



Postal Life Insurance (PLI)

PLI Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 1 lakh (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	515	375	295	235	195	175	175	19
	Total Premium	98,880	94,500	92,040	87,420	84,240	81,900	86,100	
	Maturity Value *	1,83,200	2,09,200	2,35,200	2,61,200	2,87,200	3,02,800	3,13,200	
20	Monthly Premium	535	395	315	255	195	195	175	20
	Total Premium	96,300	94,800	94,500	91,800	81,900	88,920	84,000	
	Maturity Value *	1,78,000	2,04,000	2,30,000	2,56,000	2,82,000	2,97,600	3,08,000	
21	Monthly Premium	575	415	315	255	215	195	175	21
	Total Premium	96,600	94,620	90,720	88,740	87,720	86,580	81,900	
	Maturity Value *	1,72,800	1,98,800	2,24,800	2,50,800	2,76,800	2,92,400	3,02,800	
22	Monthly Premium	635	435	335	275	215	195	195	22
	Total Premium	99,060	93,960	92,460	92,400	85,140	84,240	88,920	
	Maturity Value *	1,67,600	1,93,600	2,19,600	2,45,600	2,71,600	2,87,200	2,97,600	
23	Monthly Premium	695	475	355	275	235	195	195	23
	Total Premium	1,00,080	96,900	93,720	89,100	90,240	81,900	86,580	
	Maturity Value *	1,62,400	1,88,400	2,14,400	2,40,400	2,66,400	2,82,000	2,92,400	
24	Monthly Premium	755	515	375	295	235	215	195	24
	Total Premium	99,660	98,880	94,500	92,040	87,420	87,720	84,240	
	Maturity Value *	1,57,200	1,83,200	2,09,200	2,35,200	2,61,200	2,76,800	2,87,200	
25	Monthly Premium	835	535	395	315	255	215	215	25
	Total Premium	1,00,200	96,300	94,800	94,500	91,800	85,140	90,300	
	Maturity Value *	1,52,000	1,78,000	2,04,000	2,30,000	2,56,000	2,71,600	2,82,000	
26	Monthly Premium	935	575	415	315	255	235	215	26
	Total Premium	1,00,980	96,600	94,620	90,720	88,740	90,240	87,720	
	Maturity Value *	1,46,800	1,72,800	1,98,800	2,24,800	2,50,800	2,66,400	2,76,800	
27	Monthly Premium	1,055	635	435	335	275	235	235	27
	Total Premium	1,01,280	99,060	93,960	92,460	92,400	87,420	93,060	
	Maturity Value *	1,41,600	1,67,600	1,93,600	2,19,600	2,45,600	2,61,200	2,71,600	
28	Monthly Premium	1,215	695	475	355	275	255	235	28
	Total Premium	1,02,060	1,00,080	96,900	93,720	89,100	91,800	90,240	
	Maturity Value *	1,36,400	1,62,400	1,88,400	2,14,400	2,40,400	2,56,000	2,66,400	
29	Monthly Premium	1,435	755	515	375	295	255	255	29
	Total Premium	1,03,320	99,660	98,880	94,500	92,040	88,740	94,860	
	Maturity Value *	1,31,200	1,57,200	1,83,200	2,09,200	2,35,200	2,50,800	2,61,200	
30	Monthly Premium	1,715	835	555	395	315	275	255	30
	Total Premium	1,02,900	1,00,200	99,900	94,800	94,500	92,400	91,800	
	Maturity Value *	1,26,000	1,52,000	1,78,000	2,04,000	2,30,000	2,45,600	2,56,000	
31	Monthly Premium		935	595	415	335	295	275	31
	Total Premium		1,00,980	99,960	94,620	96,480	95,580	95,700	
	Maturity Value *		1,46,800	1,72,800	1,98,800	2,24,800	2,40,400	2,50,800	
32	Monthly Premium		1,055	635	455	335	295	275	32
	Total Premium		1,01,280	99,060	98,280	92,460	92,040	92,400	
	Maturity Value *		1,41,600	1,67,600	1,93,600	2,19,600	2,35,200	2,45,600	
33	Monthly Premium		1,215	695	475	355	315	295	33
	Total Premium		1,02,060	1,00,080	96,900	93,720	94,500	95,580	
	Maturity Value *		1,36,400	1,62,400	1,88,400	2,14,400	2,30,000	2,40,400	
34	Monthly Premium		1,435	755	515	375	335	295	34
	Total Premium		1,03,320	99,660	98,880	94,500	96,480	92,040	
	Maturity Value *		1,31,200	1,57,200	1,83,200	2,09,200	2,24,800	2,35,200	
35	Monthly Premium		1,715	835	555	395	355	315	35
	Total Premium		1,02,900	1,00,200	99,900	94,800	97,980	94,500	
	Maturity Value *		1,26,000	1,52,000	1,78,000	2,04,000	2,19,600	2,30,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			935	595	435	375	335	36
	Total Premium			1,00,980	99,960	99,180	99,000	96,480	
	Maturity Value *			1,46,800	1,72,800	1,98,800	2,14,400	2,24,800	
37	Monthly Premium			1,055	635	455	395	355	37
	Total Premium			1,01,280	99,060	98,280	99,540	97,980	
	Maturity Value *			1,41,600	1,67,600	1,93,600	2,09,200	2,19,600	
38	Monthly Premium			1,215	695	495	415	375	38
	Total Premium			1,02,060	1,00,080	1,00,980	99,600	99,000	
	Maturity Value *			1,36,400	1,62,400	1,88,400	2,04,000	2,14,400	
39	Monthly Premium			1,435	775	515	435	395	39
	Total Premium			1,03,320	1,02,300	98,880	99,180	99,540	
	Maturity Value *			1,31,200	1,57,200	1,83,200	1,98,800	2,09,200	
40	Monthly Premium			1,735	855	555	455	415	40
	Total Premium			1,04,100	1,02,600	99,900	98,280	99,600	
	Maturity Value *			1,26,000	1,52,000	1,78,000	1,93,600	2,04,000	
41	Monthly Premium				955	595	495	435	41
	Total Premium				1,03,140	99,960	1,00,980	99,180	
	Maturity Value *				1,46,800	1,72,800	1,88,400	1,98,800	
42	Monthly Premium				1,075	655	535	475	42
	Total Premium				1,03,200	1,02,180	1,02,720	1,02,600	
	Maturity Value *				1,41,600	1,67,600	1,83,200	1,93,600	
43	Monthly Premium				1,235	715	575	495	43
	Total Premium				1,03,740	1,02,960	1,03,500	1,00,980	
	Maturity Value *				1,36,400	1,62,400	1,78,000	1,88,400	
44	Monthly Premium				1,435	775	615	535	44
	Total Premium				1,03,320	1,02,300	1,03,320	1,02,720	
	Maturity Value *				1,31,200	1,57,200	1,72,800	1,83,200	
45	Monthly Premium				1,735	855	655	575	45
	Total Premium				1,04,100	1,02,600	1,02,180	1,03,500	
	Maturity Value *				1,26,000	1,52,000	1,67,600	1,78,000	
46	Monthly Premium					955	715	615	46
	Total Premium					1,03,140	1,02,960	1,03,320	
	Maturity Value *					1,46,800	1,62,400	1,72,800	
47	Monthly Premium					1,095	795	675	47
	Total Premium					1,05,120	1,04,940	1,05,300	
	Maturity Value *					1,41,600	1,57,200	1,67,600	
48	Monthly Premium					1,255	875	735	48
	Total Premium					1,05,420	1,05,000	1,05,840	
	Maturity Value *					1,36,400	1,52,000	1,62,400	
49	Monthly Premium					1,455	975	795	49
	Total Premium					1,04,760	1,05,300	1,04,940	
	Maturity Value *					1,31,200	1,46,800	1,57,200	
50	Monthly Premium					1,755	1,095	875	50
	Total Premium					1,05,300	1,05,120	1,05,000	
	Maturity Value *					1,26,000	1,41,600	1,52,000	
51	Monthly Premium						1,295	1,035	51
	Total Premium						1,08,780	1,11,780	
	Maturity Value *						1,36,400	1,46,800	
52	Monthly Premium						1,495	1,175	52
	Total Premium						1,07,640	1,12,800	
	Maturity Value *						1,31,200	1,41,600	
53	Monthly Premium						1,775	1,315	53
	Total Premium						1,06,500	1,10,460	
	Maturity Value *						1,26,000	1,36,400	
54	Monthly Premium	* PLI Premium & Bonus Table EA 1 Lakh (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. 1,00,000/- is Rs. 5,200/-. 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)						1,515	54
	Total Premium							1,09,080	
	Maturity Value *							1,31,200	
55	Monthly Premium							1,795	55
	Total Premium							1,07,700	
	Maturity Value *							1,26,000	