



ALL INDIA GRADUATE ENGINEERS & TELECOM OFFICERS ASSOCIATION, GUJARAT

Circle President

Mayur Parmar

Mobile: +91-9428822833

Email: president.aigetoa.gujarat@gmail.com

Circle Secretary

C M Tamboliya

Mobile: +91-9426611976

Email: secretary.aigetoa.gujarat@gmail.com

Finance Secretary

Anurag Parmar

Mobile: +91-9426643043

Email: treasurer.aigetoa.gujarat@gmail.com

No: AIG/GUJ/2019/6

Dated: 14.02.2019

To

Dr. Pradeep Kumar Hota

The Hon' Chief General Manager Telecom,

Gujarat Telecom Circle,

Ahmedabad-380006

Sub: - Non-remittance of EMI deducted from Salary of Employees to Banks/Societies as per MOU of BSNL with Banks.

Sir,

This is to kindly bring into your notice that remittance of EMI, for the loans availed through BSNL and other Bank MoU Scheme by our employees, are not being done by BSNL on time. It is pertinent to mention that the upfront deduction of EMI for such loans is regularly being done from the salary of the concerned employee, but the same is not being transferred to the concerned bank in time, resulting in default on part of the employee.

This has resulted in great hardship to our employees who have to pay penal charges and also to take a hit on their CIBIL (credit rating), for no fault of theirs. The bank has informed that the EMI in last few months have not been deposited by BSNL in time and few cases of Home Loans have gone into NPA. Considering the fact that deduction is being done by BSNL for intended purpose of discharge of liability on part of their employees, BSNL cannot ignore the legal repercussion as it is a complete breach of agreement. The same is also applicable to the loan taken from Co-operative societies.

In this context one order (copy enclosed) has already been issued from BSNL Corporate Office regarding timely remittance of the loan installment as per the terms and condition of MOU with Banks/Society.

I would request you to kindly take up the matter and address this issue at the earliest and ensure that the EMI deducted from salary is deposited to the bank/Cooperative societies well in time.

Thanking you in anticipation.

Encl: - As above

Yours faithfully

Sd/-

C M Tamboliya

Circle Secretary

AIGETOA Gujarat

Copy to: - PGM (Finance) O/o CGMT, Gujarat for n/a please.

Regd. Office No: HR019201602138

Website: www.aigetoachq.org/ E-mail: chqaigetoa@gmail.com