



## Team Pehal

<Volunteers>

<Day, Date>

<Venue>



 A Max Financial Services and  MS Joint Venture

## Reference Slides

## Book 1

### Chapter 1

1. Earn – कमाना
2. Obvious – ज़ाहिर
3. Appreciation – प्रशंसा
4. Essential – आवश्यक
5. Loan – ऋण
6. Installment – किस्त
7. Entertainment – मनोरंजन
8. Indulge – लिप्त
9. Gadgets – यंत्र
10. Exchange - अदला बदली
11. Skill – कौशल
12. Accomplish – पूरा
13. Entrepreneurs – उद्यमियों
14. Discipline – अनुशासन
15. Asset – संपत्ति
16. Idioms – मुहावरे
17. Supper - रात का खाना
18. Latin - रोम की भाषा
19. Civilization - सभ्यता

### Chapter 2

1. Save - बचत करना
2. Pebbles - कंकड़
3. Consistently - लगातार
4. Realistic - यथार्थवादी
5. Goal – लक्ष्य
6. Penny - पैसे
7. Scrimp - बचत करना
8. Piggy Bank - गुल्लक
9. Diligently - लगन से
10. Gratification – संतुष्टि
11. Temptation - प्रलोभन
12. Splurge - शेखी
13. Account - खाता
14. Duckling - बत्तख का बच्चा

### Chapter 3

1. Need – जरूरत
2. Want - चाहते हैं
3. Wisely - समझदारी से
4. Expenses – लागत / मूल्य
5. Distinguish - अंतर करना
6. Spending - खर्च
7. Critical – गंभीर
8. Generation - पीढ़ी
9. Prioritize – प्राथमिकता
10. Rationalized - तार्किक आधार पर उचित बताना
11. Greed – लालच
12. Inability – असमर्थता
13. Short-term - लघु अवधि
14. Borrow – उधार

### Chapter 4

1. Steal - चुराना
2. Mall - शॉपिंग सेंटर
3. Reviews – समीक्षा
4. Consumer – उपभोक्ता
5. Underestimate - कम आंकना
6. Invisible – अदृश्य
7. Possession – अधिकार
8. Lavish – खर्चीला
9. Shoestring - जूते का फीता
10. Acronym - लघु रूप / परिवर्णी शब्द
11. Promptness – मुस्तैदी / शीघ्रता
12. Prominent – प्रसिद्ध / मुख्य
13. Prey - शिकार
14. Scammers – घोटालेबाजों
15. Intangible – अस्पृश्य / न छूने योग्य
16. Peer – सहकर्मी
17. Endorsing - समर्थन करना
18. Retail – फुटकर
19. Realistic – वास्तववादी
20. Unscramble – खोलना
21. Arcade – वीथिका
22. Approximately – लगभग

### Chapter – 5

1. Share – हिस्सा
2. Celebrity - प्रसिद्ध व्यक्ति
3. Generously – उदारता
4. Integral – अनिवार्य
5. Siblings - एक माँ की संताने
6. Ponder - विचार करना / सोचना
7. Persistent – हठी / दृढ़
8. Spanning – फैले
9. Allowance – भत्ता
10. Charity - दान पुण्य
11. Personality - व्यक्तित्व

## Book 2

### Chapter 6

1. Compare – तुलना 2. Similarities – समानताएँ 3. Porridge – खिचड़ी / दलिया 4. Trustworthy - भरोसेमंद 5. Recurring - बारम्बार होनेवाला / आवर्ती
6. Value for money - पैसे की कीमत 7. Leap – छलांग 8. Spoilt - बिगड़ा हुआ 9. Barter - अदल-बदल का व्यापार 10. Relevant – उचित
11. Alternative - विकल्प

### Chapter 7

1. Plan – योजना 2. Essential - आवश्यक 3. Visualize – कल्पना 4. Transparent – पारदर्शक 5. Astray – गुमराह
6. Saving Account - बचत खाता 7. Minor – नाबालिग 8. Recurring deposit - आवर्ती जमा 9. Reserve Bank of India - भारतीय रिजर्व बैंक
10. KYC - अपने ग्राहक को जानिए 11. Visualize - कल्पना करना 12. Relevant – उचित 13. Tracking - नज़र रखना 14. Interest – ब्याज

### Chapter 8

1. Safeguard – रक्षा 2. Invaluable – अमूल्य 3. Lessons – पाठ 4. Hidden - छिपा हुआ 5. Belongings – संपत्ति
6. Possession – अधिकार 7. Medical Emergency - आपात चिकित्सा 8. Innovative - नयेपन से संबंधित 9. Periodically - समय-समय
10. Digital – अंकीय 11. Assessment – मूल्यांकन 12. Transaction - लेन-देन 13. Stitch – टांका 14. Monetary – आर्थिक 15. Fraudulent – धोखाधड़ी 16. Pretending - ढोंग करना 17. Stalking – पीछा 18. Sensitive – संवेदनशील 19. Vigilant – जागरूक 20. Padlock – ताला
21. Bragging - डींग मारने का

### Chapter 9

1. Borrowing – उधार 2. Lender – ऋणदाता / उधार देनेवाला 3. Instant – तुरंत 4. Debt – कर्ज 5. Sorrowing – खेदजनक
6. Saddled – लादना 7. Embarrassment – शर्मिंदगी 8. Loan – ऋण 9. Shadowing - पीछा करना

### Chapter 10

1. Backbone – आधार 2. Automation – स्वचालन 3. Anonymous – गुमनाम 4. Denomination – मूल्यवर्ग 5. Virtual - वास्तविक

# What is Life Insurance?

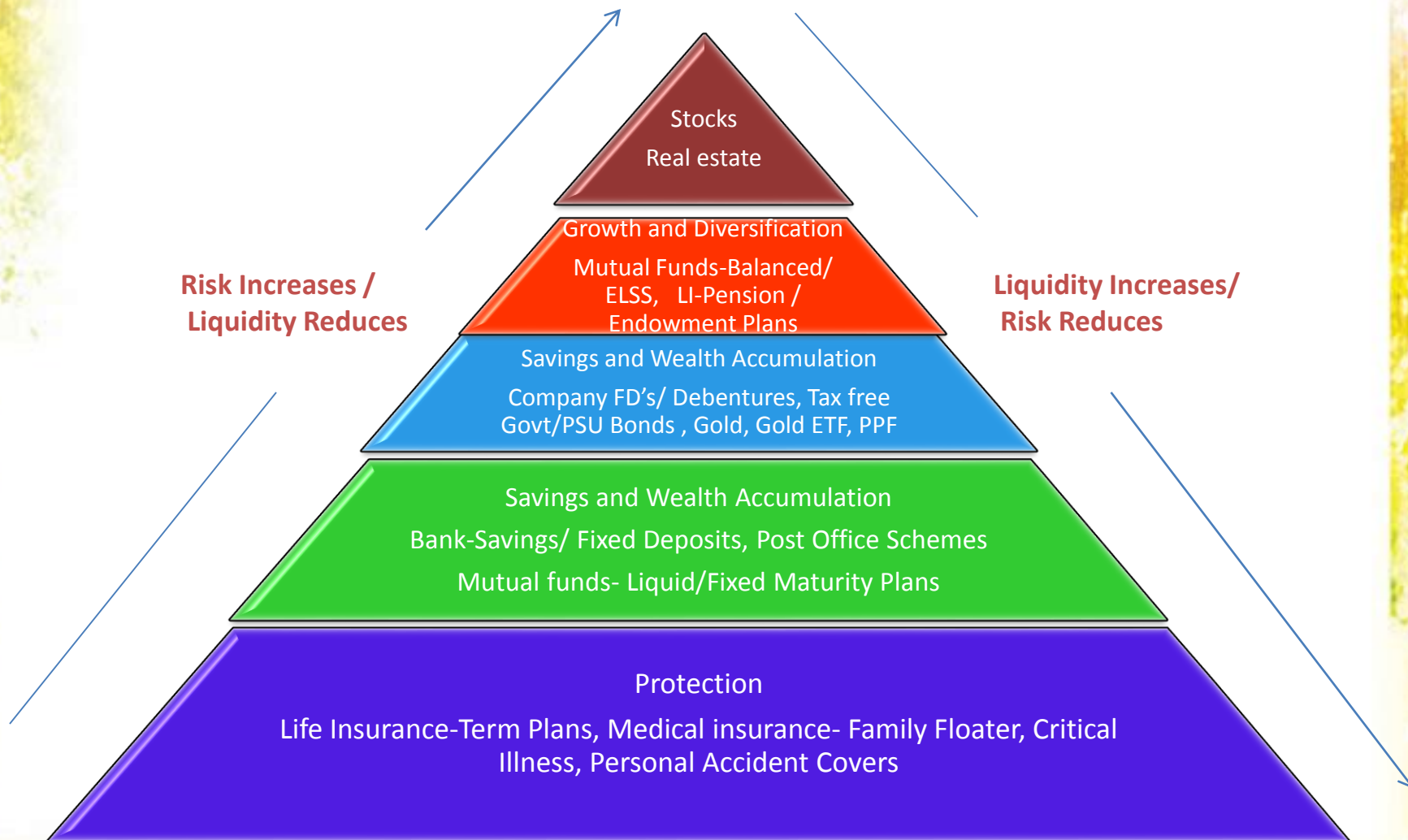


- **Meaning:** Life insurance is an agreement between the policy owner and the insurer , where the insurer for a consideration agrees to pay a sum of money upon the occurrence of any of the following event:
  - i. Death
  - ii. Terminal illness / critical illness , or
  - iii. Maturity of the policy
  
- **Benefits of life insurance**
  - i. Protection
  - ii. Liquidity
  - iii. Tax Benefits
  - iv. Money when you need it
  
- **Types of Life Insurance Plans**
  - i. Term life insurance Plans – Sum assured is payable only in the event of death during the term
  - ii. Endowment Plans- Investment oriented plan which not only pays in the event of death but also in the event of survival at the end of the term
  - iii. Whole life insurance Plans –Unlike term insurance which is for a particular period , it provides coverage for the entire life.
  - iv. Unit Linked Insurance Plans – Combination of investment and insurance plans where the premium is invested in the equities , bonds and other money market instruments.

# What is General Insurance?



- **Meaning:** General insurance typically comprises any insurance that is not determined to be life insurance.
  
- **Benefits of general insurance**
  - i. Protection
  - ii. Tax Benefits
  - iii. Rising medical cost
  
- **Types of General Insurance Plans**
  - i. Fire – It is a form of property insurance which protects people from the costs incurred by fire.
  - ii. Health- Treatment / Hospitalization expenses of an individual or family.
  - iii. Marine – Damages to or loss of the cargo and the carrier .
  - iv. Motor– Motor vehicle damages repair or replacement costs.
  - v. Travel – Losses which can affect the normal plan of an individual , family or a student.



High Risk – High Return



**All the very best!**



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