



The Kerala Single Dwelling Place Protection Act, 2025

Act No. 13 of 2025

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GOVERNMENT OF KERALA
Law (Legislation-I) Department
NOTIFICATION

No. 69/Leg. I1/2024/Law.

*Dated, Thiruvananthapuram, 1st November, 2025
15th Thulam, 1201
10th Karthika, 1947.*

In pursuance of Clause (3) of Article 348 of the Constitution of India, the Governor of Kerala is pleased to authorise the publication in the Gazette of the following translation in English Language of the Kerala Single Dwelling Place Protection Act, 2025 (13 of 2025).

By order of the Governor,

K. G. SANAL KUMAR,
Law Secretary.



[Translation in English of “2025-ലെ കേരള ഏക കിടപ്പാടം സംരക്ഷണ ആക്റ്റ്” published under the authority of the Governor.]

ACT 13 OF 2025

THE KERALA SINGLE DWELLING PLACE PROTECTION ACT, 2025

An Act 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 a bank functioning in the State and included in the Second Schedule to the Reserve Bank of India Act, 1934 (Central Act 2 of 1934) or a non banking financial company falling within the meaning of clause (f) of section 45-I of the said Act or a society registered or deemed to be registered under the Kerala Co-operative Societies Act, 1969 (21 of 1969) and includes therein other 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, *Ex-officio*;
- (ii) Principal Agriculture Officer - Member, *Ex-officio*;
- (iii) Deputy Director of Panchayat - Member, *Ex-officio*;
- (iv) A representative of the District Disaster Management Authority - Member, *Ex-officio*;
- (v) Deputy Collector (Disaster Management) - Member, *Ex-officio*,
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) Lead District Manager - 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 as prescribed 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 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:—

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

15. *Powers and functions of the State Level Dwelling Place Protection Committee.*—(1) The State Level Dwelling Place Protection Committee shall within sixty working days from the date of receipt of the report of the District Level Dwelling Place Protection Committee, 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 amount, 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, 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 in writing, 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:

Provided that if the appellate authority is satisfied that the appellant had sufficient cause for not filing the appeal in time, the said authority may entertain the appeal after the expiry of thirty days.

(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 AUDIT *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 for the previous financial year 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) the amount which is to be earmarked by the Government from time to time out of the Chief Minister's Distress Relief Fund;
- (iv) contributions from the co-operative sector;
- (v) 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.

