

N O T I C E

No.S.E/ S.E.C / ECo.Rlys./ ECCS Ltd./2025-26

May 29, 2025

The Board of Directors of the Society is pleased to announce that as a gesture of gratitude to around 1.40 lakh strong Shareholders, whose continuous support to the Society through last 116 years of its existence has brought the Society to the pinnacle of success, has become successful to provide the benefit of lowering Interest Rate on Loan to the Shareholders from 10.00% P.A to 9.00% in Reducing Balance Method with Repayment Term being doubled from 60 months to 120 months with a endeavour to reduce monthly financial outflow of the valued Shareholders towards loan repayments. The above benefits will be available with effect from 01.06.2025

Necessary Loan EMI Chart for 120 installments is attached herewith for ready reference of all concerned.



Chief Manager

Copy to: Sri _____, Director/, Delegate/, S.E., S.E.C. & E.Co. Railways Employees' Co-operative Credit Society Ltd., for information.

Copy to : All Bill Compiling Officers,
S.E.Railway./S.E.C. Railway/East Coast Railway/ Metro Railway Kolkata for information please.

Copy to: Branch Managers, S.E., S.E.C. & E.Co. Railways Employees' Co-operative Credit Society Ltd., ADA/KGP/CKP/RNC/KUR/BSP/NGP/WAT/SBP/BBS/R, for information. They are instructed to give it a wide publicity amongst the shareholders of the Society. A copy of this Notification may be displayed on the Notice Board of the Branch for information of all concerned.

Copy to :ESTB. SECTION.

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Copy to :ENQUIRY SECTION

S.E., S.E.C. & E.Co. Rlys. Employees' Co-operative Credit Society Ltd.
93, CIRCULAR GARDEN REACH ROAD, Kolkata - 43

LOAN INSTALMENT CHART @9% (IN REDUCING BALANCE METHOD)
(which compares with @4.94% of Flat Interest Rate)

Amount of Loan	12 Months	18 Months	24 Months	30 Months	36 Months	42 Months	48 Months	54 Months	60 Months	66 Months	72 Months	78 Months	84 Months	90 Months	96 Months	102 Months	108 Months	114 Months	120 Months
5000	437	298	228	187	159	139	124	113	104	96	90	85	80	77	73	70	68	65	63
10000	875	596	457	373	318	278	249	226	208	193	180	170	161	153	147	141	135	131	127
20000	1749	1192	914	747	636	557	498	452	415	385	361	340	322	306	293	281	271	262	253
50000	4373	2980	2284	1867	1590	1392	1244	1129	1038	963	901	849	804	766	733	703	677	654	633
100000	8745	5960	4568	3735	3180	2784	2489	2259	2076	1927	1803	1698	1609	1532	1465	1406	1354	1308	1267
150000	13118	8940	6853	5602	4770	4177	3733	3388	3114	2890	2704	2547	2413	2298	2198	2109	2031	1962	1900
200000	17490	11920	9137	7470	6360	5569	4977	4518	4152	3853	3605	3396	3218	3064	2930	2812	2709	2616	2534
250000	21863	14899	11421	9337	7950	6961	6221	5647	5190	4816	4506	4245	4022	3830	3663	3516	3386	3270	3167
300000	26235	17879	13705	11204	9540	8353	7466	6777	6228	5780	5408	5094	4827	4596	4395	4219	4063	3924	3800
350000	30608	20859	15990	13072	11130	9746	8710	7906	7265	6743	6309	5943	5631	5362	5128	4922	4740	4578	4434
400000	34981	23839	18274	14939	12720	11138	9954	9036	8303	7706	7210	6792	6436	6128	5860	5625	5417	5232	5067
450000	39353	26819	20558	16807	14310	12530	11198	10165	9341	8669	8111	7641	7240	6894	6593	6328	6094	5886	5700
500000	43726	29799	22842	18674	15900	13922	12443	11295	10379	9633	9013	8490	8045	7660	7325	7031	6771	6540	6334
550000	48098	32779	25127	20541	17490	15314	13687	12424	11417	10596	9914	9339	8849	8426	8058	7734	7449	7194	6967
600000	52471	35759	27411	22409	19080	16707	14931	13554	12455	11559	10815	10188	9653	9192	8790	8437	8126	7849	7601
650000	56843	38738	29695	24276	20670	18099	16175	14683	13493	12522	11717	11037	10458	9958	9523	9141	8803	8503	8234
700000	61216	41718	31979	26144	22260	19491	17420	15813	14531	13486	12618	11887	11262	10724	10255	9844	9480	9157	8867
750000	65589	44698	34264	28011	23850	20883	18664	16942	15569	14449	13519	12736	12067	11490	10988	10547	10157	9811	9501
800000	69961	47678	36548	29879	25440	22276	19908	18072	16607	15412	14420	13585	12871	12256	11720	11250	10834	10465	10134
850000	74334	50658	38832	31746	27030	23668	21152	19201	17645	16375	15322	14434	13676	13022	12453	11953	11511	11119	10767
900000	78706	53638	41116	33613	28620	25060	22397	20330	18683	17339	16223	15283	14480	13788	13185	12656	12189	11773	11401
950000	83079	56618	43401	35481	30210	26452	23641	21460	19720	18302	17124	16132	15285	14554	13918	13359	12866	12427	12034
1000000	87451	59598	45685	37348	31800	27845	24885	22589	20758	19265	18026	16981	16089	15320	14650	14062	13543	13081	12668

