



BSNLCO-CBB/34/2/2023-CBB

Dated: 11.09.2024

To
All Head of Circles

Sub: MOU with PNB to facilitate various Loan Schemes to BSNL Employees.

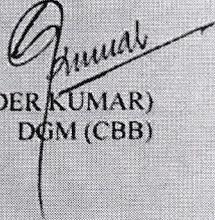
MOU with PNB for extending various loans to BSNL employees has been signed on 05.09.2024. This agreement is valid for a period of three years. The key benefits offered to the BSNL employees by PNB under the MOU are as follows;

- The Processing fee and documentation charges are 'NIL' for home loans and car loan & Upfront fee and documentation charges are 'NIL' for personal loan.
- BSNL employees having credit score i.e. CIC score of less than 800 are offered same rates irrespective of their individual score under Housing and Vehicle loan category, only.
- Mandate is only applicable in case of employee availing Personal Loan.
- Maximum period of repayment in case of Housing Loan is 30 years (including Moratorium period)

A copy of the agreement has been placed on the intranet site www.intranet.bsnl.co.in under head Director (Fin.) and sub-head Budget & Finance Control.

This is issued with the approval of competent authority.

Encl: Copy of agreement


(SHAILENDER KUMAR)
DGM (CBB)

Copy to:

All Circles' IFA