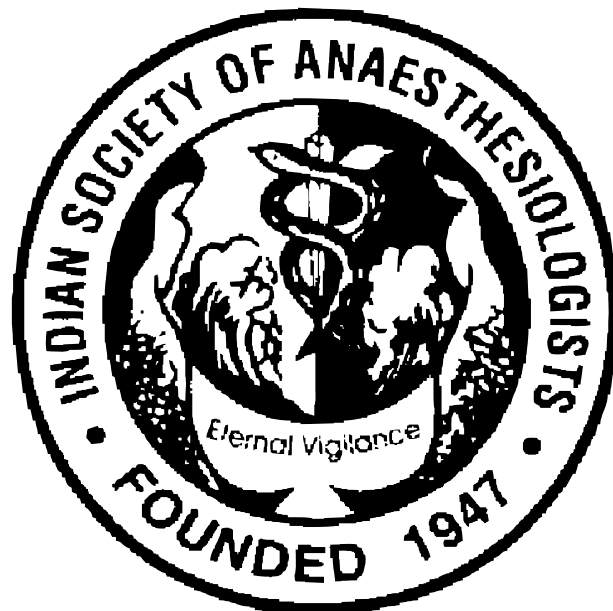


INDIAN SOCIETY OF ANAESTHESIOLOGISTS

FAMILY BENEVOLENT FUND



Regd. No. 629/2011
Under Societies registration act 35 of 2001 AP

CONSTITUTION
(As amended on 27.12.2013)
(Effective from 01.01.2014)

MANAGING COMMITTEE

President

Prof. Dr. J . Ranganathan

Cell-9360095666 ; Email : drjrsalem@gmail.com

Hon. Secretary

Dr. Sugu Varghese

Cell-9447052094

Email : sugulissieux@rediffmail.com, secretaryfbf@isaweb.in

Hon. Treasurer

Dr. Abraham Cherian

Cell: 9895098098; Email: drabuc@gmail.com

EXECUTIVE MEMBERS

Dr.Surendar Reddy

9985021401

Dr. S. S. C. Chakra Rao

Cell:-944017634

Dr. P. Viswanath Kumar

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Dr.S.C.Parakh

9848522205

Dr. M. V. Bhimeshwar

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Dr. (Brig)T. Prabhakar V.S.M

Cell:-9411688820

Dr. K M Venkatagiri

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MEMORANDUM OF ASSOCIATION

1. Name of the Association : **INDIAN SOCIETY OF ANAESTHESIOLOGISTS
FAMILY BENEVOLENT FUND**
Regd.No. 629/2007 A.P.
Under societies registration act 35 of 2001
2. Registered Office : 3-16B-100/1, Shanti Nagar, Kakinada – 533003
3. Administrative Office : Dr. Sugu Varghese
Hon. Secretary ISA FBF
Anaesthesia House,
1st Floor, GCDA Shopping Complex,
Panampilly Nagar, Cochin - 682 036
Kerala
Email : sugulissieux@rediffmail.com
isabfsecretariat@gmail.com

(Administrative office - Headquarters will be same as secretary's home town until permanent headquarters of the society is established)

2. DEFINITIONS

“Beneficiary” or “Beneficiaries” shall mean the nominee of the family members of the Doctor who should be a life member of the Indian Society of Anesthesiologist and also enrolled himself / herself as a member of the Family Benevolent Fund, has paid the subscription and the Fraternity Contribution without any outstanding dues. The non-payment of outstanding dues will make the beneficiary / beneficiaries to lose the privileges of the scheme and will not be called as Beneficiary / Beneficiaries. “Fund” means the Family benevolent Fund and the “Society” means the organization of Family benevolent Fund.

3. AIMS & OBJECTIVES OF THE SCHEME

- i. To promote life membership of I.S.A.
- ii. To provide immediate substantial financial aid to the family of the members of the FBF on his / her demise.
- iii. The Fund is of the doctors by the doctors and for the deceased doctor’s family who are members of the Fund.

4. ELIGIBILITY FOR MEMBERSHIP

1. Any Life Member of the ISA/Associate member is eligible to join the Fund.(Not the eligibility for claim)
2. The Members above the age of 60 are not eligible to join the Fund.
3. Couple members should join the Fund separately.

Eligibility for claim :- (a)

- I. A member attains the eligibility to claim the benefit One Year or 365 days after joining the Fund (One year window period).

Note: (b)

- i. Membership comes into effect only when the ISA FBF policy documents are approved by the President, Hon. Secretary and Hon. Treasurer of the Fund and the certificate granted to the member.

Advantage of FBF:-

1. Premium is very minimum compared to any insurance scheme
2. Mental satisfaction of helping one of our deceased members’ families by

contributing Rs.300/- each to those families.

3. Life Members up to the age of 60 can join the scheme.
4. No medical certificate is needed for joining the scheme.
5. Easy settlement of death claim with minimum formalities.
6. Hoping to provide a relief of Rs.30,00,000/- if the members join upto 10000 members.

ADMISSION FEES

(i) A non-refundable deposit will be collected from members joining the Fund according to their age.

- | | | |
|-----------------------|---|-------------|
| a) Less than 30 years | - | Rs.2000/- |
| b) 31 to 35 years | - | Rs.3000/- |
| c) 36 to 40 year | - | Rs.4500/- |
| d) 41 to 45 years | - | Rs.6000/- |
| e) 46 to 50 years | - | Rs.8000/- |
| f) 51to 55 Years | - | Rs.10000/- |
| g) 56 to 60 Years | - | Rs. 15000/- |

h) One time payment of Rs 1,00,000/- at a time till December 2016.

(2) Annual Membership fees Rs. 200/- (it is otherwise called as administrative charges)

Properly filled application form along with Proof of Age, Xerox Copy of ISA life membership Certificate. Two Passport size photographs along with admission fees either as Demand Draft / at par Cheque or through online transfer into the ISA FBF account

5. MEMBERS CONTRIBUTION

i. Every member of this Fund shall pay Rs.200/- (Rupees Two hundred only) every year as annual membership fee.

- ii. Every member of this Fund shall pay fraternity contribution of Rs.300/- on the event of death of a member as intimated by the honorary secretary every year.
- iii. A life member of ISA is eligible to join as a life member of ISA FBF on payment of a one time lump sum amount of Rs.1,00,000/- ,which is non refundable. Such members need not to make any further payment to the Fund and shall enjoy the same benefit as that of other members of the Fund. The current ordinary member of the FBF who is a life member of ISA can become a life member of FBF under this Fund by paying Rs.1,00,000/- less the admission fees paid if any, such member shall also pay the fraternity contribution and other dues till the date of conversion in to the Life membership.
- iv. Fraternity contribution bills will be sent once in a year from 1st October onwards, either by email or SMS or by Indian postal service.
- v. Please intimate the office in case of change of address, telephone number, mobile number and Email ID
- vi. The fraternity contribution shall be paid on or before 16th October every year.
- vii. It is the responsibility of the member to find out from the office of the Fund, as how much he/she has to pay.
- vii. Annual membership fee, fraternity contribution fee, one time payment fee may change from time to time after the approval of the General Body.

6. MEMBERS RIGHTS

In the event of death of a member, his nominee is entitled to receive the fraternity contribution from the remaining members , calculated Rs. 300 per member. The financial year is from 1st April to 31st March. The fraternity contribution to be paid by each member is the total number of deaths that occur from 1st April to 31st March.

7. VOLUNTARY RETIREMENT

Any member can voluntarily retire from the membership by giving a written request to the Secretary. His/her membership will be terminated and he/she will not get any refund.

8. TERMINATION OF MEMBERSHIP

The membership in the scheme will be terminated on the following grounds.

- I. If any member has furnished wrong information in his/her application form or at any time during the period of subsistence of his/her membership by which he/she violates any provision of this Fund and thus tries to obtain any unfair advantage under this Fund, then after giving him/her an opportunity of being heard, the managing Committee of the Fund shall terminate his/her membership of the Fund by passing a resolution by majority members of the managing committee.
- II. If a member fails to pay his/her share of Fraternity Contribution within 30 days of the demand by the Secretary he/she shall be treated as a defaulter and he/she shall pay penalty of Rs.100/- per month as late fee along with his contribution. If a member does not clear his/her dues within 3 months after the intimation send by the Secretary, His/her membership shall automatically stand terminated and the caution deposit shall deem to have been forfeited.
- III. If a member at any time, for any reason ceases to be a member of I.S.A. his/her membership of this society shall automatically stands terminated. But if such a member revives his/her membership of I.S.A. within a period of 6 months, he/she will get his/her membership of the Fund revived of payment of Rs. 200/- and fraternity contribution payable by him during the period he was not a member. If he/she does not get his/her membership revived with in the stipulated period, he/she will be treated as voluntarily retired member and he/she will be given such benefits as per Clause 7. Revival of membership can be done only once.

9. REJOINING OF MEMBER

After termination of the membership as per Clause 7 or 8, the member can rejoin in the society as a new member by paying the admission fee/caution deposit and submitting a fresh application form provided he/she is not barred by age limitation clause and the arrears of fraternity contribution if any, at the time of termination under Sub-clause 3 of 8 Clause.

The member has to obtain membership of I.S.A. before applying for rejoining. Members who have rejoined as fresh members will have to pay fraternity contribution and administrative fee from the date of rejoining.

10. FBF 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, a letter of request from the member with the attestation of a notary and the Original FBF Certificate must be sent to the office and necessary change will be made and a fresh certificate will be issued by the office.

11. CLAIMS : PROCEDURE

- i. In the event of death of a member the nominee or ISA City branch Secretary/ President or any ISA FBF member will inform the same to the Secretary of the Fund and make a claim by submitting prescribed claim forms available with the Secretary/ website.
- ii. The Claim form shall be duly filled in along with the relevant certificate, and other relevant enclosures as mentioned in the claim form are to be submitted to the Secretary of the Fund, duly attested and forwarded by the President/Secretary of the concerned City/ State branch within one year from the date of the event. In case there are no city branch at the place, the President/ Secretary of the state branch can attest and forward the claim. The signature of the Nominee shall be attested by the Manager of the Bank in which the nominee is holding the account.

The entire claim amount will be paid to the first nominee only. The nominee or the second nominee in case of the death of the first nominee of the deceased member will get the claim as per the order of preference given by the member.

- iii. Computation of fraternity contribution benefit payment : The fraternity contribution is calculated according to the number of members paid their fraternity contribution on the previous year as on 31st March at the rate of Rs.300/- per member.

12. MANAGEMENT OF THE BENEVOLENT FUND

The management of the Benevolent Fund vests with the Management Committee of the Society.

13. MANAGEMENT COMMITTEE

Management committee shall consist of the following office bearers

a. Elected Members

President	One post
Vice President	One Post
Secretary	One Post
Joint Secretary	One Post

Treasurer One Post

Executive Members Six Members (one each from the ISA zone)

- b. The founder President, Founder Secretary and Founder Treasurer of the Fund are always the invited members of the Fund with voting rights.
- c. Immediate past president, Secretary and Treasurer of I.S.A FBF are ex-Officio Members.
- d. I.S.A National President, Vice President, President Elect, Secretary, Treasurer and all other national G. C members are ex officio members.
- e. All I .S .A State President and Secretary are ex-officio members.
- f. The office of the Fund will be located at the office of the honorary secretary's home town until permanent headquarter of the society is established.

14. FUNCTIONS

- i. The managing Committee shall be overall in charge for the management of the Society.
- ii. It shall receive, discuss and approve for the period between two consecutive meetings of the managing Committee.
- iii. The managing committee shall decide the policy regarding disbursement and investment of funds at the disposal of the society in fixed deposits from time to time.
- iv. The managing committee is the final authority to decide however they may appoint a sub-committee to find out the facts.

15. MEETINGS

- 1. The Managing Committee Shall meet three times in a year
- 2. The Quorum of Managing Committee shall be Six of Eleven elected members. (The Quorum will change proportionate to the new members)
- 3. If any member fails to attend two consecutive meetings of the Managing Committee without giving prior intimation in writing to the President/Secretary of the society without 'reasonable cause', he will automatically cease to be a member of the Managing Committee from the date of third meeting.
- 4. The Ex-Officio members, who are not the members of the I.S.A. FBF shall not

have the voting right in the meeting of the Managing Committee.

5. The notice of the meeting of the Managing Committee shall be sent ten days before the meeting by ordinary post or email or SMS..
6. Emergency Meeting: The Secretary of I.S.A. FBF shall in consultation with the President convenes an emergency meeting of managing committee to transact any urgent business with a notice of three days.

16. Election of office bearers

- (i) The elections will be conducted by the Election Commission of appointed for the purpose.
- (ii) The Office Bearers shall be elected only from the members of the FBF.
- (iii) Only the Family benevolent Fund members are eligible to vote.
- (iv) The elections may be conducted along with the election of ISA.
- (v) The election shall be by online E-Voting or ballot paper voting.
- (vi) Election notification will be given by the “Secretary FBF” with required time frame to ISA National to call for the election along with the national election.
- (vii) All the posts are for one term only then, they are not eligible for contesting again for the same post.
- (viii) The term of the President, Vice. President, Secretary, Joint. Secretary, Treasurer shall be for a period of Four years; election will be conducted along with the National I S A Election. The term of six executive committee members shall be for a period of two years and will be elected from the North, South, East, West, Central and North East zones at their respective zonal conferences.

ELIGIBILITY OF THE CANDIDATES

PRESIDENT FBF

- (I) Must be a member of FBF.
- (II) Life Member for 5 years in ISA.
- (III) FBF member for 3 years
- (IV) Should remit a non refundable deposit of Rs.5000/-.

VICE PRESIDENT FBF

- (I) Must be a member of FBF
- (II) Life Member for 5 years in ISA
- (III) Membership in FBF at least 3 years
- (V) Should remit a non refundable deposit of Rs.3000/-

SECRETARY FBF

- (I) Must be a member of FBF
- (II) Life Member for 5 years in ISA
- (III) Membership in FBF at least 3 years
- (III) Should remit a non refundable deposit of Rs.2500/-

JOINT SECRETARY FBF

- (I) Must be a member of FBF
- (II) Life Member for 5 years in ISA
- (III) Membership in FBF at least 3 years
- (IV) Should remit a non refundable deposit of Rs.1500/-

TREASURER

- (I) Must be a member of FBF
- (II) Life member for 5 years in ISA
- (III) Membership in FBF at least 3 years
- (IV) Should remit a non refundable deposit of Rs.2500/- after nomination by the Secretary.
- (V) The Treasurer must be from the secretary's home town.

MANAGEMENT COMMITTEE MEMBERS

- (i) Must be a member of FBF
- (ii) Life Member for 5 years in ISA
- (iii) Membership in FBF at least two years

- (iv) Should belong to the zone for which he / she contests
- (v) He/She will be elected by the members in the zone
- (vi) Should remit a non refundable fund of Rs.1000/-

The non refundable deposit amount paid for election should be deposited in FBF fund and used for expenditure of the election.

17. GENERAL BODY

a) Composition

- 1) The General Body consist of all the members who joined the Fund
- 2) It shall be the supreme authority of the Society, and its decision in all matters is final.

b) Function

There shall be an Annual General Body Meeting once in a year and will be convened preferably along with annual national conference of I.S.A. where in the audited

Statement of accounts of the previous accounting year and report of the activities of the previous year will have to be submitted and the election of office bearers. The General body shall meet in extraordinary circumstances and the meeting shall be called with a notice of 10 days in advance.

c) Meeting:

The quorum for the meeting shall be 20% of the members of the Scheme or 30 members whichever is less. If there is no quorum, the meeting shall be adjourned and subsequently convened to transact the business on the agenda and at such adjourned meeting there is no need for quorum. The General Body shall take decisions by simple majority of the members present. Requisition meeting of the General Body shall be called for requisition signed by 20% of the members of the register as on that date or by 50 members. If there is no quorum at such meeting, the same shall be cancelled.

18. PROCEDURE FOR AMENDEMENTS TO CONSTITUTION

- 1) The resolutions/amendments to the constitution of the Fund duly proposed and seconded by two individual members of the Fund.

- 2) The resolutions/amendments to the constitution have to be duly circulated to all the members of the Fund by email/Post.
- 3) The resolutions/amendments to the constitution have to be first considered by the Managing Committee at its meeting preceding the Annual Meeting.
- 4) The resolutions/amendments to the constitution have to be considered and accepted as passed, provided two thirds of the members that are present, and voting at the meeting in favor of the resolutions/amendments to the constitution.
- 5) The amendment passed by the General Body shall be final and take effect from the date of resolution notified.

19. ACCOUNTS AND AUDIT

- 1) Separate bank Account shall be opened in any nationalized banks decided by the Managing Committee from time to time. The accounts shall be operated and maintained jointly by Secretary and Treasurer.
- 2) The financial year of the society shall be from 1st April to 31st March of the succeeding year.
- 3) The budget and the accounts audited by a chartered accountant should be first submitted and passed by the managing committee before being presented at the annual general body meeting.
- 4) The accounts shall be audited half yearly by internal audit, if necessary.
- 5) Audited accounts of the Fund and the budget have to be ratified and passed at the annual general body meeting.
- 6) The ultimate authority for investment utility and disbursement of the funds shall entirely vest with the Managing Committee.
- 7) The Secretary and the Treasurer will jointly operate all the accounts. Any withdrawal of above Rs.30,000/- at a time should be supported by a resolution of the managing Committee that can be obtained by circulation.

20. DUTIES AND PRIVILEGES OF OFFICE BEARERS

- 1) President:

The President of the Society shall preside over all the meetings of the Managing Committee and General Body. In absence of the President, Vice-President will preside. The President shall have a casting vote in addition to his/her regular

vote, in case of there being a tie of votes whenever there is voting either in the Managing Committee or General Body. The President is the Executive head of the Fund.

2) Vice President:

(i) In the absence of the President the Vice president will preside over the meetings.

(II) He/She shall supervise the functioning of the Scheme office.

3) Secretary:

The Secretary shall carry on the day-to-day functions of the society, shall and implement the decisions taken by the Managing Committee. He/She shall be overall in charge of the membership besides other duties and functions that are specified by the Managing Committee. He/She shall be controlling the staff. The Joint Secretary and Treasurer shall assist him in discharging his duties.

4) Joint Secretary

The joint secretary will assist the Secretary in discharging the duties like membership enrolment collection of fees and routine administration besides act as Secretary in his/her absence.

5) Treasurer

The Treasurer shall look after the maintenance of the day-to-day accounts of the scheme. He/she shall submit the statement audited Accounts and the budget estimate for succeeding year annually to the Managing Committee and general body for the approval.

21. ALLOWANCE TO THE OFFICE BEARERS

The managing committee will decide the allowance of the office bearers from time to time.

22. Powers of National ISA

The President of the ISA as a customary will inaugurate the FBF General Body and Management Committee meeting and shall hand over to conduct the meeting to the Chairman of FBF who in turn will request the President ISA to give the conclusion address.

The President of the Fund will preside over the management committee meeting and

General Body Meeting of the Fund. In the larger interests of the members of ISA, the President of ISA will be giving suggestions to FBF.

The internal auditor constituted by FBF shall verify all the accounts of the Fund and give its report to the GBM of ISA.

23. MISCELLANEOUS

- 1) Every member shall specify his nominee for obtaining benefits under this Fund or in the absence of such specification the application will be rejected.
- 2) Any income derived from the property of the Society will be utilized only for the objects of this Society. Under no circumstances the Family Benevolent Fund cannot be diverted for any other purposes
- 3) The Secretary of the Fund will submit periodical reports of the Fund at the meeting of General Body of ISA.
- 4) All notices for the meetings under this Fund shall be kept on the website or sent by surface mail or email. Any dispute with regard to membership, claims or any matter relating with the rules of the constitution shall be settled by the way of arbitration only, and the Managing Committee shall nominate the arbitrator, Arbitration Act, 1940 will apply and the decision of the sole Arbitrator shall be final and binding all the parties concerned and in all matters. In case of any legal disputes they are subject to jurisdiction of courts at Secretary's Office where the office is situated.

24. CERTIFICATES

1. Certified that the association is formed with no profit motive and no commercial activities are involve in its working,
2. Certified that the association is not engaged in agitational activities to ventilate grievances.
3. Certified that the office bearer's signature is genuine and correct.

25. Salient features of the Fund

WINDOW PERIOD

The scheme is operable only after one year after becoming the member of the Fund i.e the members joining the Fund if they die earlier than 365 days of joining, no fraternity contribution will be given to their nominee.

Any alteration in the fraternity contribution can only be made by the managing committee with a 3/4th majority and later accepted and passed by the GB with a 3/4th majority.

DOCUMENTS TO BE PRODUCED IN CASE OF DEATH OF A MEMBER

- 1) Original FBF Membership Certificate
- 2) Attested copy of death certificate obtained from Panchayat, Municipality or Corporation.
- 3) Requisition letter from the first nominee to sanction the amount, which must be sent through the local branch Secretary/State branch secretary of ISA.
- 4) All the documents should reach the office through local branch Secretary/State branch secretary only.
- 5) The nominee's bank account should be certified by the concerned bank Manager.

IF A NOMINEE / NOMINEES AND THE MEMBER DIES WHO WILL GET THE DFC?

1. Payment will be made to the Nominee's Legal heir.
2. He / She should produce legal heir Certificate obtained from the appropriate authority

26. WINDING UP

If it is impossible to carry out the objective of the Fund, the society shall be by a decision taken at an extra-ordinary General Body Meeting of the members of the society convened by the secretary and attended by 2/3 majority of members as on rolls as on the day of notice, decided by the vote of 3/4 of the members who attend the meeting and another such extra ordinary General Body Meeting of the members of the Fund 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 Fund, that is mutual benefit and charitable purpose to the members concerned in proportion to their contribution to the Fund and this decision taken by the second extra ordinary General Body Meeting shall be final, legal and binding on all members of the Society.

We, the undersigned do hereby certify that this is the correct copy of Rules and Regulations of the said Society.

HELP US TO HELP YOU

BY QUOTING YOUR MEMBERSHIP NUMBER IN ALL YOUR CORRESPONDENCE

BY INTIMATING THE CHANGE OF ADDRESS PROMPTLY TO THE ISA FBF OFFICE
BY REMEBERRING TO PUT THE DATE & SIGNATURE IN CHEQUES,
LETTERS AND APPLICATION
BY REPLYING PROMPTLY TO THE CLARIFICATION/DEMAND LETTERS
FROM THE OFFICE
BY USING TELEPHONE/E-MAIL FOR QUICK ACCESS
BY ATTENDING GENERAL BODY MEETTINGS
BY ENROLLING YOUR COLLEAGUES ALSO IN THE SCHEME.

PRESIDENT
Prof. Dr. J .Ranganathan

SECRETARY
Dr. Sugu Varghese

TREASURER
Dr. Abraham Cherian

ON THE BEHALF OF THE MANAGING COMMITTEE ISA FBF.