



IMA FOCUS

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87th MEDICON 2021

IMA Karnataka
State Annual
Medical Conference

On 22nd, 23rd and 24th October 2021
at Jidal-Vidyanagar Township,
Toranagallu, Ballari District,
Karnataka.

Hosted by :
IMA Siruguppa Branch

13TH FEBRUARY 2021

NATIONAL WOMEN'S DAY

A tribute to Women Doctors in India



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EDITORIAL

Dr. B. DEVDAS RAI

13TH FEBRUARY 2021
NATIONAL WOMEN'S DAY
A tribute to Women Doctors in India

India celebrates Sarojini Naidu's birthday as National Women's Day every year on February 13. This year, the Nation celebrates her 142nd Birth Anniversary.

In a country where most professions are still dominated by men, medicine was no exception to the rule – until a few names forced the world to think otherwise. Women doctors in India who rise to become great are to be especially applauded as they often do so against a patriarchal system that can be discriminatory – many women doctors in India who began with aspirations fell off the grid just on account of their gender. The efforts of resilient female doctors, undaunted by patriarchy and male preference, is what helped Indian medicine become the mostly gender-neutral industry it is today. On that note, we would like to celebrate the inspiring journey of one of our country's finest female doctors, whose relentless contributions to the field have saved more than a hundred lives. Dr. Anandibai Joshi was the first female Indian physician and the first Indian woman to have gained a degree in western medicine. She qualified as a doctor by gaining a degree from Women's Medical College, Pennsylvania now known as Drexel University in the United States of America.

When she was just fourteen years of age, she gave birth to a child who died after a few days due to poor medical services in India. This event had a huge impact on her and inspired her to become a doctor. Her husband



SAROJINI NAIDU
1879 - 1949

13 February
NATIONAL
WOMENS DAY

"A country's greatness lies in its undying ideals of love and sacrifice that inspire the mothers of the race."

Gopalraj supported her further studies although due to his ill health, he could not travel abroad with her.

Her studies abroad led to a lot of criticism from the Indian society of the 19th century. In response, she addressed the Serampore College, where she told everybody about her decision and how there was a need for female doctors in India. Her speech got her appreciation and financial support.

After her graduation, for which Queen Victoria also congratulated her, she came back to India and was appointed as a doctor in charge in Kolhapur princely state's Albert Edward Hospital. However, she could not really practice medicine, since she died of tuberculosis which she had been suffering from for a long time at the young age of 22

There is a grave deficiency of female doctors in India. According to a paper titled "Human Resources for Health in India", only 17 percent of all allopathic doctors and six percent of those in rural areas are women. This is less than one female allopathic doctor per 10,000 population in rural areas (0.5), whereas the ratio is 6.5 in urban areas.

The first Indian woman Physician, Anandibai Joshi, graduated in 1886. About 125 years later, Indian women started to outnumber men in admissions to medical colleges and the trend continues to grow stronger by the year: over the last five years, India has produced over 4500 more female doctors than male ones.

The rising trend of women joining medical colleges in India gives us a green signal that there will be more female doctors in the future.

Long Live IMA

Unfortunately, the green signal turns red instead of yellow, when they graduate. Even though women medical students outnumber the males, catastrophically they all do not take up medicine as their career, thereby causing the paucity of female doctors in India. It is not uncommon that family pressures and environments even at work begin to subtly guide their choices.

India wants Female Doctors, Not Female Medical Graduates idling at home.

A paper on women in medicine published in the Indian Journal of Gender Studies noted that medicine has been a male-dominated profession because it demands long working hours that are disadvantageous to women who, even today, struggle to juggle career and family responsibilities. Besides social rituals, age is also a factor that discourages women to go for higher education or practice. As marriage in India happens at an early age, a woman has to cater to her child also. As in Indian education system, educational institutes rarely support the parents in upbringing their kids, the responsibility solely comes on the shoulders of parents where one of the parents takes this responsibility and puts child above his/her dreams. Unfortunately, the parent is generally a mother.

At her famous speech at Serampore College, Dr. Anandibai Joshi, the first lady doctor from India said, "In my humble opinion, there is a growing need for Hindu lady doctors in India, and I volunteer to qualify myself for one". Dr. Joshi's educational victory is an inspiration for medically-minded Indian women.

I thank the management of Mangalore Institute of Oncology for sponsoring the February issue of IMA KSB Focus.





PRESIDENT'S MESSAGE

Dr. M. VENKATACHALAPATHY

Dear Esteemed Members,

At the outset I wish to thank all the members who participated in the relay hunger strike, every local branch member, members of specialty organisations, members of JDA & medical students. My special thanks to the office bearers of IMA KSB who worked very hard to make the strike a success. It's not the end of the movement against mixopathy as emphasised by our National President during his visit to Karnataka. The issue requires a multipronged approach like public campaigns, media briefing, awareness programs & also legal avenue. IMA Hqs. has already filed a petition in the Supreme Court of India & is waiting for the hearing. Myself Dr. Uma Sheshagiri & Dr. Karunakara. B.P. were privileged to take part in the hunger strike at IMA Hqs, New Delhi on 11th & 12th of Feb. Let us not lose hope, let us keep the momentum against mixopathy rolling until we reach the goal.

I am glad to share the outcome of the SWC meeting which was held on 14-2-2021.

NEET PG training program, Digitalising the existing library, starting the indexation & launch of the Karnataka Medical Journal were some of the issues which were discussed. I am feeling really proud to announce that we are hosting the CENTRAL WORKING COMMITTEE MEETING at Vidhyanagar Township Toranagallu, Ballari district after nearly two decades. I am pleased to inform that IMA Siruguppa will be hosting the 87th Medicon which will be held on 22, 23 & 24th of October at serene atmosphere of Vidhyanagar Township, Toranagallu & also extend my warm welcome to all the members to participate in the conference.

As president I had the privilege of participating in Karnataka state health department meetings regarding Polio, AIDS, Tuberculosis, & Corona vaccination programs. Myself & our dedicated IPP Dr. Madhusudan Kariganur are working on simplification of getting fire NOC. On 25/2/2021 there was a meeting with DD, KPME, Government of Karnataka Dr. Vivek Dorai, Secretary of HBI, IMA HQS Dr

Mangesh Pate & other seniors. We are very confident that we will be successful in easing the process of fire compliance.

I wish to congratulate all the IMA KSB members who have been nominated for various IMA Hqs standing committees. I wish them good luck for their future. I wish to place on record that most of the IMA KSB sub committees are having meetings to discuss various issues pertaining to their areas which is a very good development.

I had the opportunity to be part of the 23rd RGUHS convocation where the President of India Mr Ramnath Kovindji was the chief guest. On 6th & 7th I was invited for the opening ceremony of RGUHS Regional Centre at Kalaburgi where we had syndicate meeting in which the recently held UG examination Anatomy & Biochemistry question paper issues were discussed.

Long live IMA

It was a wonderful experience addressing medicos of Shivamogga Institute Of Medical Sciences during my recent presidential tour program. I visited Bhadravathi, Thirthahalli, Sagara, Soraba, Shikaripura, Shivamogga, Honnali, Harihara & Davanagere IMA branches. One thing I want to mention here is the small branch like Thirthahalli IMA branch has made a tremendous progress by trying to have a blood bank, dialysis centre & also its own eye donation bank which should set an example for whole Karnataka.

Women are a personification of love, resilience, strength, beauty & although their existence should be celebrated everyday but to mark their contributions, we celebrate both national (13th February) & International Women's day (8th March). on behalf of IMA KSB, I wish all those wonderful women a very happy future.

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!



VICE PRESIDENT'S DESK

Dr. Jaspalsingh. H Tehalia

The Medical fraternity is on fire !!With one question on every tongue and on every learned, trained, conscientious mind-Mixopathy - a boon or bane? Everyone understands the bane part but a boon? For whom??? For the hapless patient who may not understand the difference between a stringently trained qualified surgeon and a half baked, half- informed, hastily semi-trained traditional method practitioner?

Boon for the rural patients at places where ostensibly the MBBS doctors do not go? Don't these patients deserve better? Are they any different from the urban patients? Boon for the government? Can it really call this Mixopathy an achievement, when this is, so blatantly, a short cut to the Government's inability to improve health infrastructure in the farthest corners of our country?

Doctors become doctors to serve humanity. Doctors have a different mindset. They happily embrace hardships throughout their long and gruelling training and throughout their lives, because they want to serve. They welcome the chance to

serve in the remotest places and do good for the common man. The very fact that nearly 9 lakh aspirants appear for the NEET entrance exams, to compete for the 60 thousand odd seats proves our young generation's dedication and will to SERVE. So why the government's apathy to the innocent patients or the children eager to become doctors? Would it not be better for everyone concerned to just triple or quadruple the number of seats in each medical college, make sure that the remote and rural health centers have basic amenities and drugs, post these MBBS doctors who undergo meticulous training, after internship, to these health care centers?

Mixopathy is a bane, not a boon for anyone.

Friends, let us spread the word around. Let us not be unfair to the doctors or public, let the Government be better advised and not hasty or dictatorial in their decisions - let our administrators be fair, sensible and convert Mixopathy into a mission to increase the seats in MBBS course across the country-

let our country have an easily accessible, good health care system which will make every Indian proud and safe.

And just food for thought - the greatest of the sages and our ancient, learned healers, our own renowned SHUSHURATA- the father of Surgery, and India's traditional medicine – Ayurveda, became so after years and years of learning, relearning and training himself and his students. Their

Jai Hind! Jai Karnataka!

Long Live IMA

wisdom, expertise and outstanding knowledge came from years and years of hard work - not a mere 6 month 'eyewash' course!

The last word - let all our human lives- our citizens, may it be in rural or urban areas be in safe hands and not be made an experimental guinea pig due to irrational government policies.

Congratulations



Dr. S. Srinivasa
Past State Secretary,
IMA Karnataka State Branch
has been appointed as
Chairman, National IMA
Standing Committee
for Child health by
IMA Headquarters



**Dr. Madhusudhana
Kariganuru**
Imm. Past President,
IMA Karnataka State Branch
has been appointed as member,
National IMA Standing Committee
for finance by IMA Headquarters



**Dr. Shivakumar
F. Kumbar**
Past Chairman, IMA-AMS,
Karnataka State Chapter
has been appointed as
Member, National IMA
Standing Committee
for Rural Health by
IMA Headquarters



Dr. Pavan Kumar Patil N.
has been appointed as member,
National IMA Standing Committee
for Medicolegal cell,
Medical equipment and MSME
by IMA Headquarters



Dr. Soumya Y.J.
has been appointed as
Member, National IMA
Standing Committee
for initiative for Prevention
of Diabetic Retinopathy by
IMA Headquarters



Dr. Anitha D.
has been appointed as
National Convenor
National IMA Standing Committee
for Culture by IMA Headquarters



SECRETARY'S DESK

Dr. S.M. PRASAD

Dear IMA senior members & friends,

First of all, I congratulate all the IMA branch Presidents, Secretaries, Treasurers, the office bearers, Divisional & District Coordinators, office bearers from different specialities of modern medicine for participating in "Save Health care India movement" from 1st February to 14th February, 2021 at IMA House, Bengaluru. It was indeed a great success in propagating the ill effects of mixing of modern medicine surgeries in the curriculum of post graduates in alternate systems Ayush as per the CCIM notification. The fact that the same name of modern medicine surgery degree of MS, like MS (Shalya) & MS (Shalakya) would confuse the public. It was indeed a great honour for IMA Karnataka where every speciality, irrespective of whether Mixopathy affects the speciality or not participated under one roof showing unity for the movement. Our National President Dr J A Jayalal's visit, addressing the members and budding doctors i.e. junior

doctors, medical students on 5th February gave boost to the movement.

It gave an opportunity to all of us from various branches to express our views to one another, the public at large, media, etc. Many in the community know something is going on regarding Mixopathy. Often now, we are listening from Ayush Ministry in media that there is no terminology called Mixopathy in the dictionary. Yes This term is exclusive to our nation as mixture of medicine started taking place officially one by one creeping into another system of Medicine by decisions not considering the ill effects, to please some people, not thinking logically, creating confusion among public for personal gain and finally start damaging all the medical systems including the Ayush systems themselves. All of us know that none of us are against Ayush systems of medicines. They have their own heritage, legacy, reputation but official mixing further by the authorities will create havoc in public health care system in every aspect.

It is unfortunate that many of our own friends & colleagues in modern medicine and surgery have not yet thought about this which can jeopardise the system in future. I would like to inform that each one of us who know about it or aware it to further sensitize the modern medicine doctors especially the upcoming doctors, junior doctors, medical students, mediapersons within your reach, public & patients coming to your practising area. Further, imparting this knowledge against Mixopathy can be done in various ways but our aim is to respect every system of medicine in their own training which used to happen before.

The independent movement against “Mixopathy” will not stop till the reasonably good decisions formed by the authorities and we will be following the guidelines by IMA Headquarters.

Also, I request you to encourage the non IMA member doctors to join IMA as early as possible, further joining many of schemes KSSS, KSHS, KPPS, which further enhance the protection of Individual doctors of medicine and their families as well. Many of the insurance company officials are really surprised to know the amount given by our schemes to the beneficiaries of the family. Our slogan for the new IMA members

“IMA as organization safeguards individual IMA member as well as his family”

I request every esteemed member of IMA family to propagate the knowledge and advantages of becoming IMA members to those doctors, especially young doctors to get all the fruits of IMA.

Jai Hind

Jai Karnataka

Jai IMA



OBITUARY

We regret to inform sad demise of



Dr. Sri J.K. Nadig
of IMA Hubli Branch



Dr. Dilip Kumar Ganjala
of IMA Vijayapura Branch

BRANCH ACTIVITIES IN FEBRUARY

Branch: Ballari

President : Dr. Ravishankar S

Secretary : Dr. B.K. Srikant

01.02.2021- Relay hunger strike was attended by President IMA Ballari branch Dr.Ravishankar, Secretary Dr.BK Srikant and other senior IMA members Dr.Ramaraju, Dr. BK Ajith Kumar, Dr.Niteshkhatriya, Dr.BharathJahagirdar. On 19.02.2021, IMA Ballari along with VIMS conducted Scientific sessions in the form of interesting case discussions. It was attended by over 70 members and was well appreciated.



Branch: Bhadravathi

President : Dr. Veena S. Bhat

Secretary : Dr. Swarnalatha



On 21st January, CME was held virtually. On 4th February, cancer awareness programme was held. Dr Harish Delantabettu represented IMA Bhadravathi in the relay hunger strike on 13th February.

Branch : Gadag

President : Dr. Prakash Dharana

Secretary : Dr. Vishwanath S. Kulkarni

On 30th January 2021, Annual new year celebration of IMA Gadag and IMA Blood Bank "MILAAP 2021" a cultural extravaganza was conducted at LIONS School. On 31-1-21, Pulse polio programme was celebrated by IMA Gadag. On 5-2-2021, IMA Gadag members including President Dr Prakash Dharana, Women's wing President Dr Anita Dharana, Past Presidents of IMA KSB Dr GB Bidinhal, Dr.PawanPatil, Dr.Prakash Gundur, Dr.ShridharKurdagi, Dr.Krishna Kale participated in Relay Hunger strike against Mixopathy Dr.Annadani Meti past President IMA KSB, Dr.SB Lakkol President elect IMA KSB and Dr LD Bakale also participated in hunger strike. IMA Gadag President Dr Prakash Dharana handed over Rupees One lakh cheque to Dr J A Jaylal, IMA National President

towards COVID Martyr fund. On 8-2-21, IMA Gadag celebrated National cleft day. On 9-2-21, CME was conducted at IMA Hall. On 14-2-21, Valentine's day was celebrated in a unique way. IMA Gadag along with MGM Hospital conducted comprehensive health check up for the retired police personnel and their family members. On 17-2-21, IMA Gadag and Dept of Radiodiagnosis GIMS together conducted online zoom webinar on Imaging Approach to Neuroinfections. On 22-2-21, Culmination of free hearing aid distribution programme was conducted at DS chamber GIMS Gadag. Deputy MS Dr. Iranna Halemani shared his experiences and also donated hearing aids worth rupees 25000 to Udgam trust through IMA Gadag. IMA Gadag Blood Bank activities: For the Month from 20th January 2021 to 20th February 2021: Total Number of Bags collected: 421. Total Number of bags collected in camps: 57. Total Number of PRBC issued: 388. Total Number of FFP issued: 60. Total Number of PC issued: 58. Total Number of cryoprecipitates issued: 2 and Blood donation camps conducted: 3.



Branch : Gangavathi

President : Dr. Hanamanthappa.A

Secretary : Dr. VeereshKatti

On 29-01-2021, Conducted free health check-up camp at karatagi in association with HEJE foundation karatagi. On 01-02-2021, Attended the IMA relay hunger strike at IMA BHAVAN Bengaluru as a mark of protest against MIXOPATHY ... Totally 8 members attended the hunger strike and did fasting for 1 day from 1-02-2021 10am to 02-02-2021 10 am..... On 05-02-2021, Conducted CPR training programme and workshop along with general health check-up for Police department of Gangavathi. More than 150 staff attended the programme. On 7-02-2021, We Conducted CME programme on tuberculosis at manasagangotri along with district tuberculosis department Koppal.



Branch: Bengaluru**President : Dr. H.N. Vinay****Secretaries : Dr. K.N. Pradeep Kumar & Dr. R. Jyothi**

Indian Medical Association Bengaluru Branch in association with Srinivasam cancer Centre, Karnataka Seva Foundation conducted Cancer awareness camp at Ullalla Upanagar on 28 feb 2021 from 10.00 am to 3.00 pm.

On the same day, Covid warriors ASHA workers were felicitated, Free medicines for diabetic and Hyper

tension were distributed in the camp. Blood donation camp was also done. About 15 bottles of blood were collected. 300 patients were examined and educated regarding cancer.

**Branch: Harapanahalli****President : Dr. S.N.Mahesh****Secretary : Dr. Shaik Nafthar**

Around 300 people on motorcycles went around the town spreading awareness about cancer

**Branch: Jamkhandi****President : Dr. H.G.Daddi****Secretary : Dr. V.S.Biradar**

On 31-01-2021, Participation in Pulse Polio Programme. On 07-02-2021, Hunger strike at Bengaluru. On 08-02-2021, Diabetes detection Camp.

Branch: Mandya**President : Dr. T.N.Marigowda****Secretary : Dr. M.Vinay**

13 Feb 2021, Participated in Hunger Strike against mixopathy in IMA Bengaluru. IMA Mandya branch is organizing state level cricket tournament. It will be held on 12, 13 & 14 of March 2021.

Branch: Mangaluru

President : Dr. M A R Kudva

Secretary : Dr. Animesh Jain

IMA Mangaluru in association with Canara Orthopaedic Society organized a CME Programme on 30-1-2021 at Hotel Maya International.

Our members - Dr. MAR Kudva, Dr. GK Bhat, Dr. Annayya Kulal and Dr. Devdas Rai participated in the Relay Hunger Strike against Mixopathy at Bengaluru.

27-2-2021 - Dr. Sudhakar Shetty Oration was held at IMA House.



Branch: Sirsi

President : Dr. Vinayak Bhat

Secretary : Dr. Ravindra R Kolvekar

On 29.01.2021, a CME was conducted. On 06.02.2021, CME was conducted in association with Sahyadri Narayan Multispeciality Hospital Shivamogga and SDM Narayan Heart Centre Dharwad. On 21.01.21, Blood donation camp was organised in Rudradrvara matt by IMA- PGH Blood Bank.



Branch: Sullia

President : Dr. Shri Krishna B N

Secretary : Dr. Ravishankara S

IMA monthly meeting and CME on Polycystic ovarian syndrome was held on 12-2-2021. Dr. Geetha Doppa and Dr. Veena S Bhat participated in the Relay Hunger Strike against Mixopathy at Bengaluru.



Branch: Udupi-Karawali

President : Dr. UmeshPrabhu

Secretary : Dr. Prakash Bhat

On 01.02.2021, four members from Udupi – Karavali IMA participated in Nationwide strike against “MIXOPATHY” at IMA Head Quarters Bengaluru. On 07.02.2021, medical camp for detection of Diabetes and hyper tension and cardiac diseases was held at Jnana Jyothi Bhajana Mandira at Malpe. On 21.02.2021, CME was held at IMA Bhavan.



Branch: Yelahanka

President : Dr. K.G.Shankarnarayan

Secretary : Dr. Suriraj



On 14-02-21, our members participated in the relay hunger strike at IMA house, Bengaluru which was widely covered in the media.

"Relay Hunger Strike" was held from 1st to 14th February 2021

Against
Mixopathy

"Say No to Mixopathy"



Day-1



Day-2



Day-3



Day-4



Day-5



Day-6



Day-7



Day-8



Day-9



Day-10



Day-11



Day-12



Day-13



Day-14

President's Visit to Local Branches





National President Dr. Jayalal's Visit to IMA KSB



ATTENTION

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

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



IMA'S KARNATAKA SOCIAL SECURITY SCHEME

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

IMA KSSS



www.imaksshubli.org

**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

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Treasurer

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Kindly visit our website- www.imaksshubli.org

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IMA KARNATAKA PROFESSIONAL PROTECTION SCHEME (R)

IMA KPPS

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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	
Annual subscription fee	Rs. 500/-
Demand fraternity contribution	Decided and intimated that year *

*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
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Dr. J. Sharanappa
Hon. Treasurer
M. 9448924466



IMA'S KARNATAKA STATE HEALTH SCHEME

imakshs@gmail.com

IMA KSHS

www.imahealthscheme.org

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

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

The Admission fee details is as follows

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

LOCK IN PERIOD

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

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

- * No advance payment will be made to the members
- * Members will be given **reimbursement of 75% of total amount** of the bill not exceeding the sum limited to each disease.
- * If the benefit is not claimed in an academic year the benefit amount in total or any percentage will not be carried over to the subsequent years.
- * A member will get a maximum of benefit of Rs.2 Lakhs in one year.

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

Dr. Chinivalar. V. V.

Chairman 94481 22978
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Dr. Raghavendra Vimali

Treasurer 9902992666
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Dr. Amaresh M.

Hon. Secretary, 9448120433
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Contact Address : The Secretary's office, Shushrusha Nursing home, LG Road near , Mahaveer circle, GANGAVATHI-583227



Mangalore Institute of Oncology is situated at Pumpwell, and is a comprehensive cancer center with the latest technology, a good environment and run by the best professionals in the field. Our oncology team consists of highly experienced multi-disciplinary oncologists, nurses, physiotherapists, counsellors and other paramedical personnel. At times, the battle against cancer is complicated for the patient and their family, but through it all, we are always there to offer the best treatment with empathy. Our team works hard to deliver the best cancer care every day and for every patient in the best conditions available at Mangalore. We are aided by a state of the art technology and proven innovative therapy to achieve optimal clinical outcome for complicated and advanced cancers.



**MANGALORE
INSTITUTE of
ONCOLOGY**

At the forefront of cancer care

Pumpwell, Mangalore, Karnataka - 575 002

Phone : 0824 424 9999

www.miohospital.com



ABOUT OUR HOSPITAL

*"We are aided by state-of-the-art technology,
and proven innovative therapy, to achieve optimal clinical
outcomes for complicated and advanced cancers".*



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If Undelivered please return to

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