

**TERMS AND CONDITIONS FOR CELL PHONE/COMPUTER LOAN/AC LOAN**

1. The Computer OR Cell phone loan /AC Loan will be sanctioned to the Member Employee, who is a continuous member of Special Welfare Fund for more than 6 months.
2. Only **EITHER** Cell Phone **OR** Computer Loan **OR** AC Loan will be sanctioned to Member-Employee at a time.
3. Request for Loan to be submitted **ONLY IN THE PRESCRIBED FORM**
4. Quotation/Proforma Invoice from a Reputed Firm should be submitted along with the application.
5. Member Employee who has **ALREADY AVAILED** Computer Loan from the Department/Organisation is **NOT ELIGIBLE** for the said Loan.
6. **REPAYING CAPACITY:**
  - (a) Cell Phone Loan : Net Take Home Pay after the deduction of the One instalment of (Rs.500/-) should not be less than Rs.1000/-.
  - (b) Computer Loan / AC Loan : Net Take Home Pay after the deduction of One instalment of (Rs.1000/-) should not be less than Rs.1000/

For this purpose, attested Xerox copy of latest pay-slip should be enclosed.
7. Member employee sanctioned with Computer Loan OR Cell Phone Loan OR AC Loan should submit the Original Receipt within 30 days from the date of sanction, failing which the Whole Amount should be refunded in single installment along with the prescribed interest.
8. **RECOVERY OF THE LOAN:**
  - (A) FOR CELL PHONE: will be recovered in 10 instalment @ Rs.300/- p.m. and interest of Rs.69/- (5% of interest bearing balance) in the 11<sup>th</sup> instalment.
  - (B) FOR COMPUTER /AC: will be recovered in 20 instalment @ Rs.1000/-p.m. and interest of Rs.875/- (5% on the interest bearing balance) in the 21<sup>st</sup> instalment.
9. The number of Loan will be restricted to the availability of Funds under Special Welfare Fund.
10. Priority will be given to the eligible applicant member employee retiring earlier over the other eligible applicant.

*no: 2012/CE(C)/CH 10/13/1082 19/11/13*

*1. All ECs I, II, III class Application may be sent directly to o/SE(A&P) 78(20) ch-34*

*2. Circulate in this office*

*M. S. Subramanian*  
 Sub Divisional Engineer (P&A)  
 O/e, The Chief Engineer (C)  
 BSNL - Chennai Telephones  
 Chennai-000 078,

O/e, The Chief Engineer (C) BSNL-Chennai Telephones Chennai-000 078	
Dy. No.	
Date:	13/11/13
CE (C)	AC 16/11
SE (C)	Rangappa
EE (P&A)	14/11/13

**APPLICATION FOR CELL PHONE/COMPUTER/AC LOAN**

1. **Name & Designation of the Applicant with Office Address**
2. **Date of Birth of Applicant**
3. **Date of Entry in the Department**
4. **Date of Superannuation Retirement**
5. **The date from which the Applicant is a continuous Member of the Special Welfare Fund**
6. **Name & address of the Company from which the Cell phone/Computer/AC is to be purchased (for cell Phone, computer/AC proforma invoice should be enclosed)**
7. **Cost of the Cell Phone/Computer/AC (Original Cash Bill should be produced within 30 days from the date of sanction )**
8. **Whether any other Special Welfare Fund Loan is Outstanding as on date)**
9. **If so, the amount and the name of the loan outstanding as on date and the ref. under which such loan, if any was sanctioned may be furnished.**
10. **Take Home Pay of the Applicant after deducting one instalment of this loan**
11. **Whether Computer Loan is availed from the Department/BSNL Organisation.**

78(20)

I, ..... declare that the particulars given above are true and complete to the best of my knowledge and belief.

After obtaining the loan, if it is not utilized for the purpose for which it was sanctioned, the whole amount will be remitted back to BSNL Civil Wing Regional Staff Welfare Fund, along with the prescribed interest.

I will be a member of the Special Welfare Fund as long as I am in service.

I shall abide by the rules & regulations appended herewith.

I declare that I have not availed COMPUTER LOAN from the Department/BSNL Organisation.

Station:

Date:

Signature of the Applicant

Certified that the official is a member of BSNL Civil Wing Regional Staff Welfare Board since ..... and the particulars given in columns 2, 3,4, 10& 11 are verified and found correct.

Signature of the Drawal & Disbursing Officer

Forwarded to : Secretary, BSNL Civil Wing Regional Staff Welfare Board for necessary action.

Signature of the Unit Officer of the Applicant.

78(20)