

Fifteenth Kerala Legislative Assembly

Bill No. 278

**THE KERALA SINGLE DWELLING PLACE
PROTECTION BILL, 2025**

©

Kerala Legislature Secretariat

2025

KERALA NIYAMASABHA PRINTING PRESS.

Fifteenth Kerala Legislative Assembly

Bill No. 278

**THE KERALA SINGLE DWELLING PLACE
PROTECTION BILL, 2025**

Fifteenth Kerala Legislative Assembly

Bill No. 278

[Translation in English of the “2025-ലെ കേരള ഏക കിടപ്പുടം സംരക്ഷണ ബിൽ” published under the authority of the Governor]

**THE KERALA SINGLE DWELLING PLACE
PROTECTION BILL, 2025**

A

BILL

to provide for preventing the situation where families are losing their single dwelling place through eviction on account of non-repayment of loans raised from financial institution functioning in the State by mortgaging such single dwelling place, for taking measures including protection of dwelling place of such persons, and for matters connected therewith or incidental thereto.

Preamble.—WHEREAS, it is expedient to provide for preventing the situation where families are losing their single dwelling place through eviction on account of non-repayment of loans raised from financial institution functioning in the State by mortgaging such single dwelling place, for taking measures including protection of dwelling place of such persons, and for matters connected therewith or incidental thereto;

BE it enacted in the Seventy-sixth Year of the Republic of India as follows:—

CHAPTER I

PRELIMINARY

1. *Short title and commencement.*—(1) This Act may be called the Kerala Single Dwelling Place Protection Act, 2025.

(2) It shall come into force on such date as the Government may, by notification, appoint.

2. *Definitions.*— In this Act, unless the context otherwise requires,—

(a) “appeal” means appeal to be filed under section 21 of the Act;

(b) "debtor" means a person or persons raised loan by mortgaging single dwelling place belonging to himself or of surety from financial institution functioning in the State ;

(c) "District Level Dwelling Place Protection Committee" means the District Level Dwelling Place Protection Committee to be constituted under section 6 of the Act;

(d) "family" means the wife or husband, children, father or mother of the debtor;

(e) "financial institution" means the State Bank of India or any bank within the meaning of clause (k) of section 2 of the State Bank of India (Subsidiary Banks) Act, 1959 (Central Act 38 of 1959) or any scheduled bank or societies registered or deemed to be registered under the Kerala Co-operative Societies Act, 1969 (21 of 1969) or the Kerala State Financial Enterprises Limited, owned by the State Government or the Kerala Financial Corporation functioning under the State Financial Corporations Act, 1951 (Central Act 63 of 1951) and includes therein other financial institutions as the Government may, from time to time, notify;

(f) "fund" means fund to be constituted under section 25 of the Act;

(g) “gazette” means the official gazette of the State;

(h) “Government” means the Government of Kerala;

(i) "notification" means a notification published in the gazette;

(j) "prescribed" means prescribed by rules made under this Act;

(k) "State" means the State of Kerala.

(l) "State Level Dwelling Place Protection Committee" means the State Level Dwelling Place Protection Committee to be constituted under section 13 of the Act.

CHAPTER II

PROTECTION OF SINGLE DWELLING PLACE

3. *Declaration as to giving effect to the directive principle.*—It is hereby declared that this Act is for giving effect to the policy of the State in securing the directive principle laid down in clause (b) of article 39 of the Constitution of India.

4. *Protection of single Dwelling Place.*—The families who loses dwelling place on account of the attachment or the recovery proceedings initiated by financial institution due to the non-repayment of loan raised by mortgaging the single dwelling place from the financial institution functioning in the State shall, subject to the provisions of this Act, eligible for getting protection.

5. *Eligibility criteria.*—(1) The following eligibility criteria shall be applicable for the purpose of getting protection under this Act, namely:—

(i) the loan amount shall not exceed the maximum of five lakh rupees;

(ii) the total repayment amount including the loan amount, interest, penal interest and other incidental expenses shall not exceed the maximum of ten lakh rupees;

(iii) except the property mortgaged, the debtor and family, either himself or jointly, shall not have other properties or shall not have other means for repayment;

(iv) the total extent of land belonging to the debtor and family, either himself or jointly, shall not exceed five cents in Municipal/ Corporation area or ten cents in Grama Panchayat area;

(v) the annual gross income of the debtor and family shall not exceed the maximum of three lakh rupees;

(vi) after the date of raising of the loan, the debtor or family members shall not have transferred any of the properties belonging to themselves;

(vii) the person eligible to get the benefit shall be an Aadhar holder;

(viii) the protection shall not be available to those loans raised except for the purposes of education, treatment, marriage, house building/ house renovation, agriculture and creation of livelihood for self-employment.

(2) The Government shall, by notification, have the power to amend from time to time the eligibility criteria under sub-section (1).

(3) In the case of taking over the repayment liability fully or partially by the Government, a family shall not be eligible to get such benefits for more than once.

CHAPTER III

THE DISTRICT LEVEL DWELLING PLACE PROTECTION COMMITTEE

6. *Constitution of the District Level Dwelling Place Protection Committee.*—The Government shall, by notification, constitute in each district the District Level Dwelling Place Protection Committee for the purpose of this Act.

7. *Composition of the District Level Dwelling Place Protection Committee.*—(1) The District Level Dwelling Place Protection Committee shall have the following members, namely:—

- | | |
|---|--|
| (i) District Development Commissioner | - Chairperson, <i>ex-officio</i> ; |
| (ii) Principal Agriculture Officer | - Member, <i>ex-officio</i> ; |
| (iii) Deputy Director of Panchayat | - Member, <i>ex-officio</i> ; |
| (iv) A representative of the District Disaster Management Authority | - Member, <i>ex-officio</i> ; |
| (v) Deputy Collector (Disaster Management) | - Member, <i>ex-officio</i> , who shall be the Member Secretary of the District Level Dwelling Place Protection Committee; |

- (vi) One representative each from the co-operative sector and banking sector to be nominated by the Government - Member, *ex-officio*;
- (vii) A representative of the Lead Bank from each district to be nominated by the Government - Member, *ex-officio*.

(2) For the purpose of verifying the applications received under section 8 and for giving recommendation, the District Level Dwelling Place Protection Committee shall constitute sub-committees, as prescribed, by including the members of the District Level Dwelling Place Protection Committee.

8. *Application.*—Any person who has to get benefits under this Act shall submit an application in the form as prescribed together with allied documents before the District Level Dwelling Place Protection Committee.

9. *Powers and functions of the District Level Dwelling Place Protection Committee.*—(1) The District Level Dwelling Place Protection Committee shall have the following powers and functions, namely:—

(i) to take appropriate steps for conducting preliminary inquiry, as prescribed, on any application under section 8 after affording an opportunity of being heard to the parties concerned and the representatives of the financial institution and to take necessary conciliation measures for amicably resolving the repayment liabilities and thereby rearrange the repayment amount or remit the interest amount or rearrange the installments or evolve any other temporary debt relief measures;

(ii) when the District Level Dwelling Place Protection Committee has satisfied that there is no means for the debtor or the family members for making repayment or when there is no scope for conciliation, it shall, after recording the reasons thereof, submit to the State Level Dwelling Place Protection Committee recommendations including taking over of the repayment amount fully or partially by the Government.

(2) Before submitting recommendations under clause (ii) of sub-section (1), the District Level Dwelling Place Protection Committee shall conduct an inquiry in the manner as prescribed and shall submit to the State Level Dwelling Place Protection Committee a detailed report along with the documents as detailed herein after, namely:—

(i) the statement of asset valuation including the market value of the property mortgaged and other properties, if any, of the debtor and family, calculated in the manner as prescribed;

(ii) certificate from the Tahasildar of the Taluk concerned showing whether the debtor or family has received house under any of the housing schemes of the Government or has assigned land;

(iii) recommendation of the District Level Dwelling Place Protection Committee as to whether making of repayment is advantageous when comparing the existing market value of the properties mortgaged with that of the amount which has to be given by way of repayment;

(iv) report regarding the requirement of providing another dwelling place by including it in any of the rehabilitation scheme or housing scheme of Government instead of taking over by the Government the repayment liability, fully or partially;

(v) the assessment/findings of the District Level Dwelling Place Protection Committee regarding the reasons which had prevented the loan repayment;

(vi) report regarding the probability of subjecting the remaining properties/structures situated in the mortgaged property to attachment or recovery proceedings by protecting the single dwelling place alone;

(vii) other recommendations required for abating the legal proceedings initiated by the financial institutions against the mortgaged property or for stopping the sale proceedings or for evolving measures for not to be

evicted, taken under the auspices of State Level Dwelling Place Protection Committee after conducting discussions with the representatives of State Level Bankers Committee and the financial institution;

(viii) other documents as may be prescribed.

(3) The District Level Dwelling Place Protection Committee shall, on an application under section 8, take action within thirty working days from the date of receipt of the application:

Provided that the Chairperson of the District Level Dwelling Place Protection Committee has satisfied that there is sufficient reason for extending the time limit may, after recording reasons thereof, extend it for fifteen working days.

10. *The headquarters of the District Level Dwelling Place Protection Committee.*—The headquarters of the District Level Dwelling Place Protection Committee shall be at the District Collectorate.

11. *Officers and Staff.*—The Government may depute officers and staff required for the functioning of the State Level Dwelling Place Protection Committee in the manner as prescribed.

12. *Meeting, quorum, proceedings etc.*—The meeting, quorum, proceedings etc. of the District Level Dwelling Place Protection Committee shall be in the manner as prescribed.

CHAPTER IV

THE STATE LEVEL DWELLING PLACE PROTECTION COMMITTEE

13. *Constitution of the State Level Dwelling Place Protection Committee.*—The Government shall, by notification, constitute the State Level Dwelling Place Protection Committee for the purpose of this Act.

14. *Composition of the State Level Dwelling Place Protection Committee.*—The State Level Dwelling Place Protection Committee shall have the following

members, namely:—

- (i) Secretary, Department of Planning and Economic Affairs - Chairperson, *ex-officio*;
- (ii) Member Secretary, the Kerala State Disaster Management Authority - Member, *ex-officio*;
- (iii) Additional Director, Agriculture Department - Member, *ex-officio*;
- (iv) A representative of the State Level Bankers Committee - Member, *ex-officio*;
- (v) A representative of the Kerala Bank - Member, *ex-officio*;
- (vi) An officer not below the rank of Deputy Secretary nominated by the Secretary to the Department of Finance and Resource Mobilization - Member, *ex-officio*, who shall be the Member Secretary of the State Level Dwelling Place Protection Committee.

15. *Powers and functions of the District Level Dwelling Place Protection Committee.*—(1) Immediately on receipt of the report of the District Level Dwelling Place Protection Committee and within a maximum of sixty working days from the date of its receipt the District Level Dwelling Place Protection Committee shall, after affording an opportunity of being heard to the parties concerned, issue an order in writing by allowing or rejecting the application or by giving direction to the District Level Dwelling Place Protection Committee for reconsideration of the application.

(2) In the event of giving direction for the reconsideration of the application by the District Level Dwelling Place Protection Committee, action shall be taken thereon by the District Level Dwelling Place Protection Committee within thirty working days from the date of receipt of such direction.

(3) The State Level Dwelling Place Protection Committee may, in addition to those provided under sub-section (1), take the following decisions, subject to

the conditions as prescribed, namely:—

(i) to recover the dwelling place by discharging the liabilities of the financial institution and taking over by the Government the repayment, fully or partially;

(ii) to provide another dwelling place by including in any of the rehabilitation scheme or housing scheme of the Government;

(iii) when a complaint is received that no action has been taken as per clause (i) of sub-section (1) of section 9 or there is grievance on the action taken by the District Level Dwelling Place Protection Committee, to give directions within the time limit as prescribed regarding the necessary steps to be taken by the District Level Dwelling Place Protection Committee, after conducting an enquiry on the complaint;

(iv) such other decisions as may be prescribed.

16. *Procedure relating to repayment.*—(1) In the event of taking over the repayment amount either fully or partially by the Government as per clause (i) of sub-section (3) of section 15 of the Act, it shall be the duty of the State Level Dwelling Place Protection Committee to deposit such amount in the account of the financial institution through the District Collector concerned.

(2) In the event of finalizing the attachment or recovery proceedings by giving repayment amount to the financial institution, it shall be the duty of the State Level Dwelling Place Protection Committee to take steps to get back all the documents including the title deed of the mortgaged property from the financial institution and to keep them under the temporary custody of the District Collector concerned.

(3) In the event of termination of the attachment or recovery proceedings completely, it shall be the duty of the State Level Dwelling Place Protection Committee to return the title deed and allied documents of the mortgaged property to the owner, subject to the conditions, as prescribed.

17. *Special provision regarding surety.*—If the principal debtor is having the means for repayment but does not repay and there arises a situation of losing the single dwelling place of the surety on account of the surety conditions and if the Government takes over the repayment amount either fully or partially, the Government shall have the power to recover such amount together with interest and incidental expenses, as prescribed, from the principal debtor as arrears of public revenue due on land under the Kerala Revenue Recovery Act, 1968 (15 of 1968).

18. *The headquarters of the State Level Dwelling Place Protection Committee.*—The headquarters of the State Level Dwelling Place Protection Committee shall be at Thiruvananthapuram.

19. *Officers and Staff.*—The Government may depute officers and staff required for the functioning of the State Level Dwelling Place Protection Committee in the manner as prescribed.

20. *Meeting, quorum, proceedings etc.*—The meeting, quorum and proceedings etc. of the State Level Dwelling Place Protection Committee shall be in the manner as prescribed.

CHAPTER V

APPEAL

21. *Appeal.*—(1) Any person aggrieved by the decision of the State Level Dwelling Place Protection Committee may, within thirty working days from the date of receipt of such decision, file an appeal before the Chief Secretary to the Government or an Additional Chief Secretary to the Government nominated by him in this behalf, in such form and manner as prescribed.

(2) The Appellate Authority under sub-section (1), shall after affording the appellant a reasonable opportunity of being heard, take decision thereon within thirty working days from the date of receipt of the appeal.

(3) A decision taken by the appellate authority under sub-section (2) shall be final.

CHAPTER VI

ACCOUNTS AND AUDITS *etc.*

22. *Accounts and Audit.*—(1) The State Level Dwelling Place Protection Committee shall maintain its proper accounts and other relevant records and shall prepare an annual statement of accounts in consultation with the Accountant General in such form and time, as prescribed.

(2) The accounts of the State Level Dwelling Place Protection Committee shall be audited by the Accountant General in each financial year and the State Level Dwelling Place Protection Committee shall pay to the Accountant General expenditure incurred in connection with such audit.

(3) The Accountant General and any other person engaged by him in connection with the audit of the accounts of the State Level Dwelling Place Protection Committee under this Act shall have the same powers and privileges as the Accountant General generally has in connection with the audit of government accounts, and in particular, shall have the right to require production of books and accounts, connected vouchers, other documents and papers.

(4) The State Level Dwelling Place Protection Committee shall, before 31st October of each financial year, forward to the Government the accounts of the State Level Dwelling Place Protection Committee together with the audit report thereon as certified by the Accountant General or any other person engaged by him in this behalf and the Government shall immediately place such report before the Legislative Assembly.

23. *Budget.*—The State Level Dwelling Place Protection Committee shall, before the end of each financial year, prepare a budget in respect of the estimated receipts and expenditure for the ensuing financial year and shall submit the same to the Government within the time as prescribed.

24. *Annual Report.*—(1) The State Level Dwelling Place Protection Committee shall, for every financial year, prepare an annual report showing the details of its activities for the previous financial year ended on the 31st March in such form and time, as prescribed and shall submit the same to the Government on or before such date.

(2) Immediately on receipt of each report under sub-section (1), the Government shall place the same before the Legislative Assembly within the time as prescribed.

CHAPTER VII FUND

25. *Fund.*—(1) As soon as may be after the commencement of this Act, the Government shall, by notification, constitute a fund to be called ‘The Kerala Dwelling Place Protection Fund’, for the purpose of this Act.

(2) The amount to be credited to the fund shall be as follows, namely:—

- (i) the grant to be allotted by the Government from time to time;
- (ii) donations which may be received from individuals, organizations and institutions;
- (iii) subject to the provisions of the Disaster Management Act, 2005 (Central Act 53 of 2005) and the rules made thereunder, the amounts which are to be earmarked by the Government from time to time out of the State Disaster Mitigation Fund under section 48 of the said Act;
- (iv) the amount which is to be earmarked by the Government from time to time out of the Chief Minister's Distress Relief Fund;
- (v) contributions from the co-operative sector;
- (vi) the amounts to be received from other sources, as prescribed.

(3) The custody, utilisation, management etc. of the fund shall be in the manner, as prescribed.

CHAPTER VIII MISCELLANEOUS

26. *Administrative Department of the Act.*—The Planning and Economic Affairs Department shall be the administrative department for the implementation of this Act.

27. *Power of the Government to give direction.*—For the purpose of this Act, the Government shall have the power to give general or special directions, from time to time, to be followed by the District Level Dwelling Place Protection Committee and the State Level Dwelling Place Protection Committee.

28. *The Act shall not be derogatory to the proceedings under other laws.*—The provisions of this Act shall not in any way adversely affect the right of financial institution to initiate actions under any law for the time being in force and shall not be derogatory but supplementary to other laws.

29. *Power of civil court.*—(1) For the purpose of any inquiry under this Act, the District level Dwelling Place Protection Committee, the State Level Dwelling Place Protection Committee and the appellate authority shall have the same powers as vested in a civil court under the Code of Civil Procedure, 1908 (Central Act 5 of 1908) in respect of the following matters, namely:—

- (a) enforcing the attendance of any person or examining him on oath;
- (b) requiring the discovery and production of documents to be produced in evidence;
- (c) receiving evidence on affidavit;
- (d) engaging commission for the examination of witnesses.

(2) Every proceeding before the District Level Dwelling Place Protection Committee, the State Level Dwelling Place Protection Committee and the appellate authority shall be deemed to be a judicial proceeding within the meaning of sections 229 and 267 of the Bharatiya Nyaya Sanhita, 2023 (Central Act 45 of 2023) and such authorities shall be deemed to be a civil court for the purposes of section 215 and Chapter XXVIII of the Bharatiya Nagarik Suraksha Sanhita, 2023 (Central Act 46 of 2023).

30. *Protection of action taken in good faith.*—No suit, prosecution or other legal proceedings shall lie against the Government or any officers or employees of the Government, the Chairperson or members, officers or employees of the District Level Dwelling Place Protection Committee or the State Level Dwelling Place

Protection Committee in respect of anything which is done or intended to be done in good faith under this Act or the rules made thereunder.

31. *Power to remove difficulties.*—(1) If any difficulty arises in giving effect to the provisions of this Act, the Government may, by a general or special order, published in the gazette, make provisions not inconsistent with the provisions of this Act which appears to it to be necessary or expedient for the purposes of removing such difficulty:

Provided that no such order shall be made after the expiry of two years from the date of commencement of this Act.

(2) Any order made under sub-section (1) shall, as soon as may be after it is made, be laid before the Legislative Assembly.

32. *Power to make rules.*—(1) The Government may, by notification, make rules either prospectively or retrospectively, for carrying out the provisions of this Act.

(2) Every rule made under this Act shall be laid as soon as may be, after it is made, before the Legislative Assembly, while it is in session for a total period of fourteen days which may be comprised in one session or in successive sessions, and, if, before the expiry of the session in which it is so laid or the session immediately following, the Legislative Assembly makes any modification in the rule or decides that the rule should not be made, the rule shall thereafter have effect only in such modified form or be of no effect, as the case may be, so however; that any such modification or annulment shall be without prejudice to the validity of anything previously done under the rule.

STATEMENT OF OBJECTS AND REASONS

A welfare Government is committed to ensure land and dwelling for all. The directive principles declared in article 39 of the Constitution of India includes the principle of policy that the ownership and control of the material resources of the community are so distributed as best to subserve the common good. As part of this, ensuring of dwelling place for all has also been included in the policy decisions of the Government. The Government has taken certain decisions for

securing the policy for implementing this decision in the State way back in the year 2021. The Cabinet in the year 2021 has taken a decision in its first meeting to bring a legislation for protecting those persons and families who loses their single dwelling places due to attachment proceedings. The Government have also announced in the Governor's Address of the year 2022 that it aims to achieve the goal of providing 'land and housing for all' through convergence of resources and efforts of multiple Departments, Institutions and Schemes and also to recognize the right of residence of citizen as a right.

As part of this, Government have decided to bring a legislation providing for preventing the situation where families are losing their single dwelling place through eviction on account of non-repayment of loans raised from financial institution functioning in the State by mortgaging such single dwelling place, for taking measures including protection of dwelling place of such persons and for matters connected therewith.

This Bill is intended to achieve the above object.

FINANCIAL MEMORANDUM

When the Kerala Single Dwelling Place Protection Bill, 2025 is enacted and brought into operation, it is estimated that an amount of rupees 10 Crore is annually required towards the Fund to be constituted under this enactment. It can be collected by the Government from various sources under clause 25 of this Bill. The amount to be received out of such sources includes government grants. It is not feasible to estimate the amount now. At present, when this enactment is brought into operation, it would not involve any non-recurring expenditure out of the consolidated fund of the State.

MEMORANDUM REGARDING DELEGATED LEGISLATION

Sub-clause (2) of clause 1 of the Bill seeks to empower the Government to notify the date of commencement of the Act.

2. Sub-clause (e) of clause 2 of the Bill seeks to empower the Government to notify other financial institutions, from time to time, for the purpose of this Act.

3. Sub-clause (2) of clause 5 of the Bill seeks to empower the Government to amend the eligibility criteria under sub-clause (1), from time to time.

4. Clause 6 of the Bill seeks to empower the Government to constitute by notification the District Level Dwelling Place Protection Committee in each district.

5. Sub-clause (2) of clause 7 of the Bill seeks to empower the Government to constitute sub committees by including members of the District Level Dwelling Place Protection Committee, as prescribed.

6. Clause 8 of the Bill seeks to empower the Government to prescribe the form of application to be submitted before the District Level Dwelling Place Protection Committee for getting the benefits under this Act.

7. Sub-clause (2) of clause 9 of the Bill seeks to empower the Government to prescribe the manner in which inquiry is to be conducted by the District Level Dwelling Place Protection Committee and to prescribe the form for submitting the detailed report to the State Level Dwelling Place Protection Committee.

8. Item (i) of sub-clause (2) of clause 9 of the Bill seeks to empower the Government to prescribe the manner of calculating the market value of the mortgaged property and other properties, if any, of the debtor and family.

9. Item (viii) of sub-clause (2) of clause 9 of the Bill seeks to empower the Government to prescribe other documents to be included in the report submitted by the District Level Dwelling Place Protection Committee.

10. Clause 11 of the Bill seeks to empower the Government to prescribe the manner of deputing officers and staff required for the functioning of the District Level Dwelling Place Protection Committee.

11. Clause 12 of the Bill seeks to empower the Government to prescribe the meeting, quorum and proceedings of the District Level Dwelling Place Protection Committee.

12. Clause 13 of the Bill seeks to empower the Government to constitute by notification the State Level Dwelling Place Protection Committee.

13. Sub-clause (3) of clause 15 of the Bill seeks to empower the Government to prescribe the conditions subject to which decisions specified under item (i) and (ii) are to be taken by the State Level Dwelling Place Protection Committee.

14. Item (iii) of sub-clause (3) of clause 15 of the Bill seeks to empower the Government to prescribe the time limit within which the District Level Dwelling Place Protection Committee has to comply with the directions regarding the necessary steps to be taken on a complaint received by the State Level Dwelling Place Protection Committee.

15. Item (iv) of sub-clause (3) of clause 15 of the Bill seeks to empower the Government to prescribe other decisions which are to be taken by the State Level Dwelling Place Protection Committee.

16. Sub-clause (3) of clause 16 of the Bill seeks to empower the Government to prescribe the conditions for returning the title deed and allied documents of the mortgaged property to the owner in the case of termination of attachment or recovery proceedings.

17. Clause 17 of the Bill seeks to empower the Government to prescribe the interest and incidental expenses to be recovered from principal debtor for the repayment amount, in the event of principal debtor is having the means for repayment but does not make the repayment and thereby arises a situation of losing the single dwelling place of the surety due to the surety conditions and the Government takes over the repayment amount either fully or partially.

18. Clause 19 of the Bill seeks to empower the Government to prescribe the manner of deputing officers and staff required for the functioning of the State Level Dwelling Place Protection Committee.

19. Clause 20 of the Bill seeks to empower the Government to prescribe the meeting, quorum and proceedings of the State Level Dwelling Place Protection Committee.

20. Sub-clause (1) of clause 21 of the Bill seeks to empower the Government to prescribe the form and manner in which the appeal has to be filed.

21. Sub-clause (1) of clause 22 of the Bill seeks to empower the Government to prescribe the form and time for preparing the annual statement of accounts of the State Level Dwelling Place Protection Committee.

22. Clause 23 of the Bill seeks to empower the Government to prescribe the time for submitting the budget in respect of the estimated receipts and expenditure of the State Level Dwelling Place Protection Committee to the Government in each financial year.

23. Sub-clause (1) of clause 24 of the Bill seeks to empower the Government to prescribe the form and time for preparing the annual report of the activities of the State Level Dwelling Place Protection Committee in respect of the previous financial year.

24. Sub-clause (2) of clause 24 of the Bill seeks to empower the Government to prescribe the time for laying the annual report before the Legislative Assembly.

25. Sub-clause (1) of clause 25 of the Bill seeks to empower the Government to constitute by notification a Fund to be called the Kerala Dwelling Place Protection Fund.

26. Item (vi) of sub-clause (2) of clause 25 of the Bill seeks to empower the Government to prescribe other sources of receiving amount to the Fund.

27. Sub-clause (3) of clause 25 of the Bill seeks to empower the Government to prescribe the custody, utilization, management etc. of the Fund.

28. Clause 27 of the Bill seeks to empower the Government to give general or special directions from time to time to be followed by the District Level Dwelling Place Protection Committee and the State Level Dwelling Place Protection Committee for the purposes of this Act.

29. Clause 31 of the Bill seeks to empower the Government to issue order not inconsistent with the provisions of this Act, if any difficulty arises in giving effect to the provisions of this Act.

30. Clause 32 of the Bill seeks to empower the Government to make Rules either prospectively or retrospectively by notification, for carrying out the provisions of this Act.

31. The matters in respect of which rules may be made or notifications or orders issued are matters of procedure and are of routine or administrative in nature. Further, the rules, notifications and orders so made are subject to the scrutiny of the Legislative Assembly. The delegation of legislative power is therefore of a normal character.

PINARAYI VIJAYAN.

NOTES ON CLAUSES

Clause 2.— This clause intends to define certain words and expressions used in the Bill.

Clause 3.—This clause intends to declare the policy of the State for giving effect to the directive principle laid down in clause (b) of article 39 of the Constitution of India.

Clause 4.—This clause intends to provide for the eligibility for protection of the families who have raised loan by mortgaging single dwelling place and loses such dwelling place due to non-repayment.

Clause 5.—This clause intends to provide for the eligibility criteria for getting protection to the families who lose the single dwelling place.

Clause 6.—This clause intends to provide for the constitution of the District Level Dwelling Place Protection Committee.

Clause 7.— This clause intends to provide for the composition of the District Level Dwelling Place Protection Committee.

Clause 8.—This clause intends to provide for the submission of application before the District Level Dwelling Place Protection Committee for getting the benefits.

Clause 9.—This clause intends to provide for the powers and functions of the District Level Dwelling Place Protection Committee.

Clause 10.—This clause intends to provide for the headquarters of the District Level Dwelling Place Protection Committee.

Clause 11.—This clause intends to provide for the appointment of officers and staff of the District Level Dwelling Place Protection Committee.

Clause 12.—This clause intends to provide for the meeting etc. of the District Level Dwelling Place Protection Committee.

Clause 13.—This clause intends to provide for the constitution of the State Level Dwelling Place Protection Committee.

Clause 14.— This clause intends to provide for the composition of the State Level Dwelling Place Protection Committee.

Clause 15.— This clause intends to provide for the powers and functions of the State Level Dwelling Place Protection Committee.

Clause 16.—This clause intends to provide for the procedures to be taken in the event of taking over repayment amount fully or partially by the Government.

Clause 17.— This clause intends to provide for special provision regarding surety in the event of the principal debtor is having the means for repayment but does not make the repayment and thereby arises a situation of losing the single dwelling place of the surety.

Clause 18.— This clause intends to provide for the headquarters of the State Level Dwelling Place Protection Committee.

Clause 19.— This clause intends to provide for the appointment of officers and staff of the State Level Dwelling Place Protection Committee.

Clause 20.—This clause intends to provide for the meeting etc. of the State Level Dwelling Place Protection Committee.

Clause 21.—This clause intends to provide for the appeal to be filed on the decision of the State Level Dwelling Place Protection Committee.

Clause 22.—This clause intends to provide for the annual accounts and audit of the State Level Dwelling Place Protection Committee.

Clause 23.—This clause intends to provide for the the preparation of the budget of the State Level Dwelling Place Protection Committee.

Clause 24.—This clause intends to provide for the submission of annual report of the State Level Dwelling Place Protection Committee.

Clause 25.—This clause intends to provide for the constitution of the ‘Kerala Dwelling Place Protection Fund’.

Clause 26.—This clause intends provide for the Administrative Department of the Act.

Clause 27.— This clause intends to provide for the power of Government to give directions to be followed by the District Level Dwelling Place Protection Committee and State Level Dwelling Place Protection Committee.

Clause 28.— This clause intends to provide that the provisions of this Act shall not in anyway adversely affect the actions under any law for the time being in force and shall not be derogatory but supplementary to other laws.

Clause 29.—This clause intends to provide that the authorities under this Act shall have certain powers of civil courts.

Clause 30.—This clause intends to provide for the protection of action taken in good faith under this Act or the rules made thereunder.

Clause 31.—This clause intends to empower the Government to make orders for the removal of difficulties arises for giving effect to the provisions of this Act.

Clause 32.—This clause intends to empower the Government to make rules either prospectively or retrospectively for carrying out the provisions of this Act.
