

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

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

No. SEC/SECoR/ECCS/Loan Renewal Eligibility/2025-26

August 29, 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 4th September, 2025.

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	39
18	12	78	45
24	12	84	48
30	15	90	54
36	18	96	57
42	21	102	63
48	24	108	66
54	27	114	72
60	30	120	75
66	36		

The loan cases for renewal to be received in the offices of the Society on and from 4th September, 2025 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.



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 please.

Copy to: Dy. Chief Manager (F&A) / Dy. Chief Manager (Admin), 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.