

BOOK-POST



Estd. : 1994

I.M.A.

NATIONAL SOCIAL SECURITY SCHEME

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

**Annual Report
&
Statement of Account**

Year 2016-2017

(1st April, 2016 to 31st March, 2017)



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

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Website : www.imansss.org



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Dr. K.K. Agarwal

National President, I.M.A.

Dr. Kirti M. Patel

Chairman

Dr. R.N. Tandon

Hon. Secretary General, I.M.A.

Dr. Yogendra S. Modi

Hon. Secretary

Dr. Bipin M. Patel

Hon. Finance Secretary

Dr. Jitendra B. Patel

Hon. Jt. Secretary

Dr. Mahendra B.Desai

Hon. Asst. Fina. Secretary

: MEMBERS :

Dr. Anil Nayak

Mehsana, Gujarat

Dr. Parthiv B. Sanghvi

Mumbai, Maharashtra

Dr. P. Ramakrishnan

Trichy, Tamil Nadu

Dr. Anandilal Jhawar

Harda, Madhya Pradesh



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Date : 25-11-2017

Dear Members,

The General Body Meeting of the Members of I.M.A. N.S.S.S. will be conveyed on 27/12/2017, 9.00a.m. at venue of IMA NATCON-2017, 92nd National Conference of I.M.A. H.Q. at The Lalit, Mumbai Sahar Airport Road, Andheri – East, Mumbai – 400 059, Maharashtra.

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 Radisson Blu and Park Inn by Radisson, Airport Road, Amritsar, Punjab on 27/12/2016.
- (2) To pass condolence resolution of the sad demise of our Managing Committee Member Dr. V. C. V. Pillai and our members.
- (3) To pass the Annual Report.
- (4) To pass the Audited Report of Accounts for the year 01-04-2016 to 31-03-2017.
- (5) To pass the estimated budget for the year 2018- 2019.
- (6) To appoint auditors.
- (7) To discuss letters received from members.
- (8) Anything with the permission of Chair.

(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 27/12/2016 - at 9.00 a.m. at venue of NATCON-2016, 91th National Conference of I.M.A. H.Q. at Hotel Radisson Blu and Park Inn by Radisson, Airport Road, Amritsar, Punjab.

Dr. S. S. Agarwal – National President - IMA HQ was in Chair.

Dr. Yogendra Modi – Hon. Secretary of I.M.A. N.S.S.S. welcomed Dr. S. S. Agarwal - National President - IMA HQ, Dr. K. K. Agarwal - Hon. Secretary General - IMA HQ., Dr. Jitendra B. Patel - Past President IMA, HQ. and all the members of I.M.A. N.S.S.S.

Dr. Yogendra Modi – Hon. Secretary requested Dr. S. S. Agarwal - National President to call meeting to order.

Dr. S. S. Agarwal 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 Hotel Le-Meridien, New Delhi on 27/12/2015.

Minutes of last General Body Meeting held on 27/12/2015 at Hotel Le Meridien, New Delhi was read by Dr. Yogendra S. Modi - Hon. Secretary

There was no correction, the minutes was passed unanimously.

(3)

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	143	Dr. Shah Chandulal Fulchand	Gujarat	Ahmedabad
2	583	Dr. Bhupatiraju Rama Raju	A. P.	Tanuku
3	607	Dr. M. Krishna Reddy	A.P.	Tirupati
4	3406	Dr. Soni Ghanshyam Lal	Rajasthan	Udaipur
5	9647	Dr. Satwekar Ajit Manohar	Maharashtra	Jalna
6	7464	Dr. Shah Dharmesh Hasmukhlal	Gujarat	Surat
7	1101	Dr. Shah Mrudulaben D.	Gujarat	Ahmedabad
8	7482	Dr. B. Narasaiah	A.P.	Warangal
9	2868	Dr. Mehta Pradipkumar R.	Gujarat	Ahmedabad
10	2910	Dr. Samuel S. N.	T. N.	Salem
11	840	Dr. Pipalia Karamshibhai K.	Gujarat	Junagadh
12	3440	Dr. Sonthalia Brij Mohan	U.P.	Kanpur
13	5636	Dr. V. S. Nayanar	Kerala	Kannur
14	10570	Dr. Kalluri Rama Mohan Reddy	A.P.	Cuddapah
15	3216	Dr. Joshi Gulabrai Ratilal	Gujarat	Gondal
16	812	Dr. Shah Ratilal Pranalal	Gujarat	Balasinor
17	13455	Dr. Rana Chakrabarti	West Bengal	Kolkata
18	10734	Dr. Chandra Deo Chaubey	Gujarat	Ahmedabad
19	705	Dr. Nelvigiri Gurubasappa	Karnataka	Bangalore
20	3287	Dr. Pandya Narendra J.	Maharashtra	Mumbai
21	14592	Dr. V. Elangovan	T.N.	Salem
22	1945	Dr. P. Konda Reddy	A.P.	Sattenapalli
23	1192	Dr. Parmar Bhikhabhai Shamjibhai	Gujarat	Ahmedabad
24	13292	Dr. Sangani Vipul Raiyabhai	Gujarat	Ahmedabad
25	6209	Dr. Y R Premalatha	Gujarat	Vadodara
26	577	Dr. Desai Chandrakantaben H.	Gujarat	Ahmedabad
27	728	Dr. Patel Ishwarlal M.	Gujarat	Sidhpur
28	3554	Dr. Dabhi Bababhai J.	Gujarat	Jamnagar
29	9596	Dr. Y. Narasimha Rao	A.P.	Kandukur
30	10687	Dr. Snehalja Lal	Kerala	Kollam
31	13775	Dr. Patel Nitinbhai N.	Gujarat	Patan
32	11179	Dr. Savani Rameshkumar M.	Gujarat	Surat

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Sr. No	NSSS No.	Name Of Member	State	Place (City/Town)
33	714	Dr. Anne Venkata Ratnamma	Telangana	Gudivada
34	850	Dr. Vaniawala Pradip C.	Gujarat	Surat
35	8444	Dr. K. Anil	A.P.	Warangal
36	8996	Dr. K. Venkata Rao	A.P.	Vijayawada
37	896	Dr. Bhatt Girishchandra B.	Gujarat	Navsari
38	2372	Dr. Gandhi Harshad R.	Gujarat	Ahmedabad
39	2023	Dr. Padmanabhan Nair P. V.	Kerala	Kannur
40	6307	Dr. Mansuri Mohammed Iqbal F.	Gujarat	Ahmedabad
41	527	Dr. Narasangi Salabanna S.	Karnataka	Bijapur
42	3909	Dr. M. J. Josy	Kerala	Trichur
43	6168	Dr. S. Jeyakumar	T.N.	Cumbum Valley
44	950	Dr. Langalia Rasiklal Pranalal	Gujarat	Gondal
45	1089	Dr. Vyas Bhupendra D.	Gujarat	Surat
46	420	Dr. Goyal Kedarnath B.	Gujarat	Palanpur
47	1444	Dr. Ghevariya Devraj Lavjibhai	Gujarat	Bhavnagar
48	11249	Dr. Agarwal Laxman Shriram	Maharashtra	Nagpur
49	8492	Dr. Taori Kishor Badridasji	Maharashtra	Nagpur
50	9363	Dr. K. Masil Inbakumar	T.N.	Marthandam
51	4968	Dr. Srivastava Arun Kumar	U.P.	Faizabad
52	3037	Dr. Joseph James	Kerala	Kothamangalam
53	11023	Dr. Vasava Nitin Chandubhai	Gujarat	Ahmedabad
54	648	Dr. Shah Bhupendra K.	Gujarat	Baroda
55	14881	Dr. Kanhere Uday K.	Maharashtra	Nagpur
56	1295	Dr. Tandel Mahesh Maganlal	Gujarat	Surat
57	8455	Dr. Santwani Manohar A.	Gujarat	Jamnagar
58	9459	Dr. Suryanarayana A.	Karnataka	Hagaribomanahal
59	11750	Dr. T. Thiraviam	Tamil Nadu	Marthandam
60	687	Dr. T.S. Seshachari	A.P.	Tirupati
61	1158	Dr. Gosrani Motichand Hansraj	Gujarat	Jamnagar
62	2517	Dr. S. Subramaniam	Tamil Nadu	Nagarcoil
63	690	Dr. H. R. Narayana Murthy	Karnataka	Bangalore
64	3350	Dr. Annapurna Nayak	Maharashtra	Mumbai
65	642	Dr. Annadani Halappa A.	Karnataka	Hassan

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. Parthiv Sanghvi - Maharashtra

Seconded by : Dr. Vinod R. Patel - Vadodara

AGENDA: 4 : To pass the Audited Report of Accounts for the year 01-04-2015 to 31-03-2016.

Audited Report of Accounts for the year 01-04-2015 to 31-03-2016 were placed before the house.

After due discussion the Audited Accounts were adopted.

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

Seconded by : Dr. Mahendra B Desai - Ahmedabad

AGENDA : 5 : To pass the estimated budget for the year 2017- 2018.

It was passed unanimously.

Proposed by : Dr. Bakulesh Mehta - Maharashtra

Seconded by : Dr. Bhupendra Shah - Himmatnagar

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 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. 20.

Sr.No.	NSSS No.	Name of Member	State
1	13951	Dr. Zalavadiya Gaurav M.	Gujarat
2	14122	Dr. Gandhi Nirav S.	Gujarat
3	7248	Dr. Patel Shailesh M.	Gujarat
4	8459	Dr. Patel Pankajkumar P.	Gujarat
5	12972	Dr. Sujit Kumar Mandal	West Bengal
6	7936	Dr. S. Sevlapandian	Maharashtra
7	2494	Dr. Phadke Vinayak A.	Maharashtra
8	8778	Dr. Ray Samir J.	Gujarat
9	11598	Dr. Nitturkar Ravindra K.	Maharashtra
10	14492	Dr. Joyce Rozario	Karnataka
11	9936	Dr. Joshi Rajashree Anant	Maharashtra
12	9944	Dr. Kapoor Sanjay B.	Uttar Pradesh
13	2343	Dr. Bhattacharjee Arabinda	Bihar
14	7969	Dr. Palli Sudhir Babu	Andhra Pradesh
15	7968	Dr. Akkupalli Vijaya L.	Andhra Pradesh

- 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	5692	Dr. Das Abhijit P.	Gujarat
2	5693	Dr. Bhagat Shilpa Das Abhijit	Gujarat
3	13352	Dr. Jani Falguni Samidh	Gujarat
4	12569	Dr. Pandya Tanmay P.	Gujarat
5	12568	Dr. Pandya Preeti Tanmay	Gujarat
6	11274	Dr. Anoop Arora	Uttar Pradesh
7	8827	Dr. Das Kamalakanta H.	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



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REPORT OF IMA NSSS FOR THE PERIOD

01/04/2016 TO 31/03/2017

Dear Members,

Report of our scheme I.M.A. N.S.S.S. for the period of 01/04/2016 to 31/03/2017

ABOUT MEMBERSHIP :

Year 2016-17

Actual Members at the beginning of year i.e. 01/04/2016	14892
New Members enrolled during 01/04/2016 to 31/03/2017	680
Deceased Members during 01/04/2016 to 31/03/2017	70
Resigned Members during 01/04/2016 to 31/03/2017	2
Cancel Membership during 01/04/2016 to 31/03/2017	1
Terminated Members during 01/04/2016 to 31/03/2017	25

Actual Members as on 31/03/2017

15474

DFC Paid to Nominee in Year 2016 – 2017 70

Last DFC Paid to Deceased Member's Nominee	Rs. 10,73,890/-
Amount Paid to Nominee of Deceased Members during the year	Rs. 7,41,36,577/-
Total Deceased Members	810
Total Amount paid to Nominee of Deceased Members	Rs.43,00,86,717/-
With your help, our scheme is able to help as Death Fund Contribution to the 70 Member's Families during this year.	

Sr. No	NSSS No.	Name Of Members Expired	State	Total Amount Paid
1	13455	Dr. Rana Chakrabarti	West Bengal	10,19,240
2	10734	Dr. Chadra Deo Chaubey	Gujarat	10,32,050
3	705	Dr. Nelvigiri Gurubasappa	Karnataka	10,32,090
4	3287	Dr. Pandya Narendra J.	Maharashtra	10,33,690
5	14592	Dr. V. Elangovan	Tamil Nadu	10,34,850
6	4078	Dr. K.E.Jai Surya Narayana	Andhra Pradesh	10,28,630
7	1945	Dr. P. Konda Reddy	Andhra Pradesh	10,37,300
8	1192	Dr. Parmar Bhikhabhai Shamjibhai	Gujarat	10,38,990
9	13292	Dr. Sangani Vipul Raiyabhai	Gujarat	10,39,410
10	6209	Dr. Y. R. Premalatha	Gujarat	10,39,910
11	577	Dr. Desai Chandrakantaben H.	Gujarat	10,37,360
12	728	Dr. Patel Ishwarlal M.	Gujarat	10,40,160
13	3554	Dr. Dabhi Bababhai J.	Gujarat	10,40,980
14	9596	Dr. Y. Narasimha Rao	Andhra Pradesh	10,45,800
15	10687	Dr. Snehaja Lal	Kerala	10,40,130
16	13775	Dr. Patel Nitinbhai N.	Gujarat	10,41,660
17	11179	Dr. Savani Rameshkumar M.	Gujarat	10,42,610
18	714	Dr. Anne Venkata Ratnamma	Telangana	10,45,800
19	4072	Dr. Deshmukh Sudhaker Bhagawan Rao	Maharashtra	10,46,970
20	850	Dr. Vaniawala Pradip C.	Gujarat	10,55,700
21	8444	Dr. K. Anil	Andhra Pradesh	10,60,150
22	8996	Dr. K. Venkata Rao	Andhra Pradesh	10,60,230
23	896	Dr. Bhatt Girishchandra B.	Gujarat	10,61,310
24	2372	Dr. Gandhi Harshad R.	Gujarat	10,62,300
25	285	Dr. Deshpande Trimbak B.	Maharashtra	10,58,880
26	2023	Dr. P. V. Padmanabhan Nair	Kerala	10,61,980
27	6307	Dr. Mansuri Mohammed Iqbal F.	Gujarat	10,64,467
28	527	Dr. Narasani Salabanna S.	Karnataka	10,63,690
29	3909	Dr. M. J. Josy	Kerala	10,69,850
30	187	Dr. Aileen Sharad Pandit	Gujarat	10,54,180
31	6168	Dr. S. Jeyakumar	Tamil Nadu	10,63,760
32	950	Dr. Langalia Rasiklal Prantal	Gujarat	10,65,560
33	1089	Dr. Vyas Bhupendra D.	Gujarat	10,65,190
34	420	Dr. Goyal Kedarnath B.	Gujarat	10,65,530
35	758	Dr. Kamineni Venkateswara Rao	Andhra Pradesh	10,61,800

Sr. No	NSSS No.	Name Of Members Expired	State	Total Amount Paid
36	1444	Dr. Ghevariya Devraj Lavjibhai	Gujarat	10,66,550
37	11249	Dr. Agarwal Laxman Shriram	Maharashtra	10,66,530
38	8492	Dr. Taori Kishor Badridasji	Maharashtra	10,66,430
39	9363	Dr. K. Masil Inbakumar	Tamil Nadu	10,68,010
40	4968	Dr. Srivastava Arun Kumar	Uttar Pradesh	10,67,160
41	3037	Dr. Joseph James	Kerala	10,67,840
42	2731	Dr. Wadhwa Manohar S.	Maharashtra	10,66,410
43	11023	Dr. Vasava Nitin Chandubhai	Gujarat	10,68,370
44	9672	Dr. Gedia Valjibhai Nanjibhai	Gujarat	10,63,640
45	648	Dr. Shah Bhupendra K.	Gujarat	10,68,550
46	14881	Dr. Kanhere Uday K.	Maharashtra	10,68,380
47	1295	Dr. Tandel Mahesh Maganlal	Gujarat	10,68,390
48	8455	Dr. Santwani Manohar A.	Gujarat	10,68,220
49	9459	Dr. Suryanarayana A.	Karnataka	10,67,920
50	11750	Dr. T. Thiraviam	Tamil Nadu	10,67,990
51	687	Dr. T.E. Seshachari	Andhra Pradesh	10,66,540
52	1158	Dr. Gosrani Motichand Hansraj	Gujarat	10,67,700
53	2517	Dr. S. Subramaniam	Tamil Nadu	10,67,530
54	690	Dr. H. R. Narayana Murthy	Karnataka	10,68,350
55	3350	Dr. Annapurna Nayak	Maharashtra	10,68,180
56	642	Dr. Annadani Halappa A.	Karnataka	10,69,340
57	7270	Dr. M.B.S. Krishnan	Tamil Nadu	10,68,820
58	3162	Dr. Chokshi Purna Shirish	Gujarat	10,70,510
59	2633	Dr. V. Radha Krishna Murthy	Andhra Pradesh	10,70,260
60	190	Dr. Joshi Manubhai Hiralal	Guajrat	10,71,560
61	517	Dr. J. Abdul Khuddus	Andhra Pradesh	10,71,220
62	1077	Dr. Bhogi Thavitayya Chetty	Andhra Pradesh	10,70,750
63	3017	Dr. Y. Mohan Kumar	Andhra Pradesh	10,71,750
64	3197	Dr. Achanta Rama Rao	Andhra Pradesh	10,72,300
65	1285	Dr. Mangalam V. Rathod	Gujarat	10,72,370
66	961	Dr. Kosuru Padmanabhaiah	Andhra Pradesh	10,72,610
67	3708	Dr. Kanodia Ashok Dhanjibhai	Gujarat	10,73,470
68	167	Dr. Mendha Ghanshyambhai J.	Gujarat	10,73,110
69	741	Dr. Parikh Navin Bapulal	Gujarat	10,73,890
70	2523	Dr. Dasani Dinaben Jamnadas	Gujarat	10,73,720

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Total amount given to deceased member's nominee Rs.7,41,36,577.00 (Rupees : Seven Crore Fourty One Lacs Thirty Six Thousand Five Hundred Seventy Seven Only).

ABOUT CANCEL MEMBER :

Sr. No.	NSSS No.	Name of Doctor	State
1	15962	Dr. Chaudhary Sonal S.	Gujarat

ABOUT TERMINATED MEMBERS :

For this year, we have terminated following members from the scheme due to non payment of DFC No. 21.

SR. NO.	NSSS NO.	NAME OF MEMBER	STATE
1	624	Dr. Achar Vajapeyam	Karnataka
2	628	Dr. Hajirawala Mita Nimishbhai	Gujarat
3	919	Dr. Reddina Kavitha B.V.Ramanareddy	Andhra Pradesh
4	973	Dr. Chadha Narinderjit Singh	Uttar Pradesh
5	8629	Dr. Talpada Motibhai Dahyabhai	Gujarat
6	8756	Dr. Goswami Devendrapuri Popatpuri	Gujarat
7	8952	Dr. Patel Prerana Bhupendrakumar	Gujarat
8	9874	Dr. Manisha Agrawal	Uttar Pradesh
9	9875	Dr. Amit Kumar Agrawal	Uttar Pradesh
10	10145	Dr. Suryavanshi Gurunath Atmaram	Karnataka
11	11833	Dr. Girish Baburao Kulkarni	Karnataka
12	12249	Dr. Manjul Varghese	Kerala
13	13288	Dr. Subhash Chandra Jain	Madhya Pradesh
14	13632	Dr. Jain Priyanka Sanjeev	Gujarat
15	13786	Dr. Rajesh Jindal	Uttar Pradesh
16	13787	Dr. Anju Jindal	Uttar Pradesh
17	13803	Dr. Kachhadia Mehul Bipin	Gujarat
18	13835	Dr. Khune Manik Vishwanath	Maharashtra
19	14194	Dr. Ghattargi Vishal Chandrashekhar	Karnataka
20	14944	Dr. M. Amarendra	Andhra Pradesh
21	15247	Dr. Vora Ajinkya Ashok	Maharashtra
22	15255	Dr. Vora Namrata Ajinkya	Maharashtra
23	15275	Dr. Patel Zalak Yash	Gujarat
24	15295	Dr. Mehta Sagar Chandrakantbhai	Gujarat
25	15390	Dr. Sadineni Santhoshkumar	Telangana

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ABOUT RESIGNED MEMBER :

Sr. No.	NSSS No.	Name	State
1	11070	Dr. Rathod Rajeshkumar P.	Gujarat
2	14154	Dr. Vaghani Prakash C.	Gujarat

MEMBERSHIP STRENGTH & DEATH OF MEMBERS STATE WISE :

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

State	Members	Death
Andhra Pradesh	1191	152
Assam	33	3
Bihar	239	9
Chandigarh	14	
Chhattisgarh	94	
Delhi	82	1
Goa	4	
Gujarat	7934	407
Haryana	120	3
Himachal Pradesh	9	
Jharkhand	48	
Jammu & Kashmir	3	
Karnataka	512	27
Kerala	591	41
Madhya Pradesh	276	4
Maharashtra	2683	87
Manipur	1	
Meghalaya	0	1
Nagaland	6	
Orissa	57	5
Punjab	104	4
Pondicherry`	7	
Rajasthan	236	13
Tamil Nadu	604	32
Telangana	27	
Uttar Pradesh	427	16
U.T.	10	
Uttarakhand	7	
Uttaranchal	5	1
West Bengal	150	4
TOTAL :	15474	810

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MEMBERSHIP STRENGTH & DEATH OF MEMBERS AGEWISE :

AGE GROUP	MEMBERS	DEATH
Up to 30 Years	0156	2
31 to 40 Years	1488	19
41 to 50 Years	3341	59
51 to 55 Years	1946	73
56 to 60 Years	2266	116
61 to 65 Years	2633	165
66 to 70 Years	2084	130
Above 71 Years	1560	249
Total	15474	810

About DFC - 22

We have asked DFC 22 In April 2017. The Maximum Amount to be paid by each Member was DFC Rs. 7000/-

(Dr. Yogendra S. Modi)

Hon. Secretary

(Dr. Kirti M. Patel)

Chairman

(13)

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
 E-mail : office@vnsca.in

INDEPENDENT AUDITOR'S REPORT

To,
 The Members of
 IMA National Social Security Scheme,

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, 2017**, 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 31.03.17 as per actuarial valuation report is Rs. 67,99,93,459/- reduced there from fund available Rs. 46,66,52,248/- the shortfall is Rs. 21,33,41,211/- . On the basis of experts opinion, Management has considered and provided the liability to the extent of surplus of income over expenditure in current year's account.

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

- In the case of the Balance Sheet, of the state of affairs as at March 31, 2017; and
- In the case of the Income and Expenditure Account, of the Surplus for the year ended on that date.

Place : Ahmedabad
 Date : 08-06-2017



(14)

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

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Balance Sheet as at March 31, 2017

Funds / Liabilities	Schedule	As At 31.03.17 (Rupees)	As At 31.03.16 (Rupees)
Trust Fund or Corpus			
Corpus fund	1	14,97,40,000	11,79,63,180
Advance Fees Fund	2	5,28,99,071	5,08,42,065
Advance Fraternity Contribution	3	7,79,76,526	7,50,66,526
Sub-Total		28,06,15,597	24,38,71,771
Liabilities			
Earmarked Funds- Set apart for fulfilling		91,50,000	91,50,000
DFC Liability of members Completing			
25 years of tenure			
DFC Payable to Members	4	45,22,809	13,26,409
Advance DFC recd. From members		33,42,431	19,06,847
Int Accrued- Individual Deposit (AFC)		4,66,605	4,66,605
Provision for ascertained liability-DFC Payable		15,72,72,602	13,20,38,317
Sub-Total		17,47,54,447	14,48,88,178
Income And Expenditure Accounts			
Balance as Per Last Balance Sheet		1,12,82,204	1,10,17,010
Add/Less : Surplus Of Deficit		0	2,65,194
Sub-Total		1,12,82,204	1,12,82,204
Total:-		46,66,52,248	40,00,42,153

The Accounts are Maintained On Cash Basis and Income Outstanding is nil.

The above Balance Sheet to the Best Of Our Belief Contains a True Accounts Of The Funds & Liabilities and Of the Property & assets Of The Trust.

As per our Separate Report of even date attached herewith.

For Vijay M Shah & Co.,
 Chartered Accountants

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

Mem # 157649
 Ahmedabad :
 8-6-2017



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.

(15)

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Income & Expenditure A/c for the year ending 31-03-2017

Property & Assets	Schedule	As At 31-3-2017 (Rupees)	As At 31-3-2016 (Rupees)
Fixed Assets			
Fixed Assets	5	6,19,988	6,19,988
Investment	6	35,55,95,749	30,66,57,758
Other Receivables			
Death Fraternity Contribution Receivable		7,45,91,009	6,54,52,120
Corpus Fund Receivable		3,22,45,539	2,86,79,489
Income Tax TDS Receivable		6,33,375	1,53,754
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
Sub-Total		1,07,870	1,07,870
Cash And Bank Balances			
Cash		3,760	2,203
Bank Balances			
Axis Bank		4,92,232	4,90,353
Punjab National Bank A/c # 173665		20,89,951	7,59,115
Punjab National Bank A/c # 39249		2,21,459	897
Punjab National Bank A/c # 5155 (OD)		19,276	-30,06,055
Hdfc Bank A/c# 979		18,535	1,11,682
UTI Bank Ltd.(Dfc) A/c # 16438		13,505	12,979
Sub-Total		28,58,718	-16,28,826
Total:-		46,66,52,248	40,00,42,153

As per our Separate Report of even date attached herewith.

For Vijay M Shah & Co., For, I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Chartered Accountants

FRN # 111417W

C.A. Chirag S. Doshi

(Partner)

Mem # 157649

Ahmedabad :

8-6-2017



(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 31-03-2017

Particulars	Schedule	As At 2016-17 (Rupees)	As At 2015-16 (Rupees)
Income			
BY Interest - Realized			
Interest on FDR		2,58,88,516	2,89,47,417
Interest on Bank		6,90,136	5,57,922
Interest on Income Tax Refund		6,081	0
Other Income			
Dividend on UTI Mutual Fund		1,36,947	1,36,947
Misc. Income		2,94,818	1,13,092
Bank Charges Income		450	140
Penalty Charges Received		2,04,792	2,03,395
Membership Fees		34,000	32,500
Total:-		2,72,55,740	2,99,91,413
Expenditure			
Establishment Exp (Sch.-7)	7	20,21,455	17,79,685
Provision for ascertained Liability of DFC Payable		2,52,34,285	2,79,46,534
		0	2,65,194
Surplus Carried Over Balance Sheet			
Total:-		2,72,55,740	2,99,91,413

As per our Separate Report of even date attached herewith.

For Vijay M Shah & Co., For, I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Chartered Accountants

FRN # 111417W

C.A. Chirag S. Doshi

(Partner)

Mem # 157649

Ahmedabad :

8-6-2017



(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 31.03.17 (Rupees)	As At 31.03.16 (Rupees)
Opening Balance	11,79,63,180	8,96,06,130
Add: Tr. from DFC @ Rs.30/- per death per member	3,17,76,820	2,83,57,050
Total	14,97,40,000	11,79,63,180

Schedule - 2 (Capital Reserve Fund)

Particulars	As At 31.03.17 (Rupees)	As At 31.03.16 (Rupees)
Opening Balance	5,08,42,065	4,89,00,915
Add: Recd from 680 new members enrolled during year.	20,57,006	19,41,150
Total	5,28,99,071	5,08,42,065

Schedule - 3 (Advance Fraternity Contribution)

Particulars	As At 31.03.17 (Rupees)	As At 31.03.16 (Rupees)
Opening Balance - AFC (Indl. Members deposit)	7,50,66,526	7,21,41,526
Add : Received from 680 new members enrolled during the year @ Rs5000/-	34,00,000	32,50,000
Less :AFC adj for expired/teminated/resigned members during year	4,90,000	3,25,000
Total	7,79,76,526	7,50,66,526

Schedule - 4 (DFC Payable)

Particulars	As At 31.03.17 (Rupees)	As At 31.03.16 (Rupees)
Dr Jambudi	3,44,670	3,44,670
Dr T. Venkata Sitaram	4,71,920	4,71,920
Dr gudibanda chitras	5,09,819	5,09,819
Dr M J Jocy	10,69,850	0
Dr Pandit	10,54,180	0
Dr Rathod Mangalam V	10,72,370	0
Total	45,22,809	13,26,409



I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Schedule - 5 (Fixed Assets)

Sr. No.	Name	As At 31.03.17	As At 31.03.16
1	Furniture	2,04,079	2,04,079
2	Typewriter	2,852	2,852
3	Vaccum Cleaner	1,372	1,372
4	Computer	2,39,457	2,39,457
5	Air-conditioner	55,828	55,828
6	Office Building	87,770	87,770
7	Fax Machine	12,713	12,713
8	Telephone Equipment	3,724	3,724
9	Electrification	12,193	12,193
	Total	6,19,988	6,19,988

Schedule - 6 (Investments)

Sr. No.	Name	As At 31.03.17	As At 31.03.16
1	UTI Tax Free Bonds of 6.5% (converted to UTI MF)	12,17,758	12,17,758
2	PNB- FDR	6,10,00,000	4,00,00,000
3	Sydicare Bank FD	0	20,00,000
4	Bank of Baroda - FDR	11,60,00,000	13,35,00,000
5	Central Bank of India - FDR	1,76,27,991	3,31,90,000
6	Bank of India FDR	3,10,00,000	3,90,00,000
7	UCO Bank FDR	10,60,00,000	4,40,00,000
8	Bank of maharashtra	1,80,00,000	90,00,000
9	Nabard Bonds	47,50,000	47,50,000
	Total	35,55,95,749	30,66,57,758

Schedule - 7 (Estabilshment Exp.)

Sr. No.	Name	As At 31.03.17	As At 31.03.16
1	Audit Fees	18,000	18,000
2	Bank Charges	1,10,895	1,09,164
3	Bonus Exp	47,150	37,750
4	Computer Exp	8,580	1,950
5	Electric Burning Exp	16,190	25,420
6	Hospitality Exp	33,588	28,868
7	Income Tax Consultation Charges	44,850	89,825
8	Interest to Advance DFC	53,682	41,171
9	Jobwork Exps.	0	2,700
10	Meeting Exps	0	47,600
11	Misc. Exp	9,910	8,662
12	Terminated members dfc w/off	2,00,300	82,800
13	Cancelled members dfc w/off	9,800	0
14	Resigned members dfc w/off	12,400	33,550
15	Municipal Tax	9,505	6,597
16	Postage Exp	2,87,540	2,91,072
17	Printing & Stationery Exp	2,24,156	1,91,167
18	Repairs & maintenance Exp	26,300	3,070
19	Computer Software Repair & Mainteance	20,275	39,500
20	Salary Exp	5,43,800	4,33,500
21	Telephone Exp	23,895	23,133
22	Travelling Exp	2,19,764	1,96,183
23	Contribution to Charity Commissioner	50,000	50,000
24	Legal Fees	44,125	9,300
25	Website Exp	6,750	8,703
	Total	20,21,455	17,79,685

I.M.A. NATIONAL SOCIAL SECURITY SCHEME

Notes forming part of Annual Accounts

A. Significant Accounting Policies:

(1) AS 1 – Disclosure of Accounting Policies

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

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

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

(3) AS -6 Depreciation Accounting :

Depreciation on fixed assets has not been provided.

(4) AS-10 Accounting For Fixed Assets:

Fixed assets are stated at cost.

(5) AS 13 - Investment

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

B. Other Notes:

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

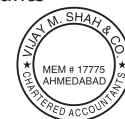
- (5) Amount due from members stated under the head Death Fraternity Contribution Receivable and corpus fund receivable are subject to adjustment and hence its effect on Income and Expenditure account and in Balance Sheet, if any will be accounted in future.

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

- (7) Present and ascertained liability in respect of DFC
Members of the scheme are required to contribute to DFC only up to a period of 25 years, from date of joining. Thereafter it is the liability of the scheme to contribute to DFC as per scheme byelaws. Such liability is a present and ascertained liability of the scheme. Therefore the actuary valuation report was obtained from M/s K.A.Pandit, Consultant and actuaries of Mumbai. As per the report net present liability AS ON 31.03.17 is Rs. 21,33,41,211/-.The said liability has been considered and provided in current years accounts to the extent of surplus of income over expenditure available, and reducing there from, amount of liability provided till 31.03.16 being Rs. 13,20,38,317/-, 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
C.A. Chirag S. Doshi
(Partner)
Mem # 157649
Ahmedabad : 08-06-2017



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; contact@imansss.org

Website : www.imansss.org

BUDGET ESTIMATE FOR THE YEAR 2018-2019

Particulars	Budgeted 2018-19	Budgeted 2017-18	Budgeted 2016-17	Actual 2016-17
INCOME :				
F. D. Interest	24,000,000	23,000,000	21,000,000	25,888,516
Misc. Income	1,000,000	1,000,000	700,000	1,367,224
TOTAL :	25,000,000	24,000,000	21,700,000	27,255,740
EXPENSES :				
Advertisement	50,000	50,000	50,000	-
Audit & Actuary Certification Fee	60,000	60,000	55,000	18,000
Bank Charges	150,000	100,000	70,000	110,895
Bonus	60,000	55,000	45,000	47,150
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	8,580
Computer Software Maintainance	35,000	30,000	20,000	20,275
Electricity Exp.	35,000	35,000	25,000	16,190
Income Tax Consultation Charges	60,000	60,000	50,000	44,850
Interest to Advance DFC	70,000	60,000	55,000	53,682
Job Work Exp.	10,000	10,000	-	-
Legal Fees	100,000	20,000	15,000	44,125
Loss of DFC receivable from terminated members / Net DFC Not received after adj. of AFC	300,000	30,000	30,000	222,500
Meeting Expense	35,000	35,000	30,000	-
Misc. Exp.	25,000	25,000	20,000	9,910
Municipal Tax	25,000	25,000	20,000	9,505
Other Repairs & Maintainance	55,000	55,000	50,000	26,300
Paid to Resigned Member	5,000	5,000	5,000	-
Postage	350,000	310,000	300,000	287,540
Printing & Stationery	300,000	270,000	250,000	224,156
Salary	600,000	450,000	400,000	543,800
Tea - Refreshment	35,000	35,000	30,000	33,588
Telephone Exp.	25,000	25,000	20,000	23,895
Travelling Exp.	350,000	310,000	300,000	219,764
Website Exp.	35,000	35,000	30,000	6,750
TOTAL :	2,905,000	2,225,000	2,005,000	2,021,455

Dr. Kirti M. Patel
Chairman

Dr. Yogendra S. Modi
Hon. Secretary

(22)

I.M.A. N.S.S.S. As on 31-03-2017

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 31-03-2017

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	6500	10,38,940
2016-2017	680	70	28	7,000	10,73,890
TOTAL	16,600	810	316	51,250	

*Expired within 1 year of Admission.