

# Low Income Group Housing Instructions the Government of Rajasthan

RAJASTHAN

India

## Low Income Group Housing Instructions the Government of Rajasthan

### Rule

### LOW-INCOME-GROUP-HOUSING-INSTRUCTIONS-THE-GOVERNMENT of 1955

- Published on 28 April 1955
- Commenced on 28 April 1955
- [This is the version of this document from 28 April 1955.]
- [Note: The original publication document is not available and this content could not be verified.]

Low Income Group Housing Instructions the Government of Rajasthan Published vide Planning and Development Department, Jaipur, dated 28-4-1955 The scheme has been initiated on an All India basis, by the Central Government, and seeks to provide funds through which the Middle class and Lower Income Groups may be able to construct and own houses. It provides for the advance of money, on the basis of loans to State Governments to be utilised for three different purposes. I. The construction of Houses by Lower Income Groups or by Cooperative Building Societies Comprising such persons. The features of this part of the scheme are-(a) The Central Government will advance 30 year loans to the State Government which will be responsible for their repugnant. The rate of interest will vail annually that for the current year being Rs. 4.5 per cent. (b) The State Government will in turn advance loans to individuals or Cooperative Building Societies within the following provisions :-(i) The Individual taking a loan shall not have an income of more than Rs. 7,200/- per year. If a Co-operative is involved, its members shall not include persons above this level of income. (ii) The maximum amount of loan shall be Rs. 15,600/- per house or 80 percent of the value of the house and site, whichever is less. That is to say in all cases the builder will be excepted to contribute at least 20% of costs himself. (iii) Generally loans shall not be advanced to persons who have a residential house already, though such an advance may be made where there is evidence that the new house will be used for bonafide residential purposes. Generally also, loans shall not be advanced for houses costing above Rs. 12,500/- though here again suitable exceptions may be made, provided that the loan given by Government shall not exceed Rs. 12,500 per house. (iv) The accommodation in each house shall be at least 232 square feet and shall normally not exceed 1200 square feet. Structures should not be costly and at least two rooms should be constructed. (c) The scheme will operate upon the end of March each year and houses should be constructed by that date. II. Loans from Government - The Central Government scheme penult the advance of loans by

State Government to Local Bodies for the Construction of houses by them for their lower paid employees, on terms similar to those in para 1, except that :-(a) The loan shall not exceed Rs. 2800/- per house, which means that this will represent 80 percent of the value of the house plus site, unless the local Body is prepared to find more than 20 percent itself;(b) The Local Body may-(i) Rent the houses to their staff: or(ii) Sell them out right to the staff; or(iii) Sell them to their staff on a hire-purchase system.III. Loans for the Development of sites. - These loans are to be short term loans for seven years, at a rate of 3.25 percent for the current year, to State Governments, to acquire and develop sites for sale to the public.IV. The Central Government have left further details for operating the scheme to the State Government. These cover such matters as the rate of interest which the State Government in turn will charge from loanees, including Local Bodies, the type of security to be taken for advancing loans, the determination of priorities between applicants and the selected towns where this scheme will operate to begin with, etc. etc.V. Selection of towns.- As the amount allotted to Rajasthan for this scheme would not have produced substantial results, were the scheme introduced all the Rajasthan straightway, it has been decided to operate the scheme, the following towns or Rajasthan:(1) Jaipur.(2) Jodhpur.(3) Bikaner.(4) Udaipur.(5) Kotah.(6) Alwar.(7) Bharatpur.VI. Limits of loans.- Besides the limits and conditions set on the amount of loans which may be advanced to an individual, as para 1 above, it has been decided that to link up the amount of loan directly with the ability to pay, the following maxima will apply:{| Annual Income| Maximum Loan Limit|-| Rs. 2000/- & below| Rs. 5,000/-|-| Rs. 2001/- to Rs. 4000/-| Rs. 8,000/-|-| Rs. 4001/- to Rs. 6000/-| Rs. 11,000/-|-| Rs. 6001/- to Rs. 7200/-| Rs. 12,500/-|-| Rs. 7201/- to Rs. 18000/-| Rs. 27,500/- (M.I.G.H.)|}There will, of course, be no objection to allowing an individual a small loan than that prescribed by these limits.VII. In the case of advances to Co-operative House Building Societies, it may not be possible to go into details regarding each house to be constructed, and the exact income of each member of the society. Government believes that demands of such societies will be limited and it should be possible to discuss their demands with the president or other responsible official of the society and to keep impliedly within the limitations mentioned above.VIII. Rate of Interest.- The Government has decided that the rate of interest to be charged will be  $\frac{1}{2}$  per cent above the rate charged by the Central Government, which means that at present rates, the rate to be charged will be 5 per cent. The rate will be lowered or increased depending on changes, may, made by the Central Government. The rate of interest will be uniform in the case of all loanees individuals, local bodies and housing Building Co-operatives).IX. Repayment of the loan.- It has been decided that loans shall be repaid in thirty animated instalments of principal and interest, the first instalment being due one year after the first instalment of the loan has been sanctioned in favour of a loanee.X. Security and Instalments.- (1) The form of agreement with each loanee will provide for the mortgage to Government of the site and the house.(2) In addition to mortgage of the site and the house. Government has considered whether to insist on provision of sureties, and has decided that desirable though it is from the point of view of security, it may mean hardship to many of the poorer borrowers. Accordingly, it has been decided that were a surety is not provided. Government should protect itself by advancing the first instalment of the loan only when the house has got to plinth level.Thus loans will cover the following cases:(a) Where a loanee produces a surety for the return of the loan, he will receive the loan provided he has a site in his possession for the construction of the house as follows:(i) 20% as a first instalment.(ii) 50% when the house has reached plinth level.(iii) the balance 30% when the house has reached roof level.(b) where the loanee does not provide a surety, he will receive the loan in the

following instalments.(i) 50% when the house has got to plinth level.(ii) 50% when the house has got to roof level.(3) In the case of Local Bodies and House Building Co-operatives advances will be made on the usual conditions of Government advances to such organisations.XI. Specifications and Costs.- (i) It is most important that applicant for loans should not be put to difficulties in the matter of having to conform to meticulous and detailed Rules regarding the submission of Layout plans and designs.(ii) On the other hand it is also imperative that Government should be able to protect itself from a situation where, if it has to proceed, for the recoupment of a loan, against the house and land of the loanee, it should find that the amount that can be recovered in this way is less than the amount of loan together with interest in it is also important that when a large number of houses are being constructed in this way, certain standards are maintained in the matter of providing decent living conditions and preventing the creation of slums.(iii) To meet the somewhat contradictory objectives mentioned at (i) and (ii) above, it has been decided that the following compromise will possibly be satisfactory and practical:(a) at the stage when application for loan is put in, the applicant should include a drawing showing the design of the proposed house, together with a rough estimate of the cost on that plan, certified by a technical person not below the rank of a drafts man or overseer, whether working in private or official capacity.(b) When the loan is sanctioned and the applicant comes forward for the receipt of the first instalment of it. he should also certify that his design has been approved by the municipality, the Urban Improvement Trust etc. as the case may be.(c) It follows from a and b above that quick vetting of applications received by Local Bodies and approval of plans must be ensured. It will be the responsibility of Collectors to take up this matter with the Local Bodies in their areas.(d) It will also be ensured that development of site. Provision of water supply, street lighting, drainage, sewerage and laying of road lights is completed in the improvement areas before the last instalment of house building loan is paid to the party building the house.The Collectors will emphasis desirability of adhering to this provision on all local bodies responsible for improvement of Urban areas.(iv) It is recommended that the local bodies should not plan densities higher than the following in the schemes taken up for improvement of urban areas:-(a) Single storeyed development 20 to 25 houses per net acre.(b) Double storeyed development 30 to 35 houses per net acre.(c) Three storeyed development 40 to 45 houses per net acre.(d) Four or more storeyed development 50 to 60 houses per net acre.XII. Building materials.- (i) It is hoped that in the absence of any substantial control of building materials, the same will be easily available to the loanees. Should any shortage be apprehended the same should be notified to this Department at once and simultaneously the most practical solution also suggested.(ii) In case where loans are given under the scheme for the Construction of houses, the State Government, should release the minimum requisite constructed building material from within their own quota to the prospective house builders to enable the construction of houses to be completed as expeditiously as possible.XIII. Priorities -(a) Government propose to earmark and allot the following amounts for loans and development of sites.{||-|| Loans for houses (lacs)| Loans for development of sites (lacs)|-| 1. Jaipur| 35||| 10|-| 2. Jodhpur| 10||| 3|-| 3. Bikaner| 6||| 2|-| 4. Kotah| 6||| 1|-| 5. Udaipur| 6||| 2|-| 6. Alwar| 4||| 1|-| 7. Bharatpur| 4||| ..|-|| 71||| 19|}

**10. lacs will be held in reserve with Government to meet any increased demand In any district. The progress of the scheme may also necessitate division of funds allotted as above. It is hoped that the funds allotted will**

**permit you to grant loans without having to pick and choose between applicants who otherwise fulfill the conditions.**

(b) In case an order of priority becomes necessary, priority should be given as follows:- First priority-To these who have no house of their own and within this class first to those whose income is below Rs. 1200 next to those between Rs. 1,201 to 3,000. Second priority-To those who already have house and within this class as above. Further provided that if it becomes necessary to make a selection from applications within one of the groups mentioned above, such selection shall be done by lot. (c) Co-operative House Building Societies should be given first priority of the highest class. The demand is not likely to be large. (d) The demands of the Local Bodies will also be met from the amounts indicated above. These demands should be notified to this Department with copies to the Local Self Government Department and separate orders will be passed in every case. XIV. Applications for loans.-(i) Applications for loans will be made in printed forms which are enclosed. Government will issue a press Note informing the public that they should get the application forms from your offices. (ii) Work relating to this scheme will be done by the following: Jaipur. (1) An R.A.S. officer for any year with effect from 1-5- 1954. (2) One Accountant for two years in the First instance. (3) One Accounts Clerk for two years in the First instance. (4) One Upper Division Clerk for 2 years in First in First instance. (5) Two Lower Division Clerks. (6) Three Overseers for one year only. (Note-An Officer of the Public Works Department at the time of scrutiny of applications only will be deputed by Superintending Engineer, Jaipur). In the remaining towns the scrutiny of applications will be done by an Officer deputed by the Collector and an officer of the Public Works Department. The staff required to be recruited under the Scheme will be as under:- Jodhpur. One Accountant. One Accounts clerk (U.D.C.) One L.D.C. Two Overseers. (All for 2 years in the first instance except overseers for one year only.) for Bikaner Alwar. Kotah, Udaipur and Bharatpur, the staff to be recruited for the scheme will be as under:- One Account Clerk (U.D.C.). One L.D.C. One Overseer. (the overseer will be for one year only and the remaining staff will be for two years in the first instance). Local publicity should be undertaken to invite applications. XV. Upon receipt of these instructions the widest local publicity should be under taken to invite applications and a firm date by which these are to be received by you must be fixed and strictly adhered to. Your publicity should state where forms will be available. Simultaneously arrangements should be made for people to be conveniently able to get application forms from your office. XVI. In order to ensure that forms are not misused, a charge of 8 annas per application Form will be made. Blank forms will be kept in your custody. Disbursing clerk will receive counted numbers and would collect cash for them across the counter, pay in this cash each day and get recouped to the extent of forms disbursed. XVII. A minimum of 30 days should be provided between the date of commencement of issue of application forms and their return duly filled. XVIII. Detailed instructions for the receipt and scrutiny of application Forms will issue shortly alongwith financial instructions and sanction. Forms are being made available as under:-

Jaipur	3,200
Jodhpur	1,200
Bikaner	1,000
Udaipur	1,000

Kotah 500

Bharatpur 500

Alwar 500

[XIX. Receipt of applications.-(1) It should be seen that the entries of the application forms are filled in against all important items, particularly-Item 6-relating to income.Item 7-relating to land for building a house.Item 8-relating to the area and cost of the house and to ensure that a plan with an estimate of cost is attached.Item 9-relating to the amount of loan sought.(2)After this preliminary scrutiny the Serial Number of the application from should be entered in column I of the loose leaf Register which should be maintained in Form LIGH 2.(3)The Serial Number of the application should also be written at the back of the application from LIGH 1. which is marked for official use only.(4)The applicant's name and serial number should be entered on the perforated slip which which should be detached and returned to the applicant.(5)A date should be given when the applicant may expect an answer, both on the perforated slip and at the back of the application from in the space provided for this purpose.(6)After this, entries at column 2 to 4 of the Register in Form LIGH. 2 should also be completed.(7)The applications should be sorted out in the order of priority, indicated at part XIII (b) of F. 188 (plan)/54. dated 28th April, 1955. arranged as between the various income groups, and as between the two broad classes First and Second. Separate bundles should be arranged, in each bundle first putting those applications where the applicant has a site to build (Item 7(a) of the Form LIGH 1).(8)Co-operative House Building Societies should be treated for purposes of this paragraph in the same way as individual applicants, except that they may not apply in the Form LIGH 1, but by ad hoc correspondence which, however, must give information on the following points:-(a)Name of Society.(b)Registration Number and Particulars to show its authenticity .(c)Its registered address.(d)The name and address of its office bearer who conducts business on its behalf.(e)Its composition-Number of members and certificate to the number of members earning less than Rs. 6,000 per annum each.Note:-The idea is that under tills scheme even the Cooperatives should build houses only for such of their members as have an income of less than Rs. 6,000 per annum.(f)The number of sites for building, which it proposes to use, their location, and the area of each.(g)The cost of each house individually or in groups which it proposes to construct.(h)The amount of loan it requires and how this has been calculated.(i)A certificate to the effect that it will spend 20 percent of the cost of the land and houses itself.The application should then be routed through the Assistant Registrar, Co-operatives, concerned, who should be asked for his comments on it.XX. Recommendations of Loans on Applications. -(1) scrutiny should next be carried pot by the Headquarters Officer nominated by the Collector together with an officer of the P.W.D. (Buildings and Roads). The Collector will arrange for this assistance through the local Executive Engineer. The Executive Engineer or his Assistant Engineer, as the case may be will assist in the scrutiny of loan applications and will also assist, the Collector in the technical aspects of the Scheme, should be help necessary. Government have approved this procedure and the Chief Engineer, P.W.D. (B & R.), is being requested to issue instructions accordingly to this officers.(2)Space has been provided at the back of Form LIGH I. for the recommendation of these two officers. Points (a) to (f) have been mentioned, as particular interest and importance to be kept in mind when deciding the case. Space have been provided to make the briefest remarks or comments to serve as memorandum for the future. Item (9) admits of any other impressions which seem relevant.(3)Having considered each application against the provisions of the amount allocated for various classes of loanees (see paras 11 and VI), the two officers will record their

recommendation as to the amount of loan to be given. The P.W.D. Officers will advise particularly as to whether the estimated cost seems correct, the plan generally found, etc.(4)In the Form LIGH. 1, there is an entry, regarding the class of the application. This classification should be done as follows:-A: Where the applicant has a plot [item 7 (a) of Form] but does offer surety [item 14 (a) of Form].B: Where the applicant has a plot but does not offer surety.C: Where the applicant does not yet have a plot [item 7(c) of Form but does not offer surety [item 14 (a) of Form],D: Where the applicant does not yet have a plot, and does not offer surety.(5)Where the two officers consider the loan should not be granted, they should write "Reject" in the space provided against the entry "and recommend a loan of Rs.-----".(6)There may be instances where the officers are not satisfied with the information in the Form, or are suspicious of its authenticity, or for other reasons wish further inquiry to be made. In such a case these Forms should have a separate slip attached to them, with such directions as the officers wish to indicate. Enquiry should be made, as far as possible, by local arrangements, through existing staff working under you. Arrangements for this kind of inquiry, and earmarking of personnel for it should be done in advance. It will be realised that such scrutiny will only be possible done in advance. It will be realised that such scrutiny will only be possible in a limited number of cases. When an inquiry is ordered in this way in order to keep tract of papers, the clerk should make a pencil entry in the remarks column of Register LIGH 2. showing the person to whom the inquiry has been sent, the date fixed for the return of the papers, and the date on which papers have been sent for inquiry.(7)After the two officers have made recommendations on the applications, these should be returned to the clerk who will prepare, or receives the applications back, a rough statement showing the value of loans recommended by the two officers. This statement will be in Form LIGH 2 A, the return being kept on separate pages for each priority income group. Under columns 2 to 5 he will show the money recommended by the two officers as a loan showing A class loanees under column 2,B class loanees under column 3 and so on. Where a rejection has been recommended, he will make an entry to the effect in the remarks column. Where Further inquiry is to be made on an application, it should not enter statement LIGH 2A till final recommendations have been made by the two officers. The idea behind this statement is to be able to total up, at short notice, the value of loans recommended, in each class, so as to assess your requirements of money and its phasing.(8)The two officers should also make recommendations on a separate attached note in regard to any applications from Co- operative House Building Societies.XXI. Final orders by Collector.- (1) You should stop receiving applications at your discretion-keeping in view the amount made available to you.(2)Your office will work out the phasing of your requirements on the basis of the statements provides for loans to persons who have kind and will provide surety. This means that 20 per cent of the recommended will be needed immediately; another 50 per cent say after 3 months when the house is at plinth level; and the final instalment of 30 per cent in a further 2 months or so when the house is at roof level. In this way a fairly accurate idea of requirement will be available for Class A loanees. Similarly figures should be worked out for the other classes, and a picture of the total demand made available.(3)You will, then, pass final orders on the applications in the space provided for the purpose on Form LIGH I. In doing so you will bear in mind the amount made available to you. possible short falls in drawing loans, and all other relevant material.(4)You will also pass orders in regard to any applications from Co-operative House Building Societies.XXII. Intimation to applicant. - (1) The next stage in operations will be informing applicants of the decision taken. At this stage- a separate file should be opened for each loan to be sanctioned and for convenience of reference these files should be

arranged in serial order of the application number as given in Register LIGH 2. Application which have been rejected may be kept together, arranged in serial order of their application number as given in Register LIGH 2. Applications which have been kept pending should be kept together, in similar order. When at any time in future, one of these applications is taken up for a loan, a separate file should be made for it. (2) With regard to applications which have been rejected the applicants should be informed in Form LIGH 9, after cutting out the portion beneath the line. The applicant may be informed by post, or if he calls at the office, the reply in Form LIGH 9 handed over to him. When the reply issues, the necessary entry should be made at column 5 of Register LIGH 2. (3) Where an application has been kept pending, the applicant should be informed in Form LIGH 9, after committing the reference to rejection. A date should be filled in, on an estimate, of when a decision will be possible. At column 5 of Register LIGH 2 an entry of this date should also be recorded, so that if possible, a decision is made in time. XXIII. Accepted applications. - All applications for which a loan has been ordered will now have a separate file. Also, all applications will have been classified, ABC or D by the officers. The procedure for conveying orders will differ somewhat for each class ABC and D and is described separately below. XXIV. Class A applications. - (1) Class A comprises applicants who have site for the construction of a house, and have agreed to furnish surety for the loan. In their case the following documents shall be prepared. (2) Letter in Form LIGH 3 - The following instructions regarding some of the entries in this form will help in an understanding of it: - (a) Reference number of Applicant - Here give the number allotted to the applicant at column 1 of Register LIGH 2. which number will also be available on the application Form LIGH I at the top of the entries marked "for use in office only". (b) Para I of LIGH 3 - Here fill in the total amount of loan sanctioned. (c) Para 2 - under item (1) show 20 per cent of the loan to the nearest Rs. 10; at item (ii) 50 per cent to the nearest Rs. 10. and at item (iii) the balance, which will subject to the above rounding, be 30 per cent. The total should conform to the figure at paragraph 1 of the letter. In item (ii) for class A loanees, cut out the words in brackets "(provided agreement is signed)" as they do not apply to this class of loanees. (d) Para 3 - No comments at this stage, as the enclosures mentioned are dealt with at (3) and (4) below. (e) Para 4 - No comments. (f) Para 5 - No comments. (g) Para 6 - No comments. (h) Para 7 - The idea behind this is that you should not have to keep offers of loans open indefinitely and should be able to assume that a loan will not be utilised if it is not taken up within 30 days. (i) Para 8 - Space is provided for any amplification, or special instructions relating to the applicant. (3) Form LIGH 4 is to be enclosed in duplicate in the forwarding letter at Form LIGH 3. Both copies should be filled in accurately by the Clerk except that the following entries will be left blank at this stage: (a) Preamble date on which agreement made. This will be filled in when the applicant returns the signed agreement. (b) Signature of person signing on behalf of Government and dates will be filled in when the applicant returns the signed agreement. In item (6) the words in brackets should be cut out if there is no encumbrance on the land. (4) Form LIGH 5 is to be enclosed in duplicate with the forwarding letter at Form LIGH 3. You should fill in the entries at the top before sending the Form. (5) The Clerk will also prepare one office copy of Form LIGH 3 which should be attached to the file of the applicant. He should, if the applicant calls, hand over the letter with enclosures, to him, and make an entry at column 5 of the Register LIGH 2. The entry under "answer given" should merely state "LIGH 3 with two copies each of Forms LIGH 4 and 5". If the applicant does not call, the documents should be sent by post (Registered/AD), a similar entry being made at column 5 of Register LIGH 2 with an indication that the documents have been sent by post (Registered/AD). XXV. Class B Applications. - (1) Class B

comprises applicants who have a site for the construction of abuse, but who are not going to provide surety. The main difference in practice between them and class A will be that they will not be due an instalment of the loan till the house gets to plinth level. They will receive the loan in two instalments. 50 per cent when the house is at plinth level and 50 per cent when it gets to roof level. In their case the following documents shall be prepared : (2) Letter in LIGH 3-The instructions at sub-part (2) of para XXIV will apply except for the following modifications-(a) Para 2 of Form LIGH 3-Cut out item (i): at item (ii) show 50 per cent of the loan; and at (iii) the balance. Do not omit the words in brackets at item (ii). (b) Para 3-cut out words in brackets, as no surety will be required. (3) Form LIGH 4 is to be enclosed in duplicate and the instructions at para XXIV (3) will apply except that (a) at item (1) you will cut out reference to an instalment : on the execution of this deed", etc. (b) item 11 (a) shall be omitted as the loanee will receive money only after he has constructed to plinth level. (4) The procedure at para XXIV (5) will apply. XXVI. Class C application. - (1) Class C comprises applicants who have not at the time of their application got a building site, but who have agreed to provide surety. As possession of a building site is an essential requirement before money is advanced, the procedure in regard to these applicants will be as indicated below. (2) Letter in Form LIGH 6. The instructions regarding the filling of Form LIGH 3 under class A loanees will apply in full [para XXIV (2)]. The only difference is that para 1 of the letter makes the grant of the first instalment conditional on evidence of possession of land for construction. (3) The enclosures to the letter at LIGH 6, will be-Form LIGH 4 in duplicate [instructions as at para XXIV (3)]. Form LIGH 5 in duplicate [instructions as at para XXIV (4)]. Form LIGH 7 single copy in which you will fill in item 1 to 3 at this stage. (4) The procedure at para XXIV (5) will apply: in column 5 of Register LIGH 2 the entry will be "LIGH 6 with two copies of LIGH 4 and LIGH 5 and one of LIGH 7." XXVII. Class D application. - (1) Class D consists of applicants who do not have land for building at the time of applying and who do not wish to provide surety. The difference between them and the Class C is that they will not only have to provide evidence of possession of land, but will not be able to draw the first instalment of the loan till they have built the house to plinth level. (2) These applicants will be addressed in Form LIGH 6 mid the instructions at para XXV (2) in regard to Class B loanees will apply. (3) Enclosures to their letter will be :-Form LIGH 4 two copies [instructions at para XXIV (3)] Form LIGH 7 Single copy, in which you will fill in item 1 to 3 at this stage. (4) The procedure at para XXIV (5) will apply: at column 5 of Register LIGH 2 the entry will be "LIGH 6 with two copies of LIGH 4 and one of LIGH 7". XXVIII. Co-operative House Building Societies.- Co-operative House Building Societies will be treated as Class A of this section even though they will not be required to provide surety. Letters to them will be written they will not be required to provide surety. Letters to them will be written on an as hoc basis, and they will be required to execute an agreement in Form LIGH 4, suitably amended. Entries in Register LIGH 2 will one of LIGH 7". XXIX. Payment orders for First Instalment (Class A and C) and further action required (Class B and D). - (1) The next stage in the procedure will be the return by the loanees of the agreement Form, mid other documents, if any. The documents will be :-Class A loanees, (i) Agreement Form LIGH 4 (two copies). (ii) Surety Form LIGH 5 (two copies). (iii) Evidence that the house has been approved for construction by the local body concerned. Class B Loanees-Class C Loanees-Class D Loanees-Item (i) and (iii) above. Items (i), (ii) and (iii) and (iv) LIGH 7. Items (i). (ii) and (iv). (2) On receipt of these documents the Clerk will-(a) check up that the Agreement Form LIGH 4 has been correctly filled up, signed and witnessed: (b) do similarly, where relevant in regard to the surety Form LIGH 5: (c) check up that the evidence regarding approval of the plan by the Local Body concerned is there: (d) check



up that, where relevant. Form LIGH 7 has been provided. If applicant calls personally any errors or omissions should be brought to his notice, and the documents returned to him for connection. If the applicant sends the documents by post, errors will have to be pointed out to him in writing. (3) Having checked up the above the Clerk will make an entry at column 6 of the Register LIGH 2, and will issue a receipt to the applicant in Form LIGH 8. (4) Each case will then have to be put up to the Headquarters officer and the Collector for signing of the agreement Forms. At this stage the Head quarter's Officer will have to scrutinize the material carefully to see that the requirements are met, as once the agreement is signed the commitment to a loan will be final. (5) The Collector will sign both copies of the agreement Form on behalf of Government and the case will then be complete or further action.

XXX. Class A Loanees -Payment Order.- (1) For Class A Loanees it will now be possible to advance the first instalment of the loan, and for the purpose the letter at Form LIGH 10 will issue. This is a composite letter dealing with all classes of loanees, and all instalments of loans, and it is important that it should be understood, so that only entries relevant to the occasion are used. At this stage it is to be used for sanctioning the first instalment of the loan to a class A loanee and the following instructions will apply-

(2) Letter in Form LIGH 10-(a) Paragraph 1-One copy of the agreement in Form LIGH 4 should be attached to the letter, and the second copy filed with the applicant's papers. (b) Paragraph 2-State amount of first instalment which will be 20 per cent of the loan, rounded to the nearest Rs. 10. Also, include copy of a payment order, which is discussed at (3) below. (c) Paragraph 3-No comments. (d) Paragraph 4- Enclose copy of Form LIGH 12, so that progress reports are sent. In the blank space the first progress report should be asked for at the end of the current quarter, March, June, September or December, as the case may be. (e) Paragraph 5-Here state at this stage 'second' in the blank space provided: the amount of the second instalment, and cut out the word, 'roof. Enclose copy of Form LIGH 13 after filling up items 1 to 3. (f) Paragraph 6-Should be cut out, as it is not applicable at this stage. (3) The enclosures to the letter at Form LIGH 10 will be-

(i) Copy of agreement in Form LIGH 4. (ii) Copy of payment order to Treasury in Form LIGH 11. (iii) One copy of Form LIGH 12. (iv) One copy of Form LIGH 13. Of these items (i), (iii) and (iv) are self-explanatory. With regard to item (ii) this should be filled up in complicate, the first copy marked original' the second 'duplicate' and the third 'triplicate' and the fourth office'. The original and duplicate should be sent to the Treasury concerned, who will return the duplicate after making payment: the triplicate should be included in the letter LIGH 10 to the loanee: and the office copy should be kept on record with his file. (4) After making documents as above, these should be made over to the loanee, if he calls, or posted to him and payment order in Form LIGH 11 sent to the Treasury in duplicate. The Clerk should then make an entry at column 7 of the Register in Form LIGH 2. Under details he should state LIGH 10 with copy LIGH 4, 11, 12 and 13: 2 copies LIGH 11 to Treasury. (5) The Clerk should also at this stage open a page in the Ledger Account to be maintained in Form LIGH 16. He should fill in all in columns 1 to 4 of entries against the first instalment. A separate page should be allotted to each loanee, and an index prepared in alphabetical order of names and placed at the beginning of the Register, showing the page where a particular loanee's account will be found.

XXXI. Class B Loanees -Return of Agreement.- (1) In the case of Class B loanees it will not be possible at this stage of actually sanction payment of a loan to them, as they will first have to construct the house to plinth level, in view of the fact that no surety is offered. The procedure will be as follows:- (2) Letter in Form LIGH 10-(a) Paragraph 1 -One copy of the agreement should be returned, the other being retained on the file of the applicant. (b) paragraph 2-this para will not apply at this stage and should be cut out of the reply. (c) Paragraph 3-This para

will not apply at this stage and should be cut out of the reply.(d)Paragraph 4-This para will not apply at this stage and should be cut out of the reply.(e)Paragraph 5-In the first blank put in first and in the second 50 per cent of the amount to be given Cut out the word "roof"; A copy of Form LIGH 13 should be enclosed, after filling in item 1 to 3.(f)Paragraph 6 should be cut out as it is not relevant at this stage.(3)The enclosures to the letters at LIGH 10 will be:-(a)Copy of Agreement in Form LIGH 4.(b)Copy of Form LIGH 13.These require no explanation.(4)After making documents as above, these should be made over to the loanee, if he calls, or posted to him. The Clerk should make a pencil entry in the Remarks Column of Register LIGH 2 stating "LIGH 10 with copy LIGH 4 and 13". No further action is required at this stage.XXXII. Class C Loanee- Payment Order.-This class of loanee will now be eligible to receive the first instalment of the loan, and action identical to that at paragraph XXX should be taken in regard to them.XXXIII. Class D Loanee- Return of Agreement.-Action in regard to these should be identical at this stage, as that for class B loanee (paragraph XXXI).XXXIV. Co-operative House-building Societies.-Co-operative House-building Societies shall be treated on the basis of correspondence, in the same manner as class A loanee. They will not however, be required to provide a certificate in Form LIGH 13 but to report construction of houses up to plinth level, through the Assistant Registrar concerned. They will have to submit progress reports in Form LIGH 12, in respect of groups of houses being constructed simultaneously.XXXV. First Instalment of loan for Class B and D Loanee.- When a loanee of Class B and D has produced evidence that he has constructed a house up to plinth level, he will be due the first instalment of the loan sanctioned for him. The evidence will be received in form LIGH 13. and should be examined carefully to see that it has been properly filled in and attested, when this has been done, a letter should issue to the loanee in Form LIGH 10, keeping the following instructions in mind for this stage.(a)Paragraph 1-Omit by crossing out.(b)Paragraph 2- Put in the word "first" in the first blank space, the amount of money due (which will be 50 per cent of the loan sanctioned) in the following blank. Also enclose copy of payment order in Form LIGH 11.(c)Paragraph 3-No comments.(d)Paragraph 4-Enclose copy of Form LIGH 12, so that progress reports are sent. In the blank space provided in the paragraph put in the end of the current quarter March, June, September or December, as the case may be.(e)Paragraph 5- Here state "final" in the blank space provided: the amount of the second instalment, and cut out "plinth" Attach copy of Form LIGH 13.(f)Paragraph 6-To be cut out at this stage.(2)The enclosures to the letter LIGH 10 will thus be:(i)Copy of payment Order in LIGH 11.(ii)Copy of LIGH 12;(iii)Copy of LIGH 13:(ii)and (iii) explain themselves. Regarding (i) the instruction at paragraph XXX (3) will apply.(3)Further procedure will be as at paragraphs XXX (4) and (5) except that no mention should be made of Form LIGH 4.XXXVI. Second Instalment of Loan for Class A and C Loanee.-(1) The Second Instalment of the loan to Class A and C loanee will be due on production of evidence that their house has been built to plinth level. The evidence will be produced in Form LIGH 13. and should be examined carefully to ensure that it is properly filled in and certified. When this is done, a letter should issue to the loanee in Form LIGH 10, with the following instructions in mind:(a)Paragraph 1-Omit.(b)Paragraph 2-In the blank spaces put in the word "Second", the amount of money due (which will be 50 per cent, of the loan to the nearest Rs. 10). Enclose copy of payment order in LIGH 11 to be drawn up as indicated at paragraph XXX (3).(c)Paragraph 3-No comments.(d)Paragraph 4 Omit as the loanee has already been asked to send progress reports when the first instalment was sanctioned.(e)Paragraph 5- Here state "final" in the blank space provided: the amount of the last instalment and cut out the word "plinth". Attach copy of Form LIGH 13.(f)Paragraph 6-Omit.(2)The enclosures will thus

be-(i)Payment Order LIGH 11.(ii)Copy of LIGH 13.(3)After making documents as above these should be made over to the loanee, if he calls, or posted to him and payment Order in Form 1 sent to the Treasury in duplicate. The Clerk should then make an entry at Column 8 of the Register LIGH 2. Under "details" he should state, "LIGH 11 and 13: 2 copies LIGH 11 to Treasury."(4)The necessary entries should also be made at Columns 1 to 4 of the applicant's Ledger Account in Form LIGH 16, against the "Second" instalment.(5)In the case of Co-operative House building Societies the instructions a para XXXIV will apply.XXXVII. Final Instalment of Loan for all Classes.-(1) In the cases of Class A and C loanees, the third instalment will be final, and in the case of class B and D loanees the 2nd instalment. In the first classes it will be 30 per cent of the loan and in the latter 50 per cent the final instalment is contingent on evidence in Form LIGH 13 that the house has got to roof level. When this evidence is produced it should be examined for correctness, and a letter in Form LIGH 10 issued as follows.(a)Paragraph 1-Omit.(b)Paragraph 2\_ In the blank spaces provided put in the words "final": the amount of money now to be given. Enclose copy of a payment ORDER in Form LIGH 11 to be drawn up as indicated at paragraph XXX (3).(c)Paragraph 3-No comments.(d)Paragraph 4-Omit.(e)Paragraph 5-Omit.(f)Paragraph 6-Prepare a statement in Form LIGH 14 to include in your letter. Instructions regarding this statement are at (2) below.(2)The enclosures to the letter in Form LIGH 10 will thus be :-(i)Payment Order LIGH 11, and(ii)Statement in Form LIGH 14:With regard to Form LIGH 14, the following instructions should be kept in mind.(a)It is most important that the statement sent should be accurate and complete. The Head Quarter's Officer will have to satisfy himself personally of their correctness, and sign them himself.(b)Item 1 to 4 of Form LIGH 14-No Comments.(c)Item 5(a)-No comments.Item 5(b)-No comments.Item 5(c)-Equated instalment should be worked out on the basis of the amount of interest and the 30 instalments.Item 5(d)-The date here will be the date of the sanction of the first instalment[the same as at 5 (a)] and payment will start in the year following.(d)Item6- Whereas at item 5, interest has been included on the basis of an equated instalment during the first year in fact the loanee will not have had the whole money for the whole year. You will, therefore, deduct at the rate of interest charged, interest for the number of days involved, for that portion of the loan which was not given with the first instalment. To this extent the equated instalment for the first year will be reduced.(3)After making documents as above these should be made over to the loanee, if he calls, or posted to him, and payment Order in Form LIGH 11 sent in duplicate to the Treasury. A copy of the Statement LIGH 14 should also be sent to the Treasury concerned for information and record. The Clerk should then make an entry at Column 9 of the Register LIGH 2. Under "details" he should state "LIGH 10, with copy of LIGH 11 and Statement LIGH 14; 2 copies of LIGH 11 and Statement LIGH 14 to Treasury".(4)The necessary entries should also be made at columns 1 to 4 of the applicant's Ledger Account in Form LIGH 16, against the "final" instalment. Entries should also be made at the top right hand corner of the Ledger Account.(5)For Co-operative House-Building Societies the above procedure will also be followed. They will have to submit evidence of construction up to roof level through the Assistant Registrar.XXXVIII. The Repayment of Loans. - (1) The Repayment of loans should be carefully watched and prompt and steady action taken against defaulters.(2)You should draw up a list of loanees in Form LIGH 17, one sheet for each month, a loanee appearing in the list for a particular month depending on the month in which his date for repayment falls. At the initial stage columns 1 to 3 of this register should be filled in. For convenience of reference names should be entered in alphabetical order.(3)The Officer in charge of the Treasury should be required to send a monthly statement in Form LIGH 15, relating to

repayments made to him.(4)With the assistance of the return in Form LIGH 15 you will make necessary entry in the Ledger Account of the loanee in Form Light 16 (column 6 to 9). You will also make entries in Form LIGH 17 (column 4 onwards). The amount need not be stated here, but merely the fact whether payment has been made or not.(5)The statement in Form LIGH 16 should be studied regularly by the Head Quarters' Officer, and put up with comments once a quarter to the Collector. On the basis of this study, suitable action should be taken to pursue loanees who are in default. Strict, action to obtain repayments must be taken promptly and pursued regularly.(6)With effect from August, 1956, a monthly statement should be submitted to Government in this department in Form LIGH 18 to arrive by the end of the month following that to which it relates. The first statement for August, 1956, should arrive by the end of September. It will be fairly easy to prepare this statement if Register LIGH 17 is kept up to date.XXXIX. Cash Book.-An account of the allotment of funds made by Government for advancing of loans, the loans advanced from time to time, and the recoveries made, should be kept in a Cash Book to be maintained in the usual Form for this purpose, so as to be able to tell you at short notice the exact position at any given time.XL. Reports to Government.-(1) You will please send to Government in this Department, starting from August, 1955 to arrive by 15th September. 1955 and subsequently by the 15th of the month following that to which it relates a Statement in Form LIGH 19. During the first six months of the Scheme you will also forward with this statement note showing of the Scheme you will also forward with this statement a note showing roughly your likely disbursement and needs for the following six months, showing your estimate of needs for each month. It is realised that this note will have some element of guess work in it, but it is necessary to have some kind of estimate so as to plan the allotment of funds to you from time to time.(2)You will please send to Government in this department quarterly, starting with the quarter ending July, 1955, a report so as to get to Government by the end of the month following that to which it relates, a progress report in Form LIGH 20. This is to serve the basis of a quarterly report desired by the Central Government, Who have informed this Government that unless the progress of work under the Scheme is satisfactory. steps to withdraw money placed at its disposal may be necessary.XLI. Miscellaneous.-(1) Several forms and registers have been prescribed for this scheme, which may initially present a formidable appearance, but in fact are likely, provided the basic instructions are properly understood and carried out, to make work much smoother. A great deal of use of these Forms can also be made to check up on the progress of work from time to time, and they should be utilised for this purpose. To give one example, Form LIGH 2 should tell, at short study, the general progress being made in dealing with applications, where there are delays, etc.(2)It is possible that after the first stage of applications has been received and dealt with, there may be money available because people are in fact not coming forward for loans as originally anticipated In such event, it may be necessary to allow further applications, either in one instalment, or by throwing the field open for people to apply as they wish. You should keep a look out for any such need and inform Government in good time with a proposal for approval by them.XLII. Loans to Local Bodies. - The Local Bodies should be advised by you to apply for the grant of loans under this Scheme, so that their applications get to you not later than the 15th of August, 1955. The applications should, inter alia, furnish the following particulars in each case:-(1)the number of houses to be built;(2)the description of the site/sites on which these are to be built, with area;(3)the average cost of a house;(4)the average cost of site;(5)the total cost of all houses to be built, including the cost of the relevant sites;(6)the total cost to be met by the local body from its own resources;(7)the amount of loan demanded subject to a maximum of Rs. 2,800 per

house or 80 per cent of the cost of a house including the cost of land, whichever is less;(8)the name and address of the Office holder, who will conduct the transaction with Government on behalf of the Local Body and execute the prescribed documents.XLIII. The application should be scrutinised in your office and forwarded to the Secretary to Government of Rajasthan Local self Government Department with your comments, not later than the 25th August, 1955. The latter will deal with the applications and transmit them to the the Additional Chief Secretary to the Government of Rajasthan, Planning and Development, with his recommendations not later than the 5th September 1955. Government will be convey sanction not later than the 15th September, 1955 and will also please funds at your disposal. The Local Bodies should be advised that in the interim period they should make all preliminary arrangements for building houses so that as soon as they receive the loans, construction work is started and completed not later than end of March, 1956.On receipt of the allotment of funds you should advance loans to the various Local Bodies concerned In one instalment after completing such Formalities are required to be fulfilled for the grant of loans to Local Bodies.XLIV. In connection with the loans given to Local Bodies the following forms, with the instructions against them will apply:-(1)Form LIGH 12-Local Bodies will be required to send you quarterly progress reports in this Form. They may group together houses of the same class, under part B of this Form, or deal with individual houses, care being taken that information is given about all the houses under constructions by them.(2)Form LIGH 14- While this Form itself is not suitable for Local Bodies, when you advance the loan to them (in a single instalment) they should be informed:-(a)of the date from which interest will be due, which will be the date you sanction the loan;(b)the equated instalment of principle and interest payable in 30 instalments;(c)the date by which each year the instalment is payable, and the year in which repayment will start. The last will be the year following that in which the loan is given.A copy of your instructions should be sent to the Treasury concerned to watch the repayment of the loan.(3)-LIGH 15- The Treasury should include repayment by Local Bodies, in its statement, giving the names of Local Bodies at column 2.(4)LIGH 16-A ledger account for each local body should be kept in this form.(5)Form LIGH 17-A ledger account for each local body should be kept in this form.(6)Form LIGH 18-While this Form need not be used information regarding Local Bodies should be sent separately to Government starting from September, 1956 giving for each local body-(i)the amount of Loan sanctioned:(ii)the amount due up-to-date:(iii)the amount repaid:and(iv)remarks.(7)Form LIGH 20- Information regarding loans advanced to Local Bodies should be included in this Statement, showing figures for Local Bodies separately. Since the loan to them is to be sanctioned in a single instalment, the total figures of advances will be shown under columns 6 and 7 and not at columns 3, 4 and 5.XLV. Forms. - Initially 15 copies of each form are being supplied to every district where the scheme is in operation. Some of these Forms are either simple or will be required in small number. Government have under consideration the issue of printed most of these Forms and the same will be supplied to you as available:Forms LIGH 4 and 5 relate to security Bond and surety Bond and will shortly supplied to you in printed form.XLVI.-Separate orders are under issue conferring necessary powers for the disbursement and recovery of loans and also declaring Collectors as disbursing, drawing and collecting officers. These orders will also show the Head of Account for the scheme.] [Items XIX to XLVI added by planning & Development Department's Notification No. F 188 (plan) 54. dated 12-7-1955.]vkfFkZd n`f"V ls detksj ,oa vuqlwfr tkfr ds yksxksa dks vkokl fuek.kZ ;kstuk ds vUrxZr \_k(State and Service Scheme)uxjh; fodkl ,oa vkoklu xzqi 5 foHkkx] t;iqjdzekad F. 9 (26) u% fo% vk% 5&85] fnukad 24&12&1985 leLr ftyk/kh'k] vkoklfo"k; & vYi vk; oxZ vkokl ;kstuk

**1.**

- vkfFkZd n`f`V ls detksj oxZ dh vf/kdre vk; lhek 350@& :i;s ekfld fu/kkZfjr gS] vkSj bl oxZ dks 50 oxZ xt rd dk Hkw[k.M vkacfVr fd;k tk ldrk gSA

**2.**

- lkbZV ,UM lfoZl ;kstuk dk rkRi;Z mDr lkbZt ds mu fodflr Hkw&[k.Mksa ls gS tgka fctyh] ikuh vkfn dh lqfo/kk iznku dh gqbZ gSaA

**3.**

- Hkw[k.M+ksa ds vkcaVu dh izfdz;k ogh gksxh tks Hkwfe fu"iknu fu;eksa ds izko/kku ds vUrxZr vkrh gSA

**4.**

- \_\_.kksa ds vkcaVu dh 'krsZa] C;kt dh nj] o olwyh dh izfdz;k ogh jgsxh tks vYi vk; oxZ Js.kh Low Income category ds O;fDr;ksa ds fy, fu/kkZfjr gSaA

**5.**

- bl Js.kh ds yksxksa dks Hkw[k.Mksa dk vkcaVu dj \_\_.k Lohd`fr gsrq izkFkZuk i= lacaf/kkr uxj fodkl U;kl@uxj ikfydk }kjk ftyk/kh'k dk;kZy; dks izLrqr fd;s tk;saxsA \_\_.k 'krsZdzekad F. 6 (1) u% fo% vk% (1) 85] fnukad 3&12&1985

**1.**

- \_\_.k jkf'k ij 14-50 lk<+s pkSng izfr'kr okf"kZd C;kt dh nj ls C;kt ns; gksxkA le; ij rFkk le; ls iwoZ ewy/ku ,oa C;kt Equited Instalment fd'r dh jkf'k dh vnk;xh dh fLFkfr esa \_\_.kh dks 3-50 lk<+s rhu izfr'kr dh jhesV iznku dh tkosxhA

**2.**

- bl ;kstuk ds vUrxZr \_\_.f.k;ksa dks \_\_.k dh Lohd`fr o jkf'k dh olwyh jkT; ljdkj }kjk le;&le ij tkjh fd;s x;s funsZ'kksa ds vuqlkj dh tkosA

**3.**

- fof"k"B ;kstuk laxBu ds vUrxZr fu/kkZfjr jkf'k vuqlwfpr tkfr ds O;fDr;ksa ds fy, gh mi;ksx dh tkos rFkk bldk fof/kor~ :i ls ys[kk tks[kk O;ofLFkr :i ls j[kk tkos vkSj bldh lwpuk funs'kd] lekt dY;k.k foHkkx] jktLFkku] t;ij] dks Hkh i`Fkd :i ls fHktokbZ tkosA



Rs.

.....

(ii) ..... Rs.  
.....

(iii) ..... Rs.  
.....

Total per Year

(b) Do you own a house or a portion of a house already?-----If so,  
particulars-----Place -----Number of shares or share in house-----Value of  
your share Rs.----- (c) If you own a house already, state briefly reasons why you wish to  
build another house----- (d) Do you certify that you will live in the house for which you are  
seeking a loan, yourself?-----

## 7. Particulars regarding the building site for the house :-

(a) Do you own a plot or land for construction of the house? (b) If you do have a plot, give particulars  
about it:-Location -----Area in square feet-----Cost Rs.-----Encumbrances, if any on  
the plot----- (c) If you do not own a plot for construction, do you undertake to acquire a plot  
before the loan is advanced?-----Note-No loan will be advanced till a plot has been taken  
into possession. If you do not have a Plot you will have to arrange to obtain one before you receive  
the first instalment of the loan.

## 8. (a) Particulars of house proposed to be built:-

Cost Rs.-----Plinth area-----sq.ft.(Attach a plan of the house, with a rough estimate  
of the cost on the plan. This should be certified by a person not below the rank of a draftsman or  
overseer.) (b) Name and address of the technical person certifying your  
plan:\_\_\_\_\_

## 9. Amount of loan desired Rs.-----

(Note-The loan shall not exceed 80% of the value of the land and the house or Rs. 8.000 whichever  
is less. The amount sanctioned will also take into consideration your ability to repay as shown by  
your annual income.)

**10. Do you certify that you will spent at lest 20 per cent, of the cost of the  
land and the house yourself ?-----**

**11. Do you undertaken to start constructing the house within 2 months of the  
receipt of the first instalment of the loan, and complete it by March.-----**



**12.**

Do you undertake to repay the loan and interest in 30 equated instalments as fixed by Government ?-----

**13. Have you taken any other loans from Government, the payment of which, in part or full, is still outstanding ?-----**

Purpose of loan	Amount	Amount still to be paid
_____	_____	_____
	(Rs.)	(Rs.)

**14. (a) In case a loan is sanctioned for you will you be able to offer a surety who will be required to execute a bond in favour of Government, to be responsible for the payment of the loan and interest in the event of default by you -----**

(b) If so particulars of the surety-----

Name----- Address -----

Occupation -----

(Note- if you are able to offer a surety, you will receive the loan sanctioned in 3 instalments, viz. 20% when you have obtained a plot. 50% when the house gets to plinth level; and 30% when the house gets to roof level. If you are not able to offer a surety, you will get 50% when the house is built to plinth level, and 50% at roof level.) I certify that the above information is

correct. Date----- Signature Certificate of Authenticity (This Certificate has to be signed by an M.P., M.L.A. of your town, or by a Gazetted Officer posted in the district.) I (name) (address) certify that-(name of applicant)-----is

personally-known to me and that to the best of my knowledge and belief, the statements made in this application are correct. \_\_\_\_\_ Signature of Attested Date

----- Address----- For use in Office only Date on which applicant has been asked to expect an answer----- Serial No. of Application in Register LIGH 2----- Recommendation of Scrutiny Officer and P.W.D. Officer :- We have taken into consideration----- (a) the income of the applicant----- (b) his need for a house----- (c) the position regarding his having a plot for construction----- (d) the size and suitability of the house he proposes to construct and its likely cost----- (e) his position regarding other loans and ability to pay----- (f) the relative priority to be given to the applicant----- (g) (any other facts or impressions)----- and recommended a loan of Rs.----- The applicant is classed as----- Signature of Scrutiny

Officer. \_\_\_\_\_ Signature of P.W.D. Officer Date----- Orders of the Collector \_\_\_\_\_

of the Collector. Date \_\_\_\_\_ Form Ligh 1. (For use in Office only.) Applicant's

name----- Serial No. of Application in Register LIGH 2----- You should expect reply at

this Office on-----Date-----Signature of Receiving clerk. Form Ligh  
2 Low income Housing Scheme History of applications up to grant of final instalment of a loan  
S. No. of application Name of applicant Address Date given for answer.

1 2 3 4

ROUND 1	ROUND 2	ROUND 3	
Date answer given	Receipt of agreement and connected documents	Sanction of 1st instalment	
Date	Details	Date	Details
5	6	7	

ROUND 1	ROUND 2	Remarks	
Sanction of 2nd instalment	Sanction of final instalment		
Date	Details	Date	Details
5	6	7	

Form Ligh 2-A Low Income Group Housing Scheme-Rough Estimate of Loans Income  
Group.....

Reference No. Application	Class of Loan and Amount Recommended by the Headquarters and P.W.D. Officers	Remarks			
A	B	C	D		
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	

Form Ligh 3 Office Date Low Income Group Housing Scheme  
Preliminary Sanction of Loan. Reference No. of application (to be quoted in all future  
correspondence). To,

**1. Your application for a house building loan has been sanctioned for  
Rs.------(in words-----)**

**2. You will be entitled to receive this loan in instalments as follows:-**

(i) Immediately on signing of agreement (and provision of surety)	Rs. .....
(ii) When your house gets to plinth level (provided you have signed an agreement)	Rs. .....
(iii) When your house gets to roof level	Rs. .....
Total	Rs. .....

**3. You are now required to sign an agreement in/FORM LIGH 4, two copies of which are enclosed (and to provide surety in FORM LIGH. 5, two copies of which are also enclosed). Will you please complete these forms, sign them get the signatures witnessed, and enquire from the office of the Collector for further action.**

**4. You will also bring evidence that the house you are proposing to build has been passed for construction by the Municipal Committee or local body concerned.**

**5.**

The terms and conditions of the loan are as set out in the enclosed agreements FORM LIGH, 4.

**6. Should you be unable to call personally at this office you may send the documents required above by post.**

**7. Should you fail to call in regard to this loan within 30 days of the date of this letter, or send the necessary particulars by post, your application for a loan will be considered cancelled and this offer withdrawn.**

**8. Any other instructions :-**

Yours faithfully. For Collector. Form Ligh 4 Mortgage Deed to be Executed by the Borrower under Low Income Housing Scheme Reference No..... This deed is made on the ..... day of 19.., Between ..... Son of Resident of. (hereinafter referred to as "the Borrower") of the one part AND the Governor of the State of Rajasthan (hereinafter referred to as "the Government") of the other part. Whereas a loan of Rupees..... has been sanctioned to the Borrower by the Government, on the Borrower's application, under the Low Income Group Housing Scheme for the purpose of constructing a residential house for the Borrower on the plot of land described in the Schedule annexed to this deed. And whereas the said loan has been sanctioned on the terms and conditions hereinafter contained and in particular on the condition that the Borrower executes a Mortgage Deed with the covenants hereinafter contained: Now this Deed Witnesses as follows :-

**1. Advances of loan.-(1) The Government shall advance to the**

Borrower a sum of Rupees..... to be paid to the Borrower in the following instalments, subject to the other provisions of the Deed

Instalments of advance-On the execution of this Deed (and the execution of Bond by the Surety of the Borrower, to be executed separately) Rs.....

On the completion of the residential house for the construction of which this loan is being advanced, to plinth level Rs.....

On the completion of the above mentioned house up to roof level Rs.....

(2) The various instalments referred to in sub-clause (1) above shall be advanced by the Collector.....district, whose decision shall be final as to whether any instalment has become due for advance. (3) Notwithstanding anything herein above contained, the Government shall not be bound to advance the amount of any instalment if the Borrower has committed a breach of or failed to observe any of the covenants to be performed by him as hereinafter contained.

## **2. Covenants regarding repayment.-In pursuance of the said agreement and in consideration of the said sum of Rupees to be advanced by the Government to the Borrower, the Borrower hereby covenants with the Government as follows**

(1) the Borrower shall repay to the Government the said sum of Rupees with interest as hereinafter provided, in thirty annual equal instalments, the first instalment being due twelve months after the receipt by the Borrower from Government of the first instalment of this loan. (2) The borrower shall be liable to pay interest @ 5% P.A. from the date of payment of First Instalment of loan to the borrower till the realisation of the whole amount of loan. In the event of borrower failing to pay any instalment on the due date, the borrower shall be liable to pay interest on the amount of that instalment at double the rate of interest due to the date the instalment is actually paid. (3) Where the borrower commits a breach of or fails to observe any of the covenants in this Deed, the whole sum then remaining due to the Government under this Deed on account of the principal shall become immediately payable, if notice is so given to the Borrower by the Government or its authorised officer.

## **3. Covenants relating to mortgage. - (1) For the consideration aforesaid and in further pursuance of the aforesaid agreement, the Borrower hereby grants and transfers by way of simple mortgage to the Government all the property described in the Schedule annexed to this Deed, together with all buildings and structures that the said property hereby mortgaged including the said buildings and structures shall remain and be charged by way of simple mortgage as security for the repayment to the Government of the principal money and interest in accordance with the covenant herein contained.**

(2) The Borrower hereby covenants with the Government that the said property hereby mortgaged and the said buildings and structures are free from encumbrances (except to the extent, if any, indicated in the Borrow application for this loan). (3) It is hereby agreed and declared that in case of default in the payment of sum on account of the principal and interest as may become due under the covenants hereinbefore contained, the Government may forthwith enforce against the said property hereby mortgaged and the said buildings and structures or any part thereof all or any of the

remedies of the holder of a simple mortgage, and shall in particular have power to sell without the intervention of a court the mortgaged property or any part thereof for realisation of any money due to the Government hereunder.(1)The remedy conferred on the Government by this clause shall be without prejudice to any remedy conferred by any other provision of this Deed or by the Rajasthan Public Demands Recovery Act, 1952.

**4. Other covenants of the Borrower. - For the consideration aforesaid and in further pursuance of the aforesaid agreement, the Borrower hereby further covenants with the Government as follows :-**

(1)The Borrower shall utilize the amount advanced by the Government here under for the construction of a residential house for the Borrower on the plot of land described in the Schedule annexed to the Deed and for no other purpose.(2)The Borrower shall commence construction of aforesaid house within two months of the receipt by him of the first instalment of the loan and shall complete its construction within twelve instalments from the date of payment of the first instalment of the loan to the mortgagor.(3)The Borrower shall spend on the construction of the aforesaid house not less than Rupees of his own. representing twenty per cent, of the cost of the site and the house, along with the money advanced hereunder not later than .....(4)Except in accordance with a permission granted by the Government, the Borrower shall not transfer by way of sale, gift, mortgage, exchange, lease or otherwise the plot of land described in the Schedule annexed hereto or any building or structure erected or to be erected thereon or any share title or interest in such plot, building or structure, until the whole of the principal amount and interest due from the Borrower hereunder is fully repaid to the Government.(6)The Borrower shall-(a)maintain in a business-like manner true accounts of expenses incurred towards construction of the aforesaid house, such accounts and vouchers relating thereto being open to inspection by authorised officer of the Government:(b)furnish such returns and information relating to the site or construction thereon as may be required from time to time by the Government or its authorised officers:(c)permit at all reasonable times persons authorised by the Government to inspect the site, materials and buildings under construction.

**5. Arbitration. - Except as otherwise provided in this Deed, any dispute or difference arising between the parties hereto out of this Deed shall be referred for arbitration to the Secretary to the Government of Rajasthan for the time being in charge of the department to which the subject of housing may be allotted for the time being, and his decision shall be final and binding on the parties.**

## **Schedule**

(Description of plot of land on which the house is to be constructed and which is hereby mortgaged to the Government along with houses and structures). The plot of land measuring.....square feet situated in..... Street..... Town..... Tehsil.....District bounded as follows:-on the

North .....on the South .....on the East .....on the West .....Signed by the Borrower.Witness I.....Witness II.....Signed by Order of and on behalf of the Governor of the State of Rajasthan.Witness I.....Witness II.....Note: This Deed should be stamped with non-judicial stamp at the rate given in article 40 paragraph (b) read with article 15 of the Second Schedule to the Rajasthan Stamp Law (Adaptation) Act, 1952 as amended up-to-date, printed at page 593 of Rajasthan Code Volume I. Registration is compulsory as this is a Mortgage Deed. Form Ligh 5 Bond by Surety-Low Income Group Housing Scheme Reference No.....This Bond is made on the day of 19 By..... Son of..... Resident of.....(hereinafter referred to as "the Surety") With the Governor of the State of Rajasthan (hereinafter referred to as "the Government")Whereas Shri..... Son of.....Resident of..... (hereinafter referred to as "the Borrower") has applied to the Government for the advance of a loan of Rupees.....under the Low Income Group Housing Scheme for the construction of a residential house:And whereas the Government has agreed to advance the aforesaid loan at the request of the Surety and on certain terms and conditions, including the condition that the Surety executes a Bond with the covenants hereinafter contained.Now therefore these presents witness as follows: -

**1. If the Borrower makes default in repayment to the Government of the principal or interest falling due to the Government under the loan of Rupees.....to be advanced by the Government to the Borrower in the manner provided in the deed dated.....executed by the Borrower in that behalf, the Surety shall pay to the Government the full amount of the principal and the interest remaining unpaid for the time being.**

Signature of Surety.Address.Witness I.....Witness II.....Note: - This Bond should be stamped with non judicial stamp, at the rate given in article 57 of the Second Schedule to the Rajasthan Stamp Law (Adaptation) Act, 1952 as amended up-to-date and printed at page 593 of the Rajasthan Code Volume I. Registration is not necessary. Form Ligh.

6 \_\_\_\_\_ Office Dated \_\_\_\_\_ Low Income Group Housing Scheme Provisional Sanction of Loan Reference No. of Application.....(to be quoted in all future correspondence)-----To. \_\_\_\_\_

**1. Your application for a loan has been sanctioned to the extent of Rs (In words-----). provided that you first produce evidence in the attached FORM LIGH 7 that you have a plot of land for construction.**

**2. When you have produced this evidence you will be entitled to receive this loan in instalments as follows:-**

- (i) Immediately on signing of agreement (and provision of surety)..... Rs.....
- (ii) When your house gets to plinth level (provided you have signed as agreement)... Rs.....

(iii) When your house gets to roof level... Rs.....

Total Rs.....

**3. You are now required to produce evidence of possession of a site for building in FORM LIGH. 7, and also to sign an agreement in FORM LIGH 4. two copies of which are enclosed (and to provide surety in FORM LIGH. 5 two copies of which are also enclosed). Will you please complete these Forms, sign them, where necessary, get the signatures witnessed, and enquire from, the office of the Collector for further action.**

**4. You will also bring evidence that the house, you are proposing to build has been passed for construction by the Municipal Committee or Local Body concerned.**

**5. The terms and conditions of the loan are as set out in the enclosed agreement FORM LIGH. 4.**

**6. Second you be unable to call personally at this office, you may send the documents required above by post.**

**7. Should you fail to call in regard to this loan within 30 days of the date of this letter, or send the necessary particulars by post, your application for a loan will be considered cancelled and this offer withdrawn.**

**8. Any other instructions.**

Yours faithfully For Collector. Form Ligh. 7 Low Income Group Housing Scheme-Evidence of possession of Site for building.

**1. Reference No.....**

**2. Applicants name.....**

**3. Address.....**

**4. Particulars of site for construction of the house :-**

Location.....Area in sq. ft.....Cost Rs.....Encumbrances, if any, on the plot.....

**5. I certify that I have the plot mentioned at 4 above in my possession, and am able to start construction of a house on it.**

Date.....Signature of Applicant.Certificate of Authenticity.(This Certificate has to be signed by an M.P., M.L.A., M.L.C., a Municipal Commissioner of your town, or by a Gazetted Officer posted in the district).I (name) ..... (address)..... certify that (name of applicant).....is personally known to me, and that to the best of my knowledge and belief, the statements made in this application are correctDate.....Signature of AttesterAddress.....Form Ligh 8Low Income Group Housing Scheme-Receipt for Agreement Forms and connected documents.

**1. Reference No.....**

**2. Received from.....**

Form Ligh.4 (2 copies). FORM LIGH. 5 (2 copies) and FORM LIGH. 7.

**3. (For urban areas only) Evidence has also been produced that the Municipal Committee or Local Body concerned has approved the construction of the house.**

**4. You will please call with this chit on for further action.**

**5. should you not be able to call personally, you should let this office know, and a decision will be sent to you by post.**

Signature of Clerk.Date.....Form Ligh. 9.....OfficeDate.....Low Income Group Housing Scheme-Rejection of ApplicationTo,.....Reference No.-----I regret to inform you that your application for a loan has been rejected.

be considered later, and you should enquire again on-----Date.....Signature of Receiving Clerk.Form Ligh 10.....OfficeDate.....Low Income Group Housing Scheme-Payment of LoanTo,.....Ref. No....Sir,With reference to your application for a loan, I am now returning herewith one copy of the Agreement Form duly signed in Form LIGH 4.

**2. The instalment of the loan, amounting to Rs.....is now due to you, and I enclose an order in FORM LIGH. 11 to the Treasury at to pay this instalment. You will present this order and receive-the money.**

**3. Interest on this instalment will be due from the date of this letter.**



**4. You will from now onwards till the house is constructed send me a quarterly statement, in specimen FORM LIGH 12 enclosed, starting from the quarter ending .....19 showing the progress of construction of the house. When the house is complete, the final progress report should be certified as correct and to the effect that the house is now complete, by an M.P. M.L.A.. M.L.C.. Municipal Commissioner of your town, or a Gazetted Officer of the district.**

**5. The.....instalment of the loan, amounting to Rs will be due when your house gets to plinth/roof level. You will please send me a certificate in FORM LIGH. 13, copy enclosed for the purpose.when the instalment due will be paid.**

**6. As this is the final instalment of the loan due to you. I also enclose a statement in FORM LIGH 14 showing the dates on which payments should be made by you and the amounts involved.**

Yours faithfully.For Collector.Form Ligh 11.....OfficeDate.....Low Income Group Housing Scheme -Payment of LoanToThe treasury Officer.....Application Ref.  
No.....Please pay Rs.....(in words) as the first/second/final instalment of the house building loan payable to (name of applicant) (father's name).(address) on presentation of a copy of this order by him.The duplicate copy of this order attached should be returned to me after payment is made, with an entry on its reverse showing the amount that has been paid.Yours faithfully.for  
Collector.Form Ligh 12Low Income Group Housing Scheme(To be sent to the.....Collector.....by the 15th of the month following the end of each quarter.)Statement of progress of expenditure and construction for the quarter ending.....Ref. No.....Name of  
Loanee.....Address.....Situation of the building site.....

## Part A – Expenditure

Amount of loan taken	Amount spent during the quarter	Amount spent up to the end of the last quarter	Total expenditure up to the end of the quarterunder report
1	2	3	4

## Part B – Construction

(Progress should be given in broad terms, as foundations dug and material collected plinth level completed: walls going up above plinth level: roof level completed: finishing operation in hand: house completed.

Progress of construction up to the end of the last quarter	Progress of construction during the quarter under report	Present Position	Remarks
1	2	3	4

Date.....Signature of Loanee.....Form Ligh 13Low Income Group Housing Scheme-Evidence of Construction

**1. Ref. No.**

**2. Loanee's name.....**

**3. Address.....**

**4. I hereby certify that the house for which a loan of Rs..... has been sanctioned has now been completed to plinth/roof level.**

Date.....Signature of ApplicantCertificate of Authenticity.(This certificate has to be obtained from an M.P., M.L.A., M.L.C.. a Municipal Commissioner of your town or a Gazetted Officer of the district).I (Name.....(address).....certify that (name of applicant) is personally known to me. that I have seen the house in question, and the statement made by the applicant is correct.Date.....Signature of Attester.Form Ligh 14.....Office.Date.....Low Income Housing Scheme-Statement showing Instalments of Principal and Interest due.

**1. Application Ref. No.....**

**2. Name of Loanee.....**

**3. Address.....**

**4. Treasury where payments are to be made.....**

**5. (a) Date of payment order of first instalment, which is also the date from which interest is due.....**

(b)Total amount of loan sanctioned (all instalments).....(c)30 equated instalments of loan and interest amount to Rs..... Per year.(d)The amount at (c) is payable each year by.....starting from 19.....

**6. At the end of the first year, however, reduced amount will be due, as the loan was taken in instalment, sanctioned on dates. Deductions will be.**

On account of second instalment, sanctioned on..... Rs.....

On account of final instalment, sanctioned on..... Rs.....

Total Rs.....

Therefore, at the end of the first year the amount due is Rs. ....For Collector|

Date.....

Copy to Treasury Officer.....for information and| record.For Collector|

Form Ligh 15 Low Income Group Housing Scheme Payment of Loans (This Statement to be despatched every month so as to arrive by the 15th of the month following that to which it relates). Name of Treasury ..... Statement for month of

Particulars of Payment			Amount Repaid	Remarks	
Reference No. of Loanee.	Name of Loanee	Date	Challan No.	Rs.	A.P.
1	2	3	5	6	

Date Signature of Treasury Officer. Form Ligh 16. low Income Group Housing Scheme-Ledger Account of Loans Advanced and their Recovery.

Name of Loanee..... Amount of equated instalment due Rs.  
.....

Address..... Date on which installment  
due.....

Account No.

Advances

Date	Instalment	Amount of Instalment	Progressive Total
1	2	3	4
		Rs. a.p	Rs. a.p

Advances Re-payments

Instalment		Treasury Challan		Amount refunded	Progressive Total	Remarks
No.	Date					
1 to 4	5	6	7	8	9	10
				Rs. a.p.	Rs. a.p.	

First 1956-57

1957-58

Second 1958-59

1960-61

Final 1961-62

1962-63

Total Loan And so onto 1986-87

Total Recoveries

Form Ligh 17 Low Income Group Housing Scheme-Check Register of Repayment of Loans. Month in which equated instalment due.....

Reference

No. in Register Ligh 2. Page of Ledger Ligh 16. Amount due annually

Rs.

Payments

1956-57 1957-58 1958-59 1959-60 1960-61 And so on till 1986-87

4 5 6 7 8

Form Ligh 18 Low Income Group Scheme-Monthly Return to Government regarding repayment of Loans.

District..... Month.....

Total number of persons and Co-operative Societies to whom loans given	Number of persons from whom instalments due during the month	Number of Persons who have paid instalments	No. who have not paid (Col. 2 minus 3).
1	2	3	4

Number of persons who have not paid from previous month	Grand total of persons who have not paid (Col. 4 plus Col. 5.)	Amount of money involved in figures of Col. 6.	Remarks
5	6	7	8

Rs. p.

Form Ligh 19 Low Income Group Housing Scheme-Monthly Report regarding Applications, Loans sanctioned and disbursed. District..... Report of the month ending..... Information should include figures of Co-operative House-building Societies. Where such a figure is included, a note should be added in the remarks column stating the number of houses for which the Society has applied for or received a loan.

No. of applications for loans received during the month	No. received in previous months	Total (Col. 1 plus 2)	No. of loans sanctioned during the months (Where Form Ligh 3 or 6 has issued)
1	2	3	4

Amount of money sanctioned during the month (as in Form Ligh 3 or 6)	Amount of money disbursed during the month	Amount of money disbursed in previous months.	Total disbursement (Col. 6 plus 7)
5	6	7	8
Rs.	Rs.	Rs.	Rs.

Amount of loans sanctioned in previous months	Total amount sanctioned up to date (Col. 5 plus 9).	Amount money still to be disbursed (col. 10 minus 8).	Remarks
9	10	11	12
Rs.	Rs.	Rs.	

## Form Ligh 20 Low Income Group Housing Scheme-Quarterly Progress Report.

District..... Quarter ending.....19.....

Total No. houses for which loans sanctioned since scheme started	Total amount of loans sanctioned for houses at col.	Amount Already advanced up to Date since start of scheme		
First Instalment	Second Inst.	Final Inst.		
No. of Houses	Amount	Amount	Amount	
1	2	3	4	5 6
	Rs.		Rs.	Rs. Rs.

Total amount	No. of houses constructed up to plinth level.	No. Constructed up to roof level.	No. Completed	No. about which there is no information	Remarks
7	8	9	10	11	12
Rs.					

Orders and Notifications I No. D. 4203/F. 188 (plan)/54, dated July 21.1955. His Highness the Rajpramukh of Rajasthan is pleased to authorise the Collectors in Rajasthan to advance loans under Head "P-Loans and Advances-A-Loans to Municipalities, ports etc.-Miscellaneous Loans and Advances-Low Income Group Housing Scheme" in connection with the Low Income Group Housing Scheme, within their respective jurisdictions, to the extent indicated below in accordance with the detailed procedure prescribed from time to time by the Rajasthan Government :

Category of person/Society to whom loan is to be granted	Amount per house
(1) Individuals	80% of the actual cost of the house including the cost of land or up to Rs. 8,000/- whichever is less per individual.
(2) Housing Co-operative Societies	80% of the actual cost of the houses including cost of land under them or up to Rs. 8,000/- per house, whichever is less.

The Collectors will also be Drawing, Disbursing and Collecting Officers under the Scheme. The advances will be debitable to the head "p-Loans and Advances-A-Loans to Municipalities, Ports etc. Miscellaneous Loan and Advances-Low Income Group Housing Scheme", and recoveries are to be credited to the Receipt Head "P-Loans and Advances A-Loans to Municipalities, Ports etc.-Miscellaneous Loans and Advances-A-Low Income Group Housing Scheme" II Low Income

Group Housing Scheme No. D. 4850/F26 (134) Plan/55, dated August 21, 1955. In accordance with the decision of the Government of India the Rajasthan Government are pleased to extend the application of the provisions of the Low Income Group Housing Scheme to the Cooperative Tenancy Societies (working on the principle of collective ownership rather than individual ownership) as also non-governmental but recognised health institutions and hospitals. Educational Trusts and other charitable institutions, on the same scale as applicable to local bodies under para II of the Instructions, subject to the following conditions:- (i) the houses constructed by these institutions with loan are allotted by them only to such of their bona fide members/ workers/ staff etc. whose income does not exceed Rs. 6,000/- per annum: and (ii) the rent realised by them from the allottees in respect of these houses does not include any element of profit. The loans to the above mentioned institutions will be met from the allotment already made for each district. In case such loanes violate any of the conditions laid down above they shall be charged penal interest i.e. interest at double the prescribed rate, and such a condition will be incorporated in the agreements to be executed by these institutions. Applications for loans from such institutions will be entertained as under and the authorities concerned will make specific recommendations regarding financial position staff as also of the desirability of grant of loans in each case :-

- (a) Health Institution and Hospitals Director of Medical public Health Services, Rajasthan.
- (b) Educational Trusts. Director of Educations, Rajasthan.
- (c) Co-operative Tenancy Societies Register, Co-operative Societies, Rajasthan.

III Reconciliation of expenditure on Low Income Group Housing Scheme For the purpose of having regular and timely information and to enable the Government to maintain up-to-date dates of the expenditure incurred on Low Income Group Scheme in the various districts. I am directed to allot you number-----as serial number for your monthly return for expenditure incurred and to request you kindly to super-impose the same on the top of each monthly return from No. BM.

2. Every disbursing officer is requested to forward the statement in form No. BM. 2 to this Department direct monthly by the 7th of the month, following that to which it relates, with a copy to the Divisional Commissioner. As this is the first year of the Low Income Group Housing Scheme, Government attach great importance to the progress made in its implementation. It is, therefore, necessary that particular attention is given to the timely submission of these returns. IV Sale Proceeds : Low Income Group Housing Scheme Forms. No. D. 2785/F.8(7) P & D/56., Jaipur, March 16, 1956. I am directed to say that the amount on account of sale proceeds of Application forms (Form No. 1) was to be credited to the budget head "XLVI-Misc-(m) Misc-other Misc REceipts" but no intimation regarding a credit of such receipts to Treasury is being received in this Department. It is therefore, requested that up-to-date information may kindly be sent in the enclosed proforma. Such information may also kindly be sent in future as and when amounts are credited into the State Treasury. Statement showing Sale Proceeds of Application Form LIGH -1 under the Low Income Group Housing Scheme.

District Application Sale proceeds

Received	Sold	Balance	Amount	Amount credited	Challan No.	Date	Treasury
----------	------	---------	--------	-----------------	-------------	------	----------

VCopy of letter No. HI/20(6)/55. dated 21st March, 1956 from Government of India, Ministry of Works Housing and Supply New Delhi, to Madras Government and copy endorsed to Rajasthan Government. Low Income Group Housing Scheme-Assistance to Co-operative Tenancy Societies etc.

Enhancement of Loan-limit. I am directed to refer to your letter No. 101975 SII/55-4. dated the 3rd February', 1956, on the subject mentioned above, and to say that in the circumstances explained there in, the Government of India is pleased to decided that the Co-operative Tenancy Societies and other institutions to whom the scope of the Low Income Group Housing Scheme was extended vide this Ministry's letter No. HII-27(53)/55, dated the 29th July, 1955, may be granted loan-assistance by the State Government on the same scale as applicable to individuals, co-operative housing societies or Housing Finance-Corporations under paragraph 3 of the Low Income Group Housing Scheme, subject to the following conditions :-(i)the houses built by these institutions with the help of loan received from the Central Government are not sold out or let to anyone who is not an employee member of the institution Society concerned, and whose income exceeds Rs. 6.000/-Per annum:(ii)the rent realised by them from the allottee in respect of their houses does not include any element of profit.

**2. In order to ensure compliance with the above conditions, the State Governments should make suitable provisions in the agreements to be executed by these institutions which may also provide for the levy of a penal rate of interest wherever these conditions are violated.**

VI Low Income Group Housing Scheme-Registration charges on deeds D. 3817/F. 26(103) P & D/55.-It has been represented to this Department that Registration Fee is being levied on the Government employees serving in the office of the Accountant General Rajasthan for registration of mortgage deeds in respect of loans under the above scheme. This point has been examined and Government are pleased to order that the term "Government service" contained at Article XXI (1)(b) of table of Registration Fee includes employees of the State as well as Central Governments.No Registration Fee will, therefore, be levied on Mortgage Deeds executed by the Central Government servants in Civil or Military service also for securing the repayment of advances of loan under the Low Income Group Housing Scheme.VII Low Income Group Housing Scheme-Stamp Duty.No. D. 4540/F:26(103) P & D/55, May 25. 1956The question regarding levy of Stamp Duty on the Government employees serving in tire Central Government offices located in Rajasthan on the documents in connection with loans under the above scheme has been examined. Section 3(ii) of the Rajasthan Stamp Law (Adaptation) Act, 1952. deals with references in the Stamp Act and not in the rides for Remissions and Reductions sanctioned under Section 9 of the Indian Stamp Act, 1899. vide Government Notification NO. F. 49 (4) SR/53, dated 15th February, 1955.Government is. therefore, pleased to order that no stamp duty will be levied on mortgage deeds executed by the Central Government servants in civil or military service for securing the repayment of advances of loans under the Low Income Group Housing Scheme.VIII Short Term Loans.No. D. 548-GI/F.26( 134) P & D/56, June 26, 1956.I am directed to say that short term loans can be available to the applicants under the LOW INCOME GROUP HOUSING SCHEME at the rates of interest shown below

Period	Rate of Interest
9 to 10 years	4 1/2 %
11 to 14 years	4 5/8 %
15 to 19 years	4 3/4 %

20 and above 5%

It is presumed that there are likely to be individuals and cooperatives who might prefer to obtain loans on short term at interest shown above. It is, therefore, requested that you should make a very careful assessment of their requirement for these short term loans and intimate to this department the actual amount required in each category so that the amounts allotted for the current year may be classified accordingly. It is pointed out that assessment should be as accurate as possible as it may be very difficult later on to make any change in the classification.

**IX Audit of Vouchers and issue of Payment Order** LIGH 11.No. D. 7838/F. 188 (plan) 54-11, June 29, 1956, I am directed to say that sufficient stock of from LIGH 11, pertaining to payment of loans under the LOW INCOME GROUP HOUSING SCHEME, are available and it is, therefore, not possible to get the provisions required by audit to be incorporated in the Form at present. This will, however, be done in the new Form when present stock is exhausted. It is, therefore requested that details shown below may kindly be specified invariably in LIGH 11. (1) Head of account. (2) Specific time of the date of validity of bill. (3) No. and date of Accountant General's letter placing the funds at your disposal.

**X Low Income Group Housing Scheme.** No. D. 1564-F. 26 (119) P & D/55. June 24, 1956. I am directed to convey sanction of His Highness the Rajpramukh to the grant of Head Office Allowance (special pay) at Rs. 10/- and 5/-p.m. respectively to the Upper Division Clerks and Lower Division Clerks sanctioned in connection with above scheme in various Collectorates as admissible to the Ministerial Staff Working in the Collectors' offices with effect from 1st May. 1955 or the date of their appointment, whichever is later.

**XI Low Income Group Housing Scheme; Relaxation of Minimum Floor Area.** No. D. 625-GI/F. 8(29) P & D/56. July 2. 1956 I am directed to say that according to para 1 (b) (iv) of the housing instructions, contained in this department letter No. F 188 (Plan)/54. dated 28th April. 1955. accommodation to be provided in each house built under the scheme, should not be less than 380 sq. ft. of floor area. This question has been re- considered by the Government of India and in order to obviate hardship in case of persons with very low income, it has been decided that the minimum floor area of a house to be constructed under the scheme be reduced to 220 sq. ft. from 380 sq. ft.

**XII Copy of letter** No. HI/23 (25)/56 dated 13-6-1956 from the Under Secretary to Government of India, Ministry of Works Housing and supply. New Delhi to the Additional Chief Secretary, Government of Rajasthan. Low Income Group Housing Scheme Grant of Loans thereunder. I am directed to say that the Low Income Group Housing Scheme as it stands at present permits grant of loans for house building purposes to individuals. Co-operative Housing Societies or Housing Finance Corporations. Groups of individuals numbering less than 10 cannot avail of the benefits available under the scheme even on the basis of joint and several responsibilities, because Co-operative Societies cannot be found without a minimum of 10 members.

**2. It has been represented to the Government of India recently that the cost of developed land in the municipal areas of certain cities is so high and the size of plots available for sale is so big that advantage cannot be taken on the scheme except on a group basis. The size of such groups has in many cases to be kept below ten because the plot of land, although big enough, is not sufficiently big to accommodate more than ten houses.**



**3. As a result of careful examination of the difficulties, enumerated in the preceding paragraph, the Government of India have decided that groups of individuals numbering less than 10 may be brought within the purview of the schemes and the loan facilities envisaged in the scheme extended to them, subject to their under-taking joint and several responsibility for repayment of the loan and subject also to the State Government satisfied with the nature of securities offered by them i.e., mortgage of property etc. I am, however, to emphasize that the responsibility for the repayment of the advances to the Government of India will be entirely that of the State Governments as in other than cases, and that any debts will not be accepted as any justification for reduction or delay in repayment of the loan. It follows therefore that it is for the State Government to ensure that the legal and financial safeguards offered by the groups of individuals are adequate to protect their interests.**

The receipt of this letter may please be acknowledged. XIII Credit head for Principal and Interest under the Low Income Group Housing Scheme No. D. 9569/F. 10 (46) P & D 56, August 4, 1956. I am directed to say that repayment of principal and interest of loans under the Low Income Group Housing Scheme will be credited to the receipt heads shown below Principal- 'P-Loans and Advances by State Governments A-Loans to Local Funds, private parties etc.-Miscellaneous Loans and Advances-Loans for Low Income Group Housing Scheme."Interest-"XX-Interest (a) Interest on Loans and Advances by the State Governments-1 -Loans to Local Funds. Private parties etc-5-Miscellaneous Loans and Advances-Loans for Low Income Group Housing Schemes."Regular returns will be sent for each of the receipt heads for reconciliation. These will be in addition to the return on Form LIGH 18. XIV Low Income Group Housing Scheme I am directed to say that instances have come to the notice of this Ministry in which individuals taking advantage of the Low Income Group Housing Scheme have had to defer completion of construction work after having commenced it because the funds at their disposal had been fully exhausted. This would appear to, indicate that plans and specifications proposed to be adopted by the applicants are not being carefully scrutinized in all cases to see, whether a house conforming to the particulars mentioned, is capable of being constructed within the estimated cost mentioned in the application. As such a situation is fraught with the risk that the repaying capacity of the loanee may be adversely affected, due to the comparatively faster deterioration to which a half constructed building is subject I am to suggest that the State Government may make suitable arrangements to ensure that the technical scrutiny of plans, specifications and estimates includes an examination to ensure that the applicants will be in a position to complete the house within the estimated amount.

**2. The receipt of this letter may kindly be acknowledged.**

Copy of letter No. HI /23 (30)/56. dated 14-7-1956 from the Ministry of Works. Housing and supply. Government of India, New Delhi, to All State Governments. Low Income Group Housing Scheme progress in various states in the implementation of. I am directed to say that a critical examination of

the reports received from the State Governments regarding implementation of the LOW INCOME GROUP HOUSING SCHEME UPTO 31-3-1956 reveals that come of the State Governments are under the impression that so long as actual disbursement to third parties during a given year do not exceed the allocated amount, there is no objection to commitments being made in excess thereof as the necessity for meeting the residual commitments will not arise till the following year. This impression is incorrect, and has caused embarrassment because some State Government find themselves in a position where, due to shortage of funds this year, they have had to suspend payments to third parties whose loan applications had already been accepted by them. To obviate such embarrassment in future. I am to emphasise the need for your ensuring that the amount of loans sanctioned does not exceed the allocated amount.

**2. It has also been observed that actual disbursements in the case of certain State Governments fell much short of the amounts drawn by them from the Government of India. Apart from the facts that such excess drawals have had the effect of depriving more needy State Governments of the opportunity of meeting their requirements, the State Governments concerned themselves have incurred additional liability in the shape of interest charges which they could have avoided with better planning. I am to request, therefore, that request for drawals should be carefully screened in future so as to ensure that the amounts drawn are not in excess, of actual requirements.**

XVLow Income Group Housing Scheme; calculation of equated instalment of Principle and Interest of No. D.7699/F. 26(122) P. & D/55, September 11, 1956. I am directed to give below the procedure for calculation of the equated instalments of principal and interest in connection with recovery of loans under the LOW INCOME GROUP HOUSING SCHEME. The calculation has been based on a sum of Rs. 1000/- and on this basis equated instalments of principal and interest may be calculated for any amount of loan that has been advanced:-

(1) Principal | 100030 | 33-5-4

(2) Interest | 3112 | X | 1000100 | | 25-13-4

It is however, pointed out that no interest will be chargeable from the loanees for amounts that had not been paid during the first year along with first instalment and accordingly deductions of interest 011 this score will be in accordance with para XXXVIII (2) (d) of the Instructions. An example for illustrating this is given in the annexure to this letter. The receipts on account of principal and interest pertaining to repayment of loan will be kept separately in accounts and credited to the undermentioned receipts heads in accordance with this department letter No. D. 9569/F. 10(46) P.& D./56, dated 4- 8-1956:-Principal-'P-Loans and advances by State Governments-A-Loans to Local Funds. Private Parties-Misc. Loans and Advances-Loans for Low Income Group Housing Scheme".Interest: "XX-Interest (a) Interest on loans advanced by the State Government-1-Loans to Local Funds, private parties etc.-5Misc.-Loans and Advances -Loans for LOW Income Group Housing Scheme".AnnexureCalculation of deduction of interest on a indicated at para XXXVII (2) (d) of Instructions Group Housing Scheme.

1st instalment paid on 17-10-55	200
2nd instalment paid on 3-11-55	500
3rd instalment paid on 25-11-55	300
30 equated instalment of principal	33-5-5
30 equated of interest	25-13-459-2-8_____

Deduction to be made in the first instalment :-

- (1) 16 days interest i.e. from 17-10-55 to 3-11-55 on Rs. 500/- @5% 1-1-9  
 (2) 1 month and 9 days interest i.e., from 17-10-55 to 25-11-55 on Rs. 300/- @ 5% 1-10-02-11-9

First recovery will be (59/2/8 minus 2/11/9) 56-11-11

Remaining 29 instalment will be @ 59-2-8\_\_\_\_\_

VII Low Income Group Housing Scheme-Limit of Loans No. D. 12127/F. 26(121) plan/56. November, 1956. I am directed to say that there is no provision in the instructions for grant of loan on joint income whereas individual income has specially been prescribed vide para 1(b) (i) ibid. Your action for grant of loan under the scheme on joint income was, therefore, not in order and this may kindly be stopped. XVIII Reconciliation of receipts under the Low Income Group Housing Scheme No. D. 12570/F. 10(83)/P & D/56. November 24. 1956. For the purpose of reconciliation of receipts on account of principal and interest in repayment of loans under the LOW INCOME GROUP HOUSING SCHEME, it is necessary to have timely and regular information from the collecting officers I am, therefore, directed to request you to kindly send two statements by the 10th of each month showing receipts under the following heads for the preceding month: (1) P-Loans and Advances by the State Government-A-Loans to Local Funds, private parties etc. Miscellaneous loans and advances-Loans under the Low Income Group Housing Scheme. (2) XX-Interest- (a) Interest on loans and advances by State Government-1-Loans to Local Funds, Private parties etc.-5 Micellaneous Loans and Advances-Loans for the Low Income Group Housing Scheme. XVIII Decimal coinage- recovery of Government dues under the Low Income Group Housing Scheme. No. D. 1205/F. 10(49) P & D/56, December 8. 1956. I am directed to say that as a result of introduction of the decimal coinage with effect from the 1st April 1957, all dues under the above Scheme will be recoverable in terms of the Naya Paisa. As rupees is the same legal tender under the present and the new coinage system there is no question of conversion of the present loans. The same principle will apply in regard to the cost of application Forms (LIGH-1) in that it will continue to be sold for half rupees i.e. equivalent to 50 Naya Paisa of the new coinage. However, in connection with recovery of loans the current rate of interest will be calculated in terms of Naya Paisa and no rounding off will be necessary except in actual tendering of the coin in which cases payments below four annas will have to be converted in Naya Paisa according to the prescribed table. It may also be noted that in regard to values expressed in notifications, rules, instructions etc. the term "value" should mean the exact equivalent in the new coinage without any "rounding off" as this principle will apply only when there is a transaction involving actual tender of money and even then to the total monetary value of the transaction. XIV Copy of the letter No. HI/23 (45)/56, dated 17-11-56 from the Under Secretary to the Government of India, Ministry of works Housing and Supply, New Delhi to all States Governments. Low Income Group Housing Scheme; Loans to Central Government Employees under. No. D. 12815/F. 8 (29) P & D/56, dated December 18. 1956. I am directed to refer to paragraph

9 of the pamphlet on LOW INCOME GROUP HOUSING SCHEME, which lays down that applications from the Central Government employees or cooperatives of such employees, for aid under the said Scheme will be entertained by this Ministry. No applications for aid under that Scheme have, however, so far been invited or entertained as it was, in the meantime, decided, instead to revive the house building advances (which were discontinued in 1937) for the benefit of the Central Government servants.(2)The Government of India have now decided to substitute the existing paragraph 9 of the Low Income Group Housing Scheme by the following paragraph"All applications for aid under this Scheme will be entertained by the State Governments concerned."

**3. As a corollary to the above modification, all Central Government servants with an annual income not exceeding Rs.6000/- became eligible for the benefits of the LOW Income Group Housing Scheme, like other residents of the respective States. It will, however, be open to them either to take a loan under the Low Income Group Housing Scheme from the respective State Governments, or to obtain a house building advance from the Government of India. Since the underlying intention of the Low Income Group Housing Scheme and the housebuilding advances is not to grant financial assistance for the building of more than one house, it will be necessary for the State Governments to ensure that not more than one loan or advance is obtained by Central Government from any Government source. The State Governments are requested to devise suitable measures to achieve this end.**

**4. Receipt of this letter may kindly be acknowledged.**

XXRepayment of loans under the Low Income Group Housing Scheme.No. D. 13205/F. 26 (301) plan/56, dated January 7,1957.I am directed to invite a reference to para XXXVIII(6) of the Instruction contained in the above cited communication, where in a monthly return (LIGH-18) has been prescribed to watch the repayment of loans under the above scheme. From the returns received from certain quarters it is evident that there are a number of defaulters in repayment.In this connection it is pointed out that this scheme has been sponsored by the Central Government whereby a loan is advanced to the State Government for disbursement to house builders. The State Government is solely responsible for recovery and repayment of loan to the Government of India and it is, therefore, essential that regular payment of instalments from the loanees is ensured in order that repayment of loan to the Central Government is not delayed.I am therefore, to request you kindly to give due importance to this work in order that there may be no defaults in repayment of amounts advanced to the loanees.It is also requested that the aforesaid monthly return be sent regularly, in addition to the two separate returns for actual credit of the Principal and Interest prescribed vide this department letter No. 12570/F. 10(83) P & D/56, dated the 24th November. 1956.XXILow Income Group Housing Scheme-Repayment of Loan.No. D. 13202/F. 8 (39) Plan (A)/56. dated January 17/21,1957.I am directed to say that payment of instalments should be allowed on the next working day, without charging any penal interest, in cases where the date of payment falls on a holiday.XXIRepayment of Loan under the Low Income Group Housing

Scheme.No. D. 365/F. 10 (82) plan (A)/56, dated January 25. 1957.I am directed to say that details of Challan No. etc. of the amounts credited to treasury have not been given in the statement received with the above communication. These details are essential for verification.The statements, for the credits of Principal and Interest separately, may, therefore, kindly be sent on the enclosed proforma.Monthly Statement Showing Credit Of Principal/Interest on Account of Repayment of Loans Under the Low Income Group Housing Scheme

District.....

Head of Account.....

Amount involved in past arrears..... Rs.....

Amount due for the month Rs.....

Total .....

Receipts During the Month Credited to Treasury Remarks

Name of loanee	Amount	Challan No.	Date
----------------	--------	-------------	------

XXIIIRelease of property mortgaged in connection with loans under the Low Income Group Housing Scheme.No. D. 21 1D/G. 8 (56) plan (A) 56. Febraury 12, 1957.I am directed to say that when a loanee has paid full amount of principal and Interest towards repayment of a loan under the LOWIncome Group Housing Scheme the Mortgage Deed, as also the Surety Bond where executed, should be returned to the debtor with the following endorsement in token of his having discharged full liability arising out of the document:-"The Governor of Rajasthan has received from the borrower Shri- -----full payment of the money due under within written deed dated the-----day of-----and in token thereof has returned the said deed to the said Shri-----on this the---day of-----Signed on behalf of theGovernor,Collector"However, in case any of the loanees insists, under section 60 of the Transfer of Property Act, to have, at his cost, a reconveyance deed or a registered acknowledgment in writing that any right in derogation of his interests transferred to the mortgage has been extinguished he may be asked to give a draft for the same which may be sent for approval of the Government.XXIVRepayment of Loans-Penal Interest.No. D. 846/F. 26 (121) plan-A-55 dated, February 22,1957.I am directed to say that in case of default in repayment of the instalment of loan on due date a loanee is liable to pay interest at ten percent, per annum, instead of the ordinary rate of five per cent, in accordance with para 2 (2) of the Mortgage Deed. The additional five per cent, interest is by way of penalty and is payable along with that instalment which has remained unpaid for the time being.The penal interest charged will be credited to the receipt head to which ordinary interest is deposited.XXVIncreased loan under the Low Income Group Housing Scheme- recovery of.No. D. 13406/F.8(28) plan (A)/56. dated February 28,1957.I am directed to say that in cases where 25% increased loan is paid after recovery of first instalment, the additional amount of loan as also the interest on such amount will be spread over the remaining instalments repayable by a loanee.izfrfyfi dzekad LIGH/563/56, fnukad fnlEcj] lu~ 1956 ftyk/kh'k ,oa ftyk fodkl vf/kdkjh] mn;iqj dh vksj ls vfrfjDr eq[; lfpo] ;kstuk ,oa fodkl foHkkx jktLFkku] t;iqj ds ukeyks bude xzqi gkmflax Ldhe 25 ijlsUV dh jde nh xbZ mldh olwyh ds laca/k esaAfuosnu gS fd mDr Ldhe ds vUrxZr edkukr iwjs djus ds fy, 24 ijlsUV jde vkSj nsus dh vkKk izkIre gqbZ ml laca/k esa vkns'k dzekad Mh- 7485 ,Q- 8@28 ih- ,UM Mh- 56] fnukad 11 vxLr] lu~ 1956 gS tks fd"The Additional amount where allowed will be included in the original loan for recovery and of

Items	Co-operative	Individuals	Local Body	Total
1. Land				
2. Buildings				
3. Plant and machinery				
4. Furniture and fixtures				
5. Stock				
6. Debtors				
7. Creditors				
8. Cash				
9. Investments				
10. Other assets				
11. Other liabilities				
12. Reserves				
13. Total				

Indian Kanoon - <http://indiankanoon.org/doc/38953665/>

## Part B – . (Acquisition and development of land)

(a) Amount of loan sanctioned by the Government for acquisition and development of land:—

- |   |            |
|---|------------|
| (i) During the quarter  | Rs.....    |
| (ii) Upto the end of the quarter under review   | Rs.....    |
| (b) Total area of land the development of which is intended to be completed/started during the period of current plan | Acres..... |
| (c) Area of land already in the possession of Government/Local Body and which can be developed under the Scheme       | Acres..... |
| (d) Area of land expected to be acquired during the period of current plan  | Acres..... |
| (e) Area of land, if any, the development of which:-  |            |
| (i) has been completed since the commencement of the Scheme   | Acres..... |
| (ii) has been taken on hand   | Acres..... |

Annexure Instructions for Compilations of Quarterly Progress Report under the Low Income Group Housing Scheme. (1) The return is to be compiled on the enclosed proforma and is required to reach the planning & Development Department (A) positively by the 10th of January, April, July and October for the quarters ending 31st December, 31st March, 30th June and 30th September respectively. (2) Data is to be filled in on the basis of record maintained in accordance with detailed instructions for working of the Low Income Housing Scheme. (3) The figure of actual disbursement is to be given after verification from the Treasury record in order that there may be no verifications. (4) Each column will be completed against relevant particular in order to avoid mutilation and confusion. (5) The information required for each item is given below:-

## Part A

Item No-Particulars-

**1. (a) (i). This denotes the sanction issued during the Quarter in Form LIGH 3 or 6.**

(ii) In this column progressive total (including the loans sanctioned during the quarter) of the loans sanctioned up to the end of the quarter should be given. Note:- If any loans are cancelled out of the loans granted during the previous quarters the figure at (11) will be diminished by such amount but indication about the cancelled loan will be given as a foot-note. (b) This will show average of loan per house sanctioned in each category, i.e. co-operative, individual or Local Body, by dividing the amount of loans in each category as shown at item I (a) II by the number of houses for which loans have been sanctioned upto the end of the quarter as shown at item II (b) (i). I. (c) (i) Payment actually made during the quarter will be shown in this column. The figures may be verified from the treasuries concerned in order to ensure correctness. (ii) Progressive total of payments made up to the end of the quarter under report will be shown. II. (a) This will denote the approximate number of

houses for advance of loans as sanctioned up to the end of the current plan i.e. upto the end of the financial year 1960-61, based on the allotment that has been made for the purpose.(b)(i)This denotes number of houses for which loans are sanctioned during the quarter as given at item I (a)(i).(ii)Number of houses for which loans, as at item I (a) (i) have been sanctioned.Note:-If any loans are cancelled during the quarter out of those sanctioned previously the figure at (b) (ii) will be diminished by such number at the same time indicating it as a foot-note.II.(c)(1) The number of houses which have been completed during the quarter under report.(ii)This denotes the progressive number of houses completed up to the end of the quarter under report.(d)(i)Out of the number of houses, shown at item II (b)(ii), such of the houses as have reached, roof level during the quarter, should be indicated in this column.(ii)Out of the number of houses, shown at item II (b) (ii), such of the houses as have reached plinth level during the quarter, should be indicated in this column.

## Part B – .

The information in regard to items (b),(c),(d) and (e) of part B of the return will be filled in by consulting the Local Body concerned.XXVIII Lump Sum Repayment of Loan under the Low Income Group Housing Scheme No. D. 12085/F. 26 (118) plan (A)/55, April 5, 1957.

**1. am directed to say that the lump sum repayment of loan, before the period stipulated in the Mortgage Deed, according to the provisions contained in the above quoted letter, will invariably be reported to this Department with details of principal, Interest and date of repayment.**

After full payment of the liability the loanes will not be include in the regular monthly returns of repayment of principal and Interest as also in the monthly return in Form LIGH-18.XXIX Low Income Group Housing Scheme-calculation of equated instalment of Principal and Interest.No. D. 49-ID/F. 8(39) plan (A)/56 May, 18, 1957.I am directed to give below the formula for calculation of equated instalment of interest on loans for various terms and at varying rates of interest under the Low Income Group Housing Scheme. The equated instalment of Principal will be worked out by dividing the total amount of loan by the number of years involved:-

$Y2 | (M+L)$

=equated instalment of interest  $Y$  ( $Y$ =number of years:  $M$ =interest on total amount of loan for one year:and  $L$ =interest on one equated instalment of principal for one year.The provisions of para XXXVII (2)(d) will continue to be adopted for reducing the interest from the first instalment for the amount which was not paid to the loanee along with first instalment of the loan.An example illustrating the calculation of instalment on a loan of Rs. 1.000/- recoverable in ten equated instalments, at interests, rate of  $4\frac{1}{2}$  per cent per annum, is given in the annexure.Annexure.(Planning & Development Department (A) letter No. D. 49-ID/F. 8 (39) plan (A)/56, dated 18-5-1957).Calculation of equated instalment of Principal and Interest on a loan of Rs. 1,000/-, bearing, interest at  $4\frac{1}{2}$  percent per annum, recoverable- in ten annual equated instalments.

1st instalment paid on 1-2-56 — Rs. 200/-



2nd instalment paid on 1-7-56 — Rs. 500/-  
 3rd instalment paid on 1-11-56 — Rs. 300/-  
 10 equated instalments of principal = 1000 divided by 10  
 10 equated instalment of interest = 100  
 102| 45-4 1/2  
 =24.75 Naya Paisa 24.75

## 10.

Total instalment..... 124.75

Deductions to be made in the first instalment:- = 9.37 1/2 N.P.

(1) 5 months interest (from 1-2-56 to 30-6-56) on 500/- at 4 1/2 % = 10.12 1/2 N.P

(2) 9 months interest (from 1-2-56 to 31-10-56) on 300/- at 4 1/2 % 19.50 N.P

First instalment will be (124.75 minus 19.50)=105.25 N.P. Remaining 9 instalments will be at Rs. 124.75 N.P. XXX Repayment of loan under Low Income Group Housing Scheme.No. D. 1 103/F. 26 (119) Plan 'A' 55, July 11, 1957. On a personal representation made by certain loanees to the Chief Minister at Udaipur, regarding postponement of the recovery of loan under the scheme for three years, the question has been examined. It is felt that this is the easiest loan in the country, repayable in thirty yearly instalments, and if any loanee cannot pay the instalment it only shows that his repaying capacity was not examined properly. Any relaxation in the prescribed procedure might endanger recovery of loan all over the State. I am, therefore, directed to say that no extension in the time limit of repayment is possible and recoveries should be made in accordance with the instructions already issued. XXXI Short Terms Loans : Low Income Group Housing Scheme.No. D. 5680/F. 8 (30) plan (A)/56, August 21, 1957. I am directed to say that the short term loans, for the term and rate of interest specified in this Department letter No. D. 548- GI/F. 26(134) P & D/56, dated the 26th June, 1956, are to be granted in accordance with the provisions of the Low Income Group Housing Scheme. The insisting Mortgage Deed (LIGH-4) from will be utilised for such loans as well with modification regarding period and rate of interest involved. The funds for short terms loans also will be found from the allotment at the disposal of the disbursing officers. This Department will, however, be informed as soon as a short term loan is sanctioned with complete detail regarding amount of loan is sanctioned with complete detail regarding amount of loan and period involved. Neither allotment of separate funds nor issue of further instructions is necessary in connection with Short Terms Loans under the Low Income Group Housing Scheme. XXXII Renting out of Houses by Loanees of the Low Income Group Housing Scheme.No. D. 5393/F. 5(28) plan/A/57, September 2. 1957. Complaints have been received that houses constructed by the loanees under the Low Income Group Housing Scheme have been rented out instead of having them for their bona fide use. This is in contravention of the provisions of the Scheme and I am, therefore, directed to request you kindly to ascertain and intimate to this Department within a month any such instances have come to your notice where loanees instead of having the houses for their bona fide use have rented out the same and, if so, a list of such persons may be sent to this Department. XXXIII Quarterly Progress Report: Progress of Construction.No. D. 5938/F. 5 (23) plan

(A)/57 September 4, 1957. I am directed to say that from the above report it is evident that the work of construction of houses is very slow and it is not keeping pace with the number of loans sanctioned and the amount advanced to loanees. In a considerable number either the work had not been started or it was below plinth level stage. In view of safeguard of the amount involved in loans, as also for achievement of the targets up to allotment, it is essential that progress of construction is watched vigorously and constantly. I am, therefore, to request you kindly to take step to assess the progress of construction and ask the loanees to furnish required evidence regarding construction etc. in time. Quarterly Progress Report-Low Income Group Housing Scheme.No. 8014/F. 5(36) plan (A)/57, October 12, 1957. I am directed to send herewith revised pro form a received from the Government of India for compilation of the Quarterly Progress Report. It is, therefore, requested that the return for the quarter ending 30th September, 1957. may kindly be prepared on part (B) and (C) of the enclosed form and sent to this Department within a week. Low Income Group Housing Scheme Progress Report of ..... for the quarter ending ..... Part 'A' Allocation/drawal of the State Government.

Item	For houses building Advances	For Acquisition and development of land.	Total
1. Loan received from the centre for Construction of houses:-			
(1) Amount of loan allocation by Central Government for 1957-58			
(2) Amount of loan actually drawn by the State Government during the quarter under review .....			
(3) Total amount of loan drawn by the State Government up to the end of the quarter under review :-			
(i) Up to 31st March, 1956 ....			
(ii) During 1956-57 ....			
(iii) During 1957-58 ....			
Total...			

## Part B – (House Building Loans-Figures in respect of)

Item	Individuals	Co-operatives	Educational/Charitable/Public Local Institutions	Bodies	Co by Go an St Ag
1	2	3	4	5	6
2. Loans advanced by State Government					

for construction of  
houses:-

(1) Total amount of loan  
sanctioned:

(a) During the quarter...

...

(b) Up to the end of the  
quarter:

(i) Up to 31-3-56 .....

(ii) During 56-57 .....

(iii) During 57-58 .....

Total...

(2) Average amount of  
loan per house on the  
basis of loans sanctioned  
up to the end of the  
quarter under review....

(3) Total amount of loan  
actually disbursed  
to loanees.

(a) During the quarter ...

...

(b) Up to the end of the  
quarter

(i) Up to 31-3-56 .....

(ii) During 56-57 .....

(iii) During 57-58 .....

3. Number of houses:-

(1) In respect of which the  
the State Government  
expect to sanction loans  
up to the end current plan  
period (viz. 31st March.  
1961)

(2) For which loans have  
been sanctioned

(a) During the quarter...

...

(b) Up to the end of the  
quarter under review:-

(i) Up to 31-3-56 .....

(ii) During 56-57 .....

(iii) During 57-58 .....

(3) Which have been completed:

(a) During the quarter

(b) Up to the end of the quarter under review:-

(i) Up to 31-1-1956

(ii) During 1956-57

(iii) During 1957-58

(4) Which have only reached:-

(a) Roof Level

(b) Plinth Level

Up to the end of the quarter under review:-

(1) No. of sanctioned houses intended for sale to eligible persons

(2) No. of such houses which have since:-

(i) been completed

(ii) reached roof level

(iii) reached plinth level

(3) No. of houses which have been sold:-

(i) During the quarter

(ii) Up to the end of the quarter under review

(4) No. of houses which have not been sold as far as reasons thereof

Construction for rental purposes:-

(1) No. of sanctioned houses intended to be let out

(2) No. of such houses which have since:

- (i) been completed
- (ii) reached rooflevel
- (iii) reached plinthlevel
- (3) No. of houses which have been let out:

- (i) During the quarter
- (ii) Up to the end of the quarter under review

(a) Amount of loan drawn by the State Government for acquisition and development of land:

- |   |  |       |
|---|--|-------|
| (i) During the quarter                        |  | Rs.   |
| (ii) Upto the end of the quarter under review | Upto 31-3-1956 During 1956-57 During 1957-58 | Rs.   |
|   |  | Total |

(b) Total area of land the development of which is intended to be completed/started during the period ending 31-3-1958

Acres.

(c) Area of land already in the possession of State Government/Local bodies and which can be developed under the scheme

Acres.

(d) Area of land expected to be acquired during the period ending 31-3-1958

Acres.

(e) Location, together with approximate area of land acquired and cost of acquisition

(f) Area which has since been developed and cost of development

(g) Has the land mentioned at (f) been

sold to persons in Low  
Income Groups on a no  
profit no-loss basis?  
If not, reasons therefor

(h) Area of land,  
acquisition/development  
of which is in hand

(i) Number of persons  
who have been allotted  
the developed sites

(i) During the quarter

(ii) Up to the end of the  
quarter under review

(J) Number of persons  
expected to be  
benefitted up to the end of  
the current financial year.

Progress of construction of houses under the Low Income Group Housing Scheme [No.D.10390/F.(48) Plan I At 57, January 8, 1957] I am directed to say that in spite of the instructions, contained in this Department letter referred to above, the progress of construction of house for which loans have been sanctioned is not satisfactory. Against the number of sanctioned loans construction on many houses has either not started or was below plinth level according to the progress report up to 30th September, 1957, in respect of many districts.

**2. It is pointed out in this connection that the slow progress not only hampers achievement of targets but this is also likely to jeopardise the safety of the money advanced in loans. Moreover, the Government of India take serious consideration of this state and further allocation or even reduction in the allotted amount is effected if the progress is not up to the mark. A considerate amount has recently been reduced in the allocation for this year and the allotment to districts may have to be reduced if the progress is not satisfactory.**

**3. It is, therefore, requested that steps may kindly be taken to accelerate pace of construction in order to avoid grave consequences of reduction in allotment even if there be no keenness for getting funds for new loans.**

Registration fee and stamp duty on documents for loans under the Low Income Group Housing Scheme-Central Government Employees. [No.D. 10337 IF.8(21) Plan /A/56. I am directed to say that certain doubts were raised in regard to exemption of Central Government Employees from the payment of Registration Fee and Stamp Duty as contained in this Department letters No.

D.3817/F.26 (03)P & D/55, dated 26th April, 1956 and No.D.4540/F.26 (103)P & D/56, dated the 25th May, 1956.

**2. The question has since been examined and instructions have been issued by the Finance Department vide their letter No.D.6806/57/F.2(2) E & T/56, dated 16th December, 1957, addressed to the Additional Inspector General, Registrations and Stamps, Rajasthan, to the effect that all the Government servants, including Central Government Employees, are exempted from the payment of Registration Fees and levy of stamp duty on documents for securing repayment of loans under the Low Income Group Housing Scheme, as contained in this Department communications referred to above.**

This disposes of all references from the districts in this connection. Loans to Government Servants/their wives. [No.F.18 (18)TP/Gr. 1/78, dated 14-2-1980. The Government servants are not entitled to grant of loan under LIGH/MIGH Schemes. The wives of Government servants are also not eligible for LIGH/MIGH loans unless they have independent source of income.