

# BYE LAWS OF FAMILY SECURITY SCHEME - II

## IMA TAMILNADU

### 1. Name of the scheme:

Family Security Scheme-II of IMA Tamil Nadu State Branch.

### 2. Office of the Scheme:

Office of the scheme shall be situated at the place of IMA State Head Quarters, Headquarters Building, Doctors Colony, off Mudichur Road, West Tambaram, Chennai-600045. If the Secretary is out of Chennai, Window Office will be in the place of Secretary FSS elected.

### 3. Commencement of the Scheme:

The Scheme was launched during the 293<sup>rd</sup> State Council meeting at Nagercoil on 10<sup>th</sup> December 2017 Dr.J.A.Jayalal as State President, Dr.B.Sridhar as State Secretary, and Dr.S.Palanivel Rajan as State Finance Secretary.

### 4. TRUST BOARD:

Family Security Scheme Management Committee, General Body, IMA State Finance Standing Committee, IMA State Council and IMA General Body approved the proposal of TRUST FORMATION with the following members in the TRUST BOARD.

#### PERMANENT/FOUNDER TRUSTEES

1. Dr. K.VIJAYA KUMAR - CHAIRMAN 2YRS
2. Dr. T. SADAGOPAN
3. Dr. S. DAMODARAN

#### OTHER PERMANENT TRUSTEES

1. Dr. K. PRAKASAM
2. Dr. N. MOHAN DASS
3. Dr. R. GUNASEKAR
4. Dr. J. A. JAYALAL
5. Dr. P. RAMAKRISHNAN
6. Dr. K. THANKAMUTHU

#### ROTATION TRUSTEES

1. F.S.S CHAIRMAN
2. F.S.S SECRETARY
3. IMA PRESIDENT
4. IMA SECRETARY

Their Tenure will be as long as they hold the post in FSS and IMA.

The Trust Board Chairman will convene periodical Board meetings and supervise the functioning of The scheme and suggest ways for the improvement of the scheme.

The trust Board will be registered and shall apply for Pan Card, Exemptions under various, and heads of Tax.

The Trust Board members are always the invitee members with voting rights in the Management Committee Meeting.

#### **5.Area of Operation**

The activity of scheme shall be confined to the State of Tamilnadu.

#### **6.Definitions**

##### **Beneficiary:**

Beneficiary shall mean the nominee of family member of the Doctor whom should be a life member of IMA TNSB and also enrolled himself/herself as a member of the family security scheme, has paid the subscription and fraternity contribution without any outstanding dues. The non- payment of outstanding dues will make the beneficiary to lose the privilege of the scheme and will not be called as beneficiary.

#### **7.Objective of the Scheme**

(a)To provide immediate substantial financial aid to the family of the members of FSS on his/her demise.

(b)The scheme is of the doctors, by the doctors, and for the deceased doctor's family who are members of the scheme.

#### **8.Membership Eligibility**

(a)Any life member of IMA TNSB is eligible to join the scheme once they get membership number.

(b)Couple members should join separately.

(c)Upper age limit 50 years.

#### **9.Advantages**

(a)Premium is very minimum compared to any insurance scheme.

(b)Mental satisfaction of helping one of your deceased member's family by contributing Rs.200/- to each family.

(c)No medical certificate needed.

(d)Minimal easy formalities for death claim.

(e)Life member of IMA up to the age of 60 yrs. only can join the scheme, after 01-07-2018.

#### **10.Payment details**

(a) A non-refundable deposit will be collected from members joining in the scheme according

To age. Age less than 30 years Rs.3, 000/- : Age 31-40 years-Rs10, 000/-, age 41-45 Years- Rs.30, 000/- and age 46-50 Years Rs.50, 000/-

(b) An advance amount for 40 deaths (fraternity contribution)  $300 \times 40 = 12,000$  should also be sent along with non-refundable deposit. (It varies as per the anticipated number of Deaths)

(c) After 40 deaths further advance will be collected according to forth coming death.

(d) Payment only by DD/ online payment through Payment Gateway in the name of FSS-II of IMA TNSB payable at place of secretary's office.

## AGE LIMIT FOR FSS – II

Age denotes the completed age as per the official records, **(Aadhar/Voter ID/ Pan card/driving License/ Passport/School Leaving Certificate)**

Exis

Existing members of FSS – I can join in this scheme without age limit till **30-06-2018** only.

After

01-07-2021 the age limit to join in this scheme is only **50 years** for both the Existing FSS – I Members and new members.

No age limit for existing FSS members joining with Rs.1,00,000/- upto 30-06-2018 only

Death Fraternity Contribution Advance Amount **Rs. 12,000/-** per Year - for all age Groups. (as per the anticipated number of Deaths)

First Payment only by Demand Draft In favour of  
**“IMA TNSB FSS –II”**  
Payable at Marthandam.

From second Premium onwards payment can be done by DD (or) online payment Gateway.

After **30-06-2018** the upper age limit to join in FSS – II is **60 years** only.  
(for both new & existing FSS – I Members )

### Note:-

After 01-07-2021 the upper age limit to join in FSS – II is **50 years** only.  
(for both new & existing FSS – I Members )

**Claims Amount is Rs.300 X  
Number of Active Members in FSS  
II.**

- New Members can join in this scheme upto age limit of **70 years** till **30-06-2018**.
- After 30-06-2018 the age limit to join in this scheme is only **60 years** for both the Existing FSS – I Members and new members.
- After 01-07-2021 the age limit to join in this scheme is only **50 years** for both the Existing FSS – I Members and new members.
- Defaulters of FSS-I Scheme will not be allowed to join FSS-II.
- The accounting year of the Scheme shall be 1<sup>st</sup> July of each year to 30<sup>th</sup> June of the following years.
- If a member failed to pay within this period the membership will be terminated after giving a registered notice with 15 days grace period.
- Management Committee's decision is final in case of any dispute regarding membership,

death Claim or deletion of  
defaulter.

### **11.Procedure for Enrollment**

- (a)Life members of IMA will have to apply in the prescribed application form.
- (b)Membership comes to existence only when the office receives DD and receipt is made to that effect.
- (c)Applications should be sent along with AFC (Advance Fraternity Contribution), nonrefundable deposit, copy of life membership certificate, date of birth proof (Aadhaar card, Pan Card/Driving License/ Voter's ID).
- (d)The photos of the applicant and nominees should be pasted with signature in the prescribed application form.
- (e)The application should be forwarded by the local IMA Branch secretary/ President/district coordinators

### **12.Termination of Membership**

- (a)For providing wrong information
- (b)Nonpayment of fraternity contribution for 1 year, after reminder, letter show cause notice, and by registered post(that is 12 months only).
- (c)After termination member is not eligible to re-join the scheme.

### **13.Why Advance Contribution**

To make payment to nominee of the deceased member without any delay.

### **14.Death Fraternity Contribution**

- (a)Every member has to pay the death fraternity contribution of Rs.300/-per death.
- (b)Contribution amount will be intimated during December of every year.
- (c)Collection of the amount will start from 1<sup>st</sup> January to March 31<sup>st</sup> without late fee.
- (d)From 1<sup>st</sup> October to 31<sup>st</sup> December the late fee will be Rs.200,1<sup>ST</sup> January to 31<sup>st</sup> March the late fee will be Rs.400, 1<sup>st</sup> April to 30<sup>th</sup> June the late fee will be Rs.600.
- (e) **On the death of a member**, if one AFC (From 1<sup>st</sup> July to 30<sup>th</sup> September) due is pending it will be deducted and if one AFC due is pending after three months (From 1<sup>ST</sup> October to 30<sup>th</sup> June) 10 times of the advance amount will be deducted.
- (f)If the member does not pay end of December he / she lose the benefit.
- (g)The nominee will get the benefit due to natural death, suicidal, homicidal, and accidental death.
- (h)No amount will be sanctioned for any cause except after death of the member for which the scheme is started.

### **15.Documents needed for Claim**

- (a)Original membership certificate
- (b)Copy of death certificate
- (c)Request letter and photo from 1<sup>st</sup> nominee & Photo of the deceased member
- (d)Last paid Receipt.
- (e)Documents must be send through local branch IMA secretary with forwarding letter.

**16. If a member die who will get the benefits**

(a) The fraternity contribution will be given only to the first nominee and the scheme office at no time will divide and settle the amount amongst the nominees.

**17. If nominee / nominee's die who will get the benefits**

(b). In the event of the death of the 1<sup>st</sup> nominee the second /successive nominee should submit the application

(c) Payment will be made to legal heir if no alive registered nominees available.

(d)Legal heir certificate and affidavit from Notary Public should be produced.

**18.Window Period**

**For the new members** - one year from the date of joining,

(a)The scheme is operable only after one year of becoming the member of the scheme, except in accidents. i.e. The members joining the scheme if they die earlier than 365 days of joining, no fraternity contribution will be given to their families except accident death.

(b) **For the exiting FSS members**- 6 months window period from the date of joining.

(c) Till the management Committee and GBM of FSS discusses elaborately and decides about the fraternity contribution after consultation with leading auditor about the merits and the demerits of changing the amount then only the fraternity contribution will be reduced or altered with 3/4<sup>th</sup> majority in management committee and 3/4<sup>th</sup> majority in the General Body Meeting present for the meeting.

**19. WHO WILL RUN THE FAMILY SECURITY SCHEME-II**

FSS scheme office bearers and the Management Committee will run the scheme. IMA TNSB will supervise the scheme through Internal Audit Committee, Finance Standing Committee, State Council Meeting and General Body Meeting.

**20.DUTIES AND RESPONSIBILITIES OF THE OFFICE BEARERS:**

**CHAIRMAN:** He will be the Chairperson for all the meetings conducted by the FSS-II. He will be the Chairperson for the General Body Meeting / Ordinary / Emergency Meeting / Extraordinary Meetings / Management Committee Meeting. He shall guide and control the activities of the scheme. The Chairman with the help of the Management Committee will deal any disputes.

**SECRETARY:** He Shall make all the correspondence Shall see the smooth functioning of the office, Shall investigate the claims by himself or with Chairman and settle the claims. Shall arrange meetings, conduct legal cases and also carry out all the duties entrusted to him by the committee.

**FINANCE SECRETARY:** He shall collect the membership fees, FC accounts, Shall maintain day to day accounts of the scheme, Shall sign the Cheque along with the Secretary and Present the audited accounts to the Management Committee, General Body Meeting & Finance Standing Committee

**VICE CHAIRMAN:** In the absence of Chairman, the Vice Chairman will preside over the meetings and he shall supervise the functioning of the Scheme Office.

**JOINT SECRETARY:** He shall assist the Secretary of the Scheme to run scheme smoothly and In the absence of the Secretary, he shall discharge the duties of the Secretary till such time the alternate arrangements are made.

**MANAGEMENT COMMITTEE / EX – OFFICIO MEMBERS:** Management Committee will consist of the State President, State Secretary and State Treasurer, Immediate Past State President, Immediate Past

State Secretary, Immediate Past Chairman FSS, Immediate Past Secretary FSS and also the State President Elect as ex officio members of the management committee. Past Chairman and Secretary FSS will be special invitees in the Management Committee Meeting.

**ELECTED MEMBERS:** The Management Committee of FSS Scheme of IMA Tamil Nadu will consist of the Elected Chairman, Vice Chairman, Secretary, Joint Secretary, Finance Secretary and the management Committee members elected by the members of each revenue District.

**UNITED MEMBERS:** The founder President, Founder Secretary and Founder Treasurer of the scheme are always the invited members of the scheme with voting rights All Past State President, State Secretary, Imm. Past Chairman and Secretary are always the invited members of the scheme with voting rights.

**MANAGEMENT COMMITTEE MEETING:** Management Committee Meeting will be conducted 4 times a year preferably a day prior to the State Council Meeting with at least 7 days prior notice. Non-attendance by a member of the management committee meeting for 3 consecutive meetings without valid reasons will be disqualified from the membership of the Management Committee. The Management Committee can call for an extraordinary General Body Meeting when required. The Management Committee can receive, discuss, amend or approve the accounts submitted by the Secretary of the Scheme. The decision of the Management Committee will be final in case of any controversy that arises. The management Committee members are eligible for TA / DA. There will be one MC member for every 300 members and part thereafter in the revenue district.

**EMERGENCY MANAGEMENT COMMITTEE:** The Honorary Secretary of the scheme in consultation with the Chairman can convene an emergency / extraordinary meeting to transact any business with 24 hours' notice if necessary. If 1/3<sup>rd</sup> of the Management Committee members request for Management Committee Meeting then it can be convened.

**POWERS OF THE STATE OFFICE BEARERS:** The President of the state IMA as a customary will inaugurate the FSS Scheme General Body and Management Committee meeting and shall hand over to the Chairman of FSS to conduct the meeting. The Chairman of FSS in turn will request the IMA President to give the conclusion address.

The Chairman of the scheme will preside over the Management Committee Meeting and General Body meeting of the scheme. The Chairman shall have the voting right in case any issue comes up with equal votes in the Management Committee meeting or General Body meeting.

The Finance Standing committee of IMA TNSB shall verify all the accounts of the scheme and give its report to the State Council Meeting and General Body meeting of IMA TNSB.

**ELECTION OF OFFICE BEARERS:** The election will be conducted by the Election Commission of IMA TNSB. The office bearers shall be elected only from the members of the FSS. The tenure of Office shall be 2 years. Only the Family Security Scheme members are eligible to vote. The election shall be by postal ballot / online voting. Election notification will be given in the "TIMA" newsletter with the required time frame

All posts are for one term only. The members are not eligible to contest again for the same post except for the post of Management Committee Member for which a member can contest for 3 terms.

## **21. ELIGIBILITY OF THE CANDIDATES:**

### **CHAIRMAN**

- (a) Must be a member of FSS, with a minimum of 10 years of membership
- (b) IMA Life member for 20 years
- (c) Should have completed 2 terms of membership as a management committee member.
- (d) State - Past President, Past Secretary, and Past FSS Secretary can contest and
- (e) Should remit a non-refundable deposit of Rs.10,000/-

### **VICE CHAIRMAN**

- (a) Must be a FSS member for 10 years
- (b) IMA Life member for 10 years
- (c) Should have completed 2 terms of membership as a management committee member and
- (d) Should remit a non-refundable deposit of Rs.5,000/-

### **SECRETARY**

- (a) Must be a FSS member for 5 years
- (b) IMA Life member for 10 years
- (c) Should have completed 2 terms of membership as a management committee member
- (d) Past State President IMA TNSB / Past FSS Chairman cannot contest for this post.
- (e) Should remit a non-refundable deposit of Rs.5,000/-

### **JOINT SECRETARY**

- (a) Must be a FSS member for 5 years
- (b) IMA Life membership for 5 years and
- (c) Should remit a non-refundable deposit of Rs.3,000/-

### **FINANCE SECRETARY**

- (a) Nominated by the FSS Chairman and Secretary and should be a member in the same branch as that of the FSS Secretary



- (b) Must be a FSS member for 3 years
- (c) IMA Life member for 5 years
- (d) Should remit a non-refundable deposit of Rs.3,000/- after nomination

### **DISTRICT CO-ORDINATOR**

- (a) Must be a member of FSS for at least 5 years
- (b) Must be a IMA Life member for 2 years
- (c) Should contest from the same revenue district and will be elected by the FSS members in the Zone by online/postal ballot.
- (d) Should remit a non-refundable deposit of Rs.1, 000/-
- (e) Each revenue district will have one district coordinator post for every 300 members from a District
- (e) Past State Presidents cannot contest for the District Co-coordinators Post. They are permanent Invitees with voting rights for all Management Committee Meetings.

**If any district Co-ordinator/ office bearer not attending more than 3 management committee meeting continuously will be disqualified.**

### **INTERNAL AUDITING COMMITTEE**

- (a) For the Post of Chairman – Past State President/ Past State Secretary/ Past FSS Chairman/ Past FSS Secretary
- (b) IAC Members: FSS MC Member for at least 2 terms.

### **22.GENERAL BODY MEETING**

The General Body Meeting of the FSS shall consist of all members of the scheme and shall meet once in a year preferably along with the State Annual Conference.

The amendment of the byelaw can be made only at the General Body meetings with 3/4<sup>th</sup> majority of the members present. A notice of 21 days should be given prior to the conduct of the General Body meeting.

The quorum for General Body meeting shall not be less than 1/3<sup>rd</sup> of the total current membership.

Non – quorum meeting shall be adjourned for 15 minutes and shall subsequently proceed to transact the business as per the agenda only. 2/3<sup>rd</sup> majority of the General Body meeting is needed to pass

resolution. 3/4<sup>th</sup> majority of the General Body meeting is needed to pass an amendment and those who attend the meetings.

General Body notice will be given through TIMA news and not individually with required time frame except Emergency General Body meetings.

### **23.ACCOUNTS AND AUDIT**

The funds of the scheme shall be deposited or invested in the name of the scheme in any savings or current account with any scheduled or nationalized bank opened for this purpose.

The bank account shall be operated jointly by the Hony.Secretary and Hony.Treasurer.

The Hony.Secretary and the Hony.Treasurer shall keep proper books of accounts with respect to all the money received and the expenditure made by them. They shall keep all the documents related to all the assets and liabilities of the scheme.

A chartered accountant or a firm chartered accountant who is qualified as per the chartered accountant regulations shall audit the accounts of the scheme annually.

**The Internal Audit Committee Chairman** along with two members will conduct an internal audit once in three months before the State council and Management Committee Meetings and the report will be submitted in the meetings. They will be elected through the FSS members.

### **24.ACCOUNTING YEAR**

The accounting year of this scheme shall be from 1<sup>st</sup> April of each year to 31<sup>st</sup> March the following year.

### **25.FSS CERTIFICATE AND NOMINEE**

All registered members will be issued a certificate as soon as possible after their enrollment giving the details of the nominee and address etc.

The change of address must be intimated to the office immediately.

To change the nominee, the original FSS certificate, DD for Rs.1000 and a letter to that effect must be send to the office and necessary change will be made and the office will issue a fresh certificate.

### **26.DISSOLUTION OF THE SCHEME**

In case it becomes impossible to achieve the objective of the scheme the same may be dissolved in a General Body meeting with 3/4<sup>th</sup> majority as per the register.

The surplus amount arising out of the dissolution shall be handed over to the Indian Medical Association, Tamil Nadu Branch to be used for its purposes.

In case of any dispute, legal Jurisdiction shall be at the place of function of the FSS office.

### **27.INCOMING OFFICE BEARERS**

The elected new office bearers will take over documents and administration pertaining to the movable and immovable properties from the previous office bearers in the presence of the State Secretary, IMA TNSB / State Finance Secretary, IMA TNSB/ Representative appointed by State President.