



INVEST | INSURE | LOAN | PAY | TRAVEL | WEALTH

We salute our brave soldiers As a token of respect, and offer them job opportunities to grow their wealth, assistance in **Filing ITR, Re-Employment, and other Financial Services** to help them get maximum benefits by virtue of being a defense, paramilitary, and police personnel, one Production of valid identity and dependant cards.

OUR WEBSITE

- www.spectruminvest.in
- www.spectruminsurance.in
- www.spectrumfinance.in
- www.spectrumpay.in
- www.spectrumtravel.in
- www.spectrumwealth.in
- www.spectrumprime.in
- www.spectrumfoundation.in

GROUP COMPANIES

- SPECTRUM INSURANCE BROKING (P) LTD.
- SPECTRUM TRAVEL O TECH (P) LTD.
- SPECTRUM INSURANCE DISTRIBUTION LTD.
- SPECTRUM JNB FOUNDATION
- SPECTRUM WEALTH MANAGEMNET (P) LTD.
- REAL FINCORP (P) LTD.



SPECTRUM INSURANCE BROKING (P) Limited

Reg. Office: 1104,11th Floor, GD-ITL Tower, B-08, NSP, Pitampura, Delhi-110034

CIN: U66000DL2021PTC380280, | www.spectruminsurance.in

Email: care@spectruminsurance.in | Contact No: 9711266266, 011-47049019



ALL IN ONE



For Our Defence and Paramilitary Forces



WE VOW TO PROTECT WHO PROTECT US



27,000+

Policy Holders

9000+

Presence of Customer

(21600+ Unique customers) Pincode

251 Cr +

Cumulative Premium

800 Cr + Sum Assured





Our Soldiers, True Heroes, Backed By Our Yoddhas

Spectrum Fintech understands the sacrifices made by our soldiers for the nation and our lives. That's why we plan for you to become a millionaire. We understand that this finance realm is not easy to comprehend, but we will guide you to the rules of this monetary kingdom and how to use this as guidance to make more money. This programme has been designed and launched for our armed forces to make them financially strong

We Are Presenting

YODDHA

A Saarathi In Achieving Your Financial Goal

Yoddha is associated with Spectrum Fintech and has initiated an effort towards the armed and paramilitary forces to build a dedicated team of professionals who are not an agent but are employees who also provide services to the servicemen and ex-servicemen to achieve their financial goals.

We are presenting our **7 wonders** to becoming financially strong with **Spectrum Invest, Insure, Loan, Pay, Travel, Wealth, and Prime.**

Let's explore more about our services of Insuring you in every field such as **Spectrum Invest, Insure, Loan, Pay, Travel, Wealth, and Prime.** In the further pages, you will get to know how we give coverage to our soldiers and make them financially strong.

Our Yoddha Professionals

Yoddha Professionals, devoted insurance professionals, serve as financial security guards for paramilitary personnel. They work tirelessly to create insurance solutions that are suited to the specific needs of our courageous servicemen. Now, our Yoddha Professionals are on a mission to make you financially strong by providing complete coverage and strategic financial planning. Our Yoddha team specializes in wealth management, financial advice, travel insurance, loans, and other services. Meet our Yoddha Professionals, who have a thorough awareness of the financial needs of paramilitary personnel. We are committed to providing you with a spectrum of services that will assure your financial stability and prosperity



#startupindia

DIPP92435



ORM-4500/SUBS/2023;24

Our Soldiers, True Heroes, Backed By Our Yoddhas

Re-Employment

The Spectrum Insurance Distribution (P) Ltd. 1104, 11th Floor, GD-ITL Tower, B-08, Netaji Subhash Place, Pitampura, Delhi has informed WARB vide e-mail dated 04/06/2019 that they require manpower to be engaged/appointed with their company. The job descriptions are as under:-

Vacancy:- As per availability.

Location:- District Head Quarters across the country.

Eligibility:- Ex-CAPFs/AR personnel/Dependents of Ex-CAPFs/AR personnel.

Rank:- Constable/Head Constable/SI/Inspector.

Qualification:- 10+2/Graduate/MBA.

Salary:- Rs. 25,000/- to 65,000/- per month plus perks.

Male and Female

The willing personnel can directly walk in at their Head Office and also contact on the given contact number in case of any query:-

Head Office
1104, 11th Floor, GD-ITL Tower, B-08, Netaji Subhash Place, Pitampura, Delhi.
Contact No. - 011-27356032
WhatsApp- 8470026600
e-mail- hr@spectruminsurance.in

Regional Office
SCO 115, Sector 47C, Chandigarh

Disclaimer:- The retired CAPFs personnel may like to apply for the job as per the norms and eligibility criteria prescribed by the firm/company. It is clarified that WARB will not have any kind of bearing if any legal or financial complication arises at a later stage.

Directorate General Resettlement

SPECTRUM INSURANCE

To,
The Director General
Directorate General Resettlement
West Block IV, Karna Krishna Park,
New Delhi - 110086.
Sub: Employment Opportunity for Ex-Servicemen Personnel

Dear Sir,

Firstly we would like to thank you for being there and making us live our life peacefully. Our Company was incorporated in 2011 with an objective of providing financial protection to members. Our staff is imparted specialized training on an ongoing basis to keep pace with financial industry and provide best financial solutions. We are now a partner with 500 Life (No. 1 partner - non banking). PNB Met Life & HDFC Life have added 27000 plus customers to our family with total sum assured of Rs. 900 crore plus.

Our financial solutions are tailored to the requirements of an individual customer, which not only provide financial protection but also give investment opportunities also.

"We make you financially strong" is our motto and we follow this in letter and spirit. Keeping in mind the philosophy of the Company and our commitment towards Paramilitary personnel, we feel privileged to offer job opportunities to Ex-servicemen personnel and their family members.

We are initiating a hiring process from 05-Sep-23 giving this wide publicity to relevant stakeholders will enable them to avail of this opportunity.

Eligibility Criteria				
Rank	Male/Female	Qual.	Min. Exp.	Age
1.84 lac per annum which included TA/DA	Nationality	Indian	21 to 35	
2.0 lac per annum which included TA/DA	Nationality	Indian	36 to 45	
2.40 lac per annum which included TA/DA	Nationality	Indian	46 to 55	

For more information visit www.spectruminsurance.in or call 011-27356032

SPECTRUM INSURANCE DISTRIBUTION LTD.
Reg. Of. C-15/28, West Block IV, Karna Krishna Park, New Delhi, North West Delhi, Delhi-110086
(IN 17330032011PCAR676) REG. IN NO. C-15/18/11/11 - 11/03/2022

Welfare and Rehabilitation Board

भारत सरकार / GOVERNMENT OF INDIA
संसाधन विभाग / MINISTRY OF HOME AFFAIRS,
सिखासत्रा सेमा बाल, कर्मासत्रा सेमा बाल (सीमासत्रा सेमा बाल) / SASHASTRA SEEMA BAL, KARMA SASHASTRA SEEMA BAL (SASHASTRA SEEMA BAL)
मेडिकल ट्रेनिंग सेंटर (सीमासत्रा सेमा बाल) / MEDICAL TRAINING CENTRE, SASHASTRA SEEMA BAL (SASHASTRA SEEMA BAL)
(ISO 9001:2015 & NABET (CNC) Certified)
Email: mtc@ssb.in / Tel: 0353-2950502 / Fax: 0353-2950503

CERTIFICATE OF APPRECIATION

This certifies that Mr. Shailesh Singh, Territory Manager & Mr. Pratibha Nirmal, Assistant Manager, along with the team from "Spectrum Insurance Broking Private Limited", delivered an impactful lecture at Medical Training Centre, Shimla, as part of the recent financial education program. Their tailored sessions equipped trainees with essential financial management skills.

This collaboration reflects a strong commitment to community development, empowering trainees for overall well-being. We extend heartfelt appreciation for the exceptional dedication and effort demonstrated throughout the program.

It is also certified that numerous individuals gained insightful knowledge through one-on-one consultations on various schemes presented by the representatives. This certificate is awarded for exemplary provision of financial solutions, significantly enhancing the financial literacy of our troops.

Thank you for your unwavering support, contributing to the positive impact on the lives of trainees & other troops of Medical Training Centre, Sashastha Seema Bal, Shimla (HP).

Sincerely,
Reference No. - 4362
Date - 29.11.2023
Place - Shimla

(Dr. Vishal Baramwal)
2nd in Command (Medical)
Offg. Commandant (Medical)
MTC SSB, Fir Hill, Shimla (HP)

SSB

TESTIMONIALS

रणा राज सिंह, उप समुदयेष्टा
Rana Raj Singh, DC
Force
दण्डप्राप्त
Adjutant

BSF

21^{वीं} बॉर्डर सी. सु. बल,
21 Bn Border Security
Baikunthpur, Salugara
पिन. 734008
PIN-734008

IC-81735/Pers/Corres/2023/
Ria Singh
Spectrum Insurance Broking Pvt. Ltd.
Dear Ria Singh,

1. A Financial Awareness Programme for the troops of 21 Bn BSF, Baikunthpur, Salugara, was organized by spectrum Insurance Broking Pvt Ltd Partner of PNB MetLife on 10 Apr'2023.

2. The Programme included various valuable and pertinent topic for financial awareness and overall benefit of our personnel. The Programme has been designed and delivered in most professional manner and thus was appreciated by all of us.

3. You played the pivotal role in conduct of this programme, your commitment and dedication towards your company and cause resulted in seamless coordination & perfect execution, it is highly commendable and deserve kudos of highest order. It was due to your hardworking and meticulous efforts that the programme became so successful among our troops.

4. I therefore, place on record my deep appreciation to you for your earnest efforts and wish you best of luck for all your future endeavors.

Yours Sincerely
R.R.S. Singh
11/04/23

VIJAY KUMAR

अर्द्ध सहायक पत्र सं.
D.O. No. Ch - II - 1/2023 - V. K.
मुख्य निरीक्षक
उप निरीक्षक
केंद्रीय रिजर्व पुलिस बल
Central Reserve Police Force
रेंज सिलीगुरी, दार्जिलिंग (पश्चिम बंगाल) - 734012
Range Siliguri, Darjeeling (W. B.) - 734012
Phone No. 0353-2950502 (Control Room)
e-mail - silrange@crpf.gov.in
दिनांक / Dated, 26/05/2023

To,
Ms. Riya Singh,
Spectrum Insurance Broking Pvt. Ltd.
New Delhi.

Subject: Appreciation Letter for your good service.

Dear Miss Riya Singh,

We would like to place our appreciation on record for financial awareness programme presented by your teams to troops of Siliguri Range, CRPF in past few months.

It was a good experience with you and we hope to subscribe to your policies in the future as well. The way you deal with the problems of the CRPF personnel and resolve them is really a matter of appreciation. Also, your teams work with great effort and it's your best quality. We would also like to recommend your service to other organisations.

Thank you for your cooperation and we look forward to more years of togetherness with your company.

(VIJAY KUMAR)
DIGP
RANGE, CRPF, SILIGURI

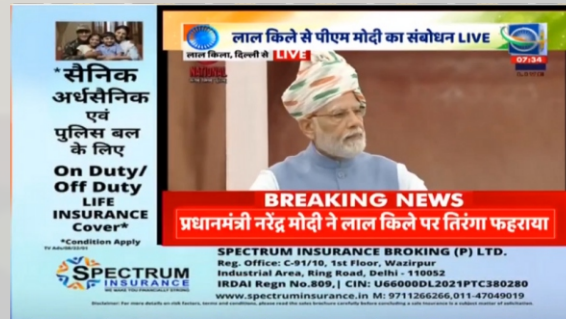
Our Soldiers, True Heroes, Backed By Our Yoddhas



MEMBER OF CII (CONFEDERATION OF INDIAN INDUSTRY) GROUP



THE TIMES OF INDIA UDAAN



15TH AUGUST 2022 ADVERTISEMENT



BFSI LEADERSHIP AWARD 2021



THE TIMES OF INDIA UDAAN



INDIAN ACHIEVER'S AWARD 2021



INDIA 500 AWARD CEO



INDIAN 500 AWARD CEO



IIM RANCHI



Delhi Police Job Fair 2019



THE TIMES OF INDIA UDAAN



CERTIFICATE OF ACHIEVEMENT JFM 2021



OUR FOUNDING TEAM



PANKAJ GUPTA
CEO

Pankaj Gupta is a man with vision and mission to empower defence and paramilitary force personnel, and their families to lead financially secured and fulfilling lives. He is committed to supporting these brave Soldiers and their loved ones. He believes that those who protect and serve the nation deserve unwavering support in return.



Sandeep Kumar Sinha
Director-Sales
(Yoddha)

Sandeep Kumar Sinha is a senior management professional with 28 years of command experience in BSF. Distinguished by command performance in the fields of management, administration, team building, and business development.

WHAT MAKES US UNIQUE

In our unwavering commitment to serving those who dedicate their lives to the protection of our nation, we take immense pride in offering a comprehensive suite of services tailored to the unique needs of paramilitary personnel.

Our company stands out as a one-stop destination, seamlessly integrating investment solutions, loan provisions, streamlined payment and transaction services, robust insurance offerings, and travel-related assistance all under one roof. What sets us apart is our unwavering dedication to the financial well-being and convenience of our paramilitary clients.

We understand the distinct challenges and requirements faced by those in the paramilitary services, and thus, our services are meticulously crafted to address these specific needs. Whether it's securing a stable financial future through strategic investments, providing hassle-free loans, facilitating secure payment transactions, offering insurance coverage, or ensuring smooth travel experiences, we are the trusted partner that paramilitary personnel can rely on. Our unique approach aims not only to simplify their financial lives but also to express gratitude for their selfless service to the nation.



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UDYAM-DL-06-0551813

INSURE BY SPECTRUM INSURANCE



DESH KE SATH-SATH RAKHE FAMILY KA BHI KHYAL

We deeply value your unwavering dedication and sacrifices made for the nation. You are the shield that keeps us safe, and we understand that your devotion extends to your family's well-being as well. We want to assure you that you're not alone in shouldering the financial responsibility of your loved ones as it will be shared by our esteemed Yoddha at Spectrum Insurance. Your family is backed by our **Yoddhas with coverage plans** especially made for you for term life insurance, motor insurance, health insurance, cyber insurance, and much more.



BENEFITS FROM YODDHA TO OUR NATION'S YODHHAS

*T & C APPLY

- Payment of the sum assured on permanent disability or death of the Parents/Proposer, with a subsequent **Premium waiver**
- Maturity payment upon policy completion
- **Triple Sum Assured** on accidental death, and **Double Sum Assured** on natural death
- The policy includes suicide coverage with a **Zero Cost Term Life**
- **Guaranteed Return**
- Provide coverage for **War-Like Situations, Terrorism, Snake Bites, PF Malaria, And Related Fatalities**

Powered By :-



And Many More...



Download the app "Spectrum Insurance" or Visit www.spectruminsurance.in

SPECTRUM JNB FOUNDATION

Spectrum strongly believes learning is a never-ending activity. We have a structured training program for all levels, starting from new joiners to the top management cadre. Our training team is supervised by an industry expert having hands-on experience of more than 32 years with 20 years in learning & development. This department expands its horizon from training to learning & development which equips our front-line sales (FLS) team with selling to need-based selling. We train our people with experiential learning methods which enhances to early adoption of learning. Our all-learning programs are based on ethical selling.



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LEARNING & DEVELOPMENT (L&D) PROGRAM



SPECTRUM WEALTH



Manage Your Wealth With Our Financial Tools

Financial health check

A financial health checkup is based on many personal finance metrics and examines factors including income, expenses, savings, goals, assets, and liabilities, among others. The first stage of financial planning is to conduct a financial health check.

Client Fact Finder

Empower your financial future with our Client Fact Finder. A must-have tool for defense and paramilitary Professionals We tailor your path to success by understanding your goals, finances, and aspirations. Secure your future, from active duty to retirement.

Financial Goal-Based Planning

Goal-based financial planning is a process where your goals are evaluated, the investments you have done till now are linked, and a plan is formed to close the financial gap. This plan offers a unique, personalized solution when it is linked to your risk tolerance.

Financial Calculators

Elevate financial security for defense and paramilitary forces. Our specialized calculators guide you to wise investments, savings, and retirement planning, ensuring peace of mind. Your financial future, our mission.

Check our website [Spectrumwealth](http://Spectrumwealth.in) for **QUICK FINANCIAL PLANNING, WEDDING PLANNING, EDUCATION PLANNING, RETIREMENT PLANNING, AND YOUR DREAM HOLIDAY PLANNING.**

Visit "www.spectrumwealth.in" to make better investment plans

SPECTRUM PRIME



ALL IN ONE AT SPECTRUM PRIME

A better opportunity to manage your wealth easily at one place

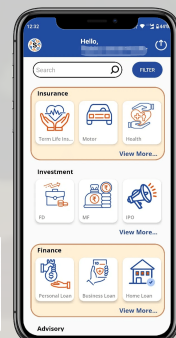
INVEST | INSURE | LOAN | PAY | TRAVEL | WEALTH

We understand the significance of investments in achieving financial growth, where you have the potential to significantly increase your wealth with calculated risks. Embracing risk is often a critical factor on the path to success. While it's true that investments can carry inherent risks, but they also harbor the potential to bring substantial prosperity.

We take immense pride in serving our soldiers by providing a range of services that are essential to the well-being of our Defence/Paramilitary forces. These services encompass expert risk management guidance to minimize potential threats, along with a diverse selection of insurance solutions designed to meet the unique needs of corporations, institutions, groups, and individuals.

Spectrum Prime Membership Benefit

- Assistance in **Tax Planning & Filing ITR** for self and claim settlement
- **Risk Profiling & Financial Planning** to meet Future Goals
- Knowledge of various **Govt. Schemes (DSP/PMSP/Rakshak/others)**
- Planning for **Higher/ Tax-free Returns** on Investments
- Earning options for dependents and **retired persons**
- **Referral Bonus Scheme**, and many more



SCAN AND
DOWNLOAD



Download the app Spectrum Prime or visit our "www.spectrumprime.in"



YODDHA'S MISSION TO MAKE YOU FINANCIALLY STRONG

WAY TO BECOME CROREPATI

Spectrum Invest is on a mission to empower Defence and Paramilitary Forces to grow and become wealthier with the smart strategy of Investment. We offer a diverse range of investment solutions designed to meet unique goals.

Spectrum Benefits

- To get higher return Upto 11%
- To get higher tax-free return
- To get return better than FD
- To get your consolidated investment report
- To get your consolidated insurance report
- To know capitalism/dividend on your investment

GOAL
PLANNING

RISK
PLANNING



58341

#startupindia DIPP92435



ARN-270606

INVESTMENT AVENUES

Mutual Funds and ETFs

Diversify your Portfolio with professionally managed funds that align with your risk tolerance and investment goals.

Retirement Planning

Secure your post-retirement years with tailored pension plans and retirement savings strategies.

IPO (Initial Public Offering)

Buy shares of new listed companies and keep growing along with.

SIP (Systematic Investment Plan)

Small Steps to achieve Big Dreams

FD (Fixed Deposits)

Ensure guaranteed returns

Bonds

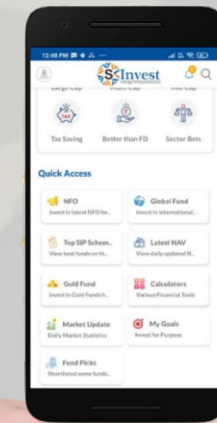
Earn fixed interest with government, gold and corporate bonds

Digital Gold

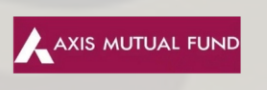
Ek rupay me kya milta hai? Ek rupay me sona milta hai Invest online to get gold at the minimum cost

Demat Account

Open a Demat account to better understand the Investment Plans



Powered By :-



Download the app "Spectrum Invest" or visit www.spectruminvest.in

BECOME FINANCIALLY STRONG WITH SPECTRUM FINANCE

LOAN THAT CAN MAKE YOUR DREAMS COME TRUE

A loan isn't just a financial tool, it can be a means to secure happiness and well-being of your family. With a home loan, you can provide your loved ones with a new and improved lifestyle. Personal/Education loans can pave the way for a brighter future for your children, ensuring they have the best of opportunities. These financial resources can also contribute to the **Dream Wedding**, your children deserve.

HOME LOAN
8.40%
*T&C Apply

LOAN AGAINST PROPERTY
11.25%
*T&C Apply

VEHICLE LOAN
8.82%
*T&C Apply

PERSONAL LOAN
11.05%
*T&C Apply

BUSINESS LOAN
9.75%
*T&C Apply

Credit Card
Instant Approval
with No Annual Fees
*T&C Apply

EDUCATION LOAN
8.15%
*T&C Apply

GOLD LOAN
8%
*T&C Apply

Lenders on Spectrum Finance:-
saaRathi



*Rate can be changed without any prior notice
Visit our website www.spectrumfinance.in and become the **Badshah of finance**

And Many More...

PAY SAFE WITH SPECTRUM PAY



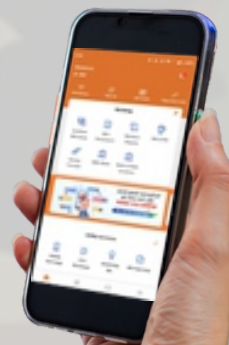
Opportunity For Ladies/Dependent Of Working/Retired Force Personnel, War Heroes/Martyrs' Family

- As a woman, you may have lost opportunities in the shadow of the man but Spectrum Pay gives you a chance to understand your capability to earn more and become **Crorepatni**
- Establish an ATM** to become an **Entrepreneur** in your hometown.
- A side business for you to grow your income Spectrum gives the opportunity to dependent of working/retired force personnel war heroes, martyrs' families to earn more from **Spectrum Pay**

What We Provide

- Partnership opportunities to earn more while sitting at home or **Fauji Camps**
- Start earning by working Part Time or Full Time
- One App, Multiple Services :
 - > **Digital Suite**
 - > **Banking Services**
 - > **Bill Payments**
 - > **Essential Services**

We Give Preference to Dependent Working/Retired Force Personnel War Heroes, Martyr's Families In Our Recruitment



Download the app "**Spectrum Pay**" or visit www.spectrumpay.in

SPECTRUM TRAVEL

WE ARE BOOKING YOUR TICKETS, ENJOY YOUR VACATION

We as **Yoddha** work tirelessly to ensure that every aspect of your travel experience is seamless and memorable. Our Yoddhas put efforts into curating personalized itineraries that cater to the unique needs and preferences of our Paramilitary and Defence Forces. Whether it's a weekend getaway, a rejuvenating vacation, or an adventurous expedition, we offer a diverse range of travel options.

By offering exclusive **Travel Packages, Discounts, and Benefits to Our Paramilitary and Defence Personnel**, we express our gratitude for their services. Our utmost joy lies in seeing these extraordinary individuals and their families create cherished moments and unforgettable experiences. After understanding your details by our Yoddhas, you can truly wander freely and make enduring memories with your loved ones.

BE A SPECTRUM MEMBER AND BOOK FLIGHT TICKETS
TO GET FOLLOWING OFFERS

*T & C APPLY

Benefits	Sum Insured
Hospitalization Expense For Injury	Rs. 1,00,000
Medical Evacuation	Rs. 50,000
Loss of checked-in-Baggage	Rs. 5,000
Delay of checked-in-Baggage	Rs. 1,000
Common carrier/ Public carrier Delay	Rs. 5,000
Personal Accident	Rs. 5,00,000
Trip Cancellation	Rs. 10,000
Trip Interruption & Curtailment	Rs. 10,000

Powered By :-



CORPORATE SOCIAL RESPONSIBILITY

HOW WE EMPOWER YOU

Rural Empowerment

- 90%** of our staff are from rural areas/background
- Opportunity for dependent of working/retired force personnel, war heroes /martyr's family

Women Empowerment

- 56%** of our staff are females
- We promote gender equality and women empowerment in the workplace, marketplace, and community



Visit our Website "www.spectrumtravel.in" and manage your Travel Plans