

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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E - Circular No. 17/2021-23

Dated 04.04.2022

THE EXECUTIVE COMMITTEE DEFINES THE PROCESS FOR FINANCIAL ASSISTANCE TO OUR MEMBERS FROM BENEVOLENT FUND

To All Members,

As you are all aware, our Forum recently concluded the first round of Area / Zonal Meetings during this new biennial period after the 26th National Conference. Area Secretaries were elected in each of the Areas as per the provisions of the Bye Laws and Help Desks were set up in all the Areas and Zones to help our members in their needs/requirements. The Executive Committee in joint session with the Area Secretaries met on 13th March 2022 to review the Area / Zonal Meetings and took stock of those Meetings, feedbacks, various happenings and developments relating to the Forum subsequent to the Annual General Meeting.

The meeting reviewed the appreciable developments in Release of Interest to Pre 2002 Retirees, Family Pension Improvement, Release of Stagnation Increment and disbursement of PF Proceeds. All members presented in the meeting appreciated the positive attitude of our Bank under the able and dynamic leadership of our MD & CEO, Sri. Shyam Srinivasan and Sri. K K Ajith Kumar, Executive Vice President and the HR Team for supporting the retirees by settling their issues gracefully. The Closure of the PF Interest issue after a long drawn legal battle with the PF Authorities and the settlement of the payment of interest to the pre 2002 retirees were well acknowledged.

DISBURSEMENT FROM BENEVOLENT FUND KICKS OFF

FBROF Benevolent Fund's first sanction and disbursal of financial assistance of Rs.25000/- in lump sum payment was approved by the Executive Committee to our member Sri. Mahavir Choughule, PF 8689 of Kolhapur, Mumbai Zone considering his poor financial condition, ill health and damage of house and properties due to heavy flood and based on the report from the Help Desk Teams, ZS, Coordinating EC Member and VP in charge of the Zone.

Mr. Choughule retired in 2009 was an officer of erstwhile Ganesh Bank Of Kurundvad. He was one of the few officers who were denied 2nd option of pension due to the fact that their effective service in Federal Bank was not adequate on some technical grounds as per Banks version and case filed by the affected retirees are in the final stage at High Court of Mumbai.

Our Aluva Area had been extending financial support of Rs. 5000/- monthly from their Area eligibility to Sri A T Joseph, PF 410 our member who is a non pensioner, residing in rented house, sick, unemployed and who is forced to meet his day today living expense with the support of well wishers and friends. He had requested to increase the assistance and submitted application which was recommended through proper

channel and Executive committee has decided to enhance the amount to Rs.6000/- per month subject to review after 6 months. It is also decided to make this payment from the Benevolent Fund w.ef. December 2021 instead of accounting under the Area eligibility as done in the past.

ROAD MAP FOR ASSISTANCE UNDER BENEVOLENT FUND

As decided earlier, the Executive Committee met again on 23rd March to specifically discuss and formulate the plan for a streamlined process for disbursement of the financial support to our members from our Benevolent Fund.

The Committee had a detailed full day deliberation on the subject on the basis of the ideas/ suggestions collected from the members. Each and every participant in the committee gave his / her inputs collected from the members.

Based on the discussions and deliberations, the Committee took the following decisions as an initial step.

1. Quick decisions for timely assistance / support.
2. The Office Bearers Team to decide on emergency requests, subject to ratification by the Committee.
3. For the time being not to earmark any yearly spend or to retain a Core Fund as decided in the meeting on 13th March 2022.
4. The Help Desk Teams to keep a record of the members who are in financial distress in their respective Areas / Zones with the basic details of income, family resources, expenditure, their problems, etc., so that the applications can be processed quickly.
5. The Help Desk Teams to be primarily responsible to identify and recommend the name, quantum and type of assistance to the identified beneficiaries
6. The Help Desk Team to scrutinize the applications on the basis of the check list (provided with this circular)
7. Maximum individual limit to be continued at Rs. 75000 per annum as already decided and circulated.
8. As a new initiative the Committee unanimously decided to identify eligible Members/Family Pensioners, if any, who are in acute financial difficulties to subscribe at least the Base Policy of our Health Insurance and support them. Since the renewal premium of the next Medical Insurance policy commencing from 1st November 2022 will be known by middle of October 2022 only it will be difficult to assess the extent of financial support that need to be made available to our eligible members. Hence it is decided to call for applications in the prescribed format from needy Members / Family Pensioners duly recommended by Area Help Desk Teams / Area Secretary / Zonal Secretary / Coordinating EC Member and Vice President in charge of the Area.
9. To support the eligible / needy Pensioners / Family Pensioners based on their request, Pension, other Income and Family Resources, etc., to the extent of a maximum assistance of Rs. 10000/- for Pensioner / Non Pensioner for a Family Floater and Rs. 7000/- for single premium policy this year to subscribe to the Medical / Health Insurance Premium, in addition to the subsidy from our Bank. This assistance will be credited to their individual account before debit of insurance premium by the Bank. This assistance will be within the overall maximum eligibility of one family (Rs. 75,000) per year.
10. The assistance to the eligible beneficiaries will be for their medical expenses or other financial support either in lump sum or recurring, subject to the maximum individual limit. The process will be further discussed and fine tuned for better effectiveness.

CHECKLIST

Before forwarding the application for Financial support to Central Office with recommendation by the Help Desk Team / AS / ZS / Co-ordinating EC Member / and VP in Charge of Zone / Area.

1. Financial Support from FBROF Benevolent Fund extended as per Clause < Rules & Procedures >

Please Tick the appropriate box

a	To Members, their spouses and dependent children and family pensioners whose family income is very meager for meeting their day to day living expense, medical expenses, etc.	
b	To Members, spouses of deceased members, Super Senior Members and Pensioners whose Family income / Pension / Non Pensioner is very meagre to pay the premium of the Group Medical Insurance Base Policy	
c	To Members / their spouses / their dependent children and family pensioners to meet any other contingencies (as decided / approved by the EC of FBROF)	
2.	Statement of Monthly Income & Expenditure / Cash Flow / Statement of Net Worth / details of loans outstanding, if any, and repayment thereof - SUBMITTED	
3.	Copy of Pension Book or copy of pension crediting SB Pass Book showing the Savings Account Number of the Member (to which the financial assistance may be directly transferred) ATTACHED.	
4.	Documentary evidence in support of the treatment <INPATIENT> like Name of the Hospital, Room No, Inpatient No / period of admission, etc / cost of treatment / IF UNDER DOMICILIARY TREATMENT attached copy of Medical Prescriptions / latest bills SUBMITTED	
5.	Copies of the existing Medical Insurance policies, if any, other than IBA Insurance ATTACHED.	
6.	Name & Contact details of spouse / adult children - FURNISHED	
7.	Whether this request for financial assistance is recommended in the absence of any records mentioned above under very special genuine circumstances, based on personal assessment of the Help Desk Team?	
8.	Observations, Recommendations by the Help Desk / Area Sec / Zonal Sec / Co-ordinating EC Member and VP in charge of Area / Zone - Filled in and Signed.	

BOOKLET ON MEDICAL / HEALTH INSURANCE WITH HELPFUL TIPS

As informed in the earlier circular, a BOOKLET with Practical Tips for claiming the Insurance on hospitalization is ready and has been dispatched to all members and the family pensioners. The soft copy of the booklet also was circulated through the What'sApp Channel and is posted in our website also. This booklet was the result of the discussions in the various Area Meetings. We feel that this will be very helpful to our members.

FAMILY PENSIONERS MEETS ONLINE

We are very glad to inform that for the first time in the history of the Forum, an online meeting of the Family Pensioners were held

(1) on 6th March 2022 for Family Pensioners of Kerala

(2) on 8th March 2022 for those outside Kerala.

Smt. Ragini K A was selected as the Coordinator of the Family Pensioners with M/s Marykutty Jose (Kerala) and Asha Jos (for outside Kerala) as Asst Coordinators for Kerala and out side Kerala respectively.

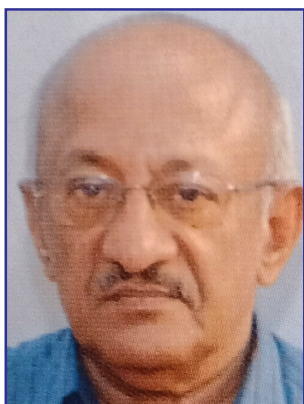
MEMBERSHIP / MANDATE DRIVE

Taking note of the fact that a few of our retirees are still not our members, the meeting proposed to have a drive to persuade them also to join as our members and the task is entrusted to the Help Desk Teams. Since the motto of the Forum is to have all the retired officers under the umbrella of the Forum, which is the sole strength of retirees it was decided to write joint letters by the President and General Secretary to all those who are not members and also to those very few of our members who are yet to file mandate for subscription. We once again appeal to non members and defaulters of subscription to please join the mainstream and strengthen the FORUM for enabling to serve our members better and be a part of healing hand to our brethren who are in financial distress.

FORMATION OF NEW AREA AT ANGAMALLY

As all are aware our Aluva Area is having the largest membership with a strength of 330 as on date. Out of that more than 100 members are from areas in and around Angamally and suburbs. Based on the request by our members in the Area meeting held on 23/01/2022 suggestion came up for bifurcation of Aluva Area and form a new Area at Angamally. This proposal presented by Sri. Raju George, Zonal Secretary Ernakulam was approved by the Executive Committee. Accordingly a meeting of all members in and around Angamally will be held separately and a new Area Secretary will be elected and Help Desk Team will be formed.

OBITUARY



P. T. Kuruvilla

We lost one of our Super Senior Members Sri. P T Kuruvilla, (83) PF 285, retd Chief Manger, Plakkuzhiyil House, Mudiyoorkonam, Pandalam, Pathanamthitta on 17.03.22. He was sick and bedridden for quite some time.

He retired from the service of the Bank on 31.05.1999.

He is survived by his sons Santhosh Kuruvila, Dr. Suresh Kuruvila, Dr. Suneesh Kuruvila and daughter Smitha Kuruvila.

Kuruvilla Sir was one of the early leaders of FBOA from its inception in 1960s. He was a best friend of all his colleagues and a human symbol of Bank's famous slogan 'Perfect Banking partner' to his customers.

FBROF dips its banner in resectful homage of veteran leader of all Federals and expresses deepfelt condolences to the sorrowing family and pray for repose of the departed soul.

BENEVOLENT FUND - NO HOLIDAY FOR CONTRIBUTIONS ...

We are glad to inform that the spontaneous contributions to our Benevolent Fund continue and the contributions alone is nearing **Rs. 45 Lakhs**. The overwhelming response to the cause continues uninterrupted. We have already circulated the details of 1137 contributions till 09.03.2022 through our earlier circulars. It is heartening to note that many members gracefully continue their repeated remittances apart from the monthly contributions from others by way of Standing Instructions.

LIST OF CONTRIBUTIONS FROM 10.03.22 TO 31.03.22

Sl.No	Date	PF No	Name	Area	Amount
1138	10.03.22	1390	POLY K P	EKM	5,000
1139	10.03.22	1855	LARA SUKUMARAN, W/o Late E.K.SUKUMARAN	FPN	3,000
1140	11.03.22	XXXX	WELL WISHER	XXX	10,000
1141	11.03.22	2611	SAJAN M A	TCR	3,000
1142	11.03.22	701	TOM THOMAS (S.I)	KTM	100
1143	12.03.22	701	TOM THOMAS (S.I)	KTM	100
1144	12.03.22	573	JOHN K J	KTM	2,000
1145	13.03.22	1954	BAGAVATH KUMAR R	CBE	2,000
1146	13.03.22	1212	BABU THOMAS	KTM	1,000
1147	13.03.22	2120	THOMAS K	TLA	5,000
1148	13.03.22	166	SUKUMARAN NAIR M R	ALW	2,000
1149	13.03.22	364	RAVINDRAN K	ALW	10,000
1150	14.03.22	1489	ABRAHAM MATHEW	KTM	5,000
1151	14.03.22	818	BABY T S	MPZ	2,000
1152	14.03.22	3154	SUSAN VARGHESE	EKM	2,000
1153	14.03.22	1054	ZACHARIAS P	EKM	2,000
1154	15.03.22	2676	LETHA B	EKM	5,000
1155	15.03.22	1244	PRAKASAM R G	MDS	1,000
1156	16.03.22	337	ANTONY M J	ALW	1,000
1157	16.03.22	4229	MANI PAUL	TCR	20,000
1158	16.03.22	2163	MARY .A. C ,W/o Late VINOD K.S	FPN	2,000
1159	16.03.22	2233	PAUL A J	ALW	5,555
1160	16.03.22	3894	SUMITRA PADMANABHAN	CAL	7,500
1161	17.03.22	1363	AVARACHAN A T	ALW	1,001
1162	17.03.22	2629	LUCY DAVIS K	TCR	1,000
1163	17.03.22	4561	THOMAS KURIAN	KTM	2,500
1164	18.03.22	639	JAGADEESAN T S	ALW	15,000
1165	18.03.22	3892	SUPTI DUTTA GHOSH	CAL	2,000
1166	18.03.22	1795	MATHAI K PAUL	ALW	3,003
1167	18.03.22	XXXX	WELL WISHER	TCR	2,500
1168	18.03.22	3184	LIZZY KURIAN	TVM	5,000
1169	18.03.22	1650	RAMASUBRAMANIAN K N	CNN	3,000
1170	18.03.22	84	VARKEY T.J	EKM	3,000
1171	19.03.22	2630	RAJANI PRAKASH W/o Late MALIK P M	FPN	5,000
1172	19.03.22	1871	SASI KUMAR S	ALW	1,001

Sl.No	Date	PF No	Name	Area	Amount
1173	19.03.22	4694	JESSIAMMA K M W/o Late TOMI MATHEW	FPN	5,000
1174	20.03.22	3089	YELTHO P KURIAKOSE	KLY	3,000
1175	20.03.22	XXXX	WELL WISHER	#N/A	5,001
1176	21.03.22	1860	DHRUBA KUMAR GHOSH	CAL	500
1177	21.03.22	2231	SRIDHARAN B R	MDS	1,000
1178	23.03.22	1902	SUDHAKAR A H V S	HYD	1,000
1179	23.03.22	876	RAMACHANDRAN M S	MDS	1,000
1180	23.03.22	1216	TOMI P THARAYIL	ALW	3,000
1181	23.03.22	3370	NARASIMHAM S	MDS	2,000
1182	25.03.22	5538	REENA VARGHESE	TVM	5,000
1183	25.03.22	5101	APPUKUTTAN K R	ALW	5,000
1184	25.03.22	3626	MATHAI A V	BGR	3,001
1185	27.03.22	4287	SASIDHARAN K	EKM	5,000
1186	27.03.22	701	TOM THOMAS (S.I)	KTM	100
1187	28.03.22	4719	SUSAN PHILIPS	MVK	2,000
1188	28.03.22	4582	ANOOP KUMAR B	MVK	4,000
1189	29.03.22	1166	DAVY M C	MPZ	1,000
1190	29.03.22	1528	RAGHUNATHAN K	BBY	10,008
1191	30.03.22	494	JOSEPH M P	KTM	3,000
1192	31.03.22	2168	JAYAKUMAR P	EKM	2,000
1193	31.03.22	561	NICHOLAS ABRAHAM	EKM	2,500
1194	31.03.22	159	ANNIE KURUVILLA W/o Late Kuruvilla Ninan	FPN	2,000
1195	31.03.22	490	MATHEW N V	CNN	3,000
1196	31.03.22	5467	RADHAKRISHNAN K (S.I)	TCR	100
1197	31.03.22	701	TOM THOMAS (S.I)	KTM	100
1198	31.03.22	3099	JOHNSON P LOUIS	TCR	1,000
			TOTAL		210,570

Total contributions for Sl.Nos.1 to 1137.(Upto 09.03.22) Rs. 42,03,356.00

Contributions for Sl Nos 1138 to1198 (Uptp 31.03.22) Rs. 2,10,570.00

GRAND TOTAL Rs. **44,13,926.00**

Total Benevolence paid till 31.03.22 Rs. **45,000.00**

FBROF Benevolent Fund
SB A/c 11320100291219 - Br ALUVA RSS

With Regards



K T Thomachan
General Secretary