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GROUP OFFICES: MUMBAI • GOA • INDORE • KOTTAKKAL • KOCHI • GUJARAT • DELHI

WORLD'S FIRST "BFHI" PROJECT TO MAKE "ICICI" AND "PRUDENTIAL PLC", A "FORTUNE 500" COMPANY LIKE "PRUDENTIAL FINANCIAL"

Greetings from NIHS Insurance Brokers Ltd!

A) **HDFC & ICICI:-** With the Merger of HDFC Ltd and HDFC Bank, HDFC has become 219% Bigger than ICICI.

BANKING SCENARIO AFTER MERGER OF HDFC BANK & HDFC

| BUSINESS | ICICI (Rs. Lakh Crores) | HDFC (Rs. Lakh Crores) | SBI (Rs. Lakh Crores) |
|------------------|----------------------------|---------------------------|--------------------------|
| PRESENT BUSINESS | 18.72 | 41 | 70.30 |

INDIAN INSURANCE SCENARIO

| ICICI | | HDFC | | PUBLIC SECTOR | |
|----------------------------------|-------------------------------|---------------------------|---------------------------|---------------------|-------------------------------------|
| ICICI PRUDENTIAL (Rs. Crores) | ICICI LOMBARD (Rs. Crores) | HDFC LIFE (Rs. Crores) | HDFC ERGO (Rs. Crores) | LIC (Rs. Crores) | NEW INDIA ASSURANCE (Rs. Crores) |
| 49,570 | 18,095 | 71,191 | 8,149 | 7,75,283 | 35,865 |

But, ICICI through Disruptive Innovations in Insurance, Health and Finance (BFHI) can win over HDFC.

B) **ICICI Towards No.1**



**World's First "BFHI" Project will make
ICICI Insurance & ICICI Bank No.1**





**YES *i* ICICI
CAN WIN OVER
HDFC, SBI, LIC & NEW INDIA**

Through **NIHS** INNOVATIONS

“
The Banker, The Insurer & The Doctor
to every Indian
(Doctor, Professional, NRI,
HNI, Corporate, MSME, Shopkeeper,
Woman & Student)



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



C.) INNOVATIONS FOR INDIAN INSURANCE GAP



INSURANCE GAP IN INDIA

8% Protected

92% Unprotected

Mr. Naveen Tahilyani
(TATA-AIA Life Insurance)

India, World's Most Populous Country (1.428 Billion 2023). with 17% of World Population, Contributes only 2% Insurance Premium and Insurance Penetration only 4.2%

?

NO NEED BASED LIFE INSURANCE & GENERAL INSURANCE PRODUCTS IN INDIA





MAX LIFE INSURANCE'S SUCCESSFULL GROWTH STRATEGY

DO-IT-YOURSELF (DIY) BOUQUET OF PRODUCTS TAILORED TO INDIVIDUAL NEEDS RATHER THAN A ONE-SIZE-FITS-ALL PRODUCTS



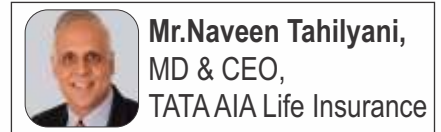
"INSURANCE 100" WILL MAKE

ICI INSURANCE & ICI BANK NO.1



1. INNOVATIVE INSURANCE PRODUCTS WITHOUT ANY COMPETITOR
2. INNOVATIVE ALL INDIA MARKETING
3. INNOVATIVE CLAIMS MANAGEMENT

D) Mr. Naveen Tahilyani:- As per MD & CEO, TATAAIA Life Insurance, there is protection gap of 92% (Insurance Gap of \$ 27 Billion in absolute terms) in India.

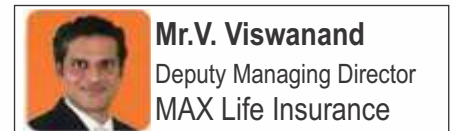


TATA Insurance Companies are in a vantage position to fill the gap because :-

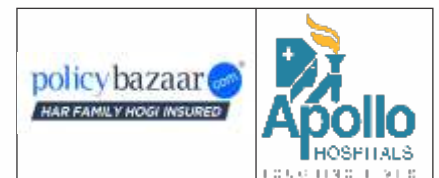
| ADVANTAGES OF TATA INSURANCE COMPANIES | | | | |
|--|---------|--------------------------|---------------------------|-----------------------------|
| S.no | Company | Brand Value (\$ Billion) | No of TATA Cos | No of Employees of TATA Cos |
| 1 | LIC | 9.7 | 100 Cos in All Sectors | 10.28 Lakhs |
| 2 | TCS | 45.5 | | |
| 3 | TATA | 14.9 | | |
| 4 | SBI | 7.34 | | |
| 5 | HDFC | 32.7 | | |

Inference: With the Best "Brand value" and Highest Number of Group Companies, TATA Insurance can be the No.1 in India

E) Mr. V. Viswanand:- As per Deputy MD, MAX Life Insurance, to understand how Max Life has been innovating, it's critical to understand that even now after two decades of privatisation, the insurance has continued to remain fairly conventional in terms of not being able to innovate their product line-up or tapping into underserved consumer. In this digital age, even traditional sectors such as banking and insurance are rapidly responding to shifting consumer needs. Do-it-yourself (DIY) bouquet of products tailored to individual needs rather than a one-size-fits-all approach. Another key step at embracing reforms has been to take steps ensuring the customer onboarding and servicing is enhanced. **These Innovations, put MAX Life Insurance in growth path.**



F) Policy Bazaar & Apollo Hospitals:- Policy Bazaar, Introduced Innovative Digital Insurance distribution in India. The result is 20 year old Policy Bazaar's revenue in 2022 was Rs.15,503 Crores (95% of the revenue) of 40 years old Apollo Hospitals revenue(16,299 Crores) with 71 Hospitals all over India



G) World Trend:- World Leaders in Insurance has become Leaders by merging **Insurance + Health.**

ICICI Pru Life Profit Rises 22%

Our Bureau

chi, CEO of ICICI Prudential Life Insurance. "Retail protection business, which faced supply-side challenges

sion) Regulations, 2023 issued on March 31, 2023," the company said in a statement.

FORBES 2023 - LARGEST INSURANCE COMPANIES IN THE WORLD

| S. No | Company | Country | Class of Business | Turnover (\$ Billion) |
|-------|-------------------------|---------------|-----------------------|-----------------------|
| 1 | UnitedHealth Group | United States | Hospitals + Insurance | 335.94 |
| 2 | Ping An Insurance Group | China | Health + Insurance | 166.37 |
| 3 | Pudential PLC | UK | Insurance | 21 (2022) |
| 4 | Apollo Hospitals Group | India | 71 Hospitals | 2 |

It can be seen from the above table that when Health + Insurance is combined, the growth is Tremendous. Health alone or Insurance alone cannot grow big

H) PRUDENTIAL IS READY FOR HEALTH BIZ - MARK FITZ PATRICK (Group CEO)



Prudential Teams Up With Bangkok Dusit Medical Services To Offer Customers Access To Affordable High-Quality Breast Cancer Treatment HONG KONG SAR – Prudential plc today announced a regional partnership with Bangkok Dusit Medical Services to provide its customers in Asia access to breast cancer treatment and other related services in Thailand.



Ready for health biz too: Prudential CEO

INDIA 1 OF 4 GROWTH MARKETS

On India biz | We love that there is now an option for us to be able to increase our stake (up to 74%, in ICICI Prudential). We have identified India as one of the four growth markets besides Indonesia, China and Thailand. We will look at this without making any commitment at this stage.

New investments | We have a business that is a fantastic brand and an excellent management team, and to walk away from a business that has all that

and start something that has none of those things makes no commercial sense

Higher rates | An increase in interest rates is positive for insurance companies as it allows them to offer products with a high rate of return

Asia biz | For every dollar of new business investment in Asia, we make about \$4 of new business profit, and we can't see that multiple anywhere else

Mark FitzPatrick
Group CEO, Prudential plc

H.1) Prudential PLC :- Prudential PLC is present in 13 markets in Asia, covering Cambodia, China, Hong Kong, India, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Taiwan, Thailand and Vietnam. And In Africa, Prudential has a presence in eight markets, covering Cameroon, Cote d'Ivoire, Ghana, Kenya, Nigeria, Togo, and Uganda. If Prudential combines Insurance + Health in these Countries, Prudential can become No.1 in Insurance. Later, Prudential can expand Health + Insurance to 48 Asian Countries and 54 African Countries

H.2) ICICI :- ICICI is present in U.K, Canada, United States, Singapore, Bahrain, China, Hong Kong, Dubai, United Arab Emirates, South Africa, Bangladesh, Malaysia and Indonesia. Thus, If "BFHI(Banking + Finance + Health + Insurance)" Project is launched in those Countries, ICICI can become a Leader in Banking & Insurance in those Countries

I) Challenges for General Insurance Companies in India:-

Rising combined ratio and room to grow opex ratios could impact many cos' pricing discipline

General Insurers Face Tough Choice on Pushing Growth and Sustaining Margins

Our Bureau

Mumbai: The country's general insurance companies are currently grappling with a crucial dilemma between pursuing growth and maintaining profitability at a time when

Striking a Balance

PSU Insurers' market share declined to 37% in FY23 from 38.4%

Solvency positions of India's three PSU general insurers worsened in FY23

EQM of above 30%. ICICI Securities believes that competitive pressure can continue as many players may strive to gain market share, especially those that are unlisted, and more players would settle for lower returns on equity (RoE) in the 15% range

J) Profit & Growth of Selected General Insurance Companies

| Insurance Company | ACKO General Insurance | Go Digit General Insurance | ICICI Lombard General Insurance | Remarks |
|--------------------------------------|------------------------|----------------------------|---------------------------------|---|
| Incurred Claim Ratio | 84.28% | 63.23% | 72.4% | 1.) As the combined ratio is above 100% all the three companies are making an under writing loss. 2.) ACKO General Insurance has the highest EOM of 55% and Niva Bupa 40%. |
| Management Expenses / Premium Earned | 70.68% | 40.19% | 40.19% | |
| Combined Ratio | 154.96% | 107.42% | 104.5% | |

Notes: 1.) 10 Out Of Top 18 Multi Line Players Are Operating With An EOM Of Less Than 30% Benchmark.
 2.) 2 Out Of 4 Stand Alone Health Insurance Players Are Operating Below 35% Benchmark.
 3.) Market Share In Retail Is A Function Of 3 Things. A) Product Attractiveness, B) Distributive Strength, C) Service Quality

Only Disruptive Innovations in Insurance, Health and Finance can sustain the growth of General Insurance Companies in India

K) NIHS AIGI (Artificial Intelligence, Genomics & Integrated) 100 BED HOSPITALS

K.1.) AIGI(Artificial Intelligence Genomics Integrated) Hospitals at 25%-50% cost: AIGI Hospitals's Investment and Treatments will be 50%-75% cheaper than that of Corporate Hospitals. But 100% of Treatments of Apollo Hospitals can be done at AIGI Hospitals.

| S. No | Hospitals | Investment Cost/ Bed | Income/ Bed/ Day | Doctors Expenses /Bed/Day | Total Hospital Staff Expenses /Bed/Day |
|-------|------------------|--|--------------------------------|--|--|
| 1 | Apollo Hospitals | Rs. 3000 Cr. / 2000 Beds = Rs. 150 Lakhs | Rs. 57,760 | Rs. 16,173 (28%) of Income | Rs. 32,346 (56%) of Income |
| 2 | AIGI Hospitals | Rs. 25 Lakhs (No Real Estate cost) or Rs. 50 Lakhs (with Real Estate cost) | Rs. 20,000 to Rs. 25,000 | Rs. 3,400 (17%) to Rs. 4,250 (17%) | Rs. 7,000 (35%) to Rs. 8,750 (35%) |











K.2.) Medical Tourism: AIGI Hospitals's Investment and Treatments will be 50%-75% cheaper than that of Corporate Hospitals. Further in India, as the treatment is at World's lowest cost, many Medical Tourists from Abroad can come to AIGI Hospitals for treatment. Over and above, even in India as the Treatment at Mumbai will be the costliest, Patients from Mumbai can be transferred to other places for cold surgeries and organ transplants, so as to reduce the ICR ratio of Medical Insurance.

| S. No | Organs | Cost in Mumbai Hospitals (Rs. Lakhs) | Cost in AIGI Hospitals in Goa / Kerala / Coimbatore (Rs. Lakhs) |
|-------|--------|--------------------------------------|---|
| 1 | Kidney | 8 to 12 | 5 |
| 2 | Liver | 20 to 25 | 15 |
| 3 | Heart | 30 to 50 | 20 |


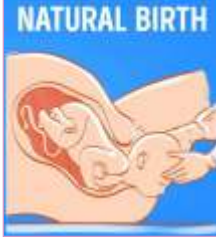
K.3.) IVF Treatment in India: In India 275 Lakhs Married Couples need IVF Treatment. But only 2,75,000 IVF Cycles are performed every year. Assuming that every women requires 3.6 IVF cycles for success, 76,389 couples can afford IVF cycles in India. That means only 0.27% of Married Couples who need IVF Treatment can afford. In AIGI Hospitals, IVF Cycle will cost only Rs. 30,000 to Rs. 50,000. Thus more people can take IVF treatment and IVF can be included in Medclaim, which is the stipulation of IRDAI.

K.4) Unwanted Operations: A study has found out that 33.33% of joint replacement operations are unwanted

12 WAYS TO AVOID JOINT REPLACEMENT SURGERY

| | | | | | |
|--|--|---|---|--|---|
| 1 LIFESTYLE MODIFICATION  | 2 PHYSIOTHERAPY EXERCISES  | 3 AYURVEDA PANCHKARMA  | 4 STEMCELL KNEE THERAPY (PRP)  | 5 ARTHROSCOPIC SURGERY  | 6 ARTHROSCOPIC CARTILAGE TRANSPLANT  |
| 7 ALIGNMENT CORRECTION SURGERY  | 8 PARTIAL KNEE REPLACEMENT  | 9 BRACES TO OFFLOAD THE JOINT  | 10 BIRMINGHAM KNEE REPLACEMENT  | 11 MINIMALLY INVASIVE TOTAL KNEE REPLACEMENT  | 12 GUARANTEED SAFE KNEE REPLACEMENT SURGERY  |

K.5) Unwated C- Section:- As per WHO, only Caesarean Operation is essential in 15% to 20 % of Child Births. But in India C- Section takes place even up to 80% of Child Births, which Increases ICR Ratio for Insurance Companies .

| | |
|---|---|
| <p>J.5.1) SIDE EFFECTS OF CAESAREAN OPERATION</p>  <p>Side Effects of Caesarean Operation are:- 1) Mother's Death, 2) Emergency Removal Of Uterus, 3) Stroke, 2) Depression, 5) Infection, 6) Back Pain, 7) Headache, 8) Nerve Damage, 9) Adhesion, 10) Future Caesarean Operation, 11) Future Risk Of Low-lying Placenta, 12) Scars, 13) Uterus Rupture In Future Births, 14) Poor Intimacy Of Mother & Baby</p> | <p>J.5.2) BENEFITS OF NORMAL DELIVERY</p> <ul style="list-style-type: none"> • Organs Fully Developed • Better Immunity for Child • Minimum Risk of Child Obesity • Full Grown Child • No Scar Risk or Uterus Rupture in Future Birth • Better Intimacy of Mother & Baby  |
|---|---|

L) NIHS Project Which Has Global Scope

L.1) Healthcare - A World Challenge:- Price waterhouse cooper's report "Healthcast 2020-creating a sustainable future" provides a true picture of the state of global Health care industry. Globally Healthcare is threatened by a confluence of powerful trends-increasing demand, rising costs, uneven quality, misaligned incentives, if ignored, they will overwhelm health systems, creating massive financial burdens for individual countries and devastating health problems for the individuals, who live in them. In essence, the report state that health care is a global issue and require health care organization and policy makers to seek urgent solutions outside their own boundaries. In 2003, U.S Healthcare spending was \$1.68 trillion or 15.3% of nation's GDP. In the next 15 years, global healthcare spending is expected to touch \$10 trillion i.e. Rs.5 Crores, crores, consuming 21% of GDP in the USA and 16% GDP in other OECD Countries.

L.2) Reducing Healthcare cost- A World challenge

| S.No | Country | Healthcare Cost % GDP | S.No | Country | Healthcare Cost % GDP | S.No | Country | Healthcare Cost % GDP |
|------|--------------|-----------------------|------|-------------|-----------------------|------|-------------|-----------------------|
| 1 | USA | 18.3 | 14 | DUBAI | 5.3 | 27 | PORTUGAL | 10.6 |
| 2 | UK | 11.3 | 15 | QATAR | 4.2 | 28 | SOUTH KOREA | 9.7 |
| 3 | CANADA | 12.2 | 16 | GERMANY | 12.7 | 29 | RUSSIA | 6.3 |
| 4 | SWITZERLAND | 11.9 | 17 | FRANCE | 12.2 | 30 | MEXICO | 6.2 |
| 5 | SWEDEN | 11.9 | 18 | NORWAY | 8 | 31 | SPAIN | 7.3 |
| 6 | ITALY | 9.5 | 19 | AUSTRIA | 11.4 | 32 | UGANDA | 3.6 |
| 7 | SINGAPORE | 4 | 20 | NETHERLANDS | 11.2 | 33 | NAMIBIA | 8.9 |
| 8 | CHINA | 6.7 | 21 | DENMARK | 10.8 | 34 | EGYPT | 4.37 |
| 9 | JAPAN | 10.9 | 22 | LUXEMBOURG | 5.8 | 35 | NIGERIA | 3.8 |
| 10 | INDIA | 2.1 | 23 | IRELAND | 5.8 | 36 | ZIMBABWE | 7.71 |
| 11 | AUSTRALIA | 10 | 24 | ICELAND | 8.39 | 37 | ZAMBIA | 5.6 |
| 12 | NEW ZEALAND | 10.03 | 25 | FINLAND | 7.8 | 38 | PAKISTAN | 2.95 |
| 13 | SOUTH AFRICA | 8.58 | 26 | BELGIUM | 10.9 | 39 | BANGLADESH | 2.63 |

L.3) Benefits of AIGI Hospitals(Global Reduction in Healthcare Cost):-

A) AIGI INTEGRATED HEALTH CARE

- 1) ALLOPATHY 2.0
- 2) AYURVEDA 2.0
- 3) GENOMICS
- 4) ARTIFICIAL INTELLIGENCE
- 5) INTERNET OF THINGS(IOT)
- 6) AUGMENTED/VIRTUAL REALITY (AR & VR)
- 7) AUTOMATION
- 8) BLOCKCHAIN
- 9) PREDICTIVE ANALYTICS
- 10) CYBER SECURITY

- 1) **World Health Care Cost will Decrease Drastically.**
- 2) Correct, Effective and Timely Treatment Can be given.
- 3) Deaths and Sufferings due to NCD Diseases will Decrease.
- 4) Many Incurable and Drug Resistant Diseases can be Cured.
- 5) Recurrent onset of Diseases will come down.
- 6) Birth of Congenital Defects and Rare Diseases children will Decrease. Handicapped people in the world will Decrease.
- 7) Due to Medical Audit, Hospital Acquired Infection and Side Effects of Treatments will Decrease which will lead to Reduction in Hospital- Stay of Patient.
- 8) Unnecessary Surgeries, Tests, Organ Transplants and Hospitalizations will Decrease
- 9) Investment Cost/ Bed and Operation Cost/ Bed will Decrease, **a 100 BED AIGI HOSPITAL = 500 BED NON - AIGI HOSPITAL**
- 10) Citizens Sufferings Due to Diseases will Decrease and Happiness of People will Increase
- 11) Medical Insurance Premium will come down

100 BEDS AIGI Hospital

=

500 BEDS NON-AIGI Hospital

12) AIGI HEALTHCARE LEADS TO PRODUCTIVITY & GDP GROWTH

L.4) AIGI Hospitals - "Affordable Guaranteed Health" - Scope in 197 Countries of the World:-

| Countries | NIHS Target (Healthcare as % of GDP) | Remarks | Countries | NIHS Target (Healthcare as % of GDP) | Remarks |
|---------------------|--------------------------------------|--|----------------------|--------------------------------------|--------------------|
| Developed Countries | 9 | Highly Developed Country like Singapore Achieved 4 | Developing Countries | 2 | India Achieved 2.1 |

As explained, AIGI (Artificial Intelligence Genomics Integrated) Hospitals can reduce Healthcare cost and provide "Affordable Guaranteed Health", which has scope in 197 countries of the World. Over and above, our Ayurveda division "Kerala Ayurvedasharm (NIHS Kerala Ayuverdasharam LLP)" wants to globalize Ayurveda. AIGI Hospitals can reduce the Healthcare cost in developed Countries (Target at 9% GDP (Singapore, a highly developed country like USA, with an excellent Healthcare System achieved 4, against 18.3 of USA, as shown in table) and developing Countries 2%

Conclusion: Thus NIHS, through Innovations in Insurance, Healthcare and Finance will make "ICICI Insurance" and "ICICI Bank" No.1 in India

For NIHS Insurance Brokers Ltd.

S V Babu (Principal Officer & Director)



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BFHI
Banking, Finance,
Health & Insurance

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1

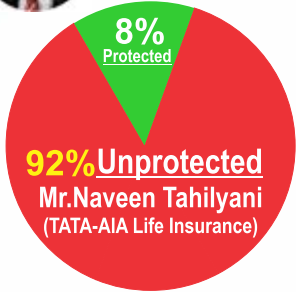


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INNOVATIONS FOR INDIAN INSURANCE GAP

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NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



2



World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



INNOVATIONS IN INSURANCE, HEALTH CARE & FINANCE WILL MAKE ICICI NO.1



- No.1 In Medical Insurance In India
- No.1 In Motor Insurance In India
- No.1 In All Other General Insurance
- No.1 In Guarantee Business In India
- No.1 In Indemnity & Liability Insurance

- No.1 In Term Life Insurance In India
- No.1 In Savings Life Insurance In India
- No.1 In ULIP Life Insurance In India
- No.1 In Child Life Insurance In India
- No.1 In Retirement Life Insurance In India

- Increasing NRI Business From 4.69% (15 Lakhs NRIs out of 320 Lakhs) To 50%
- No.1 In Giving Gold Loans (Gold loan Market in India Rs.10.4 Lakh Crores in 2029)
- No.1 In Vehicle Loans In India
- No.1 In Home Loans In India
- No.1 In Margin Money Loans In India
- No.1 In Loans To MSMEs In India
- No.1 In Finance To Doctors & Medical Community In India
- No.1 In Medical Leasing In India
- No.1 In Loans To Professionals in India
- No.1 In Loans To Shopkeepers In India



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



PRUDENTIAL PLC CAN GROW IN TO A FORTUNE 500 COMPANY

| S. No | Company | Country | Class of Business | Turnover (\$ Billion) |
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| 1 | UnitedHealth Group | United States | Hospitals + Insurance | 335.94 |
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Prudential Teams Up With Bangkok Dusit Medical Services To Offer Customers Access To Affordable High-Quality Breast Cancer Treatment HONG KONG SAR –

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NIHS AIGI (Artificial Intelligence Genomics Integrated) Hospitals:- Healthcare cost in AIGI Hospital is 50% of other Hospitals and Investment Cost/Bed is only 25%. And hence through AIGI Hospitals ICR Ratio can be 50%.

Prudential PLC:- Thus if Prudential PLC collaborates with NIHS AIGI Hospitals in 48 Asian Countries & 54 African Countries, not only Prudential PLC can become the No.1 Insurance Company in those Countries but also it can get good rank in Fortune 500 list.



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH

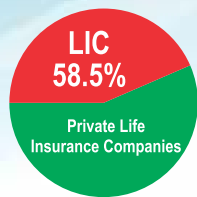




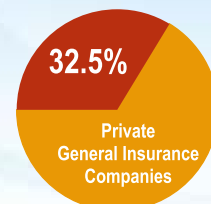
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MARKET SHARE OF LEADING INSURANCE COMPANIES



| ITEM | LIFE | | | | GENERAL | | | | |
|--------------|---------|-----------|----------|---------|---------|-----------|----------|---------|---------------|
| | COMPANY | ICICI (%) | HDFC (%) | SBI (%) | LIC (%) | ICICI (%) | HDFC (%) | SBI (%) | NEW INDIA (%) |
| MARKET SHARE | 15 | 16.5 | 23.7 | 58.5 | 8.1 | 6.1 | 4.15 | 16.2 | |



HOW ICICI LIFE & ICICI GENERAL CAN BECOME NO.1 THROUGH INNOVATIONS

| S. No | LIFE INSURANCE | GENERAL INSURANCE |
|-------|---|---|
| 1 | Innovative Group Life Policies | INSURANCE 100 INNOVATIVE POLICIES 1) Medclaim-100, 2) Motor Claim-100, 3) Mobile Claim-100, 4) Home Insurance Claim-100, 5) Shoppers Insurance Claim-100, 6) Travel Insurance Claim- 100, 7) Guarantee Insurance Claim-100, 8) Agriculture Insurance Claim-100, 9) Corporate Productivity Insurance Claim-100, 10) MSME Productivity Insurance Claim-100, 11) Cyber Insurance Claim-100, 12) Pocket Insurance Claim-100, 13) Bundle Insurance Claim-100, 14) Pet Insurance Claim-100, 15) NRI & PIO Insurance 100, 16) Corp. Employee Top-up, 17) General Top-up., 18) Housing Complex Package, 19) Housing Complex Top-up Package, 20) Builders & Developers Package, 21) Miscellaneous Insurance Claim-100, 22) Jandhan Daily Insurance And Pension |
| 2 | Innovative Group Combo (Life + General) Policies | |
| 3 | Innovative Top Up Life Policies | |
| 4 | Innovative Corporate Top Up Life Policies | |
| 5 | Innovative Group Combo (Life + General) Top Up Policies | |
| 6 | Innovative Life Policies for Lapsed (46%) Policies | |
| 7 | Innovative Life Policies for Paid up Policies | |
| 8 | Innovative Life Policies for Paid out Policies | |
| 9 | Innovative Retirement + Health + NPS Policy | |
| 10 | Innovative Policies for Surrendering Policies | |

INNOVATIVE ALL INDIA MARKETING THROUGH VALUE ADDED 1 LAKH POSPs & POSBs



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



5



World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



INNOVATIONS IN INSURANCE & FINANCE WILL MAKE ICICI NO.1 IN KERALA

A) NRI BUSINESS IN KERALA- UNEXPLORED BY ICICI

| MAJOR NRI STATES | TOTAL NRI DEPOSITS (RS CRORES) | FEDERAL BANK | | | ICICI | | SBI | | HDFC | |
|------------------|--------------------------------|----------------|--------------------------|-------------------------------|----------------|--|----------------|--------------------------|----------------|--|
| | | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) | NRI DEPOSITS / TOTAL DEPOSITS | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) |
| KERALA | 2,38,408 | 650 | 1,23,758 (51.91%) | 56% | 200 | NEGLIGIBLE (3767 SHARED WITH HDFC & OTHER BANKS) | 1216 | 1,10,884 (46.51%) | 325 | NEGLIGIBLE (3767 SHARED WITH HDFC & OTHER BANKS) |

Ageas Federal Life Insurance Gets 85% Of Insurance From NRIs In Kerala, because Federal Bank Gets 51.9% Of NRI Deposits. Same is the Case with SBI Insurance in Kerala. NIHS Target For ICICI- Get 50% Of NRI Deposits In Kerala Through Innovative NRI Life & General Insurance & Unique Services Offered By NIHS PRAVASIWIN VENTURE TECH PVT LTD (www.nribenefits.co.in)

B) GOLD LOAN IN KERALA- UNEXPLORED BY ICICI

HIMALAYA IN HIMACHAL PRADESH



GOLD HIMALAYA IN KERALA



3 GOLD LOAN COS. IN KERALA (Muthoot Finance, Muthoot Fincorp & Mannapuram Finance) hold **263 Tons** of Gold (Higher than Gold Reserve of Belgium, Singapore, Sweden, Australia, Kuwait, Denmark, Finland etc)



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



6



World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1

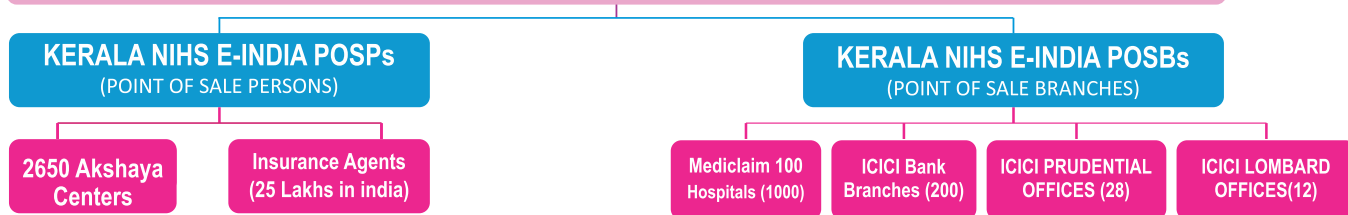


- Total Gold Loan Business in India will be \$124.5 Billion (Rs10.36 Lakhs Crores) by 2029
- KOTAK MAHINDRA Bank opened 100 Gold Loan Branches (Total Gold Loan Branches 500) and 50 more planned
- CSB Bank's (Kerala) Gold Loan Scheme registered a growth of 51%(out of which 40% was Balance Transfer from Gold Loan NBFCs)

OTHER BANKING INNOVATIONS

- Zero Balance Savings Account by IDFC (Pratham Savings Account)
- KOTAK 811 Zero Balance Saving Account
- BOB World Super Application(3 crores customers were onboarded and growing at 41% on BOB World platform, the number of financial transactions stood at 1,864.7 lakh and non-financial transactions increased to 27,745 lakh.)
- ICICI Insurance Customers can get 0.5% discount in all Loan (if RBI permits) as done by HDFC for Gold Loan Customers

MARKETING OF INNOVATIVE INSURANCE & FINANCE IN KERALA



PROPOSAL: If ICICI can capture Gold Loan Market of Kerala by reducing the interest rate, Introducing Innovations of Gold Loan as done by Kotak Mahindra Bank and Balance Transfer from Gold Loan Companies, automatically **Gold Loan Business** and **NRI Business** will increase by leaps and bounds. NIHS POSBs (Total 4000 offices in Kerala as above) will be Marketing Innovative Group Life & General Insurance Products of NIHS (Principal ICICI). These POSBs will be empowered to offer services in Banking, Insurance, Group Practice for Professionals, E-Commerce, Legal Services, Financial Services, NRI Services, Tax Planning Services,enabled through 30 NIHS Portals & Websites(NIHS Pravasiwin Venturetech Pvt. Ltd)



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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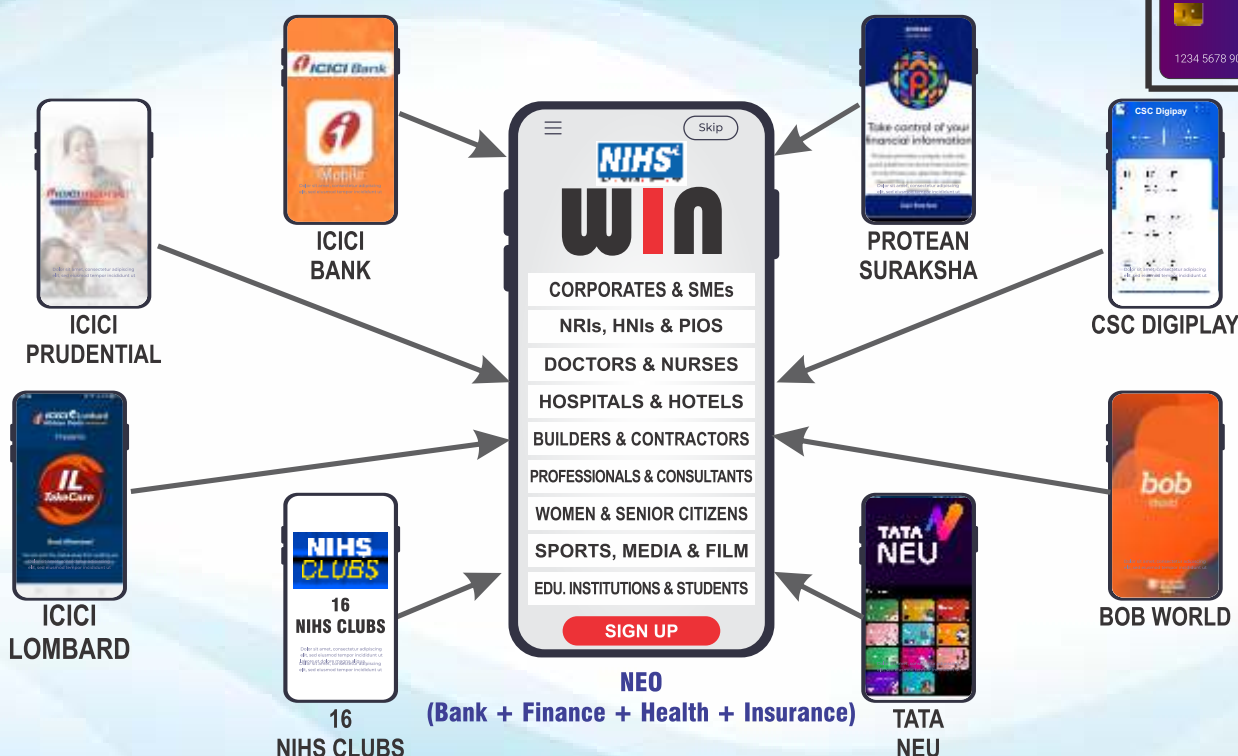


World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



NIHS WIN SUPER APP.

CO-BRANDED CARD



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



PRESENT INDIAN SCENARIO

| GROUP | ICICI (Rs. Crores) | HDFC (Rs. Crores) | SBI (Rs. Crores) | LIC (Rs. Crores) | NEW INDIA (Rs. Crores) |
|------------|-----------------------|----------------------|---------------------|---------------------|---------------------------|
| REVENUE | 1,86,179 | 2,05,000 | 4,73,378 | 7,75,283 | 40,869 |
| NET INCOME | 34,037 | 45,997 | 55,648 | 35,997 | 1,255 |

PRESENT INDIAN INSURANCE SCENARIO

| ICICI | | HDFC | | PUBLIC SECTOR | |
|----------------------------------|-------------------------------|---------------------------|---------------------------|---------------------|-------------------------------------|
| ICICI PRUDENTIAL (Rs. Crores) | ICICI LOMBARD (Rs. Crores) | HDFC LIFE (Rs. Crores) | HDFC ERGO (Rs. Crores) | LIC (Rs. Crores) | NEW INDIA ASSURANCE (Rs. Crores) |
| 49,400 | 18,095 | 71,191 | 8,149 | 7,75,283 | 35,865 |



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PRESENT INDIAN BANKING SCENARIO

| ICICI (Rs. Crores) | | HDFC (Rs. Crores) | | SBI (Rs. Crores) | |
|-----------------------|--------------|----------------------|--------------|---------------------|--------------|
| TURN OVER | GROSS PROFIT | TURN OVER | GROSS PROFIT | TURN OVER | GROSS PROFIT |
| 2,03,950 | 1,46,801 | 2,00,408 | 1,27,419 | 3,68,719 | 2,70,976 |

PRESENT NRI BANKING SERVICES SCENARIO NRI DEPOSITS IN INDIA Rs. 11.76 LAKHS CRORES

| MAJOR NRI STATES | TOTAL NRI DEPOSITS (RS CRORES) | ICICI | | HDFC | | SBI | | FEDERAL BANK | |
|-------------------------|-----------------------------------|----------------|--|----------------|--|----------------|-----------------------------|----------------|-----------------------------|
| | | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) |
| KERALA | 2,38,408 | 200 | NEGLIGIBLE <small>(3767 SHARED WITH HDFC & OTHER BANKS)</small> | 325 | NEGLIGIBLE <small>(3767 SHARED WITH HDFC & OTHER BANKS)</small> | 1216 | 1,10,884 (46.51%) | 650 | 1,23,758 (51.91%) |
| TOTAL DEPOSITS IN INDIA | | | 12,38,737 | | 17,33,204 | | 44,23,000 | | 2,22,496 |



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



CHALLENGES & OPPORTUNITIES FOR ICICI

Banking Scenario after Merger of HDFC Bank & HDFC

| BUSINESS | ICICI (Rs. Lakh Crores) | HDFC (Rs. Lakh Crores) | SBI (Rs. Lakh Crores) |
|------------------|----------------------------|---------------------------|--------------------------|
| PRESENT BUSINESS | 18.72 | 41 | 70.30 |

Un explored Gigantic Opportunity of NRI Business and Gold Loans for ICICI

| TOTAL NO OF NRIs & POIs | ICICI's NRIs & POIs Customers | ICICI % of NRIs & POIs Customers | REMARKS |
|-------------------------|-------------------------------|----------------------------------|--|
| 320 Lakhs | 15 Lakhs | 4.69% | There is a large scope to Increase NRI Customers for ICICI |

| MAJOR NRI STATES | TOTAL NRI DEPOSITS (RS CRORES) | FEDERAL BANK | | | ICICI | | SBI | | HDFC | |
|------------------|--------------------------------|----------------|--------------------------|-------------------------------|----------------|--|----------------|--------------------------|----------------|--|
| | | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) | NRI DEPOSITS / TOTAL DEPOSITS | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) | NO OF BRANCHES | NRI DEPOSITS (RS CRORES) |
| KERALA | 2,38,408 | 650 | 1,23,758 (51.91%) | 56% | 200 | NEGLIGIBLE (3767 SHARED WITH HDFC & OTHER BANKS) | 1216 | 1,10,884 (46.51%) | 325 | NEGLIGIBLE (3767 SHARED WITH HDFC & OTHER BANKS) |
| TAMILNADU | | 160 | | | 595 | | 1690 | | 441 | |

Inference: As ICICI has tapped only 4.69% of NRI Business, there is a vast scope to Increase NRI Business of ICICI



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World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



NIHS TO OPTIMIZE INDIAN INSURANCE OPPORTUNITIES THROUGH INNOVATIONS

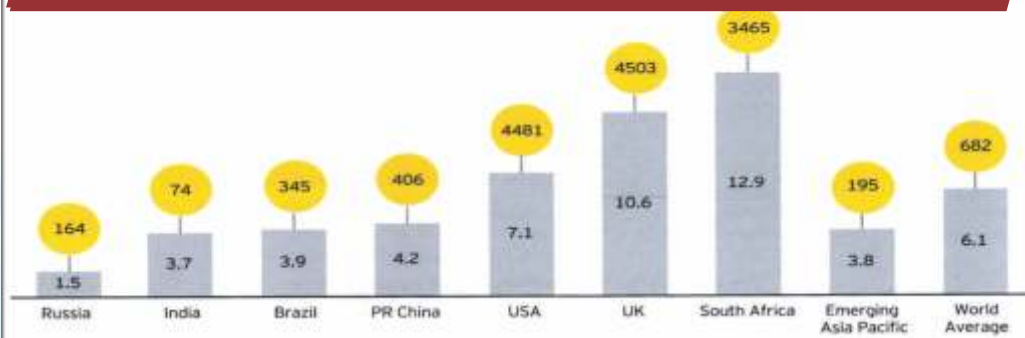
India, World's Most Populous Country (1.428 Billion 2023). India with 17% of World Population, Contributes only 2% Insurance Premium and Insurance Penetration only 4.2%



India has the second largest Insurance gap in the world of US\$ 27 billion (in absolute terms) after China. "NIHS Insurance-100" proposes to increase Insurance Penetration to 10%.

INDIA RANKED 43rd AND 74th IN PENETRATION AND INSURANCE DENSITY

Insurance Penetration (Premium as a % Of GDP)



Insurance Density (US\$)



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WHY LOW PENETRATION AND POOR INSURANCE DENSITY IN INDIA? LACK OF NEED BASED INSURANCE PRODUCTS!



To understand how Max Life has been innovating, it's critical to understand that even now after two decades of privatisation, the insurance has continued to remain fairly conventional in terms of not being able to innovate their product line-up or tapping into underserved consumer. In this digital age, even traditional sectors such as banking and insurance are rapidly responding to shifting consumer needs. Do-it-yourself (DIY) bouquet of products tailored to individual needs rather than a one-size-fits-all approach. Another key step at embracing reforms has been to take steps ensuring the customer onboarding and servicing is enhanced.

USP OF NIHS INSURANCE PRODUCTS

Need Based Tailored Group Insurance Products

{Top Products, Total Services, Target ICR (50%), Bottom Premium}



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



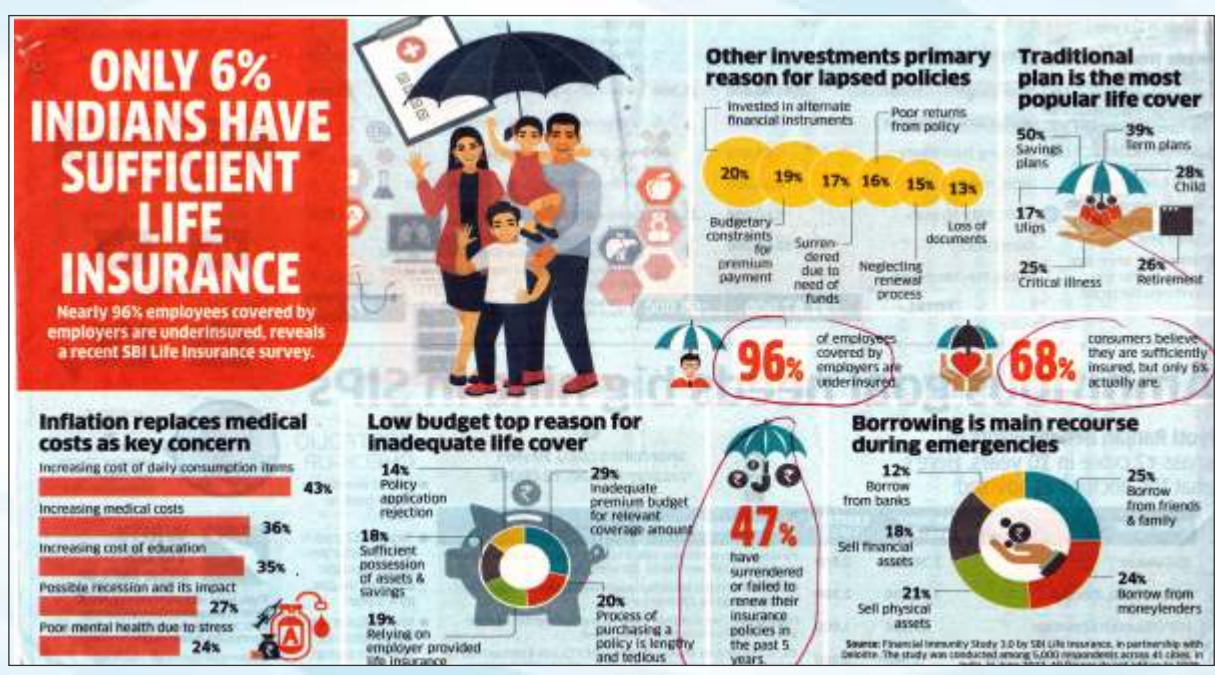
13



World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



INDIANS UNDER LIFE INSURED



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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POTENTIAL GROUP INSURANCES

| SMEs | Private Hospitals | Hotels & Restaurants | Retail Shops | Private Universities |
|---|--|-----------------------------------|---------------|---------------------------------|
| 750 Lakhs - 950 Lakhs(2030) | 43000 | 17 Lakhs | 190 Lakhs | 430 |
| Engineering Colleges | Indian Students going Abroad for studies | Builders & Construction Companies | NRIs and PIOs | Upper Middle Class Indians |
| 12,000 | 15 Lakhs | 80,000 | 320 Lakhs | 43.5 Lakhs |
| Doctors Dentists & Allied Professionals | Nurses & Health Care Professionals | IT Professionals | Lawyers | Architects & Interior Designers |
| 29 Lakhs | 45.63 Lakhs | 55 Lakhs | 20 Lakhs | 1.3 Lakh |



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



INNOVATIVE COMBO INSURANCE PRODUCTS (Page 1)

| | |
|----|--|
| 1 | Money Back Mediclaim- 100 (Mediclaim- 100 + Money Back Life Insurance) |
| 2 | Money Multiplier Mediclaim- 100 (Mediclaim 100 + ULIP Life Insurance) |
| 3 | Wealth Multiplier Mediclaim- 100 (Mediclaim- 100 + Savings Life Insurance) |
| 4 | Pension Mediclaim- 100 [Mediclaim- 100 + Pension (Life Insurance/NPS)] |
| 5 | Actors Mediclaim- 100 [Mediclaim- 100 + Pension (Life Insurance/NPS)] |
| 6 | Housing Colony Mediclaim- 100 [Mediclaim- 100 + Insurance (Travel + Motor + Pet + Home + Life + Cyber + Pension)] |
| 7 | Senior Citizens Mediclaim- 100 [Mediclaim- 100 + Insurance (Travel + Motor + Pet + Home + Life + Cyber + Pension)] |
| 8 | Womans Total Health Mediclaim- 100 [Mediclaim- 100 + Insurance (Travel + Motor + Pet + Home + Life + Cyber + Pension)] |
| 9 | Athletes Mediclaim- 100 [Mediclaim- 100 + Insurance (Travel + Motor + Pet + Home + Life + Cyber + Pension)] |
| 10 | Media Personnel Mediclaim- 100 [Mediclaim- 100 + Insurance (Travel + Indemnity + Motor + Pet + Home + Life + Cyber + Pension)] |
| 11 | Jandhan Daily Mediclaim & Pension [Mediclaim- 100 + Insurance (Travel + Indemnity + Motor + Pet + Hospital + Home + Life + Cyber + Pension)] |



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH





World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



INNOVATIVE COMBO INSURANCE PRODUCT (Page 2)

| | |
|----|---|
| 12 | Pravasiwin Success Insurance [Mediclaim- 100 + Insurance (Travel + Home + Life + Cyber + Pension)] |
| 13 | Doctors Success Insurance [Mediclaim- 100 + Insurance (Travel + Indemnity + Motor + Pet + Hospital + Home + Life + Cyber + Pension)] |
| 14 | CA & CS Success Insurance [Mediclaim- 100 + Insurance (Travel + Indemnity + Motor + Pet + Home + Life + Cyber + Fidelity + Pension)] |
| 15 | Architects Success Insurance [Mediclaim- 100 + Insurance (Travel + Indemnity + Motor + Pet + Home + Life + Cyber + Pension)] |
| 16 | IT Professional Success Insurance [Mediclaim- 100 + Insurance (Travel + Home + Motor + Pet + Life + Cyber + Pension)] |
| 17 | Professionals Success Insurance [Mediclaim- 100 + Insurance (Travel + Indemnity + Home + Motor + Pet + Life + Cyber + Pension)] |
| 18 | SME Productivity Insurance & Top Up [Mediclaim- 100 + Insurance (Travel + Indemnity + Motor + Engg + Hospital + Home + Life + Cyber + Pension)] |
| 19 | Corporate Productivity Insurance & Top Up [Mediclaim- 100 + Insurance (Travel + Indemnity + Motor + Engg + Hospital + Home + Life + Cyber + Pension)] |
| 20 | Education Campus Success Insurance [Mediclaim- 100 + Insurance (Travel + Indemnity + Motor + Home + Life + Cyber + Fidelity + Pension)] |
| 21 | Smart Home Insurance [Mediclaim- 100 + Insurance (Travel + Indemnity + Motor + Pet + Home + Life + Cyber + Pension)] |
| 22 | Property Gold Insurance [Mediclaim- 100 + Insurance (Guarantee + Travel + Home + Motor + Pet + Life + Cyber + Pension)] |



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



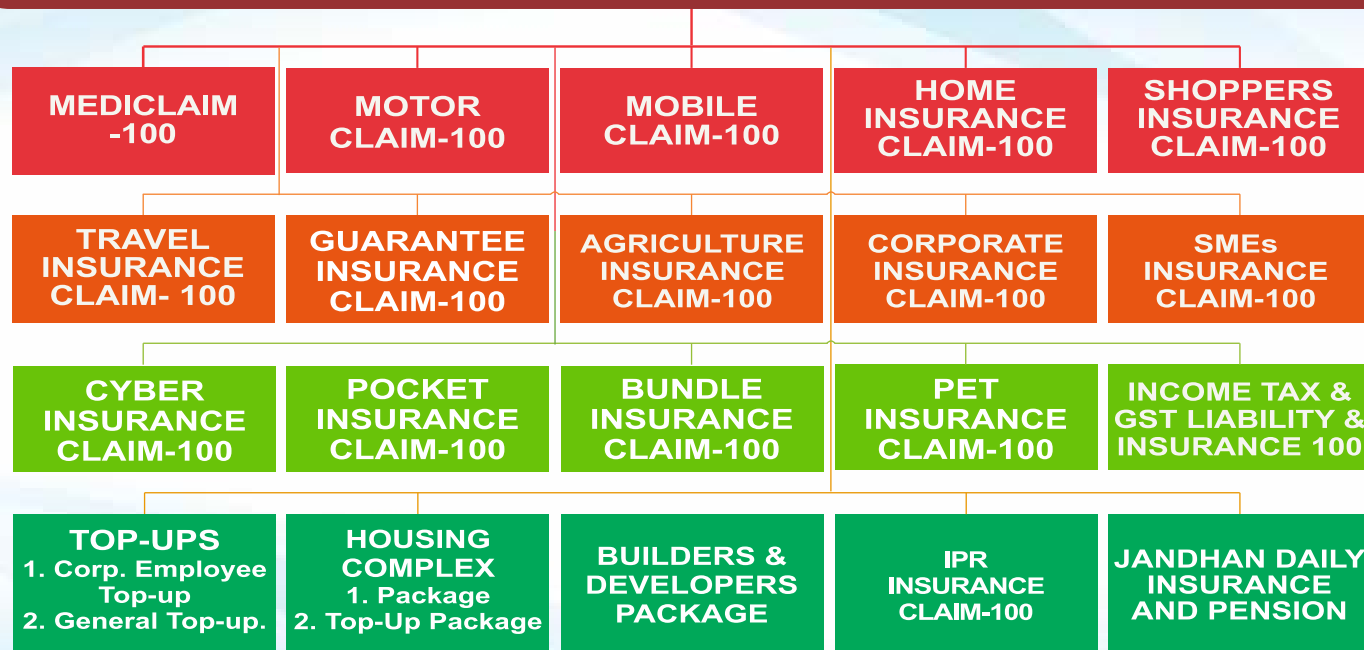
17



World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



NIHS INNOVATIVE GENERAL INSURANCE PRODUCTS WHICH HAVE NO COMPETIOR IN INDIA (TOP PRODUCTS, TOTAL SERVICES, TARGET ICR(50%), BOTTOM PREMIUM)



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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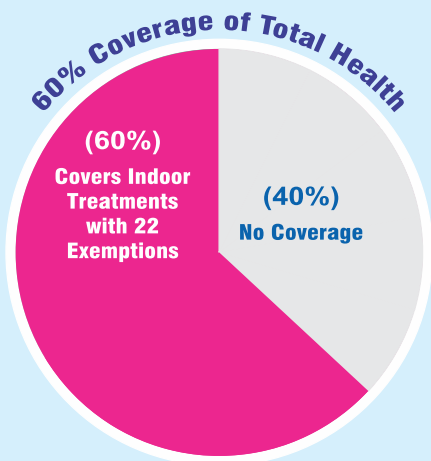
World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



UNIQUE MEDICAL INSURANCE

NIHS product "Mediclaim- 100" will be India's first 100% comprehensive Medical Insurance

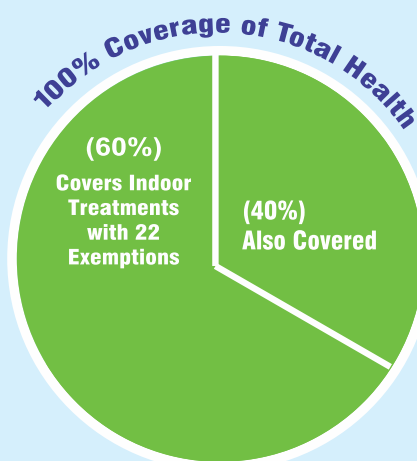
Mediclaim of other Indian Insurance Companies



High Premium; One Time Payment

A) NIHS Mediclaim-100 (Family Floater)

B) NIHS Mediclaim- 100 (Corporates)



Low Premium; Monthly Subscription

40% ExtraCoverage

- Maternity
- Infertility
- Pre-Existing Diseases
- OPD Treatments, Spectacles, Hearing Aids
- Bariatric Surgery, Cosmetic Surgery, Hair Transplants, Beauty Therapy
- Ayurveda Treatments, Ayurveda Rejuvenations
- Medical Check-ups, Vaccinations
- Dental Treatments Smile Design, Dental Implants
- All Other Exemptions by Other Indian Insurance Companies



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



MEDICLAIM

(6 Services Covered)

- 1) PRE & POST-HOSPITALIZATION COSTS
- 2) DAY CARE TREATMENTS
- 3) AMBULANCE CHARGES
- 4) DOMICILIARY CARE
- 5) AYUSH TREATMENT
- 6) HOSPITALIZATION

High Premium;
One time Payment

MEDICLAIM- 100

(26 Services Covered)

- 1) PRE & POST-HOSPITALIZATION COSTS
- 2) DAY CARE TREATMENTS
- 3) AMBULANCE CHARGES
- 4) DOMICILIARY CARE
- 5) AYUSH TREATMENT
- 6) HOSPITALIZATION
- 7) "LOW PREMIUM" AND "DOUBLING SUM INSURED UNLIMITED RESTORATION" HEALTH INSURANCE IN INDIA
- 8) PRE-EXISTING DISEASES COVERED IMMEDIATELY
- 9) "MATERNITY AND INFERTILITY TREATMENT" COVERED IMMEDIATELY
- 10) OPD TREATMENTS, DIAGNOSTICS, MEDICINES FREE/@(10%-50%) DISCOUNT
- 11) DENTAL TREATMENT, SMILE DESIGN COVERED
- 12) NO CO-PAY IN CASH LESS MEDICAL TREATMENTS
- 13) PREMIUM IN DAILY/MONTHLY SUBSCRIPTION
- 14) ORGAN TRANSPLANTS(KIDNEY, LIVER, LUNGS, PANCREAS & SMALL INTESTINE TRANSPLANTS) AT LOWEST COST THROUGH MEDICAL TOURISM
- 15) COSMETIC SURGERIES/COSMETIC GYNEC SURGERIES/ WEIGHT LOSS SURGERY COVERED IMMEDIATELY
- 16) "HAIR FALL", "BEAUTY TREATMENTS" & "HAIR TRANSPLANT" COVERED
- 17) BEST DIAGNOSIS & BRANDED TREATMENTS THROUGH ARTIFICIAL INTELLIGENCE, GENOMICS, MEDICAL Audit ETC.
- 18) HOME HOSPITAL/REHABILITATION SETUP & MANAGEMENT
- 19) HOME EQUIPMENTS-PACE MAKER, INSULIN PUMP ETC ON MEDICAL LEASING
- 20) FREE WEARABLES FOR "SAFE PREGNANCY & INTELLIGENT CHILD" PACKAGE
- 21) FREE DISCOUNTED AYURVEDA MASSAGE/PANCHAKARMA /FULL BODY REJUVENATIONS
- 22) FREE DISCOUNTED SPECTABLE GLASSES, HEARING AIDS EVERY 4 YEARS
- 23) NO EXCLUSIONS IN SURGERIES & TREATMENTS
- 24) 100% CASH LESS TREATMENTS & GOVERNMENT PENSION(NPS)
- 25) SHOPPING DISCOUNT AND CASH BACK ON DISCOUNT CARD LATER
- 26) FREE/DISCOUNTED ANNUAL HOLIDAY FAMILY TOURS TO GOA, KERALA, KASHMIR, RAJASTHAN, AMERICA, EUROPE, SINGAPORE, DUBAI ETC

Group Mediclaim & Top-up Mediclaim by Principal Insurance Company
Non-Covered Services Full-Filled by Mediclaim-100 Medical Tourism Franchisee Hospitals

Low Premium, Monthly Subscription Model, Crowd Funding & Health Management



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



SAMPLE INNOVATIVE 100% INSURANCE



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NOVEL INSURANCE PRODUCTS

| | |
|--------------------------------|--|
| SME | Business interruption insurance, Trade credit Insurance, Employees Liability, Director's & Officer's Insurance, |
| PROPERTY | Building Warranty Insurance, Asset Protection Insurance, Comprehensive Home Insurance, Contingency Building Insurance, Float Home Insurance, Unoccupancy of Holiday Home Insurance, Roof Top Solar insurance, Landowners liability, Breach of Planning Permission, Creeping Freehold Insurance, Missing Beneficiary Insurance, No Easement for Services, Restrictive Covenants Insurance, Planning Covenants Insurance, Non-negligence Insurance, Property Renovation Insurance, Pollution Control Indemnity Insurance, Cricket Club's League Insurance, |
| LIABILITY | Product Liability, Architects professional liability, Professional Indemnity Insurance, Business Indemnity Insurance, Design & Construction Professional Indemnity, Lost share Indemnity, Lost Title Deeds Indemnity, Missing Lease Indemnity, |
| Guarantee | Rent Guarantee, Sewer Bond, Highway Bond, Road & Sewer Bond, Environment Agency Bond, Construction Bond, Pension Bond, Bespoke & General Guarantee, Retention Bonds, Advance Payment Bonds, Sub-Contractors Insurance. |
| Comprehensive Insurance | Comprehensive Cyber Insurance, Gap Insurance(Uninsured Loss Recovery Cover) |
| LOGISTICS | Super Car Insurance (Bentley,porsche, Ferrari, jajar, Lamborghini, BMW, Mercedes, Rolls Royce, Aston Martin, Ducati), Haulag Insurance, Car Transport, School Transport, Company Transport, Electric Vehicle, Tractors, Motor fleet package. |
| GROUP | Group Dental Insurance, Group Optical Insurance, Group Hearing Insurance |



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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INSURANCE 100 INSURTECH MODEL (Page 1)

ICICI PRUDENTIAL INSURANCE CO.

ICICI LOMBARD GENERAL INSURANCE CO.

NIHS INSURANCE BROKERS LTD

NIHS TECH CITIES PVT. LTD
(Govt. Recognised Insurtech Start-up Co)
MANAGEMENT OF POSPs & POSBs

VALUE ADDED POSPs
(Point of Sale Persons)

MULTI OPERATION POSBs
(Point of Sale Branches)

- 1) CSC POSPs (28 States & Union Territory)
- 2) INSURANCE AGENTS POSPs
- 3) INSURANCE BROKERS POSPs

- 1) HOSPITAL POSBs
- 2) CORPORATE & SME POSBs
- 3) MOTOR GARAGE POSBs
- 4) REAL ESTATE POSBs
- 5) MALL POSBs
- 6) EDUCATION CAMPUS POSBs

GENERAL INSURANCE

- 1) GROUP INSURANCE 100 PRODUCTS
- 2) GROUP TOP-UP INSURANCE 100 PRODUCTS

LIFE INSURANCE & PENSION

- 1) GROUP INSURANCE 100 PRODUCTS
- 2) GROUP TOP-UP INSURANCE 100 PRODUCTS

NIHS RE-LIFE HOSPITALS . LTD

- 1) MEDICAL AND MANAGEMENT CALL CENTRE
- 2) HEALTH MANAGEMENT
- 3) TPA FUNCTION
- 4) FRANCHISEE HOSPITAL MANAGEMENT



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



INSURANCE 100 INSURTECH MODEL (Page 2)

ICICI BANK

ICICI GENERAL INSURANCE

ICICI PRUDENTIAL LIFE INSURANCE

NIHS INSURANCE BROKERS LTD

Top Products, Total Services, Target ICR (50%), Bottom Premium
www.insurance100.co.in, www.mediclaim100.co.in, www.motorclub.co.in, www.petpoint.co.in

NIHS TECH CITIES PVT LTD

(All India Martech)

- www.nihseindia.com
(Value Added CSCs, Group Practice for Professionals, Banking, Insurance, Legal, Tourism, IT & E-Commerce POSPs & POSBs)
- www.fairpricemall.in (E-Commerce & S-Commerce)

NIHS RE-LIFE HOSPITALS LTD

AIIGI (Artificial Intelligence, Genomics, Integrated) Hospitals

- www.medicaltourism.org
- www.womanhealth.in
- www.healthguarantee.co.in
- www.doctorsbenefitsclub.co.in
- www.beautifulindian.in
- www.homehospital.co.in

NIHS KERALA AYURVEDASHARAM LLP

(Integrated Ayurveda, Organic & Digital Agriculture)

- www.keralayurvedasharam.com
- www.sexhealth.co.in
- www.drfoodhealth.co.in
- www.myhomefood.co.in
- www.organicagriculture.in

NIHS PRAVASIWIN VENTURE TECH PVT LTD

(Total NRI & PIO Services & Medical Tourism)

- www.nribenefits.co.in
- www.nursesandtherapist.co.in
- www.tourworldclub.co.in
- www.readyjob.in
- www.admission4u.co.in
- www.lawmanager.in

NIHS TECHNOSOFT LTD

(Medical Leasing SME Leasing Digttech & Productivity Services)

- www.moneypoint.co.in
- www.digitalmanager.co.in
- www.startupfinance.co.in
- www.mumbaistartupmission.in
- www.itprofessionalsclub.co.in

NIHS HOUSING PVT. LTD

(Property Broking & Property Management)

- www.propertygold.co.in
- www.buildworld.co.in



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



NIHS WILL BE MARKETING INNOVATIVE PRODUCTS THROUGH VALUE ADDED POSPS & POSBS

| | | | | |
|---------------------|---------------------------------|----------------------------|-----------------------|--------------------------------|
| Insurance Agents | Insurance Brokers | Stock Broker & Sub Brokers | Mutual Fund Brokers | Small Savings Agents |
| 25 Lakhs | 594 | 40,000 | 1.32 Lakhs | 5 Lakhs |
| Real Estate Brokers | Common Service Centres (CSE) | Medical Shops | Admission Consultants | Tour & Travel Agents |
| 10 Lakhs | 5.2 Lakhs (4.13 Lakhs Rural) | 8 Lakhs | 32,000 | 3.5 Lakhs |
| Co-operative Banks | Co-operative Credit Societies | Small Finance Banks | Finance Consultants | Business & Exports Consultants |
| 1,500 | 8 Lakhs | 12 | 500 | 1,000 |



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



HOW NIHS IS VALUE ADDING TO POSPS & POSBS

16 NIHS E-INDIA VALUE ADDING SERVICE CLUBS



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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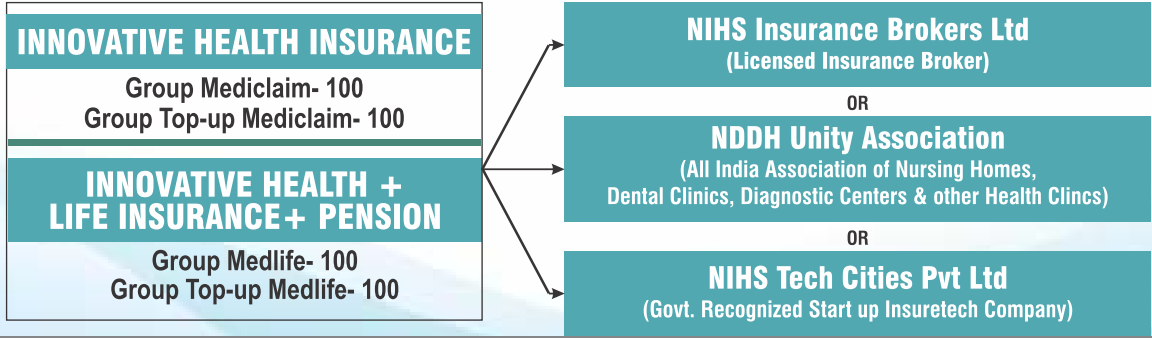
World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



BRAND "OYO" & "INSURANCE 100"

| | |
|--|---|
|  <p>1.) OYO is a global platform that empowers entrepreneurs and small businesses with hotels and homes by providing full stack technology that increases earnings and eases operations, bringing affordable and trusted accommodation that guests can book instantly.</p> |  <p>1.) Insurance 100 wish to be a global platform that signifies Beneficial Insurance, Health, Honesty, Efficiency and Services by providing Hospitals, Hotels, Resorts, Corporates, SMES, Doctors, IT Professionals, Other Professionals and General public with Guaranteed Affordable Health and Profitable Wealth Services that increases Earnings, well being and Eases operations, bringing Affordable and Trusted Treatments or Services that patients, guests and others can avail.</p> |
| <p>2.) Serves Hotels and Homes</p> | <p>2.) Serves Hospitals, Hotels, Home Stays, Service Apartments, Senior Citizens Homes, Resorts, Holiday Homes, Corporates, SMES etc.</p> |

WHAT NIHS EXPECTS FROM ONE LIFE INSURANCE CO. AND ONE GENERAL INSURANCE CO.



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH

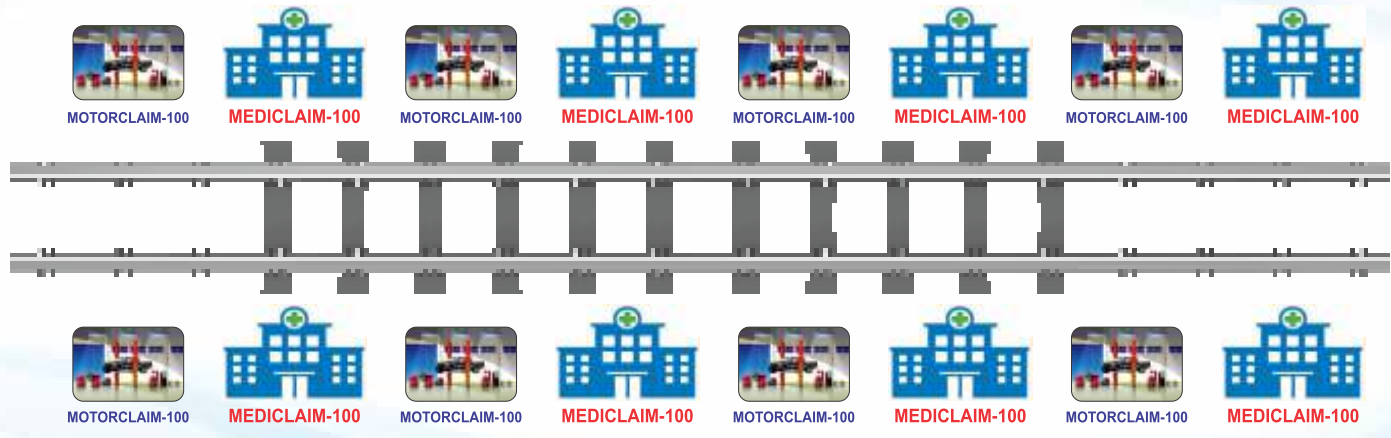


World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



1st PHASE

WHAT NIHS WILL DO - DEVELOPING FRANCHISEE MEDICLAIM- 100 HOSPITALS, MOTOR CLAIM- 100 GARAGES IN 175 MUMBAI PINCODES



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



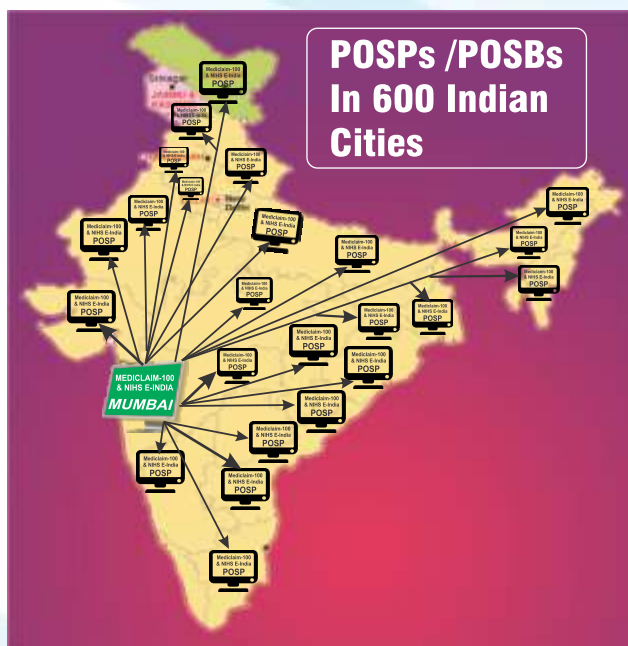


World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



2nd PHASE (ALL INDIA EXPANSION)

Expansion of Franchisee Hospitals, Franchisee Motor Garages, Franchisee Fair Price Shops & Value Added POSPs/POSBs in 19,101 PIN Codes Covering 154,725 Post Offices All over India



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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World's First "BFHI" Project will make ICICI Insurance & ICICI Bank No.1



Thank You!



NIHS INSURANCE BROKERS LTD & NIHS RE-LIFE HOSPITALS LTD.

GOA

MUMBAI

KOTTAKKAL

KOCHI

GUJARAT



NIHS TO ASSOCIATE WITH ICICI FOR ITS GROWTH



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