



FBS AIOS NEWS



News Letter XIV

News Letter of Family Benefit Society

of All India ophthalmological society

Decade of FBSAIOS (2004-16)





Join FBS and give Rs. 22 Lac Benefit to Family From 2016

Group Mediclaim at Lowest Premium, details given inside.

Join FBS AIOS immediately and avail this opportunity in 2016

HURRY UP ADMISSION RATES ARE GOING TO INCREASE

Dr. V. Sambasiva Rao

Fellow: University of Illinois, Wisconsin, USA
Hon.Gen.Secretary: Family Benefit Scheme - A.I.O.S
Joint Secretary - AIOS, Member - Scientific Committiee - AIOS
Hon.Gen.Secretary: APOS (A.P.Ophth Society)

ARAVINDA LASEK EYE HOSPITAL - Venkataratnam st., Suryaraopet, VIJAYAWADA-520 002, A.P., INDIA Email: sambasivalasek.vjw@gmail.com, fbsaios.vjw@gmail.com, Mobile No: 8886941987

website: www.fbsaios.in

Managing Committee of FBS AIOS 2014-2017



OSCHEWS In ETTER XIV

Dr.Rajvardhan Azad (172)

rajvardanazad@hotmail.com

Cell: 09810518120



Vice Chairman **Dr.C.Sriramamurthy(01)**fbs_aios@yahoo.com

Cell: 09652411144



Hon. Gen. Secretary **Dr.V.Sambasivarao(02)**sambasivalasek.vjw@gmail.com

Cell: 08886941987



Treasurer **Dr.C.Sharath Babu(99)**sharatanu@gmail.com

Cell: 9849058355



Hon. Joint. Secretary **Dr.Ranjit H.Maniar**drranjithmaniar@yahoo.com

Cell: 09322262002



Joint Treasurer **Dr. Quresh Maskati (223)**qureshmaskati@gmail.com
Cell: 09820078357



Past Chairman **Dr.Madan Mohan (301)**contactadmin@mmeyetech.com

Cell: 09811421700

Zonal Representatives



NORTH ZONE **Dr.Rajib Mukherjee (2569)**rm@eyedoctors.in

Cell: 09810054739



SOUTH ZONE **Dr.S.S. Sukumar (3)**sssukumar@gmail.com
Cell: 09842766111



EAST ZONE **Dr.Nageswararao Subudhi (122)**bnrsubudhi@hotmail.com

Cell: 09861011131

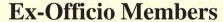


WEST ZONE **Dr.LaulkarJayant Sadashivrao (1925)**jayantlaulkar@gmail.com

Cell: 09422241412



CENTRAL ZONE **Dr.Harshul Tak (2472)**harshultak@rediffmail.com
Cell: 09414071910





PRESIDENT AIOS **Dr. Debashish Bhattacharya**president@aios.org

Cell: 09830058283



GEN-SECRETARY AIOS **Dr.B K Naik** secretary@aios.org Cell: 0987315599



TREASURER AIOS **Dr.Yogesh C.Shah** treasurer@aios.org Cell: 09820130781

INDEX

- 1. Chairman's Message
- 2. AIOS President's Message
- 3. Vice Chairman's Message
- 4. Secretary's Report
- 5. Decade of FBSAIOS (2004-2016)
- 6. Treasurer's Report
- 7. Notice to E.C., M.C., and General Body Meeting, Kolkatta 26-02-2016
- 8. Agenda for E.C, M.C, and General Body Meeting, Kolkatta 26-02-2016
- 9. Minutes of M.C, General Body Meeting held in New Delhi, 06-02-2015
- 10. Minutes of E.C, Meeting Held in New Delhi, 12-04-2015
- 11. Audit Report A.Y. 2015-16
- 12. Annual Reports State. Age. Expired. Terminated. Yearwise Deaths.

 Statewise Deaths.
- 13. Advocate Letter
- 14. Group Medical and Health Insurance Scheme Details.
- 15. FBS AIOS Application
- 16. Dues List as on 6-1-16
- 17. Excess List as on 6-1-16
- 18. Online Payment Gateway details

Address for correspondence :

Dr. V. Sambasiva Rao

Hon. Gen. Secretary - Family Benefit Scheme FBSAIOS Aravinda Lasek Eye Hospital

Venkataratnam st Suryaraopet, VIJAYAWADA-520 002, A.P, INDIA Email: sambasivalasek.vjw@gmail.com, fbsaios.vjw@gmail.com

Mobile No: 8886941987 Website: www.fbsaios.in

Please attend general body of FBS AIOS on 26-2-2016, at 5 p.m., at meeting room, ground floor, Seminar Hall, Science City, Venue of AIOS conference Kolkatta 2016

Chairman's Message

Dr.Rajvardhan Azad

Chairman FBS AIOS

Dear Members,

Let me wish you all a happy new year and very best year ie 2016 ahead.

Let me also thank you for a continued support, faith and confidence posed in us to run smoothly this great benefit scheme-unheard, hither to unknown and most benevolent for AIOS members i.e. Family Benefit Society (FBS). The membership of FBS is now running at 3330 and now each family after the death of a member is getting 20 lacs. We are working to increase the benefit further from 20 to 22 lacs and hopefully we will be able to do it.

With the ushering of digital era Members have access to their account, pay online or through bank transfer whichever is convenient to the member. The FBS website is open and transparent easily accessible and visible. The members are fully utilising the paperless system for FC payments ie EPay /Online NEFT/RTGS. The cheques and DD have fallen also 70% and we expect it to be 100% by September 2016. With these development round the corner we are thinking of utilising the interest money, a major chunk of which goes to as subsidy to FC payments, in some community service etc, since we don't have to pay income tax on principal amount.

I would request you all to send suggestion time to time so that we can incorporate them for betterment of the Society. I would also request you join the FBS GB meeting in Kolkata to see and listen you all in person.

I am thankful to two gentlemen Dr Sambasiva and Dr Sharat for their untiring effort in working in tandem and also effectively. I am also thankful to Dr Maniar for his unconditional support in streamling the society's logistics to a grant extend. With these words I say a big thank to you all and looking forward to see you in AIOC Kolkata in Feb 2016.

Yours Sincerely

Prof Rajvardhan Azad

MBBS, MD, AIIMS, FRCSed, FAMS, FICS Chairman, Family Benefit Scheme(FBS)

AIOS President Message

DR. DEBASISH BHATTACHARYA

President, AIOS



Dear Member,

The Family Benefit Scheme of AIOS has always been a bright spot of collegiality where if a member of the FBS AIOS leaves this world for their heavenly abode, the FBS pays a personal visit to the bereaved family and pays Rs 20 lacs as financial assistance to the family.

This is a unique scheme of FBS AIOS where we can have death insurance cover of Rs 20 lacs by paying as low as Rs. 5,000 below 29 years of age and the initial admission tariff goes as high as Rs 30,000 at 54 years so I would urge every member to join the FBS AIOS scheme at an early age. After this the member has to pay Rs 600 for any member leaving us. The FBS AIOS have a wonderful track record where they have disbursed 10 crores to 75 families since 2004.

I congratulate Dr. Rajvardhan Azad, Chairman of FBS-AlOS and Dr. C. Sriramamurthy, Vice Chairman of FBS-AlOS for overseeing matters in FBS-AlOS. My special thanks to Dr. V. Sambasiva Rao, the dynamic General Secretary of FBS-AlOS for introducing a hassle free online payment in the interactive FBS-AlOS website [www.fbsaios.in] and also a word of encouragement to Dr. C. Sharath Babu, Treasurer of FBS-AlOS who has been so proactive in its functioning. Dr. Ranjit Maniar and Dr. Quresh Maskati, the Joint Secretary and Treasurer duo have always been outstanding with their valuable resources in the functioning of FBS AlOS. The Zonal and the State representatives have played their role but I would urge them to promote FBS AlOS at every state society conference because such a protection scheme can only run at the all India level because of the critical numbers and hence every AlOS member should become an active part of FBS AlOS.

I'm relieved to have the FBS AIOS protection and I hope every AIOS member will avail the benefits of this unique scheme.

Wishing the FBS AIOS all the best.

Yours.

Dr. Debasish Bhattacharya

President, AIOS.

and a construction of a construction of

Vice - Chairman's Message

Dr.C.Sriramamurthy

Vice Chairman FBS AIOS



Dear Colleagues

My greetings to you all for a Happy and prosperous New Year 2016.I am happy that our society is doing well. Our membership as on to day is 3303 and So far 76 Members have expired and we are able to give Rs. 20/laks amount of money to the bereaved families so far, As the society ages more and more people will expire and unless we get more young members to our society the safety and security of the society will get effected .now we have to solve 2 issues. One is Membership growth and the other to decide the time of payment in the scheme .Many members joined and to join also go on asking how much we have to pay and how long .We stated our scheme 11 years ago and the total amount a member paid so far is rs32,800/ which is less than the payment of one year premium of LIC for a benefit of 20 lakhs for a member .So the other part is how long to pay. To answer this question IMA Social security scheme of Ahmedabad has consulted acquirator in Mumbai who can calculate and they are following his advice in fixing the time of payment. Dr.Ranjit maniar was requested to contact the same persons to decide about our society but unfortunately so far we did not get any information from him.

During my time there were quite a good no of members who were not ratified and I do not have the information of how many are still to be ratified. There are still 0 no of members under suspension and 22 no of members under termination and unless our state and local members help we cannot make them active and fit for receiving the benefit for which they have joined the scheme.

Membership growth is the most important thing in any scheme to be successful. In the earlier days we got more members joining our scheme and of late very few are joining in spite of increase of the AIOS membership. The AIOS Conferences also do not bring the necessary membership to our society. AIOS is growing by leaps and bounds bur we have a stunted growth even though the benefit is more compared to other Assurance schemes. The only way we have to tackle membership growth is by involving all our members with an incentive suggested long ago by PP.Dr. Babu Rajendran. There is no unethical thing in giving some incentive for a member who gets a member to our fold. The benefit can be in the shape of exempting payment of some fraternity contribution by the member or giving to and fro fare to the AIOS Conference .we can try this method for a couple of years and see the membership growth compared to the amount we give to the members as incentive and the amount we spend on travel to society meetings for membership growth. I feel that a time has come to sincerely try these methods and keep our scheme in good standing for the future ,If the M.C. puts his mind on these issues I am sure that our scheme will progress well for the benefit of many of our AIOS Members

Long Live FBS AIOS

Yours sincerely

Dr.C.SriramamurthyVice Chairman FBS AIOS

FBS AIOS SECRETARY'S REPORT

Dr. V. Sambasiva Rao Hon. Gen. Secretary FBS AIOS



Fbs aios Main Theme is, whenever a colleague of ours, Die we go to his house, to console his family members taking fruits/sweets worth of rs 600/. In Fbsaios we collect rs 600/ as fc for each death, from members, pool the money and give it to His family after His death. Help your colleagues Family, colleagues will help your Family by giving Fc of rs 600/.

A Decade of FBSAIOS (2004-2016) Serving Families of Members

At present active fbsaios membership is 3300.

Given rs 10 crores to 75 member families.

Started with Rs.8 Laks benefit to family in 2007—reached now Rs 20laks and going to be Rs 22/laks in 2016.

As on date we havers 6.27 laks as corpus fund and Rs 1.40/crores to be refilled after collection of fc 18.to be issued in April 2016. i.e.a total of rs 7.67/crores. We give the benefit to family from corpus fund and refill after collecting from members as fc in April/September of every year, so the families need not wait long time to get money.

As a co-convenor in the beginning i.e.2004 and later as treasurer I took lot of pains working with auditors Ramesh & co. Vijayawada, to see that the interest of corpus fund of FBS AlOS is not taxable and we have successfully came out three scrutinies from income tax department without paying any income tax. Even we got TDS refund from SBI from FDR's of our corpus fund and that is the reason FBS AlOS corpus fund is going up and we are passing the benefit of interest of the corpus fund to the members in the form of subsidy for the last three years. Now as secretary I will see that members will get more benefit out of it.

After I have taken over Hon.Gen.Secretary of FBS AIOS in April 2014 I have been working on following 6 Major thrust areas for the benefit of FBS AIOS members.

- 1. How to increase the membership. We have to attract more young members keeping the present admit ion rates for one more year i.e. 2016. And the increasing the benefit of the families to Rs.22 lakhs. From 2016 admit ion rates will be increased. Going to start intensive campaign in 2015 with the slogan of "join FBS AlOS and give Rs.22 laks benefit to the family". Hurry up join FBS AlOS before admission rates are increased in various journals and state conferences.
- 2. To increase the benefit to families to Rs 22 laks from the present Rs.20 laks.we collect Rs.20 laks (19,80,000,from members i.e.3300 x 600), give subsidy of Rs 2 laks from interest of corpus fund which is not taxable. We get Rs 50 laks as interest every year, and this is added to corpus fund.our auditors say as fbsaios is a mutuality concept, not taxable but at the same time the interest earned must be spent to the benefit of members. Even if 15 members die,15x2 = Rs 30 laks still we are left with Rs 20 laks for expenses.

3. Website www.fbsaios.in it is user friendly website for all FBS Aios members and I request all the members to go through it at least once in a month and check their dues and update their personal details. I am making FBS AIOS paperless and go green

Members log in: User name: your fbs aios number Password:click on forgot password. you will get password to your mobile number. Enter this password and login Change the password once you login for security reasons and remember it. If you forgot the password contact the secretary for new password.

Member can pay dues from website after login from yours members page through SBI gateway payment using credit card, debit card and internet banking and we can take print out of the receipt at the end of the payment. This payment will be credited to your account on your page after 4 to 5 days. More details on the back page.

If you are not well versed with computer you can take the help of your family member or your staff

- 4. Providing medical insurance to the members. I am discussing with some insurance companies to provide group medical insurance to our members at low premium. GHMI (Annexure)
- 5. A Decade of FBSAIOS (2004-2016). Add some other benefits to the Members & Families.
- 6. How long to pay. A number of members are asking how long to pay FC and can you restrict FC payment up to 25years etc. the logistics are being worked out. I will come out with the details in next 6months, after consulting actuaries in mumbai with the help of Dr. Ranjith.H.Maniar, Joint Secretary FBS AIOS
- 7. To participate in all state conferences in 2015. I have requested and contacted various states secretaries through our zonal representatives to allot FBS Aios resource center and five minutes slot for FBS AIOS in their scientific programs and project slides in all the halls in between sessions saying join FBS AIOS and give Rs. 20 laks benefit to your family.
- 8. Dr. Bhujanga Rao case in National Consumer Forum New Delhi. lam fighting this case tooth and nail, so that they will not withdraw the money deposited in state consumer forum, hyderabad by the previous secretary Rs. 7.5 laks. Advocate letter. (Annexure)
- 9. I thank Dr. Rajvardhan Azad, Chairman, Dr C.Sriramamurty and Dr Sarat babu, Dr Ranjith Maniar, Dr.Barun ayak, Dr Yogesh Shah and Dr Quresh Maskati, Dr. Debashish Bhattacharya, president AIOS and members of managing committee for their guidance and advise. I also thank Mr. Sai Krishna of Numerotec, Coimbatore for friendly user website.

I request the members to send me inputs and their ideas for the benefit of FBS AIOS.

Thanking you,

Dr. V. Sambasiva Rao

Fellow: University of Illinois, Wisconsin, USA

Hon.Gen.Secretary: Family Benefit Scheme - A.I.O.S

DECADE OF FBSAIOS.2004-2016.

SERVING FAMILIES OF THE MEMBERS NOW TO SERVE MEMBERS ALSO

Next Billion \$ question among members is, what are we going to do with the interest of corpus fund, which is not taxable till date, thanks to our auditors.

At present active fbsaios membership is 3303, Given rs 10.crores to 75 member families.

Started with Rs.8 Laks benefit to family in 2007—reached now Rs 20laks and going to be Rs 22/laks in 2016.

As on date we have Rs 6.25 laks as corpus fund and Rs 1.40/crores to be refilled from the collection of fc 18.to be issued in April 2016. i.e.a total of Rs 7.65/crores. We give the benefit to family from corpus fund and refill after collecting from members as fc in April/September of every year, so the families need not wait long time to get money, unlike other insurance schemes.

Interest of corpus fund of FBSAIOS is not taxable and is added to corpus fund every year and getting interest on interest. From the beginning in 2004, as a co-convenor, later as a Treasurer, I took lot of pains working with our auditors, Ms. Ramesh & Co., Vijayawada and fought with income tax department and made interest of FBSAIOS corpus fund is not taxable and successfully cameout 3 scrutinies of Incometax department without paying a single rupee as tax, and even getting refund of TDS on FDRs in SBI. Even I got the refund of incometax paid by the previous secretary in guntur in 2008-09 of Rs.7.5 Laks. That is the reason corpus fund is growing like HIMALAYAS. Every year we are getting Rs.40-45 Laks as interest and is not taxable. Now I propose to spend part of this interest for the benefit of members on the advise of auditors. Till date ihave not paid single rupee as income tax.

Till now we served the Families. Now I propose to serve members in their life time, as most of members are asking since couple of years. The proposals are as follows.

- 1. **Group Medical Health Insurance-(G M H I)**==I want to propose the premium for GMHI to be paid by Fbsaios it self from the interest of corpus fund, which is not taxable and I am adding this interest to corpus fund after giving subsidy of Rs 2 laks as subsidy to fc to families by making rs 20/laks.
 - I AM ATTACHING G M H I PROPOSAL FOR YOUR PERUSAL. Please go through it and come prepared for discussion in G B in Kolkata.
 - I Propose that FBSAIOS and members pay premium 50:50. FBS AIOS pay Rs.900 and member pay Rs.900 to get mediclaim policy of Rs 1 Laks for 1 year, Lowest premium to be paid on the earth.
- 2. Not paying FC after certain period. say after 25-30 years.
- 3. Physical disability etc.artier certain period of membership.
- 4. Other community and educational service activities.

GMC. Premium

50 : 50

Fbsaios: Member

Thanking you,

- Land

Dr. V. Sambasiva Rao

Fellow: University of Illinois, Wisconsin, USA

Hon.Gen.Secretary: Family Benefit Scheme - A.I.O.S

The GMC Insurance company people are coming to Fbsaios general body, at Kolkatta to give PPT and answer members questions.

FBS AIOS TREASURER'S REPORT

Dr. C. Sharat Babu Treasurer FBS AIOS



Greetings from Dr. C. Sharat Babu

It is indeed really gives me a great pleasure to serve the fraternity of FBSAIOS as treasurer.

After taking over the charge as treasurer of this prestigious FBSAIOS on 1st April 2014, I have been putting all my efforts to maintain the accounts of FBS AIOS in a transparent manner so as to make all the members of FBS Family to feel happy and comfortable. I feel sad to mention that the FBS family has missed 13 of our Colleagues during the year 2015 and as a treasurer of FBSAIOS I feel proud to mention that all the claims have been settled in time without any delay.

We are able to maintain our finances in a steady and stable manner. As on 19th Jan 2016, we have fixed deposits in SBI worth of Rs.6 crores apart from the bank balance of Rs. 11.7 Lakhs after settling all the death claims up to date. This includes an amount of Rs. 70 Lakhs received as advance (Excess) from 1505 members and however we are yet to receive an amount of Rs 1.58 crores in FC-18 from 3299 members @4800.

As a Treasurer of FBS-AIOS I feel happy to serve you still in a better way for which I earnestly request all the members to introduce **each member one new member** and strengthen the organization for our own benefit.

Treasurer - FBS AIOS



SOCIETY OF FAMILY BENEFIT SCHEME OF THE MEMBERS OF ALL INDIA OPTHALMOLOGICAL SOCIETY

(Regd. Under A.P. Societies Act. & Society No. 608 of 2006)
Dr V. Sambasiva Rao, Hon. General Secretary, FBS AIOS

Aravinda Lasek Eye Hospital, 29-12-46, Suryarao Pet, Vijayawada-520002, A.P

Email: sambasivalasek.vjw@gmail.com, fbsaios.vjw@gmail.com

Mobile: 08886941987 Website: www.fbsaios.in

Date:15-1-2016

NOTICE TO MANAGING COMITEE AND GENERAL BODY MEETING

Dear members,

The managing committee meeting will be held at 4 p.m and the general body meeting members FBS AIOS will be held at 5 p.m on 26-2-2016, at meeting room, Ground Floor, Seminar Hall, Science City, Venue of AIOS conference, Kolkatta 2016. All the members are requested to attend without fail.

AGENDA

- 1. The meeting is called to the order by the secretary- Dr V Sambasiva Rao.
- 2. The chairman Dr Rajvardhan Azad preside over the meeting.
- 3. Paying homage. To condole the death of following members of FBS AIOS and to observe silence for one minute.

Dr. Thota Srinivasa Rao

Dr. K.K. Prabhakaran

Dr.Singh Kailash Kumar

Dr. syed Abdul Shukoor Syed Sadruddin

Dr. Ranjan Kumar Akhaury

Dr. Vishwanath Prasad Soni

Dr. Munjapara Pravin Chandra

Dr. Vasant Narasinha Kulkarni

Dr. Koppikar Uday Hirendra

Dr.Mupparapu Premanandam

Dr. Pradeep Kumar

Dr. Parameswara Reddy Batthula

Dr. Arjuna Sahu

Dr. Bhargava Pradyumn

Dr. Nageshwar Prasad Mishra

(See the details in Expired members list page)

- 4. Ratification of minutes of e.c./m.c./g.b.held at Hotel Ashoka, Delhi on 6.2.15.
- 5. Ratification of minutes of e.c. held at Hotel Ashoka, Delhi, 12.4.15.D.O.S. Conf.
- 6. Discussion on matters arising out of above minutes.
- 7. To receive and adopt the report of Dr Maniar on his visit to Vijayawada and Guntur to streamline administrative coordination and efficiency, as directed by the last AGM
- 8. To read, confirm and adopt the Secretary's report.
- 9. To read, confirm and adopt the Treasurer's report.
- 10. To read, confirm and adopt the Audited statement of accounts for the year 2014-2015.
- 11. To receive and adopt the Auditor's report on the accounts for the year 2014-15.
- 12. To inform the GB re statement of accounts for the year 2015-2016.
- 13. To receive and adopt the report of Dr Maniar re appointment of External Auditor.
- 14. To receive and adopt the budget estimates for 2016-17.

15. To increase the benefit to families to rs 22.laks.from the present rs.20/laks.we collect rs.20./laks (19,80,000,from members i.e.3300/600),give subsidy of rs 2/ laks from interest of corpus fund which is not taxable.we get rs 50/laks as interest every year, and this is added to corpus fund.our auditors say as fbsaios is a mutuality concept, not taxable but at the same time the interest earned must be spent to the benefit of members.even if 15 members die,15/2=rs 30/laks still we are left with rs 20/laks for expenses.

- 16. To attract new admissions especially young members, keep the admission rates as it is for next one year. Intense/vigorous admission campaign to be under taken in various state conf/regional conf/ by presenting p.p. in the scientific meets next year.
- 17. To encourage members to pay voluntary advance deposit if rs 5,000/to reduce the burden on members to pay dues every six months and become defaulters.
- 18. To encourage members to log on to website www.fbsaios.in every month and pay dues. using SBI E-PAY GATEWAY PAYMENT, USING INTERNET, DEBIT CARDS, CREDIT CARDS. THE MEMBERS CAN TAKE PRINT OUT OF RECEIPTS FROM THEIR LEDGER PAGE IN THE WEBSITE.
- 19. To upgrade website, by adding more features, more user friendly etc.
- 20. TO SPEND PART OF INTERTEST WHICH IS NOT TAXABLE ON THE ADVISE OF AUDITOR, IN EDUCATIONAL/COMMUNITY ACTIVITIES.
- 21. TO CONSIDER THE PROPOSAL OF GROUP MEDICAL HEALTH INSURANCE SCHEME TO ALL THE 3300 MEMBERS BY PAYING PREMIUM FROM THE INTEREST OF CORPUS FUND WHICH IS NOT TAXABLE. (Annexure)
- 22. To receive and discuss the report of advocate regarding Dr Bhujanga Rao case in National Consumer Forum.
- 23. To consider dispersal of Death Benefit to nominee of Dr S.P.Singh.
- 24. To empower the EC to start the process to hold Elections in 2017. To appoint Election Commissioners and Appellate Commissioners for the same.
- 25. To make fbsaios-go-green.==communication by e mail/s m s here after will be accepted officially on the lines of AIOS.
- 26. To issue membership photo ID Cards
- 27. To make active members from each state as state representatives of FBSAIOS
- 28. To have linkup with AIOS and other socities websites
- 29. ANY OTHER MATTER WITH THE PERMISSION OF CHAIR.
- 30. VOTE OF THANKS.

Thanking you,

Dr. V. Sambasiva Rao

Fellow: University of Illinois, Wisconsin, USA

Hon.Gen.Secretary: Family Benefit Scheme - A.I.O.S

Please attend general body of FBS AIOS on 26-2-2016, at 5 p.m., at meeting room, ground floor, Seminar Hall, Science City, Venue of AIOS conference Kolkatta 2016

MINUTES OF THE MANAGING COMMITTEE MEETING HELD ON 6TH FEBRUARY, 2015 AT HOTEL ASHOKA, NEW DELHI.

The Secretary Dr. V. Sambasiva Rao called the meeting to order.

As the Chairman Dr Rajvardhan Azad was delayed, Dr C. Sriramamurty presided over the meeting for a short while and Dr. Rajvardhan Azad presided over the meeting on arrival.

The M C paid homage by standing and observed 1 minute silence for the bereaved members.

The minutes of the General Body meeting held at Aga on were approved with the following corrections with ref to points 6 & 8. The Website would be under the control of the Secretary. No new Auditors were appointed by the GBM at Agra.

The minutes of Special MC held in Mumbai on 21.6.14.were approved.

The advocate Mr. Ashwarya Sinha attended the meeting at request of the house to explain about the case of Dr Bhujanga Rao in National Consumer Forum in New Delhi. He said the case will come for hearing this year and the amount Rs Seven and a half lakhs, deposited in State Consumer Forum, is still with the court, as the opposite party could not give any bank guarantee for the said amount. They were thus unable to withdraw the same.

Regarding Dr S.P.SINGH's case, he was of the opinion that the second wife Mrs. Pratima Devi is eligible for the benefit as per records and rules of FBSAIOS.

It was decided to write letter to Mrs. Meena Singh that she is not eligible

It was also decided to write to Mrs. Pratima Devi, 2nd wife re her eligibility to claim the Death Benefit. Both these letters would be drafted by the advocate and sent to the secretary so that secretary in turn will write to them officially.

The secretary pointed out that the previous secretary Dr Sriramamurty did not hand over all the office records till date and that he had kept the Minutes book etc with him, which Dr Sriramamuthy produced at the MC meeting itself. It was decided that the previous secretary should hand over all the documents to the present secretary immediately within two weeks.

The secretary report was approved.

The treasurer's report was submitted by the secretary, Dr Sambasiva Rao, who was the previous Treasurer, as it pertained to the previous years account. The present treasurer took over from April 2014. The treasurer's report was approved.

The audited report and budget estimates for the year 2015-16 with increase of staff to secretary's office to maintain the workload was approved. The secretary should stream line office and update the records before 31st March 2015.

The Treasurer, Dr Sharat Babu, said that he has not received all the documents from the previous Treasurer, Dr Sambasiva Rao. Dr Sambasiva Rao said that the present Treasure started working from 1st April-2014 and that he is operating SBI BANK accounts. He further stated that all the necessary information including user name/pass word. Website user name/pass word for the Treasurer etc have been given to him (Dr Sharat Babu) and that he is doing his job regularly. Dr Sambasiva Rao also said that the Treasurer has been depositing DD and Cheques at the Warangal Branch of SBI and these are credited to FBSAIOS SBI account. As the Account is an ONLINE SBI account, the house felt that, as the SBI gateway payment is located in Vijayawada, it may not to shift account to Warangal for now.

Dr Maniar pointed out that it a wise management policy to change Auditors from time to time. He said that there are several pan India firms that can handle such a task. He said that he would put up a few such names to the President shortly, who could then decide. Accordingly, the house agreed and it has been decided to change the auditors with effect from April 2015.

It has been decided that Dr Ranjit H Maniar should visit Vijayawada and Guntur and Warangal if need be, in February, to sort out all the interpersonal problems between the current and past Secretaries and Treasurers so as to ensure a smooth running FBSAIOS and suggest guide lines for the working of office bearers and prepare and submit a report at DOS Conference in New Delhi in April 2015. He travel and stay and other incidental expenses would be borne by the FBS AIOS.

It has been decided that the secretary Dr Sambasiva Rao along with Zonal Representatives shall make all the efforts and draw a plan and intensify membership drive.

It has been decided that the minutes should be signed by both Chairman and Secretary.

The meeting ended with vote of the thanks to the Chair.

Please attend general body of FBS AIOS on 26-2-2016, at 5 p.m, at meeting room, Ground Floor, Seminar Hall, Science City, Venue of AIOS conference Kolkatta 2016

MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 6TH FEBRUARY, 2015 AT HOTEL ASHOKA, NEW DELHI.

The Secretary Dr. V. Sambasiva Rao called the meeting to order.

The AGM paid homage by standing and observed 1 minute silence for the bereaved members.

The minutes of the General Body meeting held at Aga on were approved with the following corrections with ref to points 6 & 8. The Website would be under the control of the Secretary. No new Auditors were appointed by the GBM at Agra.

The minutes of Special MC held in Mumbai on 21.6.14.were approved.

The advocate Mr. Ashwarya Sinha attended the meeting at request of the house to explain about the case of Dr Bhujanga Rao in National Consumer Forum in New Delhi. He said the case will come for hearing this year and the amount Rs Seven and a half lakhs, deposited in State Consumer Forum, is still with the court, as the opposite party could not give any bank guarantee for the said amount. They were thus unable to withdraw the same.

Regarding Dr S.P.SINGH's case, he was of the opinion that the second wife Mrs. Pratima Devi is eligible for the benefit as per records and rules of FBSAIOS.

It was decided to write letter to Mrs. Meena Singh that she is not eligible

It was also decided to write to Mrs. Pratima Devi, 2nd wife re her eligibility to claim the Death Benefit. Both these letters would be drafted by the advocate and sent to the secretary so that secretary in turn will write to them officially.

The secretary pointed out that the previous secretary Dr Sriramamurty did not hand over all the office records till date and that he had kept the Minutes book etc with him, which Dr Sriramamuthy produced at the MC meeting itself. It was decided that the previous secretary should hand over all the documents to the present secretary immediately within two weeks.

The secretary report was approved.

The treasurer's report was submitted by the secretary, Dr Sambasiva Rao, who was the previous Treasurer, as it pertained to the previous years account. The present treasurer took over from April 2014. The treasurer's report was approved.

The audited report and budget estimates for the year 2015-16 with increase of staff to secretary's office to maintain the workload was approved. The secretary should stream line office and update the records before 31st March 2015.

The Treasurer, Dr Sharat Babu, said that he has not received all the documents from the previous Treasurer, Dr Sambasiva Rao. Dr Sambasiva Rao said that the present Treasure started working from 1st April-2014 and that he is operating SBI BANK accounts. He further stated that all the necessary information including user name/pass word. Website user name/pass word for the

Treasurer etc have been given to him (Dr Sharat Babu) and that he is doing his job regularly. Dr Sambasiva Rao also said that the Treasurer has been depositing DD and Cheques at the Warangal Branch of SBI and these are credited to FBSAIOS SBI account. As the Account is an ONLINE SBI account, the house felt that, as the SBI gateway payment is located in Vijayawada, it may not to shift account to Warangal for now.

Dr Maniar pointed out that it a wise management policy to change Auditors from time to time. He said that there are several pan India firms that can handle such a task. He said that he would put up a few such names to the President shortly, who could then decide. Accordingly, the house agreed and it has been decided to change the auditors with effect from April 2015.

It has been decided that Dr Ranjit H Maniar should visit Vijayawada and Guntur and Warangal if need be, in February, to sort out all the interpersonal problems between the current and past Secretaries and Treasurers so as to ensure a smooth running FBSAIOS and suggest guide lines for the working of office bearers and prepare and submit a report at DOS Conference in New Delhi in April 2015. He travel and stay and other incidental expenses would be borne by the FBS AIOS.

The General Body approved the proposal of the Secretary to increase the FC to Rs 600/- from the present Rs 400/- from FC -16 and consequently increase the Death Benefit to families to Rupees Twenty Lakhs from the present Rs Fifteen lakhs, with effect from 1st April 2015.

It was also decided that the divided payment is only till the membership reaches up to 3,000. After that, all age groups have to pay Rs 600/- per death, as FC.

It has been decided that the secretary Dr Sambasiva Rao along with Zonal Representatives shall make all the efforts and draw a plan and intensify membership drive.

It has been decided to have a POSTBOX as the address is long.

It has been decided to display names of members in the dues list along with the FBS numbers too.

The previous secretary said that no M C meeting was held in Agra. This created confusion in the meeting as there were no separate minutes for M C meeting held at Agra. It has been decided to record M C and General Body minutes separately.

It has been decided that the minutes should be signed by both Chairman and Secretary.

The meeting ended with vote of the thanks to the Chair.

Please attend general body of FBS AIOS on 26-2-2016, at 5 p.m, at meeting room, Ground Floor, Seminar Hall, Science City, Venue of AIOS conference Kolkatta 2016

E.C. MEETING ON 12/04/15 AT DOS CONFERENCE, NEW DELHI

PRESENT: DR RAJVARDHAN AZAD, DR V. SAMBASIVARAO, DR RANJIT. H. MANIAR

Points Discussed:

- 1] To increase Fraternal Benefit to 22 lakhs from the current 20 lakhs.
- 2] Dr Maniar's meeting with CA re External Audit and Change of Auditors.
- 1] Dr Sambasivarao pointed out that we earn an income about **50 lakhs** from interest on FDs. This needs to be spent on members, lest it attract tax. (A)

At present we are spending 8-9 lakhs on office expenses of Treasurer and Sectary Combined. (B)

We collect 3300 members, Rs 600/- per death = Rs 19,80,000/-.

We give a Death Benefit of Rs 2,000,000/-. The shortfall of 80,000/- is paid from the interest income. At a maximum of 10 deaths per year, we spend **8 lakhs** towards Death Benefit from this income. (C)

Hence our Annual Residual Income is **50 - 9 - 8 = 33 lakhs**. [A - B - C = Residual Income]. At present we deposit this in FDs. There is a danger that this may attract Income Tax.

If so, why not distribute this as Death Benefit?

If we pay an additional 2 lakhs per Death from our Residual Income, then at 10 deaths per year it would come to an additional expense of Rs 20 lakhs.

This would still leave us with a buffer of 13 lakhs for new FDs each year.

2] Dr Maniar briefed Drs Azad and Sambasivarao re his meeting with Chartered Accountant firm, the minutes of which are attached.

He felt that we may go for an external review rather than change Auditors. He pointed out that since the last GB had passed the appointment of new Auditors, this could be implemented without another MC or GB sanction.

After discussion, it was decided to place these points before the MC and GB for consideration.

MEETING WITH MR. SANDEEP SHAH OF MS N A SHAH & ASSOCIATES ON 20/3/15

Mr. Sandeep Shah is a senior partner in the firm of Chartered Accountants which has a National presence.

He looks after Taxation, Company Law Audits and related matters.

I explained our FBSAIOS scheme to him.

He described it as a Survival Benefit Society Scheme.

He made a few observations, as under

- 1] We must get an External Review of our data base by an Actuary. This will help us get a model re expected deaths and help us to plan for the future, so that the Society's finances remain robust.
- 2] We must get an External Review of our Financial Controls and systems to ensure no misuse and also to reassure members.
- 3] We need to check whether Service Tax, IRDA and Income Tax Regulations apply to us, and if they do, to what extent.
- 4] He would like to check whether 80 G exemption is possible and whether Charity Commissioner can register our body.

He mentioned that they would be willing for a one-time review and it may cost about 1-2 lakhs plus expenses.

	Na	me					PAN	
		CIETY OF FAMIL	LY BENEFIT S	CHEME OF ALLIN	DIA OPHTHA	LMOLOGICAL	AACAS	5388L
HE	Fla	t/Door/Block No		Name Of Pres	nises/Building	Village	Form No. v	which
20	29-	12-46		VENKATARA	TNAM STEET	in .	has been	
KON	Por	id/Street/Post Offic		1 T He	*C1-35 35C-90 91A A		electronica transmittee	CA100 D. 4000000
L INFORMATICE OF ELECTRI	Koi	id/Street/Fost Offic	ce	Area/Locality SURYAROPET			-	
SME				SCRIAROFE			Status	
RAN	To	wn/City/District		State		Pin	Aadhaar	Number
PERSONAL INPORMATION AND THE DATE OF ELECTRONIC TRANSMISSION	VL	JAYAWADA		ANDHRA PR	ADESH	520002		
PE	Des	ignation of AO(V	Ward/Circle)	ITO/CIRCLE2(1)/VJ	O/CIRCLE2(1)/VJA		Original or	Revised ORIGINAL
	E-f	iling Acknowledge	ement Number	8256735312805	015	Date	DD/MM/YY	- Lancaca and Control of the Control
	1	Gross total income		-63	175.		1	20.00
- 3	2	Deductions under	Chapter-VI-A	1 8	SP V		2 '	
	3	Total Income		8 2	M. N		3	
=	39	3a Current Year loss, if any					3n	22727-
INCOME ON	4	Net tax payable					4	370474
THEREON	5	Interest payable		ACOME TAX	DEDARTMEN	/	5	
E .	6	Total tax and inter	est payable	7-100	DELLA		6	
TAX	7	Taxes Paid	a Adva	nce Tax	7a		0	
AND 1		raxes raid	b TDS		7b	58405	8	
AND TAX T		c TCS			7c	Ę.		
_			d Self /	A		0 1000		
			I WELL COSTOLIS	Taxes Paid (7a+7b+7	c +7d)		7e	58405
- 1	8	Tax Payable (6-	7e)				8	
	9	Refund (7e-6)					9	584060
	10	Exempt Income		Agriculture			10	
		10 Exempt Income Agriculture Others						

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU

A.Y. 2015-2016

Name

: FAMILY BENEFIT SCHEME OF ALL INDIA

OPHTHALMOLOGICAL SOCIETY

Address

: 29-12-46

VENKATARATNAM STEET

SURYAROPET, VIJAYAWADA - 520 002

P. Y. : 2014-2015

P.A.N. : AACAS 5388 L

D.O.F. : 20-Oct-2006

Status : AOP

Ward: ITO/CIRCLE2(1)/VJA

Stateme	ent of Incom-	0		17
	Sch.No	Rs.	Rs	Rs.
Profits and gains of Business or Profession				
Business1				
Net Profit Before Tax as per P & L a/c			-1,29,44,219	
Add: Inadmissible expenses & Income not included				
Depreciation debited to P & L a/c			2,27,274	
Adjusted Profit from Business1			-1,27,16,945	
Total income from Business and Profession			-1,27,16,945	
Less: Depreciation as per IT Act	3		2,27,274	
Income chargeable under the head "Business and Profession"				-1,29,44,21
Total				-1,29,44,21
Unabsorbed Losses	1			1,29,44,21
Less - Brought forward losses set off	4			
Total Income				
TDS	2		5,84,058	
Total prepaid taxes				5,84,05
Refund Due				5,84,06
Schedule 1				
Description		Unabsorbed Loss	Loss not to be C/F, if any	
Ordinary Business Loss	_	1,27,16,945	1,27,16,945	
Depreciation unabsorbed		2,27,274		
Total		1,29,44,219	1,27,16,945	
Schedule 2				
TDS as per Form 16A				
Name of the Deductor, TAN and Certificate No.		TDS	TDS claimed	Gross Receipt
		deducted	in current year	as per 26AS

All India Ophthalmological Society
Family Benefit Scheme

Sepretary PBS AIDS.

GFBS AIOS C

Layrandhahd ... 2

AUDIT REPORT

Society OF Family Benefit Scheme Of All India Ophthalmological Society

D.NO:29-12-46, Venkataratnam Street,

Suryaraopeta

Vijayawada - 520 002

11 5 1 14 5 15 17 18 11	Balance	Sheet as a	t 31-03-2015		
Liabilities	as at 31-6 Amount		Assets	as at 31- Amoun	03-2015 > t in Rs
Corpus Fund Less: Excess of Expenditure over Income as per income and expenditure A/c	79001622 -12944219	66057403	Fixed Assets Computer Furniture Softwares	1399 18921 520506	540826
Current Liabilities Advance Form Others		35937	Current Assets SBI Fixed Deposits Advances AP State consumer forum Bank Accounts SBI Current A/c	64213307 726500 61200	
			SBI sb A/c	551507	65552514
Total	1	66093340	Total		66093340

Society of Family Benefit Scheme Of All India Ophthalmological Society

Secretary FBS AIOS

All India Ophthalmological Society Family Benefit Scheme

Secretary FES AIOS.

For RAMESH & CO., CHARTERED ACCOUNTANTS

(D.KRISHNA ARJUNA RAO) PARTNER M. NO 28963

AUDIT REPORT

Society OF Family Benefit Scheme Of All India Ophthalmological Society

D.NO:29-12-46, Venkataratnam Street,

Suryaraopeta

Vijayawada - 520 002

1	Income and Expenditure Account For The Year Ended 31-03-2015					
Expenditure	Amoun		Income	Amount in	Rs '	
Indirect Expenses Office Expenses Postage Printing & Stationary Salarico Telephone Charges Travelling & Conveyance Audit Fee Bank Charges Compensation To Demise Members Depreciation Legal Expenses Mobile App Application Tds	125666 357860 522000 33585 323957 56180 47989 16500000 227274 17600 17978 584058	18814147	Indirect Incomes Interest On Deposits Interest On Sb A/C Excess Of Expenditure Over Income	5840386 29542	586992 1294421	
Total		18814147	Total		1881414	

Society of Family Benefit Scheme Of All India Ophthalmological Society

Secretary FBS AIOS

All India Ophthalmological Society
Family Benefit Scheme

Secretary RES AIOS.

PARTNER M. 10 2 8 963

John Marchal

FAMILY BENEFIT SCHEME OF ALL INDIA OPHTHALMOLOGICAL SOCIETY

	Schedules to Li	abilities as at 31" March 2015	
Sch.		Dr (Rs)	Cr (Rs)
	Schedules to	Assets as at 31" March 2015	
Sch.		Dr (Rs)	Cr (Rs)
83	Deposits SBI FIXED DEPOSITS	6,42,13,307.00	
B4	Loans & Advances		
	Ap State Consumer Forum Fee	7,26,500.00	
B5	Balances with Banks Sbi CA 33056609944	61,199.75	
	STATE BANK OF INDIA	5,51,507.35	
		6,12,707.10	

ve schedules form an integral part of the Balance Sheet

Sep-2015 CE: VIJAYAWADA

All India Ophthalmological Society Family Benefit Scheme

Members

For FAMILY BENEFIT SCHEME OF ALL INDIA OPHTHALMOLOGICAL SOCIETY

Secretary FBS AIOS.

Authorised Signatory

1
-
()
_
(1)
96
0
0
\preceq
=
\sim
~
_
=
Q.
(4)
_
-
-
1
0
1
0
0
_
DIA
4
_
0
_
7
_
_
ALL IN
_
-
P
-
ш
<u></u>
P
9
PP
E OF /
AE OF
ME OF
ME OF
Σ
Σ
Σ
Σ
Σ
Σ
SCHEME OF
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ
Σ

State Bank Of India - Satyanarayanapuram, TAN-HYDS08822C

Asst year:

2015-2016

58,40,386

5,84,058

5,84,058

Bank a/c : STATE BANK OF INDIA SB 30067225866 IFSC: SBIN0009001

For FAMILY BENEFIT SCHEME OF ALL INDIA OPHTHALMOLOGICAL SOCIETY

All India Ophthalmological Society Family Benefit Scheme





28-Sep-2015 VIJAYAWADA

Place : Date:

Scriedule 4 Brought forward losses 1 2 3 4 5 6 7 8 >8 Total loss Asst Year> Date on which return filed on which return filed on which return filed on which return filed on the color of the colo	Schedule 4										
## Property Speculative Specified Ordinary LTCG STCG Other Total loss set off B/F loss set off and C/F Property Speculative Specified Ordinary LTCG STCG Other Total loss Unabsorbicitation Property Speculative Specified Ordinary LTCG STCG Other Total loss Unabsorbicitation Property Speculative Specified Ordinary LTCG STCG Other Total loss Unabsorbicitation Property Speculative Specified Ordinary LTCG STCG Other Total loss Unabsorbicitation Property Speculative Specified Ordinary Speculation Property Speculative Specified Ordinary Speculation Property Speculative Specified Ordinary Statement Specified Ordinary Speculation Property Speculative Specified Ordinary Speculation Property Speculative Specified Ordinary Speculation Property Speculative Specified Ordinary Specified Ordinary Speculation Property Speculative Specified Ordinary Spe											
ght forward losses 1 2 3 4 5 6 7 8 >8 Total Year> on which return filed 27-Sep-2014 2013-14 2012-13 2011-12 2010-11 2009-10 2008-09 2007-08 Fediation 7,581 Property Speculative Specified Ordinary LTCG STCG Other Total loss Unabson eciation business business business business set off B/F io 9 7,7				Broug	ght forward Ic	sses set off					
on which return filed 27-Sep-2014 eciation 7,581 Property Speculative Specified Ordinary LTCG STCG Other Total loss Unabsor business business business business on 7,581 0 7,591	Brought forward losses Asst Year>	2014-15	2013-14	3 2012-13	2011-12	5 2010.11	9000	7	9002.00	w.	Total loss
es set off and C/F Property Speculative Specified Ordinary LTCG STCG Other Total loss Unbusiness business business business set off solution	Date on which return filed Depreciation	27-Sep-2014 7,581					01-6002	80-0007	90-2007		7.58
o o o	Losses set off and C/F		Property	Speculative	Specified business	Ordinary business	LTCG	STCG	Other	Total loss set off	Unabsorbed B/F loss -
0	Depreciation									0	7,581
	Total									0	7,581

	ı	
	ı	
	ı	
	ı	
	I	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	ı	
	1	
	ı	
	ı	
	ı	
	l	
	ı	
	ı	
	l	
	ı	
	ı	
	I	
	1	
	1	
_	۱	
d	۱	
U	ı	
T	۱	
\mathbb{S}	۱	
U	ı	
닞	ı	
O	ı	
Σ	1	
4	I	
⋖	I	
ľ	I	
	ı	
T	ĺ	
۵.	l	
ō	ı	
-	1	
q,	ĺ	
D	ĺ	
7	ĺ	
=	ĺ	

Asst - Year: 2015-2016

FAMILY BENEFIT SCHEME OF ALL IN SOCIETY
Schedule 3

Depreciation as per Income Tax Act

Block	Rate	WDV as on	Additions	Additions	Deletions	Total D	Total Depreciation WDV as on	WDV as on	
		01-Apr-2014	180 days or more	used 179 days or less			e	31-Mar-2015	
4: Furniture, electrical fittings	10%	21,023				21,023	2,102	18,921	
10: Computer, software, books	%09	3,497		7,43,580		7,47,077	2,25,172	5,21,905	
Total		24,520		7,43,580		7,68,100	2.27.274	5.40.826	

All india Ophthalmological Society
Family Benefit Scheme

Secretary FBS A108.



RAMESH & Co., CHARTERED ACCOUNTANTS

PH: 2474558, 2479907 40-5-19/1, Siddhartha Road, Venkateswarapuram, VIJAYAWADA- 520 010.

AUDITOR'S REPORT

- 1. We have examined the accounts of SOCIETY OF FAMILY BENEFIT SCHEME OF ALL INDIA OPHTHALMOLOGICAL SOCIETY Guntur for the period ended 31st March, 2015 and submit the Receipts and Payments Account, Income and Expenditure Account and Balance Sheet for the year ended on the date. These financial statements are the responsibility of the management. Our responsibility is to express an opinion on these financial statements based on our audit.
- 2. We conducted the audit in accordance with auditing standards generally accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.
- 3. We further report that:
 - a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of the audit.
 - b) The Income and Expenditure and Balance Sheet dealt with the report are in agreement with the book of accounts.
 - In our opinion and to the best of our information and according to the explanations given to us, the statements given a true & fair view;
 - In the case of Income & Expenditure account of the excess of Expenditure over Income for the period ended on that date.
 - II) In the case of Balance Sheet of the state of affairs as at 31st March, 2015.

Place: VIJAYAWADA Date: 29-09-2015. For RAMESH & Co., Chartered Accountants,

D.KRISHNA ARJUNA RAO) M.NO:028963 PARTNER

LATEST ANNUAL REPORTS

Dear member,

Report of our Scheme FBS AIOS for the period 07.02.2015 to 19.01.2016

ABOUT MEMBERSHIP

1. Actual members at the begining of the year: 3280

2. New members endrolled during the year : 120

3. Deceased members during the year: 15

4. Actual members at the end of the year: 3400

5. Members joined after (7.2.2015) fromdate and till now: 120

6. Total members till now: 3400

7. Total members expired: **76**

8. Total members terminated: 22

9. Total effective membership: 3303

10. Members joined after Delhi conference 7.2.2015 : 120

STATE WISE MEMBERS

Sno	State	No
1	ANDAM ANAND NICOBAR	1
2	ANDHRA PRADESH	498
3	ARUNACHAL PRADESH	1
4	ASSAM	35
5	BIHAR	96
6	CHANDIGARH	16
7	CHHATTISGARH	64
8	DAM AN	1
9	DELHI	144
10	GOA	10
11	GUJ ARAT	399
12	HARYANA	77
13	HIM ACHAL PRADESH	13
14	JAM M UANDKASHM IR	15
15	J HARKHAND	50
16	KARNATAKA	328
17	KERALA	160
18	M EGHALAYA	1
19	M AHARASHTRA	500
20	M ZORAM	7
21	M ANPUR	1
22	M ADHYAPRADESH	121
23	ODISHA	78
24	PONDICHERRY	9
25	PUNJ AB	93
26	RAJASTHAN	133
27	SKKM	1
28	TAM LNADU	250
29	UTTARPRADESH	169
30	UTTARAKHAND	23
31	W EST BENGAL	85
32	TELANGANA	12
	Total	3391

AGE WISE MEMBERS

Sno	Range	No	
1	24-29	461	
2	30-34	412	
3	35-39	575	
4	40-44	574	
5	4549	427	
6	50-54	222	
7	55-59	143	
8	6064	61	
9	65-69	32	
10	70-74	11	
11	75-79	5	
12	>79	1	
	Total	3398	

YEAR WISE DEATHS

Sno	Year	Joined	Expired
1	2003-2004	123	0
2	2004-2005	928	2
3	2005-2006	97	2
4	2006-2007	754	2
5	2007-2008	396	6
6	2008-2009	161	3
7	2009-2010	215	10
8	2010-2011	127	13
9	2011-2012	175	6
10	2012-2013	135	4
11	2013-2014	84	8
12	2014-2015	115	6
13	2015-2016	81	14
14	2016-2017	0	0
	Total	3391	76

STATE WISE DEATHS

Sno	State	No	Sno	State	No
1	ANDHRA PRADESH	22	11	M AHARASHTRA	8
2	BIHAR	4	12	M ZORAM	1
3	CHHATTISGARH	1	13	M ADHYAPRADESH	3
4	DELHI	1	14	ODISHA	1
5	GOA	1	15	PONDICHERRY	1
6	GUJ ARAT	4	16	PUNJ AB	1
7	HARYANA	1	17	RAJ ASTHAN	2
8	JHARKHAND	3	18	TAM LNADU	6
9	KARNATAKA	7	19	UTTARPRADESH	3
10	KERALA	3	20	W EST BENGAL	3
		1,00		Total	76

30

EXPIRED MEMBERS

No.	Name	FBSNo	AIOSNo	City	State	RegDate	Date of Birth	Date of Death	Amount
-	DR. SATYANARAYANA CHERUKURY	. 12	S00770	KAKINADA	ANDHRA PRADESH	01/01/2004	01/10/1938	29/03/2014	15/L
2.	Dr. K.Natarajan	32	N08347	CHENNAI	TAMILNADU	15/01/2004	14/05/1944	25/12/2013	15/L
33	Dr. Garla Prema sagar.	37	P03266	VISAKHAPATNAM	ANDHRA PRADESH	16/01/2004	28/04/1952	09/12/2009	12,14,500/L
4.	Dr. Ratnaraj Arthur	76	R01187	KOSAPALAYAM	PONDICHERRY	01/03/2004	13/11/1936	26/07/2010	12.5/L
2.	Dr. Madiraju Sreeramulu	126	S01659	MAHABOOBNAGAR	ANDHRA PRADESH	12/04/2004	01/06/1937	05/08/2010	12.5/L
9.	Dr. Ranga Reddy Palle	161	R01592	HYDERABAD	ANDHRA PRADESH	28/04/2004	16/12/1940	03/09/2010	12.5/L
7.	Dr. Vaddadi Venkata Ramana Rao	189	R04881	HYDERABAD	ANDHRA PRADESH	12/05/2004	26/10/1953	16/11/2014	20/L
ωi ωi	Dr. Harilal Ramji Bhai Soni	267	L9660S	AHMEDABAD	GUJARAT	26/06/2004	08/09/1942	15/11/2009	12.08/L
9.	DR. RANJAN KUMAR AKHAURY	316	A04987	PATNA	BIHAR	31/07/2004	23/12/1949	23/01/2015	20/L
10.	Dr. Temburnikar Prakash Rao	323	P02461	KAMAREDDY	ANDHRA PRADESH	05/08/2004	22/11/1952	31/10/2010	12.5/L
⊨	Dr. Yavagal Murugesh Shekharappa	363	Y04745	HUBLI	KARNATAKA	26/08/2004	30/12/1947	15/04/2010	12.5/L
12.	Dr. D.ANJAYANEYULU.	378	A01722	MARKAPUR	ANDHRA PRADESH	07/09/2004	12/10/1943	28/11/2009	12.07/L
13.	Dr. Songa Rajeswara Rao	382	S09964	SECUNDERABAD	ANDHRA PRADESH	13/09/2004	10/07/1950	22/03/2005	N.E.
14.	Dr. Vasant Narasinha Kulkarni	387	K02999	BELLARY	KARNATAKA	13/09/2004	14/07/1947	28/05/2015	20/L
15.	Dr. Susanta Kumar Biswas	423	B04137	KOLKATA	WEST BENGAL	03/10/2004	10/05/1954	30/06/2007	7/69.6
16.	Dr. Beri Jaya Narayan	454	B04788	WARANGAL	ANDHRA PRADESH	16/10/2004	10/01/1947	02/02/2007	7/6
17.	Dr. Vadlapudi Venkata Subbaraja Gupta	467	V10102	VENKATAGIRI	ANDHRA PRADESH	25/10/2004	22/05/1938	20/06/2007	7/69.6
18.	Dr. Kankara Rami Reddy	474	R01769	ADONI	ANDHRA PRADESH	30/10/2004	01/07/1945	02/08/2007	9.81/L
19.	DR. PARAMESWARA REDDY BATTHULA	JLA 495	P03326	HYDERABAD	ANDHRA PRADESH	08/11/2004	14/11/1948	24/09/2015	20/L
20.	Dr. Bhimrao Kale	202	B05019	BEED	MAHARASHTRA	16/11/2004	01/01/1938	10/01/2005	N.E.
21.	Dr. Madduru Sree Rama Krishna Rao	535	M10195	VISAKHAPATNAM	ANDHRA PRADESH	30/11/2004	14/12/1931	30/08/2008	11.20/L
22.	Dr. Lalsangluaia Sailo	541	S02226	AIZAWL	MIZORAM	04/12/2004	01/03/1946	22/05/2010	12.5/L
23.	Dr. Kamleshwar Prasad Sarabhai	2999	S01730	GURGAON	UTTAR PRADESH	09/12/2004	25/12/1944	19/03/2012	13.5/L
24.	DR. SUKHJIT SINGH BAINS	584	B10063	HOSHIARPUR	PUNJAB	13/12/2004	10/03/1953	20/05/2014	15/L

EXPIRED MEMBERS

25.	Dr. Kenjar Ravindra Rai	282	R02574	U.KANNADA	KARNATAKA	13/12/2004	04/05/1952	21/01/2007	8.96/L
26.	Dr. Yarlapati Hari Hara Nath	287	H04322	KURNOOL	ANDHRA PRADESH	13/12/2004	12/08/1948	14/11/2009	12.07/L
27.	Dr. Nageshwar Prasad Mishra	612	M01463	CHAPRA	BIHAR			01/12/2015	
28.	DR. MUNJAPARA PRAVIN CHANDRA	624	M02540	BHAVNAGAR	GUJARAT	18/12/2004	13/08/1952	30/05/2015	20/L
29.	Dr. Sunaina Anand Malik	643	M08155	AURANGABAD	MAHARASHTRA	20/12/2004	02/03/1953	24/07/2015	
30.	Dr. Divijendranath Rallapalli	652	R06396	HYDERABAD	ANDHRA PRADESH	21/12/2004	09/07/1942	01/09/2009	12.07/L
31.	Dr. Ravuri Viswanarayana	671	V04153	VISAKHAPATNAM	ANDHRA PRADESH	24/12/2004	12/04/1952	19/04/2005	N.E.
32.	Dr. N.M. Mallikarjunaiah	691	M10207	BANGALORE	KARNATAKA	27/12/2004	10/06/1933	12/03/2011	8.75/L
33.	Dr. Prof. Bikash Chandra Basu	704	B02290	SILIGURI	WEST BENGAL	27/12/2004	17/05/1939	27/06/2009	12.07/L
34.	Dr. Noel Moniz	754	N03499	ERNAKULAM	KERALA	28/12/2004	21/12/1958	19/01/2009	11.60/L
35.	Dr. Lalit Kishore Jhalani	29/	J01970	ALWAR	RAJASTHAN	29/12/2004	29/03/1950	02/04/2008	10.78/L
36.	Dr. Koppikar Uday Hirendra	843	K01623	HOSPET	KARNATAKA	31/12/2004	28/10/1949	24/07/2015	20/L
37.	Dr. Nisar Raichand Khimji	9/8	N01011	MUMBAI (W)	MAHARASHTRA	01/01/2005	01/07/1940	19/12/2010	12.5/L
38.	Dr. Joshi Om Prakash	892	J01441	GORAKHPUR	UTTAR PRADESH	01/01/2005	07/08/1942	05/04/2009	N.E.
39.	DR. P. DHANANJAYAN	006	D04412	MANJERI	KERALA	01/01/2005	22/12/1942	01/04/2014	15/L
40.	Dr. S. Konappa	904	S04781	BANGALORE	KARNATAKA	01/01/2005	07/04/1949	15/11/2005	N.E.
41.	Dr. Manhar Jekisandas Delhiwala	806	D04337	ВНИЈКИТСН	GUJARAT	03/01/2005	27/10/1948	10/12/2013	15/L
42.	Dr. Vasa Prashant Nanalal	945	V04336	MANDUI-KUTCH	GUJARAT	03/01/2005	05/05/1955	31/12/2010	12.5/L
43.	DR. GORIKAPUDI JOSEPH RAJU	959	G10169	TENALI	ANDHRA PRADESH	06/01/2005	15/10/1957	10/03/2014	20/L
44.	Dr. Samuel Ebenezer Silas	996	S05182	DELHI	DELHI	06/01/2005	13/10/1953	25/03/2013	14.5/L
45.	DR. CUNCOLIENCAR JAGANATH HARI 1107	1107	C06642	MAPUJA	GOA	01/02/2006	23/02/1947	15/03/2014	15/L
46.	Dr. Vishwanath Prasad Soni	1122	S05253	CHAMPA	CHHATTISGARH	07/03/2006	05/11/1944	04/05/2015	20/L
47.	Dr. Vavilapalli Bhujanga Rao	1153	V11014	SRIKAKULAM	ANDHRA PRADESH	10/04/2006	01/07/1938	21/12/2007	Court Case
48.	Dr. Manjul Pant	1171	P04617	JAMSHEDPUR	JHARKHAND	13/05/2006	22/03/1956	06/11/2010	12.5/L
49.	Dr. Thota Srinivasa Rao	1225	S07866	PALAKOL	ANDHRA PRADESH	28/06/2006	20/02/1948	03/03/2015	15/L
20.	Dr. K.K. Prabhakaran	1269	P07495	MANJERI	KERALA	25/08/2006	31/05/1939	08/05/2015	20/L

EXPIRED MEMBERS

51.	Dr. K. Stalin	1291	S10788	RASIPURAM	TAMILNADU	08/09/2006	05/01/1952	13/06/2011	13.5/L
52.	Dr. Arjuna Sahu	1324	S09461	BRAHMAPUR	ODISHA	27/09/2006	15/10/1937	19/09/2015	20/L
53.	Dr. Rishabh Singhal	1361	S05966	HARDA	MADHYA PRADESH	31/10/2006	19/11/1952	17/11/2012	14.5/L
54.	Dr. Arjun Lal	1385	A07779	AGRICO	JHARKHAND	15/11/2006	10/07/1950	01/02/2014	15/L
52.	Dr. T. Selvaraju	1476	S03938	CHENNAI	TAMILNADU	13/12/2006	23/06/1939	12/02/2010	12.5/L
56.	Dr. Prof. Shariff Gyasuddin	1491	G07274	HYDERABAD	ANDHRA PRADESH	16/12/2006	25/07/1940	24/06/2007	N.E.
57.	DR. BHARGAVA PRADYUMN	15%	B02167	SAGAR	MADHYA PRADESH	26/12/2006	20/06/1954	24/10/2015	
28.	Dr. B.Sri sitaramanjaneyulu	1612	S02652	PONNUR	ANDHRA PRADESH	26/12/2006	04/09/1950	05/10/2009	12.26/L
59.	DR.SYED ABDUL SHUKOOR SYED SADRUDDIN	1630	S10949	SALEM	TAMILNADU	28/12/2006	15/07/1940	08/05/2015	20/L
.09	Dr. Ramnarayan M.Choube	1639	C06961	INDORE	MADHYA PRADESH	28/12/2006	07/10/1954	12/07/2007	N.E.
61.	Dr Harish Kumar Bist	1668	B02768	AGRA	UTTAR PRADESH	30/12/2006	02/08/1956	24/12/2012	14.5/L
62.	Dr. mrs Asha Anand Kelkar	1674	K01443	PUNE	MAHARASHTRA	30/12/2006	10/12/1943	16/11/2014	20/L
63.	Dr. Pradeep Kumar	1730	K01986	DURGAPUR	WEST BENGAL	31/12/2006	31/07/1948	14/09/2015	
64.	Dr. Bipin Bihari Singh	1741	S04130	PATNA	BIHAR	31/12/2006	28/05/1951	19/02/2014	15/L
65.	Dr. Bhalchandra Shridher Ramchandrarao	1747	B10424	LATUR	MAHARASHTRA	31/12/2006	03/12/1953	24/01/2011	12.5/L
.99	Dr Lakshmiya Surya Babu	1781	L11011	THIRUPATTUR	TAMILNADU	31/12/2006	10/10/1961	13/09/2010	12.5/L
.79	Dr. Lalit Kishore Dayal	1885	D02314	HAZARIBAGH	JHARKHAND	29/03/2007	05/12/1952	07/10/2011	13.5/L
.89	Dr. Paresh Navinchandra Mehta	1947	M11273	AKOLA	MAHARASHTRA	30/05/2007	01/07/1973	07/06/2011	13.5/L
.69	Dr. T.Chandra Mohan	1949	C11289	NAGERCOIL	TAMILNADU	02/06/2007	29/05/1948	17/05/2012	14.5/L
70.	Dr. Varun Kumar Kawatra	2028	K04262	HISSAR	HARYANA	04/12/2007	04/12/1958	05/04/2010	12.5/L
71.	Dr.Rajwin Baptist Fernandes	2121	F11592	MANGALORE	KARNATAKA	10/02/2008	21/09/1964	05/02/2012	14.5/L
72.	Dr.Surendra Prakash Singh	2351	S04267 MAN	S04267 MANDOLINAGAR RAMSEN	RAJASTHAN	18/11/2008	26/01/1956	17/05/2013	Not given
73.	Dr.Anil Kumar Ginodia	2375	G05246	MUZAFFARPUR	BIHAR	29/01/2009	14/02/1960	25/03/2010	12.5/L
74.	Dr.Singh Kailash Kumar	2407	S11901	TALRAHATA	MAHARASHTRA	02/03/2009	28/01/1961	10/05/2015	20/L
75.	Dr.Shyam Satwaji Hingade	2432	H12165	WAGHAPUR	MAHARASHTRA	24/03/2009	01/06/1955	06/09/2011	13.5/L
76.	DR.MUPPARAPU PREMANANDAM	2735	M12887	KURNOOL	ANDHRA PRADESH	01/10/2010	13/06/1957	08/07/2015	20/L

TERMINATED MEMBERS

			City	State	Reg Date	Date of Birth
D Punam Kum ar	31	NULL	SAHARANPUR	UTTARPRADESH	15/01/2004	14/06/1950
D.RaviThomas	332	T02503	HYDERABAD	ANDHRA PRADESH	16/09/2004	12/10/1953
D Malekar OakManjri	536	M 06070	M UM BAI	M AHARASHTRA	01/12/2004	03/04/1961
D Dom al ap al I ySant oshKum ar	746	S02556	HYDERABAD	ANDHRA PRADESH	28/12/2004	25/03/1953
D.Venkat a Varadan Raghavan	778	R03237	CHENNAI	TAM LNADU	29/12/2004	24/05/1951
D Br j eshkum ar Chhot ubhaPat el	948	P08143	AHM EDABAD	GU ARAT	05/01/2005	02/08/1976
D Um eshKum ar	1043	K09956	PRAGPUR	HIM ACHAL PRADESH	15/03/2005	10/01/1967
D Ram Nath	1057	R04071	NEW DELHI	DELHI	14/04/2005	12/08/1960
D Subr ahm anyam Nanubal a	1095	N10496	BANGALORE	ANDHRA PRADESH	24/11/2005	28/02/2038
D ShubhangPrashant Ngw ekar	1106	N04141	LONI	M AHARASHTRA	31/01/2006	25/01/1962
D.VLakshm pathi	1183	L07576	HYDERABAD	ANDHRA PRADESH	27/05/2006	06/04/1961
D Pingal e AvinashNar ayan	1188	N10687	NASK	M AHARASHTRA	07/06/2006	24/10/1965
D.Kapi DeoSingh	1221	K07613	KASIA	UTTARPRADESH	28/06/2006	10/07/1968
D Part hbanpur ushot ham an	1609	P09420	TRICHIRAPALLI	TAM LNADU	26/12/2006	11/12/1965
D.Bipin Beri	1738	B02327	LUDHIANA	PUNJ AB	31/12/2006	28/09/1954
D. Ashokgupt a	746	@9379	PANCHKULA	HARYANA	31/12/2006	16/06/1961
🛭 .Gundaayyapp agupt a	1762	A08452	ANAKAPALLE	ANDHRA PRADESH	31/12/2006	22/08/1966
D Raj endraShreeshGupt a	1909	G11206	NAGPUR	M AHARASHTRA	02/04/2007	07/06/1964
Di PoojaMtt ba	1931	M 10211	NEW DELHI	DELHI	12/04/2007	07/05/1977
D PradpKum ar Mohanta.	1943	M 06421	RANAGHAT	W EST BENGAL	12/05/2007	29/10/1963
D SukanyaMtra	2185	M 09293	KOLKATA	W EST BENGAL	25/02/2008	05/04/1963
D Char m endraKum ar Verma	2291	V10442	NEW DELHI	DELHI	17/03/2008	08/09/1972

a de la descripció de la constante de la const

ASHWARYA SINHA

ADVOCATE-ON-RECORD SUPREME COURT OF INDIA

Resi/Office: C-25, Sector-14, Noida, U.P. Mob.: +91 9818911510 Tel: 0120-4273450, Telefax : 0120-4273453 Email: ashwarya.sinha@gmail.com

Date: 9.1.2016

To

Dr. Rajvardhan Azad M-18, Saket Road No. 50 New Delhi-110 017

Sub: Revision Petition Nos. 4431 - 4432 of 2013
Dr. Madan Mohan & Ors. Vs. Vavilapalli Ratnamala & Ors

Sir,

That the captioned matter was listed before the Hon'ble National Consumer Disputes Redressal Commission on 21.02.2014 wherein the Hon'ble Commission issued notice and directed the State Commission to not to release the decretal amount. Thereafter vide its order dated 07.03.2014, the Hon'ble Commission modified the order dated 21,02.2014 to the extent that if the State Commission proposes to release the decretal amount to the complainant then the same shall only be released once the Complainant furnishes adequate security before the State Commission. It must however be noted that no security has yet been deposited by the complainant before the State Commission and therefore the interim order granted by the Hon'ble National Commission will continue to remain in force. The next date of hearing has not yet been notified by the court and the same shall be intimated to us by the Hon'ble Commission in the due course of time.

Thanking you,

Yours faithfully,

(ASHWARYA SINHA)

दि. ओरएण्टल इन्योरोन्स कंपनी लिमिटेड

(भारत सरकार का उपक्रम)

मंडल कार्यालय - I : 54-15-4B, 1st फोर, गुत्तिकोंडा जूम कांप्लेक्स, नियर विनायक थियेटर रिंग रोड, विजयवाडा -520 008.

ई-मेल : 462100 @orientalinsurance.co.in

Phones: (O) 0866-2457309 (Dir & Fax), 2457825



THE ORIENTAL INSURANCE CO. LTD.

(A Government of India Undertaking)
DIVISIONAL OFFICE - I: 54-15-4B, 1st FLoor,
Guttikonda Zoom Complex, Near Vinayak
Theatre, Ring Road, VIJAYAWADA-520 008.
E-mail:462100@orientalinsurance.co.in

CIN: U66010DL1947G01007158

THE ORIENTAL INSURANCE COMPANY LIMITED
Divisional Office - 1, # 54-15-4B, "GUTTIKONDA ZOOM", 1ST FLOOR,
NEAR VINAYAK THEATRE, RING ROAD, VIJAYAWADA.

QUOTE FOR GROUP MEDICLAIM POLICY

S.NO.		PARTICULARS
		INSURED DETAILS
1	NAME AND ADDRESS OF THE INSURED	FAMILY BENEFIT SOCIETY OF THE MEMBERS OF ALL INDIA OPHTHALMOLOGICAL SOCIETY (FBS-AIOS)
2	TOTAL NO OF MEMBERS	3400
	m. 16	PREMIUM DETAILS
3	SUM INSURED PER PERSON	Rs.1,00,000/-
4	EXTENSIONS	MEMBER ONLY
5	DDC188 B4 DCD 4454 WWW	ALL PRE-EXISTING DISEASES INCLUDED
	LUCINIUM LEIGMENBER	Rs.2.172/- Including Service Tax
- 1	CONDITIONS:	SPITAL. IN ALL CASES IMMEDIATE INTIMATION SHALL BE GIVEN TO TPA, VIZAG WITHIN
	NO CO-PAYMENT DEDUCTABLE AMBULANCE SERVICES CHARGES - PEI PER POLICY PERIOD - 1% OF SUM INSU PRE HOSPITALISATION - 30 DAYS AND F AFTER THE INCEPTION OF THE POLICY SUCH INCLUSION IS ALSO SUBJECT TO THIRD PARTY ADMINISTRATORS (TPA) REQUIRE PASSPORT SIZE/STAMP SIZE IS CLAIMS WILL BE SETTLED BY THIRD PA	ED AS PER LIST ESES RISTRICTED TO 1% OF SUM INSURED PER DAY. RESTRICTED TO 2% OF SUM INSURED PER DAY. RILLNESS — Rs. 1,000/- MAXIMUM. RED — Rs. 3,000/- MAXIMUM. POST HOSPITALISATION - 50 DAYS NO MIDTERM INCLUSION OF ANY MEMBER UNLESS HE/HER IS A NEW JOINEE AND PAYMENT OF ADDITIONAL PREMIUM ON PRO-RATA BASIS. VILL ISSUE PHOTO ID CARDS IN RESPECT OF ALL THE COVERED PERSONS AND WE PHOTO FOR THE SAME. RETY ADMINISTRATORS (TAY) MENTIONED SPECIES A MEMBER.
7	ALL OTHER TERMS AND CONDITIONS AS	PER GMC POLICY CLAUSE

DIVISIONAL MANAGER INSUFANCE CO. 2457825 &

पंजीकृत कार्यालय: "ओरिएण्टल हाइस", पो.बॉॉ.नं. 7037, ए - 25/27 आसफ अली रोड, नई दिल्ली - 110 002. Regd. Office: "Oriental Houst", P.B.No. 7037, A-25/27, Asaf Ali Road, New Delhi - 110002

Star Health and Allied Insurance Company Limited

No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600034Phone: 044 - 28288800 Fax - 044 -28260062, Website: www.starhealth.in and Email: info@starhealth.in IRDA Regn.No.129Corporate Identity Number: U66010TN2005PLC056649

OUOTE FOR GROUP MEDI CLASSIC

Date: 1/19/2016 12:00:00 AM Ouote No.: H12392

INSURED DETAILS

1 Name of the Branch / Area / Zonal Office

Name and Address of the Insured 2

Total No. of Members

3

Sum Insured Per Person (Rs.)

Extensions

Hyderabad ZO

Family Benefit Society of the Members of All India

Ophthalmological Society (FBS-AIOS)

3391

PREMIUM DETAILS

Rs.1.00.000/-

Member only

Pre Existing Diseases

Waiver of 30 days waiting period Waiver of 1st year exclusions Waiver of 1st two year exclusions

Premium per member (Rs.) Rs.1,627/- + Marketing Cost + Service Tax

7. Conditions

- -Treatment in our network hospitals only, However in the case of Medical Emergencies & Accidents treatment can be taken in other Hospitals. In all cases immediate intimation shall be given to our Call Center within 24 hours of Hospitalisation
- As per our Medi Classic Insurance Policy Group: Automatic restoration of sum insured: Clause is Not Applicable.
- All Pre Existing Diseases claims subject to 25% copay
- 405 Day Care Procedure is enclosed as per last sheet
- Room Rent, Boarding and Nursing Expenses Restricted to 1.5% of Sum InsuredIf the Insured occupies a room with a room rent limit other than his eligibility as per the insurance policy, then all the other charges shall be limited to the charges applicable for the eligible room rent or actuals, whichever is lower.
- Emergency ambulance charges up-to a sum of Rs.750/- per hospitalisation and overall limit of Rs.1500/- per policy period for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment provided such hospitalisation claim is admissible as per the Policy
- Pre Hospitalisation 30 Days and Post Hospitalisation 7% of the incurred hospitalisation expenses (excluding Room Rent) subject to a maximum of Rs. 5000/-
- After the inception of the Policy, NO midterm inclusion of any Member unless he/her is a new joinee and such inclusion is also subject to payment of additional premium on pro rata basis.
- We shall issue photo ID cards in respect of all the covered persons and we require the passort size/stamp size photo for the same.
- Claims will be settled by in-house claims team.
- The quote is given for the above mentioned specific population. In case of any increase or decrease in the population, the premium will vary.
- Sublimits only for Cataract Rs.20000 in respect of one eye and Rs.30000 in the entire policy period 8.
- All other terms and conditions as per GMC Policy Clause.

Validity of the quote

The above quote is valid for a period of 30 Days

GROUP MEDICAL INSURANCE COVER FOR FBS AIOS

Dear Sir.

We are thankful for giving us opportunity to offer Medical Insurance Cover to the Family Benefit Society of the Members of All India Ophthalmological Society (FBS AIOS). Our quote for 1 lac sum insured per member per year to cover Hospitalization Benefits as per terms enunciated in the quote, is attached, in word format, as desired.

Please be informed that the insurance extends coverage also during waiting period of 30 days (30 days waiting period waived) besides deletion of 1st and the IInd year Exclusions which are applicable for Standard Medi Classic Insurance Policy.

Cover offered to you also includes Hospitalization Expenses pertaining to Pre Existing Diseases, which other wise are covered only after FORTY EIGHT MONTHS OF INCEPTION OF THE INSURANCE POLICY.

Our Policy covers not only Hospitalization Benefits, but also 405 day care procedures, where treatments does not last 24 hours as stated in the preamble of the Policy. List of Such Day Care Procedures is attached hereto. We have about 7500 Net Working Hospitals, PAN INDIA, across the length and Breadth of the Country. We have got 246 Full Pledged Branches, besides Area Offices and Zonal Officers to cater to the needs of our Clientele, spread over the Country. You can access the profile of START HEALTH, ITS NET WORK OF OFFICES, HOSPITAL NET WORK, THE AWARDS IT WON ever

Since it was started during the year 006 (May) at our web site www.starhealth.in It has to be accessed through Mozilla Fire Fox.

We await to hear from you to proceed further, Assuring you always of our best and prompt services and thanking you in the meantime,

With regards, Veeraraghavaiah.Ch Assistant Vice President Hyderabad 9966558330

LIST OF DAY-CARE TREATMENTS

- 1 Stapedotomy
- 2 Myringoplasty(Type I Tympanoplasty)
- 3 Revision stapedectomy
- 4 Labyrinthectomy for severe Vertigo
- 5 Stapedectomy under GA
- 6 Ossiculoplasty
- 7 Myringotomy with Grommet Insertion
- 8 Tympanoplasty (Type III)
- 9 Stapedectomy under LA
- 10 Revision of the fenestration of the inner ear.
- 11 Tympanoplasty (Type IV)
- 12 Endolymphatic Sac Surgery for Meniere's Disease
- 13 Turbinectomy
- 14 Removal of Tympanic Drain under LA
- 15 Endoscopic Stapedectomy
- 16 Fenestration of the inner ear
- 17 Incision and drainage of perichondritis
- 18 Septoplasty
- 19 Vestibular Nerve section
- 20 Thyroplasty Type I
- 21 Pseudocyst of the Pinna Excision
- 22 Incision and drainage Haematoma Auricle
- 23 Tympanoplasty (Type II)
- 24 Keratosis removal under GA
- 25 Reduction of fracture of Nasal Bone
- 26 Excision and destruction of lingual tonsils
- 27 Conchoplasty

- 28 Thyroplasty Type II
- 29 Tracheostomy
- 30 Excision of Angioma Septum
- 31 Turbinoplasty
- 32 Incision & Drainage of Retro Pharyngeal Abscess
- 33 Uvulo Palato Pharyngo Plasty
- 34 Palatoplasty
- 35 Tonsillectomy without adenoidectomy
- 36 Adenoidectomy with Grommet insertion
- 37 Adenoidectomy without Grommet insertion
- 38 Vocal Cord lateralisation Procedure
- 39 Incision & Drainage of Para Pharyngeal Abscess
- 40 Transoral incision and drainage of a pharyngeal abscess
- 41 Tonsillectomy with adenoidectomy
- 42 Tracheoplasty

Ophthalmology

- 43 Incision of tear glands
- 44 Other operation on the tear ducts
- 45 Incision of diseased eyelids
- 46 Excision and destruction of the diseased tissue of the eyelid
- 47 Removal of foreign body from the lens of the eye.
- 48 Corrective surgery of the entropion and ectropion
- 49 Operations for pterygium
- 50 Corrective surgery of blepharoptosis
- 51 Removal of foreign body from conjunctiva
- 52 Biopsy of tear gland

53 Removal of Foreign body from cornea

54 Incision of the cornea

55 Other operations on the cornea

56 Operation on the canthus and epicanthus

57 Removal of foreign body from the orbit and the eye ball.

58 Surgery for cataract

59 Treatment of retinal lesion

60 Removal of foreign body from the posterior chamber of the eye

Oncology

61 IV Push Chemotherapy

62 HBI-Hemibody Radiotherapy

63 Infusional Targeted therapy

64 SRT-Stereotactic Arc Therapy

65 SC administration of Growth Factors

66 Continuous Infusional Chemotherapy

67 Infusional Chemotherapy

68 CCRT-Concurrent Chemo + RT

69 2D Radiotherapy

70 3D Conformal Radiotherapy

71 IGRT- Image Guided Radiotherapy

72 IMRT- Step & Shoot

73 Infusional Bisphosphonates

74 IMRT- DMLC

75 Rotational Arc Therapy

76 Tele gamma therapy

77 FSRT-Fractionated SRT

78 VMAT-Volumetric Modulated Arc Therapy

79 SBRT-Stereotactic Body Radiotherapy

80 Helical Tomotherapy

81 SRS-Stereotactic Radiosurgery

82 X-Knife SRS

83 Gammaknife SRS

84 TBI- Total Body Radiotherapy

85 intraluminal Brachytherapy

86 Electron Therapy

87 TSET-Total Electron Skin Therapy

88 Extracorporeal Irradiation of Blood Products

89 Telecobalt Therapy 90 Telecesium Therapy

91 External mould Brachytherapy

92 Interstitial Brachytherapy

93 Intracavity Brachytherapy

94 3D Brachytherapy

95 Implant Brachytherapy

96 Intravesical Brachytherapy

97 Adjuvant Radiotherapy

98 Afterloading Catheter Brachytherapy

99 Conditioning Radiothearpy for BMT

100 Extracorporeal Irradiation to the Homologous Bone

grafts

101 Radical chemotherapy

102 Neoadjuvant radiotherapy

103 LDR Brachytherapy

104 Palliative Radiotherapy

105 Radical Radiotherapy

106 Palliative chemotherapy

107 Template Brachytherapy108 Neoadjuvant chemotherapy

109 Adjuvant chemotherapy

110 Induction chemotherapy

111 Consolidation chemotherapy

112 Maintenance chemotherapy

113 HDR Brachytherapy

Plastic Surgery

114 Construction skin pedicle flap

115 Gluteal pressure ulcer-Excision

116 Muscle-skin graft, leg

117 Removal of bone for graft

118 Muscle-skin graft duct fistula

119 Removal cartilage graft

120 Myocutaneous flap

121 Fibro myocutaneous flap

122 Breast reconstruction surgery after mastectomy

123 Sling operation for facial palsy

124 Split Skin Grafting under RA

125 Wolfe skin graft

126 Plastic surgery to the floor of the mouth under GA

Urology

127 AV fistula - wrist

128 URSL with stenting

129 URSL with lithotripsy

130 Cystoscopic Litholapaxy

131 ESWL

132 Haemodialysis

133 Bladder Neck Incision

134 Cystoscopy & Biopsy

135 Cystoscopy and removal of polyp

136 Suprapubic cystostomy

137 percutaneous nephrostomy

139 Cystoscopy and "SLING" procedure.

140 TUNA-prostate

141 Excision of urethral diverticulum

142 Removal of urethral Stone

143 Excision of urethral prolapse

144 Mega-ureter reconstruction

145 Kidney renoscopy and biopsy

146 Ureter endoscopy and treatment147 Vesico ureteric reflux correction

148 Surgery for pelvi ureteric junction obstruction

149 Anderson hynes operation

150 Kidney endoscopy and biopsy

151 Paraphimosis surgery

152 injury prepuce- circumcision

153 Frenular tear repair

154 Meatotomy for meatal stenosis

155 surgery for fournier's gangrene scrotum

156 surgery filarial scrotum

157 surgery for watering can perineum

158 Repair of penile torsion

159 Drainage of prostate abscess

160 Orchiectomy

161 Cystoscopy and removal of FB

Neurology

162 Facial nerve physiotherapy

163 Nerve biopsy

164 Muscle biopsy

165 Epidural steroid injection

166 Glycerol rhizotomy

167 Spinal cord stimulation

168 Motor cortex stimulation

169 Stereotactic Radiosurgery

170 Percutaneous Cordotomy

171 Intrathecal Baclofen therapy

172 Entrapment neuropathy Release

173 Diagnostic cerebral angiography

174 VP shunt

175 Ventriculoatrial shunt

Thoracic surgery

176 Thoracoscopy and Lung Biopsy

177 Excision of cervical sympathetic Chain Thoracoscopic 234 Polypectomy colon

178 Laser Ablation of Barrett's oesophagus

179 Pleurodesis

180 Thoracoscopy and pleural biopsy

181 EBUS + Biopsy

182 Thoracoscopy ligation thoracic duct

183 Thoracoscopy assisted empyaema drainage

Gastroenterology

184 Pancreatic pseudocyst EUS & drainage 185 RF ablation for barrett's Oesophagus

186 ERCP and papillotomy

187 Esophagoscope and sclerosant injection

188 EUS + submucosal resection 189 Construction of gastrostomy tube 190 EUS + aspiration pancreatic cyst 191 Small bowel endoscopy (therapeutic)

192 Colonoscopy ,lesion removal

193 ERCP

194 Colonscopy stenting of stricture

195 Percutaneous Endoscopic Gastrostomy 196 EUS and pancreatic pseudo cyst drainage

197 ERCP and choledochoscopy

198 Proctosigmoidoscopy volvulus detorsion

199 ERCP and sphincterotomy 200 Esophageal stent placement 201 ERCP + placement of biliary stents

202 Sigmoidoscopy w / stent 203 EUS + coeliac node biopsy

General Surgery

204 infected keloid excision

205 Incision of a pilonidal sinus / abscess

206 Axillary lymphadenectomy 207 Wound debridement and Cover 208 Abscess-Decompression 209 Cervical lymphadenectomy 210 infected sebaceous cyst 211 Inquinal lymphadenectomy 212 Incision and drainage of Abscess

213 Suturing of lacerations

214 Scalp Suturing

215 infected lipoma excision 216 Maximal anal dilatation

217 Piles

A)Injection Sclerotherapy

B)Piles banding

218 liver Abscess- catheter drainage 219 Fissure in Ano- fissurectomy 220 Fibroadenoma breast excision 221 Oesophageal varices Sclerotherapy 222 ERCP - pancreatic duct stone removal

223 Perianal abscess I&D

224 Perianal hematoma Evacuation 225 Fissure in ano sphincterotomy

226 UGI scopy and Polypectomy oesophagus

227 Breast abscess I& D 228 Feeding Gastrostomy

229 Oesophagoscopy and biopsy of growth oesophagus

230 UGI scopy and injection of adrenaline, sclerosants-

bleeding ulcers

231 ERCP - Bile duct stone removal

232 Ileostomy closure 233 Colonoscopy

235 Splenic abscesses Laparoscopic Drainage 236 UGI SCOPY and Polypectomy stomach 237 Rigid Oesophagoscopy for FB removal

238 Feeding Jejunostomy

239 Colostomy 240 Ileostomy 241 colostomy closure

242 Submandibular salivary duct stone removal

243 Pneumatic reduction of intussusception 244 Varicose veins legs - Injection sclerotherapy

245 Rigid Oesophagoscopy for Plummer vinson syndrome

246 Pancreatic Pseudocysts Endoscopic Drainage

247 ZADEK's Nail bed excision 248 Subcutaneous mastectomy 249 Excision of Ranula under GA

250 Rigid Oesophagoscopy for dilation of benign Strictures

251 Eversion of Sac

a) Unilateral b)Bilateral

252 Lord's plication 253 Jaboulay's Procedure

254 Scrotoplasty

255 Surgical treatment of varicocele

256 Epididymectomy

257 Circumcision for Trauma

258 Meatoplasty

259 Intersphincteric abscess incision and drainage

260 Psoas Abscess Incision and Drainage 261 Thyroid abscess Incision and Drainage 262 TIPS procedure for portal hypertension

263 Esophageal Growth stent

264 PAIR Procedure of Hydatid Cyst liver

265 Tru cut liver biopsy

266 Photodynamic therapy or esophageal tumour and Lung tumour

267 Excision of Cervical RIB

268 laparoscopic reduction of intussusception

269 Microdochectomy breast 270 Surgery for fracture Penis 271 Sentinel node biopsy 272 Parastomal hernia 273 Revision colostomy

274 Prolapsed colostomy- Correction

275 Testicular biopsy

276 laparoscopic cardiomyotomy(Hellers) 277 Sentinel node biopsy malignant melanoma 278 laparoscopic pyloromyotomy(Ramstedt)

Orthopedics

279 Arthroscopic Repair of ACL tear knee 280 Closed reduction of minor Fractures 281 Arthroscopic repair of PCL tear knee

282 Tendon shortening

283 Arthroscopic Meniscectomy - Knee 284 Treatment of clavicle dislocation 285 Arthroscopic meniscus repair 286 Haemarthrosis knee- lavage 287 Abscess knee joint drainage

lpha

288 Carpal tunnel release

289 Closed reduction of minor dislocation

290 Repair of knee cap tendon

291 ORIF with K wire fixation- small bones

292 Release of midfoot joint

293 ORIF with plating- Small long bones

294 Implant removal minor

295 K wire removal 296 POP application

297 Closed reduction and external fixation

298 Arthrotomy Hip joint 299 Syme's amputation

300 Arthroplasty

301 Partial removal of rib

302 Treatment of sesamoid bone fracture 303 Shoulder arthroscopy / surgery

304 Elbow arthroscopy

305 Amputation of metacarpal bone 306 Release of thumb contracture

307 Incision of foot fascia

308 calcaneum spur hydrocort injection 309 Ganglion wrist hyalase injection

310 Partial removal of metatarsal

311 Repair / graft of foot tendon 312 Revision/Removal of Knee cap

313 Amputation follow-up surgery

314 Exploration of ankle joint

315 Remove/graft leg bone lesion 316 Repair/graft achilles tendon

317 Remove of tissue expander

318 Biopsy elbow joint lining 319 Removal of wrist prosthesis

320 Biopsy finger joint lining

321 Tendon lengthening

322 Treatment of shoulder dislocation

323 Lengthening of hand tendon 324 Removal of elbow bursa 325 Fixation of knee joint

326 Treatment of foot dislocation

327 Surgery of bunion

328 intra articular steroid injection

329 Tendon transfer procedure 330 Removal of knee cap bursa

331 Treatment of fracture of ulna

332 Treatment of scapula fracture

333 Removal of tumor of arm/elbow under RA/GA

334 Repair of ruptured tendon 335 Decompress forearm space

336 Revision of neck muscle (Torticollis release)

337 Lengthening of thigh tendons

338 Treatment fracture of radius & ulna

339 Repair of knee joint

Paediatric surgery

340 Excision Juvenile polyps rectum

341 Vaginoplasty

342 Dilatation of accidental caustic stricture oesophageal

343 Presacral Teratomas Excision 344 Removal of vesical stone

345 Excision Sigmoid Polyp

346 Sternomastoid Tenotomy

347 Infantile Hypertrophic Pyloric Stenosis pyloromyotomy

348 Excision of soft tissue rhabdomyosarcoma

349 Mediastinal lymph node biopsy

350 High Orchidectomy for testis tumours

351 Excision of cervical teratoma

352 Rectal-Myomectomy

353 Rectal prolapse (Delorme's procedure) 354 Orchidopexy for undescended testis

355 Detorsion of torsion Testis

356 lap. Abdominal exploration in cryptorchidism

357 EUA + biopsy multiple fistula in ano 358 Cystic hygroma - Injection treatment

359 Excision of fistula-in-ano

Gynaecology

360 Hysteroscopic removal of myoma

361 D&C

362 Hysteroscopic resection of septum 363 thermal Cauterisation of Cervix

364 MIRENA insertion

365 Hysteroscopic adhesiolysis

366 LEEP

367 Cryocauterisation of Cervix 368 Polypectomy Endometrium

369 Hysteroscopic resection of fibroid

370 LLETZ 371 Conization

372 polypectomy cervix

373 Hysteroscopic resection of endometrial polyp

374 Vulval wart excision

375 Laparoscopic paraovarian cyst excision

376 uterine artery embolization 377 Bartholin Cyst excision 378 Laparoscopic cystectomy

379 Hymenectomy (imperforate Hymen)

380 Endometrial ablation 381 vaginal wall cyst excision

382 Vulval cyst Excision

383 Laparoscopic paratubal cyst excision 384 Repair of vagina (vaginal atresia) 385 Hysteroscopy, removal of myoma

386 TÚRBT

387 Ureterocoele repair - congenital internal

388 Vaginal mesh For POP 389 Laparoscopic Myomectomy 390 Surgery for SUI

391 Repair recto- vagina fistula

392 Pelvic floor repair(excluding Fistula repair)

393 URS + LL

394 Laparoscopic oophorectomy

Critical care

395 Insert non-tunnel CV cath

396 Insert PICC cath (peripherally inserted central catheter)

397 Replace PICC cath (peripherally inserted central

catheter)

398 Insertion catheter, intra anterior

399 Insertion of Portacath

Dental

400 Splinting of avulsed teeth 401 Suturing lacerated lip

402 Suturing oral mucosa

403 Oral biopsy in case of abnormal tissue presentation

404 FNAC

405 Smear from oral cavity

Admissibility will be determined as per the policy terms , conditions and exclusions





SOCIETY OF FAMILY BENEFIT SCHEME OF THE MEMBERS OF ALL INDIA **OPHTHALMOLOGICAL SOCIETY**

MEMBER'S **RECENT** PHOTO

(For Office Use Only)

FBS AIOS No. AIOS Life Membership No. of Applicant

Residing City / Town Date of Pro. Admission:

Age on Admission: Native State

APPLICATION FORM

	(To be filled in Block lette	ers)
Name in Full:		Sex:
Name of Father / Husband .		
Date of Birth:		Age in Years:
Correspondence Address:		
		Pin:
Phone No: (STD Code)	(R)(O)	(CeII)
Permanent Address:		
		Pin:
Email:		Fax:
STD Code: F	hone No:	
Branch	contribution to the Corpus fund of did not suffer from any major illnes nancy or having any of these disease ously. I do hereby declare that t not withheld any information whatso given is found to be incorrect or Subquent communication s. I agree to poy the Constitution and byelaws of FE	Benefit Scheme of AIOS. I enclose DD No. The Scheme as per my age along with all other is in the Past like any acute disease of Heart, is now and did not undergo any major surgery for the above information is true to the best of my lever regarding my particulars and my membership imission of any false information in the application by the Fraternity Contribution as per the rules of as AIOS and also any amendments made from time the E.C. / M.C. of FBS AIOS in this regards as final.
Date:		
Place:		Signature of the Member



X

NOMINATION FORM

	NOMINATION FORM											
S. No.	Name, address and Signature of Nominee	Relation- ship	Photo of Nominee	Thumb Impression	Telephone Number / Cell Number of nominee							
	f the nominee is a minor: Name of the person who represents the minor and his or her address:											

If the nominee is a minor:	
Name of the person who represents the	minor and his or her address:
Age of the minor: 1	2.
Specimen signature of the nominees:	1
	2
Or the minor's Representatives:	1
	2
I hereby declare that the above informa	tion furnished by me is true and correct.
	(Signature of the Member)

PROCEDURE OF ENROLLMENT IN TO FBS AIOS

Age in years	Admission fee Rs.
Up to 29 years not completing 29	5000.00
29 to 34 years not completing 34	7000.00
34 to 39 years not completing 39	9,000.00
39 to 44 years not completing 44	15,000.00
44 to 49 years not completing 49	20,000.00
49 to 54 Years not completing 54	30,000.00

Aratified Life Member of AIOS qualified under the eligibility criteria shall apply on the prescribed application form along with the following documents as Annexures. Application and other details of FBS AIOS are available with the Secretary's office and on the website www.fbsaios.in The tariff now is as follows. Please print your address & names or write in clear capital letters to avoid spelling mistakes in your Communications.

- No application for membership will be accepted unless it is complete in all respects, accompanied by Demand Draft for the Correct amount as per the age of a member in favor of "Hon Secretary FBS AIOS A/c.NO 30067225866 SBI Vijayawada ". on any Bank in Vijayawada .A provisionally admitted member becomes a regular member after ratification of his membership by the Executive Committee of FBS AIOS Only.
- 2. Proof of age (any one of the following self attested copy showing date of birth)
 - i) Birth Certificate. ii) Matriculation / Board/ SSLC Certificate/ Pan card copy iii) Passport copy
- 3. Proof of AIOS life membership: any one of the following self attested copy. (A provisionally admitted member of AIOS becomes a regular member of FBS AIOS after ratification of Life membership in AIOS.)
 - i) AIOS Life membership certificate
 - ii Life membership photo identity card
- 4. Proof of Residence (any one of the following self attested copy)
 - i) Election Identity Card ii) Passport iii) Driving License
- 5. PAN CARD NO.
- 6. Medical Certificate by a Physician registered with Medical Council of India/ State Medical Council/Medical Specialist of Corporate Hospital / certifying that to the best of his knowledge, after examination and review of the investigation of the applicant that:
- There is no evidence of advanced terminal ailment/ advanced cardiac, renal or hepatic, Brain or Lungs Kidney, disease / meta static malignancy.
- ii. The member shall give a self declaration on a Rs.10. Bond as notarized affidavit to the effect that he/she is free from any major ailments of heart kidney lungs, liver, kidney, Brain or malignancy and has not undergone any major operation previously.
- 7. Name of the Nominee/s with their age, address (postal, e-mail), Tele No. and PAN No. On a separate paper.
- 8. Enclose 2 extra stamp size photos of the applicant and of the nominees.

Please follow the following instructions carefully.

 a) A Completed application along with all the above documents should be sent to the following office address

Dr V. Sambasiva Rao.

Hon. Gen. Secretary, FBS AIOS,

Aravinda Lasek Eye Hospital, 29-12-46, Surya Raopeta, Vijayawada-520002. A.P. Email-sambasivalasek.vjw@gmail.com, fbsaios.vjw@gmail.com, mobile-08886941987.

- b) Submission of incomplete application form or any false information therein or in subsequent communications to the Society will make a member liable for termination and not eligible for any benefit from the Society.
- c) For regular dues and Up dates on FBS AISO Log on to www.fbsaios.in or mail to fbsaios.vjw@gmail.com
- d) If you do not receive any reply or receipt with in 15 days after sending your application please write a letter or give a e mail or call to enquire .No cell messages please. You will get reply with in 24 hrs for your e mail queries.
- e) Please enquire for any dues to FBS AIOS every April and October & pay in time so that you are an active member to enjoy all benefits avoiding suspension and termination of membership in FBS AIOS. log on to www.fbsaios.in updated monthly
- f) Advanced Deposit. To avoid unintentional suspension and termination of membership due to non payment in time we accept advance deposit of Rs.5000.00 or more .This will help a member on the move to avoid penalty for late payment and sending DD S every 6 months for Fraternity Contribution until this amount is accounted for.
- email will be sent immediately after receipt of your application. A copy of constitution and A copy of News letter will be sent immediately.
- h) All complete applications will be ratified by Executive Committee, FBS AIOS and letter of ratification and FBS certificate will be sent.with in a month of the receipt of the all valid applications. Check your e mail for FBS AIOS News and log on to www.fbsaios.in for updates.



FAMILY BENEFIT SOCIETY OF THE MEMBERS OF ALL INIDA OPHTHALMOLOGICAL SOCIETY(FBS-AIOS)

Age in years

Up to 29 years not completing 29

29 to 34 years not completing 34

34 to 39 years not completing 39

39 to 44 years not completing 44

44 to 49 years not completing 49

49 to 54 Years not completing 54

Fbs aios Main Theme is, when ever a collegue of ours die, we go to his house, to console his family members taking fruits/sweets worth of Rs 600/. In Fbsaios we collect Rs 600/ as fc for each death, from members, pool the money and give it to His family after His death. Help your collegues Family, collegues will help your Family by giving Fc of Rs 600/.

At Present FbsAios Active Membership is 3303

10 crores given to 75 families Since 2004

- At present benefit to the family is Rs. 20 lakhs after the death of the member.
- The benefit to the family increases to Rs. 22 lakhs from 2016 Hurry up join now before admission rates are increased.
- One time admission fee at the time of joining as per the age given below table.
- After that Rs. 600 as Fc contribution for each death of the member.
- No death no payment. No yearly payment unlike other insurance schemes.
- So far each member paid Rs 38,600 since 2004 for 75 deaths as Fc 1 to Fc 17. And the benefit to the family is Rs 20 Laks.
- No Scheme in the world can give such a benfit with such a low investment and high benefit to the family.
- In an LIC Policy for 15 Lakhs a policy holder has to pay between Rs. 47000 to Rs. 83000.00 every year depending upon the age of the policy holder.
- JOIN FBS-AIOS NOW and provide Rs. 22/ Lakhs.benefit to family from 2016.
- Application forms and details are available in the website www.fbsaios.in
- Visit Fbs Aios Web site www.fbsaios.in to find out your dues & update details.
- Members log in: User name: your fbs aios number Password:fbsaios

Dr. Rajvardhan Azad, Chairman, FBSAIOS rajvardhanazad@hotmail.com



Dr V. Sambasiva Rao, Hon. Gen. Secretary, FBS AIOS, Aravinda Lasek Eye Hospital, 29-12-46, Suryaraopeta, Vijayawada-520002.A.P. Email-sambasivalasek.vjw@gmail.com, fbsaios.vjw@gmail.com, mobile-08886941987.



Admission fee Rs.

5000.00

7000.00

9,000.00

15,000.00

20,000.00

30,000.00

	FBS AIOS MANAGING COMMITTEE ZONAL REPRESENTATIVES EX-OFFICIO MEMBERS-AIOS office bearers										
Chairman	Dr. Rajvardhan Azad										
Vice Chairman	Dr.C.Sriramamurthy	1. Dr.Rajib mukherjee	north	1. Dr.Queresh Maskati							
Hon. Secretary	Dr. V. Sambasiva Rao	2. Dr. Harshul Tak	central	2. DrB.K.Naik							
Treasurer	Dr.C.Sarath Babu	3. Dr. Laulkar jayant	west	3. Dr. Yogesh Shaah							
Joint-Secretary	Dr. Ranjith maniar	4. Dr.S.S.Sukumar	south								
Joint-Treasurer	Dr. Queresh Maskati	5. Dr. BNR Subudhi	east								

Dues List

FBS No.	Dues								
59	4800	851	15650	1708	2900	2306	22850	2762	6400
110	3000	866	4600	1721	1000	2307	4800	2770	4700
120	8000	871	3000	1729	4800	2310	3000	2775	4600
124	600	877	3000	1736	2450	2324	6400	2780	1800
146	5050	886	3000	1778	4800	2331	9600	2792	3000
159	11800	887	2050	1783	3000	2332	4800	2793	4800
165	3000	888	2800	1791	600	2336	5850	2823	3000
169	3000	934	4800	1794	5850	2340	3400	2831	600
171	11400	938	4800	1807	6400	2383	600	2838	3000
172	4700	970	3000	1808	3000	2396	4450	2855	4800
210	3000	977	3000	1814	6950	2401	4250	2870	3900
229	1800	989	6400	1832	8600	2404	800	2894	9200
262	1850	990	9700	1850	3750	2414	3000	2898	2000
346	3000	992	8000	1878	4800	2433	7800	2911	4800
354	6300	996	1400	1894	002	2446	4550	2923	8000
380	3240	1024	7350	1897	2800	2455	2800	2952	4800
426	600	1063	4800	1922	1700	2459	4250	2955	3000
441	350	1089	2400	1932	3000	2503	6100	2959	9200
448	1400	1117	2800	1935	3000	2504	6100	2962	3000
462	4800	1121	3000	1936	3900	2505	950	2970	3200
476	1000	1133	3600	1952	4800	2514	3000	2997	4800
481	3000	1137	10350	1961	50	2528	3000	2999	1800
485	3750	1138	2400	1971	11400	2535	4800	3034	10400
493	3950	1160	8000	1979	1400	2538	3000	3045	8000
512	4000	1176	2950	1996	4300	2565	800	3046	4200
526	3000	1216	3000	2030	150	2567	1000	3055	2200
528	4800	1249	3000	2035	3000	2581	19450	3067	6400
555	4600	1262	4800	2042	3000	2590	3450	3099	6400
613	2900	1285	3500	2053	7100	2607	4800	3108	2100
667	3000	1336	9600	2080	3000	2621	19450	3112	1200
674	4600	1412	3000	2088	850	2633	3400	3140	4800
680	3200	1428	4800	2093	9350	2655	1000	3158	4800
686	8600	1533	19450	2106	6600	2658	2450	3164	6400
707	11000	1544	5000	2123	3000	2659	9200	3171	3000
711	7900	1570	3000	2128	3800	2668	6950	3201	3000
751	4800	1635	5750	2153	3150	2669	3000	3223	6400
771	4100	1655	3950	2168	850	2682	4000	3257	1400
773	4800	1663	6400	2193	2650	2683	950	3259	4800
775	7250	1669	6400	2197	2250	2684	3000	3278	4800
788	13200	1675	1400	2206	3000	2720	2850	3299	4800
814	3000	1684	4850	2239	4850	2726	8000	3311	3000
817	3400	1685	3000	2244	5600	2748	2750	3315	3000
826	3000	1688	5800	2270	2900	2753	2500	3330	3000
832	4800	1694	6400	2275	3000	2758	4200	3333	3000
850	1000	100-	0-100	2293	2100	2761	4800	3343	3000
					2 00	2.01	-1000		

FBS No.	Excess	FBS No.	Excess	FBS No.	Excess	FBS No.	Excess	FBS No.	Excess
1	8900	95	4250	208	5050	339	2000	446	2050
2	10649	96	4450	219	2000	342	48400	447	2550
3	1200	101	7900	220	550	348	11050	451	3600
4	550	102	650	221	13400	350	6000	455	4750
6	11050	103	1700	223	4400	355	10000	463	80450
7	17050	104	4050	226	2450	356	5200	464	3600
11	21200	105	4050	227	300	357	2000	465	5700
13	3550	107	2000	228	4650	358	3400	466	3400
15	7000	109	46950	232	4000	361	4400	468	9550
16	18400	112	5600	233	2000	364	400	472	47750
17	6550	113	1200	234	4400	365	400	473	11200
18	10400	114	2200	236	500	366	4350	475	1850
20	12050	115	2550	240	2200	373	10850	477	5400
24	7000	116	9400	241	7800	379	200	478	1800
25	5000	121	8500	247	600	381	2050	480	9850
27	15350	123	3050	250	1100	383	5000	482	8400
28	3000	125	2550	253	400	385	3150	484	19550
33	1250	127	3000	257	2000	388	3050	487	2000
34	6550	130	10000	260	9550	389	5000	489	2050
35	1350	131	3800	261	50	391	1500	491	4400
36	1550	133	5000	266	9050	397	4600	496	7950
38	10400	134	5400	273	2050	401	5000	498	5050
39	200	135	1050	276	2000	402	2000	500	3335
43	6550	136	3300	277	6800	405	6550	501	1200
45	34600	138	13400	280	11900	406	1585	502	7000
46	1250	139	5000	281	3000	408	1000	504	11050
53	5000	142	7000	284	200	411	8250	514	3700
54	2050	149	9400	287	5050	412	3600	516	3600
55	15	153	1450	290	50	413	3600	518	3300
56	2000	154	16	291	4051	415	7050	522	13550
64	1550	156	1200	296	10000	416	4000	523	15000
66	7000	157	200	297	10	417	2950	525	10050
68	6550	158	4000	299	5000	419	3050	529	8200
70	20000	163	1550	301	250	422	200	530	1550
71	7000	166	4050	302	1850	424	1200	533	250
72	4950	167	1200	305	7000	425	7000	539	5750
73	9550	168	17050	307	2400	428	1050	542	5050
74	4900	174	2000	308	750	429	15200	546	2000
75	3800	175	3900	309	5900	430	7050	547	7050
7 6	1050	179	11250	310	650	431	2000	549	4550
77	3400	184	2400	311	50	432	5200	550	300
<i></i> 78	6850	187	5000	312	2000	433	1300	551	75 0
79	2000	192	5200	314	11500	434	5550	552	5000
81	13050	193	50	318	19400	435	1100	553	2200
85	2000	196	5700	321	1550	436	6100	554	4650
86	5200	197	3600	324	200	438	2000	556	1400
87	9550	198	7000	326	8050	439	2100	557	32
88	4400	199	3400	329	21150	440	1600	558	2000
89	10400	202	2000	334	1250	444	400	560	6950
~	20100	207	4050	338	15050	445	18900	563	2050

FBS No.	Excess	FBS No.	Excess	FBS No.	Excess	FBS No.	Excess	FBS No.	Excess	
564	4400	682	5000	796	1200	929	9400	1034	2000	
569	450	683	2000	803	1200	932	3800	1035	9150	
570	4400	684	3600	805	600	933	300	1036	2000	
571	4650	685	400	806	7000	935	6100	1037	2050	
572	3600	689	50	808	1200	937	5400	1039	5050	
576	4400	690	400	810	50	939	200	1044	14200	
578	3400	692	1200	811	150	941	1150	1047	400	
579	800	698	1550	812	8050	942	200	1048	200	
582	5200	699	2950	819	3400	943	5400	1049	4200	
590	2000	700	3400	825	7000	946	5000	1050	14000	
591	2000	702	8300	829	7000	951	4050	1052	2501	
594	2000	706	1550	833	4250	953	5400	1053	3050	
595	7850	708	300	836	5300	956	200	1054	32546	
596	7850	709	22000	837	8700	958	5400	1055	6550	
599	3000	715	4500	840	6750	960	3100	1056	250	
600	400	717	2650	841	7500	962	5400	1066	2950	
601	450	722	400	842	12450	964	2000	1069	5550	
602	8400	723	6550	844	7000	967	3600	1074	100	
603	400	728	200	846	1900	968	4000	1075	5200	
605	4550	729	900	859	2000	971	3050	1076	7500	
606	6750	730	6200	860	4300	973	400	1078	1800	
607	7800	731	3000	863	200	974	2491	1081	18600	
609	400	735	8050	865	4400	975	3400	1082	2050	
618	1927.78	740	300	868	200	976	200	1083	2050	
619	2900	741	3600	870	4850	980	9920	1085	1450	
621	5000	747	200	873	5400	983	200	1086	8600	
622	10450	752	6000	878	3600	991	6000	1087	11050	
623	6550	755	4550	882	250	994	400	1090	4750	
625	7000	760	2160	891	100	995	400	1092	300	
626	3000	762	2850	894	3400	998	4000	1093	3000	
632	3600	766	6450	895	2850	999	2400	1094	5400	
633	4850	768	500	897	550	1000	12100	1096	3000	
635	1050	769	3200	898	400	1001	4850	1098	2000	
637	200	770	2750	899	4850	1002	5050	1099	200	
639	400	772	3050	902	750	1004	250	1102	100	
642	7000	774	2300	903	7750	1005	200	1105	2600	
644	9950	776	7000	905	1150	1006	1050	1108	500	
645	4050	777	3600	906	300	1008	1800	1112	10750	
646	100	779	5400	907	4650	1010	18000	1118	1150	
651	5900	780	3400	910	2000	1011	2000	1119	6000	
653	10200	781	4400	914	3600	10 14	7700	1120	200	
657	19050	782	6050	915	3700	1016	550	1123	3600	
658	2350	783	5200	918	4450	1018	6200	1125	6050	
661	100	784	400	919	69525	10 19	4300	1129	7000	
662	7000	789	2400	921	9800	1023	3050	1130	10000	
664	1200	790	1450	923	6200	1025	6100	1131	1500	
666	1000	791	10650	924	6200	1026	6100	1132	5150	
668	3000	793	9050	926	10050	1028	4000	1139	3050	
681	1800	795	11250	927	5650	1029	9400	1140	4000	

FBS No.	Excess	FBS No.	Excess						
1141	2900	1231	400	1328	28389	14 16	2000	1525	4050
1142	4150	1236	3300	1331	4000	14 17	9400	1528	4150
1143	4400	1237	5350	1333	3200	14 18	4200	1531	1350
1146	600	1240	4650	1334	3200	14 19	4450	1534	50
1147	3100	1241	350	1335	9700	1420	2600	1535	14400
1148	1750	1244	5850	1338	1800	1421	200	1537	2300
1150	5950	1245	4850	1340	2200	1423	5000	1538	2000
1155	5200	1250	1100	1341	3600	1429	2450	1539	2000
1157	2000	1251	3050	1342	9950	1430	2550	1540	9650
1159	5000	1253	4200	1343	200	1432	1200	1542	8800
1161	6200	1254	50	1344	200	1433	1700	1547	4400
1162	6200	1256	2000	1345	29650	1434	5300	1548	7000
1163	10400	1257	1000	1346	4000	1435	5200	1552	100
1165	3600	1258	400	1349	2950	1440	5550	1554	3250
1167	3600	1259	5000	1352	2000	1441	6650	1555	1150
1168	10400	1261	8450	1353	1250	1445	10243.82	1556	4300
1169	3200	1264	2100	1355	2000	1446	3600	1557	4000
1170	4950	1268	5000	1356	8200	1450	1400	1558	400
1173	9050	1270	2000	1357	14050	1453	18050	1559	2900
1174	5650	1271	3050	1358	4100	1454	4400	1560	5200
1175	2100	1273	75.13	1364	2450	1456	9000	1561	4950
1179	2850	1275	2050	1367	100	1457	200	1562	4950
1185	4400	1277	2000	1370	4400	1458	9300	1565	8400
1187	50	1278	2000	1371	200	1459	7050	1567	5400
1189	200	1279	3400	1372	2950	1460	5700	1576	5000
1191	4200	1282	6200	1373	800	1462	16400	1579	200
1194	1700	1283	13050	1374	8250	1463	4300	1581	1700
1197	21250	1287	200	1375	4550	1469	250	1583	8050
1198	400	1288	400	1376	2000	1472	5000	1584	2000
1199	7050	1290	5000	1378	6350	1478	2550	1588	800
1201	18400	1292	2600	1379	2000	1479	5000	1589	1200
1202	5200	1295	3000	1380	7200	1483	4000	1594	9400
1203	9000	1301	10200	1381	6350	1485	3300	1595	2000
1206	9250	1302	7000	1383	9150	1486	4250	1597	6550
1207	4250	1303	200	1386	3050	1488	8750	1598	8050
1208	6550	1306	9550	1387	8400	1489	1300	1599	10750
1209	3050	1307	20050	1388	7050	1496	8050	1600	4150
1210	4150	1308	7000	1393	1050	1497	8050	1601	1050
1211	200	1309	4100	1394	300	1500	3600	1602	9100
1212	9650	1310	7000	1395	1250	1504	2850	1607	50
1214	2000	1311	7050	1396	8400	1505	100	1614	300
1215	4000	1313	13050	1398	6550	1507	4350	1615	7000
1217	2600	1316	9050	1399	130	1508	2000	1616	7800
1219	450	13 19	700	1401	9400	1510	400	1620	1200
1220	1850	1320	7900	1405	1550	1515	9400	1622	200
1223	3000	1321	15050	1406	200	1516	1550	1623	3000
1227	9400	1323	1100	14 10	5050	15 17	4300	1624	7600
1228	3500	1325	2150	1411	9050	1518	1200	1626	6200
1229	8600	1327	19050	14 15	6200	1524	4150	1629	4250

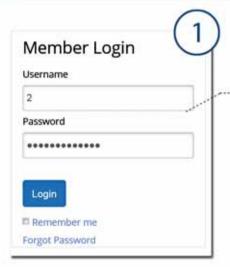
FBS No.	Excess	FBS No.	Excess	FBS No.	Excess	FBS No.	Excess	FBS No.	Excess
4004	F2000	47.45	4050	40.07	2220	2002	4250	0440	40050
1631	5200	1745	4950	1867	2300	2003	4350	2110	10950
1632	1850	1748	10000	1870	850 5300	2004	400	2111	8400
1634	4450	1750	50	1871	5200	2005	2950	2112	8400
1637	2050	1751	400	1873	11550	2007	3050	2113	8050
1640	6000	1753	1200	1877	1200	2008	2500	2114	4850
1641	4750	1754	6550	1881	2100	2011	4400	2115	3600
1646	4900	1755	5950	1883	4000	2012	2000	2118	3600
1648	1000	1758	3400	1886	900	2013	600	2119	4800
1649	5400	1759	3000	1887	2550	2015	3050	2120	6750
1650	7000	1763	9050	1889	5050	2018	3200	2124	550
1652	5400	1766	1650	1891	4050	2023	5400	2125	1150
1653	1550	1768	4100	1900	3000	2025	5550	2126	5000
1657	200	1769	1350	1901	10400	2029	9050	2127	400
1659	5000	1772	400	1902	10400	2032	200	2130	3450
1661	3700	1774	1200	1905	50	2034	50	2131	4200
1665	5300	1779	4650	1907	4000	2041	4400	2132	4400
1672	9550	1782	5000	1908	1050	2043	7000	2133	4000
1677	12050	1785	4400	1913	3850	2044	1450	2134	3600
1678	13050	1789	7100	1918	200	2046	4400	2136	2000
1680	10650	1792	200	1920	2550	2047	2300	2138	6250
1681	1425	1793	950	1929	300	2048	7200	2139	200
1682	1000	1795	3000	1930	2284	2049	6950	2141	7750
1686	3000	1798	2350	1934	1200	2051	9400	2144	1100
1690	6200	1800	6400	1938	3750	2052	18850	2146	4550
1692	5000	1803	2700	1939	50	2057	1450	2149	20
1695	9200	1806	5200	1942	6450	2058	2000	2152	5450
1696	50	1809	10000	1944	0.15	2062	6200	2156	400
1697	4300	1812	300	1945	2491	2066	4200	2159	11000
1698	7000	18 16	2000	1946	7600	2067	5200	2160	9550
1700	350	18 17	1200	1948	3600	2068	5200	2164	3000
1701	8200	18 18	1200	1951	7000	2069	9200	2166	2900
1702	4000	1820	4850	1954	2550	2073	9950	2173	1750
1709	3250	1821	2950	1955	2550	2074	9950	2174	5000
17 10	800	1827	5200	1956	900	2075	550	2176	300
1713	1100	1829	200	1957	900	2076	8000	2177	1550
17 16	1250	1838	200	1962	5400	2077	1400	2178	750
17 17	1050	1839	2000	1964	750	2078	2400	2179	3000
17 18	3600	1840	11450	1966	7000	2081	5400	2182	2000
17 19	3050	1843	550	1976	800	2082	4400	2186	4050
1720	2400	1844	14650	1980	1650	2085	150	2189	4850
1722	7450	1849	4850	1983	550	2089	7050	2190	1450
1723	6200	1852	4750	1984	5000	2090	11350	2198	2050
1726	300	1854	4100	1987	9400	2096	3350	2209	5000
1728	5050	1855	5900	1990	4250	2098	7000	2211	4550
1733	1150	1861	1100	1994	3000	2099	4250	2213	1000
1734	300	1862	900	1995	2000	2100	1750	2214	3050
1735	7000	1863	1600	1997	200	2103	3000	2218	550
1737	4400	1864	3000	2000	15050	2104	3000	2219	19525
1743	2300	1866	4875	2002	2350	2105	5400	2220	2000

FBS No.	Excess	FBS No.	Excess	FBS No.	Excess	FBS No.	Excess	FBS No.	Excess
2224	3050	2337	8750	2439	5950	2523	6750	2630	2250
2228	1000	2338	8750	2440	1400	2524	22050	2632	3000
2229	9400	2339	2000	2441	1350	2526	3000	2634	1600
2230	50	2341	50	2445	300	2527	3300	2635	3950
2234	9550	2346	1550	2447	3050	2530	6550	2636	5000
2236	4550	2347	1550	2448	800	2531	21950	2641	11050
2240	1150	2348	10400	2449	13050	2533	2150	2642	200
2243	1000	2349	10400	2451	3550	2537	1450	2645	3050
2252	50	2353	4000	2453	350	2540	1950	2646	600
2254	3600	2354	3400	2454	2000	2541	8350	2647	50
2255	8800	2355	15950	2456	4000	2547	3050	2648	800
2256	2000	2356	550	2460	6450	2550	6750	2651	5100
2258	1000	2357	20300	2461	11850	2551	400	2653	2000
2259	2400	2359	400	2462	6250	2552	50	2656	23050
2261	2050	2360	14000	2463	4550	2555	11050	2662	2000
2262	2050	2361	2400	2465	1900	2557	1750	2663	3050
2263	6250	2364	10650	2466	7050	2558	2500	2671	23050
2264	3400	2365	2600	2467	3800	2562	9200	2672	4200
2267	2550	2366	5950	2468	400	2564	2050	2674	1550
2268	12080	2367	550	2469	9750	2566	400	2676	16250
2271	3400	2370	400	2470	2600	2570	10000	2680	1550
2272	1100	2371	3200	2472	4250	2574	1050	2681	13050
2273	3500	2374	1550	2473	1650	2578	50	2686	200
2276	1050	2376	1050	2474	3200	2579	4300	2688	15600
2284	4550	2377	1050	2475	3350	2583	200	2693	150
2285	2850	2380	400	2478	1200	2585	1550	2695	3200
2286	2000	2382	1050	2476	950	2586	4750	2696	3550
2294	4850	2388	9300	2482	3600	2587	3900	2697	3050
2295	10050	2389	3550	2483	4000	2588	2050	2698	5050
2296	3600	2390	8050	2484	2400	2589	550	2701	5450
2297	50	2391	5200	2485	200	2591	3550	2701	2000
2300	1000	2393	9050	2486	1400	2592	2000	2702	200
2301	3600	2394	6250	2488	6050	2593	2000	2704	3050
2302	3150	2398	10650	2492	6450	2596	1700	2705	23050
2303	3000	2399	1300	2492	3600	2597	4050	2706	600
2304	3600	2402	200	2493 2494	6200	2600	2000	2709	7000
2304	2400	2402	1150	249 4 2495	3600	2602	900	2711	12000
	1100	2413	4700	2495 2497	1050		1200	2712	5200
2312 2313	2000	2415	1050	2497 2498	1400	2603 2604	1200	2715	5200 1550
2314	4400	2416	2250	2496 2499	9050	2605	2000	2717	1650
2317	5200	2416	2250 2750	2499 2500	5400	2606	8050	2722	7000
	5200 7200	2417	3050	2500 2507	7050		7500	2724	5050
2319						2608	450		
2320	9950	2420	15400	2508	2000	2612		2725	3050
2321	10050	2423	10000	2509 2510	1400	2613	12000	2728	3050 6550
2323	18050	2424	9850	2510 2519	2800	2614	600	2729	6550
2326	5850	2426	7650	2518	9000	2619	200	2730	3000
2327	7050	2427	3050	2519	5850	2624	3200	2731	3400
2329	9708.53	2428	850 4550	2520	7000	2626	1050	2732	1050
2333	2150	2431	1550	2521	20000	2627	1200	2736	4200

FBS No.	Excess	FBS No.	Excess	FBS No.	Excess	FBS No.	Excess	FBS No.	Excess
2738	5200	2834	9000	2921	9400	3029	4400	3180	12000
2741	3000	2835	3600	2924	4400	3030	1200	3181	2000
2742	3400	2836	3400	2925	2400	3031	1200	3182	200
2743	3050	2837	1600	2926	3400	3032	14000	3184	3600
2744	6550	2839	2500	2928	8400	3033	7000	3196	3000
2745	3050	2840	3400	2930	3000	3041	24000	3202	4600
2746	3000	2841	4800	2931	1800	3042	2000	3204	2000
2747	1550	2843	3400	2933	1740	3043	4000	3210	3600
2749	200	2844	200	2934	7400	3044	4100	3213	3600
2755	3400	2845	200	2935	5200	3054	6200	3214	3600
	5000	2846	9000	2933	10000	3059	2000	3216	3200
2759					400	3060	1200	3221	2000
2764	5550 3550	2847	300	2943		3062	200	3234	3600
2765	3550	2849	35400	2945	3000	3063	1400	3245	2
2766	6550	2851	2000	2946	3000	3072	400	3247	3600
2767	6550	2852	2400	2948	3000		4400	3248	3600
2769	1550	2856	1400	2953	400	3076		3249	100
2772	1350	2857	3400	2956	4400	3082	400	3251	3600
2773	5000	2862	8400	2957	4400	3083	2000	3252	600
2777	600	2863	3000	2958	400	3092	5400	3253	3600
2784	14000	2864	200	2961	5400	3098	1200	3254	200
2786	1100	2867	200	2965	4000	3100	200	3256	200
2787	5200	2871	1600	2966	800	3103	5400	3258	3200
2788	4000	2872	15400	2968	9000	3104	5400	3265	5200
2790	3200	2873	2400	2971	6400	3107	7000	3269	200
2791	3000	2876	4400	2973	6400	3114	200	3270	7000
2794	11700	2878	200	2976	1800	3117	200	3275	200
2795	4450	2879	4400	2977	400	3119	16200	3276	5200
2796	6550	2881	900	2982	3400	3120	3200	3277	1800
2797	2000	2883	13400	2986	4000	3123	2000	3283	200
2798	3400	2884	8600	2987	2400	3126	2900	3285	200
2799	5000	2885	3400	2988	5400	3128	1200	3287	7000
2800	1450	2886	1400	2989	10200	3131	2000	3288	3200
2801	7000	2887	1600	2990	1200	3132	200	3289	5200
2802	5300	2890	200	2991	1200	3134	11200	3298	1800
2805	6550	2891	6000	2995	2200	3135	200	3302	6000
2808	6550	2892	3200	3000	1700	3138	1000	3303	4800
2813	8550	2893	13600	3001	2800	3141	2800	3309	5200
2814	1300	2895	28600	3006	1200	3142	6200	3310	3200
2815	2000	2896	400	3008	2400	3145	8700	3312	2000
2816	250	2897	3000	3009	4200	3147	800	3318	2000
2817	350	2900	100	3011	1000	3148	2300	3321	17000
2819	4200	2904	1200	3015	1200	3154	6200	3340	2000
2820	6550	2905	3400	3016	10400	3155	1300	3346	12000
2821	6550	2906	3400	3017	5400	3161	2000	3353	7000
2822	2000	2909	3300	3018	8550	3163	2000	3356	4000
2826	400	2910	95	3021	600	3165	200	3357	7000
2827	4400	2913	4400	3022	10800	3172	3000	3361	2000
2828	3400	2915	8000	3023	5200	3175	100	3366	7000
2830	3200	2917	4400	3024	5000	3176	1200	3371	3000
2833	6400	2918	4200	3028	4400	3179	3600	3376	5000
2000	01 00	2010	+200	3020	-11 00		3000	55.5	5500

CLICK TO PAY NOW

https://www.fbsaios.in/



Login in with your FBSAIOS No as your user name and Click on Forgot Passoword. It will come to your mobile number.

> Click on make payment in Welcome Screen.

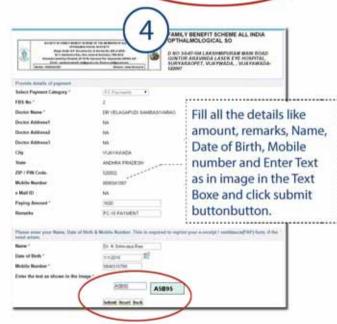


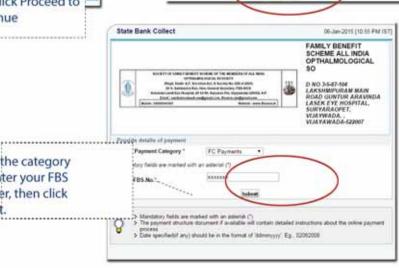


Select the category and enter your FBS

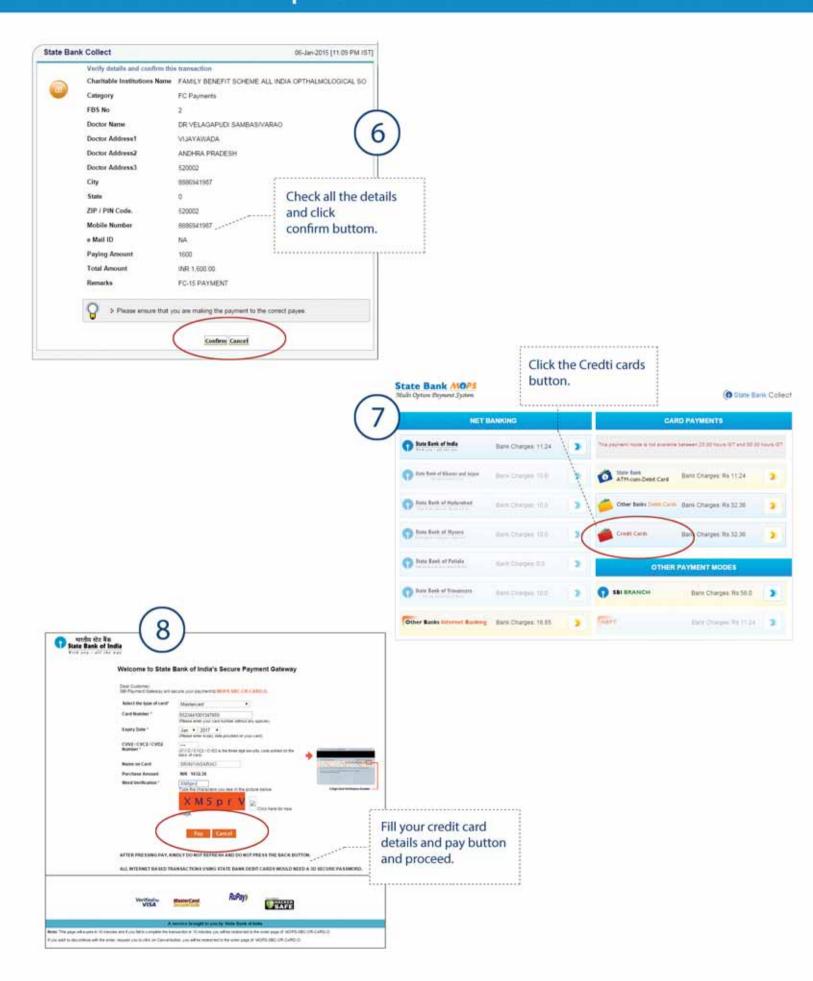
Number, then click

Submit.





https://www.fbsaios.in/



Now pay

FC through

Online

Its easy to get started! You are only seconds away from full access to our advanced payment platform. Our streamlined interface makes it easy to start right away.







- I Hassle free transactions at your finger tips.
- I Secure Payment Gateway.
- I Pay at your convenient time.
- I Detailed step to step procedure given inside.

Dr. V. Sambasiva Rao

Hon.Gen.Secretary: FBS AIOS

Email: sambasivalasek.vjw@gmail.com

Mobile No: 8886941987

HOW TO PAY ONLINE



FBS AIOS

ABOUT US

COMMITTEE

HOME

AUDIT REPORTS BYELAWS Family's Financial Future

Secure your

ANNUAL REPORT

MEMBERS

MEMBERSHIP

CONTACT US

Already a member? Login here

FBS No

Password

LOGIN

Forgot Password

from 2015. Join Immediately Join FBS AIOS Now! Serving Families of Members FBSAIOS (2004-2016) Decade of

Benefits has been increased to 20 Lakhs

FAMILY BENEFIT SOCIETY OF THE MEMBERS OF ALL INDIA OPHTHALMOLOGICAL SOCIETY (FBS-AIOS)

FBS AIOS main theme is, whenever a colleague of ours, die we go to his house, to console his family members taking fruits/sweets worth of Rs. 600/. In FBS AIOS we collect Rs. 600/ as FC for each death, from members, pool the money and give it to His family after His death. Help your colleague's Family, colleague will help your Family by giving FC of Rs. 600/.

Distributed 10 Crores

75 Families Benefited

3302 Active Members

The Annual General Body of FBSAJOS is Ground floor Meeting room @ Science on 26/Feb/2016 - 4 PM at Seminar hall. city Kolkata during AIOC 2016. Members are cordially invited.

News Updates

CONTACT US



sambasivalasek.vjw@gmail.com fbsaios.vjw@gmail.com +91 8886941987 sambasivalasek.vjw@gmail.com Dr. V. Sambasivarao (02) E-mail Address Phone

29-12-46, Surya Rao peta,Vijayawada-520002, Andhra Pradesh

FBS AIOS, Aravinda Lasek Eye Hospital

Our Address:

eligible for Rs.20 lakhs, if death occurs in

suspended period.

Latest audit reports are uploaded.

A suspended members family is not

Download Application 該