

MEDICAL AND RURAL HEALTH SERVICES DEPARTMENT

From

Dr.S.Gurunathan, M.S.(G.S),
Director of Medical and Rural Health Services and
Chair Person, Doctors Corpus Fund Executive Committee,
Chennai 600 006.

To

- 1)The Director of Medical Education, Chennai-10.
- 2)The Director of Public Health and Preventive Medicine, Chennai -06.
- 3) The Director of Medical and Rural Health Services(ESI), Chennai - 06.
- 4) The Director of Family Welfare, Chennai -06.

Ref.No.79485/DMS/Corpus Fund/2019, date: .02.2022

Sir,

Sub: Doctors Corpus Fund - First Quarterly Executive Committee meeting
held on 09.02.2022 at this Directorate - Minutes communicated -
Approval - Requested - Reg

Ref: This office letter ref.no.79485/DMS/Corpus Fund/2019,
dated:03.02.2022

I send herewith the Minutes of the First Quarterly Executive Committee
meeting of the Doctors Corpus Fund held on 09.02.2022 at this Directorate for
approval of the Executive Committee members

Yours Faithfully



Director of Medical and Rural Health Services and
Chair Person - Doctors Corpus Fund

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Minutes of the First Quarterly Executive Committee Meeting of Doctors Corpus Fund dated 9.2.22 @ Conference Hall, DMS Chamber.

Consequent to the Revision of Members of the Executive committee of Doctors Corpus Fund in G.O.(Ms). No. 444, H & FW (H1) Dept dated 12.10.21, the first Quarterly Executive Committee was conducted on 9.2.22 @ The conference Hall, 3rd Floor, O/o the DMS, with the EC members and the following participants.

1)	Dr. S. Gurunathan DM&RHS, Chennai – 6.	Chair person
2)	Dr. T.S. Selvavinayagam DPH&PM, Chennai - 6.	Member Secretary
3)	Dr. R. NarayanaBabu DME, Chennai – 10.	Member
4)	Dr. V.P. HariSundari DFW, Chennai – 6.	Member
5)	Dr. J. Rajamoorthy, MBBS., DCH., DM&RHS (ESI)., Chennai – 6.	Member

The chairman welcomed the members.

The Members were briefed about the Agenda of EC meeting, Minutes of Advisory Committee held on 8.12.21, and Financial Account details.

Agenda No	Agenda details	Decision.
1	Recommendations of Advisory committee	<p>The recommendations were discussed in detail.</p> <ul style="list-style-type: none"> All the Executive members unanimously decided that the doctors opting for the scheme and making contribution regularly without default are eligible for benefits of the scheme. The defaulters are the one who have claimed the salary, but not paid the subscription and defaulters can re-join



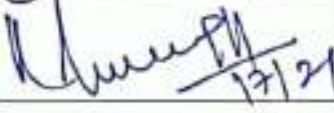
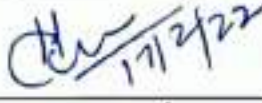
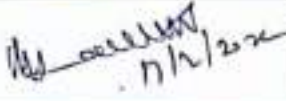
		<p>by paying their dues in one lumpsum.</p> <ul style="list-style-type: none"> • The New DCF scheme will start from 1st week of April 2022 by deduction of subscription from the salary from March 2022 and prospectively cover the contributors with the fraternity benefit. • Doctors on UAA / study period/ on EOL have to subscribe directly to DCF A/c before 10th of every month. ✓ • Subscription defaulters are not eligible for benefits of scheme, till point 2 • Members enrolling after March 2022 will have a window period of 3 months ✓
2	To release salary for Mr.Balaji for 4 months @ Rs.16000/ month.	Unanimously Agreed
3	To fix the date for disbursement of financial assistance of DCF to the legal heir of the 3 deceased doctors who passed away during 2019-20	Finalized the date of disbursement to the 3 deceased tentatively in the last week of April 2022.
4a	Revised application and consent form for willing doctors of all directorates.	<ul style="list-style-type: none"> • Agreed to the revised application format and consent format. • The application has to be made in duplicate, one to be submitted to the DMS and the other one to be retained at the facility.
4 b	A detailed letter to DDOs regarding Salary deduction from the contributors to be debited to SBI DCF A/c	Agreed to send a letter to the HODs for communication to all DDOs.

4 c	Drafting of Rules and regulations	Enclosed.
5	HR recruitment for monthly reconciliation of subscription of DCF under varying heads of Medical departments.	Agreed for appointing 2 data entry operators for fund reconciliation work on contract.
6	Approval of DPH & PM, being the Member Secretary, as Financial Co-Administrator of DCF	Agreed DPH as financial controller of DCF.
7	Fixing up the date for next EC meeting	The next date EC meeting fixed tentatively on May 11th 2022.
8.	Other suggestions	<ul style="list-style-type: none"> • The new scheme will be prospective and cover all contributors except defaulters. • IT exemption for DCF may be processed by FA&C of DME by approaching IT department. • If there is no pay role for doctors like Foreign Service, corporations, those individuals have to pay self to DCF A/c. • If case of disputes, the decision of EC will be final. • A dedicated Savings Bank Account may be started and jointly operated by The Chairman and Member Secretary for the purpose of scheme.


Member Secretary


Chairman

1/5

Sl.No	Name	Designation	Signature
1)	Dr. S. Gurunathan DM&RHS, Chennai - 6.	Chair person	 17/2/22
2)	Dr. T.S. Selvavinayagam DPH&PM, Chennai - 6.	Member Secretary	 17/2/22
3)	Dr. R. NarayanaBabu DME, Chennai - 10.	Member	 17/2/22
4)	Dr. V.P. HariSundari DFW, Chennai - 6.	Member	 17/2/22
5)	Dr. J. Rajamoorthy, MBBS., DCH., DM&RHS (ESI)., Chennai - 6.	Member	 17/2/22

APPLICATION FORM FOR DOCTORS CORPUS FUND
Government Letter (Ms).No.200, dated: 22.04.2020 of
HEALTH AND FAMILY WELFARE (H) DEPARTMENT, CHENNAI-9
OFFICE: O/o Director of Medical & Rural Health Services, DMS Campus,
361, Anna Salai, Chennai – 600006.
E-Mail ID: dcf2020.dms@gmail.com

1. Name : (Initial at end)	<input style="width: 100%;" type="text"/>	<div style="border: 1px solid black; padding: 10px; width: fit-content; margin: auto;">Paste Applica nt Photo</div>
2. Gender :	Male <input type="checkbox"/> Female <input type="checkbox"/>	
3. Date of Birth :	<input style="width: 100%;" type="text"/>	
4. Date of Joining into Service:	<input style="width: 100%;" type="text"/>	
5. a. GPF No:	<input style="width: 100%; text-align: center;" type="text" value="/"/>	
b. CPS No:	<input style="width: 100%; text-align: center;" type="text" value="/"/>	
	c. <input style="width: 100%; text-align: center;" type="text" value="N.A"/>	
6. TNMC Reg.No:	<input style="width: 100%;" type="text"/>	7.Aadhaar No: <input style="width: 100%;" type="text"/>
8. Designation:	<input style="width: 100%;" type="text"/>	
9. Office Address:	<input style="width: 100%; height: 40px;" type="text"/>	
10. Permanent Address:	<input style="width: 100%; height: 40px;" type="text"/>	
11. District :	<input style="width: 100%;" type="text"/>	11.PIN Code: <input style="width: 100%;" type="text"/>
12.Directorate :	<input style="width: 100%;" type="text"/>	13. Mobile No: <input style="width: 100%;" type="text"/>
14. E.Mail ID :	<input style="width: 100%;" type="text"/>	
15.Nominee-1:	<input style="width: 100%;" type="text"/>	Relationship: <input style="width: 100%;" type="text"/>
Nominee-2:	<input style="width: 100%;" type="text"/>	Relationship: <input style="width: 100%;" type="text"/>
16. Date of Option for the Scheme & subscription: Deduction in salary	<input style="width: 100%;" type="text"/>	

Date:

Place:

Signature of the Applicant

DECLARATION:

I am willing to be enrolled in the Doctors Corpus fund. I hereby declare that all the above said details are true to the best of my knowledge and ability. The subscription payable to the above scheme may be deducted as non-statuary deductions in my monthly salary. I also declare that I will abide by the Rules & Regulations framed for Scheme of Doctors Corpus Fund from time to time and any suppression of facts will disqualify my nominee / legal heir from getting death financial assistance.

Date:

Place:

Signature of the Applicant

Signature of DDO/Head of the Institution with Remarks

Note: Form should be prepared in duplicate and one to be retained at the institution, another submitted to Office of DCF at DM&RHS, Chennai.


Member Secretary 21/2/22


Chairman 17/02/2022

2/5

Rules & Regulations of Doctors Corpus Fund

1. Title of the Scheme : Doctors Corpus Fund
2. The objects of the Scheme : To provide financial assistance to the family of Member – Doctors in case of his/her death
3. Address of the of the Scheme Office : DM &RHS Office
4. The date of Commencement of the new Scheme : 01.04.2022

5. Introduction:

A "Doctors Corpus Fund" (DCF) has been proposed to be created based on the requests of the many doctors working in Govt. Service so as to support the family of the deceased doctor. This DCF will be contributory in nature for providing financial assistance to his / her families, in the case of demise of the member – doctor. There were many instances of death of doctors, while in service due to unexpected emergencies and dreadful diseases. During that time, the family members of the deceased were shocked and helpless and were finding it difficult to cope up with the loss. Though the loss is irreplaceable, this scheme means to provide a decent financial support to the dependent family members through the voluntary contribution by the colleagues to reduce the impact of the loss.

6. Administrative Control:

- 6.1. The death benefit scheme for Government Doctors of Allopathic system in Tamil Nadu Medical Services will be effected through an Executive Committee as given in the Government order G.O. Ms.No.444, Health and Family Welfare (H1) Department, dated: 12.12.21. The Executive Committee further will be aided by the Advisory Committee by its recommendations as given in the above government order constituting of the following Members –

Ex-officio Director-Executive Committee Members of the department, Office bearers of the recognized association of Tamil Nadu Government Doctors Association and nominated members.

S. No.	Designation in the Executive Committee	Name and Designation
1	Chairperson	The Director of Medical and Rural Health Services
2	Member Secretary	The Director of Public Health and Preventive Medicine
3	Members	<ol style="list-style-type: none"> 1. The Director of Medical Education 2. The Director of Medical and Rural Health Services (ESI) 3. Director of Family Welfare

S. No.	Designation in the Advisory Committee	Name and Designation
1	Members	<ol style="list-style-type: none"> 1. Dr. K. Senthil, MD., 2. Dr. N. Ravishankar, DCH., 3. Dr. P. Balakrishnan, MBBS., D. Ortho (DNB), M.Ch., Ortho 4. Dr. P. Saminathan, MBBS., DCH., 5. Dr. M. Akilan, MBBS.,

The Executive Committee will function with the ex-officio members and the nominated Advisory Committee members will serve a term of 2 years subject to need based revision and appropriate government orders.

7. Eligibility:

- 7.1. Allopathic doctors and dental doctors in regular time scale of pay in Tamil Nadu medical health services, Food Safety Department, other Health Departments, Service candidates under going Post Graduate course and doctors and individuals deputed to foreign service, Transport Corporation Medical College faculty subject to monthly payment of subscription.
- 7.2. Allopathic doctors and dental doctors in regular time scale of pay in Tamil Nadu Medical Services and doctors undergoing Post Graduate Course / Foreign Service.
- 7.3. The Scheme being contributory in nature and eligibility is subject to payment of annual subscription as prescribed by the Executive Committee.

8. Age Limit:

- 8.1. No age bar.
- 8.2. All service doctors till their superannuation are eligible, provided they contribute their monthly subscription.

9. Date of Commencing of salary deduction:

It is proposed to deduct monthly subscription from the pay bill of March 2022. Payable in the financial year 2022-2023.

10. Enrollment and Options:

- 10.1. All Government doctors working in Tamil Nadu Medical Service, Tamil Nadu Health Service, Food Safety Department, service doctors undergoing Post Graduate and doctors deputed to

foreign services, Transport Corporation Medical College faculty are included in to the scheme.

- 10.2. Though the scheme is voluntary, the enrollment shall be time bound and not be extended beyond the fixed date for existing Government Doctors. Those not joining or opting out before the date fixed will be considered 'opted out'.
- 10.3. However new appointees shall join the scheme as and when they join service.
- 10.4. On submission of willingness application forms to DDO and DCF head office, enrollment will be effected.
- 10.5. The Committee shall include doctors as groups in future, if needed, but never as an individual, from that category of doctors given above in clause 10.1.

11. Generation of Funds :

- 11.1. Contribution from the members
- 11.2. Interest accrued of the deposits
- 11.3. Donations approved by the Executive Committee.

12. Contribution:

- 12.1. The monthly contribution is Rs. 500/- for the 1st year
- 12.2. The amount shall be revised by the Committee for subsequent years depending on the number of deaths in the previous years.

13. Benefit:

- 13.1. The financial assistance to the family of the deceased doctor enrolled in the scheme will be Rs.1,00,00,000/- (Rupees One Crore only).
- 13.2. At present the fraternity Scheme is not exempted from income tax. The final amount eligible for the deceased nominees will be subject to applicable income tax rules.

- 13.3. The eligibility of the financial assistance will be subject to making contribution without default.
- 13.4. The defaulters -are those for whom salary has been claimed for 3 months without deduction of subscription.
- 13.5. The defaulters are allowed to join the scheme by paying their dues in one lump sum.
- 13.6. The New DCF scheme will start from 1st week of April 2022 by deduction of subscription from the salary from March 2022 and prospectively cover the contributors with the fraternity benefit.
- 13.7. The financial assistance shall be paid to the nominees or legal heirs of the deceased doctor.
- 13.8. The claim of death benefit should be submitted by the legal heirs / nominees with relevant proofs.
- 13.9. The above benefit is not applicable to the cases of death due to suicide.
- 13.10. The eligibility for the doctors joining the scheme after 01.04.2022 will be after a window period of three months (the eligibility will be subject to making contribution for a period of 3 months from date of joining without default).

14. Terms and Conditions:

- 14.1. The enrollment will be done as one-time option
- 14.2. The contribution is to be made through salary deduction every month without default.
- 14.3. The doctors on Un authorized absence, on study leave, on foreign service etc., and others can make payment of subscription directly to the dedicated DCF savings bank account notified by the DCF Office and with intimation to the DCF office on monthly basis before 10th of every month.
- 14.4. The list of members will be maintained in the DCF head office at O/o DM&RHS.

- 14.5. On attaining the age of superannuation, the members will be automatically placed out of the scheme and lose their eligibility
- 14.6. In the event of, termination of service or resignation or voluntary retirement from service, the membership automatically ceases to exist from the date.
- 14.7. The Life Cover will be given till 12 midnight on the day of superannuation.

- 14.8. Any dispute on the eligibility for causes other than specified will be finalized by the Executive Committee and their decision will be final.
- 14.9. The contribution / subscription is non-refundable and the scheme is that the member – doctor contributes the same benevolently to support the family members of a member – doctor in crisis.
- 14.10. Death during the unauthorized absence and suspension period without any monthly subscription payment will not be eligible for financial assistance.

15. Meeting:

- 15.1. The meeting will be called by the Chairperson.
- 15.2. The Chairperson will preside and hold the meetings.
- 15.3. The Executive Committee Meeting to be convened quarterly on 20th (or next working day) of April, July, October, January to decide on the financial management, regulation approval of the disbursement of doctors of corpus fund to the legal heir ship / nominees of the deceased Government Doctor.
- 15.4. Any other meetings called by the Chairman, for administrative reasons or on the requests of other EC Members.
- 15.5. The Advisory Committee meeting will be held twice a year.
- 15.6. Advisory meetings can also be called in between on need basis and also at the request of majority

16. Financial Management:

- 16.1. A dedicated new savings bank account will be started in nationalized bank jointly by Ex-Officio Chairman & Member secretary.
- 16.2. The subscription amount will be suitably deposited in term deposits and managed appropriately.

17. Office Expenses and Contingencies:

- 17.1. The Corpus Fund Office Management will be carried out by contract accounts person / Ministerial (retired from this department) and two data entry operators. The roles and responsibilities will be decided by the Committee.
- 17.2. The monthly salary on consolidate pay shall be fixed by the Committee, which will be met from the corpus fund.
- 17.3. The necessary consumables / prepaid cell phone with data / computers / printers and other accessories of the office will be met form the above fund and such expenditure are subject to ratification by the committee.
- 17.4. Presently the Ex-Officio Chairman& member Secretary will monitor the administration of Doctors Corpus Fund.

18. Audit:

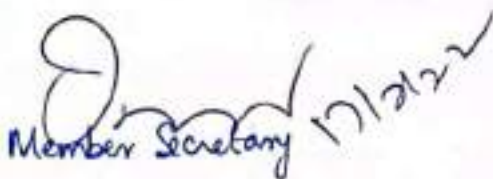
Annual audit will be conducted by a private auditor and the reports will be submitted to the Executive Committee for approval. The expenses for audit will be met form the corpus fund.

19. Legal Status:

- 19.1. For the present, the Doctors Corpus Fund will be managed jointly Ex-Officio Members of this department. In due course the Doctor's Corpus Fund will be functioning as registered society / trust depending on the decision of government.
- 19.2. Any dispute on the eligibility for the claims other than specified will be finalized by the Executive Committee and the committee decision will be final.
- 19.3. The legal jurisdiction will be with Chennai City.
- 19.4. This does not have any financial commitment or burden to the Government of Tamil Nadu.

20. Revision and amendments of Rules & Regulations.

- 20.1. The rules and regulations will be amended as and when required with the recommendations of the Advisory Committee.
- 20.2. The Executive Committee is empowered to amend or revise the above rules in a such a way to facilitate smooth running of the scheme and implementation of fraternity benefits.


Member Secretary 17/12/22

3/5



Chairman 17/12/22


Fraternity Benefit Claim Application Format from "Doctors Corpus Fund"

(To be forwarded through proper channel – Head of Institution last served)

Sl. No	Details to be furnished			
1	Name of the Deceased Doctor and the Last Station where He / She worked			
2	Name of the Institution where last worked			
3	TNMSC Regn.Number of the Deceased Doctor			
4	Date of Joining in Regular Government Service by Deceased Doctor			
5	Total No. of Years of Service rendered by the Deceased Doctor			
6	Name of the Legal Heir / Nominee and age			
7	Present address			
8	Permanent address			
9	Name of the Nominees as per Doctors Corpus Fund Application Age and Relationship	Nominee Name	Age	Relationship
10	Contact Mobile Number of the Claimant and Mail ID (if available)			
11	Date of Death and along with attested copy of discharge/death summary issued by the hospital			

12	Cause of Death along with attested copy of discharge/death summary issued by the hospital	
13	Attested copy of discharge/death summary issued by the hospital	
14	Attested copy of Death Certificate	
15	Attested copy of Legal heir Certificate	
16	Attested Aadhar Copy of the deceased Doctor	
17	Attested Aadhar Copy of all Legal heirs / Nominee	
18	First Page copy of the Bank Pass Book of the Legal Heir / Nominees who is applying for Doctors Corpus Fund Note: -if more than one nominee each nominee details required separately 1 Name & Branch of the Bank 2. Branch Code. 3. SB A/c No. 4. IFSC Code No	
19	Attested Pan card copy of all Legal heirs	
20	Employment proof of the Deceased Doctor from the immediate officer of the last station, where the deceased Doctor worked.	B
21	Date of Joining in Doctors Corpus fund	
22	Amount subscribed to Doctors Corpus Fund so far	


Member Secretary


17.02.2022
Chairman

4/5

MEDICAL AND RURAL HEALTH SERVICES DEPARTMENT

From

Dr.S.Gurunathan, M.S.(G.S).,
Director of Medical and Rural Health Services and
Chair Person, Doctors Corpus Fund Executive Committee,
Chennai 600 006.
E-Mail id - dcf2020.dms@gmail.com

To

- 1) The Director of Medical Education, Chennai-10 and Member, DCF
- 2) The Director of Public Health and Preventive Medicine, Chennai -06 and
Member Secretary, DCF
- 3) The Director of Medical and Rural Health Services (ESI), Chennai - 06and
Member, DCF
- 4) The Director of Family Welfare, Chennai -06and Member, DCF

Ref.No. 79485/DMS/Corpus Fund/2019, dated. .02.2022

Sir,

Sub:	Creation of Doctors Corpus Fund - Rs.500/- per month shall be deducted from the salary of Doctors and credited into the SBI Account of Doctors Corpus Fund - Issue of instructions to the drawing officers - Reg.
Ref:	1. G.O Ms.No.200, Health and Family Welfare (HI) Department, dated: 22.04.2020 2. G.O. Ms.No.560, Health and Family Welfare (HI) Department, dated: 21.12.2020 3. G.O. Ms.No.425, Health and Family Welfare (HI) Department, dated: 29.09.2021 4. G.O. Ms.No.444, Health and Family Welfare (HI) Department, dated: 12.10.2021

I am to state that the Government in the G.O. 1st cited, granted permission for the creation of Doctors Corpus Fund w.e.f. 01.01.2020, for providing of financial assistance in the case of unexpected demise of the Doctors working under the control of various Heads of Department under Health and Family Welfare Department.

In the G.O. 2nd cited, the Government enhanced of Monthly Subscription to Doctors Corpus Fund as Rs.500/- per month.

The first part of the document discusses the importance of maintaining accurate records. It states that proper record-keeping is essential for ensuring the integrity and reliability of the data collected. This involves regular audits and updates to the database.

In the second section, the author outlines the methodology used for data collection. This includes a detailed description of the sampling process, the instruments used, and the procedures for data entry and verification. The goal is to ensure that the data is representative and free from bias.

The third section presents the results of the study. The data shows a clear trend over time, with a significant increase in the number of observations. This is supported by statistical analysis, which indicates that the observed changes are not due to random chance.

Finally, the document concludes with a summary of the findings and their implications. The results suggest that the current model is effective in predicting the outcomes, but further research is needed to refine the model and address any remaining uncertainties.

In the G.O. 3rd cited, the Government nominated DPH & PM and Chennai-06 as Member Secretary and formed Advisory Committee and a sum of Rs.500/- per month shall be deducted from the Salary of the Doctors and credited into the Doctors Corpus Fund Bank Account as done in Postal Insurance, Society Loan, etc.

In the G.O. 4th cited, the Government further revised the Advisory Committee with five members and ordered that the Director of Medical and Rural Health Services shall administer the fund and reconciliation works to be done periodically.

I am to state that in the G.O. 4th cited, while revising the Executive committee of the Doctors Corpus Fund Scheme, the Government ordered that a sum of Rs.500/- per month shall be deducted from the salary of Doctors and credited into the savings bank account of Doctors Corpus Fund and the committee shall workout proper mechanism for collection, monitoring and review of the scheme.

In this connection, I am to further state that as per the unanimous decision taken during the first quarterly meeting of the Executive committee held on 09.02.2022 at this Directorate, the subscription of Rs.500/-per month shall be deducted from the salary of the willing doctors, who opted for this scheme, as this is a fraternity scheme, and after obtaining application form along with the consent letter from each of the doctors from the month of April 2022 i.e salary paid on march 2022 payable in April 2022. The original application along with consent letter should be sent to DCF office of this Directorate through proper channel. A copy of the application with consent letter should be maintained in the respective medical institution.

The subscription amount of each institution should be remitted through ECS every month and a detailed report on deduction and remittance shall be sent to the

The first part of the document discusses the importance of maintaining accurate records. It states that proper record-keeping is essential for ensuring the integrity and reliability of the data collected. This involves regular audits and updates to the database.

In the second section, the author describes the methodology used for data collection. This includes the selection of participants, the design of the survey, and the procedures for data entry and analysis. The goal is to ensure that the data is representative and that the results are statistically valid.

The third section presents the results of the study. The data shows a clear trend in the variables being measured, which supports the hypothesis. The findings are discussed in detail, including any limitations and potential areas for further research.

Finally, the document concludes with a summary of the key findings and their implications. It emphasizes the need for continued research in this area and provides recommendations for future studies.

Doctors Corpus Fund office through mail. A register should be maintained by each of the drawing officers as per the Annexure and credit into the Savings Bank Account No _____ of SBI (Teynampet Branch), Chennai-18. (Branch code 01741) (IFSC code.SBIN0001741). Whenever leave salary or salary dues are drawn, efforts should be made to confirm the DCF contribution and steps to be taken to effect payment of subscription.

The details of doctors opting for the scheme along with the list should be sent to the Heads of concerned Departments, for onward transmission to this Directorate so as to consolidate and reconcile with bank statement by this Directorate.

Hence, I request you to issue suitable instructions to the drawing officers under your control to furnish the details as per the Annexure, with a copy to this Doctors Corpus Fund office functioning at this Directorate for reconsolidation, with bank statement.

I solicit immediate action in this matter.


Member Secretary
S/S


Chairman
17022022

Enclosures:

1. Rules & Regulations
2. Application and Consent Form
3. Claims Format

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Annexure

Reconciliation For the Month of _____

S.No	Name of the Doctor	Present place of working	Monthly contribution Of Subscription Amount Rs.500/- (e.g .March 2022)	TNMC Reg No.	Date of remittance into the SBI bank account by the respective Government Medical Institution / Officer

