The Eastern Railway Employees' Co-Operative Bank Limited

Ref. No. **ERECB/CIR/Loan Enhancement** *Dated :* **01/10/2026**

C I R C U L A R

The General Manager/Eastern Railway/Kolkata
The General Manager/Metro Railway/Kolkata
The General Manager/E.C.Railway/Hajipur
The Principal Chief Personnel Officer/Eastern Railway/Kolkata
The Principal Chief Personnel Officer/E.C.Railway/Hajipur
The Divl.Railway Manager/Eastern Railway/HWH, MLDT, ASN, SDAH
The Divl. Railway Manager/E.C.Railway/DHN, DNR, DDU, SEE, SPJ
The Chief Works Manager/Eastern Railway/LLH, JMP, KPA
The Chief Works Manager/E.C.Railway/PD/DDU, HRT, SPJ
The Principal Director of Audit/Eastern Railway/Kolkata
The Principal Financial Advisor, Eastern Railway/Kolkata
The Principal Financial Advisor, E.C.Railway/Hajipur
The FA & CAO(Con)/Eastern Railway/Kolkata
The FA & CAO(Con)/E.C.Railway/Hajipur, PNBE
The Div. Security Commissioner/E.C. Railway/DHN, DNR, DDU, SEE, SPJ

Sub : Loan to our Members

On the basis of the decision taken in the 101st AGM of the Bank held on 09/09/2026, it is stated that the Competent Authority of the Bank has revised the existing ceiling amount of loan from Rs.9,00,000 /- to Rs. 10,00,000/- on and from 12.10.2026. This enhanced amount will be applicable to the members, fulfilling the eligibility criteria in accordance with the Loan Rule of the Bank.

The individual Member's eligibility will be restricted to 25 times of his/her basic pay.

In this connection it is stated further that, a permanent staff of Railway, who is a member of the Bank can act as SURETY for loans granted subject to adhering to the following condition/s;

i) If his / her Basic Pay is less than Rs.20,000/- then he / she can stand as a Surety upto Rs. 10,00,000/- and
ii) If his / her Basic Pay is Rs.20,000/- or more then he / she can stand as a Surety upto Rs. 20,00,000/-.

This Circular is issued with the concurrence of the Competent Authority of the Bank.

THE EASTERN RAILWAY EMPLOYEES' CO-OPERATIVE BANK LTD. 10, Strand Road Kol-700001

For The E.R.E.C. Bank Ltd.

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

Regd. Office : 17, Netaji Subhas Road, Kolkata - 700 001
Admn. Office : 10, Strand Road, Kolkata - 700 001; Tel. : Secretary (D) 2243 0455; Admin. : 2248 9328
Fax No.: 2243 8395

The Eastern Railway Employees' Co-Operative Bank Limited

Ref. No. *Dated :*

Copy for information and necessary action to:

- FA& Chief Accounts Officer (Admn)/E. Rly./17, N.S.Road, Kolkata
- FA& Chief Accounts Officer (Admn), E.C. Rly./Hajipur
- FA& Chief Accounts Officer (Workshop & Traffic Accounts). E.Rly./Kolkata
- FA& Dy. Chief Accounts Officer (Traffic Accounts), E.C.Rly./Hajipur
- The FA & CAO, Workshop Project, E. C. Railway, PNBE
- The Senior System Manager/EDP Centre, New KG /E.Rly.
- The Sr.SM/EDP/E.C.Rly.
- The Chief Commercial Manager, E.Rly./Kolkata
- The Chief Commercial Manager, E.C.Rly./Hajipur
- The Sr.DPO/DPO-E.Rly./HWH, SDAH,ASN, MLDT
- The Sr.DPO/DPO-E.C.Rly./DHN,DNR,DDU, SEE, SPJ
- The Sr.DFM/E.Rly/HWH, SDAH, ASN, MLDT
- The Sr.DFM/E.C.Rly./DHN, DNR,DDU, SEE, SPJ
- The WAO./Dy.AO/E.Rly./LLH, KPA, JMP
- The Sr.DEN/E.Rly./HWH, SDAH, ASN, MLDT
- The Sr.DEN/EC Rly./DHN, DNR, DDU, SEE, SPJ
- The Sr.Manager/Ptg.& Sty.) /Kolkata
- The Sr.Materials Manager/HWH
- The ASC/RPF-JMP/MLDT/HWH/DNR/DDU/DHN/ASN/SEE/SPJ/HJP
- The WPO/E.Rly./LLH, KPA. JMP
- The WPO/E.C. Rly./PD, DDU, HRT, SPJ
- The Secretary /APO/RRB/ E.C. Railway, PNBE
- The Chief Cashier, E.Rly./Kolkata
- The Chief Cashier, EC Rly./Hajipur
- The Principal Financial Advisor, CLW, CRJ
- The Sr.MMD/MMD/E Rly. & E C Rly.-HWH/KKK/Halisahar/JMP/ASN/DHN/DNR/DDU
- All the Directors of The E.R.E.C.B. Ltd.
- All the Delegates of The E.R.E.C.B. Ltd.
- All Officers of The E.R.E.C.B. Ltd.
- 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 Ch. OS's/ The E.R.E.C.B. Ltd.
- I.T Cell - to do the needful in this regard & display the same in the Bank's website.
- All Recovery Officials of the Bank.
- Master File

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