

November 28, 2008

All State and Central Co-operative Banks

Dear Sir,

**Housing Loans – Orders of the Delhi High Court -
Writ Petition by Kalyan Sanstha Welfare Organisation against
Union of India and Others- Implementation of Directions**

Please refer to our circular RPCD.RF.BC.35/07.40.06/2006-07 dated November 22, 2006 on the captioned subject.

2. On receipt of queries from certain quarters, a reference was made to the Monitoring Committee, constituted by the Hon'ble High Court of Delhi for the purpose, seeking advice as to whether its directions as contained in the circular, referred to above, should be applicable to construction of houses in both urban and rural areas and to all types of houses including farmhouses on agricultural land.

3. It has since been clarified by the Monitoring Committee that since the agricultural land is outside the limit of the Grampanchayats and Municipal Councils and as these authorities neither sanction plans nor issue completion certificates for farmhouses constructed by the farmers on the agricultural land, its directions will not apply to such situations. In all such cases, local rules will apply. The banks are advised to take action accordingly.

4. The contents of this circular may be placed before the Board of your bank.

5. Please acknowledge receipt to our Regional Office concerned

Yours faithfully,

(K.Bhattacharya)
General Manager