



भारतीय विमानपत्तन प्राधिकरण
AIRPORTS AUTHORITY OF INDIA

No. AAI/ER/RTI/PIO/2026/1030

Date : 24.04.2026.

27

To,
Shri Sagar Kumar
Block 29 FD, Jain Alpine Meadows
Throneermalai
Chennai
Pin – 600044.

Subject : Information under RTI Act. 2005.

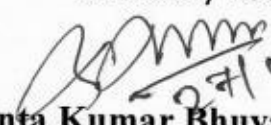
Sir,

Reference is made to your online RTI application with Registration no. AAIKO/R/T/26/00077 dated 16-04-2026.

Enclosed herewith please find information which is received in respect of your above mentioned RTI application.

Enclo : As state above.

Sincerely Yours,


27/04/2026

(Basanta Kumar Bhuyan)
General Manager(Fin)/ PIO-RHQ-ER
NSCBI Airport, Kolkata

However, if you are not satisfied with the reply/information, you have the option to file an appeal within 30 days from the date of receipt of reply/ information to the First Appellate Authority. The details of First Appellate Authority is given below:

To
Shri Himadri Shekhar Biswas, Officiating RED(ER)/First Appellate Authority (FAA),
Airports Authority of India, Regional Head Quarters,
Eastern Region, N.S.C B.I. Airport, Kolkata-700 052



7Ref. No: AAI/ER/HR/RTI/2026

Date: 23/04/2026

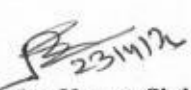
Intra Office Note

Subject: **Information required under RTI Act, 2005 – Shri Sagar Kumar.**

Reference is made to the PIO, RHQ-ER letter No: AAI/ER/RTI/PIO/2026/1010, dated 17/04/2026 on the above quoted subject.

The required information as sought under RTI Act, 2005 is as under:

Sl. No.	Information Sought	Reply																					
01.	Provide certified copies of all rules, regulations, circulars, office orders, and guidelines governing grant of conveyance loan to ATCOs from 01.01.2021 onwards.	Copy of the loan & advance guideline enclosed																					
02	State whether a uniform policy exists across India for ATCOs if yes, provide supporting documents. If no, provide region-wise policy documents separately.	No comments, as policy implemented by CHQ																					
03	Provide details of ATCOs designation wise conveyance loan sanctioned and type or category of conveyance loan sanctioned (4 wheeler/2 wheeler) region wise all over India (without name of the person)	Loan & advance which process at RHQ-ER, Kolkata only. <table><thead><tr><th>Designation</th><th>Advance Type</th><th>Nos.</th></tr></thead><tbody><tr><td>Jr. Executive (ATC)</td><td>Car</td><td>3</td></tr><tr><td>Asstt. Manager (ATC)</td><td>Car</td><td>8</td></tr><tr><td>Manager (ATC)</td><td>Car</td><td>6</td></tr><tr><td>Sr. Manager (ATC)</td><td>Car</td><td>7</td></tr><tr><td>Asstt. GM (ATC)</td><td>Car</td><td>3</td></tr><tr><td>JT.GM (ATC)</td><td>Car</td><td>3</td></tr></tbody></table>	Designation	Advance Type	Nos.	Jr. Executive (ATC)	Car	3	Asstt. Manager (ATC)	Car	8	Manager (ATC)	Car	6	Sr. Manager (ATC)	Car	7	Asstt. GM (ATC)	Car	3	JT.GM (ATC)	Car	3
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[रवीन्द्र कुमार सिन्हा / Ravindra Kumar Sinha]
सहा. महाप्रबंधक (मा.सं) / Asstt. General Manager (HR)

To
The Public Information Officer,
RHQ-ER, Kolkata.



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	• Maximum Rs. 75 lakhs for Delhi and Mumbai, subject to repaying capacity. • Maximum Rs. 60 lakhs for other X Class cities, subject to repaying capacity. • Maximum Rs. 50 lakhs for rest of the cities, subject to repaying capacity.
	Rate of Interest	• Up to Rs. 20 lakhs @ 6.5% p.a. • Above Rs. 20 to Rs. 40 lakhs @ 7.5% p.a. • Above Rs 40 lakhs and above @ 8.5% p.a.

	Insurance	• Up to Rs. 20 lakhs- 1% of HBA • Rs.20 to Rs.40 Lakhs - 1.5% of HBA • Rs 40 lakhs and above 2% of HBA	
	Repaying capacity	Length of remaining service	Repaying capacity
		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
Children Education Loan	Eligibility	<u>For studies in India:</u> The total ceiling on Children Higher Education Loan per child shall be as under: - (max 2 children): (i) 50 months pay (BP + DA) of employees, or (ii) 90% of the total course fee or (iii) Rs. 15 lakhs, whichever is least subject to repaying capacity. Maximum of Rs. 20 Lakhs in case of Single child / or for only one child on request <u>For studies Abroad:</u> The ceiling on Children Higher Education Loan per child shall be as under: (max 2 children): (i) 50 months' pay (Basic Pay + DA) of employees, or	

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