



CENTRAL WAREHOUSING CORPORATION
(A GOVT. OF INDIA UNDERTAKING)



No. CWC/I-Admn./HBA/Misc./528E

Dated: 03.09.2013

The Regional Managers,
Central Warehousing Corporation,
Regional Offices,
Ahmedabad/ Bangaluru/ Bhopal/ Bhubaneswar /
Chennai/ Chandigarh/ Delhi/ Guwahati/ Hyderabad/
Jaipur/Kolkata/ Kochi/ Lucknow/ Mumbai/
Panchkula/ Patna & Raipur

Sub: House Building Advance --- reg.

Sir,

The Central Warehousing Corporation during the year 1977 has introduced the House Building Advance (Grant and Recovery) scheme 1977 for benefit of the regular employees of the Corporation who after completion of the 05 years of service in the Corporation become eligible for drawing House Building Advance for the purchase of ready built flats or for purchase of plot and construction of house there on. With the passage of time, the financial institutions and banks have introduced liberal house building loan scheme. This has resulted into a situation that no employee of the Corporation has drawn HBA from the Corporation for last many years. As a result, we are only returning the original documents from the Corporate Office to the employees who have already paid the principle amount alongwith the interest on HBA fully besides, deciding rebate. The rebate of 2.5% subject to the conditions as given in the sanction order of the HBA is given after completion of the recovery of the HBA. Further, a rebate of 0.5% in the rate of interest on HBA is also given to the employee of the Corporation for adopting small family as per the Govt. of India's guidelines as applicable to the Govt. servants. All matters relating to the House Building Advance are being dealt at Corporate Office, since introduction of the House Building Advance Scheme i.e. 1977.

Now, in order to simplify the procedure for sanction of rebates and return of original documents, with the approval of Competent Authority (DP), it has been decided to delegate the powers for rebates on interest, condonation of delay for rebate and releasing of documents which are presently with the GM(Pers.) and Director(Pers.) as per the DoP to the Regional Managers in respect of the employees working under them. Accordingly, relevant circulars/guidelines for giving the rebates have been compiled with and are enclosed. Similarly, checklist for return on HBA as also sanction of rebates have been prepared and are enclosed here with. These issues i.e. return of

documents & sanction of rebate in respect of employees working in the region under control of RM shall henceforth be dealt with at RO level only. In the case of the transfer of an employee, (who has drawn HBA from the Corporation) from one Region to the other region or the CO and vice versa, the file relating to the HBA will also be transferred to that Region/Corporate Office as in the case of leave account.

The above process will also facilitate the settlement of retrial dues because the loan recovery details are maintained at RO level and the NDC could be issued by RO with complete details.

The case of employees working in the CO and the Construction Cells (except WAG-II & Group 'D' employees) will however continue to be dealt in the Personnel Division of the Corporate Office. The cases of WAG-II and Group D employees working in Construction Cell will be dealt in the respective Regional Office.

In order to equip the ROs, it is also decided to impart necessary training to concerned official of ROs. You are therefore, requested to intimate us, the name of the official who would deal with this matter in your region, so that they can be called at Corporate Office for training on the subject and may also be handed over the files of HBA pertaining to their respective regions. A list of employees who have drawn HBA from the Corporation and are presently working in your Region may also be prepared and sent to this office urgently.

Encl:- As above.

Yours faithfully,



(Pawan Kant)

General Manager(Pers.)

Copy to:

1. All HODs, CWC, CO, New Delhi.
2. PS to MD/SAM to Dir.(P)/PA to Dir.(MCP), CWC, CO, New Delhi.
3. All C Cs.