



10/12/25

Adm To  
DT. Secy (AOP)  
Secy P.C.  
10/12  
Saline  
Lalita

The Registrar,  
Cooperative Societies, Haryana,  
Panchkula.

Memo No. CFMS-6274-C-II-2025/  
Chandigarh, dated the

Sub:- Proposal for extention of One Time Settlement Scheme, 2022 (OTS)  
for Haryana State Cooperative Agriculture and Rural Development  
Bank Ltd. (HSCARDB) upto 31.03.2026.  
Ref:- Your letter no. Credit-5/E-1116267/2025/652, dated 24/27.01.2025

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Kindly refer on the subject noted above.

The Government accords approval to extend the One Time Settlement (OTS) Scheme- 2022 for Haryana State Cooperative Agriculture and Rural Development Bank Ltd. (HSCARDB) upto 31.03.2026 to achieve better recovery results.

The scheme will cover those loanee members who had borrowed loans up to 31.03.2022. However, overdue amount upto the date of settlement shall be considered for granting benefit under this scheme. All other terms and conditions shall remain the same as prescribed under the previous scheme including the sharing formula was introduced for bearing the burden of overdue interest liability i.e. (i) out of 50% remitted interest, 37.5% was borne by DPCARDBs and 12.5% by State Government, (ii) out of 100% remitted interest, 50% was borne by DPCARDBs and 50% by State Government.

-Sd-  
Superintendent,  
for Additional Chief Secretary to Govt., Haryana,  
Cooperation Department.

Endst. No. CFMS-6274-C-II-2025/9345 Chandigarh, dated 09-12-25  
A copy is forwarded to the Managing Director, Haryana State Cooperative Agriculture and Rural Development Bank Ltd. (HSCARDB) w.r.t single file cfms no. 589, dated 13.06.2025 for information and necessary action. P.K.L.

Superintendent,  
for Additional Chief Secretary to Govt., Haryana,  
Cooperation Department.

Endst./AOP/HDB/2025/8970-9066

Dated : 11.12.2025

A copy of the above is forwarded for information and necessary action to :-

1. All the Section Incharge in Head Office.
2. All the CEOs of DPCARDB in the State of Haryana.
3. All the Branch Managers of PCARDBs in the State of Haryana.

Managing Director,  
HSCARDB