**Benefits :**

**Loan**No loan will be granted under this plan.

**Grace Period For Non-Forfeiture Provisions**A grace period of 15 days will be allowed for payment of yearly or half-yearly premiums. If death occurs within this period and before the payment of the premium then due, the policy will still be valid and the Sum Assured paid after deduction of the said premium as also unpaid premiums falling due before the next policy anniversary of the Policy. If the premium is not paid before the expiry of the days of grace, the Policy lapses.

**Revival**  
If the Policy has lapsed, it may be revived during the life time of the Life Assured, but before the date of expiry of policy term, on submission of proof of continued insurability to the satisfaction of the Corporation and the payment of all the arrears of premium together with interest at such rate as may be prevailing at the time of the payment. The corporation reserves the right to accept or decline the revival of discontinued policy.

**Payment Of claims**   
No Claims concession will be applicable to this Policy.   
 **Back-Dating Interest**   
The policy can be back dated within the financial year. No dating back interest shall be charged.