



**TRANSMISSION CORPORATION OF TELANGANA LIMITED
VIDYUT SOUDHA :: HYDERABAD.**

ABSTRACT

TGTRANSCO – Loans & Advances – Sanction of House Building Advance (Takeover Loan) for purchased Semi Finished Flat by Smt. N.Swetha, AE/Elecl. (Emp. ID. No. 1072803), O/o SE / 400 kV / Const. / Rural / Hyd. for the Final repayment of the borrowed loan amount taken from HDFC Bank, Vijay Sai Towers Kukatpally Branch, Hyderabad - An amount of Rs.30,00,000/- (Rupees Thirty Lakhs Only) – Sanction Orders - Issued.

T.O.O.Joint Secretary(Per)/(Loans)Ms.No. 2541

Dt. 14.10.2025

Read the following:-

- 1.T.O.O.(Joint Secy.-Per)/Ms.No.2183, Dt:18-01-2025.
- 2.U.O.No.FA&CCA (A/Cs) / SAO(B&BS)/AAO(B) / JAO(B) / D.No.166/25, Dt: 23.04.2025.
- 3.Representation received from Smt. N.Swetha, AE/Elecl.,
4. Memo No.Jt.Secy./DS(Per.)/AS(PER.I)/PO(IR&R)/JPO-Reg./232/16, dt. 19.01.2017.
5. Memo No. Jt.Secy. / DS(Per-II) /AS(IR, R&RTI) / PO(R&RTI) / JPO / 232/16, dt. 10.04.2025.

PROCEEDINGS:-

In the reference 3rd cited, Smt. N.Swetha, AE/Elecl., O/o SE / 400 kV / Const. / Rural / Hyderabad has applied for sanction of House Building Advance (Take Over) for purchased Semi Finished Flat No. 202 (In Second Floor), with built up area of 1220 Sq.Feet. (Including Common Area) and 80.0 Sq.Feet Car parking area, along with an undivided share of land admeasuring 47 Sq.Yards (out of 2400.0 Sq. Yards), of “GOTHIC’S PRIDE” in Block-B on Plot No’s. 65, 66, 67, 68, 69/P, 124/P, 125, 126, 127 and 128, in Survey No. 142 & 143, Situated at Pragathinagar, Bachupally Mandal, Nizampet Municipal Corporation, Medchal – Malkajgiri District. She has requested for sanction of the House Building Advance (Take over) of Rs. 30,00,000/- (Rupees Thirty Lakhs Only) to enable her to repay the loan taken from the HDFC Bank, Vijay Sai Towers Kukatpally Branch, Hyderabad.

2) In the reference 4th cited, orders were issued by TGTransco for sanction of House Building Advances for repayment of loan, raised from other agencies like LIC of India, HUDA, HUDCO, etc., to build a house or acquire a ready built house /flat, subject to terms & conditions mentioned therein. In the reference 5th cited the same facility has been extended to SBI & Other Nationalised Banks.

3) After careful examination of her representation and under Regulation 11 of the APSE Board House Building Advance Regulations as adopted by TGTransco for the grant of loan for acquisition of houses by TGTransco employees and in accordance with the powers delegated in T.O.O.(Jt.Secy-Per.) Rt.No. 7599, dt. 25/08/2025, the Director (Finance, Commercial & HRD) / TGTransco sanction is hereby accorded for House Building Advance (HBA) for an amount of Rs. 30,00,000/- (Rupees Thirty Lakhs Only) for repayment of the borrowed loan amount taken from the HDFC Bank, Vijay Sai Towers Kukatpally Branch, Hyderabad.

4) The loan sanctioned in para 3 above is subject to the following terms and conditions:-

- i. The loan sanctioned in para 3 above shall be drawn and disbursed during the financial year 2025-26.
- ii. The loan of Rs. 30,00,000/- (Rupees Thirty Lakhs Only) sanctioned in para 3 above shall be repaid in 100 monthly installments as principal + 20 as interest. The first installment commencing from the pay bill for the month following the month in which the loan is paid and interest thereon at 5.5 % per annum in 20 monthly installments immediately after completion of the principal loan amount.

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- iii. Before drawl of the amount, the loanee unless she is a confirmed employee shall furnish a surety bond on Non-judicial stamp paper worth Rs.100/- in the prescribed form from two confirmed employees drawing a pay not less than the loanee's pay. The loanee shall also furnish an agreement bond on Non-Judicial stamp paper worth Rs.100/- in the prescribed form.
- iv. The house must be mortgaged to the TGTransco by the loanee **within three months** from the date of receipt of the loan. Otherwise the loan amount shall be repaid immediately with interest equal to 1 ½ times of the normal rate of interest.
- v. The Mortgage of the house shall be made at the place where the TGTransco employee proposes to settle after retirement in the Telangana State.
- vi. The loanee shall do mortgage of the same house which she has already mortgaged to the purchased Semi Finished Flat No. 202 (In Second Floor), with built up area of 1220 Sq.Feet. (Including Common Area) and 80.0 Sq.Feet Car parking area, along with an undivided share of land admeasuring 47 Sq.Yards (out of 2400.0 Sq. Yards), of "GOTHIC'S PRIDE" in Block-B on Plot No's. 65, 66, 67, 68, 69/P, 124/P, 125, 126, 127 and 128, in Survey No. 142 & 143, Situated at Pragathinagar, Bachupally Mandal, Nizampet Municipal Corporation, Medchal – Malkajgiri District. She has requested for sanction of the House Building Advance (Take over) of Rs. 30,00,000/- (Rupees Thirty Lakhs Only) to enable her to repay the loan taken from the HDFC Bank, Vijay Sai Towers Kukatpally Branch, Hyderabad along with the plan and other documents **within three months**. If it is proposed to make any deviations, she shall obtain prior concurrence of the sanctioning authority.
- vii. The loanee shall maintain the existing house in tact at her cost and shall pay all Municipal and other local taxes regularly and shall not create any encumbrances on the house purchased.
- viii. The loanee shall do mortgage of the house so purchased by her executing a **simple mortgage deed** in the prescribed form. She is directed to submit a receipt for Rs. 30,00,000/- (Rupees Thirty Lakhs Only) issued by the HDFC Bank, Vijay Sai Towers Kukatpally Branch, Hyderabad. The remaining amount if any, shall be paid to HDFC Bank, Vijay Sai Towers Kukatpally Branch, Hyderabad by the employee herself.
- ix. **The loanee shall insure the house so purchased at her cost and keep the insurance policy alive till the amount of the loan is completely repaid to the TGTransco.**
- x. The loanee shall submit the receipt of acknowledgement of Rs. 30,00,000/- (Rupees Thirty Lakhs Only) by the HDFC Bank, Vijay Sai Towers Kukatpally Branch, Hyderabad.
- xi. The Pay Officer or AO(CPR) / TGTransco / Vidyut Soudha / Hyderabad is requested to release the payment towards House Building Advance for repayment of loan to HDFC Bank, Vijay Sai Towers Kukatpally Branch, Hyderabad for purchase of Semi Finished Flat on receipt of release order from the Officer concerned.
- xii. **Any failure to fulfill the above conditions or willful evasion or delay in repayment of the loan amount will be construed as misconduct and disciplinary action will be taken under the A.P.S.E.Board Discipline and Appeal Regulations as adopted by TGTRANSCO besides levy of penal interest @1½ times the normal rates, the penal interest will be charged at double the rate of normal interest in case the advance are mis-utilized or not utilized at all and at 1½ times of normal interest rates for noncompliance with formalities.**

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xiii. This order is issued with the concurrence of Director (Finance, Commercial & HRD) vide Registered File **No. 1368, dt. 13.10.2025.**

5. The TGTransco will not consider any revalidation in future, if she does not draw the loan amount on or before 31.03.2026.

6. This order is also available on TGTRANSCO website and can be accessed at the address www.tgtransco.com.

(BY ORDER AND IN THE NAME OF TRANSMISSION CORPORATION OF TELANAGANA LTD.)

V. SRINIVASULU
Director (Finance, Commercial & HRD)

To
Smt. N. Swetha, AE/Elecl. (Emp. ID. No. 1072803),
O/o SE / 400 kV / Const. / Rural / Hyd.

Copy to:

The Chief Engineer / Rural Zone / Hyderabad.

The Superintending Engineer / 400 kV / Const. / Rural / Hyd.

The Pay Officer/ TGTransco/Vidyut Soudha/Hyd.

The Sr. Accounts Officer(B&B/s) /TGTranco/Vidyut Soudha/Hyd.

The Accounts Officer (CPR)/TGTranco/Vidyut Soudha/Hyd.

The Stock File.

JS/DS(Per.I)/AS(L,P,F&S)PO(LOANS)/JPO/C.No. 188 / 2025

//FORWARDED BY ORDER//

PERSONNEL OFFICER