

Datacomp Web Technologies (I) Pvt. Ltd

Software for LIC Agents

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New Comprehensive Insurance Chart

As on 07/05/2008

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
Mobile : 98704 22153
Email : deepakp@gmail.com

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	71636042	16/08/83	14/25/25	Endowment With Profits	25000	987.50	Yly.	88E	Bhavna	25000
2	890175829	05/05/88	93/25/25	New Money Back	145000	7703.30	Yly.	88J	Bhavna	145000
3	890180036	01/06/88	2/0/49	Whole Life With Profits	100000	2653.00	Yly.	88J	Bhavna	100000
4	890180037	05/05/89	93/25/25	New Money Back	50000	2700.70	Yly.	88J	Bhavna	50000
5	899841251	05/05/90	93/25/25	New Money Back	50000	2724.90	Yly.	88J	Bhavna	50000
6	898155124	05/05/91	93/25/25	New Money Back	50000	2749.00	Yly.	88J	Bhavna	50000
7	882155812	05/11/91	88/25/25	Jeevan Mitra	100000	4750.00	Yly.	88E	Bhavna	100000
8	882155813	05/11/91	88/25/25	Jeevan Mitra	100000	4750.00	Yly.	88E	Bhavna	100000
9	982215512	05/11/91	14/20/20	Endowment With Profits	100000	5026.00	Yly.	88J	Bhavna	100000
Total :					720000	34044.40		p.a		720000
Dilip Vaishnav										
10	900161141	10/09/95	102/21/21	Jeevan Kishore	100000	4501.00	Yly.	88J		0
11	900180015	20/01/96	102/15/15	Jeevan Kishore	50000	3330.00	Yly.	88J		0
12	891530095	15/12/03	152/0/25	Jeevan Rekha	500000	16751.00	Yly.	88J		0
13	893911395	05/03/06	108/25/18	Jeevan Surabhi - 25 Year	350000	26267.00	Yly.	88J		350000
14	911121541	19/08/07	178/15/1	Jeevan Tarang	500000	315750.00	Sgl.	88E		0
15	P-Q001-A-1	07/05/08	5/58/15	Ltd.Pay. W.life - Profits	300000	5066.00	Hly.			300000
16	P-Q001-A-2	07/05/08	14/25/25	Endowment With Profits	200000	7521.00	Yly.			200000
Total :					2000000	68502.00		p.a		850000
Nandini Vaishnav										
17	880121456	20/12/05	149/52/52	Jeevan Anand	100000	842.00	Hly.	88J		100000
18	880121457	20/12/05	149/51/51	Jeevan Anand	100000	859.00	Hly.	88J		100000
19	880121458	20/12/05	149/50/50	Jeevan Anand	100000	879.00	Hly.	88J		100000
20	880121459	20/12/05	149/49/49	Jeevan Anand	100000	849.00	Hly.	88J		0
21	880121460	20/12/05	149/48/48	Jeevan Anand	100000	849.00	Hly.	88J		0
22	880121461	20/12/05	149/47/47	Jeevan Anand	150000	1340.00	Hly.	88J		0
23	880121462	20/12/05	149/46/46	Jeevan Anand	200000	1831.00	Hly.	88J		0
24	880121463	20/12/05	149/45/45	Jeevan Anand	250000	2356.00	Hly.	88J		0
25	880121464	20/12/05	149/44/44	Jeevan Anand	250000	2424.00	Hly.	88J		0
Total :					1350000	24458.00		p.a		300000
Khusboo Vaishnav										
26	845125455	15/01/00	135/19/1	Bal Vidya	200000	543150.00	Sgl.	888		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	720000	34044.40
2	Mr. Dilip Vaishnav	19/08/1986	2000000	68502.00
3	Ms. Nandini Vaishnav	16/09/1984	1350000	24458.00
4	Ms. Khusboo Vaishnav	21/11/1995	200000	0.00
Total :			4270000	127004.40

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	-	-	-	-
	0.00	15877.90	2653.00	0.00	0.00	0.00	0.00	14526.00	0.00	0.00	0.00	0.00
Dilip Vaishnav												
900161141	-	-	-	-	-	4501.00	-	-	-	-	-	-
900180015	-	-	-	-	-	-	-	-	-	3330.00	-	-
891530095	-	-	-	-	-	-	-	-	16751.00	-	-	-
893911395	-	-	-	-	-	-	-	-	-	-	-	26267.00
P-Q001-A-1	-	5066.00	-	-	-	-	-	5066.00	-	-	-	-
P-Q001-A-2	-	7521.00	-	-	-	-	-	-	-	-	-	-
	0.00	12587.00	0.00	0.00	0.00	4501.00	0.00	5066.00	16751.00	3330.00	0.00	26267.00
Nandini Vaishnav												
880121456	-	-	842.00	-	-	-	-	-	842.00	-	-	-
880121457	-	-	859.00	-	-	-	-	-	859.00	-	-	-
880121458	-	-	879.00	-	-	-	-	-	879.00	-	-	-
880121459	-	-	849.00	-	-	-	-	-	849.00	-	-	-
880121460	-	-	849.00	-	-	-	-	-	849.00	-	-	-
880121461	-	-	1340.00	-	-	-	-	-	1340.00	-	-	-
880121462	-	-	1831.00	-	-	-	-	-	1831.00	-	-	-
880121463	-	-	2356.00	-	-	-	-	-	2356.00	-	-	-
880121464	-	-	2424.00	-	-	-	-	-	2424.00	-	-	-
	0.00	0.00	12229.00	0.00	0.00	0.00	0.00	0.00	12229.00	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
Total	0.00	28464.90	14882.00	0.00	0.00	4501.00	0.00	19592.00	28980.00	3330.00	0.00	26267.00
Total Premium per Annum :						126016.90						

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											
71636042	08/83	25000 14/25/25	08/07 Reduced Paid-up	63600	23700	38600	68802	0			51000
890175829	05/88	145000 93/25/25	05/08 Inforce	327265	154066	175885	127912	0			111250
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	100000	12/04	11/08	0
882155813	11/91	100000 88/25/25	11/08 Inforce	317800	80750	107500	93431	300000	12/06	11/08	0
982215512	11/91	100000 14/20/20	11/08 Inforce	210600	85442	100900	141016	0			124000
					1841915	624862	855135	693992	400000		433750
Dilip Vaishnav											
900161141	09/95	100000 102/21/21	09/08 Inforce	188120	58513	79000	74994	0			65250
900180015	01/96	50000 102/15/15	01/09 Inforce	89096	43290	34000	63965	0			56250
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
					1790166	580109	185500	190231	0		139000
Nandini Vaishnav											
880121456	12/05	100000 149/52/52	06/08 Inforce	111150	4210	0	0	0			0
880121457	12/05	100000 149/51/51	06/08 Inforce	111150	4295	0	0	0			0
880121458	12/05	100000 149/50/50	06/08 Inforce	111150	4395	0	0	0			0
880121459	12/05	100000 149/49/49	06/08 Inforce	111150	4245	0	0	0			0
880121460	12/05	100000 149/48/48	06/08 Inforce	111150	4245	0	0	0			0
880121461	12/05	150000 149/47/47	06/08 Inforce	166725	6700	0	0	0			0
880121462	12/05	200000 149/46/46	06/08 Inforce	222300	9155	0	0	0			0
880121463	12/05	250000 149/45/45	06/08 Inforce	277875	11780	0	0	0			0
880121464	12/05	250000 149/44/44	06/08 Inforce	277875	12120	0	0	0			0
					1500525	61145	0	0	0		0
Khusboo Vaishnav											
845125455	01/00	200000 135/19/1	Fully paid-up	0	543150	0	748778	0			0
					0	543150	0	748778	0		0
					5132606	1809266	1040635	1633001	400000		572750

Projected Cash Flow

Sr. No.	Due Date	Name.	Completed Age	Policy No	Amount	Bonus	Total	Type
1	16/08/08	Deepak Vaishnav	51	71636042	25000	45300	70300	Maturity
12	15/12/08	Dilip Vaishnav	22	891530095	50000	0	50000	Sur. Ben.
							120300	
4	05/05/09	Deepak Vaishnav	52	890180037	7500	0	7500	Sur. Ben.
13	05/03/10	Dilip Vaishnav	23	893911395	70000	0	70000	Sur. Ben.
5	05/05/10	Deepak Vaishnav	53	899841251	7500	0	7500	Sur. Ben.
							77500	
11	20/01/11	Dilip Vaishnav	24	900180015	50000	39700	89700	Maturity
6	05/05/11	Deepak Vaishnav	54	898155124	7500	0	7500	Sur. Ben.
9	05/11/11	Deepak Vaishnav	54	982215512	100000	134200	234200	Maturity
							331400	
2	05/05/13	Deepak Vaishnav	56	890175829	58000	228665	286665	Maturity

Comprehensive Insurance Chart for Shri Deepak Vaishnav and Family [DV11] as on 07/05/2008

Sr. No.	Due Date	Name.	Completed Age	Policy No	Amount	Bonus	Total	Type
12	15/12/13	Dilip Vaishnav	27	891530095	50000	0	50000	Sur. Ben.
							336665	
13	05/03/14	Dilip Vaishnav	27	893911395	70000	0	70000	Sur. Ben.
4	05/05/14	Deepak Vaishnav	57	890180037	20000	76500	96500	Maturity
							166500	
5	05/05/15	Deepak Vaishnav	58	899841251	20000	75300	95300	Maturity
6	05/05/16	Deepak Vaishnav	59	898155124	20000	74050	94050	Maturity
10	10/09/16	Dilip Vaishnav	30	900161141	100000	144200	244200	Maturity
7	05/11/16	Deepak Vaishnav	59	882155812	100000	200700	300700	Maturity
8	05/11/16	Deepak Vaishnav	59	882155813	100000	200700	300700	Maturity
							939650	
13	05/03/18	Dilip Vaishnav	31	893911395	70000	0	70000	Sur. Ben.
12	15/12/18	Dilip Vaishnav	32	891530095	50000	0	50000	Sur. Ben.
							120000	
13	05/03/21	Dilip Vaishnav	34	893911395	70000	0	70000	Sur. Ben.
12	15/12/23	Dilip Vaishnav	37	891530095	50000	0	50000	Sur. Ben.
13	05/03/24	Dilip Vaishnav	37	893911395	70000	0	70000	Sur. Ben.
12	15/12/28	Dilip Vaishnav	42	891530095	50000	0	50000	Sur. Ben.
13	05/03/31	Dilip Vaishnav	44	893911395	0	480200	480200	Maturity
16	07/05/33	Dilip Vaishnav	46	P-Q001-A-2	200000	350000	550000	Maturity
12	15/12/33	Dilip Vaishnav	47	891530095	50000	0	50000	Sur. Ben.
							600000	
3	01/06/37	Deepak Vaishnav	80	890180036	100000	544450	644450	Maturity
12	15/12/38	Dilip Vaishnav	52	891530095	50000	0	50000	Sur. Ben.
12	15/12/43	Dilip Vaishnav	57	891530095	50000	0	50000	Sur. Ben.
12	15/12/48	Dilip Vaishnav	62	891530095	50000	0	50000	Sur. Ben.
25	20/12/49	Nandini Vaishnav	65	880121464	250000	957250	1207250	Maturity
24	20/12/50	Nandini Vaishnav	66	880121463	250000	968500	1218500	Maturity
23	20/12/51	Nandini Vaishnav	67	880121462	200000	783800	983800	Maturity
22	20/12/52	Nandini Vaishnav	68	880121461	150000	574350	724350	Maturity
12	15/12/53	Dilip Vaishnav	67	891530095	50000	0	50000	Sur. Ben.
21	20/12/53	Nandini Vaishnav	69	880121460	100000	387400	487400	Maturity
							537400	
20	20/12/54	Nandini Vaishnav	70	880121459	100000	391900	491900	Maturity
19	20/12/55	Nandini Vaishnav	71	880121458	100000	396400	496400	Maturity
18	20/12/56	Nandini Vaishnav	72	880121457	100000	400900	500900	Maturity
17	20/12/57	Nandini Vaishnav	73	880121456	100000	405400	505400	Maturity
12	15/12/58	Dilip Vaishnav	72	891530095	50000	0	50000	Sur. Ben.
12	15/12/63	Dilip Vaishnav	77	891530095	50000	0	50000	Sur. Ben.
15	07/05/66	Dilip Vaishnav	79	P-Q001-A-1	300000	1773000	2073000	Maturity
12	15/12/68	Dilip Vaishnav	82	891530095	50000	0	50000	Sur. Ben.
12	15/12/73	Dilip Vaishnav	87	891530095	50000	0	50000	Sur. Ben.
12	15/12/78	Dilip Vaishnav	92	891530095	50000	0	50000	Sur. Ben.
12	15/12/83	Dilip Vaishnav	97	891530095	50000	0	50000	Sur. Ben.
12	15/12/86	Dilip Vaishnav	100	891530095	550000	2340500	2890500	Maturity
							Cash Flow Grand Total :	16238865

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
						1422000

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
								2590000

Projected Cash In / Cash Out Summary

Year	Cash In			Cash Out	Nett Amount
	Pension	Others	Total		
2008	0	152300	152300	80542	71758
2009	0	55500	55500	126017	-70517
2010	0	125500	125500	126017	-517
2011	0	379400	379400	117661	261739
2012	0	48000	48000	117661	-69661
2013	0	384665	384665	109958	274707
2014	0	458500	458500	107257	351243
2015	0	191300	191300	104532	86768
2016	0	1035650	1035650	87782	947868
2017	0	96000	96000	87782	8218
2018	0	216000	216000	87782	128218
2019	0	474000	474000	87782	386218
2020	0	0	0	87782	-87782
2021	0	70000	70000	87782	-17782
2022	0	330000	330000	87782	242218
2023	0	77500	77500	77650	-150
2024	0	97500	97500	51383	46117
2025	0	27500	27500	51383	-23883
2026	0	27500	27500	51383	-23883
2027	0	27500	27500	51383	-23883
2028	0	77500	77500	34632	42868
2029	0	27500	27500	34632	-7132
2030	0	27500	27500	34632	-7132
2031	0	507700	507700	34632	473068
2032	0	27500	27500	34632	-7132
2033	0	627500	627500	27111	600389
2034	0	27500	27500	27111	389
2035	0	27500	27500	27111	389
2036	0	27500	27500	27111	389
2037	0	671950	671950	24458	647492
2038	0	77500	77500	24458	53042
2039	0	27500	27500	24458	3042
2040	0	27500	27500	24458	3042
2041	0	27500	27500	24458	3042
2042	0	27500	27500	24458	3042
2043	0	77500	77500	24458	53042
2044	0	27500	27500	24458	3042
2045	0	27500	27500	24458	3042
2046	0	27500	27500	24458	3042
2047	0	27500	27500	24458	3042
2048	0	77500	77500	24458	53042
2049	0	1234750	1234750	22034	1212716
2050	0	1246000	1246000	17254	1228746
2051	0	1011300	1011300	13067	998233
2052	0	751850	751850	9896	741954
2053	0	564900	564900	7707	557193
2054	0	519400	519400	6009	513391
2055	0	523900	523900	4281	519619
2056	0	528400	528400	2543	525857
2057	0	532900	532900	842	532058
2058	0	77500	77500	0	77500
2059	0	27500	27500	0	27500
2060	0	27500	27500	0	27500
2061	0	27500	27500	0	27500

Comprehensive Insurance Chart for Shri Deepak Vaishnav and Family [DV11] as on 07/05/2008

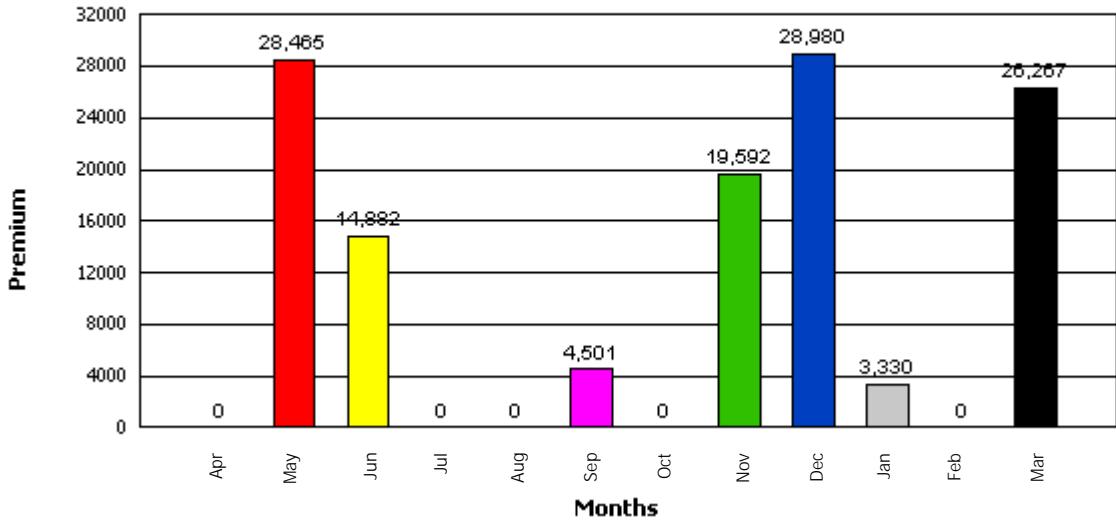
2062	0	27500	27500	0	27500
2063	0	77500	77500	0	77500
2064	0	27500	27500	0	27500
2065	0	27500	27500	0	27500
2066	0	2100500	2100500	0	2100500
2067	0	27500	27500	0	27500
2068	0	77500	77500	0	77500
2069	0	27500	27500	0	27500
2070	0	27500	27500	0	27500
2071	0	27500	27500	0	27500
2072	0	27500	27500	0	27500
2073	0	77500	77500	0	77500
2074	0	27500	27500	0	27500
2075	0	27500	27500	0	27500
2076	0	27500	27500	0	27500
2077	0	27500	27500	0	27500
2078	0	77500	77500	0	77500
2079	0	27500	27500	0	27500
2080	0	27500	27500	0	27500
2081	0	27500	27500	0	27500
2082	0	27500	27500	0	27500
2083	0	77500	77500	0	77500
2084	0	27500	27500	0	27500
2085	0	27500	27500	0	27500
2086	0	3418000	3418000	0	3418000
		<u>20250865</u>	<u>20250865</u>	<u>2446033</u>	<u>17804832</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

