



Postal Life Insurance (PLI)

PLI Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 10 lakhs (without GST) Version 8 dated 22.09.2025)

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
19	Monthly Premium	5,150	3,750	2,950	2,350	1,950	1,750	1,750	19
	Total Premium	9,88,800	9,45,000	9,20,400	8,74,200	8,42,400	8,19,000	8,61,000	
	Maturity Value *	18,32,000	20,92,000	23,52,000	26,12,000	28,72,000	30,28,000	31,32,000	
20	Monthly Premium	5,350	3,950	3,150	2,550	1,950	1,950	1,750	20
	Total Premium	9,63,000	9,48,000	9,45,000	9,18,000	8,19,000	8,89,200	8,40,000	
	Maturity Value *	17,80,000	20,40,000	23,00,000	25,60,000	28,20,000	29,76,000	30,80,000	
21	Monthly Premium	5,750	4,150	3,150	2,550	2,150	1,950	1,750	21
	Total Premium	9,66,000	9,46,200	9,07,200	8,87,400	8,77,200	8,65,800	8,19,000	
	Maturity Value *	17,28,000	19,88,000	22,48,000	25,08,000	27,68,000	29,24,000	30,28,000	
22	Monthly Premium	6,350	4,350	3,350	2,750	2,150	1,950	1,950	22
	Total Premium	9,90,600	9,39,600	9,24,600	9,24,000	8,51,400	8,42,400	8,89,200	
	Maturity Value *	16,76,000	19,36,000	21,96,000	24,56,000	27,16,000	28,72,000	29,76,000	
23	Monthly Premium	6,950	4,750	3,550	2,750	2,350	1,950	1,950	23
	Total Premium	10,00,800	9,69,000	9,37,200	8,91,000	9,02,400	8,19,000	8,65,800	
	Maturity Value *	16,24,000	18,84,000	21,44,000	24,04,000	26,64,000	28,20,000	29,24,000	
24	Monthly Premium	7,550	5,150	3,750	2,950	2,350	2,150	1,950	24
	Total Premium	9,96,600	9,88,800	9,45,000	9,20,400	8,74,200	8,77,200	8,42,400	
	Maturity Value *	15,72,000	18,32,000	20,92,000	23,52,000	26,12,000	27,68,000	28,72,000	
25	Monthly Premium	8,350	5,350	3,950	3,150	2,550	2,150	2,150	25
	Total Premium	10,02,000	9,63,000	9,48,000	9,45,000	9,18,000	8,51,400	9,03,000	
	Maturity Value *	15,20,000	17,80,000	20,40,000	23,00,000	25,60,000	27,16,000	28,20,000	
26	Monthly Premium	9,350	5,750	4,150	3,150	2,550	2,350	2,150	26
	Total Premium	10,09,800	9,66,000	9,46,200	9,07,200	8,87,400	9,02,400	8,77,200	
	Maturity Value *	14,68,000	17,28,000	19,88,000	22,48,000	25,08,000	26,64,000	27,68,000	
27	Monthly Premium	10,550	6,350	4,350	3,350	2,750	2,350	2,350	27
	Total Premium	10,12,800	9,90,600	9,39,600	9,24,600	9,24,000	8,74,200	9,30,600	
	Maturity Value *	14,16,000	16,76,000	19,36,000	21,96,000	24,56,000	26,12,000	27,16,000	
28	Monthly Premium	12,150	6,950	4,750	3,550	2,750	2,550	2,350	28
	Total Premium	10,20,600	10,00,800	9,69,000	9,37,200	8,91,000	9,18,000	9,02,400	
	Maturity Value *	13,64,000	16,24,000	18,84,000	21,44,000	24,04,000	25,60,000	26,64,000	
29	Monthly Premium	14,350	7,550	5,150	3,750	2,950	2,550	2,550	29
	Total Premium	10,33,200	9,96,600	9,88,800	9,45,000	9,20,400	8,87,400	9,48,600	
	Maturity Value *	13,12,000	15,72,000	18,32,000	20,92,000	23,52,000	25,08,000	26,12,000	
30	Monthly Premium	17,150	8,350	5,550	3,950	3,150	2,750	2,550	30
	Total Premium	10,29,000	10,02,000	9,99,000	9,48,000	9,45,000	9,24,000	9,18,000	
	Maturity Value *	12,60,000	15,20,000	17,80,000	20,40,000	23,00,000	24,56,000	25,60,000	
31	Monthly Premium		9,350	5,950	4,150	3,350	2,950	2,750	31
	Total Premium		10,09,800	9,99,600	9,46,200	9,64,800	9,55,800	9,57,000	
	Maturity Value *		14,68,000	17,28,000	19,88,000	22,48,000	24,04,000	25,08,000	
32	Monthly Premium		10,550	6,350	4,550	3,350	2,950	2,750	32
	Total Premium		10,12,800	9,90,600	9,82,800	9,24,600	9,20,400	9,24,000	
	Maturity Value *		14,16,000	16,76,000	19,36,000	21,96,000	23,52,000	24,56,000	
33	Monthly Premium		12,150	6,950	4,750	3,550	3,150	2,950	33
	Total Premium		10,20,600	10,00,800	9,69,000	9,37,200	9,45,000	9,55,800	
	Maturity Value *		13,64,000	16,24,000	18,84,000	21,44,000	23,00,000	24,04,000	
34	Monthly Premium		14,350	7,550	5,150	3,750	3,350	2,950	34
	Total Premium		10,33,200	9,96,600	9,88,800	9,45,000	9,64,800	9,20,400	
	Maturity Value *		13,12,000	15,72,000	18,32,000	20,92,000	22,48,000	23,52,000	
35	Monthly Premium		17,150	8,350	5,550	3,950	3,550	3,150	35
	Total Premium		10,29,000	10,02,000	9,99,000	9,48,000	9,79,800	9,45,000	
	Maturity Value *		12,60,000	15,20,000	17,80,000	20,40,000	21,96,000	23,00,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			9,350	5,950	4,350	3,750	3,350	36
	Total Premium			10,09,800	9,99,600	9,91,800	9,90,000	9,64,800	
	Maturity Value *			14,68,000	17,28,000	19,88,000	21,44,000	22,48,000	
37	Monthly Premium			10,550	6,350	4,550	3,950	3,550	37
	Total Premium			10,12,800	9,90,600	9,82,800	9,95,400	9,79,800	
	Maturity Value *			14,16,000	16,76,000	19,36,000	20,92,000	21,96,000	
38	Monthly Premium			12,150	6,950	4,950	4,150	3,750	38
	Total Premium			10,20,600	10,00,800	10,09,800	9,96,000	9,90,000	
	Maturity Value *			13,64,000	16,24,000	18,84,000	20,40,000	21,44,000	
39	Monthly Premium			14,350	7,750	5,150	4,350	3,950	39
	Total Premium			10,33,200	10,23,000	9,88,800	9,91,800	9,95,400	
	Maturity Value *			13,12,000	15,72,000	18,32,000	19,88,000	20,92,000	
40	Monthly Premium			17,350	8,550	5,550	4,550	4,150	40
	Total Premium			10,41,000	10,26,000	9,99,000	9,82,800	9,96,000	
	Maturity Value *			12,60,000	15,20,000	17,80,000	19,36,000	20,40,000	
41	Monthly Premium				9,550	5,950	4,950	4,350	41
	Total Premium				10,31,400	9,99,600	10,09,800	9,91,800	
	Maturity Value *				14,68,000	17,28,000	18,84,000	19,88,000	
42	Monthly Premium				10,750	6,550	5,350	4,750	42
	Total Premium				10,32,000	10,21,800	10,27,200	10,26,000	
	Maturity Value *				14,16,000	16,76,000	18,32,000	19,36,000	
43	Monthly Premium				12,350	7,150	5,750	4,950	43
	Total Premium				10,37,400	10,29,600	10,35,000	10,09,800	
	Maturity Value *				13,64,000	16,24,000	17,80,000	18,84,000	
44	Monthly Premium				14,350	7,750	6,150	5,350	44
	Total Premium				10,33,200	10,23,000	10,33,200	10,27,200	
	Maturity Value *				13,12,000	15,72,000	17,28,000	18,32,000	
45	Monthly Premium				17,350	8,550	6,550	5,750	45
	Total Premium				10,41,000	10,26,000	10,21,800	10,35,000	
	Maturity Value *				12,60,000	15,20,000	16,76,000	17,80,000	
46	Monthly Premium					9,550	7,150	6,150	46
	Total Premium					10,31,400	10,29,600	10,33,200	
	Maturity Value *					14,68,000	16,24,000	17,28,000	
47	Monthly Premium					10,950	7,950	6,750	47
	Total Premium					10,51,200	10,49,400	10,53,000	
	Maturity Value *					14,16,000	15,72,000	16,76,000	
48	Monthly Premium					12,550	8,750	7,350	48
	Total Premium					10,54,200	10,50,000	10,58,400	
	Maturity Value *					13,64,000	15,20,000	16,24,000	
49	Monthly Premium					14,550	9,750	7,950	49
	Total Premium					10,47,600	10,53,000	10,49,400	
	Maturity Value *					13,12,000	14,68,000	15,72,000	
50	Monthly Premium					17,550	10,950	8,750	50
	Total Premium					10,53,000	10,51,200	10,50,000	
	Maturity Value *					12,60,000	14,16,000	15,20,000	
51	Monthly Premium						12,950	10,350	51
	Total Premium						10,87,800	11,17,800	
	Maturity Value *						13,64,000	14,68,000	
52	Monthly Premium						14,950	11,750	52
	Total Premium						10,76,400	11,28,000	
	Maturity Value *						13,12,000	14,16,000	
53	Monthly Premium						17,750	13,150	53
	Total Premium						10,65,000	11,04,600	
	Maturity Value *						12,60,000	13,64,000	
54	Monthly Premium	* PLI Premium & Bonus Table EA 10 Lakhs (without GST) (Ver 8 dated 22.09.2025) * Maturity Values noted above are according to latest declared Bonus as on the date, may change according to further changes in bonus rates. Last declared Bonus per year for a PLI EA Policy of Rs. 10,00,000/- is Rs. 52,000/-. Terminal Bonus Rs. 20/- per Sum Assured of Rs. 10,000/- subject to maximum of Rs.1000/- for EA policies with term of 20 years or more. (Terminal Bonus not included in this table)						15,150	54
	Total Premium							10,90,800	
	Maturity Value *							13,12,000	
55	Monthly Premium							17,950	55
	Total Premium							10,77,000	
	Maturity Value *							12,60,000	