

Frequently Asked Questions

- Q. 1) My credits for the month(s) are missing.
- Ans: i). Details of Vr. No. and date, DDO/Treasury may be sent to our office for tracing the missing recoveries against your loan account.
ii). Classification such as HBA, MCA, Marriage Advance, Computer Advance etc. on recovery schedule/s cover page may be wrong.
iii). Recovery schedules may not have been sent along with vouchers/pay bills.
iv). Recovery schedule may not have GPF account number as such loan account could not be linked or the GPF account numbers have been incorrectly shown on the schedules.
- Q 2) Principal and interest of my Loan has been recovered but I have not got NDC
- Ans: i). Your DDO may not have sent NDC case in complete shape.
ii). The GPF account number might have been omitted by DDO while submitting NDC case.
- Q 3) My NDC case has been sent to your office but I have not got NDC
- Ans: i). Case might have been received late.
ii). There may be discrepancies in the case, which have already been intimated to your DDO, for which you may contact your DDO.
- Q 4) I have got my credits adjusted but they are not visible on the website of your office.
- Ans: i). The website is updated by NIC once a month, hence the data is not visible on the website immediately.
ii). There may be some problem(s) in updating the data in a particular case.
- Q 5) My interest may please be calculated and verified.
- Ans: i). Interest calculation is the duty of DDO and Accounts Officer/section officer attached with your office.
- Q 6) Why Penal Interest has been imposed?.
- Ans: i). Penal Interest is imposed and calculated by DDO, this office only matches the conditions applied on the loan.
- Q 7) Recoveries before 4/2003 are missing/are not accounted for against my loan account.
- Ans: i). The Loan data has been computerized w.e.f 4/2003. Data prior to 04/2003 has been maintained manually and not shown on the website.
- Q 8) Loan has been sanctioned and but I am yet to receive the payment.
- Ans: i). This office is not involved in the disbursement of loans. Only the repayments of loan such as recovery thereof are watched by this office.
- Q 9) Penal Interest should be calculated for irregular recovery only. Interest & penal interest both should not be imposed.
- Ans: i). Penal interest is in addition to normal interest, as such for any default both interest as well as Penal interest are taken into account.
- Q 10) My letter to your office has not been attended to.
- Ans: i). The letter takes about one month after its receipt and it reaches to the destination as per time taken by the postal authorities.
- Q 11) My previous letter has not been linked.
- Ans: i). The previous letter No. of this office might not have been quoted in your letter.
ii). The subject of the case may have been different and as such might have reached to a different branch of this office.