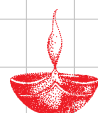


BOOK-POST



Dear Members,
Season Greetings
and
all good wishes for
Prosperous New Year



DR. KIRTI M. PATEL

Chairman
IMA NSSS

DR. YOGENDRA S. MODI

Hon. Secretary
IMA NSSS

On Behalf of Managing Committee
I.M.A. N.S.S.S.

IF UNDELIVERED, PLEASE RETURN TO

OFFICE

2nd Floor, A.M.A. House, Opp. H.K. College, Ashram Road,
Ahmedabad-380 009 (Gujarat)

Phone : (079) 2658 5430

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Website : www.imansss.org



Estd. : 1994

I.M.A.
NATIONAL SOCIAL SECURITY SCHEME

I.M.A. N.S.S.S.

Annual Report & Statement of Account

Year 2018-2019
(1st April, 2018 to
31st March, 2019)



I.M.A. NATIONAL SOCIAL SECURITY SCHEME

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Website : www.imansss.org

Dr. Santanu Sen

National President, I.M.A.

Dr. Kirti M. Patel

Chairman

Dr. R. V. Asokan

Hon. Secretary General, I.M.A.

Dr. Yogendra S. Modi

Hon. Secretary

Dr. Bipin M. Patel

Hon. Finance Secretary

Dr. Jitendra B. Patel

Hon. Jt. Secretary

Dr. Mahendra B. Desai

Hon. Asst. Fina. Secretary

: MEMBERS :

Dr. Anil Nayak

Dr. Shrikant Kothari

Dr. Anandilal Jhavar

Dr. Abdul Khuddos

Dr. P. Gopeenathan

Dr. G. Ananda Reddy

Mehsana, Gujarat

Mumbai, Maharashtra

Harda, Madhya Pradesh

Krishnagiri, Tamil Nadu

Kannur, Kerala

Bengaluru, Karnataka



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11-11-2019

Dear Members,

The General Body Meeting of the Members of I.M.A. N.S.S.S. will be conveyed on 27/12/2019, 9.30 a.m. at venue of IMA NATCON-2019, 94th National Conference of I.M.A. H.Q. at Biswa Bangla Convention Centre, DG Block (Newtown), Action Area I, New Town, West Bengal – 700156.

Kindly make it convenient to attend the same.

In case of want of quorum, meeting will be adjourned for 10 minutes and non-quorum meeting shall transact the business on the agenda.

AGENDA

- (1) To confirm the minutes of last General Body Meeting held at BGS – Global Institute of Medical Sciences, BGS Health Education City, Uttarahalli Road, Kengeri, Bengaluru – 560060, Karnataka on 27/12/2018.
- (2) To pass condolence resolution of the sad demise of our members.
- (3) To pass the Annual Report.
- (4) To pass the Audited Report of Accounts for the year 01-04-2018 to 31-03-2019.
- (5) To pass the estimated budget for the year 2020- 2021.
- (6) To appoint auditors.
- (7) To discuss letters received from members.
- (8) Anything with the permission of Chair.

(Dr. Yogendra Modi)
Hon. Secretary

(Dr. Kirti M. Patel)
Chairman

(2)



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Website : www.imansss.org

MINUTES OF GENERAL BODY MEETING OF I.M.A. N.S.S.S.

A General Body Meeting of I.M.A. N.S.S.S. was convened on 27/12/2018 - at 9.30 a.m. at venue of NATCON-2018, 93rd National Conference of I.M.A. H.Q. at BGS - Global Institute of Medical Sciences, BGS Health Education City, Uttarahalli Road, Kengeri, Bengaluru – 560 060, Karnataka.

Dr. Ravi Wankhedkar – National President - IMA HQ was in Chair.

Dr. Kirti M. Patel – Chairman I.M.A. N.S.S.S. welcomed Dr. Ravi Wankhedkar - National President - IMA HQ, Dr. R. N. Tandon - Hon. Secretary General - IMA HQ, Dr. Jitendra B. Patel – Past President, IMA HQ and all the members of I.M.A. N.S.S.S..

Dr. Yogendra Modi – Hon. Secretary requested Dr. Ravi Wankhedkar - National President to call meeting to order.

Dr. Ravi Wankhedkar welcomed all the members. National President IMA HQ appreciated the work done by IMA NSSS Office. He called the meeting to order.

Dr. Yogendra Modi – Hon. Secretary, IMA NSSS transacted the agenda.

AGENDA: 1 : To confirm the minutes of last General Body Meeting held at The Lalit, Mumbai Sahar Road, Andheri East, Mumbai 27/12/2017.

Minutes of last General Body Meeting held on 27/12/2017 at The Lalit, Mumbai was read by Dr. Yogendra S. Modi - Hon. Secretary.

There was no correction, the minutes was passed unanimously.

AGENDA:2 :To pass the condolence resolution of sad demise of our following IMA NSSS members.

After last General Body Meeting our following members have passed away for heavenly abode.

(3)

Sr. No	NSSS No.	Name Of Member	State	Place (City/Town)
1	351	Dr. Shah Ramesh R.	Gujarat	Nadiad
2	7741	Dr. Patel Kashyap Jerajbhai	Gujarat	Junagadh
3	667	Dr. Chirra Reddy Prapul Kumar	Telangana	Hyderabad North
4	13773	Dr. Baheti Mukund Ramdeo	Maharashtra	Nagpur
5	1974	Dr. Kandru Sivaramakrishna	Andhra Pradesh	Vijaywada
6	1298	Dr. Jain Rajendrakumar D.	Gujarat	Vapi
7	4464	Dr. Kumar Dharendra	Bihar	Muzaffarpur
8	1569	Dr. M. A. Obaiah	Andhra Pradesh	Kavali
9	4655	Dr. Datla Raja Rajeswari	Andhra Pradesh	Appa
10	5737	Dr. Modi Minaxi A.	Gujarat	Ahmedabad
11	2156	Dr. Kshatri Shantiswarup R.	Gujarat	Nadiad
12	105	Dr. Shah Dhananjay M.	Gujarat	Balasinor
13	525	Dr. Pawar Purushottam P.	Maharashtra	Mumbai West
14	8483	Dr. Vinchurkar Anand Govindrao	Madhya Pradesh	Panna
15	2970	Dr. Rajyaguru Pravin L.	Gujarat	Rajkot
16	3908	Dr. K. Eashwer Goud	Andhra Pradesh	Hyderabad City
17	3118	Dr. B.P. Satyanarayana	Andhra Pradesh	Palakol
18	2784	Dr. Shah Chandrakant Jethalal	Gujarat	Ahmedabad
19	3463	Dr. Saiyed Amenakhatun M.	Gujarat	Ahmedabad
20	4349	Dr. Barad Chhatrasinh Vajesinh	Gujarat	Ahmedabad
21	2688	Dr. Sinha Rudra Pratap	Gujarat	Surat
22	294	Dr. Bhagat Vivian Jagdishchandra	Maharashtra	Mumbai
23	1316	Dr. M. Ramamohan Rao	Andhra Pradesh	Guntur
24	11061	Dr. Shah Nayan Hemendrakumar	Gujarat	Surat
25	224	Dr. Viradia Gordhanbhai D.	Gujarat	Ahmedabad
26	4656	Dr. Datla Siva Rama Raju	Andhra Pradesh	Attili
27	15115	Dr. K. Prabhakara Reddy	Telangana	Karimnagar
28	3680	Dr. Doshi Hasmukhray J.	Gujarat	Godhra
29	975	Dr. P. Satyanarayana	Andhra Pradesh	Secunderabad
30	1798	Dr. Sheth Kiritkumar L.	Gujarat	Ahmedabad
31	2638	Dr. Patel Babubhai Savailal	Gujarat	Ahmedabad
32	13662	Dr. Dihora Rina Ramesh	Gujarat	S
33	2601	Dr. A.P. Ranga Rao	Andhra Pradesh	Hyderabad North
34	16197	Dr. Rajiv Dhir	Delhi	South Delhi
35	3126	Dr. Thakore Pradyot Ramniklal	Gujarat	Ahmedabad
36	384	Dr. Patel Leela Bhupendra	Gujarat	Baroda
37	10429	Dr. Prakashappa D.S.	Karnataka	Bagalkot
38	2206	Dr. Desai Sushila Mahendra	Gujarat	Ahmedabad

(4)

Sr. No	NSSS No.	Name Of Member	State	Place (City/Town)
39	625	Dr. Y. Govindrajulu	Andhra Pradesh	Vijayawada
40	12364	Dr. Patel Bhupendrabhai N.	Gujarat	Mehsana
41	8971	Dr. Kotak Chelaram Tarachand	Gujarat	Ahmedabad
42	3950	Dr. Shroff Mukesh Vasantlal	Maharashtra	Mumbai West
43	14155	Dr. Kurdukar Dhundiraj V.	Maharashtra	Solapur
44	2855	Dr. Bhatt Kusumben Kiritbhai	Gujarat	Ahmedabad
45	8211	Dr. Nandkhedkar Haribhau N.	Maharashtra	Parbhani
46	8887	Dr. Wadekar Hindkumar Kantilal	Gujarat	Surat
47	918	Dr. Sanghvi Vasant M.	Gujarat	Jamnagar
48	3241	Dr. Gopal Prasad Gupta	Bihar	Samastipur
49	561	Dr. Shah Kiritkumar T.	Gujarat	Ankleshwar
50	2418	Dr. Shah Pravina Dhirendrakumar	Maharashtra	Mumbai
51	626	Dr. Ch.V. Subba Rao	Andhra Pradesh	Nellore
52	6107	Dr. Madansure Bajrang N.	Maharashtra	Udgir
53	10277	Dr. Jayagosh A. Kaddu	Maharashtra	Wai
54	13028	Dr. Daware Narayan Ramaji	Maharashtra	Chandrapur
55	4299	Dr. Trivedi Ashok Ramniklal	Gujarat	Ahmedabad
56	1492	Dr. Nagarwadia Ajay N.	Gujarat	Surat
57	505	Dr. Patel Hiren Chelabhai	Gujarat	Palanpur
58	2356	Dr. Karbhari Mahendra J.	Gujarat	Ahmedabad
59	6513	Dr. Keith Fernandez	Gujarat	Ahmedabad
60	7915	Dr. Patni Padam Kumar	Maharashtra	Nagpur
61	3567	Dr. D.K.S. Aradhya	Karnataka	Shimoga
62	2490	Dr. Mehta Maheshchandra V.	Gujarat	Bhavnagar
63	1133	Dr. Shah Bipinchandra Chunilal	Gujarat	Ahmedabad
64	2712	Dr. Vyasa Arunkumar B.	Gujarat	Gandhinagar
65	28	Dr. Parikh Babalal N.	Gujarat	Ahmedabad
66	971	Dr. Desai Narendrakumar K.	Gujarat	Una
67	3051	Dr. Panchal Arvind Shankarlal	Gujarat	Ahmedabad
68	2229	Dr. Katharya Rajendra Kumar	Delhi	Delhi
69	7996	Dr. Devaki Nagaraja Gupta	Andhra Pradesh	Chittoore
70	7862	Dr. S. Naganna	Karnataka	Bangalore
71	11516	Dr. S. Veera Raghavarao	Andhra Pradesh	Tuni
72	7664	Dr. Nadkarni Ashwinikumar Raman	Gujarat	Ahmedabad
73	16512	Dr. Javvathi Shreehari S.	Andhra Pradesh	Tadepalligudem
74	8907	Dr. Deshmukh Santuk Shankar Rao	Maharashtra	Parbhani
75	2282	Dr. Shah Akhilesh K.	Gujarat	Umreth
76	1402	Dr. Varsha Dubal	Gujarat	Gandhidham
77	999	Dr. Mehta Harshad P.	Gujarat	Ahmedabad

(5)

The house observed two minutes silence for departed soul and pray almighty.

AGENDA : 3 : To pass the Annual Report.

After due discussion, the annual report was adopted.

Proposed by : Dr. Sanjoy Banerjee – Kolkata

Seconded by : Dr. Atul Pandya - Rajkot

AGENDA: 4 : To pass the Audited Report of Accounts for the year 01-04-2017 to 31-03-2018.

Audited Report of Accounts for the year 01-04-2017 to 31-3-2018 were placed before the house.

After due discussion the Audited Accounts were adopted.

Proposed by : Dr. R V Asokan – Kerala

Seconded by : Dr. Jayesh Lele– Mumbai

AGENDA : 5 : To elect the following Office Bearers and Managing Committee Members for the year 2019- 2021

OFFICE BEARERS (All the posts from IMA NSSS Head Quarters – Ahmedabad)

1. Chairman (One) 2. Hon. Secretary (One) 3. Hon. Fina. Secretary (One)

4. Hon. Jt. Secretary (One) 5. Hon. Asst. Fina. Secretary (One)

MANAGING COMMITTEE MEMBERS :

ONE POST EACH FROM FOLLOWING STATES

1. Gujarat	2. Andhra Pradesh	3. Maharashtra
4. Kerala	5. Karnataka	6. Tamil Nadu
7. U. P.	8. Madhya Pradesh	9. Bihar

Result of the same is as follows :

OFFICE BEARERS :

Dr. Kirti M. Patel	Chairman	Uncontested
Dr. Yogendra S. Modi	Hon. Secretary	Uncontested
Dr. Bipin M. Patel	Hon. Fina. Secretary	Uncontested
Dr. Jitendra B. Patel	Hon. Jt. Secretary	Uncontested
Dr. Mahendra B. Desai	Hon. Asst.Fin.Secy.	Uncontested

MANAGING COMMITTEE MEMBERS :

Dr. Anil Nayak	Gujarat	Uncontested
Dr. P. Gopeenathan	Kerala	Uncontested
Dr. Shrikant Kothari	Maharashtra	Uncontested
Dr. Anandilal Jhawar	Madhya Pradesh	Uncontested
Dr. Abdul Khuddose	Tamil Nadu	Uncontested
Dr. G. Ananda Reddy	Karnataka	Uncontested

There was no nominations received from Andhra Pradesh, Bihar and Uttar Pradesh.

The office is empowered to appoint one member from Andhra Pradesh, Bihar and Uttar Pradesh as Managing Committee Member.

AGENDA : 6 : To pass the estimated budget for the year 2019- 2020.

It was passed unanimously.

Proposed by : Dr. Pragnesh Joshi - Surat

Seconded by : Dr. Bakulesh Mehta - Mumbai

AGENDA : 7 : To appoint auditors.

The office is empowered to appoint auditors.

AGENDA : 8 : To discuss letters received from members.

Office had informed about the suggestions and letters received from NSSS members.

All the suggestions were discussed at length but these suggestions were not considered.

AGENDA : 9 : Anything with the permission of Chair.

1) Dr. Yogendra S. Modi – Hon. Secretary, informed the house that following members were terminated due to non payment of D.F.C. No. 22.

SR. No.	NSSS No.	Name of Member	State
1	3807	Dr. Mantri Naveen Kumar	Andhra Pradesh
2	3937	Dr. Avula Surya Prakash	Andhra Pradesh
3	5135	Dr. Yagnik Ketan Prahladi	Gujarat
4	6105	Dr. A. Raju	Gujarat
5	6296	Dr. Trivedi Ketan Shivkumar	Gujarat
6	8482	Dr. Patel Shaileshkumar Dhulabhai	Gujarat
7	9645	Dr. C. Kannan	Tamil Nadu
8	9830	Dr. R. Suresh	Tamil Nadu
9	9831	Dr. P. Sukanya	Tamil Nadu
10	11172	Dr. Ashwani Kumar Suman	Bihar
11	11436	Dr. Ampat Nainan Thomas	Kerala
12	11514	Dr. Devendra Kumar Chaudhary	Rajasthan
13	11875	Dr. Dilip Kumar Biswal	Orissa
14	12262	Dr. Pradeep Sharma	Haryana
15	12498	Dr. Ghule Gulabrao Bhimrao	Maharashtra
16	12689	Dr. Meena Jitendra Gangadhar	Gujarat
17	12690	Dr. Meena Shimla Jitendra	Gujarat
18	12778	Dr. Anish Sahu	Maharashtra
19	12779	Dr. Rashmi Sahu	Maharashtra
20	12828	Dr. Patel Pratik Prakashbhai	Gujarat
21	13032	Dr. Atmakuri Vinaya Kumar	Andhra Pradesh
22	13626	Dr. Kapupara Dhiren Vallabhbbhai	Gujarat
23	13779	Dr. Sonani Tejas Sureshbhai	Gujarat
24	13780	Dr. Sonani Rathi Tejas	Gujarat
25	13784	Dr. Patel Kaustubh Babubhai	Gujarat
26	13825	Dr. Deshpande Sanjay Srinivasrao	Maharashtra
27	13846	Dr. Shah Bhavesh Ashokkumar	Gujarat
28	13868	Dr. Huchchesha S. Kadlimatti	Karnataka
29	13932	Dr. Yadav Mahesh Kumar Naranbhai	Gujarat
30	14600	Dr. Ranparia Kalpesh Babulal	Gujarat
31	14841	Dr. Patel Sushil Kumar Ambalal	Gujarat
32	15351	Dr. Nimbark Neha Ashvinkumar	Gujarat
33	15407	Dr. Kulkarni Devdatt Dilipbhai	Gujarat
34	15469	Dr. Virpariya Bhoomi Kapil	Gujarat
35	15470	Dr. Virpariya Kapil Mansukhlal	Gujarat
36	15528	Dr. Jasani Hemal Vijaybhai	Gujarat
37	15529	Dr. Sapovadiya Avani Vasantbhai	Gujarat
38	15537	Dr. Kodgirkar Deepak R.	Maharashtra
39	15664	Dr. Samani Kushal Dhansukhlal	Gujarat
40	15751	Dr. Dayal Chavan	Kerala

41	15775	Dr. Koranne Amol Vasant	Maharashtra
42	15835	Dr. M Venkata Bhavani	Andhra Pradesh
43	16028	Dr. Patel Samirkumar Anandbhai	Gujarat
44	16077	Dr. Chaudhary Chirag Bhagvanbhai	Gujarat
45	16286	Dr. Sinha Archana Amitkumar	Gujarat

2) Dr. Yogendra S. Modi – Hon. Secretary, informed the house that following members were resigned from the scheme.

Sr.	NSSS No.	Name of Member	State
1	5540	Dr. Panchal Yogesh Kasturbhai	Gujarat
2	13114	Dr. Dave Parul Mihir	Gujarat
3	12261	Dr. Asruddin	Haryana
4	10491	Dr. Umesh Chandra Isser	Bihar
5	15649	Dr. Patil Vaibhav Nanasaheb	Maharashtra
6	11628	Dr. Sakariya Vinodkumar Virjibhai	Gujarat
7	15786	Dr. Zanzrukiya Kalpesh Maheshbhai	Gujarat
8	16192	Dr. Patel Jhalakkumar Prakashchandra	Gujarat
9	13238	Dr. Kashmiri Lal Bansal	Haryana
10	15952	Dr. Modi Jayeshkumar Dahyalal	Gujarat
11	3044	Dr. Shah Prakash K.	Gujarat

3) To Increase DFC from Rs.100/- to Rs.200/-.

Since many years, we are receiving the same suggestion from many members to increase DFC from Rs.100/- to Rs.200/-.

Dr. Yogendra Modi – Hon. Secretary has put these suggestions in General Body Meeting, as it is passed in managing committee.

After due discussion it was unanimously resolved that:

- (A) To Collect the DFC Amount per death of member Rs.200/- instead of Rs.100/- and
- (B) To Distribute the DFC Amount as Rs.130/- to the nominee of deceased member and Rs.70/- transfer to Corpus Fund account.
- (C) This will be applicable from 01-04-2019 and for those members who expires on and after 01-04-2019.

4) To Increase A F C

As on today, we have AFC Deposit with scheme is Rs.5000/- for 50 members DFC only (Rs.100/- DFC) and against the same, this year we had paid DFC for 86 members. Death of members are also increasing every year. So, it becomes necessary to increase AFC amount.

As we are also going to increase the DFC benefit from Rs.70/- to Rs.130/- and DFC collection from Rs.100/- to Rs.200/- from 1st April 2019, we have to increase AFC amount from Rs.5000/- to Rs.15000/-

Increased amount of AFC will be collected with proposed DFC Notice No. 24 from 1st April, 2019. It is Passed.

- Hon. Secretary Dr. Yogendra Modi informed members that certain condemned/discarded fixed assets are not in existence with the office as the said assets have been either given at the time of new purchase as buy back or not in working condition.
- Members unanimously agreed and decided to discard the assets namely Typewriter, Vacuum Cleaner, Fax Machine, old computers and instructed the accountant to pass the relevant accounting entries in the books.

As there was no other business, the meeting ended with thanks to the Chair.

(Dr. Yogendra Modi)
Hon. Secretary

(Dr. Kirti M. Patel)
Chairman

(8)



I.M.A. NATIONAL SOCIAL SECURITY SCHEME

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E-Mail : imansss1@gmail.com • contact@imansss.org • Website : www.imansss.org

REPORT OF IMA NSSS FOR THE PERIOD

01/04/2018 TO 31/03/2019

Dear Members,

Report of our scheme I.M.A. N.S.S.S. for the period of 01/04/2018 to 31/03/2019

ABOUT MEMBERSHIP :

Year 2018-19

Actual Members at the beginning of year	15862
New Members enrolled during the period	690
Deceased Members during the period	95
Expired Members within One years of membership	1
Cancelled Members during the period	2
Resigned Members during the period	11
Terminated Members during the period	81

Actual Members as on 31/03/2019

16362

DFC Paid to Nominee in Year 2018 – 2019	95
Last DFC Paid to Deceased Member's Nominee	Rs. 11,44,780/-
Amount Paid to Nominee of Deceased Members during the year	Rs. 10,69,22,588/-
Total Deceased Members	992
Total Amount paid to Nominee of Deceased Members	Rs.63,11,84,696/-

With your help, our scheme is able to help as Death Fund Contribution to the 95 Member's Families during the period i.e. 01/04/2018 to 31/03/2019.

(9)

Sr. No	NSSS No.	Name Of Members Expired	State	Total Amount Paid
1	8483	Dr. Vinchurkar Anand Govindrao	Madhya Pradesh	1080820
2	2970	Dr. Rajyaguru Pravin L.	Gujarat	1090740
3	4587	Dr. S. Isaac Joseph	Tamil nadu	1082830
4	3908	Dr. K. Eashwer Goud	Andhra Pradesh	1098130
5	3118	Dr. B.P.S. Satyanarayana	Andhra Pradesh	1101250
6	2784	Dr. Shah Chandrakant Jethalal	Gujarat	1102760
7	3463	Dr. Saiyed Amenakhatun M.	Gujarat	1103570
8	4349	Dr. Barad Chhatrasinh Vajesinh	Gujarat	1104150
9	2688	Dr. Sinha Rudra Pratap	Gujarat	1104870
10	294	Dr. Bhagat Vivian Jagdishchandra	Maharashtra	1104770
11	1316	Dr. M. Ramamohan	Andhra Pradesh	1106300
12	11061	Dr. Shah Nayan Hemendrakumar	Gujarat	1104680
13	224	Dr. Viradia Gordhanbhai D.	Gujarat	1105140
14	4656	Dr. Datla Siva Rama Raju	Andhra Pradesh	1105040
15	15115	Dr. K. Prabhakara Reddy	Telangana	1104620
16	3680	Dr. Doshi Hasmukhraj J.	Gujarat	1105990
17	975	Dr. P. Satyanarayana	Andhra Pradesh	1105140
18	1798	Dr. Sheth Kiritkumar L.	Gujarat	1105820
19	2638	Dr. Patel Balubhai Savailal	Gujarat	1106560
20	13662	Dr. Dihora Rina Ramesh	Gujarat	1106530
21	2601	Dr. A.P. Ranga Rao	Andhra Pradesh	1105410
22	16197	Dr. Rajiv Dhir	Delhi	1106620
23	3126	Dr. Thakore Pradyot Ramniklal	Gujarat	1107550
24	384	Dr. Patel Leela Bhupendra	Gujarat	1115540
25	10429	Dr. Prakashappa D.S.	Karnataka	1104500
26	2206	Dr. Desai Sushila Mahendra	Gujarat	1108170
27	625	Dr. Y. Govindrajulu	Andhra Pradesh	1107670
28	12364	Dr. Patel Bhupendrabhai N.	Gujarat	1108460
29	8971	Dr. Kotak Chelaram Tarachand	Gujarat	1117380
30	3950	Dr. Shroff Mukesh Vasantlal	Maharashtra	1118200
31	14155	Dr. Kurdukar Dhundiraj V.	Maharashtra	1118660
32	2855	Dr. Bhatt Kirit V.	Gujarat	1119680
33	8211	Dr. Nandkhedkar Haribhanu N.	Maharashtra	1118390
34	8887	Dr. Wadekar Hindkumar Kantilal	Gujarat	1117110
35	918	Dr. Sanghvi Vasant M.	Gujarat	1120070
36	3241	Dr. Gopal Prasad Gupta	Bihar	1118360
37	561	Dr. Shah Kiritkumar T.	Gujarat	1128136
38	2418	Dr. Shah Pravina Dhirendrakumar	Maharashtra	1123020
39	626	Dr. C.V. Subba Rao	Andhra Pradesh	1123970
40	6107	Dr. Madansure Bajrang N.	Maharashtra	1116670
41	10277	Dr. Jayagosh A. Kaddu	Maharashtra	1126360
42	13028	Dr. Daware Narayan Ramaji	Maharashtra	1126060
43	4299	Dr. Trivedi Ashok Ramniklal	Gujarat	1127540
44	1492	Dr. Nagarwadia Ajay N.	Gujarat	1127620
45	505	Dr. Patel Hiren Chelabhai	Gujarat	1130240
46	115	Dr. Vajir Nikhilesh Harihar	Gujarat	1124850
47	2356	Dr. Karbhari Mahendra J.	Gujarat	1131000
48	6513	Dr. Keith Fernandez	Gujarat	1130740

Sr. No	NSSS No.	Name Of Members Expired	State	Total Amount Paid
49	7915	Dr. Patni Padam Kumar	Maharashtra	1130570
50	3567	Dr. D.K.S. Aradhya	Karnataka	1130750
51	2490	Dr. Mehta Maheshchandra V.	Gujarat	1130790
52	1133	Dr. Shah Bipinchandra Chunilal	Gujarat	1133990
53	2712	Dr. Vyasa Arunkumar B.	Gujarat	1133390
54	28	Dr. Parikh Babalal N.	Gujarat	1134800
55	971	Dr. Desai Narendrakumar K.	Gujarat	1134700
56	3051	Dr. Panchal Arvind Shankarlal	Gujarat	1134570
57	2229	Dr. Katharya Rajendra Kumar	Delhi	1134400
58	7996	Dr. Devaki Nagaraja Gupta	Andhra Pradesh	1134940
59	7301	Dr. Agarwal Sanjay Omprakash	Uttar Pradesh	1134320
60	11247	Dr. Tulpule Mahesh R.	Maharashtra	1133710
61	7862	Dr. S. Naganna	Karnataka	1136480
62	11516	Dr. S. Veera Raghavarao	Andhra Pradesh	1137960
63	13829	Dr. Dakhankar Shankar	Maharashtra	1136390
64	7664	Dr. Nadkarni Ashwinikumar R.	Gujarat	1138340
65	16512	Dr. Jawvadi Shreehari S.	Andhra Pradesh	1138910
66	2657	Dr. Shah Chandrakant Muljibhai	Madhya Pradesh	1137410
67	8907	Dr. Deshmukh Santuk Shankar Rao	Maharashtra	1140290
68	9358	Dr. Pawar Ashok Gopalrao	Maharashtra	1138580
69	2282	Dr. Shah Akhilesh K.	Gujarat	1141260
70	3568	Dr. N.P. Rama Bhadrans	Kerala	1138460
71	1402	Dr. Varsha Dubal	Gujarat	1141070
72	999	Dr. Mehta Harshad P.	Gujarat	1141720
73	4290	Dr. Bhandari Trivenikumar	Rajasthan	1137230
74	12363	Dr. K. Arvindsan	T. N.	1140160
75	4190	Dr. D. Venkata Raju	Andhra Pradesh	1141530
76	4308	Dr. Shah Jitendra B.	Gujarat	1161732
77	9949	Dr. Shah Alkesh Indravandan	Gujarat	1138850
78	10061	Dr. Kaka Zainul H.	Maharashtra	1141270
79	606	Dr. Shah Prafulbhai S.	Gujarat	1142830
80	4007	Dr. Shah Vrajmohan Vithaldas	Gujarat	1142500
81	5512	Dr. A.B.R. Prasad	Andhra Pradesh	1142330
82	2041	Dr. Agarwal Jitendra Kumar	Uttar Pradesh	1142160
83	824	Dr. Dave Balwantray Girijashanker	Gujarat	1142030
84	3548	Dr. Bhupali Vishwanath R.	Karnataka	1141520
85	1130	Dr. S. Jagannayakulu	Andhra Pradesh	1142760
86	5305	Dr. Shukla Ganesh Dutta	Uttar Pradesh	1143890
87	6756	Dr. Shukla Geetadevi M.	Uttar Pradesh	1142930
88	4331	Dr. Shah Rajnikant Natvarlal	Gujarat	1143720
89	416	Dr. Shah Kiritkumar Fulchand	Gujarat	1143650
90	11195	Dr. Khandelwal Virendra Kumar	Madhya Pradesh	1144780
91	1098	Dr. Amin Baldevbhai Chimanlal	Gujarat	1144680
92	6604	Dr. Adeshara Suketu R.	Gujarat	1144410
93	2100	Dr. B Gopalakrishnan	Kerala	1143530
94	4765	Dr. Oza Vittalbhai B.	Gujarat	1144390
95	907	Dr. Shah Indravandan C.	Gujarat	1144220

Total amount given to deceased member's nominee Rs. 10,69,22,588.00 (Rupees : Ten Crore Sixty nine Lacs Twenty two Thousand Five Hundred Eighty Eight One Only).

EXPIRED WITHIN ONE YEAR OF MEMBERSHIP :

Sr. No.	NSSS No.	Name	State
1	16855	Dr. Rajendrakumar N K	Kerala

CANCELLED MEMBERS DURING THE PERIOD :

Sr.	NSSS NO.	NAME OF MEMBER	STATE
1	17388	Dr. Kumar Mukesh	Jharkhand
2	17415	Dr. Singh Usha	Jharkhand

RESIGNED MEMBERS DURING THE PERIOD :

Sr.	NSSS NO.	NAME OF MEMBER	STATE
1	14949	Dr. Vegad Anup M.	Gujarat
2	16030	Dr. Rajpara Dhaval H.	Gujarat
3	5274	Dr. Mahmood Ahmad R.	Maharashtra
4	10332	Dr. Mehta Sejal Mayur	Maharashtra
5	15193	Dr. Phade Atul D.	Maharashtra
6	15194	Dr. Phade Akshata A.	Maharashtra
7	15195	Dr. Phade Rohit D.	Maharashtra
8	15945	Dr. Shah Jaykumar M.	Ahmedabad
9	16247	Dr. Patel Shailesh Natvarbhai	Surat
10	10389	Dr. Akholkar Mukesh J.	Ahmedabad
11	14610	Dr. Gautam Vinod C.	Ahmedabad

TERMINATED MEMBERS DURING THE PERIOD :

Sr.	NSSS No.	NAME OF MEMBER	STATE
1	2534	Dr. Venigalla Jagan M.	A P
2	3767	Dr. G. Anasuya	A P
3	3967	Dr. Vanakudari Ajit S.	Karnataka
4	4868	Dr. Trivedi Dilipkumar L.	Gujarat
5	6497	Dr. Patel Hitendra Manubhai	Gujarat
6	7612	Dr. Pandya Harsha Maunesh	Gujarat
7	8254	Dr. Vyas Tarun	Rajasthan
8	8609	Dr. K. Kathirkamu	T N
9	9450	Dr. Badavath Venkata Laxmi	A P
10	9597	Dr. K.S. Venkatesulu	A P
11	9878	Dr. Patel Sandeep K.	Gujarat
12	9995	Dr. Padasali Mallappa R.	Gujarat
13	10113	Dr. Godbole Yogesh Anant	Gujarat
14	10114	Dr. Godbole Varsha Yogesh	Gujarat
15	11962	Dr. Patel Arvindbhai Gandadal	Gujarat
16	12323	Dr. Patel Hitesh Dahyabhai	Gujarat
17	12648	Dr. Abhishek Kumar Rai	U P
18	12649	Dr. Rameshkumar Singh	U P
19	12699	Dr. Gathe Sanjay Gulabrao	Maharashtra
20	12700	Dr. Gathe Jayshree Sanjay	Maharashtra
21	12743	Dr. Goyal Saurabh M.	Gujarat
22	12744	Dr. Goyal Renu S.	Gujarat
23	12780	Dr. Jagarmaludi Krishna	A P
24	12904	Dr. Anavadia Jagruti K.	Gujarat
25	13027	Dr. Sunku Rajeshwari	Maharashtra
26	13167	Dr. Kagathra Happykumar D.	Gujarat
27	13435	Dr. Radhe Shyam Agarwal	West Bengal
28	13436	Dr. Mini Agarwal	West Bengal

29	13556	Dr. Rajiv Raman	Bihar
30	13715	Dr. Anant Ram	Haryana
31	13740	Dr. Nisar Akhtar	West Bengal
32	13797	Dr. Shah Kushal N.	Gujarat
33	13845	Dr. Shah Jahanvi D.	Gujarat
34	13934	Dr. S Y Narsimhalu	A P
35	14089	Dr. Rakholia Bela Jayesh	Gujarat
36	14090	Dr. Rakholia Jayesh P.	Gujarat
37	14105	Dr. Mukesh Naja	Jharkhand
38	14106	Dr. Mamta Naja	Jharkhand
39	14151	Dr. Sanghadia Rakesh N.	Gujarat
40	14157	Dr. Shah Rima B.	Gujarat
41	14340	Dr. Shah Raghav Anilkumar	Rajasthan
42	14412	Dr. Mansuri Mohmad Wasim I.	Gujarat
43	14567	Dr. Kansara Manoj	Gujarat
44	14635	Dr. Gajiyani Chanchal K.	Maharashtra
45	14673	Dr. Patel Ajitkumar Bhikhalal	Gujarat
46	15010	Dr. Narvade Shivaji E.	Maharashtra
47	15014	Dr. Shobha Kandy	Gujarat
48	15077	Dr. Thanth Ashok Shamjibhai	Gujarat
49	15391	Dr. Chauhan Dharmesh K.	Gujarat
50	15400	Dr. Gaur Chandraprakash A.	Gujarat
51	15547	Dr. Bachhao Rupesh Bhaskar	Maharashtra
52	15549	Dr. Tatikomda Anil Kumar	Telangana
53	15583	Dr. Gangurde Mahendra Dhundu	Maharashtra
54	15616	Dr. Gupta Manoj Kishanlal	Maharashtra
55	15682	Dr. Kulkarni Abhishek Kishor	Maharashtra
56	15795	Dr. Ritu Jain	U P
57	15867	Dr. Chimankar Dhananjay O.	Maharashtra
58	16025	Dr. Baruah Hiteshwar P.	Assam
59	16124	Dr. Kela Anup Shyam	Maharashtra
60	16125	Dr. Vaidya Abhijit L.	Maharashtra
61	16126	Dr. Vaidya Sharmistha A.	Maharashtra
62	16141	Dr. Patel Dipak R.	Maharashtra
63	16150	Dr. Raval Sanjay G.	Maharashtra
64	16167	Dr. Suthar Ashif Y.	Gujarat
65	16168	Dr. Suthar Mahetabben A.	Gujarat
66	16288	Dr. Prajapati Dhavalkumar N.	Gujarat
67	16294	Dr. Patel Nileshkumar A.	Gujarat
68	16374	Dr. Raval Abhishek A.	Gujarat
69	16413	Dr. Mevada Janakkumar B.	Gujarat
70	16565	Dr. Gidhwani Rakesh N.	Gujarat
71	16572	Dr. Doshi Jinil N.	Gujarat
72	16577	Dr. K Raghotham Reddy	A P
73	16588	Dr. Bhandari Jainish K.	Gujarat
74	16604	Dr. Pampana Raju	A P
75	16605	Dr. Vanam Karunasree P.	A P
76	16654	Dr. Gohel Swati Y.	Gujarat
77	16740	Dr. Chaudhari Krunal Kumar J.	Gujarat
78	16801	Dr. Manvatkar Prakash B.	Maharashtra
79	16802	Dr. Manvatkar Madhuri P.	Maharashtra
80	16804	Dr. Dholakia Chintan V.	Gujarat
81	16822	Dr. Mokashe Chetan K.	Maharashtra

MEMBERSHIP STRENGTH & DEATH OF MEMBERS STATE WISE :

Andhra Pradesh, Bihar, Gujarat, Maharashtra, Madhya Pradesh, Kerala, Karnataka, Tamil Nadu, Rajasthan and U. P. state have more than 250 members.

SR. No.	Name Of State	Live Members	Death
1	Andhra Pradesh	1223	178
2	Assam	34	3
3	Bihar	271	16
4	Chandigarh	15	0
5	Chhattisgarh	95	0
6	Delhi	80	3
7	Goa	4	0
8	Gujarat	8107	490
9	Haryana	116	3
10	Himachal Pradesh	11	0
11	Jammu & Kashmir	3	0
12	Jharkhand	258	0
13	Karnataka	551	34
14	Kerala	665	51
15	Madhya Pradesh	294	10
16	Maharashtra	2868	111
17	Manipur	1	0
18	Meghalaya	0	1
19	Nagaland	6	0
20	Orissa	56	5
21	Pondicherry	7	0
22	Punjab	104	4
23	Rajasthan	235	16
24	Tamil Nadu	682	39
25	Telangana	58	1
26	U.T.	10	0
27	Uttar Pradesh	436	20
28	Uttarakhand	10	0
29	Uttaranchal	5	1
30	West Bengal	157	6
	TOTAL	16362	992

MEMBERSHIP STRENGTH & DEATH OF MEMBERS AGEWISE :

SR. No.	AGE Group	Live Members	Death
1	00 To 30	1370	2
2	31 To 40	4430	18
3	41 to 50	5413	60
4	51 To 55	2474	76
5	56 To 60	2570	132
6	61 To 65	82	187
7	66 To 70	20	170
8	71 To 75	3	126
9	Above 76	0	221
	TOTAL	16362	992

About DFC – 24

We have asked DFC 24 in April 2019. The maximum amount to be paid by each member was DFC Rs.9,500/-.

Dr. Yogendra S. Modi
Hon. Secretary

Dr. Kirti M. Patel
Chairman

VIJAY M. SHAH & CO.

CHARTERED ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

OFFICE : 315, ATMA House. Opp. Old Reserve
Bank of India, Ashram Road, Ahmedabad - 380 009
Phone : 079-2658 32 35 Fax : 079- 400 69 235
E-mail : office@vmsca.in

To,
The Members of,
IMA National Social Security Scheme,
Ahmedabad.

Report on the Financial Statements

We have audited the accompanying financial statements of **IMA National Social Security Scheme**, which comprise the Balance Sheet as at **March 31, 2019**, and Income and Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Trust in accordance with the Trust Act. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

The Actual/ascertained Death fraternity Contribution liability as on 31.03.18 as per actuarial valuation report is Rs. 78,22,75,017/- The net funds available as on 31.03.19 is Rs. 60,60,69,773/- the shortfall of the funds as on 31.03.19 is Rs. 17,62,05,244/-. On the basis of experts opinion, Management has considered and provided the liability to the extent of surplus of income over expenditure in current year's account.

Subject to above In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of the Balance Sheet, of the state of affairs as at March 31, 2019; and
- In the case of the Income and Expenditure Account, of the Surplus for the year ended on that date.

Place : Ahmedabad

Date : 1-8-2019



For, Vijay M. Shah & Co.
CHARTERED ACCOUNTANTS
FRN#111417W
C.A. Chirag S. Doshi
(Partner)
Mem # 157649

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Balance Sheet as at March 31, 2019

Particulars	Schedule	As At 31.03.19 (Rupees)	As At 31.03.18 (Rupees)
FUND AND LIABILITIES	Sch		
Trust Fund or Corpus			
Corpus fund	1	235890061	194219941
Advance Fees Fund	2	56755071	54532071
Advance Fraternity Contribution	3	82436526	79911526
Sub-Total		375081658	328663538
Liabilities			
Earmarked Funds- Set apart for fulfilling DFC Liability of members Completing 25 years of tenure		9150000	9150000
DFC Payable to Members	4	4644109	4555459
Advance DFC recd. From members		4162855	3637967
Int Accrued- Individual Deposit (AFC)		466605	466605
Provision for ascertained liability-DFC Payable		210555911	186210965
Sub-Total		228979480	204020996
Income And Expenditure Accounts			
Balance as Per Last Balance Sheet		11282204	11282204
Total:-		615343342	543966738
PROPERTY AND ASSETS	Sch		
Fixed Assets			
Fixed Assets	5	570560	635388
Investment	6	461344127	399969238
Other Receivables			
Death Fraternity Contribution Receivable		105339642	94686961
Corpus Fund Receivable		45842738	45292689
Income Tax TDS Receivable		468129	773716
Advances & Deposits			
Office Deposit to A,bad Medical Asso		75000	75000
OYT Telephone Deposit		15000	15000
Advance income Tax		9390	9390
AEC Security Deposit		8480	8480
TDS Receivable		0	0
Sub-Total		107870	107870
Cash And Bank Balances			
Cash		8357	9333
Bank Balances			
Axis Bank		178061	311553
BOB A/c		100000	0
Punjab National Bank A/c # 173665		1030952	1718966
Punjab National Bank A/c # 39249		295249	408552
Punjab National Bank A/c # 5155 (OD)		23206	19200
Hdfc Bank A/c# 00061110000979		19946	19263
UTI Bank Ltd.(Dfc) A/c # 16438		14505	14008
Sub-Total		1670276	2500876
Total:-		615343342	543966738

The Accounts are maintained on Cash Basis and income outstanding is nil
The above Balance Sheet to the best of our Belife Contains a true Accounts of the Funds & Liabilities and of the Property & Assets of the Trust.

For Vijay M Shah & Co.,
Chartered Accountants
FRN # 111417W
C.A. Chirag S. Doshi
(Partner) Mem # 157649
Ahmedabad : 1-8-2019



For, I.M.A. NATIONAL SOCIAL SECURITY SCHEME
(Dr Kirti M. Patel)
Chairman

(Dr. Yogendra S. Modi) (Dr. Bipin M. Patel)
Hon. Sec. Hon. Fin. Sec.

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I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Income & Expenditure A/c for the year ending 31-03-2019

Particulars	Schedule	As At 2018-19 (Rupees)	As At 2017-18 (Rupees)
Income			
BY Interest - Realized			
Interest on FDR		27026653	29101841
Interest on Bank		1028841	575089
Interest on Income Tax Refund		51110	7431
Other Income			
Dividend on UTI Mutual Fund		845939	1110863
Misc. Income		38926	186351
Bank Charges Income		0	845
Brokerage income		0	60000
Penalty Charges Received		190417	255944
Membership Fees		34400	26500
Total:-		29216286	31324864
Expenditure			
Establishment Exp (Sch.-7)			
Provision for ascertained Liability of DFC Payable	7	4871340	2386501
		24344946	28938363
Total:-		29216286	31324864

As per our Separate Report of even date attached herewith.

For Vijay M Shah & Co.,
Chartered Accountants

FRN # 111417W
C.A. Chirag S. Doshi
(Partner)

Mem # 157649
Ahmedabad : 1-8-2019



For, I.M.A. NATIONAL SOCIAL SECURITY SCHEME

(Dr Kirti M. Patel)
Chairman

(Dr. Yogendra S. Modi) (Dr. Bipin M. Patel)
Hon. Sec. Hon. Fin. Sec.

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I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Schedules forming part of Annual Accounts

Schedule - 1 (Corpus Fund)

Particulars	As At 31.03.19 (Rupees)	As At 31.03.18 (Rupees)
Opening Balance	19,42,19,941	14,97,40,000
Add: Tr. from DFC @ Rs.30/- per death per member	4,16,70,120	4,44,79,941
Total :	23,58,90,061	19,42,19,941

Schedule - 2 (Capital Reserve Fund)

Particulars	As At 31.03.19 (Rupees)	As At 31.03.18 (Rupees)
Opening Balance	5,45,32,071	5,28,99,071
Add: Recd from 690 new members enrolled during year.	22,23,000	16,33,000
Total :	5,67,55,071	5,45,32,071

Schedule - 3 (Advance Fraternity Contribution)

Particulars	As At 31.03.19 (Rupees)	As At 31.03.18 (Rupees)
Opening Balance - AFC (Indl. Members deposit)	7,99,11,526	7,79,76,526
Add : Received from 690 new members enrolled during the year @ Rs5000/-	34,50,000	26,45,000
Less :AFC adj for expired/teminated/resigned members during year	4,80,000	7,10,000
Less : AFC adj for expired/teminated/resigned members during year	4,45,000	0
Total :	8,24,36,526	7,99,11,526

Schedule - 4 (DFC Payable)

Particulars	As At 31.03.19 (Rupees)	As At 31.03.18 (Rupees)
Dr Jambudi	3,44,670	3,44,670
Dr T. Venkata Sitaram	4,71,920	4,71,920
Dr gudibanda chitras	5,09,819	5,09,819
Dr M J Joshi	10,69,850	10,69,850
Dr Pandit	0	10,54,180
Dr Kshatri Shanti	11,05,020	11,05,020
Dr Shah Prafulbhai	11,42,830	0
Total :	46,44,109	45,54,459

Schedule - 5 (Fixed Assets)

Sr. No.	Name	As At 31.03.19 (Rupees)	As At 31.03.18 (Rupees)
1	Furniture	2,19,479	2,19,479
2	Typewriter	0	2,852
3	Vaccum Cleaner	0	1,372
4	Computer	1,91,566	2,39,457
5	Air-conditioner	55,828	55,828
6	Office Building	87,770	87,770
7	Fax Machine	0	12,713
8	Telephone Equipment	3,724	3,724
9	Electrification	12,193	12,193
Total :		5,70,560	6,35,388

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I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Schedule - 6 (Investments)

Sr. No.	Name	As At 31.03.19 (Rupees)	As At 31.03.18 (Rupees)
1	UTI Tax Free Bonds of 6.5% (converted to UTI MF)	12,17,758	12,17,758
2	UTI Mutual Fund	1,00,00,000	1,00,00,000
2	PNB- FDR	3,83,77,251	6,80,01,480
4	Bank of Baroda - FDR	15,95,00,000	12,20,00,000
5	Central Bank of India - FDR	4,00,00,000	3,20,00,000
6	Bank of India FDR	5,10,00,000	2,60,00,000
7	UCO Bank FDR	11,95,00,000	10,90,00,000
8	Bank of maharashtra	2,70,00,000	2,70,00,000
9	NHAI - Tax Free Bond	99,99,118	0
10	Nabard Bonds	47,50,000	47,50,000
Total :		46,13,44,127	39,99,69,238

Schedule - 7 (Estabilshment Exp.)

Sr. No.	Name	As At 31.03.19 (Rupees)	As At 31.03.18 (Rupees)
1.	Audit Fees	21,240	18,000
2.	Bank Charges	35,104	1,42,702
3.	Bonus Exp	49,660	51,845
4.	Computer Exp	15,030	12,600
5.	Electric Burning Exp	17,630	17,540
6.	Hospitality Exp	37,971	39,238
7.	Income Tax Consultation Charges	55,690	1,48,400
8.	Interest to Advance DFC	79,374	65,380
9.	Misc. Exp	10,950	23,788
10.	Terminated members dfc w/off - FY 14-15 (DFC-20)	6,910	4,68,500
11.	Terminated members dfc w/off - FY 15-16 (DFC-21)	4,550	0
12.	Terminated members dfc w/off - FY 16-17 (DFC-22)	13,38,251	0
13.	Terminated members dfc w/off - FY 17-18 (DFC-23)	4,71,360	0
14.	Terminated members dfc w/off - FY 18-19 (DFC-24)	2,55,080	0
15.	Resigned members dfc w/off	0	76,100
16.	Resigned members dfc w/off - FY 17-18 (DFC-23)	48,090	0
17.	Resigned members dfc w/off - FY 18-19 (DFC-24)	9,100	0
18.	Corpus Fund Receivable W/off F Y 14-15 (DFC-20)	2,940	0
19.	Corpus Fund Receivable W/off F Y 15-16 (DFC-21)	1,950	0
20.	Corpus Fund Receivable W/off F Y 16-17 (DFC-22)	8,47,299	0
21.	Corpus Fund Receivable W/off F Y 17-18 (DFC-23)	2,02,012	0
22.	Corpus Fund Receivable W/off F Y 18-19 (DFC-24)	1,09,320	0
23.	Resigned members Corpus Fund w/off - FY 17-18 (DFC-23)	20,610	0
24.	Resigned members Corpus Fund w/off - FY 18-19 (DFC-24)	3,900	0
25.	Meeting Exp	4,000	0
26.	Municipal Tax	10,834	9,505
27.	Postage Exp	1,89,217	2,96,675
28.	Printing & Stationery Exp	1,44,318	2,39,891
29.	Repairs & maitenance Exp	25,760	27,240
30.	Computer Software Repair & Mainteance	10,000	5,000
31.	Salary Exp	58,00,05	5,98,665
32.	Telephone Exp	15,294	20,336
33.	Travelling Exp	91,563	65,646
34.	Contribution to Charity Commissioner	50,000	50,000
35.	Legal Fees	13,460	2,500
36.	Discarded Fixed Assets	64,828	0
37.	Penalty - TDS	3,040	0
38.	Website Exp	25,000	6,950
Total		4,87,13,40	23,86,501

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I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Notes Forming Part of Annual Accounts.

A. Significant Accounting Policies:

(1) AS 1 – Disclosure of Accounting Policies

The Books of account has been maintained on the basis of cash method of accounting.

(2) AS-4 Contingencies Liability & Event Occurring After Balance Sheet Date

In the opinion of the Chairman of the Scheme, there are no events occurred after Balance Sheet date which have material effect either on the Balance Sheet or on Income & Expenditure account of the Scheme.

(3) AS -6 Depreciation Accounting :

Depreciation on fixed assets has not been provided.

(4) AS-10 Accounting For Fixed Assets:

Fixed assets are stated at cost.

(5) AS 13 - Investment

Investments are stated at the cost of acquisition. All investments of the scheme are in companies / corporation approved by charity Commissioner.

B. Other Notes:

- (1) Amounts received from member, as membership subscription from each member enrolled during the year has been taken to Corpus Fund.
- (2) Age-wise amounts received as admission fee from each member enrolled during the year has been transferred to Reserve Fund Account fully.
- (3) Amounts received at Rs.5000/- per member as Advance Fraternity Contribution from each member enrolled during the year, has been shown as liabilities since the amounts received is in advance and is to be adjusted at Rs.100/- per death per member.
- (4) Previous year figures have been regrouped and rearranged, wherever necessary to make them comparable with those of current year.
- (5) Amount due from members stated under the head Death Fraternity Contribution Receivable and corpus fund receivable are subject to adjustment and hence its

effect on Income and Expenditure account and in Balance Sheet, if any will be accounted in future.

- (6) The amount has been rounded up in Rupees.

- (7) Present and ascertained liability in respect of DFC

Members of the scheme are required to contribute to DFC only up to a period of 25 years, from date of joining. Thereafter it is the liability of the scheme to contribute to DFC as per scheme byelaws. Such liability is a present and ascertained liability of the scheme. Therefore the actuary valuation report as on 31.03.2018 was obtained from M/s K.A.Pandit, Consultant and actuaries of Mumbai. As per the report net present liability as on 31.03.19 is Rs. 17,62,05,244/-. The said liability has been considered and provided in current years accounts to the extent of surplus of income over expenditure available, and reducing there from, amount of liability provided till 31.03.18 being Rs. 18,62,10,965/-, amounts accumulated and claimed in returns of income filed for earlier years,

As per our separate report of even date attached.

For Vijay M. Shah & Co.,
Chartered Accountants

C.A. Chirag S. Doshi
(Partner)
FRN # 111417W
Mem # 157649
Ahmedabad : 1-8-2019



For, I.M.A. NATIONAL SOCIAL SECURITY SCHEME

(Dr Kirti M. Patel)
Chairman

(Dr. Yogendra S. Modi)
Hon. Sec.

(Dr. Bipin M. Patel)
Hon. Fin. Sec.

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

2nd Floor, A.M.A. House, Opp. H.K. College, Ashram Road,
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BUDGET ESTIMATE FOR THE YEAR 2020-2021

Particulars	Budgeted 2018-19	Actual 2018-19	Budgeted 2019-20	Budgeted 2020-21
F. D. Interest	2,40,00,000	2,70,26,653	2,50,00,000	2,60,00,000
Misc. Income	10,00,000	21,89,633	10,00,000	15,00,000
TOTAL :	2,50,00,000	2,92,16,286	2,60,00,000	2,75,00,000
EXPENSES :				
Advertisement	50,000	-	50,000	50,000
Audit & Actuary Certification Fee	60,000	21,240	60,000	60,000
Bank Charges	1,50,000	35,104	1,60,000	1,60,000
Bonus	60,000	49,660	70,000	75,000
Building Repairing & Maintenance	50,000	-	50,000	50,000
Contribution to charity	70,000	50,000	70,000	70,000
commissioner				
Computer Exp.	15,000	15,030	20,000	25,000
Computer Software Maintainance	35,000	10,000	35,000	35,000
Discarded Fixed Assets	-	64,828	-	70,000
Electricity Exp.	35,000	17,630	35,000	35,000
Income Tax Consultation Charges	60,000	55,690	1,50,000	1,50,000
Interest to Advance DFC	70,000	79,374	75,000	90,000
Job Work Exp.	10,000	-	10,000	10,000
Legal Fees	1,00,000	13,460	1,00,000	1,00,000
Loss of DFC receivable from Terminated members / Net DFC				
Not received after adj. of AFC	3,00,000	33,21,372	6,00,000	6,00,000
Meeting Expense	35,000	4,000	35,000	35,000
Misc. Exp.	25,000	10,950	30,000	30,000
Municipal Tax	25,000	10,834	25,000	25,000
Repairs & Maintainance	55,000	25,760	55,000	55,000
Paid to Resigned Member	5,000	-	5,000	5,000
Penalty - TDS	-	3,040	-	5,000
Postage	3,50,000	1,89,217	3,50,000	3,50,000
Printing & Stationery	3,00,000	1,44,318	3,00,000	3,00,000
Salary	6,00,000	5,80,005	6,30,000	6,50,000
Hospitality	35,000	37,971	45,000	45,000
Telephone Exp.	25,000	15,294	30,000	30,000
Traveling Exp.	3,50,000	91,563	3,50,000	3,50,000
Website Exp.	35,000	25,000	35,000	35,000
TOTAL :	29,05,000	48,71,340	33,75,000	34,95,000

Dr. Kirti M. Patel
Chairman

Dr. Yogendra S. Modi
Hon. Secretary

(22)

I.M.A. N.S.S.S. As on 31-03-2019

Year	No. of Admission	No. of Deaths	No. of Termination / Resigned / Duplicate members	Maximum Amount of DFC Paid by member	Maximum Amount given to the family member
1994-1995	1,347	0	11	0	0
1995-1996	432	9	0	450	64,040
1996-1997	625	5	0	250	74,160
1997-1998	891	15	5	750	1,18,790
1998-1999	446	15	2	750	1,19,710
1999-2000	612	18	3	900	1,58,590
2000-2001	608	22	3	1,100	1,86,670
2001-2002	604	24	11	1,200	2,12,690
2002-2003	700	26	13	1,300	2,38,390
2003-2004	669	28	14	1,350	2,63,740
2004-2005	600	31	7	1,450	2,87,200
2005-2006	705	33	15	1,650	3,11,640

*Expired within 1 year of Admission.

(23)

I.M.A. N.S.S.S. As on 31-03-2019

Year	No. of Admission	No. of Deaths	No. of Termination / Resigned / Duplicate members	Maximum Amount of DFC Paid by member	Maximum Amount given to the family member
2006-2007	702	37(34+3*)	3	1,700	3,39,910
2007-2008	939	36(34+2*)	5	1,700	3,73,310
2008-2009	910	42(40+2*)	5	2,000	4,09,090
2009-2010	930	45(44+1*)	32	2,200	4,45,230
2010-2011	920	62	12	3,100	4,80,170
2011-2012	710	66(62+4*)	22	3,100	5,05,330
2012-2013	680	50	53	2,500	5,36,641
2013-2014	610	61(60+1*)	16	5,350	9,73,539
2014-2015	630	50	34	4,950	9,99,430
2015-2016	650	65	22	6500	10,38,940
2016-2017	680	70	28	7,000	10,73,890
2017-2018	530	86	56	8,600	11,06,360
2018-2019	690	96(95+1*)	95	9,500	11,44,780
TOTAL				69,350	

*Expired within 1 year of Admission.