

**APPLICATION SEEKING PERMISSION FOR PURCHASE/SALE OF
MOVEABLE/ IMMOVEABLE PROPERTY OR FOR THE CONSTRUCTION OF
HOUSE, PURCHASE OF PLOT/MOTORCAR AND MOTOR CYCLE**

1. Name. & Farther Name _____
2. Designation _____
3. Basic Pay & BPS _____
4. Detail of property to be purchase / sold. _____
5. Location of the immoveable property
mentioned above. _____
6. Price of the property to be purchased / sold. _____
7. Estimated cost of the construction
of House. _____
 - (i) Land
 - (ii) Actual Construction
8. Source of financing the purchase/
Construction of the house. (in case
It is proposed to be financed by
Parents/in-laws or other closed
Relative, a brief note justifying
their pecuniary resources and proof
of receipt of money be added. _____
9. Name and address of the person from
Whom the property is to be purchased/sold _____
10. I do hereby solemnly declare that the above information is correct to the best of
my knowledge & belief and that the person with whom this transaction is being
made is neither my official subordinate nor it will place me under any pecuniary
obligation to any person within the local limits of my Authority or with any
person with whom I am official dealing.

Signature of the Employee

C/S.

**APPLICATION FOR THE GRANT OF AN ADVANCE FOR THE
CONSTRUCTION OF HOUSE /PURCHASE OF PLOT/MOTORCAR/
MOTOR CYCLE**

NOTE: - Application for the grant of an advance should be accompanied by: -

- (1) Letters of guarantee (In form HB-I) from the sureties preferably Govt: Servants acceptable to WAPDA (MEPCO) that they shall pay the balance of the loan on demand should be applicant fail to pay an installment on the due date or commit any other breach of the terms and conditions governing the grant of the advance.
 - (2) A non-encumbrance certificate from the Sub Register (In Form Hb-I) at the plot of Land owned by the applicant on which the house is to be built is free from all encumbrances.
 - (3) The non-cumbrance certificate referred to in Sub Rule 2 (II) will not be required if the land is allotted by a Satellite Town Committee or an improvement trust or a registered Co-operative Housing Society and in lieu there of a certificate (In Form HB-II) that both the allotting authority has no objection to the plot being mortgaged to WAPDA (MEPCO) shall be furnished.
- (1) NAME OF APPLICANT _____
 - (2) DESIGNATION _____
 - (3) DATE OF APPOINTMENT _____
 - (4) DATE OF BIRTH _____
 - (5) WHETHER WAPDA EMPLOYEE
OR ON DEPUTATIONS _____
 - (6) NAME OF OFFICE _____
 - (7) DATE OF RETIREMENT IN THE
CASE OF DEPUTATIONS _____
 - (8) PAY EXCLUDING ALLOWANCES _____
 - (9) PAY INCLUDING ALLOWANCES _____
 - (10) NAME OF OFFICE/PROJECT/DIVISION
WHERE EMPLOYEE AT PRESENT _____
 - (11) WHERE THE APPLICANT IS A WAPDA EMPLOYEES HAS NOT BEEN DECLARED AS A
REGULAR EMPLOYEES AND COMPLETED 5 YEARS OF HIS SERVICE.
 - (12) WHETHER THE APPLICANT IS A RETIRED GOVT: SERVANT RE-EMPLOYED BY
WAPDA, IF SOME THAT IS THE PERIOD OF HIS RE-EMPLOYMENT.
 - (13) IN CASE OF THE OFFICIAL/OFFICER IS GOVT: DEPTT: IT MAY BE CONFIRMED IF HE
IS ENTITLED TO DRAW SUCH ADVANCE UNDER THE GOVERNMENT.
 - (14) WHETHER THE APPLICANT HAS DRAWN SUCH ADVANCE PREVIOUSLY
FROM WAPDA OR FROM GOVERNMENT IF SO GIVEN DATE ON WHICH
ADVANCE WAS DRAWN ALSO STATE WHETHER IT HAS BEEN REPAID IN
FULL _____.

(15) WHETHER THE APPLICANT IS THE MEMBER OF EPF/GPF FUND GIVE ACCOUNT NO. _____

(16) AMOUNT OF LOAN APPLIED FOR RS. _____

Strikeout the station where the application intends to construct/ purchase of House out of the following or their suburbs or satellite town.

1. Karachi.
2. Lahore.
3. Gujranwala
4. Quetta
5. Multan
6. Rawalpindi

Certified that I have read out the rules regulation to the grant of House Building advance as circulated by the Authority vide their office order No. S/SO(R)5/227/A&L/3833 dated. 23.05.67 and undertake the abide by them.

Also certify that the best of my knowledge and belief the above information is correct.

SIGNATURE OF APPLICANT

Verification and recommendation of the Head Office.

SIGNATURE OF HEAD OFFICE

To filled in by the provident Funds section of the Chief Accountant (W) office amount of applicant construction lying in his GPF Account No. 1782

- | | |
|---|-----------|
| 1. Own contribution including insurance premium paid. | Rs. _____ |
| 2. Authority contribution | Rs. _____ |
| Less G.P Fund Advance if any | Rs. _____ |
| Net amount lying in G.P.F Account. | Rs. _____ |

BOND ON PLAIN PAPER

I have attached Surety Bond on plain paper after sanction of Loan, the same will be submitted on purchased of _____ and will be mortgaged to Authority against the Load drawn.

SIGNATURE OF APPLICANTC/S**UNDERTAKING**

I Mr. _____ S/O _____
undertake the I will abide by all departmental terms and conditions under implementation regarding the advance applied for, otherwise my pay may be withheld.

SIGNATURE OF APPLICANTC /S**BOND ON PLAIN PAPER**

I Mr. _____ S/O _____
undertake the I have not availed long term advance facility from MEPCO / WAPDA during my whole service.

SIGNATURE OF APPLICANTC/S

NO ENQUIRY CERTIFICATE

Certified that no Departmental enquiry is pending against the Borrower

Mr. _____ S/O _____

Employed as _____ and his sureties / Guarantor: -

1. Mr. _____ S/O _____ employed as _____

2. Mr. _____ S/O _____ employed as _____

Signature Concerned Officer

MEN OF MEANS CERTIFICATE

Certified that Mr. _____

S/O _____ Employed as _____ and

Mr. _____ S/O _____

employed as _____ who stood surety of the Borrower

Mr. _____ S/O _____ employed

as _____ are men of means and are capable of meeting financial

obligation in case the Borrower defaults to repay the advance to the Authority.

Signature Concerned Officer

NO LONG TERM ADVANCE CERTIFICATE

It is certified that no long term advance is outstanding against Mr.

_____ S/O _____

employed as _____ in this office.

Signature Concerned Officer

PENSION OPTION CERTIFICATE

Certified that Mr. _____ S/O

_____ designation _____ of this office has opted for pension.

Signature Concerned Officer

BOND

Whereas I, Mr. _____ S/O _____
 (hereinafter) called the Borrower, which expression shall include my heirs legal representatives and assigns) presently employees as _____ in the office of _____, has under the provisions of the Rules Regulating the grant of advance for the _____, 1967 (hereinafter referred to as the Rules, which expression shall include any amendment thereof for the time being in force) applied to the Pakistan Water and Power Development Authority under the Pakistan Water and Power Development Authority Act 1958 with its office at WAPDA House Lahore, (hereinafter called the Authority which expression shall include its successors legal representative and assigns) for loan of Rs. _____ in words _____.

The purchase of _____ plot of land _____
 (here given full description). _____ and for building a house thereon (here given full description) and the Authority has agreed to lend the said amount to the borrower on the terms and the conditions here in after contained.

NOW IS HEREBY AGREED and BETWEEN THE PARTIES hereto that at in consideration of the sum of Rs. _____ (in words) _____
 by the Authority to the Borrower the receipt of which the Borrower hereby acknowledge.

1. The Borrower shall pay to the Authority the said amount of with interest calculated according to the Rules by monthly deductions from his salary as provided for by the Rules and hereby authorities. The Authority to make such deduction and start making them with in four months from the date of these presents.

2. The Borrower shall spend the entire amount of the loan on the purchase/construction of the House or the Plot of Land and construction a house thereon, or if the actual price paid for the house or the plot or the land or the expenditure incurred on the construction of the house is less than the loan, the Borrower shall repay the difference to the authority forthwith.

3. The Borrower shall, within one month from the date of payment of the last installment/entire amount of the loan to him for the construction/purchase of house, execute a mortgage deed mortgaging the house together with the Land on which it stands, to the Authority and get the deed registered at his cost. The Borrower shall insure the house annually against earthquake and fire, at his own cost, with an Insurance Company approved by the Authority, and assign the Insurance Policy in Form HB-VII in favour of the Authority. The House so constructed/purchased will be considered to have been transferred to the Authority absolutely, subject to the right of redemption by the employee.

4. The Borrower hereby agrees, undertakes and declares that if the plot of land is not purchased and the House not built thereon (the reasonable period building a house would be one year) or if the House is not Purchased as soon as possible or if the provisional transfer order is cancelled by the Settlement Authorities and/or the deed mortgaging the House together with land it stand on is not executed and registered with in one month of the completion of purchase of the house or if the Borrower comes insolvent or ceases to be in the service of the Authority or dies, the entire amount of the loan and the interest accrued thereon, shall immediately become due and payable.

5. Should the entire amount due from the Borrower be not realized by monthly deductions as agreed under Clause-I hereof, the Borrower shall pay the amount due or its balance due, to the

authority in a lump sum. In the case of serving personnel, the Authority or a Member of the Authority would be fully competent of stop disbursement of pay and allowance till such time as the amount due above with interest has been realized.

(1) HARE AS I Mr. _____ S/O _____
resident at _____ presently employees as
_____ in the office of _____.

(2) HARE AS I Mr. _____ S/O _____
resident at _____ presently employees as
_____ in the office of _____.

In consideration of your granting a loan of Rs. _____
(Rupees _____ only) to
Mr. _____ S/O _____
of (address) _____.

(i) Hereby guarantee the due repayment of the loan and the installments falling due there under in terms of the Mortgage Deed a copy were of is here to annexed and signed by me for the said load and to be executed by the said Borrower (hereinafter referred to as the principle Debtor). In the event of the said principal Debtor's failing to pay any of the installments falling due in respect of said loan within 10 days of its becoming; due and payable to WAPDA. I hereby undertake to pay the same with in seven days of the receipt of notice in writing to me. Provided always that the payment of such installments by me shall not in any way prejudice WAPDA's right to the treat the balance of the loan as repayable on demand by reason of the Principal Debtor's failure to pay such installment on the due date or for any other reason that WAPDA may deem sufficient. In the event of WAPDA's deciding to recall the balance of the loan as aforesaid, it shall have the right to demand the same from me by notice in writing and on my failing to repay the balance within 15 days of the receipts of notice in writing to me, to proceed against me under the law as if I was the Principal Debtor (i.e. borrower) within the meaning of the WAPDA Rules Regulating the Grant of Advance for the Construction, purchase of House/Plot Rules 1967,

(ii) My liability under this guarantee shall be co-extensive with that of the principal Debtor and WAPDA may at its discretion hold me primarily responsible for the liabilities of the principal debtor as aforesaid.

(iii) This guarantee shall not be discharges or prejudiced by any partial payment or pay settlement of accounts or by discharge of the principal debtor by Operation of Law of any other reason.

(iv) WAPDA (MEPCO) may as it think fit and without reference to me and without prejudice to rights against me be virtue hereof, grant the Principal Debtor time or other indulgence or make or accept any arrangement or composition with him in respect of the debt hereby guaranteed and also very, renew, realize or in any way deal with any sureties or rights now or here after held by WAPDA in respect of the debt.

(v) Any account settled between WAPDA (MEPCO) and the principal debtor as well as any statement of WAPDA (MEPCO) regarding the amount due to them will be accepted by me as conclusive evidence of the extent of my liability under this guarantee.

(vi) Any notice by way of demand, request or otherwise hereunder may be given to me personally or may be left at the last known place of business or residence or may be sent to me by post addressed as aforesaid, and if sent by post it shall be deemed to have been duly received by me when it would reach me in due course of post.

IN WITNESS WHERE OF, the parties here to have set their hands hereinto the day and the year below written.

Dated the _____ day of _____, 20____

(Name, designation and full address of the Borrower).

1. Witness of Borrower with address

2. Witness of Borrower with address

SIGNATURE OF GUARANTORS

1. _____
Name & Desig: of Guarantor-1

i) _____
Name & Desig; of witness of Guarantors-1
with address

ii) _____
Name & Desig; of witness of Guarantors-1
with address

C/S.

SIGNATURE OF GUARANTORS

2. _____
Name & Desig: of Guarantor-2

i) _____
Name & Desig: itness of Guarantors-2
with address

ii) _____
Name & Desig: itness of Guarantors-2
with address

For & on the behalf of MEPCO

APPENDIX "A"
BOND

Whereas I, Mr. _____ S/O _____
(hereinafter called the borrower, which expression shall include his legal representatives and assigned) employees as _____ in the office of _____
has under the provision of the Rules regulating the grant of advance for the purchase of Motor Car/Motor Cycle/Cycle (hereinafter referred to and the said Rules) which expression shall include any amendments thereof for the time being in force applied to the Authority for loan of Rs. _____ (Rupees _____)
for the purchase of Motor Car/Motor Cycle/Scooter and Authority has agreed to lend the said amount to the Borrower on the terms and conditions hereinafter contained NOW IT IS HEREBY AGREED between the parties hereto that in consideration of sum of Rs. _____ (Rupees _____) paid by the Authority to the borrower (the receipt of which the Borrower hereby acknowledges) the Borrower hereby agrees with Authority. (1) pay the Authority the said amount with interest calculated according to the said Rules by 48/30 equal monthly deductions from his salary as provided for by the said Rules and hereby authorizes the Authority to make such deductions every month, starting with the first deduction to be made in the beginning of the month next after the date of these presents. (2) to expend the full amount of the said loan in the purchase of a Motor Car/Motor Cycle/Scooter within one month from the date hereof or if the actual price paid is less than the loan to repay the difference to the Authority forthwith. (3) immediately on the said purchase to execute documents hypothecating the said Motor Car/Motor Cycle/Scooter to the Authority as security for the amount lent hereunder together with interest at the rate from time to time fixed for the purpose by the Authority and (4) immediately to insure and keep the Motor Car/Motor Cycle/Scooter insured at his own costs with an insurance company approved by the Authority in an amount not less than the amount outstanding for the time being hereunder and for the entire duration hereof and to assign each such policy to the Authority in the form given in Appendix "C" AND IT IS HEREBY LASTLY AGREED AND DECLARED THAT if the Motor Car/Motor Cycle/Scooter has not been purchased hypothecated and insured as aforesaid or if the Borrower while any amount hereunder is still due, becomes insolvent or quits the service of the Authority or dies or allows the insurance to lapse, the whole or the outstanding balance of the amount of the loan and interest accrued thereon shall immediately become due and payable from him, his personal representative, his surety or through insurance cover, as the case may be, or if the borrower is a Government servant and ceases to be on deputation to, or under the administrative control of the Authority, the outstanding balance of the amount of the loan and interest accrued thereon shall be recoverable from the pay bills of the borrower through the Department to which he reverts, failing which he shall be liable to pay the amount thereof. Should the entire amount due from the borrower be not realized by monthly deductions as a

agreed under Clause-I hereof it shall be payable in a lump sum by him his personal representative, his surety or through insurance cover.

Provided always that the borrower will be entitled to prepay the loans by lump sum payment before due time, and the Authority after the receipt of the loan will have no objection to release the hypothecated Motor Car/Motor Cycle/Scooter on application.

1. Whereas I, Mr. _____ S/O _____ a resident of _____ in district _____ at present employed as _____ in the _____ Department/Office (hereinafter called "The Surety") am family bound to the Pakistan Water and Power Development Authority, WAPDA House, Lahore (hereinafter call the Authority) in the sum of Rs. _____ together with interest thereon for which payment to be well and truly made. I hereby bind myself my hires executors administrators and representative by these presents sealed with my seal this _____ day of _____ 20____.

2. Whereas I, Mr. _____ S/O _____ a resident of _____ in district _____ at present employed as _____ in the _____ Department/Office (hereinafter called "The Surety") am family bound to the Pakistan Water and Power Development Authority, WAPDA House, Lahore (hereinafter called the Authority) in the sum of Rs. _____ together with interest thereon for which payment to be well and truly made.

I hereby bind myself my hires executors, administrators and representative by these presents sealed with my seal this _____ day of _____ 20____.

3. Whereas _____ the son of _____ resident of _____ in the district of _____ at present employed as a _____ in the _____ Department/Office (hereinafter called the Borrower), has at his own request been granted by the Authority a loan of Rs. _____ for the purchase of Motor Car/Motor Cycle/Scooter for his own use and that the said borrower has undertaken to repay the said amount in 48/30 equal monthly installments of _____ each, with interest at the rate from time to time fixed for the purpose by the Authority.

4. Now the condition of this obligation is such that if the said borrower shall, while employed in the said _____ Department/Office duly and regularly pay or cause to be paid to the Authority the amount of the loan aforesaid by installments with interest on the whole of such amount as shall from time to time remain owing on the first day of each calendar

month, the first payment to be made on the _____ day of _____ 20____, until the said sum of Rs. _____ together with interest there on, shall be fully paid, then this bond shall void otherwise the same shall be and remain in full force.

And in case the borrower shall die or become insolvent or at any time ceases to be in the service of the Authority, the whole of so much of the said principal sum of Rs. _____ as shall then remain unpaid together with interest, which shall have accrued there on, shall immediately become due and payable to the Authority and be recoverable from the surety in one installment by virtue of this bond.

IN WITNESS where of, the parties hereto have set their hands hereinto the day and the year below written.

Dated the _____ day of _____ 20____

(Name, designation and full address of the Borrower).

2. Witness of Borrower with address

1. Witness of Borrower with address

SIGNATURE OF GUARANTORS

SIGNATURE OF GUARANTORS

1. _____
Name & Desig: of Guarantor-1

2. _____
Name & Desig: of Guarantor-2

i) Name & Desig; of witness of Guarantors-1
with address

i) Name & Desig: itness of Guarantors-2
with address

ii) Name & Desig; of witness of Guarantors-1
with address

ii) Name & Desig: itness of Guarantors-2
with address

C/S

For on the behalf of the MEPCO