



**ASSOCIATION OF ORAL & MAXILLOFACIAL SURGEONS OF INDIA [AOMSI]**

Reg. No. Mah /154/01 Pune Registrar of Societies, Pune.

**AOMSI**  
**SOCIAL SECURITY RELIEF FUND**



**CONSTITUTION**



**ASSOCIATION OF ORAL & MAXILLOFACIAL SURGEONS OF INDIA [AOMSI]**

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# VISION AND MISSION

**TO GIVE SECURITY TO ALL AOMSILIFE MEMBERS  
WHICH GIVES FINANCIALCOMFORT TO THEIR  
FAMILIES IN THEIRABSENCE**



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## MEMORANDUM OF ASSOCIATION

**Name of the Association** : Association of Oral and Maxillofacial Surgeons of India – Social Security Relief Fund (AOMSI –SSRF)

**Registered Office** : PN .38 SN. 16,  
BUTTE PATIL CLASSIC,  
PRABHAT ROAD,  
ERANDWANE  
PUNE, Maharashtra, 411004

**Administrative Office** : DR. S GIRISH RAO  
Hon. General Secretary  
Mukha Facial Surgery,  
134, 42nd Cross,  
3rd Main,Jayanagar 8th Block,  
Bangalore 560082,  
Karnataka, India  
E - Mail ID : [secretary@aomsi.com](mailto:secretary@aomsi.com)  
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Mobile : +91 9844023537



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## DEFINITIONS

“Beneficiary” or “Beneficiaries” shall mean the nominee of the family member of the Doctor who is a life member of the Association of Oral and Maxillofacial Surgeons of India (AOMSI) and also enrolled himself/herself as a member of the AOMSI Social Security Relief Fund & has paid the subscription without any outstanding dues. The non-payment of outstanding dues will make the beneficiary/beneficiaries lose the privileges of the scheme and will not be called Beneficiary / Beneficiaries. “Scheme” means the Social Security Relief Fund and the “Society” means the organization of Social Security Relief Fund.

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## AIMS & OBJECTIVES OF THE SCHEME

- i. To promote SSRF with life membership of AOMSI
- ii. To provide immediate substantial financial aid to the family of the members of the AOMSI SSRF on his / her demise
- iii. The Scheme is for the members, by the members, for the deceased members' family.

\*\*\*\*\*



## **ELIGIBILITY FOR MEMBERSHIP / CLAIM**

- i. Any Life Member of the AOMSI is eligible to join the Scheme.
- ii. Members would have to join the scheme with variable fees depending on the age group.
- iii. Couple members should join the Scheme separately.
- iv. **Eligibility for claim:-**
  - a. A member's nominee attains the eligibility to claim the benefit following a lock-in period specific to the age group [Special offers: The lock-in period may vary]
    - i. **Members below 60 years of age will have a lock-in period of 1 year**
    - ii. **Members above 60 years of age will have a lock-in period of 3 years**
  - b. Membership comes into effect only when the AOMSI SSRF policy documents are approved by the current acting committee and intimated to the member.

\*\*\*\*\*

## **ADVANTAGE OF AOMSI SSRF**

- Premium is very minimal compared to any insurance scheme
- Mental satisfaction of helping one of our deceased members' families
- No medical certificate is needed for joining the scheme.
- Easy settlement of death claim with minimum formalities.
- Hoping to provide relief of Rs.50,00,000/- if the members join up to 2000 members.

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## **ONLINE MEDIUM**

The AOMSI SSRF can be accessed through [www.sss.aomsi.com](http://www.sss.aomsi.com)

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## ENROLLMENT AND SUBSCRIPTION FEES & CRITERIA

### NOTE

**LAUNCH OFFER VALID TILL 31<sup>ST</sup> DECEMBER 2021 ONLY. EXTENTION BEYOND THIS IS NOT POSSIBLE.**

**FROM 1<sup>ST</sup> OF JANUARY 2022, CUT-OFF AGE FOR JOINING IS 65 YEARS,60-65 YEARS(MEMBERS POST LAUNCH OFFER), SHALL BE ELIGIBLE FOR DISBURSEMENT AFTER 3 YEARS OF MEMBERSHIP OF THE SOCIETY**

Life Members can join the scheme with the below membership criteria.

- Up to 30 years of age – all AOMSI members are eligible  
Scheme membership amount: Rs. 10,000/-
- 30-45 years of age- pre-requisite 3years of AOMSI membership  
Scheme membership amount: Rs. 12,500/-
- 45-60years of age- pre-requisite 5years of AOMSI membership  
Scheme membership amount: Rs. 15,000/-
- 60-65years of age- pre-requisite 10years of AOMSI membership  
Scheme membership amount: Rs. 17,500/-

**The age restriction is not implemented at the inaugural offer. It'll be implemented post-inaugural offer as per the decision of the SSRF founder management committee**

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## ENROLMENT PROCESS

- Submission of the online application form along with the required documents and payment for the scheme.
- The processing of the form shall be completed within 1-month following which a confirmation will be sent to the member.

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### • MEMBERS RIGHTS

- In the event of the death of a member, his nominee is entitled to receive the fraternity contribution from the remaining members, calculated @ Rs. 2,500/- per member.
- All the members will be notified regarding the death of any member after the completion of the required formalities and would be expected to make the subsequent top-up payment of Rs.2,500/- within 2week's period of notice.
- In case a member fails to pay the amount of Rs. 2,500/-in time, the amount will be deducted from his corpus amount. A maximum of Rs. 5,000/-can be deducted from the corpus amount i.e. 2 deaths. Member will be given a legitimate time of 1 month to repay the complete corpus amount. Failure to do so shall terminate his/her membership from the scheme
- **If any member fails to top-up the contribution following two consecutive demises of the fellow members, such member shall not be eligible for the benefits of SSRF in the unfortunate event of his/her death.[Its wise top-up the corpus as soon as the notification arises to avoid such a situation]**
- The fraternity contribution amount could be increased or decreased based on the decisions taken by the executive committee of the society.

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### **VOLUNTARY RETIREMENT**

Any member can voluntarily retire from the membership by giving a written request to the AOMSI SSRF Committee. His/her membership will be terminated and he/she will get the membership amount.[Except for those who enrolled during the launch offer period]

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### **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 Scheme and thus tries to obtain an unfair advantage under this Scheme, then after giving him/her an opportunity of being heard, the managing Committee of the





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Scheme shall terminate his/her membership of the Scheme by passing a resolution by majority members of the managing committee.

- ii. If a member fails to pay his/her share within 30 days of the demand by the coordinator he/she shall be treated as a defaulter and he/she shall pay the penalty of Rs.100/- per month as a late fee along with his contribution. If a member does not clear his/her dues within 3 months after the intimation sent by the co-ordinator, His/her membership shall automatically stand terminated and the membership fees shall deem to have been forfeited.
- iii. If a member at any time, for any reason ceases to be a member of AOMSI his/her membership of this scheme also shall automatically stand terminated. But if such a member revives his/her membership of AOMSI within 6 months, he/ she will get his/her membership of the Scheme revived by paying a revival amount of Rs. 1000/- and contribution payable by him during the period he was not a member. If he/she does not get his/her membership revived within the stipulated period, he/ she will be treated as a voluntarily retired member

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## **REJOINING OF MEMBER**

After termination, the member can rejoin in the Scheme as a new member by paying the admission fee/caution deposit and submitting a fresh application form provided he/she is not barred by the arrears of contribution if any, at the time of termination. The member has to obtain membership of AOMSI before applying for rejoining. Members who have rejoined as fresh members will have to pay the contribution amount and administrative fee from the date of rejoining.

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## **CLAIMS: PROCEDURE**

- i. In the event of the death of a member, the nominee of the beneficiary should contact the respective AOMSI State President / Secretary. The AOMSI state president/secretary should verify and confirm the demise and should forward the required document along with the covering letter to the AOMSI Head office and the social security Relief Fund office.
- ii. 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 nominee only. If the nominee is not alive, the society will form a committee to address the issue as per legal advice.
- iii. Computation of contribution benefit payment: The contribution amount is calculated according to the number of members who contributed to the success of the scheme.
- iv. If any member fails to top-up the contribution following two consecutive demises of the fellow members, such member shall not be eligible for the benefits of SSS in the unfortunate event of his/her death before the top-up payment.

\*\*\*\*\*

## **MANAGEMENT OF THE SOCIAL SECURITY SCHEME**

The management of this Social Security Relief Fund vests with the Management Committee of the Scheme.

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## **MANAGEMENT COMMITTEE**

The management committee shall consist of the following office bearers. The founding committee will run the scheme for the first three years following which the new committee shall be formed as follows

### **a. Members**

- Chairman - One post/Three-year term
- AOMSI President- Official term of presidency
- AOMSI Secretary- Official term of Secretary
- AOMSI Treasurer- Official term of Treasurer
- Co-ordinator- One post/Three-year term
- Executive Members-
  - Secretaries of all state chapters[For the term in office]
- Co-opted directors: Two posts/Three-year term

**b. The founder Chairman, founder Co-opted directors of the Scheme are the invited members of the Scheme for two more terms.**

**c. Immediate past Chairman, co-ordinator and Treasurer of AOMSI-SSRF are ex-Officio Members.**

**d. The office of the Scheme will be located at a convenient location until a permanent headquarter of the society is established.**

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## **FUNCTIONS**

- i. The managing Committee shall be overall in charge of the management of the Scheme.
- 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 Scheme in fixed deposits/investments from time to time.
- iv. The managing committee is the final authority to decide. A sub-committee may be appointed to assist.

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## **MEETINGS**

- i. The Managing Committee shall meet Two times a year
- ii. The Quorum of the Managing Committee shall be 30% of the members.
- iii. If any member fails to attend two consecutive meetings of the Managing Committee without giving prior intimation in writing to the Chairman/co-ordinator of the Scheme without 'reasonable cause, he will automatically cease to be a member of the Managing Committee from the date of the third meeting.
- iv. The notice of the meeting of the Managing Committee shall be sent ten days before the meeting by email or SMS.
- v. Emergency Meeting: The co-ordinator of AOMSI SSS shall in consultation with the Chairman, convene an emergency meeting of the managing committee to transact any urgent business with a notice of three days.

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## **ELECTION OF OFFICE-BEARERS**

- i. The elections will be conducted by the Election Commission appointed for the purpose.
- ii. The Office Bearers shall be elected only from the members of the AOMSI SSRF.
- iii. Only the AOMSI SSRF members are eligible to vote.
- iv. The elections may be conducted along with the election of AOMSI.
- v. The election shall be by online/Electronic Voting only.
- vi. Election notification will be given by the "co-ordinator AOMSI SSRF" with the required time frame to AOMSI Head Office to call for the election along with the national election.
- vii. All the posts are for **ONE term only**. They are not eligible for contesting again for the same post.

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## **ELIGIBILITY OF THE CANDIDATES**

### **CHAIRMAN AOMSI-SSRF**

- (I) Must be a member of AOMSI-SSRF
- (II) Life Member for 5 years in AOMSI
- (III) Membership in AOMSI-SSRF at least 2 years

### **Co-ordinator AOMSI-SSRF**

- (I) Must be a member of AOMSI-SSRF
- (II) Life Member for 5 years in AOMSI
- (III) Membership in AOMSI-SSRF at least 3 years

**\*\*\*\*\***



## **GENERAL BODY**

### **a) Composition**

- 1) The General Body consists of all the members who joined the Scheme.
- 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 a year and will be convened preferably along with the annual national conference of AOMSI wherein the audited Statement of accounts of the previous accounting year and report of the activities of the previous year will have to be submitted. The General Body shall meet in extraordinary circumstances and the meetings shall be called with a notice of 10 days in advance.

### **c) Meeting:**

The quorum for the meeting shall be 30% 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 a quorum. The General Body shall take decisions by a simple majority of the members present. Requisition meeting of the General Body shall be called for requisition signed by 30% of the members of the register as on that date or by 30 members. If there is no quorum at such meeting, the same shall be cancelled.

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### **PROCEDURE FOR AMENDMENTS TO CONSTITUTION**

- 1) The resolutions/amendments to the constitution of the Scheme duly proposed and seconded by two individual members of the Scheme.
- 2) The resolutions/amendments to the constitution have to be duly circulated to all the members of the Scheme by email.
- 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 favour 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.

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### **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 Chairman and Treasurer.
- 2) The financial year of the society shall be from 1<sup>st</sup> April to 31<sup>st</sup> 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 Scheme 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 Chairman and the Treasurer will jointly operate all the accounts.

\*\*\*\*\*



## **DUTIES AND PRIVILEGES OF OFFICE BEARERS**

### **1) Chairman:**

The Chairman of the Scheme shall preside over all the meetings of the Managing Committee and General Body. In absence of the Chairman, AOMSI President will preside. The Chairman 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 Chairman is the Executive Head of the Scheme.

### **2)AOMSI President**

- (i) In the absence of the Chairman the president of AOMSI will preside over the meetings.
- (II) He/ She shall supervise the functioning of the Scheme office.

### **3)Co-ordinator:**

The co-ordinator 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.

### **5) Treasurer[AOMSI/SSRF]**

The Treasurer[AOMSI/SSRF] shall look after the maintenance of the day-to-day accounts of the scheme till the treasurer for SSRF is appointed.

He/she shall submit the statement audited Accounts and the budge testimate for the succeeding year annually to the Managing Committee and general body for approval.

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## **ALLOWANCE TO THE OFFICE BEARERS**

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

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## POWERS OF AOMSI HO

- The Chairman of the Scheme will preside over the management committee meeting and General Body Meeting of the Scheme.
- The internal auditor constituted by AOMSI-SSRF shall verify all the accounts of the Scheme and give its report to the GBM of AOMSI.

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## MISCELLANEOUS

Every member shall specify his nominee for obtaining benefits under this Scheme or in the absence of such specification the application will be rejected.

Any income derived from the property of the Scheme will be utilized only for the objects of this Scheme. Under no circumstances the amount can be diverted for any other purposes

The Co-ordinator of the Scheme will submit periodical reports of the Scheme at the meeting of the General Body of AOMSI.

All notices for the meetings under this Scheme shall be kept on the website or sent by email. Any dispute concerning 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 the jurisdiction of courts at the chairman's Office where the office is situated.

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## CERTIFICATES

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

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## **SALIENT FEATURES OF THE SCHEME**

### **WINDOW PERIOD**

- The scheme is operable only after one year [below 60 years of age] and three years [above 60 years of age] after becoming a member of the Scheme As a special case, the window period could be waived off as per the decision of the managing committee
- Any alteration in the contribution part 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.

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### **DOCUMENTS TO BE PRODUCED IN CASE OF DEATH OF A MEMBER**

- Original Membership Certificate/Number.
- Attested copy of death certificate obtained from Panchayat, Municipality or Corporation.
- Requisition letter from the nominee to sanction the amount, which must be approved by the local branch Secretary/State branch secretary of AOMSI.
- All the documents should reach the office through the local branch Secretary/State branch secretary only.
- The nominee details should be updated if there are any changes. No changes shall be accepted at the time of claim
- The nominee's bank account should be certified by the concerned bank Manager.
- IF THE NOMINEE AND THE MEMBER DIES WHO WILL GET THE CLAIM?
  - Payment will be made to the Nominee's Legal heir.
  - He / She should produce a legal heir Certificate obtained from the appropriate authority

.....  
Exclusion Beneficiary/ beneficiaries of Bereaved Members committing suicide will  
not be getting any benefits to the society  
.....

### **WINDING-UP**

If it is impossible to carry out the objective of the Scheme, the society shall be, by a decision taken at an extra-ordinary General Body Meeting of the members of the society convened by the coordinator and attended by 2/3 majority of members as on rolls as on the day of notice. The decision is taken by the vote of 3/4 of the members who attend the meeting and another such extraordinary General Body Meeting of the members of the Scheme shall thereupon decide the final disbursement of the corpus fund, after meeting the liabilities and debts and recovering the



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assets, keeping in view, the objectives of the Scheme, that is of mutual benefit and charitable purpose to the members concerned in proportion to their contribution to the Scheme and this decision taken by the second extraordinary 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 the 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 AOMSI-SSRF office
- By replying promptly to the clarification/demand letters from the office
- By using telephone/e-mail for quick access
- By attending general body meetings
- By enrolling your colleagues also in the scheme
- **By prompt topping up of corpus amount at the demise of the fellow member of SSRF.**

Sd/-  
Managing Committee



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**CONSTITUTION**

**AMENDMENTS**

**APPROVED BY THE AGM**

**@ AGRA, JULY 12<sup>TH</sup>,**

*These amendments are in effect from 12<sup>th</sup> July 2025*

*For any Queries Email to [sss@aomsi.com](mailto:sss@aomsi.com)*

## PLEASE NOTE

### EXPLANATION OF THE COLOUR CODES & NUMBERS

**POINT NO.**

Denotes the Sl. No of proposed changes

**PAGE – ....**

Denotes Page number reference in the existing Memorandum of SSRF

**Download**



<https://sss.aomsi.com/MOU/AOMSI-SSS-Memorandum.pdf>

In addition to the proposed amendments, the By Laws of the scheme will be drafted systematically for completion including the clauses already mentioned in the existing memorandum

All the amendments was taken up for detailed discussion in the Annual General body meeting **on 12<sup>th</sup> July 11 am at Hilton Agra** and passed as per the recommendation & will be in force from 12<sup>th</sup> July 2025.

**Dr Manikandhan R**  
President AOMSI

**Dr S Girish Rao**  
Hon. Gen. Secretary, AOMSI

**Dr Eapen Thomas**  
Convener AOMSI SSRF  
Ad-hoc Committee



## ELIGIBILITY FOR MEMBERSHIP / CLAIM

- i. Any Life Member of the AOMSI is eligible to join the Scheme.
- ii. Members would have to join the scheme with **variable fees** depending on the age group.

ENROLLMENT AND **SUBSCRIPTION FEES** & CRITERIA**Amendment:**

Wherever the term **Subscription/Membership fees** is mentioned; it shall be replaced as **Primary Benevolent contribution amount**.

**Explanation:**

To comply to the objectives of Social Security Relief scheme, **Benevolent contribution** is more appropriate and legally binding term.

## ELIGIBILITY FOR MEMBERSHIP / CLAIM

## iv. Eligibility for claim:-

- a. A member's nominee attains the eligibility to claim the benefit following a lock-in period specific to the age group [Special offers: The lock-in period may vary]
  - i. **Members below 60 years of age will have a lock-in period of 1 year**
  - ii. **Members above 60 years of age will have a lock-in period of 3 years**
- b. Membership comes into effect only when the AOMSI SSS policy documents are approved by the current acting committee and intimated to the member.

**Amendment:**

Sub clause I & ii is to be amended as:

- i. New members aged **above 40 years and up to 50 years** shall be subject to a **1-year lock-in period** before becoming eligible to avail the scheme privileges.
- ii. New members aged **above 50 years and up to 55 years** shall be subject to a **2-year lock-in period** before becoming eligible to avail the scheme privileges.

**Explanation:**

The implementation of a lock-in period for new members joining at a later age is based on principles of fairness, sustainability, and the long-term interests of all participants in the scheme.

A lock-in period, also help to reduce undue financial pressure on the scheme and potentially disadvantage long-standing contributors, especially youngsters.

FROM 1<sup>ST</sup> OF JANUARY 2022, CUT-OFF AGE FOR JOINING IS 65 YEARS, 60-65 YEARS(MEMBERS POST LAUNCH OFFER), SHALL BE ELIGIBLE FOR DISBURSEMENT AFTER 3 YEARS OF MEMBERSHIP OF THE

#### Amendment:

Cut off Age for Joining the scheme is revised to 55 years

#### Explanation:

To ensure the long-term sustainability of the Scheme and align with its core objective of supporting financially vulnerable members—especially younger professionals—the joining age limit is now reduced to 55 years. This change promotes fairness, encourages younger participation, and strengthens the future of the Scheme. With the Scheme active for over 3 years, ample opportunity has been provided for all eligible AOMSI Life Members up to age 65 to enroll.

Life Members can join the scheme with the below membership criteria.

- Up to 30 years of age – all AOMSI members are eligible  
Scheme membership amount: Rs. 10,000/-
- 30-45 years of age- pre-requisite 3 years of AOMSI membership  
Scheme membership amount: Rs. 12,500/-
- 45-60 years of age- pre-requisite 5 years of AOMSI membership  
Scheme membership amount: Rs. 15,000/-
- 60-65 years of age- pre-requisite 10 years of AOMSI membership  
Scheme membership amount: Rs. 17,500/-

#### Amendment:

**Primary Benevolent contribution amount** to be revised as

Upto 40 years – Rs. 10,000 (Must be an AOMSI LM)

Above 40 years to 50 yrs – Rs. 15,000 (pre-requisite of 5 years of AOMSI LM)

Above 50 yrs to 55 years - Rs. 20,000 (pre-requisite of 8 years of AOMSI LM)

#### Explanation:

To promote the registration of young members especially less than 40 years of age the fee structure is reduced to 10,000 in that age group and the fee structure is raised in the 50 years and above category considering the late age of joining the scheme despite being a member of association for so many years.



### • MEMBERS RIGHTS

- In case a member fails to pay the amount of Rs. 2,500/-in time, the amount will be deducted from his corpus amount. A maximum of Rs. 5,000/-can be deducted from the corpus amount i.e. 2 deaths. Member will be given a legitimate time of 1 month to repay the complete corpus amount. Failure to do so shall terminate his/her membership from the scheme
- If any member fails to top-up the contribution following two consecutive demises of the fellow members, such member shall not be eligible for the benefits of SSS in the unfortunate event of his/her death.[Its wise top-up the corpus as soon as the notification arises to avoid such a situation]

#### Amendment:

The above listed 2 clauses to be rephrased as:

#### **Suspension of Privileges in SSRF:**

A member shall cease to be a beneficiary of the Social Security Relief Fund (SSRF) and shall be deemed to have been suspended from the Social Security Relief Fund of AOMSI if:

- The member fails to remit the first pending top-up contribution within a period of six (6) months from the date of official notification of the demise of a fellow member,

**OR**

- The member defaults in remitting the top-up contributions on account of the demise of two (2) fellow members within 30 days of notice of the 2nd demise,

***whichever occurs earlier.***

A suspended member shall forfeit all rights and claims to any benefits under the SSRF, including in the event of his or her own demise.

#### Explanation:

To ensure smooth and fair functioning of the Social Security Relief Fund (SSRF), it is essential for every member to promptly pay their top-up.

•If a member **fails to pay** the required top-up within **6 months** of the first notification of demise or **within 30 days** after the notification of the second demise (whichever comes first), their **membership will be suspended**.

•A **suspended member loses all rights** to claim benefits from the SSRF, even in the case of their own demise.

Timely payments protect both your own benefits and the collective support system for all members. Please stay updated and ensure your contributions are made without delay.

## VOLUNTARY RETIREMENT

Any member can voluntarily retire from the membership by giving a written request to the AOMSI SSS Committee. His/her membership will be terminated and he/she will get the membership amount. [Except for those who enrolled during the launch offer period]

### Amendment:

The refund of primary benevolent clause is to be deleted. No refund shall be provided to anyone.

### Explanation:

The member was eligible for the full privileges of the scheme till the time he decides to voluntarily retire. Hence refund of membership fees not provided.

## SALIENT FEATURES OF THE SCHEME

### WINDOW PERIOD

- The scheme is operable only after one year [below 60 years of age] and three years [above 60 years of age] after becoming a member of the Scheme As a special case, the window period could be waived off as per the decision of the managing committee
- Any alteration in the contribution part 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.

### Amendment:

The window period is rephrased as follows:

- i. New members aged **above 40 years and up to 50 years** shall be subject to a **1-year lock-in period** before becoming eligible to avail the scheme privileges.
- ii. New members aged **above 50 years and up to 55 years** shall be subject to a **2-year lock-in period** before becoming eligible to avail the scheme privileges.

### Explanation:

It's a scheme by our members for our members. A lock-in period, also help to reduce undue financial pressure on the scheme and potentially disadvantage long-standing contributors, especially youngsters.

**TERMINATION OF MEMBERSHIP**

- ii. If a member fails to pay his/her share within 30 days of the demand by the coordinator he/she shall be treated as a defaulter and he/she shall pay the penalty of Rs.100/- per month as a late fee along with his contribution. If a member does not clear his/her dues within 3 months after the intimation sent by the co-ordinator, His/her membership shall automatically stand terminated and the membership fees shall deem to have been forfeited.

**Amendment:**

There shall be no termination of Scheme privileges on account of non payment of contributions - only suspension/Default member.

**Suspension of Membership Due to Non-Payment of Top-Up Contributions**

A member shall cease to be a beneficiary of the Social Security Relief Fund (SSRF) and shall be deemed to have been suspended from the Social Security Relief Fund of AOMSI if:

The member fails to remit the pending top-up contribution within a period of six (6) months from the date of official notification of the demise of a fellow member,  
**OR**

The member defaults in remitting the top-up contributions on account of the demise of two (2) fellow members within 30 days of notice of the 2nd demise, ***whichever occurs earlier.***

A suspended member shall forfeit all rights and claims to any benefits under the SSRF, including in the event of his or her own demise.

**Explanation:**

We don't want to terminate any member due to non payment of the contribution. This gives an opportunity for any defaulter/suspended members to come back to the scheme as per the conditions and clauses mentioned in the Re-joining.

**CLAIMS: PROCEDURE**

- iii. Computation of contribution benefit payment: The contribution amount is calculated according to the number of members who contributed to the success of the scheme.

**Amendment: & Explanation:**

Clause is to be deleted. As the eligibility for claim and computation process explained earlier and doesn't require repeated mention.

Exclusion Beneficiary/ beneficiaries of Bereaved Members committing suicide will not be getting any benefits to the society

**Amendment:**

Death of a member **due to any cause shall be covered** in the scheme. Payouts for death due to Self inflicting injuries is given only if the mishap occurred after one year from date of joining the scheme.

**Explanation:**

Death due to any cause is a loss for the family of our member and a difficult time including financial liabilities.

- The fraternity contribution amount could be increased or decreased based on the decisions taken by the executive committee of the society.

**Amendment:**

Executive Committee to be rephrased as **Managing Committee**

**Explanation:**

The Term Executive committee erroneously included earlier.



**TERMINATION OF MEMBERSHIP**

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

- iii. If a member at any time, for any reason ceases to be a member of AOMSI his/her membership of this scheme also shall automatically stand terminated. But if such a member revives his/her membership of AOMSI within 6 months, he/ she will get his/her membership of the Scheme revived by paying a revival amount of Rs. 1000/- and contribution payable by him during the period he was not a member. If he/she does not get his/her membership revived within the stipulated period, he/ she will be treated as a voluntarily retired member

**Amendment:**

The clause regarding termination shall be deleted from under the heading and included in Rejoining the Scheme.

**REJOINING OF MEMBER**

After termination, the member can rejoin in the Scheme as a new member by paying the admission fee/caution deposit and submitting a fresh application form provided he/she is not barred by the arrears of contribution if any, at the time of termination. The member has to obtain membership of AOMSI before applying for rejoining. Members who have rejoined as fresh members will have to pay the contribution amount and administrative fee from the date of rejoining.

**Amendment:****Rejoining After Suspension**

A member who has been suspended from the Social Security Relief Fund of AOMSI due to non-payment of top-up contributions, as per the applicable suspension clause, may be permitted to rejoin the scheme subject to the following conditions:

- Any suspended member can re-join the Scheme by paying all demise contributions till the date of re-joining + Rs. 2500 as the Additional benevolent contribution.
- All Rejoining members will have a 1 year lock in period after which he will have full rights and benefits under the Social Security Relief Fund (SSRF).
- Re-joining is not permitted if the age of the member exceeds 55 yrs.

**Explanation:**

To prevent anyone taking advantage of the scheme intentionally with dues pending and voluntary retiring till when he was covered by the scheme and then rejoining as fresh member without paying the arrears

d. The office of the Scheme will be located at a convenient location until a permanent headquarter of the society is established.

**Amendment:**

The office of the scheme shall be located at the place where the chairman resides or practices

**Explanation:**

For better clarity in referring to the office of the scheme

**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 Chairman and Treasurer.

**Amendment:**

Nationalised/Scheduled banks as decided by the Managing Committee

**Explanation:**

The national AOMSI accounts are with Kotak Mahindra Bank, a Pvt Sector Bank. Since AOMSI is a good customer we can utilize the privileges like reduced transaction rates for Payment gateway, Fixed deposits and other benefits which can be used in the member's favour.