

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/Fax : (079) 26585430

E-mail : imansss1@gmail.com - imansss@vsnl.net

Website : www.imansss.org



I.M.A.
NATIONAL SOCIAL SECURITY SCHEME

Estd. : 1994

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

**Annual Report
&
Statement of Account**

YEAR 2013 - 2014

(1st April, 2013 to 31st March, 2014)

VERY IMPORTANT NOTES FOR ECS :

Dear Member,

We are going to start ECS clearing system from - DFC 20(April 2015). Amount will be debited from Member's Bank Account. We are sending herewith BANK ECS MANDATE FORM - which member has to fill compulsory & send it with details :

1. Member's Name, Address, IMA NSSS Number with Mobile Number.
 2. Member's - BANK NAME, ACCOUNT NUMBER, IFSC CODE, MICR CODE.
 3. Mandate form with CTS Cancelled cheque to be sent to IMANSSS office at Ahmedabad at the earliest but before 31st January 2015.
 4. One CTS cancelled cheque to be attached and send with mandate form.
 5. For Registration of Mandate Form one time Registration Fee of Rs.30/- will be levied.
 6. Mandate Form will be presented on 15th April every year up to your tenure.
- For those entries which will not be credited into our account with any reason, we will recollect the same on 10th May.

With warm regards,

(Dr. Yogendra S. Modi)
Hon. Secretary

(Dr. Kirti M. Patel)
Chairman



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2nd Floor, A.M.A. House, Opp. H.K. College, Ashram Road,
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Phone/Fax : (079) 2658 5430 **E-Mail** : ; imansss1@gmail.com; imansss@vsnl.net

Website : www.imansss.org

Dr. Jitendra B. Patel
National President, I.M.A.

Dr. Kirti M. Patel
Chairman

Dr. Narendra Saini
Hon. Secretary General, I.M.A.

Dr. Yogendra S. Modi
Hon. Secretary

Dr. S. N. Misra
Chairman, Fina. Standing Comm. (H.Q.)

Dr. Bipin M. Patel
Hon. Finance Secretary

Dr. Shailendra Vora
Hon. Asst. Fina. Secretary

Dr. Jitendra B. Patel
Hon. Jt. Secretary

: MEMBERS :

Dr. Anil Nayak	Mehsana, Gujarat
Dr. G. Suresh	Hyderabad, A. P.
Dr. Gogi Anantharaj N.	Gangavathi, Karnataka
Dr. P. Ramakrishnan	Trichy, Tamil Nadu
Dr. Shrikant Kothari	Mumbai, Maharashtra
Dr. V. C. V. Pillai	Trivendrum, Kerala



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25/11/2014

Dear Members,

The General Body Meeting of the Members of I.M.A. N.S.S.S. will be conveyed on 27/12/2014, 9.30 a.m. at venue of IMA NATCON-2014, 89th National Conference of I.M.A. H.Q. at Gujarat University Convention Hall, Nr. Helmet Circle, Memnagar, Ahmedabad. 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 Charak Auditorium, GSL Medical College & Hospital, Rajahmundry, Andhra Pradesh. on 27-12-2013.
- (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 01-04-2013 to 31-03-2014.
- (5) To pass the estimated budget for the year 2015- 2016.
- (6) To appoint auditors.
- (7) To discuss letters received from members.
- (8) Anything with the permission of Chair.

With warm regards,

(Dr. Yogendra S. Modi)
Hon. Secretary

(Dr. Kirti M. Patel)
Chairman

(2)



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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 27/12/2013 - at 9.30 a.m. at venue of IMA NATCON-2013, 88th National Conference of I.M.A. H.Q. at Charak Auditorium, GSL Medical College & Hospital, Rajahmundry, Andhra Pradesh.

Dr. K. Vijayakumar – National President - IMA HQ was in Chair.

Dr. Kirti M. Patel – Chairman of I.M.A. N.S.S.S. welcomed Dr. K. Vijayakumar - National President - IMA HQ, Dr. Narendra Saini - Hon. Secretary General - IMA HQ, and all the members of I.M.A. N.S.S.S. Dr. Kirti M. Patel – Chairman requested Dr. K Vijayakumar National President to call meeting to order.

Dr. K. Vijayakumar welcomed all the members. I.M.A. HQ president appreciated the work done by I.M.A. N.S.S.S. office. He called the meeting to order.

Dr. Yogendra Modi - Hon. Secretary, I.M.A. N.S.S.S. transacted the agenda.

AGENDA: 1 : To confirm the minutes of last General Body Meeting held at Hotel Singaar International, Kanyakumari, Tamilnadu on 27/12/2012.

Minutes of last General Body Meeting held on 27/12/2012 at Hotel Singaar International, Kanyakumari, Tamilnadu was read by Dr. Yogendra S. Modi - Hon. Secretary.

There was no correction, the minutes was passed unanimously.

AGENDA:2 :To pass condolence resolution of sad demise of our members.

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

(3)

Sr. No	NSSS No.	Name Of Member	State	Place (City/Town)
1	12768	Dr. Dodwad Rajendra S.	Maharashtra	Solapur
2	8296	Dr. Bajaj Bhagwan Dass	Punjab	Bhathinda
3	3904	Dr. D. N. Purushothaman	Tamil Nadu	Mettupalayam
4	913	Dr. Patel Valjibhai D.	Gujarat	Manavadar
5	1679	Dr. Gandhi Jitendra Ratilal	Gujarat	Anand
6	8807	Dr. Umre Ghanshyam A.	Maharashtra	Wani
7	4369	Dr. S. Indrani	Tamil Nadu	Namakkal
8	45	Dr. Sura Chandrakant O.	Gujarat	Vadodara
9	1134	Dr. Parikh Pravinchandra R.	Gujarat	Santrampur
10	784	Dr. Nagarsheth Navinchandra B.	Gujarat	Surat
11	7769	Dr. Wagholikar Dinesh R.	Maharashtra	Sangamner
12	5414	Dr. Patel Jethabhai C.	Gujarat	Mehsana
13	10331	Dr. Katkar Laxmikant M.	Maharashtra	Solapur
14	1148	Dr. G. Devdas Prabhu	Karnataka	Mangalore
15	5756	Dr. Anand V. Goverdhan	Maharashtra	Nagpur
16	325	Dr. Mehta Alka Bakulesh	Maharashtra	B W S B
17	2946	Dr. Parikh Pravinchandra C.	Gujarat	Ahmedabad
18	5145	Dr. Gokhale Dilip Vasudev	Maharashtra	Nashik
19	109	Dr. Shah Ramesh Vajubhai	Gujarat	Ahmedabad
20	753	Dr. Thummalipalli Lakshman Rao	A.P.	Tirupati
21	4085	Dr. Shukla Ramkrishna A.	Gujarat	Jamnagar
22	3508	Dr. Panda Purushottam	Orissa	Jagatsinhpur
23	1778	Dr. Grover Narendra Kumar	Delhi	Delhi North
24	6256	Dr. Patel Anil Rasiklal	Gujarat	Ahmedabad
25	9638	Dr. Shah Hasmukh N.	Gujarat	Ahmedabad
26	1067	Dr. Buch Harishchandra R.	Gujarat	Limbdii
27	12676	Dr. Ambasana Bipin C.	Gujarat	Jamnagar
28	3412	Dr. Panjwani Madhubhai G.	Maharashtra	Mumbai
29	59	Dr. Raval Chimanlal C.	Gujarat	Ahmedabad
30	11885	Dr. T. J. Suriyamurthi	T.N.	Tiruchirapalli

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Sr. No	NSSS No.	Name Of Member	State	Place (City/Town)
31	8751	Dr. Kothadia Nalinkumar J.	Maharashtra	Solapur
32	2344	Dr. Patel Madhukarbhai R.	Gujarat	Anand
33	5650	Dr. Hari Pratap	U.P.	Meerut
34	3531	Dr. Panda Vipin Mulshanker	Gujarat	Ahmedabad
35	1966	Dr. Y. Krishna Murty	A.P.	Visakhapatnam
36	5352	Dr. Kedia Nirmal Kumar	Bihar	Begusarai
37	2662	Dr. M S R K Prasad	A.P.	Kurnool
38	2828	Dr. Fonseca Nicholas Leo	Gujarat	Ahmedabad
39	810	Dr. Trivedi Bhagwatprasad T.	Gujarat	Palanpur
40	7660	Dr. M. Baby Saroja	T.N.	Dharmapuri
41	1440	Dr. Patel Vrajilal Harjivandas	Gujarat	Ahmedabad
42	12343	Dr. Krishna Yadav	M.P.	Greater Bhopal
43	3046	Dr. C. Devarajan	Kerala	Panoor
44	1062	Dr. Vakil Chandrakant N.	Gujarat	Ahmedabad
45	1635	Dr. R. G. Rajkumar Prasad	Karnataka	Bangalore
46	7253	Dr. Parmar Manubhai R.	Gujarat	Bharuch
47	6007	Dr. Islam Zafrul	Bihar	Muzaffarpur
48	159	Dr. Hira Kanaiyalal B.	Gujarat	Ahmedabad
49	11100	Dr. Pandya Dhananjaykumar	Gujarat	Patan
50	2896	Dr. Dadia Prafullata Vasant	Maharashtra	Mumbai
51	4761	Dr. Pandit Dilip Madhavlal	Gujarat	Ahmedabad
52	11470	Dr. Raimangiya Ashish S.	Gujarat	Dwarka
53	179	Dr. Shah Renuka S.	Gujarat	Vadodara
54	4346	Dr. Verghese Thomas Mathai	Kerala	Kottarakkara
55	3524	Dr. C.A. Abdul Lathieef	Kerala	Madhya Kerala
56	816	Dr. Joshi Labhshankar K.	Gujarat	Jamnagar
57	2151	Dr. Trivedi Ramesh B.	Gujarat	Ahmedabad
58	14082	Dr. Garg Dinesh	Rajasthan	Sriganganagar
59	3835	Dr. Loka Reddy Anantha P.	A.P.	Visakhapatnam
60	11585	Dr. Parmar Vijayakumar V.	Gujarat	Surat

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

AGENDA : 3 : To pass Annual Report.

After due discussion, the annual report was adopted.

Proposed by : Dr. Chetan N. Patel - Vadodara

Seconded by : Dr. B. S. Mehta - Mumbai

AGENDA: 4 : To pass the Audited Report of Accounts for the year 01-04-2012 to 31-03-2013.

Audited Report of Accounts for the year 01-04-2012 to 31-03-2013 were placed before the house.

After due discussion the Audited Accounts were adopted.

Proposed by : Dr. Sanjay Banerjee Behala - Kolkata

Seconded by : Dr. Vijay T. Parmar - Bhavnagar

AGENDA : 5 : To pass the estimated budget for the year 2014- 2015.

It was passed unanimously.

Proposed by : Dr. Pragnesh Joshi - Surat

Seconded by : Dr. Ashok Kanodia - Ahmedabad

AGENDA : 6 : To appoint auditors.

The office is empowered to appoint auditors.

AGENDA : 7 : To discuss letters received from members.

Office has received letters as follows :

1. To pay DFC amount to nominee Rs.80/- instead of Rs.70/- and Corpus Fund Rs.20/- and instead of Rs.30/-.
 - Dr. Aggarwal Anil Kumar – Ghaziabad, U. P.
 - Dr. Dilip Kothari – Wankaner, Gujarat
2. Increase DFC Amount every 3 to 5 years with the rate of inflation.
 - Dr. T. A. Tattitali – Surat, Gujarat
 - Dr. P. R. Ghosh – Burdwan – West Bengal

Both the suggestions were discussed at length but not accepted by the house.

AGENDA : 8 : 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. 17.

(6)

Sr.No.	NSSS No.	Name of Member	State
1	782	Dr. P. Venkatesurlu	A.P.
2	820	Dr. Dedhania Kanjibhai H.	Gujarat
3	1828	Dr. Mudaliar Jagannathan N.	T.N.
4	2897	Dr. Dadia Sandeep Vasant	Maharashtra
5	5516	Dr. Chadha Pradeep R.	New Delhi
6	5517	Dr. Chadha Jyotsna Pradeep	New Delhi
7	6484	Dr. Jain Preetesh P.	Rajasthan
8	7182	Dr. Patel Rakeshbhai B.	Gujarat
9	7794	Dr. K. Nagarjuna Reddy	A.P.
10	7795	Dr. N. Prashantha	A.P.
11	7931	Dr. Patel Dharmeshkumar S.	Gujarat
12	8334	Dr. Mittal Ashwani Kumar	Punjab
13	9130	Dr. Choudhary Girish S.	Gujarat
14	9259	Dr. A. Sreekanth Reddy	A.P.
15	9297	Dr. Sanjeev Aggrawal	Delhi
16	9549	Dr. Surendra Singh	Jharkhand
17	10462	Dr. Sunil Kumar Singh	Bihar
18	10472	Dr. Nilu Sinha	Jharkhand
19	10660	Dr. Mehta Dilipkumar D.	Gujarat
20	10661	Dr. Mehta Meenaxi D.	Gujarat
21	10722	Dr. Mehta Praful Jethalal	Gujarat
22	10879	Dr. Panchal Amar Mahendra	Gujarat
23	11089	Dr. Hirani Vaishal L.	Gujarat
24	11298	Dr. Ghodassara Rakeshkumar R.	Gujarat
25	11336	Dr. Shah Chaitri Tejas	Gujarat
26	11337	Dr. Shah Tejas D.	Gujarat
27	11486	Dr. Janarthanan Saminathan	T.N.
28	11876	Dr. Agarwal Akhil R.	Gujarat
29	12032	Dr. Sushil Chauhan	Rajasthan
30	12169	Dr. Om Prakash Yadav	U.P.
31	12423	Dr. Nagdeve Kirti Rajesh	Maharashtra
32	12474	Dr. Deb Sikdar Minaxi	Chattisgarh
33	12481	Dr. Nachiket Dixit	Chattisgarh
34	12483	Dr. Kamlesh Dutta Tiwari	Chattisgarh
35	12484	Dr. Chhaya Tiwari	Chattisgarh

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Sr.No.	NSSS No.	Name of Member	State
36	12488	Dr. Shukla Rajesh Shripati	Gujarat
37	12624	Dr. Patel Rakeshkumar R.	Gujarat
38	12643	Dr. Pramod Kumar Singh	U.P.
39	12644	Dr. Sanchita Singh	U.P.
40	12775	Dr. Gunsai Devendragiri K.	Gujarat
41	12853	Dr. Rajesh Kumar Sharma	U.P.
42	12854	Dr. Sangeeta Sharma	U.P.
43	12946	Dr. Sunil Sah	U.P.

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

Sr.No.	NSSS No.	Name of Member	State
1	3343	Dr. Nalvade Usha S.	Maharashtra
2	5130	Dr. Agarwal Ashok Kumar	Uttar Pradesh
3	11295	Dr. Bhukal Daya Devinder	Punjab
4	11296	Dr. Bhukal Devinder Kumar	Punjab
5	11339	Dr. Mullur Lata M.	Karnataka
6	9937	Dr. Shah Rikhav Dhananjay	Gujarat
7	9938	Dr. Rathod Nehal J.	Gujarat
8	8738	Dr. Kagrecha Manish Nandlal	Gujarat
9	5818	Dr. Shirolawala Snehal S.	Gujarat
10	8139	Dr. Sharma Asha R.	Gujarat

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

(Dr. Yogendra S. Modi)
Hon. Secretary

(Dr. Kirti M. Patel)
Chairman

(8)



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REPORT OF IMA NSSS FOR THE PERIOD 01/04/2013 TO 31/03/2014

Dear Members,
Report of our scheme I.M.A. N.S.S.S. for the period of 01/04/2013 to 31/03/2014

ABOUT MEMBERSHIP :

Year : 2013-2014

Actual Members at the beginning of year i.e. 01/04/2013	13250
New Members enrolled during 01/04/2013 to 31/03/2014	610
Expired Members during 01/04/2013 to 31/03/2014	60
Resigned Members during 01/04/2013 to 31/03/2014	01
Cancel Membership during 01/04/2013 to 31/03/2014	01
Expired within one year of membership during 01/04/2013 to 31/03/2014	01
Terminated Members during 01/04/2013 to 31/03/2014	14
Actual Members as on 31/03/2014	13783

DFC Paid to Nominee in Year 2013 – 2014	60
Last DFC Paid to Deceased Member's Nominee	Rs. 9,73,539/-
Amount Paid to Nominee of Deceased Members during the year	Rs. 5,14,76,358/-
Total Deceased Members	625
Total Amount paid to Nominee of Deceased Members	Rs.24,13,00,145/-

With your help, our scheme is able to help as Death Fund Contribution to the 60 Member's Families during this year

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Sr. No	NSSS No.	Name Of Members Expired	State	Total Amount Paid
1	753	Dr. ThummalapalliLakshman	A.P.	516370.00
2	12766	Dr. Garde Sarita P.	Maharashtra	518420.00
3	4085	Dr. Shukla Ramkrishna A.	Gujarat	524920.00
4	3508	Dr. Panda Purushottam	Orissa	528060.00
5	1778	Dr. Grover Narendra Kumar	Delhi	530570.00
6	6256	Dr. Patel Anil Rasiklal	Gujarat	535659.00
7	9638	Dr. Shah Hasmukh N.	Gujarat	531510.00
8	1067	Dr. Buch Harishchandra R.	Gujarat	531190.00
9	12676	Dr. Ambasana Bipin C.	Gujarat	531180.00
10	3412	Dr. Panjwani Madhubhai G.	Maharashtra	531780.00
11	59	Dr. Raval Chimanlal C.	Gujarat	531810.00
12	11885	Dr. T. J. Suriyamurthi	T.N.	531530.00
13	8751	Dr. Kothadia Nalinkumar J.	Maharashtra	531420.00
14	2344	Dr. Patel Madhukarbhai R.	Gujarat	933050.00
15	5650	Dr. Hari Pratap	U.P.	930510.00
16	3531	Dr. Panda Vipin Mulshanker	Gujarat	930980.00
17	1966	Dr. Y. Krishna Murty	A.P.	934510.00
18	5352	Dr. Kedia Nirmal Kumar	Bihar	938720.00
19	2662	Dr. M S R K Prasad	A.P.	936840.00
20	2828	Dr. Fonseca Nicholas Leo	Gujarat	939740.00
21	810	Dr. Trivedi Bhagwatprasad T.	Gujarat	940450.00
22	7660	Dr. M. Baby Saroja	T.N.	942120.00
23	1440	Dr. Patel Vrajlal Harjivandas	Gujarat	942370.00
24	12343	Dr. Krishna Yadav	M.P.	943320.00
25	3046	Dr. C. Devarajan	Kerala	945040.00
26	1062	Dr. Vakil Chandrakant N.	Gujarat	944870.00
27	1635	Dr. R. G. Rajkumar Prasad	Karnataka	944910.00
28	7253	Dr. Parmar Manubhai R.	Gujarat	945440.00
29	6007	Dr. Islam Zafrul	Bihar	942770.00
30	8310	Dr. Vijay Shanker	Uttaranchal	947170.00

(10)

Sr. No	NSSS No.	Name Of Members Expired	State	Total Amount Paid
31	159	Dr. Hira Kanaiyalal B.	Gujarat	949060.00
32	11100	Dr. Pandya Dhananjaykumar	Gujarat	950010.00
33	2896	Dr. Dadia Prafullata Vasant	Maharashtra	950610.00
34	5141	Dr. Pandya Maheshkumar R.	Gujarat	950340.00
35	4761	Dr. Pandit Dilip Madhavlal	Gujarat	950510.00
36	11470	Dr. Raimangia Ashish S.	Gujarat	951010.00
37	179	Dr. Shah Renuka S.	Gujarat	951470.00
38	4346	Dr. Varghese Thomas Mathai	Kerala	950890.00
39	3524	Dr. C. A. Abdul Latheef	Kerala	950710.00
40	816	Dr. Joshi Labhshankar K.	Gujarat	951650.00
41	2151	Dr. Trivedi Ramesh B.	Gujarat	952320.00
42	14082	Dr. Garg Dinesh	Rajasthan	952510.00
43	3835	Dr. Lokareddy Anantha P.	A.P.	952150.00
44	2221	Dr. Adatiya Anil M.	Maharashtra	951240.00
45	11585	Dr. Parmar Vijaykumar V.	Gujarat	952890.00
46	10474	Dr. Heranjan Udayshankar S.	Karnataka	952830.00
47	7930	Dr. Shirole Devendra K.	Maharashtra	951540.00
48	2739	Dr. Bohara Chandmal	Rajasthan	953450.00
49	11230	Dr. Bhatt Mitesh Navinbhai	Gujarat	954130.00
50	11402	Dr. Gondaliya Ashok N.	Gujarat	954310.00
51	7670	Dr. Delhiwala Manhar J.	Gujarat	954140.00
52	4404	Dr. Luhana Kohri Bhojmal	Gujarat	955940.00
53	1209	Dr. G. Chinna Narayan	A.P.	956660.00
54	645	Dr. Ghosh Saraswathi S.	A.P.	955080.00
55	455	Dr. Patel Vitthalbhai C.	Gujarat	956820.00
56	4590	Dr. Adroja Ratilal N.	Gujarat	955820.00
57	2668	Dr. Mangrola Ranjitsinh	Gujarat	957190.00
58	1096	Dr. Shah Rajanikant Hiralal	Maharashtra	960170.00
59	6675	Dr. Gandhi Sureshchandra P.	Gujarat	960140.00
60	516	Dr. Shah Ramniklal Ambalal	Gujarat	973539.00

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Total amount given to deceased member's nominee Rs.5,14,76,358.00 (Rupees : Five Crore Fourteen Lacs Seventy Six Thousand Three Hundred Fifty Eight Only).

ABOUT TERMINATED MEMBERS :

For this year, we have terminated following members from the scheme due to non payment of D.F.C. No.18.

Sr.No.	NSSS No.	Name of Member	State
1	2556	Dr. Singh Nirmal Kumar R.	Bihar
2	6347	Dr. Porwal Balkrishna M.	M. P.
3	6751	Dr. S. Rajeswari	T. N.
4	7321	Dr. C. Krishna Reddy	A. P.
5	7372	Dr. Sangam Radhika M.	A. P.
6	7890	Dr. Prasad Jaganath	Jharkhand
7	8910	Dr. Asalahuddin Khan	U. P.
8	9993	Dr. Alam Shehzad Abdulsattar	Gujarat
9	11564	Dr. Sanap Shivaji Raosaheb	Maharashtra
10	11734	Dr. Srikanth Paleti	A. P.
11	12107	Dr. Shashi Singh	U. P.
12	12367	Dr. Venugopal Rao S. Lokineni	A. P.
13	12477	Dr. Rishi Dey	Chattisgarh
14	12647	Dr. Sudhir Singh	U. P.

ABOUT RESIGNED MEMBER :

For this year, following members has resigned from the scheme.

Sr.No.	NSSS No.	Name of Member	State
1	12049	Dr. C.A. Gopalkrishna Mithra	Karnataka

Expired Within One Year :

Sr.No.	NSSS No.	Name of Member	State
1	13594	Dr. Vijay Agarwal	Rajasthan

Cancel Member :

Sr.No.	NSSS No.	Name of Member	State
1	14342	Dr. Patel Pravinchandra Narsibhai	Gujarat

MEMBERSHIP STRENGTH & DEATH OF MEMBERS STATE WISE :

Gujarat, Andhra Pradesh, Maharashtra, Kerala, Tamil Nadu, Karnataka and Uttar Pradesh state have more than 250 members.

State	Members	Death
Andhra Pradesh	1134	112
Assam	28	2
Bihar	217	8
Chhattisgarh	87	
Chandigarh	13	
Delhi	81	1
Goa	4	
Gujarat	7212	325
Haryana	115	3
Himachal Pradesh	9	
Jharkhand	45	
Jammu & Kashmir	3	
Kerala	545	29
Karnataka	426	18
Maharashtra	2112	68
Manipur	1	
Madhya Pradesh	244	4
Orissa	56	5
Punjab	101	4
Pondicherry	7	
Rajasthan	231	10
Tamil Nadu	549	24
Uttar Pradesh	407	8
U.T.	10	1
Uttarakhand	7	
Uttaranchal	5	1
West Bengal	134	2
Total :	13783	625

**MEMBERSHIP STRENGTH & DEATH OF MEMBERS AGEWISE :
(At the Time of Joining the Scheme) :**

AGE GROUP	MEMBERS	DEATH
Up to 30 Years	1100	2
31 to 40 Years	3717	16
41 to 50 Years	4597	56
51 to 55 Years	2139	66
56 to 60 Years	2070	100
61 to 65 Years	121	127
66 to 70 Years	31	97
71 to 75 Years	7	59
Above 75 Years	1	102
Total :	13783	625

About DFC – 19

We have asked DFC 19 in April 2014. The maximum amount to be paid by each member was DFC Rs.5350/-.

Dr. Yogendra S. Modi
Hon. Secretary

Dr. Kirti M. Patel
Chairman

(14)

VIJAY M. SHAH & CO.
CHARTERED ACCOUNTANTS

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 : vmshahca@yahoo.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, 2014**, 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 31.03.13 as per actuarial valuation report is 48352221/- . However the management has provided only Rs.18200000/- which is to the extent of surplus. The trust has not made full provision as per ascertained liability. If the actual provision as per report is made there would be deficit of Rs.15952221/- Therefore the income/expenditure account does not reflect true & fair view to that extent.

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, 2014; and
- In the case of the Income and Expenditure Account, of the Surplus for the year ended on that date.

Place : Ahmedabad

Date : 20.08.2014



(15)

For, Vijay M. Shah & Co.
CHARTERED ACCOUNTANTS
FRN#111417W
C.A. Vijay M. Shah
(Proprietor)
Mem # 017775

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Balance Sheet as at March 31, 2014

Particulars	Schedule	As At 31.03.14 (Rupees)	As At 31.03.13 (Rupees)
Funds & Liabilities			
Corpus Fund	1	68928500	48111650
Earmarked Funds-set apart for fulfilling DFC liability of members completing 25 years of tenure		47350000	47350000
Admission Fees Fund	2	46957850	45193850
Advance Fraternity Contribution	3	69259276	66504276
DFC Payable to Members	4	1842049	1842049
Advance DFC received from members		2063568	1685783
Interest Accrued - individual deposits (AFC)		466605	466605
Health scheme IMA GSB		0	2260
Provision for ascertained liability of DFC Payable		32400000	14200000
Income Expenditure Account			
Opening Balance		22600881	21077922
Add: Surplus during the year		19890	1522959
Sub Total :		22620771	22600881
Total :		291888619	247957354
Assets			
Fixed Assets	5	404080	360680
Investments	6	217507758	213107759
Cash & Bank Balance			
Cash on Hand		1928	2934
Axis Bank		183058	294998
Punjab National Bank A/c No. 17366		1265397	1315234
HDFC Bank a/c # 979		10720	14265
AXIS Bank Ltd. (DFC) A/c No. 16438		11985	11518
Sub Total :		1473088	1638949
Death Fraternity Contribution receivable		51349198	26021163
Corpus Fund Receivable (DFC)		20992289	6670050
Advances & Deposits			
Office Deposit given to Ahmedabad Medical Association		75000	75000
OYT Telephone Deposit		15000	15000
Advance Income Tax		9390	9390
Income Tax TDS Receivable F Y 09-10		11386	11386
Income Tax TDS Receivable F Y 10-11		10666	10666
Income Tax TDS Receivable F Y 11-12		0	26687
Income Tax TDS Receivable F Y 12-13		7144	7144
Income Tax TDS Receivable F Y 13-14		30139	0
AEC Security Deposit		3480	3480
Sub Total :		162205	158753
Total :		291888619	247957354

As per our Separate Report of even date attached herewith.

For Vijay M Shah & Co.,
Chartered Accountants
FRN # 111417W

Vijay M. Shah
(Proprietor)

Mem # 17775

Ahmedabad : 20.08.2014



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

(Dr Kirti M. Patel)

Chairman

(Dr. Yogendra S. Modi)

Hon. Sec.

(16)

(Dr. Bipin M. Patel)

Hon. Fin. Sec.

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Income & Expenditure A/c for the year ending 31-03-2014

Particulars	Schedule	As At 2013-14 (Rupees)	As At 2012-13 (Rupees)
Income			
Fixed Deposit interest		19536272	15999817
Dividend on UTI Mutual Fund		118272	112048
Other Income			
Misc. Income		46543	58058
Bank Charges income		8286	7800
Bank Interest Income		446556	362446
Penalty charges received		184044	128876
Interest on Tax Refund		1203	2035
Sub Total :		686632	559215
Total :		20341177	16671080
Expenses - Establishment Exp.			
Audit Fees		15000	15000
Advertisement Exp.		0	10000
Bank Charges		48172	54278
Bonus Exp.		30900	24150
Computer Exps		5440	2345
Electric Burning Exp.		14734	15199
Hospitality Exp.		15570	21853
Income Tax Consultation Charges		10000	12500
Actuary Certification Charges		33708	0
Interest to Advance DFC		48751	36733
Meeting Exps.		19500	5316
Misc. Exp.		300	15016
Municipal tax		11546	9784
Postage Exp.		215110	219149
Printing & Stationery Exp.		139247	92983
Repairs & Maintenance Exp.		4226	3000
Computer Software Repair & Maintenance		7000	4000
Salary Exp.		331800	319050
Telephone Exp.		12406	11302
Travelling Exp.		284977	65013
Contribution to charity commissioner		860450	0
Website Exp		12450	11450
Sub Total :		2121287	948121
Provision for ascertained liability of DFC Payable		18200000	14200000
Surplus transferred to Balance Sheet		19890	1522959
Total :		20341177	16671080

As per our Separate Report of even date attached herewith.

For Vijay M Shah & Co.,
Chartered Accountants

FRN # 111417W
Vijay M. Shah
(Proprietor)

Mem # 17775

Ahmedabad : 20.08.2014



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

(Dr Kirti M. Patel)

Chairman

(Dr. Yogendra S. Modi)

Hon. Sec.

(17)

(Dr. Bipin M. Patel)

Hon. Fin. Sec.

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Schedules forming part of Annual Accounts

Schedule - 1 (Corpus Fund)

Particulars	As At 31.03.14 (Rupees)	As At 31.03.13 (Rupees)
Opening Balance	4,81,11,650	4,15,61,400
Add: Received from 610 [p.y.680] new members enrolled during the year @ Rs. 50/- per member	30,940	34,000
Add: Tr. from DFC-18 @ Rs. 10/- per death per member	0	65,16,250
Add: Tr. from DFC-19 @ Rs. 10/- per death per member	2,07,85,910	0
Total	6,89,28,500	4,81,11,650

Schedule - 2 (Capital Reserve Fund)

Particulars	As At 31.03.14 (Rupees)	As At 31.03.13 (Rupees)
Opening Balance	4,51,93,850	4,31,66,850
Add: Recd from 610 [p.y.680] new members enrolled during year.	17,64,000	20,27,000
Total	4,69,57,850	4,51,93,850

Schedule - 3 (Advance Fraternity Contribution)

Particulars	As At 31.03.14 (Rupees)	As At 31.03.13 (Rupees)
Opening Balance - AFC (Incl. Members deposit)	6,65,06,776	3,18,57,976
Add: Received from 610 [p.y.680] new members enrolled during the year @ Rs.5000/- Advance Fraternity Contribution Rs. 1500 A/C	30,55,000	33,97,000
Less: AFC adj for expired/terminated/resigned members during year	0	3,15,01,800
	3,02,500	2,50,000
Total	6,92,59,276	6,65,06,776

Schedule - 4 (DFC Payable)

Particulars	As At 31.03.14 (Rupees)	As At 31.03.13 (Rupees)
Dr Jambudi	344670	344670
Dr T. Venkata Sitaram	471920	471920
Dr Gudibanda Chitras	509819	509819
Dr Shaikh Kareemulla	515640	515640
Total	1842049	1842049



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I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Schedule - 5 (Fixed Assets)

Sr. No.	Name	As At 31.03.14	As At 31.03.13
1	Furniture	54,079	54,079
2	Typewriter	2,852	2,852
3	Vaccum Cleaner	1,372	1,372
4	Computer	1,74,233	1,50,333
5	Air-conditioner	55,828	36,328
6	Office Building	87,770	87,770
7	Fax Machine	12,713	12,713
8	Telephone Equipment	3,040	3,040
9	Electrification	12,193	12,193
Total		4,04,080	3,60,680

Schedule - 6 (Investments)

Sr. No.	Name	As At 31.03.14	As At 31.03.13
1	UTI Tax Free Bonds of 6.5% (converted to UTI MF)	1217758	1217758
2	PNB- FDR	2,45,00,000	85,00,000
3	Sydicat Bank FD	1,25,00,000	1,75,00,000
4	Bank of Baroda - FDR	9,15,00,000	6,91,00,000
5	Central Bank of India - FDR	3,49,40,000	2,59,40,000
6	Sardar Sarovar Nigam Ltd.	0	3,50,00,000
7	Bank of maharashtra	4,81,00,000	5,11,00,001
8	Nabard Bonds	47,50,000	47,50,000
Total		21,75,07,758	21,31,07,759



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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 is 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 was obtained from M/s K.A.Pandit, Consultant and actuaries of Mumbai. As per the report the present liability is more than the surplus available as per the accounts therefore the provision is made only to the extent of surplus of Rs 18200000/-.
As per our separate report of even date attached.

For Vijay M. Shah & Co.,
Chartered Accountants
FRN # 111417W
Vijay M Shah
(Proprietor)
Mem # 17775
Ahmedabad : 20.08.14



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,
Ahmedabad-380 009 (Gujarat)

Phone/Fax : (079) 2658 5430 E-Mail : imansss1@gmail.com; imansss@vsnl.net

Website : www.imansss.org

BUDGET ESTIMATE FOR THE YEAR 2015-2016

Particulars	Budgeted 2015-16	Budgeted 2014-15	Budgeted 2013-14	Actual 2013-14
INCOME :				
F. D. Interest	17,000,000	12,000,000	12,000,000	19,536,272
Misc. Income	700,000	500,000	500,000	804,905
TOTAL :	17,700,000	12,500,000	12,500,000	20,341,177
EXPENSES :				
Advertisement	50,000	50,000	50,000	-----
Audit Fee	20,000	20,000	15,000	15,000
Actuary Certification Charges	35,000	-----	-----	33,708
Bank Charges	60,000	60,000	40,000	48,172
Bonus	40,000	35,000	35,000	30,900
Building Repairing & Maintenance	50,000	50,000	50,000	-----
Contribution to charity commissioner	70,000	-----	-----	860,450
Computer Exp.	15,000	15,000	15,000	5,440
Computer Software Maintainance	15,000	15,000	15,000	7,000
Electricity Exp.	20,000	20,000	20,000	14,734
Income Tax Consultation Charges	15,000	15,000	15,000	10,000
Interest to Advance DFC	50,000	45,000	40,000	48,751
Legal Fees	15,000	15,000	15,000	-----
Loss of DFC receivable from terminated members / Net DFC Not received after adj. of AFC	30,000	30,000	30,000	-----
Meeting Expense	25,000	20,000	20,000	19,500
Misc. Exp.	20,000	20,000	20,000	300
Municipal Tax	20,000	20,000	20,000	11,546
Other Repairs & Maintainance	25,000	25,000	25,000	4,226
Paid to Resigned Member	5,000	5,000	5,000	-----
Postage	270,000	270,000	270,000	215,110
Printing & Stationery	165,000	165,000	220,000	139,247
Salary	350,000	350,000	325,000	331,800
Tea - Refreshment	25,000	25,000	25,000	15,570
Telephone Exp.	20,000	20,000	20,000	12,406
Travelling Exp.	300,000	225,000	225,000	284,977
Website Exp.	25,000	25,000	25,000	12,450
TOTAL :	1,735,000	1,540,000	1,540,000	2,121,287

Dr. Kirti M. Patel
Chairman

(22)

Dr. Yogendra S. Modi
Hon. Secretary

I.M.A. N.S.S.S. As on 31-03-2014						
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	

*Expired within 1 year of Admission.

(23)

I.M.A. N.S.S.S. As on 31-03-2014

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
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
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
TOTAL	14,640	625	232	32,800	

*Expired within 1 year of Admission.