

About the Catalogue

1. This Marketing Catalogue provides information on the products and services of Drishtee. It is applicable for Drishtee Entrepreneur, including Kiosk, Tele Sales Centre, VRC.
2. This catalogue holds the latest information and details which are subject to change at any point of time as per the policy of the partners or the market changes.
3. Drishtee reserves the rights of all the updates made to this catalogue.
4. Any new service/ product/ information or any update in the present sheets would be duly informed to you through the Drishtee District Support Center team or directly from the Call Center of Head Office (HO) and will be accompanied by new sheets to be inserted into the catalogue folder.
5. The Catalogue provides basic details about the services and products as to what they are, who is the target user/customer for these and how the entrepreneur can deliver them to the user.
6. The Marketing catalogue includes suitable graphics and pictures to help the user in getting a clear understanding of the products and services.
7. A collection of Service Support Documents (SSDs) have been included as the Annexure to the main catalogue.
8. A glossary section explains the terms with which everyone might not be familiar.

Tips to use this Catalogue

1. If you do not understand the meaning of any term, please try and look for its meaning in the Glossary section at the back.
2. The Price lists for each service or product has been provided at the end of the Marketing catalogue as a part of the Annexure. These prices are subject to change and might get revised at any point of time which Drishtee would try to communicate to the entrepreneurs at the earliest.
3. We request you to keep a track of the updates or new versions of the Pages reaching you, so that you can update this Catalogue accordingly. The latest releases would also be available on the Drishtee MIS to the District teams for downloading and using for immediate communication.
4. In case of any further query or required information feel free to contact the service team at Drishtee Head Office at 0120-4259012

List of Services and Products

Insurance

- Life Insurance
- General Insurance
- Motor Insurance
- Agri Insurance

Education

- English Learning Courses
- Computer Education

Publications

- Books
- Magazines

Communication

- Mobile Phones
- Mobile Recharge Coupons
- Courier Service
- Printing Service

Utility

- Household Items
- Reading Glasses
- Batteries

Agri Service

- Seeds
- Bio-Fertilizers
- Pesticides
- Cattle Feed
- Irrigation Equipments
- Other Agri Equipments

E-commerce

- Drishteehaat

Insurance

Kotak Flexi Plan (KFP)

and

Kotak safe investment plan (KSIP)

1. The only unit linked plan to give a capital guarantee on your premiums with up to 80% invested in equity markets
2. Annualized return of 30% in guaranteed growth fund
3. Flexibility of automatic cover maintenance, which means you, need not worry about the future payments.
4. Works like a saving bank account by providing withdrawal facility from the fund a/c
5. For children's need or retirement purposes provides flexible maturity option where an individual can withdraw 50% of the total maturity proceeds while withdraw the remaining amount after 5 years or also in installments spread over 5 years where his fund will keep on increasing for the balance amount left after the withdrawal.
He can also withdraw the full amount, at the time of maturity.

Kotak flexi plan (15 years)

Age limit at entry	14-60 years
Annual premium	Rs. 15,000
Sum assured	Rs. 1,12,500
Payment mode	Annual (15 years)
Policy term (maximum)	15 years
Maturity value	Fund value or guaranteed maturity value whichever is higher
Lock-in- period	3 years

Kotak flexi plan (3 years)

Age limit at entry	14-60 years
Annual premium	Rs. 50,000
Sum assured	Rs. 2,50,000
Payment mode	Yearly/ half yearly
Payment term	Annual (3 years)
Maturity value	Fund value or guaranteed maturity value whichever is higher
Lock-in- period	3 years

Kotak safe investment plan

Age at entry	0 to 65
Annual premium	Rs. 50,000
Sum assured	Rs. 2,50,000
Payment mode	Yearly/ half yearly
Payment term	3 years
Maturity value	Fund value or guaranteed maturity value whichever is higher
Lock-in- period	3 years

Kotak Sukhi Jeevan

1. The only two in one plan having the benefits of unit linked as well as traditional plan
2. 30% of the total premium is invested in equity markets while the rest in government of India securities ,making it totally safe .On the other hand giving excellent returns
3. Sum assured guaranteed on death and maturity
4. The only non medical plan
5. Only available for the villagers ,not available in urban areas
6. A perfect pension plan and best possible plan for Childs education and marriage as it has various maturity options
 - Full amt payable on maturity
 - withdraw 1/3 of your total maturity proceeds and utilize the balance to avail of an annuity(pension)
 - withdraw the maturity proceeds by way of half yearly installments spread over 5 years. The guaranteed amt of each half yearly installment will be rs 108 per thousand maturity benefit.

Entry age	0-60 years
Term	Fix Term – 10 years
SUM Assured	As per age
Maturity age (maximum)	70 years
Annual premium	Rs. 10,000/- (Fix)
Premium frequency	Yearly

Delivery Time for Kotak:

30 days from receiving of forms and documents at the Drishtee Head Office.

<p>ICICI Prudential Lifetime</p>	<p>1. There are various levels of protection (Sum Assured) in this policy which you can choose according to your needs. (SA can be flexible between 1.25 times to 5 times of the premium amount) More is the SA – less is the effective investment made. (higher mortality charges are cut by the provider)</p> <p>2. Part of the premium paid is adjusted towards mortality and administrative charges and the rest is invested in the plan of your choice.</p> <p>3. Entry into the plan will be based on the unit value of the plan applicable on the date of policy issue. The policy value of any policy is based on the value of units allotted to the holder. – Any two plans maximizer; balancer; Preserver; protector depending on the % of investment to be made in equity and govt securities</p>	<table border="1"> <tbody> <tr> <td>Minimum Age at entry</td> <td>0-60 years</td> </tr> <tr> <td>Minimum premium (yearly mode)</td> <td>Rs.18000 p.a</td> </tr> <tr> <td>Lock in period</td> <td>3 years</td> </tr> <tr> <td>Term period</td> <td>5 years</td> </tr> </tbody> </table>	Minimum Age at entry	0-60 years	Minimum premium (yearly mode)	Rs.18000 p.a	Lock in period	3 years	Term period	5 years
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<p>ICICI Prudential InvestShield</p>	<p>1. It provides you with an option to select a specific level of protection (Sum Assured) as per your needs, based on a multiple of your annual premium.</p> <p>2. A part of the premium paid is adjusted towards mortality charges, allocation charges and fixed charges; the rest is invested in your Unit Fund.</p> <p>3. The investment objective of the Unit Fund is to provide a balanced investment between long-term capital appreciation and current income, while protecting the capital.</p>	<table border="1"> <tbody> <tr> <td>Minimum Age at entry</td> <td>0-65 years</td> </tr> <tr> <td>Maximum age at maturity</td> <td>75 years</td> </tr> <tr> <td>Minimum premium</td> <td>Rs. 1,00,000</td> </tr> <tr> <td>Fixed Term</td> <td>10 Years</td> </tr> </tbody> </table>	Minimum Age at entry	0-65 years	Maximum age at maturity	75 years	Minimum premium	Rs. 1,00,000	Fixed Term	10 Years
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<p>ICICI Prudential Premier Life</p>	<p>1. You can choose a specified level of protection according to your need.</p> <p>2. Part of the contribution paid is adjusted towards mortality and administrative charges and the rest is invested in the investment option of your choice.</p> <p>3. Entry into the Plan will be based on the unit value of the investment option at that time. Your policy value is based on the value of units allotted to you.</p>	<table border="1"> <tbody> <tr> <td>Minimum Premium Amount</td> <td>Rs. 1,00,000</td> </tr> <tr> <td>Minimum age at entry</td> <td>0-60 years</td> </tr> <tr> <td>Maximum age of cover</td> <td>75 years</td> </tr> <tr> <td>Choice of premium paying terms</td> <td>3,5,7 and 10 years</td> </tr> </tbody> </table>	Minimum Premium Amount	Rs. 1,00,000	Minimum age at entry	0-60 years	Maximum age of cover	75 years	Choice of premium paying terms	3,5,7 and 10 years
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<p>ICICI Prudential Golden Years</p>	<p>1. This gives complete flexibility, not only while saving for retirement but also after retirement.</p> <p>2. It gives a freedom to choose between lump sum money gain or a regular stream of income.</p>	<table border="1"> <tbody> <tr> <td>Minimum Premium Amount</td> <td>Rs 1,00,000 (for PPT 3yrs) Rs. 60,000 (for PPT 5,7,10 yrs)</td> </tr> <tr> <td>Minimum Age at Entry</td> <td>18 years</td> </tr> <tr> <td>Maximum Age at Entry</td> <td>65 years</td> </tr> <tr> <td>Minimum Term</td> <td>5 years</td> </tr> <tr> <td>Maximum term</td> <td>20 years</td> </tr> <tr> <td>Premium Paying Term</td> <td>3,5,7,10</td> </tr> <tr> <td>Minimum age at vesting</td> <td>45 years</td> </tr> <tr> <td>Maximum age at vesting</td> <td>75 years</td> </tr> <tr> <td>Premium Payment Frequencies</td> <td>yearly</td> </tr> </tbody> </table>	Minimum Premium Amount	Rs 1,00,000 (for PPT 3yrs) Rs. 60,000 (for PPT 5,7,10 yrs)	Minimum Age at Entry	18 years	Maximum Age at Entry	65 years	Minimum Term	5 years	Maximum term	20 years	Premium Paying Term	3,5,7,10	Minimum age at vesting	45 years	Maximum age at vesting	75 years	Premium Payment Frequencies	yearly
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<p>ICICI Prudential Lifelink Super</p>	<p>1. Lifelink Super is a unique single premium plan that combines the security of a life insurance policy with the opportunity to enjoy potentially high returns on your investments.</p> <p>2. Two options of sum assured (125% or 500% of single premium).</p> <p>3. Facility to make partial withdrawals after three completed policy years.</p>	<table border="1"> <tbody> <tr> <td>Minimum Premium</td> <td>Up to Age 44 – 25000 Age 45 plus - 50000</td> </tr> <tr> <td>Minimum term</td> <td>5 years</td> </tr> <tr> <td>Age of entry</td> <td>0 to 65 yrs</td> </tr> <tr> <td>Maximum maturity</td> <td>70 yrs</td> </tr> <tr> <td>Sum Assured</td> <td>125% Or 500%</td> </tr> </tbody> </table>	Minimum Premium	Up to Age 44 – 25000 Age 45 plus - 50000	Minimum term	5 years	Age of entry	0 to 65 yrs	Maximum maturity	70 yrs	Sum Assured	125% Or 500%								
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<p>ICICI Prudential CashBak</p>	<p>1. A single plan that combines Protection, Savings and Liquidity.</p> <p>2. The plan offers 2 terms (15 years or 20 years), which offers survival benefit payments at regular intervals to provide you with liquidity.</p> <p>3. Guaranteed additions @ 3.5% compounded annually for the first four years of the policy.</p>	<table border="1"> <tbody> <tr> <td>Age at entry</td> <td>16-55 years</td> </tr> <tr> <td>Minimum sum assured</td> <td>Rs. 75,000</td> </tr> <tr> <td>Premium payment frequencies</td> <td>Yearly</td> </tr> <tr> <td>Term</td> <td>15 or 20 Years</td> </tr> </tbody> </table>	Age at entry	16-55 years	Minimum sum assured	Rs. 75,000	Premium payment frequencies	Yearly	Term	15 or 20 Years										
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<p>ICICI Prudential Smart Kid</p>	<p>1. This plan is to ensure a better future for your children. 2. It is a fixed term plan in which you pay premium regularly during the term. 3. The plan provides with a guaranteed addition (GA) of 3.5% compounded annually for the first 4 years of the plan and thereafter bonuses (Vested bonuses) will be applicable as per the performance of the company.</p>	<table border="1"> <tr> <td>Minimum premium</td> <td>Rs. 8400 per year</td> </tr> <tr> <td>Premium payment frequencies</td> <td>Yearly</td> </tr> <tr> <td>Parent's age at entry</td> <td>20-60 years</td> </tr> <tr> <td>Child's age at entry</td> <td>0-12 years</td> </tr> <tr> <td>Minimum sum assured</td> <td>Rs.1,00,000</td> </tr> <tr> <td>Maximum sum assured</td> <td>Rs.30,00,000</td> </tr> </table>	Minimum premium	Rs. 8400 per year	Premium payment frequencies	Yearly	Parent's age at entry	20-60 years	Child's age at entry	0-12 years	Minimum sum assured	Rs.1,00,000	Maximum sum assured	Rs.30,00,000																								
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<p>ICICI Prudential Save'n' Protect</p>	<p>Risk is covered even after five years of the maturity which is 50% of the sum assured</p>	<table border="1"> <tr> <td>Age limit</td> <td>0-60 years</td> </tr> <tr> <td>Minimum premium</td> <td>Rs. 6000</td> </tr> <tr> <td>Minimum sum assured</td> <td>Rs. 50,000</td> </tr> <tr> <td>Minimum term</td> <td>10 years</td> </tr> <tr> <td>Premium payment frequencies</td> <td>Yearly</td> </tr> </table>	Age limit	0-60 years	Minimum premium	Rs. 6000	Minimum sum assured	Rs. 50,000	Minimum term	10 years	Premium payment frequencies	Yearly																										
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<p>ICICI Prudential Suraksha</p>	<p>1. Individual Non-Medical policy 2. Only Life cover 3. Term - 3 & 5 Yrs 4. Age independent premium 5. Age at entry: 18 - 45 Yrs 6. Maturity/Death benefit: Rs.5,000 to 20,000 7. Death Benefit: Sum Assured</p>	<table border="1"> <thead> <tr> <th colspan="3">ICICI Prudential Single Premium</th> </tr> <tr> <th>Sum Assured</th> <th>3 Years Term</th> <th>5 Years Term</th> </tr> </thead> <tbody> <tr> <td>5000</td> <td>145</td> <td>233</td> </tr> <tr> <td>10000</td> <td>290</td> <td>465</td> </tr> <tr> <td>15000</td> <td>435</td> <td>698</td> </tr> <tr> <td>20000</td> <td>580</td> <td>930</td> </tr> <tr> <th colspan="3">ICICI Prudential Regular Premium</th> </tr> <tr> <th>Sum Assured</th> <th>3 Years Term</th> <th>5 Years Term</th> </tr> <tr> <td>5000</td> <td>50</td> <td>50</td> </tr> <tr> <td>10000</td> <td>100</td> <td>100</td> </tr> <tr> <td>15000</td> <td>150</td> <td>150</td> </tr> <tr> <td>20000</td> <td>200</td> <td>200</td> </tr> </tbody> </table>	ICICI Prudential Single Premium			Sum Assured	3 Years Term	5 Years Term	5000	145	233	10000	290	465	15000	435	698	20000	580	930	ICICI Prudential Regular Premium			Sum Assured	3 Years Term	5 Years Term	5000	50	50	10000	100	100	15000	150	150	20000	200	200
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Delivery Time for ICICI:

45 days from receiving of forms and documents at the Drishtee Head Office.

Bajaj Allianz General Insurance	General insurance for shops, households and offices.	Householders Policy	Protects property, domestic and electronic appliances and the interests of the insured and his family members.
		Office Package policy	Protects business premises against fire, burglary, machinery breakdown
		Shopkeeper's policy	Protects property and interests of the insured and his partners in business venture.
Bajaj Allianz Motor Insurance	Motor insurance for 2/4 wheelers including tractors.	Please Refer to the motor insurance undertaking enclosed in the annexure for details on the vehicles covered and the related terms and conditions.	

For general insurance, premium calculation is done by getting certain specific information about the product/entity to be insured. For example: To calculate the premium for a tractor, the invoice copy would be required. The Drishtee Entrepreneur needs to collect the information (As Specified below) and forward it to the Service Support Center. Drishtee Service Support Center would help in premium calculations

Information required for calculating Premium of BAJAJ ALLIANZ

For Two/ Four Wheeler

1. Date of Manufacturing
2. Price of Vehicle
3. Place of Motor Registration
4. Cubic Capacity of the vehicle
5. Last year's Insurance Copy & RC Copy
6. Riders as per Client Details

For Health Policies

1. Sum to be insured
2. Date of Birth & its Proof
3. Photo

Bajaj Allianz Critical Illness Cover

The policy pays the benefit in case the insured is diagnosed as suffering from a critical illness and if survives for minimum of 30 days from the date of diagnosis.

1. First Heart Attack; Coronary Artery Disease Requiring Surgery; Stroke; Cancer; Kidney Failure; Major Organ Transplantation; Multiple Sclerosis; Primary Pulmonary Arterial Hypertension, Paralysis etc. are included in this policy.
2. Any STDs, like AIDS or any intentional injuries through drugs or alcohol etc., and some other ailment conditions (as per the details of the policy documents) have NOT been included in this.
3. This is a benefit cover and not an indemnity cover; As soon as the disease is diagnosed the sum insured will be paid.
4. Insured receives the claim money in advance for treatment.
5. Premium rates competitive and high sum insured can be opted.
6. Income tax benefit under Section 80D of the IT ACT.

Premium Calculator

Critical Illness							
Premium Per Annum							
Sum Assured	Age						
	21-25	26-35	36-40	41-45	46-50	51-55	56-60
100000	200	300	550	800	1200	1750	3000
300000	600	900	1650	2400	3600	5250	9000
500000	1000	1500	2750	4000	6000	8750	15000
1000000	2000	3000	5500	8000	12000	17500	30000

* Premium Excludes Service Tax

Delivery Time for Bajaj Allianz:

25 days from receiving of forms and documents at the Drishtee Head Office.
Cover note issued immediately on order booking from the District Office of Drishtee.

Education

English Education (STEP)

<ol style="list-style-type: none">1. Training and testing package of English communication with special focus on speaking skills.2. It is a certified course which will be conducted at two levels:<ol style="list-style-type: none">a. Beginner's level is for the candidates who can just understand very basic English communication and can somehow manage to give single word responses, or not even that.b. Learner's level is for the candidates who can understand basic English communication and can at least manage to give single word responses.	<ol style="list-style-type: none">1. Entrepreneur needs to find minimum of 10 people and a suitable place for this training.2. Then the Entrepreneur should inform the Call Center for arranging the training.3. The Call center, Entrepreneur and District Office will coordinate for conducting this training.
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Computer Education*

CEEP, Centre for Education & Entrepreneurship Programme, with a team of focused motivated individuals, has been able to build appropriate course material that aims to impart computer skills to improve employment option, within a very short time frame, offering economic prices to the students of all income groups. The unique feature of this computer education is the focused approach i.e. on completion of this programme, the students, armed with computer knowledge and their course completion certificates shall be able to setup their own businesses or find competitive jobs in the market.

* this service is only available at the Computer Kiosks.

Publications

Books

Pustak Mahal is one of India's largest publishers for books in different regional languages that would interest a range of readers. Few categories of books are:

1. Language learning
2. School textbooks
3. Computer learning books
4. Cookery
5. Beauty Care
6. Yoga
7. Dictionaries
8. Jokes & satires
9. General Health etc.

A complete Catalogue of available books is available on request from Drishtee office.

Delivery Time for Books:

Books are dispatched within 5 days of order confirmation.

Magazines



Any magazine* can be ordered and bought at the printed price.

*subject to availability

Ek Naya DrishteeKon: Ek Naya DrishteeKon is a Hindi magazine being published by Drishtee Foundation. This magazine holds the local content contributed by the local communities and supported by the Drishtee Entrepreneurs.




Philips Products

Picture	Household Item	Product Description
	Philips Kiran - Rechargeable Torch	Bring Brightness where ever you wish 1. Easy to Handle 2. Multi-Purpose Torch 3. Battery - Less 1 Minute of cranking yields 30 minute of light
	Philips Uday - Rechargeable Lantern	End Darkness with Uday rechargeable lantern 1. Long operating time 2. Strong and Effective 3. With mobile lighting system 4. Effective Brightness 4 hours of Charging gives 4 hours of light

Delivery Time for Philips:

Within 2 weeks of order confirmation.

Batteries

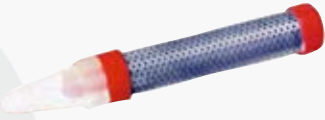

	<h3>Amaron Batteries</h3> <ol style="list-style-type: none"> 1. High capacity batteries used for households, agriculture and Vehicles. 2. Fully charged, factory-activated battery. 3. Extra high starting performance and power at any temperature. 4. Specifically designed to suit Indian roads and climatic conditions.
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Amaron - a range of models available (Refer to pricelist in annexure)

Delivery Time for Batteries:

Within 12 days of order confirmation.

Naveen Gram Products



Picture	Household Item	Product Description
	Insect Trap	<ol style="list-style-type: none"> 1. Tubular implement designed to attract and capture pests that infest stored grains whether in godown or at home. 2. Made of steel and plastic leading to a longer life of product, almost 10 years. 3. Can be used for any kind of grain. Special traps available for pulses, as the size of insects found in them are larger.
	Pest Repellent	<ol style="list-style-type: none"> 1. A natural pest repellent made from neem and other herbs. 2. Useful to keep away sucking pests in tomato, onion and chillies. 3. 100% Natural 0% Chemical, therefore can be used in farms involved in organic farming.
	Mehndi Cone/ Conditioner	<ol style="list-style-type: none"> 1. Used for cosmetic application by women on various festive occasions 2. Does not use chemical therefore safer for skin 3. An industry that provides large employment to women in Western Rajasthan, India.
	Burner	<ol style="list-style-type: none"> 1. No. 2, slip-on & No. 1 burner used in pressure type kerosene stoves. 2. Leads to 30% savings in the use of kerosene as certified by various certification agencies. 3. Savings possible due to special design having no joints. 4. Efficient burning reduces carbon formation at the bottom of the vessel

Delivery Time for Naveen Gram Products:

Within 1 week of order confirmation.

Communication

Mobile Phones

Motophone F3	
	<ol style="list-style-type: none"> 1. Voice prompt localized in Hindi. 2. It has a high-contrast screen making the text brighter in sunlight. 3. Durable housing for optimal performance despite dust and sun 4. Large font size for easy readability 5. High-volume for call clarity in loud environments. 6. Automatic notification of current prepaid balance. 7. Expected battery life at 4 hours and 30 minutes and standby of 300 hours.
Nokia 1100	
	<ol style="list-style-type: none"> 1. Built-in flashlight. 2. Anti-slip grip. 3. Vibration alert. 4. Selectable font size. 5. Large black & white display - upto 4 lines text messaging. 6. Up to 300 minutes of continuous talk time.
<p>Nokia - other models also available (Refer to pricelist in annexure)</p>	

Delivery Time for Mobiles:

Within 1 week of order confirmation.

Mobile Recharge Coupons - Oxigen

It is a service through which a Drishtee Entrepreneur can provide mobile recharge for several leading telecom operators, including Airtel, Idea, Hutch, BPL Mobile, Spice, Cellone, BSNL, Reliance. Any mobile user can get the mobile recharged through Drishtee Entrepreneur without any need of going to a block or district market.



Reading Glasses (Scojo)

Drishtee has brought a high demand service to the rural areas with an international organization Scojo. The elderly and the other people who even do not read but do a lot of work with their eyes suffer a lot due to non-reachable eye check up services as well as the cost of getting the glasses by travelling and getting the glasses made in a near by city. Drishtee provides a **“three-in-one”** facility right in the village or around through the Drishtee Entrepreneurs with - Eye Exam (customized for illiterates as well), Scientifically made reading glasses with correct numbers

Ready-to-use and very cheap glasses available to the customer



Eye Testing & Glasses Kit (the costs given in annexure) should be purchased by the Entrepreneur available on a discounted price especially for Drishtee in India. The kit contains tools for performing the eye test and a few pairs of different numbered glasses. Once all those pairs in a kit get sold, VRC can purchase individual pieces as per the requirement.

Delivery Time for SCOJO Glasses:

Depends on Stock Availability with the VRC and Drishtee. Receiving time from SCOJO is 15 days on a minimum order of 50 Glasses for the region.

ANNEXURE

Documents Required for Insurance

ICICI Prudential

<u>Product Category</u>	<u>Product/Type</u>	<u>Document Required</u>
Life Insurance	Suraksha	Date Of Birth Proof
HNIs	All	Date Of Birth Proof, ID Proof, Address Proof, 2 Photos

ICICI Lombard

<u>Product Category</u>	<u>Product/Type</u>	<u>Document Required</u>
Motor Insurance	Two/ Four/ Tractor	RC & Previous Insurance Copy

Kotak Insurance

<u>Product Category</u>	<u>Product/Type</u>	<u>Document Required</u>
Life Insurance	Sukhi Jeevan	Date Of Birth Proof, ID Proof, Address Proof, 2 Photos
	Flexi	
	KSIP	

Bajaj Allianz

<u>Product Category</u>	<u>Product/Type</u>	<u>Document Required</u>
Motor Insurance	Two/ Four/ Tractor	RC & Previous Insurance Copy

Demand Draft for the premium amount would be in the name of :

For ICICI Lombard - "ICICI Lombard General Insurance Company Limited"

For ICICI Prudential - "ICICI Prudential Life Insurance Company Limited"

For Bajaj Allianz - "Bajaj Allianz General Insurance Company Limited"

For Kotak Insurance - "Kotak Life Insurance "

Glossary

Premium: the money you will have to pay every year towards the plan, in order to subscribe to the plan and to enjoy the benefits of the plan.

Single Premium: A one time payment in order to subscribe to the policy.

Partial Withdrawals: Any part of the fund that is encashed / withdrawn by the policyholder during the policy term.

Sum Assured: Amount of life insurance cover which will be paid in case of death to your family/nominee.

Unit Linked Plans*: A unit-linked plan works on a minimum premium basis and not on a sum assured one. You decide the amount you can contribute at regular intervals. ULIP offers you insurance cover till your insurance needs are fulfilled, beyond that it becomes an investment avenue.

Annualized return*: Fixed amount of returns every year. It is not guaranteed but from past experience it has been 30% (it can be more but this has been the minimum)

Automatic cover maintenance*: It means that if you are unable to make premium payments for one year then you can postpone payment of premium for 1 year. But the basic risk cover would be still there. The premium then can be paid later within next two years time – but with an interest charged at the rate of 7-8%.

Flexible Maturity Option*: partial withdrawal for education etc. from the fund amount; whenever matured it can act as post retirement support

Guaranteed Addition (GA):** A bonus which is fixed

Vested Bonus:** It means the bonuses received will depend on the company's performance after 4 years onwards

Premium Paying Term (PPT): The amount to be decided by the individual policy holder for fulfillment of the Premium in the Tenure (have the flexibility benefit in some of Kotak policies)

Tenure: Overall term or period of the policy, Differs from policy to policy.

* as in Kotak Flexi Plan

** as in ICICI Prudential Smart Kid