



# FAMILY WELFARE SCHEME GSB IMA

## (F.W.S. G.S.B. I.M.A.)

Office : 3<sup>rd</sup> Floor, "A.M.A. House", Opp. H. K. College,  
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### CONSTITUTION

- I. Title :** The Scheme shall be known as "FAMILY WELFARE SCHEME GUJARAT STATE BRANCH IMA (FWS GSB IMA)" of Gujarat State Branch Indian Medical Association and will be treated as a mutual benefit scheme.
- II. Commencement of the Scheme.**  
The Scheme shall be operative with effect from 1st April, 2017 with the minimum membership of 1000 members.
- III. Aims & Objects of the Scheme:**  
To provide financial assistance to the family of a member of this Scheme in the event of his / her death.
- IV. Eligibility of the Members :**
1. Any life member of the Gujarat State Branch of I.M.A. who is existing or retired member of Social Security Scheme GSB IMA (SSS GSB IMA) is eligible to become the member this scheme Family Welfare Scheme GSB IMA (FWS GSB IMA).
  2. Any existing or retired member of Social Security Scheme GSB IMA (SSS GSB IMA) above the age of 50 years is eligible to become the member of this scheme Family Welfare Scheme GSB IMA (FWS GSB IMA) on or before 01/04/2017. (i.e. This scheme is open for them only upto 01/04/2017).
  3. Member above the age of 50 years is not eligible to become a member after 01/04/2017.
  4. Members who have joined this scheme on or before 01/04/2017 are "FOUNDER MEMBERS" of this scheme.
  5. Any life member of Gujarat State Branch of IMA who wishes to become the member of Family Welfare Scheme GSB IMA (FWS GSB IMA) must be the member of Social Security Scheme GSB IMA.
  6. **For Calculation of Age in Admission Procedure:** Age near to the Next Birthdate will be counted. e.g. If member is applying to become the member of the Family Welfare Scheme GSB IMA (FWS GSB IMA) on 05/09/2016 and his / her birth date is 07/09/1982, then upto 06/09/2016, he/ she is 34 years old and from 07/09/2016, his / her age will be considered as 35 years.
- V. A).** Member who wants to join the scheme has to apply in the prescribed application form meant for the purpose along with necessary documents & scheduled fees.
- B).** A member needs to submit certified copies of
- (1) Standard Age Proof : (Anyone of the following documents)  
A) Driving Licence, B) Valid Passport, C) PAN Card
  - (2) Life-membership certificate of GSB IMA.
  - (3) Social Security Scheme GSB IMA Certificate
  - (4) Two passport size photographs along with application form.
- C).** All eligible members mentioned above shall submit their application form along with admission fees as per their age & AFC by D.D. / Cheque in name of "Family Welfare Scheme Gujarat State Branch IMA (FWS GSB IMA)" payable at Ahmedabad.
- D). Nominee:** A member will have to give the names of 2 (Two) nominees along with their photographs.

## VI. FEE SCHEDULE :

(A) Any eligible member of Gujarat State Branch of I.M.A. willing to become a member of this scheme can do so on payment of admission fees as stated below :

AGE	ADVANCE FRATERNITY CONTRIBUTION (A.F.C.)	ADMISSION FEE	Total
Up to 35	5000	2000	7000
36 to 40	5000	4000	9000
41 to 45	5000	6000	11000
46 to 50	5000	7000	12000
51 to 55	5000	10000	15000
56 to 60	5000	20000	25000
61 to 65	5000	50000	55000
66 to 70	5000	125000	130000
71 to 75	5000	200000	205000
Above 75	5000	250000	255000

(B). Admission fee is Non-refundable in any case.

(C) Advanced Fraternity Contribution (AFC) will remain as security against the death fraternity contribution payable by the member. This AFC amount of Rs. 5000/- shall be refunded on termination or after the death whichever is earlier after settling the account.

(D) The scheme will have the right to ask for the additional amount of Advance Fraternity Contribution (AFC) (i.e. Additional Deposit) if necessary.

**VII. Member's Contribution :** All the Members have to pay every year continuously Death Fraternity Contribution (D.F.C.) of Rs.200/- on the event of death of member. Out of the above amount Rs.200/- shall be paid to the nominee of the deceased member.

**VIII.** All the Members of the scheme have to pay Rs.300/- as Death Fraternity Contribution (DFC) for the death of the member who has continuously paid every year Death Fraternity Contribution (DFC) for 25 years or more. In the event of such death, Rs.300/- will be paid to the nominee of the deceased member.

**IX.** Member of the Scheme who died below the age of 40 years and having the continuous membership of the scheme for 03 (Three) years or more, In such cases All the Members of the scheme have to pay Rs.300/- as Death Fraternity Contribution (DFC) and in the event of such death, Rs.300/- will be paid to the nominee of the deceased member.

**X.** All the members of the scheme have to pay every year Death Fraternity Contribution Notice Fee (DFC Notice Fee) and it will be collected at the time of issuing DFC Notice, which will be decided from time to time by Managing Committee of the scheme and that will go towards the administration and maintenance fund of the scheme.

### **XI. Claim Procedure:**

1. In the event of a death of member the nominee will inform the same to the local branch secretary and will make a claim by submitting prescribed claim form available with the office with the necessary documents.

**a. Nominee's Application Form**

**b. Deceased member's Death Certificate**

**c. Forwarding Letter from Local Branch Office.**

**d. Original Membership Certificate of Family Welfare Scheme Gujarat State Branch IMA**

2. The claim amount will be paid to first nominee only. In case of death of the first nominee the claim amount will be paid to the second nominee (submission of death certificate of first nominee is mandatory)

3. Computation of Fraternity contribution Payment: The fraternity contribution is calculated according to the membership strength on the day of death of deceased member.

### **XII. Member's Disqualifications:**

(1) If a member fails to pay his Death Fraternity Contribution (DFC) within 30 days of the demand made by the Hon. Secretary he shall be treated as a defaulter and he shall pay an extra amount of Rs. 100/- (1st notice), Rs. 200/- (2nd notice), Rs. 300/- (3rd notice), if the default continues beyond the period of 90 days, then a notice by REGISTERED AD post shall be issued to such member and he shall pay Rs. 500/- extra for this notice and if such a member does not pay the demanded sum within 30 days of the receipt of such notice, then his membership shall stand terminated forthwith.

(2) If a member supplies any wrongful information in his application form or at any time during his membership term by which he violates any provision of this scheme and thus he tries to obtain any benefit under this scheme, then after

giving him an opportunity of being heard before the Managing Committee, if his explanation is not found satisfactory, the Managing Committee of the scheme shall terminate the membership of the member.

- (3) After the termination of membership of any member, he can rejoin the scheme as a new member by paying fresh admission fees and other scheduled fees paid by him as per the eligibility of the scheme.
- (4) If any member, at any time, for any reason ceases to be a member of Gujarat State Branch of I.M.A. his membership of this scheme shall cease automatically but if such a member revives his membership of I.M.A. within a period of one year, he can get his membership of the scheme revived on payment of Rs.500/- and arrears of demand, if any. If he does not get his membership revived within the stipulated period, he will be treated as a voluntarily retired member and his AFC will be refunded after adjusting all dues.

### **XIII. Member's Right :**

On the receipt of information from a nominee about the death of the member, his/her nominee shall be paid Fraternity Contribution through the Local Branch Secretary (Rs. 200/- x number of members on that date and Balance if any lying on A.F.C. account of member).

**Benefit of Fraternity Contribution of the scheme is liable only after completion of one year of membership of Family Welfare Scheme Gujarat State Branch IMA (FWS GSB IMA). However nominee of the member is entitled for benefit if death of member occurs in accident even within one year of joining the scheme.** In such case nominee has to present police file number (FIR) and postmortum report. On receipt of information from a nominee about the death of the member, his/her nominee shall be paid Fraternity Contribution through the local branch Secretary (Rs.200/- x number of members on that date and Balance if any lying on A.F.C. account of member).

### **XIV. Management of the Scheme :**

1. Chairman (President of IMA GSB, shall be the Chairman of the Scheme by virtue of his post)
2. Hon. Secretary
3. Hon. Joint Secretary
4. Hon. Finance Secretary
5. Hon. State Secretary of the State Branch : Ex. Officio Member
6. MEMBERS : One member from Each Zone.
7. Office of the Scheme will be located at the Head Quarter Ahmedabad.

### **Ordinary General Body Meeting**

The General Body Meeting shall consist of all the members of this Scheme. It shall be supreme deciding body in the Management of the Scheme. It shall ordinarily meet once in every year.

### **Quorum**

The quorum shall be 5% of the total number of members registered on that day or 50 members whichever is less. A Non-quorum meeting shall be adjourned for 30 minutes and subsequently Non-quorum meeting shall transact the business on the Agenda only.

Ordinary General Body shall take decisions by a simple majority.

### **General Body Meeting For Constitutional Amendments.**

Notice for such a General Body Meeting to deliberate on Constitutional Amendments shall be a minimum 7 (Seven) clear days. Agenda shall include the original articles of constitution as existing in the Constitution and Proposed amendments if thereof. Quorum for such a meeting shall be a minimum 50 members. Non-quorum meeting shall not transact any business pertaining to any Constitutional amendments. The decision of such a General Body Meeting shall be taken by 2/3 majority of the members present. Constitutional amendment meeting shall discuss only that business that appears on the Agenda.

### **Requisition Meeting**

A General Body meeting can be requisitioned through signatures of minimum 100 members. Such a requisitioned meeting shall be convened by the office within a stipulated period of one month from the day on which the Notice is received.

Requisitioned meeting shall have a quorum of 200 members. A Nonquorum meeting shall not transact any business and shall automatically stand dissolved. A requisitioned meeting shall not be requisitioned again for the same agenda for a period of six months from the date of said notice. Decision for requisitioned meeting shall be taken by 2/3 majority of the members present at the meeting.

### **Emergent Extra-Ordinary Meeting :**

The Hon. Secretary of the Social Security Scheme shall in consultation with the Chairman, convene an Emergent meeting of the Scheme to transact any Emergent business. Clear 72 hours notice shall be given to members for such a meeting.

### **Managing Committee :**

It shall atleast meet twice in a year.

### **Function of Managing Committee :**

It shall receive, discuss, and amend or approve the reports and accounts by the Hon. Secretary and Hon. Finance Secretary for the period between the time of the two consecutive Managing Committee meetings. The Managing Committee shall decide the policy

regarding the disbursement and/or investment of the funds at the disposal of the Scheme. The quorum of Managing Committee shall consist of a minimum 50% of the members of the Managing Committee.

**Duties of the Hon. Secretary**

The Hon. Secretary shall carry out day-to-day functions of the Scheme and shall implement the decisions taken by the Managing Committee. He shall be in overall charge of the membership enrolment, fees collection, routine administration and besides other duties and functions as specified by the Managing committee. He shall be assisted by the Joint Secretary in discharging his duties. Joint Secretary shall help the Secretary in all routine work and perform the duties of the Secretary in his absence.

**Duties of the Hon. Finance Secretary :**

Hon. Finance Secretary shall maintain day-to-day accounts of the Scheme and submit the accounts for approval to the Managing Committee and General Body. He shall submit a statement, of the audited Annual Accounts and the Budget to the Managing Committee and General Body for approval.

**Duties of the Chairman :**

The president of the State Branch shall chair all the meetings of the Managing Committee and General Body. In the absence of the President, Chairman shall be elected from amongst the members present.

- Note : (A) All the members of the Managing Committee shall be paid two-way first class Rail-Fare as Travelling Allowance.  
(B) The Hon. Secretary, Hon. Joint Secretary and Hon. Finance Secretary shall be paid Two-way First Class rail fair / Two way taxi fare / Actual Travel Expenses as Travelling Allowances to attend meeting and discharge the duties of the Scheme.  
(C) Travelling Allowance shall be claimed only from the Scheme provided No T.A. has been claimed for the same from the Gujarat State Branch of I.M.A.

**Election :**

- (1) Hon. Secretary and Hon. Finance Secretary shall be elected by the State Council of Gujarat State Branch of I.M.A. from amongst the members of the Scheme from Head Quarter Zone.
- (2) (I) Hon. Joint Secretary from the Head Quarter Zone  
(ii) Zonal Representatives – One from Each Zone shall be elected by the Annual General Body meeting of the Scheme.

Hon. Secretary shall invite nominations for Joint Secretary and Zonal Representatives atleast 15 days before schedule of the General Body meeting. The above election will be held at the Annual General Body meeting.

**XV. Accounts and Audits :**

- (1) A separate Bank A/C. shall be opened in any Nationalized Bank and shall be operated jointly by any two of the Three Office Bearers viz. The Hon. Secretary, Hon. Finance Secretary and Joint Secretary.
- (2) The financial year of the Scheme shall be from the 1st April to 31st March.
- (3) The Managing Committee shall approve account submitted by Hon. Finance Secretary duly audited by the chartered Accountant appointed by the Gujarat State Branch of I.M.A.
- (4) Audited account of the Scheme passed by the Managing Committee and General Body Meeting of the scheme, shall be ratified by the State Council of Gujarat State Branch I.M.A.

**XVI. Miscellaneous :**

- (1) Every member shall specify his two nominees for obtaining benefit under this Scheme.
- (2) Any income derived from the property of this Scheme shall be utilized only for the objects of this Scheme.
- (3) If the total disbursement in any year is more than the fraternal contribution of the members of the Scheme, the managing committee shall have rights to utilize, the Corpus-Fund for such deficiency. It is absolutely made clear that the Corpus Fund of the Scheme shall always bear a charge for meeting the obligation under this Scheme.
- (4) In the event of any member wishing to relinquish his rights for obtaining benefit under Clause, he can do so by making and affidavit and submitting it, to the managing Committee. After submission of such Affidavit his rights shall lapse.

**XVII. Dissolution :**

If it becomes impossible to carry out the objectives of this Scheme and or the member of this Scheme in an Extra-Ordinary General Body meeting of the members of the Scheme, conveyed by the Secretary and attended by the majority of members enrolled on the Scheme as on the day of the notice, decide by the votes of 3/4 of the members who attended the meeting, the Scheme shall stand dissolved subject to ratification by the State Council of the Gujarat State Branch I.M.A. and another such Extra Ordinary General Body meeting of the members of the Scheme shall thereupon decide the final disbursement of the Corpus Fund after, meeting the liabilities and debts and recovering the assets, keeping in view of the objectives of the Scheme that is mutual benefit and charitable purpose of the members concerned this decision taken by the Extra Ordinary General Body Meeting shall be final, legal and non-negotiable.

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### APPLICATION FORM

PLEASE USE BLOCK LETTERS



PHOTO

Surname :

First Name :

Father / Husband's Name :

Date Of Birth : \_\_\_\_\_ Age \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_

GSB IMA Life Membership No. \_\_\_\_\_ SSS GSB IMA Membership No. \_\_\_\_\_

CORRESPONDENCE ADDRESS

Telephone Nos. with STD Code

Resi. :

Clinic :

Mobile No. :

Email :

I the undersigned hereby apply for the membership of Family Welfare Scheme of GSB IMA.  
I enclose herewith D.D./cheque No. \_\_\_\_\_ for Rs. \_\_\_\_\_ Dt. \_\_\_\_\_  
Bank & Branch \_\_\_\_\_

I do hereby declare that the above information is true and that I have withheld no information whatsoever regarding the application and I agree to pay the amount demanded as per details of members of this scheme.

I further agree to abide by the conditions laid down in the constitution approved by Family Welfare Scheme, Gujarat State Branch, IMA from time to time

Full Name of the Nominee : 1. _____		PHOTO
Signature _____	Age : _____	
Full Name of the Nominee : 2. _____		
Signature _____	Age : _____	
Address of Nominee : 1. _____		
Address of Nominee : 2. _____		

Introduced by Doctor with GSB L.M. No.

Signature of Applicant P.T.O.

**FEE SCHEDULE :**

Member's AGE	Advanced Fraternity Contribution	Admission Fee	Total
Up to 35	5000	2000	7000
36 to 40	5000	4000	9000
41 to 45	5000	6000	11000
46 to 50	5000	7000	12000
51 to 55	5000	10000	15000
56 to 60	5000	20000	25000
61 to 65	5000	50000	55000
66 to 70	5000	125000	130000
71 to 75	5000	200000	205000
Above 75	5000	250000	255000

**For Calculation of Age : Age near to next birthday will be counted.**

**ADMISSION FEES ONCE PAID WILL NOT BE REFUNDED.**

**I : Eligibility of the members :**

- Any life member of the Gujarat State Branch of I.M.A. who is existing or retired member of Social Security Scheme GSB IMA (SSS GSB IMA) is only eligible to become the member of Family Welfare Scheme, Gujarat State Branch, I.M.A. (FWS GSB IMA)
- Any existing or retired member of SSS GSB IMA above the age of 50 years is eligible to become the member of this scheme on or before 01/04/2017. (i.e. This scheme is open for them only upto 01/04/2017).
- Member above the age of 50 years will not be eligible to become a member after 01/04/2017.

1. Payment will be accepted by Local Cheque / Demand Draft only in favour of "FWS GSB IMA"
2. Payment should be done as per the fee schedule. M. O. , Cash or Out – Station Cheque will not be accepted.
3. Membership will come in force after realisation of cheque.
4. In case, where nominee is minor or illiterate, the left thumb impression must be taken.
5. If the form is not duly completed, it will not be accepted.
6. Pass port size photograph of member and Photos of nominees are to be provided.

**II : Member needs to submit certified copy of :**

- (1) Standard Age Proof : (Anyone of the following documents) :  
 (A) Driving Licence, (B) Valid Passport, (C) PAN Card (D) Aadhaar Card
- (2) Life-membership certificate of GSB IMA.
- (3) Social Security Scheme GSB IMA Certificate
- (4) Two passport size photographs along with application form.
- (5) Photo ID proof of Both the Nominees.

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**For Local Branch I.M.A.**

_____ <b>DATE</b>	_____ <b>BRANCH</b> (Rubber Stamp Compulsory)	_____ <b>SIGNATURE</b> Secretary / President of The Local Branch I.M.A.
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**For Office Use Only**

_____ <b>DATE</b>	_____ <b>Signature of Secretary</b> <b>FWS GSB IMA</b>	_____ <b>Signature of Secretary / President</b> <b>SSS GSB IMA</b>
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