

MAHARSHI DAYANAND UNIVERSITY ROHTAK

No. Fo/2018/---5675

Dated:- 12/12/18

To

1. All the Heads of the Department /Branch officers, M.D.U. Rohtak.
2. The Principal ,University Campus School, Rohtak.
3. Director , Institute of Law & Mgt. Sector-40 ,Grugram.

Sub:- Grant of House Building Loan for the years 2018-2019.

Sir,

Applications on prescribed format complete in all respects are invited from the confirmed University Employees, who have completed 10 Years of service, for grant of House Building Advance. The general terms and conditions for sanction of loan are as under:-

1. The total sum available under the Head 'House Building Loan' during the current financial year i.e. 2018-2019 is at present about Rs. 9899520/- Approximate only, which shall be disbursed among the Teaching and Non-Teaching staff in the equal ratio on the basis of seniority with reference to the date of joining in this University.
2. The applicant shall have to attach a documentary proof of clear title of plot in his /her or his /her spouse favour .In case the applicant having purchased plot from Haryana Urban Development Authority/ Improvement trust Govt. Agencies or any other Registered Societies or through private source etc. he/she shall have to Produce a certificate from the Estate Officer, HUDA or Secretary, Improvement Trust , Govt. Agencies or any other Registered Societies or through private source etc. that they have no objection to the Mortgage of the said plot in favour of the University .The applicant shall have to attach the approved building plan and estimated cost of construction of the house to be constructed from the competent authority failing which application shall be rejected.
3. The loanee shall be required to mortgage the house /Plot with the University on Non-judicial stamp paper duly registered from Sub-Registrar @ Rs. 15/- per thousand and Surety Bond.
4. Legal expenses, if any, in recovering the loan in default will be recovered from the defaulter
5. Rate of interest shall be charged as fixed by the State Government for such loan from time to time .At present the rate of interest shall be equal to that of GPF.
6. The loan for the purpose of extension /construction /renovation/repair of house / purchase of plot and built up house etc. is admissible once to an employee during his entire service. However, in the case of renovation / repair, the house should old be at least five years old and concerned employee has not availed House Building Advance earlier.
7. The advance for extension of existing living accommodation is also admissible only if the house building advance has not been taken from the University earlier.
8. The Govt. of Haryana has recently decided to grant House Building Loan on Revised Pay Scale with basic pay. The entitlement for the grant of House Building Loan, recovery etc. shall be decided as per the Govt. rules and Regulations, which are in force at present.
9. As per Government notification the Second house Building Advance will not be allowed.

10. The loan is granted on the following items:-

1. Construction of House
2. Purchase of Built -up House
3. Repair /Renovation of House
4. Extension of Existing House
5. Purchase of Plot.

12. The applicant is required to attach an affidavit on non -Judicial stamp paper of Rs. 10/- duly attested by 1st Class Magistrate that they shall vacate the University accommodation within two years of the drawl of 1st instalment of House Building Advance.

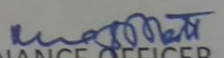
1. These are the salient features only. However, the loan will be sanctioned as per provisions in the rules, approved by the University in this regard and included in University Calendar Vol.III which may be consulted. The state Government rules as are made applicable from time to time shall be made applicable as resolved by the Executive Council.

2. Approved building site plan and clear title of plot /house are the pre requisition for House Building Advance.

The circular may be got noted from all the staff working in the Department /Branches, so as to enable them to apply for the said loan. The HOD /Branch officers are also requested to record with regard to the necessity for the assistance solicited and only those cases be recommended where all formalities have been complete or are to be completed in due course.

Applications on the enclosed prescribed format (copy enclosed) complete in all respect should reach the Account Branch of the University latest by 31.12.2018. Positively duly recommended by the Head of the Department /Branch officer Incomplete applications and those received after the expiry of due date referred to above shall not be entertained. Secondly no special case will be entertained.

Encl: Application Form


FINANCE OFFICER

APPLICATION FOR HOUSE BUILDING ADVANCE

1. Name of the Applicant (in block letters) -----
2. a) Desingnation (Gazetted /Non Gazetted) -----
b) Employee No. -----
3. Father Name/Husband Name -----
4. Name of the Department/Branch -----
5. Emolument on which the loan is admissible -----
6. i) Basic Pay -----
ii) Special Pay -----
iii) Total -----
7. Head of Account -----
8. Purpose of Advance now: applied for -----
9. Whether any advance has been drawn previously
for House Building/Repairs/ Extension of
House under any rules /scheme if so:
i) Date of drawal of the advance -----
ii) purpose for which the advance was drawn -----
iii) Amount of Advance drawn -----
10. Whether the house /plot purchased/ -----
Constructed with the advance has been Mortgaged to
Govt. as prescribed under the rules. -----
11. a) Date of birth of the applicant -----
b) Date of entry into University Service -----
c) Date of superannuation -----
12. Whether husband /wife is a University
Employees, if so whether he/she has obtained any house
building any house building advance from M.D.U.R. -----
13. A Certificate to be effect that the advance is
required for the construction of house at place
for personal residence may be attached -----
14. A Certificate to the effect that the sum will
be utilized for construction of house only and if
there are any surplus funds after the house has
been completed that will be refunded at once may be attached. -----
- a) Documentary proof that the plans etc. have been
approved by the HUDA/MC/Tehsildar concerned. -----
15. REPAIR OF HOUSE:
In case the advance is required for repair, a -----
Certificate to the following effect be added:-

i) The repairs are required to make house-----

Rehabilitable
ii) These are not in the nature of ordinary Repairs -----

16 BUILT UP HOUSE:

In case the advance is required for the purchase of Built up house the following Certificate may be attached -----

i) Documentary proof to show that the bargain -----
for the purchase of house has been finalized

ii) The place and the full particulars of the -----
house for which the advance is required.

iii) Location of the dwelling unit in an approved Colony -----

16. A Certificate to the effect that the advance is -----

required for the bonafide personal residence.

17. A Certificate to the effect that the applicant has an undisputed title to the house /plot in the case of purchase of a built up house a Certificate may be furnished that the house is free from all encumbrances.

18. Whether any funds earmarked for you by the University was surrendered during the last financial year and if so , full particulars here of together with reasons for surrendering the amount may be given.

19. An affidavit non-judicial paper worth Rs. 3/- that the applicant has no other house plot in india.

It is certified that the information given above is complete and true to the best of my knowledge and nothing has been concealed therein.

Dated: -----
(Signature of the Applicant)
Designation-----
Branch:-----

It is certificated that the above information supplied by the applicant is correct according to the official record maintained in this office, it is also cetified that of Rest. -----
applied for is admissible and all formalities required to be complied with have been completed.

Place:

Dated: (signature of Sanctioning authority)

MAHARSHI DAYANAND UNIVERSITY ROHTAK

No.FO/S&L/18/ 5591
Dated: 11-12-2018

To

All the Heads of the Departments/ Branch Officers M.D.U. Rohtak
The Principal, University Campus School, Rohtak
Director, Institute of Law & Mgt. Sector-40, Gurgaon.

Sub: Grant of Conveyance Advance for the year 2018-19

Applications on prescribed form attached with the notification are invited for the grant of Conveyance Loan to the University Employees for the financial year 2018-2019 as per their seniority. The limit of pay / advance and recovery of these advances for the employees drawing salary / pay as per 7th CPC are as under in Table – A and the employees who are drawing salary / pay as per 6th CPC those will be governed as per Table – B.

Table – A

VEHICLE LOAN	
(i) Car Loan	i) Government employees drawing revised pay of ₹ 45,000/- & above, in any pay matrix shall be eligible for this advance. ii) 15 Months basic pay subject to a maximum ceiling of ₹ 6.50 lakh (₹ Six lakh fifty thousand) or 85% of the actual price of the Motor Car, whichever is less. iii) Rate of interest shall be equal to that of GPF on first loan and 2% excess if drawn 2 nd time and 4% excess if drawn 3 rd time. iv) The 2 nd and 3 rd loan will be granted only after issuance of the NDC of Previous loan.
(ii) Motor Cycle/ Scooter Loan	i) This advance shall be availed only for purchasing a new Motor Cycle/ Scooter. ii) ₹ 50,000/- (₹ Fifty thousand) for Motor Cycle and ₹ 40,000/- (₹ forty thousand) for scooter or actual price of the vehicle, whoever is less. iii) Rate of interest shall be equal to that of GPF on first loan and 2% excess if drawn 2 nd time and 4% excess if drawn 3 rd time. iv) The 2 nd and 3 rd loan will be granted only after issuance of the NDC of Previous loan.
(iii) Cycle Loan	i) This advance shall be availed only for purchasing of a new Bi-cycle. ii) ₹ 4,000/- (₹ four thousand) or actual price of Bi-cycle, whichever is less. iii) Rate of interest shall be equal to that of GPF. iv) The second and third advance will be available at the same rate of interest prescribed for first Bi-cycle advance by the State Government.

Table - B

Sr. No.	Category	Admissibility Conditions	Admissibility Limit of Advance and installments of Recovery
1	Advance for the purchase of Motor Car	University Employees drawing pre-revised basic pay of Rs.18000/- as on 01.07.2017 (before the implementation of 7 th PC) & above in any pay	(i) 20 Months pay subject to a ceiling of Rs.6.50 lakh or the actual price of the Motor Car whichever is less, recoverable in not more than 100 monthly installments. (ii) The advance for purchase of Motor Car shall be restricted to 85% of the cost of the vehicle and in all such

MAHARSHI DAYANAND UNIVERSITY ROHTAK
APPLICATION FORM FOR CONVEYANCE ADVANCE (2018-2019)

1. Name (in block letters) _____
2. Employee No. _____
3. Father's Name/Husband Name _____
4. Name of Deptt. / Branch _____ Designation _____
5. Whether service is regular _____ Contact No. _____
6. Basic Pay (if getting the salary under 7th CPC) _____
(if getting the salary under 6th CPC _____)
(Pay Slip be attached only in case of Car Loan)
7. Date of Joining in the Univ. Service on the regular post _____
8. Name of the vehicle _____
9. Anticipated price of the vehicle _____
10. Amount of Advance required _____
11. Date of Birth: Date: ___ Month ___ Year _____
12. Date of superannuation: Date: ___ Month ___ Year _____
13. Whether advance for the similar purpose(s) was obtained previously and if so whether Yes/No (please tick) the same has been adjusted by now.
 - i) Date of drawal of the 1st Advance _____
 - ii) Date of drawal of second advance _____
 - iii) The amount of advance (1st/2nd) or interest thereon still outstanding if any _____
 - iv) Sale proceeds of previous vehicle along with proof in support thereof _____
14.
 - a) Certified that the information given above is complete and true.
 - b) Certified that I have not taken delivery of the vehicle on account of which I apply for the advance and that I shall complete negotiations for the purchase of it finally and take possession/purchase of the vehicle before the expiry of one month from the date of taking advance. Further I will get my vehicle insured under comprehensive insurance policy.
 - c) Certified that if I do not submit all documents of the vehicle including RC showing hypothecated agreement in favour of Registrar, M.D.U. Rohtak, photocopy of the purchase bill and photocopy of the insurance cover note within one month from the date of drawal of advance, the University is fully empowered to adjust entire salary (all allowances and pay) towards the advance till it is fully recovered or impose penal interest as per rules
 - d) Certified that I am unable to purchase the vehicle without University Loan.

NOTE:

1. The employee whose previous advance is still outstanding is not entitled for second /third advance.
2. Second and third advance will be granted only if the first /second advance taken 8 years back (in case of Bi-Cycle once every 3 years)
3. The agreement bond and affidavit with single quotation to be furnished in the office within 15 days after receiving the sanctioned letter.
4. Application is liable to be rejected if found incomplete or incorrect.

Recommended and forwarded

HOD/Branch Officer

Signature of Applicant