

**THE KERALA ADVOCATES' WELFARE FUND TRUSTEE COMMITTEE**

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**26<sup>th</sup> August,2021**

**To**

The Secretaries of all Bar Associations in the State.

Sir/Madam,

In order to mitigate the economic crisis following the lockdown due to community spread of the pandemic COVID 19 (second wave), which raises serious threat to livelihoods of lawyers in our State, Kerala Advocates' Welfare Fund Trustee Committee at its meeting held on 17<sup>th</sup> June, 2021, decided to carry out amendments in Rule 15 of the Rules, in order to raise the upper ceiling limit of loan **up to Rs.20,000/-** and interest free period for repayment up to 20 months. We are glad to inform you that Government issued G. O. (Rt.) No. 615/2021/Law dated 13<sup>th</sup> July, 2021 approving the proposal and the amended Rules came into force on publication of the same in Kerala Gazette Extraordinary bearing No.2383 Vol.X, published on 11<sup>th</sup> August, 2021.

The Kerala Advocates' Welfare Fund Trustee Committee at its emergent meeting held on 25<sup>th</sup> August, 2021, authorized the Hony. Secretary to take urgent steps for disbursement of interest free loan amount of Rs.20,000/- (Rupees Twenty Thousand only) to those members whose applications for interest free Loan in terms of the newly incorporated provisions under Rule 15 of the KAWF Rules, are in order.

You may advise the eligible members of your bar who has remitted **subscription to the KAWF up to 30.6.2021** to avail this opportunity. The key points for process of the applications are the following:-

1. The member of the Fund who is unable to practice due to a lock down declared by the Government pursuant to outbreak of any epidemic disease notified under any law for the time being in force, can file application for interest free loan duly signed in the amended Form No.XII. Applicants have to furnish his/her bank details and an undertaking (*see format enclosed*) duly signed and stamped, enabling the office to disburse the amount through bank transfer on a first-cum-first basis.
2. The member of the Fund applying for interest free loan shall not be a defaulter under sub-section (7) of section 15 of the Act as on the date of submission of the application.
3. The maximum amount of loan permissible shall be the amount standing at the credit of the applicant or up to 20,000 (Rupees Twenty thousand only) whichever is lesser;
4. The loan amount shall be repaid by the member either in instalments or in lump without interest within a period of twenty months;
5. If the loan amount is not repaid within the stipulated period, the outstanding loan shall carry interest at the rate of 12% per annum.
6. If any applicant has outstanding loan dues, he/she has to submit separate request(s) in writing for settlement of earlier loan dues and to release remaining amount by adjusting the total outstanding amount (principal as well as interest if any due) to the newly applied loan of Rs.20,000/- in compliance with stipulations in Rule 15 (ii) of the KAWF Rules.
7. The last date for submitting applications for interest free Loan in terms of Rule 15 shall be **30<sup>th</sup> day of September, 2021.**

Yours faithfully,

**CHERIYAN GHEEVARUGHESE,  
HONY. SECRETARY, KAWFTC &  
BAR COUNCIL OF KERALA**

“Form No.XII  
[See Rule 15]

1.	Name and address of the member (in Block letters)	:	
2.	Registered mobile number of the member	:	
3.	Age and date of birth of member	:	
4.	Date of enrolment & Roll Number	:	
5.	Membership number of Fund	:	
6.	Details of practice.	:	
7.	Date of remittance of last subscription to the Fund.	:	

DECLARATION:

I, .....do hereby solemnly declare that the particulars furnished above are true and correct and I am not a defaulter of annual subscription to the Fund. I hereby solemnly undertake that I shall repay the loan amount sanctioned to me within **20 months** or in lump as specified under the rules.

Place:

Date:

Signature of the applicant

**ADVANCE RECEIPT-CUM-UNDERTAKING**

I, ..... aged .... years, s/o .....,  
 residing at .....  
 ..... request KAWFTC to  
 accord sanction for interest free loan of Rs.20,000/- in terms of amended Rule 15 of  
 KAWF Rules came into force w.e.f. 11.8.2021, and transfer the loan amount (after  
 adjusting my outstanding loan dues, if any) to my SB A/c No. ....  
 maintained at ..... branch of ..... Bank having  
 IFS Code ..... I promise and undertake to repay Rs.20,000/- either  
 in instalments or in lump within 20 months. I am also aware that the loan is sanctioned  
 to me since I am unable to practice due to a lockdown declared by the Government  
 pursuant to outbreak of Covid 19; and unpaid principal amount if any, after the due  
 date (20 months from today) shall accrue 12% interest *p.a.* until paid.

**Signature of the Payee with date**

<p><b>Enclose:- either</b> (1) Cancelled cheque leaf wherein the name of account holder is mentioned  <b>OR</b> (2) photocopy of front page of Bank passbook where the name of account holder, Bank          account number, IFS Code is mentioned.</p>
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