

EASTERN RAILWAY
Sealdah

No.E-22/331/D&AR/Pl. I

Date:24/03/2025

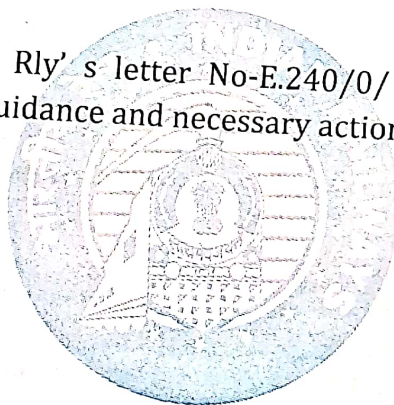
ALL Concerned

Sub : Private loan taken by Railway employee from Banks/non-railway
thrift societies etc-reg.

Ref : CPO/Admn/E. Rly' s letter No-E.240/0/VOL. IX dated:17.03.2025

The CPO/Admn/E. Rly' s letter No-E.240/0/ VOL. IX dated:17.03.2025 is
forwarded for information ,guidance and necessary action please.

DA:-As above.



Sowrav Kumar Biswas
(Sowrav Kumar Biswas)
Assistant Personnel Officer-I
For Sr. Divisional personnel Officer.
Eastern Railway , Sealdah.

5
301
21/3/25
Calls for Attention

Eastern Railway
(Personnel Department)
17, N. S. Road, Kolkata -700 001

No.E.240/0/Vol.IX

Kolkata, Dated: 17/03/2025

PFA/SDGM/PCOM/PCME/PCEE/PCMM/PCSTE/PCE
PCMD/PCCM/CAQ(Con)/PCSC/PCSO

Divisional Railway Managers
HWH/SDAH/ASN/MLDT
Eastern Railway

Chief Works Managers
KPA/JMP/LLH
Eastern Railway

All Dy.CPOs/SPOs/APOs, E. Rly., Kolkata

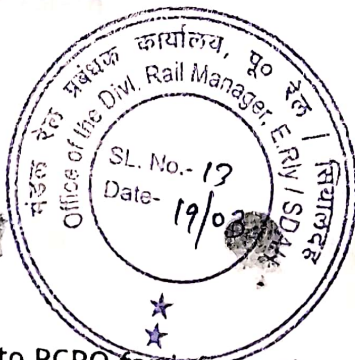
अ.मं.रे.प्र. परि
ADRM/O
व. मं.का.अ.
Sr.DPO

Sub: Private loans taken by railway employees from Banks/non-railway
thrift societies etc. - reg.

Of late references are received from Banks/Non-Railway Thrift Societies etc. seeking the Railway Administration's intervention for recovery of loan taken by Railway employees, especially in some cases, on the strength of undertaking duly signed by Railway authorities agreeing to recovery loan repayment from their salary. As per extant instructions of Board, Railway Administrations should not act as guarantor on behalf of the Railway employees taking private loan from banks/non-railway thrift societies etc.

It is, therefore, impressed upon that whenever, instances of taking loans, non-repayment etc. by Railway employees on their own come to the notice of the Railway Administration, the concerned Bank etc. should be apprised of as per specimen enclosed as 'Annexure-A'.

DA: As above.



(J. P. Kusumakar)
Chief Personnel Officer/Admn.
Phone No. 24102 (Rly.)
E mail - cpoa@er.railnet.gov.in

Copy to : Secy. to PCPO for information of PCPO & CPO/IR.

Pls circulate.

19/03/25
SR. DPO
17/3/25
DPO
OS/Rally
APO-I

Specimen letter for furnishing information to Banks/Non-Railway financial Institutions to the effect that the Railway shall not act as a guarantor on behalf of the Railway employees for repayment of private loans from their salary in the event of non-payment

Eastern Railway
(Personnel Department)
17, N. S. Road, Kolkata -700 001

File No.: _____

Kolkata, Dated:

The Manager
(Concerned financial Institute with full official address)

Sub: Private loans taken by railway employees from Banks/non-railway thrift societies etc. - reg.

Ref:

This has reference to your letter bearing no. _____ dated _____ on the above subject.

The undersigned is directed to bring to your notice of the fact that as per extant guidelines of the Ministry of Railway (Railway Board), Railway Administration should not act as a guarantor on behalf of the Railway employees for the purpose of recovering loan amount from their salary in case they fail to repay or default. Hence, any reference/request in this regard will not have any reciprocal action from the Railway Administration.

Signature of Officer Concerned