

Government of Tripura
ABSTRACT
Loan Taken Government Employees-Regulation thereof issued

Finance (Institutional Finance) Department

G.O. No. 24

No.F.3(24)-DIF/C-VI/1336-41

Dated, Agartala, 21st August, 2019.

ORDER

Subject: Availing of loans from Banks by the Government Employees- Role of DDO-Reg.

Attention is invited to the earlier Govt. Order dated 10th January, 2003 on the subject mentioned above (copy enclosed). The said order was very clear with regard to recovery of Bank dues from Salary of Employees by DDOs, if the loan is extended on the basis of an undertaking from the Employee /DDO.

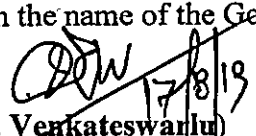
2. However, it has come to the notice that some of the Government employees are defaulting towards re-payment of their loan instalments to the bank and also shifting their salary accounts from the loan defaulting bank to a new bank, even though the last loan was extended based on an undertaking of employee & DDO.

3. Also it was reported that in most of the cases, DDOs do not pursue the recovery, even when the default is made known to them in writing by the concerned banks. Hence all DDO's are directed to take the cognizance of the undertaking given by the DDO once the intimation of default of an employee in Non-payment of loan is received from the concerned banks.

4. The above instructions may be strictly adhered to by all the DDOs.

This order comes into force with immediate effect.

By order and in the name of the Governor,


(Dr. U. Venkateswarlu)
Chief Secretary,
Government of Tripura

Copy to:-

1. The Secretary to the Governor of Tripura, Raj Bhawan, Agartala.
2. The Addl. Chief Secretary to the Hon'ble Chief Minister, Tripura.
3. The PS to the Hon'ble Deputy Chief Minister, Tripura.
4. The PA/PS to the all Ministers, Tripura.
5. All Departments and HODs.....
6. All Banks.....

TRIPURA



GAZETTE

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PART-I -- Orders and Notifications by the Government of Tripura.
The High Court, Government Treasury etc.

GOVERNMENT OF TRIPURA
ABSTRACT

Loan taken Government Employees-Regulation thereof Issued

FINANCE (INSTITUTIONAL FINANCE) DEPARTMENT

G. O. 23

No. F. 3(24)-DIF/C-I/5665-5847

Dated, Agartala, the 10th January, 2003.

ORDER

Some of the Banks operating in Tripura have introduced various loan Schemes exclusively for the salaried employees under the Government/Autonomous & Semi Autonomous Bodies/PSUs etc. Such loans are generally sanctioned on the basis of undertaking given by the Drawing & Disbursing Officers (DDOs) of the concerned loan aspirant employee to the effect that the monthly installments will be deducted from his/her salary bills in case of default.

2. It has however, been observed that even though loan has been extended on the basis of undertaking, in most of the cases the DDOs do not pursue recovery in case of default. Moreover, the undertaking given by the DDO is not taken cognizance of by the next DDO.

3. Since such loans are frequently availed of by the employees and since there is no guiding principal in this respect, it has been decided by the Government that henceforth the DDOs will issue undertaking in favour of the salaried employee(s) serving under the Government/Autonomous Bodies/PSUs for availing bank loan under the following terms and conditions :

- (i) An employee who intends to avail himself of any loan, will give an undertaking authorizing his/her DDO to deduct from his/her salary/DCRG, the recovered amount if he/she defaults in payment of any instalment of loan availed of by him/her.
- (ii) In all cases, the loanee-employee will directly pay the instalments of loan to the concerned bank branch.
- (iii) If, at any time, it reveals to the DDO from a written communication by the concerned bank/financial institution that any instalment of loan taken by an employee is in arrear, such DDO will start deducting the amount in arrear from the salary bill of the next month onwards together with current dues at the monthly rate instalment and pay to the bank at the expenses of the employee concerned.

- (iv) The undertaking given by the employee to his/her DDO shall invariably contain the detailed breakup of his/her salary including recoveries, the date of his/her superannuation and his/her ability to pay the instalments.
- (v) Upon consideration of the undertaking of the employee, if it appears to the DDO that there is least scope to recover the amount from the salary bills of the concerned employee, he will not issue any undertaking.
- (vi) A copy of the undertaking given by the DDO shall be pasted in the Service Book of the employee and the liability of deduction shall pass on to the next DDO in case of transfer/retirement/deputation etc. of the DDO who issued the undertaking. Likewise on transfer/deputation of the loanee-employee, the particulars of bank loan should be recorded in the L. P. C. so that recovery can be continued by the next DDO.
- (vii) In no case, dues of the banks/financial institutions shall be left unpaid. It shall be the primary responsibility of the loanee-employee to repay the amount of loan together with interest. In case the employee defaults, and there is an undertaking, it shall be obligatory to the DDO to recover.

This shall come into force with immediate effect.

By order and in the name of the Governor,

V. Thulasidas

Chief Secretary to the Government of Tripura

To

All Departments

All Banks