



# Postal Life Insurance (PLI)

## PLI Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 5 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	2,575	1,875	1,475	1,175	975	875	875	19
	Total Premium	4,94,400	4,72,500	4,60,200	4,37,100	4,21,200	4,09,500	4,30,500	
	Maturity Value *	9,16,000	10,46,000	11,76,000	13,06,000	14,36,000	15,14,000	15,66,000	
20	Monthly Premium	2,675	1,975	1,575	1,275	975	975	875	20
	Total Premium	4,81,500	4,74,000	4,72,500	4,59,000	4,09,500	4,44,600	4,20,000	
	Maturity Value *	8,90,000	10,20,000	11,50,000	12,80,000	14,10,000	14,88,000	15,40,000	
21	Monthly Premium	2,875	2,075	1,575	1,275	1,075	975	875	21
	Total Premium	4,83,000	4,73,100	4,53,600	4,43,700	4,38,600	4,32,900	4,09,500	
	Maturity Value *	8,64,000	9,94,000	11,24,000	12,54,000	13,84,000	14,62,000	15,14,000	
22	Monthly Premium	3,175	2,175	1,675	1,375	1,075	975	975	22
	Total Premium	4,95,300	4,69,800	4,62,300	4,62,000	4,25,700	4,21,200	4,44,600	
	Maturity Value *	8,38,000	9,68,000	10,98,000	12,28,000	13,58,000	14,36,000	14,88,000	
23	Monthly Premium	3,475	2,375	1,775	1,375	1,175	975	975	23
	Total Premium	5,00,400	4,84,500	4,68,600	4,45,500	4,51,200	4,09,500	4,32,900	
	Maturity Value *	8,12,000	9,42,000	10,72,000	12,02,000	13,32,000	14,10,000	14,62,000	
24	Monthly Premium	3,775	2,575	1,875	1,475	1,175	1,075	975	24
	Total Premium	4,98,300	4,94,400	4,72,500	4,60,200	4,37,100	4,38,600	4,21,200	
	Maturity Value *	7,86,000	9,16,000	10,46,000	11,76,000	13,06,000	13,84,000	14,36,000	
25	Monthly Premium	4,175	2,675	1,975	1,575	1,275	1,075	1,075	25
	Total Premium	5,01,000	4,81,500	4,74,000	4,72,500	4,59,000	4,25,700	4,51,500	
	Maturity Value *	7,60,000	8,90,000	10,20,000	11,50,000	12,80,000	13,58,000	14,10,000	
26	Monthly Premium	4,675	2,875	2,075	1,575	1,275	1,175	1,075	26
	Total Premium	5,04,900	4,83,000	4,73,100	4,53,600	4,43,700	4,51,200	4,38,600	
	Maturity Value *	7,34,000	8,64,000	9,94,000	11,24,000	12,54,000	13,32,000	13,84,000	
27	Monthly Premium	5,275	3,175	2,175	1,675	1,375	1,175	1,175	27
	Total Premium	5,06,400	4,95,300	4,69,800	4,62,300	4,62,000	4,37,100	4,65,300	
	Maturity Value *	7,08,000	8,38,000	9,68,000	10,98,000	12,28,000	13,06,000	13,58,000	
28	Monthly Premium	6,075	3,475	2,375	1,775	1,375	1,275	1,175	28
	Total Premium	5,10,300	5,00,400	4,84,500	4,68,600	4,45,500	4,59,000	4,51,200	
	Maturity Value *	6,82,000	8,12,000	9,42,000	10,72,000	12,02,000	12,80,000	13,32,000	
29	Monthly Premium	7,175	3,775	2,575	1,875	1,475	1,275	1,275	29
	Total Premium	5,16,600	4,98,300	4,94,400	4,72,500	4,60,200	4,43,700	4,74,300	
	Maturity Value *	6,56,000	7,86,000	9,16,000	10,46,000	11,76,000	12,54,000	13,06,000	
30	Monthly Premium	8,575	4,175	2,775	1,975	1,575	1,375	1,275	30
	Total Premium	5,14,500	5,01,000	4,99,500	4,74,000	4,72,500	4,62,000	4,59,000	
	Maturity Value *	6,30,000	7,60,000	8,90,000	10,20,000	11,50,000	12,28,000	12,80,000	
31	Monthly Premium		4,675	2,975	2,075	1,675	1,475	1,375	31
	Total Premium		5,04,900	4,99,800	4,73,100	4,82,400	4,77,900	4,78,500	
	Maturity Value *		7,34,000	8,64,000	9,94,000	11,24,000	12,02,000	12,54,000	
32	Monthly Premium		5,275	3,175	2,275	1,675	1,475	1,375	32
	Total Premium		5,06,400	4,95,300	4,91,400	4,62,300	4,60,200	4,62,000	
	Maturity Value *		7,08,000	8,38,000	9,68,000	10,98,000	11,76,000	12,28,000	
33	Monthly Premium		6,075	3,475	2,375	1,775	1,575	1,475	33
	Total Premium		5,10,300	5,00,400	4,84,500	4,68,600	4,72,500	4,77,900	
	Maturity Value *		6,82,000	8,12,000	9,42,000	10,72,000	11,50,000	12,02,000	
34	Monthly Premium		7,175	3,775	2,575	1,875	1,675	1,475	34
	Total Premium		5,16,600	4,98,300	4,94,400	4,72,500	4,82,400	4,60,200	
	Maturity Value *		6,56,000	7,86,000	9,16,000	10,46,000	11,24,000	11,76,000	
35	Monthly Premium		8,575	4,175	2,775	1,975	1,775	1,575	35
	Total Premium		5,14,500	5,01,000	4,99,500	4,74,000	4,89,900	4,72,500	
	Maturity Value *		6,30,000	7,60,000	8,90,000	10,20,000	10,98,000	11,50,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			4,675	2,975	2,175	1,875	1,675	36
	Total Premium			5,04,900	4,99,800	4,95,900	4,95,000	4,82,400	
	Maturity Value *			7,34,000	8,64,000	9,94,000	10,72,000	11,24,000	
37	Monthly Premium			5,275	3,175	2,275	1,975	1,775	37
	Total Premium			5,06,400	4,95,300	4,91,400	4,97,700	4,89,900	
	Maturity Value *			7,08,000	8,38,000	9,68,000	10,46,000	10,98,000	
38	Monthly Premium			6,075	3,475	2,475	2,075	1,875	38
	Total Premium			5,10,300	5,00,400	5,04,900	4,98,000	4,95,000	
	Maturity Value *			6,82,000	8,12,000	9,42,000	10,20,000	10,72,000	
39	Monthly Premium			7,175	3,875	2,575	2,175	1,975	39
	Total Premium			5,16,600	5,11,500	4,94,400	4,95,900	4,97,700	
	Maturity Value *			6,56,000	7,86,000	9,16,000	9,94,000	10,46,000	
40	Monthly Premium			8,675	4,275	2,775	2,275	2,075	40
	Total Premium			5,20,500	5,13,000	4,99,500	4,91,400	4,98,000	
	Maturity Value *			6,30,000	7,60,000	8,90,000	9,68,000	10,20,000	
41	Monthly Premium				4,775	2,975	2,475	2,175	41
	Total Premium				5,15,700	4,99,800	5,04,900	4,95,900	
	Maturity Value *				7,34,000	8,64,000	9,42,000	9,94,000	
42	Monthly Premium				5,375	3,275	2,675	2,375	42
	Total Premium				5,16,000	5,10,900	5,13,600	5,13,000	
	Maturity Value *				7,08,000	8,38,000	9,16,000	9,68,000	
43	Monthly Premium				6,175	3,575	2,875	2,475	43
	Total Premium				5,18,700	5,14,800	5,17,500	5,04,900	
	Maturity Value *				6,82,000	8,12,000	8,90,000	9,42,000	
44	Monthly Premium				7,175	3,875	3,075	2,675	44
	Total Premium				5,16,600	5,11,500	5,16,600	5,13,600	
	Maturity Value *				6,56,000	7,86,000	8,64,000	9,16,000	
45	Monthly Premium				8,675	4,275	3,275	2,875	45
	Total Premium				5,20,500	5,13,000	5,10,900	5,17,500	
	Maturity Value *				6,30,000	7,60,000	8,38,000	8,90,000	
46	Monthly Premium					4,775	3,575	3,075	46
	Total Premium					5,15,700	5,14,800	5,16,600	
	Maturity Value *					7,34,000	8,12,000	8,64,000	
47	Monthly Premium					5,475	3,975	3,375	47
	Total Premium					5,25,600	5,24,700	5,26,500	
	Maturity Value *					7,08,000	7,86,000	8,38,000	
48	Monthly Premium					6,275	4,375	3,675	48
	Total Premium					5,27,100	5,25,000	5,29,200	
	Maturity Value *					6,82,000	7,60,000	8,12,000	
49	Monthly Premium					7,275	4,875	3,975	49
	Total Premium					5,23,800	5,26,500	5,24,700	
	Maturity Value *					6,56,000	7,34,000	7,86,000	
50	Monthly Premium					8,775	5,475	4,375	50
	Total Premium					5,26,500	5,25,600	5,25,000	
	Maturity Value *					6,30,000	7,08,000	7,60,000	
51	Monthly Premium						6,475	5,175	51
	Total Premium						5,43,900	5,58,900	
	Maturity Value *						6,82,000	7,34,000	
52	Monthly Premium						7,475	5,875	52
	Total Premium						5,38,200	5,64,000	
	Maturity Value *						6,56,000	7,08,000	
53	Monthly Premium						8,875	6,575	53
	Total Premium						5,32,500	5,52,300	
	Maturity Value *						6,30,000	6,82,000	
54	Monthly Premium	* PLI Premium & Bonus Table EA 5 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. 5,00,000/- is Rs. 26,000/-. 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)						7,575	54
	Total Premium							5,45,400	
	Maturity Value *							6,56,000	
55	Monthly Premium							8,975	55
	Total Premium							5,38,500	
	Maturity Value *							6,30,000	