has to be paid are at different places, the House Building Advance sanctioned for purchase of flats/houses allotted by the Tamil Nadu Housing Board should be continued to be paid by Demand Draft.

2. The question regarding the meeting of the expenditure incurred towards payment of the commission charges to the Bank, for taking Demand Draft in favour of Tamil Nadu Housing Board has been examined in detail and it has been decided that the commission charges of Banks in this regard when demanded shall be borne by the Board.

3. Receipt of this Memorandum should be acknowledged.

(By Order of the Chairman)

COPY OF :

Memo. (Per.) No. 7118/O&M Cell/89-3, (Secretariat Branch), Date 8-6-89.

Sub : ADVANCES—House Building Advance—Maintenance of Recovery Register—
Instructions issued.

During the inspection of offices it is observed that a uniform procedure in maintaining House Building Advance Recovery Register and posting of recoveries is not adopted. If such variations in posting is continued much difficulty will arise at a later date to watch the correct recovery and also calculation of interest. This will be further worsened when employees are transferred from one office to another. This has necessitated in introduction of a register with revised top entries.

2. It is hereby ordered that the House Building Advance recovery register shall be maintained in the revised form as per annexure in all the offices of the Board with effect from 1-9-1989. Adequate quantity of Registers may be printed on good quality paper and supplied. The Register should be reviewed every month by the Officer concerned to ensure that entries are upto date.

K. N. Rathinavelu,
Secretary.

—Contd.

Encl :**FORMAT FOR HOUSE BUILDINGS ADVANCE RECOVERY REGISTER****NAME :****DESIGNATION :****I. Main Advance :**

- i. Sanction Ref. No. :
- ii. Amount Sanctioned :
- iii. Monthly Instalment :
- iv. No. of Instalment to be recovered :
- v. Rate of Interest :
- vi. Date of Disbursement :

Ist Instl. :
 IInd Instl. :
 IIIrd Instl. :

@vii. Date of recovery to be commenced :

II. Additional advance to Main Loan :

- i. Sanction Ref. No. :
- ii. Amount Sanctioned :
- iii. Monthly Instalment :
- iv. No. of Instalment to be recovered :
- v. Rate of Interest :
- vi. Date of Disbursement :

@vii. Date of Recovery to be commenced :

III. Enlargement Advance :

- i. Sanction Ref. No. :
- ii. Amount sanctioned :
- iii. Monthly Instalment :
- iv. No. of Instalment to be recovered :
- v. Rate of Interest :
- vi. Date of Disbursement :

Ist Instl. :
 IInd Instl. :
 IIIrd Instl. :

@vii. Date of Recovery to be commenced :

@ Date of recovery to be commenced to be noted as directed in the Sanction Order.

IV. Additional Advance for Enlargement :

- i. Sanction Ref. No. :
- ii. Amount Sanctioned :
- iii. Monthly Instalment :
- iv. No. of Instalment to be recovered :
- v. Rate of Interest :
- vi. Date of Disbursement :

@vii. Date of Recovery to be commenced :

V. Improvement Advance :

- i. Sanction Ref. No. :
- ii. Amount sanctioned :
- iii. Monthly Instalment :
- iv. No. of Instalment to be recovered :
- v. Rate of Interest :
- vi. Date of Disbursement :

@vii. Date of Recovery to be commenced :

VI. Additional Advance for Improvement

- i. Sanctioned Ref. No. :
- ii. Amount Sanctioned :
- iii. Monthly Instalment :
- iv. No. of Instalment to be recovered :
- v. Rate of Interest :
- vi. Date of Disbursement :

@vii. Date of Recovery to be commenced :

** Main Advance			** Addl. Adv. to Main loan			** Enlargement		
Month	Rate of recovery (x)	Instalment so far recovered	Month	Rate of recovery (x)	Instalment so far recovered	Month	Rate of recovery (x)	Instalment so far recovered
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

** Additional Advance to Enlargement			** Improvement			** Additional Advance to Improvements			@@
Month	Rate of recovery	Instalment so far recovered	Month	Rate of recovery	Instalment so far recovered	Month	Rate of recovery	Instalment so far recovered	
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)

@@ : Additional (Column) should be opened when a further loans are sanctioned.

****** : Separate (Columns) for recovery should be maintained until the last instalment of interest is recovered.

(x) : Fraction amount of the last instalment (if available) should also be noted every month together with the number of instalment.

Memorandum No. 23582—E2/86-35, (SB), dated the 11th June, 1989.

Sub : LOANS AND ADVANCES—House Building Advance—Employees who die in harness—Recovery of House Building Advance outstanding—Special Family Benefit Fund—Clarification.

Ref : (i) B. P. Ms. (FB) No. 61 (Sectt. Branch) dt. 15—7—1986.

(ii) From Government Lr. No. 33857-CI/86-3, dt. 2—1—1987.

As per the Tamil Nadu Electricity Board House Building Advance Rules in force, in cases where both the husband and the wife happen to be Board Employees and eligible for grant of Advance under the above Rules, a combined House Building Advance, based on their combined repaying capacity, may be sanctioned to them, if they apply for it, for the purchase of a single plot and construction of a house thereon/for the construction of a single house by them on the plot already owned by either of them/for the purchase of single house by them/for the completion of construction of their house/for enlargement of living accommodation in the existing house owned by them. The combined House Building Advance shall be drawn and disbursed to either the husband or the wife and it shall be recovered from him/her as per the joint option and undertaking which is to be executed by the husband and his wife at the time of their application for a combined house building advance. As per the joint option to be exercised by the loanee and his/her spouse, both shall be jointly as well as singularly liable to repay the advance in full even though the recovery has to be made from one of them as per the option and as per the orders sanctioning the advance, that this liability shall remain even under any unforeseen contingencies in their life like divorce, death etc., that upon such contingencies, the Board may pass such revised orders as may be deemed fit by them for the recovery of the advance from either of them or from both of them jointly, and that such revised orders of the Board will be binding on them.

2. As per the orders issued in B. P. Ms. (FB) No. 61. (Sectt. Branch) dated 15—7—1986, for administering House Building Advance Special Family Benefit Fund, a monthly subscription of 1% of the monthly instalment amount recovered towards repayment of the house building advance, both principal and interest, shall be paid by the Board Employee, who obtained House Building Advance from the Tamil Nadu Electricity Board and in the case of the employee dying in harness, the entire amount due from him/her towards the repayment of the house building advance together with the interest due thereon upto the date of his/her death shall be met from the Tamil Nadu Electricity Board House Building Advance Special Family Benefit Fund.

3. The Government have issued orders in their letter second cited regarding the applicability of the Tamil Nadu Govt. Employees' House Building Advance Special Family Benefit Fund Scheme in cases of combined House Building Advance. The Tamil Nadu Electricity Board has examined the above Clarificatory orders and after careful consideration directs that in the case of combined advances, the liability falls on the surviving spouse after the death of the loanee. In such cases the benefit under the House Building Advance Special Family Benefit Fund shall be restricted to that portion of loan sanctioned, based on the repaying capacity of the loanee, if the loanee dies before the repayment of the loan in full and the balance amount recovered from the surviving spouse as per the Rules. The benefit under the House Building Advance Special Family Benefit Fund 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. 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 loanee.

(By Order of the Chairman)

COPY OF :

Circular Letter No. 28267-Co-Cell/CC. 5/323/89 (Audit Branch) dt. 15—6—1989.

Sub : Loans and Advances—House Building Advance—Delegation of Powers to sanction House Building Advance by Superintending Engineers—Regarding.

Ref : C.I.A.O.s' Circular letter No. BOAB/Estt/Adm./A6/186/81, dt. 21—10—1981.

Of late, it is seen that certain Distribution Circles are referring the House Building Advance workings towards interest to Audit Branch for verifying the correctness of the same. In this connection, the attention of all the Superintending Engineers and other officers of Tamil Nadu Electricity Board who have been delegated with powers of sanctioning the House Building Advance is invited to the Circular letter under reference wherein it has been specified that House Building Advance may be sanctioned without scrutiny by the Audit Branch dispensing with the scheme of pre-audit of the House Building Advance. Further, it has been stated therein that the House Building Advance files will be hereafter post-audited by Audit parties of Board Office Audit Branch.

As such, the Superintending Engineers and other officers of the Tamil Nadu Electricity Board who are delegated with powers of sanctioning the House Building Advance are informed that workings of interest calculations need not be referred to Audit Branch for ensuring the correctness. They are requested to follow the guidelines issued in the circular letter under reference and other instructions issued from time to time.

The receipt of this Circular Memo. may be acknowledged.

Arjunan GnanaoNvu,
Accounts Member.

Loans and Advances—Interest—Rates of interest on House Building Advance and Conveyance Advance for the year 1988-'89—Orders—Issued.

(Permanent) B.P. (FB) No. 49

(Sectt. Branch)

Dated the 17th June, 1989.

Read :

(i) B.P. Ms. (FB) No. 105 (Sectt. Branch) dt. 5—12—1987.

(ii) G.O. Ms. No. 804, Finance (L.C.) Dept. dt. 23—11—1988.

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 1988-'89 shall be as detailed below. These rates will take effect from the 1st April, 1988 :

Per cent per annum
for the year 1988-'89.

I. For House Building Advance :

(a) For loans upto Rs. 50,000/-	8
(b) For loans from Rs. 50,001/- to Rs. 1,00,000/-	9
(c) For loans from Rs. 1,00,001/- to Rs. 2,00,000/-	10
(d) For loans from Rs. 2,00,001/- to Rs. 2,50,000/-	11

II. Conveyance Advance :

(a) For purchase of motor car	10
(b) For purchase of motor cycles, scooters and bicycles	8.5

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

(By Order of the Board)

Loans and Advances—House Building Advance —Sanction of advance for enlargement/improvement of existing living accommodation—obtaining of certificate regarding classification of existing house—Certain instructions—Issued.

(Permanent) B.P. (Ch.) No. 187

(Sectt. Branch)

Dated the 30th June, 1989
Sukkila, Aani 15,
Thiruvalluvar Aandu 2020.

Read :

- (i) Government's Lr. No. 48112/C1/88—3, Housing & Urban Development Department, dt. 17—10—1988.
- (ii) Government's Lr. No. 28803/C1/89—1, Housing & Urban Development Department, dt. 26—5—1989.

Proceedings :

As per Rule-3 (b) of Tamil Nadu Electricity Board House Building Advance Rules, House Building Advance may be sanctioned to the employee of Board for enlarging/improving the living accommodation in an existing house owned by the Board employee concerned, for two times.

2. The Government have issued instructions in the letters cited that while sanctioning House Building Advance for the enlargement/improvement of the house already owned by the Govt. employee that is not constructed/purchased with House Building Advance sanctioned to him/her, but owned by the applicant by virtue of inheritance or by way of purchase through personal/private sources, it has to be verified by the sanctioning authority in consultation with an Officer of Public Works Department not below the rank of an Executive Engineer that the house proposed to be enlarged/improved is in conformity with the norms prescribed under Rule-3 (a) of House Building Advance Rules.

3. It has been decided to adopt the Government orders mentioned in para-2 above. It is hereby directed that while sanctioning House Building Advance for the enlargement/improvement of the house already owned by the Board employee which is not constructed/purchased with House Building Advance sanctioned to the employee but owned by the applicant by virtue of inheritance or by way of purchase through personal/private sources, it has to be verified by the sanctioning authority in consultation with an Executive Engineer/Civil of the Board, that the house proposed to be enlarged/improved is in conformity with the norms prescribed under Rule 3 (a) of House Building Advance Rules.

4. Receipt of this order shall be acknowledged.

(By Order of the Chairman)

Memorandum (Permanent) No. 32325/E2/88—2, (Sectt. Branch) dated the 7th July, 1988.

Sub : Loans and Advances—House Building Advance—Documents of title and mortgage deed executed by the loanee employees for whom House Building Advance sanctioned — Safe custody — Instructions—Issued.

As per Rule-9 (f) (i) of Tamil Nadu Electricity Board House Building Advance Rules, the original documents of title to the land and property under mortgage shall also be obtained from the mortgagor and kept in safe custody with the sanctioning authority along with the mortgage deed till the redemption of the mortgage deed. At present the House Building Advance file of the employee along with the documents such as mortgage deed etc. is transferred as and when a loanee employee is transferred from one office to another. This enables the office in which the person is working at that particular point of time to know whether all formalities have been completed and also to watch recoveries at proper time.

2. The mortgage deed is a valuable document and it should not be lost on transit or due to carelessness. It is therefore considered to have the custody of mortgage deed in a place different from that at which the person is working. The following instructions are therefore issued for safe custody of documents :—

- (i) The mortgage deed and the title deed shall be kept in safe custody by the respective sanctioning authority.
 - (ii) A separate register for watching the mortgage deed shall be opened indicating the name of the employee, employee number (wherever assigned) category to which the person belongs, date of sanctioning the House Building Advance, date of mortgage, the date of receipt of registered mortgage deed and documents of title and date on which the mortgage deed is released (in case of the loan is fully repaid).
 - (iii) Whenever an employee is transferred, the House Building Advance file also be transferred, with a **photostat copy of the mortgage deed**. Only the photostat copy of the mortgage deed shall be transferred along with House Building Advance file from place to place where the person is working. The original mortgage deed and the documents of title shall be retained by the authority who originally sanctioned the advance.
3. The orders shall take effect from the date of the Memorandum and the past cases shall not be reopened.
4. Receipt of this Memorandum should be acknowledged.

(By Order of the Chairman)

Memorandum No. 31824—E2/89—1 (Sectt. Branch) dated 15—7—1989.

Sub : Loans and Advances—House Building Advance—Sanction of House Building Advance to Board employees on deputation to State Government/State owned Corporation and Bodies—Further instructions—Issued.

Ref : B.P. Ms. No. 631 (S.B.) dt. 21—4—1976.

In Board's Proceedings cited, it has been instructed that in case of deputationists who have exercised option finally for transfer to Board, their applications for House Building Advance will be considered for sanction. In such cases the Secretary/Chief Engineer (General) (now Chief Engineer/Personnel) shall be responsible for execution of agreements, mortgage, deeds, release of instalments etc. and they will also ensure that the monthly recoveries are effected by the Government/Corporations from the pay bill of the deputationists have obtained House Building Advance from the Board and that the amount recovered are remitted to the Board account under the House Building Advance Scheme.

2. Subsequent to the above orders, powers have been delegated to the Chief Engineers and Superintending Engineers for sanction of House Building Advance to the employees of the Board who are under their control respectively. In as much as powers have been delegated to Chief Engineers and Superintending Engineers for sanction of House Building Advance in cases of the deputationists who have exercised their options for reversion to Board, the respective sanctioning authority of House Building Advance under whom the employee last served shall be responsible for issue of sanction orders of House Building Advance for execution of agreements mortgage deeds, release of instalments etc. and they will also ensure that the monthly recoveries are effected by the Government/Corporations from the pay bill and that the amount are recovered and remitted to Board account under the House Building Advance Scheme.

Copy of :

Memorandum No. 23582—E2/86—37 (Secretariat Branch) dated 19—9—1989.

Sub : Loans and Advances—House Building Advance—Employees who die in harness—
Recovery of House Building Advance outstanding Special Family Benefit Fund—
Further instructions—Issued.

Ref : (i) B.P. Ms. (FB) No. 61 (Sectt. Branch) dt. 15—7—1986.

(ii) Govt. Lr. No. 50003/C1/88—3, Housing & Urban Development Department,
dt. 17—10—1988.

As per the orders issued in Board's Proceedings first cited in the event of death of an employee before repayment of House Building Advance obtained by him in full including interest due thereon, the amount due from him towards the repayment of the loan shall be met by the Board provided the subscription from the employee has been commenced and continued till the month of his death.

2. In the reference second cited, the Government have issued certain instructions regarding the adjustment of outstanding dues under Tamil Nadu Government Employees' House Building Advance Special Family Benefit Fund Scheme. It has been decided to adopt the orders of the Government in this regard. Accordingly it is directed that arrears of recovery due to belated commencement of recovery towards repayment of House Building Advance should not be adjusted under the provisions of the Board's Proceedings first cited. Only outstanding dues, if the recovery has been commenced on the due date and continued as per the correct schedule of repayment should be adjusted.

3. Receipt of this Memorandum shall be acknowledged.

(By Order of the Chairman)

K. N. Rathinavelu,
Secretary.

Memorandum No. 55233—E2/89—1, (Sectt. Br.) dated 3rd October 1989.

Sub : Loans & Advances—House Building Advance—Completion certificate by Civil Engineers—Reg.

Ref : Board's Memo No. 48738—N1/83—2, dt. 12—12—83.

Attention is invited to the memo. cited, wherein it has been instructed that the employees of the Board who have drawn House Building Advance shall furnish to the Sanctioning Authorities a completion report along with a certificate obtained from an Assistant Executive Engineer/Civil of the Board.

2. It has been brought to the notice that the completion certificates given by the Civil Engineers do not contain the details in full about the actual completion of house out of the Advances drawn by the employees from the Board.

3. The sanctioning authorities are therefore requested to ensure that the completion certificates of Assistant Executive Engineer/Civil produced by the loanee employees contain the particulars whether the house has been completed in all respects as per plan and the amount of advance drawn is fully utilised, as instructed in the memo. cited.

4. Receipt of the memo. shall be acknowledged.

TAMIL NADU ELECTRICITY BOARD

ABSTRACT

LOANS AND ADVANCES—House Building Advances—Sanction of additional advance for completion of construction, and for Enlargement/Improvement of existing living accommodation etc.—Rate of interest—Orders—Issued.

(Permanent) B.P. (Ch.) No. 310

(Sectt. Br.)

Dated the 13th November, 1989.
Iyappasi 28, Sukkila,
Thiruvalluvar Aandu 2020.

Read :

- (i) B.P. Ms. (Ch) No. 390 (S.B.) dated 11—11—87.
- (ii) B.P. Ms. (F.B.) No. 105 (S.B.) dated 5—12—87.
- (iii) G.O. Ms. 378 H & U.D. (CL) Dept. dated 3—5—89.

Proceedings :

In the B.P. 1st cited following the orders of the Government the Board enhanced the ceiling on the amount of House Building Advance from Rs. 1,75,000/- to Rs. 2,50,000/- for construction, Plot and construction and for purchase of Ready Built House/Flat and for Enlargement/Improvement from Rs. 75,000/- to Rs. 1,00,000/- within overall ceiling of Rs. 2,50,000/-.

2. The rate of interest on the House Building Advance sanctioned during 1987—88 from 11—11—87 is as follows :—

- | | |
|---|---------------|
| (a) For loans upto Rs. 50,000/- | 8% Per Annum |
| (b) For loans from Rs. 50,001/- to Rs. 1,00,000/- | 9% Per Annum |
| (c) For loans from Rs. 1,00,001/- to Rs. 2,00,000/- | 10% Per Annum |
| (d) For loans from Rs. 2,00,001/- to Rs. 2,50,000/- | 11% Per Annum |

3. In the reference 3rd cited, the Government have ordered that the House Building Advance sanctioned for completion of construction, payment of additional cost of Plot/Flat to Tamil Nadu Housing Board, for Enlargement/Improvement of existing living accommodation and additional advance sanctioned for completion of enlargement etc., on and from 17—7—87 shall bear interest as will be applicable for the advance for original construction over and above the amount availed already.

4. As the Board follows the Government in regard to the procedure for calculation of interest as well as the rate of interest, it has been decided to adopt the Government Orders 3rd cited.

5. Accordingly it is directed that in respect of additional advance for completion of construction, payment of additional cost of Plot/Flat to Tamilnadu Housing Board, advance for Enlargement/Improvement of existing living accommodation and additional advance sanctioned for completion of enlargement etc, sanctioned on and from 11—11—87, shall bear interest as will be applicable for the advance for original construction over and above the amount availed of already as illustrated in the Annexure to these Proceedings.

6. All the sanctioning authorities are requested to take necessary action to issue necessary amendments to the orders already issued by them, in individual cases, indicating the correct rate of interest on and from 11—11—87 under the categories mentioned in para 5 above.

7. Receipt of the orders shall be acknowledged.

(By Order of the Chairman)

ANNEXURE

Illustrations to arrive at the rate of interest on the house building advance sanctioned for Completion of Construction/Enlargement/Improvement etc. after 11-11-87.

Illustration No.	Advance already sanctioned prior to 11-11-87.	Advance sanctioned on or after 11-11-87.	Aggregate total of Col (2) & Col (3)	Rate of interest to be charged on the advance sanctioned in Col. (3)
(1)	(2)	(3)	(4)	(5)
1.	Rs. 1,20,000/- for construction of house.	Rs. 50,000/- or completion of construction of house.	Rs. 1,70,000/-	10%
2.	Rs. 60,000/- for Plot and construction of house. Rs. 10,000/- as additional advance for completion of construction	Rs. 1,00,000/- for enlargement of existing living accommodation.	Rs. 1,70,000/-	9% for that part of advance which is upto Rs. 30,000/- and 10% for that part of advance from Rs. 30,000/- to Rs. 1,00,000/-
3.	Rs. 90,000/- for Plot and construction of construction. Rs. 80,000/- for enlargement of existing living accommodation.	Rs. 2,00,000/- for completion of enlargement of existing living accommodation.	Rs. 2,10,000/-	10% for that part of advance which is upto Rs. 10,000/- and 11% for that part of advance from Rs. 10,001/- to Rs. 20,000/-
4.	Rs. 60,000/- for construction. Rs. 30,000/- for enlargement of existing living accommodation.	Rs. 30,000 for completion of enlargement of existing living accommodation.	Rs. 1,20,000/-	9% for that part of advance which is upto Rs. 10,000/- and 10% for that part of the advance from Rs. 10,001/- to Rs. 30,000/-
5.	Rs. 1,25,000/- for purchase of ready built flat.	Rs. 80,000/- for making improvements to the existing living accommodation.	Rs. 2,05,000/-	10% for that part of advance which is upto Rs. 75,000/- and 11% for that part of advance from Rs. 75,001/- to Rs. 80,000/-

(True Copy)

LOANS AND ADVANCES – House Building Advance – Sanction of advance for construction of house on the plot owned by the Board employee and his/her spouse – Orders – Issued.

(Per.) B.P. (FB) No. 77,

(Secretariat Branch)

Dated : 27—12—1989.
Sukkila, Margezhi 12,
Thiruvalluvar Aandu 2020.

Read :

B. P. Ms. N . 252 (Secretariat Branch), dt. 21—5—1982.

Proceedings :

House Building Advance is sanctioned to the Employees of the Board for (i) purchase or plot and construction of house thereon; (ii) construction of house on existing plot; (iii) enlargement/improvement of an existing house and (iv) purchase of Ready Built House/Flat.

2. In the Board's Proceedings cited, the Board has directed that House Building Advance be sanctioned to an employee of the Board.

(i) for constructing a house on the land owned by his/her spouse and

(ii) for enlarging the living accommodation of the house owned by his/her spouse subject to certain conditions.

3. The question of sanction of advance to an employee for construction of a house on a plot jointly owned by the employee and his/her spouse and for enlargement/improvement of a house jointly owned by the employee and his/her spouse has been examined in detail. It is considered that when House Building Advance is sanctioned for construction of a house on a plot owned by either of the spouses, no harm will be done to the interests of the Board if House Building Advance is sanctioned for construction on a plot jointly owned by the Board's employee and the spouse as the land and house could be jointly mortgaged by both of them to the Board.

4. The The Tamil Nadu Electricity Board therefore directs that House Building Advance be sanctioned to an employee of the Board.

(i) For construction of a house on a plot jointly owned by the Board employee and his/her spouse ;

(ii) for enlargement/improvement of a house jointly owned by the Board employee and his/her spouse.

In such cases the employee of the Board and his/her spouse should execute a joint No objection declaration, a joint agreement and a joint mortgage deed at the appropriate stages of the grant of advance. The employee of the Board should submit along with his/her application and other documents, a specific joint "No objection declaration" as given in the Annexure to these proceedings, agreeing to abide by the Rules and conditions which may be stipulated by the Board at the time of the sanction of advance. On sanction of the advance, the employee of the Board who has been sanctioned the advance and his/her spouse should execute necessary joint agreement and joint mortgage deed at appropriate stages in Form No. 5 and Form No. 12 respectively with suitable adaptations indicating the liability of the spouse of the employee of the Board, who owns the plot/house jointly with the Board employee to keep the property under mortgage to Board until the entire advance together with the interest thereon is fully repaid to Board.

(By Order of the Board)

ANNEXURE

(P) B. P. (FB) No. 77 (SB) 26 dt. 27-12-89.

No objection declaration to be executed by spouse of the Board employee for availing House Building Advance by him/her if the Land Building is jointly owned by the Board employee and his/her spouse.

I, son of
 residing at and I W/o
 residing at employed as
 in the Office of
 jointly and severally hereby declare that the plot of land/house bearing T. S. No./Door No.
 Street..... in Village, Town
 District .. State is in our absolute ownership, possession and
 enjoyment free from all encumbrances as joint owners by means of sale deed/gift deed/settlement
 deed/ ... deed No..... dated
 registered in Book No. Volume No. at page(s)
 of the Office of the Registrars
 more particularly described in the schedule hereunder. We have not created any encumbrance on the
 schedule mentioned property by way of lease, sale, charge, mortgage, gift, will, hypothecation, surety
 partition or otherwise either for our benefit or for the due benefit of any of our kith and kin. We have
 neither allowed at any time any trespasser to occupy and enjoy the schedule mentioned property. We
 are interested in further developing the schedule mentioned property for the benefit of ourselves and
 our children by availing the house building advance from the Tamil Nadu Electricity Board hereinafter
 called the Board constituted under the Electricity (Supply) Act, 1948, which has employed my
 husband/wife as in the Office of
 we hereby declare and agree to be bound by the rules framed for the purpose by the Board. And hereby
 we agree to execute jointly and severally the agreement, undertaking, mortgage deed or any other
 document as may be prescribed and required to be executed by the Board from time to time before,
 during or after availing the loan advanced by the Board for the said purpose. We also agree to indemnify
 and reimburse the Board for any loss, costs, damages, expenses that it may incur at any time either
 directly or indirectly in this behalf.

SCHEDULE

.....

Memorandum No. 23582-E2/86-39, (S.B.) dated the 6th January, 1990.

Sub : Loans and Advances—House Building Advance—Employees who die in harness
– Recovery of House Building Advance outstanding—Special Family Benefit
Fund—Recovery of subscription—Further instructions—Issued.

- Ref : (1) B.P. Ms. (F.B.) No. 61 (Sectt. Branch), dt. 15—7—1988.
(2) B.P. Ms. (FB) No. 102 (Sectt. Branch), dt. 3—12—1987.
(3) Govt. Housing & Urban Development Department
letter No. 60226-C1/88-7, dt. 11—7—1989.

In the reference third cited the Government have issued certain instructions to ensure prompt recovery of subscription towards Tamil Nadu Government Employees House Building Advance Special Family Benefit Fund.

2. The Board has also adopted the above House Building Advance Special Family Benefit Fund Scheme. A few cases of lapses in commencement of recovery of subscription from the eligible employees of the Board have been brought to the notice of the Board requesting orders for adjustment of the outstanding dues towards House Building Advance in respect of deceased loanees after collecting the subscription for the Tamil Nadu Electricity Board House Building Advance Special Family Benefit Fund from the dues of the deceased loanee or from the legal-heirs of the deceased in order to regularise the condition stipulated for recovery of subscription. It has therefore been decided to adopt the orders of the Government issued in the reference third cited, to ensure prompt recovery of subscription and the following instructions are issued :—

- (i) All the sanctioning authorities should indicate in the formal orders/orders releasing the advance/first instalment of House Building Advance, the quantum of subscription to be recovered towards one percent subscription relating to Tamil Nadu Electricity Board House Building Advance Special Family Benefit Fund. The Officer concerned under whom the loanee employee works should ensure that the one percent recovery towards subscription is made at the rates specified by the sanctioning authorities from the month of drawal of first instalment of House Building Advance without fail. In respect of past cases it shall be ensured that the recovery of subscription is made as per the Board's Proceeding first cited.
- (ii) The Pay Drawing Officers shall also furnish the following certificate in the establishment pay bills of their offices :—

“ Certified that the one percent on House Building Advance recovery from the loanee employees who have drawn the first instalment of advance/advance have been effected in this bill and brought into the Tamil Nadu Electricity Board Employees, House Building Advance Special Benefit Fund from the month of drawal of first instalment of House Building Advance”.
- (iii) Necessary entry shall be made in the Service Register of the loanee employee to the effect that recovery of subscription towards Tamil Nadu Electricity Board House Building Advance Special Family Benefit Fund has been commenced from the monthas per B.P. Ms. (FB) No. 61 (Secretariat Branch) dt. 15-7-1986 and B.P. Ms. (FB) No. 102 (Secretariat Branch) dt. 3—12—1987.

3. It is also directed that the recovery of one percent of instalment of House Building Advance recovery during the period of extra ordinary leave of the loanee employee be recovered in one lumpsum when he rejoins duty and draws his next salary.

4. Receipt of this Memorandum shall be acknowledged.

TAMIL NADU ELECTRICITY BOARD
(ABSTRACT)

Loans and Advances—Interest—Rate of interest for the year 1989-90—Orders—Issued,

(Permanent) B.P. (FB) No. 8

(Sectt. Branch)

Dated the 29th January, 1990
Sukkila, Thai 16,
Thiruvalluvar Aandu 2021

Read :

- (1) (Per.) B.P. (F.B.) No. 49 (Secretariat Branch) dt. 17-6-1989.
- (2) G.O. No. 1029, Finance (L.C.) Department, dated 15-9-1989.

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 1989-90 shall be as detailed below. These rates will take effect from the 1st April, 1989 :—

**Percent per annum
for the year 1989-90**

(i) For House Building Advance :

(a) For loans upto Rs. 50,000/-	9
(b) For loans from Rs. 50,001/- to Rs. 1,50,000/-	10
(c) For loans from Rs. 1,50,001/ To Rs. 2,50,000/-	11

Conveyance Advance :

(a) For purchase of motor car	10
(b) For purchase of motor cycles, scooters and bi-cycles.	8.5

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

(By Order of the Board)

TAMIL NADU ELECTRICITY BOARD

Memorandum (Permanent) No. 45190/E2/87—1, (Sectt. Branch) Dated the 1st March, 1990

Sub : Loans and Advances—House Building Advance—Execution of mortgage deed—
Exemption from stamp duty and registration fees—Orders issued.

Ref : (i) From Government Lr. No. 8894/C1/87—5, Housing & Urban Development
Department dt. 3—7—1987.

(ii) (Permanent) B.P. (FB) No. 77 (Sectt. Branch), dt. 27—12—1989.

In the Board's Proceedings cited, the Board has issued orders that House Building Advance be sanctioned to an employee of the Board (i) for construction of a house on a plot jointly owned by the employee and his/her spouse; (ii) for enlargement/improvement of a house jointly owned by his/her spouse.

2. It is now directed that in cases where House Building Advance is sanctioned with reference to the orders above for construction of a house on a plot owned jointly by the Board employee and his/her spouse or for enlargement/improvement of the house jointly owned, the stamp duty and registration fees incurred in connection with execution of the Mortgage Deed have to be met by the Board employee, if the joint owner is NOT a Board employee.

(By Order of the Chairman)

TAMIL NADU ELECTRICITY BOARD
BOARD OFFICE SECRETARIAT BRANCH

Memorandum No. 64497/E2/89—1, dated the 8th March, 1990.

Sub : House Building Advance—Safe custody of documents of title and mortgage deed—
Instructions issued—Orders withdrawn.

Ref : Board's Memorandum (Permanent) No. 32325/E2/88—2 dated 7—7—1989.

In the Memorandum cited, orders have been issued regarding safe custody of the mortgage deed and the title deeds relating to the House Building Advance sanctioned to the employees of the Board. Accordingly a separate Register shall be maintained for watching the mortgage deed and whenever an employee is transferred the House Building Advance file of the employee also should be transferred with a photostat copy of the mortgage deed. The original mortgage deed and the documents of the title should be retained by the authority who originally sanctioned the advance.

2. In this connection, several reports were received regarding the difficulty experienced in following the above orders. Hence, the matter has been re-examined in detail and it has been decided to withdraw the orders issued in the Memorandum cited.

3. It is therefore directed that as it was being done prior to the issue of the Memorandum cited, 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 are 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. Receipt of acknowledgements in his regard should also be closely watched.

4. Receipt of this Memorandum should be acknowledged.

TAMIL NADU ELECTRICITY BOARD
BOARD OFFICE SECRETARIAT BRANCH

Memorandum No. 611/E2/90—1, (Sectt. Br.) dated the 16th March, 1990.

Sub : Loans and Advances—House Building Advance—Excess sanction based on presumptive pay in certain Distribution Circles—Avoidance of—Instructions—Issued.

It is observed from the reports of the Inspection Teams relating to certain Distribution Circles that there are discrepancies in computation of Death-Cum-Retirement Gratuity while assessing the eligibility of House Building Advance for sanction. It is found that instead of arriving at the Death-Cum-Retirement-Gratuity with reference to the maximum time scale of pay in which the individual is working at the time of sanction of House Building Advance, the Death-Cum-Retirement Gratuity is calculated with reference to the presumptive pay such as next category maximum scale of pay etc. It is also observed that the estimates for sanction of House Building Advance are not with reference to the specifications relating to the various classes of houses as stipulated by the Board, The process of calculation mentioned above is not in order.

2. The sanctioning authorities are requested to follow the instructions of the Board in Circular Memorandum No. 105098/M1/ 83-2 (Secretariat Branch) dated 18-12-1984 and Memorandum (Permanent) No. 16161/N/E2/82-27 (Secretariat Branch) dt. 12-3-86 issued in this regard and also the other instructions of the Board in regard to sanction of House Building Advance scrupulously.

3. Receipt of this Memorandum shall be acknowledged.

Memorandum (Permanent) No. 48797/E2/88—4, (Sectt. Br.) dated the 11th April, 1990.

Sub : Loans and Advance—House Building Advances—Deduction of grace periods while arriving eligibility amount for sanction of House Building Advance and commencement of recovery—Instructions—Issued.

Ref : Memorandum (Permanent) No. 5632/E2/87—10 (S.B.) dt. 1—7—1988.

Certain clarifications have been raised regarding the difference between the grace period to be deducted for arriving at the eligible amount of House Building Advance as stipulated in the Memorandum cited and the period fixed for commencement of recovery of House Building Advance as fixed in the Tamil Nadu Electricity Board House Building Advance Rules.

2. The matter has been examined in detail in consultation with the Government and the following instructions are issued :—

- (i) The grace period already stipulated in Board's Memorandum (Permanent) No. 5632/E2/87-10 dated 1—7—1988 following the Government instructions shall be continued to be followed notwithstanding the difference between the grace period and commencement of recovery stipulated in the House Building Advance Rules.
- (ii) In respect of advance for making improvement to existing living accommodation, the amount of advance is paid in one lumpsum as done in the case of advance for purchase of Ready Built House/Flat. Hence, the recovery towards the repayment of advance for making improvement shall commence from the month following the month in which the advance is disbursed as done in the case of advance sanctioned for purchase of Ready Built House/Flat.

3. Receipt of this Memorandum shall be acknowledged.

TAMIL NADU ELECTRICITY BOARD

(ABSTRACT)

Loans and Advance—House Building Advance - Counting of past service of Ex-Serviceman re-employed under Tamil Nadu Electricity Board for purpose of eligibility for advance—Orders—Issued.

(Permanent) B.P. (Ch.) No. 71

(Secretariat Branch)

Dated 21—4—1990
Pramothutha, Chithirai 8,
Thiruvalluvar Aandu, 2021.

Read :

From Government Housing & Urban Development Department. G.O. Ms. No. 474, dt. 9-6-1989

Proceedings :

As per Rule-1 of Tamil Nadu Government House Building Advance Rules, House Building Advance may be sanctioned to Government servants including All India Service Officers, who have completed six years of continuous regular service or who have been confirmed in a service whichever is earlier. In order to enable the re-employed Ex-Servicemen to avail House Building Advance the Government of Tamil Nadu have directed that the total past Military Service of Ex-Servicemen re-employed in regular capacity under the Government of Tamil Nadu be counted for the purpose of reckoning continuous regular service of six years to become eligible for Housing Building Advance subject to certain conditions.

2. It has been decided to adopt the above Government orders to Board also. Accordingly, it is directed that the total past Military service of the Ex-Servicemen re-employed in regular capacity under the Tamil Nadu Electricity Board shall be counted for the purpose of reckoning continuous regular service of six years to become eligible for House Building Advance if they have completed their period of probation in the post in which they are re-employed subject to the condition that they should not have drawn any House Building Advance during their Military Service.

(By Order of the Chairman)

Memorandum (Permanent) No. 72841/E2/89-4, (Sectt. Branch) dated the 3rd May, 1990.

Sub : Loans and Advances—House Building Advance for purchase of Ready Built House—Minimum floor area—Second and subsequent purchase of Ready Built House/Flat originally allotted by Tamil Nadu Housing Board—Clarification—Orders—Issued.

Ref : From Housing & Urban Development Department letter No. 55/C1/90-4, dated 7-3-90.

According to Rule-2(d) of Tamil Nadu Electricity Board House Building Advance Rules, the floor area of the house to be constructed or purchased must not be less than 22 square metres or 237 square feet. This condition is not applicable where the application is for advance for purchase of Ready Built tenement of Tamil Nadu Slum Clearance Board, Ready Built House/Flat from Tamil Nadu Housing Board and Madras Metropolitan Development Authority.

2. A clarification was raised as to whether in respect of second and subsequent purchase of the Ready Built House/Flat allotted by the Tamil Nadu Housing Board also, the conditions regarding minimum floor area need not be insisted since the house/flat was originally constructed by the Tamil Nadu Housing Board. The matter has been examined in consultation with the Government and it is hereby ordered that in respect of second and subsequent purchase of Ready Built House/Flats of Tamil Nadu Housing Board also, the condition regarding the minimum floor area need not be insisted and House Building Advance sanctioned in such cases subject to all other terms and conditions stipulated for sanction of House Building Advance.

3. Receipt of this Memorandum may be acknowledged.

Memorandum No. 10494-E2/90-4, (Secretariat Branch), dated 14-5-90.

Sub : Loans and Advances—House Building Advance—Advance for purchase of flat from private parties—Release of advance in instalments—Regarding.

Ref : B.P. Ms. (Ch) No. 119 (Sectt. Branch) dated 27-4-88.

As per the orders issued in the B.P. cited in respect of advance for purchase of flat which is under construction by private parties, the advance may be released in instalments if so required by the applicant. In such cases, the agreement between the employees and the promoters **must be registered**. The employees are permitted to produce the sale deed only for the undivided share of land in such cases and the sale deed for the entire flat value is not insisted. It has come to the notice of this office that in certain cases, the applications received from the employees for purchase of flat under constructions, without enclosing registered agreement from the promoters have been accepted. After receipt of the applications, the applicants have also been permitted to get the undivided share of land registered in their name through private sources invoking the provisions under Rule-3. On receipt of the sale deed for this undivided share of land, the House Building Advance also has been sanctioned. This is not in order. The applications for purchase of flats under construction cannot be treated as complete unless the agreement with the promotor is duly registered and enclosed with the House Building Advance applications. The applications with out the registered agreement should be treated as incomplete and it should be returned to the applicant. The sanctioning, authorities are requested to follow the Rules scrupulously.

2. Receipt of this memo. shall be acknowledged.

Memorandum (Permanent) No. 53423/E2/89-4, (S. B.) dated the 18th May, 1990.

Sub: Loans and Advances—House Building Advance—Sanction of advance for purchase of Ready Built House/Flat allotted by the Tamil Nadu Housing Board jointly in the name of the Board employee and spouse—Instructions—Issued.

Ref: From Secretary to Government, Housing & Urban Development Department, letter No. 71684/C1/88—5 dt. 1—7—1989.

As per Rule-3(a) of Tamil Nadu Electricity Board House Building Advance Rules, advance may be granted for purchasing a ready built house other than the one built and allotted by the Tamil Nadu Housing Board or any of the local bodies or Co-operative House Building Society, on hire purchase basis. Accordingly, at present House Building Advance is sanctioned for the purchase of a ready built house/flat allotted by the Tamil Nadu Housing Board only when the allotment is in the name of the Board employee.

2. The Government have now directed that House Building Advance may be sanctioned to Government servants for purchase of ready built house/flat allotted by the Tamil Nadu Housing Board jointly to the spouse and the applicants who are Government servants and for purchase of a ready built house/flat allotted in the name of spouse without insisting on transfer of the allotment to the applicants name.

3. It has been decided to adopt the above Government orders to Board. Accordingly, it is directed that House Building Advance may be sanctioned to the employees of the Board for the following :-

- (i) For the purchase or ready built house/flat allotted by the Tamil Nadu Housing Board jointly to the spouse and the applicant who are Board employees; and
- (ii) For the purchase of a ready built house/flat allotted in the name of their spouse without insisting on the transfer of the allotment to the applicant's name.

4. The order in para-3 above will hold good provided both the spouses execute a joint undertaking, a joint agreement and a joint mortgage deed at the appropriate stages as per the orders issued in Board's Proceedings Ms.No. 252 (Secretariat Branch) dated 21—5—1982 and also undertake to fulfil the other conditions stipulated in the Tamil Nadu Electricity Board House Building Advance Rules.

(By Order of the Chairman)

Memorandum No. 55808-E2/85-12, (Secretariat Branch) Dated the 21st May 1990.

Sub: Loans and Advances—House Building Advance—Sanction of House Building Advance for construction of house of plot owned by spouse of Government Servant and for enlargement of living accommodation of house owned by spouse of Government servant—Registration of mortgage deed—Exemption from payment of registration fee and stamp duty—Orders—Issued.

- Ref (i) B.P.Ms.No.252 (SB) dt. 21-5-82
 (ii) B.P.Ms.No.300 (SB) dt. 4-9-85
 (iii) From the Govt. H & U.D.D. letter No. 4624/C1/85-7 dt. 4-9-85.

In partial modification of the orders issued in the B.P. second cited, the following orders are issued in regard to reimbursement of Registration charges and stamp duty in respect of advance sanctioned to a Board employee for construction of a house on a plot owned by the spouse of the Board employee and for enlargement of the house owned by the spouse of Board employee ;

- (1) If both the spouses are Board employees, the expenditure incurred towards the stamp duty and Registration fee in connection with the execution of joint mortgage deed following the sanction of House Building Advance to him/her for construction/enlargement on plot/house owned by his/her spouse shall be reimbursed.
 - (2) The orders issued in B.P.Ms.(Ch) No. 300 (Sectt. Branch) dt. 4-9-85 will apply in respect of cases when one of the spouse is not a Board employee. That is, the cases of House Building Advance sanctioned to Board employees for construction of a house on a plot owned by his/her spouse who is not a Board employee and for enlarging the living accommodation of the house owned by his/her spouse who is not a Board employee, will **not** be eligible for the concession of reimbursement of expenditure incurred towards stamp duty and Registration fee in connection with the execution of joint mortgage deed.
2. These orders will take effect from the date of this order.

(By Order of the Chairman)

Memorandum (Permanent) No. 73965/E2/86—29 (S.B.), dated 15—6—1990.

Sub : Loans and Advances—House Building Advance—Advance amount recovered in full—Returning of documents—Discharging of mortgage deed—Acknowledgement of debt—Prescribed Format—Further instructions—Issued.

Ref : Board's Memorandum No. 73965—E2/86—23 dated 12—1—89.

Some of the Sanctioning Authorities had reported that some of the Sub-Registrars refuse to accept the Format prescribed by the Board in the Memorandum cited for execution of acknowledgement of debt. In this connection, Inspector-General of Registration was addressed to clarify the procedure to be adopted in respect of re-conveyance of the mortgage deeds executed by the loanee employee when the full amount has been realised by the Board, as the Sub-registrars of the various Registration Offices, direct the employees in different manner.

2. Now the Inspector-General of Registration has clarified in his letter dated 20—4—90 that the Format prescribed by the Board for acknowledgement of debt while returning the mortgage deed executed by the loanee Board employee on repayment of the House Building Advance and interest thereon in full, may be registered as 'receipt' for the loan repaid. A copy of the letter from the Inspector-General of Registration is enclosed for reference and also for convincing the Sub-Registrars who refuse to accept the format of the Board in this regard.

3. The Sanctioning Authorities of the Board are therefore directed to adopt the Format for "acknowledgement of debt" as prescribed in the Memorandum cited.

4. Receipt of this Memorandum shall be acknowledged.

Memorandum (Per.) No. 25644/E2/88—10 (S. B.) dated the 30th June 1990.

Sub : Loans and Advance—House Building Advance—Time limit for utilising the advance—Watching of utilisation certificate—Instructions issued by Government—Adopted to Board—Orders—Issued.

Ref : Board's Memo. No. 17349—01/82—4 dt. 21—1—83.

As per Rule-7 (a)(1) of Tamil Nadu Electricity Board House Building Advance Rules, all the employees of the Tamil Nadu Electricity Board are permitted to produce certificate of Assistant Executive Engineer/Civil under the Board to claim instalments of House Building Advance sanctioned to them. Prior to 1983 two months time was allowed to the employees of the Board for producing utilisation certificate for every instalments of the advance drawn.

2. In 1983 in view of the difficulties expressed by the employees in producing the utilisation certificate within two months due to non-availability of cement, etc. the matter was re-examined in consultation with the Government and it was decided not to insist on utilisation certificate within two months. Accordingly orders were issued in the Memo. cited that time limit need not be fixed for submission of utilisation certificate. However, only on the production of the utilisation certificate for each of the instalments of the advance, the subsequent instalment for construction of building should be released.

3. The Government have now issued orders that time limit should be indicated in the formal sanction order/release order. The Government have stated if no time limit is prescribed it may lead to a situation where the loanees knowingly or unknowingly keep the amount of advance released to them for longer periods without utilising it.

4. It has been decided to adopt the Government instructions in this regard and the following time limits are fixed for producing utilisation certificate in respect of House Building Advance instalments in supercession of the orders issued in the Memo. cited :—

(1) Ready Built House/Flat	—	2 Months
(2) Plot-cum-construction :—		
(i) Plot cost	—	2 Months
(ii) 1st instalment for construction	—	2 Months
(iii) 2nd instalment for construction	—	2 Months
(iv) 3rd instalment for construction	—	3 Months
(3) Construction :—		
(i) 1st instalment	—	2 Months
(ii) 2nd instalment	—	2 Months
(iii) 3rd instalment	—	3 Months
(4) Enlargement :—	—	As for construction
(5) Improvement :—	—	2 Months
(6) Additional advance for completion of construction/enlargement	—	2 Months

The 18 months period stipulated in the Rules for construction of building includes that time limit allowed for utilisation of each instalment of advance and the time that will be required the Administrative Departments to release the instalments. In deserving cases the sanctioning authorities may allow extension of time upto 3 months in respect of each instalment at a time subject to a maximum of one year for all the instalments as already provided in the Rules.

5. The sanctioning authorities are therefore requested to indicate specifically in the formal sanction orders/release orders the time limit within which the advance/instalment of advance is to be utilised. After release of advance/instalment of advance, the receipt of utilisation certificate should be watched and if necessary recourse to inspection of construction should be resorted to ensure that there is no misuse of money advanced.

6. Receipt of the memo. shall be acknowledged.

(By Order of the Chairman)

Memorandum (Permanent) No. 10959/E2/90 -2 (S.B.) dated the 16th July, 1990.

Sub : Loans and Advance—House Building Advance—Calculation of interest on House Building Advance principal—Regarding.

As per Rule-8 of Tamil Nadu Electricity Board House Building Advance Rules, an employee of the Board should agree to the incorporation of a suitable clause in the prescribed agreement and mortgage deed to the effect that the Board shall be entitled to recover the balance of House Building Advance with interest outstanding at the time of retirement or death preceding retirement, from the whole or any part of the gratuity. Accordingly, a provision is also made in the agreement and mortgage deed executed by the loanee employee. As such normally the interest is calculated only upto the date of retirement or death. In the case of employees who die in harness, where adjustment of Death-cum-Retirement Gratuity arise, the interest is not calculated upto the date of settlement of dues and the consequential adjustment of the Death-cum-Retirement Gratuity towards House Building Advance, but interest is calculated only upto the date of death.

2. In some cases, due to the pendency of Disciplinary Proceeding action against the employees, the outstanding House Building Advance Principal and interest thereon could not be adjusted against the Death-cum-Retirement Gratuity payable to those employees on a doubt raised regarding the question of calculation of interest. The matter has been examined in detail. It is clarified that in such cases the calculation of interest for House Building Advance has to be decided on the outcome of the Disciplinary Proceedings and the interest will be calculated upto the date of adjustment of the Death-cum-Retirement Gratuity amount. However, if the employee is exhonored, then the interest will be calculated till the date of retirement.

3. Receipt of this memorandum may be acknowledged.

Memorandum (Permanent) No. 4074/E2/90—3, (S.B.) dated the 30th July, 1990.

Sub : Loans and Advances—House Building Advance—Employees residing with Board's Quarters—Applied enlargement of House Building Advance to enlarge the existing house—Clarification.

Ref : From SE/Operation/Ennore Thermal Power Station letter No. SE (O)/ETPS/Adm. 1/A9/F. HBA/D78/90 dt. 12—1—90.

As per Rule-12 of Tamil Nadu Electricity Board House Building Advance Rules, the employees of the Board provided with departmental Quarters should vacate the Quarters when they avail House Building Advance for purchase/construction of the house. This condition need not however be made applicable in cases where the house constructed/purchased is in a different Local Body and also far away from the workspot and the Superintending Engineer or any other responsible officer under whom he is working certifies that shifting of the employee from Board's Quarters will be detrimental to Board's work.

2. A point has been raised for clarification whether House Building Advance for enlargement of existing house may be sanctioned to the Board employees who have constructed houses out of Board's loan around Madras City and are residing at Board's Quarters. The matter has been examined in detail.

3. As per House Building Advance Rule-4(a), the House Building Advance for enlargement may be sanctioned to the employees of the Board for their bonafide personal requirements. Accordingly advance for enlargement is to be granted only when the house constructed or purchased by a Board employee is found insufficient at a later date for his bonafide personal use. Hence, granting advance for enlargement which is specifically meant for increasing insufficient accommodation in an existing house for bonafide personal use, to an employee who is actually living in Board's Quarters confers un-intended benefit and is against the spirit of the Rules.

4. It is therefore directed that House Building Advance for enlargement need not be sanctioned to any employee of the Board, who is provided with Board's Quarters.

5. Receipt of this Memorandum may be acknowledged.

(By Order of the Chairman)

COPY OF :

GOVERNMENT OF TAMIL NADU

From
Thiru C. Chellappan, I.A.S.,
Secretary to Government.

Housing and Urban Development Department,
Secretariat,
Fort St. George, Madras-9.

To
All Collectors.
Sir,

Letter No. 15251/CI/90—4
Dated : 3rd August 1990.

Sub : Loans and Advances—House Building Advance—Sanction of advance to Government Servants who after applying for advance to complete construction/purchase ready built house etc., with private loans—Clarifications—Issued.

Ref : From the Collector of Madurai,
Letter Roc. No. V2/201563/88 Dated : 14—2—90.

I am directed to state that the Collector of Madurai in his letter cited, has sought for certain clarifications in the matter of sanction of house building advance to Government Servants who after applying for house building advance raise private loans purely as **temporary** measure and complete the construction of house/purchase ready built house etc.,. The following clarifications are issued on the points raised by him.

Points raised	Clarification Issued
(i) Whether the Sanctioning Authority on receipt of intimation from the Government Servant for raising private loan should give permission in writing to the Government Servant to raise private loan ?	The house building advance rules do not insist that permission by Sanctioning Authority has to be issued. However, as per rule 6(4)(a)(1) of the Tamil Nadu Government Servants Conduct Rules 1973, permission of the Government should be obtained for raising private loans. As such the loanee shall also intimate in writing to the Sanctioning Authority his intention to raise private loans purely as temporary measure to complete construction etc., in view of urgency.
(ii) Whether the names of persons from whom loan is to be obtained by the Government Servant and consent letter from the creditors should be insisted	Under rule 6(4)(a)(1) of the Tamil Nadu Government Servants Conduct Rules 1973, permission of the Government to raise loans is necessary. The name and address of the persons from whom the loan is to be raised by the Government Servant should be insisted. The amount of loan from each should also be furnished. Before sanction of house building advance, the genuineness of the private loans raised by the loanee has to be verified in such manner as it deems necessary. Loans from the Institutions like Life Insurance Corporation of India or Housing Development Finance Corporation or Co-operative Housing Societies which lend for housing purposes can not be considered as private loan raised as an urgent measure.

- (iii) Whether after sanction of the loan, receipt from creditors should be called for so as to verify whether the Government Servant has cleared the private loan out of the advance sanctioned to him
- (iv) Whether the permission to raise private loans may be given even before the Government Servants obtain permission for constructing or purchase of houses from their Heads of Departments when applied for
- (v) It is presumed that the entire advance in one lumpsum may be sanctioned to such Government servants who complete the construction out of private loan, instead of 3 instalments as being done normally in the case of construction, after observing all formalities of obtaining Utilisation Certificate, Mortgage Deed, Completion report etc.,
- (vi) In the case of house allotted by Tamil Nadu Housing Board, the payment is made usually direct to the Tamil Nadu Housing Board. However, if the Government Servants obtain private loans and make direct payment to the Tamil Nadu Housing Board initially, it may be clarified whether advance amount after sanction may be paid to the Government Servants direct.

Yes. After the sanction of house building advance, it has to be verified whether the loanee has actually utilised the advance to clear the private loans already raised by him to complete the construction etc. As such, the receipts from the Creditors should be verified to the satisfaction of the Sanctioning Authority.

Under house building advance rules, sanction of house building advance to raise private loans in view of urgency to complete the construction of house etc., is permissible only when the application for house building advance is already pending with the sanctioning authorities. As such, permission for construction or purchase of a house is a pre-requisite one. Permission to raise private loans before grant of permission for construction/ purchase of house does not arise.

The HBA Rules do not provide for the release of the instalments of the advance in one lumpsum. Release of all the instalments in one lumpsum will not be in conformity with provision in rules. In cases, where all the instalments have to be released in one lumpsum. Orders of the Government should be obtained for such releases.

The advance may be released to the loanee Government Servant concerned direct after obtaining a certificate from the Tamil Nadu Housing Board that the amount has been paid to the Tamil Nadu Housing Board.

Yours faithfully,

Sd/- x x x x/16-8-90

For Secretary to Government.

Copy to :

All Heads of Departments.

All Secretaries to Government.

All Public Sector Undertakings.

(True Copy)

TAMIL NADU ELECTRICITY BOARD
BOARD OFFICE SECRETARIAT BRANCH

Endorsement No. 63928/E2/90—1, dated 8th October '90.

Copy communicated for information and future guidance.

K. N. Rathinavelu,
Secretary.

To

All Chief Engineers.
All Superintending Engineers.
All General Superintendants.
The Chief Financial Controllers/Board Office Accounts Branch.
The Chief Internal Audit Officer/Board Office Audit Branch.
The Deputy Secretary-1/Board Office Sectt. Branch.
The Under Secretary/Establishment/Board Office Sectt. Branch.
The Under Secretary/General/ -do-
The Under Secretary/Miscellaneous/ -do-
The Divisional Engineer/Basin Bridge Power House, Madras-12.

Copy to :

Personal Assistant Tamil Development for publication in the T.N.E.B. Gazette.

All Branches.

Administrative Unit I to V of Technical Branch.

'B', 'F', 'I' & 'M' Sections/B.O.S.B./O & M Cell/B.O.S.B.

Executive Assistant to Chairman.

Personal Assistant to Secretary.

Personal Clerk to Accounts Member.

Stock File.

(True Copy)

Memorandum No. 57321/E2/90-1, (Secretariat Branch), dated 10th October 1990.

Sub : Loans and Advances—House Building Advance—Employees residing in Board's Quarters—Sanction of House Building Advance to enlarge the existing house—Orders issued—Withdrawn.

Ref : Memo. (Per.) No. 4074/E2/90-3, dated 30-7-90.

In the Board's Memo. cited, it was directed that House Building Advance for enlargement need not be sanctioned to any employee of the Board who is provided with Board's Quarters.

2. Based on the representations received from the Tamil Nadu Electricity Board Engineers' Association and certain sanctioning authorities, the matter has been reconsidered and it has been decided to withdraw the orders issued in this regard. Accordingly the orders issued in the memo. cited are hereby cancelled.

3. The receipt of the memo. may be acknowledged.

(By Order of the Chairman)

Memorandum (Permanent) No. 52353/E2/90-2 (Secretariat Branch) dated 10-10-90.

Sub : Loans and Advances—House Building Advance—Calculation of Death-Cum-Retirement—Gratuity for arriving at the quantum of House Building Advance amount—Instructions—Issued.

Ref : Board's Memo. No. 7653-N1/85-2 dated 30-5-85.

As per Board's Memo. cited, the Death-Cum-Retirement-Gratuity for the purpose of sanction of House Building Advance is to be calculated only with reference to the basic pay.

2. Now certain percentage of the basic pay is added as Dearness Pay and the Death-Cum-Retirement-Gratuity (for the purpose of terminal benefits) is arrived with reference to the Basic Pay + the Dearness Pay. A doubt has been raised whether the rate of dearness pay has to be taken into account along with the Basic pay of the maximum scale of existing post held by the loanee employee or the pay alone has to be taken into account as ordered in the Board's memo. cited for the purpose of House Building Advance.

3. The intention of taking the Death-Cum-Retirement-Gratuity into account for the purpose of sanction of House Building Advance is to ensure that the entire loan sanctioned can be recovered from the employee. It is therefore directed that whenever the Board revises the method for calculation of Death-Cum-Retirement-Gratuity, the same method will have to be followed for calculating the Death-Cum-Retirement-Gratuity for the purpose of House Building Advance also.

4. The receipt of the memo. may be acknowledged.

Memorandum No. 69227/E2/90-1, (Secretariat Branch) dated 27th October 1990

Sub : Loans and Advances – House Building Advance—Completion of construction/Enlargement Granting of extension of the limit – Further instruction—Issued—Modified.

Ref : (i) B.P. Ms. (FB) No. 57 (Sectt. Br.) dt. 8-7-86.
(ii) Board's Memo. No. 25868/E2/86-2 dt. 8-7-86.

As per the existing orders in the Memo. second cited the proposals for granting extension of time beyond 30 months for completion of construction of house (out of the House Building Advance availed from the Board) should be sent to the Chairman for approval **through** the authorities as indicated below :—

(i) Proposals relating to staff of Secretariat Branch, Audit Branch and Class I Officers of Distribution Circles/Construction Projects, Generation Circles and General Construction Circles.	Secretary
(ii) Proposals relating to staff of Administrative Branch and employees in Distribution Circles, Construction Projects, Generation Circles and General Construction Circles.	Chief Engineer/ Personnel
(iii) Proposals relating to staff of Accounts Branch.	Chief Financial Controller
(iv) Proposals relating to those working in Technical Branch.	The unit Superintending Engineers

2. In order to ensure uniformity in the procedure to be followed it is hereby ordered that in respect of items (ii) to (iv) in para 1 above also the proposals should be submitted to the Chairman by the Chief Engineer/Personnel, Chief Financial Controller and the Unit Superintending Engineers **thro' the Secretary** in future.

3. The receipt of this memo. shall be acknowledged.

(By Order of the Chairman)

Loans and Advances—House Building Advance — Sanction of Advance for construction of house involving ground and first floor— Stage at which the instalments are to be released — Orders—Issued.

Permanent B.P. (Ch)No. 256

(Secretariat Branch)

Dated 17—12—1990,
Margazhi 2, Promothutha,
Thiruvalluvar Aandu 2021.

Read :

G. O. Ms. No. 1167, H & UD Dept., dated 24—9—90.

Proceedings :

As per Rule 5 (2) of Tamil Nadu Electricity Board House Building Advance Rules, the advance meant for construction of a house/for enlargement of existing house involving foundation, shall be released in 3 instalments as follows :—

- | | | | | |
|-----------------------|---|------------------------------|---|---|
| (1) First instalment | — | 30% of the Sanctioned amount | — | For bringing the construction upto plinth level. |
| (2) Second Instalment | — | 40% of the Sanctioned amount | — | For bringing the construction upto roof level (Inclusive of roof). |
| (3) Third Instalment | — | 30% of the Sanctioned amount | — | After construction reaches roof level (i. e.) for completion of construction. |

2. When the enlargement does not involve foundation work the advance shall be released in 2 instalments as follows :—

- | | | | | |
|-----------------------|---|------------------------------|---|---|
| (1) First Instalment | — | 50% of the Sanctioned amount | — | For bringing the construction upto roof level. (Inclusive of roof). |
| (2) Second Instalment | — | 50% of the Sanctioned amount | — | After the construction reaches roof level (i.e.) for completion of the enlargement. |

3. In the G. O. cited, with reference to doubts raised by certain Sanctioning Authorities, the Government have stipulated the pattern for release of instalments when the construction involves the ground and first floor.

4. 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 it is directed that the House Building Advance sanctioned to the employees of the Board for constructing house with **ground and first floor** be disbursed in three instalments as detailed below :—

No. of instalment	Ratio of instalment	Stage at which the instalment may be released
(1) 30% of the sanctioned amount	—	For bringing the construction upto ground floor roof level (excluding laying roof slab)
(2) 40% of the sanctioned amount	—	After the construction is brought upto ground floor roof level (excluding roob slab) for completing the ground floor and first floor roof.
(3) 30% of the sanctioned amount	—	After the roof of the first floor is laid, for completing the construction.

The time limit for utilisation of each instalment of the advance shall be **three months** and the time limit for the completion of the house shall be **18 months** as per the existing orders.

5. Amendments to Tamil Nadu Electricity Board House Building Advance Rules will be issued separately in due course.

(By Order of the Chairman)

Loans and Advances—Interest—Rate of interest for the year 1990—1991—Orders—Issued.

(Permanent) B.P. (FB) No. 54

(Secretariat Branch)

Dated 31—12—1990
Margazhi 16, Promothudha,
Thiruvalluvar Aandu 2021.

Read :

- (1) (Permanent) B.P. (FB) No: 8 (SB) dated 29—1—90.
- (2) G.O.Ms.No. 1189 Finance (LC) Department, dt. 14—11—90.

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 1990-91 shall be as detailed below. These rates will take effect from 1st April, 1990:—

(i) For House Building Advance	Percent per Annum for the year 1990—91.
(a) For loans upto Rs. 50,000/-	9
(b) For loans from Rs. 50,001/- to Rs. 1,50,000/-.	10
(c) For loans from Rs. 1,50,001/- to Rs. 2,50,000/-.	11
(ii) Conveyance Advance	
(a) For purchase of Motor Car	10
(b) For purchase of Motor Cycles, Scooters and bicycles	8.5
2. The penal interest for all the loans shall be 2% more than the normal rates of interest pe annum.	

(By Order of the Board)

K. N. Rathinavelu,
Secretary.

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