



File No. 1-22/2019 -PAT(BSNL)

Dated: 17-01-2020

To

All Heads of Telecom Circles/ Administrative Offices,  
Bharat Sanchar Nigam Limited.

**Sub:-BSNL Voluntary Retirement Scheme 2019 -settlement of dues / loans taken by  
VRS optees from the co-operative societies / Banks under MoU arrangement.**

Sir,

I am directed to refer to the above cited subject and to inform that various references have been received in BSNL CO seeking clarification/guidelines for settlement / repayment of dues and loans taken by VRS optees from cooperative societies/commercial banks under MOU with BSNL. The issue has been examined in consultation with the concerned branch in BSNL Corporate office. In this regard, the following has been decided:

- (i) The liability of settlement / repayment of such dues and loans lies with the individual employee concerned. Therefore, the employees who are retiring under VRS-2019 may take necessary action for settlement / closure of such dues / loans and intimate the status along with documentary evidence / NOC from Bank or co-operative society to the DDO concerned latest by 07.02.2020.
- (ii) As an alternative, such VRS optees may authorize the concerned DDOs in writing, along with latest statements of total outstanding dues / loans of the co-operative society / Bank, to recover the outstanding dues / loans from leave encashment and if leave encashment amount is not sufficient the balance amount may be recovered from the first installment of ex-gratia payable to them before making payment.
- (iii) Where DDO shall recover the sums from leave encashment, such amounts shall be remitted to concerned banks / societies immediately after obtaining funds from Banking Cell of BSNL CO. Further, where recourse is to be taken to ex-gratia, for effecting such recoveries after exhausting the leave encashment, the funds are to be sought from Banking Cell of BSNL CO for the whole ex-gratia amount and for utilization, it should include the sums released to the employee as also the amount recovered and released towards Bank / society dues.
- (iv) Simultaneously, DDOs will communicate the list of concerned employees who are retiring under VRS- 2019 to the respective banks and cooperative societies and intimate that deduction of dues / EMIs from the salaries will not be possible after 31<sup>st</sup> Jan, 2020 from their salaries to enable the cooperative societies / banks to take necessary action for settlement of their dues/outstanding loans.

Regd. & Corporate Office: Bharat Sanchar Bhavan, H.C. Mathur Lane, Janpath, New Delhi-1  
Website: [www.bsnl.co.in](http://www.bsnl.co.in), Corporate Identity Number (CIN): U74899DL2000GOI107739

P.T.O

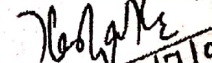




(v) In case any VRS optee, who has outstanding liability of such dues / loans, fails to take action as per (i) or (ii) above, the amount payable on account of Leave encashment and first installment of ex-gratia will be paid after withholding such outstanding amount, without any interest thereon. The withheld amount will be released on submission of documentary evidence /NOC from Bank or co-operative society regarding settlement of dues/loans as the case may be.

This issues with the approval of competent authority.

Yours faithfully,

  
(Keshav Kumar)

Asstt. General Manager (Estt. I)  
Tel. No. 011-23037477

**Copy to:-**

1. PPS to CMD, BSNL.
2. PPS to all Directors BSNL Board / CVO,
3. All PGMs/CS&CGM(legal)/Sr.GMs/GMs/ Addl. GMs/DGMs BSNL C.O.
4. DM(Pay Bill)/(Cash)/(L&A)/(Pension)/(Admn), BSNL C.O.
5. BSNL Intranet / Guard File.

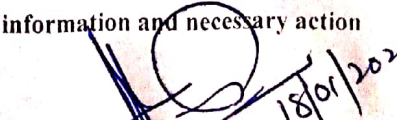
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dtd. 18/01/2020

**Sub:- BSNL Voluntary Retirement Scheme 2019 – settlement of dues/ loan taken by VRS optees from the co-operative societies / Banks under MoU arrangement.**

**Ref:- BSNL Corporate Office, New Delhi File No.1-22/2019-PAT(BSNL) dtd.17/01/2020.**

**Endorsed to All Business Area Heads/SSA Heads/Unit Heads:- For information and necessary action please.**

  
Assistant General Manager (Estt.)  
BSNL, MH Circle, Mumbai-54.