

# INDIAN RADIOLOGICAL & IMAGING ASSOCIATION

## Social Security Scheme (IRIA - SSS)

### Rules and Byelaws

# INDIAN RADIOLOGICAL & IMAGING ASSOCIATION

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iria- sss  
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# **INDIAN RADIOLOGICAL & IMAGING ASSOCIATION**

## **Social Security Scheme (IRIA –SSS)**

### **Rules and Byelaws**

#### **1. Definition**

The scheme shall be known as “IRIA – Social Security Scheme” of Indian Radiological & Imaging Association and will be treated as a mutual benefit scheme for the benefit of IRIA Life. The area of operation of this scheme will be the geographical limits of India only.

#### **2. Office**

The office of the scheme shall be at IRIA HEAD QUARTERS -DELHI ,the address is :

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#### **3. Commencement of the Scheme**

The Scheme will be operative with effect from 01-04-2011

#### **4. Aims and Objects of the Scheme**

To give substantial monetary help to the nominee of the deceased member.

#### **5. Eligibility for Membership**

1. He or She should be a life member of the Indian Radiological & Imaging Association during the whole span of the scheme.
2. He or she should pay regularly the membership fees and other contributions towards the scheme.
3. He or she should be less than 70 years of age, at time of joining.
4. While joining the scheme, the member should be in sound state of health, i.e. free from any condition likely to cause death in short span of couple of years.

Those members who have joined the scheme before 01-04-2011 are called 'Founder Members' – IRIA-SSS.

## 6. Contributions

### Premium table for becoming a member of the scheme

AGE GROUP	ENROLMENT FEES	PREMIUM	TOTAL
1 Below age 30 years	500	3500	4000
2 Between 31-40 years.	500	4500	5000
3 Between 41-50 years	500	5500	6000
4 Between 51-55 years	500	6000	6500
5 Between 56-60 years	500	6500	7000
6 Between 61-65 years	500	7500	8000
7 Between 66-70 years	500	8500	9000

### C) Annual Membership Subscription and Fraternity Contribution

1. Annual membership fee for every member will be Rs. 100/- per year to be paid before 31<sup>st</sup> May every year.
2. Every member of this scheme shall pay fraternity contribution every year. Amount of fraternity contribution depend on the number of deaths in the previous year. Out of this fraternity contribution 30% will be credited to the corpus fund and the balance 70 % shall be paid as per clause 7 of this scheme.
3. If a member pays every year his fraternity contribution continuously and regularly for 25 years, he shall not pay such contribution afterwards. Yet he shall remain the member of this scheme and will be entitled for all the benefits provided. He continues to be member i.e. he continues to pay membership fee of Rs. 100/- every year.
4. VOLUNTARY DEPOSIT FOR FFC & ANNUAL SUBSCRIPTION

We accept ADVANCE DEPOSIT towards FFC & ANNUAL SUBSCRIPTION in multiples of Rs. 5000/- (members can pay Rs. 5000/-, Rs. 10000/- Rs. 15000/- etc.,) in advance. The office will deduct the outstanding payment every year & send the statement of their balance deposits. This is totally VOLUNTARY. You may opt/may not opt to pay in advance. This amount will not earn any interest. In case of the death of a member, the balance deposit will be refunded to the nominee along with the death benefit amount.

This will spare members from the annual exercise to pay FFC in time & threat of deletion.

## 7. Member's Rights

On the death of a member heir or heirs shall be paid fraternity contribution collected and payable under the scheme. The amount should be paid to the concerned person within 2 to 3 weeks on getting authentic report from the nominee of the member countersigned

or supported by a report from the president or the secretary state Branch of which the deceased was a member.

## **8. Discontinuation of Membership**

1. If any member voluntarily retires as a member during any time of the year, the retirement will be effective from 31<sup>st</sup> March of the current year. He shall get the refund of his **advance deposit** if any, only after adjusting the fraternity contribution falling due for that particular year.

## **9. Schedule of Annual FFC Payments & Members Disqualification**

1. Members will get the notice of Demand of FFC latest by 1<sup>st</sup> May, asking to pay latest by 31<sup>st</sup> May, every year.

Between 1<sup>st</sup> June & 31<sup>st</sup> July one will have to pay FFC & Rs. 100/- LATE FEE.

Between 1<sup>st</sup> Aug to 30<sup>th</sup> September one will have to pay FFC +Rs. 300/- LATE FEE

Non Payment on 1<sup>st</sup> October will lead to automatic deletion & all previous payments done by the member will stand forfeited. The excuse of notice not received will not be entertained. Every member must inquire with the office if the notice is not received, latest by 10<sup>th</sup> May Every year.

2. If a member supplies any wrong information in his application form or at any time during the tenure of his membership term, he violates any provisions of the scheme and thus tries to obtain any benefit under the scheme in the malafide manner either for himself or any other member of the scheme, then after giving him an opportunity of being heard before the Managing Committee of the Scheme, and if his explanation is not found satisfactory the Managing Committee of the Scheme shall terminate the Membership of the Member, subject to ratification by the General body of the IRIA – Social Security Scheme by simple majority.
3. After termination of membership of any member under the term 9 (2) above, he can rejoin the scheme as a new member by paying stipulated admission fees and deposits again.

## **REVIVAL OF DELETED MEMBERSHIP**

The deleted members can revive their membership of IRIA-SSS with following conditions:-

- a. They will have to fill up a new application form & submit with certified copies of age proof & passport size photo along with Bank Draft of proper amount.
- b. They will have to pay -

Rs.1000/- Advance Fraternity Contributi on	+	Admission Fee as per age group as reapplying	+	All defaulting year's FFC to be paid with Rs. 300/- late fee of each year
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- c. The revival clause will be applicable for maximum 3 yrs duration of deletion.
- d. On revival the member will be considered to be a continuous member of the scheme from the date he had originally joined. He will be entitled for the death claim benefit with immediate effect, without waiting for 365 days. His total contribution paid from beginning will be counted & he needs to pay total no. of 25 FFC from the date of Original joining.
4. If any member at any time for any reason ceases to be a member of Indian Radiological & Imaging Association his membership of this scheme shall automatically cease on the same day of cessation of his membership of IRIA. If such a member revive his membership of IRIA within the period of 6 months, he can get his membership of social Security Scheme revived on payment of Rs. 100/- per month of default and arrears of demand if any on the day of cessation of his membership. Hence it is essential for a member to submit a certificate from the president or secretary of the state branch of IRIA where he/she is a member that he continues to be a member for the said year.
5. (i) Ordinary notice for payment of Annual Membership subscription and fraternity contribution shall be sent in the month of April every year to pay without late fee before 31<sup>st</sup> May, (ii) The 1<sup>st</sup> Reminder will be sent Under Certificate of Posting in the month of June to those who failed to respond to 1<sup>st</sup> notice, directing to pay before 31<sup>st</sup> July with late fee Rs. 100/- added (iii) The Final reminder will be sent by Registered A.D. Post in the months of August to those who failed to respond to 1<sup>st</sup> reminder, directing to pay before 30<sup>th</sup> September with late fee Rs. 300/- added. Non payment of FFC till 30<sup>th</sup> September will lead to automatic deletion of membership w.e.f. 1<sup>st</sup> October and all amounts standing in his name will be forfeited.

#### **10. Management of the scheme.**

Indian Radiological & Imaging Association shall be the President of the scheme, Immediate past president of IRIA and president elect are also the part of committee.

The Scheme shall be managed by the Managing Committee comprising of Office Bearers (a to d) a) Chairman, b) Imm. Past Chairman, c) Hon. Secretary, d) Hon. Treasurer –cum-Joint Secretary, and e) member of managing committee from each of the following areas.

WEST ZONE ----2 MEMBERS  
EAST ZONE -----1 MEMBER  
SOUTH ZONE ----1 MEMBER  
NORTH ZONE ----1 MEMBER  
CENTRAL ZONE -1 MEMBER

The day to day affairs of the office will be managed by the Hon. Secretary and the Hon. Treasurer. One person either president/secretary or treasurer will be from the place where the office of the scheme shall be kept by the Indian Radiological & Imaging Association

The Hon. Gen. Secretary shall be an Ex- Officio member of the Managing Committee.

The first Managing Committee will be elected in the Annual general meeting during national conference Once elected they will be in the office for 3 years. Then the general body shall elect the members of the Managing Committee.

The Managing Committee shall at least meet thrice a year. Out of which one meeting will be held at the time of Annual national conference of Indian Radiological & Imaging Association. The T.A. of the members of Managing Committee will be fixed by the Managing Committee from time to time

### **Functions of the Managing Committee**

It shall receive, discuss and amend or approve the reports and accounts by the Hon. secretary and Hon. treasurer for period between the time of the two consecutive Managing Committee Meetings. The Managing Committee shall decide the policy regarding the disbursement or investment of funds at the disposal of the scheme. The quorum of the Managing Committee shall consist of a minimum 1/3<sup>rd</sup> of the members of Managing Committee other than the office bearers. In the absence of quorum the meeting will be re-convened within half an hour for which no quorum will be necessary. It shall consider only on the agenda circulated. A notice of clear 14 days must be given for convening regular Managing Committee Meeting and a notice of 7 (seven) days for extra ordinary /emergency meeting.

### **Emergency /Extra Ordinary Meeting**

The Hon. Secretary of the scheme shall in consultation with the Chairman convene an emergency meeting of the Managing Committee to transact any emergency business. 7 days clear notice will be given to all the members for such a meeting.

### **General Body:**

The General Body shall consist of all the members of the scheme. It shall be the deciding authority in the Management of the scheme. It shall meet ordinarily once every year and each such meeting shall as far as possible coincide with Annual State Council Meeting of Indian Radiological & Imaging Association. The decisions of the General Body Meeting shall be taken by simple majority of the members present and voting. The quorum of the meeting will be 15% of the total number of the members of the scheme registered as on that day or 30 members whichever is less. If there is no quorum at the scheduled time of the meeting, the meeting shall stand adjourned. The adjourned meeting shall take place after 15 minutes at the same place to transact the same business. The Members present will form the quorum.

Constitutional amendments, constitutional changes and change of decision on policy matters shall be carried out by 2/3<sup>rd</sup> majority of the members present and voting. The

changes shall come into force with immediate effect or as the record date mentioned in the amendment of its ratification. The Hon. Secretary shall communicate the decision of General Body of the scheme to the central Council to get them ratified which is must.

**Requisition meeting** of the General Body shall be called by signed notice of 10% of the members on the Register on that day or by 100 members which ever is less. If there is no quorum at such meeting, the meeting shall be deemed as dissolved for the particular requisition. No requisition meeting can be held within 6 months for the same agenda.

### **Duties of 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 preside over all the meetings. The Chairman should supervise and help the office bearer and guide them for the betterment and expansion of the scheme.

### **Duties of the Hon. Secretary**

The Hon. Secretary should manage office and supervise the working of the staff. He should do the necessary correspondence and activities necessary for the administration of the scheme. 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 carry out day to day functions of the scheme and shall implement the decisions taken by the Managing Committee.

### **Duties of Hon. Treasurer –cum- Joint Secretary**

He will help the Hon. secretary in all matter in all routine work and perform the duties of the Hon. Secretary in his absence. He shall maintain day to day accounts of scheme. He will prepare the budget and income and expenditure account and will submit the same to the Managing Committee as well as to the Annual General Meeting of IRIA-SSS & to the Annual State Council Meeting for the ratification. He should keep all the concerned, informed about the financial status of the scheme and to inform the name of defaulters. He should sign for the Hon. Secretary during his absence or unavailability.

### **Accounts and Audit**

1. A Separate Bank Account shall be opened in any Nationalized Bank or Scheduled Bank and shall be operated jointly by any two of the 3 office bearers, i.e. Chairman, Hon. Secretary and Hon. Treasurer.
2. The Financial year & The Administrative Year of the scheme shall be from 1<sup>st</sup> April to 31<sup>st</sup> March of the next year or as prescribed by the income Tax Act.
3. The Managing Committee shall approve accounts submitted by the Treasurer duly audited by the Chartered Accountant appointed by the Indian Radiological & Imaging Association

Audited accounts of the scheme passed by the Managing Committee shall be ratified by the General body of the Social Security Scheme in its Annual meeting at the time of Annual State Council Meeting. The ultimate authority of the investment, Disbursement and utilization of the funds shall entirely rest with the majority decision of the Members of the Managing Committee of the scheme. The salient features of the status of the scheme will be submitted in the state council meeting for the purpose of information.

## 11. Miscellaneous

1. In this scheme everywhere he includes she.
2. The benefits of the scheme shall be made applicable to the members after 12 months from the date of his joining the membership. But in case of accidental death of a member this clause will be waived.
3. Legal heirs means nomination heir or heirs while filing in the membership form a member is to give the name and address of the nominee (Beneficiary). The form will be deemed to be incomplete without this information. He may change the nomination at a later date by an application to the office.

## 12. Dissolution

If it becomes impossible to carry out the objectives of this scheme, the scheme can be dissolved in the following manner:

The Hon. Secretary shall convene an Extra Ordinary General Body Meeting of the scheme by giving fifteen days clear notice with specified agenda of dissolution. The quorum for this meeting shall be 10% of the total membership or 100 which ever is less. If it is decided by  $\frac{3}{4}$ th of the members present, at voting, to dissolve the scheme, it shall stand dissolved, subject to ratification by the central council of IRIA.

Within one month of such dissolution another Extra Ordinary General Body Meeting shall be called to decide the final disbursement of the available funds after meeting the liabilities and debts and recoveries of Assets keeping in view the objectives of the scheme i.e. Mutual benefit and charitable purpose of the members concerned.

The decision of the Extra Ordinary General Meeting shall be final, legal and not negotiable. It shall be binding on all the members present or absent on the day of the meeting.

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**PREPARED BY: DR SURESH SABOO; VICE PRESIDENT IRIA, AND PUT ON THE WEB SITE OF IRIA FOR SUGGESTIONS OF MEMBERS.**