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**S.E., S.E.C. & E.Co. RAILWAYS EMPLOYEES' CO- OPERATIVE CREDIT SOCIETY LTD.**  
**H.O. : 93, CIRCULAR GARDEN REACH ROAD, KOLKATA-700 043.**

No.SE/SEC/ECoR/ECCS Ltd./ CM.Correspond./2025

June 25, 2025

To  
**The Principal Chief Personnel Officer,  
South Eastern Railway,  
Garden Reach,  
Kolkata -700043.**

Madam,

**Sub: Request for Deduction at the new rate of CMTD from salary  
of the employee-members of the Society.**

**Ref: Our earlier letter No.SE/SEC/ECoR/ECCS Ltd./ CM.Correspond./2025  
Dated 19.06.2025**

Please allow to refer to our above mentioned letter wherein the request for deduction at the new rate of CMTD from the monthly salary of the employee-members of the Society was made to you.

It is to mention here that in view of the recent amendment of clause no.16(ii) (a) of the Bye-laws of the Society, as passed in the 95<sup>th</sup> Annual General Meeting of the Society held in Puri on 5<sup>th</sup> February, 2025, which was presided over by Sri L.V.S.S Patrudu, the then C.P.O (IR) of South Eastern Railway and currently the Principal Chief Personnel Officer of East Coast Railway, and the same being registered by the Central Registrar of Co-operative Societies, New Delhi, the rate of monthly contribution to Compulsory Monthly Thrift Deposit ( CMTD ) account by the members have been revised as under:-

“ Each member shall subscribe every month a minimum sum fixed in relation to his/her monthly Salary.

( Basic Pay and Running Allowance, if any) as per scales below:

For Salary up-to Rs.30,000/-	Rs.1,000/-
For Salary from Rs.30,001/- to Rs.60,000/-	Rs.1,200/-
For Salary from Rs.60,001 and above	Rs.1,500/- ”

The above rates of contribution shall come into effect from 01.06.2025.

The Management of the Society is contemplating to increase loan eligibility slabs for different categories of employee-members from August, 2025. You can appreciate that without increasing the working capital of the Society with enhanced contribution towards CMTD Account enhancement of loan eligibility of the members is not possible. Accordingly, the increased rates of CMTD is to be implemented at the right earnest.

During the existence of the Society for last 116 years for dedicated service to the Railway employee-members, all sorts of cooperation in the form of timely and updated CMTD deductions as well as loan recovery has always been received from the Railway Authorities for which we express our heartfelt gratitude.

In view of the above, your goodself is requested to implement the above rates of CMTD from the month of June, 2025 in all the divisions under your jurisdiction from this month itself and oblige

Thanking you,



Yours sincerely,

*Chandan Thakur*  
CHIEF MANAGER

Copy to : The CPO ( IR ), S.E.Railway, Garden Reach, for information please.

Copy to: The Sr.DPOs, S.E.Railway, KGP, CKP, ADA & RNC, for information please.