RULES AND REGULATIONS OF THE KHCAA BENEVOLENT FUND SCHEME 2026

INTRODUCTION :

The “KHCAA Benevolent Fund Scheme 2026” is created by the Kerala High Court Advocates’ Association to implement schemes framed in terms of the objects enumerated in Clause 2(ia) of the Memorandum of the Kerala High Court Advocates’ Association and the Rules and Regulations, 1971.

This scheme has been formulated pursuant to the resolution adopted by the General Body of the Kerala High Court Advocates’ Association held on 14 October 2026 , with an objective of promoting the welfare and benefit of its members, specifically to offer financial assistance to meet the immediate and dire needs of the i) dependents of a deceased member and of ii) a member who suffers permanent disability arising out of physical suffering, accident, illness or injury, thereby rendering him or her incapable of practising as an advocate, subject to the terms and conditions prescribed herein.

1. AIMS AND OBJECTIVES

1.1 To establish and administer a benevolent welfare scheme for practising advocates holding valid membership in KHCAA and possessing a valid Certificate of Practice issued by the competent Bar Council, subject to applicable statutory exemptions.
1.2 To foster solidarity, mutual support and concern among members of the legal fraternity by promoting the welfare of fellow advocates, their dependants and other deserving beneficiaries.
1.3 To extend financial assistance in cases of death, critical illness, accident, coma, persistent vegetative state and serious disability, including permanent incapacity to practise, in accordance with these Rules.
1.4 To receive, manage and utilise lawful income derived from allocations made by the Association, investments, voluntary contributions from members, donations, Corporate Social Responsibility (CSR) contributions, grants, endowments and bequests, subject to applicable statutory and other legal restrictions.

2. DEFINITIONS

2.1 “Administrative Committee” means the Committee defined in Clause 7 of this Scheme and is also referred to as the “AC”.
2.2 “Accident” means a sudden, unforeseen and involuntary event caused by external, violent and visible means.
2.3 “Association” means the Kerala High Court Advocates’ Association and is also referred to as “KHCAA”.

2.4 “Event” means the death of a member, the occurrence of an accident, or the first diagnosis of a critical illness or other qualifying medical condition, as the case may be, giving rise to a claim under these Rules.
2.5 “Fund” means the KHCAA Benevolent Fund constituted under these Rules, including its corpus, lawful receipts, investments and income.
2.6 “Medical Certification” means a certificate issued by a Medical Board constituted by a Government Medical College or Government Hospital, or by a panel consisting of not fewer than two registered medical practitioners possessing specialist qualifications in the relevant field and approved by the Administrative Committee. A certificate issued by a medical practitioner who is related to the member concerned shall not be accepted for determining eligibility under the Scheme.
2.7 “Member” means an advocate qualified in accordance with Clause 3 of this Scheme.
2.8 “ Scheme” means the “KHCAA Benevolent Fund Scheme 2026”
2.9 “Supervisory Committee” means the Committee defined in Clause 8 of this Scheme and is also referred to as the “SC”.
2.10 “Permanent Incapacity to Practise” means a state of permanent physical or mental incapacity arising from illness, accident, injury or disability that renders a member permanently incapable of carrying on the legal profession in any capacity whatsoever, including appearance before courts or tribunals, drafting legal documents, rendering legal opinions, providing legal advice or undertaking any other professional activity ordinarily performed by an advocate. Such permanent incapacity shall be certified by a duly constituted Medical Board or a competent medical authority approved by the Administrative Committee.

3. MEMBERSHIP OF THE SCHEME

3.1 All advocates holding valid Life Membership or Ordinary Membership of KHCAA in accordance with its Bye-laws and possessing a valid Certificate of Practice issued by the concerned Bar Council, subject to such exemptions as may be permissible under the prevailing law, shall be eligible to become members of the Scheme upon submission of an application in the prescribed form for registration under this Scheme, together with the required documents, either manually or through the designated online facility.
3.2 If, on the date on which a claim becomes eligible, membership in the Scheme has expired for reasons that can be justified, the Administrative Committee or the Supervisory Committee may grant the claim after condoning such lapse for the reasons recorded.
3.3 Upon approval of the application, the applicant shall be deemed to have become a member of the Scheme from the date of such approval and shall thereafter be eligible to receive the benefits available under these Rules, subject to the applicable terms and conditions.

3.4 Such coverage shall remain in force for so long as the advocate continues to hold valid membership in the Association and a valid Certificate of Practice, subject to the provisions of these Rules and applicable statutory exemptions.
3.5 No admission fee, premium, subscription, levy or other compulsory contribution shall be imposed or collected from any member as a condition for admission to, or continuation of coverage under, the Scheme.
3.6 Any contribution made by a member to the Benevolent Fund shall be entirely voluntary. Non-payment of, or failure to make, any such voluntary contribution shall not, under any circumstances, result in the denial, suspension or termination of coverage, disqualification from the Scheme, or reduction or forfeiture of any benefit otherwise admissible under these Rules.

4. SCHEME REGISTER

“Scheme Register” means a digital register maintained by the Association containing particulars of members covered under the Scheme, their nominees, claims received, benefits sanctioned and amounts disbursed.

5. COVERAGE UNDER THE SCHEME AND ELIGIBILITY FOR CLAIM

5.1 All members of this Scheme who has submitted registraion form and his/her membership approved by the Administrative Committee shall be eligible for coverage and benefits under the Benevolent Fund Scheme.

5.2 Membership granted under the Scheme shall continue for so long as the member holds valid membership in KHCAA and a valid Certificate of Practice issued by the concerned Bar Council.

5.3 Membership under the Scheme shall be neither transferable nor heritable.

5.4 Qualifying Period: No assistance shall ordinarily be payable unless the member has held continuous membership in the Association for a period of not less than two years immediately preceding the Event giving rise to the claim. However, the qualifying period shall not apply where the Event is death or injury caused by an accident resulting in permanent disability that renders him or her incapable of practising as an advocate.

5.5 Pre-existing Conditions: No assistance shall be payable under the Scheme in respect of a critical illness diagnosed before the member’s admission to the Association.

6. NATURE OF THE SCHEME

6.1 The Scheme is a benevolent welfare arrangement funded from lawful resources available to it and is not intended to operate as an insurance contract.
6.2 Benefits shall be governed by these Rules and the funds lawfully available for disbursement.
6.3 No voluntary contribution made by a member shall confer preferential eligibility or entitlement to enhanced benefits.

7. ADMINISTRATIVE COMMITTEE

7.1 “Administrative Committee” means the Executive Committee of KHCAA, which shall administer the Scheme. Its term shall be co-terminous with that of the Executive Committee constituted under the Association Bye-laws.
7.2 The Administrative Committee shall be responsible for the administration of the Scheme, receipt and scrutiny of claims, verification of eligibility, and sanction, rejection or deferment of applications in accordance with these Rules.
7.3 The Administrative Committee shall meet once every two months to review the financial statements of the Scheme Fund and shall report to the Supervisory Committee if, as on 1 January of the current year, the Scheme Fund is below 50% of the opening balance or is less than ₹25 lakh.

8. SUPERVISORY COMMITTEE

8.1 The Supervisory Committee shall be the appellate authority in respect of decisions of the Administrative Committee under this Scheme.

8.2 MEMBERS OF THE COMMITTEE

8.2.1 The total number of members of the Supervisory Committee shall not exceed seven (7).
8.2.2 Five members of KHCAA who are members of this Scheme, shall be nominated by the first General Body of KHCAA every year. Of the said five Committee members, one shall be a Designated Senior Advocate and one shall be a woman advocate. The President and Secretary of the immediately preceding Executive Committee of KHCAA shall serve as ex officio members of the Supervisory Committee, with voting rights, making a total of seven members.
8.3 The quorum for meetings of the Supervisory Committee shall be four members.
8.4 The Administrative Committee shall place all records of this Scheme before the Supervisory Committee for its perusal and scrutiny, and separate minutes shall be maintained for its meetings.
8.5 Period of the Committee: The term of the Supervisory Committee shall be one year or until the next Supervisory Committee is constituted by the General Body.

8.6 Any elected member of the Supervisory Committee may, at any time be removed upon a resolution of the General Body passed at a special meeting convened for the purpose. Any vacancy arising on account of the removal or death or resignation of any elected member shall be filed in the same manner as casual vacancy under Bye-Law.

8.7 The Supervisory Committee shall meet at least once in every month or as often as may be necessary to conduct the affairs of the Scheme. The meeting shall be chaired by the Designated Senior member in his absence the lady member.

8.8 The service of the Committee shall be gratuitous.

8.9 The members of the first Supervisory Committee shall be nominated by the Special meeting of the KHCA Association convened on 22.10.2026 for approving this Rules and it shall end with the term of the office of the executive Committee of KHCA Association.

9 FUNDS AND FINANCIAL MANAGEMENT

9.1 There can be two funds under this Schme 1) Corpus fund of the Scheme and 2) Fund for the disbursment of the claims under this scheme.

9.2 SOURCES OF FUNDS:The Scheme may receive funds from the following lawful sources:

9.2.1 Interest accrued on fixed deposits standing in the name of the KHCAA, to the extent lawfully earmarked for the Scheme;

9.2.2 Amounts, if any, lawfully received by the Association from the Bar Council or in relation to Advocate Welfare Fund stamps, including any share of stamp revenue lawfully retained by the KHCAA, to the extent permitted to be allocated to the Scheme;

9.2.3 Costs imposed by courts and specifically directed to be paid to the Association or credited to the Scheme;

9.2.4 Voluntary contributions made by members;

9.2.5 Contributions from Corporate Social Responsibility funds, wherever permissible under the Companies Act, 2013 and the rules framed thereunder, subject to compliance with applicable registration and eligibility requirements;

9.2.6 Receipts derived from common properties of the Association, to the extent lawfully allocated to the Scheme;

9.2.7 Donations, endowments and bequests;

9.2.8 Grants from local authorities, Government departments and other institutions; and

9.2.9 Income from investments and other lawful receipts specifically allocated to the Scheme.

10 CORPUS FUND

10.1 The initial corpus of the Scheme shall be ₹1,00,000 (Rupees One Lakh only), contributed by KHCAA from the interest accrued on its fixed deposits, subject to lawful authority for such allocation.
10.2 The corpus may be augmented through voluntary donations from advocates, well-wishers and other permissible sources.

11 AUGMENTATION AND INVESTMENT OF FUNDS

11.1 The Administrative Committee may take appropriate steps to augment the Corpus Fund and Disbursment Fund for granting of claims, through lawful contributions, donations, grants and other permissible receipts.
11.2 The Administrative Committee shall prudently invest and manage the Scheme funds, giving due consideration to safety, liquidity and reasonable returns, and may obtain expert financial advice wherever necessary.

12 APPLICATION AND ACCOUNTING OF FUNDS

12.1 Funds allocated to the Scheme shall be utilised exclusively for its lawful objectives.
12.2 Advocate Welfare Fund stamp receipts, court-directed costs, restricted deposits and other earmarked funds shall not be diverted to the Scheme unless such utilisation is permitted by applicable law, the relevant court order or the conditions governing such funds.
12.3 Separate books of account and identifiable bank records shall be maintained for the Scheme.

13 ANNUAL BUDGET AND FINANCIAL REPORTING

13.1 The Administrative Committee shall present the annual budget and audited accounts before the General Body of KHCAA.
13.2 Where the Scheme Fund is insufficient to meet all claims, new medical or disability grants may be deferred, giving priority to verified death claims, subject to exceptions made on urgent humanitarian considerations supported by reasons recorded in writing.
13.3 The Administrative Committee shall not undertake financial liabilities exceeding the lawful resources available to the Scheme.
13.4 Insufficiency of Funds: Where the Scheme does not possess sufficient distributable funds to meet all verified death claims in full, the Administrative Committee shall record the shortfall and place a proposal for funding and payment before the Supervisory Committee.

13.5 Unpaid eligible claims may be deferred and disbursed as funds become available, in accordance with a transparent chronological payment policy approved by the Supervisory Committee.

14 ASSISTANCE AND AMOUNT OF ASSISTANCE

14.1 All members of this scheme shall be entitled to receive financial assistance of a maximum amount of ₹1,00,000 (Rupees One Lakh only) to meet immediate and dire needs arising upon death or from a persistent vegetative state, coma, critical illness, severe bodily injury or permanent disability that renders the member incapable of practising as an advocate. The amount shall be payable to the duly recorded nominee whose name is given by the member in the prescribed form at the time of registration under this Scheme or, where applicable, to the lawful claimant in accordance with these Rules.

14.2 **Financial Assistance on Death of a member**: Upon the death of a member of this scheme whose membership was valid on the date of death, the ordinary benefit payable under the Scheme shall be ₹1,00,000 (Rupees One Lakh only), subject to the cumulative benefit ceiling prescribed under these Rules, and shall be paid to the nominee or legal heirs of the deceased member.

14.3 **Medical and Disability Assistance**: Financial assistance may be sanctioned in cases of critical illness, serious accident, persistent vegetative state, comatose or permanent disability affecting the member's ability to practise as an advocate, upon production of satisfactory evidence establishing the qualifying condition.

14.4 For the purpose of deciding claims for medical and disability assistance, "Critical Illness" means any of the following medical conditions, duly certified by a competent registered medical practitioner possessing appropriate qualifications in the relevant medical speciality: (a) malignant cancer requiring surgery, chemotherapy or radiotherapy; (b) myocardial infarction, open-heart surgery or coronary artery bypass surgery; (c) stroke resulting in permanent neurological deficit; (d) end-stage kidney failure requiring regular dialysis or kidney transplantation; (e) major organ transplantation or bone-marrow transplantation; (f) paralysis or permanent loss of use of two or more limbs; (g) multiple sclerosis, motor neurone disease, Parkinson's disease or any other progressive neurological disorder; or (h) permanent blindness in both eyes , and any one or more of the above said is affected the member thereby rendering him or her incapable of practising as an advocate.

14.5 **Interim Assistance:** Where urgent medical expenditure or immediate financial hardship arising from a member's critical illness requires prompt assistance, the President and Secretary may jointly, with the written concurrence of the Treasurer, authorise an interim payment not exceeding ₹25,000 (Rupees Twenty-five Thousand only) from the available Scheme funds.

14.6 The full admissible amount shall ordinarily be sanctioned in respect of every verified eligible death claim, without any means test or discretionary reduction based on the financial circumstances of the deceased member or the family.

14.7 Such payment shall be reported to the Administrative Committee within seven days and placed before the Supervisory Committee at its next meeting.

14.8 The amount so paid shall be adjusted against the final benefit sanctioned.

14.9 The aggregate financial assistance payable in respect of any member, including medical and disability assistance, interim assistance and any subsequent death benefit, shall not exceed ₹1,00,000 (Rupees One Lakh only).

15 CLAIMS AND DISBURSEMENT

15.1 Every claim accompanied by complete documents shall, as far as practicable, be decided within seven days from the date of receipt.

15.2 All claims for benefits under the Scheme shall be submitted in the prescribed form, accompanied by the relevant membership particulars, bank account details and supporting documents, including the death certificate in cases of death, relevant medical records and certificates in cases of illness or permanent incapacity to practise, and proof of nomination or legal entitlement, wherever applicable.

15.3 The Administrative Committee shall ensure that all claims are scrutinised and processed promptly, without unnecessary delay.

15.4 In the event of the death of a member, the Administrative Committee shall endeavour, as far as practicable, to consider, approve and settle the claim on the very day on which a written request is received at the Association Office from the registered nominee or lawful legal heir, or upon a request made by any two office-bearers of KHCAA in consultation with the Executive Committee, subject to verification of membership, eligibility and other essential particulars.

15.5 Decision on Claims: The Administrative Committee shall decide claims by majority at a duly convened meeting, subject to the quorum prescribed for meetings of the KHCAA Executive Committee.

15.6 Any member of the Administrative Committee having a personal interest in a claim shall disclose such interest and abstain from participating in its consideration and decision.

15.7 The Administrative Committee may require relevant medical certificates, treatment records and other supporting documents and may conduct such reasonable inquiry as may be necessary to ascertain the genuineness and eligibility of a claim.
15.8 Any interim medical or disability assistance granted shall be adjusted against the cumulative benefit ceiling prescribed under Clause 14.9. The recipient shall acknowledge such adjustment in writing.
15.9 Matters relating to nomination, entitlement of legal heirs and disputed claims shall be governed by Clause 14.1 and 26.
15.10 Reasons for approval, rejection, reduction or deferment of a claim shall be recorded in the minutes and communicated in writing to the claimant.

16 DISBURSEMENT OF ADMISSIBLE AMOUNT

The admissible amount may be disbursed by bank transfer or by any other legally permissible mode of payment authorised by the Administrative Committee.

17 INCOMPLETE APPLICATIONS

Where an application is found to be incomplete or deficient in documentation, the claimant shall be promptly informed of the deficiencies and afforded a reasonable opportunity to rectify them.

18 PROCEDURAL IRREGULARITIES

No claim shall be rejected solely on account of any procedural irregularity or curable documentary deficiency without first affording the claimant a reasonable opportunity to remedy such defect.

19 APPROACH TO CLAIMS

The Administrative Committee shall adopt a fair, compassionate and expeditious approach in processing all claims, keeping in view the welfare objectives of the Scheme.

20 NATURE AND EXTENT OF ASSISTANCE

Assistance under the Scheme shall be ex gratia and benevolent in nature and shall be subject to the availability of lawful Scheme funds.

21 TIME LIMIT FOR SUBMISSION OF CLAIMS

A claim for assistance under the Scheme shall ordinarily be submitted within one year from the date of the Event giving rise to the claim.

22 APPEALS AND DISPUTE REDRESSAL

22.1 Any applicant aggrieved by a decision of the Administrative Committee may, within sixty (60) days from the date of communication of such decision, submit an appeal before the Supervisory Committee.
22.2 The Supervisory Committee shall consider the relevant records, afford the applicant a reasonable opportunity of being heard and pass a reasoned order at the earliest, and in any event within sixty (60) days from the date of receipt of the appeal.
22.3 The Supervisory Committee may condone any delay in filing the appeal application upon being satisfied that sufficient cause has been shown.
22.4 The decision of the Supervisory Committee shall be final within the Association.
22.5 Comparable claims shall be dealt with consistently in accordance with the provisions of these Rules.

23 MISREPRESENTATION AND FALSE CLAIMS

23.1 Any claim supported by forged documents, materially false statements or fraudulent representations shall be liable to rejection.
23.2 Where assistance has already been disbursed on the basis of such misrepresentation or fraud, the amount disbursed shall be recoverable in accordance with law, after affording the person concerned a reasonable opportunity of being heard.

24 MEDICAL AND DISABILITY ELIGIBILITY

24.1 For obtaining medical or disability assistance, the applicant shall produce relevant medical records and certificates issued by a registered medical practitioner or hospital, establishing the diagnosis, seriousness of the condition, treatment requirements and, where permanent incapacity is claimed, the nature and extent of incapacity to practise as an advocate.
24.2 The Administrative Committee may require an independent medical opinion wherever reasonably necessary.
24.3 Medical assistance may be considered in cases involving serious temporary incapacity or substantial treatment expenditure.
24.4 Assistance on the ground of permanent incapacity to practise shall require medical certification in accordance with Clauses 2.6 and 14.4.
24.5 The amount of assistance shall be determined in accordance with a policy approved and published by the Administrative Committee, subject to the overall benefit ceiling prescribed under Clause 16.12.

25 NOMINATION AND DISPUTED CLAIMS

25.1 Every member of the Scheme shall nominate one person and furnish the name, address, identity particulars and other relevant details of the nominee to receive the benefits payable upon death, or permanent incapacity specifying the nominee and it shall be duly recorded by the member in the prescribed form at the time of registration under this Scheme.

25.2 A nomination may be altered or cancelled by submitting a written request or authenticated electronic notice to the Association.

25.3 Assistance payable during the lifetime of a member shall ordinarily be paid directly to the member or, with lawful authorisation, towards the member's medical treatment.

25.4 Upon the death of a member, payment to a duly recorded nominee shall, in the absence of notice of any genuine competing claim or restraining order, constitute a valid discharge of the Benevolent Fund Scheme's payment obligation, without conclusively determining the beneficial succession rights of the parties concerned.

25.5 Where there is no valid nomination or where a bona fide dispute exists regarding entitlement, payment may be withheld pending production of satisfactory legal documents, an agreement among the claimants or appropriate directions from a competent court.

25.6 The Association shall invite members to confirm or update their nominations once every five years and whenever the death of a nominee is brought to its notice.

26 MODE OF DISBURSEMENT

26.1 Payments under the Scheme shall ordinarily be made through account-payee cheque, RTGS, NEFT or any other legally permissible banking mode to the eligible member, registered nominee or lawful claimant, as applicable.

26.2 Emergency disbursements shall be governed by Clause 15.3.

27 PROMPT DISPOSAL OF CLAIMS

27.1 The Administrative Committee shall endeavour to dispose of claims expeditiously and, as far as practicable, within seven days from the date of receipt of complete documents.

27.2 Death claims shall receive priority and shall, wherever practicable, be settled on the date of receipt of a written request from the registered nominee or lawful legal heir, or upon a request made by any two office-bearers of KHCAA in consultation with the Executive Committee, subject to verification of eligibility, nomination and other essential particulars.

28 CONFIDENTIALITY AND PROTECTION OF PERSONAL DATA

28.1 Medical records, personal particulars and other confidential information received under the Scheme shall be used solely for processing and deciding claims.

28.2 Access to such information shall be restricted to authorised persons concerned with the administration of the Scheme.
28.3 Access to confidential medical records, nominee particulars, banking details and other sensitive personal information shall be restricted to authorised persons.
28.4 The collection, processing, storage and disclosure of personal data shall be undertaken in accordance with the applicable provisions of the Digital Personal Data Protection Act, 2023, the rules made thereunder and other applicable laws.
28.5 Appropriate consent for the processing of personal information shall be obtained through the prescribed application or claim form, wherever legally required.

29 RESTRICTIONS ON USE OF FUNDS

29.1 All funds allocated to the Scheme shall be separately accounted for and utilised exclusively for the lawful objectives of the Scheme.
29.2 Unspent balances shall be carried forward from year to year and shall continue to form part of the Scheme funds.
29.3 No amount belonging to the Scheme shall be diverted or utilised for purposes unrelated to its objectives, except as otherwise permitted by applicable law and the governing Rules of KHCAA.

30 BANK ACCOUNTS

30.1 The funds of the Scheme shall be maintained in one or more accounts with nationalised or scheduled banks, as determined by the Executive Committee of KHCAA.
30.2 The accounts shall be maintained in such a manner as to ensure proper identification, segregation, accounting and audit of all receipts and disbursements relating to the Scheme.

31 RECORDS

31.1 Register of Members: KHCAA shall maintain a digital register containing the details of the members of the Scheme.
31.2 The books and records of this Scheme shall be kept under the custody and control of the Secretary of the Kerala High Court Advocates' Association.
31.3 Separate and independent books of account shall be maintained to ensure the financial transparency and accountability of this Scheme.
31.4 The books of account of this Scheme shall be kept under the custody and control of the Treasurer of the Kerala High Court Advocates' Association.

32 PROTECTION OF GENERAL ASSETS

32.1 Only money lawfully appropriated or otherwise made available to the Scheme shall be applied towards the payment of benefits under these Rules.
32.2 No member, nominee or legal heir shall be entitled to demand payment from the general funds, fixed deposits or other assets of KHCAA that have not been duly allocated to the Scheme.

32.3 However, this restriction shall not excuse the misapplication of Scheme funds or non-compliance with a payment already validly sanctioned and supported by available Scheme resources.

33 AUDIT

33.1 The accounts of the Scheme shall be audited annually by a qualified auditor appointed by the General Body of KHCAA.

33.2 The Executive Committee shall determine the remuneration payable to the auditor.

33.3 The audited annual accounts shall be placed before the General Body and shall be made available to members at least three days before the meeting at which they are proposed to be considered.

34 REPORTING PRIVACY AND AUDIT

34.1 A proper register of claims, sanctions, payments and other relevant transactions shall be maintained by the Association.

34.2 The annual audited accounts of the Scheme, together with a summary of claims received, sanctioned, paid, deferred and rejected, shall be placed before the General Body.

34.3 Such reporting shall be undertaken without unnecessary disclosure of sensitive personal information relating to members or their beneficiaries.

34.4 Records shall be preserved in accordance with applicable law and the records retention policy approved by the Executive Committee.

35 AMENDMENT OR DISSOLUTION

35.1 These Rules and Regulations, including provisions relating to eligibility, administration, financial assistance and benefit ceilings, may be amended by a resolution passed by a two-thirds majority of the members present and voting at a duly convened General Body meeting of KHCAA, subject to the governing Rules and Regulations of the Kerala High Court Advocates' Association and applicable law.

35.2 The General Body shall decide the dissolution of the Scheme by the rule of three fourth majority of the total strength of the members of the Association having valid voting rights. Upon the dissolution of the Scheme, out of the remains, after satisfaction of all its debts and liabilities and property and assets whatsoever left, the same shall not be paid to or distributed among the members of the Scheme on any of them but shall be given to the KHCA Association for carrying out similar objects with a view to commonly benefit existing members exclusively for their welfare.

36 The scheme is under the KHCA Association , hence all legal compliance under the provisions of Kerala Societies Registration Act, 2025 and Income tax Act shall be strictly followed.

37 The year shall commence from the first day of January of any year and end with the 31st day of December or any other day as decided by the General Body of the KHCAA. The first financial year shall end on 31.12.2026.

Scheme Registration Form

Details of the Member **PHOTO** Full Name of the Member::…… Full Postal address of the Member:…… Mobile Phone No:……. Email:…… Membership No. of KHCAA……. Bar council Enrolment No…….. COP No…….…… Date of issue of COP……. Details of voluntary contribution, if any made(optional) :…….
Details of the Nominee Full Name of the Nominee / Beneficiary::…… Full Postal address of the Nominee / Beneficiary::…… Relation with the Member: ……. Mobile Phone No:……: Email:……. Bank account no :……. Bank…….. Branch……..
Declaration: I accept and agree to abide by the terms & conditions applicable to the registration in this Scheme and agree to transfer of funds to the registered Nominee / Beneficiary any mode or channels available for Bank transfer. Date : Place: Applicant Signature
For KHCAA office Use Only Scheme Membership No…….. Date of Registration : ……. Special remarks, if any:
Details of assistance granted Date of meeting of AC which sanctioned assistance : Amount sanctioned: Payment effected by KHCAA office on……. By Name …… signature…….