

LALIT

AMBWANI

SR BUSINESS ASSOCIATE



WINNERS' TEAM
"INSURANCE"....a better decision

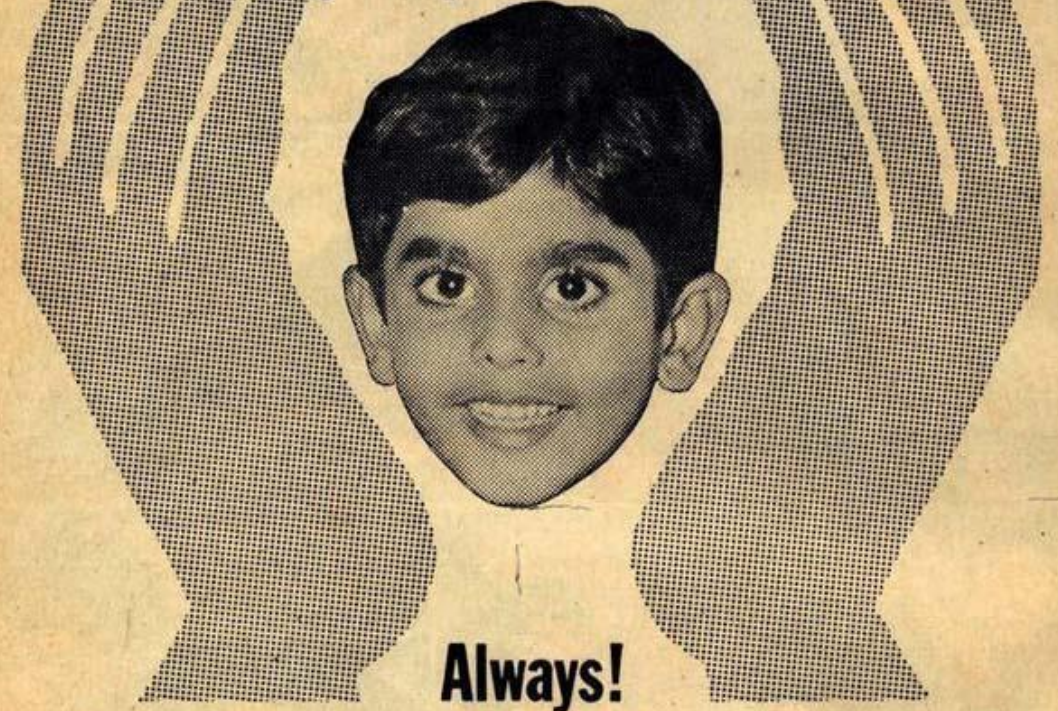
WHY WE
Should Go With
LIC



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

WHY WE
Should Go With
LIC

Let him feel
the warmth of
your protection...



Always!

Your child, your hope, is at his best in a loving, secure, worry-free environment. And like every fond parent, you strive ceaselessly to ensure an enduring, secure atmosphere full of the warmth of your loving care.

But what of the future?

Let LIC help you in meeting your child's future needs. Choose from the many attractive schemes to provide for children's education, marriage, or start-in-life:-

- Children's Anticipated Policy.
- Educational Annuity Policy.
- Fixed Term (Marriage) Endowment Policy.

- Children's Deferred Assurance Policy.
- Endowment - type Policies on the life of parent/child.

For further details, contact your LIC Agent or the nearest Branch Office.

**Plan Today to Ensure
A Bright Future for Your Child.**



Life Insurance
Corporation of India



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

1.6 CR LOSS

EVERY HOUR

BANKS AT RISK

1.6 CR LOSS PER HOUR

धोखाधड़ी और फर्जीवाड़े के शिकार हैं बैंक
हर घंटे ₹1.6 करोड़ का घाटा

एजेंसियां बंगलुरु. भारतीय बैंकों को धोखाधड़ी और फर्जीवाड़े से हर घंटे 1.6 करोड़ रुपये का नुकसान होता है. यह बैंकों से फ्राड के सबसे पुराने तरीकों में से एक है और गंवाए जाने वाले कुल धन का 60 फीसदी से अधिक हिस्सा इसी तरह जाता है. बैंकों द्वारा शिकायत के लिहाज से रिजर्व बैंक ऑफ इंडिया ने फ्राड को 8 कैटेगरी में बांटा है. केवल 'चीटिंग एंड फॉर्जरी' से तीन वर्ष (2014-15, 2015-17, 2016-17) में बैंकों के कुल 42,276 करोड़ रुपये डूब गए. एक्सपर्ट इसे सिस्टम में बड़ी खामी बताते हैं, जिसके लिए सिक्योरिटी फ्रेमवर्क और ट्रेनिंग की कमी जिम्मेदार है. इस तरह के फ्राड को आमतौर पर फर्जी डाक्यूमेंट्स और बैंकों में झूठे दावों के जरिए अंजाम दिया जाता है.

₹42,276 करोड़ 3 वर्ष में
₹42,226 करोड़ में से 89% सरकारी बैंकों के
₹4,683 करोड़ की चपत निजी बैंकों को

SBI सबसे अधिक प्रभावित

स्टेट बैंक ऑफ इंडिया को सर्वाधिक 5,743 करोड़ रुपये का घुना लगा. धोखाधड़ी के कुल 7,505 मामले सामने आए, जिनमें से 4,702 की शिकायत मौकाई बैंकों ने की. जबकि प्राइवेट बैंकों में 2,803 केस दर्ज हुए.

कुल 42,226 करोड़ रुपये में से 37,583 करोड़ रुपये (89 फीसदी) सरकारी बैंकों के थे और प्राइवेट बैंकों को 4,683 करोड़ रुपये की चपत लगी.

बैंक	प्रभाव
कोटक	160-7 254-3
जोटा	124-7 150-6
राजस्थान	147-2 792-6
महाराष्ट्र	134-8 112-6
सिंधिया	464-4 824-6
काका	139-2 152-3

WITH LIC YOU ARE SAVE

LALIT AMBWANI

DEVELOPMENT OFFICER

PUBLIC SECTOR BANK 50,000 CR LOSS

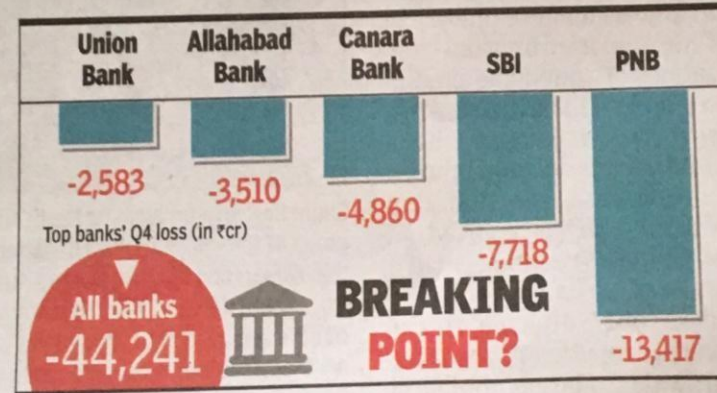
Public sector banks' losses near record ₹50,000cr in Q4

Will Force Govt To Pump In More Capital Than Planned Earlier

Mayur.Shetty@timesgroup.com

Mumbai: Losses of public sector banks (PSBs) for the quarter ended March 2018 are set to hit a record Rs 50,000 crore — more than double the losses of Rs 19,000 crore in the preceding quarter ended December 2017. The huge losses are a fallout of new Reserve Bank of India (RBI) norms scrapping all loan-restructuring schemes and will put pressure on the government to infuse more capital into public sector unit (PSU) lenders than planned earlier.

Of the 15 PSU banks that have announced their results, 13 have reported net losses and only two lenders — Indian Bank and Vijaya Bank — have reported profits. The consolidated earnings of the 15 lenders added up to losses of Rs 44,241 crore. The overall losses are likely to cross Rs 50,000 crore, considering that several large lenders — including



IDBI Bank, Bank of India, Bank of Baroda, United Bank and Indian Overseas Bank — are yet to announce their results. Of all these, only Bank of Baroda had reported a profit in the preceding quarter.

ICRA senior vice-president & group head (financial sector ratings) Karthik Srinivasan said, "Despite recapitalisation, of the 15 PSBs that have declared their results for FY2018, tier-1 capital position reported by five PSBs is closer to minimum regulatory requirement of 7%."

The losses have been largely triggered by higher provisions for bad loans. According to a study by Care chief economist Madan Sabnavis, the ratio of non-performing assets (bad loans) to total loans had been stable in the range of 11-12% for the first three quarters of FY18, but increased sharply to 13.41% in the fourth quarter.

The dilemma for the central government would be renegeing on its statement that it will be providing capital to only the well-performing

banks. The lenders that are in need of capital are the ones that have a high level of bad loans. For instance, Allahabad Bank has core equity capital of below the statutory requirement of 7%, while four other lenders Punjab National Bank, Central Bank of India, Oriental Bank of Commerce and Andhra Bank are just above 7%.

ICRA's Srinivasan said, "Though the banks are likely to emerge with cleaner asset quality, the Rs 650 billion of capital infusion budgeted by the government for FY2019 may well turn out to be inadequate. The ability of the PSBs to meet regulatory capital ratios and, consequently, their credit ratings, will remain highly dependent on them being able to raise capital from the markets. If the banks are unable to raise capital from the markets, the government will be required to augment its share of capital infusion during FY2019."



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

PUBLIC SECTOR BANK 63,000 CR LOSS IN Q4 2018

PSBs report Rs 63,000 crore loss in Q4'18

Furquan Moharkan

BENGALURU, DHNS: The public sector banks (PSBs) in the country have witnessed their worst quarterly losses between January and March 2018, despite the talks of recovery.

Out of 21 PSBs, 19 have made losses, with many of them exceeding thousands of crores. The cumulative loss clocked by the 19 PSBs in just three months of the last financial year amounts to a whopping Rs 63,020.6 crore, as per the banks' filings with BSE for the quarter.

The only two PSBs to make profits in the quarter include Bengaluru-based Vijaya Bank and Chennai-based Indian Bank. While Vijaya Bank reported net profit of Rs 207.31 crore in the fourth quarter, Indian bank's net profit stood at Rs 132 crore.

The scam-hit Punjab National Bank (PNB) reported the worst losses in the quarter ended March 31, 2018, amounting to a whopping Rs



Source: Bank filings

13,416.9 crore.

State Bank of India (SBI) was the second highest loss making PSB in the fourth quarter of the last fiscal, with losses amounting to Rs 7,718.2 crore.

IDBI Bank is the third in the list with the quarterly losses amounting to Rs 5,662.8 crore. Bengaluru-based Canara Bank reported the fourth highest losses among PSBs in the quar-

ter, amounting to Rs 4 crore.

Among others, while of the banks clocked losses in the range of Rs 2,000 to Rs 3,000 crore, Baroda, Allahabad Bank and IOB clocked losses in excess of Rs 3,000 crore – Rs 3,509.63 crore, Rs 3,606.73 crore, respectively.

On the annual basis, these 19 PSBs are in the red with a collective loss amounting to Rs 87,356.7 crore. PNB again leading the list with a loss worth Rs 12,282.8 crore.

Most of the banks put the onus of massive losses on increased provisioning for bad loans arising out of stringent norms rolled out by the government to handle bad loans.

Banking industry in the north-east told DH that the previous slowdown in the economy contributed to the losses. "Increased provisions are complemented by the lack of growth. There has been a decline in income as well," one Deputy Managing Director of SBI said.



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

Bank's at Risk...



BANK
GURANTEE OF
ONLY 1 LAKH

अगर बैंक में जमा है एक लाख से ज्यादा तो भूल जाइये पैसा

नई दिल्ली। पंजाब नेशनल बैंक में हुए 114 अरब के महाघोटाले के बाद इसकी भरपाई करने में सभी बैंकों (जो इस घोटाले से बेहाल हो गई हैं) की कमर टूट जाएगी, अगर सरकार अपनी तरफ से बेलआउट करने से मना कर देती है। भविष्य में अगर पंजाब नेशनल बैंक आपकी जमा रकम से इस घोटाले की भरपाई करता है तो फिर एक लाख रुपये से ज्यादा की रकम को आपको भूलना होगा। ऐसा रिजर्व बैंक ऑफ इंडिया की तरफ से बनाए गए नियमों के अनुसार है।

मौजूदा समय में बैंक में रखी आपकी कुल रकम में से सिर्फ 1 लाख रुपये सुरक्षित होते हैं। इसका मतलब यह है कि कभी अगर कोई बैंक दिवालिया होता है, तो लाखों रुपये की

यह है आरबीआई का नियम

आरबीआई की तरफ से जमाकर्ताओं को उनके जमा धन पर मिलने वाले इन्श्योरेंस कवर पर कुछ नियम बनाए हैं। डिपॉजिट इन्श्योरेंस एंड क्रेडिट गारंटी कॉर्पोरेशन (डीआई सीजीसी) के नाम से बने इन नियमों के अनुसार बैंकों में आपके द्वारा जमा किए गए रकम में से केवल एक लाख रुपये का इन्श्योरेंस कवर है। यह कवर सभी तरह के खातों पर लागू है। हम आपको आरबीआई की वेबसाइट पर लिखे नियम को भी यहां दे रहे हैं।

आपकी बचत में से सिर्फ 1 लाख रुपये की डिपॉजिट सुरक्षित रहेगी। इससे ज्यादा जितनी भी राशि होगी वह रकम

डूब जाएगी।

मान लीजिए आपका किसी बैंक में खाता है और उसमें मूलधन व व्याज मिलाकर के 15 लाख रुपये का बैलेस है और किसी वजह से बैंक दिवालिया हो जाता है। दिवालिया होने की वजह से वह जमाकर्ताओं के पैसे चुकाने की स्थिति में नहीं रहता है, तो ऐसी स्थिति में भी उस बैंक को कम से कम 1 लाख रुपये आपको देने ही होंगे। हालांकि 1 लाख से ज्यादा जितनी भी रकम होगी (14 लाख रुपये), उसकी सुरक्षा की कोई गारंटी नहीं है।

आरबीआई का यह नियम सभी बैंकों पर लागू है। इनमें विदेशी बैंक भी शामिल हैं, जिनको आरबीआई की तरफ से लाइसेंस मिला हुआ है। इस हिसाब से देखें शेष पेज 15 पर...



LIC

भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

BANK'S AT RISK

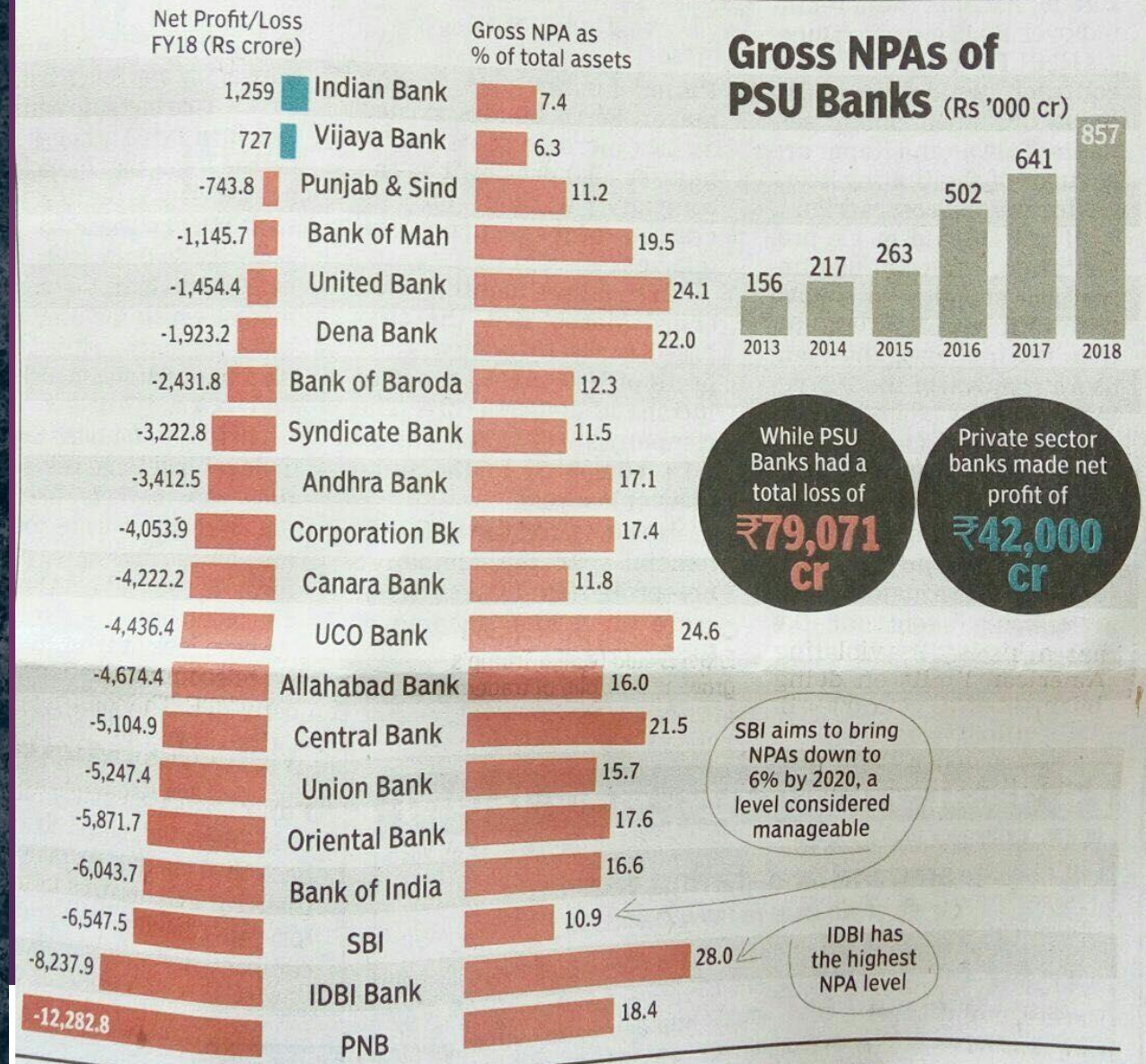
9 CR LOSS EVERY HOUR

217 CR LOSS

EVERY DAY

PUBLIC SECTOR BANKS LOST ₹217CR A DAY, OR ₹9CR EVERY HOUR

21 public sector banks in India collectively earned two dubious distinctions in 2017-18 – the highest ever losses and biggest pile-up of gross non-performing assets (NPAs)





भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

Bank's at Risk

Stock Market Plunges On Fears Of Loan Writeoff Impact

SBI sees record ₹20k cr loans turn bad, Q3 profit dips 62%

TIMES NEWS NETWORK

Mumbai: Corporate loans of over Rs 20,000 crore advanced by State Bank of India soured and Bank of India reported a loss of Rs 1,505 crore in the quarter ended December 2015 as the RBI's move to get banks to unearth bad loans played out in quarterly results.

SBI, the country's largest lender, on Thursday, reported a 61.7% drop in net profit to Rs 1,115 crore from Rs 2,910 a year ago crore due to an increase in bad loans and higher provisioning. Besides BoI, Oriental Bank of Commerce too slipped into the red with a net loss of Rs 425 crore as against a net profit of Rs 19.6 crore in the

BURIED UNDER BAD DEBT

Bank	Latest M-Cap (₹cr)	Net Profit (₹cr)		Gross NPA (₹cr)		Gross NPA* (%)
		Q3FY15	Q3FY16	Q3FY15	Q3FY16	
SBI	119,702	2,910	1,115	72,792	5.1	
BoI	6,917	173	-1,505	36,519	9.18	
Union Bank	8,166	302	79	18,495	7.05	
OBC	2,485	20	-425	11,824	7.75	
Indian Bank	3,856	278	42	7,071	5.61	

*% of total advances

corresponding quarter last year. Union Bank and Indian Bank saw their net profits drop 74% and 85% to Rs 78.5 crore and Rs 42.3 crore, respectively, as provisions for bad loans took their toll on bank balance sheets.

Public sector banks have

seen a surge in their bad loans following directions from the RBI to classify some large corporate accounts as bad debts. Although the corporates had been under stress, banks have been avoiding classifying them as non-performing assets

(NPAs) as this would hurt their bottom line. SBI's profits were hit after provisions for bad loans jumped 59% to Rs 7,645 crore.

SBI chairman Arundhati Bhattacharya said, "Those accounts which we have not been classified as NPAs in the quarter, many of them are those where resolution or workout plans are in an advanced stage. Should those resolution plans materialize, then that number (provisions in the next quarter) could be less." She said there was a possibility that defaults could rise since some of the bank's customers might default with other lenders. SBI would also be required to classify the loan as an NPA.



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

Co-Operative
Society F D
rates are
Fixed

Bank's at Risk





भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

**BANK'S HAVE
GUARANTEE OF
1 LAKH
ONLY**

Bank's at Risk



Amount of Cover (Protection)

Under the Scheme, in the event of liquidation, reconstruction or amalgamation of an insured bank, every depositor of that bank is entitled to repayment of the deposits held by him in the same right and same capacity in all branches of that bank upto an aggregate monetary ceiling of Rs.1,00,000/- (Rupees one lakh).



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

WHY WE
Should Go With
LIC



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

We
Know
India
Better



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

WHY WE
Should Go With
LIC

SOVEREIGN
GOVERNMENT GUARANTEE
ON ALL LIC POLICIES





भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

WHY WE
Should Go With
LIC



Sovereign Government Guarantee

For All Policies

In
LIC of India



सत्यमेव जयते

Govt. Guarantee for LIC Policyholders



The sum assured of all policies issued by LIC of India including any bonuses declared in respect thereof and, subject to the provisions contained in section 14 the amounts assured by all policies issued by any insurer the liabilities of which have vested in the LIC of India under this Act, and all bonuses declared in respect thereof, whether before or after the appointed day, shall be guaranteed as to payment in cash by the Central Government. Under

-Section 37 of LIC ACT, 1956

LALIT AMBWANI



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

WHY WE
Should Go With
LIC

एलआईसी की है पॉलिसी तो कभी नहीं डूबेगा आपका पैसा, भारत सरकार की है सॉवरेन गारंटी

नई दिल्ली। अगर आपने भारतीय जीवन बीमा निगम यानी एलआईसी से बीमा खरीदा है तो आपका पैसा कभी नहीं डूबेगा। जब आपकी पॉलिसी की अवधि पूरी होगी या पॉलिसी के तहत क्लेम किया जाएगा तो आपको पॉलिसी के तहत मिलने वाले सारे बनेफिट मिलेंगे। एलआईसी की पॉलिसी पर भारत सरकार सॉवरेन गारंटी देती है। इसका मतलब है कि अगर एलआईसी किसी भी वजह से दिवालिया भी हो जाती है तो आपको पॉलिसी की अवधि पूरी होने या क्लेम का सारा पैसा भारत सरकार देगी।

एलआईसी में भारत सरकार की है 100 फीसदी हिस्सेदारी -

एनके सिंह के मुताबिक एलआईसी में भारत सरकार की 100 फीसदी हिस्सेदारी है। एक तरह से कह सकते हैं कि एलआईसी की ओनर भारत सरकार है। एलआईसी का मुनाफा काफी अधिक है। ऐसे में आज तक भारत सरकार की ओर से एलआईसी में अपनी हिस्सेदारी बेचने को लेकर कभी कोई प्रस्ताव नहीं आया। ऐसा इसलिए है क्योंकि एलआईसी की आर्थिक स्थिति काफी मजबूत है।

क्या है सॉवरेन गारंटी का मतलब - ओरिएंटल इंश्योरेंस कंपनी लिमिटेड के रिटायर्ड डीजीएम एनके सिंह ने बताया कि अगर किसी के पास एलआईसी की पॉलिसी है तो उसका निवेश पूरी तरह से सुरक्षित है। अगर उसने नियमों

के तहत क्लेम किया है तो उसे क्लेम का पूरा पैसा हर हाल में मिलेगा। इसी तरह से पॉलिसी की अवधि पूरी होने पर भी उसे सभी मैच्योरिटी बनेफिट मिलेंगे। एलआईसी की पॉलिसी पर भारत सरकार की सॉवरेन गारंटी है।



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

WHY WE
Should Go With
LIC

नवभारत

1934 से

www.enavabharat.com ■ नागपुर, गुरुवार 10 मई, 2018 ■ पृष्ठ : 22 मूल्य : ₹ 5.00 ■ ज्येष्ठ कृष्ण 10

गहरे संकट का साथी है जीवन बीमा

जन्म, शिक्षा, वृद्धावस्था में भी मददगार

एलआईसी को पहले समझा

व्यापार प्रतिनिधि
नागपुर, मौत चाहे जल्दी आए या फिर देर में, हमेशा नुकसानदेह एवं पीड़ादायी होती है। मौत वास्तविकता है। एक मौत से कई जानें प्रभावित होती हैं। आश्चर्य इस बात का है कि इसके बावजूद लोग 'मौत' के विषय में सोचते नहीं। मौत के बाद रिश्तेदारों का क्या होगा, बेटा-बेटी, पत्नी या फिर अश्विनी पर क्या सुनोगे? अगर लोग इस विषय में सोचने लगे, तो कम से कम वे अपने परिवार को 'आर्थिक' नुकसान से बचा सकते हैं। मौत के बाद भी उनका परिवार एक सामान्य जीवन जी सकता है। पहले इस विषय को लेकर जागरूकता ही नहीं थी, अब जागरूकता आई है, परंतु पैमाना काफी कम है। जीवन बीमा एक ऐसा माध्यम है, जो लोगों के सबसे बड़े नुकसान को भरपाई कर सकता है। परिवार को नौचे गत में जाने से बचा सकता है। जीवन बीमा में आज इतने विकल्प हैं कि केवल मौत ही नहीं, शादी, जन्म, शिक्षा, व्यापार, ठाढ़ी सभी को संभाल सकता है, जरूरत है, तो केवल प्लानिंग की।



भरत पारेख, प्रमुख
भरत पारेख फाइनेंशियल
एंड इंश्योरेंस सर्विस

50,000
का ग्राहक
आधार

सालाना कराते हैं
2000
करोड़ का
बीमा कवर

100
करोड़ का
वार्षिक प्रीमियम

200
करोड़ का
सिंगल प्रीमियम

नवभारत
SUCCESS STORY

50,000
पालिसी
शुरू

आज पारेख भले हो देश के नंबर 1 बीमा एजेंट हैं और देश-विदेश में जाकर लोगों को बीमा के संबंध में मार्गदर्शन करते हैं, परंतु 1985 में हालत ऐसी थी कि परिवार को सहयोग करने के लिए कुछ नहीं था। एलआईसी में 300 रुपये की नौकरी करने की पहल की, 12वीं पास और 18 वर्ष के होने के कारण वह भी संभव नहीं हो रहा था। एजेंट बनने के पहले अपने दोस्तों-रिश्तेदारों को बताया तो बातें बंद हो गईं, परंतु इस युवा में जन्म, जिद और लगन थी कुछ करने की! इन्होंने पहले एलआईसी को समझा और उसके अनुरूप खुद को बालने का प्रयास किया।

आज भी मिलते हैं 'अनजानों से'

वे कहते हैं कि 32 वर्षों से यह परंपरा जली आ रही है, और आज भी कायम है। आज भी वे दहनघाटी में 'अनजाने' लोगों से मिलते हैं और मुफ्त में ही सेवा देने की बात करते हैं, जरूरतमंद हो या सक्षम, वे अपनी निस्वार्थ सेवा देते ही हैं। वे कहते हैं कि अनजाने व्यक्तियों ने ही उन्हें सहारा दिया है और यही कारण है कि इस परंपरा को बरकरार रखे हुए हैं।

पारेख के पास 50,000 पालिसी चालू हालत में हैं। कुल 5000 से 5300 परिवारों को वे सीधे तौर पर सेवा प्रदान करते हैं। उन्होंने 2000 करोड़ रुपये का बीमा कवर करवाया है। प्रति वर्ष कुल 100 करोड़ रुपये का प्रीमियम उनके ग्राहक जीवन बीमा को देते हैं। सिंगल प्रीमियम के रूप में 200 करोड़ रुपये का प्रीमियम उनकी ओर से दिया जाता है।



WHY WE
Should Go With
LIC

1. LIC Contribution to GDP is 40%
2. IDBI Bank has been Taken over by LIC
3. LIC will invest 26,000 CR in IRFC
4. LIC to invest 1.5 lakh Cr in Railways
5. In 1956 one Central Office Valuation cost 10 Lakh and today's market value is 1000 Cr.
6. LIC is the second Highest land Property Market after Indian Railways.
7. All Money is Policy Holder's Property, no shareholders.
8. Government is just 5 % share holder by investing 5 Cr in 1956 and given Sovereign Guarantee, every year LIC pays 1500 Cr as a share of profit and rest it distribute to the policy holder.

HITCHING ON TO A NEW WAGON Cost of 30-year money is just 30 bps higher than benchmark bond

LIC Will Invest Up to ₹26,000 crore in IRFC

Saikat.Das1@timesgroup.com

Mumbai: State-owned insurer LIC of India will invest up to ₹26,000 crore this financial year in the Indian Railways Finance Corporation (IRFC), the market-financing arm of the railroad transporter, through bond subscriptions. The cost of the 30-year money is just 30 basis points higher than the benchmark bond yield, with a mechanism to reset the rate every 10 years, a top government official told ET.

For example, if the benchmark yield is at 7.90%, the cost comes to 8.20% semi-annually. The rate will be revised after 10 years in proportion to the prevalent sovereign gauge.

"IRFC will issue bonds to LIC to ... meet its borrowing requirements. The cost of borrowing looks cheap compared to other market rates," said the person cited above.

LIC of India and IRFC did not reply to ET's email queries.

IRFC is the market-financing arm of the state-owned railroad transporter, and had begun selling bonds about three decades ago to diversify its debt-raising pool. From time to time, it sells bonds to lenders and financial institutions to raise long-term funds for the railways.



IRFC's Funding Role

- IRFC is the market-financing arm of the railways
- It had begun selling bonds three decades ago to diversify its debt-raising pool
- It sells bonds to lenders to raise long-term funds for railways
- It seeks to fund long-term projects availing a credit window agreed with LIC 2-3 years ago
- IRFC enjoys some relaxations
- There is a five-year moratorium for interest payment while for principal repayment, it is 10 years.

IRFC has set the borrowing target in 2018-19 as it plans to issue a similar quantum bonds to LIC. The financial backer of the national carrier seeks to fund long-term projects availing a credit window mutually agreed with the LIC two-three years ago.

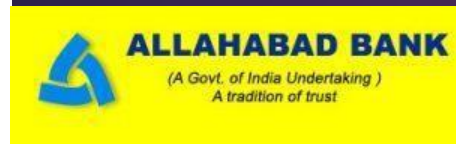
In March 2015, the railways inked an agreement with LIC, the largest domestic institutional investor, to receive funding assistance of ₹1.5 lakh crore for railway projects over the next five years.

But it hit a regulatory hurdle as such investment would take the insurer's exposure to one-fourth of IRFC's net worth, breaching an investment limit in any company involved in infrastructure. Insurance Regulatory and Development Authority (IRDA), the insurance regulator, demanded explicit government guarantee for the proposed bonds.

Later, in March, the ministry of finance approved the government guarantee of ₹5,000 crore for bonds to be issued by IRFC before the end of FY18. The process will continue for future issuances.

Under such a mammoth credit facility, IRFC enjoys certain relaxations. For example, there is a five-year moratorium for interest repayment, it is 10 years.

Combined market Capitalization of all Nationalized Banks in India



Combined Capitalization of all Bank is 4,79,835 Cr

LIC,S ANNUAL PREMIUM
COLLECTION IS 5 LAKH CR.
NET WORTH IS 30 LAKH CR.

NOT A SINGLE PAISA LOAN ON
LIC WHEREAS ALL THE BANK
ARE BURIED BENEATH THE
AVALANCHE OF NPA,S.

MOST PROFITABLE PUBLIC
SECTOR UNDERTAKING IN
INDIA WHEREAS BANKS ARE
LOOSING 63000 CR EVERY
QUARTER

**COMBINED
CAPITALISATION
OF ALL BANKS IS
5 LAKH CR**

LIC MARKET CAPITALISATION IS

30 LAKH CR





भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

WHY WE
Should Go With
LIC

एलआईसी के फंड से दौड़ेगी रेल

► कंपनी पांच साल में ₹1.5 लाख करोड़ निवेश करेगी ► रेलवे में अब तक का सबसे बड़ा होगा यह निवेश

नई दिल्ली (एसएनबी)। सार्वजनिक क्षेत्र की जीवन बीमा कंपनी एलआईसी ने अगले पांच साल में विभिन्न रेल परियोजनाओं के विकास में 1.5 लाख करोड़ रुपये के निवेश की प्रतिबद्धता जताई। भारतीय रेलवे में होने वाला यह संभवतः अब तक का सबसे बड़ा निवेश होगा। इस धनराशि से रेल परियोजनाओं और बुनियादी ढांचे का विकास किया जाएगा।

रेल बजट पेश करने के महज 15 दिनों के भीतर रेल मंत्री सुरेश प्रभु ने अपनी बजट घोषणा के एक और वादे को पूरा कर दिया है। इस उपलब्धि के तहत रेलवे और जीवन बीमा निगम (एलआईसी) के बीच एक एमओयू पर हस्ताक्षर किए गए। यहां आयोजित एक समारोह में वित्त मंत्री अरुण जेटली और रेल मंत्री सुरेश प्रभु की मौजूदगी में इस एमओयू पर दस्तखत किए गए। रेल मंत्रालय में वित्त आ्युक्त राजलक्ष्मी रवि कुमार और एलआईसी के चेयरमैन एसके राय ने इस एमओयू पर हस्ताक्षर किए।

इस अवसर पर रेल मंत्री ने कहा कि यह भारतीय रेलवे को भविष्य में समृद्ध बनाने की दिशा में अपनी तरह का पहला कदम है। इस कदम के साथ रेल मंत्रालय विभिन्न परियोजनाओं के त्वरित क्रियान्वयन के लिए अपने संसाधनों को बढ़ाने में समर्थ होगा। उन्होंने कहा कि इससे यातायात में जो बड़े त्रुटि होगी उससे और ज्यादा ठुलई के लिए क्षमता

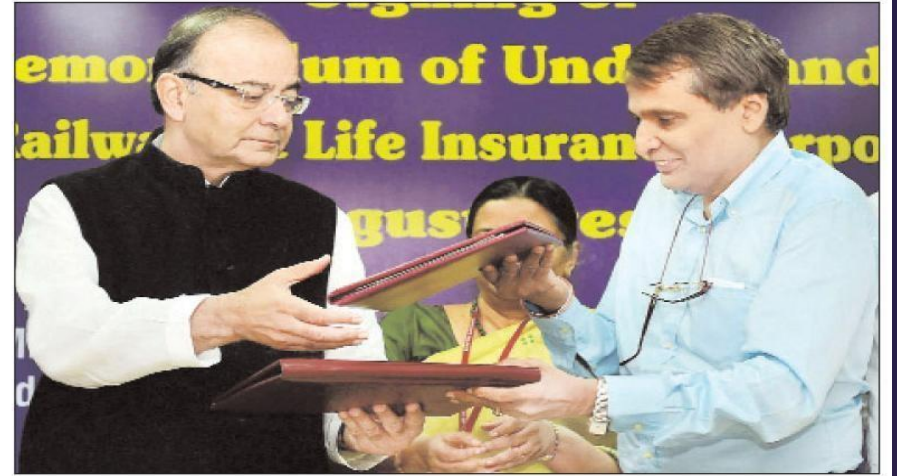
वृद्धि की गुंजाइश बनेगी। रेल मंत्री ने इस समझौते को देश के दो प्रमुख संगठनों के बीच 'शायी जैसा गठबंधन' करार दिया। उन्होंने कहा कि यह समझौता इन दोनों संगठनों के लिए 'फायदे का सौदा' होगा। उन्होंने कहा कि लोग हमेशा पूछते हैं कि धन कहाँ है और वह भी हनी (शहद) के साथ। क्योंकि यह धन जिस दर पर मिल रहा है वह एलआईसी व हमारे, दोनों के लिए अच्छा है।

बड़ा निवेश



- वित्त वर्ष 2015-16 से मुहैया कराए जाएगी यह मदद
- रेलवे और एलआईसी ने किए करार पर हस्ताक्षर
- रेल परियोजनाओं और बुनियादी ढांचे के विकास पर खर्च की जाएगी यह रकम
- संसाधन विकसित होने पर रेलवे को आमदनी में इजाफा करने में मिलेगी मदद

विभिन्न इकाइयों द्वारा जारी बांडों के जरिए किया जाएगा। ऋण भुगतान व ब्याज पर पांच साल का स्थगन रहेगा। एलआईसी इस एमओयू के तहत रेलवे की विभिन्न परियोजनाओं के क्रियान्वयन के लिए रेल मंत्रालय, उसके निकायों को अगले पांच वर्षों में डेढ़ लाख करोड़ रुपये की अधिकतम वित्तीय सहायता उपलब्ध कराएगी। यह सहायता वित्त वर्ष 2015-16 से उपलब्ध करायी जाएगी।



नई दिल्ली में बुधवार को भारतीय जीवन बीमा निगम (एलआईसी) और रेलवे के बीच हुए निवेश समझौते पर हस्ताक्षर के बाद दस्तावेजों का आदान-प्रदान करते वित्त मंत्री अरुण जेटली और रेल मंत्री सुरेश प्रभु। इस अवसर पर एलआईसी के वरिष्ठ अधिकारी भी मौजूद थे।

भारत के साथ सहयोग बढ़ाने के लिए चीन तैयार

नई दिल्ली (भाषा)। भारत के साथ द्विपक्षीय संबंधों में रेलवे के क्षेत्र सहयोग को महत्वपूर्ण करार देते हुए चीन के राजदूत ली यूचेंग ने कहा कि उनका देश आने वाले दिनों में भारत के इस क्षेत्र में अपनी मौजूदगी बढ़ाने को तैयार है।

उन्होंने भारतीय रेलवे को निजी एवं विदेशी कंपनियों के निवेश के लिए खोले जाने का स्वागत किया और उम्मीद जताई कि और निवेश अनुकूल नीतियों को क्रियान्वित किया जाएगा। यूचेंग ने कहा, 'भारत में बुनियादी ढांचे की काफी मांग है। हम भारत के साथ रेलवे के क्षेत्र के सहयोग बढ़ाने को तैयार हैं और चीनी

कंपनियों को भारत के रेल विकास से जुड़ने के लिए प्रोत्साहित कर रहे हैं।' उन्होंने कहा, 'हम उम्मीद करते हैं कि परियोजना कंपनियों के



पंजीकरण प्रक्रिया में लगने वाले समय को कम करने, सभी प्रकार की मंजूरी में कमी, कामकाजी वीजा के लिये आवेदन प्रक्रिया को आसान बनाने समेत भविष्य में निवेश अनुकूल नीतियों को आगे बढ़ाया जाएगा।' उद्योग मंडल एसोचैम द्वारा 'रेलवे एट 2020-निवेश मुद्दे और अवसर' विषय पर आयोजित सम्मेलन में राजदूत ने यह बात कही।



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

WHY WE
Should Go With
LIC

एलआईसी के पैसे से होगा रेलवे का आधुनिकीकरण

नई दिल्ली | विशेष संवाददाता

रास्ता खुला

रेल मंत्री सुरेश प्रभु ने रेलवे के बुनियादी ढांचे के विकास के लिए एलआईसी से डेढ़ लाख करोड़ कर्ज का इंतजाम कर अपने वित्तीय प्रबंधन का कौशल दिखा दिया है। इससे रेलवे के आधुनिकीकरण का रास्ता खुल गया है।

रेल मंत्रालय के अधिकारियों ने बताया कि चालू वित्तीय वर्ष के महज 36 दिनों के भीतर रेल बजट की 39 घोषणाओं को लागू करने में कामयाबी मिली है। रेलवे में पहली बार रेल परियोजनाओं की आनलाइन निगरानी के लिए विशेष ई-समीक्षा की शुरुआत की है। ट्रेनों व रेलवे स्टेशनों पर साफ-सफाई के लिए हाउस कीपिंग विभाग का गठन किया है। ट्रेनों में आपराधिक घटनाओं के मद्देनजर अकेली महिलाओं

- 39 परियोजनाओं को चालू वित्तीय वर्ष के 36 दिनों में लागू में मिली कामयाबी
- 138 व 182 दो हेल्पलाइन नंबर शुरू किए गए, यात्री कहीं से भी कर सकेंगे फोन

व वरिष्ठ नागरिकों को कोच के मध्य में लोअर बर्थ देने की व्यवस्था की गई है।

यात्रियों की सुविधा के लिए बहुप्रतीक्षित हेल्पलाइन नंबर 138 व आरपीएफ हेल्पलाइन नंबर 182 को शुरू कर दिया गया है। दोनों नंबरों पर यात्री देश के किसी भी कोने से डॉयल कर मदद मांग सकते हैं। इसके अलावा दर्ज कराई गई शिकायत की स्थिति का यात्री ऑनलाइन पता लगा सकेंगे।



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

WHY WE
Should Go With
LIC

We Know India Better

रेलवे को मिली एलआइसी के कर्ज की पहली किस्त



- ◆ एलआइसी के एमडी ने आइआरएफसी के एमएडी को सौंपा 2000 करोड़ रुपये का चेक
- ◆ दस वर्षीय बेंचमार्क दर से 0.3 फीसद अधिक दर पर मिला कर्ज
- ◆ रेलवे ने कहा महंगा नहीं, क्योंकि मिलेगा 14 फीसद रिटर्न

जागरण ब्यूरो, नई दिल्ली : एलआइसी ने रेलवे को देय डेढ़ लाख करोड़ रुपये के पांच साला कर्ज में से दो हजार करोड़ रुपये की पहली किस्त का भुगतान कर दिया है। रेलवे की माने तो यह महंगा नहीं है। क्योंकि इसका इस्तेमाल उन रेल परियोजनाओं में होगा जिन पर ब्याज से ज्यादा रिटर्न प्राप्त होगा।

दरअसल, यह कर्ज सरकारी प्रतिभूतियों पर प्राप्य ब्याज दर से 0.3 फीसद अधिक दर पर मिला है। फिलहाल यह लगभग नौ फीसद बनता है। यही वजह है कि पूर्व रेलमंत्री दिनेश त्रिवेदी समेत सरकार के कई आलोचक इसे रेलवे के लिए नुकसानदेह सौदा बता रहे हैं। हालांकि प्रभु ऐसा नहीं मानते। उनका कहना है कि यह कर्ज उन रेल परियोजनाओं के लिए लिया गया है जिन पर 14 फीसद की दर से रिटर्न मिलना है। लिहाजा कर्ज अदा में कोई परेशानी नहीं होगी। वैसे भी कर्ज की वापसी तीस सालों में होनी है। जिसमें से शुरू के

पांच साल माफ है। छठे से दसवें साल तक केवल ब्याज का भुगतान किया जाना है। जबकि ग्यारहवें साल से ब्याज व मूलधन दोनों की अदायगी की जानी है। यही नहीं, आने वाले वर्षों में ब्याज दरों में कमी से प्रभावी दर और कम बैठेगी।

प्रभु के मुताबिक यह रेलवे की जिम्मेदारी है कि इस धन का सही इस्तेमाल करे और अधिकतम लाभ उठाते हुए कर्ज की अदायगी सुनिश्चित करे। इस पैसे से न केवल नई परियोजनाओं के लिए धन की आवश्यकता पूरी होगी, बल्कि चालू परियोजनाओं को भी अधिकतम लाभकारी बनाया जा सकेगा। इससे रेलवे व एलआइसी दोनों को फायदा होगा। मंगलवार को रेल भवन में एलआइसी के प्रबंध निदेशक एसबी मैनक ने इंडियन रेलवे फाइनेंस कारपोरेशन (आइआरएफसी) के प्रबंध निदेशक राजीव दत्त को दो हजार करोड़ रुपये का चेक चौपा।

LIC EARNs 90,000 CR PROFIT



एल.आई.सी. चालू वर्ष में रिकार्ड 90,000 करोड़ के लाभ बांटेगी

प्राइवेट सैक्टर की कुल प्रीमियम आय के बराबर जीवन बीमा निगम करेगा दावों का निपटारा

जालंधर, 13 जुलाई (धवन): भारतीय जीवन बीमा निगम (एल.आई.सी.) द्वारा चालू वित्तीय वर्ष में रिकार्ड 90 हजार करोड़ के लाभ बीमा धारकों को बांटे जाएंगे। शेयर बाजार व बांड में निवेश से

यद्यपि रिटर्नों को लेकर अनिश्चितता का दौर चल रहा है पर उसके बावजूद एल.आई.सी. रिकार्ड मात्रा में पैसा अपने बीमा धारकों को देने जा रही है। पिछले वित्तीय वर्ष में एल.आई.सी. द्वारा लगभग 75 हजार करोड़ के लाभ अपने बीमा धारकों में वितरित किए गए थे जबकि अब चालू वर्ष में 20 प्रतिशत अधिक राशि वितरित होने जा रही है। सरकार के स्वामित्व में काम करने वाली एल.आई.सी. का बीमा उद्योग में पिछले एक दशक से प्राइवेट कंपनियों जैसे आई.सी.आई.सी.आई., अविवा तथा एच.डी.एफ.सी. के ऊपर प्रभुत्व बना हुआ है। एल.आई.सी. के दावों का निपटारा प्राइवेट क्षेत्र



की कुल प्रीमियम आय के बराबर है। एल.आई.सी. ने गत वर्ष शेयर बाजार में निवेश करके अच्छा रिटर्न कमाया है। एल.आई.सी. के चेयरमैन एस.के. राय का कहना है कि चालू वर्ष

में भी एल.आई.सी. अच्छा रिटर्न कमाने बारे संकल्पित है। हमें खुद एल.आई.सी. के कारोबार में बढ़ौतरी को लेकर आश्चर्य होता है।

उन्होंने कहा कि एल.आई.सी. ने कई बार सरकार को भी मुश्किलों से निकाला है। एल.आई.सी. द्वारा किए जाने वाले निवेश के कारण ही भारतीय शेयरों में बढ़ौतरी कई बार देखने को मिली है।

मई महीने के बाद से शेयर बाजार में व्यापक उठा-पठक देखने को मिल रही है। विदेशी संस्थागत निवेशकों ने भारतीय शेयर बाजार में भारी बिकवाली की है, जिस कारण शेयर बाजार में गिरावट का दौर देखने को मिला है।



LIC IS SETTLING

5 DEATH CLAIMS

EVERY

5 SECOND

LIC's
Claim
Settlement
Ratio out
of 30 Cr
Policy
Holders is
98%...

LIC betters private insurers in claims settlement

Individual settlement ratio increases to 98.14% in 2013-14; private peers see decline

DEEPA NAIR

Mumbai, January 8

Life Insurance Corporation of India has outdone its private peers in settling death claims in 2013-14, according to the Insurance Regulatory and Development Authority of India.

"The claims settlement ratio of LIC was better than that of the private life insurers," the regulator said in its annual report.

Claims rejection

LIC's individual death claims settlement ratio increased to 98.14 per cent during the last fiscal compared with 97.73 per cent in 2012-13. For private insurers, the settlement ratio had gone down marginally to 88.31 per cent, compared with 88.65 per cent during the previous year, the regulator said. The regulator said private sector life insurers have been rejecting about 8.03 per

cent of the claims as against 1.10 per cent by LIC. "Private insurers had repudiated more (10,036) number of claims when compared to (8,387) of LIC," the report said.

Industry performance

The industry's settlement ratio had slightly increased to 96.75 per cent in 2013-14 from 96.41 per cent in 2012-13 and the repudiation ratio had remained almost at the same level of 2.08 per cent in 2013-14.

Interestingly, during last fiscal, private life insurers closed more offices than they opened. They closed 732 offices and opened 166.

On the other hand, LIC established 1313 new offices and closed none, which resulted in a net increase of 1313 offices in the public sector.

LIC opened a number of micro



offices during the reporting year as mandated by the previous UPA Government, to push financial inclusion.

Number of agents

The industry saw a 3.1 per cent growth in the number of individual agents during 2013-14. The number has gone up to 21.88 lakh as on March 31, 2014 from 21.22 lakh as on March 31, 2013.

While the private life insurers recorded an increase of 4.5 per cent, LIC showed an increase of 2 per cent.

LIC has more number of individual agents than all private life insurers put together.

At the end of 2013-14, the number of agents with LIC stood at 11.96 lakh, while the corresponding number for private sector insurers was 9.92 lakh.

WHY WE
Should Go With
LIC

LIC SETTLES CLAIM WORTH 1 LAKH CR

99.34 % Maturity Claims
99.63% Death Claims

LIC settles claims worth ₹1 lakh crore in FY17

PRESS TRUST OF INDIA
Mumbai, September 1

LIFE INSURANCE CORPORATION of India (LIC) has settled claims worth more than ₹1 lakh crore in 2016-17.

LIC, which completed 61 years of its incorporation on Friday, said it had settled 215.58 lakh claims amounting to ₹1,12,700.41 crore during the previous financial year. "We achieved settlement of 98.34% maturity claims and 99.63 per cent of death claims in the year," the company said in a statement.

During 2016-17, LIC registered a growth of 27.22% in the new business in terms of the first year premium. Total first year premium amounted to ₹1,24,396.27 crore on March-end, capturing 71.07% of market share.

LIC's market share in terms of number of policies was 76.09%, garnering over 20 mil-



lion new policies as on March-end. At the end of the FY17, LIC had 23 plans for sale under individual business, it said.

In the current financial year, four new plans — Aadhaar Stambh, Aadhaar Shila, Jeevan Umang and Pradhan Mantri's Vaya Vandana Yojana — have been added by the corporation. The corporation is present in 14 countries through its branch offices, wholly owned subsidiary and joint venture companies.

We Know India Better

WHY WE
Should Go With
LIC

LIC most consumer friendly: IRDA

Mayur Shetty | TNN

Mumbai: Life Insurance Corporation of India has outdone its peers in the private sector in most parameters used for measuring consumer friendliness. The corporation had fewer lapses, higher claim settlement and no penalties from the regulator.

The claim settlement ratio of LIC was better than that of private life insurers. Its settlement ratio increased to 97.73% in FY13 from 97.42% in the previous year. And the percentage of rejections was only 1.12% compared to 1.30% earlier.

Private insurers reported a dip in settlement ratio to 88.65% from 89.34% in FY12. "Private insurers had repudiated more number of claims when compared to LIC. The percentage of repudiations (by private insurers) was 7.85%, almost unchanged from previous years 7.82% in FY12," the Insurance Regulatory and Development Authority



REPORT CARD

ity said in its annual report for FY13 released on Wednesday.

In terms of persistency of business too, LIC scores better with a lapse ratio of only 5.6% as against private life companies which are all in double digits ranging from 17% to 42%. The only exception is HDFC Life Insurance, which has a lapse ratio of 5.6%. IRDA measures lapse ratio as the number of policies lapsed during the year divided by the average of the policies in force at the beginning and end of the year.

The 13-month persistency

(policies which are renewed after a year) is the highest for PNB Metlife at 71.22% on a much smaller business. LIC, Max Life Insurance and IDBI Federal Life Insurance have a 13-month persistency of 70%. For other private companies, the ratio ranges from a low of 36% to 69%.

Private insurers scored slightly better was in terms of commission ratio. Private insurers paid out 5.7% of total premium as commission compared to 7.08% for LIC. However, LIC reach was much bigger and it sold more policies to the lower middle class with an average premium per policy of Rs 11,143. Compared to this, the private life insurers generated an average premium of Rs 24,457 per policy — more than double that of LIC.

While agents of private companies managed to sell only an average of three policies in FY13, the average agent of LIC sold 29 policies. In FY13, the insurance regulatory au-

thority imposed penalties on 12 companies, including two public sector non-life insurers, for various reasons. The penalties ranged from Rs 5 lakh to Rs 1.4 crore. However, LIC did not face any penal action.

Interestingly, although only five private life insurers paid out dividend, the total payout by private life insurers to their shareholders amounted to nearly 80% of LIC's dividend to the government. While LIC paid a dividend of Rs 1,436 crore to the government, private life companies paid out Rs 1,155 crore to their shareholders in FY13.

In the first quarter of FY14 life, insurers have written business of Rs 19,216 crore as against Rs 19,451 crore, recording a 1.2% shrinkage in business. While private insurers registered a 6.87% decline, the state-owned life insurer recorded a growth of 2.92%. LIC, with Rs 14,295 crore of premium from new policies, saw its new business market share rise from 74.29% to 74.39%.

LIC'S STAKE IN VARIOUS NATIONALISED BANKS

LIC'S STAKE IN VARIOUS BANKS

(as on 31 March 2015)



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

India is a Young Country

BEFORE 1990

PURCHASING
POWER WAS
LESS.



After 1990

- Purchasing power increased due to L G P
- Last 27 Years Purchasing Power Drastically Increased.
- Thus two types of assets
 - 1. Physical Assets
 - 2. Financial Assets



Physical Assets

Real Estate



Gold





Real Estate



1991

In Boriwali Two
bedroom flat was 5
Lakh

2016

Today it is 1 CR
Last Two Years
the Prices are
Stagnant.

Real Estate Has Reached Its PEAK...



WHY REAL ESTATE PRICES ARE STAGNANT?

1. REAL ESTATE HAS REACHED THE PEAK PURCHASING POWER.
2. THERE IS DEMAND SUPPLY MISMATCH
3. REAL ESTATE HAS REACHED ITS STAGNATION.
4. REAL ESTATE WILL NOT SEE AN INCREASE.

5 LAC BECOMING 1 CR IS EASY
1 CR BECOMING 2 CR IS DIFFICULT
2 CR BECOMING 5 CR IS IMPOSSIBLE

REAL ESTATE GOOD DAYS ARE OVER

GOLD Rates 1950 to 1959



**GOLD Prices in
1950 per 10 Gm was
Rs 99 and 1959 per
10 Gm was Rs 102...**

Gold price history chart including last 1 year, 5 years, 10 years and 30 years history. here you can see last 50 years of gold price history in India. In 1950, the price of gold was around Rs 100 per 10 gm of gold. Now it reaches to value of Rs 32000 per 10 gm of gold. Gold prices touched a record high in 2013.

Latest Gold Price Chart in INR per 10 GM

Year	Rate(In INR)
1950	Rs.99
1951	Rs.98
1952	Rs.76
1953	Rs.73
1954	Rs.77
1955	Rs.79
1956	Rs.90
1957	Rs.90
1958	Rs.95
1959	Rs.102



1950 to 1959 Gold Price Chart in India



GOLD Rates 1960 to 1969



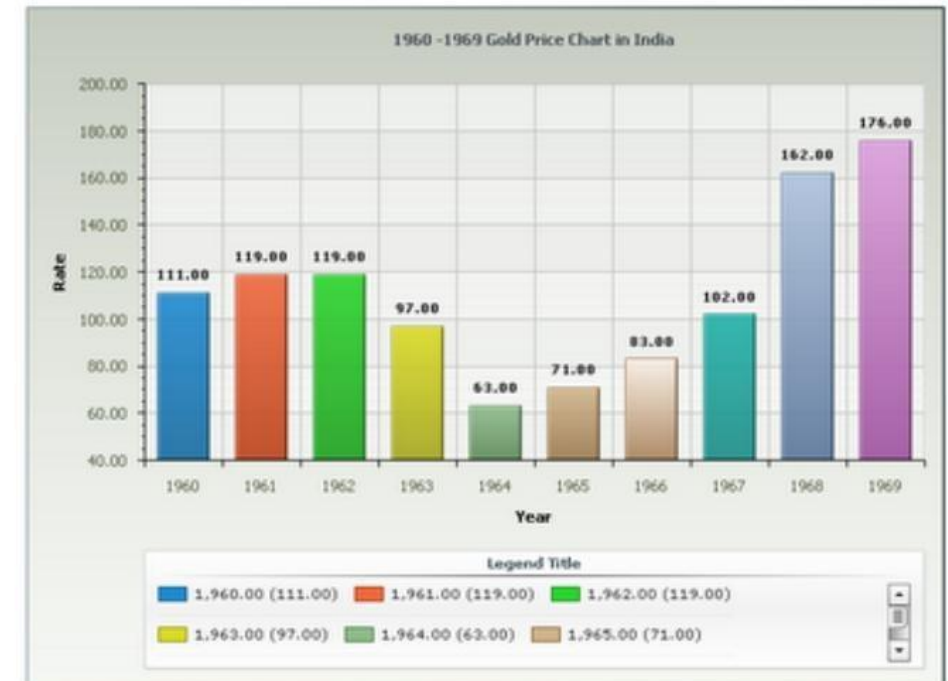
GOLD Prices in
1960 per 10 Gm was
Rs 111 and 1969 per
10 Gm was Rs 176...

Year Rate(In INR)

1960	Rs.111
1961	Rs.119
1962	Rs.119
1963	Rs.97
1964	Rs.63
1965	Rs.71
1966	Rs.83
1967	Rs.102
1968	Rs.162
1969	Rs.176



1960 to 1969 Gold Price Chart in India



GOLD Rates 1970 to 1979



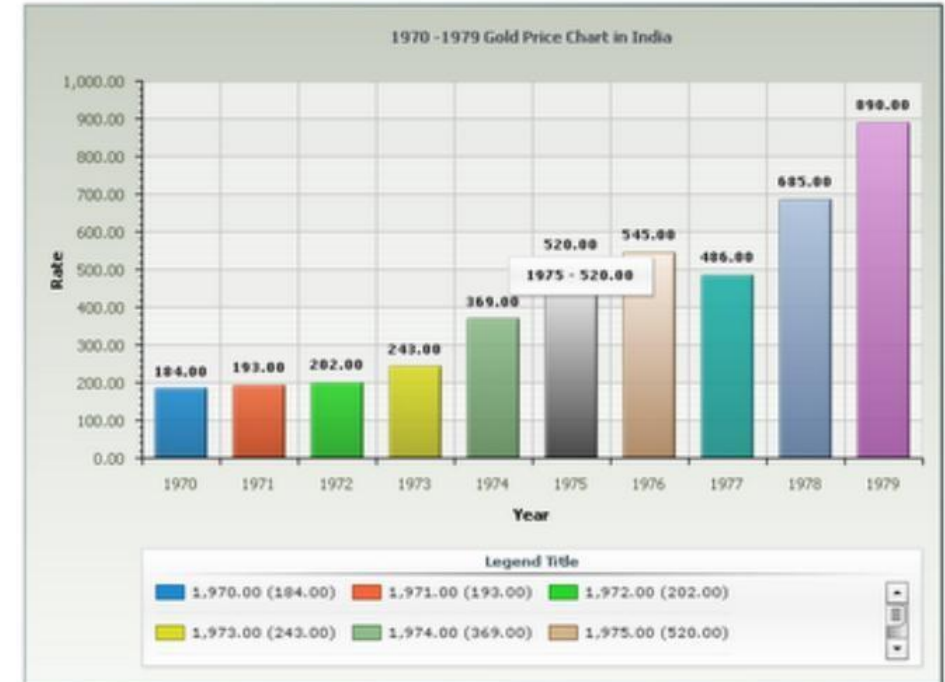
**GOLD Prices in
1970 per 10 Gm was
Rs 184 and 1979 per
10 Gm was Rs 890...**

Year Rate(In INR)

1970	Rs.184
1971	Rs.193
1972	Rs.202
1973	Rs.243
1974	Rs.369
1975	Rs.520
1976	Rs.545
1977	Rs.486
1978	Rs.685
1979	Rs.890



1970 to 1979 Gold Price Chart in India



GOLD Rates 1980 to 1989

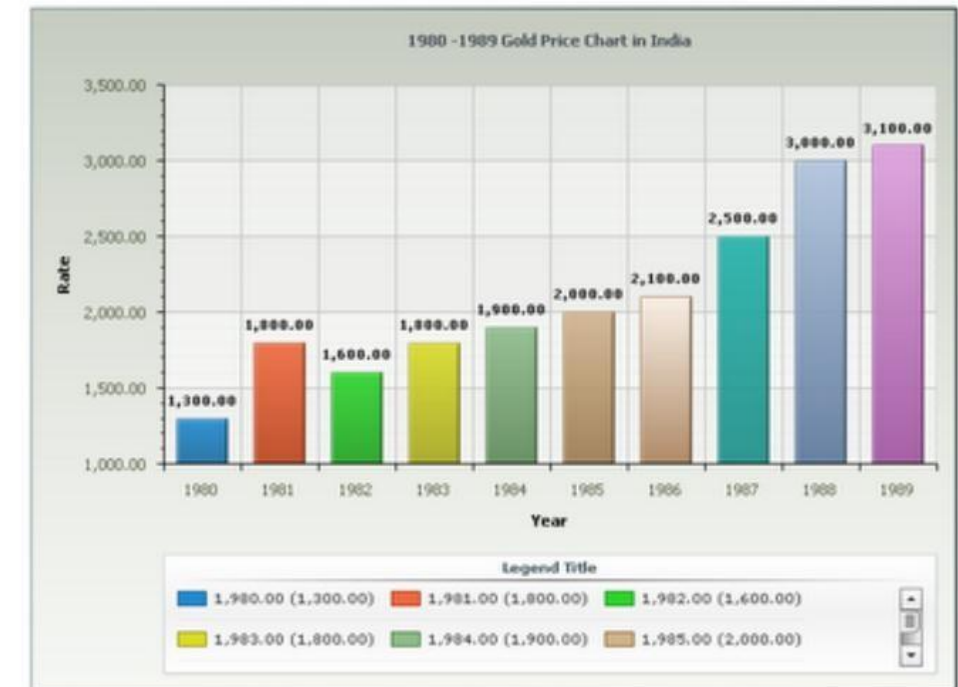


GOLD Prices in 1980
per 10 Gm was Rs
1300 and 1989 per 10
Gm was Rs 3100...

Year	Rate(In INR)
1980	Rs.1300
1981	Rs.1800
1982	Rs.1600
1983	Rs.1800
1984	Rs.1900
1985	Rs.2000
1986	Rs.2100
1987	Rs.2500
1988	Rs.3000
1989	Rs.3100



1980 to 1989 Gold Price Chart in India



GOLD Rates 1990 to 1999



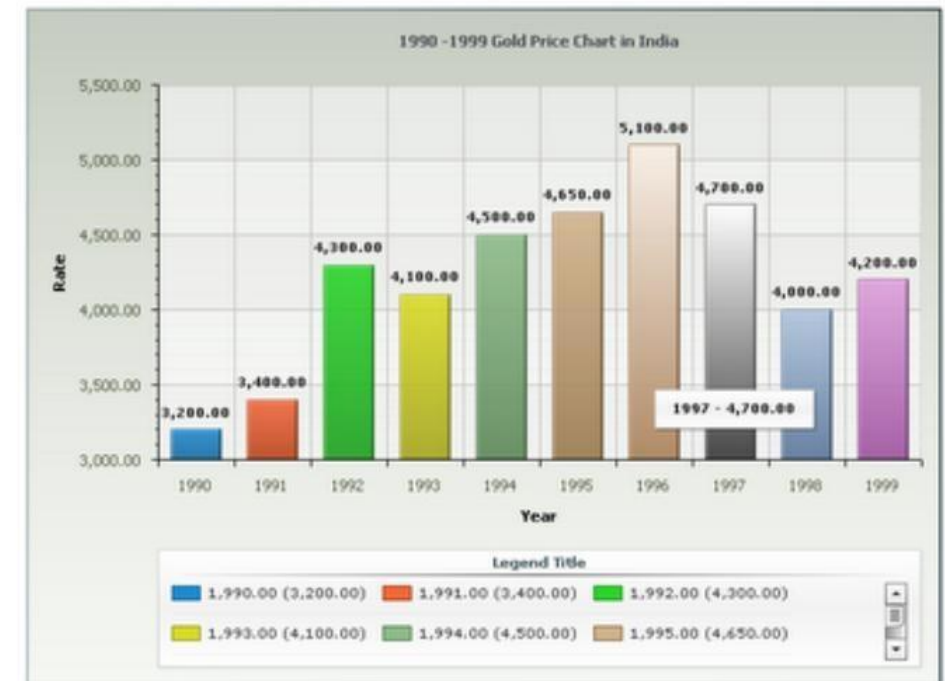
GOLD Prices in 1990
per 10 Gm was Rs 3200
and 1999 per 10 Gm was
Rs 4200...

Year Rate(In INR)

1990	Rs.3200
1991	Rs.3400
1992	Rs.4300
1993	Rs.4100
1994	Rs.4500
1995	Rs.4650
1996	Rs.5100
1997	Rs.4700
1998	Rs.4000
1999	Rs.4200



1990 to 1999 Gold Price Chart in India



GOLD Rates 2000 to 2014

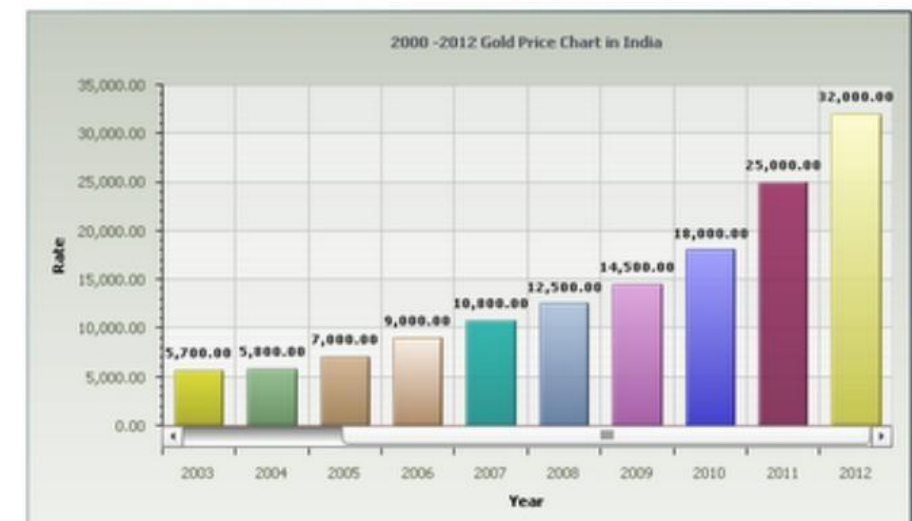


GOLD Prices in 2000
per 10 Gm was Rs 4400
and 2014 per 10 Gm was
Rs 30000...

Year	Rate(In INR)
2000	Rs.4400
2001	Rs.4300
2002	Rs.5000
2003	Rs.5700
2004	Rs.5800
2005	Rs.7000
2006	Rs.9000
2007	Rs.10800
2008	Rs.12500
2009	Rs.14500
2010	Rs.18000
2011	Rs.25000
2012	Rs.32000
2013	Rs.33000
2014	Rs.30000



2000 to 2014 Gold Price Chart in India





GOLD Rates Showing Downward Trend Since 2013...



**GOLD Prices in 2010 per
10 Gm was Rs 18,000 ,
2013 per 10 Gm was Rs
33,000 and Shown
downward trend in 2014 to
30,000**

2009	Rs.14500
2010	Rs.18000
2011	Rs.25000
2012	Rs.32000
2013	Rs.33000
2014	Rs.30000



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

GOLD Prices are Stagnant...



GOLD Prices from
Last 5 Years have
Shown Negative
Growth...

Date	Gold Rate	100 Gm Gold/ J.A
01.06.12	31,133	3,11,330
01.06.13	29,560	-
01.06.14	27,280	-
01.06.15	27,153	-
01.06.16	29,656	-
01.06.17	30,110	3,01,110
AFTER 5 YRS		3,01,110
AFTER 5 YRS		(-) 10,220

1990: GOLD 10

GM WAS 3500

2005: Gold 10

GM WAS 7500

2010: Gold 10

GM WAS 10,000

2013: GOLD 10

—Gm was 33,000—

24 AUG 2018

GOLD 10 GM IS 30,235

LAST 5 YEARS GOLD

RATES ARE FALLING

AND SHOWED NEGATIVE GROWTH



Gold Has Also Reached its Peak



Jeevan
AKASHYA VI
GUARANTEED
PENSION FOR LIFETIME
AS ON DATE
6.7% GUARANTEED
RETURN FOR LIFE



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

History of Interest Rates & LIC Pension

YEAR	BANK RATE	LIC PENSION RATES
1990	14%	12% AND STILL PENSION @ 12%
1995	13%	12% AND STILL PENSION @ 12%
2000	12%	10% AND STILL PENSION @ 10%
2005	10%	9% AND STILL PENSION @ 9%
2017	6.50%	6.75% CURRENT PENSION RATE
2020	1%	6.75% GUARANTEED PENSION IF BOUGHT NOW

JEEVAN AKASHYA VI GUARANTEED Pension for LIFETIME



- IN 1990 FD RATES WERE 14%.
- IN 2017 FD RATES ARE 6.5%.
- IN 1991 REPO RATES WERE 14%.
- IN 2017 REPO RATE IS 6.25.
- IN 2020 IT WILL BE 4.2%
BANK RATE WILL BE 3.5%.


Year and Returns

1995-2000


Financial
Assets
Investment
was more.

2001-2015

Physical
Assets
Investment
was More.



**NEXT 25 YEARS
WILL BE THE
YEARS OF
LIFE INSURANCE**



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

GUARANTEED ASSETS

Parameters

- ✓ Returns
- ✓ Interest Rates
- ✓ Capital Protection

Non GUARANTEED ASSETS

Parameters

- ☐ ULIP Policies
- ☐ Mutual Fund
- ☐ SIP



LIC IS

GIVING MORE THAN 12% RETURNS

And Post TAX 15% Return

RE : POLICY NUMBER 440056960 ON THE LIFE OF MANTRI

THIS IS FURTHER TO OUR LETTER DATED 11/01/2017 , INFORMING YOU ABOUT THE MATURITY PAYMENT DUE TO YOU UNDER ABOVE POLICY ON 28/03/2017.

ON RECEIPT OF THE REQUIREMENTS, IF ANY, WE HAVE PROCESSED THE CLAIM AND DETAILS OF NET CLAIM AMOUNT IS AS GIVEN BELOW :-

PAYMENTS		DEDUCTIONS	
BASIC AMOUNT	: 125000.00	*UNPAID PREM.	: 00.00
VESTED BONUS	: 233750.00	*INT. ON PREM.	: 00.00
INTERIM BONUS	: 00.00	*LOAN AMOUNT	: 00.00
F. ADD. BONUS	: 112500.00	*LOAN INTEREST	: 00.00
EXTRA REFUND	: 00.00	*X-CHARGE	: 00.00
DEPOSIT REFUND	: 00.00	*OTHER DEDUCT.	: 00.00
ANY OTHER REF.	: 00.00	*PROP. DEPOSIT	: 00.00
S. R. DEBIT	: 00.00	*S. R. CREDIT	: 00.00
TOTAL PAYABLE	: 471250.00	*NET PAYABLE	: 471250.00

WE ENCLOSE HERewith A CHEQUE FOR Rs. **471250.00 TOWARDS THE PAYMENT OF NET CLAIM AMOUNT UNDER THE ABOVE POLICY.

PLAN NUMBER 14
TERM 30

TOTAL PREMIUM PAID
1,10,000

AXIS BANK LTD
CHANDRAPUR (MH), CHANDRAPUR DIST., 442402
IFS CODE - UTBI0000651

VALID FOR THREE MONTHS FROM THE DATE OF ISSUE

DATE 05/06/2017
D D M M

WE ARE
YOU MAY
VARIOUS
OR CC
LIC &
Branch

SHOM PRAKASH MANTRI
Four lakh seventy one thousand
two hundred fifty only
₹471250/-
अदा करें

A/C NO. 651010200000329
CALIC 651460

For LIC OF INDIA, CHANDRAPUR (975) A/C IV POL

Not over Rs. 471250/-

DEVELOPMENT OFFICER "167830" 4422111021 651460 29

LALIT AMBWANI

PPF FALLING
RATES ARE
FROM
12% IN 2000 TO
7.6 IN 2018

Falling PPF Rates

PPF Interest Rate 2018

Period	PPF Interest Rates
27th December 2017 onwards	7.6%
01st October 2017 to 26th December 2017	7.8%
01st July 2017 to 30th September 2017	7.8%
01st April 2017 to 30th June 2017	7.9%
01st January 2017 to 31st March 2017	8%
01st October 2016 to 31st December 2016	8%
01st July 2016 to 30th September 2016	8.1%
01st April 2016 to 30th June 2016	8.1%
01st April 2015 to 31st Mar 2016	8.7%
01st April 2014 to 31st Mar 2015	8.7%
01st Apr 2013 to 31st Mar 2014	8.7%
01st Apr 2012 to 31st Mar 2013	8.8%
01st Dec 2011 to 31st Dec 2012	8.6%
01st Mar 2003 to 30th Nov 2011	8%
01st Mar 2002 to 28th Feb 2003	9%
01st Mar 2001 to 28th Feb 2002	9.5%
15th Jan 2000 to 28th Feb 2001	11%
01st Apr 1986 to 14th Jan 2000	12%

LALIT AMBWANI
Development Officer

EPF RATES ARE FALLING FROM

12% IN

2000 TO 8.55

IN 2018



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

The Rise & Fall of EPF Rates

2000-01	12% 11%(*)	(*)12% (April-June, 2001) and 11% (July, 2001 onwards) on monthly running balance.
2001-02	9.50%	
2002-03	9.50%	
2003-04	9.50%	
2004-05	9.50% @	(@9% Interest plus 0.5% Golden Jubilee bonus interest)
2005-06	8.50%	
2006-07	8.50%	
2007-08	8.50%	
2008-09	8.50%	
2009-10	8.50%	
2010-11	9.50%	
2011-12	8.25%	

THE RISE AND FALL

2012-13	8.50%
2013-14	8.75%
2014-15	8.75%
2015-16	8.80%
2016-17	8.65%
2017-18	8.55%

SUKANYA SAMRUDDHI

RATES

ARE FALLING FROM

9.1% IN 2014

TO 8.1% IN 2018

The Falling Interest Rates
Sukunya Samriddhi Yojana

Sno	FY	AY	Interest Rate	Min Amount Rs Limit	Max Amount Rs Limit
1	2017-18 (Q4)	2018-19 (Q4)	8.1	Rs 1000	Rs 1.5 Lakhs
1	2017-18 (Q3)	2018-19 (Q3)	8.3	Rs 1000	Rs 1.5 Lakhs
1	2017-18 (Q2)	2018-19 (Q2)	8.3	Rs 1000	Rs 1.5 Lakhs
2	2017-18 (Q1)	2018-18 (Q1)	8.4	Rs 1000	Rs 1.5 Lakhs
3	2016-17 (Q4)	2017-18 (Q4)	8.5	Rs 1000	Rs 1.5 Lakhs
4	2016-17 (Q2)	2017-18 (Q2)	8.6	Rs 1000	Rs 1.5 Lakhs
5	2016-17 (Q1)	2017-18 (Q1)	8.6	Rs 1000	Rs 1.5 Lakhs
6	2015-16	2016-17	9.2	Rs 1000	Rs 1.5 Lakhs
7	2014-15	2015-16	9.1	Rs 1000	Rs 1.5 Lakhs

LALIT AMBWANI
Development Officer



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

Non Guaranteed Assets

stock
market

**MUTUAL FUND
IS THE MODERN
INDIA**

SCAM
ON INNOCENT PEOPLES MONEY



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

90/90/90 Rule

[Leave a reply](#)



90/90/90 Rule

90% of new traders loss 90% in 90 days.

WHY
MUTUAL FUND
ARE
RISKY

90-90-90 RULE



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

MF Complaints

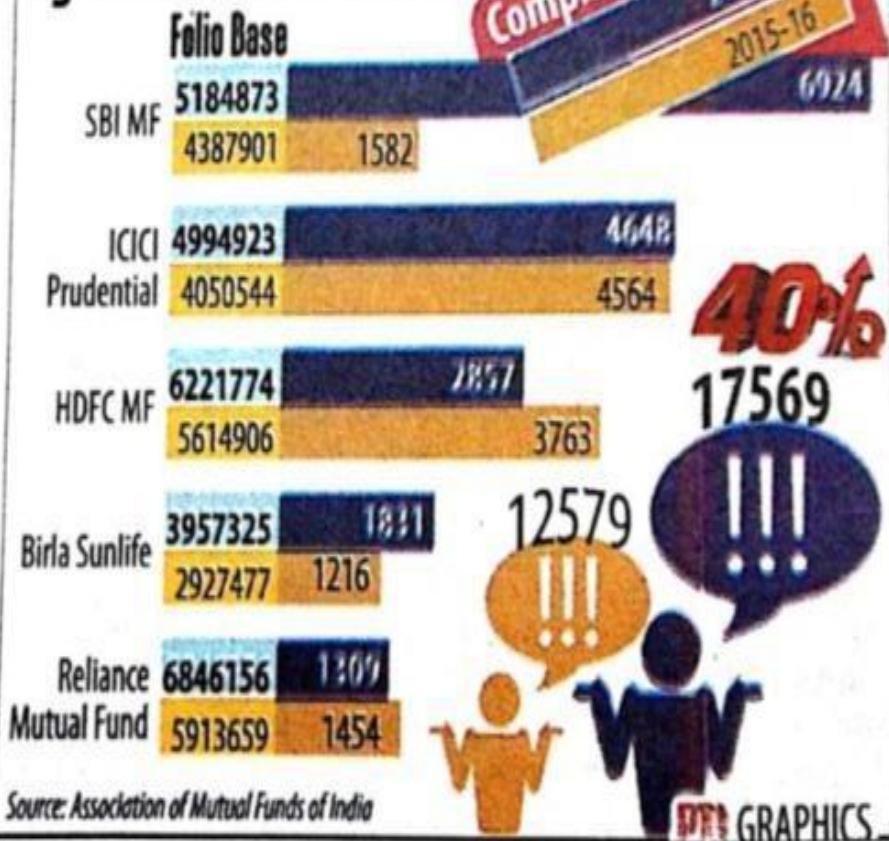
WHY MUTUAL FUND ARE RISKY

Investor complaints against MFs up 40% at 17,569 in FY'17

NEW DELHI, June 1 (PTI)

TOP mutual fund houses received about 17,569 complaints from investors in 2016-17, a surge of 40 per cent from the preceding fiscal, mainly due to increase in folio numbers. These complaints pertain to data corrections in investor details and non-updation of changes about address, PAN details and nomination, among others. As per Association of Mutual Funds of India (Amfi) data, the top five mutual fund houses -- ICICI Prudential MF, HDFC MF, Reliance MF, Birla Sunlife MF and SBI MF -- together received 17,569 investor grievances last fiscal compared with 12,579 complaints in 2015-16. The folios grew to 2.72 crore from 2.23 crore during same period.

Investor Complaints against Mutual Funds



WHY MUTUAL FUND ARE RISKY

What return should you expect from Equity ?



Financial Year	Number of years	Return (compounded)
April'1985 to March'1995	10	31%
April'1990 to March'2000	10	24%
April'2003 to March'2013	10	19%
April'2006 to March'2016	10	11.8%
April'2009 to March'2016	7	7.6%
April'2009 to March'2019	10	??? 

Above return is of BSE sensex.

Source - Business standard newspaper dated 19th May'2016

Moral of the story -



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

WHY MUTUAL FUND ARE RISKY



ICICI Prudential Mutual Fund

MUTUAL FUNDS

Say **NO** to Mutual Funds



Sahi Nahi Hai



*Lalit Ambwani
Sr Business Associate
LIC of India*

ICICI Prudential Mutual Fund

Sebi directs ICICI Prudential MF to refund Rs 2.4 billion to five schemes

Regulator finds fund house violated MF code of conduct

By Shrimi Choudhary • 3 July 2018

The Securities and Exchange Board of India (Sebi) has issued a directive to ICICI Prudential Mutual Fund (MF) for allegedly violating the MF code of conduct by making a large investment in the initial public offering (IPO) of its group firm ICICI Securities. The investment allowed the IPO to meet a minimum subscription requirement, without which it would have failed.

The market regulator has directed the fund house to refund Rs 2.4 billion with an annual interest of 15 per cent to five schemes of the MF which invested in the IPO.

MUTUAL FUND VS

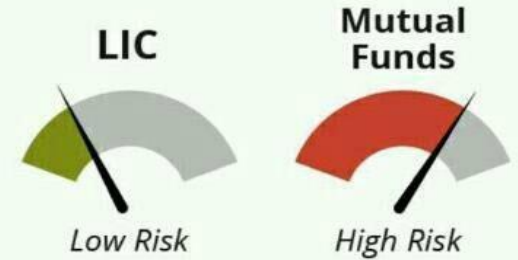
LIC

3 Reasons to choose LIC over Mutual Funds



1 Sovereign Guarantee

LIC gives guaranteed returns in addition to the bonus, and returns do not fluctuate with the market.



2 Investment and Life Cover

Isn't a 50L risk cover along with 7.5% returns better than returns without any risk cover?

3 Investment Discipline

With Mutual funds there is always a temptation to withdraw when the stock market fluctuates - LIC builds discipline of regular savings.





भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

STATUARY WARNING!!! READ THE

OFFER DOCUMENTS

CAREFULLY



**BEFORE YOU INVEST IN
MUTUAL FUNDS OR S.I.P
KNOW YOUR FACTS**

**UNDERSTAND
The Difference between
Mutual Funds and LIC**

No one bothers to read the offer documents. If you read you will never invest in a Mutual Fund offer document disclaimer

The following is the offered by ICICI Prudential Mutual Fund.

Disclaimer: In the preparation of the material contained in this document, the Asset Management Company (AMC) has used information that is publicly available, including information developed in-house. Some of the material used in the document may have been obtained from members/persons other than the AMC and/or its affiliates and which may have been made available to the AMC and/or to its affiliates. Information gathered and material used in this document is believed to be from reliable sources. **The AMC however does not warrant the accuracy, reasonableness and / or completeness of any information.** We have included statements / opinions / recommendations in this document, which contain words, or phrases such as "will", "expect", "should", "believe" and similar expressions or variations of such expressions that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc. The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken on this material.

All Mutual fund offer Documents are similar and shocking.. This only reiterated that they don't stand by a single statement they make in their presentations.

Mutual Fund VS LIC

Contract Value

Mutual Fund	LIC
5000 Or Whatever is the investment Amount.	5,00,00,000 or whatever is the Sum Assured Amount

Mutual Fund VS LIC

Trustworthiness of the Fund

Mutual Fund

LIC

Zero Or
The Current
Value

Sum Assured

+

Bonus

+

FAB

Mutual Fund VS LIC

Death Benefit

Mutual Fund

LIC

No Risk Cover
You only get the
Current Value

Sum Assured

+

Bonus

+

FAB (if any)

Mutual Fund VS LIC

The Risk...

Mutual Fund	LIC
The Risk on Money is bourn by the Policy Holder and Company is Safe...	The Risk on your Money is Bourn by LIC and the Policy Holder is Safe...

Mutual Fund VS LIC

Investments are Subject to...

Mutual Fund

Your Investments
are subject to
Market Risk...

A Market Collapse
will wipe out your
entire fund

LIC

Your
Investment is
Safe & Secured

with **LIC**

Mutual Fund VS LIC

Returns...

Mutual Fund	LIC
Share market Driven...	Has Sovereign Government Guarantee on Returns as per LIC ACT 1956...
No Guarantee on Returns	

Mutual Fund VS LIC

Statutory Warning

Mutual Fund

LIC

Warning
Message:

Yours Returns
are Subject to
Market Risk...

Insurance is the
Subject matter
of Solicitation...

Comes with a
Government
Guarantee

Mutual Fund VS LIC

The Earning...

Mutual Fund

LIC

What return should you expect from Equity ?

Financial Year	Number of years	Return (compounded)
April'1985 to March'1995	10	31%
April'1990 to March'2000	10	24%
April'2003 to March'2013	10	19%
April'2006 to March'2016	10	11.8%
April'2009 to March'2016	7	7.6%
April'2009 to March'2019	10	???

Above return is of BSE sensex.

Source - Business standard newspaper dated 19th May'2016

Moral of the story -



MATURITY
4,71,250



TO
SRI/SMT BANK OF BARODA, DHARAMPETH BR, NAGPUR
THE MANAGER
BANK OF BARODA, DHARAMPETH BRANCH
NAGPUR
PIN - 400000

SA 1,00,000

To: Shom Prakash Mantri
Gang ward
Chandrapur

RE : POLICY NUMBER 440056960 ON THE LIFE OF MANTRI

THIS IS FURTHER TO OUR LETTER DATED 11/01/2017, INFORMING YOU ABOUT THE MATURITY PAYMENT DUE TO YOU UNDER ABOVE POLICY ON 28/03/2017.

ON RECEIPT OF THE REQUIREMENTS, IF ANY, WE HAVE PROCESSED THE CLAIM AND DETAILS OF NET CLAIM AMOUNT IS AS GIVEN BELOW :-

PAYMENTS		DEDUCTIONS	
BASIC AMOUNT	125000.00	*UNPAID PREM.	00.00
VESTED BONUS	233750.00	*INT. ON PREM.	00.00
INTERIM BONUS	00.00	*LOAN AMOUNT	00.00
F. ADD. BONUS	112500.00	*LOAN INTEREST	00.00
EXTRA REFUND	00.00	*X-CHARGE	00.00
DEPOSIT REFUND	00.00	*OTHER DEDUCT.	00.00
ANY OTHER REF.	00.00	*PROP. DEPOSIT	00.00
S. R. DEBIT	00.00	*S. R. CREDIT	00.00
TOTAL PAYABLE	471250.00	*NET PAYABLE	471250.00

WE ENCLOSE HERewith A CHEQUE FOR Rs. **471250.00 TOWARDS THE PAYMENT OF NET CLAIM AMOUNT UNDER THE ABOVE POLICY.

PLAN NUMBER 14
TERM 30

TOTAL PREMIUM PAID
1,10,000

AXIS BANK LTD
CHANDRAPUR (MH), CHANDRAPUR DIST., 442402
IFS CODE - UTBI0000051

DATE 05/06/2017
VALID FOR THREE MONTHS FROM THE DATE OF ISSUE

WE ARE
YOU MAY
VARI
OR CC
UPEES
ये

SHOM PRAKASH MANTRI
Four lakh Seventy one thousand
two hundred fifty only

OR ORDER / या
अदा करें ₹471250/-

A/C NO. 651010200000329
CALIC 651460

For LIC OF INDIA CHANDRAPUR (975) A/C IV POL

Mutual Fund VS LIC

The Legality...

Mutual Fund

You have no
Locus
Standi...

That Means you
cannot APPEAL
OR CHALLENGE
for the loss of money
in the Court of Law

LIC

All Returns are
Guaranteed by
GOVT OF INDIA

You Can Always
Challenge the
Returns in the
Court of Law

Mutual Fund VS LIC

LOAN...

Mutual Fund	LIC
Mutual Fund are NOT Considered as <u>COLLATERAL</u>	LIC POLICY will Considered as <u>COLLATERAL</u>

Mutual Fund VS LIC

Accountability & Regulation

Mutual Fund

LIC

AMFI:

IRDA:

Does NOT
Protect the

Investors Money
form

Market Collapse

Protect the Investors
Money form Market
Collapse.

The IRDA even directs the
Company to pay the
RETURNS and even put
FINES and PENALTY
on Insurance Companies

Mutual Fund VS LIC

ROR VS RAROR & AROR

Mutual Fund

ROR: The Rate of Returns for MF as they Claim is 15% to 20% which is NOT a FACT.

RAROR: Risk Adjusted Rate of Returns could be 2% to 4%.

AROR: Actual Rate of Return would be 3% in Long Term

LIC

ROR: The Rate of Returns for LIC is 6% to 8% depending upon Term of the Policy.

RAROR: Risk Adjusted Rate of Returns Would be 6% to 8%.

AROR: Actual Rate of Return would be 8% in Long Term

JEEVAN

AKASHYA VI

GUARANTEED

Pension for

LIFETIME

History of Interest Rates & LIC Pension

YEAR	BANK RATE	LIC PENSION RATES
1990	14%	12% AND STILL PENSION @ 12%
1995	13%	12% AND STILL PENSION @ 12%
2000	12%	10% AND STILL PENSION @ 10%
2005	10%	9% AND STILL PENSION @ 9%
2017	6.50%	6.75% CURRENT PENSION RATE
2020	1%	6.75% GUARANTEED PENSION IF BOUGHT NOW

CAPITAL PROTECTION THE CAPITAL SHOULD BE PROTECTED FROM Scams.

MAITREY SACM IS 25,000 CR
ROSE VALEY SCAM IS
20,000 CR
LIFELINE SCAM IS 15,000 CR



CAPITAL PROTECTION THE CAPITAL SHOULD BE PROTECTED FROM Scams.

SOVEREIGN
GOVERNMENT GUARANTEE
ON ALL
LIC POLICIES



QNet fraud case crosses ₹1,000cr figure, more than 5 lakh affected

Mahesh Mahesh
@maheshmahesh

Mumbai: The QNet multi-level marketing fraud case that began with a complaint of city resident - Corporate Singh Anand, who lost ₹50,000, has crossed the ₹1,000-crore figure, with more than five lakh investors losing money in the cheating case.

A special Maharashtra Protection of Interest of Depositors (MIPID) court last month rejected the anticipatory bail plea of Michael Perreiras, 77, winner of the World Amateur Billiards Championship and a Padma Bhushan recipient, and four others in the case. They have approached the Bombay High Court for anticipatory bail. Perreiras, 77, and others had applied for anticipatory bail in

THE SCAM

QNet posed as a marketing firm which would sell bio-discs, watches, herbal products and holiday packages, the police said.

They claimed that by using the bio-disc, one can cure cancer and brain diseases.

QNet allegedly lured investors with schemes involving investments between ₹20,000 and ₹7 lakh.

Some money has been transferred to Malaysia, Singapore and Hong Kong, too, the cops added.



2014. Others whose anticipatory bail applications were rejected include Madelon Desai, Vande Srinivas, Magendal Didi, all directors of a Vilson Direct Selling (India) Pvt Ltd and Suresh Thennir, director, Transview Enterprises.

"The fraud case is becoming bigger day by day. We have formed a special investigation team (SIT) to probe the case. Till date we have arrested 10 accused," said Dhananjay Kamdar, joint commissioner of police (JCPC), The police su-

pect in the case, Vijay Kulkarni, is on the run and is suspected to be in Hong Kong. "We have frozen bank accounts containing ₹135-crore. We will start disposing of the attached properties and accounts," said an officer who is part of the probe team. The SIT is also communicating with the competent authority (CA), a deputy collector-cum officer appointed by the state, to dispose of the attached properties.

The police suspect Perreiras to be a stakeholder in QNet. The EDW had registered a case against directors and officials of Vilson, QNet, Transview and Vilson Health and Tourism Services in 2014. They found that Perreiras was a stakeholder of Vilson. They have issued a lookout notice against several accused in the case.



*The
Forgotten
Ones*



CAPITAL PROTECTION THE CAPITAL SHOULD BE PROTECTED FROM Scams.

MAITREY SACM IS 25,000 CR
ROSE VALEY SCAM IS
20,000 CR
LIFELINE SCAM IS 15,000 CR

CLEAN-UP TARGETS

According to five bankers, the following is the list of 12 companies against whom RBI wants creditors to invoke bankruptcy proceedings immediately

Sectors

Iron and steel Power Textile Integrated infrastructure
Infrastructure Ship builder Auto ancillary Infrastructure

Company	Promoter	Lead bank
Bhushan Steel	Neeraj Singal	State Bank of India
Bhushan Power and Steel	Sanjay Singal	Punjab National Bank
Essar Steel	Prashant Ruia	State Bank of India
Electrosteel Steels	Umang Kejriwal	State Bank of India
Monnet Ispat & Energy	Sandeep Jajodia	State Bank of India
Jyoti Structures	K.R. Thakur	State Bank of India
Alok Industries	Ashok B. Jiwrajka, Dilip B. Jiwrajka, Surendra B. Jiwrajka	State Bank of India
Lanco Infratech	Madhusudhan Rao Lagadapati, Bhaskara Rao Garlapati	IDBI Bank
Jaypee Infratech	Manoj Gaur	IDBI Bank
ABG Shipyard	ABG International, Rishi Agarwal, Kamlesh Kumar Agarwal	ICICI Bank
Amtek Auto	Arvind Dham	Corporation Bank
Era Infra Engineering	Hem Singh Bharana	Union Bank

Source: Bankers, Capitaline and ministry of corporate affairs



Resolving Insolvency

Global ranking



WHY WE
Should Go With
LIC



WINNERS' TEAM

"INSURANCE"....a better decision

THANK YOU

LALIT AMBWANI
SR BUSINESS ASSOCIATE



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA