

**INFORMATION ABOUT DR. N. APPA RAO FAMILY SECURITY SCHEME
Amended Rules & Regulations by the 41st Managing Committee held in IMA Building Salient Features for
Members of IMA through IMA AP State**

- I. Eligibility:** The applicant must be Life / Annual Member of IMA through AP State Branch. If a doctor couple intends to join the scheme, they have to join the scheme as individual members. Applicants up to 56 years only are eligible to join the scheme. To encourage younger age doctors to join the scheme new guidelines with following changes have been made from 15-03-2015 M.C and passed in FSS council meet. At Tirupati FSS Council June 2016 amendments passed. Upper age: 56 years for medical and non medical spouse age 52 years. Non Medical Spouse pay DFC for 30 years. DFC payment period 5 years more than Medical FSS member. Unanimously decided to admit non medical spouse also as member of FSS with few restrictions 1. Upper age 52 years. 2. Start payment of DFC from day-1. 3. Period of payment 30 years for 20 lakhs DFC from day one entry. 4. Medical certificate by MD (Gen Medicine) and notarized.

Rules and Regulations for New doctor members joining the Scheme

AGE	CF	WINDOW PERIOD	PERIOD OF PAYMENT OF FC	D.F.C PAYBLE TO NOMINEES
25 to 35 Years	2, 000/-	Need not pay FC* for 5 years No DFC* paid for 5 years. However after 3 years from date of joining, if death occurs Rs. 3.00 lacs will be paid.	25 years	20, 00, 000/-
36 to 45 years	3, 000/-	Need not pay FC* for 4 years No DFC* paid for 4 years. However after 2 years from date of joining, if death occurs Rs. 2.00 lacs will be paid	25 years	20, 00, 000/-
46 to 56 years	5, 000/-	Member has to pay FC from date of admission. No DFC** paid for 2 years. However after one year from date of joining, if death occurs Rs. 2.00 lacs will be paid	25 years	20, 00, 000/-

- FC-Fraternity Contribution to be paid by the member according to the bill he receives. It is same for members of all age groups.
- ** DFC-Death Fraternity Contribution to be paid to the nominees of the Deceased Member.
- Note: 1. the admitted member to the FSS need not pay the Fraternity Contribution for the periods mentioned above in each age group. Similarly the DFC amount will not be paid to the nominees in case of death of the member for window period mentioned above in each age group.
- Note: 2. If a member completes full age for example, 35 years on a particular date and entered in to the next year will be treated as coming into the next age group & he/she has to pay the next slab rate of the admission fee.

II. PROCEDURE FOR ENROLMENT:

- a) The prescribed application form can be obtained from the Hony. Secretary of the Scheme / Hony. Secretary of the concerned local branch or can be obtained directly from the FSS Office located in IMA Building, Santhapet, Ongole.
Members from other states (other than Andhra Pradesh) shall apply in the prescribed form for other states through their local / state branches (forms available with local / state branches).
- b) Documents to be submitted along with the application
1. Copy of Life / Annual Membership Certificate issued by IMA Head Quarters, New Delhi or Certified by IMA AP State Secretary.
 2. Acceptable Proof of Date Birth. (SSC / PASSPORT COPY / PAN COPY). The application shall send the application duly attested by the Local Branch Secretary.
 3. The applicant should send the application form duly filled along with Challan to reach APPA FSS Office Date of receipt of the application form (completed in all aspects) along with Challan, age Proof Certificate, Life / Annual Membership / Certificate, in the Dr. N. APPA RAO Family Security Scheme office is the Date of Admission.

PROCEDURE TO CLAIM THE DEATH FRATERNITY CONTRIBUTION (DFC) BENEFIT:

1. Application for DFC benefit will be sent from the Hony. Secretary of Scheme. The duly filled form along with the Death Certificate and the relevant documents should be sent to the Hony. Secretary of the FSS Scheme through the Local Branch of IMA duly certified by Secretary of that Branch members who have not cleared the last bill sent to them prior to the dismiss of the member, before due date are not eligible for full DFC 5 lakhs will be paid.
2. Rs. 350/- (Rs Three Hundred and Fifty only) will be collected per member per death from 19th bill. This Fraternity Contribution may be changed from time to time depending on the number of deaths.
3. The nominee /s should be Spouse / Son / Daughter Only. (Parent nomination is accepted only if the applicant is unmarried till the age of 35 years).
4. If Major Nominee / s are not there, then only, Minor Nominee /s will be accepted and they shall be mentioned as Nominees.
5. Health declaration by the member which is included in Application Form is Compulsory.
6. FC Bill will be dispatched on 15th March and 15th September of every year to the Members. Challans must be paid by 7th June and 7th Dec and reach the FSS Office latest by 9th June and 9th Dec respectively. Members may note that whose bills are not paid up-to-date, the nominees will not be eligible for DFC benefits in case of death of the member, i.e., defaulters Nominees will not get DFC full before due date or before.
If a member does not receive the bill sent on due date, in any case, due to postal lapse, the member has to get the details and obtain duplicate bill by corresponding with the FSS Office and also local branch and pay the bill within the time.

PLEASE NOTE:

It s our pleasure that we are planning to open IMA AP State Dr. N. APPA RAO Family Security Scheme for IMA Members, which at present is for members of IMA AP State, throughout country. For now in the state of Karnataka, Maharashtra, Bihar, West Bengal and Madhya Pradesh.

Please Pay F.C. Bill by Challan only. IMA FSS saved crores of rupees by paying FC Challan. Thanks Andhra bank.

Please note that all the Certificate / Letters & Death Claim Forms must be certified by the local branch President / Secretary. Please keep Xerox copies of all documents you send to State FSS Office (also Andhra bank Challans).

Dr. N. Appa Rao founder FSS wants to increase DFC from present 20 lakhs to 30, 40 & 50 lakhs by increasing FSS membership from present 3000 to 8000 by admitting non medical spouse and increasing period of payment 25 to 30 years.

The bank interest on FSS CF is 4%, 6, 7, 8, 9, 10, 11 % varying with low interest amount of CF is very low and now there is no CF for the last 5 years charged, only admission fees.

Any doubts about FSS finances please contact Dr. N. Appa Rao 9848180172. FSS so far distributed 50 crores, for 8 crores CF collected the amount in bank has grown up to about 19 crores. Divided between AP & Telangana.

Some FSS members plead if FSS member is not able to pay FSS & bed ridden, unconscious-what is answer from FSS office. Call Dr. N. Appa Rao, he will come to you & take care of FC bill.

1. Please pay FC bill as soon as you receive Challan. Call Dr. N. Appa Rao or Secretary FSS they will come to you.
2. Don't expect FSS to pay millions of rupees, if the members will not pay FC by due date after final reminder by registered post.
3. FSS is financially delicate scheme. You pay the on time DFC will be paid with same speed.
4. FSS member represents himself only to speak on FSS related matter.
5. So far FSS distributed 50 crores to the families of diseased members of FSS. Respect FSS leader & also scheme.
6. Don't spread false rumor. There are 3 cases in court against FSS one in Vijayawada 2 in Guntur.
7. 4 crores saved by using Andhra bank Challan in FSS and FBS also.

Head Quarters: After separation of IMA State into Telangana State and Andhra Pradesh, we have left all establishment offices of IMA AP State, PPW Office, Commercial Complex, and Guest House in 2 floors costing more than 70 crores to Telangana IMA and left from Hyderabad. So it has been decided to set up FSS Office in Ongole IMA building, FBS in Guntur IMA building, PPW Office in Kakinada IMA building as there is no place or building to lodge these big office in Vijayawada.

All IMA Senior Andhra Leaders, FSS senior leaders want & accepted to increase DFC from 20 lakhs to 30-40 lakhs & 50 lakhs by increasing membership (Annual only Rs. 500/-) admission fees FSS Rs. 2000/-, Rs.3000/-, Rs. 4000/-, Rs.5000/-, Rs. 6000/-. No corpus fund to be collected. Period of payment to be increased.

Eligibility:

1. Membership of IMA. Annual/Life Member.
2. Age: 56 for Medical IMA Member. 52 for non medical spouse.

FSS Council in Tirupati IMA TST building held in may 2016 unanimously decided and passed resolution that non medical spouse also should be taken as FSS member.

Upper age for non medical spouses 52 years.

Period of payment Non medical 30 years for 20 lakhs DFC. Non medical to pay HFC (from date of period)

DFC paid for non medical spouse FSS will be 5 lakhs less than medical FSS member.

Health declaration of non medical member to be signed and attested by any doctor with PG qualification.

Proof of marriage-marriage certificate, wedding card etc.

Nominees for lady member will only be children.