



Postal Life Insurance (PLI)

PLI Yearly Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 5 lakhs

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	29,970	21,820	17,170	13,670	11,350	10,180	10,180	19
	Total Premium	4,79,520	4,58,220	4,46,420	4,23,770	4,08,600	3,97,020	4,17,380	
	Maturity Value *	9,16,000	10,46,000	11,76,000	13,06,000	14,36,000	15,14,000	15,66,000	
20	Yearly Premium	31,130	22,990	18,330	14,840	11,350	11,350	10,180	20
	Total Premium	4,66,950	4,59,800	4,58,250	4,45,200	3,97,250	4,31,300	4,07,200	
	Maturity Value *	8,90,000	10,20,000	11,50,000	12,80,000	14,10,000	14,88,000	15,40,000	
21	Yearly Premium	33,460	24,150	18,330	14,840	12,510	11,350	10,180	21
	Total Premium	4,68,440	4,58,850	4,39,920	4,30,360	4,25,340	4,19,950	3,97,020	
	Maturity Value *	8,64,000	9,94,000	11,24,000	12,54,000	13,84,000	14,62,000	15,14,000	
22	Yearly Premium	36,950	25,310	19,490	16,000	12,510	11,350	11,350	22
	Total Premium	4,80,350	4,55,580	4,48,270	4,48,000	4,12,830	4,08,600	4,31,300	
	Maturity Value *	8,38,000	9,68,000	10,98,000	12,28,000	13,58,000	14,36,000	14,88,000	
23	Yearly Premium	40,450	27,640	20,660	16,000	13,670	11,350	11,350	23
	Total Premium	4,85,400	4,69,880	4,54,520	4,32,000	4,37,440	3,97,250	4,19,950	
	Maturity Value *	8,12,000	9,42,000	10,72,000	12,02,000	13,32,000	14,10,000	14,62,000	
24	Yearly Premium	43,940	29,970	21,820	17,170	13,670	12,510	11,350	24
	Total Premium	4,83,340	4,79,520	4,58,220	4,46,420	4,23,770	4,25,340	4,08,600	
	Maturity Value *	7,86,000	9,16,000	10,46,000	11,76,000	13,06,000	13,84,000	14,36,000	
25	Yearly Premium	48,590	31,130	22,990	18,330	14,840	12,510	12,510	25
	Total Premium	4,85,900	4,66,950	4,59,800	4,58,250	4,45,200	4,12,830	4,37,850	
	Maturity Value *	7,60,000	8,90,000	10,20,000	11,50,000	12,80,000	13,58,000	14,10,000	
26	Yearly Premium	54,410	33,460	24,150	18,330	14,840	13,670	12,510	26
	Total Premium	4,89,690	4,68,440	4,58,850	4,39,920	4,30,360	4,37,440	4,25,340	
	Maturity Value *	7,34,000	8,64,000	9,94,000	11,24,000	12,54,000	13,32,000	13,84,000	
27	Yearly Premium	61,400	36,950	25,310	19,490	16,000	13,670	13,670	27
	Total Premium	4,91,200	4,80,350	4,55,580	4,48,270	4,48,000	4,23,770	4,51,110	
	Maturity Value *	7,08,000	8,38,000	9,68,000	10,98,000	12,28,000	13,06,000	13,58,000	
28	Yearly Premium	70,710	40,450	27,640	20,660	16,000	14,840	13,670	28
	Total Premium	4,94,970	4,85,400	4,69,880	4,54,520	4,32,000	4,45,200	4,37,440	
	Maturity Value *	6,82,000	8,12,000	9,42,000	10,72,000	12,02,000	12,80,000	13,32,000	
29	Yearly Premium	83,510	43,940	29,970	21,820	17,170	14,840	14,840	29
	Total Premium	5,01,060	4,83,340	4,79,520	4,58,220	4,46,420	4,30,360	4,60,040	
	Maturity Value *	6,56,000	7,86,000	9,16,000	10,46,000	11,76,000	12,54,000	13,06,000	
30	Yearly Premium	99,810	48,590	32,300	22,990	18,330	16,000	14,840	30
	Total Premium	4,99,050	4,85,900	4,84,500	4,59,800	4,58,250	4,48,000	4,45,200	
	Maturity Value *	6,30,000	7,60,000	8,90,000	10,20,000	11,50,000	12,28,000	12,80,000	
31	Yearly Premium		54,410	34,630	24,150	19,490	17,170	16,000	31
	Total Premium		4,89,690	4,84,820	4,58,850	4,67,760	4,63,590	4,64,000	
	Maturity Value *		7,34,000	8,64,000	9,94,000	11,24,000	12,02,000	12,54,000	
32	Yearly Premium		61,400	36,950	26,480	19,490	17,170	16,000	32
	Total Premium		4,91,200	4,80,350	4,76,640	4,48,270	4,46,420	4,48,000	
	Maturity Value *		7,08,000	8,38,000	9,68,000	10,98,000	11,76,000	12,28,000	
33	Yearly Premium		70,710	40,450	27,640	20,660	18,330	17,170	33
	Total Premium		4,94,970	4,85,400	4,69,880	4,54,520	4,58,250	4,63,590	
	Maturity Value *		6,82,000	8,12,000	9,42,000	10,72,000	11,50,000	12,02,000	
34	Yearly Premium		83,510	43,940	29,970	21,820	19,490	17,170	34
	Total Premium		5,01,060	4,83,340	4,79,520	4,58,220	4,67,760	4,46,420	
	Maturity Value *		6,56,000	7,86,000	9,16,000	10,46,000	11,24,000	11,76,000	
35	Yearly Premium		99,810	48,590	32,300	22,990	20,660	18,330	35
	Total Premium		4,99,050	4,85,900	4,84,500	4,59,800	4,75,180	4,58,250	
	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	Yearly Premium			54,410	34,630	25,310	21,820	19,490	36	
	Total Premium			4,89,690	4,84,820	4,80,890	4,80,040	4,67,760		
	Maturity Value *			7,34,000	8,64,000	9,94,000	10,72,000	11,24,000		
37	Yearly Premium			61,400	36,950	26,480	22,990	20,660	37	
	Total Premium			4,91,200	4,80,350	4,76,640	4,82,790	4,75,180		
	Maturity Value *			7,08,000	8,38,000	9,68,000	10,46,000	10,98,000		
38	Yearly Premium			70,710	40,450	28,810	24,150	21,820	38	
	Total Premium			4,94,970	4,85,400	4,89,770	4,83,000	4,80,040		
	Maturity Value *			6,82,000	8,12,000	9,42,000	10,20,000	10,72,000		
39	Yearly Premium			83,510	45,100	29,970	25,310	22,990	39	
	Total Premium			5,01,060	4,96,100	4,79,520	4,80,890	4,82,790		
	Maturity Value *			6,56,000	7,86,000	9,16,000	9,94,000	10,46,000		
40	Yearly Premium			1,00,970	49,760	32,300	26,480	24,150	40	
	Total Premium			5,04,850	4,97,600	4,84,500	4,76,640	4,83,000		
	Maturity Value *			6,30,000	7,60,000	8,90,000	9,68,000	10,20,000		
41	Yearly Premium				55,580	34,630	28,810	25,310	41	
	Total Premium				5,00,220	4,84,820	4,89,770	4,80,890		
	Maturity Value *				7,34,000	8,64,000	9,42,000	9,94,000		
42	Yearly Premium				62,560	38,120	31,130	27,640	42	
	Total Premium				5,00,480	4,95,560	4,98,080	4,97,520		
	Maturity Value *				7,08,000	8,38,000	9,16,000	9,68,000		
43	Yearly Premium				71,870	41,610	33,460	28,810	43	
	Total Premium				5,03,090	4,99,320	5,01,900	4,89,770		
	Maturity Value *				6,82,000	8,12,000	8,90,000	9,42,000		
44	Yearly Premium				83,510	45,100	35,790	31,130	44	
	Total Premium				5,01,060	4,96,100	5,01,060	4,98,080		
	Maturity Value *				6,56,000	7,86,000	8,64,000	9,16,000		
45	Yearly Premium				1,00,970	49,760	38,120	33,460	45	
	Total Premium				5,04,850	4,97,600	4,95,560	5,01,900		
	Maturity Value *				6,30,000	7,60,000	8,38,000	8,90,000		
46	Yearly Premium					55,580	41,610	35,790	46	
	Total Premium					5,00,220	4,99,320	5,01,060		
	Maturity Value *					7,34,000	8,12,000	8,64,000		
47	Yearly Premium					63,730	46,270	39,280	47	
	Total Premium					5,09,840	5,08,970	5,10,640		
	Maturity Value *					7,08,000	7,86,000	8,38,000		
48	Yearly Premium					73,040	50,920	42,770	48	
	Total Premium					5,11,280	5,09,200	5,13,240		
	Maturity Value *					6,82,000	7,60,000	8,12,000		
49	Yearly Premium					84,680	56,740	46,270	49	
	Total Premium					5,08,080	5,10,660	5,08,970		
	Maturity Value *					6,56,000	7,34,000	7,86,000		
50	Yearly Premium					1,02,140	63,730	50,920	50	
	Total Premium					5,10,700	5,09,840	5,09,200		
	Maturity Value *					6,30,000	7,08,000	7,60,000		
51	Yearly Premium						75,370	60,230	51	
	Total Premium						5,27,590	5,42,070		
	Maturity Value *						6,82,000	7,34,000		
52	Yearly Premium						87,010	68,380	52	
	Total Premium						5,22,060	5,47,040		
	Maturity Value *						6,56,000	7,08,000		
53	Yearly Premium						1,03,300	76,530	53	
	Total Premium						5,16,500	5,35,710		
	Maturity Value *						6,30,000	6,82,000		
54	Yearly Premium	* PLI Yearly Premium & Bonus Table EA 5 Lakhs (without GST)							88,170	54
	Total Premium	(Ver 8 dated 22.09.2025)							5,29,020	
	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. 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)							6,56,000	
55	Yearly Premium								1,04,470	55
	Total Premium								5,22,350	
	Maturity Value *								6,30,000	