



Rural Postal Life Insurance (RPLI)

RPLI Premium & Bonus Table

(without GST)



(For RPLI EA Policy of Sum Assured Rs. 10 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	5,050	3,700	2,900	2,350	1,950	1,800	1,700	19
	Total Premium	9,69,600	9,32,400	9,04,800	8,74,200	8,42,400	8,42,400	8,36,400	
	Maturity Value *	17,68,000	20,08,000	22,48,000	24,88,000	27,28,000	28,72,000	29,68,000	
20	Monthly Premium	5,400	3,900	3,050	2,450	2,000	1,850	1,750	20
	Total Premium	9,72,000	9,36,000	9,15,000	8,82,000	8,40,000	8,43,600	8,40,000	
	Maturity Value *	17,20,000	19,60,000	22,00,000	24,40,000	26,80,000	28,24,000	29,20,000	
21	Monthly Premium	5,800	4,150	3,200	2,550	2,050	1,900	1,800	21
	Total Premium	9,74,400	9,46,200	9,21,600	8,87,400	8,36,400	8,43,600	8,42,400	
	Maturity Value *	16,72,000	19,12,000	21,52,000	23,92,000	26,32,000	27,76,000	28,72,000	
22	Monthly Premium	6,300	4,400	3,350	2,650	2,150	1,950	1,850	22
	Total Premium	9,82,800	9,50,400	9,24,600	8,90,400	8,51,400	8,42,400	8,43,600	
	Maturity Value *	16,24,000	18,64,000	21,04,000	23,44,000	25,84,000	27,28,000	28,24,000	
23	Monthly Premium	6,900	4,700	3,500	2,750	2,250	2,000	1,900	23
	Total Premium	9,93,600	9,58,800	9,24,000	8,91,000	8,64,000	8,40,000	8,43,600	
	Maturity Value *	15,76,000	18,16,000	20,56,000	22,96,000	25,36,000	26,80,000	27,76,000	
24	Monthly Premium	7,550	5,050	3,700	2,900	2,350	2,100	1,950	24
	Total Premium	9,96,600	9,69,600	9,32,400	9,04,800	8,74,200	8,56,800	8,42,400	
	Maturity Value *	15,28,000	17,68,000	20,08,000	22,48,000	24,88,000	26,32,000	27,28,000	
25	Monthly Premium	8,350	5,400	3,900	3,050	2,450	2,200	2,050	25
	Total Premium	10,02,000	9,72,000	9,36,000	9,15,000	8,82,000	8,71,200	8,61,000	
	Maturity Value *	14,80,000	17,20,000	19,60,000	22,00,000	24,40,000	25,84,000	26,80,000	
26	Monthly Premium	9,350	5,800	4,150	3,200	2,550	2,300	2,150	26
	Total Premium	10,09,800	9,74,400	9,46,200	9,21,600	8,87,400	8,83,200	8,77,200	
	Maturity Value *	14,32,000	16,72,000	19,12,000	21,52,000	23,92,000	25,36,000	26,32,000	
27	Monthly Premium	10,600	6,300	4,400	3,350	2,650	2,400	2,250	27
	Total Premium	10,17,600	9,82,800	9,50,400	9,24,600	8,90,400	8,92,800	8,91,000	
	Maturity Value *	13,84,000	16,24,000	18,64,000	21,04,000	23,44,000	24,88,000	25,84,000	
28	Monthly Premium	12,150	6,900	4,700	3,550	2,800	2,500	2,350	28
	Total Premium	10,20,600	9,93,600	9,58,800	9,37,200	9,07,200	9,00,000	9,02,400	
	Maturity Value *	13,36,000	15,76,000	18,16,000	20,56,000	22,96,000	24,40,000	25,36,000	
29	Monthly Premium	14,250	7,550	5,050	3,750	2,950	2,600	2,450	29
	Total Premium	10,26,000	9,96,600	9,69,600	9,45,000	9,20,400	9,04,800	9,11,400	
	Maturity Value *	12,88,000	15,28,000	17,68,000	20,08,000	22,48,000	23,92,000	24,88,000	
30	Monthly Premium	17,200	8,350	5,450	3,950	3,100	2,700	2,550	30
	Total Premium	10,32,000	10,02,000	9,81,000	9,48,000	9,30,000	9,07,200	9,18,000	
	Maturity Value *	12,40,000	14,80,000	17,20,000	19,60,000	22,00,000	23,44,000	24,40,000	
31	Monthly Premium		9,350	5,850	4,200	3,250	2,850	2,650	31
	Total Premium		10,09,800	9,82,800	9,57,600	9,36,000	9,23,400	9,22,200	
	Maturity Value *		14,32,000	16,72,000	19,12,000	21,52,000	22,96,000	23,92,000	
32	Monthly Premium		10,600	6,350	4,450	3,400	3,000	2,750	32
	Total Premium		10,17,600	9,90,600	9,61,200	9,38,400	9,36,000	9,24,000	
	Maturity Value *		13,84,000	16,24,000	18,64,000	21,04,000	22,48,000	23,44,000	
33	Monthly Premium		12,150	6,900	4,750	3,600	3,150	2,850	33
	Total Premium		10,20,600	9,93,600	9,69,000	9,50,400	9,45,000	9,23,400	
	Maturity Value *		13,36,000	15,76,000	18,16,000	20,56,000	22,00,000	22,96,000	
34	Monthly Premium		14,250	7,600	5,100	3,800	3,300	3,000	34
	Total Premium		10,26,000	10,03,200	9,79,200	9,57,600	9,50,400	9,36,000	
	Maturity Value *		12,88,000	15,28,000	17,68,000	20,08,000	21,52,000	22,48,000	
35	Monthly Premium		17,200	8,400	5,450	4,000	3,450	3,150	35
	Total Premium		10,32,000	10,08,000	9,81,000	9,60,000	9,52,200	9,45,000	
	Maturity Value *		12,40,000	14,80,000	17,20,000	19,60,000	21,04,000	22,00,000	

Age at Entry		Age at Maturity							Age at Entry	
		35	40	45	50	55	58	60		
36	Monthly Premium			9,400	5,900	4,250	3,650	3,300	36	
	Total Premium			10,15,200	9,91,200	9,69,000	9,63,600	9,50,400		
	Maturity Value *			14,32,000	16,72,000	19,12,000	20,56,000	21,52,000		
37	Monthly Premium			10,600	6,400	4,550	3,850	3,500	37	
	Total Premium			10,17,600	9,98,400	9,82,800	9,70,200	9,66,000		
	Maturity Value *			13,84,000	16,24,000	18,64,000	20,08,000	21,04,000		
38	Monthly Premium			12,200	6,950	4,850	4,100	3,700	38	
	Total Premium			10,24,800	10,00,800	9,89,400	9,84,000	9,76,800		
	Maturity Value *			13,36,000	15,76,000	18,16,000	19,60,000	20,56,000		
39	Monthly Premium			14,300	7,650	5,150	4,350	3,900	39	
	Total Premium			10,29,600	10,09,800	9,88,800	9,91,800	9,82,800		
	Maturity Value *			12,88,000	15,28,000	17,68,000	19,12,000	20,08,000		
40	Monthly Premium			17,250	8,450	5,550	4,600	4,150	40	
	Total Premium			10,35,000	10,14,000	9,99,000	9,93,600	9,96,000		
	Maturity Value *			12,40,000	14,80,000	17,20,000	18,64,000	19,60,000		
41	Monthly Premium				9,450	6,000	4,900	4,400	41	
	Total Premium				10,20,600	10,08,000	9,99,600	10,03,200		
	Maturity Value *				14,32,000	16,72,000	18,16,000	19,12,000		
42	Monthly Premium				10,700	6,500	5,250	4,650	42	
	Total Premium				10,27,200	10,14,000	10,08,000	10,04,400		
	Maturity Value *				13,84,000	16,24,000	17,68,000	18,64,000		
43	Monthly Premium				12,300	7,100	5,650	4,950	43	
	Total Premium				10,33,200	10,22,400	10,17,000	10,09,800		
	Maturity Value *				13,36,000	15,76,000	17,20,000	18,16,000		
44	Monthly Premium				14,400	7,750	6,100	5,300	44	
	Total Premium				10,36,800	10,23,000	10,24,800	10,17,600		
	Maturity Value *				12,88,000	15,28,000	16,72,000	17,68,000		
45	Monthly Premium				17,350	8,600	6,600	5,700	45	
	Total Premium				10,41,000	10,32,000	10,29,600	10,26,000		
	Maturity Value *				12,40,000	14,80,000	16,24,000	17,20,000		
46	Monthly Premium					9,600	7,200	6,150	46	
	Total Premium					10,36,800	10,36,800	10,33,200		
	Maturity Value *					14,32,000	15,76,000	16,72,000		
47	Monthly Premium					10,850	7,900	6,700	47	
	Total Premium					10,41,600	10,42,800	10,45,200		
	Maturity Value *					13,84,000	15,28,000	16,24,000		
48	Monthly Premium					12,450	8,700	7,250	48	
	Total Premium					10,45,800	10,44,000	10,44,000		
	Maturity Value *					13,36,000	14,80,000	15,76,000		
49	Monthly Premium					14,550	9,700	7,950	49	
	Total Premium					10,47,600	10,47,600	10,49,400		
	Maturity Value *					12,88,000	14,32,000	15,28,000		
50	Monthly Premium					17,500	10,950	8,800	50	
	Total Premium					10,50,000	10,51,200	10,56,000		
	Maturity Value *					12,40,000	13,84,000	14,80,000		
51	Monthly Premium						13,010	10,440	51	
	Total Premium						10,92,840	11,27,520		
	Maturity Value *						13,36,000	14,32,000		
52	Monthly Premium						15,020	11,660	52	
	Total Premium						10,81,440	11,19,360		
	Maturity Value *						12,88,000	13,84,000		
53	Monthly Premium						17,790	13,190	53	
	Total Premium						10,67,400	11,07,960		
	Maturity Value *						12,40,000	13,36,000		
54	Monthly Premium	* RPLI Premium & Bonus Table EA 10 Lakhs (without GST) (Ver 8 dtd 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. 10,00,000/- is Rs. 48,000/-. 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)						15,200		54
	Total Premium							10,94,400		
	Maturity Value *							12,88,000		
55	Monthly Premium							17,960		55
	Total Premium							10,77,600		
	Maturity Value *							12,40,000		