

## **IGNCA STAFF BENEVOLENT FUND SCHEME**

### **1. Introductory**

Emergent and unforeseen situations, like sudden and serious illness of the employee, sometimes coupled with absence from duty without pay for long periods on account of such illness or his/her death in harness may leave the families of such employees in great financial distress. At such times, benevolence in the form of immediate financial assistance must be readily available so as to enable the dependant family to tide over their genuine financial stringency. Keeping this in view, the IGNCA proposes for the setting up of a Benevolent Fund hereinafter referred to as Fund. The Fund shall be sustained by financial assistance from the IGNCA and contribution from IGNCA employees enrolled as members.

### **2. Salient features**

The main features of the IGNCA Staff Benevolent Fund Scheme are as under:

- i) All regular employees of the IGNCA are eligible to become members of the Fund on payment of required amount of subscription.
- ii) Membership of the Fund is voluntary.
- iii) Benefits of the Fund accrue to the members only.
- iv) Subscriptions will be collected from the members on monthly basis.

### **3. Objects of the Benevolent Fund**

The object of the Fund is to relieve financial distress amongst, and to provide financial assistance to the employees, the extent of which may be determined by the Managing Committee of the Fund, in the following circumstances:

- i) When a member dies while in service leaving his/her dependants in indigent circumstances;

- ii) When a member/or a dependent family member is affected with serious illness like TB and a nourishing diet will prove beneficial for early recovery.
- iii) When a member is on prolonged sick leave without pay;
- iv) When a member suffers from some other unforeseen misfortunes;
- v) In other deserving cases at the discretion of the Managing Committee of the Fund.

Besides, interest free loans may also be given to the members under extenuating circumstances.

#### **4. Administration of the Fund**

A Managing Committee will administer the Benevolent Fund. The Fund should be constituted in such manner as is easily accessible to all of the needy employees/ their dependents. The model Constitution for the Fund is annexed.

#### **5. Grant-in-aid from the IGNCA**

In terms of Ministry of Home Affairs OM No. 2(1)/1/78-Welfare, dated 15<sup>th</sup> March, 1978 (copy enclosed), the IGNCA will pay to the Benevolent Fund, a grant-in-aid @ Re. 1 per annum per sanctioned staff. For calculating the quantum of grant-in-aid, total sanctioned strength of the Establishment as on 1st April every year is taken into consideration, irrespective of the number of members enrolled/ their contributions to the Fund. Budget provision for this purpose is required to be made under the appropriate "Head of Account".

#### **6. Subscriptions from Members**

All the members of the Benevolent Fund have to contribute a minimum sum on monthly basis, as decided by the Managing Committee with the approval of the General

Body of the Fund, the sum being not less than the per head contribution received from the IGNCA as grant-in-aid. The contribution made by the member is non-refundable.

## **Constitution for the Benevolent Fund**

1. **Name:** The IGNCA Benevolent Fund Scheme, hereinafter, referred to as ‘Fund’.
  
2. **Provisions of the Act:** All the provisions of the Societies Registration Act XXI of 1860, as amended from time to time, shall apply to the Fund.
  
3. **Objects:** The objects of the fund shall be to relieve financial distress among the employees in the following cases/ circumstances:
  - a) where a member dies while in service leaving the dependents in indigent circumstances;
  - b) where a member is on prolonged sick leave without pay or on reduced pay;
  - c) where a member suffers from other unforeseen misfortunes; and
  - d) in such other cases as may be deemed fit and deserving by the Managing Committee of the fund.
  
4. **Sources of the fund:**
  - a) The Grants-in-aid from the IGNCA;
  - b) Subscription from the members of the fund; and
  - c) Other voluntary contributions or donations

Sources of the fund may also be augmented by observing a “Benevolent Fund Day” once a year and collecting donations from the officers and staff of the IGNCA.

### **Note:**

1. Subscription from the members will be collected by the Cashier of the Centre by way of making deduction from the salary of the members on a written authorization given by them.
2. Contribution once made to the fund shall not be refunded in any case.

**5. Eligibility for Membership:**

- a) The membership of the Fund shall be open to all permanent and regular IGNCA employees.
- b) A member of the Fund shall be a person, who having been admitted as a member in accordance with the rules governing the Fund, shall have paid his subscription and shall not have resigned.
- c) No person shall be entitled to vote or be treated as a member whose subscription at the time has been in arrears for a period exceeding three months.

**6. Application for Membership:**

- a) Any employee, who wishes to become a member of this Fund voluntarily, shall submit his/her application to the Secretary of the Managing Committee in the Application Form for membership as prescribed in 'Appendix A'; and
- b) The employee has to pay the prescribed membership fee as prescribed from time to time.

**7. Cessation of Membership:**

A member shall cease to be a member of the Fund in the event of;

- a) Resignation from membership of the Fund;
- b) Ceasing to be regular employee of IGNCA on account of retirement/ resignation/ dismissal/ death etc.
- c) Non-payment of the subscription of the Fund continuously for three months.

## 8. Beneficiaries:

- a) The benefits of the 'Fund' shall be confined to only those members, who have enrolled themselves as members of the Fund for at least six months continuously and immediately prior to application for such benefits;
- b) Members of the families consisting of widow/ widower and dependent sons, daughters and parents;
- c) A member, who has already taken a loan, shall not be eligible for getting further loans from the Fund unless the amount of the loan previously taken is repaid in full by him/her.
- d) A member shall be eligible to get further loans from the Fund after completion of one year from the date previous loan is repaid in full.

## 9. Assistance to members: The quantum of relief in each case shall be determined by the Managing Committee of the Fund, namely:

- a) **Funeral expenses:** Immediate relief shall be given to the dependent on the death of the member of the Fund to meet the funeral expenses. The amount shall not exceed Rs. 5000/- subject to availability of the Fund.
- b) **Death of dependent:** Immediate relief shall be given to the members of the fund on the death of their dependents (spouse/ sons/ daughters/ parents). The amount shall not exceed Rs. 2000/- subject to the availability of Fund.
- c) **Medical relief for treatment:** Immediate relief not exceeding Rs. 3000/- in lump sum or instalments on account of sickness of members/ their dependents (spouse/ sons/ daughters/ parents), may be given subject to availability of Fund. The amount of such grant would be admissible for the members if the dependents suffer from Cancer or T.B. and are admitted in Hospitals.
- d) **Loan for medical treatment:** (i) Members shall be eligible for loans from the Fund Free of Interest (a) on account of their and their dependents' illness subject to the production of medical certificate from the respective CGHS dispensaries/

authorized doctors; the amount of such loan shall not exceed Rs. 2000/- subject to availability of Fund. (b) in case of prolonged sickness involving leave without pay subject to the prescribed maximum amount.

(ii) The amount shall be recoverable in 10 equal instalments.

**10. Administration to vest in the Managing Committee of the Fund:**

a) The administration of the Fund shall vest in a Managing Committee, which shall carry out the objects of the Fund and generally exercise all powers in furtherance thereof. The following shall be the members of the Managing Committee:

- |      |                                    |   |           |
|------|------------------------------------|---|-----------|
| i)   | Director (Admn.)                   | : | Chairman  |
| ii)  | Under Secretary (Admn.)            | : | Secretary |
| iii) | Accounts Officer (Accounts branch) | : | Treasurer |
| iv)  | Five members of the staff elected  | : | Members   |

by the General body

b) The Managing Committee shall have the power to co-opt any member from among the members of the respective Staff Councils, who are the members of the Fund to fill any interim vacancy that may occur due to death, retirement, resignation or transfer, etc. of any member;

c) Quorum: Five members of the Managing Committee shall form a quorum at any meeting to consider the applications for loans/ grants etc. to the members and/or their dependents.

d) The Managing Committee shall have the power to frame/ amend by-laws and rules of procedure and conduct of business relating to the Benevolent Fund in consultation with the Chief Welfare Officer in the Ministry of Personnel, Public Grievances and Pensions.

**11. General Body:** The meeting of the General Body of the members of the Fund shall be called once a year immediately after the close of each financial year. In the meeting of the General Body, the following issues shall be placed for discussions and approval:

- a) Statement of accounts of the previous financial year, duly audited by the Internal Auditor. The body shall scrutinize and give advice, wherever necessary.
- b) Time-schedule and other process of holding of elections. Nominations from the Staff (members of the Fund) to the Managing Committee for the ensuing financial year.
- c) To make amendments in the Benevolent Fund Rules.
- d) The Quorum for a General Body meeting shall be 1/4 th of the members, on the rolls and eligible to vote on the date of meeting. In case, the quorum is not complete, the meeting shall be adjourned and no quorum shall be required for the adjourned meeting.

**12. Application for assistance:**

- a) Application for assistance from the members shall be received by the Secretary of the Fund. These applications shall be considered by the Managing Committee in its meeting held periodically. The application shall be supported by the elected members from the staff side.
- b) In case of Emergency, the Chairman of the Committee shall have powers to sanction amounts to the extent and for the purpose mentioned herein above, which shall be ratified by the Managing Committee at its next meeting.

**13. Bankers:**

- a) The Bankers of the Fund shall be Canara Bank.
- b) The Bank Account shall be operated jointly by the Treasurer and the Secretary of the Fund. The Treasurer shall be responsible for

all money received and spent by him on behalf of the Fund and also for the maintenance of accounts.

**14. Audit of Accounts:**

The accounts of the Fund shall be audited by an Internal Auditor to be appointed by the Managing Committee in the beginning of the year in 'consultation with the Administration Wing of the Office'.

**15. Indemnity Against Action etc.:**

All members of the Managing Committee shall stand absolved from any liability in respect of actions, costs and all other claims made against them for any thing done or any action taken by them on behalf of the 'Fund' and in furtherance of the objects of the 'Fund'.