BOOK-POST

Dear Members,

Season Greetings

and

all good wishes for

Prosperous New Year

DR. JITENDRA B. 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
E-Mail : imansss1@gmail.com, contact@imansss.org
Website : www.imansss.org

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I.M.A.

NATIONAL SOCIAL SECURITY SCHEME

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

Annual Report & Statement of Account

Year 2025-2026
(1st April, 2025 to 31st March, 2026)



I.M.A. N.S.S.S. As on 31-03-2026

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
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
2019-2020	420	96(95+1*)	304	9,500	11,71,620
2020-2021	430	180	66	18,000	11,80,692
2021-2022	320	186 (84+2*)	282	18,400	11,69,800
2022-2023	157	125	197	12,500	11,37,390
2023-2024	143	116	94	6,380	11,32,530
2024-2025	175	124	37	6,200	11,28,590
2025-2026	100	126	1	6,930	11,24,440
TOTAL				**1,47,260**	

***Expired within 1 year of Admission.**

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Dr. Anilkumar J. Nayak
National President, I.M.A. H.Q.

Dr. Jitendra B. Patel
Chairman

Dr. Sarbari Dutta
Hon. Secretary General, I.M.A. H.Q.

Dr. Yogendra S. Modi
Hon. Secretary

Dr. Bipin M. Patel
Hon. Finance Secretary

Dr. Devendra R. Patel
Hon. Jt. Secretary

Dr. Shailendra Vora
Hon. Asst. Fina. Secretary

: MEMBERS :

Dr. Rajendra Jain Mehsana, Gujarat
Dr. P. Ramakrishnan Trichy, Tamilnadu
Dr. Jayant Nawrange Pune, Maharashtra
Dr. Yadav Sanjeev Singh Hyderabad, Telangana

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16-11-2026

Dear Members,The General Body Meeting of the Members of I.M.A. N.S.S.S. will be conveyed on 18/12/2026, Friday, 05-30 p.m. Video Conference by :

Zoom Link : https://us06web.zoom.us/j/9632789532

Kindly make it convenient to attend the same.

AGENDA

(1) To confirm the minutes of last General Body Meeting held on 27/12/2025 – Saturday - 10.30am at **Club 07, The Forum – Celebration & Convention, Ahmedabad.**

(2) To pass condolence resolution for sad demise of our members.

(3) To pass the Annual Report.

(4) To pass the Audited Report of Accounts for the year 01-04-2025 to 31-03-2026.

(5) To pass the estimated budget for the year 2027- 2028.

(6) To appoint auditors.

(7) To discuss letters received from members.

(8) Anything with the permission of Chair.

(Dr. Yogendra Modi)
Hon. Secretary

(Dr. Jitendra B. Patel)
Chairman

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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 **27/12/2025 - Saturday - 10.30 a.m. at Club 07, The Forum – Celebration & Convention, Off Sardar Patel Ring Road, Shela, Ahmedabad – 380058.**

Dr. R. V. Asokan – Past National President - IMA HQ was in Chair.

Dr. Yogendra Modi – Hon. Secretary, I.M.A. N.S.S.S. welcomed Dr. R. V. Asokan – Past National President - IMA HQ, Dr. Piyush Jain- Hon. Finance Secretary, IMA HQ, and all the members of I.M.A. N.S.S.S..

Dr. Yogendra Modi – Hon. Secretary requested Dr. R. V. Asokan – Past National President to call meeting to order.

Dr. R. V. Asokan, Past National President IMA HQ welcomed all the members and 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 on 20/12/2024 – 5.30p.m. – Video Conference by Zoom.

Minutes of last General Body Meeting held on 20/12/2024 - Video Conference by Zoom 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 members.

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

Sr. No	NSSS No.	Name Of Member	State	Place (City/Town)
1	8559	Dr. Garg Ajay Ramdas	Maharashtra	Nagpur
2	1035	Dr. Dave Gunvantrai	Gujarat	Una
3	2395	Dr. Savaliya Ramjibhai H.	Gujarat	Jamnagar
4	5660	Dr. A. Damodar Naidu	A.P.	Chittoor
5	17980	Dr. Baddam Santosh Reddy	Telangana	Nizamabad
6	8181	Dr. Kaku Rajesh Harilal	Maharashtra	Mumbai
7	1741	Dr. Panda Vikas Vanravandas	Gujarat	Vadodara
8	1782	Dr. Mehtalia Suresh Dhirajlal	Maharashtra	BWSB
9	7472	Dr. Patel Somabhai Parshottamdas	Gujarat	Patan
10	17269	Dr. Pandit Laxmikant Madhavrao	Maharashtra	Beed
11	2672	Dr. Shah Ashvin Vallabhdas	Maharashtra	Mumbai
12	13791	Dr. Agarwal Subhash Chandra	U.P.	Ghaziabad
13	298	Dr. Solanki Mahendrakumar Naginchand	Gujarat	Surat
14	587	Dr. Kheskani Manohar Bhugromal	Gujarat	Ahmedabad
15	669	Dr. Shah Rajnikant Punamchand	Gujarat	Ahmedabad
16	6990	Dr. K. Narasimhamurthy	Maharashtra	Mumbai
17	4460	Dr. Anakhia Prataprai Laxamandji	Gujarat	Ahmedabad
18	6473	Dr. Wagh Bhalchandra Dhairyasheel	Maharashtra	Yavatmal
19	849	Dr. Jagdish Vallabhdas Shah	Gujarat	Surat
20	4388	Dr. Dobaria Rajeshbhai Boghabhai	Gujarat	Rajkot
21	9059	Dr. Anil Agarwal	U.P.	Ghaziabad
22	709	Dr. Trivedi Leela Suketu	Gujarat	Vadodara
23	7339	DR. D. Satyanarayana Murty	Kollam	Kerala
24	10638	Dr. Dave Laxman Mithalal	Gujarat	Ahmedabad
25	3577	Dr. Munshi Ajay Praful	Gujarat	Ahmedabad
26	5680	Dr. Bhaskarwar Prafulla T.	Maharashtra	Chandrapur
27	609	Dr. Patel Shantilal Manordas	Gujarat	Vadodara
28	9234	Dr. Vegda Balubhai D.	Gujarat	Vadodara
29	332	Dr. R. Sangameswaran	Tamilnadu	Coimbatore
30	142	Dr. Mirani Ramkishan Hiralal	Gujarat	Khambhat
31	58	Dr. Doctor Madan Chunilal	Gujarat	Surat
32	12757	Dr. Patil Prakash Ramrao	Maharashtra	Nagpur
33	4554	Dr. Shah Manoj Jashwantlal	Gujarat	Ahmedabad
34	5789	Dr. Patel Hansaben Vallabhdas	Gujarat	Surat
35	704	Dr. P. Suryanarayana Raju	A.P.	Bhimavaram
36	3040	Dr. K. Peddanna	A.P.	Cuddapah
37	13670	Dr. Sanjay Jain	Haryana	Ganaur
38	10814	Dr. Chittaranjan Mandal	West Bengal	Khardah Rahara
39	3170	Dr. R. Vidyasagar	A.P.	Nizamabad
40	11894	Dr. Santanu Sen	West Bengal	Calcutta
41	6379	Dr. G. Gopalakrishnam	A.P.	Bhimavaram
42	3617	Dr. Kulkarni Manohar Ramchandra	Maharashtra	Mumbai
43	1374	Dr. Patwari Hargovind Gordhandas	Gujarat	Ahmedabad
44	3515	Dr. Kulkarni Prabhakar Digumbar	Maharashtra	Udgir

Sr. No	NSSS No.	Name Of Member	State	Place (City/Town)
45	4115	Dr. Doctor Rajan Manubhai	Maharashtra	Mumbai
46	3262	Dr. Desai Dolatbhai Mohanbhai	Maharashtra	Mumbai West
47	5037	Dr. Bharj Harish Balkrishna	Gujarat	Jamnagar
48	19185	Dr. V. Kamaraja	Tamilnadu	Kodambakkam
49	393	Dr. Patel Pravinbhai Maganlal	Gujarat	Jambusar
50	9957	Dr. Anand Romesh Kumar	Punjab	Faridkot
51	6512	Dr. Damisetty Satyavathi	A.P.	Kakinada
52	3911	Dr. Kapoor Prabha Lalit	Maharashtra	Mumbai
53	3681	Dr. Doshi Rajuben Hasmukhbhai	Gujarat	Godhra
54	4670	Dr. K C Raju Reddy	Karnataka	Bangalore
55	567	Dr. Patel Divyakant Govindlal	Gujarat	Ahmedabad
56	49	Dr. Patel Manjibhai Gokaldas	Gujarat	Rajkot
57	2219	Dr. T. Madan	Telangana	Secunderabad
58	3233	Dr. Doshi Balvantrai O.	Gujarat	Gondal
59	2312	Dr. Joshi Harivadan Mulshanker	Gujarat	Nadiad
61	13036	Dr. Shah Mahesh	M.P.	Indore
62	9385	Dr. Daftary Atman Hemantkumar	Maharashtra	NEBS
63	12820	Dr. Binod Kumar	Bihar	Muzaffarpur
64	3991	Dr. C. P. Philip	Kerala	Kayamkulam
65	98	Dr. Modh Rasiklal Mafatlal	Gujarat	Ahmedabad
66	17100	Dr. Thomas Kidangan	Kerala	Thrissur
67	4298	Dr. Desai Pushpendra H.	Gujarat	Patan
68	14014	Dr. Rathi Laxminarayan Vishnudas	Maharashtra	Solapur
69	5717	Dr. Kumar Krishna	Bihar	Muzaffarpur
70	2280	Dr. Mehta Suresh Ratilal	Gujarat	Khambhat
71	17942	Dr. Sunanda Kumari	Bihar	Munger
72	4732	Dr. Shah Hitesh Dhirajlal	Gujarat	Surat
73	3251	Dr. Patel Jayantibhai Ishwarbhai	Gujarat	Visnagar
74	4012	Dr. B S Satenahalli	Karnataka	Malebennur
75	5111	Dr. Sanghavi Ashwin Pravinchandra	Maharashtra	NEBS
76	3476	Dr. Parikh Mahendrabhai Ambalal	Gujarat	Ahmedabad
77	14069	Dr. Gopal R. Pole	M.P.	Jabalpur
78	9232	Dr. Narwani Ramesh Tarachand	Gujarat	Bhavnagar
79	8078	Dr. Naik Satish Murari	Maharashtra	BWSB
80	14782	Dr. Mehta Uresh Arvind	Maharashtra	NEBS
81	14419	Dr. Anil Bhatia	M.P.	Indore
82	15850	Dr. Rabade Rajendra Sadashiv	Maharashtra	Pune
83	8594	Dr. Chandak Harish	Maharashtra	Nagpur
84	11065	Dr. Ravi Nandan Singhal	Uttarakhand	Kashipur
85	4261	Dr. Maheshwari Bharat Jesaram	Gujarat	Ahmedabad
86	3286	Dr. Pandya Geeta Narendra	Maharashtra	Mumbai
87	4345	Dr. Salimma Joseph	Kerala	Kattarakara
88	11083	Dr. N. Veera Raghava Prasada Rao	A.P.	Chilakaluripet
89	11766	Dr. Shah Tushar Jayantilal	Gujarat	Ahmedabad

Sr. No	NSSS No.	Name Of Member	State	Place (City/Town)
90	982	Dr. M. K. Paulose	Kerala	Madhya Kerala
91	1065	Dr. Soni Shubhashchandra S.	Gujarat	Santrampur
92	12801	Dr. Prehavathi Prabu Elango	T.N.	Tiruchirapalli
93	15209	Dr. Halagali Goundappa Rangappa	Karnataka	Bagalkot
94	718	Dr. Dave Natwarlal Ambalal	Gujarat	Vadodara
95	3198	Dr. Shah Yashwanti Vinodbhai	Gujarat	Rajkot
96	2476	Dr. Oswal Suresh Vardichand	Karnataka	Mudhol
97	6125	Dr. N. S. Sasidhar	A.P.	Kakinada
98	13907	Dr. Ashok Sood	Haryana	Ambala Cant.
99	3526	Dr. K. Pandari Nath	A.P.	Mahabubabad
100	8231	Dr. Syed Ameer	A.P.	Tenali
101	9920	Dr. Chandra Shekhar Sharma	Rajasthan	Alwar
102	5024	Dr. Shah Vipinbhai Hathibhai	Gujarat	Bhavnagar
103	64	Dr. Bagadia Shashi K.	Gujarat	Ahmedabad
104	140	Dr. Patel Madhavlal M.	Gujarat	Mehsana
105	10069	Dr. Kholia Kantilal Mohanbhai	Gujarat	Surat
106	6147	Dr. Shah Ramesh G.	Gujarat	Ahmedabad
107	375	Dr. Nanavati Divyakant Dilsukhrai	Gujarat	Junagadh
108	1356	Dr. Mansuri Abbasbhai Babubhai	Gujarat	Sidhpur
109	5286	Dr. Bora Chhaya Kantilal	Maharashtra	Dhule
110	2049	Dr. Tainwala Rajendrakumar M.	Maharashtra	Mumbai
111	1025	Dr. Vora Ushakant Shivshankar	Gujarat	Savarkundla
112	3863	Dr. K. E. Eapen	Kerala	Madhya Kerala
113	1517	Dr. Shah Mahendra Popatlal	Gujarat	Ahmedabad
114	16	Dr. Suhagia Ishwarbhai Arjanbhai	Gujarat	Ahmedabad
115	326	Dr. Mehta Bakulesh Shantilal	Maharashtra	Mumbai
116	1271	Dr. Shah Ashokkumar Chandulal	M.P.	Burhanpur
117	987	Dr. Shah Himanshu Shantilal	Gujarat	Ahmedabad
118	4239	Dr. Kulkarni Aramchandra Bhaskar	Maharashtra	Bhandara Dist
119	4786	Dr. Saoji Suresh D.	Maharashtra	Akola
120	12442	Dr. Patil Avinash Yeshwantrao	Maharashtra	Nagpur
121	9661	Dr. Patel Purshottambhai I.	Gujarat	Mehsana
122	178	Dr. Patel Amrutlal Joitaram	Gujarat	Mansa

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. Shailendra Vora – Ahmedabad, Gujarat
Seconded by : Dr. Navnit Patel – Ahmedabad, Gujarat

AGENDA: 4 : To pass the Audited Report of Accounts for the year 01-04-2024 to 31-03-2025.

Audited Report of Accounts for the year 01-04-2024 to 31-3-2025 were placed before the house.

After due discussion the Audited Accounts were adopted.

Proposed by : Dr. Kamlesh Saini - Ahmedabad, Gujarat
Seconded by : Dr. K. C. Gadhavi - Ahmedabad, Guajrat

AGENDA : 5 : To pass the estimated budget for the year 2026- 2027.

It was passed unanimously.

Proposed by : Dr. Bhupendra Patel - Himmatnagar
Seconded by : Dr. Bhavessh Vyas - Ahmedabad

AGENDA : 6 : To appoint auditors.

The office is empowered to appoint auditors.

AGENDA : 7 : To discuss letters received from members.

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

All the suggestions were discussed and decided to do necessary as per the constituion.

AGENDA : 8 : Anything with the permission of Chair.

1) To discuss and review the issues for reducing the collection of DFC at Rs. 55/- per death per member for and from FY 26-27.

Dr. Yogendra Modi informed the house that :

Last year,

Senior Tax Advisor of the Scheme opined that due to changes in tax laws, the expenditure actually paid was considered as application of Income only and provision of future liabilities henceforth not be considered as application of Income, as result, scheme shall be liable to pay the tax, unless the remaining taxable income is spent out/ utilized by filing the form No. 9A/10 within due time.

The collection of contribution of death Fraternity from the members was reduced from Rs. 70/- to Rs. 55/- per death per member, the loss of Rs.15/- per death per member bearded by the scheme.

In this financial year,

As per advice and guidance of Senior Tax Advisor and auditors of our Scheme, the collection of contribution of death Fraternity from the members should be further reduced from Rs. 55/- to Rs. 50/- per death per member, so the total loss of Rs.20/- per death per member bearded by the scheme. Fraternity Contribution payable to the nominee of the deceased member will remain the

same. The additional reduction of Rs. 5/- of DFC collection is necessary to reduce net surplus as well as taxable income of the scheme, so that the filing of Form no. 9A to the department can be filed with the reduced amount as compare to last year.

I propose for the above to reduce the surplus of income over expenditure and for benefit of members and saving of Payment of Direct Tax., the collection of contribution of death fraternity from the members should be reduced from Rs. 55/- to Rs. 50/- per death per member, the total loss of Rs.20/- per death per member bearded by the scheme

Also non collection of corpus contributions and increase or reduction in fraternity contribution shall be subject to revision of amount every year.

I propose to pass the following resolution :

Resolved that the collection of DFC be reduced to Rs. 50/- per death per member and the loss of Rs. 20/- per death per member be beard by the scheme subject to revision every year being recorded in books of FY 24-25 and the DFC collection at Rs. 50/- per death per member shall be collected for and from financial year 2025-26 subject to revision every year.

Also non collection of corpus contributions and increase or reduction in fraternity contribution shall be subject to revision of amount every year.

I propose to pass the following resolution

Resolved that the collection of DFC be reduced to Rs. 55/- per death per member and the loss of Rs. 15/- per death per member be beard by the scheme subject to revision every year being recorded in books of FY 25-26 and the DFC collection at Rs. 55/- per death per member shall be collected for and from financial year 2026-27 subject to revision every year.

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

SR.	NSSS NO.	MEMBER NAME	State
1	15709	Dr. Mehta Nikunjkumar V.	Gujarat
2	15792	Dr. Hedamba Rutvij Harshadbhai	Gujarat
3	16205	Dr. Desai Arpan Pradipkumar	Gujarat
4	16347	Dr. Patel Deep Jagdishchandra	Gujarat
5	16348	Dr. Patel Khyati Deep	Gujarat

3) Dr. Yogendra S. Modi – Hon. Secretary, informed the house that following members were terminated due to non payment of DFC No.30.

SR.	NSSS NO.	MEMBER NAME	State
1	6796	Dr. Gupta Arun Kumar	Karnataka
2	8152	Dr. S. Palaksha	Karnataka
3	8292	Dr. Nachhattar Singh	Punjab
4	9717	Dr. Gopal Janaswamy	Chhattisgarh
5	9718	Dr. Archana Janaswamy	Chhattisgarh
6	10304	Dr. Amit Vikram	Bihar

7	10735	Dr. Modi Kaushal Jayantilal	Gujarat
8	10736	Dr. Modi Vibha Kaushal	Gujarat
9	11905	Dr. N. Kamala	Telangana
10	13078	Dr. Hathi Ujjwal Chandrakant	Gujarat
11	13286	Dr. Bumb Sapna Sagar	Maharashtra
12	13287	Dr. Bumb Sagar Gulab	Maharashtra
13	15382	Dr. Bura Padmaja Vinay Kumar	Telangana
14	15432	Dr. Deshkar Parakash Vinayak	Maharashtra
15	15892	Dr. Vaghasia Tejalben Shreyas	Gujarat
16	15893	Dr. Vaghasia Shreyas Vithalbhai	Gujarat
17	15944	Dr. Bangi Sunil Kumar	Telangana
18	16576	Dr. Soni Dhaval Kirit Kumar	Gujarat
19	16769	Dr. Krishna Priya	Telangana
20	17185	Dr. S. Harikumar	Tamil Nadu
21	17523	Dr. Shah Niel Nitin	Gujarat
22	17524	Dr. Shah Parin Nitin	Gujarat
23	17730	Dr. Lavu Lavanya	Andhra Pradesh
24	18049	Dr. Sumangala	Kerala
25	18289	Dr. Joshi Dhara Vivekkumar	Gujarat
26	18290	Dr. Joshi Vivekkumar P.	Gujarat
27	18297	Dr. Chakrvarti Nisha Chetan	Gujarat
28	18298	Dr. Chakrvarti Chetan Parmabhai	Gujarat
29	18524	Dr. T. Vamshi Mohan	Telangana
30	18658	Dr. M. Vasavi Reddy	Telangana
31	19119	Dr. Samale Lavkush Madhavrao	Maharashtra
32	19232	Dr. Mandade Krishna Dattatraya	Maharashtra

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

(Dr. Yogendra S. Modi)
Hon. Secretary

(Dr. Jitendra B. Patel)
Chairman

IMA NATIONAL SOCIAL SECURITY SCHEME (IMA NSSS)

A wing of IMA
(HQ) New Delhi

Young Doctor Friends,

Please Do Not Overlook
The Family Security.
Thinking That We Are Too
Young To Die But Mishap
And Death Can Occur
Unpredictably At Any Time.



I-M.A. N.S.S.S. By Members For Family Members

Always One Step Ahead,
when it Comes Best
Scheme

BENEFIT:

* Financial Assistance to family members in event of death of member.
* On death of member, Amount given to Nominee=Rs. 70 x member of IMA NSSS

ELIGIBILITY :

* IMA Life Member upto 60 years.
* For40 to 60 years, IMA life member have to complete 3 years of life membership

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REPORT OF IMA NSSS FOR THE PERIOD

01/04/2025 TO 31/03/2026

Dear Members,

Report of I.M.A. N.S.S.S. FROM 01/04/2025 TO 31/03/2026.

ABOUT MEMBERSHIP :

Actual Members at the beginning of year	16200
New Members enrolled during the period	100
Deceased Members during the period	126
Cancel Member during the period	1
Resigned Member during the period	3
Terminated Members during the period	26
Actual Members at the end of period i.e: 31/03/2026	**16144**
Retired Members at the end of period i.e.:31/03/2026	**3589**
DFC Paid to Nominee in Year 2025 – 2026	**126**
Last DFC Paid to Deceased Member's Nominee	**Rs. 11,31,130**
Amount paid to Nominee of Deceased Members during the year	**Rs.14,26,61,040**
Total Deceased Members	**1946**
Total Amount Paid to Nominee of Deceased Members	**Rs. 1,71,77,68,742/-**

Expired Members During The Period

With your help, our scheme is able to pay / to be paid as Death Fund Contribution to the **126** Member's Families during the period i.e. 01/04/2025 to 31/03/2026.

Sr. No	NSSS No.	Name Of Members Expired	State	Total Amount Paid
1	5789	Dr. Patel Hansaben Vallabhdas	Gujarat	11,55,518.00
2	13466	Dr. Silvan Mathews George	Kerala	11,11,090.00
3	704	Dr. P. Suryanarayana Raju	A.P.	11,28,540.00
4	3040	Dr. K. Peddanna	A.P.	11,30,990.00
5	13670	Dr. Sanjay Jain	Haryana	11,27,660.00
6	10814	Dr. Chittaranjan Mandal	West Bengal	11,31,820.00
7	3170	Dr. R. Vidyasagar	A.P.	11,35,220.00
8	11894	Dr. Santanu Sen	West Bengal	11,29,010.00
9	6379	Dr. G. Gopalakrishnam	A.P.	11,31,570.00
10	3617	Dr. Kulkarni Manohar Ramchandra	Maharashtra	11,33,790.00
11	1374	Dr. Patwari Hargovind Gordhandas	Gujarat	11,33,790.00
12	3515	Dr. Kulkarni Prabhakar Digumbar	Maharashtra	11,33,720.00
13	4115	Dr. Doctor Rajan Manubhai	Maharashtra	11,33,440.00
14	3262	Dr. Desai Dolatbhai Mohanbhai	Maharashtra	11,33,650.00
15	5037	Dr. Bharj Harish Balkrishna	Gujarat	11,30,860.00
16	19185	Dr. V. Kamaraja	Tamilnadu	11,31,370.00
17	393	Dr. Patel Pravinbhai Maganlal	Gujarat	11,33,650.00
18	9957	Dr. Anand Romesh Kumar	Punjab	11,29,740.00
19	6512	Dr. Damisetty Satyavathi	A.P.	11,28,720.00
20	3911	Dr. Kapoor Prabha Lalit	Maharashtra	11,36,320.00
21	3681	Dr. Doshi Rajuben Hasmukhbhai	Gujarat	11,33,300.00
22	4670	Dr. K C Raju Reddy	Karnataka	11,30,260.00
23	567	Dr. Patel Divyakant Govindlal	Gujarat	11,33,790.00
24	49	Dr. Patel Manjibhai Gokaldas	Gujarat	11,53,792.00
25	2219	Dr. T. Madan	Telangana	11,33,580.00
26	3233	Dr. Doshi Balvantrai O.	Gujarat	11,33,720.00
27	2312	Dr. Joshi Harivadan Mulshanker	Gujarat	11,33,160.00
28	12504	Dr. Baliga Pradeep Ramanand	Maharashtra	11,17,790.00
29	13036	Dr. Shah Mahesh	M.P.	11,34,330.00
30	9385	Dr. Daftary Atman Hemantkumar	Maharashtra	11,29,820.00
31	12820	Dr. Binod Kumar	Bihar	11,35,920.00
32	3991	Dr. C. P. Philip	Kerala	11,35,030.00
33	98	Dr. Modh Rasiklal Mafatlal	Gujarat	11,34,000.00
34	17100	Dr. Thomas Kidangan	Kerala	11,34,800.00
35	4298	Dr. Desai Pushpendra H.	Gujarat	11,37,810.00
36	14014	Dr. Rathi Laxminarayan V.	Maharashtra	11,35,890.00

Sr. No	NSSS No.	Name Of Members Expired	State	Total Amount Paid
37	5717	Dr. Kumar Krishna	Bihar	11,30,200.00
38	2280	Dr. Mehta Suresh Ratilal	Gujarat	11,31,060.00
39	17942	Dr. Sunanda Kumari	Bihar	11,34,770.00
40	4732	Dr. Shah Hitesh Dhirajlal	Gujarat	11,29,590.00
41	3251	Dr. Patel Jayantibhai Ishwarbhai	Gujarat	11,33,650.00
42	760	Dr. B. Krishna Reddy	A.P.	11,28,330.00
43	4012	Dr. B S Satenahalli	Karnataka	11,35,640.00
44	5111	Dr. Sanghavi Ashwin P.	Maharashtra	11,35,320.00
45	3476	Dr. Parikh Mahendrabhai Ambalal	Gujarat	11,33,300.00
46	14069	Dr. Gopal R. Pole	M.P.	11,35,020.00
47	9232	Dr. Narwani Ramesh Tarachand	Gujarat	11,35,200.00
48	8078	Dr. Naik Satish Murari	Maharashtra	11,35,100.00
49	14782	Dr. Mehta Uresh Arvind	Maharashtra	11,33,570.00
50	14419	Dr. Anil Bhatia	M.P.	11,34,250.00
51	15850	Dr. Rabade Rajendra Sadashiv	Maharashtra	11,33,910.00
52	8594	Dr. Chandak Harish	Maharashtra	11,34,150.00
53	11065	Dr. Ravi Nandan Singhal	Uttarakhand	11,27,550.00
54	4261	Dr. Maheshwari Bharat Jesaram	Gujarat	11,38,860.00
55	3286	Dr. Pandya Geeta Narendra	Maharashtra	11,33,440.00
56	4345	Dr. Salimma Joseph	Kerala	11,37,390.00
57	11083	Dr. N. Veera Raghava Prasada Rao	A.P.	11,33,790.00
58	11766	Dr. Shah Tushar Jayantilal	Gujarat	11,33,620.00
59	982	Dr. M. K. Paulose	Kerala	11,33,370.00
60	6777	Dr. G. R. K. Bhaskara Rao	A.P.	11,27,260.00
61	1065	Dr. Soni Shubhashchandra S.	Gujarat	11,33,790.00
62	12801	Dr. Prehavathi Prabu Elango	T.N.	11,32,710.00
63	15209	Dr. Halagali Goundappa Rangappa	Karnataka	11,29,070.00
64	718	Dr. Dave Natwarlal Ambalal	Gujarat	11,33,300.00
65	3198	Dr. Shah Yashwanti Vinodbhai	Gujarat	11,38,230.00
66	2476	Dr. Oswal Suresh Vardichand	Karnataka	11,33,860.00
67	6125	Dr. N. S. Sasidhar	A.P.	11,31,760.00
68	13907	Dr. Ashok Sood	Haryana	11,33,290.00
69	3526	Dr. K. Pandari Nath	A.P.	11,33,720.00
70	8231	Dr. Syed Ameer	A.P.	11,28,900.00
71	2848	Dr. G. Raghavan	Kerala	11,31,210.00
72	9920	Dr. Chandra Shekhar Sharma	Rajasthan	11,31,800.00

Sr. No	NSSS No.	Name Of Members Expired	State	Total Amount Paid
73	5024	Dr. Shah Vipinbhai Hathibhai	Gujarat	11,32,820.00
74	64	Dr. Bagadia Shashi K.	Gujarat	11,33,650.00
75	140	Dr. Patel Madhavlal M.	Gujarat	11,33,580.00
76	10069	Dr. Kholia Kantilal Mohanbhai	Gujarat	11,29,960.00
77	2102	Dr. Movalia Premjibhai Devjibhai	Gujarat	11,29,520.00
78	6147	Dr. Shah Ramesh G.	Gujarat	11,31,770.00
79	375	Dr. Nanavati Divyakant Dilsukhrai	Gujarat	11,33,370.00
80	10194	Dr. Kumar Santosh	U. P.	11,22,520.00
81	1356	Dr. Mansuri Abbasbhai Babubhai	Gujarat	11,33,020.00
82	5286	Dr. Bora Chhaya Kantilal	Maharashtra	11,31,200.00
83	2049	Dr. Tainwala Rajendrakumar M.	Maharashtra	11,32,810.00
84	1025	Dr. Vora Ushakant Shivshankar	Gujarat	11,33,090.00
85	3863	Dr. K. E. Eapen	Kerala	11,36,660.00
86	1517	Dr. Shah Mahendra Popatlal	Gujarat	11,32,180.00
87	1269	Dr. B. V. Rajagopal	Karnataka	11,31,550.00
88	16	Dr. Suhagia Ishwarbhai Arjanbhai	Gujarat	11,33,370.00
89	326	Dr. Mehta Bakulesh Shantilal	Maharashtra	11,32,390.00
90	3928	Dr. Prabhakar Suman Rajesh	U.P.	11,34,790.00
91	1271	Dr. Shah Ashokkumar Chandulal	M.P.	11,32,180.00
92	987	Dr. Shah Himanshu Shantilal	Gujarat	11,33,090.00
93	4239	Dr. Kulkarni Aramchandra B.	Maharashtra	11,37,740.00
94	4786	Dr. Saoji Suresh D.	Maharashtra	11,29,710.00
95	12442	Dr. Patil Avinash Yeshwantrao	Maharashtra	11,30,220.00
96	9661	Dr. Patel Purshottambhai I.	Gujarat	11,29,440.00
97	5882	Dr. N. Thimma Reddy	A.P.	11,27,880.00
98	178	Dr. Patel Amrutlal Joitaram	Gujarat	11,32,670.00
99	6179	Dr. Mehta Atul Kantilal	Gujarat	11,28,600.00
100	4249	Dr. Shah Ranjana Jaykar	Gujarat	11,37,530.00
101	3032	Dr. Hotchandani Hiralal C.	Gujarat	11,35,290.00
102	4119	Dr. Kabre Madhukar Shankarlal	Maharashtra	11,37,250.00
103	10617	Dr. Gundewar Sujata Vivek	Maharashtra	11,26,390.00
104	3265	Dr. Kale Prakash Virbhadra	Maharashtra	11,32,180.00
105	212	Dr. Patel Ramanbhai Shankerbhai	Gujarat	11,31,270.00
106	3012	Dr. Desai Prabhakar N.	Maharashtra	11,36,480.00
107	1346	Dr. Kamdar Praful Vadilal	Gujarat	11,32,250.00
108	6859	Dr. Nagar Hemant D.	Gujarat	11,26,870.00

109	7229	Dr. Goel Shailendra	Haryana	11,26,700.00
110	4002	Dr. P. Subramanian	Tamil Nadu	11,33,860.00
111	1597	Dr. Desai Pramathesh R.	Gujarat	11,31,340.00
112	3362	Dr. Kandoi Dashrathlal Prabhudas	Gujarat	11,32,110.00
113	60	Dr. Sahayata Dhirajlal H.	Gujarat	11,31,200.00
114	2278	Dr. Ladola Harshad Manilal	Gujarat	11,31,550.00
115	3016	Dr. Thakkar Kantilal Ishwarji	Gujarat	11,30,850.00
116	7884	Dr. Shah Pareshkumar Bhikhabhai	Gujarat	11,26,610.00
117	1996	Dr. G. Gopinathan	Kerala	11,31,340.00
118	16812	Dr. Menakandi Vinod Kumar	Kerala	11,25,660.00
119	17217	Dr. Rajoriya Rajendra Radhakisan	Maharashtra	11,24,880.00
120	3749	Dr. Gupta Bhargavee Murlidhar	Gujarat	11,31,760.00
121	7970	Dr. Patel Upendrakumar S.	Gujarat	11,23,690.00
122	7601	Dr. Mistry Kiran Girdharbhai	Gujarat	11,25,220.00
123	3555	Dr. G. Vivekananda Varma	Telangana	11,31,480.00
124	674	Dr. Vakil Hansa Upendra	Gujarat	11,30,990.00
125	5188	Dr. L. Subramanian	T.N.	11,24,440.00
126	619	Dr. Nilak Madhuri Dilipbhai	Gujarat	11,31,130.00

Total amount paid / to be paid to deceased member's nominee **Rs.14,26,61,040.00.**

EXPIRED WITHIN ONE YEAR OF MEMBERS DURING THE PERIOD

Sr. No.	NSSS No.	Name Of Members	State	Place
1	19532	Dr. Trivedi Takshil Anilkumar	Gujarat	Ahmedabad

RESIGNED MEMBERS DURING THE PERIOD

Sr. No.	NSSS No.	Name Of Members	State	Place
1	10607	Dr. Vihol Brijeshsinh Kesarsinh	Gujarat	Ahmedabad
2	10608	Dr. Vihol Krishnabaa Brijeshsinh	Gujarat	Ahmedabad
3	15317	Dr. Patel Kunjalkumar B.	Gujarat	Ahmedabad

TERMINATED MEMBERS DURING THE PERIOD

Sr. No.	NSSS No.	Name Of Members	State	Place
1	7533	Dr. T. N. Kusuma	Kerala	Tirur
2	8204	Dr. Desai Hardik Rajnikant	Gujarat	Vadodara
3	9498	Dr. Awadhesh Kumar Gupta	U.P.	Kanpur
4	10282	Dr. Desai Parth Rohit	Gujarat	Ahmedabad
5	10380	Dr. Baglane Appasaheb D.	Maharashtra	Beed
6	11523	Dr. Badal Chandra Roy	Assam	Silchar
7	12240	Dr. Desai Ketav Rohit	Gujarat	Ahmedabad
8	12382	Dr. Gaikwad Sangram Bhagwant	Maharashtra	Pandharpur
9	13927	Dr. Patel Viral Vinodrai	Gujarat	Junagadh
10	15210	Dr. Khandekar Archan A.	Gujarat	Ahmedabad
11	15841	Dr. Thorat Nilesh Vittalrao	Maharashtra	Satara
12	15947	Dr. Thakkar Viren Bharat	Gujarat	Surat
13	16269	Dr. Solanki Atulkumar I.	Gujarat	Ahmedabad
14	16768	Dr. Keshvan V.	Telangana	Hyderabad
15	16849	Dr. Patel Andrews Bansibhai	Gujarat	Borsad
16	17799	Dr. Varghese Thomas Arun	Kerala	Cochin
17	17838	Dr. Chauhan Rahul Mansukhlal	Gujarat	Deesa
18	18201	Dr. Tiwari Dhirajkumar J.	Gujarat	Surendranagar
19	18421	Dr. Patel Dhruv Navinchandra	Gujarat	Unjha
20	18545	Dr. R. Ramesh	Telangana	Hyderabad
21	18780	Dr. Nayak Dhruvil Vishesh	Gujarat	Bhavnagar
22	19044	Dr. Sanghvi Ankitkumar A.	Gujarat	Savarkundla
23	19079	Dr. Aneeshwar Reddy C.	A.P.	Kurnool
24	19311	Dr. Nirmala Kandela	Telangana	Karimnagar
25	19326	Dr. Jagadeesh Babu Bandari	Telangana	Hanamkonda
26	19447	Dr. Sampath Uppunuthula	Telangana	Warnagal

MEMBERSHIP STRENGTH STATE WISE :

Andhra Pradesh, Gujarat, Maharashtra, Kerala, Karnataka, Tamil Nadu, Uttar Pradesh, Madhya Pradesh, Bihar & Telangana state have more than 250 members :

State	Members	Death
Andhra Pradesh	828	312
Assam	32	5
Bihar	330	34
Chandigarh	15	1
Chhattisgarh	104	0
Delhi	81	7
Goa	5	0
Gujarat	7839	903
Haryana	120	13
Himachal Pradesh	8	1
Jammu & Kashmir	3	0
Jharkhand	179	6
Karnataka	704	80
Kerala	663	89
Madhya Pradesh	297	27
Maharashtra	2870	258
Manipur	1	0
Meghalaya	1	1
Nagaland	6	0
Orissa	52	10
Pondicherry	6	0
Punjab	102	10
Rajasthan	231	28
Tamil Nadu	678	81
Telangana	382	13
Uttar Pradesh	428	48
U.T.	12	0
Uttarakhand	20	3
West Bengal	147	16
TOTAL :	**16144**	**1946**

MEMBERSHIP STRENGTH AGEWISE : (At the Time of Joining the Scheme) :

AGE GROUP	MEMBERS	DEATH
Up to 30 Years	1324	2
31 to 40 Years	4494	19
41 to 50 Years	5439	78
51 to 55 Years	2425	93
56 to 60 Years	2427	174
61 to 65 Years	30	263
66 to 70 Years	5	310
71 to 75 Years	0	1007
Total	**16144**	**1946**

Thanking you,

(Dr. Yogendra S. Modi)
Hon. Secretary

(Dr. Jitendra B. Patel)
Chairman

For New Membership :

To become member of IMA National social Security Scheme - Scan this QR code to Download membership application form and send it with cheque and documents at Ahmedabad office . You can also get the form and detailed information from our website : www.imansss.org

VIJAY M. SHAH & CO.
CHARTERED ACCOUNTANTS

OFFICE : 315, ATMA House. Opp. Old Reserve Bank of india, Ashram Road, Ahmedabad - 380 009
Mobile No. 9825035850 / 8733041042
E-mail : vijaymshahandco@gmail.com

INDEPENDENT AUDITOR'S REPORT

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, 2026, 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 Extra ordinary General meeting of the members of the scheme was held virtually on 27.12.25 and unanimously resolved that collection of DFC be reduced by avoiding collection of Corpus Fund and also reducing collection of DFC amount to Rs.55/- through paid Rs. 70/- during FY 25-26, therefore shortfall of Rs. 3,06,18,335/- has been debited to Income & Expenses 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 given 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:

a) In the case of the Balance Sheet, of the state of affairs as at March 31, 2026; and
b) In the case of the Income and Expenditure Account, of the Surplus for the year ended on that date.

Place : Ahmedabad
Date : 09-07-2026

FOR VIJAY M. SHAH & CO.,
Chartered Accountants
FRN 111417W
C.A. Chirag Asrani
(Partner)
Mem # 618253
UDIN : 26618253KMUKDN6036

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Balance Sheet as at March 31, 2026

Particulars		Schedule	As At 31.03.26 (Rupees)	As At 31.03.25 (Rupees)
FUND AND LIABILITIES				
Trust Fund or Corpus				
Corpus fund			50,28,11,211	50,28,11,211
Reserve Fund (Admission Fees)		1	6,20,11,530	6,17,63,071
Liabilites				
Advance Fraternity Contribution		2	6,96,85,748	7,15,40,787
Earmarked Funds- Set apart for fulfilling			91,50,000	91,50,000
DFC Payable to Members		3	1,54,85,906	1,54,89,826
TDS Payable			15	-
GST Payable			-	1,350
Advanced AFC / DFC recd. From Members			2,60,150	12,50,306
Int Accrued- Individual Deposit (AFC)			4,66,605	4,66,605
Provision for ascertained liability-DFC Payable			28,42,34,910	28,42,34,910
	Sub-Total		**37,92,83,334**	**38,21,33,784**
Income And Expenditure Accounts				
Opening Balance			2,61,64,358	2,27,07,589
Add: Profit During Year			62,76,015	34,56,769,
	Sub-Total		**3,24,40,373**	**2,61,64,358**
	Total:-		**97,65,46,448**	**97,28,72,423**
PROPERTY AND ASSETS				
Fixed Assets				
Fixed Assets		4	6,14,846	5,70,748
Investment		5	88,06,24,414	85,36,23,532
Other Receivables				
Death Fraternity Cont Receivable			8,86,01,370	8,22,01,076
Income Tax TDS Receivable			69,019	3,56,798
GST Receivable			70,295	16,202
Advance Business Post			2,586	-
	Sub-Total		**8,87,43,270**	**8,25,74,076**
Advances & Deposits				
Office Deposit to A,bad Medical Asso			75,000	75,000
OYT Telephone Deposit			15,000	15,000
Advance income Tax			9,390	9,390
AEC Security Deposit			8,480	8,480
BOB - IPG Security Deposit			50,000	50,000
	Sub-Total		**1,57,870**	**1,57,870**
Cash And Bank Balances				
Cash			4,072	8,810
Axis Bank			7,04,986	6,19,325
BOB A/c			32,94,844	88,01,999
Punjab National Bank A/c # 17366			9,66,715	2,54,45,174
Punjab National Bank A/c # 39249			14,35,432	10,70,890
	Sub-Total		**64,06,048**	**3,59,46,197**
	Total:-		**97,65,46,448**	**97,28,72,423**

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 Asrani
(Partner)
Mem # 618253
UDIN : 26618253KMUKDN6036

As per our separate of even date
For, **I.M.A. NATIONAL SOCIAL SECURITY SCHEME**
(Dr Jitendra B. Patel)
Chairman

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

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

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Income & Expenditure A/c for the year ending 31-03-2026

Particulars		Schedule	As At 2025-26 (Rupees)	As At 2024-25 (Rupees)
EXPENDITURE				
Amount applied on the object of the Trust:				
Loss of 25 years completed members's DFC Not Receivable			2,29,83,990	2,48,31,870
Interest to Advance DFC			51,060	72,807
Loss on Terminated members' DFC w/off			2,21,400	17,66,248
Loss of DFC Less Receivable			3,06,18,335	3,30,24,339
	Sub-Total		**5,38,74,785**	**5,96,95,263**
Establishment Exp (Sch.-7)			23,14,496	21,31,747
Excess of Income over Expenditure			62,76,015	34,56,769
	Total:-		**6,24,65,297**	**6,52,83,779**
INCOME				
BY Interest - Realized				
Interest on FDR			6,06,21,644	6,34,53,901
Interest on Bank			15,00,485	10,93,035
Interest on Bond			2,75,144	6,49,389
Interest on Income Tax Refund			18,414	25,671
Other Income				
Misc. Income			23,128	13,226
Penalty Charges Received			21,553	39,807
Membership Fees			4,950	8,750
	Total		**6,24,65,297**	**6,52,83,779**

As per our Separate of even date.

FOR VIJAY M. SHAH & CO.,
Chartered Accountants
FRN 111417W
C.A. Chirag Asrani
(Partner)
Mem # 618253
UDIN : 26618253KMUKDN6036

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

(Jitendra B. Patel)
Chairman

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

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

Date : 09-07-2026

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Schedules forming part of Annual Accounts

Schedule - 1 Reserve Fund(Admission Fees)

Particulars	As At 31.03.26 (Rupees)	As At 31.03.25 (Rupees)
Opening Balance	6,17,63,071	6,12,37,071
Add: Recd from new members enrolled during the year.	2,48,459	5,26,000
Total :	**6,20,11,530**	**6,17,63,071**

Schedule - 2 (Advance Fraternity Contribution)

Particulars	As At 31.03.26 (Rupees)	As At 31.03.25 (Rupees)
Opening Balance - AFC (Indl. Members deposit)	7,15,40,787	7,26,07,599
Add : Received from 100 new members enrolled during year @ Rs. 5000/- (175 new members in PY 2024-25)	5,00,000	8,75,000
Less : AFC Returned to 25 years Retired Members	18,70,039	14,06,812
Less : AFC adj for Teminated/Resigned/Cancel members	1,50,000	1,85,000
Less : AFC of deceased member at Rs. 5000	3,35,000	3,50,000
Total :	**6,96,85,748**	**7,15,40,787**

Schedule - 3 (DFC Payable)

Particulars	As At 31.03.26 (Rupees)	As At 31.03.25 (Rupees)
Dr Jambudi	3,44,670	3,44,670
Dr T. Venkata Sitaram	4,71,920	4,71,920
Dr M J Joshi	10,69,850	10,69,850
Dr Bhurji Rajinder	11,49,910	11,49,910
Dr S R Achuthanandan	11,57,690	11,57,690
Dr P.Vishwanthan	11,19,050	11,19,050
Dr Panday Rajnikant	11,32,000	11,32,000
Dr R Ranga Swamy	11,38,106	11,38,106
Dr A.Paneer Selvam	11,14,780	11,14,780
Dr. M. Mukunand	11,46,180	11,46,180
Dr. Parikh Chitranjan	11,39,040	11,39,040
Dr.Adilala Seshadiri	11,36,380	11,36,380
Dr. Shaikh Yakub	-	11,10,860
Dr. Adrawal Damodar	-	11,26,370
Dr. Jayanand Prakas	-	11,33,020
Dr. Silvan Mathews	11,11,090	-
Dr. Patel Upendra	11,23,690	-
Dr. B.V. Rajagopal	11,31,550	-
Total :	**1,54,85,906**	**1,54,89,826**

Schedule - 4 (Fixed Assets)

Particulars	As At 31.03.26 (Rupees)	As At 31.03.25 (Rupees)
Furniture	2,19,479	2,19,479
Computer	2,42,884	1,98,786
Air-conditioner	48,796	48,796
Office Building	87,770	87,770
Telephone Equipment	3,724	3,724
Electrification	12,193	12,193
Total :	**6,14,846**	**5,70,748**

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Schedule - 5 (Investments)

Sr. No.	Name	As At 31.03.26 (Rupees)	As At 31.03.25 (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
3.	PNB- FDR	2,86,15,390	1,36,15,390
4.	Bank of Baroda - FDR	64,70,92,129	65,50,92,129
5.	UCO Bank FDR	14,85,00,000	13,35,00,000
6.	Bank of maharashtra	4,51,99,137	3,01,99,137
7.	NHAI - Tax Free Bond	-	99,99,118
	Total :	**88,06,24,414**	**85,36,23,532**

Schedule - 6 (Estabilshment Exp.)

Sr. No.	Name	As At 31.03.26 (Rupees)	As At 31.03.25 (Rupees)
1.	Accounts Consultancy Charges	24,000	24,000
2.	Audit Fees	25,000	25,000
3.	Bank Charges	14,256	22,311
4.	Bonus Exp	85,386	79,426
5.	Computer Exp	2,119	16,333
6.	Computer Software Repair & Mainteance	25,000	45,000
7.	Contribution to Charity Commissioner	50,000	-
8.	Conveyance exp	4,330	1,500
9.	Electric Burning Exp	26,190	29,780
10.	GST & TDS Return Filing	56,000	21,000
11.	IT Registration Charges	30,000	19,500
12.	Legal Fees	46,500	20,000
13.	Misc. Exp	11,084	1,903
14.	Municipal Tax	16,023	15,737
15	Postage Exp	2,49,066	2,51,634
16.	Printing & Stationery Exp	3,09,936	2,78,540
17.	Repairs & maitenace Exp	45,320	36,910
18.	Salary Exp	10,89,639	10,10,094
19.	Tea /Refreshment Exps	43,705	44,576
20.	Telephone Exp	11,526	10,424
21.	Interest on TDS	59	-
22.	Travelling Exp.	45,084	1,31,250
23.	Website Exp.	39,050	17,500
24.	W/off Asset	65,224	29,328
	Total	**23,14,496**	**21,31,747**

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Notes Forming Part of Annual Accounts as on 31-03-2026

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. However, shortfall of DFC less Receivable has been accounted in current year's account.

(3) AS-10 Property Plant and Equipment

Fixed assets are stated at cost. Depreciation on fixed assets has not been provided.

(4) 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. Age-wise amounts received as admission fee from each member enrolled during the year has been transferred to Reserve Fund Account fully.
2. The Object Of The Scheme Is To Provide Financial Assistance To The Nominee Of Expired Members.
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 in payment to nominee on death of 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. The following amounts received / receivable from members are subject to reconciliation with individual accounts of each member:
   a. Rs. 6,96,90,748/- Advance Fraternity Contribution Received
   b. Rs. 2,60,150/- Advance received from members for Fraternity Contribution
   c. Rs. 8,86,01,370/- Death Fraternity Contribution receivable from members

8. Auditor Report Opinion Note :

The Extra ordinary General meeting of the members of the scheme was held virtually on 27.12.25 and unanimously resolved that collection of DFC be reduced by avoiding collection of Corpus Fund and also reducing collection of DFC amount to Rs. 55/- through paid Rs.70/- during FY 25-26, therefore shortfall of Rs. 3,06,18,335/- has been debited to Income & Expenses account.

As per our separate report of even date attached

FOR VIJAY M. SHAH & CO.,
Chartered Accountants
FRN 111417W

C.A. Chirag Asrani
(Partner)
Mem # 618253
UDIN : 26618253KMUKDN6036
Ahmedabad
Date : 09-07-2026

VIJAY M. SHAH & CO. MEM # 17775 AHMEDABAD CHARTERED ACCOUNTANTS

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

(Dr Jitendra B. 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,
Ahmedabad-380 009 (Gujarat)
Phone : (079) 2658 5430 **E-Mail :** imansss1@gmail.com • contact@imansss.org
Website : www.imansss.org

BUDGET ESTIMATE FOR THE YEAR 2027-2028

Particulars	Budgeted 2025-26	Actual 2025-26	Budgeted 2026-27	Budgeted 2027-28
F. D. Interest	4,00,00,000	6,23,97,253	4,10,00,000	4,50,00,000
Misc. Income	25,00,000	68,044	25,00,000	5,00,000
TOTAL :	**4,25,00,000**	**6,24,65,297**	**4,35,00,**000	**4,55,00,000**
EXPENSES :				
Account Consultation Charges	25,000	24,000	25,000	30,000
Advertisement	50,000	-	50,000	50,000
Audit & Actuary Certification Fee	65,000	25,000	65,000	65,000
Bank Charges	1,20,000	14,256	1,20,000	1,20,000
Bonus	75,000	85,386	85,000	95,000
Building Repairing & Maintenance	50,000	-	50,000	50,000
Contribution to charity commissioner	70,000	50,000	70,000	70,000
Conveyance Exp.	5,000	4,330	5,000	5,000
Computer Exp.	25,000	2,119	25,000	25,000
Computer Software Maintainance	90,000	25,000	90,000	90,000
Conference Registration Exp.	40,000	-	40,000	40,000
Discarded Fixed Assets	70,000	65,224	70,000	70,000
Electricity Exp.	35,000	26,190	35,000	35,000
GST & TDS Return Filing Charges	-	56,000	25,000	65,000
Income Tax Consultation / Registration Charges	1,50,000	30,000	1,50,000	1,50,000
Interest to Advance DFC	1,00,000	51,060	1,00,000	1,00,000
Job Work	10,000	-	10,000	10,000
Legal & Notary Fees	1,00,000	46,500	1,00,000	1,00,000
Loss of DFC receivable from terminated members / Net DFC Not received after adj. of AFC	25,00,000	2,21,400	25,00,000	25,00,000
Loss of DFC Less Receivable	3,00,00,000	3,06,18,335	3,50,00,000	4,00,00,000
Meeting Expense	35,000	-	35,000	35,000
Misc. Exp.	30,000	11,143	30,000	30,000
Municipal Tax	25,000	16,023	25,000	25,000
Other Repairs & Maintainance	65,000	45,320	65,000	65,000
Paid to Resigned Member	5,000	-	5,000	5,000
Postage	4,10,000	2,49,066	4,10,000	4,10,000
Printing & Stationery	5,00,000	3,09,936	5,00,000	5,00,000
Salary	9,00,000	10,89,639	10,50,000	12,00,000
Tea - Refreshment	50,000	43,705	50,000	50,000
Telephone Exp.	30,000	11,526	30,000	30,000
Travelling Exp.	3,50,000	45,084	3,50,000	3,50,000
Website Exp.	50,000	39,050	50,000	50,000
25 Yrs Completed Member's DFC Pyt for DFC 28	2,30,00,000	2,29,83,990	2,60,00,000	2,90,00,000
TOTAL :	**5,90,30,000**	**5,61,89,282**	**6,72,15,000**	**7,39,20,000**

Dr. Yogendra S. Modi
Hon. Secretary

Dr. Jitendra B. Patel
Chairman

I.M.A. N.S.S.S. As on 31-03-2026

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
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

***Expired within 1 year of Admission.**