

No. 2-10/2014/BSNL/RM-I/CFA

Dated : 20th Jan., 2015.

To

1. All Heads of Territorial Telecom Circles and Metro Telephone Districts
 Bharat Sanchar Nigam Limited.
2. CGM, ITPC, Pune.
3. All GMs - Zonal CDR Data Centres - East, North, South & West.
4. All IFAs of Territorial Telecom Circles and Metro Telephone Districts
 Bharat Sanchar Nigam Limited.

Subject : Implementation of Credit Limit Monitoring (CLM) in CFA vertical.

Reference : C.O. BSNL letter No. 1-7/2010/RA/BSNL/Part file dated 02/07/2013 .

Instructions and guidelines regarding Credit Limit Monitoring in landline was issued vide letter under reference (available on Intranet). It has been decided by the competent authority to modify the present logic for generating CLM alerts and APN (advance payment note).

2. In partial modification of para 1(a) & 1(b) of letter under reference, the following procedure will be followed for deriving notional free usage out of the unbilled usage for deciding CLM limit :

Customer category	Method to be followed to derive notional free usage	Criterion for fixing the credit limit
<u>For normal customers :-</u> a) Having Plans with different free units for on-net and off-net calls	Total of both on-net and off-net free units to be considered	The Credit Limit for the account will be fixed equal to the higher of the following: a) 3 paid bi-monthly bills or 6 paid monthly bills, or b) Deposit amount at credit in the customer account.
<u>For normal customers :-</u> (b) Having Plans with multiple unit rates	Considering the minimum unit rate within the plan to get the free amount to be added to credit limit.	The Credit Limit for the account will be fixed equal to the higher of the following: a) 3 paid bi-monthly bills or 6 paid monthly bills, or b) Deposit amount at credit in the customer account.
<u>For PTs :-</u>	Weighted average discount in respect of PTs can be taken as free usage of PCOs / PTs.	The Credit Limit for the account will be fixed equal to the higher of the following: a) 3 paid bi-monthly bills or 6 paid monthly bills, or b) Deposit amount at credit in the customer account.

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3. Further, it has been decided to restrict generation of CLM alerts for LL customers / LL having limited BB usage plan / PT / ISDN and FTTH customers / FTTH customers having limited BB usage plan.

4. ISDN customers are being offered plans with varied discounts maximum up to 20% and hence, it is necessary to modify the criterion for sending IVRS /SMS alerts to ISDN customers and generation of APN. Therefore, in partial modification of para 2.1 of letter under reference, following revised procedure for ISDN connections will be followed :

Alert to customers through IVRS and SMS: If unbilled usage considering excess payment etc., crosses the credit limit, two alerts to customer shall be given through IVRS and SMS as follows:

Sl No	Modified % of Credit Limit	Alerts to Customer (SMS / IVRS)	Action by AO TR
1	90% of Credit Limit	1st	NIL
2	120% of Credit Limit	2nd	APN in the work list

Note : For CLM alerts in respect of connections other than ISDN, existing procedure as per para 2.1 of letter under reference will be followed.

5. Criterion for generating CLM Alert :

The "Total Unbilled" usage at billing account level is to be converted to "Net Unbilled" usage by reducing the "notional free usage" and "Net Unbilled" usage is to be compared with billing account credit limit threshold for generation of CLM alert

6. All other instructions / guidelines on CLM policy will be same as per letter under reference.

7. This has the approval of Director (CFA), BSNL and will have immediate effect. Compliance of CLM policy in CFA vertical may please be ensured by all concerned.

8. Implementation report may invariably be sent by all concerned to this office before 31st January, 2015 through e-mail on email-id agmrmcfa@rediffmail.com .


20/1/15
(SUNIL KUMAR)
GM (Finance) - CFA

Copy to :

1. Director (CFA), BSNL.
2. ED (Finance), BSNL.
3. Sr. GM (IT-CFA), CO, BSNL.
4. Sr. GM (NWO-BB & IN), CO, BSNL.