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8 Insurance Schemes Modi Launched And How They Benefit You

## 8 Insurance Schemes Modi launched and how they benefit you

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It's one year completion for Modi government and guess what? Inspired by the political watchers, critics have started filing the report card of success and failures of the government that has been in the centre for a year.

The government has launched a few social security schemes, which are of enormous significance for the

masses. At a cost of a nominal premium, these

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schemes ensure comfortable future for many.

The Economic Times

(<http://economictimes.indiatimes.com/wealth/savings-centre/analysis/modi-governments-social-security-schemes-how-less-than-rs-20-a-day-can-secure-financial-future/articleshow/47395379.cms>) has listed the schemes along with the specifications, eligibility and detailed benefits .

## 1) Atal Pension Yojana

WHAT IT OFFERS: Pension between Rs 1,000 and Rs 5,000 a month.

WHAT IT COSTS: For a monthly pension of Rs 1,000, a 40-year-old subscriber will have to invest Rs 291 per

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month for 20 years, while an 18-year-old will have to contribute Rs 42 per month for 40 years.

**WHO IS ELIGIBLE:** All individuals between 18 and 40, who will have to contribute till they turn 60.

**WHO SHOULD OPT FOR IT:** This is an investment you need to make on behalf of your domestic staff who may not have anyone to look after them once they stop working.

## **2) Pradhan Mantri Suraksha Bima Yojana**

**WHAT IT OFFERS:** Accidental death and disability cover of Rs 2 lakh.

**WHAT IT COSTS:** Premium is Rs 12 per year.

**WHO IS ELIGIBLE:** Anybody who has a savings account in the banks that offer this scheme.

**WHO SHOULD OPT FOR IT:** Although it is for everybody, this scheme especially suits drivers, security guards, newspaper vendors, vegetable vendors and others who are exposed to the risk of accidental death or disability.

### **3) Pradhan Mantri Jeevan Jyoti Bima Yojana**

**WHAT IT OFFERS:** A pure protection term insurance cover which pays Rs 2 lakh to dependents in the event of the policyholder's death.

**WHAT IT COSTS:** Premium is Rs 330 a year.

**WHO IS ELIGIBLE:** Anybody in the age band of 18-70 years who has a savings account in a bank that offers this scheme.

**WHO SHOULD OPT FOR IT:** This is a must for any member of your staff who is the sole breadwinner in his or her family.

#### **4) Pradhan Mantri Jan Dhan Yojana**

**WHAT IT OFFERS:** A savings account with no minimum balance. The Rupay ATM-cum-debit card comes with in-built accident and life covers of Rs 1 lakh and Rs 30,000 respectively.

**WHAT IT COSTS:** Nil

**WHO IS ELIGIBLE:** Anyone belonging to the economically weaker sections of society. As all future welfare and subsidy schemes are likely to be linked to it, it is a must for your staff.

**WHO SHOULD OPT FOR IT:** All those working in the unorganised sector. You can transfer salaries directly into the accounts of your domestic staff to inculcate a banking habit in them.

## **5) Post office time deposits and bank FDs**

**WHAT IT OFFERS:** Time deposits with tenures of one to four years yield 8.4%, while five-year deposits will earn 8.5%. Bank fixed deposits in the name of your employees' senior citizen parents will earn 9-9.25%.

**WHAT IT COSTS:** The minimum investment for post office time deposits is Rs 200 and there is no cap.

**WHO IS ELIGIBLE:** Anyone with a bank account or Aadhar card.

**WHO SHOULD OPT FOR IT:** These investments will help meshorter term requirements of your staff and other unorganised workers like housing loan down payment, coaching class fees and so on.

## **6) Kisan Vikas Patra**

**WHAT IT OFFERS:** A secure interest rate of 8.7% and the promise to double the investment in 100 months.

**WHAT IT COSTS:** The minimum investment is Rs 1,000. No maximum limit.

**WHO IS ELIGIBLE:** All

**WHO SHOULD OPT FOR IT:** All domestic workers, vendors and neighbourhood workers to fund their medium term requirements.

## **7) Sukanya Samriddhi Scheme**

**WHAT IT OFFERS:** Guaranteed annual returns of 9.2%.

**WHAT IT COSTS:** Minimum contribution is Rs 1,000 a year and the maximum is Rs 1.5 lakh.



**WHO IS ELIGIBLE:** Girl child below the age of 10.

**WHO SHOULD OPT FOR IT:** Most domestic workers tend to take their daughters out of school to help with household chores or to make way for their brothers, whose education is considered more important. This serves as an incentive to save for a daughter's education and marriage.

## **8) Health insurance**

**WHAT IT OFFERS:** Cover for expenses incurred during hospitalisation due to illness or surgery.

**WHAT IT COSTS:** Rs 700-800 a year for a cover of Rs 50,000 for individuals aged between 18 and 40 years.

WHO IS ELIGIBLE: All

WHO SHOULD OPT FOR IT: Hospitalisation can wipe out the entire savings of those already at a financial disadvantage. Though not offered by the government, affordable policies are available from state-owned non-life insurers like New India Assurance and Oriental Insurance.

The ET has further calculated how much these might cost.

## HOW IT STACKS UP

Pradhan Mantri Jan Dhan Yojan = NIL + Pradhan  
Mantri Jeevan Jyoti Bima Yojana = Rs 330 + Pradhan  
Mantri Suraksha Bima Yojana = Rs 12 + Atal Pension  
Yojana = Rs 3,492\* + Health Insurance = Rs 800\* +  
Sukanya Samriddhi Scheme = Rs 1,000# + Kisan Vikas  
Patra = Rs 1,000# + Post Office Time Deposits = Rs  
200#

**All this adds up to = Rs 6,834 (The total amount you need to spend on staff welfare measures in a year)**

\*Assuming your employee is 40 years old and monthly pension chosen is Rs 1,000 in case of APY. #If minimum requirement is invested

(Image: Reuters)



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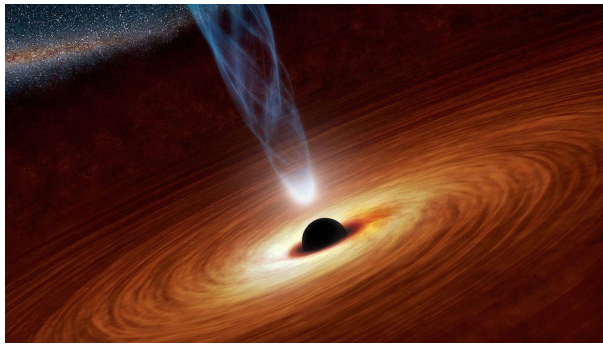
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in Indian startups, guess who is making a debut in the investment arena. It is Bachchans, one of the most respected families in the film fraternity, have recently pumped in money in an overseas company in Singapore, Ziddu.

The news was confirmed by The Economic Times, which reports that Bachchans have picked up a minority stake in Meridian Tech Pte of Singapore, which owns ziddu.com, a free cloud storage and e-distribution startup. The firm, which also offers a micro payment platform, was founded five years ago by Venkata Srinivas Meenavalli.

"Mr Amitabh Bachchan and his family have invested in Ziddu.com at a valuation of around \$71 million. I'm very happy and excited that they have reposed confidence and trust in Ziddu.com," Meenavalli said in response to text messages from ET.

Ziddu.com, said Meenavalli (quoting Google Analytics), was among the top five file-sharing sites across the world, generating 1.2 billion page views with visitors from more than 225 countries. The company logged revenues of \$20 million in calendar year 2014.

The deal was executed on Monday. A person in the financial services industry informed the financial daily that the Bachchans had to use funds lying in their offshore accounts to close the deal because banks in India were unwilling to transfer the maximum permissible amount in the absence of a government notification - a problem that many well-

heeled individuals have faced in the past few months while acquiring shares and properties abroad through

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# RBI's liberalised remittance scheme (LRS).


The LRS facility allows a resident Indian to invest up to a certain amount in foreign assets. In February this year, RBI in its monetary policy statement announced that the LRS limit was being raised from \$125,000 to \$250,000 per person per year. However, the finance ministry is yet to approve RBI's decision. A month ago, an RBI spokesperson told ET that "the notification is pending with the government and banks can allow higher remittances only after the circular/notification is issued". "In the meantime," said the RBI official, "any urgent cases get referred to RBI which are considered on merits." It is understood that shares of Meridian were bought for \$252,000 using funds in two accounts - a single account of Bachchan Senior and a joint account he shares with son Abhishek.


  
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## TOP PEER-TO-PEER LENDING MARKETS: The leading countries for alternative finance and the next high-growth markets

EVAN BAKKER (/AUTHOR\_ARTICLES\_ALL.CMS?QUERY=%22EVAN BAKKER%22&AUTHOR=EVAN BAKKER) | MAY 16, 2015, 01.31 AM



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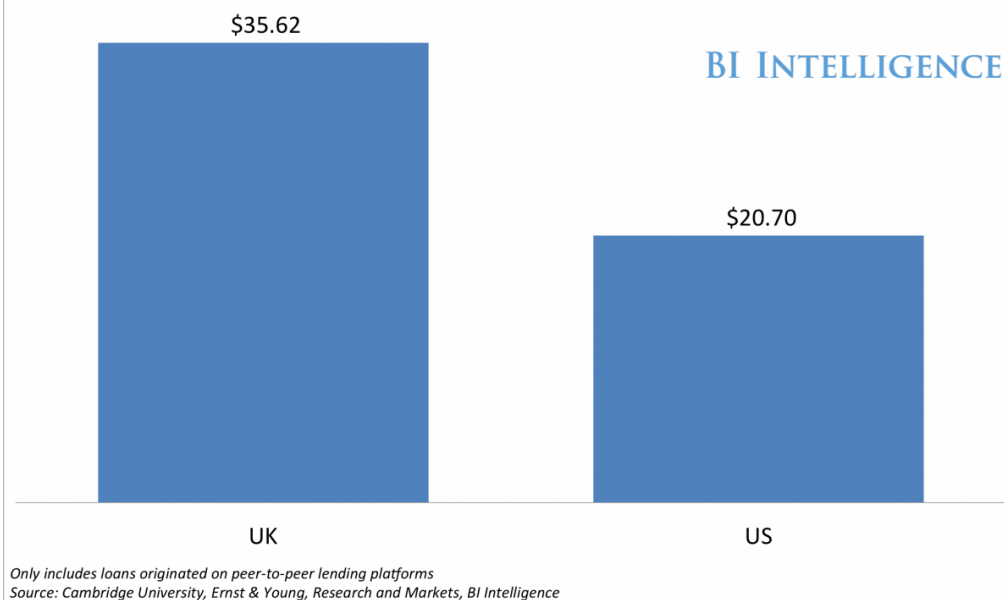
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Since the financial crisis, borrowers have been eager to get lower interest rates and better access to credit, while lenders have searched for higher returns on their investments. Banks, saddled with regulatory burdens, haven't been able to fully meet these needs. This has left room for the growth of a new market - **peer-to-peer lending**.

## The UK Has A Larger P2P Lending Market Than The US On A Per Capita Basis

P2P Lending Volume Per Capita – 2014



(<https://static-ssl.businessinsider.com/image/5542487e6bb3f78476009ef1-960/bii-uk%20larger%20p2p%20lending%20market%20us%20per%20capita%20basis%20BI%20Intelligence>)

Peer-to-peer lenders like Prosper and Lending Club run online platforms that can quickly and automatically match borrowers seeking a loan to an investor willing to provide the funds for that loan at an attractive interest rate.

In a **new report**

(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-MARKET-REPORT/p/50470451>) from **BI Intelligence** (<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-MARKET-REPORT/p/50470451>), we analyze the factors that have helped nurture the most successful markets for peer-to-peer lending, identify the next high-growth markets, and assess the risks that could ~~stall the industry's progress~~. We also provide a

**companion report explaining how P2P lending works**

(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-EXPLAINER/p/50470446>) and why it solves the inefficiencies of the traditional lending model.

**Purchase the full report>>**

(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-MARKET-REPORT/p/50470451>)

Here are some of the key takeaways:

- The P2P lending industry is seeing significant growth, especially in developed countries with strong financial markets.  
(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-MARKET-REPORT/p/50470451>) P2P lenders in the US generated \$6.6 billion in loans last year, up 128%.
- The US is the largest P2P lending market in the world by loan volume, but the UK's is 72% larger on a per capita basis.  
(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-MARKET-REPORT/p/50470451>) Low consumer confidence in banks (even before the financial crisis), a high degree of comfort with online platforms, and a positive regulatory environment have all helped nurture the UK's P2P lending market.
- **Europe is the next big market for P2P lending:**  
(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-MARKET-REPORT/p/50470451>) The alternative finance market in Europe reached nearly €3 billion (\$3.9 billion) in 2014, a 144% jump, and small-

4,000% last year, to reach €8.2 million (\$10.6 million).

- Although the industry is flourishing, there are serious risks that could derail it:  
(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-MARKET-REPORT/p/50470451>) Interest rate hikes, new regulations, frayed bank relationships, and other factors could put a stop to the industry's current surge.

In full, the report:

- Charts out the size of the alternative finance market in Europe through the end of 2015.  
(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-MARKET-REPORT/p/50470451>)
- Provides the peer-to-peer lending volumes for UK and the rest of Europe, along with a country-by-country breakdown.  
(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-MARKET-REPORT/p/50470451>)
- Compares the US and UK peer-to-peer lending markets, including on a per capita analysis.  
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- Identifies the next high-growth markets for peer-to-peer lending, including growth rates.  
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- Examines the risks that could negatively impact the peer-to-peer lending industry.

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**PEER-TO-PEER LENDING: How Digital Lending Marketplaces Are Disrupting The Predominant Banking Model**

## PEER-TO-PEER LENDING: How digital lending marketplaces are disrupting the predominant banking model

EVAN BAKKER (/AUTHOR\_ARTICLES\_ALL.CMS?QUERY=%22EVAN BAKKER%22&AUTHOR=EVAN BAKKER) | MAY 16, 2015, 01.30 AM



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Banks have historically handled most consumer and small business lending because they have the resources to assess a borrower's creditworthiness, and the regulatory approval to fund loans. However, this model has some key inefficiencies - interest rates are not individualized, the costs of underwriting loans are high, loan decisions can take months, and small businesses in particular have been shut out of the process.

This has left room for the growth of online lending marketplaces - dubbed peer-to-peer (P2P) lenders - that leverage the internet to give both borrowers and investors a better deal.

P2P lenders solve the banking model's inefficiencies by developing online marketplaces that use complex algorithms to match borrowers with investors

1 according to each party's specifications.  
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(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-EXPLAINER/p/50470446>), we look at the mechanics

of P2P lending platforms and how they are using online marketplaces to lower rates, increase returns, and expand opportunities for borrowers and

investors. We also provide a **companion report on the top markets for P2P lending**

(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-MARKET-REPORT/p/50470451>) and the next major countries where growth will take off.

Here are some of the key takeaways:

- **Peer-to-peer (P2P) lending platforms offer loan opportunities outside of traditional lending institutions.**

(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-EXPLAINER/p/50470446>) P2P platforms leverage metrics such as credit scores and social media activity to link borrowers and lenders at favorable interest rates. Platforms have lower regulatory burdens because they are merely acting as intermediaries between borrower, lender, and partner bank, and thus can keep fees and rates low.

- **The P2P lending industry is seeing significant growth, especially in developed countries with strong financial markets.**

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EXPLAINER/p/50470446) P2P lenders in the US generated \$6.6 billion in loans last year, up 128%.

- **P2P borrowers are often individuals seeking to refinance debt at reasonable rates or small businesses that have trouble getting low-value loans from traditional institutions.**

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- **Lenders are typically individuals seeking a higher rate of return than can be garnered from other interest-bearing accounts.**

(<http://www.businessinsider.com/intelligence/research-store?IR=T#!/THE-PEER-TO-PEER-LENDING-EXPLAINER/p/50470446>) In addition, larger financial institutions, like hedge funds, have begun buying up pools of P2P loans.

**Purchase the full report.**

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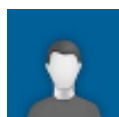
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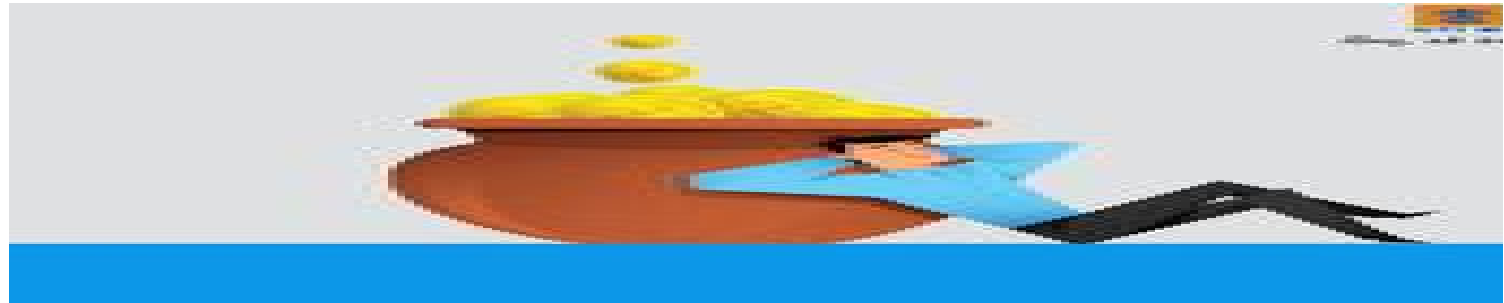
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When you begin to think greed is god, it is better to remember the case of Rajat Gupta – an American businessman with Indian roots who was known for his smart business moves, as much as his jail sentence has left a lesson for those involved in trading. After having been a stupendous success story, Rajat Gupta is currently serving two year sentence in American Federal Prison for ‘insider trading’.

Indian government, after a long haul of nearly 23 years, has decided to take a relook at the norms for

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insider trading and make them more stringent so as to encourage fair play for all those involved in the stock market.

The new insider trading norms that come into effect from today, with far stricter provisions in many areas where there was a fair amount of ambiguity. The good news is, the revised and revisited provisions are on par with those in the US or UK. Really, India has finally woken up to the concept that ambiguity and unrevised laws since long, can harm the Indian markets in these days of global economy and improved reach.

Capital Markets Regulator, the Securities and Exchange Board of India (SEBI) has created space to use the 'prearranged trading plans' that's ubiquitously used in the US. However, any person who has remote knowledge of this through being an 'insider' or 'connected person' to this, certainly cannot revoke it or have numerous trading plans, whether overlapping or not.

India's approach to evolving this modified frame work can be termed rather 'conservative-innovative' with least space for errors. According to Somasekhar Sundaresan, who was among the 18-member high-level committee that was set up to review and draft new regulations for India, the new framework is an evolution that will leave blood stains out of the markets. Partner at J Sagar Associates Law Firm, Sudaresan is a prominent name in the field of Financial Law and Financial Sector regulatory practice in India.

can write and later cancel the plan. But, we have made it a bit water-tight in India. This is an innovation and we would like to view it that way. You can opt for a trading plan, alright. That's optional and voluntary. But, what is mandatory is to follow it up without any alterations. What do you get in return? The satisfaction of having indulged in legitimate trading; no risks as far as law or legal aspects are concerned. In other words, there's no blood on your hands. You are as clean as you got into it in the first place," says Sundaresan.

The new framework has come into existence, exclusively to control the insider trading menace. The new set of norms make way for strict penal actions for transactions that are illicit, illegal or seem to have escaped the purview of law. Will this make market a difficult place? Yes and no.

Insiders who are liable to possess UPSI (Unpublished Price Sensitive Information) have to formulate prescheduled trading plans and proceed accordingly.

With the new set of norms, will provide protection to genuine trades and leave them aside. There is better clarity on concepts and definitions under the new set of norms that was much needed. They can be found under the name 'Prohibition of Insider Trading Regulations 2015'. This would make matters better and easier even for those who are beginning to trade in the markets.

What prompted SEBI was the fact that insider trading was happening at much larger scale than stray individuals making money out of the loopholes in the

1992 framework. Just as India enters the phase of turning into a global economy leader, and being in the


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‘sweet spot’ looking forward to sound economic future assuming a lead role, markets were the first place where the norms had to be made more stringent in order to keep the space clean for all the players and keep those away who were here for some mischief. Because a threat to economy of a country is best managed through markets and India had to reduce chances of this happening at whatever level through individuals or companies.


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