The 5th Managing Committee Meeting of IMA KPPS of 2024-27 was held on **Sunday the 5th October 2025 at 10.00 a.m. at IMA-KSB Private Meeting Hall** IMA House, A.V.Road ,Chamarajpet , Bangalore 560 018.

Following members attended the meetin

Dr.Madhusudana Kariganoor
Dr.J.Sharanappa
Dr.S.M.Prasad
Dr.Vijayasaradhi A
Dr. M.Venkatachalapathy
Dr Prakash Reddy .K.T.
Dr. Jyothi Swarup.R
Dr.K.Raveendra
Dr.Malave Gowda R.N.
Dr.Prakash Harischandra
Dr.Shivakumar F Kumbar
Dr.Srinivasa S.
Dr .V.V.Chinniwalar
Dr. Suri Raju.V.

1) Welcome by the Chairman. Dr.Madhusudhana Kariganoor welcomed the members.

2) IMA Prayer & Flag Salutation: Was read by Dr.S.M.Prasad

3) Approval of New Members List : Totally 192 members from NS 3161 to NA3352. All the documents are checked and found correct. The house approved the list.
Total IMA KPPS Membership is 3352 **as on as on 30.9.2025**

4) Minutes and Action taken on previous MC Meeting:
Minutes
The minutes of the 4th Managing Committee Meeting of IMA KPPS of 2024-27 which was held on SUNDAY the 1st June at 11-00 AM at IMA-KSB Private Meeting Hall, IMA House, were read and confirmed.

Action Taken
Opening of the New and third account for KPPS has been initiated.
We shall have three accounts
1) Main Account : It will receive all the transactions and finally retains Admission amount and GST amount
2) Premium Account : It contains the advance premium and the premium collected
3) It contains the Membership amount.

5) Discussion about.

a) New Cases : No new cases
b) Updates of Existing Cases: Is as follows

Dear Sir / Madam,

I am writing to update you on the matters being handled by us, Akshat N M, Kiran V G and Rahul Dev, Advocates, on behalf of IMA, at present. Please find below an update on the matters actively being handled by us and recently disposed of matters.

1. **In CC No. 284 of 2022**, pending before the I Additional District Consumer Disputes Redressal Commission, Bengaluru Rural, The District Commission had directed the Karnataka Medical Council to furnish a report on the matter, as an expert body. However the Karnataka Medical Council has reported that it is a statutory body and that it is unable to do so. Therefore, the **matter now stands posted to hear complainant by 06.10.2025.**

2. **In CC No. 288 of 2022** -. The Complainant has been directed to provide us a copy of the Application. **The matter now stands posted to 04.10.2025.**

3. **In CC No. 144 of 2023** - Both parties have led their evidence. **The matter is set down for oral arguments, call on 17.10.2025.**

4. **In CC No. 142 of 2023** The Application filed by the Complainant seeking the appointment of an expert witness, was rejected by the Commission. The Complainant has filed an application seeking permission to cross-examine the Opposite Party No. 2. **The matter stands adjourned to 23.10.2025 for Objections to the said Application.**

5. **In CC No. 196 of 2024**, The Complainant has filed certain interrogatories which are required to be replied to. **The matter has been adjourned to 24.10.2025 for filing of response to interrogatories**

6. **In Appeal No. 2386 of 2024**, We have filed the Appeal before the State Commission challenging the Judgment of the District Commission Hassan, **The said Appeal is listed for hearing on 25.10.2025.**

7. **In Appeal No. 2952 of of 2024**, The captioned Appeal has been filed challenging the order passed by the District Commission disallowing the application of the Complainant seeking summons to an independent witness. **The captioned appeal is listed on 24.10.2025 for hearing.**

8. **In First Appeal No. 170 of 2025 . Interim Order of stay was extended till appearance of respondent No.1. The matter is next listed on 16.12.2025.**

9. **In EA No. 27 of 2025** -W**e have filed the copy of the Order of Stay granted in FA No. 170 of 2025 the Case has been adjourned to 22.12.2025 awaiting further orders.**

10. **In CC No. 197 of 2025** - The matter was thereafter adjourned to 26.09.2025 for Evidence of the Complainant. **The matter has been adjourned to 29.10.2025 for Complainant's evidence.**

Please reach out to us in the event you require any clarification / information on these matters.

Warm regards,

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Rahul Dev
Partner
Ph. No: +91 9902984146
E-mail: rahul@halopartners.in

c) Payment of Legal fees:

Case	Amount
Monthly Retainer fee- May to August	Rs 1,00,000 -00
Appearance Fee in E.A. No. 27 of 2025 – on behalf of Dr. Shiva Naik, before the District Consumer Disputes Redressal Commission Ballari.	Rs 65,000-00
Appearance Fee in CC No. 197 of 2025 – on behalf of Dr. Roopa before the District Consumer Disputes Redressal Commission Mysore	Rs 65,000-00
Appearance Fee in Appeal No. 2952 of 2024 – H R Maruthi vs. Basappa Multispeciality Hospital and Others (Dr. Rangareddy – Chitradurga) – Before the State Commission Bengaluru	Rs 90,000-00
Total	Rs 3,20,000 -00

6) Secretary Report for the year 2024-25

IMA KARNATAKA PROFESSIONAL PROTECTION SCHEME®

Secretary's Report for the year 1st October 2024 to 30 September 2025

It gives me great pleasure and privilege to present the Secretary's Report. The scheme has made remarkable progress under the dynamic leadership of our Chairman, Dr. Madhusudhana

Kariganuru and the past Chairman Dr. Honnegowda; President of IMA KSB Dr. V.V. Chiniwalar; We also acknowledge the guidance of past IMA KSB Presidents and visionaries such as Dr. Y.C. Yogananda Reddy and Dr. J. Sharanappa, along with the dedicated efforts of our Treasurer, Dr. Vijayasarathi.A.

The Managing Committee has played a vital role by actively publicizing the scheme and enrolling new members. Through these collective efforts, the scheme continues to empower its members to practice medicine with confidence and integrity.

The following are the highlights of the events during this period.

1)Our office has been renovated to provide a warm, professional, and dignified appearance. In addition, we have upgraded our facilities with the purchase of a high-end computer, an advanced printer, and a fast scanner to ensure smoother and more efficient completion of work. Together, these upgrades contributed to the improved efficiency, reliability, and professionalism in the day-to-day functioning of the office.

2)We have successfully launched an online membership portal for the enrollment of new members. This system has already facilitated the joining of 200 members. The portal has made the process simple, transparent, and time-saving, enabling members to enroll from anywhere at their convenience. It also minimizes paperwork and ensures faster communication, thereby enhancing efficiency and accessibility for all prospective members.

3) For ease of reference, all physical files have been systematically segregated into bundles of 25.
4) In addition, 1,600 applications have been scanned and digitized, and soft copies have been securely stored. This digitalization offers several advantages: it ensures quick retrieval of documents, reduces the risk of loss or damage to physical files, saves storage space, and allows for better long-term preservation of records. Most importantly, it provides a reliable and efficient system to access member information whenever required.

5) We have Conducted 5 Managing Committee Meetings

1. 10th November 2024
2. 19th January 2025
3. 05th March 2025
4. 1st June 2025
5. 5th October 2025

6) Total membership strength is 3352 as on 30-09-2025
7) Pending 34 Cases
8) Rs 5,60,000 Lakh Claim Amount has been Paid

9) a)The first notice of Premium 5 has been sent to 2990 members on 25-03-2025 through Professional courier.

b) Second notice was sent to the non paid 640 members on 08-7-2025 through Professional courier.

c)Third notice was sent to to the remaining non paid 179 members on 30-09-2025 through Registered post

c) It was decided to send all the receipts and Certificate / Bonds to all the members through Email and whats up. Also the receipts and Certificate / Bonds will be available at all the time to the members in KPPS website and they can download them at any time. It is OTP protected and specific to them only

10) Promotional Activities

Dr. Anitha Rao, IMA KSB CWC member, delivered a talk on KPPS at the IMA KSB WDW Conference held at Davanagere on 16-03-2025

Dr.Madhusudhana Kariganoor spoke on IMA KPPS at the Divisional Meet of IMA KSB organized at Mysore on 03-08-2025 and at Vijayapur on 07-09-2025. Delivered a talk on KPPS at the Amrutha Mahotsava programme of IMA Shivamogga on 28-09-2025.

He also participated as the Chief Guest at the Doctors day celebrations of Chitradurga IMA on 22-07-2025.

Dr. S. M. Prasad addressed the Divisional Meet of IMA KSB at Bengaluru on 05-10-2025 with a session on IMA KPPS.

I extend my sincere thanks to all the office bearers and members of the Managing Committee for their wholehearted cooperation and support. Looking ahead, I am confident that the scheme will continue to grow stronger. I urge each one of you not only to enroll but also to encourage your colleagues to join this unique, valuable, and proud initiative of IMA KSB, thereby further strengthening our collective mission.

Dr.S.M.Prasad

Secretary.

7) Income and Expenditure for 1st May 2025 to 30th September 2025. Was presented by the Honorary treasurer Dr.Vijayasaradhi.A. It was approved unanimously.

8) Adoption of Audited Accounts from 1st April 2024 to 31st March 2025.: The house unanimously adopted the audited accounts.

9) Any other subject with the permission of the Chair.

1) After discussion it was resolved not to collect the regularisation fee from the Premium 5 defaulters for the year 2024-25.

2) The Chairman presented the fund position of the KPPS to the members and proposed the idea of maintaining reserve funds in the premium account to cover compensation payments to members in case of any adverse verdicts by consumer courts. It was unanimously decided to

collect an additional amount of ₹500 from the next academic year during the premium collection under the name of “Front Money”.

3) Proposal for Purchasing Immovable Property (IMA KPPS)

The Chairman informed the house that a large portion of KPPS funds is parked in fixed deposits and mutual funds. While these instruments are relatively safe, their returns are limited and often fail to keep pace with inflation. Mutual funds, on the other hand, are subject to market volatility.

Instead of keeping all our money in such instruments, he proposed that we create a permanent asset for our association by purchasing immovable property, such as land or a plot. He informed that the property is not only a secure investment but also an appreciating one. It gives us a tangible identity, and in the future, we can consider building our own office, training centre, or even generate rental income.

Recognizing the need for long-term financial stability and growth, the Managing Committee approved in principle the proposal to acquire an immovable property for IMA KPPS. The Chairman, Secretary, and Treasurer were entrusted with the task of exploring suitable options, assessing their feasibility, and presenting a detailed plan for consideration. This initiative reflects the Committee’s commitment to prudent financial stewardship—ensuring that while sufficient funds remain liquid to meet operational requirements, a portion is strategically invested in an enduring asset that will appreciate in value and strengthen the institution’s foundation for the future.

Vote of thanks was rendered by Dr.Prakash Reddy.K.T