

ADMINISTRATION SECTION / प्रशासन अनुभाग

सं./No. MANUU/Admn /F.190/2024-25/318

दिनांक: 26th March, 2025

NOTIFICATION/ अधिसूचना

Sub/ विषय: MANUU – Administration –Implementation of House Building Advance (HBA) Rules – Notification - Issued.

- Ref/ संदर्भ:**
1. UGC Ltr. No.F-11-1/2017(CU) C-89253 dated 9th February, 2024
 2. Minutes of the 101st Executive Council Meeting held on 18th October 2024
 3. Vice- Chancellor's approval dated 24-02-2025

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The Competent Authority has accorded approval for implementation of House Building (HBA) Rules for sanction of House Building Advance to the eligible employees of MANUU and to adopt and follow all the provisions of Office Memorandum No.I.17011/11(4)/ 2016-H-III dated 09.11.2017 issued by the Govt. of India on the subject i.e., House Building Advance (HBA) Rules 2017 as per applicability with the amendments as notified by the Government of India from time to time. The salient features of the HBA Rules, Application Form and the list of essential documents required for the purpose of sanction of HBA are appended herewith as annexures I to III.

The Finance and Accounts Section has been requested for creation of a separate Budget Head and allocation of funds thereafter. The said Rules shall be implemented from the Financial Year 2025-26 (1st April, 2025) onwards. The allocated amount shall be divided among the Teaching and Non-Teaching employees in the ratio of 50:50 basis. The date of priority for sanction of House Building Advance (HBA) to the eligible employees shall be date of joining MANUU. The Govt. of India Rules on the subject matter shall be referred in detail by the respective offices / sections while processing the applications as per applicability on case to case basis.

कुलसचिव / Registrar

To
The Finance Officer

Copy to:

1. All Deans of Schools of Studies
2. All Heads / Incharge of Departments, Centres, Directorates, etc. (Teaching)
3. All Heads / Incharge of Sections (Non-Teaching)
4. Offices of the Vice-Chancellor/Registrar/OSD-I/OSD-II
5. Director, CIT for uploading on University Website
6. Concerned file

With a request to note the same and bring to the notice of their faculty/staff

HOUSE BUILDING ADVANCE (HBA) RULES 2017

SALIENT FEATURES

The salient features of the House Building Advance (HBA) Rules 2017 to be implemented in the University are as under:-

1. Introduction:

Grant of House Building Advance for University employees is regulated in terms of rules and regulations laid down from time to time by the Ministry of Housing and Urban Affairs (erstwhile Ministry of urban Development). These rules are briefed as under:-

2. Purpose:

House Building Advance (HBA) is admissible to an employee for only one of the following purposes:-

- i. Constructing a new house on the plot owned by the employee or the employee and the employee's wife/husband with clear title of the plot.
- ii. Purchasing a plot and constructing a house thereon.
- iii. Purchasing a plot under co-operative Schemes and constructing a house/flat thereon or acquiring a house through membership of Cooperative Group Housing Societies.
- iv. Purchasing/construction of house under the self-financing schemes of Delhi, Bangalore, UP, Lucknow etc.
- v. Outright purchase of a new ready-built house/flat from Housing Boards, Development Authorities and other statutory or semi-Government bodies and from registered builders i.e., registered private builders, architects, house building societies etc., **but not from private individuals.**
- vi. Expansion of living accommodation of an existing house owned by the employee or jointly with spouse. The total cost of the existing structure (excluding cost of land) and the proposed additions should not exceed the prescribed cost ceiling under these rules.
- vii. Existing employees who have already taken Home Loans from Banks and other financial institutions are allowed to migrate to this scheme, subject to fulfillment of extant conditions.



3. Eligibility:

- i. All permanent employees of the University.
- ii. All other employees with at least 5 years of continuous service, provided they do not hold permanent appointment under a State Government and the sanctioning authority is satisfied about their likely retention in service till the house is built and mortgaged.

Note: In cases where both the spouses are central government employees and are both eligible for grant of House Building Advance, the advance will be admissible to both of them jointly/separately.

4. Cost Ceiling Conditions:

Cost of the house to be built/purchased (excluding the cost of plot) should not exceed 139 times of the basic pay of the employee subject to a maximum of Rs.1.00 crore (one crore) only. In individual cases, if the University Authority is satisfied on the merits of the case, the cost ceiling may be relaxed up to a maximum of 25% by the Competent Authority.

House Building Advance to the Government employees who already own houses:

An applicant for the House Building Advance, under these rules, shall not be eligible for such advance, if the applicant, or his/her wife/husband or minor son(s) individually or jointly owns a house in the town/urban agglomeration in which a house is proposed to be constructed/purchased by the applicant:

Provided that if the house already so owned by the applicant as mentioned above is a coparcenary property belonging to Hindu Undivided Family (HUF) of which the applicant is a member or a joint property in which the applicant has a share or interest together with persons other than (or in addition to) his/her wife/husband or minor son(s), then the applicant shall be eligible to House Building Advance not exceeding 60 per cent of the amount which would otherwise have been normally admissible to him from the Government under these rules, for the construction/purchase of a house with the advance from the Government, For the purpose of this rule, "House" will include Flat.

5. Amount of Advance:

- i. Only one advance shall be sanctioned to the government servant during his/her entire service.
- ii. The maximum amount of advance shall be :



- a) 34 months basic pay subject to a maximum of Rs.25.00 lakhs only (Rupees Twenty Five lakhs), or cost of the house/flat or the amount according to repaying capacity, whichever is the least for construction/purchase of new house/flat.
- b) For expansion of existing house, the amount of HBA will be limited to 34 months basic pay subject to maximum of Rs.10.00 lakhs only (Rs.Ten lakhs), or the cost of the expansion , or the amount according to repaying capacity, whichever is the least.
- c) The amount of the advance shall be restricted to 80% of true cost of the land and construction of house or cost of expansion of living accommodation in the case of construction in rural areas. This can be relaxed and 100% can be sanctioned if the Head of the Department certifies that the concerned rural area falls within the periphery of town or city.

6. Repayment Capacity:

For the purpose of calculating the admissible loan amount, the repayment capacity of the central government employee shall be calculated as below:

a)	In cases of employee retiring after 20 years.	40% of basic pay
b)	In cases of employee retiring after 10 years but not later than 20 years.	Up to 40% of basic pay 65% of DCR Gratuity may also be adjusted.
c)	In cases of employee retiring within 10 years	Up to 50% of basic pay DCR Gratuity up to 75% can be adjusted.

7. Applicable Rate of Interest and Methodology of Recovery of House Building Advance:

- i. The present rate of interest for House Building Advance (HBA) as notified by Government of India, Ministry of Housing and Urban Affairs is 8.50%. This may be modified/revised for applicability in the University as and when notified by Government Of India from time to time.
- ii. The methodology of recovery of HBA shall continue as per the existing pattern of recovery of principal first in the first fifteen years in not more than 180 monthly instalments and interest thereafter in next five years in not more than 60 monthly instalments. The advance carries simple interest from the date of payment of first instalment.
- iii. All cases of subsequent tranches/instalments of HBA being taken by the employee in different financial years shall be governed by the applicable rate of interest in the year in which the HBA was sanctioned, in the event of change in the rate of interest.



8. Disbursement:

- i. Advance for purchase of ready built house can be paid in one lumpsum as soon as the applicant executes an agreement in the prescribed form. The employee should ensure that the house is purchased and mortgaged to the Government within 3 months of drawal of the advances.
- ii. Advance for purchase/construction of new flat may be paid either in one lumpsum or in convenient instalments at the discretion of the Competent Authority. The employee should execute the agreement in prescribed form before the advance/first instalment of advance is paid to him/her. The amount drawn by the employee should be utilized for the purchase/construction of the flat within one month.
- iii. Advance for construction/expansion of living accommodation, etc., shall be payable in two instalments of 50% each. The first instalment will be paid after the plot and proposed house/existing house is mortgaged and the balance on the construction-reaching plinth level.
- iv. Advance for expansion to be carried out on the upper storey of the house will be disbursed in two instalments, first instalment on executing the mortgage deed and the second instalment on the construction reaching roof-level.
- v. In the case of advance for purchase of plot and construction of house, the advance will be disbursed as below:
 - a) *Single Storeyed House: After agreement in prescribed form is executed on production of surety bond, 40% of the advance or actual cost will be disbursed for purchase of plot. The balance amount will be disbursed in two equal instalments, first after the mortgage is executed and second on the construction reaching plinth level.*
 - b) *Double Storeyed House: 30% of advance for cost of plot will be disbursed on executing the agreement. The balance amount will be disbursed in two equal instalments, the first on executing the mortgage deed and the second on construction reaching plinth level.*

9. Mortgage and Creation of Second Charge:

- a) House shall be mortgaged on the behalf of President of India. However, the employee, if he wishes to take a second charge to meet the balance cost of the house/plot or flat from recongnized financial institutions, then he/she may declare the same and apply for NOC at the time of the applying for HBA. NOC for second charge will be given along with sanction order of HBA. The total loan from HBA and from all other sources cannot be beyond ceiling cost of the house as defined under para-4 above.
- b) In case if HBA is availed by both husband/wife jointly,



- i. HBA Mortgage paper, insurance paper and other papers regarding property shall be submitted to one of the loan sanctioning authorities of their choice.
- ii. A No Objection Certificate may be obtained from the 2nd loan sanctioning authority.
- iii. The property mortgaged on behalf of President of India, shall be reconveyed on the prescribed form to the Central Government employee concerned (or their successors in interest, as the case may be), after the advance together with interest thereon, has been repaid to Government in full and after obtaining No Demand Certificate in respect of HBA loan sanctioned by the 2nd loan sanctioning authority.

10. Insurance:

- a) Immediately on completion of construction/purchase of house/flat, the employee shall insure the house with the recognized institutions as approved by Insurance Regulatory and Development Authority (IRDA), for not less than the amount of advance and shall keep it so insured against damage by fire, flood and lightning till the advance together with interest thereon is repaid in full and deposit the policy documents with the Competent Authority. Renewal of insurance will be done every year and premium receipts produced for inspection of the concerned authority regularly.
- b) Penal interest of 2% over and above existing rate of interest will be recovered from the employee for those periods which are not covered by insurance of the house.



GRANT OF ADVANCE FOR PURCHASE OF LAND OR PART/FULL CONSTRUCTION, ENLARGEMENT, ETC., OF A HOUSE

APPLICATION FORM (To be filled by the applicant)

GENERAL

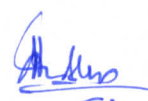
1.	Name (in Block Letters)	
2.	Designation	
3.	Office	
4.	Employee ID No.	
5.	Post held i) Permanent ii) Temporary/officiating	
7.	Date of Joining MANUU (dd/mm/yyyy)	
6.	Length of Service on the date of application: Years & Months	
8.	Present pay with pay level/pay matrix	
9.	Whether governed by Old Pension Rules	
10.	Date of superannuation	
11.	Amount of Provident Fund/any other advance/final withdrawal taken for purchase of land/construction (an attested copy of the sanction to be enclosed)	

PARTICULARS RELATING TO ADVANCE:

12. If advance is needed for purchase of a plot and/or for construction of a new house, please give the following information:

A. PLOT

Location with address	Rural/Urban	Is it clearly demarcated and developed	Approximate area (in Sq. Mtrs)	A) Cost, if not B) Amount actually paid	If not purchased when proposed to be acquired	Unexpired portion of lease if not freehold
(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(a)		
				(b)		



B. CONSTRUCTION

Floor-wise area to be constructed in (Sq. Mtrs.)	Estimated cost	Amount of advance required (for land/ construction/both)	No. of installments for repayment
(8)	(9)	(10)	(11)
Ground Floor			
I Floor			
II Floor			

13. If advance is required for enlarging the existing house, please state:

Location with address	Plinth area (in sq. Mtrs.)	Plinth area proposed for enlargement (in Sq. Mtrs.)	Cost of construction/ acquisition of existing House (Rs.)	Cost of proposed Enlargement (Rs.)	Total Plinth area (2+3) (in sq. Mtrs.)	Total cost (4+5) (Rs.)	Amount of advance required (Rs.)	No. of installments for repayment
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

(Note: If the enlargement is proposed on any floor other than ground floor, a certificate from an approved Engineer to the effect that foundations of the existing structure can safely take the load of the proposed enlargement, should be enclosed.)

14. If advance is required for purchasing a ready-built house/flat, please state -

Location with address	Plinth area (in sq. Mtrs.)	When constructed	Price settled	The Agency from whom to be purchased	Amount (a) Already paid (b) To be paid	Amount of advance required	No. of installments for repayment
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(a)		
					(b)		



MISCELLANEOUS

15. If you or any dependent member of your family already own(s) a house, please state -

Location with address	Plinth area (Floor-wise)	Present fair market value Rs.	Reasons for acquiring another house or enlarging the existing house
(1)	(2)	(3)	(4)

16. Have you enclosed -

(a) the relevant construction plan approved by the Municipal Authority concerned; and	
(b) detailed construction estimate based on Central/State PWD Schedule, prevailing in the area corrected as per relevant cost of index duly signed by qualified Engineer.	



Declaration

1. I solemnly declare that the information furnished by me in reply to the various items indicated above is true to the best of my knowledge and belief.
2. I have read the rules regulating the grant of advances to Central Government servants for purchase of land and purchase/construction of buildings, etc., and agree to abide by the terms and conditions stipulated therein.
3. I certify that -
 - (i) My wife/husband is not a Central Government servant/my wife/husband who is a Central Government, has not applied for and/or obtained an advance under these rules;
 - (ii) Neither I nor my wife/husband/minor child has applied for and/or obtained any loan or advance for acquisition of a house in the past from any Government source (e.g., Ministry of Rehabilitation or under any Central or State Housing Scheme);
 - (iii) The construction of the house for which the advance has been applied for, has not yet been commenced.

Station

Dated.....

Signature of the Applicant.....

Designation.....

Department/office in which employed

Mobile No.....


Office Telephone No.....

Email ID.....

Note: Applicant is advised to enclose all the relevant documents along with the application form to avoid delay in the processing of his/her application.

List of documents enclosed:

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.



(for use by the application forwarding Authority)

I have scrutinized the application of Shri/Smt./Kumari.....
(Designation) in terms of Rule 9 (b) of the rules and have satisfied myself of the correctness of the facts, etc., stated therein. My recommendations are as follows:-

I have satisfied myself that the applicant has/will get a clear unencumbered title to the property.

1.	Date of appointment	
2.	Date of retirement	
3.	Pay	
4.	34 months' basic pay	
5.	Cost ceiling for construction	
6.	Amount of General Provident Fund withdrawal and/or any other advance to be adjusted	
7.	Advance entitled (5 minus 6)	
8.	Estimated/Assessed cost of construction	
9.	Expected date of starting recovery	
10.	No.of monthly instalments	
11.	<i>Repaying capacity:</i> (a) Proposed rate of recovery (b) Amount recoverable at the proposed rate of recovery (c) Amount adjustable from DCRG (60% or 70%) (d) Total [(b) + (c)]	
12.	Approximate amount of interest	
13.	Amount of advance that can be sanctioned based on repaying capacity	
14.	Amount of HBA recommended for sanction (the least of 4,7,8 and 13)	
15.	<i>Rate of Recovery:</i> (a) Principal: Rs.....in installments of Rs. each. (b) Interest: Rs..... ininstallments of Rs.....each.	

An advance of Rs. may be approved in relaxation of Rule 4 (b) of House Building Advance Rules.

Place:.....

Date:.....

Signature of the forwarding authority

Designation:

Orders of the Competent Authority

Place:.....

Date:.....

Signature:

Designation:



LIST OF ESSENTIAL DOCUMENTS TO BE SUBMITTED BY THE EMPLOYEE
FOR THE GRANT OF HOUSE BUILDING ADVANCE

1. Certificate from the office that the applicant is a permanent employee; has put in more than 5 years of service in the case of temporary employee.
2. Certificate from the office regarding non-drawal of G.P.F/C.P.F./NPS advance withdrawal for the purchase of plot/flat and construction of house.
3. Salary certificate in detail from the office showing payable amount.
4. Certificate of the husband/wife in regard to obtain any House Building Loan from any Government source.
5. Passport size photo and signature of the applicant attested by the Concerned Officer Incharge.
6. Passport size photo of the Nominee his/her Name, Relation and Signature.
7. Name of Bank and Saving Account Number.
8. NPS Statement.
9. NPS Certificate of the employer.
10. Written consent of permanent employee of appropriate status of the University having sufficient length of service up to the period of recovery of the advance with interest from the loanee that they are willing to stand surety. (Surety Bond)
11. Declaration of property owned by the applicant or his/her wife/husband and minor children anywhere in India and the cost of the house to be built/purchased should not exceed 139 times of the basic pay in the pay level in the Pay Matrix of the employee subject to minimum of Rs.7.5 lakhs and maximum of Rs.1 crore on Stamp Paper attested by the first Class Magistrate/or by Notary (Affidavit).
12. Registered Mortgage Deed in favor of Registrar, MANUU, Hyderabad.
13. Insurance Policy with the recognized institution as approved by IRDA for not less than the amount of advance against damage by fire, flood and lightning.



DOCUMENTS TO BE SUBMITTED FOR CONSTRUCTION OF
HOUSE/PURCHASE OF FLAT

1. Complete copy of the Sale Deed/Conveyance Deed/Perpetual Lease.
2. Ownership of land (in case of land situated in Rural Area (Village) a certificate from a Revenue Officer not lower than the rank of a Tehsildar of the area should be furnished).
3. Certificate showing that the land/plot is vacant.
4. Non-encumbrance Certificate/Search certificate from the Competent Authority.
5. Approval of the Building Plan from the Local Municipal Authority.
6. Copy of the Allotment Letter from DDA/GDA/HUDA etc., or from a Public Housing Agency including a Co-operative Housing Society (wherever loan for a ready built house is applied).
7. Where the proposal is to add existing house, the value of the existing house should be certified by a registered valuer. If the enlargement is adding a storey above the existing house, a certificate from an Engineer to the effect that the foundations are strong to take the load of an additional storey.
8. Mortgage permission from the Competent Authority in favour of the Registrar, MANUU.
9. Certified copy of the approved Plan (signed by a qualified Engineer or Architect) along with copy of the sanction letter of Building Plan.
10. Copy of detailed estimates and specifications indicating the type of mortar, flooring, wooden work; a certificate signed by qualified Engineer or Architect that these specifications will ensure structural soundness of the building.



FOR BANK MIGRATION

1. All the above mentioned relevant documents along with salary slip on the date he/she obtained loans taken from banks/other financial institutions, irrespective of whether they have applied for House Building Advance before raising the loan.
2. Certificate/statement showing, repayment of bank loan taken for the purpose of construction/purchase of new house/flat.
3. The Employee shall produce the HBA Utilization Certificate within one month from the date of release of HBA.

LIST OF DOCUMENTS TO BE SUBMITTED FOR RELEASE OF NEXT OR FINAL INSTALMENT OF HOUSE BUILDING ADVANCE

1. Construction Certificate issued by the Tehsildar/Naib Tehsildar/Block Development Officer or Government approved Engineer (works) with Rubber Stamp on the Certificate.
2. Insurance Policy of the house.
3. Society demand letter.
4. Receipt of released amount issued by the Society.

Note: (i) The above documents should be submitted in Original.

(ii) Renew the insurance Policy every year till the HBA account is settled.

