

PAYMENT MODE :

Demand Draft / Cheque in favour of "IMA TNSB FSS Advance-II" payable at Chennai

UPI QR Code Payment :- On Demand available at FSS office

Online payment via www.imatnsbfs.com through **FSS - II** Login

ANNUAL SUBSCRIPTION : Every year members should pay **Rs. 10,500/-** (as per the anticipated number of death) as annual subscription for 25 consecutive years. After that member will become Honorary member and become eligible for all rights.

Every year AFC bill is generated on 1st of July. All members are expected to pay immediately / before 30th September. But grace period extends up to 30th June with penalty.

Members joining in the second half of at the year (FSS-II) they need to pay only 50% of AFC ie Rs. 5,250/- + NRD from 1st January to 30th June Subject to State Council Ratification

MEMBERS BENEFITS : On the demise of a member first nominee gets the **claim amount of Rs. 8 Lakhs** (Rs. 300 x Number of effective members*)

*Effective Members = Active - Honaray Members

So for in **FSS-1** Right from the inception in 2004 There has happend **1275** deaths. and a sum of **₹ 206 Crores** has been dispersed to their individual families.

in **FSS - 2** Right from inception in 2018 There has happend **239** deaths and a sum of **₹ 18 Crores** has been dispersed to their individual families.

LOCK IN PERIOD : One year from the date joining both for new members & re entrants.

HOW TO JOIN : Members can send filled in application form to FSS office with the attestation of the concerned IMA Branch Secretary. You may download the application form from our Website : www.imatnsbfs.com

For more details :

Log on to www.imatnsbfs.com

PLEASE CONTACT

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OFFICE ADDRESS :

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INDIAN MEDICAL ASSOCIATION TAMILNADU STATE BRANCH FAMILY SECURITY SCHEME - I & II

www.imatnsbfs.com

**FSS-I & II
Claim Amount
26 Lakhs**

**Life Long
Coverage**

**Payment
Term
25 Years**



Highlights :

- ❖ Should pay fraternity Contribution on an annual basis only for 25 years both in **FSS-I & FSS-II**
- ❖ The claim amount depends upon the number of effective members*. The amount normally paid to the beneficiaries (on claim) is high in proportion since it's a mutual contributor scheme, In addition we lend helping hand to our colleagues family at the time when they are traumatized and in deep grief.
- ❖ Premedical tests not required.
- ❖ Covers till He / She is alive.
- ❖ Unlike other Life Insurance policies we don't charge extra premium (AFC) from smokers, drinkers and persons with pre-existing illnesses.
- ❖ It's not mandatory to appoint your legal heirs as your nominee.
- ❖ Even the newly joined members get the full claim amount, If the death occurs after the window period (1 year the date of joining)
- ❖ Our claim settlement ratio is 100%
- ❖ No claim rejection for early death
- ❖ We don't undertake scrutiny to find out the cause of death like in other life insurance companies in order to reject claim or to make outright settlement.

Dear Doctors

The mission statement of FSS is to provide financial help to the families of the members in case of death. The basic philosophy is to care share with transparency and sincerity. It is a very noble initiative.

During the earning phase everything is fine, but mishap and death can occur unpredictably at any time and will falter all plans. Young Doctors please do not overlook the family Security. Being a member of FSS will definitely support the financial of the family when such need arises.

Hence, we humbly request all the eligible IMA members below the age of 55 years to enroll both in FSS-1 and FSS-2, if you haven't joined yet.

Kindly motivate IMA member to enroll in FSS-1 & FSS-2, if you are already a FSS member.

Eligibility for Membership

Should be a life member of IMA TNSB. Can join in both the scheme: FSS -1 & FSS-2.

Age Limit

Upper age to join both in FSS-I & FSS-II for new members is 55 years.

FSS - I

ADMISSION FEES - 2025 (31st AFC) :

TO JOIN IN FSS - I

Age Group	NRD	AFC	TOTAL
Upto 35 Yrs	Rs. 3,000/-	Rs. 20,000/-	Rs. 23,000/-
36 to 40 Yrs	Rs. 10,000/-	Rs. 20,000/-	Rs. 30,000/-
41 to 45 Yrs	Rs. 30,000/-	Rs. 20,000/-	Rs. 50,000/-
46 to 49 Yrs	Rs. 50,000/-	Rs. 20,000/-	Rs. 70,000/-
51 to 55 Yrs	Rs. 55,000/-	Rs. 20,000/-	Rs. 75,000/-

PAYMENT MODE :

Demand Draft / Cheque in favour of "IMA TNSB FSS Advance-I" payable at Chennai

Online payment via www.imatnsbfs.com through **FSS - I** Login

UPI QR Code Payment :- On Submission of completed Reg. Form with necessary copies of documents to the satisfaction of FSS Office QR code will be individually shared to the Reg. Mobile No. - based on which He/She can proceed to payment

ANNUAL SUBSCRIPTION : Every year members should pay **Rs. 20,000/-** (as per the anticipated number of death) as annual subscription for 25 consecutive years. After that member will become Honorary member and become eligible for all rights.

Every year **AFC** bill is generated on 1st of January. All members are expected to pay immediately / before 31st March. But grace period extends up to 31st December with penalty.

MEMBERS BENEFITS : On the demise of a member first nominee gets the **claim amount = (Rs. 200 x Number of effective members*)**

FSS - II

ADMISSION FEES - 2024 - 2025 (7th AFC) :

TO JOIN IN FSS - II

Age Group	NRD	AFC	TOTAL
Upto 30 Yrs	Rs. 3,000/-	Rs. 10,500/-	Rs. 13,500/-
31 to 40 Yrs	Rs. 10,000/-	Rs. 10,500/-	Rs. 20,500/-
41 to 45 Yrs	Rs. 30,000/-	Rs. 10,500/-	Rs. 40,500/-
46 to 50 Yrs	Rs. 50,000/-	Rs. 10,500/-	Rs. 60,500/-
51 to 55 Yrs	Rs. 55,000/-	Rs. 10,500/-	Rs. 66,500/-