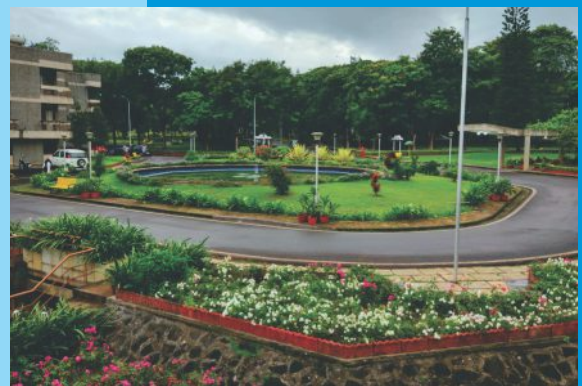


ANNUAL REPORT 2014-15



**NATIONAL
INSURANCE
ACADEMY**

VISION

NIA to be a global institution of excellence in learning and research in Insurance, Pension and allied areas.

MISSION

- ❖ To build capacities in the management of Insurance, Pension and allied sectors.
- ❖ To create a stream of young talent for the Insurance, Pension and allied sectors.
- ❖ To provide strategic approaches in the Management of Insurance, Pension and allied sectors.
- ❖ To undertake and create an ambience for policy research in Insurance, Pension and allied sectors.
- ❖ To promote learning: education and training in Insurance, Pension and allied sectors.

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From the Director



Our country stands on the brink of rapid inclusive growth of its economy. This brings along with it new challenges and opportunities for the industrial and corporate sectors and they are all looking up to great institutions to offer management professionals that are capable of seizing opportunities and overcoming challenges. It is our responsibility as a *Learning Centre* to equip the professionals with different facets of management subjects and develop in them a confidence to take on all that the future has to offer.

There has been a commendable growth in Management Development Programmes. During the year 2014-15 the Academy conducted 249 programmes that involved about 6660 participants from across the country. The programmes also saw participation of 137 Executives from abroad.

In the Financial Year 2014-15, our Academy grew as an intellectual destination for the best Insurance minds of our time. Even though the economic environment remained challenging, we were able to embark on endeavors that helped us achieve remarkable success and earned us a unique reputation. The Two Year Post Graduate Programme continues to flourish as an outstanding medium of education to young professionals imparting them with in depth knowledge of the subjects. We have seen an increase in demand for these young professionals across various segments of the market.

This year was also witness to successful events like NIA-FAIR Seminar on Liability Insurance, Insurance Summit on 'Revitalizing the Health Insurance Market', C. D. Deshmukh Seminar on 'Increasing Longevity-Opportunities for Annuity & Old Age Security' and Seminar on GEOSURE.

Yet even as the country make unprecedented progress in creating a more equitable society there still remains a lot of ground to cover. To achieve the above, a significant role is to be played by insurance sector by covering lives and assets of our people and organizations. Insurance not only creates employment but also fosters growth and development of the country in myriad ways. We at NIA, by continuing to nurture the existing talent and by providing fresh talent to insurance industry are contributing to the nation's cause while fulfilling our Mission.

Sushobhan Sarker

NATIONAL INSURANCE ACADEMY GOVERNING BOARD

AS ON 03.09.2015

<p>Mr. G. Srinivasan Chairman – NIA Governing Board Chairman-cum-Managing Director The New India Assurance Co. Ltd.</p>	<p>Mr. S. K. Roy Chairman Life Insurance Corporation of India</p>
<p>Mr. K. Sanath Kumar GM & Director General Insurance Corporation of India</p>	<p>Dr. A. K. Saxena Chairman-cum-Managing Director The Oriental Insurance Co. Ltd.</p>
<p>Mr. Rajesh Aggarwal, IAS Joint Secretary, Ministry of Finance, Dept. of Financial Services, Government of India Chairman-cum-Managing Director (Addnl. Charge) National Insurance Co. Ltd.</p>	<p>Mr. Milind Kharat Chairman-cum-Managing Director United India Insurance Co. Ltd.</p>
<p>Mr. P. J. Joseph Chairman-cum-Managing Director Agriculture Insurance Co. of India Ltd.</p>	<p>Mr. N. Srinivasa Rao Director, Insurance Division Ministry of Finance Department of Financial Services</p>
<p>Mr. S. B. Mainak Managing Director Life Insurance Corporation of India</p>	<p>Mr. V. K. Sharma Managing Director Life Insurance Corporation of India</p>
<p>Ms. Usha Sangwan Managing Director Life Insurance Corporation of India</p>	<p>Mr. G. N. Bajpai Intuit Consulting Pvt. Ltd.</p>
<p>Mr. G. Ramesh Associate Professor Indian Institute of Management</p>	<p>Prof. Anil B. Suraj Law and Public Administration Indian Institute of Management, Bangalore</p>
<p>Mr. Sanjay Vijay Founder & Principal Consultant Optimal Corporate Solutions</p>	<p>Mr. Sushobhan Sarker Director National Insurance Academy</p>

Following members ceased to be on Governing Board during the current financial year 2014-15:

1. Mr. A. V. Girija Kumar
2. Mr. A. K. Roy

Following members have joined the Governing Board during the current financial year 2014-15:

1. Mr. Rajesh Aggarwal
2. Mr. K. Sanath Kumar

Management Development Programmes

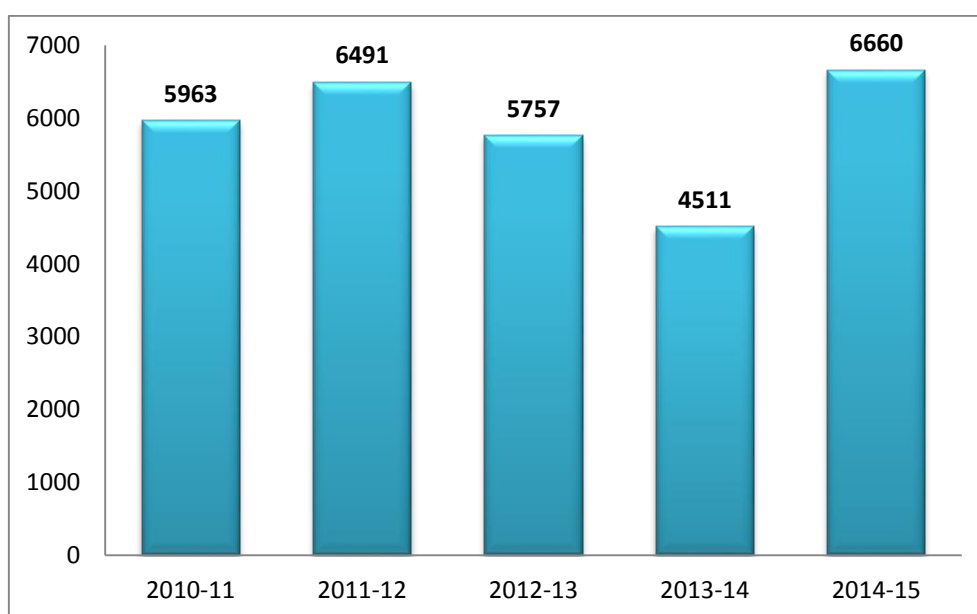
On Campus Programmes

During the year 2014-15 Academy has successfully conducted 249 Management Development Programmes (MDP) where 6660 executives from public and private sector organizations including 137 overseas executives were trained. The Academy conducted 249 MDPs compared to 199 MDPs conducted in the previous year. The functional areas covered by these training programmes were as follows:

1. Programmes for Top Management
2. General Management, Education & Training
3. Marketing and Public Relations
4. Financial Management and Financial Services
5. HRM and Industrial Relations
6. Information Technology
7. Insurance Technical for Life and General
8. IT for Life & General Insurance Companies
9. Risk Management

The average participation during 2014-15 worked out to 26.75 as compared to 22.67 in the year 2013-14. The number of participants for MDP from the year 2010-11 to 2014-15 is given in Figure-1.

Figure 1: Number of Participants for MDP over the Years



The summary of these programmes is furnished hereunder in Table-1 and Table-2 and details of the same are furnished in Annexure – 1.

Table 1: Break-up of MDPs (Life, Non-Life & Combined)

Particulars	No. of Participants	No. of Programmes	No. of Programme Weeks
Life	1841	85	79.5
Non-Life	3724	126	99.5
Combined	1095	38	32.5
Total	6660	249	211.5

Table 2: Organization-wise number of participants at Programmes

Particulars	Programme										
	No	Weeks	LIC	GIC	NIC	NIA	OIC	UII	OTH	OVR	TOTAL
Life	85	79.5	1722	3	0	0	1	0	87	28	1841
Non-Life	126	99.5	0	41	287	1803	402	898	189	104	3724
Combined	38	32.5	319	20	13	79	105	118	436	5	1095
Total	249	211.5.0	2041	64	300	1882	508	1016	712	137	6660

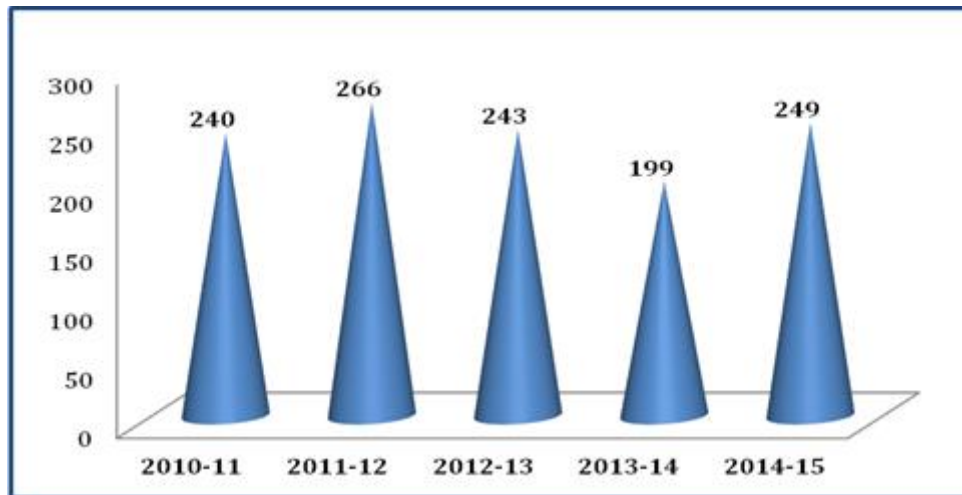
Abbreviations:

Life Insurance Corporation of India	LIC	Oriental Insurance Co. Ltd.	OIC
General Insurance Corporation of India	GIC	United India Insurance Co. Ltd.	UII
National Insurance Co. Ltd.	NIC	Other	OTH
The New India Assurance Co. Ltd.	NIA	Overseas	OVR

NIA also organizes company specific programmes as and when such requests are made by the companies. During 2014-15 the number of such company specific programmes conducted was 6.

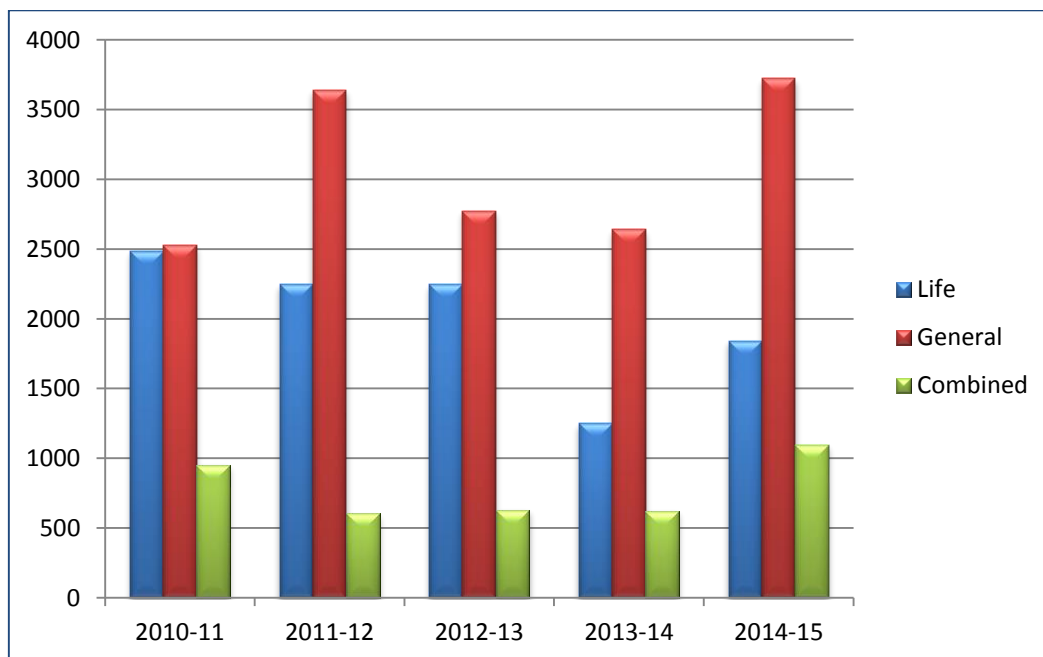
Following Figure-2 depict the number of programmes conducted from the year 2010-11 to 2014-15.

Figure 2: Number of Programmes Conducted - (2010-11 to 2014-15)



The number of programmes during 2014-15 has increased to 249 in the current year as compared to 199 in the previous year mainly because of the additions of the Induction Training Programmes for the Public Sector new recruit officers, 14 Information Technology Programmes, 7 Refresher programmes for The New India Assurance Co. Ltd. The number of participants trained from the year 2010-11 to 2014-15 is given in Figure-3.

Figure 3: Number of Participants (2010-11 to 2014-15)



Off-Campus Programmes

In addition to Annual Calendar programmes, NIA has conducted On-request Off-Campus and On-Campus Programmes within India as per Table-3 and two Overseas Programmes as per Table-4 for the year 2014-15 the details of which are given as follows:

Table 3: On-request Programmes conducted at NIA and within India

Sr. No.	Name of the Programme	Dates	Co-ordinator	OFF Campus / On campus
1	Programme on Reinsurance Management for Zensar Technologies, Pune	30.04.2014 & 02.05.2014	Mr. Ravindranath Nayak	Off Campus
2	Programme on Liability Insurance for Coromondal Fertilizers at Hyderabad	27.11.2014 & 28.11.2014	Mr. P.C. James & Mr. S. Gejji	Off Campus
3	Programme for CBI Officers	23.05.2014 & 24.05.2014	Mr. Satyendra Singh	On Campus
4	Induction training Programme for New Recruited Officials of ECGC	30.06.2014 & 19.07.2014	Mr. Ravindranath Nayak	On Campus
5	Induction Training Programme for Direct Recruit Officers of New India	09.06.2014 & 11.07.2014	Mr. K. Surya Rao	On Campus
6	Induction Training Programme for Direct Recruit Officers of New India	11.08.2014 & 29.08.2014	Mr. K. Surya Rao	On Campus
7	Induction Training Programme for Direct Recruit Medical Officers of New India	19.08.2014 & 24.08.2014	Mr. C.S. Tandon	On Campus
8	Programme on Underwriting (GIC)	15.09.2014 & 20.09.2014	Mr. Ravindranath Nayak	On Campus
9	Technical Skills For Marketing Executives Programme for Bharti-AXA	30.10.2014 & 02.11.2014	Mr. S.P. Nanda	On Campus
10	Programme on Risk Management - SBI Life	06.11.2014 & 08.11.2014 24.11.2014 & 26.11.2014	Mr. Amarnath Sinha & Mr. P. Muraleedharan	On Campus
11	United's Leadership Enhancement Programme for (Non-Life)	17.11.2014 & 21.11.2014 08.12.2014 & 12.12.2014 19.01.2015 & 23.01.2015	Dr. Sushama Chaudhari & Mrs. D. Vijayalakshmi & Dr. Sushama Chaudhari	On Campus
12	Agency Management for Peerless, Kolkata	04.12.2014 & 06.12.2014	Mr. P. Muraleedharan	On Campus

13	Induction Training Programme for New India	15.12.2014 26.12.2014	Mr. K. Surya Rao	On Campus
14	Attachment Programme on Computer Infrastructure for The National Insurance Corporation of Eritrea	12.01.2015 13.01.2015	Dr. S. D. Page	On Campus
15	Refresher Training Programme for State Insurance Provident Fund, Rajasthan	16.02.2015 20.02.2015	Mr. S. K. Mehra	On Campus

While the following graph depicts the “On-request” overseas programmes conducted during the last five years, the Table provides the list of such programmes conducted during the current year. The Figure-4 depicts the Overseas programmes for last five years.

Figure 4: Overseas Programmes for last five years

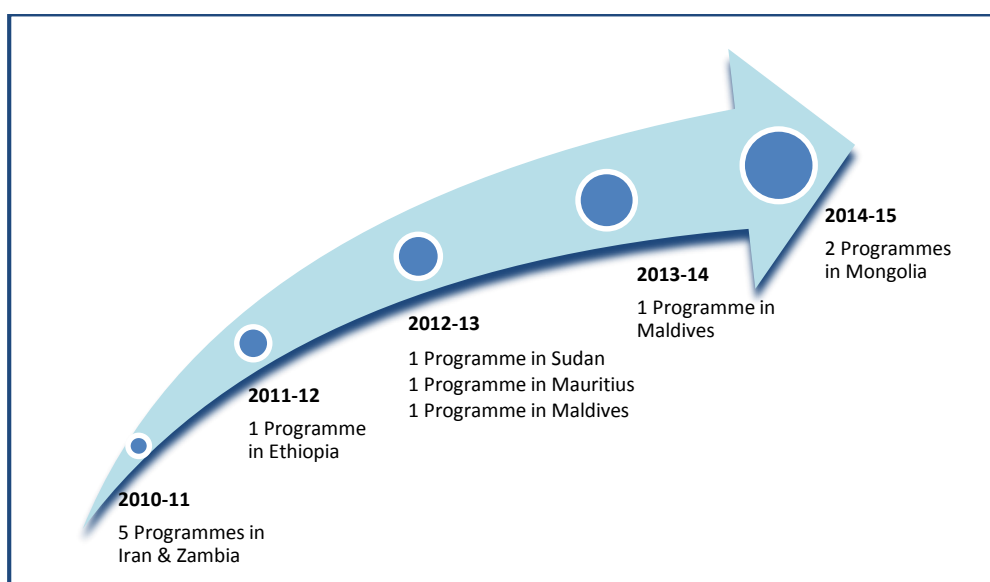


Table 4: On-request Programmes conducted overseas

Sr. No.	Name of the Programme	Dates	Co-ordinator
1	Comprehensive Technical Programme on General Insurance for Mongol Daatgal LLC – National Insurance Company, Mongolia	2 weeks 14.04.2014- 26.04.2014	Mr. K Surya Rao, Mr. Satyendra Singh, Mr. S. K. Mehra, Mr. RavindranathNayak, Mr. Deepak Sangal
2	Preparation of Underwriting Manual and Training Programme on Underwriting for Index Based Livestock Insurance Project of Mongolia at Ulaanbaatar Mongolia	10 days 20.10.2014- 31.10.2014	Mr. Satyendra Singh Dr. S. Doss

Academic Programmes

Post Graduate Diploma in Management (PGDM)

The two year Post Graduate Diploma (AICTE Approved) is the flagship programme of the Academy. This programme has also received MBA equivalence from Association of Indian Universities (AIU). The course meant to develop future insurance leaders attempts to inculcate knowledge, skills, human values and professional ethics in the students through a curriculum that balances academic rigour with co-curricular and extra-curricular activities. While 86 students were admitted into Batch 2014-16, 70 students of Batch 2013-15 graduated during the year.

Admission to PGDM

Admission to the course is based on two stage screening process. The first stage screening is based on CAT/CMAT scores of the candidates, academic performance in Standards 10th, 12th and Graduation. Students scoring marks higher than the pre-decided cut-offs are called for Group Discussion and Personal Interview, which constitutes the second stage of screening. Based on the performance in both stages of screening process, final list is prepared for admission into the course.

The programme commencing July 2015 attracted 285 applications as against 278 applications received in previous year. Weightages adopted for different parameters in both the years were as per Table-5:

Table 5: Admission Parameters

Criteria	2015-17		2014-16	
		Weight-age (%)		Weight-age (%)
Academic		20%		20%
- Graduation	10%		10%	
- HSC	05%		05%	
- SSC	05%		05%	
CAT / CMAT		50%		50%
Group Discussion & Personal Interview		30%		30%

Some highlights of the latest admission process are furnished below:

The Academy's admission process for the Batch 2015-17 complies with the reservation provisions as per rules of Government of India. The following Table-6 depicts the category-wise cut-offs and number of candidates admitted for the Batch 2015-17:

Table 6: Category-wise Cut-offs and No. of Candidates Admitted

	General Category	OBC-NC	SC/ST	Total
Overall cut-off for selection	72%	67%	57%	
No. of Admissions	31	12	2	45

The break-up of the above students category-wise, gender-wise and eligibility exam wise are tabulated in Table-7 and Table-8:

**Table 7: Break-up of Students Admitted
(Category-wise & Gender-wise)**

Break-up of students who joined in July 2015			
	Male	Female	Total
General	24	7	31
NC-OBC	12	-	12
SC	2	-	2
ST	-	-	-
Disabled	-	-	-
Total	38	7	45

**Table 8: Break-up of Students Admitted
(Entrance Exam-wise)**

Break-up of students as per Entrance Exam taken			
	Male	Female	Total
No. of CAT takers	4	1	5
No. of CMAT takers	34	6	40
Total	38	7	45

The strength of Batch 2015-17 is 45 students.

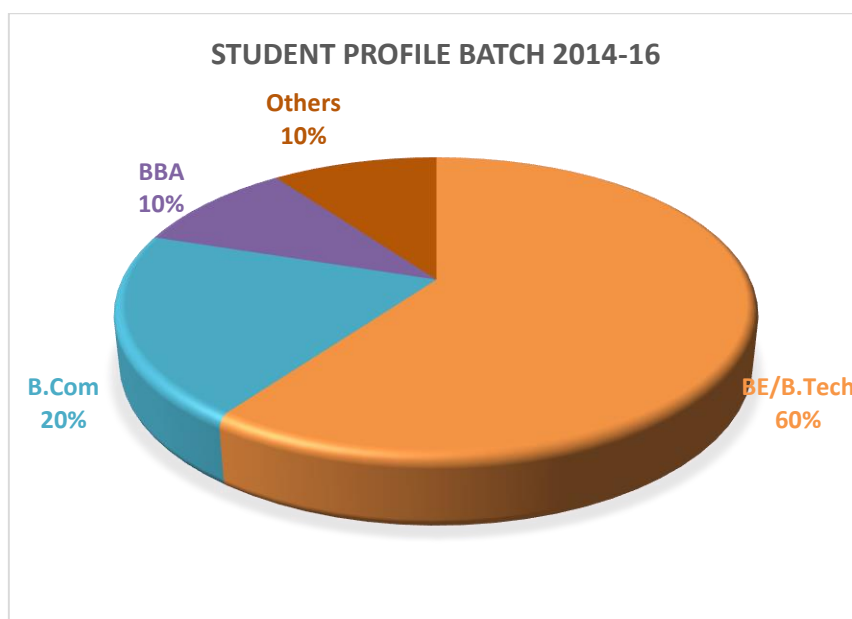
Registration and Orientation Programme (Batch 2014-16)

One week orientation programme for the new Batch 2014-16 was held from 30th June 2014 to 3rd July 2014. Dr. AnupWadhawan, Joint Secretary, Ministry of Finance and Director, NIA, Mr. P.C. James, Chair Professor (General Insurance) and Mrs. D. Vijayalakshmi, Chair Professor (Life Insurance) conducted the Orientation Programme. During the Orientation Programme the new students got an opportunity to interact with Faculty members, Placement & Compliance Officer, Controller of Examinations, Chief Librarian, Computer Center officials formed part of the Orientation Programme. The students were also introduced through workshops to Time Management and Team Building Techniques, Stress Management and Assertiveness and Negotiation Skills.

Profile of the Students

The Academy receives applications from students with varied academic background viz. from Arts to Engineering, for its PGDM Programme. A graphic academic profile of Batch 2014-16 is given in Figure - 5:

Figure 5: Qualification Profile Batch 2014-16



Curriculum and Pedagogy

The curriculum of the PGDM Programme has been devised not only to inculcate knowledge and in-depth understanding of different functional areas, but also to introduce the students to techniques and skills required for a successful performance. It attempts to develop managerial / professional skills in the students by polishing their innate abilities and attitudes. It also imparts the values required for leadership. The programme thus attempts to lay a sound foundation for a successful career. The basic concepts of core management subjects like Marketing, Behavioral Sciences, Finance, Information Technology and Insurance are taught in the context of their relevance in real life situations.

The curriculum consists of core subjects and elective subjects. Core subjects are compulsory for all students and form 89% of the total curriculum. The two year PGDM course comprises of six trimesters, three in the first year and three in the second year. Each trimester is of 12 to 14 weeks duration with intense academic work for the student. The elective courses are offered in the second year. Students have to opt for 2 electives in trimester four and 1 each in trimester five and six. Apart from this, the student has to complete a 8 weeks Summer Internship Programme (SIP) to qualify for the award of the diploma.

The pedagogy applied comprises of:

1. Case Study / Quiz
2. Insurance Laboratory (INLAB)
3. Use of Information Technology (viz. blogs, Wiziq, Udemy)
4. Digital Library
5. Self-Evaluation
6. Workshop mode for “Personal Financial Planning”
7. Industry Interface

Evaluation

The students' performance in the course is evaluated not only through the term-end examination but also continuously. Both the components viz. continuous evaluation and term-end examination have equal weightage and form integral parts of course evaluation. Continuous evaluation comprises tests, quizzes, home assignments, term reports, individual as well as group exercises, classroom participation, online problem solving exercises, etc.

Grading

Keeping in tune with the best practices of leading management institutes in India and abroad, letter grades are awarded on a ten point scale course wise. Based on the letter grades, Cumulative Grade Point Average (CGPA) is calculated. The students are issued Grade sheets at the end of each year.

Guest Lectures

It has been the practice of the Academy to bring the students face to face with eminent contemporary personalities. Guest lectures are regularly organized so that students benefit from the experience and wisdom of the speakers. Speakers from wide variety of fields, academicians, officials from government bodies, practitioners from public and private sector insurance companies, financial institutions, IT and broking companies and corporate world visit the campus and interact with students. These guest lectures form an integral source of learning for the PGDM students. During 2014-15 the following dignitaries visited the campus and addressed the PGDM students:

- **Mr. S. M. Makove**, Commissioner of Insurance and CEO, Insurance Regulatory Authority, Kenya
- **Mr. R. K. Nair** Ex-Member, IRDAI
- **Mr. D. B. Malik**, Ex-MD, LPAI
- **Mr. Praveen Vashishta**, Executive Chairman, Howden Asia and Middle East
- **Mr. Siddharth Nigam**, Business Consultant, Majesco Mastek
- **Mr. Arun Arora**, Absolute Surveyor

Student Activities

Insurance Summit

Insurance Summit (Student driven initiative) - the flagship event of NIA is an event wherein the leaders of insurance industry and financial sectors discuss and brainstorm critical issues challenging the industry. The Summit aims to assess the potentials and shapes the contours of industry's emerging landscape with focus on its future development. It generates ideas beneficial to the industry leaders, practicing managers, consultants, academicians, business analysts, students and opinion makers, thus adding substantial value.

Students of NIA have been successfully organizing the summit for the last 10 years. This year it was held on 17th October 2014 at Hotel Trident, Nariman Point, Mumbai on the theme



“Competition and Collaboration- Revitalizing the Health Insurance Market”. The Summit was inaugurated by Mr. M. Ramaprasad, Member, IRDA and the valedictory address was given by Mr. T. S. Vijayan, Chairman, IRDA. The Summit was coordinated by Mr. Satyendra Singh and Prof. P. C. James, Chair Professor (General Insurance). More than 400 delegates attended the Summit.

JIGYAASA’15-Intra-College Management Festival

Jigyaasa Committee and Students Cultural Committee organized a spring fest “Primavera 2015” on 28th of February, 2015. Primavera is a technical cum cultural event. Several technical and cultural competitions followed by a musical band performance and DJ Night marked the day.

Sports

Sports 2015 was held successfully from 22nd February to 27th February. Around 120 participants took part in various sports like Cricket, Football, Volleyball, 8 ball pool, Table Tennis and Badminton. Campus residents and administration staff of NIA also participated in many of the games held.

Cultural Events

The NIA campus always buzzes with the cultural festivities organized by PGDM students and supported by active participation from campus dwellers. Glimpses of such cultural activities during 2014-15 are presented below:

- Independence Day
- Janmashtami
- Ganesh Chaturthi Celebrations
- Holi Celebrations
- Tree Plantation activities
- Republic Day



Blood Donation Camp

Students organized a Blood Donation Camp on 15th August 2014 in the campus along with Pimpri Serological Institute.

Socially Relevant Activities

The Academy recognizes its social responsibility. As such, all activities with social content are given prominence and priority.

NIA UPKRATI:

PGDM students invited the children from Sarvesham Seva Sangh Vadgaon Budruk, Pune to our college for a one day visit. We engaged them in various activities and hosted lunch during their stay in the campus. The time spent was value additive. This was a great offering in an era where individuals and organizations are fast getting deprived of time. We distributed gifts and prizes for winners of the activities.

Final Placements

The final placement for the second year PGDM batch was organized wherein 26 companies participated in the placement process and offered jobs to all 70 students. The prominent recruiters in campus included SBI Life Insurance, IBM, Syntel, ICICI Prudential, HDFC Standard Life, AON Global, Howden Brokers, and Accenture etc. The status of acceptance of offer is given in Table-9, Sector-wise Placement in Table-10 and Salary offered in Table-11 below:

Table 9: Status of Acceptance of Offer

Name of the Company	No. of students selected	% of students
Syntel	8	11
SBI Life Insurance Co. Ltd.	5	7
Howden Brokers	5	7
HDFC Standard Life Insurance Co. Ltd.	4	6
ICICI Prudential Life Insurance Co. Ltd.	4	6
IBM	4	6
Star Union Dai-Chi Life Insurance Co. Ltd.	3	4.5
Hansa Solutions	3	4.5
Accenture Financial Services	3	4.5
C2L BIZ Solutions Pvt. Ltd.	3	4.5
AON Brokers	3	4.5
Royal Sundaram General Insurance Co. Ltd.	2	3
Reliance General Insurance Co. Ltd.	2	3
QIC, Doha (International)	2	3
Wipro	2	3
Mastek	2	3
Unison Brokers	2	3
Marsh Broking Co.	2	3
Amicus Brokers	2	3
Swiss Re	2	3
Bajaj Allianz General Insurance Co. Ltd.	1	1
Iffco-Tokio General Insurance Co. Ltd.	1	1
Cognizant Technologies	1	1
J. B. Boda	1	1
Catlin Brokers	1	1
Religare Health	1	1

Reliance Industries Ltd.	1	1
	70	100%

Table 10: Sector-wise Placement

Functional Area	No. of students	% of students
Insurance Companies	22	32
Information Technology	26	37
Insurance Broking	15	21
Others	7	10
Total Students	70	100%

Table 11: Salary Offered in Lakhs Per Annum

Package	Batch 2013-15
Highest	8.50 lacs
Average	6.73 lacs

Summer Internship Programme (SIP)

Summer placement process was organized in the month of November 2014. All Public Sector General Insurance companies as well as private insurance companies, IT and other companies recruited all 86 students for their SIPs. In all 20 companies participated in Summer Internship Programme.

The Summer Internship Programme of the Academy aims to integrate classroom learning with practical experience. Every student is required to complete eight weeks of Summer Internship Programme (SIP) to qualify for the Diploma. After completing the three trimesters of the first year, each student is placed with an organization with specific assignment on which the student has to work and report. The objective is to expose students to the dynamics of an organization and the market. The project work is an integral part of the academic curriculum and must be completed satisfactorily.

Convocation

Convocation for conferring the diplomas to 64 students of 9th Batch (2012-14), was held on 7th March 2015. The grand event was graced by the Chairman, IRDA, Mr.T.S.Vijayan as Chief Guest. The ceremony was also marked by the august presence of Mr. S.K. Roy, Chairman, Life Insurance Corporation of India and Mr. G.Srinivasan, Chairman-cum-Managing Director, The New India Assurance Co. Ltd. and Chairman Governing Board NIA, who bestowed their best wishes on the students when students have just begun their new journey. The ceremony was attended by several dignitaries and the proud parents of the graduating students. The Chief Guest conferred top performers with following Gold Medals as per Table-12:



Table 12: Gold Medals and Awards

Sr. No.	Particulars	Nature of Award	Student Name
1	Ram M Moghe Memorial Prize for student excelling in Life Insurance Stream	Gold Medal	PayalSawle
2	National Insurance Academy Gold Medal for Best Academic Merit	Gold Medal	PayalSawle
3	M. A. Aziz Ansari Gold Medal for Best All Round Student	Gold Medal	Siddhartha Guha
4	J .B. Boda D. B. Boda Gold Medal for all round performance - General Insurance	Gold Medal	SarikaDhuri
5	Mahadeo N. Parchure award for the student excelling in Business & Insurance Law	Cash Award - Rs. 2,500	KritikaKalyanpur
6	Mr. Lingaraj Mishra Gold Medal for the Student who scores highest marks in Quantitative Techniques	Gold Medal	Ishan Somaiya

Scholarships



GIC Re Scholarships

GIC Re has instituted Five scholarships for PGDM students of NIA. These are meant for students belonging to weaker sections of the society. The amount of Scholarship is 50% of the fees. During F.Y. 2014-15, Five students of Batch 2014-16, including one girl student, were awarded the GIC Re scholarships under various categories like SC / ST / OBC

NIA Scholarship

In addition, NIA has introduced a Scholarship of Rs. 100,000 each for two girl students and two for merit based (one each for SC/ST/OBC & two for economically weaker category) During F.Y. 2014-15, eight students qualified for these Scholarships.

Events celebrated as per AICTE Guidelines

Swachh Bharat Abhiyan



On 2nd October 2014, to commemorate the birthday of Mahatma Gandhi, Swachh Bharat Abhiyan a national level campaign was initiated by the Hon. Prime Minister of India. As part of this initiative NIA launched a cleanliness drive in and around the campus on 2nd October 2014. The event began with an address by our Director Mr. Sushobhan Sarker, Mrs. D. Vijayalakshmi (Chair Professor, Life) and Mr. P.C. James (Chair Professor, General Insurance).

There was a very good response from campus residents, faculty, PGP Students, NIA Staff, Management Development Participants. All came together and enthusiastically participated in the cleanliness drive. Participants took oath to carry forward the task and to accomplish the goal. A special painting competition was organized for school children of Babu Genuji Prathmik Vidyalay, Balewadi. Prizes and other mementos were distributed to the winners and participants of this event. Dr. Asma Mulla, RMO addressed school children about cleanliness.

Rashtriya Ekta Diwas

31st October 2014, being the birth anniversary of Sardar Vallabhbhai Patel under whose leadership helped Independent India to unite all princely states is being celebrated as Rashtriya Ekta Diwas. NIA organized many events to mark this special day. The day started with the Unity Run followed by Oath taking ceremony. Special Quiz and Essay writing competitions were conducted. In the evening at Prathap Oburai Convention Center, a portrait of Sardar Vallabhbhai Patel was unveiled by Mrs. D. Vijayalakshmi (Chair Professor, Life) and Mr. Surya Rao in presence of Faculty Members, Students and Participants. It was followed by a session where various speakers highlighted the achievements of Sardar Vallabhbhai Patel and national unity. The event concluded with prize distribution to the winners of competition.



National Education Day

National Education Day (11th Nov 2014) is an annual observance in India to commemorate the birth anniversary of Maulana Abul Kalam Azad. On this occasion and on the basis of AICTE guidelines NIA organized special events. Our Director addressed students about the significance of this day and the various achievements and struggles which shaped Maulana Azad into a great leader. Mrs. D Vijayalakshmi (Chair, Life Insurance) spoke about the constant need for improving the standards of education, the National Education Policy among others. A special book show was organized at NIA Library. Also a Slogan writing competition was organized. Slogans in three languages (Hindi, English &



Marathi) were invited from the students, staff members and MDP Participants. The event concluded with prize distribution to the winners of competition.



Good Governance Day

The Government of India has declared that 25th December, the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee will be celebrated as Good Governance Day by organizing events

related to use of Technology and Innovation in promoting Good Governance and a competition on Oratory skills (Bhaashan Shailee). In this regard NIA organized two competitions viz., Elocution and Idea Generation Competition followed by a Seminar on 12th January 2015. NIA PGDM students and students from other reputed institutions from Pune participated in both the competitions. The topic for Elocution Competition was “Impact of Good Governance in Socio-Economic Development”. For Idea Generation Competition Students were invited to submit a brief write-up containing innovative idea(s) on the topic “Use of Technology and Innovations in promoting Good Governance” After the competitions Dr. S D Page, Faculty Member and Head of IT Dept. conducted a Seminar on “Use of Technology and Innovations in promoting Good Governance”.

Matrubhasha Diwas

UNESCO has declared 21st February as International Mother Language Day to promote the dissemination of mother tongues and fuller awareness of linguistic and cultural traditions throughout the world. On the occasion of Matrubhasha Diwas and on the basis of AICTE guidelines, NIA organized a cultural programme on 23rd February 2015. Little kids of NIA, NIA staff members, PGP students and participants of MDP Programmes participated in the cultural evening. A number of activities/performances were presented in the program which included Shloka Chanting, Poem Recitation, Singing Songs and Prayer in the mother language of the respective participants (Hindi, Marathi, Sanskrit, Malayalam, Tamil, Telugu, Gujarati, and Bengali). Posters in different languages spoken in India were also displayed all over the campus. The event concluded with an address by Mr. Sushobhan Sarker, Director- NIA, who spoke about how 21st February came to be celebrated as Matrubhasha Diwas and the importance of being in touch with our cultural heritage.



Pravartak



Pravartak, a journal on Insurance and Risk Management, another important student driven initiative, saw successful publication of four issues during the year. The journal gives an excellent opportunity to the students of the Academy to exhibit their talent and hone their skills.

Awards

NIA has received a B-School Leadership Award by Stars Group / ABP News successively for the last two years.



NIA has also been awarded a Competition Success Review Awards for Excellence in Education 2015



AlumNIA Activities

Alumni are one of the major assets of the Academy. AlumNIA was established with a vision to advance and promote the interest of NIA by connecting the Alumni with each other and with the Alma Mater. It serves as a foundation to foster development of members by providing a forum to enhance business relationships as well as rekindle the

old ones. The Alumni network aims to provide endless opportunities for both the AlumNIA and NIA to strengthen their footing in the insurance industry.

The Academy has network of alumni with an active membership of around 496 Alumnus. The Center maintains an exclusive icon for alumni: www.niapune.com. Besides encouraging the chapters in their activities they are involved in activities related to placements, organizing guest lectures, etc.

Research Centre for Ph.D.

NIA is a recognised Centre for Doctoral studies of the prestigious Savitribai Phule Pune University (SPPU) formerly known as Pune University.

The Expert committee of SPPU visited NIA campus on 30th September 2014 to examine the application for recognition as an approved centre for Ph.D. and has granted the Extension of Recognition as an approved centre for Ph.D. from 2014-15 till 2017-18.

Research and Publication

Apart from NIA's own in-house publications like Bimaquest, Dnyanajyoti Research Series (DJRS), Pravartak, NIA encourages its Faculty and Research Associates to undertake commercially viable stand alone or institutional action research projects, publish them in referred journals and present the concepts at national and international seminars. Research and consultancy are components of faculty performance benchmark.

Books -

1. During the year 2014-15 NIA published a book titled "Reinsurance Advanced" authored by Shri K. Ramachandran, Reinsurance Head, SBI General Insurance Co. Ltd. At Brokers Association of India in Annual General meeting, Delhi in January 2015

Consultancy Projects-

Consultancy Project currently in progress:

1. GIC Re sponsored research on Geo coding for property insurance
2. GIC Re sponsored research on scientific PML (probable maximum loss) estimation
3. United India Insurance Company sponsored project on Cattle Insurance in India: Strategies for Business Expansion -Team Members – Prof P. C. James, Dr. S Doss, Dr. Shalini Tiwari, Archana Singh, Dr. Vaishali Bhambure

The following paragraph lists some of the important academic pursuits of NIA's Faculty and Research Associates during the year 2014-15, on the basis of information provided by Faculty Members and Research Associates:

Article-

1. **P. C. James**, “ Catalysts for Economic Development – Insurance Brokers” in IRDA Journal (April 2014)
2. **P. C. James**, “Claim Settlement in the Insurance Value Chain - Need for Better Transparency” in IRDA Journal (June 2014)
3. **P. C. James**, “An Insurance Surge Needed to promote rapid growth” in Asia Insurance Review in (January 2015)

Research Papers-

1. **Dr. Sushama Chaudhari**, “Effect of Desired and Experienced Work Values, and Organization Climate on Job Satisfaction and Organization Commitment: An Exploration (With special reference to New Recruits in Public Sector General Insurance Company)- International Journal of Human Resource & Industrial Research, Vol.2, Issue 1, Jan-2015, pp 21-35 ISSN: 2349 –3593 (Online), ISSN: 2349 –4816 (Print)
2. **Archana Singh**, with Pushpa Trivedi, “Agrarian Crisis in India: Evidences and Reasons”, International Conference on Evidence Based Management, Department of Management, BITS Pilani. (2015)
3. **Archana Singh** with Saini Gordhan K., S. K. Pandey, Gurumurthy K. “Role of Empathy and Customer Orientation in Job Satisfaction and Organizational Commitment”, 6th IIMA Conference on Marketing in Emerging Economies. (2015)
4. **Archana Singh**, “Approach to Health Services for Low Income Households: Community Based Health Insurance Scheme”, Pravartak, March-August 2014, Vol VIII, Issue 1.

Guest Session-

1. **M. C. Patwardhan** - Chaired a Panel session in the National Conference on “Revisiting Freedom Of Religion And Personal Laws From Liberty And Equality Perspectives” organized by ILS Law College, Pune - Centre for Public Law on 13- 14 September, 2014.
2. **Girijesh Pathak** has been a mentor of “Anant Computing Platform”. It is one among top 50 innovations under India Innovation Growth Programme, 2014. It also featured in Hindustan Times as one of the innovations for Vision 2030. This multilingual computing platform is a convenient platform for achieving digital inclusion for all and has been finalist in several prestigious events such as EMPRESSARIO by IIT Kharagpur, EUREKA by IIT Mumbai, NEXT BIGIDEA by NRCEL, IIMB and DST etc. Its URL is <http://anantcomputing.in/>.
3. **Girijesh Pathak** has conducted more than 30 online quizzes, group work, brainstorming sessions on topics related to Quantitative Techniques and Service Operations Management. Some of the most popular online platforms in the cyber World were used for this resulting in over 15000 attempts/ discussions.

Consultancy and Special Assignments-

1. **Sushama Chaudhari**
 - Redesigning Formats of Annual Performance Appraisal Report (APARs) for General Insurance Public Sector Companies
 - Design and Development of Assessment Centre: Competency Assessment of Senior Management Officials for Agriculture Insurance Co. Ltd (Scale V to VI, VI to VII).

- Designed and delivered Special Programme on Leadership Development: U- LEP (United India Insurance Co.'s Leadership Excellence Programme) for 89 Scale IV Officers.
- PhD Examiner- Indian Institute of Technology (IIT), Roorkee, National Law University, Jodhpur and Symbiosis International University, Pune
- Member- Doctoral Committee and Selection Panel for PhD Candidates- Symbiosis International University, Pune

2. **Archana Singh**

- Redesigning Formats of Annual Performance Appraisal Report (APARs) for General Insurance Public Sector Companies with Dr. Sushama Chaudhari
- Participated in "Consultation on 'Agrarian Crisis and Complexities in Income Security' Organised By Kisan Mitra in Nagpur (December 2014).

Professional Certification-

- **Sushama Chaudhari**, Participated in Professional Coaching Certification Programme from 'Leadership that Works' USA (2015)
- **Sushama Chaudhari**, Participated in 'Leadership Embodiment' Programme by Wendy Palmer 7th to 8th and 14th and 15th February 2015
- **Girijesh Pathak** Earned following Honor Code Certificates through online training initiative <https://www.edx.org/>.
 - Street Fighting Mathematics offered by Massachusetts Institute of Technology
 - Leaders in Learning offered by Harvard University
 - Effective Thinking through Mathematics offered by University of Texas at Austin
 - The Science of Happiness offered by UC Berkeley

Examinations

NIA conducts following examinations:

- **Brokers Examinations** - NIA is the only body in India recognized by IRDA for conducting Brokers' examination. During the year NIA conducted **6 (Six)** examinations, out of which 5 were online examinations. **2135** candidates appeared for the examination, of which **1127** cleared the examination. NIA also undertakes pre-examination training programmes for such candidates.
- **AICPCU** - NIA is a member of the Institute of Global Insurance Education (IGIE). IGIE conducts two web based courses in General and Life Insurance through the resources at AICPCU. NIA has been authorized Centre for the above examination for General (Property Casualty) and Life Insurance as foundation programme. During the year 47 candidates appeared for the examination of which 35 candidates successfully cleared the examination.
- **Actuarial Examination** – NIA is a Centre for examination of Institute of Actuaries of India for CT /BAM.
- **The Chartered Insurance Institute (CII)**- NIA is a centre for examinations of CII held twice in a Year (April and October).

NIA'S Other Pursuits of Professional Excellence

Seminars / Conferences / Workshops

In order to enrich and empower NIA participants and students to gain a comprehensive knowledge of the business environment and to strategize for managing the challenges of the business, several seminars and workshops were conducted during the academic year.



NIA-FAIR International Seminar

National Insurance Academy in collaboration with the Federation of the Afro-Asian Insurers & Reinsurers organized a NIA-FAIR International Seminar on 'Liability Insurance' from 16th to 18th December 2014. The Seminar was attended by the distinguished delegates from many countries including Tanzania, Bangladesh, Egypt, Kuwait, Kenya apart from insurance practitioners,

academicians and students from India. Eminent speakers from FAIR, IRDAI, New India, United India, Oriental Insurance, IIM-Bangalore, GIC Re, Tuli & Co., PWC, TATA-AIG, Somandy Associates, Howden India, Asian Cyber Law School, Marsh India, Pricol Ltd., Khaitan Sud and Partners, Almondz Brokers, HDFC Ergo, Transasia Risk Advisors addressed the delegates. A comprehensive reading material was brought out on the theme of the seminar "Liability Insurance".

C. D. Deshmukh Memorial Seminar

The C. D. Deshmukh Memorial Seminar on 'Increasing Longevity – Opportunities for Annuity & Old Age Security' was organized by the National Insurance Academy on 15th & 16th January 2015. Mr. Hemant Contractor, Chairman PFRDA, was the Chief Guest for 16th Annual C.D. Deshmukh Memorial Seminar on Increasing Longevity – Opportunity for Annuity & Old Age Security. He delivered the Key note address. Eminent speakers from LIC, PFRDA, IRDAI, Intuit Consulting, SBI Life, Future General Life Insurance, Indian Institute of Capital Market, LIC Pension Fund, KA Pandit, Ankolekar & Co., New India, Oriental Insurance, Indian Banks Association, CRISIL, addressed the delegates. The Seminar was attended by the distinguished delegates from many life insurance companies including LIC, Future Generali, SBI Life and Star Union Dai-ichi, Bajaj Life, Birla Institute of Management, Insurance Institute of India, Indian Banks Association,



Mission for Elimination of Poverty in Municipal Area, apart from insurance practitioners, academicians and students from India.

C. D. Deshmukh Essay / Paper Competition:

Keeping the immense Potential of Pension and Old Age Security as backdrop competition was floated to invite technical papers from Academicians, Insurance Practitioners, Finance Professionals and others on the following topics:

- Pricing and Solvency Issues in Individual Pension Products
- Pension Fund Management - Opportunities and Risks
- Making Old Age and Long Term Care Products Attractive
- Financial Inclusion through Micro Pensions
- New Pension System – Way Forward

In response we received eight essays/ papers which were evaluated by an evaluation panel. The first prize was awarded to Mr. Ravindra Muley, LIC of India, Central Office, Corporate Communications Dept and second prize to Ms. Veena Khan, Regional Manager (Direct Marketing), LIC, CZO, Bhopal and give participation prize for the other six participants.

GEOSURE Seminar



Geosure Seminar was conducted on 4th July, 2014. It was aimed at exchange of ideas, knowledge and skills pertaining to Geographical Information System (GIS) and Insurance and sharing success stories and challenges. Geosure 2014 was intended to facilitate Insurance and Re-Insurance companies in India to converge at a point from where they can revisit and relook policy level framework on insurance and re-insurance considering the geospatial risk potential in any given area. The Seminar was attended by 91

participants from private and public sector companies.

Visit of IFoA, UK Delegation

On 31st January 2015, a High level Delegation from Institute and Faculty of Actuaries (IFoA) U.K. comprising 1) Ms. Fiona Morrison, President elect, 2) Mr. Derek Cribb, Chief Executive, 3) Mr. Trevor Watkins, Director of Education, 4) Mr. Paul Reynolds, Director of Public Affairs, 5) Ms. Caryn Chua, Actuary Representative of South-East Asia had visited the Academy for discussion for Starting of Actuarial Course at NIA. Mr. G.N. Agarwal, Actuary and Advisor



to Future Generali and Mr. P.K. Arora, Appointed Actuary of LIC were special invitees for the meeting.

Visit of Commissioner of Insurance, Kenya



Mr. S. M. Makove, Commissioner of Insurance and Chief Executive Officer, Insurance Regulatory Authority, Kenya visited NIA on 20th January 2015 and has interacted with PGDM students and faculty. Mr. Sushobhan Sarker, Director, NIA welcomed him to NIA. Presentation on NIA was given by Dr. Shalini Tiwari, Faculty Member and on “Jeevan Dayee – largest state run Health Insurance Scheme” was given by Dr. S.M. Deshpande, Ex-Faculty Member, NIA. He addressed PGDM

students. Further he visited the well-known NGO Annapurna Group in Pune.

Infrastructure at NIA

The Academy’s infrastructure spread over 32 acres of land consists of hostel block with 5 hostels, administrative block, teaching block consisting of 6 modern state-of-the-art classrooms, 8 syndicate rooms, 24 faculty rooms, Multi-purpose Hall, Library, Computer Center, Kitchen, Dining Hall, Cafeteria and Reception, Auditorium with a capacity of 212, Meditation Hall, Gymnasium, Badminton Court, Swimming Pool, 5 Hostels with a capacity to accommodate 172 participants. The campus also has the residential complex with 64 units.

The Academy is working on upgradation of existing infrastructure in respect of two Amphitheatre classrooms, Cafeteria and Dining Hall. Renovation of a hostel is also planned.

Library

NIA Library was initially conceived as a specialized library catering mainly to Insurance and allied subject areas. While they still continue to be the core subject areas, the ambit has been expanded to include Management, Finance and HR as core subjects with the launching of Post Graduate Programme.

NIA Library is fully equipped to serve the needs of the students, trainees of MDP and Insurance Industry. It is one of the finest insurance libraries in India having choicest collection of books, journal holdings, VCDs, DVDs in the subject areas of Insurance, Management, Economics, Finance, Law and Information Technology, Actuarial Science. The main goal is to cater to all types of information needs of the users in respect of insurance and allied subjects. Stacking of the research publications is another value addition to the library. The Library also has collection on Literature, History and Personality Development. The following Table 13 is a brief profile of the information resources added during the year as well as cumulative collection:

Table 13: Information Resources

Sr. No.	Type of Resources	Quantity added in 2014-15	Cumulative Collection Up to 31.3.2015
1	Books	448	24062
2	Periodicals	118	4000
3	DVDs	6	126
4	Database	9	-
5	Online journals	26	31

Services

Library provides different services as per Table-14:

Table 14: Library Services

Reference Service	Bibliography Service
News Headlines Service	New Arrivals
Current Awareness Service	Photocopying service
Library orientation	Digital Reference Desk
Book Publish Alert	Resource Alert Service

IT Infrastructure at NIA

NIA is having Campus-wide Local Area network connecting 400+ computers, 7 servers, routers, switches and other equipments. We have two IT-labs - FAIR IT Park (with 50 PCs) and Drucker IT Park (with 30 PCs). Internet Facility is available for all users through their desktops and for PGDM students using their laptops. Video Conferencing facility is available in the board room which is used for conducting various meetings.

Personnel

During 2014-15, six Faculty Members and Research Associates joined the Academy on deputation and five Faculty Members who were on deputation were repatriated to their parent organizations.

Other Significant Activities



1. Campus Day - The NIA Campus Day was celebrated on 4th June 2014.

2. Independence Day - As per the practice every year NIA celebrates Independence Day, 15th August by hoisting the National flag wherein all participants, staff, campus residents, contract employees pay their tribute to the nation. The students who performed well in academics and the snake catchers from the contract staff are felicitated on this day.

3. Foundation Days- NIA celebrated the Foundation Days of the following Promoter Companies:

LIC -

Foundation of LIC on 1st September 2014.

The Oriental Insurance Co. Ltd.-

Foundation Day on 12th September 2014.

GIC Re-

Foundation Day on 22nd November 2014.

National Insurance Company Ltd.-

Foundation Day on 6th December 2014.

United India Insurance Co. Ltd.-

Foundation Day on 18th February 2015.



4. Other Activities - On August 29, 2014, the cultural committee organized a get-together and cultural programme to celebrate the Ganesh Festival. All campus residents, staff and participants participated in the event.

ACKNOWLEDGEMENTS

NIA wishes to put on record its grateful thanks to the Government of India, particularly Ministry of Finance, Ministry of Human Resource Development, IRDA, the public sector and private sector insurance companies, AICTE, AIU, DTE, SPPU the recruiting companies, Banks, faculty from other academic institutions, visiting faculty of NIA, distinguished speakers, other players in the academic field, NIA Alumni members, members of the media who have always willingly supported the cause of NIA. NIA would like to thank Pune Municipal Corporation, Chaturshringi Police Station for their kind support. NIA would also like to thank the Chairman and Members of the Governing Board and the Society for their guidance and the faculty and staff for their co-operation and contribution making NIA what it is today and what it is poised to be after today.



FINANCIAL PERFORMANCE



HMA & ASSOCIATES
Chartered Accountants

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 ■ Branch Offices : PUNE, THANE, NASIK, KOLHAPUR

AUDIT REPORT

(Bombay Public Trust Act- sec.33 & 34 and Rule 19)

Name of the Trust – NATIONAL INSURANCE ACADEMY, PUNE.

Registration No. - F -7891(Pune).

We have audited the accounts of the above Trust for the year ending 31st March 2015, These Financial Statements are the responsibility of the Trust's Management. Our responsibility is to express an opinion on these financial statements based on our audit. We report as under –

1.	Whether accounts are maintained regularly & in accordance with the provisions of the Act & rules.	Yes
2.	Whether receipts & disbursements are properly & correctly shown in the accounts.	Yes
3.	Whether the cash balance & vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts.	Yes
4.	Whether all books, deeds, accounts vouchers or other documents or records required by the auditor were produced before him.	Yes
5.	Whether a register of movable & immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office & the defects & inaccuracies mentioned in the previous audit report have been duly complied with.	Yes
6.	Whether the manager or trustee or any other person required by the auditor to appear before him did so & furnished the necessary information required by him.	Yes
7.	Whether any property or funds of the Trust were applied for any objects or purpose other than the objects or purpose of the Trust.	No
8.	Whether an inventory certified by the trustees of the Public Trust has been maintained?	N.A.



HMA & ASSOCIATES
Chartered Accountants

9.	The amount of outstanding for more than one year & amounts written off, if any.	Yes, ₹ 94, 33,242.62 are outstanding for more than 1 year. Other than this, an Amount of ₹ 3, 00,978.32 has been written off during the year.
10	Whether tenders were invited for repairs or construction involving expenditure exceeding ₹ 5,000/-.	Tenders / quotations were called for before purchase.
11.	Whether any money of the public trust has been invested contrary to the provisions of section 35.	No
12.	Alienation, if any, of the immovable property contrary to the provisions of section 36 which have come to the notice of the auditor.	No
13.	All cases of irregular, illegal or improper expenditure or failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof & Whether such expenditure, failure, omission loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of trustees or any other person while in the management of the trust.	To the best of our knowledge no such cases were observed.
14.	Whether the budget has been filed in the form provided by rule 16A.	Yes
15.	Whether the maximum & minimum number of the trustees is maintained.	Yes
16.	Whether the meetings are held regularly as provided such instrument.	Yes
17.	Whether the minute's books of the proceedings of the meetings are maintained.	Yes
18.	Whether any of the trustees has any interest in the investment of the trust.	No
19.	Whether any of the trustees is a debtor or creditor of the trust	No Trustee is a debtor or creditor in his individual capacity.



HMA & ASSOCIATES
Chartered Accountants

20.	Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit.	Yes.
21.	Any special matter, which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	No

Place: Pune
Date: 03rd July 2015



For HMA & Associates
Chartered Accountants
FRN - 100537W

CA Anand Joshi
Partner
M. No. 113805

HMA & ASSOCIATES
Chartered Accountants

BALANCE SHEET AS ON 31.03.2015

	Current Year ₹	Previous Year ₹
SOURCES OF FUNDS		
Trust Fund Or Corpus	2500000.00	2500000.00
Campus Fund	289124125.16	289098617.16
Endowments	15565750.96	14478830.59
Sponsored Awards (net)	39686.25	39686.25
Other Funds	338448421.02	267922488.99
Productivity Linked Corpus	10835886.00	9376917.00
Sub-total	656513869.39	583416539.99
Current Liabilities & Provisions	30923970.99	25124241.52
Total	687437840.38	608540781.51
APPLICATION OF FUNDS		
Campus Fund Assets (net)	240893976.62	249278067.15
Endowment Assets	15565750.96	14478830.59
Other Fixed Assets Including	5554397.64	6455586.19
Insurance Lab (net)		
General Fund Investments	312545711.20	233527110.20
Insurance Lab Investments	2548138.44	2480582.44
Library Books	1.00	1.00
Current Assets, Loans And Advances	110329864.52	102320603.94
Total	687437840.38	608540781.51

NOTE: Previous year's figures have been regrouped where necessary to conform to the current year's Classification.

As per our report of even date attached.

M/S HMA & ASSOCIATES
Chartered Accountants

MEMBER
Governing Board

CHAIRMAN
Governing Board

DIRECTOR

Date :
Place : Pune

INCOME & EXPENDITURE FOR THE YEAR ENDED 31.03.2015

	Current Year ₹	Previous Year ₹
INCOME		
Training Programme Fees	190078045.83	159677004.82
Training Advisory/action Research/ examination Income	10371700.00	12854728.00
Pgp Income	75526646.00	63716550.00
Contribution To Endowment Chairs	1000000.00	1000000.00
Interest	18752570.28	13591726.99
Other Income	5353770.20	2522544.60
Profit On Sale Of Assets	5000.00	297454.40
Provision For Expense No Longer Required	0.00	24750.00
	301087732.31	253684758.81
EXPENDITURE		
Establishment Expenses	44208173.16	42123865.12
Objects Of The Trust		
Mdp Direct Training Expenses	49313569.15	34438152.00
Pgdm Direct Training Expenses	20611138.20	14732804.66
Indirect Expenses	99002861.02	92517774.71
Prior Period Adjustments	2701157.96	1461595.50
		0.00
Depreciation	13272437.04	19889422.35
	229109336.53	205163614.34
Excess Of Income Over Expenditure Transferred To General Fund	71978395.78	48521144.47

As per our report of even date attached.

M/S HMA & ASSOCIATES
Chartered Accountants

MEMBER
Governing Board

CHAIRMAN
Governing Board

DIRECTOR

Date :
Place : Pune

ANNEXURE

CALENDAR PROGRAMMES DURING 2014-15

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
1	Programme on Integrated CRM (Life)-I	21.04.2014 25.04.2014	1	Ponpandian, P.
2	Essentials of Sales & Marketing for Frontline Executives (Non-life) -I	21.04.2014 23.04.2014	0.5	Tiwari Shalini, Dr.
3	Profitable Management of Health Portfolio-(Non-life)-I	21.04.2014 25.04.2014	1	Tandon C.S.
4	Programme for Retiring Executives (Non-Life) -I	21.04.2014 23.04.2014	0.5	Patwardhan, M.C.
5	Programme for Audit Officers (United)	23.04.2014 25.04.2014	0.5	Uma S, Dr.
6	Workshop on Communication & Presentation Skills (Life)-I	28.04.2014 02.05.2014	1	Saji Paul
7	Comprehensive Marketing Programme for Marketing Executives- (Non-Life) -I-	28.04.2014 02.05.2014	1	Rao Surya, K.
8	Comprehensive Technical Programme in Life Insurance (Life) - I	28.04.2014 09.05.2014	2	Ponpandian, P.
9	Management of Marine Insurance (Hull) (Non-Life)	30.04.2014 02.05.2014	0.5	Sangal Deepak
10	General Management Programme for Middle Level Executives (Life)- I	05.05.2014 14.05.2014	1.5	Muralidharan, P.
11	Management of Strategic Issues for Insurance Executives-(Non-Life)- I	05.05.2014 07.05.2014	0.5	James P.C.
12	Reinsurance Management (Non-life)-I	05.05.2014 07.05.2014	0.5	Nayak Ravindranath
13	Data Analysis for Effective Management (Life)	05.05.2014 09.05.2014	1	Page S.D., Dr.
14	Management of Motor Underwriting & Claims (OD) -(Non-Life) - I	08.05.2014 10.05.2014	0.5	Singh Satyendra
15	Train the Trainers (Combined)-	12.05.2014 16.05.2014	1	Vijayalakshmi, D.
16	Programme on Financial Awareness (Life) - I	12.05.2014 14.05.2014	0.5	Uma S, Dr.
17	Programme on Estate Management (Non-Life)	12.05.2014 14.05.2014	0.5	Mehra S.K.
18	Programme on Financial Computing Programme (Life)-I	12.05.2014 16.05.2014	1	Page S.D., Dr.

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
19	Young Executives Programme (Life) - I	19.05.2014 30.05.2014	2	Muralidharan, P.
20	Programme on Techno Marketing in General Insurance (Non-Life)	19.05.2014 21.05.2014	0.5	Nanda, S.P.
21	Programme on Marketing Strategies (Life)-I	19.05.2014 23.05.2014	1	Saji Paul
22	Management of Property (Fire) Insurance (Non Life)-I	19.05.2014 21.05.2014	0.5	Sangal Deepak
23	Competency Development Programme for Chief Managers (Life)-I	19.05.2014 23.05.2014	1	Nadkarni, S.S.
24	Managerial Excellence - A Programme for Branch Heads (Life) - I	26.05.2014 30.05.2014	1	Nadkarni, S.S.
25	Enterprise Risk Management for Sr. Executives (Non-Life) - I	26.05.2014 28.05.2014	0.5	Doss S., Dr.
26	Programme on IT Management (Combined)	26.05.2014 30.05.2014	1	Deshpande Seema/ Shaji Thomas
27	Programme for CLIA Managers (Life) - I	02.06.2014 06.06.2014	1	Muralidharan, P.
28	Programme on Management of Liability Insurance ((Non-Life) - I	02.06.2014 04.06.2014	0.5	Nayak Ravindranath
29	Workshop on Communication & Presentation Skills (Life)- II	02.06.2014 06.06.2014	1	Nadkarni, S.S.
30	Programme on Insurance Technology Trends (Combined)	02.06.2014 06.06.2014	1	Pathak Girijesh
31	Programme on Right to Information Act (Non-Life) - I	05.06.2014 07.06.2014	0.5	Dholakia, H.J.
32	Programme on Health Insurance (Life)-I	09.06.2014 11.06.2014	0.5	Ponpandian, P.
33	Programme on Claims Management (Non-Life) - I	09.06.2014 11.06.2014	0.5	Tandon C.S.
34	Programme for Retiring Executives- (Non-Life)- II	09.06.2014 11.06.2014	0.5	Dash S.N.
35	Programme for Retiring Executives- (Non-Life)- III	09.06.2014 11.06.2014	0.5	Patwardhan, M.C.
36	Programme on Knowledge Crowd Sourcing in Insurance (Combined) -I	09.06.2014 11.06.2014	0.5	Pathak Girijesh

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
37	Programme on HRM & Industrial Relations (Life) - I	16.06.2014 20.06.2014	1	Nadkarni, S.S.
38	Management of Engineering Insurance (Non-Life) - I	16.06.2014 18.06.2014	0.5	Sangal Deepak
39	General Management Programme for Middle Level Executives (Life) - II	16.06.2014 25.06.2014	1.5	Ponpandian, P.
40	Workshop on Motor Third Party Claims (OD) - (Non-life) -I	16.06.2014 18.06.2014	0.5	Gejji, Sangana
41	Business Intelligence & Big Data - Strategies & Techniques (For Senior & Top Management) (Combined) -I	16.06.2014 18.06.2014	0.5	Page S.D., Dr.
42	Insurance Regulation & Compliance Issues (Non-Life)-I	19.06.2014 21.06.2014	0.5	James P.C.
43	Competency Development Programme for Chief Managers (Life) - II	23.06.2014 27.06.2014	1	Saji Paul
44	Technical Programme (Underwriting & Claims) for Audit Officers (Non-Life) -I	23.06.2014 25.06.2014	0.5	Nanda, S.P.
45	Profitable Management of Health Portfolio (Non-life)-II	23.06.2014 27.06.2014	1	Tandon C.S.
46	Programme on Financial Awareness (Life) - II	23.06.2014 25.06.2014	0.5	Uma S, Dr.
47	Management of Miscellaneous Insurance Business - (Non-life)-I	30.06.2014 04.07.2014	1	James P.C.
48	Programme on Managerial Effectiveness (Life) -	30.06.2014 04.07.2014	1	Saji Paul
49	Procedure & Practices in Court Cases (HR)(Non-life)	30.06.2014 01.07.2014	0.5	Mehra S.K.
50	Financial Computing Programme (Life) - II	30.06.2014 04.07.2014	1	Pathak Girijesh
51	Management of Motor Underwriting & Claims (OD)-(Non-Life) - II	02.07.2014 04.07.2014	0.5	Singh Satyendra
52	Programme on Retail Insurance & Marketing Strategies (Non-life) - I	07.07.2014 11.07.2014	1	Doss S., Dr.
53	Financial Audit & Control (Life) I	07.07.2014 11.07.2014	1	Ponpandian, P.
54	Programme for Women Managers - (Combined)-I	07.07.2014 11.07.2014	1	Vijayalakshmi, D.
55	Programme on IT Awareness (Life) - I	07.07.2014 11.07.2014	1	Deshpande Seema

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
56	Workshop on Distribution Channels Management (Non-life)-I	10.07.2014 12.07.2014	0.5	Rao Surya, K.
57	Young Executives Programme (Life) -II	14.07.2014 25.07.2014	2	Ponpandian, P.
58	Workshop on Effective Communication (Non-life)-I	14.07.2014 16.07.2014	0.5	Singh Archana
59	Corporate Governance Concepts for Middle Level Executives (Life) - I	14.07.2014 16.07.2014	0.5	Muralidharan, P.
60	Developing Leaders for Tomorrow (Non-life) I	14.07.2014 18.07.2014	1	Chaudhari Sushma, Dr.
61	Data Analysis for Effective Management (Combined)	14.07.2014 18.07.2014	1	Pathak Girijesh
62	Comprehensive Technical Programme In General Insurance (Non Life) -I	21.07.2014 08.08.2014	3	Nayak Ravindranath
63	Environment Management for S/DMs (Life) - I	21.07.2014 23.07.2014	0.5	Vijayalakshmi, D.
64	Insurance Accounting, Audit & Control (Non-life)-I	21.07.2014 23.07.2014	0.5	Uma S, Dr.
65	Programmr on Marketing Strategies (Life)-II	21.07.2014 25.07.2014	1	Muralidharan, P.
66	Essentials of Sales & Marketing for Frontline Executives (Non-life)- II	24.07.2014 26.07.2014	0.5	Tiwari Shalini, Dr.
67	Training Programme for Estate Managers (Life) - I	28.07.2014 30.07.2014	0.5	Ponpandian, P.
68	Programme on Cyber Marketing (Combined)	28.07.2014 01.08.2014	1	Page S.D., Dr.
69	Programme on Risk Based Underwriting (Non-life)-I	28.07.2014 30.07.2014	0.5	James P.C.
70	Comprehensive Technical Programme in Life Insurance (Life) - II	28.07.2014 08.08.2014	2	Muralidharan, P.
71	General Management Programme for Middle Level Executives (Life) - III (10 days)	04.08.2014 13.08.2014	1.5	Nadkarni, S.S.
72	Executive Development Programme-(Non-Life) I	04.08.2014 08.08.2014	1	Dash S.N.
73	Program on Data Mining and Interpretation (Combined) I	04.08.2014 08.08.2014	1	Pathak Girijesh
74	Workshop on Social Marketing (Life) -I	11.08.2014 13.08.2014	0.5	Saji Paul

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
75	Enterprise Risk Management for Sr. Executives (Non-life)-II	11.08.2014 13.08.2014	0.5	Doss S., Dr.
76	Programme on Strategic Intent & Execution Excellence (Life) - I	11.08.2014 13.08.2014	0.5	Vijayalakshmi, D.
77	Workshop on Self Management & Transformation (Non-life)- I	19.08.2014 21.08.2014	0.5	Chaudhari Sushma, Dr.
78	Risk Management in Life Insurance (Life) - I	19.08.2014 21.08.2014	0.5	Vijayalakshmi, D.
79	Programme on Strategy for Financial Inclusion (Non-Life) - I	19.08.2014 21.08.2014	0.5	Singh Archana
80	Management of Project Insurance (Non-Life) - I	18.08.2014 22.08.2014	1	Singh Satyendra
81	Programme on Retail Insurance & Marketing Strategies (Non-life) - II	25.08.2014 29.08.2014	1	Doss S., Dr.
82	Programme on Old Age Security & Pension (Life) - I	25.08.2014 27.08.2014	0.5	Nadkarni, S.S.
83	Market Segmentation - Effective Service Delivery (Non-life) - I	25.08.2014 27.08.2014	0.5	Rao Surya, K.
84	Program on Knowledge Crowd Sourcing in Insurance (Combined) -II	25.08.2014 27.08.2014	0.5	Pathak Girijesh
85	Programme on Investment Awareness (Life) - I	25.08.2014 27.08.2014	0.5	Ponpandian, P.
86	General Management Programme for DMs (Non Life) -I	28.08.2014 30.08.2014	0.5	Patwardhan, M.C.
87	Young Executives Programme (Life)- III	01.09.2014 12.09.2014	2	Nadkarni, S.S.
88	General Management Programme for Middle Level Executives (Life) - IV	01.09.2014 10.09.2014	1.5	Saji Paul
89	Leadership Competencies for Business Excellence (Non-life) -I	01.09.2014 03.09.2014	0.5	Chaudhari Sushma, Dr.
90	Management of Liability Insurance (Non-life)-II	01.09.2014 03.09.2014	0.5	Singh Satyendra
91	Management of Marine Insurance (Cargo)- (Non-life)-II	01.09.2014 03.09.2014	0.5	Dholakia, H.J.
92	Programme for Retiring Executives (Non-life) - III	08.09.2014 10.09.2014	0.5	Mehra S.K.
93	Management of Rural Insurance (Non-life)	11.09.2014 13.09.2014	0.5	Singh Archana / Singh Satyendra

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
94	Managerial Excellence - A Programme for Branch Heads (Life) - II	15.09.2014 19.09.2014	1	Ponpandian, P.
95	Workshop on Mentoring Skills (Life)	15.09.2014 17.09.2014	0.5	Vijayalakshmi, D.
96	Profitable Management of Health Portfolio (Non-life)-III -	15.09.2014 19.09.2014	1	Nanda, S.P.
97	Program on Project Management (Combined) - I -	15.09.2014 19.09.2014	1	Pathak Girijesh
98	Management of Catastrophic Losses (Non-life)	15.09.2014 17.09.2014	0.5	Singh Satyendra
99	Actuarial Computing (by Using Spreadsheets) – (Life)	22.09.2014 26.09.2014	1	Page S.D., Dr.
100	Workshop on Social Marketing (Life) - II)	22.09.2014 24.09.2014	0.5	Saji Paul
101	Workshop on Motor Third Party Claims (OD) - (Non-life) - II	22.09.2014 24.09.2014	0.5	Gejji, Sangana
102	Analytical & Modelling Techniques (Life) I	22.09.2014 24.09.2014	0.5	Doss S., Dr.
103	Insurance Management Programme for Industrial Customers (Non-life) -I	22.09.2014 23.09.2014	0.5	Nanda, S.P.
104	Management of Micro Insurance (Non-life)	25.09.2014 27.09.2014	0.5	Singh Archana / Muralidharan P.
105	Financial Awareness (Life) - III (3 days)	29.09.2014 01.10.2014	0.5	Patwardhan, M.C.
106	Insurance Management of Energy Risks (Oil & Gas) (Non-life)	29.09.2014 01.10.2014	0.5	Nanda, S.P.
107	Corporate Governance Issues for Senior Management (Combined)-II (3 days)	29.09.2014 01.10.2014	0.5	Vijayalakshmi, D.
108	Information Security Awareness (Combined)- I	29.09.2014 01.10.2014	0.5	Pathak Girijesh
109	R for Actuarial Statistics & FRM (Life)	06.10.2014 10.10.2014	1	Page S.D., Dr.
110	Programme on Agency Management (Life) - I	07.10.2014 09.10.2014	0.5	Muralidharan, P.
111	Techno Marketing in General Insurance- (Non-life)-II	07.10.2014 09.10.2014	0.5	Singh Satyendra
112	Workshop on Problem Solving Techniques & Creativity (Combined) - I	07.10.2014 09.10.2014	0.5	Vijayalakshmi, D.

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
113	Management of Strategic Issues for Insurance Executives (Non-life) -III	07.10.2014 09.10.2014	0.5	James P.C.
114	Workshop on Communication & Presentation Skills (Life)-III	13.10.2014 17.10.2014	1	Muralidharan, P.
115	Programme for CLIA Managers (Life) - II	13.10.2014 17.10.2014	1	Nadkarni, S.S.
116	Programme on IT Awareness (Life) - II	13.10.2014 17.10.2014	1	Anuradha, B
117	Programme on Claims Management (Non-life)- II	13.10.2014 15.10.2014	0.5	Dholakia, H.J.
118	Management of Motor Underwriting & Claims (OD)-(Non-life)-III	13.10.2014 15.10.2014	0.5	Singh Satyendra
119	Marketing Strategies for Non-marketing Executives (Non Life) -I	16.10.2014 18.10.2014	0.5	Tiwari Shalini, Dr.
120	Risk Based Underwriting (Non-life)-II	16.10.2014 18.10.2014	0.5	Dholakia, H.J.
121	Comprehensive Technical Programme in Life Insurance (Life) - III (2 weeks)	27.10.2014 07.11.2014	2	Nadkarni, S.S.
122	Train the Trainers (Combined)- II-	27.10.2014 31.10.2014	1	Chaudhari Sushma, Dr. / Vijayalakshmi D.
123	Programme on Micro Insurance (Life)	27.10.2014 29.10.2014	0.5	Singh Archana
124	Retiring Executives (Non-life)- IV	27.10.2014 29.10.2014	0.5	Dash S.N.
125	Financial Issues for Non Finance Executives (Non-life)-II	03.11.2014 05.11.2014	0.5	Patwardhan, M.C.
126	Loss of Earnings Insurance-(LOP, ALOP, MLOP, DSU) (Non-life)	03.11.2014 05.11.2014	0.5	Rao Surya, K.
127	General Management Programme for BMs (Non Life) - I	06.11.2014 08.11.2014	0.5	Dash S.N.
128	Young Executives Programme (Life)-IV	10.11.2014 21.11.2014	2	Ponpandian, P.
129	Programme on Retail Insurance & Marketing Strategies- (Non-life) III	10.11.2014 14.11.2014	1	Doss S., Dr.
130	Profitable Management of Health Portfolio-(Non-life)-IV	10.11.2014 14.11.2014	1	Singh Satyendra

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
131	Workshop on Social Marketing (Life) - III	10.11.2014 12.11.2014	0.5	Muralidharan, P.
132	General Management Programme for Middle Level Executives (Life) - V	17.11.2014 26.11.2014	1.5	Nadkarni, S.S.
133	Comprehensive Technical Programme In General Insurance (Non-life) - II	17.11.2014 05.12.2014	3	Singh Satyendra/ Shaji Thomas
134	Business Intelligence & Big Data - Strategies & Techniques (Combined) - II	17.11.2014 19.11.2014	0.5	Page S.D., Dr.
135	Programme on Consumer Courts and Ombudsman- (Combined) I	20.11.2014 22.11.2014	0.5	Dholakia, H.J.
136	Programme for Best Practices in Marketing (Life)	24.11.2014 26.11.2014	0.5	Saji Paul
137	Workshop on Industrial Relations- (Non-life)	24.11.2014 26.11.2014	0.5	Dash S.N.
138	Program on Knowledge Crowd Sourcing in Insurance (Combined) -III	24.11.2014 26.11.2014	0.5	Pathak Girijesh
139	Information Security Awareness (Combined)- II	27.11.2014 29.11.2014	0.5	Deshpande Seema
140	Programme for Women Managers - (Combined)-II	01.12.2014 05.12.2014	1	Singh Archana
141	Financial Awareness (Life) - IV (3 days)	01.12.2014 03.12.2014	0.5	Ponpandian, P.
142	Strategy Implementation (Life) - I (3 days)	01.12.2014 03.12.2014	0.5	Sinha Amarnath
143	Insurance Accounting, Audit & Control (Non-life) - II	01.12.2014 03.12.2014	0.5	Patwardhan, M.C.
144	Technical Programme (Underwriting & Claims) (Non-life)-II	04.12.2014 06.12.2014	0.5	Nanda, S.P.
145	Comprehensive Technical Programme in Life Insurance (Life) - IV	08.12.2014 19.12.2014	2	Saji Paul
146	Managing People at Work- (Non-life)-II	08.12.2014 12.12.2014	1	Singh Archana
147	Programme on Marketing Strategies (Life)- III	08.12.2014 12.12.2014	1	Muralidharan, P.
148	Programme on Predictive Analytics (Life)	15.12.2014 19.12.2014	1	Page S.D., Dr.
149	Corporate Governance Concepts for Middle Level Executives (Life) - II	15.12.2014 17.12.2014	0.5	Sinha Amarnath

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
150	Corporate Governance Issues for Senior Management (Combined)-III (3 days)	15.12.2014 17.12.2014	0.5	Nanda, S.P.
151	Programme for Retiring Executives (Non-life)-V	18.12.2014 20.12.2014	0.5	Patwardhan, M.C.
152	Agency Management (Life) - II)	22.12.2014 24.12.2014	0.5	Muralidharan, P.
153	Programme on Investment Awareness (Life) - II	22.12.2014 24.12.2014	0.5	Uma S, Dr.
154	HRM & Industrial Relations (Life) - I	29.12.2014 02.01.2015	1	Muralidharan, P.
155	Management of Liability Insurance (Non-life)-III	29.12.2014 31.12.2014	0.5	Singh Satyendra
156	Risk Based Underwriting (Non-life)-III	01.01.2015 03.01.2015	0.5	Dholakia, H.J.
157	Young Executives Programme (Life)-V	05.01.2015 16.01.2015	2	Muralidharan, P.
158	Macros for Professional Spreadsheet Applications Modeling (Combined)	05.01.2015 09.01.2015	1	Page S.D., Dr./ Deshpande Seema
159	Retail Insurance & Marketing Strategies- (Non-life)-IV	12.01.2015 16.01.2015	1	Doss S., Dr.
160	General Management Programme for Middle Level Executives (Life) - VI (10 days)	12.01.2015 21.01.2015	1.5	Nadkarni, S.S.
161	Customer Relationship Management (Non-Life)	12.01.2015 14.01.2015	0.5	Tiwari Shalini, Dr.
162	Reinsurance Management (Non-life)-III	15.01.2015 17.01.2015	0.5	Shaji Thomas
163	C.D. Deshmukh Seminar on Increasing Longevity- Opportunity for Annuity and Old Age Security (Life) (2 days)	15.01.2015 16.01.201	0.5	Vijayalakshmi, D. / Muralidharan, P.
164	Comprehensive Marketing Programme for Marketing Executives (Non-Life) -II	19.01.2015 23.01.2015	1	Rao Surya, K.
165	Strategy Implementation (Life) - II (3 days)	19.01.2015 21.01.2015	0.5	Saji Paul
166	Workshop on Performance Management for Regional & Divisional Incharges (Non-life)	19.01.2015 21.01.2015	0.5	Dash S.N.
167	Programme on Health Insurance (Life)- II	19.01.2015 21.01.2015	0.5	Sinha Amarnath

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
168	Actuarial Practices in Life Insurance (Life)	27.01.2015 29.01.2015	0.5	Anuradha, B
169	Workshop on Effective Communication (Non-life) - II	27.01.2015 29.01.2015	0.5	Yadav Ruchika
170	Programme on Investment Awareness (Life) - III	27.01.2015 29.01.2015	0.5	Ponpandian, P.
171	Enterprise Risk Management for Sr. Executives (Non-life)-IV	27.01.2015 29.01.2015	0.5	Doss S., Dr.
172	Programme on Integrated CRM (Life) - II	02.02.2015 06.02.2015	1	Saji Paul
173	Workshop on Communication & Presentation Skills (Life)-IV -	02.02.2015 06.02.2015	1	Vijayalakshmi, D.
174	Programme on Predictive Analytics (Combined)	02.02.2015 06.02.2015	1	Page S.D., Dr.
175	Corporate Governance Issues for Senior Management (Combined) -IV	02.02.2015 04.02.2015	0.5	James P.C. / Nadkarni S.S.
176	Programme for Retiring Executives (Non-life) VI	05.02.2015 07.02.2015	0.5	Patwardhan, M.C.
177	Claims Management-(Non-life)-III (3 days)	05.02.2015 07.02.2015	0.5	Singh Satyendra
178	Old Age Security & Pension (Life) - II	09.02.2015 11.02.2015	0.5	Sinha Amarnath
179	P66-Management of Property (Fire) Insurance (Non Life) - II	09.02.2015 11.02.2015	0.5	Dholakia, H.J.
180	Programme on Risk Management in Life Insurance (Life) - II	09.02.2015 11.02.2015	0.5	Anuradha, B
181	Management of Miscellaneous Insurance business -(Non-life)- II	09.02.2015 13.02.2015	1	Nanda, S.P.
182	Program on Project Management (Combined) - II	09.02.2015 13.02.2015	1	Pathak Girijesh
183	Young Executives Programme (Life)- VI	16.02.2015 27.02.2015	2	Sinha Amarnath
184	Programme on Legal Aspects (Life) - II	16.02.2015 18.02.2015	0.5	Ponpandian, P.
185	Workshop on Organisational Renewal (HR) (Non-life) (2days)	16.02.2015 17.02.2015	0.5	Nanda, S.P.
186	Program on Knowledge Crowd Sourcing in Insurance (Combined) -IV (3 days)	16.02.2015 18.02.2015	0.5	Pathak Girijesh

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
187	Workshop on Motor Third Party Claims (OD) - (Non-life)-III	23.02.2015 25.02.2015	0.5	Dholakia, H.J.
188	Actuarial Appreciation Programme for Sr. Executives (Life)	23.02.2015 25.02.2015	0.5	Anuradha, B
189	Management of Engineering Insurance (Non-life)-II	23.02.2015 25.02.2015	0.5	Singh Satyendra
190	Workshop on Distribution Channels Management- (Non-life)-II	26.02.2015 28.02.2015	0.5	Shaji Thomas
191	Corporate Governance Concepts for Middle Level Executives (Life) - III	02.03.2015 04.03.2015	0.5	Nadkarni, S.S.
192	Management of Liability Insurance (Non-life)-IV	02.03.2015 04.03.2015	0.5	Singh Satyendra
193	Financial Awareness (Life) - V	02.03.2015 04.03.2015	0.5	Patwardhan, M.C.
194	Programme for Women Managers-(Combined)-III	02.03.2015 06.03.2015	1	Uma S, Dr.
195	Workshop on Problem Solving Techniques & Creativity (Combined) - II	09.03.2015 11.03.2015	0.5	Vijayalakshmi, D.
196	Profitable Management of Health Portfolio-(Non-life)-V	09.03.2015 13.03.2015	1	Singh Satyendra
197	Comprehensive Technical Programme in Life Insurance (Overseas) (Life) -II	09.03.2015 20.03.2015	2	Saji Paul
ADDITIONAL/OFF CALENDAR PROGRAMMES DURING 2014-15				
1	Renewal of Brokers - Slot 44	21.04.2014 24.04.2014	1	Gejji, Sangana
2	Insurance Brokers Training- Slot 60	28.04.2014 03.05.2014	1	Singh Satyendra
3	Insurance Brokers Training- Slot 61	28.04.2014 03.05.2014	1	Patwardhan, M.C. / Nadkarni S.S.
4	Cwiss Functionalities (New India) I	21.05.2014 23.05.2014	0.5	Rao Surya, K.
5	Programme of Senior CBI Officers	23.05.2014 24.05.2014	0.5	Singh Satyendra
6	Induction training Programme for Direct Recruits of New India Batch - I- Phase I	09.06.2014 11.07.2014	5	Rao Surya, K. / S. Gejji
7	IT Business Alignment and Synergy (New India) I	12.06.2014 13.06.2014	0.5	Deshpande Seema

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
8	Programme on CWISS Reports (New India) I	26.06.2014 27.06.2014	0.5	Shaji Thomas
9	Induction training Programme for New Recruited Officials of ECGC	30.06.2014 19.07.2014	3	Nayak Ravindranath
10	Programme on CWISS Functionalities (New India)-II	09.07.2014 11.07.2014	0.5	Shaji Thomas
11	Insurance Brokers Training- Slot 62	18.07.2014 26.07.2014	1.5	Nanda, S.P.
12	Renewal of Brokers - Slot 45	28.07.2014 31.07.2014	1	Singh Satyendra
13	Training for the Officers Handling Health Claims (New India)	31.07.2014 02.08.2014	0.5	Rao Surya, K.
14	Programme on CWISS Report (New India) II	07.08.2014 08.08.2014	0.5	Shaji Thomas
15	Induction training Programme for Direct Recruits of New India Batch - I- Phase II	11.08.2014 29.08.2014	3	Rao Surya, K.
16	Induction Training Programme for Medical Officers of New India	19.08.2014 24.08.2014	1	Tandon C.S.
17	IT Business Aligenment and Synergy (New India) -2 days	14.09.2014 15.09.2014	0.5	Rao Surya, K.
18	Insurance Brokers Training- slot 63	10.09.2014 18.09.2014	1.5	Shaji Thomas / Doss S., Dr. / Sinha Amarnath / Dholakia, H.J.
19	Training on Customer Relationship Management Module (New India)- 1day	12.09.2014 12.09.2014	0.5	Page S.D., Dr.
20	Programme on Underwriting (GIC)	15.09.2014 20.09.2014	1	Nayak Ravindranath / Shaji Thomas
21	Induction training Programme for Direct Recruits of New India - Batch II- Phase I	09.10.2014 14.11.2014	5.5	Rao Surya, K. / Nayak Ravindranath
22	25 hours Renewal Brokers Training Programme	07.10.2014 10.10.2014	1	Patwardhan, M.C.
23	Training on Customer Relationship Management Module (New India) II - 1 day-	17.10.2014 17.10.2014	0.5	Page S.D., Dr.
24	Technical Skills For Marketing Executives Programme for Bharti-AXA- 4 days	30.10.2014 02.11.2014	1	Nanda, S.P.
25	Programme on Risk Management (SBI Life) I	06.11.2014 08.11.2014	0.5	Sinha Amarnath

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
26	Refresher Training Programme for Aos of (New India) I	10.11.2014 14.11.2014	1	Rao Surya, K.
27	CWISS Functionalities (New India) - III	13.11.2014 15.11.2014	0.5	Page S.D., Dr.
28	Refresher Training Programme for Aos of (New India) II	17.11.2014 21.11.2014	1	Gejji, Sangana
29	United's Leadership Enhancement Programme for (Non-Life) I	17.11.2014 21.11.2014	1	Chaudhari Sushma, Dr.
30	CWISS Reports (New India) III - 2 days	20.11.2014 21.11.2014	0.5	Deshpande Seema
31	Programme on Risk Management (SBI Life) II	24.11.2014 26.11.2014	0.5	Muralidharan, P.
32	Agency Management for Peerless, Kolkata	04.12.2014 06.12.2014	0.5	Muralidharan, P.
33	United's Leadership Enhancement Programme for (Non-Life) II	08.12.2014 12.12.2014	1	Vijayalakshmi, D./ Chaudhari Sushma, Dr.
34	IT Business Alignment and Synergy (New India) III - 2 days	11.12.2014 12.12.2014	0.5	Rao Surya, K.
35	Induction training Programme for Direct Recruits of New India - Batch II - Phase II	15.12.2014 26.12.2014	2	Rao Surya, K.
36	FAIR SEMINAR on Liability Insurance (Non-Life)	16.12.2014 18.12.2014	0.5	James P.C./ Rao Surya K./ Singh Satyendra
37	Refresher Training Programme for Aos of (New India) III	22.12.2014 26.12.2014	1	Nanda, S.P.
38	Refresher Training Programme for Aos of (New India) IV	05.01.2015 09.01.2015	1	Singh Satyendra
39	Programme on Project Management for the Engineers of LIC (Life)	08.01.2015 10.01.2015	0.5	Anuradha, B
40	Programme on Crop Insurance (Non-Life)	08.01.2015 10.01.2015	0.5	Dash S.N.
41	CWISS Reports (New India) IV- 2 days	15.01.2015 16.01.2015	0.5	Rao Surya K.
	Attachment Programme on Computer Infrastructure for The National Insurance Corporation of Eritrea	12.01.2015 13.01.2015	0.5	Page S.D., Dr.
42	25 hours Renewal prg- Slot 47	19.01.2015 22.01.2015	1	Dholakia, H.J.
43	United's Leadership Enhancement Programme for (Non-Life) III	19.01.2015 23.01.2015	1	Chaudhari Sushma, Dr.

Sr.No.	Title of the Programme	Programme Dates	Weeks	Co-ordinator
44	CWISS Functionalities (New India) IV-	21.01.2015 23.01.2015	0.5	Shaji Thomas
45	Refresher Training Programme for Aos of (New India)V	02.02.2015 06.02.2015	1	Dholakia, H.J.
46	Insurance Brokers Training- Slot 64	02.02.2015 10.02.2015	1.5	Ponpandian, P. / Shaji Thomas/ Yadav Ruchika
47	IT Business Alignment and Synergy (New India) IV- 2 days	12.02.2015 13.02.2015	0.5	Page S.D., Dr.
48	Refresher Training Programme for SIPF, Rajasthan	16.02.2015 20.02.2015	1	Mehra S.K.
49	Refresher Training Programme for Aos of (New India)VI	23.02.2015 27.02.2015	1	Rao Surya, K.
50	Refresher Training Programme for Aos of (New India)VII	02.03.2015 06.03.2015	1	Dholakia, H.J.
51	Information Security Audit (Life) I	02.03.2015 06.03.2015	1	Ponpandian, P.
52	Information Security Audit (Life) II	02.03.2015 06.03.2015	1	Ponpandian, P.



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