



GOVERNMENT OF KERALA

Finance(House Building Advance)Department

Circular

No.82/2018/Fin

Thiruvananthapuram, Dated:04/09/2018

Sub: House Building Advance-Verification of e-KYC/KYC by Punjab National Bank and Federal Bank Ltd for employees who have availed House Building Advance from Government.

Ref: Letter No.683246/HBA2/195/2017/Fin dated 10/08/2018.

It has been decided to assign the outstanding balance amount in House Building Advance accounts existing with Government of Kerala to Punjab National Bank and Federal Bank Ltd. The Punjab National Bank and Federal bank would take immediate steps to complete e-KYC/KYC verification for employees who have already availed House Building Advance from Government. It is mandatory as per RBI guidelines to verify KYC and it would be the responsibility of each employee holding HBA account of Government of Kerala or DDO to provide e-KYC and other details for the same to either one of the two banks at the earliest within september 2018.

It is clarified that the amount of EMI/monthly deductions from employees account would remain unchanged and there would be no additional interest burden on any employee who would continue to service in the HBA as per the agreed terms and conditions with Government of Kerala. Employees need not approach any branch of these two banks for the purpose of opening the account, the staff of either one of the two banks would directly contact the DDO/employees for the purpose of e-KYC completion. SPARK PMU and concerned DDOs will ensure that all necessary details and assistance is provided to the two banks for completing this exercise.

**Sanjeev Kaushik**  
**Principal Secretary Finance (Resources)**

To :-

The Principal Accountant General (A&E /G&SSA) Kerala, Thiruvananthapuram.

The Accountant General (E&RSA)Kerala, Thiruvananthapuram.

All Heads of Departments and Offices.

All Departments ( All sections) of the Secretariat.

All Additional Chief Secretaries, Principal Secretaries, Secretaries, Special Secretaries, Additional Secretaries, Joint Secretaries, Deputy Secretaries and Under Secretaries to Government.

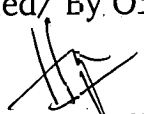
The Secretary to Governor, Raj Bhavan, Thiruvananthapuram.

The Private Secretaries to the Chief Minister/Ministers/Government Chief Whip/ Leader of Opposition.

The Private Secretaries to the Speaker and Deputy Speaker.

The Additional Secretary to the Chief Secretary.  
The Secretary, Kerala Legislature Secretariat Thiruvananthapuram.  
The Chief Information Commissioner, Kerala, Thiruvananthapuram.  
The Chief Election Commissioner, Kerala, Thiruvananthapuram.  
The Secretary, Kerala State Human Rights Commission, Thiruvananthapuram.  
The Secretary, Kerala Public Service Commission, Thiruvananthapuram.  
The Registrar, High Court of Kerala, Ernakulam  
The Advocate General Ernakulam/Thiruvananthapuram.  
The Registrar, Kerala Administrative Tribunal, Thiruvananthapuram.  
The Registrar Kerala Lok Ayuktha, Thiruvananthapuram.  
The Registrar, Ombudsman, Local Self Government Institutions, Thiruvananthapuram.  
The Chief Project Manager SPARK PMU.  
The Circle Head, Punjab National Bank, Circle Office, Ernakulam.  
The Vice President-Govt. Business, Federal Bank Ltd, Zonal Office, Thiruvananthapuram.  
The Director of Information & Public Relations, Thiruvananthapuram.  
The Director of Treasuries, Kerala, Thiruvananthapuram  
The District Treasury/Sub Treasury officers  
The Information Officer, web & new media, Public relation department.  
✓ The Nodal officer, Finance ([www.finance.kerala.gov.in](http://www.finance.kerala.gov.in))  
Stock file/Office copy.

Forwarded/ By Order

  
Section Officer