



Rural Postal Life Insurance (RPLI)

RPLI Premium & Bonus Table

(without GST)



(For RPLI EA Policy of Sum Assured Rs. 1 lakh (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	505	370	290	235	195	180	170	19
	Total Premium	96,960	93,240	90,480	87,420	84,240	84,240	83,640	
	Maturity Value *	1,76,800	2,00,800	2,24,800	2,48,800	2,72,800	2,87,200	2,96,800	
20	Monthly Premium	540	390	305	245	200	185	175	20
	Total Premium	97,200	93,600	91,500	88,200	84,000	84,360	84,000	
	Maturity Value *	1,72,000	1,96,000	2,20,000	2,44,000	2,68,000	2,82,400	2,92,000	
21	Monthly Premium	580	415	320	255	205	190	180	21
	Total Premium	97,440	94,620	92,160	88,740	83,640	84,360	84,240	
	Maturity Value *	1,67,200	1,91,200	2,15,200	2,39,200	2,63,200	2,77,600	2,87,200	
22	Monthly Premium	630	440	335	265	215	195	185	22
	Total Premium	98,280	95,040	92,460	89,040	85,140	84,240	84,360	
	Maturity Value *	1,62,400	1,86,400	2,10,400	2,34,400	2,58,400	2,72,800	2,82,400	
23	Monthly Premium	690	470	350	275	225	200	190	23
	Total Premium	99,360	95,880	92,400	89,100	86,400	84,000	84,360	
	Maturity Value *	1,57,600	1,81,600	2,05,600	2,29,600	2,53,600	2,68,000	2,77,600	
24	Monthly Premium	755	505	370	290	235	210	195	24
	Total Premium	99,660	96,960	93,240	90,480	87,420	85,680	84,240	
	Maturity Value *	1,52,800	1,76,800	2,00,800	2,24,800	2,48,800	2,63,200	2,72,800	
25	Monthly Premium	835	540	390	305	245	220	205	25
	Total Premium	1,00,200	97,200	93,600	91,500	88,200	87,120	86,100	
	Maturity Value *	1,48,000	1,72,000	1,96,000	2,20,000	2,44,000	2,58,400	2,68,000	
26	Monthly Premium	935	580	415	320	255	230	215	26
	Total Premium	1,00,980	97,440	94,620	92,160	88,740	88,320	87,720	
	Maturity Value *	1,43,200	1,67,200	1,91,200	2,15,200	2,39,200	2,53,600	2,63,200	
27	Monthly Premium	1,060	630	440	335	265	240	225	27
	Total Premium	1,01,760	98,280	95,040	92,460	89,040	89,280	89,100	
	Maturity Value *	1,38,400	1,62,400	1,86,400	2,10,400	2,34,400	2,48,800	2,58,400	
28	Monthly Premium	1,215	690	470	355	280	250	235	28
	Total Premium	1,02,060	99,360	95,880	93,720	90,720	90,000	90,240	
	Maturity Value *	1,33,600	1,57,600	1,81,600	2,05,600	2,29,600	2,44,000	2,53,600	
29	Monthly Premium	1,425	755	505	375	295	260	245	29
	Total Premium	1,02,600	99,660	96,960	94,500	92,040	90,480	91,140	
	Maturity Value *	1,28,800	1,52,800	1,76,800	2,00,800	2,24,800	2,39,200	2,48,800	
30	Monthly Premium	1,720	835	545	395	310	270	255	30
	Total Premium	1,03,200	1,00,200	98,100	94,800	93,000	90,720	91,800	
	Maturity Value *	1,24,000	1,48,000	1,72,000	1,96,000	2,20,000	2,34,400	2,44,000	
31	Monthly Premium		935	585	420	325	285	265	31
	Total Premium		1,00,980	98,280	95,760	93,600	92,340	92,220	
	Maturity Value *		1,43,200	1,67,200	1,91,200	2,15,200	2,29,600	2,39,200	
32	Monthly Premium		1,060	635	445	340	300	275	32
	Total Premium		1,01,760	99,060	96,120	93,840	93,600	92,400	
	Maturity Value *		1,38,400	1,62,400	1,86,400	2,10,400	2,24,800	2,34,400	
33	Monthly Premium		1,215	690	475	360	315	285	33
	Total Premium		1,02,060	99,360	96,900	95,040	94,500	92,340	
	Maturity Value *		1,33,600	1,57,600	1,81,600	2,05,600	2,20,000	2,29,600	
34	Monthly Premium		1,425	760	510	380	330	300	34
	Total Premium		1,02,600	1,00,320	97,920	95,760	95,040	93,600	
	Maturity Value *		1,28,800	1,52,800	1,76,800	2,00,800	2,15,200	2,24,800	
35	Monthly Premium		1,720	840	545	400	345	315	35
	Total Premium		1,03,200	1,00,800	98,100	96,000	95,220	94,500	
	Maturity Value *		1,24,000	1,48,000	1,72,000	1,96,000	2,10,400	2,20,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			940	590	425	365	330	36
	Total Premium			1,01,520	99,120	96,900	96,360	95,040	
	Maturity Value *			1,43,200	1,67,200	1,91,200	2,05,600	2,15,200	
37	Monthly Premium			1,060	640	455	385	350	37
	Total Premium			1,01,760	99,840	98,280	97,020	96,600	
	Maturity Value *			1,38,400	1,62,400	1,86,400	2,00,800	2,10,400	
38	Monthly Premium			1,220	695	485	410	370	38
	Total Premium			1,02,480	1,00,080	98,940	98,400	97,680	
	Maturity Value *			1,33,600	1,57,600	1,81,600	1,96,000	2,05,600	
39	Monthly Premium			1,430	765	515	435	390	39
	Total Premium			1,02,960	1,00,980	98,880	99,180	98,280	
	Maturity Value *			1,28,800	1,52,800	1,76,800	1,91,200	2,00,800	
40	Monthly Premium			1,725	845	555	460	415	40
	Total Premium			1,03,500	1,01,400	99,900	99,360	99,600	
	Maturity Value *			1,24,000	1,48,000	1,72,000	1,86,400	1,96,000	
41	Monthly Premium				945	600	490	440	41
	Total Premium				1,02,060	1,00,800	99,960	1,00,320	
	Maturity Value *				1,43,200	1,67,200	1,81,600	1,91,200	
42	Monthly Premium				1,070	650	525	465	42
	Total Premium				1,02,720	1,01,400	1,00,800	1,00,440	
	Maturity Value *				1,38,400	1,62,400	1,76,800	1,86,400	
43	Monthly Premium				1,230	710	565	495	43
	Total Premium				1,03,320	1,02,240	1,01,700	1,00,980	
	Maturity Value *				1,33,600	1,57,600	1,72,000	1,81,600	
44	Monthly Premium				1,440	775	610	530	44
	Total Premium				1,03,680	1,02,300	1,02,480	1,01,760	
	Maturity Value *				1,28,800	1,52,800	1,67,200	1,76,800	
45	Monthly Premium				1,735	860	660	570	45
	Total Premium				1,04,100	1,03,200	1,02,960	1,02,600	
	Maturity Value *				1,24,000	1,48,000	1,62,400	1,72,000	
46	Monthly Premium					960	720	615	46
	Total Premium					1,03,680	1,03,680	1,03,320	
	Maturity Value *					1,43,200	1,57,600	1,67,200	
47	Monthly Premium					1,085	790	670	47
	Total Premium					1,04,160	1,04,280	1,04,520	
	Maturity Value *					1,38,400	1,52,800	1,62,400	
48	Monthly Premium					1,245	870	725	48
	Total Premium					1,04,580	1,04,400	1,04,400	
	Maturity Value *					1,33,600	1,48,000	1,57,600	
49	Monthly Premium					1,455	970	795	49
	Total Premium					1,04,760	1,04,760	1,04,940	
	Maturity Value *					1,28,800	1,43,200	1,52,800	
50	Monthly Premium					1,750	1,095	880	50
	Total Premium					1,05,000	1,05,120	1,05,600	
	Maturity Value *					1,24,000	1,38,400	1,48,000	
51	Monthly Premium						1,301	1,044	51
	Total Premium						1,09,284	1,12,752	
	Maturity Value *						1,33,600	1,43,200	
52	Monthly Premium						1,502	1,166	52
	Total Premium						1,08,144	1,11,936	
	Maturity Value *						1,28,800	1,38,400	
53	Monthly Premium						1,779	1,319	53
	Total Premium						1,06,740	1,10,796	
	Maturity Value *						1,24,000	1,33,600	
54	Monthly Premium	* RPLI Premium & Bonus Table EA 1 Lakh (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 an RPLI EA Policy of Rs. 1,00,000/- is Rs. 4,800/-. 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)						1,520	54
	Total Premium							1,09,440	
	Maturity Value *							1,28,800	
55	Monthly Premium							1,796	55
	Total Premium							1,07,760	
	Maturity Value *							1,24,000	