

O/o प्रधानमहाप्रबंधक, हैदराबाद बिजनेस एरिया
बीएसएनएल भवन, आदर्शनगर, हैदराबाद
O/o Principal General Manager,
Hyderabad Business Area, Adarshnagar,
Hyderabad-500004



BSNL
Connecting India

भारत संचार निगम लिमिटेड
(भारत सरकार का उपक्रम)
BHARAT SANCHAR NIGAM LIMITED
(A Govt. of India Enterprise)

Lr.No.HTD/WEL/Higher Educational Loan/2025-26/2

Dated : 03-12-2025

Sub:- Calling for Applications for Grant of Higher Education Loan from "Staff Contributory Welfare Fund HTD" – Reg.

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1. Applications in the enclosed Proforma are hereby called from the Staff of Hyderabad Business Area towards grant of Higher Education Loan of Rs.1,50,000/- (Rupees One Lakh Fifty Thousand Only) to the wards of staff of Hyderabad BA towards study of Engineering / Medical Education from the Staff Contributory Welfare Fund subject to the following conditions.
2. Officer / Official should have subscription to the Staff Contributory Welfare Fund of Hyderabad Business Area.
3. Official's take home pay should be minimum of 1/3rd of the gross salary after all recoveries including the present applied loan. For the Higher Education Loan of Rupees One Lakh fifty thousand, recovery will be 25 months EMIs and Interest will be in 2 months total 27 months (The rate of Interest is 8% on 25 months).
4. The Officers / Officials having less than 3 years of service are not eligible.
5. Documentary proof regarding the study/course (latest Bonafide Certificate) has to be obtained from the Educational Institutions and the same has to be submitted to the Welfare section along with loan application form.
 - a) First priority will be given to those who have not having any kind of loans from Welfare Board.
 - b) Second priority will be given to those who are having pending loans from Welfare Board but having eligibility for getting loan i.e the take home pay should be 1/3 of the gross salary after all the recoveries including the present applied loan.
 - c) Third priority will be given to those who are not having eligibility i.e the take home pay should be 1/3 of the gross salary after all the recoveries including the present applied loan, they will get loan eligibility after repaying the outstanding dues.
 - d) Education loan will be sanctioned once in a year preferably in the month of August from the year 2026. For the current year loan applications will be called in the month of December-2025.



6. Three Months Pay Slips (September, October November, 2025) of the official should be enclosed to the application.
7. The Loan Applications will be numbered serially and allotment will be done subject to the availability of funds. However, preference will be given first come first serve basis.
8. The Competent Authority will have the power to sanction / reject the loan based on the financial conditions of the Officers / Officials and without assigning any reason.
9. The officer / official, who availed the loan facility, must pay the entire outstanding amount including interest to the Welfare Board, HTD at the time of Transfer out / Retirement (VR) / closing in advance from the Hyderabad Business Area.

THE LAST DATE FOR SUBMITTING THE APPLICATIONS OF HIGHER EDUCATION LOAN IS **15-12-2025**.

Sub Divisional Engineer (Welfare)
O/o PGM HYD BA, Hyderabad – 63

Copy to :-

1. The PA to PGM HTD for information pleas.
2. The PGM OA – I / PGM OA – II / Sr.GM OA-III / IFA of HYD-BA for information please.
3. All DGM's / AGM's / CAO's of HYD-BA for information please.
4. All the Staff of Hyderabad-BA for information please.
5. All Concerned Unit Officers of HYD-BA, requested to Circulate among the Staff working under their Control.
6. All the District Secretaries of Unions / Associations of HYD-BA for information please.

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APPLICATION FOR HIGHER EDUCATION LOAN FROM STAFF CONTRIBUTORY WELFARE FUND

LAST DATE OF APPLICATION IS 31-12-2025

1. Name of the Official / Officer :
2. Designation :
3. HRMS. No. :
4. Office Address :
5. Address of the Pay Drawing Officer :
6. Basic Pay :
7. Gross Salary :
8. Total Recoveries :
9. Take Home Pay :
10. Date of Appointment :
11. Date of Retirement :
12. Whether the official is prepared :
For the rate of Interest and
Installments fixed by the Department
13. Any other Loan pending in Welfare :
Section
14. Phone No. Office :
Mobile No. :
15. Whether Staff Contributory Welfare :
Fund is recovered

I hereby promise that I will take personal responsibility for the recovery of the loan in my salary.
I will repay the entire loan along with interest in case of my transfer to other Circle / BA / OA.

Encl :- Three Pay Slips, Copy of MRS Card & Student latest Bonafide Certificate

SIGNATURE OF THE EMPLOYEE

Recommendation of the controlling officer with Stamp

Signature :
Name :
Designation :

