



# Maharshi Dayanand University, Rohtak

(A State University established under Haryana Act No. XXV of 1975)

'A+' Grade University Accredited by NAAC

## Accounts Branch

No. FO/LOAN/2019-20/.....<sup>5878-3978</sup>

Dated : .....<sup>1-8-19</sup>.....

To

1. All the Heads of the Departments/Branch Officers, M.D.U.Rohtak
2. The Principal, University Campus School, Rohtak.
3. Director, MDU-CPAS Sector-40, Gurugram.

### Sub: Grant of House Building Loan for the year 2019-20.

Application on the prescribed format complete in all respects is invited from the confirmed University Employees, who have completed 10 years of service, for grant of House Building Loan. 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. 2019-2020 is at present about **Rs. 1,50,00,000/- (Rs. One Crore and fifty lakh only)** 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 of the applicant having purchased plot from Haryana Urban Development Authority / Improvement Trust etc. he / she shall have to produce a certificate from the Estate Officer, HUDA or Secretary, Improvement Trust 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 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 per rate fixed by the State Government for such loan from time to time. At present the rate of interest is 8.% p.a.for Ist time loan.
6. The loan is also admissible to an employee for renovation/repair of existing house which is at least 7 years old to those employees who have not obtained any House Building Advance from the University earlier.
7. The advance for extension of existing living accommodation is also admissible only if the house in question is at least 5 years old to those employees who have not obtained any house building advance from the University earlier.



8. The Govt. of Haryana has recently decided to merge the dearness pay with basic pay. The entitlement for the grant of House Building Loan, recovery etc. etc. shall be decided as per the Govt. rules and Regulations, which are in force at present.
9. The loan is granted on the following items:-
- Construction of House
  - Purchase of Built up House
  - Repair/ Renovation of House
  - Extension of Existing House
  - Purchase of Plot
10. The applicant is required to attach an affidavit on non-judicial stamp paper of Rs.10/- duly attested by Ist Class Magistrate to the effect that he or his dependent family member does not own a house anywhere in India.
11. The employees who are residing in University accommodation shall have to give an affidavit duly attested by a Ist Class Magistrate that they shall vacate the University accommodation within two years of the drawl of Ist installment of House Building Advance.
- 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. IV which may be consulted. The State Government rules as made applicable from time to time shall be made applicable as resolved by the Executive Council.
  - 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 Departments/ Branches, else the responsibility shall be on the HODs/Branch Officers.

The HODs/Branch Officers are also requested to record with regard to the necessity for the assistance solicited only those cases are to be recommended where all formalities have been completed or are to be completed in due course.

Applications on the enclosed prescribed form complete in all respects should reach the Accounts Branch of the University latest by 31-8-2019 at 5.00 P.M. sharp duly recommended by the Head of the Department/ Branch Officer. In complete applications and those received after the expiry of due date referred to above shall not be entertained.

30/7/19  
FINANCE OFFICER

29/7/19

**APPLICATION FOR HOUSE BUILDING ADVANCE**  
**(Rule 10, 16, 10, 17, 10, 18, 10, 19 of the PFR Vol. I)**

1. Name of the Applicant (in block letters) \_\_\_\_\_
2. a) Designation (Gazetted / Non Gazetted) \_\_\_\_\_  
b) Employee No. \_\_\_\_\_
3. Father's Name/Husband Name \_\_\_\_\_
4. Name of Deptt./Branch \_\_\_\_\_
5. Emolument on which the loan is admissible \_\_\_\_\_  
(Old Scale as on 1.1.2009)
6. i) Basic Pay \_\_\_\_\_  
ii) Special Pay \_\_\_\_\_  
iii) Total \_\_\_\_\_
7. Head of Account \_\_\_\_\_
8. Amount of Advance applied for \_\_\_\_\_  
Recoverable in \_\_\_\_\_ installment of Rs. \_\_\_\_\_
9. Purpose of Advance now applied for \_\_\_\_\_
10. Whether any advance has been drawn previously for House Building/Repairs/ Extension of House under any rules / scheme if so:
  - i) Date of drawl of the advance \_\_\_\_\_
  - ii) Purpose for which the advance was drawn \_\_\_\_\_
  - i) Amount of Advance drawn \_\_\_\_\_
  - ii) Pay on which such advance was calculated: \_\_\_\_\_  
Basic Pay \_\_\_\_\_ S.P. \_\_\_\_\_ Total \_\_\_\_\_
  - v) Rules / Scheme under which the advance was drawn \_\_\_\_\_
11. Whether the house built with an advance has been sold if so, indicate sale proceeds \_\_\_\_\_
12. Whether the house/plot purchased/Constructed with the advance has been Mortgaged to Govt. as prescribed under the rules.
13. a) Date of birth of the applicant \_\_\_\_\_  
b) Date of entry into Govt. service \_\_\_\_\_  
c) Date of Superannuation \_\_\_\_\_
14. Whether husband/wife is a University Employees, if so whether he/she has obtained any house building advance from M.D.U. Rohtak. \_\_\_\_\_
15. Whether permanent or temporary University employee, if temporary adequate surety of permanent Government employee to be furnished in addition to mortgaging the house to M.D.U. in the prescribed form on judicial paper worth Rs. 15/- \_\_\_\_\_

**16 PURCHASE OF PLOT :**

i) (Whether advance is required for the purchase of plot, if so, the details of the source of the plot purchased, the appox. Cost and a documentary proof with regard to the clear title of the seller of the plot may be attached ( See rule 10.16 (vii) of P.F.R. Vol.I) \_\_\_\_\_

ii) Whether the sanction of Govt. for the Purchase of plot, if negotiated from a source other than regular or reputed dealer has been obtained as required under Govt. Employee's Conduct Rules, 1966 if so, a copy of the sanction is to be attached. \_\_\_\_\_

iii) A certificate to be effect that the advance is required for the construction of house at place for personal residence may be attached \_\_\_\_\_

**17 CONSTRUCTION OF HOUSE :**

a) Whether advance is required for the construction of house on plot already purchased with own resources or from Government money if so, an attested copy of the conveyance deed executed may be attached. \_\_\_\_\_

b) 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. \_\_\_\_\_

c) Documentary proof that the plans etc. have been approved by the HUDA/MC /Tehsildar concerned. \_\_\_\_\_

**18 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 Rehablitable \_\_\_\_\_

ii) These are not in the nature of ordinary Repairs \_\_\_\_\_

iii) These involve an outlay larger in comparison with the value of the house and that no such Advance for the repair has previously been drawn in respect of the same house and that ten years have elapsed since the withdrawn of the advance from the Government (Rule 10.19 of P.F.R.Vol I) \_\_\_\_\_

**19 EXTENSION OF HOUSE :**

Whether the house proposed to be extended was constructed with the financial assistance from the State Government, if so, the details of the loan obtained may be specified as Under:- \_\_\_\_\_

i) Total loan obtained \_\_\_\_\_

ii) Pay at the time the loan was obtained :

Basic Pay Rs. \_\_\_\_\_ SP \_\_\_\_\_ Total Rs. \_\_\_\_\_



iii) If the loan was obtained under any other Scheme, the amount of loan may be indicated  
Total Rs. \_\_\_\_\_

iv) Documentary proof that plan for extension has been approved by the local body or the Estate Officer/  
Tehsildar. \_\_\_\_\_

v) If any advance was drawn for repairs of the house earlier full details thereof may be indicated \_\_\_\_\_

**20 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 \_\_\_\_\_

iv) Valuation from B & R /MC/Teh. \_\_\_\_\_

v) Clear title of House duly verified by HUDA/MC/Teh. \_\_\_\_\_

21. A certificate to the effect that the advance is required for the bonafide personal residence. \_\_\_\_\_

22. 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. \_\_\_\_\_

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

24 An affidavit non ójudicial 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: \_\_\_\_\_

Mobile No. \_\_\_\_\_

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

Place :

Dated:

(Signature of sanctioning authority)

**AFFIDAVIT**

I, \_\_\_\_\_ S/o Sh. \_\_\_\_\_, working as \_\_\_\_\_ in the office of \_\_\_\_\_ do hereby solemnly declare and affirm that I have not drawn any house building advance (under any scheme sponsored by the Government) for the construction of house/repair of house/extension of house and purchase of plot so far as per details given below:

Sr. No	Amount Drawn	Date of Drawl	Purpose
1.			
2.			
3.			
4.			
5.			

I also solemnly declare that I am the sole owner of the plot/house \_\_\_\_\_. It is further certified that the plot /house in question is free from all encumbrances. I also declare that I have no other house either in my name or in the name of family to live in India and I want to construct a house/repair of house/extension of house for my own bonafide residential use on the above plot.

Certified that the balance if any, left after the use of the advance for the purpose, it will be refunded to the M.D.Univeristy, Rohtak

DEPONENT

Place:

Date:

Verification:-

The above information is true to the best of my knowledge and belief and nothing has been concealed therein.

DEPONENT

Annexure-III

Agreement Bond

An agreement to be annexed by the University employee at the time of or before drawing advance for the purchase of land/ or construction of house for adjustment of the balance of advance outstanding at the time of retirement against the death-cum-retirement gratuity, University share of C.P.F pay or other arrears, etc.

An agreement made on \_\_\_\_\_ day of \_\_\_\_\_ Two thousand and \_\_\_\_\_ between \_\_\_\_\_ of \_\_\_\_\_ (hereinafter called the borrower which expression shall include his legal representative and assigns) of the one part and the Registrar, M.D.University, Rohtak (hereinafter called `The Registrar, which expression shall include his successors and assigns) on the other part.

Whereas the borrower has agreed to purchase/has purchased for the purpose of erecting a house here on the piece of land situated in \_\_\_\_\_ in the registration district of \_\_\_\_\_ sub district \_\_\_\_\_ Thana \_\_\_\_\_ containing \_\_\_\_\_ more or less and bounded on the north by \_\_\_\_\_ and on the south by \_\_\_\_\_ on the East by \_\_\_\_\_ and on the west by \_\_\_\_\_ (hereinafter referred to the `said land` ) for the sum of Rs. \_\_\_\_\_ . And whereas the borrower has under the provision of the Haryana

Govt. Letter No. 2118-M (I)-67/20006 dated 5<sup>th</sup> September, 1967 applied to the Registrar for a loan of Rs. \_\_\_\_\_.

And whereas it is permissible under the provision of the aforementioned letter hereinafter referred to as the said order which expression shall include any amendment thereof for the time being in force that the last instalment of loans together with the interest accrued thereon will be recovered from the D.C.R.G payable at the time of retirement ; provided the University employee concerned executes an agreement to the effect and cancels any nomination made by him under Rule-4(6) (b) of the New Pension Rules contained in Appendix-2 of the Punjab Civil Services Rules, Volume-II, so as to leave University free to appropriate the sum found payable to him after retirement in adjustment of the balance of the advance.

Now it is hereby agreed between the parties hereto that in consideration of the said order the borrowers, having cancelled the nomination, if any, made by him under Rule-4(6) (b) of the aforesaid New Pension Rules, hereby authorize the Registrar to extinguish the last instalment of loan together with the interest accrued thereon from the D.C.R.G payable to the Borrower or to his family or his legal heirs.

In witness thereof the borrower has hereunto set his hand the day and the year first before witness.

In the presence of:-

Witness:

Signature of borrower

1 \_\_\_\_\_

2 \_\_\_\_\_





**AFFIDAVIT**

I, \_\_\_\_\_ S/O/D/o/ wife of \_\_\_\_\_ employed as \_\_\_\_\_ in M.D.University, Rohtak do hereby solemnly declare and affirm that my wife / husband \_\_\_\_\_ is not a govt. Employee, and has not applied for obtain house advance under these rules during the period of my past service.

I also declare that the plot/house \_\_\_\_\_ is not/is jointly owned by me with wife/husband.

The above information is true and nothing has been concealed therein.

DEPONENT

Place: \_\_\_\_\_

Dated : \_\_\_\_\_

Verification :

The facts given above affidavit are true to the best of my knowledge and belief and nothing has been concealed therein.

DEPONENT

Annexure – VI

I, \_\_\_\_\_ authorize the Registrar/Vice-Chancellor M.D.University, Rohtak to recover from the death-cum retirement gratuity which would become due to me on the date of my superannuation retirement, the balance of outstanding House Building Advance with interest, in terms of the penultimate paragraph of the agreement dated \_\_\_\_\_

Dated: \_\_\_\_\_

Signature \_\_\_\_\_

Signature of the University Employee

Certified that I hereby cancel the nomination made by me in respect of the death-cum retirement gratuity payable to me at the time of retirement.

Dated: \_\_\_\_\_

Signature \_\_\_\_\_

Designation of the University Employee