

CONSTITUTION OF FAMILY BENEFIT SCHEME

I. Title:

The scheme shall be known as **FAMILY BENEFIT SCHEME** and will be treated as a mutual benefit Scheme running under Dental Surgeons Benefit Trust (DSBT).

II. Head Quarters:

The Head Quarters of the Scheme shall be located at “Dental Surgeons Benefit Trust” located at First floor, 29-19-72, Dornakal Road, Suryaraopet, Vijayawada, A.P.

III. Date of Effective Operation:

The Scheme has come into operation from 15th of October, 2021.

IV. Aims and Objectives:

1. To provide substantial financial aid to the nominee/s of deceased member of the Scheme.
2. To provide substantial financial aid to the member of the Scheme on his/her complete disability preventing them permanently to pursue dental profession.
3. To promote memberships of IDA, Specialty dental associations, other association memberships approved by DSBT.
4. To look after the welfare of members of FBS.

V. Eligibility:

1. Must be a Life Member/ member of good standing of IDA or specialty dental associations or other association memberships approved by DSBT.
2. When husband and wife are both dental doctors and intend to join the scheme, they have to join as individual members in the scheme.
3. Must not have completed 50 years of age as on the date of payment of the relevant contributory fees for enrolment in the Scheme by Online payment only. ***However, till 31-12-2021, all age groups are permitted to join the scheme.***
4. Medically ill patients (Malignancy-primary/secondary, Serious heart problem, coronary artery disease, Bypass surgery, Angioplasty, Serious neurological diseases, Brain diseases, Serious kidney disease, Liver disease like cirrhosis, Serious Bone diseases, Degenerative diseases, Severe diabetes, Grade III hypertension) need to be declared in advance before joining. They need to pay an extra contributory deposit as mentioned in *Sub clause 3 of clause VII.*

VI. Procedure for Enrollment:

1. Dental surgeons shall need to apply in the prescribed application form which can be obtained from the Hon. Secretary of the concerned Local Branch or the application can be downloaded from official website of IDA AP State / DSBT.
2. The completed application form needs to be attached with the following documents;
 - a. *Proof of IDA Membership:* Self attested photocopy of Membership Certificate / copy of identity card issued by the IDA Head office.
 - b. Aadhar Card Self attested photocopy.
 - c. *Date of Birth:* Self attested photocopy of Passport / Driving license / voter card indicating the date of birth.
 - d. *Proof of Specialty Dental Association Membership:* Self attested photocopy of the Life membership card.
 - e. *Proof of other Dental Association membership approved by DSBT:* Self attested photocopy of the membership card.
 - f. *Communication Address of the Applicant and his / her nominee/s.*
3. The duly filled application form has to be submitted along with relevant documents to

“The Chairman, DSBT Trust through the IDA Local Branch Secretary along with the attestation of Local Branch FBS representative on the application form at the prescribed place.

VII. Fees:

1. Registration fee Rs.300/- (Rupees Three hundred only) payable once at the time of admission. This amount is not refundable.
2. Contributory Deposit per member. This amount is not refundable.

Rs. 3,000/-	up to 30 Yrs
Rs. 4,000/-	31-35Yrs
Rs. 5,000/-	36-40 Yrs
Rs. 6,000/-	41-45 Yrs
Rs. 7,000/-	46-50 Yrs
Rs 10,000/-	51 – 60 Yrs.*
Rs 15,000/-	61 – 70 Yrs.*
Rs.20,000/-	71 Yrs. & above *
*Open only till 31-12-2021	

3. In case of *Sub clause 4 of clause V*, medically ill patients need to pay an extra contributory deposit of Rs. 5000/-, which is non-refundable on any grounds.
4. Every member of the Scheme shall pay Rs.500/-(Rupees Five hundred only) each time towards Fraternity contribution in the event of death of a member and shall pay Rs.300/- (Rupees Three hundred only) in case of his/her complete disability (due to trauma or cancer) thereby preventing them permanently to pursue dental profession.
5. The Fraternity Contribution will be drawn from the contributory deposit amount of each member and paid to the nominee/s of the deceased member or to the handicapped member within 15 days of receiving the completed claim form with all necessary documents. Then a demand will be made by the Secretary / Treasurer and sent to each FBS member. It is usually done once in 3 months i.e., April, July, October and January each year for the outstanding dues or also whenever the Secretary / Treasurer requires to send it. This amount is to be paid through online only by all the members within 30 days of the demand.
6. However, registration fees, Contributory Deposit amount and fraternity contribution fees can be revised at AGM of FBS from time to time.

VIII. Privileges of Members:

1. The nominee/s of the deceased member of the Family Benefit Scheme will be entitled to receive Fraternity Contribution benefit calculated at Rs.500/-(Rupees Five hundred only) from each member of the scheme in the event of death.
2. The member who has complete disability (Accident / cancer) thereby preventing him/ her permanently to pursue dental profession shall receive Rs.300/- (Rupees Three hundred only) from each member of the scheme.
3. The Fraternity Contribution is calculated by the number of Members who had paid the contributory fees for the Scheme as on the first day (01) of the month in which the eventuality has occurred.

IX. Voluntary Retirement:

It is the discretion of the member to voluntarily retire from the membership of the Scheme, upon giving a written request to the Chairman of DSGT, his/her membership will be terminated and he/she shall not get any refund of his / her contributory deposit amount.

X. Termination of Membership:

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

1. If a member furnishes wrong information in his/her application form or at any time during the period of his/ her membership by which he/she violates any provision of this scheme and thus tries to obtain any benefit under this scheme, then after giving him/her an opportunity of being heard before the management committee and if his/her explanation is not found satisfactory, the management committee of the Scheme shall terminate his/her membership from the scheme without any refund of the fees paid *under clause VII*.
2. 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 a fine of Rs.100/- per 10 days of part thereof as late fee. If a member does not clear his/ her dues within 60 days after the demand by the Secretary, his/her membership will be terminated and he/she will be treated as a Voluntarily Retired Member.
3. If a member, at any time, for any reason ceases to be a member of IDA/ specialty association/ any association approved by DSBT his/her membership of this scheme shall automatically cease. But if such a member revives his/her membership of IDA/ specialty association membership/ other association membership approved by DSBT, within a period of 60 days, he/she will get his/her membership of the scheme revived on payment of revival fee Rs.500/- and arrears of Fraternity Contribution demand, if any. If he/she does not get his/her membership revived within the stipulated period, he/she will be treated as a Voluntarily retired Member. Revival by this method can be done only upon approval of the management committee.

XI. Rejoining the Scheme:

After termination of the membership *as per Clause IX or Clause X sub clause (2) and (3)*, the member can rejoin the Scheme as a new member by paying the Registration fee and Contributory 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 of membership is paid in full. However, in case of termination under *Sub-clause 3 of Clause-X*, the member has to obtain life membership of IDA / specialty association/ any association approved by DSBT before applying for rejoining.

XII. Claims:

(a) Procedure:

1. Immediately after eventuality (Death / Handicap) of the member, the nominee/ member will inform the same to the Branch Secretary & obtain the claim form.
2. The claim form duly filled in along with the Death Certificate or Handicapped certificate and other relevant enclosures as mentioned in the claim form are to be forwarded to the Chairman of the scheme, duly attested by the Secretary & Representative to FBS of the concerned Local Branch at the earliest.
3. In case of a death claim after disability claim, the beneficiary will receive only Rs 200/- from each member, provided the diseased member should not have any dues and been continuing in the FBS.
4. Once the disability claim has been received, if the member wishes to withdraw from the scheme, he / she can do so by submitting a written request to the Chairman / Secretary of the Scheme, in which case the nominee of the member will not be receiving any further amount after his / her death. However, if the member wishes to continue in the scheme,

he / she has to pay for the fraternity contribution as like other members and the nominee of the member will be entitled to receive the balance of the fraternity contribution (Rs.200/- from each member of the scheme) in case of his / her death.

5. For those members who have joined the scheme by paying extra contributory deposit as per *Sub clause 3 of clause VII*, there will be a lock-in period of Six months and any type of claim will not be entertained within first Six months of joining the scheme.
6. Any suicidal claim will not be entertained for a period of 365 days from the enrolment of the member.
7. *Claim Committee*: A committee will be constituted among the Members of the Management Committee to scrutinize and process the claims and also to resolve issues related to any claims.

(b) Computation of Fraternity Contribution Benefit Payable:

1. The fraternity contribution is calculated according to the membership strength as on the 1st day of the month in which the eventuality / death has occurred at the rate of Rs.500/- (Rupees Five hundred only) per member and Rs.300/- (Rupees Three hundred only) in case of his/her complete disability preventing them permanently to pursue dental profession. While disbursing the Fraternity contribution to the beneficiary, past dues of Fraternity Contribution, if any, from the member at the time of his/her death or complete disability will be deducted and the balance will be paid to the Nominee/s of the deceased member (or) to the handicapped member.
2. If any death occurs after receiving handicap claim, only Rs 200/- from each member will go to the beneficiary on account of death claim.
3. Nominee/s should submit the acknowledgement of receipt of the Fraternity Contribution to the Management Committee or its Representative.

(c) Change of Nominee/s:

Every member of the scheme can have right to change his / her nominee during any time by submitting the written request to the Management Committee. However, only once the change of nominee can be done free of charge. If any member wants to change his / her nominee for the second time or further a processing fee of Rs.1,000/- will have to be paid for every request of change.

XIII. FBS Management Committee:

(a) Composition:

The Management committee of the Scheme consists of,

- i. Permanent Trustees of DSBT.
- ii. Ex-officio Members/ Trustees: (President & Hon. Gen. Secretary of IDA-A.P. State Branch)
- iii. Co-opted members/ trustees (Rep to FBS) from IDA local Branches.
 - a. All management committee members should mandatory enroll in the family benefit scheme (FBS).
 - b. The co-opted members/ trustees from Local Branches shall be nominated by the local branches in the AGM of the local branches and their names with full postal addresses shall be communicated to the DSBT Head Quarters Office latest by 30th of December every year. In case of no communication being received by the specified date from the branch, the secretary of the local branch shall be the co-opted member/ trustee till the intimation is done from the local branch.
 - c. All local branches having membership strength of more than 50 only are entitled

to nominate one co-opted member/ trustee into the FBS Management Committee.

(b) Functions:

1. The FBS Management committee shall be overall in-charge for the management of the scheme.
2. It shall receive, discuss and approve the reports and accounts submitted by the Secretary & treasurer for the period between two consecutive meetings of the managing committee.
3. The management committee in consultation with Ex Officio members shall decide the policy regarding disbursement and investment of funds at the disposal of the scheme as fixed deposits.

(c) Meetings:

1. The Management committee shall meet once in every 3 months preferably at the EC meetings of IDA AP State Branch, out of which one will be held immediately preceding the meeting of IDA AP State AGM. All the aspects of the FBS including accounts have to be discussed at these meetings.
2. The quorum of Management committee meeting shall be seven of whom at least two shall be co-opted members.
3. If a Co-opted member (FBS representative member) fails to attend two consecutive meetings of the Management Committee without giving prior intimation in writing to the Secretary / Chairman of the DSBT indicating valid reasons for the absence, he/she will automatically cease to be a member of Management Committee from the date of the second meeting. The local branch needs to nominate a new Co-opted member (FBS representative).
4. The management committee & Ex-officio members of the FBS shall have voting right in the Management Committee Meetings.
5. The notice of the meeting of the Management Committee shall be sent 10 days before the date of the meeting.
6. Emergency Meeting: The Chairman of DSBT, shall, in consultation with the President & Secretary of IDA AP state, convene an emergency meeting of Management Committee to transact any urgent business with a notice of one week.

XIV. General Body:

(a) Composition:

1. The General Body consists of all the members enrolled in the Scheme.
2. It shall be the supreme authority of the Scheme.

(b) Functions:

The General Body shall meet once in a year, usually at the time of AGM of IDA-AP State Branch and the meeting shall be called with a notice of 21 days in advance.

(c) Meetings:

1. The quorum for the meeting shall be 20% of the members of the scheme or 50 members whichever is less. If there is no quorum, the meeting shall be adjourned and subsequently convened to transact the business on the agenda. The General Body shall take decisions by simple majority of the members present.

2. Requisition of meeting of the General Body shall be called for by a requisition signed by 20% of the members of the scheme on the register as on that date or by 100 members whichever is less. If there is no quorum at such a meeting the same shall be deemed to be dissolved for that requisition.

XV. Procedure for Amendments to Constitution:

1. The management committee before 15th of October each year can send in writing to Chairman of the DSBT asking for any resolutions / amendments to the constitution to be placed on the agenda of the annual meeting of General body. The same shall be informed to all the members of FBS. Copies of the circular will also be marked to the President and Hon. Secretary of the local Branches.
2. The resolutions/ amendments to the constitution of the FBS duly proposed and seconded by two individual members of the scheme shall be sent to the FBS office latest by 30th of October of the year. Any resolution received after this date will not be considered valid.
3. The resolutions / amendments to the constitution have to be considered by the Management Committee at its meeting preceding the annual general body meeting of the FBS for its recommendation.
4. The resolutions / amendments of the constitution shall be considered and accepted as passed provided two thirds of the members of the General body present at the meeting vote in favor of the resolutions / amendments to the Constitution.
5. The amendment passed by the AGM shall take effect from the date notified by the FBS management committee.

XVI. Accounts and Audit:

1. Separate Bank Accounts shall be opened in any Nationalized Bank / Urban co-operative Bank of good reputation. The accounts shall be operated jointly by Chairman & Treasurer of the DSBT.
2. The financial year of the scheme shall begin on April 1 and ends on March 31.
3. The Management Committee shall approve the accounts submitted by the Treasurer duly audited by the Chartered Accountant and also approve the budget for the succeeding year.
4. The accounts shall be audited every quarter by internal audit.
5. Audited accounts of the scheme and the budget for the succeeding year passed by the Management Committee shall be ratified by the AGM at its annual meeting.
6. The ultimate authority for investment, utilization and disbursement of the funds shall entirely vest with the Management Committee of the Scheme.
7. The funds of the scheme shall be deposited in Nationalized Bank/ National Savings Certificates and Urban Co-Operative Banks of good reputation giving good interest with adequate security. The Chairman and Treasurer will **jointly operate** all the accounts. Apart from the funds related to disbursement to members in case of eventuality / disability, **any withdrawal of above Rs.15000/- at a time** should be supported by a resolution of the Management Committee which can be obtained, if necessary, by postal / e mail circulation.

XVII. Miscellaneous:

1. Every member shall specify his/ her nominee/s for obtaining benefits under this scheme, it can be single or shared with multiple nominee/s (maximum 3).
2. Any income derived from the property of this scheme is utilized only for the

objectives of FBS as per clause IV. Under no circumstances the FBS funds can be diverted for any other purposes, including IDA activities.

3. Any suggestions / recommendations shall be discussed by the Management Committee which will pass on the same with its recommendations to FBS General Body, which shall take the final decision.

XVIII. Dissolution:

If it becomes impossible to carry out the objectives of the scheme, the scheme shall be dissolved by a decision taken at an extra-ordinary General Body meeting of the members of the scheme convened by the Chairman and attended by at least 20% of members on rolls as on the day of the notice, decided by the vote of $\frac{3}{4}$ of the members who attended the meeting, and another such extra-ordinary General Body Meeting of the members of the scheme shall there upon decide the final disbursement of the corpus fund after meeting the liabilities and debts and recovering the assets keeping in view, the objectives of the scheme, that is mutual benefit and charitable purpose, to the members concerned in proportion to their contribution to the scheme and this decision taken by the extraordinary General Body Meeting shall be final, legal and non-negotiable.

PROJECTIONS- IN CASE OF EVENTUALITY

NO. OF MEMBERS	Fraternity Benefit (Rs.)
500	500 x Rs1000 = Rs 5,00,000
1000	1000 x Rs 1000 = Rs 10,00,000
1500	1500 x Rs 1000 = Rs 15,00,000
2000	2000 x Rs 1000 = Rs 20,00,000
3000	3000 x Rs 1000 = Rs 30,00,000
4000	4000 x Rs 1000 = Rs 40,00,000
5000	5000 x Rs 1000 = Rs 50,00,000

The following are the FBS constitutional amendments done at FBS - AGM held at Hotel Gateway Taj, Vijayawada on 20-03-2022.

Sub clause 3 of clause VII to be read as Every member of the Scheme shall pay Rs.1000/- (Rupees One thousand only) each time towards Fraternity contribution in the event of death of a member and shall pay Rs.500/- (Rupees Five hundred only) in case of his/her complete disability (due to trauma or cancer) thereby preventing them permanently to pursue dental profession.

Sub clause (1) & (2) of clause VIII to be read as The nominee/s of the deceased member of the Family Benefit Scheme will be entitled to receive Fraternity Contribution benefit calculated at Rs.1000/- (Rupees One thousand only) from each member of the scheme in the event of death.

Sub clause (a) 3 of clause XII to be read as, in case of a death claim after disability claim, the beneficiary will receive the balance of Rs 500/-from each member, provided the deceased member should not have any dues.

Sub clause (b) 1 & 2 of clause XII to be read as, the fraternity contribution is calculated according to the membership strength as on the 1st day of the month in which the eventuality / death has occurred at the rate of Rs.1000/- (Rupees One thousand only) per member and Rs.500/- (Rupees Five hundred only) in case of his/her complete disability preventing them permanently to pursue dental profession. While disbursing the Fraternity contribution to the beneficiary, past dues of Fraternity Contribution, if any, from the member at the time of his/her death or complete disability will be deducted and the balance will be paid to the

Nominee/s of the deceased member (or) to the handicapped member. If any death occurs after receiving handicap claim, only Rs 500/- from each member will go to the beneficiary on account of death claim.

Age limit The age limit for enrolment into FBS is limited to completion of 60 years.

Enrolment To enroll the dental surgeons of Andhra Pradesh origin from the states of Telangana and Karnataka, with the endorsement of any existing FBS member.

To enroll Non IDA members into the FBS on onetime extra payment of Rs 5000/- (Rupees Five thousand only).

The following are the FBS constitutional amendments done at FBS - AGM held at Childrens Arena, on 26.11.2022 at Visakhapatnam.

The Advance Contributory Deposit (ACD) of Rs.20,000/- to be collected from the age group of 51 – 55 years and Rs.25,000/- from the age group of 56 – 60 years (Medical illness fees and Non-IDA members enrolment fees are extra) from 1st of January, 2023.

P.N: This scheme is designed for not how much we are benefitted in case of eventuality, but to show our concern to our fellow colleagues who had met with an eventuality.

