Report on Information about LIC Form

Name of the College

: Vivekanand College, Kolhapur (Autonomous)

Department

: Department of Commerce

Subject

: Insurance

Class and Division

: B. Com. I (B)

Day and Date

: Monday, 30th December, 2019.

Name of Subject Teacher

: Miss. Mayakumari Madanlal Purohit

Name of the Activity

: Information about LIC Form

Objective of the Activity

: This activity create awareness among students regarding basic information regarding LIC form and how to fill the LIC form.

Activity Details

: Two students from B.Com- I year went to LIC office and visit the office. They studied basic information about the LIC form and how to fill the form what are the required documents to attach this form. After two days they give basic information about the form, how to fill it, which presented in front of all students. All the students get

practical knowledge about the LIC Form.

Dr. M. V. Charankar

Miss. M. M. Purohit

(Head of the Department)

(Subject Teacher)



Shri Swami Vivekanand Shikshan Sanstha's VIVEKANAND COLLEGE KOLHAPUŔ Department of Commerce NOTICE

Date: 26th December, 2019

All the students of B.Com-I are hereby informed that the Department of Commercee organize the Presentation of Information about LIC Form on 30-12-2019 at 10:00 am. Hence, students should present.

For more details contact Miss. M. M. Purohit.

Dr. M. V. Charankar

HOD of Commerce

Department of Commerce Vivekapand Coreos ונונ בחוסא



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फॉर्म क.३०० (सुपारित २०१५)/Form No.300 (Rev.2015)

स्वतःच्या आयुष्यावरील विम्याचा अर्ज

(अल्पवयीन व्यक्तीच्या विन्यासाठी वापक नये)

PROPOSAL FOR INSURANCE ON OWN LIFE

(Not to be used for Insurance on the lives of Minors)

(भारतीय आयुर्विमा महांडळ, १९५६ च्या अन्वये संस्थापित)(Established by the Life Insurance Corporation Act, 1956)

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7.	प्रस्तावाचा किंवा । Is your life nov	पॉलिसी पुर्नचलन v being propo	नासाठी चा अर्ज आ sed for another	त्याही विमा कंपनीकडे पणाकडून पाठविला गे assurance or an a corporation or with	ला आहे काय? pplication fo	असल्यास तपशी r revival of a po	त द्या. olicy on your		la la	
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	ग) प्रस्तावित शत	विशवाय किंवा	अन्य शर्तीवर स्वीव	कारला गेला काय? c)) Accepted on I	terms otherwise t	han those proposed?	100	NEW Y	
			ण स्वीकारु शकतः	A. C. S. C. SERVICE CO.				h See See	VIEW	NE
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टिए : मागील तीन वर्षात एखादी जुनी पॉलिसी कालातीत असल्यास अथवा प्रदत्त पॉलिसीत रूपांतरीत केली असल्यास महामंडळ नवीन प्रस्ताव स्वीकारत नाही.

N.B. : Corporation does not entertain any fresh Proposal for insurance where a Policy has lapsed or has been converted into Paid up Policy within the last 3 years.

			Orda / Living	गुरसुसम	यीचे यय ।	Age at death	मृत्युचे कारण / Cause
10.	कोटुंबिक इतिहास / Family History	ad / Võe	प्रकृतिमान / State of Healt	-			मृत्युचे कारण / Cause of deep
	ufit / Father						
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	जियंत / LMing			1	150		-101
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	बायको /नवरा / Wife/Husband			-			
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	त्रिवंत / Living					777	
	मृत / Dead			'हो' किंवा 'नाही	उत्तर चा	311	र 'होय' असल्वास संपूर्ण तपानि धाः If 'Yes' give full details
11.	वैद्यक्तिक इतिवृत्त / Personal Histo	Ŋ		Answer Yes	or No		gers ruli details
	- Ann arthur Dani	त्यचार आवश्यक	असतेत्वा एखाचा				
	O hand to work the state of	MEDICAL CLUSTER	Atleti Cities		1		1700
	a) During last 5 years did you co for any ailment requiring treat	ment for mon	e than a week?				
	छ) निरीक्षण, उपचार अगर शस्त्रक्रियेसाठी	भागम एखादा र	ज्ञालयात किंवा आरोग्यपामात				The state of the s
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	A admitted to	any hospital or	nursing home	20			3 3 B LE
	for general checkup observation	the state of the s			- 4		
	न) प्रकृतीच्या कारनावरून गेल्पा पाद वर्षात : c) Have you remained absent from pl	Stan art of the	ground of health				
	during last 5 years /						195
	य) बकृत, पोट, इदय, फुफ्फुले, मुजर्पिङ, मेद	, स्नायुसंस्था संबं	धित रोगापासून आपण कथी				
	व्यवस्थान स्था किया सामा आहात है।				251		
	d) Are you suffering from or have you to liver, stomach, heart, Lung, Kidn	suffered from ey, Brain or Ne	ryous system?				
	ड) मपुमेह, क्षय, अधिक/कमी रक्तदाब, कर्ड	रोग फेकरे अन्त	र्ग≝, दुषनदृद्धी, महारोग वा				A
-	हतर कोणत्याही रोगाने आपण आजारी ही	ता दिया संस्या अ	हात का र				
	e) Are you suffering from or have you Tuberculosis, High Blood Pressure.	ever suffered t	rom Diabeles,				
	Epilepsy, Hernia, Hydrocele, Lepros	y or any other	disease?				
Ì	 अप्रणास एखादी शारीरिक उणीव किंवा व्य 	न/विकृती आहे व	ল?				
	f) Did you ever have any bodily defect	or deformity?			_		
ı	छ) आपनास कथी अपवात/इजा झाती होती	का?					
- 1	g) Did you ever have any accident or i	njury?					
t	 अपण खानी दिलेल्यांवा उपयोग कः 	त आहात वा अ	।।पण कथी उपयोग केला आहे का?		100		
	h) Did you use or have you ever t	ised.			-		-
	(i) मद्यपान / Alcoholic Drinks				-		
Γ	(ii) नमाकारक पदार्थ / Narcotics						
1	(iii) अन्य कोणते मादक द्रव्य / Any	other drugs		7			
H	(iv) कोणत्याही स्वरुपातील तंबाखू/		ny form	1		1	P. P. L. V
\vdash							the state
3	म) आपले नेहमीचे प्रकृतिमान कसे असते) What has been your usual state	of health?					
	r) आपगास किंवा जोडीदारास कघी हिप		प्रसाम ग्रंको वैद्यानी				
13	सत्ता, उपचार किंवा तपासणी करावी	लागली होती द	ज रहा सबया प्रध्याप ज ?				
10	Have you or spouse ever require	d or at prese	nt availing /				
ľ	undergoing medical advice, trea Hepatites B or AIDS related cond	ilment or test	in connection with				
 -	र प्रस्ताव विनावैद्यकीय असेल तर माहित		अचक उंची(मेंटीफिटर		ची/Heigh	<u>. </u>	वजन/Weight
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in	Non-Medical cases please state 6	exact Height	in Cms.		सें	.मी./Cms.	13. ₫. ₫.
å	Weight in Kg. (without shoues)	44	The C			11/	13011
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मृत / Dead

आपण सम्या गरोदर आहात का? Are you Pregnant now?	शेवटच्या व सारीर Dat last de	T CII.	आपला कथी गर्भपात किंवा भू किंवा सिझेरियन झाले होते का 7 Have you had any abort or Cesarean section? i	नपात झाला होता का? ? असल्यास तपशील चा. ion or miscarriage f so, give details.		आपल्या शेवटच्या मासिक पाळीची तारीख द्या. Date of last Menstruation
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वितेषे संपूर्ण नाव / Husba	nd's Full Name		re re	विवाहापूर्वीचे नाव / Malde	n Name	
चांचा व्यवसाव / His Occ	upation			17.00		
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SECTION 45 OF THE INSURANCE LAWS (AMENDMENT) ACT, 2015

- No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of
- (2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and the materials on which such decision is based.

Explanation I - For the purpose of this sub section, the expression "fraud" means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:

- (a) The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- (b) The active concealment of a fact by the insured having knowledge or belief of the fact:
- (c) Any other act fitted to deceive; and
- (d) Any such act or omission as the law specially declares to be fraudulent.

Explanation II - Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the Insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

- (3) Notwithstanding anything contained in sub-section(2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer.
 - Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

Explanation : A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be agent of the insurer.

(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued.

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudlation.

Explanation - For the purpose of this sub-section, the mis-statement of or suppression of fact shall not be considered material unless It has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

(5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

विमा अधिनियम, २०१५ (सुधारीत) कलम ४१ अन्वये :

 कोणतीही व्यक्ती कोणाही व्यक्तीला भारतातील संपत्ती किंवा आयुष्यावरील कोणत्याही जोखनीच्या संबंधी नवीन विमा घेणे किंवा स्याधे नूलनीकरण करणे किंवा ती चालू ठेवणे यासाठी प्रलोभन म्हणून प्रत्यक्ष वा अप्रत्यक्षरित्या मिळणाऱ्या कमिशनची पूर्णतः वा अंशतः वाटा किंवा पॉलिसीवर ठरलेल्या हुप्त्यामधून सूट देणार किंवा कोणीही य्यक्ति पॉलिसी नूतनीकरण करताना किंवा चालू ठेवताना अशी सुट स्विकारणार नाही. मात्र विमा कंपनीच्या प्रकाशित माहितीपत्रकानुसार किंवा कोष्टकामध्ये दर्शविलेल्या सुटी यास अपवाद असतील. मात्र एजंटने स्वतःच्या आयुष्यावर घेतलेल्या पॉलिसीवर स्विकारलेले अभिदान ह्या उपक्रमाच्या अर्थानुसार हृप्यातील सुट समजली जाणार नाही. अर्थात विमा कंपनीने निर्धारित केलेल्या अटी विमा एजंटने पूर्ण केल्या असल्या पाहिजेत आणि कंपनीने नियुक्त केलेला तो अधिकृत एजंट असला पाहिजे. २) कोणीही व्यक्तिने या कलमाच्या तरत्दीचा भंग केल्यास अथवा पालन न केल्यास त्या व्यक्तिस रुपये दहा लाखापर्यंत दंड होऊ शकतो.

Section 41 of the Insurance Laws (Amendment) Act 2015

1) No person shall allow, or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives/property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out renewing or continuing a policy accept any rebate, except such rebate as may allowed in accordance with published prospectus or tables of the insurer. Provided that acceptance by an insurance agent of the commission in connection with a policy of Life Insurance taken out by on his own life shall not deemed to be acceptance to a rebate of premium within the meaning of this sub-section. If at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is bonafide insurance agent employed by the insurer. 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extent up to ten lacs rupees.

केदळ वैद्यकिय तपासणीवर असलेल्या विमा अर्जासाठी : मी याद्वारे प्रमाणित करतो /करते की या प्रस्ताव अर्जातील प्रश्न क्र.१० व त्यापुठील प्रस्ताव अर्जातील सर्व उत्तरे प्रस्तावकरयांने माझे समक्ष त्वाचा/तिवा/तिवी सही/अगटा उमटवून मान्य केलेली असून ह्याची नोंद घेतलेली आहे.

FOR MEDICAL CASES ONLY: I certify that the Life Assured has signed/put his/her thumb impression in my presence after admitting that all the answers to Question No. 10 and onwards of this form have been correctly recorded.

दि.सू : सही किंवा अंगठयाचा ठसा वैद्यकिय तपासणीसाच्या उपस्थितीत करणे आवश्यक आहे.

N.B.: Signature or Thumb Impression should be affixed in presence of Medical Examiner

ज्याचा विमा उत्तरावयाचा त्याची सही किंवा अंगठ्याचा ठसा Signature or Thumb impression of the proposer

वैद्यकिय परीक्षकाची स्वाक्षरी Signature or the Medical Examiner & Date



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एजंटचे नाव आणि पता / Agents Name & Address	राप रादरयत्व / Club Membership		आ.स. क्रमीक CLIA Code		n अधिकारी क्रमांक D. O. Code
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प्रस्तावकाचे नाव / Name of Proposer		च्य / Age	प्रस्ताविक स्वकम	/ Bum Prop	osed
					1 11
त्र) आपण प्रस्तावकाला कथीपासून ओळखता? How long do yo	ou know the life proposed?				
ब) आपण त्यांच्याशी /तिच्याशी मात्याने संबंधित आहात का ? अस Are you related to him/her?if so give details.	ल्यास तपशील चा.			1.9	
क) प्रस्ताविक व्यक्तिची शैक्षणिक पात्रता काय आहे ? What is the educational qualification of the life propo	osed?				
1. पुडील स्त्रोतापासून वार्षिक उत्पन्नाचा तपशील द्या. / Give de	talls of Annual Income	प्रस्तावक Proposer	प्रस्तावित Life Pro		शेरा / Remarks
s.A) नोकरी / Employment					
¥.B) पंदा, व्यवसाय ∕ Business, Profession					
क.c) हिंदु अविभक्त कुटुंब / HUF					-
🗷 D) अन्य स्त्रोत (तपशील द्या)/ Other Source (specify details)					
	एकूण/ Total			7.70	
2. उपरोक्त उत्पन्नासंबंघात कोणता पुरावा आपण तपासला आहे ? What proof of Income is verified by you in respect of income	a stated above?			1.20.00	W net to
(अ) वेतन सूची किंवा नियोक्त्याने दिलेले प्रमाणपत्र (A) Whether it is salary sheet or certificate issued by the emplo	yer?				71
(ब) चार्टर्ड अकॉटन्टने दिलेले ते प्रमाणपत्र आहे का ?आयकत अधिकान्यांनी (B) Whether it is certificate issued by the C.A.? What is the Pen L.T. authorities.	दिलेला स्थायी खाते क. आहे का?		de had	2.01	ignation in the second
(क) आवकर विवरण पत्रिकांच्या प्रति तपासल्या आहेत का ? स्थायी खाते । (C) Whether copies of income tax return have been verified? W	hat is the PANT	1			
(इ) प्रस्तावित व्यक्ती ह्यांच्या आर्थिक स्थितीयद्वल आपण रामाचानी आहात आहे का? (D) Are you personally satisfied with the financial standing of t and justify the current proposal?	का आणि सच्याचा प्रस्ताव सस्त		ν	- 1	r The state of
(इ) प्रस्तावित व्यक्तीसाठी केवायसी/एप्पएल नॉर्मस् पूर्ण केले आहेत का? (E) Whether KYCIAML norms are fulfilled for the proposer?			Alex est	AND LINE	alas a
(फ) प्रस्तावित व्यक्ति कोणत्याही टहरातवादी हालधार्तीसाठी संबंधीत नाही र (F) Are you satisfied that the life proposed and/or proposer is n terrorist activities?	पाबाबत तुन्ही समाधानी आहात का ? ot connected with any		2		
(अ) प्रस्तावित व्यक्तिचे सर्वसापारण आरोग्यमान कसे आहे? (A) What is the general state of health of the life proposed?	A				4-
 (ब) स्वास/तीस एखादे शारीरिक व्यंग, दृष्टीदोष किंवा श्रवणदोष, शारीरिक स्थिती आहे का? (B) Does he/she has any physical deformity, impaired sight or or mental retardation? 	hearing, Physical impairment				1
 (क) स्यांचे / तिये एखादे आजारपण, जखम झाल्याचे किंवा एखादी शस्त्रक्रि आपणास माहिती आहे का? (C) Do you have any knowledge of his I her having suffered froundergone any operation or medical investigation? 	om any illness or injury,	\.			1114
(अ) प्रस्तावक किंवा प्रस्तावित व्यक्ति यांच्या आधीच्या पॉलिसीच्या सद्यस्थि केती आहे का? (ब) गेल्या तीन वर्षात एकही पॉलिसी लॅप्स झातेली नाही याविषयी आपले स (A) Did you discuss with the Proposer/Life Proposed the statu (B) Are you satisfied that no policy has lapsed within the last t	वतीबाबत आपण त्यांच्याशी चर्चा व्याचान झाले आहे का ?	-			

प्रतासनेतेन अन्य कोवताही प्रश	ताब (किया प्रतिसीच्या पुनस्कानिकाचा प्रस्ताव) तांबकी वर बान्य प्रस्ता जरी जानवात करणना जाहे का? होव उ	प्रसन्दान हराजन ध	***			
- Linear Sures Con War Stelle	वर बाज प्रता करी कामाल करणा काह का है for revival of any policy) of the life proposed han ecopted at terms other than those proposed?	ying been	Me de			
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मन्दर्भ परिस्थती जी जोसीय शहर Ve you sware of anything in the	্লাইন বা প্ৰয়ান প্ৰথমান কৰেনা আই কা? e occupation, financial or social position of the l compations which might be skely to add to risk	of the proposed his to	The Man	-		_
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ना बैद्धकित प्रकारतात करून प्रदीत ।	ms and conditions of the Plan to the proposition আহিনী যা / Under Non-Medical cases only give	tollowing informati	on			
) আহরদনার্থা বৃদ্ধ / Marks of I						
ब) शारिरीङ गापे / Physical Mo			तटीवर स्वास सोडून छातीया है or Monte Level on Expire	H/	श्वास वेजन ।	गतीचा चेर/
रंबी/ बजन/	केरीयला प्रालकीवर पोटाचा घर/	Girth of Ches	delige Age english of Expire	dian dilan	or extent at hippi	e Level on knokat
Height Weigh	t Girth of Abdomen at naval level		7			- 32
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	की वरीत दिघाने माह्या माहितीनुत्तार आणि विवासीनु	तार तरी आणि बरोब	अहित.			
मा या अन्वयं घोषित करता / स्मते I hereby declare that the foreo	की वरीत दिघाने माझ्या माहितीनुक्तर आणि विवासीन् oing statements are true and correct to the be	est of my knowledg	e and belief.			
	N. Comments					
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