



BHEL EMPLOYEES' CO-OPERATIVE CREDIT SOCIETY LIMITED

"SahakaarBhavan", BHEL Township, Ramachandrapuram
Hyderabad – 502 032. (Telangana State)

BHEL/ECCS/2026/01

Dt. 14.03.2026

CIRCULAR

Dear Members,

The Board of Directors of the Society Wishes all the members of the Society
"HAPPY UGADI"

The Board of Directors are Happy to inform that as per decision taken in General Body Meeting held on 28.09.2025 for

- ❖ Enhancement of Loans limit to Rs.16,00,000/- along with insurance coverage **subject to minimum 2% should be the Share Capital.**
- ❖ Monthly **Compulsory Thrift Rs.2,000/-** per month from the **March 2026 Salary Onwards.**
- ❖ Monthly **Voluntary Thrift Contribution upto Rs.50,000/-** per month in place of existing Rs.20,000/- from the **March 2026 Salary.**
- ❖ **"Transfer In" employees on their rejoining at Ramachandrapuram, shall be treated as fresh membership** for the purpose of the Society.

Consequently it is amended and the same amendments sent to District Cooperative Officer and Registrar of Co-operative Societies, Sangareddy. The DCO in exercise of powers registered the amendments sent for the approval on 13.03.2026.

In this regard it is decided to sanction loans as follows.

MEMBERS ELIGIBLE FOR THE FOLLOWING LOANS SCHEMES AS ON 14.03.2026

Sl. No.	Loan Name	ROI	Duration	EMI	Amount	Sureties
1	Ordinary Loan	9.50%	84 Months	3269	2,00,000	2
2	Life Style Loan	11.00%	120 Months	2755	2,00,000	2
3	Sahakaara Mitra Loan	10.50%	84 Months	6745	4,00,000	2
4	Sahakaara Spoorthy Loan	10.00%	120 Months	10572	8,00,000	2

- Note: 1. Take-home salary in the pay slip considered for sanctioning the above loans.
2. Members while signing the surety should understand that the sole responsibility lies on sureties in case of any default.
3. To avail loans members are requested to submit collateral cheque duly signed in the name of BHEL ECCS Ltd.,
4. All the loans shall be sanctioned 'First In First Out'(FIFO) basis subject to availability of funds.

- Loan sanctions for the current financial year shall be **closed by 23.03.2026.**
- Fresh loan sanctions for the **Financial Year 2026–2027** shall commence from **08.04.2026.**

Members are requested to avail the above facility. Thank you for the continued cooperation.


SECRETARY