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BUSINESS

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- You get a career.

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भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA
एलआईसी का हो साथ, तो फिज़ की छोड़ो बात

LIC/05/14-15/04/Eng

Dear Readers,

Life Insurance Corporation of India takes pleasure in celebrating the success stories of some of its star performers who have overcome unthinkable barriers to become the best known professionals in business. They may have come from diverse regions, backgrounds, professions and communities, but once they joined LIC, they introduce themselves as the LIC Family and vow never to let go of this brand from their CV.

Insurance selling is said to be the most difficult job. People often treat financial advisors with cold statements like "come later" or "I don't need". In such an industry, where convincing a person to part with his money is a herculean job, there are some entrepreneurs who survive the acid test with a smile on their faces. They are selling policies worth crore of rupees and earning themselves lucrative incentives. When the world considers commission based income as uncertain and risky, these entrepreneurs have changed all rules by earning in lakhs and crores. Today, instead of showing them a closed door, people treat them with huge respect. Not only are they rank holders among Insurance professionals all over India, but they have made their presence felt in worldwide ranking as well. With patience, perseverance and honesty, they treat their work like worship. New professionals who are considering joining this industry and existing professionals who have not yet made their mark are sure to get some insights and inspiration from their stories....

AGENCY AS A PROFESSION



LIC offers good opportunities to earn and grow your personality by becoming an agent. Any person in urban area, who has completed Class XII and in rural area, Class X and are aged 18 years and above are eligible to apply for LIC agency. For enrolling as an LIC agent he/she has to Contact any LIC Branch office. On appearing for an interview and finding suitable, he/she needs to undergo 50 hour training on life insurance business. On completion of training and qualifying in Pre-licensing exam conducted by IRDA, Licence will be issued and he/she can work as an LIC agent.

BENEFITS OF BECOMING AN LIC AGENT

Independence

An agent in LIC is a true entrepreneur. He has the freedom to be his own boss; work as per his choice, choose his own clients and earn as per his needs and all of this without having to make any initial capital investment.

Attractive Remuneration

LIC takes care of the current earnings and guarantees an earning for the future. What's more, the agent can set his own income targets with a potential to earn as much as he want for the rest of his life.

Rewards & Recognition

LIC agents are constantly recognized and rewarded

for their performance. Numerous competitions all year round promote healthy competition amongst agents and recognition for their efforts. Depending on the quantum of business the agent procures in a year, he becomes eligible to be a member of various clubs such as the Corporate Club, the Chairman's club, etc. LIC agents are also entitled for many benefits like Medclaim, Group insurance, Gratuity, Pension scheme which makes this profession almost at par with any career option. Performing agents are also allowed to open their offices & LIC reimburses the allowance for maintenance of these offices.



Mediclaim



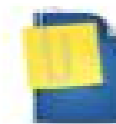
Gratuity



Computer advance



Vehicle advance



Pension schemes

Rewarding Career

As a LIC agent, he will have a satisfying career; he will be helping people to realize their dreams by fulfilling their financial goals and assisting the families in case of unforeseen circumstances.

The difference a LIC agent makes in the life of his policyholder is very rewarding and satisfying. To enable the agents to outperform in this highly competitive market, LIC provides best in-class training system. The multidimensional training programme imparted to the field force facilitates him to be become a specialist in Life Insurance Sales.



LIC also supports its agents with innovative sales and marketing tools. Being associated with LIC which is the most trusted Brand, the Customers are offered unmatched financial strength with sovereign guarantee.

Whom to approach for LIC agency:

Contact LIC Branch Office / LIC Development Officer / Chief Life Insurance Advisor
Visit LIC website at www.licindia.in for details



ANSHU AGRAWAL

Business begins at home for this Entrepreneur

She wrote a few rules of life all by herself. From a simple home maker, she became an inspiration for many women in her town. She talks about herself in simple language, which every woman can relate to, whatever be the strata of society that she belongs to

THE INITIAL RUN

Anshu became a part of the LIC family in early 2004. Her daughter was small then. Right from the beginning Anshu loved talking to and engaging with people and offered a helping hand whenever they needed her. Later when she chose to be an LIC entrepreneur, the relationships that she had developed over the years came handy.

THE LIC EXPERIENCE

Anshu Agrawal has been an LIC Corporate Club member for the last 3 years. Today she runs an office authorized by LIC at the Manish Global Mall in Dwarka, New Delhi.

“Being an LIC Entrepreneur is like pursuing a dream job. I get to do all that I ever wanted without compromising on any front. My work gives me an opportunity to meet new people and extend my social circuit. People after all are the biggest investment,” Anshu philosophizes. As an LIC agent, she could now choose the time that she wishes to dedicate to work where earning capacities are unlimited. Today, thanks to LIC, she is a self made entrepreneur without having made any major investments. Fondly today she comments, “Name, fame, money and respect, I have it all and I could never have asked more.”

ON THE JOB

Anshu’s success is a result of her farsightedness, eye for detail and an innate tendency to turn every odd situation into an opportunity.

Initially, she was not much exposed to the outside world and felt extremely shaky whenever she had to interact with someone outside her social circle or status. All along she had been inspired

by LIC officers and also she got inputs from of various training sessions/seminars arranged by LIC. Anshu has learnt to remain professional in terms of valuing her words, keeping sensitive data confidential, maintaining time and performing her duties with due responsibility. Anshu has built up her own business model across the years. She doesn’t exactly believe in preparing for a meeting and talking pre-decided words with her clients. Rather, she is more comfortable talking from her heart and building a relationship rather than merely gaining a customer.

Today she works towards getting class customers from high income segment rather than mass customers. She has an approximate base of 1000 customers, most of whom are big policy holders.

ENTREPRENEURIAL QUALITIES

Anshu’s entrepreneurial zeal has made her discover new levels for herself. Today she operates with a team which has 10 women members working as partners in creating wealth for themselves and others. She wants more women to join her team and become self-sufficient in their lives. Her enthusiasm and positivity is fast spreading among others in her social connections.

Anshu’s biggest strength, she believes, is the association with LIC. “LIC as a brand is so huge that it brings instant recognition with itself. People find it easier to trust an LIC person. My job remains just to tell them why LIC is better than the others.” It is this faith that gives her the determination to work harder and plan new horizons for herself and the organization to unravel.

SUDHIR KUMAR GOEL

Proper Diagnosis is his Success Mantra

He is a thinker who emphasizes more on analyzing his situations rather than being a desperate salesman. Here's his inspiring story



INITIAL STRUGGLES

Goel had started his career as a sales person who carried products of Hindustan Unilever Limited, Britannia Industries Limited etc. from door to door. He had come across the then Developmental Officer of LIC, who inducted him as an Insurance Advisor since he needed more people to join his team. At that time, Goel's family was in miserable condition. He was keen to take up work that provide a sufficient income to take care of his family. In 1997 when he joined LIC, he was only 19 years old. At Deogarh village of Orissa, where the population is much limited and has no railway or airport connectivity till date, Goel started an uncertain journey. In those days he didn't even have a vehicle and had to walk for even 18 kms to meet his clients.

PRESENT STATUS

Sudhir Kumar Goel has been a member of the Corporate Club for the last 6 years; and for the last 7 years he is a member of the Court of the Table. Today his average premium per policy is Rs.89000. He has travelled to more than 27 countries abroad, pays approximately Rs.22 Lacs as income tax to the government, owns a house and car, all of which he had never ever dreamt of achieving when he started off professionally.

STRATEGIES TO SUCCESS

"Initial days were bitter struggle." Goel recalls. "Getting people to trust you with their money was not easy. Many times I was shown the door, or people were rude to me, which I took in my stride. I did not have a choice anyhow. I went from door to door. But very much in the second year of my working with LIC, I achieved a premium of Rs. 2 lacs 53 thousand. Someone told me about the MDRT Club and I listened with dreamy eyes. I felt those

fancy clubs are for the affluent people coming from bigger towns. But I felt very jealous of those who were already a member of the club and wanted to be there dearly. It was my ambition to be there in future, and I had decided that belonging to a small village in Orissa will not be my constraint. In 2002 I became a member of MDRT". Today the same person is one of the most reputed and respected persons in his village, whom people know and are happy to spend time with.

Goel explains his work with unique clarity. He works like a Financial Doctor. A doctor diagnoses the illness and then prescribes medicine. This is different from a medical shop, which merely sells a medicine. "I am that doctor, not the medical shop", says Goel. "I don't talk to clients about what I have; I don't necessarily show them my books and pamphlets. Rather I spend time to diagnose their requirements. People disclose their details to the doctor because they trust him. Confidence of clients that the doctor enjoys is what I have achieved. Today people freely disclose their financial figures and sources to me." Goel also adds that as he grew in his profession, trust of his clients also kept increasing. He opines that if someone is earning in crores himself, his associates are not scared that he will rob them of their money or information. It thus becomes a two way affair where confidentiality plays an important role.

Sudhir Kumar Goel dedicates his life and his achievements to LIC. Everything he owns and enjoys today is because of his involvement with the organization and without LIC, he says, he's as good as an orphan. Soon after he plans to take up an agency under his wife. The couple has also decided that when their son grows up, they will induct him into LIC and teach him the tricks of making it big in this business.

CHHAGANLAL G. GADHIA

Growth of self, growth of relations
and growth of organization: Together
they stand!

**Thirty seven years with LIC, and still not bored tired
or disillusioned by any count. Such is entrepreneur
Chhaganlal Gadhia's three and a half decade long story**



A JOURNEY OF TOGETHERNESS

Chhaganlal Gadhia had joined LIC in 1977. And since then he has targeted growth from three different angles: growth of self, growth of relations and growth of organization. He believes that these three are interconnected and don't exist without each other.

Growth of Self: Chhaganlal Gadhia joined LIC as an agent. Today he is the Chief Life Insurance Advisor and runs his own team of five people. Since 1986 he has been a member of the Chairman Club. Also since the inception of Corporate Club in 2004, Mr. Gadhia has been a consistent member with constant performances across the years. In 1997/98 he was ranked as no 1 all over India. Today, he has also involved his family into the same business. Shruti Gadhia, his daughter-in-law, is ranked as no. 2 all across India in 2014-15. Also, his son, Jignesh Gadhia has been a member of the Corporate Club for the last 5 years.

Growth of Relations: Today Mr. Gadhia has a clientele of 1100 families. He has developed in-depth relations with his customers who have today secured their living. He approached his customers professionally, where all kinds of issues that may arise were taken care of even before the customer had complained. Relationship, Gadhia believes, is the most important aspect in this business. If handled with care, a clientele continues across generations. Chhaganlal Gadhia actually has clients for whom he has made policies for four generations!

Growth of Organization: He believes that if each individual entrepreneur contributes his best, then it will lead to the growth of LIC as an organization, which would in turn benefit them back. Being

a representative of LIC, he believes in carrying forward the organization's image of reliability and trust to the customers.

CHALLENGES ON THE WAY

Before joining LIC, Chhaganlal Gadhia was employed in a government job, which often transferred him to different locations. In his family, he was the eldest of five sons and had huge domestic responsibilities. He joined LIC as an entrepreneur to multiply his incomes. LIC was anyway offering him a "no investment, only income" deal towards entrepreneurship.

Initially it was not easy. Educating people to think about their future and plan their finances were an arduous task. Yet, somewhere it had to start and for that, Chhaganlal Gadhia asserts, leg work is must. He reached out to more and more people so that even if many said "No", the number of "Yes" in his list was increasing.

Gadhia's determination to achieve the best probably comes from the fact that he is in competition with himself. He wants to constantly challenge his earlier achievements and set fresh standards. Every individual client, he believes, is operating under unique circumstances and requirements of each are different from the other. Hence, there are no pre-prescribed rules that can pave the way to success. Rather, keeping an open mind and ability to react intelligently in crucial moments would be more useful.

Chhaganlal Gadhia's dedication to the work that he is offering at the "grassroot level", as he puts it, along with LIC's brand of commitment, financial strength and development planning is sure to continue for many more years ahead.

BHARAT PAREKH

Hard work, Honesty & Patience always pays off

He is one of those rare professionals who started with humble expectations to earn Rs. 300 per month in 1985 to share the financial burdens of the family; today many zeroes have added to that 300 and Parekh has become a millionaire, thanks to his dedication towards his work



Bharat Parekh's success story was published by The Economic Times on 15th May 2013. Not only Economic Times, but many other regional and local newspapers and magazines have written about Bharat Parekh. He started with humble expectations to earn Rs. 300 per month in 1985; today many zeroes have added to that 300 and Parekh has become a millionaire, thanks to his dedication towards his work.

CUSTOMER ACQUIRING AND CUSTOMER PROFILING

Parekh knew that every kind of business stands on investment. He would scroll through the local newspapers and read the death stories. Soon he would reach out to those families and offer free services in settling their insurance claims of the policies already done. Most of the times, insurance advisors disappear when people need them most. At such an hour when I reached out and offered help, it made better sense. Gradually goodwill came, and so did some references and repeat policies.

He never approached a client without doing the basic homework on him. He would find out enough details on him before meeting him so that the minutes spent with him are more fruitful. Whenever he knew of someone's achievements, he would write letters of appreciation. All these helped open the doors for him.

GROWTH AND ACHIEVEMENTS

Bharat Parekh has experienced intense emotional insecurities of clients in his profession. There had been times when he had offered to service claims in case of death in a family, for a policy that he did not sell. When he approached the widow with the cheque, she wanted to know when she would receive the next payment. On disclosing that this

was a one-time settlement, she refused to accept the payment saying that the amount being paid was too insignificant to last till the end of her life. She didn't understand insurance contracts. Such experiences taught Parekh that insurance is such a product that both purchaser and beneficiary needs to understand before they invested their money.

Today Parekh has an office in Nagpur; LIC has also allotted him an office in Mumbai. 20 professionals work under him and support him in servicing his customers. His website, www.bharatparekh.com shares all relevant details with existing and potential clients. He has also written a book titled "Adding More To Life", published by Paras Publishers, where he has shared his insights and practical examples that can aid the upcoming professionals in the Insurance industry.

Parekh has been the all India topper in the ranking of LIC Entrepreneurs; also he ranks 2nd in the world as per the MDRT list. Today he services 40,000 policies coming from 5000 customers. Each year he distributes pensions worth Rs. 3crores and Rs.50 crores are distributed as payments post maturity.

Parekh attributes his success to LIC. "LIC is a huge brand. The organization is extremely fair towards its employees and loyal to its customers. LIC is sending me to IIM A for training next month; last year they had sent me to ISB Hyderabad to develop my skills with their courses. They have helped me to complete the CII training and have sent me abroad so that I meet different Insurance professionals and I am exposed to new learning. There's nothing I could have asked for more!" signs off Bharat Parekh.



S. BALACHANDRAN

Growth from saving plans to risk coverage

His amazing journey started in December 1986 as a part time Insurance Advisor, which took Balachandran to places and gave him a satisfaction he had never thought of achieving

BREAK THE ICE

As he started his career and ventured into the market, he soon reasoned out why LIC agents were not looked at with enough respect. "LIC is all about services. Policy is a one-time purchase, service runs for a lifetime. Insurance Advisors reach out to sell policies, but then disappear when they have to offer honest services. That is the reason why these agents are not paid their due respect." says Balachandran.

Balachandran was driven to change this perception. He first approached his existing customers, family and friends initially to talk about insurance, financial planning and investment. They were the people with whom he already had enough acquaintance to ensure that he gets a patient hearing. He tried to service them, educate them, secure them and satisfy them with all his dedication and skills. From them came repeat business and reference that allowed him to venture further. As he recalls those days with a smile, Balachandran mentions that his client base had expanded like a tree grows, branching out slowly but steadily in multiple directions.

Balachandran also believes in delivering when it matters the most. He believes that he is shouldering an enormous responsibility of servicing people and is inducted into a noble profession. Initially he did not have any qualms about servicing the policies that did not even happen through him. He wanted to win trust and good will and offered to help out the needy, who were looking forward to get their claims settled. He remembers a particular incident in 1987 when a policy holder had expired and his family did not have much savings. He moved many contacts and reached out to the bosses of all levels to ensure that his claims are settled at the earliest. The cheque was given to his family in front of all the relatives. "When something so impactful happens

in front of your eyes, you realize that this can be your future tomorrow." He explains. "Many people purchased policies through me after this incident as it was an eye opener for them. It was a direct experience for them that life is highly unpredictable and realized the importance of financial planning so that after one's death the family doesn't suffer due to financial constraints.

HAPPILY EVER AFTER

Today Balachandran has 9750 customers who purchase policies from him. He owns an office of 1500 square feet, which is fully computerized and has 11 staff members. Which most of them are out in the field to get papers filled and to collect payments or deliver cheques, 2 employees are retained for all back office job and documentations that happen in house.

Since 1994, Balachandran has been a Chairman Club member, and has been a member of MDRT for 17 consecutive years. Three times he has also qualified for COT. The average premium of policies procured by him every year is Rs. 25,000/-, and the total yearly premium for the last 10 years has been an average of Rs. 2.5 crores. Today also, as a part of his services, Balachandran and his team does the entire leg work towards documentation and servicing of the policy sold by them.

Balachandran explains his growth in terms of the policies that he sells. "Initially I used to sell the concept of savings. Today I sell Risk Coverage." While Saving Plans help in accumulation of wealth, Risk Coverage ensures protection of wealth that is already accumulated.

The Entrepreneur whole-heartedly thanks LIC for their support and cooperation, without whom, he believes that his life wouldn't have tasted the success it enjoys today.

RAJENDER C. JOBANPUTRA

Adding Technical expertise maximizes your strength

For Mr. Jobanputra, selling is a combination of science and art. And he seals this by adding his technical expertise and knowledge so that every time he visits his customers, he has something unique to offer. He puts together all his strengths to bring the best ever experience to his customers



LIFE WITH LIC

R. C. Jobanputra has been with LIC for the last 11 years. He has been a member of Court of the Table (COT) for the last three years; he has been a member of the Million Dollar Round Table (MDRT) from the first year of his joining LIC, which is a record by itself. This year he has also entered the Corporate Club of LIC.

Jobanputra says, "The best part about working with LIC is that I don't have to go to clients and sell my organization. I just have to sell my products and Insurance as a concept. People already know enough about LIC and credibility comes naturally."

THE INSURANCE CAREER

Having started his career with general insurance, transitioning into Life Insurance was a natural process for Jobanputra. "Both products are so different in concept and design from each other that there is no clash regarding which product to sell. Rather, since I work on both of these simultaneously, I gather a complete picture of the entire Insurance market and its takers. Also, I am fortunate to keep with myself a diverse portfolio of products where everything comes under one umbrella" he remarks.

Being a Post-graduate in Financial Management, he also knows the theories of the trade and has a strong qualification to back up for his credibility.

Jobanputra is a tech savvy person and he uses technology considerably to drive his business forward. It is not easy to talk to people about an insecure old age or for that matter, death! Intelligently he punches his sales pitch into a PowerPoint presentation and makes the customer travel through his slides which discloses unpleasant details from real life situations that require attention of his clients. His communications with the clients are designed to make maximum sense to their requirements and the time is best utilized in mutual favour.

INSURANCE AS A SERVICE

R.C. Jobanputra has an office in one of the prime locations of Hyderabad, where he works with a team of 6 people. His team is dedicated to customer servicing and are the touchpoints for any delivery or pick up that needs to be arranged. His customers are enrolled to his website www.jobanputras.com with their unique user id and password, which they can also access with their smart phones through well designed mobile apps. Customers can check the status of their policies, make online payments, get in touch with a representative or submit their grievances if any, through this website.

LEARNINGS ON THE JOB

Jobanputra comments that in the days to come, Insurance business will only take an upsurge because today the trust factor among people has considerably gone down. "Even a few years before, buying a policy for children was an emotional cause and people preferred that the money is received by their children after they attain a certain age. Today people are often scared that their children won't look after them when they grow old and are more worried about their own security! They prefer that even though a policy is being taken for the child, the sum is received by the father upon maturity. This very feeling of unpredictability about one's future will boost sales of Insurance," talks the Entrepreneur. Another observation of his is the increasing decision making power of women. Increasingly they are acquiring limelight when it comes to taking a stand, irrespective of whether they are working or not. Women are often much more practical than men and take well researched calls. This needs an Insurance advisor to remain prepared with latest updates and knowhow in business.

In the last 11 years, there had not been a single month when Jobanputra had returned zero business and today he is the best performing Entrepreneur in Hyderabad division.



NIRMAL BHIMSARIA

When Clients, Home and Office are three wheels of the same vehicle, relationships multiply by interconnecting the three

From a small town courier boy to an LIC Entrepreneur dealing with crores of business, his growth has been phenomenal. His journey towards path breaking achievements serve as inspiration to many and has brought him huge recognition

THE BEGINNING

Nirmal Bhimsaria belongs to a small town called Hojai, Assam. He shifted to Diphu in 1992 when financial burdens hit his family really hard. As a courier boy, he would walk in to banks and branch offices of LIC. It was the then Branch Manager of LIC, who influenced Nirmal to become an Insurance Entrepreneur. Since 2005/06, he had been a consistent member of the Corporate Club. He has been ranked as India's No. 1 Agent in Non Single Premium for the Financial Year 2006-2007.

THE GAME PLAN

Bhimsaria's Relationship Model thus includes the clients, his home and his office, and he multiplies his relationships by interweaving connections these three.

He visits all social functions like marriages, parties, festivals, deaths, etc. to gain visibility. "People need to know you. They should be aware of who you are and what you do. That is the most important and workable sales pitch. Your visibility and availability serves as a top of the mind recall to potential customers and they will eventually remember you when they need to purchase a policy or refer an agent to someone!" says Bhimsaria.

Another business plan that has helped Bhimsaria immensely is that, he never purchases his groceries from one shop. He divides his requirements from multiple venues. He opines, "When you behave well as a customer, the shopkeeper becomes your friend and often agrees to house promotional materials for you. Also, you get a lot of information from that local grocery owner including the financial profiles of the

local buyers. Hence, it is advisable to spend time with them. Those are our touch points!"

There are three major schools in his district, and here Nirmal Bhimsaria awards the first position holders of all the classes each year with trophies that bear his name and LIC logo. With each trophy, he believes that his name and purpose reaches out to more and more people.

JOURNEY AHEAD WITH LIC

Today Nirmal Bhimsaria has a customer base of approximately 2000. Even his wife has come into the same profession and owns an agency in the same division but different district. He has his offices at Diphu and Guwahati.

Nirmal Bhimsaria today earns more than Rs.1 crore per annum, and draws a rental income more than Rs. 2Lacs per month from LIC. With LIC it is a relationship for life, he declares. "Even if I can't work tomorrow, money will keep coming for the good work that I have already put in. This is the biggest security I have earned and LIC has provided. They have a strong centralized system where work happens fast and all departments are interconnected. We are never embarrassed after making a promise to our clients. Marketing and internal support is extremely strong. This makes our life much easy."

With such innovative ways to discipline a career as volatile as Insurance Entrepreneur, Nirmal Bhimsaria has his own unique success story. Today he is known not only for being a path breaking Insurance Advisor, but also he is a renowned Motivational Speaker. His website, www.nirmalbhimsaria.com shares relevant details about him and his services systematically.

LEELADHAR RATHI

Set your unique Rule to make THAT difference

Within a decade of joining Life Insurance Company of India, LIC entrepreneur Leeladhar Rathi has seen the extreme ups and downs of Insurance business. Fondly he recalls the experiences and learnings that his job has brought to him; and he ambitiously believes that his best is yet to come



LIFE WITH LIC

Mr. Rathi joined as an LIC entrepreneur on 30th January 2004. "I happened to be a media person. I work as a reporter with both electronic and print media. Insurance was nowhere close to my thoughts. The Development Officer of Chhattisgarh, Mr. Tiji Verghese had actually forced me to join LIC." He remembers with a smile.

Mr. Rathi has recently qualified to enter the LIC Corporate Club as a member. He is the only entrepreneur in his district to enter this prestigious club. Also, for the last six years, he has been a member of the Chairman Club of LIC. From an all India ranking of No. 5 last year, he has come up to rank as the 4th best Insurance Entrepreneur in 2014.

LIC, he claims, has inspired his life and social status in a very positive and progressive way.

CHALLENGES ON THE JOB

"My work as an Insurance advisor was not easy, that too in a city like Chhattisgarh which is prone to Naxal attacks," Leeladhar comments. With a product like Insurance where people are advised to part with their money, the path would naturally not be very smooth. Initially there were doubts and questions. People listened to his advices and more often than not returned responses like "Come later" or "Let's see"! There was no point getting disappointed with such responses. Patience was the key word.

QUALITIES OF A SUCCESSFUL LIC ENTREPRENEUR

Honesty is the most important quality for an Insurance professional. When people part with their money to be invested in a policy, they look for

someone who they can trust. Today Leeladhar Rathi is one of the most respected personalities in his zilla because he is known to be extremely honest and responsible, and respect for him thus comes naturally.

Along with soft skills that helped Leeladhar to break the ice, there is also a gross understanding of the organization he represents. He says, "I work as the brand ambassador of LIC here, and if I pass one wrong message then I'll fail not only the organization but also many others who are making a living through this organization!"

Leeladhar follows a unique rule with his clients. He gets up 6.30am in the morning and is out by 7.30 in the morning. He prefers to have his morning tea at customer's place. He believes a lot can be shared and decided over tea; it becomes a personal moment with the client which helps in breaking the ice.

ACHIEVEMENTS

Leeladhar Rathi today has a clientele of 8000 customers in his small Zilla Sukma.

He has earned a Videsh Yatra with spouse to Hong Kong from LIC this year; in December 2012 he was felicitated by the Chairman of LIC in Mumbai, which was a huge honour in itself. The Travel & Education Minister of Chattisgarh, Mr. Kedar Kashyap has high hopes on him and constantly motivates him to surge ahead and break the record of his earlier achievements.

His last words before signing off are, "LIC is an organization that treats everyone with respect, irrespective of their designation. I have made life long relationships through this organization. My performance is the only payback I can offer and I will never shy away from doing my best."



SURENDER KUMAR DHINGRA

Put learning and experience into application

He is the best example of a professional who has successfully put his learning and experience into application. Having joined LIC as a full time Entrepreneur in 1992 he says, "It taught me the ground rules of pursuing a career in sales. I learnt not only the craft of salesmanship but also to deliver results with professional finesse"

ACHIEVEMENTS

Surender Kumar Dhingra has been a member of the Million Dollar Round Table for the last 17 years, and has entered the Corporate Club last year. Also, he has been a member of the Court of the Table (COT) for the last 2 years. Also, he is the zonal topper at Kanpur for the last 18 years in terms of the number of policies.

LIFE WITH LIC

Dhingra left his earlier job when they transferred him to an area that was unfavourable for him. This was when he took up LIC Entrepreneurship on a full time basis. Driven with a passion to do better and sustain himself and his family, he plunged in to develop his skills as an LIC Entrepreneur. He was patient and persistent with his clients, and reached meetings exactly on time. Initial days were grilling, but he managed to remain floating because he was not the person to give up easily.

"LIC is all about services." Says Dhingra. " You have to be available to your customers and ensure that taking a policy from you is a solution to them and not an aggravation to the problems in their already busy lives. I have customers who have purchased policies spanning 20 years; upon maturity I have delivered their cheque and they have given me repeat business to invest the sum. And all through this tenure they have never visited the LIC office even once! Within a year of joining LIC, my monthly income was more than Rs. 50,000/-. That was when I knew that I am in the right profession and this is where I would love to be till my body allows me to work."

LIC allowed Surender Dhingra not only to work from a place of his convenience and at a time of his choice, but it also granted him the freedom

to execute his own style of work. Dhingra is also grateful to LIC for giving him an identity which he believes, no other organization could have shared.

Dhingra remarks, "LIC's success stories travel from mouth to mouth, and hence if a person has the money to go for financial planning and if an LIC advisor reaches out to him at appropriate time, there is no reason why he'll come back without making a deal."

GROWTH PLANNING

Surender Dhingra's son, who is pursuing CA, has also joined as an LIC Entrepreneur. Dhingra believes in multiplying his opportunities. Today he has 17760 families as his customers and each family has more than one member who has taken a policy from him. His customer base is such that he has policies ranging from Rs. 50,000 to Rs. 4 Crores under him; his average policy amounts to Rs. 2Lacs.

Dhingra's vision of growth lies in his Business development planning. He knows what to focus on personally and what is to be left to others. His personal office stands at the heart of the city, where he has employed 7 staff members. Just like LIC takes care of its affiliates, Dhingra returns the same treatments and benefits to his employees.

Surender Dhingra's exponential growth also stem from the fact that he chooses to learn from his competitors. Instead of getting insecure by their performances, he takes time to analyse what extra they have done to achieve something. In his own way, he then applies that knowledge to develop his customers. In the days to come, he looks forward to include more of his family members in his business so that capacities multiply and income witnesses further upsurge.

VENKAT VAKALAPUDI

Add value to business with proper Homework and Planning

Venkat started his career much early when he started with a business of manufacturing small notebooks and later the distributorship for a poultry farm, which he closed down subsequently in 2004. His life actually started in 1999 when some friends forced him to join LIC as an Entrepreneur and that is where he found professional bliss



ACHIEVEMENTS

Today Venkat is a MDRT life time member and also a Corporate Club member of LIC. He has been a part of Top of the Table for the last 6 years and is considered to be one of the Top 10 premium producers for LIC PAN India (2009 – 2011). He is ranked as No 1 (Total premium producer) all over India in Life Insurance Corporation in 2012-13 & 2013 -14 financial years consequently. Venkat was also the Indian flag bearer for the MDRT Meet, 2014 at Toronto.

PATH TO SUCCESS

Venkat takes a systematic approach towards work and tends to systematically analyse the situations that he faces. "There are three problems that Insurance advisors often face with their clients. Those are Rejections, Postponement and Objections. I too have been shown the door in my initial years. People have shown resistances to whatever I had to say. But then there is nothing in life that comes easy!" says Venkat.

Venkat is extremely diligent with the homework he does before approaching his clients. He knows the family and status of his clients and also studies the feature of products to find out how they would be useful for different sections of customers. He opines, "You cannot sell every product to everyone. It is important to figure out what makes sense to whom. Today I might convince someone to buy a product which will fetch me better benefits, but if it does not benefit the customer in the long run then this approach would backfire very

badly. Hence, it is necessary that I place myself in the shoes of the customer."

Often when Venkat meets High Net-worth Clients, there is a common objection that he faces. They would say, "Why do I need LIC when I have enough money to last for generations and have made property for a lifetime?" In such cases he is ready with examples of business breakdowns. He makes presentations with a comparative study of returns on what he is earning at the moment and how LIC can ensure that his future maintains the same standards of income. He advises them to put the required amount in LIC and forget about it. There would be adequate returns without doing anything. All calculations are exhibited to the clients in excel sheets. Venkat maintains that this exercise is not about selling; rather this is just information sharing. Sales happen automatically when information is shared successfully with conviction.

RELATIONSHIP MANAGEMENT

Venkat believes that he owes his success to his relationship management skills. He is like a family to his customers, and so are they to him.

He keeps attending conferences and seminars; he takes all measures required to stay socially connected. Many of his clients have shifted to the US and they have given him references there. So he also has a sizeable population of US based clients in his kitty.

Today Venkat services 2800 clients coming from 900 families.

INTRODUCING



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