



NIMA MUTUAL BENEFIT SCHEME

Office : G/2, Mohan Kunj, M.J. Phule Road, Naigaon, Dadar, Mumbai- 400 014
Tel. No. 022-2412 3407 Office Hours : 3.00 pm to 5.00 pm (Sunday Close)

Dear Member,

NIMA-MBS is concerned not only for NIMA - Member's Healthcare, but will take care of our family too. Most of the NIMA Members are Private Practitioner & they don't have Pension, GPF or any other Savings from Govt. for their dependants to give them **Financial Security**.

Since 1989 the Seniors of NIMA thought on Members of Private Practitioner's as well as in Serviceman's problems and finally comes out with **Mutual Benefit Scheme**.

NIMA MBS : AIMS & Objects : TO Provides Financial Assistance to

- The Family of a deceased Member of the Scheme.
- The Member in case of sickness (subject to the other provisions)
- The Member in case of his Permanent Disability.

From the beginning the scheme was schedule for 15 year term and Financial help to the member's dependants (family) was 20000/-. **From 1993 the term of scheme reschedule to 20 years**. The monetary help to the family - depends on the strength of members which is gradually increasing is 20000- 30000, 35000 - 40000 - 45000, now it will reaches up to **50,000 till today**.

It is very disheartening to note that out of 20 Thousands & above NIMA members at least 15 Thousands to be under the age of 60 yrs and they have till not join the MBS because of so many reasons. One is that the scheme may not be propagated properly beyond the active workers of Association. **If the MBS Members increases upto 3000 the benefit may go around Rs. 1 Lac**. At present we have so far 1250 MBS member and financial help to Rs. 50 Thousands. So it is very necessary that every MBS Member can convince New Members that it's not impossible.

We know that all Ex. Members of a Local- State- Central Branches, State Concile Members, Sub-Committees Members are supposed to be more active members of our Association. We request all of you to make good definition of Active-Members is as.... Those who are the member of JNIMA, MBS and participate in all activity of NIMA. In such way we propagate the scheme widely.

Highlights of NIMA MBS

- Any Life / Associate Member of NIMA who has not completed the age of 60 yrs. can join the scheme. Even his/her spouse who may not be eligible to be a Member of NIMA (even if He/She is not a medico) can join the scheme.

On joining he/she has to pay as follows.

	Adm. Fee	Sec. Depo.	Annual Contribution	Total
1. Members under the age of 30 yrs.	Rs. 100/-	+ 1000	+ 100	= 1200/-
2. Members aged between 31 & 35 yrs	Rs. 150/-	+ 1000	+ 100	= 1250/-
3. Members aged between 36 & 40 yrs	Rs. 200/-	+ 1000	+ 100	= 1300/-
4. Members aged between 41 & 45 yrs	Rs. 250/-	+ 1000	+ 100	= 1350/-
5. Members aged between 45 & 50 yrs	Rs. 300/-	+ 1000	+ 100	= 1400/-
6. Members aged between 51 & 55 yrs	Rs. 350/-	+ 1000	+ 100	= 1450/-
7. Members aged between 56 & 60 yrs	Rs. 400/-	+ 1000	+ 100	= 1500/-

Note : For Spouse membership Rs. 1000/- pay Extra

- To join the scheme he/she has to pay the Registration fee (Admission Fee) along with Annual Contribution and Rs. 1000/- as non refundable Security Deposit. He/She also has to send xerox copy of his/her **DEGREE CERTIFICATE, REGISTRATION CERTIFICATE, PROOF OF BIRTH DATE and NIMA LIFE MEMBERSHIP CERTIFICATE for Spouse membership marriage Certificate OR Affidavit** verified by the Local Secretary / President NIMA Branch.
- The benefits start after completion of **6 months** of joining the scheme.
- After completion of 5 years in scheme unfortunately if the member falls sick, Hospitalised and the expenses cross Rs. 20,000 he/She can avail the relief of Rs. 10,000 on producing the proof through local branch President / Secretary. He/She is not charged any interest on it. This benefit will be available to the member

only twice during his / her life. The amount so paid will be deducted at the time of final payment of benefits to the member of his / her nominee.

- 5) After completion of 20 years he/she has to pay only the yearly Contribution fee per yr. life logn. (20 years)
- 6) He/She has to pay the fraternity contribution towards the death of fellow members during the year i.e. April to March. All such amount paid to the member during any accounting year shall be equally distributed & collected along with the fraternity contribution & annual subscription from amongst the viable members of the NIMA M.B.S. An ordinary notice for the payment of annual subscription & / OR fraternity contribution shall be sent in April by post or in NIMA Journal to be paid before 30th June. After 30 June a second Intimation notice shall be sent by post for payment before 31st July. A notice under registered AD. shall be sent for payment before 31st August with penalty as prescribed. If there is no response to any notice the Membership of the Member Shall cease from the 1st Oct. & All the amount Standing in his/her name shall be fortified.

Fraternity contribution is calculated as follows :

Total Amounts paid to dependants + Total Adhoc Payment paid under Medical ground during financial year
Divided By - Total MBS Member (as per Rule) + Rs.100 Annual Contribution fees.

- 7) After the death of a member and on completion of formality i.e. producing Death Certificate (Xerox Copy), through local branch secretary the nominee gets the stipulated amount (at present it is Rs. 50,000). Same procedure is adopted for Adhoc payment also.
- 8) All the funds received in the A/C of NIMA MBS are kept in the BOI, Parel Branch, Mumbai
A/C No. 008310100008151 IFSC Code : BKID0000083 & Co-Operative Bank.
- 9) Every year we submit Income & Expenditure audited report duly signed by C.A. to the NIMA C C
To keep the transparency in A/C s, Management Committee of MBS changed as per Bye-Laws.

We would like to add one more point that by joining this scheme everybody is benefited and nobody is a loser. To give you an example a member after joining the scheme does not pay more than around Rs. 15,000 during his 20 yrs. tenure upto the last yr. In this scheme the money is collected from NIMA MBS members only. In other words you get the blessings from colleague NIMA MBS members.

One Time Payment Provision :

Those who are Member of M.B.S. have an opportunity for one time payment, which is calculated as follows.
Rs. 500/- per year for remaining period of first 20 yrs. span + Rs. 100/- per yr. for next 20 yrs i.e. Rs. 2,000/-

In addition then he will not have to pay any Fee Life Time.

The last Date to avail this facility on / or before 31st March 2013.

There can be so many points you would like to discuss, so feel free to contact with the Office Bearers. Speciman copy of **NIMA MBS Membership Form** attach herewith this letter. also Download from web site www.nimaindia.com

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