CHAPTER 7

ORGANIZATIONAL

STRUCTURE, ESTABLISHMENT

AND

FUNCTIONS OF THE

ASSAM STATE HOUSING BOARD
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ORGANIZATIONAL STRUCTURE, ESTABLISHMENT AND FUNCTIONS OF
THE ASSAM STATE HOUSING BOARD

7.1 Introduction:

Organizations like human beings are always moving, changing and growing. In this sense, twenty eight years of existence is enough to enable an organization to gain maturity and be ready to take the big leap forward just like a human being moves inevitably towards his destiny. This phenomenon may be applicable to the ASHB, which has taken all the challenges till now. The seeds for setting up a housing organization in the State of Assam lay in the need to make a perceptible dent on the housing situation. The State Govt. accordingly establishes a Board for this purpose under the State Housing Board Act. 1972. The Board is a pioneering organization of the State in the field of providing housing support in the form of physical housing and loan finance for constructing own house. The ASHB has started financing when the concept of housing finance was something alien to social framework not only in Assam but also in India.

7.2 Composition of the Assam State Housing Board:

The Board consists of a Chairman, appointed by the Govt. and the following members, namely:-

(i) Commissioner & Secretary, Town & Country Planning Department.
(ii) Secretary, Finance or his representative.
(iii) Chief Engineer, Public Works Department (Roads & Building) or his representative.
(iv) Chief Engineer, Public Health Engineering Department.
(v) Town Planner & Ex-Officio, Director of Town & Country Planning Organization, Assam.

(vi) Director of Panchayat & Director of Municipal Administration.

(vii) Three members elected by the Assam Legislative Assembly from amongst its members.

“Altogether there are ten members including Chairman and Vice Chairman(if existing) in the Board. The above is also called as Board of Directors”.¹

7.3 The Staff Pattern & Structure of the Board:

The staff pattern and its structure are shown in the chart no 7.1. The above table shows the controlling channel of the organization and given in the last page no 266 of this chapter. Moreover, it is seen from the file record of the ASHB, that “the Board has classified the total staff strength of 407 numbers (up to March 1996) in following manner.” ²

(A) Class I ------------- 19 No.
(B) Class II ------------- 48 No.
(C) Class III ----------- 235 No.
(D) Class IV------------ 105 No.

Total:- 407 No.

Out of which, staff specially belonging to Class-I & Class-II are called professional staff. These are again distributed discipline-wise amongst different cells/branches & Shown in the table 7.1 in the next page.

¹ Board Act, 1972, ASHB.
² Established Branch, ASHB H.O Guwahati.
Table 7.1 showing the Professional distribution of the staff specially of Class-I and Class-II of the A.S.H.B.

<table>
<thead>
<tr>
<th>Cell / Branch</th>
<th>Discipline</th>
<th>Class-I</th>
<th>Class-II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engineering Cell</td>
<td>1. Commissioner.</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>2. Supdt. Engineer (Structure)</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>3. Supdt. Engineer (Construction)</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>4. Project Manager</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>5. Construction Engineer</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>6. Deputy Architect</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>7. Asstt. Architect</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>8. Asstt. Engineer (Head Quarter)</td>
<td>8</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>9. Asstt. Engineer (Branch Offices)</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>Administrative Cell</td>
<td>1. Chief Administrative Officer</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>2. Asstt. Administrative Officer</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>3. Registrar</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Loan Cell</td>
<td>1. Chief Housing Officer</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>2. Addl. Chief Housing Officer</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>3. Zonal Housing Officer</td>
<td>-</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>4. Housing Officer</td>
<td>-</td>
<td>39</td>
</tr>
<tr>
<td>Rent &amp; Land Branch</td>
<td>1. Estate Officer</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Planning Branch</td>
<td>1. Project Officer</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>2. Asstt. Research Officer</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Public Relation</td>
<td>1. Public relation Officer</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Accounts Cell</td>
<td>1. Chief Accounts Officer</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>2. Finance &amp; Accounts Officer</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>3. Accounts Officer</td>
<td>-</td>
<td>1</td>
</tr>
</tbody>
</table>

(Source: Tabulated from the records of ASHB)

Chief Accounts Officer is deputed by the Govt. Hence he is not considered as Board’s employee. As per the table 7.1 it is seen that altogether 7 no. of special cells are
functioning in the Board. Further the existence of distinct departments are examined & shown in the **Chart 7.2**

**Chart 7.2 showing the Organizational Structure in terms of Distinct Departments**

<table>
<thead>
<tr>
<th>Sl.</th>
<th>Discipline / Type of Professional Input</th>
<th>Existence of Distinct Department.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Perspective/Corporate Planning</td>
<td>No such Professional /Department</td>
</tr>
<tr>
<td></td>
<td>i) Economic Analysis &amp; Marketing</td>
<td>existing in the Assam State Housing Board.</td>
</tr>
<tr>
<td></td>
<td>forecasting with Macro-Economic linkage.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>ii) Corporate Plan.</td>
<td>Yes, ASHB has the existence of corporate staffs.</td>
</tr>
<tr>
<td>2.</td>
<td>Land Acquisition.</td>
<td>No such Professional / Department is in existence in ASHB.</td>
</tr>
<tr>
<td>3.</td>
<td>Project.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>i) Formulation</td>
<td>Yes, Planning Branch headed by Project Officer looks after the works relating to Project formulation, monitoring &amp; Evaluation etc.</td>
</tr>
<tr>
<td></td>
<td>ii) Implementation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>iii) Monitoring.</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Finance / Accounts</td>
<td>Yes, Central Accounts Branch &amp; General Accounts Branch headed by Chief Accounts Officer (on Deputation) bears overall responsibility of all of ASHB accounts matter with the assistance of F&amp;A.O and A.O.</td>
</tr>
</tbody>
</table>

*Continued to next page*
5. Revenue / Estate Management | No such department is there. But Estate Manager looks after the management works relating to immovable assets/ Rent collection etc.

6. Community Development | No such Department / Professional is there.

7. Human Resource Development | Yes, Establishment Branch headed by Chief Administrative Officer with the assistance of Asstt. Administrative Officer and Registrar.

8. Training | No such cell is there.

9. Law | No cell,

10. Public Relation | Public Relation Officer looks after the related works.

11. MIS | No such information system is existing in the Board.

12. Management (General, Housing Development, Urban Management etc.) | No.

(Source:-prepared from the records of ASHB).

The above tables (Professional distribution of staffs) depict the picture of key functionaries of the Board highlighting all important departments and the staff available under each classification. It can be gathered from the table that the administrative set up of the Board is seen to be obsessed with more technocrats without corresponding precaution for loan recovery performance and with manifestation of lack of legal efficiency. Thus, there is no loan recovery Officer with specific assignment of the duties
which is the core department of any financing organization. Besides the assistance of
the Law Officer from within and outside is an utmost necessity for any financing
organizations, which need to scrutinize the document and certificate, and constitute
safety net of an organization’s performance.

Last but not the least, a modern financing organization must follow computerization in
order to make its services customer oriented and competitive in the market. Besides
speedy disposal and ready reference, computerization can bring about profound
satisfaction to the customer. The absence of such a department in ASHB implies its
limitations and backwardness in its very approach towards fulfilling goal and target
amidst competitiveness of housing business at the moment. The organization chart 7.1
also shows the staff pattern with reporting structure of staff of the Board and table 7.1
shows the professional distribution of staff in respect of Class –I and Class –II officers
of the Board. Further Chart 7.2 shows the structure in terms of distinct department.

7.4 **Comment on the Constitution of the Board:**

The Assam State Housing Board consists of non-official Chairman and nine members
(not excluding three non officials and six officials). The Board has under its control.
Head Office and one Zonal Office at Guwahati, 4 Zonal Offices respectively at Tezpur,
Silchar, Nowgaon and Dibrugarh and 37 housing offices at 37 Sub-divisions/ districts
of the State of Assam. These divisions are entrusted with Housing Management and
Administration in their respective areas. The name wise housing offices in different
districts and Sub-divisions are located/ indicated in the map of the State, enclosed at
figure 7.1. The Board is headed by the Chairman, who is the Chief Executive of the
Board having over- riding power over all the officers. But the Commissioner is the
Direct Controlling Officer of the Board. The staff of the Board Comprise deputationists
and native employees. The Chief Accounts Officer (CAO) is deputed by the Govt.while
other employees belong to the Board. Presently Commissioner of the ASHB is also
deputed by the State Govt. of Assam. The Board has basically four wings and
considering their reporting structure, following the analysis of how the Board has acted
through its four wings. Organization chart 7.1 indicated that the various cells of the
Board are required to report to the Commissioner, but all the above 7 number of cells
(in table 7.1) are again headed by following four wings:-

1. Technical wing.
2. Revenue and Administration wing.
3. Loan account wing.
4. Finance and Account wing.

7.5 Functional Discharge of Duties:

The Technical wings headed by two Superintending Engineers (one for
structural and other one is for construction) under whom, one Senior Construction
Engineer, two Architects and eleven Asstt. Engineers are working.

Each Superintendent Engineer (SE) manages an executive branch. There are
three branches under the control of Supdt. Engineers. The said branches are (I) Design,
(II) Construction, (III) Architecture attached with number of Executives, Asstt.
Engineers and Junior Engineers. The planning branch under technical wing specially
handles HUDCO finance programme. The Senior Civil Engineer under the Supdt.
Engineer looks after the civil constructional activities and the Senior Architects control
architecture activities of the Board. They assist the Supdt. Engineer by giving their
expert opinion in respect of technical and planning related activities. Moreover,
planning branch headed by the Project officer who prepares the scheme/ project for
financial assistance from HUDCO as well as from the Govt. He also looks after the
works of evaluation and monitoring of the schemes. The Establishment / Revenue and
Administrative wing is headed by the Chief Administrative Officer under whom there
are five number of executives, called as Registrar, Public Relation Officer, Estate Officer, Asstt. Administrative Officer, and Asstt. Research Officer. The Registrar is looking after the establishment works, Public Relation Officer assists Chief Administrative Officer and Commissioner by providing information as required to the Govt. and for the general public. He also provides the information in order to facilitate for taking remedial measure if required. Asstt. Administrative Officer assists the Chief Administrative Officer directly for personnel related works like staff development, appointment processing files, leave, pay fixation etc. & basically processing the personnel related files.

Estate Officer is entrusted with rent branch. He is to look after the works relating to allotment of rental flats, allotment of developed plots, correspondence for collection of rent and other applicable charges from allotees/ tenants. He is reviewing the status of vacant flats/ plots and reporting to the Commissioner/ Chief Administrative Officer for taking necessary action. The collection of rent, outstanding rent, etc. are also ascertained from time to time. The Assistant Research Officer (ARO) is basically entrusted with the Project Officer. He is engaged for analysis of data/ collection of data for monitoring plans of the Board and for estimating programmes.

As a whole the Chief Administrative Officer looks after the establishment/ personnel works including advertisement, selection, conducting interview etc. and assists the Commissioner in all respects. He also prepares the Agenda for the meeting of the Board and draft resolution of the meeting for the approval of the Board in consultation with the Register. The Finance and Accounts wings are headed by Chief Accounts Officer, who is in charge of the preparation of the budget, maintenance of accounts. But he is still not a Board employee, he is a deputationist. He opines on the financial position of the Board and in the absence of audit, pre-audit he does the post audit. The Chief Accounts
Officer under whom there are three Accounts Officers, and out of them two are senior most, with designation as Finance & Accounts Officer (HUDCO cell) and Accounts Officer (Central Accounts), and the other one is a Junior Accounts Officer who assists the Finance and Accounts Officer and Accounts Officer. The Finance and Accounts Officer looks after the works relating to release, recovery of HUDCO loans and arrangement for making repayment etc. He also looks after the maintenance of loan ledger of HUDCO finance Schemes.

Accounts Officer (Central Accounts) looks after the entire general accounts, Govt. related fund/ grant release, sanction etc. He also extends help in budget preparation/ annual accounts, finalization of accounts, audit related works by Chartered Accountant as well as Accountant General, audit. He also places the matter before the CAO relating to salary bill, other administrative expenses/ bills etc. of the Board for necessary approval. Further Junior Accounts Officer assists the FAO and Accounts Officer (Central Accounts) for the above accounts works and monitor the accounts with subordinates. JAO again assists in doing needful for releasing the mortgage of properties after full liquidation of loan disbursed.

The loan sanctioning branch is headed by a Chief Housing Officer (CHO), who is in charge of the processing of sanction of loan, selection of beneficiaries making scrutiny of loan as well as create co-ordination with Project and Accounts wings in order to monitoring the implementation of the scheme. He is responsible for non completion of legal documentation and delay in implementation of the schemes. The Chief Housing Officer under whom there is one Additional Chief Housing Officer (ACHO), five Zonal Housing Officers (ZHO), 18 District Housing Officers, twenty one Sub-divisional Housing Officers and good number of general staff. The Zonal Housing Officers and Housing Officers scrutinize the loan application of the beneficiaries and forward the same to the Head Office. The progress report and loan release applications
are recommended to the Head Office for effecting releases of loan. Housing Officers are responsible to report Zonal Housing Officers and Zonal Housing Officers in turn are responsible to report to the Chief Housing Officer and the Additional Chief Housing Officer as the case may be.

Accordingly, Additional Chief Housing Officer and Chief Housing Officer take necessary action for implementation of the schemes. The Housing Officers are also responsible for recoveries of loan and initiate legal action against the beneficiaries who are in default and whenever such legal action is required.

Besides the above, the services rendered by the district level offices can be earmarked as under:

**7.6 Services required to be rendered by the district level offices:**

The following services are basically rendered by the housing officers working at districts & sub-divisions as per the general practice of the Board’s Housing activities.

1. Provide necessary information about the functions of the Assam State Housing Board as well as highlighting the housing scheme to the people at district/sub-divisions.

2. Supply of housing loan application forms, providing guidance to the public for the formulation of loan proposal, filling up the loan application form etc.

3. Asking for information/documents required to be submitted along with loan application.

4. Scrutinize the documents particularly Income Tax certificate/salary income certificate and documents relating to land, i.e. copy of Jamabandi, non-encumbrance certificate and valuation certificate etc.

5. Recommend the loan application along with relevant documents to the Head Office.
6. Guidance to the beneficiaries by visiting the construction site before or after release of loan.

7. Recommend the loan release application along with progress report of construction to justify the release due.

8. Pursue the Head Office demand notice for repayment of dues and serve notice for the same from time to time.

9. Issuing required per month deposit slip to facilitate beneficiaries for repayment of dues through Bank as well as payment of rent in case of Rental Housing Scheme.

10. Assist competent Authorities for holding meeting/discussion at District Head Quarter relating to implementation of housing schemes and for providing necessary guidance in case of implementation of new housing scheme.

11. Dealing with common problems affecting majority of public/beneficiaries and taking up matters with competent authorities of Govt. with a view to securing maximum advantages for Housing Board.

7.6.1 Comment:- The District and Sub-division level housing offices play a significant role in providing necessary guidance/information in order to financing for construction of houses in the individual plots of the beneficiaries, in their respective jurisdiction. They provide guidance on technical matters, help them in procuring building materials and assist them in general co-ordination and supervision of their activities.

However, as per the experience gathered from the interview carried by the researcher amongst officers concerned as well as beneficiaries, it can be said that the officials of districts/sub-districts are not fully aware about the Principles of carrying on the activities of the Board. They are not willing to provide information to the
satisfaction of the general public. Poor functional environment in the offices are discouraging the public to take advantage of the housing finance from the Board. The services as indicated above are not rendered by the officials of the districts in a proper manner & the same is not attractive in the present market. There are no such targets assigned from the H.O. In respect of poor performance of recovery of loan at district level, no effort have been made to resolve the default of any amount. As such delegation of responsibilities to some extent is also required to be given to district level officials of the Board for resolving any matter and default which are Chronic in nature.

7.7 **Location-wise District & Sub-Divisional Offices:**

The name of the district and sub-divisions where the offices of the Assam State Housing Board are functioning in the name and style of district shown as part A & sub-divisional housing offices shown as part B indicated in the Chart 7.3, enclosed in the next page.

The staffing pattern and its structure with responsibilities are explained in above. Now the functions and establishment of the Board is represented in the remaining part of this chapter. This is also equally important for comparing and as well as analyzing the operational areas under its objective/ guideline.
Chart 7.3 showing the District/Sub-division-wise offices located in the State

<table>
<thead>
<tr>
<th>Name of Districts where Housing Office Located (PART A)</th>
<th>Name of the Sub-Divisions where Housing Office Located (PART B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. Goalpara.</td>
<td>5. Udalguri.</td>
</tr>
<tr>
<td>15. Nagaon Zonal Office</td>
<td></td>
</tr>
<tr>
<td>17. Marigaon.</td>
<td></td>
</tr>
<tr>
<td>18. Golaghat.</td>
<td></td>
</tr>
<tr>
<td>20. Dibrugarh Zonal Office</td>
<td></td>
</tr>
<tr>
<td>22. Tinsukia.</td>
<td></td>
</tr>
</tbody>
</table>

(Source: File records of ASHB)
7.8 Establishment and function of the Board:

7.8.1 Incorporation: The State Govt., by notification in the Official Gazette, establishes a Board by the name of Assam State Housing Board for the purpose of this Act.

The Board shall be body corporate having perpetual succession and a common seal and may sue and be sued in its corporate name and shall be competent to acquire and hold property both movable and immovable and to contract and do all things necessary for the purpose of this Act.

For the purpose of this Act and the Land Acquisition Act 1894, the Board shall be deemed to be a local authority. However constitution of the Board is already explained.

7.8.2 Terms of the Office & conditions of service of Chairman & Members of the Board: The Chairman and every other member (not being an ex-officio member) shall hold office for a period of three years from the date of his appointment as Chairman or member as the case may be:

Provided that the State Govt. may extend the said period by a further period not exceeding one year;

Provided further that after the expiry of the period of his appointment a person shall be eligible for re-appointment as Chairman or member;

Provided further that no person shall be appointed as Chairman for more than three consecutive terms. Every member shall receive such allowances as may be prescribed;

The Chairman may hold office in an honorary capacity or on payment of remuneration, but remuneration is to be paid to the Chairman and others as per conditions or services prescribed by the rule. The allowances to the members and the remuneration if any, to the Chairman shall be paid from the fund of the Board.
7.8.3 **Appointment of Committee**:- The Board may from time to time appoint one or more committee/committees for the purpose of securing the efficient discharge of its functions, and in particular for the purpose of securing that the said functions are exercised with due regard to the circumstances and requirements of particular local areas as per the Section 16 (I). As per the direction of the Board, the appointed committee discharges the functions assigned to it.

7.8.3.1 **Conclusion**:- As per the information, it is observed that no such revision and suggestion has been passed by the appointed committee to make efficient for discharging services considering the circumstances and requirement of local areas. Hence, it is necessary to review the position from time to time for greater benefit of the people.

7.8.4 **Duties of the Board**:- As per the Section 37(I) the duties of the Board is to take necessary measures to maintain, allot, lease or otherwise use the Board premises and to collect rents, compensation and damages in respect thereof.

(i) **Technical Aspect**: The Board may provide technical advice to State Government and scrutinize projects under housing schemes in the area to which this Act extends when required by the State Govt. to do so.

(ii) **Research Work**: The Board may also undertake research on various problems connected with construction and general matter for finding out the economical methods of construction of houses suited to local conditions. However, the Board has sadly exhibited its inefficiency in the matter of R&D on housing technology.

(iii) **Survey**: May undertake comprehensive surveys of problems of housing. The Board has not carried out such study directly by its own. But in the meantime has sponsored a study through a NGO (Society for Development Studies, New Delhi). The same has been issued with the name of Human Settlement Strategy for Assam. Another study of rural housing covering 7 districts was conducted by the Society for Research
Development & Communication (SRDC) and ASHB has only sponsored for the same.

(iv) Loans Assistance: It is one of the prime duties to grant loans to individuals or body of individuals for constructing houses under different housing schemes either at their own instance or under the direction of the State Government. The loan recovery from the beneficiary is also another important duty of the Board as per the prescribed procedures.

(v) The Board may do all things for:

(a) Unification, simplification and standardization of building materials.

(b) Encouraging pre-fabrication and mass production of housing components.

(c) Organizing or undertaking the production of building materials for residential or non-residential houses.

(d) Securing a steady and sufficient supply of workmen trained in the work of construction of buildings.

7.8.5 Duties of the Board—an observation:

Although there is a provision as indicated under Section 37 (I) clause no. 7.8.4(i) to provide technical advice to the State Government and to scrutinize the housing project, the Board has yet to utilize the employees for such services to the extent of satisfactory level.

Assam State Housing Board is also not carrying out such type of research work on technology of low cost housing considering the local conditions suitable for common people of the State of Assam. Assam State Housing Board has established only 4 number of building centres with the financial assistance of the Central Government as grant to promote research in new low-cost technology and local low-cost building materials and to provide training facilities to labourers in various disciplines available under provision of building centre.
As per the information available, very few number of people have undertaken training in different places of Assam. It may be suggested, to utilize maximum facilities of the building centres for the benefit of general people of Assam, resulting in viable existence of building centres in Assam. Now ASHB has to make a strategy acceptable to common people to develop the concept of use of low cost materials and its marketability in Assam. The table 7.2 shows the district-wise building centres functioning under ASHB.

Table 7.2 showing the district-wise Building Centres functioning under ASHB

(Rs in lakhs)

<table>
<thead>
<tr>
<th>SL. No.</th>
<th>Name of B/C</th>
<th>District</th>
<th>Sanctioned</th>
<th>Received</th>
<th>Utilized</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Regional Building Centre</td>
<td>Kamrup</td>
<td>16.00</td>
<td>13.00</td>
<td>9.4</td>
</tr>
<tr>
<td>2.</td>
<td>Regional B/C</td>
<td>Tinsukia</td>
<td>2.00</td>
<td>2.00</td>
<td>1.50</td>
</tr>
<tr>
<td>3.</td>
<td>Regional B/C</td>
<td>Nawgaon</td>
<td>3.00</td>
<td>3.00</td>
<td>3.00</td>
</tr>
<tr>
<td>4.</td>
<td>Regional B/C</td>
<td>Golaghat</td>
<td>3.00</td>
<td>3.00</td>
<td>3.00</td>
</tr>
<tr>
<td></td>
<td>Total Rs.</td>
<td></td>
<td>24.00</td>
<td>21.00</td>
<td>16.90</td>
</tr>
</tbody>
</table>

(Source: HUDCO, Guwahati Regional Office, Assam)

In regard to granting of loan to individual or body of individuals, the Assam State Housing Board has been providing fund to cross section of public through implementation of various housing schemes. Besides, the State Govt. finance schemes have also been implemented with financial assistance from HUDCO since 1974-75 to 1997-98. Thereafter, the Assam State Housing Board is not in a position even to implement the housing scheme at present due to lack of proper management, poor recovery of existing loan, large number of employees requiring huge payment of administrative cost without adequate work, & lack of proper policy for further expansion etc.
7.8.6 *Delegation of Board’s power to make contracts and sanction contacts:* 

The Board may enter into and perform all such contracts as it may consider necessary or expedient for carrying out any of the purposes of this Act as per Section 19. The Board may, also by order direct to sanction a contract under exercise of power conferred upon the chairman and any other officer specified by it in the order.

7.8.7 *Preparation & Submission of Annual Housing Programme, Budget & Establishment schedules:*

“As per the Section 26 (I), at a special meeting to be held in the month of February in each year, the Chairman shall, lay before the Board, a Budget of the Board for the next year. As per the provision of Section 26 (2) of the Board Act budget is prepared with provision for –

(i) The housing schemes which the Board proposes to execute whether in part or whole during the year.

(ii) The due fulfillment of all the liabilities of the Board.

(iii) The efficient administration of this Act, and contains a statement showing the estimated receipts and expenditure on Capital and Revenue accounts for the next year and such other particulars as may be prescribed.

As per Section 27 the above programme and budget may consider and sanction with or without modification”.

7.8.8 *Variation of Housing schemes:*

The approved housing scheme or any part thereof included in the budget may be varied by the Board; provided that no such variation shall be made if it involves an expenditure in excess of 10 percent of the amounts included in the budget approved by

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3. Board Act 1972, ASHB.
the State Govt. for the execution of any housing scheme or if it affects the scope or purpose of such Scheme. The Board has no such reviewing systems for finding out any variation in actual. However, no variation is observed during the study.

7.8.9 Submission of sanctioned budget to State Govt. for approval: [28 (I)]

Every Budget sanctioned by the Board is required to be submitted to the State Govt. for approval. Accordingly the State Govt. may approve the same at any time after the receipt of the budget and return it to the Board for making such modifications therein as the State Govt. may deem fit.

In respect of delegation assigned as per the provision of Act, there is no adverse variation and activities have been carried by the Board.

All activities are within the delegation empowered by the Board.
ORGANISATIONAL STRUCTURE OF A. S. H. B.

Board of Directors

Chairman

Commissioner

- S.K.
- S.A. – Section Asstt.
- UDA – Upper Divisional Asstt.
- LDA – Lower Divisional Asstt.

Source: File Records of ASHB