

Member Loan Detail

Loan should be given below criteria w.e.f 01/01/2023

Length of Membership	Existing Admissible LOAN AMOUNT
1 To 3 YEAR	3,00,000
4 To 5 YEAR	10 times of Basic pay
6 To 10 YEAR	11 times of Basic pay
11 To 15 YEAR	12 times of Basic pay
16 To 20 YEAR	13 times of Basic pay
21 To 25 YEAR	14 times of Basic pay
Above 25 YEAR	15 times of Basic pay
Minimum Amount	3,00,000
Maximum Amount	7,00,000

Loan interest rate will be 11% from 01/01/2020

LOAN AMT.	12	18	24	30	36	42	48	54	60	72
100000	8838	6052	4661	3828	3274	2879	2585	2356	2174	1903
125000	11048	7565	5826	4785	4092	3599	3231	2945	2718	2379
150000	13257	9078	6991	5742	4911	4319	3877	3534	3261	2855
175000	15467	10591	8156	6699	5729	5039	4523	4123	3805	3331
200000	17676	12104	9322	7656	6548	5759	5169	4712	4348	3807
225000	19886	13617	10487	8613	7366	6479	5815	5301	4892	4283
250000	22095	15130	11652	9570	8185	7198	6461	5890	5436	4759
275000	24305	16643	12817	10526	9003	7918	7108	6479	5979	5234
300000	26515	18156	13982	11483	9822	8638	7754	7068	6523	5710
325000	28724	19669	15148	12440	10640	9358	8400	7657	7066	6186
350000	30934	21181	16313	13397	11459	10078	9046	8247	7610	6662
375000	33143	22694	17478	14354	12277	10798	9692	8836	8153	7138
400000	35353	24207	18643	15311	13095	11518	10338	9425	8697	7614
425000	37562	25720	19808	16268	13914	12237	10984	10014	9241	8089
450000	39772	27233	20974	17225	14732	12957	11630	10603	9784	8565
475000	41981	28746	22139	18182	15551	13677	12277	11192	10328	9041
500000	44191	30259	23304	19139	16369	14397	12923	11781	10871	9517
525000	46400	31772	24469	20096	17188	15117	13569	12370	11415	9993
550000	48610	33285	25634	21053	18006	15837	14215	12959	11958	10468

575000	50819	34798	26800	22010	18825	16556	14861	13548	12502	10945
600000	53029	36311	27965	22967	19643	17276	15507	14137	13045	11420
625000	55239	37824	29130	23924	20462	17996	16153	14726	13589	11896
650000	57448	39337	30295	24881	21280	18716	16800	15315	14133	12372
675000	59658	40850	31460	25838	22099	19436	17446	15904	14676	12848
700000	61867	42363	32625	26795	22917	20156	18092	16493	15220	13324

- New member will eligible for loan after 3 months regular recovery of CTD.
- Loan Reducing Interest Rate 11.00 % w.e.f 01/04/2020
- Rs. 600/- Franking Fee
- It is strictly restricted use of whitener or bleed or eraser in loan form.
- If candidate is illiterate and do thumb impression instead of sign then Witness Sign and Seal of authority department must be require.
- ADDITIONAL LOAN
 - **Education Loan**
 - **Marriage Loan**

Addition Loan Rules

- Loan Upto Rs. 1,00,000/- @ 8.00% Reducing Ineterest Rate. W.e.f. 11-05-2022
- Any one Loan will applicable at same time.