

**Himachal Pradesh Scheduled Castes and Scheduled Tribes Development Corporation, Kalyan Bhawan, Solan -173212**

No: SCDC/waive off loans/2019-20-

Dated:

**Notification**

Consequent upon approval of Government conveyed to this office by the Additional Chief Secretary (SJ&E) to the Government of Himachal Pradesh vide their office letter No: SJE-B-C(17)-4/2013 dated: 27<sup>th</sup> January, 2021, following One Time Settlement Schemes are hereby implemented in this Corporation with immediate effect to give relief to 13962(274 ALR and 13688 Non-ALR) poor Scheduled Castes & Scheduled Tribes beneficiaries of this Corporation who have availed loan from this Corporation and were unable to repay their loan due to their poor financial condition.

(Rs. in Crore)

Sr No	Name of One Time Settlement Schemes	No of Loan Cases covered under OTS		ALR/ Principal amount outstanding recoverable under OTS	Interest to be waived off under OTS	Panel Intt. / Liquidity Damage to be waived off under OTS	Total	Remarks
1	2	3		4	5	6	7 (5+6)	
1	One Time Settlement Guidelines for ALR loan 2021	ALR	274	5.47	5.85	3.46	9.31	
	Total		274	5.47	5.85	3.46	9.31	1
2	One Time Settlement Guidelines for settling old and small loans up to 0.50 lacs, 2021	Margin Money Loan	11973	1.35	1.70	0	1.70	
		Hast Shilp Vikas Yojna	120	0.47	0.10	0.01	0.11	
		MCF/ALRY	1595	2.27	0.67	0.33	1.00	
3	Total		13688	4.09	2.47	0.34	2.81	11
4	Grand Total		13962	9.56	8.32	3.80	12.12	(I+II)

Above One Time Settlement Schemes shall be operational upto one year from the date of this notification i.e. from 29-01-2021 to 28-01-2022. Authenticated copies of both the One Time Settlement Schemes, 2021 are enclosed herewith at Annexure -"A" & Annexure "B" for further necessary action.

Cont. .... -2-

All the District Managers/Assistant Managers (Dev.), Himachal Pradesh Scheduled Castes & Scheduled Tribes Development Corporation are hereby directed to give wide publicity to the One Time Settlement Scheme and to process the OTS cases strictly in accordance with OTS Guidelines.

Encls: As above.

Endst. No: SCDC/waive off loans/2019-20- 10312 - 10336

*M. S. S.*  
Managing Director for  
HPSC & STDC Solan.

Dated: 29-01-2021



Authenticated copy of

One Time Settlement Guidelines for ALR Loans, 2021

*Munir*  
Managing Director,  
HPSC & STDC Solan.

1. Eligibility / Coverage

- I. The OTS guidelines will cover all the 274 loan cases processed under Arrear of Land Revenue(ALR) which have become doubtful or loss prior to 31<sup>st</sup> March ,2020 and retained the same status later on.
- II. The OTS guidelines will also cover 66 out of 274 loan cases processed under ALR where ALR amount has been settled prior to approval of this OTS and interest and liquidity damage charged after date of ALR to the date of settlement of ALR amount is still outstanding.
- III. No case categorized as bad debt under ALR after approval of this OTS Scheme will be covered for settlement under these OTS guidelines.
- IV. The proposed OTS guidelines is applicable for all eligible cases including court cases. The OTS in all court cases will be finalized after fulfilling the legal requirements.
- V. No loan case categorized as bad debt as on date would be considered for settlement under this OTS Scheme.
- VI. The OTS guidelines will not cover cases of willful default, fraud and malfeasance identified as per the provisions of HP Scheduled Castes & Scheduled Tribes Development Corporation Act 1979 and HPSC&ST Development Corporation Loan Regulations, 1980.
- VII. The loans/ accounts which are already closed after recovering the loans under old OTS guidelines shall not be eligible for reconsideration / Additional concession under these OTS guidelines.
- VIII. The already approved OTS cases are eligible under these guidelines. Amount paid under old OTS guidelines will be counted as normal recovery.
- IX. The write off in respect of principal loan amount under the OTS Guidelines will be with the prior approval of Board of Directors only.

2. Settlement Formula –OTS Amount

- A. ALR loan cases classified as Doubtful as on 31-03-2020 and remained in doubtful category only.

1. **Doubtful Loan Account**

The ALR loan account was categorized as doubtful prior to 31-03-2020 and remained doubtful for more than five years.

The minimum OTS amount recoverable shall be ALR amount outstanding as on date. The OTS amount recoverable shall in no circumstances be less than 50% of realizable value of primary and collateral security available with the Corporation.

- B. ALR classified as Loss at the time of OTS.

1. **LOSS loan Account**

The ALR loan account was categorized as loss account prior to 23-01-2020 or subsequently and where the primary and collateral securities have already been sold off by the Corporation. Verification of personal assets of the borrowers/ guarantors be conducted where the Principal outstanding amount with outstanding interest & liquidity damage or interest and liquidity damage (charged after date of ALR) outstanding is more than 2.00 Lakhs. If after verification of assets, it is found that the borrowers and the Guarantors do not own any assets, then the case of OTS is to be considered under Loss Account.

The Minimum OTS amount recoverable shall be ALR outstanding amount only which shall be recoverable as per repaying capacity of the borrower assessed by the relevant authority.

3. **Calculation of OTS amount.**

- I. For calculating minimum OTS recoverable amount, relief waiver shall be worked out from the date of last default persisting (i.e. the date from which default is continuing) by recasting the amount as per documented rate of interest.



- II. Calculation of minimum OTS recoverable amount payable by the borrowers under the OTS guidelines be done by adjusting/appropriating the amount received from the borrowers from time to time and amount of sale proceeds of unit and collateral/additional security/adjustment of FDR/NSCs , first towards Misc. expenses, then interest and thereafter principal amount
  - III. Where the borrower has availed more than one loan from time to time, accounts loans which have already been fully repaid and closed shall not be taken into account for calculating the minimum OTS amount recoverable / payable under these OTS guidelines and only the accounts/Loans which are in currency should be considered.
4. Payment of OTS Amount under ALR
- I. The One Time Settlement(OTS) amount arrives at, in case of ALR loans shall preferable be paid in one lump sum i.e within one year of date of approval of OTS by the concerned competent authorities and No, interest is chargeable on OTS amount. No outstanding amount on account of interest and Liquidity Damage charged after date of ALR shall be recoverable from those borrowers who have already paid entire ALR amount to the Corporation prior to the approval this OTS.
  - II. Where borrowers are unable to pay the entire OTS amount in lump sum maximum permissible repayment period of OTS amount will be of one year , 25% of the approved OTS amount shall be payable upfront (including one month for payment of upfront amount) i.e. with in one month of issuance of approval letter and the balance amount of 75% in equal quarterly installments in one year (Including one month for payment of upfront amount) together with current lending rate of interest of the Corporation on simple basis P.A. from the date of decision of OTS by the concerned competent authority . Interest would be calculated on daily product basis and debited

on quarterly basis on 10<sup>th</sup> of respective month for the purpose of working out recoverable / payable amount under OTS.

- III. This OTS scheme will automatically laps after one year of its operation from the date of approval and thereafter Managing Director of the Corporation will start recovery process as before. .

5. Processing of OTS proposal:-

- I. Borrowers interested to avail the benefit under the scheme may apply to the Head Office the Corporation through the concerned District Manager /Assistant Manager (Development) of this corporation alongwith upfront advance of 10% is adjusted in the loan account of the party as legally recoverable amount in case the settlement is not arrived at. In case OTS offer is given by the third party as OTS –cum –Purchase offer , the upfront advance will be refundable.
- II. OTS case is to be processed only after the receipt of upfront advance as per Clauses 5 (I)
- III. All OTS proposals would be processed within two months from its receipts of complete information.
- IV. The assessment / valuation of primary and collateral security shall not be more than one year old on the date of consideration of settlement proposal.

6. Sanctioning Authority

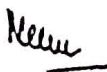
- I. The Board of Directors of the Corporation will be the sanctioning authority in respect of all loan cases .

7. Other conditions/Stipulations.

- a. In no case OTS amount approved shall be less than ALR amount outstanding as per books of account on the date of settlement..



- b. The benefits under these OTS guidelines will be passed on only after the receipt of full amount as per settlement.
- c. Misc dues present and future shall also be payable by the borrowers in addition to approved OTS amount. A standard condition on this account shall be incorporated in the approval letter.
- d. In case the borrower does not pay the OTS amount in accordance with the approved proposal, the entire concessions and relief shall stand automatically forfeited and entire amount as per books of accounts of the corporation shall be recoverable. A standard condition on this account shall be incorporated in the approval letter.
- g. Any deviation from the above settlement guidelines for any borrower shall be made only by the Board of Directors keeping in view the circumstances of the cases and business interest of the Corporation.
- h. Doubts relating to interpretation of any term or clause or any ambiguity or confusion arising during interpretation or implementation of these guidelines shall be referred to the Managing Director , who shall be the competent authority to issue necessary clarification and authorized to take remedial measures for smooth operation and success of the guidelines. The above action of the Managing Director shall subsequently be placed before the Board for rectification.

  
Managing Director  
Managing Director,  
HPSC & STDC Solan.

Authenticated copy ofOne Time Settlement Guidelines for settling old and small loans up to Rs. 0.50 lacs.2021

New

Managing Director,  
HPSC & STDC Solan.1. Eligibility / Coverage

- I. The OTS guidelines will cover 11973 Margin Money Loans advanced to poor Scheduled Castes & Scheduled Tribes families through Nationalized Banks , State Co-Operative Banks, and Regional Rural Banks in the state of Himachal Pradesh which have become doubtful or loss prior to 23-01-2020 and retained the same status later on .
- II. The OTS guidelines will also cover 1715 number of other direct loans financed by the Corporation directly and in collaboration with Apex Corporations up to Rs. 0.50 lacs advanced to poor Scheduled Castes & Scheduled Tribes and Scavenger beneficiaries under all of these schemes classified as bad debits prior to 23-01-2020 but became doubtful or loss subsequently.
- III. No case categorized as bad debt after 23-01-2020 will be covered for settlement under these OTS guidelines.
- IV. The proposed OTS guidelines is applicable for all eligible cases including court cases. The OTS in all court cases will be finalized after fulfilling the legal requirements.
- V. No loan case categorized as Bad Debt or Doubtful as on date would be considered for settlement under this OTS Scheme.
- VI. The OTS guidelines will not cover cases of willful default, fraud and malfeasance indentified as per the provisions of HP Scheduled Castes & Scheduled Tribes Development Corporation Act ,1979 and HP SC/ST Dev. Corporation Loan Regulations ,1980.
- VII. The loans/ accounts which are already closed after recovering the loans under old OTS guidelines shall not be eligible for reconsideration / Additional concession under these OTS guidelines.



- VIII. The already approved OTS cases are eligible under these guidelines. Amount paid under old OTS guidelines will be counted as normal recovery.
- IX. The write off in respect of principal loan amount under the OTS guidelines will be with the prior approval of Board of Directors only.

## 2. Settlement Formula –OTS Amount

- A. Bad debits classified as Doubtful between 23-01-2015 to 23-01-2020 and remained in doubtful category only.

### 1. Doubtful Loan Account –Category- A

The Margin Money loan account was categorized as doubtful prior to 23-01-2020 and remained doubtful for more than three years.

The minimum OTS amount recoverable shall be principal outstanding amount only.

### 2. Doubtful loan account –Category B

All other direct loans where basic principal amount does not exceeds Rs. 0.50 lacs was categorised as doubtful prior to 23-01-2020 and remained doubtful for more than three years.

The minimum OTS amount recoverable shall be principal outstanding amount only.

## B. BAD debit classified as loss at the time of OTS.

### 1. Loss loan -A

The Margin money loan account was categorized as loss account as on 23-01-2020 or subsequently and where after verification of assets of borrower and guarantor, it is found that the borrowers and Guarantors do not own any assets, then the case of OTS is to be considered under Loss Account –B category

The Minimum OTS amount recoverable shall be principal outstanding only.

## 2. Loss Loan Account - B

The other loan account was categorized as loss account as on 23-01-2020 or subsequently and after verification if it is found that the borrower or the guarantor do not own any assets.

The minimum OTS amount recoverable shall be principal amount only which will be as per repaying capacity of the borrower assessed by the relevant authority.

## 3. Calculation of OTS amount .

- I. For calculating minimum OTS recoverable amount, relief waiver shall be worked out from the date of last default persisting (i.e. the date from which default is continuing) by recasting the amount as per documented rate of interest.
- II. Calculation minimum OTS recoverable amount payable by the borrowers under the OTS guidelines be done by adjusting/appropriating the amount received from the borrowers from time to time and amount of sale proceeds of unit and collateral/additional security/adjustment of FDR/NSCs , first towards Misc. expenses, then interest and thereafter principal amount.
- III. Where the borrower has availed more than one loan from time to time, accounts loans which have already been fully repaid and closed shall not be taken into account for calculating the minimum OTS amount recoverable / payable under these OTS guidelines and only the accounts/Loans which are in currency should be considered.

## 4. Payment of OTS Amount under Margin Money Loans and other direct Loans upto Rs. 0.50 Lacs

- I. The one Time Settlement(OTS) amount arrives at, in case of Margin Money Loan and other direct loans shall preferable be paid in one lump sum i.e within one year of date of approval of OTS by the concerned competent authorities and No, interest is chargeable on OTS amount



II. Where borrowers are unable to pay the entire OTS amount in lump sum maximum permissible repayment period of OTS amount will be of one year, 25% of the approved OTS amount shall be payable upfront (including one month for payment of upfront amount) i.e. within one month of issuance of approval letter and the balance amount of 75% in equal quarterly installments in one year (including one month for payment of upfront amount) together with current lending rate of interest of the Corporation on simple basis P.A. from the date of decision of OTS by the concerned competent authority. Interest would be calculated on daily product basis and debited on quarterly basis on 10<sup>th</sup> of respective month for the purpose of working out recoverable / payable amount under OTS.

III. This OTS scheme will automatically lapse after one year of its operation from the date of its approval and thereafter Managing Director of the Corporation will start recovery process as before.

5. Processing of OTS proposal:-

- I. Borrowers interested to avail the benefit under the scheme may apply to the Head Office of the Corporation through the concerned District Manager/Assistant Manager(Development) alongwith upfront advance of 10% is adjusted in the loan account of the party as legally recoverable amount in case the settlement is not arrived at. In case OTS offer is given by the third party as OTS –cum –Purchase offer, the upfront advance will be refundable.
- II. OTS case is to be processed only after the receipt of upfront advance as per Clause 5 (1)
- III. All OTS proposals would be processed within two months from its receipt of complete information.

- IV. The assessment / valuation of primary and collateral security shall not be more than one year old on the date of consideration of settlement proposal.

6. Sanctioning Authority

- I. The Board of Directors of the Corporation will be the sanctioning authority in respect of all loan cases .

7. Other conditions/Stipulations.

- a. In no case OTS amount approved shall be less than principal amount outstanding as per books of account on the date of settlement expect loan loss account B .
- b. The benefits under these OTS guidelines will be passed on only after the receipt of full amount as per settlement.
- c. Misc dues present and future shall be payable by the borrowers in addition to approved OTS amount. A standard condition on this account shall be incorporated in the approval letter.
- d. In case the borrower does not pay the OTS amount in accordance with the approved proposal, the entire concessions and relief shall stand automatically forfeited and entire amount as per books of accounts of the corporation shall be recoverable. A standard condition on this account shall be incorporated in the approval letter.
- g. Any deviation from the above settlement guidelines for any borrower shall be made only by the Board of Directors keeping in view the circumstances of the cases and business interest of the Corporation.
- h. Doubts relating to interpretation of any term or clause or any ambiguity or confusion arising during interpretation or implementation of these guidelines shall be referred to the Managing Director , who shall be the competent authority to issue necessary clarification and authorized to take



remedial measures for smooth operation and success of the guidelines. The above action of the Managing Director shall subsequently be Paced before the Board for rectification.

*Heenu*  
Managing Director  
Managing Director,  
HPSC & STDC Solan.

हिमाचल प्रदेश अनुसूचित जाति एवं अनुसूचित जनजाति विकास निगम,  
कल्याण भवन, सोलन, जिला सोलन-173212

यकमुश्त ऋण निपटान योजनाओं के मुख्य अंश

*Menu*

Managing Director,  
HPSC & STDC Solan.

1. भू-राजस्व अधिनियम के अन्तर्गत घोषित मामलों के लिए यकमुश्त निपटान योजना 2021  
(One Time Settlement Guidelines for ALR Loans , 2021)

इस योजना के तहत राष्ट्रीय निगमों (i) राष्ट्रीय अनुसूचित जाति वित्त एवं विकास निगम, नई दिल्ली (ii) राष्ट्रीय अनुसूचित जनजाति वित्त एवं विकास निगम, नई दिल्ली (iii) राष्ट्रीय सफाई कर्मचारी वित्त एवं विकास निगम नई दिल्ली के सौजन्य से वितरित किए गए उच्चतर मु० 0.50 लाख से अधिक के ऋण मामले जिनमें वर्तमान में भू-राजस्व अधिनियम के अन्तर्गत वसूली प्रक्रिया चल रही है शामिल है।

- i. पात्रता:- इस एकमुश्त निपटान योजना के अन्तर्गत 31.03.2020 से पूर्व निगम द्वारा भू-राजस्व अधिनियम के अन्तर्गत (ए०एल०आर०) घोषित 274 ऋण मामले जिनमें वर्तमान में भू-राजस्व अधिनियम के अन्तर्गत वसूली प्रक्रिया जारी है पात्र होंगे।
- vii. योजना की अवधि :- यह योजना सरकार द्वारा अनुमोदन पश्चात लागू तिथि से एक वर्ष अर्थात् 29.01.2021 से 28.01.2022 तक मान्य होगी तथा एक वर्ष पश्चात स्वयं समाप्त हो जाएगी।
- viii. यकमुश्त निपटान राशि (OTS Amount):- इस योजना के अन्तर्गत केवल भू-राजस्व (ए०एल०आर०)के अन्तर्गत घोषित राशि मु० 5.47 करोड़ रुपये वसूल की जाएगी तथा ए०एल०आर० घोषित होने की तिथि के पश्चात लगाया गया ब्याज मु० 5.85 करोड़ व नकद हानि मु० 3.46 करोड़ रुपये (Liquidity Damage) माफ किया जाना आपेक्षित है।
- ix. यकमुश्त ऋण राशि का भुगतान :- इस योजना का लाभ लेने के लिए लाभार्थी को घोषित समस्त ए० एल०आर० राशि को अधिमानतः एक वर्ष के भीतर एक मुश्त जमा करना होगा। लाभार्थी 25 प्रतिशत राशि एक मुश्त जमा कर शेष 75 प्रतिशत राशि को योजना की अवधि तक बराबर त्रैमासिक किस्तों में वर्तमान ब्याज दर (साधारण ब्याज दर) सहित जमा कर भी इस योजना का लाभ उठा सकते हैं।
- x. योजना के अन्तर्गत प्रस्तावों का प्रसंस्करण :- लाभार्थी जो इस यकमुश्त निपटान योजना का लाभ उठाना चाहते हैं को निगम के क्षेत्रीय कार्यालयों में संबन्धित जिला प्रबन्धक/सहायक प्रबन्धक (विकास) के माध्यम से घोषित राशि का 10 प्रतिशत अग्रिम सहित आवेदन करना होगा जिसे निगम मुख्यालय द्वारा निगम निदेशक मण्डल की अनुमति से दो माह के भीतर - भीतर प्रसंस्करण कर निपटान किया जाएगा।

2. मु० 0.50 लाख तक के पुराने व सूक्ष्म ऋण मामलों के लिए यकमुश्त निपटान योजना 2021  
(One Time Settlement Guidelines for settling old and small loans up to Rs. 0.50 lacs, 2021)

3. इस योजना के तहत राज्य सरकार द्वारा इस निगम के माध्यम से संचालित निम्न योजनाओं के अन्तर्गत मु० 0.50 लाख रुपये तक की ऋण राशि जारी की गई है। यकमुश्त निपटान योजना

लगातार पृष्ठ 2 पर



के अन्तर्गत 13688 ऐसे ऋण मामले जो कि वित्तीय वर्ष 1980-81 से 2014-15 तक की अवधि में (23.01.2015 से पूर्व) निगम द्वारा वितरित किए गए हैं , लाभान्वित होंगे।

a) मार्जिन मनी ऋण योजना :- इस योजना के तहत राष्ट्रीयकृत बैंकों, राज्य सहकारी बैंको तथा क्षेत्रीय ग्रामीण बैंकों के माध्यम से वितरित ऋण मामलों में 25 प्रतिशत धनराशि सीमान्त धन के रूप में इस निगम द्वारा प्रदान की गई है कुल 11973 ऋणियों से केवल मु0 1.35 करोड़ रुपये मुलधन वसूल किया जाना अपेक्षित है तथा ब्याज 1.70 करोड़ रुपये की राशि को माफ किया जाना प्रस्तावित है।

b) हस्त शिल्प विकास योजना: इस योजना के निगम के द्वारा ऋणी को मु0 5000 रुपये का ऋण 2 प्रतिशत वार्षिक ब्याज दर शिल्पकारों को प्रदान किया गया है। कुल 120 ऋणियों से केवल मु 0.47 करोड़ रुपये मुलधन वसूल किया जाना अपेक्षित है तथा ब्याज मु0 0.10 करोड़ रुपये तथा दण्ड ब्याज 0.01 करोड़ रुपये की राशि को माफ किया जाना प्रस्तावित है।

c) सुक्ष्म वित्त पोषण/अम्बेदकर लघु ऋण योजना :- इस योजना के तहत मु0 0.50 लाख रुपये तक का ऋण प्रदान किया गया है। कुल 1595 ऋणियों से मुलधन 2.27 करोड़ रुपये वसूल किया जाना अपेक्षित है तथा ब्याज मु0 0.67 करोड़, दण्ड ब्याज 0.33 करोड़ रुपये की राशि को माफ किया जाना प्रस्तावित है।

II. पात्रता :- इस योजना में कुल 13688 लाभार्थी ही पात्र होंगे जिनसे कुल ऋण राशि का केवल मुलधन मु0 4.09 करोड़ रुपये ही वसूल किया जाना अपेक्षित है तथा शेष 2.47 करोड़ रुपये ब्याज तथा मु0 0.34 करोड़ रुपये दण्ड ब्याज माफ किया जाना प्रस्तावित है।

III. योजना अवधि :- यह योजना सरकार द्वारा अनुमोदन पश्चात लागू तिथि से एक वर्ष अर्थात 29.01.2021 से 28.01.2022 तक मान्य होगी तथा एक वर्ष पश्चात स्वयं समाप्त हो जाएगी।

IV. यकमुश्त निपटान राशि :- इस योजना के अंतर्गत जो ऋणी यकमुश्त निपटान योजना की अवधि के भीतर -भीतर एक मुश्त में ऋण का निपटान करेगा उसे ब्याज तथा दण्ड ब्याज माफ किया जाना प्रस्तावित है।

V. यकमुश्त ऋण राशि का भुगतान :- इस योजना का लाभ लेने के लिए लाभार्थी को कुल राशि अधिमानतः एक वर्ष के भीतर एक मुश्त जमा करना होगा। लाभार्थी 25 प्रतिशत राशि एक मुश्त जमा कर शेष 75 प्रतिशत राशि को योजना की अवधि तक बराबर त्रैमासिक किस्तों में वर्तमान ब्याज दर (साधारण ब्याज दर) सहित जमा कर भी इस योजना का लाभ उठा सकते हैं।

VI. योजना के अन्तर्गत प्रस्तावों का प्रसंस्करण :- लाभार्थी जो इस यकमुश्त निपटान योजना का लाभ उठाना चाहते हैं को निगम के क्षेत्रीय कार्यालयों में संबन्धित जिला प्रबन्धक/सहायक प्रबन्धक (विकास) के माध्यम से घोषित राशि का 10 प्रतिशत अग्रिम सहित आवेदन करना होगा जिसे निगम मुख्यालय द्वारा निगम निदेशक मण्डल की अनुमति से दो माह के भीतर - भीतर प्रसंस्करण कर निपटान किया जाएगा।

Managing Director,  
HPSC & STDC Solan.



No.SJE-B-C(17)-4/2013

Government of Himachal Pradesh

Department of Social Justice and Empowerment  
(Section-B)

From

To

Additional Chief Secretary (SJ&E) to the  
Government of Himachal Pradesh

The Managing Director,  
H.P SC/ST Development Corporation,  
Solani Kalyan Bhawan near Ambusha Resort,  
Solani-173212.

Dated Shimla-171002,

27<sup>th</sup> January, 2021.

Subject:-


Regarding Budget assurance at Point No.176 of Hon'ble  
Chief Minister in the Budget Speech 2020-21. (One Time  
Settlement Scheme).

Sir,

I am directed to refer to your letter No: SCDC/Waive Off  
Loan/2019-20-7558 & SCDC/Waive Off Loan/2019-20-8555 dated 10-09-2020  
& 28-10-2020 on the subject cited above and to convey the approval of the  
Government for implementation of One Time Settlement Scheme, 2021 to  
give relief to 13962 (274 ALR and 13688 Non-ALR) beneficiaries of the  
Scheduled Castes/Scheduled Tribes who have availed loan from the  
HPSCSTDC and were unable to re-pay their loan due to their poor financial  
condition.

You are, therefore, requested to take further necessary  
action in the matter accordingly.

Yours faithfully,


  
Joint Secretary (SJ&E) to the  
Government of Himachal Pradesh.

Endst. No. SJE-B-C(17)-4/2013 Dated: Shimla-2 27<sup>th</sup> January, 2021..

Copy forwarded to:-

1.-The Director, Empowerment of SCs, OBCs, Minority & Specially Aabled, HP,  
Block No.33, SDA Complex Kasumpti, Shimla-9, H.P for Information and  
necessary action.

2.-The Deputy Secretary (GAD) to the Government of Himachal Pradesh in  
compliance to CMM item No. 03 dated 16.01.2021.

 27.01.2021  
Joint Secretary (SJ&E) to the  
Government of Himachal Pradesh



## आवेदन पत्र

सेवा मे,

जिला प्रबन्धक / सहायक प्रबन्धक (विकास)  
हिमाचल प्रदेश अनुसूचित जाति एवं अनुसूचित जनजाति विकास निगम,  
.....

विषय:-

भू-राजस्व अधिनियम के अन्तर्गत घोषित मामलों के लिए एक मुश्त निपटान योजना 2021 के अन्तर्गत एक मुश्त निपटान राशि अदा कर ब्याज एवं दण्ड ब्याज/नकद हानि में छूट प्राप्त करने हेतु आवेदन पत्र

महोदय ,

मैं.....पुत्र/पुत्री/पत्नी.....गांव/मोहल्ला.....डाकघर ..... तहसील ..... जिला ..... ( हिमाचल प्रदेश) का / की स्थायी निवासी हूं । मैंने दिनांक ..... को जिला प्रबन्धक / सहायक प्रबन्धक (विकास) , हिमाचल प्रदेश अनुसूचित जाति एवं अनुसूचित जनजाति विकास निगम ..... के कार्यालय से ऋण लिया था जिसका विवरण निम्नानुसार है।

क्र० सं०	प्रार्थी का नाम म व पता	खाता संख्या	ऋण लेने की तिथि	परियोजना का नाम	कुल लिया गया ऋण	बकाया ऋण			
						एक मुश्त निपटान राशि भू-राजस्व के अन्तर्गत घोषित बकाया ऋण राशि	यकमुश्त निपटान योजना के अन्तर्गत माफ की जाने वाली राशि		
							ब्याज	दण्ड ब्याज/नकद हानि	कुल योग
1	2	3	4	5	6	7	8	9	10 (8+9)

उपरोक्त कॉलम न० 6 में दर्शाई गई ऋण राशि को मैं निर्धारित समय अवधि के भीतर अपनी आर्थिक स्थिति ठीक न होने के कारण नहीं चुका सका जिसके कारण मेरा ऋण मामला भू-राजस्व अधिनियम के अन्तर्गत (ALR) घोषित कर दिया गया । निगम द्वारा हिमाचल प्रदेश सरकार के सौजन्य से यकमुश्त निपटान योजना को एक वर्ष की अवधि के लिए लागू किया गया है जिसके लिए मैं भी पात्र हूं तथा इस योजना के अन्तर्गत ब्याज एवं दण्ड ब्याज/नकद हानि की छूट का लाभ उठाना चाहता हूं/चाहती हूं । मैं इस योजना के अंतर्गत दी गई शर्तों से सहमत हूं ।

मैं इस योजना की शर्त के अनुसार एक मुश्त निपटान राशि (बकाया घोषित ए०एल०आर० राशि) का 10 प्रतिशत अग्रिम राशि मु ..... रुपये ड्राफ्ट संख्या ..... दिनांक ..... को संलग्न कर आवेदन कर रहा हूं/रही हूं।

अथवा

मैं यकमुश्त निपटान योजना के अन्तर्गत कुल एक मुश्त निपटान राशि (बकाया घोषित ए०एल०आर० राशि) का 25 प्रतिशत अग्रिम राशि मु ..... रुपये ड्राफ्ट संख्या ..... दिनांक ..... को संलग्न कर आवेदन कर रहा हूं /रही हूं तथा इस आशय का वचन देता हूं/देती हूं कि बाकि 75 प्रतिशत शेष राशि को अतिथिमानतः एक वर्ष के भीतर-भीतर बराबर त्रैमासिक किस्तों वर्तमान साधारण ब्याज दर सहित जमा करवा दूंगा/दूंगी।

भवदीय

हस्ताक्षर .....

नाम व पता :

## आवेदन पत्र

सेवा मे,

जिला प्रबन्धक / सहायक प्रबन्धक (विकास),  
हिमाचल प्रदेश अनुसूचित जाति एवं अनुसूचित जनजाति विकास निगम,

.....

विषय:-

यक मुश्त निपटान योजना 2021 के अन्तर्गत एक मुश्त निपटान राशि अदा कर ब्याज एवं दण्ड ब्याज/नकद हानि में छूट प्राप्त करने हेतु आवेदन पत्र

महोदय ,

मैं.....पुत्र/पुत्री/पत्नी.....गांव/मोहल्ला.....डाकघर ..... तहसील  
.....जिला ..... ( हिमाचल प्रदेश) का / की स्थायी निवासी हूं । मैंने दिनांक ..... को जिला प्रबन्धक /  
सहायक प्रबन्धक (विकास) , हिमाचल प्रदेश अनुसूचित जाति एवं अनुसूचित जनजाति विकास निगम..... के  
कार्यालय से ऋण लिया था जिसका विवरण निम्नानुसार है।

क्र० सं०	प्रार्थी का नाम म व पता	खाता संख्या	ऋण लेने की तिथि	परियोजना का नाम	कुल लिया गया ऋण	बकाया ऋण			
						एक मुश्त निपटान बकाया मूल राशि	यकमुश्त निपटान योजना के अन्तर्गत माफ की जाने वाली राशि		
							ब्याज	दण्ड नकद हानि	कुल योग
1	2	3	4	5	6	7	8	9	10 (8+9)

उपरोक्त कॉलम न० 6 में दर्शाई गई ऋण राशि को मैं निर्धारित समय अवधि के भीतर भीतर अपनी आर्थिक स्थिति ठीक न होने के कारण मैं नहीं चुका सका । निगम द्वारा हिमाचल प्रदेश सरकार के सौजन्य से यकमुश्त निपटान योजना को एक वर्ष की अवधि के लिए लागू किया गया है जिसके लिए मैं भी पात्र हूं तथा इस योजना के अन्तर्गत ब्याज एवं दण्ड ब्याज/नकद हानि की छूट का लाभ उठाना चाहता हूं/चाहती हूं । मैं इस योजना के अंतर्गत दी गई शर्तों से सहमत हूं ।

मैं इस योजना की शर्त के अनुसार एक मुश्त निपटान राशि (बकाया मूल राशि) का 10 प्रतिशत अग्रिम राशि मु ..... रुपये ड्राफ्ट संख्या ..... दिनांक ..... को संलग्न कर आवेदन कर रहा हूं/रही हूं।

अथवा

मैं यकमुश्त निपटान योजना के अन्तर्गत कुल बकाया एक मुश्त निपटान राशि (मूल राशि) का 25 प्रतिशत अग्रिम राशि मु ..... रुपये ड्राफ्ट संख्या ..... दिनांक ..... को संलग्न कर आवेदन कर रहा हूं/रही हूं तथा इस इस आशय का वचन देता हूं/देती हूं कि बाकि 75 प्रतिशत शेष राशि को अतिधर्मानतः एक वर्ष के भीतर-भीतर बराबर त्रैमासिक किस्तों वर्तमान साधारण ब्याज दर सहित जमा करवा दूंगा/दूंगी।

भवदीय

हस्ताक्षर.....

नाम व पता :