

DERMATOLOGISTS, VENEREOLOGISTS
&
LEPROLOGISTS WELFARE TRUST
(DVL WELFARE TRUST)

ESTD: 2011



ANNUAL REPORT

&

STATEMENT OF ACCOUNT

2024-2025

[1 APRIL 2024 TO 31 MARCH 2025]

OFFICE

Shreeji Chamber, Brahmpuri, Dandia Bazar,
Vadodara-390001, Gujarat

Tel. :0265 -2431085/Mob:- 7984498361

E-mail : dvlwelfaretrust@gmail.com

Website : www.dvlwelfaretrust.org

DERMATOLOGISTS, VENEREOLOGISTS
&
LEPROLOGISTS WELFARE TRUST
(DVL WELFARE TRUST)

Shreeji Chamber, Brahmपुरi, Dandia Bazar, Vadodara-390001, Gujarat

Tel. :0265 - 2431085

E-mail : dvlwelfaretrust@gmail.com

Website : www.dvlwelfaretrust.org

DR. RAJEEV SHARMA
NATIONAL PRESIDENT

DR. VINAY SINGH
PRESIDENT, ELECT

DR. CHETAN N. PATEL
CHAIRMAN

DR. AJAY PARIKH
HON. SECRETARY

DR. JANAK K. THAKKAR
HON. JOINT SECRETARY

DR. HITESH N. PATEL
HON. ASST. SECRETARY

DR. BHUMESH KUMAR
HON. GENERAL SECRETARY

DR. MANJUNATH SHENOY
IMM. PAST PRESIDENT

DR. VINEET RELHAN
VICE CHAIRMAN

DR. KAMALJIT SINGH
HON. TREASURER

DR. DHIRENDRA D. MUNI
HON. JOINT TREASURER

DR. NIPUL VARA
HON. ASST. TREASURER

TRUSTEES

DR. YOGESH MARFATIA

DR. KIRAN GODSE

DR. LALIT GUPTA

DR. JAYADEV BETKERUR

DR. RAJIB GOGOI

DR. VIJAY ZAWAR

DR. RASHMI SARKAR

ZONAL MEMBERS

DR. SUNIL VARTAK

DR. MANOJ RAM

DR. ROHIT BATRA

DR.SHREEBIJU

ADVISORS

Dr. S. D. N. Guptha

Dr. C. R. SRINIVAS

Dr. S. SACCHIDANAND

Dr. SURESH JOSHIPURA

DR. V.P.KURIYIPE

DR. DEEPAK PARIKH

DR. DEVESH MISHRA

DR. SURESH TALWAR

DR. RAMESH BHAT

DR. VENKATARAM MYSORE

PERMANENT INVITEE

Dr. KAOSHIK LAHERI

DR. SHYMANTA BARUA

DR. FIROZ K

DR. DINESH KUMAR D

DERMATOLOGISTS, VENEREOLOGISTS
&
LEPROLOGISTS WELFARE TRUST
(DVL WELFARE TRUST)

314-315, 3RD Floor, K M Trase Tower, H 3, Sector 14, Kaushambi, Gaziabad, UP.

Tel. 8800891111

E-mail : administrator@iadvl.org

Shreeji Chamber, Brahmpuri, Dandia Bazar, Vadodara-390001, Gujarat

Tel. :0265 - 2431085

E-mail : dvlwelfaretrust@gmail.com

Website : www.dvlwelfaretrust.org

REPORT OF DVL WELFARE TRUST 2024-2025

Dear Members,

On behalf of Managing Committee, it is our great pleasure & privilege to present the annual Report of our DVL Welfare Trust for the period 01.04.2024 to 31.03.2025.

ABOUT MEMBERSHIP			
1	Actual Members at the beginning of year i.e. 01.04.2024	1038 (1009)	
2	New Members enrolled during 01.04.2024 to 31.03.2025	65	Since Beginning
3	Expired Members during 01.04.2024 to 31.03.2025	7	23
4	Voluntary Termination of Members during 01.04.2024 to 31.03.2025	0	3
5	Duplicate Member during 01.04.2024 to 31.03.2025	0	4
6	Membership Termination during 01.04.2024 to 31.03.2025	4	10
7	Actual Members as on 31.03.2025	1103(1063)	
8	Amount likely to be paid to Deceased Member's Nominee(Member must have completed 1 year of membership)	Rs.4,78,350/-	
9	Amount paid to Nominee of Deceased members during the year 2024	Rs.23,35,500/-	
10	Last Death Benefit paid to Deceased Member's Nominee	Rs. 4,76,550/-	
11	Total Deceased Members	23	
12	Total amount paid to Nominee of Deceased Members	Rs.55,45,050/-	
13	Maximum Contribution paid by any one member	Rs.25,450/-	

MEMBERSHIP STRENGTH STATE WISE

STATE	REGULAR	BENEFICIARY	TOTAL
ANDHRA PRADESH	63	2	65
ASSAM	29	0	29
BIHAR	12	0	12
CHANDIGADH	3	0	3
CHHATTISGARH	1	1	2
DILHI	26	1	27
GOA	3	0	3
GUJARAT	261	55	316
HARYANA	66	1	67
JAMMU KASHMIR	7	0	7
JHARKHAND	3	0	3
KARNATAKA	193	11	204
KERALA	84	6	90
MADHYA PRADESH	6	0	6
MAHARASHTRA	88	12	100
MANIPUR	1	0	1
MEGHALAYA	3	0	3
NAGALAND	3	0	3
ORISSA	28	0	28
PUDUCHERRY	2	1	3
PUNJAB	9	0	9
RAJASTHAN	9	0	9
TAMILNADU	27	3	30
TELANGANA	18	2	20
UTTAR PRADESH	11	0	11
UTTARANCHAL	10	4	14
WEST BENGAL	34	1	35
TOTAL	1003	100	1103

MEMBERS OPTED FOR PROFESSIONAL INDEMNITY COVERAGE

STATE	MEMBER	STATE	MEMBER
ANDHRA PRADESH	36	MAHARASHTRA	42
ASSAM	6	MANIPUR	1
BIHAR	8	MEGHALAYA	2
CHANDIGARH	1	NAGALAND	1
CHHATTISGARH	3	ORISSA	12
DELHI	12	PUNJAB	6
GOA	1	PONDICHERRY	1
GUJARAT	106	TAMILNADU	20
HARYANA	1	TELANGANA	5
JHARKHAND	2	RAJASTHAN	3
KARNATAKA	54	UTTARAKHAND	1
KERALA	33	UTTAR PRADESH	13
MADHYA PRADESH	3	WEST BENGAL	12
TOTAL	385		

MEMBERSHIP STRENGTH AGE WISE AT THE TIME OF JOINING AS ON 31.03.2025

AGE	MEMBER
Upto the age of 10 Years	3
Above 10 Years and Upto 20 Years	9
Above 20 Years and Upto 30 Years	65
Above 30 Years and Upto 40 Years	304
Above 40 Years and Upto 50 Years	326
Above 50 Years and Upto 60 Years	244
Above 60 Years and Upto 70 Years	111
Above 70 Years	36
Total	1103

MEMBERS AGE AT THE TIME OF DEATH AS ON 31.03.2025

AGE	NUMBER OF MEMBERS
Above 40 Years and Upto 50 Years	5
Above 50 Years and Upto 60 Years	2
Above 60 Years and Upto 70 Years	6
Above 70 Years	10
Total	23

With your help, our scheme had helped the members' families. This year i.e. during the period of 1.4.2024 to 31.3.2025 with your help our scheme was able to help as Death Fund Contribution to the member family as below.

Sr. No	DVL WTN O.	FILE NO.	Name of the members expired	State	Membership period	Total Contribution from Member	Amount of help
1	80	17	DR.RAGHUNANDAN G TORSEKAR	MAHARASTRA	12 YEAR	15950/-	4,54,500/-
2	782	18	DR.HARBHAJAN GIRGALA	NEW DELHI	8 MONTHS	8750/-	00/-
3	1015	19	DR.GURUPATRA M KAMOJI	KARNATAKA	5 MONTHS	8750/-	00/-
4	403	20	DR. P SUGATHAN	KERALA	6 YEARS 4 MONTHS	12,200/-	4,65,300/-
5	33	21	Mrs.ARPITA COONDOO	WEST BENGAL	12 YEARS 6 MONTHS	16,950/-	4,68,450/-
6	104	22	DR.HEMANGI JERAJANI	MAHARASTRA	12 YEARS 2 MONTHS	14,850/-	4,70,700/-
7	590	23	DR.SHANKAR GOUDA	KARNATAKA	1 YEAR 9 MONTHS	1750/-	4,,76,550/-

Note:- DR.HARBHAJAN GIRGALA (Delhi) & DR.GURUPATRA M KAMOJI (Karnataka) have not completed one year membership.

Nominees of both are not entitled for D.F.C.

TERMINATED MEMBERS DURING THE YEAR 2024-25

Following members were terminated due to non-payment of Death fund contribution

Sr. No	DVL WTNO.	Name of the members	State
1	236	Dr. Purna Ashutosh Pandya	Gujarat
2	385	Dr.Malakar Subrata	West Bengal
3	968	Dr.Kamleshbhai Baldaniya	Gujarat
4	440	Dr.Dharsandiya Janak	Gujarat

DVL WELFARE TRUST AT A GLANCE

year	No. of New Members	No. of death's	Death rate	Duplicate Membersh ip	Voluntary Membersh ip Termination	Membersh ip Termination	Maximum contribution given by members upto	amount given to the family of deceased members during the year	Actual membersh ip Strength
2011-12	59	0	0	0	0	0	8300	0	59
2012-13	81	0	0	0	0	0	8650	0	141
2013-14	25	0	0	0	0	0	9050	0	166
2014-15	37	1	0.49	0	0	0	10,000	85,050.00	203 (202)
2015-16	24	1	0.44	0	0	0	10,500	98,100.00	227 (225)
2016-17	91	0	0	0	0	0	11,550	0	317 (315)
2017-18	92	1	0	0	0	0	12,650	1,46,700.00	409 (405)
2018-19	30	1	0.68	3	0	1	13,800	1,83,600.00	439 (431)
2019-20	27	1	0.21	0	0	0	15,050	2,02,500.00	466(457)
2020-21	57	4	0.76	0	1	0	15,750	8,29,800.00	523(509)
2021-22	14	3	0.55	0	2	2	19,700	6,83,100.00	537(516)
2022-23	51	2	0.34	0	0	1	21,950	4,64,400	588(564)
2023-24	450	2	0.19	1	0	2	23,700	5,16,150	1038(1009)
2024-25	65	7	0.63%	0	0	4	25,450/-	23,35,500/-	1103(1063)
TOTAL	1103	23	0.26%	4	3	10		32,09,550	1103(1063)

IMPORTANT POINTS

- When a member expires, nominee has to send claim form along with the original membership certificate and death certificate to the office. (The claim form is available on the web site).
- Whenever a member gets legal notice for alleged negligence in management of his patient,
 1. He has to contact our office with a copy of complaint which he has received. Following records must be sent with copy of notice.
 2. Photocopies of outdoor / indoor case papers.
 3. Photocopies of investigation done & treatment given.
 4. Any Criminal / Civil / Consumer complaint regarding misbehavior / alleged rape against the member and / or dispute regarding bill / payment for management of the patient will not be covered under the scheme.
 5. The scheme covers only the member and not the Hospital / Nursing Home / Clinic.

Note: - Members have to contribute every year DFC amount. Non contribution from the member affects the financial burden on DVL WT.

DFC NO	DFC YEAR	TOTAL NO	DUE AMOUNT
10	2021-2022	2	13000
11	2022-2023	3	6750
12	2023-2024	42	112500
13	2024-2025	261	531750
TOTAL		308	664000

ABOUT STATE & LOCAL CO-ORDINATORS

As per decision of Managing Committee, we require active & interested members who can work voluntarily as co-coordinators between the trust & IADVL Members. Following members have shown their interest and are working as co-coordinators.

CITY CO-COORDINATOR	STATE CO-COORDINATOR
AANDHRA PRADESH Vishakhapatnam :- Dr Divya	DR.VENKATA CHALAM
BIHAR	DR. VIKAS SHANKAR
DELHI	DR. VINAY SINGH
GUJARAT Ahmedabad :- Dr. Bharat M. Shah Dr.Jitendra K Shah Dr.Deepak Parikh Surat :- Dr.,Rajesh Buddhadev Vadodara :- Dr. Vivek Jain	DR.BHAVESH DEVANI
HARYANA	DR. SUMIT SHARMA
NORTH EAST	DR. INDRANI DEY
KARNATAKA Belagavi :- Dr.Shushruth Kamoji	DR. SUJALA & DR. MITAXARI
MAHARASHTRA KALYAN : DR. MUKESH SHAH MUMBAI : DR. HARESH TIMBADIA	
ORISSA	DR. MANOJ RAM
West Bengal	DR. KINGSHUK CHATTERJEE

On behalf of Managing Committee

Best Regards,

Dr. Rajeev Sharma
NATIONAL PRESIDENT

DR. VINAY SINGH
PRESIDENT, ELECT

Dr. Chetan N. Patel
CHAIRMAN

Dr. Kamaljit Singh
HON. TREASURER

Dr. Bhumesh Kumar K
HON. GENERAL SECRETARY

Dr. Manjunath Shenoy
IMM. PAST PRESIDENT

Dr. Vineet Relhan
VICE CHAIRMAN

Dr. Ajay Parikh
HON. SECRETARY



Narsinhbhai G. Patel & Co.

CHARTERED ACCOUNTANTS

DINESH M. PATEL
B. Com., F. C. A.

RONAK D. PATEL
F. C. A., D.I.S.A.
C.P.A. (Canada) C.P.A. (USA)

PRIYANKA M. PATEL
M.Com., F.C.A., D.I.S.A.

The Assistant Charity Commissioner
Vadodara.

Gujarat

Registration No. **VADODARA F-2788**

Name of the Public Trust :

DERMATOLOGIST, VENERELOGIST & LAPROLOGISTS WELFARE TRUST,

Vadodara, Gujarat.

For the year ended 31st **March, 2025**

AUDIT REPORT

We have audited the statement of accounts as per schedule VIII, IX, & IXC of the above trust and beg to report that :

- (a) Accounts are maintained regularly and in accordance with the provisions of the and Rules.
- (b) Receipts and disbursements are properly and correctly shown in the accounts.
- (c) The Cash Balance and Vouchers in the Custody of the Manager of Trustee on the date of the Audit were in agreement with the accounts.
- (d) The Books, Accounts, Vouchers or records required by us were produced before us. The title deeds or documents required by were produced before us; Receipts and Expenditure Vouchers have been maintained. The Trustee have maintained the vouchers properly and and regularly.
- (e) An/No inventory certified by trustee of the movable or the Public Trust has been maintained;
- (f) The manager or trustee or any other person required by us appear before us and furnished the necessary information required by us.
- (g) No properties or funds of the trust were applied for any objects or purpose other than the objects or purpose of the trust; Neither the documentary evidence not the instrument of trust was produced before us.
- (h) The amount of outstanding for more than one year is Rs. NIL and Rs. NIL has been written off during the year under report.
- (i) During the year under report, there were no repairs or construction involving expenditure exceeding Rs.5,000/- and the tenders were not invited for the same;
- (j) No money of the Public Trust has been invested contrary to the provisions of Section 35;
- (k) No alienation of the immovable properties contrary to the provisions of Section 36, have come to our notice.

Special Remarks :-

FOR NARSINHBHAI G. PATEL & CO.
CHARTERED ACCOUNTANTS

Priyanka

PARTNER



PLACE : VADODARA

DATED : 17.09.2025

UDIN:2515442BMLZRN1647

319, Paradise Complex, Opp. Commerce Faculty (M.S.U.), Sayajigunj, VADODARA-390005

G.Pay No. : 9723465187 E-mail: office.ngpatel@gmail.com (T) 9081377755, 9081377766

NARSINHBHAI G. PATEL & CO.
CHARTERED ACCOUNTANTS

Phone: (0265) 2361228, 2361774
319-Paradise Complex,
Opp. Commerce Faculty (MSU),
Sayajigunj, Vadodara-390005

THE BOMBAY PUBLIC TRUST ACT, 1950.
SCHEDULE IX C
(Vide Rule 32)

Statement of income liable to Contribution for the year ending 31 March, 2025

Registration No.: VADODARA F 2788

Name of the Public Trust : DERMATOLOGIST, VENEROLOGIST & LAPROLOGISTS WELFARETRUST,

Dr. Chetan Patel Clinic, Shreeji Chambers, B/h. Rajdhani Hotel, Brahmpuri, Dandia Bazar, Vadodara 390 001.

Particulars	Amount(Rs)	Amount(Rs)
Gross Annual income		992,370.00
Details of income not chargeable to contribution under Section 58 and Rule 32.		898,427.00
i) Donations received during the year from any sources.....	-	-
ii) Grants received from Government and Local Authorities.....	-	-
iii) Interest on Sinking or Depreciation Fund.....	-	-
iv) Amount spent for the purpose of Education.....	-	-
v) Amount spent for the purpose of Medical Relief.....	-	-
vi) Deduction out of income for Land Used for Agricultural purpose.....	-	-
a) Land Revenue and Fund Cess.....	-	-
b) Rent payable to superior landlord.....	-	-
c) Cost of production if land is cultivated by the Trust.....	-	-
vii) Deduction out of income from Non-Agricultural Purpose.....	-	-
a) Assessment cesses and other Government or Municipal taxes.	-	-
b) Ground rent payable to the superior landlords.....	-	-
c) Insurance Premia.....	-	-
d) Repairs at 8.33 % of gross rent of buildings let out.....	-	-
e) Cost of collection at 4% of gross rent of buildings let out.....	-	-
viii) Cost of collection of income or receipt for securities stocks etc at 1% of such income.....	-	-
ix) Deductions on account of repairs in respect of buildings, not rented and yielding no income at 10% of the estimated gross annual rent.	-	-
Gross Annual Income chargeable to contribution (Rs)		NIL

The objects of the trust is to run Medical Activities, hence its income is exempted from Contribution.

Certified that which 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 effective of double deduction.

For Narsinhbhai G. Patel & Co.
Chartered Accountants

Priyanka M Patel
Partner

Membership no: 154442
Date: 17.09.2025

UDIN:25154442BMLZRN1647



F.R.N. - 113943W

For DVL WELFARE TRUST

Chetan N. Patel

Chairman / Hon. Secretary / Hon. Treasurer
Trustee

*Chetan N. Patel
Shreeji Chamber
Brahmpuri
Dandia Bazar
Vadodara - 390001
9426378078*

NARSINHBHAI G.PATEL & CO.
CHARTERED ACCOUNTANTS

Phone: (0265) 2361228, 2361774
319-Paradise Complex,
Opp. Commerce Faculty(MSU)
Sayajigunj, Vadodara-390005

SCHEDULE VIII
[Vide Rule 17(1)]

The Bombay Public Trusts Act, 1950

Registration No.: VADODARA F 2788

Name of the Public Trust : DERMATOLOGIST, VENEROLOGIST & LAPROLOGISTS WELFARETRUST,

Dr. Chetan Patel Clinic, Shreeji Chambers, B/h. Rajdhani Hotel, Brahmपुरi, Dandia Bazar, Vadodara 390 001.

Balance Sheet As At: 31st March 2025					
Funds & Liabilities	Amount(Rs)	Amount(Rs)	Property & Assets	Amount(Rs)	Amount(Rs)
Trusts Funds or Corpus- Balance as per last Balance Sheet	500,000.00	500,000.00	Immovable Properties: (At Cost)		
Adjustment during the year			Building :		
Other Earmarked Funds:- (Created under the provisions of the trust deed of scheme or out of the Income)		14,865,442.00	Additions during the year		
Capital Reserve Fund	4,692,500.00		Less : Sales during the year		
S.P. P. & H. Fund	4,775,133.00		Depreciation up to date		
Advance Fraternity Contribution Fund	5,747.00		Investments :-		
Legal Fund	4,939,109.00		Note: The market value of the above investments is`		
Social Security Corpus Fund	452,953.00		Shares		10,325.00
Loans (Secured or Unsecured):-			Furniture and Education Equipments:		
From Trustees :			Balance as per last Balance Sheet	10,325.00	
From Others :			Computer Software		
			Balance as per last Balance Sheet	58,164.00	58,164.00
			Computer :		
			Balance as per last Balance Sheet	68,209.00	68,209.00
			Mobile :		
			Balance as per last Balance Sheet	16,699.00	16,699.00
Total C/F (Rs)		15,365,442.00	Total C/F (Rs)		153,397.00

Name of the Public Trust : DERMATOLOGIST, VENEROLOGIST & LAPROLOGISTS WELFARE TRUST,

Dr. Chetan Patel Clinic, Shreeji Chambers, B/h. Rajdhani Hotel, Brahmपुरi, Dandia Bazar, Vadodara 390 001.

Balance Sheet As At: 31st March 2025

Registration No.: VADODARA F 2788

Balance Sheet As At: 31st March 2025					
Funds & Liabilities	Amount(Rs)	Amount(Rs)	Property & Assets	Amount(Rs)	Amount(Rs)
Total B/F (Rs)		15,365,442.00	Total B/F (Rs)		153,397.00
Liabilities:-		1,276,990.00	Loans(Secured or Unsecured) : Good/ Doubtful		
For Expenses			Staff Loan		
For Advances			Other Loans		
For Rent and Other Deposits			Advances :-		
For Sundry Credit Balances			To Trustees		
I A D V L			To Employees		
Member's Deposits	1,276,990.00		To Contractors		
			To Lawyers		
			To Others		
			To T.D.S. Receivable		
Income and Expenditure Account:-		577,826.71	Income Outstanding:		318,543.00
Balance as per Balance Sheet	488,014.12		T D S Account	112,474.00	
Less: Appropriation, if any	-		Rent	-	
			Interest Receivable	206,069.00	
			Other Income	-	
Add: Surplus as per Income and Expenditure Account	89,812.59		Cash and Bank Balances:-		16,748,318.71
			State Bank Of India		
			Saving Account		
			Current Account	1,042,221.71	
			Fixed Deposit	15,700,000.00	
			Cash On Hand	6,097.00	
			Income and Expenditure Account:-		
			Balance as per Balance Sheet		
			Less : Appropriation, if any...		
			Less : Surplus as per Income and Expenditure Account		
Total (Rs)		17,220,258.71	Total (Rs)		17,220,258.71

As per our report of even date
For Narsinhbhai G. Patel & Co.
Chartered Accountants

The above Balance Sheet to the best of my/our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust.

For DVL WELFARE TRUST

Ch. Patel

Chairman / Hon. Secretary / Hon. Treasurer

Trustee

Priyanka M Patel
Partner
Membership No: 154442
Date: 17.09.2025



F.R.N. - 113943W

NARSINHBHAI G. PATEL & CO.
CHARTERED ACCOUNTANTS

Phone: (0265) 2361228, 2361774
319-Paradise Complex,
Opp. Commerce Faculty (MSU),
Sayajigunj, Vadodara-390005

SCHEDULE IX
[Vide Rule 17(1)]

The Bombay Public Trusts Act, 1950

Registration No.: VADODARA F 2788

Name of the Public Trust : DERMATOLOGIST, VENEROLOGIST & LAPROLOGISTS WELFARETRUST,
Dr. Chetan Patel Clinic, Shreeji Chambers, B/h. Rajdhani Hotel, Brahmपुरi, Dandia Bazar, Vadodara 390 001.

Income & Expenditure Account for the year ending 31st March, 2025					
Expenditures	Amount(Rs)	Amount(Rs)	Incomes	Amount(Rs)	Amount(Rs)
To Expenditure in respect of properties			By Rent accrued/ realised		
Rates, Taxes, Cesses.			Realised		989,870.00
Repairs and maintenance			By Interest accrued/ realised		
Salaries.			FD interest		
Insurance			On Securities		
Postage expence			On Loans		
Other Expenses:			On Bank Account	989,870.00	
To Establishment expenses			By Dividend		
To Remuneration to Trustees			By Donations in Cash or kind		
To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any)			By Grants		
To Legal expenses			By Income from other Sources		2,500.00
To Audit fees		4,130.00	BY MISE INCOME	2,500.00	
Total C/F (Rs)		4,130.00	Total C/F (Rs)		992,370.00

MS

The Bombay Public Trusts Act, 1950

Registration No.: VADODARA F 2788

Name of the Public Trust : DERMATOLOGIST, VENEROLOGIST & LAPROLOGISTS WELFARETRUST,

Dr. Chetan Patel Clinic, Shreeji Chambers, B/h. Rajdhani Hotel, Brahpuri, Dandia Bazar, Vadodara 390 001.

Income & Expenditure Account for the year ending 31st March, 2025					
Expenditures	Amount(Rs)	Amount(Rs)	Incomes	Amount(Rs)	Amount(Rs)
Total B/F (Rs)		4,130.00	Total B/F (Rs)		992,370.00
To Contribution and Fees		9,842.00	By Transfer from Reserve		
a) Bad Debts			By Deficit Carried over to Balance Sheet		
b) Loan Scholarship					
c) Irrecoverable Rents					
d) Other items					
To Miscellaneous Expenses					
To Depreciation					
To Amount transferred to Reserve or Specific Funds		662,691.00			
To Expenditure on objects of the Trust		225,894.41			
a) Religious					
b) Educational					
c) Medical Relief	225,894.41				
d) Relief of Poverty					
e) Other Charitable objects					
To Surplus carried over to Balance Sheet		89,812.59			
Total (Rs)		992,370.00	Total (Rs)		992,370.00

As per our report of even date attached

For Narsinhbhai G. Patel & Co.

Chartered Accountants

Priyanka M Patel

Partner

Membership No: 154442

Date: 17.09.2025

Date: 17.09.2025



F.R.N. - 113943W

For DVL WELFARE TRUST

A. Patel

Chairman / Hon. Secretary / Hon. Treasurer

Trustee

Mutual benefit scheme of IADVL – The DVL Welfare trust

Introduction: IADVL has launched a mutual benefit scheme coupled with professional legal protection in 2011 and named it DVL welfare trust. It is one of the important financial benefit scheme aimed at securing financial security for the family members of our association. The Executive committee of IADVL urges all its members to join this mutual benefit scheme to make it a successful initiative of IADVL. The details of this welfare scheme are as follows:

DERMATOLOGISTS VENEREOLOGISTS & LEPROLOGISTS WELFARE TRUST (DVL trust) has been established for the benefit of members of IADVL. The trust has been registered at Vadodara. DVL Welfare Trust is by IADVL, of IADVL and for IADVL ites”.

Aims and objectives of the scheme:

- To provide financial assistance to the family of a member of this scheme in the event of his/her death.
- To inculcate a habit of savings among the members for their mutual benefit.
- An option to provide comprehensive indemnity cover in the event of litigant situations arising out of alleged professional negligence by the members.
- To educate the members, including clinic staff, to prevent any litigant situation and to guide them, how to deal with it in the event of such a situation.

Eligibility of the members: Any life member of IADVL, irrespective of age is eligible to become a Regular Member of the scheme. Family members of Life members of IADVL can also join the scheme as Beneficiary Members. Please note that separate forms need to be filled for each member of a family.

Total Amount Payable at the time of admission:

1. Admission Fees (as per age –given below).
2. Annual Membership Fees Rs. 800. (Up to 31st March 2030) Increment of Rs.50/- every 5years.
3. Advance Fraternity Contribution (AFC) Rs.3000 (Rs Three thousand only) a minimum amount kept with DVL trust towards members future fraternity contributions.

Optional amount to be payable at admission: Member can deposit additional amount of his choice as deposit for future annual contribution. The 4% interest will be credited on deposit amount.

Details of one time Admission fees: The Admission Fees payable shall be based on age in years of the proposed member or their family member who likes to join the scheme, as follows:

1	Upto the age of 10 Years	Rs.1,000
2	11 of 20 Years	Rs. 1500
3	21 of 30 Years	Rs. 2000
4	31 of 40 Years	Rs. 3000
5	41 of 50 Years	Rs. 4000
6	51 of 60 Years	Rs. 5000
7	61 of 70 Years	Rs. 7000
8	above 70 Years	Rs. 8000

Optional Legal fees for professional indemnity For life members of IADVL who volunteer to have professional legal cover, this option is available. However, they necessarily have to be members of DVL trust as well. Annual legal fee is based as per type of Dermatology practice: a) The Consultant with only office practice will have to pay Rs. 1000/- per year; (B) The consultant with practice of cosmetic, laser & other Dermato surgical procedures will have to pay Rs. 3000/- per year; to cover these procedural events or litigations.

The indemnity coverage will be Rs. 7, 00, 000 (Rupees seven lakhs) per case and Rs. 15,00,000 (Rupees Fifteen lakhs only) aggregate per year. .

Member's annual contribution: [a] Annual membership fee of Rs. 800/- (with increment of Rs. 50/- every 5years). **and**

[b] Fraternity contribution Rs. 500 x N, where N = No. of Death of members)

Plus, *Optional* professional indemnity annual legal fees, to be paid by those members who opted for professional indemnity.

Benefits for IADVL members of DVL trust: 1) Social security to family members: Note: Financial benefits will start after ONE year of joining the scheme. Nominee will get Rs. 450 x N, where N = No. of members of DVL trust. In other words, when more IADVL members join this scheme, more fraternity benefit for members families. 2). Professional legal protection, when applicable, for those members opting for it: Legal help is extended in all types of cases like civil, criminal, labour & consumer redressal fora.

Please note that DVL trust welfare Scheme is new ongoing scheme initiated by IADVL for the benefit of its members. Periodic modifications and improvements in the scheme to make it more members friendly are expected to take place from time to time.

As on 12.01.2026 Total membership. 1126 Expired member. 26

For Medico-legal aspect we have successfully negotiated with LegalMD Global Consulting Services Pvt. Ltd. Members can avail the services all over India.

For further clarifications contact

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