



INDIAN MEDICAL ASSOCIATION

KARNATAKA SOCIAL SECURITY SCHEME

Registered Office :- 2nd Floor, I.M.A. House, Bailappanavar Nagar, Hubli - 580 029.

(Registered under Society's Act Reg No. 47/91-92)

Phone No. : 0836-2355656. e-mail: imaksshbl@gmail.com website: imaksshubli.org

MEMORANDUM, RULES AND BYE-LAWS OF IMA's-KSSS

(AS AMENDED AND REGISTERED ON 18/01/2023)

1. NAME:

The name of the scheme shall be "INDIAN MEDICAL ASSOCIATION'S KARNATAKA SOCIAL SECURITY SCHEME"

2. REGISTERED OFFICE:

The registered office shall be at IMA's KSSS, 2nd Floor, IMA House, Bailappanavar Nagar, HUBBALLI-29.

3. AIMS & OBJECTS: The aims and objects of the scheme shall be:

- I. To promote social, moral, medical, cultural educational and financial help to the members and to their families in the event of unforeseen circumstances.
- II. To make up any welfare activities for the benefits of the members and families.
- III. To render all types of helps and assistance for the members who suffer permanent disabilities and to the families of members in the event of the death of the member.

4.

To achieve the objects , the following activities shall be under taken.

- I. To raise and collect funds by way of subscription etc., from the members, Government & Institutions.
- II. To acquire and hold properties moveable and immovable by way of purchase, hire , lease mortgage, Bank loan or others and to improve and develop and / or dispose of the same.
- III. To do such other activities conducive to the above objects.

5. The income of the scheme by whatever means, it might have been derived shall not be distributed amongst its members or other but shall be utilized for the objects of the scheme only.

6. The Secretary of the scheme is authorized to file the memorandum of the scheme and the rules & regulations of the scheme and to correspond with the registrar of the societies.

7. The scheme is governed by the provisions of the Karnataka Societies registration Act, 1960

RULES OF THE SCHEME

1. CLASS OF MEMBERSHIP:

Founder Member:

All are founder members who got admitted before 1992.

Founder Office Bearer:

Who got admitted in 1991 to 1992 and took over as office bearers.

Ordinary Members:

Any member of IMA Karnataka State Branch who has joined **the scheme** after 1992 **is an ordinary member**.

Member who join after October/November 2016 should be a Life Member of IMA-KSB to become Ordinary member of IMA-KSSS.

2. ADMISSION:

i. Any person who desires to become a member should apply to the secretary in the prescribed form by Managing Committee from time to time. The Managing Committee shall have the authority of admission of members or rejection. In case of rejection of membership, reason shall be communicated to the applicant within 15 days from the date of such decision. The person aggrieved shall have right to appeal to the Managing committee of the scheme within 15 days of intimation. The decision of the managing committee will be final and binding.

ii. Every member shall specify his/her nominee or nominees for obtaining benefits under the scheme.

iii. A member can nominate a nominee or nominees and if there are more than one nominee the benefit shall be divided equally among all the nominees unless member specified the proportion. The member shall be required to submit specimen signatures of all the nominees along with nomination form, to be submitted at the time of joining the scheme.

iv. A member having calpse mentis at the time of changing the nominee can change the nominee during his/her lifetime, and should inform the Secretary on a notarized E-Stamp bond of Rs.200/- with DD for Rs.100/- taken in the name of IMAKSSS along with a new application.

An acknowledgment for the receipt of the change and acceptance of the nomination shall be issued by the Secretary to the member. Before sending the acknowledgement, the change shall be recorded in the account of the member and a new certificate will be issued in lieu of, the old certificate surrendering along with production of medical certificate about the his/her mental soundness.

v. The decision of the managing committee of the scheme regarding to the disbursement grant to the member and to the nominee shall be final and legally binding to one and all.

vi. Lock-in period for all death claims under all the schemes is 2 years from the date of joining.

3.ADMISSION FEES-

A. TARIFF GROUP OF MEMBERS

- i. 'A' Group of Member:
Below the age of 30 years.
- ii. 'B' Group of Member:
Between the age of 30 to 35 years.
- iii. 'C' Group Member:
Between the age of 35 to 40 years.
- iv. 'D' Group Member:
Between the age of 40 to 45 years.
- v. 'E' Group Member:
Between the age of 45 to 50 years.

vi. 'F' Group Member:
Between the age of 50 to 55 years.

vii. 'G' Group Member:
Between the age of 55 to 60 years.

Every applicant should pay **Fees applicable on** admission according to his/her age groups. Managing committee shall decide **Fees applicable** on admission for A to G groups from time to time for different schemes and later ratified by the Annual general body of IMA KSSS.

B. Fees Applicable on Admission

Every applicant should pay admission fees, registration fees subscription fees, membership contribution fees, Group accident benefit fees, Advance fraternity contribution fees, and other fees as applicable on admission as decided by the Managing Committee from time to time for 'A' to 'G' groups of different schemes and later ratified by the Annual General body of IMAKSSS.

Only Membership contribution **and** AFC are refundable with simple interest if death occurs during the lock-in period.

If the member tenders the resignation and wants to retire from the membership and does not want to continue in the scheme as member, **only** the membership contribution and then remaining AFC if any in the A/c of the member will be refunded deducting the dues if any, with simple **savings** bank interest as rules framed from time to time by the managing committee. The DFC paid will not be refunded.

Details of **fees applicable on admission**, format of application forms and other various schemes will be updated from time to time in its web www.imakssshubli.org

C. Fraternity contribution:

a.Fraternity contribution from each member for each death considered as 100% and 100% amount goes as death claim benefit to bereaved families.

b.The Fraternity deposit amount shall be paid in advance. This will be adjusted depending on number of deaths in that year or subsequent year. In the event of more deaths the member will be asked to pay more accordingly. Subscription fees of Rs.500/- should be paid for renewal of membership. Advance amount of Fraternity Deposit shall be decided by managing committee from time to time, and displayed onthweb:www.imakssshubli.org

c.A member may also deposit advance Fraternity amount (Managing Committee will decide the amount to be paid) or more which will be adjusted towards the Fraternity amount. In the event of more deaths the member will be asked to pay more accordingly.

Subscription fees for membership renewal is to be paid per year by every member as per the publication from time to time in web, www.imakssshubli.org.

d.On completion of 25 years of membership continuously the member need not to pay **Death fraternity contribution such member shall pay only subscription fee annually** but he will have the benefits of the scheme after death.

e.**For death** and all forms of disability due to accident covered under "Group Accident benefit scheme" are covered as per the policy from time to time, displayed in web:www.imakssshubli.org from time to time.

This benefit is applicable only if IMA-KSSS has contractual agreement with the insurance company under different schemes of IMA-KSSS.

4. FUNDS OF THE SOCIETY:

- a. Donation from individuals, IMA Karnataka State Branch and other Local branches are also acceptable.
- b. Funds collected through special fund-raising programmes either by the scheme or IMA.
- c. In case the member of the bereaved family refuses to accept the money it shall be credited to the corpus fund.

d. Member's Contribution:

Every member shall pay the **fees applicable on admission, AFC and fraternity contribution with annual subscription** and other fees from the time to time as per the Tariff decided by the Managing Committee.

This amount will be kept as FD's in a nationalized bank, scheduled banks or Government securities **or in Equity Funds. (Large cap funds only)**

The interest earned on such amount will be credited to S/B account.

Immediate payment to the bereaved family members will be done from this account.

Administrative expenses **and members welfare** will also be done from this account.

- e. Any new scheme, shall be launched after enrolment of adequate members for viability of the scheme and the lock-in period is 2 years.

Managing committee is empowered to take suitable decision in this matter from time to time

5. DISBURSMENT

a. The IMA Local branch president or Secretary shall report death of any of the members soon after the incident. In case of non-receipt of the report from the president or Secretary of the local branch, the I.M.A's Karnataka Social Security Scheme office, shall initiate proceedings for the disbursement after confirmation from the local branch or through nominees of the member. The nominees or legal heir can also apply for death claim benefit through prescribed application form.

b.i) The office, on receipt of such report of death of a member or disability shall verify the membership on the register maintained by the office.

b.ii) Death Benefit:

Death benefit on the event of death of a member will be calculated as follows.

100% of the amount collected as death fraternity contribution from each member x No. of active members on the roll on the previous day prior to day of death of the member **(OR) the average of death claim paid for previous 5 deaths whichever is higher**

Per Death Fraternity Contribution (DFC) of all the schemes of IMA KSSS shall be decided in annual general body meetings only as and when required and as per the recommendations of the managing committee.

Active members mean the members who **are liable to pay DFC called for with less of defaulters.**

In case any deficit in the process of payment same shall be adjusted from the earnings on the capital investment.

This amount will be disbursed and will be decided by the managing committee time to time.

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b.ii a) Survival benefit

A. Every year to the maximum of three members the survival benefit can be extended as loan on demand, provided

- i. Member has completed 25 years in the scheme and above 70 years of age.**
- ii. Significant health expenditure or disability as per legal definition or emergency need for funds is convincingly documented by the members.**
- iii. And if managing committee decides to grant the benefit on 1st come 1st serve basis only.**
- iv. If the eligible applicants are more than 3 in number in a given year the same will be forwarded to next financial year for consideration.**

B. Loan Disbursement conditions.

- i. Affidavit to be taken under notary with signatures and swearing from members and nominees.**
- ii. 6.5% of interest per annum to be charged on loan amount.**
- iii. Maximum of Rs. 4 Lakhs per member may be disburse as loan.**
- iv. The loan amount with interest of 6.5% per annum to be deducted from death claim settlement.**
- v. Decision of the managing committee is final in this regard.**

b.iii) Death Claim

Death claim is considered for disbursement by the office within one year of the death of the member

Managing committee has the powers to condone the delay of the death claim after necessary enquiry and then decide accordingly.

b. iv) Local Branch office bearers shall be requested to call on the bereaved family and hand over the cheque to the nominee or through the office of the scheme itself.

c. On the receipt of the information in writing from the member himself directly that a member wants to retire from the scheme voluntarily and shall have an option of voluntary retirement from the scheme and in that event he shall get the refund of his **membership contribution and remaining AFC with simple prevailing savings** Bank interest (excluding admission fees, Fraternity fees and **subscription fee** paid).

d. All types of traumatic disabilities claims come under purview of groups Accident Benefits scheme, and its policy from time to time displayed on web: www.imakssshubli.org. This is applicable only if there is contractual agreement with general insurance company under different schemes of IMA-KSSS.

6.CESSATION:

The membership and all rights and privileges relating to them shall be deemed to cease under any of the following circumstances.

A. Resignation to IMA Membership or termination by way of death or on disciplinary grounds of IMA-Head quarters.

B. Disqualification:-

i. Office shall issue demand notice (Called as DFC notice) to all the member of the scheme regarding DFC, other fees and dues to be paid, and shall be communicated on or before 1st April of that year.

If a member fails to pay DFC, other fees and dues as per demand notice on or before 15th May of that year, the office will send second reminder notice with extension date up to 15th June of that year.

ii. And if members fail to pay by 15th June such members shall be treated as a defaulter and be given a grace period for further one month and Such default member will be informed by REGD AD notice to pay the dues within 15th July of that year.

iii. If the member does not comply, to pay the dues on or before 15th July , membership will stand automatically **suspended for non payment of fraternity contribution**. And Office shall not intimate OR communicate in this regard.

v.Regularization of suspended member.

If a **suspended** member wishes to continue to be a scheme member.

a. He/She shall be **regularized after receiving all the dues of the DFC, regularization** fees as prescribed and other fees, decided by the Managing committee from time to time and decision of the managing committee is final. This **regularization** benefit is extended upto 31st December of each year only.

b. Such **regularized** member is treated as a regular member since the date of his/her first admission and will be entitled to get the benefits of the scheme only after the approval by the Managing Committee.

c. After 1st January of that year **such suspended member will be terminated and** shall lose **regularization** benefit and can only join as a new member of the scheme, **if eligible**, subject to the approval of the Managing Committee which means he has to pay as to pay **fee applicable on admission** again as per prevailing tariff on the day of joining. Such terminated member loses all the rights and benefits of scheme.

C. If a member supplies any wrongful information in his/her application form or at any time during his membership term by which he/her violated any provisions of the scheme after giving him an opportunity of being heard before the managing Committee, if his/her explanation is not found satisfactory, even though He/Her continue to contribute the fraternity amount, He/ She is not entitled for any benefits. The Managing committee shall terminate the membership and he/she is not entitled for any benefits of the schemes.

D. If any member for any reason ceases to be member of Karnataka State Branch of IMA, the membership of the scheme shall cease automatically, but if such a member renews his/her membership of Karnataka State Branch of IMA within a period of six months e/ She can get his membership of the scheme revived. If a branch of which he/she is a member becomes defunct, his gap in the membership is condoned, provided he becomes a member of neighboring branch of IMA or direct member of IMA Headquarters, New Delhi.

E. Managing Committee has powers to go through the incidences and unforeseen events other than the above and decide accordingly in the interest of the scheme as well as member.

7. DISABILITY

a. Disability benefits will be covered entirely as per the group Accidental benefit policy and its conditions issued by insurance companies assigned by managing committee, from time to time. So disabled member due to trauma advised to follow the policy guidelines and its procedures.

8. REGISTRY OF MEMBERS:

There shall be a registry of members where in the name, addresses, age, date of birth, nominee name, branch, mobile number, e-mail ID etc., of each member shall be entered and his signature taken in the form and kept in the office, it is mandatory to the member, to inform any change of his address/mobile number/ e-mail ID to the office immediately. The office of the IMA-KSSS is not responsible for non-intimation of the address and the consequences arising out of such act, i.e. default, not receiving communications loss of benefits, and disqualification etc.,

9. MEETINGS:

a. **GENERAL BODY MEETING:** The General Body shall consist of all the members of the scheme. It shall be a supreme deciding authority in the management of the scheme. The General Body shall accordingly meet once every year and such a meeting shall coincide with the State Annual Conference of the IMA Karnataka State branch. The quorum for this annual general body is 25 members. The non-quorum meeting shall be adjourned for 10 minutes and subsequently the non-quorum meeting shall transact the business of the agenda only.

NOTICE: A notice of at least 21 days shall be given to all the members intimating the time, date, venue and agenda. The proceedings of any general body meeting shall not be invalidated only for the reasons that the notice has not been received by any member or any other act of omission or commission by the office.

AGENDA: The following subjects shall be discussed in the Annual general body meetings.

1. Welcome by the Chairman.
2. Reading of the meeting notice by the Secretary.
3. Condolence if any.
4. Correspondence if any.
5. Reading and confirmation of the minutes of the last General Body meeting.
6. Enrollment.
7. Adoption of the Secretary's report.
8. Presentation & Adoption of the Audited Accounts for the year ending 31st March.

9. Appointment of Auditor and fixing the remuneration.
10. Budget for the year.
11. Ratification of resolutions passed in the managing Committee Meetings of the year.
12. Any other matter with the permission of the chair.
13. Vote of thanks.

VOTE: Each member shall have one vote only and he shall exercise it in person as per regulation of elections in Societies Act-1960.

Amendments to Memorandum rules and regulations

Shall be discussed in special general body meeting if received in writing by the Secretary on behalf of Managing committee or any member of the scheme, one month prior to Special General Body meeting. However the Special General Body meeting shall take decision by majority of the members present on issues pertaining to the constitutional amendments, constitutional changes and policy matters as per the provision laid down u/s.9 of Karnataka Societies registration Act 1960.

The second Special General Body meeting shall be called within 30 days for confirmation of changed amendments. The amended memorandum rules and bye-laws shall be intimated to registrar of Societies of Dharwad as per the Karnataka Society Registration Act 1960.

b. REQUISITION MEETING

It shall be called at any time on the requisition of the member by the Secretary in consultation with the chairman or on the requisition of not less than 25% members of the scheme. The quorum for such requisition meeting is 25% members and those who have signed, must be present to conduct the deliberations of the meeting otherwise it stands cancelled. And for such other meeting a fresh requisition is necessary.

c. SPECIAL GENERAL BODY MEETING:

The Secretary of the scheme shall in consultation with Chairman can convene emergency meeting of the Special General Body of the scheme to transact any emergency business. A clear 5 days notice shall be given to the members for such a meeting. The date, hour, place of meeting and the Agenda of the subjects shall be mentioned in the notice. If Special General Body is called for amendments a clear 21 day notice shall be maintained.

Quorum for meeting is 25 members.

Non quorum meeting will be adjourned for 10 minutes.

Subsequently the non-quorum meeting shall transact the business of the agenda.

d. EXTRA ORDINARY / EMERGENCY MEETING OF MANAGING COMMITTEE:

In such cases of extra ordinary Emergency Issues, meeting in consultation with chairman the Secretary can call it by Telephonically or by SMS keeping a record of the same within 24 hours.

e. EXECUTIVE COMMITTEE MEETING: (Of Office Bearers)

Chairman shall call this meeting to discuss, finalize the urgent issues in time of emergency and committee can take decision in the interest of the members and scheme, later to be ratified in the subsequent Managing Committee Meeting.

10. MANAGING COMMITTEE:

The administration and affairs of the scheme vest in the Managing Committee consisting of the following:

- | | |
|-------------------------|----|
| 1. CHAIRMAN | 1 |
| 2. FIRST VICE CHAIRMAN | 1 |
| 3. SECOND VICE CHAIRMAN | 1 |
| 4. SECRETARY | 1 |
| 5. JOINT SECRETARY | 2 |
| 6. TREASURER | 1 |
| 7. MEMBERS | 14 |
8. a. President IMA KSB is a permanent invitee.
b. All past IMA KSSS chairmen are permanent invitees and have voting powers.

These members are elected by the General Body once in 3 years. The future Managing Committee shall be in office for the period of three years.

Vacancies in the Managing Committee and other nominations

In case of vacancies arising in any OR all the posts, except the Chairman, the Chairman and Managing Committee shall have the powers to co-opt and nominate from the managing committee or from the members of IMA KSSS, for the remaining tenure.

The first Managing committee meeting of that tenure may nominate 2 women members to MC amongst registry of membership.

Powers and Duties of Managing Committee:

1. Shall be executive authority and as such have the powers to carry out effectively the policy and programmes of the scheme as laid down by general Body of the scheme.
2. Shall maintain the efficient working of the office and exercise full control over the paid staff of the scheme including appointments, and dismissal.
3. It shall hold meetings as often as necessary not less than 4 meetings in a year. It shall publish the minutes of the Managing committee meeting in official website of IMA-KSSS www.imakssshubli.org. It shall also publish in website the minutes of previous annual general body meeting or Special general body meeting or any other meetings as per the Bye-law.
4. It shall receive, discuss and amend or approve reports and accounts by the Secretary and Treasurer for the period between the times of two consecutive Managing committee meeting.
5. The managing committee shall decide the policy regarding the disbursement and or investment of the funds at the disposal of the scheme.
6. The quorum shall be six members or 1/3rd of the total Managing Committee Members whichever is less.
7. To represent or to appoint representatives on behalf of the scheme before the Court of law or Government or any other body Corporate.
8. To appoint legal advisor, **Finance advisor**, Auditor and fixing their remuneration.
9. To do such other acts pertaining to the administration & implementation of the scheme.

- 10.a. Managing Committee shall have all powers to tie up with national reputed insurance companies (General or Life) from time to time.
- b. Managing Committee shall have power to negotiate, implement and monitor welfare scheme like Group AccidentBenefit Scheme, Health Scheme etc., from time to time.
- c. Managing Committee shall call for Quotations from various reputed companies and shall select best amongst all interms.
- d.Up dated details of the schemes like policy details, its features, claims procedures and other details etc., will be displayed in its web: www.imakssshubli.org from time to time.

11. ELECTION PROCEDURES:

The Honorary Secretary of IMA KSSS will be presiding officer.

- a. In case Hon. Secretary wishes to contest the Election for IMA KSSS, he has to resign his post of presiding officer.
- b. In case, Hon. Secretary resigns, for the post of presiding officer, managing committee shall appoint presiding officer for ensuring election.
- c. The presiding officer calls for nomination for all the posts four weeks well in advance. The election shall be held at Annual General Body of IMA KSSS during annual IMA Karnataka State Conference.
- d. Election will be conducted for all the posts during Annual General Body meeting of IMA KSSS at the time of IMA Karnataka State Conference.

12. JURISDICTION:

- a. Jurisdiction of the operation of the society extends all over the Karnataka State Territory.
- b. The legal jurisdiction of the society is at Hubballi.
- c. Settling a dispute by arbitration rather than through court is preferred.

13. DUTIES OF THE OFFICE BEARERS:

i. CHAIRMAN: Shall chair all the meetings of the Managing Committee. In absence of the chairman, 1st Vice Chairman-in absence of the 1st Vice Chairman, 2nd Vice Chairman of the Scheme shall chair the meetings. In the absence of the chairman and Vice Chairman, presiding officer shall be elected among the members present. He shall convey the meeting through the Secretary. He will have veto vote in case of voting and his decisions will be final and binding.

ii. VICE CHAIRMAN: Will carry out the responsibilities and the functions of the chairman in his absence.

iii. SECRETARY: Shall carry out the day-to-day functions of the scheme and shall implement the decisions of the committee. He shall be in over all charges of membership enrollment, fees collections, routine administrations and besides to his duties, functions as specified by the committee. He shall be assisted by joint Secretaries in discharging the duties of the scheme. He shall be the custodian of records of the scheme. He shall convey the meeting as per the directions of the chairman.

iv. JOINT SECRETARY: Shall help the Secretary in all routine works and performs the duties of secretary on his absence.

v. TREASURER: Shall maintain the day-to-day accounts of the scheme, submit the accounts for approval of the Managing Committee and the General Body and shall submit the statement of audited annual accounts and the

budget to the committee and general Body for approval. Shall keep the petty cash amount of **Rs.3000/-** only for day-to-day expenses and all other money shall be deposited in the Bank approved by the Managing Committee. The payments more than Rs.500/- will be made through cheques.

14. ACCOUNTS & AUDITS:

a. Accounts shall be opened in any Schedule Bank Accounts shall be operated jointly by two office bearers viz. Treasurer with Secretary (or) Treasurer with Chairman. Financial year shall be from 1st April to 31st March, every year.

The Managing Committee shall approve the accounts submitted by the treasurer duly audited by the Chartered Accountant appointed by the managing committee of the Scheme. The audited accounts of scheme shall be presented at the time of Annual General Body Meeting of the scheme.

b. BOOKS OF ACCOUNTS: Shall be kept in the scheme.

1.Cash Book

2.Ledger Book

3.Property Register

4.Voucher & Receipts

5.Register of Members

6. Meetings proceedings Books or Minute Book and any other Books and records prescribed by the registrar of Societies. All these books and documents shall be in the custody of the Secretary, who shall be responsible to produce the same before the registrar whenever demanded.

7.The same account may be maintained in 'TALLY' as per the computer accounting.

c Miscellaneous

I.Tally data should be password protected to avoid any miss use of the same.

II. All payments to the society are to be made by demand draft / Bankers cheque / E-Banking / or any other legal banking route which may be introduced in future or as informed by the MC from time to time.

15. The President of IMA Karnataka State Branch shall be a permanent invitee to the managing committee and participate in the deliberation of the meeting and advice the members on the subjects and they have no right to vote in the meetings and they also shall participate in the General Body Meeting along with the office bearers.

16. Regarding Construction of Buildings, laws of state Government, Municipal Corporation must be followed.

17. The Office bearers of the Managing Committee shall hand over the Charges of the articles if any with them to the incoming office bearers after the terms of the office and to record the same in proceeding Book along with signatures of the respective persons.

18. FILING OF ACCOUNTS:

On or before 14th day succeeding the day on which the General Body Meeting is held, the same shall be filed with the registrar of the Societies with a list of members of the Managing Committee with a copy of the proceedings of the said general Body meeting by the Secretary.

19. AMALGAMATION

In case of amalgamation of the scheme, the procedure laid down in section 21 of the Karnataka Societies registration Act.1960 shall be allowed and be followed.

19. ISSUE OF THE NOTICE:

The notice of the scheme shall be delivered by person or by post and or a copy published on the notice board of the scheme or the publications of IMA KSB or even in the leading news papers, web page: www.imakssshubli.org or by E-mail.

20. DISSOLUTION:

In case of dissolution of the scheme the procedure laid down in section 22, 23 of the Karnataka Societies Act. 1960 shall be followed. If it becomes impossible to carry out the objectives of the scheme, an extra ordinary General Body meeting of the members of the scheme be convened by the secretary, attended by the Chairman & Secretary, and also attended by the majority of the members enrolled on the scheme as on the day of the notice and decide by the vote of 3/4th of the members who attended the meeting. The scheme shall stand dissolved subject to ratification by the General Body meeting of the Social Security Scheme and other such extra ordinary General body meeting of the members of the scheme, there upon decide the final disbursement of the Corpus fund after meeting the liabilities and debts and recovering the assets. Keeping a view of the objects of the scheme that is natural benefit and charitable purpose to the members concerned this decision taken by the extra ordinary General Body Meetings shall be final, legal and non-negotiable.

21.

For all the things and matters which have not been proved for herein above, the provisions of the Karnataka Societies registration Act.1960 and rules made there under shall apply.

22.

These rules and regulation shall come into force from the date of incorporation and accepted by registrar of Society.

Definitions:

1. IMA's KSSS – Means, Indian Medical Association's Social Security Scheme.
2. Scheme- Means, Indian Medical Association's Karnataka Social Security Scheme.
3. FD- Means Fixed Deposit.
4. Member – Means Approved member by the Managing Committee of the IMA –KSSS.
5. MC- Means, Managing Committee of the IMA- KSSS.
6. DFC- Means , Death Fraternity Contribution.
7. AFC- Means, Advance Fraternity Contribution.
8. The Association year shall be fiscal year, viz. From April 1st of one year to March 31st of succeeding year.
9. Singular includes plural and masculine gender includes feminine gender wherever used and where ever applicable.
10. AGM- Annual General Body Meeting.
11. Fraternity Contribution- Means, Death Fraternity Contribution given to the nominees.