

BIMA BARTA

Introduction

Glad to inform you that we are publishing the latest edition of our annual magazine BIMA BARTA, made possible with your continued support and encouragement.

In this edition, we have tried to highlight our yearly activities and achievements. We have also reserved a special section for our valued clients and respected mentors to share their views and experiences with our readers.

This issue brings together a range of financial updates and insights. If the information presented proves helpful in any way for your financial planning, it will motivate us to continue publishing BIMA BARTA with even greater commitment and regular updates.

With sincere gratitude and regards,

*– Mr. Ranjan Biswas
MDRT, Chairman's Club Member*



RB WEALTH CREATOR - AN OVERVIEW



Mr. Ranjan Biswas
MDRT, Chairman's Club Member
Financial Advisor

Wishing you all Subho Naba Barsho on behalf of the RB WEALTH CREATOR family. With your continued support and our unwavering dedication, we are proud to have completed over 30 years of trusted service.

In addition to Life, Health, and General Insurance, we now also operate as tax and legal consultants. Through our Risk Portfolio Management services, we have directly and indirectly served over 6000 individuals and currently manage insurance coverage of more than ₹ 65 crore across 2000+ clients.

We have had the privilege of supporting 40 families with death claim settlements totaling nearly ₹ 20 crore. Every month, around 200 clients receive life insurance protection through us, contributing approximately ₹ 22.74 lakh in premiums. We also continue to provide critical health insurance coverage, with several clients availing treatment coverage worth ₹ 5 crore.

In the last financial year, our Life Insurance business grew by 13% and Health Insurance by 9% in premium terms. Our dedicated staff members, recognized for their individual performance, continue to ensure the highest level of client service. Our office has been upgraded with modern infrastructure and cutting-edge digital facilities.

We are honored to have once again qualified for MDRT (USA) and to have received recognition from LIC KMDO-1 for our performance in the past year.

LIFE INSURANCE CORPORATION OF INDIA

In the financial year 202324, LIC recorded a net profit of ₹ 48,151 crore after taxan impressive increase of 18.38% over the previous year. A bonus of ₹ 56,190 crore was distributed to policyholders during the same period.

LIC's solvency ratio improved to 2.11 from 1.98, reflecting stronger financial stability. As of 31st March 2025, the Corporation's Assets Under Management (AUM) stood at ₹ 54,52,297 crore, marking a growth of 6.45%.





LIC continues to dominate the life insurance market with an overall market share of 57.05%, comprising 37.46% in individual business and 71.19% in group business.

In FY 202223, LIC settled ₹ 225.51 lakh claims. The claim settlement ratio stood at 98.60% for death claims and 92.65% for maturity claims. The total claim amount disbursed was ₹ 2,09,938.63 crore.

On 20th January 2025, LIC made history by achieving a GUINNESS WORLD RECORD for “Most Life Insurance Policies Sold in 24 Hours,” with 5,88,107 policies issued across India.

LIC also showed its commitment to social responsibility by announcing claim settlement relaxations for victims of the Pahalgam terror attack on 22.04.2025. LIC extends its heartfelt condolences and remains committed to providing timely financial support to the affected families.

THE NEW INDIA ASSURANCE COMPANY LTD.

The New India Assurance Company Ltd has issued over ₹ 2 crore insurance policies and successfully settled ₹ 1.03 crore claims, with total claim disbursements amounting to ₹ 26,130 crore to date.

With a robust network of over 1,800 offices, the company proudly serves more than ₹ 3.75 crore satisfied customers across 25 countries worldwide, reinforcing its position as a trusted global insurer.

My relation with Mr. Ranjan Biswas and his office of LIC started about two decades back. I am extremely satisfied with and laud their professional work with a touch of friendship. Every time I had issues with my LIC policies and I got back to him or his office, I got immediate redressal of the issues. I received exceptional service from them during the Covid period for which I am very thankful. The office of Mr. Ranjan Biswas that I visited personally, is spacious, comfortable for the visitors, equipped with modern gazettes and the staffs are well trained to handle normal as well as emergency situations. I wish Mr. Ranjan Biswas and his office all the very best.

Dr. Pulak Sengupta
Professor, Department of Geological Sciences
Jadavpur University, Kolkata





Our Achievement



Sri Sri Ganesh Puja at our Office



Boishakhi Adda at our Office



**Performance Sales Honouring for DM Sales
Mr. Tanmoy Dutta, Chief Manager
Mr. Shyamal Mukherjee and
Sr. DM Mr. Anirban Saha (KMDO-1)**



***“Do not save what is left after spending,
but spend what is left after saving”***

— Warren Buffet (Business Magnate)



Best wishes from,

MR. RANJAN BISWAS

MDRT, Chairman's Club Member

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