



Postal Life Insurance (PLI)

PLI Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 50 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	25,750	18,750	14,750	11,750	9,750	8,750	8,750	19
	Total Premium	49,44,000	47,25,000	46,02,000	43,71,000	42,12,000	40,95,000	43,05,000	
	Maturity Value *	91,60,000	1,04,60,000	1,17,60,000	1,30,60,000	1,43,60,000	1,51,40,000	1,56,60,000	
20	Monthly Premium	26,750	19,750	15,750	12,750	9,750	9,750	8,750	20
	Total Premium	48,15,000	47,40,000	47,25,000	45,90,000	40,95,000	44,46,000	42,00,000	
	Maturity Value *	89,00,000	1,02,00,000	1,15,00,000	1,28,00,000	1,41,00,000	1,48,80,000	1,54,00,000	
21	Monthly Premium	28,750	20,750	15,750	12,750	10,750	9,750	8,750	21
	Total Premium	48,30,000	47,31,000	45,36,000	44,37,000	43,86,000	43,29,000	40,95,000	
	Maturity Value *	86,40,000	99,40,000	1,12,40,000	1,25,40,000	1,38,40,000	1,46,20,000	1,51,40,000	
22	Monthly Premium	31,750	21,750	16,750	13,750	10,750	9,750	9,750	22
	Total Premium	49,53,000	46,98,000	46,23,000	46,20,000	42,57,000	42,12,000	44,46,000	
	Maturity Value *	83,80,000	96,80,000	1,09,80,000	1,22,80,000	1,35,80,000	1,43,60,000	1,48,80,000	
23	Monthly Premium	34,750	23,750	17,750	13,750	11,750	9,750	9,750	23
	Total Premium	50,04,000	48,45,000	46,86,000	44,55,000	45,12,000	40,95,000	43,29,000	
	Maturity Value *	81,20,000	94,20,000	1,07,20,000	1,20,20,000	1,33,20,000	1,41,00,000	1,46,20,000	
24	Monthly Premium	37,750	25,750	18,750	14,750	11,750	10,750	9,750	24
	Total Premium	49,83,000	49,44,000	47,25,000	46,02,000	43,71,000	43,86,000	42,12,000	
	Maturity Value *	78,60,000	91,60,000	1,04,60,000	1,17,60,000	1,30,60,000	1,38,40,000	1,43,60,000	
25	Monthly Premium	41,750	26,750	19,750	15,750	12,750	10,750	10,750	25
	Total Premium	50,10,000	48,15,000	47,40,000	47,25,000	45,90,000	42,57,000	45,15,000	
	Maturity Value *	76,00,000	89,00,000	1,02,00,000	1,15,00,000	1,28,00,000	1,35,80,000	1,41,00,000	
26	Monthly Premium	46,750	28,750	20,750	15,750	12,750	11,750	10,750	26
	Total Premium	50,49,000	48,30,000	47,31,000	45,36,000	44,37,000	45,12,000	43,86,000	
	Maturity Value *	73,40,000	86,40,000	99,40,000	1,12,40,000	1,25,40,000	1,33,20,000	1,38,40,000	
27	Monthly Premium	52,750	31,750	21,750	16,750	13,750	11,750	11,750	27
	Total Premium	50,64,000	49,53,000	46,98,000	46,23,000	46,20,000	43,71,000	46,53,000	
	Maturity Value *	70,80,000	83,80,000	96,80,000	1,09,80,000	1,22,80,000	1,30,60,000	1,35,80,000	
28	Monthly Premium	60,750	34,750	23,750	17,750	13,750	12,750	11,750	28
	Total Premium	51,03,000	50,04,000	48,45,000	46,86,000	44,55,000	45,90,000	45,12,000	
	Maturity Value *	68,20,000	81,20,000	94,20,000	1,07,20,000	1,20,20,000	1,28,00,000	1,33,20,000	
29	Monthly Premium	71,750	37,750	25,750	18,750	14,750	12,750	12,750	29
	Total Premium	51,66,000	49,83,000	49,44,000	47,25,000	46,02,000	44,37,000	47,43,000	
	Maturity Value *	65,60,000	78,60,000	91,60,000	1,04,60,000	1,17,60,000	1,25,40,000	1,30,60,000	
30	Monthly Premium	85,750	41,750	27,750	19,750	15,750	13,750	12,750	30
	Total Premium	51,45,000	50,10,000	49,95,000	47,40,000	47,25,000	46,20,000	45,90,000	
	Maturity Value *	63,00,000	76,00,000	89,00,000	1,02,00,000	1,15,00,000	1,22,80,000	1,28,00,000	
31	Monthly Premium		46,750	29,750	20,750	16,750	14,750	13,750	31
	Total Premium		50,49,000	49,98,000	47,31,000	48,24,000	47,79,000	47,85,000	
	Maturity Value *		73,40,000	86,40,000	99,40,000	1,12,40,000	1,20,20,000	1,25,40,000	
32	Monthly Premium		52,750	31,750	22,750	16,750	14,750	13,750	32
	Total Premium		50,64,000	49,53,000	49,14,000	46,23,000	46,02,000	46,20,000	
	Maturity Value *		70,80,000	83,80,000	96,80,000	1,09,80,000	1,17,60,000	1,22,80,000	
33	Monthly Premium		60,750	34,750	23,750	17,750	15,750	14,750	33
	Total Premium		51,03,000	50,04,000	48,45,000	46,86,000	47,25,000	47,79,000	
	Maturity Value *		68,20,000	81,20,000	94,20,000	1,07,20,000	1,15,00,000	1,20,20,000	
34	Monthly Premium		71,750	37,750	25,750	18,750	16,750	14,750	34
	Total Premium		51,66,000	49,83,000	49,44,000	47,25,000	48,24,000	46,02,000	
	Maturity Value *		65,60,000	78,60,000	91,60,000	1,04,60,000	1,12,40,000	1,17,60,000	
35	Monthly Premium		85,750	41,750	27,750	19,750	17,750	15,750	35
	Total Premium		51,45,000	50,10,000	49,95,000	47,40,000	48,99,000	47,25,000	
	Maturity Value *		63,00,000	76,00,000	89,00,000	1,02,00,000	1,09,80,000	1,15,00,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			46,750	29,750	21,750	18,750	16,750	36
	Total Premium			50,49,000	49,98,000	49,59,000	49,50,000	48,24,000	
	Maturity Value *			73,40,000	86,40,000	99,40,000	1,07,20,000	1,12,40,000	
37	Monthly Premium			52,750	31,750	22,750	19,750	17,750	37
	Total Premium			50,64,000	49,53,000	49,14,000	49,77,000	48,99,000	
	Maturity Value *			70,80,000	83,80,000	96,80,000	1,04,60,000	1,09,80,000	
38	Monthly Premium			60,750	34,750	24,750	20,750	18,750	38
	Total Premium			51,03,000	50,04,000	50,49,000	49,80,000	49,50,000	
	Maturity Value *			68,20,000	81,20,000	94,20,000	1,02,00,000	1,07,20,000	
39	Monthly Premium			71,750	38,750	25,750	21,750	19,750	39
	Total Premium			51,66,000	51,15,000	49,44,000	49,59,000	49,77,000	
	Maturity Value *			65,60,000	78,60,000	91,60,000	99,40,000	1,04,60,000	
40	Monthly Premium			86,750	42,750	27,750	22,750	20,750	40
	Total Premium			52,05,000	51,30,000	49,95,000	49,14,000	49,80,000	
	Maturity Value *			63,00,000	76,00,000	89,00,000	96,80,000	1,02,00,000	
41	Monthly Premium				47,750	29,750	24,750	21,750	41
	Total Premium				51,57,000	49,98,000	50,49,000	49,59,000	
	Maturity Value *				73,40,000	86,40,000	94,20,000	99,40,000	
42	Monthly Premium				53,750	32,750	26,750	23,750	42
	Total Premium				51,60,000	51,09,000	51,36,000	51,30,000	
	Maturity Value *				70,80,000	83,80,000	91,60,000	96,80,000	
43	Monthly Premium				61,750	35,750	28,750	24,750	43
	Total Premium				51,87,000	51,48,000	51,75,000	50,49,000	
	Maturity Value *				68,20,000	81,20,000	89,00,000	94,20,000	
44	Monthly Premium				71,750	38,750	30,750	26,750	44
	Total Premium				51,66,000	51,15,000	51,66,000	51,36,000	
	Maturity Value *				65,60,000	78,60,000	86,40,000	91,60,000	
45	Monthly Premium				86,750	42,750	32,750	28,750	45
	Total Premium				52,05,000	51,30,000	51,09,000	51,75,000	
	Maturity Value *				63,00,000	76,00,000	83,80,000	89,00,000	
46	Monthly Premium					47,750	35,750	30,750	46
	Total Premium					51,57,000	51,48,000	51,66,000	
	Maturity Value *					73,40,000	81,20,000	86,40,000	
47	Monthly Premium					54,750	39,750	33,750	47
	Total Premium					52,56,000	52,47,000	52,65,000	
	Maturity Value *					70,80,000	78,60,000	83,80,000	
48	Monthly Premium					62,750	43,750	36,750	48
	Total Premium					52,71,000	52,50,000	52,92,000	
	Maturity Value *					68,20,000	76,00,000	81,20,000	
49	Monthly Premium					72,750	48,750	39,750	49
	Total Premium					52,38,000	52,65,000	52,47,000	
	Maturity Value *					65,60,000	73,40,000	78,60,000	
50	Monthly Premium					87,750	54,750	43,750	50
	Total Premium					52,65,000	52,56,000	52,50,000	
	Maturity Value *					63,00,000	70,80,000	76,00,000	
51	Monthly Premium						64,750	51,750	51
	Total Premium						54,39,000	55,89,000	
	Maturity Value *						68,20,000	73,40,000	
52	Monthly Premium						74,750	58,750	52
	Total Premium						53,82,000	56,40,000	
	Maturity Value *						65,60,000	70,80,000	
53	Monthly Premium						88,750	65,750	53
	Total Premium						53,25,000	55,23,000	
	Maturity Value *						63,00,000	68,20,000	
54	Monthly Premium	* PLI Premium & Bonus Table EA 50 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. 50,00,000/- is Rs. 2,60,000/- Terminal Bonus Rs. 20/- per Sum Assured of Rs. 10,00,000/- subject to maximum of Rs.1000/- for EA policies with term of 20 years or more. (Terminal Bonus not included in this table)						75,750	54
	Total Premium							54,54,000	
	Maturity Value *							65,60,000	
55	Monthly Premium							89,750	55
	Total Premium							53,85,000	
	Maturity Value *							63,00,000	