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GOVERNMENT OF GOA

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Note: There are four Extraordinary issues to the Official Gazette, Series I No. 41 dated 8-1-2026 as follows:-

- 1. Extraordinary dated 8-1-2026 from pages 2067 to 2072 regarding High Court of Bombay Rules for Video Conferencing for Courts (Amendment) Rules, 2025 from Department of Law.*
- 2. Extraordinary (No. 2) dated 9-1-2026 from pages 2073 to 2078 regarding Bombay High Court Service of Processes by Electronic Mail Services (Civil Proceedings) (Amendment) Rules, 2025 from Department of Law.*
- 3. Extraordinary (No. 3) dated 9-1-2026 from pages 2079 to 2082 regarding Framing of monthly lottery Scheme from Department of Finance.*
- 4. Extraordinary (No. 4) dated 14-1-2026 from pages 2083 to 2084 regarding Regulations from Goa Staff Selection Commission.*

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Development

GOVERNMENT OF GOA

Department of Education

Directorate of Higher Education

Notification

Dev/GEDC/OTS/203/2025/8786

Date : 07-Jan-2026

Government of Goa is pleased to notify the One Time Scheme for providing relief to the Interest Free Education Loan Beneficiaries from payment of Penal Interest. The scheme shall be effective from the 1st day of the subsequent month from the date of publication of this notification in the Official Gazette.

One Time Scheme for providing relief to the Interest Free Education Loan Beneficiaries from payment of Penal Interest.

1. *Introduction.*— The Goa Education Development Corporation (GEDC) has been implementing the Interest Free Education Loan (IFEL) Scheme for Higher Education, since the year 2005. The Scheme, has generally been successful in meeting its objective to promote pursuit of higher education and technical education by younger population of Goa. Overall, the large number of beneficiaries financed under the Scheme have repaid or are in the process of repaying their loan regularly. However, there are several others who have not repaid their loan and therefore have been charged penal interest as per the norms of the IFEL scheme. Government of Goa has decided to provide relief to such beneficiaries by introducing the “One Time Scheme for providing relief to the Interest Free Education Loan beneficiaries from payment of Penal Interest.”

2. *Short title and commencement.*— The Scheme shall be named as “One Time Scheme for providing relief to the Interest Free Education Loan Beneficiaries from payment of Penal Interest”.

The Scheme shall come into force from the 1st day of the subsequent month from the date of its publication in the Official Gazette and shall remain in force for a period of 6 months.

3. *Objective.*— The objective of the Scheme is to provide relief to the IFEL beneficiaries who have not repaid their loan and therefore have been charged penal interest as per the norms of the IFEL scheme.

4. *Scope of the Scheme.*—The Scheme covers all the beneficiary loanees under the IFEL Scheme, who come under the following two categories.

1. Beneficiaries who have defaulted in repayment of regular Equated Monthly Instalments (EMIs) and are still in payback period.

2. Beneficiaries who have defaulted in repayment of regular EMIs and are beyond the payback period.

5. *Eligibility.*— All the beneficiary loanees under the IFEL Scheme, who have availed financial assistance under the said Scheme from GEDC, from the year 2005 onwards.

6. *Procedure.*— (i) The beneficiary loanees desirous of availing benefit under this Scheme shall submit their applications while the scheme is in force along with the details of repayment made to close the loan account as per the tables below.

Scenario 1: For beneficiary loanees beyond payback period.

Sr. No.	Timeline for Payment	Amount to be paid
1	Within two months	Outstanding principal + 5% interest on principal outstanding.
2	Within four months	Outstanding principal + 10% interest on principal outstanding.
3	Within six months	Outstanding principal + 15% interest on principal outstanding.

Scenario 2: For beneficiary loanees in payback period.

Sr. No.	Timeline for Payment	Amount to be paid
1	Within three months	All due unpaid EMIs till date to be paid as per the repayment schedule. Entire penal interest charged due to non-repayment of EMIs timely shall be waived off. Subsequent EMIs to be paid timely as per the repayment schedule.

(ii) To be eligible under the scheme the beneficiary loanee shall pay the amount and apply within the timeline of the scheme.

(iii) The cases of those beneficiary loanees who have completed repayment of the principal loan amount and only their penal interest payment is outstanding shall be closed. The penal interest already paid prior to the notification of this Scheme shall not be refunded. Such beneficiaries may apply for “No Dues Certificate” from the Corporation.

(iv) The Goa Education Development Corporation (GEDC) shall constitute a Committee for the purpose of scrutinizing and verifying the applications received under this Scheme.

(v) The rejected cases shall not be entitled for any benefits under this Scheme and calculation of interest on the said case shall be as per the norms of the IFEL Scheme.

(vi) The GEDC shall issue No Dues Certificate to the Beneficiary loanees for cases settled under this Scheme.

(vii) The loanee beneficiaries under the payback period who have cleared their outstanding EMIs (scenario 2) shall strictly adhere to the repayment schedule to avoid being charged further penal interest and/or any statutory action as per the norms of the IFEL scheme.

7. *Relaxation.*— There shall be no relaxation of any kind beyond the scope of the Scheme.

8. *Removal of difficulties.*— The Government shall be empowered to issue instructions for removal of any difficulty which may arise out of implementation of this Scheme.