

Aloysian Employees' Housing Co-operative Society Ltd., No. 10222



C/o ST ALOYSIUS COLLEGE
LIGHT HOUSE HILL, MANGALORE - 575 003.
Tel : 2412718

Ref. : Date 22-07-2021
Aloysian Employees housing co-operative Society was established on 22-07-1984.....

The following is the information regarding the facilities offered by AEH Society LTD:

Types of membership:

3. "A" class: All aided staff and management staffs who have completed 6 years of service. For the year ended 2020-2021 the total 'A' class members are 245. Every 'A' class member can have maximum shares worth Rs.30000/- in the society.
4. "C" class: Management paid staff of Aloysius institutions who have completed 3 years of full time service. A "C" class member has to pay Rs.100 for Admission Fee to the society. He cannot become a share holder. For the year ended 2020-21 the total 'C' class members are 18.

LOANS FACILITIES FOR "A" CLASS MEMBERS:

| Sl. No | Types of Loan | Period (Maximum) | Rate of Interest | Maximum Limit |
|--------|---------------|--|---------------------------------|---|
| 1. | Housing Loan | 20 years or Date of retirement whichever is less | 8% | 40,00,000/- or 80 times of Gross salary whichever is less |
| 2. | Deposit Loan | Till maturity | 1% more than the Deposit rates. | 80% of the deposit. |

LOAN FACILITIES FOR "C" CLASS MEMBERS:

| Sl. No | Types of Loan | Period (Maximum) | Rate of Interest | Maximum Limit |
|--------|---------------|--|---------------------------------|--------------------------|
| 1. | Housing Loan | 20 years or Date of retirement whichever is less | 8% | 60 times of Gross salary |
| 2. | Deposit Loan | Till maturity | 1% more than the Deposit rates. | 80% of the deposit. |



**THE ST ALOYSIUS COLLEGE TEACHERS' CO-OPERATIVE
CREDIT SOCIETY LIMITED No. 4605
MANGALORE - 575003**

Phone : 426143
Ext. : 348

St Aloysius college Teachers co-operative Society was established on 13-2-1976.

Date 22-07-2021

The following is the information regarding the facilities offered by SACTCC Society LTD:

Types of membership:

1. "A" class: All aided staff and management staffs who have completed 6 years of service. For the year ended 2020-2021 the total 'A' class members are 374.
2. "C" class: Management paid staff of Aloysius institutions who have completed 3 years of full time service. A "C" class member has to pay Rs.100 for Admission Fee to the society. He cannot become a shareholder. For the year the ended 2020-2021 total 'C' class members are 38.

LOANS FACILITIES FOR MEMBERS:

| Sl. No | Types of Loan | Rate of Interest | Maximum Limit |
|--------|------------------------|------------------------------------|-------------------------|
| 1. | Surety Loan | 8% | 5 times of Gross salary |
| 2. | Additional Surety Loan | 8.5% | 3 times of Gross salary |
| 3. | Vehicle Loan | 8.5% | 12 Lakhs |
| 4. | Property Loan | 8.5% | 15 Lakhs |
| 5. | NSC (Mortgage) Loan | 8.5% | 80% of the Face Value |
| 6. | Deposit Loan | 1% more than the Deposit rates,. | 80% of the deposit |
| 7. | Educational Loan | 8.5% | 2 Lakhs |
| 8. | Month End Loan | 5 rupees for every thousand rupees | 15000 |

Facilities for "A" class members:

Family Welfare Fund

A class member can avail SRD benefits after one year of joining SRD scheme. The benefits of SRD scheme are.

1. A medical check up for the member and spouse, a maximum Rs.1200/- each per year.
2. Medical bills reimbursement under SRD scheme, a maximum of Rs.50,000/- per year.

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Other facilities:

Date *22-07-2021*

There is also provision for Medical Aid Fund, Members welfare Fund, Common good fund and Students welfare fund.

Various deposit schemes for all the members:

| Sl. No | Name of the Deposit | Period | Rate |
|--------|---|--|------|
| 1. | 3 years FD | 36 months | 7% |
| 2. | 1 year FD | 12 months | 7% |
| 3. | 6 months FD | 6 months and above | 5% |
| 4. | Short Term Deposit | Above 30 days up to 11 months | 4.5% |
| 5. | Recurring Deposits | 12 months and above | 7% |
| 6. | Special Recurring Deposit (only for "A" class members) | Minimum 5years,(for medical benefits minimum 15 years) | 7% |

