



**BPCL KOCHI REFINERY EMPLOYEES' CO-OPERATIVE  
CREDIT SOCIETY LTD. No. E-213**

**Akshaya Bharat Building, Ambalamugal, Ernakulam Dist., Pin - 682 302**

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27.01.2026

**NOTICE**

Dear Members,

All members are hereby informed that the Board of Directors has decided, with effect from 1st February 2026, as per directions from the Department of Co-Operation, Government of Kerala, regarding the matter of issuing loans, it is mandatory to submit the recent four months' salary slips of sureties also along with the borrower's salary slips. In case of Emergency loan, only the recent one-month salary slip of the borrower is required.

Regarding the Monthly Savings Scheme (MSS), participants who have won the auction must adhere to the following conditions to claim the prize money.

1. The winner is required to complete and submit the MSS Bond provided by the Society.
2. For MSS Scheme amounts up to 2 lakhs, the recent two months' salary slips of both the winner and sureties must be submitted along with the MSS Bond.
3. For MSS Scheme amounts exceeding 2 lakhs, the recent four months' salary slips of both the winner and sureties must be submitted along with the MSS Bond.

For BPCL KRECCS LTD No. E-213

Jagadeesh Kumar S  
Hon. Secretary

