

No. 2/2/2004-WM(3) / 237-238

From

Additional Chief Secretary to Government Haryana,
Finance Department.

To

1. All the Head of Departments in the State of Haryana.
2. All the Drawing and Disbursing Officers (DDOs) in the State of Haryana.

Dated Chandigarh, the 31st March, 2025

Subject: Regarding issuance of No Dues Certificate (NDC) from Punjab National Bank (PNB) and closing of loan account of concerned deceased State Government loanee employee from PNB.

I am directed to invite your attention on the subject noted above alongwith Finance Department instructions issued vide No. 3/11/2017-WM(3)/936 dated 13.12.2021 and to inform that State Government is paying huge amount of funds to Punjab National Bank on monthly basis due to loan defaults and it has been observed that large number of cases are pending where waived off amount has not been deposited in the PNB loan account by the DDO concerned in respect of deceased loanee employee even after Waiving off the loan by the Government.

2. Further, it has also been observed that in such cases, either a part of the outstanding loan or entire outstanding loan amount has been deposited to AG(A&E) Haryana and PNB by way of DCRG/challan/B.T. through treasury but DDO concerned has not obtained NDC from the O/o AG(A&E) Haryana and PNB for the deposited amount. Hence, it seems that DDOs are not paying attention for getting NDC from the O/o AG(A&E) Haryana and PNB for closing of loan account in PNB (In case of waived off loan).

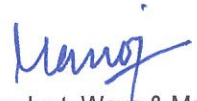

3. Therefore, it is directed to deposit the upto date waived off amount in PNB loan account of the deceased loanee employee concerned at the level of DDO concerned by following above said instructions and to get the NDC from the O/o AG(A&E) Haryana and PNB and also get the PNB loan account closed w.r.t. loanee employee concerned by making necessary correspondence with PNB, Sector-14, Panchkula alongwith attested copy of the following documents for issuance of NDC:-

- i) Copy of sanction order of loan.
- ii) Copy of order for Waiving off loan amount of the deceased employee.
- iii) Copy of NDC issued by Accountant General (A&E), Haryana (in case if loan was sanctioned and disbursed prior to April, 2017).
- iv) Deduction sheets of Principal and Interest amount.
- v) Calculation sheets of upto date Interest duly verified by Accounts Officer/Section Officer.
- vi) Proof of documents vide which principal/interest amount is deposited.

4. It is also directed that all the documents should be attested/verified by DDO concerned. No case will be entertained without attested/verified documents.

5. These instructions may strictly be adhered to.

6. These instructions can be downloaded from the website of Finance Department i.e. www.finhry.gov.in.


Superintendent, Ways & Means,
for Additional Chief Secretary to Government Haryana,
Finance Department. 

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Dated 31.03.2025

A copy of the above is forwarded to Incharge, Computer Cell, Finance Department, Haryana for uploading the above instructions on the website of Finance Department i.e. www.finhry.gov.in.


Superintendent, Ways & Means,
for Additional Chief Secretary to Government Haryana,
Finance Department. 