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**GOVERNMENT OF JAMMU AND KASHMIR**  
**FINANCE DEPARTMENT.**  
**DIRECTORATE GENERAL OF ACCOUNTS AND TREASURIES, J&K, SRINAGAR**

Subject: Delay in Repayment of advance and interests thereon.

**CIRCULAR**

The Accountant General, J&K has observed that repayments in respect of various advances like Scooter advance, Motor-advance & House-building advance, sanctioned in favour of State Govt. employees are not being made by the concerned loanees on regular basis as per codal provisions. It is pertinent to mention here that the loanees are required to repay the Principal Amount of the advances sanctioned in their favour along with interest in the monthly installments commencing from the date of drawl of advance up to its final liquidation. However, it has been observed that the recoveries in respect of most of the loans/ advances are not being effected regularly by the concerned offices/DDOs in contravention of rules prescribed on the subject, thereby causing heavy loss to the state ex-chequer.

In view of above, it is impressed upon all DDOs concerned to take necessary action for effecting recoveries against various loans & advances outstanding against the Govt. employees like Scooter advance, Motor-advance & House-building drawn by the Govt. employees working under their administrative control strictly in accordance with laid down codal provisions. The DDOs may also ensure that those loanees against whom the repayments are overdue but have not been affected either through salary or remittance by challan into the treasury, their arrears of loan repayments may be effected forthwith without any delay. Any laxity on the part of DDOs shall be viewed seriously. The treasury officers are also adcsied to reflect the details of recoveries in their accounts, as it has been pointed out by AG, J&K that non-appearance of recoveries in the accounts causes difficulty for the loanees at the time of issuance of NDC in their favour.

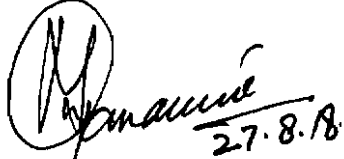
Sd/=   
(**M.Y Pandith**)  
Director General,  
Accounts & Treasuries,  
Finance Department.

DGAT/T-MISC/91-IV/ **322**

Dated: **27.08.2018**

Copy for information/ necessary action to the:-

1. Accountant General (A&E), J&K, Srinagar.
2. All the Head of Departments/ DDOs concerned.
3. Director Accounts & Treasuries, Jammu/ Kashmir.
4. Principal, NZATI/ATI, Jammu, Srinagar.
5. All the Treasury Officers.

  
(Mohd. Ayoub Ganaie),  
AO(TA/PAC).