



The Eastern Railway Employees' Co-Operative Bank Limited

Ref. No.

OFFICE ORDER NO. 1320

Dated : 03/06/2026

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Reviewing the status of NPA and feedback of the Branch Heads and Recovery Officials of the different branches of the Bank it has been decided that to keep up the interest of the Bank as well as to take a measure to reduce the NPA and / or to put a bar for check the turning the Standard Accounts into NPAs, the time gap of 6 months between two consecutive Loans (the Date/s of Closing the Loan and receipt of New Loan Application is to be considered to count the six months) will be considered for the Loan Applicants' who will be identified as unauthorised absentees. In this issue the contents as mentioned in our earlier Office Order No. 1286 dated 07.03.2025 is hereby withdrawn.

However, based on recommendation of the Recovery Official/s and Branch Head/s, the respected members of the Board of Directors may consider to sanction the Loan, if the Applicant is not found as a habitual absentee. To proceed with this type of cases, the application of the concerned Applicant is required, which is also to be placed before the respected members of the B.O.D mentioning the comments of the Recovery Official/s and the Branch Head/s.

Moreover, it has also been decided Loan Application for the purpose of medical treatment, supporting documents is / are to be submitted with the application/s.

The contents of this Office Order will be applicable with immediate effect.

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 Dy. Ch. B.M., Sr. B.M., Br. Managers – 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, Ch.O.S. & Sectional Heads of H.O.
- All Recovery Officials of the Bank
- IT Section – to do the needful in this regard, if any & display the same in the Bank's website
- BOD – for their kind information.
- C.E.O. File
- Master File



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