

Datacomp Web Technologies (I) Pvt. Ltd

Software for LIC Agents

C-205/206, Crystal Plaza,
New Link Road, Andheri(W), Mumbai 400 053, India
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Comprehensive Insurance Chart

As on 25/04/2008

Shri Deepak Vaishnav and Family [DV11]

A-805,Satellite Heights Adarsh Nagar Opp. Mega Mall Andheri(W), Mumbai Pin:400053
Tel (R) : 2636 1485 Tel (O) : 99812 52125

Policy Details

Sr. No.	Policy No.	Com. Date	PI/Tm/PT	Plan	Sum	Premium	Md	Tax Brn Ben.	Nominee	Accident Risk Cover
Deepak Vaishnav										
1	71636041	16/08/83	14/20/20	Endowment With Profits	25000	1253.70	Yly.	88J Self	Bhavna	0
2	71636042	16/08/83	14/25/25	Endowment With Profits	25000	987.50	Yly.	88E Self	Bhavna	25000
3	890175829	05/05/88	93/25/25	New Money Back	145000	7703.30	Yly.	88J Self	Bhavna	145000
4	890180036	01/06/88	2/0/49	Whole Life With Profits	100000	2653.00	Yly.	88J Self	Bhavna	100000
5	890180037	05/05/89	93/25/25	New Money Back	50000	2700.70	Yly.	88J Self	Bhavna	50000
6	899841251	05/05/90	93/25/25	New Money Back	50000	2724.90	Yly.	88J Self	Bhavna	50000
7	898155124	05/05/91	93/25/25	New Money Back	50000	2749.00	Yly.	88J Self	Bhavna	50000
8	882155812	05/11/91	88/25/25	Jeevan Mitra	100000	4750.00	Yly.	88E Self	Bhavna	100000
9	882155813	05/11/91	88/25/25	Jeevan Mitra	100000	4750.00	Yly.	88E Self	Bhavna	100000
10	982215512	05/11/91	14/20/20	Endowment With Profits	100000	5026.00	Yly.	88J Self	Bhavna	100000
11	882555458	05/05/92	93/25/25	New Money Back	50000	2778.00	Yly.	88J Self	Bhavna	50000
12	800215122	05/10/96	14/20/20	Endowment With Profits	100000	5240.00	Yly.	88J Self	Bhavna	100000
13	800551252	05/10/96	14/20/20	Endowment With Profits	100000	5240.00	Yly.	88J Self	Bhavna	100000
14	891554255	20/08/03	149/25/25	Jeevan Anand	200000	5211.00	Hly.	88J Self	Bhavna	200000
15	891554256	20/08/03	149/24/24	Jeevan Anand	200000	5447.00	Hly.	88J Self	Bhavna	200000
16	891554257	20/08/03	149/23/23	Jeevan Anand	225000	6344.00	Hly.	88J Self	Bhavna	100000
17	891554258	20/08/03	149/22/22	Jeevan Anand	225000	6608.00	Hly.	88J Self	Bhavna	0
18	891554259	20/08/03	149/21/21	Jeevan Anand	250000	7736.00	Hly.	88J Self	Bhavna	0
19	891554260	20/08/03	149/20/20	Jeevan Anand	275000	8991.00	Hly.	88J Self	Bhavna	0
20	982251102	28/03/05	172/12/12	Future Plus	200000	25000.00	Yly.	88J Self	Bhavna	200000
Total :					2570000	154230.10	p.a			1670000
Dilip Vaishnav										
21	900161141	10/09/95	102/21/21	Jeevan Kishore	100000	26050.00	Yly.	890 Deepak	Deepak Vaishnav	0
22	900180015	28/01/96	102/15/15	Jeevan Kishore	50000	3330.00	Yly.	890 Deepak	Deepak Vaishnav	0
23	891530095	15/12/03	152/0/25	Jeevan Rekha	500000	16751.00	Yly.	88J Deepak	Deepak Vaishnav	0
24	893911395	05/03/06	108/25/18	Jeevan Surabhi - 25 Year	350000	26267.00	Yly.	88J Deepak	Deepak Vaishnav	350000
25	911121541	19/08/07	178/15/1	Jeevan Tarang	500000	315750.00	Sgl.	88J Deepak	Deepak Vaishnav	0
Total :					1500000	72398.00	p.a			350000
Nandini Vaishnav										
26	911349349	28/09/94	102/15/15	Jeevan Kishore	50000	3324.00	Yly.	88K Deepak	Deepak Vaishnav	0
27	911168210	01/09/95	102/15/15	Jeevan Kishore	100000	6647.00	Yly.	88K Deepak	Deepak Vaishnav	0
Total :					150000	9971.00	p.a			0
Khusboo Vaishnav										
28	845125455	15/01/00	135/19/1	Bal Vidya	200000	543150.00	Sgl.	888 Deepak	Deepak Vaishnav	0
Total :					200000	0.00	p.a			0

P.Cd.	Name of the Policy Holder	Birth Date	Sum	Premium
1	Shri Deepak Vaishnav	25/02/1957	2570000	152976.40
2	Mr. Dilip Vaishnav	19/08/1986	1500000	72398.00
3	Ms. Nandini Vaishnav	16/09/1984	150000	9971.00
4	Ms. Khusboo Vaishnav	21/11/1995	200000	0.00
Total :			4420000	235345.40

Premium Calendar

Policy No	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar
Deepak Vaishnav												
890175829	-	7703.30	-	-	-	-	-	-	-	-	-	-
890180036	-	-	2653.00	-	-	-	-	-	-	-	-	-
890180037	-	2700.70	-	-	-	-	-	-	-	-	-	-
899841251	-	2724.90	-	-	-	-	-	-	-	-	-	-
898155124	-	2749.00	-	-	-	-	-	-	-	-	-	-
882155812	-	-	-	-	-	-	-	4750.00	-	-	-	-
882155813	-	-	-	-	-	-	-	4750.00	-	-	-	-
982215512	-	-	-	-	-	-	-	5026.00	-	-	-	-
882555458	-	2778.00	-	-	-	-	-	-	-	-	-	-
800551252	-	-	-	-	-	-	5240.00	-	-	-	-	-
800215122	-	-	-	-	-	-	5240.00	-	-	-	-	-
891554255	-	-	-	-	5211.00	-	-	-	-	-	5211.00	-
891554256	-	-	-	-	5447.00	-	-	-	-	-	5447.00	-
891554257	-	-	-	-	6344.00	-	-	-	-	-	6344.00	-
891554258	-	-	-	-	6608.00	-	-	-	-	-	6608.00	-
891554259	-	-	-	-	7736.00	-	-	-	-	-	7736.00	-
891554260	-	-	-	-	8991.00	-	-	-	-	-	8991.00	-
982251102	-	-	-	-	-	-	-	-	-	-	-	25000.00
	0.00	18655.90	2653.00	0.00	40337.00	0.00	10480.00	14526.00	0.00	0.00	40337.00	25000.00
Dilip Vaishnav												
900161141	-	-	-	-	-	26050.00	-	-	-	-	-	-
900180015	-	-	-	-	-	-	-	-	-	3330.00	-	-
891530095	-	-	-	-	-	-	-	-	16751.00	-	-	-
893911395	-	-	-	-	-	-	-	-	-	-	-	26267.00
	0.00	0.00	0.00	0.00	0.00	26050.00	0.00	0.00	16751.00	3330.00	0.00	26267.00
Nandini Vaishnav												
911349349	-	-	-	-	-	3324.00	-	-	-	-	-	-
911168210	-	-	-	-	-	6647.00	-	-	-	-	-	-
	0.00	0.00	0.00	0.00	0.00	9971.00	0.00	0.00	0.00	0.00	0.00	0.00
Khusboo Vaishnav												
	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	18655.90	2653.00	0.00	40337.00	36021.00	10480.00	14526.00	16751.00	3330.00	40337.00	51267.00
Total Premium per Annum :						234357.90						

Current Status of Policies (Estimated)

Policy No	Com Date	Sum Plan	Next Due Status	Risk Cover	Prem. Paid	Vested Bonus	Surrender Value	Loan Taken	Loan Date	FULI Date	Loan Available
Deepak Vaishnav											
71636041	08/83	25000 14/20/20	Maturity Claim	0	25074	0	0	0			0
71636042	08/83	25000 14/25/25	08/07 Reduced Paid-up	63600	23700	38600	68309	0			51000
890175829	05/88	145000 93/25/25	05/08 Inforce	338140	154066	175885	148803	0			130250
890180036	06/88	100000 2/0/49	06/08 Inforce	286450	53060	162950	56819	0			49500
890180037	05/89	50000 93/25/25	05/08 Inforce	109550	51313	57350	43854	0			38250
899841251	05/90	50000 93/25/25	05/08 Inforce	106150	49048	53950	37274	0			32500
898155124	05/91	50000 93/25/25	05/08 Inforce	102700	46733	50500	31453	0			27250
882155812	11/91	100000 88/25/25	11/08 Inforce	317800	80750	107500	93431	0			81750
882155813	11/91	100000 88/25/25	11/08 Inforce	317800	80750	107500	93431	0			81750
982215512	11/91	100000 14/20/20	11/08 Inforce	210600	85442	100900	141016	0			124000
882555458	05/92	50000 93/25/25	05/08 Inforce	99250	44448	47050	26306	0			22750
800215122	10/96	100000 14/20/20	10/08 Inforce	170600	62880	66400	67128	0			58500
800551252	10/96	100000 14/20/20	10/08 Inforce	170600	62880	66400	67128	0			58500
891554255	08/03	200000 149/25/25	08/08 Inforce	247800	52110	38800	23904	0			19750
891554256	08/03	200000 149/24/24	08/08 Inforce	247800	54470	38800	26051	0			21500
891554257	08/03	225000 149/23/23	08/08 Inforce	278775	63440	43650	32012	0			26500
891554258	08/03	225000 149/22/22	08/08 Inforce	278775	66080	43650	35046	0			29000
891554259	08/03	250000 149/21/21	08/08 Inforce	309750	77360	48500	42728	0			35500
891554260	08/03	275000 149/20/20	08/08 Inforce	335225	89910	48950	49976	0			41750
982251102	03/05	200000 172/12/12	03/09 Inforce	329206	100000	0	129206	0			0
					4320571	1323514	1297335	1213875	0	930000	
Dilip Vaishnav											
900161141	09/95	100000 102/21/21	09/08 Inforce	208800	338650	79000	133132	0			117500
900180015	01/96	50000 102/15/15	01/09 Inforce	89096	43290	34000	61232	0			53750
891530095	12/03	500000 152/0/25	12/08 Inforce	589500	83755	72500	31900	0			0
893911395	03/06	350000 108/25/18	03/09 Inforce	401450	78801	0	19372	0			17500
911121541	08/07	500000 178/15/1	Fully paid-up	522000	315750	0	0	0			0
					1810846	860246	185500	245636	0	188750	
Nandini Vaishnav											
911349349	09/94	50000 102/15/15	09/08 Inforce	92646	46536	37550	75748	0			66750
911168210	09/95	100000 102/15/15	09/08 Inforce	178191	86411	68000	127930	0			112500
					270837	132947	105550	203678	0	179250	
Khusboo Vaishnav											
845125455	01/00	200000 135/19/1	Fully paid-up	0	543150	0	748778	0			0
					0	543150	0	748778	0	0	
					6402254	2859857	1588385	2411967	0	1298000	

Status of Unit Linked Policies (Estimated)

Policy No	Plan	Fund Type	Balance Units	As On	NAV	NAV Date	Fund Value	Cash Value	Risk Cover
Deepak Vaishnav									
982251102	Future Plus	Growth	7194.9078	28/03/2008	17.9580	23/04/2008	129206	129206	329206
							129206	129206	329206
							129206	129206	329206

Projected Cash Flow

Sr. No.	Due Date	Name.	Completed Age	Policy No	Amount	Bonus	Total	Type
3	05/05/08	Deepak Vaishnav	51	890175829	21750	0	21750	Sur. Ben.
2	16/08/08	Deepak Vaishnav	51	71636042	25000	45300	70300	Maturity
23	15/12/08	Dilip Vaishnav	22	891530095	50000	0	50000	Sur. Ben.
							142050	
5	05/05/09	Deepak Vaishnav	52	890180037	7500	0	7500	Sur. Ben.
26	28/09/09	Nandini Vaishnav	25	911349349	50000	41350	91350	Maturity
							98850	
24	05/03/10	Dilip Vaishnav	23	893911395	70000	0	70000	Sur. Ben.
6	05/05/10	Deepak Vaishnav	53	899841251	7500	0	7500	Sur. Ben.
27	01/09/10	Nandini Vaishnav	25	911168210	100000	81400	181400	Maturity
							258900	
22	28/01/11	Dilip Vaishnav	24	900180015	50000	39700	89700	Maturity
7	05/05/11	Deepak Vaishnav	54	898155124	7500	0	7500	Sur. Ben.
10	05/11/11	Deepak Vaishnav	54	982215512	100000	134200	234200	Maturity
							331400	
11	05/05/12	Deepak Vaishnav	55	882555458	7500	0	7500	Sur. Ben.
3	05/05/13	Deepak Vaishnav	56	890175829	58000	228665	286665	Maturity
23	15/12/13	Dilip Vaishnav	27	891530095	50000	0	50000	Sur. Ben.
							336665	
24	05/03/14	Dilip Vaishnav	27	893911395	70000	0	70000	Sur. Ben.
5	05/05/14	Deepak Vaishnav	57	890180037	20000	76500	96500	Maturity
							166500	
6	05/05/15	Deepak Vaishnav	58	899841251	20000	75300	95300	Maturity
7	05/05/16	Deepak Vaishnav	59	898155124	20000	74050	94050	Maturity
21	10/09/16	Dilip Vaishnav	30	900161141	100000	144200	244200	Maturity
12	05/10/16	Deepak Vaishnav	59	800215122	100000	120700	220700	Maturity
13	05/10/16	Deepak Vaishnav	59	800551252	100000	120700	220700	Maturity
8	05/11/16	Deepak Vaishnav	59	882155812	100000	200700	300700	Maturity
9	05/11/16	Deepak Vaishnav	59	882155813	100000	200700	300700	Maturity
							1381050	
11	05/05/17	Deepak Vaishnav	60	882555458	20000	72800	92800	Maturity
24	05/03/18	Dilip Vaishnav	31	893911395	70000	0	70000	Sur. Ben.
23	15/12/18	Dilip Vaishnav	32	891530095	50000	0	50000	Sur. Ben.
							120000	
24	05/03/21	Dilip Vaishnav	34	893911395	70000	0	70000	Sur. Ben.
19	20/08/23	Deepak Vaishnav	66	891554260	275000	289850	564850	Maturity
23	15/12/23	Dilip Vaishnav	37	891530095	50000	0	50000	Sur. Ben.
							614850	
24	05/03/24	Dilip Vaishnav	37	893911395	70000	0	70000	Sur. Ben.
18	20/08/24	Deepak Vaishnav	67	891554259	250000	306000	556000	Maturity
							626000	
17	20/08/25	Deepak Vaishnav	68	891554258	225000	300150	525150	Maturity
16	20/08/26	Deepak Vaishnav	69	891554257	225000	326025	551025	Maturity
15	20/08/27	Deepak Vaishnav	70	891554256	200000	313800	513800	Maturity
14	20/08/28	Deepak Vaishnav	71	891554255	200000	337800	537800	Maturity
23	15/12/28	Dilip Vaishnav	42	891530095	50000	0	50000	Sur. Ben.
							587800	
24	05/03/31	Dilip Vaishnav	44	893911395	0	480200	480200	Maturity
23	15/12/33	Dilip Vaishnav	47	891530095	50000	0	50000	Sur. Ben.
4	01/06/37	Deepak Vaishnav	80	890180036	100000	544450	644450	Maturity
23	15/12/38	Dilip Vaishnav	52	891530095	50000	0	50000	Sur. Ben.
23	15/12/43	Dilip Vaishnav	57	891530095	50000	0	50000	Sur. Ben.
23	15/12/48	Dilip Vaishnav	62	891530095	50000	0	50000	Sur. Ben.
23	15/12/53	Dilip Vaishnav	67	891530095	50000	0	50000	Sur. Ben.
23	15/12/58	Dilip Vaishnav	72	891530095	50000	0	50000	Sur. Ben.

Comprehensive Insurance Chart for Shri Deepak Vaishnav and Family [DV11] as on 25/04/2008

Sr. No.	Due Date	Name.	Completed Age	Policy No	Amount	Bonus	Total	Type
23	15/12/63	Dilip Vaishnav	77	891530095	50000	0	50000	Sur. Ben.
23	15/12/68	Dilip Vaishnav	82	891530095	50000	0	50000	Sur. Ben.
23	15/12/73	Dilip Vaishnav	87	891530095	50000	0	50000	Sur. Ben.
23	15/12/78	Dilip Vaishnav	92	891530095	50000	0	50000	Sur. Ben.
23	15/12/83	Dilip Vaishnav	97	891530095	50000	0	50000	Sur. Ben.
23	15/12/86	Dilip Vaishnav	100	891530095	550000	2340500	2890500	Maturity
Cash Flow Grand Total :							<u>11084790</u>	

Projected Annuity Cash Flow

Sr.No	Policy No	Annuity Start Date	Purchase Price	Name	Age	Pension	Mode	Annual Pension	Annuity Option
20	982251102	28/06/2017	<u>200000</u> <u>200000</u>	Deepak Vaishnav	60	<u>4515</u> <u>4515</u>	Qly	<u>18060</u> <u>18060</u>	Min 15 yrs and life thereafter

Cash Flow Summary For Bal Vidya

Start Date	End Date	Mode	Type	Inst. Amount	Bonus	Total Amount
Khusboo Vaishnav						
Policy No : 845125455						
15/05/2008	15/01/2014	Monthly	Monthly Survival Benefit	4000	0	276000
15/02/2014	15/12/2018	Monthly	Monthly Survival Benefit	8000	0	472000
15/01/2014	15/01/2014	Single	Lumpsum Survival Benefit	200000	0	200000
15/01/2019	15/01/2019	Single	Maturity Proceeds	208000	266000	474000
						<u>1422000</u>

Cash Flow Summary For Jeevan Tarang

Policy No.	Start Date	End Date	Age	Mode	Type	Inst. Amount	Bonus	Total Amount
Dilip Vaishnav								
911121541	19/08/2022	19/08/2022	36	Single	Lumpsum Amount	0	330000	330000
	19/08/2023	19/08/2085	37 To 99	Yearly	Yearly Survival Benefit	27500	0	1732500
	19/08/2086	19/08/2086	100	Single	Maturity Benefit	527500	0	527500
								<u>2590000</u>

Projected Cash In / Cash Out Summary

Year	Cash In			Cash Out	Nett Amount
	Pension	Others	Total		
2008	0	174050	174050	139424	34626
2009	0	146850	146850	231034	-84184
2010	0	306900	306900	224387	82513
2011	0	379400	379400	216031	163369
2012	0	55500	55500	216031	-160531
2013	0	384665	384665	208328	176337
2014	0	458500	458500	205627	252873
2015	0	191300	191300	202902	-11602
2016	0	1477050	1477050	154123	1322927
2017	13545	188800	202345	126345	76000
2018	18060	216000	234060	126345	107715
2019	18060	474000	492060	126345	365715
2020	18060	0	18060	126345	-108285
2021	18060	70000	88060	126345	-38285
2022	18060	330000	348060	126345	221715
2023	18060	642350	660410	117354	543056
2024	18060	653500	671560	74360	597200
2025	18060	552650	570710	60016	510694
2026	18060	578525	596585	47064	549521
2027	18060	541300	559360	35273	524087
2028	18060	615300	633360	7864	625496
2029	18060	27500	45560	2653	42907
2030	18060	27500	45560	2653	42907
2031	18060	507700	525760	2653	523107
2032	18060	27500	45560	2653	42907
2033	18060	77500	95560	2653	92907
2034	18060	27500	45560	2653	42907
2035	18060	27500	45560	2653	42907
2036	18060	27500	45560	2653	42907
2037	18060	671950	690010	0	690010
2038	18060	77500	95560	0	95560
2039	18060	27500	45560	0	45560
2040	18060	27500	45560	0	45560
2041	18060	27500	45560	0	45560
2042	18060	27500	45560	0	45560
2043	18060	77500	95560	0	95560
2044	18060	27500	45560	0	45560
2045	18060	27500	45560	0	45560
2046	18060	27500	45560	0	45560
2047	18060	27500	45560	0	45560
2048	18060	77500	95560	0	95560
2049	18060	27500	45560	0	45560
2050	18060	27500	45560	0	45560
2051	18060	27500	45560	0	45560
2052	18060	27500	45560	0	45560
2053	18060	77500	95560	0	95560
2054	18060	27500	45560	0	45560
2055	18060	27500	45560	0	45560
2056	18060	27500	45560	0	45560
2057	18060	27500	45560	0	45560
2058	18060	77500	95560	0	95560
2059	18060	27500	45560	0	45560
2060	18060	27500	45560	0	45560
2061	18060	27500	45560	0	45560

Comprehensive Insurance Chart for Shri Deepak Vaishnav and Family [DV11] as on 25/04/2008

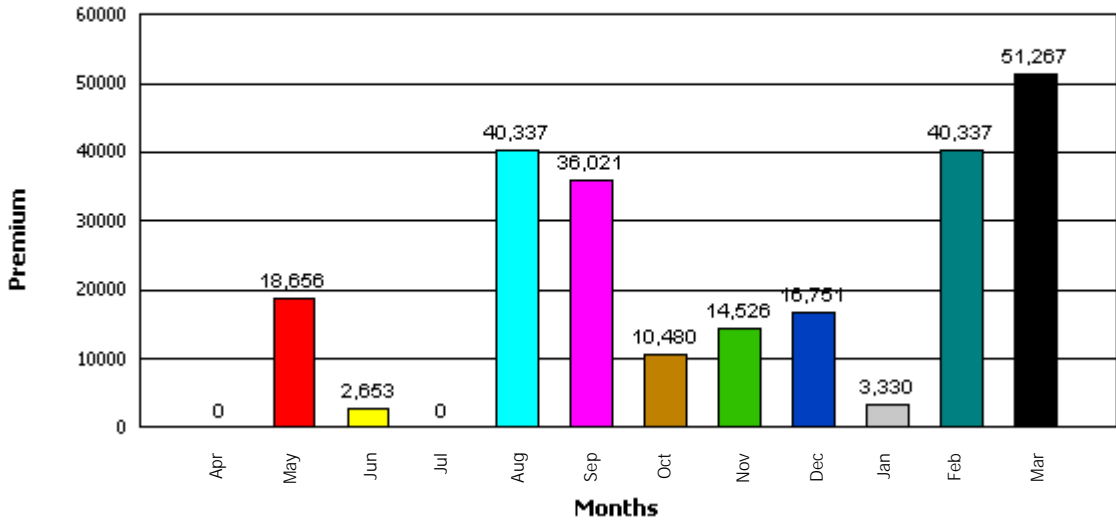
2062	18060	27500	45560	0	45560
2063	18060	77500	95560	0	95560
2064	18060	27500	45560	0	45560
2065	18060	27500	45560	0	45560
2066	18060	27500	45560	0	45560
2067	18060	27500	45560	0	45560
2068	18060	77500	95560	0	95560
2069	18060	27500	45560	0	45560
2070	18060	27500	45560	0	45560
2071	18060	27500	45560	0	45560
2072	18060	27500	45560	0	45560
2073	18060	77500	95560	0	95560
2074	18060	27500	45560	0	45560
2075	18060	27500	45560	0	45560
2076	18060	27500	45560	0	45560
2077	18060	27500	45560	0	45560
2078	18060	77500	95560	0	95560
2079	18060	27500	45560	0	45560
2080	18060	27500	45560	0	45560
2081	18060	27500	45560	0	45560
2082	18060	27500	45560	0	45560
2083	18060	77500	95560	0	95560
2084	18060	27500	45560	0	45560
2085	18060	27500	45560	0	45560
2086	18060	3418000	3436060	0	3436060
		<u>15096790</u>	<u>16356475</u>	<u>2919111</u>	<u>13437364</u>

Assumptions for Cash Flow Projections.

Wherever applicable:

- 1 Interim Bonus declared by L.I.C. has been considered in cash flow projections
- 1 Present Terminal Bonus rates have been considered for calculating the projected cash flow
- 1 Loyalty Addition has been considered for calculating the projected cash flow
- 1 Growth of fund in ULIP plans is based on consistent return of 10% on investible portion of premiums
- 1 The figures shown above are subject to the policies being in force during their terms and also being free of any loan liabilities.

Premium Calender



Yearwise Cash Flow

