## C.L.W. CO-OPERATIVE CREDIT SOCIETY LTD. **CHITTARANJAN**

No: CLWCCS/notice/2025

Dated:20.09.2025

## All Delegates and share holders

## NOTICE

It is notified that as decided and unanimously approved by the House of the 55th Annual General Meeting of the Society held on 14.09.2025, and subsequently accepted by the Board of Directors in its meeting held on 18.09.2025, the following resolutions shall be implemented with effect from 03.10.2025:

As decided and unanimously approved by the House of the 55th Annual General Meeting of the Society held on 14.09.2025, and subsequently accepted by the Board of Directors in its meeting held on 18.09.2025, the following resolutions are hereby implemented with effect from 03.10.2025:

1. Eligibility for renewal of Long-Term Loan (LTL):

Renewal shall be allowed only after recovery of one-third of the total EMIs of the previous loan. The applicable rate of interest is fixed at 8.5% per annum.

2. Eligibility for renewal of Short-Term Loan (STL):

Renewal shall be permitted only after 50% recovery of EMIs of the previous loan.

The applicable rate of interest is fixed at 9.5% per annum. 3. Festival Loan-. Existing Eligibility for Festival loan is unchanged. .

The applicable rate of interest is fixed at 9% per annum.

4. Savings Account Regulation:

Every member shall maintain a minimum balance by contributing a minimum of Rs. 500/- per month and up to a maximum of Rs. 5,000/- per month towards Savings Account subscription/recovery.

5.CMTD Account Regulation:

Every member shall be eligible to a maximum of Rs. 5,000/- per month towards CMTD Account subscription/recovery.

6.Membership enrollment of CCS- Every employee of CLW can enroll and register membership in CCS on receipt of pay slip, without bar of date of appointment /length of service.

7.Loan to new members- Any member of CCS after completion of 2years service from the date of appointment can borrow loan of CCS. The Existing rules to

stand surety to other loanee shall remain unchanged.

8 For booking of Puri Holiday home room by members and their family(including all maximum 3 heads) Rs.450.00 per day rent charge for non AC Room and for Rs.750.00 per day. For non-members booking of non AC room AC Room Rs.550.00 only per day and for AC Room Rs.850.00 per day. Booking of room(s) at Puri can be made 55 days in advance. Caution money is one day room rent Charge as the cases may be applicable.

All concerning staff of this Society should take needful action to implement the

above orders accordingly.

This for information and wide circulation.

(Ashim Mohan Banerjee) Secretary CLW CCS Ltd./ Chittaranjan

1. Chairman and BOD CLW/CCS Ltd. Chittaranjan

2. CE/E.

(Ashim Mohan Banerjee) Secretary CLW CCS Ltd./ Chittaranjan