



वायु यातायात नियंत्रक गिल्ड (भारत)
AIR TRAFFIC CONTROLLERS' GUILD (INDIA)

No. CC/ATCG/WLF/2019/07

Date : 22.08.2019

The Member (HR)
Airports Authority of India
CHQ, Rajiv Gandhi Bhawan
New Delhi - 110003

Sub:- Grant of HBA for repayment of loan taken from bank or financial institution for House purchase by employees either in resale or fresh-reg

Sir,

ATC Guild would like to bring to your notice the issues faced by employees of AAI in availing HBA. Many employees have purchased flats in construction link plan by availing HBA from AAI but due to various reasons builder failed to deliver the houses taken under construction link plan till date. Now some of employees have purchased houses either in fresh inventory or in resale by taking loan from bank or other financial institutions.

Recently, AAI has revised HBA policy vide AAI letter no. A.60011/14/2018/HRPC/58 dt. 06/02/2019, in which a lot of restrictions have been kept in the eligibility and conditions to avail HBA. Some are mentioned below:

1. The revision and slab of HBA has been made on the basis of designation without considering the length of service. As the prices of the house available in the market are equal, it will be appropriate to consider the repaying capacity which is related to the length of service. Executives having longer service may be granted full HBA.
2. The current HBA policy is not allowing to purchase re-sale property which is easily available in market at lower price than the fresh inventory.
3. The new policy is also not allowing the repayment of loan taken from bank or financial institutions. However, many PSUs have allowed their employees to repay loan taken from banks/financial institutions for the purchase of house in re-sale or fresh. Similar policy was also adopted by AAI in the past.
4. Many employees who took HBA to buy house in construction link plan have not received possession because of various reasons. ATC Guild, requests that executives who have already taken HBA as per their old entitlement, they may be allowed to avail the difference amount of HBA (after revision) as per their current entitlement under the same HBA order sanctioned to them earlier. Many PSUs have considered this aspect.

As a measure of employee's welfare, it is requested to suitably amend AAI HBA policy for repayment of loan taken from bank/financial institutions and to avail HBA as per revised eligibility and conditions. To extend the benefit to maximum employees, all previous cases may please be considered.

Assuring you our best cooperation.

With Regards

(D.K Behera)
General Secretary