



S.E, S.E.C & E.Co Rlys' Employees' Co-operative Credit Society Ltd.
H.O.- 93, Circular Garden Reach Road , Kolkata- 700043



LOAN INSTALMENT CHART @ 9% p.a. (IN REDUCING BALANCE METHOD)
(which compares with Flat Interest Rate @4.94%) w.e.f 01.06.2025

| Amount of Loan | 12 Months | 18 Months | 24 Months | 30 Months | 36 Months | 42 Months | 48 Months | 54 Months | 60 Months | 66 Months | 72 Months | 78 Months | 84 Months | 90 Months | 96 Months | 102 Months | 108 Months | 114 Months | 120 Months |
|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|
| 1000 | 875 | 596 | 457 | 373 | 318 | 278 | 249 | 226 | 208 | 193 | 180 | 170 | 161 | 153 | 147 | 141 | 135 | 131 | 127 |
| 50000 | 4373 | 2980 | 2284 | 1867 | 1590 | 1392 | 1244 | 1129 | 1038 | 963 | 901 | 849 | 804 | 766 | 733 | 703 | 677 | 654 | 633 |
| 100000 | 8745 | 5960 | 4568 | 3735 | 3180 | 2784 | 2489 | 2259 | 2076 | 1927 | 1803 | 1698 | 1609 | 1532 | 1465 | 1406 | 1354 | 1308 | 1267 |
| 150000 | 13118 | 8940 | 6853 | 5602 | 4770 | 4177 | 3733 | 3388 | 3114 | 2890 | 2704 | 2547 | 2413 | 2298 | 2198 | 2109 | 2031 | 1962 | 1900 |
| 200000 | 17490 | 11920 | 9137 | 7470 | 6360 | 5569 | 4977 | 4518 | 4152 | 3853 | 3605 | 3396 | 3218 | 3064 | 2930 | 2812 | 2709 | 2616 | 2534 |
| 250000 | 21863 | 14899 | 11421 | 9337 | 7950 | 6961 | 6221 | 5647 | 5190 | 4816 | 4506 | 4245 | 4022 | 3830 | 3663 | 3516 | 3386 | 3270 | 3167 |
| 300000 | 26235 | 17879 | 13705 | 11204 | 9540 | 8353 | 7466 | 6777 | 6228 | 5780 | 5408 | 5094 | 4827 | 4596 | 4395 | 4219 | 4063 | 3924 | 3800 |
| 350000 | 30608 | 20859 | 15990 | 13072 | 11130 | 9746 | 8710 | 7906 | 7265 | 6743 | 6309 | 5943 | 5631 | 5362 | 5128 | 4922 | 4740 | 4578 | 4434 |
| 400000 | 34981 | 23839 | 18274 | 14939 | 12720 | 11138 | 9954 | 9036 | 8303 | 7706 | 7210 | 6792 | 6436 | 6128 | 5860 | 5625 | 5417 | 5232 | 5067 |
| 450000 | 39353 | 26819 | 20558 | 16807 | 14310 | 12530 | 11198 | 10165 | 9341 | 8669 | 8111 | 7641 | 7240 | 6894 | 6593 | 6328 | 6094 | 5886 | 5700 |
| 500000 | 43726 | 29799 | 22842 | 18674 | 15900 | 13922 | 12443 | 11295 | 10379 | 9633 | 9013 | 8490 | 8045 | 7660 | 7325 | 7031 | 6771 | 6540 | 6334 |
| 550000 | 48098 | 32779 | 25127 | 20541 | 17490 | 15314 | 13687 | 12424 | 11417 | 10596 | 9914 | 9339 | 8849 | 8426 | 8058 | 7734 | 7449 | 7194 | 6967 |
| 600000 | 52471 | 35759 | 27411 | 22409 | 19080 | 16707 | 14931 | 13554 | 12455 | 11559 | 10815 | 10188 | 9653 | 9192 | 8790 | 8437 | 8126 | 7849 | 7601 |
| 650000 | 56843 | 38738 | 29695 | 24276 | 20670 | 18099 | 16175 | 14683 | 13493 | 12522 | 11717 | 11037 | 10458 | 9958 | 9523 | 9141 | 8803 | 8503 | 8234 |
| 700000 | 61216 | 41718 | 31979 | 26144 | 22260 | 19491 | 17420 | 15813 | 14531 | 13486 | 12618 | 11887 | 11262 | 10724 | 10255 | 9844 | 9480 | 9157 | 8867 |
| 750000 | 65589 | 44698 | 34264 | 28011 | 23850 | 20883 | 18664 | 16942 | 15569 | 14449 | 13519 | 12736 | 12067 | 11490 | 10988 | 10547 | 10157 | 9811 | 9501 |
| 800000 | 69961 | 47678 | 36548 | 29879 | 25440 | 22276 | 19908 | 18072 | 16607 | 15412 | 14420 | 13585 | 12871 | 12256 | 11720 | 11250 | 10834 | 10465 | 10134 |
| 850000 | 74334 | 50658 | 38832 | 31746 | 27030 | 23668 | 21152 | 19201 | 17645 | 16375 | 15322 | 14434 | 13676 | 13022 | 12453 | 11953 | 11511 | 11119 | 10767 |
| 900000 | 78706 | 53638 | 41116 | 33613 | 28620 | 25060 | 22397 | 20330 | 18683 | 17339 | 16223 | 15283 | 14480 | 13788 | 13185 | 12656 | 12189 | 11773 | 11401 |
| 950000 | 83079 | 56618 | 43401 | 35481 | 30210 | 26452 | 23641 | 21460 | 19720 | 18302 | 17124 | 16132 | 15285 | 14554 | 13918 | 13359 | 12866 | 12427 | 12034 |
| 1000000 | 87451 | 59598 | 45685 | 37348 | 31800 | 27845 | 24885 | 22589 | 20758 | 19265 | 18026 | 16981 | 16089 | 15320 | 14650 | 14062 | 13543 | 13081 | 12668 |
| 1050000 | 91824 | 62578 | 47969 | 39216 | 33390 | 29237 | 26129 | 23719 | 21796 | 20229 | 18927 | 17830 | 16894 | 16086 | 15383 | 14766 | 14220 | 13735 | 13301 |
| 1100000 | 96197 | 65557 | 50253 | 41083 | 34980 | 30629 | 27374 | 24848 | 22834 | 21192 | 19828 | 18679 | 17698 | 16852 | 16115 | 15469 | 14897 | 14389 | 13934 |
| 1150000 | 100569 | 68537 | 52537 | 42950 | 36570 | 32021 | 28618 | 25978 | 23872 | 22155 | 20729 | 19528 | 18502 | 17618 | 16848 | 16172 | 15574 | 15043 | 14568 |
| 1200000 | 104942 | 71517 | 54822 | 44818 | 38160 | 33413 | 29862 | 27107 | 24910 | 23118 | 21631 | 20377 | 19307 | 18384 | 17580 | 16875 | 16251 | 15697 | 15201 |
| 1250000 | 109314 | 74497 | 57106 | 46685 | 39750 | 34806 | 31106 | 28237 | 25948 | 24082 | 22532 | 21226 | 20111 | 19150 | 18313 | 17578 | 16929 | 16351 | 15834 |
| 1300000 | 113687 | 77477 | 59390 | 48553 | 41340 | 36198 | 32351 | 29366 | 26986 | 25045 | 23433 | 22075 | 20916 | 19916 | 19045 | 18281 | 17606 | 17005 | 16468 |
| 1350000 | 118059 | 80457 | 61674 | 50420 | 42930 | 37590 | 33595 | 30496 | 28024 | 26008 | 24334 | 22924 | 21720 | 20682 | 19778 | 18984 | 18283 | 17659 | 17101 |
| 1400000 | 122432 | 83437 | 63959 | 52287 | 44520 | 38982 | 34839 | 31625 | 29062 | 26971 | 25236 | 23773 | 22525 | 21448 | 20510 | 19687 | 18960 | 18313 | 17735 |
| 1450000 | 126805 | 86417 | 66243 | 54155 | 46110 | 40375 | 36083 | 32755 | 30100 | 27935 | 26137 | 24622 | 23329 | 22214 | 21243 | 20391 | 19637 | 18967 | 18368 |
| 1500000 | 131177 | 89396 | 68527 | 56022 | 47700 | 41767 | 37328 | 33884 | 31138 | 28898 | 27038 | 25471 | 24134 | 22980 | 21975 | 21094 | 20314 | 19621 | 19001 |
| 1550000 | 135550 | 92376 | 70811 | 57890 | 49290 | 43159 | 38572 | 35014 | 32175 | 29861 | 27940 | 26320 | 24938 | 23746 | 22708 | 21797 | 20992 | 20275 | 19635 |
| 1600000 | 139922 | 95356 | 73096 | 59757 | 50880 | 44551 | 39816 | 36143 | 33213 | 30824 | 28841 | 27169 | 25743 | 24512 | 23440 | 22500 | 21669 | 20929 | 20268 |
| 1650000 | 144295 | 98336 | 75380 | 61624 | 52470 | 45943 | 41060 | 37272 | 34251 | 31788 | 29742 | 28018 | 26547 | 25278 | 24173 | 23203 | 22346 | 21583 | 20902 |
| 1700000 | 148668 | 101316 | 77664 | 63492 | 54060 | 47336 | 42305 | 38402 | 35289 | 32751 | 30643 | 28867 | 27351 | 26044 | 24905 | 23906 | 23023 | 22237 | 21535 |
| 1750000 | 153040 | 104296 | 79948 | 65359 | 55650 | 48728 | 43549 | 39531 | 36327 | 33714 | 31545 | 29716 | 28156 | 26810 | 25638 | 24609 | 23700 | 22891 | 22168 |
| 1800000 | 157413 | 107276 | 82233 | 67227 | 57240 | 50120 | 44793 | 40661 | 37365 | 34677 | 32446 | 30565 | 28960 | 27576 | 26370 | 25312 | 24377 | 23546 | 22802 |
| 1850000 | 161785 | 110256 | 84517 | 69094 | 58830 | 51512 | 46037 | 41790 | 38403 | 35641 | 33347 | 31414 | 29765 | 28342 | 27103 | 26016 | 25054 | 24200 | 23435 |
| 1900000 | 166158 | 113236 | 86801 | 70962 | 60419 | 52905 | 47282 | 42920 | 39441 | 36604 | 34249 | 32263 | 30569 | 29108 | 27835 | 26719 | 25732 | 24854 | 24068 |
| 1950000 | 170530 | 116215 | 89085 | 72829 | 62009 | 54297 | 48526 | 44049 | 40479 | 37567 | 35150 | 33112 | 31374 | 29874 | 28568 | 27422 | 26409 | 25508 | 24702 |
| 2000000 | 174903 | 119195 | 91369 | 74696 | 63599 | 55689 | 49770 | 45179 | 41517 | 38530 | 36051 | 33961 | 32178 | 30640 | 29300 | 28125 | 27086 | 26162 | 25335 |

*Eg- E.M.I. of Rs 120000 for 12 months will be = (E.M.I. of Rs 100000 for 12 months) + (E.M.I. of Rs 10000 for 12 months) + (E.M.I. of Rs 10000 for 12 months)
= Rs (8745 + 875 + 875) /- = Rs 10495/- p.m.

