



# IMA'S

## Karnataka State Health Scheme

**ANNUAL GENERAL BODY MEETING NOTICE  
2020-21**



**ANNUAL REPORT & AUDITED STATEMENT  
OF ACCOUNTS**

**1st April 2020 to 31st March 2021**



**Host : IMA Siruguppa Branch**

**Date : 30-10-2021**

**Venue :**

J-Max Theatre, JVS Limited, JSW Township,  
Vidyanagar, Toranagallu-583123, Ballari District, Karnataka.

*Your Health  
Our Concern*

**Head Office :**

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

**Working Office :**

Dr.V.V.Chiniwalar, Shushrusha Nursing Home, LG Road, Near Mahaveer  
Circle, Gangavathi-583227. Ph.: 08533-270978 M : 9986700978  
Email : drvvc2011@gmail.com | imakshs@gmail.com  
Website : [www.imahealthscheme.org](http://www.imahealthscheme.org)





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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 !**



## IMA KARNATAKA STATE HEALTH SCHEME

**Head Office** : IMA Bhavan, A.V Road, Bengaluru.

**Working Office** : Dr.V.V.Chiniwalar, Shushrusha Nursing Home, LG Road,  
Near Mahaveer Circle, Gangavathi-583227. Land Line : 08533-270978 / Cell : 9986700978

Ref: IMA/KSHS/2021

Date: 01.10.2021

### NOTICE OF ANNUAL GENERAL BODY MEETING

Annual General Body Meeting of the IMA Karnataka State Health Scheme will be held under the auspices of IMA Siruguppa Branch on Saturday, the 30th October 2021 at 3.00 p.m. on Hybrid platform. (Zoom Meeting with Meeting ID: 5940765774 & Passcode: imaksb).

**Venue** : J-Max Theatre, JVS Limited, JSW Township, Vidyanagar, Toranagallu-583123, Ballari District, Karnataka.

Please make it convenient to join the Meeting without fail.

#### A G E N D A

01. Welcome by the Chairman
02. IMA Prayer
03. Reading of the Meeting Notice
04. Messages of Inability to attend, if any
05. Reading and Confirmation of the Last Annual General Body Meeting held at IMA House, Bengaluru
06. Enrolment of New members from 01.04.2020 to 31.03.2021 (list enclosed)
07. Adoption of Secretary's Report of the year
08. Presentation and adoption of the audited accounts for year 01-04-2020 to 31-03-2021
09. Appointment of Auditor and fixing the remuneration
10. Budget for the year 2021-22
11. Ratification of the resolutions Passed by the Managing Committee during the year 2020-21
12. Any other Business with the permission of Chairman
13. Vote of thanks

Thanking you,

Yours sincerely

Sd/-

**DR. V.V.CHINIWALAR**

Chairman

Sd/-

**DR. SHARANABASAPPA MATTI**

Secretary



**CHAIRMAN'S DESK**

Good morning to all IMA KSHS/KSB Members.

Dear members.

On behalf of IMA's Karnataka State Health Scheme and myself, I extend warm greetings to all the members of IMA KSHS and IMA KSB to the General Body meeting and wishing them happy DASARA & DEEPAVALI.

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.

I welcome you all to this Annual General Body Meeting of IMA KSHS of 2020-21.

This year 2021 was a turmoil year because of Pandemic COVID-19 throughout the world. We have lost many of our members and their relatives. On behalf of IMA KSHS let us pray in Almighty to give them peace at rest and strength to their families to bear.

I am sharing my experiences as chairman of IMA KSHS since the inception of this scheme to this day almost a term of 5 years. The scheme started on 5th September 2016 during the president ship of Dr. G.N. Prabhakar. Now it is 5 years old child. During this period all the past presidents of IMA KSB Dr. R.S. Bellary, Dr. H.N. Ravindra, Dr. Annadani M. Meti, Dr. Madhusudhan Kariganur and Dr.Venkatachalapathy have helped and guided a lot to increase the membership growth during their term.

I feel proud to inform you that during these 5 years period we have given claims to 215 members which includes Founder & Beneficiary. We have given claim amount upto Rs. 1,32,38,384 /-( One crore, thirty two lakhs, thirty eight thousand, three hundred and eighty four) only.

Regarding membership it is gradually increasing. Our present strength is 902. 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. It is progressing gradually. 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 not a insurance started by IMA KSB for its LIFE MEMEMBERS 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 is required. 3. All the existing diseases are covered irrespective of medical, surgical, dialysis, malignancy etc including Covid.( Approximately rupees 50 lakhs reimbursed to Covid patients during this pandemic period) 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 an additional benefit. This scheme is not under IRDA.

Some members have expressed the upper limit of 2 lakhs is not sufficient. It has to be increased. Yes, 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 MC can. The managing committee has taken a decision to increase the upper limit of the some diseases- Cardiac and other after discussing in the GB meeting.

### **The membership strength as on**

**From 05.09.2016 to 20.09.2021 - 902**

**From 25.09.2020 to 20.09.2021 - 202**

Out of these 612 members have renewed with 5th premium. Totally we lost 19 members. 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 HIND- JAI KARNATAKA- JAI IMA



## SECRETARY DESK

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

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 5 years. Till now it has given claims to 215 members which includes Founder & Beneficiary. We have given claim amount upto Rs. 1,32,38,384 /-( One crore, thirty two lakhs, thirty eight thousand, three hundred and eighty four) only.

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

## TREASURER REPORT

Dear esteemed members of IMA KSHS, lots of good wishes to all of you,

I being the treasurer of IMA KSHS, thank all the members for your co-operation in smooth running of this health scheme.

I am very glad to say that in spite of covid pandemic & our scheme being only 5 years old, our claim settlement ratio is 100 %.

I urge all the members to further strengthen the scheme by helping us to enroll more members into the scheme.

Thanking you,

Long live IMA / IMA KSB/IMA KSHS

- Dr. Raghavendra Vemali





## IMA'S KARNATAKA STATE HEALTH SCHEME

### List of Members enrolled since 20-11-2020 TO 20-09-2021

SL NO	KSHS NO	NAME	FM & BM	DATE OF JOINING	AGE ON GOINING	BRANCH	TOTAL AMOUNT ON ADMISSION
1	KSHS0746	S. MEGHANA. R. SHETTY	BM	16.12.2020	38Y 3M	KUNDAPUR	7000/-
2	KSHS0747	HEMALATHA R. SHETTY	BM	16.12.2020	70Y 4M	KUNDAPUR	13000/-
3	KSHS0748	M. RATHNAKAR SHETTY	BM	16.12.2020	74Y10M	KUNDAPUR	13000/-
4	KSHS0749	BRAHMI. R.SHETTY	BM	16.12.2020	13Y 7M	KUNDAPUR	4000/-
5	KSHS0750	BHAKTHI . R. SHETTY	BM	16.12.2020	4YEARS	KUNDAPUR	4000/-
6	KSHS0751	Dr. CHANNAN GOUDA	FM	15.12.2020	48Y 1M	SINDHANUR	9000/-
7	KSHS0752	Dr. DAYANAND NOOLI	FM	16.12.2020	57Y	CHIKODI	11000/-
8	KSHS0753	Dr. VISHAL HADAPAD	FM	15.12.2020	41Y 9M	BELAGAVI	7000/-
9	KSHS0754	LAGAMAPPA HADAPAD	BM	15.12.2020	72Y	BELAGAVI	13000/-
10	KSHS0755	RATHNA HADAPAD	BM	15.12.2020	60Y 8M	BELAGAVI	11000/-
11	KSHS0756	Dr. SHAMAGOUDA PATIL	FM	16.12.2020	65Y 6M	CHIKODI	11000/-
12	KSHS0757	Dr. KALPANA NOOLI	FM	16.12.2020	56Y	CHIKODI	11000/-
13	KSHS0758	P.V. MADHUBALA	BM	21.12.2020	66Y	M.M. HALLI	13000/-
14	KSHS0759	Dr. SHIVABASAVA NIDAGUNDI	FM	30.12.2020	69Y 7M	BYADGI	13000/-
15	KSHS0760	GIRIJA S NIDAGUNDI	BM	30.12.2020	66Y 8M	BYADGI	13000/-
16	KSHS0761	Dr. DANIEL FREDERICKS	FM	30.12.2020	59Y 8M	NAREGAL	11000/-
17	KSHS0762	VIDHYA FREDERICKS	BM	30.12.2020	52Y 5 M	NAREGAL	9000/-
18	KSHS0763	Dr. RAVINDRA BHATE	FM	05.12.2020	47Y 8M	CHIKODI	9000/-
19	KSHS0764	Dr. DAVIKARANI R. BHATE	FM	05.12.2020	48Y	CHIKODI	9000/-
20	KSHS0765	Dr. Y. N. MALLIKARJUNA	FM	06.01.2021	60Y10M	YELAHANKA	11000/-
21	KSHS0766	M.P NAGASHREE	BM	06.01.2021	48Y	YELAHANKA	9000/-
22	KSHS0767	Dr. SURIRAJU VANDAVALLI	FM	06.01.2021	46Y 6M	BENGALURU	9000/-
23	KSHS0768	Dr. ANITHA J	FM	06.01.2021	38Y 8M	BENGALURU	7000/-
24	KSHS0769	JAYAKUMAR A.R	BM	06.01.2021	70Y 7M	BENGALURU	13000/-
25	KSHS0770	SHANKARAMMA	BM	06.01.2021	60Y 6M	BENGALURU	11000/-
26	KSHS0771	Dr. VENUGOPAL	FM	15.01.2021	57Y 7M	BENGALURU	11000/-
27	KSHS0772	Dr. VEENA KUNNEGOUDA	FM	15.01.2021	50Y	BENGALURU	9000/-
28	KSHS0773	DR. YALLAPPA GUDAGUDI	FM	15.01.2021	51Y 6M	GOKAK	9000/-
29	KSHS0774	Dr. VAIJAYANTI GUDAGUDI	FM	15.01.2021	42Y	GOKAK	7000/-
30	KSHS0775	ARYAN GUDAGUDI	BM	15.01.2021	19Y 3M	GOKAK	4000/-
31	KSHS0776	Dr. LAXMAN SIDDAPPA JAMBAGI	FM	16.01.2021	57Y	BELAGAVI	11000/-
32	KSHS0777	Dr. VARSHA LAXMAN	FM	16.01.2021	54Y	BELAGAVI	9000/-
33	KSHS0778	AMOGH LAXMAN	BM	16.01.2021	25Y	BELAGAVI	4000/-
34	KSHS0779	ARUHI GUDAGUDI	BM	16.01.2021	11Y 3M	BELAGAVI	4000/-
35	KSHS0780	SATTEWWA GUDAGUDI	BM	16.01.2021	77Y10M	BELAGAVI	15000/-
36	KSHS0781	Dr. B.V. RAMESH BABU	FM	20.01.2021	62Y 9M	BENGALURU	11000/-



# IMA'S KARNATAKA STATE HEALTH SCHEME

SL NO	KSHS NO	NAME	FM & BM	DATE OF JOINING	AGE ON GOING	BRANCH	TOTAL AMOUNT ON ADMISSION
37	KSHS0782	Dr. VEENA RAMESH BABU	FM	20.01.2021	58Y	BENGALURU	11000/-
38	KSHS0783	Dr. HAYAVADANA DIGGAVI	FM	11.02.2021	57Y 7M	GANGAVATHI	11000/-
39	KSHS0784	RAJASHREE DIGGAVI	BM	11.02.2021	53Y 3M	GANGAVATHI	9000/-
40	KSHS0785	Dr. KUSHAL KUMAR. K	FM	17.02.2021	45Y 5M	BENGALURU	9000/-
41	KSHS0786	Dr. NAGARAJ D.N	FM	17.02.2021	74Y 9M	TUMAKUR	13000/-
42	KSHS0787	Dr. GOVARDHANA REDDY. H	FM	18.02.2021	38Y 4M	BALLARI	7000/-
43	KSHS0788	Dr. SUVARNA P. REDDY	FM	18.02.2021	35Y 8M	BALLARI	7000/-
44	KSHS0789	H. S. ANUSUYA REDDY	BM	18.02.2021	53Y 6M	BALLARI	9000/-
45	KSHS0790	DR. KRISHNA KUMAR NAIK.T	FM	01.02.2021	35Y	KAMPLI	7000/-
46	KSHS0791	SHILPA H. RATHOD	BM	01.02.2021	33Y	KAMPLI	7000/-
47	KSHS0792	Dr. NARAYANA MUNOLI	FM	10.02.2021	69Y	TILAKWADI	13000/-
48	KSHS0793	Dr. NIZAMUDDIN HOTUR	FM	10.02.2021	61Y 9M	BALLARI	11000/-
49	KSHS0794	Dr. MAHESH S PATIL	FM	10.02.2021	50Y 6M	DHARWAD	9000/-
50	KSHS0795	Dr. RAJENDRA KUMAR. B	FM	10.02.2021	64Y 7M	KOLAR	11000/-
51	KSHS0796	JAYASHREE BHOGBANDA	BM	10.02.2021	61Y 6M	KOLAR	11000/-
52	KSHS0797	ARATHI	BM	23.12.2020	40Y	GANGAVATHI	7000/-
53	KSHS0798	MANEESH R. VEMALI	BM	23.12.2020	6Y 5M	GANGAVATHI	4000/-
54	KSHS0799	RISHVN R. VEMALI	BM	23.12.2020	2Y	GANGAVATHI	4000/-
55	KSHS0800	Dr. VISHNU PRABHU	FM	23.02.2021	53Y 7M	MANGALURU	9000/-
56	KSHS0801	Dr. NAYANA PRABHU	FM	23.02.2021	48Y 9M	MANGALURU	9000/-
57	KSHS0802	Dr. LIKIKI PRABHU	FM	23.02.2021	22Y	MANGALURU	4000/-
58	KSHS0803	LIKITH PRABHU	BM	23.02.2021	29Y	MANGALURU	5000/-
59	KSHS0804	Dr. DHANUJAYA BUDUR	OM	01.03.2021	53Y 6M	BALLARI	9000/-
60	KSHS0805	GEETHA BUDUR	BM	01.03.2021	44Y10M	BALLARI	7000/-
61	KSHS0806	CHANDANA BUDUR	BM	01.03.2021	20Y 6M	BALLARI	4000/-
62	KSHS0807	NEHA BUDUR	BM	01.03.2021	14Y 6M	BALLARI	4000/-
63	KSHS0808	SHARADA BUDUR	BM	01.03.2021	72 Y	BALLARI	13000/-
64	KSHS0809	Dr. SHIVANNA REDDY G.N	OM	02.02.2021	65Y10M	HIRIYUR	13000/-
65	KSHS0810	SHEELA SHIVANNA REDDY	BM	02.02.2021	59Y 8M	HIRIYUR	11000/-
66	KSHS0811	Dr. SHASHI BHASKARA K	OM	02.03.2021	46Y 3M	BENGALURU	9000/-
67	KSHS0812	Dr. SWARNA SHASHI B	OM	02.03.2021	62Y	BENGALURU	11000/-
68	KSHS0813	Dr. NARAYANASWAMY	OM	03.03.2021	62Y	KOLAR	11000/-
69	KSHS0814	VIJAYALAKSHMI	BM	03.03.2021	53Y	KOLAR	9000/-
70	KSHS0815	PALLAVI N SWAMY	BM	03.03.2021	29Y	KOLAR	4000/-
71	KSHS0816	SAHITHYA N. SWAMY	BM	03.03.2021	24Y	KOLAR	4000/-
72	KSHS0817	BHUVAN N. SWAMY	BM	03.03.2021	19Y10M	KOLAR	4000/-
73	KSHS0818	Dr. MAHANTESH NAGAMOTI	OM	26.02.2021	51Y 9M	BELAGAVI	9000/-
74	KSHS0819	Dr. NAGARAJ	OM	20.03.2021	50Y11M	BELAGAVI	9000/-
75	KSHS0820	Dr. SHASHI KUMAR	OM	20.03.2021	71Y 5M	MANDYA	13000/-



## IMA'S KARNATAKA STATE HEALTH SCHEME

SL NO	KSHS NO	NAME	FM & BM	DATE OF JOINING	AGE ON GOING	BRANCH	TOTAL AMOUNT ON ADMISSION
76	KSHS0821	MEERA S KUMAR	BM	20.03.2021	66Y	MANDYA	11000/-
77	KSHS0822	Dr. SELVARAJ PALANI. G	OM	20.03.2021	64Y 9M	BHADRAVATHI	11000/-
78	KSHS0823	TAMILARSU RANGASWAMY	BM	20.03.2021	63Y	BHADRAVATHI	11000/-
79	KSHS0824	Dr. T. NARENDR BHAT	OM	20.03.2021	69Y 3M	BHADRAVATHI	13000/-
80	KSHS0825	Dr. VRINDA BHAT.T	OM	20.03.2021	66Y	BHADRAVATHI	13000/-
81	KSHS0826	Dr. SUDBHIR JAMBAGI	OM	26.02.2021	51Y10M	BALLARI	9000/-
82	KSHS0827	Dr. HALVI EDIGER RAMARAJU	OM	26.02.2021	43Y 9M	BALLARI	7000/-
83	KSHS0828	Dr. KRISHNARAJA M.V	OM	29.03.2021	50Y 7M	CHITRADURGA	9000/-
84	KSHS0829	SHALAJA K	BM	29.03.2021	42Y 4M	CHITRADURGA	7000/-
85	KSHS0830	Dr. PRABHAVATHI B.N	OM	29.03.2021	62Y	MANDYA	11000/-
86	KSHS0831	Dr. ARJUN BAHADDUR	OM	29.03.2021	38Y	CHIKKABALAPUR	7000/-
87	KSHS0832	Dr. HARINI R	OM	29.03.2021	34Y	CHIKKABALAPUR	5000/-
88	KSHS0833	Dr. MADHUSUDHAN S.N	OM	02.04.2021	42Y11M	RAMANAGARA	7000/-
89	KSHS0834	Dr. A.R. GOVINDARAJU	OM	06.04.2021	64Y 9M	SIRA	11000/-
90	KSHS0835	Dr. MANJULA GODHI	OM	06.04.2021	78Y	BENGALURU	15000/-
91	KSHS0836	Dr. MOHAN APPAJI	OM	12.04.2021	58Y	MADIKERI	11000/-
92	KSHS0837	Dr. C. RAMACHANDRA BHAT	OM	09.04.2021	52Y	SULLIA	9000/-
93	KSHS0838	Dr. ARUNA	OM	09.04.2021	47Y 3M	SULLIA	9000/-
94	KSHS0839	Dr. SHUBHARANI KADAPATTI	OM	09.04.2021	43Y	ILKAL	7000/-
95	KSHS0840	Dr. MAHANTESH S. KADAPATTI	OM	09.04.2021	52Y 8M	ILKAL	9000/-
96	KSHS0841	Dr. R.P. VISHWANATH	OM	21.04.2021	66Y	BENGALURU	13000/-
97	KSHS0842	Dr. KALPANA A.P	OM	21.04.2021	59Y	BENGALURU	11000/-
98	KSHS0843	A.P. KAMALA KSHAMMA	BM	21.04.2021	82Y	BENGALURU	15000/-
99	KSHS0844	Dr. BRAMAHAANAND YADAWAD	OM	21.04.2021	44Y 11M	LINGASUGUR	7000/-
100	KSHS0845	Dr. GEETA YADAWAD	OM	21.04.2021	44Y	LINGASUGUR	7000/-
101	KSHS0846	TANVI YADAWAD	BM	21.04.2021	9Y 7M	LINGASUGUR	4000/-
102	KSHS0847	RIYAN BHAVIKATTI	BM	21.04.2021	2YRS	GANGAVATHI	4000/-
103	KSHS0848	Dr. KENCHAPPA SIDDAPPA	OM	05.05.2021	68Y	DAVANAGERE	13000/-
104	KSHS0849	VENUGOPALAN	BM	27.04.2021	74Y	BENGALURU	13000/-
105	KSHS0850	BHARATHI VENUGOPAL	BM	27.04.2021	62Y	BENGALURU	11000/-
106	KSHS0851	Dr. RAJESH MURAGOD	OM	27.04.2021	39Y 5M	MAHALINGAPUR	7000/-
107	KSHS0852	ISHAN MURAGOD	BM	27.04.2021	2Y 9M	MAHALINGAPUR	4000/-
108	KSHS0853	Dr. CHANADRASHEKAR	OM	27.04.2021	64Y10M	BENGALURU	11000/-
109	KSHS0854	Dr. PUTTURAJU	OM	27.04.2021	45Y 9M	RANEENNURU	9000/-
110	KSHS0855	ANURADHA B	BM	27.04.2021	43Y 9M	RANEENNURU	7000/-
111	KSHS0856	Dr. VIJAY KATTI	OM	15.05.2021	45Y 4M	VIJAYAPUR	9000/-
112	KSHS0857	Dr. SUMEDHA KATTI	OM	15.05.2021	41Y 9M	VIJAYAPUR	7000/-
113	KSHS0858	Dr. CHANNAVEERAPPA. MALAGI	OM	27.05.2021	67Y	GAJENDRAGADA	13000/-
114	KSHS0859	Dr. NIRMALA HANJI	OM	27.05.2021	46Y 7M	RAMDURGA	9000/-



## IMA'S KARNATAKA STATE HEALTH SCHEME

SL NO	KSHS NO	NAME	FM & BM	DATE OF JOINING	AGE ON GOING	BRANCH	TOTAL AMOUNT ON ADMISSION
115	KSHS0860	SHARADA HANJI	BM	27.05.2021	67Y	RAMDURGA	13000/-
116	KSHS0861	Dr. MURTHY KUMAR	OM	04.06.2021	42Y	DODDABALAPUR	7000/-
117	KSHS0862	Dr. L.N. PASHPALATHA	OM	04.06.2021	53Y 6M	DODDABALAPUR	9000/-
118	KSHS0863	Dr. VANISHREE	OM	04.06.2021	52Y 9M	RAMANGARA	9000/-
119	KSHS0864	AUANEEESH C. CHINIWAL	BM	08.06.2021	13Y	GANGAVATHI	4000/-
120	KSHS0865	PRANAU. C. CHINIWAL	BM	08.06.2021	11Y	GANGAVATHI	4000/-
121	KSHS0866	Dr. JAWAHARLAL IRKAL	OM	08.06.2021	65Y 2M	SINDHANUR	13000/-
122	KSHS0867	Dr. BALAJI S	OM	15.06.2021	38Y	KODAGU	7000/-
123	KSHS0868	Dr. KRISHNA MURTHY. S	OM	15.06.2021	36Y10M	KODAGU	7000/-
124	KSHS0869	Dr. ANNAPURNA P	OM	15.06.2021	34Y10	KODAGU	5000/-
125	KSHS0870	Dr. RADHUNATH R. K	OM	25.06.2021	72Y 3M	HARIHAR	13000/-
126	KSHS0871	Dr. MURALIDHAR RAO. M	OM	03.07.2021	68Y 3M	SHIVAMOGGA	13000/-
127	KSHS0872	Dr. SRINIVASA.J	OM	02.07.2021	37Y10M	HOSAPETE	7000/-
128	KSHS0873	Dr. MANJUNATHA. H	OM	03.07.2021	42Y 4M	DAVANAGERE	7000/-
129	KSHS0874	Dr. ASHOK MURGOD	OM	02.07.2021	67Y 6M	GOKAK	13000/-
130	KSHS0875	Dr. SUREKHA MURGOD	OM	02.07.2021	57Y 6M	GOKAK	11000/-
131	KSHS0876	Dr. SHIVAKUMAR. H. B	OM	06.07.2021	56Y 5M	YELAHANKA	11000/-
132	KSHS0877	MURTHYNJAYA M RAMPUR	BM	28.07.2021	35Y	KOPPALL	5000/-
133	KSHS0878	Dr. RUDRAYYA BHANDARI	OM	06.08.2021	72Y 5M	BADAMI	13000/-
134	KSHS0879	Dr. SUDHA T.R	OM	06.08.2021	55Y 5M	HASSAN	11000/-
135	KSHS0880	SHIVASHARAN B.	BM	06.08.2021	23Y 2M	HASSAN	4000/-
136	KSHS0881	Dr. RAKESH H.J	OM	06.08.2021	29Y10M	COORG	5000/-
137	KSHS0882	TRIVINI I.B	BM	06.08.2021	53Y	COORG	11000/-
138	KSHS0883	Dr. BHAGYASRI GOLI	OM	06.08.2021	31Y 3M	COORG	5000/-
139	KSHS0884	Dr. VASUNDHARA HEGDE	OM	12.08.2021	70Y 9M	BENGALURU	13000/-
140	KSHS0885	Dr. GANESHA. K.K	OM	16.08.2021	58Y11M	SULLIA	11000/-
141	KSHS0886	SULATHA GANESHA	BM	16.08.2021	49Y 5M	SULLIA	9000/-
142	KSHS0887	Dr. KISHORE PAWAR	OM	17.08.2021	53Y	SIRSI	9000/-
143	KSHS0888	Dr. ANITHA PAWAR	OM	17.08.2021	48Y	SIRSI	9000/-
144	KSHS0889	Dr. LINGANAND L. PUJAR	OM	20.08.2021	57Y 8M	BAGALKOTE	11000/-
145	KSHS0890	Dr. SUNITHA PUJAR	OM	20.08.2021	44Y	BAGALKOTE	7000/-
146	KSHS0891	Dr. DINESH BHATKAL	OM	20.08.2021	73Y11M	ANKOLA	13000/-
147	KSHS0892	Dr. SADHANA BHATKAL	OM	20.08.2021	69Y 3M	ANKOLA	13000/-
148	KSHS0893	Dr. PANDURANG DEVADIGA	OM	26.08.2021	50Y	KUMTA	9000/-
149	KSHS0894	VEENA PANDURANG. D	BM	26.08.2021	45Y	KUMTA	9000/-
150	KSHS0895	Dr. SHIVANAND ANGADI	OM	04.09.2021	51Y 3M	DHARWAD	9000/-
151	KSHS0896	Dr. RAVIKUMAR. A	OM	04.09.2021	64Y 7M	KOLLEGAL	11000/-
152	KSHS0897	Dr. RAVIDRAJ RAO	OM	04.09.2021	67Y	BHATAKAL	13000/-



**List of members to whom Health claim Amount Reimbursed from 30-11-2020 to 12-09-2021**

SL NO	KSHS NO	NAME	CLIME GIVEN DATE	REIMBURSED AMOUNT	FM/ BM
1	KSHS0010	NANDAKUMAR GADAGI	28.03.2021	57832/-	BM
2	KSHS0011	VIDYA NANDAKUMAR GADAGI	28.03.2021	58012/-	BM
3	KSHS0577	Dr. SHIVANAND KUBSAD	28.03.2021	92970/-	FM
4	KSHS0359	PRATIBHA K. BYAKODI	28.03.2021	50000/-	BM
5	KSHS0274	NAGAPPA	28.03.2021	200000/-	BM
6	KSHS0145	VEERAPPA G	28.03.2021	85250/-	BM
7	KSHS0078	Dr. K.T. PRAKASH REDDY	28.03.2021	54309/-	FM
8	KSHS0180	KAMALA BHIMAPPA SAWKAR	28.03.2021	94300/-	BM
9	KSHS0179	Dr. BHIMAPPA RAMAPPA SAWKAR	28.03.2021	124300/-	FM
10	KSHS0229	Dr. H.V. JAGANNATHA SETTY	28.03.2021	15750/-	FM
11	KSHS0488	Dr. RATNAKAR S. WALI	28.03.2021	10000/-	FM
12	KSHS0531	Dr. BASAVARAJ. V. KAMBALYAL	28.03.2021	38703/-	FM
13	KSHS0532	GEETA B. KAMBALYAL	28.03.2021	40000/-	BM
14	KSHS0542	Dr. DUNDU DESAI	28.03.2021	200000/-	FM
15	KSHS0023	Dr. DODDABHADRE GOWDA	28.03.2021	40000/-	FM
16	KSHS0204	SHANTHA M. RAMPUR	28.03.2021	37270/-	BM
17	KSHS0596	KUSUMA SURESH	28.03.2021	59962/-	BM
18	KSHS0605	Dr. CHANDRAMMA	28.03.2021	40000/-	FM
19	KSHS0356	Dr. VIJAYAKUMAR I. HOOLI	28.03.2021	64300/-	FM
20	KSHS0486	Dr. D. SWETHA	28.03.2021	24300/-	FM
21	KSHS0478	Dr. PARVATHI V. BHANDAG	28.03.2021	74300/-	FM
22	KSHS0343	Dr. VEERANAGOUDA	28.03.2021	64300/-	FM
23	KSHS0402	Dr. PRAKASH BHASME	28.03.2021	40000/-	FM
24	KSHS0570	Dr. K. SRINIVAS	28.03.2021	11068/-	FM
25	KSHS0537	AMBIKA A SHIVAPUR	28.03.2021	66900/-	BM
26	KSHS0152	Dr. GURUPRASAD ADIGA	28.03.2021	74156/-	FM
27	KSHS0233	Dr. G. SHIVALINGAPPA	28.03.2021	20000/-	FM
28	KSHS0061	VIJAYALAXMI MATTI	28.03.2021	17002/-	BM
29	KSHS0572	SAROJAMMA PL	28.03.2021	40000/-	BM
30	KSHS0054	H.S. JAYALASHMI	28.03.2021	30000/-	BM
31	KSHS0122	Dr. SOMASEKHARAI AH	28.03.2021	34551/-	FM
32	KSHS0003	Dr. VEERABHADRAPPA. V. CHINIWALAR	20.06.2021	90333/-	FM
33	KSHS0019	Dr. PAMPAPATHI MALAGI	20.06.2021	79300/-	FM
34	KSHS0013	Dr. ANANTHARAJ N. GOGI	20.06.2021	200000/-	FM
35	KSHS0646	Dr. KRISHNA KALE	20.06.2021	64300/-	FM
36	KSHS0616	Dr. VENKATACHALAPATHY	20.06.2021	10248/-	FM



## IMA'S KARNATAKA STATE HEALTH SCHEME

SL NO	KSHS NO	NAME	CLIME GIVEN DATE	REIMBURSED AMOUNT	FM/BM
37	KSHS0061	VIJAYALAXMI	20.06.2021	7213/-	BM
38	KSHS0061	VIJAYALAXMI	20.06.2021	7963/-	BM
39	KSHS0061	VIAJAYALAXMI	20.06.2021	6055/-	BM
40	KSHS0062	Dr. MALAVEGOUDA R.N	20.06.2021	178581/-	FM
41	KSHS0537	AMBIKA SHIVAPUR	20.06.2021	66900/-	BM
42	KSHS0460	Dr. PRAKASH.B	20.06.2021	74300/-	FM
43	KSHS0644	Dr. PRASAD S.M	20.06.2021	64300/-	FM
44	KSHS0116	YERRAPPA.C	20.06.2021	84300/-	BM
45	KSHS0117	SHANTHAMMA C	20.06.2021	60000/-	BM
46	KSHS0278	VIJAYALAXMI HOLLUNDE	20.06.2021	79300/-	BM
47	KSHS0619	Dr. VEERESH KATTI	20.06.2021	22410/-	FM
48	KSHS0620	MAHALASHMI	20.06.2021	22410/-	BM
49	KSHS0621	CHANDRASHEKAR KATTI	20.06.2021	29853/-	BM
50	KSHS0622	NIRMALA KATTI	20.06.2021	27918/-	BM
51	KSHS0521	Dr. K.B. DHANUR	20.06.2021	60000/-	FM
52	KSHS0521	Dr. K.B. DHANUR	20.06.2021	48300/-	FM
53	KSHS0083	Dr. SHIVAKUMAR. B. LAKKOL	12.09.2021	20000/-	FM
54	KSHS0578	KAMALA KUBSAD	12.09.2021	8000/-	BM
55	KSHS0118	Dr. AMARESH. PATIL. I.C	12.09.2021	82027/-	FM
56	KSHS0570	Dr. K. SRINIVAS	12.09.2021	12335/-	FM
57	KSHS0726	Dr. B. SARASWATHAMMA	12.09.2021	93750/-	FM
58	KSHS0731	Dr. IRANAGOUDA C.PATIL	12.09.2021	20000/-	FM
59	KSHS0568	HANUMATHAPPA. L.H	12.09.2021	100000/-	BM
60	KSHS0268	Dr. MADHUSUDHANA HULAGI	12.09.2021	75000/-	FM
61	KSHS0303	Dr. JAMBUNATH GOUDA	12.09.2021	114300/-	FM
62	KSHS0304	Dr. NIRMALA. J. GOUDA	12.09.2021	114300/-	FM
63	KSHS0761	Dr. DANIEL FREDERICKS	12.09.2021	20165/-	FM
64	KSHS0658	Dr. VISHWANATH REDDY. C	12.09.2021	75000/-	FM
65	KSHS0203	Dr. MALLIKARJUN B. RAMPUR	12.09.2021	100000/-	FM
66	KSHS0204	SHANTHA M. RAMPUR	12.09.2021	37539/-	BM
67	KSHS0308	Dr. S.M. SURESWARIAIAH	12.09.2021	75000/-	FM
68	KSHS0738	Dr. V.S. PRABHAKAR	12.09.2021	8000/-	FM
69	KSHS0265	JAYASHREE V. PATIL	12.09.2021	135000/-	BM
70	KSHS0338	Dr. BASALINGAPPA. DIVATER	12.09.2021	100000/-	FM
71	KSHS0078	Dr. K.T. PRAKASH REDDY	12.09.2021	200000/-	FM
72	KSHS0203	Dr. MALLIKARJUN. B. RAMPUR	12.09.2021	50000/-	FM
73	KSHS0570	Dr. K. SRINIVAS	12.09.2021	9069/-	FM
74	KSHS0531	Dr. BASAVARAJ. V. KAMBALYAL	12.09.2021	50000/-	FM
75	KSHS0181	Dr. GOPALA KRISHNA GUPTHA	12.09.2021	13937/-	FM



**Defaulter of IMA KSHS Premium-5**

SL NO	KSHS NO	NAME	AMOUNT
1	KSHS0262	ANANYA. N. HEBSUR HUBBALLI	3000/-
2	KSHS0263	VIJAYALAKSHMI .N. K HUBBALLI	9000/-
3	KSHS0259	Dr.NARAYAN CHANDRA I. HEBSUR HUBBALLI	6000/-
4	KSHS0260	Dr. NAGAREKHA N. HEBSUR HUBBALLI	6000/-
5	KSHS0261	MAYAUR. N. HEBSUR HUBBALLI	3000/-
6	KSHS0506	Dr. MAYUR V PATIL GANAGAVATHI	5000/-
7	KSHS0507	Dr. MEGAHARANIJINI PATIL GANAGAVATHI	5000/-
8	KSHS0508	AARAV PATIL GANAGAVATHI	3000/-
9	KSHS0509	ADYANTH PATIL GANAGAVATHI	3000/-
10	KSHS0056	Dr. SANGAMMA PATIL GANAGAVATHI	8000/-
11	KSHS0024	Dr.PANDURANGA NAYAK BHATKAL	7000/-
12	KSHS0025	Dr.SHAKUN TALA NAYAK BHATKAL	7000/-
13	KSHS0756	Dr. SHAMAGOUDA PATIL CHIKODI	3500/-



**Upper Limit of Reimbursement of  
IMA Karnataka State Health Scheme (KSHS)**

Diseases/Procedures	Upper limit	
	Present	Proposed
<b>1. Cardiology</b>		
Coronary Artery Disease CABG	100000/-	120000/-
Angioplasty- single stent	50000/-	60000/-
-Double stent	75000/-	80000/-
Coronary angiogram	8000/-	9000/-
ACSD Pulse generator -Pace maker single chamber	75000/-	
-Double Chamber	100000/-	
<b>Urology</b>		
Renal failure- Hemo-Dialysis per sitting	1200/-	
-Peritoneal Dialysis per sitting	2000/-	
Transplantation	200000/-	
TURP	30000/-	40000/-
Lithotripsy with stent	20000/-	25000/-
Without stent	15000/-	20000/-
Urinary incontinence/ PFR	20000/-	
Vesical calculus	15000/-	20000/-
URSL	20000/-	
PCNL	30000/-	
VVF repair	35000/-	
Cystoscopy Dj stenting	10000/-	
<b>2. Malignancy (all cases)</b>		
Surgery, Chemotherapy and Radiotherapy	200000/-	
Chemotherapy (case wise) per sitting within a academic year less than	200000/-	
<b>3. Orthopedic</b>		
Joint replacement (single)THR/TKR	100000/-	
ACL reconstruction	40000/-	
Arthroscopic Meniscotomy	20000/-	
Lumbar discectormy	40000/-	
Tendon repair	12000/-	
Forearm bone fracture (single)	20000/-	
Fore arm bone both	25000/-	
Long bone fracture	30000/-	





Rotator Cuff tear	100000/-	
Intertrochantirc fracture-Femur	40000/-	
Reveres shoulder replacement	50000/-	

**4. Medical**

Any serious Medical condition requiring admission (Case wise)	40000/-	
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**5. Gynaecology**

Hysterectomy -Open ( Abdominal /Vaginal )	30000/-	35000/-
Hysterectomy- Laparoscopic (TLH/ LAVH)	40000/-	45000/-
D & C	10000/-	
Oopherectomy Open	30000/-	
Oopherectomy Lap	30000/-	35000/-
Ectopic pregnancy (Open)	30000/-	
-----Lap.	40000/-	
Tubectomy Open	10000/-	
Tubectomy Lap	15000/-	

**6. General Surgeon**

Herniorrhaphy – Unilateral	20000/-	25000/-
Herniorrhaphy – Bilateral	30000/-	35000/-
Herniorrhaphy – Laparoscopic – Unilateral	30000/-	
Herniorrhaphy- Laparoscopic- Bilateral	40000/-	
Appendicectomy	20000/-	25000/-
Lap.Appendicectomy	25000/-	30000/-
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 obstruct	40000/-

**7. Ophthalmology**

Cataract – Unilateral	20000/-
Macular edema	15000/-
Cataract – Bilateral	40000/-
DCR/DCT	8000/-
Trabeculectomy	6000/-
Intraocular injection	15000/-

**8. ENT**

FESS, Endoscopic Nasal Procedures	18000/- to 25000/-	
Adenoidectomy	10000/-	
Trabeculectomy (Glaucoma)	15000/-	
Mastoidectomy with tympanoplasty	25000/- to 30000/-	50000/-
Septoplasty	20000/-	
Tonsillectomy	20000/-	

**9. Dental**

Maxilla- Facial surgery	20000/-
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**IMA KSHS DEMISE MEMBERS LIST  
01.04.2020 to 12.09.2021**

SL NO	KSHS NO	NAME	FM/ BM
1	KSHS0278	VIJAYALAKSHMI HOLK UNDE	BM
2	KSHS0265	JAYASHREE V. PATIL	BM
3	KSHS0568	HANUMATHAPPA. L.H	BM
4	KSHS0150	CHANDRASHEKARA REDDY. Y.C	BM
5	KSHS0151	RATHANAMMA Y.C	BM
6	KSHS0564	M. SHANKAR	BM





**AUDIT REPORT**



**C A. 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 Sushrusha Nursing Home, L.G.Road, GANGAVATHI, DT: KOPPAL-583227 as at 31ST MARCH 2021 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 31<sup>ST</sup> MARCH 2021 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 31<sup>ST</sup> MARCH 2021, and

Place: Gangavathi

Date: 10.07.2021

CHARTERED ACCOUNTANT  
For: CA Veerabhadrappa .C.Gadwal

Chartered Accountant  
M.No. 217795

Udin: NF-21217795  
AAAAEJ9391



# IMA'S KARNATAKA STATE HEALTH SCHEME

## IMA'S KARNATAKA STATE HEALTH SCHEME

### C/O SHUSHRUSHA NURSING HOME

L G Road Near Mahaveer Circle Gangavathi-583227 Dist Koppala

#### Receipts and Payments account for the Period ended 31.03.2021

<u>Receipts</u>	<u>Amount</u>	<u>Payments</u>	<u>Amount</u>
<u>To Opening Balances</u>			
Cash on hand and at banks	11 45 266	By Bank Charges	4 533
To Health schemes receipts (AA Premium)	39 74 994	By Printing & Stationery Charges	17 675
To Annual membership subscriptions fees	5 56 500	By IMA Kshas Claim Exp (revenue)	12 87 399
To Admission fees	6 12 400	By Audit and accounting	30 500
To interest On Fd	92 546	By Travelling	4 500
To Mutual fund income	56 515	By salary	60 000
creditors		By Misc Exp	2 000
(since expenditure booked)		By courier & postage	5 730
		By VJB Techno software dev	25 000
		By Website Maintenance	6 000
		By creditors	4 392
		By Claims payments (capital)	30 77 346
		(debited to premium payable)	
		Nippon fund and FD deposits	92 546
		<u>By Closing balance</u>	
		Cash on hand	3 102
		State bank of India	18 17 498
		IMA KSHS 4 SBI Bank accounts	
		(refer Balance sheet)	
	<u>64 38 221</u>	0	<u>64 38 221</u>

Notes annexed hereto form part of this report

As per our Report of Even Date

For CA Veerabhadrappe C Gadwal

Chartered Accountants

For: CA Veerabhadrappe. C. Gadwal

Chartered Accountant

M.No 217795

M.No 217795

Place : Gangavathi

Date : 10.07.2021

Mobile: 91217795

AAAAEJ9391

IMA'S KARNATAKA STATE HEALTH SCHEME

HON. SECRETARY  
IMA KSHS, Bengaluru



# IMA'S KARNATAKA STATE HEALTH SCHEME

## IMA'S KARNATAKA STATE HEALTH SCHEME

C/O SHUSHRUSHA NURSING HOME

L G Road Near Mahaveer Circle Gangavathi-583227 Dist Koppala

Income and expenditure account for the period ended 31.03.2021

Expenditure	Amount	Income	Amount
To Bank Charges	4 533	By Annual membership subscriptions f	5 56 500
To Printing & Stationery Charges	17 675	By Admission fees	6 12 400
To IMA Kshas Claim Exp (revenue)	12 87 399	By Intrest on Fd & others	92 546
To Audit and accounting	30 500	By Mutual fund income	1 81 891
To Travelling	4 500		
To salary	60 000		
To Misc Exp	2 000		
To courier & postage	5 730		
To VJB Techno software dev	25 000		
To Website Maintenance	6 000		
To Excess of income over Exp	0.00		
	<u>14 43 337</u>		<u>14 43 337</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

M No 217795  
Chartered Accountant  
M.No: 217795

Place : Gangavathi  
Date : 10.07.2021

u/m: 21217795  
AAAAEJ9391

For IMA KARNATAKA STATE HEALTH SCHEME

Secretary  
HON. SECRETARY  
IMA KSHS, Bengaluru



# IMA'S KARNATAKA STATE HEALTH SCHEME

## IMA'S KARNATAKA STATE HEALTH SCHEME

### C/O SHUSHRUSHA NURSING HOME

L G Road Near Mahaveer Circle Gangavathi-583227 Dist Koppala

#### Balance Sheet as on 31.03.2021

<u>Liabilities</u>		<u>Amount</u>	<u>Assets</u>		<u>Amount</u>
<u>Corpus Fund</u>					
Opening Balance	20 83 114		<u>Fixed Assets</u>		
Add : Donations towards Corpus			tally software		17 800
Less: Excess of Income over Exp		20 83 114	steel almaraha		13 500
			IMA KSHS Website		1 54 663
			VJB Techno Software		2 00 000
			Colour printing		9 856
AA Premiums	66 77 494		<u>Investment</u>		
sundry creditors			Mutual Fund		44 19 616
CA V C Gadwal	12 500		SBI FD		21 55 072
Accounting salary	18 000		<u>Current assets</u>		
			Cash on hand		3 102
			Cash at Banks		
			IMA KSHS SBI 62480993600		1 31 243
			IMA KSHS SBI 4795		2 21 072
			IMA KSHS SBI 4911		10 28 966
			IMA KSHS SBI 4955		4 36 219
		<u>87 91 108</u>		0	<u>87 91 108</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 217795

Place : Gangavathi  
Date : 10.07.2021

whin : 21217795  
AAAAEJ9391

For IMA KARNATAKA STATE HEALTH SCHEME

Secretary  
**HON. SECRETARY**  
IMA KSHS, Bengaluru



IMA'S KARNATAKA STATE HEALTH SCHEME

C/O SHUSHRUSHA NURSING HOME

L.G Road Near Mahaveer Circle Gangavathi-583227 Dist Koppala

INCOME TAX ASSESSMENT YEAR 2021-2022

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 31.03.2021
- 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 until realised.
- 9 AA Premiums are shown as liabilities on receipt not on receivable/accrued basis.
- 10 Interest on fixed deposits are accounted on accrual basis.

Notes annexed hereto form part of the audit report

As per the report of Even Date

For CA Veerabhadrappe C Gadwal

IMA'S KARNATAKA STATE HEALTH SCHEME

Chartered Accountant

For: CA Veerabhadrappe. C. Gadwal

MLNO: Chartered Accountant

M.No. 217795

Trustee/President

mln: 21217795

Place: GANGAVATHI

AAAAEJ9391

Date : 10.07.2021





**K S Saji**

TRIPLE (I) POINT (Your Mutual Distributors )

#955, Ambalipura, Bellandur Gate,  
Serjapur Road, Bangalore-560102  
Mobile No: 080-41633889 9844025737  
Mail ID: triplepoint@yahoo.co.in / siks32saji@yahoo.co.in



**Portfolio Valuation Report**

SENSEX 60048.47 ▲ 163.11 | NIFTY 17853.20 ▲ 30.25 (As On 24/09/2021)

Ima KHS [S00170]

Fig. 1 of 1

25-Sep-2021

Lump sum Purchases	Systematic Investments	Switch Ins	Redemptions	Systematic Withdrawals	Switch Outs	Dividend Payouts	Dividend Re-in.	Market Value			Overall Abs. Ret.(%)	Overall XIRR (%)	
								Equity	Debt	Hybrid			Others
5800000	0	0	1500000	0	0	0	0	5869514	0	0	5869514	27.06	7.21

Fund Name	Folio No.	Inv. Since Date	Days	Investments & Switch Ins	Withdrawals & Switch Outs	Dividends		Balance Units	Avg. Cost	Cost Amount	NAV	Present Market Value	Port. Wgt. (%)	Abs. Ret. (%)	XIRR (%)				
						Reinv.	Payouts												
<b>Ima Karnataka State Health Scheme</b>																			
Nippon India Corporate Bond-G	404184233625	08/12/17	1387	1300000	0	0	0	36252.006	35.86	1300000	46.8577	1698686	28.94	30.67	7.45				
Nippon India Ultra Short Duration-G	404184233625	13/06/18	1200	1500000	1500000	0	0	43.839	2728.54	119616	3215.8364	140970	2.40	9.40	3.84				
SBI Magnum Gilt-G	19053744	04/12/17	1391	1700000	0	0	0	44479.180	38.22	1700000	51.7863	2303412	39.24	35.49	8.36				
UTI Gilt Reg-G	503312940135	07/12/17	1388	1300000	0	0	0	34215.839	37.99	1300000	50.4575	1726446	29.41	32.80	7.75				
<b>Total :</b>												<b>5800000</b>	<b>1500000</b>	<b>0</b>	<b>0</b>	<b>4419616</b>	<b>5869514</b>	<b>27.06</b>	<b>7.21</b>

PAN: AAAT13162K

Transactions are considered upto **25-Sep-2021** .NAV is considered upto **24-Sep-2021**

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**

<b>Details</b>	<b>Total</b>
A) Total Members	902
a) Founder Member	500
b) Beneficiary Member	333
c) Ordinary Member	69
B) Total terminated Members	70
C) Total Number of Claims given	215



### **BIFERCATION OF TOTAL AMOUNT PAID ON ADMISSION**

1	Admission Fee	<b>29,13,300</b>
2	Annual Membership subscription Fee	<b>4,51,500</b>
3	Annual Advance Premium Contribution	<b>50,66,000</b>
	<b>Total Amount on Admission(1+2+3)</b>	<b>84,30,800</b>



### **DETAILS OF PREMIUMS COLLECTED**

<b>Premium</b>	<b>Paid Members</b>	<b>Amount</b>
Premium-1	214	<b>13,28,000</b>
Premium-2	493	<b>19,00,350</b>
Premium-3	534	<b>31,90,800</b>
Premium-4	562	<b>34,22,000</b>
Premium-5	613	<b>355,61,500</b>
	<b>Total</b>	<b>1,34,40,650</b>



### **TOTAL CLAIMS GIVEN**

<b>Claim members</b>	<b>Amount</b>
<b>215</b>	<b>1,32,38,384</b>



**5th GB meeting held on 03-01-2021 at  
10am at IMA Hall, Bengaluru**

1. Secretary Dr. Sharanabasappa G Matti invited the Chairman KSHS Dr. V.V. Chiniwalar, Dr. Madhusudhan Kariganuru President IMA KSB, Dr. Srinivas S Secretary IMA KSB and Dr. Venkatachalapathy president elected IMA KSB, on to the dias.
2. Chairman Dr. V.V. Chiniwalar welcomed the members of KSHS & KSB.
3. IMA prayer & Flag Salutation read by Dr. S.G. Matti, secretary also read the meeting notice.
4. Observed Condolences to the departed members (Dr. S.T Yavagal suggested to send the letters to the members of departed family)
5. Minutes of the last annual general body meeting held at Chamarajnagar was read and approved unanimously by the members.
6. Enrolment of new membership from 25/09/2019 to 20/11/2020 was informed to Annual General body (139).
7. Dr. Yoganand Reddy Y.C expressed his satisfaction over the annual growth of the membership of last 1 year
8. Dr. S G Matti and Dr. Srinivas S expressed their appreciation regarding quick and hassle free reimbursement of the claim amount.
9. The members who are to be terminated should be informed by email or by post.
10. In response to Dr. Yoganand Reddy ' s question regarding the time given before termination. It was discussed and finalized that July 15th of the year as last date and premium can be renewed with penalty up to December 31st. During this period any claim will not be honored. Penalty amount to be decided by MC and GB has given authorization to MC regarding this.



11. Procedure package rates will be considered as per the Govt. institution Special ward charges. (Jayadeva, Victoria, Sanjay Gandhi Trauma, Urology Victoria and Minto eye hospital). Packages of cardiology procedures are as follows

CABG-	<b>Rs. 1,20,000/-</b>
Angioplasty single stent -	<b>Rs. 60000/-</b> (includes stent charges)
Double stent -	<b>Rs. 80,000/-</b> (includes stent charges)
Coronary angiogram-	<b>Rs. 9,000/-</b>

Remaining other procedure charges are continued as earlier.

12. Dr. Yoganand Reddy suggested for every increase of 25% of membership growth, minimum 5% increase in the package rates should be done.

A. Procedures which are not listed in the package list, in such a situation Special room charge of Govt institutions or 75% of the claimed amount whichever is less will be considered.

13. Secretary's report was approved.

14. Audited accounts for the year 1.4.2019 to 31.03.2020 accepted.

15. Auditor is continued for the next year with same remuneration.

16. Budget for the year 2021 was presented.

17. Ratified financial resolutions passed by the MC during the year 2019-20.

18. Under any other matters.

A. Dr. Soumya suggested to go for hybrid meeting henceforth instead physical meeting.

B. Chairman informed the members, henceforth meeting will be conducted on hybrid at KSSS Bhavan Hubballi.

19. Vote of thanks was given by Dr. S G Matti.





# Discount HFC (IMA Membership Fee)



## INDIAN MEDICAL ASSOCIATION

### KARNATAKA STATE BRANCH

Regd. Under the Karnataka Societies Act

IMA House, Alur Venkata Rao Road, Near IMA Circle, Bengaluru-560 018 Tel : 080-26703255

E-mail: imaksbpresident@gmail.com | imafocus@gmail.com | Web : www.imakarnataka.in

**President Elect:**

Dr. Karol Suresh Kutba

**Vice-President:**

Dr. Uma Shankar

**Vice President:**

Dr. Jayashree H. Debnath

Dr. Shivaram Kulkarni

Dr. Dinesh Hegde

**Honorary Joint Secretary:**

Dr. H. H. Vasa

**Honorary Treasurer:**

Dr. S. P. Karanataka

**Asst. Secretary:**

Dr. V. J. Sreenivasa

**Public Relations Officer:**

Dr. K. Ramesh

**Internal Auditor:**

Dr. H. C. Ramani

**Chairman, NRI & NRI-Lives Centre:**

Dr. A. S. Sarveshwaraj Urs

**Chairman, Subjects Committee:**

Dr. R. Venkatesh

**Chairman, Finance Committee:**

Dr. S. Srinivas

**Chairman, IMA KSB Gdp. Comm:**

Dr. Madhusudhana Karganav

**Chairman, IMA FPS:**

Dr. Hanumanthappa

**Chairman, IMA KSSS:**

Dr. V. C. Nagarajappa Reddy

**Chairman, IMA KSH:**

Dr. V. Channarayana

**Chairman, IMA AKS, ISC:**

Dr. Shivakumar T. Kumar

**Secretary, IMA-GDR KSB:**

Dr. Lakshminarayana D. Shukla

**Editor, IMA KSH:**

Dr. Shrinani Srinivas

**Editor, IMA Focus:**

Dr. S. Devadas Reddy

**State Working Committee:**

Dr. M. K. Reddy

Dr. Mahesh Appaji

Dr. Prakash Hanumanthappa

Dr. Sarath Babu

Dr. S. T. Prasad

Dr. N. Venkatesh Reddy

**General Working Comm. Regular:**

Dr. Anitha R. Rao

Dr. Anandappa M. Katti

Dr. Balasubrahmanya Hegde

Dr. G. S. Shukla

Dr. H. Chandra

Dr. Geeta J. Doppa

Dr. K. S. Reddy

Dr. Kavyasree Prabhakar

Dr. Karol Suresh Kutba

Dr. H. L. N. Subramanian

Dr. Madhusudhana Karganav

Dr. Nagaraj Venkatesh

Dr. Rajagopala R. Pillai

Dr. S. H. Prasad

Dr. K. T. Prasad Reddy

Dr. Rajesh Kumar S. Reddy

Dr. K. C. Raja Reddy

Dr. K. Ramesh

Dr. A. S. Sarveshwaraj Urs

Dr. V. C. Shanmugasundaram

Dr. J. Shanmugasundaram

Dr. Shivakumar T. Kumar

Dr. S. Srinivas

Dr. Santosh K. Bhat

Dr. S. M. Sureshwaraj

**Ex-Officio:**

**Joint, Past President:**

Dr. Madhusudhana Karganav

**Joint, Past State Secretary:**

Dr. S. Srinivas

**President**

**Dr. M. Venkatachalapathy**

M - 9448985567 | dmvschalapathy@gmail.com

**Honorary State Secretary**

**Dr. S. M. Prasad**

M - 9845105122 | smprasad63@gmail.com

**Ref : IMA/KSB/Discount HFC/845/20-21**

**Date : 30th Sept. 2021**

To,  
The Presidents and Hon. Secretaries  
Local Branches of IMA in Karnataka

Dear Sir/Madam,



**SUB : Membership fee for "Membership Drive months" from 1<sup>st</sup> October to 30<sup>th</sup> November, 2021.**

We are happy to inform that IMA Hqrs. has taken up the membership drive from 01-10-2021 to 30-11-2021 for encouraging the Allopathy Doctors to become IMA members by giving nearly 25% discount in the HFC amount in both Headquarters and State contributions.

Kindly use this opportunity to enrol more members from all your branch areas. Also, consider this period to give some offers from your branches to enrol more members in your area and intimate separately about your IMA branch member enrolments through mail during this period to IMA-KSB email: [imaksbpresident@gmail.com](mailto:imaksbpresident@gmail.com)

During the above period from your local branches you need to send only the following HFC to state branches.

HFC to IMA KSB during Membership Drive Amount (1-10-2021 to 30-11-2021)		Regular HFC Amount to IMA KSB 1-12-2021 onwards	
Single Life Member	Couple Life Member	Single Life Member	Couple Life Member
Rs. 8,400.00	Rs. 12,500.00	Rs. 11,000.00	Rs. 16,500.00

• Existing local branch fee/subscriptions to be collected and retained by the respective local IMA branches as before.

**Please Note:** It has been directed not to exceed the respective branch fee and consider for offers if any to increase by your side. Details of same can be sent separately in mail to [iamkasbpresident@gmail.com](mailto:iamkasbpresident@gmail.com) as we forward it to IMA Headquarters.

**Use this unique opportunity to make your doctor friends and family of doctors as IMA members.**

**Dr. M. Venkatachalapathy**  
President

**Dr. S.M. Prasad**  
Hon State Secretary

"EACH ONE BRING ONE"

[Correspondence: Hon. State Secretary, IMA KSH]





# IMA'S KARNATAKA STATE HEALTH SCHEME

imakshs@gmail.com  
www.imahealthscheme.org

IMA KSHS

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 <sup>st</sup> Year)	The Amount to be paid every year (2 <sup>nd</sup> 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  
drvvc2011@gmail.com

**Dr. Raghavendra Vimali**

Treasurer 9902992666  
vimali@yahoo.com

**Dr. Sharanabasappa Matti**

Hon. Secretary, 9448023967  
shailesh.matti@gmail.com

**Working Office : Dr.VV.Chiniwalar, Shushrusha Nursing Home, LG Road,  
Near Mahaveer Circle, Gangavathi-583227. Land Line : 08533-270978 / Cell : 9986700978**

**Book Post**  
(Printed Matter)

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 / Aadhaar card / Passport
- \* Age Proof – Birth Certificate / PAN Card etc.
- \* Recent Passport size photos-2

*If undelivered, please return to :*

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