

## Frequently asked questions and answers

Question	Answer
<p>What are the advantages of Jagananna Sampoorna Gruha Hakku Pathakamu Registered document</p>	<ol style="list-style-type: none"> <li>1. Creates a free hold title over the house in which the beneficiary is living.</li> <li>2. The document would enable hassle free transactions either sale, mortgage, gift legally in the Registration department</li> <li>3. No need for any link document when the patta issued under this scheme is submitted.</li> <li>4. The registration in the name of the beneficiary will be done at the Village secretariat level itself. The need to go to Sub Registrar office is obviated under this scheme.</li> <li>5. The land will be deleted from 22-a list so that there would be no restrictions on further transactions over land.</li> <li>6. No need of any registration fees. Government has waived off all the requisite fees needed for registration process for a nominal fee which can be paid at the Secretariat itself.</li> </ol>
<p>I don't want to sell my house. Why should I take this patta?</p>	<p>The patta creates a free hold title over the house site in which the beneficiary has been living for decades. If not for sale, the document can be used in banks for availing credit upon mortgage. The same can be used for events in the family (health issues, working capital, new employment activities, marriage) which might be of a certain financial burden to the families.</p>
<p>What will happen if I wont avail the benefits of this scheme?</p>	<ol style="list-style-type: none"> <li>1. No title document will be issued. Similar scheme was performed till 2014, however, no title document was given then. This is the first time that a title document is being given.</li> <li>2. The loanee will remain a defaulter and cannot avail any credit (or) mortgage from the financial institutions.</li> <li>3. The amount to be paid to the Housing Corporation will only enhance over the time and in absence of OTS, higher amount to be paid.</li> </ol>
<p>How is the scheme different from earlier One time settlement</p>	<ol style="list-style-type: none"> <li>1. No registered patta was given earlier to the beneficiary whose loan was cleared. Though the beneficiary had cleared earlier, no free hold title was issued but in the current scheme apart from clearing the loan upon payment of the requisite fee, free hold title is also being issued.</li> <li>2. Only interest amount was waived off earlier. Now a fixed slab based on the location of the house is being charged</li> <li>3. Beneficiary had to go to the Mandal housing office to get the benefit. Now it is done at the Secretariat level.</li> </ol>
<p>Where should the amount be paid?</p>	<p>Entire activities will be conducted at the secretariat itself. This includes verification of the application form, field</p>

	survey, measurements, remittance of the fee, issuance of Loan clearance certificate, Issue of registered documents (21-12-2021).
Can we avail the scheme jointly along with my brother for single house constructed by my father ?	<p>If it is a single house, it ought to be in possession of a single person/legal heir in this case. Such transactions can be recognised by this scheme provided all the legal heirs give clearance.</p> <p>In case there are two houses constructed in a single land which had been sanctioned with a home loan, the patta can be given names of both the legal heirs after due verification in the field.</p>