

# DELHI TRANSCO LIMITED

(A Govt.of NCT of Delhi Undertaking)

Shakti Sadan, Comrade Indrajit Gupta Marg, New Delhi-02  
Office of Dy.Manager (Admn.)-G, Tel.Nos. 23236401 / 23236599

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No.DTL/1010/HR (A&G)/2008/22

Dated: 29-01-2008

## OFFICE ORDER

### Sub: Facility of Soft Loan to DTL employees to purchase Solar Water Heater.

In order to promote use of Solar Water Heater amongst DTL employees, a scheme of soft loan, as per MNRE Interest Subsidy Scheme, is detailed as under:-

- 1) The Scheme is applicable to the regular employees of DTL who have a minimum left over service of five years.
- 2) DTL employees who are desirous of availing loan under this scheme may submit the loan application, duly filled in, along with requisite documents, if any, directly to the Nodal Officer appointed in DTL for this purpose.  
**The Loan Application Performa is attached.**
- 3) **Shri B.D.Shastri, Manager (EC)-I shall be the Nodal Officer for this scheme.** He shall work as facilitator and coordinator between the Designated Banks and employees of DTL for smooth disbursement of loan and guidance to employees interested in availing the soft loan under the scheme.
- 4) The Nodal Officer shall get the Service Particulars of the applicant verified from the Asstt.Manager (Admn.)-Records and forward the application to the concerned Bank, without any endorsement thereon, for further action.
- 5) The concerned Bank on receipt of the application will process the same as per their norms and get the paper work completed by the Employees concerned.
- 6) After sanction of loan which will not be more than 85% of the cost of the system the Bank will prepare the Draft/Pay Order in the name of the BIS/MNRE approved manufacturer/supplier concerned from whom the equipment is to be purchased by the employee. The Bank shall also intimate regarding sanction of loan and making of payment to the Manufacturer/Supplier to Nodal Officer along with the amount of EMI determined for the repayment of loan, not exceeding five years.
- 7) Thereafter Nodal Officer will inform AM (Admn.)-Records regarding commencement of EMIs from the concerned Employee's salary and its remittance to the Bank.

Contd.....2/-

- 8) After installation of the equipment, the employee shall give intimation along with a copy of bill and installation certificate to Nodal officer and Asstt.Manager (Admn.)-Records within 15 days positively.
- 9) After the loan has been fully repaid, the employee shall obtain a 'No Dues Certificate' from the Bank and submit it to AM (Admn.)-Records, with a copy each to AM (Fin.) Wages and Nodal Officer concerned.
- 10) If the Employer-Employees relationship ceases between the applicant/beneficiary and DTL, the remaining outstanding amount under the Loan Account shall become payable immediately.

This issue with the approval of the Competent Authority.

**Sd/-**  
**(P.D.RANIWAL)**  
**DY.MANAGER (ADMN.)-G**

Copy to:-

1. PS to CMD/Director (HR)/Director (Oprs.)/Director(Fin.)
2. PS to Executive Director (Admn.)/E.O.,EE&REM Centre
3. All Sectional Heads/Heads of Departments
4. Shri B.D.Shastrri, Manager (T) EC-I –Nodal Officer
5. Asstt. Manager (Admn.)-Records/Asstt.Mgr.(Fin.)Wages
6. All Notice Boards.

**Application Form of Loan for Purchase of Solar Water Heater**

1. **Name of Employee/Applicant:**

Affix  
Photograph  
here

2. **Name of Father / Husband:**

3. **Designation:**

4. **Employee No:**

5. **Date of Superannuation:**

6. **Name of Department & Place of Posting:**

7. **Residential Address:**

8. **Telephone No. :Office \_\_\_\_\_ Residence: \_\_\_\_\_**

9. **Mobile No.:** \_\_\_\_\_

10. **Type of Residence:**

(a) Flat (DTL/ DISCOM / Rented / Self owned (Tick any one)

(b) Independent House (Rented/Self owned) (Tick any one)

11. **Month Income: Rs \_\_\_\_\_ per Month**

12. **Name of the BIS / MNRE approved Manufacturer / Supplier from whom the equipment is proposed to be purchased:**

13. **Type of Solar Water Heater: FPC / ETC (Tick any one)**

**Capacity:** \_\_\_\_\_ **LPD, No. of Plates / Tubes:** \_\_\_\_\_, **Cost of SWH:Rs** \_\_\_\_\_

14. **Name & address of the Bank in which employee / applicant is presently having his Savings/Current Account:**

15. **Account No. of the Bank mentioned above:**

16. **Name of the Bank from which employee / applicant wants to avail the loan:(Tick any one)**

**Syndicate Bank/ Union Bank of India/ Bank of Maharashtra / Canara Bank**

**Date:**

**(Signature of the Applicant)**

**Documents to be submitted:** 1. Proforma invoice of SWH to be purchased, 2. Copy of Latest Salary Slip, 3. Copy of Proof of Residence 4. Authority Letter to be submitted by Employee

**Note:** For availing Delhi Govt. rebate/incentive of Rs.6000/-, it is necessary that the employee (or the purchaser of equipment) resides in Delhi, the electricity connection is in the name of employee (or purchaser) and it should be a domestic connection.

**Authority Letter**

(To be given by the employee while submitting the request for loan of SWH)

Dear Sir,

1. The undersigned \_\_\_\_\_ is an employee of Delhi Transco Limited.
2. I hereby authorize you to recover by deduction from the salary payable to me by you a sum as decided by the Bank every month towards the equated monthly installment (EMI) payable by me to the leading Bank in respect of Loan for Solar Water Heater availed by me from the Bank and remit the amount to the lending Bank.
3. I hereby agree that I shall not be entitled to withdraw or revoke the authority until the whole of my debit inclusive of interest to the lending Bank is liquidated and consent of the Bank is obtained.

Yours faithfully,

**Witness**

Signature \_\_\_\_\_  
Full Name \_\_\_\_\_  
Designation \_\_\_\_\_  
Employee No. \_\_\_\_\_  
Department \_\_\_\_\_  
Place of Posting \_\_\_\_\_

Signature \_\_\_\_\_  
Full Name \_\_\_\_\_  
Designation \_\_\_\_\_  
Employee No. \_\_\_\_\_  
Department \_\_\_\_\_  
Place of Posting \_\_\_\_\_

**Format of Undertaking to be given by DTL to Bank on official letter head**

The Branch Manager,

\_\_\_\_\_ (Name of Bank)  
\_\_\_\_\_ (Name of Branch & Address)  
\_\_\_\_\_  
\_\_\_\_\_

**Subject: Solar Water Heater Loan scheme for DTL Employees with tie-up for repayment by deduction through salary.**

Dear Sir,

1. We hereby undertake to deduct equated installments (EMIs) from the salary of Shri / Smt. \_\_\_\_\_, E.No. \_\_\_\_\_, in payment of installments of loan facilities sanctioned/proposed to be sanctioned by the Bank and remit you the same through ECS before the 15<sup>th</sup> of every month.
2. In case of registration / termination or cessation of employment for any reasons, whatsoever, we will seek a 'No dues certificate' from your Bank before relieving the employee from the services of our organization.
3. The deduction of EMI from the salary of the Employee shall be effected by us on receipt of the Bank's written advice in this behalf.
4. This undertaking is irrevocable in nature and will not be revoked without prior consent of the Bank.
5. It is confirmed that the person signing this letter has fully authority to sign the above undertaking.

Yours faithfully,

Sd/-  
Asstt.Manager (Billing)  
(Authorized Signatory)

**(Format of covering letter to be sent by Nodal Officer to lending Bank)**

Branch Manager,

\_\_\_\_\_ (Name of Bank)

\_\_\_\_\_ (Address)

\_\_\_\_\_  
\_\_\_\_\_

Subject: Forwarding of request of our employees for sanction of Loan for purchase of Solar Water Heater as per MNRE interest subsidy scheme as applicable to DTL Employee.

Dear Sir,

Please find attached herewith the request of our employee Shri / Smt. \_\_\_\_\_, E.No. \_\_\_\_\_, along with Proforma Invoice, Copy of latest Salary Slip and Proof of Residence, for sanction of soft loan @2% for purchase of Solar Water Heater as per MNRE Interest Subsidy Scheme. As agreed, please also find enclosed the letter of undertaking in respect of above mentioned employee for deduction of EMI from his / her salary and its remittance to your Bank through ECS.

Please scrutinize his /her application and communicate us your concurrence, so that the employee concerned may be advised to attend the Bank for completing necessary documentation / paper work.

Thanking You,

Yours faithfully,

Encl: As above.

Sd/-  
(Nodal Officer of DTL for SWH Loan)