

FBS AIOS

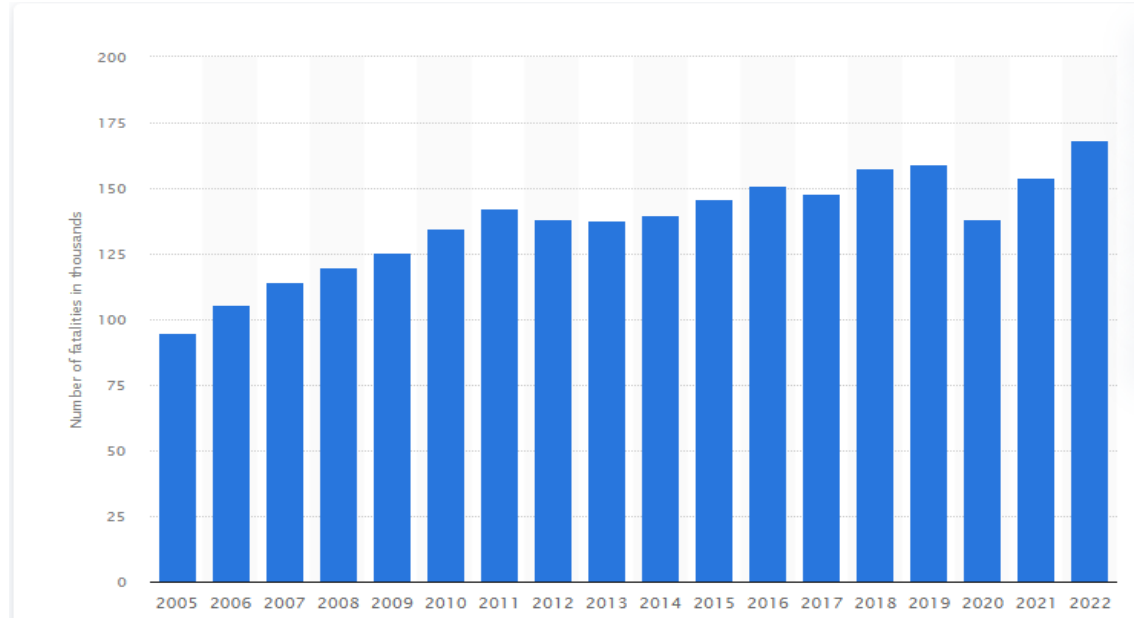
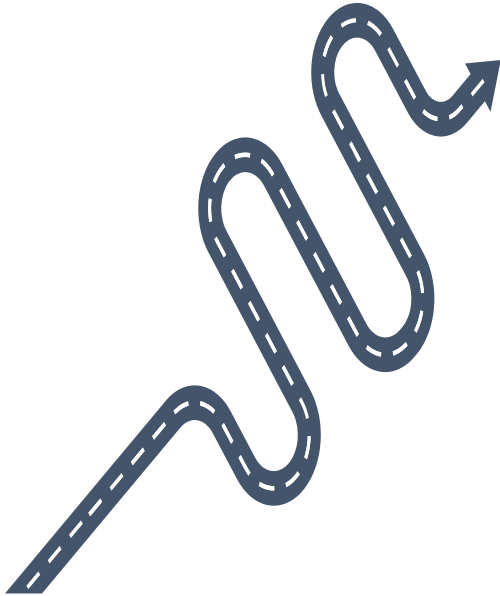
Dr.C.Sharat Babu
Hony. Gen. Secretary





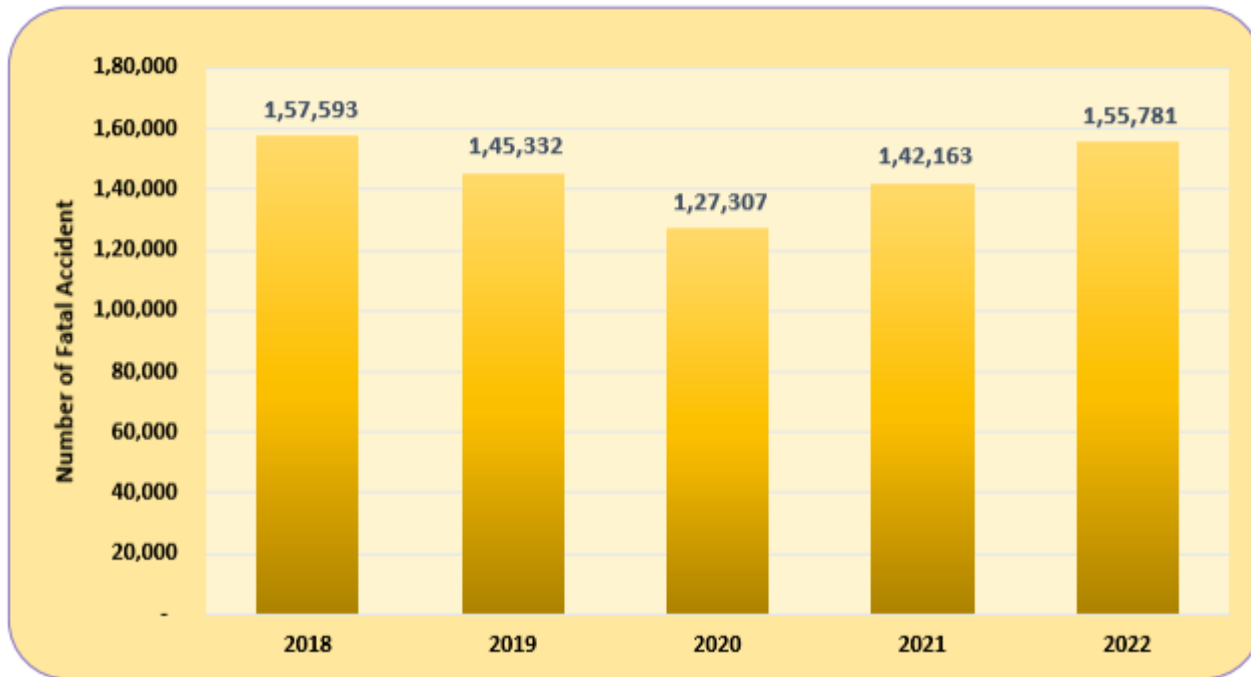


Number of deaths due to road accidents across India from 2005 to 2022 (in,1,000s)



Number of fatal accidents from 2018 to 2022

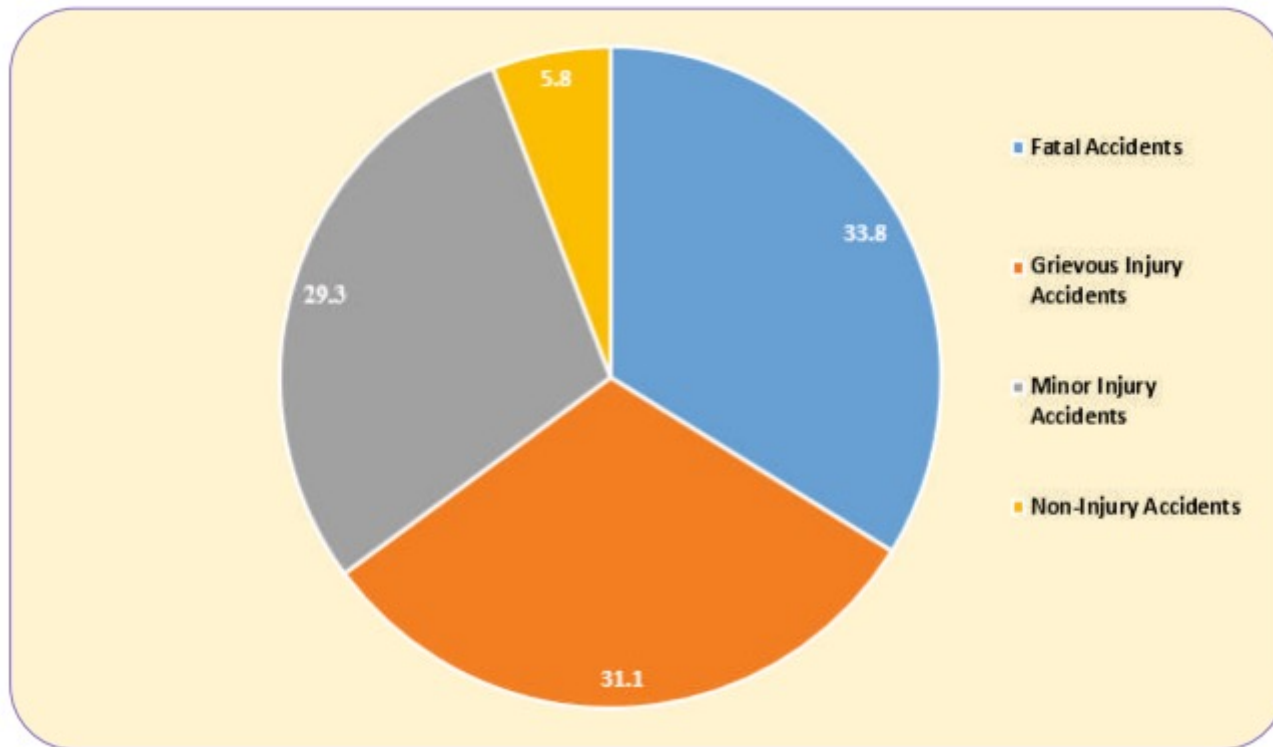
Chart 1.2: Trends in the number of Fatal Accidents: 2018-2022



Data Source: States/UTs (Police Departments).

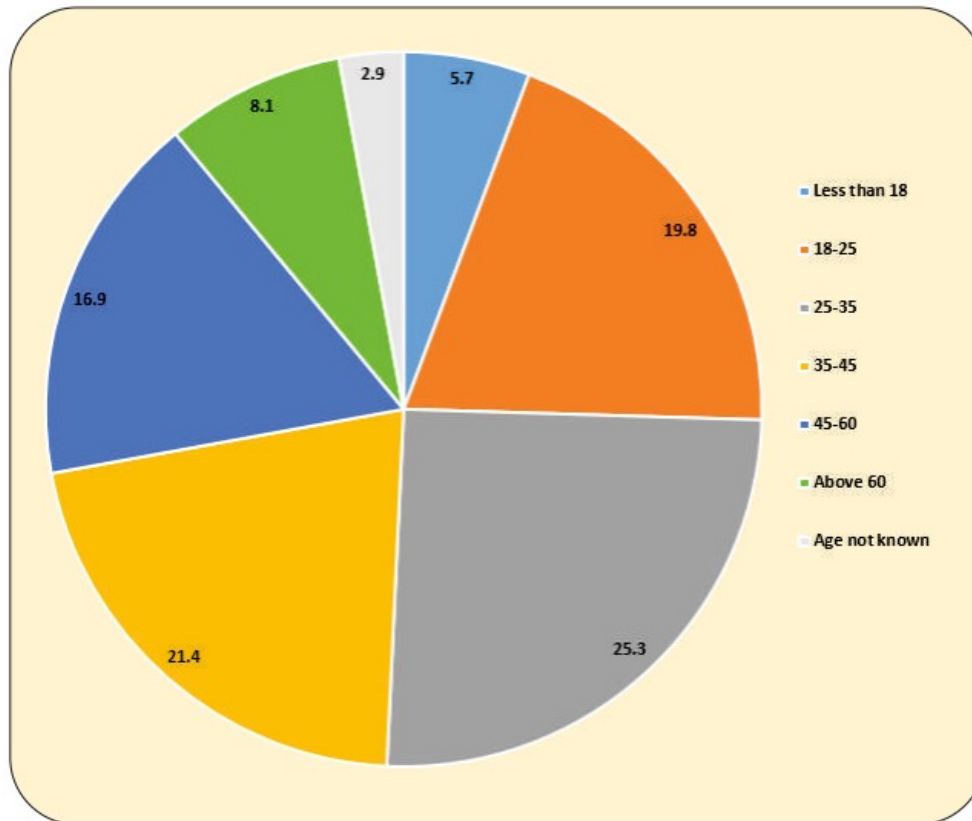
Type of Road Accidents in 2022

Chart 1.4: Type of Road Accidents in 2022 (in percent)



Age profile of Fatal Accidents in 2022

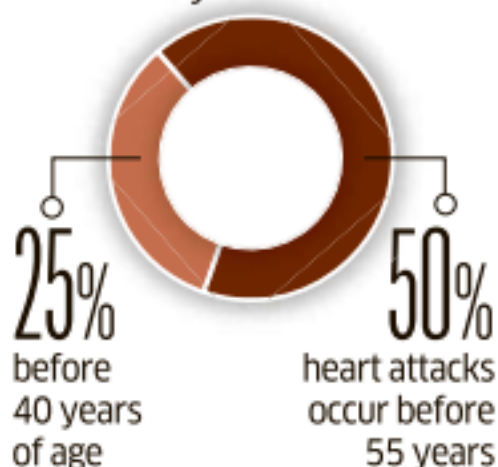
Chart 4.4: Age profile of Fatal Road Accident victims during 2022 (in percent)



Study of Coronary Artery Disease (CAD) among Indian youth

By definition, Premature Coronary Artery Disease occurs at a young age (less than 55 years in men & 65 in women).

Study found that Indians are prone to CAD at a younger age.



Conventional risk factors such as smoking, low HDL cholesterol and abdominal obesity play a major role in causation of premature coronary artery disease among youth

90%
were **male**

60%
were **smokers**

14%
had **hypertension**

8.2%
were **diabetic**

64.8%
had **low HDL cholesterol**

65%
had **abdominal obesity**

32% had **elevated triglyceride levels**

STROKE IN INDIAN STATES (DALY LOST PER LAKH POPULATION)

HIGHEST BURDEN

West Bengal	2,821
Odisha	2,259
Tripura	2,259
Assam	2,229
Chhattisgarh	2,142

LOWEST BURDEN

Mizoram	455
Sikkim	488
Delhi	561
Himachal Pradesh	656
Arunachal Pradesh	739

ISCHAEMIC HEART DISEASE (DALY LOST PER LAKH POPULATION)

HIGHEST BURDEN

Punjab	5,758
Tamil Nadu	4,788
Haryana	4,244
Andhra Pradesh	4,023
Karnataka	3,892

LOWEST BURDEN

Mizoram	663
Arunachal Pradesh	957
Meghalaya	957
Nagaland	1,167
Sikkim	1,526



FBS AIOS Started in the year

2004

FBS AIOS



- All Indian ratified AIOS Members are eligible
- Death Benefit for all the causes except Suicide & Homicide
- Each Member pays a one time admission fee depending upon the age
- A yearly contribution

FBS AIOS Initiators



Dr. C. Sriramamurthy (01)



Dr. Rajvardhan Azad (172)



Dr. Madan Mohan (301)



Dr. V. Sambasivarao (02)

FBS AIOS Executive Committee MEMBERS



Dr. Quresh Maskati
Chairman (0223)



Dr. Rajib Mukherjee
Vice Chairman (2569)



Dr. C. Sharat Babu,
Hony. Gen. Secretary (99)



Dr. Satanshu Mathur,
Treasurer (0229)

FBS AIOS Managing Committee MEMBERS



- Dr. Quresh Maskati, Chairman
- Dr. Rajib Mukherjee, Vice Chairman
- Dr. Chilukuri Sarat Babu, Hony. Gen. Secretary
- Dr. Satanshu Mathur, Treasurer
- Dr. Inder Mohan Rustagi, Joint Secretary
- Dr. Kedar Nemivant, Joint Treasurer

FBS AIOS Zonal Representative



**Dr. Narinder Kumar Taneja,
(1325)**

North Zone



**Dr. Deepak Mishra
(3781)**

Central Zone



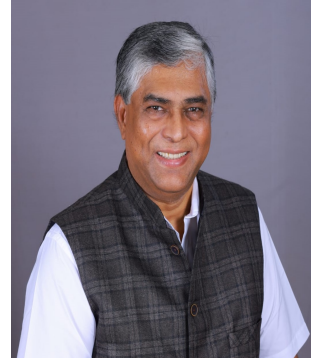
**Dr. Sambhaji Gopinathrao
Rodge (2900)**

West Zone



**Dr. Nilesh Mohan
(3763)**

East Zone



**Dr. Nadella Vishnu
Vardhan (1085)**

South Zone

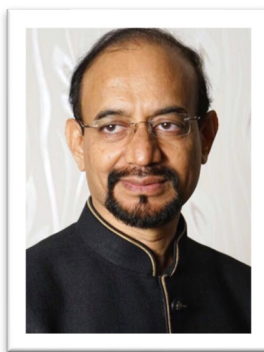
FBS AIOS State Representative



Dr. N. C. Lakshmaiah
Andhra Pradesh



Dr. Sandhya Makhija
Delhi



Dr. Jagdish Rana
Gujarat



Dr. Jayashree Baruah
Assam



Dr. Basant Verma
Chattisgarh



Dr. Rakesh Bansal
Chandigarh



Dr. Ravindra Panandikar
Goa



Dr. Rohit Kumar
Himachal Pradesh



Dr. Rajan Gupta
Haryana



Dr. Deepak Mishra
Uttar Pradesh



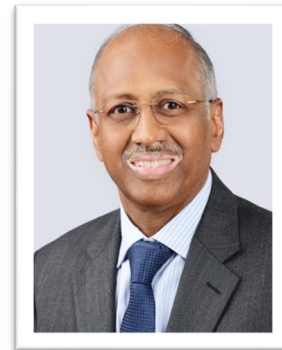
Dr. Bibhuti Bhushan
Jharkhand



Dr. Ravindranath H. M
Karnataka



Dr. Mita Joshi
Madhya Pradesh



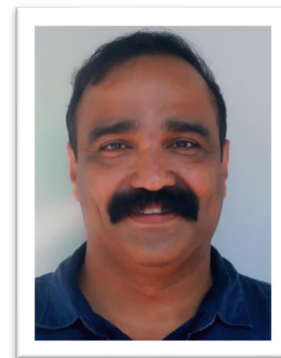
Dr. V. Thangavelu
Tamilnadu



Dr. Nagbhushan Chougule
Punjab



Dr. Sajjad Sheikh
Jammu & Kashmir



Dr. Sreeni Edakhlon
Kerala



Dr. Vijay Joshi
Uttarakhand



Dr. Darshana Pankaj Shah
Maharastra



Dr. Bibhuti Prassan Sinha
Bihar



Dr. Sabyasachi Pattanayak
Orissa



Dr. Harshul Tak
Rajasthan



Dr. Ankath Suresh
Telangana



Dr. Indranil Deb
West Bengal

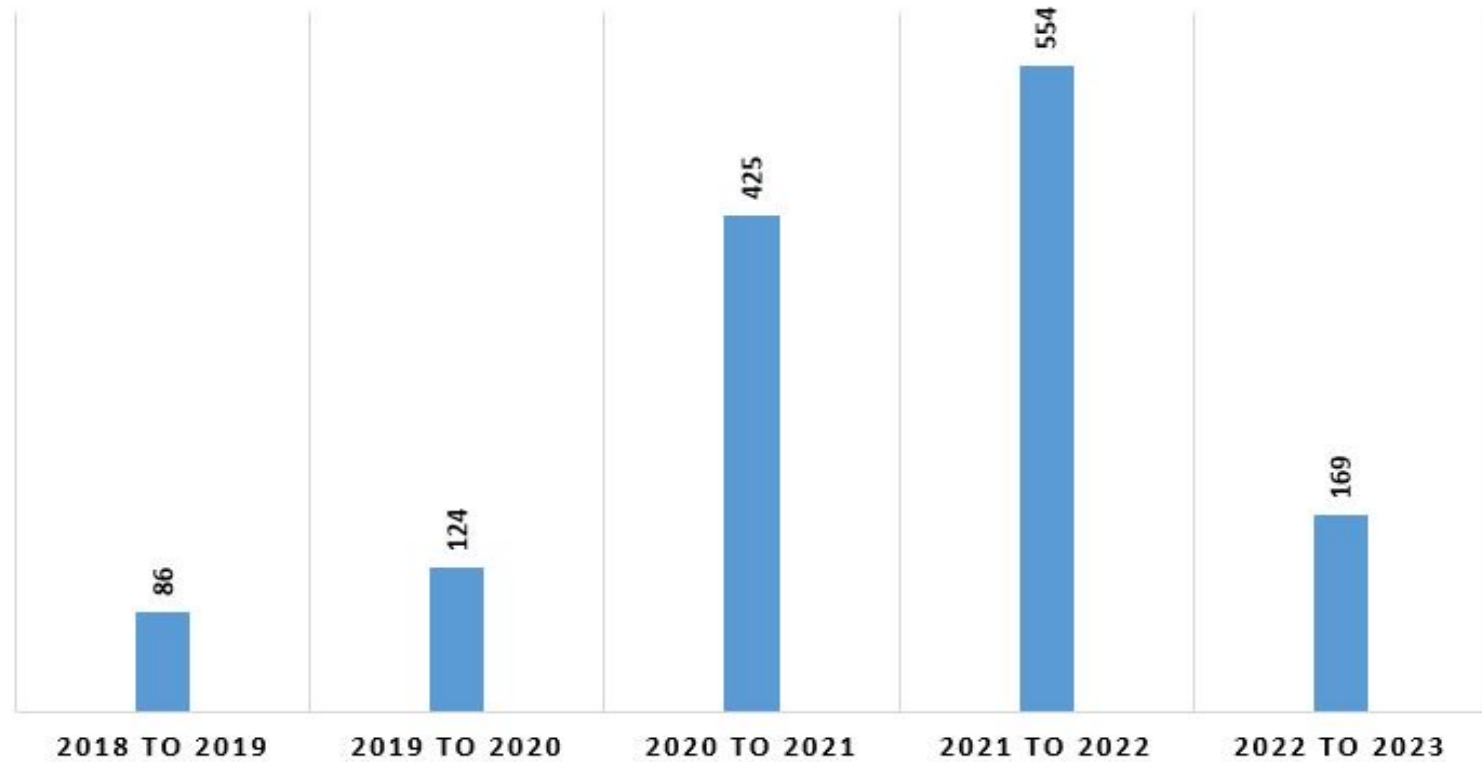


Dr. Rohindra Lall
Andaman Nicobar

New Members



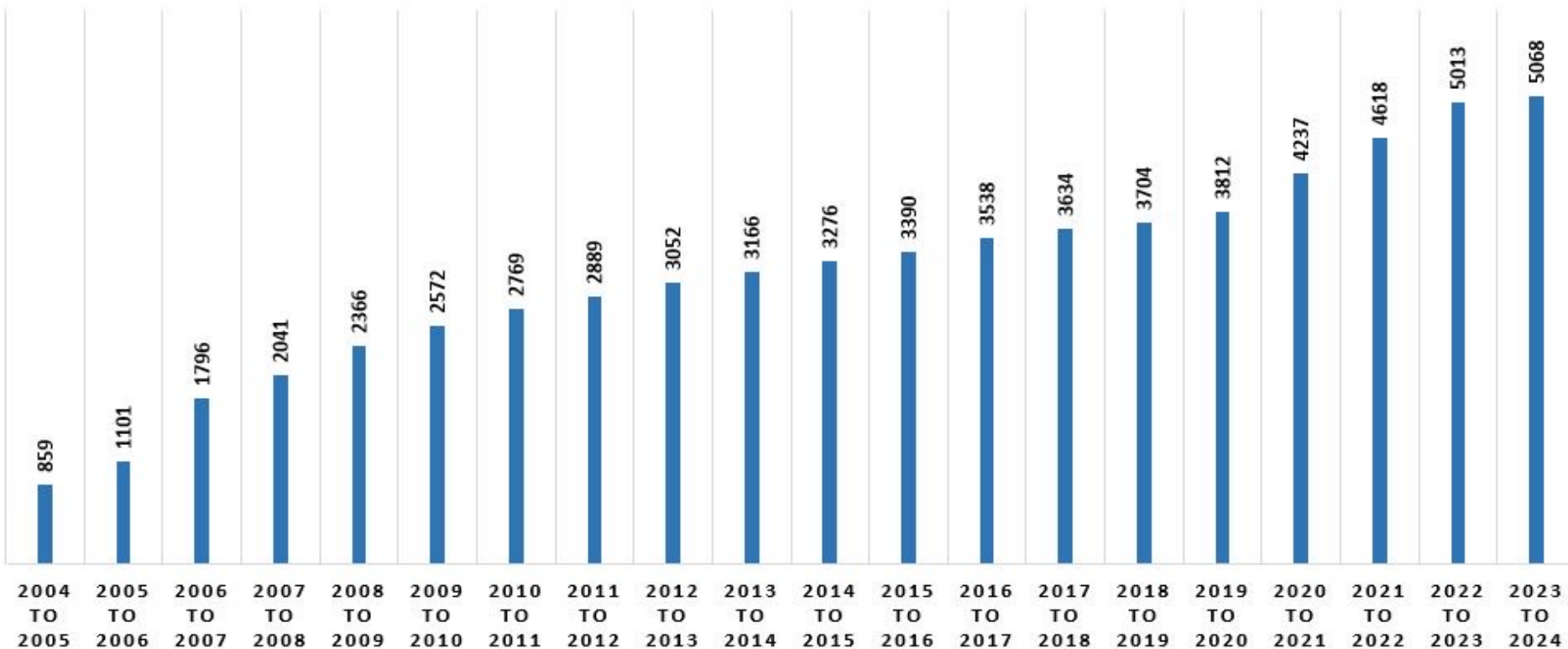
We are increasing in a very good rate since 2018 and last year we have successfully added more than 169 new members in FBS AIOS society.



New Members

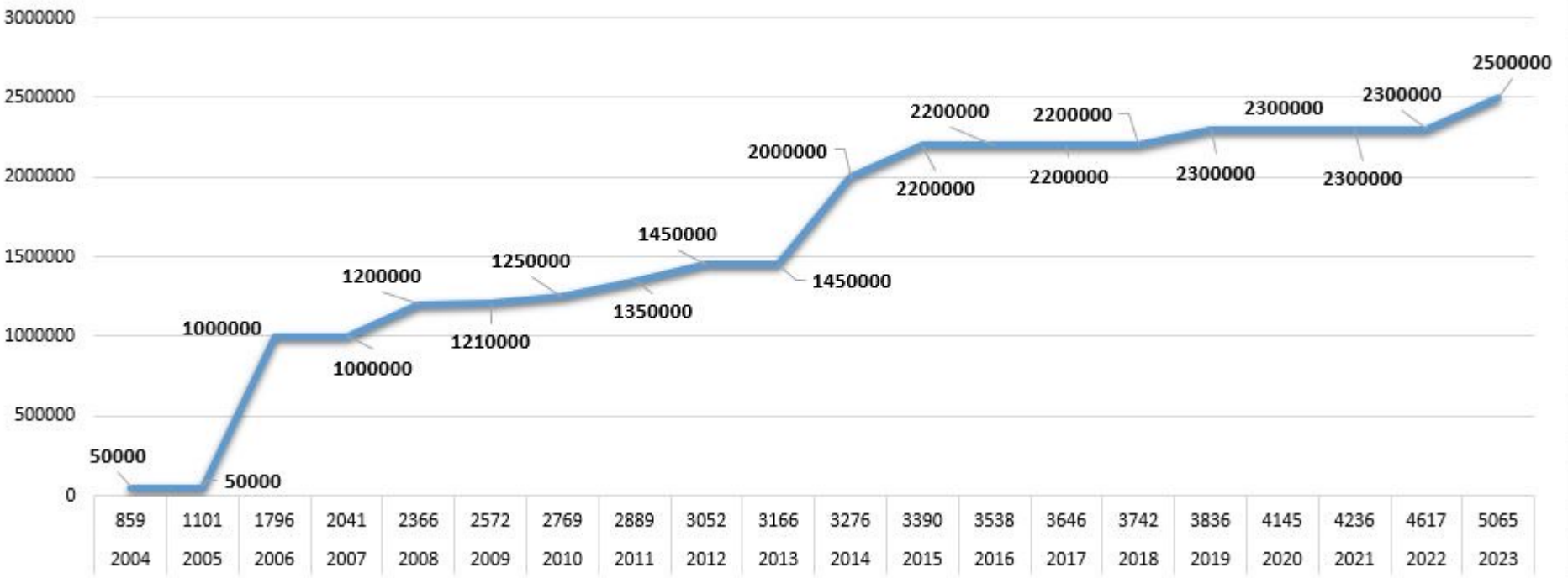


The most important thing in this society is the increase of the number of members increases the benefit amount also.

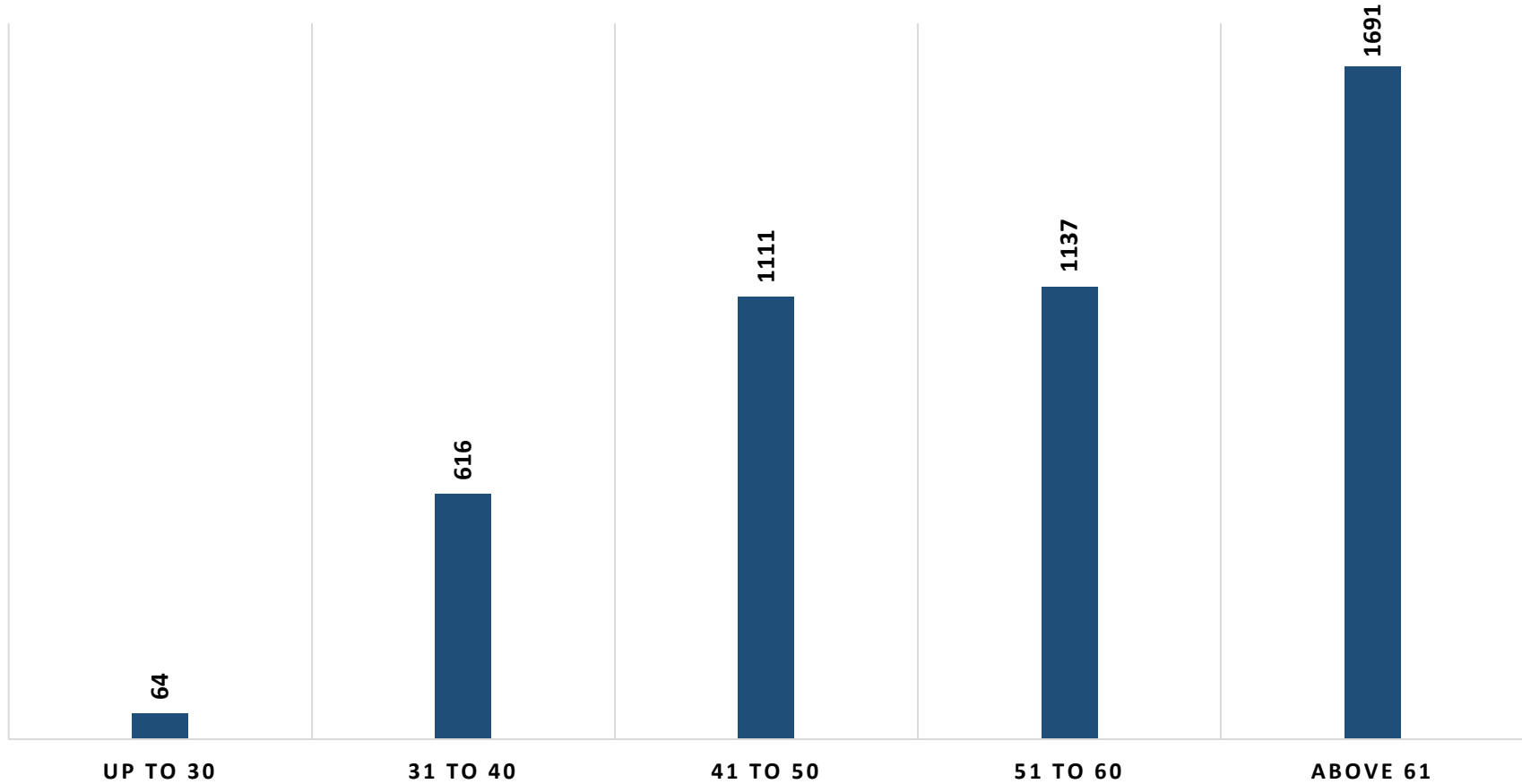




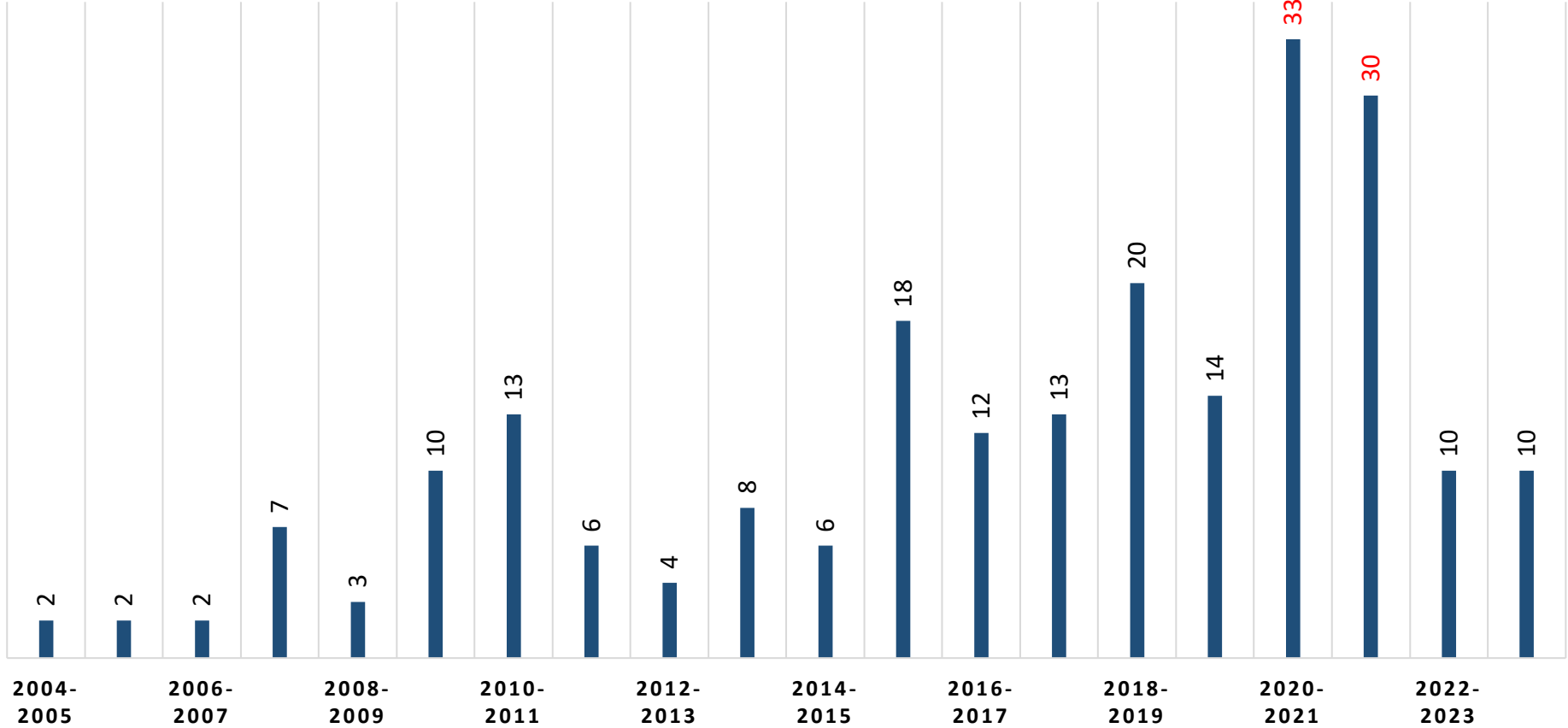
Since 2004 to till date FBS has provided more than 65 crores to the more than 235 existing members.



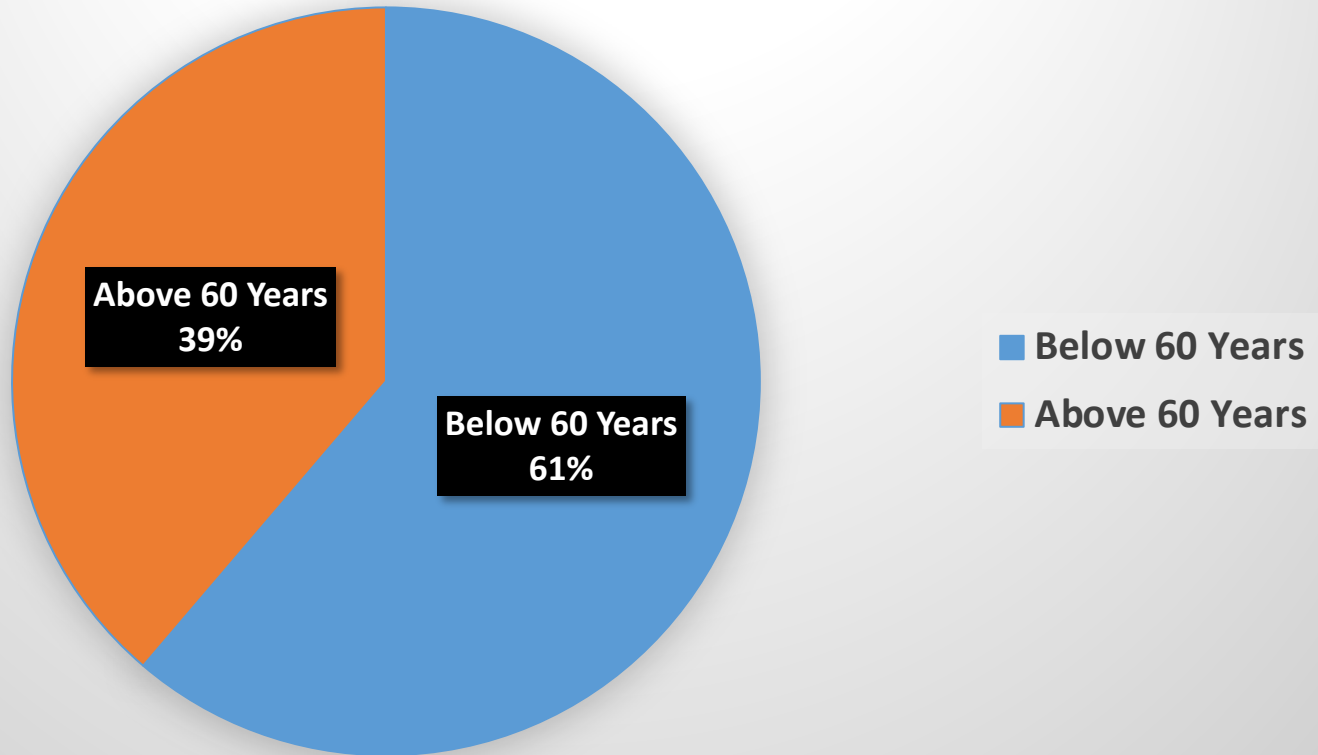
members



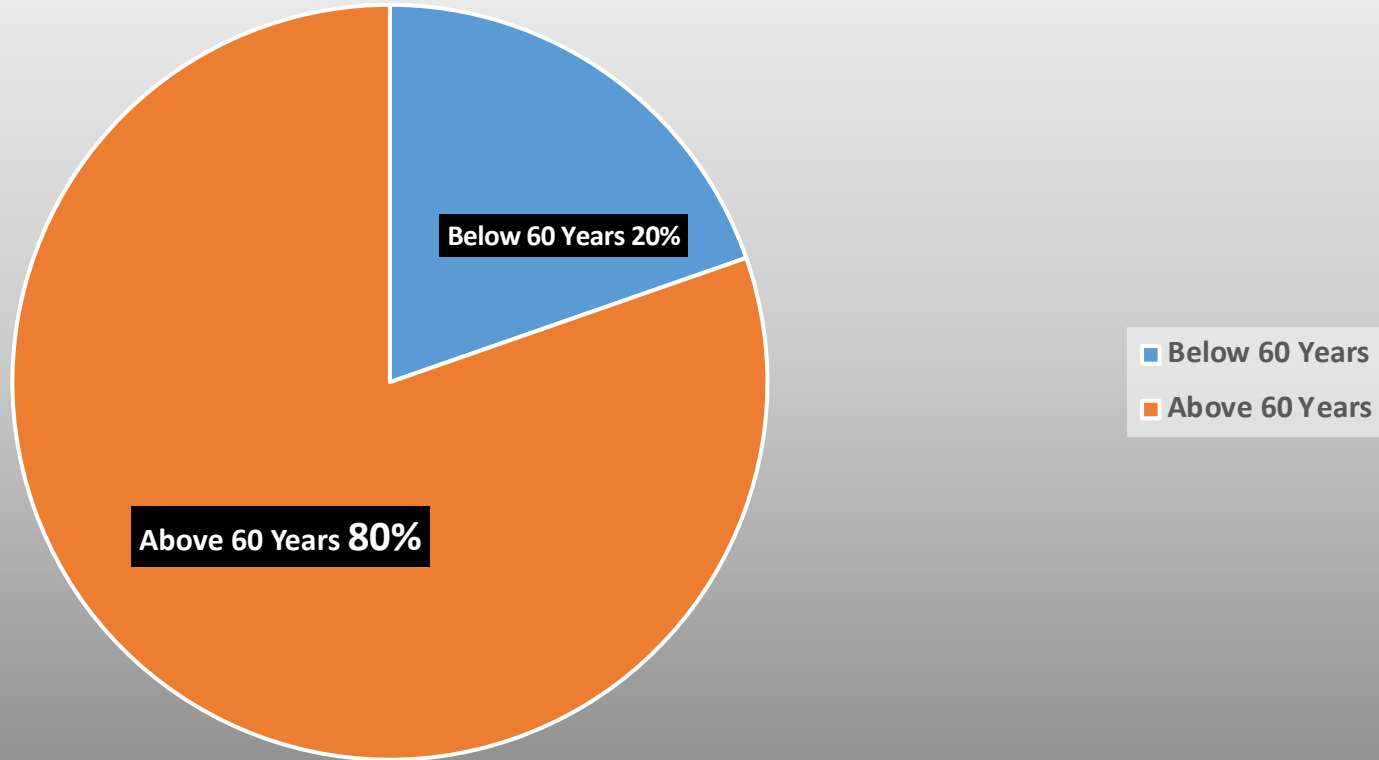
No's



Age: Below 60 Vs Above 60

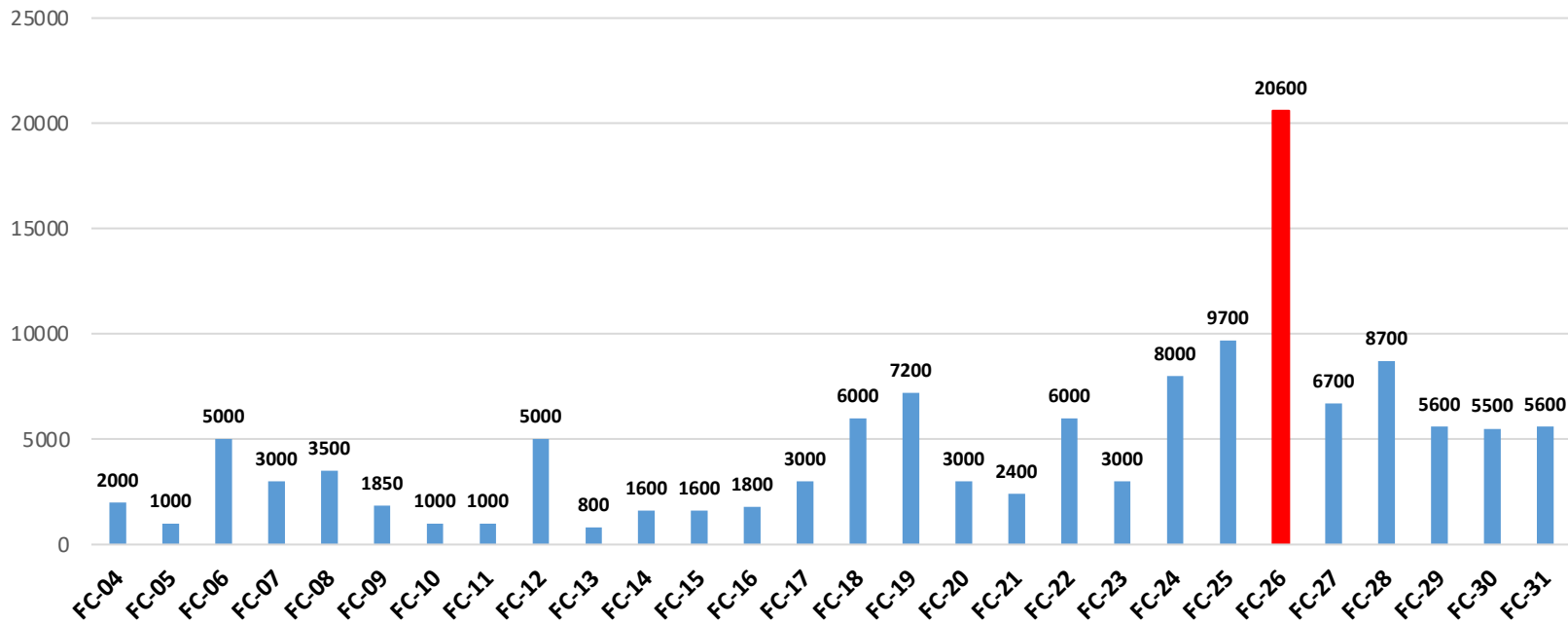


Age wise Expired: Below 60 Vs Above 60





Fraternal contributions (fc's) with amount

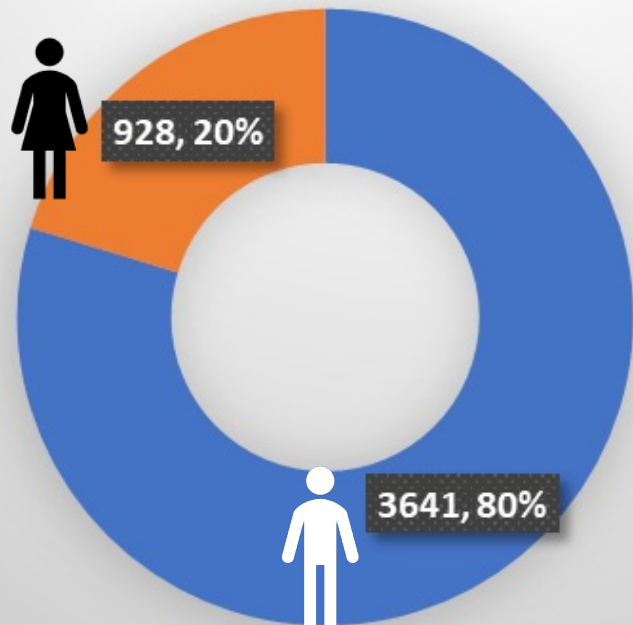




Total amount paid by member up to now

Rs. 1,24,950/- (FC 1 till FC 31)

Gender Wise Distribution



■ male
■ female



Why you have to join?

The benefit of assured amount

- Presently 25 lakhs for the family



Why do you have to join?

- Growth of membership with benefit amount
- As the membership increases benefit amount to the family increases



Why you have to join?



Financial strength

- Managing committee services are free
- No service charges,
- no hidden charges
- Total amount collected will be distributed to family members



Tax exemptions



Concept Of Mutuality



Concept of Mutuality



- Money paid as Fraternity contribution – Expense
- Money received for the family- Tax Exemption





WHAT IS THE DIFFERENCE BETWEEN FBS AIOS AND OTHER INSURANCE!





What is the difference between FBS AIOS and other Insurance!

The admission process is easy



What is the difference between FBS AIOS and other Insurance!



FBS AIOS – No Questions asked



What is the difference between FBS AIOS and other Insurance ?!



After the forms are received money dispersed immediately



Why is the FBS AIOS



*Why should you choose “Family Benefit Scheme **AIOS**”*

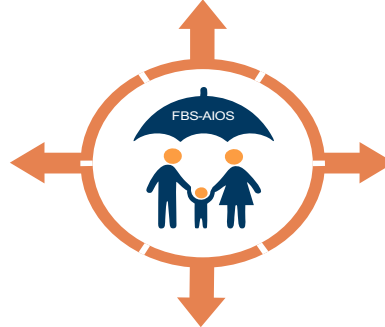
*Hassle free
online application process*



*Add-on like
Accidental Death*



*Can join as early as
25 years of age*



100% Claim Settled

Why is the FBS AIOS



- First of all is a society formed by the AIOS members for the protection of the families of the members of the society
- Society of the members for the members





Why is the FBS AIOS

- A small amount of yearly contribution
- As the membership increases the yearly contribution will keep on decreasing
- The death rate will reduce with time as the average age is reducing & the contribution will be 25 lakhs divided by the number of active members



Why is the FBS AIOS

- No term insurance has an exit scheme
- Started exit scheme to help our members if they need money at old age for medical reasons or any other emergency
- The amount provided in the exit scheme can further increase if the membership increases
- Most of the term insurance provide support up to a certain age



Why is the FBS AIOS

- Handling of your money being by you or your elected representative
- New Schemes to suit the needs of members
- Schemes are based on the feedback of members

Claim Settlement

INSURERS SEE HUGE SPIKE IN COVID CLAIMS AS 2ND WAVE SWEEPS INDIA



As a second wave sweeps the country, the general and health insurance companies have seen an alarming rise in health claims due to Covid. As of May 14, non-life insurers have received 1.48 million claims amounting to ₹22,931 crore. They have so far settled 1.23 million claims amounting to ₹11,784 crore. In the past month alone, insurers have received 466,498 claims and settled 366,306. In absolute numbers, over 83 per cent of claims have been settled, while in value terms, just 51.38 per cent of claims have been closed. While the mounting claims is a worry for insurers, there is some comfort in the fact that Covid and non-Covid claims are inversely related.

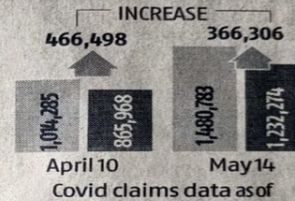
COMPILED BY SUBRATA PANDA

State-wise claims as of May 14, 2021

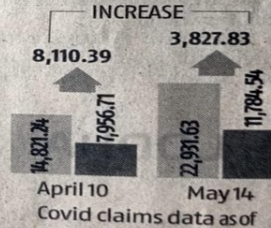
	Reported claims	Reported claim amount (₹cr)	Settled claims	Settled claim amount (₹cr)
Maharashtra	534,859	6,889.56	448,953	3,620.57
Gujarat	166,102	2,267.01	132,775	1,326.51
Karnataka	123,480	1,903.64	101,947	967.75
Tamil Nadu	118,943	2,266.46	100,744	998.52
Delhi	83,161	1,573.48	71,039	863.37
Telengana	76,727	1,829.69	63,354	793.7

Covid claims for non-life insurers

Reported claims
Settled claims



Reported claims amount (₹cr)
Settled claims amount (₹cr)



Source: General Insurance Council

Today business standard...only 51% insurance claim settled



What are the Schemes available

New FBS AIOS Scheme - Existing AIOS Members

Age in years	Current Admission Fee	Admission Fee under New Scheme (more than 80% off)	Fraternal Contribution (FC) Per Death	Short Term Exit (per exit) (per exit)	Mortality Benefit
Less than 30	Rs. 2500	Rs. 499	Rs. 300	Rs. 100	Rs. 20,00,000
30 to less than 35	Rs. 4000	Rs. 799	Rs. 300	Rs. 100	Rs. 20,00,000
35 to less than 40	Rs. 8000	Rs. 1599	Rs. 450	Rs. 100	Rs. 20,00,000
40 to less than 45	Rs. 30,000	Rs. 5999	Rs. 540	Rs. 100	Rs. 25,00,000
45 to less than 49	Rs. 40,000	Rs. 7999	Rs. 540	Rs. 100	Rs. 25,00,000
On reaching age of 40 years – FC will be Rs 540 & Mortality Benefit will Rs. 25,00,000					
For member joining AIOS now & <40 Years, fee for joining FBS AIOS is Rs.299/- only					
Limited Time Bound Scheme					

**Limited Time offer for all AIOS members below the age of 40 years



Short Term Exit Scheme

Entitlement →

- Minimum 12 Years from date of joining FBS-AIOS

Minimum Age →

- Not before 65 years of age (As on 1st January)

Capping →

- Maximum 12 members per year
- On first cum first serve basis

Amount →

- Rs. 4,00,000/- (Rupees Four Lakhs Only)

FC Per Exit →

(Additional contribution by members for each exit)

- Rs. 100/- (Rupees One Hundred Only)

Long Term Exit Scheme

← Entitlement

- Minimum 20 Years from date of joining FBS-AIOS

← Minimum Age

- Not before 65 years of age (As on 1st January)

← Capping

- Maximum 12 members per year
- On first cum first serve basis

← Amount

- Rs. 7,50,000/- (Rupees Seven Lakhs Fifty thousand Only)

← FC Per Exit

(Additional contribution by members for each exit)

- Rs. 200/- (Rupees Two Hundred Only)

What are the Exit Schemes available?



Process to Join

- Once you become a member you can see your name in website
- All financial transactions reflect in member dashboard in website
- Receipt can be downloaded immediately after payment

Website address: www.fbsaios.in



How to Become FBS-AIOS Member

Procedure of enrollment

- Ratified Indian AIOS Member
- Proof of AIOS life membership: (any one of the following self attested copy)
- AIOS Life membership certificate



How to Become FBS-AIOS Member

Procedure of enrollment

Life membership photo identity card

Evidence of Membership as shown on the letterhead of "AIOS HQ" (By Hony.Treasurer AIOS)



Documents

- **Proof of age (any one of the following self-attested copy)**
 - Birth Certificate
 - Matriculation / Board/ SSLC Certificate
 - Passport
 - Aadhar Card



Documents

- Proof of Residence (any one of the following self-attested copy)

- Election Identity Card
- Driving License
- Aadhar Card
- Photo Copy of PAN Card



Medical Certificate

- Medical Certificate by a Physician registered with Medical Council of India/State Medical Council/ Medical Specialist of Corporate Hospital

(as per the format uploaded on the website)
- Applicable Only for those who are more than 40 years of age

Self Declaration



The member shall give a **“Self declaration as notarized affidavit on a Rs.10 bond”** to the effect that he/she did not suffer from any major life threatening ailments in the Past like acute disease of Heart, Kidney, Lungs, Liver, Brain, any malignancy or having any of these diseases now and did not undergo any major surgery for the above mentioned ailments previously.



Nominee Details

Nominee Documents

- Passport Size Photo
- Aadhar Card / PAN Card
- Sample Signature

Currently, the upper age limit for joining is 49 years

Feedbacks



Feedback for FBS Scheme

External

Inbox x

FBS Members Feedback x

R

RATHISH BABU <tksbabu80@gmail.com>

to me ▼

Mon, Nov 28,

Dear sir/Madam,

I would like to thank all the staff of FBS AIOS for their support and helping me getting the mortality benefit of late Dr T.K. SIVAKUMAR BABU. This scheme benefits all AIOS deceased members of the family and I Wish be part of this AIOS family and should be benefitted.

Thankyou for the great service and wish you all the success.

Thanks & Regards,

TKS Rathish Babu

D

Dr.MadhuSudhan G <dr.gmadhusudhan@yahoo.in>

to me ▼

Mon,

Sir, Today I received the certificate. Your efficiency and ease of communication is highly appreciated.

[Sent from Yahoo Mail for iPhone](#)



Gopalraj Kanakaraj

to me ▾

Dear sir,

Thank you very much for your kind help.

Received the payment receipt.

I congratulate your office for its prompt and immediate response.

Keep it up.

With regards

Dr Gopal Raj

Member no 1393.

1:41PM (59 minutes ago)



2 of 63



Fwd: Good services

FBS Members Feedback x



FBS Secretary <secretary@fbsaios.in>

to me ▾

Sat, Dec 2, 2023, 11:44 AM



----- Forwarded message -----

From: **Satish Mahajan** <satishkumarmahajan12sep@gmail.com>

Date: Sat, Dec 2, 2023 at 6:55 AM

Subject: Good services

To: FBS Secretary <secretary@fbsaios.in>

Thanks

CBS 475

--

Thanks & Regards,
DR. C. SHARAT BABU
Hony. Gen. Secretary, FBS AIOS

Official Website - www.fbsaios.in

Official Address - 8A, Karkardooma Institutional Area,

Near DSSSB Building, Manglam Road, Karkardooma, Delhi-110092



Appreciation letter

FBS Members Feedback x



Shailender pershad <shailkapoor@yahoo.com>

to me ▾

Thank you for processing claim process of my husband dr Shyamsunder Prasad ; Special thanks & appreciation to Mr Anuj Mehra for Guiding us in this process

From

Mrs premila Devi

W/o of Dr Shyam sunder Prasad

Hyderabad

Sent from my iPhone

Fri, Aug 28, 2020, 5:59 PM



Thank you for your mail.

Thanks a lot.

You are welcome.

↩ Reply

➡ Forward

Feedback to team fbs aios

FBS Members Feedback x



Mahadev Dalwadi <dalwadimahadev@gmail.com>

to me ▾

Good evening sir

I am Dr mahadev harjibhai dalwadi from surat gujarat I give feedback for team members of fbs AIOS all office staff is very coprate, vinayi, enthusiastic for follow up. Secretary fbs AIOS talk about the importance of schemes. Talk to him at any time gives good advice, information, about scheme.

Thanks to all team members

DR.DALWADI MAHADEV HARJIBHAI

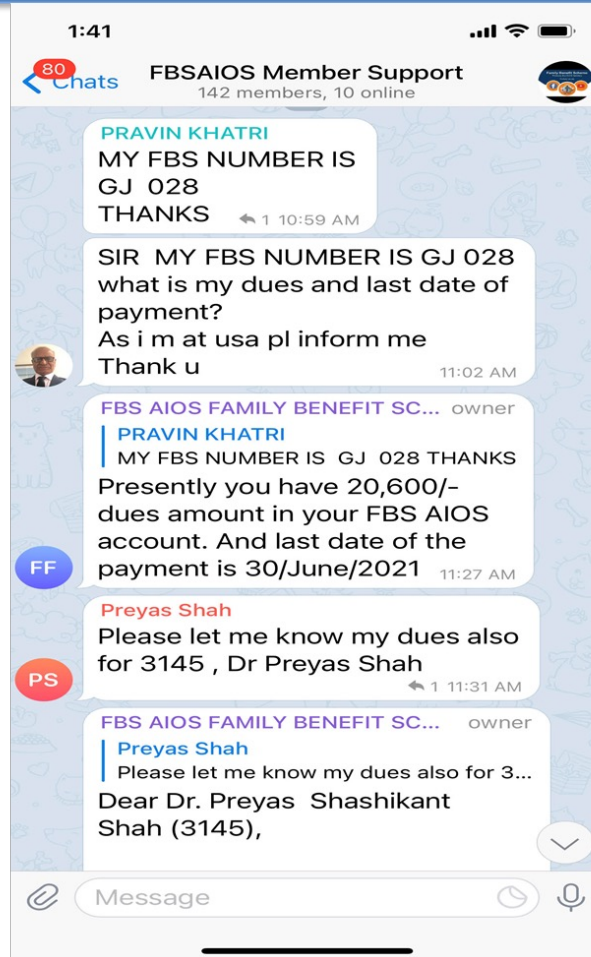
MOB 9825368880

EMAIL ID : mahadevdalwadi@gmail.com

Wed, Aug 5, 2020, 6:19 PM



FBS AIOS TELEGRAM CHANNEL



Conclusion

- Your own society
- Ownership
- Secure





Process to Join

Application form can be downloaded from website

-Online application form - www.fbsaios.in

Tel: 7701900651 / 7703806906 | Email: secretary@fbsaios.in / office@fbsaios.in

Dr. C. Sharat Babu: 9849058355

Secretary office: 9550466800

Office Address: 1st Floor, 8A, Karkardooma Institutional Area, Near DSSB Building, Manglam Road Karkardooma, Delhi-110092

Thank You

