CHAPTER - III

PROFILES OF BRANCH OFFICES AND FUNCTIONS OF VARIOUS DEPARTMENTS OF JALPAIGURI DIVISIONAL OFFICE

This Chapter is devoted to an analysis of the profile of LIC's different branches under Jalpaiguri Division. As will be noticed from the following informations, the branches are scattered all over the areas under its jurisdiction. But the social environment, economic conditions, pace of development, level of awareness of the people including levels of literacy are so varied in nature that the success as well as spread of insurance policies in this region depend to a large extent not only upon skill but also on the nature of service that the organization can render to the people of this region.

PROFILE OF BRANCHES OF LICI, JALPAIGURI DIVISION UNDER THE DISTRICT OF JALPAIGURI

1. Branch Profile of Jalpaiguri B.O. I for the year 1997-98

Name of the Branch : Jalpaiguri-I
Branch Code No. : 451
Date of Opening of the Branch : 1.9.1956
Name of the officer I/C : Sri S.N.Roy, SBM
Address of the Branch : LIC of India,P.O. & Dt.Jalpaiguri
No, of P.S. Under Branch Jurisdiction : Six (2 partial)

Table 3.1 : P. S. — Wise area and populaiton

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Jalpaiguri Sadar	513.15	135964	125414	261378	35020	33712	68732	330110
Mainaguri (Partial)	495.24	105339	84527	177666	17864	16419	34283	211949
Dhupguri (Partial)	238.91	65861	59931	125792	15832	15443	31275	157067
Banarghat(Partial)	241.23	47675	45754	93429	4057	3668	7725	101154
Rajganj	229.63	53118	47242	100360	-	-	-	100360
Haldibari P.S. of Cooch Behar disrict	152.35	40558	37275	77833	5597	2573	8170	86003
Total	**1870.51**	**436315**	**400143**	**836458**	**78370**	**71815**	**150185**	**986643**

***Source** : Census Report of India, 1991.*

Insurable Population : 1,78,000
Main Crops : Rice, Jute, Wheat, Potato.
Main Industies : Tea,SawMill,Plywood Factory, Automobile Garage, Hume Pipe Factory, Electrical Industries.

Table 3.2 : New Business performance for the last three years :

	No. of Policies	Sum Assured (in crores)
1994-95	8202	29.55
1995-96	8528	28.39
1996-97	10332	31.85

Source : *New Business Department of Jalpaiguri Branch No.1*

Figures as on 31.3.97

Table 3.3 : Staff position

Total Number of Staff	Class I	Class II	Class III	Class IV
73	7	12	54	Nil

Source : *Office Services Department of Jalpaiguri B.O.I*

Total No. of Agents : 529

(a) No. of C.M. Club members : 1
(b) No. of Z.M. Club members : 2
(c) No. of D.M. Club members : 2
(d) No. of B.M. Club members : 30
(e) Average Production per Agent : 6.02 lakhs

No. of Crorepati Development Officer : 10

(a) Average production per Development Officer : 265 lakhs

Source : *Sales Department of Jalpaiguri Branch Office No.1*

Total Income of the Branch : 927.71 lakhs
Management Exp. : 189.98 lakhs
SURPLUS : 291.00 lakhs

Source : *Accounts Department of Jalpaiguri Branch Office No.I.*

2. BRANCH PROFILE OF JALPAIGURI B.O. II FOR THE YEAR 1997-98

Name of the district	:	JAPAIGURI
Name of the Branch	:	Jalpaiguri II
Branch Code No.	:	45-G
Date of opening of the Branch	:	5.10.91
Name of the Office I/C	:	Sri T. Bhattacharjee, B.M
Address of the Branch	:	Kadamtala, Jalpaiguri-Siliguri Road, P.O. & Dt. Jalpaiguri.
No. of P.S. under Branch Jurisdiction	:	3 (common with Jalpaiguri B.O.I)

Table 3.4 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. Km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Jalpaiguri	513.15	135964	125414	261378	35020	33712	68732	330110
Rajganj	229.63	53118	47242	100360	-	-	-	100360
Haldibari	152.35	40558	37275	77833	5597	2573	8170	86003
Total (Common with Jalpaiguri B.O.I)	**895.13**	**229640**	**209931**	**439571**	**40617**	**36285**	**76902**	**516473**

Source : *Census Report of India, 1991.*

Insurable Population	:	93000
Main Crops	:	Rice, Jute etc.
Main Industries	:	Tea, Timber, Tourism

Table 3.5 : New Business Performance for the last 3 years.

	No. of Policies	Sum Assured (in crores)
1994-95	3359	10.60
1995-96	3853	11.51
1996-97	5056	15.03

Source : *New Business Department of Jalpaiguri Branmch No. II.*

Figures as on 31.3.97

Table 3.6 :Staff position

Total of Staff	Class I	Class II	Class III	Class IV
29	3	8	17	1

Source : *Office Services Department of Jalpaiguri Branch No.II*

Total No. of Agents : 232

(a) No. of C.M. Club members : Nil

(b) No. of Z.M. Club members : Nil

(c) No. of D.M. Club members : Nil

(d) No. of B.M. Club members : 11

(e) Average production per agent : 6.47 lakhs

No. of Crorepati Development Officers : 3

(a) Average production per Development Officer : 187 lakhs

Source : *Sales Department of Jalpaiguri Branch Office No.II*

Total Income of Branch : 206.36 lakhs

Management Expenses : 64.92 lakhs

SURPLUS : 101.00 lakhs

Source : *Accounts Department of Jalpaiguri Branch Office No.II*

3. BRANCH PROFILE OF MAL BRANCH FOR THE YEAR 1997-98

Name of the District : JALPAIGURI

Name of the Branch : MAL

Branch Code No. : 452

Date of opening of the Branch : 12.12.1980(D.C. on 1.10.58)

Name of the officer I/C : Sri N. Chakraborty, Branch Manager

Address of the Branch : LIC of India, P.O. Mal, Dist. Jalpaiguri

No. of P.S. under the Branch Jurisdiction : 4 (four)

Table 3.7 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Mal	550.25	113301	106792	220093	16235	14067	30302	250395
Nagrakata	283.93	41945	39419	81364	-	-	-	81364
Matali	213.20	47702	45551	93253	-	-	-	93253
Lataguri & Moulani area of Mainaguri P.S.	35.37	13554	12670	26224	-	-	-	26224
A portion of Gourubathan P.S.	63.00	3440	3160	6600	-	-	-	6600
A portion of Jaldhaka P.S.	30.00	2062	1902	3964	290	246	536	4500
Total	**1175.75**	**222004**	**209494**	**431498**	**16525**	**14313**	**30838**	**462336**

Source : *Census of India Report 1991.*

Insurable Population : 83000
Main Crops : Rice, Jute, Wheat, Potato, Ginger.
Main Industries : Tea, Saw Mill, Automobile,Garage.

Table 3.8 : New Business Performance for the last 3 years.

Year	No. of Policies	Sum Assured (in crores)
1994-95	5565	17.11
1995-96	4916	13.12
1996-97	6366	16.01

Source : *New Business Department of Mal Branch Office.*

Figures as on 31.3.97

Table 3.9 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
55	4	11	39	1

Source : *Office Services Deptt. Of Mal Branch Office.*

Total No. of Agents : 270
(a) No. of C.M. Club members : Nil
(b) No. of Z.M. Club members : Nil
(c) No. of D.M. Club members : 6
(d) No. of B.M. Club members : 16
(e) Average Production per Agent : 6.29 lakhs

No. Of Crorepati Development Officer : 8

(a) Average Production per Development Officer : 135 lakhs

Source : *Sales Department of Mal Branch Office.*

Total Income of the Branch	:	378.86 lakhs
Management Expenses	:	98.87 lakhs
Contribution	:	237.59 lakhs
SURPLUS	:	136.37 lakhs

Source : *Compiled from the data available from the Accounts Department of Mal Branch Office.*

4. BRANCH PROFILE OF BIRPARA B.O. FOR THE YEAR 1997-98

Name of the District	:	JALPAIGURI
Name of the Branch	:	BIRPARA
Branch Code No.	:	479
Date of opening of the Branch	:	7.9.81(D.C. on 23.7.74)
Name of the Office I/C	:	Sri S. Majumder
Address of the Branch	:	LIC of India, Birpara Branch Office, P.O. Birpara, Dt.Jalpaiguri

Table 3.10 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Birpara	187.18	44158	41485	85643	-	-	-	85643
Madarihat (one portion common with Falakata B.O.)	189.57	39357	32199	71556	-	-	-	71556
Banarhat (Partial)	200.00	40000	38531	78531	-	-	-	78531
Total	**576.75**	**123515**	**112215**	**235730**	**-**	**-**	**-**	**235730**

Source : *Census Report of India, 1991.*

Insurable Population	:	42000
Main Crops	:	Rice, Jute, Tea, Wheat, Potato.
Main Industries	:	Tea, Saw Mill, Hume Pipe, Distillary, Lime Factory.

Table 3.11 : New Business Performance for the last three years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	2821	8.58
1995-96	2871	7.75
1996-97	3394	10.31

Source : *New Business Deptt. Of Birpara Branch.*

Figures as on 31.3.97

Table 3.12 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
40	2	7	30	1

Source : *Office Services Deptt. Of LICI, Birpara Branch.*

Total number of Agents	:	258
(a) No. of C.M. Club members	:	Nil
(b) No. of Z.M. Club members	:	Nil
(c) No. of D.M. Club members	:	Nil
(d) No. of B.M. Club members	:	3
(e) Average production per Agent	:	3.99 lakhs
No. of Crorepati Develoment Officers	:	2
Average Production per Development Officer	:	147 lakhs

Source : *Sales Department.*

Total Income of Branch	:	176.89 lakhs
Management Expenses	:	60.78 lakhs
SURPLUS	:	60.00 lakhs

Source : *Accounts Department of Birpara Branch.*

5. BRANCH PROFILE OF FALAKATA B.O. FOR THE YEAR 1997-98

Name of the District	:	JALPAIGURI
Name of the Branch	:	Falakata
Branch Code No.	:	45B
Date of opening of the Branch	:	17.03.86

Name of the Office I/C : Sri N. Choudhury

Address of the Branch : LIC of India, Falakata B.O.
Madari Road, P.O. Falakata
Dt. Jalpaiguri.

Number of P.S. under Branch Jurisdiction : Three (2 Partial)

Table 3.13 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Falakata	353.93	100374	91932	192306	7981	7555	15536	207842
Dhupguri (Partial)	45.00	15669	14256	29925	-	-	-	29925
Madarihat (Partial)	55.00	10155	9150	19305	-	-	-	19305
Total	**453.93**	**126198**	**115338**	**241536**	**7981**	**7555**	**15536**	**257072**

Source : *Census Report of India, 1991.*

Insurable Population : 46,000

Main Crops : Rice, Jute, Tea, Wheat, Potato

Main Industries : Saw Mill, Tea, Plywood factory, Hume Pipe.

Table 3.14 : New Business Performance for the last three (3) years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	2624	10.47
1995-96	2566	9.69
1996-97	3228	12.48

Source : *New Business Department of Falakata Branch Office.*

Figures as on 31.3.97.

Table 3.15 : Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
32	2	6	24	Nil

Source : *Office Services Deptt. Of Falakata Branch Office.*

Total No. of Agents		:	121
(a)	No. of C.M. Club members	:	1
(b)	No. of Z.M. Club members	:	Nil
(c)	No. of D.M. Club members	:	Nil
(d)	No. of B.M. Club members	:	6
(e)	Average Production per Agent	:	10.31 lakhs
No. of Crorepati Development Officer		:	5
(a) Average Production per Development Officer		:	208 lakhs

Source : *Sales Department Of Falakata Branch Office.*

Total Income of the Branch	:	195.09 lakhs
Management Expenses	:	109.14 lakhs
Contribution	:	85.95 lakhs
SURPLUS	:	75.00 lakhs

Source : *Accounts Department of Falakata Branch Office.*

6. BRANCH PROFILE OF ALIPURDUAR B.O. FOR THE YEAR 1997-98

Name of the District	:	JALPAIGURI
Name of the Branch	:	Alipurduar
Branch Code No.	:	459
Date of Opening of the Branch	:	28.6.71 (D.C. on 1.4.62)
Name of the office I/C	:	Sri M. Dutta
Address of the Branch	:	LIC of India, Alipurduar B.O., New Town, P.O. Alipurduar,Dt. Jalpaiguri.
Name of P.S. under Branch Jurisdiction	:	4 (four)

Table 3.16 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Alipurduar	706.88	159769	147813	307582	53193	49622	102815	410397
Jaigaon	239.88	46438	43254	89692	-	-	-	89692
Kalchini	371.73	51628	49564	101192	6311	5859	12170	113362
Kumargram	517.68	75169	69630	144799	4642	4450	9092	153891
Total	**1836.17**	**333004**	**310261**	**643265**	**64146**	**59931**	**124077**	**767342**

Source : *Census Report of India, 1991.*

Insurable Population	:	1,38,000
Main Crops	:	Rice, Jute, Tea, Potato, Wheat.
Main Industries	:	Tea, Saw Mill, Plywood, Dalomite Factory, Hume Pipe.

Table 3.17 : New Business Performance for the last three (3) years :

Year	No. of Policies	Sum assured (in crores)
1994-95	8186	28.45
1995-96	8644	28.99
1996-97	10435	34.26

Source : *New Business Department of Alipurduar Branch Office.*

Figures as on 31.3.97.

Table 3.18: Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
81	6	14	58	3

Source : *Office Service Department of Alipurduar Branch Office.*

Total Number of Agents	:	383
(a) No. of C.M. Club members	:	Nil
(b) No. of Z.M. Club members	:	4
(c) No. of D.M. Club members	:	3
(d) No. of B.M. Club members	:	29
(e) Average production per Agent	:	8.92 lakhs
No. of Crorepati Development Officers	:	11
(a) Average Production per Development Officer	:	244 lakhs

Source : *Sales Department of Alipurduar Branch Office.*

Total Income of the Branch	:	781.14 lakhs
Management expenses	:	174.55 lakhs
Contribution	:	504.37 lakhs
Surplus	:	271.00 lakhs

Source : *Accounts Department of Alipurduar Branch Office.*

PROFILE OF BRANCHES OF LICI, JALPAIGURI DIVISION UNDER COOCH BEHAR DISTRICT :

1. Branch Profile of Cooch Behar B.O. for the Year 1997-98

Name of the District	:	Cooch Behar
Name of the Branch	:	Cooch Behar
Branch Code No.	:	455
Date of Opening of the Branch	:	01.09.1956
Name of the Officer I/C	:	Sri B. Ganguly
Address of the Branch	:	LIC of India, Cooch Behar Branch, Office, Prince Nityendra Narayan Road, P.O. & Dt. Cooch Behar..
No.of P.S. under Branch Jurisdiction	:	2 (Two)

Table 3.19 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Cooch Behar Gen (A portion falls on the side of Mansai river & road of Nishiganj)	685.64	236443	218106	454149	44468	42784	87252	541401
Tufanganj (Major Portion)	525.56	155699	147025	302724	7495	7173	14668	317392
Total	**1211.20**	**397142**	**365131**	**756873**	**51963**	**49957**	**101920**	**858793**

Soucr : *Census Report of India, 1991.*

Insurable Population	:	1,55,000
Main Crops	:	Rice, Jute, Tobacco, Wheat, Potato.
Main Industries	:	Saw Mill, Rice Mill, Cold Storage, Automobile Garage.

Table 3.20 : New Business Performance for the last three years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	8019	29.33
1995-96	7571	24.31
1996-97	8935	28.15

Source : *New Business Department of Cooch Behar Branch Office.*

Figures as on 31.3.97

Table 3.21 :Staff position

Total No. of staff :	Class I	Class II	Class III	Class IV
81	8	16	53	4

Source : *Office Services Department of Cooch Behar Branch Office.*

Total No. of Agents	:	414
(a) No. of C.M. Club members	:	Nil
(b) No. of Z.M. Club members	:	1
(c) No. of D.M. Club members	:	3
(d) No. of B.M. Club members	:	34
(e) Average production per Agent	:	6.91 lakhs
No. of Crorepati Development Officer	:	8
(a) Average Production per Development Officer	:	14.4 lakhs

Source : *Sales Department of Cooch Behar Branch Office.*

Total income of the Branch	:	616.60 lakhs
Management Expenses	:	141.62 lakhs
Contribution	:	474.98 lakhs
SURLPLUS	:	262.00 lakhs

Source : *Accounts Deptt. Of Cooch Behar Branch Office.*

2. BRANCH PROFILE OF DINHATA B.O. FOR THE YEAR 1997-98

Name of the District	:	Cooch Behar
Name of the Branch	:	Dinhata
Branch Code No.	:	506

Date of opening of the Branch : 22.3.84(D.C. on 6.4.75)

Name of the Office I/C : Sri Chayan Chanda

Address of the Branch : LIC of India,Dinhata Branch
P.O. Dinhata, Dt.Coochbehar

No. of P.S. under Branch Jursidiction: 2 (1 partial).

Table 3.22 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Dinhata	525.18	216989	204434	421423	12314	11534	23848	445271
Tufanjang(Partial)	60.00	18575	17545	36120	894	856	1750	37870
Excess area included	47.60	-	-	-	-	-	-	-
Total	**632.78**	**235564**	**221979**	**457543**	**13208**	**12390**	**25598**	**483191**

Source : *Census Report of India, 1991.*

Insurable Population : 8700

Main Crops : Rice, Jute, Tobacco, Wheat

Main Industries : Cold Storage, Saw Mill, Plywood Factory.

Table 3.23 : New Business performance for the last three (3) years :

Year	No. of Policies	Sum assured (in crores)
1994-95	4463	15.77
1995-96	3835	10.18
1996-97	5128	13.77

Source : *New Business Department of Dinhata Branch Office.*

Figures as on 31.3.97.

Table 3.24 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
50	5	8	35	2

Source : *Office Services Department of Dinhata Branch Office.*

Total No. of Agents : 231

(a) No. of C.M. Club members : Nil
(b) No. of Z.M. Club members : 1
(c) No. of D.M. Club members : 3
(d) No. of B.M. Club members : 15
(e) Average production per Agent : 5.95 lakhs

No. of crorepati Development Officer : 5

(a) Average production per Development Officer : 107.35 lakhs

Source : *Sales Department of Dinhata Branch Office.*

Total Income of the Branch : 296.00 lakhs
Management Expenses : 78.95 lakhs
Contribution : 217.00 lakhs
SURPLUS : 110.00 lakhs

Source : *Accounts Department of Dinhata Branch Office.*

3. BRANCH PROFILE OF MATHABHANGA B.O. FOR THE YEAR1997-98

Name of the District : Cooch Behar
Name of the Branch : Mathabhanga
Branch Code No. : 456
Date of opening of the Branch : 23.9.82 (D.C.20.6.62)
Name of the Officer I/C : Sri M.K.Pal.
Address of the Branch : LIC of India, Mathabhanga Branch Office, P.O.Mathabhanga Dt. Cooch Behar.

No. of P.S. under Branch jursidiction : Six (6)

Table 3.25 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
1. Setai	160.81	44177	42022	86199	Nil	Nil	Nil	86199
2. (a) Mathabhanga (b) Sitalkuchi (c) Ghoksadanga	887.57	250411	232780	483191	9074	8262	17336	500527
3. Cooch Behar P.S. (A small portion)	52.00	15067	13923	28990	2837	2731	5568	34558
4. Mekhliganj P.S.	290.23	55899	53120	111019	4209	3996	8205	119224
Total	**1390.61**	**367554**	**341845**	**709399**	**16120**	**14989**	**31109**	**740508**

Source : *Census Report of India, 1991.*

Insurable Population	:	1,33,000
Main crops	:	Rice, Jute, Tobacco, Wheat.
Main Industries	:	Rice Mill, Plywood Factory, Hume Pipe Factory, Saw Mill.

Table 3.26 : New Business performance for the last three (3) years.

Year	No. of Policies	Sum Assured (in crores)
1994-95	3511	11.82
1995-96	3159	8.85
1996-97	4347	12.47

Source : *New Business Department of Mathabhanga Branch office.*

Figures as on 31.3.97.

Table 3.27 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
47	3	8	35	1

Source : *Office Services Department of Mathabhanga Branch Office.*

Total Number of Agents	:	252
(a) No. of C.M. Club members	:	1
(b) No. of Z.M. Club members	:	1
(c) No. of D.M. Club members	:	2
(d) No. of B.M. Club members	:	11
(e) Average Production per Agent	:	3.80 lakhs
No. of Crorepati Development Officer	:	3
(a) Average production per Development Officer	:	87 lakhs

Source : *Sales Department of Mathabhanga Branch Office.*

Total income of the Branch	:	237.68 lakhs
Management expenses	:	54.56 lakhs
Contribution	:	183.12 lakhs
SURPLUS	:	107.00 lakhs

Source : *Accounts Department of Mathabhanga Branch Office.*

PROFILE OF BRANCHES OF LICI (JALPAIGURI DIVISION) UNDER THE DISTRICT OF DARJEELING:

1. Branch Profile of Darjeeling B.O. for the Year 1997-98

Name of the District	:	Darjeeling
Name of the Branch	:	Darjeeling
Branch Code No.	:	454
Date of Opening of the Branch	:	1.11.62
Name of the Office I/C	:	Sri A. Biswas
Address of the Branch	:	LIC of India, Darjeeling Branch Office, P.O. & Dt. Darjeeling.
Number of P.S. under Branch Jurisdiction	:	10 (3 partial)

Table 3.28 : P.S. Wise area and population

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Sukhiapokhri	67.15	17481	17462	34943	-	-	-	34943
Pulbazar	310.29	30013	27820	57833	-	-	-	57833
Darjeeling	117.50	30046	29317	59363	37763	35299	73062	132425
Rangli-Rangliot	272.99	33367	31975	65342	-	-	-	65342
Jore-Banglow	153.76	28931	28438	57369	-	-	-	57369
Kurseong(a portion)	276.27	13585	13152	26737	21017	19313	40330	67067
Mirik	100.48	17674	16327	34001	3585	3437	7022	41023
Kalimpong	610.40	54350	50702	105052	19973	18859	38832	143884
Jaldhaka(a portion)	194.10	9839	9083	18922	1383	1179	2561	21483
Garubathan (A portion)	155.61	7190	6609	13799	-	-	-	13799
Total	**2258.55**	**24276**	**230885**	**473361**	**83720**	**78087**	**161807**	**635168**

Source : *Census Report of India, 1991.*

Insurable Population	:	1,15,000
Main Crops	:	Rice, Wheat, Potato
Main Industries	:	Tea, Timber, Tourism.

Table 3.29 :New Business Performance for the last three years.

Year	No. of Policies	Sum Assured (in crores)
1994-95	3368	16.40
1995-96	3344	16.65
1996-97	4032	20.06

Source : *New Business Department of Darjeeling Branch of LICI.*

Figures as on 31.3.97.

Table 3.30 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class :IV
41	4	10	26	1

Source : *Office Services Department of Darjeeling Branch of LICI.*

Total No. of Agents	:	312
(a) No. of C.M. Club members	:	1
(b) No. of Z.M. Club members	:	Nil
(c) No. of D.M. Club members	:	1
(d) No. of B.M. Club members	:	5
(e) Average Production per Agent	:	7.29 lakhs
No. of Crorepati Development Officer	:	5
(a) Average production per Development Officer.	:	200.06 lakhs

Source : *Sales Department of Darjeeling Branch of LICI.*

Total Income of the Branch	:	570.37 lakhs
Management Expenses	:	102.96 lakhs
Contribution	:	467.41 lakhs
SURPLUS	:	215.50 lakhs

Source : *Accounts Department of Darjeeling Branch Office.*

2. PROFILE OF SILIGURI BRANCH NO.I FOR THE YEAR 1997-98

Name of the District	:	Darjeeling
Name of the Branch	:	Siliguri I
Branch Code No.	:	453
Date of opening of the Branch	:	1.9.1956
Name of the Office I/C	:	Sri D.K. Bhattacharjee
Address of the Branch	:	LIC of India, Siliguri Branch No.I, Sevoke Road, Siliguri.
Number of P.S. under Branch jurisdiction	:	Four (2 partial)

Table 3.31 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Kurseong (1portion)	85.00	19893	18657	38550	-	-	-	38550
Matigara (partial)	66.54	20256	18171	38427	1261	997	2258	40685
Siliguri	17.68	3610	3187	6797	118938	98012	216950	223747
Bhaktinagar	400.00	34319	32209	66528	77910	69307	147217	213745
Total	**570.12**	**78078**	**72224**	**150302**	**198109**	**168316**	**366425**	**516727**

Source : *Census Report of India 1991.*

Insurable Population : 1,30,000
Main Crops : Rice
Main Industries : Steel rolling plant, Fertiliser, Small Scale Industry, Automobile, Plywood, Food Processing etc.

Table 3.32 : New Business performance for the last three (3) years.

Year	No. of Policies	Sum Assured (in crores)
1994-95	7682	37.35
1995-96	7997	39.19
1996-97	9071	47.30

Source : *New Business Department of Siliguri Branch No.I.*

Figures as on 31.3.97.

Table 3.33 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
95	10	14	68	3

Source : *Office Services Deptt. Of Siliguri Branch No.I.*

Total Number of Agents : 451
(a) No. of C.M. Club members : 5
(b) No. of Z.M. Club members : 2
(c) No. of D.M. Club members : 7
(d) No. of B.M. Club members : 32
(e) Average production per Agent : 10.48 lakhs
No. of Crorepati Development Officer : 14
(a) Average Production per Development Officer : 337

Source : *Sales Deptt. Of Siliguri Branch Office No.I*

Total Income of the Branch	:	1474.56 lakhs
Management expenses	:	267.42 lakhs
Contribution	:	1207.14 lakhs
SURPLUS	:	571.59 lakhs

Source : *Accounts Department of Siliguri Branch Office No. 1.*

3. PROFILE OF SILIGURI B.O. II FOR THE YEAR 1997-98

Name of the District	:	Darjeeling
Name of the Branch	:	Siliguri II
Branch Code No.	:	45-E
Date of opening of the Branch	:	24.10.89
Name of the Office I/C	:	Sri N.C. Banik
Address of the Branch	:	LIC of India, Siliguri B.O. II, Station Feeder Road, P.O. Siliguri, Dt. Darjeeling.
Number of P.S.under Branch Jurisdiction	:	Only Municipal Corporation areas.

Table 3.34 :P. S. — Wise area and populaiton

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Siligur Municipal Corporation Area (Common with SLGI, DAB, and CAB)	45.00	-	-	-	260650	197350	458000	458000
Total	**45.00**	-	-	-	**260650**	**197350**	**458000**	**458000**

Source : *Census Report of India, 1991.*

Insurable Population	:	91,000
Main Crops	:	-
Main Industries	:	Automobile Garage, Rolling Plant, Saw Mill, Food Processing etc.

Table 3.35 :New Business Performance for the last three years

Year	No. of Policies	Sum Assured (in crores)
1994-95	4693	19.03
1995-96	4908	20.93
1996-97	5930	24.76

Source : *New Business Deptt. Of Siliguri II.*

Figures as on 31.3.97.

Table 3.36 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
44	4	13	25	02

Source : *Office Services Deptt. Of Siliguri II*

Total Number of Agents	:	353
(a) No. of C.M. Club members	:	1
(b) No. of Z.M. Club members	:	1
(c) No. of D.M. Club members	:	1
(d) No. of B.M. Club members	:	18
(e) Average production per Agent	:	7.79 lakhs
No. of Crorepati Development Officer	:	13
(a) Average Production per Development Officer	:	203 lakhs

Source : *Sales Department of Siliguri II*

Total Income of the Branch	:	482.10 lakhs
Management expenses	:	117.80 lakhs
Contribution	:	249.30 lakhs
SURPLUS	:	240.00 lakhs

Source : *Accounts Department of Siliguri Branch Office No. II.*

4. BRANCH PROFILE OF DAB, SILIGURI FOR THE YEAR 1997-98

Name of the District	:	Darjeeling
Name of the Branch	:	DAB, Siliguri
Branch Code No.	:	45-A
Date of opening of the Branch	:	30.8.83

Name of the Office I/C : Sri U. Pal

Address of the Branch : LIC of India,
D.A.B. Hill Cart Road
P.O. Jalpaiguri
Dt. Darjeeling

No. of P.S. under Branch Jurisdiction : Only Municipal Corporation Area.

Table 3.37 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Siliguri Municipal area (Common with SLG, I, SLG II and CAB)	45.00	-	-	-	260650	197350	458000	458000
Total	**45.00**	**-**	**-**	**-**	**260650**	**197350**	**458000**	**458000**

Source : *Census Report of India, 1991*

Insurable Population : 91,000

Main Crops : -

Main Industries : Automobile Garage, Saw Mill, Rolling Plant, Fruit Processing, Flour Mill etc.

Table 3.38 :New Business Performance for the last three year :

Year	No. of Policies	Sum Assured (in crores)
1994-95	1667	11.55
1995-96	1490	8.37
1996-97	1938	12.69

Source : *New Business Department of Siliguri DAB.*

Figures as on 31.3.97.

Table 3.39 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
26	3	-	22	1

Source : *Office Services Department, Siliguri DAB.*

Total Number of Agents		:	54
(a)	No. of C.M. Club members	:	6
(b)	No. of Z.M. Club members	:	2
(c)	No. of D.M. Club members	:	3
(d)	No. of B.M. Club members	:	6
(e)	Average production per Agent	:	23.48 lakhs
No. of Crorepati Development Officers		:	Nil
(a) Average Production per Development Officers		:	Nil

Source : *Sales Department of Siliguri D.A.B.*

Total Income of the Branch	:	443.26 lakhs
Management Expenses	:	69.09 lakhs
SURPLUS	:	197.00 lakhs

Source : *Accounts Department of Siliguri DAB.*

5. BRANCH PROFILE OF CAB, SILIGURI FOR THE YEAR 1997-98

Name of the District	:	Darjeeling
Name of the Branch CAB	:	Siliguri
Branch Code No.	:	4005
Date of opening of the Branch	:	14.10.93
Name of the Office I/C	:	Sri N. Das
Address of the Branch	:	LIC of India, C.A.B.,Patel Road, P.O. Pradhan Nagar, Dt.Darjeeling, Pin - 734403.
Number of P.S. under Branch Jurisdiction	:	Only Municipal Corporation Area

Table 3.40 : P. S. Wise area and population

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Siliguri Municipal Corporation area (Common with SLG I, II and DAB)	45.00	-	-	-	260650	197350	458000	458000
	45.00	**-**	**-**	**-**	**260650**	**197350**	**458000**	**458000**

Source : *Census Report of India, 1991.*

Insurable Population	:	91,000
Main Crops	:	-
Main Industries	:	Automobile Garage, Flour Mill, Fruit Processing, Rolling Plant etc.

Table 3.41 :New Business Performance for the last three (3) years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	632	1.98
1995-96	489	1.27
1996-97	1294	4.05

Source : *New Business Department of Siliguri CAB.*

Figures as on 31.3.97.

Table 3.42 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
9	2	-	6	1

Source : *Office Service Department of Siliguri CAB.*

Total number of Agents	:	59
(a) No. of C.M. Club members	:	Nil
(b) No. of Z.M. Club members	:	Nil
(c) No. of D.M. Club members	:	Nil
(d) No. of B.M. Club members	:	Nil
(e) Average Production per Agent	:	6.86 lakhs
No. of Crorepati Development Officer	:	Nil
(a) Average Production per Development Officer	:	Nil

Source : *Sales Department of Siliguri CAB.*

Total Income of the Branch	:	22.92 lakhs
Management expenses	:	18.21 lakhs
Contribution	:	4.71 lakhs
SURPLUS	:	6.00 lakhs.

Source : *Accounts Department of Siliguri CAB.*

6. BRANCH PROFILE OF BAGDOGRA BRANCH FOR THE YEAR 1997-98

Name of the District	:	Darjeeling
Name of the Branch	:	Bagdogra
Branch Code No.	:	4004
Date of opening of the Branch	:	14.10.93
Name of the Office I/C	:	Shri M. Biswas
Address of the Branch	:	LICI, Sukanta Palli, P.O.Bagdogra, Dist. Darjeeling.
No. of P.S. under Branch Jurisdiction	:	4(four) (one partial).

Table 3.43 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Naxalbari	207.07	47252	43221	90473	6432	5632	12064	102537
Phansidewa	312.15	73304	66741	140045	-	-	-	140045
Matigara (Partial)	95.00	21648	19982	41630	1358	1087	2445	44075
Kharibari	146.88	33383	30629	64012	-	-	-	64012
Total	**761.10**	**175587**	**160573**	**336160**	**7790**	**6719**	**14509**	**35066**

Source : *Census Report India, 1991.*

Insurable Population	:	80,000
Main Crops	:	Rice, Jute.
Main Industries	:	Tea, Timber, Plywood etc.

Table 3.44 :New Business Performance for the last three (3) years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	2846	10.67
1995-96	2859	11.58
1996-97	3850	19.25

Source : *New Business Department of Bagdogra Branch.*

Figures as on 31.3.97.

Table 3.45 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
23	2	9	12	Nil

Source : *Office Services Department of Bagdogra Branch.*

Total Number of Agents	:	190
(a) No. of C.M. Club members	:	1
(b) No. of Z.M. Club members	:	1
(c) No. of D.M. Club membes	:	1
(d) No. of B.M. Club members	:	7
(e) Average production per Agent	:	8.02 lakhs
No. of Crorepati Development Officers	:	9
(a) Average Production per Development Officers	:	15.0 lakhs

Source : *Sales Department of Bagdogra Branch.*

Total Income of the Branch	:	138.21 lakhs
Management expenses	:	49.83 lakhs
Contribution	:	88.38 lakhs
SURPLUS	:	77.00 lakhs

Source : *Accounts Department of Bagdogra Branch Office.*

PROFILE OF LICI BRANCHES (UNDER JALAIGURI DIVISION) IN THE DISTRICT UTTAR DINAJPUR

1. PROFILE OF RAIGANJ BRANCH OFFICE FOR THE YEAR 1997-98

Name of the District	:	Uttar Dinajpur
Name of the branch	:	Raiganj
Branch Code No.	:	458
Date of opening of the Branch	:	05.1.1979(D.C. on 1.4.62)
Name of the Office I/C	:	Sri S. Majumder
Addres of the Branch	:	L.I.C. of India, Raiganj Branch Office, P.O. Raiganj, Dt.Uttar Dinajpur
No. of P.S. under Branch Jurisdiction	:	Four (one partial)

Table 3.46 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Raiganj	482.77	140163	128774	268937	85740	73526	159266	428203
Karandighi	390.52	113415	106054	219469	5676	4976	10652	230121
Itahar	427.18	116533	110267	226800	-	-	-	226800
Hemtabad (partial)	60.00	15244	14156	29400	-	-	-	29400
Total	**1360.47**	**385355**	**359251**	**744606**	**91416**	**78502**	**169918**	**914524**

***Source** : Census Report of India, 1991.*

Insurable Population	:	1,54,000
Main Crops	:	Rice, Jute
Main Industries	:	Rice Mill, Paper Mill, Cold Storage, Plywood Factory.

Table 3.47 : New Business Performance for the last three (3) years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	5088	20.06
1995-96	5262	17.97
1996-97	6859	25.00

***Source** : New Business Department of Raiganj Branch Office.*

Figures as on 31.3.97 :

Table 3.48 :Staff position

Total Number of Staff	Class I	Class II	Class III	Class IV
61	6	13	42	Nil

***Source** : Office Services Department of Raiganj Branch Office.*

Total Number Agents		:	321
(a)	No. of C.M. Club members	:	1
(b)	No. of Z.M. Club members	:	1
(c)	No. of D.M. Club members	:	3
(d)	No. of B.M. Club members	:	19
(e)	Average production per Agent	:	7.78 lakhs

No. of Crorepati Development Officers : 10

(a) Average production per Development Officers. : 192 lakhs

Source : *Sales Department of Raiganj Branch Office.*

Total Income of the Branch : 631.63 lakhs
Management Expenses : 124.89 lakhs
SURPLUS : 201.00 lakhs.

Source : *Accounts Department of Raiganj Branch Office.*

2. BRANCH PROFILIE OF ISLAMPUR BRANCH OFFICE FOR THE YEAR 1997-98

Name of the District : Uttar Dinajpur
Name of the Branch : Islampur
Branch Code No. : 45-C
Date of Opening of the Branch : 31.3.1987
Name of the Office I/C : Sri A.K. Bag
No. of P.S. under Branch Jurisdiction : 4(Chopra, Islampur, Goalpokhar and Chakulia)
Address of the Branch : LIC of India, Islampur Branch,N.N. Way,Islampur

Table 3.49 :P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Chopra	380.82	86134	79586	165720	-	-	-	165720
Islampur	342.15	95766	89320	185086	24380	20860	45240	230326
Goalpokhar	389.19	110433	102210	212643	-	-	-	212643
Chakulia	264.61	77607	72217	149824	-	-	-	149824
Total	**1376.77**	**369940**	**343333**	**713273**	**24380**	**20860**	**45240**	**758513**

Source : *Census Report of India, 1991.*

Insurable Population : 1,20,000
Main Crops : Rice, Jute
Main Industries : Rice Mill, Oil Mill, Plywood Factory.

Table 3.50 : New Business performance for the last three (3) years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	3472	12.38
1995-96	4010	13.72
1996-97	5426	19.15

Source : *New Business Department of Islampur Branch Office.*

Figures as on 31.3.97.

Table 3.51 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
35	3	10	22	Nil

Source : *Office Services Department of Islampur Branch Office.*

Total Number of Agents	:	304
(a) No. of C.M. Club members	:	Nil
(b) No. of Z.M. Club members	:	Nil
(c) No. of D.M. Club members	:	1(one)
(d) No. of B.M. Club members	:	7(seven)
(e) Average production per Agent	:	6.31 lakhs
No. of Crorepati Development Officer	:	9
Average production per Development Officer	:	188 lakhs

Source : *Sales Department of Islampur Branch Office.*

Total Income of the Branch	:	276.36 lakhs
Management Expenses	:	81.76 lakhs
Contribution	:	194.60 lakhs
SURPLUS	:	140.00 lakhs

Source : *Accounts Department of Islampur Branch Office.*

3. BRANCH PROFILE OF KALIYAGANJ BRANCH FOR THE YEAR 1997-98

Name of the District	:	Uttar Dinajpur
Name of the Branch	:	Kaliyaganj
Branch Code No.	:	45 H.
Date of Opening of the Branch	:	4.9.1992

Name of the Office I/C : Sri R. Biswas

Address of the Branch : LIC of India, Kaliyaganj Branch Office, P.O. Kaliyaganj, Dt. Uttar-Dinajpur.

No. of P.S. under Branch Jurisdiction : Three (3).

Table 3.52 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Kusamandi	310.63	73918	70552	144470	-	-	-	144470
Kaliyaganj	310.94	77956	72162	150118	19536	18281	37817	187935
Hemtabad (A portion goes to Raiganj Branch Office)	131.82	34091	31666	65757	-	-	-	65757
Total	**753.39**	**185965**	**174380**	**360345**	**19536**	**18281**	**37817**	**398162**

Source : *Census Report of India, 1991.*

Insurable Population : 71,000

Main Crops : Rice, Jute.

Main Industries : Rice Mill, Oil Mill, Plywood Factory, Hume Pipe Factory.

Table 3.53 : New Business Performance for the last 3 years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	3166	11.18
1995-96	3281	10.58
1996-97	4914	16.15

Source : *New Business Department of Kaliyaganj Branch Office.*

Figures as on 31.3.97.

Table 3.54 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
19	2	5	12	Nil

Source : *Office Services Department of Kaliyganj Branch Office.*

Total Number of Agents	:	252
(a) No, of C.M. Club members	:	Nil
(b) No. of Z.M. Club members	:	Nil
(c) No. of D.M. Club members	:	Nil
(d) No. of B.M. Club member	:	12
(e) Average production per Agent	:	7.79 lakhs
No. of Crorepati Development Officers	:	5
(a) Average production per Development Officer	:	262 lakhs

Source : *Sales Department of Kaliyaganj Branch Office.*

Total Income of the Branch	:	216.63 lakhs
Management expenses	:	55.82 lakhs
Contribution	:	160.81 lakhs
SURPLUS	:	130.32 lakhs

Source : *Accounts Department of Kaliyaganj Branch Office.*

PROFILE OF LICI BRANCHES (UNDER JALPAIGURI DIVISION) IN THE DISTRICT OF DAKSHIN DINAJPUR

Name of the the District	:	Dakshin Dinajpur
Name of the Branch	:	Balurghat
Branch Code No.	:	599
Date of opening of the Branch	:	1.8.1975 (D.C. on 1.4.62)
Name of the Office I/C	:	Sri A. Pal
Addres of the Branch	:	LIC of India, Balurghat Branch Office, P.O. Balurghat, Dt. Dakshin Dinajpur.
No. of P.S. under Branch Jurisdiction	:	Seven (7)

Table 3.55 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Harirampur	150.16	36047	34427	70474	-	-	-	70474
Banshihari	196.52	50270	47757	98027	-	-	-	98027
Gangarampur	328.30	89327	84014	173341	15962	15215	31177	204518
Kumarganj	286.62	67018	62658	129676	-	-	-	129676
Tapan	445.63	96163	90790	186953	-	-	-	186953
Balurghat	375.76	92577	86198	178775	64897	61328	126225	305000
Hilli	89.60	28368	26615	54983	3519	3304	6823	61806
Total	**1872.59**	**459770**	**432459**	**892229**	**84378**	**79847**	**164225**	**1056454**

Source : *Census Report of India, 1991.*

Insurable Population : 2,75,000
Main Crops : Rice, Jute.
Main Industries : Rice Mill, Oil Mill

Table 3.56 : New Business performance for the last three (3) years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	9074	34.79
1995-96	8833	28.84
1996-97	11422	38.21

Source : *New Business Department of Balurghat Branch Office*

Figures as on 31.3.97.

Table 3.57 :Staff position

Total number of staff :	Class I	Class II	Class III	Class IV
74	7	14	53	Nil

Source : *Office Services Department of Balurghat Branch Office.*

Total Number of Agents : 484

(a) No. of C.M. Club members : Nil
(b) No. of Z.M. Club members : Nil
(c) No. of D.M. Club members : 4
(d) No. of B.M. Club members : 41
(e) Average Production per Agent : 7.89 lakhs

No. of Crorepati Development Officers : 10

(a) Average Production per Development Officer : 272 lakhs

Source : *Sales Department of Balurghat Branch Office.*

Total Income of the Branch : 911.79 lakhs

Management expenses : 196.31 lakhs

SURPLUS : 385.00 lakhs

Source : *Accounts Department of Balurghat Branch Office.*

PROFILE OF BRANCHES OF LICI (JALPAIGURI DIVISION) UNDER THE DISTRICT OF MALDA :

1. PROFILE OF MALDA BRANCH OFFICE NO.I FOR THE YEAR 1997-98

Name of the District : MALDA

Name of the Branch : Malda I

Branch Code No. : 457

Date of Opening of the Branch : 1.9.56

Name of the Office I/C : Sri S.R. Chanda

Address of the Branch : LIC of India, Malda Branch No.I
B.G. Road, P.O. & Dt. Malda.

Number of P.S. under Branch Jurisdiction : Eight (8).

Table 3.58 : P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
English Bazar	255.84	93137	87297	180434	72180	67024	139204	319638
Gazol	513.15	119247	113892	233139	-	-	-	233139
Bamangola	205.90	55184	52395	107579	-	-	-	107579
Habibpur	396.17	85698	82699	168397	-	-	-	168397
Malda	244.27	51406	47281	98687	24778	22555	47333	146020
Manikchak	324.77	91687	85885	177572	-	-	-	177572
Kaliachak	393.55	247352	231489	478841	-	-	-	478841
Baishnabnagar	200.89	74637	68901	143538	-	-	-	143538
Total	**2514.54**	**818348**	**769839**	**1588187**	**96958**	**89579**	**186537**	**1774724**

Source : *Census Report of India, 1991*

Insurable Population	:	2,90,000
Main Crops	:	Rice, Jute.
Main Industries Food Processing:		Factory.

Table 3.59 : New Business Performance for the last three (3) years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	9787	38.07
1995-96	9316	35.36
1996-97	11458	44.08

Source : *New Business Department of Malda Branch Office No.1*

Figures as on 31.3.97.

Table 3.60 :Staff position

Total Number of Staff :	Class I	Class II	Class III	Class IV
96	8	20	58	10

Source : *Office Services Department of Malda Branch Office No.1*

Total Number Agents	:	537
(a) No of C.M. Club members	:	2
(b) No. of Z.M. Club members	:	5
(c) No. of D.M. Club members	:	17
(d) No. of B.M. Club members	:	55
(e) Average Production per Agent	:	6.80 lakhs
No. of Crorepati Develoment Officers	:	14
(a) Average Production per Development Officer.	:	230 lakhs

Source : *Sales Department of Malda Branch Office No.1*

Total Income of the Branch	:	1567.50 lakhs
Management expenses	:	692.00 lakhs
Contribution	:	875.50 lakhs
SURPLUS	:	558.00 lakhs

Source : *Accounts Department of Malda Branch Office No.1*

PROFILE OF MALDA BRANCH OFFICE NO.2 FOR THE YEAR 1997-98

Name of the District	:	Malda
Name of the Branch	:	Malda II
Branch Code No.	:	45-F

Date of opening of the Branch : 5.10.90
Name of the Office I/C : Sri J. Kundu
Address of the Branch : LIC of India, Malda Branch
No.2, 150/98,
Ramkrishnapally (1st floor)
NH 34, P.O. & Dt. Malda.
Number of P.S. under Branch
Jurisdiction : Eight (8).

Table 3. 61: P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
English Bazar	255.84	93137	87297	180434	72180	67024	139204	319638
Gajol	513.15	119247	113892	233139	-	-	-	233139
Bamangola	205.90	55184	52395	107579	-	-	-	107579
Habibpur	396.17	85698	82699	168397	-	-	-	168397
Malda	224.27	51406	47281	98687	24778	22555	47333	146020
Manikchak	324.77	91687	85885	177572	-	-	-	177572
Kaliachak	393.55	247352	231489	478841	-	-	-	478841
Baishnabnagar	200.89	74637	68901	143538	-	-	-	143538
Total	**2514.54**	**818348**	**769839**	**1588187**	**96958**	**89579**	**186537**	**1774724**

Source : *Census Report of India, 1991.*

Insurable Population : 2,90,000 (common with Malda B.O.I)
Main Crops : Rice, Jute.
Main Industries : Food Processing Factory

Table 3.62 : New Business Performance for the last three (3) years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	2699	9.22
1995-96	3934	13.87
1996-97	5641	20.46

Source : *New Business Department of Malda Branch No.II*

Figures as on 31.3.97.

Table 3.63 :Staff position

Total No. of Staff	Class I	Class II	Class III	Class IV
32	3	11	17	1

Source : *Office Services Department of Malda Branch Office No.II*

Total Number of Agents		:	215
(a)	No. of C.M. Club members	:	Nil
(b)	No. of Z.M. Club members	:	Nil
(c)	No. of D.M. Club members	:	Nil
(d)	No. of B.M. Club members	:	12
(e)	Average Production per Agent	:	6.90 lakhs
No. of Crorepati Development Officer		:	11
(a)	Average Production per Development Officer	:	1.70 lakhs

Source : *Sales Department of Malda Branch Office No.II*

Total Income of the Branch	:	600 lakhs
Management expenses	:	300 lakhs
Contribution	:	300 lakhs
SURPLUS	:	220 lakhs

Source : *Accounts Department of Malda Branch Office No.II*

2. PROFILE OF CHANCHAL BRANCH FOR THE YEAR 1997-98

Name of the District	:	Malda
Name of the Branch	:	Chanchal
Branch Code No.	:	450
Date of Opening of the Branch	:	16.1.89
Name of the Office I/C	:	Sri A.T. Ray
Address of the Branch	:	LIC of India, Chanchal Branch Office, P.O. Chanchal, Dt. Malda.

No. of P.S. under Branch Jurisdiction Three (3).

Table 3.64 :P. S. — Wise area and populaiton :

Name of the P. S.	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
Chanchal	367.36	142343	133642	275985	-	-	-	275985
Harischandrapur	388.63	148182	138724	286906	-	-	-	286906
Ratua	404.88	154710	144707	299417	-	-	-	299417
Total	**1160.87**	**445235**	**417073**	**862308**	-	-	-	**862308**

Source : *Census Report of India, 1991.*

Insurable Population	:	1,30,000
Main Crops	:	Rice,Jute.
Main Industries	:	Rice Mill, Hume Pipe Industry.

Table 3.65: New Business performance for the last three (3) years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	4672	15.21
1995-96	4440	13.49
1996-97	5301	16.23

Source : *New Business Department of Chanchal Branch Office.*

Figures as on 31.3.97.

Table 3.66 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
32	4	9	19	Nil

Source : *Office Services Department of Chanchal Branch Office.*

Total Number of Agents	:	278
(a) No. of C.M. Club members	:	Nil
(b) No. of Z.M. Club members	:	Nil
(c) No. of D.M. Club members	:	2
(d) No. of B.M. Club members	:	14
(e) Average production per Agent	:	5.83 lakhs
No. of Crorepati Development Officers	:	6
(a) Average production per Development Officer	:	180 lakhs

Source : *Sales Deptt. Of Chanchal Branch Office.*

Total Income of the Branch	:	411.47 lakhs
Management expenses	:	93.68 lakhs
SURPLUS	:	189.00 lakhs

Source : *Accounts Department of Chanchal Branch Office.*

THE BRANCH PROFILE OF GANGTOK BRANCH MAY BE ANALYSED AS UNDER :

Name of the State	:	SIKKIM
Name of the Branch	:	GANGTOK
Branch Code No.	:	508
Date of opening of the Branch	:	05.12.1979(D.C. on 15.7.1975)
Name of the Officer in Charge	:	Sri P. Karmakar
Address of the Branch	:	LIC of India, Gangtok Branch, Gangtok, Sikkim.
Number of District under the Jursidiction	:	4(four) Districts.

Table 3.67 :District Wise area and populaiton :

Name of the District	Area in Sq. km	Population						Total Rural and Urban Population
		Rural			Urban			
		Male	Female	Total	Male	Female	Total	
North	4226	16582	13885	30437	508	295	803	31240
East	954	77862	68718	146580	18124	13748	31872	178452
South	750	50588	45447	96035	1517	1052	2569	98604
West	1166	50245	46154	96399	1001	761	1762	96399
Total	**7096**	**95277**	**174174**	**369451**	**21150**	**15856**	**37006**	**406457**

Source : *Census Report of India, 1991.*

Insurable Population	:	73,000
Main Crops	:	Rice, Wheat, Maize, Barley, Tea, Potato, Ginger, Cardamom.
Main Industries	:	Automobile Garage, Food Processing, Disteelary, Mining etc.

Table 3.68 : New Business performance of this branch office for the last three(3) years :

Year	No. of Policies	Sum Assured (in crores)
1994-95	3752	19.86
1995-96	4153	22.51
1996-97	5435	31.59

Source : *New Business Department Gangtok Branch Office.*

Figures as on 31.3.1997.

Table 3.69 :Staff position

Total No. of Staff :	Class I	Class II	Class III	Class IV
46	4	14	28	Nil

Source : *Office Services Department of Gangtok Branch Office.*

Total Number of Agents		:	257
(a)	No. of C.M. Club members	:	Nil
(b)	No. of Z.M. Club members	:	Nil
(c)	No. of D.M. Club members	:	3
(d)	No. of B.M. Club members	:	9
(e)	Average production per Agent	:	12.29 lakhs
No. of Crorepati Development Officers		:	10
(a)	Average production per Development Officer	:	225 lakhs

Source : *Sales Deptt. Of Gangtok Branch Office.*

Total Income of the Branch	:	762 lakhs
Management expenses	:	136.58 lakhs
SURPLUS	:	415.00 lakhs.

Source : *Accounts Department of Gangtok Branch Office.*

1. Any organisation presupposes a group of people working together for some common goal. Different functions performed by different people are planned and co-ordinated to reach the goal. Each and every man has his/ her specific role in the whole process. The organisation thrives only when its members perform their job well, observe their role well.

Organisations have a structure (Division of work into units and establishment of linkage among units) and system (specific ways of manging the major functions of the organisation, such as sales, marketing, finance, information etc., and the relationship with the external environment). Organisations also have norms, values and traditions and these three elements constitute the organistional culture. All of these organisational component-structure, systems and culture, leader behaviour and psychological needs of employees interact with one another and create the organisational climate.

The task of the P & IR department is to create and continuously recreate this organisational climate for its people to grow through various modes, such as

a) Inducting new people.
b) Training
c) Discovering potentiality.
d) Developing, potentiality.
e) Placing right man in right place.
f) Job rotation and job orientation.
g) Promotion.
h) Interpreting the policies and procedures.
i) Creating and maintaining a high level of morale.
j) Betterment of Employees' welfare.
k) Maintaining harmonious relationship with the unions and to solve the problems of industrial relations in the initial stage.

l) To help to create a highly competitive and creative atmosphere.

The P & IR department of this division has been zealously involved in all these area. With the formation of a Divisional Training Centre (DTC) here, all the training activies have attained new heights. In order to render effective service to more aware customers this department is trying to locate the weak areas in the branch working system, identifying the persons handling the jobs at the grass-root level and then imparting functional training to them.

The most spectacular aspect of Divisional Training Centre (DTC) however was the OD; HRD programme. This sessions covered the Sr/Branch Managers, AO/AAO, HOD/HGA of the Divisional office and all the branches. It has evolved a new zeal and has had a refreshing effect on their minds and attitudes.

This department has the plan to hold OD : HRD session for all assistants, cashiers, stenos, typists and record clerks covering about 900 number of employees.

This department is generally headed by one manager which belongs to the rank of assistant divisional manager. Under Manager (P & IR) there may be one administrative officer, one assistant administrative officer, a few higher grade assistants and a few number of assistants.[1]

2. Office is a vital art of any business organisation. Every function of an organisation is co-ordinated and well controlled by the office. Actually an office ensures the smooth running of an organisation and helps its all round prosperity. In view of this, office and management have to play an imortant role to build intra-support and industrial relations among all wings of an organisation. Cordial relation with staff members and unions is very much maintained by an office to raise the level of performance in all respects. It also helps all the parts/wings of an organisation to get well communicated.

With this in mind, to ensure prompt and efficient services to customers, it is the constant endeavour to extend maximum co-operation to the Branch offices so that they may get the due infrastructure to render their effective services to all and maintaining this habit.

O.S. department consists of many sections which performs a separate and considerable job. The main sections are salary section, terminal benefit section, LTC & TE section, pension cell, leave sectio, Inward and despatch, mediclaim, store etc.

Upto 31st July 1998 this section settled pension to 208 retired employees on account of superannuation. Similarly 56 family pension was settled to the eligible family members due to death and only one case is pending at zonal office due to complication of court case.

This department is headed by one manager which is known as manager (Office services) followed by one administrative officer, one assistant administrative officer, two higher grade assistants and a few number of assistants.[2]

3. This divisional office of Life Insurance Corporation of India is one of the oldest divisional offices situated in the northern part of West Bengal. It covers 6 districts of North Bengal and one state named Jalpaiguri, Darjeeling, Cooch

Behar, Malda, Uttar Dinajpur, Dakshin Dinajpur and State of Sikkim. The entire Division is divided into 23 branches. But the facility of Micro-processor based systems have been made available only in three places namely (I) Jalpaiguri Divisional Office (ii) Siliguri Branch No.I and (iii) Alipurduar Branch.

Data Processing Department of Jalpaiguri Divisional Office provides Micro-support to 15 branches. The Micro-processor based systems of Siliguri Branch No.1 provides Micro-support to 7 Branches and the Micro-processor based systems of Alipurduar Branch provides Micro-support to its own policies.

At present in consideration of huge growth in number of policies and better servicing to the policy holders the need of more Micro-processor units are felt for this Division. This Divisional Office has been given sanction of five (5) more Micro-processor systems for its following Branches.

(i) Mal, (ii) Dinhata, (iii) Jalpaiguri Branch (iv) Malda-II and (v) Balurghat.

It is expected that when all the five (5) Micro-processor based systems will start functioning this Jalpaiguri Division of LICI will be able to serve the policyholders and Agents to their optimum satisfaction.

In the year 1997-98 this Data processing department played a vital role in conservation of business and procuring new business by providing timely support to the branch offices and user departments according to their needs.[3]

4. Till seventies, New Business department of the branch offices were acting as a Post Office. They were just forwarding all cases to Divisional Office. But now, after implementation of OIC Scheme, all works of New Business department have been decentralised to the Branch offices for rendering better and prompt services to the customers. Only the controlling aspects is remained with the Divisional Office.

The contracts of life insurance are generally long term contracts which are based on some declarations given by the proposers, Agents, Development Officers, Medical Examiners etc. in various forms like proposal form, Agents report, Medical Report etc. Premiums are levied on the basis of post mortality experience of a normal group. If the selection of lives are not done properly, the Corporation may fall in trouble to fulfil its promises. Therefore, the branch official who are front line underwriters should take proper care in accepting the proposals.

The main functions performed by the New Business and Acturial Department may be stated as under :

(i) **Issuance of Policy deed :** Contractural obligations of the Corporation are embodied in the Policy deed. So, unless and untill the policy deeds are issued to the life assured, it will not be possible for them to know the terms of contracts.

The policy issue position of this division is very alarming. It is desired by the Corporation to despatch the policy deeds within twenty (20) days from the date of receipt of proposals from Sales Department. So, all the branch offices working under this divisional office are requested by the divisional office to issue and despatch policies within twenty (20) days from the date of receipt of proposals from Sales Department.

(ii) **Underwriting :** The Corporation has liberated the underwriting rules to a great extent. This liberalisation is based on utmost good faith. So, the branch officials are requested by the divisional authority to take utmost care at the time of underwriting the proposals. For the purposes of helping the branch officials in underwriting job, the Central Office of Life Insurance Corporation of India has supplied underwriting manual (Amended upto 31.3.97) ot its each and every branch office. Any change in underwriting rules thereafter are communicated by the divisional office to its branch offices as and when the divisional office receives any message from its higher offices.

(iii) **Re-checking of Measurement :** It is carried out as far as possible covering all Medical Examiner/Development Officer/Agents including those cases where apparent discrepancies exist in the recorded measurements. It must be ensured by the divisional authority that at least three (3) percent of the total proposals (boith medical and non-medical) are re-checked by the branch offices.

(iv) **Preparation of work status report (WSR) and other statements :** These are the part of management information system. Unless the statements are received timely. it may not be possible for the divisional authority to act accordingly which may defeat the very purposes of these reports.

With the decentralisation of the function of New Business Department to the Branch Offices, the responsibility of the branch offices have increased to a considerable extent. Efforts are made to meet the responsibilities efficiently and effectively.[4]

5. The Policy servicing department of this divisional office, has got two fold operation :

(i) Under the purview of this department all the policy servicing department of the branch offices work. So, the policy servicing department of the divisional office acts as a controlling body.

(ii) It also serves directly to the policy holders who are attached to salary savings scheme from centralised paying authority.

While ensuring quality output from different branch offices, the policy servicing deparment of the divisional office is also concerned with excelling its own performance.

Notwithstanding to the effort that has been put to meet the expectation of customers, it can not be claimed that the divisional authority has achieved 100% towards customer's satisfaction. However, it may be said that the very attitude to wards perfection will enable to satisfy the needs of each and every policy holders.

This division has sincerely followed the guidelines issued by the higher officers as regards customers' meets and conducted meetings with the customers at divisional level as well as branch levels during current year. All possible measures have been adopted to implement the citizens' charter and for fulfillment of commitments given to the policy holders to the maximum possible extent. In the year of 1998, twenty one (21) branch offices working under this divisional office had arranged "Customers" meets.[5]

6. Department of Salary savings is mainly entrusted with the task of keeping records regarding the payment of premia deposited through the emloyer. Sometimes delay is made by the employer to deposit the premia of the employees to the Corporation. In that case notice is issued by this department. Generally, a "paying authority (PA)" code is alloted to each and every organisation. Under that code a total list of insured employees together with the details of policies are maintained.

On 31st March 1998 under the head of S.S.S. collection and S.S.S. Deposit Account as per trial figure Rs.2,34,80,460.04 and Rs.64,43,182.27 respectively. (Figures collected from the Trial Balance of this Division for the Year 1997-98 ------ Finance & Accounts Department, LICI, Jal, D.O.). The lion's share of these unadjusted amounts is due to its Gangtok Branch Office

where Rs. 1,92,52,956.30 in respect of S.S.S. collection and Rs. 42,15,859.50 in respect of S.S.S. Deposit remains unadjusted at the end of the year 1997-98. (Figures obtained from the final trial balance of Gangtok Branch Office for the Year 1997-98). Otherwise the position of outstanding balance under all branches are reducing.

In order to minimise this outstanding balance of Gangtok Branch Office, the step has already been taken by the Divisional authority and a Cell is formed with the personnel of D.P. Department and the S.S.S. Department. The activities of the Cell is in the progress. It is expected that the unadjusted amount will be adjusted very quickly.

Divisional authority has become successful to revive all the lapsed policies of North Bengal State Transort Corporation (Pay Authority Code No.335/45) due to its constant follow up with the paying authority. This is the one of the biggest P.A., serviced from this division. At the time of revival interest amounting to Rs.7.75 lakhs has been collected. This amount of interest signifies the record interest collection at a time of this division.

Salary Savings Department of this divisional office deal with the centralised P.A.'s such Banks, N.B.S.T.C., N.F. Railway, G.I.C., Indian Oil, W.B.S.E.B. etc. Thus servicing of 362 P.A.'s are done from the divisional office. Salary savings department of the divisional office provides proper attention for solving the roblems of branch offices as and when highlighted by them.[6]

7. Department of claims is concerned with the payment of claim amount either to the policy holders or to their legal heirs, claims are generally of three types :

(a) **Maturity Claims :** In this case the insured amount together with the accrued bonus is paid to the policy holder on the date of maturity of the policy.

(b) **Death Claims :** This type of claim arises due to the premature demise of the policy holder. In this case, the insured sum together with the bonus accrued upto that date is paid to the legal heirs of the policy-holders.

(c) **Survival Benefits :** There are generally two types of policies issued by the Life Insurance Corporation of India viz. (I) urely endowment policies and (ii) Money back policies. In case of money back policies a fixed percentage of the total sum assured as stipulated in the policy deed is paid to the policy

holder after a regular interval viz., five or four years. This payment is made if the policy holder is alive on that particular date.

Divisional office pays the claim of only those olicies whose servicings are done by it. Some times branch offices serving under its Jurisdiction forward cases to the divisional office for the purposes of taking its approval regarding the settlement of claims. Generally, branch office adopt this practices when the settlement of partiular claims do not fall within the power confered to it by the divisional authority.[7]

8. Finance and Accounts Department is concerned with the compilation of various records received by the branch office. At the end of each and every month it receives trial balances and various statement of accounts from the different branch offices. Accounts department reveals the actual financial poistion of entire divisional office. This department is also concerned with sending of surplus funds to the Central Office of Life Insurance Corporation of India.

Trial Balance is a valuable tool which often helps in the diagnosis to detect a malady. In fact, it indicates the health of the branch office.

Trial balance provides ready-made answers of some of the questions :

a) Is the branch functioning as a profit and growth centre ?
b) Is promt service being rendered to policy holder ?
c) Are expenses of the branch being controlled and within the budget ?
d) Are deposits and SSS collection being adjusted regularly ?
e) Is there any progress in transfer of surplus funds by the branch office ?

The one and only instrument viz., Trial Balance will provide all answers

to these questions.

Trial balance also helpes the divisional authority to know whether a branch is functioning as a profit and growth centre.

The term profit implies "contribution i.e. difference between " Income and expenses" of the branch. There are two ways by which contribution of a branch can be increased (a) by increasing the income and (b) by reducing the management expenses.

By comparing each item of income of 30th June trial balance with 31st May trial balance, 31st July trial balance with 30 June trial balance and so on, the

monthly increase/decrease in income on account of first premium, renewal premium loan interest etc. may be ascertained.

Similarly, just by comparing each item of income of last years' trial balance the income earned by a branch on a particular head is higher/lower and the rate of increase/decrease may also be ascertained.

From a similar type of study of balance from each trial balance an idea about the increase in each item of expense every month may be ascertained. This will help to exercise control over the expenses. It will also help to ensure that the expenses are incurred within the sanctioned budget.

From the study of trial balance every month many more informations relating to contribution of a branch may be obtained.

From the books of accounts for the year 1997-98 of Jalpaiguri Division closed on 15.5.98 while the books of accounts were closed on 16.5.97 during the year 1996-97 the total premium income of entire division for the year 1997-98 was Rs.144 crores in comparison to Rs. 119 crores in 1996-97 thereby registering an increase of 21.7%. The overall expenses rated for 1997-98 was 22.9% comprison to 25.15% in 1996-97. Cash surplus remitted to the Central Office of LICI by this divisional office was Rs.58.82 crores in comparison to Rs.46.05 crores in 1996-97 showing an increase of 27.73%. The excess of income over expenditure was Rs.64 crores in comparison to Rs.50 crores showing an increases of 28%.

Source : *Finance & Accounts Department, LICI, Jalpaiguri Divisional Office, 1996-97 and 1997-98.*

9. Sales Department has so many functions to perform. Sales Department of the divisional office is mainly concerned with recruitment of development officers. After recruitment the placement of development officers to the different branch offices is also done by this department of divisional office. Apart from this the Sales Deptt. Of Divisional Office launches different competitions for agents and development officers and it gives sanction for the payment of gratuity to the senior agents.

Sales department of Branch offices are mainly concerned with the following functions :

(i) Registration of Proposals.

(ii) To keep in safe custody of agents proposal and policy register (4006 register) in order to avoid manipulation of premium income.

(iii) Control over saleable literature, including diaries, Calenders etc.

(iv) Control over benami agencies.

(v) Control over purchase and distribution of competition prizes.

(vi) Appointment and continuity of the agents.

(vii) Preparation of mileage statements/replacement of battery/types in respect of cases under Scheme V.[8]

10. Legal and Housing property Finance Department (L & HPF) is concerned with the task of providing financial assistance to the policyholders and also to the employees of the Corporation for the purposes of construction of their own houses. There are various schemes of granting loans to the policy holders. The rate of interest varies significantly with the quantum of loan taken.

The functions of this department may be summarised as under :

(i) Sanction of IEHS loans.

(ii) To get reports from panel valuer/architect etc.

(iii) To calculate the interest payable for loan taken and also to re-ascertain the premium of the policy mortgaged as collateral security .

(iv) To keep the important documents/deeds in safe custody.[9]

Planning department is entrusted with the task of preparing overall plan of this division.

11. Planning involves the determination of future course of action. Since future is uncertain there may be an attempt through planning to regulate the future course of action on certain expected lines.

In the process of planing budget is a tool, a check and control to record the onward march in the light of plan. Budgeting is a commitment to achieve the plan with the given resources in a set time

The performances of planning department of Jalpaiguri divisional office may be summarised under the following headings :

(i) **Preparation of Socio-economic profile :** The planning department has scrutinised the profiles of different branch offices and necessary guidance was given to all branches. Accordingly, the Socio-Economic profile of the entire division has been prepared.

(ii) **Three (3) year Rolling Plan :** Branch offices serving under this divisional office submitted their three (3) year rolling plan and from which three (3) year rolling plan of this division was prepared by the planning department and which was sent to the zonal office well within the time schedule.

(iii) **Arrangement of Seminar-cum-Workshop :** A Seminar-cum-workshop for branch personnel on planning matter is regularly arranged by the planning department of the divisional office. This is organised for exchange of views and in order to bridge the communication gap.

(iv) **Conduct of Special Study :** Planning department of LIC, Jalpaiguri Divisional Office has conducted special studies on "TERMINATION OF AGENTS" and "SURRENDER OF POLICIES" during the year 1997-98. In current year, this department has decided to conduct a special study in respect of "FIRST INSURANCE". Accordingly, a proforma has been devised which may give a complete picture of the study and may also help to take proper measure to increase the percentage of FIRST INSURANCE.

(v) **Arrangement for discussion on budget with branch offices :** Planning department of this divisional office has arranged discussion on planning and performance budget with individual branch office and the consolidated budget for the division is submitted to the zonal office within the scheduled time.

(vi) **Publication of monthly news bulletin :** Planning department of this divisional office brings out news bulletin "DARPAN" every month which highlights the performance of the division and various news relating to this divisional office. This monthly bulletin is sent to all the branch offices serving under this divisional office and all the divisional offices serving under the eastern zonal office of LIC[10].

12. Under OIC scheme the "Branch support Unit (BSU)" is set up at every divisional office. It is the secretariat unit of the marketing manager who directly controls the function of the B.S.U.

The main function of this unit is to generate effectiveness to all branches and to guide them and advise them properly. Besides, this unit also clarifies the matter of any discrepancy if they seek for. This unit is very prompt in sending the agents commisions bills prepared by this division as well as received from other divisional offices for payment from respective branches. The disposal of various kinds of complaint cases are also fallen under its purview. All the branches are required to submit works status reports including other Qly. Hly and Yly statements of all department concern to ther B.S..U. as per scheduled time. In case of failure in submission of the above mentioned papers this Branch Support Unit follow up or remind them from time to time.

Life Insurance Corporation of India has become multidimension institute and LIC mutual fund is one of them. This mutual fund has been starting with effect from 1989. In this regard all application forms, leaflet, offer documents banners etc. are despatched to the respective branches by the branch suporting unit. Thus branch supporting unit generally makes corrrespondence relating to mutual fund for all concerned.[11]

13. Secretariat of Divisional Manager is mainly concerned with the task of compliance of audit and inspection quaries. It may also assist the divisional manager in taking decisions. It maintains confidential files regarding law cases. It also communicates higher offices regarding their confidential enquiries.

14. Department of Pension and Group Schemes is indulged with the activities of bringing more and more group of people under the umbrella of insurance cover. Each and every year this department comes to the people with the new schemes.

Now the performance of Jalpaiguri Division in this regard may be quoted as under :

Table 3.70 :Performance of P & GS Department

Year	No. of Schemes	Lives	First year premium (lakhs)	Total premium (Lakhs)
1995-96	18	1351	3.47	131.00
1996-97	34	1294	13.61	161.00
1997-98	45	2291	49.16	253.00

Source : *Pension & Group Schemes Department, LICI, Jalpaiguri Divisional Office.*

In order to bring more and more people under the coverage of this scheme the following strategies have been adopted by this department :

(i) Some more agents may be identified who are capable of willing to venture in this area. These agents will be imparted with the training in Divisional Training Centre and also by the official of P & GS department at different centres.

(ii) The sale of individual pension plans may be done through P & GS centres except for the proposals under salary savings scheme. The proposals of salary savings scheme may be submitted in the conventional branches till 31.3.99.

(iii) It has been decided that more groups and schemes may be identified so that at least five schemes can be identified by each branch.

It is believed that this department of Pension & Groups Schemes can grow at its highest level only through the synergy of both conventional as well as Pension & Group Schemes Unit of this division.

(iv) Servicing of existing business under individual pension plan may be taken over by P & GS (Pension and Group Schemes) Centres from 1.4.99. In the meantime purification of existing files is to be completed.

(v) P & GS Centres may be provided Frontend system for servicing of individual pension plans like Jeevan Dhara, Jeevan Akshay and Jeevan Suraksha.

(vi) Data regarding Agents Commission, Development Officers credit may be generated by P & GS Unit and sent to each branch.

(vii) Institutional Agency like Co-operative Societies, Panchayets and Co-Operative Societies registered under Socieities Act may be granted Institutional Agencies for selling individual pension plan (12).

14. This division has also got a training centre for imparting training to its sales personnel. That centre is known as Sales Training Centre. One of the objectives of the Corporation is to involve all people working in the Corporation to the best of their ability in furthering the interests of the insuring public to provide efficient service with courtesy. Training is an essential support to achieve this objective. Training is an integral part of human resources development (HRD) programme which the Corporation is undertaking in terms

of the personnel policy. A clearly laid down training policy, therefore, becomes essential to set the goals, to indicate the strategies and to give proper direction at all levels in the area of training. In fact, training contributes to keep or make people dynamic and provides an opportunity to employees to develop better understanding of what they do apart from enhancing their capability individually.

There are at present thirty two (32) Sales Training Centre in India which cater the need of 100 divisions through out the country. In West Bengal there are two sales training centre one at Jalpaiguri and the other at Chinsurah. In the eastern zone there are six (6) sales training centres. Sales Training Centres (STCs) work under supervision of Regional Manager (Marketing). Regional Manager (Human Resource Development) also looks after this department. There is an executive committee on each and every sales traiing centre. The executive committee consists of (a) Regional Manager (Marketing) (b) Regional Manager (Human Resources Development) (c) Divisional Manager in charge of respective division and (d) Principal of respective Sales Training Centre. Jalpaiguri Sales Training Centre caters the needs of Jalpaiguri and Asansol Divisional Office. In order to include the items as per the guidelines issued by the Central Office and Zonal Office alongwith the local necessities of two divisions viz. Asansol & Jalpaiguri special trust has been attached to (a) Socio-economic changes (b) Market Competition and (c) the enormous potentialities in women and minor market etc.

Trainees are supplied with up-dated write-up in support of lecture in class room discussions. Video Cast cassettes are also shown in the class room. After the completion of training programme all trainees are presented with a certificate of training in plastic Jacket as a recognition of record.[13]

NOTES & REFERENCES

1. Life Insurance Corporation of India, ***First Conference of Sr./ Branch Managers 1998-99,*** Jalpaiguri Division, August 22, 1998, p.52
2. Life Insurance Corporation of India, "Role of Office Servicing Department and our Performance" in ***First Conference of Sr. /Branch Managers 1998-99,*** LICI, Jalpaiguri Division 1998, p.53

3. ..... ***Report,*** D.P. Department, in *Ibid.*, p.54
4. ..... ***Report,*** New Business & Acturial Department in *Ibid,* pp.55-56
5. ..... "News From Manager (P.S.)", in ***Ibid.***, pp.65-67
6. ..... ***Report,*** S.S.S. Department in ***Ibid,*** pp.68-69
7. ..... ***Claims Manual,*** Jalpaiguri Divisional Office, pp.55-59
8. ..... ***First Administrative Conference, 1998-99,*** Jalpaiguri Division,September 17, 1998, pp.36-37
9. ***Ibid.,*** pp. 38-39
10. Life Insurance Corporation of India, "A word from Planning Department", in ***First Conference of Sr. / Branch Managers, 1998-99, Op.Cit.,*** p.76.
11. ***Ibid.,*** p.81.
12. ***Ibid.,*** p.72.
13. ***Ibid.,*** p.7.