

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

No. SE/SEC/ECOR/ECCS/Loan Renewal Eligibility/2026-27/23

July 16, 2026

NOTIFICATION

Re: Renewal of Loan after recovery of 12 instalments

It is hereby notified for the information of all Shareholders that, in order to provide enhanced financial assistance and considering the requirements of our members, the Management of the Society has decided to Review the Renewal of Loan, in addition to the existing loan renewal eligibility criteria.

Accordingly, with effect from **1st August 2026**, a shareholder shall be eligible to renew his/her loan after 12 months regular recovery, subject to the following terms and conditions:

1. The maximum renewable loan amount shall be **up to ₹6,50,000/- (Rupees Six Lakh Fifty Thousand Only)**.
2. The member must have **repaid at least 12 (Twelve) monthly instalments (EMIs)** of the existing loan through regular salary deduction.
3. The member must satisfy all other eligibility conditions applicable for loan renewal as prescribed by the Society from time to time.
4. Sanction of renewable loans shall be subject to:
 - o Availability of funds with the Society.
 - o Repayment capacity of the member.
 - o Compliance with the Society's Bye-laws, Rules, and Loan Policy.
5. Except as modified by this notification, **all other terms and conditions governing renewal of loans shall remain unchanged.**

This notification shall come into force with effect from **1st August 2026**.

Note: The Management of the Society reserves the right to modify, suspend, or withdraw this facility at any time depending upon the financial position and availability of funds.




Dy. Chief Manager (F&A)
For Chief Manager

Copy to:

- All Bill Compiling Officers, S.E.Railway / S.E. Central Railway/ East Coast Railway / Kolkata Metro Railway, for information with the request to kindly arrange for wide publicity of the above notification amongst the Railway Employees.
- Sri _____, Director/ Delegate, S.E., S.E.C. & E.Co. Railway Employees' Co-operative Credit Society Ltd., _____, for information please.
- Dy. Chief Manager (Admin), S.E., S.E.C. & E.Co. Railway ECCS Ltd. for information and necessary action.
- PS to the Chief Manager, S.E., S.E.C. & E.Co. Railway ECCS Ltd.
- Copy to: Branch Manager / Accounts Manager, S.E., S.E.C. & E.Co. Railway ECCS Ltd., GRC/ ADA/ KGP/ CKP/ KUR/ BSP/ NGP/ WAT/ SBP/ BBS/ RAIPUR/ RNC/ SRC EC, for information and necessary action. They are instructed to give it a wide publicity amongst the Railway Employees including Shareholders of the Society.
- NOTICE BOARD OF ALL BRANCH & HEAD OFFICE OF THE SOCIETY.