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GLOBAL SOLIDARITY, Shared Responsibility



WORLD AIDS DAY



WELCOME TO K S HEGDE HOSPITAL, MANGALURU. A 1000 bed teaching hospital, with 16 Operation Theatres and 13 Super Specialities.

K S Hegde Hospital, a well-equipped multispeciality hospital with facilities for complex spine and brain surgeries, joint replacement and arthroscopic surgeries, renal and corneal transplants, cath lab with facilities for Angiogram, Angioplasty and Valvuloplasty is among the top referral hospitals in Mangaluru. It also serves as the teaching hospital for students of the K S Hegde Medical Academy, a constituent college of Nitte (Deemed to be University).

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EDITORIAL

he recently issued order by the Government of India allowing Mixopathy is the greatest setback to Allopathic Medicine. All systems of medicine have their own merits and demerits. Modern Allopathic Medicine has evolved into a treatment system after long research. Every drug prescribed and every procedure done in Allopathic medicine has undergone several trials and then endorsed by the relevant authorities. The other systems of medicine including Ayush and Dentistry have their own good qualities and limitations. Upto now, there was a definite system which prevented crosspathy and there have been instances of practitioners of Mixopathy being punished by law for indulging in Mixopathy. The IMA was also active in fighting all forms of Mixopathy including Quackery.

However, the recently issued Government order has negated all these checks and balances. The reason given by the Government for allowing Mixopathy is the lack of medical care professionals in the rural areas. With this reason given, the Government has decided to allow Avurvedic doctors to undertake 58 surgeries without the need of a Allopathic Master of Surgery degree and a MBBS degree to undertake these procedures. Only a BAMS degree and a MS (Shalyachikithsa) degree is enough for a Ayurvedic practitioner to undertake complicated procedures which actually need several years of practical experience post MBBS and MS Allopathic degree courses. This coupled with the National Medical Commission (NMC) decision to allow bridge courses for Ayush Doctors and Dentists and facilitate them to acquire MBBS degrees is also a retrograde step. What is the guarantee that the doctors so trained will practice

EDITORIA



Dr. B. DEVDAS RAI

in the rural area?- (despite legal measures such as compulsory rural service bonds).

The National IMA, The State IMA branches and the local IMA branches have taken up the issue of Mixopathy seriously and the various protests, undertaken by the IMA National body. IMA State branches and local branches have helped in creating awareness among the general public of the perils of Mixopathy.

The IMA National Headquarters has decided to knock at the doors of the Supreme Court for Justice. I feel that the legal option is the only way to fight the Government order on Mixopathy. Let us all help the National IMA by all possible methods (including financial contributions) to aggressively fight the case against Mixopathy in the Supreme Court. Let us hope that Justice prevails.

I would like to congratulate Dr.Madhusudhan Karigannur for receiving the best state IMA President award and Dr Srinivas (Past Secretary) for receiving the IMA National President's appreciation Award from the National IMA recently. They have made our branch proud.

December 1st happens to be the World AIDS day. HIV continues to be a world wide problem. The theme for World AIDS Day is "Global Solidarity, Shared Responsibility". Let us continue our efforts in fighting this dreaded disease.

This issue of Focus is sponsored by the Nitte Education Trust, I thank the authorities of Nitte Education Trust Mangaluru for the help rendered in the successful publication of this issue of Focus.

Long Live IMA





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!

PRESIDENT'S MESSAGE

ear esteemed members,

Warm regards and best wishes from IMA KSB.

This year, I hope the rising sun of Makar Sankranti fills your life with happy moments. Wishing you a very happy Makar Sankranti! and A Happy new year 2021.2020 was the year which gave us the opportunities to reset and reinvent in many subchapters of our lives. The end of this era started with the concern about sustainability of our evidence based medicine which is being churned to get diluted with the other traditional medicines. Our public servant's and policy makers eerie policies have created the disheartening hopes about the longevity and the survival of our modern medicine, when they have decided to pass the gazette notification about modern medicine surgeries which can be performed by Ayush doctors.

Every type of medical field, be it Ayurveda, Unani or Homeopathy can and will be able to serve the public to the best, only if it is being utilized in its pure form and not mixing it with something else. Under the umbrella of IMA, we observed a nationwide movement and agitation on 8th and 11th December by all the modern doctor fraternity opposing this dreadful and illogical policy of MIXOPATHY. The protest was a huge success wherein all the specialty organizations joined hands with IMA.

Now IMA has moved this agitation to the Supreme Court, the final door to knock and we all have hopes in our 'resident's Messad Dr. M. VENKATACHALAPATHY judiciary which hopefully passes the law to ultimately protect the public as well as uphold the honor of our modern medicine and as well as all other traditional medicines in their pure form.

I attended the RGUHS syndicate meetings and actively participated in the various discussions. I had the privilege to address the House surgeons, P.G s & staff of Bidar institute of Medical Sciences regarding IMA membership advantages, various schemes that we are running for the benefit of our members. My visit to Bidar, Humnabad, Basavakalyan, Yadgir, Shahpur was very successful because it was particularly before we declared the mixopathy agitation.

Monthly webinar series on psychiatry by the IMA psychiatry cell in association with NIMHANS and IPS-KC is going on smoothly. I request all the members to attend this programme which is scheduled on 4th Thursday of every month at 8 PM. This month we had an important interactive session on KPME with the Deputy director of KPM, Government of Karnataka Dr.Viivek Dorai which was part of presidential action plan to help our members for smooth KPME registration & renewal. Seeing the vast response by the members, IMA KSB is planning to host a series of such meetings on issues of KPME in coming days. The IMA Focus app is upgraded to facilitate easy access to all the websites of IMA-KSSS, IMA-KPPS, IMA-KSHS and IMA Headquarters. We request all the members to download the IMA Focus app in the Google play store for all the updates of IMA.

Let us all get prepared for the new era of digital transformation and new era of being "PHYGITAL".

It's one of the IMA-KSB's great joy to see many members receiving IMA Headquarters awards. Hearty congratulations to Dr.Madhusudhana Kariganur for Best President of State Branch. Dr.S.Srinivasa for President's Appreciation Award, Dr.Radhika Kulkarni for receiving Best President of Local Branch award. We also congratulate all other achievers and Covid Warriors who received the IMA Hqrs, Awards. They truly deserve the awards because of their sincere and hard work.

Long live IMA

Dr. Uma Sheshgiri

Senior Vice President, IMA-KSB

<u>Sr. Vice president's desk</u>

SR.VICE PRESIDENT'S DESK

Beloved fraternity members,

Seasons' greetings from IMA-KSB.

It has been over two months since new team took over the mantle of KSB under the able leadership of Dr. M. Venkatachalapathy. The new team is fully geared up to rally behind the President and strive hard to take the state branch to new heights in terms of achievements and service. The primary agenda being the protection of profession and professionals, professional development, fight for the rights and due recognition of the doctors and promotion of health care service for the benefit of common man. We acknowledge the exemplary service rendered by our previous teams and look up to them for their guidance and support. I take this opportunity to congratulate our Immediate Past President Dr.Madhusoodhan Karigannur and his team for securing the "Best President's award "for the year 2019 – 2020 and I must admit that we are truly inspired.

We are inching close to the draw of 2020 and ushering in of new year. I sincerely hope that new year brings in lot of happiness, love, good health, normalcy, peace and cheer to the whole world. 2020 has been the most hard and challenging year of recent times. The COVID-19 pandemic wreaked havoc and brought immeasurable agony, suffering, ordeal and disruption of normal life to the entire world. It almost brought the world to a standstill and took the humanity at least 50 years backwards. No doubt it affected people from all walks and spheres of life leading to mortality and morbidity but it also shattered economy, growth, progress, employment and normal lifestyle of the population. The health care service providers suffered additional anguish due to their nature of service. Several doctors laid down their precious lives while attending

to their duties. We pay our sincere homage to these warriors and offer our support to the bereaved families. The pandemic taught us a bitter lesson and showed us our inadequacies. It is high time the government and concerned authorities wake up and take note of these gaps and take immediate measures to brace up infrastructure and facilities especially towards ramping number of beds and critical care service. It is vital that law makers allocate a bigger share of budget for building a robust health care system. It is also an appeal to the authorities to not to cause additional burden by introducing policies which further dilute and weaken our health care system such as mixing up of systems which are inherently poles apart in terms of structure, concept and approach.

However, we have two crucial and positive developments as we are coming close to the year 2020. The first being the remarkable drop in infection and mortality rates in India due to COVID-19. In fact. God has been kind to us as there are many countries who are still reeling under the onslaught of the first wave of the pandemic and few countries are showing new surge in the curve, as well as entry of new deadly strains. The second positive development is availability of the vaccine against Corona. Thanks to the relentless work of scientists all over the world for bringing out the vaccines in record time unparalleled in the history. No doubt that it is challenging to administer vaccines to such a large population in India overcoming the impediments in procurement, distribution and delivery in ideal condition. However it is heartening to see that governement is making its full effort in planning and execution of this task. It has always been a tradition in IMA to support all the National programmes which are meant to be scientific, meaningful and beneficial to the population at large. Indeed our President has been invited to be on board to task force committee(action committee) set by the state government to oversee the planning and execution of the whole project of vaccination. IMA will certainly do its best efforts to make this mission successful.

I appeal to each one of you to stay connected with and be a part of all our activities to strengthen the organisation and profession. Your support and encouragement means a lot to us and will ignite us for a better performance and scaling newer heights. Let us pledge together for a better tomorrow.

Before signing off, I would like to wish you and your family members A VERY HAPPY, SAFE, HEALTHY, PROSPEROUS AND VIBRANT NEW YEAR.

Best wishes and kind regards Jai Hind



SECRETARY'S DESK

ear IMA members,

Greetings for the New Year 2021. It is high time that all of us are aware of the alternative systems of medicine trying to encroach on all areas of our allopathy including surgical procedures. When we start thinking about it, where is the root cause? Who are all responsible? Whether a time will come when many systems of medicine will be under one roof of health system in our nation. Our only issue is "there should not be Crosspathy or Mixopathy which might one day in near future result into apathy of systems of Allopathy".

As Indians, we respect all systems of medicine when carried out in purity and not encroaching on other systems of medicine. Recently, course of events resulted into 58 surgical allopathic procedures being allowed after BAMS and MS (Shalya) post graduation courses. How our society or public at large accepts the surgeries done by Ayurveda Post Graduate qualification is to be seen. As the legal battle takes its own good time, all surgical specialties in particular should come forward to say on firm stand "No to Mixing of Surgeries" and to take the lead. If there is no strong reaction by us, we are sure that more allopathic surgeries will slip into other systems gradually. Before all these happen, better put a firm stand and say no to surgical procedures and legalization through notifications like CCIM.

As we all know that if at all Mixopathy is permitted, strict lane discipline among different systems of Medicine(crossing of surgeries) is a dream like any road discipline we follow, everyday in cities. I mean to say how to do policing when different systems of medicine cross-cut the lanes.

All of us as members of IMA at all Karnataka branches were successful to inform the people at large about the situation of

Secretary's Desk

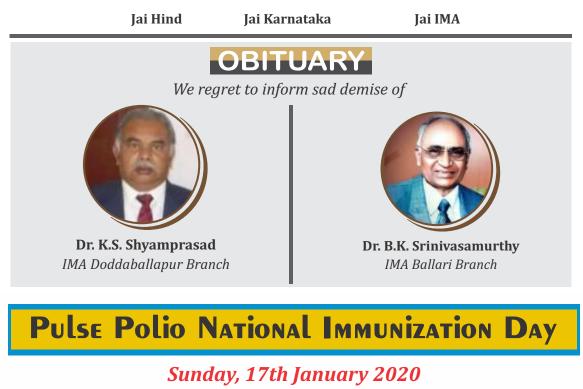


Dr. S.M. PRASAD

surgical procedures getting included in the Ayush syllabus. We are successful after the message has reached the public at large through media, news papers by most of our leaders in all branches, TV discussions, etc. Awareness should continue till the legal battle is over. allopathy it is not just the unity but number is very important. Friends, all of you agree that more young doctors should become IMA members. Kindly make it a point to discuss a little about IMA & benefits of various schemes under IMA KSB.

Also, for any movement for good cause of

I pray God to give more strength in 2021 to all of us to face challenges easily.



Let us continue our victory over Polio by vaccinating all children below 5 years with 2 drops of oral polio vaccine





Indian Medical Association

Head Quarters Awards for **IMA KSB-2019-20**



Best President of State Branch Dr. Madhusudana Kariganur



Best President of Local Branch Dr. Radhika Kulakarni, IMA Gadag



President's Appreciation Award Dr. S. Srinivasa



Gadag Branch for Maximum Units Blood collected

President's Appreciation award For Meritorious Performance



Dr.Annadani M. Meti



Dr.Suresh Halasangimath



Dr.R.Jyothi



Dr. Pyarali K. Noorani

N. Patil National IMA President's Appreciation Award For Covid Warriors to



Dr. S.Balabhaskar



Dr. Arun Maski Dr. Lakshmisha. S.C. Dr. Shivaprasad

Dr. Ramesh P.V.



Dr. Shivaprakash Neelagund



Dr. Shrikanth N Hegde



Dr. Namratha. C



Dr. Mohamad Shafiuddin



Dr. Ravindra Mandraki



Congratulations to all



BRANCH ACTIVITIES IN DECEMBER

Branch: Bengaluru

President : Dr.H.N.Vinay Secretary : Dr.K.N.Pradeep Kumar and Dr.R.Jyothi

n 8th Dec2020, we protested shouting slogans against Mixopathy & later submitted a memorandum to ADC, since DC was not in his chamber. On 11th Dec, we closed our OPD from 6am to 6pm, except emergencies & covid cases.



Branch: Chikkaballapura

President : Dr.Prashanth S. Murthy Secretary : Dr.H.S.Madhuvan



n order to protest against the Mixopathy, we supported the call given by the National and the State IMA and staged a small demonstration in our place We also submitted the memorandum to the District Commissioner.

Branch: Davanagere

President : Dr.Rudramani Secretary : Dr. Prasanna Anaberu

11 December - All Doctors of IMA Davanagere and Resident Doctors of various Medical Institutes of Davanagere organized peaceful protest against Mixopathy by keeping all Non- Essential Services closed from 6.00 am to 6.00 pm. A Memorandum was presented to The District Commissioner at 12pm by IMA Davanagere President and IMA Davanagere Secretary.



Branch: Gangavathi

President : Dr. Hanumanthappa A. Secretary : Dr. Veeresh Katti

n 8/12/2020, on behalf of IMA Gangavathi, we submitted the memorandum to Thahasildar Gangavathi against the mixopathy along with IMA MAITRI team... On 10/12/2020: we had a press meet at IMA Hall Gangavathi to convey our message to the



public regarding closure of our non emergency services on 11/12/2020 from 6am to 6pm.... On 11/12/2020: In the view of the ongoing protest in our medical fraternity against "Mixopathy", all the non emergency services were closed from morning 6.00 am to evening 6.00pm.

Branch: Gadag

n 4 t h December 2 0 2 0 : Emergency general body meeting was conducted to plan and implement necessary actions against Mixopathy. On 8th December





2020: As planned, all IMA members gathered at IMA hall to show our solidarity against Mixopathy. We met the DC Gadag to give memorandum and explain negative effects of mixopathy on general population. Complete OPD shutdown was done on 11th Dec from 6 AM to 6 PM against mixopathy. However emergency and ICU services were provided for the needy. 18th December 2020: Indeed it's a great moment for IMA Gadag as its members bagged many awards during National Award Ceremony 2020 through video conference South and West zone. Dr Radhika Kulkarni – Best Local branch President Award, Dr Pyarali Noorani – Achievement Award, Dr S .S Neelgund – National IMA President's Appreciation Award for COVID Warriors, Dr Pawan Patil – National IMA President's Appreciation Award and Blood Bank Award to IMA Gadag Blood Bank. IMA Gadag past member Dr. Annadani Meti also bagged Award from National IMA. This is the highest for IMA Gadag branch to bag so many awards in single year. On 19th December 2020: First CME of our tenure was conducted. It was online webinar. On "Imaging and interventions in Acute Ischemic Stroke". IMA Gadag Blood Bank activities: For the Month from 20th November

2020 to 20th December 2020 - Total Number of Bags collected: 331, Total Number of PRBC issued: 415, Total Number of FFP issued: 509, Total Number of PC issued: 92, Total Number of WB issued: 21, Total Number of Bags collected from camps: 27.



s per the IMA- HQ guidelines on protest against Mixopathy, an emergency general body meet was arranged on 6/12/20. A symbolic protest and submission of memorandum to DC office was done on 8/12/2020. On 11/12/2020, all clinical activities were stopped across Hassan, a protest at Hemavati circle in association with JDA was done.

Branch: Hubballi

President : Dr. Bharat Kshatri Secretary : Dr. Niteshkumar Jain

MA Hubballi Branch submitted a Memorandum to tashildar on 8th Dec. 2020. All Non-Essentials Non-COVID medical services were withdrawn by IMA Hubballi members. In continuity with our protest against Mixopathy On 11-12-20.



Branch: Kadur-Birur

President : Dr. S.V.Deepak Secretary : Dr. N.C.Manoj



MA Kadur-Biruru branch h a s s u b m i t t e d memorandum to the thasildhar Kadur against Mixopathy on 11-12-2020.

Branch: K G F

President : Dr. B.Parameshwarappa Secretary : Dr. D.Vijayakumar

N 08-12-2020, We organised the proposed submission of the MEMORANDUM TO THE PRIME MINISTER OF INDIA through the Taluk Thasildar. On 11-12-2020, The final attack was executed perfectly. All the clinics were closed. For those who were critical of our protest fitting reply were given decently.



Branch: Kolar

President : Dr. M.Narayana Swamy Secretary : Dr. N.Devaraj



he Kolar Branch of the IMA observed the protest against the CCIM Act by closure of all clinics and nursing homes in Kolar.

Branch: Koppala

President : Dr. Mahendra V. Kindre Secretary : Dr. Srinivasa Sagar B.

he IMA Koppal branch, had an emergency general body meeting on 07/12/2020 at 8:30pm to plan as per the instruction given by IMA KSB, the memorandum to DC was submitted on 08/12/2020. On 11/12/2020, from 6am to 6pm, all the hospitals cooperated with closing OPD



& elective surgeries but keeping the emergency open for the public.

Branch: Kumta

President : Dr. Nagarathna G Patgar Secretary : Dr. Vishwas Naik

n 8/12/2020, we submitted memorandum to Assistant commissioner Kumta, On 11/12/2020, all members closed their OPD essential services from morning 6.00am to 6.00 pm without hampering Covid and emergency services.



Branch: Mangaluru

President : Dr. M.A. Kudva Secretary : Dr. Animesh Jain

n the evening of 8th December 2020 the doctors gathered in front of IMA House and shared their views and sat in symbolic protest for half an hour against Mixopathy. The private clinics of doctors and OPD services were suspended during the day in accordance

with the nationwide protest call issued by the IMA headquarters. A memorandum was submitted on behalf of IMA Mangaluru to the honourable DC of Dakshina Kannada district as a mark of protest and condemnation of the said government order which allows Ayurvedic Doctors to perform surgery.



Branch: Mandya

President : Dr. T.N. Marigowda Secretary : Dr. Vinay. M



n 01 Dec 2020-World AIDS Day Commemoration was conducted at Gandhi Bhavan. On 8th Dec 2020, the office bearers of IMA Mandya branch got together and stood in front of DC office for half an hour and gave the memorandum to DC Mandya district. On 11th, all the clinics and OPDs of nursing homes and hospitals were closed. This was

100% followed by everyone in Mandya. All the diagnostic centers and Dental clinics were also closed in Mandya.

Branch: Raichur

President : Dr. Mahalingappa. B. Secretary : Dr. Anirudh Kulkarni

n 08.12.2020- Memorandum was submitted to Hon Prime Minister, in protest against Gazette notification dated 20 November 2020, On 11.12.2020- OPD services were closed from 6.00am to 6.00pm, On 18.12.2020 - Opening ceremony of newly constructed RIMACT- up gradation (Bio medical waste plant) run by IMA Raichur. On 19.12.2020- Mega Blood Camp was done and 80 units collected at Maruti spot near Raichur.



Branch: Sirsi

President : Dr. Vinayak Bhat Secretary : Dr. Ravindra R Kolvekar

n 08.12.2020, we s u b m itted memorandum to Tahsildar Sirsi against the Gazette notification permitting Ayurveda postgraduates to practice Modern Allopathy surgeries. On 11.12.20, we



observed total Medical Bandh from 6.00 am to 6.00 pm, except for emergencies & Covid cases.

Branch: Sullia



President : Dr. Shri Krishna B. N. Secretary : Dr. Ravishankara S.

> hree Health education programmes were held. On December 8th, protest against Mixopathy was done by submitting a memorandum to Tahsildar Sullia regarding the CCIM notification to allow ayurvedic surgeons to do surgery. Closure of OPD services by all IMA doctors on December 11th was done. Prize distribution of the essay competition on `Role of society in preventing suicide' was organised on December 5th.

Branch: Yelahanka President : Dr. K.G Shankarnarayana Secretary : Dr. Suri Raju

n 8th December, we submitted a memorandum to Deputy Thasildharat Yelahanka Mini Vidhana Soudha. On 11/12/2020, all the OPDs in clinics, Polyclinics & hospitals were closed. Emergency, ICU & Covid care services were not disturbed. On 18/12/2020, a CME programme was followed by the Installation Ceremony of new Office bearers of our branch for the year 2020-21.



Branch: Bhadravathi

President : Dr. Veena S. Bhat Secretary : Dr. Swarnalatha

n 8th Dec, IMA members of Bhadravathi met Tahasildar a n d s u b m i t t e d a memorandum against government's decision on mixing various medical systems. On 11th Dec, we observed a medical Bandh of regular services. Only emergency services were provided. IMA Bhadravathi members participated in corona awareness programmes and free diabetic check up programmes.



Branch: Coorg

President : Dr. Naveen Secretary : Dr. Prashanth



: Dr. Prashanth resident & Members of IMA

Kodagu protested against the recent notification by C.C.I.M.

NTTENTION

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 &
Single Life	11000-00	retained by the local Branch
Couple Life	16500-00	Decided by the local branch



Humnabad



Ramdurga



Yadgiri



IMA'S KARNATAKA SOCIAL SECURITY SCHEME



IMA House, Bailappanavar Nagar, Hubballi-29 IMA KSSS Phone no. 0836-235 56 56

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ENROLL YOUR MEMBERSHIP FOR IMA KSSS

OLD EXISTING & SILVER JUBILEE SCHEME

"EACH ONE GET ONE"

ADMISSION FEE STRUCTURE FOR OLD EXISTING & NEW SILVER JUBILEE SCHEME

Age in Yrs	Below 30	Betwn 31-35	Betwn 36-40	Betwn 41-45	Betwn 46-50	Betwn 51-55	Betwn 55-60
Fee for Existing old Scheme	Rs 11700/-	Rs 12200/-	Rs 12700/-	Rs 20700/-	Rs 23700/-	Rs 28700/-	Rs 36700/-
Fee for Silver Jubilee Scheme	Rs 22700/-	Rs 24700/-	Rs 26700/-	Rs 31700/-	Rs 38700/-	Rs 47200/-	Rs 57700/-

Recent death claim benefit given under Silver Jubilee Scheme is Rs. 39,20,000/- and in old Scheme is Rs. 17,32,806/-

Death claim benefit given to Covid - 19 death is Rs. 84,76,500/-(Including both Scheme)



Chairman Dr.Yoganandareddy.Y.C Mo : 9844085120 Secretary Dr. Prakash Reddy K.T. Mo : 9448415777

Joint Secretary Dr.S.B.Lakkol Mo : 9448560400 Joint Secretary Dr. S.K. Nara Mo : 9845365638 Treasurer Dr.Maheshkumar.S Mo : 9341738405

Kindly visit our website- www.imakssshubli.org

IMA House, Bailappanavar Nagar, Hubballi-29 Phone no. 0836-235 56 56



IMA KARNATAKA PROFESSIONAL PROTECTION SCHEME (R)

IMA KPPS

IMA House, Alur Venkata Rao Road, Chamarajpet, Bengaluru 560 018 Reg. No.DRB-2/SOR/179/2019-20

Email : imakpps@gmail.com | Phone No 080 -26705447, 8197330598

NEW SCHEME

• FINANCIAL ASSISTANCE CLAIM (INDEMNITY) AMOUNT UP TO RS. 1 CRORE (ONE CRORE)

- All the existing members will be upgraded to New Scheme after adjusting the balance payment.
- The cause of Action must be in the period of active membership for all claims.
- Membership becomes effective from the Date of realization of Cheque or DD In favour of IMA KPPS.
- All operational modalities will be as per registered Bye-Laws of IMA's Karnataka Professional protection Scheme.

FEE DETAILS

a)	Fee details for the 1st year (admission contribution)					
	Admission fee	Rs. 100/-				
	Annual subscription Fee	Rs. 2000/-				
	Advance fraternity contribution	Rs. 1000/-				
	Total	Rs. 3100/-				
b)	Fee details for subsequent years					
b)	Fee details for subsequent years Annual subscription fee	Rs. 500/-				

*Amount paid towards financial assistance given to the members and Legal expenses in that financial year is equally divided and collected through Demand notice sent to each members as demand fraternity contribution every year in the month of April.

Dr. Honnegowda Chairman M. 9448118299 Dr. N. Dhanapala Hon. Secretary M. 9342161266

Dr. J.Sharanappa Hon. Treasurer M. 9448924466



IMA'S KARNATAKA STATE HEALTH SCHEME

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IMA KSHS

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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.

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	

The Admission fee details is as follows

LOCK IN PERIOD

- I) Founder member :- shall have the benefit of the scheme six months after joining the scheme or immediately after launching the scheme whichever is longer.
- ii) 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.
- iii) 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.

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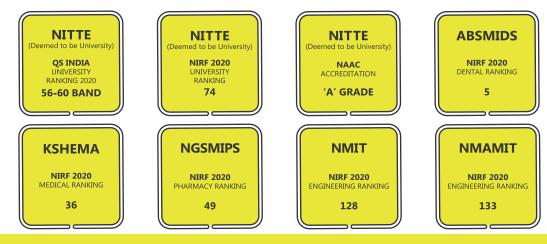
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