

Rates Declared on VIP Products

PRODUCT	FY13-14	TYPE OF PRODUCT	UIN
Jan Samriddhi	7.75%	This is a Non-Linked Non-Participating Group Savings Variable insurance product. At the start of each financial year, the Company will declare in advance the "Accumulation Rate" that will be credited to the Accumulation Accounts at the end of that financial year on pro-rata basis.	121N094V01
Traditional Group Gratuity	8.50%	In Traditional Group Gratuity product the investment return shall be applied proportionately to any increase in the Account values. There will be no guarantee on the investment returns to be declared from year to year. However, the investment return, once declared and credited to the account becomes guaranteed.	121N047V01
Traditional Group Superannuation	8.50%	Interest rate will be declared quarterly in advance for every financial year by the company and credited, to the Superannuation Account at the end of every calendar month, on a pro-rata basis.	121N092V01