



Postal Life Insurance (PLI)

PLI Yearly Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 1 lakh

Version 8 dated 22.09.2025

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
19	Yearly Premium	5,994	4,364	3,434	2,734	2,270	2,036	2,036	19
	Total Premium	95,904	91,644	89,284	84,754	81,720	79,404	83,476	
	Maturity Value *	1,83,200	2,09,200	2,35,200	2,61,200	2,87,200	3,02,800	3,13,200	
20	Yearly Premium	6,226	4,598	3,666	2,968	2,270	2,270	2,036	20
	Total Premium	93,390	91,960	91,650	89,040	79,450	86,260	81,440	
	Maturity Value *	1,78,000	2,04,000	2,30,000	2,56,000	2,82,000	2,97,600	3,08,000	
21	Yearly Premium	6,692	4,830	3,666	2,968	2,502	2,270	2,036	21
	Total Premium	93,688	91,770	87,984	86,072	85,068	83,990	79,404	
	Maturity Value *	1,72,800	1,98,800	2,24,800	2,50,800	2,76,800	2,92,400	3,02,800	
22	Yearly Premium	7,390	5,062	3,898	3,200	2,502	2,270	2,270	22
	Total Premium	96,070	91,116	89,654	89,600	82,566	81,720	86,260	
	Maturity Value *	1,67,600	1,93,600	2,19,600	2,45,600	2,71,600	2,87,200	2,97,600	
23	Yearly Premium	8,090	5,528	4,132	3,200	2,734	2,270	2,270	23
	Total Premium	97,080	93,976	90,904	86,400	87,488	79,450	83,990	
	Maturity Value *	1,62,400	1,88,400	2,14,400	2,40,400	2,66,400	2,82,000	2,92,400	
24	Yearly Premium	8,788	5,994	4,364	3,434	2,734	2,502	2,270	24
	Total Premium	96,668	95,904	91,644	89,284	84,754	85,068	81,720	
	Maturity Value *	1,57,200	1,83,200	2,09,200	2,35,200	2,61,200	2,76,800	2,87,200	
25	Yearly Premium	9,718	6,226	4,598	3,666	2,968	2,502	2,502	25
	Total Premium	97,180	93,390	91,960	91,650	89,040	82,566	87,570	
	Maturity Value *	1,52,000	1,78,000	2,04,000	2,30,000	2,56,000	2,71,600	2,82,000	
26	Yearly Premium	10,882	6,692	4,830	3,666	2,968	2,734	2,502	26
	Total Premium	97,938	93,688	91,770	87,984	86,072	87,488	85,068	
	Maturity Value *	1,46,800	1,72,800	1,98,800	2,24,800	2,50,800	2,66,400	2,76,800	
27	Yearly Premium	12,280	7,390	5,062	3,898	3,200	2,734	2,734	27
	Total Premium	98,240	96,070	91,116	89,654	89,600	84,754	90,222	
	Maturity Value *	1,41,600	1,67,600	1,93,600	2,19,600	2,45,600	2,61,200	2,71,600	
28	Yearly Premium	14,142	8,090	5,528	4,132	3,200	2,968	2,734	28
	Total Premium	98,994	97,080	93,976	90,904	86,400	89,040	87,488	
	Maturity Value *	1,36,400	1,62,400	1,88,400	2,14,400	2,40,400	2,56,000	2,66,400	
29	Yearly Premium	16,702	8,788	5,994	4,364	3,434	2,968	2,968	29
	Total Premium	1,00,212	96,668	95,904	91,644	89,284	86,072	92,008	
	Maturity Value *	1,31,200	1,57,200	1,83,200	2,09,200	2,35,200	2,50,800	2,61,200	
30	Yearly Premium	19,962	9,718	6,460	4,598	3,666	3,200	2,968	30
	Total Premium	99,810	97,180	96,900	91,960	91,650	89,600	89,040	
	Maturity Value *	1,26,000	1,52,000	1,78,000	2,04,000	2,30,000	2,45,600	2,56,000	
31	Yearly Premium		10,882	6,926	4,830	3,898	3,434	3,200	31
	Total Premium		97,938	96,964	91,770	93,552	92,718	92,800	
	Maturity Value *		1,46,800	1,72,800	1,98,800	2,24,800	2,40,400	2,50,800	
32	Yearly Premium		12,280	7,390	5,296	3,898	3,434	3,200	32
	Total Premium		98,240	96,070	95,328	89,654	89,284	89,600	
	Maturity Value *		1,41,600	1,67,600	1,93,600	2,19,600	2,35,200	2,45,600	
33	Yearly Premium		14,142	8,090	5,528	4,132	3,666	3,434	33
	Total Premium		98,994	97,080	93,976	90,904	91,650	92,718	
	Maturity Value *		1,36,400	1,62,400	1,88,400	2,14,400	2,30,000	2,40,400	
34	Yearly Premium		16,702	8,788	5,994	4,364	3,898	3,434	34
	Total Premium		1,00,212	96,668	95,904	91,644	93,552	89,284	
	Maturity Value *		1,31,200	1,57,200	1,83,200	2,09,200	2,24,800	2,35,200	
35	Yearly Premium		19,962	9,718	6,460	4,598	4,132	3,666	35
	Total Premium		99,810	97,180	96,900	91,960	95,036	91,650	
	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	Yearly Premium			10,882	6,926	5,062	4,364	3,898	36	
	Total Premium			97,938	96,964	96,178	96,008	93,552		
	Maturity Value *			1,46,800	1,72,800	1,98,800	2,14,400	2,24,800		
37	Yearly Premium			12,280	7,390	5,296	4,598	4,132	37	
	Total Premium			98,240	96,070	95,328	96,558	95,036		
	Maturity Value *			1,41,600	1,67,600	1,93,600	2,09,200	2,19,600		
38	Yearly Premium			14,142	8,090	5,762	4,830	4,364	38	
	Total Premium			98,994	97,080	97,954	96,600	96,008		
	Maturity Value *			1,36,400	1,62,400	1,88,400	2,04,000	2,14,400		
39	Yearly Premium			16,702	9,020	5,994	5,062	4,598	39	
	Total Premium			1,00,212	99,220	95,904	96,178	96,558		
	Maturity Value *			1,31,200	1,57,200	1,83,200	1,98,800	2,09,200		
40	Yearly Premium			20,194	9,952	6,460	5,296	4,830	40	
	Total Premium			1,00,970	99,520	96,900	95,328	96,600		
	Maturity Value *			1,26,000	1,52,000	1,78,000	1,93,600	2,04,000		
41	Yearly Premium				11,116	6,926	5,762	5,062	41	
	Total Premium				1,00,044	96,964	97,954	96,178		
	Maturity Value *				1,46,800	1,72,800	1,88,400	1,98,800		
42	Yearly Premium				12,512	7,624	6,226	5,528	42	
	Total Premium				1,00,096	99,112	99,616	99,504		
	Maturity Value *				1,41,600	1,67,600	1,83,200	1,93,600		
43	Yearly Premium				14,374	8,322	6,692	5,762	43	
	Total Premium				1,00,618	99,864	1,00,380	97,954		
	Maturity Value *				1,36,400	1,62,400	1,78,000	1,88,400		
44	Yearly Premium				16,702	9,020	7,158	6,226	44	
	Total Premium				1,00,212	99,220	1,00,212	99,616		
	Maturity Value *				1,31,200	1,57,200	1,72,800	1,83,200		
45	Yearly Premium				20,194	9,952	7,624	6,692	45	
	Total Premium				1,00,970	99,520	99,112	1,00,380		
	Maturity Value *				1,26,000	1,52,000	1,67,600	1,78,000		
46	Yearly Premium					11,116	8,322	7,158	46	
	Total Premium					1,00,044	99,864	1,00,212		
	Maturity Value *					1,46,800	1,62,400	1,72,800		
47	Yearly Premium					12,746	9,254	7,856	47	
	Total Premium					1,01,968	1,01,794	1,02,128		
	Maturity Value *					1,41,600	1,57,200	1,67,600		
48	Yearly Premium					14,608	10,184	8,554	48	
	Total Premium					1,02,256	1,01,840	1,02,648		
	Maturity Value *					1,36,400	1,52,000	1,62,400		
49	Yearly Premium					16,936	11,348	9,254	49	
	Total Premium					1,01,616	1,02,132	1,01,794		
	Maturity Value *					1,31,200	1,46,800	1,57,200		
50	Yearly Premium					20,428	12,746	10,184	50	
	Total Premium					1,02,140	1,01,968	1,01,840		
	Maturity Value *					1,26,000	1,41,600	1,52,000		
51	Yearly Premium						15,074	12,046	51	
	Total Premium						1,05,518	1,08,414		
	Maturity Value *						1,36,400	1,46,800		
52	Yearly Premium						17,402	13,676	52	
	Total Premium						1,04,412	1,09,408		
	Maturity Value *						1,31,200	1,41,600		
53	Yearly Premium						20,660	15,306	53	
	Total Premium						1,03,300	1,07,142		
	Maturity Value *						1,26,000	1,36,400		
54	Yearly Premium	* PLI Yearly Premium & Bonus Table EA 1 Lakh (without GST)							17,634	54
	Total Premium	(Ver 8 dated 22.09.2025)							1,05,804	
	Maturity Value *	* 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							1,31,200	
55	Yearly Premium	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)							20,894	55
	Total Premium								1,04,470	
	Maturity Value *								1,26,000	