

DIPENJAY GHOSH

GHOSH CONSULTANT AGENCY(MDRT)

OFFICE: 1-KARANJALI 2-KULPI,
Vill-Moule Gram, PO-Karanjali, PS-Kulpi,
9735446445-9153070821
lic.dipenjay1@gmail.com

**Comprehensive Insurance Chart**

As on 06/09/2025

Ajay Bhandari and Family [000042]

Vill+po- Gazirmahal, Ps-kulpi, Dist-south 24 Parganas, Kulpi, Pin:703374

Mobile : 9093820234

Policy Details

Sr. No.	Ag Cd.	Policy No.	Com. Date	Pl/Tm/PT Plan Name	Sum Assured	Premium	Md	Brn	Tax Ben.	Nominee	Accidental Riskcover (Additional)
Mr. Ajay Bhandari											
1	Oth	487388615	27/08/14	827/15/15 Jeevan Rakshak	75000	1038.00	Qly.	427		Debnath Bhandari	75000
Total :					75000	4152.00	p.a				75000
Mr. Debnath Bhandari											
2	Oth	447003856	28/04/12	165/15/15 Jeevan Saral	75000	919.00	Qly.	427		Ajay Bhandari	75000
Total :					75000	3676.00	p.a				75000
Mr. Debnath Bhandari2											
3	Oth	487388016	28/07/14	815/15/15 New Jeevan Anand	100000	2030.00	Qly.	427			100000
Total :					100000	8120.00	p.a				100000
Mr. Dipto Bhandari											
4	Oth	489540013	28/05/23	932/22/22 New Children's Money I	150000	1986.00	Qly.	427		Debnath Bhandari	0
Total :					150000	7944.00	p.a				0

Special Information

Sr. No.	Name	Policy No.	Com. Date	PI/Tm/P	Riders							NAC H
					AB Rider SA	DAB Rider SA	Term Rider SA	Crit.Illness Rider SA	Premium Waiver	FCI Rider SA	CDB Extra Rider Class	
1	Mr. Ajay Bhandari	487388615	27/08/14	827/15/15	-	75000	-	-	-	-	-	No
2	Mr. Debnath Bhandari	447003856	28/04/12	165/15/15	-	75000	-	-	-	-	-	No
3	Mr. Debnath Bhandari2	487388016	28/07/14	815/15/15	-	100000	-	-	-	-	-	No
4	Mr. Dipto Bhandari	489540013	28/05/23	932/22/22	-	-	-	-	1909	-	-	No
Summary Table												
P.Cd.	Name of the Policy Holder				PAN		Birth Date		Sum	Premium		
1	Mr. Ajay Bhandari						01/07/1970		75000	4152.00		
2	Mr. Debnath Bhandari						18/01/1990		75000	3676.00		
3	Mr. Debnath Bhandari2						18/11/1990		100000	8120.00		
4	Mr. Dipto Bhandari						23/07/2019		150000	7944.00		
Total :									400000	23892.00		

Premium Calendar Sep-2025 to Aug-2026

Policy No	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Ajay Bhandari												
487388615	-	-	1061.00	-	-	1061.00	-	-	1061.00	-	-	1061.00
	0.00	0.00	1061.00	0.00	0.00	1061.00	0.00	0.00	1061.00	0.00	0.00	1061.00
Debnath Bhandari												
447003856	-	919.00	-	-	919.00	-	-	919.00	-	-	919.00	-
	0.00	919.00	0.00	0.00	919.00	0.00	0.00	919.00	0.00	0.00	919.00	0.00
Debnath Bhandari2												
487388016	-	2076.00	-	-	2076.00	-	-	2076.00	-	-	2076.00	-
	0.00	2076.00	0.00	0.00	2076.00	0.00	0.00	2076.00	0.00	0.00	2076.00	0.00
Dipto Bhandari												
489540013	-	-	2031.00	-	-	2031.00	-	-	2031.00	-	-	2031.00
	0.00	0.00	2031.00	0.00	0.00	2031.00	0.00	0.00	2031.00	0.00	0.00	2031.00
Total	0.00	2995.00	3092.00	0.00	2995.00	3092.00	0.00	2995.00	3092.00	0.00	2995.00	3092.00
Total Premium per Annum :						24348.00						

Current Status of Policies (Estimated)

Sr. No.	Policy No	Com Date	Sum Plan	Next Due Md.	Status	Risk Cover	Prem. Paid	Vested Bonus	Surrender Value	Loan Taken	Loan Date	FULI Date	Loan Available
Mr. Ajay Bhandari													
1	487388615	08/14	75000	827/15/15	Q	08/25 Inforce	75750	46687	0	39022	0		27315
Total :							75750	46687	0	39022	0		27315
Mr. Debnath Bhandari													
2	447003856	04/12	75000	165/15/15	Q	07/25 Reduced Paid-up	106554	48707	0	69976	0		41832
Total :							106554	48707	0	69976	0		41832
Mr. Debnath Bhandari2													
3	487388016	07/14	100000	815/15/15	Q	07/25 Reduced Paid-up	168200	91342	43200	89499	0		80549
Total :							168200	91342	43200	89499	0		80549
Mr. Dipto Bhandari													
4	489540013	05/23	150000	932/22/22	Q	08/25 Inforce	165188	18455	13500	7276	0		6548
Total :							165188	18455	13500	7276	0		6548
Group Total :							515692	205191	56700	205773	0		156244

The Bonus Amount shown under Vested Bonus column is Surrender Bonus.
For Plan No. 149,815 and 915, the Riskcover of amount equal to Sum Assured will be continued till age 100 after completion of term.

Projected Cash Flow

Sr. No.	Due Date	Name.	Completed Age	Policy No	Amount	Bonus/LA	Total Type	Loan Taken	Net of Loans
2	28/04/27	Mr. Debnath Bhandari	37	447003856	58761	27324	86085 Maturity	0	86085
3	28/07/29	Mr. Debnath Bhandari2	39	487388016	100000	59000	159000 Maturity	0	159000
1	27/08/29	Mr. Ajay Bhandari	59	487388615	75000	750	75750 Maturity	0	75750
							234750	0.00	234750
4	28/05/38	Mr. Dipto Bhandari	18	489540013	30000	0	30000 Sur. Ben.	0	30000
4	28/05/40	Mr. Dipto Bhandari	20	489540013	30000	0	30000 Sur. Ben.	0	30000
4	28/05/42	Mr. Dipto Bhandari	22	489540013	30000	0	30000 Sur. Ben.	0	30000
4	28/05/45	Mr. Dipto Bhandari	25	489540013	60000	160500	220500 Maturity	0	220500
Cash Flow Grand Total :							631335		631335

Note :- The figures shown in the above section are subject to the policies being in force during their terms and also being free of any loan liabilities

Disclaimer: :- Loan Interest amount will not be considered in the calculation

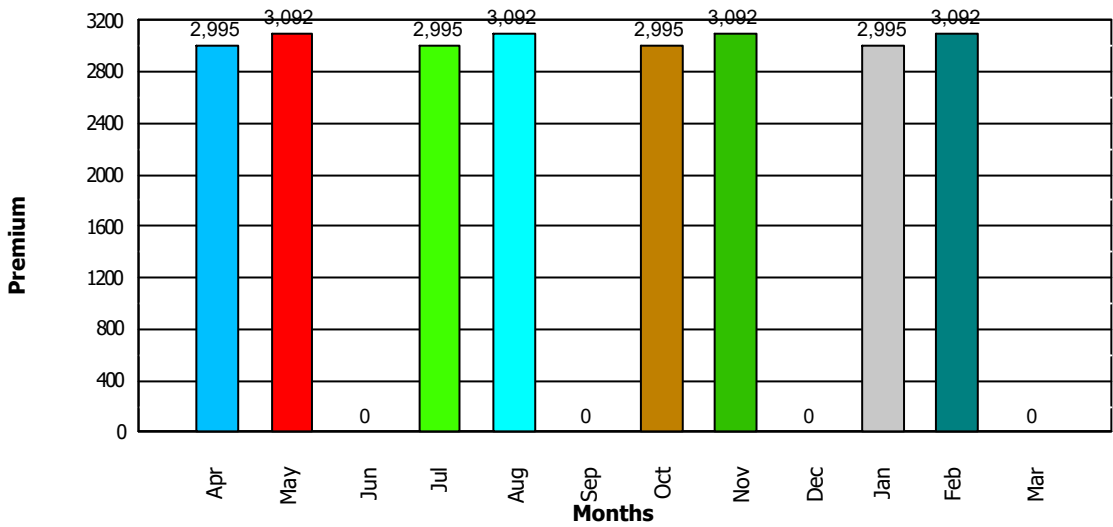
Projected Cash In / Cash Out Summary

Cash In					
Year	Pension	Others	Total	Cash Out	Nett Amount
2025	0	0	0	6087	-6087
2026	0	0	0	24348	-24348
2027	0	86085	86085	21591	64494
2028	0	0	0	20672	-20672
2029	0	234750	234750	14398	220352
2030	0	0	0	8124	-8124
2031	0	0	0	8124	-8124
2032	0	0	0	8124	-8124
2033	0	0	0	8124	-8124
2034	0	0	0	8124	-8124
2035	0	0	0	8124	-8124
2036	0	0	0	8124	-8124
2037	0	0	0	8124	-8124
2038	0	30000	30000	8124	21876
2039	0	0	0	8124	-8124
2040	0	30000	30000	8124	21876
2041	0	0	0	8124	-8124
2042	0	30000	30000	8124	21876
2043	0	0	0	8124	-8124
2044	0	0	0	8124	-8124
2045	0	220500	220500	2031	218469
	0	631335	631335	210987	420348

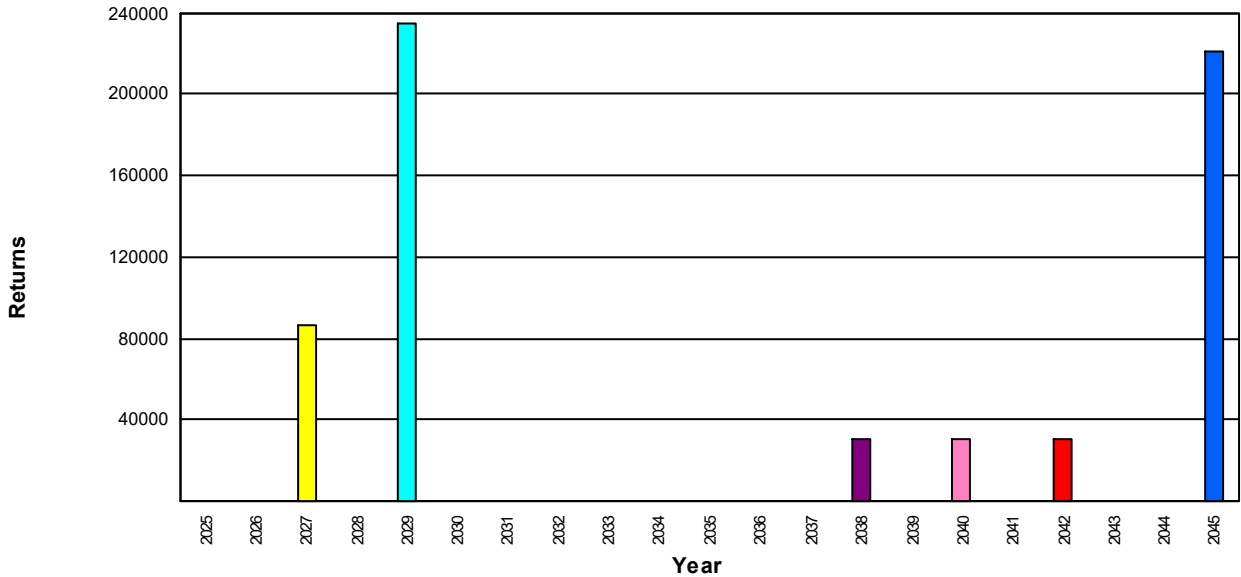
Assumptions made in generating the report (as and if applicable to the policies in the portfolio):

- Last declared reversionary bonus has been considered to plot the projected non-guaranteed benefits.
- Present rates of Final Additional Bonus has also been considered to plot the projected non-guaranteed benefits.
- Loyalty Addition is considered as per {@Scenario} scenario (where LIC has not declared rates).
- Growth of fund in ULIP plans is based on consistent return of 10% on investible portion of premiums.
- The figures shown above are subject to the policies being in force during their terms and also being free of any loan liabilities.

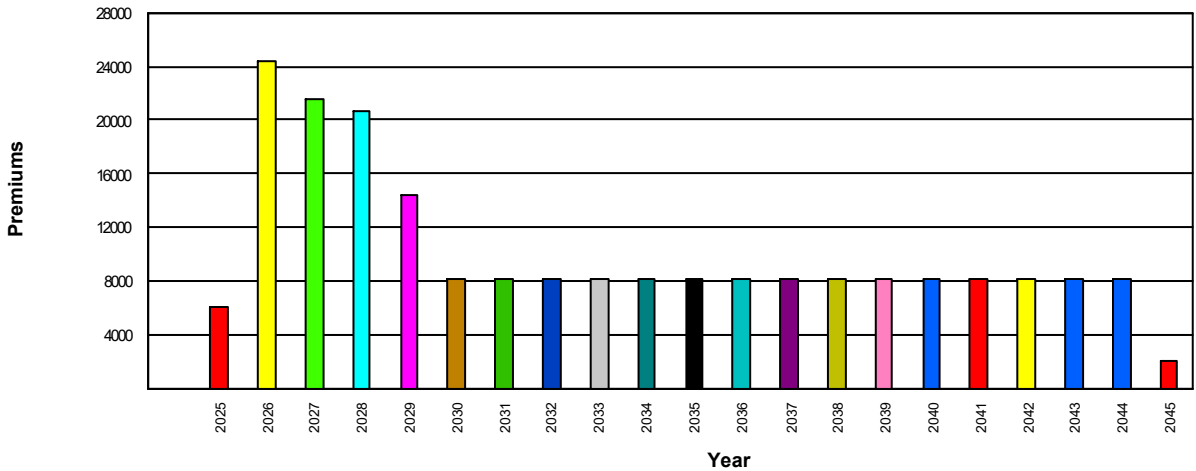
Premium Calendar for Apr - 2025 to Mar - 2026



Yearwise Cash Flow



Yearly Premium Report



Disclaimer: This cashflows on various policies illustrated in this report contain guaranteed and non-guaranteed benefits. The purpose of this report is solely to give you an indication of the estimated projected benefits that may be possible in future. **The presenter in no manner is promising or giving a guarantee about such projected benefits.** The actual benefits will depend upon the future performance of L.I.C. Of India with respect to the products enlisted in your insurance portfolio.