



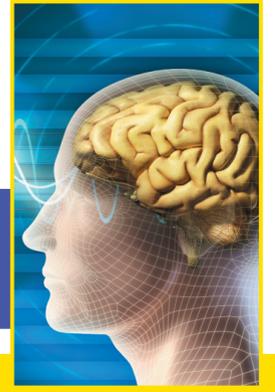
ROYAL HARBINGER

Diwali Special

Weekly

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Lic-Zindagi Ke Saath Bhi, Zindagi Ke Baad Bhi

The Life Insurance Corporation of India came into existence on 1st September, 1956, with the objective of spreading life insurance more widely and in particular to the rural areas with a view to reach all insurable persons in the country, providing them adequate financial cover at a reasonable cost. LIC has played a significant role in spreading life insurance among the masses and mobilization of people's money for people's welfare.

From then to now, LIC has crossed many milestones and has set unprecedented performance records in various aspects of life insurance business. LIC continues to be the dominant life insurer even in the liberalized scenario of Indian insurance and is moving fast on a new growth trajectory surpassing its own past records. In its 58 years of existence, LIC has grown from strength to strength by its customer base, agency network, branch office network, new business premium and has a significant role in spreading life insurance widely across the country.

Today LIC has over 30 crore plus policies in force, with Life Fund to the tune of Rs. 1824194.95 crore and has Assets of over Rs.20 lakh crore. During 2014-15, 2017.11 lakh policies were sold commanding 77.85% of the market share of new policies issued and its total first year premium income was pegged at more than Rs. 78302.64 crore i.e. 69.21% of the market share. In Pension and Group schemes, new lives insured were 316.74 lakhs under conventional P&GS business and 205.97 lakh lives under social security schemes.

In the year 2014-15, 232.32 lakh claims amounting to Rs 90458.16 crore were settled, 99.51% of Death claims and 99.78% of maturity claims were settled. The LIC has the best claim ratio in the industry.

LIC offers life insurance protection under group policies to various groups such as Employer - employee, co-operatives, weaker sections of society etc. and insurance coverage to people below poverty line at subsidized rates under social security group scheme like 'Aam Admi Bima Yojana' (Ministry of Finance, Government of India merged two erstwhile Social Security Schemes viz., Aam Admi Bima Yojana (AABY) and Janashree Bima Yojana (JBY)). LIC has been a pioneer in using information technology for enhancing the quality of its service to customers. Being the largest insurer in India, LIC has always explored all the avenues that technology offers to provide the best of services to its valued customers and other stakeholders.

LIC Portal through www.licindia.in is the single largest collection center with 35,634 outlets actively using the systems for premium collection and other servicing. LIC reaches out to its customers through IVRS, Call Centers, Customer Zones, SMS, e-mail, website and through the popular Social Networking sites.

LIC Golden Jubilee Foundation was established in the year 2006 as a part of LIC's Corporate Social Responsibility. The objectives of the Foundation are Relief of poverty or of general public utility. Since inception, the Foundation has supported NGOs dedicated to the above causes through 325 projects. More than Rs 44.00 crore has already been disbursed under these projects so far. The Foundation has reached out to underprivileged sections of society through the infrastructural support provided in far flung remote areas throughout the country. Under this scheme, Udaipur Division has also sanctioned Rs. 25 lakhs to Seva Bharti Hospital for construction of female ward.

Every year, LIC Golden Jubilee Scholarship Scheme provides scholarships of Rs. 10000/- each per annum are awarded to meritorious students across the country belonging to economically weaker sections of the society to pursue higher education till they complete their graduation/professional courses. Since inception of the scheme, total 10878 students have been benefited from the scheme.

LIC today is a financial conglomerate of international repute servicing its customers matching International standards. The International Operations of LIC of India consists of overseas business activities in life insurance market in 13 countries with Branch Offices in Fiji, Mauritius and United Kingdom, Wholly Owned Subsidiary in Singapore, Joint Venture Companies in Bahrain (for GCC Countries of Kuwait, Oman, Qatar and UAE (Dubai & Abu Dhabi)), Nepal, Sri Lanka, Kenya and Kingdom of Saudi Arabia.

LIC has won 42 awards in the last year, notable ones being Readers Digest Trusted Brand, ET Best Brands 2014, Outlook Money Award, Annual Greentech CSR Awards, Money Today awards-2014 LIC has also been ranked Second In The Most Valuable Indian Brands of 2014 by Brand Finance LIC was also among the Top Three Meaningful Brands of 2013, in a study done by Havas Media Group' LIC has also been selected as "Brand of the Year 2015-16" by World Branding Forum.

The Corporation has deployed the funds to the best advantage of the policy holders as well as the Community as a whole, true to the spirit of nationalization. National priorities and obligation of reasonable returns to the policyholders are the main criteria of our investments. The total funds, so invested for the benefit of the community at large are 19,46,249 crore as on 31st March 2015.

The Life Insurance Corporation of India has been a nation builder since its formation in 1956. True to the objective of nationalization, the Corporation has always worked towards the benefit of the Customer and the community at large. LIC Udaipur Division, under the dynamic leadership of Sri BS Sharma, Sr. Divisional Manager, covering six districts of Rajasthan, having 15 Branch offices, 13 Satellite Offices and 3 Mini Offices and dedicated team of 146 Development Officers, 631 Employees and more than 7500 Agents are proving best services to our policy holders.

35th edition of India International Trade Fair

Rajasthan Pavilion attracting a large number of visitors

Dr. G N Bhatt / New Delhi

The Rajasthan Pavilion was immensely popular among the visitors at the 35th edition of India International Trade Fair this year in Pragati Maidan in New Delhi, which witnessed the participation of almost every state of the country showcasing their diverse art, culture and industrial development.

CMD of RSIC Shri Jaswant Sampatram formally opened the pavilion on Saturday. On this occasion he says that the pavilion was successful in capturing the state's vibrant and diverse art and culture as well as development in various sectors under one roof. Tourists from all over the world through here to experience the land-marvel at the legends of maharajas, the expansive desert sands, exotic wildlife and colourful festival.

The Rajasthan Pavilion at the



ongoing 35th India International Trade Fair at Pragati Maidan in New Delhi is attracting a large number of visitors who have evinced interest in the items displayed and appreciated the embellishments in accordance with this year's theme of "make in India"

with Made in Rajasthan.

Pavilion Director Ravi Agrawal said on Sunday that the exhibition area depicting the desert State's rich cultural heritage, folk arts and popular handicrafts is the centre of attraction for visitors who are also impressed

with the architecture of the entrance. The ongoing development programmes in the State are also displayed in the exhibition.

Glimpses of the Industrial Development Specially in the Automobiles sector Solar & wind Power Sector as well as textile industry of Rajasthan presented in the pavilion include hand-block printing, embroidery, Kota 'doria' and 'leheria', ready-made garments and saris. Rajasthani furniture, paintings, gems and jewellery and multi-coloured shoes are among the other attractions drawing crowds.

Mr. Agrawal pointed out that the 'Ship Aangan' at the pavilion was presenting the live work of specially invited craftspeople from the various regions of the State. He said that Deeply steeped in tradition, Rajasthan is a repository of amazing handicrafts,

which bear the hallmark of excellent workmanship and superb quality and command sizeable markets worldwide. While it had the state's world-renowned jewellery, known for its intricate 'Thewa', 'Meenakari', 'Kundan' work etc. on display, the pavilion also showcased Rajasthan's footwear comprising of the very popular 'Jutis'.

Indeed, Rajasthan is a treasure of delightful products made by gifted Hands-Textiles, Ready-mades, Paintings, Blue Pottery, Marble ware and more all of which are showcased in the Rajasthan Pavilion. The pavilion also turned out to be a delight for foodies, as it offers a wide range of mouth-watering Rajasthani food items. Rajasthan pavilion at the trade fair was able to highlight the state government's efforts, which have brought development and progress in the state in the last few years.

Lake City Celebrated Diwali

A. Kumar / Udaipur

Celebrated enthusiastically by all the sects of Hindus, the five-day Diwali fiesta is one of the longest festivals. Houses and market places that have been spruced up well in advance, wear a festive look with attractive colourful 'rangoli'. In the evening, Ganpati, Laxmi the giver of wealth and Saraswati, the goddess of knowledge would be worshipped with deep reverence. All the places were lighted up. In the middle of the night a special 'puja' during a highly auspicious period was performed in privacy. Businessmen would perform 'puja' at their workplace. There were scintillating fireworks.

Various temples spread all over the city, would celebrate Diwali in their own way. But Mahalaxmi Mandir situated at Bhatiyali Chouta between Jagdish Chowk and Gulab Bagh and built by Maharana Shambhusingh about 400 years ago when he returned from a battle, was thronged by lakhs of devotees during Diwali festival. Built with white stone and exquisite glass work, the temple was given the present form by Maharana Jagat Singh and was then handed over to the local Shrimali Samaj as Mahalaxmi is the Kuldevi of this community. There were special celebrations from Dhanteras to Annakoot. Dhanteras began with early morning 'abhishek' and the 'poshaks' offered by the devotees was changed four times and devotees kept coming till midnight.



Similarly, on Roop Choudas there was early morning 'pujan' and 'aarti' and dresses were changed four times during the day. According to Vijai Shrimali, President, Shrimali Trust, the 'darshan' in Sinha Lagna on Diwali midnight is considered to be most auspicious and brings prosperity in the family. On Annakoot, 'prasad' was prepared in huge quantity, and offered to Mahalaxmi while the doors were closed. For the next three days, it was distributed to among devotees.

In the temples the old traditions were followed religiously but this ancient festival that started in the time of Lord Ram has seen several changes in the way it has been celebrated.

There is a sea change in the way people greet each other on the occasion of Diwali. When people lived in small places, they were able to wish others easily. When distances increased greeting cards were used for the purpose. In some cases they were made at home that showed creativity and individuality. But now even printed greeting cards are going out of fashion. So much so that some shops at Chetak Circle have stopped selling them. According to a bookseller in Babu Bazar, there is a big variety of greeting cards on the internet that people send to others on WhatsApp. They are received instantly. Whatsup groups exchange greeting cards. Buying cards from the market and sending them takes more time and money.

Moreover, there is a risk of their being delivered late.

This Diwali, Udaipurites were able to buy pure sweets through group sharing system. A number of societies were formed in the town. They decided to get sweets made in bulk and supply them cheaper than the market price. For example, the rate per kilo of 'kaju katli' was Rs. 450 as compared to Rs. 600 charged in the market 'Besan chakki' was priced Rs. 230 against market price of 300, 'makhana bada' at the rate of Rs. 250 was cheaper by Rs. 70 and 'doodh besan ke laddu' at 240 were cheaper by Rs. 80. The raw material was bought in bulk at wholesale price. Cooks were engaged at reasonable labour charges. Sweets were prepared under the supervision of some experienced members of the societies. Orders from customers were booked about 10 days in advance. Fifty percent of the amount was to be paid in advance. Looking to the adulteration of 'mawa' it was not used in any sweet. Some of the societies decided to use their profit for the benefit poor children by helping them in their education and providing winter clothes.

Another change that is related to accounting by shopkeepers is the use of computers with the result that the paper made Khatabahi has become obsolete. According to the Khatabahi makers in Bada Bazar, the quantity of their product has gone down considerably. After the initial investment in the purchase of a computer, its use saves a lot of time, money and energy. Earlier at least one Muneem, accountant, was needed by one firm but now a single computer trained person can complete the work in a couple of hours every day and then move on to the next shop. This work is being done mostly on the basis of annual contract. Now in most cases Khatabahi is purchased only for the purpose of performing a ritual on the occasion of Diwali.

In spite of the various changes in the ways of celebration, the festival brings joy and merriment especially for those leading a hectic tiresome life.



Khan family wins 'Family No.1' title

Udaipur : 'Film, Family and Fun' a unique initiative organized by MAX 2, India's iconic Hindi movie channel culminated on an entertaining note on Sunday, Swami Vivekanand Auditorium, University Road, Udaipur. Udaipur, Beawar and Kishangarh families participated. initiative which began on 9th November saw Nimbahera's Khan family win the coveted title of 'Family No.1'. Runner up are Udaipur's Dadhich Family.

Besides being invited to play 'Filmy Houseie,' residents were witness to 'Film, family and fun' branded jeeps which had dancers grooving to iconic film songs in various locations throughout the city. MAX 2 provided families with the option of giving a missed call on the toll free number 1800 30006906 if they wished to register their performance or confirm their attendance along with conducting on-the-spot registrations of families. To qualify for the final act, each family had to either enact a scene or sing a song or dance from a list of 10-15 iconic movies such as 'DDLJ', 'Satte Pe Satta', 'Namakhalal', 'Silsila', 'Chandani' and 'Disco Dancer.'

The filmy madness culminated on Sunday, 15th November at a mega event in Udaipur wherein 10 best families from across Udaipur, Beawar and Kishangarh were shortlisted to perform for their final act followed by song and dance performances from a trained theatre group. From 'family photo booth', to 'Filmy Roulette Wheel' and 'Dart Game' the families were seen having a fun filled time indulging in the various interactive games that the channel had lined up. Besides receiving the title of 'Family No.1', the winning family will be featured in newspapers and hoardings across the city.

Children's Day Celebration

Saifee (Taiyebiah) Sr. Sec. School had organised a function today to celebrate Children's Day. Students gave speeches on Pandit Jawahar Lal Nehru in Hindi & English and recited beautiful poems. The celebrations were followed by various games that were enjoyed by all the students.

Udaipur @ Royal Harbinger

Make dairy activities a means of development

Udaipur : Home Minister Gulab Chand Kataria has asked to focus on dairy sector and asked the farmers and cattlemen to become economically self-sufficient and to trim their fate by adding them to benefit from the multi-purpose activities by participating in initiatives to change.

Home Minister Gulabchand Kataria was addressing on Milk Day as a chief guest at Udaipur Cooperative Milk Producers' Union Limited by distributing dividends and business incentives. The ceremony presided over by the Zila Pramukh legislator Phoolsingh Meena, Nanal Ahari, Amritlal Meena, Mayor Chandrasingh Kothari, Shantilal Chaplot, and CCB Chairman Vijendra Singh Jhala were present. The ceremony was launched by Home Minister Gulabchand Kataria by igniting the lamp. Home Minister distributed dividend cheques to dairy presidents/representatives on behalf of Udaipur Dairy.

Healthy Kid Competition Organized

Udaipur : A healthy child competition was organized in a joint effort by Gitanjali Hospital and Rotary club of Udaipur. The occasion was children's day. Dignitaries including Nirmal Kumawat, NC Bansal, Hemant Mehta, Dr. Arun Gupta, Dr. Neetu Beniwal and Dr. Gaurav Ameta.

Dr. Devendra Sareen who is the Head of the Department of Children's section and also the coordinator of the program apprised Royal Harbinger that more than 200 contestants participated in the program. All the parents were given vital information regarding children care. Chief Guest of the program was the Dean of Gitanjali Medical college professor FS Mehta. The program was presided over by Gajendra Jodavat, president of Rotary



NICC entered 14th year of services

Udaipur : Once an easy job, make-up and adorning for any special occasion is now a challenging task. Today for many occasions, women head to a beauty parlour for that perfect look," opined Sweeti Chhabra of NICC. She was addressing media on the occasion of NICC's completion of 13 years of service in Udaipur. She told that there are limitless opportunities in this field for women. To connect women to this profession, NICC has started some courses which could help aspirants earn money at home only. Dr. Chhabra told that NICC has constituted NICC Educational Society and Drishti foundation, and self help organization through which many courses for women are conducted. Courses offered include basic and advance hair cut, basic and advance make-up, advance professional diploma in make-up, diploma in beauty, and diploma in spa courses.

