



# ASSOCIATION OF MEDICAL CONSULTANTS MUMBAI

**Dr. Deepak Baid**  
President

**Dr. Nilima Vaidya-Bhamare**  
Hon. Secretary



## Annual General Body Meeting AMC Elections 2021-2022

**Date:**

Sunday 28th March 2021, 4.30 pm onwards

**Venue:**

National Sports Complex of India  
Worli,  
Mumbai - 400051

**AGM NOTICE, CIRCULAR & REPORTS**



**MANAGING COMMITTEE (2020-2021)**

President	:	Dr. Deepak Baid
President Elect	:	Dr. Sushmita Bhatnagar
Imm. Past President	:	Dr. Mukesh Gupta
Vice President	:	Dr. Ashok Shukla
Vice President	:	Dr. Vivek Dwivedi
Hon. Secretary	:	Dr. Nilima Vaidya-Bhamare
Hon. Treasurer	:	Dr. Rajeev Agarwal
Joint Treasurer	:	Dr. Rajendra Nagarkatti
Joint Secretary	:	Dr. Ritesh Agrawal
Joint Secretary	:	Dr. Pradnya Kularni
Office Secretary	:	Dr. Rahul Rane
Program Committee Chairperson	:	Dr. Vikrant Desai
Editor - The Grasp	:	Dr. Kritika Doshi
Editor - Website	:	Dr. Jayesh P. Shah

**MANAGING TRUSTEE**

Dr. Niranjan Agarwal

**TRUST BOARD MEMBERS**

Dr. Achut Nayak	:	Dr. Umesh Oza
Dr. Suhas Kate	:	Dr. Shrikant Badwe
Dr. Kishore Adyanthaya	:	Dr. S.S. Khambay

**AMC INDIA PROJECT DIRECTOR**

Dr. Lalit Kapoor

**ZONAL DIRECTORS**

Dr. Bipin Pandit	:	Dr. Rajendra Chawhan
Dr. Smita Sharma	:	Dr. Kritika Doshi
Dr. Sujata Rao	:	Dr. Suhas Shah
Dr. Manoj Patel	:	Dr. Debasish Das

**CHAIRPERSON OF CELLS**

Consultant Benevolent Scheme	:	Dr. Shrikant Badwe
H& A Cell	:	Dr. Suhas Kate
MMC Cell	:	Dr. Sujata Rao
AMC NoAH	:	Dr. Niranjan Agarwal
Medicolegal Cell	:	Dr. Sudhir Naik
Social Service Cell	:	Dr. Ajit Desai
Media Communication Cell	:	Dr. Veena Pandit
Affiliate Unit Cell	:	Dr. Kishore Adyanthaya

**COMMITTEE MEMBERS**

Dr. Nitin Bhatnagar	:	Dr. Narendra Dedhia
Dr. Jagruti Desai	:	Dr. Hemant Dugad
Dr. Lata Ghamshamnani	:	Dr. Aparna Govil
Dr. Dhiren Kalawadia	:	Dr. Prashant Kerkar
Dr. Vikram Khanna	:	Dr. Ashto Mathur
Dr. Lalita Mayadeo	:	Dr. Alok Modi
Dr. Amit Nabar	:	Dr. Anirudha Patil
Dr. Prakash Patil	:	DR. Sanjay Pattiwar
Dr. Reena Wani	:	

**CO-OPTED MEMBERS**

Dr. Hiren Ambegaonkar	:	Dr. Supriya Arwari
Dr. Ashwini Jogade	:	Quresh Maskati
Dr. Rajendra Tiwari	:	

**Date:** 21<sup>st</sup> February 2021

**NOTICE FOR THE ANNUAL GENERAL BODY MEETING**

The Annual General Body Meeting of the Association of Medical Consultants, Mumbai shall be held on Sunday 28<sup>th</sup> of March 2021 at 4.30pm at National Sports Club of India, Haji Ali, Mumbai (Physical AGM & Physical Voting if Covid Rules allow).

Minutes of last AGM and reports will be available on website.

**Agenda:**

- 1) Condolences if any.
- 2) To Inform the house of the 3 Returning officers for AMC Online voting & physical Voting (as per the constitution 3 past presidents) Dr. Smita Sharma, Dr Vipin Checker & Dr. Mukesh Gupta
- 3) To read and confirm the minutes of the Annual General Body Meeting held on the Sunday 3<sup>rd</sup> May 2020 at 10am by Zoom Technology.
- 4) Business arising out of minutes.
- 5) To receive and adopt the audited balance sheet and the income Expenditure statements for the year 2019-2020.
- 6) To appoint Auditors for the year 2021-2022 and pass their remuneration.
- 7) To recommend the names proposed by the Managing Committee to the AGM for the following post of Chairman of Cells:
  - Post for HNA cell Chairperson :  
Dr. Suhas Kate - Managing Committee proposes his name for continuation & Ratification by the AGM
  - Post for AMC NoAH cell Chairperson :  
Managing Committee Proposes the Name of : Dr. Suresh Rao For Ratification by the AGM.
  - Post for Media Communication Cell Chairperson :  
Managing Committee Proposes the Name of : Dr Mukesh Gupta For Ratification by the AGM.
  - Post for Affiliate Cell Chairperson :  
Managing Committee Proposes the Name of : Dr. Umesh Oza For Ratification by the AGM
- 8) To recommend the names proposed by the Managing Committee to the AGM for the following post of Trustees:
  - Dr. S.S. Khambay - Managing Committee proposes his name for continuation & Ratification by the AGM
  - Dr. Suhas Kate completes his 3rd term. Managing Committee Proposes the Name of : Dr. Ajit Desai For Ratification by the AGM.
  - Dr. Shrikant Badwe completes his 3rd term. Managing Committee Proposes the Name of : Dr. Sujata Rao For Ratification by the AGM.
  - Dr. Umesh Oza completes his 3rd term. Managing Committee Proposes the Name of : Dr. Veena Pandit

For Ratification by the AGM.

- 9) To discuss the amendments to the Constitution if any.
- 10) To read and adopt the Reports of the various cells-Health and Accident Cell, Medicolegal Cell, Social Service Cell, Media Communication Cell, MMC Cell, Consultant Benevolent Scheme Cell, AMC NoAH Cell, Affiliate Unit Cell.
- 11) Enrolments of new members for the year 2020-2021.
- 12) Letters & Circulars.
- 13) Any other matter with the Permission of the Chair pertaining to aims and objectives.
- 14) Declaration of Results.
- 15) Installation of the New President and the New Managing Committee 2021-2022.
- 16) Entertainment program & dinner.

In case of lack of quorum (minimum requirement is 35 members or 1/6th of total membership), the meeting will be adjourned for 15 minutes. The meeting will be reconvened at the same venue at 4.45pm and the meeting will be then held even in the absence of quorum.



**Dr. Nilima Vaidya-Bhamare**  
**Hon. Secretary**

**Notice for the Election to the Managing Committee 2021-2022**

Nominations are invited from the eligible AMC members, for the following Posts for year 2021-2022

Prescribed Nomination Form is attached. Eligibility for Candidature is highlighted on the Nomination form.

**Office Bearers**

President - Elect	1
Vice - Presidents	2
Hon. Secretary	1
Hon. Treasurer	1
Joint Treasurer	1
Joint Secretaries	2

**Managing Committee Members**

Colaba to Prabhadevi	2
Rest of Mumbai City	2
Kurla/Chembur/Ghatkopar and Mulund	2
Bandra to Andheri	5
Jogeshwari to Dahisar	3
Mira Road to Palghar	1
Thane / Kalyan / Dombivali	3
Navi Mumbai to Raigad	2

Last day for submission of Nominations	<b>Friday 5<sup>th</sup> March, 2021 up to 4 pm</b>
Date & Time of Scrutiny	<b>Monday 8<sup>th</sup> March, 2021 at 3 pm</b>
	<b>All candidates can attend the scrutiny as observers</b>
Last date for withdrawals	<b>Tuesday 9<sup>th</sup> March, 2021 upto 4pm</b>
Online Election starts:	<b>Saturday 20<sup>th</sup> March 2021, 6 am</b>
Online Election ends:	<b>Saturday 27<sup>th</sup> March 2021, 5 pm</b>
Onsite election (physical voting)	<b>Sunday 28<sup>th</sup> March 2021, 6-7pm</b> <b>Subject to Covid Norms by Government</b>

Please send the complete nomination form to AMC Office.

Submissions presented personally, through Courier Service or Email (Scanned copy of form) are acceptable. Please ensure that you write NOMINATION FORM FOR ELECTIONS on the sealed envelope

Scrutiny will be by Scrutinizing team as per constitution of AMC. The decisions of the Scrutinizing Team shall be final & binding on one & all.

**CODE OF CONDUCT FOR THE CONTESTANTS FOR ONLINE VOTING FOR OFFICE BEARER  
AND MANAGING COMMITTEE POSTS 2021-22**

Dear Candidates,

This code of conduct is as per the Constitution of AMC.

We will declare the list of Candidates on AMC website which will be accessed by a link. A text message will be sent to all the members. The same will be put in the 52 official area wise whatsapp groups as KNOW YOUR CANDIDATES.

The brief introduction and photo will be the one sent by you to the AMC office. Please do so if you have not already done it.

The Code of Conduct becomes effective from the morning after the last date of withdrawal and the declaration of the list of contesting candidates. The Code of Conduct ends at 7pm on 28<sup>th</sup> March 2021.

Hence it is already in place

- (1) No negative campaigning by the candidates is allowed
- (2) The candidates and their supporters should adhere to all moral standards during their campaign and show respect and courtesy to one another, conduct themselves with fair play and ethics.
- (3) Campaigning can be done via social media such as SMS, WhatsApp, Email and Facebook.
- (4) Campaigning CANNOT BE DONE on the official AMC WhatsApp groups either by the candidates or their supporters
- (5) At no cost should AMC finances be used for campaigning.
- (6) AMC Logo cannot be used by any candidate & The name of AMC cannot be used by the candidates for creating their SMS ID.
- (7) Messages sent on social media shall be only preferably between 8am to 8pm.

If any complaint is received against any candidate, then the decision regarding the candidature of the candidate is the prerogative of the Returning Officers and will be binding.

**Dr. Smita Sharma   Dr. Vipin Checker   Dr. Mukesh Gupta**  
**(9820046656)   (9820012410)   (9821340141)**  
**THE RETURNING OFFICERS ELECTION (2021-2022)**

**VALID ORIGINAL DOCUMENTS FOR IDENTIFICATION FOR PHYSICAL VOTING AT AMC  
ELECTIONS AND ELIGIBILITY FOR VOTING**

1. AMC Identity Card.
2. Voter's Identity Card issued by the Election Commission of India
3. Passport
4. Driving License
5. Photo Credit Card of any Bank
6. PAN Card with Photograph
7. Aadhaar Card
8. Name in the Voter's List of AMC

In AMC elections, only those can vote, who figure in criteria # 8 & present one original criterion # 1 to 7

**Programme Schedule for the AGM:**

Time	Programme
4.00 pm	Tea/Coffee
4.30 pm to 6.30pm	AGM
6.30 pm to 7.30 pm	Elections
7.35 pm to 8.30pm	Installation of the Incoming President Dr. Sushmita Bhatnagar
	Declaration of Results
	Installation of new Managing Committee Members



## The President's Perception

My dear fellow AMC Members,

We all join AMC committee to serve.

Over the past many years I have seen many ups and downs in the medical fraternity and AMC cannot be bereft of it.

AMC is an association with immense potential. We consultants are not only involved in health practise but also policy making of the government.

When the year started with the Covid pandemic, our consultants came forward to help. They enrolled themselves selflessly in various Government hospitals as volunteers.

The Government recognized our contribution, and requested us to make the QR code for health care workers for train travel.

Over the period we gave suggestions to various policies of the government which were accepted. We even pointed out the wrong policies which were often corrected.

During this period the news media were involved with us like never before. From Television to news paper to international journals. Even colleges came forward to interview us.

The approach of the Government had changed, and they were more receptive towards us. There were instances where differences cropped up like the Insurance to covid martyrs from the private sector, the service tax issue and the fire issue. But the differences were respected.

In my entire journey as President the one person who stood strong with me was Hon Secretary Dr. Nilima Vaidya Bhamare. Program committee Chairperson Dr. Vikrant Desai was always there to professionally run the various programs. Dr. Aparna Govil dedicatedly filtered the medical information from news articles. The various AMC social media handals were run by Dr. Ritesh Agrawal, Dr. Neeraj Bijlani, Dr Ashish Mody et al.

**I dedicate my presidential report to the committee and AMC office.**

AMC office is still evolving. Various activities and events data compilation was prioritised this year. Monthly over of various cells was ensured to know status of our members claims and various grievances.

We have with us the expectation of 12000 members. And many members stuck their neck out for a cause and proved themselves as leaders.

This year was a year of online programs. There was least dependence on sponsors.

We gave the zonal directors direction to reach out to various NGO to bridge the Doctor Patient divide.

The medico legal team was asked to study each draft notifications and give its inputs which could help us decide the course ahead.

The HNA cell looked into the grievances as well as evaluated the feedback of its members.

But AMC has a long way to go. When each member of the association thinks above himself and thinks for the benefit of the medical fraternity and society at large will be the day we would have achieved “atma nirbharta” in our life as doctors.

For that those who lead the organization and the managing committee bear a huge responsibility to lead by example selflessly.

**Dr. Deepak Baid**

**President**

9821019001

9223344450

[dr.deepakbaid@gmail.com](mailto:dr.deepakbaid@gmail.com)

## Secretary's Report

A big welcome to all the AMC family ,

I end my year on a tremendous sense of satisfaction at a job done with dedication and passion . The whole year went off working under very trying circumstances . All of us learnt the ' zoom ' way of living , full of face masks and sanitizers . Necessity is the father of all inventions . We came up with hybrid meets and various virtual platforms to interact on . Somewhere we missed out on the personal touch .

I remember attending a conference of ICHA representing AMC at Delhi on 1 st of March 2020 , my second visit within 2 weeks on behalf of AMC . The first was with the health minister to represent the AMC SOCH White papers . I was suffering from a cough that time . It went on for about a month ..... N I knew it was different this time . Then all hell broke loose about corona .

I had gone with a delegation of IAP to meet Shree Sharad Pawarji to impress upon him for a lock down and how the lock down was then begun with a token 24 hr shut down . Originally intended as a few days shut down progressed to a 6 month clamp down .

We , as Nation were totally unprepared for this . Our healthcare cracks were opened wide for all to see , and it crumbled in no time . It showed everyone in their truest avatars . There were blame games galore . The healthcare and municipal department circulars and dictats came at a furious frequency changing their norms faster than u can blink ur eyes .

We kept adhering to newer norms everyday . It was complete chaos .

We , at AMC however set to work as efficiently as we could . Set up guidelines for members and nursing homes , helped the members get essential equipment at cost prices with reasonable rates , wrote to the government with valuable criticisms and solutions to every problem faced by the doctors and the society at large , and were working at ground level in individual capacity too . Our staff , with the guidance of the NOAH cell and the zonal directors managed to distribute wares to our members and other needy municipal and govt hospitals , even during the most stringent of lock down times . We tried helping our members on all fronts , be it the top up of H&A policy , the CBS cover , the COVID kavach to staff , the QR Code or helping our members with the death insurance claim . We donated PPEs , HIV kits , N 97 masks , face shields , sanitizers , 3 ply masks , gloves to police stations and needy healthcare facilities . We conducted surveys on healthcare workers getting infected , prophylaxis , insurance coverage , capping of charges etc in order to present authentic data to the appropriate authorities . AMC also was an intervenor in the capping of the prices of the N 95 Masks and the Nagpur case of questioning the jurisdiction of the BMC and govt on capping of charges on non COVID treatment . We have contributed monetarily to the NAT health case in the supreme court for quashing of capping of COVID treatment charges . We also met Shree Shard Pawarji to ask him to look into the death insurance cover for pvt healthcare workers and capping of charges on plasma therapy , a vital ingredient currently in the armamentarium in the war against COVID . We met Shree Vishwas Nangare Patilji , for implementation of SOPs in police stations to protect our frontline healthcare workers . We also requested him to grant permission to pice personell to ho for plasma donation when on duty . We were assured of prompt action .

Even in the COVID times we managed to do online programs with a few of them even getting CME points from MMC .

The following programs were done by AMC . Detailed report has been filed by program committee chair person in his report available on the website

BETTER SAFE THAN SORRY on 27-6-2020

MEDICAL & FINANCIAL IMPACTS OF COVID ERA on 28-6-2020

GLOBAL PANEL DISCUSSION on 5-7-2020

BIOMEDICAL WASTE on 29-8-2020

MCLON on 6-12-2020

ITCON on 21-02-2021.

AMCON was decided not to be held due to restrictions again coming up and we not being too keen on having a virtual one .

We were tremendously interactive with the authorities to try and get any and every issue sorted and bring relief to our members . We wrote an unprecedented amount of letters and had physical meetings inspite of the difficult situations and tried our best to solve issues .

We wrote to the authorities on the following issues ( copies available at AMC office )

1) Issues faced by doctors during the corona pandemic

2) Difficulties faced by our doctors specially at Shatabdi Hospital. Cc: Medical Superintendent BDBA Shatabdi Hospital ,DMER , CHAIRMAN MMC

3 ) Appeal for help from our members to recruit recovered COVID-19 patients as plasma donors for ICMR sponsored clinical trial at Kasturba Hospital, Mumbai

4 ) Urgent need of solutions to problems faced by doctors

Follow up to our Letter Dated 9th May 2020. Cc: 1) DMER 2) CHAIRMAN MMC.

5 ) The letter dated: 8/06/2020 No: AC/R/S/ 060/ OD : Regarding permission to start Isolation Centre in Private CHS and our cautionary advice to medical personnel .

6 ) Instruction from MOH Thane towards discharge of 20% of patients in each establishment per day. CC: Chief Minister- Maharashtra State , Health Minister- Maharashtra State , Shri Eknath Shindeji- Guardian Minister - Thane , Shri Aditya Thackerayji- Cabinet Minister- Maharashtra State.

7 ) Incidences of abuse and threats by rogue elements against Doctors and Health care establishments CC:. Prime Minister's Office Governor – Maharashtra , Mr. Nitin Nandgaonkar

8 ) Capping of charges COVID convalescent plasma units obtained by apheresis process Cc:

1. Chief Minister- Maharashtra State 2. Health Minister- Maharashtra State

9 ) Should the Government give Death Coverage of 50 lacs to all Doctors ? And issues faced C c : 1 . Shree Sharad Pawar Saheb 2. Health Minister- Maharashtra State

10 ) Our meeting with Shree Vishwas's Nangre Patil in reference to : Violence against doctors and allowing police personnel to go for plasma donation when on duty .

11 ) Request letter to Shree Vishwas Nangre Patil regarding implementation of similar SOPs as made by the Karnataka State police department in case of violence against doctors

12) Letter to CM & MC regarding the issuance of show cause cum demand notices to the medical practitioners in and around Mumbai-

13 ) Letter of gratitude to PMO towards giving healthcare workers priority for Covid-19 vaccination

We are currently working on the

Possibility of a litigation or petition in the case of Service Tax Notice issued to the medical fraternity , the lacunae in health care insurance system and grievance redressal mechanisms , fire compliance norms relaxation for smaller nursing home , stay order thru court regarding the same , petition on MIXOPATHY in Surgery , drafting a petition for sanctioning of death claims for private doctors who died due to COVID .

We were successfully able to resolve the service tax issue by helping all our members to give replies in a standard format from case to case basis .

We were also successful in getting fire safety vendors to agree at a reasonable price to get the compliances done . We met with not only the additional municipal commissioner , but also the land development dept officers and the chief fire officer and his team to get them to agree to our suggestions regarding implementation .

On a personal front , I established an unorganised group called Mumbai Dhadkan , which worked on various problems like availability of ambulances , oxygen oncentrators and now plasma donations on a very large scale and have worked throughout the pandemic helping anyone and everyone possible at any time of the day or night . My current passion is plasma donation . Please motivate as many people as you can and register them as donors on .

[www.plasmadona.org](http://www.plasmadona.org)

I was able to help senior doctors who lived alone to get registered for vaccinations and arrange for them to be taken to venue . Also when vaccinations opened up for general senior population , was able to get all my building senior citizens vaccinated . My plasma work still continues .

I have started so many projects which I wish to take to take to completion . May the good destiny shine upon me and facilitate me to complete my incomplete tasks . Hope all of you are with me in all my endeavours , especially COVID drs death claim issue which is prime in my heart .

Signing off with your permission

**Dr. Nilima Vaidya Bhamare**  
**MBBS , MD , DGO , DNB , LLB .**  
**Secretary AMC**  
**9892750298**  
[nilimabhamare67@gmail.com](mailto:nilimabhamare67@gmail.com)

**Minutes of the Annual General Body Meeting-2020**

**Minutes of the virtual AGM of AMC held on the 3rd of May 2020. This meeting was held on zoom platform hosted by medical learning hub.**

Dr. Nilima Vaidya-Bhamare, Secretary AMC, called the historic meeting to order. She gave instructions to all participants as it was a new format. She then handed over to Dr. Mukesh Gupta, President AMC, to conduct the AGM.

**Following members attended the meeting:**

<b>Sr.</b>	<b>Name</b>	<b>Sr.</b>	<b>Name</b>	<b>Sr.</b>	<b>Name</b>
1	Dr. A.K Mittal	26	Dr. Jayesh P. Shah	51	Dr. Veena Pandit
2	Dr. Alok Modi	27	Dr. Ketan Parikh	52	Dr. Pallavi Gupta
3	Dr. Anagha Dabholkar	28	Dr. Niranjana Agarwal	53	Dr. Pooja Bandekar
4	Dr. Arshad Gulam	29	Dr. Nilima Vaidya-Bhamare	54	Dr. S.S. Khambay
5	Dr. Ashok Shukla	30	Dr. Nitin Bhatnagar	55	Dr. Deepak Baid
6	Dr. Ashto Mathur	31	Dr. Mohan Paranjpe	56	Dr. Narendra Dedhia
7	Dr. Atul Shah	32	Qureshmaskati	57	Dr. Debraj Shome
8	Dr. Bipin Pandit	33	Dr. Rajeev Agarwal	58	Dr. Ashit Shah
9	Dr. Vinod Sakhrani	34	Dr. Rajendra Nagarkatti	59	Dr. Aparna Govil
10	Dr. Dhiren Kalawadia	35	Dr. Reena Wani	60	Dr. Ritesh Agarwal
11	Dr. Milan Balakrishnan	36	Dr. Vipin Checker	61	Dr. Kishore Adyanthaya
12	Dr. Rahul Rane	37	Dr. Santosh Kadam	62	Dr. Prakash Patil
13	Dr. Rajendra Chawhan	38	Dr. Sudhir Naik	63	Dr. Suhas Shah
14	Dr. Jayesh Kakar	39	Dr. Shekhar Ambardekar	64	Dr. Aniruddha Patil
15	Dr. Ajit K. Desai	40	Dr. Smita Sharma	65	Dr. Rashmi Mehta
16	Dr. Achut Nayak	41	Dr. Sushmita Bhatnagar	66	Dr. Prashant Kerkar
17	Dr. Gurudas Kulkarni	42	Dr. Suhas Kate	67	Dr. Lalita Maydeo
18	Dr. Hemant Dugad	43	Dr. Suman Bijlani	68	Dr. Pradeep Baliga
19	Dr. Jigar Maniar	44	Dr. Supriya Arwari	69	Dr. Nitin Dange
20	Dr. Lalit Kapoor	45	Dr. Vivek Dwivedi	70	Dr. Lata Ghanshamnani
21	Dr. Manoj Patel	46	Dr. Zahoor Patankar	71	Dr. Jayesh M. Shah
22	Dr. Pradnya Kulkarni	47	Dr. Sanjay Kinare	72	Dr. Gautam Bhansali
23	Dr. Sujata Rao	48	Dr. Mukesh Gupta	73	Dr. Chandrashekhar Dabhadkar
24	Dr. Vikrant Desai	49	Dr. Kritika Doshi	74	Dr. Jagruti Desai
25	Dr. Vikram Khanna	50	Dr. Sudeshna Ray		

**Agenda 1: Condolences**

Condolences were offered to all those who lost their lives during the pandemic silence was observed in their memory.

**We lost the following members :**

SR No.	LM No.	Name	Speciality	Area
1	LM/M/0108	Dr. Atul Modi	Orthopaedic Surgeon	Haji Ali
2	LM/D/0026	Dr. Subhash Dalal	Paediatric Surgeon	Worli
3	LM/G/0039	Dr. Rajan Garg	Paediatric & Neonatologist	Goregaon
4	LM/C/0006	Dr. Batukbhai Chandrani	General Physician	Goregaon
5	LM/L/0017	Dr. Maya Lulla	Gynaecologist & Obstetrician	Andheri
6	LM/R/0173	Dr. Nilesh Rangnekar	Urologist	Andheri

**Agenda 2: The Returning officers for AMC Online voting & physical Voting (as per the constitution 3 past presidents) - Dr. Veena Pandit, Dr. Smita Sharma & Dr. Sudhir Naik** Since no elections were held, the returning officers Dr. Veena Pandit, Dr. Smita Sharma, and Dr. Sudhir Naik, were thanked for their excellent work till the period of scrutiny.

**Agenda 4 : To read and confirm the minutes of the last AGM** which were posted on the website and sent with the agenda on email to all members the minutes were proposed by Dr. Manoj Patel and seconded by Dr. Vivek Dwivedi

**Agenda 5 : Business arising out of the minutes :** There was no business arising out of the minutes.

**Agenda 6 : To read and confirm the minutes of the special GBM held on 2nd of January 2020.**

Dr. Mukesh Gupta gave the gist of the special GBM : The special GBM had approved the buying of premises unanimously after input from the internal and external auditors with legal opinion on the modality of payments by various cells the amount of money to be contributed by the cells towards the purchase of the premises to be considered as a returnable fund in case of contingency to be ear marked and proportionate area to be ear marked as per payment made by the cells.

Dr Niranjan Agrawal asked : how are we planning to your mark proportionate area to the cells

Dr. Mukesh answered : Office working space would be provided to them and if we are buying a very large area then there may be a rental income from the property purchased and proportionate amount could be given to the cells from that Income as the cells have incurred a loss of interest because of breakage of their FDs for purpose of buying the premises. Dr Niranjan said it should be framed like this that whenever we sell this property or rent this property, the income generated be divided amongst the cell as per their contribution. But you cannot ear mark the space as a space belongs to AMC. We later on do not want one cell asking for rent from the other cell. Dr. Sudhir Naik said This proportionate money should be asked for only when the cell is in dire trouble. It cannot be asked for back by the cell just because money is accumulated in the Corpus so we need to minute it that this is a one time transfer which has happened and so the question of returning to the cell comes only and only if where the cell is in dire trouble and needs the money for its survival.

Dr. Bipin Pandit : since this premise has been bought by AMC, then when it shall be sold, all the money shall be going into AMC account. We need to consult our chartered accountant or auditors as to how this money is going to

be distributed from AMC main account to the cells.

Dr. Sujata Rao asked : Has the opinion of the internal and external auditor been taken ?

Dr. Sushmita read Dr. Ashok Shukla's message which had come on chat : Has the formula of the different cells been finalized ? In what exact conditions the money can be asked back by the cells ? can the cells force AMC to sell part of the premises in case of contingency ?

Dr. Mukesh Gupta answered when the contingency situation arises, a special AGM can be called at that time, which shall take the decision regarding the same.

Dr Niranjan Agrawal said it is only the profit which is gained which can be disbursed to the cells in case of contingency, the property will not be sold to meet the contingency. It shall be met with by other means.

Dr Mukesh said that we had a Special GBM with single point agenda so the mandate of that GBM cannot be changed currently the cells have enough contingency fund to take care in case of any need.

Message from Dr. Ashok Shukla posted on chat how will the cell be protected as they had already given all their money to buy the property doctor Mukesh clarified that they had not given all their money. The last AGM was which was held on the 31st of March 2019, there was an amount of money ear marked which was supposed to be invested in real estate or donated, otherwise it would have led to large taxation. So we are splitting up the payment into two years, part of it is being paid this year and part to be paid next year. In order to save a huge amount of tax Dr. Ketan Parekh said. Cells are not permanent entities at all, they are a part of AMC. So there is no question of returning the money to them. Tomorrow we may decide to close down a particular cell for some reason. We can't have an association which is rich and the cells which are not rich. So in case of contingency, the Association takes care of the cells, so the question of returning the money to the cells does not arise.

Dr. Mukesh said : let us minute it today that in case of contingency the, AMC will help the cell. All the cells are functioning under the single PAN card held by AMC and AMC is responsible for filing all the returns. The last AGM of 31st March 2019, had put up on me the task of finalising this property by the end of this year and that is exactly what we have achieved during this year.

Dr. Sujata Rao said that in view of all the discussions held today, we need to reframe the resolution to suit what we have discussed today only then can it be passed.

Dr. Ketan Parekh said allotment of space according to contribution also does not make sense. How much space a cell requires depends on the need of the members. The association is not for the cells, but the cells are for the association and its members.

The cell may have contributed more today but the function of the cell may reduce in years to come. We cannot make the cells a permanent entity of the real estate

Dr Niranjan added that in the existing property also, the cell has not contributed anything, but we still have given them space to work.

Dr. Hemant Dugad said : This AGM does not have the jurisdiction to take a decision of what will happen 5 or 10 years down the line, so the resolution should be framed saying that the wisdom of that AGM or that body should decide about the space to be allotted or the money to be distributed, as the money accrued by the cells is because of AMC.



Dr. Ashok Shukla said that every cell has its own AGM where decision is taken by their members and it is presented to the AGM of the AMC. If we change the decision taken these members will have to go back to their cell and take new permission.

Dr. Mukesh Gupta said that we are working on two assumptions. Assumption number one is if something goes wrong and contingency situation is created and assumption number 2 what if one of the cells will demand for space when they don't need the space.

We conclude the discussion with : Association of medical consultants is going to be the owner of the property, all the cells belong to the Association of medical Consultants. There is a single PAN card under which all the returns are being filed. The property is a fixed asset so is definitely under AMC, the cells are helping to run the day-to-day activities of the association. The decision can be taken by the Managing committee in force at that time or by the General Body so whatever we have passed in the meeting on 2nd January, today we add to it that, we try to accommodate the requirement of the cells which is a valid request coming from the cell, by the Managing committee at that particular time. There is no doubt about the ownership of the property and it stands that AMC as an association remains the sole owner of the property

Dr. Sudhir Naik responded to Dr. Ashok Shukla comment : There is no sanctity of any AGM separate from the association. Association of medical consultants is one entity and is the overpowering, overbearing authority to decide everything. Individual cells with their members can give suggestions which can be taken in at any given time. If there is a contingency at any time and we do understand your concerns and hence it should be minuted that in case of contingency at any time the members of that particular cell, the office bearers of the time, and the then AGM can take a decision. The special GBM minutes were rephrased and were then passed by the house proposed by Dr. Sudhir Naik and seconded by Dr. Sujata Rao.

**Agenda 8 : To receive and adopt the audited balance sheet for the year 2018-19.** This was posted on website to pass the Audited accounts. Dr. Rajeev Agrawal proposed and Dr Dilip Naik seconded it.

**Agenda 9 : to appoint auditor for the year 2020-21 and pass their remuneration.** The internal auditor has been Mr. Narayan Toshniwal and the external auditor has been Mr. Raman Jokhakar. Mr. Toshniwal had for enhancement of their fees. The trust board and the Managing committee had discussed the same with him. Dr. Vikram Khanna asked for details of the same. Dr. Mukesh said that an amount little more than previous year but much less than what was asked for has been negotiated to the mutual satisfaction of all.

Mukesh proposed to continue with the same team as internal and external auditors. Dr. Rajendra Nagarkatti proposed and Dr. Rajeev Agarwal seconded it and was passed by the house.

**Agenda 10, 11 & 12: To recommend the names proposed by the Managing Committee to the AGM**

Names of various people were proposed as zonal directors by the Managing committee. He requested the General Body to consider the names and give support to these names suggested by the Managing committee. It was put for polling from the area of Kurla Chembur Ghatkopar. The name of Dr. Debashish Das was proposed for the second term. The result of the poll was that Dr. Debashish Das was accepted to be continuing as zonal director of that area by majority.

Zonal director from Bandra to Andheri Dr Dilip Naik had finished his third term he was profusely thanked by the President Dr. Mukesh Gupta. Managing committee propose name of Dr. Manoj Patel for the area from Bandra to Andheri put to poll. There was a technical difficulty because of which online poll could not be taken and hence a poll taken by show of hands. His name was passed by majority

Third name was of Dr. Bipin Pandit for the Navi Mumbai to Raigad area. Online poll was launched for the same. His name was passed by majority next was zonal director for Thane Kalyan and Dombivali. Dr. G. B. Kulkarni finished his third term for the same. Dr. Kritika Joshi's name was suggested by the Managing committee for this post this was also put to poll. Dr. Kritika Joshi was accepted by majority The next poll was for the zonal director of the area from Mira Road to Virar. Dr. Rajendra had finished his first term and was eligible for reappointment and the Managing committee proposed his name for continuation. The poll was launched and Doctor Rajendra Chawhhan was accepted by majority

For the zonal directors post from Colaba to Prabhadevi, Dr. Smita Sharma was Ad-Hoc zonal director and MC proposed her name for ratification. A poll was launched and Dr. Smita Sharma was accepted by majority. For Zonal directors post of rest of Mumbai Dr. Suhas Shah was the Ad-Hoc zonal director and the Managing committee proposed his name for ratification. A poll was launched and Dr. Suhas Shah was accepted by majority.

For the CBS Cell : Dr. Shrikant Badwe finishes his first term and was eligible for reappointment, the Managing committee proposed his name to continue as chairperson of the CBS cell. A poll was launched and Dr. Shrikant Badwe was reappointed by majority.

For social service cell Dr. S. N. Agrawal finishes his third term Dr. Mukesh Gupta thanked Dr. S. N. Agrawal for his selfless service towards the cell through all his three terms. The managing committee proposed the name of Dr. Ajit Desai as the new cell chairperson of the social service cell. A poll was launched. Dr. Ajit Desai was appointed by majority.

For the MMC cell, Dr. Bipin Pandit was the chairperson of the cell he had tendered his resignation, hence managing committee has proposed the name of Dr. Sujata Rao to fill in that post a poll was launched Dr. Sujata Rao was appointed by majority.

The Last Post is that of the trustee that of the Trustee as Dr. Achut Nayak finishes his third term as Trustee, the Managing committee suggests.

The name of Dr. G. B. Kulkarni as the Trustee. A poll was launched and Dr. G. B. Kulkarni was accepted by majority. Dr. Mukesh Gupta thanked Dr. Achut Nayak for his role as Trustee in AMC.

Dr. Mukesh Gupta congratulated all the newly appointed post holders and thanked the general body for accepting all the names suggested by the Managing committee.

He also reminded the General Body that the PI Cell chair person continues to be Dr. Sudhir Naik and the H&A Cell chairperson continues to be Dr. Suhas Kate.

Dr. Achut Naik reminisced that he has good memories of working in the AMC and thanked everyone for their good wishes.

Dr. Mukesh expressed his heartfelt regret for not being able to personally felicitate all the outgoing of AMC doyens. He requested the incoming President Dr. Deepak Baid to do the needful whenever it is feasible during any of the AMC programs.

**Agenda 13 :** to read and adopt the reports of the various cells :

All the reports had already been circulated along with the notice of the AGM which had been sent to all the members. They are also available on the AMC website. As no one had any thing to contribute more to these

reports, Dr. Mukesh Gupta requested them to be proposed and seconded and passed. Dr. Vivek Dwivedi proposed them and Dr. Ashok Shukla seconded it.

**Agenda 14 :** Enrollment of new members for the year of 2019-20. They were proposed by Dr Ajit Desai and seconded by Dr. Rajendra Nagarkatti and passed.

**Agenda 15 :** Since there were no elections happening, no break was taken for elections, instead Dr. Mukesh Gupta took this opportunity to inform the General Body about the social service activity under project 2020 that we had undertaken at the beginning of the Year. AMC had been doing a lot of activities and the intention behind the 2020 program was to showcase these members and felicitate their work. The projects that could taken up, could be related to the Welfare of the society, the awareness about health issues and also the Welfare of the fraternity. We had a lot of projects coming up and hence we established a scrutiny committee to look into the feasibility of the projects. The members of the scrutiny committee were : The managing trustee, President, the immediate outgoing President, The president elect, the secretary, the treasurer as its ex officio members of this committee and the chairman of the social service cell and 2 past presidents Dr. Sujata Rao and Dr. Smita Sharma.

The first project had come from Dr. Anand Parihar under the mother trust where they were trying to give hospice treatment to cancer patients.

The second project was put forward by Dr. Jigar Maniar for awareness activity regarding organ donations and glaucoma control. He had also created an AMC SOCH program on glaucoma control and prevention but that program had to be shelved because of the lockdown announced due to covid situation.

The third project was by Dr. Nilima Vaidya-Bhamare who had come up with a program for mental health awareness.

Dr. Gupta also wanted to highlight the activities undertaken by the group of AMC members who were working during the covid times which he requested Dr. Nilima Vaidya-Bhamare to do so as she was the outgoing as well as in coming Secretary of AMC.

Dr. Gupta requested members of AMC to come forward with such projects to be taken up on the platform of the 2020 SOCH programs as CSR funding was available which can be moved into Healthcare projects and AMC can be the appropriate ethical body which can take these projects to completion.

Dr. Ajit Desai said that many of these programs can be taken up under the wing of the social service cell. Dr. Mukesh replied that these were social service activities and social service cell chairperson is part of the scrutiny committee. Dr. Ajit Desai requested Dr. S. N. Agarwal to be appointed as advisor to the social service cell as his experience would definitely help.

Dr. Mukesh Gupta welcomed the idea. Dr. Rajendra Nagarkatti also welcomed the idea. It was proposed to the General Body to appoint Dr. S. N. Agrawal as advisor of the social service cell.

It was proposed by Dr. Ajit Desai and seconded by Dr. Rajendra Nagarkatti and passed.

**Agenda 16 :** letters and circulars to the president

As there were no major letters there were no major letters and circulars written to the president which needed to be discussed so we moved on to the next important phase about the activities conducted during the tenure of Dr. Gupta as President

### **New Premises for AMC**

The biggest achievement of his tenure was the identification of the new premises for AMC office. A lot of aspects were taken into consideration while zeroing down on the properties we were finally able to locate a property right next to the metro very close to the highway which adequate car parking and with the good offices of doctor Niranjana Agrawal we were able to get it at a very good rate and with due diligence and guidance of the lawyers and auditors and Chartered Accountants who looked into the feasibility of the payment modalities, we hope to have a corporate style AMC office with facilities of video conferencing etc.

Dr. Mukesh Gupta also took this opportunity to thank the individual members of his committee he began with thanking the secretary of AMC Dr. Nilima Vaidya-Bhamare for the immense amount of energy that she brought into the association and was always ready to take on any project. He thanked Dr. Vipin checker the immediate outgoing President and Dr. Deepak Baid the incoming president, for their vigilance on the regulatory and the documentary things that needed to be done. He also thanked Dr. Sushmita Bhatnagar & Dr. Vivek Dwivedi, the Vice presidents of AMC, Dr. Ajit Desai, the treasurer, Dr. Rajendra Nagarkatti joint treasurer, Dr. Sanjay Pattiwar and Dr. Rajeev Agarwal, the joint secretaries who took efforts to write the minutes of the meetings throughout the year, Dr. Pradnya Kulkarni program committee chairperson who is a pleasure to work with, Dr. Ritesh Agarwal office secretary, Dr. Kritika Joshi, the editor of GRASP, Dr. Pradeep Baliga editor of the website, Dr. Mukesh Gupta mentioned special thanks to Dr. Sab Singh Khambe managing trustee whose support through the year was of tremendous help to the committee. Dr. Mukesh then went through the entire list of the Managing committee members and individually thanked them profusely for their contribution throughout the year.

Dr. Mukesh ran through the programs done during the year.

### **DOCTORS DAY WITH CHARTERED ACCOUNTANTS DAY:**

The first program was the Doctors day celebration at Rangsharda Bandra. The concept of the doctors day celebration was Jodi Kamal Ki where we got singers from the chartered accountants association and from the medical fraternity to sing on the same platform. This was a historic day for us because the doctors day and the chartered accountants day is celebrated on the same day and we were able to get these two professional bodies together for the first time. The lifetime achievement award was given to Dr. Bipin Pandit. The **cabinet minister Mr. Ashish Shelar** was present for this program. We felicitated the president the secretaries / representatives of several associations for their social activity, including the Indian Medical Association and various speciality associations.

### **AMC SOCH (Stakeholders Outreach Conclave in Healthcare)**

The next program was the innovative AMC SOCH program. It was an idea of Stakeholders Outreach Conclave in Healthcare, the SOCH. It was a round table meet where all the experts came together and they brought concrete suggestions and opinions which were converted into a resolution in real time from which we created white papers to be handed over to the government Agencies and bureaucracies. The various topics picked up were : Ease of functioning for Healthcare setups, that is, single window approval for hospitals, workplace violence, health hazards of air and noise pollution, implementation of Universal EMR system, feasibility of cost effective pricing in Healthcare, and Arogya Manthan reforms for medical education. The AMC SOCH logo created and designed with help of secretary Dr. Nilima Vaidya-Bhamare was released on this day.

### **FINCON**

The next program was the FINCON a conclave for financial health enhancement for doctors held on 13th of October 2019 at the ICAI tower Bandra Kurla Complex which was done in liason with the chartered accountants Association of India. The various topics dealt with were how to get investment for hospitals or how to invest in startups how to invest in the market how to create Wills. A new concept like Shark Tank where Dr. Rajeev Agrawal participated.

## AMCON & FAMCICON

The next program was the AMCON and FAMCCON held on the 1st December 2019 at Hotel Taj Lands End. It was graced by the presence of Padma Shri Hema Malini and Shree Kapil Sharma with a plethora of star speakers who talked about the health care and the direction which the Healthcare will take in the future.

## MEDICOLEGAL CONFERENCE

The next program was historic programme on consumer court affairs held at Nanavati Hospital auditorium, with good offices & Dr. Lalit Kapoor, Dr. Ajit Desai & Dr. Sudhir Naik. For the first time of we were able to get chairs of National consumer forum, the State consumer forum and district consumer forum together on one platform and we were able put forward to them our perspective as a group of doctors that the consumer court also needs to understand and were able to liason with them.

## AMC MEDTALKS

We also created a concept of AMC medtalks in Association with the medical learning hub, Tech for all, keeping in view the future of medicine this will be a training module for IT in Healthcare, the links for which will be sent to everyone very soon.

## IT IN HEALTHCARE PROGRAM

The IT in Healthcare program has been done in Association with the Thakur Institute of Management Studies. This year we had focussed on Search Engine Optimisation and sustainability. It was well attended and appreciated. Dr. Mukesh expressed his satisfaction at his journey in AMC throughout the last year.

He remembered the crisis which occurred in West Bengal regarding violence against Healthcare workers after which we were able to reach out to the health minister in Maharashtra and Central health minister **Dr. Harsh Vardhan** and how we were able to go to Nirman Bhawan and meet the bureaucrats and the IAS officers and update them about our opinion regarding the same. He also reiterated the importance of liasoning with the bureaucrats and the governmental decision makers which is an important part of the function of an association, including the press and the media. He also said the defining moment for him was the time when he went to meet Health Minister of Maharashtra **Shree Rajesh Topeji** to appraise him of the covid-19 on the 17th of March & was able to interact with the secretary of Health and the director at that time Dr. Archana Patil and Shri. Anup Kumar ji. He was able to impress upon the health minister the need for a total shutdown. He acknowledged the presence of the accompanying people Dr. Nilima Vaidya-Bhamare Bhamare and Dr. Deepak baid, where the health minister invited us to speak to the corporate hospital owners and express our view point.

He handed over to Dr. Nilima Vaidya-Bhamare to take over to present the work done by AMC in the COVID situation

Dr. Nilima Vaidya-Bhamare : In the last 1 and half month AMC has absolutely been on the forefront when on the 14th of March as Secretary of AMC Dr. Nilima Vaidya-Bhamare had gone along with the IAP to meet Shri. Sharad Pawar to impress upon him the need of a total shutdown. Within two days time appointment was taken with the health minister Shree Rajesh Topeji and effective lockdown was announced. So AMC had a large part to play in the lockdown and also helped the government. She acknowledged the role of the incoming president of the Deepak Baid for his active participation in all the avenues possible giving appropriate guidance wherever needed. AMC was also a part of the team with Dr. Shivkumar Utture which helped the government get volunteers from the private sector doctors to work for the various covid facilities that were created. She acknowledged the active participation of Dr Niranjan Agrawal and his daughter who collated the inputs by everybody from the Noah committee to form an advisory for our members as to how they should run their nursing homes in the COVID situation.

This advisory was presented to the municipal commissioner and we were trying to get a legal sanction to make this official. We are also part of the team where the municipal commissioner and deputy commissioner also present and we are presenting to them the day-to-day problems are faced by the doctors and trying to get solutions on a daily basis. We extremely vociferous about all the problems that we are facing a not getting scared of the authorities and actually putting down the reality. We are trying to procure materials from vendors which is of good quality and reasonable rates. This is an uphill task considering the covid-19 lockdown situation. She acknowledged the contribution of everybody in the committee specially mentioning doctor Sujata Rao, Dr. Ashok Shukla, Dr. Rajeev Agrawal, Dr Niranjan Agrawal, Dr. Deepak Baid, Dr. Mukesh Gupta and herself. She requested the members to have patience while receiving the material procured as it was a humongous task to distribute it to the various areas while maintaining the quality and quantity. She also informed house about their efforts to try to get the N95 masks directly sanctioned from the government so that we get it the proper price and proper quality. She also informed about the group of NGOs that she had created in order to keep watch on the donations which were given to the various municipal facilities so as not to duplicate efforts and prevent wastage. She also clarified about her personal role in the COVID fight which she was regularly posting on the Facebook, that it was meant purely and purely for inspiring others to do more as individuals. She implored the doctor community to do as much as they possibly could because these were the only people allowed to move around freely during the pandemic. She then handed over to the president Dr. Mukesh Gupta to welcome the new incoming committee.

He announced the new team.

President : Dr. Deepak Baid

Secretary : Dr. Nilima Vaidya-Bhamare

Immediate past president : Dr. Mukesh Gupta

President elect : Dr. Sushmita Bhatnagar

Vice Presidents : Dr. Ashok Shukla and Dr. Vivek Dwivedi Treasurer : Dr Rajiv Agrawal Joint treasurer : Dr. Rajendra Nagarkatti

Joint secretaries : Dr Ritesh Agrawal and Dr Pradnya Kulkarni

Area representatives :

Colaba to Prabhadevi : Dr Aparna Govil Bhaskar and Dr Nitin Bhatnagar

Kurla, Chembur, Ghatkopar, Mulund : Dr. Dharendra Kalawadia and Dr. Narendra Dedhia

Rest of Mumbai : Dr. Reena Wani and Dr. Vikram Khanna Bandra to Andheri : Dr Lalita Mayadeo, Dr. Prashant Kerkar, Dr. Aniruddha Patil, Dr. Jagruti Desai & Dr. Hemant Duggad. Jogeshwari to Dahisar : Dr. Ashto Mathur, Dr. Jayesh Shah Dr. Amit Nabar

Mira Road to Palghar : Dr. Vikrant Desai

Thane, Kalyan, Dombivali : Dr. Lata Ghanshamnani, Dr. Alok Modi, Dr. Rahul Rane.

Navi Mumbai to Raigad : Dr. Prakash Patil & Dr. Sanjay Pattiwar.

He then handed over the charge to the next President Dr. Deepak Baid by passing on the presidential medallion to him virtually

Dr. Deepak then gave his presidential welcome speech : He acknowledged Dr. Mukesh for his immense contribution to AMC by the creation of legacy programs like AMC SOCH, 2020 programs and IT in healthcare, which we hope to carry forward. He looked forward towards working with secretary Dr. Nilima Vaidya-Bhamare and his entire new team. As he took over the reins of AMC during these difficult times, he thanked all those Healthcare workers who had had risen to the occasion.

The issues close to his heart were Unity among the doctors and the issues faced by them. For that he implored the members to become proactive and to stand by us on ground level. He also warned the fraternity about medical jousting and how detrimental it was for them. He requested the members to write to the Association in case they had any problem and promised to look into it as soon as possible. He assured the members that AMC will always

stand by Doctors who are doing ethical practice and ensure a safe environment for them to working. We shall also fight against wrong portrayal of doctors & raise our voice against all notifications, all laws, or Acts which are harmful for the system in the long run. He expressed hope that with the blessings of God, his colleagues and elders we shall succeed and achieve this.

He requested Dr. Nilima Vaidya-Bhamare to say a few words and take the program forward

Dr. Nilima Vaidya-Bhamare thanked Dr. Mukesh for having given her tough ideas to work on so that she could put in her best and deliver the exceptionally creative programs thru the year. She was looking forward to an easier life with Dr. Deepak because she had really worked with him closely for the past five years which is why she chose to continue being the Secretary of AMC. She hoped to supplement and complement Dr. Deepak Baid as well as she has managed to do with Dr. Mukesh Gupta. Dr. Deepak had plans to put a lot of protocols in place because he wanted to streamline the functioning of AMC so that the functioning of AMC becomes format dependent but not person dependent. She reminded the gathering that the association will continue to function, but people in the committee will keep changing , hence the need to formalize protocols for smooth, efficient and non biased functioning.

Dr. Deepak clarified the issue of taking up Dr. Rahul Rane from the floor to become area representative in a different area than his residential one. Dr. Rahul Rane had put in his papers as area representative, however his nomination was rejected because of shortfall of attendance. It was then brought to the notice after election that that was a mistake on part of the office hence he had all the right to be included in the committee as that there was a shortfall of 1 candidate in that area. Dr Rahul Rane was picked up from the floor for that area & he shall now be an elected member of the committee of AMC for this year if the house approves. Dr. Mukesh seconded what Dr. Deepak had to say Dr. Vivek Dwivedi seconded the proposal

Dr. Mukesh gave the vote of thanks. Special thank you was mentioned to Dr. Sushmita Bhatnagar, Rabiya & Pramila. AGM ended.

**Online musical program was then conducted by Dr. Bipin Pandit & Dr. Veena Pandit & their team.**

**Health & Accident Scheme Cell Report**

Chairman: Dr. Suhas Kate. Founder: Dr. P.N. Rao. Patron: Dr. Suresh Rao.  
Convener: Dr. Jayesh Shah. Co-Convener: Dr. Smita Sharma.  
Members: Dr. Nitin Rao Dr. Deepak Vaidya

Greetings to all the members of AMC from H. & A. Cell.  
**H & A Policy is from Oct.1 to Sept. 30, each year.**

Following table shows the comparative chart of premiums paid / claims settled pattern for last 5 years.

Year	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
<b>Total Membership in H.&amp; A. Scheme</b>	<b>5122</b>	<b>5210</b>	<b>5325</b>	<b>5669</b>	<b>5614</b>
<b>AMC Members</b>	<b>3018</b>	<b>3077</b>	<b>3141</b>	<b>2037</b>	<b>2074</b>
<b>Dependents</b>	<b>2104</b>	<b>2133</b>	<b>2184</b>	<b>3632</b>	<b>3540</b>
<b>Premium Paid</b>	<b>43962752</b>	<b>58000000</b>	<b>53500000</b>	<b>70500000</b>	<b>71323293</b>
<b>Claims Settled</b>	<b>47070979</b>	<b>50380636</b>	<b>17216566</b>	<b>67331471</b>	<b>61310156</b>
<b>Claim Ratio</b>	<b>109%</b>	<b>86%</b>	<b>86%</b>	<b>126%</b>	<b>86%</b>

In 2017-2018 our claim ratio was very high at 126% .Still we increased only 10% premium rates first time after 12 consecutive years and added 10% co-payment by all above 55 years of age. Cashless facility was also started. For 2019-2020 To encourage the younger age group to join our scheme we have decided to give no claim bonus of 5% for every claim free year (Maximum up to 20%) up to the age of 60 years & 5% to 10% for the age group 61-70 (Main Member & Spouse). Our projected claims ratio for this year is 85%.

*TPA service has been continued this year with Paramount healthcare services as our TPA.*

**OUR NEW RESOULATIONS FOR 2019-2020**

- 1) 15% discount in premium, for those members and spouses having more than 10 years in scheme and enhancement of CSI of main member, spouse age below 60 years
- 2) Pre-existing diseases alongwith Diseases leading to hysterectomy, cataract, malignancy & cardiac ailments are not covered in initial 2 years of joining the scheme and 3 years above age of 55 years.
- 3) Co-payment of 10% above age of 55 years for all the cases excluding capping disorders/diseases shall continue.
- 4) No loading in all claims in all age groups
- 5) Physiotherapy taken during hospitalization is fully covered. However domiciliary physiotherapy given by qualified physiotherapist is covered with the period of 30 days of hospitalization and the maximum payable amount is 5% of sum insured in Dept. of Physiotherapy in a hospital or Physiotherapy Institute.
- 6) Cataract, hysterectomy, malignancy & cardiac illness not covered in initial 2 years for all and 3 years for those above age of 55 years. Hysterectomy and malignancy is fully covered from 3<sup>rd</sup> years onwards provided you have joined scheme below the age of 60 years. Otherwise it will be eligible from 4<sup>th</sup> year onwards only.



Investigation and treatment on hospitalization for the following four conditions will be payable as per the following capping schedule:-

SR. NO.	Disease	Year 1	Year 2	Year 3	Year 4	Year 5	6 to 10	Beyond
							Years	10 Years
1	Joint Replacement	Not Covered	Not Covered	Not Covered	50% of Cap Amount	75% of CSI	75%	75%
2	Chronic Renal Problem / Transplants	Not Covered	Not Covered	Not Covered	50%	Full	Full	Full
3	Morbid Obesity	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	50%	Full
4	Robotic Surgery	Not Covered	Not Covered	Not Covered	75% of CSI	75%	75%	75%

- a. No loading for all age groups.
- b. Co-payment of 10% above age of 55 years.
- c. Capping on certain treatments as provided down will be applicable.
- d. All other pre-existing diseases along with hysterectomy, cataract, malignancy & cardiac ailments are not covered in initial 2 years of joining the scheme and 3 years above age of 55 years.
- e. ENHANCED SUM INSURED IS NOT AVAILABLE FOR ANY CLAIMS IN FIRST TWO YEARS FOR PRE-EXISTING DISEASES AND THREE YEARS ABOVE AGE OF 55 YEARS.
- f. Hysterectomy and malignancy is fully covered from 3rd year onwards provided you have join the scheme below the age of 60 years otherwise it will be eligible from 4th year onwards.
- g. CASHLESS FACILITY HAS BEEN CONTINUED AGAIN FOR THIS YEAR.

Charges payable toward surgical treatments for cataracts / CABG / Angioplasty / Jt. Replacement, Robotic Surgery are being capped as below:

SUM INSURED	Amount Per Eye	CABG/ Angioplasty	Jt. Replacement Per one joint	Robotic Surgery
Rs.100000	Rs.25000	75000	75000	75000
Rs.200000	Rs.30000	150000	150000	150000
Rs.300000	Rs.35000	225000	225000	225000
Rs.400000	Rs.45000	300000	300000	300000
Rs.500000	Rs.50000	375000	375000	375000
Rs.600000	Rs.55000	450000	450000	450000
Rs.700000	Rs.60000	525000	525000	525000
Rs.800000	Rs.65000	600000	600000	600000
Rs.900000	Rs.70000	675000	675000	675000
Rs.1000000	Rs.75000	750000	750000	750000

Dr. Suhas Kate

Chairman - H & A Cell

## Medico-Legal Cell Report

Greetings from the Medico-legal cell of AMC. The year gone by has been a difficult one for all of us and we can only pray that the year ahead will give much needed relief from the Covid pandemic but we also hope the barrage of cases against doctors will also abate. You are all aware that the new Consumer protection Act 2020 has been notified and is now in force. Unlike the view of some experts this law has not changed anything for the better for us doctors. Instead it has made life more difficult for us because it gives the patient the right to file a case against you even outside your place of practice. It has also increased the financial jurisdictions limits of the claims of the District and State Consumer forums and thus made it easy for the patients to file for higher claims of damages.

However members can rest assured that they have the best Professional Indemnity insurance policy in the country and the reasons to justify our claims are as follows.

- 1) AMC PI Scheme offers 25% extra coverage over and above the limit opted for. For eg if you have a opted for a cover of 1 Crore, you will get an additional cover of 25 lakhs from AMC
- 2) The scheme covers criminal cases arising out of medical practice and the entire legal expenses for the defense will be paid by the scheme, including lawyer's fees bail bonds etc.
- 3) In case a judgment of District or State Consumer Forum goes against you, the National Consumer forum expects you to deposit the entire amount awarded against you with the court within one month of such judgement before it admits your appeal. It is only the AMC scheme wherein this amount is paid directly by the Insurance Company. Other policies normally ask you to deposit the amount and pay you only if the Final Appeal is lost.
- 4) The AMC scheme provides for "Out of Court" settlements. Settlements of up to 10 lakhs purely on the recommendations of the AMC Medicolegal cell and higher amounts in consultation with the Insurance company lawyers
- 5) AMC approved Lawyers are senior lawyers with decades of experience in the field of medical negligence cases and they are paid directly by the Insurance company with no burden on the member.
- 6) AMC scheme provides for hiring expert lawyers and top doctors as Expert witnesses if required in some case on the recommendation of the AMC Medicolegal cell. Needless to say this is also paid for by the scheme with no burden on the members.
- 7) AMC has a dedicated team for processing of claims and members need not interact directly with the Insurance Company. Being a group insurance policy members will not be left stranded in case the persons who sold you an alternative policy leave the company or the organization. The solid experience of decades backed with a system in place for processing claims makes our AMC scheme unbeatable.
- 8) The recent trend has been for patients to file complaints in multiple forums like MMC, FDA, Human Rights Commission, Competition Commission, Lok Ayukt etc. The AMC PI Scheme covers defense costs in all these forums too.
- 9) AMC scheme is now available on a Mobile app wherein you can make payments, download your receipts, policy copies or even upload claim forms. The app provides the convenience of managing your policy at the tip of your fingers.

This year due to our intense negotiations with the Insurance Company we have been able to give a massive of maximum 25% discount of the membership fees to our members as compared to our fees in the last 2 years. We are aware that several organizations are trying to copy our policy and claim to provide all the features of our policy at lower price. We would caution of our members against such fly by night companies which could leave you stranded in the event of a claim against you. We would urge you to look for value and not for price. As stated earlier in view of the New Consumer Protection act making the probability of higher sums being awarded against doctors, we would urge members to enhance their sum

insured and we recommend a minimum cover of 1.5 crores for surgeons and 1 crore for physicians. This being an unusual year, we did face issues of complaints against out agents for laxity in the service provided to members. We have taken action in some of them and are examining their service records closely to ensure better accountability to the members and towards the Association. We would urge members to keep a track of their renewal premiums/receipts/policy copies through their agents and complain to us at [amcmumbai@gmail.com](mailto:amcmumbai@gmail.com) if they are unresponsive or behave in a high handed manner.

In addition to the medicolegal issues the Medicolegal cell has also kept a close watch on issues relating to the medical profession. We were intervenors in a Writ Petition filed by the Vidharba hospital owners association against the capping of charges for Non Covid cases. We have also intervened in the Supreme Court in the Appeal filed by R.G Stone clinic against an order of the National Consumer forum holding preprinted consent forms as unfair trade practice. We do hope to put forth a strong case against the same as the implications of this judgment can be huge for all of us. We are also examining the possibility of filing a PIL or a Writ petition against the government of India allowing Ayush doctors to perform specific surgeries. We have recommended and completed “Out of court” settlements in several cases this year where we felt the member's case was indefensible. “Out of court settlements in 5 other cases are being processed and we hope to complete them shortly. This is to provide relief from the stress of litigation to our members and also the patients. Members should note that while many policies are claiming to offer “Out of Court settlements' ours is the only policy till date with an established protocol for the same and with a proven record of closing several cases in this manner.

**SUMMARY OF STATUS OF CASES RECEIVED FROM: 01.01.2020-31.01.2021**

SR NO.	PARTICULARS	NO OF CASES
1	Complaints before District Commission	8
2	Complaints before State Commission	5
3	National Commission	3
4	Police proceedings Criminal Cases	
5	MMC + MSHRC+ other	7
6	Legal notices	39
7	Out of court Settlement Cases	2
8	Claim Intimation	15
9	Civil, H,C,& S.C.	1
10	Notice from Patient	5
	<b>Total</b>	<b>90</b>

**TOTAL OUTGO:**

<b>Advocate fees paid during the year</b>	<b>07.79 lakh</b>
<b>Out of Court Settlement cases (1 cases) Paid</b>	<b>39.25 lakh</b>
<b>Out of Court Settlement cases (2 cases) Under Process</b>	<b>18.00 lakh</b>
<b>Compensation</b>	<b>-</b>
<b>Total</b>	<b>47.04 lakh</b>
<b>Adv. fees Pending</b>	<b>18.75 lakh</b>

SCHEME WISE CASES:

Professional Indemnity : PI	86
Hospital & Diagnostic Centre : E and O	4
<b>Total</b>	<b>90</b>

COMPLICATED CASES :05  
CASES DECIDED :11  
MISC-ADVICE – GUIDANCE :72

PARTICULARS OF MEDICO LEGAL SCHEME

SR NO	PARTICULARS	NO.OF MEMBERS COVERED
1	Prof.Indemnity Individual	7667
2	Error & Omission (Establishment)	873

Dr. Sudhir Naik  
Chairman

Dr. Lalit Kapoor  
Advisor

Dr. Ajit Desai  
Convenor

**Consultants Benevolent Scheme Report**

**Founder: Dr. Prabhakar N. Rao    Patron-Advisor: Dr. Bipin Shah  
**Chairman: Dr. Shrikant Badwe    Conveners: Dr. Suhas Kate, Dr. Nitin Rao  
**Members: Dr. S.N. Agarwal, Dr. Mukesh Gupta, Dr. S.V. Nadkarni, Dr. Dilip Naik******

Dear Members,

We are proud to have completed **16** glorious, successful years of conducting the Consultant Benevolent Scheme. Presently, the total number of members enrolled in the scheme is **1542** (till January 2021). Since the inception of the scheme, we are sad to inform you that we have lost **75** members. However, scheme could serve them with Benevolent Fund of a sizable amount. The last member received a contribution of **11,32,800/-**. Since the inception, the scheme has disbursed total amount of **Rs. 4,75,90,500/- (Four Crore Seventy-Five Lac Ninety Thousand & Five Hundred only)** as a Benevolent Fund. Only **18** members had a premature retirement from the scheme because of various reasons.

44 new members have joined the scheme in current year. We are concerned with the inadequate growth of the scheme, inspite of all its tremendous advantages.

We pay homage and sincerely condole the death of our following **FIFTEEN** colleagues in the scheme this year. On your behalf, the committee has promptly sent out their deepest condolences to the family of the diseased.

The benevolent funds that have been paid to the beneficiaries of each of them are mentioned in columns next to their names. We pay this fund in a shortest possible time with simplest of procedure.

<b>Name of Member</b>	<b>Age</b>	<b>Paid to Nominee</b>	<b>Contributed by Diseased Member</b>	<b>Date of Death</b>	<b>Years in Scheme</b>
Dr. Kirtikumar Desai	77	Rs. 11, 08, 400	Rs. 43, 100	27-May-20	13
Dr. L.N. Vora	89	Rs. 11, 15, 000	Rs. 14, 350	31-May-20	16
Dr. Parag Patil	53	Rs. 11, 27, 200	Rs. 8,100	21-Jun-20	13
Dr. Bachu Sachdev	71	Rs. 11, 24, 200	Rs. 10,100	07-Jul-20	14
Dr. Champa Nariani	74	Rs. 11, 39, 600	Rs. 10,100	01-Aug-20	14
Dr. Shekhar Divanji	82	Rs. 11, 42, 600	Rs. 12,100	27-Sep-20	16
Dr. Chitranjan Desai	63	Rs. 11, 40, 800	Rs. 23,200	29-Sep-20	6
Dr. Manoj Sangoi	60	Rs. 11, 40, 600	Rs. 5,600	13-Oct-20	16
Dr. Meghasham Redkar	66	Rs. 11, 42, 000	Rs. 5,100	16-Oct-20	16
Dr. Kishore Ramchandani	66	Rs. 11, 40, 200	Rs. 9,400	05-Nov-20	16
Dr. Pramod Kulkarni	81	Rs. 11, 40, 800	Rs. 12,100	27-Nov-20	16
Dr. Trivikram Ursekar	86	Rs. 11, 39, 000	Rs. 18,100	05-Dec-20	16
Dr. Prakashchandra Bhatt	77	Rs. 11, 37, 200	Rs. 10,600	27-Dec-20	16
Dr. Tulsio Gwalani	61	Rs. 11, 34, 600	Rs. 8,100	31-Jan-21	15
Dr. Vimla Pawar	74	Rs. 11, 32, 800	Rs. 6,600	21-Feb-21	17

In current financial year (Till March 2020) we have paid total Benevolent Fund of **Rs. 1,70,05,000/- (One Crore Seventy Lacs & Five Thousand Only)**.

Consultants Benevolent Scheme Annual General Body Meeting was held on 19<sup>th</sup> July 2020 via Zoom Technology. We have waived off the 1 year of window period for the Covid victims who joined CBS this year.

Total Corpus of the C.B.S. scheme as on 31st January 2021 is:

- a) Rs. 3,25,86,453 /- lying in the form of fixed deposits
- b) Beneficiaries of the 15 members were paid Rs. 1,70,05,000/- as benevolent fund due to them. This was disbursed within 1 month with minimal paper work.

Thus the total corpus fund for year 2020 becomes Rs. 3,25,86,453 /- (Three Crore Twenty-Five Lacs Eighty-Six Thousand Four Hundred and Fifty-Three only) while Total Corpus of the C.B.S. scheme as on last year i.e. 31st March 2020 was Rs. 3,65,54,398 /- (Three Crore Sixty-Five Lacs Fifty-Four Thousand Three Hundred and Ninety-Eight only).

CBS Scheme is a social initiative by AMC for its members. It has a dual advantage both being a mode of investment as well as life cover for the member; it also provides an immediate financial relief to the dependants of the said member, at a very nominal cost.

We earnestly request you to enroll as many of your Colleagues of AMC & their spouse in the scheme as early as possible. This will enable us to give still larger amount of Benevolent Fund to the family members in the event of untimely demise.

Thanking You,

Yours truly,

**Dr. Suhas Kate**  
Convenor

**Dr. Shrikant Badwe**  
Chairman

**Dr. Nitin Rao**  
Convenor

**Dr. Bipin Shah**  
Advisor-Patron

## AMC NoAH Cell Report

**Chairman: Dr. Niranjana Agarwal**  
**Convenors: Dr. Sudhir Naik, Dr. Ashok Shukla**

**The following activities were conducted under the NoAH cell for the year 2020-21**

1. Procurement and distribution of personal protective equipment worth approx 40 lacs to the healthcare workers. This was the time when the private players were left to fend for themselves and prizes were sky rocketing. Amc Noah chipped in and helped all its members and other healthcare workers.
2. Appropriate advisory was issued to our members on Dos and Don'ts while keeping their centres and practice ongoing in the current pandemic.
3. Helped in donation of large nos of mask, PPE, Sanitizers, Face Shields etc to medical colleges as well as other frontline workers across mumbai and surrounding areas.
4. Bargained and helped members and other healthcare workers to get antibody testing for a discounted rate
5. Bargained and procured corona rakshak policy for its members and their staff.
6. Complimentary corona rakshak policy was obtained for members of the MARD through contribution from Noah and PI cell
7. Helped counter allegations in media about nursing home treatment responsible for covid mortality
8. Collected data from all nursing home offering covid treatment and their details.
9. Zoom meeting with IRDA officials apprising them about issues faced by nursing homes.
10. Facilitated nursing homes in obtaining their FEQH and NABH certificates
11. Met BMC officials in regards to the fire issue and succeeded in easing the manner for fire compliance
12. Bargained with vendors for fire issues compliances to prevent members from being overcharged.
13. Ongoing discussions on enrollment of Noah members for providing cashless services to private insurance players.
14. Assisted the PI cell to intervene in the VHA case against capping of non covid cases

We would like to acknowledge the help extended to us by all office bearers of AMC and its other committee members including trustees chairpersons and zonal directors. It was not possible without their complete involvement and cooperation.

**Dr. Niranjana Agarwal**  
**Chairman- NoAH Cell**

### Programme Committee Cell Report

Due to Covid pandemic, all the programs were mostly conducted on the web platform. Following programmes were organised with the help of team members of programme committee cell.

The first program was conducted on 27th of June 2020 "BETTER SAFE THAN SORRY". The program was brain child of Dr Niranjana Agarwal and Dr Deepak Baid President, Dr Nilima Vaidya Bhamare Secretary and Dr Vikrant Desai PCC worked on the finer details to streamline the entire program. The topics were on the methods of taking care during the COVID pandemic and the speakers were Dr Niranjana Agrawal who spoke on the OPD protocols, Dr Vikrant Shah who spoke on the IPD and ICU protocols and Dr Roy Sunil Patankar who explained the OT scenario. Basically the safety protocols for doctors as well as the nursing staff was taken in details and a lot of insight was provided as to how one should keep himself protected from the Covid on duty and off duty. This programme was attended by many doctors and nursing staff across Mumbai.

The second programme was conducted on 28th of June 2020 on the zoom platform which was chalked out by Dr Deepak Baid (President) and Dr Nilima Vaidya Bhamare (Secretary) and was attended by about 340 members. The program was "MEDICAL AND FINANCIAL IMPACTS OF COVID ERA". There was a panel discussion on the medico-legal aspects in covid situation along with tele medicine and psychiatric care in the ongoing epidemic with very good take home messages. The Panellists were Dr Shivkumar Utture (Chairman MMC), Dr Lalit Kapoor (Trustee AMC & Medicolegal expert) and Dr Vishal Sawant (renowned Psychiatrist & Telemedicine expert) and the session was moderated by Dr Nilima Bhamare (Hon. Secretary Amc) and Dr Vikrant Desai (programme committee chairman, AMC). Later on Mr Saurabh Mukherjee gave a talk on how to manage your portfolio in the current situation and how to invest in companies which will survive majority of the crisis

The third program was Global panel discussion which was formulated by Dr Nilima Vaidya Bhamare (Secretary) who managed to get all speakers onboard and was amply supported by Dr Deepak Baid (President). This program "CHARTING THE WAY FORWARD" held on 5 July 2020 with many experts as panellist like Dr KK Aggarwal (Past president of IMA HQ), Dr Asha Rijsinghani (Professor of maternal and fetal medicine, USA), Dr Shashank Joshi (Dean of Indian College of physicians), Dr Debashish Ghosh (Breast surgeon from London), Dr Shrikant Sapatnekar (Epidemiologist and director of Haffkine Institute at Parel) and Dr Sajit Kumar (Professor and nodal officer of chief infectious diseases Kerala). The session was moderated by Dr Deepak Baid and Dr Niranjana Agarwal. Due to the presence of national and international faculty many of the Covid scenarios across the globe were discussed and logical conclusion of the best practises and what to expect further was made

The fourth program was on 29 August 2020 in association with Nisarg foundation, an NGO. Due to the ongoing problem of bio-medical waste disposal in Covid 19 pandemic the president Dr Deepak Baid and Secretary Dr Nilima Vaidya Bhamare requested Dr Lata Ghanshamnani to design a program which would provide insights in tackling the problem. The session was moderated by Dr Shyamala Mani. Dr Lata Ghanshamnani explained the implementation challenges Covid waste management by the hospitals. Dr Sharafudheen who is the secretary of IMAGE which is run by IMA in Kerala explained about the capacity challenges in the Covid waste management. Miss Youthika Puri who is a scientist explained about the stress on existing BMW infrastructure. Dr Raju V who is the state technical advisor in UNIDO and ex-president of Indian society of hospital explained the role of associations in supporting Covid waste management. Mr Kiran Divghavkar who is the assistant commissioner of Dharavi took the topic of challenges and city level waste management. Community participation in hazardous domestic waste



during the Covid times was explained by Miss Monica Khanna Gulati and Miss Veena Padmanabhan who is RWA member Gurgaon. All the speakers gave an insight on the importance of reducing generation of Bio Medical waste and the current situation in Covid times

The fifth program was On 6th of December, an annual medicolegal conference MLCON which was on the web platform in association with Digishield. The program went ahead smoothly due to the efficient and deft handling of the flow of the program by Secretary Dr Nilima Vaidya Bhamre in her capacity being the MOC . We had eminent speakers like Dr Shivkumar Utture, Dr Lalit Kapoor, Dr Anil Suchak, Advocate Rui Rodrigues, Advocate Vicky Shah, Advocate Rajendra Sorankar, Dr Niranjan Agarwal, Dr Shushmita Bhatnagar, Mr Jehangir Gai, Dr Pradeep Arora, Dr Shashank Joshi, Dr Santosh Kakde, Dr Avadhoot Kulkarni, Dr Abhijit Ghosh, Mr Rajesh Yadav, Dr Sunil Khatri and Dr Debashish Das. More than 700 people registered for this conference and it was a grand success with 2MMC credit points awarded. Along with the lectures there were two panel discussions one on Covid related medicolegal issues which was moderated by Dr Deepak Baid and Dr Ashok Shukla and second on future of nursing homes which was moderated by Dr Sudhir Naik and Dr Vikrant Desai. This is the flagship program of amc and lot of efforts were put by the President, Secretary ,PCC and team AMC

The sixth program was On 21st of feb 2021, a hybrid event of information technology in healthcare in association with Thakur Institute of management studies career development and research. This program was awarded one Credit point. Dr Mukesh Gupta has been working on this program for AMC with Thakur college consistently for the past 6 years. Dr Deepak Baid inaugurated the program online and the occasion was graced by the physical presence of Dr Mukesh Gupta , Dr Nilima Vaidya Bhamre, Dr Vikrant Desai and Dr Saurabh Dani . Mr Balasubramanian Sundararaman gave a lecture on IT in healthcare during the pandemic. It was followed by a interesting panel discussion of how information technology is changing my practice in Covid times and beyond. The panel consisted of many eminent panellist like Dr Sushmita Bhatnagar, Dr Saurabh Dani, Dr Neeraj Bijlani, Dr Dhawal Bhatt, Mr Girish Koppa, Mr Daniel Eriksson (Sweden), and was moderated by Dr Mukesh Gupta and Dr Vikrant Desai . This was followed by hands on training program in the computer lab with all covid precautions taken.

Due to the pandemic situation AMCON that is the annual conference of amc mumbai was called off this year by the unanimous decision of the managing committee members.

All these programs had very large audience and could be successfully conducted due to the support of the managing committee members , the AMC members along with great contribution from the office staff especially Miss Rabiya Shaikh, Mrs Pramila Bambarkar and Mr Pawar.

**Dr. Vikrant Desai**  
**Program Committee Chairperson**  
**9833147979**

## **Affiliate Cell Report**

**Advisor: Dr. Lalit M Kapoor. Director, AMC India Project**

**Chairman: Dr. Kishore Adyanthaya**

**Convenor: Dr. Niranjana Agarwal**

**Members :Dr. Ajit K.Desai, Dr. Sabh Singh Khambay, Dr. Pradeep Baliga, Dr. Narendra Dhedia,  
Dr. Ritesh Agarwal, Dr.Sujata Rao, Dr.Smita Sharma, Dr.Sushmita Bhatnagar, Dr.Ashok Shukla.**

Nothing much could be done as far as increasing the number of affiliate unit because of the pandemic situation. We had definite plan in place for three more units, which were planned with help of Dr. Narendra Dhedia Dr. Ritesh Agarwal and Dr. Ashok Shukla. We will have AMC in these cities as soon the travel and gathering becomes safe

Was in constant contact with the units during the Covid pandemic. AMC,Mumbai with all the affiliate unit joined together in crowd funding of assistance to Covid warrior from Bengaluru. Again helping the members from other places with their renewal of Professional Indemnity.

**Dr. Kishore Adyanthaya**

**Chairman - Affiliate Unit Cell**

**Social Cell Report**

**The following programs were organised by Social Service Cell of AMC  
(From April 2020 to January 2021)**

<b>REPORTS DATED</b>	<b>REPORT FROM APRIL -2020 TO JANUARY -2021</b>
03/04/2020	Medical checkup for workers who prepared 8 lakhs food packet (daily 8 to 10 thousand distribution.) INJ T.T. 2 doses given to workers.
17/11/2020	Health checkup at Gorai police station Electron powder, B- complex, Vitamin -C distributed those attended program.
29/04/2020	Health checkup of workers who were preparing food & distribution to others.
01/05/2020	Mask distribution done to 1800 persons.
27/05/2020	Webinar for nurses training for covid-19 organized for precaution. 160 person attended program.
28/05/2020	Webinar for nurses training. 98 nurses attended including general practitioners.
	Sanitizer distributed Episiotomy etc.
04/06/2020	Nurses training program organized. More than 1100 nurses attended.
01/07/2020	On Doctor's day, sanitizer distributed to society members.
05/07/2020	Blood donation program organized at Bhayander (west). 15 persons donated blood.
16/07/2020	Nurses training program for 50 nurses organized at Bhayander.
26/07/2020	Blood donation camp organized with help of local leader Narendra Mehta at Bhayander.
01/08/2020	(L.S.C.S) nurses training program organized at Mira Road.
02/08/2020	Blood donation camp with Narendra Mehta
03/08/2020	Blood donation camp with Narendra Mehta
09/08/2020	Blood donation camp with Narendra Mehta
15/08/2020	Yoga training through webinar for consultation/ Learn from yoga and trainer leadership organized.
23/08/2020	Ganapati festival celebration in a small way.
03/09/2020	During Corona period Food delivered at home for 38 homes.
13/09/2020	Pph workshop on gynac with labor room to nurses organized.
18/09/2020	Contraception for gynecologist & Family Member.
28/09/2020	Menopause with Family Member.
02/10/2020	Gandhi Jayanti Program at Bhayander.
16/10/2020	Webinar on menopause organized.
12/10/2020	Condolence meeting.
18/10/2020	Blood donation camp organized by Dr. Charan Jadhav.
29/11/2020	Cardiac OT nurse training By Dr. Merrill.
19/12/2020	Physical meeting for: Rights of women, (55 women attended) , menstrual Hygiene, Precaution of cancer, Breast feeding , Distribution of mask etc. organized.
21/01/2021	Bicycles to 25 postmen donated through Lions club of Bhayander.

All have appreciated the work done by Social Service Cell.

Dr. S. N. Agarwal  
Advisor - Social Service Cell

Dr. Ajit Desai  
Chairman - Social Service Cell

## MMC Cell Report

- A) The pandemic prompted AMC to have virtual webinars. The first webinar was conceptualised by MMC Cell. "Emerging Guidelines for Medical & Finance Practice" on 28th June 2020

Few critical topics pertaining to Covid Care were discussed in a Panel Discussion

"Medicolegal + Psychiatric impact on clinical practice in Covid times"

&

"TeleMedicine"

The esteemed Panel was

Dr Shivkumar Utture

President, MMC

Dr Lalit Kapoor

Advisor AMC Medicolegal Cell

Dr Vishal Sawant eminent Psychiatrist

This was followed by an illuminating talk by Mr Saurabh Mukherjea on "How to build a Covid proof portfolio of consistently compounding Companies"

The entire webinar was well appreciated & applauded by members

- B) Chairperson MMC Cell Dr Sujata Rao gave valuable insights to create the AMC stand on "Mixopathy issue"
- C) MMC Cell participated in a deliberation about MMC directive to be a watchdog on Clinicians practicing in Non Allopathic Clinical Establishments.
- D) MMC Chairperson has given a nod to participate in the responsibility of AMC Data security. It awaits further discussions and its scope is yet to be defined.

**Dr. Sujata Rao**

**Chairperson - MMC Cell**

**Media & Communication Cell Report**

Media & Communication Cell now has several net savvy members & a AMC IT Committee was formed, and their skill proved very useful.

We have

Dr Jayesh P Shah looking after the AMC website & Dr Ashish Modi looks after our FaceBook presence.

Dr Rahul Rane manages YouTube & Dr Ritesh Agarwal, Twitter.

Instagram is looked after by Dr Neeraj Bijlani. Dr Aparna Govil sends us news that can affect our medical field.

During the lockdown there was no newspaper delivery. Also reading online newspapers was not very regularly available. So AMC formed an alliance with Free Press Journal for all our members. The cover page has some important AMC matters about our schemes, this goes only to our members. FPJ carries an article by our member for the other readers intermittently.

**Dr Veena Pandit**

**Chairperson**

**Media Communication Cell**

## The GRASP Report

Dear AMC Members,

Our Quarterly publication of AMC -'The GRASP' is printed usually in May, August, October and in February.

This year due to the Pandemic, lockdown and restriction of travel by public transport made printing of GRASP impossible.

Electronic version had previously not been attempted as our publication contains sensitive and confidential information. The Editorial board finally decided to bring out an electronic publication in November and this was received with much appreciation. It was a challenge to make a sudden change from print to electronic version of GRASP- our regular printer is located in Lower Parel and was closed during the whole Of 2020. To maintain the continuity and look of GRASP needed a dedicated designing person to format and design each page. With the complete support of the President and Office bearers' this task was undertaken by a local printer in Thane. Despite the new challenge, we were happy to be able to produce a unique publication with an additional supplement of antique medical equipment which was much appreciated by all.

We- the Editorial team would like to thank all the authors (many who contributed for the first time, some of our regular contributors) for their contributions to the magazine.

We are thankful to President, Dr. Deepak Baid for his whole-hearted support, Secretary Dr. Nilima Bhamre, and the entire Managing Committee for their inputs. Dr. Aashish Mody and Dr. Aparna Govil contributed their paintings and we thank them for their support.

All articles are approved by members of the Advisory Board and we thank them for their valuable advice.

We acknowledge the contributions from our Advertisers, which helps to reduce the financial burden of bringing out the magazine with the highest quality. The untiring efforts of our Office staff and the staff at the printers, Jasmine Art, are invaluable and we thank them for the same.

Finally, a big thank you from the bottom of our hearts to you- our esteemed readers, for your feedback, suggestions and mails which inspires us to give our best while working on the magazine.

We would also like to apologize for any unintentional errors that may have crept in.

**Dr. Kritika Doshi**  
**Editor**

**Zonal Director's Report For South Mumbai & Rest of Mumbai**

Mumbai was in lockdown since March and it appeared that life had come to standstill. It was not so for us at AMC. We got into action immediately thinking what we can do ease the pain of our members. If you recollect way back in April 2020 it was so difficult to get PPEs and they were so expensive. Suddenly hospital owners were burdened with the task of getting protective wear for their staff and having to buy large amounts of sanitizers etc. AMC took it upon itself to do the bulk purchasing of PPEs HIV gowns, 5 liter sanitizer cans, 3 ply masks, N95 masks and Face shields. You may recollect that these things were not at all freely available at the time and was also expensive. We distributed it to our members at cost price and at rates which were very low due to our negotiating powers. AMC spent a lot of money on transportation of these items and did not recover it from the members. In our 2 zones we took the responsibility of distribution. We thank Dr Bhavin Jhankaria Dr.Thakur and Dr Sanjay Gala to allowing us to use their premises at Prarthana Samaj, Dadar and Parel respectively respectively

Once this was done we decided to also show our token of appreciation to society and hence we distributed some of the items as per their requirement to the following organisations

*Worli Police station*

- o *350 Face Shields*
- o *10 bottles of 5 L medical sanitizer*
- o *50 Personal protective equipment*
- o *500 3 Ply masks*

*People's mobile Hospital Worli*

- o *50 Face Shields*
- o *10 bottles of 5 L medical sanitizer*
- o *40 Personal protective equipment*
- o *500 3 Ply masks*

*Nana Palkar Smruti Samiti*

- o *1000 3 Ply masks*
- o *20 bottles of 5 L medical sanitizer*

We thank Nana Palkar Smruti Samiti for helping AMC with their ambulance for the distribution Wishing all our members the very best and hoping to have good programs in the coming year as normalcy returns

**Dr. Suhas Shah**  
**Zonal Director - Rest of Mumbai**

**Dr. Smita Sharma**  
**Zonal Director - South Mumbai**

**Zonal Director Report For Bandra- Andheri**

We have distributed PPE kits , face shields, sanitizers at Cooper Hospital.  
Helped one member in Vile Parle east, during problem with patient relatives. and in Police Station.

**Dr. Manoj Patel**  
**Zonal Director**



**Zonal Director Report for Jogeshwari - Dahisar**

The Pandemic gave the Managing Committee a number of opportunities to serve our members.

- 1) In its early days, it was noticed that PPE was not easily available or was very expensive to Doctors. This cause was vociferously suggested by Dr.Sujata Rao, about providing Personal Protection Equipment to our members. Accordingly a core group was formed and she contributed by creating a distribution system in conjunction with the office staff to deliver the PPE at the member's doorstep.
- 2) As the Pandemic worsened there was a period of shortfall of hospital beds availability. Dr.Sujata Rao volunteered to be part of the group of hospital owners created under the aegis of AMC and helped to coordinate patient's requirements with the hospital bed availability.
- 3) There was a need to work in collaboration with like-minded NGOs to advise, guide, create awareness & dispel myths amongst lay persons. Hence Dr.Sujata teamed up with Lions group, her Zone group and contributed to her best ability & discharged her duties.

**Dr. Sujata Rao**  
**Zonal Director**

## Zonal Director Report for Thane-Badlapur

Dear Members,

For the year 2020-2021, our zone was represented by Dr Alok Modi, Dr Lata Ghanshamnani, Dr Supriya Arwari and myself Dr Kritika Doshi. A brief list of the activities undertaken in this zone are:

The sudden lockdown was an extremely challenging time especially for our zone since we have very populated areas.

- 1) The lack of personal protective gear made working during the early days of the pandemic hazardous. AMC office arranged for bulk purchase of PPEs, sanitizers, face shields and masks. These were with difficulty brought to Thane at Dr Manish Doshi's clinic and distributed to all those who had filled the google form requirement.  
Dr Parag Patil had helped us in this task and we are saddened by the loss of this noble soul to Corona. May his soul rest in peace.
- 2) Dr Lata Ghanshamnani with her NGO- RNisarg has been working for the safety of sanitation workers from Covid-19. In addition, she was instrumental in organizing a webinar for AMC on "Biomedical waste management". This included a panel discussion with representatives from the CPCB (Central Pollution control board), the Assistant commissioner- Dharavi Mumbai municipal corporation, Doctors from IMA , Kerala run CBWTF and Nursing homes representatives. The challenges faced and practical solutions around the subject were discussed. This session was moderated by Swach Bharat Delhi team leader.
- 3) A Project to support Covid frontline female healthcare warriors was done. Here 100 plus doctors, nurses and class 4 workers were donated Menstrual cups to help them carry out their COVID duties wearing PPE.
- 4) A drive to Support to sanitation workers of Dharavi and Thane municipal corporation. 2500 sanitation workers were supported via; Donations of Personal protective equipment, sanitisers, sodium hypochlorite solution. Distribution of free immunity boosters Ayurvedic and Homeopathy medicines and Regular health screening and blood tests.
- 5) Dr Alok Modi helped in making new members, helped resolve membership issues of AMC members in Thane, helped with indemnity work of around 15-20 members;
  - Helped 3 members during medicolegal issues
  - Helped four members with serious medicolegal issues including court cases

All the representatives worked actively every day during the pandemic. Few of us did contract the illness and needed to be hospitalized- but the work did not stop. All started video consultations, Dr Alok also offered free video-consultations for patients at Global hospital Saket of TMC.

To summarize, despite the distance from AMC Andheri office, your zone representatives have worked hard to help each member. We encourage more participation from our zone to make it more vibrant and active.

I thank you all for the support and welcome new consultants to join the AMC Managing Committee

Thank You,

**Dr. Kritika Doshi**

**Zonal Director**

# **AUDIT REPORT F.Y. 2019-2020**

THE BOMBAY PUBLIC TRUST ACT 1950  
SCHEDULE VIII (VIDE RULE 17(1))  
ASSOCIATION OF MEDICAL CONSULTANTS, MUMBAI

Reg No.

F-7373 Bom

Balance Sheet As At 31st March 2020

FUNDS & LIABILITIES	Rs.	Rs.	PROPERTY AND ASSETS	Rs.	Rs.
<b>Trust Funds or Corpus:-</b>			<b>Immovable Properties:- (At Cost)</b>		
Balance as per last Balance Sheet	4,42,79,448		Balance as per last Balance Sheet	16,88,585	
Received during the Year	18,27,401	4,61,06,848	Additions during the year	-	
<b>Other Earmarked Funds:-</b>			Less: Sales during the year	-	
(Created under the provisions of the trust deed or scheme or out of the Income)			Depreciation up to date	1,68,859	15,19,727
Depreciation Fund	-		<b>Movable Properties:- (At Cost)</b>		
Sinking Fund	-		<b>Furniture and Fixtures</b>		
Reserve Fund	-		Balance as per last Balance Sheet	2,08,618	
Any other Fund	-		Additions during the year	-	
(As per Schedule A)	30,90,32,543	30,90,32,543	Less: Sales during the year	-	
<b>Loans (Secured or Unsecured):-</b>			Depreciation up to date	20,862	1,87,756
From Trustees	-		<b>Other Fixed Assets</b>		
From Others	-		(As per annexure C)	10,11,778	10,11,778
<b>Liabilities :-</b>			<b>Investments (At Cost)</b>		
For Expenses	-		(In the name of the association)		
For Advances	-		(As per schedule D)	3,00,000	3,00,000
For rent and other Deposits	-		<b>Loans (Secured or Unsecured):- Good/doubtful</b>		
For Sundry Credit Balance	67,25,146	67,25,146	<b>Loans Scholarships</b>		
(As per Schedule B)			<b>Other Loans</b>		
<b>Income and Expenditure Account:-</b>			<b>Advances:</b>		
Balance as per last Balance Sheet	4,92,57,141		To Trustees	-	
Less: Appropriation, if any	-		To Employees	-	
Add: Surplus as per Income and expenditure account	1,84,11,131	6,76,68,272	To Contractor	-	
Less: Transferred from Income and Exp Account	-		To Lawyers	-	
			To Others (As per Schedule E)	1,35,88,032	1,35,88,032
			<b>Income Outstanding:-</b>		
			Sundry Debtors	-	
			Income Outstanding:-	-	
			<b>Cash and Bank Balances:-</b>		
			CASH IN HAND	2,545	
			(a) In Savings Account (As per Schedule F)	2,31,57,182	
			In Fixed Deposit Account (As per Schedule G)	38,97,65,789	
			(b) With the Trustee	-	
			(c) With the manager	-	41,29,25,516
<b>Total Rs.</b>		<b>42,95,32,809</b>	<b>Total Rs.</b>		<b>42,95,32,809</b>

The above Balance Sheet to the best of our belief contains a true account

As per report of even date

For B. D. Jokhakar & Co.  
Chartered Accountants

*Raman Jokhakar*  
Raman Jokhakar  
Partner  
Membership No. 103241



For Association of Medical Consultants

*Dr. Niranjana Agarwal*  
MG. Trustee  
Dr. Niranjana Agarwal

*Dr. Deepak Baid*  
President  
Dr. Deepak Baid

*Dr. Nilima Vaidya-Bhamare*  
Secretary  
Dr. Nilima Vaidya-Bhamare

*Dr. Rajeev Agarwal*  
Treasurer  
Dr. Rajeev Agarwal



PLACE: Mumbai  
DATED: 29 DEC 2020



# Association of Medical Consultants

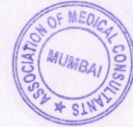
THE BOMBAY PUBLIC TRUST ACT 1950  
SCHEDULE IX (VIDE RULE 17(1))  
ASSOCIATION OF MEDICAL CONSULTANTS, MUMBAI

Reg No. F-7373 Bom

Income and Expenditure Account for the year ending 31-3-2020

EXPENDITURE	Rs.	Rs.	INCOME	Rs.	Rs.
To Expenditure in respect of properties:-			By Rent		
Salaries	-				
Rent, Taxes, Cess	-				
Repairs and maintenance	1,89,194		<b>By Interest (realised)</b>		
Depreciation	1,68,859	3,58,053	On Securities (Fixed Deposit)	3,69,84,339	
			On Interest on IT Refund		
			On Savings Bank Account	1,67,506	3,71,51,845
<b>To Establishment Expenses</b>					
Electricity Expenses	1,46,321	1,46,321			
			<b>By Dividend</b>		13,332
<b>To Remuneration to Trustees</b>					
To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any					
To Legal & Professional Expenses		13,75,942			
To Audit Fees		51,000	<b>By Donations in Cash or kind</b>		4,70,001
To Interest			By Grants		
<b>To Amount written off:</b>			By Income from other sources (in details as far as possible)		53,80,170
(a) Bad Debts	-		<b>(As per Schedule I)</b>		
(b) Loan Scholarship	-				
(c) Irrecoverable Rents	-		<b>By Transfer from Reserve</b>		
(d) Other Items	-	5,000	By Deficit Carried over to Balance Sheet		
<b>To Miscellaneous Expenses</b>					
To Depreciation (As per Schedule C)		6,15,854			
<b>To Amount transferred to Reserve or specific Funds</b>					
<b>To Expenditure on Objects of the Trust</b>					
(a) Religious	-				
(b) Educational	-				
(c) Medical Relief (Covid 19 Safety KIT)	2,61,000				
(d) Relief of Poverty	-				
(e) Other Charitable Objects	-				
Other Expenditure (As per Schedule H)	2,17,91,047	2,20,52,047			
<b>To Surplus carried over to Balance Sheet</b>		1,84,11,131			
<b>Total Rs.</b>		<b>4,30,15,348</b>	<b>Total Rs.</b>		<b>4,30,15,348</b>

As per report of even date



For B. D. Jokhakar & Co.

Chartered Accountants

*Raman Jokhakar*  
Raman Jokhakar  
Partner

Membership No. 103241



*Dr. Niranjn Agarwal*  
MG. Trustee  
Dr. Niranjn Agarwal

*Dr. Deepak Baid*  
President  
Dr. Deepak Baid

For Association of Medical Consultants

*Dr. Nilima Vaidya-Bhamare*  
Secretary  
Dr. Nilima Vaidya-Bhamare

*Dr. Rajeev Agarwal*  
Treasurer  
Dr. Rajeev Agarwal

PLACE: MUMBAI

DATED: 29 DEC 2020



ASSOCIATION OF MEDICAL CONSULTANTS, MUMBAI (APRIL 2019 TO MARCH 2020)

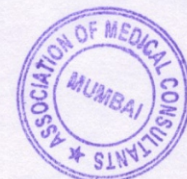
Reg No. F-7373 Bom

SCHEDULE 'A' - OTHER EARMARKED FUND

PARTICULARS		AMOUNT
Medical Protection and Welfare Fund		2,11,220
Silver Jubilee Fund		3,03,068
Building Fund Account		25,16,953
ESR Fund - Opening	2,98,479	
Additions during the year	-	
	2,98,479	
Less: Utilised during the year	-	2,98,479
<b>Consultants Benevolent Scheme Fund</b>		
Refundable Deposits	42,00,000	
Additions during the year	2,31,000	
	44,31,000	
Less: Refund	18,000	44,13,000
Membership Fund	1,16,68,320	
Additions during the year	93,93,460	
	2,10,61,780	
Less: Death Claim Paid	67,46,200	
Less: Utilised during the year	-	1,43,15,580
<b>H &amp; A Earmarked Fund</b>		
Balance as per last Balance Sheet	14,61,85,809	
Additions during the year	1,89,05,744	
	16,50,91,553	
Less: Utilised during the year	-	16,50,91,553
<b>Professional Indemnity Earmarked Fund</b>		
Opening Balance	8,14,82,940	
Additions during the year	8,65,23,575	
	16,80,06,514	
<b>Less:</b>		
Less: Utilised during the year	4,61,23,824	12,18,82,690
<b>GRAND TOTAL FUNDS RS ..</b>		<b>30,90,32,543</b>

SCHEDULE 'B' - CURRNET LIABILITIES

PARTICULARS		AMOUNT
<b>1. Basic Life Support Course</b>		
Opening Balance	3,72,802	
Add: Additions during the year	-	
	3,72,802	
Less: Utilised during the year	-	3,72,802
<b>2. Accreditation</b>		
Opening Balance	-	
Additions during the year	-	
Less: Transfer I&E	-	
<b>3. Claim Settlements</b>		
Opening Balance	22,07,913	
Add: Additions during the year	-	
	22,07,913	
Less: Utilised during the year	72	22,07,841
<b>4. Contribution towards Overseas</b>		
Opening Balance	(3,17,789)	
Add: Additions during the year	16,041	
	(3,01,748)	
Less: Utilised during the year	-	(3,01,748)
<b>6. Other Liabilities</b>		
- Nurshing Home Cell	51,60,825	
- Others	(7,14,574)	44,46,251
<b>GRAND TOTAL CURRENT LIABILITIES RS ..</b>		<b>67,25,146</b>



SCHEDULE 'C' - FIXED ASSETS

PARTICULARS	RATE	W.D.V. AS ON 01.04.2019	ADDITION		DELETION DURING THE YEAR	TOTAL	DEPRECIATION	W.D.V. AS ON 31.03.2020
			Before 30.9.19	After 30.9.19				
Furnitures	10%	2,08,618				2,08,618	20,862	1,87,756
Office Premises	10%	16,88,585				16,88,585	1,68,859	15,19,727
Office Equipment	15%	1,03,051				1,03,051	15,458	87,594
Computer	40%	2,02,605	97,875			3,00,479	1,20,192	1,80,288
Software	40%	11,15,426				11,15,426	4,46,171	6,69,256
CCTV Camera	15%	21,593				21,593	3,239	18,354
Activa	15%	66,221				66,221	9,933	56,288
<b>Total</b>		<b>34,06,099</b>	<b>97,875</b>	-	-	<b>35,03,974</b>	<b>7,84,712</b>	<b>27,19,262</b>



ASSOCIATION OF MEDICAL CONSULTANTS, MUMBAI (APRIL 2019 TO MARCH 2020)

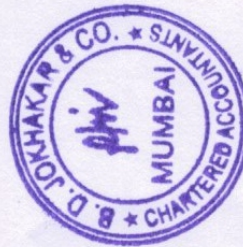
SCHEDULE "D"

CORPUS FUND

STATEMENT OF INVESTMENT AS ON 31.03.2020

SR. NO.	PARTICULARS	INVESTMENTS AMOUNTS	CUSTOMER ID	DATE OF INVESTMENTS	INT PLAN
1	ICICI PRUDENTIAL	1,50,000	648644	18-Dec-2003	Dividend
2	HDFC MF PLAN	1,50,000	594038	31-Aug-2007	Dividend
	<b>TOTAL</b>	<b>3,00,000</b>			

**TOTAL INVESTMENT**      3,00,000





**SCHEDULE " E "**

**OTHER LOANS AND ADVANCES**

PARTICULARS	AMOUNT
Tax Deducted At Source (Ay 12-13)	1,61,112
Tax Deducted At Source (Ay 19-20)	7,03,911
Tax Deducted At Source (Ay 20-21)	29,26,901
Elctricity Deposit	1,522
Locker Deposit	586
CD A/c	86,94,000
Sangeeta Singh	11,00,000
<b>GRAND TOTAL RS ..</b>	<b>1,35,88,032</b>

**SCHEDULE " F "**

**BALANCE WITH SAVING BANK A/C**

PARTICULARS	AMOUNT
(A) <b>WITH SARASWAT CO-OP BANK</b> A/C. NO. 18161	1,07,05,649
(B) <b>WITH STATE BANK OF INDIA</b> A/C. NO. 37590799683	24,745
A/C. NO. 37484413854	1,05,216
A/C. NO. 37486042160	2,26,416
A/C. NO. 37486042433	10,80,330
A/C. NO. 37486042794	1,45,135
A/C. NO. 37486042910	9,69,338
(C) <b>WITH CENTRAL BANK OF INDIA</b> A/C. NO. 3144178954	56,39,366
A/C. NO. 3154801378	2,41,405
A/C. NO. 3154804186	(1,57,659)
A/C. NO. 3154847256	126
A/C. NO. 3223398960	51,840
A/C. NO. 3347658851	(1,93,071)
(C) <b>WITH HDFC BANK</b> A/C. NO. 50200037043137	43,18,348
<b>GRAND TOTAL RS ..</b>	<b>2,31,57,182</b>

**SCHEDULE " G "**

**FIXED DEPOSIT WITH BANK**

PARTICULARS	AMOUNT
(A) HDFC LTD	34,64,92,827
(B) STATE BANK OF INDIA	1,52,50,748
(C) AUTO SWEEP A/C	2,80,22,214
<b>GRAND TOTAL RS ..</b>	<b>38,97,65,789</b>



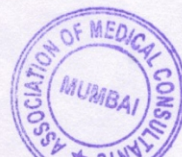
**ASSOCIATION OF MEDICAL CONSULTANTS, MUMBAI (APRIL 2019 TO MARCH 2020)**

**SCHEDULE " H " :  
EXPENDITURE ON OBJECTS OF THE TRUST**

PARTICULARS	AMOUNT
Seminar, Conference And Meeting Expenses	30,11,911
Sms Service Charges	48,000
Printing & Stationery Expenses	9,82,595
Postage & Courier Charges	5,03,460
Salaries & Bonus	24,07,541
Staff Welfare Expenses	68,600
Water Charges	12,481
Office Expenses	99,423
Repairs & Maintainances Expenses	22,610
Telephone & Internet Expenses	79,433
Travelling Expenses	1,22,159
Conveyance Expenses	13,555
Software & Website Development Charges	6,89,253
Grasp Expenses	500
Bank Charges	42,729
Payu charges	3,82,307
Sweeper Charges	58,343
Commission Expenses	24,549
Service Charges	1,32,06,447
Late fees gst	9,250
Membership Fess	5,900
<b>GRAND TOTAL RS ..</b>	<b>2,17,91,047</b>

**SCHEDULE " I " :  
INCOME FROM OTHER SOURCES**

PARTICULARS	AMOUNT
CBS Annual Fees	4,69,091
Programme Registration Fees	3,35,591
Advertisement Income	2,98,636
Professional Indemnity Service Charges	17,40,327
Penalty Charges - H&A, CBS & P.I.	60,000
Sponsorship Received	23,37,000
Misc. Income(Sale of Tel. Dir., Programme CD's, Mailing List, Stickers and etc.)	1,39,525
<b>GRAND TOTAL RS ..</b>	<b>53,80,170</b>



The Maharashtra Public Trust Act, 1950 erstwhile known as The Bombay Public Trust Act, 1950  
 SCHEDULE -IX C  
 (Vide Rule 32)

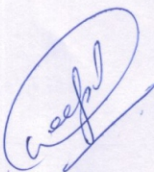
Statement of income liable to contribution for the year ending 31-3-2019

Name of Public Trust: Association of Medical Consultants  
 Registered No.: F-7373 (BOM)

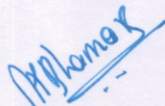
	Rs.	P.	Rs.	P.
I. Income as shown in the Income Expenditure Account (Schedule IX) (A)			4,30,15,348	
II. Items not chargeable to contribution under Section 58 and Rule 32 :				
(i) Donations received from other Public Trust and Dharmadas		-		
(ii) Grants Received from Government and Local authorities		-		
(iii) Interest on Sinking or Depreciation Fund		-		
(iv) amount spent for the purpose of secular education		-		
(v) amount spent for the purpose of medical relief	2,61,000			
(vi) amount spent for the purpose of veterinary treatment of animal...		-		
(vii) Expenditure incurred from donations for relief of distress cause by scarcity, drought, flood, fire or other natural calamity ... ..		-		
(viii) Deductions out of income form lands use for agricultural purpose:				
(a) Land Revenue and Local Fund Cess				
(b) Rent payable to superior landlord				
(c) Cost of production, if lands are cultivated by trust.				
(ix) Deduction out of income from lands used for non-agricultural purpose :				
(a) Assessment cesses and other Government of Municipal Taxes				
(b) Ground Rent payable to the superior landlord				
(c) Insurance Premia ... ..				
(d) Repairs at 10 percent of gross rent of building.				
(e) Cost of collection at 4 percent of gross rent of buildings let out.				
(x) Cost of collection of income or receipts from securities, Stocks, etc. at 1 per cent of such income	3,71,652			
(xi) Deduction on account of repairs in respect of buildings not rented any yielding no income, at 10 per cent of the estimated gross annual rent... ..		-		
(xii) Total of expenses (B)			6,32,652	
Gross Annual Income chargeable to Contribution Rs. (A-B)			4,23,82,696	

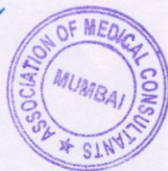
Certified that while claiming deductions admissible under the above Schedule, the Trust has not claimed any amount twice, either wholly or partly, against any of the items mentioned in the Schedule which have the effect of double deduction

Trust Address:  
 4, Ganpati Niwas, Old Police Line,  
 Opp. Andheri Station (East)  
 Mumbai-400069

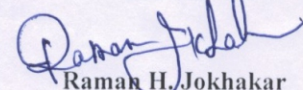
  
 Trustee

Dated:

  
 Secretary



For B.D. Jokhakar & Co.  
 Chartered Accountants  
 FRN 104345W

  
 Ramani H. Jokhakar  
 Partner

Membership No.: 103241

29 DEC 2020



# Association of Medical Consultants, Mumbai

## Nomination Form for AMC Elections 2021-22

I wish to contest for the post of \_\_\_\_\_ / M. C. Member from \_\_\_\_\_ (Area)

Name : \_\_\_\_\_ L. M. No. \_\_\_\_\_

Cell No.: \_\_\_\_\_ , Email I. D. :

Address (as per AMC records as on 31 Dec. 2020) :

---

---

---

Proposed By : \_\_\_\_\_ L. M. No. \_\_\_\_\_ Signature : \_\_\_\_\_

Seconded By : \_\_\_\_\_ L. M. No. \_\_\_\_\_ Signature : \_\_\_\_\_

I fulfill the eligibility criteria, as required by the Constitution of AMC.

I have no dues towards AMC. I am willing to serve AMC unconditionally, if elected, I will be interested to serve unconditionally in the following Cell/s

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Consultants Benevolent Scheme | <input type="checkbox"/> Health & Accident   | <input type="checkbox"/> NoAH Cell                |
| <input type="checkbox"/> Medico Legal Cell             | <input type="checkbox"/> Social Service Cell | <input type="checkbox"/> Media Communication Cell |
| <input type="checkbox"/> Affiliate Unit Cell           | <input type="checkbox"/> Website             | <input type="checkbox"/> GRASP                    |

Date :

Name & Signature of the Applicant

Mumbai

(Dr. \_\_\_\_\_ )

### **ELIGIBILITY CRITERIA:**

1. For Managing Committee Member's Post Minimum duration of membership for 12 Months, with no dues;
2. For Office Bearer's Post : Minimum 3 Years as Elected Managing Committee Member, with no dues;
3. For President-Elect/Vice President minimum 3 years of holding Office Bearers post of which one should be Secretary/Treasurer
4. One can contest for area representative only from the area, as per one's Mailing Address as on Dec.31, 2020 in AMC records

One Can file nominations for any number of posts, but can contest only for one post of Area presentative & / or one post Office Bearer. [Separate forms must be submitted for 2 different nominations. Xerox copy of the Nomination Form may be used in such a case].



## **Association of Medical Consultants, Mumbai**

### **Association of Medical Consultants Mumbai**

4, Ganpati Niwas, Police Lane,  
Opp. Andheri Station (East), Mumbai - 400069.  
Tel.: 2683 6019 / 2684 4639 / 2682 1109

E-mail : [amcmumbai@gmail.com](mailto:amcmumbai@gmail.com) Website : [www.amcmumbai.com](http://www.amcmumbai.com)