

## MEMORANDUM, RULES AND BYE-LAWS

### IMA's Karnataka Professional Protection Scheme (IMA-KPPS)

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#### 1. PREAMBLE

The Indian Medical Association Karnataka State Branch is a Non-Governmental organization established for safeguarding the interests of the public and Doctors of modern medicine by

- Organizing the Medical Practitioners in a systematic way.
- By promoting the advancement in Modern Medicine and allied sciences in all their different branches and to promote the improvement of public health, medical education and research.
- Maintaining the honor, dignity and discipline among the Medical Practitioners.
- To protect and support the Doctors from negligence claims in the Courts of Law.

Ultimately, all the efforts of IMA are to lead the public to get the best from the Medical Practitioners whom they approach, at the right time and at the affordable cost.

There are increasing instances of persons connected with the patients and relatives nefariously, maliciously, unnecessarily dragging the Medical practitioners into litigation for injury, death, complications or other unforeseen calamities occurring during the treatment or investigations for the no faults of the doctors.

Therefore, IMA has decided to take the responsibility of protecting the doctors in frivolous litigations and for that purpose the IMA's Karnataka Professional Protection Scheme is established on the concept of mutuality by contributions from fraternity members towards benefit of needy members.

#### 2. MEMORANDUM

I. The name of the association is Indian Medical Association's Karnataka Professional Protection Scheme, here in after called IMA's-KPPS. It is formed under the Rules of IMA-Karnataka State Branch.

#### II. Office

The Head Quarters of the IMA's-KPPS shall be at

IMA's Karnataka Professional Protection Scheme

IMA House, Indian Medical Association, Karnataka State Branch, AlurVenkat Rao Road, Chamarajpet, Bengaluru-560 018.

ಅಧ್ಯಕ್ಷರು  
(ಡಾ.ಹೊನ್ನೇಗೌಡ) CHAIRMAN

IMA Karnataka Professional Protection Scheme,  
IMA House, A.V. Road, Bangalore - 560 018

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(ಡಾ.ಎನ್.ಧನಪಾಲ)

### III. Objects

- a. To provide comprehensive financial assistance by mutual fraternity contributions in the event of litigant situations arising out of alleged professional negligence by the members during the discharge of their professional duties and to provide legal aid to the members of the Scheme.
- b. To educate the members to prevent any litigant situations and to guide them to deal with it in the event of such a situations.
- c. To educate the members regarding good medical practice, to provide them with information regarding the Acts, Rules and Regulations governing the medical profession, Ethics and Etiquettes of Governing body of modern medicine which ever in existence.
- d. To promote social Service Activities such as to provide Medical aid to the poor and needy, welfare programme including immunization, blood donation campaigns, Medical Education and First Aid classes.
- e. To acquire, purchase, takeover or take on lease any land, site or building for the scheme and put up buildings or renovate or reconstruct the same to maintain, manage and deal with the buildings or for putting up, renovating or reconstructing and to hold dispose of the same by sale, mortgage or lease or otherwise.
- f. To borrow money on the security of the properties, rights and assets of the scheme for the purpose of purchase of any land, site or building or for fulfilling any of the objects of the scheme.
- g. To tie-up with any of the General Insurance Companies dealing with medical professional indemnity as and when required.
- h. To tie-up with any of the Legal firms to extend legal help to members as and when required.
- i. The income of the scheme by whatever means shall be utilized for the objects of the society and shall not be distributed among the members or anybody.

### IV. METHODS

For the attainments and furtherance of these objects all or any of the methods suggested by the Indian Medical Association, Karnataka State Branch will be duly considered.

### V. JURISDICTION


The jurisdiction of the IMA's-KPPS shall extend to the Karnataka State only.

VI. Secretary IMA's-KPPS shall be the custodian of all the documents of the scheme and is authorized to correspond with the register of Society, Bengaluru.

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## Rules of IMA's-KPPS:

### I. ELIGIBILITY FOR MEMBERSHIP

- a. Only LIFE members of the Indian Medical Association of Karnataka State Branch who have registered under Karnataka Medical Registration Act and 1956 IMC Act or any other Act of the Governments in place or eligible to become the members of the Scheme
- b. Life Members of the IMA-Karnataka State Branch shall submit their applications on the prescribed form along with a cheque / DD / Electronic remittance of requisite amount of Admission Fee as well as Annual Membership Fee in favor of 'IMA-KPPS'.
- c. The office of IMA-KPPS after scrutinizing the information supplied by the member will admit him / her as a member and inform the applicant about his/her admission and the date of joining and period of eligibility.

### II. ADMISSION AND ANNUAL CONTRIBUTION FEE

#### a. Fees applicable on admission :

Admission Fee:	Rs. 100.00
Membership Fee :	Rs.2000.00 Advance
Fraternity Contribution :	Rs.1000.00
<b>Total amount</b>	<b>Rs.3100.00</b>

#### b. Annual contribution :

**Mandatory Subscription fee** Rs.500.00

**Demand Fraternity contribution:** Amount paid towards financial assistance and Legal expenses in that financial year is equally divided and collected through demand notices sent to each member as demand fraternity contribution.

b. The Fraternity contribution amount shall be paid in advance. This will be adjusted depending on number of claims in that year or subsequent year. In the event of more claims the member will be asked to pay more accordingly. Subscription fees of Rs.500/- should be paid for renewal of membership. Advance Fraternity contribution shall be decided by managing committee from time to time, and displayed on the web.

c. A member may also deposit advance Fraternity amount (Managing Committee will decide the amount to be paid) or more which will be adjusted towards the Fraternity amount. In the event of more claims the member will be asked to pay more accordingly.

Subscription fees for membership renewal is to be paid per year by every member as per the publication from time to time in web.


**III Note:**The total financial assistance towards medical negligence and legal fees permissible to each member is up to 1 crore in a financial year and as prescribed.

The fee structure shall be adopted as and when changes occur and prescribed by the Annual General Body.

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## MEMBERSHIP PERIOD AND REFUND:

- Membership period shall be from 1<sup>st</sup> April to 31<sup>st</sup> March (12 months). A member joined the scheme after 1<sup>st</sup> April will have to pay full amount of Admission Fee and prorata Annual Membership Fee applicable for the remaining part of the year on monthly basis.
- Regular payment of Annual Membership Fee is mandatory for continuation of membership. If there is discontinuation of payment after official reminders as per section-V below the membership is automatically terminated.

A discontinued member if he wants to join the scheme again will be treated as a new member. No refund is admissible to any member who wants to discontinue his/her membership at any time.

## V. CESSATION OF MEMBERSHIP

The membership and all rights and privileges relating to them shall be deemed to cease under any of the following circumstances.

A. Resignation to IMA Membership or termination by way of death or on disciplinary grounds of IMA-Head quarters.

### B. Disqualification:-

i. Office shall issue demand notice (Called as Renewal notice) to all the member of the scheme regarding renewal, other fees and dues to be paid, and shall be communicated on or before 1<sup>st</sup> April of that year.

If a member fails to pay Annual Renewal Fee, other fees and dues as per demand notice on or before 15<sup>th</sup> May of that year, the office will send second reminder notice with extension date up to 15<sup>th</sup> June of that year.

ii. And if members fail to pay by 15<sup>th</sup> June such members shall be treated as a defaulter and be given a grace period for further one month and such default member will be informed by REGD AD notice to pay the dues within 15<sup>th</sup> July of that year.

iii. If the member does not comply, to pay the dues on or before 15<sup>th</sup> July, membership will stand automatically suspended for nonpayment of Annual Membership Fee contribution. And Office shall not intimate OR communicate in this regard.

### iv. Regularization of suspended member.


If a suspended member wishes to continue to be a scheme member.

a. He/She shall be regularized after receiving all the dues of the Annual Membership renewal fee, regularization fees as prescribed and other fees, decided by the Managing committee from time to time and decision of the managing committee is final. This regularization benefit is extended upto 31<sup>st</sup> December of each year only.

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Such regularized member is treated as a regular member since the date of his/her first admission and will be entitled to get the benefits of the scheme only after the approval by the Managing Committee.

- c. After 1<sup>st</sup> January of that year such suspended member will be terminated and shall lose regularization benefit and can only join as a new member of the scheme, if eligible, subject to the approval of the Managing Committee which means he has to pay fee applicable on admission again as per prevailing tariff on the day of joining.
- v. If a member supplies any wrongful information in his/her application form or at any time during his membership term by which he/her violated any provisions of the scheme after giving him an opportunity of being heard before the managing Committee, if his/her explanation is not found satisfactory, even though he/she continues to contribute the Annual Membership amount, he/she is not entitled for any benefits. The Managing committee shall terminate the membership and he/she is not entitled for any benefits of the schemes.
- vi. If any member for any reason ceases to be member of Karnataka State Branch of IMA, the membership of the scheme shall cease automatically, but if such a member renews his/her membership of Karnataka State Branch of IMA within a period of six months he/She can get his membership of the scheme revived. If a branch of which he/she is a member becomes defunct, his gap in the membership is condoned, provided he becomes a member of neighboring branch of IMA or direct member of IMA Headquarters, New Delhi.
- vii. Managing Committee has powers to go through the incidences and unforeseen events other than the above and decide accordingly in the interest of the scheme as well as member.

#### VI. REGISTRY OF MEMBERS:

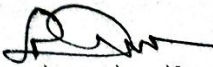
There shall be a registry of members where in the name, addresses, age, date of birth, branch, mobile number, e-mail ID etc., of each member shall be entered and his signature taken in the form and kept in the office, it is mandatory to the member, to inform any change of his address/mobile number/ e-mail ID to the office immediately. The office of the IMA-KPPS is not responsible for non-intimation of the address and the consequences arising out of such act, i.e. default, not receiving communications loss of benefits, and disqualification etc.,

#### VII. Disbursement and Legal Aid:

- Any financial assistance claim within the upper limit of financial assistance shall be paid as per the Rules and MC decisions.
  - The KPPS undertakes to offer its members services of panel advocates for his defense and bear the legal expenses. If member wishes to have independent lawyers, one has to take prior permission from Managing Committee of IMA-KPPS.
- Whenever a member gets legal notice for alleged negligency in management of his patient, he has to contact KPPS Office with a copy of complaint which he has received.
  - Following records must be sent with copy of notice.

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**Photocopies of outdoor / indoor case papers. Photocopies of investigation done & treatment given.**

- The office in turn will go through the same and send him list of advocates to help him in the matter and request him to select any one advocate of them.
  - After receiving letter of selection of advocate from the member, the office will write to the member approving the same and write a separate letter to the advocate concerned, to help the member.
  - The member will contact the advocate with all the papers and discuss the case. The advocate in turn will send a copy of draft reply to the office for approval.
  - After approval from the KPPS Office, the advocate will submit reply to the concerned party / Authority.
  - The member is requested to be in constant touch with the advocate and the office during the course of all the legal proceeding against him.
- c. If the member of KPPS is also insured by any insurance company / companies and if a complaint is filed against him, the KPPS undertakes to offer him services of panel advocates for his defense. In that case if he refuses to accept the offer and chooses to be defended by insurance company only, then KPPS will not have any liability for outcome of the case.
- d. All the members of the KPPS including anesthetists assisting or conducting any procedure of other than modern medicine shall not be covered under the Scheme for the claim arising out of such procedure.
- e. The member cannot hold more than one membership of the Scheme at a time.
- f. Criminal / Civil / Consumer complaint regarding misbehavior / alleged rape against the member and / or dispute regarding the bill / payment for management of the patient will not be covered under the scheme.
- g. The Scheme should be informed and written consent should be taken from scheme for Transfer of any case pending in the court to any other court including "LokAdalat".
- h. Scheme covers only the member and not the Hospital / Nursing Home / Clinic and such claims shall not be honored.
- i. All Medico Legal risks arising out of activities in surgical & diagnostic camps and all activities outside the State of Karnataka shall be excluded from the purview of the Scheme.
- j. If a member is having attachment, the scheme will cover only the member and not the Hospital to which he/she is attached.
- k. For all legal disputes between the member and administration of KPPS the jurisdiction shall be restricted to the courts at Bengaluru only.
- l. Member doing MTP must get their Nursing Home/Hospital registered Government of Karnataka under the MTP act.
- m. Members of the Scheme having Nursing Homes and calling consultants for providing treatment to their patients or admitting patients of other doctors shall see that those doctors are also insured with the scheme.

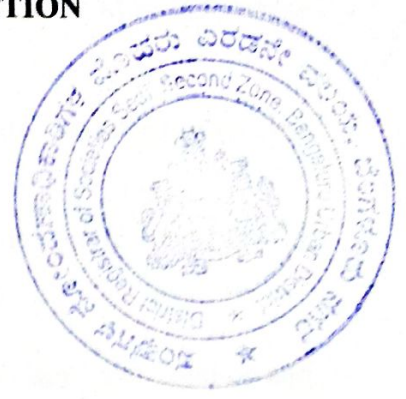
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Insurance Scheme.

# II. MANAGEMENT OF THE IMA KSB PROFESSIONAL PROTECTION SCHEME



The Scheme shall be managed by a Managing Committee consisting of:

- a. Chairman 1 post
- b. Vice Chairman 1 post
- c. Hon. Secretary 1 post
- d. Hon. Treasurer 1 post
- e. Joint Secretary 1 post
- f. Internal Auditor 1 post
- g. Managing Committee 10 post
- h. Ex-Officio members
  - a. Immediate past Chairman of IMA-KPPS
  - b. Hon. State Secretary of IMA-KSB
- i. President of IMAKSB will be the president of the Scheme and will have voting power.

All past Chairmen of IMA-KPPS are permanent invitees without voting power.

These members are elected by the General Body once in 3 years. The future Managing Committee shall be in office for the period of three years.

### Vacancies in the Managing Committee and other nominations


In case of vacancies arising in any OR all the posts, except the Chairman, the Chairman and Managing Committee shall have the powers to co-opt and nominate from the managing committee or from the members of IMA KPPS, for the remaining tenure.

### Powers and Duties of Managing Committee:

1. Shall be executive authority and as such have the powers to carry out effectively the policy and programmers of the scheme as laid down by general Body of the scheme.
2. Shall maintain the efficient working of the office and exercise full control over the paid staff of the scheme including appointments, and dismissal.
3. It shall hold meetings as often as necessary not less than 4 meetings in a year. It shall publish the minutes of the Managing committee meeting in official website of IMA- KPPS It shall also publish in website the minutes of previous annual general body meeting or Special general body meeting or any other meetings as per the Bye-law. All the managing committee meetings shall be called by giving notice two weeks in advance, except during emergencies.
4. It shall receive, discuss and amend or approve reports and accounts by the Secretary and Treasurer for the period between the times of two consecutive Managing committee meeting.

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5. The managing committee shall decide the policy regarding the disbursement and or investment of the funds at the disposal of the scheme.

6. The quorum shall be six members or 1/3<sup>rd</sup> of the total Managing Committee Members whichever is less.

7. To represent or to appoint representatives on behalf of the scheme before the Court of law or Government or any other body Corporate.

8. To appoint panel of advocates for legal aid, legal advisor , Finance advisor and Auditor and fixing their remuneration.

9. To do such other acts pertaining to the administration & implementation of the scheme.

10. a. Managing Committee shall have all powers to tie up with national reputed insurance companies from time to time.

b. In all matters of purchase and hiring services Managing Committee shall call for Quotations from various reputed companies and shall select best amongst all in terms.

#### IX. ELECTION PROCEDURES:

The Honorary Secretary of IMA KPPS will be presiding officer.

- In case Hon. Secretary wishes to contest the Election for IMA KPPS, he has to resign his post of presiding officer.
- In case, Hon. Secretary resigns, for the post of presiding officer, Managing committee shall appoint presiding officer for ensuring election.
- The presiding officer calls for nomination for all the posts four weeks well in advance. The election shall be held at Annual General Body of IMA KPPS during annual Karnataka State Conf.
- Election will be conducted for all the posts during Annual General Body meeting of IMA KPPS at the time of IMA Karnataka State Conference.

#### X. EXECUTIVE COMMITTEE MEETING: (Of Office Bearers)

Chairman shall call this meeting to discuss, finalize the urgent issues in time of emergency and committee can take decision in the interest of the members and scheme, later to be ratified in the subsequent Managing Committee Meeting.

#### XI. GENERAL BODY MEETING

a. **GENERAL BODY MEETING:** The General Body shall consist of all the members of the scheme. It shall be a supreme deciding authority in the management of the scheme. The General Body shall accordingly meet once every year and such a meeting shall coincide with the State Annual Conference of the IMA Karnataka State branch. The quorum for this annual general body is 25 members. The non- quorum meeting shall be adjourned for 10 minutes and subsequently the non- quorum meeting shall transact the business of the agenda only.

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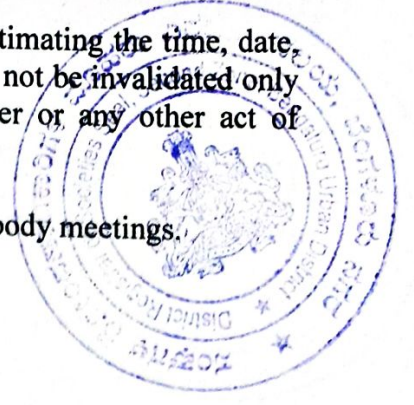
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**NOTICE:** A notice of at least 21 days shall be given to all the members intimating the time, date, venue and agenda. The proceedings of any general body meeting shall not be invalidated only for the reasons that the notice has not been received by any member or any other act of omission or commission by the office.



**AGENDA:** The following subjects shall be discussed in the Annual general body meetings.

1. Welcome by the Chairman.
2. Reading of the meeting notice by the Secretary.
3. Condolence if any.
4. Correspondence if any.
5. Reading and confirmation of the minutes of the last General Body meeting.
6. Enrollment.
7. Adoption of the Secretary's report.
8. Presentation & Adoption of the Audited Accounts for the year ending 31<sup>st</sup> March.
9. Appointment of Auditor and fixing the remuneration.
10. Budget for the year.
11. Ratification of resolutions passed in the managing Committee Meetings of the year.
12. Any other matter with the permission of the chair.
13. Vote of thanks.

**VOTE:** Each member shall have one vote only and he shall exercise it in person as per regulation of elections in Societies Act-1960.

#### **Amendments to Memorandum rules and regulations**

Shall be discussed in special general body meeting if received in writing by the Secretary on behalf of Managing committee or any member of the scheme, one month prior to Special General Body meeting. However the Special General Body meeting shall take decision by majority of the members present on issues pertaining to the constitutional amendments, constitutional changes and policy matters as per the provision laid down u/s.9 of Karnataka Societies registration Act 1960.

The second Special General Body meeting shall be called within 30 days for confirmation of changed amendments.

The amended memorandum rules and bye-laws shall be intimated to registrar of Societies of Bengaluru as per the Karnataka Society Registration Act 1960.

#### **b. REQUISITION MEETING**

It shall be called at any time on the requisition of the member, by the Secretary in consultation with the chairman or on the requisition of not less than 25% members of the scheme. The quorum for such requisition meeting is 25% members and those who have signed, must be present to conduct the deliberations of the meeting otherwise it stands cancelled. And for such other meeting a fresh requisition is necessary.

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### c. SPECIAL GENERAL BODY MEETING:

The Secretary of the scheme shall in consultation with Chairman can convene emergency meeting of the Special General Body of the scheme to transact any emergency business. A clear 5 days notice shall be given to the members for such a meeting. The date, hour, place of meeting and the Agenda of the subjects shall be mentioned in the notice. If Special General Body is called for amendments a clear 21 day notice shall be maintained.

Quorum for meeting is 25 members.

Non quorum meeting will be adjourned for 10 minutes.

Subsequently the non-quorum meeting shall transact the business of the agenda.

### d. EXTRA ORDINARY / EMERGENCY MEETING OF MANAGING COMMITTEE:

In such cases of extra ordinary Emergency Issues, meeting in consultation with chairman the Secretary can call it by telephonically or by SMS keeping a record of the same within 24 hours.

## XII. DUTIES OF OFFICE BEARERS

**Chairman:** The Chairman shall preside over all the meetings of the Managing Committee and the General Body of the KPPS. He is to supervise the overall functioning of the scheme smoothly. The Chairman shall enjoy the casting vote in case any issue comes up with equal votes either in the Managing Committee or in the General Body and shall discuss and settle cases on behalf of the Scheme in consultation with the Secretary. He shall sign the cheque in the absence of Secretary along with Treasurer.

**Hon. Secretary:** He shall make all the correspondence, shall see to the smooth functioning of the office, shall discuss the cases, arrange meetings, contact advocates panel and gather necessary particulars of the case concerned. He shall be in-charge of the duties entrusted to him by the Managing Committee of the Scheme or the Chairman from time to time.

Maintain minutes and records, call for meetings in consultations with Chairman, he shall sign the cheque with Treasurer.

He shall be the custodian of all the documents of the scheme.

**Hon. Treasurer:** He shall collect the membership fees and arrange for financial assistance towards awards by the court as per the Rules and MC decisions through cheques or electronic transfers signed by the Treasurer and the Secretary or Chairman. He shall maintain day-to-day accounts of the Scheme and present the accounts to the Managing Committee, and Audited accounts to the General Body for approval.

## XIII. SAVING CLAUSE

- The benefits of this Scheme shall not be denied to anyone based on caste, creed or community.

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- b. The help extended to the members shall be limited to the Legal fees and awards by the court subject to limit prescribed by the managing committee and members option of financial assistance bracket and fees paid.

#### XIV. APPELLATE BODY

If any member is aggrieved by the decision of the Chairman or the Managing Committee, he can prefer an appeal before the appellate body within a period of 90 days and it shall be forwarded to the Secretary, IMA KPPS. The matter shall be discussed and finalized in the Appellate body consisting of the chairman, President, IMA-KSB and one member amongst managing committee. The Hon. Secretary of IMA-KSB shall be the convener to Appellate body.

#### XV. RULES GOVERNING THE MEMBERSHIP :

- Should be a LIFE member of IMA, and should have registered in Karnataka medical council including his PG degree or Diplomas.
- Membership becomes effective from the date of realization of cheque or DD or electronic transfer at the bank.
- Proof of membership is receipt for having paid membership fee and entry in passbook.
- Membership is not automatic, but subject to approval by the managing committee.
- Managing committee reserves the right to accept or reject the application after recording the reason for rejection with the best interest of the scheme.
- The cause of action must be within the period of active membership.
- Members preferably engage panel of advocates suggested by KPPS or can engage their own advocate, with the prior permission from the managing committee.
- The advocates fee has been fixed by the managing committee in general will only be reimbursed. IMA-KPPS fixes the defense costs from time to time. At present defense cost in District Forum Rs.10,000/- and in State Forum Rs. 20,000/- and in National Forum Rs.30,000/-. However MC can decide on merits of the given case.
- Financial assistance is limited only to the member of the scheme.

#### XVI. ACCOUNTS & AUDITS:


- a. Accounts shall be opened in any Schedule Bank. Accounts shall be operated jointly by two office bearers viz. Treasurer with Secretary (or) Chairman. Financial year shall be from 1<sup>st</sup> April to 31<sup>st</sup> March, every year.

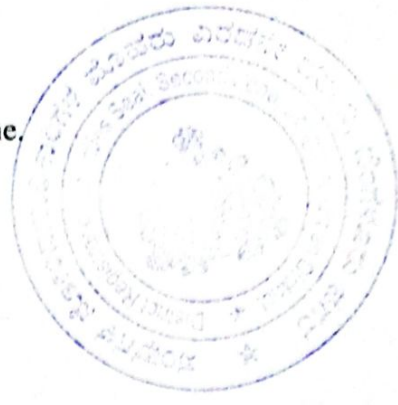
The Managing Committee shall approve the accounts submitted by the treasurer duly audited by the Chartered Accountant appointed by the managing committee of the Scheme. The audited accounts of scheme shall be presented at the time of Annual General Body Meeting of the scheme.

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**b BOOKS OF ACCOUNTS:** Shall be kept in the scheme.

- 1. Cash Book
- 2. Ledger Book
- 3. Property Register
- 4. Voucher & Receipts
- 5. Registry of Members

- 6. Meetings proceedings Books or Minute Book and any other Books and records prescribed by the registrar of Societies. All these books and documents shall be in the custody of the Secretary, who shall be responsible to produce the same before the registrar whenever demanded.
- 7. The same account may be maintained in 'TALLY' as per the computer accounting.

**c MISCELANEOUS**

- I. Tally data should be password protected to avoid any miss use of the same.
- II. All payments to the scheme are to be made by demand draft / Bankers cheque / E- Banking / or any other legal banking route which may be introduced in future or as informed by the MC from time to time.
- III. The funds of the association can be invested in Scheduled banks and /or Government securities.
- IV. The interest earned on the investments shall be utilized for office management, promotional activities, legal aid to members and payment of indemnity amount.
- V. The Office bearers of the Managing Committee shall hand over the Charges of the articles if any with them to the incoming office bearers after the terms of the office and to record the same in proceeding Book along with signatures of the respective persons.


**XVII FILING OF ACCOUNTS:**

On or before 14<sup>th</sup> day succeeding the day on which the General Body Meeting is held, the same shall be filed with the registrar of the Societies with a list of members of the Managing Committee with a copy of the proceedings of the said general Body meeting by the Secretary.

ಅಧ್ಯಕ್ಷರು  
(ಡಾ.ಹೊನ್ನೇಗೌಡ)

  
**CHAIRMAN**

IMA Karnataka Professional Protection Scheme,  
IMA House, A.V. Road, Bangalore - 560 018

  
ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ  
(ಡಾ.ಎನ್.ಧನಪಾಲ)



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### XVIII. DISSOLUTION:

In case of dissolution of the scheme the procedure laid down in section 22, 23 of the Karnataka Societies Act.1960 shall be followed. If it becomes impossible to carry out the objectives of the scheme, an extra ordinary General Body meeting of the members of the scheme be convened by the secretary, attended by the Chairman & Secretary, and also attended by the majority of the members enrolled on the scheme as on the day of the notice and decide by the vote of 3/4<sup>th</sup> of the members who attended the meeting. The scheme shall stand dissolved subject to ratification by the General Body meeting of the Scheme and other such extra ordinary General body meeting of the members of the scheme, there upon decide the final disbursement of the Corpus fund after meeting the liabilities and debts and recovering the assets. Keeping a view of the objects of the scheme that is natural benefit and charitable purpose to the members concerned this decision taken by the extra ordinary General Body Meetings shall be final, legal and non-negotiable.


### XIX.

For all the things and matters which have not been proved for herein above, the provisions of the Karnataka Societies registration Act.1960 and rules made there under shall apply.

ಅಧ್ಯಕ್ಷರು  
(ಡಾ.ಹೊನ್ನೇಗೌಡ)

  
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