

# INDIAN MEDICAL ASSOCIATION - MAHARASHTRA STATE SOCIAL SECURITY SCHEME

Office No. 408, Dr. Nitu Mandke IMA House, 992 Shukrawar Peth, Tilak Road, Swargate, Pune 411002 **Tel**: 020-24464771-24430042; M: 7350214512 **Email:** imamssss@rediffmail.com & imamsssspune@gmail.com

Member Photo Beneficiary Photo	1	For Office Use Only					
	APPLICATION	S.S.S. No.					
	FORM	Date of Regn.					
	(Please read instructions before filling form)	Receipt No.					
		IMA BR.					
Surname		: M/F Date of Birth :					
First Name	D D	MMYYYY					
Father's/Husband's Name							
Address for Correspondence							
E-mail address:	STD code						
	Mobile N	NO.					
Name of Medical Council							
No. and year of Medical Council Regis	tration						
I.M.A. Life Membership No. & Year							
Name of Local Branch							
PAY	MENT DETAILS						
Cash/Chq./DD No.		ed :/ / 20					
		nch					
Rupees: (in wor	rds) Rs.:						
CERTIFICATE							
This is to Certify that Dr.							
is a life member of	Branch of I.M.A.(M.S	.). His Life Membership No. is					
MAH /							
Seal of the Branch Signature of Hon. Secretary / President							
Date :	Jigilatale	Branch					
Membership Suggested by Dr.		bialicii					

### All details must be completely filled in.

BENEFICIARY (NOMINATION) FORM:						
		Surname	First Name Fat	her/Husband's N	lame	
Name	e of Beneficiary/Nominee					
Benef	iciary Date of Birth	DD MMYYYY  Relation				
If Min	or, Guardian's Name					
Addre	ess of Beneficiary			_		
				Pin		
	men Signature of 1) Benefi					
	ardian in case of Minor Be			2)		
_	uardian's roll will cease, w cant himself / herself cann		minor attaining the a	ge of 18 years.		
Applic	allt illinsen / nersen cann	ot be guardian.				
		DECLAR				
	the undersigned, hereby appl do hereby declare that all the i					
	iformation whatsoever.	illorillation provide	ed above by file is true a	IIU tiiat i iiave vvitii	Heid Ho	
3) Sir	nce there is no medical examinat			e given to me for 36!	5 days from	
	ne date of enrolment as a membe			-6.41-10.004-0	· A :- :	
	agree to pay yearly amount of aternity contributions.	: FFC demanded as	per no. or deaths of me	mbers of this sche	me +Annuai	
5) Iw	vill inquire with office, if I do not i					
	further agree to abide by the eneral Body of IMA-MS-SSS, fron		n in the constitution &	amendments appro	oved by the	
	agree that Dispute of any		ver will be subjected	to Pune Jurisdi	ction Only.	
8) laı	m a life member of INDIAN MEDI	ICALASSOCIATION	BRANCH	OF MAHARASHTE	RA STATE.	
	shall inform any change of Ac etterhead.	ddress/Phone/Mobile	e/Email / Beneficiary or	Nominee immedia	ately on my	
	etternead. shall quote IMA-MS-SSS Member	rship No. in every corr	respondence.			
ŕ	1	,				
Date:			Signa	ature of the Applican	it .	
Admiss	sion Payment Structure As	s Per Age		W.E.F.1st	April 2018	
Sr.	Amount for Payment	Admission	Advance Fraternity	2 x Annual	Total	
No.	for various Age Group	Fees	Contribution	Subscription	Rs.	
1.	Below age 30 years	1000/-	8000/-	400/-	9,400/-	
2.	Below age 40 years	2000/-	8000/-	400/-	10,400/-	
3.	Below age 50 years	3000/-	8000/-	400/-	11,400/-	
4.	Below age 51-55 years	4000/-	8000/-	400/-	12,400/-	
5.	Below age 55-60 years	5000/-	8000/-	400/-	13,400/-	
	filled by Office				1	
	Received On		Sign			
	nised by			_		
	1. Certificate or number		L			
Birth Certificate or other birthdate proof like PAN card, Aadhar, Passport     (NOT driving license)						
3) Mar	rriage Certificate, in case of mar	ried lady member, if	name is changed.	] ——— -		
4) Oth	ner			ī ——— -		
· '	ent Cheque Received	Deposited	Credited	_		
	ership Approved on					
Credite			Signature			



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

Motivate all your friends - eligible IMA members below 60 yrs. 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 death, but also takes care of the, unfortunate total disability due to which doctor is not in a condition to practice any more by paying full benefit even if member is alive, subject to verification by Competent Authority, appointed by IMA MS SSS.

The member has to contribute for **25 contributions** for the deaths occurring every year. He will not pay for the deaths after that. (He will only pay the annual fraternity contribution & he will be a continuous member of the scheme till death or complete permanent physical /mental disability leading to in capacity to practice.

Since the number of members keep on rising, the Member's family is also monetarily benefited. After 25 contributions, even if he does NOT contribute anything then, benefit amount keeps on rising, proportionate to the membership (Pl. note – Annual subscription need to be paid even after retirement, currently Rs. 200/p.a.).

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 only after completion of one year of membership of I. M.A. - M.S. - S.S.S. However beneficiary is entitled for such benefits if death occurs in accident even within one year of joining the scheme.

IMA - Life Member wishing enrolment, presently pays  $\rightarrow$  1. Rs. 8,000/- as Advance Fraternity Contribution, balance of which is returned (without any interest) after death. 2. The Admission Fees are paid according to the age group (see the table). 3. 2 Year Annual Subscription (Currently 2 yrs x 200 = Rs. 400).

The date of registration shall be on the acceptance of the documents and realization of payments as per the schedule.

Every year in April, demand notice is sent to all members for Rs. (200/- per Death X No. of Deaths in year) = ...... + Rs. 200/- (prevailing Annual Subscription). This money is known as "Fraternity Fund Contribution" (FFC). Out of this Rs. 140/- is paid to the beneficiary of the deceased member & Rs. 60/- goes into Corpus. The interest of this corpus takes care of the FFC payment of the doctors who have completed Contribution for 25 years & hence not required to contribute FFC thereafter.

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

#### WHAT WE NEED?

- 1) Application form, duly completed, with endorsement of the Hon. Secretary / President of local branch that you are a life member of IMA & preferably with copy of certificate of life membership issued by IMA HQ.
- 2) Age Proof Certified copy of School / College Leaving Certificate / Passport /LIC Policy 1 st Page. Local Self Govt. Birth Certificate/PAN card. –not driving license.
- 3) At par Cheque / Demand Draft (payable at Pune) / Cash of the appropriate amount, issued in favour of "IMAMS SOCIAL SECURITY SCHEME"
- 4) Nomination duly filled (see page 2 of the form).
- 5) Passport Size Photos of Applicant and Beneficiary are to be affixed in space provided for Photo
- 6) Dispute of any nature whatsoever will be Subject to Pune 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 1 st 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 'notice not received' will not be entertained. Every member must note down the due date of FFC payment & must inquire with the office if the notice is not received, latest by 10th May Every year.

#### **VOLUNTARY ADVANCE DEPOSIT FOR FFC & ANNUAL FRATERNITY CONTRIBUTION**

We accept VOLUNTARY ADVANCE DEPOSIT towards FFC and Annual Fraternity Contribution Minimum Rs. 10,000/- and above in multiples of Rs. 5,000/- (members can pay Rs. 10,000/-, 15,000/-, 25,000/- etc.) in advance. The office will deduct the outstanding payment every year and 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 beneficiary 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 (& MAINTIANING ORIGINAL SENIORITY IN THE SCHEME)

The deleted members of up to past 3 years—deletion on account of non-payment-- 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 & 2nd of Nominee, along with Cash/Bank Draft (payable at Pune)/Cheque (payable at par) of proper amount.
- b. They will have to pay

Rs. 8000/ Advance Fraternity Contribution or as appropriately relevant at the time of revival.	+	Admission Fee as per age group at time of reapplying.	+	All defaulting years' FFC to be paid with + Rs. 300/- late fee for each year.
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Please note that as per age at the time of revival, even if the member has crossed 60 years age, his membership will be revived. He will pay admission fee (at present Rs.5000/-) same as above 55-60 yrs. age group.

Members desirous to revive their membership, please confirm the amounts to be paid from the office.

- c. The revival clause will be applicable for maximum 3 yrs. duration from the year 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 contributions** paid from beginning **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 will start after 365 days of joining scheme. Their previous payments stand forfeited.

Chairman Hon. Secretary
INDIAN MEDICAL ASSOCIATION -

MAHARASHTRA STATE - SOCIAL SECURITY SCHEME

Provisional Acknowledgment from Local IMA Branch (If submitted through local branch).
Received with thanks the duly filled application form with appropriate Cheque / DD /
from Dr
on/20
President / Secretary
IMA Branch