



Postal Life Insurance (PLI)

PLI Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 3 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	1,545	1,125	885	705	585	525	525	19
	Total Premium	2,96,640	2,83,500	2,76,120	2,62,260	2,52,720	2,45,700	2,58,300	
	Maturity Value *	5,49,600	6,27,600	7,05,600	7,83,600	8,61,600	9,08,400	9,39,600	
20	Monthly Premium	1,605	1,185	945	765	585	585	525	20
	Total Premium	2,88,900	2,84,400	2,83,500	2,75,400	2,45,700	2,66,760	2,52,000	
	Maturity Value *	5,34,000	6,12,000	6,90,000	7,68,000	8,46,000	8,92,800	9,24,000	
21	Monthly Premium	1,725	1,245	945	765	645	585	525	21
	Total Premium	2,89,800	2,83,860	2,72,160	2,66,220	2,63,160	2,59,740	2,45,700	
	Maturity Value *	5,18,400	5,96,400	6,74,400	7,52,400	8,30,400	8,77,200	9,08,400	
22	Monthly Premium	1,905	1,305	1,005	825	645	585	585	22
	Total Premium	2,97,180	2,81,880	2,77,380	2,77,200	2,55,420	2,52,720	2,66,760	
	Maturity Value *	5,02,800	5,80,800	6,58,800	7,36,800	8,14,800	8,61,600	8,92,800	
23	Monthly Premium	2,085	1,425	1,065	825	705	585	585	23
	Total Premium	3,00,240	2,90,700	2,81,160	2,67,300	2,70,720	2,45,700	2,59,740	
	Maturity Value *	4,87,200	5,65,200	6,43,200	7,21,200	7,99,200	8,46,000	8,77,200	
24	Monthly Premium	2,265	1,545	1,125	885	705	645	585	24
	Total Premium	2,98,980	2,96,640	2,83,500	2,76,120	2,62,260	2,63,160	2,52,720	
	Maturity Value *	4,71,600	5,49,600	6,27,600	7,05,600	7,83,600	8,30,400	8,61,600	
25	Monthly Premium	2,505	1,605	1,185	945	765	645	645	25
	Total Premium	3,00,600	2,88,900	2,84,400	2,83,500	2,75,400	2,55,420	2,70,900	
	Maturity Value *	4,56,000	5,34,000	6,12,000	6,90,000	7,68,000	8,14,800	8,46,000	
26	Monthly Premium	2,805	1,725	1,245	945	765	705	645	26
	Total Premium	3,02,940	2,89,800	2,83,860	2,72,160	2,66,220	2,70,720	2,63,160	
	Maturity Value *	4,40,400	5,18,400	5,96,400	6,74,400	7,52,400	7,99,200	8,30,400	
27	Monthly Premium	3,165	1,905	1,305	1,005	825	705	705	27
	Total Premium	3,03,840	2,97,180	2,81,880	2,77,380	2,77,200	2,62,260	2,79,180	
	Maturity Value *	4,24,800	5,02,800	5,80,800	6,58,800	7,36,800	7,83,600	8,14,800	
28	Monthly Premium	3,645	2,085	1,425	1,065	825	765	705	28
	Total Premium	3,06,180	3,00,240	2,90,700	2,81,160	2,67,300	2,75,400	2,70,720	
	Maturity Value *	4,09,200	4,87,200	5,65,200	6,43,200	7,21,200	7,68,000	7,99,200	
29	Monthly Premium	4,305	2,265	1,545	1,125	885	765	765	29
	Total Premium	3,09,960	2,98,980	2,96,640	2,83,500	2,76,120	2,66,220	2,84,580	
	Maturity Value *	3,93,600	4,71,600	5,49,600	6,27,600	7,05,600	7,52,400	7,83,600	
30	Monthly Premium	5,145	2,505	1,665	1,185	945	825	765	30
	Total Premium	3,08,700	3,00,600	2,99,700	2,84,400	2,83,500	2,77,200	2,75,400	
	Maturity Value *	3,78,000	4,56,000	5,34,000	6,12,000	6,90,000	7,36,800	7,68,000	
31	Monthly Premium		2,805	1,785	1,245	1,005	885	825	31
	Total Premium		3,02,940	2,99,880	2,83,860	2,89,440	2,86,740	2,87,100	
	Maturity Value *		4,40,400	5,18,400	5,96,400	6,74,400	7,21,200	7,52,400	
32	Monthly Premium		3,165	1,905	1,365	1,005	885	825	32
	Total Premium		3,03,840	2,97,180	2,94,840	2,77,380	2,76,120	2,77,200	
	Maturity Value *		4,24,800	5,02,800	5,80,800	6,58,800	7,05,600	7,36,800	
33	Monthly Premium		3,645	2,085	1,425	1,065	945	885	33
	Total Premium		3,06,180	3,00,240	2,90,700	2,81,160	2,83,500	2,86,740	
	Maturity Value *		4,09,200	4,87,200	5,65,200	6,43,200	6,90,000	7,21,200	
34	Monthly Premium		4,305	2,265	1,545	1,125	1,005	885	34
	Total Premium		3,09,960	2,98,980	2,96,640	2,83,500	2,89,440	2,76,120	
	Maturity Value *		3,93,600	4,71,600	5,49,600	6,27,600	6,74,400	7,05,600	
35	Monthly Premium		5,145	2,505	1,665	1,185	1,065	945	35
	Total Premium		3,08,700	3,00,600	2,99,700	2,84,400	2,93,940	2,83,500	
	Maturity Value *		3,78,000	4,56,000	5,34,000	6,12,000	6,58,800	6,90,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			2,805	1,785	1,305	1,125	1,005	36
	Total Premium			3,02,940	2,99,880	2,97,540	2,97,000	2,89,440	
	Maturity Value *			4,40,400	5,18,400	5,96,400	6,43,200	6,74,400	
37	Monthly Premium			3,165	1,905	1,365	1,185	1,065	37
	Total Premium			3,03,840	2,97,180	2,94,840	2,98,620	2,93,940	
	Maturity Value *			4,24,800	5,02,800	5,80,800	6,27,600	6,58,800	
38	Monthly Premium			3,645	2,085	1,485	1,245	1,125	38
	Total Premium			3,06,180	3,00,240	3,02,940	2,98,800	2,97,000	
	Maturity Value *			4,09,200	4,87,200	5,65,200	6,12,000	6,43,200	
39	Monthly Premium			4,305	2,325	1,545	1,305	1,185	39
	Total Premium			3,09,960	3,06,900	2,96,640	2,97,540	2,98,620	
	Maturity Value *			3,93,600	4,71,600	5,49,600	5,96,400	6,27,600	
40	Monthly Premium			5,205	2,565	1,665	1,365	1,245	40
	Total Premium			3,12,300	3,07,800	2,99,700	2,94,840	2,98,800	
	Maturity Value *			3,78,000	4,56,000	5,34,000	5,80,800	6,12,000	
41	Monthly Premium				2,865	1,785	1,485	1,305	41
	Total Premium				3,09,420	2,99,880	3,02,940	2,97,540	
	Maturity Value *				4,40,400	5,18,400	5,65,200	5,96,400	
42	Monthly Premium				3,225	1,965	1,605	1,425	42
	Total Premium				3,09,600	3,06,540	3,08,160	3,07,800	
	Maturity Value *				4,24,800	5,02,800	5,49,600	5,80,800	
43	Monthly Premium				3,705	2,145	1,725	1,485	43
	Total Premium				3,11,220	3,08,880	3,10,500	3,02,940	
	Maturity Value *				4,09,200	4,87,200	5,34,000	5,65,200	
44	Monthly Premium				4,305	2,325	1,845	1,605	44
	Total Premium				3,09,960	3,06,900	3,09,960	3,08,160	
	Maturity Value *				3,93,600	4,71,600	5,18,400	5,49,600	
45	Monthly Premium				5,205	2,565	1,965	1,725	45
	Total Premium				3,12,300	3,07,800	3,06,540	3,10,500	
	Maturity Value *				3,78,000	4,56,000	5,02,800	5,34,000	
46	Monthly Premium					2,865	2,145	1,845	46
	Total Premium					3,09,420	3,08,880	3,09,960	
	Maturity Value *					4,40,400	4,87,200	5,18,400	
47	Monthly Premium					3,285	2,385	2,025	47
	Total Premium					3,15,360	3,14,820	3,15,900	
	Maturity Value *					4,24,800	4,71,600	5,02,800	
48	Monthly Premium					3,765	2,625	2,205	48
	Total Premium					3,16,260	3,15,000	3,17,520	
	Maturity Value *					4,09,200	4,56,000	4,87,200	
49	Monthly Premium					4,365	2,925	2,385	49
	Total Premium					3,14,280	3,15,900	3,14,820	
	Maturity Value *					3,93,600	4,40,400	4,71,600	
50	Monthly Premium					5,265	3,285	2,625	50
	Total Premium					3,15,900	3,15,360	3,15,000	
	Maturity Value *					3,78,000	4,24,800	4,56,000	
51	Monthly Premium						3,885	3,105	51
	Total Premium						3,26,340	3,35,340	
	Maturity Value *						4,09,200	4,40,400	
52	Monthly Premium						4,485	3,525	52
	Total Premium						3,22,920	3,38,400	
	Maturity Value *						3,93,600	4,24,800	
53	Monthly Premium						5,325	3,945	53
	Total Premium						3,19,500	3,31,380	
	Maturity Value *						3,78,000	4,09,200	
54	Monthly Premium	* PLI Premium & Bonus Table EA 3 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. 3,00,000/- is Rs. 15,600/-. 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)						4,545	54
	Total Premium							3,27,240	
	Maturity Value *							3,93,600	
55	Monthly Premium							5,385	55
	Total Premium							3,23,100	
	Maturity Value *							3,78,000	