



IMA'S Karnataka State Health Scheme

'Your Health
Our Concern'

ANNUAL GENERAL
BODY MEETING
NOTICE 2019-20

ANNUAL REPORT &
AUDITED STATEMENT
OF ACCOUNTS

1st April 2019
to
31st March 2020

Host:
IMA Karnataka
State Branch

Venue

IMA KSB
Dr. M.A. Narasimhachar
Auditorium
IMA House, Aluru Venkatarao
Road, Near IMA Circle
Chamarajpete
Bengaluru
560 018.

Date

On Sunday, the 3rd
January 2021
at 10.00 am
onwards

Head Office :

IMA House, Aluru Venkata Rao Road, Bengaluru- 560015
Ph : 080 - 26703258 | Email : imafocus@gmail.com

Working Office :

The Secretary, IMA Karnataka State Health Scheme-IMA- KSHS, Shushrusha
Nursing Home, LG Road, Near Mahaveer Circle, Gangavathi-583227. | M : 9448122978
Email : drvvc2011@gmail.com | imakshs@gmail.com | Website : www.imahealthscheme.org

MANAGING COMMITTEE

IMA Karnataka State Chapter

Dr. MADHUSUDHANA KARIGANUR, President		9448237145
Dr. SRINIVASA S.	Honorary Secretary	9341238129
Dr. B. VEEERANA	Treasurer	9448250685
Dr. KARAVEERABRABHU KYALAKOND, Joint Secretary		9448036207

IMA KSHS

Chairman

Dr. V. V. CHINIWALAR	GANGAVATHI	9448122978
----------------------	------------	------------

Vice. Chairman-1

Dr. BASAVARJ ALUR	GADAG	9448127463
-------------------	-------	------------

Vice. Chairman-2

Dr. VEERANA NAGARI	BENGALURU	9845910050
--------------------	-----------	------------

Secretary IMA KSHS

Dr. SHARANABASAVA MATTI	GANGAVATHI	9448023967
-------------------------	------------	------------

JT. Secretary

Dr. KARAVEERAPRABHU KYALAKOND BADAMI		9448036207
Dr. VENKATACHALAPATHY	CHIKKABALLAPUR	9448985567
Dr. MAHESH KUMAR	HUBBALLI	9341738405

Treasurer

Dr. RAGHAVENDRA VEMALI	GANGAVATHI	9902992666
------------------------	------------	------------

Vigilance officer

Dr. SHIVAKUMAR B LAKKOL	RON	9448560400
-------------------------	-----	------------

Ex. Officio - Secretary IMA KSB

Dr. SRINIVASA S.	BANGALURU	9341238129
------------------	-----------	------------

Scrutinizing Officer

Dr. K.T PRAKASH REDDY	GADAG	9448415777
-----------------------	-------	------------

Scrutinizing Committee Members

Dr. YOGANANDA REDDY Y.C	BALLARI	9844085120
Dr. MADHUSUDHANA KARIGANOR, SIRUGUPPA		9448237145
Dr. K.S KARANTH	KUNDAPUR	9448328030
Dr. VIJAYA VENKATESH P	MARIYAMMANAHALLI	9449654186
Dr. VIJAYA KUMAR H	LINGASUGUR	9448556330
Dr. JASPAL SINGH TEHALIA	VIJAYAPUR	9448139330



INDEX

1)	Notice of the Annual General Body Meeting	0-1
2)	Chairman pen	2-3
3)	Secretary desk	4
4)	Joint Secretary desk	4
5)	List of Members enrolled from 25th September 2019 to 30th November 2020	5-9
6)	List of members to whom Health claim amount reimbursed till 30th November	10-12
7)	Defaulter of IMA KSHS Premium – 4 as on 30th November	13
8)	Upper limit of reimbursement amount in the scheme as on 30-10-2020	14-16
9)	IMA KSHS Demise Members	17
10)	Audited accounts from 1-4-2019 to 31-03-2020.	18-22
11)	Details of Mutual funds	23
12)	KSHS Membership Details since inception	24
13)	Minutes of the Annual General Body 4th meeting held at Medicon 2019 at Chamarajanagar on 18th October 2019	25-28





ಭಾರತೀಯ ವೈದ್ಯಕೀಯ ಸಂಘದ ಪ್ರಾರ್ಥನೆ

ಎಲ್ಲರೂ ಸಂತೋಷವಾಗಿರಲಿ,
ಎಲ್ಲರೂ ಆರೋಗ್ಯವಾಗಿರಲಿ,
ಎಲ್ಲರೂ ನೋವಿನಿಂದ ಮುಕ್ತವಾಗಿರಲಿ,
ಎಲ್ಲರೂ ದುಃಖದಿಂದ ಮುಕ್ತವಾಗಿರಲಿ,
ಎಲ್ಲಾ ಆಸೆ ಆಮಿಷಗಳನ್ನು ಮೀರಿ
ಗುಣಪಡಿಸುವವರು ನಾವಾಗಿರಲಿ.

IMA PRAYER

May everybody be happy
May everybody be healthy
May everybody be free from pain
May everybody be free from sorrow
May we be the healing cure
Beyond every greed & lure

FLAG SALUTATION

We, the members of Indian Medical Association stand
here to salute our national flag.

Its honour and glory shall be our light and strength and
its course shall be our course.

We pledge our allegiance to it and realizing our
responsibilities as the accredited
members of this national organization,
we swear we will dedicate everything
in our power to see it fly high in the comity of nations.

Jai Hind !

Long Live IMA!



Indian Medical Association, Karnataka State Health Scheme

Working office : Shushrusha Nursing Home, L.G. Road, Near Mahaveer Circle, Gangavathi-583227

Head Office : IMA House, Aluru Venkatarao Road, Near IMA Circle, Bengaluru-560018

Land Line : 08533-270978 | Cell:9986700978

NOTICE OF THE ANNUAL GENERAL BODY MEETING

Ref: IMA/KSHS/ GB-4 /2020

Date: 30.11.2020

The Annual General Body Meeting of IMA's-KSHS will be held under the auspices of IMA Karnataka State Branch, on Sunday, the 3rd January 2021 at 10.00. A.M at IMA KSB Dr.M.A.Narasimhachar Auditorium, IMA House, Aluru Venkatarao Road, Near IMA circle, Chamarajpete, Bengaluru – 560 018.

All the Members are requested to attend the Meeting.

AGENDA

01. Welcome by the Chairman
02. IMA Prayer
03. Reading of the Meeting Notice
04. Messages of Inability to attend, if any and condolences
05. Reading and Confirmation of the Last Annual General Body Meeting held on Friday the 18th October 2019 at Lecture Hall-I at Chamarajanagar Institute of Medical Sciences (CIMS), Chamarajanagar.
06. Enrolment of New members from 25.09.2019 to 20.11.2020 (list enclosed)
07. Adoption of Secretary's Report of the year.
08. Re Consideration of capping of certain procedures.
09. Presentation and adoption of the audited accounts for year 01-04-2019 to 31-03-2020
10. Appointment of Auditor and fixing the remuneration
11. Budget for the year 2020-21
12. Ratification of the financial resolutions Passed by the Managing Committee during the year 2019-20
13. Any other Business with the permission of Chairman
14. Vote of thanks.

Thanking you,

Your's sincerely

-Sd/-

Dr.V.V. CHINIWALAR
Chairman

-Sd/-

Dr. SHARANABASAPPA G MATTI
Secretary



CHAIRMAN'S PEN

Dear members.

On behalf of IMA's Karnataka State Health Scheme and myself, I extend warm welcome to all the members of IMA KSHS and IMA KSB to the General Body meeting and wishing them happy Sankranthi in advance.

On behalf of IMA KSHS, I extend my heartfelt condolences to the bereaved family of all the demise members of IMA KSHS & IMAKSB since the last General Body meeting.

This year 2020 was a turmoil year because of Pandemic COVID-19 throughout the world. I feel sorry to say that during this period we lost many of our colleagues including our Health Scheme Secretary Dr M Amaresh of Gangavathi Branch who served as COVID Warrior.

I am sharing my experiences as chairman of IMA KSHS since the inception of this scheme to this day almost a term of 4 years. As you all know It is not only the brain Child of me but of Dr. Yogananda Reddy, Dr. Honnegouda, Dr. Madhusudhana Kariganuru and Dr.H.K. Nagesh who have guided since then to till today. The scheme started on 5th September 2016 during the president ship of Dr. G.N. Prabhakar. Now it is 4 years old child. During this period all the past presidents of IMA KSB Dr. R.S. Bellary, Dr. H.N. Ravindra, Dr. Annadani Meti & Dr Madhusudhan Kariganur have helped and guided a lot to increase the membership growth during their term. The present President Dr Venkatachalapathi has already started motivating the members of IMA KSB to enroll to the scheme.

I feel proud to inform you that during this 4 years of period we have given claims to 141 members which includes Founder & Beneficiary members and We have given claim amount upto Rs.8600880/- lakhs.

I feel sorry to express regarding membership growth is not up to the expected level, even after 4 years. At the National level IMA Membership is 3,30,000, at state level 27000 and our scheme strength is only 465 Founder members and 279 Beneficiaries. Still we are not able to achieve the target of 500 FOUNDER MEMBERS



even after 4 years. Only the members (senior citizens) above the age of 60-65 are coming forward, But the younger generation and even some of the office bearers of IMA KSB are not showing interest to enroll. In this regard I visited many branches personally, publicized in conferences and contacted on individual basis by SMS, Email and Whatsapp till today. It is progressing on a Snails pace. At this juncture I request the present office bearers of IMA KSB and Office bearers of Local branches to enroll themselves first and to motivate other colleagues.

This is a mutual benefit scheme started by IMA KSB LIFE MEMBERS for the benefit of members and their Spouses, Children and Parents. The benefits of the scheme- 1.Age limit up to 85 years. 2. No Medical test required. 3. All the existing diseases are covered irrespective of medical, surgical, dialysis, malignancy etc. 4. The beauty of the scheme is that even if the member is a customer of any other Health insurance company, he can avail the benefit from that insurance company as well as from the IMA KSHS. This is additional benefit. Our scheme is not under IRDA.

Some members have expressed the upper limit of 2 lakhs is not sufficient. It has to be increased. Yes, we, the managing committee members are also thinking of the same, but the source of income has to be increased by the membership growth and sustainability of the scheme has to be kept in mind, then we can.

The membership strength as on

From 05.09.2016 to 30/11/2020	-	744
From 25/09/2019 to 30/11/2020	-	139

Out of these members 562 members have renewed with 4th premium. Totally we lost 19members. 53 members terminated as they were not interested to renew.

My special thanks to Dr. Yogananda Reddy, Dr. Madhusudhana Kariganur, Dr. Honnegouda, Dr. K.T. Prakash Reddy, Dr. Jaspal singh and all the managing committee & Scrutinising committee members for their constant guidance and support in smooth functioning of the scheme.

JAI IMA - JAI KARNATAKA- JAI HIND



SECRETARY DESK

Dear esteemed members of IMA KSHS warm wishes to all of you,

I have been appointed as Secretary of IMA KSHS recently. Since inception of the scheme I am the member of this scheme. It is a very good scheme for the members of IMA KSB. It is running smoothly under the able guidance of Managing Committee of IMA KSHS since 4 years. Till now it has given claims to 141 members and extended financial help upto 86 lakhs.

We need more members to get into the scheme with the motto of being helpful to other colleagues. Our scheme though may not fulfill the total health needs of its members, definitely it will help financially to certain extent. I request the IMA KSB office bearers and office bearers of all the local branches to motivate their members to enroll into the scheme to make it more robust and get the financial help.

I thank all the members of managing committee for giving me an opportunity to serve as the Secretary of IMA KSHS. I need your guidance, support and help.

Long live IMA KSHS/ IMA KSB/ IMA

- Dr. Sharanabasappa G Matti

JOINT SECRETARY DESK

A warm wishes to you all from our committee.

I am happy to announce that the Scheme has completed 4 years successfully. We need further fresh enrolment in to our scheme to make it even more viable and strong. Our scheme though may not fulfill all the health needs of its members it certainly helps to a grate extent financially at the time of crisis. Our family deserves such an advantage for supporting we professionals.

I request all local branch office bearers to create awareness amongst its members and to encourage more and more members to enroll in the scheme.

I congratulate our Chairman Dr.V.V.Chiniwalar for his dedication and commitment to run the scheme. I thank all the members of IMA-KSHS Committee for their contribution.

Wishing you all a very happy New Year 2021

Long live IMA-KSHS

- Dr. M. Venkatachalapathy



List of members enrolled since 25-09-2019

SL. NO	KSHS NO	NAME	FM & BM	DATE OF JOINING	AGE ON JOINING	BRANCH	TOTAL AMOUNT ON ADMISSION
1	KSHS0606	Dr. K.R HANUMAN SHETTY	FM	25.09.2019	70Y4M	HASSAN	13000/-
2	KSHS0607	Smt. DHARANI K.R	BM	25.09.2019	55Y3Y	HASSAN	11000/-
3	KSHS0608	Dr. MALLIKARJUN M	FM	24.09.2019	64Y3M	SANKESHWAR	11000/-
4	KSHS0609	MANJULA M	BM	24.09.2019	58Y4M	SANKESHWAR	11000/-
5	KSHS0610	Dr. NAGARAJ V.H	FM	29.09.2019	38Y2M	GANGAVATHI	7000/-
6	KSHS0611	Dr. S HEMALATHA	FM	29.09.2019	34Y4M	GANGAVATHI	5000/-
7	KSHS0612	Dr. SHANKAR SOMAYAJI	FM	07.10.2019	60Y6M	MYSURU	11000/-
8	KSHS0613	SHUBHA M	BM	07.10.2019	51Y4M	MYSURU	9000/-
9	KSHS0614	Dr. RAMESH PATIL	FM	13.10.2019	48Y5M	BAGALKOTE	9000/-
10	KSHS0615	GEETA PATIL	BM	13.10.2019	30Y9M	BAGALKOTE	5000/-
11	KSHS0616	Dr. M VENKATACHALAPAYHY	FM	16.10.2019	55Y2M	CHIKKABALLAPUR	11000/-
12	KSHS0617	Dr. ANITHA V	FM	16.10.2019	47Y10M	CHIKKABALLAPUR	9000/-
13	KSHS0618	V. VISMAYA	BM	16.10.2019	12Y7M	CHIKKABALLAPUR	4000/-
14	KSHS0619	Dr. VEERESH C KATTI	FM	22.10.2019	32Y	GANGAVATHI	5000/-
15	KSHS0620	MAHALASHMI ANGADI	BM	22.10.2019	26Y	GANGAVATHI	5000/-
16	KSHS0621	CHANDRASHEKAR KATTI	BM	22.10.2019	61Y	GANGAVATHI	11000/-
17	KSHS0622	NIRMALA KATTI	BM	22.10.2019	53Y	GANGAVATHI	9000/-
18	KSHS0623	MEEGHA S S	BM	18.11.2019	23Y5M	BYADGI	4000/-
19	KSHS0624	Dr. SHARANAPPA S KAMBALYAL	FM	12.12.2019	46Y6M	KOPPAL	9000/-
20	KSHS0625	Dr. ARUN MISKIN	FM	18.12.2019	49Y1M	BAGALKOTE	9000/-
21	KSHS0626	SANDHYA MISKIN	BM	18.12.2019	43Y10M	BAGALKOTE	7000/-
22	KSHS0627	SWATI MISKIN	BM	18.12.2019	20Y	BAGALKOTE	4000/-
23	KSHS0628	SHREYA MISKIN	BM	18.12.2019	16Y	BAGALKOTE	4000/-
24	KSHS0629	DURGABAI MISKIN	BM	18.12.2019	80Y3M	BAGALKOTE	15000/-
25	KSHS0630	Dr. KARTHIK J GOUDA	FM	21.01.2020	31Y6M	GANGAVATHI	5000/-
26	KSHS0631	Dr. SINDHU YELAMALI	FM	21.01.2020	33Y	GANGAVATHI	5000/-
27	KSHS0632	Dr. KARTHIK RAO	FM	14.01.2020	42Y	BENGALURU	7000/-
28	KSHS0633	GITA SUBBA RAO	BM	14.01.2020	67Y3M	BENGALURU	13000/-
29	KSHS0634	Dr. SHIVABASAPPA T	FM	04.02.2020	67Y	HUBBALLI	13000/-
30	KSHS0635	Dr. SHRIDHAR KULKARNI	FM	03.02.2020	56Y	CHIKKODI	11000/-



SL. NO	KSHS NO	NAME	FM & BM	DATE OF JOINING	AGE ON JOINING	BRANCH	TOTAL AMOUNT ON ADMISSION
31	KSHS0636	Dr. SHIVAKUMAR B C	FM	19.02.2020	54Y10M	BENGALURU	9000/-
32	KSHS0637	Dr. INDIRA SHIVAKUMAR	FM	19.02.2020	50Y11M	BENGALURU	9000/-
33	KSHS0638	ABHIJANASHREE	BM	19/90.2020	22Y6M	BENGALURU	4000/-
34	KSHS0639	VIJAYALAKSHAMAMMA	BM	19.02.2020	73Y11M	BENGALURU	13000/-
35	KSHS0640	Dr. BASAVARAJU S. B	FM	19.02.2020	42Y	GULEDGUDDA	7000/-
36	KSHS0641	Dr. CHANDRAKALA P	FM	05.03.2020	49Y	BENGALURU	9000/-
37	KSHS0642	Dr. HOLEBASU	FM	07.03.2020	30Y	BALLARI	5000/-
38	KSHS0643	Dr. MAHALAKSHMI S	FM	07.03.2020	28Y	BALLARI	5000/-
39	KSHS0644	Dr. PRASAD S. M	FM	27.05.2020	56Y8M	BENGALURU	11000/-
40	KSHS0645	Dr. SUBHASACHANDRA S	FM	08.06.2020	68Y	BAGALKOTE	13000/-
41	KSHS0646	Dr. KRISHNA GAJANAN KALE	FM	08.06.2020	39Y10M	RON	7000/-
42	KSHS0647	Dr. SAPNA KRISHNA KALE	FM	08.06.2020	39TY	RON	7000/-
43	KSHS0648	GYAN KRISHNA KALE	BM	08.06.2020	10Y8M	RON	4000/-
44	KSHS0649	GUNJAN KRISHNA KALE	BM	17.06.2020	10Y8M	RON	4000/-
45	KSHS0650	Dr. JAIRAM M NANGRANI	FM	01/6.2020	74Y10M	BAGALKOTE	13000/-
46	KSHS0651	VANDANA JAIRAM	BM	01.06.2020	73YM	BAGALKOTE	13000/-
47	KSHS0652	Dr. H. MURALIDHAR	FM	10.06.2020	68Y	BALLARI	13000/-
48	KSHS0653	Dr. JAYAPRAKASHA SETTY	FM	17.06.2020	73Y	HARIHARA	13000/-
49	KSHS0654	Dr. SIDDALINGAPPA KARJIGI	FM	16.06.2020	67Y7M	BALLARI	13000/-
50	KSHS0655	SUNEETHA K	BM	16.06.2020	58Y11M	BALLARI	11000/-
51	KSHS0656	VINUTHA KARJIGI	BM	16.06.2020	33Y7M	BALLARI	5000/-
52	KSHS0657	AKSHTA KARJIGI	BM	16.06.2020	32Y3M	BALLARI	5000/-
53	KSHS0658	Dr. VISHWANATH REDDY	FM	26.06.2020	47Y5M	RAICHUR	9000/-
54	KSHS0659	Dr. ANNAPURNA	FM	26.06.2020	48Y	RAICHUR	9000/-
55	KSHS0660	CHANABASAVA V REDDY	BM	26.06.2020	10Y	RAICHUR	4000/-
56	KSHS0661	Dr. NIRMALA G SITARAMA	FM	24.06.2020	69Y11M	BALLARI	13000/-
57	KSHS0662	Dr. MANJUNATH N	FM	26.06.2020	53Y	BALLARI	9000/-
58	KSHS0663	Dr. RENUKA MANJUNATH	FM	26.06.2020	51Y	BALLARI	9000/-
59	KSHS0664	Dr. VEDAMURTHY S	FM	26.06.2020	51Y	BALLARI	9000/-
60	KSHS0665	Dr. DEVAAPPA H. K	FM	29.06.2020	50Y10M	LINGASUGUR	9000/-
61	KSHS0666	Dr. ANANDKUMAR CHOUDRY	FM	29.06.2020	41Y11M	LINGSUGUR	9000/-



SL. NO	KSHS NO	NAME	FM & BM	DATE OF JOINING	AGE ON JOINING	BRANCH	TOTAL AMOUNT ON ADMISSION
62	KSHS0667	Dr. GIRISH SRINIVAS	FM	30.06.2020	51Y1M	CHIKKAMAGALUR	9000/-
63	KSHS0668	Dr. SHANKARAGOUDA N	FM	23.06.2020	66Y7M	GADAG	13000/-
64	KSHS0669	Dr. NAGESH S N	FM	07.07.2020	45Y	NELAMANGALA	9000/-
65	KSHS0670	Dr. VINAYA KUMAR N.P	FM	08.07.2020	51Y	NELAMANGALA	9000/-
66	KSHS0671	Dr. BHEEMAPPA BHAVI	FM	14.07.2020	72Y	BAGALKOTE	13000/-
67	KSHS0672	Dr. SUVARNA BHAVI	FM	14.07.2020	61Y	BAGALKOTE	11000/-
68	KSHS0673	Dr. BHASKAR SHENOY	FM	14.07.2020	61Y	BENGALURU	11000/-
69	KSHS0674	LATHA B SHENOY	BM	14.07.2020	53Y9M	BENGALURU	9000/-
70	KSHS0675	MEENAKSHI SHENOY	BM	14.07.2020	79Y	BENGALURU	15000/-
71	KSHS0676	AMINA BEE M MUDGAL	BM	16.07.2020	73Y	KARATAGI/ GANGAVATHI	13000/-
72	KSHS0677	Dr. LALITHA H S	FM	15.05.2020	48Y	TUMAKUR	9000/-
73	KSHS0678	Dr. G.B SHIVAKUMAR	FM	29.07.2020	74Y8M	BENGALURU	13000/-
74	KSHS0679	Dr. SHANKAR YADAWAD	FM	29.07.2020	57Y	HUBBALLI	11000/-
75	KSHS0680	LATIKA SHANKAR YADAWAD	BM	29.07.2020	47Y7M	HUBBALLI	9000/-
76	KSHS0681	LAXMIBAI YADAWAD	BM	29.07.2020	74Y	HUBBALLI	13000/-
77	KSHS0682	ATMARAM YADAWAD	BM	29.07.2020	82Y9M	HUBBALLI	15000/-
78	KSHS0683	SWAGAT YADAWAD	BM	29.07.2020	22Y11M	HUBBALLI	4000/-
79	KSHS0684	Dr. NINGAPPA LAXMAPPA N	FM	03.08.2020	69Y	LINGASUGUR	13000/-
80	KSHS0685	Dr. KUMARA SWAMY P R	FM	03.08.2020	56Y10M	BHADRAVATHI	11000/-
81	KSHS0686	Dr. VEENA S BHAT	FM	03.08.2020	52Y9M	BHADRAVATHI	9000/-
82	KSHS0687	NAVEEN K AITHAL	BM	03.08.2020	17Y7M	BHADRAVATHI	4000/-
83	KSHS0688	NAYANA K	BM	03.08.2020	24Y7M	BHADRAVATHI	4000/-
84	KSHS0689	Dr. SHIVALINGA S	FM	07.08.2020	58Y2M	MYSURU	11000/-
85	KSHS0690	Dr. RAVISH KAMATH	FM	07.08.2020	54Y	KOPPA	9000/-
86	KSHS0691	Dr. DEEPAK DESHPANDE	FM	07.08.2020	53Y10M	NIPPANI	9000/-
87	KSHS0692	Dr. SANGEETA DESHPANDE	FM	07.08.2020	54Y10M	NIPPANI	9000/-
88	KSHS0693	Dr. PAVAN PATIL	FM	16.03.2020	42Y	GADAG	7000/-
89	KSHS0694	Dr. ANUPAMA PATIL	FM	16.03.2020	40Y	GADAG	7000/-
90	KSHS0695	Dr. N.B PATIL	FM	16.03.2020	78Y	GADAG	15000/-
91	KSHS0696	GEETHA PATL	BM	16.03.2020	73Y	GADAG	13000/-



SL. NO	KSHS NO	NAME	FM & BM	DATE OF JOINING	AGE ON JOINING	BRANCH	TOTAL AMOUNT ON ADMISSION
92	KSHS0697	Dr. RAVINDRA BASAWARAJ DHADED	FM	14.08.2020	62Y10M	GULBARGA	11000/-
93	KSHS0698	Dr. SUJATA RAVINDRA DHADED	FM	14.08.2020	61Y4M	GULBARGA	11000/-
94	KSHS0699	Dr. KARTHIK RAVINDRA DHADED	FM	14.08.2020	28Y	GULBARGA	5000/-
95	KSHS0700	Dr. VASANTH KUMAR	FM	20.08.2020	58Y3M	NELAMANGALA	9000/-
96	KSHS0701	Dr. VARINI	FM	20.08.2020	54Y5M	NELAMANGALA	9000/-
97	KSHS0702	Dr. BASAVARADDI	FM	27.08.2020	65Y9M	GADAG	11000/-
98	KSHS0703	SMT. RAJARAJESHWARI R B	BM	03.10.2020	64Y	GADAG	11000/-
99	KSHS0704	Dr. SHIVASHANKARAPPA M	FM	23.09.2020	56Y	BALLARI	11000/-
100	KSHS0705	Dr. MAHESH PATIL	FM	01.10.2020	65Y6M	SHAHAPUR	13000/-
101	KSHS0706	Dr. SUSHEELA	FM	01.10.2020	53Y10M	SHAHAPUR	9000/-
102	KSHS0707	Dr. SHREEKANTH SAKA	FM	01.10.2020	41Y2M	ILKAL	7000/-
103	KSHS0708	Dr. ARATI SAKA	FM	01.10.2020	41Y2M	ILKAL	7000/-
104	KSHS0709	Dr. PREMA ALBERT KUNDARGI	FM	07.10.2020	80Y6M	CHIKKABALLAPUR	15000/-
105	KSHS0710	Dr. SHANKAR SHIVAPPA HALKURKI	FM	06.10.2020	72Y4M	HANGAL	13000/-
106	KSHS0711	MADHUMATI S HALKURKI	BM	06.10.2020	65Y4M	HANGAL	13000/-
107	KSHS0712	Dr. UPENDRA NARASAPUR	FM	07.10.2020	67Y5M	VIJAYAPUR	13000/-
108	KSHS0713	Dr. VANAJA NARASAPUR	FM	07.10.2020	67Y	VIJAYAPUR	13000/-
109	KSHS0714	Dr. GURUNATHAGOUDA PATIL	FM	14.10.2020	60Y	HUBBALLI	11000/-
110	KSHS0715	RATNA PATIL	BM	14.10.2020	52Y6M	HUBBALLI	9000/-
111	KSHS0716	RAJAT PATIL	BM	14.10.2020	20Y	HUBBALLI	4000/-
112	KSHS0717	Dr. A. T. SANATHA KUMAR	FM	15.10.2020	61Y	KOLLEGAL	11000/-
113	KSHS0718	VATSALA S KUMAR	BM	15.10.2020	54Y10	KOLLEGAL	9000/-
114	KSHS0719	Dr. MAHADEVA SWAMY	FM	14.10.2020	66Y11	HUMNABAD	13000/-
115	KSHS0720	SULOCHANA S SWAMY	BM	14.10.2020	58Y	HUMNABAD	11000/-
116	KSHS0721	Dr. GOVIDRAJA E	FM	29.10.2020	49Y	BALLARI	9000/-
117	KSHS0722	RACHANA K B	BM	29.10.2020	49Y	BALLARI	9000/-
118	KSHS0723	PRAGNYA P G	BM	29.10.2020	17Y	BALLARI	4000/-
119	KSHS0724	AISIRI P G	BM	29.10.2020	12Y	BALLARI	4000/-



SL. NO	KSHS NO	NAME	FM & BM	DATE OF JOINING	AGE ON JOINING	BRANCH	TOTAL AMOUNT ON ADMISSION
120	KSHS0725	Dr. ANJANAPPA T H	FM	31.10.2020	65Y	BENGALURU	13000/-
121	KSHS0726	Dr. SARASWATHAMMA B	FM	31.10.2020	75Y	BENGALURU	15000/-
122	KSHS0727	Dr. VIMALA BAI	FM	31.10.2020	69Y	SHIMOGA	13000/-
123	KSHS0728	Dr. D.P MOHAN	FM	20.10.2020	68Y	CHIKKAMAGALUR	13000/-
124	KSHS0729	Dr. GURURAJ KAKHANDAKI	FM	20.10.2020	73Y	ILKAL	13000/-
125	KSHS0730	VEENA KAKHANDAKI	BM	20.10.2020	68Y	ILKAL	13000/-
126	KSHS0731	Dr. IRANAGOUDA PATIL	FM	01.10.2020	71Y	GADAG	13000/-
127	KSHS0732	GIRIJA I PATIL	BM	01.10.2020	61Y	GADAG	11000/-
128	KSHS0733	YALLAPPA GOUDA PATIL	BM	01.10.2020	41Y	GADAG	7000/-
129	KSHS0734	VASANT I PATIL	BM	01.10.2020	39Y	GADAG	7000/-
130	KSHS0735	Dr. ANURADHA PARAMESH	FM	03.10.2020	60Y	BENGALURU	11000/-
131	KSHS0736	PARAMESH S K	BM	03.10.2020	67Y	BENGALURU	13000/-
132	KSHS0737	Dr. RAMESH	FM	05.11.2020	39Y	RAICHUR	7000/-
133	KSHS0738	Dr. PRABHAKAR	FM	15.11.2020	68Y	BENGALURU	13000/-
134	KSHS0739	H.S RAMALINGAPPA	BM	15.11.2020	57Y	GANGAVATHI	11000/-
135	KSHS0740	BHARATHI H	BM	15.11.2020	49Y	GANGAVATHI	9000/-
136	KSHS0741	D DASANA GOUDA	BM	15.11.2020	58Y	BALLARI	11000/-
137	KSHS0742	SAVITHRI D	BM	15.11.2020	55Y	BALLARI	9000/-
138	KSHS0743	Dr. PREMKUMAR PATIL	FM	20.11.2020	52Y	BIDAR	9000/-
139	KSHS0744	Dr. VEENA PATIL	FM	20.11.2020	51Y	BIDAR	9000/-

**List of members to whom health claim Amount Reimbursed
From 25.09.2019 to 30.11.2020**

SL NO	KSHS NO	NAME & ADDRESS	CLAIM GIVEN DATE	REIMBURSED AMOUNT	FM/BM
1	KSHS0109	Dr. APURVA S NAVALG UND HUBBALLI	25.11.2019	12000/-	FM
2	KSHS0570	Dr. SRINIVAS K LINGASUGUR	25.11.2019	6660/-	FM
3	KSHS0498	Dr. RUDRAGOUDA PATIL GADAG	25.11.2019	20000/-	FM
4	KSKS0188	Dr. P CHAYABBA BHATKAL	25.11.2019	132780/-	FM
5	KSHS0434	Dr. A N SHIVAPUR GADAG	25.11.2019	19410/-	FM
6	KSHS0073	NAGAMMA G GANGAVATHI	25.11.2019	137250/-	BM
7	KSHS0211	OMKAR MANE MANDYA	25.11.2019	200000/-	BM
8	KSHS0541	VEENA SATHYAMURTHY BYADGI	25.11.2019	36000/-	FM
9	KSHS0458	Dr. K.S SIDDARAJ BENGALURU	25.11.2019	50000/-	FM
10	KSHS0588	Dr. BASAVARAJ M UDABAGIL DHARAWAD	25.11.2019	58000/--	FM
11	KSHS0570	Dr. SRINIVAS K LINGASUGUR	01.03.2020	18000/-	FM
12	KSKS0146	VEERAKSHI GADDI BALLARI	01.03.2020	34310/-	BM
13	KSHS0480	Dr. MANGALA G KALE NAREGAL	01.03.2020	46660/-	FM
14	KSHS0277	Dr. B. RAMDAS HOSAPETE	01.03.2020	75000/-	FM
15	KSHS0003	Dr. V.V. CHINIWALAR GANGAVATHI	01.03.2020	8000/-	FM
16	KSKS0452	Dr. GAJANAN BHAT DANDELI	01.03.2020	15000/-	FM
17	KSHS0204	SHANTHA M RAMPUR KOPPAL	01.03.2020	39110/-	BM
18	KSHS0004	Dr. SULOCHANA V CHINIWALAR GANGAVATHI	01.03.2020	40000/-	FM
19	KSHS0093	Dr. HANUMATHAPA A GANGAVATHI	01.03.2020	22200/-	FM
20	KSHS0570	Dr. SRINIVAS K LINGASUGUR	27.04.2020	12302/-	FM
21	KSHS0209	Dr. LAXMI V SORAGAVI BAGALKOTE	27.04.2020	200000/-	FM
22	KSKS0309	SUNEETHAMMA BENGALURU	27.04.2020	15000/-	BM
23	KSHS0146	VEERAKSHI GADDI BALLRI	27.04.2020	15000/-	FM
24	KSHS0115	Dr. MANJULA M PATIL GANGAVATHI	27.04.2020	40000/-	FM



25	KSHS0522	Dr. MALLIKARJUN BADDUR BAGALKOTE	27.04.2020	20000/-	FM
26	KSKS0146	VEERAKSHI GADDI BALLARI	27.04.2020	20000/-	BM
27	KSHS0606	Dr. K. R HANUMANTH SHETTY HASSAN	27.04.2020	20000/-	FM
28	KSHS0458	Dr. K.S SIDDARAJU BENGALURU	25.08.2020	200000/-	FM
29	KSHS0525	Dr. MANJUNATH TIPTUR	25.08.2020	8900/-	FM
30	KSKS0188	Dr. P. CHAYABBA BHATKAL	25.08.2020	51728/-	FM
31	KSHS0204	SHANTHA M RAMPUR KOPPAL	25.08.2020	37275/-	BM
32	KSHS0414	Dr. LAKSHMAPPA E LINGASUGUR	28.09.2020	126886/-	FM
33	KSHS0415	Dr. DEEPA Y M LINGASUGUR	28.09.2020	45000/-	FM
34	KSKS0338	Dr. BASALINGAPPA D LINGASUGUR	28.09.2020	74300/-	FM
35	KSHS0012	Dr. P. VIJAYA VENKATESH HOSAPETE	28.09.2020	90000/-	FM
36	KSHS0397	SHIVANAND MURGUDE SANKESHWARA	28.09.2020	79063/-	FM
37	KSHS0397	Dr. SHIVANAND M URGUDE SANKESHWARA	28.09.2020	30543/-	FM
38	KSHS0325	Dr. SHIVARAJ KARIGANUR SINDHANUR	28.09.2020	30000/-	FM
39	KSHS0124	INDIRA KULKARNI HOSAPETE	28.09.2020	60000/-	FM
40	KSHS0093	Dr. HANUMANTHAPPA A GANGAVATHI	28.09.2020	50000/-	FM
41	KSHS0349	Dr. VINAYA RAGHAVENDRA HOSAPETE	28.09.2020	154300/-	FM
42	KSKS0570	Dr. SRINIVAS K LINGASUGUR	28.09.2020	19280/-	FM
43	KSHS0534	Dr. PRASAD HASSAN MYSURU	28.09.2020	20000/-	FM
44	KSHS0481	KIRAN KALE RON	28.09.2020	27375/-	BM
45	KSHS0027	Dr. H.G JAYAPPA SHIKARIPURA	28.09.2020	189300/-	FM
46	KSKS0559	SHARADA REVAPPA R DAVANGERA	28.09.2020	140000/-	BM
47	KSHS0430	Dr. MUKUND KAMAT DANDELI	28.09.2020	84300/-	FM
48	KSHS0433	VIDYA GAJANAN BHAT DANDELI	28.09.2020	124300/-	BM
49	KSHS0268	Dr. MADHUSUDHAN HULGI KARATAGI	28.09.2020	73826/-	FM
50	KSKS0269	CHANDRIKA M HULGI KARATAGI	28.09.2020	53925/-	BM



51	KSHS0558	Dr. SHIVAYOGI JAJUR DAVANGERA	28.09.2020	200000/-	FM
52	KSHS0089	Dr. AMARESH M GANGAVATHI	28.09.2020	200000/-	FM
53	KSHS0381	Dr. BASANAGOUDA P PATIL SINDHANUR	28.09.2020	94300/-	FM
54	KSKS0565	Dr. VENKATA RAMAN A L BALLARI	28.09.2020	75000/-	FM
55	KSHS0566	Dr. LALITHA L BALLARI	28.09.2020	75000/-	FM
56	KSHS0023	Dr. DODDABHADRE GOUDA MULBAGAL	28.09.2020	84300/-	FM
57	KSHS0127	VADIRAJA RAO TATTI HOSAPETE	02.10.2020	16780/-	BM
58	KSHS0309	Dr. MALLANGOUDA P PATIL GANGAVATHI	30.11.2020	64300/-	FM
59	KSKS0588	Dr. BASAVARAJ MUDABAGIL DHARWAD	30.11.2020	84300/-	FM
60	KSHS0470	Dr. SUBHASCHNDRA R H HUBBALLI	30.11.2020	84300/-	FM
61	KSHS0039	Dr. MADHVA SHETTY U GANGAVATHI	30.11.2020	84375/-	FM
62	KSHS0344	Dr. MALLIKARJUN I RADDER. HUBLI	30.11.2020	66055/-	FM
63	KSHS0069	Dr. SHIVAGANGA C GANGAVATHI	30.11.2020	30000/-	FM
64	KSKS0348	Dr. TULASI PRIYA HOSAPETE	30.11.2020	64300/-	FM
65	KSHS0282	Dr. SURESH T BALLARI	30.11.2020	200000/-	FM
66	KSHS0570	Dr. SRINIVAS K LINGASUGUR	30.11.2020	10972/-	FM
67	KSHS0543	Dr. SRINIVAS S BENGALURU	30.11.2020	79300/-	FM
68	KSKS0083	Dr. SHIVAKUMAR B LAKKOL RON	30.11.2020	200000/-	FM
69	KSHS0060	Dr. SHARNABASAVA MATTI GANGAVATHI	30.11.2020	64300/-	FM
70	KSHS0630	Dr. KARTHIK GOUDA GANGAVATHI	30.11.2020	84300/-	FM
71	KSHS309	SUNEETHAMMA BENGALURU	30.11.2020	185000/-	BM
72	KSHS0074	Dr. SATISH RAIKAR GANGAVATHI	30.11.2020	24300/-	FM
73	KSHS0531	Dr. BASAVARAJ V. KAMBALYAL GAJENDRAGADA	30.11.2020	73875/-	FM
74	KSHS0532	GEETA B. KAMBALYAL GAJENDRAGADA	30.11.2020	57975/-	BM
75	KSHS0299	Dr. DIVYA A BHAVIKATTI GANGAVATHI	21.03.2019	17300/-	FM

**Defaulters List of IMA KSHS Premium-4**

SL NO	KSHS NO	NAME	AMOUNT
1	KSHS0230	CHANDRASHEKAR HAVERI	7000
2	KSHS0333	Dr. ANAND VALKAMDINNI GANGAVATHI	5000
3	KSHS0334	Dr. DEEPA A VALKAMDINNI GANGAVATHI	5000
4	KSHS0335	SOHAN KUMAR VALKAMDINNI GANGAVATHI	3000
5	KSHS0337	SHARANSPPA BHAVI SIDDAPUR	7000
6	KSHS0422	Dr. KIRAN CHAND NADAKUDURU BALLARI	6000
7	KSHS0423	VEENA KUMARI N BALLARI	5000
8	KSHS0424	ABHINAVA N BALLARI	3000
9	KSHS0425	AMUKTHA N BALLARI	3000
10	KSHS0426	BABU RAO BALLARI	9000
11	KSHS0427	SHYAMALA BALLARI	8000

Note : The above members are for termination from the scheme



Arthroscopic Meniscotomy	20000/-
Lumbar discectomy	40000/-
Tendon repair	12000/-
Forearm bone fracture (single)	20000/-
Fore arm bone both	25000/-
Long bone fracture	30000/-

4. Medical

Any serious Medical condition requiring admission (Case wise)	40000/-
---------------------------------------------------------------	---------

5. Gynaecology

Hysterectomy -Open (Abdominal /Vaginal)	30000/-
Hysterectomy- Laparoscopic (TLH/ LAVH)	40000/-
D & C	10000/-
Oopherectomy Open	30000/-
Oopherectomy Lap	30000/-
Ectopic pregnennancy	30000/-
Tubectomy Open	10000/-
Tubectomy Lap	15000/-

6. General surgeon

Herniorrhaphy - Unilateral	20000/-
Herniorrhaphy - Bilateral	30000/-
Herniorrhephy - Laparoscopic - Unilateral	30000/-
Herniorrhephy- Laparoscopic- Bilateral	40000/-
Appendicectomy	20000/-
Lap. Appendicectomy	25000/-
Hemorrhoidectomy/ Fissure	20000/-
Fistula -Low	20000/-
Fistula -High (As per case)	
Cholecystectomy -Open	40000/-
Lap. Cholecystectomy	50000/-
Hydrocele -Unilateral	12000/-



Hydrocele –Bilateral	15000/-
ORCHIDECTOMY	20000/-
Diabetic Amputation single toe/ Finger	10000/-
Major Amputation B/K-A/K (Diabetic)	50000/-
Lump in breast-Fibroadenoma	10000/-
As per the case	
Peritonitis- Duodenal/ Ileal/ Appendicular Perforation	
Ileal resection & anastomosis	
With or without ileostomy	
Colon resection & anastomosis	
With or without colostomy	
Pilonidal sinus	20000/-
Diagnostic Lap	25000/-
Intestinal obstruction	40000/-
7. Ophthalmology	
Cataract – Unilateral	20000/-
Cataract – Bilateral	40000/-
DCR/DCT	8000/-
Trabecuectmy	6000/-
Intraocular injection	15000/-
8. ENT	
FESS, Endoscopic Nasal Procedures	18000/- to 25000/-
Adenoidectomy	10000/-
Trabeculotomy (Glaucoma)	15000/-
Mastoidectomy with tympanoplasty	25000/- to 30000/-
Septoplasty	20000/-
Tonsillectomy	20000/-
9. Dental	
Maxilla- Facial surgery	20000/-

**IMA KSHS DEMISE MEMBERS LIST**

SL NO	KSHS NO	NAME	FM/BM
1	KSHS0397	Dr. SHIVANAND MURUGADE SANKESHWARA	FM
2	KSHS0480	Dr. MANGALA KALE NAREGAL	FM
3	KSHS458	Dr. K.S. SIDDARAJ BENGALURU	FM
4	KSHS0233	Dr. SHIVAYOGI JAJUR DAVANAGERI	FM
5	KSHS0045	VIRUPAXAPPA GOUDA GANGAVATHI	BM
6	KSHS0073	Smt. NAGAMMA G GANGAVATHI	BM
7	KSHS0089	Dr. M. AMARESH GANGAVATHI	FM
8	KSHS0360	GURUNATH BYKODI HUBBALLI	BM
9	KSHS0505	CHANNAMMA SANKANUR GANGAVATHI	BM
10	KSHS0150	H. CHANDRASHEKARA REDDY BALLARI	BM

**VEERABHADRAPPA C. GADWAL**
CHARTERED ACCOUNTANT**AUDIT REPORT**

I have examined the balance sheet of M/s IMA'S Karnataka State Health Scheme, C/o Dr V V Chiniwalar Sushrusa Nursing Home, L.G.Road, GANGAVATHI, DT: KOPPAL-583227 as at 31ST MARCH 2020 and the INCOME & EXPENDITURE account for the period ended on that date which is in agreement with the books of account maintained by the said Society/Scheme at *Gangavathi*.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office and the branches of the above-named institution visited by us so far as appears from our examination of the books, subject to the comments given below: Subject to Notes on accounts which forms integral part of the financial statements, as per our report of even date and books of accounts.

In our opinion and to the best of our information, and according to information given to us, the said accounts give a true and fair view-

- (i) In the case of the Balance Sheet, of the state of affairs of the above-named Society/Scheme as at 31ST MARCH 2020 and
- (ii) in the case of the INCOME & EXPENDITURE account, of the INCOME OR EXPENDITURE of THE SOCIETY/SCHEME FOR THE accounting year ending on 31ST MARCH 2020, and

Place: Gangavathi
Date: 11.08.2020

CHARTERED ACCOUNTANT

For: CA Veerabhadrappa. C. Gadwal

Chartered Accountant
M.No: 217795



IMA'S KARNATAKA STATE HEALTH SCHEME
C/O SHUSHRUSHA NURSING HOME
L G Road Near Mahaveer Circle Gangavathi

Receipts and Payments account for the Period ended 31.03.2020

<u>Receipts</u>	<u>Amount</u>	<u>Payments</u>	<u>Amount</u>
To Opening Balances			
Cash on hand and at banks	1 85 976	By Bank Charges	5 482
To Health schemes receipts (AA Premium)		By Printing & Stationery Charges	20 082
To Annual membership subscriptions	31 58 600	By IMA Kshas Claim Exp (revenue)	3 44 657
To Admission fees	4 14 000	By Audit and accounting	30 500
To Interest On Fd	1 65 500	By Travelling	8 350
		By salary	65 000
		By Misc Exp	500
creditors	10152	By courier & postage	19 955
(since expenditure booked)		By VJB Techno software dev	25 000
		By IMA KSB Royalty	1 00 000
		By SBI FD	3 62 527
		By Cliams payments (capital)	18 21 935
		(debited to premium payable)	
		<u>By Closing balance</u>	
		Cash on hand	847
		State bank of India	11 44 419
		IMA KSHS 4 SBI Bank accounts (refer Balance sheet)	
	<u>39 49 254</u>	0	<u>39 49 254</u>

Notes annexed hereto form part of this report
As per our Report of Even Date

For CA Veerabhadrappa C Gadwal
Chartered Accountants

For: CA Veerabhadrappa. C. Gadwal

Chartered Accountant
M.No. 217795

Place : Gangavathi
Date : 11.08.2020

IMA'S KARNATAKA STATE HEALTH SCHEME

CHAIRMAN
IMA KSHS, Bengaluru



IMA'S KARNATAKA STATE HEALTH SCHEME
C/O SHUSHRUSHA NURSING HOME
L G Road Near Mahaveer Circle Gangavathi

Income and expenditure account for the period ended 31.03.2020

Expenditure	Amount	Income	Amount
To Bank Charges	5 482	By Annual membership subscriptions fr	4 14 000
To Printing & Stationery Charges	20 082	By Admission fees	1 65 500
To IMA Kshas Claim Exp	3 44 657	By Intrest on Fd & others	15 026
To Travelling	8 350		
To salary	65 000		
To Misc Exp	500		
To courier & postage	19 955		
To Accounting fees	18 000		
To audit fees	12 500		
To IMA KSB Royalty	1 00 000		
To Excess of income over Exp	.0		
	<u>5 94 526</u>		<u>5 94 526</u>

Notes annexed hereto form part of this report

As per our Report of Even Date

For CA Veerabhadrapa C Gadwal
Chartered Accountants

For: CA Veerabhadrapa. C. Gadwal

Chartered Accountant
M.No. 21779

For IMA KARNATAKA STATE HEALTH SCHEME


CHAIRMAN
Secretary
IMA KSHS, Bengaluru

Place : Gangavathi

Date : 11.08.2020



IMA'S KARNATAKA STATE HEALTH SCHEME

C/O SHUSHRUSHA NURSING HOME
L G Road Near Mahaveer Circle Gangavathi

Balance Sheet as on 31.03.2020

Liabilities	Amount	Assets	Amount
Corpus Fund		Fixed Assets	
Opening Balance	20 83 114	tally software	17 800
ADD: Donations towards Corpus		steel almaraha	13 500
Less: Excess of Income over Exp		IMA KSHS Website	1 54 663
	20 83 114	VJB Techno Software	2 00 000
		Colour printing	9 856
AA Premiums	57 79 846	Investment	
sundry creditors		Mutual Fund	58 00 000
CA V C Gadwal	12 500	SBI FD	5 62 526
Accounting salary	18 000	Current assets	
blossms jumbo prints	1220	Cash on hand	847
nippon india ultra short fund	5760	Cash at Banks	
somnath agencies	2800	IMA KSHS SBI 62480993600	1 49 378
vasavi pusthak bhandar	370	IMA KSHS SBI 4795	57 148
		IMA KSHS SBI 4911	8 33 525
		IMA KSHS SBI 4955	1 04 368
	79 03 610		0
			79 03 610

Notes annexed hereto form part of this report
As per our Report of Even Date

for CA Veerabhadrappa C Gadwal
Chartered Accountants

For: CA Veerabhadrappa. C. Gadwal

Chartered Accountant
M.No. 217795

Place : Gangavathi
Date : 11.08.2020

For IMA KARNATAKA STATE HEALTH SCHEME


CHAIRMAN
IMA KSHS, Bengaluru



**IMA'S KARNATAKA STATE HEALTH SCHEME
C/O SHUSHRUSHA NURSING HOME
L G Road Near Mahaveer Circle Gangavathi
INCOME TAX ASSESSMENT 2020-2021**

Notes to accounts and to the attached audit report

- Note 1 That the assessee has maintained its books of accounts on mercantile basis and that as a Going Concern
- 2 That assessee has taken into books all known revenue and income
 - 3 That there are no contingent liabilities as on 31.03.2020
 - 4 That the figures are rounded off to the nearest rupee
 - 5 Depreciation on fixed assets has not been claimed.
 - 6 That None of the Fixed assets are revalued during the year.
 - 7 Claims made and settled during the year have been charged to revenue account to the extent profit/income available and excess there off have been charged to AA Premium payable account of liability side
 - 8 All Investment are accounted on cost basis any appreciation in NAV has not been accounted.
 - 9 AA Premiums are shown as liabilities on receipt basis.
 - 10 interest on fixed deposits are accounted on maturity/receipt basis

Notes annexed hereto form part of the audit report

As per the report of Even Date

For CA Veerabhadrapa C Gadwal

Chartered Accountant

Fqr: CA Veerabhadrapa. C. Gadwal

M.NO 217795

**Chartered Accountant
M.No. 217795**

Place:GANGAVATHI

Date : 11.08.2020

IMA'S KARNATAKA STATE HEALTH SCHEME

**CHAIRMAN
IMAKSHS/Bengaluru**



K S Saji
TRIPLE (I) POINT (Your Mutual Distributors)

#955, Ambalipura, Bellandur Gate,
Sarjapur Road, Bangalore-560102
Mobile No: 080-41633889 9844025737
Mail ID: triplepoint@yahoo.co.in / sks3saji@yahoo.co.in

Portfolio Valuation Report

SENSEX 43828.10 ▼ **-894.92** | NIFTY 12858.40 ▼ **-196.75** (As On 25/11/2020)

Ima K H S [S000170]

Pg. 1 of 1

26-Nov-2020

Lump sum Purchases	Systematic Investments	Switch Ins	Redemptions	Systematic Withdrawals	Switch Outs	Dividend Payouts	Dividend Re-In.	Market Value			Overall XIRR (%)		
								Equity	Debt	Hybrid		Total	
5800000	0	0	1509216	0	0	0	0	5695984	0	0	5695984	24.23	8.10

Fund Name	Folio No.	Inv. Since Date	Days	Investments & Switch Ins	Withdrawals & Switch Outs	Dividends Reinv.	Dividends Payouts	Balance Units	Avg. Cost	Cost Amount	NAV	Present Market Value	Port. Wgt. (%)	Abs. Ret. (%)	XIRR (%)

Nippon India Corporate Bond-G	404184233625	08/12/17	1084	1300000	0	0	0	36252.006	35.86	1300000	44.9127	1628175	28.58	25.24	8.09
Nippon India Ultra Short Duration Fund - Segregated Portfolio 1 Reg-G	404184233625	25/09/19	428	0	9216	0	0	549.745	0.00	NA	26.4197	14524	0.25	0.00	
Nippon India Ultra Short Duration-G	404184233625	13/06/18	897	1500000	1500000	0	0	43.839	2728.54	119616	999.9378	131514	2.31	8.77	3.70
SBI Magnum Gilt-G	19053744	04/12/17	1088	1700000	0	0	0	44479.180	38.22	1700000	50.2928	2236983	39.27	31.59	9.74
UTI Gilt Reg-G	503312940135	07/12/17	1085	1300000	0	0	0	34215.839	37.99	1300000	49.2400	1684788	29.58	29.60	9.12
Total :				5800000	1509216	0	0			4419816		5695984		24.23	8.10

PAN: AAAT13162K

Transactions are considered upto **26-Nov-2020** , NAV is considered upto **25-Nov-2020**

Investments include Purchases, Switch Ins, Dividend Reinvestments and Sweeps. Withdrawals include Redemptions and Switch Outs.

Note : Mutual Fund Investments are subject to market risks. If you find any difference between this report and your AMC statement, please contact us.



KSHS Membership Details since inception

Details	Total
A) Total Members	744
a) Founder Member	465
b) Beneficiary Member	279
c) Ordinary Member	0
B) Total terminated Members	50
C) Total Number of Claims given	141



BIFERCATION OF TOTAL AMOUNT PAID ON ADMISSION

1	Admission Fee	2438300
2	Annual Membership subscription Fee	373500
3	Annual Advance Premium Contribution	4238500
	Total Amount on Admission (1+2+3)	7050300



DETAILS OF PREMIUMS COLLECTED

Premium	Paid Members	Amount
Premium-1	214	1328000
Premium-2	493	1900350
Premium-3	534	3190800
Premium-4	562	3422000
	Total	9832150



TOTAL CLAIMS GIVEN

Claim members	Amount
141	8592330/-



**Minutes of the 4th General Body Meeting
held on 18-10-2019 at 10am at Hall 1, Chamarajanagar**

1. Dr. V.V. Chiniwalar invited all the members of IMA KSHS as well as IMA KSB to the GB meeting. He requested the office bearers of IMA KSHS & IMA KSB- president and secretary to come over to the dais.
2. Dr. Madhusudhana Kariganur read the meeting notice and agenda.
3. Dr. V.V. Chiniwalar, Chairman IMA KSHS welcomed the members and briefed about the progress of the scheme since its inception.
4. Dr. Madhusudhana Kariganur read the IMA prayer, and meeting notice.
5. Chairman Dr.V.V. Chiniwalar read the last GB meeting proceedings and got conformed.
6. Chairman informed to the members regarding the enrollment of new 82 members from 1.4.2018 to 31.03.2019 and 20 members from 01.04.2019 to 15.10.2019
7. Secretary report presented and accepted.
8. Audited account of the year 2018-19 presented and accepted. GB informed to continue the same auditor with same remuneration.
9. Chairman presented the budget of the year 2019-20 and accepted.
10. Ratification regarding the upper limit of the package charges discussed.

Dr. S.T. Yavagal has agreed to send the list of Cardiac diseases and their approximate charges. Rest of the charges listed in the booklet were accepted.



11. Returning officer Dr. Madhusudhana Kariganur informed to the GB regarding the Election and nominations received.

The following nominations for the posts were accepted as the applications were in order

1. For Chairman – Dr. V.V. Chiniwalar
2. For Vice Chairman – Dr. B.M. Alur
3. For secretary – Dr. M. Amaresh
4. For Treasurer – Dr. Raghavendra Vemali
5. For Scrutinizing officer – Dr. K.T. Prakash Reddy

Remaining vacant posts to be filled and to nominate the scrutinizing members - the GB authorized to chairman to fill the vacant posts.

12. Vote of Thanks by Dr. Madhusudhana Kariganur.



ATTENTION

**Membership Fee (HFC Details)
Life Membership fee of the IMA
1-11-2019 onwards**

Particulars	Amount to be Sent to IMA KSB	Extra Amount collected & retained by the local Branch Decided by the local branch
Single Life	11000-00	
Couple Life	16500-00	

Homage to Secretary Dr. Amaresh. M



We are so sorry to hear Dr.Amaresh's death on 8th September 2020 due to covid-19 at the young age of 43 and we want to express our most sincere sympathies to his family during this difficult time from the IMA KSHS & IMA KSB. He was a highly valuable and respected member of our team here and the effects of his passing are felt here by us.

He was always more focused on the good of the association and the profession than on his own benefit. We were humbled by his kindness and compassion to everyone around him. He will be greatly missed and everyone here is saddened by his death.

He was young and energetic, ENT surgeon of the Gangavathi town. He extended his good service to the people of Gangavathi and surrounding villages. He was good at playing Cricket and Badminton for IMA Gangavathi team. It is a personal loss to me, IMA KSHS & IMA Gangavathi and to the public of Gangavathi and to his Family. Let his soul rest in peace.

With sincere sympathy.



IMA'S KARNATAKA STATE HEALTH SCHEME

imakshs@gmail.com

IMA KSHS

www.imahealthscheme.org

A doctors mutual health contribution scheme will give peace of mind in knowing that you are protected from most of these costs

Don't wait until you or a family member becomes seriously ill to try to purchase health insurance.

The Admission fee details is as follows

Age in Years	Total Amount, At the time of joining (1 st Year)	The Amount to be paid every year (2 nd Year onwards)
Children below 25 yrs	Rs. 4000.00	Rs. 3000.00
Below age of 35 yrs	Rs. 5000.00	Rs. 4000.00
Below age of 45 Yrs but above 35 Yrs	Rs. 7000.00	Rs. 5000.00
Below age of 55 Yrs but above 45 Yrs	Rs. 9000.00	Rs. 6000.00
Below age of 65 Yrs but above 55 Yrs	Rs. 11,000.00	Rs. 7000.00
Below age of 75 Yrs but above 65 Yrs	Rs. 13,000.00	Rs. 8000.00
Below age of 85 Yrs but above 75 Yrs	Rs. 15,000.00	Rs. 9000.00

LOCK IN PERIOD

- Founder member** :- shall have the benefit of the scheme six months after joining the scheme or immediately after launching the scheme whichever is longer.
- All the **ordinary members** and **beneficiary members below the age of 65** on joining shall have the benefit of the scheme after 12 months of joining the scheme or immediately after launching the scheme whichever is longer.
- All the **ordinary members** and **beneficiary members above the age of 65** on joining shall have the benefit of the scheme after 24 months of joining the scheme or after launching the scheme whichever is longer.

NO CASHLESS SERVICE (They have to pay their bills themselves & Claim later)

* No advance payment will be made to the members

* Members will be given reimbursement of 75% of total amount of the bill not exceeding the sum limited to each disease.

* If the benefit is not claimed in an academic year the benefit amount in total or any percentage will not be carried over to the subsequent years.

* A member will get a maximum of benefit of Rs.2 Lakhs in one year.

The scheme is launched on 1st of July 2017 on the Doctors day Celebration at Bengaluru.

Dr. Chinivalar. V.V.
Chairman 94481 22978
drvcv2011@gmail.com

Dr. Raghavendra Vimali
Treasurer 9902992666
vimali@yahoo.com

Dr. Amaresh M.
Hon. Secretary, 9448120433
dramaresh.m@gmail.com

To,



IMA'S
Karnataka State Health Scheme
IMA- KSHS

ELIGIBILITY :

- They should be
- * Life Member of IMA - KSB.
 - * Below the age of 85.
 - * Spouse ,Parents or Children of Life members of IMA -KSB.

DOCUMENTS REQUIRED :

- * IMA Life Membership Certificate
- * Address proof - Voter id / Adhar card / Passport
- * Age proof - Birth certificate/ Pan card etc.
- * Recent Passport size photos - 2
- * PAN card

If undelivered, please return to :

The Secretary,
IMA Karnataka State Health Scheme-IMA- KSHS
Shushrusha Nursing Home, LG Road,
Near Mahaveer Circle, Gangavathi-583227.