



"Insure & be secure"

A presentation specially compiled for
Mr. Rishi

Presented by :-

MoneyVriksh.com

INSURANCE CONSULTANT

Office 7, A-36, Lane No. 2, Madhu Vihar, I. P. Extn., Delhi - 110092

Cell. 9818 71 61 51 , 9910311120 e-mail : lic@moneyvriksh.com , contactus@moneyvriksh.com

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Magic Mix Illustration for Mr. Rishi (age 20)

Ref. No. 12

Proposed Insurance

Id	Com.Date	Plan Name	Term/ PPT	Basic Sum Assured	Term Rider SA	Accident Rider SA	Crit.Illness. Rider SA	Premium Waiver Md.	Install. Premium	Tax Beneficiary
1	28/04/07	165-Jeevan Saral	35/35	10,00,000	0	0	0	- Y	47,040	Yes
2	28/04/07	149-Jeevan Anand	35/35	2,00,000	0	2,00,000	0	- Y	5,335	
				12,00,000	0	2,00,000	0			

Annual Premium: 52,375

Advance Premium & Settlement Options

Id	Com. Date	Plan Name	Term/ PPT	Advance Premium	Settlement Option
1	28/04/07	165 - Jeevan Saral	35/35	Not Opted	5 Yly. Inst. in Arrears

Modewise Summary of Installment Premiums

Id	Com. Date	Plan/Tm/PPT	Interim Bonus Rate	* Bonus Rate	#Assu Step Rate	FAB	PREMIUM				
							SSS	Monthly	Quarterly	Half Yearly	Yearly
1	28/04/07	165/35/35					4,000	4,000	12,000	23,760	47,040
2	28/04/07	149/35/35	45	45	0.00	1900	458	481	1,375	2,709	5,335
							4,458	4,481	13,375	26,469	52,375

1. '**' : - Assuming LIC will declare the above mentioned bonus rates for the year ended 31-Mar-2009
2. '#' : - Assuming that bonus rate declared by LIC will increase/decrease per year by step rate mentioned above.
3. '%' : - Assumed Growth Rate

Medical Requirement Details

Sum at Risk: 12,00,000

Medical by DMR: No

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Magic Mix Illustration for Mr. Rishi (age 20)

Ref. No. 12

Benefits Illustration

Fin. Year Ending	Risk Cover Age	Risk Cover (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available
			Accident	Crit. Ill.	PWB	Premium	Returns	Cash Flow		
31/03/08	21	12,09,000	2,00,000	0	0	52,375	0	-52,375	0	0
31/03/09	22	12,66,000	2,00,000	0	0	52,375	0	-52,375	0	0
31/03/10	23	13,23,000	2,00,000	0	0	52,375	0	-52,375	84,345	76,000
31/03/11	24	13,80,000	2,00,000	0	0	52,375	0	-52,375	1,37,721	1,24,000
31/03/12	25	14,37,000	2,00,000	0	0	52,375	0	-52,375	1,98,210	1,78,250
31/03/13	26	14,94,000	2,00,000	0	0	52,375	0	-52,375	2,47,381	2,22,750
31/03/14	27	15,51,000	2,00,000	0	0	52,375	0	-52,375	2,98,655	2,69,000
31/03/15	28	16,08,000	2,00,000	0	0	52,375	0	-52,375	3,52,605	3,17,500
31/03/16	29	16,65,000	2,00,000	0	0	52,375	0	-52,375	4,10,174	3,69,000
31/03/17	30	19,02,000	2,00,000	0	0	52,375	0	-52,375	6,51,240	5,86,250
31/03/18	31	19,79,000	2,00,000	0	0	52,375	0	-52,375	7,36,956	6,63,250
31/03/19	32	20,66,000	2,00,000	0	0	52,375	0	-52,375	8,33,802	7,50,500
31/03/20	33	21,68,000	2,00,000	0	0	52,375	0	-52,375	9,51,330	8,56,250
31/03/21	34	22,85,000	2,00,000	0	0	52,375	0	-52,375	10,89,488	9,80,500
31/03/22	35	24,25,000	2,00,000	0	0	52,375	0	-52,375	12,50,034	11,25,000
31/03/23	36	25,71,000	2,00,000	0	0	52,375	0	-52,375	14,08,070	12,67,250
31/03/24	37	27,34,000	2,00,000	0	0	52,375	0	-52,375	15,83,920	14,25,500
31/03/25	38	29,10,000	2,00,000	0	0	52,375	0	-52,375	17,76,868	15,99,250
31/03/26	39	31,13,000	2,00,000	0	0	52,375	0	-52,375	19,91,020	17,92,000
31/03/27	40	33,52,000	2,00,000	0	0	52,375	0	-52,375	22,27,139	20,04,500
31/03/28	41	36,02,000	2,00,000	0	0	52,375	0	-52,375	24,85,426	22,36,750
31/03/29	42	38,72,000	2,00,000	0	0	52,375	0	-52,375	27,65,736	24,89,000
31/03/30	43	41,67,000	2,00,000	0	0	52,375	0	-52,375	30,71,979	27,64,750
31/03/31	44	44,87,000	2,00,000	0	0	52,375	0	-52,375	34,05,276	30,64,750
31/03/32	45	48,37,000	2,00,000	0	0	52,375	0	-52,375	37,71,928	33,94,750
31/03/33	46	52,21,000	2,00,000	0	0	52,375	0	-52,375	41,66,772	37,50,000
31/03/34	47	56,35,000	2,00,000	0	0	52,375	0	-52,375	45,92,548	41,33,250
31/03/35	48	60,79,000	2,00,000	0	0	52,375	0	-52,375	50,52,402	45,47,250
31/03/36	49	65,53,000	2,00,000	0	0	52,375	0	-52,375	55,43,839	49,89,500
31/03/37	50	70,57,000	2,00,000	0	0	52,375	0	-52,375	60,67,074	54,60,500
31/03/38	51	75,93,000	2,00,000	0	0	52,375	0	-52,375	66,28,404	59,65,750
31/03/39	52	81,59,000	2,00,000	0	0	52,375	0	-52,375	72,22,192	65,00,000
31/03/40	53	87,55,000	2,00,000	0	0	52,375	0	-52,375	78,48,841	70,64,000
31/03/41	54	93,81,000	2,00,000	0	0	52,375	0	-52,375	85,12,791	76,61,500
31/03/42	55	1,00,37,000	2,00,000	0	0	52,375	0	-52,375	95,33,550	82,52,500
31/03/43	56	2,00,000	2,00,000	0	0	0	95,53,280	95,53,280	63,060	56,750
31/03/44	57	2,00,000	2,00,000	0	0	0	0	0	65,900	59,250
31/03/45	58	2,00,000	2,00,000	0	0	0	0	0	68,800	62,000
31/03/46	59	2,00,000	2,00,000	0	0	0	0	0	71,740	64,500
31/03/47	60	2,00,000	2,00,000	0	0	0	0	0	74,720	67,250
31/03/48	61	2,00,000	2,00,000	0	0	0	0	0	77,760	70,000
31/03/49	62	2,00,000	2,00,000	0	0	0	0	0	80,800	72,750
31/03/50	63	2,00,000	2,00,000	0	0	0	0	0	83,880	75,500
31/03/51	64	2,00,000	2,00,000	0	0	0	0	0	86,980	78,250
31/03/52	65	2,00,000	2,00,000	0	0	0	0	0	90,100	81,000
31/03/53	66	2,00,000	2,00,000	0	0	0	0	0	93,240	84,000
31/03/54	67	2,00,000	2,00,000	0	0	0	0	0	96,360	86,750

Disclaimer: The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance. The benefits are not guaranteed and the actual results may depend on the future performance of the insurer.

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Fin. Year Ending	Risk Cover Age	Risk Cover (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available
			Accident	Crit. Ill.	PWB	Premium	Returns	Cash Flow		
31/03/55	68	2,00,000	2,00,000	0	0	0	0	0	99,480	89,500
31/03/56	69	2,00,000	2,00,000	0	0	0	0	0	1,02,600	92,250
31/03/57	70	2,00,000	2,00,000	0	0	0	0	0	1,05,700	95,250
31/03/58	71	2,00,000	0	0	0	0	0	0	1,08,780	98,000
31/03/59	72	2,00,000	0	0	0	0	0	0	1,11,840	1,00,750
31/03/60	73	2,00,000	0	0	0	0	0	0	1,14,860	1,03,250
31/03/61	74	2,00,000	0	0	0	0	0	0	1,17,840	1,06,000
31/03/62	75	2,00,000	0	0	0	0	0	0	1,20,760	1,08,750
31/03/63	76	2,00,000	0	0	0	0	0	0	1,23,640	1,11,250
31/03/64	77	2,00,000	0	0	0	0	0	0	1,26,480	1,13,750
31/03/65	78	2,00,000	0	0	0	0	0	0	1,29,240	1,16,250
31/03/66	79	2,00,000	0	0	0	0	0	0	1,31,960	1,18,750
31/03/67	80	2,00,000	0	0	0	0	0	0	1,34,600	1,21,250
31/03/68	81	2,00,000	0	0	0	0	0	0	1,37,160	1,23,500
31/03/69	82	2,00,000	0	0	0	0	0	0	1,39,660	1,25,750
31/03/70	83	2,00,000	0	0	0	0	0	0	1,42,080	1,27,750
31/03/71	84	2,00,000	0	0	0	0	0	0	1,44,420	1,30,000
31/03/72	85	2,00,000	0	0	0	0	0	0	1,46,700	1,32,000
31/03/73	86	2,00,000	0	0	0	0	0	0	1,48,880	1,34,000
31/03/74	87	2,00,000	0	0	0	0	0	0	1,51,000	1,36,000
31/03/75	88	2,00,000	0	0	0	0	0	0	1,53,039	1,37,750
31/03/76	89	2,00,000	0	0	0	0	0	0	1,55,080	1,39,500
31/03/77	90	2,00,000	0	0	0	0	0	0	1,57,039	1,41,250
31/03/78	91	2,00,000	0	0	0	0	0	0	1,59,039	1,43,250
31/03/79	92	2,00,000	0	0	0	0	0	0	1,61,020	1,45,000
31/03/80	93	2,00,000	0	0	0	0	0	0	1,63,060	1,46,750
31/03/81	94	2,00,000	0	0	0	0	0	0	1,65,660	1,49,000
31/03/82	95	2,00,000	0	0	0	0	0	0	1,67,940	1,51,250
31/03/83	96	2,00,000	0	0	0	0	0	0	1,72,259	1,55,000
31/03/84	97	2,00,000	0	0	0	0	0	0	1,76,480	1,58,750
31/03/85	98	2,00,000	0	0	0	0	0	0	1,86,200	1,67,500
31/03/86	99	2,00,000	0	0	0	0	0	0	0	0
31/03/87	100	2,00,000	0	0	0	0	0	0	0	0
28/04/87	100	2,00,000	0	0	0	0	0	0	0	0
						18,33,125	95,53,280	77,20,155		

Yield on Investments (Pre Tax) : 7.91 %

Key Assumptions

Personal Data: DOB: 28/11/1986

Income Tax: Sec. 80CCE Limit Available: 100000 Sec. 80D Limit Available: 10000
Tax Savings on premiums will be @ 30.60 % u/s 80CCE and @ 30.60 % u/s 80D

Projection Bonus: On applicable plans, last declared Interim Bonus has been considered for the purpose of projected Riskcover, Returns, Cash Value and Loan calculations

Terminal Bonus: On applicable plans Terminal Bonus has been considered (On applicable plans last declared Terminal Bonus Rates have been considered in the above calculations).

Loyalty Addition: Loyalty Addition has been considered on applicable plans, on the basis of indicative rates given by LIC or is based on consistent return of 10.00 %

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Ref. No. 12

Premium Breakup & Tax Implication (for the year)

Fin. Year Ending	Premium Breakup							u/s 80 CCE		u/s 80 D		Total Benefit
	Basic	Term Rider	DAB	Critical Illness	PWB	Other Rider	Total	Eligible Amount	Tax Ben. @30.6%	Eligible Amount	Tax Ben. @30.6%	
31/03/08	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/09	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/10	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/11	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/12	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/13	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/14	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/15	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/16	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/17	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/18	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/19	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/20	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/21	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/22	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/23	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/24	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/25	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/26	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/27	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/28	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/29	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/30	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/31	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/32	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/33	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/34	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/35	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/36	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/37	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/38	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/39	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/40	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/41	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
31/03/42	52,375	0	0	0	0	0	52,375	52,375	16,027	0	0	16,027
18,33,125	0	0	0	0	0	0	18,33,125	18,33,125	5,60,945	0	0	5,60,945

Yield on Investments (Post Tax) : 9.47 %

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Ref. No. 12

Premium Calendar

Id	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
1	47,040	-	-	-	-	-	-	-	-	-	-	-
2	5,335	-	-	-	-	-	-	-	-	-	-	-
	52,375	-	-	-	-	-	-	-	-	-	-	-

Annual Premium : 52,375



Innovative Benefits Illustration

Fin. Year Ending	Risk Cover Age (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available	
		Accident	Critical Ill.	PWB	Payment	Returns	Cash Flow			
31/03/08	21	12,09,000	2,00,000	0	0	52,375	0	-52,375	0	0
31/03/09	22	12,66,000	2,00,000	0	0	52,375	0	-52,375	0	0
31/03/10	23	13,23,000	2,00,000	0	0	52,375	0	-52,375	84,345	76,000
31/03/11	24	13,80,000	2,00,000	0	0	52,375	0	-52,375	1,37,721	1,24,000
31/03/12	25	14,37,000	2,00,000	0	0	52,375	0	-52,375	1,98,210	1,78,250
31/03/13	26	14,94,000	2,00,000	0	0	52,375	0	-52,375	2,47,381	2,22,750
31/03/14	27	15,51,000	2,00,000	0	0	52,375	0	-52,375	2,98,655	2,69,000
31/03/15	28	16,08,000	2,00,000	0	0	52,375	0	-52,375	3,52,605	3,17,500
31/03/16	29	16,65,000	2,00,000	0	0	52,375	0	-52,375	4,10,174	3,69,000
31/03/17	30	19,02,000	2,00,000	0	0	52,375	0	-52,375	6,51,240	5,86,250
31/03/18	31	19,79,000	2,00,000	0	0	52,375	0	-52,375	7,36,956	6,63,250
31/03/19	32	20,66,000	2,00,000	0	0	52,375	0	-52,375	8,33,802	7,50,500
31/03/20	33	21,68,000	2,00,000	0	0	52,375	0	-52,375	9,51,330	8,56,250
31/03/21	34	22,85,000	2,00,000	0	0	52,375	0	-52,375	10,89,488	9,80,500
31/03/22	35	24,25,000	2,00,000	0	0	52,375	0	-52,375	12,50,034	11,25,000
31/03/23	36	25,71,000	2,00,000	0	0	52,375	0	-52,375	14,08,070	12,67,250
31/03/24	37	27,34,000	2,00,000	0	0	52,375	0	-52,375	15,83,920	14,25,500
31/03/25	38	29,10,000	2,00,000	0	0	52,375	0	-52,375	17,76,868	15,99,250
31/03/26	39	31,13,000	2,00,000	0	0	52,375	0	-52,375	19,91,020	17,92,000
31/03/27	40	33,52,000	2,00,000	0	0	52,375	0	-52,375	22,27,139	20,04,500
31/03/28	41	36,02,000	2,00,000	0	0	52,375	0	-52,375	24,85,426	22,36,750
31/03/29	42	38,72,000	2,00,000	0	0	52,375	0	-52,375	27,65,736	24,89,000
31/03/30	43	41,67,000	2,00,000	0	0	52,375	0	-52,375	30,71,979	27,64,750
31/03/31	44	44,87,000	2,00,000	0	0	52,375	0	-52,375	34,05,276	30,64,750
31/03/32	45	48,37,000	2,00,000	0	0	52,375	0	-52,375	37,71,928	33,94,750
31/03/33	46	52,21,000	2,00,000	0	0	52,375	0	-52,375	41,66,772	37,50,000
31/03/34	47	56,35,000	2,00,000	0	0	52,375	0	-52,375	45,92,548	41,33,250
31/03/35	48	60,79,000	2,00,000	0	0	52,375	0	-52,375	50,52,402	45,47,250
31/03/36	49	65,53,000	2,00,000	0	0	52,375	0	-52,375	55,43,839	49,89,500
31/03/37	50	70,57,000	2,00,000	0	0	52,375	0	-52,375	60,67,074	54,60,500
31/03/38	51	75,93,000	2,00,000	0	0	52,375	0	-52,375	66,28,404	59,65,750
31/03/39	52	81,59,000	2,00,000	0	0	52,375	0	-52,375	72,22,192	65,00,000
31/03/40	53	87,55,000	2,00,000	0	0	52,375	0	-52,375	78,48,841	70,64,000
31/03/41	54	93,81,000	2,00,000	0	0	52,375	0	-52,375	85,12,791	76,61,500
31/03/42	55	1,00,37,000	2,00,000	0	0	52,375	0	-52,375	95,33,550	82,52,500
31/03/43	56	2,00,000	2,00,000	0	0	0	8,95,000	8,95,000	63,060	56,750
31/03/44	57	2,00,000	2,00,000	0	0	0	19,99,803	19,99,803	65,900	59,250
31/03/45	58	2,00,000	2,00,000	0	0	0	19,99,803	19,99,803	68,800	62,000
31/03/46	59	2,00,000	2,00,000	0	0	0	19,99,803	19,99,803	71,740	64,500
31/03/47	60	2,00,000	2,00,000	0	0	0	19,99,803	19,99,803	74,720	67,250
31/03/48	61	2,00,000	2,00,000	0	0	0	19,99,803	19,99,803	77,760	70,000
31/03/49	62	2,00,000	2,00,000	0	0	0	0	0	80,800	72,750
31/03/50	63	2,00,000	2,00,000	0	0	0	0	0	83,880	75,500
31/03/51	64	2,00,000	2,00,000	0	0	0	0	0	86,980	78,250
31/03/52	65	2,00,000	2,00,000	0	0	0	0	0	90,100	81,000
31/03/53	66	2,00,000	2,00,000	0	0	0	0	0	93,240	84,000
31/03/54	67	2,00,000	2,00,000	0	0	0	0	0	96,360	86,750

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Magic Mix Illustration for Mr. Rishi (age 20)

Ref. No. 12

Fin. Year Ending	Risk Cover Age (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available
		Accident	Critical Ill.	PWB	Payment	Returns	Cash Flow		
31/03/55	68	2,00,000	2,00,000	0	0	0	0	99,480	89,500
31/03/56	69	2,00,000	2,00,000	0	0	0	0	1,02,600	92,250
31/03/57	70	2,00,000	2,00,000	0	0	0	0	1,05,700	95,250
31/03/58	71	2,00,000	0	0	0	0	0	1,08,780	98,000
31/03/59	72	2,00,000	0	0	0	0	0	1,11,840	1,00,750
31/03/60	73	2,00,000	0	0	0	0	0	1,14,860	1,03,250
31/03/61	74	2,00,000	0	0	0	0	0	1,17,840	1,06,000
31/03/62	75	2,00,000	0	0	0	0	0	1,20,760	1,08,750
31/03/63	76	2,00,000	0	0	0	0	0	1,23,640	1,11,250
31/03/64	77	2,00,000	0	0	0	0	0	1,26,480	1,13,750
31/03/65	78	2,00,000	0	0	0	0	0	1,29,240	1,16,250
31/03/66	79	2,00,000	0	0	0	0	0	1,31,960	1,18,750
31/03/67	80	2,00,000	0	0	0	0	0	1,34,600	1,21,250
31/03/68	81	2,00,000	0	0	0	0	0	1,37,160	1,23,500
31/03/69	82	2,00,000	0	0	0	0	0	1,39,660	1,25,750
31/03/70	83	2,00,000	0	0	0	0	0	1,42,080	1,27,750
31/03/71	84	2,00,000	0	0	0	0	0	1,44,420	1,30,000
31/03/72	85	2,00,000	0	0	0	0	0	1,46,700	1,32,000
31/03/73	86	2,00,000	0	0	0	0	0	1,48,880	1,34,000
31/03/74	87	2,00,000	0	0	0	0	0	1,51,000	1,36,000
31/03/75	88	2,00,000	0	0	0	0	0	1,53,039	1,37,750
31/03/76	89	2,00,000	0	0	0	0	0	1,55,080	1,39,500
31/03/77	90	2,00,000	0	0	0	0	0	1,57,039	1,41,250
31/03/78	91	2,00,000	0	0	0	0	0	1,59,039	1,43,250
31/03/79	92	2,00,000	0	0	0	0	0	1,61,020	1,45,000
31/03/80	93	2,00,000	0	0	0	0	0	1,63,060	1,46,750
31/03/81	94	2,00,000	0	0	0	0	0	1,65,660	1,49,000
31/03/82	95	2,00,000	0	0	0	0	0	1,67,940	1,51,250
31/03/83	96	2,00,000	0	0	0	0	0	1,72,259	1,55,000
31/03/84	97	2,00,000	0	0	0	0	0	1,76,480	1,58,750
31/03/85	98	2,00,000	0	0	0	0	0	1,86,200	1,67,500
31/03/86	99	2,00,000	0	0	0	0	0	0	0
31/03/87	100	2,00,000	0	0	0	0	0	0	0
28/04/87	100	2,00,000	0	0	0	0	0	0	0
					18,33,125	1,08,94,015	90,60,890		

Explanatory Notes

Payment to L.I.C. indicates Annual Premium and /or Advance Premiums

Returns in the Year indicates Normal Cash Flow and /or Cash Flow taken from L.I.C. in installments (Inclusive of Interest).

Yield on Investments (Pre Tax) : 7.63 %