

Bonus Rates declared as on 31st March 2016

Table A: Simple Reversionary, Interim and Terminal Bonus Rates

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
1	Sudarshan Plan A (UIN: 111N008V01)	Regular Premium	5 - 9	2.50%	2.50%	30.00%
			10 - 14	1.80%	1.80%	30.00%
			15 - 19	1.80%	1.80%	-
			20 - 24	1.55%	1.55%	-
			25 & above	1.45%	1.45%	-
		Single Premium	5 - 9	3.00%	3.00%	30.00%
			10 - 14	2.50%	2.50%	40.00%
			15 - 19	2.25%	2.25%	-
			20 - 24	2.25%	2.25%	-
			25 & above	2.25%	2.25%	-
	Sudarshan Plan B (UIN: 111N008V01)	Regular Premium	5 - 9	2.00%	2.00%	30.00%
			10 - 14	1.80%	1.80%	30.00%
			15 - 19	1.55%	1.55%	-
			20 - 24	1.55%	1.55%	-
Single Premium		5 - 9	3.00%	3.00%	30.00%	
		10 - 14	3.00%	3.00%	40.00%	
		15 - 19	3.00%	3.00%	-	
		20 - 24	3.00%	3.00%	-	
25 & above	3.00%	3.00%	-			
2	Scholar (UIN: 111N004V01)	Regular Premium	6 - 11	2.75%	2.75%	30.00%
			12 - 16	2.75%	2.75%	30.00%
			17 - 21	2.75%	2.75%	-
		Single Premium	6 - 11	3.25%	3.25%	40.00%
			12 - 16	3.25%	3.25%	40.00%
			17 - 21	3.25%	3.25%	-
3	Scholar II (UIN: 111N020V01)	Regular Premium	6 - 11	3.00%	3.00%	30.00%
			12 - 16	3.10%	3.10%	30.00%
			17 - 21	3.10%	3.10%	-
		Single Premium	6 - 11	4.00%	4.00%	30.00%
			12 - 16	4.00%	4.00%	30.00%
			17 - 21	4.00%	4.00%	-
4	Money Back (UIN: 111N019V01)	Regular Premium	10 (Plan-1)	1.80%	1.80%	30.00%
			15 (Plan-2)	1.30%	1.30%	-
			20 (Plan-3)	1.30%	1.30%	-
			25 (Plan-4)	1.75%	1.75%	-

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
5	Sanjeevan Supreme (UIN: 111N016V01)	Regular Premium	15 (Plan-1)	3.25%	3.25%	-
			20 (Plan-2)	3.25%	3.25%	-
			20 (Plan-3)	3.25%	3.25%	-
			25 (Plan-4)	3.25%	3.25%	-
		Single Premium	15 (Plan-1)	3.25%	3.25%	-
			20 (Plan-2)	3.25%	3.25%	-
			20 (Plan-3)	3.50%	3.50%	-
			25 (Plan-4)	3.50%	3.50%	-
6	Shubh Nivesh (UIN: 111N055V01) (Plan 1 - Endowment Option)	Regular Premium	5 - 9	3.00%	3.00%	45.00%
			10 - 14	3.00%	3.00%	-
			15 - 19	3.00%	3.00%	-
			20 - 24	3.10%	3.10%	-
			25 & above	3.10%	3.10%	-
		Single Premium	5 - 9	3.25%	3.25%	25.00%
			10 - 14	3.25%	3.25%	-
			15 - 19	3.25%	3.25%	-
			20 - 24	3.25%	3.25%	-
			25 & above	3.25%	3.25%	-
	Shubh Nivesh (UIN: 111N055V01) (Plan 2 - Whole Life Option)	Regular Premium	5 - 9	3.25%	3.25%	40.00%
			10 - 14	3.25%	3.25%	-
			15 - 19	3.25%	3.25%	-
			20 - 24	3.25%	3.25%	-
			25 & above	3.25%	3.25%	-
		Single Premium	5 - 9	3.25%	3.25%	35.00%
			10 - 14	3.25%	3.25%	-
			15 - 19	3.25%	3.25%	-
			20 - 24	3.25%	3.25%	-
			25 & above	3.25%	3.25%	-

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
7	Shubh Nivesh (UIN: 111N055V02) (Plan 1 - Endowment Option)	Regular Premium	7 - 9	2.85%	2.85%	-
			10 - 14	2.85%	2.85%	-
			15 - 19	2.85%	2.85%	-
			20 - 24	2.85%	2.85%	-
			25 & above	2.85%	2.85%	-
	Shubh Nivesh (UIN: 111N055V02) (Plan 2 - Whole Life Option)	Single Premium	5 - 9	2.75%	2.75%	-
			10 - 14	2.75%	2.75%	-
			15 - 19	2.75%	2.75%	-
			20 - 24	2.75%	2.75%	-
			25 & above	2.75%	2.75%	-
Shubh Nivesh (UIN: 111N055V02) (Plan 2 - Whole Life Option)	Regular Premium	15 - 19	2.85%	2.85%	-	
		20 - 24	2.85%	2.85%	-	
		25 & above	2.85%	2.85%	-	
Shubh Nivesh (UIN: 111N055V02) (Plan 2 - Whole Life Option)	Single Premium	15 - 19	2.85%	2.85%	-	
		20 - 24	2.85%	2.85%	-	
		25 & above	2.85%	2.85%	-	
8	Sanjeevan (UIN: 111N001V01)	Single Premium	20 (Plan 1)	1.25%	1.25%	-
			15 (Plan 2)	1.25%	1.25%	40.00%
			10 (Plan 3)	Run Off	Run Off	Run Off
9	Young Sanjeevan (UIN: 111N002V01)	Single Premium	All	Run Off	Run Off	Run Off
10	Saras Life (UIN: 111N071V01)	Regular Premium	10 (Plan-1)	2.85%	2.85%	-
			15 (Plan-2)	2.85%	2.85%	-
			20 (Plan-3)	3.00%	3.00%	-
			25 (Plan-4)	3.00%	3.00%	-
11	Smart Money Back Insurance (UIN: 111N082V01)	Regular Premium	12 (Plan-1)	3.00%	3.00%	-
			15 (Plan-2)	3.00%	3.00%	-
			20 (Plan-3)	3.25%	3.25%	-
			25 (Plan-4)	3.25%	3.25%	-
12	Smart Income Protect (UIN: 111N085V01)	Regular Premium	5 (Plan-1)	3.00%	3.00%	-
			10 (Plan-2)	3.00%	3.00%	-
			15 (Plan-3)	3.00%	3.00%	-
13	Smart Income Protect (UIN: 111N085V02)	Regular Premium	7 (Plan-1)	2.75%	2.75%	-
			12 (Plan-2)	2.75%	2.75%	-
			15 (Plan-3)	2.75%	2.75%	-

Sr. No.	Product Name	Premium Type	Policy Term (in years)	Reversionary Bonus Rate	Interim Bonus Rate	Terminal Bonus Rate
14	Saral Pension (UIN: 111N088V01)	Regular Premium	All	3.00%	3.00%	-
		Single Premium	All	3.00%	3.00%	-
15	Saral Pension (UIN: 111N088V02)	Regular Premium	All	3.00%	3.00%	-
		Single Premium	All	3.00%	3.00%	-
16	Smart Money Back Gold (UIN: 111N096V01)	Regular Premium	12 (Plan-1)	2.50%	2.50%	-
			15 (Plan-2)	2.50%	2.50%	-
			20 (Plan-3)	2.50%	2.50%	-
			25 (Plan-4)	2.50%	2.50%	-
17	Smart Champ Insurance (UIN: 111N098V01)	Regular Premium	8 - 11	2.75%	2.75%	-
			12 - 16	2.75%	2.75%	-
			17 - 21	2.75%	2.75%	-
		Single Premium	8 - 11	3.00%	3.00%	-
			12 - 16	3.00%	3.00%	-
			17 - 21	3.00%	3.00%	-
18	Smart Money Planner (UIN: 111N101V01)	Regular Premium	15 (Plan-1)	3.00%	3.00%	-
			20 (Plan-2)	3.00%	3.00%	-
			20 (Plan-3)	3.00%	3.00%	-
			25 (Plan-4)	3.00%	3.00%	-
		Single Premium	15 (Plan-1)	3.00%	3.00%	-
			20 (Plan-2)	3.00%	3.00%	-
			20 (Plan-3)	3.00%	3.00%	-
			25 (Plan-4)	3.00%	3.00%	-
19	Smart Humsafar (UIN: 111N103V01)	Regular Premium	10 - 14	2.75%	2.75%	-
			15 - 19	2.75%	2.75%	-
			20 - 24	2.75%	2.75%	-
			25 & above	2.75%	2.75%	-
20	Smart Women Advantage (UIN: 111N106V01)	Regular Premium	10	2.50%	2.50%	-
			15	2.50%	2.50%	-

Reversionary and Interim Bonus Rates are a percentage of Sum Assured.

Terminal Bonus is a percentage of the total amount of bonuses allocated including Simple Reversionary, Interim and Special bonuses, if any.