

HAPPY
INDEPENDENCE DAY !



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August 2013

उत्कर्ष UTKARSH

**New; Bulletin of Central Office Marketing Department
(for Private Circulation only)**

Our Performance till 31st July,2013

	Budget Cr.	Volume	Growth rate(%)	A2B %age
NOP	4.05	7764044	-1.69	19.17
FPI	33000	6230.09 Cr.	-6.86	18.88

LIC's Market Share

	Upto 30.04.13	Upto 31.05.13	Upto 30.06.13
NOP %	80.94	81.03	81.98
FYP %	73.14	74.79	74.39



Top Zones



	NOP	FPI		NOP	FPI
Absolute Volume	Northern Zone 1304942	Western Zone 1441.25 Cr	Absolute Volume	Gorakhpur 161094	KMDO-I 173.68
Growth Rate %	ECZ 10.70	ECZ 1.5	Growth Rate %	KM DO-II 23.86	Mumbai DO-I 47.01
A2B %	NZ 22.79	EZ 20.91	A2B %	Delhi DO-III 26.60	Ahmedabad 25.17

Campaign for Revival of lapsed policies with concession in the late fee from 5/8/2013 to 31/10/2013

A) Eligibility of policies :

- Policies under all type of plans are allowed
- Policies which are in lapsed condition for more than 6 months but less than 5 years from FUP as on 5/8/2013 will be eligible
- All policies issued through different distribution channels are eligible
- Anywhere revival of policies on the strength of with or with DGH/ FMR is allowed

B) Concession in late fee :

- If policyholder submits the revival requirements and pay all arrears of premiums, then concession in total late fee under each policy will be allowed on the basis of total amount of receivable premium as given below

Total Receivable premium Amount under policy	%age of concession allowed in Late fee per policy	Maximum amount of concession allowed per policy (Rs.)
Up to Rs. 1, 00,000	20%	1000
1, 00,001 to 3, 00,000	25%	1500
3, 00,001 and above	30%	2000

(For details Refer Circular Ref. CO/CRM/911 /23, August 1, 2013)

TOP 10 DEVELOPMENT OFFICERS (NOP) AS ON 31.07.2013

RANK	NAME (Sh./Smt.)	ZONE	NOP
1	HARISH GUPTA	NZ	5599
2	SANJAY KUMAR SINGH	ECZ	3974
3	K VENU	SZ	3356
4	SAGAR SAHA	EZ	3003
5	SUDHIR KUMAR	ECZ	2889
6	SHIBDAS CHAKRABORTY	EZ	2796
7	ARUN KUMAR	ECZ	2771
8	SANJAY GARG	NZ	2758
9	SUDHIR SHARMA	NZ	2637
10	SATYENDRA KR. VERMA	ECZ	2595

TOP 10 DEVELOPMENT OFFICERS (FPI) AS ON 31.07.2013

RANK	NAME (Sh./Smt)	ZONE	FPI (in lacs)
1	SUKETU C JANANI	WZ	2798.89
2	LALIT SETH	NZ	1850.40
3	SHRI P P SHETTY	WZ	1243.00
4	S K MATHUR	WZ	1193.97
5	SUNIL A SHAH	WZ	601.68
6	SANJAY GARG	NZ	586.97
7	HARISH GUPTA	NZ	502.32
8	JAGAJYOTI GUHA	EZ	388.27
9	G.MADHUSUDHARAM	SCZ	385.51
10	SAMIR P DESAI	WZ	381.31

TOP 10 AGENTS (NOP) AS ON 31.07.2013

RANK	NAME (Sh./Smt.)	ZONE	NOP
1	SURENDRA KUMAR DHINGRA	NCZ	1191
2	RAJENDER KUMAR	NZ	1100
3	AUTI DATTATRAY JAYRAM	WZ	1082
4	CHINTAPALLI SAI KUMAR	SCZ	1001
5	M. BHARATHI	SZ	956
6	MUNIRAJANNA B	SCZ	734
7	PENDEM MRUTYUMJAYARAO	SCZ	671
8	KAMALAKANTA SUAR	ECZ	662
9	L.MOOL CHOPRA	SCZ	644
10	LEELADHAR RATHI	CZ	633

TOP 10 AGENTS (FPI) AS ON 31.07.2013

RANK	NAME (Sh./Smt.)	ZONE	FPI (in lacs)
1	NISHANK BUCKSHEY	NZ	1755.99
2	SHANTILAL M VAGHASIYA	WZ	1448.37
3	VAGHASIYA G SHANTILAL	WZ	1263.92
4	HARENDRA D. SHAH	WZ	1201.36
5	SHYAMLATA S.PODDAR	WZ	1002.39
6	JANAK N PARIKH	WZ	525.67
7	ANUSUYA .R	SCZ	478.97
8	PRADEEP SHIVANKAR	WZ	379.07
9	JAYAKUMAR	SZ	297.96
10	RAGHAWA RAUT	NZ	267.25

TOP 10 BRANCHES (NOP) AS ON 31.07.2013

RANK	BRANCH	BRN CODE	DIVISION	ZONE	NOP
1	MOTIHARI	536	MUZAFFARPUR	ECZ	19212
2	HAJIPUR	545	PATNA -1	ECZ	16640
3	ARA	528	PATNA -2	ECZ	15163
4	MADHUBANI	542	MUZAFFARPUR	ECZ	12990
5	CONTAI	467	KGP	EZ	12741
6	HAZARIBAG	525	HAZARIBAGH	ECZ	12104
7	AGARTALA-1	499	SILCHAR	EZ	11396
8	SAT NAGAR	124	DELHI DO-1	NZ	11368
9	SAMASTIPUR	535	BEGUSARAI	ECZ	11313
10	SIWAN	546	PATNA -2	ECZ	11242

TOP 10 BRANCHES (FPI) AS ON 31.07.2013

RANK	NAME OF BRANCH	BRN CODE	DIVISION	ZONE	FPI (in lacs)
1	AHMEDABAD 2	837	AHMEDABAD	WZ	3389.13
2	SOUTH EXTN.	11F	DELHI DO-1	NZ	2500.09
3	913	913	MUMBAI 1	WZ	1861.83
4	JANPATH	310	DELHI DO-1	NZ	1645.34
5	901	901	MUMBAI 1	WZ	1548.49
6	CBO-4	422	KMDO-I	EZ	1404.05
7	NARANPURA	83T	AHMEDABAD	WZ	1403.56
8	MOOL CHAND	119	DELHI DO-1	NZ	1311.06
9	CAB MALAD	9051	MUMBAI 3	WZ	1231.39
10	CHINSURAH	443	HOW	EZ	1219.05

Start small, dream huge but begin today.....

As it is told by Management experts.....

Every sale has 5 basic obstacles – need, money, hurry, desire and trust.

All these 5 obstacles have got the versions of the seller and the buyer.

Need:

The need of the seller is to dispose off the product, whereas the buyer thinks whether it is needed or not. Here comes the skill of the seller, to convince the buyer, make him aware of the need and sell the product. If the seller is not skillful enough to influence, mis-selling happens resulting into frustration or the sale gets postponed.

Money:

In the process of sale, the monetary value plays an important role. The seller has to judge the financial capacity of the buyer and suggest a product which is cost effective and also gives a satisfaction to the buyer. Though luring of the customer happens with discounts and concessions, the quality and quantity of the sale will depend on the skill of the Seller. The resultant behavior of excessive buying or unnecessary buying can be experienced in the Supermarkets and Malls.

Hurry:

Hurried sale is the result of lack of self confidence and the fear of failure. The tactical influence of the seller to present the product, the convincing skill of the seller plays an important role in every sale. This may result in postponement of the sale also. Here comes the skill of perseverance of the seller to approach the customer time and again as per his time schedule. Needless to add the knowledge skills play a vital role in the sale. The knowledge skill plays an important role in facilitating the buyer away from hurried buying / wrong buying / influential buying.

The above three factors which influence the sale, will bring in confidence of both the buyer and seller. This will increase the desire to sell and buy. Lack of mutual confidence will result in loss of desire on the part of the customer to buy and also loss of desire on the part of the salesperson, resulting in losing brand loyalty from the customer and visible attrition of sales persons.

Desire:

The above three factors which influence the sale, will bring in confidence of both the buyer and seller. This will increase the desire to sell and buy. Lack of mutual confidence will result in loss of desire on the part of the customer to buy and also loss of desire on the part of the salesperson, resulting in losing brand loyalty from the customer and visible attrition of sales persons.

Trust:

Trust is the essence of any sale be it a safety pin or an aircraft. The loss of mutual trust between the seller and buyer results in loss of customer, poor customer satisfaction and losing brand loyalty of the seller, the buyer and the company.

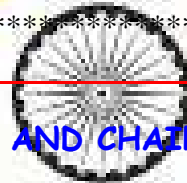
All these factors that are impediments to any sale can be experienced in the sale of a Life Insurance policy also and has resulted in rejections, postponement, low value sale, discounting, mis-selling, wrong selling, excessive buying, discontinuation, loss of repeat buying, loss of repeat selling, creation of mistrust and finally resulting in attrition of both the seller and the buyer.

To avoid all these, the qualities of a sales person are patience, perseverance, knowledge, and mutual trust, confidence which will come through training, reading, internet and mutual consultation.

To be successful, develop these qualities.

Spectacular success brings great responsibility. This frightens most of us. We put off great things done and blame the world for mediocrity in our lives. – Robin Sharma.

Start small. dream huge but begin today.....!



SCHEDULE OF CORPORATE AND CHAIRMAN'S CLUB CONVENTIONS

Date	Venue	Convention	Participating Zones
08.10.2013	Delhi	CM's Club	SCZ
			ECZ
15.10.2013	Mumbai	Corporate Club	All Zones
21.10.2013	Hyderabad	CM's Club	EZ
			WZ
			CZ
12.11.2013	Kolkata	CM's Club	NCZ
			SZ
			NZ

LIST OF NEW QUALIFIERS IN TOT/COT/MDRT FOR THE MDRT YEAR 2014 - COMMISSION COUNT

SL NO	AGENCY CODE	NAME OF THE AGENT	BRANCH CODE	BRANCH	ZONE	PREMIUM	BALANCE FOR HIGHER LEVEL	PRESENT LEVEL
1	2057330	SMT VEENA RAJPUORHIT	330	JODHPUR	N.Z	37,36,018.00	12,80,582.00	COT
2	0185825J	RITA TANDAN	25J	MEERUT	N.C.Z	33,06,246.00	17,10,354.00	COT
3	1477837	VAGHASIYA GEETABEN SHANTILAL	837	AHMEDABAD	W.Z	25,55,705.00	24,60,895.00	COT
4	0230392D	SMT SANJIVANI DADASAHEB PATIL	92D	THANE	W.Z	21,32,895.00	3,75,405.00	MDRT
5	3773368	ADITI RASTOGI	368	MEERUT	N.C.Z	20,15,353.00	4,92,947.00	MDRT
6	94648127	MS. BINA GUPTA	127	DELHI-I	N.Z	19,70,092.00	5,38,208.00	MDRT
7	0030064Y	V K VISHWESHWARA RAO	60B	SECUNDERABAD	S.C.Z	17,34,415.00	7,73,885.00	MDRT
8	969738	SRI K. NAGARAJAN	73S	VELLORE	S.Z	17,28,750.00	7,79,550.00	MDRT
9	1877614	SMT MAINA BALDOTA	614	BANGLORE-II	S.C.Z	16,84,154.00	8,24,146.00	MDRT
10	63247911	MRS MEENA S SHAH	916	MUMBAI-I	W.Z	15,54,659.00	9,53,641.00	MDRT
11	1478404	SMT.ANJU RASTOGI	404	MEERUT	N.C.Z	15,22,423.00	9,85,877.00	MDRT
12	54827111	KUM NITASHA NANDA	11S	DELHI-I	N.Z	14,31,110.00	10,77,190.00	MDRT
13	0233990A	HETAL JAYANTILAL DOSHI	90A	MUMBAI-IV	W.Z	13,62,439.00	11,45,861.00	MDRT
14	15308764	A.JEGANATHAN-CMC-9842722408	76C	COIMBATORE	S.Z	13,51,705.00	11,56,595.00	MDRT
15	39729111	SRI RAVINDER JAIN	326	DELHI-II	N.Z	12,75,370.00	12,32,930.00	MDRT
16	81618111	SRI RADHA KRISHNAN NAIR	128	DELHI-III	N.Z	12,16,019.00	12,92,281.00	MDRT
17	130326	SMT DEEPTI JAIN	326	DELHI-II	N.Z	11,94,683.00	13,13,617.00	MDRT
18	10054120	SH. NAVEEN GOEL	120	DELHI-I	N.Z	11,69,637.00	13,38,663.00	MDRT
19	781729	RAJENDRA P	729	CHENNAI(I)	S.Z	11,64,631.00	13,43,669.00	MDRT
20	11876941	SRI.ATUL V.GOSAVI	94K	SATARA	W.Z	11,26,702.00	13,81,598.00	MDRT
21	1555914	MR. AFZAL AMIRALI PATEL	914	MUMBAI-I	W.Z	11,00,519.00	14,07,781.00	MDRT
22	6740175	INDU BALA A/S INDU JAIN	175	LUDHIANA	N.Z	10,79,814.00	14,28,486.00	MDRT
23	734918	SRI HITESH T MANIAR	918	MUMBAI-I	W.Z	10,73,053.00	14,35,247.00	MDRT
24	5399175	MEENAKSHI JAIN	175	LUDHIANA	N.Z	10,56,514.00	14,51,786.00	MDRT
25	5170488	SARANG KHATUWALA	488	GUWAHATI	E.Z	10,55,899.00	14,52,401.00	MDRT
26	0013911E	SRI RAGHAWA RAUT	11E	DELHI-II	N.Z	10,44,614.00	14,63,686.00	MDRT
27	88053430	SHALINI MUNDHRA	430	CALCUTTA (S)	E.Z	10,34,315.00	14,73,985.00	MDRT
28	11777722	R.K.NARAYANASWAMY	722	CHENNAI(I)	S.Z	10,22,812.00	14,85,488.00	MDRT

29	1191706	ATHOTA SALMON RAJU	706	MASULIPATNA M	S.C.Z	10,18,332.0 0	14,89,968.0 0	MDRT
30	87126111	MANORAMA	119	DELHI-I	N.Z	10,15,039.0 0	14,93,261.0 0	MDRT
31	3031912	SHRI AMIT MANIKCHAND JAIN	912	MUMBAI-IV	W.Z	10,05,631.0 0	15,02,669.0 0	MDRT
32	1176890	SMT RASHMI RAVINDRA UBHAYAKAR.	890	MUMBAI-III	W.Z	9,97,591.00	15,10,709.0 0	MDRT
33	0059891F	SRI PRATAP S.PARAB,	91F	GOA	W.Z	9,93,162.00	15,15,138.0 0	MDRT
34	2227305	KOMATINENI VEERABHADRARAO	305	NELLORE	S.C.Z	9,83,232.00	15,25,068.0 0	MDRT
35	0096422 W	SH.PRAVEEN KUMAR GUPTA	22W	BAREILLY	N.C.Z	9,58,432.00	15,49,868.0 0	MDRT
36	1054912	SHRI SUBHASH K JAIN	912	MUMBAI-IV	W.Z	9,55,347.00	15,52,953.0 0	MDRT
37	6396242	SMT.MEENA	242	ALLAHABAD	N.C.Z	9,45,943.00	15,62,357.0 0	MDRT
38	1606206	PRADEEP KUMAR RAWAT	206	BHOPAL	C.Z	9,42,847.00	15,65,453.0 0	MDRT
39	0015890H	SHRI DATTARAM S GANGAN	90H	MUMBAI-IV	W.Z	9,29,389.00	15,78,911.0 0	MDRT
40	10892419	JAGANNATH DAS	419	KOLKATA MDO-I	E.Z	9,28,541.00	15,79,759.0 0	MDRT
41	0288243A	MRS.SMTRITIKANA JANA	43A	KHARAGPUR	E.Z	9,24,206.00	15,84,094.0 0	MDRT
42	0001082C	GULALKARI PARAG VASANTRAO	82C	AMRAVATI	W.Z	9,03,051.00	16,05,249.0 0	MDRT
43	0007594G	MRS MANJU GOPAL LAHOTI	94G	SATARA	W.Z	8,86,548.00	16,21,752.0 0	MDRT
44	597889	SHRI.VINAYAK G.PEDAMKAR	88J	MUMBAI-II	W.Z	8,86,421.00	16,21,879.0 0	MDRT
45	2821814	SMT.UTPALA C.PORECHA	814	RAJKOT	W.Z	8,86,328.00	16,21,972.0 0	MDRT
46	0076461U	VENKATESH SM	61U	BANGALORE-I	S.C.Z	8,85,108.00	16,23,192.0 0	MDRT
47	8173186G	SWETA YOGESHBHAI PARMAR	86G	SURAT	W.Z	8,75,861.00	16,32,439.0 0	MDRT
48	0189011E	MONIKA AGGARWAL	11E	DELHI-II	N.Z	8,73,428.00	16,34,872.0 0	MDRT
49	0188817A	SMT NEETU JUNEJA	17A	KARNAL	N.Z	8,59,590.00	16,48,710.0 0	MDRT
50	241230	SHRI D.S.SHUKLA	230	BHOPAL	C.Z	8,58,874.00	16,49,426.0 0	MDRT
51	1226856	SMT. GIRA URESH PARIKH	856	AHMEDABAD	W.Z	8,54,342.00	16,53,958.0 0	MDRT
52	0073687C	KALPANABEN J PATEL	87C	VADODARA	W.Z	8,51,063.00	16,57,237.0 0	MDRT
53	43853	MRS.SHEELA PRASHANTBHAI DESAI	853	AHMEDABAD	W.Z	8,50,061.00	16,58,239.0 0	MDRT
54	1983724	SRI G SURESH KUMAR	724	CHENNAI(II)	S.Z	8,48,888.00	16,59,412.0 0	MDRT
55	0046596J	SMT RAKHI RAKESH ZAWAR	96J	NASHIK	W.Z	8,44,501.00	16,63,799.0 0	MDRT
56	0128516P	PINKY GUPTA	16P	CHANDIGARH	N.Z	8,38,587.00	16,69,713.0 0	MDRT
57	93720411	INDRA MOHAN NEMANI	422	KOLKATA MDO-I	E.Z	8,36,606.00	16,71,694.0 0	MDRT
58	10737115	KAMAL JAIN	115	DELHI-I	N.Z	8,36,265.00	16,72,035.0 0	MDRT

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SL NO	AGENCY CODE	NAME OF THE AGENT	BRANCH CODE	BRANCH	ZONE	PREMIUM	BALANCE FOR HIGHER LEVEL	PRESENT LEVEL
1	2057330	SMT VEENA RAJPUORHIT	330	JODHPUR	N.Z	1,49,57,223.00	51,09,177.00	COT
2	0185825J	RITA TANDAN	25J	MEERUT	N.C.Z	1,35,12,583.00	65,53,817.00	COT
3	0230392D	SMT SANJIVANI DADASAHEB PATIL	92D	THANE	W.Z	90,82,719.00	9,50,481.00	MDRT
4	3773368	ADITI RASTOGI	368	MEERUT	N.C.Z	79,60,725.00	20,72,475.00	MDRT
5	1477837	VAGHASIYA GEETABEN SHANTILAL	837	AHMEDABAD	W.Z	76,81,724.00	23,51,476.00	MDRT
6	0030064Y	V K VISHWESHWARA RAO	60B	SECUNDERABAD	S.C.Z	69,33,226.00	30,99,974.00	MDRT
7	969738	SRI K. NAGARAJAN	73S	VELLORE	S.Z	69,15,000.00	31,18,200.00	MDRT
8	1877614	SMT MAINA BALDOTA	614	BANGLORE-II	S.C.Z	68,87,148.00	31,46,052.00	MDRT
9	63247911	MRS MEENA S SHAH	916	MUMBAI-I	W.Z	67,90,840.00	32,42,360.00	MDRT
10	1478404	SMT.ANJU RASTOGI	404	MEERUT	N.C.Z	65,84,376.00	34,48,824.00	MDRT
11	2349472	TARAK NATH ROY	472	ASANSOL	E.Z	60,25,341.00	40,07,859.00	MDRT
12	68970411	SHYAMAPADA PRADHAN	426	KOLKATA DO 2	E.Z	59,94,021.00	40,39,179.00	MDRT
13	94648127	MS. BINA GUPTA	127	DELHI-I	N.Z	58,97,597.00	41,35,603.00	MDRT
14	388710	L.GOPALA RAO	710	VISHAKHAPATNAM	S.C.Z	58,27,804.00	42,05,396.00	MDRT
15	0109983M	HIRENKUMAR B. PATEL	83M	AHMEDABAD	W.Z	55,46,067.00	44,87,133.00	MDRT
16	0233990A	HETAL JAYANTILAL DOSHI	90A	MUMBAI-IV	W.Z	54,84,256.00	45,48,944.00	MDRT
17	928894	SMT ALKA R KOTAK	894	MUMBAI-II	W.Z	54,09,814.00	46,23,386.00	MDRT
18	10054120	SH. NAVEEN GOEL	120	DELHI-I	N.Z	52,64,771.00	47,68,429.00	MDRT
19	88053430	SHALINI MUNDHRA	430	CALCUTTA (S)	E.Z	51,62,097.00	48,71,103.00	MDRT
20	1191706	ATHOTA SALMON RAJU	706	MASULIPATNAM	S.C.Z	50,62,268.00	49,70,932.00	MDRT
21	734918	SRI HITESH T MANIAR	918	MUMBAI-I	W.Z	50,30,965.00	50,02,235.00	MDRT
22	0066883Y	HARISH RAMNIKLAL MEHTA	83Y	AHMEDABAD	W.Z	50,27,347.00	50,05,853.00	MDRT
23	781729	RAJENDRA P	729	CHENNAI(I)	S.Z	49,20,296.00	51,12,904.00	MDRT
24	130326	SMT DEEPTI JAIN	326	DELHI-II	N.Z	48,21,802.00	52,11,398.00	MDRT
25	6396242	SMT.MEENA	242	ALLAHABAD	N.C.Z	46,90,676.00	53,42,524.00	MDRT
26	39729111	SRI RAVINDER JAIN	326	DELHI-II	N.Z	45,95,717.00	54,37,483.00	MDRT
27	1011841N	SANJIB ROY	41N	KOLKATA MDO-I	E.Z	45,70,449.00	54,62,751.00	MDRT
28	8059232	RAM DULARI PAL	232	KANPUR	N.C.Z	44,63,688.00	55,69,512.00	MDRT
29	1555914	MR. AFZAL AMIRALI PATEL	914	MUMBAI-I	W.Z	44,52,671.00	55,80,529.00	MDRT
30	0117820P	SUMIT GUPTA	20P	CHANDIGARH	N.Z	44,10,243.00	56,22,957.00	MDRT
31	11876941	SRI.ATUL V.GOSAVI	94K	SATARA	W.Z	43,28,475.00	57,04,725.00	MDRT
32	1606206	PRADEEP KUMAR RAWAT	206	BHOPAL	C.Z	42,59,431.00	57,73,769.00	MDRT
33	5399175	MEENAKSHI JAIN	175	LUDHIANA	N.Z	42,37,368.00	57,95,832.00	MDRT
34	5170488	SARANG KHATUWALA	488	GUWAHATI	E.Z	42,04,138.00	58,29,062.00	MDRT
35	77804905	SHRI VIJAY N JANI	905	MUMBAI-I	W.Z	41,77,398.00	58,55,802.00	MDRT
36	15308764	A.JEGANATHAN	76C	COIMBATORE	S.Z	41,65,160.00	58,68,040.00	MDRT
37	69007411	RABINDRA NATH JANA	426	KOLKATA DO 2	E.Z	41,55,731.00	58,77,469.00	MDRT

38	0059891F	SRI PRATAP S.PARAB,	91F	GOA	W.Z	41,42,048.00	58,91,152.00	MDRT
39	1983724	SRI G SURESH KUMAR	724	CHENNAI(II)	S.Z	41,32,954.00	59,00,246.00	MDRT
40	3465662	J.HEMALATHA	662	CUDDAPAH	S.C.Z	41,09,623.00	59,23,577.00	MDRT
41	11777722	R.K.NARAYANASWAMY	722	CHENNAI(I)	S.Z	40,85,445.00	59,47,755.00	MDRT
42	688870	RAHUL PRAKASHCHAND JAIN	870	SURAT	W.Z	40,62,962.00	59,70,238.00	MDRT
43	3031912	SHRI AMIT MANIKCHAND JAIN	912	MUMBAI-IV	W.Z	40,60,185.00	59,73,015.00	MDRT
44	1001241J	PRASANTA MAJUMDER	41J	KOLKATA DO 2	E.Z	40,17,121.00	60,16,079.00	MDRT
45	87126111	MANORAMA	119	DELHI-I	N.Z	39,70,534.00	60,62,666.00	MDRT
46	2227305	KOMATINENI VEERABHADRARAO	305	NELLORE	S.C.Z	39,67,593.00	60,65,607.00	MDRT
47	1176890	SMT RASHMI RAVINDRA UBHAYAKAR	890	MUMBAI-III	W.Z	39,52,279.00	60,80,921.00	MDRT
48	0070311E	SRI MAHESH KUMAR SHARMA	11E	DELHI-II	N.Z	39,48,841.00	60,84,359.00	MDRT
49	1745843	KAPADIA PARIN KUMUDCHANDRA	843	AHMEDABAD	W.Z	39,16,432.00	61,16,768.00	MDRT
50	10781540	TUKU MONDAL	540	KOLKATA MDO-I	E.Z	39,02,288.00	61,30,912.00	MDRT
51	0115811E	SUBHASH CHAND GUPTA	11E	DELHI-II	N.Z	38,58,062.00	61,75,138.00	MDRT
52	774860	HITESH J PANWALA	860	SURAT	W.Z	38,55,096.00	61,78,104.00	MDRT
53	0176774G	G.BALASINGH	74G	TIRUNELVELI	S.Z	38,24,848.00	62,08,352.00	MDRT
54	2821814	SMT.UTPALA C.PORECHA	814	RAJKOT	W.Z	38,20,128.00	62,13,072.00	MDRT
55	10892419	JAGANNATH DAS	419	KOLKATA MDO-I	E.Z	38,17,333.00	62,15,867.00	MDRT
56	0015890H	SHRI DATTARAM S GANGAN	90H	MUMBAI-IV	W.Z	37,91,435.00	62,41,765.00	MDRT
57	0096422W	SH.PRAVEEN KUMAR GUPTA	22W	BAREILLY	N.C.Z	37,82,811.00	62,50,389.00	MDRT
58	3708612	RAVINDRANATH C K	612	BANGLORE-II	S.C.Z	37,81,129.00	62,52,071.00	MDRT
59	0284064T	POKALA MAMATHA	64T	SECUNDERABAD	S.C.Z	37,08,349.00	63,24,851.00	MDRT
60	10756310	ANCHAL NARANG	310	DELHI-I	N.Z	37,03,130.00	63,30,070.00	MDRT
61	0100289H	MEENA CHANDRAKANT DHUPELIA	89H	MUMBAI-III	W.Z	36,97,841.00	63,35,359.00	MDRT
62	0013911E	SRI RAGHAWA RAUT	11E	DELHI-II	N.Z	36,85,735.00	63,47,465.00	MDRT
63	0001693A	SHRI SUBHASH M. UMARYE.	93A	GOA	W.Z	36,85,533.00	63,47,667.00	MDRT
64	97560411	DEBASISH GHOSHAL	41B	CALCUTTA (S)	E.Z	36,79,931.00	63,53,269.00	MDRT
65	0001082C	GULALKARI PARAG VASANTRAO	82C	AMRAVATI	W.Z	36,77,710.00	63,55,490.00	MDRT
66	81618111	SRI RADHA KRISHNAN NAIR	128	DELHI-III	N.Z	36,64,273.00	63,68,927.00	MDRT
67	95023411	SHARDA HARLALKA	423	KOLKATA MDO-I	E.Z	36,41,400.00	63,91,800.00	MDRT
68	241230	SHRI D.S.SHUKLA	230	BHOPAL	C.Z	36,25,939.00	64,07,261.00	MDRT
69	477805	SRI NILESH N SHAH	805	COIMBATORE	S.Z	36,22,404.00	64,10,796.00	MDRT
70	0076461U	VENKATESH SM	61U	BANGALORE-I	S.C.Z	35,84,429.00	64,48,771.00	MDRT
71	112836102	KONGARI VIGNESH	6102	SECUNDERABAD	S.C.Z	35,83,278.00	64,49,922.00	MDRT
72	0007594G	MRS MANJU GOPAL LAHOTI	94G	SATARA	W.Z	35,77,697.00	64,55,503.00	MDRT
73	30831149	SMT.JAYA SOMANI A/S.MEENA RANI	149	AMRITSAR	N.Z	35,62,675.00	64,70,525.00	MDRT
74	10575400	ARUN KR BAIDYA	400	KOLKATA DO 2	E.Z	35,61,636.00	64,71,564.00	MDRT
75	0188817A	SMT NEETU JUNEJA	17A	KARNAL	N.Z	35,60,816.00	64,72,384.00	MDRT
76	0189011E	MONIKA AGGARWAL	11E	DELHI-II	N.Z	35,34,103.00	64,99,097.00	MDRT

77	597889	SHRI.VINAYAK G.PEDAMKAR	88J	MUMBAI-II	W.Z	35,33,218.00	64,99,982.00	MDRT
78	1690357	SH.RAJESH SINGH BHADORIYA	357	GWALIOR	C.Z	35,14,111.00	65,19,089.00	MDRT
79	2066775	A.P.LEENA PARAMESWARAN	775	THRISSUR	S.Z	34,81,718.00	65,51,482.00	MDRT
80	2946642	SRI Y ANKI REDDY	642	HYDERABAD	S.C.Z	34,71,966.00	65,61,234.00	MDRT
81	376447	MUNSHINURUN NABI	447	CALCUTTA (S)	E.Z	34,70,980.00	65,62,220.00	MDRT
82	0128516P	PINKY GUPTA	16P	CHANDIGARH	N.Z	34,64,825.00	65,68,375.00	MDRT
83	0288243A	MRS.SMEDITIKANA JANA	43A	KHARAGPUR	E.Z	34,54,133.00	65,79,067.00	MDRT
84	43853	MRS.SHEELA PRASHANTBHAI DESAI	853	AHMEDABAD	W.Z	34,32,328.00	66,00,872.00	MDRT
85	8173186G	SWETA YOGESHBHAI PARMAR	86G	SURAT	W.Z	34,16,938.00	66,16,262.00	MDRT
86	0253376V	N.SIVAKUMAR	76V	COIMBATORE	S.Z	34,09,661.00	66,23,539.00	MDRT
87	0091465V	MAKAM SUDHALAKSHMI	65V	CUDDAPAH	S.C.Z	34,03,886.00	66,29,314.00	MDRT
88	10737115	KAMAL JAIN	115	DELHI-I	N.Z	33,94,908.00	66,38,292.00	MDRT
89	10082118	SAURABH CHOPRA	118	DELHI-I	N.Z	33,86,491.00	66,46,709.00	MDRT
90	0079253C	RAKESH KUMAR SHARMA	53C	MUZAFFARPUR	E.C.Z	33,76,398.00	66,56,802.00	MDRT
91	86322411	TUSHAR KANTI H SHAH	423	KOLKATA MDO-I	E.Z	33,68,309.00	66,64,891.00	MDRT
92	1920492	SRI SUKHMAL CHAND JAIN	492	JORHAT	E.Z	33,67,284.00	66,65,916.00	MDRT
93	2108873	SRI KIRIT SHANKERLAL PATEL	873	AHMEDABAD	W.Z	33,66,860.00	66,66,340.00	MDRT
94	0073687C	KALPANABEN J PATEL	87C	VADODARA	W.Z	33,61,417.00	66,71,783.00	MDRT
95	0202058H	MAMATA BARIK	58H	BHUBANESHWAR	E.C.Z	33,49,728.00	66,83,472.00	MDRT
96	54622111	SRI SAT PAL ARORA	11N	DELHI-I	N.Z	33,44,633.00	66,88,567.00	MDRT

Inauguration of MDRT Support Desk



Shri S.N.Bhattacharya, E.D.(SBA/Mktg./PD) - Shri H.S.B.Sinha, Chief (Mktg.) (Extreme left) Shri T.M.M. Jayasimhan, Dy.Secy. (Mktg./ULIP) & Shri Sandeep N Rathod, AO (Mktg./ULIP) inaugurating the website of MDRT Support Desk at C.O., Mumbai

The out of Pocket expenses for chairman club members revised from Rs. 3000/- to Rs. 4500/- w. e. f. MY 2012-13
(for details refer Circular Ref: CO marketing/A/ZD/25/2013 dt. 30/07/2013)

" Happiness is a way station between too much and too little "

Please mail achievements pertaining to Mktg. dept./ Field force and feedback / suggestions to co_marketing@licindia.com