

## Member Loan Detail

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

Length of Membership	ExistingAdmissible LOAN AMOUNT
1 To 3 YEARS	3,00,000
4 To 5 YEARS	10 times of Basic pay (Up To 3,50,000/-)
6 To 10 YEARS	12 times of Basic pay
11 To 15 YEARS	13 times of Basic pay
16 To 20 YEARS	14 times of Basic pay
21 To 25 YEARS	15 times of Basic pay
Above 25 YEARS	16 times of Basic pay
Minimum Amount	3,00,000
Maximum Amount	7,50,000

- Newmember 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 required.
- ADDITIONALLOAN
  - Education Loan
  - Marriage Loan

### Addition Loan Rules

- • New member will eligible for loan after 3 months regular recovery of CTD.
- Loan Up to Rs. 1,50,000/- @ 8.00% Reducing Interest Rate. W.e.f. 22-08-2024.
- Any one Loan will applicable at same time.