

ESIC CO-OPERATIVE CREDIT SOCIETY LTD.

5/1, GRANT LANE : KOLKATA-700012

No.ESIC CO-OPT/04/2026

Dated. 8th Sept, 2026

CIRCULAR

All the members are gladly informed that The Board of Director of ESIC Co-Operative Credit Society Ltd. on its meetings held on 03.09.2026 has decided to disburse Festival Loans on account of "Durga Puja".

All willing members are requested to apply for Festival Loan by 30-09-2026 through hard copy or by email (esiccooperative1960@gmail.com) positively, **Application received after 30.09.2026 will not be entertained.** It is also requested to enclose bank particulars with the application so that payment can be made through NEFT.

The terms and conditions/eligibility criteria of Festival Loan are placed below:-

- i) Members who have obtained membership prior to 30-09-2024 are eligible for Festival Loan.
- ii) Amount of Loan admissible for Rs. 20000/- or 40000/-
- iii) Repayment of loan amount will be received by 10 (ten) installment.
- iv) Rate of interest of Festival loan is fixed @12% Per annum.
- v) New loan cannot be processed if outstanding exists.
- vi) Application once made for Festival Loan can't be revoked in any condition.
- vii) No authorization will be entertained.

Enclose:-

- 1) Application Form for Festival Loan.
- 2) Cancelled Cheque/Bank Statement

Biswajit Chowdhury
(Biswajit Chowdhury)

Secretary

ESIC Co-Operative Credit Society Ltd.

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APPLICATION FOR FESTIVAL LOAN

1) Name of the Applicant (Block Letter) :-

2) Membership Number :-

3) Date of Membership :-

4) Present Place of Posting :-

5) Date of Superannuation :-

6) Mobile Number :-

7) A/c No..... IFSC Code.....

Date:-.....

(Signature of Applicant)

(Note :- Application once made cannot be revoked)

Witness

1) Name..... Membership No..... Signature.....

2) Name..... Membership No..... Signature.....

Received Rs.(Rupees thousand only)

(Signature of Applicant)

Office Use

Voucher No.....

Date:-.....

Signature
(Secretary / President)