



THE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.

RBI Licensed Urban Co-operative Bank

(Registration No. 5 Calcutta of 1947)

-----www.becb.in-----

Salient Features of The Bank Employees' Co-operative Bank Ltd

Eligibility for Membership	-	Any Permanent Employee of a Bank (Other than RBI & Co-operative Banks)
Area of Membership	-	State of West Bengal
Admission for Membership	-	Rs 445/-
Share Allotment	-	Rs 100/- (10 shares @ Rs 10 each)

Monthly Subscription

Thrift Fund	-	Rs 300/-	
Welfare Fund	-	Rs 40/-	(Total Rs 340/-)

Loan Facilities

Short Term Loan

- Loan Limit - Rs 50,000/- (Repayable in 12 installments)

Mid Term Loan

- Loan Limit - Rs 1,00,000/- (Repayable in 36 installments)

Long Term Loan

- Loan Limit - Rs 4,00,000/- (Repayable in 90 installments)

Rate of Interest on Loan - 10% p.a. on reducing balance

Other Facilities provided to Members

- Concessional Rates for lodging at Holiday Homes (Puri-Hotel Bangalaxmi)
- Additional Interest of 1.00% on Term Deposits above the normal rate.
- Dividend
- Health Insurance facilities for members and their dependents with a Sum Insured over and above the IBA limit in exchange of a nominal premium.
- An additional Sum paid at the time of ceasement, based on tenure of membership.
- Pension facilities for widow of members, in case of premature death of the member during service life.
- Gifts for wards of members performing well in 10th & 12th Examinations.

Regd. Office: 23A, Netaji Subhas Road (3rd & 4th Floor) Kolkata – 700 001

Phone: Banking Sec : (033) 2231-1710, Co-operative Sec : (033) 2230-8564 Fax :(033) 2231-3275

Email: bankemployees@gmail.com