



Postal Life Insurance (PLI)

PLI Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 20 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	10,300	7,500	5,900	4,700	3,900	3,500	3,500	19
	Total Premium	19,77,600	18,90,000	18,40,800	17,48,400	16,84,800	16,38,000	17,22,000	
	Maturity Value *	36,64,000	41,84,000	47,04,000	52,24,000	57,44,000	60,56,000	62,64,000	
20	Monthly Premium	10,700	7,900	6,300	5,100	3,900	3,900	3,500	20
	Total Premium	19,26,000	18,96,000	18,90,000	18,36,000	16,38,000	17,78,400	16,80,000	
	Maturity Value *	35,60,000	40,80,000	46,00,000	51,20,000	56,40,000	59,52,000	61,60,000	
21	Monthly Premium	11,500	8,300	6,300	5,100	4,300	3,900	3,500	21
	Total Premium	19,32,000	18,92,400	18,14,400	17,74,800	17,54,400	17,31,600	16,38,000	
	Maturity Value *	34,56,000	39,76,000	44,96,000	50,16,000	55,36,000	58,48,000	60,56,000	
22	Monthly Premium	12,700	8,700	6,700	5,500	4,300	3,900	3,900	22
	Total Premium	19,81,200	18,79,200	18,49,200	18,48,000	17,02,800	16,84,800	17,78,400	
	Maturity Value *	33,52,000	38,72,000	43,92,000	49,12,000	54,32,000	57,44,000	59,52,000	
23	Monthly Premium	13,900	9,500	7,100	5,500	4,700	3,900	3,900	23
	Total Premium	20,01,600	19,38,000	18,74,400	17,82,000	18,04,800	16,38,000	17,31,600	
	Maturity Value *	32,48,000	37,68,000	42,88,000	48,08,000	53,28,000	56,40,000	58,48,000	
24	Monthly Premium	15,100	10,300	7,500	5,900	4,700	4,300	3,900	24
	Total Premium	19,93,200	19,77,600	18,90,000	18,40,800	17,48,400	17,54,400	16,84,800	
	Maturity Value *	31,44,000	36,64,000	41,84,000	47,04,000	52,24,000	55,36,000	57,44,000	
25	Monthly Premium	16,700	10,700	7,900	6,300	5,100	4,300	4,300	25
	Total Premium	20,04,000	19,26,000	18,96,000	18,90,000	18,36,000	17,02,800	18,06,000	
	Maturity Value *	30,40,000	35,60,000	40,80,000	46,00,000	51,20,000	54,32,000	56,40,000	
26	Monthly Premium	18,700	11,500	8,300	6,300	5,100	4,700	4,300	26
	Total Premium	20,19,600	19,32,000	18,92,400	18,14,400	17,74,800	18,04,800	17,54,400	
	Maturity Value *	29,36,000	34,56,000	39,76,000	44,96,000	50,16,000	53,28,000	55,36,000	
27	Monthly Premium	21,100	12,700	8,700	6,700	5,500	4,700	4,700	27
	Total Premium	20,25,600	19,81,200	18,79,200	18,49,200	18,48,000	17,48,400	18,61,200	
	Maturity Value *	28,32,000	33,52,000	38,72,000	43,92,000	49,12,000	52,24,000	54,32,000	
28	Monthly Premium	24,300	13,900	9,500	7,100	5,500	5,100	4,700	28
	Total Premium	20,41,200	20,01,600	19,38,000	18,74,400	17,82,000	18,36,000	18,04,800	
	Maturity Value *	27,28,000	32,48,000	37,68,000	42,88,000	48,08,000	51,20,000	53,28,000	
29	Monthly Premium	28,700	15,100	10,300	7,500	5,900	5,100	5,100	29
	Total Premium	20,66,400	19,93,200	19,77,600	18,90,000	18,40,800	17,74,800	18,97,200	
	Maturity Value *	26,24,000	31,44,000	36,64,000	41,84,000	47,04,000	50,16,000	52,24,000	
30	Monthly Premium	34,300	16,700	11,100	7,900	6,300	5,500	5,100	30
	Total Premium	20,58,000	20,04,000	19,98,000	18,96,000	18,90,000	18,48,000	18,36,000	
	Maturity Value *	25,20,000	30,40,000	35,60,000	40,80,000	46,00,000	49,12,000	51,20,000	
31	Monthly Premium		18,700	11,900	8,300	6,700	5,900	5,500	31
	Total Premium		20,19,600	19,99,200	18,92,400	19,29,600	19,11,600	19,14,000	
	Maturity Value *		29,36,000	34,56,000	39,76,000	44,96,000	48,08,000	50,16,000	
32	Monthly Premium		21,100	12,700	9,100	6,700	5,900	5,500	32
	Total Premium		20,25,600	19,81,200	19,65,600	18,49,200	18,40,800	18,48,000	
	Maturity Value *		28,32,000	33,52,000	38,72,000	43,92,000	47,04,000	49,12,000	
33	Monthly Premium		24,300	13,900	9,500	7,100	6,300	5,900	33
	Total Premium		20,41,200	20,01,600	19,38,000	18,74,400	18,90,000	19,11,600	
	Maturity Value *		27,28,000	32,48,000	37,68,000	42,88,000	46,00,000	48,08,000	
34	Monthly Premium		28,700	15,100	10,300	7,500	6,700	5,900	34
	Total Premium		20,66,400	19,93,200	19,77,600	18,90,000	19,29,600	18,40,800	
	Maturity Value *		26,24,000	31,44,000	36,64,000	41,84,000	44,96,000	47,04,000	
35	Monthly Premium		34,300	16,700	11,100	7,900	7,100	6,300	35
	Total Premium		20,58,000	20,04,000	19,98,000	18,96,000	19,59,600	18,90,000	
	Maturity Value *		25,20,000	30,40,000	35,60,000	40,80,000	43,92,000	46,00,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			18,700	11,900	8,700	7,500	6,700	36
	Total Premium			20,19,600	19,99,200	19,83,600	19,80,000	19,29,600	
	Maturity Value *			29,36,000	34,56,000	39,76,000	42,88,000	44,96,000	
37	Monthly Premium			21,100	12,700	9,100	7,900	7,100	37
	Total Premium			20,25,600	19,81,200	19,65,600	19,90,800	19,59,600	
	Maturity Value *			28,32,000	33,52,000	38,72,000	41,84,000	43,92,000	
38	Monthly Premium			24,300	13,900	9,900	8,300	7,500	38
	Total Premium			20,41,200	20,01,600	20,19,600	19,92,000	19,80,000	
	Maturity Value *			27,28,000	32,48,000	37,68,000	40,80,000	42,88,000	
39	Monthly Premium			28,700	15,500	10,300	8,700	7,900	39
	Total Premium			20,66,400	20,46,000	19,77,600	19,83,600	19,90,800	
	Maturity Value *			26,24,000	31,44,000	36,64,000	39,76,000	41,84,000	
40	Monthly Premium			34,700	17,100	11,100	9,100	8,300	40
	Total Premium			20,82,000	20,52,000	19,98,000	19,65,600	19,92,000	
	Maturity Value *			25,20,000	30,40,000	35,60,000	38,72,000	40,80,000	
41	Monthly Premium				19,100	11,900	9,900	8,700	41
	Total Premium				20,62,800	19,99,200	20,19,600	19,83,600	
	Maturity Value *				29,36,000	34,56,000	37,68,000	39,76,000	
42	Monthly Premium				21,500	13,100	10,700	9,500	42
	Total Premium				20,64,000	20,43,600	20,54,400	20,52,000	
	Maturity Value *				28,32,000	33,52,000	36,64,000	38,72,000	
43	Monthly Premium				24,700	14,300	11,500	9,900	43
	Total Premium				20,74,800	20,59,200	20,70,000	20,19,600	
	Maturity Value *				27,28,000	32,48,000	35,60,000	37,68,000	
44	Monthly Premium				28,700	15,500	12,300	10,700	44
	Total Premium				20,66,400	20,46,000	20,66,400	20,54,400	
	Maturity Value *				26,24,000	31,44,000	34,56,000	36,64,000	
45	Monthly Premium				34,700	17,100	13,100	11,500	45
	Total Premium				20,82,000	20,52,000	20,43,600	20,70,000	
	Maturity Value *				25,20,000	30,40,000	33,52,000	35,60,000	
46	Monthly Premium					19,100	14,300	12,300	46
	Total Premium					20,62,800	20,59,200	20,66,400	
	Maturity Value *					29,36,000	32,48,000	34,56,000	
47	Monthly Premium					21,900	15,900	13,500	47
	Total Premium					21,02,400	20,98,800	21,06,000	
	Maturity Value *					28,32,000	31,44,000	33,52,000	
48	Monthly Premium					25,100	17,500	14,700	48
	Total Premium					21,08,400	21,00,000	21,16,800	
	Maturity Value *					27,28,000	30,40,000	32,48,000	
49	Monthly Premium					29,100	19,500	15,900	49
	Total Premium					20,95,200	21,06,000	20,98,800	
	Maturity Value *					26,24,000	29,36,000	31,44,000	
50	Monthly Premium					35,100	21,900	17,500	50
	Total Premium					21,06,000	21,02,400	21,00,000	
	Maturity Value *					25,20,000	28,32,000	30,40,000	
51	Monthly Premium						25,900	20,700	51
	Total Premium						21,75,600	22,35,600	
	Maturity Value *						27,28,000	29,36,000	
52	Monthly Premium						29,900	23,500	52
	Total Premium						21,52,800	22,56,000	
	Maturity Value *						26,24,000	28,32,000	
53	Monthly Premium						35,500	26,300	53
	Total Premium						21,30,000	22,09,200	
	Maturity Value *						25,20,000	27,28,000	
54	Monthly Premium	* PLI Premium & Bonus Table EA 20 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. 20,00,000/- is Rs. 1,04,000/- 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)						30,300	54
	Total Premium							21,81,600	
	Maturity Value *							26,24,000	
55	Monthly Premium							35,900	55
	Total Premium							21,54,000	
	Maturity Value *							25,20,000	