

S.E., S.E.C. & E.Co. Rlys. Employees' Co-operative Credit Society Ltd.

H.O. 93, Circular Garden Reach Road, Kolkata – 700043.

No. SE/SEC/ECoR/ECCS/Loan Renewal Eligibility/2025-26

December 15, 2025

NOTIFICATION

Re : RENEWAL OF LOAN CASES

To exercise proper fund management, the Management of the Society has decided to extend relaxation in the eligibility of Loan renewal criteria as per the following schedule with effect from 1st January, 2026.

Where the existing loan is recoverable in installment	Loan installment required to be repaid for renewal	Where the existing loan is recoverable in installment	Loan installment required to be repaid for renewal
12	12	72	36
18	12	78	42
24	12	84	45
30	12	90	51
36	15	96	54
42	18	102	60
48	21	108	63
54	24	114	69
60	27	120	72
66	33		

The loan cases for renewal to be received in the offices of the Society on and from 1st January, 2026 will be governed under the above revised schedule.

All other conditions in the matter of granting loan to the shareholders shall remain unchanged.

N.B: Extending relaxation / imposing restriction on Loan Renewal Eligibility criteria, as and when required, fully depends upon availability of Fund of the Society.



[Signature]
Dy. Chief Manager (Admin)
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.

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

Copy to: PS to Chief Manager, S.E., S.E.C. & E.Co. Rlys ECCS Ltd. for information and necessary action.

Copy to: Dy. Chief Manager (F&A), S.E., S.E.C. & E.Co. Rlys ECCS Ltd. for information and necessary action.

Copy to: Branch Manager / Accounts Manager, S.E., S.E.C. & E.Co. Rlys ECCS Ltd., GRC/ ADA/ KGP/ CKP/ KUR/ BSP/ NGP/ WAT/ SBP/ BBS/ RAIPUR/ RNC, for information and necessary action. They are instructed to give it a wide publicity amongst the Railway Employees including Shareholders of the Society.

Copy to: NOTICE BOARD OF ALL BRANCH & HEAD OFFICE OF THE SOCIETY.