



# भारतीय विमानपत्तन प्राधिकरण AIRPORTS AUTHORITY OF INDIA

No. A.60011/14/2018/HRPC / 58

February 2019

The Regional Executive Director  
Airports Authority of India  
Northern/Western/Eastern/Southern/NE Region  
New Delhi/Mumbai/Kolkata/Chennai/Guwahati

The Executive Director,  
Airports Authority of India  
RCDU/FIU, New Delhi

The Airport Director  
Airports Authority of India  
Kolkata/Chennai Airport

The Director,  
Indian Aviation Academy  
New Delhi

The Principal,  
Civil Aviation Training College (CATC)  
Bamrauli, Allahabad

The General Manager  
Airports Authority of India  
CRSD/E&M Workshop  
New Delhi

**CHRM Circular No. 09 / 2019**

## **Sub: Revision of Loans and Advances - Executives**

Reference HR Corporate Communication No. 04/2011 issued vide F No. A.60011/10/2010-IR dated 21.01.2011, the competent authority has decided to revise the loans and advances in respect of Executives as under w.e.f. date of issuance of circular, subject to repaying capacity of the concerned individual:

Type of Loan	Description	
House Building Advance (HBA)	Eligibility	<ul style="list-style-type: none"><li>• Maximum Rs. 75 lakhs for Delhi and Mumbai, subject to repaying capacity.</li><li>• Maximum Rs. 60 lakhs for other X Class cities, subject to repaying capacity.</li><li>• Maximum Rs. 50 lakhs for rest of the cities, subject to repaying capacity.</li></ul>
	Rate of Interest	<ul style="list-style-type: none"><li>• Up to Rs. 20 lakhs @ 6.5% p.a.</li><li>• Above Rs. 20 to Rs. 40 lakhs @ 7.5% p.a.</li><li>• Above Rs 40 lakhs and above @ 8.5% p.a.</li></ul>

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	<b>Insurance</b>	<ul style="list-style-type: none"> <li>• Up to Rs. 20 lakhs- 1% of HBA</li> <li>• Rs.20 to Rs.40 Lakhs - 1.5% of HBA</li> <li>• Rs 40 lakhs and above 2% of HBA</li> </ul>								
	<b>Repaying capacity</b>	<table border="1"> <tr> <td><b>Length of remaining service</b></td> <td><b>Repaying capacity</b></td> </tr> <tr> <td>Employees retiring /superannuating after 20 years</td> <td>50% of the wage/gross pay</td> </tr> <tr> <td>Employees retiring/superannuating after 10 years but not later than 20 years</td> <td>55% of the wage/gross pay</td> </tr> <tr> <td>Employees retiring /superannuating within 10 years</td> <td>60% of the wage/gross pay</td> </tr> </table>	<b>Length of remaining service</b>	<b>Repaying capacity</b>	Employees retiring /superannuating after 20 years	50% of the wage/gross pay	Employees retiring/superannuating after 10 years but not later than 20 years	55% of the wage/gross pay	Employees retiring /superannuating within 10 years	60% of the wage/gross pay
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<b>Children Education Loan</b>	<b>Eligibility</b>	<p><b>For studies in India:</b></p> <p>The total ceiling on Children Higher Education Loan <b>per child</b> shall be as under: - (max 2 children):</p> <p>(i) 50 months pay (BP + DA) of employees, or</p> <p>(ii) 90% of the total course fee or</p> <p>(iii) <b>Rs. 15 lakhs</b>, whichever is least subject to repaying capacity.</p> <p><b>Maximum of Rs. 20 Lakhs in case of Single child / or for only one child on request</b></p> <p><b>For studies Abroad:</b></p> <p>The ceiling on Children Higher Education Loan <b>per child</b> shall be as under: (max 2 children):</p> <p>(i) 50 months' pay (Basic Pay + DA) of employees, or</p>								

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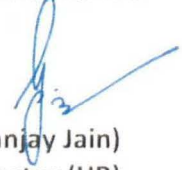
		(ii) 90% of the total course fee or (iii) <b>Rs. 30 lakhs</b> , whichever is least subject to repaying capacity.  <b>Maximum of Rs. 40 Lakhs in case          of Single child / or for only one          child on request.</b>	
	<b>Rate of Interest</b>	7.5% per annum	
	<b>Insurance</b>	<ul style="list-style-type: none"> <li>• Up to Rs 30 lakhs - 1% of the sanctioned amount.</li> <li>• Rs 30 lakhs and above - 2% of the sanctioned amount.</li> </ul>	
	<b>Repaying capacity</b>	<b>Length of remaining service</b>	<b>Repaying capacity</b>
		Employees retiring /superannuating after 12 years	50% of the wage/gross pay
		Employees retiring/superannuating after 8 years but not later than 12 years	55% of the wage/gross pay
		Employees retiring /superannuating within 8 years	60% of the wage/gross pay
<b>Car Advance</b>	<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• E-1 to E-3 : Rs. 6 lakhs</li> <li>• E-4 to E-5 : Rs. 8 lakhs</li> <li>• E-6 to E-7 : Rs. 10 lakhs</li> <li>• E-8 and above: Rs. 14 lakhs (subject to repaying capacity)</li> </ul>	
	<b>Rate of interest</b>	<ul style="list-style-type: none"> <li>• Up to Rs. 10 lakhs @ 6.5% p.a.</li> <li>• Rs 10 lakhs to Rs 12 lakhs @ 7.5% p.a.</li> <li>• Rs 12 lakhs and above @ 8.5%. p.a.</li> </ul>	
<b>Laptop / Desktop / Tablet Advance</b>	<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• E-1 to E-3: Rs. 50,000</li> <li>• E-4 to E-7: Rs. 60,000</li> <li>• E-8 and above: Rs. 75,000 (subject to repaying capacity)</li> </ul>	
	<b>Rate of interest</b>	6.5% per annum	

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2. All loans and advances shall be granted to the employees in such a way that the employee receives **at least 35% of salary (Basic Pay + DA)** after making recoveries for the statutory deductions and loan(s) granted.

3. All the other existing terms and conditions for loans and advances shall remain same, except to the extent modified as above.



(Sanjay Jain)  
Executive Director (HR)

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- Hindi version will follow

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