



PBC No.256 / 2024
RBE No.110 / 2024

दक्षिण रेलवे Southern Railway
प्रधान मुख्य कार्मिक अधिकारी कार्यालय
Office of the Principal Chief Personnel Officer
प्रधान कार्यालय, कार्मिक विभाग, चेन्नै-600003
Headquarters, Personnel Department, Chennai-600003

सं/No: P(R) 54/P/Vol.IX

दिनांक/Dated: 02.12.2024

All PHODs/ DRMs/ CWMs/ CEWE/ CAO/ CPM/ PDA/ Dy.CPOs/ Sr.DPOs/ Secy to GM,
Chairman/RRB/MAS,TVC, Addl.Registrar/RCT/MAS, Secretary/RRT/MAS,
Principal MDZTI/TPJ, SRCETC/TBM, ZETTC/AVD,
DPOs/SPOs/WPOs/APOs of HQ/Divisions /Workshops/Units.

**विषय/Sub:Compliance with the terms and conditions attached with the
sanction of House Building Advance (HBA)-reg.**

A copy of Railway Board's letter No. F(E)Spl./2023/ADV.3/6(7th CPC) dated 27.11.2024 alongwith a copy of Office Memorandum No.I-17011/12/2002-H.III dated 03.10.2024 issued by the Ministry of Housing & Urban Affairs (Housing-III-Section) on the above subject, is enclosed for information, guidance and necessary action.

A copy of Railway Board's letter dated 20.03.2003 referred therein is enclosed for Ready Reference.

संलग्नक/Encl. 6 pages

CHILAKALAPUDI
ANJANIKUMAR

Digitally signed by
CHILAKALAPUDI ANJANIKUMAR
Date: 2024.12.02 13:37:37 +05'30'

सहायक कर्मचारी संबंधी अधिकारी/Asst Personnel Officer / IR & Trg.
कृते प्रमुकाधि/For Principal Chief Personnel Officer

प्रतिलिपि/Copy to: The General Secretary/SRMU
The General Secretary/AISCTREA
The General Secretary/AIOBCREA
The General Secretary/NFIR

IT Section/PB/HQ - to upload in the SR website.

GOVERNMENT OF INDIA (भारत सरकार)
MINISTRY OF RAILWAYS (रेल मंत्रालय)
RAILWAY BOARD(रेलवे बोर्ड)

No. F(E)Spl./2023/ADV.3/6(7th CPC)

RBE No.110/2024
New Delhi, Dated:27.11.2024

The General Managers & PFAs
All Zonal Railways, Production Units etc.,
DGs of RDSO and NAIR.

Sub: Compliance with the terms and conditions attached with the sanction of House Building Advance (HBA)-reg.

Ref: Board's letter No. F(E) Spl./2003/ADV.3/1 dated 20.3.2003 (RBE No.34/2003).

A copy of Ministry of Housing & Urban Affairs' (MoH&UA) OM No. I-17011/12/2002-H.III, dated 03.10.2024 on the above subject is sent herewith for information and compliance. It may be ensured that these instructions are strictly enforced.

2. Please acknowledge receipt.

DA: As stated



(Sanjay Prashar)
Jt. Director, Finance (Estt.)
Railway Board
Tele (Rly.) 030-47026

No. F(E)Spl./2023/ADV.3/6(7th CPC)

New Delhi, Dated:27.11.2024

Copy to:-

The Dy. Comptroller & Auditor General of India (Railways), Room No.224, Rail Bhawan.


for Member (Finance)/Railway Board

No. F(E)Spl./2023/ADV.3/6(7th CPC)

New Delhi, Dated: 27.11.2024

Copy to:-

1. The General Secretary, NFIR, Room No. 256-E, Rail Bhawan, New Delhi.
2. The General Secretary, AIRF, Room No. 253, Rail Bhawan, New Delhi.
3. The Members of the National Council, Departmental National Council, 13-C, Feroz Shah Road, New Delhi.
4. The Secretary General, FROA, Room No. 256-A, Rail Bhawan, New Delhi.
5. The Secretary General, IRPOF, Room No. 268, Rail Bhawan, New Delhi.
6. The Secretary, RBSS, Group 'A' Officers Association, Rail Bhawan.
7. The Secretary, RBSS, Group 'B' Officers Association.
8. The General Secretary, RBSSA, Room No. 451-A, Rail Bhawan, New Delhi.
9. The Secretary, Railway Board Ministerial Staff Association.
10. The Secretary, Railway Board Non Ministerial Staff Association.
11. The General Secretary, All India SC/ST Railway Employees Association, Room No. 7, Ground Floor, Rail Bhawan, New Delhi.
12. The General Secretary, All India O.B.C. Railway Employees Federation, Room No.48, Rail Bhawan.

JA 27.11.24

For Principal Executive Director (IR)/Railway Board

No. F(E)Spl./2023/ADV.3/6(7th CPC)

New Delhi, Dated: 27.11.2024

Copy to:-

Adv. to MR, EDPG to MR, OSD to MR, OSD (Co-ord) to MR, PS to MoSR(S), EDPG to MoSR(S), PS to MoSR(R), EDPG to MoSR(R).

PSOs/Sr.PPSs/PPSs to CRB, MF, M/O&BD, M/Infra, M/TRS, Secretary/Railway Board.

DG(RHS), DG/Safety, DG(RPF), DG/HR.

All Addl. Members, PEDs, EDs, JSs,

Pay & Accounts Officer, M/o Railways (Railway Board), ERB-III, E (6),

No. I - 17011/12/2002-H.III/
Government of India
Ministry of Housing & Urban Affairs
(Housing-III-Section)

Nirman Bhavan, New Delhi
Dated: 3rd October, 2024.

OFFICE MEMORANDUM

Subject: Compliance with the terms and conditions attached with the sanction of House Building Advance (HBA)-reg.

Instructions have been issued from time to time to all Ministries and Departments of the Government of India to ensure compliance of all terms and conditions attached with the sanction of House Building Advance (HBA) as per provisions of the extant HBA Rules.

2. This Ministry vide OM No. I-17011/12/2002-H.III dated the **9th January, 2003 (copy attached)** has issued instructions to ensure compliance attached with the sanction including those relating to insurance and mortgage by all the concerned loanee government servants. Moreover, provisions have also been made for condonation/relaxation in these terms and conditions in cases where the circumstances are beyond the control of the loanee government servant and supported by recommendation of the concerned Joint Secretary/ Head of Department.

3. However, it has been observed that the cases involving condonation/relaxation of non-mortgaging and non-insurance periods etc. are being referred to this Ministry in routine manner without adequate examination. It is seen that in some cases, supporting documents justifying reasons for relaxation are not provided whereas in some, proposals are referred without the specific recommendation of the concerned Joint Secretary.

4. It is once again impressed upon all the Ministries/Departments of the Government of India that the compliance of all the terms and conditions of HBA rules should be strictly monitored in the interests of both, the loanee government employee as well as the Government of India.



5. Requests of loanee Govt. employee(s) seeking any relaxation/condonation of condition of HBA sanction/Rules including those of mortgage and insurance should be thoroughly examined by the Administrative Ministry/Department on case to case basis on its merits and documentary supports provided with the request by the employee. If they are satisfied with the justification/merits of the case, then only the case be referred to this Ministry with concurrence of Finance Division and specific recommendation of the concerned Joint Secretary/Head of Department for condonation/relaxation of the provisions of the HBA rules/sanction with all the details in the prescribed proforma (**ANNEXURE-I**) along with all the supporting documents (**ANNEXURE-II**) certifying that the circumstances leading to non-compliance of HBA rules are beyond the control of the government servant.

6. Further, all the Ministries/Departments are requested to keep a strict watch over compliance of the provisions of HBA rules by the loanee government employee.

7. This OM supersedes all the earlier relevant orders on the subject.

This issues with the approval of competent authority.



(Ram Singh)

Deputy Secretary to the Government of India

Tel. No. 011-23061358

To

1. All the Ministries/Department of the Government of India
2. All the attached and subordinate offices of Ministry of Housing & Urban Affairs.
3. Union Territories of Andaman & Nicobar Islands, Chandigarh, Dadra and Nagar Haveli and Daman & Diu, Lakshadweep.
4. Office of the Comptroller and Auditor General of India.
5. Supreme Court of India.

ANNEXURE-I

Information required in cases of relaxation/condonation of terms and conditions of HBA sanction:

S.NO.	Requisite documents	Information
1	HBA sanctioning Ministry/Department	
2	i) HBA sanctioned amount ii) Year of sanction (copy of Sanction letter to be attached)	
3	Property details:- i) Type of property purchased and its address ii) Name of details of the seller agency iii) Date of completion of construction/date of possession of the property	
4	Possession letter of the flat or completion certificate of the house (copy to be attached).	
5	Is loanee still in service? Yes/No	
6	Present employer of the loanee	
7	All dues paid by loanee G/S? (Advance with interest & penal interest) Yes/No [Certificate in this regard is to be attached]	
8	Municipal taxes, if any, paid until the recovery of HBA	
9	Any other loans/advance exists for property in question? Yes/No	
10	Is Reconveyance Deed executed?	
11	Period of non-mortgage and non-insurance with details	
12	Request of the loanee G/S for condonation of the lapses with justification supported by documents.	
13.	Views of the HBA sanctioning Ministry/Department on justification for non-compliance of HBA rules. [A certificate in this regard is to be given by the concerned Ministry/Department duly certifying that the non-compliance of conditions of HBA sanction were beyond the control of the loanee Govt. Servant]	
14.	Is concurrence of Finance Division obtained? Yes/No	
15.	Is the case approved by JS (Admn)? Yes/No	

Documents required in cases of relaxation/condonation of terms and conditions of HBA:

1. HBA Sanction Order
2. Possession letter of the property
3. Mortgage Papers of the property
4. Insurance papers
5. Reconveyance Deed
6. Request letter of the loanee for condonation of the lapses with justification supported by documents.
7. Certificate regarding payment of all dues including interest and penal interest by the loanee.
8. Municipal tax receipts if the property was not insured during the recovery of HBA.



Subject : Compliance with the terms and conditions attached with the sanction of House Building Advance (HBA).

[No. F(E)Spl.2003/ADV.3/1, dated 20.3.2003.]

A copy of Ministry of Urban Development and Poverty Alleviation's Office Memorandum No. I-17011/12/2002/H-III, dated 9.1.2003 on the above subject is sent herewith for information and guidance. It is imperative that all these guidelines are followed fully while dealing with HBA cases.

**Copy of Ministry of Urban Development & Poverty Alleviations
O.M. No. I-17011/12/2002-H-III, dated 9.1.2003**

Subject : Compliance with the terms and conditions attached with the sanction of House Building Advance (HBA).

Instructions have been issued from time to time to all the Ministries and Departments of the Government of India to ensure that all the terms and conditions attached with the sanction of House Building Advance (HBA) to government employees under the rules including those relating to insurance and mortgaging are duly complied with by all the concerned loanee government servants. Provisions have also been made for condonation/relaxation of these terms and conditions in cases where the circumstances are beyond the control of the loanee government servant provided the request of the loanee government servant for condonation/relaxation of terms and conditions of HBA rules are supported by recommendation of the concerned Joint Secretary/Head of Department.

2. However, it has been seen that the cases involving condonation/relaxation of non-mortgaging and non-insurance periods, etc., are being referred to this Ministry in a routine manner without adequate examination. Also, in the recent past, instances have come to notice that even in the cases where the loanee government servant has merely cited reason(s), which are not supported by any documentary evidence, for non-compliance of the conditions of mortgaging and insurance, etc., have been recommended and referred to this Ministry for condonation, with or without the approval of the concerned Joint Secretary/Head of Department. In such cases, this Ministry finds it difficult to verify the veracity of the plea of the concerned government servant and in the circumstances, the recommendation of the concerned Joint Secretary/Head of Department assumes a great significance in such cases.

3. It is once again impressed upon all the Ministries/Departments of the Government of India that the compliance of all the terms and conditions of HBA rules should be strictly monitored in the interests of both the loanee government employee as well as the Government of India. There should not be any hesitation in rejecting an unfit case. If any relaxation/condonation of provisions of HBA rules including those of mortgaging and insurance is required at all, the Administrative Ministry/Department may thoroughly examine the case and if they are satisfied on the justification/merit of the case, then only the case be referred to this Ministry with the *specific recommendation* of the concerned Joint Secretary/Head of Department for condonation/relaxation of the provisions of the HBA rules along with all the supporting documents certifying that the circumstances leading to non-compliance of HBA rules are beyond the control of the government servant.

4. Further, all the Ministries/Departments are requested to keep a strict watch over compliance of the provisions of HBA rules by the loanee government employees by means of inspections at regular intervals of time as is done in case of insurance where review of insurance policies is required to be undertaken each year in the month of June/July followed by remedial action. While carrying out such periodical inspections, if any discrepancy with respect of mortgaging, recovery of HBA loan, etc., is noticed, the same should be taken up with the concerned loanee government servant for necessary remedial action at his/her end so that there is no room left for any violation/non-compliance of any of the provisions of HBA rules.

5. The issues with the approval of JS & FA.