

Ordinary Loan Maximum Rs.75,000/- @ 9%

(w.e.f.01/12/2010)

4 times of Shares + Subs. OR
15 times of (Pay Band + Grade Pay) OR
Rs.7500/- per completed year of membership OR
WHICHEVER IS LESS
66 MONTH RECOVERY (1140+ 285=1425)
shares + subscription Rs.18,750/-

Special Loan Maximum Rs.5,00,000/- @ 12%

(w.e.f.01/12/2010)

15 times of Shares + Subs. OR
25 times of (Pay Band + Grade Pay) OR
Rs.50000/- per completed year of membership OR
WHICHEVER IS LESS
120 MONTH RECOVERY, 4170 + 5000=9170
(1st install. of int.)
shares + subscription Rs.33,340/-

EMERGENCY LOAN @ 12%

(w.e.f.01/12/2009)

Maximum Rs.15000/- w.e.f.01.12.2010
90% of SHARES + SUBS.
12 MONTHS RECOVERY (1250 + 80=1330)
shares + subscription Rs.16,700/-

Take Home Salary should be minimum Rs.5000/- is compulsory.