

OFFICE OF THE TRIPURA BUILDING & OTHER  
CONSTRUCTION WORKERS' WELFARE BOARD  
SHRAM BHAVAN, OFFICE LANE, AGARTALA

NO.F.4(12)/TBOCWWB/Scheme/ L & A/2022/3306-16 Dated, 20th October, 2022

**NOTIFICATION**

As per provision of Rule-277 (Loan and advance for construction of dwelling house) of Tripura Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Rules, 2001 the Scheme **Loan and advances to the beneficiary for construction of house** to the registered beneficiary was formulated and approved by the Tripura Building and Other Construction Workers Welfare Board in its 31<sup>st</sup> Board meeting held on 18<sup>th</sup> August, 2022. Further the same has been approved by the Government in Labour Department vide U.O. No.175/Min/SCW/ARDD/Labour, dated 23<sup>rd</sup> August, 2022. The copy of the detailed Scheme is enclosed in **Annexure-“VII”**.

The scheme shall come into force from the date of issue of this notification.

  
20/10/22  
(A. Barman, TCS, Gr-I)  
Secretary to the  
TBOCWWBBoard

Copy to:-

1. The Chairman, TBOCWW Board.
2. All Members of TBOCWW Board.
3. The P.A to the Labour Commissioner, Govt. Of Tripura For kind information.
4. The Labour Officer,  
West/Gomati/North/Dhalai/Unakoti/Khowai/Sepahijala/South for  
information and requested to circulate the notification to all concern Labour  
Inspector.

Copy also to:-

1. The P.S to Hon'ble Minister, Labour, Govt. of Tripura for kind information of  
the Hon'ble Minister.
2. The P.S to the Secretary, Labour Department for kind information of the  
Secretary.

  
20/10/22  
Secretary to the  
TBOCWWBBoard

**SCHEME FOR LOAN AND ADVANCES TO THE BENEFICIARY FOR CONSTRUCTION OF HOUSE:-**

**Objective:** To provide credit linked interest Subsidy to eligible registered BOC for construction of Dwelling house

**Eligibility Criteria:**

- Every registered construction worker register as beneficiary for atleast 5 years and having 20 years left for superannuation is eligible to apply for assistance of loans & advances for construction of the house.
- The registered construction worker must not hold any pucca house in any part of the country.
- Registered construction workers should have minimum land area as per their income status for construction of Houses.
- The beneficiary family should not have availed any central assistance under any housing scheme from central/ state Government.

**Scheme procedure:**

- By considering all the registered building and construction workers are unorganized and their income will be less than 3 lakh and they will fall under the category of economically weaker section (EWS). The EWS category workers eligibility as per guidelines of PMAY (U) are detailed below

Category	Annual Income	Eligible carpet area of house	Eligible interest subsidy	Eligible loan amount	Maximum loan period or tenure
EWS	Upto 3 lakh	30.sq.m	6.5%	6 lakh	20 years

- Every registered construction worker who is eligible for assistance of loans and advances for construction of a house shall apply to the secretary or any other officer authorised in this behalf by the Board.
- The Secretary or any other officer authorised in this behalf by the Board shall examine every application for assistance of loans and advances for purchase or construction of a house in accordance with the provision of this clause and may place before the Board to accept or reject the application.
- The decision of the Board shall be final. Provided that the Secretary or any other officer authorised in this behalf by the Board shall, before rejecting an application, give the applicant a reasonable opportunity of making the representation.
- TBOCWW Board shall tie up any Bank/Finical Institutions by signing a MoU for proper implementation of the scheme for Building and other construction workers.
- If application for loan has been approved by the Board and shall be forward to tie up Bank/Financial Institution for providing loan to recommended application.



- The tied up Bank/Financial Institution shall process loan application recommended by the Board as per their criteria and decision of the Bank shall be intimated to Board within 30 days after receipt of application.
- If Bank approved Loan application, TBOCWW Board shall grant credit linked interest subsidy as per PMAY (U) guidelines mentioned above.
- Beneficiary shall avail loan from the tied up bank/financial institution.
- TBOCWW Board will directly credit the interest subsidy to the loan account of beneficiary.
- TBOCWW Board will work outmodalities for implementation and monitoring the scheme in association with tied up Bank/Financial Institutions.

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