



Association of Medical Consultants, Mumbai

Dr. Rajeev Agarwal
President

Dr. Prashant Kerkar
Hon. Secretary



Annual General Body Meeting

Date: Sunday 29th March, 2026

Venue: Banquet Hall First Floor , Goregaon Sports Club

Time: 5pm onwards

MANAGING COMMITTEE (2025-26)

President	:	Dr. Rajeev Agarwal
President Elect	:	Dr. Rajendra Nagarkatti
Imm. Past President	:	Dr. Vivek Dwivedi
Vice President	:	Dr. Ritesh Agrawal
Vice President	:	Dr. Vikrant Desai
Hon. Secretary	:	Dr. Prashant Kerkar
Hon. Treasurer	:	Dr. Alok Modi
Joint Treasurer	:	Dr. Supriya Arwari
Joint Secretary	:	Dr. Rajendra Tiwari
Joint Secretary	:	Dr. Amit Nabar
Program Committee Chairperson	:	Dr. Navneet Desai
Office Secretary	:	Dr. Gautam Sonawane
Editor - The Grasp	:	Dr. Ashok Shukla
Editor - Website	:	Dr. Sushmita Bhatnagar

TRUST BOARD MEMBERS

Managing Trustee : Dr. Sujata Rao

Dr. Ajit K. Desai	:	Dr. Gurudas Kulkarni
Dr. Kishore Adyanthaya	:	Dr. Veena Pandit
Dr. Sudhir Naik	:	Dr. Smita Sharma

DIRECTOR AMC INDIA PROJECT

Dr. Lalit Kapoor

ZONAL DIRECTORS

Dr. Ashok Shukla	:	Dr. Suhas Kate
Dr. Bipin Pandit	:	Dr. Manoj Patel
Dr. Ajay Hariani	:	Dr. Rajendra Chawhan
Dr. Sabh Singh Khambay	:	Dr. Kritika Doshi

CHAIRPERSON OF CELLS

Consultant Benevolent Scheme	:	Dr. Shrikant Badwe
Advisor-CBS	:	Dr. Bipin V. Shah
H & A Cell	:	Dr. Smita Sharma
Advisor-H&A	:	Dr. Suhas Kate
Medicolegal Cell	:	Dr. Niranjana Agarwal
Advisor-Medicolegal Cell	:	Dr. Sudhir Naik
MMC Cell	:	Dr. Sujata Rao
AMC NoAH	:	Dr. Suresh Rao
Social Service Cell	:	Dr. Ajit K. Desai
Advisor - Social Service Cell	:	Dr. Shivbhagwan Agarwal
Media Communication Cell	:	Dr. Mukesh Gupta
Affiliate Unit Cell	:	Dr. Kishore Adyanthaya

COMMITTEE MEMBERS

Dr. Preetam Jain	:	Dr. Nagesh Waghmare
Dr. Mamta Jagiasi	:	Dr. Haresh Manglani
Dr. Sanjay Sonar	:	Dr. Pradnya Kulkarni
Dr. Meena Khambay	:	Dr. Dimple Shastri
Dr. Preeti Dhingra	:	Dr. Shilpa Gemavat
Dr. Savita Naik	:	Dr. Pankaj Bang
Dr. Ujwala Bardapurkar	:	Dr. Krishna Nimsakhare
Dr. Sanjay Pattiwar	:	Dr. Poonam Singh
Dr. Bharat Kanase	:	Dr. Ruksheda Syeda
Dr. Nitin Bhatnagar	:	Dr. Shailesh Shenava
Dr. Kiran Shinde	:	Dr. Vaibhav Somani
Dr. Narendra Dedhia	:	Dr. Ami Malhotra

NOTICE FOR THE ANNUAL GENERAL BODY MEETING

The Annual General Body Meeting of the Association of Medical Consultants, Mumbai shall be held on **Sunday 29th of March 2026 at 5pm at Banquet Hall, First Floor, Goregaon Sports Club** to transact the following agenda. The AGM shall be followed by Dinner.

The minutes of AGM held on 30th March 2025 are available on website.

The minutes of special AGM (for Audited accounts) held on 19th December 2025 are available on website.

The annual report shall be available by 15 March 2026 on the website.

Agendas:

- 1) Condolences.
- 2) To inform about the Returning officers for AMC Online voting.
- 3) To read and confirm the minutes of the Annual General Body Meeting held on 30th of March 2025 at 5pm at Green Court Club, Mira Road.
- 4) To discuss Business arising out of minutes of AGM held on 30th of March 2025.
- 5) To read the minutes of Special General Body Meeting for passing of the Audited Accounts held on 19th December 2025 at AMC Office.
- 6) To discuss Business arising out of minutes of SGM held on 19th December 2025.
- 7) To appoint external Auditors for the year 2026-2027 and inform about accountant.
- 8) **To recommend the names proposed by the Managing Committee to the AGM for the following post of Trustees:**
 - Dr. G.B. Kulkarni completes his 2nd term - Managing Committee recommends his name for continuation and ratification by the AGM
- 9) **To recommend the names proposed by the Managing Committee to the AGM for the following post of Zonal Director:**
 - Dr. Manoj Patel (Bandra to Andheri)) completes his 2nd term- Managing Committee recommends his name for continuation and ratification by the AGM
 - Dr. Rajendra Chawhan (Mira Road to Palghar) completes his 3rd term - Managing Committee recommends name of **Dr. Vivek Dwivedi** for ratification by the AGM
- 10) **To recommend the names proposed by the Managing Committee to the AGM for the following post of Chairman of Cells:**
 - Consultants Benevolent Scheme**
 - Dr. Shrikant Badwe finishes his 3rd term-Managing Committee recommends name of **Dr. Suhas Kate** for ratification by the AGM
 - Social Service Cell**
 - Dr. Ajit Desai completes his 2nd term - Managing Committee recommends name of **Dr. Vivek Dwivedi** for ratification by the AGM
- 11) To read and adopt the Reports of the various cells of AMC.
- 12) Enrolments of new members for the year 2025-2026.
- 13) Letters & Circulars.
- 14) Any other matter with the Permission of the Chair pertaining to aims and objectives.
- 15) Presentation of work done by our outgoing committee and their felicitation
- 16) Change of medallion and change of chair
- 17) Declaration of Results by Returning Officers.
- 18) Installation of the New President and the New Managing Committee 2026-2027.

In case of lack of quorum (minimum requirement is 100 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 5.15pm and the meeting will be then held even in the absence of quorum.



Dr. Prashant Kerkar
Hon. Secretary



Notice for the Election to the Managing Committee 2026-2027

Nominations are invited from the eligible AMC members, for the following Posts for year 2026-2027

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	3
Bandra to Andheri	4
Jogeshwari to Dahisar	4
Mira Road to Palghar	1
Thane / Kalyan / Dombivali etc.	2
Navi Mumbai to Raigad	2

Last day for submission of Nominations	Thursday 5th March, 2026 up to 4 pm
Date & Time of Scrutiny	Friday 6th March, 2026 at 2.30 pm
	All candidates can attend the scrutiny as observers
Last date for withdrawals	Tuesday 10th March, 2026 upto 4 pm
Online Election starts:	Friday 20th March 2026, 5am
Online Election ends:	Friday 27th March 2026, 5 pm

**Please send the completed nomination form to AMC Office at:
302, Summit Business Park, Near Western Express Highway, Andheri (East) , Mumbai-93**

Completed nomination form should either be submitted in sealed & labelled envelope, personally or through courier service, or the scanned copy of the form emailed at: office@amcmumbai.org. Please ensure that you write NOMINATION FORM FOR ELECTIONS on the sealed envelope.

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



Association of Medical Consultants, Mumbai
Nomination Form for AMC Elections 2026-27

I wish to contest for the post of _____

Area (If applied for Managing Committee Member Post): _____

Name: _____ L. M. No. _____

Cell No.: _____ Email ID: _____

Maharashtra Medical Council Number: _____

Address (as per AMC records as on 31 Dec. 2025):

Proposed by: _____ L. M. No. _____ Signature: _____

Seconded by: _____ L. M. No. _____ Signature: _____

I fulfil 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 Committees. **(You can select maximum 3 Committees in total)**

Cell Committee	✓	Cell Committee	✓
Consultants Benevolent Scheme Cell		Social Service Cell	
Health & Accident Cell		Affiliate Unit Cell	
Medico Legal Cell		MMC Interaction cell	
NoAH Cell		Media & Communication Cell	

Date: _____ Name of the Applicant: _____

Place: Mumbai Signature: _____

ELIGIBILITY CRITERIA:

For President-Elect and Vice President:

1. President-Elect: Minimum 5 years as an office bearer, with at least one year as Hon. Secretary or Treasurer.
2. Vice President: Minimum 4 years as an office bearer, with at least one year as Hon. Secretary or Treasurer.
3. No pending dues at the time of nomination.

For Other Office Bearers:

1. Hon. Secretary: Minimum 3 years as an office bearer.
2. Treasurer: Minimum 2 years as an office bearer.
3. Other Office Bearers Post-Minimum 3 years as an elected member in the Managing Committee.
4. No pending dues at the time of nomination.

For Area Representative:

1. For Managing Committee Member's post, minimum duration of AMC Mumbai membership is for 12 months, with no dues.
2. One can contest for Area Representative only from the area, as per one's mailing address as on Dec.31, 2025 in AMC records.

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

**CODE OF CONDUCT FOR THE CONTESTANTS FOR ONLINE VOTING FOR
OFFICE BEARER AND MANAGING COMMITTEE POSTS 2026-27**

The Code of Conduct becomes effective on **10th March 2026** and will continue till the announcement of results at AGM on **29th March 2026**.

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.

- 1) No negative campaigning by the candidates is allowed
- 2) Campaigning can be done via social media such as SMS, WhatsApp, Email and Facebook.
- 3) Campaigning cannot be done on the official AMC WhatsApp groups

There are area wise official AMC WhatsApp groups. Campaigning cannot be done on these WhatsApp groups either by the candidate or their supporters. In case a candidate is found canvassing on these groups their name will be removed temporarily until the declaration of result and will be added back on **1st April 2026**. The similar procedure will be followed for a member doing campaigning for a particular candidate in the AMC WhatsApp group. In this interim period should a member temporarily removed wish to send an official message to the other members in the group he can send it via the admin – AMC office.

AMC office will send out one email to all the members before the start of the elections notifying the candidates

- 4) At no cost should AMC finances be used for campaigning.
- 5) 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.

Program Schedule for the AGM:

Time	Program
4.30pm	Registration
5pm	AGM
6pm to 7.30pm	Declaration of Results, Installation of the Incoming President Dr. Rajendra Nagarkatti, Installation of new Managing Committee Members
7.30pm onwards	Live Orchestra by Professional Singers Followed by Dinner

Attendance to AGM is free.

Live Orchetra by Professional Singers Followed by Dinner Rs. 500 per Member/Spouse/Guest

We request prior registration for Musical Night by Doctors with DJ & Banquet & Dinner

President's Report

Dear Esteemed Members,

It is with immense pride, gratitude, and a deep sense of responsibility that I present the **President's Report** for the year 2025–26. This year has been marked by remarkable progress, professional consolidation, academic excellence, and strategic expansion of AMC's influence across multiple domains of healthcare.

The achievements of this year reflect the collective strength, dedication, and unity of our members, Managing Committee, Trust board and office bearers. Together, we have strengthened AMC's position as a leading professional body safeguarding the interests of medical consultants while simultaneously promoting academic advancement, ethical medical practice, and social responsibility.

Professional Advocacy and National-Level Representation

AMC has continued to play a proactive and responsible role in professional advocacy and policy engagement.

A significant milestone this year has been AMC being invited to **nominate a representative** to participate in the **General Insurance Council (GIC) Round Table Discussions** involving insurance companies, healthcare stakeholders, and professional associations. This recognition reflects AMC's growing credibility and influence in shaping healthcare and insurance policies affecting medical professionals and patients alike.

Path breaking Professional Security Initiatives

In response to the increasing medico-legal and financial challenges faced by healthcare professionals, AMC has taken several pioneering initiatives for member protection and institutional security.

Launch of AMC Umbrella Insurance Policy for Hospitals

AMC successfully launched a unique and comprehensive umbrella insurance policy for medical establishments – **a first-of-its-kind initiative by any professional medical association in the country.**

Key Unique Features (USPs):

- Comprehensive multi-risk protection for medical establishments
- Tailor-made coverage addressing modern medico-legal challenges
- Financial risk mitigation for hospitals and healthcare institutions
- Designed specifically keeping the needs of consultants and small to medium healthcare establishments in mind
- Conceptualized in collaboration with professional insurance experts for optimal coverage and affordability

Legal Support Strengthening

AMC introduced a highly appreciated legal support initiative for members:

- Appointment of an Advocate available at the AMC office once a week for member consultation
- 24×7 emergency medico-legal support availability for doctors

- Launch of the “**Doctors Legal Lifeline**” Manual, an essential medico-legal reference guide for doctors and hospitals, designed to enhance legal preparedness and risk awareness which deals with issues doctors & hospitals face in their day to day life.

These initiatives have significantly strengthened professional confidence among members.

Celebrating Professional Pride and National Spirit

This year’s **Doctor’s Day Celebration** was uniquely conceptualized to celebrate the spirit of nationalism and service to the nation. The program was enriched by the presence of distinguished officers from the Indian Defence services , symbolizing the shared values of dedication, sacrifice, and service to society between the armed forces and the medical fraternity.

Presence of **Brigadier Hemant Mahajan & Commander Vijay Vadhera (Gallantry)** was widely appreciated and served as a strong reminder of the societal responsibility carried by healthcare professionals & the role of our defense services in keeping us safe & secure.

Academic Excellence and Knowledge Leadership

AMC continued to lead from the front in academic enrichment and professional development by organizing several high-impact conferences and programs.

MLCON

The conference focused on contemporary medico-legal challenges and was graced by the esteemed presence of Justice Abhay Oka besides many others, whose insights provided immense clarity on legal responsibilities and safeguards for medical professionals.

FINCON

The conference received tremendous appreciation and featured distinguished stalwarts including:

- **Dr. Raman Deshpande**
- **Dr. Sushil Shah**
- **Mr. Roshan Porwal**

Their participation brought immense practical insights into financial planning, wealth protection, and professional sustainability.

HEALTHCON

Through HEALTHCON which was conducted in association with **PAN India**, AMC emphasized the importance of preventive healthcare by focusing on nutrition, diet, & lifestyle-related health issues with importance of Vegan diet. The conference reinforced the message that true healthcare begins with healthy living & informed food choices, reflecting AMC’s commitment to holistic community wellbeing.

AMCON FAMCICON 2026

This landmark academic and cultural event reached new heights with the presence of internationally respected spiritual leader **Sri Sri Ravi Shankarji**, along with eminent industry stalwarts including:

- **Justice Ferdino Rebello**
- **Mr. Anil Singhvi**
- **Mr Nilesh Shah**
- **Dr. A. Velumani**

Their participation significantly enhanced the academic richness, motivational value, and professional relevance of the conference. These distinguished personalities from diverse domains added tremendous intellectual value and inspiration to AMC’s academic platforms.

ITCON

ITCON was successfully conducted in association with **TIMSCR**, as a skill-oriented and practical training platform aimed at enhancing professional competencies, technological adaptability, and hands-on learning for medical practitioners on use of AI in healthcare. The program received excellent response and participation from members & the hands on training in the workshop was very well appreciated by one & all.

Continuous Academic Engagement

In addition to major conferences, AMC has maintained consistent academic engagement through regular monthly webinars and academic initiatives covering:

- Financial planning and financial wellness for doctors
- Emerging healthcare technologies
- Artificial Intelligence in healthcare
- Medico-legal awareness and risk management
- Holistic healthcare perspectives through HEALTHCON academic sessions
- Healthcare system evolution and administrative preparedness
- These initiatives have been extremely well received and have strengthened AMC's role as a knowledge partner for its members.

Zonal Outreach and Member Engagement

One of the major highlights of this tenure has been the successful execution of Zonal Outreach Programs across all AMC zones with involvement of all our Zonal Directors. These programs helped:

- Strengthen member connectivity
- Address local professional concerns
- Promote academic discussions at the grassroots level
- Improve accessibility of AMC initiatives to members across Mumbai

This decentralized engagement model has significantly improved member participation and organizational bonding.

Member Wellness, Sports and Social Health Initiatives

AMC has taken several innovative steps this year to promote physical fitness, bonding, and overall well-being among members.

- AMC successfully conducted its **first-ever Box Cricket Tournament**, which received enthusiastic participation and strengthened camaraderie among members.
- AMC partnered with multiple associations to organize Cyclothon and Walkathon initiatives, promoting preventive healthcare awareness and encouraging fitness among doctors and the public.
- AMC actively supported and participated in Blood Donation Drives across multiple locations in collaboration with several NGOs and social organizations, contributing to lifesaving healthcare support for society.

Community Outreach and Social Responsibility

AMC strongly believes that the medical profession carries a profound social responsibility beyond clinical practice. During this tenure, several meaningful social initiatives were undertaken:

- Free blanket distribution drives for the underprivileged
- Diwali food packet distribution to Adivasi communities
- Donation of computers and educational support to Adivasi schools and schools serving underprivileged children
- Food distribution initiatives for blind children

- Support to police welfare infrastructure through donation of essential facilities including water filters, air coolers, CCTV cameras, printers, and computers

These initiatives reflect AMC's commitment to serving society and supporting vulnerable sections of the community.

Beyond Academics – Member Connect , Wellness & Fellowship Initiatives

AMC also fostered bonding & well-being among members by organizing spiritual tours to **Ashtavinayak yatra, Banaras , Prayagraj & Ayodhya tour** , along with recreational & vacation tours to **Andaman & Nicobar , Leh- Ladakh** , & our international conference to **Georgia –Armenia**. These initiatives helped strengthen camaraderie, cultural connection , & work-life balance within our medical fraternity

Collaborative Partnerships and Professional Unity

I take this opportunity to sincerely thank all medical associations, partner organizations, academic bodies, collaborating institutions, and NGOs who worked with AMC during the year. Their valuable support, knowledge sharing, and collaborative spirit played a major role in making our academic programs, conferences, outreach activities, and social initiatives grand successes.

Organizational Strength and Teamwork

The remarkable achievements of this year have been possible due to the tireless efforts of the Managing Committee, Office bearers, Zonal Directors , Trustees , Cell Chairpersons, volunteers, members & all our office staff . I extend my **special heartfelt appreciation to our Honorary Secretary, Dr. Prashant Kerkar, PCC Dr Navneet Desai** besides all others for their dedication, administrative efficiency, and academic commitment.

Vision Forward

As we approach the concluding phase of this tenure, AMC remains committed to:

- Strengthening professional advocacy
- Expanding member welfare initiatives
- Promoting academic excellence
- Enhancing medico-legal awareness
- Developing collaborative healthcare policy platforms

AMC will continue to evolve as a progressive, member-driven, and nationally relevant professional organization.

Gratitude

I express my sincere gratitude to all AMC members for their trust, encouragement, and active participation. It has been a privilege and honor to serve as President of this prestigious Association. **Special thanks to all the AMC staff** for their continuous support to me always. My gratitude would be incomplete if I forget to express my heartfelt thanks to **my entire family especially Dr Rakhi Agarwal , Dr Akshaya , Suyash & my entire staff of my hospital** who stood by me & inspired me to give my best.

I remain confident that AMC will continue to grow, innovate, and lead the medical fraternity towards greater professional excellence and societal contribution.

Warm Regards,

Dr. Rajeev Agarwal
President
Association of Medical Consultants, Mumbai

Hon. Secretary's Report

Dear Esteemed Members,

As we approach the conclusion of the year, I have the privilege of presenting the Annual Secretary's Report, outlining the significant academic, professional, and organizational achievements of the Association during the year 2025–26.

Season's Greetings

I extend my sincere New Year greetings to all respected members and their families. May the coming year bring good health, professional satisfaction, and personal well-being to all.

A Year of Strategic Progress and Strong Leadership

The year under review has been marked by strategic growth, academic excellence, and organizational consolidation. This progress has been made possible by the active participation of our members and the committed efforts of the Managing Committee.

The achievements of this year clearly reflect the dynamic vision, firm resolve, and able leadership of our team. Their foresight, and proactive decision-making have significantly strengthened the association's academic stature, administrative efficiency, and relevance to contemporary medical practice.

Major Academic and Professional Programs (2025–26)

The Association successfully organized several high-impact programs during the year, including:

- FINCON 2025 – A flagship conference providing valuable insights from distinguished experts and thought leaders.
- ITCON – Skill-based, hands-on training sessions aimed at enhancing professional competencies.
- MLCON – A focused and highly relevant program addressing contemporary medico-legal challenges faced by medical professionals.
- HEALTHCON – A comprehensive academic event emphasizing holistic healthcare perspectives and interdisciplinary collaboration.
- Doctor's Day Program – A unique and one-of-its-kind celebration, thoughtfully curated to recognize the dedication, resilience, and contributions of doctors, and widely appreciated by members.
- Community Outreach Programs – Initiatives reinforcing the Association's commitment to social responsibility and public service.
- AMCON with FAMCICON (Annual Academic and Cultural Meet) – A landmark event showcasing academic excellence, cultural vibrancy, and outstanding organizational coordination.

Continuous Academic Engagement

In addition to major conferences, the Association has maintained consistent academic engagement through regular monthly webinars, particularly on Artificial Intelligence in healthcare and Medico-legal aspects of medical practice. These sessions have been exceptionally well-received and have ensured continuous learning, awareness, and preparedness among members in rapidly evolving domains.

Sustaining Forward Momentum

With two months remaining in the current tenure, the Association remains committed to maintaining this momentum through further academic initiatives and member-centric programs. Continued participation and support from our members will be instrumental in achieving these objectives.

Acknowledgement and Appreciation

I place on record my sincere appreciation to our President, office bearers, Managing Committee members, volunteers, and all members for their dedication, discipline, and cooperation throughout the year. Their collective efforts have ensured that the Association continues to progress with clarity of purpose and unity.

In conclusion, the year 2025–26 has laid a strong and sustainable foundation for future growth. Under the continued able and dynamic leadership of Dr. Rajeev Agarwal, the Association is well-positioned to scale greater academic, professional, and organizational heights.

Warm regards,

Dr. Prashant Kerkar
Honorary Secretary
Association of Medical Consultants (AMC)
Surgical Oncologist

EVENTS 2025-2026

SR	EVENT	DATE	VENUE
1	NURSES TRAINING PROGRAM	06-04-2025	Riddhivinayak Hospital, Nalasopara
2	Recent update on ART MTP - Every Gynaecologist should know	25-06-2025	Webinar
3	DOCTORS DAY PROGRAM	29-06-2025	Rang Sharda Auditorium, Bandra
4	AI and Mobile Training Talks	17-07-2025	Webinar
5	Gynaec Conclave	24-07-2025	GCC Club, Mira Road
6	Key Medicolegal Challenges in Anesthesia	30-07-2025	Webinar
7	Medicolegal Tightrope for Paediatricians	13-08-2025	Webinar
8	AI and Mobile Training Talks	21-08-2025	Webinar
9	Gynaec Conclave	22-08-2025	Master Chef, Dahisar
10	AMC Zonal Meet	23-08-2025	Bombay Hospital
11	NURSES TRAINING PROGRAM	24-08-2025	Riddhivinayak Hospital, Nalasopara
12	ART OF LIVING	31-08-2025	Webinar
13	AMC Zonal Meet	07-09-2025	Godrej Hospital, Vikhroli
14	AMC Zonal Meet-Problems faced in day to day practice by doctors	07-09-2025	Riddhivinayak Hospital, Nalasopara
15	AMC Zonal Meet	13-09-2025	Raheja Hospital, Mahim
16	AMC Zonal Meet	14-09-2025	MRR Childrens Hospital, Thane
17	Beyond the Scalpel : Mastering Medicolegal Risk	24-09-2025	Webinar
18	AI and Mobile Training Talks	25-09-2025	Webinar
19	Gynaec Conclave	27-09-2025	Freesia Express Inn, Boisar
20	AMC Zonal Meet	28-09-2025	Sea Princes, Juhu
21	BPS	15-10-2025	Webinar
22	AI and Mobile Training Talks	16-10-2025	Webinar

23	ART OF LIVING	24-10-2025 TO 26-10-2025	Wockhardt Hospital, Mira- Bhayander
24	MLCON	02-11-2025	Grand Blossom, Goregaon
25	FINCON	09-11-2025	ICAIA, BANDRA
26	Medico-legal Conundrums in Psychiatric Practice	19-11-2025	Webinar
27	AI and Mobile Training Talks	20-11-2025	
28	CYCLOTHON	23-11-2025	MIRA BHAYANDER
29	ART OF LIVING-HAPPINESS PROGRAM	28-11-2025 TO 30-11-2025	FILM CENTER, TARDEO
30	ART OF LIVING-HAPPINESS PROGRAM	05-12-2025 TO 07-12-2025	Wockhardt Hospital, Mira- Bhayander
31	HEALTHCON	14-12-2025	IMA HALL, JUHU
32	MEDICOLEGAL ISSUES FACED BY SMALL NURSING HOMES	17-12-2025	Webinar
33	AI and Mobile Training Talks	18-12-2025	Webinar
34	Box Cricket League	21-12-2025	Kasturi Garden Ground Bhayander West
35	NURSES TRAINING PROGRAM	21-12-2025	Riddhivinayak Hospital, Nalasopara
36	Key issues in Obstetrics and Gynaecology	21-12-2025	Hotel Garden, Panvel
37	NURSES TRAINING PROGRAM	03-01-2026	Hotel Aurika, Mumbai
38	Masterclass-Personal Finances and Building Wealth	13-01-2026	Webinar
39	AI and Mobile Training Talks	14-01-2026	Webinar
40	AMCON FAMCICON	18-01-2026	ITC Grand Maratha, Andheri
	AMCON FAMCICON	18-01-2026	ONLINE
41	BE INFORMED, BE EMPOWERED, BE VIGILANT: NAVIGATING MEDICOLEGAL MINEFIELDS ONLINE	21-01-2026	Webinar
42	HEALTHCON	05-02-2026	Webinar
43	Gynaec Conclave	07-02-2026	Ginger Hotel Near Airport
44	ITCON - IT IN HEALTHCARE	08-02-2026	TIMSCDR, THAKUR COLLEGE, KANDIVALI
45	AI and Mobile Training Talks	19-02-2026	Webinar



MINUTES

**Minutes of AGM 31st March 2026 Sunday held at Emerald Hall, GCC,
Mira road at 5 PM onwards Physical meeting.**

The Annual General Body Meeting of the Association of Medical Consultants, Mumbai was held on Sunday 30th of March 2025 at 5pm at GCC, Mira Road to transact the following agenda:

Meeting was attended by following members:

1	Dr. Vivek Dwivedi	35	Dr. Mukesh Gupta
2	Dr. Ritesh Agrawal	36	Dr. Uzma Jarullah
3	Dr. Rajeev Agarwal	37	Dr. Navneet Desai
4	Dr. Suhas Kate	38	Dr. Rakhi Agarwal
5	Dr. Vaibhav Somani	39	Dr. Sandra Drago
6	Dr. Vikrant Desai	40	Dr. Poonam Singh
7	Dr. Kritika Doshi	41	Dr. Bharatkumar Chaudhary
8	Dr. Manish Doshi	42	Dr. Mittal Patel
9	Dr. Gurudas Kulkarni	43	Dr. Sangeeta Pikale
10	Dr. Maya Prasad	44	Dr. Pankaj Bang
11	Dr. Sanjay Pattiwar	45	Dr. Bharat Kanase
12	Dr. Shailesh Shenava	46	Dr. Smita Sharma
13	Dr. Sujata Rao	47	Dr. Bipin Shah
14	Dr. Ketan Mehta	48	Dr. Pradnya Kulkarni
15	Dr. Ajay Hariani	49	Dr. Sachin Patil
16	Dr. Ashok Shukla	50	Dr. Ganesh Tendulkar
17	Dr. Prashant Kerkar	51	Dr. Parthiv Sanghvi
18	Dr. Niranjana Agarwal	52	Dr. Jagruti Sanghvi
19	Dr. Rajesh Shah	53	Dr. Manoj Patel
20	Dr. Supriya Arwari	54	Dr. Sanjay Gupta
21	Dr. Ujwala Bardapurkar	55	Dr. Sandeep Rathod
22	Dr. Manohar Arwari	56	Dr. Sabh Singh Khambay
23	Dr. M.A. Tanwar	57	Dr. Meena Khambay
24	Dr. Dimple Shastri	58	Dr. Shankaran Krishnan
25	Dr. Ruksheda Syeda	59	Dr. Rajesh Srivastava
26	Dr. Sadhana Surana	60	Dr. Sumati Saxena

27	Dr. Sanjay Surana	61	Dr. Aashish Mody
28	Dr. Rajendra Chawhan	62	Dr. Nikhil Agrawal
29	Dr. Rajendra Tiwari	63	Dr. Rahul Singh
30	Dr. Mamta Jagiasi	64	Dr. Shrikant Badwe
31	Dr. Anil Jagiasi	65	Dr. Suman Chaurasia
32	Dr. Kiran Shinde	66	Dr. Rajesh Kumar
33	Dr. Madhvi Goyal	67	Dr. Amit Nabar
34	Dr. Preeti Dhingra	68	Dr. Dnyaneshwar Halnor

1) Condolences- 27

SR. NO.	LM NO.	NAME OF DOCTOR
1	LM/T/0064	DR. RAGHUNANDAN TORSEKAR
2	LM/K/0021	DR. BIPIN KAMDAR
3	LM/U/0003	DR. SATISH UDARE
4	LM/C/0028	DR. OMPRAKASH CHOKHANI
5	LM/B/0499	DR. MEGHALI BIPLAB BHATTACHARJEE
6	LM/A/0126	DR. ASHOK SHYAM BEHARI AGARWAL
7	LM/V/0008	DR. ASHOK BABUBHAI VAIDYA
8	LM/C/0011	DR. KEDARNATH VASUDEO CHAUBAL
9	LM/V/0087	DR. NANDKISHOR MEGHRAJ VARMA
10	LM/C/0066	DR. FRANCIS PELAGO CANDES
11	LM/B/0042	DR. DINESH V. BHAGAT
12	LM/P/0097	DR. HASMUKH LAVJIBHAI PATEL
13	LM/K/0146	DR. NARSING BABURAO KUMTA
14	LM/B/0107	DR. HARIKESH GULABRAI BUCH
15	LM/S/0258	DR. V.N. SHRIKHANDE
16	LM/S/0311	DR. PAWAN RAMSWAROOP SUREKA
17	LM/R/0047	DR. SHYAMKANT RATNAPARKHI
18	LM/K/0508	DR. RAJESH HARILAL KAKU
19	LM/S/0008	DR. GURUMUKH SAJANMAL SAINANI
20	LM/S/1089	DR. ISHTIAQ MAHMOOD SHEKHANI

21	LM/M/0198	DR. SURESH DHIRAJLAL MEHTALIA
22	LM/N/0054	DR. ANIL GANPATBHAI NIMA
23	LM/B/0038	DR. KAMLESH SUDHIR BET
24	LM/T/0076	DR. JAYASHREE NAYAN THAKORE
25	LM/S/1008	DR. AMIT CHANDRAKANT SHAH
26	LM/M/0169	DR. PURUSHOTTAM MAHALE
27	LM/K/0033	DR. PRABHA KAPOOR

2) To inform about the Returning officers for AMC Online voting.

President Dr. Vivek Dwivedi welcomed the gathering and informed about names of returning officers- Dr. Smita Sharma, Dr. Mukesh Gupta and Dr. Ashok Shukla

3) To read and confirm the minutes of the Annual General Body Meeting held on 31st of March 2024 at 5pm at Emerald Hall, Green Court Club, Mira Road.

Minutes were already circulated to all members via email.

Proposed by Dr. Suhas Kate

Seconded by Dr. Ritesh Agarwal

Unanimously passed by the house.

4) To discuss Business arising out of minutes of AGM held on 31st of March 2024.

There was no business rising out of previous minutes

5) To read the minutes of Special General Body Meeting for passing of the Audited Accounts held on 27th September 2024 at AMC Office.

Minutes were uploaded on website.

Proposed by Dr. Suhas Kate

Seconded by Dr. Gurudas Kulkarni

Unanimously passed by the house

6) To discuss Business arising out of minutes of SGM held on 27th September 2024.

There were none

7) To appoint external Auditors for the year 2025-2026 and inform about accountant.

Managing trustee Dr Sujata Rao said that we had invited quotation by email from Mr. Jokhakar because he has raised his charges more than 30%. She asked to check whether quotation is received and to ensure that he is appointed with reasonable charges. Earlier his charges were Rs. 60000 which he abruptly increased to Rs. 90000. We cannot change it later on after signing report.

Dr. Dwivedi suggested that we will pass a mandate that managing committee will decide about the issue.

Dr. Kate proposed that the General body authorizes the Managing committee to make the necessary decision.

8) To recommend the names proposed by the Managing Committee to the AGM for the following post of Trustees:

*Dr. Niranjana Agarwal finishes his 3rd term- Managing Committee recommends name of Dr. Smita Sharma for ratification by the AGM

*Dr. Kishore Adyanthaya completes his 2nd term - Managing Committee recommends his name for continuation and ratification by the AGM

9) To recommend the names proposed by the Managing Committee to the AGM for the following post of Zonal Director:

*Dr. Smita Sharma (Colaba to Prabhadevi) completes her 2nd term- Managing Committee recommends name of Dr. Ashok Shukla for ratification by the AGM

*Dr. Suhas Shah (Rest of Mumbai) completes his 2nd term - Managing Committee recommends name of Dr. Suhas Kate for ratification by the AGM

10) To recommend the names proposed by the Managing Committee to the AGM for the following post of Chairman of Cells:

Chairman Medicolegal Cell

*Dr Sudhir Naik finishes his 3rd term- Managing Committee recommends name of Dr. Niranjana

Agarwal for ratification by the AGM

Agenda no. 8, 9, 10

Proposed by Dr. Gurudas Kulkarni

Seconded by Dr. Sanjay Pattiwar

Passed unanimously

11) To read and adopt the Reports of the various cells of AMC.

All cell reports are uploaded on AMC website.

MMC cell - Dr. Sujata Rao informed that MMC elections were announced this year on 17th January 2025. Following this trust board and managing committee was conducted and 9 member committee was created with her as chairperson to formulate strategy and criteria for the post and decision about fighting election. Committee included President and secretary of AMC and FAMCI, candidates of last election Dr Niranjana Agarwal and Dr Sudhir Naik, Dr. Lalit Kapoor, advisor and trustee of FAMCI and Dr. Umesh Oza, past president AMC.

Principals adopted

=To align with likeminded organisations like IMA, so as to avoid infighting.

However it did not work out

=Aligning with other speciality organisations

=Aim was to make a panel of 9 people including our President Dr Rajeev Agarwal. However some of these candidates did not apply

=Managing committee unanimously decided to support two candidates namely Dr Rajeev Agarwal president elect AMC and Dr. Nilesh Naphade, Secretary of FAMCI.

=After withdrawal date, Dr. Rajeev decided not to go ahead so Dr. Naphade is our candidate of choice, who will make a difference for representation of AMC in MMC. She appealed to AMC members to make him in with thumping majority and vote for AMC ideology.

Dr. Vivek then welcomed Dr Nilesh Naphade and FAMCI president Dr Niranjan Agarwal as well as Dr. Ruksheda Sayyad, President Bombay psychiatric society.

12) Enrolments of new members for the year 2024-2025.

Secretary Dr Vikrant Desai informed that following number of new members at join AMC in the current year

25 Associate life members

20 Joint Associate life members

276 life members

130 Joint life members

4 student members

113 Affiliate members

Total 573 members

13) Letters & Circulars.

One letter received from Dr. Bharat Kanase regards Past Presidents applying for other positions after completion of presidential term.

Dr. Rajendra Chawhan said that in their local associations all past presidents are part of the Managing committee and invited for all the meetings. Dr. Niranjan Agarwal enquired whether this letter was discussed in the Managing committee. If not, this cannot be discussed directly in AGM as it involves matter of constitutional amendment. Proper process is required where in it is first discussed in the Managing committee and recommendation for constitutional amendment are put in the next AGM agenda. Dr. Rajeev suggested that since we are in AGM, why not discuss it now itself. Dr. Niranjan replied that proposal has not been circulated previously hence cannot be taken up.

Dr. Sujata said that it has come as a letter to the president and president has completed his duty by informing the AGM about it. They should now be referred back to managing committee for discussion.

Dr. Vivek informed incoming president Dr Rajeev Agarwal to discuss this matter in the forthcoming first managing committee meeting.

14) Any other matter with the Permission of the Chair pertaining to aims and objectives.

Dr. Kritika Doshi asked for clarification whether Thane zone is extended up to Kalyan or Ulhasnagar. However Dr. Dwivedi replied that zone limit is the same and there must be some typing error. She further asked that previously there were four area representatives but now there are only 2. Dr. Dwivedi clarified that 2 years back during tenure of Dr Nilima Vaidya

Bhamare as president, number of Area representatives was reshuffled according to strength of the zone and hence the changes. Dr. Sujata informed that every 5 years there is a realignment of representation of zones based on strength last happened in 2022. Dr. Kate explained that the process is to divide total strength of AMC by number of area representatives that is 20, and then distribute according to the number of members in that zone.

15) Presentation of work done by our outgoing committee and their felicitation

It is with great pleasure that I present this report as the Secretary of our esteemed association. Serving as Secretary for a second term has been an immensely rewarding experience. The role demands strong organizational skills, coordination with various stakeholders, and complete dedication towards the association's vision. While the responsibilities were challenging, the support from my colleagues, senior members, the executive committee and our President Sir made the journey fulfilling.

In brief I will present the work done

We had our nurses training program twice in this year as a continuing legacy thanks to Dr. S. N .Agarwal sir.

Workshop was held for NHCX Integration and IRDAI Master Circular on Health Insurance

We had blood donation camps conducted by Dr. Possa, Dr. Kritika Doshi, Dr. Supriya ARWARI Dr. Reena Wani and Dr. Rajendra Chawhan along with their team at various places of Mumbai with cumulative collection in thousands. Thank you for the noble work.

There was a Health check-up Camp organised in Bhayander thanks to Dr. Niranjan Agarwal

In collaboration with AGP world we had arranged premium tickets for our AMC members for a renowned theatre play BARF

We had many CMEs on psychiatric updates thanks to Dr. Ruksheda madam.

To beat diabetes and organ donation awareness Cyclothon was also held this year.

In association with Thakur college of engineering we conducted..... this year's ITCON focusing on the use of AI for doctors providing hands on training thanks to Dr. Mukesh Gupta Sir and Dr. Vineeta Gaikwad madam. also another online program related to the use of mobile technology was conducted thanks to Dr. Alok Modi sir

Doctors' Day Program, which was conducted with great enthusiasm and participation is the one which all of us look forward to . The overwhelming response from our members reaffirmed the significance of this occasion in maintaining professional unity and brotherhood .

Our Flagship program , the AMCON held at Taj Land ends was a resounding success, bringing together experts and practitioners for an enriching exchange of knowledge. The event covered diverse and critical aspects of medical practice as well as spiritual and personality development.

Office had a very cordial atmosphere as the last year ensuring flawless work and high productivity and I thank them for working with great enthusiasm .

Appreciable work was done by all the AMC cells with lot of efforts put in by the cell committee ensuring the best for our members. The level of commitment and hardwork put in by the team is evidently contributing for the growth of AMC.

Under the capable leadership of President Dr. Vivek Dwivedi, the entire team has been able to perform at its full potential this year.

Also we were fortunate to have Dr. Sujata Rao as the managing trustee who took all the matters of finances and those related to the trust board in a very apt and meticulous manner ensuring good health of AMC. Also as a chairperson of MMC cell she has been instrumental in selecting our candidate for the upcoming Maharashtra medical council elections Dr. Nilesh Naphade Sir, we wish you all the very best and would like to appeal to all the members to vote for him.

As the year comes to an end I wish to thank the President, the trustees, seniors, the office bearers and all the managing committee members for their unwavering support. I am also thankful to each and every member of AMC to have shown faith in me and for giving me this opportunity to work. . It has been an honour to serve AMC and I will continue doing so whenever entrusted with any work responsibilities.

As the clock ticks we will be having the installation of the next team in a short time ... ready to take over,,,,,and I am sure that under the leadership of incoming president Dr. Rajeev Agarwal we will witness another year full of success and achievements

Thank you

16) To be discussed under any other matter

Dr. Rajesh Shah suggested that several AMC members who have done law but in conferences, same people are seen again and again. More member should be included. Point was well taken by Dr. Vivek Dwivedi.

Address by Managing trustee Dr. Sujata Rao

She applauded graciousness of the president. It was a good blend of president and managing trustee working together and complementing each other's strengths and covering up for the weaknesses for the betterment of the association. She thanked all the 9 trustees Dr. Gurudas Kulkarni, Dr. Niranjana Agarwal, Dr. Kishore Adyanthaya, Dr. Ajit Desai, Dr. Veena Pandit, Dr. Sudhir Naik for being dynamic as well as supportive. She thanked all office bearers who always put AMC first.

Address by President Dr. Vivek Dwivedi

A Journey of Gratitude and Growth – My Tenure as AMC President

Good evening everyone,

Respected seniors, colleagues, committee members, and dear friends,

It has been an honor and privilege to serve as the President of the Association of Medical Consultants, Mumbai, over the past year. This journey has been one of learning, personal growth, and deep fulfillment. From the very beginning, my aim was to serve our members and our society with sincerity and commitment—and I'm happy to say that, with the support of my team, we were able to make a positive impact.

AMCON 2024 was a grand celebration of knowledge and unity, and events like Doctors' Day, online CMEs, health camps, and IT conferences helped us stay connected, engaged, and relevant.

I extend my heartfelt gratitude to the key pillars of this year's journey—Dr. Vikrant Desai, our energetic Secretary; Dr. Sujata Rao, our wise and balanced Managing Trustee; and Dr. Ashok Shukla, our Immediate Past President, Dr Rajeev Agarwal President Elect, whose guidance was invaluable throughout.

My sincere thanks to all our managing committee members for being the backbone of every initiative and for working tirelessly to make this tenure a success.

I also express my gratitude to the AMC office staff, especially Mr. Pawar and team, for their constant support and dedication. I would like to pay tribute to the late Dr. Abha Lalit Kapoor—she was the silent force behind Dr. Lalit Kapoor Sir, the doyen of AMC. Her loss is deeply felt by the entire AMC family.

Lastly, to my family—thank you for your constant support, patience, and sacrifices. As I hand over the baton to the next team, I do so with pride and joy. AMC is more than an association; it is a vibrant family of over 14,000 consultants. Let us continue this journey with unity and purpose.

Thank you from the bottom of my heart.

With gratitude,

Dr. Vivek Dwivedi

President, AMC Mumbai

Dr Nilesh Napahde's speech

Dr Nilesh Napahde official candidate representing AMC Dr Nilesh Naphade presented the vision he harbours if he gets elected in Maharashtra Medical Council .He narrated that 9 members of Maharashtra Medical Council are elected by our members and 9 members are selected by the government .This election is being conducted after 9 years .We don't know when the next elections will come! He highlighted that it is hence the duty of all the members to take out time and go to the polling centers and vote in huge numbers He said that he has worked for the fraternity in his capacity as a medico legal consultant over the years and if elected to office he will ease the process of renewal and other formalities related with the Maharashtra Medical Council by digitalising the same to a great extent.

Change of medallion

Dr Vivek Dwivedi handed over the presidential medal to Dr Rajeev Agarwal and officially declared that for the present term the president of AMC will be Dr Rajeev Agarwal. Dr Ashok Shukla as well as Dr Dwivedi felicitated Dr Niranjan Agarwal for completing his 9 years as trustee. They remember Dr Sudhir Naik for completing his tenure as medico legal cell chairperson.

DR Rajeev Agarwal requested the election Commission members Dr Mukesh Gupta, Dr Smita Sharma and Dr Ashok Shukla to declare the results of election.

All the winning candidates where felicitated by the past and present president .The list of managing committee members, office bearers ,cell chairpersons ,zonal directors is as follows(for the present year .)

SR.	POST	NAME
1	President	Dr. Rajeev Agarwal
2	Hon. Secretary	Dr. Prashant Kerkar
3	Imm. Past President	Dr. Vivek Dwivedi
4	President-Elect	Dr. Rajendra Nagarkatti
5	Vice President	Dr. Ritesh Agrawal

6	Vice President	Dr. Vikrant Desai
7	Treasurer	Dr. Alok Modi
8	Joint Secretary	Dr. Rajendra Tiwari
9	Joint Secretary	Dr. Amit Nabar
10	Joint Treasurer	Dr. Supriya Arwari
11	Program Committee Chairperson	Dr. Navneet Desai
12	Office Secretary	Dr Gautam Sonawane
13	Editor - Grasp, Zonal Director-A Zone (Colaba To Prabhadevi)	Dr. Ashok Shukla
14	Editor - AMC Website	Dr. Sushmita Bhatnagar
15	Managing Trustee, Chairman-MMC Interaction Cell	Dr. Sujata Rao
16	Trustee, Chairman-Social Service Cell	Dr. Ajit K. Desai
17	Trustee	Dr. Gurudas Kulkarni
18	Trustee, Chairman-Affiliate Unit Cell	Dr. Kishore Adyanthaya
19	Trustee	Dr. Veena Pandit
20	Trustee	Dr. Sudhir Naik
21	Chairman H&A, Trustee	Dr. Smita Sharma
22	Zonal Director-B Zone (Rest Of Mumbai), Advisor-H&A	Dr. Suhas Kate
23	Zonal Director-C Zone (Kurla, Chembur, Ghatkopar, Mulund)	Dr. Bipin Pandit
24	Zonal Director-D Zone (Andheri To Bandra)	Dr. Manoj Patel
25	Zonal Director - E Zone (Jogeshwari To Dahisar)	Dr. Ajay Hariani
26	Zonal Director-F Zone (Mira Road To Palghar)	Dr. Rajendra Chawhan
27	Zonal Director-G Zone (Navi Mumbai To Raigad)	Dr. Sabh Singh Khambay
28	Zonal Director-H Zone (Thane, Kalyan, Dombivali)	Dr. Kritika Doshi
29	Advisor - Medicolegal Cell, Director-AMC India	Dr. Lalit Kapoor
30	Chairman-Medicolegal Cell	Dr. Niranjana Agarwal
31	Advisor-CBS	Dr. Bipin Shah
32	Chairman-CBS	Dr. Shrikant Badwe
33	CHAIRMAN AMC-NoAH	Dr. Suresh Rao
34	Chairman-Media & Communication Cell	Dr. Mukesh Gupta
35	Advisor-Social Service Cell	Dr. Shivbhagwan Agarwal
36	Managing Committee Member	Dr. Preetam Jain
37	Managing Committee Member	Dr. Nagesh Waghmare
38	Managing Committee Member	Dr. Mamta Jagiasi
39	Managing Committee Member	Dr. Haresh Manglani

40	Managing Committee Member	Dr. Sanjay Sonar
41	Managing Committee Member	Dr. Pradnya Kulkarni
42	Managing Committee Member	Dr. Meena Khambay
43	Managing Committee Member	Dr. Dimple Shastri
44	Managing Committee Member	Dr. Preeti Dhingra
45	Managing Committee Member	Dr. Shilpa Gemavat
46	Managing Committee Member	Dr. Savita Naik
47	Managing Committee Member	Dr. Pankaj Bang
48	Managing Committee Member	Dr. Ujwala Bardapurkar
49	Managing Committee Member	Dr. Krishna Nimsakhare
50	Managing Committee Member	Dr. Sanjay Pattiwar
51	Managing Committee Member	Dr. Poonam Singh
52	Managing Committee Member	Dr. Bharat Kanase
53	Managing Committee Member	Dr. Ruksheda Syeda
54	Co-Opted	Dr. Nitin Bhatnagar
55	Co-Opted	Dr. Shailesh Shenava
56	Co-Opted	Dr. Kiran Shinde
57	Co-Opted	Dr. Vaibhav Somani
58	Co-Opted	Dr. Narendra Dedhia
59	Co-Opted	Dr. Ami Malhotra

Dr Supriya Arwari then requested Dr Rajeev Agarwal to deliver his presidential welcome speech.

Dr Rajeev - I am privileged that on this auspicious day of GUDI PADWA , I have been taking my charge as president of this august organization .He remembered Dr Lalit Kapoor by offering condolences to him for the demise of Mrs Kapoor and he said that we all are missing Dr Kapoor I today's event.

Dr Rajeev – I accept this responsibility and I will try to give justice to this post .Healthcare is not just a medical profession but it is also the fact that we are custodians of health of community. AMC long form of AMC Dr Rajeev Agarwal narrated as follows

A is advocacy

M is- medical excellence and

C is commitment towards the patient care

He also said that one should try to make the medical profession interesting, innovative and inclusive as a leader! He accepted that there are challenges but challenges are nothing but opportunity in the disguise to show your strength and capabilities .He spoke about empowering all the doctors, specially, junior doctors .He said that the junior doctors and all the members are actual our strength of our organization

He expressed his disappointment over the less number of doctors attending the AGM each year.

He said that we can empower the members and increase the attendance by improvising the quality of program as well as by increasing the number of programs. He also reiterated that medicine AMC is not merely an association but it is a movement and for the movement to go ahead we should harbour unity in diversity!

He quoted Dr Abdul Kalam who said that unity and diversity is the highest possible expression of society. He expressed his vision for coming year in which he said that umbrella policy will be one of his premier vision in which will be the policy for the hospital it will be a single policy under one roof.

He said that we will get about 50 new add ON' s over and above what events we covered in the present policy without any extra cost to be paid . He stressed upon the need of giving basic financial education to the colleagues. He said he will arrange FINCON, financial literacy workshop for the same.

He declared various programs under NoAH, Nurses Training Program, ITCON etc.

He also spoke about the Leh Ladakh tour which will which will be costing around 69,000 per person. He reminded the members that only flight charges for to and to LEH is 70,000 .The 69,000 is very reasonable price! He also promised the members that there will be insurance Mela which is a physical event wherein all the insurance companies will be under one roof!!

He declared there will be medicolegal certification courses which will be conducted under bar council or Law College.

Dr Rajeev appealed the members to take out time and vote for Dr Naphade ,our official candidate for MMC .He also requested the members to vote for other 8 candidates Judiciously so that corrupt and manipulative doctors are not elected on the MMC panel .Let's build the future where doctors are empowered he said . He thanked all the senior colleagues trustees office bearers managing committee members and all the members of the AMC as well as he gave special thanks to Dr Rakhi Agarwal his better half & Yash for their cooperation and support .Dr Supriya then requested Dr Rakhi to come on the stage as well as Dr Rajeev Agarwal's father to come on the stage and they were felicitated by Dr Prashant and Dr Sujata Rao. The brother of Dr Rakhi Agarwal was also invited on the stage for felicitation.

Dr Prashant Kerkar gave vote of thanks and the meeting was concluded.

MINUTES OF SPECIAL GENERAL BODY MEETING

The Special General Body Meeting for the year 2025-26 of the Association of Medical Consultants (Mumbai) was held on Friday 19th of December 2025 from 3pm onwards at AMC Office, Andheri (East), Mumbai.

Agenda:

To discuss Audited Accounts of the Association for the financial year 2024 - 2025.

- President appreciated the meticulous accounts maintained during the tenure of Dr Vivek Dwivedi and mentioned the efforts put in by Dr Sujata Rao.
- The accounts have been audited by our CA and the delay in calling the meeting were primarily due to the time needed to answer all the accounts related queries to satisfaction.
- The accounts have been scrutinized by Dr Dwivedi, Dr Rao the President, our CA and returns have been filed .
- The details of the audited report have been mailed and also displayed on our website.
- Dr Ashok enquired if any queries had been received to the same to which the president replied in negative.
- Dr Ashok highlighted the fact that CA has mentioned in his report that association is following all mandatory regulations and no irregularities were pointed out in the accounts of last year.
- Dr Ashok thanked Dr Dwivedi and his team for the same and timely circulation of details gives adequate time to all members for studying the same.
- SGM also helps to reduce the time needed in AGM to discuss the accounts.
- President Thanked Dr Ashok Shukla for all his guidance.
- Dr Ashok Shukla proposed that the accounts be passed.
- It was seconded by Dr Amit Nabar.
- President called for the conclusion of the meeting and thanked everyone for their participation.

CELL REPORT

Health & Accident Scheme Cell Report 2025-2026

Chairman: Dr. Smita Sharma.

Advisor Dr Suhas Kate

Patron: Dr. Suresh Rao.

Convener: Dr. Jayesh Shah.

Co Convener Dr Ajay Hariani

Members

Dr Sudhir Naik (By Invitation) (Chairman PI cell)

Dr Nitin Rao

Dr Deepak Vaidya

Greetings to all the members of AMC from H. & A. Cell of the Association of Medical Consultants. H. & A. Policy is from Oct.1 to Sept. 30, each year. Hence the highlighted points in the annual report will have a mention of the features of both policies.

The most important changes that were brought this year was as follows;

- Traditionally for years we had ONE policy in which the parents were also included
- In 2023-24 we introduced the floater policy due to requests from our members and with the permission from AGM. However, the entire economic implications changed and hence we had to bring out a separate policy for the parent members. The reason for this was the premium of floater was calculated as per the age group and claim ratios of the members in the floater structure. The premium for parents being elderly was calculated as per the claim incidence and claim ratio of the parent age group. The same was continued for the 2024-25 scheme
- The Health and Accident committee realised in October 2024 itself that while we got the floater based on AGM discussion, the reality was very different. Only those to come to the AGM express their and that is taken into account. However it does not represent the larger sentiment and we respect the larger sentiment.
So with a series of negotiations we introduced 2 policies for our primary members and their families and gave every family **a choice** to be in a Floater structure on in the Individual structure

So currently we are running 3 schemes

- 1) Individual Scheme for main member and their families
- 2) Floater Schemer for main member and their families
- 3) Parents scheme

From now onwards the schemes will run on their own individual claim ratios

This Year on renewal we introduced discounts at the point of premium collection and all those who had not taken claims were given 10% discounts on premium

This year we are introducing a new statistical chart. Members may refer to earlier Annual reports for details of the previous schemes

Details of the 2025-26 scheme:

Year	Individual Scheme	Floater scheme	Parents Scheme	New members
Total members	3699	479	336	64
AMC Primary members	1791	200	NA	NA
Premium paid (inclusive of GST)	15,59,28,761	1,17,70,535	2,12,65,521	NA
Claims settled	4,14,42,153	35,29,491	58,41,524	NA
Claim Ratio	94%	95%	97%	NA

These above-mentioned figures for claims settled and claim ratios are **as computed on 15th February 2026**

- The scheme is issued as an Insurance policy by Oriental Insurance Ltd
- Paramount is the TPA
- Marsh is the broker

OUR NEW RESOULATIONS FOR 2025-26

- 1) Reintroduction of Individual policy
- 2) Continuation of the Floater policy
- 3) Continuation of the parent' s policy
- 4) *Co-payment of 10% above age of 55 years for all the cases excluding capping disorders/diseases shall continue.*
- 5) For members in the Individual as well as floater policy eligible CSI for preexisting diseases will be as per the CSI in the expired policy of 2022-23 and standard waiting periods on sum enhanced will apply. There are 4 capped ailments and 8 more ailments which have waiting periods on Sum Enhanced. The details of these are available in the brochure.
- 6) Premia are suitably re organised according to age groups as per terms and conditions of the policy
- 7) It was decided to continue with the upper limit of Rs 30 lacs both for Individual and floater policy
- 8) Age limit for dependents raised to 70 years to 75 years
- 9) Keeping in mind the medical inflation each parent was permitted to move to one limit higher CSI
- 10) Significant increase in payables was made for cardiac claims as well as for Immunotherapy keeping in mind the claiming trends
- 11) It has been noticed that we are receiving claims of very high valuation. If this trend continues the premiums will have to go up significantly. We have increased the limits as mentioned in Point no 10 so that members with good coverage and occasional big claims should get the

best possible coverage . As we realise our responsibility we also urge upon members to claim in a responsible manner

- 12) Accident Insurance policy continues as before and the amounts are increased to 30 Lacs with weekly benefits of Rs 20,000 per week for 20 lac and above policy. Accident policy is now not given for parents.

WAITING PERIODS FOR THE BELOW MENTIONED MAJOR AILMENT WITH CAPPING

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 Years	Beyond 10 Years
1	Joint Replacement	Not Covered	Not Covered	Not Covered	50% of Cap Amount	75% of CSI upto a maximum of 7.5 lacs	75% of CSI upto a maximum of 7.5 lacs	75% of CSI upto a maximum of 7.5 lacs
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% of CSI upto a maximum of 7.5 lacs	75% of CSI upto a maximum of 7.5 lacs	75% of CSI upto a maximum of 7.5 lacs

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 55 years otherwise it will be eligible from 4th year onwards.

g. CASHLESS FACILITY HAS BEEN CONTINUED AGAIN FOR THIS YEAR.

- 1) *Maximum three intravitreal anti VEGF injections reimbursable in one year with a cap of Rs.60000/-*

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

Sum Insured	Cataract Per Eye	All Cardiac claims	Jt. Replacement per one joint Per year	Robotic Surgery Per Year
300,000	35,000	225,000	225,000	225,000
400,000	45,000	300,000	300,000	300,000
500,000	50,000	375,000	375,000	375,000
600,000	55,000	450,000	450,000	450,000
700,000	60,000	525,000	525,000	525,000
800,000	65,000	600,000	600,000	600,000
900,000	70,000	675,000	675,000	675,000
1,000,000	75,000	7,50,000	7,50,000	7,50,000
1,200,000	80,000	9,00,000	7,50,000	7,50,000
1,500,000	100,000	11,25,000	7,50,000	7,50,000
20,00,000	125,000	15,00,000	7,50,000	7,50,000
2,500,000	125,000	15,00,000	7,50,000	7,50,000
3,000,000	125,000	15,00,000	7,50,000	7,50,000

Dr Smita Sharma
Chairman
Health and Accident Scheme

Medico-Legal Cell / Professional Indemnity (PI) Cell Report

FY 2025–26

In the current fiscal year, I would like to place on record our sincere appreciation and heartfelt thanks to **Dr. Sudhir Naik** for successfully completing his tenure last year and for formally handing over the Medico-Legal and PI Cell portfolios to me.

Dr. Naik's contribution during his term has been truly commendable. Through his dedication, foresight, and meticulous efforts, he built a strong and healthy Professional Indemnity corpus that today stands among the best across all cells. His commitment to strengthening the financial stability and credibility of the cell has laid a robust foundation for continued growth and security for our members.

The remarkable progress achieved under his leadership is not only a testament to his hard work but also a matter of immense pride for every member of AMC Mumbai. His vision and disciplined approach have set high standards and created a legacy that will continue to benefit the association in the years ahead.

On behalf of all members, I extend our deepest gratitude and appreciation to Dr. Naik for his exemplary service and invaluable contribution.

Support Services Provided

The Medico-Legal Cell continues to offer comprehensive support services to more than 5000+ members:

1. **Free Ambulance Services** for Professional Indemnity Scheme holders.
2. **Emergency Response Service from JEEWAN** – 48 hours of free support in cases of violence against doctors. This is a one of the kind of services which no other organization or service provider has been able to provide.
3. **On-call medico-legal verbal advice** for members.
4. **Exclusive expert advisory services** by the AMC Medico-Legal Cell.
5. **End-to-end in-house scheme management** by AMC.
6. Professional Indemnity Insurance policy offered by **Oriental Insurance Company**, with key features including coverage for complaints before State Medical Councils, the National Human Rights Commission, and the Competition Commission of India. Defence costs for criminal cases arising out of medical accidents, mishaps, and operative deaths are covered on a reimbursement basis. Cashless services are available for AMC panel advocates as per the schedule of fees.
7. Cosmetic procedures and surgeries covered at additional premium. Travel expenses for attending National Commission proceedings are covered. Cashless payment of decretal amounts before appeal to higher forums in case of awards against doctors.
8. **900+ medico-legal cases handled** by the cell.
9. AMC PI Policy remains the only policy with proven "**Out of Court**" settlements in more than 30 cases over recent years.
10. We have appointed an In-House advocate Shri Manuj Borkar who helps our members for providing a suitable advice on urgent basis

Revised Co-Pay Structure for Out-of-Court Settlements

To encourage members to opt for higher sums insured:

- **₹2 Crore and above – 0% Co-Pay**
- **₹1 Crore to ₹1,99,99,999 – 5% Co-Pay**
- **Below ₹1 Crore – 10% Co-Pay** (as earlier)

Members are encouraged to opt for a **Sum Insured of ₹2 Crore and above** to eliminate co-payment requirements and significantly enhance coverage.

We reiterate that **no co-pay or minimum deductible** is levied on legal charges or on payments ordered by courts under this scheme.

Digital Upgrades

1. The AMC PI App has been comprehensively overhauled to enhance privacy and data security to the highest standards.
2. Introduction of the **“Doctors Web Portal”** for easy desktop renewal of PI & E&O policies.

Before I conclude, I wish to place on record my deep sense of gratitude to **Dr. Lalit Kapoor**, whose constant guidance, encouragement, and unwavering support enabled me to contribute meaningfully toward strengthening the Medico-Legal Cell and shaping it into what is today regarded as **“the most vibrant cell of AMC.”**

This recognition has been possible only because of the wholehearted support and collective efforts of our dedicated cell members, along with the consistent encouragement and confidence reposed in us by successive Presidents and their respective teams. Their trust and institutional backing have been instrumental in every milestone we have achieved.

I would also like to sincerely acknowledge the invaluable support and contributions of **Dr. Sudhir Naik, Dr. Ajit Desai, and Dr. Ashok Shukla**, among many others, whose dedication and teamwork have significantly contributed to the success of the Cell.

Case Statistics

Summary of Cases (01/04/2025 – 31/01/2026)

Sr. No.	Particulars	No. of Cases
1	Complaints before District Forum	14
2	Complaints before State Forum	6
3	Complaints before National Forum	0
4	Police Proceedings	13
5	MMC + MSHRC + Others	12

Sr. No.	Particulars	No. of Cases
6	Advocate Notices	43
7	Out of Court Settlements	6
8	Claim Intimations	27
9	Civil, HC & SC matters	2
10	Notices from Patients/Relatives	3
Total		126

Matters before higher judiciary include cases at the Supreme Court of India and respective High Courts.

Total cases currently handled: 700+

Complicated cases: 2

Cases decided: 11

Cases decided Out of Court: 6

Miscellaneous Advice/Guidance on call: 207

Membership Growth

Scheme	FY 2025-26	FY 2024-25
Professional Indemnity (PI)	10,308	9,775
Hospital & Diagnostic Centre E&O	1,050	1,011
Total	11,358	10,786

Key Features of AMC Professional Indemnity Scheme

1. Practice covered anywhere in India; jurisdiction worldwide.
2. Covers civil cases including Consumer Forums, State Medical Councils, the former Medical Council of India, Human Rights Commissions, CCI, and Police enquiries.
3. Defence costs for criminal cases arising from medical accidents and operative deaths.
4. Legal fees and pre-litigation costs covered.
5. Comprehensive cover for medical establishments.
6. Coverage for qualified and unqualified staff.
7. Cosmetic, LASIK, and radioactive treatment cases covered at additional premium.
8. Cashless services for advocate payments.

9. Air travel and stay expenses for National Commission matters covered.
 10. Cases handled by AMC Medico-Legal Cell Panel Advocates (not insurer-appointed advocates).
 11. Retroactive date cover.
 12. Renewal within 6 months post due date with 25% additional premium while retaining retroactive benefit.
 13. Cashless claim settlement.
 14. Structured scrutiny and recommendation process for Out-of-Court settlements.
 15. Run-Off Cover introduced for retiring doctors and closing establishments.
 16. 30+ years of service excellence.
 17. 100% legal assistance.
 18. In-house claim assistance at zero additional cost.
 19. Ratio – 1:1.
 20. No Co-Payment for Out-of-Court Settlements (₹2 Cr and above).
 21. Complimentary additional 25% coverage of Sum Insured (for members with ₹50 Lakhs and above), maximum benefit up to ₹50 Lakhs.
-

We are confident that with your continued trust and support, our sustained efforts will make a strong PI policy even stronger.

Dr. Niranjana Agarwal
Chairman, Medico-Legal Cell / PI Cell
AMC Mumbai

Dr. Ajit K. Desai
Convenor, Medico-Legal Cell / PI Cell

CONSULTANTS BENEVOLENT SCHEME REPORT

Patron-Advisor: Dr. Bipin Shah

Chairman: Dr. Shrikant Badwe

Conveners: Dr. Suhas Kate, Dr. Nitin Rao

Members: Dr. S.N. Agarwal, Dr. Mukesh Gupta

Dear Members,

We are proud to have completed **21** glorious, successful years of conducting the Consultant Benevolent Scheme. Presently, the total number of members enrolled in the scheme is **1578** (till January 2026). Since the inception of the scheme, we are sad to inform you that we have lost **125** members. However, scheme could serve them with Benevolent Fund of a sizable amount. The last member received a contribution of **10, 12, 000/-**. Since the inception, the scheme has disbursed total amount of **Rs. 10, 01, 81, 400/- (Ten Crore One Lac Eighty-One Thousand & Four Hundred only)** as a Benevolent Fund. Only **128** members had a premature retirement from the scheme because of various reasons. So now there are 1325 Active members in the Cell.

4 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 **Fourteen colleagues** in the scheme this year. On your behalf, the committee has promptly sent out their deepest condolences to the family of the diseased.

One member has been paid benevolent fund towards Total Disability. Four members have been surrendered the scheme.

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.

Name of Member	Age	Paid to Nominee (in Rs.)	Contributed by diseased member (in Rs.)	Date of Death	Years in scheme
DR. PRABHA KAPOOR	81	10, 52, 000	93725	26-03-2025	20
DR. VINOD KANABAR	78	10, 53, 900	103425	14-12-2024	20
DR. AMOL MANERKAR	50	10, 42, 200	105225	06-05-2025	18
DR. SUDHA SHETH	89	10, 58, 100	101425	25-05-2025	20
DEVYANI JAVERI	77	10, 20, 000	109725	03-06-2025	20
DR. CHAMPAVATY PRABHAKARAN	84	10, 20, 000	105425	21-08-2025	21
JAYSHREE MUKUND PATEL	67	10, 15, 600	101425	05-12-2025	21
VARSHA SHAILESH PARIKH	72	10, 13, 800	98425	04-01-2026	21
DR. AVINASH GOPAL WAGLE	71	10, 12, 000	115125	12-02-2026	16

Surrendered

Name of Member	Paid to Member (in Rs.)
Dr. Sandip Anand	4,08,000
Dr. Ranjit Desai	2,04,000
Dr. Neha Desai	2,04,000
Dr. Sameer .Acharya	2,04,000
Dr. Rohit Mody	2,04,000
Dr. Sudha Mody	2,04,000
Dr. Shivraj Ingole	2,04,000
Dr. Reshma Ingole	2,04,000
Dr. Sunita Tolani-Aiyer	2,04,000
Dr. Ramnath Aiyer	2,04,000
Dr. Tanay Prabhoo	2,04,000
Dr. Shreya Prabhoo	2,04,000
Dr. Anoop Gupta	1,02,400
Dr. Shubhada Gupta	1,02,400

In current financial year we have paid total Benevolent Fund of Rs. 92,86,700/- (Ninety-Two Lac Eighty-Six Thousand Seven-Hundred Only).

Total Corpus of the C.B.S. scheme as on 31st January 2025 is:

- a) Rs. 4, 31, 74, 376/- lying in the form of fixed deposits
- b) Beneficiaries of the 9 members were paid Rs. 92, 86, 700/- as benevolent fund due to them. This was disbursed within 1 month with minimal paper work.
- c) Rs. 2, 28, 00, 064/- in MOD a/c

Thus the total corpus fund for year 2025 becomes Rs. 6, 59, 74, 440/- (Six Crore Fifty-Nine Lac Seventy-Four Thousand Four Hundred and Forty only) while Total Corpus of the C.B.S. scheme as on last year i.e. 31st March 2025 was Rs. 5, 99, 82, 564/- (Five Crore Ninety-Nine Lac Eighty-Two Thousand Five Hundred and Sixty-Four 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 dependents 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 Social Service Cell Report

- 6th April 2025-Nurses Training program with AMC at Nallasopara where 350 certificates distributed with approx 500 people for lunch. Programme started at 7:30 Am
- 19th April 2025-Nurses Training Program at ANH
- 23rd April 2025-Nurses Training Program at ANH
- 1st May 2025- Blood Donation Camp with BMA
- 10/05/2025-Mother Day celebration
- 15/06/2025-camp station with uttan possa
- 21/06/2025-Yoga day celebration at Wockhardt Hospital
- 22/06/2025-Yoga day celebration at Agarwal Ground
- 28/06/2025-BMD Camp where counting was around 59
- 02/07/2025-Zonal program AMC in GCC
- 05/07/2025- 77 pt. Examined at BMD Camp with Birthday celebration With ANH
- 07/07/2025-Anemic camp with ANH
- 08/07/2025-Camp at Water Kingdom Gorai -More than 100 person examined organised by Wockhardt Hospital.
- 02/08/2025- Nurses training program on Lactation in Wockhardt Hospital approx.120 nurses attended
- 07/08/2025-Lactation CME in Wockhardt Hospital with 110 attendees
- 24/08/2025- Nurses training program In Nallasopara with 450 attendees
- 29/08/2025-Medical camp at Suraj plaza during Ganesh chaturthi which included Thyroid,ECG,BMD,Blood sugar,and Eye checkup with counting of 100 people
- 30/08/2025-edical camp at Agarwal Nursing Hospital during Ganesh chaturthi which included Thyroid,ECG,BMD,Blood sugar,and Eye checkup with counting of 100.
- 08/09/2025-Anemia camp at Agarwal Nursing Hospital
- 13/09/2025- Anemia camp at Water Kingdom where 78 strips of Iron tab given to anemic pt.
- 01/11/2025- Blood Donation Camp at Gorai 22 bottles collected
- 21/12/2025- Nurses Training Program at Nallasopara,Riddhi Vinayak Hospital
- 22/12/2025- Amcha Ghar Orphanage visit with distribution of blankets,towels and tiffin box followed by dinner
- 24/12/2025- Christmas Celebration
- 03/01/2026- Nurses Training Program at Aurika hotel
- 07/01/2026 - Health checkup Camp at waterkingdom
- 28/02/2026 - Nurses Training program CPR At waterkingdom

Dr. S N Agarwal
Advisor - Social Service Cell

OTHER **REPORTS**

ANNUAL PROGRAM COMMITTEE REPORT 2025-26

Dr Navneet Desai
Program committee chairperson
AMC Mumbai 2025-26
Association of Medical Consultants (AMC), Mumbai
Tenure Year 2025–2026

A Year of Relentless Commitment & Collective Excellence

Without allowing ourselves the luxury of pause, reflection, or slowdown, we successfully conducted more than 80 programs during this tenure. This achievement was possible only because of:

- The tireless dedication of every Managing Committee Member
- The visionary leadership of our President Dr Rajeev Agarwal and Hon. Secretary Dr Prashant Kerkar
- The constant encouragement of our seniors and trustees
- The efficient support of our office staff

Behind these 80 initiatives were:

- 40+ Office Bearer Meetings
- 6 Managing Committee Meetings
- Structured macro planning followed by meticulous micro-planning
- Optimum utilization of available time and resources

We express our heartfelt gratitude to:

- Managing Trustee – Dr. Sujata Rao Madam
- All respected Seniors
- Past Presidents
- Zonal Directors
- Trustees

Your unwavering support strengthened every initiative.

A detailed list of all programs conducted is mentioned in a tabular form but few events conducted this year need a special mention

SPECIAL PROGRAM HIGHLIGHTS

SPORTING MILESTONE - AMC BOX CRICKET TOURNAMENT 2025

21st December 2025 | Mira-Bhayander Turf

For the first time in AMC's history, we organized a Box Cricket Tournament, and the response was phenomenal.

The event was conducted at an excellent turf facility in Mira-Bhayander and witnessed enthusiastic participation from across zones and specialties.

Participating Teams

1. IMA MB Falcons
2. Vision Warriors
3. Navi Mumbai Indians
4. Mumbai Titans
5. Vasai Virar Warriors
6. Quantum Mania
7. TOGS Tigers

8. MBDA

The tournament was filled with excitement, competitive spirit, and camaraderie.

Winners



Champions: *Vision Warriors* (Team of Ophthalmologists)



Runners-Up: *Vasai Virar Warriors*

This sporting initiative not only promoted fitness and stress relief but also strengthened fraternity and bonding among consultants. The success of this event sets the stage for making it a regular AMC sporting feature.

DOCTORS' DAY JALLOSH 2025

29th June 2025 | Rangsharda Auditorium, Bandra

A grand celebration —

By Doctors, For Doctors — With One Theme: ENTERTAINMENT, ENTERTAINMENT, ENTERTAINMENT

Objective

To recognize and celebrate:

- The compassion and dedication of doctors
- Silent and selfless service to society
- The human side of the medical profession

Masters of Ceremony

• Dr. Navneet Desai, • Dr. Supriya Arwari, • Dr. Rakhi Agarwal

First time ever we had a Group Dance competition and to our surprise entered just kept pouring and we also had some non competitive Dance events

Dance Competition

Nine zonal teams competed:

1. Bhiwandi Gang
2. Palghar Dhamakas
3. Raseswari
4. Minds Movers & Shakers
5. Sargam
6. Triumphant Togs
7. Dazzling MB Divas
8. Infinity Crew
9. Crimson Rhythm

Esteemed Judges

- Mr. Akash Biswas
- Mrs. Aruna Biswas
- Ms. Vinni

Winners



MB Dazzling Divas



Palghar Dhamakas



Crimson Rhythm

All participants received certificates.

Highlights

- Stand-up comedy by Dr. Sameer Sheikh
- Poetry recital by Dr. Varun
- Felicitation of Cdr. Vijay Vadhera & Brig. Hemant Mahajan
- Sanjeevani Distinguished Service Award to Dr. Shrikant Badwe
- Recognition of Past Presidents through a special fashion walk
- Managing Committee Fashion Walk – “Sitaare AMC Mein”

The event beautifully strengthened fraternity bonds and reminded us of the noble purpose behind the white coat.

FLAGSHIP ACADEMIC EVENT-AMCON FAMCICON 2026

18 January 2026 | ITC Grand Maratha, Mumbai

A landmark joint conference organized by:

- Association of Medical Consultants (AMC), Mumbai
- Federation of Associations of Medical Consultants of India (FAMCI)

Months of meticulous planning, sleepless nights, and coordinated efforts culminated in a truly grand and fantabulous event.

Vision of the Conference

To equip doctors with knowledge beyond clinical medicine, covering:

- Ethics
- Law
- Finance
- Cybersecurity
- Innovation
- Leadership
- Nation-building

Keynote Address was delivered by

Gurudev Sri Sri Ravishankarji

Topic: “Navigating the Ethical Tightrope Between Patient Welfare and Professional Success”

He emphasized:

- Compassion in medical practice
- Balancing commercial pressures with ethical care
- Inner peace for professional excellence
- Integrity in a competitive ecosystem

He reminded us that medicine is both a science and a sacred service.

Special Guest of Honour

Dr. Justice Ferdino I. Rebello

Topic: “From the Judge’s Bench to the Doctor’s Clinic”

Key insights:

- Medical negligence interpretation
- Importance of documentation and informed consent
- Standard of care expectations
- Defensive medicine vs ethical practice

Guest of Honour

Shri Anil Singhvi

In conversation over Coffee with Dr. Rajeev Agarwal

Topic: “Doctors & Money: Smart Wealth Creation”

- Financial discipline
- Diversification
- Risk management
- Long-term planning

We also had

Distinguished Speakers

1. Mr. Nilesh Shah

Managing Director – Kotak Mahindra AMC

Speaking on

“Market Outlook 2026–2036: Trends, Risks & Opportunities”

Mr. Shah presented a decade-long macroeconomic outlook, discussing:

- Global economic shifts
- Indian growth potential
- Sectoral investment opportunities
- Risk factors including geopolitical instability

His talk provided valuable perspective on financial planning for high-income professionals.

1. Mr. Arokiaswamy Velumani

Ex-Managing Director, Thyrocare Labs

Motivational Speaker

Spoke on

“Focus Gives Success”

Mr. Velumani shared his entrepreneurial journey and key lessons:

- Discipline and simplicity in leadership
- Building scalable healthcare models
- Importance of consistency and long-term vision
- Frugality and operational efficiency

His session was motivational and deeply relatable for medical entrepreneurs.

1. Adv. Harold Decosta

Cyber Crime Expert

Gave an insight on

“Cyber Crimes in Healthcare: How Doctors & Hospitals Are Vulnerable and How to Stay Protected”

Adv. Decosta addressed the growing threat of cybercrime in healthcare:

- Data breaches and ransomware attacks
- Patient data protection
- Legal liabilities under IT laws
- Preventive cybersecurity measures

The session was particularly relevant in the digital era of electronic medical records and telemedicine.

1. Mr. Ranjit Savarkar

Chairman – Swatantryaveer Savarkar Rashtriya Smarak
Spoke on

“Nationalism in Today’s Time”

Mr. Savarkar spoke on:

- The evolving meaning of nationalism
- Civic responsibility of professionals
- Ethical citizenship
- The role of doctors in nation-building

His address emphasized social responsibility beyond clinical practice.

1. Dr. Ketan Mehta

Senior Physician & Diabetologist
Past President, IMA Mumbai West
Gave a talk on

“Beyond BMI: A Practical Clinical Approach to Obesity Management”

Dr. Mehta discussed:

- Limitations of BMI as a sole diagnostic tool
- Metabolic health evaluation
- Individualized obesity treatment
- Multidisciplinary management strategies

His lecture offered practical take-home clinical insights.

1. Dr. Sagar Jawale

Pediatric & Neonatal Surgeon
Head – Jawale Institute of Pediatric Surgery, Jalgaon

Spoke on

“101 Indigenous Medical Innovations Transforming Affordable Healthcare in India”

Dr. Jawale showcased:

- Cost-effective surgical innovations
- Indigenous healthcare solutions
- Frugal medical engineering
- Improving accessibility in tier-2 and tier-3 cities

His session highlighted the power of innovation in strengthening Indian healthcare.

Conference had multidisciplinary knowledge integration; focus on Ethics, law, finance & innovation with Participation of leading consultants and Holistic professionals and gave opportunities for strong networking across specialties

AMCON FAMCICON 2026 successfully transcended the boundaries of a traditional conference and reinforced that today's medical professional must be:

- Ethically grounded
- Legally aware
- Financially literate
- Digitally secure
- Socially responsible
- Clinically updated

As we near the completion of our tenure, this year truly feels like a marathon beautifully executed. With over 80 programs conducted, we look back with pride and gratitude.

Special thanks to:

- Dr. Rajeev Agarwal – President, AMC
- Dr. Prashant Kerkar – Hon. Secretary
- All respected Seniors & Past Presidents
- Managing Committee Members
- Office Staff

Your support, trust, and teamwork made this tenure extraordinary.

With immense gratitude and pride,
I submit this Annual Program Committee Report for 2025–2026.

NO	PROGRAM	DETAILS	HIGHLIGHTS
1	NURSES TRAINING PROGRAM	6/4/2025 RIDDHIVINAYAK HOSPITAL NALLASPORA PROGRAM CONVENOR: DR S N AGARWAL	VERY WELL CRAFTED PROGRAM ATTENDED BY MORE THAN 500 NURSES PROGRAM FOCUSED ON SKILL ENHANCEMENT AND ETHICAL PRACTICE IN NURSING CARE
2	NURSES TRAINING PROGRAM AT ANH	19/4/2025	
3	NURSES TRAINING PROGRAM AT ANH	23/4/2025	
4	LEH LADAKH TOUR	25/4/2025	SCENIC TOUR TO LEH LADAKH WITH ALL INCLUSIVE PACKAGE OF RS 69999/- WAS SUCCESSFULLY COMPLETED
5	BLOOD DONATION DRIVE	6/5/2025 WAS ORGANISED IN PALGHAR WITH MAHARASHTRA BLOOD CENTRE.	PRE DONATION COUNSELLING AND HEALTH CHECK WERE PROVIDED

6	THALASSEMIA AWARENESS DRIVE	7/5/2025 DIGNITARIES : DR RAJEEV AGARWAL (PRES AMC) DR RAMDAS MARAD (CIVIL SURGEON PALGHAR) DR BAL INAMDAR (PDG ROTARY DIST 3141) DR NEELIMA INAMDAR (AVENUE CHAIR ROTARY DIST3141)	EXPERT TALKS AND INTERACTIVE SESSIONS WITH THALASEMIA KIDS FREE SCREENING CAMPS FOR YOUNG ADULTS AND COUPLES FREE BLOOD WAS GIVEN TO CHILDREN SUFFERING FROM THALASSEMIA
7	MOTHERS DAY CELEBRATION	10/5/2025	
8	DOCTORS DAY CELEBRATION	29/6/2025 RANG SHARDA AUDITORIUM, BANDRA DOCTORS DAY JALLOSH	DETAILS GIVEN SEPERATELY
9	ZONAL PROGRAM AT MIRABHAYANDER IN ASSOCIATION WITH OBSTETRICS AND GYNAECOLOGICAL SOCIETY MIRABHAYANDER	1/6/2025 GCC HOTEL MIRA BHAYANDER	OBGY CONCLAVE WITH EXPERT TALKS BY DR S N AGARWAL DR NAVNEET DESAI DR RITU HINDUJA DR DHARAM SHAH DR VAIDEHI THIS WAS FOLLOWED BY PANEL ON CRITICAL OBSTETRIC CARE MODERATED BY DR ASHOK SHUKLA AND DR RAJENDRA NAGARKATTI
10	MEDICOLEGAL WEBINAR WITH MUMBAI OBSTETRIC AND GYNAECOLOGY SOCIETY	25/6/2025 ONLINE PLATFORM PROGRAM CONVENOR: DR ASHOK SHUKLA	WITH THIS MEDICOLEGAL WEBINAR SERIES WAS LAUNCHED SURROGACY LAWS , MTP ACT & ART REGULATIONS WERE BEAUTIFULLY ELABORATED BY EXPERTS IN FIELD DR DILIP WALKE, DR VAISHALI CHANDANSHIVE, DR SUGANTHI IYER, DR SUDHIR NAIK , DR RAJENDRA NAGARKATTI AND DR RAJEEV AGARWAL MORE THAN 350 PEOPLE HAD LOGGED IN
11	YOGA DAY	21/6/2025 WOCKHARDT HOSPITAL MIRAROAD	WELL ATTENDED EVENT
12	BLOOD DONATION DRIVE	14/6/2025	PALGHAR
13	BLOOD DONATION DRIVE	1/5/2025 MIRABHAYANDER BLOOD BANK PROGRAM CONVENOR:DR NAVNEET DESAI	MORETHAN 70 PEOPLE REGISTERED AND 40 UNITS OF BLOOD WAS COLLECTED
14	BLOOD DONATION DRIVE	15/5/2025 POSSA HOSPITAL UTTAN PROGRAM CONVENOR: DR RAJEEV AGARWAL, DR POSSA	27 TH BLOOD DONATION DRIVE MORE THAN 581PEOPLE REGISTERED AND 529 UNITS OF BLOOD WAS COLLECTED

15	WEALTH RX ONLINE COURSE ORGANISED WITH FINNOVATE	22/6/2025 MODULE 1: ALL ABOUT FINANCIAL PLANNING FOR ACHIEVING YOUR GOALS	7 MODULE ONLINE CERTIFICATE COURSE IN FINANCIAL PLANNING & INVESTMENT STRATEGIES FOR DOCTORS
16	WEALTH RX ONLINE COURSE ORGANISED WITH FINNOVATE	6/7/2025 MODULE 2: HOW TO GROW YOUR WEALTH SAVING TAXES	
17	WEALTH RX ONLINE COURSE ORGANISED WITH FINNOVATE	20/7/2025 MODULE 3: OVERVIEW OF ALL ASSET CLASSES AND BASICS OF INVESTING IN MUTUAL FUNDS	
18	WEALTH RX ONLINE COURSE ORGANISED WITH FINNOVATE	3/8/2025 MODULE 4: BASICS OF INVESTING IN MUTUAL FUNDS	
19	WEALTH RX ONLINE COURSE ORGANISED WITH FINNOVATE	24/8/2025 MODULE 5: BASICS OF FUNDAMENTAL & TECHNICAL ANALYSIS	
20	WEALTH RX ONLINE COURSE ORGANISED WITH FINNOVATE	7/9/25 LOANS INSURANCE LEGACY : MANAGING RISKS & WEALTH TRANSFER	
21	WEALTH RX ONLINE COURSE ORGANISED WITH FINNOVATE	21/9/2025 MODULE 7: INSTILLING THE RIGHT FINANCIAL HABITS	
22	ASHTAVINAYAK TOUR		A RELIGIOUS YATRA FOR 2 NIGHTS 3 DAYS WAS ORGANISED BY AMC IT WAS VERY WELL APPRECIATED
23	BMD CAMP WITH ANH	5/7/2025	MORE THAN 77 PATIENTS WERE BENEFITED
24	AI AND MOBILE TRAINING WORKSHOP	17/7/2025 ONLINE PROGRAM CONVENOR : DR ALOK MODI	EXCELLENT INTERACTIVE WELL ATTENDED EVENT WITH EXPERT TALKS BY DR RAKHI AGARWAL, DR BHARAT SABOO, DR AASHISH MODY, DR S V KULKARNI, DR ALOK MODI
25	TOUR TO GEORGIA & ARMANIA	EXCELLENT TOUR LAUNCHED BETWEEN 4TH OCT - 12TH OCT	WITH SMART TRAVEL SOLUTIONS
26	TRIP TO ANDAMAN	13 TO 19 OCT 2025 BY ONE PLUS HOLIDAYS	

27	MEDICOLEGAL WEBINAR WITH ISA	30/7/2025 KEY MEDICOLEGAL CHALLENGES IN ANAESTHESIA PRACTICE PROGRAM CONVENOR : DR ASHOK SHUKLA	THIS WAS ORGANISED WITH ISA WITH EXPERT TALKS BY DR RAJESH RAO, DR RAJEEV AGARWAL, DR AMOLA PARIKH, DR AMIT NABAR, DR SHIVKUMAR KUMBAR, DR NILESH NAPHADE, DR PRATIBHA KANE, DR ASHOK SHUKLA FOLLOWED BY PANEL DISCUSSION ON MEDICOLEGAL CHALLENGES FACED IN DAY TO DAY PRACTICE BY ANAESTHESIST
28	NURSING TRAINING PROGRAM	24/8/25 RIDDHIVINAYAK HOSPITALNALASOPARA PROGRAM CONVENOR : DR S N AGARWAL	
29	ZONAL PROGRAM AT MIRABHAYANDER IN ASSOCIATION WITH OBSTETRICS AND GYNAECOLOGICAL SOCIETY MIRABHAYANDER	2/7/2025 GCC CLUB MIRABHAYANDER PROGRAM CONVENOR: DR NAVNEET DESAI	EXCELLENT GYNAEC CONCLAVE WITH EXPERT TALKS BY DR NOZIER SHERIAR, DR BELA BHATT, DR PRIYA GANESHKUMAR, DR RAJENDRA NAGARKATTI, DR SHEETAL PANDEY FOLLOWED BY EXPERT PANEL BY DR ASHOK SHUKLA & DR SUPRIYA ALWARI
30	MEDICAL CHECKUP CAMP	8/7/2025 CONDUCTED BY DR S N AGARWAL	GORAI
31	E FINCON WEBINAR	20/7/2025 PROGRAM CONVENOR :DR VIKRANT DESAI	PRACTICAL ASPECTS OF INCOME TAX FOR DOCTORS WITH EXPERT SPEAKER C.A. JAYANT FURIA
32	ZONAL PROGRAM AT MIRABHAYANDER IN ASSOCIATION WITH OBSTETRICS AND GYNAECOLOGICAL SOCIETY MIRABHAYANDER	24/7/2025 GCC CLUB MIRABHAYANDER PROGRAM CONVENORS : DR ASHOK SHUKLA , DR NAVNEET DESAI	WELL ATTENDED CME WITH EXPERT TALKS ON INFERTILITY BY DR SHEETAL PANDEY, DR MUKESH GUPTA, DR SHRUTIKA THAKKAR, DR MOHIT SARAOGI FOLLOWED BY REVERSE PANEL WITH DR RAJEEV AGARWAL ON UMBRELLA POLICY OF AMC
33	WORLD BREAST FEEDING WEEK CELEBRATION	PROGRAM WAS KEPT ON 7/8/2025 BY DR S N AGARWAL AT WOCCARHT HOSPITAL MIRAROAD	PUBLIC AWARENESS WAS DONE WITH MOTHERS TO BE , POST DELIVERY MOTHERS AND THEIR FAMILIES PARTICIPATING IN VARIOUS ACTIVITIES

34	ZONAL PROGRAM AT MIRABHAYANDER IN ASSOCIATION WITH OBSTETRICS AND GYNAECOLOGICAL SOCIETY MIRABHAYANDER	19/8/2025 MASTERCHEF DAHISAR PROGRAM CONVENOR: DR NAVNEET DESAI, DR KIRAN SHINDE	KEY ISSUES IN OBGY WERE ADDRESSED BY EXPERT SPEAKERS DR MUKESH AGARWAL, DR SIDDHESH IYER, DR MUKESH GUPTA FOLLWED BY TALK ON FINANCIAL HEALTH BY NEHAL MOTA , AMC PI POLICY UPDATE BY DR ASHOK SHUKLA AND UMBRELLA POLICY BY DR RAJEEV AGARWAL.
35	ZONAL PROGRAM AT NALLASOPARA IN ASSOCIATION WITH IMA NALLASOPARA & IMA VIRAR	7/9/2025 PROGRAM CONVENOR: DR RAJEEV AGARWAL, DR RAJENDRA CHAWHAN	WELL APPRECIATED PROGRAM WITH EXPERT TALKS ON PROBLEMS FACED IN DAY TO DAY PRACTICE BY DR SANJAY MANJALKAR, DR NITIN BAYAS, DR ASHOK SHUKLA, DR VENKAT GOAYAL, DR ANAMIKA SAMANT AND DR VIKRANT DESAI ON AMC UMBRELLA POLICY AND MS REKHA MOHNOT ON FINANCIAL HABITS OF INDIA'S WEALTHIEST FAMILIES
36	ZONAL PROGRAM AT BOMBAY HOSPITAL	27/8/2025 PROGRAM CO ORDINATOR : DR PRASHANT KERKAR , DR VAIBHAV SOMANI, DR ASHOK SHUKLA	EXPERT TALKS BY DR VAIBHAV SOMANI, DR DHAVAL GOSALIA, DR ROHIT PAI, WITH DETAILED DISCUSSION ON UMBRELLA POLICY BY DR RAJEEV AGARWAL AND VARIOUS SCHEMES OF AMC BY DR ASHOK SHUKLA AND FINANCIAL HEALTH BY MS NEHAL MOTA
37	ZONAL PROGRAM AT GODREJ HOSPITAL	7/9/2025 PROGRAM CONVENOR: DR BIPIN PANDIT, DR SANJAY SONAR	HERNIA UPDATES WERE DISCUSSED BY EXPERTS DR VISPI JOKHI, DR MANOJ GANDHI, DR MANDAR GADGIL, DR SHALAKA INDAP, DR SANJAY SONAR, DR RAMEN GOEL
38	MEDICOLEGAL WEBINAR WITH IAP	13/8/2025 PROGRAM CONVENOR : DR ASHOK SHUKLA	MEDICOLEGAL TIGHTROPE FOR PAEDIATRICIANS WAS DISCUSSED DR SAMEER SADAWARTE, DR VINKY RUGHWANI, DR JAYANT NAVRANGE, DR RAJEEV AGARWAL FOLLWED BY EXPERT PANEL ON MEDICOLEGAL ISSUES FACED IN DAY TO DAY PRACTICE
39	AI AND MOBILE TRAINING WORKSHOP	21/8/2025 PROGRAM CONVENOR : DR ALOK MODI	EXPERT TALKS BY DR BHARAT SABOO, DR NEERAJ BIJLANI, DR HARESH HIRANI, DR ALOK MODI

40	ART OF LIVING ONLINE WORKSHOP	31/8/2025 ORGANISED BY ART OF LIVING ORGANISATION	A HOLISTIC WAY TO MANAGE MENTAL HEALTH AND STRESS IN LIFE WAS DISCUSSED
41	ZONAL PROGRAM AT MMR CHILDRENS HOSPITAL	14/9/2025 PROGRAM CONVENOR: DR KRITIKA DOSHI, DR SUPRIYA ARWARI, DR UJWALA BARDAPURKAR	EXPERT DISCUSSION BY DR G B KULKARNI, DR SANDEEP KELKAR, DR VINOD DUBEY, DR PRASHANT KERKAR, DR RAJEEV AGARWAL, DR HARSHAL AGARWAL, DR ASHOK SHUKLA, MS NEHAL MOTA, DR KIRAN TAMKHANE, DR DEEPAK JUMANI FOLLOWED BY PANEL ON ROLE OF AMC IN DAY TO DAY PRACTICE PROBLEMS FACED
42	MEDICOLEGAL WEBINAR WITH ASI	24/9/2025 BEYOND THE SCALPEL: MASTERING MEDICOLEGAL RISK PROGRAM CONVENOR :DR ASHOK SHUKLA	IN ASSOCIATION WITH SURGICAL SOCIETY OF INDIA MAHARASHTRA CHAPTER EXPERT TALKS BY DR SAMEER REGE, DR SACHIN NAIK, DR SHAILESH MOHITE, DR NIRANJAN AGARWAL, DR SURESH VASISTHA, FOLLOWED BY PANEL ON MEDICOLEGAL RISK IN DAY TO DAY PRACTICE MODERATED BY DR SANDEEP REGE, DR RAJENDRA TIWARI.
43	AI AND MOBILE TRAINING WORKSHOP	25/9/2025 PROGRAM CONVENOR: DR ALOK MODI	EXPERT TALKS BY DR RAJEEV AGARWAL, DR SHAMBA SAMAJDAR, DR RAJESH KESARI, DR HARSH HIRANI, DR ALOK MODI
44	ZONAL PROGRAM AT BOISAR IN ASSOCIATION WITH OBSTETRICS AND GYNAECOLOGICAL SOCIETY MIRABHAYANDER	27/9/2025 PROGRAM CONEVENOR: DR RAJENDRA CHAWHAN, DR RAJENDRA TIWARI	EXPERT TALKS IN GYNAEC BY DR VIDHA SANGAR, DR PRASHANT KOTI, DR RAJENDRA TIWARI, DR RAJEEV AGARWAL, DR RAMDAS MARAD FOLLWED BY PANEL IN CRITICAL CARE IN OBS BY DR RAJENDRA CHAWHAN , DR RAJESH SINGH, DR ASHOK SHUKLA
45	ZONAL PROGRAM AT JUHU	28/9/25 PROGRAM CONVENOR: DR MANOJ PATEL	EXPERT TALKS BY DR GAURAV CHAUBAL, DR RAJEEV AGARWAL, DR PRADYUMMA OAK, DR GEORGE K, DR ASHOK SHUKLA, MS REKHA MOHNOT, DR MUZAMMIL SHAIKH, DR RAJ ATTUR, DR SUSHANT PATIL, DR JATIN KOTHARI
46	MEDICAL CAMP AT SURAJ PLAZA	29/8/2025 DURING GANESH CHATURTHI	INCLUDED THYROID, ECG, BMD, BLOOD SUGAR, AND EYE CHECKUP MORE THAN 100 PEOPLE TOOK BENEFIT

47	MENSTRUAL CUP DISTRIBUTION TO HEALTHCARE WORKERS	9/9/2025 AT MIRABHAYANDER MBMC WITH SAKHI PROJECT INITIATIVE OF NGO Rnisarg	
48	Medical checkup camps	<ul style="list-style-type: none"> •08/09/2025-Anemia camp at Agarwal Nursing Hospital •13/09/2025- Anemia camp at Water Kingdom where 78 strips of Iron tab given to anemic pt. 	
49	AI WORKSHOP	16/10/2025 ONLINE PROGRAM CONVENOR : DR ALOK MODI	EXCELLENT INTERACTIVE WELL ATTENDED EVENT WITH EXPERT TALKS BY DR MILIND GUNE ,DR NEELESH KAPOOR, MR RAJ ATUR, , DR ALOK MODI FOLLOWED BY INTERACTIVE PANEL DISCUSSION
50	WEBINAR WITH PSYCHIATRIC ASSOCIATION	MENTAL HEALTH ISSUES	
51	TRIP TO ANDAMAN	24 TH OCT 2025	
52	MLCON + NOAHCON	2/11/2025 GRAND BLOSSOM GOREGAON	VERY WELL CRAFTED PROGRAM WITH EXCELLENT TOPICS AND EMINENT SPEAKERS LIKE DR AMAR SUPATE, DR M.V. DESHMUKH, ADVSACHIN REGE, ADV ANIL MALRECHA, ADV HAROLD DECOSTA, MR RAJ ATTUR, DR LALIT KAPOOR, ATTENDED BY MORE THAN 200 DELEGATES PROGRAM FOCUSED ON PRACTICAL DISCUSSION OF PROBLEMS FACED BY SMALL NURSING HOMES DAILY. ORATION WAS GIVEN BY CHIEF GUEST HON'BLE JUSTICE ABHAY OKA, FORMER JUDGE SUPREME COURT OF INDIA.
53	FINCONN	9/11/2025 ICAI TOWER BKC, MUMBAI WAS MANAGED BY FINNOVATE TEAM	THE WHOLE CONFERENCE FOCUSES ON WEALTH CREATION AND FUND MANAGEMENT BY DOCTORS AGAIN A WELL PLANNED , WELL CURATED PROGRAM WITH MORE THAN 200 DELEGATES ATTENDING
54	COLORECTAL CADAVER MASTERCLASS	15/11/2025 NAIR HOSPITAL MUMBAI	GOOD PROGRAM WITH GOOD ATTENDANCE
55	AMC BPS WEBINAR ON MEDICOLEGAL CONUNDRUMS IN PSYCHIATRIC PRACTICE	19/11/2025 8-11 PM ONLINE PROGRAM CO ORDINATOR: DR ASHOK SHUKLA	EXCELLENT SPEAKERS DR SANTOSH KAKADE ON PSYCHIATRIST IN COURT – INDIAN PERSPECTIVE, DR MILIND BALAKRISHNAN ON INFORMED CONSENT & CAPACITY ASSESSMENT, DR OMKAR MATE ON MHCA

			AND HOUSE FULL OF AUDIENCE. VERY INTERACTIVE SESSION
56	AI WORKSHOP WAS CONDUCTED WITH SPECIALITY WISE APPLICATION OF AI IN CLINICAL PRACTICE	20/11/2025 2.30-5.30 PM ONLINE PROGRAM CO ORDINATOR: DR ALOK MODI	VERY INFORMATIVE SESSION WITH GOOD ATTENDANCE AND EXCELLENT SPEAKERS DR DHRUVI HASNANI ON TECHNOLOGY IN GDM, DR ANIL VERMANI ON ROLE OF AI IN CARDIOLOGY, DR ASHLESHA TAWDE ON UNDERSTANDING THE BUILDING BLOCKS OF AI IN HEALTHCARE, DR KRISHAN RAJBHAR ON THE INTELLIGENT HOSPITAL. THIS WAS FOLLOWED BY PANEL DISCUSSION
57	ART OF LIVING WORKSHOP WAS CONDUCTED IN MIRABHAYANDER	5 TH TO 7 TH DEC 7-10 AM	GOOD PRACTICAL SESSIONS TAUGHT DOING SUDARSHAN KRIYA
58	BEAT DIABETES CYCLTHON	23/11/2025 MIRABHAYANDER	MORE THAN 200 CYCLISTS PARTICIPATED MAKING IT A GRAND EVENT IT WAS DONE IN ASSOCIATION WITH VARIOUS LOCAL ORGANISATIONS UNDER GUIDANCE OF DR AMEYA JOSHI
59	ART OF LIVING HAPPINESS PROGRAM	28 -30 NOV 7-10 PM TARDEO	SR ART OF LIVING TEACHERS TAUGHT SUDERSHAN KRIYA
60	MEDICOLEGAL ISSUES FACED BY SMALL NURSING HOMES	17/12/2025 8-11 PM ONLINE PROGRAM CO ORDINATOR: DR ASHOK SHUKLA	EXCELLENT SPEAKERS FOLLOWED BY VERY INTERACTIVE PANEL DISCUSSION. TOPICS COVERED WERE NEW LABOUR LAWS, HOSPITAL LICENSING, ISSUES FACED BY SMALL NURSING HOMES – MPCB TO FIRE
61	HEALTHCON IN ASSOCIATION WITH PAN INDIA	14/12/2025 8.30-4.00 PM IMA HALL , JUHU	GOOD TOPICS LIKE PECULIAR PROTEIN PROBLEM, DAIRY: THE UPPER SIDE OF STORY, DIY: PUTTING PRINCIPLES INTO PRACTICE WERE DISCUSSED. VERY INFORMATIVE PROGRAM
62	ZONAL PROGRAM AT NAVI MUMBAI PANVEL IN ASSOCIATION WITH PANVEL CONSULTANTS ASSOCIATION	21/12/2025 9.00-1.00 PM PROGRAM CO ORDINATOR:DR NAVNEET DESAI & DRSABH SINGH KHAMBEY	GOOD GYANEC PROGRAM WITH GOOD SPEAKERS BUT ATTENDANCE WAS NOT VERY GOOD
63	NURSING TRAINING PROGRAM	21/12/2025 7.00-2.00PM PROGRAM CO ORDINATOR: DR S N AGARWAL	EXCELLENT NURSING TRAINING WITH VERY GOOD ATTENDANCE

64	BOX CRICKET TOURNAMENT	21/12/2025 5 – 11 PM MIRA BHAYANDER PROGRAM CO ORDINATOR: DR VIKRANT DESAI	FIRST TIME AMC HAD ORGANISED A BOX CRICKET TOURNAMENT FOR FELLOW MEMBERS. WE GOT EXCELLENT RESPONSE WITH 8 TEAMS OF 10 PLAYERS EACH REGISTERING. THE WINNER FOR THE EVENT WAS THE OPHTHALMOLOGISTS TEAM AND RUNNERS UP WAS THE NALASOPARA TEAM OVER ALL A VERY WELL APPRECIATED EVENT
65	NURSING TRAINING PROGRAM AT FISTULACON PLUS	3/1/2026 9.00-5.00 PM HOTEL AURIKA PROGRAM CO ORDINATOR: DR S N AGARWAL	SUPERB PROGRAM WITH VERY GOOD ATTENDANCE
65	SHE MATTERS BUILDING A STRONGER RESILIENT TOMORROW	3/12/2025 9AM-5 PM	OUR PRESIDENT WAS INVITED TO PARTICIPATE IN THIS CONFERENCE ON BEHALF OF AMC
66	TRIP TO VARANASI IS PLANNED		
67	MASTERCLASS WEBINAR ON PERSONAL FINANCES AND BUILDING WEALTH	13/1/2026 8.30-10 PM	EXCELLENT TOPICS LIKE TIME IS MONEY, WEALTH CREATION, RATIONALISING INDIVIDUAL CHOICES WERE DISCUSSED WITH EXCELLENT PANELISTS MR SANDIP SANTDASANI, MR SAURABH MEHTA, MS NEHAL MOTA
68	AI WORKSHOP	14/1/2026 2.30-5.30 PM ONLINE PROGRAM CO ORDINATOR: DR ALOK MODI	VERY INFORMATIVE SESSION. ESTEEMED SPEAKERS DR SUBHASHREE PATIL ON AI IN MEDICAL RESEARCH AND PRACTICE, DR AASHISH MODI ON MY DEPENDENCY ON SMARTPHONE, DR KETAN PAKHLE ON WHAT DID I LEARN BY BECOMING AI SAVVY, DR NOOPUR MEHTA ON ROLE OF DIETICIAN WITH AI AS CO WORKER. THIS WAS FOLLOWED BY PANEL DISCUSSION
69	AMCON WITH FAMCICON	18/1/2026 8.30-5.00PM ITC GRAND MARATHA, ANDHERI	DESCRIBED IN DETAIL
70	MEDICOLEGAL WEBINAR BE INFORMED, BE EMPOWERED, BE VIGILANT: NAVIGATING MEDICOLEGAL MINEFIELDS ONLINE	21/1/26 8:00-11: PM ONLINE PROGRAM CO ORDINATOR : DR ASHOK SHUKLA	VERY WELL APPRECIATED PROGRAM

71	HEATHCON 2026	5/2/26 2.30-5.00 PM ONLINE PROGRAM CO ORDINATOR : DR VIVEK DWIVEDI & DR RAJENDRA NAGARKATTI	THURSDAY AFTERNOON GYAN ON HEALTHY LIFESTYLE, DECODING DIET, HIDDEN DANGERS IN OUR FOODS, PROTEINS : BUILDING HEALTH WITHOUT HARM WAS GIVEN BY EXCELLENT SPEAKERS DR SMRITINASWA, DR ANUJA PETHE, DR VARSHA SHAH, DR SHARANG WARTIKAR
72	ITCON : INTERNATIONAL CONFERENCE ON ADVANCES IN INFORMATION TECHNOLOGY & MANAGEMENT IN ASSOCIATION WITH THAKUR EDUCATIONAL TRUST	8/2/2026 8.30 AM – 5.00 PM AT THAKUR COLLEGE PROGRAM CO ORDINATOR: DR MUKESH GUPTA	EXCELLENT TOPICS ON AI IN HEALTHCARE WITH HANDS ON TRAINING SESSIONS FOR FELLOW COLLEAGUES A VERY WELL ATTENDED AND WELL APPRECIATED EVENT.
73	ZONAL PROGRAM AT ANDHERI WITH OBSTETRICS AND GYNAEC SOCIETY MIRABHAYANDER	7/2/26 7.30-11.00 PM PROGRAM CO ORDINATOR:DR NAVNEET DESAI & DR GAUTAM SONAWANE	GOOD GYANEC PROGRAM WITH GOOD SPEAKERS AND VERY GOOD ATTENDANCE
73	AI WORKSHOP IN HEALTHCARE	18/2/2026 2.30-5.30 PM ONLINE PROGRAM CO ORDINATOR: DR ALOK MODI	VERY GOOD WORKSHOP
74	TRIP TO GOVARDHAN ECOCITY	15/2/2026	TRIP FOR AMC MEMBERS AND THEIR FAMILIES
75	VARANASI, PRAYAGRAJ & AYODHYA TOUR	26/2/2026 TO 1/3/2026	
76	HEALTHCON WEBINAR	5/3/2026	
77	MEDICOLEGALWORKSHOP	MARCH 2026	
78	WOMENS DAY CELEBRATION	CME FOLLOWED BY WOMENS DAY CELEBRATION ON 8/3/2026	
79	ZONAL MEET MIRABHAYANDER	MARCH 2026	
80	VARANASI, PRAYAGRAJ & AYODHYA TOUR	15/3/2026 TO 18/3/2026	

Website Editor's Report April 2025 – March 2026

Dear AMCites,

Greetings from the desk of Editor-Website.

I had the privilege of serving as the **Website Editor of the Association of Medical Consultants (AMC)** from **April 2025 to March 2026**.

During this tenure, the primary focus was on:

- **Regular updating and maintenance of the AMC website**
- **Timely updation of new committee members and office bearers**
- **Ensuring accuracy, relevance, and smooth functioning of online information**
-

A significant portion of the year was dedicated to evaluating and addressing the **limitations of the AMC mobile application**. As conveyed by the app developer, the existing mobile app is based on **outdated platforms**, making it incompatible with current technical requirements and future functional expansion.

Multiple **discussions and meetings** were held throughout the year involving:

- App redevelopment feasibility
- Platform obsolescence
- Vendor performance
- Upgrading our technology partner
-

In addition, several **new and important features** have been proposed to enhance member services, in the new upgraded mobile app on both the iOS and Android platforms including:

- Online registration and renewal for **Professional Indemnity Insurance**
- **Health and Accident Insurance** enrolment and renewals
- **Consultants Benevolent Scheme** access
- Introduction of the new **Umbrella Policy enrolment and renewals**
- Fully **dynamic renewal and payment systems** through the website and mobile app
- All event and program registrations through the mobile app exclusively

These enhancements along with important existing functionalities aim to make AMC's digital platforms more **member-friendly, efficient, and future-ready**.

I sincerely thank the President, Secretary, all the Office-bearers, and the entire AMC Managing Committee for their support and cooperation during my tenure and look forward to AMC continuing its journey toward a robust, modern, and integrated digital ecosystem for the benefit of all its members.

Prof. Dr. Sushmita Bhatnagar
Editor-Website

From the GRASP Editor's Desk

To the esteemed members of the Association of Medical Consultants,
As I pen this final report of my tenure as Editor of GRASP Magazine, I am filled with a profound sense of fulfilment. Serving this fraternity has been an immense privilege, allowing me to curate a platform that reflects the evolving landscape of our professional lives.

A Note of Sincere Gratitude

This journey would not have been possible without the unwavering trust and visionary leadership of our executive team. I wish to express my deepest thanks to:

Dr Rajeev Agarwal (President): For his constant support and for providing the creative freedom to expand the magazine's horizons.

Dr. Prashant Kerkar (Hon. Secretary): For his support and his dedication to optimizing our digital platforms, ensuring our voice reached every member effectively.

Dr Sujata Rao Managing trustee and the Editorial board for their meticulous guidance for the articles published.

Across our recent issues, we aimed to move beyond clinical updates to address the "hidden" challenges of modern practice. Our curated content focused on:

The Ethical & Legal Shield: We tackled complex intersections of law and medicine, from "Death with Dignity" to the legal ramifications of the IPC for practitioners.

Financial & Infrastructure Guidance: We provided roadmaps for "Debt Detox," smart investing, and the technicalities of clinic redevelopment.

Safety & Wellness: From hospital fire safety to mental health and stress management, we prioritized the well-being of the healer.

Feature Spotlight: The Digital Frontier

Two critical themes defined our final issues, reflecting the most significant shifts in our industry:

The Impact of AI in Medico-Legal Issues: We explored how Artificial Intelligence is no longer just a clinical tool but a legal one. Understanding the "Impact of AI in Medico-legal" contexts is now essential for every practitioner to navigate liability and precision in the modern age.

Cyber Security Compliance in Hospitals: As we move "From Paper to Precision," digitization has become a clinical imperative. We highlighted the urgent need for "Cyber Security Compliance in Indian Hospitals" and practical "Security Settings for Social Media" to protect both patient data and professional reputations.

I pass the baton to the next editorial team with confidence and pride. We have built a magazine that serves as a shield, a guide, and a voice. Thank you to the contributors, the reviewers, and most importantly, the readers, for an unforgettable tenure.

Special thanks to Dr Rakhi Agarwal for creating the GRASP front page.

Dr. Ashok Shukla

MBBS DNB FCPS DGO LLB LLM

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Editor, GRASP Magazine

ZONAL
DIRECTOR'S
REPORT

Zonal Report – Zone A **Colaba – Prabahdevi**

AMC Zonal Meet – South Mumbai

1. Executive Summary

The Association of Medical Consultants (AMC), Mumbai, in association with Bombay Hospital, organized a Physical Continuing Medical Education (CME) program titled the AMC Zonal Meet-South Mumbai. Held on Saturday, 23rd August 2025, the event served as a collaborative platform for specialist consultants to engage in clinical updates, financial literacy, and organizational welfare discussions.

2. Program Overview

Venue: Bombay Hospital, Mumbai.

Duration: 2:00 pm to 5:00 pm, preceded by lunch at 1:30 pm.

Accreditation: 1 MMC Point.

Leadership: Led by Dr. Rajeev Agarwal (President), Dr. Prashant Kerkar (Hon. Secretary), and Dr. Vaibhav Somani (Convenor).

3. Key Session Highlights

The program featured a diverse curriculum ranging from technical medical updates to practice management:

Organizational Updates: Dr. Rajeev Agarwal presented on the AMC Umbrella Policy, highlighting the protective schemes available to members.

Clinical Updates:

Gastroenterology: Management protocols for Fatty Liver discovered via USG, presented by Dr. Vaibhav Somani.

Urology: A review of BPH, lower urinary tract symptoms, and ureteric stone management by Dr. Dhaval Gosalia.

Oncology: Recent updates in Ovarian Cancer presented by Dr. Rohit Pai.

Financial Wellness: Ms. Nehal Mota conducted a specialized session on "10 Financial mistakes investors should avoid".

Panel Discussion: A deep dive into "Know your AMC and its schemes," moderated by Dr. Ashok Shukla.

4. Audience and Participation

The event was attended by specialist consultants belonging to the Association of Medical Consultants. The registration fee was set at Rs. 250.

5. Member Feedback and Conclusion

The South Mumbai Zonal Meet successfully integrated clinical excellence with administrative awareness. Member feedback was overwhelmingly positive, with attendees specifically requesting the organization of similar programs in the future. By combining specialized medical topics with essential non-clinical skills like financial planning, the AMC continues to provide holistic value to its consultant members.

Dr. Ashok Shukla
Zonal Director

Zonal Report – Zone E
Jogeshwari – Dahisar

NIL Report

Dr. Ajay Hariani
Zonal Director

Zonal Report – Zone E
Mira Road – Palghar

Special mention about the blanket distribution program conducted in nandra Dev ko where president Dr Rajiv Agarwal and secretary Dr Prashant Kelkar also participated and it was a grand successful program secondly cervical cancer passenger awareness and prevention of cancer talk was given by doctor Prasad Kelkar on behalf of world cancer day to the women's of Boisar terapanth Bhavan

Dr Prashant Kerkar was funny status in kokyo Camlin company during blood donation camp by the owner of the company Shri Dandekar for the excellent work and support given by association medical consultant for blood donation activity
Nurse training program was conducted by Dr SN Agrawal,

Forest of the activity of giving blood free of cost to thalassemia children other blood donation camp blanket distribution, cervical pap smear camp is given in the tabulation above attachment

Thanks

Dr. Rajendra Chawhan
Zonal Director

Zonal Report – Zone G
Navi Mumbai to Raigad

The Association of Medical Consultants (AMC), Mumbai, in collaboration with the Panel Consultant Association, successfully organised a Continuing Medical Education (CME) programme on “Key Issues in Obstetrics and Gynaecology” on Sunday, 21st December 2025, from 9:00 a.m. to 1:00 p.m., at Hotel Garden, Panvel. The programme was conducted with an application for 1 CME credit point.

The programme was convened by Dr. Navneet Desai, Program Committee Chairperson, AMC, and Dr. Sabh Singh Khambay, Zonal Director, AMC (Navi Mumbai to Raigad). The academic sessions featured excellent and clinically relevant topics delivered by eminent speakers. The scientific programme commenced with “Breaking Boundaries – Choosing Oral Contraceptives” by Dr. Navneet Desai, followed by “Vaginal Progesterone in Luteal Phase Support” by Dr. Manjushree Kotekar, and “Management of Severe and Non-Severe Hypertension” by Dr. Janki Patil.

This was followed by a panel discussion on “Critical Care in Emergency Obstetrics”, which generated active participation and insightful deliberations. AMC was further represented through a comprehensive presentation on its various schemes and policies by Dr. Sabh Singh Khambay, while the latest AMC Umbrella Policy was elaborated upon by Dr. Navneet Desai.

Overall, the programme was highly informative, well-organised, and academically enriching for all participants.

I would also like to place on record the tremendous efforts taken by Dr. Navneet Desai and Dr. Vikrant Desai, who not only actively participated in this programme but also had to rush back thereafter to attend another AMC programme in Bhayander, reflecting their strong commitment and dedication towards the academic activities of the Association.

Dr. Sabh Singh Khambay
Zonal Director

Zonal Report – Zone H
Thane / Kalyan / Dombivali

Members:

Dr G B Kulkarni – Mentor, Senior AMC member, Past Managing Trustee
Dr Kritika Doshi – Zonal Director
Dr Alok Modi – Treasurer AMC
Dr Supriya Arwari – Joint Secretary AMC
Dr Ujwala Bardapurkar
Dr Krishna Nimsakhare

Activities:

- 1) Zonal Meet on 14th September 2025: was held under the guidance of Dr G B Kulkarni with efforts of Dr Alok Modi, great stage and event management by Dr Supriya and Dr Ujwala and myself.

The CME was held at the MRR Children’s Hospital, Thane. It was a wonderful cme with a talk on stress management by Dr Anil Garg from Sri Sri Foundation. It was a delight to thank team AMC- Dr Rajeev Agarwal and Kamlesh for coming before time to Thane and joining us for the CME. It was a pleasure to have Dr Anil Garg fill in the empty slot at the last minute and the audience enjoyed the stress management session.

All the speakers gave wonderful presentations doing justice to enhanced knowledge. The talk of the day was Dr Deepak Juman with an unforgettable and powerful presentation which was appreciated and thoroughly enjoyed by all.

The MRRCH hospitality ensured we all had a sumptuous treat.

- 2) CME on “Key issues in Gynaecology” on 12th October 2025:

It was an enriching warm Sunday morning spent in the company of colleagues and fraternity friends 12 October 2025. The CME focus was on "Key issues in Obstetrics and gynaecology". Dr Navnit Desai took us through a presentation on KNOW YOUR AMC and the AMC umbrella policy, highlighting the various policies covered by AMC and its benefits to its members. The role of Vaginal progesterone in prevention of preterm labour was very well discussed by Dr. Navneet Desai. Next session on management of severe and non-severe hypertension by Dr. Makarand Rane was very informative and updated us with the recent guidelines. Dr Anam Mulla spoke on breaking boundaries while choosing oral contraceptives. The Program highlight was the excellent final discussion on critical care in emergency Obstetrics moderated by Dr Aditi Joshi and Dr Anuradha Misra. The panellists were Dr. Shailendra

Jadhav, Dr Prashant Jadhav, Dr. Snehalata Kuris, Dr Sushma Tomar, Dr. Makarand Rane, Dr Nitin Joshi- a surgeon and Dr Shital Gavande. Continuing medical education and keeping abreast with the latest guidelines is so important in our field, so that we can give our best to the patients who place their trust in us.

- 3) Dr Alok Modi has held CMEs on AI and Mobile Training
- 4) Dr Supriya Arwari has enriched all AMC programs as an MOC with her wit and delightful 'shayaris'.



Dr Kritika Doshi
Zonal Director

AUDIT REPORT

AUDITOR'S REPORT
TO THE MEMBERS OF THE GOVERNING BODY OF
Association of Medical Consultants

Opinion

We have audited the financial statements of **Association of Medical Consultants**, which comprise the Balance Sheet as at 31st March, 2025 and the Statement of Income and Expenditure for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, and to the best of my information and according to the explanations given to us, the accompanying financial statements give a true and fair view of the financial position of the entity as at 31st March 2025 and of its financial performance for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

We conducted audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. We are independent of the entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled my other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence and have obtained is sufficient and appropriate to provide a basis for our opinion except as stated otherwise.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the state of affairs and results of operations of the entity in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and

Page 1 of 4



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Mumbai - 400 001, India
Tel: + 91 - 22 - 22954882 / 22951717
Fax: + 91 - 22 - 22957093
Email: bdj@bdjokhakar.com
Website: www.bdjokhakar.com

presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, exercise professional judgment and maintain professional skepticism throughout the audit.

1. We report that

- i. In my opinion and to the best of my information and according to the explanations given to us, the said accounts give the information required by the Maharashtra Public Trust Act (erstwhile known as The Bombay Public Trusts Act, 1950), in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - a. In the case of the Balance Sheet, of the state of affairs of the **Association of Medical Consultants** as at March 31, 2025; and
 - b. In the case of the Income and Expenditure Account, of the excess of income over expenditure for the year ended on that date.
- ii. As required by the provisions relating to the accounts audited under Sub Section 2 of Section 33 and 34 and Rule 19 of the Maharashtra Public Trust Act (erstwhile known as The Bombay Public Trusts Act, 1950) we further report as follows: -



- a. The accounts are maintained regularly and in accordance with the provisions of the Act and Rules, however improvement is warranted in timely completion of year end Financial Statements and deployment of suitable manpower to commensurate size and nature of activities of the Trust.
- b. The Receipts and disbursements are properly and correctly shown in the accounts.
- c. The cash balance & vouchers are in the custody of the manager or trustee on the date of audit were in agreement with the accounts.
- d. All books, deeds, accounts, vouchers or other documents or records required by us were produced.
- e. A register of movable & immovable properties is maintained, the changes therein are communicated from time to time to the regional office and the defects and inaccuracies mentioned in the previous audit report have been duly complied with.
- f. All necessary information required by us has been furnished to us by the manager and trustee whenever called upon.
- g. No property or funds of the Trust were applied for any object or purpose other than for the object or purpose of the Trust.
- h. The amounts which are outstanding for more than one year are as disclosed in Note 13 of Notes to Accounts forming part of financial statements and there are no material amounts written off.
- i. There were no tenders invited for repairs or construction involving expenditure exceeding Rs.5,000/-.
- j. The moneys of the Trust have not been invested contrary to the provisions of Section 35.
- k. There is no alienation of the immovable property contrary to the provisions of Section 36.
- l. So far as it is ascertainable from the books of accounts and according to the information and explanation given to us by the Treasurer, there



were no special matters which are required to be brought to the notice of the Deputy Charity Commissioner.

- m. So far it is ascertainable from the books of accounts and according to the information and explanation given to us, there were no cases of irregular, illegal or improper expenditure or failure or omission to recover money or other properties belonging to the Trust or of loss, waste of money or other property thereof.
- n. The budget has been filed in the form as provided by Rule 16-A.
- o. The maximum and minimum number of the members of the Managing Committee is maintained.
- p. We have been informed that six board meeting were held during the entire year.
- q. The minute's book of the proceedings of the meeting is maintained
- r. None of the members of the Managing Committee has any interest in the investment of the Trust.
- s. None of the members of the Managing Committee is a debtor or creditor of the Trust.
- t. The company needs to strengthen its manpower to ensure proper supervision and accuracy in accounting work and closure.
- u. No irregularities were pointed out by the Auditors in the accounts of the previous years.

Place: Mumbai
Date: 10th November 2025



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

Raman H. Jokhakar
Partner
Membership No.103241
UDIN: 25103241BMIXBI3236

THE BOMBAY PUBLIC TRUST ACT 1925
SCHEDULE IX (UNDER RULE 17(1))
ASSOCIATION OF MEDICAL CONSULTANTS, MUMBAI

Doc No. E-7272/Bomb

Balance Sheet As At 31st March 2025

FUNDS & LIABILITIES		PROPERTY AND ASSETS	
Rs.	Rs.	Rs.	Rs.
Trust Funds/Corpus:		Immovable Property (At Cost)	
Balance as per last Balance Sheet	3,88,94,424	Balance as per last Balance Sheet	2,21,76,988
Received during the Year	75,03,124	Additions during the year	
Other earmarked Funds:		Less Sales during the year	
Received under the provisions of the trust deed or		Depreciation as to date	22,12,669
instruments in force (See Income)			1,99,64,319
Donation Fund		Movable Properties - (At Cost)	
Training Fund		Debtors and Advances	
Reserve Fund		Balance as per last Balance Sheet	38,28,251
Any other Fund		Additions during the year	
(As per Schedule II)	58,87,61,407	Less Sales during the year	
Income (Receipts) of Investments:		Depreciation as to date	2,83,000
From Trusts			1,68,181
From Debts		Other Fixed Assets	
Liabilities:		(As per Schedule I)	13,86,071
Pay to Income		Investments (At Cost)	
Pay to Debts		(In the name of the association)	
Pay to and other Deposits	18,293	(As per Schedule II)	18,28,15,852
Pay to Creditors		Loans (Interest on Investment) (Capital)	
Pay to and other Deposits		Loans Scholarships	
Pay to Creditors		Other Loans	
Pay to and other Deposits		To Income	
Pay to Creditors		To Advances	
Pay to and other Deposits		To Investments	
Pay to Creditors		To Deposits	
Pay to and other Deposits		To Loans	
Pay to Creditors		To Debts (As per Schedule I)	1,61,71,904
Pay to and other Deposits		Income Outstanding:	
Pay to Creditors		Monthly Debts	
Pay to and other Deposits		Interest Accrued	3,29,6,847
Pay to Creditors		Income Outstanding:	
Pay to and other Deposits		Cash and Bank Balances:	
Pay to Creditors		(As per Schedule I)	24,073
Pay to and other Deposits		(As per Schedule I)	8,13,36,158
Pay to Creditors		To Fixed Deposit Accounts (As per Schedule I)	
Pay to and other Deposits		To Bank Deposits (As per Schedule I)	4,90,83,939
Pay to Creditors		To Bank for Balance	
Pay to and other Deposits		To Bank for Balance	5,78,34,485
Pay to Creditors			
Total Rs.	77,86,87,283	Total Rs.	77,86,87,283

As per report of even date

The above Balance Sheet is the basis of our letter-accounts (true account) of the Funds and Liabilities and of the Property and Assets of the Trust.

For B. D. Jadhav & Co
Chartered Accountants
B.D. Jadhav
Partner
Membership No. 103241
PLACE: Mumbai
DATED: 10 NOV 2025

For Association of Medical Consultants Mumbai
S.R. Rao
President
Adinich
Treasurer



THE BOMBAY PUBLIC TRUST ACT 1925
SCHEDULE IX (UNDER RULE 17(1))
ASSOCIATION OF MEDICAL CONSULTANTS, MUMBAI

Doc No. E-7272/Bomb

Income and Expenditure Account for the year ending 31-3-2025

EXPENDITURE		INCOME	
Rs.	Rs.	Rs.	Rs.
To Expenditure in respect of properties:		By Rent	
Salaries		By Interest (Fixed)	
Rent, Taxes, etc.	11,789	(On Securities) (Fixed Deposit)	6,12,76,658
Repairs and maintenance		On Interest on (F) Bank	4,33,760
Depreciation	22,17,699	On Savings Bank Account	14,59,424
			4,32,69,843
To Establishment Expenses		By Dividend/Interest	
Electricity Expenses	92,096	By Bond Interest	3,1,100
		By Profit/Loss on Sale of Securities	1,18,81,708
To Remuneration to Trustees		By Dividends in Cash or kind	
To Remuneration (in the case of a trust) to the head of		By Grants	
the work, including his household expenditure, if any		By Income from other sources (in details	
To Legal & Professional Expenses		as far as possible)	
To Audit Fees		(As per Schedule I)	86,01,209
To Lawyers		By Transfer from Reserves	
To Amount written off:		By Deficit Carried over to Balance Sheet	
(a) Bad Debts			
(b) Loan Scholarship			
(c) Irrecoverable Rent			
(d) Other items			
To Miscellaneous Expenses			
To Depreciation			
(As per Schedule I)	7,73,091		
To Amount transferred to Reserves or			
specific Funds			
To Expenditure on objects of the Trust			
(a) Religious			
(b) Educational			
(c) Medical Relief (Good 19 Salary 877)			
(d) Relief of Poverty			
(e) Other Charitable Objects			
Other Expenditure (As per Schedule II)	5,01,97,813		
To Surplus carried over to Balance Sheet			
	3,77,84,261		
Total Rs.	8,09,45,481	Total Rs.	8,09,45,481

As per report of even date

The above Income and Expenditure Account is the basis of our letter-accounts (true account) of the Funds and Liabilities and of the Property and Assets of the Trust.

For B. D. Jadhav & Co
Chartered Accountants
B.D. Jadhav
Partner
Membership No. 103241
PLACE: Mumbai
DATED: 10 NOV 2025

For Association of Medical Consultants Mumbai
S.R. Rao
President
Adinich
Treasurer



ASSOCIATION OF MEDICAL CONSULTANTS, MUMBAI (APRIL 2024 TO MARCH 2025)

Schedule Forming Part of Balance Sheet as at 31.03.2025

Reg No.

F-7373 Bom

SCHEDULE 'A' - OTHER EARMARKED FUND

PARTICULARS		AMOUNT
Medical Protection and Welfare Fund		
Silver Jubilee Fund		2,11,220
Building Fund Account		3,03,068
ESR Fund - Opening		25,16,953
Additions during the year	2,98,479	
	-	
Less: Utilised during the year	2,98,479	
	-	2,98,479
Consultants Benevolent Scheme Fund		
Refundable Deposits	44,60,953	
Additions during the year	12,000	
	44,72,953	
Less: Refund	-	44,72,953
Membership Fund		
Additions during the year	2,41,84,472	
Excess/Short Received	92,88,430	
	67,896	
Less: Death Claim Paid	3,35,40,798	
Less: Excess/Short Paid	91,82,309	
Less: Utilised during the year	1,15,022	
	2,42,43,468	2,87,16,421
H & A Earmarked Fund		
Balance as per last Balance Sheet	18,58,78,981	
Health & Accident Premium, Corpus Received	15,18,74,061	
Excess/Short Received	28,77,702	
Additions during the year	34,06,30,744	
Less: Health & Accident Premium Paid	12,43,03,257	
Less: Excess/Short Paid	31,29,928	
Less: Utilised during the year	12,74,33,185	21,31,97,559
Professional Indemnity Earmarked Fund		
Opening Balance	26,18,32,538	
Additions during the year	8,65,30,638	
Excess/Short Received	3,42,971	
	34,87,06,147	
Less:		
Less: Utilised during the year	5,89,15,077	
Less: Excess/Short Paid	2,73,758	
	5,91,88,835	28,95,17,312
GRAND TOTAL FUNDS RS ..		53,47,61,012

Schedule Forming Part of Balance Sheet as at 31.03.2025

SCHEDULE 'B' - CURRENT LIABILITIES

PARTICULARS		AMOUNT
1. Other Liabilities		
- Professional Tax Payable	7,643	
- TDS Payable	6,750	
		14,393
GRAND TOTAL CURRENT LIABILITIES RS ..		14,393



Schedule Forming Part of Balance Sheet as at 31.03.2025
SCHEDULE 'C' - FIXED ASSETS

PARTICULARS	RATE	W.D.V. AS ON 01.04.2024	ADDITION		DELETION DURING THE YEAR	TOTAL	DEPRECIATION	W.D.V. AS ON 31.03.2025
			Before 30.9.24	After 30.9.24				
Furnitures	10%	20,10,201				20,10,201		
Office Premises	10%	9,97,093				9,97,093	2,01,020	10,09,101
Office Premises - The SBI	10%	2,11,79,893				2,11,79,893	99,709	8,97,384
Office Equipment	15%	3,34,919				3,34,919	21,17,989	1,90,61,903
Computer	40%	27,076				27,076	50,237.81	2,04,681
Software	40%	10,07,717	1,35,076			11,42,793	64,061	97,291
CCTV Camera	15%	11,218				11,218	4,35,007	6,52,630
Activa	15%	29,383				29,383	1,683	9,536
Laptop	40%	11,040				11,040	4,407	24,975
Mobile	15%						4,416	6,624
Printer	40%		20,000			20,000	3,000	17,000
Total		2,56,88,539	1,77,276			2,58,65,815	29,91,290	2,28,74,525



ASSOCIATION OF MEDICAL CONSULTANTS, MUMBAI (APRIL 2024 TO MARCH 2025)
Schedule Forming Part of Balance Sheet as at 31.03.2025
SCHEDULE "D"

CORPUS FUND

STATEMENT OF INVESTMENT AS ON 31.03.2025

SR. NO.	PARTICULARS	INVESTMENTS AMOUNTS
1	ICICI Prudential Overnight Fund Direct Plan Unclaimed/IDCW	1,50,000
2	HDFC Hybrid Debt Fund -Regular plan-Quarterly IDCW	1,50,000
3	GOI BONDS @7.25% (No of Bonds-5,00,000, F.V -100,)	5,03,02,500
4	UP Power Corporation Ltd @9.75% (Nof Bonds 20 F.V -1,000,000) Quarterly	2,02,10,205
	GOI'S BOND TS1804240010/S/2024-25	3,63,60,625
	GOIS BOND TS 2106240012/S/2024-2025	2,62,64,250
	GOIS BOND TS 2106240014/S/2024-2025	1,04,02,922
	ICICI PRUDENTIAL LARGE AND MID CAP FUND	1,00,00,000
	FRANKLIN INDIA NSE NIFTY	1,00,00,000
	7.46% GoI Loan 2073	76,74,549
	ICICI Prudential MF	50,00,000
	SBI LONG TERM EQUITY FUND	40,00,000
	MF SBI ARBITRAGE OPPORTUNITY FUND	15,00,000
	TOTAL	18,20,15,052

TOTAL INVESTMENT

18,20,15,052



Schedule Forming Part of Balance Sheet as at 31.03.2025

SCHEDULE " E "

OTHER LOANS AND ADVANCES

PARTICULARS	AMOUNT
Electricity Deposit	1,522
Razor pay	(1,20,97,555)
CD(Advance To Oriental) A/c	2,24,40,512
GST	27,62,134
Tds Receivable FY 24-25	30,25,291
GRAND TOTAL RS ..	1,61,31,904

Schedule Forming Part of Balance Sheet as at 31.03.2025

SCHEDULE " F "

BALANCE WITH SAVING BANK A/C

PARTICULARS	AMOUNT
(A) WITH SARASWAT CO-OP BANK A/C. NO. 18161	1,29,577
(B) WITH STATE BANK OF INDIA A/C. NO. 37590799683	21,500
A/C. NO. 37484413854	98,93,697
A/C. NO. 37486042160	-
A/C. NO. 37486042433	19,27,390
A/C. NO. 37486042794	40,16,007
A/C. NO. 37486042910	48,88,333
(C) WITH CENTRAL BANK OF INDIA A/C. NO. 3144178954	5,65,62,457
A/C. NO. 3154801378	10,54,865
A/C. NO. 3154804186	64,10,568
A/C. NO. 3154847256	7,76,798
A/C. NO. 3223398960	3,51,409
A/C. NO. 3347658851	49,93,775
A/C. NO CBI-3879390022	1,53,670
A/C. NO CBI-5251708758	18,083
(C) WITH HDFC BANK A/C. NO. 50200037043137	1,18,230
GRAND TOTAL RS ..	9,13,16,358



Schedule Forming Part of Balance Sheet as at 31.03.2025

SCHEDULE " G "

FIXED DEPOSIT WITH BANK

PARTICULARS	AMOUNT
(A) Deposit In Banks	44,41,97,731
HDFC	43,18,50,301
SBI	1,23,47,430
(B) AUTO SWEEP A/C	21,05,713
GRAND TOTAL RS ..	44,63,03,444



Schedule Forming Part of Balance Sheet as at 31.03.2025

SCHEDULE " I " :

INCOME FROM OTHER SOURCES

PARTICULARS	AMOUNT
CBS Annual Fees	3,73,895
Programme Registration Fees	1,15,726
Professional Indemnity Service Charges	30,63,712
Sponsorship	25,72,320
Donation	5,30,000
Incentive on FD	-
Misc. Income(Sale of Tel. Dir., Programme CD's, Mailing List, Stickers, Incentive and etc.)	5,916
GRAND TOTAL RS ..	66,61,569



ASSOCIATION OF MEDICAL CONSULTANTS, MUMBAI (APRIL 2024 TO MARCH 2025)

Schedule Forming Part of Balance Sheet as at 31.03.2025

SCHEDULE " H " :

EXPENDITURE ON OBJECTS OF THE TRUST

PARTICULARS	AMOUNT
Bank Charges	64,805
Conveyance	30,544
Fees & Subscriptions	1,80,291
Miscellaneous Expenses	10,490
Mobile Expenses	17,065
Overtime Salary	1,200
Postage & Courier Charges	79,557
Salary & Bonus	25,67,548
Service Charges	1,53,63,255
Travelling Expenses	37,664
Accounts Writing Chrgs	5,27,200
Amcon Program Exp	28,689
CBS Death Claim Refund	52,80,000
Donation Paid	4,00,000
Emergency Response Servie Charges	3,50,000
General Meeting Expenses	36,751
Insurance Charges	949
Internet Services	4,593
Late Fees on GST	18,800
Office Expenses	2,60,803
Printing & Stationery	3,54,267
Professional Fees	52,07,359
Programe Expenses	30,37,625
Round Off	17
SMS SERVICES	92,000
SOFTWARE DEV CHRGS	1,50,000
Sweeper Charges	42,000
Water Charges	11,948
Accident Claim	60,000
Discount	8,57,783
Instillation Charges	681
Mahanagar Gas Minimum Charges	3,540
Maintenance Charges	4,03,176
Maternity Claim	50,000
Mobile Recharge	706
Mobile Service	5,000
Other Expenses	63,885
Pest Control	9,000
Property Tax	1,28,680
Software Maintenance Charges	3,59,750
Staff (Member) Welfare	78,966
TELEPHONE EXPENSE	21,247
GRAND TOTAL RS ..	3,61,97,833



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

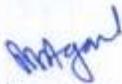
Statement of income liable to contribution for the year ending 31-3-2025

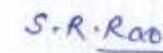
Name of Public Trust: Association of Medical Consultants
Registered No.: F-7373 (BOM)

	Rs.	P.	Rs.	P.
I. Income as shown in the Income Expenditure Account (Schedule IX) (A)			8,09,45,441	
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	-			
(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	6,32,698			
(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)			6,32,698	
Gross Annual Income chargeable to Contribution Rs. (A-B)			8,03,12,742	

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

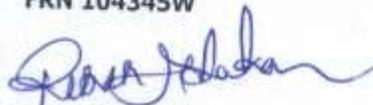
Trust Address:
4, Ganpati Niwas, Old Police Line,
Opp. Andheri Station (East)
Mumbai 400069


President
Dated:


Mg. Trustee



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



Raman H. Jokhakar
Partner
Membership No.: 103241
Dated: 10 NOV 2025
UDIN: 25103241B MIX 013236

SCHEDULE IX-D

[See rule 19 (2A)]

Information to be submitted by the Auditor along with Audit Report under sub-section (1) of section 34 of the Maharashtra Public Trusts Act erstwhile known as The Bombay Public Trust Act, 1950.

Sr. No.	Particulars	Details		
1	PAN No. of Trust	AAATA0909Q		
2	Registration No. with date of registration under section 12AB of Income Tax Act, 1961 (43 of 1961).	AAATA0909QE20216 24th September, 2021		
3	Acknowledgement No. with date of filing of the Return of Income for earlier three years.	Sr. No.	Acknowledgement No.	Assessment Year
		(i)	623030530211024	2024-25
		(ii)	529490330271123	2023-24
		(iii)	630108380101022	2022-23
4	PAN No. of all Trustees	Sr. No.	Name of Trustee	PAN No.
		1.	DR. AJIT DESAI	AAEPD2813L
		2.	DR. SUJATA RAO	ADNPR5597D
		3.	DR. G B KULKARNI	AGPPK9586L
		4.	DR. NIRANJAN AGARWAL	ACNPA1458R
		5.	DR. SABH SINGH KHAMBAY	ACIPK4704F
		6.	DR. KISHORE ADYANTHAYA	ABNPA7255K
		7.	DR. VEENA PANDIT	AAAPT3654R

Place: Mumbai
Date: 10th November 2025



For B. D. Jokhakar & Co
Chartered Accountants
FRN No: 104345W

Raman H. Jokhakar
Partner
Membership No. 103241

UDIN: 25103241BMTX 013236

ASSOCIATION OF MEDICAL CONSULTANTS (MUMBAI)
NOTES TO ACCOUNTS

Reg No. (F-7373) Bom

Association of Medical Consultants (Mumbai) was formed in the year 1982. It is a registered charitable trust, registered under the The Bombay Public Trust Act, 1950 (F-7373) and is also registered under section 12AA of The Income Tax Act, 1961. It is breacing re-registration under Income Tax Act AAATA 0909Q F20214 Dated 24 September.2021.

The Association of Medical Consultants (AMC), Mumbai has been established with a view to promote solidarity, efficiency and welfare of medical consultants having post graduate qualifications in modern scientific medicine (Allopathy) and also to uphold their honour, dignity and legitimate rights. The AMC, Mumbai shall strive to participate in all efforts to improve the health care delivery system in the country. It has the vision of To guide, steer, motivate and hold hands of every practicing Consultant in order to fulfil his medical, ethical and social responsibilities & duties fearlessly and endorse an all encompassing medical education structure, to achieve safe and qualitative healthcare delivery in coordination with other stakeholders of healthcare system.

Basis of Preparation

The Balance Sheet and Income and Expenditure account are prepared to comply with generally accepted accounting principles in India to the extent applicable to the Trust. These financial statements are prepared on cash basis. In the absence of any authoritatively established accounting principles for the specialized aspects related to the charitable trusts which do not carry out any commercial activities, these statements have been prepared in accordance with Significant Accounting Policies as described below.

Method of accounting

1. The Financial Statements are prepared on Cash basis in accordance with Generally Accepted Accounting Principles, except where otherwise stated.

Fixed assets

2. All Fixed Assets are stated at cost less depreciation.

Depreciation

3. Depreciation has been provide on written down value basis at rates as per Income Tax Act.

Investments

4. Investments are stated at cost.No provision is made for dimunition in value of investments as the same are long term in nature and the dimunition in value is not regarded by the Trustees as otherwise than temporary in nature.

Corpus Fund

5. Membership receipts are credited to the Corpus Funds appearing in the The Balance Sheet. Donation received with specific direction that they should form a part of Corpus are accounted accordingly.

Earmarked and other Funds

6. Donation / contributions received with specific direction/purpose are credited directly to earmarked and other funds in The Balance Sheet. Income from earmarked investments and expenditure on such activites are adjusted to specific earmarked activity funds.



Revenue recognition

7. Membership, Sponsorship and subscription are recognized as and when the receipt is received. Income from investments in Bonds and Mutual Funds is recognized based on the amount received and applicable interest rate. Interest on Bank Fixed Deposits is recognised as and when received. Also, to match interest income with 26AS/TIS, we book interest income on accrual basis. Revenue from other receipts if any, is recognized when the obligation is performed and money is received.

Income tax

8. The Trust is re-registered under Section 12AB of The Income Tax Act, 1961 and the income of this trust is exempt as per the terms and conditions specified therein.

Corpus Donation

10. Written Directions from the Donors donations taken as Corpus Donation.

Special Matter, if any

11. So far it is ascertainable from the books of accounts and according to the information and explanation given to us by the treasurer, there were no special matters which are required to be brought to the attention of the Deputy Charity Commissioner.

12. The Financial Statements has been prepared for the year ended 31st March 2025 and the Management has decided not to present comparative figures of for the previous Financial Year 2023-24

