



# Dr. N. APPARAO Family Security Scheme 2.0<sup>FBSXIs</sup>

Indian Medical Association, Andhra Pradesh.

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## PROSPECTUS

(as approved by 182<sup>nd</sup> SWC – IMA AP; effective from 01Jul 2025)

While rejuvenating Dr.N. Appa Rao FSS 2.0<sup>FBSXLS</sup>, as an initiative of the SWC IMA AP, the Scheme has been streamed into three as follows:

| S.No | Value  | Category - Abvr | Contribution/s*<br>To pay Half yearly | Current**<br>strength | Remarks |
|------|--------|-----------------|---------------------------------------|-----------------------|---------|
| 1.   | High   | PLATINUM - PL   | 15,900+4,400=20,300INR                | 1,665                 |         |
| 2.   | Medium | PREMIUM - PR    | 15,900 INR                            | 1,745                 |         |
| 3.   | Entry  | PRIMARY - PY    | 4,900 INR                             | 1,234                 |         |

**Age Limit:** The upper age limit to join in any of the categories shall be 45 completed years as on 31<sup>st</sup> December of that year - w.e.f. 01Jan 2026.

**Benefits:** (as per current Max. estimates):

1. PL – 26,25,800 INR. 2. PR – 20,46,000 INR 3. PY – 5,79,800 INR
2. All 'Benefits' shall increase or 'Contributions' decrease with increase of Membership strength, as per the decisions of hierarchy.

### Donations:

1. Donations are accepted @ admission\* as per the following:

| S.No | Category      | Age                | Donation   |
|------|---------------|--------------------|------------|
| 1.   | Platinum - PL | UP TO 35 YEARS     | Rs.10,000/ |
|      |               | From 36 – 45 Years | Rs.20,000/ |
| 2.   | Premium - PR  | UP TO 35 YEARS     | Rs.8,000/  |
|      |               | From 36 – 45 Years | Rs.16,000/ |
| 3.   | Primary - PY  | UP TO 35 YEARS     | Rs.2,500/  |
|      |               | From 36 – 45 Years | Rs.5,000/  |

\*Hierarchical Waiver in the interests of the scheme under resolution, permissible.

2. Donations are also solicited in each cycle.
3. Donations, externally, also solicited.

### Form of Application:

1. Self-explanatory 'Form of Application' (FoA): further queries shall be answered here in the prospectus/personal enquiry/Rules book.
2. Online Form of Application (OFoA) with authentication and payment available.

**Security & Confidentiality:** S & C of the members KYC ensured with special Login permission under the Secrecy clause of the Rules book.

**Duration of the Scheme:**

1. Consecutive 60 Half yearly Bill Cycles (HBCs) is the Payment Duration of the scheme.
2. After completion of 60 HBCs, nominal Continuation/Record maintenance fee annually.

**Mode of Operation:** Scheme operates under “Advanced Fraternity Contribution” mode – Ad FC

1. All operations switch to Ad FC.
2. Category wise Ad FCs presently:

| S.No | Catg | Ad FC - HBCs calculation.   | Admin.        | TOTAL            | C F./annum   |
|------|------|---|---------------|------------------|--------------|
| 1.   | PL   | (Rs.600X22=13,200) + (Rs200x22=4,400) = 17,600.<br>(Rs.100X22=2,200)+(Rs.25X22=550) = 2,750 | Rs.500        | <b>20,350INR</b> | <b>1,250</b> |
| 2.   | PR   | (Rs.600X22=13,200)+ (Rs.100X22=2,200)= 15,400.  | Rs.500        | <b>15,900INR</b> | <b>1,000</b> |
|      | PY   | (Rs200x22=4,400) + (Rs.25X22=550) = 4,950.  | <b>Rs.500</b> | <b>5,450 INR</b> | <b>500</b>   |

**SCHEDULE OF ADVANCE**

1. FIRST HALF: from 01<sup>st</sup> FEB. to 30<sup>th</sup> APRIL
2. SECOND HALF: from 01<sup>st</sup> AUG. to 31<sup>st</sup> OCT.

*This is a permanent document; beyond the drive.*

