

S.E., S.E.C. & E.CO. RLYS. E.C.C.S. LTD.

www.sesececorlyeccc.com

[A] LOAN ELIGIBILITY PROGRAM W.E.F: 15.08.2025

Length of Service	Multiplier	Amount of Loan	
	Basic Pay	Minimum	Maximum
Above 01 below 05 Yrs	5	500000	600000
Above 05 below 10 Yrs	5.5	650000	800000
Above 10 below 15 Yrs	6	850000	1000000
Above 15 below 20 Yrs	6.5	900000	1250000
Above 20 below 25 Yrs	7	1000000	1500000
Above 25 below 30 Yrs	8	1200000	1750000
Above 30 Yrs	9	1500000	2000000

[B] CMTD DEDUCTION RATE W.E.F.: 01.06.2025

Basic Pay + Running Allowance	Amount
Upto - 30000	1000
30001 - 60000	1200
60001 - Above	1500



[C] LOAN RENEWAL W.E.F: 01.01.26

Loan Tenure	Required for Renewal	Loan Tenure	Required for Renewal
12	12	66	33
18	12	72	36
24	12	78	42
30	12	84	45
36	15	90	51
42	18	96	54
48	21	102	60
54	24	108	63
60	27	114	69
		120	72

Upto 500000	Above 500000
2 Sureties	3 Sureties