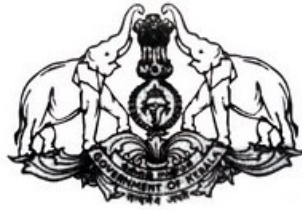


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GOVERNMENT OF KERALA

KERALA STATE CO-OPERATIVE EMPLOYEES' WELFARE BOARD AND ITS CONSTITUTION AND ADMINISTRATION

Embodying amendments upto 22-11-2024



GOVERNMENT OF KERALA

Co-operation (C) Department

G.O (Rt) 383/86/Co-op: Dated, Thiruvananthapuram 30th September 1986

KERALA STATE CO-OPERATIVE EMPLOYEES' WELFARE BOARD AND ITS CONSTITUTION AND ADMINISTRATION.

RULES

- 1. Title-** These rules shall be called * “the Rules for the Constitution and Administration of the Kerala State Co-operative Employees’ Welfare Board.”
- * (G.O. (M.S) No: 88/92 Co-op: dated 22.10.1992.)
- 2. Objects -** The objects of the Board are –
- (a) to raise and administer funds for the welfare of the *regular employees and persons working on commission basis of the institutions registered or deemed to be registered/ constituted/ established under the Kerala Co-operative Societies Act, 1969 (Act 21 of 1969) under the control of the Registrar of Co-operative Societies**and other departments of the State Government *** and employees of all other Boards coming under the control of Co-operative Department, generally and to alleviate the distress of the said employees and their dependents in indigent circumstances; and
- * (G.O. (Ms) No. 127/2013 Co-op: dated 15.10.2013).
** (G.O. (Ms) No. 108/96 Co-op: dated 11.11.1996).
*** (G.O. (Ms) No. 38/2017 Co-op: dated 24.11.2017).
- (b) to do what is incidental to the above object such as providing relief by grant of money or other aid or to help otherwise as the Managing Committee may deem fit.

3. Definitions- In these rules unless the context otherwise requires:-

(a) 'Nominee' means a member of the family of an employee or any other person nominated by the employee for the purpose of these rules and 'family' shall mean wife/husband, children, dependent-parents and children of a deceased son of the subscriber.

(b) 'Employee' means *a regular employee or a person working on commission basis of a Co-operative Society registered or deemed to be registered or an institution constituted or established under the Kerala Co-operative Societies Act, 1969 (Act 21 of 1969) and coming under the administrative control of the Registrar of Co-operative Societies **and other Departments of the State Government.

* (G.O. (Ms) No. 127/2013 (Co-op.) dated 15.10.2013).

** (G.O. (Ms) No. 108/96 (Co-op.) dated 11.11.1996).

(c) * 'Board' means the Kerala State Co-operative Employees' Welfare Board.

* (G.O. (Ms) No. 88/92 Co-op: dated 22.10.1992).

(d) 'Managing Committee' means the Managing Committee constituted under rule-4.

(e) 'Secretary-Treasurer' means the Secretary- Treasurer appointed under clause (h) of rule-4.

(f) 'Year' means the period commencing on the 1st day of *April of any year and ending with * 31st March of the succeeding year.

* (G.O. (Ms) No. 101/96 Co-op: dated 05.10.1996).

4. Management -* The management and administration of the Board shall vest with a managing committee consisting of the following persons:-

(a) Minister in charge of Co-operation (Chairman-Ex-Officio).

(b) Secretary (Co-operation) to Government of Kerala.

(c) Registrar of Co-operative Societies, Trivandrum.

(d) Chairman, Kerala State Co-operative Union, Trivandrum.

- (e) Joint or Deputy Secretary to Government, Finance Department (to be nominated by the Government of Kerala).
- (f) Two representatives of Associations of Co-operative Employees (to be nominated by the Government of Kerala)
- (g) Five persons who are associated with the Co-operative movement to be nominated by the Government of Kerala.
- (h) The Secretary- Treasurer of the Board, to be appointed by the Government.

Secretary- Treasurer of the Board shall be an officer in the cadre of an Additional Registrar of Co-operative Societies appointed by Government.

There shall be a Vice-Chairman for the Board. The Vice-Chairman shall be nominated by the Government from among the members of the Managing Committee of the Kerala State Co-operative Employees' Welfare Board.

* (G.O. (Ms) No. 88/92 (Co-op.) dated 22.10.1992).

5. Not less than * seven members of the committee shall form the quorum. Each member present shall have one vote and every issue shall be decided by majority of votes and in the event of equality of votes, the Chairman shall exercise a second or casting vote.

* (G.O. (Ms) No. 88/92 Co-op: dated 22.10.1992).

6. The Managing Committee may function notwithstanding any vacancy in its constitution.

7. Subject to the provisions herein contained, the Managing Committee shall have power to frame subsidiary rules for the conduct of its business.

8. The funds of the Welfare Board shall vest in the Managing Committee.

9. The Managing Committee may make subsidiary rules for the regulation and management of the fund and for any other purpose connected with the management of the fund.

10. The Managing Committee may delegate to the Secretary- Treasurer such of its powers as in the opinion of the committee are necessary for the management of the fund.

11. All contracts and agreements shall be in the name of the Managing Committee and signed on its behalf by the Secretary- Treasurer and any other person of the Managing Committee duly authorised in this behalf by the Managing Committee.

12. The Secretary-Treasurer shall be the person to sue and be sued on behalf of the Board.

13. The Managing Committee shall be the authority for sanctioning the assistance to the employees or their dependents and the Secretary- Treasurer shall communicate the order sanctioning the assistance.

*Provided that in urgent cases, the Chairman may sanction the claim, which shall be placed in the next meeting of the Managing Committee.

Provided further that the Secretary- Treasurer may sanction the claim for refund of contribution amount to the retired/resigned employees, which shall be placed in the next meeting of the Managing Committee.

* (G.O. (Ms) No. 48/90 Co-op: dated 17.8.1990).

14. The term of Nominated Members in the Managing Committee:-

(a) A nominated member of the Managing Committee may hold office during the pleasure of the nominating authority.

(b) A member of Managing Committee shall cease to be a member if he dies, resigns his membership or becomes of unsound mind or insolvent or is convicted of a criminal offence involving moral turpitude.

(c) Resignations of membership shall be tendered to the Chairman of the Managing Committee and shall become effective from the date of its acceptance or on the expiry of 30 days after the date of resignation whichever is earlier.

15. Filling up of vacancies in the Managing Committee:-

Vacancies in the Managing Committee shall be filled up in the manner in which the Committee was originally constituted.

16. Meeting of the Managing Committee:-

The Managing Committee shall meet as and when it is found necessary for the transactions of the Board, but in any case at least four times a year.

16(A) * The Chairman and Vice-Chairman shall have and exercise the following powers.

- (i) The Chairman shall be the Presiding Officer of the Managing Committee and shall exercise general control and supervision over the affairs of the Board and the functions of its officers.

- (ii) The Chairman shall exercise the powers delegated to him by the Managing Committee and may in an emergency exercise the powers of the Managing Committee subject to ratification of the Managing Committee.
- (iii) The Chairman may delegate all or any of his powers to the Vice-Chairman and may withdraw any powers so delegated.
- (iv) In the absence of the Chairman, the Vice-Chairman shall preside over the meeting of the Managing Committee and exercise all the powers of the Chairman and perform his duties.
- (v) The Vice-Chairman shall in consultation with the Chairman, issue directions to the Secretary-Treasurer to convene the meeting of the Managing Committee as and when required.
- (vi) The Vice-Chairman will exercise administrative control over the Secretary- Treasurer.

16(B) *Honorarium* – The Vice-Chairman shall be eligible for honorarium at such rate as may be decided by the Managing Committee in due appreciation of his services to the Board.

* (G.O. (Ms) No. 89/93 Co-op: dated 15.8.1993).

17. Powers and functions of Secretary- Treasurer of the Managing Committee:-

It shall be the duty of the Secretary- Treasurer:-

- (a) to keep in safe custody all records of the Managing Committee.
- (b) to conduct the official correspondence on behalf of the Managing Committee.
- (c) to issue all notices for convening the meetings of the Managing Committee.
- (d) to keep minutes of all meetings of the Managing Committee.
- (e) to manage the properties and funds of the Board
- (f) to maintain or cause to be maintained the accounts of the Board; and
- (g) to exercise all other powers and execute such other functions as may be assigned to him by the Managing Committee.

18. Assets of the Board –

- (a) Assets of the Board shall consist of the following:-
 1. Monthly contribution from the employees.
 2. Contribution from Co-operative Institutions.
 3. Contributions, recurring or non-recurring from Public, Local bodies or any other statutory or non-statutory bodies set up by the State and Central Governments.
 4. Donations from any other source.
 5. The income arising out of the investment of the funds.
- (b) All assets of the Board shall vest in the Managing Committee of the Board.

19. Employees Contributions-

- (a) Every employee shall exercise his/her option to come over to the scheme in the form prescribed in Annexure- I, within an year of the coming into force of these rules or the date of entry in service whichever is later. One copy of the option statement shall be pasted in the Service Book of the employee concerned duly accepted by the President * and Chief Executive of the institution after making necessary entries thereon. Another copy shall be forwarded to the Secretary-Treasurer who on receipt of the same will allot a code number and intimate the same to the institution concerned. * The option statement (Annexure 1) shall be countersigned by the Head of Department/ District/ Taluk level officer of the concerned Administrative Department of Government whose jurisdiction of the institution situated.

* (G.O. (Rt) No. 121/2024/Co-op: dated . 22.02.2024).

- (b) Every employee who has exercised his/her option to come over to the scheme to enjoy the privileges under the Rules shall pay a monthly contribution of * Rs 250/- (Rupees two hundred and fifty only) having *gross pay/ consolidated pay/ commission of Rs. 15000/- and above and Rs. 150/- (Rupees one hundred and fifty only) for employees having a basic pay/ consolidated pay below Rs. 15000/- to the Board from the date on which he/she joins the scheme.

* (G.O. (Rt) No 121/2024 (Co-op) dated 22-02-2024)

* (G.O. (Rt.) No. 560/2024 Co-op: dated 22.11.2024)

- (c) * Every employee shall file his/her nomination as to the person or persons to whom the amount due should be paid in the event of his/her death while in service. If the employee has a family at the time of making nomination, the nomination shall be in favour of one or more persons belonging to their family

and any nomination made by them in favour of a person not belonging to his family shall be invalid. In the case of an employee who does not have a family as defined, employee may nominate any other person. However such nomination will become invalid in the event of his/her acquiring a family. On acquiring a family, the employee should make a fresh nomination in favour of his family. The nominations should be filed in the form given as Annexure-II duly witnessed and countersigned by the President * and Chief Executive of the Co-operative Society.

*(G.O (Rt) No. 121/2024 (Co-op.) dated 22-02-2024)

20. Contribution by Management:-

* Every society, all or any of the employees of which have exercised their/his option to come over to the scheme, shall contribute an amount of Rs. 150/- (Rupees one hundred and fifty only) along with the employee contribution towards the Board.

* (G.O. (Rt) No. 121/2024 Co-op: dated 22.02.2024).

21. Recovery and Deposit of Contributions:-

(a) Every institution shall recover the monthly contributions at the rates prescribed in Rule 19, from the salary of the employee who exercised their option to come over to the scheme. Separate ledger shall be maintained by the institution for each employee in the form prescribed in Annexure-III.

(b) * The amount so recovered alongwith contribution by institution under Rule-20 shall be remitted by the institution in the nearest branch of the concerned District Co-operative Bank within five days from the date of recovery, along with schedule in quintuple (five copies) in the form prescribed in Annexure-IV.

* (G.O. (Ms) No. 104/2000 Co-op: dated 28.06.2000).

(c) * The concerned branch shall after making necessary entries thereon send one copy of the schedule to the Secretary- Treasurer of the Board, one copy to the Joint Registrar of the District concerned. Two copies of the schedule to be returned to the financing society concerned and one copy to be retained in the branch of the District Co-operative Bank concerned. The financing society

concerned shall forward one copy of schedule direct to the Secretary- Treasurer of the Kerala State Co-operative Employees' Welfare Board immediately.

* (G.O. (Ms) No. 104/2000 Co-op: dated 28.6.2000).

(d) On the basis of the schedules received, the Secretary shall maintain separate ledger accounts of each employee besides other accounts and registers.

(e) *The amount received by the branches of District Co-operative Banks shall be credited in a separate Savings Bank Account (Maximum interest-bearing savings bank account) in the name of the Additional Registrar/ Secretary-Treasurer, Kerala State Co-operative Employees' Welfare Board Thiruvananthapuram, opened in the Head Office branch of the concerned District Co-operative Bank.

* (G.O (Rt) No. 215/87 Co-op: dated 19.5.87)

22. Withdrawal of Funds:-

Withdrawal of any amount from the accounts of the Board shall be regulated in the manner to be determined by the Managing Committee. Such withdrawal shall be made by cheque or requisitions (as the case may be) signed by the Secretary-Treasurer.

23. Administrative Expenses:-

Administrative expenses shall be a legitimate charge on the assets of the Board.

24. Establishment:-

(a) * The Secretary-Treasurer of the Board shall be an Additional Registrar of Co-operative Societies.

(b) The Managing Committee may appoint such other staff or make such other arrangements, as they may deem necessary for the efficient control, management and administration of the Board.

* (G.O (Ms) No. 8/87 Co-op: dated 12.2.87)

25. Remuneration to Members and Officers:-

(a) No remuneration shall be paid to any of the members of the Managing Committee except T.A. and D.A. at such rates as may be determined by the Managing Committee with the approval of Government.

(b) The days of attendance of meeting of the Managing Committee, in case of Ex-officio members, shall be treated as days on duty. They will be eligible for T.A. and D.A. at the rates admissible to them as in the case of official tours.

26. Amount of Financial Assistance to the Family:-

(a) * If an employee coming under clause (b) of Rule 19, dies while in service an amount Rs 300000/- (Rupees three lakh only) shall be paid to his/her family.

* (G.O (Rt) No. 121/2024 (Co-op.) dated 22.02.2024)

(b) On retirement/relief on other grounds, of an employee coming under the scheme the actual amount contributed by him/her alongwith the contribution by the Management shall be paid to him/her with *10% incentive.

* (G.O. (Ms) No. 28/2017 Co-op: dated 04.08.2017).

(c) * In the event of death of an employee covered by the scheme, President and the Chief Executive of the institution shall obtain and recommend the application in the form prescribed in Annexure-V and forward to the Secretary-Treasurer of the Board from the nominees / legal heirs claiming the amount and forward the same with relevant details, duly countersigned by the Head of the department/District/Taluk level officer of the concerned Administrative Department of Government within 60 days from the date of death of the employee.

* (G.O (Rt.) No. 121/2024 (Co-op.) dated 22-02-2024)

(d) * On the retirement/relief on other grounds of an employee coming under the scheme the President and the Chief Executive of the institution shall obtain and recommend the application in the form prescribed in Annexure-VI and forward to the Secretary-Treasurer of the Board from the employee with all details duly countersigned by the Head of the department/District/Taluk level officer of the concerned Administrative Department of the Government within 60 days from the date of retirement/relief of the employee.

* (G.O. (Rt.) No. 121/2024 Co-op: dated 22.02.2024)

(e) *

1. An employee entitled to enjoy the privileges under the scheme by paying monthly contribution in regular as provided under rule 19(b), shall be eligible to obtain medical grant under this rule.
2. Medical Grant claims shall be admitted in the event of an employee or their immediate family members **undergoing in-patient medical treatment for diseases** and or having **certified permanent medical disability conditions** scheduled under Appendix – I.
3. **Medical Grant of Rs. 150000/- (Rupees one lakh fifty thousand only)** shall be given to the employee for medical conditions applicable under schedule-A of Appendix-I
4. **Medical grant of Rs. 100000/- (Rupees one lakh only)** shall be given to the employee for medical conditions applicable under schedule-B of Appendix-I
5. **Medical grant of Rs. 50000/- (Rupees fifty thousand only)** shall be given to the immediate family members of the employee for medical conditions applicable under schedule A& B of Appendix – I.
6. **Medical Grant equivalent to total Medical Treatment Cost** subject to a maximum of **Rs. 30000/- (Rupees thirty thousand only)** shall be given to the employee for medical conditions applicable under schedule – C of Appendix –I subject to exceptions and conditions explained therein.
7. **Meidcal Grant equivalent to total Medical Treatment Cost** subject to a maximum of **Rs. 20000/- (Rupees twenty thousand only)** shall be given to the employee for medical conditions applicable under schedule – D of Appendix – I.
8. For the purpose of medical grants under sub clause 6 and 7, total **Medical Treatment Cost** shall be the total amount of expenses as per *Annexure - X* issued by the **Competent Medical Attendant**.
9. During the entire period of service of an employee, they shall be entitled for only one of the medical grant benefit under sub clause 3 or 4; in addition to

one benefit claim under sub clause 6 or 7 subject to exceptions as per explanations in Appendix –I. Apart from this, medical grant benefit under Sub clause 5 shall also be allowed to family of the employee only once in the entire service period.

10. For the purpose of benefits under Sub Clause 5, the immediate family members of the employee mean and include wife or husband, unmarried children and solely dependent parent(s) only. In the case of unmarried employee, this benefit shall be allowed to their parent(s). A dependency certificate issued by Village Officer shall be required in case if medical claims of unmarried children who attained majority and dependant parents, as the case may be, in proof of their solely dependency to the employee.
11. Medical grant claim for all medical conditions other than permanent medical disability conditions must be supported with an original Medical Certificate in the prescribed Annexure - X format issued by a Competent Medical Attendant. In the case of certified permanent medical disability conditions, attested copy of the disability certificate issued by a Government Approved Medical Board shall be required to support the claim.
12. In respect of medical attendance at Central Medical Institutes and Government hospitals, medical officer or a medical doctor of the concerned department who treated the applicant, shall be the competent medical attendant to issue necessary certificate as stipulated under sub clause 8 and 11. In the case of private hospitals including private medical collage hospitals, head of the concerned department or the medical doctor who attended the patient shall be the competent medical attendant.
13. Medical Grant Claim applications in Annexure – VIII duly recommended by the President and Chief Executive of the concerned co-operative institution shall be countersigned by the State/District/Taluk level officer of the concerned administrative department under whose jurisdiction the employer institution is situated and or where such an officer is appointed by the department for the purpose of administration or audit purpose.

14. A Medical Grant claim shall be submitted to the Secretary-Treasurer of the Kerala State Co-operative Employees Welfare Board within the stipulated time limit complying procedural formalities approved by the Board from time to time.
15. A Medical Grant claim shall be valid only if submitted within the prescribed time limit as follows.
 - i. Claim application for in-patient medical treatments within 90 days from the date of discharge.
 - ii. Claim application for continuing treatment of acquired chronic diseases, within 90 days from the date of last medical consultation.
 - iii. Claim applications for certified permanent medical disability conditions not later than 1 year from the date of issuance of disability certificate.

For the purpose of reckoning the claim time limit, date of submission of claim shall be the date of receipt of claim application by concerned employer co-operative institution. Claim submission received by the employer co-operative institution shall be submitted to the Board within 30 days from the date of receipt of claim. On recommendation of Secretary-Treasurer of the Board, Vice Chairman of the Board shall have power to condone delay in submission claims in merits.

16. In deserving cases of medical grant claims, where admissibility of the medical condition cannot be determined based on schedules under Appendix I, the Managing Committee shall have discretionary power to decide on one-time admissibility of such medical condition (s) and sanction an eligible amount of medical grant under Sub Clause 3 to 7, as a special case, on recommendation of Vice Chairman, Special admissions of such claims shall not be followed as a precedent in admitting a future medical grant claim.

* (G.O. (Rt.) No. 121/2024 Co-op: dated 22.02.2024)

- (f) * At District level, Children of the employees coming under rule 19(b) of the Rules who secure A+ Grade/Grade1/A1 in all subjects in 10th, 12th and THSLC/VHSE examinations shall be given Rs. 10000/- (Rupees ten thousand only) as cash award in every academic year. This cash award is also extended to the students who appear in the examinations of CBSE, ICSE and ISC.

At State level, Children of the employees coming under rule 19(b) of the Rules who secure the first three places in the HDC & BM, JDC and any graduation and its post graduation with Co-operation as an Elective Subject in every academic year, shall be given cash award of Rs.10000/- (Rupees ten thousand only), Rs.7000/-(Rupees seven thousand only) and Rs.5000/- (Rupees five thousand only) for the 1st, 2nd, and 3rd places respectively.

At State level, one cash award of Rs.15000/- (Rupees fifteen thousand only) Shall be given in every academic year to the children of the employees coming under rule 19(b) who secure the highest mark in B.Tech, M.Tech, BSc-Nursing and MSc-Nursing examinations from the Indian universities.

Similarly at State level, one cash award of Rs 25000/- (Rupees twenty five thousand only) shall be given in every academic year to the children of the employees coming under rule 19(b) of the Rules who secure the highest mark in MBBS, BDS, BAMS, BHMS, BVSc and its post graduation examinations from the Indian Universities.

Similarly at State level, one cash award of Rs.10000/- (Rupees ten thousand only) shall be given in every academic year to the children of the employees coming under rule 19(b) of the Rules who secure highest mark in graduation and post graduation examinations in any discipline from the Indian Universities.

Children of the employees coming under rule 19(b) of the Rules who secure 'A' grade at State level School Youth Festival organised by Department of General Education, Government of Kerala shall be given cash award of Rs 5000/- (Rupees five thousand only) in every academic year at Secondary School level and Higher Secondary school level. Those who got 'A' grade in many items for the same youth festival, one cash award shall be eligible for the academic year.

Children of the employees coming under rule 19(b) of the Rules who got first and second places in the State school level Sports & Games competition and those who

participated in the National level competition shall be given cash award Rs. 5000/- (Rupees five thousand only) in every academic year.

Similarly at college level children of the employees who got 1st, 2nd, and 3rd places in the inter university level Sports & Games competition shall also be given cash award Rs. 5000/- (Rupees five thousand only) in every academic year. Those who got prizes in many items for the same competition, one cash award shall be eligible for the academic year.

Those students who intend to apply for the cash award shall submit their applications in the prescribed form shown in Annexure-IX along with the true copy of the marklist and certificate duly attested by the concerned Headmaster/Headmistress/Principal of the institution in which he/she studied, and forward the same to the Secretary-Treasurer of the Kerala State Co-operative Employees Welfare Board, Head office, Thiruvananthapuram duly recommended by the concerned Head of Department/District/Taluk level officer of the concerned administrative department within thirty days from the date of publication of the results.

* (G.O. (Rt.) No. 121/2024 Co-op: dated 22.02.2024)

(g) * Scholarship : - The children of the Employee who died while in service shall be given an annual scholarship for their education until they attain the age of 18 *as per the Scheme approved by the Registrar of Co-operative Societies. The Scholarship amount shall be fixed by the Managing Committee from time to time.

* (G.O. (Rt.) No. 121/2024 Co-op: dated 22.02.2024)

* (G.O. (Rt.) No. 560/2024 Co-op: dated 22.11.2024)

27. Sanctioning of the claims:-

*After thorough scrutiny of the applications received the Secretary-Treasurer of the Board shall place them before the Managing Committee of the Board for sanction. In urgent cases, the applications will be submitted to the Chairman of the Board for sanctioning the claim under Rule-26. Provided the Secretary- Treasurer of the Board shall sanction the claim under Rule-26(b).

On getting the sanction from the Managing Committee or the Chairman, as the case may be, the Secretary-Treasurer shall issue orders to disburse the amount admissible to the employees according to Rule-26

* (G.O (Ms) No 48/90 (Co-op.) dated 17-8-1990)

28. Disbursement of the Amount:-

(a) In a case where some person/persons other than a member of the family has/have been nominated, and it is found on an enquiry conducted or cause be conducted by the Managing Committee that the deceased employee had a family at the time of his/her death, then the amount due shall be paid to the family of the deceased. The order of preference for payment shall be that given in the definition of family contained in Rule 3(a). Provided that in case any of the nominee(s) or family member to whom the amount due happen to be a minor, the amount/share due to such minor(s) under the scheme should be paid to the surviving wife/husband ie. mother/father of the minor of the deceased subscriber for the benefit of the minor after obtaining stamped receipt for the payment. In the absence of wife/husband (ie. mother/father of the minor) of the deceased, the amount will be paid to legal guardian of the minor for the benefit of the minor.

(b) If the enquiry shows that the subscriber had not acquired a family, the amount can be disbursed to the nominee(s) specified in the nomination filed by him.

(c) In case of subscribers who do not have a family but die in harness without filing a nomination, the Managing Committee shall consider the claim for payment, if any, preferred and on being satisfied of the genuineness of the claim, after making or causing to make such enquiries as they deem fit, sanction the same. The payment shall be made only after getting an indemnity bond duly executed by the claimant in the form prescribed in Annexure-VII duly stamped for the gross amount due for the payment with two sureties of known financial stability. The claimant as well as the sureties executing the bond should be persons who have attained majority. Where two or more persons claim the amount, each should execute indemnity bond individually.

(d) In case there arise any doubt to the claimant's legal right to the amount due under the scheme, payment will be sanctioned only to the person who produces a succession certificate. In case where the claimants are minors the amount due under the scheme will be sanctioned only on production of a succession certificate from the Court.

(e) The amount sanctioned will be disbursed by a crossed cheque drawn in favour of the claimant employee or the nominee(s) as the case may be.

29. Accounts and Audit:-

Audit of accounts relating to the funds at each level shall be conducted by the Auditors of the Co-operative Department conducting the annual audit of institutions concerned and the accounts incorporated in the audit note of each institution.

The accounts kept by the Secretary-Treasurer of the Board shall be audited annually by an Auditor appointed by the Registrar of Co-operative Societies and a report consisting of income and expenditure statement and balance sheet duly certified, furnished to the Secretary-Treasurer of the Board. He will place the report before the Managing Committee within 30 days of its receipt.

Copies of the annual accounts of the Board duly audited and certified by the Auditor shall be submitted by the Secretary-Treasurer to the Government of Kerala every year.

30. Annual Report:-

An Annual report on the working of the Board shall be prepared by the Secretary-Treasurer and shall after approval by the Managing Committee, be presented to the Government of Kerala.

31. Repeal and Savings:-

The Managing Committee shall, within the frame work of the constitution of the Board, as laid down above, have full power to repeal, amend or revise any or all of these rules with the prior approval of Government whenever, in the opinion of the Managing Committee, it is expedient to do so.

Sd/-

K.UPPILIAPPAN
Secretary to Government

APPENDIX -1

Schedule of Medical Conditions Eligible for Medical Grants under Rule 26 (e)*of the Rules for Constitution & Administration of Kerala State Co-operative Employees Welfare Board*

Sl. No.	Description of Medical Conditions		Amount of Grant Eligible to		Explanation
			Employee	Family	
<u>Schedule – A</u>			As provided under Rule 26 (e)3	As provided under Rule 26 (e)5	1. Medical grant for Medical conditions listed under Schedule A or B shall be allowed to both employee and his /her family only once in his / her entire service period 2. An employee availed a medical grant under Rule 26(e)3 or Rule 26(e)4 for a medical condition under schedule A or B shall also be eligible to avail an additional grant under Rule 26(e)6 or Rule 26(e)7 for a medical condition under schedule C or D in his entire service period, subject to exceptions stated as 3 below 3. Employee availed a Medical Grant at the first instance, under Rule 26(e)3 or Rule 26(e)4 for a medical condition related to Heart, Kidney or Liver, under item 2 to 6 of schedule A, shall not be eligible for the additional grant under Rule 26(e)6 or 26(e)7 in the event of a subsequent medical condition listed under schedule C, related to the same organ. Whereas, granting benefit under 26(e)6 for medical conditions related heart, kidney or liver under schedule C, at the first instance will not be a bar to avail a grant under 26(e)3 in relation to subsequent medical conditions of same organ under schedule – A.
1	Cancer				
2	Heart Operation – All Type of Procedures				
3	Kidney Transplantation				
4	Kidney Removal				
5	Liver Transplantaiton (Receipient& Donor)				
6	Liver Surgery				
7	Bone Marrow Transplantation				
8	Eye Transplantation				
9	Brain Tumour				
10	HIV – AIDS				
<u>Schedule – B</u>			As provided under Rule 26(e) 4		
1	Epilepsy				
2	Head injury				
3	Meningitis				
4	Encephalities				
5	Joint Replacement Surgery				
6	Autism				
7	Mental Disorders/ Retardation				
8	Guillain – Barre Syndrome				
9	Degenerative Diseases of Brain				
10	Degenerative Diseases of Spinal Cord				
11	Certified Permanent Medical Disabilities				
11 (a)	Visual Handicap – Due to Diseases or other Causes - 40% & above permanent disability				
11 (b)	Inability to perform duty due to paralysis – 40% & above permanent disability				
11 (c)	Physical Disability due to diseases, accident or other causes – 40% & above permanent disability				

Schedule of Medical Conditions		Amount of Grant Eligible to		Explanation
		Employee	Family	
<u>Schedule – C</u>		As provided under Rule 26(e)6	Not Applicable	4. Medical grant under 26(e)6 for a medical condition related to Heart, Kidney or Liver under Schedule –C, shall not be allowed to an employee who has availed medical grant for a medical condition related to the same organ under item 2 to 6 of Schedule A. <u>Illustration:</u> Employee who availed a grant u/r 26(e)3 for Heart Operation under item 2 of schedule –A will not be eligible for the additional grant u/r 26(e)6 in relation to his/her subsequent treatment for diseases related heart under schedule C. At the time there is no bar in availing a grant for heart operation u/r 26(e)3 by an employee who has availed a grant for heart disease u/r 26(e)6 at the first instance.
1	Heart Diseases other than Heart Operation			
2	Kidney Diseases other than Kidney Transplantation & Removal			
3	Liver Diseases other than Liver Transplantation & Surgery			
4	Thyroid Operation			
5	Hernia Operation			
6	Uterus Removal			
7	Filariasis			
8	Pneumonia			
9	Chronic Rheumatoid Arthritis			
10	Acute Coronary Syndrome			
11	Parkinson's Syndrome			
12	Stroke			
13	Stone – Surgical Removal			
14	Degenerative Disc Disease			
15	Other Surgical Procedures			
<u>Schedule – D</u>		As provided under Rule 26 (e)7	Not Applicable	5. Benefits u/r 26(e)6 or 26(e)7 under schedule C or D shall be allowed to an employee only once in his/her entire service period in addition to a grant allowed under Schedule A or B 6. Benefits u/r 26(e)6 or 26(e)7 are not allowed to family of the employee 7. For the purpose of rule 26(e)6 and Rule 26(e)7, the Medical Treatment Cost (MTC) provided under 26(e)8 shall be reckoned as per Annexure – X issued by a competent medical attendant
1	Tuberculosis			
2	Asthma			
3	Varicose Vein – Surgical Operation			
4	Appendicitis			
5	Psoriasis			
6	Piles, Fistula – Surgical Procedure			
7	Uterus Related Diseases			
8	Glaucoma			
9	Scleroderma			
10	Spondylitis & related Surgical Procedure			
11	Cataract			
12	Urinary Tract Stones Treatment			
13	Fractures – Due to Accident			
14	Any other Accidents including attack of Wild Animals			
15	Any Viral infectious diseases			