



IMA'S KARNATAKA STATE HEALTH SCHEME

ANNUAL GENERAL BODY MEETING NOTICE 2024-25

FROM : 1ST APRIL 2023 TO 31ST MARCH 2024

DATE : 25-10-2024

VENUE : Dr. C.N.R Rao Hall, Dr. C.V. Raman Block,
Reva Univercity, Yelahanka, Bengaluru.

ANNUAL
REPORT &
AUDITED
STATEMENT
OF
ACCOUNTS

“YOUR
HEALTH
OUR
CONCERN”

HEAD OFFICE:

OFFICE OF THE IMA KSHS

“IMA Bhavan, Lions Club Campus” Opp KSRTC Bus Stand, Gangavathi - 583227.

Email : imakshs@gmail.com, www.imahealthscheme.org

Contact: 8618744511, 9448145035



INDEX

S.No	INDEX	P No
1)	Notice of the Annual General Body Meeting	1
2)	Chairman pen	2 - 3
3)	Secretary desk	4
4)	Treasurer report	5
5)	List of Members enrolled from 01November 2023 to 25th OCTOBER 2024	6
6)	List of members to whom Health claim amount reimbursed from 25/10/2023 to 25/10/2024	7 - 8
7)	NOTICE list 2024	9
8)	Revised Upper limit of reimbursement amount in the scheme as on 26-10-23	10 - 12
9)	IMA KSHS Demise Members	13
10)	Audited accounts from- 1-4-2023 to 31-03-2024.	14 - 18
11)	Details of Mutual funds	19
12)	Budget income & expenditure account for the period 31-03-2025	20 - 22
13)	KSHS Membership Details since inception	23
14)	Minutes of the Annual General Body the meeting held at HALL NO 4,4 th FLOOR BIDAR INSTITUTE OF MEDICAL SCIENCES CAMPUS(BRIMS)BIDAR- Karnataka	24
15)	IMA KSHS Admission Fees details	25 - 26





Indian Medical Association, Karnataka State Health Scheme

Head Office

Office of the IMA KSHS

“IMA Bhavan, Lions Club Campus “ Opp KSRTC Bus Stand
GANGAVATHI - 583 227.

E-mail : imakshs@gmail.com, Contact : 86187 44511

NOTICE OF ANNUAL GENERAL BODY MEETING

Annual General Body Meeting of the IMA Karnataka State Health Scheme will be held on **25-10-2024 At Dr. C.N.R Rao Hall Dr. C.V. Raman Block Reva University Yelahanka Bengaluru. AT 10.00AM**, All the Members are requested to attend the Meeting.

AGENDA

01. Welcome by the Chairman
02. IMA Prayer- Flag salutation
03. Reading of the Meeting Notice by Hon. Secretary
04. Messages of Inability to attend, if any
05. Reading and Confirmation of the Last Annual General Body Meeting Held on 27-10-2023 at BIDAR INSTITUTE OF MEDICAL SCIENCES, BIDAR.
07. Enrolment of New members from 01-11-2023 to 25-10-2024 (list enclosed)
08. Adoption of Secretary's Report of the year
09. Presentation and adoption of the audited accounts for year 01-04-20223 to 31-03-2024
10. Appointment of Auditor and fixing the remuneration
11. Budget for the year 2024-25
12. Ratification of the resolutions Passed by the Managing Committee during the year 2023-25.
13. Any other Business with the permission of Chairman
14. Vote of thanks

Thanking you,

Your sincerely

DR. MADHUSUDHAN K. N.
Secretary

DR. JAMBUNATH GOUDA
Chairman



CHAIRMAN'S PEN

DEAR ESTEEMED MEMBER,

On behalf of the managing committee of IMA's Karnataka State health scheme and myself, as the chairman, I extend my warm welcome you all to the annual general body meeting.

I am Happy to inform you all, that we the new managing committee members under my leadership completed second year successfully.

We introduced the health scheme in our state, in association with IMA Karnataka state branch on 5th September 2016 under the leadership of Dr. Chinivalar during the presidentship of Dr.G.N.Prabhakar.

As you all know it's the vision of Dr. Yogananda Reddy, Dr. Honnegouda, Dr. Madhusudhan Kariganur, who guided since the beginning to till today during these 7 years, periods all the presidents of IMA KSB, Dr. R.S. Bellary, Dr. H.N. Ravindra, Dr. Annadani Meti, Dr. Madhusudhan Kariganur, Dr. Venkatachalapaty, Dr. Suresh Kudva, Dr.S.B.Lakkol and Dr. Srinivasa S have helped and guided a lot to increase the membership growth during their terms, Dr. V. V. Chinivalar has personally visited all branches of IMA Karnataka State and brought the Active strength to 987. This year we have enroled more than 39 new members, as of now no dues from all the enrolled members.

To compare the strength, in IMA Kerala state branch, that it has crossed 20 thousand primary and associate members and their upper limit of reimbursement has gone up from 2 lakhs to 3 lakhs, its only possible if our membership strength increases. I personally feel that KSHS membership should be made compulsory to the member/candidates who are contesting for IMA KSB elections. At this juncture we request the present office bearers IMA KSB and office bearers of local branches to enroll themselves first and to motivate other colleagues. No doubt it is progressing at a shails pace but extended its best service to the members of KSHS to those who have enrolled.

Total members as on 10/10/2024: 1143

New member enrolled 01-11-2023 to 25-10-2024 = 40

Total terminated members from the beginning as on date : 147

Total claims given from 25/10/2023 to 25/10/2024 : 88

(total claims from the beginning of scheme are 472)

Total demise members for 11-01-2023 TO 25-10-2024:- 07

Total reimbursement amount as on date:- **2,76,81,358**,

I feel sorry to inform you that 6 people have expired, to all of them we have paid Rs. 2,00,000(two lakhs) each on behalf of IMA KSHS managing committee and myself extend heart felt condolence to all the bereaved family.





I bring it to the kind notice of the members of IMA KSHS that

- We have shifted the IMA KSHS OFFICE to IMA Bhavan, Gangavati permanently.
- IMA KSHS is registered under Society Act with Registration No **DRKP/SOR/481/23-24**
- We have received IMA KSHS PAN CARD No: **AACAI7774E**
- We have also registered under GST Act 2017 and our GSTIN No is **29AACA17774E1ZD.**

The IMA KSHS has paid all the due GST from **01-04-2024 TO 31-09-2024** amounting to Rs. **11,85,153./-**(Eleven Lakhs Eighty five Thousand one Hundred fifty Three rupees only).

The managing committee of IMA KSHS has decided to go paperless in line with the present guidelines and constitution of IMA KSHS. Hence this year also the annual reports will be distributed among members through various digital means.

As a chairman of IMA KSHS i thank Dr.V. V. Chiniwalar past chairman of KSHS and with the help of our dynamic secretary Dr. Madhusudhan K.N and best Treasurer Dr. Hanumantappa. A and with continued support of managing committee heads, I thank each one of them

<i>VICE-CHAIRMAN</i>	<i>1.DR.HIREMATH N.S 2.DR.KARANTH K .S</i>
<i>JOINT SECRETARY</i>	<i>1.DR.JASPAL SINGH TEHALIA 2.DR.PAVAN KUMAR PATIL 3.DR.SURESH RUDRAPPA</i>
<i>VIGILANCE OFFICERE</i>	<i>DR.SUDHINDRA RAO T</i>
<i>SCRUTINIZING OFFICERE</i>	<i>DR.K.T.PRAKASH REDDY</i>
<i>SCRUTINIZING COMMITTEE MEMBERS</i>	<i>1.DR.YOGANANDA REDDY. Y.C 2.MADHUSUDHAN KARIGANUR 3.DR.MALAVE GOUDA R.N 4.DR.VEDAMURTHY 5.DR.AJITH V KULKARNI 6.DR.SHARANABASAVESHA ALUR</i>

I have to thank our staff Mr. Johnson Kommathoty Digital Manager and our office in charge Mr Jagadeesh and online website developer who are managing the website Mr. Gouse Khan of Techno Soft company Bellary.

I have to thank our auditor Sri. Veerabhadrapa Gadwal in maintaining the books of account properly. wishing all the members a happy life with good health.

Long Live IMA – Jai Hind Jai Karnataka

Thanking you,

Yours Sincerely
DR. JAMBUNATHA GOUDA
CHAIRMAN- IMA'S- KSHS





SECRETARY DESK



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

I am very happy to inform that our scheme is running smoothly and successfully under the guidance of Managing Committee of IMA KSHS since 2016. It has been a wonderful scheme for IMA KSB members. Till now it has given claims to **472 Members which includes Founder , Beneficiary & Regular Members. We have given total claim amount upto Rs. 2,76,81,358,-/-(Two Crore, Seventy Six lakh, eighty one thousand three hundred and fifty eight rupees) 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.

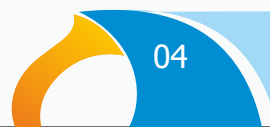
I thank all the members of managing committee for giving me an opportunity to serve as the Secretary of IMA KSHS. I need your guidance, support and help.

Long live IMA KSHS/ IMA KSB

Yours Sincerely,

THANKING YOU

Dr. MADHUSUDHAN K N
SECRETARY- IMA'S- KSHS





TREASURER

Report

Dear Esteemed Member,

At the outset, I would like to thank all the members of KSHS for your cooperation and support. We are glad to say that, All our Beneficiaries are extremely happy with our services. KSHS pay even for those who have claimed from other insurance companies. As of now, we at KSHS have fixed the highest claiming amount in a financial year as TWO LAKHS (2,00,000).The claiming amount can be increased, if more members to get in to the scheme. So, I request all our IMA KSB members to enroll to KSHS, which can benefit all our members.

Hoping to see many more doctors getting benefitted through KSHS in the coming year.

Long live IMA KSHS /IMA KSB.

Thanking you.

Yours Sincerely,

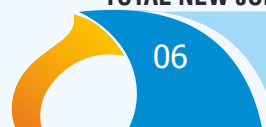
Dr. Hanumanthappa. A
TREASURER- IMA'S- KSHS



NEW JOINING MEMBERS 01-11-2023 TO 25-10-2024

SL NO	KSHS NO	NAME	OM & BM	DATE OF JOINING	AGE ON JOINING	BRANCH	TOTAL AMOUNT ON ADMISSION
1	KSHS 1105	DR T SUDHARSHAN BABU	GM	25/10/2023	59Y/10 M	MANDYA	11000/-
2	KSHS 1106	DR CHANDRA PRABHA	GM	25/10/2023	53Y/08 M	MANDYA	9000/-
3	KSHS 1107	DR CHIRAG SUDHARSHAN	GM		24Y/11 M	MANDYA	4000/-
4	KSHS 1108	DR SHARANA GOUDA H	GM	30/10/2023	32Y	GANGAVATHI	5000/-
5	KSHS 1109	DR RAVINDRA PRAHLAD K	GM	18/11/2023	72Y/4M	BANGALORE	13000/-
6	KSHS 1110	DR MEDHINI ALLUM	GM	25/12/2023	42Y/05 M	BALLARI	7000/-
7	KSHS 1111	DR KALLYA SURESH SHENOY	GM	29/12/2023	61Y/05 M	UDUPI	11000/-
8	KSHS 1112	SURAJ SHENOY	BM	29/12/2023	34Y/02 M	UDUPI	5000/-
9	KSHS 1113	SMT SHAMA UDAPUDI	BM	31/01/2024	68Y/3M	HUBLI	13000/-
10	KSHS 1114	DR MALLIKARJUN PATIL	GM	02/02/2024	43Y/6M	BAGALKOT	7000/-
11	KSHS 1115	DR PRAKASH KURUBARAHALLI	GM	15/03/2024	53Y/07 M	BANGALORE	9000/-
12	KSHS 1116	SMT GEETHANJALI PRAKASH PATIL	BM	15/03/2024	47Y/1M	BANGALORE	9000/-
13	KSHS 1117	SHAKUNTALAMMA S G	BM	15/03/2024	71Y/01 M	BANGALORE	13000/-
14	KSHS 1118	DR VIDYASAGAR BELGUNDI	GM	01/04/2024	69Y/9M	DAVANAGERE	13098/-
15	KSHS 1119	SMT SHANKARAMBA KOTTAMANGALAM	BM	01/04/2024	68Y/1M	DAVANAGERE	13098/-
16	KSHS 1120	DR PRUTHVI D HIREMATH	GM	02/04/2024	28Y/4M	TUMKUR	5546/-
17	KSHS 1121	DR UDAY KULKARNI	GM	05/04/2024	60Y/01 M	GADAG	11033/-
18	KSHS 1122	DR RADHIKA KULKARNI	GM	05/04/2024	60Y	GADAG	11033/-
19	KSHS 1123	DR SHANTHA MURALIDHAR	GM	09/05/2024	68Y/11 M	SHIVAMOGGA	13098/-
20	KSHS 1124	SMT SHANTHA SHIVALINGAPPA	BM	26/04/2024	79Y	DAVANAGERE	15104/-
21	KSHS 1125	DR CHANNAKESHAVA S P	GM	26/04/2024	54Y/3M	BENGALURU	9027/-
22	KSHS 1126	SMT CHAITRA C G	BM	26/04/2024	40Y3M	BENGALURU	7080/-
23	KSHS 1127	KUSHAL C K	BM	" "	21Y	" "	4366/-
24	KSHS 1128	SANVI C K	BM	" "	14Y	" "	4366/-
25	KSHS 1129	URVI SANKANUR	BM	06/05/2024	15Y/06 M	GADAG	4366/-
26	KSHS 1130	ARUNI SANKANUR	BM	06/05/2024	11Y/08 M	GADAG	4366/-
27	KSHS 1131	NAVAMI KARTHIK GOUDA	BM	06/05/2024	06Y/6M	GANGAVATHI	4366/-
28	KSHS 1132	NAMAN KARTHIK GOUDA	BM	" "	04Y/01 M	GANGAVATHI	4366/-
29	KSHS 1133	DR ANJU K K	GM	28/05/2024	32Y/09 M	BENGALURU	5546/-
30	KSHS 1134	RAMAKRISHNA C	BM	28/05/2024	63Y/01 M	BENGALURU	11033/-
31	KSHS 1135	RAMA K	BM	28/05/2024	57Y/9M	BENGALURU	11033/-
32	KSHS 1136	DR SANTHOSH LUKE	RM	30/07/2024	54/04M	BANGALORE	9027/-
33	KSHS 1137	DR MANJULA G	RM	30/07/2024	53/10M	BANGALORE	9027/-
34	KSHS 1138	DR RAGHAVENDRA IJERI	RM	07/08/2024	45Y/02 M	VIJAYAPURA	9027/-
35	KSHS 1139	SMT JAYASHREE K IJERI	RM	07/08/2024	69Y/01 M	VIJAYAPURA	13098/-
36	KSHS 1140	DR RAJESH NAIR	RM	09/08/2024	45Y/02 M	UDUPI	9027/-
37	KSHS 1141	DR SAVITHA S	RM	09/08/2024	41Y/8M	UDUPI	7080/-
38	KSHS 1142	DEEPALI NAIR	BM	09/08/2024	07Y/5M	UDUPI	4366/-
39	KSHS 1143	DR SHAMANTHAKA S	RM	22/08/2024	32Y/04 M	K R NAGARA	5546/-
40	KSHS 1144	DR CHANNABASAPPA R B	RM	17/10/2024	67Y/2M	NELAMANGALA	13098/-

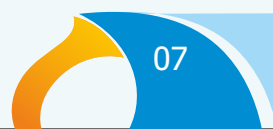
TOTAL NEW JOINING AMOUNT = 2,40,248





List of Members to whom Health claim Amount reimbursed from 25/10/2023 to 25/10/2024

SL NO	KSHS NO	NAME & ADDRESS	CLAIM GIVEN DATE	REIMBURSE D AMOUNT	FM/O M/B M
1	KSHS 0842	DR KALPANA AP	07-01-2024	22500/-	GM
2	KSHS 0283	DR M VANAJA	07-01-2024	45000/-	FM
3	KSHS 0027	DR H G JAYAPPA	07-01-2024	20000/-	FM
4	KSHS 0030	SMT SHSRADA J PATIL	07-01-2024	28900/-	BM
5	KSHS 0394	DR KSHAMA BHURLE	" "	50000/-	FM
6	KSHS 0252	DR GURACHARYA AYODHYA	" "	20000/-	FM
7	KSHS 0252	DR GURACHARYA AYODHYA	" "	4500/-	FM
8	KSHS 0029	SHILPA JAYAPPA	" "	13000/-	BM
9	KSHS 0158	MR VINAY M REDDY	" "	36810/-	BM
10	KSHS 0678	DR G B SHIVAKUMAR SWAMY	" "	28500/-	FM
11	KSHS 0027	DR H JAYAPPA	" "	3000/-	FM
12	KSHS 0693	DR PAVAN KUMAR N PATIL	" "	45000/-	FM
13	KSHS 0112	HARBANSKAUR H TEHALIA	" "	60000/-	BM
14	KSHS 0760	SMT GIRIJA S NIDAGUNDI	" "	22590/-	BM
15	KSHS 0609	MANJULA MASTHIHOLIMATH	" "	100000/-	BM
16	KSHS 0759	DR S N NIDAGUNDI	" "	22590/-	GM
17	KSHS 0186	DR LINGAPPA SURA	" "	200000/-	FM
18	KSHS 0574	SMT SHANTHAL	" "	20000/-	BM
19	KSHS 0607	SMT DHARANI K R	07-01-2024	40000/-	BM
20	KSHS 0344	DR MALLIKARJUNA I RADDER	07-01-2024	100000/-	FM
21	KSHS 0104	DR KALAVATHI S	" "	60000/-	FM
22	KSHS 0434	DR ANANTHAPADMANABHA	" "	20000/-	FM
23	KSHS 0060	DR S G MATTI	" "	100000/-	FM
24	KSHS 0060	DR S G MATTI	" "	5000/-	FM
25	KSHS 0090	Mr PAMPAPATHI PATIL K	" "	60000/-	BM
26	KSHS 0793	DR HOTUR NIZAMUDDIN	" "	70000/-	GM
27	KSHS 0123	DR B J KULKARNI	" "	22590/-	FM
28	KSHS 0117	CHELUGURKI SHANTAMMA	" "	20000/-	BM
29	KSHS 0204	SHANTHA M RAMPUR	" "	22590/-	BM
30	KSHS 0161	DR SHARANABASHAVESH ALUR	" "	80000/-	FM
31	KSHS 0108	DR LEELADEVI S NAVALAGUNDA	" "	25000/-	FM
32	KSHS 0743	DR PREM KUMAR PATIL	" "	60000	GM
33	KSHS 0395	DR GIRISH KULKARNI	" "	20000/-	FM
34	KSHS 0395	DR GIRISH KULKARNI	" "	20000/-	FM
35	KSHS 0858	DR CHANNAVEERAPPA V MALAGI	" "	20000/-	GM
36	KSHS 0570	DR K SRINIVAS	" "	13300/-	FM
37	KSHS 0555	DR G CHANDRAMOULI	" "	60000/-	FM
38	KSHS 0612	DR SHANKARA SOMAYAJI	" "	100000/-	FM
39	KSHS 0612	DR SHANKARA SOMAYAJI	" "	100000/-	FM
40	KSHS 0205	DR SHAMBHULINGA NARA	07-01-2024	200000/-	FM
41	KSHS 0793	DR HOTUR NIZAMUDDIN	24-03-2024	125960/-	GM
42	KSHS 0283	DR M VANAJA	24-03-2024	75000/-	FM

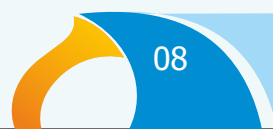




List of Members to whom Health claim Amount reimbursed from 25/10/2023 to 25/10/2024

43	KSHS 0860	SMT SHARADHA HANJI	" "	20000/-	BM
44	KSHS 0884	DR VASUNDARA HEGDE	" "	7190/-	GM
45	KSHS 0570	DR K SRINIVAS	" "	9200/-	FM
46	KSHS 0158	Mr VINAY M REDDY	" "	35990/-	BM
47	KSHS 0204	SHANTHA RAMPUR	" "	16275/-	BM
48	KSHS 0345	DR SUNANDA M RADDER	23-06-2024	20000/-	FM
49	KSHS 0345	DR SUNANDA M RADDER	23-06-2024	20000/-	FM
50	KSHS 0461	DR SHAILA MUKUNDA KAMAT	23-06-2024	35000/-	FM
51	KSHS 0170	DR M M ANANTHAREDDY	" "	15000/-	FM
52	KSHS 0604	RENUKA	" "	36500/-	BM
53	KSHS 0308	DR S M SURESWARIAH	" "	9000/-	FM
54	KSHS 0581	SUCHRITHA D	" "	20000/-	BM
55	KSHS 0074	DR SATISH RAIKAR	" "	24740/-	FM
56	KSHS 0741	DASANAGOUDA D	" "	173246/-	BM
57	KSHS 0170	DR M M ANANTHA REDDY	" "	15000/-	FM
58	KSHS 0013	DR ANANTHARAJ N GOGI	" "	20000/-	FM
59	KSHS 0013	DR ANANTHARAJ N GOGI	" "	20000/-	FM
60	KSHS 0164	DR SHASHIKALA	" "	60000/-	FM
61	KSHS 0494	DR BUDANUR MATHAD KOTRAIAH	" "	100000/-	FM
62	KSHS 0344	DR M I RADDER	" "	100000/-	FM
63	KSHS 0212	OMKAR SHEKAR MANE	" "	200000/-	BM
64	KSHS 0215	DR MOHAN PRABHAKAR	" "	100000/-	FM
65	KSHS 0719	DR MAHADEVA SWAMY	" "	52000/-	RM
66	KSHS 0871	DR MURALIDHAR RAO M	22-09-2024	60000/-	RM
67	KSHS 0793	DR HOTUR NIZAMUDDIN	22-09-2024	106500/-	RM
68	KSHS 0741	Mr DASANA GOUDA	22-09-2024	26754/-	BM
69	KSHS 0394	DR KSHAMA BURLE T S	22-09-2024	60000/-	RM
70	KSHS 0644	DR S M PRASAD	" "	20000/-	RM
71	KSHS 0051	NETRAVATHI S	" "	72500/-	BM
72	KSHS 0101	DR JASAPAL SINGHA T	" "	55000/-	RM
73	KSHS 0869	DR ANNAPURNA P	" "	18750/-	RM
74	KSHS 0860	DR SHARADA HANJI	" "	20000/-	RM
75	KSHS 0871	DR MURALIDHARA RAO M	" "	21000/-	RM
76	KSHS 0879	DR SUDHA T R	" "	100000/-	RM
77	KSHS 0431	DR SHAILA KAMAT	" "	50000/-	RM
78	KSHS 0612	DR SHANKARA SOMAYAJI	" "	200000/-	RM
79	KSHS 0170	DR M M ANANTHA REDDY	" "	15000/-	RM
80	KSHS 0156	DR MAHABALESHWAR REDDY	" "	9000/-	RM
81	KSHS 0065	DR HONNEGOUDA	" "	50000/-	RM
82	KSHS 0171	NEELAMMA ANANTHAREDDY	" "	117000/-	BM
83	KSHS 0911	SUSHILA B LAKKUNDI	" "	200000/-	BM
84	KSHS 0646	DR KRISHNA KALE	" "	27750/-	RM
85	KSHS 0726	DR B SARASWATAMMA	" "	40000/-	RM
86	KSHS 0969	DR VITHAL SHINDHE	" "	20000/-	RM
87	KSHS 0171	NEELAMMA ANANTHREDDY	22-09-2024	117000/-	BM
88	KSHS 0534	DR PRASAD HASSAN SANJEEVAIH	22-09-2024	45,675/-	RM

TOTAL REIMBURSMENT AMOUNT = 23,55,4151





NOTICE LIST 2024-25

S NO	KSHS NO	NAME	BRANCH	MOBILE	AMOUNT
01	KSHS 0035	DR SURESH HALSANGIMATH	DHARAWADA	9731005878	10620
02	KSHS 0036	SHARADHA HALSANGI MATH	DHARWADA	9731005878	8260
03	KSHS 0349	DR VINAY RAGHAVENDRA HITNAL	HOSPETE	9886348765	5900
04	KSHS 0350	DR TULASI PRIYA	HOSPETE	9980392613	5900
05	KSHS 0351	NABHYAM SHREEKAR HITNAL	HOSPETE	9886348765	3540
06	KSHS 1089	SWAYAM SHANKAR HITNAL	HOSPETE	9886348765	2655
07	KSHS 0848	DR KENCHAPPA SIDDAPPA	DAVANAGERE	9986206226	9440
08	KSHS 0226	DR PRASHANTH HOLKUNDE	HUBBALLI	9945150520	8260
09	KSHS 0839	DR SHUBHARANI KADAPATTI	ILKAL	9449852881	7080
10	KSHS 0840	DR MAHANTESH S KADAPATTI	ILKAL	9448129281	7080
11	KSHS 0525	DR MANJUNATH SMT	TIPTUR	9482153797	9440
12	KSHS 0834	DR A R GOVINDARAJU	TUMKUR	9449485188	9440
13	KSHS 0024	DR PANDURANGA NAYAK	BHATKAL	9448081270	9440
14	KSHS 0225	Dr. RAJESH B .R.	HAGARIBOM MANAHALLI	9972983696	7080
15	KSHS 0731	Dr. IRANAGOUDA PATIL	MULGUND	9880216080	9440
16	KSHS 0732	GIRIJA I PATIL	MULGUND	9440216080	8260
17	KSHS 0733	YALLAPPAGOUDA I PATIL	MULGUND	9880216080	5900
18	KSHS 0734	VASANT I PATIL	MULGUND	9731617005	5900
19	KSHS 0743	Dr. PREM KUMAR PATIL	BENGALURU	9844130455	8260
20	KSHS0 744	Dr. VEEN APATIL	BENGALURU	9844573350	7080



REVISED LIST UPPER LIMIT

Diseases/Procedures	Upper limit
1. Cardiology	
Coronary Artery Disease CAB	1,20,000/-
Angioplasty Single stent	60,000/-
Double stent	80,000/-
Coronary angiogram	9,000/-
ACSD Pulse generator -Pace maker single chamber	75,000/-
Double Chamber	1,00,000/-
Urology	
Renal failure-Hemo-Dialysis per sitting	1,200/-
Peritoneal Dialysis per sitting	2,000/-
Transplantation	2,00,000/-
TURP	40,000/-
Lithotripsy with stent	25,000/-
Without stent	20,000/-
Urinary incontinence/ PFR	20,000/-
Vesical calculus	20,000/-
URSL	20,000/-
PCNL	30,000/-
VVF repair	35,000/-
Cystoscopy Dj stenting	10,000/-
Malignancy(all cases)	
Surgery, Chemotherapy and Radiotherapy—	2,00,000/-
Chemotherapy (case wise) per sitting within a academic year less than	2,00,000/-
Orthopedic	
Joint replacement (single)THR/TKR	1,00,000/-
ACL reconstruction	40,000/-
Arthroscopic Meniscotomy	20,000/-
Lumbar discectomy	40,000/-





Tendon repair	12,000/-
Forearm bone fracture (single)	20,000/-
Fore arm bone both	25,000/-
Long bone fracture	30,000/-
Rotator Cuff tear	1,00,000/-
Intertrochantirc fracture-Femur	40,000/-
Reveres shoulder replacement	50,000/-
Tibiotocalcaneal Fusion Intramedullary nail	60,000/-

Medical

Any serious Medical condition requiring admission (Case wise)	40000/-
Medical cases per day –(Professional charges/Nursing charges /bed charges)	5000/-

Gynaecology

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

General surgeon

Herniorrhaphy – Unilateral	25000/-
Herniorrhaphy – Bilateral	35000/-
Herniorrhaphy – Laparoscopic – Unilateral	30000/-
Herniorrhaphy- Laparoscopic- Bilateral	40000/-
Appendicectomy	25000/-
Lap.Appendicectomy	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/-
Varicose veins Bilateral	100000/-
Unilateral	50000/-

Ophthalmology

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

ENT

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

Dental

Maxilla- Facial surgery	20000/-
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IMA KSHS DEMISE MEMBERS LIST - 25.09.2023 to 25.10.2024

SL NO	KSHS NO	NAME	OM/BM	BRANCH
1	KSHS 0454	DR CHANDRASHEKAR J MADINUR	FM	SINDHANUR
2	KSHS 0203	DR MALLIKARJUN RAMPUR	FM	KOPPAL
3	KSHS 0609	MANJULA MASTHIHOLIMATH	BM	SANKESHWAR
4	KSHS 0123	DR B J KULKARNI	FM	HOSPETE
5	KSHS 0122	DR SOMASHEKARAIHAH	FM	BENGALURU
6	KSHS 0217	DR AJAYA SUMANTH	FM	CHIKKABALAPUR
7	KSHS 0629	DURGABAIMISKIN	BM	BAGALKOT



CA.VEERABHADRAPPA.C.GADWAL
Chartered Accountant

AUDIT REPORT

I have examined the balance sheet of M/s IMA'S Karnataka State Health Scheme, C/o SRI KOTTURESHWARA MRI SCAN CENTER, BESIDE LITTLE HEARTS SCHOOL, HOSALLI ROAD GANGAVATHI, DT: KOPPAL-583227 as at 31ST MARCH 2024 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 2024 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 2024, and

Place: Gangavathi
Date: 01.09.2024

UDIN: 24217795
BKAJBM3265.

CHARTERED ACCOUNTANT
For: CA Veerabhadrappa. C. Gadwal


Chartered Accountant
M.No. 217795



**IMA'S KARNATAKA STATE HEALTH SCHEME
C/O KOTTURESHWARA MRI SCAN CENTER, NEAR LITTLE HEARTS SCHOOL
HOSALLI ROAD Gangavathi-583227 Dist Koppala**

Income and expenditure account for the period ended 31.03.2024

<i>Expenditure</i>	<i>Amount</i>	<i>Income</i>	<i>Amount</i>
To By Bank Charges	4 130	Annual membership subscriptions f	5 21 010
To By Printing & Stationery Charges	5 513	Admission fees	3 79 615
To By IMA Kshas Claim Exp (revenue)	7 50 037	Intrest on Fd & others	2 28 940
To By accounting	19 500		
To By Travelling	23 840		
To By salary	1 86 923		
To By office expenses	1 29 622		
To By courier & postage	10 000		
<i>To Excess of income over Exp</i>	<i>0.00</i>		
	<u><u>11 29 565</u></u>		<u><u>11 29 565</u></u>

Notes annexed hereto form part of this report

As per our Report of Even Date

For CA Veerabhadrapa C Gadwal
For: CA Veerabhadrapa C. Gadwal
Chartered Accountants

Chartered Accountant
M No: 217795

For IMA KARNATAKA STATE HEALTH SCHEME

Secretary

**HON. SECRETARY
IMA KSHS, Gangavathi**

Place : Gangavathi
Date : 01.09.2024



IMA'S KARNATAKA STATE HEALTH SCHEME
C/O KOTTURESHWARA MRI SCAN CENTER, NEAR LITTLE HEARTS SCHOOL
HOSALLI ROAD Gangavathi-583227 Dist Koppala
INCOME TAX ASSESSMENT YEAR 2024-2025

Notes to accounts and to the attached audit report

- 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 31.03.2024
- 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, where as loss if any will be provided as and when incurred
- 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 Veerabhadrapa C Gadwal

Chartered Accountant

For: CA Veerabhadrapa. C. Gadwal

Chartered Accountant
M.No 217795

IMA'S KARNATAKA STATE HEALTH SCHEME

Trustee/President

CHAIRMAN
IMA KSHS, Gangavathi

Place:GANGAVATHI

Date : 01.09.2024



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 / sks32saji@yahoo.co.in

Portfolio Valuation Report SENSEX 82497.10 ▼ -1769.19 | NIFTY 25250.10 ▼ -546.80 (As On 03/10/2024)


Ima K H S [500170] Pg. 1 of 1 04-Oct-2024

Lump sum Purchases	Systematic Investments	Switch Ins	Redemptions	Systematic Withdrawals	Switch Outs	Dividend Payouts	Dividend Re-In.	Market Value				Overall XIRR (%)			
								Equity	Debt	Hybrid	Others		Total	Overall Abs. Ret.(%)	
5800000	0	0	1500000	0	0	0	0	7072267	0	0	0	7072267	47.80	6.86	
Fund Name	Folio No.	Inv. Since Date	Days	Investments & Switch Ins	Withdrawals & Switch Outs	Dividends Reinv.	Payouts	Balance Units	Avg-Cost	Cost Amount	NAV	Present Market Value	Port. Wgt. (%)	Abs. Ret. (%)	XIRR (%)
Ima Karnataka State Health Scheme PAN: AAAT13162K															
Nippon India Corporate Bond-G	404184233625	08/12/17	2492	1300000	0	0	0	36252.006	35.86	1300000	56.3891	2044218	28.90	57.25	6.93
Nippon India Ultra Short Duration-G	404184233625	13/06/18	2305	1500000	1500000	0	0	43.839	2728.54	119616	3822.7280	167585	2.37	11.17	4.04
SBI Magnum Gilt-G	19053744	04/12/17	2496	1700000	0	0	0	44479.180	38.22	1700000	63.1545	2609060	39.72	65.24	7.65
UTI Gilt Reg-G	503312940135	07/12/17	2493	1300000	0	0	0	34215.839	37.99	1300000	59.9548	2051404	29.01	57.80	6.91
Total :											7072267	4419616	29.01	57.80	6.91
											47.80	6.86			

Transactions are considered upto **04-Oct-2024** , NAV is considered upto **03-Oct-2024**
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.



IMA'S KARNATAKA STATE HEALTH SCHEME			
C/O KOTTURESHWARA MRI SCAN CENTER, NEAR LITTLE HEARTS SCHOOL HOSALLI ROAD Gangavathi-583227 Dist Koppala			
Income and expenditure account for the period ended 31.03.2025			
<i>Expenditure</i>	<i>Amount</i>	<i>Income</i>	<i>Amount</i>
To By Bank Charges	4 750	Annual membership subscriptions f	5 99 162
To By Printing & Stationery Charges	6 340	Admission fees	4 36 557
To By IMA Kshas Claim Exp (revenue)	8 62 543	Intrest on Fd & others	2 63 281
To By accounting	22 425		
To By Travelling	27 416		
To By salary	2 14 961		
To By office expenses	1 49 065		
To By courier & postage	11 500		
To Excess of income over Exp	0.00		
	<u>12 99 000</u>		<u>12 99 000</u>

<p>For: CA Veerabhadrappa. C. Gadwal</p>  <p>Chartered Accountant M.No. 217795</p>	<p>For IMA KARNATAKA STATE HEALTH SCHEME</p>  <p>Secretary HON. SECRETARY IMA KSIS, Gangavathi</p>
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Place : Gangavathi
Date : 02.09.2024



IMA'S KARNATAKA STATE HEALTH SCHEME

**C/O KOTTURESHWARA MRI SCAN CENTER, NEAR LITTLE HEARTS SCHOOL
HOSALLI ROAD Gangavathi-583227 Dist Koppala**

Balance Sheet as on 31.03.2025

Liabilities	Amount	Assets	Amount
Corpus Fund		Fixed Assets	
Opening Balance	21 98 113	tally software	17 800
Add : Donations towards Corpus	1 32 250	steel almaraha	13 500
Less: Excess of Income over Exp		IMA KSHS Website	1 54 663
	<u>23 30 363</u>	VJB Techno Software	2 25 000
		Colour printing	9 856
		Computer	32 573
		Mobile Phone	9 000
AA Premiums	64 04 067	Investment	
		Mutual Fund (Nippon SBI UTI)	44 19 616
		SBI FD (Incl Accrued int)	31 22 436
		Current assets	
		Cash on hand	23 042
		Cash at Banks	
		IMA KSHS SBI 62480993600	45 947
		IMA KSHS SBI 4795	1 46 995
		IMA KSHS SBI 4911	4 96 730
		IMA KSHS SBI 4955	17 273
	<u>87 34 430</u>		<u>87 34 430</u>
			0

For: CA Veerabhadrappa. C. Gadwal

**Chartered Accountant
M.No. 217795**

For IMA KARNATAKA STATE HEALTH SCHEME

**HON. SECRETARY
IMA KSHS, Gangavathi**

Place : Gangavathi
Date : 02.09.2024



IMA'S KARNATAKA STATE HEALTH SCHEME

**C/O KOTTURESHWARA MRI SCAN CENTER, NEAR LITTLE HEARTS SCHOOL
HOSALLI ROAD Gangavathi-583227 Dist Koppala**

Receipts and Payments account for the Period ended 31.03.2025

<u>Receipts</u>	<u>Amount</u>	<u>Payments</u>	<u>Amount</u>
<u>To Opening Balances</u>			
Cash on hand and at banks	7 06 981	By Bank Charges	4,750
Accrued int		By Printing & Stationery Charges	6,340
To Health schemes		By IMA Kshas Claim Exp (revenue)	8,62,543
receipts (AA Premium)	67 09 272	By accounting	22,425
To Annual membership subscriptions fees	5 99 162	By Audit fees	20,700
To Admission fees	4 36 557	By Travelling	27,416
To Interest On Fd	2 63 281	By salary	2,14,961
		By office expenses	1,49,065
		By courier & postage	11,500
		By Cliams payments (capital)	55,31,308
		(debited to premium payable)	-
		By bank FD Made	10,36,842
		by creditors repayment	14,375
		<u>By Closing balance</u>	
		Cash on hand	23,040
		State bank of India	7,89,988
		IMA KSHS 4 SBI Bank accounts (refer Balance sheet)	
	<u>87 15 253</u>	0	<u>87 15 252</u>

For: CA Veerabhadrapa. C. Gadwal

**Chartered Accountant
M.No. 217795**

IMA'S KARNATAKA STATE HEALTH SCHEME

Secretary

**HON. SECRETARY
IMA KSHS, Gangavathi**

**Place : Gangavathi
Date : 02.09.2024**



KSHS Membership Details since inception

Details	Total
A) Total Members	1143
a) Founder Member	500
b) Beneficiary Member	427
c) General Member	216
B) Total terminated Members	147
C) Total Number of Claims given	472

BIFERCATION OF TOTAL AMOUNT PAID ON ADMISSION

1	Admission Fee	35,98,150
2	Annual Membership subscription Fee	5,75,000
3	Annual Advance Premium Contribution	63,62,532
	Total Amount on Admission (1+2+3)	1,05,76,623

DETAILS OF PREMIUMS COLLECTED

Premium	Paid Members	Amount
Premium-1	214	13,28,000
Premium-2	493	19,00,350
Premium-3	534	31,90,800
Premium-4	562	34,22,000
Premium-5	613	36,20,250
Premium-6	741	49,64,800
Premium-7	885	54,49,500
Premium-8	943	69,89,140
	Total	3,08,83,840

TOTAL CLAIMS GIVEN

Claim members	Amount
472	2,76,81,358,





**IMA - KSHS ANNUAL GB RATING
WAS HELD ON 27/10/2023 AT 10AM
AT HALL NO4, 4TH FLOOR , BIMS BIDAR**

**27/10/2023
GB MEETING AT BIDAR**

- Dr. Jambunath Goud the chairman welcomed the secretary
- Dr. Madhusudhan K N read the IMA prayer and Flag Salutation
- Meeting notice was read by the secretary
- Members of inability to attend were read by the secretary
- Minutes of the last annual general body meeting held at BIDAR was read and approved unanimously by the members.
- Enrolment of new membership from 24/09/2022 to 25/10/2023 was informed to Annual General body.
- Secretary's and Treasurer' report was approved.
- Audited accounts for the year 1.4.2023 to 31.03.2024 accepted.

The following discrimination happened in the meeting

- FOR RTA- CLAIMS – should we remove locking period. If so finances will support or not. Dr. Kanchi, Dr. Venkatachalapati told to take the decision in the SPL GB and also to be included in the byelaw. Dr. Karunakar said only the proposal has come, it should be discussed in the Mc first and then it should come in the next GB Meeting for approval.
- Proposed lock in period for age limit less then 45- 1 year , 45-65 - 2years, 65 – 85- 3years –make it for new members only.
Dr.Karunakar sir told not to reduce the lock in period.
Dr.Yogananda Reddy sir told to maintain it and said we can make 60-85 years as 2 years and increase the premium amount for > 65 years of age.
- Premium amount to be increased by 1000- upto 45, 2000-45-65, 3000-65-85 yrs. The proposal was agreed by the GB. Dr. kanchi accepted the proposal and Dr Nara seconded it.
- GST don't do anything till April 24 – wait and watch.
- NAMING OF MEMBER- PRIMARY/ASSOCIATE/ BENEFENARY.
- CAPPING OF NEW PROCEDURE WAS ACCEOTED AND ALLOWED THE MC TO GO AHEAD WITH IT
- Budget for the year 2024 was presented
- Vote of Thanks By Dr Jambunath Gouda



IMA'S KARNATAKA STATE HEALTH SCHEME

imakshs@gmail.com | www.imahealthscheme.org

A Doctor 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 becomes seriously ill to try to purchase health insurance

THE ADMISSION FEE DETAILS IS AS FOLLOWS

Age in Years	Admission Fee. For members / Spouse / Parents / Children (AF)	Annual Membership Subscription (AMS)	Annual Advance Premium Contribution (AAPC)	Total Amount. During Admission including 18% GST at the time of joining (1st Year)	Annual premium including 18% GST to be paid irrespective of Insurance claim (2nd Year onward) AMS+AAPC
Children below 2 Yrs	Rs. 700.00	Rs.500.00	Rs.2500.00	Rs. 3700.00 + 666 = 4366	3000 + 540 = 3540/-
Below age of 35 Yrs	Rs. 700.00	Rs.500.00	Rs.3500.00	Rs. 4700.00 + 846 = 5546	4000 + 720 = 4720/-
Below age of 45 Yrs but above 35 Yrs	Rs.1000.00	Rs.500.00	Rs.4500.00	Rs. 6000.00 + 1080 = 7080	5000 + 900 = 5900/-
Below age of 55 Yrs but above 45 Yrs	Rs. 1650.00	Rs.500.00	Rs.5500.00	Rs. 7650.00 + 1377 = 9027	6000+1080 = 7080/
Below age of 65 Yrs but above 55 Yrs	Rs. 2350.00	Rs.500.00	Rs.6500.00	Rs. 9350.00 + 1683 = 11033	7000+1260 = 8260/-
Below age of 75 Yrs but above 65 Yrs	Rs. 3100.00	Rs.500.00	Rs.7500.00	Rs. 11100.00+1998 = 13098	8000+1440 = 9440/-
Below age of 85 Yrs but above 75 Y	Rs. 3800.00	Rs.500.00	Rs.8500.00	Rs. 12800.00+2304 = 15104	9000+540 = 10620/-



LOCK IN PERIOD

- i) All the ordinary members and beneficiary members below the age of 60** on joining shall have the benefit of the scheme after **12 months** of joining the scheme
- ii) All the ordinary members and beneficiary members above the age of 60** on joining shall have the benefit of the scheme after **24 months** of joining the scheme

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 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
- All Members have to submit age proof certificate, IMA life member certificate (only for IMA members) and two photos(Recent -pass port size) at the time of admission

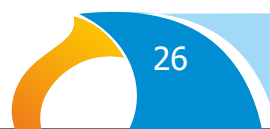
**THE SCHEME IS LAUNCHED ON 1ST JULY 2017
ON THE DOCTORS DAY CELEBRATION IN BENGALURU**

Dr. JAMBUNATHA GOUDA
Chairman

Dr. MADHUSUDHAN K N
Secretary

Dr. HANUMANTAPPA. H
Treasurer

Head Office:
Office of the IMA KSHS
“IMA BHAVAN, LIONS CLUB CAMPUS “ OPP KSRTC BUS STAND
Gangavathi - 583 227. Contact: 8618744511
E-mail : imakshs@gmail.com, www.imahealthscheme.org





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





■ **DR. JAMBUNATHA GOUDA**
CHAIRMAN- IMA'S- KSHS

■ **Dr. MADHUSUDHAN K N**
SECRETARY- IMA'S- KSHS

ON BEHALF OF
MANAGING COMMITTEE
IMA KSHS

ELIGIBILITY :

They Should be

- * Life Member of IMA-KSB
- * Below the Age of 85
- * Spouse, partners & children of life Members of IMA - KSB

DOCUMENTS REQUIRED :

- * IMA Membership Certificate
- * Address proof - Voter Id / Aadhaar Card / Passport /
- * Age proof - Birth Certificate / Pan Card etc.
- * Recent Passport Size Photo - 2

Working Office:

Dr. JAMBUNATHA GOUDA, Chairman, IMA KSHS,

KOTTURESHWAR MRI SCAN CENTER

Beside Little Heart School, Opp LIC Office Hosalli Road, Gangavathi - 583227.

Email: imakshs@gmail.com, Cell : 86187 44511, 94481 45035