

APS RTC  
No PFT/480(l)/97 AD

O/o the VC 8s MD Accounts  
Wing  
Mushirabad Hyderabad  
Dated 12 01 1998

## **C I R C U L A R**

Sub P F WITHDRAWALS - Forwarding of Applications for withdrawal of PF towards purchase Site/House/Flat/Construction of Dwelling House etc Instructions - Issued Reg

- Ref
- 1) Cir No PFT/405(1)/1986 AD dated 23 04 1986
  - 2) Cir No PFT/480(1)/1988-AD dated 12 12 1988
  - 3) Cir No PFT/480(l)/96-AD, dated 02 11 1996 of the Vice Chairman, PF Trust
  - 4) Cir No PFT/480(2)/1996 AD dated 31 07 1997

Detailed instructions have been issued vide reference 1 2 & 3 cited above on the formalities to be complied with while forwarding PF withdrawal application for the purchase of Site/House/Flat/Construction of House (W3)

On the persuasion of the Union representatives who are also Trustees, the APSRTC Employees' Provident Fund Trust decided to dispense with "enclosing of copy of documents" while applying the PF Withdrawal (for HB Purpose) and issued a revised Circular (on a trial basis) vide above reference (4) The Regional Provident Fund Commissioner raised objection on this revised circular Therefore the following instructions are issued for the submission of PF Withdrawal applications in super session of all circulars issued earlier on the subject for meticulous compliance with immediate effect

### **CATEGORY I**

#### **1 Enclosures required for purchase of Site/House/Flat**

- a) Copy of Sale Agreement entered with the Vendor
- b) Copy of the approved Layout / Plan
- c) Copy of the Registered Sale Deed conferring the title on the Vendor
- d) Encumbrance certificate in original valid upto the preceding month applied and obtained by the applicant
- e) Estimate from a Civil Engineer in case of ready built House/Flat
- f) Signature of the concerned employee on all the documents with designation and Staff number
- g) Verification certificate issued by the Unit Officer (proforma enclosed)

#### **2 Enclosures required for construction of Dwelling House**

- a) Copy of the Registered Title Deed in the name of the applicant/ spouse (Affidavit also in case the Deed is in the name of the Spouse)

- b) Copy of the approved plan and permission from the concerned authority
- c) Original estimate from a Civil Engineer / Surveyor
- d) Encumbrance Certificate in original valid upto the preceding month applied and obtained by the applicant
- e) Signature of the concerned employee on all the documents with the designation and staff number
- f) Verification certificate issued by the Unit Officer (proforma enclosed)

**3 Enclosures required for completion of the unfinished works for which PF withdrawal has been made earlier**

- a) Copy of the Registered Sale Deed for the house which was acquired through PF already
- b) Encumbrance Certificate in original valid upto the previous month applied and obtained by the applicant
- c) Estimate in Original issued by the Civil Engineer for the proposed unfinished works
- d) Signature of the concerned employee on all the documents with the designation and staff number
- e) Verification certificate issued by the Unit Officer (proforma enclosed)

**CATEGORY II**

Application for PF Withdrawal where original loan was already availed from Corporation, CCS, SRBS, Housing Finance Companies

- a) Copy of Memorandum of Sanction issued by the concerned authority clearly showing the survey number plot number door number etc
- b) Estimate in original issued by the Civil Engineer for the proposed works

**CATEGORY III**

Cases where PF was drawn first and later HBA facility availed from Corporation, CCS, SRBS, Housing Finance Companies etc and again applying to PF for 1st / Hnd continuation

- a) Copy of Memorandum of Sanction issued by the concerned authority clearly showing the survey number, plot number door number etc
- b) Estimate in original issued by the Civil Engineer

All applications received in the Units along with respective documents as listed above shall be forwarded to the PF Trust Office with attestation of the Unit Officer on all the respective documents

The employees shall submit the attested copy of the Original documents through

his Unit Officer within six months from the date of withdrawal of P F amount to the Provident Fund Trust to prove that the transaction is complete

In the case of construction of House the employee shall have to commence the construction within six months from the date of withdrawal and it has to be completed within 18 months from the date of withdrawal After completion of construction the employee has to submit a certification from the official of Civil Engineering Department not below the rank of Assistant Engineer, stating that the construction is completed

In the category II & III the employees are required to submit the applications along with attested Xerox copy of HBA Memorandum/Sanction Letter obtained from APSRTC/CCS/SRBS / Other Housing Finance Agencies The Memorandum or Sanction Letter should clearly contain the details of property like Plot No / Survey No / Door No etc against which HBA was granted by APSRTC/CCS / SRBS/Other Housing Finance Agencies Before forwarding these applications the Unit Officer shall satisfy himself that the Plot No / Survey No / Door No mentioned in the application for withdrawal of PF is the same as that mentioned in the HBA Sanction Letter of APSRTC/CCS/SRBS/Other Housing Finance Agencies No other documents need be enclosed in such cases In case the Plot No / Survey No /Door No mentioned in HBA Sanction Letter of APSRTC/CCS/ SRBS/Other Housing Finance Agencies differs from the one mentioned in the PF Withdrawal applications the application will be rejected unless he repays the earlier PF Loan along with the interest including Penal Interest as per the Provisions of the EPF & MP Act 1952

Due to the awareness among employees to have own houses applications are being received in huge numbers continuously But the amount available is limited particularly after the introduction of Employees Pension Scheme, 1995 Therefore employees are informed that the sanction of the withdrawal is subject to the availability of funds Perhaps members may have to wait for considerable period The valid application for HBA will be disposed as per strict seniority The applications received will be registered and the registration number will be communicated by PF Trust to the Unit Officers monthly from the next financial year All the. applications received basing on the Circular at (4) cited above are deemed to have been cancelled in view of the objection raised by Regional Provident Fund Commissioner All other applications received and pending as on the date will be disposed as per seniority if either they have been accompanied with genuiness certificate and Xerox copies of all documents duly attested by the Unit Officer as per the Circulars cited at 1 to 3 or original documents have already been produced for verification at P F Office earlier subject to fulfillment of other eligibility conditions

**The Verification certificate proforma is revised as under**

"Certified that the Site/Flat/Ready Built House/Construction of House bearing Survey No \_\_\_\_\_ Plot No \_\_\_\_\_, Door No \_\_\_\_\_, situated at \_\_\_\_\_ as submitted by Sri \_\_\_\_\_ Design

\_\_\_\_\_ Staff No \_\_\_\_\_ has got been inspected and found to be existing

SIGNATURE OF THE UNIT OFFICER /  
DEPOT MANAGER (CUSTODIAN OF "P" CASE)

Only such of the applications which are in conformity with the above instructions will be registered and sanctioned as per strict seniority

The PF Trust shall verify the authenticity of the documents by referring to the issuing authorities on a computer developed random basis. The members who have submitted false applications or who were found to have misused the withdrawals are liable for disciplinary action as provided for in the PF Regulations and APSRTC CCA Regulations. The pending applications which are not in conformity with the above instructions will be returned to the respective Unit Officers for compliance.

The above instructions are liable for variations as per the guidelines issued by Regional Provident Fund Commissioner from time to time.

Sd/ (V APPARAO, IPS)  
VICE CHAIRMAN & MANAGING DIRECTOR  
AND  
EX-OFFICIO CHAIRMAN  
APSRTC EMPLOYEES' PROVIDENT FUND TRUST