

Interim Bonus	40	44	48	32	34	36	38	40	44	48	28	30		
---------------	----	----	----	----	----	----	----	----	----	----	----	----	--	--

- UNDER JEEVAN PRAMUKH PLAN 167- FOR POLICY TERM 5 YEARS, POLICY WILL PARTICIPATE IN GUARANTEED ADDITION AND HENCE WILL NOT BE ELIGIBLE FOR BONUS.
- UNDER JEEVAN MADHUR PLAN-182, BONUS RATES ARE PER 1000 DEATH BENEFIT SUM ASSURED.
- UNDER JEEVAN AMRUT PLAN- 186, BONUS RATES ARE PER 1000 PREMIUM PAID AS ON DATE OF VALUATION.
- No bonus has been declared in respect of Jeevan Akshay plan-146. or any other Annuity or Pension plan.
- Bonus rates under plan 147,148 are applicable only during the deferment period and not applicable for policies result into death claim.
- UNDER ALL INDIVIDUAL ANNUITY OR PENSION POLICIES, (PLAN 147,148,169) BONUS WILL VEST PROVIDED THE POLICIES HAVE BEEN IN FORCE FOR FULL SUM ASSURED / NOTIONAL CASH OPTION, FOR A PERIOD OF AT LEAST 2 YEARS FROM THE DATE OF COMMENCEMENT AND 2 FULL YEARS PREMIUMS HAVE BEEN PAID.
- Under Jeevan Amrut plan- 186, Bonus will vest under the policy provided at least 1 year's premiums have been paid and the policy has been in force for a period of at least one year from the date of commencement.
- The above reversionary bonus rates are applicable for policy year entered upon during the inter valuation period i.e. from 1/4/2008 to 31/3/2009 and in force for full sum assured as on 31/3/2009 or for paid up policies which are in books of corporation as on date of valuation i.e as on 31/3/2009.it would apply to policies resulting into claims or maturity including those discounted within one year of maturity or surrendered on or after 1/1/2010.
- The interim bonus rates are applicable to policies in respect of each policy year entered upon after 31/3/2009 and result into claims by death or maturity/ discounted or are surrendered during the period commencing from 1/1/2010 and ending 9 months from the date of next valuation.
- Bonus rates declared for 162-new Jeevan shree, 169,167,192 are to be used for death claims or policies surrendered for calculating the bonus for 6th year i.e for the period .
- Final Additional Bonus rates have also been declared in respect of participating policies resulting into claims by Maturity or claim discounted or death claims during the period commencing from 1/1/2010 and ending 9 months from the date of next valuation, provided they are kept in force for full sum assured till the date of maturity or the date of discounting or the date of death as the case may be subject to the qualifying conditions being satisfied. In case of death claims under single premium/fully paid up limited premium payment policies, the no of years elapsed inclusive of the policy year upto which bonus is payable includes policy year in which the death takes place.
- It has been clarified that under CDA plans (35 to 38,49,39 to 42,50,80,81), for policies vested on or before 31/12/1998, bonus rate will be determined with reference to the policy term counted from the date of commencement of the policy. For policies vesting from 1/1/1999, the bonus rate will be determined with reference to the policy term counted from the vesting / deferred date.
- Under New CDA plan 92, the bonus rate will be determined with reference to the policy term counted from the date of commencement of risk, irrespective of date of vesting of policy. Policy will also participate in bonus from date of commencement of risk.
- Under Jeevan Balya plan -101, bonus rate will be determined with reference to policy term counted from date of vesting i.e 21 yrs. Policy will also participate in bonus from date of vesting.
- Under plans 102,109,184,185, bonus rate will be determined with reference to policy term stipulated under the policy.

LOYALTY ADDITION→

The loyalty addition rates in respect of the plans given below will apply to all **maturing policies after remaining in force for full sum assured and also to all policies discounted in the last policy year of the policy. The loyalty additions are payable in case of death claims also.** These rates are applicable during the period commencing from 1/1/2010 and ending 9 months from the date of next valuation where date of maturity /discount or death is on after 1/1/2010 to 31/12/2010.

Name Of Plan	Plan	Duration elapsed /Term	Loyalty Addition per 1000 sum assured	
Jeevan shree	112	5 to 9	75	
		10 & more	150	
Nav prabhat	137		40	
New Jeevan Shree	151	5 & more	45	
Jeevan Samridhi	154,155, 156,157	5 & More	20	
Bima nivesh-2002	158	5 yrs	45	
Komal Jeevan	159	All terms	20	
Bima Nivesh-2004	166	5 yrs	60	
Bima kiran	111	15 to 19 yrs	25% of premiums paid less any extra premiums paid	
BIMA NIVESH 2005	171	5 YRS	30	

NOTES→

- 1) A loyalty addition is NOT payable for policies which are surrendered. But it is payable if policy is discounted in last policy year provided last year's premiums have remained to be unpaid.
- 2) In the case of policies with mode of payment of premiums other than yearly, unpaid premiums if any, falling due before the policy anniversary are deducted from the claim amount. Hence they should be treated to have been received for this purpose and accordingly loyalty addition will be paid taking the new duration.
- 3) In case of maturity claims, if no premiums have been paid during the last policy year, but the policy was in force for full sum assured on the policy anniversary prior to the maturity date. The claim is paid for full sum assured on the maturity date along with guaranteed addition, reversionary bonus and interim bonus sub to the deduction of the unpaid instalment of premiums with interest, if any, for the last year of policy. Such policies will be eligible for payment of loyalty additions for full sum assured if other qualifying conditions stated herein are satisfied.
- 4) Where a policyholder discounts the policy within one year preceding the date of maturity, the policy will be eligible for loyalty additions provided policy is in force as on date of discount or policy is in force on last policy anniversary prior to date of maturity and o/s premiums are deducted.
- 5) The policies for which death claim is payable as per claims concession clause ,the loyalty additions would be payable provided other qualifying conditions are satisfied.
- 6) In case of Komal Jeevan plan, the duration elapsed is reckoned from the date of commencement of risk. In short, loyalty addition is payable, if risk has commenced under the policy.
- 7) In case of Bima Kiran plan-111, if death occurs in 15th policy year, loyalty addition is payable provided policy is inforce for full sum assured and premiums are recovered for 15th policy year.