



Team Pehal

<Volunteers>

<Day, Date>

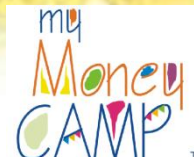
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 A Max Financial Services and  MS Joint Venture

Reference Slides

Key words in Hindi



Book 1

Chapter 1

1. Earn – कमाना
2. Obvious – ज़ाहिर
3. Appreciation – प्रशंसा
4. Essential – आवश्यक
5. Loan – ऋण
6. Installment – किस्त
7. Entertainment – मनोरंजन
8. Indulge – लिप्त
9. Gadgets – यंत्र
10. Exchange – अदला बदली
11. Skill – कौशल
12. Accomplish – पूरा
13. Entrepreneurs – उद्यमियों
14. Discipline – अनुशासन
15. Asset – संपत्ति
16. Idioms – मुहावरे
17. Supper – रात का खाना
18. Latin – रोम की भाषा
19. Civilization – सभ्यता

Chapter 2

1. Save – बचत करना
2. Pebbles – कंकड़
3. Consistently – लगातार
4. Realistic – यथार्थवादी
5. Goal – लक्ष्य
6. Penny – पैसे
7. Scrimp – बचत करना
8. Piggy Bank – गुल्लक
9. Diligently – लगन से
10. Gratification – संतुष्टि
11. Temptation – प्रलोभन
12. Splurge – शेखी
13. Account – खाता
14. Duckling – बत्तख का बच्चा

Chapter 3

1. Need – जरूरत
2. Want – चाहते हैं
3. Wisely – समझदारी से
4. Expenses – लागत / मूल्य
5. Distinguish – अंतर करना
6. Spending – खर्च
7. Critical – गंभीर
8. Generation – पीढ़ी
9. Prioritize – प्राथमिकता
10. Rationalized – तार्किक आधार पर उचित बताना
11. Greed – लालच
12. Inability – असमर्थता
13. Short-term – लघु अवधि
14. Borrow – उधार

Chapter 4

1. Steal – चुराना
2. Mall – शॉपिंग सेंटर
3. Reviews – समीक्षा
4. Consumer – उपभोक्ता
5. Underestimate – कम आंकना
6. Invisible – अदृश्य
7. Possession – अधिकार
8. Lavish – खर्चीला
9. Shoestring – जूते का फीता
10. Acronym – लघु रूप / परिवर्णी शब्द
11. Promptness – मुस्तैदी / शीघ्रता
12. Prominent – प्रसिद्ध / मुख्य
13. Prey – शिकार
14. Scammers – घोटालेबाजों
15. Intangible – अस्पृश्य / न छूने योग्य
16. Peer – सहकर्मी
17. Endorsing – समर्थन करना
18. Retail – फुटकर
19. Realistic – वास्तववादी
20. Unscramble – खोलना
21. Arcade – वीथिका
22. Approximately – लगभग

Chapter – 5

1. Share – हिस्सा
2. Celebrity – प्रसिद्ध व्यक्ति
3. Generously – उदारता
4. Integral – अनिवार्य
5. Siblings – एक माँ की संताने
6. Ponder – विचार करना / सोचना
7. Persistent – हठी / दृढ़
8. Spanning – फैले
9. Allowance – भत्ता
10. Charity – दान पुण्य
11. Personality – व्यक्तित्व

Book 2

Chapter 6

1. Compare – तुलना 2. Similarities – समानताएँ 3. Porridge – खिचड़ी / दलिया 4. Trustworthy - भरोसेमंद 5. Recurring - बारम्बार होनेवाला / आवर्ती
6. Value for money - पैसे की कीमत 7. Leap – छलांग 8. Spoilt - बिगड़ा हुआ 9. Barter - अदल-बदल का व्यापार 10. Relevant – उचित
11. Alternative - विकल्प

Chapter 7

1. Plan – योजना 2. Essential - आवश्यक 3. Visualize – कल्पना 4. Transparent – पारदर्शक 5. Astray – गुमराह
6. Saving Account - बचत खाता 7. Minor – नाबालिग 8. Recurring deposit - आवर्ती जमा 9. Reserve Bank of India - भारतीय रिजर्व बैंक
10. KYC - अपने ग्राहक को जानिए 11. Visualize - कल्पना करना 12. Relevant – उचित 13. Tracking - नज़र रखना 14. Interest – ब्याज

Chapter 8

1. Safeguard – रक्षा 2. Invaluable – अमूल्य 3. Lessons – पाठ 4. Hidden - छिपा हुआ 5. Belongings – संपत्ति
6. Possession – अधिकार 7. Medical Emergency - आपात चिकित्सा 8. Innovative - नयेपन से संबंधित 9. Periodically - समय-समय
10. Digital – अंकीय 11. Assessment – मूल्यांकन 12. Transaction - लेन-देन 13. Stitch – टांका 14. Monetary – आर्थिक 15. Fraudulent – धोखाधड़ी 16. Pretending - ढोंग करना 17. Stalking – पीछा 18. Sensitive – संवेदनशील 19. Vigilant – जागरूक 20. Padlock – ताला
21. Bragging - डींग मारने का

Chapter 9

1. Borrowing – उधार 2. Lender – ऋणदाता / उधार देनेवाला 3. Instant – तुरंत 4. Debt – कर्ज 5. Sorrowing – खेदजनक
6. Saddled – लादना 7. Embarrassment – शर्मिंदगी 8. Loan – ऋण 9. Shadowing – पीछा करना

Chapter 10

1. Backbone – आधार 2. Automation – स्वचालन 3. Anonymous – गुमनाम 4. Denomination – मूल्यवर्ग 5. Virtual - वास्तविक

What is Life Insurance?

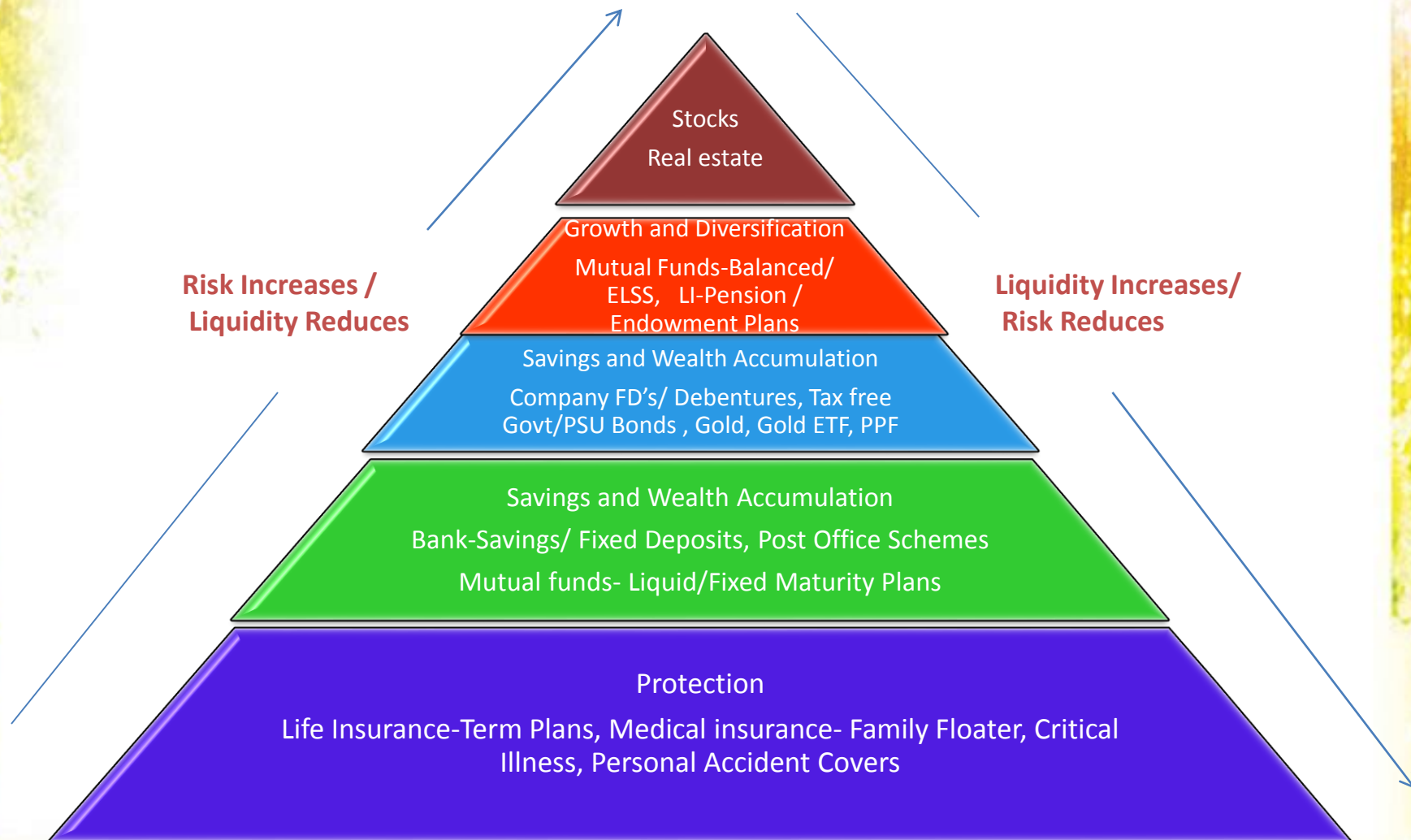


- **Meaning:** Life insurance is an agreement between the policy owner and the insurer , where the insurer for a consideration agrees to pay a sum of money upon the occurrence of any of the following event:
 - i. Death
 - ii. Terminal illness / critical illness , or
 - iii. Maturity of the policy
- **Benefits of life insurance**
 - i. Protection
 - ii. Liquidity
 - iii. Tax Benefits
 - iv. Money when you need it
- **Types of Life Insurance Plans**
 - i. Term life insurance Plans – Sum assured is payable only in the event of death during the term
 - ii. Endowment Plans- Investment oriented plan which not only pays in the event of death but also in the event of survival at the end of the term
 - iii. Whole life insurance Plans –Unlike term insurance which is for a particular period , it provides coverage for the entire life.
 - iv. Unit Linked Insurance Plans – Combination of investment and insurance plans where the premium is invested in the equities , bonds and other money market instruments.

What is General Insurance?



- **Meaning:** General insurance typically comprises any insurance that is not determined to be life insurance.
- **Benefits of general insurance**
 - i. Protection
 - ii. Tax Benefits
 - iii. Rising medical cost
- **Types of General Insurance Plans**
 - i. Fire – It is a form of property insurance which protects people from the costs incurred by fire.
 - ii. Health- Treatment / Hospitalization expenses of an individual or family.
 - iii. Marine – Damages to or loss of the cargo and the carrier .
 - iv. Motor– Motor vehicle damages repair or replacement costs.
 - v. Travel – Losses which can affect the normal plan of an individual , family or a student.



High Risk – High Return



All the very best!



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