

MEMBERS' WELFARE FUND SCHEME

The Members' Welfare Fund Scheme, effective from the financial year 2011-12 is as under:

01. All 'A' Class Member who have completed 3 full years of Membership of the Bank as at the immediate previous year ended 31st March is automatically a Member of the Members' Welfare Fund Scheme. For example, to avail the benefits of the Scheme in the Financial Year 2011-12, the Member should have been admitted as Member on or before 31st March 2008.
02. In case of joint Members, only the first named Member is eligible.

I. Cash Awards for Merit Students:

A Cash Award of Rs.2,500/- shall be given to Member/Member's Spouse/Member's children (upto two children) who passes in the first attempt the –

- School Final or the HSC or equivalent examination with minimum **80% marks (Maximum 100** in order of merits on first come basis).
- Graduate examination, securing minimum **75% in Science OR 70% in Commerce OR 65 % in Arts OR 70% in any graduation degree (Maximum 50 students** in order of merit on first come basis).
- Post graduation examination in any discipline in first division (**Maximum 30 students** in order of merit on first come basis).

Conditions to be complied with for I above:

- (a) Declaration from the Member that he has availed the benefit under the Scheme only for two children;
- (b) Member has to apply within 3 months from the date of declaration of the results of the relevant examinations;
- (c) To submit the attested mark-sheet and also produce the original mark sheet to the Branch Manager for verification.

II. Cash Awards for Sports / Fine Arts:

A Cash award of Rs.5000/- each shall be given to a Member / Member's Spouse / Member's children (up to two children) getting the Award in the field of sports or Fine Arts at the State or National level. (Maximum 20 cases of which **12 shall be for National Level and 8 for the State Level**, both on first come basis).

Conditions to be complied with for II above:

- (a) The Members has to apply within 3 months of the receipt of the Award under this Scheme;
- (b) Declaration from the Member that he/she is availing the benefit under the Scheme only for two children in case the is award for his/her children;
- (c) Attested copy of the Certificate issued by the State/National Level Authority is to be submitted along with the original certificate to the Branch Manager for verification.

III. Medical / Surgical (Applicable only to Members):

Treatment/Disease	Maximum eligibility (on first come basis)
01. Angioplasty	Rs.18,000/- each for 10 Members
02. By-pass Surgery	Rs. 30,000/- each for 10 Members
03. Cancer Treatment	Rs. 18,000/- each for 10 Members
04. Neuro Surgery	Rs.18,000/- each for 10 Members
05. Dialysis for kidney failure	Rs. 18,000/- each for 10 Members
06.Orthopedic/Accident:	
(a) In case of surgery -	Rs. 18,000/- each for 10 members subject to Minimum hospitalisation of 7 days
(b) For Wheel Chair	Rs.5,000/- each 10 Members
07. Cataract per surgery	Rs. 6,000/- each for 20 Members

Conditions to be complied with for III above:

- (a) The Member has to apply for reimbursement within 3 months after discharge/cure in case of illness;
- (b) Members in employment shall submit a certificate from their employers stating that the employee is not being reimbursed the medical expenses;
- (c) The amount will be reimbursed on production of relevant original documents like doctor's prescription which shall mention nature of ailment and how the ailment was treated, receipts / cash memos / copy of pathological reports etc.

IV. Medical Check-up (Newly Introduced Scheme):

Medical check-up charges upto Rs.1,500/- or the actual expenses incurred, whichever is less, shall be reimbursed once in two years against production of original bill/s towards general medical check up of Members who are 55 years and above. Maximum 500 Members will be reimbursed on first come basis per annum.

Conditions applicable for the Scheme under IV above:

- (a) The Member has to apply for reimbursement within 3 months from the date of medical check up.
- (b) Medical Check-up should be for any of the following test:
 - (1) Lipid Profile (2) Blood Sugar & Urine Sugar/Ketones (3) CBC + ESR
 - (4) Urine Routine (5) Chest x-ray, stress test (6) Sonography test
- (c) Members in employment shall submit a certificate from their employers stating that the employee is not being reimbursed the medical expenses.