

**S.E., S.E.C. & E.Co. Rlys. Employees' Co-operative Credit Society Ltd.****H.O. 93, Circular Garden Reach Road, Kolkata - 700 043**

From

Branch Manager / Accounts Manager,  
S.E., S.E.C. & E.Co. Rlys. ECCS Ltd.

To

The \_\_\_\_\_

\_\_\_\_\_ Branch

No. SE / SEC / ECoR / ECCS / 201 / Dt. \_\_\_\_\_

**Sub : Non recovery of Loan**

Sri \_\_\_\_\_ Desig. \_\_\_\_\_ P.F. No. \_\_\_\_\_

Deptt. \_\_\_\_\_ Stn. \_\_\_\_\_ B.U. No. \_\_\_\_\_

The above named member took a loan of Rs. \_\_\_\_\_ from this Society on \_\_\_\_\_  
 repayable in \_\_\_\_\_ instalments @ Rs. \_\_\_\_\_ each. But no recovery is being  
 Made from him since \_\_\_\_\_. In this regard no information from your end has been received.

You are requested to inform the following to enable the Society to take necessary action in  
 respect of such default in recovery of loan :

- (a) The reason of non-recovery.
- (b) Whether he has been transfered to any othe station, if so please inform full particulars of his  
 present bill unit.  
 An amount of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_)  
 stands payable by the above named borrower as loan dues on date.

**Branch Manager / Accounts Manager**

Copy to : 1) Sri/Smt. \_\_\_\_\_  
 2) Sri/Smt. \_\_\_\_\_  
 3) Sri/Smt. \_\_\_\_\_  
 4) Sri/Smt. \_\_\_\_\_

for information. He/She being one of the sureties of loan, is to please note that if recovery from the  
 borrower is not effected within reasonable time, his liability as a surety will be acted upon. He is  
 therefore requested to get in touch with the borrower and prevail upon him to remit the loan instalments  
 with arrears in cash till the recovery through his Salary Bill is started again.

**Branch Manager / Accounts Manager**

Copy to : Sri/Smt. \_\_\_\_\_ (Borrower) for his/her  
 attention on the position of the loan outstanding which is required to be cleared by him/her immediately,  
 failing which the Society may be compelled to initiate legal proceedings as per extant rules.

**Branch Manager / Accounts Manager**