



Government of Jammu and Kashmir
ARI and Trainings Department
Civil Secretariat, Jammu/Kashmir

Subject: Liquidation of Education Loan availed by the candidates for undergoing various Professional courses.

Circular No: 04-JK(ARI & Trgs) of 2024
D a t e d: 14.03.2024

The ARI & Trainings Department, J&K had granted Education Loans to the students for undergoing various Professional courses within and outside Jammu & Kashmir from time to time especially to those students who have undergone MBBS, BUMS/BAMS, Engineering, Agriculture, Animal Husbandry Degrees/Diplomas etc. The Education Loan so granted have to be recovered from the loanees alongwith interest, once they are appointed or completed their studies. A good number of beneficiaries / loanees have not refunded the Education Loan as on date even in Government Sector or private sector. It was also observed that the most of beneficiaries, who have availed said loan, approach department for issuance of NDC at the time of their superannuation or few years before retirement or managed settlement of their pension cases without obtaining mandatory NDC from this department, thereby causing lot of inconvenience and loss to the Government Exchequer.

Accordingly it is impressed upon all the Administrative Departments to kindly issue necessary directions to their subordinate offices that the officers/officials be identified, who had availed Education Loan during the Training Course and urge them to refund the same alongwith interest thereon and get mandatory NDC from the ARI & Trainings Department. As a safeguard, the NDCs is also mandatory for those who have not availed such loan from these line Departments.

(Mohammad Arshad Jan)
Under Secretary to the Government

14/03

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No: ARI-Actt0AcMt/10/2024-02 (7409535)

Dated: 14/03/2024

Copy to the:

1. All Financial Commissioners (Additional Chief Secretaries).
2. All Principal Secretaries to the Government.
3. All Commissioner/Secretaries to the Government.
4. Private Secretary to the Chief Secretary.
5. Private Secretary to Secretary to the Government, ARI & Trainings Department for information.
6. Circular file.