

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) 2658 5430

E-Mail : imansss1@gmail.com; contact@imansss.org

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 2015-2016

(1st April, 2015 to 31st March, 2016)





## **I.M.A. NATIONAL SOCIAL SECURITY SCHEME**

2nd Floor, A.M.A. House, Opp. H.K. College, Ashram Road,  
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**Dr. S. S. Agarwal**  
National President, I.M.A.

**Dr. Kirti M. Patel**  
Chairman

**Dr. K.K. Agarwal**  
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 :**

<b>Dr. Anil Nayak</b>	Mehsana, Gujarat
<b>Dr. V. C. V. Pillai</b>	Trivendrum, Kerala
<b>Dr. Parthiv B. Sanghvi</b>	Mumbai, Maharashtra
<b>Dr. P. Ramakrishnan</b>	Trichy, Tamil Nadu
<b>Dr. Anandilal Jhawar</b>	Harda, Madhya Pradesh



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27/11/2016

Dear Members,

The General Body Meeting of the Members of I.M.A. N.S.S.S. will be conveyed on 27/12/2016, 9.00 a.m. at venue of IMA NATCON-2016, 91th National Conference of I.M.A. H.Q. at **Hotel Radisson Blu and Park Inn by Radisson**, Airport Road, Amritsar, Punjab.  
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 Hotel Le- Meridien, New Delhi on 27/12/2015
- (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 01-04-2015 to 31-03-2016.
- (5) To pass the estimated budget for the year 2017-2018.
- (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

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## I.M.A. NATIONAL SOCIAL SECURITY SCHEME

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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 conveyed on 27/12/2015 - at 9.30 a.m. at venue of NATCON-2015, 90<sup>th</sup> National Conference of I.M.A. H.Q. at Hotel Le-Meridien, New Delhi.

Dr. A. Marthanda Pillai – National President - IMA HQ was in Chair.

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

Dr. A. Marthanda Pillai welcomed all the members. IMA HQ President 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 Gujarat University Convention Hall, Nr. Helmet Circle, Memnagar, Ahmedabad on 27/12/2014.**

Minutes of last General Body Meeting held on 27/12/2014 at Gujarat University Convention Hall, Nr. Helmet Circle, Memnagar, Ahmedabad was read by Dr. Yogendra S. Modi - Hon. Secretary.

There was no correction, the minutes was passed unanimously.

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**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.

Sr. No	NSSS No.	Name Of Member	State	Place (City/Town)
1	8011	Dr. Rajeshwar Rao	A. P.	Hazurabad
2	10382	Dr. Ghattarqi Chandrashkar	Maharashtra	Solapur
3	4612	Dr. Bhadla Pravinchandra A.	Gujarat	Junagaadh
4	3857	Dr. G P V Prasada Rao	A. P.	Kakinada
5	1852	Dr. Sipai Harunbhai Harsanbhai	Gujarat	Jamnagar
6	5762	Dr. Bukkwar Vilas G.	Maharashtra	Chandrapur
7	2728	Dr. K. Narayana Raju	A. P.	Hyderabad
8	348	Dr. Patel Popatlal Ranchhoddas	Gujarat	Kalol
9	2944	Dr. Shah Pravinchandra M.	Gujarat	Rajkot
10	4681	Dr. Philip Mathew	Kerala	Cochin
11	2404	Dr. Patel Bhanubhai Mohanbhai	Gujarat	Anand
12	5132	Dr. Tyagi Subhashchandra	Rajasthan	Alwar
13	23	Dr. Doctor Mallinath Chandrakant	Gujarat	Ahmedabad
14	10623	Dr. Kotecha Kantilal T.	Gujarat	Jamnagar
15	8526	Dr. Gogdani Pankaj L.	Gujarat	Bhavnagar
16	362	Dr. Parikh Hareem H.	Gujarat	Amreli
17	2996	Dr. Kasimi Gopala Krishna	A. P.	Visakhapatnam
18	7895	Dr. Ch. Lakshmi	A. P.	Tadepalligudem
19	4397	Dr. Shah Narendra Babaldas	Maharashtra	Mumbai West
20	7540	Dr. Bajpai Kusum V.	Rajasthan	Udaipur
21	7973	Dr. Adappa Palled	Karnataka	Lingusarai
22	5095	Dr. Chandhani Bhagwan G.	Gujarat	Ahmedabad
23	365	Dr. Desai Harshad Natverlal	Gujarat	Navsari
24	3334	Dr. Parmar Mukul Chhotalal	Maharashtra	Mumbai
25	786	Dr. Desai Sanjay Ramniklal	Gujarat	Surat
26	11394	Dr. Sanjay Kapoor	U.P.	Kanpur
27	2222	Dr. Rajguru Kishorchandra R.	Gujarat	Ahmedabad

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Sr. No	NSSS No.	Name Of Member	State	Place (City/Town)
28	13458	Dr. Kailash Kumar Singh	Maharashtra	Rahata
29	5939	Dr. Verma Surendra Kishore	Bihar	Muzaffarpur
30	10416	Dr. Padhiyar Rajesh Tulsidas	Gujarat	Ahmedabad
31	2954	Dr. Sojitra Vithaldas P.	Gujarat	Gondal
32	1000	Dr. Shah Kumarpal Keshavlal	Gujarat	Ahmedabad
33	7575	Dr. Munjpara Pravinchandra R.	Gujarat	Bhavnagar
34	4414	Dr. Sheth Ashwinkumar K.	Gujarat	Ahmedabad
35	4465	Dr. Nair Narayanan G.	Kerala	Alappay
36	407	Dr. Basantani Rajni Ghanshyam	Gujarat	Ahmedabad
37	11989	Dr. Agrawal Ramesh Kumar N.	Gujarat	Bharuch
38	193	Dr. Basantani Ghanshyam K.	Gujarat	Ahmedabad
39	1083	Dr. Purohit Laxmishanker M.	Gujarat	Dhansura
40	4453	Dr. Purohit Ravindra Ratilal	Gujarat	Jamnagar
41	11832	Dr. M. Premanandam	A.P.	Kurnool
42	238	Dr. Shah Naresh Natwarlal	Gujarat	Ahmedabad
43	2261	Dr. Gandhi Gulabchand N.	Maharashtra	Mumbai
44	6212	Dr. E. K. Vijayan	Kerala	Kottayam
45	11659	Dr. Neera Misra	U.P.	Unnao
46	8729	Dr. Araveeti Ramayogaiah	A.P.	Chittoor
47	1289	Dr. Vaidya Sharadchandra P.	Gujarat	Ahmedabad
48	8074	Dr. Shashi Rekha	A.P.	Huzurabad
49	2316	Dr. B. Rameswara Reddy	A.P.	Kavali
50	3215	Dr. Patel Pramila Maganbhai	Gujarat	Ahmedabad
51	2927	Dr. G. Gopal Reddy	A.P.	Nellore
52	3177	Dr. Pandya Hasmukhben G.	Gujarat	Ahmedabad
53	2397	Dr. Swargam Venkatesham R.	A.P.	Warangal
54	12350	Dr. Chirra Purshotham	A.P.	Palamoor
55	11963	Dr. Anil Gupta	U.P.	Bareilly
56	2166	Dr. D. Brahmanandam	A.P.	Tanuku
57	3466	Dr. Kinra Usha R.	Rajasthan	Udaipur

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

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**AGENDA : 3 : To pass Annual Report. :**

After due discussion, the annual report was adopted.

Proposed by : Dr. Anil Nayak - Mehsana

Seconded by : Dr. Praful Desai - Navsari

**AGENDA : 4 : To pass the Audited Report of Accounts for the year**

**01-04-2014 to 31-03-2015.**

Audited Report of Accounts for the year 01-04-2014 to 31-03-2015 were placed before the house.

After due discussion the Audited Accounts were adopted.

Proposed by : Dr. M. H. Chaudhari - Baroda

Seconded by : Dr. Jitendra N. Patel - Ahmedabad

**AGENDA : 5 :** To elect the following Office Bearers and Managing Committee Members for the year 2016- 2018

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

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

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

Result of the same is as follows :

**OFFICE BEARERS :**

Dr. Kirti M. Patel

Dr. Yogendra S. Modi

Dr. Bipin M. Patel

Dr. Jitendra B. Patel

Dr. Mahendra B. Desai

**MANAGING COMMITTEE MEMBERS :**

Dr. Anil Nayak

Dr. V. C. V. Pillai

Dr. Parthiv B. Sanghvi

Dr. Anandilal Jhavar

Dr. P. Ramakrishnan

There was no nominations received from Andhra Pradesh, Karnataka and U.P.

**AGENDA : 5 : To pass the estimated budget for the year 2016- 2017. :**

It was passed unanimously.

Proposed by : Dr. V. C. V. Pillai - Kerala

Seconded by : Dr. Rajendra Jain - Mehsana

**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 :

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 : 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. 19.

Sr. No	NSSS No.	Name Of Member	State
1	2310	Dr. Patel Kantibhai Dosabhai	Gujarat
2	3458	Dr. Thakkar Taraben Chhaganlal	Gujarat
3	3491	Dr. Kedaria Yesvant Maganlal	Gujarat
4	4309	Dr. Mahida Bharatkumar Ramsinh	Gujarat
5	4499	Dr. Rajana Chandra Sekhar	Andhra Pradesh
6	4507	Dr. Kandregula Laxmi Kumari	Andhra Pradesh
7	4579	Dr. Dandamudi Ramesh Kumar	Andhra Pradesh
8	4813	Dr. Dayal Munishwer Sriram	Uttar Pradesh
9	6089	Dr. Shah Bharatkumar Mahendrabhai	Gujarat
10	8528	Dr. V.Aarathi	Tamil Nadu
11	9298	Dr. Vinita Agarwal	Delhi
12	9388	Dr. Baij Nath Gupta	Uttar Pradesh
13	9921	Dr. Patel Vadankumar Mahendrabhai	Gujarat
14	10356	Dr. Singh Manoj Kumar	Gujarat
15	11286	Dr. Bhangde Sanjay Radhakisan	Maharashtra
16	11776	Dr. Patel Rohitbhai Damubhai	Gujarat
17	11948	Dr. Mrinal Kanti Mandal	West Bengal
18	12818	Dr. Vasu Devarakonda	Andhra Pradesh
19	12939	Dr. Balvenkata Subramanian J	Tamil Nadu
20	13003	Dr. O.P.Gujaria	Haryana
21	13068	Dr. Savita Kumar	Haryana
22	13069	Dr. Harish Chander Kumar	Haryana
23	13320	Dr. Patel Alpesh Kantilal	Gujarat
24	13321	Dr. Patel Kinara Alpesh	Gujarat
25	13936	Dr. T.Mahathi	Andhra Pradesh
26	13937	Dr. Kolli Jayakishan	Andhra Pradesh
27	13960	Dr. Chavda Jitesh Hasmukhbhai	Gujarat
28	13990	Dr. Mahajan Parag Ramesh	Maharashtra



- 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	13255	Dr. Srivastava Pankaj	U. P.
2	12407	Dr. Agrawal Anil Kumar	Chattisgarh
3	12408	Dr. Agrawal Alpana A.	Chattisgarh
4	13602	Dr. Kazi Seeratafshan	Karnataka
5	13603	Dr. Khaji Shafiulla	Karnataka
6	6468	Dr. V. Surya Narayana	A. P.

- 3) Dr. Yogendra S. Modi – Hon. Secretary, informed the house that following membership was cancelled from the scheme.

Sr. No.	NSSS No.	Name Of Member	State
1	15092	Dr. Naik Baburajendra B.	Karnataka

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

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## I.M.A. NATIONAL SOCIAL SECURITY SCHEME

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### REPORT OF IMA NSSS FOR THE PERIOD 01/04/2015 TO 31/03/2016

Dear Members,

Report of our scheme I.M.A. N.S.S.S. for the period of 01/04/2015 to 31/03/2016.

**ABOUT MEMBERSHIP :** **Year 2015-16**

Actual Members at the beginning of year i.e. 01/04/2015	14329
New Members enrolled during 01/04/2015 to 31/03/2016	650
Expired Members during 01/04/2015 to 31/03/2016	65
Resigned Members during 01/04/2015 to 31/03/2016	07
Terminated Members during 01/04/2015 to 31/03/2016	15

**Actual Members as on 31/03/2016**

**14892**

DFC Paid to Nominee in Year 2015 – 2016

65

Last DFC Paid to Deceased Member's Nominee

Rs. 10,38,940/-

Amount Paid to Nominee of Deceased Members during the year

Rs. 6,61,85,547/-

Total Deceased Members

739

Total Amount paid to Nominee of Deceased Members

Rs.35,59,50,140/-

With your help, our scheme is able to help as Death Fund Contribution to the 65 Member's Families during this year.

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Sr. No	NSSS No.	Name Of Members Expired	State	Total Amount Paid
1	6751	Dr. S. Rajeswari	T. N.	9,12,220.00
2	7153	Dr. Arora Suresh Kumar	Uttar Pradesh	9,62,440.00
3	10623	Dr. Kotecha Kantilal T.	Gujarat	9,91,930.00
4	8526	Dr. Gogdani Pankaj L.	Gujarat	9,97,030.00
5	362	Dr. Parikh Hareem H.	Gujarat	9,97,980.00
6	2996	Dr. Kasimi Gopala Krishna	A.P.	10,02,570.00
7	7895	Dr. Ch. Lakshmi	A.P.	10,03,100.00
8	4397	Dr. Shah Narendra Babaldas	Maharashtra	10,03,420.00
9	7540	Dr. Bajpai Kusum V.	Rajasthan	10,02,450.00
10	7973	Dr. Adappa Palled	Karnataka	10,00,480.00
11	5095	Dr. Chandhani Bhagwan G.	Gujarat	10,04,160.00
12	365	Dr. Desai Harshad Natverlal	Gujarat	10,04,480.00
13	3334	Dr. Parmar Mukul Chhotalal	Maharashtra	10,04,660.00
14	786	Dr. Desai Sanjay Ramniklal	Gujarat	10,05,190.00
15	3468	Dr. Vishwvir	U.P.	10,02,520.00
16	11394	Dr. Sanjay Kapoor	U.P.	10,06,120.00
17	2222	Dr. Rajguru KishorchandraR.	Gujarat	10,05,910.00
18	13458	Dr. Singh Kailash Kumar	Maharashtra	10,07,790.00
19	5939	Dr. Verma Surendra Kishore	Bihar	10,08,170.00
20	10416	Dr. Padhiyar Rajesh Tulsidas	Gujarat	10,14,490.00
21	2954	Dr. Sojitra Vithaldas P.	Gujarat	10,12,520.00
22	721	Dr. Sheth Mahendra A.	Gujarat	10,10,600.00
23	1000	Dr. Shah Kumarpal Keshavlal	Gujarat	10,15,440.00
24	7575	Dr. Munjpara P. R.	Gujarat	10,15,530.00
25	4414	Dr. Sheth Ashwinkumar K.	Gujarat	10,15,150.00
26	4465	Dr. G. Narayana Nair	Kerala	10,16,420.00
27	720	Dr. Sheth Gira Mahendra	Gujarat	10,13,090.00
28	407	Dr. Basantani Rajani G.	Gujarat	10,17,440.00
29	11989	Dr. Agrawal Rameshkumar N	Gujarat	10,17,270.00
30	193	Dr. Basantani Ghanshyam K.	Gujarat	10,17,590.00
31	1083	Dr. Purohit Laxmishankar M.	Gujarat	10,20,147.00
32	4453	Dr. Purohit Ravindra Ratilal	Gujarat	10,18,620.00
33	11832	Dr. M. Premanandam	A.P.	10,21,260.00

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Sr. No	NSSS No.	Name Of Members Expired	State	Total Amount Paid
34	238	Dr. Shah Naresh Natwarlal	Gujarat	10,26,060.00
35	2261	Dr. Gandhi Gulabchand N.	Maharashtra	10,26,730.00
36	6212	Dr. E. K. Vijayan	Kerala	10,27,300.00
37	11659	Dr. Neera Misra	U.P.	10,27,800.00
38	8729	Dr. Araveeti Ramayogaiah	A.P.	10,22,180.00
39	1289	Dr. Vaidya Sharadchandra P.	Gujarat	10,28,980.00
40	8074	Dr. Shashi Rekha	A.P.	10,30,080.00
41	2316	Dr. B. Rameswara Reddy	A.P.	10,30,190.00
42	3215	Dr. Patel Pramila Maganbhai	Gujarat	10,30,840.00
43	2927	Dr. G. Gopal Reddy	A.P.	10,30,720.00
44	3177	Dr. Pandya Hasmukhben G.	Gujarat	10,30,040.00
45	2397	Dr. Swargam Venkatesham R.	A.P.	10,30,290.00
46	12350	Dr. Chirra Purshotham	A.P.	10,28,830.00
47	11963	Dr. Anil Gupta	U.P.	10,32,640.00
48	2166	Dr. D. Brahmanandam	A.P.	10,32,750.00
49	3466	Dr. Kinra Usha R.	Rajasthan	10,33,040.00
50	143	Dr. Shah Chandulal F.	Gujarat	10,34,400.00
51	583	Dr. Bhupatiraju Rama Raju	A.P.	10,30,690.00
52	607	Dr. M. Krishna Reddy	A.P.	10,34,480.00
53	3406	Dr. Soni Ghanshyam Lal	Rajasthan	10,35,920.00
54	9647	Dr. Satwekar Ajit Manohar	Maharashtra	10,36,100.00
55	7464	Dr. Shah Dharmesh H.	Gujarat	10,36,140.00
56	1101	Dr. Shah Mrudulaben D.	Gujarat	10,36,460.00
57	7482	Dr. B. Narasaiah	A.P.	10,34,870.00
58	2868	Dr. Mehta Pradipkumar R.	Gujarat	10,36,160.00
59	2910	Dr. Samuel S. N.	T. N.	10,35,190.00
60	840	Dr. Pipalia Karamshibhai K.	Gujarat	10,35,090.00
61	3440	Dr. Sonthalia Brij Mohan	U.P.	10,35,340.00
62	5636	Dr. V. S. Nayanar	Kerala	10,35,380.00
63	10570	Dr. Kalluri Rama Mohan Reddy	A.P.	10,35,390.00
64	3216	Dr. Joshi Gulabrai Ratilal	Gujarat	10,38,340.00
65	812	Dr. Shah Ratilal Pranlal	Gujarat	10,38,940.00

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Total amount given to deceased member's nominee Rs.6,61,85,547.00  
(Rupees : Six Crore Sixty One Lac Eighty Five Thousand Eight Hundred  
Fourty Seven Only).

**ABOUT TERMINATED MEMBERS :**

For this year, we have terminated following members from the scheme due to non payment of DFC No.20.

Sr. No.	NSSS No.	Name of Doctor	State/Place
1	13951	Dr. Zalavadiya Gaurav M.	Ahmedabad
2	14122	Dr. Gandhi Nirav S.	Ahmedabad
3	7248	Dr. Patel Shailesh M.	Bhavnagar
4	8459	Dr. Patel Pankajkumar P.	Bilimora
5	12972	Dr. Sujit Kumar Mandal	Calcutta
6	7936	Dr. S. Sevlapandian	Cochin
7	2494	Dr. Phadke Vinayak A.	Gwalior
8	8778	Dr. Ray Samir J.	Jamnagar
9	11598	Dr. Nitturkar Ravindra K.	Latur
10	14492	Dr. Joyce Rozario	Manipal
11	9936	Dr. Joshi Rajashree Anant	Nasik
12	9944	Dr. Kapoor Sanjay B.	Pratapgarh
13	2343	Dr. Bhattacharjee Arabinda	Purnia
14	7969	Dr. Palli Sudhir Babu	Nandyal
15	7968	Dr. Akkupalli Vijaya L.	Nandyal

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**ABOUT RESIGNED MEMBERS :**

Sr. No.	NSSS No.	Name of Doctor	State/Place
1	5692	Dr. Das Abhijit P.	Baroda
2	5693	Dr. Bhagat Shilpa Das Abhijit	Baroda
3	13352	Dr. Jani Falguni Samidh	Ahmedabad
4	12569	Dr. Pandya Tanmay P.	Baroda
5	12568	Dr. Pandya Preeti Tanmay	Baroda
6	11274	Dr. Anoop Arora	Kanpur
7	8827	Dr. Das Kamalakanta H.	Ahmedabad

**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	1158	138
Assam	30	3
Bihar	226	9
Chandigarh	14	
Chhattisgarh	91	
Delhi	81	1
Goa	4	
Gujarat	7660	376
Haryana	112	3
Himachal Pradesh	9	
Jammu & Kashmir	3	
Jharkhand	48	
Karnataka	487	21
Kerala	570	37
Madhya Pradesh	266	4
Maharashtra	2516	79
Manipur	1	
Meghalaya		1
Nagaland	6	

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**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, 2016, 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 31.03.16 as per actuarial valuation report is Rs.53,20,80,470/- reduced therefrom fund available Rs. 40,00,42,153/- the shortfall is Rs. 13,20,38,317/- .On the basis of experts opinion, Management has considered and provided full liability in current years account reducing therefrom Rs 104091783/- for DFC liability provided in accounts till 31.03.15 for DFC accumulated liability claimed in Income Tax Returns filed for earlier years

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 of the Balance Sheet, of the state of affairs as at March 31, 2016; and
- In the case of the Income and Expenditure Account, of the Surplus for the year ended on that date.

Place : Ahmedabad

Date : 21-4-2016

For, Vijay M. Shah & Co.

CHARTERED ACCOUNTANTS

FRN#111417W

C.A. Vijay M. Shah

(Proprietor)

Mem # 017775



(15)

State	Members	Death
Orissa	57	5
Pondichery	7	
Punjab	103	4
Rajasthan	234	13
Tamil Nadu	593	26
Telangana	21	
U.T.	10	
Uttar Pradesh	427	15
Uttarakhand	7	
Uttaranchal	5	1
West Bengal	146	3
<b>Total</b>	<b>14892</b>	<b>739</b>

**MEMBERSHIP STRENGTH & DEATH OF MEMBERS AGE WISE :**

(At the Time of Joining the Scheme) :

AGE GROUP	Members	Death
Up to 30 Years	1238	2
31 to 40 Years	4040	16
41 to 50 Years	4915	54
51 to 55 Years	2262	70
56 to 60 Years	2296	111
61 to 65 Years	103	156
66 to 70 Years	28	117
Above 71 Years	10	213
<b>Total</b>	<b>14892</b>	<b>739</b>

**Dr. Yogendra S. Modi**  
Hon. Secretary

**Dr. Kirti M. Patel**  
Chairman

(14)



# I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Income & Expenditure A/c for the year ending 31-03-2016

Particulars	Schedule	As At 31-03-2016 (Rupees)	As At 31-03-2015 (Rupees)
<b>Income</b>			
<b>BY Interest - Realized</b>			
Interest on FDR		28947417	22200820
Interest on Bank		557922	541513
<b>Other Income</b>			
Dividend on UTI Mutual Fund		136947	174296
Misc. Income		113092	126528
Bank Charges Income		140	13989
Penalty Charges Received		203395	187239
Membership Fees		32500	31510
<b>Total:-</b>		<b>29991413</b>	<b>23275895</b>
<b>Expenditure</b>			
<b>Establishment Exp (Sch.-7)</b>		1779685	1387783
Provision for ascertained Liability of			
DFC Payable		27946534	33491873
Surplus Carried Over Balance Sheet		265194	-11603761
<b>Total:-</b>		<b>29991413</b>	<b>23275895</b>

As per our Separate Report of even date attached herewith.

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

For Vijay M Shah & Co.,

Chartered Accountants

FRN # 111417W

Vijay M. Shah

(Proprietor)

Mem # 17775

Ahmedabad : 21-04-2016



(Dr. Kirti M. Patel)

Chairman

(Dr. Yogendra S. Modi)

Hon. Sec.

(17)

# I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Balance Sheet as on March 31, 2016

Funds & Liabilities	Schedule	As At 31.03.16 (Rupees)	As At 31.03.15 (Rupees)
<b>Trust Fund or Corpus</b>			
Corpus fund	1	117963180	89606130
Advance Fees Fund	2	50842065	48900915
Advance Fraternity Contribution	3	75066526	72141526
<b>Total</b>		<b>243871771</b>	<b>210648571</b>
<b>Liabilities</b>			
Earmarked Funds- Set apart for fulfilling			
DFC Liability of members Completing 25 years of tenure		9150000	9150000
DFC Payable to Members		1326409	2303399
Advance DFC recd. From members	4	1906847	1994938
Int. Accrued- Individual Deposit (AFC)		466605	466605
Provision for ascertained liability-DFC Payable		132038317	104091783
<b>Total</b>		<b>144888178</b>	<b>118006725</b>
<b>Income And Expenditure Accounts</b>			
Balance as Per Last Balance Sheet		11017010	22620771
Add/Less : Surplus Of Deficit		265194	-11603761
<b>Total</b>		<b>11282204</b>	<b>11017010</b>
<b>Property &amp; Assets</b>			
Fixed Assets		400042153	339672306
Investment		619988	440904
<b>Other Receivables</b>		306657758	266792695
Death Fraternity Contribution Receivable		65452120	48457398
Corpus Fund Receivable		28679489	21032129
Income Tax TDS Receivable		153754	68605
<b>Advances &amp; Deposits</b>			
Office Deposit to A,bad Medical Asso		75000	75000
OYT Telephone Deposit		15000	15000
Advance income Tax		9390	9390
Health Scheme IMA GSB		0	2697
AFC Security Deposit		8480	8480
<b>Total</b>		<b>107870</b>	<b>110567</b>
<b>Cash And Bank Balances</b>			
Cash		2203	3550
<b>Bank Balances</b>			
Axis Bank		490353	383490
Punjab National Bank A/c # 17366		759115	2358495
Punjab National Bank A/c # 39249		897	0
Punjab National Bank A/c # 5155 (OD)		-3006055	0
Hdfc Bank A/c# 0006110000979		111682	12001
UTI Bank Ltd.(Dfc) A/c # 16438		12979	12472
<b>Total:-</b>		<b>400042153</b>	<b>339672306</b>

As per our Separate Report of even date attached herewith.

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

For Vijay M Shah & Co.,

Chartered Accountants

FRN # 111417W

Vijay M. Shah

(Proprietor)

Mem # 17775

Ahmedabad : 21-04-2016



(Dr. Kirti M. Patel)

Chairman

(Dr. Yogendra S. Modi)

Hon. 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 31.03.16 (Rupees)	As At 31.03.15 (Rupees)
Opening Balance	89606130	68928500
Add: Received from new members enrolled during the year	0	18900
Add: Tr. from DFC @ Rs.30/- per death per member	28357050	20658730
<b>Total :</b>	<b>117963180</b>	<b>89606130</b>

## Schedule - 2 (Capital Reserve Fund)

Particulars	As At 31.03.16 (Rupees)	As At 31.03.15 (Rupees)
Opening Balance	48900915	46957850
Add: Recd from 650 new members enrolled during year.	1941150	1943065
<b>Total :</b>	<b>50842065</b>	<b>48900915</b>

## Schedule - 3 (Advance Fraternity Contribution)

Particulars	As At 31.03.16 (Rupees)	As At 31.03.15 (Rupees)
Opening Balance - AFC (Incl. Members deposit)	72141526	69259276
Add : Received from 650 new members enrolled during the year @ Rs. 5000	3250000	3136000
Less : AFC adj for expired/terminated/resigned members during year	3250000	253750
<b>Total :</b>	<b>75066526</b>	<b>72141526</b>

## Schedule - 4 (DFC Payable)

Particulars	As At 31.03.16 (Rupees)	As At 31.03.15 (Rupees)
Dr Jambudi	344670	344670
Dr T. Venkata Sitaram	471920	471920
Dr Gudibanda chitras	509819	509819
Dr P V Subba Reddi	0	976990
<b>Total :</b>	<b>1326409</b>	<b>2303399</b>



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# I.M.A. NATIONAL SOCIAL SECURITY SCHEME

## Schedule - 5 (Fixed Assets)

Sr. No.	Name	As At 31.03.16	As At 31.03.15
1	Furniture	204079	54079
2	Typewriter	2852	2852
3	Vaccum Cleaner	1372	1372
4	Computer	239457	211057
5	Air-conditioner	55828	55828
6	Office Building	87770	87770
7	Fax Machine	12713	12713
8	Telephone Equipment	3724	3040
9	Electrification	12193	12193
	<b>Total :</b>	<b>619988</b>	<b>440904</b>

## Schedule - 6 (Investments)

Sr. No.	Name	As At 31.03.16	As At 31.03.15
1	UTI Tax Free Bonds of 6.5% (converted to UTI MF)	1217758	1217758
2	PNB- FDR	40000000	35500000
3	Sydcate Bank FD	2000000	12500000
4	Bank of Baroda - FDR	133500000	116500000
5	Central Bank of India - FDR	331900000	23224937
6	Bank of India FDR	390000000	190000000
7	UCO Bank FDR	440000000	290000000
8	Bank of Maharashtra	90000000	251000000
9	Nabard Bonds	47500000	47500000
	<b>Total :</b>	<b>306657758</b>	<b>266792695</b>

## Schedule - 7 (Establishment Exp.)

Sr. No.	Name	As At 31.03.16	As At 31.03.15
1	Audit Fees	18000	20618
2	Bank Charges	109164	66310
3	Bonus Exp	37750	33650
4	Computer Exp	1950	5485
5	Electric Burning Exp	25420	16976
6	Hospitality Exp	28868	21495
7	Income Tax Consultation Charges	89825	54944
8	Interest to Advance DFC	41171	45729
9	Jobwork Exps.	2700	0
10	Meeting Exps	47600	19900
11	Misc. Exp	8662	8499
12	Terminated members d/c w/off	82800	0
13	Resigned members d/c w/off	33550	0
14	Municipal Tax	6597	12660
15	Postage Exp	291072	246566
16	Printing & Stationery Exp	191167	235658
17	Repairs & maintenance Exp	3070	52872
18	Computer Software Repair & Maintenance	39500	12500
19	Salary Exp	433500	377750
20	Telephone Exp	23133	11812
21	Travelling Exp	196183	121430
22	Contribution to Charity Commissioner	50000	0
23	Legal Fees	9300	1990
24	Website Exp	8703	20939
	<b>Total</b>	<b>1779685</b>	<b>1387783</b>

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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.

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(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 bylaws. 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 net present liability AS ON 31.03.16 is Rs.132038317/-. The said liability has been considered and provided in current years accounts, reducing therefrom, amount of liability provided till 31.03.15 being Rs104091783/-, 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

FRN # 111417W  
Vijay M Shah  
(Proprietor)

Mem # 17775

Ahmedabad : 21-04-2016



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

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; contact@imansss.org  
Website : www.imansss.org

## BUDGET ESTIMATE FOR THE YEAR 2017-2018

Particulars	Budgeted 2017-18	Budgeted 2016-17	Budgeted 2015-16	Actual 2015-16
<b>INCOME :</b>				
F. D. Interest	2,30,00,000	2,10,00,000	1,70,00,000	2,89,47,417
Misc. Income	10,00,000	7,00,000	7,00,000	10,43,996
<b>TOTAL</b>	<b>2,40,00,000</b>	<b>2,17,00,000</b>	<b>1,77,00,000</b>	<b>2,99,91,413</b>
<b>EXPENSES :</b>				
Advertisement	50,000	50,000	50,000	
Audit Fee	25,000	20,000	20,000	18,000
Actuary Certification Charges	35,000	35,000	35,000	-
Bank Charges	1,00,000	70,000	60,000	1,09,164
Bonus	55,000	45,000	40,000	37,750
Building Repairing & Maintenance	50,000	50,000	50,000	-
Contribution to charity commissioner	70,000	70,000	70,000	50,000
Computer Exp.	15,000	15,000	15,000	1,950
Computer Software Maintenance	30,000	20,000	15,000	39,500
Electricity Exp.	35,000	25,000	20,000	25,420
Income Tax	60,000	50,000	15,000	89,825
Consultation Charges				
Interest to Advance	60,000	55,000	50,000	41,171
DFC				
Job Work Exp.	10,000	-	-	2,700
Legal Fees	20,000	15,000	15,000	9,300
Loss of DFC receivable from terminated members / Net DFC Not received after adj. of AFC	30,000	30,000	30,000	1,16,350
Meeting Expense	35,000	30,000	25,000	47,600
Misc. Exp.	25,000	20,000	20,000	8,662
Municipal Tax	25,000	20,000	20,000	6,597
Other Repairs & Maintenance	55,000	50,000	25,000	3,070
Paid to Resigned Member	5,000	5,000	5,000	-
Postage	3,10,000	3,00,000	2,70,000	2,91,072
Printing & Stationery	2,70,000	2,50,000	1,65,000	1,91,167
Salary	4,50,000	4,00,000	3,50,000	4,33,500
Tea - Refreshment	35,000	30,000	25,000	28,868
Telephone Exp.	25,000	20,000	20,000	23,133
Travelling Exp.	3,10,000	3,00,000	3,00,000	1,96,183
Website Exp.	35,000	30,000	25,000	8,703
<b>TOTAL :</b>	<b>22,25,000</b>	<b>20,05,000</b>	<b>17,35,000</b>	<b>17,79,685</b>

Dr. Kirti M. Patel  
Chairman

(22)

Dr. Yogendra S. Modi  
Hon. Secretary

## I.M.A. N.S.S.S. As on 31-03-2016

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

\* Expired within 1 year of Admission. (23)



## I.M.A. N.S.S.S. As on 31-03-2016

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
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
2014-2015	630	50	34	4,950	9,99,430
2015-2016	650	65	22	6,500	10,38,940
<b>TOTAL</b>	<b>15,920</b>	<b>740</b>	<b>288</b>	<b>44,250</b>	

\* Expired within 1 year of Admission.  
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