

**Honorary Member:**

IF MEMBER MAKES PAYMENT FOR 20 YEARS WITHOUT ANY CLAIMS FOR TEMPORARY DISABILITY BENEFITS OR 25 YEARS IF HE HAD CLAIMED FOR TEMPORARY DISABILITY BENEFITS. NEED NOT PAY ANY FURTHER AND WILL ENJOY ALL THE BENEFITS OF AN ORDINARY MEMBER.

**Fraternity Benefit:**

Only one time payment – Single Payment (not as monthly /quarterly)

**Benefits of Scheme:**

**Temporary Disability :** A handicap arising out of a disease or accident which makes a member disabled, to pursue professional activity for a period of 6 months or more. If the disability persists for more than a year; the medical board will examine again and decide if it's a permanent disability.

**Permanent Disability :** A handicap arising out of a disease or accident which makes a member disabled to pursue professional activities permanently.

**MEDICAL BOARD**

Chairman will nominate Medical Board members in consultation with the State President. The medical board will consist of 5 members out of which one shall be a specialist concerned with evaluating the specific disability which the diseased member is suffering from (For example; locomotor disability will be assessed by a Physiatrist or Orthopaedic surgeon; Speech and hearing by ENT surgeon etc.) The chairman of the board will be any one of the managing committee members. They have the right to inspect the medical records of the disabled members and shall submit their reports and recommendations to the Managing Committee.

**Dr. DEVADAS K V | Dr. MANISH NAIR | Dr. ABDU KALLADI**  
Chairman Secretary Treasurer

Dr. R Krishnaveni: Joint Secretary (South Zone) Mob: 94959 52490

Dr. Jacob Abraham: Joint Secretary (Mid Zone) Mob: 94477 45444

Dr. P M Saleem: Secretary (North Zone) Mob: 98461 36672



SCAN TO DOWNLOAD  
APPLICATION FORM

Please send your filled application forms to PDSS office  
Dr. MANISH NAIR

Hon. Secretary, IMA Professional Disability Support Scheme  
'Krishna', punnapra P.O., Alappuzha, Kerala - 688 004  
Mob: 9447187848

Email: imapdssksb@gmail.com | drmanishnair@yahoo.co.in



**INDIAN MEDICAL  
ASSOCIATION**



**PROFESSIONAL DISABILITY  
SUPPORT SCHEME**  
KERALA STATE BRANCH

SINCE 2017

**INDIAN MEDICAL ASSOCIATION  
PROFESSIONAL DISABILITY SUPPORT SCHEME  
KERALA BRANCH**

**JOIN THE SCHEME  
THAT BENEFITS THE MEMBER**

**Highlights**

- Any Life member of IMA Kerala State Branch can join up to the age of 65 years.
- Both Temporary & Permanent Disability is covered.
- Death Benefit also included.
- Online Payment -UPI / Google Pay / Phone Pay Payment facility available.
- Younger Age- Lower Admission fee, More benefit if permanent disability occurs.
- No Pre joining Health Checkup.

**AIMS AND OBJECTIVES**

1. To provide financial assistance to the member who has become temporary/permanently disabled thereby rendering him unfit to practice his profession
2. To run old age homes, palliative care clinics, solely for philanthropic objectives without any profit motive
3. To support the activities of Kerala State Branch

**ELIGIBILITY OF MEMBERSHIP**

Any life member of IMA KSB upto the age of 65 years is eligible to become a member of PDSS.

The members are divided into 3 groups according to the age for admission purpose and giving disability benefits.

**Group 1**  
(60-65Yr\*)

**Group 2**  
(40-59Yr)

**Group 3**  
(<40Yr)

\*For members of group 1, it's mandatory to have minimum 5 years of life membership for joining the scheme.

YEARLY SUBSCRIPTION FEE	ADMISSION FEE	YEARLY ANNUAL SUBSCRIPTION	TOTAL
Group 1 (60-65Yr)	Rs.15,000	Rs.1000	Rs.16,000
Group 2 (40-59Yr)	Rs.10,000	Rs.1000	Rs.11,000
Group 3 (40Yr)	Rs.5000	Rs.1000	Rs.6000

**PROFESSIONAL DIABILITY SUPPORT SCHEME**

**ACCOUNT NO: 13450100191123**

**IFSC CODE: FDRL0001567**

**FEDERAL BANK**

YOUR PERFECT BANKING PARTNER

**PROFESSIONAL DIABILITY SUPPORT SCHEME**

USE ANY OF THESE APP TO SCAN THE QR CODE

**UPI ID: pdss @ fbl**

SCAN QR CODE TO PAY



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**Lock-in period : 2 years****MEMBER'S ANNUAL CONTRIBUTION**

1. Annual Subscription fee : - Rs.1000/- (Rupees one Thousand only) every year +
2. Disability Benefit Contribution :

	GROUP 1	GROUP 2	GROUP 3
Temporary Disability	Rs.100	Rs.100	Rs.100
Permanent Disability	Rs.500	Rs.750	Rs.1000

3. Death benefit Contribution : During the event of unfortunate death of a member, the family will be given death benefit. This will be a fixed amount of 50,000/-. The total amount of death benefits paid each year by the scheme will be equally divided among the active members.