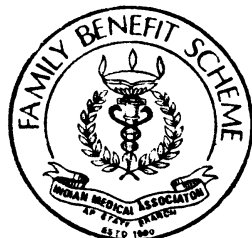


CONSTITUTION



FAMILY BENEFIT SCHEME

(SURAKSHA)

OF

INDIAN MEDICAL ASSOCIATION

TELANGANA STATE BRANCH

RULES AND BYLAWS

AS UPDATED BY APRIL 2019

Approved by the FBS Council Meeting held

on 19th April 2019

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**CONSTITUTION OF FAMILY BENEFIT SCHEME
(SURAKSHA)
IMA TELANANA STATE BRANCH**

I. Title:

The Scheme shall be known as “Family Benefit Scheme of the IMA Telangana State Branch ” The nominees will be treated as a Benefit Scheme OF ITS MEMBERS AND THEIR FAMILY and named as Suraksha after merger of FBS Regular Series and FBS ‘A’ Series which came into effect from April 2019 as per the decision of 1st FBS Council Meeting.

II. Head Quarters:

The Head Quarters of the Scheme shall be located at Hyderabad at IMA Building, Esamia Bazar, Hyderabad.

III. COMMENCEMENT OF THE SCHEME

The scheme has come into effect from 1-04-2017.

VI. Aims and Objectives:

1. To provide immediate substantial financial aid to the Family of the member of the Scheme on his/her demise.
2. To promote Life Membership of IMA.
3. To provide welfare measures to the members of the scheme
4. To Provide welfare measures to the Public through welfare fund under IMA Telangana State like ,Health Camps & Health awareness etc

V. Eligibility:

1. The life Members of IMA Telangana State Branch shall only be eligible.
2. When Couple members intend to join the Scheme they shall join as individual members only
3. Must not have completed 70 years of age as on the date of payment of the relevant membership fees for enrolment in the Scheme by Demand Draft/cheque (subject to realization)

PART II

1) DEFINITIONS OF WORDS AND TERMINOLOGY

1. FBS ..Family benefit scheme – ‘SURAKSHA’

2. IMA TS...Indian Medical Association Telangana State Branch
3. DFC...Death Fraternity Contribution
4. AEC...Administrative Expenditure Contribution .
5. FC: Fraternity Contribution
6. **Window Period** : It is a period fixed by FBS Managing Committee from time to time, during which period a Member dies, the Nominee/Nominees will not be entitled to DFC.
7. **Corpus Fund**: The Membership fee is kept in FD in the name of the corpus fund.
8. **Dropped out Member**: A Member is dropped out as not complied with rules & Regulations.
9. LB : Local Branch
10. P/S/T: President/Hony Secretary /Treasurer
11. FBS Year: is from 1st October to 30th September.
12. FBS FINANCIAL YEAR: is from 1st April to 31st March.

2. PROCEDURE FOR ENROLLMENT:

Any Life member of IMA T.S, who fulfills all the Above eligible criteria as in Clause V can join as Member of this Scheme.

i)The prescribed application form can be obtained from the FBS office of IMA TS or the Local branch of IMA Telangana State.

ii).The completed application form should be submitted at the office of FBS , IMA,T.S Hyderabad, along with the prescribed Admission fees of the Scheme by way of Cheque or a DD of any Nationalized or Scheduled bank, drawn in favour of “FAMILY BENEFIT SCHEME of IMA TS branch payable at Hyderabad.

iii). The applicant shall send the application duly attested by the local branch President/ Secretary/Treasurer with the office seal.

iv)The applicant shall submit Proof of Membership and Proof of Age along with the application form.

For Proof of Membership: Life Membership Certificate of IMA, issued by IMA Headquarters, New Delhi. For new IMA members, the receipt issued by the local branch for the membership fee paid with a covering letter confirming the membership, either from President/Hon. Secretary/Treasurer of the Local branch where the member has joined, **For proof of age:** Copy of Birth Certificate / SSC Certificate /PAN Card / Passport /Aadhaar Card.

3). MEMBERSHIP FEES:

- > 45 yrs and below.....Rs.3000/-**
- > 45 yrs to 55 yrs...Rs.4000/-**
- > 55 yrs to 60 yrs....Rs.5000/-**
- > 60 yrs to 65 yrs....Rs.10,000/-**
- > 65 yrs to 70 yrs....Rs.15,000/-**

The Membership fees can be revived from time to time by the FBS Council only.

4) DATE OF Membership:

- i) Date of membership deemed to start from the Date of receipt of the application form completed in all aspects, with Cheque (subject to realization)/Demand Draft, Proof of Age Certificate, Life Membership Certificate, by the office of FBS, IMA,TS. This date taken is the Date of Membership of the member into the Scheme.
- ii) After the scrutiny of the application of the member ship form by the secretary, a Membership Certificate is issued to the member mentioning the date of joining, the address and details of the nominees duly certified by the authorized office bearers of the scheme.
- iii) If the original Membership Certificate is lost by the member– Duplicate Certificate shall be issued after they produce a Notarized Affidavit, attested by the Local Branch Secretary along with fees the Rs 500 in Cheque (Subject to Realization)/DD in favour of “Family Benefit Scheme of IMA TS Branch” payable at Hyderabad.

5. FRATERNITY CONTRIBUTION (F.C.)

- i) In the event of death of a member of the scheme, all remaining members shall pay a Fraternity Contribution (Shortly termed as FC) per each death and AEC Administrative expenditure Contribution) of Rs. 200/- per bill, This amount is subject to change from time to time at the discretion of Managing Committee. (Depending on increase or decrease of members in the scheme). Total Death Fraternity Contribution (Shortly termed as DFC) amount to be paid to the nominees of the deceased member, is divided equally among all the members of the Scheme.
- ii) A member shall pay AEC which is also liable to be changed from time to time by the Managing Committee/FBS Council.
- iii) The AEC fee collected from the members is utilized for postage, printing, salaries, office expenses, transport and other expenses of the scheme. The expenditure out of the administration fee collected from the members is maintained as a separate account. The excess AEC after meeting the above expenses shall be pooled into Welfare Fund of FBS (SURAKSHA) annually at the end of financial year.

- iv) The Secretary of the Scheme will raise bill of the Fraternity Contribution on or before **1st June** and **1st December** every year respectively.
 - (a) The members shall pay the Fraternity Contribution for the bills dispatched on 1st June, before 31st July without fine .Incase they fail to pay on before 31st July grace period of one month will be given, with a fine of Rupees 200/- which shall be up to 30th August.
 - (b)The members shall pay the Fraternity Contribution for the bills dispatched on 1st December, before 31st January without fine incase they finally to pay on before 31st January grace period of one month will be given, with a fine of Rs 200/- which shall be up to 28th February.
 - v) SMS alerts will be sent once the bill is dispatched and also every reminder SMS will be sent every 15 days till the due date.
 - vi) Members can pay the FC bill through Challan sent along with the bill, which is free of any charges. Members can also pay their bills through DD's, direct transfer- NEFT/RTGS,(Member has to send the details of the payment to the office compulsorily). Online payment through payment gateway will be accepted as and when the system is in place.
 - vii) A reminder notice will be sent to members who have not paid their FC Bill by the due dates, 31st July and 31st January, for the two bills respectively, giving them a grace period of one month(Final Due Date) for payment of FC bill, with a fine of Rs 200/- (Rupees Two Hundred only). As per Clause iii & iv of above.
 - (a) Members who have not paid their FC bill even after Final due date with fine of Rs 200/-, a notice will be sent to the member stating that an additional grace period of 3 months from final due date will be given, with following criteria:

An additional fine of Rs 200/-per month will be levied over and above the fine of Rs 200/- till 3 months.
 - (b) Even after the three months period, from final due date, if the member still does not clear the dues, he will be dropped out and the nominees of the member will not be eligible for DFC in case of death of the member after this period of three months of final due date.
- X). However in case of death of the member during these three months after the final due date, i.e 31st August/ 28th February the nominees will be eligible for DFC after deducting all the dues with fine.

XI). In the event of the member suddenly falling sick and not in a position to make FC bill payment- The President/Secretary of that particular branch of which the member belongs to, will assess the condition and inform the family members about FC bill payment and also inform FBS office about the situation. If no information is there due to sudden hospitalization and lack of awareness among the family members about the scheme, decision can be taken by the Managing Committee of FBS, on verification and recommendation from President / Secretary of the concerned IMA Local Branch. All this will apply only when the member has no dues.

XII).The dropped out member can be readmitted only if he/she is below 70 years at the time of readmission, after he/she has paid the a Readmission Fee of Rs 3000/- for each year, from the date of termination to readmission along with his/her pending dues. After readmission the member will be in WINDOW PERIOD for a period of 3 months, during which period the nominees will not be eligible for DFC in the event of death of readmitted member.

XIII).Old dropout members can rejoin into the Scheme after clearing all the pending dues + Readmission Fees. The eligibility. Maximum age for rejoining will be Seventy (70) years, at the time of readmission.(Rejoining) as per clause XII above.

XIV).Non receipt of FC notice because of reasons like postal delay etc. is not a valid reason for not paying contribution. The member has to contact office in June/December to get a duplicate bill. Only duplicate bill and challan issued by the office will be honoured in the bank and is considered as the payment received for the duplicate bill issued.

XV).A member can pay one bill in advance, if member is going out of the country and not available to receive and pay the bill in India. Member has to give a letter to FBS IMA Sate office stating his/her period of absence from the country and obtain a challan to pay the advance FC to the tune of previous bill amount.

XVI). **FRATERNITY CONTRIBUTION:** 1.Every member of the Scheme shall pay Rs 350/- (Rupees Three Fifty only) each time towards Fraternity Contribution in the event of death of each member which will be paid to the Nominee of the Deceased Member.

2.A member pays the Fraternity Contribution continuously for Life long .This amount of FC can be changed by Managing Committee from time to time.

3. The Fraternity Contribution will be drawn from the Caution Deposit amount of FBS Scheme and shall be paid to the nominees of the deceased member within 60 days of the claim received provided it fulfills all the requisites of the claim. Then a demand will be made by the Hony Secretary to each member once in 6 months i.e 1st June and 1st December each year for the outstanding Fraternity Contribution as on that date. This amount is to be paid by all the members within 60 days of the demand as in Table I /II.

XVII). **In case of Minor :** If the guardian dies before the demise of member the FBS member the member shall immediately inform the FBS, IMA TS office enclosing Death Certificate of Original and can nominate other guardian in the above vacancy with the requisites as required by the Managing Committee.

XVIII). **In Case of Nominee dies** before the demise of Member, The FBS Member immediately shall inform the FBS IMA TS office and can nominate another legal heir including Legal grand Children.

XIX). **In Case of all nominees die** before the demise of Member, The FBS Member immediately shall inform the FBS IMA TS office and shall cease to be a member of FBS IMA TS. He shall not, there after shall pay the FC Bills. He Shall claim the Fraternity Contribution Bills amount paid till date & FBS, IMA TS office shall pay immediately.

XX). **In Case of remarriage** due to demise or divorce of spouse, member can nominate the legal second spouse in place of 1st legal spouse with evidence of Death Certificate/Divorce Certificate of the first legal spouse in original and remarriage certificate with second legal spouse in original. In case of divorce to spouse, such spouse ceases to be a nominee of the member.

XXI) Subject to the court order and submission of Divorce Certificate issued by the court in Original.

XXII) **Nominees:** The Member of FBS IMA TS has the right to change the names of the legal Nominees by other legal Nominees only, at any given time under notarization.

XXIII) **Percentage of Benefit:** The percentage of Benefit marked by the Member in the application can be changed any time with prior intimation under notarization.

XXIV). In Case of Court Disputes existing due to the nominees as appellant in the court of law. The Managing Committee of FBS IMA TS shall reserve the right to withhold collecting Fraternity Contribution bill and or giving the DFC to the nominee till the court settlement. Managing Committee shall abide to the court decision once the decision is given.

6. GLANCE OF PAYMENT SCHEDULE OF FRATERNITY CONTRIBUTION (FC)

Tab

FOR FC BILL GENERATED IN June

BILL ISSUE ON OR BEFORE	1 st June
DUE DATE	31 st July
GRACE PERIOD WITH FINE OF Rs 200/- SENT BY REG. POST WITH ACK/SPEED POST	UP TO 31st August (Final Due Date)

Table II

FOR FC BILL GENERATED IN December

BILL ISSUE DATE	1 st December
REMINDER PERIOD	31 st January
GRACE PERIOD WITH FINE OF Rs 200/- SENT BY REG. POST WITH ACK/SPEED POST	UP TO 28 th February (Final Due Date)

The challan sent with the bill shall be valid for that bill up to the final due date only.

XVII). Voluntary Retirement: a member has an option to take voluntary retirement with a prior intimation in writing to The Hony, secretary of FBS after clearing all the dues and pending bills if any.

7. DROPOUT OF MEMBERSHIP

The Managing Committee can dropout the membership of any member under any of The following clauses.

- i) Non –payment of Fraternity Contribution as given in clause 5. VII (b) (Page 4)
- ii) Any member working against the aims and objectives of the scheme, doing acts and deeds detrimental to the cause of the scheme shall be liable to be dropped out from the scheme by the Managing committee.
- iii) Any member can be dropped out on disciplinary grounds by following the procedure.
- iv) If the member is suspended from Primary membership of IMA.

8.NOMINEE / NOMINEES UNDER THE SCHEME

- i) For the purpose of the scheme, “Family” means Legal spouse, children, & grand children in case of married member) parents (in case of unmarried members.)
- ii) The Nominee / Nominees of the deceased member are entitled for benefit under the scheme according to the share /percentage if any, given in his / her application. In case no share / percentage are specified, the benefit will be equally divided between the nominees.

- iii) A member can name up to three Legal nominees only in the application form. A member can change nominee / nominees at any time and should inform the same to the scheme in writing by way of an affidavit notarized along with payment of subsided fees, giving valid reasons, with substantial evidence to authenticate the change. The change of nominee Affidavit notarized should be attested by the President /Secretary/Treasurer of the local branch. Legal Heir/Death Certificate in original should be produced where ever necessary.
- iv) Parents can be named as nominee / nominee's, if as on the date of application, the applicant is unmarried. In case of parents are not there such an unmarried member can nominate any immediate family member of his/her choice.
If the member gets married at a later date, he/she can change the nominee, through notarized affidavit attested by President/Secretary/Treasure of LB

9.CLAIMS OF DFC

i). Eligibility for Claim

The Nominee / Nominees of a member of the scheme will become eligible to get the benefit of the scheme only when the death occurs later than six months (window period of 6 months) from the date of admission of the member into the Scheme. In case of death of the member during window period of 6 months the nominee/nominee's are not entitled for DFC.

ii).Procedure to Claim DFC :

- a).In the event of death of a member, nominee/nominee's should inform the Secretary of the Family Benefit Scheme IMA TS through a letter informing the date of death, which should be endorsed by the President/Secretary of the local branch. The name of the deceased member will be included in the next Bill cycle, after verification of his up to date payment status.
- b).Claim form will be sent to the nominee immediately after receiving the letter of intimation of death of the members as above.
- c).The duly filled claim form along with **Original Death Certificate** copy of membership form and other relevant enclosures as mentioned in the claim form are to be sent to the Secretary of the Family Benefit Scheme IMA Telangana State duly attested by President / Secretary of the local branch copy of Aadhaar/Pancard) and latest photographs of the Nominee/Nominees.
- d).The Managing Committee of the Scheme will approve the claim and disburse the Fraternity Contribution to the nominee/nominee's as mentioned by the members in his /her application form according to the laid Rules and Regulations mentioned in the Bye-Laws of the FBS IMA Telangana State Constitution.
- e).The amount payable to the nominee/nominees of deceased member shall be paid only after collecting the Fraternity Contribution from all the remaining members of the Family Benefit scheme, but not from the reserve funds of the Scheme.

f).The DFC amount will be paid to the nominee/ nominees, only through crossed cheque drawn on the account of the nominee/nominees name only.

g).DFC crossed cheque will be handed over directly to the nominee in the presence of President/Secretary/Treasurer of LB. In extra ordinary situations, where the nominee is out of country and not likely to return in near period, the cheque Shall be handed over to the authorized person of the nominee/nominees who shall be from the family itself, on producing the authorization document duly notarized. Such a cheque shall only be drawn on the nominee's account only and not in any case in the name of Authorized person.

10). Managing Committee

The Management of the Scheme vests with the Managing Committee of the Scheme.

(A) Composition:

The Management of the Scheme consists of Elected and Ex-Officio Members.

Elected Members:

- a)Chairman
- b) Three Vice –Chairman (one from each zone)
- c) Hony Secretary(from HQ of the scheme)
- d) Three Hony Joint Secretaries – One from each Zone
- e) Three Hony Asst Secretaries - One from each Zone
- f)Hony,Treasurer (from HQ of the scheme))
- g) 12Management Committee Members.(4 from each Zone)

All the above 24 should be FBS IMA Telangana State members .They shall be elected at the Annual FBS Council meeting in the month of September elected by FBS Council from amongst the members of FBS.

ii) Ex-Officio Members:

- (a)Immediate Past Chairman of the Scheme.
- (b).Immediate Past Secretary of the Scheme.
- (c). President of T.S State Branch of IMA.
- (d). 3 Vice –Presidents of T.S State Branch of IMA.
- (e). Hony State Secretary of T.S State Branch of IMA

- (f). Hony.Treasurer of Telangana State IMA.
- (g).Chairman Finance Standing Committee of T.S State Branch of IMA
- (h).Chairman, constitution committee of IMA TS
- (i) .ADVISORS: Two past State Presidents

(b)Functions:

1.The Managing Committee shall be overall in charge for the Management of the Scheme.

2.It shall receive, discuss and approve the reports and accounts submitted by the Secretary and Hon.-Treasurer for the period between two consecutive meetings of the Managing Committee.

The Managing Committee shall approve the transfer of the amount of excess AEC, excess FC over DFC merger fees (of members merger from 'A' Series into FBS Suraksha.

3.The Managing Committee shall decide the policy regarding disbursement and investment of funds at the disposal of the scheme as fixed deposits as mentioned .

4.The management committee shall approve sanction transfer funds generated from the interest on corpus fund, towards social & welfare activities conducted by IMA, also for welfare measures of members of the scheme and CME activities conducted by branches.

(c)Meetings:

1. The Managing Committee shall meet at least Four times in a year, out of which one shall be held immediately preceding the meeting of Annual FBS Council meeting ,one shall be convened before dispatching Fraternity Contribution bill in the month of May & November.

2. The quorum of Managing Committee shall be 12 of whom at least six (06)are elected members. If a meeting is adjourned for absence of Quorum, the Chairman will reconvene the meeting after fifteen minutes and the agenda remains the same of the scheduled meeting. The reconvened meeting shall not require a quorum

3. If a member fails to attend two Consecutive meetings of the Managing Committee without giving prior intimation in writing to the Chairman/Secretary of the scheme indicating valid reason for the absence, he will automatically cease to be a member of Managing Committee from the date of the second meeting.

4. The Ex-Officio members who are not members of the FBS shall not have voting right in the Managing Committee Meetings.

5. The notice of the meeting of the Managing Committee shall be sent 15 days before the date of the meeting.

6. The Minutes of the Meeting Shall be sent to all the Managing Committee members within 15 days

7. Emergency Meeting: The Secretary of FBS, shall ,in consultation with the chairman, convene an emergency meeting of Managing Committee to transact any urgent business with a notice of one week. The Minutes of such meeting shall be sent to all the Managing Committee Members within 15 days of the meeting by courier and E-Mail.

(D) Elections to Managing Committee:

1.All the 24 members of the Managing Committee of the Scheme shall be elected by the FBS Council from among the members of FBS Sat Annual FBS council meeting in the month of September.

2.The Chairman shall be elected from among the members of the scheme all over the state.

3.The 3 Vice –Chairman shall be elected from among the members of FBS belonging to the three Zones (one from each Zone-I, II and III).

4.The Hony .Secretary and Hon. Treasurer shall be from among the members of FBS at the place of Head Quarters of the Scheme.

5. Three Joint Secretaries shall be from among the member of FBS One from each Zone I, II & III.

6.Three Assistant Secretaries shall be from among the members of FBS One from each Zone I,II,III.

7. Twelve Management committee members shall be from among the members of FBS, Four from Each Zone I,II,III.

The Election will be conducted by the Election Commission IMA Telangana State in August/September. The election Commission will send the schedule in coordination with FBS Chairman, FBS Secretary, State President and State Secretary. The above election will be held at the Annual FBS Council Meeting.

(E) Eligibility Criteria:

1. **Chairman :** a).Must be Vice Chairman of the Scheme/ Past State President/President Chairman for Second Term

b)DD Rs 5000/-along with application to be sent to FBS state office.

2.**Vice Chairman:** a). Must have worked as any office Bearers (No.4,5,6 as above) for Second Term

b)DD Rs 3000/- along with application to be sent to FBS State office.

3. **Hon Secretary/Hon Treasurer :**

a) Must have worked as any office Bearers 4,5,6 above as a Managing Committee Member for Second Term

b) DD Rs 2000/- along with application to be sent to FBS State Office.

4. Hony Joint Secretary /Hon Asst/Secretary / Managing Committee Members :

- a) Any Member who is FBS Member is eligible to contest for Second Term
- b) DDRs 1000/- along with the application to be sent to FBS State Office.
- c) Tenure of Office: The term of office shall be for 3 years .

11) FBS Council:

(A).Composition:

Council will comprise of

EX- OFFICIO

- i). All elected Office Bearers (MEMBERS) of the Managing Committee of the Scheme.
- ii). All Ex-Officio members of the Management Committee

ELECTED:

the Local Branches shall elect once in a two years from the members of the FBS scheme at their GB meeting and should be members of the Family Benefit Scheme of IMA Telangana State and they will be elected in the following ratio.

- (a) One member in Branches with Scheme Membership of 1 to 100 members.
- (b) One additional representative for every 100 members in the branch thereafter.

Term of FBS Council:

Elected Council members from Local Branches shall be in the office for a term of three years only.

B) FUNCTIONS OF COUNCIL

1. The Council shall be a representative body of All the members of General Body of the Scheme
2. The Council shall be the policy-making authority for the management of the Scheme.
3. The Council shall have absolute power to manage the Finances of the scheme, by way of investing, utilizing them to create additional infrastructure.
4. It shall elect the members of Managing Committee/ Office Bearers once in every two years, (as per Clause 10(-D)). The State IMA Election Commission will conduct the elections.
5. It shall carry out any amendments to the Constitution as required from time to time.
6. It shall have the power to terminate any member of the Council Member on receiving a complaint and on proper investigation by Committee appointed by Chairman with approval of FBS Council or Managing Committee as appropriate.
7. It shall have the power to terminate membership of any member of the scheme under Bye-Law 9 .

8. To act upon the above sub-clauses 4 to 7, Council decision should be with a 2/3rd Majority.

(C) Meetings:

- 1). The Annual Meeting of the FBS Council shall preferably be held in the first week of Sept every year and not later than September in any case.
 - a). Notice of Annual Meeting of FBS Council will be given at least 21 days in advance notifying the date ,place and time of the meeting with the agenda.
 - b). The quorum of FBS Council meeting shall be 30% of the representatives in the council; 1 or 30 whichever is less, of whom at least 10 shall be elected members.
 - c). In case there is no quorum, the meeting shall be adjourned and reconvened to transact the business on the agenda only 15 minutes after adjournment.
 - d). The FBS Council meeting shall take decisions by a simple majority of the members present except decisions pertaining to changes to the Constitution which shall be decided by two third majority of the members present.
2. **Requisition Meeting of FBS Council** shall be called by a requisition signed by 20% of the representatives of FBS Council on the register on that day. The meeting shall be convened within thirty days from the date of receipt of the requisition. The date, time and venue can be decided by the Hony. Secretary of the Scheme in consultation with the Chairman of the scheme.
3. **Emergency Meeting of FBS Council:** The Secretary of FBS shall , in consultation with the Chairman, convene an emergency meeting of FBS Council to transact any urgent business with a notice of one week.

(D) Elections to FBS Council:

- i) The Representative from Local Branch to the FBS Council shall be elected by the branches once in two years in the month of August every year and their names with full postal addresses shall be communicated to the FBS Head Quarters Office latest by 15th of September. In case of no communication being received by the specified date from the local branch, the local branch will lose its representation in the council for the succeeding year.
- ii) The succeeding year In case the same members are continued for the succeeding two years term, the same shall be intimated to the office by the due date of 15th September failing which the LB loses its representation in the FBS council.

12). Amendments to Constitution:

- 1.The Hony Secretary of the scheme shall send a circular to all the FBS Council Members before 31st June each year asking for any resolutions/amendments to the constitution to be placed on the agenda of the annual meeting of FBS Council Copies of the circular shall also be marked to the president and Hony Secretary of the local Branches.

2.The resolutions /amendments to the constitution of the FBS duly proposed and seconded by two individual members of the scheme shall be sent to the FBS Office latest by 30th July of the year. Any resolution received after this date will not be considered.

3. The resolutions/amendments to the constitution have to be duly circulated to all the members of the FBS Council along with the notice of the FBS Council meeting. However the agenda for the Annual FBS Council Meeting shall be sent 21 days before the date of Annual FBS Council meeting clause II,(c)-a)

4. The resolutions/amendments to the constitution have to be recommended by the Managing Committee at its meeting preceding the annual meeting of the FBS Council and shall place before FBS Council for its approval be gain.

5. The resolutions/amendments of the constitution shall be discussed and deemed to be approved if passed by two thirds of the members of the FBS Council present at the meeting, voting in favour of the resolution/amendments to the Constitution.

6. The amendment passed by the FBS Council shall come into effect from the date approved and notified by the Council.

13).Accounts and Audit:

- i) Separate Bank Accounts shall be opened in any Nationalized Bank/Urban Co-Operative Bank of good reputation.
- ii) The accounts shall be operated jointly by Hony Treasurer and the Hony Secretary. The accounts shall be maintained by the Hon. Secretary and Hon-Treasurer.
- iii) The financial year of the scheme shall be from 1st April to 31st March.
- iv) The Managing Committee shall approve the accounts submitted by Hony Treasurer duly audited by the Chartered Accountant and also the proposed budget for the succeeding year, to be placed before FBS Council for its approval.
- v) The accounts shall be audited every quarter by internal Audit.
- vi) Audited accounts of the scheme and the budget for the succeeding year passed by the Managing Committee shall be ratified by the FBS Council at its annual Meeting.
- vii) The ultimate authority for investment, utilization and disbursement of the funds shall entirely vest with the Managing Committee of the Scheme.
- viii) The funds of the scheme shall be deposited in Nationalized Bank/National savings Certificates and Urban Co-operative Banks of good reputation giving good interest with adequate security.
- ix) The Secretary and the Treasurer will jointly operate all the accounts.
- x) Any withdrawal of above Rs.5000/-at a time should be supported by a resolution of the Managing Committee obtained, if necessary, by postal circulation.

14. INVESTMENT OF FUNDS

a) Membership Fees: Amounts paid by the members at the time of admission shall be credited to membership fees Account called CORPUS FUND. The membership fees should not be spent and only interest on the Admission fees can be used for administrative purpose if required/Warranted.

b)The funds of the scheme should be invested in Nationalized Banks and Government Securities only. The funds can also be used to develop infrastructure to run the scheme smoothly, either at its Headquarters or at its branch office.

15)FBS WELFARE FUND:

The excess HFC collected, Merger fees collected from merged A series members, Excess of AFC contribution over expenditure, and Interest accrued over the FBS Corpus fund ,All shall be created into separate A/C name FBS WELFARE FUND will be redirected on below.

- i) 40% shall be deposited to FBS Corpus fund.
 - ii) 10% shall be transferred to IMA-TS Welfare Fund” solely meant for Health Awareness programmers, Health camps & other programme ment for the welfare of the people.
 - iii)50 % shall be allocated for the following welfare schemes of the FBS members only, when alive:
 - a) Welfare Scheme-A: Members Children education.
 - b) Welfare Scheme-B: Daughters Marriage
 - c) Welfare Scheme- C:Partial/Medical Bill reimbursement of members 4 legal spouse.
 - d) Group Health Insurance of members subject to the availability of funds
- GUIDE LINES FOR ALLOCATION OF FUNDS FOR ABOVE WELFARE SCHEMES.

16. DISCIPLINARY ACTION

- i) Any member working against the interest of the scheme can be removed from the scheme.
- ii) Past Chairman of the Scheme & Vice Chairman of the Scheme from zone other than the respondent will be the members of the Disciplinary Committee.
- iii) Disciplinary Committee shall consider the complaints regarding the misbehavior/ indiscipline of members and recommend for action and to be notified by the FBS Council

17. JURISDICTION

- i) The jurisdiction of the operation of the scheme extends over the State where the Scheme is operational.
- ii) **Legal Jurisdiction is limited only to the courts where the Headquarters of the Scheme is Located.**

18). Duties and Privileges of Office Bearers:

(a) Chairman:

The Chairman of the scheme shall preside over all the meetings of the Managing Committee, FBS Council and General Body .In the absence of the Chairman ,and Vice-Chairman, a Chairman shall be elected from amongst the members present. The Chairman shall have a casting vote in addition to his regular vote in case of there being a tie of votes whenever there is voting either in the Managing Committee or FBS Council. The Chairman is the executive head of the scheme.

(b) Secretary:

The Secretary shall carry on the day functions of the scheme and shall implement the decisions taken by the Managing Committee. He shall be overall in charge of the membership enrolment, fees collections and routine administration besides other duties and functions that are specified by the Managing Committee. He shall be assisted by the Hony. Treasurer in discharging his duties.

(c) Hon.Treasurer:

The Hon. Treasurer shall look after maintenance of the day to day accounts of the scheme, and submit the accounts for approval to the Managing Committee of Audited Accounts and the budget estimates for succeeding year annually to the Managing Committee and FBS Council and at the annual meeting for approval. He shall act for the Hony Secretary during the absence of the latter. He shall also submit statement of accounts to the meetings of the Managing Committee.

19).Travelling Allowance:

- a). The Chairman, Hon. Secretary and Hony Treasurer shall be paid two way II Tier AC, railway fare as T.A to attend FBS Management committee meetings/FBS Council meetings/SWC/State Council meetings while discharging duties of the scheme officially.
- b). Members of the Managing Committee (Office/EX-Office) will be paid two way II tier AC railway fare for attending the meetings of the Managing Committee of FBS or FBS Council Meeting.
- c). The Members of Managing Committee (Office/Ex-Officio) belonging to the area of venue of the Managing Committee meeting/FBS Council meeting shall be paid Rs.500/- each.
- d) The members of the FBS Council belonging to the venue of the FBS Council meeting shall be paid Rs 500/- each.
- e) Travelling Allowance at the rate of one way II Tier AC class railway fare is admissible for the FBS Council Members to attend the Annual Meeting of the FBS Council only.

f). Travelling Allowance shall be claimed from this scheme provided no T.A has been drawn for the same from the Telangana State Branch of IMA or any other wings/schemes of IMA Telangana State.

20). Conveyance Allowance to Office Bearers:

The Chairman, Honorary Secretary and Honorary Treasurer of the scheme shall be paid Rs.500/- per visit subject to a maximum of Rs.5000/- per month as conveyance allowance (reimbursement of conveyance expenses) for attending the office and other work related to the administration of the scheme, subject to the approval of Managing Committee.

21). Miscellaneous:

1. Any income derived from the property of this scheme be utilized only for the objects of this scheme. Under no circumstances the FBS funds can be diverted for any other purposes.
2. The Secretary of the scheme will submit periodical reports of FBS at the meeting of the State Working Committee and Annual State Council meeting of the Telangana State Branch of IMA.
3. The State Working Committee and State Council will discuss the reports presented. Any suggestions/recommendations shall be discussed by the Managing Committee which will pass on the same with its recommendations to FBS Council which shall take the final decision.
4. All notice for meetings under this scheme shall be sent under Certificate of Posting by Email or by post or courier

22. DISCLAIMER

The Family Benefit Scheme even though is an integral part of the IMA Telangana State, all the financial and administrative matters will be looked after solely by the Executive Committee / Managing Committee of the scheme. As such, no member of the scheme of the IMA or any other person/ persons can incriminate the IMA Telangana State in any legal matter. No Office Bearer is personally responsible for any act done according to the rules, Bye-Laws and Resolution of the Scheme.

23). Dissolution:

If It becomes difficult to carry out the objectives of the scheme, the scheme shall be dissolved by a decision taken at an Emergency FBS Council Committee Meeting of the scheme convened by the Hon. Secretary and attended by at least 20% of FBS Council members both officio & ex-officio on rolls as on the day of the notice, decided by the vote of 3/4 of the members who attended the meeting, and other such extraordinary FBS Council

Thus shall there upon decide the final disbursement of the corpus fund after meeting the liabilities and debts and recovering the assets keeping in view ,the objectives of the scheme, that is mutual benefit and charitable purpose, to the members concerned in proportion to their contribution to the scheme and this decision taken by the emergency FBS Council shall be final ,legal and nonnegotiable.

Dr.M.V.Ranga Reddy
Constitution Committee Chairman
Indian Medical Association - Telangana State Branch

Dr.S.Jagan Mohan Rao
Chairman FBS
IMA Telangana State Branch

Dr.Rajendra Kumar Yadav
Hony Secretary FBS
IMA Telangana State Branch

Dr.B.Pratap Reddy
President
IMA Telangana State Branch

Dr.Sanjeev Singh Yadav
Hon State Secretary
IMA Telangana State Branch

