

CHECK LIST FOR HBA

The applicant shall furnish the following appropriate documents along with duly filled in signed application (Appendix-1 K.F.C Form No.29, Appendix III-Details of Eligible HBA Applicants , K.F.C Form 37,) for House Building Advance.

1. The original deed.
2. Title Certificate (in the prescribed form, from the District Government Pleader/Additional Government Pleader having jurisdiction) of the property.
3. Land Tax Receipt from the village officer.
4. Location Certificate from the Village Officer.
5. Possession Certificate from the Village Officer.
6. Encumbrance Certificate in respect of the land for twelve years from Sub Registrar Office.
7. Plan and Estimates of the proposed building APPROVED by the Executive Engineer, PWD Buildings Division having jurisdiction.
8. Building Permit from the Local Self Government.
9. Unfit Certificate from the Executive Engineer, PWD in the case of uninhabitable House.
10. Consent from spouse on Stamp Paper-solemnly affirmed & signed before Notary Public [If required]
11. Declaration as per Circular No.35/2016 dated 18/04/2016 signed by the Head of Office & Department (in case of Joint Loan, Joint Declaration has to be signed by both HoD).
12. The DCRG & Service Certificates of the applicants duly prepared and signed by the Head of Office/ Department. The DCRG is to be calculated by using the formula :
$$\frac{\text{Present pay} \times \text{No. of years of total service}}{2}$$

In case of Purchase of property with building.

Following documents in the name of person from whom property with building proposed to be purchased should be attached with applications.

1. Agreement of sale between vendor and applicant.
2. Copy of the original deed.
3. Ownership Certificate from Panchayath/Municipality.
4. Title Certificate (in the prescribed form, from the District Government Pleader/ Additional Government Pleader having jurisdiction) of the property.
5. Land Tax Receipt from the village officer.
6. Location Certificate from the Village Officer.
7. Possession Certificate from the Village Officer.
8. Encumbrance Certificate in respect of the land for twelve years from Sub Registrar Office.
9. Land Valuation Certificate from the village officer. (Same can be used as Utilisation certificate)
10. Valuation Certificate of the proposed building from the Executive Engineer, PWD Buildings Division having jurisdiction. (Same can be used as Utilisation Certificate)

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11. Declaration as per Circular No.35/2016 dated 18/04/2016 signed by the Head of Office & Department (in case of Joint Loan, Joint Declaration has to be signed by both HoD)
 12. The DCRG & Service Certificates of the applicants duly prepared and signed by the Head of Office/ Department. DCRG: $\frac{\text{Present pay} \times \text{No. of years of total service}}{2}$
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On receipt of Proceedings/Order of HBA Sanctioned, Applicants have to execute/submit.

In case of Construction of Building

- A. Mortgage the property in favour of Govt. (In the name of Governor of Kerala)
- B. Agreement on stamp paper (Rs.200) regarding the assignment of DCRG. Separate stamp paper in case of Joint Loan
- C. Further encumbrance certificate. (After mortgaging the property in favour of Govt.)

In case of Purchase of property with building

- a). Agreement regarding the assignment of DCRG.
- b). Assignment of Insurance policies sufficient to cover 25% of the advance.
- c). Execution of an agreement (in Form 36) to Govt. on stamp paper agreeing to purchase the property. AND
- d). Execute a deed mortgaging that property to Govt. within 2 months from the date of drawal of advance
- e). Further encumbrance certificate.

Where any doubts arises, the matter shall be refer to Finance (HBA) Dept. Ph:0471-2518898 / 2322732

G.O pertains to HBA

- 1.G.O.(P)No.505/2009 dated 12/11/2009 HBA to Employees
- 2.G.O.(P)No.430/2015/Fin dt 29/09/2015 Utilisation certificate
- 3.G.O.(P)No.419/11/Fin dt 04/10/2011 Penal interest for Misuse of Govt. Money
- 4.G.O.(P)No.1932/98/Fin dt 17/08/1998 Write off – Die in Harness

- 5.G.O.(P)No.76/2008 dated 11/02/2008 Second Mortgage
- 6.G.O.(P)No.436/91/Fin dt 31/07/1991 "
- 7.G.O.(P)No.143/2016/Fin dt 30/09/2016 "

- 8.Circular No.26/2017/Fin dated 25/04/2017. Instructions (NEW)
- 9.Circular No.25/2016/Fin dated 21/03/2016. "
- 10.Circular No.35/2016/Fin dated 18/04/2016. Declaration
- 11.Circular No.27/2016/Fin dated 23/03/2016. Income Tax Exemption

- 12.Circular no.3/94/fin dt 17/01/1994 Plot Change