PRASAR BHARATI

(India's Public Service Broadcaster)
Finance and Accounts Section
Prasar Bharati Secretariat
6th Floor, Prasar Bharati House
Copernicus Marg, New Delhi-110001

Banking Circular-01/19

Dated: 25.03.2019

DDG (Fin.)

No.PB/Bank Loan/ F&A/2018/ 2568-72

Sub: Punjab & Sind Bank Proposal for Extending Loans to Prasar Bharati Employees including employees on Deemed Deputation.

Punjab & Sind Bank has offered the facility of Home loans and Car loans at concessional rates to Prasar Bharati employees including employees on deemed deputation.

The employees of Prasar Bharati including employees working on deemed deputation in Prasar Bharati may take the benefit of the proposal submitted by the Punjab & Sind bank. Under this scheme, there is no obligation to be borne by Prasar Bharati. Any loan taken under this scheme will be a mutual agreement between employee taking loan and the bank. The copy of the proposal submitted by Punjab & Sind Bank is enclosed as Annexure 'I'. A copy of this circular is also uploaded on http://prasarbharati.gov.in/allcirculars.php under Finance Wing.

This is issued with the approval of the Competent Authority.

Encl: As above

DG: AIR/DD

Copy to:

 ADG(Admin), DD/AIR with request to ensure wide publicity of the scheme for benefit of the employees.

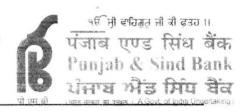
2) DDG(Tech.), Prasar Bharati Sectt. with request to upload this circular on the website of Prasar Bharati.



Punjab & Sind Bank

Zonal Office-I Sidhartha Enclave, Ashram Chowk New Delhi-110014

Phone 011-26343957, Fax: 26347410 E-mail ID: zo.delhi1@psb.co.in



January 23,2019

To
Prasar Bharti Secretariat
Budget & Accounts Wing
Prasar Bharti House, Tower – C,
Copernicus Marg, Mandi House
New Delhi 110001

Dear Sir.

REG: Extending Retail toans to permanent employees of Prasar Bharti inclusing Employees working on Deemed Deputation at concessional terms

We are pleased to inform you that the following concessions have been approved by the competent authority to permanent employees including employees including employees working on deemed deputation while availing Home Loan and Vehicle Loans.

1. PSB Apna Ghar

- Applicable Rate of Interest: @ 1 Year MCLR (irrespective of loan amount)
- Processing Charges: Full waiver
- Prepayment Charges: Full waiver

2. PSB Apna Vaban

• Applicable Rate of Interest: (irrespective of loan amount)

New Four Wheeler Vehicle	1 Year MCLR
New Two Wheeler Vehicle	1 Year MCLR + 2.00%

- Processing Charges: Full waiver
- Prepayment Charges: Nil, if loan adjusted from own sources. @1% on O/s Balance in case of loan take over by other Banks/FI.

The above said concessions are at the sole discretion of the Bank.

All other terms and conditions are applicable as per extant guidelines of PSB Apna Ghar (Home Loan) and PSB Apna Vahan (Auto Loan) Schemes of the Bank.

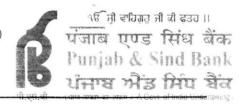
4



Punjab & Sind Bank Zonal Office-I

Sidhartha Enclave, Ashram Chowk New Delhi-110014

Phone 011-26343957, Fax: 26347410 E-mail ID: zo.delhi1@psb.co.in



Requirement of issuance of irrevocable letter of authority/ undertaking from the competent authority for salary mandate and deductions from superannuation/terminal benefits of their employees is waived. However, competent authority of Prasar Bharti to issue service certificate (details such as present salary with deductions, service period etc) as per Bank's prescribed format.

Further, kindly advise the employees seeking the aforesaid loans or otherwise may open/transfer their salary accounts in the branch from where they seek home/vehicle loans from our Bank. It will help to improve their credit history along with CIBIL score and immediate credit of installments from salary accounts to loan accounts would save the interest on their loans.

Your Faithfully.

Service Certificate

Certified that Shri/Smt		S/o,D/o, W/o
Permanent address		
now residing at (present address)		
is a permanent employee/employee o	in deemed deputati	on of Prasar Bharti and that he/she is now getting a basic
hayorn (Kupees		only)
	•	
	<u>Details o</u>	of Service
1 Hate of Bath:		
Date of Joining:		
Date of Confirmation:		
4. Designation:		
5. Date of retirement:		
6. Specimen Signature		£
	Details o	of Salary
A. SCALE OF PAY :		
B. EARNINGS :		
C. DEDUCTIONS :		*
1. (a) Basic Pay	. Rs.	1. Provident fund : Rs.
(b) Personal Pay	. Rs.	2. Housing Loan . Rs.
2. Dearness allowance	: Rs.	3. PF Loan Repayment : Rs.
3. HRA	: Rs.	4. Insurance Premium : Rs.
4. CCA	: Rs.	5. GIS : Rs.
5. Others (Specify)	: Rs.	6. Co-Operative Society: Rs.
(i)	: Rs.	7. Income Tax : Rs.
(ii)	: Rs.	8. Other Deductions : Rs.
TOTAL (B)	: Rs.	(i) : Rs.
		(ii) : Rs.
		(Specify)
		TOTAL (C) : Rs.
	(6) 0-	(Purpose
D Net salary (Total of B – Total of C) Rs.		(Rupees) ose of availing Home Loan/Vehicle Lan from Punjab & Sind
	issued for the purpo	ose of availing Home Loan, venicle Lan Hom Funjao & Sino
Bank.	<u>@</u>	
	declare that La	m competent to issue this certificate.
1	ucciale that I d	an competent to issue this set threete.
Date:		*
Place:		Signature(Name & Designation of Drawing Officer)