

INFORMATION BOOKLET AND APPLICATION FORM

For
No Objection Certificate
to avail loan for various purposes
in respect of House/Shop/Plot/SCR/Flat



ORISSA STATE HOUSING BOARD

Sachivalaya Marg, Kharavela Nagar, Bhubaneswar - 751 001
Tel. : 91-674-2390141, 2391542, 2393524, Fax : 91-674-2393952

Price Rs. 100.00

Documents Required for N.O.C. to avail loan from Bank / Financial Institution / Employer

1. Application to be made in the prescribed Application Form proforma :
ANNEXURE-I
2. (a) Processing fees to be paid in cash in Vijaya Bank OGNBC Branch, OSHB, Head Office, Bhubaneswar / Rourkela Division Office, Rourkela.
(b) Processing fees to be paid in Draft favouring “**Orissa Housing Board Fund**” payable at Bhubaneswar.
(c) The required processing fees for different category are as follows:

Category (House / Residential Plot)	Processing Fee
EWS	-- Rs.800/-
LIG	-- Rs.1,000/-
MIG	-- Rs.1,500/-
HIG	-- Rs.2,000/-
SCR / Flat Commercial Plot	-- Rs.3,000/-

N.B :- In case of flat where category have not been mentioned the following flats may be treated as follows.

1 Bed Room LIG , 2 Bed Room MIG, 3 Bed Room / 4 Bed Room HIG.

- **The allottee has to pay additional Rs. 100/- towards application cost along with the processing fees.**

3. Consent letter of Bank / Financial Institution / Employer for sanction of loan.
4. One recent attested Passport size photograph of the allottee.
5. Attested specimen signatures of the allottee.
6. Attested photocopy of Allotment Letter / Lease-cum-sale deed.
7. If loan availed earlier, submission of the original NOC of OSHB and Clearance Certificate in original from the financing Financial Institution / Bank / Employer etc.
8. Original Money Receipt of the Application Form to be enclosed.
9. P.H. Clearance Certificate from P.E (P.H), OSHB towards payment of water tariff dues to the Board, if applicable.
10. **Allottees are requested to resist their temptation in paying illegal gratification for this work to anybody.**
11. In case of 2nd charge / 3rd charge mortgage, processing fee will be double of the previous one.
12. In case of taken over of loan, consent of both the Banks are required .

ANNEXURE-I.

**APPLICATION FORM FOR
ISSUE OF NOC FOR AVAILING LOAN**

To

The Assistant Administrative Officer (U) / (R),
Odisha State Housing Board,
Bhubaneswar.

Sub:- Application for NOC to avail loan from _____
_____ in respect of House / Flat / SCR / Shop No.
_____ under _____
Scheme at _____.

Madam / Sir,

With reference to the subject cited above, I am to say that I want to avail loan from
_____ in respect of my House No. / Flat No. / Plot No. / SCR No. / Shop No. _____ under
Scheme at _____ for the purpose of _____.
_____. In this connection I have deposited the required processing
fees and other required documents. I have availed / not availed myself of any loan from Bank / Financial
Institution / Employer. I have stood / not stood as guarantor for anybody by mortgaging the said house .

I do hereby undertake that the misuse of this NOC in any form shall be liable for cancellation of
allotment made in my favour .

Yours faithfully,

Signature of Applicant with Address

Phone No. _____

Enclosure :-

1. Processing Fee.
EWS 6 Rs.800/-, LIG Rs. 1000/-, MIG Rs.1500/-, HIG Rs.2000/-,SCR/Flat Rs.3000/-. (add Rs. 100/- towards application cost)
2. Consent letter of Bank for sanction of loan.
3. One recent attested photo of the allottee.
4. Attested Specimen signature of the allottee.
5. Attested photo copy of Allotment Letter / Possession order where lease deed has not been executed.
6. Attested photo copy of lease-cum-sale deed where lease deed has already been executed.
7. If availed loan, submission of original N.O.C. and Clearance Certificate from the institution.
8. Original Money Receipt of the Application Form to be enclosed.
9. P.H. clearance certificate from P.E (P.H), OSHB towards payment of water tariff dues to the Board , if applicable .
10. Affidavit regarding non possession of dual / multiple allotment by him / her or his / her family as per format at Annexure-II .
11. Consent letter of both the Banks in case of Taken over of loan.

UNDERTAKING

I / We Sri / Smt. _____ the allottee
of House / Shop / Plot / SCR / Flat bearing No _____
under _____ Housing Scheme
at _____ do hereby undertake that the said property
has not been mortgaged with any Bank / Financial Institution / Employer and is free from all
encumbrances.

(Signature of the Allottee)

Specimen Signature of _____ (Allottee)

- 1.
- 2.
- 3.

Specimen signature of _____ (attested)

(Signature)
Full Name with Seal & Address

(Seal)

**SAMPLE DRAFT FORMAT OF CONSENT LETTER TO BE GIVEN BY
THE BNK / FINANCIAL INSTITUTION / EMPLOYER**

To,
The Housing Commissioner-cum-Secretary,
Odisha State Housing Board,
Bhubaneswar

Sub: Issue of NOC in favour of _____ to
(Name of the allottee)
Mortgage the EWS/LIG/MIG/HIG HOUSE/SCR/Shop?Plot/Flat No. _____
under _____ at _____
(Name of the Housing Scheme)
with the _____ for availing loan.
(Name of the Bank / Financial Institution/ Employer)

Madam / Sir,

01. In inviting a reference to the captioned subject we have to intimate that

Smt / Sri _____
the allottee of House No _____ under _____ scheme
at _____ has applied for availing loan by mortgaging the above
property for the purpose of _____

02. As the property is lease hold and as per the terms & conditions laid down in lease
agreement/Registered lease-cum-sale deed a "No objection Certificate" in favour of
" _____ "

(Name of the Bank/Financial Institution/ Employer)
may be issued so as to enable us to proceed further for sanction of loan in favour of
the allottee for creation of equitable mortgage of the property.

Yours faithfully,

Authorised Signatory of the Bank/ Financial Institution /
Employer with Designation and Official Seal.

AFFIDAVIT

IN THE COURT OF _____, BBUBANESWAR

I Sri / Smt. _____, aged about _____ years, S/O / W/O _____ at _____, PO _____, PS _____, Dist _____ do hereby solemnly affirm and state as follows:-

1. That, I have been allotted a house bearing no _____ under _____ scheme at _____, Bhubaneswar by OSHB.
2. That, neither I nor my family members have possess any dual / multiple house / flat/ plot/ SCR under BMC/ CMC area, except this house.
3. That, I have applied to OSHB for issue of NOC to avail loan by mortgaging the above house in favour of _____.
4. That, I do hereby declare that there is no case / dispute pending against the above mentioned house in any court.
5. That, in future, if any case found/ any problem arises, then I will be held responsible and OSHB will not be responsible in any way.
6. That, I have not given Power of Attorney to anybody nor mortgaged the above house in any other Bank / Financer.
7. That, I swear the facts stated in this affidavit are true and correct to the best of my knowledge and nothing have been suppressed.

Identified by

ADVOCATE

Deponent

Sworn before me

Deponent

Magistrate / Notary Public