



THE SAFETY POINT



India's Best Companies
To Work For 2018



A STUDY BY
THE ECONOMIC TIMES



**NRI living in UAE should invest in
Max Life Insurance**

Presentation By

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If NRI invests in Fixed Income Instruments in UAE

Rate of Return in UAE's Bank Term Deposits: 0.50%



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Wholesale Banking
Fixed Deposit Rates

AED	CUST
CALL	0.0000
1wk (7-29 days)	0.0000
1m (30-59 days)	0.0000
2m (60-89 days)	0.0000
3m (90-179 days)	0.0000
6m (180-359 days)	0.0000
1yr (12-24 mths)	0.0000
24-35 mths	0.0000
36-47 mths	0.0000
48-59 mths	0.1500
60 mths	0.3000

ADCBC بنك أبوظبي التجاري

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Tenure	AED (Rates effective from 25th August,2020)	USD (Rates effective from 25th August,2020)
500 days	0.50%	Not Available
400 days	0.45%	0.27%
375 days	0.35%	0.25%
200 days	0.25%	0.15%
150 days	0.10%	0.08%

If NRI invest in Traditional Life Insurance Policy

> Rate of Return : 6% p.a.*

* Average returns on Traditional par products of Max Life Insurance



Tax on Life Insurance investments in India

Returns from a Traditional policy of a Life Insurance company are not taxable

as per Indian Income Tax laws.

Therefore, NRI has to pay no tax in India as well as in UAE.



Impact of currency fluctuation between AED & INR

- Considering last 20 years data, INR has depreciated by ~ 3.25% p.a. to AED, see below table:


Net Impact of currency fluctuation (-) **2.60% p.a.*** (i.e. 3.25% - 20% for averaging-out premiums)

AED INR MOVEMENT LAST 20 YEARS

Year	AED	Last 20 years
May-00	10.87	(10.87)
May-01	12.82	-
May-02	13.33	-
May-03	12.76	-
May-04	12.28	-
May-05	11.84	-
May-06	12.34	-
May-07	11.06	-
May-08	11.48	-
May-09	13.20	-
May-10	12.49	-
May-11	12.24	-
May-12	14.83	-
May-13	14.99	-
May-14	16.15	-
May-15	17.37	-
May-16	18.22	-
May-17	17.55	-
May-18	18.39	-
May-19	19.01	-
May-20	20.61	20.61
Fluctuation		3.25%





	UAE	India
Rate of Return	0.50%	6.00%
Impact of currency fluctuation	0%	-2.60%
Pre-Tax Return	0.50%	3.40%
Income Tax Rate	0%	0%
Net Rate of Return	0.50%	3.40% 



Unique Proposition for NRIs/OCIs by Max Life



NRIs/OCIs can buy while in his country of residence – E model cases



Easy documentation for NRI/OCI proposal forms



Max Life accepts Foreign Currency for premium; easier for NRIs/OCIs



Exemption to NRIs/OCIs from paying GST on life insurance premium if premium received in AED or paid from their Indian NRE/FCNR account



Easy remittance of claims for NRIs/OCIs. If premium paid in AED, then maturity/withdrawal can be taken in AED or any currency of choice; no mandatory requirement of having a Indian bank account



Why should NRI Invest in India

1 Higher GDP Growth prediction than other developed countries

Corona Impact IMF World Economic Outlook

GDP Growth Projections

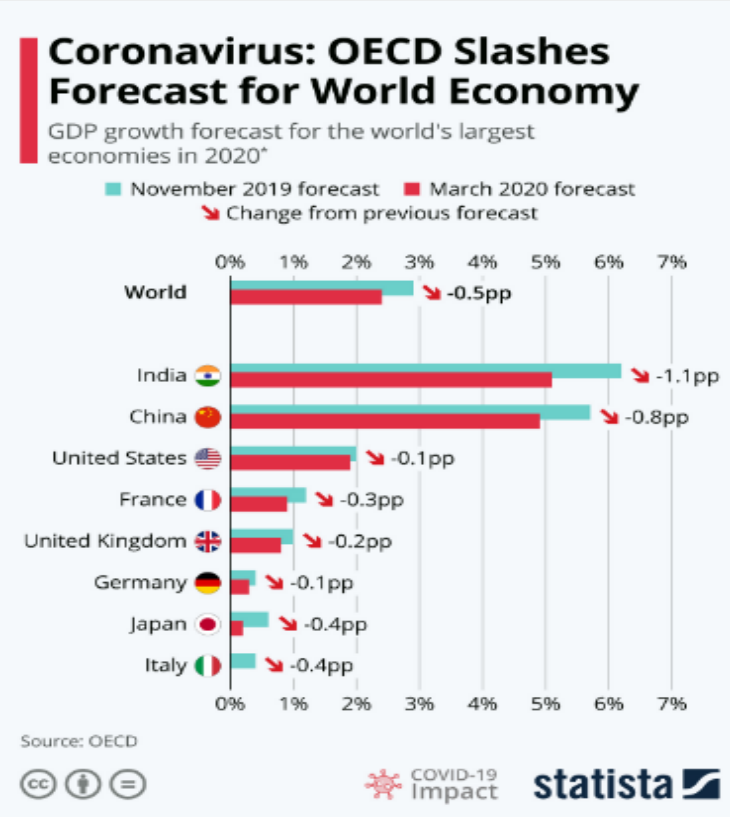
The COVID-19 pandemic will severely impact growth across all regions

Projections

(Real GDP, annual percentage change)	2019	2020	2021
World	2.9	-3.0	5.8
Advanced Economies	1.7	-6.1	4.5
United States	2.3	-5.9	4.7
Euro Area	1.2	-7.5	4.7
Japan	0.7	-5.2	3.0
Emerging Market and Developing Economies (EMDEs)	3.7	-1.0	6.6
China	6.1	1.2	9.2
India	4.2	1.9	7.4
Russia	1.3	-5.5	3.5
Brazil	1.1	-5.3	2.9
Saudi Arabia	0.3	-2.3	2.9
Pakistan	3.3	-1.5	2.0
Bangladesh	7.9	2.0	9.5
South Africa	0.2	-5.8	4.0

India's growth on fiscal basis (2020 denotes 2020-21)
Source: IMF, World Economic Outlook, April 2020

KBK InfoGraphics



Why should NRI Invest in India

2

Positive outlook ahead as more foreign companies to invest in India

Telangana Today
Thursday, May 07, 2020

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Home » Business » Can India be the next China in manufacturing?

Can India be the next China in manufacturing?

Though not impossible, experts say scale, infrastructure, investment and ecosystem need to be built first to overcome competition and attract opportunities

By Y V Phani Raj | Published: 7th May 2020 12:01 am Updated: 6th May 2020 9:39 pm

Industry experts believe that if India builds more capabilities and capacities, both for internal and external trade, its import dependency will come down.

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TOP SEARCHES: Sensex Today Nirmala Sitharaman Air India Mukesh Ambani Ratan Tata

Covid-19: India looks to lure more than 1,000 US companies out of China

Bloomberg | Updated: May 7, 2020, 13:37 IST

NEW DELHI: India is seeking to lure US businesses, including medical devices giant Abbott Laboratories, to relocate from China as President Donald Trump's administration steps

Coronavirus Advisory **Business Standard** Business Standard PODCAST

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India offers land twice Luxembourg's size to companies leaving China

Land has been one of the biggest impediments for companies looking to invest in India, with the plans of Saudi Aramco to Posco frustrated by delays in acquisition

FINANCIAL EXPRESS HOME MARKETS STOCKS INDUSTRY ECONOMY MONEY AUTO INFRA SME BRANDWAGON INDIA HINDI

Waking up 'sleeping giant': PM Modi urges India's states to woo global cos leaving China

By: Samrat Sharma | Published: April 28, 2020 2:00:00 PM

Narendra Modi has asked Chief Ministers to prepare well to attract investments from the global companies as they might want to exit China.



3

Indian Equity market has outperformed world equity market in past

Past 15 years

Date	BSE Sensex	FTSE 100	NYSC Composite	Nikkei 225	Dow Jones	Hang Seng	Straits Times
Jan' 2005	6626	4814	7250	11458	10784	14216	2065
Dec' 2019	41254	7542	13913	23771	28538	28190	3223
Annualized return	12.96%	3.04%	4.44%	4.98%	6.70%	4.67%	3.01%

Past 20 years

Date	BSE Sensex	FTSE 100	NYSC Composite	Nikkei 225	Dow Jones	Hang Seng	Straits Times
Jan' 2000	5210	6930	6762	18937	11502	17058	2502
Dec' 2019	41254	7542	13913	23771	28538	28190	3223
Annualized return	10.89%	0.42%	3.67%	1.14%	4.65%	2.54%	1.27%



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4 Higher interest rates in India at present than other countries

India	USA	UK	UAE	Australia	New Zealand	Singapore	China
6.00%	0.06%	0.35%	0.50%	1.00%	1.30%	1.40%	2.75%

**Maximum Interest rates offered by leading Banks for Term Deposits*





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India's Best Companies
To Work For 2019



A study by
THE ECONOMIC TIMES

Great
Place
To
Work.

Products

Smart Wealth Plan – Lump sum Benefit Option



Mr. Ravi & his Daughter

Mr. Ravi,
Age: 35 Years

Need Identified:
Build a corpus
for his
Daughter's
Education

Daughter's
Details:
Name: Ria
LI Age: 2 Years

Solution:
Max Life
Smart
Wealth
Plan

PPT: 8 years
PT: 16 years
Premium:
10 Lac p.a.



Annual Premium Paid = Rs. 10 Lac
Total Premium Paid in 8 years (10*8) = Rs. 80 Lacs

Rs. 1,60,67,600
(Rs. 1.60 cr)
Guaranteed Maturity Benefit



Smart Wealth Plan - Long Term Income Benefit Option



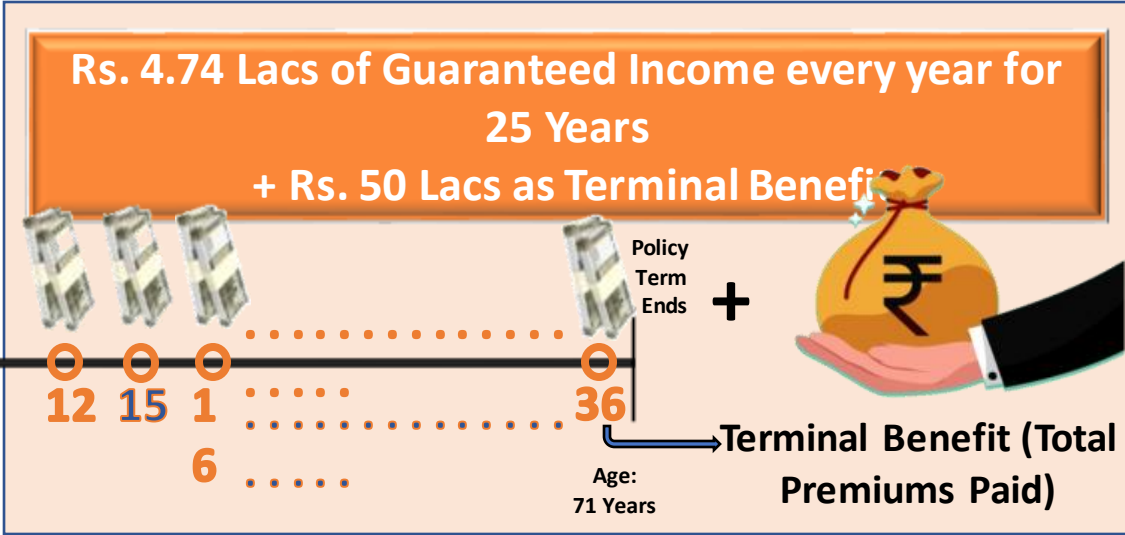
Mr. Agrim

Mr. Agrim,
Age: 35 Years

Need Identified:
Wants guaranteed income to fulfill his Early Retirement needs

Solution:
Max Life Smart Wealth Plan

PPT: 10 years
Premium: 5 Lacs p.a.



Annual Premium Paid = Rs. 5 Lac
 Total Premium Paid in 10 years = Rs. 50 Lacs





MONTHLY INCOME ADVANTAGE PLAN

LIVING BENEFITS

Annualized Premium : Rs 10,03,500
 Total Premium Paid: Rs 12,042,000.00

Guaranteed Monthly Income for 10 years = Rs 1,25,000

Lump- sum payable at Maturity
 @4% = Rs 9,73,896
 @8% = Rs 1,19,22,959



Year 1
 Age: 35 years



Year 13
 Age: 47 years
 End of Premium Paying term

Year 22
 Age: 56 years

DEATH BENEFITS

Annualized Premium : Rs 10,03,500
 Total Premium Paid: Rs 5,017,500

Death benefit = 1,50,00,000

Future premiums due from year 6 to year 12 are waived off by Max life

Guaranteed Monthly Income for 10 years = Rs 1,25,000



Lump- sum payable at Maturity
 @4% = Rs 9,73,896
 @8% = Rs 1,19,22,959



Year 1
 Age: 35 years



Year 5
 Age: 40 years



Year 13

Annualized Income :Rs 15,00,000
 Total Income : Rs 150,00,000

Year 22

Platinum Wealth Plan – 5 Pay 10



Name: Rahul
Age: 35
Male; Non Smoker



Annual Premium : Rs 10,00,000
Total Premium : Rs 50,00,000

End of Premium Paying Term

Maturity Benefit @8% : Rs 81,00,405

Year
1
Age: 35



Year 5
Age: 40



Year 10
Age: 45

Annual Premium : Rs 10,00,000
Total Premium : Rs 50,00,000

End of Premium Paying Term

Death Benefit: Rs 1,00,00,000

Year
1
Age: 35



Year 5
Age: 40



Year 10
Age: 45



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Thank You