

# **The U.P. Gramin Avas Parishad (Grant of Loans and Advances) Rules, 1984**

UTTAR PRADESH

India

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### **Rule**

### **THE-U-P-GRAMIN-AVAS-PARISHAD-GRANT-OF-LOANS-AND-ADVANCEMENTS RULES, 1984**

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The U.P. Gramin Avas Parishad (Grant of Loans and Advances) Rules, 1984Published vide Notification No. 7341/38-3 - 1117-81, dated June 22, 1984, published in U.P. Gazette, (Extraordinary), dated 22nd June, 1984In exercise of the powers under clause (i) of sub-section (2) of Section 62 of the Uttar Pradesh Rural Housing Board Act, 1983 (U.P. Act No. 27 of 1983), the Governor is pleased to make the following rules for the purposes of the said Act:

#### **1. Short title and commencement.**

(1)These rules may be called the Uttar Pradesh Gramin Avas Parishad (Grant of Loans and Advances) Rules, 1984.(2)They shall come into force with effect from the date of their publication in the Gazette.

#### **2. Definitions.**

- In these rules unless there is anything repugnant in the subject or context:(i)'Act' means the Uttar Pradesh Gramin Avas Parishad Adhiniyam, 1983.(ii)Words and phrases not defined in these rules shall have the same meaning as assigned to them in the Uttar Pradesh Rural Housing Board Act, 1983.

### **3. Regulations.**

- The Board shall frame regulations under sub-section (1) of Section 63 of the Act prescribing the terms and conditions and procedure regarding application, scrutiny, sanction, release and recovery of loans and advances to local authorities, co-operative societies or individuals as the case may be. The regulation shall conform to the standing instructions of the Government of India and the State Government in respect of each scheme.

### **4. Conditions and limitations.**

(1)The Board may grant loans and advances subject to the such terms, conditions and limitations as may be prescribed to any local authority, cooperative society or any other person residing or falling under the jurisdiction of the rural area, as defined in clause (h) of Section 2 of the Act and for the purposes mentioned under Section 16 of the Act.(2)The grant of such loans and advances shall be subject to such term and conditions as the Board may determine keeping in view-(i)the standing instructions of Government of India and the Government of Uttar Pradesh regarding each scheme;(ii)the terms and conditions on which the funds are received by the Board;and(iii)the regulations to be framed by the Board relating to grant of loans and advances under each scheme.

### **5.**

The Housing Commissioner or the officer specifically authorised by him in this behalf shall ensure -(i)the due fulfilment of conditions of eligibility and existence of genuine need of the loan;(ii)the proper assessment of cost of land and cost of construction of the house;(iii)the due furnishing of the prescribed security;(iv)the execution of proper instrument of mortgage etc.;(v)the proper, timely, and satisfactory utilisation of the loan and execution of construction works;(vi)the regular recovery of repayment of instalments of the loan; and(vii)the fulfilment of the terms and conditions of the loan and realisation of the entire balance of the principal and all accrued interest in one lump sum in the event of a breach or violation thereof.

### **6.**

(1)The Board shall be responsible, to make budget provisions for the housing schemes as required under Section 25 of the Act and shall also ensure financial provisions for smooth working of the housing schemes.(2)The Housing Commissioner or the Officer authorized under Section 13 of the Uttar Pradesh Rural Housing Board Act, shall also ensure that detailed account of the amounts received by the Board for disbursement are properly maintained in a separate register district-wise and scheme-wise according to the procedure laid down under Section 48 of the Act.This register shall also show the up-to-date position regarding disbursement of instalment of each loan sanctioned, recovery of each repayment instalment (principal and interest separately) and the dates of commencement and completion of each scheme or house, as the case may be, for which the loan was sanctioned.(3)Annual statements clearly showing the position regarding disbursement and realisation district-wise and scheme-wise shall be submitted to Government by June 30 every year.

**7.**

(1) Before grant of any loan or advance to any local authority cooperative society or person, the Board shall carefully examine its financial condition. (2) No fresh loan shall be sanctioned to any local authority, cooperative society or person which has defaulted in repayment or any loan previously sanctioned to it unless otherwise specially directed by the Board in public interest or under unavoidable circumstances as the case may be.