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: 9699652255 **Email**: <u>imamsssspune@gmail.com</u> **Website:** imamssss.com

Member's Photo Beneficiary's Photo			For Office Use Only		
		APPLICATION	S.S.S. No.		
		FORM	Date of		
		(Please read instructions before filling form)	Regn.		
		(Fields marked \otimes are mandatory)	Receipt No.		
			IMA BR.		
0.0					
SurnameSex: M/F			Date of Birth		
⊗First Name Age: Age:			DDMMYYYY		
Seather s/Hust		Age:			
	•				
		Pinc	ode		
⊗E-mail addres	S	STD code	(0) Tel. No.		
		Registration:			
⊗I.M.A. Life Me	mbership No. & Y	ear:			
Name of Local E	Branch:				
		PAYMENT DETAILS			
Cash/Chq./DD/	Fransaction No	Dated <u>:</u>	/ 2 <u>0</u>		
Bank Name		Branch			
Rupees	(in wo	rds) Rs.			

_____(in words) Rs.___

CERTIFICATE (Optional)				
This is to Certify that Dr				
is a life member of	Branch of I.M.A.(M.S.). His Life Membership No. is			
МАН /				
Seal of the Branch Signature of Hon	. Secretary / President			
Date :	Branch			
Membership Suggested by Dr.				

BENEFICIARY (NOMINATION) FORM:				
Surname	First Name	Father/Husband's Name		
Name of Beneficiary/Nominee:				
Beneficiary Date of Birth : DD MM Y Y Y Y	Relation			
*If Minor, Guardian's Name:				
Address of Beneficiary:				
		Pin		
Specimen Signature of 1) Beneficiary &				
2) Guardian in case of Minor Beneficiary: 1)		2)		
The guardian's roll will cease, without notice, or *Applicant himself / herself cannot be guardian	0	age of 18 years.		

All details must be filled in completely.

DECLARATION

1) I, the undersigned, hereby apply for the Membership of IMA Maharashtra State Social Security Scheme.

2) I do hereby declare that all the information provided above by me is true and that I have withheld no information whatsoever.

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 enrolment as a member (except in accidental cases).

4) I agree to pay yearly amount of FFC demanded as per no. of 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 10th May every year.

6) I further agree to abide by the conditions laid down in the constitution & amendments approved by the General Body of IMA-MS-SSS, from time to time.

7) I agree that Dispute of any nature whatsoever will be subjected to **Pune Jurisdiction Only.**

8) I am a life member of INDIAN MEDICAL ASSOCIATION...... BRANCH OF MAHARASHTRA STATE.

9) I shall inform any change of Address/Phone/Mobile/Email/Beneficiary or Nominee immediately on my Letterhead.

10) I shall quote IMA-MS-SSS Membership No. in every correspondence.

Date : _____

Signature of the Applicant

Admission Payment Structure As Per Age W.E.F.1st April 2021

Sr. No.	Amount for Payment As per the Age Groups	Fraternity Contributio n Deposit	Admission Fees [*]	2 X Annual Subscription *	GST on [*] Columns	Grand Total Rs.
1.	Below age 30 years	10,000/-	1000/-	400/-	252/-	11,652/-
2.	30 yr complete to 40 yr	10,000/-	2000/-	400/-	432/-	12,832/-
3.	40 yr complete to 50 yr	10,000/-	3000/-	400/-	612/-	14,012/-
4.	50 yr complete to 55 yr	10,000/-	10000/-	400/-	2272/-	22,672/-
5.	55 yr complete to 60 yr	10,000/-	20000/-	400/-	4072/-	34,472/-

→To be filled by office:						
Form Received On	Sign					
Scrutinised by						
1) L.M. Certificate or number 2) Birth Certificate or other birthdate proof like PAN card, Aadhar,						
Passport (NOT driving license) 3) Marriage Certificate, in case of married lady member, if name is						
changed. 4) PAN Card and Aadhar of the Applicant Members and Nominee 4) Other						
Payment Cheque Received _	Deposited Credited					
Membership Approved onCertificate & Receipt Posted						
Credited_	Signature					

SOCIAL SECURITY SCHEME

INDIAN MEDICAL ASSOCIATION - MAHARASHTRA STATE

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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 State 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** apart from his admission fees in that year, for the deaths occurring 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 **leading to incapacity 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. (**PI. note – Annual subscription need to be paid even after retirement, currently Rs. 200/- p.a.).** Currently GST @ 18% is applicable to all your annual contribution.

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. 10,000/- as Fraternity Contribution Deposit, balance of which is returned after adjustments of any dues (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 by Electronically and by Post to all members for Rs. (200/- per Death X No. of Deaths in year) =..... + Rs. 200/- (prevailing Annual Subscription) + GST. 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.

Pl. note – Annual subscription need to be paid even after retirement, currently Rs. 200/p.a.). Currently GST @ 18% which is deducted from member's deposit. So, no separate payment needed.

VOLUNTARY DEPOSIT FOR FFC & ANNUAL SUBSCIPTION

We accept VOLUNTARY DEPOSIT towards FFC and Annual Fraternity Contribution Minimum Rs. 5,000/- and 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.

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REVIVAL OF DELETED MEMBERSHIP (& MAINTIANING ORIGINAL SENIORITY IN THE SCHEME)

The deleted members of up to past 2 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. 10000/ Fraternity		Admission Fee as per		All defaulting years' FFC to be
Contribution Deposit or as		age group at time of	+	paid with + Rs. 300/- late fee
appropriately relevant at		reapplying + GST.		for each year + GST as
the time of revival.				applicable.

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.20000/-) 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 2 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 Claim will start after 365 days of joining the scheme. Their previous payments stand forfeited.

Chairman

Hon. Secretary

INDIAN MEDICAL ASSOCIATION - MAHARASHTRA STATE - SOCIAL SECURITY SCHEME

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Provisional Acknowledgment from Local IMA Branch (If submitted through local branch).

President / Secretary..... IMA Branch