

**1st: Bonus Rate: 35 upto 16/07/2010**

**2nd: 17/07/2010 to 15/07/2013**

Term	Endowment & Whole life	Child Endowment	Asian Endowment	Money Back	
				Term	Rate
0-9	38	28	25		
10-14	40	30	30	12	38
15-19	45	35	35	15	40
20-24	50	40	40	18	45
25 & above	68	60	50	20	55

**3rd: 16/07/2013 to 16/07/2014**

Term	Endowment & Whole life	Child Endowment	Asian Endowment	Money Back	
				Term	Rate
0-14	45	35	35	12	40
15-19	55	45	45	15	45
20-24	65	55	55	18	55
25 & above	80	70	70	20	65

**4th: 17/07/2014 to 16/07/2015**

Term	Endowment & Whole life	Child Endowment	Asian Endowment	Money Back	
				Term	Rate
0-14	38	30	30	10	30
15-19	48	40	40	12	35
20-24	58	50	50	15	40
25 & above	73	65	65	18	50
				20	60
				25	65

**5th: 17/07/2015 to 15/07/2016**

Term	Endowment & Whole life	Child Endowment	Asian Endowment	Money Back	
				Term	Rate
0-14	47	35	37	10	40
15-19	57	45	47	12	45
20-24	67	55	57	15	50
25 & above	82	70	72	18	60
				20	70
				25	75

**6th: 16/07/2016 to 15/07/2017**

Term	Endowment & Whole life	Child Endowment	Asian Endowment	Money Back	
				Term	Rate
0-9	50	41	41	10	43
10-14	50	41	41	12	48
15-19	60	53	53	15	53
20-24	70	63	63	18	63
25 & above	85	74	74	20	73
				25	78

**7th: 16/07/2017 to 16/07/2018 FY 2074/75**

Term	Endowment & Whole life	Child Endowment	Asian Endowment	Money Back	
				Term	Rate
0-9	51	42	42	10	43
10-14	51	42	42	12	48
15-19	62	55	55	15	54
20-24	72	65	65	18	64

25 & above	87	76	76	20	74	
				25	79	
<b>8th: 17/07/2018 to 16/07/2019 FY 2075/76</b>						
Term	Endowment & Whole life	Child Endowment	Asian Endowment	Nawaratna, Jivan Sanjivani, Dampati Surakshya Plus	Money Back	
					Term	Rate
0-9	60	50	45	43	10	50
10-14	60	50	45	43	12	52
15-19	65	60	60	56	15	65
20-24	72	70	70	66	18	68
25 & above	87	81	81	77	20	79
					25	84
<b>9th: 17/07/2019 to 15/07/2020 FY 2076/77</b>						
Term	Endowment & Whole life	Child Endowment	Asian Endowment	Nawaratna, Jivan Sanjivani, Dampati Surakshya Plus, Asian Barshik Dhanlav	Money Back	
					Term	Rate
0-14	50	38	35	32	10	44
					12	44
15-19	55	45	45	42	15	55
20-24	60	53	53	50	18	58
25 & above	75	60	60	58	20	65
					25	70
<b>10th: 16/07/2020 to 15/07/2021 FY 2077/78</b>						
Term	Endowment & Whole life	Child Endowment	Asian Endowment	Nawaratna, Jivan Sanjivani, Dampati Surakshya Plus, Asian	Money Back	
					Term	Rate
0-14	50	40	40	40	10	50
					12	50
15-19	55	45	45	42	15	55
20-24	60	53	53	50	18	60
25 & above	75	60	60	60	20	65
					25	70
<b>11th: 16/07/2021 to 16/07/2022 (to till date) FY 2078/79</b>						
Term	Endowment & Whole life	Child Endowment	Asian Endowment	Nawaratna, Jivan Sanjivani, Dampati Surakshya Plus, Asian Barshik Dhanlav (plan 18-21 and 25)	Money Back	
					Term	Rate
0-14	61	44	45	42	10	50
					12	50
15-19	61	50	50	42	15	60
20-24	61	53	55	45	18	60
25 & above	75	60	60	50	20	65
					25	70
<b>12th: 17/07/2022 to 16/07/2023 (to till date) FY 2079/80</b>						
Term	Endowment & Whole life	Child Endowment	Asian Endowment	Samuhik Sawadhik, Nawaratna, Jivan Sanjivani, Dampati Surakshya Plus, Asian Barshik Dhanlav (plan	Money Back	
					Term	Rate
0-14	61	44	45	42	10	50
					12	50
15-19	62	50	50	42	15	60
20-24	64	53	57	45	18	65
25 & above	75	60	65	50	20	70
					25	70