



भारतीय विमानपत्तन प्राधिकरण
AIRPORTS AUTHORITY OF INDIA

No. AAI/ER/RTI/PIO/2025/07

Dated : 01/01/25

To
Smt Priya Ranjan,
Subject : Information under RTI Act. 2005.

Madam,

Reference is made to your RTI application no. AAIKO/R/T/24/00105 dated 27-11-24.

Enclosed herewith please find information which is received in respect of your above mentioned RTI application.

Encl : As above.

Sincerely Yours

(H.S. Biswas)

General Manager(CNS-ER)/PIO-RHQ-ER,
NSCBI Airport, Kolkata-52

However, if you are not satisfied with the reply/information, you have the option to file an appeal within 30 days from the date of receipt of reply/information to the First Appellate Authority. The details of First Appellate Authority is given below :

To
Smt Nivedita Dubey, RED(ER)/First Appellate Authority (FAA),
Airports Authority of India, Regional Head Quarters,
Eastern Region, N.S.C B.I. Airport, Kolkata-700 052.

दूरभाषण कार्यालय : 2511-9600
भारतीय विमानपत्तन प्राधिकरण
पूर्वी क्षेत्र, ने.सु.प.न.अ. विमानपत्तन, कोलकाता
संदर्भ संख्या.....
दिनांक.....



Tel. Office : 2511-9600
AIRPORTS AUTHORITY OF INDIA
Eastern Region, N.S.C.B.I. Airport, Kolkata-52
Ref. No. AAI/ER/HR/RTI/2024
Date 27.12.2024

INTRA OFFICE NOTE

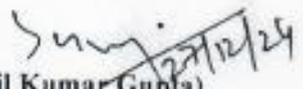
Sub: **Application under Right to Information Act,2005- I.r.o. Smt. Priya Ranjan (Reg. No. AAIKO/R/T/24/00105 dated 27.11.2024).**

Reference is made to your office letter no. AAI/ER/RTI/PIO/2024/407 dated 28.11.2024 regarding above-mentioned subject.

In this regard, the reply of the information sought by Smt. Priya Ranjan is appended below:

Sl. No.	RTI Query	Reply
1.	No. of cases(employees) who have been paid/ reimbursed Stamp Duty, Registration Fee in AAI till date region wise.	The information sought by the Applicant is vague and not Specific.
2.	No. of cases(employees) who have not been paid /reimbursed Stamp Duty, Registration Fee in AAI Till date region wise.	
3.	No. of Cases(employees) who have asked for Stamp duty, Registration Fee along with HBA amount till date region wise.	
4.	Copy of circular where it is specified that separate permission is to be sought for seeking stamp duty and registration fee.	Copy of the HBA guideline enclosed.
5.	Copy of circular where it is specified that the amount paid as an advance to the builder/flat owner or the person from whom the property is being purchased, that amount is not paid/reimbursed by AAI to the employee.	

The above information is provided under the purview of RTI Act, 2005.


(Sushil Kumar Gupta)
General Manager (HR)-ER

To
The Public Information Officer, RHQ-ER, Kolkata



भारतीय विमानपत्तन प्राधिकरण
AIRPORTS AUTHORITY OF INDIA

No. A.60011/14/2018/HRPC/78

19 Feb 2020

The Regional Executive Director
Airports Authority of India
Northern/Western/Eastern/Southern/NE Region
New Delhi/Mumbai/Kolkata/Chennai/Guwahati

The Executive Director,
Airports Authority of India
RCDU/FIU,
New Delhi

The Airport Director
Airports Authority of India
Kolkata/Chennai Airport

The Director,
Indian Aviation Academy
New Delhi

The Principal,
Civil Aviation Training College (CATC)
Bamrauli, Prayagraj

The General Manager
Airports Authority of India
CRSD/E&M Workshop
New Delhi

CHRM Circular No. 07 / 2020

Subject: Grant of House Building Advance (HBA) – clarification /
modification thereof

Consequent upon revision of loans and advances, the competent authority has approved following clarification / modifications for grant of House Building Advance (HBA) in AAI:

- a. The employees who have already availed HBA to the extent of Rs 30 lakhs (in case of Executives) or to the extent of Rs 20 lakhs (in case of Non Executives) as per the pre-revised HBA limit and the house is still under construction, in that case the officials can avail the difference of enhanced loan as per the revised HBA amount in accordance with CHRM circular No. 09/2019 (for Executive) & CHRM circular No.22/2019 (for Non-Executives) subject to the condition that the amount shall be restricted to the declared value of the house by the employee during the initial application for grant of HBA. However, the amount deposited to the builder through personal savings or personal borrowings shall not be paid. The other terms & conditions shall remain same as per above referred circulars.
- b. In case of balance amount taken from recognised financial institutions / banks on second charge in addition to the AAI HBA of Rs 30 lakhs (in case of Executives) or 20 lakhs (in case of Non Executives) on first charge, the repayment of outstanding housing loan from such financial institutions / banks shall be allowed as second HBA (as per CHRM Circular No. 28/2013 dated 21.11.2013) on submission of required documents, eligibility criteria and repaying capacity as per CHRM circular No. 09/2019(for Executive) & CHRM No. 22/2019 (for Non-Executives).

- c. The repayment of outstanding housing loan to recognised financial institutions / banks where the housing loan has been availed from outside financial institutions / banks shall be permitted to those employees only who have taken prior permission from AAI to purchase the house subject to meeting all the required documents, eligibility, repaying capacity & other terms & conditions as per above referred circulars.
- d. The repayment of outstanding housing loan to recognised banks / financial institutions shall be provided to new eligible direct recruits also wherein the housing loan has been availed before joining AAI and the same has been intimated in their Annual Property Return (APR) form while joining AAI. The balance outstanding loan as on date shall only be payable as first HBA. The terms and conditions for availing the HBA and repaying capacity shall remain the same as in the case of existing AAI employee and the officials shall be required to apply as a fresh case with all necessary required documents for grant of HBA in AAI.
- e. Provision for availing second HBA shall be permitted in accordance with CHRM circular No. 42/2012 dated 10.12.2012 and CHRM Circular No. 28/2013 dated 21.11.2013 after five years from the date of release / withdrawal of final instalment of first HBA with following modifications:-
- i. **Renovation** : The entitlement shall be one of the following, whichever is less :
- 1) 30% of the entitlement of employee at the time of application;
 - 2) 30% of maximum ceiling i.e Rs 22.5 lakhs for Dehi and Mumbai, Rs 18 lakhs for other 'X' class cities and Rs 15 lakhs for rest of the cities in case of Executive
 - 3) Similarly 30% of maximum ceiling i.e Rs 15 lakhs for 'X' class cities, Rs 12 lakhs for 'Y' class cities and Rs 9 lakhs for 'Z' class cities in case of Non Executive
 - 4) 30% of unavailed HBA amount i.e the difference between the current entitlement of the employee and the previously sanctioned HBA amount or the difference between the current maximum ceiling and the previously sanctioned HBA amount, whichever is less.
 - 5) Cost estimates duly certified by a registered Architect.

A valuation certificate of the house / flat issued by the Registered valuer be submitted along with the application for sanction of second HBA for undertaking renovation thereof. In case the employee has already mortgaged the house / flat to AAI, a mention thereof as also of the valuation be made in the sanction order. Where the employee has also taken a loan from recognised financial institution / bank etc in which AAI has first charge; AAI's interest will continue to be secured under the same arrangement.



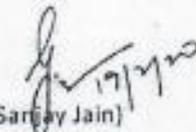
ii. Enlargement

- 1) Enlargement means the upgradation / alteration in the existing structure of the house / flat resulting in atleast 33% increase in the total carpet area of the existing flat and the said upgradation and alteration is as per the map / plan approved by the concerned Govt authority.
- 2) The amount of second HBA shall be subject to difference between the current entitlement of the employee and the previously sanctioned HBA amount or the difference between the current maximum ceiling and the previously sanctioned HBA amount, whichever is less.

iii. Purchase of second house

Purchase of second house shall be subject to sale of old / existing house acquired through first HBA.

2. The repaying capacity for all above shall be as per CHRM circular No. 09/2019 (for Executives) and CHRM Circular No. 22/2019 (for Non Executives) and all other terms and conditions, except to the extent modified above shall remain the same.


(Saroj Jain)
Executive Director (HR)

Distribution:

- DGM(ES) to Chairman
- DGM(ES) to Member(HR) / Member(Ops) / Member(Plg) / Member (ANS) Member(Fin) / CVO
- ED (Finance) / ED (HR)-II / All HoDs at CHQ/Operational Offices/AAI Office Complex
- All GMs (HR) / GM (Admn) CHQ / GM(IT) for uploading on AAI website
- General Secretary – AAOA (I) / ATC Guild(I) / IAAIOA / AAI Engg. Guild(I) / AAI SC ST Association / AAI SC ST / OBC (NE) EWA
- General Secretary – AAEU



No. A-6007/1181/2010/HRM

Dated: 10th December, 2012

The Regional Executive Director,
Airports Authority of India,
Northern, Western, Eastern/Southern, NEP,
Delhi/Mumbai/Kolkata/Chennai/Gasahata

The Executive Director,
RCDU/FIU,
AAI, New Delhi

The Airport Director,
Airports Authority of India,
Kolkata/Chennai Airports

The Director,
Indian Air Force Academy,
New Delhi

The Principal,
SATC, Alwarhahad

The General Manager,
CRSD, EAM West Zone,
AAI, New Delhi

Corporate HRM Circular No.42/2012

Sub : Grant of House Building Advance (HBA)

The competent authority has decided to revise the existing provisions of HBA and after due discussions/deliberations the following guidelines have been finalized for the specific purpose cited as under:

i) HBA for Construction Linked Plan

It has been decided to allow HBA for Construction linked Plan subject to the following conditions:

- The property (house/flat) is purchased from a company or from an existing proposed cooperative society, or from a **Registered private Builder/Promoter** with the concerned development authority
- Project should have sanctioned map from the competent authority
- Purchase of property should be from a company or from a cooperative society or from any development authority/government agency having clear title on the land or have sanction by the concerned Government agency for construction of house/flat
- The employee may be sanctioned HBA subject to his entitlement of **85% of the actual cost (including amount of stamp duty) of the house/flat or Rs.30 lacs for executive(s)/Rs.20 lacs for non executives, whichever is less.**

The employee shall have to contribute initial payments to the tune of 15% of the total cost of the flat under CLP before release of HBA. In case the overall cost of the property is more than the HBA entitlement from AAI, the employee shall pay his share first before release of instalment of HBA from AAI.

50% of sanctioned HBA will be released in instalments as per the demand made by the builder in writing in terms of payment plan (CLP) mentioned in allotment letter issued by or builder/buyer agreement executed with the builder.

10% of sanctioned HBA shall be released at the time of possession and registration of sale deed of house/flat

ii) **Permission to sell house acquired through HBA for purchase of new house without any change in the HBA conditions.**

Permissions may be granted to purchase new house during the currency of existing HBA subject to following conditions:

The instalment and tenure of the existing HBA shall remain unchanged and this will be allowed only once in the entire service of the employee.

The whole process i.e. sale of existing house/flat, purchase of new house/flat and submission of all necessary documents of new house/flat as per relevant guidelines/policy of AAI in this regard must be completed within three months from the date of permission granted by AAI.

In case of default, the whole amount shall be recoverable in lump sum through salary and further disciplinary proceedings shall be initiated as per AAI (ECDA) Regulations.

iii) **Refund of personal loan or other borrowings raised in order to purchase house through HBA.**

Only the cases where an employee has availed HBA as per HBA Regulations, 2003 in earlier ceiling of HBA, i.e. Rs 7.5 lacs and arranged the requisite fund for purchase of a flat from other sources after following due process prescribed, be processed as per the provisions/rules for the purpose of repayment of such amount.

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iv) Clarification on property acquired in city/urban agglomeration

- An applicant shall not be eligible for HBA, as the case may be, if the applicant or his or her wife or husband or minor son(s) individually or jointly owns a house in the town/city in which a house is proposed to be constructed or purchased by the applicant. However, it will not be applicable in case of joint ownership of the inherited property from ancestors.
- For this purpose, the term 'city' is defined as a unit/division of a State having defined boundaries and local development authority viz. Delhi Development Authority for Delhi etc. or other authority including Municipal Corporation responsible for the development of that unit/division, as divided and defined by a State Government of its territory.

v) Insurance on HBA

- The present practice shall be continued. i.e. lumpsum sum assured recovery on account of insurance coverage towards HBA shall be made @ 1% upto Rs 7.5 lacs, @ 2% above Rs 7.5 lacs to Rs 20 lacs and @ 3% above Rs 20 lacs to Rs 30 lacs.

vi) Payment towards stamp duty

- It shall be granted within the admissible amount of HBA.

vii) Time limit for grant of Second HBA

- An employee shall be eligible for grant of **Second HBA after five years from the date of release/withdrawal of final instalment of first HBA**

viii) Conditions for Second HBA for renovation

- **It will be allowed only once in the entire service of the employee.**
- The maximum ceiling shall be the same for first as well as second HBA. Accordingly, the entitlement shall be one of the following, whichever is less:
 - a) 40% of the entitlement of employee at the time he applies;
OR
 - b) 40% of the maximum ceiling i.e. 12 lakhs for executives & 8 lakhs for non-executives;
OR

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(c) 40% of the unavailed HBA amount or the difference between the entitlement/maximum ceiling and the balance of existing HBA as the case may be;

OR

(d) The cost estimates duly certified by a registered Architect.

A valuation certificate of the house/flat issued by the Registered Valuer be submitted alongwith the application for sanction of Second HBA for undertaking renovation thereof. Where the employee has already mortgaged the house/flat to AAI, a mention thereof as also of the valuation be made in the sanction order. Where the employee has also taken a loan from housing financial institution, bank etc. in which AAI has first charge, AAI's interest will continue to be secured under the same arrangement.

2. Further, for the purpose of HBA policy/regulations, the terms 'Second HBA', 'renovation', 'enlargement' are defined as under :

i) **Second HBA**

- Second HBA means grant of HBA second time for the purpose of-

- (a) Purchase of second house subject to sale of old/existing house acquired through first HBA; or
- (b) Enlargement of the existing house/flat purchased through HBA subject to approved plan/map of the concerned Government authority and other terms and conditions of grant of HBA; or
- (c) Renovation of house/flat purchased through HBA.

Provided that the amount of second HBA shall be subject to difference between entitlement of the employee/maximum ceiling and the balance of existing HBA, whichever is less, for the purposes of purchase of house/flat and enlargement of the existing house

ii) **Renovation**

- Renovation means and includes :

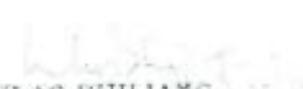
- (a) Roof grouting/roof water proofing treatment.
- (b) Plastering (internal and/or external)
- (c) Flooring.
- (d) Renovation and upgradation of kitchen and/or toilets.
- (e) Changing in/of doors/windows.
- (f) Renewal of sanitary sewage and water supply pipelines.
- (g) Upgradation of electrical conducting and wiring.
- (h) Painting and Polishing.

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iii) Enlargement

Enlargement means the operation alterations the existing structure of the House Flat resulting in at least 20% increase in the total carpet area of the existing flat and the said operation and alterations is as per the plan duly approved by an concerned Government authority.

4. This issues with the approval of the Competent Authority.


(VILAS BHUJANG)
EXECUTIVE DIRECTOR (HR)

Internal Distribution :

- OSD to Chairman
- PS to Member (HR) Member (Plan) Member (ANSI) Member (DPS) Member (Fin) CVO
- All GMs in HR/Adm - RNS, DG, RD
- President/General Secretary - AACAD, ICMR, ARIYAD, ARI
- Guild (I), AM Regg. Guild, AM SC, ST Welfare Association
- Website/Notice Board.