

APPENDIX - I
K.F.C. Form No. 29
(See Chapter IX Article 244 C)

Application for Advance to Government Employees for building, completing, extending, purchasing or repairing a house or for purchasing a house-site and constructing a house thereon

1. Name of the applicant (s) ...
2. a) Date of birth ...
b) Date of Superannuation / Retirement ...
3. Official Designation ...
4. a) Monthly substantive pay / officiating pay ...
b) Dearness Pay, if any ...
5. a) Amount of advance asked for (in words ...
as well as in figures)
b) Rate of repayment of the advance proposed ...
c) No.of instalments of the repayment proposed ...
6. Name of Treasury from which payment is desired...
7. a) Purpose of the advance (in the case of
purchase of a house with site/house site,
the name and address of the person from
whom the property is proposed to be
purchased also should be specified) ...
b) Survey No. of the land and extend ...
c) Village, Taluk and District in which the land
is situated ...
8. a) Approximate value of the house, house with
site / house site proposed to be purchased ...
b) Estimated cost of construction, completion
extension or repair of the house ...
9. If it had already been purchased, completed,
extended or repaired the date on which it was
effected ...
10. If any advance(s) had been drawn
previously by the applicant (s) ...
a) The number (s) and date (s) of the Gover-
nment orders sanctioning it them; and ...
b) 1) Whether it / they are in the course of
repayment, and if so ...

- i) the amount already repaid, ...
- ii) the balance due, ...
- iii) the number of the instalment last repaid, and ...
- iv) the rate of the repayment effected; or ...
- 2. Whether it/they was/were finally adjusted, if so; the date (s) on which the final adjustment (s) was/were effected ...
- 11. Details of the security proposed to be furnished ...
- 12. Details of the collateral security proposed to be furnished (Kerala State Insurance Policy/ Life insurance Corporation Policy /Gratuity/ D.C.R.G. etc) (in respect of the insurance policy, furnish also the policy number and the sum insured) ...
- 13. Title of the applicant (s) to the land upon which the house which is proposed to be/ is built, completed, extended or repaired stands ...
- 14. Whether the Certificate as required in the rules, from the Executive Engineer / Assistant Engineer of the P.W.D (B&R) having jurisdiction over the area in which the house is situated, is attached (give name and designation of the officer) ...
- 15. a) Whether Title Certificate from the Government pleader, is attached ...
- b) Whether Possession Certificate from the Tahsildar having jurisdiction of over the area, is attached ...
- c) Whether Encumbrance Certificate in respect of the land for twelve years, from the Sub-Registrar is attached ...
- d) Whether Location Certificate from the Village Officer concerned and the plan of the proposed building are attached (to be retained by the Head of the Department) ...

16. If the applicant (s) had already drawn or applied for any loan / advance under any other Housing Scheme sponsored by the State / Central Government ...
- a) The amount of the loan/advance already drawn / applied for, ...
- b) The scheme under which loan/advance drawn / applied for, and ...
- c) The number and the date of the sanction issued by the Government or the date of the application for the loan / advance ...
17. a) The designation of the Officer who has to sign the bill claiming the advance ...
- b) The designation of the Officer who has to countersign the bill ...

DECLARATIONS

1. I/We hereby bind myself/ourselves to use the advance for the purposes. I/We have applied for and in strict compliance with the rules in this respect laid down in the Kerala Financial Code and orders issued by Government from time to time.

2. I/We do hereby declare that surplus of the advance, if any, will be refunded to Government immediately after the work / transaction is over.

3. I/We also hereby agree to adjust Rs. (Rupees.....) of the advance from the gratuity / D.C.R. gratuity admissible to me/us.

4. I/We also hereby agree to assign Rs. (Rupees.....) from the gratuity / D.C.R. gratuity admissible to me/us as collateral security.

5. I hereby declare that I do not already own a house any where in the country either in my name or in the name of my wife/husband/minor children/we do hereby declare that we do not own a house anywhere in the country either in the name of any of us or in the name of our minor children.

6. I/We solemnly declare that the information furnished against the various items indicated above is true to the best of my/our knowledge and belief.

Station:

Date :

Signature of the Applicant (s)

(To be furnished by Official Superior/ Head of Department /Board of Revenue)

I consider that the advance asked for is actually required for building, completing, extending, purchasing or repairing a / the house or for purchasing a / the house-site and constructing a house thereon for the personal residence of the applicant (s) and that the applicant (s) deserves such assistance.

I also consider that the security offered is sufficient for the advance asked for*

I therefore, recommend that an advance of Rs. (Rupees... ..) may be granted to the applicant (s) without risk to Government.

(Strike out the item whichever is inapplicable)
(To be furnished by the Accountant General)

I hereby certify that as per this office records no advance was drawn previously by the applicant(s)

I hereby certify that as per this office records the advance drawn previously by the applicant(s) per G.O.....dated.....is in the course of repayment / was fully adjusted in

I hereby certify also that the information furnished against items 2, 4, 10 and 12 (item 12 with regard to gratuity / death-cum-retirement gratuity only) has been duly verified and found correct.

Accountant General

*

1. This clause shall be omitted in the case of application for purchasing a house with site.
2. Action shall be taken simultaneously in such case to get the property valued by Public Works Department and Revenue department as provided in Article 244.

I certify that the amount of gratuity / death-cum-retirement gratuity due to the applicant (s) on the date of his/her/their superannuation (at the time of retirement calculated on the basis of the appointment held by the applicant (s) at the time of submitting the application) is estimated to be Rs.....(Rupees) and that the applicant(s) is / are governed by the Kerala Service Rules / All India Service Rules.

Station:
Date :

Dated Signature of the Official Superior/
Head of Department /Board of Revenue

APPENDIX - II

1. The applications should be verified at the time of its receipt itself to ensure that it is perfect. Incomplete applications should be returned immediately for rectification. The date of receipt of application should be the date on which a perfect application with all required documents is received by the Head of Office where the applicant is/was working at the time of submitting the application. The Head of Office should mark his signature at the space provided in the application with date.
2. A perfect application should contain the following documents:-
 - a. All columns in the application should be duly filled-in and signed by the applicant
 - b. The following documents should be attached to the applications:-
 - i. Location, Possession, Encumbrance and Title Certificates (in the prescribed form, from the District Government Pleader/Additional Government Pleader having jurisdiction) of the property
 - ii. The original deed
 - iii. Plan and Estimates of the proposed building approved by the Executive Engineer, PWD Buildings Division having jurisdiction
 - iv. 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
$$\text{DCRG} = \frac{\text{Present pay} \times \text{No. of years of total service}}{2}$$

Joint loan applications relating to applicants of same department need not be forwarded to Government. Such cases may be included in the statement being forwarded to Government for funds.

Joint loan application pertaining to applicants of different departments should be forwarded to Government for sanction, after observing the following formalities:-

1. Application should be verified, recommended and countersigned by both the heads of Departments (dated signature is essential).
2. The Service Certificate in Form No. 37 of KFC and DCRG Certificate of both the applicants should be prepared separately and countersigned by the concerned Head of the Department.
3. All required documents such as Location, Possession, Encumbrance and Title Certificates, the Deed, Plan, Estimate etc. should be attached with the application.