

# INDIAN MEDICAL ASSOCIATION - MAHARASHTRA STATE SOCIAL SECURITY SCHEME

IMA (Mumbai West) Building, 2nd Floor, J.R.Mhatre Marg, J.V.P.D. Scheme, Juhu, Mumbai - 400 049.

©.: (022) 26232965 / 32231456 Tel.Fax No.:(022) 26233890 Email: imamssss@rediffmail.com / imamsmumbai@yahoo.co.in

Member Photo	Nominee Photo											F	or C	Offi	ce	Us	e.
		APPLICATION						S	S.S.S. No.								
FORM						Date of											
	(w.e.f. 1st April 2011)						Regn. Receipt No.										
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Surname First Name									-				100				on 2)
Father's / Husband	's Name						DD	MM	IM		9		טט	M		YYY 1 9	
Address for Corres						7											TX S
	6												Pin				
E-mail address STD code (0 )Tel. No.  Mobile No.																	
Qualification :			Spec	cialit	у		· ·				Ye	ar of	Pas	sing			
College & Universit	y:								Ī								
Name of Medical Council																	
No. and yearof Medical Council Registration :																	
I.M.A. Life Membership No. & Year :																	
Name of Local Branch:																	
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Cash/Cha /DD No	)	Dtd	1	, 2	2012	,											
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Rupees	(in words) R	S															
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This is to Certify th	nat Dr.																
is a life member of Branch of I.M.A.(M.S.). His Life Membership No. is																	
Seal of the Branch Signature of Hon. Secretary / President																	
Date :		Sear Or	THE BI	ranc													
	ootod ku Dr															Jiai	1011
Membership sugg	ested by Dr.																

-: NOMINATION FORM :-								
Surname First Name Father / Husband's Name								
Name of Nominee :								
DD MM YYYY								
Nominee's Date of Birth: Relation								
If Minor, Guardian's Name :								
Address of Nominee :								
Pin								
Specimen Signature of 1) Nominee &								
2) Guardian in case of minor nominee:								
on Minor attaining the age of 18 years, the guardian's roll will cease, without notice.								
DECLARATION								
1) I, the undersigned, hereby apply for the Membership of IMA Maharashtra State Social Security Scheme.  2) I do hereby declare that the above answers are true and that I have withheld no information whatsoever regarding the								
application.								
3) Since there is no medical examination while joining the scheme, no benefits will be given to me for 365 days from the								
date of enrollment as a member.								
4) I agree to pay yearly amount demanded as per deaths of members of this scheme + Annual subscription. 5) I will inquire with office, if I do not receive the demand notice of F.F.C. Latest by 10 th May every year.								
6) I further agree to abide by the conditions laid down in the constitution & amendments approved by the Annual General								
Body of IMA - MS - SSS, from time to time.								
7) I agree that Dispute of any nature whatsoever will be subjected to <b>Mumbai Jurisdiction Only.</b> 8) I am a life member of INDIAN MEDICAL ASSOCIATION								
9) I shall inform any change of Address / Phone / Mobile / Email / Nominee immediately on my Letterhead.								
10) I shall quote IMA-MS-SSS Membership No. in every correspondence.								
Date : Signature of the Applicant								
INSTRUCTIONS FOR FILLING UP THE FORM :								

- 1) Fill in the Form in **BLOCK LETTERS** only.
- 2) Write your date of birth: DD / MMM / YYYY & followed by DD / MM / YYYY 0 6 J A N 1 9 5 2 e.g. 06-01-1952. 0 6 0 1 1 9 5 2
- 3) Xerox of Birth Date Proof School or College Leaving Certificate / PAN Card / Passport / LIC Policy 1st Page / Birth Certificate from Local Self Govt. (No Driving Licence / Election Card)
- 4) Xerox of IMA Life Membership Certificate or JIMA (Calcutta) wrapper.
- 5) Cheque / DD of proper amount as per age (refer bottom) drawn in favour of "I.M.A.-M.S.-Social Security Scheme" Payable at Mumbai.

Only DD from areas other than Mumbai region. Mumbai region members may send Cheque.

6) Affix Photos 1 of Member & 2 of Nominee in Provided Spaces.

### PAYMENT STRUCTURE AS PER THE AGE . w.e.f. 1st April 2011

Age Group	Admission Fee	Advance Fraternity Contribution	Annual Membership Fee (For 2 years)	Total		
Upto 30 yrs. Complete	Rs. 1000/-	+ Rs. 3000/-	+ Rs. 200/-	= Rs. 4200/-		
Above 30 to 40 yrs. complete	Rs. 2000/-	+ Rs. 3000/-	+ Rs. 200/-	= Rs. 5200/-		
Above 40-50 yrs. complete	Rs. 3000/-	+ Rs. 3000/-	+ Rs. 200/-	= Rs. 6200/-		
Above 50-55 yrs. Complete	Rs. 4000/-	+ Rs. 3000/-	+ Rs. 200/-	= Rs. 7200/-		
Above 55-60 yrs. Complete	Rs. 5000/-	+ Rs. 3000/-	+ Rs. 200/-	= Rs. 8200/-		



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Office Time: Monday to Saturday 10.30 a.m. to 5.30 p.m.

#### PLEASE DETACH THIS INFORMATION SHEET & PRESERVE WITH YOU.

Motivate all your friends - eligible IMA members below 60 yrs. age to join IMA MS - S.S.S.

### THE THINGS YOU ALWAYS WANTED TO KNOW ABOUT

#### INDIAN MEDICAL ASSOCIATION - MAHARASHTRA STATE - SOCIAL SECURITY SCHEME

Some years ago, the think tank of IMA, Maharashtra St. formulated a scheme "IMA - MS - Social Security Scheme"... Generally, we all have LIC Policies, primarily to cover the risk of premature death & reduction in tax liabilities. The similarity between LIC & the scheme ends there.

The scheme not only gives, the tax benefits & covers the risk of uncalled for death but also takes care of the mental & /or physical disability due to which doctor can not persue the medical practice permanently, the benefit payable even if member alive.

The member has to contribute for 25 years for the deaths occuring every year. He will not pay for the deaths after that. (He will only pay the annual subscription) & he will be a continuous member of the scheme till death or complete permanent physical / mental disability.

Since the number of members keep rising, the Doctor, who continues in the scheme for more than 25 years is also monetarily benefited. He does NOT contribute anything then, but benefit amount keeps on rising, proportionate to the membership.

The money collected in the scheme, is invested only in financial instruments allowed by the Charity Commissioner.

#### **HOW DOES THE SCHEME WORK?**

ELIGIBILITY:- Life member of IMA of any local branch of Maharashtra State up to the age of 60 years.

**RULE FOR BENEFIT:** Benefit of Fraternity Contribution of the scheme is available after completion of one year of membership of I.M.A. - M.S. - S.S.S. However nominee of member is entitled for such benefits if death of member occurs in accident even within one year of joining the scheme.

IMA - Life Member wishing enrollment pays 1. Rs. 3,000/- as Advance Fraternity Contribution, which is returned (without any interest) after death. 2. The Admission Fees are paid according to the age group (see the table). 3. Annual Subscription for 2 years.

The date of registration shall be on the acceptance of the documents and payments as per the schedule, subject to realisation of cheque. Incomplete documents will result in delay in enrollment.

Every year in month of April Rs. 100/- per Death X No. of Deaths in year =  $\_$ \_\_\_+ Rs. 100/- prevailing Annual Subscription = Total Rs. \_\_\_\_\_. A demand note is sent to every member. This money is known as "Fraternity Fund Contribution" (FFC). Rs. 70/- of this is paid to the nominee of the deceased member & Rs. 30/- goes to form a Corpus. The interest of this corpus will take care of the FFC payment of the doctors who have survived & paid Contribution for 25 years in the scheme and who are not needed to contribute thereafter.

The nominees of deceased members during 1st April 2011 to 31st March 2012 received Rs. 3,79,610/-+3000/- refund of Advance Fraternity Contribution. From 1st April 2012 to 31st March 2013 The DFC amount will be Rs. 3,90,180/-+Rs. 3000/- of advance FFC deposit = Rs. 3,93,180/-

## FOR EACH OF US IT IS A SMALL STEP, BUT FOR OUR DEPENDENTS IT WILL BE GREAT HELP. WHAT WE NEED?

- 1) A form, duly completed, with endorsement of the Hon. Secretary / President of local branch that you are a life member of IMA and Certified copy of Life Membership Certificate issued by IMA HQ. New -Delhi
- 2) Age Proof Certified copy of School / College Leaving Certificate / Passport / LIC Policy 1st Pg. / Local Self Govt. Birth Certificate / PAN card. [No Driving Licence / Election Card Please].
- 3) Cheque (From Mumbai Area) / Demand Draft (From outside Mumbai Area) of the appropriate amount, payable at Mumbai.
- 4) A name of nominee, if there are more than one nominees, the full benefit amount will be given to the first named nominee. In case 1st nominee expired, to the 2nd nominee, unless specified otherwise.
- 5) Passport Size Photo to be pasted in Photo Space 1 of the applicant & 2 of Nominee.
- 6) Dispute of any nature whatsoever will be Subjected to Mumbai Jurisdiction Only.

#### SCHEDULE OF ANNUAL FFC PAYMENTS

Members will get the notice of Demand of FFC latest by 1st May, asking to pay latest by 31st May, every year without Late Fee.

Between 1st June & 31st July one will have to pay FFC + Rs. 100/- LATE FEE.

Between 1st Aug. to 30th September one will have to pay FFC +Rs. 300/- LATE FEE.

Non payment on 1st October will lead to automatic deletion & the member will have to go through the extra payment & exercise of revival of membership. This will be followed strictly. The excuse of notices not received will not be entertained. Every member must jot down the due date of FFC payment & must inquire with the office if the notice is not received, latest by 10th May Every year.

#### **V.OLUNTARY ADVANCE DEPOSIT FOR FFC & ANNUAL SUBSCRIPTION**

We accept VOLUNTARY ADVANCE DEPOSIT towards FFC & ANNUAL SUBSCRIPTION in multiples of Rs. 5000/- (members can pay Rs. 5000/-, 10000/-, 15000/- etc.) in advance. The office will deduct the outstanding payment every year & send the statement of their balance deposits. This is totally VOLUNTARY. You may opt/may not opt to pay in advance . This amount will not earn any interest. In case of the death of a member, the surplus deposit will be refunded to the nominee along with the death benefit amount.

This will spare members from the annual exercise to pay FFC in time & threat of deletion.

#### **REVIVAL OF DELETED MEMBERSHIP**

The deleted members of up to past 3 years, deleted because of non payment of FFC can revive their membership of IMA - MS - SSS with following conditions:-

- a. They will have to fill up a new application form & submit with certified copies of age proof & IMA Life membership certificate, Passport Size Photo 1 of Member & 2 of Nominee along with Bank Draft of proper amount.
- b. They will have to pay -

Rs. 3000/-		Admission		All defaulting years' FFC to be
Advance		Fee as per		paid with + Rs. 300/- late fee
Fraternity	+	age group at	+	for each year.
Contribution		time of		
		reapplying.		

Please note that as per today's age, even if the member has crossed 60 years age, his membership will be revived. He will pay admission fee of Rs. 5000/- same as Above 55-60 yrs. age group.

Members desirous to revive their membership, please telephonically / postally, confirm the amounts to be paid.

- c. The revival clause will be applicable for maximum 3 yrs. duration of deletion.
- d. On revival the member will be considered to be a **continuous** member of the scheme from the date he had **originally** joined. He will be entitled for the death claim benefit with **immediate effect**, without waiting for 365 days. His **total contribution** paid from begining **will be counted** & he needs to pay total no. of **25 FFC** from the date of **original joining**.
- e. Deleted members, who are defaulters for more than 3 years' FFCS, can join as fresh members, if they are below 60 years of age. They will have to pay 25 FFC contributions afresh. Their Death Claim benefit will start after 365 days of joining the scheme. Their previous payments stand forefeited.

Chairman

Hon. Secretary

Hon. Treasurer / Jt. Secretary

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