

FEDERAL BANK RETIRED OFFICERS' FORUM (FBROF)



Registered under the Travancore-Cochin Literary, Scientific and Charitable Societies Registration Act 1955 (1) No. ER. 702/2009

(An Organizational Wing of Federal Bank Officers' Association)

(Affiliated to All India Bank Pensioners and Retirees Confederation - AIBPARC)

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Circular No. 11/2021-23

dated 22.02.22

PF ARREARS—CREDIT MADE BY THE BANK TO THE ACCOUNTS OF SERVING AND RETIRED EMPLOYEES

To All Members

Many of our members are seeking clarification on the recent credit given by the Bank consequent to payment of interest by the Employees' Provident Fund Organisation (EPFO) for the delayed refund of accumulations in Employees' Provident Fund (EPF) and Family Pension Fund (FPF). Based on available information, we would like to clarify as follows:

1. Membership in FPF was made compulsory for all employees who joined the PF scheme from 1971 onwards consequent to the introduction of "Provident Fund & Family Pension scheme 1971" by EPFO. Hence from the contributions made by members who were confirmed in the service of the Bank from 1971 onwards, a portion of the PF contribution was credited to FPF. So those who joined the Bank prior to 1971 have made contributions to EPF only and those who joined from 1971 onwards have made contributions to both EPF and FPF. Bank has credited interest received for the delayed refund of accumulations in EPF and FPF separately by way of two entries in our accounts. Viz:
 - i. Interest on delayed refund of "PF Contribution"
 - ii. Interest on delayed refund of "Family Pension Fund Contribution".

So members of EPF prior to 1971 get single credit and members from 1971 onwards get two credits.

2. The payment of "Principal of EPF" to the Bank was completed in two tranches ie. 85% in 1993 and 15% in 1996. The amount now credited on account of EPF amount is the accrued compound interest for the delayed payment of principal. But the principal of "Family Pension Fund" was paid by PF authorities only in June 2014, so the members of FPF receive interest till such date of payment and compounded interest thereafter..

As mentioned above, EPFO has paid full principal amount under EPF and FPF earlier and the legal battle was to get interest for the delayed payment of the Principal

3. Similarly many employees withdrew the maximum eligible amount under PF from EPFO for house construction/ marriage of children while the Bank was subscribing to EPF Scheme. Obviously those who have made such withdrawals in late '80s/ early 90s are getting lower amount as interest compared to others.
4. Some of our members had to repay the employers' contribution part with interest at the time of exercising second option for pension in 2010. Members, at the time of opting for pension, were asked to pay the employers' contribution as shown in the PF statements furnished by the Bank (along with interest, if the employee had retired prior to 2010). The amount receivable from PF authorities on account of interest on delayed payment was not shown by the Bank in such PF statements and hence such amounts have not

been collected by the Bank at the time of exercise of option. So the interest now received on delayed payment of employers' contribution goes to the Bank towards the pension fund.

In cases where withdrawals have been made by the employees from EPF, such amounts withdrawn plus interest were also collected from pension optees in addition to the amount detailed above. The present credit received from EPFO is for the delayed payment of both employers' contribution and employees' contribution, less withdrawals made by the employee because EPFO was not bound to pay interest on the amount already withdrawn. So the present payment by EPFO does not include interest for the withdrawals made.

5. We are informed that EPFO has paid interest upto 31st December 2021

(The term "Principal" in this letter refers to the balance outstanding in EPF or FPF including interest credited till we switched over to the PF Trust)

6. The present credit released by the Bank is to Serving Employees, Pensioners and Family pensioners numbering 4502 out of the 5359 eligible employees who were in the rolls of the Bank in 1992. Credit to Resignees and Non Pensioners will be released by the Bank in few days time as their details are to be taken from their personal files.

We have requested the Bank to furnish full details of credits received from PF Organisation category-wise to clear the doubts of several retirees.

BENEVOLENT FUND

Flow of Voluntary Contributions from our members are continuing to the Benevolent Fund. The number of contributions has even doubled in the last few days after credit of PF arrear amount. We are hopeful that members will continue to contribute generously to build a Corpus for extending financial support to our own eligible Members, their Spouses, dependant children and Family Pensioners.. So far we have received 884 Number of remittances and Total contribution amount as on date is Rs 33.15 Lakhs . List of contributors (after E Circular 10/2021-23) till yesterday is attached herewith.

Sl. No.	Date	PF. No.	Name	Area	Amount Remitted	Receipt No.
571	16.02.22	4515	SUDHA S W/o Late Sangameswaran. A G)	* FPN	2,001	571
572	16.02.22	2668	BALUBHAI RAMBHAI PATEL	BBY	5,000	572
573	16.02.22	91	LOUIS P T	TVM	5,000	573
574	16.02.22	1024	RAMANARAYANAN S	EKM	500	574
575	16.02.22	5136	WINEY MATHEW	EKM	3,000	575
576	16.02.22	3262	SANJEEV N	ALW	3,000	576
577	17.02.22	2178	JOSEPH P D	BGR	501	577
578	17.02.22	4618	GEETHAKUMARI. (W/o Late Sureshkumar)	* FPN	10,000	578
579	17.02.22	927	THOMAS K T	MPZ	5,000	579
580	17.02.22	651	THOMAS C J	EKM	6,510	580
581	17.02.22	3265	MURALI N A	ALW	10,000	581
582	17.02.22	2530	DOMINIC JOSEPH	ALW	3,001	582
583	17.02.22	1728	GOPALAKRISHNAN P	KKD	5,000	583
584	17.02.22	4569	SUKLA CHATTERJEE (W/o Late Naba Kumar)	FPN	2,000	584

Sl. No.	Date	PF. No.	Name	Area	Amount Remitted	Receipt No.
585	18.02.22	2570	PAUL JOSE	ALW	5,000	585
586	18.02.22	3847	SAMAVEDAM VASUDEVUDU	HYD	2,000	586
587	18.02.22	4937	KIRAN MOHAN CHOITHANI	BBY	2,022	587
588	18.02.22	1598	JAYAKUMAR D	TVM	5,001	588
589	18.02.22	2098	JACOB GEORGE	TVM	2,000	589
590	18.02.22	3236	JOY N V	ALW	5,001	590
591	18.02.22	3647	FRANCIS P J	ALW	12,000	591
592	18.02.22	3512	DAISY P A	ALW	2,000	592
593	18.02.22	925	JOSE ANDREWS P	EKM	5,000	593
594	18.02.22	686	FRANCIS K K	TCR	5,000	594
595	18.02.22	1344	JOB P D	TCR	5,000	595
596	18.02.22	xxxx	Well wisher	ALW	5,000	596
597	18.02.22	1564	VIPINAN P K	ALW	2,001	597
598	18.02.22	1114	JACOB MATHEW	CNN	5,000	598
599	18.02.22	2184	PRADEEP V S	TVM	5,000	599
600	18.02.22	2469	RAJU VARGHESE	ALW	2,001	600
601	18.02.22	505	MATHAI A A	MPZ	5,000	601
602	18.02.22	2023	AHAMED HANEEF K M	TCR	20,000	602
603	18.02.22	5452	PARAMESWARAN K N	EKM	5,001	603
604	18.02.22	5041	JOY P V	TCR	2,000	604
605	18.02.22	1239	BALAKRISHNAN K P	KKD	10,000	605
606	18.02.22	989	MATHEW VARGHESE	TVM	10,000	606
607	18.02.22	576	JOHN MATHEW	MPZ	15,000	607
608	18.02.22	3675	VANAJA K P	ALW	3,000	608
609	18.02.22	1045	ABDUL BASHEER K	MPM	2,500	609
610	18.02.22	1512	TOMY CYRIAC	KTM	5,000	610
611	18.02.22	3668	NARAYANA BHATT D L	HYD	2,000	611
612	18.02.22	1539	JOSE GEORGE	KTM	3,000	612
613	18.02.22	960	NAGARAJAN N	BGR	5,000	613
614	18.02.22	1362	SEBASTIAN K J	MPM	2,000	614
615	18.02.22	4396	HARINADHA RAO NAKKA	HYD	2,000	615
616	18.02.22	5282	RAGHAVAN R	KKD	5,000	616
617	18.02.22	2013	SATHEESAN K	KKD	5,000	617
618	18.02.22	1793	SANTHOSH KUMAR P K	ALW	2,001	618
619	18.02.22	2784	GOPENDRA NATH SHARMA	NDL	4,785	619
620	18.02.22	663	BABU LUKOSE KOSHY	EKM	2,500	620
621	18.02.22	342	SEBASTIAN V T	ALW	1,001	621
622	18.02.22	xxxx	Well wisher	EKM	10,000	622
623	18.02.22	270	VALSA PHILIP (W/o Late K.K.PHILIP)	FPN	10,000	623
624	18.02.22	3406	JOSEPH A L	ALW	5,000	624
625	18.02.22	xxxx	Well wisher	CNN	10,000	625
626	18.02.22	3695	SOMASUNDARAN P B	ALW	3,000	626
627	19.02.22	1552	KURIAKOSE K K	IDK	9,800	627
628	19.02.22	1103	SUKUMARAN P G	TVM	1,000	628

Sl. No.	Date	PF. No.	Name	Area	Amount Remitted	Receipt No.
629	19.02.22	5475	JAYASREE K S	BGR	2,000	629
630	19.02.22	xxxx	Well wisher	TCR	5,270	630
631	19.02.22	1840	JOSE P J	KTM	5,000	631
632	19.02.22	371	RAVEENDRANADHA WARRIER M	TVM	10,000	632
633	19.02.22	1614	RASHID T H	ALW	25,000	633
634	19.02.22	1205	JOSE JOSEPH	MPZ	3,000	634
635	19.02.22	905	EASWARAN L	BGR	12,001	635
636	19.02.22	4773	HARISH C S	EKM	5,000	636
637	19.02.22	343	MATHAI K J	ALW	1,001	637
638	19.02.22	2462	JOYSON JACOB	TLA	5,000	638
639	19.02.22	1698	ABRAHAM K P	EKM	3,000	639
640	19.02.22	1917	CHERIAN M MATTAM	EKM	5,000	640
641	19.02.22	2299	FRANCIS D' SILVA	BBY	6,001	641
642	19.02.22	2797	CHANDRA MOHAN A	ALW	10,000	642
643	19.02.22	xxxx	Well wisher	ALW	5,000	643
644	19.02.22	634	RAMACHANDRAN A	ALW	10,000	644
645	19.02.22	295	JACOB K I	KTM	3,000	645
646	19.02.22	1188	JOHN P MATHEW	CNN	5,000	646
647	19.02.22	3552	KRISHNADAS K	BGR	3,000	647
648	19.02.22	1246	HAMZA K	MPM	5,000	648
649	19.02.22	1207	POULOSE K J	ALW	2,000	649
650	19.02.22	xxxx	Well wisher	QLN	5,000	650
651	19.02.22	1789	JAIBOY ALEX	TLA	5,000	651
652	19.02.22	3656	ANTOO P K	TCR	5,000	652
653	19.02.22	5317	JAYACHANDRAN R	EKM	5,000	653
654	19.02.22	1433	RAVIKUMAR C	TCR	5,000	654
655	19.02.22	1274	MURALIDHARAN A	MPM	2,000	655
656	19.02.22	2582	BABU P	MPM	5,000	656
657	19.02.22	800	JOSEPH V C	BGR	5,001	657
658	19.02.22	336	GEORGE MATHEW	KTM	7,000	658
659	19.02.22	311	SREEDHARAN NAIR K	ALW	2,000	659
660	19.02.22	278	SEBASTIAN M I	ALW	10,000	660
661	19.02.22	1349	ABRAHAM K K	TCR	2,000	661
662	19.02.22	xxxx	Well wisher	KTM	2,000	662
663	19.02.22	942	PARAMESWRAN K	TVM	2,000	663
664	19.02.22	305	PAPPACHAN THEKKEKARA	ALW	10,000	664
665	19.02.22	2052	JOSEPH T ABRAHAM	KLY	2,500	665
666	19.02.22	xxxx	Well wisher	FPN	10,000	666
667	19.02.22	5335	CICILY M T	IDK	3,000	667
668	19.02.22	1211	YACOB P T	MPZ	10,000	668
669	19.02.22	955	JOB P L	KTM	2,000	669
670	19.02.22	1693	JOY KURIAKOSE	ALW	2,000	670
671	19.02.22	3845	SUDARSAN RAO P V S	HYD	2,000	671
672	19.02.22	1469	GEORGE JOSEPH	KTM	5,000	672
673	19.02.22	4223	SWAROOP GEORGE	HYD	1,000	673

Sl. No.	Date	PF. No.	Name	Area	Amount Remitted	Receipt No.
674	19.02.22	826	RAVINDRAN K V	CNN	25,000	674
675	19.02.22	1003	GEORGE JOSEPH	TVM	5,000	675
676	19.02.22	1224	VAIDYANAATHA AIYAR N	ALW	2,500	676
677	19.02.22	2468	KRISHNAKUMARI M C	ALW	2,000	677
678	19.02.22	xxxx	Well wisher	CNN	5,000	678
679	19.02.22	3171	UNNIKRISHNAN NAIR C V	EKM	2,000	679
680	19.02.22	3176	CHANDRASEKARAN A B	MDU	1,000	680
681	19.02.22	2821	BABU M J	QLN	2,000	681
682	19.02.22	1391	NANDAKUMAR K P	EKM	3,001	682
683	19.02.22	2105	MATHEW OOMMEN	TLA	2,500	683
684	19.02.22	2409	NANDINI P	MPM	2,001	684
685	19.02.22	xxxx	Well wisher	CNN	5,000	685
686	19.02.22	835	ANDREW P P	MDS	1,000	686
687	19.02.22	2242	PETER JOSE	MPM	2,001	687
688	19.02.22	3614	ALEXANDER C OLASAYIL	KTM	2,000	688
689	19.02.22	1912	ANTO A I	TCR	2,000	689
690	19.02.22	2897	SURENDRAN P	ALW	2,500	690
691	19.02.22	331	GEORGE P MATHAI	ALW	2,000	691
692	19.02.22	1580	VENKITACHALAM IYER S	MPZ	2,000	692
693	19.02.22	1447	BALAKRISHNAN A P	KKD	3,000	693
694	19.02.22	2717	ALIAS K K	ALW	1,000	694
695	19.02.22	353	JOSEPH K T	KTM	3,000	695
696	19.02.22	300	JOSEPH V S	EKM	2,000	696
697	19.02.22	4532	VISWANATH A	CAL	2,001	697
698	19.02.22	5314	TOMY C J	MPM	3,000	698
699	19.02.22	3436	SOOSANNA P MATHAI	EKM	3,000	699
700	19.02.22	3258	SURESHKUMAR M	APY	2,000	700
701	19.02.22	1949	JOSEPH K S	TLA	3,000	701
702	19.02.22	1612	KRISHNAN M V	CNN	5,000	702
703	19.02.22	1420	AUGUSTINE PAILY	ALW	2,000	703
704	19.02.22	2672	PAUL O M	EKM	1,001	704
705	19.02.22	2965	VENUGOPAL B	TLA	3,000	705
706	19.02.22	5382	JOHNSON K CHERUKULATHU	TLA	5,000	706
707	19.02.22	3899	KURIAKOSE P V	EKM	2,000	707
708	19.02.22	778	SUNNY A M	MPZ	1,000	708
709	19.02.22	3869	RAVIKUMAR H R	HYD	2,000	709
710	19.02.22	3683	RAJESWARAY K	TCR	2,000	710
711	19.02.22	1526	AYYANATHAN	MDU	1,000	711
712	19.02.22	3564	SIMON K T	TCR	2,000	712
713	19.02.22	4972	PREMKUMAR V P	KKD	3,001	713
714	19.02.22	519	SHEIK MOHAMED KHAN V M	KTM	2,000	714
715	19.02.22	1354	NAGARAJAN R	EKM	5,000	715
716	19.02.22	1622	THOMAS CHERIAN	TLA	5,000	716
717	19.02.22	347	SMIJO ANTONY, Wo Late ANYONY C.I	FPN	2,000	717
718	19.02.22	2586	SUDHA M	TCR	3,000	718

Sl. No.	Date	PF. No.	Name	Area	Amount Remitted	Receipt No.
719	19.02.22	1331	VARGHESE O A	TCR	5,000	719
720	19.02.22	2900	NANDURU SURENDRA MOHAN	HYD	5,000	720
721	19.02.22	1863	JOSE K V	EKM	2,500	721
722	19.02.22	3692	JOY THOMAS	KTM	2,000	722
723	19.02.22	3287	VENKATA RAMANAN D R	CBE	2,000	723
724	19.02.22	2157	UNNIKRISHNAN V M	BGR	5,000	724
725	19.02.22	1305	ALEXANDER CHACKO	TLA	5,000	725
726	19.02.22	1003	GEORGE JOSEPH	TVM	2,650	726
727	19.02.22	1823	BABY JACOB O	KLY	3,000	727
728	19.02.22	710	PHILIP MAMMEN	TLA	5,000	728
729	19.02.22	4525	USHA K	KKD	2,000	729
730	19.02.22	1431	THOMAS P J	CNN	5,001	730
731	19.02.22	2814	PHILIP P P	CNN	5,000	731
732	19.02.22	3359	BALKRISHNA SHANKAR GURAV	BBY	2,000	732
733	19.02.22	2996	JOSEPH ANTONY	BGR	5,000	733
734	19.02.22	1056	XAVIER M D	KTM	2,500	734
735	19.02.22	3055	MERCY JOSEPH	BGR	3,000	735
736	19.02.22	2926	JOSE ANTONY K	TCR	8,000	736
737	19.02.22	1710	MURALEEDHARAN M	MPM	2,000	737
738	19.02.22	1889	SEBASTIAN K T	ALW	2,500	738
739	19.02.22	2268	MOHAN K S	EKM	5,000	739
740	19.02.22	1318	MATHEW N J	KTM	3,000	740
741	19.02.22	896	ABOBACKER N K	MPM	2,000	741
742	19.02.22	3172	RAVEENDRAN M K	MPM	2,000	742
743	19.02.22	1602	JOSE PAUL MOOLAN	ALW	1,000	743
744	19.02.22	1662	ABRAHAM M C	TLA	5,000	744
745	19.02.22	3191	RAMACHANDRAN K	EKM	1,000	745
746	19.02.22	1567	ABRAHAM MATHEW K	TLA	2,000	746
747	19.02.22	3022	LOVELY K JOSE	ALW	2,500	747
748	19.02.22	3632	IBRAHIM M K	EKM	3,001	748
749	19.02.22	2762	JAYARAMAN S	MDU	2,001	749
750	19.02.22	970	VARGHESE T V	ALW	2,500	750
751	19.02.22	1508	PONNURAJ A	CBE	1,000	751
752	19.02.22	1873	SUDHAKARAN P I	CNN	5,000	752
753	19.02.22	2572	VINAYAN E V	KKD	3,000	753
754	19.02.22	3844	ALLURI SIVAPRASAD	HYD	1,001	754
755	19.02.22	415	SCARIAH T V	KTM	20,700	755
756	19.02.22	5362	RAVEENDRAN K P	KKD	2,000	756
757	19.02.22	1816	DHARMARAJ P	MDU	2,000	757
758	19.02.22	931	POULOSE K V	ALW	2,500	758
759	19.02.22	2529	KANCHANA M K	BGR	2,000	759
760	19.02.22	1439	JOSE I A	ALW	5,000	760
761	19.02.22	1563	RAJAMOCHANAN C	MPM	2,000	761
762	19.02.22	556	CYRIAC P E	KTM	1,000	762
763	19.02.22	4627	SURENDRAN V M	KKD	3,000	763

Sl. No.	Date	PF. No.	Name	Area	Amount Remitted	Receipt No.
764	19.02.22	2943	GEORGE T MATHEIKAL	ALW	10,000	764
765	19.02.22	5140	NEENA N E	KKD	2,000	765
766	19.02.22	1047	DAVIS JOHN	ALW	5,000	766
767	19.02.22	1737	MANOHARAN M	MDS	5,000	767
768	19.02.22	2952	JAYADEVI K	TCR	3,000	768
769	19.02.22	1651	JOHNY V I	TCR	2,000	769
770	19.02.22	1566	JOSE N J	ALW	2,000	770
771	19.02.22	1156	JOSE T T	TCR	2,000	771
772	19.02.22	654	JAMES V C	EKM	5,000	772
773	19.02.22	2702	ABDUL NASIR PARAVATH	MPM	5,000	773
774	19.02.22	1466	JOSEPH K. M	CNN	5,000	774
775	19.02.22	1252	SIVASANKARAN S	CBE	1,500	775
776	19.02.22	1824	NINAN THOMAS	EKM	2,500	776
777	19.02.22	1453	JOSEPH SCARIA	KTM	7,000	777
778	19.02.22	xxxx	Well wisher	IDK	5,000	778
779	19.02.22	1771	JOS THEKKINEDATH	ALW	1,000	779
780	19.02.22	608	ANTONY THOMAS M	TCR	3,000	780
781	19.02.22	2962	JOSEPH P K	TCR	4,000	781
782	19.02.22	2037	BALACHANDRAN K	MPM	2,000	782
783	19.02.22	1736	MATHEW ISAAC	TVM	1,001	783
784	19.02.22	2867	RADHA T N	BBY	7,001	784
785	19.02.22	3044	MATHEW BONSTANE	EKM	2,001	785
786	19.02.22	1399	BHAGAVATHI SUBRAMANIA PILLIAI K	MDU	2,000	786
787	19.02.22	716	JOLLY A V	ALW	2,000	787
788	19.02.22	2677	JOSEPH K G	EKM	1,000	788
789	19.02.22	3170	KUNHIKELU NAIR T K	CNN	2,000	789
790	19.02.22	2743	SRINIVASAN K	CBE	1,000	790
791	19.02.22	3490	TOMY K L	MPZ	5,000	791
792	19.02.22	1150	ALEX T PAIKADA	ALW	17,000	792
793	19.02.22	3491	RAJENDRAKUMAR A K	ALW	2,000	793
794	19.02.22	936	FRANCIS C J	TCR	3,000	794
795	19.02.22	3684	SEBASTIAN B	QLN	1,000	795
796	19.02.22	3645	BALAKRISHNAN K M	KKD	3,000	796
797	19.02.22	1096	FRANCIS P P	ALW	2,000	797
798	19.02.22	3445	GEORGE A O	MPZ	1,001	798
799	19.02.22	3609	THULASY M	TCR	2,000	799
800	19.02.22	3095	DINESH P	KKD	2,000	800
801	19.02.22	2203	SREEKUMARI G	EKM	10,000	801
802	19.02.22	3374	SITARAM ZIPARU PATIL	BBY	2,001	802
803	19.02.22	1716	SRIDHARAN V	MDS	3,000	803
804	19.02.22	2834	GEORGE AUGUSTINE	EKM	3,000	804
805	19.02.22	4743	HELAN P J	IDK	4,000	805
806	19.02.22	4324	JACOB MATHEW	ALW	2,000	806
807	19.02.22	4546	THOMAS JOSEPH	EKM	3,003	807
808	19.02.22	1144	VARGHESE C J	ALW	3,000	808

Sl. No.	Date	PF. No.	Name	Area	Amount Remitted	Receipt No.
809	19.02.22	4046	JOHN KORULLA P	KTM	2,000	809
810	19.02.22	1958	NARASIMHAM G L	HYD	5,000	810
811	19.02.22	2116	SANNI VARGHESE	ALW	2,000	811
812	19.02.22	323	GEORGE P M	EKM	5,000	812
813	19.02.22	1633	JOSE P J	EKM	3,000	813
814	19.02.22	807	KOSHY M P	EKM	3,000	814
815	19.02.22	954	RAGHUNANDANAN C	EKM	5,000	815
816	19.02.22	3177	NANDAKUMAR P	EKM	3,001	816
817	19.02.22	314	POULOSE N O	ALW	2,000	817
818	19.02.22	2137	PARAMESWARN NAMBEESAN K M	KKD	10,000	818
819	19.02.22	2456	VINEETHA R, W/o Late RAJAN .S	FPN	5,000	819
820	19.02.22	1585	NARAYANAN NAIR T P	CNN	3,000	820
821	19.02.22	1718	VARGHESE K A	ALW	3,000	821
822	19.02.22	2954	MAMMAN ABRAHAM	EKM	5,000	822
823	19.02.22	2731	MATHEW K M	TLA	2,000	823
824	19.02.22	2112	SREEKUMAR S	TVM	1,000	824
825	19.02.22	949	ABDUL HAMEED N V	MPM	2,500	825
826	19.02.22	3304	SHSNTHI K W/oLate GOVARDHANARAJAN	F PN	5,000	826
827	19.02.22	1092	VENUGOPALAN K	PGT	5,000	827
828	19.02.22	4633	MONICA MARGARET VAZ	BBY	3,001	828
829	19.02.22	2898	LATHA CHERRY	EKM	5,000	829
830	19.02.22	2202	JAMES K V	ALW	2,000	830
831	19.02.22	482	RAMACHANDRAN NAIR T V	TVM	5,000	831
832	19.02.22	2122	SIVAKUMAR R	EKM	5,000	832
833	19.02.22	1301	BHAGYANADHAN A WARRIER	ALW	5,000	833
834	19.02.22	981	POULOSE P V	ALW	2,000	834
835	19.02.22	4834	VENUGOPAL P	APY	1,000	835
836	19.02.22	3612	RAJENDRAPRASAD V N	ALW	2,000	836
837	19.02.22	xxxx	Well wisher	EKM	25,000	837
838	19.02.22	2143	HAMZA K	MPM	2,000	838
839	19.02.22	1820	GEORGE T P	EKM	5,000	839
840	19.02.22	783	ABRAHAM THARIYAN	EKM	5,000	840
841	20.02.22	1621	SATHYAN P S	EKM	5,000	841
842	20.02.22	1442	AZHAGAPPAN R	EKM	1,000	842
843	20.02.22	1600	RAJU THOMAS	KKD	1,500	843
844	20.02.22	2833	JAYASREE BHUPESH, W/o Late BHUPESH. V	FPN	2,000	844
845	20.02.22	2236	BALAN POOVALI	CNN	5,000	845
846	20.02.22	1052	MADHAVAN A	EKM	5,000	846
847	20.02.22	3195	SETHUMADHAVAN N	PGT	3,001	847
848	20.02.22	2631	ZAKERIA K K	ALW	2,500	848
849	20.02.22	1112	AUGUSTINE C J	ALW	1,001	849
850	20.02.22	897	KUNHIRAMAN NAMBIAR E K	CNN	3,000	850
851	20.02.22	5293	USHA M	EKM	2,000	851

Sl. No.	Date	PF. No.	Name	Area	Amount Remitted	Receipt No.
852	20.02.22	4244	JAYAMOHAN I S	TVM	5,000	852
853	20.02.22	2791	HASHRAF A	APY	2,000	853
854	20.02.22	3384	CHANDRAN P	PGT	3,000	854
855	20.02.22	1196	ABDUL LATHEEF P V	MPM	2,000	855
856	20.02.22	2020	LATHA C N	EKM	7,000	856
857	20.02.22	441	GEORGE M L	EKM	2,000	857
858	20.02.22	2607	CHANDRAN P P	CNN	2,000	858
859	20.02.22	2389	JANCY P V	EKM	2,000	859
860	20.02.22	5180	BABURAJ K	APY	3,000	860
861	20.02.22	1080	FRANCIS P K	TCR	2,500	861
862	20.02.22	2913	VITTALA PRABHAKARA RAO	HYD	2,016	862
863	20.02.22	1327	JOSEPH N C	ALW	5,000	863
864	20.02.22	2735	BABY M K	KKD	3,000	864
865	20.02.22	3198	ALEX ANTONY	MPM	3,000	865
866	20.02.22	2602	SEBASTIAN PHILIP V	APY	2,000	866
867	20.02.22	1464	TOMY MATHEW	KTM	3,000	867
868	20.02.22	2703	KURIAN P T	MPM	2,000	868
869	20.02.22	157	JOHN C V	EKM	5,000	869
870	20.02.22	1475	VIJAYA KUMAR K R	EKM	5,001	870
871	20.02.22	4509	PAULOSE K S	KLY	1,500	871
872	20.02.22	1719	GEORGE M K	EKM	3,000	872
873	20.02.22	1809	JOY P V	KKD	2,000	873
874	20.02.22	1546	JOSEPH THOMAS	KKD	3,000	874
875	20.02.22	2049	JOS I R	TCR	3,000	875
876	20.02.22	819	MOHANDAS C P	EKM	5,001	876
877	20.02.22	2932	HARA GOPAL P V N N	HYD	5,000	877
878	20.02.22	1666	GEORGE T C	IDK	5,001	878
879	20.02.22	2342	ANNIE T XAVIER	TCR	2,000	879
880	20.02.22	3887	SHAJI K FRANCIS MANI	TCR	3,000	880
881	20.02.22	1277	CHANDRAHASAN K P	IDK	1,111	881
882	20.02.22	885	THOMACHAN FRANCIS T	TCR	5,000	882
883	20.02.22	1520	AUGUSTINE P C	ALW	3,000	883
884	20.02.22	785	HARIHARAN K B	ALW	1,001	884
			TOTAL		12,54,404	

Total Contributions as per Sl.Nos. 1 to 570	=	Rs.	20,60,274.00
Total Contributions as per Sl.Nos. 571 to 884	=	Rs.	12,54,404.00
GRAND TOTAL	=	Rs.	33,14,678.00

Area Meetings.

Pan India Area Meetings are going on. Meetings of all Areas in the State of Kerala are over,. Rest of the Areas are rescheduled for this week.

Obituary



Jomey E George PF 652

We lost one more Retired Senior Executive of the Bank, and our member Jomey E George (75) after fighting with some life risk diseases for the last 5 years. . He retired from the service of the Bank on 30.04.2006. He is survived by his wife Smt Kochurani , and Children Sri Manu, Sri Vinu and Smt Anju. They can be contacted In watsapp No. 8593891083 and Landline No. 04842541766.

We record heart felt condolences and prayers for the eternal bliss of his soul.



K T Thomachan
General Secretary

FBROF BENEVOLENT FUND -
Account No. 11320100291219 Federal Bank Br. Aluva
R S S – IFSC FDRL0001132