INFORMATION BOOKLET AND APPLICATION FORM

For

No Objection Certificate

To avail loan for various purposes in respect of House /Shop/Plot/SCR/Flat





ODISHA STATE HOUSING BOARD

Sachivalaya Marg, Kharavela Nagar, Bhubaneswar - 751001 Tel.: 91-674-2390141, 2391542, 2393524, Fax: 91-674-2393952

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

- Application to be made in the prescribed Application form proforma :
 - ANNEXURE I
- 2. (a) Processing fees and service tax as applicable to be paid in cash in Vijaya Bank OGNBC branch, OSHB, Head Office, Bhubaneswar / Rourkela Division Office, Rourkela.
 - (b) Processing fees and service tax as applicable 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 Fees	Service Tax
EWS	 Rs. 800/- + —	
LIG	 Rs. 1,000/- +	ST 14.5% on
MIG	 Rs. 1,500/- +	Processing Fees
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.
- Consent letter of Bank / Financial Institution / Employer for sanction of loan.
- 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.
- 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 2nd charge / 3rd charges 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.

APPLICATION FORM FOR ISSUE ON NOC FOR AVAILING LOAN

To The Assistant Administrative Officer (U) /(I Odisha State Housing Board, Bhubaneswar.	₹),
Sub.: Application for NOC to avail loan from House / Flat / SCR / Shop No Scheme at	in respect of under
Madam / Sir, With reference to the subject cited ab	ove, 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 Scheme at
under	In this connection I have deposited
for the purpose of	I documents. I have availed / not availed myself of
any Ioan from Bank / Financial Institution / Em	ployer. 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
Englocura :-	Phone No
Enclosure:- 1. Processing Fee:- FWS - Rs 800/- + Rs. 112/-, LIG Rs. 1000/- +	Rs. 140/-, MIG Rs. 1500/- + Rs. 210/-, HIG Rs. 2000/- +

- Rs. 280/-, SCR / Flat Rs. 3000/- + Rs. 420/-
- 2. Consent Letter of bank of sanction of loan.
- 3. One recent attested photo of the allottee.
- 4. Attested Specimen signature of the allotee.
- Attested photo copy of Allotment Letter / Possession order where lease deed has not been executed.
- Attested photo copy of lease-cum-sale deed where lease deed has already been executed.
- If availed loan, submission of original N.O.C and Clearance Certificate from the institution.
- Original Money Receipt of the Application Form to be enclosed.
- P.H. clearance certificate from P.E. (P.H.), OSHB towards payment of water tariff dues to the Board, if 9. applicable.
- 10. Affidavit regarding non possession of dual / multiple allotment by him / her of 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	g No
under	Housing Scheme
at has not been mortgaged with any Bank/Financia	do here by undertake that the said property I Institution / Employer and is free from all encumbrances.
	Signatre of Allottee
Specimen Signature of	(Allottee)
1.	
2.	
3.	
Specimen Signature of	(Attested)
	Signature
	Full Name with Seal & Address
	(Seal)

AFFIDAVIT

IN THE COURT OF _____, BHUBANESWAR

	I Sri/Smt	, aged aboutyrs.,			
S/o /	W/o	at			
P.O	P.S	_, Dist			
do he	ereby solemnly affirm and state as follows.:-				
1.	That, I have been allotted a house bearing No				
2.	That, Neither I nor my family members have possess any dual /multiple house / flat / plot / SCR under BMC/CMC area exept this house.				
3.	That, I have applied to OSHB for issue of NOC to avail loan by r	mortgaging the above house in			
4.	That, I do hereby declare that there is no case / dispute pending house in any court.	g against the above mentioned			
5.	That, in future, if any cse found / any problem arises, then I will will no be responsible in any way.	be held responsible and OSHB			
6.	That, I have not given power of attorney to anybody nor morte other bank/financer.	gaged the above house in any			
7.	That, I swear the facts stated in this affidavit are true and correand nothing have been suppressed.	ct to the best of my knowledge			
lden	tified by				
ADV	OCATE	eponent			

Sworn before me

Deponent

Magistrate/Notary Public

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

To The Housing Commissioner-cum-Secretary Odisha State Housing Board, Bhubaneswar. Issue of NOC in favour of _______to Sub.: (Name of the allottee) mortgage the EWS/LIG/MIG/HIG HOUSE/SCR/Shop/Plot/Flat No. _____ at_____at____ (Name of the Housing Scheme) for availing loan. With the _____ (Name of the Bank/Financial Institution/Employer) Madam/Sir. In inviting a reference to the captioned subject we have to intimate that 01. the aloottee of house No. ______ scheme has applied for availing loan by mortgaging the above property for the purpose of _____ As the property is lease hold and as per the terms & conditions laid down in lease agreement / Regd. 02. lease-cum-sale deed a "No Objection Certificate" in favour of

(Name of the Bank/Financial Institution/Employer)

Name 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 Signature o the Bank/Financial Institution/ Employer with designation of Official Seal