



The Eastern Railway Employees' Co-Operative Bank Limited

Ref. No. OFFICE ORDER NO. 1301

Dated : 10/12/2025

OFFICE ORDER NO. 1301 DATED 10/12/2025

In reference to our earlier Office Order No.1173 dated 03-11-2022, it stated further that, in the interest of the Bank the eligibility criteria for Membership and Surety / Guarantor have been revised as follows;

- a) The New Membership eligibility service period will be reduced to 3 (three) months in place of 1 (one) year, from the date of joining in service as per his / her Pay Slip, issued by the Competent Authority.
- b) Loan Applicant's eligibility service period will be reduced to 3 (three) months in place of 1 (one) year, from the date of joining in service as per his / her Pay Slip, issued by the Competent Authority, subject to receipt of latest month's Installment of CRBD at the end of this Bank. The details of service etc. of the Surety / Guarantor are also to be filled in the Loan Application Form as per existing norms.
- c) Member desires to stand as Surety / Guarantor of a Loan, the eligibility service period will be considered as 1 (one) year in place of 2 (two) years, after his / her date of joining in service as per his / her Pay Slip, issued by the Competent Authority, subject to receipt of latest month's Installment of CRBD at the end of this Bank.

Revised Rules* as stated above, will be applicable with effect from 01-01-2026.

This Office Order is issued with the concurrence of the Competent Authority of the Bank

(Authority: AGM dt. 15/09/2025)

For The E.R.E.C.B. Ltd.

Chief Executive Officer
Chief Executive Officer
The E.Rly. Emp. Co.-op. Bank Ltd.
Kolkata - 700001

Copy to:

- All the Br. Heads- for their kind information and wide circulation amongst the Members through the esteemed Delegates and by displaying at a suitable place in the Branch premises.
- All Officers & other Ch.O.S. & sectional Heads of HO
- IT Section- to do the needful for displaying in the Bank's website.
- B.O.D - for their kind information.
- C.E.O. File
- Master File



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