



# **RADIO SALESIAN 90.8 FM**

**Unit of** : Salesian College Sonada  
**Office** : Sonada . Gorabari . 734209  
**Phone** : +91 8016364484 / 7908074156  
**Email** : radiosalesian@gmail.com  
**Website** : www.salesiancollege.in

## **Comments from the Supervisor**

**Adalene Rana** (pursuing UG third year department of Mass Comm and Journalism in Madras Christian College) has completed two months of intense radio internship at **Radio Salesian 90.8 FM, Sonada Darjeeling.**

### **WORK PRODUCT**

- Rjs and co-interns have commented on high levels of accuracy and work productivity.
- Takes pride in work and strives to improve work performance.
- All promos, reports, scripts and live radio performance are completed on time with no errors.

### **DEPENDABILITY**

- Consistently arrives to work on time.
- Makes sure work area is covered at all times.
- Have had no unscheduled absences.

### **COOPERATIVENESS**

- Demonstrates “team player” behavior views individual success as imperative to group success.
- Direct, straightforward, honest and polite.

### **ADAPTABILITY**

- Usually adjusts well to changes in the work place.
- Maintains good composure, even under stress.

### **COMMUNICATION**

- Always asks questions and seeks guidance when not sure of what to do.
- Demonstrates excellent oral and written communication skills.

### **USE OF EQUIPMENT AND MATERIALS**

- Takes good care of equipment and uses supplies efficiently.
- Turns off and secures all equipment at the end of the shift.

Supervisor

**A project report on**  
**“SPANDAN”**  
**Submitted in partial fulfillment of the**  
**requirement for the award of degree of**  
**BACHELORS**  
**OF**  
**COMPUTER APPLICATIONS**



**NORTH BENGAL UNIVERSITY**

**BY**

**AAKANCHHA RAI**

**REGISTRATION NO: 0131806030001**

**ROLL NO:4410**

**Under the guidance of:**

**Internal guide: Miss Priyadarshini Pradhan**

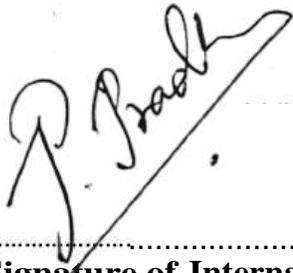
# SALESIAN COLLEGE SONADA

## DEPARTMENT OF BCA



### CERTIFICATE

This is to certify that **AAKANCHHA RAI** has completed her final semester project work entitled “**SPANDAN**” as a partial fulfillment for the award of Bachelor of Computer Application degree, during the academic year 2021 under my(our joint ) supervision.



.....  
**Signature of Internal guide:**

Miss Priyadarshini Pradhan  
Asst. Professor, BCA Dept.



.....  
**Signature of HOD:**

Prof. Nikhil Pradhan  
HOD, BCA Dept.  
Salesian College, Sonada



.....  
**Signature of the vice principal:**

Brother (Prof.) Jose Puthenpurackal  
Salesian College, Sonada

A project report on

**‘SPANDAN’**

Submitted in partial fulfillment of the  
requirement for the award of degree of

**BACHELORS**

**OF**

**COMPUTER APPLICATIONS**



**NORTH BENGAL UNIVERSITY**

**BY**

**BIKHYAT THAMI**

**REGISTRATION NO: 0131806030026**

**ROLL NO:**

**Under the guidance of:**

**Internal guide: Miss Priyadarshini Pradhan**

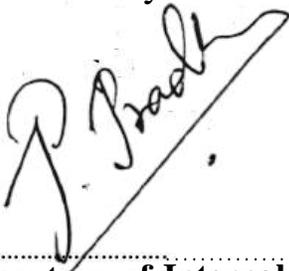
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## DEPARTMENT OF BCA



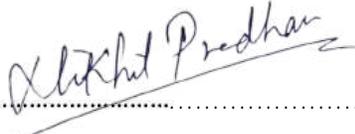
### CERTIFICATE

This is to certify that **BIKHYAT THAMI** has completed his final semester project work entitled “**SPANDAN**” as a partial fulfillment for the award of Bachelor of Computer Application degree, during the academic year 2021 under my(our joint) supervision.



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Miss Priyadarshini Pradhan  
Asst. Professor, BCA Dept.



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**Signature of HOD:**

Prof. Nikhil Pradhan  
HOD, BCA Dept.  
Salesian College, Sonada



.....  
**Signature of Vice Principal:**

Brother (prof.) Jose Puthenpurackal  
Salesian College, Sonada

*A project report on*

**"\$PANDAN"**

**Submitted in partial fulfillment of the  
requirement for the award of degree of  
BACHELORS  
OF  
COMPUTER APPLICATIONS**



**NORTH BENGAL UNIVERSITY**

**BY**

**BIBHASH RANA**

**REGISTRATION NO: 0131806030024**

**ROLL NO:**

**Under the guidance of:**

**Internal guide: Ms. Priyadarshini Pradhan**

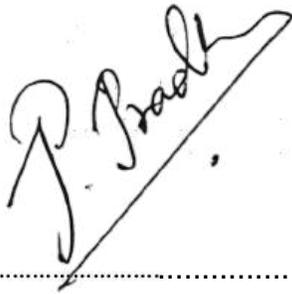
# SALESIAN COLLEGE SONADA

## DEPARTMENT OF BCA



### CERTIFICATE

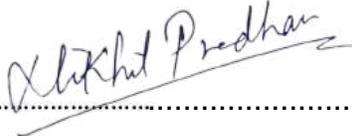
This is to certify that **BIBHASH RANA** has completed his final semester project work entitled “**SPANDAN**” as a partial fulfillment for the award of Bachelor of Computer Application degree, during the academic year 2021 under my(our joint ) supervision.



.....  
**Signature of Internal guide:**

Miss Priyadarshini Pradhan

Asst. Professor, BCA Dept.



.....  
**Signature of HOD:**

Prof. Nikhil Pradhan

HOD, BCA Dept.

Salesian College, Sonada



.....  
**Signature of Vice Principal:**

Brother (prof.) Jose Puthenpurackal

Salesian College, Sonada

**Study on Stigmatization of Leprosy Patients In Kalimpong District**



Salesian College  
Signi Campus

Dissertation submitted to North Bengal University in partial fulfillment of the  
Requirement for the award of the degree of **BACHELOR'S OF ARTS**

**Submitted by Alex Sundas**

**Date:**  
**30.7.2021**

## DECLARATION

I declare this dissertation entitled “Study on Stigmatization of Leprosy Patients in Kalimpong District” submitted to North Bengal University for the award of the degree of Bachelor’s of Arts, is my original work. This dissertation has not been submitted to any other degree of this university or any other university.

**Alex Sundas**

Roll No: **216101339612**

Registration No: **1011805010024**

## CIRTFIFICATE

This is to certify that the dissertation entitled ‘Study on Stigmatization of Leprosy Patients in Kalimpong District’ submitted to North Bengal university in partial fulfillment of the requirement for the degree of Bachelors of arts in social sciences embodied the results of bona fide research work carried by Alex Sundas under the guidance and supervision .No part has been submitted to other degrees, diploma, associate-ship, fellowship.

All the assistance and help received during the course of the investigation have been duly acknowledged by her.

*Pratishtha Dewan.*

Ms .Pratistha Dewan

Department of Sociology

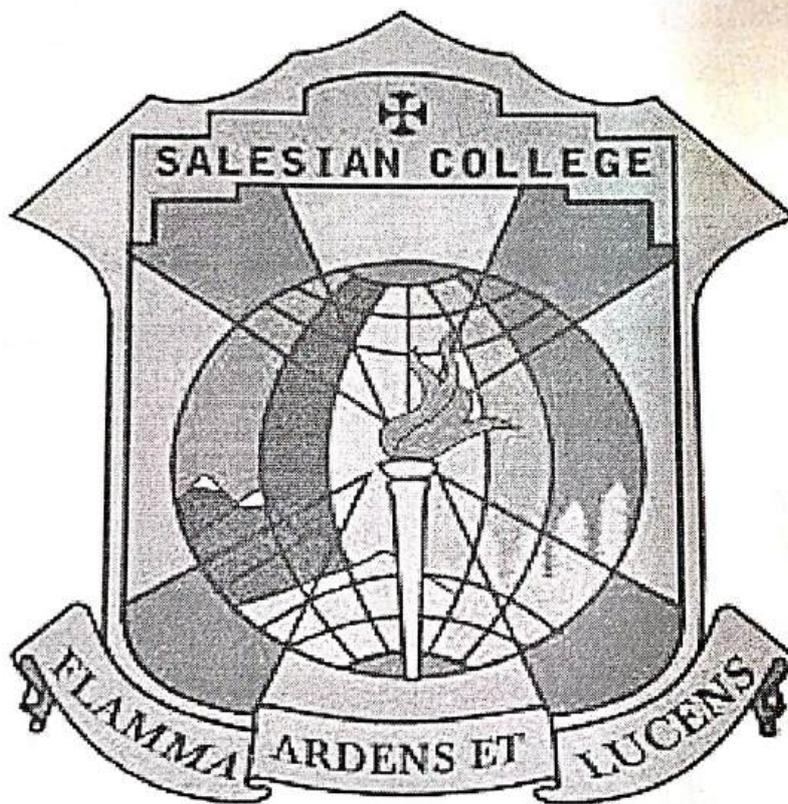
School of Humanities and social science

North Bengal University

**Place: Silliguri**

**Date 30.07.2121**

SALESIAN COLLEGE, SILIGURI CAMPUS  
DEPARTMENT OF SOCIAL WORK  
FIELDWORK REPORT



SUBMITTED BY : AMELIA LEPCHA

5<sup>TH</sup> SEMESTER

REG. NO : 1011905030362



# **Salesian College, Siliguri**

**Department of Social Work  
Field work**

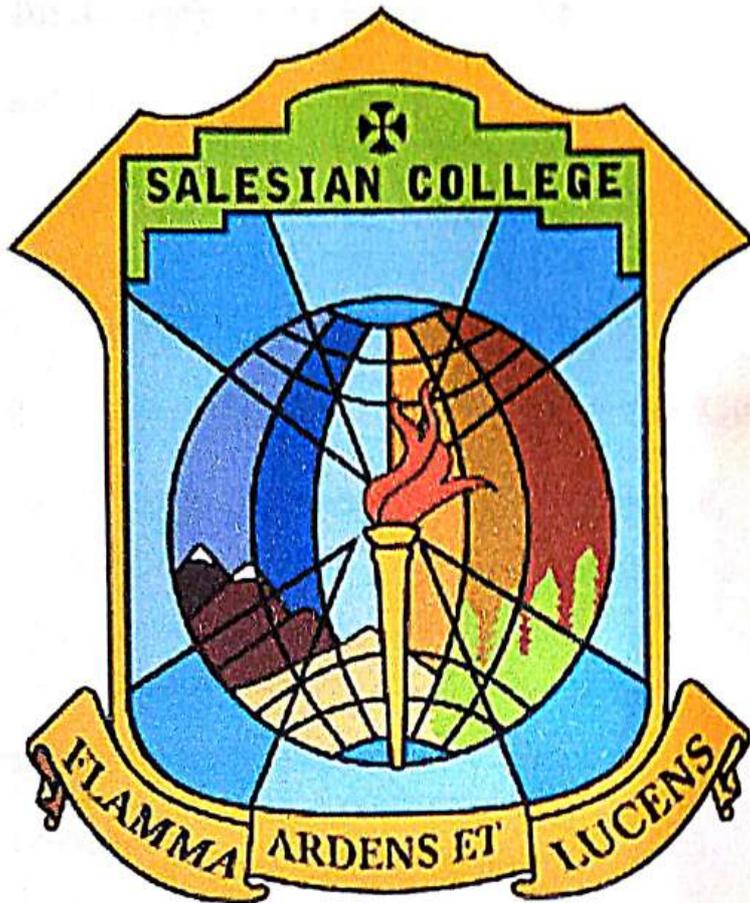
**Name of the Student: Joseph L. Ralte**

**Course: B A (Honours) Social Work**

**Roll No: SL20192300031740**

**Semester/Year: 5th Semester**

*Joseph L. Ralte*



**NAME:- SAKSHAM KUMAR SINGH**

**1st Semester / 1st Year 2021-2022**

**Registration Number:- SL 20212300013485**

**Bachelor of Social Work (BSW)**

**Field Work Reports**

# SALESIAN COLLEGE SILIGURI



## DEPARTMENT OF SOCIAL WORK

### FIELD WORK REPORT SEM-V I

By: Sushant Noubag

SL20212300103711

# SALESIAN COLLEGE SILIGURI



## DEPARTMENT OF SOCIAL WORK

### FIELD WORK REPORT SEM-V I

By: Vanessa Tshering  
SL2021230003487

## 1. Cover page for reports



Salesian College,

Siliguri

Department of Social Work

Name of the Student..... *Babita Marandi* .....

Course: B A (Honours) Social Work .....

Roll No..... Semester/Year..... *1<sup>st</sup> Semester 2022* .....

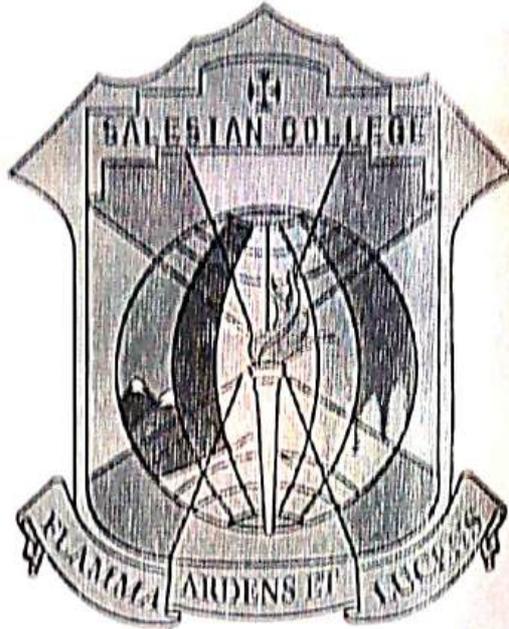
Specialization (If any).....

Subject/Paper.....

Title of the Assignment/ Report

Submitted to..... *Rini Masim* .....Submitted on *01* / *02* / *2022* .....

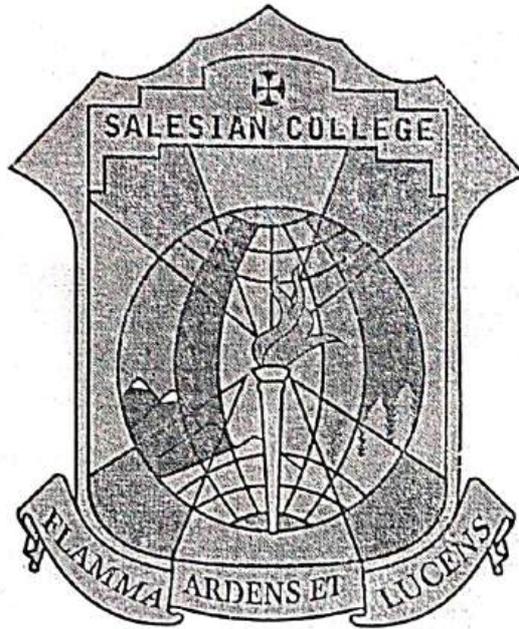
SALESIAN COLLEGE SILIGURI  
Department of social work



FIELD WORK REPORT  
SEM- 1

By: Satyata Chhetri  
SL no: 20212300023486

SALESIAN COLLEGE SILIGURI  
Department of social work



FIELD WORK REPORT  
SEM- 1

By: Simran Pradhan  
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**SALESIAN COLLEGE, SILIGURI**  
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**Roll no:** SL20202300042899

**Semester/Year:** 3<sup>rd</sup> Semester 2021

**Paper:** Field Report 1 (A)

**Title of the Field Report:** Human trafficking

**Submitted to:** Richa Ma'am



**DEPARTMENT OF SOCIAL WORK**  
**SALESIAN COLLEGE SILIGURI**

***NAME OF THE STUDENT: ELMINA G. MARAK***

***COURSE: B A (HONOURS) SOCIAL WORK***

***SEMESTER/YEAR: 2<sup>ND</sup> YEAR SEMESTER III***

***SUBJECT/PAPER: FIELD WORK REPORTS***

***SUBMITTED TO: RICHAYANTI LIPCHA MA'AM***



# **Salesian College Siliguri**

## **Department of Social Work**

**Name of the Student:** Priti Ghosh

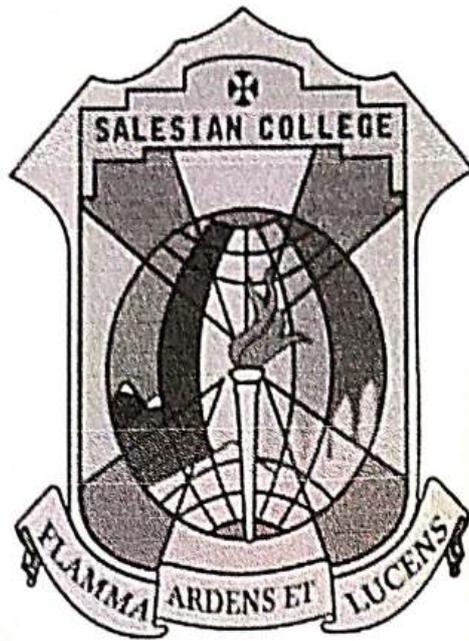
**Course:** Bachelor in Social Work

**Roll No:** SL20202300072941 **Semester/Year:** 3rd Semester

**Subject/Paper:** Fieldwork

**Submitted to:** Rini Bhadra ma'am

**Submitted on :** 03/02/2022



**Salesian College, Siliguri Campus,  
Department of Social Work  
Field Work Reports**

**Submitted by : Sourav singh**

**Roll No: SL20202300052900**



# **SALESIAN COLLEGE, SILIGURI**

## **Department of Social Work**

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**Course:** B A (Honours) Social Work

**Roll no:** SL20202300082942

**Semester/Year:** 3<sup>rd</sup> Semester 2021

**Paper:** Field Report No - 1

**Title of the Field Report:** The Scope and Career prospects of Professional  
Social Worker



**Salesian College Siliguri**  
**Department of Social Work**

**Name of the Student:** Subham Sanyasi

**Course:** Bachelor in Social Work

**Roll No:** SL20202300072941 **Semester/Year:** 3<sup>rd</sup> Semester

**Subject/Paper:** Fieldwork

**Submitted to:** Rini Bhadra ma'am

**Submitted on :** 03/02/2022

**SALESIAN COLLEGE SILIGURI**

**DEPARTMENT OF SOCIAL WORK**

**FIELD WORK REPORT  
SEM-V**

**By- Roshni Rai**

*Reg No: 1011905030355*



# **Salesian College, Siliguri**

**Department of Social Work  
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**Course: B A (Honours) Social Work**

**Roll No: SL20192300132240**

**Semester/Year: 5th Semester**

*Lazin Ghising Tamang*



# **Salesian College, Siliguri**

**Department of Social Work  
Field work**

**Name of the Student: Aniketh Sinha**

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**Semester/Year: 5th Semester**

*Aniketh Sinha*



# **Salesian College, Siliguri**

**Department of Social Work  
Field work**

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**Course: B A (Honours) Social Work**

**Roll No: SL20192300122224**

**Semester/Year: 5th Semester**

*Ayesha Thapa*

SALESIAN COLLEGE SILIGURI



**DEPARTMENT  
OF SOCIAL WORK**

**FIELD WORK REPORT  
SEM-V**

By: *Bireddy Pratima Minj*

Reg. No. *1011905030367*



## Yaksha Holiday Home Pvt. Ltd.

Timothy Complex, Gandhinagar, Siliguri - 734001, West Bengal, India  
Contact No: +91 353 2540208; +91 9749670266; email: info@yakshaholiday.com

Date: 12 January, 2022

### TO WHOM IT MAY CONCERN

This is to certify that Mr. Anuj Biswakarma has worked as an Intern in Yaksha Holiday Home Pvt. Ltd. from 24 November 2021 to 28 December 2021.

He has done a great job during his tenure in our organization.

We found him to have capacity for applying knowledge to his work situation. He has friendly personality, energetic, enthusiastic and has been hardworking and sincere in all his duties.

He has been willing to take on additional responsibility beyond the call of duty.

We thank him for his contribution and wish him success in his future endeavours.

Snom Dikit Panlook

Manager

Yaksha Holiday Home, Siliguri

**A PROJECT ON**  
**DRUGS ABUSE AND ITS IMPACT ON YOUTH**

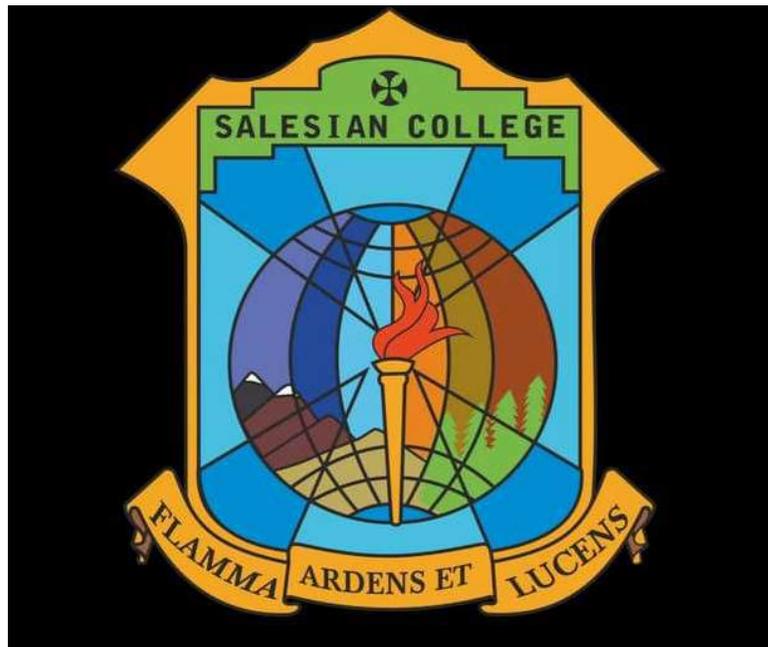
Submitted in the partial fulfilment of the Degree of Bachelor of social work

**By Athena Sharma**



**SALESIAN COLLEGE**  
**SONADA ,DARJEELING WEST BENGAL -734219**

# THE IMPACT OF SOCIAL MEDIA ON THE YOUTH



*Submitted in partial fulfillment of the requirement for the Award of  
Degree of Bachelor of Arts (Sociology Honours) for the academic  
year of 2017-2020*

Submitted by

Choiden Syangden Tamang

Sociology Part III

Mentored by

Asst. Professor Cristina Lepcha

Date : 2<sup>nd</sup> August, 2019

## DECLARATION

I declare that the dissertation entitled "**The Impact Of Social Media on the media**" submitted to **North Bengal University** for the award of the degree Bachelor of arts is my original work. The dissertation has not been submitted for any other degree of this university or any other university.

**Choiden Syangden Tamang**

Roll No: 216101339637

Registration No. : **1011805010088**

**We recommend that this dissertation be placed before the examiners for evaluation**

*Pratishtha Dewan.*

Head of the department

*Sanjiv Kumar*

Principal

Supervisor

Salesian College, Siliguri

## **CERTIFICATION**

This is to certify that the dissertation entitled "**The Impact of Social Media On The Youth**" submitted to North Bengal is partial fulfillment of the requirement for the degree of **Bachelor of Arts. Sociology** embodies the result bona fide research work carried out by **Miss Choiden Syangden Tamang** under the guidance and supervision. No part of dissertation has been submitted for any other degree or diploma.

All the assistance and help received during the course of the investigation has been duly acknowledged by her.

**Assistant Professor Cristina Lepcha**

**Department of Sociology**

**Salesian College Siliguri, Campus**

**North Bengal University**

CIN: U74999WB2017PTC221861  
GST No: 19AAACY9083C1Z2

PAN: AAACY9083C



## Yaksha Holiday Home Pvt. Ltd.

Timothy Complex, Gandhinagar, Siliguri - 734001, West Bengal, India  
Contact No: +91 353 2540208; +91 9749670266; email: info@yakshaholiday.com

Date: 12 January, 2022

### TO WHOM IT MAY CONCERN

This is to certify that Mr. Debendra Rai has worked as an Intern in Yaksha Holiday Home Pvt. Ltd. from 24 November 2021 to 28 December 2021.

He has done a good job during his tenure in our organization.

He has good communication skills with friendly personality. He is talented, enthusiastic and has been hardworking and sincere in all his duties.

We thank him for his contribution and wish him success in his future endeavours.

Snom Dikit Panlook

Manager

Yaksha Holiday Home, Siliguri



**COVID-19 AND ITS IMPACT ON  
TOURISM IN KALIMPONG ( HOME STAYS)**

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Salesian College  
Alagni Campus

Dissertation submitted to North Bengal University in partial fulfilment of the  
Requirement for the award of the degree of  
**BACHELORS OF ARTS**

Submitted by

**Dinchen Tamang**

**Date ; 30.07.2021**

## **DECLARATION**

I declare this dissertation entitled “IMPACT OF COVID-19, PANDAMIC IN TOURISM (HOME STAYS) IN KALIMPONG in submitted to North Bengal University for the award of the degree of Bachelor’s of Arts, is my original work. This dissertation has not been submitted to any other degree of this university or any other university.

**Dinchen Tamang**

**Roll No: 216101339648**

**Registration No; 1011805010106**

## CIRTIIFICATE

This is to certify that the dissertation entitled 'IMPACT OF COVID-19, PANDAMIC IN TOURISM (HOME STAYS) IN KALIMPONG' submitted to North Bengal university in partial fulfillment of the requirement for the degree of Bachelors of arts in social sciences embodied the results of bona fide research work carried by Dinchen Tamang under the guidance and supervision. No part has been submitted to other degrees, diploma, associate-ship, fellowship. All the assistance and help received during the course of the investigation have been duly acknowledged by her.



Ms .Pratistha Dewan

Department of Sociology

School of Humanities and social science

North Bengal University

Place: **Silliguri**

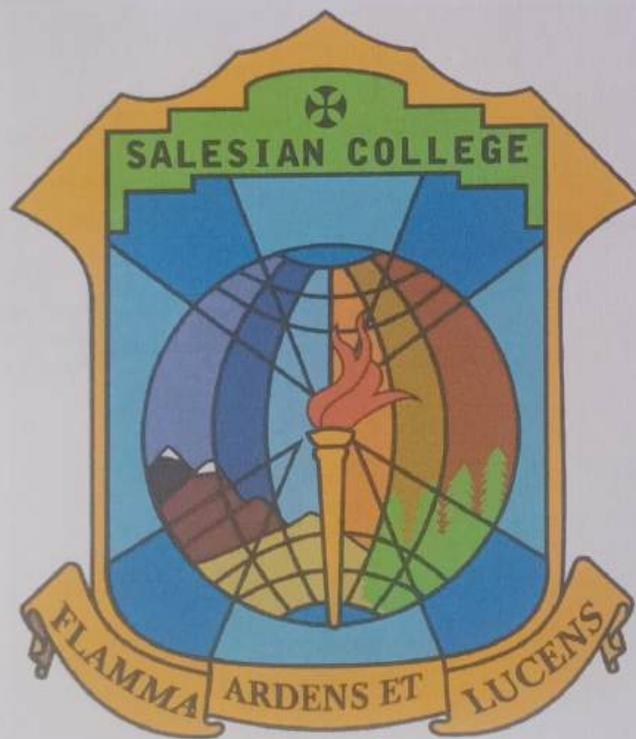
Date – **30.06.2021**

A Project On  
**IMPACT OF SOCIAL MEDIA ON YOUTH**

Submitted in the partial fulfillment of the Degree of Bachelor of Social Work

By

(Dipshika Chettri)



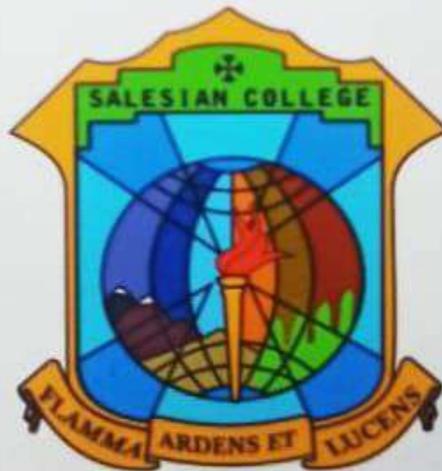
SALESIAN COLLEGE

Sonada, Darjeeling, West Bengal - 734209

Session 2020-2021

# **COMMUNITY PROFILE SURVEY ON ALCHOLISM**

**SUBMITTED IN THE PARTIAL  
FULFILMENT OF THE DEGREE OF  
BACHELOR OF SOCIAL WORK**



**Submitted by : Dorjay Tshering  
Lepcha.**

**Registration No: 0132005010134.**

**Session: 2020-2021.**

# **A COMPARATIVE ANALYSIS OF HDFC STANDARD LIFE WITH SBI**



**SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENT OF  
BACHELOR OF BUSINESS ADMINISTRATION (BBA)**

***Training Supervisor***

***Submitted By***  
**DORJEE YANGZOM**  
**SHERPA**  
**Enrolment No.:**  
**BBA, 3<sup>rd</sup> Year**

**Session- 2020-2021**

# **A COMPARATIVE ANALYSIS OF HDFC STANDARD LIFE WITH SBI**



**SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENT OF  
BACHELOR OF BUSINESS ADMINISTRATION (BBA)**

*Training Supervisor*

*Submitted By*  
**DORJEE YANGZOM  
SHERPA  
Enrolment No.:  
BBA, 3<sup>rd</sup> Year**

**Session- 2020-2021**



## **EXECUTIVE SUMMARY**

Liberalization and globalization, along with the expanded distribution of the wealth among the middle class has evoked an interest of the common man into the intricacies of capital market.

Capital Market, once perceived to be a market of only for the elite and speculators, but now also attracted the attention of the common man.

The stockbrokers were always influential and affluent, but a lot of transformation has taken place in his image from pawnbrokers to a man of financial acumen. The common man has now started learning the vocabulary of the capital market with terms like “bull and bear” explored upon in newest dimensions.

But the turbulence of the stock market has made the common investor apprehensive that is why, the common investor has remained away from the industrial securities markets.

Mutual funds, Act as a financial intermediary between the common investors and the capital market. While on one hand they ensures a smooth returns on the investment of the investor and on the other hand, they give them a much-desired security.

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## INTROUDCTION

**Insurance** is defined as a co-operative device to spread the loss caused by a particular risk over a number of persons who are exposed to it and who agree to ensure themselves against that risk. Risk is uncertainty of a financial loss. It should not be confused with the chance of loss which is the probable number of losses out of a given number of exposures. It should not be confused with perils, which is defined as the cause of loss, or with hazard, which is a condition that may increase the chance of loss. Finally, risk must not be confused with loss itself which is the unintentional decline in or disappearance of value arising from a contingency. Whenever there is uncertainty with respect to a probable loss there is risk.

Every risk involves the loss of one or other kind. The function of insurance is to spread the loss over a large number of a number of person who are agreed to co-operate each other at the time of loss. The risk cannot be averted but loss occurring due to a certain risk can be distributed amongst the agreed persons. They are agreed to share the loss because the chances of loss, i.e., the time, amount, to a person are not known. Anybody of them may suffer loss to a given risk; so, the rest of the persons who are agreed will share the loss. The larger the number of such persons, the easier the process of distribution of loss. In fact, the loss is shared by them by payment of premium, which is calculated on the probability of loss. In olden time, the contribution by the person was made at the time of loss. The insurance is also defined as a social device to accumulate funds to meet the uncertain losses arising through a certain risk to a person insured against the risk.

The history of **life insurance** in India dates back to 1818 when it was conceived as a means to provide money for English widows. Interestingly in those days a higher premium was charged for Indian lives than the non-Indian lives as Indian lives were considered more riskier for coverage.

Established in 1870, The Bombay Mutual Life Insurance Society was the first company to charge same premium for both Indian and non-Indian lives. The Oriental Assurance

Company was established in 1880. The first general insurance company- **Triton Insurance Company Limited** was established in 1850.

Till the end of nineteenth century insurance business was almost entirely in the hands of overseas companies.

Insurance regulation formally began in India with the passing of the Life Insurance Companies Act of 1912 and the Provident Fund Act of 1912. Several frauds during 20's and 30's sullied insurance business in India. By 1938 there were 176 insurance companies. The first comprehensive legislation was introduced with the Insurance Act of 1938 that provided strict state control over insurance business.

The insurance business grew at a faster pace after Independence. Indian companies strengthened their hold on this business but despite the growth that was witnessed, insurance remained an urban phenomenon.

**The Government of India in 1956**, brought together over 240 private life insurers and provident societies under one nationalized monopoly corporation and **LIC** was born. Nationalisation was justified on the grounds that it would create much-needed funds for rapid industrialization. This was in conformity with the Government's chosen path of State lead planning and development.

**The (non-life) insurance business**, however, continued to thrive with the private sector till 1972. Their operations were restricted to organised trade and industry in large cities. The general insurance industry was nationalised in 1972. With this, nearly 107 insurers were amalgamated and grouped into four companies- National Insurance Company, New India Assurance Company, Oriental Insurance Company and United India Insurance Company. These were subsidiaries of the General Insurance Company (GIC).

At the end of March 2000, the Insurance industry in India comprised mainly two players: the state insurers including Life Insurers (Life Insurance Corporation of India) and General Insurers.

The General Insurers (GIC) had four subsidiary companies then, namely

**The Oriental Insurance Company Limited**  
**The New India Assurance Company Limited**  
**National Insurance Company Limited**  
**United India Insurance Company Limited**

With effect from December 2000, these subsidiaries have been de-linked from the parent company and made as independent insurance companies.

Insurance Industry in the year 2000-2001 (from April 2, 2000 to December 31, 2001) had 16 new entrants, namely

**Life insurers**

**HDFC Standard Life Insurance Co Ltd.**  
**Max New York Life Insurance Co Ltd.**  
**ICICI Prudential Life Insurance Co Ltd.**  
**OM Kotak Mahindra Life Insurance Co Ltd.**  
**Birla Sun Life Insurance Co Ltd.**  
**Tata AIG Life Insurance Co Ltd.**  
**SBI Life Insurance Co Ltd.**  
**ING Vysya Life Insurance Co Pvt Ltd.**  
**Allianz Bajaj Life Insurance Co Ltd.**  
**Metlife India Insurance Co Pvt Ltd.**

The year 2001-02 saw the emergence of five new entrants; namely

**Life insurers:**

**AMP SANMAR Assurance Co Ltd.**  
**Aviva Life Insurance Co Ltd.**

From January 2003 onwards, **Sahara India Insurance Company Ltd** is the only new entrant in the insurance industry.

**LEGISLATION (as on 1.4.2000):**

Insurance is a federal subject in India. The primary legislation that deals with insurance business in India is: Insurance Act, 1938, and Insurance Regulatory & Development Authority Act, 1999.

With largest number of life insurance policies in force in the world, Insurance happens to be a mega opportunity in India. It is a business growing at the rate of 15-20 per cent annually and presently is of the order of Rs 450 billion. Together with banking services, it adds about seven per cent to the country's GDP. Gross premium collection is nearly two per cent of GDP and funds available with LIC for investments are eight per cent of GDP.

### *Origin of life insurance*

**Almost 4,500 years ago**, in the ancient land of Babylonia, traders used to bear risk of the caravan trade by giving loans that had to be later repaid with interest when the goods arrived safely. In 2100 BC, the Code of Hammurabi granted legal status to the practice. That, perhaps, was how insurance made its beginning.

Life insurance had its origins in ancient Rome, where citizens formed burial clubs that would meet the funeral expenses of its members as well as help survivors by making some payments.

As European civilization progressed, its social institutions and welfare practices also got more and more refined. With the discovery of new lands, sea routes and the consequent growth in trade, Medieval guilds took it upon themselves to protect their member traders from loss on account of fire, shipwrecks and the like.

Since most of the trade took place by sea, there was also the fear of pirates. So these guilds even offered ransom for members held captive by pirates. Burial expenses and support in times of sickness and poverty were other services offered. Essentially, all these revolved around the concept of insurance or risk coverage. That's how old these concepts are, really.

In 1347, in Genoa, European maritime nations entered into the earliest known insurance contract and decided to accept marine insurance as a practice.

### **The first step...**

Insurance as we know it today owes its existence to 17th century England. In fact, it began taking shape in 1688 at a rather interesting place called Lloyd's Coffee House in London, where merchants, ship-owners and underwriters met to discuss and transact business. By the end of the 18th century, Lloyd's had brewed enough business to become one of the first modern insurance companies.

### **Insurance and Myth...**

Back to the 17th century. In 1693, astronomer Edmond Halley constructed the first mortality table to provide a link between the life insurance premium and the average life spans based on statistical laws of mortality and compound interest. In 1756, Joseph Dodson reworked the table, linking premium rate to age.

### **Enter companies...**

The first stock companies to get into the business of insurance were chartered in England in 1720. The year 1735 saw the birth of the first insurance company in the American colonies in Charleston, SC.

In 1759, the Presbyterian Synod of Philadelphia sponsored the first life insurance corporation in America for the benefit of ministers and their dependents.

However, it was after 1840 that life insurance really took off in a big way. The trigger: reducing opposition from religious groups.

### **The growing years...**

The 19th century saw huge developments in the field of insurance, with newer products being devised to meet the growing needs of urbanization and industrialization.

In 1835, the infamous New York fire drew people's attention to the need to provide for sudden and large losses. Two years later, Massachusetts became the first state to require companies by law to maintain such reserves. The great Chicago fire of 1871 further emphasized how fires can cause huge losses in densely populated modern cities. The

practice of reinsurance, wherein the risks are spread among several companies, was devised specifically for such situations.

There were more offshoots of the process of industrialization. In 1897, the British government passed the Workmen's Compensation Act, which made it mandatory for a company to insure its employees against industrial accidents.

With the advent of the automobile, public liability insurance, which first made its appearance in the 1880s, gained importance and acceptance.

In the 19th century, many societies were founded to insure the life and health of their members, while fraternal orders provided low-cost, members-only insurance.

Even today, such fraternal orders continue to provide insurance coverage to members as do most labour organizations. Many employers sponsor group insurance policies for their employees, providing not just life insurance, but sickness and accident benefits and old-age pensions. Employees contribute a certain percentage of the premium for these policies.

### **In India...**

Insurance in India can be traced back to the Vedas. For instance, yogakshema, the name of Life Insurance Corporation of India's corporate headquarters, is derived from the Rig Veda. The term suggests that a form of "community insurance" was prevalent around 1000 BC and practised by the Aryans.

Burial societies of the kind found in ancient Rome were formed in the Buddhist period to help families build houses, protect widows and children.

Bombay Mutual Assurance Society, the first Indian life assurance society, was formed in 1870. Other companies like Oriental, Bharat and Empire of India were also set up in the 1870-90s.

It was during the swadeshi movement in the early 20th century that insurance witnessed a big boom in India with several more companies being set up.

As these companies grew, the government began to exercise control on them. The Insurance Act was passed in 1912, followed by a detailed and amended Insurance Act of 1938 that looked into investments, expenditure and management of these companies' funds.

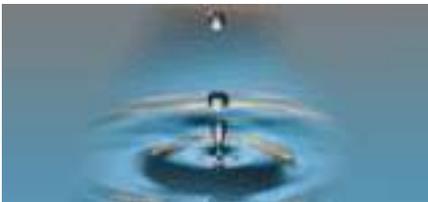
By the mid-1950s, there were around 170 insurance companies and 80 provident fund societies in the country's life insurance scene. However, in the absence of regulatory systems, scams and irregularities were almost a way of life at most of these companies.

As a result, the government decided nationalise the life assurance business in India. The Life Insurance Corporation of India was set up in 1956 to take over around 250 life companies.

For years thereafter, insurance remained a monopoly of the public sector. It was only after seven years of deliberation and debate - after the RN Malhotra Committee report of 1994 became the first serious document calling for the re-opening up of the insurance sector to private players -- that the sector was finally opened up to private players in 2001.

The Insurance Regulatory & Development Authority, an autonomous insurance regulator set up in 2000, has extensive powers to oversee the insurance business and regulate in a manner that will safeguard the interests of the insured.

### **NEED FOR LIFE INSURANCE**



Risks and uncertainties are part of life's great adventure -- accident, illness, theft, natural disaster - they're all built into the working of the Universe, waiting to happen.

Insurance then is man's answer to the vagaries of life. If you cannot beat man-made and natural calamities, well, at least be prepared for them and their aftermath.

Insurance is a **contract** between two parties - the insurer (the insurance company) and the insured (the person or entity seeking the cover) - wherein the insurer agrees to pay the insured for financial losses arising out of any unforeseen events in return for a regular payment of "**premium**".

These unforeseen events are defined as "**risk**" and that is why insurance is called a risk cover.

Hence, insurance is essentially the means to financially compensate for losses that life throws at people - corporate and otherwise.

In order to calculate the amount of insurance that you require, based on your life stage and life need.

### **ROLE OF LIFE INSURANCE**



Risks and uncertainties are part of life's great adventure -- accident, illness, theft, natural disaster - they're all built into the working of the Universe, waiting to happen

#### ***Role 1: Life insurance as "Investment"***

Insurance is an attractive option for investment. While most people recognize the risk hedging and tax saving potential of insurance, many are not aware of its advantages as an investment option as well. Insurance products yield more compared to regular investment options, and this is besides the added incentives (read bonuses) offered by insurers.

You cannot compare an insurance product with other investment schemes for the simple reason that it offers financial protection from risks, something that is missing in non-insurance products.

In fact, the premium you pay for an insurance policy is an investment against risk. Thus,

before comparing with other schemes, you must accept that a part of the total amount invested in life insurance goes towards providing for the risk cover, while the rest is used for savings.

In life insurance, unlike non-life products, you get maturity benefits on survival at the end of the term. In other words, if you take a life insurance policy for 20 years and survive the term, the amount invested as premium in the policy will come back to you with added returns. In the unfortunate event of death within the tenure of the policy, the family of the deceased will receive the sum assured.

Now, let us compare insurance as an investment options. If you invest Rs 10,000 in PPF, your money grows to Rs 10,950 at 9.5 per cent interest over a year. But in this case, the access to your funds will be limited. One can withdraw 50 per cent of the initial deposit only after 4 years.

The same amount of Rs 10,000 can give you an insurance cover of up to approximately Rs 5-12 lakh (depending upon the plan, age and medical condition of the life insured, etc) and this amount can become immediately available to the nominee of the policyholder on death.

Thus insurance is a unique investment avenue that delivers sound returns in addition to protection.

### ***Role 2: Life insurance as "Risk cover"***

First and foremost, insurance is about risk cover and protection - financial protection, to be more precise - to help outlast life's unpredictable losses. Designed to safeguard against losses suffered on account of any unforeseen event, insurance provides you with that unique sense of security that no other form of investment provides. By buying life insurance, you buy peace of mind and are prepared to face any financial demand that would hit the family in case of an untimely demise.

To provide such protection, insurance firms collect contributions from many people who

face the same risk. A loss claim is paid out of the total premium collected by the insurance companies, who act as trustees to the monies.

Insurance also provides a safeguard in the case of accidents or a drop in income after retirement. An accident or disability can be devastating, and an insurance policy can lend timely support to the family in such times. It also comes as a great help when you retire, in case no untoward incident happens during the term of the policy.

With the entry of private sector players in insurance, you have a wide range of products and services to choose from. Further, many of these can be further customized to fit individual/group specific needs. Considering the amount you have to pay now, it's worth buying some extra sleep.

### ***Role 3: Life insurance as "Tax planning"***

Insurance serves as an excellent tax saving mechanism too. The Government of India has offered tax incentives to life insurance products in order to facilitate the flow of funds into productive assets. Under Section 88 of Income Tax Act 1961, an individual is entitled to a rebate of 20 per cent on the annual premium payable on his/her life and life of his/her children or adult children. The rebate is deductible from tax payable by the individual or a Hindu Undivided Family. This rebate is can be availed upto a maximum of Rs 12,000 on payment of yearly premium of Rs 60,000. By paying Rs 60,000 a year, you can buy anything upwards of Rs 10 lakh in sum assured. (depending upon the age of the insured and term of the policy) This means that you get a Rs 12,000 tax benefit. The rebate is deductible from the tax payable by an individual or a Hindu Undivided Family.

## **S.W.O.T ANALYSIS OF HDFC SLIC**

### **STRENGTHS**

- ✓ Premiums are increasing and so are commissions.
- ✓ The variety of products is increasing.
- ✓ Transparency in working is followed.
- ✓ Fund charges are less i.e 0.8%
- ✓ Stronger financial base.

- ✓ Employee centric organization.

### **WEAKNESSES**

- ✓ Strong competitors like LIC, ICICI Pru, Birla Sun Life etc.
- ✓ Premium is priced high as compared to the market leader.
- ✓ Infrastructure cost is high.
- ✓ Less expenditure on promotion.
- ✓ Products not customized for lower segment.

### **OPPORTUNITIES**

- ✓ The ability to cross sell financial services barely being tapped.
- ✓ Technology is improving to the point that paperless transactions are available.
- ✓ The client's increasing need for an "insurance consultant" can open new ways to service the client and generate income.

### **THREATS**

- ✓ Government regulations on issues like health care, mold and terrorism can quickly change the direction of insurance.
- ✓ The increasing expenses and lower profit margins. Intense competition from LIC.

# **COMPANY PROFILE**

## **HISTORY OF HDFC STANDARD LIFE INSURANCE COMPANY**

### **The Partnership :**

HDFC and Standard Life first came together for a possible joint venture, to enter the Life Insurance market, in January 1995. It was clear from the outset that both companies shared similar values and beliefs and a strong relationship quickly formed. In October 1995 the companies signed a 3 year joint venture agreement.

Around this time Standard Life purchased a 5% stake in HDFC, further strengthening the relationship.

The next three years were filled with uncertainty, due to changes in government and ongoing delays in getting the IRDA (Insurance Regulatory and Development authority) Act passed in parliament. Despite this both companies remained firmly committed to the venture.

In October 1998, the joint venture agreement was renewed and additional resource made available. Around this time Standard Life purchased 2% of Infrastructure Development Finance Company Ltd. (IDFC). Standard Life also started to use the services of the HDFC Treasury department to advise them upon their investments in India.

Towards the end of 1999, the opening of the market looked very promising and both companies agreed the time was right to move the operation to the next level. Therefore, in January 2000 an expert team from the UK joined a hand picked team from HDFC to form the core project team, based in Mumbai.

Around this time Standard Life purchased a further 5% stake in HDFC and a 5% stake in HDFC Bank.

In a further development Standard Life agreed to participate in the Asset Management Company promoted by HDFC to enter the mutual fund market. The Mutual Fund was launched on 20th July 2000.

## **Incorporation of HDFC Standard Life Insurance Company Limited:**

The company was incorporated on 14th August 2000 under the name of HDFC Standard Life Insurance Company Limited.

Our ambition from as far back as October 1995, was to be the first private company to re-enter the life insurance market in India. On the 23rd of October 2000, this ambition was realised when HDFC Standard Life was the only life company to be granted a certificate of registration.

HDFC are the main shareholders in HDFC Standard Life, with 81.4%, while Standard Life owns 18.6%. Given Standard Life's existing investment in the HDFC Group, this is the maximum investment allowed under current regulations.

HDFC and Standard Life have a long and close relationship built upon shared values and trust. The ambition of HDFC Standard Life is to mirror the success of the parent companies and be the yardstick by which all other insurance company's in India are measured.

## **Our Mission:**

We aim to be the top new life insurance company in the market.

This does not just mean being the largest or the most productive company in the market, rather it is a combination of several things like-

- Customer service of the highest order
- Value for money for customers
- Professionalism in carrying out business
- Innovative products to cater to different needs of different customers
- Use of technology to improve service standards
- Increasing market share

## Our Values:

- **SECURITY:** Providing long term financial security to our policy holders will be our constant endeavour. We will be do this by offering life insurance and pension products.
- **TRUST:** We appreciate the trust placed by our policy holders in us. Hence, we will aim to manage their investments very carefully and live up to this trust.
- **INNOVATION:** Recognising the different needs of our customers, we will be offering a range of innovative products to meet these needs.
- **Our mission:** is to be the best new life insurance company in India and these are the values that will guide us in this.

## *What is an Endowment Assurance Plan?*

- It is a participating (with profits) insurance plan that offers the following
- Provides financial support to the family by way of a lump sum payment in case of the unfortunate death of the life assured within the term of the policy.
- provides a lump sum payment to the life assured on survival up to maturity.
- The lump sum mentioned is the basic sum assured plus any bonus additions.

## Why should you buy this product?

This plan is a with profits saving plan and is well suited for saving money for your long-term financial goals. This plan also helps provide for the needs of your family in your absence by paying out a lump sum in the event of your unfortunate death during the term of the policy.

## What optional benefits are available with this plan?

You can add the following optional benefits to customise your policy to suit your needs:

- **Critical Illness (CI) Benefit** provides an amount, equal to the sum assured chosen

under this optional benefit, on diagnosis of any one of the 6 common critical illnesses (1). The sum assured is payable if you survive for 30 days after the date of the claim. Once such a claim has been met, no further Critical Illness Benefit is payable. However, your basic policy continues even after we pay a claim on this benefit.

**Additional Term Benefit (ATB)** provides an additional amount equal to the sum assured chosen under this optional benefit, in case of your unfortunate death.

**Accidental Death Benefit (ADB)** provides an additional amount, equal to the sum assured chosen under this optional benefit, in case of your unfortunate death:

- due to an accident, and
- within 90 days of the accident..

**Waiver Of Premium (WOP) Benefit** waives the premium for you in case you become totally disabled. The waiver is applicable during the period of total disability. All optional benefits must be selected at the outset of your plan..

(1) Cancer, coronary artery bypass graft surgery, heart attack, kidney / renal failure, major organ transplant (as recipient) and stroke.

**Does Endowment Assurance Plan offer you Tax Benefits?**

Tax benefits described in Section 88, Section 80D\*\* and Section 10 (10D) of the Income Tax Act are applicable.

\*\* Applicable to premiums paid for CI and WOP.

**Are you eligible?**

This plan can be taken on a single life basis or a joint life (first claim) basis. The eligibility ages are as follows:

	<i>Basic Policy</i>	<b>Basic Policy with optional benefits</b>			
		<b>CI</b>	<b>ATB</b>	<b>ADB</b>	<b>WOP</b>
<i>Min. age at entry</i>	12	18	18	18	18

<b>Max. Age at entry</b>	60	55	60	55	50
<b>Max. Age at expiry</b>	75	70	75	65	60

Min. term: 10 years

Max. Term: 30 years

### **What are the payment options?**

You have the choice of paying your premium either in yearly, half-yearly or quarterly modes, depending on your convenience.

### **Indicative Premium\***

Age (yrs.)	Basic Policy Premium (Rs.)	Additional Premium for optional benefits (Rs.)			
		CI	ATB	ADB	WOP
20	4771	304	322	136	236
30	4835	442	388	144	300
40	5098	925	641	156	475
50	5813	Not Available	1357	Not Available	Not Available

\* The above quoted premium is for a male life assured for a period of 20 years and a sum assured of Rs. 1lakh. The premium quoted above may vary as a result of underwriting. The premium relatable to all the optional benefits put together should not exceed 30% of the premium of the basic policy.

### **Unit Linked Endowment Plan**

Our unit linked endowment plan can greatly help you to meet your financial needs both now and in the future. It can help you build up a cash sum for the future and during that

time, give you the knowledge that your family will receive a cash lump sum to provide for them in the event of your unfortunate demise.

It is important that you understand what the HDFC Unit Linked Endowment Plan is, how it works, the risks involved and what a decision to buy could mean for you. We recommend that you read this document before you purchase a policy from HDFC Standard Life Insurance Company

### **What is the Unit Linked Endowment Assurance?**

The unit linked endowment plan is an insurance policy that is designed to pay a lump sum on maturity or on earlier death. The Unit Linked Endowment Plan also gives the option of additional protection against the six common critical illnesses, as well as additional protection if death is as the result of an accident.

Your premiums are invested in units of the investment fund of your choice, based on the prevailing unit price. On maturity you receive the value of your units. On death (or critical illness, if chosen) you receive the greater of the value of your units and your selected basic sum assured.

### **What are my Premiums?**

You agree to pay a level premium regularly, either quarterly, half-yearly or annually, throughout the term of the policy. The minimum premium amount is Rs. 10,000 each year.

To facilitate increased investment, we allow additional single premium top-ups at any time. The minimum single premium top-up is Rs. 5,000  
Premiums can be paid by cash, cheque or demand draft.

### **What investment funds can I invest in?**

The policy is fully unitised with a range of funds to match your needs and approach to risk. (By risk we mean the likely volatility in the value of units in the fund.)

Each investment fund is composed of units. All the units in a fund are identical. You can choose from the following funds:

### **Liquid fund**

The Liquid fund invests 100% in bank deposits and high quality short-term money market instruments. The fund is designed to be cash secure and has a very low level of risk; however unit prices may occasionally go down due to the use of short-term money market instruments.

### **Secure Managed**

The Secure Managed fund invests 100% in Government Securities and Bonds issued by companies or other bodies with a high credit standing, however a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund. This fund has a low level of risk but unit prices may still go up or down.

### **Defensive Managed**

15% to 30% of the Defensive Managed fund will be invested in high quality Indian equities. The remainder will be invested in Government Securities and Bonds issued by companies or other bodies with a high credit standing. In addition, a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund. The fund has a moderate level of risk with the opportunity to earn higher returns in the long term from some equity investment. Unit prices may go up or down.

### **Balanced Managed**

30% to 60% of the Balanced Managed fund will be invested in high quality Indian equities. The remainder will be invested in Government Securities and Bonds issued by companies or other bodies with a high credit standing. In addition a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund.

The fund has a higher level of risk with the opportunity to earn higher returns in the long term from the higher proportion it invests in equities. Unit prices may go up or down.

### **Growth fund**

The Growth fund invests 100% in high quality Indian equities. In addition a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund. The fund has a higher level of risk with the opportunity to earn higher returns in the long term from the investment in equities. Unit prices may go up or down.

The past performance of any of the funds is not necessarily an indication of future performance.

There are no investment guarantees on the returns of unit linked funds.

None of the funds participate in the profits of HDFC Standard Life Insurance Company Limited or any of its policyholder funds.

### **Can I switch my monies to any fund?**

You can switch your existing investments from any endowment unit linked fund to another endowment unit linked fund. You can also give us a premium redirection instruction to redirect future premiums to different endowment unit linked funds.

### **What are the Benefits?**

There are 4 different options available to choose from:

#### **Life Option**

On death within the policy term, the greater of the Sum Assured and the value of the unit-linked fund will be paid to your nominee.

On survival to the end of the policy term the value of the unit linked fund will be paid to you.

### **Life and Health Option**

On death or earlier diagnosis of any one of six common critical illnesses within the policy term, the greater of the Sum Assured and the value of the unit-linked fund will be paid to your nominee.

On survival to the end of the policy term the value of the unit-linked fund will be paid to you.

The illnesses covered under this option are cancer, coronary artery by pass graft surgery, heart attack, kidney failure, major organ transplant (as recipient) and stroke.

### **Extra Life Option**

This option pays the same benefits as the Life Option but, should death occur within the policy term as the result of an accident, an extra benefit equal to the Sum Assured will be paid.

### **Extra Life and Health Option**

This option pays the same benefits as the Life and Health Option but, should death occur within the policy term as the result of an accident, an extra benefit equal to the Sum Assured will be paid.

### **What levels of protection are available?**

Depending on your age at entry, you may choose between 3 levels of cover – Low, Medium or High. For each level the Sum Assured is based on the amount of premium you pay each year.

Age At Entry	Levels of Cover		
	Low	Medium	High
18 to 40	5 x Premium	10 x Premium	20 x Premium
41 to 50	5 x Premium	10 x Premium	
Over 51	5 x Premium		

The Sum Assured cannot be changed during the term of the contract.

**How are my benefits paid?**

Your basic benefits will be paid by cheque.

**Am I eligible?**

The age and term limits for taking out a Unit Linked Endowment Plan are: (years)

	Minimum Term	Maximum Term	Minimum Age at Entry	Maximum Age at Entry	Maximum Age at Expiry
<b>Life</b>	10	30	18	60	75
<b>Life and Health</b>	10	30	18	55	65
<b>Extra Life</b>	10	30	18	55	70
<b>Extra Life and Health</b>	10	30	18	55	65

### **Can I alter the level of my premiums?**

Regular premiums can be increased at any time. If needed, the policyholder can reduce the regular premium levels (even to zero ie the policy is converted to paid up status) provided:

- 3 years of regular premiums have been paid
- The monetary value of the unit holding across all funds is at least Rs 15,000.

### **What happens if I surrender the policy?**

The policyholder can surrender the policy at any point of time during the contract term. The amount payable will be the unitised fund value after applying additional surrender charges mentioned below.

### ***WHEN CAN I ACCESS MY MONEY?***

You can make lump sum withdrawals from you funds provided the fund balance after withdrawal and charges does not fall below the Sum Assured. The minimum withdrawal amount is Rs. 10,000.

### ***WHAT HAPPENS IF I STOP PAYING PREMIUMS?***

This product has a grace period of 15 days for the payment of each premium after the initial premium.

If you stop paying premiums, before you have paid 3 years of annual premiums, we will cancel you policy and return to you the value of your unitised fund, less cancellation charges

.

If, after three years, you are unable to pay the premiums, you have the option to make the policy paid-up, provided the policy has accumulated sufficient policy value. Currently, this amount will be Rs. 15,000.

If you make your policy paid up you will continue to be protected according to the benefits you selected. To provide this cover, we will continue to collect our usual charges on each monthly charge date. It is important to note that if no further premiums are paid, this may reduce the value of your fund over time, or even exhaust it completely.

A paid-up policy can be reinstated to premium paying status at any point of time in the future.

If the fund value of a paid-up policy falls below Rs. 15,000 we will cancel the policy and return to you the fund value, less cancellation charges.

***DOES THIS PLAN OFFER ME TAX BENEFITS?***

Premiums paid under this plan are eligible for tax benefits under Section 88 of the Income Tax Act, 1961.

***CHARGES***

We will deduct charges from the policy to cover our costs.

A percentage of each premium is invested to buy units, this percentage is called the Investment Content Rate.

The rates are as follows:

Premium paid	Investment Content Rate (ICR)
Regular - Year 1	73%
Regular - Year 2	73%

Regular - Year 3+	99%
Regular Premium Increases	99%
Single Premium Top-Up	99%

The unit price each day will include a fund management charge. This charge is 0.80% of the fund value per annum taken on a daily basis.

A flat fee of Rs 15 per month will be deducted by cancellation of units on each monthly charge date. This will be proportioned across funds according to the fund holdings at the time of cancellation of units.

Risk benefits (for death sum assured, critical illness, and accidental death) will be charged for by cancelling units on each monthly charge date, based on the person's age at that time.

We charge neither for premium redirections nor for switches but we may do so in the future.

We do not charge for altering the regular premium amount (including making a policy paid-up and reinstating a paid-up policy), but we may do so in the future.

On cancellation of the policy before 3 years of regular premiums have been paid, we will charge 25% of the outstanding premiums due during this 3-year period

## **Children's Plan**

### ***WHAT IS THE CHILDREN'S PLAN?***

Children's Plan is designed to provide a lump sum to the child at maturity. It also provides financial security to the child in the future, even in case of the insured parents unfortunate death during the policy term. Children's Plan receives simple reversionary bonuses, which are usually added annually. This is a flexible plan with three options for you to choose from, depending on your requirements. The details of these options are explained in the next section.

***What are the options that are available with this plan?***

You will have the choice of 3 options at the start of the policy.

Option	<b>On the death of the insured parent during the policy term</b>	<b>On maturity</b>
<b>Maturity Benefit Plan</b>	Future premiums waived and the policy continues till maturity.	Sum assured + bonuses paid.
<b>Accelerated Benefit Plan</b>	Sum assured + bonuses paid and the policy stops.	On the survival of the insured parent to the maturity date, sum assured + bonuses paid.
<b>Double Benefit Plan</b>	Sum assured paid, future premiums waived, and the policy continues till maturity.	Sum assured + bonuses paid.

Does the Children's Plan offer you Tax Benefits?

The premiums you pay will be eligible for tax relief under Section 88 of the Income Tax Act, 1961. The benefits received under the policy are eligible for tax relief under Section 10(10D) of the Income Tax Act, 1961

**Unit Linked Young Star Plan**

**What is the Unit Linked Young Star Plan?**

HDFC Unit Linked Young Star Plan is designed to provide a lump sum to the child at maturity. It also provides financial security to the child in the future, even in case of the insured parent's unfortunate death during the policy term. The Unit Linked Young Star

Plan also gives the option of additional protection against the six common critical illnesses.

Your premiums are invested in units of the investment funds of your choice, based on the prevailing unit prices. On maturity the value of the units will be paid. On death (or critical illness, if chosen) the selected basic sum assured is paid, and the policy continues until maturity. Following a valid death or critical illness claim, we will pay the future premiums (at the level originally chosen at inception) into your policy, as and when they would have fallen due.

### **What are my Premiums?**

You agree to pay a level premium regularly, either quarterly, half-yearly or annually, throughout the term of the policy. The minimum premium amount is Rs. 10,000 each year.

To facilitate increased investment, we allow additional single premium top-ups at any time. The minimum single premium top-up is Rs. 5,000

Premiums can be paid by cash, cheque or demand draft.

### **What investment funds can I invest in?**

The policy is fully unitised with a range of funds to match your needs and approach to risk. (By risk we mean the likely volatility in the value of units in the fund.) Each investment fund is composed of units. All the units in a fund are identical. You can choose from the following funds:

#### **Liquid fund**

The Liquid fund invests 100% in bank deposits and high quality short-term money market instruments. The fund is designed to be cash secure and has a very low level of risk; however unit prices may occasionally go down due to the use of short-term money market instruments. At inception, investments up to 20% can be allocated to this fund.

### **Secure Managed**

The Secure Managed fund invests 100% in Government Securities and Bonds issued by companies or other bodies with a high credit standing, however a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund. This fund has a low level of risk but unit prices may still go up or down.

### **Defensive Managed**

15% to 30% of the Defensive Managed fund will be invested in high quality Indian equities. The remainder will be invested in Government Securities and Bonds issued by companies or other bodies with a high credit standing. In addition, a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund. The fund has a moderate level of risk with the opportunity to earn higher returns in the long term from some equity investment. Unit prices may go up or down.

### **Balanced Managed**

30% to 60% of the Balanced Managed fund will be invested in high quality Indian equities. The remainder will be invested in Government Securities and Bonds issued by companies or other bodies with a high credit standing. In addition a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund. The fund has a higher level of risk with the opportunity to earn higher returns in the long term from the higher proportion it invests in equities. Unit prices may go up or down.

### **Growth fund**

The Growth fund invests 100% in high quality Indian equities. In addition a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund. The fund has a higher level of risk with the opportunity to earn higher returns in the long term from the investment in equities. Unit prices may go up or down.

The past performance of any of the funds is not necessarily an indication of future performance.

There are no investment guarantees on the returns of unit linked funds.

None of the funds participate in the profits of HDFC Standard Life Insurance Company Limited or any of its policyholder funds.

### **Can I switch my monies to any fund?**

You can switch your existing investments from your any of your unit linked funds, to any other available unit linked fund. You can also give us a premium redirection instruction to redirect future premiums to different unit linked funds.

### **What are the Benefits?**

There are 2 different options available:

#### **Life Option**

This option consists of a Maturity Benefit and a Death Benefit.

- The Maturity Benefit will pay the value of the unit-linked fund at the end of the policy term.
- The Death Benefit will pay the basic Sum Assured on death of the life assured during the policy term. Following payment of this benefit, no further premiums are due from the policyholder.
- Following a valid death claim, we will pay future premiums on your behalf, as and when they become due. The level of premium will be that chosen by you at inception of the policy.

#### **Life and Health Option**

This option consists of a Maturity Benefit, a Death Benefit and an Extra Health Benefit.

- The Maturity Benefit will pay the value of the unit-linked fund at the end of the policy term.
- The Death Benefit will pay the basic Sum Assured on death of the life assured during the policy term. Following payment of this benefit, no further premiums are due from the policyholder and the Extra Health Benefit will lapse without value.
- The Extra Health Benefit will pay the basic sum assured on diagnosis of any one of six critical illnesses during the policy term. Following payment of this benefit, no further premiums are due from the policyholder and the Death Benefit will lapse without value. The illnesses covered under this benefit are cancer, coronary artery by pass graft surgery, heart attack, kidney failure, major organ transplant (as recipient) and stroke.
- Following a valid death or critical illness claim, we will pay future premiums on your behalf, as and when they become due. The level of premium will be that chosen by you at inception of the policy.

***WHAT LEVELS OF PROTECTION ARE AVAILABLE?***

Depending on your age at entry, you may choose between 3 levels cover – Low, Medium or High. For each level the Sum Assured is based on the annual amount of premium you choose at inception.

Age at Entry	Levels of Cover		
	Low	Medium	High
18 to 40	5 x Premium	10 x Premium	20 x Premium
41 to 50	5 x Premium	10 x Premium	
Over 51	5 x Premium		

The level of sum assured can be reduced during the life of the contract but restricted to the available multiples of annual premium chosen at the inception of the policy and using the age of the life assured at entry.

***WHO IS ENTITLED FOR THE BENEFITS?***

The child is the beneficiary under the policy. In case the child is a minor, the proceeds should go to the appointee. Once the child attains 18 years of age, he will be the sole person entitled to the policy proceeds.

The benefits will be paid by cheque.

***AM I ELIGIBLE?***

The age and term limits for taking out a Unit Linked Young Star Plan are: (years)

	<b>Minimum Term</b>	<b>Maximum Term</b>	<b>Minimum Age at Entry</b>	<b>Maximum Age at Entry</b>	<b>Maximum Age at Expiry</b>
Life Option	10	25	18	60	75
Life and Health Option	10	25	18	55	65

***CAN I ALTER THE LEVEL OF MY PREMIUMS?***

Regular premiums can be increased at any time.

If needed, the policyholder can reduce the regular premium levels (even to zero ie the policy is converted to paid up status) provided:

- 3 years of regular premiums have been paid

- The monetary value of the unit holding across all funds is at least Rs 15,000.

You can pay additional single premium top-up(s) at any point of time.

### ***WHAT HAPPENS IF I SURRENDER THE POLICY?***

The policyholder can surrender the policy at any point of time during the contract term. The amount payable will be the unitised fund value after applying additional surrender charges mentioned below.

### ***WHEN CAN I ACCESS MY MONEY?***

You can make lump sum withdrawals from you funds provided the fund balance after withdrawal and charges does not fall below Rs. 15,000. The minimum withdrawal amount is Rs. 10,000.

### ***WHAT HAPPENS IF I STOP PAYING PREMIUMS?***

This product has a grace period of 15 days for the payment of each premium after the initial premium.

If you stop paying premiums, before you have paid 3 years of annual premiums, we will cancel your policy and return to you the value of your unitised fund, less cancellation charges.

If, after three years, you are unable to pay the premiums, you have the option to make the policy paid-up, provided the policy has accumulated sufficient policy value. Currently, this amount will be Rs. 15,000.

If you make your policy paid up you will continue to be protected according to the benefits you selected. To provide this cover, we will continue to collect our usual charges on each monthly charge date. It is important to note that if no further premiums are paid, this may reduce the value of your fund over time, or even exhaust it completely.

A paid-up policy can be reinstated to premium paying status at any point of time in the future.

If the fund value of a paid-up policy falls below Rs. 15,000 we will cancel the policy and return to you the fund value, less cancellation charges.

***DOES THIS PLAN OFFER ME TAX BENEFITS?***

Tax benefits under Section 88 and Section 10 (10D) of the Income Tax Act, 1961 are applicable.

***CHARGES***

We will deduct charges from the policy to cover our costs.

A percentage of each premium is invested to buy units, this percentage is called the Investment Content Rate.

The rates are as follows

<b>Premium paid</b>	<b>Investment Content Rate (ICR)</b>
<b>Regular - Year 1</b>	73%
<b>Regular - Year 2</b>	73%
<b>Regular - Year 3+</b>	99%
<b>Regular Premium Increases</b>	99%
<b>Single Premium Top-Up</b>	99%

The unit price each day will include a fund management charge. This charge is 0.80% of the fund value per annum taken on a daily basis.

A flat fee of Rs 15 per month will be deducted by cancellation of units on each monthly charge date. This will be proportioned across funds according to the fund holdings at the time of cancellation of units.

Risk benefits will be charged for by canceling units on each monthly charge date, based on the person's age at that time.

We do not charge for premium redirections or switches but we may do so in the future.

We do not charge for altering the regular premium amount (including making a policy paid-up and reinstating a paid-up policy), but we may do so in the future.

On cancellation or surrender of the policy before 3 years of regular premiums have been paid, we will charge 25% of the outstanding premiums due during this 3-year period.

### ***MONEY BACK PLAN***

**It is a participating (with profits) insurance plan that offers the following features:**

1. Payment of cash lumpsums, each of which is a proportion of the basic sum assured, at 5-year intervals during the term of the policy. (Please refer to the table given below.)
2. On survival up to maturity, a payment equal to the basic sum assured plus any bonus additions less the cash lumpsums paid earlier is provided.
3. In case of the unfortunate death of the life assured within the term of the policy, the basic sum assured plus any bonus additions is provided. This is over and above the earlier payouts.

**Schedule of cash lumpsum** (as a % of basic sum assured)

Total Policy Term	Number of Years from policy date				
	5	10	15	20	25
10	40%				

15	30%	30%			
20	25%	25%	25%		
25	20%	20%	20%	20%	
30	15%	15%	15%	15%	15%

Why should you buy this product?

This plan helps you plan for future anticipated expenses by paying periodic cash lumpsums to you at regular intervals. This plan also helps provide for the needs of your family in your absence by paying them the basic sum assured plus any bonus additions in the event of your unfortunate death during the term of the policy.

**What optional benefits are available with this plan?**

You can add the following optional benefits to customise your policy to suit your needs:

**Critical Illness (CI) Benefit:** provides an amount, equal to the sum assured chosen under this optional benefit, on diagnosis of any one of the 6 common critical illnesses(1). The sum assured is payable if you survive for 30 days after the date of the claim. Once such a claim has been met, no further Critical Illness Benefit is payable. However, your basic policy continues even after we pay a claim on this benefit.

**Additional Term Benefit (ATB):** provides an additional amount, equal to the sum assured chosen under this optional benefit, in case of your unfortunate death.

**Accidental Death Benefit (ADB):** provides an additional amount amount equal to the basic sum assured in case you die:

- due to an accident, and
- within 90 days of the accident.

**Waiver Of Premium (WOP)** Benefit waives the premium for you in case you become totally disabled. The waiver is applicable during the period of total disability.

All optional benefits must be selected at the outset of your plan.

(1) Cancer, coronary artery bypass graft surgery, heart attack, kidney / renal failure, major organ transplant (as recipient) and stroke.

**Does Money Back Plan offer you Tax Benefits?**

Tax benefits described in Section 88, Section 80D\*\* and Section 10 (10D) of the Income Tax Act are applicable.

\*\* Applicable to premiums paid for CI and WOP.

**What are the payment options?**

You have the choice of paying your premium either in yearly, half-yearly or quarterly modes, depending on your convenience.

**Indicative Premium\***

Age (yrs.)	Basic Policy Premium (Rs.)	Additional Premium for optional benefits (Rs.)			
		CI	ATB	ADB	WOP
20	7491	304	322	136	352
30	7585	442	388	144	443
40	7925	925	641	156	672
50	8815	1890	1357	Not Available	Not Available

\* The above quoted premium is for a male life assured for a period of 20 years and a sum assured of Rs. 1 lakh. The premium quoted above may vary as a result of underwriting.

The premium relatable to all the optional benefits put together should not exceed 30% of the premium of the basic policy.

### **Term Assurance Plan**

We shall not be liable to pay the benefit amount indicated in your policy schedule if the death of the life assured or the death of the first to die of the lives assured is caused directly or indirectly by suicide within one year of the date of commencement, or the date of issue of the policy, if later.

### **Critical Illness Benefit**

We will not pay Critical Illness Benefit if it is caused directly or indirectly from any of the following:

1. Intentionally self-inflicted injury or attempted suicide, irrespective of mental condition.
2. Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.
3. War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
4. Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.
5. Taking part in any act of a criminal nature.
6. Pregnancy or childbirth or complications arising therefrom.

### **Accidental Death Benefit**

We will not pay Accidental Death Benefit if death is caused directly or indirectly from any of the following:

1. Suicide within one year of the date of commencement or the date of issue of the policy, if later.

2. Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.
3. Taking part or practising for any hazardous hobby, pursuit or race unless previously agreed to by us in writing.
4. War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
5. Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.
6. Taking part in any act of a criminal nature.

### **Accelerated Sum Assured Benefit**

We will not pay Accelerated Sum Assured Benefit if it is caused directly or indirectly by any of the following:

1. Intentionally self-inflicted injury or attempted suicide, irrespective of mental condition.
2. Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.
3. War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
4. Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.
5. Taking part in any act of a criminal nature.
6. Pregnancy or childbirth or complications arising therefrom.
7. A condition for which the life assured had previously received treatment or of which he was aware at the time of issue of the policy, if the claim arises within 2 years of the latest of date of commencement, date of reinstatement and date of issue of the policy

## **Unit Linked Pension Plan**

Our unit linked pension policy can greatly help you to meet your financial needs after retirement. It allows you build up a retirement fund for the future and during that time, give you the knowledge that your family will receive a cash lump sum to provide for them in the event of your unfortunate demise.

It is important that you understand what the HDFC Unit Linked Pension Plan is, how it works, the risks involved and what a decision to buy could mean for you. We recommend that you read this document before you purchase a policy from HDFC Standard Life Insurance Company.

### **What is the Unit Linked Pension Plan?**

The unit linked pension plan is basically an insurance contract, which is designed to provide a retirement income for life.

Your premiums are invested in units of the investment fund of your choice, based on the prevailing unit price. On vesting the value of your units will be used to buy your retirement benefits.

On earlier death, the beneficiary receives the value of your units plus a cash lump sum of Rs. 1,000.

### **What are my Premiums?**

You agree to pay level premiums regularly, either quarterly, half-yearly or annually, throughout the term of the policy or a single premium at the start of the policy. The minimum premium amount for regular premium mode is Rs. 10,000 each year and for single premium, it is Rs. 25,000.

To facilitate increased investment, we allow additional single premium top-ups at any time. The minimum single premium top-up is Rs. 5,000.

Premiums can be paid by cash, cheque or demand draft.

## ***WHAT INVESTMENT FUNDS CAN I INVEST IN?***

The policy is fully unitised with a range of funds to match your needs and approach to risk. (By risk we mean the likely volatility in the value of units in the fund.) Each investment fund is composed of units. All the units in a fund are identical. You can choose from the following funds:

### **Liquid fund**

The Liquid fund invests 100% in bank deposits and high quality short-term money market instruments. The fund is designed to be cash secure and has a very low level of risk; however unit prices may occasionally go down due to the use of short-term money market instruments.

### **Secure Managed**

The Secure Managed fund invests 100% in Government Securities and Bonds issued by companies or other bodies with a high credit standing, however a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund. This fund has a low level of risk but unit prices may still go up or down.

### **Defensive Managed**

15% to 30% of the Defensive Managed fund will be invested in high quality Indian equities. The remainder will be invested in Government Securities and Bonds issued by companies or other bodies with a high credit standing. In addition, a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund. The fund has a moderate level of risk with the opportunity to earn higher returns in the long term from some equity investment. Unit prices may go up or down.

### **Balanced Managed**

30% to 60% of the Balanced Managed fund will be invested in high quality Indian equities. The remainder will be invested in Government Securities and Bonds issued by companies or other bodies with a high credit standing. In addition a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund. The fund has a higher level of risk with the opportunity to earn higher returns in the long term from the higher proportion it invests in equities. Unit prices may go up or down.

### **Growth Fund**

The Growth fund invests 100% in high quality Indian equities. In addition a small amount of working capital may be invested in cash to facilitate the day-to-day running of the fund. The fund has a higher level of risk with the opportunity to earn higher returns in the long term from the investment in equities. Unit prices may go up or down.

The past performance of any of the funds is not necessarily an indication of future performance.

There are no investment guarantees on the returns of unit linked funds.

None of the funds participate in the profits of HDFC Standard Life Insurance Company Limited or any of its policyholder funds.

### **Can I switch my monies to any fund?**

You can switch your existing investments from any pension unit linked fund to another pension unit linked fund. You can also give us a premium redirection instruction to redirect future premiums to different pension unit linked funds.

### **What are the Benefits?**

At the chosen vesting date, the unitised fund value will be available to secure pension benefits. Subject to the prevailing regulations, part of this value can be taken in the form

of a cash lump sum and the rest converted to an annuity at the rate then offered by HDFC Standard Life. Alternatively, if it is permitted by the prevailing regulations, the proceeds net of any cash lump sum can be used to buy an annuity with any other insurance company who will accept such business. The current maximum limit for any cash lump sum is one-third of the unitised fund value on vesting.

On death the unitised fund value will be paid along with a cash lump sum of Rs. 1,000. The beneficiary may use the proceeds to purchase pension benefits for the surviving spouse.

**How are my benefits paid?**

Your basic benefits will be paid by cheque.

**Am I eligible?**

The age and term limits for taking out a Unit Linked Pension Plan are: (years)

	Minimum Term	Maximum Term	Minimum Age at Entry	Maximum Age at Entry	Minimum Age at Vesting	Maximum Age at Vesting
Regular Premium Version	10	40	18	60	50	70
Single Premium Version	5	40	18	65	50	70

### **Can I alter the level of my premiums?**

Regular premiums can be increased at any time. If needed, the policyholder can reduce the regular premium levels (even to zero ie the policy is converted to paid up status) provided:

- 3 years of regular premiums have been paid
- The monetary value of the unit holding across all funds is at least Rs 15,000.

In addition, you can pay single premium top-up(s) at any point of time.

### **What happens if I surrender the policy?**

The policyholder can surrender the policy at any point of time during the contract term for regular premium paying policies. For single premium contracts, the contract needs to remain in-force for a minimum period of six months before you can surrender.

The amount payable will be the unitised fund value after applying additional surrender charges mentioned below.

### **What happens if I stop paying premiums in regular premium paying contract?**

This product has a grace period of 15 days for the payment of each premium after the initial premium.

If you stop paying premiums, before you have paid 3 years of annual premiums, we will cancel your policy and return to you the value of your unitised fund, less cancellation charges.

If, after three years, you are unable to pay the premiums, you have the option to make the policy paid-up, provided the policy has accumulated sufficient policy value. Currently, this amount will be Rs. 15,000.

If you make you policy paid up you will continue to be protected according to the benefits you selected. To provide this cover, we will continue to collect our usual charges

on each monthly charge date. It is important to note that if no further premiums are paid, this may reduce the value of your fund over time, or even exhaust it completely.

A paid-up policy can be reinstated to premium paying status at any point of time in the future.

If the fund value of a paid-up policy falls below Rs. 15,000 we will cancel the policy and return to you the fund value, less cancellation charges.

**Does this Plan offer me Tax Benefits?**

Premiums paid under this plan are eligible for tax benefits under Section 80CCC of the Income Tax Act, 1961.

**Charges**

We will deduct charges from the policy to cover our costs.

A percentage of each premium is invested to buy units, this percentage is called the **Investment Content Rate**. The rates are as follows:

Premium paid (Rs)	Investment Content Rate (ICR)
Single Premium	
Initial Payment	94%
Single Premium Top-Up(s)	99%
Regular Premiums	

Year 1	78%
Year 2	78%
Year 3 +	99%
Regular Premium Increases	99%
Single Premium Top-Up(s)	99%

The unit price each day will include a fund management charge. This charge is 0.80% of the fund value per annum taken on a daily basis.

A flat fee of Rs 15 per month will be deducted by cancellation of units on each monthly charge date. This will be proportioned across funds according to the fund holdings at the time of cancellation of units.

We do not charge for the flat death cover of Rs. 1,000, but we may do so in the future.

We do not charge for premium redirections or switches but we may do so in the future.

We do not charge for altering the regular premium amount (including making a policy paid-up and reinstating a paid-up policy), but we may do so in the future.

On cancellation or surrender of the policy before 3 years of regular premiums have been paid, we will charge 20% of the outstanding regular premiums due during this 3-year period.

### **Alteration to Charges**

No changes can be made to our current charges without prior approval from the Insurance Regulatory and Development Authority.

In any case, the fund management charge will not exceed 2% per annum.

## **STATE BANK OF INDIA**

State Bank of India (SBI) started its business way back in 1806 as Bank of Bengal. Today SBI is the largest bank in the country with more than 9000 branches. It has seven associate banks and together they have 30% of the Indian market share.

It has the distinction of being the strongest and amongst the most profitable bank in the country. Networth of SBI as on March 2000 stood at Rs. 12146 crore (US\$ 2784 mn) and it has a deposit base of Rs 19,680.3 crore (US\$45,121mm).

The insurance venture, SBI-Life, is a step aimed at being a universal bank as it already has subsidiaries for housing finance, merchant banking, mutual funds and primary dealership in government papers and factoring businesses.

### **Cardif**

BNP Paribas, which is one among the three largest banks in Europe, is the holding company of Cardif. BNP's presence in India dates as far back as 1860 and has 9 branches here.

Cardif, the insurance arm of BNP Paribas was set up in 1973 that specializes in long-term savings, protection products and creditor insurance. In 1999 its premium income stood at US\$ 4 billion, with assets worth over US \$ 23 billion under its management

Cardiff based in France, has the expertise for selling insurance products through banks and has operations in over 20 countries.

### **Joint Venture**

India's largest bank SBI and Cardiff S.A a leading insurer in France came together to form SBI Life. It would be a 74:26 venture; with Cardif the foreign partner contributing 26% in the paid capital of Rs. 250 crore.

SBI would market the insurance products through select branches of SBI and its seven associate banks. Mr. R. Krishnamurthy is the CEO of SBI Life.

## Scholar 2

### Why take chances with your child's future?

As a caring parent you would always want your child to get the very best. Is there a way to protect your children against life's risks? Is there a way to make tomorrow safe for them? Therefore this is the time when careful financial planning can help you fulfill the aspirations that you have for your children's.

We at SBI Life can help you ensure that your children's future is secure and prosperous. **SCHOLAR II** is designed to protect your child's future educational needs.

### Advantages:

- Twin benefit of saving for your child's education and securing a bright future despite the uncertainties of life.
- Full risk cover throughout the policy term irrespective of payment of survival benefits installments.
- Option to receive the installments in lump sum at the due date of first installment of Survival benefit.
- Tax benefit u/s 80 C and 10 (10 D) of IT Act\*
- Attractive rider options
- Attractive rebate for Female lives and High Sum Assured.

15 days Free Look Period

### ELIGIBILITY

<u>Criteria</u>	<u>Minimum</u>	<u>Maximum</u>
Age at entry	20 years	60 years
Child's	0 years	15 years
Sum Assured	Rs 50,000	Rs 10,00,000

**No medical examination:** If the insured is below the age of 60 years and is interested in buying a policy up to Rs 5,00,000, no medical examination is needed

### Special Features

Only product of its kind: This product enables you to start saving for your child's higher education from the time he/she is born.

Guaranteed savings for your child's higher education: Ensures that your child receives a minimum, guaranteed amount of money from the time he is 18-21 years of age.

Insurance cover for the parent: In the event of death of the insured, the nominee receives the sum assured plus the bonus declared up to that date. Moreover, the policy continues and the child still receives the sum assured from the time he is 18 upto 21 years of age.

Premium waiver in the event of disability or death of the insured: No further premiums need to be paid in the event of disability or death of the insured.

Liquidity: A loan against the policy is available from any of the State Bank of India branches from the 2nd year after the commencement of the policy.

### RECOMMENDATION

- This policy is recommended to parents interested in ensuring regular savings to provide for their children's higher education.

Grand parents and guardians can buy this policy for their grand children and wards respectively.

## **CHARACTERISTICS**

### ***TERM OF POLICY***

*The policy matures when the child reaches the age of 21 years. The parent also has the option of receiving the sum assured (along with the bonus) when the child completes the age of 18 years.*

### ***PREMIUM AMOUNT***

The premium amount depends on the age of the parent as well as the child

The premium needs to be paid only until the child reaches the age of 18 years or till the event of death of the Life Assured, whichever is earlier.

For a parent aged 35 years, a child aged 3 years; a sum assured of Rs 100,000, a premium of Rs 7,300 need to be paid annually; until the child is 18 years of age. (The premium includes the cost of the accidental death benefit rider, if the Rider has been opted for).

## **BENEFITS**

The insured has the option to pay premium on a yearly, half-yearly or quarterly basis.

### **INTERIM BENEFIT**

#### **MONEY BACK DURING THE TERM OF THE POLICY**

When the child reaches the age of 18 years, the parent has the option of

- Receiving the sum assured in 4 installments; where he receives 25 per cent of the sum assured annually, from the time the child is 18 years to 21 years. or
- Receiving the sum assured in a single installment, along with the guaranteed bonus for the term of the policy. (The policy terminates thereafter).

## LOAN

In the interim, the insured can take a loan for up to 95% of the Surrender Value from any branch of the State Bank of India. A loan can be taken after the completion of 1 year of the commencement of the policy.

## TOTAL PERMANENT DISABILITY COVER

- In case of Total Permanent Disability during the term of the policy, the insured receives twice the sum assured over the period of the policy.
- On the occurrence of the Disability, he receives 10% of the sum assured every year and the balance remaining installments (if any) upon maturity, along with the guaranteed returns.
- Moreover, all future premiums, falling due after the occurrence of such disability, are waived.

## MATURITY BENEFIT

- Upon maturity, i.e. when the child completes the age of 21 years, he receives the final installment of the sum assured plus a guaranteed bonus - of a minimum Rs 25 per Rs 1,000 of the sum assured - for the term of the policy. or
- If the parent had selected to receive the sum assured in a single installment, at the time of maturity of the policy, then he receives the sum assured plus a guaranteed bonus (for the term of the policy) when the child reaches the age of 21 years.

The amount receivable upon maturity is tax-free.

## DEATH BENEFIT

In the event of the death of the insured, the child remains covered in 3 ways :

- Immediate payment : The nominee receives the sum assured along with the bonus declared until that date.
- Premium waiver : No more premiums need to be paid after the death of the insured.

- Payments from age 18 onwards : From the time the child reaches the age of 18 years, he receives 25 per cent of the sum assured each year, until he is 21 years of age.

### Example

If the insured has a policy for a sum assured of Rs 100,000, and dies in year 4 of the policy, then the nominee receives a minimum of Rs 110,000 immediately (A Basic Sum Assured of Rs 100,000 + a guaranteed bonus of Rs 25 per Rs 1,000 for 4 years).

Moreover, no further premiums need to be paid. From the time the child reaches the age of 18 years, he begins to receive Rs 25,000 each year, until he completes the age of 21 years.

### DEATH DUE TO ACCIDENT

In the event of death due to an accident, during the term of the policy, the nominee receives DOUBLE the sum assured.

## **Horizon TM**

### Features

HorizonTM is a non participating Unit Linked product. This new concept is brought to India by SBI Life using the expertise of Cardif, our JV partner, leading player in Unit Linked Products in France. It aims at balancing risk - return by progressively reducing investment in equity and increasing investment in safer funds as maturity comes closer.

### The only thing you need to do

Step 1. Decide your risk appetite

### Plan A: Dynamic

It is a plan for those who believe in getting high returns

Plan B: Growth

It is a plan for those who have a lower risk appetite than for Dynamic Plan

<u>Funds</u>	<u>Predominantly Invested in</u>	<u>Potential</u>
Equity Fund	Listed equity shares	High Return in long term High risk
Bond Fund	Government Bonds and other Fixed Income instruments	Average return Medium risk
Money Market Fund	Treasury Bills, Short Term Government Bonds, Bank Deposits, Commercial Paper and other short term securities and Money Market Instruments	Lower return Low risk

Step 2. Fix your investment term. It could vary between 10 to 40 years (in multiples of 1 year)

Step 3. Decide the amount you can put aside for investing in HORIZON™

Step 4: Choose your premium payment frequency (monthly, quarterly, half yearly and yearly)

How does Horizon™ work?

- Automatic investment of funds

As per the plan and term you've selected, SBI Life will invest the net premium amount into each of the funds.

The Number of units of each fund will be allocated based on:

Number of Units of fund <sub>(x)</sub>	=	Net investment in fund <sub>(x)</sub>
		NAV of fund <sub>(x)</sub>

- Unit of each fund has its own price called as the Net Asset Value (NAV).
- The NAV of each fund is calculated on a daily basis with the following formula:

NAV*	=	<u>Market Value of Investment + Current assets – Current Liabilities &amp; Provisions</u>
		Number of units outstanding

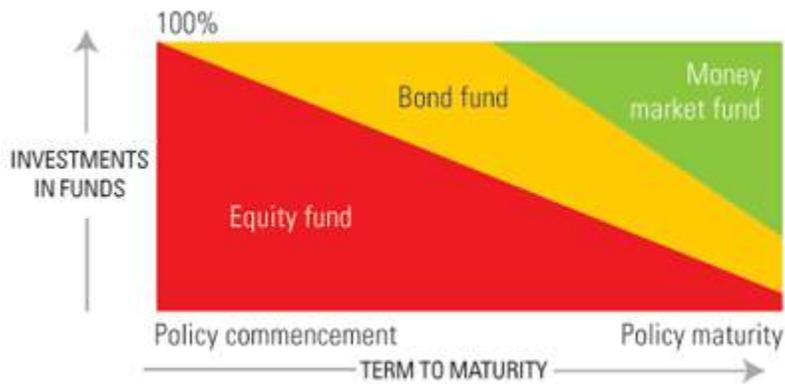
- Automatic Asset Allocation (AAA)

We want to maximise the returns and progressively minimize the risk of loss.

To achieve this we have brought a new concept of Automatic Asset Allocation (AAA).

At each policy anniversary, based on number of years left to maturity and plan chosen,

SBI Life will automatically reallocate your funds as per the allocation percentages applicable.



As can be seen from the graph above, Automatic Asset Allocation (AAA) helps to switch progressively from Riskier asset (Equity) to safer assets (Bond and Money Market) to reduce risk as maturity comes closer.

This is done by professionals of SBI Life free of cost. Due to Automatic Asset Allocation (AAA) you need not monitor the market fluctuation and you are hassle free.

#### Illustration

#### How to get the best?

Maximising investment points with regular premium payment: In order to average out cost of investment under varied market conditions, it is advisable to split your contribution in as many investment points as possible. That is why Horizon™ advocates monthly or quarterly as the best frequencies for premium payment

#### Top up facility

You can Top-Up your investment anytime you have surplus funds. The top up will go entirely for savings and will have no impact on the quantum of life cover.

This facility can be used at any point of time within the policy term. To enjoy tax benefit Top up amount in any policy year is limited to your annualised regular premium.

## Benefits

- Hassle-free investment management You invest, we manage
- Maturity Benefit At the end of the term you will receive Policy Investment Value
- Death Benefit  
Your nominee will receive: Policy Investment Value + Life Cover amount
- Tax Advantages  
Tax benefit u/s 80 C and 10 (10 D) of IT Act\*

## Adaptability to face financial problems

Return - Risk ratio is managed throughout the policy term. It is hence, advised to stay invested and continue to pay regular premiums till maturity. In case your financial status is deeply impacted we offer you:

### Automatic life cover continuance

After completion of first year, in case you are unable to pay your regular premium, the life cover continues^.

Mortality Charges are recovered from Policy Investment Value

### Withdrawal

Anytime after completion of 3 years, you have the facility to withdraw a portion of your Policy Investment Value.

The first 2 withdrawals in a policy year are free of cost.

### Surrender

You have the option of surrendering the policy from the second year onwards. You will receive surrender value as applicable. Your policy ends immediately

### Free look Period

Horizon™ comes with a 15 day free look period within which you can return the policy.

### Who is eligible?

People with good health in the age of 14 to 60 years are eligible for Horizon™

### Terms Available

Minimum term: 10 years (multiple of 1 year)

Maximum term: 40 years

Maximum age at maturity: 70 years

### Premium payment Frequency

Monthly, Quarterly, Half-Yearly: all terms (10 to 40 yrs)

Yearly: for term from 16 to 40 yrs.

### Mode of premium remittance

For Quarterly / Half Yearly and Yearly mode: Draft / Cheque / Standing Instruction on Credit Card / Bank account

For Monthly mode: Standing Instruction on Credit Card / Bank account (for SBI and Associates only).

### Premium amount

- Regular premium amount:
-

Premium Payment Frequency	Minimum Premium (Rs.)	Maximum Premium (Rs.)
Monthly	1,000	8,300
Quarterly	3,000	25,000
Half Yearly	6,000	50,000
Yearly	12,000	1,00,000

Contribution is in the multiples of Rs. 100.

The life cover once opted cannot be increased/decreased later

#### Top up premium amount

- Minimum top-up amount is Rs. 1000 (multiple of Rs.100)  
Maximum cumulative top up amount per policy year: Equal to annualised regular premium amount

#### Life Cover Amount

Minimum Sum Assured: 1.2 lakhs

Maximum Sum Assured: 10 lakhs

### LIFELONG PENSIONS

Enjoy financial independence when you retire

Life expectancy is improving rapidly. People live longer. You cannot work throughout your life. You will have to retire from work. In the post retirement period you have lot of time for yourself. You would like to do things you have not done while you were working

You need to have a comprehensive plan to meet our post retirement financial needs ensuring complete peace of mind.

To make your post retirement years truly golden, we at SBI Life introduce Lifelong Pensions a unique Pension plan for your retirement days.

Advantages of the plan:

- Tax exemption u/s 80 CCC (1) of IT Act, up-to Rs. 10,000 for everyone irrespective of gross income\*.
- Minimum Guaranteed returns of 4% p.a. (compounded annually) on your Personal Pension Account (till 31st March 2010) + Vested bonus.
- It helps you to accumulate enough savings to meet the old age needs and look for a reliable and enduring pension payment.
- It is an extremely flexible plan:
  - Choice of the contribution amount you want depending on your premium paying capacity
  - You may exercise the Top-up facility whenever by paying additional amount to increase your retirement kitty, irrespective of contribution payment mode.
  - Convenient Contribution payment mode monthly, quarterly, half-yearly, yearly and Single contribution is also available.
  - Choice of the choosing your own retirement age.
  - Postponing/ Preponing to a convenient date, the decision for receiving the Pension Benefits.
  - Contribution holiday available from year 4 onwards
  - The total/balance amount (after withdrawal from PPA, if any) can be utilized in seeking immediate annuity
  - Free to chose annuity from either SBI Life or other insurance companies
  - At Vesting Age you have multiple choices of Pension/ Annuity options including Joint Life Time Annuity.
- On maturity you have a choice to withdraw up to 33% from your Personal Pension Account in a lump sum. This withdrawal amount is tax-free as per the current fiscal law.
- Helps you to utilize all alternatives of tax savings today and also plan for a worry free tomorrow.

- In “Pension cum Life Cover” plan, you have the facility of Automatic Cover Maintenance, which ensures that the cover remains in force even when you miss the premium payments. This facility is available after the first three years of the term.
- In “Pension cum Life Cover” plan, the life cover acceptance is based on a simple medical questionnaire without any Medical examination
- Rebates for Annual, Semi- Annual mode of premium and on high Contribution amount. Enjoy financial independence when you retire.
- 30 days Free Look Period from the date on which you receive the policy documents.

## **FEATURES**

### Why do I require Lifelong Pensions plan?

Lifelong Pensions plan helps you to meet your financial requirement no matter which life stage you are at. It is designed specially for individuals who wish to build their kitty retirement with no risk and tax advantage u/s 80 CCC (1) of IT Act.

### What are the Lifelong Pensions plan available with SBI Life?

We have designed 2 plans to meet your requirements:

#### Plan 1: Pure Pension

#### Plan 2: Pension cum life cover

#### Plan 1: Pure Pension

This plan is a pure savings accumulation vehicle. No medical underwriting required. You can enjoy the benefits of this plan without any hassles, Automatic Acceptance. You have to just fill a simplified Proposal form.

#### Plan 2: Pension cum life cover

This plan is a pension builder plan with life insurance option. A simple medical questionnaire needs to be filled. The term of the life cover is equal to the Vesting Age /

65 whichever is earlier. If Life cover is extended due to postponement of Vesting Age, new medical questionnaire and new premium amount will be applicable. In this plan you have the facility of Automatic Cover Maintenance, which ensures that the cover remains in force even when you miss the premium payments. This facility is available after the first three years of the term. The Premiums due for Life Cover will be deductible from your Personal Pension Account.

How do the Plans work?

There are 3 Phases

<b><u>Phase 1: Accumulation Period</u></b>
<b><u>Phase 2: Vesting Period</u></b>
<b><u>Phase 3: Annuity Period</u></b>

What are the terms and Conditions?

	<u>Pure Pension Plan 1</u>	<u>Pension cum Life Cover Plan2</u>
Minimum term	2 years	5 years
Maximum term	52 years	52 years

- Contribution Holiday: This facility is available from year 4 onwards for both options

If you have opted for Plan 2 Pension cum Life Cover, and you have not paid your regular contribution after year 4 as per the schedule, Life cover premium will be deductible from the Personal Pension Account to keep in force the Life Cover option\*.

- Common feature of the Plans

Age to start receiving your pension anytime between 50 to 70 years old (age on last birthday)

- Contribution payment mode

You have 2 options:

	Regular contribution payment	Monthly Quarterly, Half-yearly and Yearly
	Single contribution payment	One time premium payment for the selected term at commencement.

<u>Minimum Contribution Amount</u>		
Regular contribution payment mode:		Rs. 3000 p.a.
Single contribution payment:		Rs.10,000
Extra addition contribution (Top-ups):		Rs. 500

Maximum Contribution Amount: No limit (irrespective of contribution mode opte

**ELIGIBILITY: Age Criteria**

	<u>Pure Pension Plan1</u>	<u>Pension cum Life Cover Plan2</u>
<u>Minimum Age at</u>	18 yrs.	18 yrs.

<u>entry*</u>		
<u>Maximum Age at entry*</u>	65 yrs.	60 yrs.
<u>Maximum cover age for life cover</u>	Not Applicable	65 yrs.
<u>Vesting Age</u>	50 - 70 yrs.	50 - 70 yrs.

- Sum assured for Pension cum Life Cover:  
Minimum Sum Assured: Rs. 25,000/- & thereafter in multiples of Rs.1,000/-  
Maximum Sum Assured: Age group 18 to 45: Rs. 3 lakhs,  
Age Group 46 to 60: Rs. 1 lakh.

## BENEFITS

### I. Tax Benefit

Tax exemption u/s 80 CCC (1) of IT Act, up-to Rs. 10,000 for everyone irrespective of gross income\*.

### Maturity Benefit

You can get maturity benefits only after the accumulation period is over. At the end of this period, the amount of your Personal Pension Account (Contributions net of administrative fee and Life cover charge, if any + Guaranteed Return + Vested Bonus) can be utilized in several ways:

a. Immediate Cash need: You have a choice to withdraw up to 33% from your Personal Pension Amount in a lump sum. This withdrawal amount is tax-free as per the current fiscal law.

b. Purchase of Annuity: The total/balance amount (after withdrawal from PPA) has to be utilized in seeking annuity from SBI Life (subject to the choice and rates available at that time), or any other insurance company.

#### Annuity options available with SBI Life

The policyholder has the choice to opt for any of the following options:

1. Life Time Annuity: Fixed annuity amount as long as you live.
2. Increasing Life Annuity: It provides progressively higher pension by a fixed percentage every year (rate will be fixed at vesting age as per the rates available at this time) to keep up with the increasing cost of living.

The first 2 options can be purchase with option of refund of Purchase price less Amount of pensions already received.

3. Annuity for Life with guaranteed period: Fixed guaranteed annuity for a minimum guaranteed period of 5, 10, 15 years (payable to you or your nominee), and thereafter only to you as long as you are alive.
- Joint Life time annuity + Life time annuity for Survivor: The payment of annuities during the lifetime of the person, and thereafter as long as the spouse lives. The annuity amount could be the same as drawn by the person while he was alive, or half of the amount, as opted at the beginning.
  - The annuities could be payable monthly, quarterly, half yearly or yearly as per your option.

### III. Death Benefit

- Death Benefit during accumulation period
  - Pure Pension (Plan 1): The nominee would be paid the Personal Pension Account (Net accumulated contributions + minimum guaranteed return + vested bonus)

- Pension cum Life Cover (Plan2): The nominee would be paid the same benefit as per the Pure Pension Plan + Sum Assured for Life Cover.

Death benefit during the Pension/Annuity period

Death benefits depend on the pension option chosen:

1. Life Time Annuity: no death benefit
2. Increasing Life Annuity: no death benefit  
First 2 options with refund of balance purchase price: nominee will receive Purchase price less pension's amount already paid to the annuitant, if any.
3. Annuity for Life with guaranteed period: If death occurs during guaranteed period, the remaining guaranteed period annuity will be paid to the nominee as per the original schedule. If death occurs after this guaranteed annuity period, no death benefit.

Joint Life time annuity + Life time annuity for Survivor : If spouse survives, he/she will receive 50% / 100% of the annuity for Life time

IV. Surrender Value

As mentioned in the table given below:

<u>Policy Year</u>	<u>Single contribution policy</u>	<u>Regular contribution: duration till vesting age less than 6 yrs</u>	<u>Regular contributions: duration till vesting age 6 yrs and above</u>
1	NIL	NIL	NIL
2	80% PPA	NIL	NIL

3	80% PPA	80% PPA	NIL
4th year onwards	85% PPA	80% PPA	85% PPA

### **Money Back Plan**

As an individual your life is fueled by dreams. You experience different special moments in life like wedding, birth of a child, child's education or purchasing a new home. You have to be financially prepared for these special moments. What you need is easy liquidity at regular intervals with life insurance protection to take care of these special moments.

Introducing SBI Life Money Back plan, a smooth way to plan for all the special moments in your life.

Benefits of the plan:

- Twin benefits of Life Insurance and increased cash inflow at regular intervals.
- Guaranteed Survival Benefit Payments more than 100% of the Sum Assured.
- Increasing Survival Benefit payments.
- Available in a wide range of terms: 10, 15, 20 or 25 years to suit your needs.
- Bonus for the entire term of the policy.
- In the event of claim your beneficiary would receive full sum assured and bonuses, irrespective of Survival Benefits already paid.
- Tax benefit u/s 80 C and 10 (10 D) of IT Act\*
- Convenient premium payment options.
- Attractive rider cover.
- Attractive rebate for Female lives.
- Rebates for Annual / Semi- Annual modes of Premium.

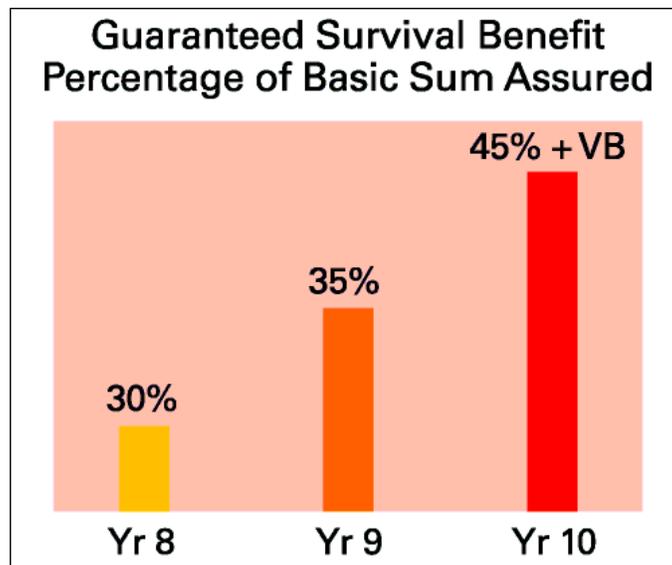
- Rebates on high value policies.
- 15 days Free Look Period.

## **BENEFITS**

### **I. Survival Benefit**

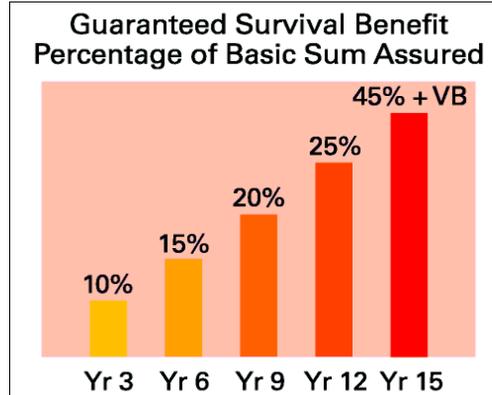
Given below are the charts with various term options and accompanying Survival payments, during the term of the plan:

#### **Option 1: Term 10 years**



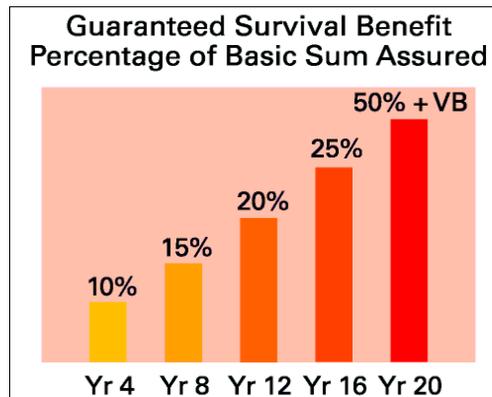
In option 1, the term of the plan is 10 years; **where you receive a total Guaranteed Survival Benefit of 110% of Basic Sum Assured plus vested bonus.** The Guaranteed Survival Benefit payments are 30%,35% and 45% of basic Sum Assured and will be paid at the end of 8th, 9th and 10th years of the term respectively.

### Option 2: Term 15 years



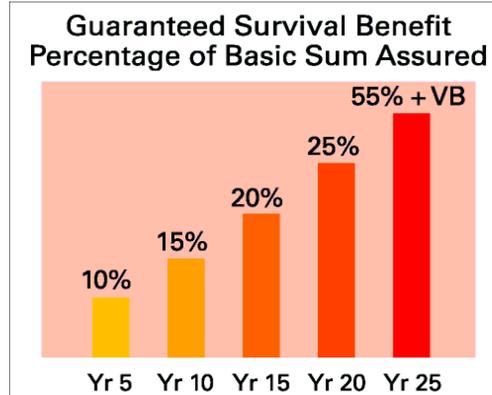
In option 2, the term of the plan is 15 years; **where you receive a total Guaranteed Survival Benefit of 115% of Basic Sum Assured plus vested bonus.** The guaranteed survival benefit payments are 10%,15%,20%,25% and 45% of basic Sum Assured and will be paid every 3 years throughout the term of the plan.

### Option 3:Term 20 years



In option 3, the term of the plan is 20 years; **where you receive a total Guaranteed Survival Benefit of 120% of Basic Sum Assured plus vested bonus.** The guaranteed survival benefit payments are 10%,15%,20%, 25% and 50% of basic Sum Assured and would be paid every 4 years throughout the term of the plan

#### Option 4: Term 25 years



In option 4, the term of the plan is 25 years; **where you receive a total Guaranteed Survival Benefit of 125% of Basic Sum Assured plus vested bonus.** The guaranteed survival benefit payments are 10%,15%,20%, 25% and 55% of basic Sum Assured and would be paid after every 5 years throughout the term of the plan.

As you can see, cumulative guaranteed Survival Benefits depend on the term chosen: higher the term, higher the cumulative guaranteed Survival Benefits.

**Vested Bonus is the total amount of bonus accrued under the policy during its entire term.** It is payable along with the last Survival Benefit payment.

#### II. Death Benefit

In the unfortunate event of death during the term of the plan, the nominee will receive **Sum Assured + Vested Bonuses, (accrued till the date of death),**

*No deductions are made from the claim amount for the Survival Benefits already paid.*

#### III. Other Optional Benefits

- **Term Assurance Rider:**

The benefit under the Term Assurance Rider is payable in addition to death benefit.

- **Accidental Death and Accidental Total Permanent Disability Rider**

- In case of death due to an accident, the nominee gets the additional rider Sum

Assured.

- If the policyholder is involved in an accident, resulting in total permanent disability, he/she will get Sum Assured under this rider in 10 equal annual installments; He/she will exit from all the rider covers thereafter, but continue to be covered for basic cover on receipt of further premium due, if any.

- **Premium Waiver Benefit Rider:**

Under this rider the policy holder need not pay future premiums for the base product, if he/she suffers from total and permanent disability due to an accident after the rider is opted for.

- **Critical Illness Rider:**

On diagnosis of any of the 6 critical illnesses (depending on the C.I. cover you have opted for) and you survive for more than 30 days from diagnosis; the Critical Illness Cover Amount is paid in a lump sum. No more claims will be admitted under this cover. The Basic policy remains in force for all the other benefits.

- **IV. Tax Benefit** SBI Life Money Back Plan enjoys Tax benefit u/s 80 C and 10 (10 D) of IT Act\*

#### Eligibility

Eligibility criteria	Term			
	Option 1: Term 10 Years	Option 2: Term 15 Years	Option 3: Term 20 Years	Option 4: Term 25 Years
Minimum age at entry	15	15	15	15
Maximum age at entry	60	55	50	45

Automatic Vesting of the policy when the minor attains majority.

- Maximum age at maturity : 70 years.
- Sum assured: Minimum Sum Assured Rs. 50,000 (and multiples of Rs. 10,000 thereafter) to Maximum Sum Assured Rs.5 Crore.

### COMPARITIVE ANALYSIS

#### ✓ COMPARISON OF ULIPS

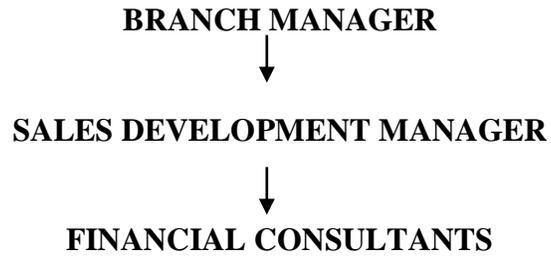
SNO.	POINT OF DIFFERENCE	HDFCSLIC			SBI LIFE
1.	PLANS OFFERED	UNIT LINKED YOUNGSTAR PLAN	UNIT LINKED ENDOWMENT PLAN	UNIT LINKED PENSION PLAN	SBI LIFE- HORIZON
2.	TERM	10-25yrs.	10-30yrs.	10-40yrs.	10-40yrs.
3.	AGE ENTRY	18-60yrs.	18-60yrs.	18-60yrs.	14-60yrs.
4.	MIN. PREMIUM	Rs.10000/-p.a	Rs.10000/-p.a	Rs.10000/-p.a	Rs.12000/-p.a
5.	PAYMENT MODE (min. prem.)	MONTHLY-5000/- QUARTERLY-5000/- HALF YEARLY-5000/- YEARLY-10000/-	MONTHLY-5000/- QUARTERLY-5000/- HALF YEARLY-5000/- YEARLY-10000/-	MONTHLY-5000/- QUARTERLY-5000/- HALF YEARLY-5000/- YEARLY-10000/-	MONTHLY-1000/- QUARTERLY-3000/- HALF YEARLY-6000/- YEARLY-12000/-
6.	AUTOMATIC PREMIUM PAYMENT	AVAILABLE (prem. Holiday)	AVAILABLE (prem. Holiday)	AVAILABLE (prem. Holiday)	AVAILABLE
7.	INVESTMENT OPTION	1. LIQUID-nil equity	1. LIQUID-nil equity	1. LIQUID-nil equity	1. EQUITY FUND

		2. SEQUIRE-nil equity	2. SEQUIRE-nil equity	2. SEQUIRE-nil equity	
		3.DEFENSIVE-15-30% equity	3.DEFENSIVE-15-30% equity	3.DEFENSIVE-15-30% equity	2. BOND FUND
		4.BALANCED-30-60% equity	4.BALANCED-30-60% equity	4.BALANCED-30-60% equity	
		5. GROWTH-UPTO100% equity	5. GROWTH-UPTO100% equity	5. GROWTH-UPTO100% equity	3. MONEY MARKET FUND
8.	SURVIVAL BENEFITS	VALUE OF UNITS AS A LUMPSUM i.e. POLICY FUND VALUE	VALUE OF UNITS AS A LUMPSUM i.e. POLICY FUND VALUE	VALUE OF UNITS AS A LUMPSUM UPTO 33.33% & REST AS PENSION INSTALLMENT	POLICY INVESTMENT VALUE(FUND VALUE)
9.	DEATH BENEFITS	SUM ASSURED & WAIVER OF PREMIUM	SUM ASSURED OR FUND VALUE WHICHEVER IS HIGHER	FUND VALUE + 1000/-	SUM ASSURED(guaranteed) + POLICY INVESTMENT VALUE
10.	WITHDRAWAL BENEFITS	AFTER 3yrs. (subject to a min. bal. of Rs.15000/- across all funds & min withdrawal-Rs.10000/-	AFTER 3yrs. (subject to a min. bal. of Rs.15000/- across all funds & min withdrawal-Rs.10000/-	N/A	AFTER COMPLETION OF 3yrs. & first 2 withdrawal are free & for rest 1% fee deducted from that year premium
11.	INITIAL CHARGES AS A %age OF	1yr-27%	1yr-27%	1yr-22%	1yr-15%
		2yr-27%	2yr-27%	2yr-22%	2yr-10%
		3yr onwards-	3yr onwards-	3yr onwards-1%	3yr -10%

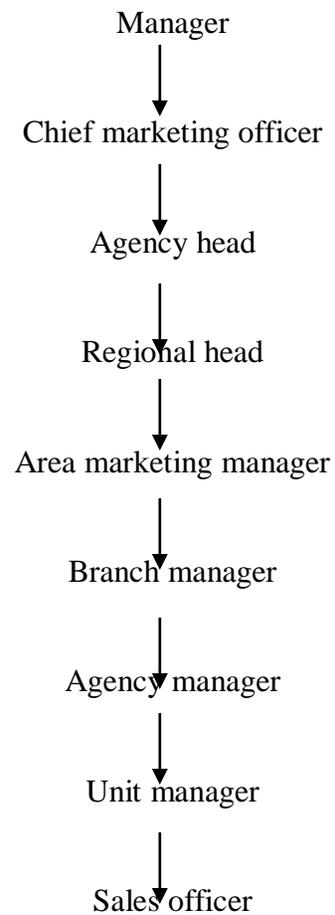
	PREMIUM	1%	1%		4yr onwards-5%
12.	FUND MANAGEMENT CHARGES	0.8% flat	0.8% flat	0.8% flat	1. EQUITY FUND- 1.5%
					2. BOND FUND-1.0%
					3. MONEY MARKET FUND-0.25%
13.	ADMN. CHARGES	Rs.15/-p.m	Rs.15/-p.m	Rs.15/-p.m	Rs.70-90/-p.m
14.	SWITCH B/W FUNDS & CHARGES	AVAILABLE & ALL ARE FREE	AVAILABLE & ALL ARE FREE	AVAILABLE & ALL ARE FREE	AUTOMATIC ASSET ALLOCATION (AAA facility)
15.	RIDERS	CRITICAL ILLNESS	TERM	N/A	N/A
			CRITICAL ILLNESS		
			ADB		
16.	REBATE FOR WOMEN	N/A	N/A	N/A	AVAILABLE@5%

Comparison of hierarchical structure

HDFC SLIC



SBI LIFE



# **RESEARCH METHODOLOGY**

## **Managerial Usefulness Of the Study**

A thorough research and a detailed study of the market is very important for the management to take the right strategy suiting the market condition.

The study gives the information regarding the market competition, innovative products offered by competitors, present demand of the products in the market etc.

## **The main usefulness of the study on the managerial level is:**

- ✓ Market survey will help to know the prevailing market condition and also help in framing the policies accordingly.
- ✓ The study will help the management to understand the customer mindset and also estimating the present and future market demand for the products.
- ✓ It will help to estimate the level of awareness established in the market and in deciding the extent of promotion required.
- ✓ It will help in finding out the customers expectations about the product and also help to know the customer physiology.
- ✓ It will help to know the class on which HDFC SLIC must concentrate.

## **OBJECTIVE OF STUDY**

1. To study the evolution of life insurance in India.
2. To study and compare the plans offered by HDFCSLIC & SBI LIFE.
3. To study and compare the commission structure of HDFCSLIC & SBI LIFE.
4. To know the satisfaction level among the customers of the plans offered by both the companies.

## **Primary Sources:**

### ✓ **Questionnaire**

1. **Questionnaire: 1 (For commission structure)**

Sample size: TWO (From individual)

2. **Questionnaire: 2 (For customer satisfaction level)**

Size of sample: 50

Sample type: convenient sampling & Judgments sampling

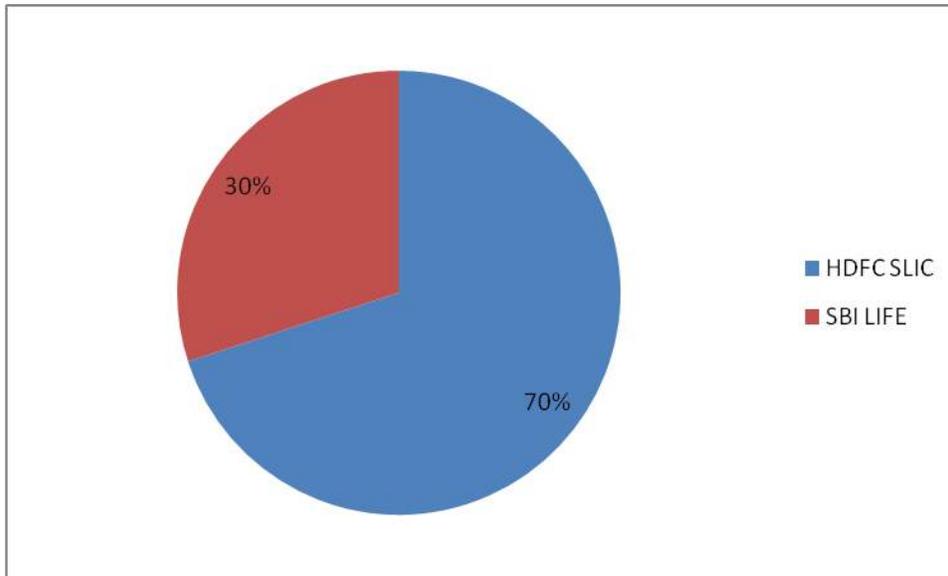
## **Secondary Sources:**

- ✓ Newspapers
- ✓ Magazines
- ✓ Brochures
- ✓ Company websites

## DATA ANALYSIS AND INTERPRETATION

Q1. Which Company Provides More variety of Plans?

HDFC SLIC	70%
SBI LIFE	30%

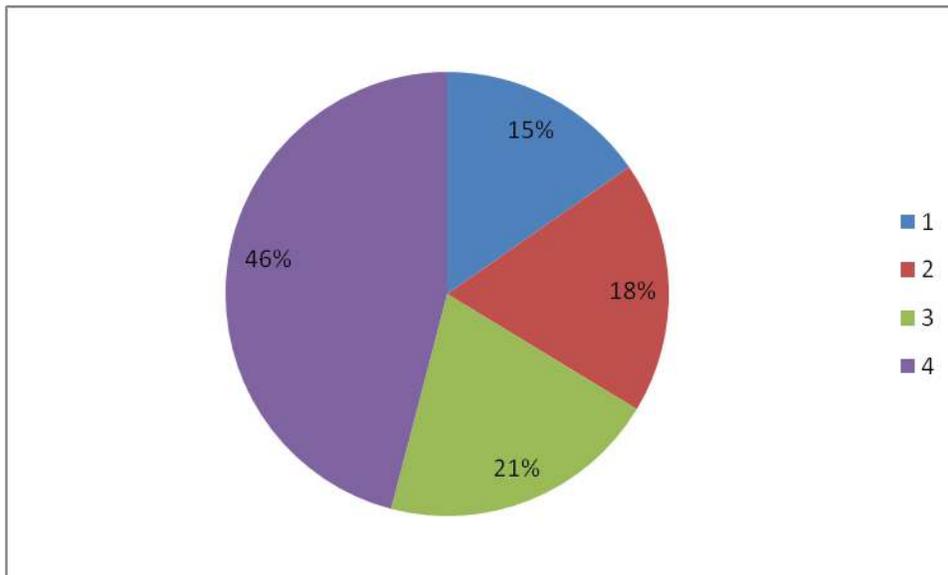


### INTERPRETATION

According to survey 70 %respondents says that HDFC SLIC provides more variety of plans because it offers unit linked youngsters plan i.e. endowment plan and pension plan and 30% says that SBILIFE as it provides Sbi LIFE horizon.

Q2. What is the suitable age of getting insurance in both the companies

HDFC SLIC	SBI LIFE
15 Yrs	12 Yrs
18 Yrs	14 Yrs
20 Yrs	18 Yrs
25 Yrs	20 Yrs

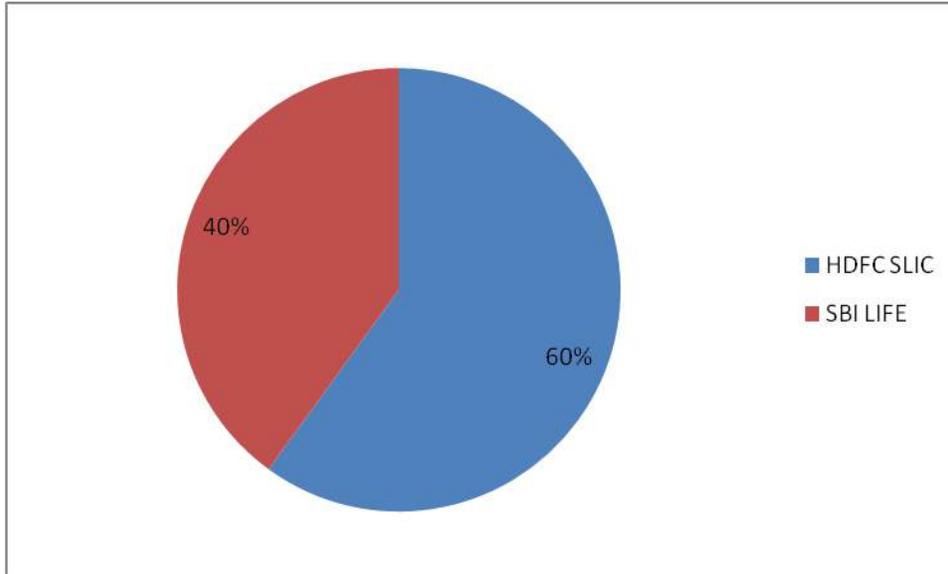


**INTERPRETATION**

According to our survey, 54% respondent say SBI is better since it provides early age of getting insured and 46% of people prefer HDFC SLIC.

Q. 3. Which among the 2 companies provides better survival benefits

HDFC SLIC	60%
SBI LIFE	40%

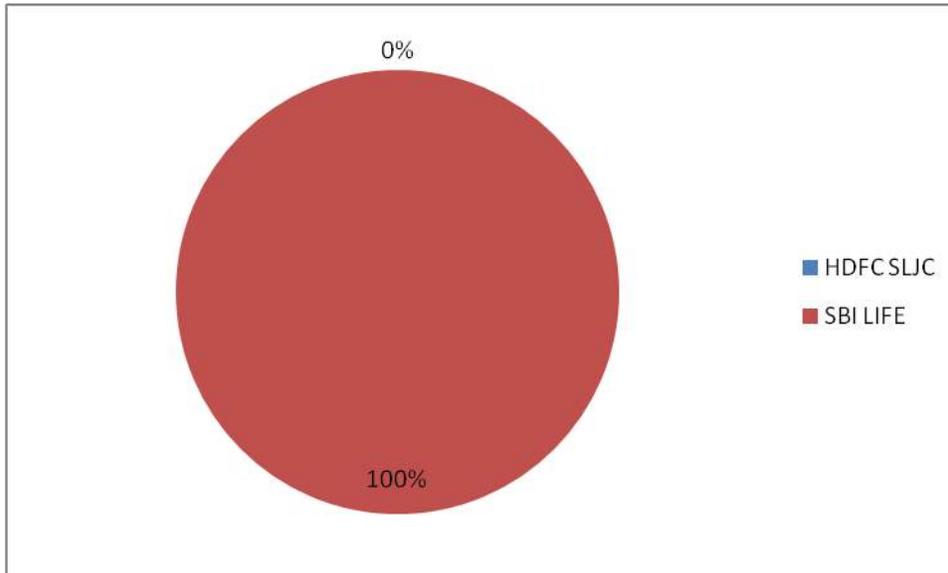


**INTERPRETATION**

From the above graph, we conclude that 60% respondents say that HDFC provides more survival benefits in comparison to SBILIFE.

Q4. Which among the two provides rebate for women?

HDFC SLIC	0%
SBI LIFE	100%

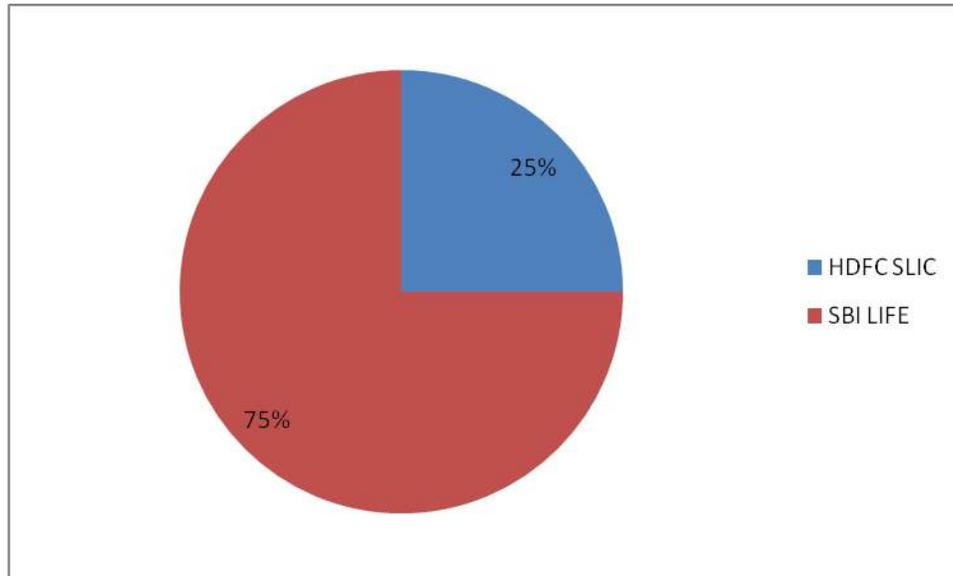


**INTERPRETATION**

From our observation, we conclude that SBILIFE provide full rebate for women who are available @ 5% and no rebate is available in HDFC SLIC.

Q5. Which Company has minimum admission charges

HDFC SLIC	25%
SBI LIFE	75%

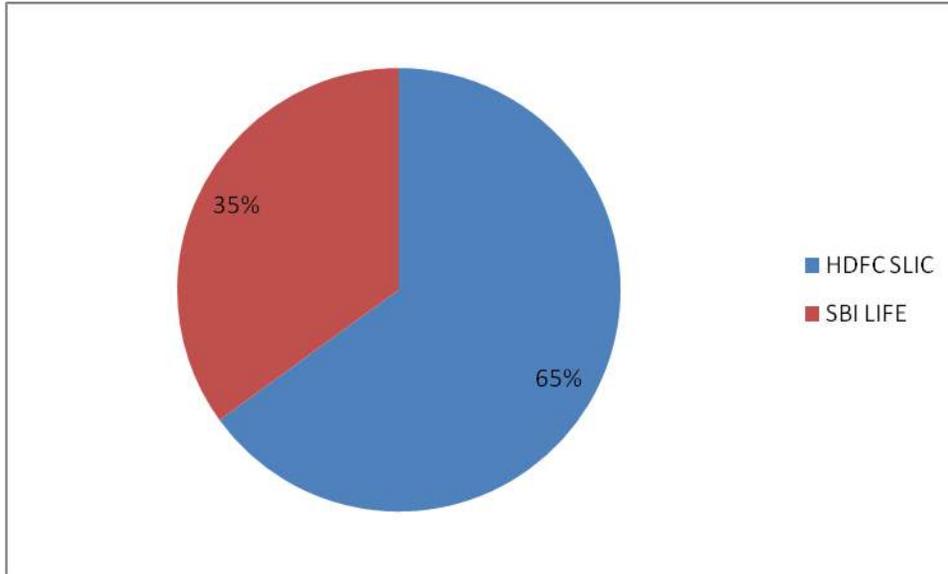


**INTERPRETATION**

25% respondents stated that HDFCSLIC is having minimum admission charges which are Rs.15 per month in comparison to SBILIFE.

Q6. Which company offer more variety of investment Options?

HDFC SLIC	65%
SBI LIFE	35%

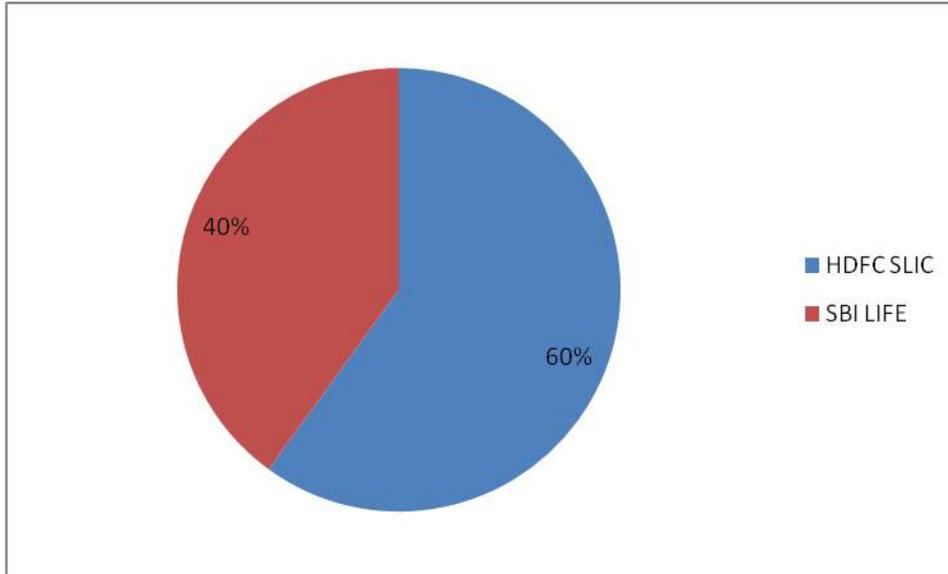


**INTERPRETATION**

From the above graph, we conclude that 65% agrees for HDFC as it provides more variety of investment options and 35% agrees for SBILIFE.

Q7. Which Company offers preferable withdrawal benefits?

HDFC SLIC	60%
SBI LIFE	40%

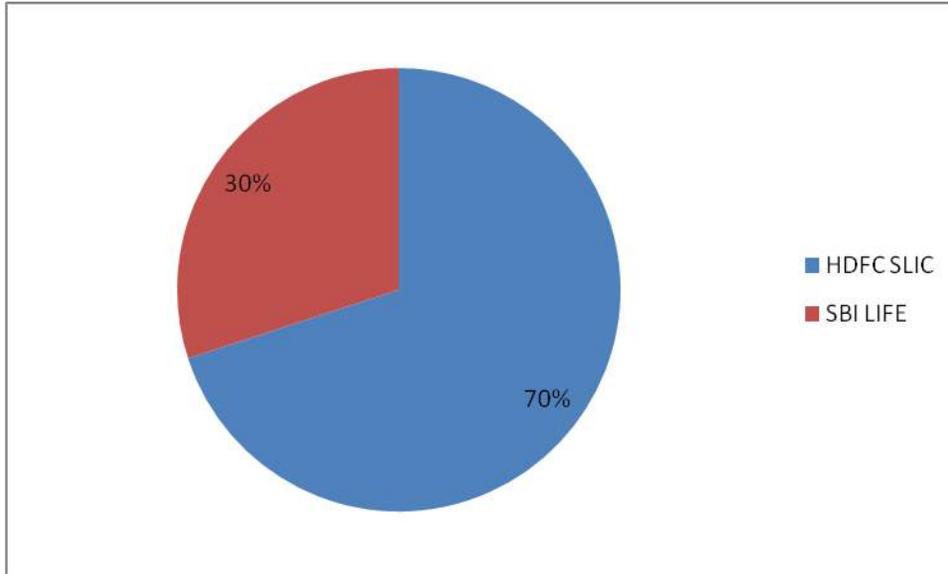


**INTERPRETATION**

From our observation, we conclude that 60% respondents say that HDFC offers preferable withdrawal benefits in comparison to SBILIFE.

Q8. Which Company deducts minimum charges for fund management

HDFC SLIC	70%
SBI LIFE	30%

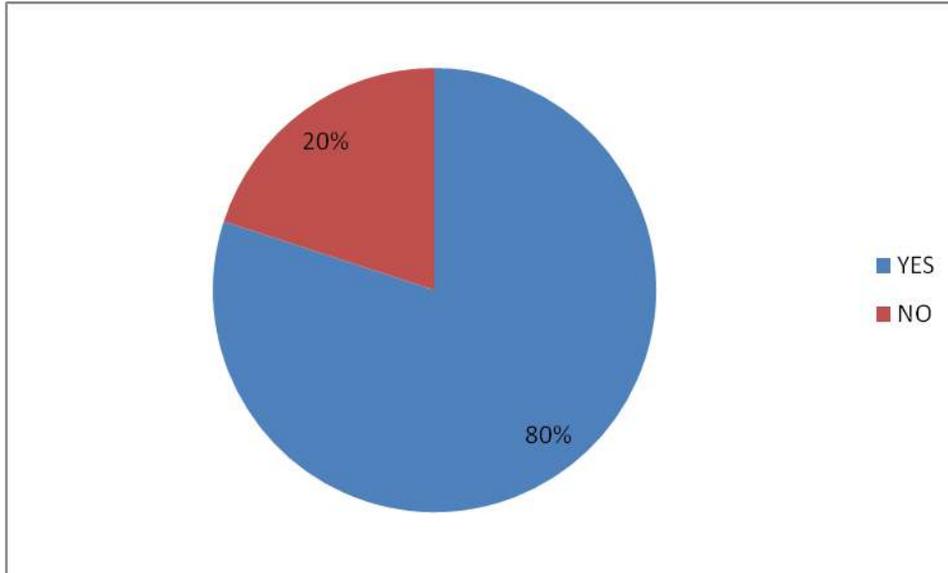


**INTERPRETATION**

From the above graph, we conclude that 70% respondents say that HDFC deducts minimum charges for fund management in comparison to SBILIFE.

Q9. Do you think SBI Life needs more publicity than HDFC SLIC in Life Insurance Sector

YES	80%
NO	20%

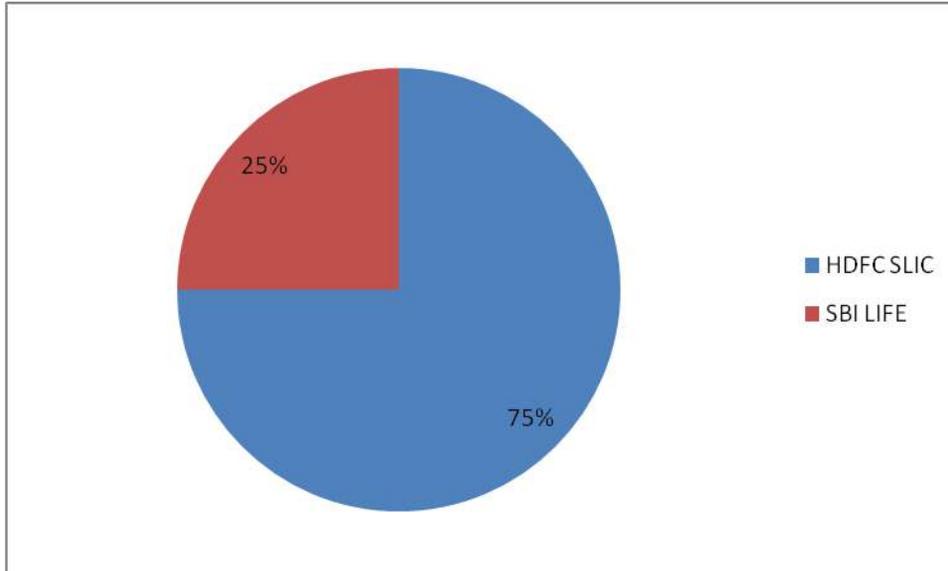


### **INTERPRETATION**

From our observation, we conclude that 80% respondents say that yes SBI needs more publicity than HDFCSLIC because SBI advertisements should be increased.

Q10. Which Company offers minimum premium options?

HDFC SLIC	75%
SBI LIFE	25%

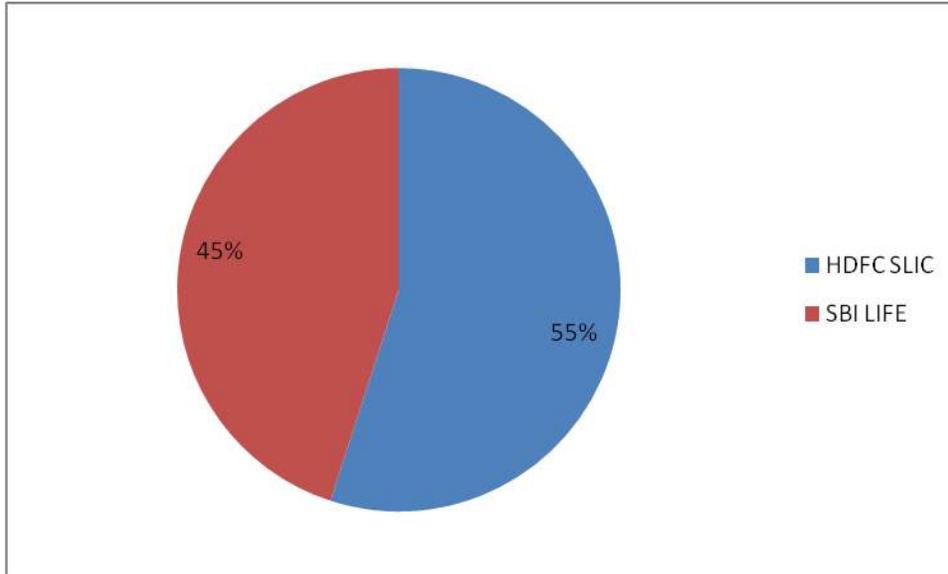


**INTERPRETATION**

From the above graph, we conclude 75% respondents says that minimum premium options is offered by HDFC as compared to SBILIFE.

Q11. Which Company Offers preferable death benefits?

HDFC SLIC	55%
SBI LIFE	45%

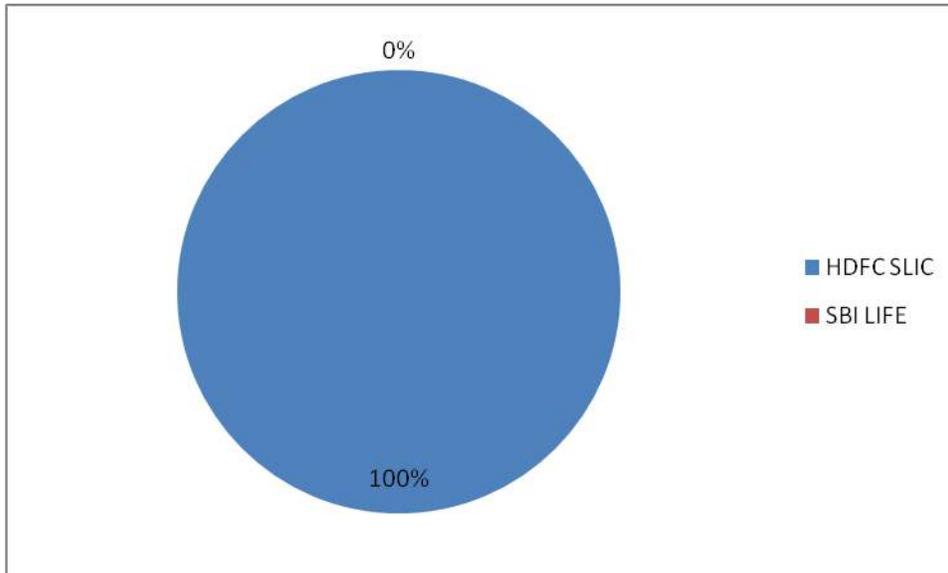


**INTERPRETATION**

From our observation, we conclude that 55% respondents say that HDFC offers preferable death benefits.

Q12. Which Company provides rider benefits

HDFC SLIC	100
SBI LIFE	0



**INTERPRETATION**

From the above graph, we conclude only HDFC company provides more rider benefits than SBILIFE.

**After analyzing the questionnaire filled by respondents the following has been derived that:**

1. Number Of people insured with different companies

## **LIMITATION OF THE PROJECT**

- The project is the study of only two companies of the insurance sector whereas there are many other companies in the insurance sector that have a considerable percentage of the insurance sector
- Very detailed study of the two companies is not done because of limitation of time.
- The sample size for filling up the questionnaire was very small.
- The project is based on the response of a very small sample size therefore it may reflect the biasness of the respondents in one or the other company.

## CONCLUSION

- Insurance plans are hard to sell in current scenario of India as an investment option as very less proportion of population are aware about the multifaceted options that are available with the insurance plans.
- HDFC SLIC is a good company in insurance sector. it was the first private to get the life insurance license from I.R.D.A but it has started its operations later on.
- SBI has a number of good policies such as SWADHAN, HORIZON etc but there is lack in awareness about the policies.
- There are many limitations in the process of selling the insurance plans. Plans are sold through insurance agents and most of them are under qualified to sell an insurance plan according to the needs and preference of the investor.
- Many agents just mislead and misguide the investors by offering them the policies that are more beneficial for their own interest and not for the investor's interest Thus, leaving a wrong impression on the investor's mind about the insurance plans.

## **RECOMMENDATIONS**

- 1.** SBI should focus more on selling its product, as it does not advertise its product. It is advisable that SBI should for advertising its products.
- 2.** SBI should focus on retail selling also instead of only corporate selling. it should should try to focus on its existing customer base that is linked to SBI through its banking operations
- 3.** it is suggested to HDFC SLIC to spread the awareness about its product as it is found that most of its policies are sold on the goodwill of its brand name HDFC

# ANNEXURE

## QUESTIONNAIRE

Name: \_\_\_\_\_

### DATA ANALYSIS AND INTERPRETATION

Q1. Which Company Provides More variety of Plans?

HDFC SLIC	70%

Q2. What is the suitable age of getting insurance in both the companies

HDFC SLIC	SBI LIFE
15 Yrs	12 Yrs
18 Yrs	14 Yrs
20 Yrs	18 Yrs
25 Yrs	20 Yrs

Q. 3. Which among the 2 companies provides better survival benefits

HDFC SLIC	
SBI LIFE	

Q4. Which among the two provides rebate for women?

HDFC SLIC	
SBI LIFE	

Q5. Which Company has minimum admission charges

HDFC SLIC	
SBI LIFE	

Q6. Which company offer more variety of investment Options?

HDFC SLIC	
SBI LIFE	

Q7. Which Company offers preferable withdrawal benefits?

HDFC SLIC	
SBI LIFE	

Q8. Which Company deducts minimum charges for fund management

HDFC SLIC	
SBI LIFE	

Q9. Do you think SBI Life needs more publicity than HDFC SLIC in Life Insurance Sector

YES	
NO	

Q10. Which Company offers minimum premium options?

HDFC SLIC	
SBI LIFE	

Q11. Which Company Offers preferable death benefits?

HDFC SLIC	
SBI LIFE	

Q12. Which Company provides rider benefits

HDFC SLIC	
SBI LIFE	

## **BIBLIOGRAPHY**

The information has been derived from various reliable sources:

### 1. Websites searched:

- ✓ [www.sbilife.co.in](http://www.sbilife.co.in)
- ✓ [www.google.com](http://www.google.com)
- ✓ [www.hdfcinsurance.com](http://www.hdfcinsurance.com)

### 2. Books and authors:

- ✓ Modern concept of insurance by M.N. Mishra
- ✓ Insurance institute of India (IC-02, IC-33)
- ✓ Research methodology by “C R Kothari”.
- ✓ Marketing research by “S L Gupta”

### 3. Newspapers and magazines:

- ✓ INSURANCE CHRONICAL BY ICFAI
- ✓ Economic times
- ✓ Business world (may, 2005 2<sup>nd</sup> edition )

### 4. Brochures of HDFCSLIC, AND SBI LIFE.

To,

Date:25-10-2021

Dristi Agarwal

Siliguri

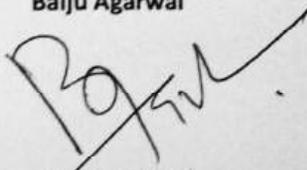
With reference to your application and the subsequent interview you had with us. We are pleased to offer you the position of trainee reporter under the terms and condition as discussed and agreed upon.

You will be required to join on or before any day but not later than 1st November 2021.

Thanking you,

Yours sincerely

Baiju Agarwal



for News Now

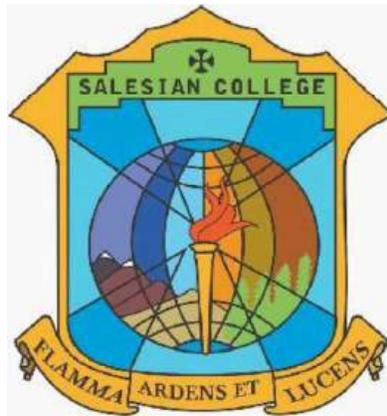
**Covid-19 and its Impact on the Psychological Wellbeing of People**

*Dissertation Submitted to North Bengal University in Partial Fulfilment of the  
Requirement for the Award of the Degree of*

**BACHELOR OF ARTS**

**Submitted by**

**Ekta Gurung**



**NORTH BENGAL UNIVERSITY**

**Department of Sociology**

Date: 04.08.2021

## **DECLARATION**

I declare that the dissertation entitled "*Covid-19 and its Impact on the Psychological Wellbeing of People*" submitted to **North Bengal University** for the award of the degree of Bachelor of Arts, is my original work. This dissertation has not been submitted for any other degree of this university or any other university

**Ekta Gurung**

Roll No: 216101339657

Registration No: 1011805010129

## CERTIFICATION

This is to certify that the dissertation entitled "*Covid-19 and its Impact on the Psychological Wellbeing of People*" submitted to **North Bengal University** in partial fulfilment of the requirement for the degree of Bachelor of Arts in Sociology embodies the result of bona fide research work carried out by Ms. Ekta Gurung under my guidance and supervision. No part of the dissertation has been submitted for any other degree, diploma, associate-ship, fellowship.

All the assistance and help received during the course of the investigation have been duly acknowledged by her.

Mrs. Arunima Bhowmick  
Department of Sociology  
Salesian College Siliguri (101)  
North Bengal University

Place: Siliguri

Date: 04.08.2021



Mrs. Pratishtha Dewan  
Head, Department of Sociology  
Salesian College, Siliguri



## Department of Social Work

Salesian College Siliguri  
Ward no. 42, Don Bosco Colony  
Siliguri, West Bengal-734004  
Website: salesiancollege.ac.in

To

Dear Sir/ Madam,

Greetings to you from the Department of Social Work and field work education. The integrated Field Work Practicum at Salesian College aims to provide opportunities for students to apply their knowledge and information gained in the classroom to real situation. The students are encouraged to pursue and build a deeper understanding of issues and problems by applying social work skills, principles, theories and interventions.

We would kindly request you to place – **Mr./Ms. E.L.M.I.N.A. G. MARAK** (ROLL NO 20202300102993.) of **FIRST/SECOND/THIRD YEAR BSW** student in your esteemed organization. The field work training will start from **25<sup>th</sup> March 2022**.....on **Thursdays and Fridays** of the week, except on notified holidays/ exams days of college.

If you have any queries or questions, you are welcome to contact Field Work Co-Ordinator Ms. Richayanti Peters Lepcha (8371913782) richaplepcha@salesiancollege.net  
Ms. Rini Bhadra (8001603935) rini2slg@salesiancollege.net.

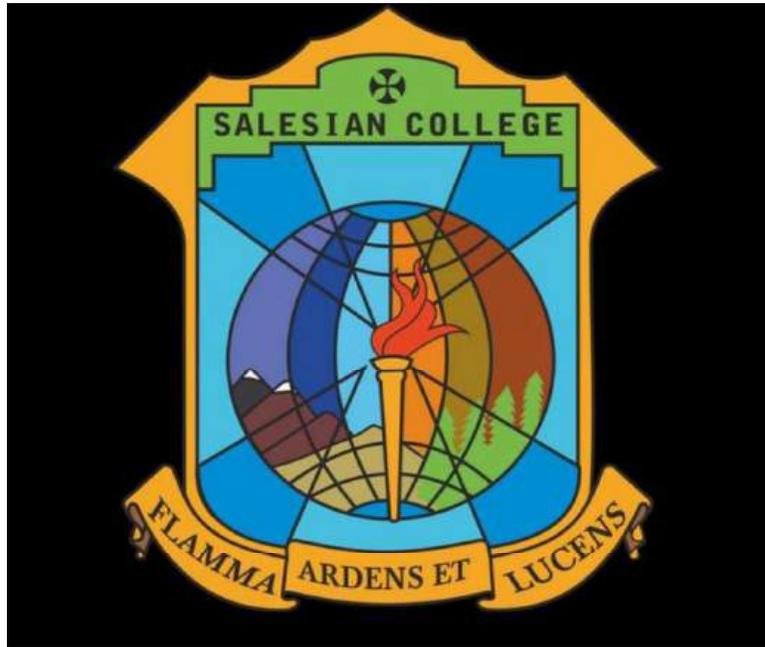
Looking for a great partnership in our common journey.

With kind regards,

Field Work Co-ordinator

H.O.D, Department of Social Work

## Study in change in family structure



*Submitted in partial fulfillment of the requirement for the  
Award of Degree of Bachelor of Arts ( Sociology Honours )  
for the academic year of 2018 – 2021*

Submitted by.

Grishma Gurung

Sociology part III

Mentored by

Professor Cristina Lepcha

Date: 02.08.2021

## DECLARATION

I declare that the dissertation entitled “**study in change in family structure**” submitted to **North Bengal University** for the award of the degree Bachelor of Arts , is my original work. The dissertation has not been submitted for any other degree of this University or any other University.

Grishma Gurung

Roll : 2161013

No : 39660

Registration No : 1011805010137

**We recommend that this dissertation be placed before the examiners for evaluation**

*Pratishtha Dewan.*

**Head of the Department**

*Gangadhar*

**Principal**

**Superior**

**Salesian college, Siliguri**

# CERTIFICATION

This is to certify that the dissertation entitled “**study on change in family structure**” submitted to North Bengal is partial fulfilment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result bona fide research work carried out by **miss Grishma Gurung** under the guidance and supervision. No part of dissertation has been submitted for any other degree or diploma.

All the assistance and help received during the course of the investigation has been duly acknowledged by her.

A handwritten signature in cursive script that reads "Chunku". A horizontal line is drawn underneath the signature.

**Assistant Professor Chunku Lepcha.**

**Department of Sociology**

**Salesian College Siliguri,**

**Campus North Bengal University**

**Place: Siliguri**



# **Salesian College, Siliguri**

## **Department of Social Work Field work**

**Name of the Student: Joseph L. Ralte**

**Course: B A (Honours) Social Work**

**Roll No: SL20192300031740**

**Semester/Year: 5th Semester**

*Joseph L. Ralte*

Report no. 5

Date – 27/10/2021

Day – Wednesday

Sanitary Napkins Distribution at Ambari. (Voluntary work)

Introduction - The whole work started around 11:30 am and the volunteers started to distribute the sanitary napkins, 200 packets in total, distributed in 50 houses. The whole program ended around 4:30 pm, and this program lasted for 3 continuous days.

Observation – The place is still very isolated from the rest of the near-by area. The place has huge grass lands and crowded trees. The 50 houses that received the sanitary napkins were supplied with 4 packets each.

Learnings – It is necessary to note that the distribution continued for 3 continuous days, while I participated in the first day specifically. And I still may have a very less understanding of the current situation in this particular community, yet one thing is certain and that is the importance of Sanitary napkins as it is one of the primary needs of a woman. There are thousands of women in India that still uses cloth and is affecting their health. Therefore it is important to spread the awareness and to educate the people about the basic needs that should be in reach of access all time.

Submitted by Joseph L.Ralte

Use fund person!

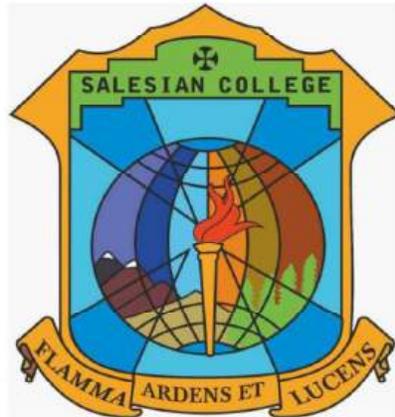
Brian Gomes

9/2/22

**COVID 19 AND IT'S IMPACT ON FEMALE DOMESTIC WORKERS**

*Dissertation Submitted to North Bengal University in Partial Fulfillment of the  
Requirement for the Award of the Degree of*  
**BACHELOR OF ARTS**

**Submitted by  
Laxmi Agarwal**



**Salesian College Siliguri Campus  
Department of Sociology – Part III  
Academic Year – 2018 - 2021**

**Date: 30.07.21**

**DECLARATION**

I declare that the dissertation entitled “**Covid 19 and It’s Impact on Female Domestic Workers**” submitted to **North Bengal University** for the award of the degree of **Bachelor of Arts in Sociology**, is my original work. This dissertation has not been submitted for any other degree of this university or any other university.

**Laxmi Agarwal**

Roll No. 216101339676

Registration No. 1011805010184

**We recommend that this dissertation be placed before the examiners for evaluation**

*Pratishtha Dewan.*

**Head of the Department**

**Supervisor**

**Salesian College Siliguri Campus**

## CERTIFICATE

This is to certify that the dissertation entitled “**Covid 19 and It’s Impact on Female Domestic Workers**” submitted to **North Bengal University** is partial fulfillment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result bon fide research carried out by **Ms Laxmi Agarwal** under the guidance and supervision. No part of dissertation has been submitted for any other degree, diploma.

All the assistance and help received during the course of investigation has been duly acknowledged by her.

Assistant Professor: Ms Arunima Bhaumik  
Department of Sociology  
Salesian College, Siliguri Campus  
North Bengal University

*Pratishtha Dewan.*

Pratishtha Dewan  
Head, Department of Sociology  
Salesian College, Siliguri

Place: Siliguri

Date: 30.07.21

## **Women's Participation in the Gorkhaland Movement**

Desertation submitted to North Bengal University in partial fulfillment of the requirement for the  
award of the degree of

### **BACHELOR OF ARTS**



Salesian College  
Siliguri Campus

**Submitted by**

**Leone Lama**

Date:26/7/2021

## DECLARATION

I declare this dissertation entitled “Women’s Participation in the Gorkhaland movement” submitted to North Bengal University for the award of the degree of the Bachelor’s of Arts, is my original work. This dissertation has not been submitted to any other degree of this university or any other any other university.

**Leone Lama**

Roll no: 216101339677

Registration no: 1011805010187

*Pratishtha Dewan.*

**Head of the Department**

*Gandamita*

**Principal**

**Supervisor**

## Certificate

This is to certify that the dissertation entitled “Women’s Participation in the Gorkhaland Movement” submitted to the North Bengals university in partial fulfillment of the requirements for the degree of Bachelor of Arts embodies the result of *bonafide* research work carried out by Leone Lama under my guidance and supervision. No part of the dissertation has been submitted for any other degree, diploma, associated-ship, fellowship

All the assistance and help received during the course of the investigation have been duly acknowledge by her.



Ms. Pratista Dewan

Department of Sociology

Salesian College Siliguri

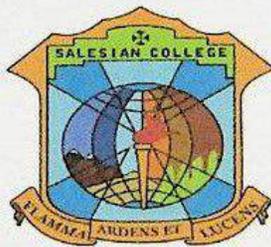
Place: Siliguri

Date: 26/7/2021

**A  
PROJECT REPORT  
ON BSNL**

**“Financial Overview of Telecom Sector in India”**

**Submitted in partial fulfillment for the  
Award of degree of  
Bachelor of Business Administration**



**Salesian College, Sonada**

*UGC Certified College with potential for Excellence (CPE)  
Accredited by NAAC with Grade 'A' (Third Cycle)  
Affiliated to University of North Bengal  
Sonada – 734209, Dist: Darjeeling, West Bengal (INDIA)*

**Submitted To:-**

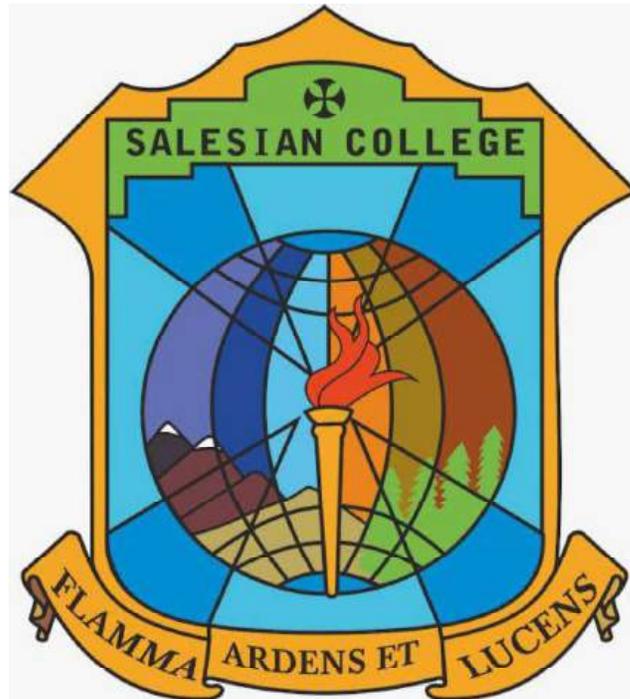
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Sonada.

BBA/B.VOC Department  
Co-ordinator/HOD  
Salesian College  
Sonada-734209  
Dt. Darjeeling West Bengal (India)

**Submitted By:-**

Ms. Manjula Tamang  
BBA VI Semester  
Finance Specialization  
Salesian College,  
Sonada.

## Substance abuse and the impact of COVID-19 on addicts



*Submitted in partial fulfilment of the requirement for the Award of Degree of Bachelor of Arts (Sociology Honours) for the academic year of 2018-2021*

Submitted By:  
Minjum Gurung

Mentored By:  
Asst. Professor Christina Lepcha

Date: 04.08.2021

### DECLARATION

I declare that the dissertation entitled “**Substance abuse and the impact of COVID-19 on the addicts**” submitted to **North Bengal University** for the award of the degree Bachelor of Arts, is my original work. The dissertation has not been submitted for any other degree of this University or any other University.

**Minjum Gurung**

Roll: 2161013

No. : 39684

Registration No. 1011805010210

**We recommend that this dissertation be placed before the examiners for evaluation**



Head of the Department  
Salesian College, Siliguri



Principal  
Salesian College, Siliguri

Supervisor

## **CERTIFICATION**

This is to certify that the dissertation entitled “**substance abuse and the impact of COVID-19 on the addicts**” submitted to North Bengal is partial fulfilment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result bona fide research work carried out by **Miss Minjum Gurung** under the guidance and supervision. No part of dissertation has been submitted for any other degree or diploma.

All the assistance and help received during the course of the investigation has been duly acknowledged by her.

**Assistant Professor Cristina Lepcha.**

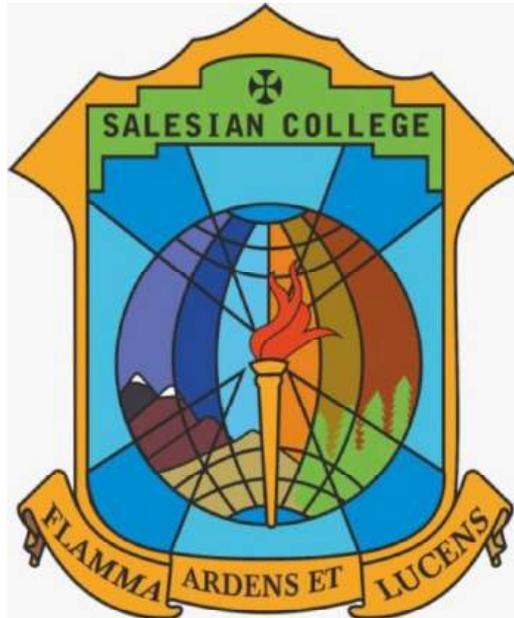
**Department of Sociology**

**Salesian College Siliguri, Campus**

**North Bengal University**

**Place: Siliguri**

# Impact of Social Media During the COVID-19 Pandemic



*Dissertation Submitted to North Bengal University in  
Partial Fulfilment of the requirement for the Award of the  
Degree of BACHELOR'S OF ARTS*

Submitted by Nayan Hang Subba

Mentored by Asst. Professor Chunku Lepcha

**Date: 26.07.2021**

## **DECLARATION**

I declare that the dissertation entitled “**Impact of Social Media During the COVID-19 Pandemic**” submitted to **North Bengal University** for the award of the degree of Bachelor’s of Art, is my original work. This dissertation has not been submitted for any other degree of this university or any other university.

**Nayan Hang Subba**

Roll No. **216101339688**

Registration No. **1011805010231**

## CERTIFICATE

This is to certify that the dissertation entitled “**Impact of Social Media During the COVID-19 Pandemic**” submitted to **North Bengal University** in partial fulfilment of the requirements of the degree of Bachelor’s of Art embodies the result of bona fide research carried out by Mr. Nayan Hang Subba under my guidance and supervision. No part of dissertation has been submitted for any other degree, diploma, associate-ship, fellowship.

All the assistance and help received during the course of the investigation have been duly acknowledged by her.



Ms. Chunku Lepcha

Department of Sociology

Salesian College Siliguri

North Bengal University

Place: Siliguri

Date: 26.07.2021



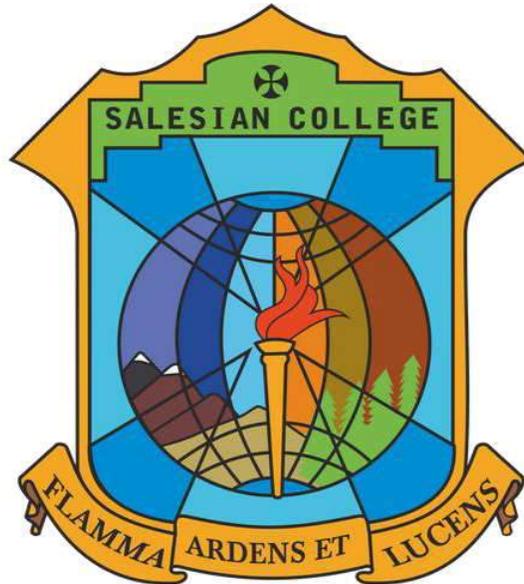
Head of the department

Supervisor



Principal

**IMPACT OF COVID-19 PANDEMIC ON  
SMALL GROCERY SHOPS (KIRANA) IN SILIGURI**



**Dissertation Submitted to North Bengal University in partial fulfilment of there  
requirement for the award of the degree of**

**BACHELOR OF ARTS**

**SUBMITTED BY**

**NICHOLS NISHANT PAUL**

**DATE: 2<sup>nd</sup> August, 2021**

**DECLARATION**

I declare this dissertation entitled “**IMPACT OF COVID-19 PANDEMIC ON SMALL GROCERY SHOPS (KIRANA) IN SILIGURI**” submitted to North Bengal University for the award of the degree of the Bachelor’s of Arts, is my original work. This dissertation has not been submitted to any other degree of this university or any other university.

Nichols Nishant Paul

Roll no.: 216101339692

Registration no.: 1011805010239

**CERTIFICATE**

This is to certify that the dissertation titled “**IMPACT OF COVID-19 PANDEMIC ON SMALL GROCERY SHOPS (KIRANA) IN SILIGURI**” submitted to the North Bengal university in partial fulfilment of the requirements for the degree of Bachelor of Arts embodies the result of *bonafide* research work carried out by Nichols Nishant Paul under my guidance and supervision. No part of the dissertation has been submitted for any other degree, diploma, associated-ship, fellowship.

All the assistance and help received during the course of the investigation have been duly acknowledge by her.



Ms. Pratista Dewan

Department of Sociology

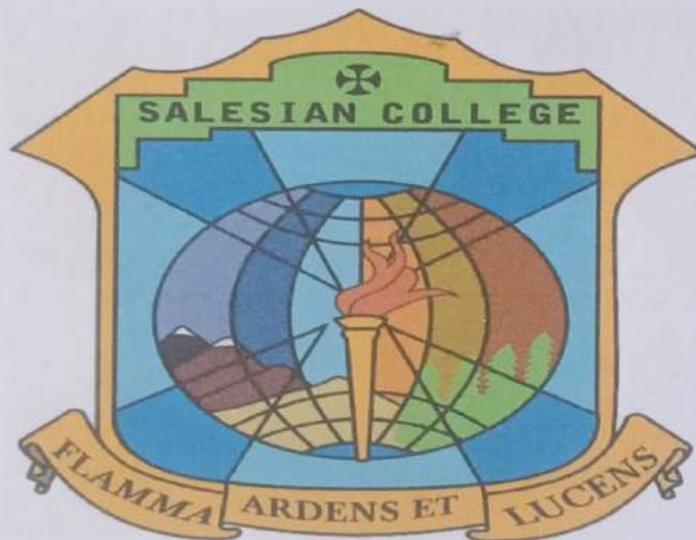
Salesian College Siliguri

Place : Siliguri

Date : 2<sup>nd</sup> August, 2021

A  
Project  
On  
**GENDER INEQUALITY AN ITS EFFECTS ON INDIAN  
SOCIETY**

*Submitted in partial fulfillment of the requirement of Degree of bachelor of  
Arts  
By  
(Nikhil Ghatani)*



**SALESIAN COLLEGE**  
Sonada, Darjeeling, West Bengal- 734219 (W.B)  
Registration Number- 0132005010135  
Session-(2020-2021)



## Department of Social Work

Salesian College Siliguri  
Ward no. 42, Don Bosco Colony  
Siliguri, West Bengal-734004  
Website: salesiancollege.ac.in

To

*Darjeeling Mary Ward Social Centre,  
Siliguri*

Dear Sir/ Madam,

Greetings to you from the Department of Social Work and field work education. The integrated Field Work Practicum at Salesian College aims to provide opportunities for students to apply their knowledge and information gained in the classroom to real situation. The students are encouraged to pursue and build a deeper understanding of issues and problems by applying social work skills, principles, theories and interventions.

We would kindly request you to place - *Mr./Ms. Sonamoni Hansola* (ROLL NO *2111101318458...*) of **FIRST/SECOND/THIRD YEAR BSW** student in your esteemed organization. The field work training will start from *...10.10.21.2022...* on **Thursdays and Fridays** of the week, except on notified holidays/ exams days of college.

If you have any queries or questions, you are welcome to contact Field Work Co-Ordinator Ms. Richayanti Peters Lepcha (8371913782) richapleпча@salesiancollege.net  
Ms. Rini Bhadra (8001603935) rini2slg@salesiancollege.net.

Looking for a great partnership in our common journey.

With kind regards,

*Sonamoni Hansola*

*Richayanti*

Field Work Co-ordinator

*Uelena*

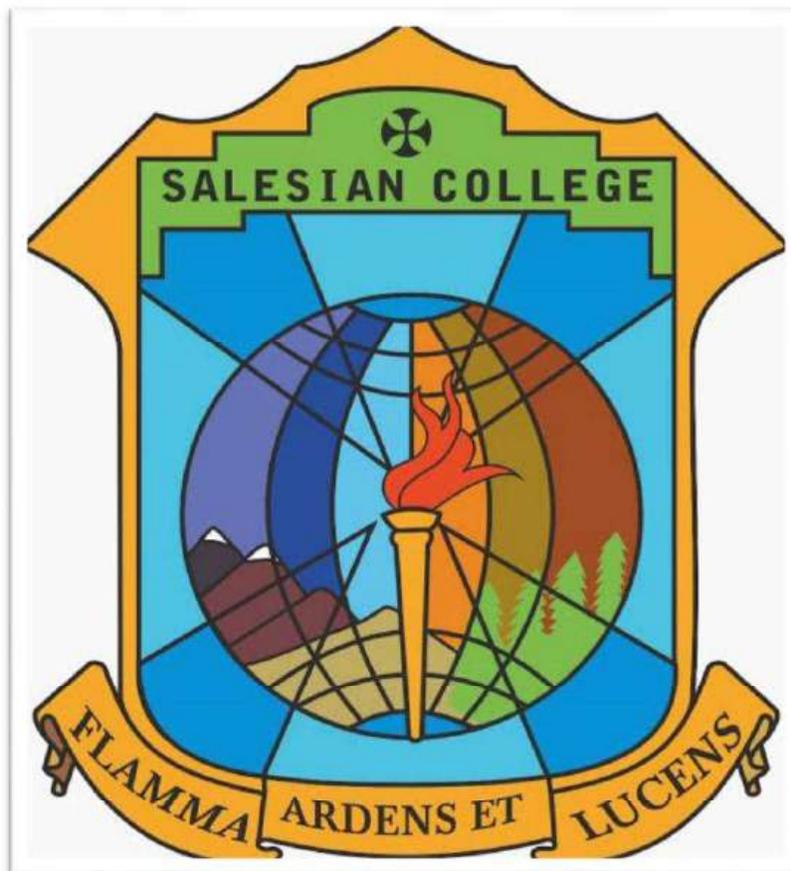
H.O.D, Department of Social Work

*Skujin*  
11/03/2022

**RESURGENCE OF GORKHALAND MOVEMENT 2017:  
IT'S ECONOMIC IMPACT ON THE HILLS**

**Dissertation Submitted To North Bengal University (Salesian College Siliguri Campus)**

**For the Partial fulfilment of the Requirement for the Award of the  
Degree of BACHELOR OF ARTS**



**SUBMITTED BY; SONIA DEWAN  
NORTH BENGAL UNIVERSITY  
DEPARTMENT OF SOCIOLOGY**

**2021**

Date: 04.08.2021

### **DECLARATION**

I declare that the dissertation entitled “**Resurgence of Gorkhaland Movement 2017: It’s economic impact on the Hills**” submitted to **North Bengal University** for the award of the degree of **Bachelor of Arts**, is my original work. This dissertation has not been submitted for any other degree of this university or any other University.

**Sonia Dewan**

Roll:2161013

No:39796

Registration No:1011805010429

**We recommend that this dissertation be placed before the examiners for evaluation**

*Pratishtha Dewan.*

**Head of the Department**

**Supervisor**

## CERTIFICATE

This is to certify that the dissertation entitled “**Resurgence of Gorkhaland Movement 2017: It’s economic impact on the hills**” submitted to North Bengal University is partial fulfilment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result of bona fide research work carried out by **Miss Sonia Dewan** under my guidance and supervision. No part of the dissertation has been submitted for any other degree of diploma.

All the assistance and help received during the course of the investigation has duly acknowledged by her.



Assistant Professor Pratishtha Dewan

Department of Sociology

Salesian College Siliguri Campus

North Bengal University

Place: Siliguri

Date:4.08.21

## Host Evaluation Instrument

Intern's Name: Sugandh Chetry

Host Organization or Institution: Radio Salesian 90.8 FM

Term or Dates of Internship: One month (08/02/2021 – 08/03/2021)

Evaluator: RJ Samir Chhetri

Job Title: Programme Coordinator

Please check the appropriate space for each of the following items:

*	Excellent	Good	Acceptable	Needs Improv.	Unacceptable
Attendance:		*			
Punctuality:	.	*			
Appearance:	*				
Knowledge:		*			
Output:		*			
Accuracy:	*				
Thoroughness:			*		
Management:					
Effort:		*			
	High - 5	4	3	2	Low - 1
Courteous					
Communication		*			
Adaptive		*			
Orderly	*				
Quick Learner	*				
Cooperative	*				
Follows Inst.	*				
Pro-Active		*			

**Additional Comments:**

- Always asks questions and seeks guidance when not sure of what to do.
- Demonstrates excellent oral and written communication skills.

**Overall Rating:** Excellent – Good – Fair – Needs Improvement – Poor  
**GOOD**

**Potential for Success:** Very High – High – Low – Very Low  
**HIGH**

Signature of Evaluator: Samir Akhtri

Seal:



Date: \_\_\_\_\_  
08/03/2021

\_\_\_\_\_

# COVID-19, Millennials, Gen-Z and the future of work – a changing system



*Submitted in partial fulfillment of the requirement for the Award of Degree of Bachelor of Arts ( Sociology Honours ) for the academic year of 2018- 2021*

Submitted by.

Themsorin H Ningshen

Sociology Part III

Mentored by

Asst. Pratishtha Dewan

Date: 4 / 8 / 2021

## DECLARATION

I declare that the dissertation entitled “**COVID-19, Millennials, Gen-Z and the future of work – a changing system**” submitted to **North Bengal University** for the award of the degree of Bachelor of Arts, is my original work. The dissertation has not been submitted for any other degree of this University or any other University.

**Themsorin H Ningshen**

Roll: 2161013

No. : 39815

Registration No : 1011805010470

**We recommend that this dissertation be placed before the examiners for evaluation**

*Pratishtha Dewan.*

**Head of the Department**

*Gunamanta*

**Principal**

**Supervisor**

**Salesian College, Siliguri**

## **CERTIFICATION**

This is to certify that the dissertation entitled “**COVID-19, Millennials, Gen-Z and the future of work – a changing system**” submitted to North Bengal in partial fulfillment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result bona fide research work carried out by **Miss Themsorin H Ningshen** under the guidance and supervision. No part of dissertation has been submitted for any other degree of diploma.

All the assistance and help received during the course of the investigation has been duly acknowledged by her.

*Pratishtha Dewan.*

**Assistant Professor** Pratishtha Dewan

**Department of Sociology**

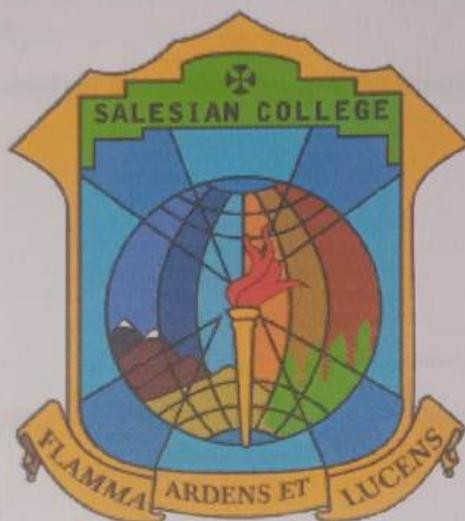
**Salesian College Siliguri, Campus**

**North Bengal University**

**Place: Siliguri**

A STUDY ON THE IMPACT OF SUBSTANCE ABUSE  
DISORDER ON YOUTH AND SOCIETY AND PROPOSED  
REMEDIAL ACTIONS

Tithi Banerjee  
(Department Of Social Work)



SALESIAN COLLEGE  
SONADA, DARJEELING WEST-BENGAL-734209(WB)  
REGISTRATION NUMBER- 0132005010140  
SESSION- 2021

CIN: U74909WB2017PTC221861  
GST No: 19AAACY9083C122

PAN: AAACY9083C



## Yaksha Holiday Home Pvt. Ltd.

Timothy Complex, Gandhinagar, Siliguri - 734001, West Bengal, India  
Contact No: +91 353 2540208; +91 9749670266; email: info@yakshaholiday.com

Date: 12 January, 2022

### TO WHOM IT MAY CONCERN

This is to certify that Mr. Ullas Rai has worked as an Intern in Yaksha Holiday Home Pvt. Ltd. from 24 November 2021 to 28 December 2021.

He has done a great job during his tenure in our organization.

We found him to have capacity for applying knowledge to his work situation. He has friendly personality, energetic, enthusiastic and has been hardworking and sincere in all his duties.

He has been willing to take on additional responsibility beyond the call of duty.

We thank him for his contribution and wish him success in his future endeavours.

Snom Dikit Panlook

Manager

Yaksha Holiday Home, Siliguri

**Date: 14.10.2020**

**TO WHOM IT MAY CONCERN**

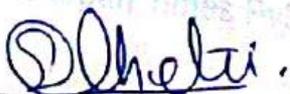
This is to certify that **Miss Vandana Kumari**, a student of Mass Communication , **Salesian College, Siliguri** has successfully completed 3(Three) month (From 7<sup>th</sup> December to 7<sup>th</sup> March 2020) Internship Program at **Darpan Times Pvt. Ltd.**

~~Her Internship activity includes familiarizations to all the Departments and their operations, processes and management overview. During the period of her Internship Program with us she was found Punctual, Hardworking and Inquisitive.~~

**We wish her every success in career and life.**

**For,**

**Darpan Times Pvt. Ltd**



**Authorized Signature**

Date: 31-10-2021

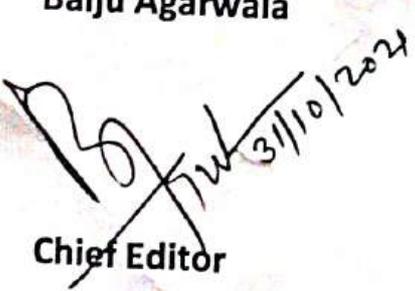
**To whom it may concern**

There is to certify that **Vandana Kumari** was employed in our organisation from **1st June to 31st October 2021**. She was last **designated as a Correspondent**. she resigned on her own accord for better career prospects.

During her tenure of employment she was found to be good and committed to work.

**We wish her all the best in her future endeavours.**

**Baiju Agarwala**

A handwritten signature in black ink, appearing to be 'Baiju', with the date '31/10/2021' written below it.  
**Chief Editor**

**DALIT WOMEN IN HILLS OF DARJEELING:  
UNDERSTANDING ECONOMIC EMPOWERMENT**

**Dissertation Submitted To North Bengal University**

**(Salesian College Siliguri Campus)**

*For the Partial fulfilment of the Requirement for the Award of the Degree of*

**BACHELOR OF ARTS**



**Submitted By**

**Nitisha Rai**

**NORTH BENGAL UNIVERSITY**

**Department of Sociology**

**2021**

Date: 2.08.21

**DECLARATION**

I declare that the dissertation entitled “**Dalit Women in Hill’s of Darjeeling: understanding economic empowerment**” submitted to **North Bengal University** for the award of the degree **Bachelor of Arts**, is my original work. This dissertation has not been submitted for any other degree of this university or any other University.

**Nitisha Rai**

Roll: 2161013      No.: 39699

Registration No.1011805010251

**We recommend that this dissertation be placed before the examiners for evaluation**

*Pratishtha Dewan.*

**Head of the Department**

**Supervisor**

## CERTIFICATE

This is to certify that the dissertation entitled “ **Dalit Women in Hill’s of Darjeeling: understanding economic empowerment**” submitted to North Bengal is partial fulfilment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result bona fide research work carried out by Miss Nitisha Rai under the guidance and supervision. No part of dissertation has been submitted for any other degree or diploma.

All the assistance and help received during the course of the investigation has been duly acknowledged by her.

*Prathistha Dewan.*

Assistant Professor Prathistha Dewan

Department of Sociology

Salesian College Siliguri, Campus

North Bengal University

Place: Siliguri

Date: 2.08.21

## Host Evaluation Instrument

Intern's Name: Pema Shedon Lama

Host Organization or Institution: Radio Salesian 90.8 FM

Term or Dates of Internship: One month (08/02/2021 – 08/03/2021)

Evaluator: RJ Samir Chhetri

Job Title: Programme Coordinator

Please check the appropriate space for each of the following items:

*	Excellent	Good	Acceptable	Needs Improv.	Unacceptable
Attendance:	*				
Punctuality:	.	*			
Appearance:		*			
Knowledge:		*			
Output:	*				
Accuracy:	*				
Thoroughness:			*		
Management:					
Effort:	*				
	High - 5	4	3	2	Low - 1
Courteous					
Communication		*			
Adaptive		*			
Orderly		*			
Quick Learner	*				
Cooperative	*				
Follows Inst.	*				
Pro-Active		*			

**Additional Comments:**

- Rjs and co-interns have commented on high levels of accuracy and work productivity.
- Takes pride in work and strives to improve work performance.
- All promos, reports, scripts and live radio performance are completed on time with no errors.

**Overall Rating:** Excellent – Good – Fair – Needs Improvement – Poor  
**EXCELLENT**

**Potential for Success:** Very High – High – Low – Very Low  
**HIGH**

Signature of Evaluator: Samir Chhetri

Seal:



Date: \_\_\_\_\_  
08/03/2021

\_\_\_\_\_



# Salesian College SONADA & SILIGURI

NAAC Accredited 'A' Grade (3<sup>rd</sup> Cycle) & twice UGC certified College with  
Potential for Excellence (CPE)

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## Photos of Field Trips of BSW

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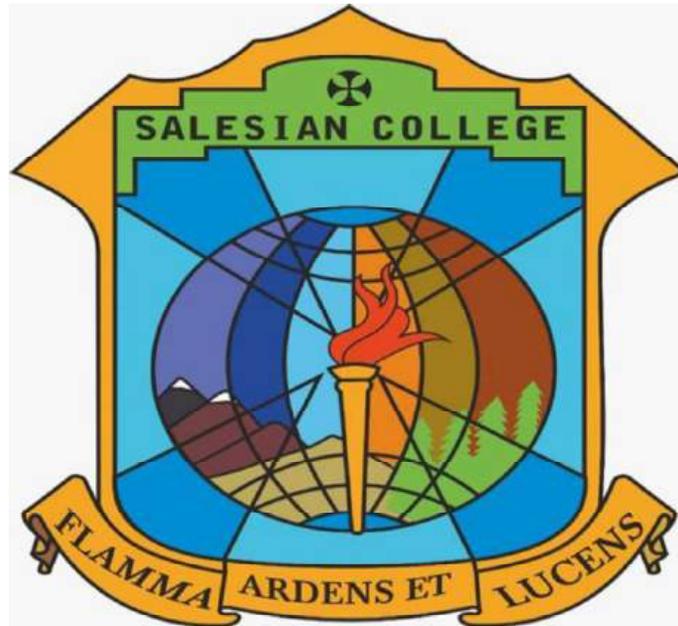








# DRUG ABUSE AMONG THE YOUTH IN SIKKIM



*Submitted in partial fulfilment of the requirement for the Award of  
Degree of Bachelor of Arts (Sociology Honours for the academic year of  
2018-2021)*

Submitted by:

Phuntsok Donkar

Sociology Honours Part – III

Mentored by:

Asst. Prof. Pratishtha Dewan

**Date:26/8/21**

**Declaration**

The dissertation entitled “Drug abuse among the youth in Sikkim” is conducted under the supervision of Miss Pratishtha Dewan, the HOD at Sociology Department, Salesian College Siliguri Campus.

I declare that the work in this dissertation has been carried out by me in the department of Sociology. No part of this dissertation has been previously or currently presented for any other degree or diploma.

**Phuntsok Donkar**

**Roll: 2161013**

**No: 39711**

**Registration No: 1011805010272**

**We recommend that this dissertation be placed before the examiners for evaluation.**

*Pratishtha Dewan.*

**Head of The Dept.**

**Salesian College Siliguri**

*Pratishtha Dewan*

**Principal**

**Supervisor**

## **Certification**

This is to certify that the dissertation entitled “Drug abuse among the youth of Sikkim” submitted to North Bengal University in partial fulfilment of the requirement for the degree of Bachelor of Arts in Sociology embodies the result bona fide research work carried out by Miss Phuntsok Donkar under my guidance and supervision. No part of the dissertation has been submitted for any other degree or diploma.

All the assistance and help received during the course of the investigation have been duly acknowledged by her.

*Pratishtha Dewan.*

**Assistant Professor: Pratishtha Dewan**

**Department of Sociology**

**Salesian College, Siliguri Campus**

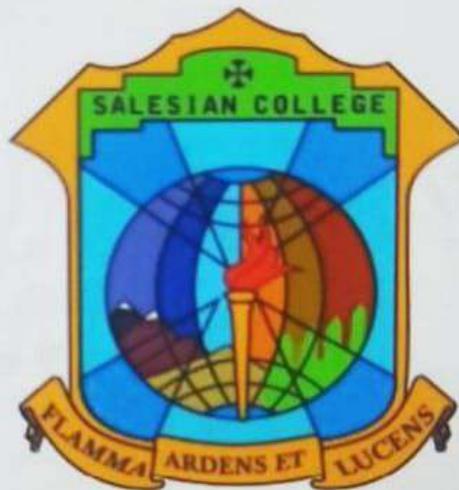
**North Bengal University**

Place: Sikkim

Date: 26.8.21

# **COMMUNITY PROFILE SURVEY ON DOMESTIC VIOLENCE**

**SUBMITTED IN THE PARTIAL FULFILMENT OF THE DEGREE OF  
BACHELOR OF SOCIAL WORK**



**Submitted by : Prabachan Thapa**

**Session: 2020-2021.**

## **Marriage among gurung community**

Desertation submitted to North Bengal University in partial fulfillment of the requirement  
for the award of the degree of



**BACHELOR OF ARTS**

**Submitted by**  
**Prasant gurung**

Date : 02/08/2021

**DECLARATION**

I declare this dissertation entitled "Marriage among gurung community" submitted to North Bengal University for the award of the degree of the Bachelor's of Arts, is my original work. This dissertation has not been submitted to any other degree of this university or any other any other university.

Prasant Gurung

Roll no:

Registration no

:

### Certificate

This is to certify that the dissertation entitled "Marriage among guring community" submitted to the North Bengals university in partial fulfillment of the requirements for the degree of Bachelor of Arts embodies the result of *bonafide* research work carried out by Prasant Gurung under my guidance and supervision. No part of the dissertation has been submitted for any other degree, diploma, associated-ship, fellowship

All the assistance and help received during the course of the investigation have been duly acknowledge by her.

Ms. Christina Lepcha  
Department of Sociology

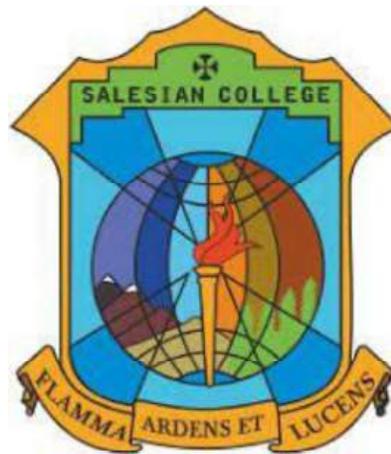


Ms. Pratishtha Dewan  
Head, Department of Sociology  
Salesian College, Siliguri

**ECONOMIC IMPACT OF COVID19**

**ON THE**

**PORTERS OF DARJEELING**



**Dissertation submitted to the University of North Bengal in partial fulfillment of the**

**Requirement for the award of the degree of**

**BACHEALORS OF ARTS**

**Submitted by**

**Prasant Kharga**

## **ACKNOWLEDGEMENT**

I would like to express my deepest gratitude to my respected Head of Department Ms. Pratistha Dewan and my supervisor, Ms. Cristina Lepcha for patience guidance and her enthusiastic encouragement throughout my work. I would also like to express my very great appreciation to all the faculties of my Department for their valuable and constructive suggestions during the planning and development of this research work.

It gives me immense pleasure to thank my institution, Salesian College Siliguri campus and the University of North Bengal for giving me the opportunity to do this research through which I got to add some knowledge and promoting my interest of research.

I would also like to express my heartfelt thanks to all my classmates, for helping and encouraging me throughout my work.

Lastly, my sincere thanks to all the academicians and the authors who enriched my knowledge through their scholarly books, research articles, dissertations and all my friends who helped me directly or indirectly in the completion of the research.

Prasant Kharga

## CERTIFICATE

This is to certify that the dissertation entitled “**Economic Impact of Covid-19 on the Porters of Darjeeling**” submitted to **North Bengal University** in partial fulfilment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result bona fide research work carried out by Mr. Prasant Kharga under my guidance and supervision. No part of the dissertation has been submitted for any other degree or diploma.

All the assistance and help received during the course of the investigation have been duly acknowledge by her.

**Assistant Professor Christina Lepcha**  
**Department of Sociology**  
**Salesian College, Siliguri Campus**  
**North Bengal University**



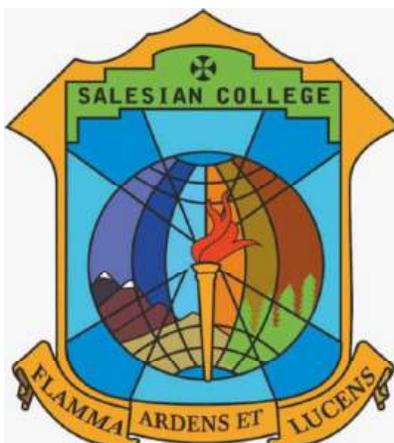
**Pratishtha Dewan**  
**Head, Department of Sociology**  
**Salesian College, Siliguri**

**Exclusion of The Transgender Community  
and  
Its Impact**

*Dissertation Submitted to North Bengal University in Partial Fulfilment of the  
Requirement for the Award of the Degree of*

**BACHELOR OF ARTS**

**Submitted by  
Prateeksha Dev**



**SALESIAN COLLEGE, SILIGURI CAMPUS**

*[A Government recognized, minority educational institution of the Catholic Church, run by  
Salesians of Don Bosco, under the North Bengal University, accredited by NACC with grade  
'A']*

**Department of Sociology**

**Arts and Humanities**

**2021**

Date: 26.07.2021

**DECLARATION**

I declare that the dissertation entitled “**Exclusion of the Transgender Community and Its Impact**” submitted to **University of North Bengal** for the award of the degree of **Bachelor of Arts (Sociology)**, is my original work. This dissertation has not been submitted for any other degree of this University or any other University.

**Prateeksha Dev**

Roll No. 216101339719

Registration No. 1011805010287

**We recommend that this dissertation be placed before the examiners for evaluation**

*Pratishtha Dewan.*

**Head of the Department  
Salesian College, Siliguri**

**Supervisor**

## **CERTIFICATE**

This is to certify that the dissertation entitled “**Exclusion of the Transgender Community and its Impact**” submitted to **University of North Bengal** in partial fulfilment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result of bona fide research work carried out by **Ms. Prateeksha Dev** under my guidance and supervision. No part of the dissertation has been submitted for any other degree, diploma, associate-ship, fellowship.

All the assistance and help received during the course of the investigation have been duly acknowledged by her.



**Assistant Professor Pratishtha Dewan**

**Department of Sociology**

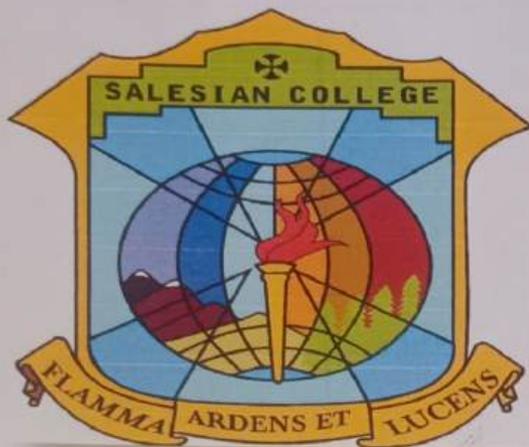
**Salesian College, Siliguri Campus**

**North Bengal University**

Place: Siliguri

Date: 26.07.2021

# **AWARENESS OF DRUGS ABUSE IN THE COMMUNITY**



**YEAR - 2021**

*NAME : PRIYAL LAMA*

*DEPARTMENT: SOCIAL WORK*

*REG.NO:012005010137*

*ROLL.NO.:212013313227*

*COLLEGE: SONADA SALESIAN*

*COLLEGE*



## Department of Social Work

Salesian College Siliguri  
Ward no - 42, Don Bosco Colony  
Siliguri, West Bengal-734004  
Website salesiancollege.ac.in

To

*Lava Kendra*

Dear Sir/ Madam,

Greetings to you from the Department of Social Work and field work education. The integrated Field Work Practicum at Salesian College aims to provide opportunities for students to apply their knowledge and information gained in the classroom to real situation. The students are encouraged to pursue and build a deeper understanding of issues and problems by applying social work skills, principles, theories and interventions.

We would kindly request you to place *Mr./Ms. Ram Kumar* (ROLL NO. *202030021287*) of FIRST/SECOND/THIRD YEAR BSW student in your esteemed organization. The field work training will start from *24/03/2022* on Thursdays and Fridays of the week, except on notified holidays/ exams days of college.

If you have any queries or questions, you are welcome to contact Field Work Co-Ordinator Ms. Richayanti Peters Lepcha (8371913782) richaplecha@salesiancollege.net  
Ms. Rini Bhadra (8001603935) rini2slg@salesiancollege.net

Looking for a great partnership in our common journey.

With kind regards,

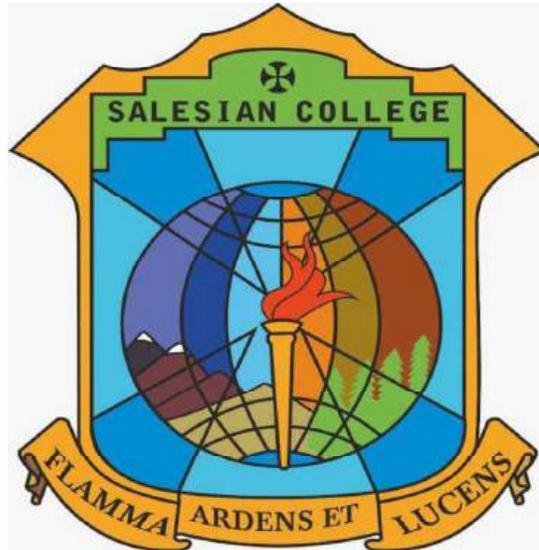
*Richayanti*

Field Work Co-ordinator

*Meleka*

H.O.D, Department of Social Work

*A Project on Shamanism in the Rai Community*



*Submitted in the partial fulfillment of the requirement for the Award of Degree of Bachelor of Arts ( Sociology ) for the academic year of 2021*

Submitted by.

Rashika Gurung

Department of Sociology

6<sup>th</sup> Semester

Mentored by Asst. Professor Arunima Bhowmick

**Date: 26.07.2021**

## **DECLARATION**

I declare that the dissertation entitled “**Shamanism in the Rai Community**” submitted to **North Bengal University** for the award of the degree Bachelor of Arts, is mu original work. The dissertation has not been submitted for any other degree of this university or any other University.

**Rashika Gurung**

Roll No : 216101339734

Registration No : 1011805010327

**We recommend that this dissertation be placed before the examiners for evaluation**

*Pratishtha Dewan.*

**Head of Department**

**Salesian College, Siliguri**

*Gangadhar*

**Principal**

**Supervisor**

## CERTIFICATION

This is to certify that the dissertation “ Shamanism in the Rai Community” submitted to the North Bengal in partial fulfillment of the requirement of the degree of Bachelor of Arts in Sociology embodies the result of the research work carried out by Miss Rashika Gurung under the guidance and supervision . No part of the dissertation has been submitted for any other degree of diploma.

All the assistance and help received during the course of the investigation has been duly acknowledge by her.

Assistant Professor Arunima Bhowmick  
Department of Sociology  
Salesian College Siliguri, Campus  
North Bengal University  
Place: Siliguri  
Date : 26.07.2021



Pratishtha Dewan  
Head, Department of Sociology  
Salesian College, Siliguri



# Salesian College

## SONADA & SILIGURI

NAAC Accredited 'A' Grade (3<sup>rd</sup> Cycle) & twice UGC certified College with Potential for Excellence (CPE)

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### Events & Activities

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<b>Title of the Event</b>	<i>Educational Field Trip</i>
<b>Date</b>	<i>09-12-2021</i>
<b>Time</b>	<i>10:00 am</i>
<b>Mode/Venue</b>	<i>Doordarshan Kendra, Jalpaiguri</i>
<b>Link</b>	<i>NA</i>
<b>Total number of Days</b>	<i>01</i>
<b>Organized by Dept/Club/Cell/Committee</b>	<i>Mass Communication &amp; Journalism</i>
<b>In Collaboration with</b>	<i>Doordarshan</i>
<b>Event Organizers</b>	<i>Dept. of Mass Communication &amp; Journalism</i>
<b>Faculty-in-charge of the Event</b>	<i>Ms. Nawaneeta Subba</i>
<b>Total number of Participants</b>	<i>22</i>
<b>Total number of Faculty involved</b>	<i>04</i>
<b>Faculty-in-charge of Report &amp; upload in ERP</b>	<i>Ms. Nawaneeta Subba</i>

## Student Attendance

---

Sl. No.	Name
01	Pratistha Kumai
02	Krishna Sharma
03	Saloni Bansal
04	Asish Thapa
05	Prience Subba
06	Neha Bhatra
07	Salomi Rai
08	Sringkhala Subba
09	Pratyusha Singha Roy
10	Kalyani Chettri
11	Ishika Sah
12	Smritee Saha
13	Anindya Sarkar
14	Alisha Thapa
15	Akash Gurung
16	Purnima Limbu
17	Roselyn
18	Shayan Sarkar
19	Aditi Agarwal
20	Mahima Tiwari
21	Moumita Roy
22	Manika Rana

## Report

---

The department of Mass Communication and Journalism organized an educational field trip to Doordarshan Kendra Regional Centre situated in Burdwan road, Kamrangaguri, Siliguri on 9th of December for the 1<sup>st</sup> and 3<sup>rd</sup> Semester students. Fr. (Prof.) C.M Paul (Vice - Principal, Science, SCSC) with four faculty members joined the students on the trip.

The students were divided into three groups with one teacher allotted to each group. The staff members of Doordarshan gave the students a round tour of the station. The tour started with the main studio where live programmes, discussions, dances and songs are recorded. The tour continued to the production control room where the recordings are monitored and stored also known as the Video tape recorder room. The tour of the editing room was followed with the final stage where all the recordings are collected and then sent to Kolkata via satellite through the Earth station which are then broadcasted to the viewers. The various stages were explained meticulously with examples by the representatives of DD, clearing the doubts of the students. The students were shown workings of the various lighting techniques, sound, camera angles and video.

"It was great to learn about the technical and behind the scene workings of a television broadcast station", said Shubh Somani of 3rd semester.

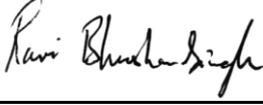
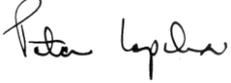
# Geo - tagged Photographs

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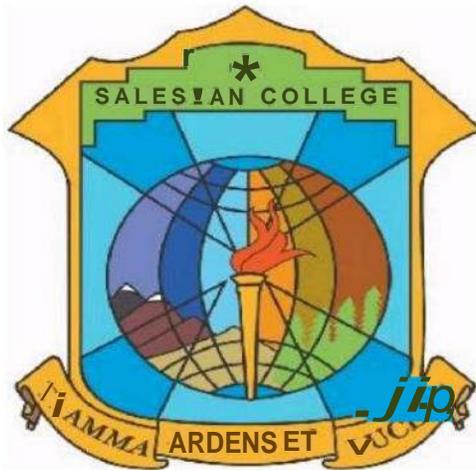


## Verified & Approved by

---

Name	Designation	Signature
Mr. Ravi Bhushan Singh	Head of Department	
Mr. Peter Lepcha	Dean	
Fr. (Dr.) Saju Puthuserry SDB	Vice - Principal	
Dr. Terence Mukhia	IQAC Co-ordinator	

RISE ON THE PRIVATIZATION OF LOCAL WATER RESOURCES DUE TO  
WATER SCARCITY: A STUDY OF DARJEELING TOWN



*Submitted in partial fulfillment of the requirement for the Award of Degree of Bachelor of Arts (Sociology Honors for the academic year of 2018-2021)*

**Submitted by:**

Rinchen Sherpa

Sociology Honours Part III

**Mentored by:**

Ass. Prof. Pratishtha Dewan

Date: 2<sup>nd</sup> of August

DECLARATION

I declare that the dissertation entitled 'Rise on the Privatization of local water resources due to water scarcity: a study of Darjeeling town' submitted to North Bengal University for the award of the degree of Bachelors of Arts, is my original work. This dissertation has not been submitted for any other degree of this University or any other University.

Rinchen Sherpa

Roll no: 2161013

No: 39738

Registration No: 1011805010336

We recommend that this dissertation be placed before the examiners for evaluation.

*Pratishtha Dewan* 

Head of the Dept

Principal

Supervisor

Salesian College Siliguri

**CERTIFICATE**

This is to inform that the dissertation entitled "**Rise on the Privatization of local water resources due to water scarcity: a study of Darjeeling town**" submitted to the **North Bengal University** in partial fulfillment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result of bona fide research work carried out by Ms. Rinchen Sherpa under my guidance and supervision. No part of the dissertation has been submitted for any other degree or diploma.

All the assistance and help received during the course of the investigation have been duly acknowledged by her.

*Pratistha Dewan.*

**Ms. Pratistha Dewan**

**Department of Sociology**

**Salesian College, Siliguri Campus**

**North Bengal University**

**Place: Siliguri**

**Date: 2nd of August**

Project report on

“EVERGREEN ENGLISH SCHOOL WEBSITE”

Submitted in partial fulfillment of the requirement for the

award of degree of

BACHELORS

OF

COMPUTER APPLICATION



North Bengal University

By

ROHAN SUBBA

(Regd. No: 0131806030095)

Under the guidance of:

Internal Guide:

Mr. Vivek Shrestha

Asst. Professor, BCA department

# SALESIAN COLLEGE SONADA

## Department of BCA



## CERTIFICATE

This is to certify that **ROHAN SUBBA** has completed his final semester project work entitled "**ONLINE SCHOOL WEBSITE**" as a partial fulfillment for the award of Bachelor of Computer Application degree, during the academic year 2019 under my (our joint) Supervision.

**Signature of Internal Guide:**

Mr Vivek Shrestha

Asst. Professor, BCA Dept.

Salesian College Sonada

**Signature of HOD:**

Prof. Nikhil Pradhan

HOD, BCA Dept.

Salesian College Sonada

**Signature of the principal**

Fr (Prof) George Thadathil

Salesian College Sonada

Project report on

“EVERGREEN ENGLISH SCHOOL WEBSITE”

Submitted in partial fulfillment of the requirement for the

award of degree of

BACHELORS

OF

COMPUTER APPLICATION



North Bengal University

By

MEEKHANG SUBBA

(Regd. No: 0131806030052)

Under the guidance of:

Internal Guide:

Mr. Vivek Shrestra

Asst. Professor, BCA department

# SALESIAN COLLEGE SONADA

## Department of BCA



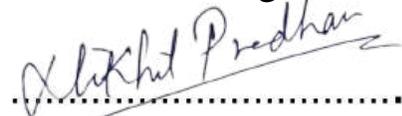
### CERTIFICATE

This is to certify that **MEEKHANG SUBBA** has completed his final semester project work entitled "**ONLINE SCHOOL WEBSITE**" as a partial fulfillment for the award of Bachelor of Computer Application degree, during the academic year 2019 under my (our joint) Supervision.



.....  
**Signature of Internal Guide:**

Mr Vivek Shrestha  
Asst. Professor, BCA Dept.  
Salesian College Sonada



.....  
**Signature of HOD:**

Prof. Nikhil Pradhan  
HOD, BCA Dept.  
Salesian College Sonada

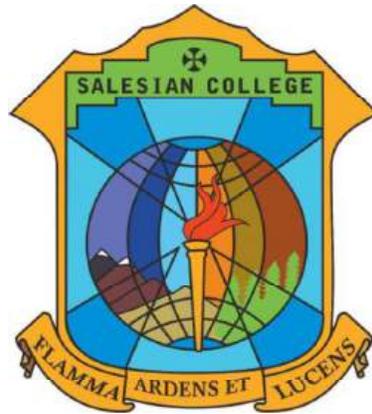


.....  
**Signature of the principal**  
Fr (Prof) George Thadathil  
Salesian College Sonada

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*Child Trafficking in Kalimpong District*

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Submitted in partial fulfillment of the requirement for the Award of  
Degree of Bachelor of Arts (Sociology Honors) for the academic  
Year of 2018-2021

Submitted by

Rufus Gain Tshering Lepcha

Mentored by

Asst. Professor Arunima Bhowmik

## **ACKNOWLEDGEMENT**

I would wish to categorical my deepest feeling to my revered Head of Department and my guide, Ma'am Pratihtha Dewan for her patience steerage and her spirited encouragement through my work. Protista might conjointly like to express my terribly great appreciation to all or any Dean colleagues of my Department for his or her valuable and constructive suggestion throughout the look and development of this analysis work. It provides Pine Tree State vast pleasure to convey my establishment Salesian faculty Siliguri field and therefore the University of North Bengal forgiving me the chance to try and do this research through that I need to add some data and promoting my research interest. I might conjointly wish to categorical my sincere because of all my friends for continually serving to and inspiring Pine Tree State throughout my work. I'm always grateful to my oldsters who are to blame for my growth and for providing me with everything that I required to create this work a decent one. Lastly, my sincere thanks to all the academicians and the authors who enriched my knowledge through their scholarly books, research, articles, dissertations

and all my friends who helped me directly or indirectly in the completion of this research

### **CERTIFICATE**

This is to certify that the dissertation title "Child Trafficking in Kalimpong District" submitted to North Bengal University in partial fulfillment of the requirement for the degree of Bachelors of Arts embodied the results of Benfield research carried out by Rufus Gain Tshering Lepcha under the guidance and supervision. No part has been submitted to other degree, diploma, associate-ship, fellowship. All the assistance and help received during the course of the investigation have been duly acknowledged by her.

Assistant Professor Mrs Arunima Bhowmick  
Department of Sociology  
Salesian College Silliguri Campus



Ms Pratishta Dewan  
Head, Department of Sociology  
Salesian College Silliguri

CIN: U74999WB2017PTC221861  
GST No: 19AAACY9083C1Z2

PAN: AAACY9083C



## Yaksha Holiday Home Pvt. Ltd.

Timothy Complex, Gandhinagar, Siliguri - 734001, West Bengal, India  
Contact No: +91 353 2540208; +91 9749670266; email: info@yakshaholiday.com

Date: 12 January, 2022

### TO WHOM IT MAY CONCERN

This is to certify that Mr. **Saddam Hussain** has worked as an Intern in Yaksha Holiday Home Pvt. Ltd, from 24 November 2021 to 28 December 2021.

He has done a good job during his tenure in our organization. We found him to be hardworking and sincere in all his duties.

We thank him for his contribution and wish him success in his future endeavours.

Snom Dikit Panlook  
Manager  
Yaksha Holiday Home, Siliguri



**A Historical Narration of Khasas in the  
Trans-Himalayan Region of India**



*Dissertation Submitted to North Bengal University in Partial Fulfilment of the  
Requirement for the Award of the Degree of*

**BACHELOR OF ARTS**

**Submitted by  
Sadiksha Roka Chhetri**

Date: 26.07.2021

**DECLARATION**

I declare that the dissertation entitled “**A Historical Narration of Khasas in the Trans-Himalayan Region of India**” submitted to **North Bengal University** for the award of the degree of **Bachelor of Arts** is my original work. This dissertation has not been submitted for any other degree of this university or other university.

**Sadiksha Roka Chhetri**

Roll no: 216101339748

Registration no: 1011805010359

**We recommend that this dissertation be placed before the examiners for evaluation.**

*Pratishtha Dewan.*  
**Head of the Department**

**Supervisor**

## CERTIFICATE

This is to certify that the dissertation entitled “**A Historical Narration Of Khas in the Trans-Himalayan Region of India**” submitted to **North Bengal University** in partial fulfilment of the requirement for the degree of **Bachelor of Arts** embodies the result of bona fide research work carried out by **Ms. Sadiksha Roka Chhetri** under my guidance and supervision. No part of the dissertation has been submitted for any other degree or diploma.

All the assistance and help received during the course of the investigation has been duly acknowledged by her.

*Pratishtha Dewan.*

**Assistant Professor: Pratishtha Dewan**

**Department of Sociology**

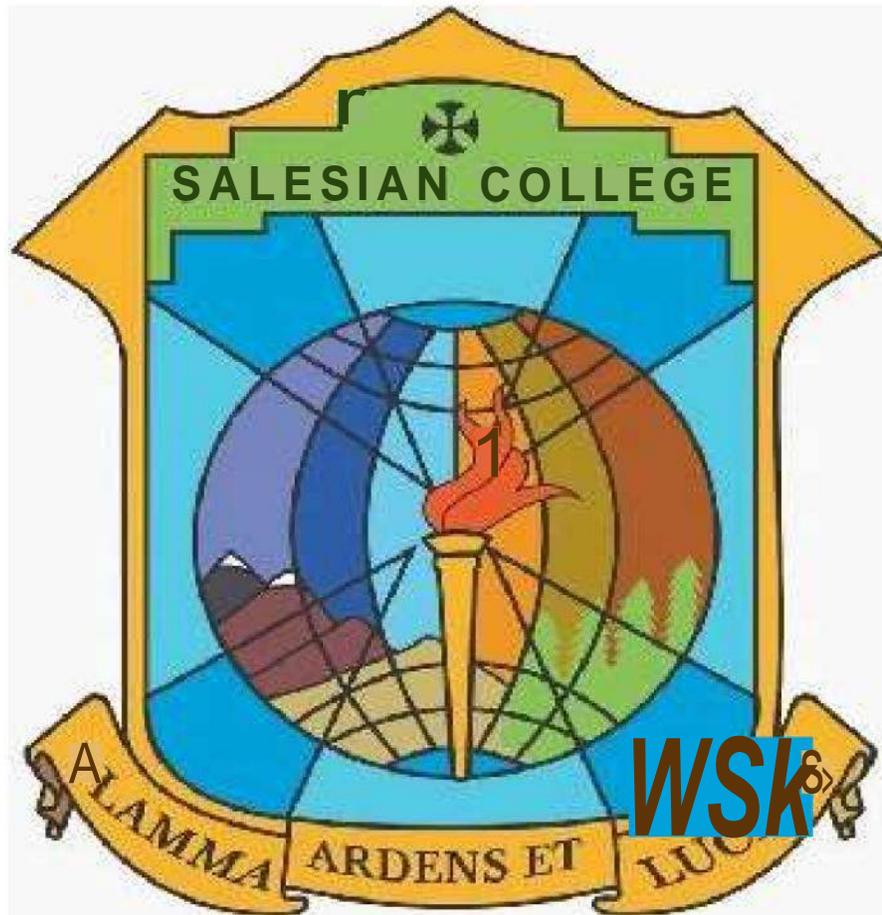
**Salesian College, Siliguri Campus**

**North Bengal University**

Place: Siliguri

Date: 26.07.2021

# IMPORTANCE OF SYMBOLISM AMONG CHRISTIAN COMMUNITY IN CHIBBO BUSTY, KALIMPONG



*Submitted in partial fulfillment of the requirement for the Award of Degree of Bachelor of Arts ( Sociology Honours ) for the academic year of 2019- 2021*

Submitted by.

Samden Tamang

Sociology,

Semester -VI

Mentored by

Asst. Professor Arunima Bhowmick

# DECLARATION

**I declare that the dissertation entitled “IMPORTANCE OF SYMBOLISM AMONG CHRISTIAN COMMUNITY IN CHIBBO BUSTY,KALIMPONG” submitted to North Bengal University for the award of the degree Bachelor of Arts , is my original work. The dissertation has not been submitted for any other degree of this University or any other University.**

***Samden Tamang***

Roll No. : 216101339753

Registration No. 1011805010367

***We recommend that this dissertation be placed before the examiners for evaluation***



**Head of the Department**

**Salesian College,  
Siliguri**



**Principal**

**Supervisor**

# CERTIFICATION

This is the certify that the dissertation entitled “**IMPORTANCE OF SYMBOLISM AMONG CHRISTIAN COMMUNITY IN CHIBBO BUSTY,KALIMPONG**” submitted to North Bengal is partial fulfillment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result bona fide research work carried out by **Master Samden Tamang** under the guidance and supervision. No part of dissertation has been submitted for any other degree of diploma.

All the assistance and help received during the course of the investigation has been duly acknowledged by him.

Assistant Professor Arunima Bhowmick  
Department of Sociology  
Salesian College Siliguri  
North Bengal University  
Place : Siliguri

*Pratishtha Dewan*  
Pratishtha Dewan  
Head, Department of Sociology  
Salesian College, Siliguri

To,

Date:25-10-2021

Dristi Agarwal

Siliguri

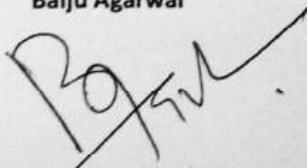
With reference to your application and the subsequent interview you had with us. We are pleased to offer you the position of trainee reporter under the terms and condition as discussed and agreed upon.

You will be required to join on or before any day but not later than 1st November 2021.

Thanking you,

Yours sincerely

Baiju Agarwal



for News Now

To,

Date: 25-10-2021

Sangeta Chowdhury

Siliguri

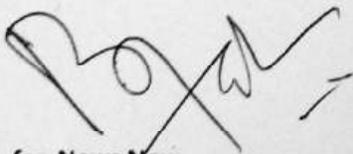
With reference to your application and the subsequent interview you had with us. We are pleased to offer you the position of trainee reporter under the terms and condition as discussed and agreed upon.

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Thanking you,

Yours sincerely

Baiju Agarwal



for, News Now



# **Salesian College, Siliguri**

**Department of Social Work  
Field work**

**Name of the Student: Sanjukta Singha**

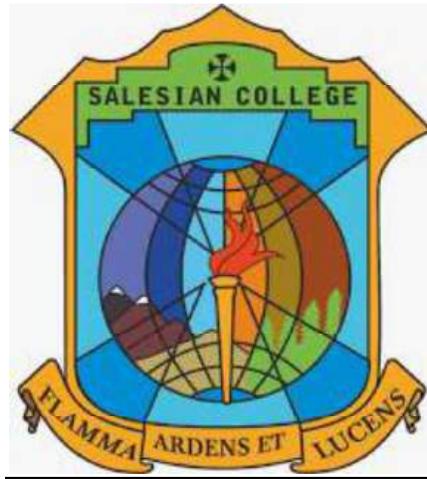
**Course: B A (Honours) Social Work**

**Roll No: SL20192300102209**

**Semester/Year: 5th Semester**

*Sanjukta Singha*

**THE IMPACT OF COVID-19 ON THE PRIVATE SECTORS**  
**OF**  
**TAKDAH CANTT.**



*Submitted in partial fulfillment of the requirement for the Award of  
Degree of Bachelor of Arts (Sociology Honors for the academic year  
of 2018-2021)*

**BACHELOR'S OF ARTS**

**Submitted by:**

Sarojani Pradhan

Sociology Honours Part III

**Mentored by:**

Assist. Prof. Pratihtha Dewan

## **ACKNOWLEDGEMENT**

I would like to express my deepest gratitude to my respected Head of Department, Pratistha Dewan and Assistant Professor, Chunku Christina Lepcha for their patience, guidance and her enthusiastic encouragement throughout my work. I would also like to express my very great appreciation to all the faculty of the Department for their valuable and constructive suggestions during the planning and development of this research work.

It gives me immense pleasure to thank my institution, Salesian College Siliguri campus and the University of North Bengal for giving me the opportunity to do this research through which I got to add some knowledge and promoting my interest of research.

Lastly, my sincere thanks to all the academicians and the authors who enriched my knowledge through their scholarly books, research articles, dissertations and all my friends and family who helped me directly or indirectly in the completion of the research.

Sarojani Pradhan

## CERTIFICATE

This is to certify that the dissertation entitled ‘ **Impact of Covid 19 on the Private Sectors of Takdah Cantonment**’ submitted to the **North Bengal University** in partial fulfillment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result bona fide research work carried out by Ms. Sarojani Pradhan under my guidance and supervision. . No part of the dissertation has been submitted for any other degree or diploma.

All the assistance and help received during the course of the investigation have been duly acknowledged by her.

*Pratistha Dewan.*

**Assistant professor: Ms. Pratistha Dewan**

**Department of Sociology**

**Salesian College, Siliguri Campus**

**North Bengal University**

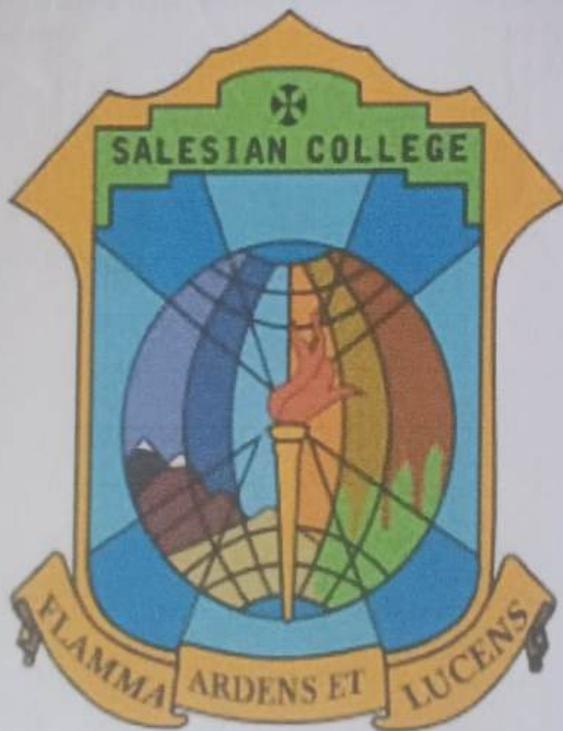
**Place: Siliguri**

**Date: 30/07/2021**

Date: 30/07/2021

A Project On  
Child Labour and its impact and relation to gender  
inequality Submitted in the partial fulfilment of the Degree of  
Bachelor of Social Work

By  
(Shreya Rai)



*SALESIAN COLLEGE*

Sonada, Darjeeling, West Bengal-734209

Session 2020-2021

# NEWARI CULTURE

## (EHI- BEL BIBAH)



*SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENT  
OF THE AWARD OF DEGREE OF BACHELOR OF ARTS  
{SOCIOLOGY HONOURS FOR THE ACADEMIC YEAR OF 2018-  
2021} 2021}*

SUBMITTED BY:

Shriya Pradhan  
Lepcha

Sociology Honours Part III

*Chunku*

MENTORED BY:

Prof. Chunku Christina



## ACKNOWLEDGEMENT

I would like to express my deepest gratitude to my respected Head of Department, Pratistha Dewan , Assistant Professor, Chunku Christina Lepcha and Arunima Bhowmik for their patience, guidance and her enthusiastic encouragement throughout my work. I would also like to express my very great appreciation to all the faculty of the Department for their valuable and constructive suggestions during the planning and development of this research work.

It gives me immense pleasure to thank my institution, Salesian College Siliguri campus and the University of North Bengal for giving me the opportunity to do this research through which I got to add some knowledge and promoting my interest of research.

Lastly, my sincere thanks to all the academicians and the authors who enriched my knowledge through their scholarly books, research articles, dissertations and all my friends and family who helped me directly or indirectly in the completion of the research.

Shriya Pradhan



## CERTIFICATION

This is to certify that the dissertation entitled "**Newari Culture (Ihi- Bel Bibah)**" submitted to the **North Bengal University** in partial fulfillment of the requirement for the degree of **Bachelor of Arts in Sociology** embodies the result bona fide research work carried out by Ms. Shriya Pradhan under my guidance and supervision. . No part of the dissertation has been submitted for any other degree or diploma.

All the assistance and help received during the course of the investigation have been duly acknowledged by her.

*Pratishtha Dewan*

**Ms. Pratishtha Dewan**

**Department of Sociology**

**Salesian College, Siliguri Campus**

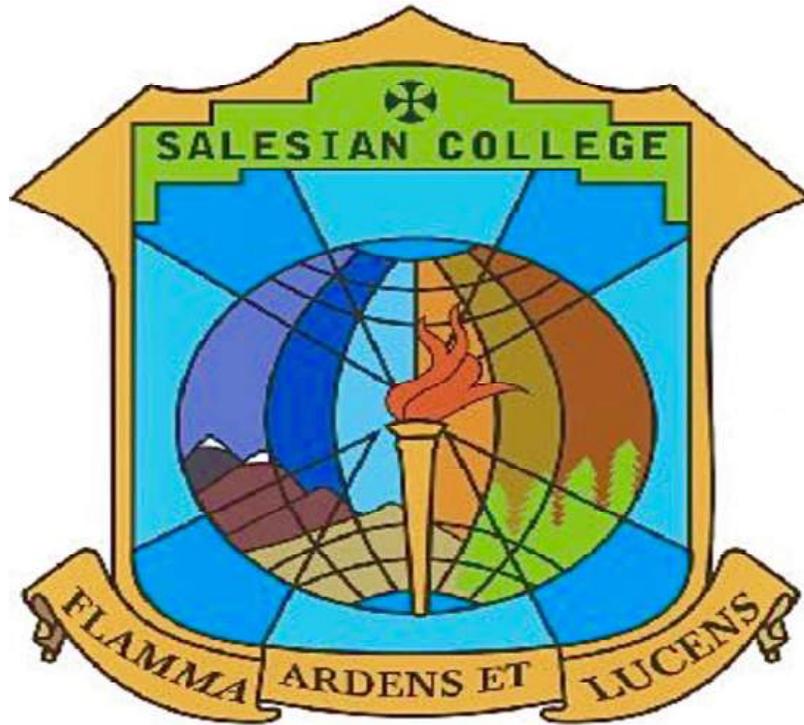
**North Bengal University**

**Place: Siliguri**

**Date: 30/07/2021**



## WASTE MANAGEMENT IN DARJEELING



Dissertation submitted to North Bengal University in partial fulfilment of the Requirement for the award of the degree of BACHELOR OF ARTS

Submitted by Siddharth Sherpa

Date: 30.7.2021

### DECLARATION

I declare this dissertation entitled “Waste Management in Darjeeling” submitted to North Bengal University for the award of the degree of Bachelor’s of Arts, is my original work. This dissertation has not been submitted to any other degree of this university or any other university.

Siddharth Sherpa

Roll No: **216101339784**

Registration No: **1011805010411**

## CERTIFICATION

This is to certify that the dissertation entitled “ WASTE MANAGEMENT IN DARJEELING” submitted to North Bengal university in partial fulfilment of the requirement for the degree of Bachelors of arts in social sciences embodied the results of bona fide research work carried by Siddharth Sherpa under the guidance and supervision. No part has been submitted to other degrees, diploma, associate-ship, fellowship.

All the assistance and help received during the course of the investigation have been duly acknowledged by her.

Ms. Arunima Bhowmik  
Department of Sociology  
North Bengal University  
Place: Siliguri



Ms. Pratishtha Dewan  
Head, Department of Sociology  
Salesian College, Siliguri

## ACKNOWLEDGEMENT

I would like to express my deepest gratitude to my respected Head of Department Pratishtha Dewan and assistance professor Christina Lepcha for her patience guidance and her enthusiastic encouragement through my work. I would also like to express my very great appreciation to all the faculties of my Department for their valuable and constructive suggestion during the planning and development of this research work.

It gives me immense pleasure to thank my institution Salesian College Siliguri Campus and the University of North Bengal for giving me the opportunity to do this research through which I got to add some knowledge and promoting my interest of research. I am always grateful to my parents who are responsible for my growth and for providing me with everything that I needed to make this work a good one.

Siddharth Sherpa

**Impact of Online Education During Covid19**

***Dissertation Submitted to North Bengal University in partial fulfilment of the  
Requirement for the Award of the Degree of***

**BACHELOR OF ARTS**

**Submitted by**

**Sneha Tamang**



**University of North Bengal**

***( Accredited by NAAC with grade A )***

**Department of Sociology**

**School of Social Sciences**

**2021**

Date: 4th August 2021

**DECLARATION**

I declare that the dissertation entitled "**Impact of Online Education during Covid19**" submitted to **North Bengal University** for the award of the degree **Bachelor of Arts in social sciences**, is my original work. This dissertation has not been submitted for any other degree of this university or any other university.

**Sneha Tamang**

Roll No.205101328787

Registration No. 1011805010420

**We recommend that this dissertation be placed before the examiners for evaluation.**

*Pratishtha Dewan.*

**Head of the Department**

**Supervisor**

## CERTIFICATION

This is to certify that the dissertation entitled "**Impact of Online Education during Covid19**" submitted to **North Bengal University** in partial fulfilment of the requirement for the degree of **Bachelor of Arts in Social Sciences** embodies the result of bona fide research work carried out by **Ms. Sneha Tamang** under my guidance and supervision. No part of the dissertation has been submitted for any other degree, diploma, associate-ship, fellowship.

All the assistance and help received during the course of the investigation have been duly acknowledged by her.

**Assistant professor Arunima Bhowmick**  
**Department of Sociology**  
**Salesian College Siliguri Campus**  
**North Bengal University**



**Pratishtha Dewan**  
**Head, Department of Sociology**  
**Salesian College, Siliguri**

**Place: Siliguri**

**Date: 4<sup>th</sup> august 2021**