
Ready Reckoner Tables for Post Office Schemes

POSB

PLI

SGB

Postage

Compiled by
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Internet Banking

to Post Office Saving Account Holders



For availing internet banking facility in POSB Account, contact your nearest Post Office.

Post Office Savings Bank Schemes Interest Rates & Maturity Values Table (w.e.f. 01.04.2026 to 30.06.2026)



Senior Citizen Savings Scheme	SCSS	8.2 %	5 Years
Sukanya Samriddhi Yojana Account	SSA	8.2 %	21 Years
National Savings Certificate	NSC	7.7 %	5 Years
Kisan Vikas Patra	KVP	7.5 %	9 Years 7 months
5 Year Time Deposit	5 TD	7.5 %	5 Years
Monthly Income Scheme	MIS	7.4 %	5 Years
Public Provident Fund	PPF	7.1 %	15 Years
3 Year Time Deposit	3 TD	7.1 %	3 Years
2 Year Time Deposit	2 TD	7.0 %	2 Years
1 Year Time Deposit	1 TD	6.9 %	1 Year
Recurring Deposit	RD	6.7 %	5 Years
Savings Account	SB	4.0 %	

MATURITY VALUES *

RD	For Deposit 100 x 60= 6,000, Interest 1,136.58, (After extension with deposit: 6 Year = 8871.09, 7 Year = 10724.75, 8 Year = 12705.77, 9 Year = 14822.89, 10 Year =17085.46)	Total 7136.58
1 TD	For Deposit 1,00,000, Yearly Interest 7080.60 x 1	Total 1,07,081
2 TD	For Deposit 1,00,000, Yearly Interest 7185.90 x 2	Total 1,14,372
3 TD	For Deposit 1,00,000, Yearly Interest 7291.29 x 3	Total 1,21,873
5 TD	For Deposit 1,00,000, Yearly Interest 7713.59 x 5	Total 1,38,568
MIS	For Deposit 1,00,000, Monthly Interest 616.67 x 60	Total 1,37,000
SCSS	For Deposit 1,00,000, Quarterly Interest 2,050 x 20	Total 1,41,000
MIS + RD	For Deposit 1,00,000, Interest 43,953.15	Total 1,43,953
SCSS + RD	For Deposit 1,00,000, Interest 48,728.76	Total 1,48,729
NSC	For Deposit 1,00,000, Interest on maturity 44,903.41	Total 1,44,903
KVP	For Deposit 1,00,000, Interest on maturity 1,00,000	Total 2,00,000
PPF *	Monthly 1000 x 15 years =1,80,000, Interest 15 yrs = 1,35,572	Total 3,15,572
SSA *	Monthly 1000 x 15 Years =1,80,000, Interest 21 yrs = 3,74,612	Total 5,54,612

*Maturity Values of schemes like SSA/PPF etc. may change as per further changes in Interest Rates.
<https://www.indiapost.gov.in/Financial/Pages/Content/Post-Office-Saving-Schemes.aspx>

Download India Post Mobile Banking app from Play Store.

Post Office Savings Bank (POSB)/SSA/PPF IFSC Code : IPOS000DOP

India Post Internet Banking Website: <https://ebanking.indiapost.gov.in>

FOR MORE DETAILS: CONTACT YOUR NEAREST POST OFFICE

India Post Toll Free Number/ IVR Facility : 1800-266-6868 (9 AM to 6 PM)

Compiled by Manu V R, DPM-I, Kottayam HO, Kottayam Division, Kerala – 686001 Mob 9496114743

Post Office Savings Account (SB)



(a) Who can open :-

- (i) a single adult
 - (ii) three adults only (Joint A or Joint B)
 - (iii) a guardian on behalf of minor
 - (iv) a guardian on behalf of person of unsound mind
 - (v) a minor above 10 years in his own name
- Only one account can be opened by an individual as a single account
 - Only one account can be opened in the name of minor/above 10 years of age (self)/person of unsound mind
 - In case of death of a Joint holder, the surviving holder will be the sole holder, if surviving holder already has single account in his/her name, Joint account have to be closed
 - Conversion of single to joint account or vice versa is not allowed
 - Nomination is mandatory at the time of opening of account
 - Minor after attaining majority has to submit fresh account opening form and KYC documents of his/her name at concerned Post Office for conversion of the in his/her name

(b) Deposit and Withdrawal: - All deposits/ withdrawals shall be in whole rupees only.

- (i) Minimum deposit amount: - Rs. 500 (subsequent deposit not less than 10 rupees)
- (ii) Minimum withdrawal amount: - Rs. 50
- (ii) Maximum deposit: - No maximum limit
- (iii) No withdrawal will be permitted which effect reducing of minimum balance Rs. 500
- (iv) In case account balance not raised to Rs. 500 at the end of financial year Rs. 50 will be deducted as Account Maintenance Fee and if account balance became Nil the account shall stands automatically closed

(c) Interest:-

- (i) 4% per annum w.e.f. 01.12.2011
- (ii) Interest will be calculated on the basis of minimum balance between 10th of the month and end of the month and allowed in whole rupees only
- (iii) No interest will be allowed in a month if balance between 10th and last day of the month falls below Rs. 500
- (iv) Interest shall be credited in account at the end of each Financial Year at the interest rate prescribed by Ministry of Finance
- (v) At the time of closure of account, interest will be paid up to the preceding month in which account is closed
- (vi) u/s 80TTA of the Income Tax Act, from all Savings Bank Accounts, interest up to Rs. 10,000 earned in a Financial Year is exempted from taxable Income

(d) Silent Account: -

- (i) If no deposit/withdrawal takes place in an account during continuous three financial years, the account shall be treated as silent/dormant
- (ii) Revival of such account can be done by submitting application along with fresh KYC documents and passbook at concerned Post Office

(e) Additional Facilities available on PO Savings Account :-

- To avail below facilities on your PO Savings Account, kindly download and submit respective form at concerned Post Office
- (i) Cheque book, ATM Card
 - (ii) ebanking/mobile banking
 - (iii) Aadhaar Seeding
 - (iv) Atal Pension Yojana (APY)
 - (v) Pradhan Mantri Suraksha Bima Yojana (PMSBY)
 - (vi) Pradhan Mantri Jeevan Jeevan Jyoti Bima Yojana (PMJJBY)
 - (vii) NEFT/ RTGS Facility

IndiaPost NetBanking and Mobile Banking

To enable IndiaPost (POSB) NetBanking and Mobile Banking,

- Contact your post office where your POSB account stands
- Update your CIF ID with aadhaar number, PAN number, mobile number & email ID
- Give request for enabling IndiaPost (POSB) NetBanking & Mobile Banking
- For Mobile Banking, install "IndiaPost Mobile Banking App" from Google Play Store
- For NetBanking, visit website <https://ebanking.indiapost.gov.in>

IndiaPost NetBanking

- Visit <https://ebanking.indiapost.gov.in>
- New User Activation
- Customer ID [CIF ID]
- Account ID [Account Number]
- Continue
- OTP
- Continue
- Set Two Passwords
 - 1) NetBanking Password (For Login)
 - 2) Transaction Password (For Transactions)
- Continue

IndiaPost Mobile Banking

- Google Play Store
- Download IndiaPost Mobile Banking App
- Open
- In the login screen, activate Mobile Banking
- User Name [CIF ID]
- DOB [Date of Birth]
- Mobile Number [Mobile Number]
- CIF ID [CIF ID]
- Activate

Steps for RD/TD Closure through IndiaPost NetBanking

- Login
- Net Banking
- General Services
- Service Requests
- New Request
- Ok
- Select request type as RD/TD closure
- Ok
- Type of Deposit [RD/TD]
- Go
- Deposit Account Select [RD/TD Account]
- Credit Account Select [SB Account]
- Submit Online
- Enter transaction password
- Ok

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- RD/TD/NSC/KVP A/c Opening
- RD/TD/NSC/KVP Closure/
Premature closure (only through NetBanking)
- Pay PLI/RPLI Premium

For complaints or queries,
contact **1800-425-2440** or write to
dopebanking@indiapost.gov.in

Senior Citizen Savings Scheme (SCSS)



(a) Who can open:-

- (i) An individual above 60 years of age.
- (ii) Retired Civilian Employees above 55 years of age and below 60 years of age, subject to condition that investment to be made within 3 month of receipt of retirement benefits.
- (iii) Retired Defense Employees above 50 years of age and below 60 years of age, subject to condition that investment to be made within 3 month of receipt of retirement benefits.
- (iv) Account can be opened as individual capacity or jointly with spouse only.
- (v) The whole amount of deposit in a joint account shall be attributable to the first account holder only.

(b) Deposit:-

- (i) Minimum deposit shall be Rs. 1000 and in multiple of 1000, subject to maximum limit up to Rs. 30 lakh in all SCSS accounts opened by an individual.
- (ii) In case any excess deposit made in SCSS account, excess amount will be refunded immediately to the depositor and only PO Savings Account Interest rate will be applicable from the date of excess deposit to the date of refund.
- (iii) Investment under this scheme qualifies for the benefit of section 80C of Income Tax Act, 1961.

(c) Interest:-

- (i) From 01.01.2024, Interest Rate for Senior Citizen Savings Scheme (SCSS) is 8.2% per annum. Interest shall be payable on quarterly basis and applicable from the date of deposit to 31st March/ 30th June/ 30th September/ 31st December.
- (ii) If the interest payable every quarter is not claimed by an account holder, such interest shall not earn additional interest.
- (iii) Interest can be drawn through auto credit into savings account standing at same post office, or ECS. In case of SCSS account at CBS Post offices, monthly interest can be credited into savings account standing at any CBS Post Offices.
- (iv) Interest is taxable if total interest in all SCSS accounts exceeds Rs.50,000/- in a financial year and TDS at the prescribed rate shall be deducted from the total interest paid. No TDS will be deducted if form 15 G/15H is submitted and accrued interest is not above prescribed limit.

(d) Premature Closure:-

- (i) Account can be prematurely closed any time after date of opening.
- (ii) If account closed before 1 year, no interest will be payable and if any interest paid in account shall be recovered from principle.
- (iii) If account closed after 1 year but before 2 year from the date of opening, an amount equal to 1.5 % will be deducted from principal amount.
- (iv) If account closed after 2 year but before 5 year from the date of opening, an amount equal to 1 % will be deducted from principal amount.
- (v) Extended account can be closed after the expiry of one year from the date of extension of the account without any deduction. Extended account can be closed before one year subjected to the deduction of 1% of the deposit amount.

(e) Account closure on maturity:-

- (i) Account may be closed after 5 year from the date of opening by submitting prescribed application form with passbook at concerned Post Office.
- (ii) In case of death of account holder, from the date of death, account shall earn interest at the rate of PO Savings Account.
- (iii) In case spouse is a joint holder or a sole nominee, account can be continued till maturity if spouse is eligible to open SCSS account and not have another SCSS Account.

(f) Extension of Account:-

- (i) Account holder may extend the account for block period for 3 years from the date of maturity irrespective of number of times till the death of the depositor by submitting prescribed form with passbook at concerned post office.
- (ii) Account can be extended within 1 year of maturity.
- (iii) Extended account shall earn interest at the rate applicable on the date of maturity.

Senior Citizen Savings Scheme (SCSS) Interest Rates & Maturity Values Table (w.e.f. 01.04.2026 to 30.06.2026)



Interest Table SCSS only & Interest Table SCSS+RD Combined
SCSS Interest Rate 8.2 %, RD Interest Rate 6.7 %

SCSS Deposit	Quarterly Interest	Total SCSS Interest	Total Benefit SCSS Only	RD Monthly Denomination	RD Interest	Total Benefit SCSS + RD Combined
1,000	21	420	1,420	-	-	1,420
2,000	41	820	2,820	-	-	2,820
3,000	62	1,240	4,240	-	-	4,240
4,000	82	1,640	5,640	-	-	5,640
5,000	103	2,060	7,060	-	-	7,060
10,000	205	4,100	14,100	-	-	14,100
20,000	410	8,200	28,200	130	1,478	29,678
30,000	615	12,300	42,300	200	2,273	44,573
40,000	820	16,400	56,400	270	3,069	59,469
50,000	1,025	20,500	70,500	340	3,864	74,364
75,000	1,538	30,760	1,05,760	510	5,797	1,11,557
1,00,000	2,050	41,000	1,41,000	680	7,729	1,48,729
1,50,000	3,075	61,500	2,11,500	1,020	11,593	2,23,093
2,00,000	4,100	82,000	2,82,000	1,360	15,458	2,97,458
2,50,000	5,125	1,02,500	3,52,500	1,700	19,322	3,71,822
3,00,000	6,150	1,23,000	4,23,000	2,050	23,300	4,46,300
3,50,000	7,175	1,43,500	4,93,500	2,390	27,164	5,20,664
4,00,000	8,200	1,64,000	5,64,000	2,730	31,029	5,95,029
4,50,000	9,225	1,84,500	6,34,500	3,070	34,893	6,69,393
5,00,000	10,250	2,05,000	7,05,000	3,410	38,757	7,43,757
6,00,000	12,300	2,46,000	8,46,000	4,100	46,600	8,92,600
7,00,000	14,350	2,87,000	9,87,000	4,780	54,329	10,41,329
7,50,000	15,375	3,07,500	10,57,500	5,120	58,193	11,15,693
8,00,000	16,400	3,28,000	11,28,000	5,460	62,057	11,90,057
9,00,000	18,450	3,69,000	12,69,000	6,150	69,900	13,38,900
10,00,000	20,500	4,10,000	14,10,000	6,830	77,629	14,87,629
12,50,000	25,625	5,12,500	17,62,500	8,540	97,064	18,59,564
15,00,000	30,750	6,15,000	21,15,000	10,250	1,16,500	22,31,500
17,50,000	35,875	7,17,500	24,67,500	11,950	1,35,822	26,03,322
20,00,000	41,000	8,20,000	28,20,000	13,660	1,55,257	29,75,257
22,50,000	46,125	9,22,500	31,72,500	15,370	1,74,693	33,47,193
25,00,000	51,250	10,25,000	35,25,000	17,080	1,94,128	37,19,128
27,50,000	56,375	11,27,500	38,77,500	18,790	2,13,564	40,91,064
30,00,000	61,500	12,30,000	42,30,000	20,500	2,32,999	44,62,999

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Compiled by Manu V R, DPM-I, Kottayam HO, Kottayam Division, Kerala – 686001 Mob 9496114743

Monthly Income Scheme (MIS)



- **(a) Who can open:-**

- (i) a single adult
- (ii) Joint Account (up to 3 adults) (Joint A or Joint B)
- (iii) a guardian on behalf of minor/ person of unsound mind
- (iv) a minor above 10 years in his own name.

- **(b) Deposit:-**

- (i) Account can be opened with minimum of Rs. 1000 and in multiple of Rs. 1000.
- (ii) A maximum of Rs. 9 lakh can be deposited in a single account and 15 lakh in Joint account.
- (iii) In a joint account, all the joint holders shall have equal share in investment.
- (iv) Deposits/shares in all MIS accounts opened by an individual shall not exceed Rs. 9 lakh.
- (iv) Limit for account opened on behalf of a minor as guardian shall be separate.
- (v) For calculation of share of an individual in joint account, each joint holder have equal share in each joint account.

- **(c) Interest:-**

- (i) From 01.01.2024, interest rate is 7.4 % per annum payable monthly.
- (ii) Interest shall be payable on completion of a month from the date of opening and so on till maturity.
- (iii) If the interest payable every month is not claimed by the account holder such interest shall not earn any additional interest.
- (iv) In case any excess deposit made by the depositor, the excess deposit will be refunded back and only PO Savings Account interest will be applicable from the date of opening of account to the date of refund.
- (v) Interest can be drawn through auto credit into savings account standing at same post office, or ECS. In case of MIS account at CBS Post offices, monthly interest can be credited into savings account standing at any CBS Post Offices.
- (vi) Interest is taxable in the hand of depositor.

- **(d) Pre-mature closure of account:-**

- (i) No deposit shall be withdrawn before the expiry of 1 year from the date of deposit.
- (ii) If account is closed after 1 year and before 3 year from the date of account opening, a deduction equal to 2% from the principal will be deducted and remaining amount will be paid.
- (iii) If account closed after 3 year and before 5 year from the date of account opening, a deduction equal to 1% from the principal will be deducted and remaining amount will be paid.
- (iv) Account can be prematurely closed by submitting prescribed application form with pass book at concerned Post Office.

- **(e) Maturity:-**

- (i) Account may be closed on expiry of 5 years from the date of opening by submitting prescribed application form with pass book at concerned Post Office.
- (ii) In case the account holder dies before the maturity, the account may be closed and amount will be refunded to nominee/legal heirs. Interest will be paid up to the preceding month, in which refund is made.

Monthly Income Scheme (MIS)

Interest Rates & Maturity Values Table

(w.e.f. 01.04.2026 to 30.06.2026)



Interest Table MIS only & Interest Table MIS+RD Combined
 MIS Interest Rate 7.4 %, RD Interest Rate 6.7 %

MIS Deposit	Monthly Interest	Total MIS Interest	Total Benefit MIS Only	RD Monthly Denomination	RD Interest	Total Benefit MIS + RD Combined
1,000	6	360	1,360	-	-	1,360
2,000	12	720	2,720	-	-	2,720
3,000	19	1,140	4,140	-	-	4,140
4,000	25	1,500	5,500	-	-	5,500
5,000	31	1,860	6,860	-	-	6,860
10,000	62	3,720	13,720	-	-	13,720
20,000	123	7,380	27,380	120	1,364	28,744
30,000	185	11,100	41,100	180	2,046	43,146
40,000	247	14,820	54,820	240	2,728	57,548
50,000	308	18,480	68,480	300	3,410	71,890
60,000	370	22,200	82,200	370	4,205	86,405
70,000	432	25,920	95,920	430	4,887	1,00,807
80,000	493	29,580	1,09,580	490	5,569	1,15,149
90,000	555	33,300	1,23,300	550	6,251	1,29,551
1,00,000	617	37,020	1,37,020	610	6,933	1,43,953
1,50,000	925	55,500	2,05,500	920	10,457	2,15,957
2,00,000	1,233	73,980	2,73,980	1,230	13,980	2,87,960
2,50,000	1,542	92,520	3,42,520	1,540	17,503	3,60,023
3,00,000	1,850	1,11,000	4,11,000	1,850	21,027	4,32,027
3,50,000	2,158	1,29,480	4,79,480	2,150	24,437	5,03,917
4,00,000	2,467	1,48,020	5,48,020	2,460	27,960	5,75,980
4,50,000	2,775	1,66,500	6,16,500	2,770	31,483	6,47,983
5,00,000	3,083	1,84,980	6,84,980	3,080	35,007	7,19,987
6,00,000	3,700	2,22,000	8,22,000	3,700	42,054	8,64,054
7,00,000	4,317	2,59,020	9,59,020	4,310	48,987	10,08,007
7,50,000	4,625	2,77,500	10,27,500	4,620	52,510	10,80,010
8,00,000	4,933	2,95,980	10,95,980	4,930	56,034	11,52,014
9,00,000	5,550	3,33,000	12,33,000	5,550	63,080	12,96,080
10,00,000	6,167	3,70,020	13,70,020	6,160	70,014	14,40,034
11,00,000	6,783	4,06,980	15,06,980	6,780	77,060	15,84,040
12,00,000	7,400	4,44,000	16,44,000	7,400	84,107	17,28,107
13,00,000	8,017	4,81,020	17,81,020	8,010	91,040	18,72,060
14,00,000	8,633	5,17,980	19,17,980	8,630	98,087	20,16,067
15,00,000	9,250	5,55,000	20,55,000	9,250	1,05,134	21,60,134

FOR MORE DETAILS: CONTACT YOUR NEAREST POST OFFICE

India Post Toll Free Number/ IVR Facility : 1800-266-6868 (9 AM to 6 PM)

Compiled by Manu V R, DPM-I, Kottayam HO, Kottayam Division, Kerala – 686001 Mob 9496114743

National Savings Certificates (NSC)



Scheme	Interest payable, Rates, Periodicity etc.
5 Years National Savings Certificate (VIII Issue)	From 01.01.2024, interest rate:- 7.7 % compounded annually but payable at maturity.

Salient features

(a) Who can open :-

- (i) a single adult
- (ii) Joint Account (up to 3 adults)
- (iii) a guardian on behalf of minor or on behalf of person of unsound mind
- (iv) a minor above 10 years in his own name.

(b) Deposit:-

- (i) Minimum Rs. 1000 and in multiple of Rs. 100. No maximum limit.
- (ii) Any number of accounts can be opened under the scheme.
- (iii) Deposits qualify for deduction under section 80C of Income Tax Act.

(c) Maturity:-

- -> The deposit shall mature on completion of five years from the date of the deposit.

(d) Pledging of account:-

- (i) NSC may be pledged or transferred as security, by submitting prescribed application form at concerned Post Office supported with acceptance letter from the pledgee.

- (ii) Transfer/pledging can be made to the following authorities.

- -> The President of India/Governor of the State.
- -> RBI/Scheduled Bank/Co-operative Society/Co-operative Bank.
- -> Corporation (public/private)/Govt. Company/Local Authority.
- -> Housing finance company.

(e) Premature closure:-

- > NSC may not be prematurely closed before 5 years except the following conditions :-

- (i) On the death of a single account, or any or all the account holders in a joint account
- (ii) On forfeiture by a pledgee being a Gazetted officer.
- (iii) On order by court.

(f) Transfer of account from one person to another person.:-

- > NSC may be transferred from one person to another person on the following conditions only.

- (i) On the death of account holder to nominee/legal heirs.
- (ii) On the death of account holder to joint holder(s).
- (ii) On order by the court.
- (iii) On pledging of account to the specified authority.

National Savings Certificate (NSC) Interest Rates & Maturity Values Table (w.e.f. 01.04.2026 to 30.06.2026)



Period: 5 Years, Interest Rate: 7.7 %

NSC Deposit	NSC Interest	NSC Maturity Value
1,000	449	1,449
2,000	898	2,898
3,000	1,347	4,347
4,000	1,796	5,796
5,000	2,245	7,245
10,000	4,490	14,490
20,000	8,981	28,981
30,000	13,471	43,471
40,000	17,961	57,961
50,000	22,452	72,452
60,000	26,942	86,942
70,000	31,432	1,01,432
80,000	35,923	1,15,923
90,000	40,413	1,30,413
1,00,000	44,903	1,44,903
1,50,000	67,355	2,17,355
2,00,000	89,807	2,89,807
2,50,000	1,12,259	3,62,259
3,00,000	1,34,710	4,34,710
3,50,000	1,57,162	5,07,162
4,00,000	1,79,614	5,79,614
4,50,000	2,02,065	6,52,065
5,00,000	2,24,517	7,24,517
6,00,000	2,69,420	8,69,420
7,00,000	3,14,324	10,14,324
7,50,000	3,36,776	10,86,776
8,00,000	3,59,227	11,59,227
9,00,000	4,04,131	13,04,131
10,00,000	4,49,034	14,49,034
11,00,000	4,93,938	15,93,938
12,00,000	5,38,841	17,38,841
13,00,000	5,83,744	18,83,744
14,00,000	6,28,648	20,28,648
15,00,000	6,73,551	21,73,551

FOR MORE DETAILS: CONTACT YOUR NEAREST POST OFFICE

India Post Toll Free Number/ IVR Facility : 1800-266-6868 (9 AM to 6 PM)

Compiled by Manu V R, DPM-I, Kottayam HO, Kottayam Division, Kerala – 686001 Mob 9496114743

Sukanya Samriddhi Account (SSA)



(a) Who can open account:-

- (i) By the guardian in the name of girl child below the age of 10 years.
- (ii) Only one account can be opened in India either in Post Office or in any bank in the name of a girl child.
- (iii) This account can be opened for maximum of two girls in a family. Provided in case of twins/triplets girls birth more than two accounts can be opened.

(b) Deposits:-

- (i) Account can be opened with minimum initial deposit Rs. 250.
- (ii) Minimum deposit in a FY is Rs. 250 and maximum deposit can be made up to Rs. 1.50 lakh (in multiple of Rs.50) in a FY in lumpsum or in multiple instalments. No limit on number of deposits either in a month or in a Financial year.
- (iii) Deposit can be made maximum up to completion of 15 years from the date of opening.
- (iv) If minimum deposit Rs. 250 is not deposited in a account in a FY, the account shall be treated at defaulted account.
- (v) Defaulted account can be revived before completion of 15 years from the date of opening of account by paying minimum Rs. 250 + Rs. 50 default for each defaulted year.
- (vi) Deposits qualify for deduction under section 80C of Income Tax Act.

(c) Interest:-

- (i) The account will earn the prescribed rate notified by Ministry of Finance on quarterly basis. Rate of interest 8.2% Per Annum (with effect from 01.01.2024), calculated on yearly basis, Yearly compounded.
- (ii) The interest shall be calculated for the calendar month on the lowest balance in the account between the close of the fifth day and the end of the month.
- (iii) Interest shall be credited to the account at the end of each Financial year.
- (iii) Interest shall be credited to the account at the end of each FY where account stands at the end of FY. (i.e. in case of transfer of account from Bank to PO or vice versa)
- (iv) Interest earned is tax free under Income Tax Act.

(d) Operation of Account:-

- (i) Account will be operated by the guardian till the girl child attains the age of majority (i.e. 18 years).

(e) Withdrawal:-

- (i) Withdrawal may be taken from account after girl child attains age of 18 or passed 10th standard.
- (ii) withdrawal may be taken up to 50% of balance available at the end of preceding F.Y.
- (iii) withdrawal may be made in one lump sum or in installments, not exceeding one per year, for a maximum of five years, subject to the ceiling specified and subject to actual requirement of fee/other charges.

(f) Premature closure:-

- (i) Account may be prematurely closed after 5 years of account opening on the following conditions:
 - -> On the death of account holder. (from date of death to date of payment PO Savings Account interest rate will be applicable).
 - -> On extreme compassionate grounds
- (i) Life threatening decease of a/c holder.
- (ii) Death of the guardian by whom account operated.
- (iii) Complete documentation and application required for such closure.
- (vi) For premature closure of account submit prescribed application form along with pass book at concerned Post Office.

(g) Closure on maturity:-

- (i) After 21 years from the date of account opening.
- (ii) Or at the time of marriage of girl child after attaining age of 18years.(1 month before or 3 month after date of marriage).

Sukanya Samriddhi Yojana (SSA)

Interest Rates & Maturity Values Table

(w.e.f. 01.04.2026 to 30.06.2026) @ 8.2 %



Monthly Deposit for 15 years	Total Deposit for 15 Years	Total Interest for 21 years	Maturity Value after 21 Years
500	90,000	1,87,306	2,77,306
1,000	1,80,000	3,74,612	5,54,612
1,500	2,70,000	5,61,917	8,31,917
2,000	3,60,000	7,49,223	11,09,223
2,500	4,50,000	9,36,529	13,86,529
3,000	5,40,000	11,23,835	16,63,835
3,500	6,30,000	13,11,140	19,41,140
4,000	7,20,000	14,98,446	22,18,446
4,500	8,10,000	16,85,752	24,95,752
5,000	9,00,000	18,73,058	27,73,058
5,500	9,90,000	20,60,363	30,50,363
6,000	10,80,000	22,47,669	33,27,669
6,500	11,70,000	24,34,975	36,04,975
7,000	12,60,000	26,22,281	38,82,281
7,500	13,50,000	28,09,586	41,59,586
8,000	14,40,000	29,96,892	44,36,892
8,500	15,30,000	31,84,198	47,14,198
9,000	16,20,000	33,71,504	49,91,504
9,500	17,10,000	35,58,809	52,68,809
10,000	18,00,000	37,46,115	55,46,115
10,500	18,90,000	39,33,421	58,23,421
11,000	19,80,000	41,20,727	61,00,727
11,500	20,70,000	43,08,032	63,78,032
12,000	21,60,000	44,95,338	66,55,338
12,500	22,50,000	46,82,644	69,32,644

Yearly Deposit in April for 15 years	Total Deposit for 15 Years	Total Interest for 21 years	Maturity Value after 21 Years
10,000	1,50,000	3,28,808	4,78,808
20,000	3,00,000	6,57,615	9,57,615
30,000	4,50,000	9,86,423	14,36,423
40,000	6,00,000	13,15,231	19,15,231
50,000	7,50,000	16,44,038	23,94,038
60,000	9,00,000	19,72,846	28,72,846
70,000	10,50,000	23,01,654	33,51,654
80,000	12,00,000	26,30,461	38,30,461
90,000	13,50,000	29,59,269	43,09,269
1,00,000	15,00,000	32,88,077	47,88,077
1,10,000	16,50,000	36,16,884	52,66,884
1,20,000	18,00,000	39,45,692	57,45,692
1,30,000	19,50,000	42,74,500	62,24,500
1,40,000	21,00,000	46,03,307	67,03,307
1,50,000	22,50,000	49,32,115	71,82,115

FOR MORE DETAILS: CONTACT YOUR NEAREST POST OFFICE

India Post Toll Free Number/ IVR Facility : 1800-266-6868 (9 AM to 6 PM)

Compiled by Manu V R, DPM-I, Kottayam HO, Kottayam Division, Kerala – 686001 Mob 9496114743

15 year Public Provident Fund Account (PPF)



(a) Who can open:-

- (i) a single adult by a resident Indian.
 - (ii) a guardian on behalf of minor/ person of unsound mind .
- Only one account can be opened all across the country either in Post Office or any Bank.

(b) Deposit:-

- (i) Minimum deposit Rs. 500 in a Financial Year and Maximum deposit is Rs. 1.50 lakh in a FY
- (ii) Maximum limit of Rs. 1.50 lakh shall be inclusive of the deposits made in his/her own account and in the account opened on behalf of minor.
- (iii) Amount can be deposited in any number of instalments in a FY in multiple of Rs. 50 and maximum up to Rs. 1.50 lakh.
- (iv) Account can be opened by cash/cheque and in case of cheque the date of realization of cheque in Govt. account shall be date of opening of account/subsequent deposit in account.
- (v) Deposits qualify for deduction under section 80C of Income Tax Act.

(c) Discontinuation of account:-

- (i) If in any financial year, minimum deposit of Rs.500/- is not made, the said PPF account shall become discontinued.
- (ii) Loan/withdrawal facility is not available on discontinued accounts.
- (iii) Discontinued account can be revived by the depositor before maturity of the account by deposit minimum subscription (i.e. Rs. 500) + Rs. 50 s default fee for each defaulted year.
- (iv) The total deposit in a year, shall be inclusive of deposits made in respect of years of default of previous financial years.

(d) Interest:-

- (i) Interest shall be applicable as notified by Ministry of Finance on quarterly basis. From 01.01.2024, Interest Rate for PPF is 7.1 % per annum (compounded yearly).
- (ii) The interest shall be calculated for the calendar month on the lowest balance in the account between the close of the fifth day and the end of the month.
- (iii) Interest shall be credited to the account at the end of each Financial year.
- (iv) Interest earned is tax free under Income Tax Act.

(e) Loan:-

- (i) Loan can be taken after the expiry of one year from the end of the FY in which the initial subscription was made. (i.e. A/c open during 2010-11, loan can be taken in 2012-13).
- (ii) Loan can be taken before expiry of five years from the end of the year in which the initial subscription was made.

(f) Withdrawal:-

- (i) A subscriber can take 1 withdrawal during a financial after five years excluding year of account opening. (if account open during 2010-11 the withdrawal can be taken during or after 2016-17)
- (ii) Amount of withdrawal can be taken up to 50% of balance at the credit at the end of 4th preceding year or at the end of preceding year, whichever is lower. (i.e. withdrawal can be taken in 2016-17, up to 50% of balance as on 31.03.2013 or 31.03.2016 whichever is lower).

(g) Maturity:-

- (i) Account will be maturity after 15 F.Y. years excluding FY of account opening.
- (ii) On maturity depositor has the following options:-
 - (a) Can take maturity payment by submitting account closure form along with passbook at concerned Post Office
 - (b) Can retain maturity value in his/her account further without deposit, the PPF interest rate will be applicable and payment can be taken any time or can take 1 withdrawal in each FY.
 - (c) Can extend his/her account for further block of 5 years and so on (within one years of maturity) by submitting prescribed extension form at concerned Post Office.
(Discontinued account cannot be extended).
 - (d) In extended account with deposits, 1 withdrawal can be taken in each FY subject to maximum limit 60% of balance credit at the time of maturity in the block of 5 years.

Public Provident Fund (PPF)

Interest Rates & Maturity Values Table

(w.e.f. 01.04.2026 to 30.06.2026) @ 7.1 %



Monthly Deposit for 15 years	Total Deposit for 15 Years	Total Interest for 15 years	Maturity Value after 15 Years
500	90,000	67,785	1,57,785
1,000	1,80,000	1,35,572	3,15,572
1,500	2,70,000	2,03,353	4,73,353
2,000	3,60,000	2,71,135	6,31,135
2,500	4,50,000	3,38,918	7,88,918
3,000	5,40,000	4,06,704	9,46,704
3,500	6,30,000	4,74,487	11,04,487
4,000	7,20,000	5,42,273	12,62,273
4,500	8,10,000	6,10,054	14,20,054
5,000	9,00,000	6,77,841	15,77,841
5,500	9,90,000	7,45,619	17,35,619
6,000	10,80,000	8,13,406	18,93,406
6,500	11,70,000	8,81,192	20,51,192
7,000	12,60,000	9,48,975	22,08,975
7,500	13,50,000	10,16,757	23,66,757
8,000	14,40,000	10,84,545	25,24,545
8,500	15,30,000	11,52,330	26,82,330
9,000	16,20,000	12,20,115	28,40,115
9,500	17,10,000	12,87,895	29,97,895
10,000	18,00,000	13,55,680	31,55,680
10,500	18,90,000	14,23,466	33,13,466
11,000	19,80,000	14,91,248	34,71,248
11,500	20,70,000	15,59,031	36,29,031
12,000	21,60,000	16,26,820	37,86,820
12,500	22,50,000	16,94,600	39,44,600

Yearly Deposit in April for 15 years	Total Deposit for 15 Years	Total Interest for 15 years	Maturity Value after 15 Years
10,000	1,50,000	1,21,214	2,71,214
20,000	3,00,000	2,42,428	5,42,428
30,000	4,50,000	3,63,642	8,13,642
40,000	6,00,000	4,84,856	10,84,856
50,000	7,50,000	6,06,070	13,56,070
60,000	9,00,000	7,27,284	16,27,284
70,000	10,50,000	8,48,498	18,98,498
80,000	12,00,000	9,69,712	21,69,712
90,000	13,50,000	10,90,926	24,40,926
1,00,000	15,00,000	12,12,139	27,12,139
1,10,000	16,50,000	13,33,353	29,83,353
1,20,000	18,00,000	14,54,567	32,54,567
1,30,000	19,50,000	15,75,781	35,25,781
1,40,000	21,00,000	16,96,995	37,96,995
1,50,000	22,50,000	18,18,209	40,68,209

FOR MORE DETAILS: CONTACT YOUR NEAREST POST OFFICE

India Post Toll Free Number/ IVR Facility : 1800-266-6868 (9 AM to 6 PM)

Compiled by Manu V R, DPM-I, Kottayam HO, Kottayam Division, Kerala – 686001 Mob 9496114743

5-Year Recurring Deposit Account (RD)



(a) Who can open :-

- (i) a single adult
- (ii) Joint Account (up to 3 adults) (Joint A or Joint B)
- (iii) a guardian on behalf of minor
- (iv) a guardian on behalf of person of unsound mind
- (v) a minor above 10 years in his own name.

Note:- Any number of accounts can be opened.

(b) Interest Payable: From 01.01.2024, 6.7 % per annum (quarterly compounded)

(c) Deposits :-

- (i) Account can be opened by cash/cheque and in case of cheque the date of deposit shall be date of clearance of cheque.
- (ii) Minimum Amount for monthly deposit is Rs. 100 and above minimum in multiple of Rs. 10. No maximum limit.
- (iii) Subsequent deposit shall be made up to 15th day of month, if account is opened up to 15th of a calendar month. Subsequent deposit shall be made up to last working day of month, if account is opened between 16th day and last working day of a calendar month.

(d) Default :-

- (i) If subsequent deposit is not made up to the prescribed day for a month, a default is charged for each defaulted month, default @ 1 rupee shall be charged for 100 rupee denomination account (proportionate amount for other denomination) shall be charged.
- (ii) After 4 regular defaults, the account becomes discontinued and can be revived within two months from 4th default but if the account is not revived within this period, no further deposit can be made in such account and account became discontinued.

(e) Advance deposit :-

- (ii) Rebate on advance deposit of at least 6 instalments (inclusive of month of deposit), for Rs. 100 denomination rebate Rs. 10 for 6 month , Rs. 40 for 12 month

(f) Loan :-

- (i) After 12 instalments deposited and account is continued for 1 year not discontinued depositor may avail loan facility up to 50% of the balance credit in the account.
- (ii) Loan can be repaid in one lump-sum or in equal monthly instalments.
- (iii) Interest on loan will be applicable as 2% + RD interest rate applicable to the RD account.

(g) Premature Closure :-

- (i) RD Account can be closed prematurely after 3 years from the date of account opening by submitting prescribed application form at concerned Post Office.
- (ii) PO Savings Account interest rate will be applicable if the account is closed prematurely even one day before maturity.

(h) Maturity :-

- (i) 5 years (60 monthly deposits) from the date of opening.
- (ii) Account can be extended for further 5 years by giving application at concerned Post Office. Interest rate applicable during extension will be the interest rate at which account was originally opened.
- (iii) Extended account can be closed any time during the period of extension. For completed years, RD interest rate will be applicable and for period less than a year, PO Savings Account interest rate will be applicable.
- (iv) RD account can be retained up to 5 years from the date of maturity without deposit also.

Recurring Deposit (RD)

Interest Rates & Maturity Values Table

(w.e.f. 01.04.2026 to 30.06.2026) @ 6.7 %



RD Monthly Deposit Amount	Total Deposit in 5 Years (ie. 60 Months)	Maturity Value (with Deposits) after					
		5 Years (ie. 60 Months)	6 Years (ie. 72 Months)	7 Years (ie. 84 Months)	8 Years (ie. 96 Months)	9 Years (ie. 108 Months)	10 Years (ie. 120 Months)
100	6,000	7,137	8,871	10,725	12,706	14,823	17,085
200	12,000	14,273	17,742	21,450	25,412	29,646	34,171
250	15,000	17,841	22,178	26,812	31,764	37,057	42,714
300	18,000	21,410	26,613	32,174	38,117	44,469	51,256
400	24,000	28,546	35,484	42,899	50,823	59,292	68,342
500	30,000	35,683	44,355	53,624	63,529	74,114	85,427
600	36,000	42,819	53,227	64,349	76,235	88,937	1,02,513
700	42,000	49,956	62,098	75,073	88,940	1,03,760	1,19,598
750	45,000	53,524	66,533	80,436	95,293	1,11,172	1,28,141
800	48,000	57,093	70,969	85,798	1,01,646	1,18,583	1,36,684
900	54,000	64,229	79,840	96,523	1,14,352	1,33,406	1,53,769
1,000	60,000	71,366	88,711	1,07,248	1,27,058	1,48,229	1,70,855
1,250	75,000	89,207	1,10,889	1,34,059	1,58,822	1,85,286	2,13,568
1,500	90,000	1,07,049	1,33,066	1,60,871	1,90,587	2,22,343	2,56,282
1,750	1,05,000	1,24,890	1,55,244	1,87,683	2,22,351	2,59,401	2,98,995
2,000	1,20,000	1,42,732	1,77,422	2,14,495	2,54,115	2,96,458	3,41,709
2,500	1,50,000	1,78,415	2,21,777	2,68,119	3,17,644	3,70,572	4,27,136
3,000	1,80,000	2,14,097	2,66,133	3,21,743	3,81,173	4,44,687	5,12,564
4,000	2,40,000	2,85,463	3,54,843	4,28,990	5,08,231	5,92,916	6,83,418
5,000	3,00,000	3,56,829	4,43,554	5,36,238	6,35,288	7,41,144	8,54,273
6,000	3,60,000	4,28,195	5,32,265	6,43,485	7,62,346	8,89,373	10,25,127
7,000	4,20,000	4,99,561	6,20,976	7,50,733	8,89,404	10,37,602	11,95,982
7,500	4,50,000	5,35,244	6,65,331	8,04,356	9,52,933	11,11,717	12,81,409
8,000	4,80,000	5,70,927	7,09,687	8,57,980	10,16,462	11,85,831	13,66,837
9,000	5,40,000	6,42,292	7,98,398	9,65,228	11,43,519	13,34,060	15,37,691
10,000	6,00,000	7,13,658	8,87,109	10,72,475	12,70,577	14,82,289	17,08,546
15,000	9,00,000	10,70,487	13,30,663	16,08,713	19,05,865	22,23,433	25,62,819
20,000	12,00,000	14,27,317	17,74,217	21,44,950	25,41,154	29,64,578	34,17,091
25,000	15,00,000	17,84,146	22,17,771	26,81,188	31,76,442	37,05,722	42,71,364
30,000	18,00,000	21,40,975	26,61,326	32,17,426	38,11,731	44,46,866	51,25,637
40,000	24,00,000	28,54,633	35,48,434	42,89,901	50,82,308	59,29,155	68,34,183
50,000	30,00,000	35,68,291	44,35,543	53,62,376	63,52,885	74,11,444	85,42,729
75,000	45,00,000	53,52,437	66,53,314	80,43,564	95,29,327	1,11,17,166	1,28,14,093
1,00,000	60,00,000	71,36,583	88,71,085	1,07,24,752	1,27,05,770	1,48,22,888	1,70,85,457

FOR MORE DETAILS: CONTACT YOUR NEAREST POST OFFICE

India Post Toll Free Number/ IVR Facility : 1800-266-6868 (9 AM to 6 PM)

Compiled by Manu V R, DPM-I, Kottayam HO, Kottayam Division, Kerala – 686001 Mob 9496114743

Post Office Time Deposit Account (TD)



(a) Who can open :-

- (i) a single adult
- (ii) Joint Account (up to 3 adults) (Joint A or Joint B)
- (iii) a guardian on behalf of minor
- (iv) a guardian on behalf of person of unsound mind
- (v) a minor above 10 years in his own name.

Note:- Any number of account can be opened.

(b) Interest Payable:- w.e.f. 01.01.2024, 1 year TD 6.9 %, 2 year TD 7.0 %, 3 year TD 7.1 %, 5 Year TD 7.5 %. Interest payable annually but calculated quarterly.

(c) Deposits :-

- (i) Account type for 1 year, 2 year, 3 year, 5 year.
- (ii) Account can be opened with minimum of Rs. 1000 and in multiple of Rs. 100. No maximum limit for investment.
- (iii) Interest shall be payable annually, No additional interest shall be payable on the amount of interest that has become due for payment but not withdrawn by the account holder.
- (iv) The annual interest may be credited to the savings account of the account holder by submitting application.
- (v) The investment under 5 year TD qualifies for the benefit of section 80C of Income Tax Act, 1961.

(d) Maturity :-

- (i) Deposit amount shall be repayable after expiry of 1 year, 2 year, 3 year, 5 year (as the case may be) from the date of opening.

(e) Extension of Account :-

- (i) TD account can be extended from date of maturity within the following prescribed period. 1 year TD = within 6 months of maturity. 2 year TD = within 12 months of maturity. 3/5 year TD = within 18 months of maturity.
- (iii) Interest rate applicable to respective TD account on the day of maturity shall be applicable to the extended period.

(f) Premature closure of Account :-

- (i) No deposit shall be withdrawn before the expiry of six months from the date of deposit.
- (ii) If TD account closed after 6 month but before 1 year, PO Savings Account Interest rate will be applicable. If TD account prematurely closed after 1 year, interest shall be calculated 2 % less than of TD interest rate (i.e. 1/2/3 years) for completed years, and for part period less than a year, PO Savings Interest rates will be applicable.
- (iv) a 5 year TD opened on or after 10.11.2023 cannot be closed until 4 years.

(g) Pledging of TD account :-

- (i) A TD account may be pledged or transferred as security, by submitting prescribed application form at concerned Post Office supported with acceptance letter from the pledgee.
- (ii) Transfer/pledging can be made to the following authorities.
 - The President of India/Governor of the State.
 - RBI/Scheduled Bank/Co-operative Society/Co-operative Bank.
 - Corporation (public/private)/Govt. Company/Local Authority.
 - Housing finance company.

Time Deposit (TD)

Interest Rates & Maturity Values Table

(w.e.f. 01.04.2026 to 30.06.2026)



Interest Rates: 1 Year 6.9 %, 2 Year 7.0 %, 3 Year 7.1 %, 5 Year 7.5 %

TD Deposit	Yearly Interest 1 Year TD	Total Interest for 1 Year	Yearly Interest 2 Year TD	Total Interest for 2 Years	Yearly Interest 3 Year TD	Total Interest for 3 Years	Yearly Interest 5 Year TD	Total Interest for 5 Years
1,000	71	71	72	144	73	219	77	385
2,000	142	142	144	288	146	438	154	770
3,000	212	212	216	432	219	657	231	1,155
4,000	283	283	287	574	292	876	309	1,545
5,000	354	354	359	718	365	1,095	386	1,930
10,000	708	708	719	1,438	729	2,187	771	3,855
20,000	1,416	1,416	1,437	2,874	1,458	4,374	1,543	7,715
25,000	1,770	1,770	1,796	3,592	1,823	5,469	1,928	9,640
30,000	2,124	2,124	2,156	4,312	2,187	6,561	2,314	11,570
40,000	2,832	2,832	2,874	5,748	2,917	8,751	3,085	15,425
50,000	3,540	3,540	3,593	7,186	3,646	10,938	3,857	19,285
75,000	5,310	5,310	5,389	10,778	5,468	16,404	5,785	28,925
1,00,000	7,081	7,081	7,186	14,372	7,291	21,873	7,714	38,570
2,00,000	14,161	14,161	14,372	28,744	14,583	43,749	15,427	77,135
2,50,000	17,702	17,702	17,965	35,930	18,228	54,684	19,284	96,420
3,00,000	21,242	21,242	21,558	43,116	21,874	65,622	23,141	1,15,705
4,00,000	28,322	28,322	28,744	57,488	29,165	87,495	30,854	1,54,270
5,00,000	35,403	35,403	35,930	71,860	36,456	1,09,368	38,568	1,92,840
6,00,000	42,484	42,484	43,115	86,230	43,748	1,31,244	46,282	2,31,410
7,00,000	49,564	49,564	50,301	1,00,602	51,039	1,53,117	53,995	2,69,975
7,50,000	53,105	53,105	53,894	1,07,788	54,685	1,64,055	57,852	2,89,260
8,00,000	56,645	56,645	57,487	1,14,974	58,330	1,74,990	61,709	3,08,545
9,00,000	63,725	63,725	64,673	1,29,346	65,622	1,96,866	69,422	3,47,110
10,00,000	70,806	70,806	71,859	1,43,718	72,913	2,18,739	77,136	3,85,680
15,00,000	1,06,209	1,06,209	1,07,789	2,15,578	1,09,369	3,28,107	1,15,704	5,78,520
20,00,000	1,41,612	1,41,612	1,43,718	2,87,436	1,45,826	4,37,478	1,54,272	7,71,360
25,00,000	1,77,015	1,77,015	1,79,648	3,59,296	1,82,282	5,46,846	1,92,840	9,64,200
50,00,000	3,54,030	3,54,030	3,59,295	7,18,590	3,64,564	10,93,692	3,85,680	19,28,400
75,00,000	5,31,045	5,31,045	5,38,943	10,77,886	5,46,847	16,40,541	5,78,519	28,92,595
1,00,00,000	7,08,060	7,08,060	7,18,590	14,37,180	7,29,129	21,87,387	7,71,359	38,56,795

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Compiled by Manu V R, DPM-I, Kottayam HO, Kottayam Division, Kerala – 686001 Mob 9496114743

Kisan Vikas Patra (KVP)



Interest payable, Rates, Periodicity etc.

From 01.01.2024, interest rates are as follows:-

- 7.5 % compounded annually
- Amount Invested doubles in 115 months (9 years & 7 months)

Salient features

(a) Who can open

- a single adult
- Joint Account (up to 3 adults)
- a guardian on behalf of minor or on behalf of person of unsound mind
- a minor above 10 years in his own name.

(b) Deposit

- Minimum Rs. 1000 and in multiple of Rs. 100, No maximum limit.
- Any number of accounts can be opened under the scheme.

(c) Maturity

-> The deposit shall mature on the maturity period prescribed by the Ministry of Finance from time to time as applicable on the date of deposit.

(d) Pledging of account

(i) KVP may be pledged or transferred as security, by submitting prescribed application form at concerned Post Office supported with acceptance letter from the pledgee.

(ii) Transfer/pledging can be made to the following authorities.

- > The President of India/Governor of the State.
- > RBI/Scheduled Bank/Co-operative Society/Co-operative Bank.
- > Corporation (public/private)/Govt. Company/Local Authority.
- > Housing finance company.

(e) Premature closure

-> KVP may be prematurely closed any time before maturity subject to the following conditions :-

- On the death of a single account, or any or all the account holders in a joint account
- On forfeiture by a pledgee being a Gazette officer.
- When order by court.
- After 2 years and 6 months from the date of deposit.

(f) Transfer of account from one person to another person.

-> KVP may be transferred from one person to another person on the following conditions only.

- On the death of account holder to nominee/legal heirs.
- On the death of account holder to joint holder(s).
- On order by the court.
- On pledging of account to the specified authority.



Postal Life Insurance (PLI)

PLI Monthly Premium & Bonus Table

(without GST)



1. PLI Monthly Premium Table without GST dated 22.09.2025 EA 1 Lakhs
2. PLI Monthly Premium Table without GST dated 22.09.2025 EA 3 Lakhs
3. PLI Monthly Premium Table without GST dated 22.09.2025 EA 5 Lakhs
4. PLI Monthly Premium Table without GST dated 22.09.2025 EA 10 Lakhs
5. PLI Monthly Premium Table without GST dated 22.09.2025 EA 20 Lakhs
6. PLI Monthly Premium Table without GST dated 22.09.2025 EA 50 Lakhs



Postal Life Insurance (PLI)

PLI Yearly Premium & Bonus Table

(without GST)



1. PLI Yearly Premium Table without GST dated 22.09.2025 EA 1 Lakhs
2. PLI Yearly Premium Table without GST dated 22.09.2025 EA 5 Lakhs
3. PLI Yearly Premium Table without GST dated 22.09.2025 EA 10 Lakhs
4. PLI Yearly Premium Table without GST dated 22.09.2025 EA 20 Lakhs
5. PLI Yearly Premium Table without GST dated 22.09.2025 EA 50 Lakhs



Rural Postal Life Insurance (RPLI)

RPLI Monthly Premium & Bonus Table

(without GST)



1. RPLI Monthly Premium Table without GST dated 22.09.2025 EA 1 Lakhs
2. RPLI Monthly Premium Table without GST dated 22.09.2025 EA 5 Lakhs
3. RPLI Monthly Premium Table without GST dated 22.09.2025 EA 10 Lakhs



Postal Life Insurance (PLI)

Children Policy (Bal Jeevan Bima)

Monthly Premium & Bonus Table

(without GST)



1. PLI Children Policy Monthly Premium Table without GST dated 22.09.2025 3 Lakhs



Postal Life Insurance (PLI)

PLI Premium & Bonus Table

(without GST)



(For PLI 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	515	375	295	235	195	175	175	19
	Total Premium	98,880	94,500	92,040	87,420	84,240	81,900	86,100	
	Maturity Value *	1,83,200	2,09,200	2,35,200	2,61,200	2,87,200	3,02,800	3,13,200	
20	Monthly Premium	535	395	315	255	195	195	175	20
	Total Premium	96,300	94,800	94,500	91,800	81,900	88,920	84,000	
	Maturity Value *	1,78,000	2,04,000	2,30,000	2,56,000	2,82,000	2,97,600	3,08,000	
21	Monthly Premium	575	415	315	255	215	195	175	21
	Total Premium	96,600	94,620	90,720	88,740	87,720	86,580	81,900	
	Maturity Value *	1,72,800	1,98,800	2,24,800	2,50,800	2,76,800	2,92,400	3,02,800	
22	Monthly Premium	635	435	335	275	215	195	195	22
	Total Premium	99,060	93,960	92,460	92,400	85,140	84,240	88,920	
	Maturity Value *	1,67,600	1,93,600	2,19,600	2,45,600	2,71,600	2,87,200	2,97,600	
23	Monthly Premium	695	475	355	275	235	195	195	23
	Total Premium	1,00,080	96,900	93,720	89,100	90,240	81,900	86,580	
	Maturity Value *	1,62,400	1,88,400	2,14,400	2,40,400	2,66,400	2,82,000	2,92,400	
24	Monthly Premium	755	515	375	295	235	215	195	24
	Total Premium	99,660	98,880	94,500	92,040	87,420	87,720	84,240	
	Maturity Value *	1,57,200	1,83,200	2,09,200	2,35,200	2,61,200	2,76,800	2,87,200	
25	Monthly Premium	835	535	395	315	255	215	215	25
	Total Premium	1,00,200	96,300	94,800	94,500	91,800	85,140	90,300	
	Maturity Value *	1,52,000	1,78,000	2,04,000	2,30,000	2,56,000	2,71,600	2,82,000	
26	Monthly Premium	935	575	415	315	255	235	215	26
	Total Premium	1,00,980	96,600	94,620	90,720	88,740	90,240	87,720	
	Maturity Value *	1,46,800	1,72,800	1,98,800	2,24,800	2,50,800	2,66,400	2,76,800	
27	Monthly Premium	1,055	635	435	335	275	235	235	27
	Total Premium	1,01,280	99,060	93,960	92,460	92,400	87,420	93,060	
	Maturity Value *	1,41,600	1,67,600	1,93,600	2,19,600	2,45,600	2,61,200	2,71,600	
28	Monthly Premium	1,215	695	475	355	275	255	235	28
	Total Premium	1,02,060	1,00,080	96,900	93,720	89,100	91,800	90,240	
	Maturity Value *	1,36,400	1,62,400	1,88,400	2,14,400	2,40,400	2,56,000	2,66,400	
29	Monthly Premium	1,435	755	515	375	295	255	255	29
	Total Premium	1,03,320	99,660	98,880	94,500	92,040	88,740	94,860	
	Maturity Value *	1,31,200	1,57,200	1,83,200	2,09,200	2,35,200	2,50,800	2,61,200	
30	Monthly Premium	1,715	835	555	395	315	275	255	30
	Total Premium	1,02,900	1,00,200	99,900	94,800	94,500	92,400	91,800	
	Maturity Value *	1,26,000	1,52,000	1,78,000	2,04,000	2,30,000	2,45,600	2,56,000	
31	Monthly Premium		935	595	415	335	295	275	31
	Total Premium		1,00,980	99,960	94,620	96,480	95,580	95,700	
	Maturity Value *		1,46,800	1,72,800	1,98,800	2,24,800	2,40,400	2,50,800	
32	Monthly Premium		1,055	635	455	335	295	275	32
	Total Premium		1,01,280	99,060	98,280	92,460	92,040	92,400	
	Maturity Value *		1,41,600	1,67,600	1,93,600	2,19,600	2,35,200	2,45,600	
33	Monthly Premium		1,215	695	475	355	315	295	33
	Total Premium		1,02,060	1,00,080	96,900	93,720	94,500	95,580	
	Maturity Value *		1,36,400	1,62,400	1,88,400	2,14,400	2,30,000	2,40,400	
34	Monthly Premium		1,435	755	515	375	335	295	34
	Total Premium		1,03,320	99,660	98,880	94,500	96,480	92,040	
	Maturity Value *		1,31,200	1,57,200	1,83,200	2,09,200	2,24,800	2,35,200	
35	Monthly Premium		1,715	835	555	395	355	315	35
	Total Premium		1,02,900	1,00,200	99,900	94,800	97,980	94,500	
	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	Monthly Premium			935	595	435	375	335	36
	Total Premium			1,00,980	99,960	99,180	99,000	96,480	
	Maturity Value *			1,46,800	1,72,800	1,98,800	2,14,400	2,24,800	
37	Monthly Premium			1,055	635	455	395	355	37
	Total Premium			1,01,280	99,060	98,280	99,540	97,980	
	Maturity Value *			1,41,600	1,67,600	1,93,600	2,09,200	2,19,600	
38	Monthly Premium			1,215	695	495	415	375	38
	Total Premium			1,02,060	1,00,080	1,00,980	99,600	99,000	
	Maturity Value *			1,36,400	1,62,400	1,88,400	2,04,000	2,14,400	
39	Monthly Premium			1,435	775	515	435	395	39
	Total Premium			1,03,320	1,02,300	98,880	99,180	99,540	
	Maturity Value *			1,31,200	1,57,200	1,83,200	1,98,800	2,09,200	
40	Monthly Premium			1,735	855	555	455	415	40
	Total Premium			1,04,100	1,02,600	99,900	98,280	99,600	
	Maturity Value *			1,26,000	1,52,000	1,78,000	1,93,600	2,04,000	
41	Monthly Premium				955	595	495	435	41
	Total Premium				1,03,140	99,960	1,00,980	99,180	
	Maturity Value *				1,46,800	1,72,800	1,88,400	1,98,800	
42	Monthly Premium				1,075	655	535	475	42
	Total Premium				1,03,200	1,02,180	1,02,720	1,02,600	
	Maturity Value *				1,41,600	1,67,600	1,83,200	1,93,600	
43	Monthly Premium				1,235	715	575	495	43
	Total Premium				1,03,740	1,02,960	1,03,500	1,00,980	
	Maturity Value *				1,36,400	1,62,400	1,78,000	1,88,400	
44	Monthly Premium				1,435	775	615	535	44
	Total Premium				1,03,320	1,02,300	1,03,320	1,02,720	
	Maturity Value *				1,31,200	1,57,200	1,72,800	1,83,200	
45	Monthly Premium				1,735	855	655	575	45
	Total Premium				1,04,100	1,02,600	1,02,180	1,03,500	
	Maturity Value *				1,26,000	1,52,000	1,67,600	1,78,000	
46	Monthly Premium					955	715	615	46
	Total Premium					1,03,140	1,02,960	1,03,320	
	Maturity Value *					1,46,800	1,62,400	1,72,800	
47	Monthly Premium					1,095	795	675	47
	Total Premium					1,05,120	1,04,940	1,05,300	
	Maturity Value *					1,41,600	1,57,200	1,67,600	
48	Monthly Premium					1,255	875	735	48
	Total Premium					1,05,420	1,05,000	1,05,840	
	Maturity Value *					1,36,400	1,52,000	1,62,400	
49	Monthly Premium					1,455	975	795	49
	Total Premium					1,04,760	1,05,300	1,04,940	
	Maturity Value *					1,31,200	1,46,800	1,57,200	
50	Monthly Premium					1,755	1,095	875	50
	Total Premium					1,05,300	1,05,120	1,05,000	
	Maturity Value *					1,26,000	1,41,600	1,52,000	
51	Monthly Premium						1,295	1,035	51
	Total Premium						1,08,780	1,11,780	
	Maturity Value *						1,36,400	1,46,800	
52	Monthly Premium						1,495	1,175	52
	Total Premium						1,07,640	1,12,800	
	Maturity Value *						1,31,200	1,41,600	
53	Monthly Premium						1,775	1,315	53
	Total Premium						1,06,500	1,10,460	
	Maturity Value *						1,26,000	1,36,400	
54	Monthly Premium							1,515	54
	Total Premium							1,09,080	
	Maturity Value *							1,31,200	
55	Monthly Premium							1,795	55
	Total Premium							1,07,700	
	Maturity Value *							1,26,000	

* PLI 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 a PLI EA Policy of Rs. 1,00,000/- is Rs. 5,200/-. 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)



Postal Life Insurance (PLI)

PLI Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 3 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	1,545	1,125	885	705	585	525	525	19
	Total Premium	2,96,640	2,83,500	2,76,120	2,62,260	2,52,720	2,45,700	2,58,300	
	Maturity Value *	5,49,600	6,27,600	7,05,600	7,83,600	8,61,600	9,08,400	9,39,600	
20	Monthly Premium	1,605	1,185	945	765	585	585	525	20
	Total Premium	2,88,900	2,84,400	2,83,500	2,75,400	2,45,700	2,66,760	2,52,000	
	Maturity Value *	5,34,000	6,12,000	6,90,000	7,68,000	8,46,000	8,92,800	9,24,000	
21	Monthly Premium	1,725	1,245	945	765	645	585	525	21
	Total Premium	2,89,800	2,83,860	2,72,160	2,66,220	2,63,160	2,59,740	2,45,700	
	Maturity Value *	5,18,400	5,96,400	6,74,400	7,52,400	8,30,400	8,77,200	9,08,400	
22	Monthly Premium	1,905	1,305	1,005	825	645	585	585	22
	Total Premium	2,97,180	2,81,880	2,77,380	2,77,200	2,55,420	2,52,720	2,66,760	
	Maturity Value *	5,02,800	5,80,800	6,58,800	7,36,800	8,14,800	8,61,600	8,92,800	
23	Monthly Premium	2,085	1,425	1,065	825	705	585	585	23
	Total Premium	3,00,240	2,90,700	2,81,160	2,67,300	2,70,720	2,45,700	2,59,740	
	Maturity Value *	4,87,200	5,65,200	6,43,200	7,21,200	7,99,200	8,46,000	8,77,200	
24	Monthly Premium	2,265	1,545	1,125	885	705	645	585	24
	Total Premium	2,98,980	2,96,640	2,83,500	2,76,120	2,62,260	2,63,160	2,52,720	
	Maturity Value *	4,71,600	5,49,600	6,27,600	7,05,600	7,83,600	8,30,400	8,61,600	
25	Monthly Premium	2,505	1,605	1,185	945	765	645	645	25
	Total Premium	3,00,600	2,88,900	2,84,400	2,83,500	2,75,400	2,55,420	2,70,900	
	Maturity Value *	4,56,000	5,34,000	6,12,000	6,90,000	7,68,000	8,14,800	8,46,000	
26	Monthly Premium	2,805	1,725	1,245	945	765	705	645	26
	Total Premium	3,02,940	2,89,800	2,83,860	2,72,160	2,66,220	2,70,720	2,63,160	
	Maturity Value *	4,40,400	5,18,400	5,96,400	6,74,400	7,52,400	7,99,200	8,30,400	
27	Monthly Premium	3,165	1,905	1,305	1,005	825	705	705	27
	Total Premium	3,03,840	2,97,180	2,81,880	2,77,380	2,77,200	2,62,260	2,79,180	
	Maturity Value *	4,24,800	5,02,800	5,80,800	6,58,800	7,36,800	7,83,600	8,14,800	
28	Monthly Premium	3,645	2,085	1,425	1,065	825	765	705	28
	Total Premium	3,06,180	3,00,240	2,90,700	2,81,160	2,67,300	2,75,400	2,70,720	
	Maturity Value *	4,09,200	4,87,200	5,65,200	6,43,200	7,21,200	7,68,000	7,99,200	
29	Monthly Premium	4,305	2,265	1,545	1,125	885	765	765	29
	Total Premium	3,09,960	2,98,980	2,96,640	2,83,500	2,76,120	2,66,220	2,84,580	
	Maturity Value *	3,93,600	4,71,600	5,49,600	6,27,600	7,05,600	7,52,400	7,83,600	
30	Monthly Premium	5,145	2,505	1,665	1,185	945	825	765	30
	Total Premium	3,08,700	3,00,600	2,99,700	2,84,400	2,83,500	2,77,200	2,75,400	
	Maturity Value *	3,78,000	4,56,000	5,34,000	6,12,000	6,90,000	7,36,800	7,68,000	
31	Monthly Premium		2,805	1,785	1,245	1,005	885	825	31
	Total Premium		3,02,940	2,99,880	2,83,860	2,89,440	2,86,740	2,87,100	
	Maturity Value *		4,40,400	5,18,400	5,96,400	6,74,400	7,21,200	7,52,400	
32	Monthly Premium		3,165	1,905	1,365	1,005	885	825	32
	Total Premium		3,03,840	2,97,180	2,94,840	2,77,380	2,76,120	2,77,200	
	Maturity Value *		4,24,800	5,02,800	5,80,800	6,58,800	7,05,600	7,36,800	
33	Monthly Premium		3,645	2,085	1,425	1,065	945	885	33
	Total Premium		3,06,180	3,00,240	2,90,700	2,81,160	2,83,500	2,86,740	
	Maturity Value *		4,09,200	4,87,200	5,65,200	6,43,200	6,90,000	7,21,200	
34	Monthly Premium		4,305	2,265	1,545	1,125	1,005	885	34
	Total Premium		3,09,960	2,98,980	2,96,640	2,83,500	2,89,440	2,76,120	
	Maturity Value *		3,93,600	4,71,600	5,49,600	6,27,600	6,74,400	7,05,600	
35	Monthly Premium		5,145	2,505	1,665	1,185	1,065	945	35
	Total Premium		3,08,700	3,00,600	2,99,700	2,84,400	2,93,940	2,83,500	
	Maturity Value *		3,78,000	4,56,000	5,34,000	6,12,000	6,58,800	6,90,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			2,805	1,785	1,305	1,125	1,005	36
	Total Premium			3,02,940	2,99,880	2,97,540	2,97,000	2,89,440	
	Maturity Value *			4,40,400	5,18,400	5,96,400	6,43,200	6,74,400	
37	Monthly Premium			3,165	1,905	1,365	1,185	1,065	37
	Total Premium			3,03,840	2,97,180	2,94,840	2,98,620	2,93,940	
	Maturity Value *			4,24,800	5,02,800	5,80,800	6,27,600	6,58,800	
38	Monthly Premium			3,645	2,085	1,485	1,245	1,125	38
	Total Premium			3,06,180	3,00,240	3,02,940	2,98,800	2,97,000	
	Maturity Value *			4,09,200	4,87,200	5,65,200	6,12,000	6,43,200	
39	Monthly Premium			4,305	2,325	1,545	1,305	1,185	39
	Total Premium			3,09,960	3,06,900	2,96,640	2,97,540	2,98,620	
	Maturity Value *			3,93,600	4,71,600	5,49,600	5,96,400	6,27,600	
40	Monthly Premium			5,205	2,565	1,665	1,365	1,245	40
	Total Premium			3,12,300	3,07,800	2,99,700	2,94,840	2,98,800	
	Maturity Value *			3,78,000	4,56,000	5,34,000	5,80,800	6,12,000	
41	Monthly Premium				2,865	1,785	1,485	1,305	41
	Total Premium				3,09,420	2,99,880	3,02,940	2,97,540	
	Maturity Value *				4,40,400	5,18,400	5,65,200	5,96,400	
42	Monthly Premium				3,225	1,965	1,605	1,425	42
	Total Premium				3,09,600	3,06,540	3,08,160	3,07,800	
	Maturity Value *				4,24,800	5,02,800	5,49,600	5,80,800	
43	Monthly Premium				3,705	2,145	1,725	1,485	43
	Total Premium				3,11,220	3,08,880	3,10,500	3,02,940	
	Maturity Value *				4,09,200	4,87,200	5,34,000	5,65,200	
44	Monthly Premium				4,305	2,325	1,845	1,605	44
	Total Premium				3,09,960	3,06,900	3,09,960	3,08,160	
	Maturity Value *				3,93,600	4,71,600	5,18,400	5,49,600	
45	Monthly Premium				5,205	2,565	1,965	1,725	45
	Total Premium				3,12,300	3,07,800	3,06,540	3,10,500	
	Maturity Value *				3,78,000	4,56,000	5,02,800	5,34,000	
46	Monthly Premium					2,865	2,145	1,845	46
	Total Premium					3,09,420	3,08,880	3,09,960	
	Maturity Value *					4,40,400	4,87,200	5,18,400	
47	Monthly Premium					3,285	2,385	2,025	47
	Total Premium					3,15,360	3,14,820	3,15,900	
	Maturity Value *					4,24,800	4,71,600	5,02,800	
48	Monthly Premium					3,765	2,625	2,205	48
	Total Premium					3,16,260	3,15,000	3,17,520	
	Maturity Value *					4,09,200	4,56,000	4,87,200	
49	Monthly Premium					4,365	2,925	2,385	49
	Total Premium					3,14,280	3,15,900	3,14,820	
	Maturity Value *					3,93,600	4,40,400	4,71,600	
50	Monthly Premium					5,265	3,285	2,625	50
	Total Premium					3,15,900	3,15,360	3,15,000	
	Maturity Value *					3,78,000	4,24,800	4,56,000	
51	Monthly Premium						3,885	3,105	51
	Total Premium						3,26,340	3,35,340	
	Maturity Value *						4,09,200	4,40,400	
52	Monthly Premium						4,485	3,525	52
	Total Premium						3,22,920	3,38,400	
	Maturity Value *						3,93,600	4,24,800	
53	Monthly Premium						5,325	3,945	53
	Total Premium						3,19,500	3,31,380	
	Maturity Value *						3,78,000	4,09,200	
54	Monthly Premium							4,545	54
	Total Premium							3,27,240	
	Maturity Value *							3,93,600	
55	Monthly Premium							5,385	55
	Total Premium							3,23,100	
	Maturity Value *							3,78,000	

* PLI Premium & Bonus Table EA 3 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. 3,00,000/- is Rs. 15,600/-. 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)



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	



Postal Life Insurance (PLI)

PLI Premium & Bonus Table

(without GST)



(For PLI 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	5,150	3,750	2,950	2,350	1,950	1,750	1,750	19
	Total Premium	9,88,800	9,45,000	9,20,400	8,74,200	8,42,400	8,19,000	8,61,000	
	Maturity Value *	18,32,000	20,92,000	23,52,000	26,12,000	28,72,000	30,28,000	31,32,000	
20	Monthly Premium	5,350	3,950	3,150	2,550	1,950	1,950	1,750	20
	Total Premium	9,63,000	9,48,000	9,45,000	9,18,000	8,19,000	8,89,200	8,40,000	
	Maturity Value *	17,80,000	20,40,000	23,00,000	25,60,000	28,20,000	29,76,000	30,80,000	
21	Monthly Premium	5,750	4,150	3,150	2,550	2,150	1,950	1,750	21
	Total Premium	9,66,000	9,46,200	9,07,200	8,87,400	8,77,200	8,65,800	8,19,000	
	Maturity Value *	17,28,000	19,88,000	22,48,000	25,08,000	27,68,000	29,24,000	30,28,000	
22	Monthly Premium	6,350	4,350	3,350	2,750	2,150	1,950	1,950	22
	Total Premium	9,90,600	9,39,600	9,24,600	9,24,000	8,51,400	8,42,400	8,89,200	
	Maturity Value *	16,76,000	19,36,000	21,96,000	24,56,000	27,16,000	28,72,000	29,76,000	
23	Monthly Premium	6,950	4,750	3,550	2,750	2,350	1,950	1,950	23
	Total Premium	10,00,800	9,69,000	9,37,200	8,91,000	9,02,400	8,19,000	8,65,800	
	Maturity Value *	16,24,000	18,84,000	21,44,000	24,04,000	26,64,000	28,20,000	29,24,000	
24	Monthly Premium	7,550	5,150	3,750	2,950	2,350	2,150	1,950	24
	Total Premium	9,96,600	9,88,800	9,45,000	9,20,400	8,74,200	8,77,200	8,42,400	
	Maturity Value *	15,72,000	18,32,000	20,92,000	23,52,000	26,12,000	27,68,000	28,72,000	
25	Monthly Premium	8,350	5,350	3,950	3,150	2,550	2,150	2,150	25
	Total Premium	10,02,000	9,63,000	9,48,000	9,45,000	9,18,000	8,51,400	9,03,000	
	Maturity Value *	15,20,000	17,80,000	20,40,000	23,00,000	25,60,000	27,16,000	28,20,000	
26	Monthly Premium	9,350	5,750	4,150	3,150	2,550	2,350	2,150	26
	Total Premium	10,09,800	9,66,000	9,46,200	9,07,200	8,87,400	9,02,400	8,77,200	
	Maturity Value *	14,68,000	17,28,000	19,88,000	22,48,000	25,08,000	26,64,000	27,68,000	
27	Monthly Premium	10,550	6,350	4,350	3,350	2,750	2,350	2,350	27
	Total Premium	10,12,800	9,90,600	9,39,600	9,24,600	9,24,000	8,74,200	9,30,600	
	Maturity Value *	14,16,000	16,76,000	19,36,000	21,96,000	24,56,000	26,12,000	27,16,000	
28	Monthly Premium	12,150	6,950	4,750	3,550	2,750	2,550	2,350	28
	Total Premium	10,20,600	10,00,800	9,69,000	9,37,200	8,91,000	9,18,000	9,02,400	
	Maturity Value *	13,64,000	16,24,000	18,84,000	21,44,000	24,04,000	25,60,000	26,64,000	
29	Monthly Premium	14,350	7,550	5,150	3,750	2,950	2,550	2,550	29
	Total Premium	10,33,200	9,96,600	9,88,800	9,45,000	9,20,400	8,87,400	9,48,600	
	Maturity Value *	13,12,000	15,72,000	18,32,000	20,92,000	23,52,000	25,08,000	26,12,000	
30	Monthly Premium	17,150	8,350	5,550	3,950	3,150	2,750	2,550	30
	Total Premium	10,29,000	10,02,000	9,99,000	9,48,000	9,45,000	9,24,000	9,18,000	
	Maturity Value *	12,60,000	15,20,000	17,80,000	20,40,000	23,00,000	24,56,000	25,60,000	
31	Monthly Premium		9,350	5,950	4,150	3,350	2,950	2,750	31
	Total Premium		10,09,800	9,99,600	9,46,200	9,64,800	9,55,800	9,57,000	
	Maturity Value *		14,68,000	17,28,000	19,88,000	22,48,000	24,04,000	25,08,000	
32	Monthly Premium		10,550	6,350	4,550	3,350	2,950	2,750	32
	Total Premium		10,12,800	9,90,600	9,82,800	9,24,600	9,20,400	9,24,000	
	Maturity Value *		14,16,000	16,76,000	19,36,000	21,96,000	23,52,000	24,56,000	
33	Monthly Premium		12,150	6,950	4,750	3,550	3,150	2,950	33
	Total Premium		10,20,600	10,00,800	9,69,000	9,37,200	9,45,000	9,55,800	
	Maturity Value *		13,64,000	16,24,000	18,84,000	21,44,000	23,00,000	24,04,000	
34	Monthly Premium		14,350	7,550	5,150	3,750	3,350	2,950	34
	Total Premium		10,33,200	9,96,600	9,88,800	9,45,000	9,64,800	9,20,400	
	Maturity Value *		13,12,000	15,72,000	18,32,000	20,92,000	22,48,000	23,52,000	
35	Monthly Premium		17,150	8,350	5,550	3,950	3,550	3,150	35
	Total Premium		10,29,000	10,02,000	9,99,000	9,48,000	9,79,800	9,45,000	
	Maturity Value *		12,60,000	15,20,000	17,80,000	20,40,000	21,96,000	23,00,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			9,350	5,950	4,350	3,750	3,350	36
	Total Premium			10,09,800	9,99,600	9,91,800	9,90,000	9,64,800	
	Maturity Value *			14,68,000	17,28,000	19,88,000	21,44,000	22,48,000	
37	Monthly Premium			10,550	6,350	4,550	3,950	3,550	37
	Total Premium			10,12,800	9,90,600	9,82,800	9,95,400	9,79,800	
	Maturity Value *			14,16,000	16,76,000	19,36,000	20,92,000	21,96,000	
38	Monthly Premium			12,150	6,950	4,950	4,150	3,750	38
	Total Premium			10,20,600	10,00,800	10,09,800	9,96,000	9,90,000	
	Maturity Value *			13,64,000	16,24,000	18,84,000	20,40,000	21,44,000	
39	Monthly Premium			14,350	7,750	5,150	4,350	3,950	39
	Total Premium			10,33,200	10,23,000	9,88,800	9,91,800	9,95,400	
	Maturity Value *			13,12,000	15,72,000	18,32,000	19,88,000	20,92,000	
40	Monthly Premium			17,350	8,550	5,550	4,550	4,150	40
	Total Premium			10,41,000	10,26,000	9,99,000	9,82,800	9,96,000	
	Maturity Value *			12,60,000	15,20,000	17,80,000	19,36,000	20,40,000	
41	Monthly Premium				9,550	5,950	4,950	4,350	41
	Total Premium				10,31,400	9,99,600	10,09,800	9,91,800	
	Maturity Value *				14,68,000	17,28,000	18,84,000	19,88,000	
42	Monthly Premium				10,750	6,550	5,350	4,750	42
	Total Premium				10,32,000	10,21,800	10,27,200	10,26,000	
	Maturity Value *				14,16,000	16,76,000	18,32,000	19,36,000	
43	Monthly Premium				12,350	7,150	5,750	4,950	43
	Total Premium				10,37,400	10,29,600	10,35,000	10,09,800	
	Maturity Value *				13,64,000	16,24,000	17,80,000	18,84,000	
44	Monthly Premium				14,350	7,750	6,150	5,350	44
	Total Premium				10,33,200	10,23,000	10,33,200	10,27,200	
	Maturity Value *				13,12,000	15,72,000	17,28,000	18,32,000	
45	Monthly Premium				17,350	8,550	6,550	5,750	45
	Total Premium				10,41,000	10,26,000	10,21,800	10,35,000	
	Maturity Value *				12,60,000	15,20,000	16,76,000	17,80,000	
46	Monthly Premium					9,550	7,150	6,150	46
	Total Premium					10,31,400	10,29,600	10,33,200	
	Maturity Value *					14,68,000	16,24,000	17,28,000	
47	Monthly Premium					10,950	7,950	6,750	47
	Total Premium					10,51,200	10,49,400	10,53,000	
	Maturity Value *					14,16,000	15,72,000	16,76,000	
48	Monthly Premium					12,550	8,750	7,350	48
	Total Premium					10,54,200	10,50,000	10,58,400	
	Maturity Value *					13,64,000	15,20,000	16,24,000	
49	Monthly Premium					14,550	9,750	7,950	49
	Total Premium					10,47,600	10,53,000	10,49,400	
	Maturity Value *					13,12,000	14,68,000	15,72,000	
50	Monthly Premium					17,550	10,950	8,750	50
	Total Premium					10,53,000	10,51,200	10,50,000	
	Maturity Value *					12,60,000	14,16,000	15,20,000	
51	Monthly Premium						12,950	10,350	51
	Total Premium						10,87,800	11,17,800	
	Maturity Value *						13,64,000	14,68,000	
52	Monthly Premium						14,950	11,750	52
	Total Premium						10,76,400	11,28,000	
	Maturity Value *						13,12,000	14,16,000	
53	Monthly Premium						17,750	13,150	53
	Total Premium						10,65,000	11,04,600	
	Maturity Value *						12,60,000	13,64,000	
54	Monthly Premium							15,150	54
	Total Premium							10,90,800	
	Maturity Value *							13,12,000	
55	Monthly Premium							17,950	55
	Total Premium							10,77,000	
	Maturity Value *							12,60,000	

* PLI Premium & Bonus Table EA 10 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. 10,00,000/- is Rs. 52,000/-. 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)



Postal Life Insurance (PLI)

PLI Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 20 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	10,300	7,500	5,900	4,700	3,900	3,500	3,500	19
	Total Premium	19,77,600	18,90,000	18,40,800	17,48,400	16,84,800	16,38,000	17,22,000	
	Maturity Value *	36,64,000	41,84,000	47,04,000	52,24,000	57,44,000	60,56,000	62,64,000	
20	Monthly Premium	10,700	7,900	6,300	5,100	3,900	3,900	3,500	20
	Total Premium	19,26,000	18,96,000	18,90,000	18,36,000	16,38,000	17,78,400	16,80,000	
	Maturity Value *	35,60,000	40,80,000	46,00,000	51,20,000	56,40,000	59,52,000	61,60,000	
21	Monthly Premium	11,500	8,300	6,300	5,100	4,300	3,900	3,500	21
	Total Premium	19,32,000	18,92,400	18,14,400	17,74,800	17,54,400	17,31,600	16,38,000	
	Maturity Value *	34,56,000	39,76,000	44,96,000	50,16,000	55,36,000	58,48,000	60,56,000	
22	Monthly Premium	12,700	8,700	6,700	5,500	4,300	3,900	3,900	22
	Total Premium	19,81,200	18,79,200	18,49,200	18,48,000	17,02,800	16,84,800	17,78,400	
	Maturity Value *	33,52,000	38,72,000	43,92,000	49,12,000	54,32,000	57,44,000	59,52,000	
23	Monthly Premium	13,900	9,500	7,100	5,500	4,700	3,900	3,900	23
	Total Premium	20,01,600	19,38,000	18,74,400	17,82,000	18,04,800	16,38,000	17,31,600	
	Maturity Value *	32,48,000	37,68,000	42,88,000	48,08,000	53,28,000	56,40,000	58,48,000	
24	Monthly Premium	15,100	10,300	7,500	5,900	4,700	4,300	3,900	24
	Total Premium	19,93,200	19,77,600	18,90,000	18,40,800	17,48,400	17,54,400	16,84,800	
	Maturity Value *	31,44,000	36,64,000	41,84,000	47,04,000	52,24,000	55,36,000	57,44,000	
25	Monthly Premium	16,700	10,700	7,900	6,300	5,100	4,300	4,300	25
	Total Premium	20,04,000	19,26,000	18,96,000	18,90,000	18,36,000	17,02,800	18,06,000	
	Maturity Value *	30,40,000	35,60,000	40,80,000	46,00,000	51,20,000	54,32,000	56,40,000	
26	Monthly Premium	18,700	11,500	8,300	6,300	5,100	4,700	4,300	26
	Total Premium	20,19,600	19,32,000	18,92,400	18,14,400	17,74,800	18,04,800	17,54,400	
	Maturity Value *	29,36,000	34,56,000	39,76,000	44,96,000	50,16,000	53,28,000	55,36,000	
27	Monthly Premium	21,100	12,700	8,700	6,700	5,500	4,700	4,700	27
	Total Premium	20,25,600	19,81,200	18,79,200	18,49,200	18,48,000	17,48,400	18,61,200	
	Maturity Value *	28,32,000	33,52,000	38,72,000	43,92,000	49,12,000	52,24,000	54,32,000	
28	Monthly Premium	24,300	13,900	9,500	7,100	5,500	5,100	4,700	28
	Total Premium	20,41,200	20,01,600	19,38,000	18,74,400	17,82,000	18,36,000	18,04,800	
	Maturity Value *	27,28,000	32,48,000	37,68,000	42,88,000	48,08,000	51,20,000	53,28,000	
29	Monthly Premium	28,700	15,100	10,300	7,500	5,900	5,100	5,100	29
	Total Premium	20,66,400	19,93,200	19,77,600	18,90,000	18,40,800	17,74,800	18,97,200	
	Maturity Value *	26,24,000	31,44,000	36,64,000	41,84,000	47,04,000	50,16,000	52,24,000	
30	Monthly Premium	34,300	16,700	11,100	7,900	6,300	5,500	5,100	30
	Total Premium	20,58,000	20,04,000	19,98,000	18,96,000	18,90,000	18,48,000	18,36,000	
	Maturity Value *	25,20,000	30,40,000	35,60,000	40,80,000	46,00,000	49,12,000	51,20,000	
31	Monthly Premium		18,700	11,900	8,300	6,700	5,900	5,500	31
	Total Premium		20,19,600	19,99,200	18,92,400	19,29,600	19,11,600	19,14,000	
	Maturity Value *		29,36,000	34,56,000	39,76,000	44,96,000	48,08,000	50,16,000	
32	Monthly Premium		21,100	12,700	9,100	6,700	5,900	5,500	32
	Total Premium		20,25,600	19,81,200	19,65,600	18,49,200	18,40,800	18,48,000	
	Maturity Value *		28,32,000	33,52,000	38,72,000	43,92,000	47,04,000	49,12,000	
33	Monthly Premium		24,300	13,900	9,500	7,100	6,300	5,900	33
	Total Premium		20,41,200	20,01,600	19,38,000	18,74,400	18,90,000	19,11,600	
	Maturity Value *		27,28,000	32,48,000	37,68,000	42,88,000	46,00,000	48,08,000	
34	Monthly Premium		28,700	15,100	10,300	7,500	6,700	5,900	34
	Total Premium		20,66,400	19,93,200	19,77,600	18,90,000	19,29,600	18,40,800	
	Maturity Value *		26,24,000	31,44,000	36,64,000	41,84,000	44,96,000	47,04,000	
35	Monthly Premium		34,300	16,700	11,100	7,900	7,100	6,300	35
	Total Premium		20,58,000	20,04,000	19,98,000	18,96,000	19,59,600	18,90,000	
	Maturity Value *		25,20,000	30,40,000	35,60,000	40,80,000	43,92,000	46,00,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			18,700	11,900	8,700	7,500	6,700	36
	Total Premium			20,19,600	19,99,200	19,83,600	19,80,000	19,29,600	
	Maturity Value *			29,36,000	34,56,000	39,76,000	42,88,000	44,96,000	
37	Monthly Premium			21,100	12,700	9,100	7,900	7,100	37
	Total Premium			20,25,600	19,81,200	19,65,600	19,90,800	19,59,600	
	Maturity Value *			28,32,000	33,52,000	38,72,000	41,84,000	43,92,000	
38	Monthly Premium			24,300	13,900	9,900	8,300	7,500	38
	Total Premium			20,41,200	20,01,600	20,19,600	19,92,000	19,80,000	
	Maturity Value *			27,28,000	32,48,000	37,68,000	40,80,000	42,88,000	
39	Monthly Premium			28,700	15,500	10,300	8,700	7,900	39
	Total Premium			20,66,400	20,46,000	19,77,600	19,83,600	19,90,800	
	Maturity Value *			26,24,000	31,44,000	36,64,000	39,76,000	41,84,000	
40	Monthly Premium			34,700	17,100	11,100	9,100	8,300	40
	Total Premium			20,82,000	20,52,000	19,98,000	19,65,600	19,92,000	
	Maturity Value *			25,20,000	30,40,000	35,60,000	38,72,000	40,80,000	
41	Monthly Premium				19,100	11,900	9,900	8,700	41
	Total Premium				20,62,800	19,99,200	20,19,600	19,83,600	
	Maturity Value *				29,36,000	34,56,000	37,68,000	39,76,000	
42	Monthly Premium				21,500	13,100	10,700	9,500	42
	Total Premium				20,64,000	20,43,600	20,54,400	20,52,000	
	Maturity Value *				28,32,000	33,52,000	36,64,000	38,72,000	
43	Monthly Premium				24,700	14,300	11,500	9,900	43
	Total Premium				20,74,800	20,59,200	20,70,000	20,19,600	
	Maturity Value *				27,28,000	32,48,000	35,60,000	37,68,000	
44	Monthly Premium				28,700	15,500	12,300	10,700	44
	Total Premium				20,66,400	20,46,000	20,66,400	20,54,400	
	Maturity Value *				26,24,000	31,44,000	34,56,000	36,64,000	
45	Monthly Premium				34,700	17,100	13,100	11,500	45
	Total Premium				20,82,000	20,52,000	20,43,600	20,70,000	
	Maturity Value *				25,20,000	30,40,000	33,52,000	35,60,000	
46	Monthly Premium					19,100	14,300	12,300	46
	Total Premium					20,62,800	20,59,200	20,66,400	
	Maturity Value *					29,36,000	32,48,000	34,56,000	
47	Monthly Premium					21,900	15,900	13,500	47
	Total Premium					21,02,400	20,98,800	21,06,000	
	Maturity Value *					28,32,000	31,44,000	33,52,000	
48	Monthly Premium					25,100	17,500	14,700	48
	Total Premium					21,08,400	21,00,000	21,16,800	
	Maturity Value *					27,28,000	30,40,000	32,48,000	
49	Monthly Premium					29,100	19,500	15,900	49
	Total Premium					20,95,200	21,06,000	20,98,800	
	Maturity Value *					26,24,000	29,36,000	31,44,000	
50	Monthly Premium					35,100	21,900	17,500	50
	Total Premium					21,06,000	21,02,400	21,00,000	
	Maturity Value *					25,20,000	28,32,000	30,40,000	
51	Monthly Premium						25,900	20,700	51
	Total Premium						21,75,600	22,35,600	
	Maturity Value *						27,28,000	29,36,000	
52	Monthly Premium						29,900	23,500	52
	Total Premium						21,52,800	22,56,000	
	Maturity Value *						26,24,000	28,32,000	
53	Monthly Premium						35,500	26,300	53
	Total Premium						21,30,000	22,09,200	
	Maturity Value *						25,20,000	27,28,000	
54	Monthly Premium	* PLI Premium & Bonus Table EA 20 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. 20,00,000/- is Rs. 1,04,000/-. 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)						30,300	54
	Total Premium							21,81,600	
	Maturity Value *							26,24,000	
55	Monthly Premium							35,900	55
	Total Premium							21,54,000	
	Maturity Value *							25,20,000	



Postal Life Insurance (PLI)

PLI Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 50 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	25,750	18,750	14,750	11,750	9,750	8,750	8,750	19
	Total Premium	49,44,000	47,25,000	46,02,000	43,71,000	42,12,000	40,95,000	43,05,000	
	Maturity Value *	91,60,000	1,04,60,000	1,17,60,000	1,30,60,000	1,43,60,000	1,51,40,000	1,56,60,000	
20	Monthly Premium	26,750	19,750	15,750	12,750	9,750	9,750	8,750	20
	Total Premium	48,15,000	47,40,000	47,25,000	45,90,000	40,95,000	44,46,000	42,00,000	
	Maturity Value *	89,00,000	1,02,00,000	1,15,00,000	1,28,00,000	1,41,00,000	1,48,80,000	1,54,00,000	
21	Monthly Premium	28,750	20,750	15,750	12,750	10,750	9,750	8,750	21
	Total Premium	48,30,000	47,31,000	45,36,000	44,37,000	43,86,000	43,29,000	40,95,000	
	Maturity Value *	86,40,000	99,40,000	1,12,40,000	1,25,40,000	1,38,40,000	1,46,20,000	1,51,40,000	
22	Monthly Premium	31,750	21,750	16,750	13,750	10,750	9,750	9,750	22
	Total Premium	49,53,000	46,98,000	46,23,000	46,20,000	42,57,000	42,12,000	44,46,000	
	Maturity Value *	83,80,000	96,80,000	1,09,80,000	1,22,80,000	1,35,80,000	1,43,60,000	1,48,80,000	
23	Monthly Premium	34,750	23,750	17,750	13,750	11,750	9,750	9,750	23
	Total Premium	50,04,000	48,45,000	46,86,000	44,55,000	45,12,000	40,95,000	43,29,000	
	Maturity Value *	81,20,000	94,20,000	1,07,20,000	1,20,20,000	1,33,20,000	1,41,00,000	1,46,20,000	
24	Monthly Premium	37,750	25,750	18,750	14,750	11,750	10,750	9,750	24
	Total Premium	49,83,000	49,44,000	47,25,000	46,02,000	43,71,000	43,86,000	42,12,000	
	Maturity Value *	78,60,000	91,60,000	1,04,60,000	1,17,60,000	1,30,60,000	1,38,40,000	1,43,60,000	
25	Monthly Premium	41,750	26,750	19,750	15,750	12,750	10,750	10,750	25
	Total Premium	50,10,000	48,15,000	47,40,000	47,25,000	45,90,000	42,57,000	45,15,000	
	Maturity Value *	76,00,000	89,00,000	1,02,00,000	1,15,00,000	1,28,00,000	1,35,80,000	1,41,00,000	
26	Monthly Premium	46,750	28,750	20,750	15,750	12,750	11,750	10,750	26
	Total Premium	50,49,000	48,30,000	47,31,000	45,36,000	44,37,000	45,12,000	43,86,000	
	Maturity Value *	73,40,000	86,40,000	99,40,000	1,12,40,000	1,25,40,000	1,33,20,000	1,38,40,000	
27	Monthly Premium	52,750	31,750	21,750	16,750	13,750	11,750	11,750	27
	Total Premium	50,64,000	49,53,000	46,98,000	46,23,000	46,20,000	43,71,000	46,53,000	
	Maturity Value *	70,80,000	83,80,000	96,80,000	1,09,80,000	1,22,80,000	1,30,60,000	1,35,80,000	
28	Monthly Premium	60,750	34,750	23,750	17,750	13,750	12,750	11,750	28
	Total Premium	51,03,000	50,04,000	48,45,000	46,86,000	44,55,000	45,90,000	45,12,000	
	Maturity Value *	68,20,000	81,20,000	94,20,000	1,07,20,000	1,20,20,000	1,28,00,000	1,33,20,000	
29	Monthly Premium	71,750	37,750	25,750	18,750	14,750	12,750	12,750	29
	Total Premium	51,66,000	49,83,000	49,44,000	47,25,000	46,02,000	44,37,000	47,43,000	
	Maturity Value *	65,60,000	78,60,000	91,60,000	1,04,60,000	1,17,60,000	1,25,40,000	1,30,60,000	
30	Monthly Premium	85,750	41,750	27,750	19,750	15,750	13,750	12,750	30
	Total Premium	51,45,000	50,10,000	49,95,000	47,40,000	47,25,000	46,20,000	45,90,000	
	Maturity Value *	63,00,000	76,00,000	89,00,000	1,02,00,000	1,15,00,000	1,22,80,000	1,28,00,000	
31	Monthly Premium		46,750	29,750	20,750	16,750	14,750	13,750	31
	Total Premium		50,49,000	49,98,000	47,31,000	48,24,000	47,79,000	47,85,000	
	Maturity Value *		73,40,000	86,40,000	99,40,000	1,12,40,000	1,20,20,000	1,25,40,000	
32	Monthly Premium		52,750	31,750	22,750	16,750	14,750	13,750	32
	Total Premium		50,64,000	49,53,000	49,14,000	46,23,000	46,02,000	46,20,000	
	Maturity Value *		70,80,000	83,80,000	96,80,000	1,09,80,000	1,17,60,000	1,22,80,000	
33	Monthly Premium		60,750	34,750	23,750	17,750	15,750	14,750	33
	Total Premium		51,03,000	50,04,000	48,45,000	46,86,000	47,25,000	47,79,000	
	Maturity Value *		68,20,000	81,20,000	94,20,000	1,07,20,000	1,15,00,000	1,20,20,000	
34	Monthly Premium		71,750	37,750	25,750	18,750	16,750	14,750	34
	Total Premium		51,66,000	49,83,000	49,44,000	47,25,000	48,24,000	46,02,000	
	Maturity Value *		65,60,000	78,60,000	91,60,000	1,04,60,000	1,12,40,000	1,17,60,000	
35	Monthly Premium		85,750	41,750	27,750	19,750	17,750	15,750	35
	Total Premium		51,45,000	50,10,000	49,95,000	47,40,000	48,99,000	47,25,000	
	Maturity Value *		63,00,000	76,00,000	89,00,000	1,02,00,000	1,09,80,000	1,15,00,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			46,750	29,750	21,750	18,750	16,750	36
	Total Premium			50,49,000	49,98,000	49,59,000	49,50,000	48,24,000	
	Maturity Value *			73,40,000	86,40,000	99,40,000	1,07,20,000	1,12,40,000	
37	Monthly Premium			52,750	31,750	22,750	19,750	17,750	37
	Total Premium			50,64,000	49,53,000	49,14,000	49,77,000	48,99,000	
	Maturity Value *			70,80,000	83,80,000	96,80,000	1,04,60,000	1,09,80,000	
38	Monthly Premium			60,750	34,750	24,750	20,750	18,750	38
	Total Premium			51,03,000	50,04,000	50,49,000	49,80,000	49,50,000	
	Maturity Value *			68,20,000	81,20,000	94,20,000	1,02,00,000	1,07,20,000	
39	Monthly Premium			71,750	38,750	25,750	21,750	19,750	39
	Total Premium			51,66,000	51,15,000	49,44,000	49,59,000	49,77,000	
	Maturity Value *			65,60,000	78,60,000	91,60,000	99,40,000	1,04,60,000	
40	Monthly Premium			86,750	42,750	27,750	22,750	20,750	40
	Total Premium			52,05,000	51,30,000	49,95,000	49,14,000	49,80,000	
	Maturity Value *			63,00,000	76,00,000	89,00,000	96,80,000	1,02,00,000	
41	Monthly Premium				47,750	29,750	24,750	21,750	41
	Total Premium				51,57,000	49,98,000	50,49,000	49,59,000	
	Maturity Value *				73,40,000	86,40,000	94,20,000	99,40,000	
42	Monthly Premium				53,750	32,750	26,750	23,750	42
	Total Premium				51,60,000	51,09,000	51,36,000	51,30,000	
	Maturity Value *				70,80,000	83,80,000	91,60,000	96,80,000	
43	Monthly Premium				61,750	35,750	28,750	24,750	43
	Total Premium				51,87,000	51,48,000	51,75,000	50,49,000	
	Maturity Value *				68,20,000	81,20,000	89,00,000	94,20,000	
44	Monthly Premium				71,750	38,750	30,750	26,750	44
	Total Premium				51,66,000	51,15,000	51,66,000	51,36,000	
	Maturity Value *				65,60,000	78,60,000	86,40,000	91,60,000	
45	Monthly Premium				86,750	42,750	32,750	28,750	45
	Total Premium				52,05,000	51,30,000	51,09,000	51,75,000	
	Maturity Value *				63,00,000	76,00,000	83,80,000	89,00,000	
46	Monthly Premium					47,750	35,750	30,750	46
	Total Premium					51,57,000	51,48,000	51,66,000	
	Maturity Value *					73,40,000	81,20,000	86,40,000	
47	Monthly Premium					54,750	39,750	33,750	47
	Total Premium					52,56,000	52,47,000	52,65,000	
	Maturity Value *					70,80,000	78,60,000	83,80,000	
48	Monthly Premium					62,750	43,750	36,750	48
	Total Premium					52,71,000	52,50,000	52,92,000	
	Maturity Value *					68,20,000	76,00,000	81,20,000	
49	Monthly Premium					72,750	48,750	39,750	49
	Total Premium					52,38,000	52,65,000	52,47,000	
	Maturity Value *					65,60,000	73,40,000	78,60,000	
50	Monthly Premium					87,750	54,750	43,750	50
	Total Premium					52,65,000	52,56,000	52,50,000	
	Maturity Value *					63,00,000	70,80,000	76,00,000	
51	Monthly Premium						64,750	51,750	51
	Total Premium						54,39,000	55,89,000	
	Maturity Value *						68,20,000	73,40,000	
52	Monthly Premium						74,750	58,750	52
	Total Premium						53,82,000	56,40,000	
	Maturity Value *						65,60,000	70,80,000	
53	Monthly Premium						88,750	65,750	53
	Total Premium						53,25,000	55,23,000	
	Maturity Value *						63,00,000	68,20,000	
54	Monthly Premium	* PLI Premium & Bonus Table EA 50 Lakhs (without GST) (Ver 8 dated 22.09.2025)						75,750	54
	Total Premium	* 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. 50,00,000/- is Rs. 2,60,000/- . 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)						54,54,000	
	Maturity Value *							65,60,000	
55	Monthly Premium							89,750	55
	Total Premium							53,85,000	
	Maturity Value *							63,00,000	



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	



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	* 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)						5,29,020	
	Maturity Value *							6,56,000	
55	Yearly Premium							1,04,470	55
	Total Premium							5,22,350	
	Maturity Value *							6,30,000	



Postal Life Insurance (PLI)

PLI Yearly Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 10 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	59,940	43,640	34,340	27,340	22,700	20,360	20,360	19
	Total Premium	9,59,040	9,16,440	8,92,840	8,47,540	8,17,200	7,94,040	8,34,760	
	Maturity Value *	18,32,000	20,92,000	23,52,000	26,12,000	28,72,000	30,28,000	31,32,000	
20	Yearly Premium	62,260	45,980	36,660	29,680	22,700	22,700	20,360	20
	Total Premium	9,33,900	9,19,600	9,16,500	8,90,400	7,94,500	8,62,600	8,14,400	
	Maturity Value *	17,80,000	20,40,000	23,00,000	25,60,000	28,20,000	29,76,000	30,80,000	
21	Yearly Premium	66,920	48,300	36,660	29,680	25,020	22,700	20,360	21
	Total Premium	9,36,880	9,17,700	8,79,840	8,60,720	8,50,680	8,39,900	7,94,040	
	Maturity Value *	17,28,000	19,88,000	22,48,000	25,08,000	27,68,000	29,24,000	30,28,000	
22	Yearly Premium	73,900	50,620	38,980	32,000	25,020	22,700	22,700	22
	Total Premium	9,60,700	9,11,160	8,96,540	8,96,000	8,25,660	8,17,200	8,62,600	
	Maturity Value *	16,76,000	19,36,000	21,96,000	24,56,000	27,16,000	28,72,000	29,76,000	
23	Yearly Premium	80,900	55,280	41,320	32,000	27,340	22,700	22,700	23
	Total Premium	9,70,800	9,39,760	9,09,040	8,64,000	8,74,880	7,94,500	8,39,900	
	Maturity Value *	16,24,000	18,84,000	21,44,000	24,04,000	26,64,000	28,20,000	29,24,000	
24	Yearly Premium	87,880	59,940	43,640	34,340	27,340	25,020	22,700	24
	Total Premium	9,66,680	9,59,040	9,16,440	8,92,840	8,47,540	8,50,680	8,17,200	
	Maturity Value *	15,72,000	18,32,000	20,92,000	23,52,000	26,12,000	27,68,000	28,72,000	
25	Yearly Premium	97,180	62,260	45,980	36,660	29,680	25,020	25,020	25
	Total Premium	9,71,800	9,33,900	9,19,600	9,16,500	8,90,400	8,25,660	8,75,700	
	Maturity Value *	15,20,000	17,80,000	20,40,000	23,00,000	25,60,000	27,16,000	28,20,000	
26	Yearly Premium	1,08,820	66,920	48,300	36,660	29,680	27,340	25,020	26
	Total Premium	9,79,380	9,36,880	9,17,700	8,79,840	8,60,720	8,74,880	8,50,680	
	Maturity Value *	14,68,000	17,28,000	19,88,000	22,48,000	25,08,000	26,64,000	27,68,000	
27	Yearly Premium	1,22,800	73,900	50,620	38,980	32,000	27,340	27,340	27
	Total Premium	9,82,400	9,60,700	9,11,160	8,96,540	8,96,000	8,47,540	9,02,220	
	Maturity Value *	14,16,000	16,76,000	19,36,000	21,96,000	24,56,000	26,12,000	27,16,000	
28	Yearly Premium	1,41,420	80,900	55,280	41,320	32,000	29,680	27,340	28
	Total Premium	9,89,940	9,70,800	9,39,760	9,09,040	8,64,000	8,90,400	8,74,880	
	Maturity Value *	13,64,000	16,24,000	18,84,000	21,44,000	24,04,000	25,60,000	26,64,000	
29	Yearly Premium	1,67,020	87,880	59,940	43,640	34,340	29,680	29,680	29
	Total Premium	10,02,120	9,66,680	9,59,040	9,16,440	8,92,840	8,60,720	9,20,080	
	Maturity Value *	13,12,000	15,72,000	18,32,000	20,92,000	23,52,000	25,08,000	26,12,000	
30	Yearly Premium	1,99,620	97,180	64,600	45,980	36,660	32,000	29,680	30
	Total Premium	9,98,100	9,71,800	9,69,000	9,19,600	9,16,500	8,96,000	8,90,400	
	Maturity Value *	12,60,000	15,20,000	17,80,000	20,40,000	23,00,000	24,56,000	25,60,000	
31	Yearly Premium		1,08,820	69,260	48,300	38,980	34,340	32,000	31
	Total Premium		9,79,380	9,69,640	9,17,700	9,35,520	9,27,180	9,28,000	
	Maturity Value *		14,68,000	17,28,000	19,88,000	22,48,000	24,04,000	25,08,000	
32	Yearly Premium		1,22,800	73,900	52,960	38,980	34,340	32,000	32
	Total Premium		9,82,400	9,60,700	9,53,280	8,96,540	8,92,840	8,96,000	
	Maturity Value *		14,16,000	16,76,000	19,36,000	21,96,000	23,52,000	24,56,000	
33	Yearly Premium		1,41,420	80,900	55,280	41,320	36,660	34,340	33
	Total Premium		9,89,940	9,70,800	9,39,760	9,09,040	9,16,500	9,27,180	
	Maturity Value *		13,64,000	16,24,000	18,84,000	21,44,000	23,00,000	24,04,000	
34	Yearly Premium		1,67,020	87,880	59,940	43,640	38,980	34,340	34
	Total Premium		10,02,120	9,66,680	9,59,040	9,16,440	9,35,520	8,92,840	
	Maturity Value *		13,12,000	15,72,000	18,32,000	20,92,000	22,48,000	23,52,000	
35	Yearly Premium		1,99,620	97,180	64,600	45,980	41,320	36,660	35
	Total Premium		9,98,100	9,71,800	9,69,000	9,19,600	9,50,360	9,16,500	
	Maturity Value *		12,60,000	15,20,000	17,80,000	20,40,000	21,96,000	23,00,000	

Age at Entry		Age at Maturity							Age at Entry	
		35	40	45	50	55	58	60		
36	Yearly Premium			1,08,820	69,260	50,620	43,640	38,980	36	
	Total Premium			9,79,380	9,69,640	9,61,780	9,60,080	9,35,520		
	Maturity Value *			14,68,000	17,28,000	19,88,000	21,44,000	22,48,000		
37	Yearly Premium			1,22,800	73,900	52,960	45,980	41,320	37	
	Total Premium			9,82,400	9,60,700	9,53,280	9,65,580	9,50,360		
	Maturity Value *			14,16,000	16,76,000	19,36,000	20,92,000	21,96,000		
38	Yearly Premium			1,41,420	80,900	57,620	48,300	43,640	38	
	Total Premium			9,89,940	9,70,800	9,79,540	9,66,000	9,60,080		
	Maturity Value *			13,64,000	16,24,000	18,84,000	20,40,000	21,44,000		
39	Yearly Premium			1,67,020	90,200	59,940	50,620	45,980	39	
	Total Premium			10,02,120	9,92,200	9,59,040	9,61,780	9,65,580		
	Maturity Value *			13,12,000	15,72,000	18,32,000	19,88,000	20,92,000		
40	Yearly Premium			2,01,940	99,520	64,600	52,960	48,300	40	
	Total Premium			10,09,700	9,95,200	9,69,000	9,53,280	9,66,000		
	Maturity Value *			12,60,000	15,20,000	17,80,000	19,36,000	20,40,000		
41	Yearly Premium				1,11,160	69,260	57,620	50,620	41	
	Total Premium				10,00,440	9,69,640	9,79,540	9,61,780		
	Maturity Value *				14,68,000	17,28,000	18,84,000	19,88,000		
42	Yearly Premium				1,25,120	76,240	62,260	55,280	42	
	Total Premium				10,00,960	9,91,120	9,96,160	9,95,040		
	Maturity Value *				14,16,000	16,76,000	18,32,000	19,36,000		
43	Yearly Premium				1,43,740	83,220	66,920	57,620	43	
	Total Premium				10,06,180	9,98,640	10,03,800	9,79,540		
	Maturity Value *				13,64,000	16,24,000	17,80,000	18,84,000		
44	Yearly Premium				1,67,020	90,200	71,580	62,260	44	
	Total Premium				10,02,120	9,92,200	10,02,120	9,96,160		
	Maturity Value *				13,12,000	15,72,000	17,28,000	18,32,000		
45	Yearly Premium				2,01,940	99,520	76,240	66,920	45	
	Total Premium				10,09,700	9,95,200	9,91,120	10,03,800		
	Maturity Value *				12,60,000	15,20,000	16,76,000	17,80,000		
46	Yearly Premium					1,11,160	83,220	71,580	46	
	Total Premium					10,00,440	9,98,640	10,02,120		
	Maturity Value *					14,68,000	16,24,000	17,28,000		
47	Yearly Premium					1,27,460	92,540	78,560	47	
	Total Premium					10,19,680	10,17,940	10,21,280		
	Maturity Value *					14,16,000	15,72,000	16,76,000		
48	Yearly Premium					1,46,080	1,01,840	85,540	48	
	Total Premium					10,22,560	10,18,400	10,26,480		
	Maturity Value *					13,64,000	15,20,000	16,24,000		
49	Yearly Premium					1,69,360	1,13,480	92,540	49	
	Total Premium					10,16,160	10,21,320	10,17,940		
	Maturity Value *					13,12,000	14,68,000	15,72,000		
50	Yearly Premium					2,04,280	1,27,460	1,01,840	50	
	Total Premium					10,21,400	10,19,680	10,18,400		
	Maturity Value *					12,60,000	14,16,000	15,20,000		
51	Yearly Premium						1,50,740	1,20,460	51	
	Total Premium						10,55,180	10,84,140		
	Maturity Value *						13,64,000	14,68,000		
52	Yearly Premium						1,74,020	1,36,760	52	
	Total Premium						10,44,120	10,94,080		
	Maturity Value *						13,12,000	14,16,000		
53	Yearly Premium						2,06,600	1,53,060	53	
	Total Premium						10,33,000	10,71,420		
	Maturity Value *						12,60,000	13,64,000		
54	Yearly Premium	* PLI Yearly Premium & Bonus Table EA 10 Lakhs (without GST)							1,76,340	54
	Total Premium	* 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							10,58,040	
	Maturity Value *	per year for a PLI EA Policy of Rs. 10,00,000/- is Rs. 52,000/-. Terminal Bonus							13,12,000	
55	Yearly Premium	Rs. 20/- per Sum Assured of Rs. 10,000/- subject to maximum of Rs.1000/- for EA							2,08,940	55
	Total Premium	policies with term of 20 years or more. (Terminal Bonus not included in this table)							10,44,700	
	Maturity Value *								12,60,000	



Postal Life Insurance (PLI)

PLI Yearly Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 20 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	1,19,880	87,280	68,680	54,680	45,400	40,720	40,720	19
	Total Premium	19,18,080	18,32,880	17,85,680	16,95,080	16,34,400	15,88,080	16,69,520	
	Maturity Value *	36,64,000	41,84,000	47,04,000	52,24,000	57,44,000	60,56,000	62,64,000	
20	Yearly Premium	1,24,520	91,960	73,320	59,360	45,400	45,400	40,720	20
	Total Premium	18,67,800	18,39,200	18,33,000	17,80,800	15,89,000	17,25,200	16,28,800	
	Maturity Value *	35,60,000	40,80,000	46,00,000	51,20,000	56,40,000	59,52,000	61,60,000	
21	Yearly Premium	1,33,840	96,600	73,320	59,360	50,040	45,400	40,720	21
	Total Premium	18,73,760	18,35,400	17,59,680	17,21,440	17,01,360	16,79,800	15,88,080	
	Maturity Value *	34,56,000	39,76,000	44,96,000	50,16,000	55,36,000	58,48,000	60,56,000	
22	Yearly Premium	1,47,800	1,01,240	77,960	64,000	50,040	45,400	45,400	22
	Total Premium	19,21,400	18,22,320	17,93,080	17,92,000	16,51,320	16,34,400	17,25,200	
	Maturity Value *	33,52,000	38,72,000	43,92,000	49,12,000	54,32,000	57,44,000	59,52,000	
23	Yearly Premium	1,61,800	1,10,560	82,640	64,000	54,680	45,400	45,400	23
	Total Premium	19,41,600	18,79,520	18,18,080	17,28,000	17,49,760	15,89,000	16,79,800	
	Maturity Value *	32,48,000	37,68,000	42,88,000	48,08,000	53,28,000	56,40,000	58,48,000	
24	Yearly Premium	1,75,760	1,19,880	87,280	68,680	54,680	50,040	45,400	24
	Total Premium	19,33,360	19,18,080	18,32,880	17,85,680	16,95,080	17,01,360	16,34,400	
	Maturity Value *	31,44,000	36,64,000	41,84,000	47,04,000	52,24,000	55,36,000	57,44,000	
25	Yearly Premium	1,94,360	1,24,520	91,960	73,320	59,360	50,040	50,040	25
	Total Premium	19,43,600	18,67,800	18,39,200	18,33,000	17,80,800	16,51,320	17,51,400	
	Maturity Value *	30,40,000	35,60,000	40,80,000	46,00,000	51,20,000	54,32,000	56,40,000	
26	Yearly Premium	2,17,640	1,33,840	96,600	73,320	59,360	54,680	50,040	26
	Total Premium	19,58,760	18,73,760	18,35,400	17,59,680	17,21,440	17,49,760	17,01,360	
	Maturity Value *	29,36,000	34,56,000	39,76,000	44,96,000	50,16,000	53,28,000	55,36,000	
27	Yearly Premium	2,45,600	1,47,800	1,01,240	77,960	64,000	54,680	54,680	27
	Total Premium	19,64,800	19,21,400	18,22,320	17,93,080	17,92,000	16,95,080	18,04,440	
	Maturity Value *	28,32,000	33,52,000	38,72,000	43,92,000	49,12,000	52,24,000	54,32,000	
28	Yearly Premium	2,82,840	1,61,800	1,10,560	82,640	64,000	59,360	54,680	28
	Total Premium	19,79,880	19,41,600	18,79,520	18,18,080	17,28,000	17,80,800	17,49,760	
	Maturity Value *	27,28,000	32,48,000	37,68,000	42,88,000	48,08,000	51,20,000	53,28,000	
29	Yearly Premium	3,34,040	1,75,760	1,19,880	87,280	68,680	59,360	59,360	29
	Total Premium	20,04,240	19,33,360	19,18,080	18,32,880	17,85,680	17,21,440	18,40,160	
	Maturity Value *	26,24,000	31,44,000	36,64,000	41,84,000	47,04,000	50,16,000	52,24,000	
30	Yearly Premium	3,99,240	1,94,360	1,29,200	91,960	73,320	64,000	59,360	30
	Total Premium	19,96,200	19,43,600	19,38,000	18,39,200	18,33,000	17,92,000	17,80,800	
	Maturity Value *	25,20,000	30,40,000	35,60,000	40,80,000	46,00,000	49,12,000	51,20,000	
31	Yearly Premium		2,17,640	1,38,520	96,600	77,960	68,680	64,000	31
	Total Premium		19,58,760	19,39,280	18,35,400	18,71,040	18,54,360	18,56,000	
	Maturity Value *		29,36,000	34,56,000	39,76,000	44,96,000	48,08,000	50,16,000	
32	Yearly Premium		2,45,600	1,47,800	1,05,920	77,960	68,680	64,000	32
	Total Premium		19,64,800	19,21,400	19,06,560	17,93,080	17,85,680	17,92,000	
	Maturity Value *		28,32,000	33,52,000	38,72,000	43,92,000	47,04,000	49,12,000	
33	Yearly Premium		2,82,840	1,61,800	1,10,560	82,640	73,320	68,680	33
	Total Premium		19,79,880	19,41,600	18,79,520	18,18,080	18,33,000	18,54,360	
	Maturity Value *		27,28,000	32,48,000	37,68,000	42,88,000	46,00,000	48,08,000	
34	Yearly Premium		3,34,040	1,75,760	1,19,880	87,280	77,960	68,680	34
	Total Premium		20,04,240	19,33,360	19,18,080	18,32,880	18,71,040	17,85,680	
	Maturity Value *		26,24,000	31,44,000	36,64,000	41,84,000	44,96,000	47,04,000	
35	Yearly Premium		3,99,240	1,94,360	1,29,200	91,960	82,640	73,320	35
	Total Premium		19,96,200	19,43,600	19,38,000	18,39,200	19,00,720	18,33,000	
	Maturity Value *		25,20,000	30,40,000	35,60,000	40,80,000	43,92,000	46,00,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Yearly Premium			2,17,640	1,38,520	1,01,240	87,280	77,960	36
	Total Premium			19,58,760	19,39,280	19,23,560	19,20,160	18,71,040	
	Maturity Value *			29,36,000	34,56,000	39,76,000	42,88,000	44,96,000	
37	Yearly Premium			2,45,600	1,47,800	1,05,920	91,960	82,640	37
	Total Premium			19,64,800	19,21,400	19,06,560	19,31,160	19,00,720	
	Maturity Value *			28,32,000	33,52,000	38,72,000	41,84,000	43,92,000	
38	Yearly Premium			2,82,840	1,61,800	1,15,240	96,600	87,280	38
	Total Premium			19,79,880	19,41,600	19,59,080	19,32,000	19,20,160	
	Maturity Value *			27,28,000	32,48,000	37,68,000	40,80,000	42,88,000	
39	Yearly Premium			3,34,040	1,80,400	1,19,880	1,01,240	91,960	39
	Total Premium			20,04,240	19,84,400	19,18,080	19,23,560	19,31,160	
	Maturity Value *			26,24,000	31,44,000	36,64,000	39,76,000	41,84,000	
40	Yearly Premium			4,03,880	1,99,040	1,29,200	1,05,920	96,600	40
	Total Premium			20,19,400	19,90,400	19,38,000	19,06,560	19,32,000	
	Maturity Value *			25,20,000	30,40,000	35,60,000	38,72,000	40,80,000	
41	Yearly Premium				2,22,320	1,38,520	1,15,240	1,01,240	41
	Total Premium				20,00,880	19,39,280	19,59,080	19,23,560	
	Maturity Value *				29,36,000	34,56,000	37,68,000	39,76,000	
42	Yearly Premium				2,50,240	1,52,480	1,24,520	1,10,560	42
	Total Premium				20,01,920	19,82,240	19,92,320	19,90,080	
	Maturity Value *				28,32,000	33,52,000	36,64,000	38,72,000	
43	Yearly Premium				2,87,480	1,66,440	1,33,840	1,15,240	43
	Total Premium				20,12,360	19,97,280	20,07,600	19,59,080	
	Maturity Value *				27,28,000	32,48,000	35,60,000	37,68,000	
44	Yearly Premium				3,34,040	1,80,400	1,43,160	1,24,520	44
	Total Premium				20,04,240	19,84,400	20,04,240	19,92,320	
	Maturity Value *				26,24,000	31,44,000	34,56,000	36,64,000	
45	Yearly Premium				4,03,880	1,99,040	1,52,480	1,33,840	45
	Total Premium				20,19,400	19,90,400	19,82,240	20,07,600	
	Maturity Value *				25,20,000	30,40,000	33,52,000	35,60,000	
46	Yearly Premium					2,22,320	1,66,440	1,43,160	46
	Total Premium					20,00,880	19,97,280	20,04,240	
	Maturity Value *					29,36,000	32,48,000	34,56,000	
47	Yearly Premium					2,54,920	1,85,080	1,57,120	47
	Total Premium					20,39,360	20,35,880	20,42,560	
	Maturity Value *					28,32,000	31,44,000	33,52,000	
48	Yearly Premium					2,92,160	2,03,680	1,71,080	48
	Total Premium					20,45,120	20,36,800	20,52,960	
	Maturity Value *					27,28,000	30,40,000	32,48,000	
49	Yearly Premium					3,38,720	2,26,960	1,85,080	49
	Total Premium					20,32,320	20,42,640	20,35,880	
	Maturity Value *					26,24,000	29,36,000	31,44,000	
50	Yearly Premium					4,08,560	2,54,920	2,03,680	50
	Total Premium					20,42,800	20,39,360	20,36,800	
	Maturity Value *					25,20,000	28,32,000	30,40,000	
51	Yearly Premium						3,01,480	2,40,920	51
	Total Premium						21,10,360	21,68,280	
	Maturity Value *						27,28,000	29,36,000	
52	Yearly Premium						3,48,040	2,73,520	52
	Total Premium						20,88,240	21,88,160	
	Maturity Value *						26,24,000	28,32,000	
53	Yearly Premium						4,13,200	3,06,120	53
	Total Premium						20,66,000	21,42,840	
	Maturity Value *						25,20,000	27,28,000	
54	Yearly Premium	* PLI Yearly Premium & Bonus Table EA 20 Lakhs (without GST)						3,52,680	54
	Total Premium	* 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. 20,00,000/- is Rs. 1,04,000/- 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)						21,16,080	
	Maturity Value *							26,24,000	
55	Yearly Premium							4,17,880	55
	Total Premium							20,89,400	
	Maturity Value *							25,20,000	



Postal Life Insurance (PLI)

PLI Yearly Premium & Bonus Table

(without GST)



(For PLI EA Policy of Sum Assured Rs. 50 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	2,99,700	2,18,200	1,71,700	1,36,700	1,13,500	1,01,800	1,01,800	19
	Total Premium	47,95,200	45,82,200	44,64,200	42,37,700	40,86,000	39,70,200	41,73,800	
	Maturity Value *	91,60,000	1,04,60,000	1,17,60,000	1,30,60,000	1,43,60,000	1,51,40,000	1,56,60,000	
20	Yearly Premium	3,11,300	2,29,900	1,83,300	1,48,400	1,13,500	1,13,500	1,01,800	20
	Total Premium	46,69,500	45,98,000	45,82,500	44,52,000	39,72,500	43,13,000	40,72,000	
	Maturity Value *	89,00,000	1,02,00,000	1,15,00,000	1,28,00,000	1,41,00,000	1,48,80,000	1,54,00,000	
21	Yearly Premium	3,34,600	2,41,500	1,83,300	1,48,400	1,25,100	1,13,500	1,01,800	21
	Total Premium	46,84,400	45,88,500	43,99,200	43,03,600	42,53,400	41,99,500	39,70,200	
	Maturity Value *	86,40,000	99,40,000	1,12,40,000	1,25,40,000	1,38,40,000	1,46,20,000	1,51,40,000	
22	Yearly Premium	3,69,500	2,53,100	1,94,900	1,60,000	1,25,100	1,13,500	1,13,500	22
	Total Premium	48,03,500	45,55,800	44,82,700	44,80,000	41,28,300	40,86,000	43,13,000	
	Maturity Value *	83,80,000	96,80,000	1,09,80,000	1,22,80,000	1,35,80,000	1,43,60,000	1,48,80,000	
23	Yearly Premium	4,04,500	2,76,400	2,06,600	1,60,000	1,36,700	1,13,500	1,13,500	23
	Total Premium	48,54,000	46,98,800	45,45,200	43,20,000	43,74,400	39,72,500	41,99,500	
	Maturity Value *	81,20,000	94,20,000	1,07,20,000	1,20,20,000	1,33,20,000	1,41,00,000	1,46,20,000	
24	Yearly Premium	4,39,400	2,99,700	2,18,200	1,71,700	1,36,700	1,25,100	1,13,500	24
	Total Premium	48,33,400	47,95,200	45,82,200	44,64,200	42,37,700	42,53,400	40,86,000	
	Maturity Value *	78,60,000	91,60,000	1,04,60,000	1,17,60,000	1,30,60,000	1,38,40,000	1,43,60,000	
25	Yearly Premium	4,85,900	3,11,300	2,29,900	1,83,300	1,48,400	1,25,100	1,25,100	25
	Total Premium	48,59,000	46,69,500	45,98,000	45,82,500	44,52,000	41,28,300	43,78,500	
	Maturity Value *	76,00,000	89,00,000	1,02,00,000	1,15,00,000	1,28,00,000	1,35,80,000	1,41,00,000	
26	Yearly Premium	5,44,100	3,34,600	2,41,500	1,83,300	1,48,400	1,36,700	1,25,100	26
	Total Premium	48,96,900	46,84,400	45,88,500	43,99,200	43,03,600	43,74,400	42,53,400	
	Maturity Value *	73,40,000	86,40,000	99,40,000	1,12,40,000	1,25,40,000	1,33,20,000	1,38,40,000	
27	Yearly Premium	6,14,000	3,69,500	2,53,100	1,94,900	1,60,000	1,36,700	1,36,700	27
	Total Premium	49,12,000	48,03,500	45,55,800	44,82,700	44,80,000	42,37,700	45,11,100	
	Maturity Value *	70,80,000	83,80,000	96,80,000	1,09,80,000	1,22,80,000	1,30,60,000	1,35,80,000	
28	Yearly Premium	7,07,100	4,04,500	2,76,400	2,06,600	1,60,000	1,48,400	1,36,700	28
	Total Premium	49,49,700	48,54,000	46,98,800	45,45,200	43,20,000	44,52,000	43,74,400	
	Maturity Value *	68,20,000	81,20,000	94,20,000	1,07,20,000	1,20,20,000	1,28,00,000	1,33,20,000	
29	Yearly Premium	8,35,100	4,39,400	2,99,700	2,18,200	1,71,700	1,48,400	1,48,400	29
	Total Premium	50,10,600	48,33,400	47,95,200	45,82,200	44,64,200	43,03,600	46,00,400	
	Maturity Value *	65,60,000	78,60,000	91,60,000	1,04,60,000	1,17,60,000	1,25,40,000	1,30,60,000	
30	Yearly Premium	9,98,100	4,85,900	3,23,000	2,29,900	1,83,300	1,60,000	1,48,400	30
	Total Premium	49,90,500	48,59,000	48,45,000	45,98,000	45,82,500	44,80,000	44,52,000	
	Maturity Value *	63,00,000	76,00,000	89,00,000	1,02,00,000	1,15,00,000	1,22,80,000	1,28,00,000	
31	Yearly Premium		5,44,100	3,46,300	2,41,500	1,94,900	1,71,700	1,60,000	31
	Total Premium		48,96,900	48,48,200	45,88,500	46,77,600	46,35,900	46,40,000	
	Maturity Value *		73,40,000	86,40,000	99,40,000	1,12,40,000	1,20,20,000	1,25,40,000	
32	Yearly Premium		6,14,000	3,69,500	2,64,800	1,94,900	1,71,700	1,60,000	32
	Total Premium		49,12,000	48,03,500	47,66,400	44,82,700	44,64,200	44,80,000	
	Maturity Value *		70,80,000	83,80,000	96,80,000	1,09,80,000	1,17,60,000	1,22,80,000	
33	Yearly Premium		7,07,100	4,04,500	2,76,400	2,06,600	1,83,300	1,71,700	33
	Total Premium		49,49,700	48,54,000	46,98,800	45,45,200	45,82,500	46,35,900	
	Maturity Value *		68,20,000	81,20,000	94,20,000	1,07,20,000	1,15,00,000	1,20,20,000	
34	Yearly Premium		8,35,100	4,39,400	2,99,700	2,18,200	1,94,900	1,71,700	34
	Total Premium		50,10,600	48,33,400	47,95,200	45,82,200	46,77,600	44,64,200	
	Maturity Value *		65,60,000	78,60,000	91,60,000	1,04,60,000	1,12,40,000	1,17,60,000	
35	Yearly Premium		9,98,100	4,85,900	3,23,000	2,29,900	2,06,600	1,83,300	35
	Total Premium		49,90,500	48,59,000	48,45,000	45,98,000	47,51,800	45,82,500	
	Maturity Value *		63,00,000	76,00,000	89,00,000	1,02,00,000	1,09,80,000	1,15,00,000	

Age at Entry		Age at Maturity							Age at Entry	
		35	40	45	50	55	58	60		
36	Yearly Premium			5,44,100	3,46,300	2,53,100	2,18,200	1,94,900	36	
	Total Premium			48,96,900	48,48,200	48,08,900	48,00,400	46,77,600		
	Maturity Value *			73,40,000	86,40,000	99,40,000	1,07,20,000	1,12,40,000		
37	Yearly Premium			6,14,000	3,69,500	2,64,800	2,29,900	2,06,600	37	
	Total Premium			49,12,000	48,03,500	47,66,400	48,27,900	47,51,800		
	Maturity Value *			70,80,000	83,80,000	96,80,000	1,04,60,000	1,09,80,000		
38	Yearly Premium			7,07,100	4,04,500	2,88,100	2,41,500	2,18,200	38	
	Total Premium			49,49,700	48,54,000	48,97,700	48,30,000	48,00,400		
	Maturity Value *			68,20,000	81,20,000	94,20,000	1,02,00,000	1,07,20,000		
39	Yearly Premium			8,35,100	4,51,000	2,99,700	2,53,100	2,29,900	39	
	Total Premium			50,10,600	49,61,000	47,95,200	48,08,900	48,27,900		
	Maturity Value *			65,60,000	78,60,000	91,60,000	99,40,000	1,04,60,000		
40	Yearly Premium			10,09,700	4,97,600	3,23,000	2,64,800	2,41,500	40	
	Total Premium			50,48,500	49,76,000	48,45,000	47,66,400	48,30,000		
	Maturity Value *			63,00,000	76,00,000	89,00,000	96,80,000	1,02,00,000		
41	Yearly Premium				5,55,800	3,46,300	2,88,100	2,53,100	41	
	Total Premium				50,02,200	48,48,200	48,97,700	48,08,900		
	Maturity Value *				73,40,000	86,40,000	94,20,000	99,40,000		
42	Yearly Premium				6,25,600	3,81,200	3,11,300	2,76,400	42	
	Total Premium				50,04,800	49,55,600	49,80,800	49,75,200		
	Maturity Value *				70,80,000	83,80,000	91,60,000	96,80,000		
43	Yearly Premium				7,18,700	4,16,100	3,34,600	2,88,100	43	
	Total Premium				50,30,900	49,93,200	50,19,000	48,97,700		
	Maturity Value *				68,20,000	81,20,000	89,00,000	94,20,000		
44	Yearly Premium				8,35,100	4,51,000	3,57,900	3,11,300	44	
	Total Premium				50,10,600	49,61,000	50,10,600	49,80,800		
	Maturity Value *				65,60,000	78,60,000	86,40,000	91,60,000		
45	Yearly Premium				10,09,700	4,97,600	3,81,200	3,34,600	45	
	Total Premium				50,48,500	49,76,000	49,55,600	50,19,000		
	Maturity Value *				63,00,000	76,00,000	83,80,000	89,00,000		
46	Yearly Premium					5,55,800	4,16,100	3,57,900	46	
	Total Premium					50,02,200	49,93,200	50,10,600		
	Maturity Value *					73,40,000	81,20,000	86,40,000		
47	Yearly Premium					6,37,300	4,62,700	3,92,800	47	
	Total Premium					50,98,400	50,89,700	51,06,400		
	Maturity Value *					70,80,000	78,60,000	83,80,000		
48	Yearly Premium					7,30,400	5,09,200	4,27,700	48	
	Total Premium					51,12,800	50,92,000	51,32,400		
	Maturity Value *					68,20,000	76,00,000	81,20,000		
49	Yearly Premium					8,46,800	5,67,400	4,62,700	49	
	Total Premium					50,80,800	51,06,600	50,89,700		
	Maturity Value *					65,60,000	73,40,000	78,60,000		
50	Yearly Premium					10,21,400	6,37,300	5,09,200	50	
	Total Premium					51,07,000	50,98,400	50,92,000		
	Maturity Value *					63,00,000	70,80,000	76,00,000		
51	Yearly Premium						7,53,700	6,02,300	51	
	Total Premium						52,75,900	54,20,700		
	Maturity Value *						68,20,000	73,40,000		
52	Yearly Premium						8,70,100	6,83,800	52	
	Total Premium						52,20,600	54,70,400		
	Maturity Value *						65,60,000	70,80,000		
53	Yearly Premium						10,33,000	7,65,300	53	
	Total Premium						51,65,000	53,57,100		
	Maturity Value *						63,00,000	68,20,000		
54	Yearly Premium	* PLI Yearly Premium & Bonus Table EA 50 Lakhs (without GST)							8,81,700	54
	Total Premium	(Ver 8 dated 22.09.2025)							52,90,200	
	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. 50,00,000/- is Rs. 2,60,000/-. 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)							65,60,000	
55	Yearly Premium								10,44,700	55
	Total Premium								52,23,500	
	Maturity Value *								63,00,000	



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							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	

* 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)



Rural Postal Life Insurance (RPLI)

RPLI Premium & Bonus Table

(without GST)



(For RPLI 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	2,525	1,850	1,450	1,175	975	900	850	19
	Total Premium	4,84,800	4,66,200	4,52,400	4,37,100	4,21,200	4,21,200	4,18,200	
	Maturity Value *	8,84,000	10,04,000	11,24,000	12,44,000	13,64,000	14,36,000	14,84,000	
20	Monthly Premium	2,700	1,950	1,525	1,225	1,000	925	875	20
	Total Premium	4,86,000	4,68,000	4,57,500	4,41,000	4,20,000	4,21,800	4,20,000	
	Maturity Value *	8,60,000	9,80,000	11,00,000	12,20,000	13,40,000	14,12,000	14,60,000	
21	Monthly Premium	2,900	2,075	1,600	1,275	1,025	950	900	21
	Total Premium	4,87,200	4,73,100	4,60,800	4,43,700	4,18,200	4,21,800	4,21,200	
	Maturity Value *	8,36,000	9,56,000	10,76,000	11,96,000	13,16,000	13,88,000	14,36,000	
22	Monthly Premium	3,150	2,200	1,675	1,325	1,075	975	925	22
	Total Premium	4,91,400	4,75,200	4,62,300	4,45,200	4,25,700	4,21,200	4,21,800	
	Maturity Value *	8,12,000	9,32,000	10,52,000	11,72,000	12,92,000	13,64,000	14,12,000	
23	Monthly Premium	3,450	2,350	1,750	1,375	1,125	1,000	950	23
	Total Premium	4,96,800	4,79,400	4,62,000	4,45,500	4,32,000	4,20,000	4,21,800	
	Maturity Value *	7,88,000	9,08,000	10,28,000	11,48,000	12,68,000	13,40,000	13,88,000	
24	Monthly Premium	3,775	2,525	1,850	1,450	1,175	1,050	975	24
	Total Premium	4,98,300	4,84,800	4,66,200	4,52,400	4,37,100	4,28,400	4,21,200	
	Maturity Value *	7,64,000	8,84,000	10,04,000	11,24,000	12,44,000	13,16,000	13,64,000	
25	Monthly Premium	4,175	2,700	1,950	1,525	1,225	1,100	1,025	25
	Total Premium	5,01,000	4,86,000	4,68,000	4,57,500	4,41,000	4,35,600	4,30,500	
	Maturity Value *	7,40,000	8,60,000	9,80,000	11,00,000	12,20,000	12,92,000	13,40,000	
26	Monthly Premium	4,675	2,900	2,075	1,600	1,275	1,150	1,075	26
	Total Premium	5,04,900	4,87,200	4,73,100	4,60,800	4,43,700	4,41,600	4,38,600	
	Maturity Value *	7,16,000	8,36,000	9,56,000	10,76,000	11,96,000	12,68,000	13,16,000	
27	Monthly Premium	5,300	3,150	2,200	1,675	1,325	1,200	1,125	27
	Total Premium	5,08,800	4,91,400	4,75,200	4,62,300	4,45,200	4,46,400	4,45,500	
	Maturity Value *	6,92,000	8,12,000	9,32,000	10,52,000	11,72,000	12,44,000	12,92,000	
28	Monthly Premium	6,075	3,450	2,350	1,775	1,400	1,250	1,175	28
	Total Premium	5,10,300	4,96,800	4,79,400	4,68,600	4,53,600	4,50,000	4,51,200	
	Maturity Value *	6,68,000	7,88,000	9,08,000	10,28,000	11,48,000	12,20,000	12,68,000	
29	Monthly Premium	7,125	3,775	2,525	1,875	1,475	1,300	1,225	29
	Total Premium	5,13,000	4,98,300	4,84,800	4,72,500	4,60,200	4,52,400	4,55,700	
	Maturity Value *	6,44,000	7,64,000	8,84,000	10,04,000	11,24,000	11,96,000	12,44,000	
30	Monthly Premium	8,600	4,175	2,725	1,975	1,550	1,350	1,275	30
	Total Premium	5,16,000	5,01,000	4,90,500	4,74,000	4,65,000	4,53,600	4,59,000	
	Maturity Value *	6,20,000	7,40,000	8,60,000	9,80,000	11,00,000	11,72,000	12,20,000	
31	Monthly Premium		4,675	2,925	2,100	1,625	1,425	1,325	31
	Total Premium		5,04,900	4,91,400	4,78,800	4,68,000	4,61,700	4,61,100	
	Maturity Value *		7,16,000	8,36,000	9,56,000	10,76,000	11,48,000	11,96,000	
32	Monthly Premium		5,300	3,175	2,225	1,700	1,500	1,375	32
	Total Premium		5,08,800	4,95,300	4,80,600	4,69,200	4,68,000	4,62,000	
	Maturity Value *		6,92,000	8,12,000	9,32,000	10,52,000	11,24,000	11,72,000	
33	Monthly Premium		6,075	3,450	2,375	1,800	1,575	1,425	33
	Total Premium		5,10,300	4,96,800	4,84,500	4,75,200	4,72,500	4,61,700	
	Maturity Value *		6,68,000	7,88,000	9,08,000	10,28,000	11,00,000	11,48,000	
34	Monthly Premium		7,125	3,800	2,550	1,900	1,650	1,500	34
	Total Premium		5,13,000	5,01,600	4,89,600	4,78,800	4,75,200	4,68,000	
	Maturity Value *		6,44,000	7,64,000	8,84,000	10,04,000	10,76,000	11,24,000	
35	Monthly Premium		8,600	4,200	2,725	2,000	1,725	1,575	35
	Total Premium		5,16,000	5,04,000	4,90,500	4,80,000	4,76,100	4,72,500	
	Maturity Value *		6,20,000	7,40,000	8,60,000	9,80,000	10,52,000	11,00,000	

Age at Entry		Age at Maturity							Age at Entry
		35	40	45	50	55	58	60	
36	Monthly Premium			4,700	2,950	2,125	1,825	1,650	36
	Total Premium			5,07,600	4,95,600	4,84,500	4,81,800	4,75,200	
	Maturity Value *			7,16,000	8,36,000	9,56,000	10,28,000	10,76,000	
37	Monthly Premium			5,300	3,200	2,275	1,925	1,750	37
	Total Premium			5,08,800	4,99,200	4,91,400	4,85,100	4,83,000	
	Maturity Value *			6,92,000	8,12,000	9,32,000	10,04,000	10,52,000	
38	Monthly Premium			6,100	3,475	2,425	2,050	1,850	38
	Total Premium			5,12,400	5,00,400	4,94,700	4,92,000	4,88,400	
	Maturity Value *			6,68,000	7,88,000	9,08,000	9,80,000	10,28,000	
39	Monthly Premium			7,150	3,825	2,575	2,175	1,950	39
	Total Premium			5,14,800	5,04,900	4,94,400	4,95,900	4,91,400	
	Maturity Value *			6,44,000	7,64,000	8,84,000	9,56,000	10,04,000	
40	Monthly Premium			8,625	4,225	2,775	2,300	2,075	40
	Total Premium			5,17,500	5,07,000	4,99,500	4,96,800	4,98,000	
	Maturity Value *			6,20,000	7,40,000	8,60,000	9,32,000	9,80,000	
41	Monthly Premium				4,725	3,000	2,450	2,200	41
	Total Premium				5,10,300	5,04,000	4,99,800	5,01,600	
	Maturity Value *				7,16,000	8,36,000	9,08,000	9,56,000	
42	Monthly Premium				5,350	3,250	2,625	2,325	42
	Total Premium				5,13,600	5,07,000	5,04,000	5,02,200	
	Maturity Value *				6,92,000	8,12,000	8,84,000	9,32,000	
43	Monthly Premium				6,150	3,550	2,825	2,475	43
	Total Premium				5,16,600	5,11,200	5,08,500	5,04,900	
	Maturity Value *				6,68,000	7,88,000	8,60,000	9,08,000	
44	Monthly Premium				7,200	3,875	3,050	2,650	44
	Total Premium				5,18,400	5,11,500	5,12,400	5,08,800	
	Maturity Value *				6,44,000	7,64,000	8,36,000	8,84,000	
45	Monthly Premium				8,675	4,300	3,300	2,850	45
	Total Premium				5,20,500	5,16,000	5,14,800	5,13,000	
	Maturity Value *				6,20,000	7,40,000	8,12,000	8,60,000	
46	Monthly Premium					4,800	3,600	3,075	46
	Total Premium					5,18,400	5,18,400	5,16,600	
	Maturity Value *					7,16,000	7,88,000	8,36,000	
47	Monthly Premium					5,425	3,950	3,350	47
	Total Premium					5,20,800	5,21,400	5,22,600	
	Maturity Value *					6,92,000	7,64,000	8,12,000	
48	Monthly Premium					6,225	4,350	3,625	48
	Total Premium					5,22,900	5,22,000	5,22,000	
	Maturity Value *					6,68,000	7,40,000	7,88,000	
49	Monthly Premium					7,275	4,850	3,975	49
	Total Premium					5,23,800	5,23,800	5,24,700	
	Maturity Value *					6,44,000	7,16,000	7,64,000	
50	Monthly Premium					8,750	5,475	4,400	50
	Total Premium					5,25,000	5,25,600	5,28,000	
	Maturity Value *					6,20,000	6,92,000	7,40,000	
51	Monthly Premium						6,505	5,220	51
	Total Premium						5,46,420	5,63,760	
	Maturity Value *						6,68,000	7,16,000	
52	Monthly Premium						7,510	5,830	52
	Total Premium						5,40,720	5,59,680	
	Maturity Value *						6,44,000	6,92,000	
53	Monthly Premium						8,895	6,595	53
	Total Premium						5,33,700	5,53,980	
	Maturity Value *						6,20,000	6,68,000	
54	Monthly Premium	* RPLI 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 an RPLI EA Policy of Rs. 5,00,000/- is Rs. 24,000/- . 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)						7,600	54
	Total Premium							5,47,200	
	Maturity Value *							6,44,000	
55	Monthly Premium	* RPLI 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 an RPLI EA Policy of Rs. 5,00,000/- is Rs. 24,000/- . 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)						8,980	55
	Total Premium							5,38,800	
	Maturity Value *							6,20,000	



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							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	

* 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)



PLI
भारत जीवन बीमा
POSTAL LIFE INSURANCE
SINCE 1884

Postal Life Insurance (PLI) Children Policy (Bal Jeevan Bima) Monthly Premium & Bonus Table (without GST)



(For PLI Children Policy of Sum Assured Rs. 3 lakhs (without GST) Ver-2 dated 06.03.2026


Age at Entry		Age at Maturity								Age at Entry
		18	19	20	21	22	23	24	25	
5	Monthly Premium	2,424	2,286	2,166	2,064	1,974	1,893	1,824	1,761	5
	Total Premium	3,78,144	3,84,048	3,89,880	3,96,288	4,02,696	4,08,888	4,15,872	4,22,640	
	Maturity Value *	5,02,800	5,18,400	5,34,000	5,49,600	5,65,200	5,80,800	5,96,400	6,12,000	
6	Monthly Premium	2,589	2,424	2,286	2,166	2,064	1,974	1,893	1,824	6
	Total Premium	3,72,816	3,78,144	3,84,048	3,89,880	3,96,288	4,02,696	4,08,888	4,15,872	
	Maturity Value *	4,87,200	5,02,800	5,18,400	5,34,000	5,49,600	5,65,200	5,80,800	5,96,400	
7	Monthly Premium	2,784	2,589	2,424	2,286	2,166	2,064	1,974	1,893	7
	Total Premium	3,67,488	3,72,816	3,78,144	3,84,048	3,89,880	3,96,288	4,02,696	4,08,888	
	Maturity Value *	4,71,600	4,87,200	5,02,800	5,18,400	5,34,000	5,49,600	5,65,200	5,80,800	
8	Monthly Premium	3,018	2,784	2,589	2,424	2,286	2,166	2,064	1,974	8
	Total Premium	3,62,160	3,67,488	3,72,816	3,78,144	3,84,048	3,89,880	3,96,288	4,02,696	
	Maturity Value *	4,56,000	4,71,600	4,87,200	5,02,800	5,18,400	5,34,000	5,49,600	5,65,200	
9	Monthly Premium	3,306	3,018	2,784	2,589	2,424	2,286	2,169	2,064	9
	Total Premium	3,57,048	3,62,160	3,67,488	3,72,816	3,78,144	3,84,048	3,90,420	3,96,288	
	Maturity Value *	4,40,400	4,56,000	4,71,600	4,87,200	5,02,800	5,18,400	5,34,000	5,49,600	
10	Monthly Premium	3,669	3,306	3,018	2,784	2,589	2,424	2,286	2,169	10
	Total Premium	3,52,224	3,57,048	3,62,160	3,67,488	3,72,816	3,78,144	3,84,048	3,90,420	
	Maturity Value *	4,24,800	4,40,400	4,56,000	4,71,600	4,87,200	5,02,800	5,18,400	5,34,000	
11	Monthly Premium	4,140	3,669	3,306	3,018	2,784	2,589	2,424	2,286	11
	Total Premium	3,47,760	3,52,224	3,57,048	3,62,160	3,67,488	3,72,816	3,78,144	3,84,048	
	Maturity Value *	4,09,200	4,24,800	4,40,400	4,56,000	4,71,600	4,87,200	5,02,800	5,18,400	
12	Monthly Premium	4,767	4,140	3,669	3,306	3,018	2,784	2,589	2,424	12
	Total Premium	3,43,224	3,47,760	3,52,224	3,57,048	3,62,160	3,67,488	3,72,816	3,78,144	
	Maturity Value *	3,93,600	4,09,200	4,24,800	4,40,400	4,56,000	4,71,600	4,87,200	5,02,800	
13	Monthly Premium	5,649	4,767	4,140	3,669	3,306	3,018	2,784	2,589	13
	Total Premium	3,38,940	3,43,224	3,47,760	3,52,224	3,57,048	3,62,160	3,67,488	3,72,816	
	Maturity Value *	3,78,000	3,93,600	4,09,200	4,24,800	4,40,400	4,56,000	4,71,600	4,87,200	
14	Monthly Premium		5,649	4,767	4,140	3,669	3,306	3,018	2,784	14
	Total Premium		3,38,940	3,43,224	3,47,760	3,52,224	3,57,048	3,62,160	3,67,488	
	Maturity Value *		3,78,000	3,93,600	4,09,200	4,24,800	4,40,400	4,56,000	4,71,600	
15	Monthly Premium			5,649	4,767	4,140	3,669	3,306	3,018	15
	Total Premium			3,38,940	3,43,224	3,47,760	3,52,224	3,57,048	3,62,160	
	Maturity Value *			3,78,000	3,93,600	4,09,200	4,24,800	4,40,400	4,56,000	
16	Monthly Premium				5,649	4,767	4,140	3,669	3,306	16
	Total Premium				3,38,940	3,43,224	3,47,760	3,52,224	3,57,048	
	Maturity Value *				3,78,000	3,93,600	4,09,200	4,24,800	4,40,400	
17	Monthly Premium					5,649	4,767	4,140	3,669	17
	Total Premium					3,38,940	3,43,224	3,47,760	3,52,224	
	Maturity Value *					3,78,000	3,93,600	4,09,200	4,24,800	
18	Monthly Premium						5,649	4,767	4,140	18
	Total Premium						3,38,940	3,43,224	3,47,760	
	Maturity Value *						3,78,000	3,93,600	4,09,200	
19	Monthly Premium							5,649	4,767	19
	Total Premium							3,38,940	3,43,224	
	Maturity Value *							3,78,000	3,93,600	
20	Monthly Premium								5,649	20
	Total Premium								3,38,940	
	Maturity Value *								3,78,000	

PLI Children Policy Monthly Premium & Bonus Table
for Sum Assured 3 Lakh (without GST)
(Ver 2 dated 06.03.2026)

* 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 Children Policy of Sum Assured 3,00,000 is Rs. 5,200/-.

Sovereign Gold Bond (SGB): Rate History from 2015 to 2024

Available at Post Offices		From	To	Issue Price	Available at Post Offices		From	To	Issue Price
2015	Series I	05.11.2015	20.11.2015	2684	2020-21	Series I	20.04.2020	24.04.2020	4639
2016	Series I	18.01.2016	22.01.2016	2600		Series II	11.05.2020	15.05.2020	4590
	Series II	08.03.2016	14.03.2016	2916		Series III	08.06.2020	12.06.2020	4677
2016-17	Series I	18.07.2016	22.07.2016	3119		Series IV	06.07.2020	10.07.2020	4852
	Series II	01.09.2016	09.09.2016	3150		Series V	03.08.2020	07.08.2020	5334
	Series III	24.10.2016	02.11.2016	2957		Series VI	31.08.2020	04.09.2020	5117
	Series IV	20.02.2017	23.02.2017	2893		Series VII	12.10.2020	16.10.2020	5051
2017-18	Series I	24.04.2017	28.04.2017	2901		Series VIII	09.11.2020	13.11.2020	5177
	Series II	10.07.2017	14.07.2017	2780		Series IX	28.12.2020	01.01.2021	5000
	Series III	04.10.2017	06.10.2017	2956		Series X	11.01.2021	15.01.2021	5104
	Series IV	16.10.2017	18.10.2017	2987		Series XI	01.02.2021	05.02.2021	4912
	Series V	23.10.2017	25.10.2017	2971		Series XII	01.03.2021	05.03.2021	4662
	Series VI	30.10.2017	01.11.2017	2945	2021-22	Series I	17.05.2021	21.05.2021	4777
	Series VII	06.11.2017	08.11.2017	2934		Series II	24.05.2021	28.05.2021	4842
	Series VIII	13.11.2017	15.11.2017	2961		Series III	31.05.2021	04.06.2021	4889
	Series IX	20.11.2017	22.11.2017	2964		Series IV	12.07.2021	16.07.2021	4807
	Series X	27.11.2017	29.11.2017	2961		Series V	09.08.2021	13.08.2021	4790
	Series XI	04.12.2017	06.12.2017	2952		Series VI	30.08.2021	03.09.2021	4732
	Series XII	11.12.2017	13.12.2017	2890		Series VII	25.10.2021	29.10.2021	4761
	Series XIII	18.12.2017	20.12.2017	2866		Series VIII	29.11.2021	03.12.2021	4791
	Series XIV	26.12.2017	27.12.2017	2881		Series IX	10.01.2022	14.01.2022	4786
2018-19	Series I	16.04.2018	20.04.2018	3114		Series X	28.02.2022	04.03.2022	5109
	Series II	15.10.2018	19.10.2018	3146	2022-23	Series I	20.06.2022	24.06.2022	5091
	Series III	05.11.2018	09.11.2018	3183		Series II	22.08.2022	26.08.2022	5197
	Series IV	24.12.2018	28.12.2018	3119		Series III	19.12.2022	23.12.2022	5409
	Series V	14.01.2019	18.01.2019	3214		Series IV	06.03.2023	10.03.2023	5611
	Series VI	04.02.2019	08.02.2019	3326	2023-2024	Series I	19.06.2023	23.06.2023	5926
2019-20	Series I	03.06.2019	07.06.2019	3196		Series II	11.09.2023	15.09.2023	5923
	Series II	08.07.2019	12.07.2019	3443		Series III	18.12.2023	22.12.2023	6199
	Series III	05.08.2019	09.08.2019	3499		Series IV	12.02.2024	16.02.2024	6263
	Series IV	09.09.2019	13.09.2019	3890	No SGB Series declared during 2024-25 and 2025-26				
	Series V	07.10.2019	11.10.2019	3788					
	Series VI	21.10.2019	25.10.2019	3835					
	Series VII	02.12.2019	06.12.2019	3795					
	Series VIII	13.01.2020	17.01.2020	4016					
	Series IX	03.02.2020	07.02.2020	4070					
	Series X	02.03.2020	06.03.2020	4260					

For More Details: Contact your Nearest Post Office

Revised Inland Speedpost Document Tariff w.e.f. 01.10.2025

Base Tariff Decalred (* GST extra)

Weight/ Distance	Local	upto 200 Km	201 to 500 Km	501 to 1000 Km	1001 to 2000 Km	Above 2000 Km
Upto 50 Grams	19	47	47	47	47	47
51 to 250 Grams	24	59	63	68	72	77
251 to 500 Grams	28	70	75	82	86	93

Value Added Services (Optional):

Registration	Rs. 5/- + GST extra *
OTP Based Delivery	Rs. 5/- + GST extra *
Proof of Delivery	RS. 10/- + GST extra *

*Present GST rates for each Invoice/Transaction :

(CGST 9 % Round Off to nearest Rupee + SGST 9 % Round Off to nearest Rupee)

Calculation Tables on Tariff and GST (Round Off) as on 01.10.2025

Speedpost Document Tariff (including GST)

Weight/ Distance	Local	upto 200 Km	201 to 500 Km	501 to 1000 Km	1001 to 2000 Km	Above 2000 Km
Upto 50 Grams	23	55	55	55	55	55
51 to 250 Grams	28	69	75	80	84	91
251 to 500 Grams	34	82	89	96	102	109

Speedpost Document + Registration (including GST)

Speedpost Document + OTP Based Delivery (including GST)

Weight/ Distance	Local	upto 200 Km	201 to 500 Km	501 to 1000 Km	1001 to 2000 Km	Above 2000 Km
Upto 50 Grams	28	62	62	62	62	62
51 to 250 Grams	35	76	80	87	91	96
251 to 500 Grams	39	89	94	103	107	116

Speedpost Document + Proof of Delivery (including GST)

Speedpost Document + Registration + OTP Based Delivery (including GST)

Weight/ Distance	Local	upto 200 Km	201 to 500 Km	501 to 1000 Km	1001 to 2000 Km	Above 2000 Km
Upto 50 Grams	35	67	67	67	67	67
51 to 250 Grams	40	81	87	92	96	103
251 to 500 Grams	44	94	101	108	114	121

Speedpost Document + Registration + Proof of Delivery (including GST)

Speedpost Document + OTP Based Delivery + Proof of Delivery (including GST)

Weight/ Distance	Local	upto 200 Km	201 to 500 Km	501 to 1000 Km	1001 to 2000 Km	Above 2000 Km
Upto 50 Grams	40	74	74	74	74	74
51 to 250 Grams	47	88	92	97	103	108
251 to 500 Grams	51	101	106	115	119	128

Speed Post Parcel Tariff (including GST) 01.10.2025

Weight in Grams	Local	upto 200 km	201 to 1000 km	1001 to 2000 km	above 2000 km
1 to 500	36	60	70	94	106
501 to 1000	48	77	106	142	166
1001 to 1500	60	94	142	188	224
1501 to 2000	70	113	178	236	284
2001 to 2500	82	130	212	284	342
2501 to 3000	94	147	248	330	402
3001 to 3500	106	166	284	378	460
3501 to 4000	118	183	318	424	520
4001 to 4500	130	200	354	472	578
4501 to 5000	142	219	390	520	638
5001 to 5500	154	236	424	566	696
5501 to 6000	166	253	460	614	756
6001 to 6500	178	272	496	660	814
6501 to 7000	188	289	532	708	874
7001 to 7500	200	306	566	756	932
7501 to 8000	212	325	602	802	992
8001 to 8500	224	342	638	850	1050
8501 to 9000	236	359	672	896	1110
9001 to 9500	248	378	708	944	1168
9501 to 10000	260	395	744	992	1228
10001 to 10500	272	414	778	1038	1286
10501 to 11000	284	431	814	1086	1346
11001 to 11500	296	448	850	1132	1404
11501 to 12000	306	467	886	1180	1464
12001 to 12500	318	484	920	1228	1522
12501 to 13000	330	501	956	1274	1582
13001 to 13500	342	520	992	1322	1640
13501 to 14000	354	537	1026	1368	1700
14001 to 14500	366	554	1062	1416	1758
14501 to 15000	378	573	1098	1464	1818
15001 to 15500	390	590	1132	1510	1876
15501 to 16000	402	607	1168	1558	1936
16001 to 16500	414	626	1204	1604	1994
16501 to 17000	424	643	1240	1652	2054
17001 to 17500	436	660	1274	1700	2112

Weight in Grams	Local	upto 200 km	201 to 1000 km	1001 to 2000 km	above 2000 km
17501 to 18000	448	679	1310	1746	2172
18001 to 18500	460	696	1346	1794	2230
18501 to 19000	472	713	1380	1840	2290
19001 to 19500	484	732	1416	1888	2348
19501 to 20000	496	749	1452	1936	2408
20001 to 20500	508	768	1486	1982	2466
20501 to 21000	520	785	1522	2030	2526
21001 to 21500	532	802	1558	2076	2584
21501 to 22000	542	821	1594	2124	2644
22001 to 22500	554	838	1628	2172	2702
22501 to 23000	566	855	1664	2218	2762
23001 to 23500	578	874	1700	2266	2820
23501 to 24000	590	891	1734	2312	2880
24001 to 24500	602	908	1770	2360	2938
24501 to 25000	614	927	1806	2408	2998
25001 to 25500	626	944	1840	2454	3056
25501 to 26000	638	961	1876	2502	3116
26001 to 26500	650	980	1912	2548	3174
26501 to 27000	660	997	1948	2596	3234
27001 to 27500	672	1014	1982	2644	3292
27501 to 28000	684	1033	2018	2690	3352
28001 to 28500	696	1050	2054	2738	3410
28501 to 29000	708	1067	2088	2784	3470
29001 to 29500	720	1086	2124	2832	3528
29501 to 30000	732	1103	2160	2880	3588
30001 to 30500	744	1122	2194	2926	3646
30501 to 31000	756	1139	2230	2974	3706
31001 to 31500	768	1156	2266	3020	3764
31501 to 32000	778	1175	2302	3068	3824
32001 to 32500	790	1192	2336	3116	3882
32501 to 33000	802	1209	2372	3162	3942
33001 to 33500	814	1228	2408	3210	4000
33501 to 34000	826	1245	2442	3256	4060
34001 to 34500	838	1262	2478	3304	4118
34501 to 35000	850	1281	2514	3352	4178

Domestic Tariff : INDIAPOST PARCEL RETAIL (Incl. GST)

weight	IndiaPost Parcel (without POD)	IndiaPost Parcel (with POD)	weight	IndiaPost Parcel (without POD)	IndiaPost Parcel (with POD)
500	42	54	18000	709	721
1000	62	74	18500	729	739
1500	80	92	19000	747	759
2000	100	110	19500	765	777
2500	118	130	20000	785	797
3000	136	148	20500	803	815
3500	156	168	21000	823	835
4000	174	186	21500	841	853
4500	194	206	22000	861	873
5000	212	224	22500	879	891
5500	237	249	23000	897	909
6000	257	267	23500	917	929
6500	275	287	24000	935	947
7000	293	305	24500	955	967
7500	313	325	25000	973	985
8000	331	343	25500	993	1005
8500	351	363	26000	1011	1023
9000	369	381	26500	1031	1041
9500	389	401	27000	1049	1061
10000	407	419	27500	1067	1079
10500	425	437	28000	1087	1099
11000	445	457	28500	1105	1117
11500	463	475	29000	1125	1137
12000	483	495	29500	1143	1155
12500	501	513	30000	1163	1175
13000	521	533	30500	1181	1193
13500	539	551	31000	1201	1211
14000	559	569	31500	1219	1231
14500	577	589	32000	1237	1249
15000	595	607	32500	1257	1269
15500	615	627	33000	1275	1287
16000	633	645	33500	1295	1307
16500	653	665	34000	1313	1325
17000	671	683	34500	1333	1345
17500	691	703	35000	1351	1363

Tariff (incl. GST) : GYAN POST

Weight				Postage	CGST	SGST	Total
1	Gram	to	300 Grams	20	2	2	24
301	Grams	to	500 Grams	25	2	2	29
501	Grams	to	1000 Grams	35	3	3	41
1001	Grams	to	2000 Grams	50	5	5	60
2001	Grams	to	3000 Grams	65	6	6	77
3001	Grams	to	4000 Grams	80	7	7	94
4001	Grams	to	5000 Grams	100	9	9	118

International Airmail Tariff : LETTER - REGISTERED (Incl. GST)

weight	USA	Countries in Asia	Countries in Europe / Africa	Countries in North America / Australia	Countries in South America	weight	USA	Countries in Asia	Countries in Europe / Africa	Countries in North America / Australia	Countries in South America
20	224	211	212	215	219	1020	1994	1333	1392	1573	1693
40	260	234	236	244	248	1040	2030	1354	1416	1600	1722
60	296	257	260	271	277	1060	2066	1377	1440	1627	1753
80	330	278	284	298	306	1080	2100	1400	1464	1654	1782
100	366	301	306	325	337	1100	2136	1421	1486	1681	1811
120	402	324	330	352	366	1120	2172	1444	1510	1708	1840
140	436	345	354	379	395	1140	2206	1467	1534	1735	1871
160	472	368	378	406	424	1160	2242	1490	1558	1762	1900
180	508	391	402	433	455	1180	2278	1511	1582	1791	1929
200	542	414	424	460	484	1200	2312	1534	1604	1818	1958
220	578	435	448	487	513	1220	2348	1557	1628	1845	1989
240	614	458	472	514	542	1240	2384	1578	1652	1872	2018
260	650	481	496	541	573	1260	2420	1601	1676	1899	2047
280	684	502	520	568	602	1280	2454	1624	1700	1926	2076
300	720	525	542	595	631	1300	2490	1647	1722	1953	2107
320	756	548	566	624	660	1320	2526	1668	1746	1980	2136
340	790	569	590	651	691	1340	2560	1691	1770	2007	2165
360	826	592	614	678	720	1360	2596	1714	1794	2034	2194
380	862	615	638	705	749	1380	2632	1735	1818	2061	2225
400	896	638	660	732	778	1400	2666	1758	1840	2088	2254
420	932	659	684	759	809	1420	2702	1781	1864	2115	2283
440	968	682	708	786	838	1440	2738	1804	1888	2142	2312
460	1004	705	732	813	867	1460	2774	1825	1912	2171	2343
480	1038	726	756	840	896	1480	2808	1848	1936	2198	2372
500	1074	749	778	867	927	1500	2844	1871	1958	2225	2401
520	1110	772	802	894	956	1520	2880	1892	1982	2252	2430
540	1144	795	826	921	985	1540	2914	1915	2006	2279	2461
560	1180	816	850	948	1014	1560	2950	1938	2030	2306	2490
580	1216	839	874	975	1045	1580	2986	1959	2054	2333	2519
600	1250	862	896	1004	1074	1600	3020	1982	2076	2360	2548
620	1286	883	920	1031	1103	1620	3056	2005	2100	2387	2579
640	1322	906	944	1058	1132	1640	3092	2028	2124	2414	2608
660	1358	929	968	1085	1163	1660	3128	2049	2148	2441	2637
680	1392	952	992	1112	1192	1680	3162	2072	2172	2468	2666
700	1428	973	1014	1139	1221	1700	3198	2095	2194	2495	2697
720	1464	996	1038	1166	1250	1720	3234	2116	2218	2522	2726
740	1498	1019	1062	1193	1281	1740	3268	2139	2242	2549	2755
760	1534	1040	1086	1220	1310	1760	3304	2162	2266	2578	2784
780	1570	1063	1110	1247	1339	1780	3340	2185	2290	2605	2815
800	1604	1086	1132	1274	1368	1800	3374	2206	2312	2632	2844
820	1640	1109	1156	1301	1399	1820	3410	2229	2336	2659	2873
840	1676	1130	1180	1328	1428	1840	3446	2252	2360	2686	2902
860	1712	1153	1204	1355	1457	1860	3482	2273	2384	2713	2933
880	1746	1176	1228	1382	1486	1880	3516	2296	2408	2740	2962
900	1782	1197	1250	1411	1517	1900	3552	2319	2430	2767	2991
920	1818	1220	1274	1438	1546	1920	3588	2342	2454	2794	3020
940	1852	1243	1298	1465	1575	1940	3622	2363	2478	2821	3051
960	1888	1264	1322	1492	1604	1960	3658	2386	2502	2848	3080
980	1924	1287	1346	1519	1635	1980	3694	2409	2526	2875	3109
1000	1958	1310	1368	1546	1664	2000	3728	2430	2548	2902	3138

International Airmail Tariff : LETTER - UNREGISTERED (Incl. GST)

weight	USA	Countries in Asia	Countries in Europe / Africa	Countries in North America / Australia	Countries in South America	weight	USA	Countries in Asia	Countries in Europe / Africa	Countries in North America / Australia	Countries in South America
20	48	35	36	39	41	1020	1818	1155	1216	1395	1517
40	82	56	60	66	70	1040	1852	1178	1240	1424	1546
60	118	79	82	93	101	1060	1888	1201	1262	1451	1575
80	154	102	106	120	130	1080	1924	1222	1286	1478	1604
100	188	123	130	147	159	1100	1958	1245	1310	1505	1635
120	224	146	154	174	188	1120	1994	1268	1334	1532	1664
140	260	169	178	201	219	1140	2030	1289	1358	1559	1693
160	296	192	200	228	248	1160	2066	1312	1380	1586	1722
180	330	213	224	257	277	1180	2100	1335	1404	1613	1753
200	366	236	248	284	306	1200	2136	1358	1428	1640	1782
220	402	259	272	311	337	1220	2172	1379	1452	1667	1811
240	436	280	296	338	366	1240	2206	1402	1476	1694	1840
260	472	303	318	365	395	1260	2242	1425	1498	1721	1871
280	508	326	342	392	424	1280	2278	1446	1522	1748	1900
300	542	349	366	419	455	1300	2312	1469	1546	1775	1929
320	578	370	390	446	484	1320	2348	1492	1570	1804	1958
340	614	393	414	473	513	1340	2384	1513	1594	1831	1989
360	650	416	436	500	542	1360	2420	1536	1616	1858	2018
380	684	437	460	527	573	1380	2454	1559	1640	1885	2047
400	720	460	484	554	602	1400	2490	1582	1664	1912	2076
420	756	483	508	581	631	1420	2526	1603	1688	1939	2107
440	790	506	532	608	660	1440	2560	1626	1712	1966	2136
460	826	527	554	637	691	1460	2596	1649	1734	1993	2165
480	862	550	578	664	720	1480	2632	1670	1758	2020	2194
500	896	573	602	691	749	1500	2666	1693	1782	2047	2225
520	932	594	626	718	778	1520	2702	1716	1806	2074	2254
540	968	617	650	745	809	1540	2738	1739	1830	2101	2283
560	1004	640	672	772	838	1560	2774	1760	1852	2128	2312
580	1038	661	696	799	867	1580	2808	1783	1876	2155	2343
600	1074	684	720	826	896	1600	2844	1806	1900	2184	2372
620	1110	707	744	853	927	1620	2880	1827	1924	2211	2401
640	1144	730	768	880	956	1640	2914	1850	1948	2238	2430
660	1180	751	790	907	985	1660	2950	1873	1970	2265	2461
680	1216	774	814	934	1014	1680	2986	1896	1994	2292	2490
700	1250	797	838	961	1045	1700	3020	1917	2018	2319	2519
720	1286	818	862	988	1074	1720	3056	1940	2042	2346	2548
740	1322	841	886	1015	1103	1740	3092	1963	2066	2373	2579
760	1358	864	908	1044	1132	1760	3128	1984	2088	2400	2608
780	1392	887	932	1071	1163	1780	3162	2007	2112	2427	2637
800	1428	908	956	1098	1192	1800	3198	2030	2136	2454	2666
820	1464	931	980	1125	1221	1820	3234	2053	2160	2481	2697
840	1498	954	1004	1152	1250	1840	3268	2074	2184	2508	2726
860	1534	975	1026	1179	1281	1860	3304	2097	2206	2535	2755
880	1570	998	1050	1206	1310	1880	3340	2120	2230	2562	2784
900	1604	1021	1074	1233	1339	1900	3374	2141	2254	2591	2815
920	1640	1044	1098	1260	1368	1920	3410	2164	2278	2618	2844
940	1676	1065	1122	1287	1399	1940	3446	2187	2302	2645	2873
960	1712	1088	1144	1314	1428	1960	3482	2208	2324	2672	2902
980	1746	1111	1168	1341	1457	1980	3516	2231	2348	2699	2933
1000	1782	1132	1192	1368	1486	2000	3552	2254	2372	2726	2962

International Airmail Tariff : **PARCEL (Incl. GST)**

1

weight	UAE	Australia	USA	Great Britain / UK	Saudi Arabia	weight	UAE	Australia	USA	Great Britain / UK	Saudi Arabia
250	778	1185	1127	1734	773	10250	3138	9209	9387	7634	3605
500	838	1387	1334	1883	843	10500	3198	9411	9594	7783	3675
750	896	1587	1539	2030	915	10750	3256	9611	9799	7930	3747
1000	956	1787	1746	2177	985	11000	3316	9811	10006	8077	3817
1250	1014	1989	1953	2324	1057	11250	3374	10013	10213	8224	3889
1500	1074	2189	2160	2473	1127	11500	3434	10213	10420	8373	3959
1750	1132	2389	2365	2620	1197	11750	3492	10413	10625	8520	4029
2000	1192	2591	2572	2767	1269	12000	3552	10615	10832	8667	4101
2250	1250	2791	2779	2914	1339	12250	3610	10815	11039	8814	4171
2500	1310	2991	2986	3063	1411	12500	3670	11015	11246	8963	4243
2750	1368	3191	3191	3210	1481	12750	3728	11215	11451	9110	4313
3000	1428	3393	3398	3357	1551	13000	3788	11417	11658	9257	4383
3250	1486	3593	3605	3504	1623	13250	3846	11617	11865	9404	4455
3500	1546	3793	3812	3653	1693	13500	3906	11817	12072	9553	4525
3750	1604	3995	4017	3800	1765	13750	3964	12019	12277	9700	4597
4000	1664	4195	4224	3947	1835	14000	4024	12219	12484	9847	4667
4250	1722	4395	4431	4094	1905	14250	4082	12419	12691	9994	4737
4500	1782	4597	4638	4243	1977	14500	4142	12621	12898	10143	4809
4750	1840	4797	4843	4390	2047	14750	4200	12821	13103	10290	4879
5000	1900	4997	5050	4537	2119	15000	4260	13021	13310	10437	4951
5250	1958	5197	5257	4684	2189	15250	4318	13221	13517	10584	5021
5500	2018	5399	5464	4833	2259	15500	4378	13423	13724	10733	5091
5750	2076	5599	5669	4980	2331	15750	4436	13623	13929	10880	5163
6000	2136	5799	5876	5127	2401	16000	4496	13823	14136	11027	5233
6250	2194	6001	6083	5274	2473	16250	4554	14025	14343	11174	5305
6500	2254	6201	6290	5423	2543	16500	4614	14225	14550	11323	5375
6750	2312	6401	6495	5570	2613	16750	4672	14425	14755	11470	5445
7000	2372	6603	6702	5717	2685	17000	4732	14627	14962	11617	5517
7250	2430	6803	6909	5864	2755	17250	4790	14827	15169	11764	5587
7500	2490	7003	7116	6013	2827	17500	4850	15027	15376	11913	5659
7750	2548	7203	7321	6160	2897	17750	4908	15227	15581	12060	5729
8000	2608	7405	7528	6307	2967	18000	4968	15429	15788	12207	5799
8250	2666	7605	7735	6454	3039	18250	5026	15629	15995	12354	5871
8500	2726	7805	7942	6603	3109	18500	5086	15829	16202	12503	5941
8750	2784	8007	8147	6750	3181	18750	5144	16031	16407	12650	6013
9000	2844	8207	8354	6897	3251	19000	5204	16231	16614	12797	6083
9250	2902	8407	8561	7044	3321	19250	5262	16431	16821	12944	6153
9500	2962	8609	8768	7193	3393	19500	5322	16633	17028	13093	6225
9750	3020	8809	8973	7340	3463	19750	5380	16833	17233	13240	6295
10000	3080	9009	9180	7487	3535	20000	5440	17033	17440	13387	6367

International Airmail Tariff : **PARCEL (Incl. GST)**

2

weight	Canada	Germany	Ireland	New zealand	Oman	weight	Canada	Germany	Ireland	New zealand	Oman
250	1327	1794	1098	1334	949	10250	9115	5806	7470	10538	3545
500	1522	1893	1257	1563	1014	10500	9310	5905	7629	10767	3610
750	1717	1994	1416	1794	1079	10750	9505	6006	7788	10998	3675
1000	1912	2095	1575	2023	1144	11000	9700	6107	7947	11227	3740
1250	2107	2194	1734	2254	1209	11250	9895	6206	8106	11458	3805
1500	2302	2295	1893	2483	1274	11500	10090	6307	8265	11687	3870
1750	2495	2396	2054	2714	1339	11750	10283	6408	8426	11918	3935
2000	2690	2495	2213	2945	1404	12000	10478	6507	8585	12149	4000
2250	2885	2596	2372	3174	1469	12250	10673	6608	8744	12378	4065
2500	3080	2697	2531	3405	1534	12500	10868	6709	8903	12609	4130
2750	3275	2796	2690	3634	1599	12750	11063	6808	9062	12838	4195
3000	3470	2897	2849	3865	1664	13000	11258	6909	9221	13069	4260
3250	3663	2998	3010	4094	1729	13250	11451	7010	9382	13298	4325
3500	3858	3097	3169	4325	1794	13500	11646	7109	9541	13529	4390
3750	4053	3198	3328	4554	1859	13750	11841	7210	9700	13758	4455
4000	4248	3299	3487	4785	1924	14000	12036	7311	9859	13989	4520
4250	4443	3398	3646	5016	1989	14250	12231	7410	10018	14220	4585
4500	4638	3499	3805	5245	2054	14500	12426	7511	10177	14449	4650
4750	4833	3600	3964	5476	2119	14750	12621	7612	10336	14680	4715
5000	5026	3699	4125	5705	2184	15000	12814	7711	10497	14909	4780
5250	5221	3800	4284	5936	2247	15250	13009	7812	10656	15140	4843
5500	5416	3899	4443	6165	2312	15500	13204	7911	10815	15369	4908
5750	5611	4000	4602	6396	2377	15750	13399	8012	10974	15600	4973
6000	5806	4101	4761	6625	2442	16000	13594	8113	11133	15829	5038
6250	6001	4200	4920	6856	2507	16250	13789	8212	11292	16060	5103
6500	6196	4301	5079	7085	2572	16500	13984	8313	11451	16289	5168
6750	6389	4402	5240	7316	2637	16750	14177	8414	11612	16520	5233
7000	6584	4501	5399	7547	2702	17000	14372	8513	11771	16751	5298
7250	6779	4602	5558	7776	2767	17250	14567	8614	11930	16980	5363
7500	6974	4703	5717	8007	2832	17500	14762	8715	12089	17211	5428
7750	7169	4802	5876	8236	2897	17750	14957	8814	12248	17440	5493
8000	7364	4903	6035	8467	2962	18000	15152	8915	12407	17671	5558
8250	7557	5004	6196	8696	3027	18250	15345	9016	12568	17900	5623
8500	7752	5103	6355	8927	3092	18500	15540	9115	12727	18131	5688
8750	7947	5204	6514	9156	3157	18750	15735	9216	12886	18360	5753
9000	8142	5305	6673	9387	3222	19000	15930	9317	13045	18591	5818
9250	8337	5404	6832	9618	3287	19250	16125	9416	13204	18822	5883
9500	8532	5505	6991	9847	3352	19500	16320	9517	13363	19051	5948
9750	8727	5606	7150	10078	3417	19750	16515	9618	13522	19282	6013
10000	8920	5705	7311	10307	3482	20000	16708	9717	13683	19511	6078

International Airmail Tariff : PRINTED PAPER - REGISTERED (Incl. GST)

weight	USA	Countries in Asia	Countries in Europe / Africa	Countries in North America / Australia	Countries in South America	weight	USA	Countries in Asia	Countries in Europe / Africa	Countries in North America / Australia	Countries in South America
20	227	213	214	219	221	1020	2175	1453	1512	1693	1813
40	266	238	240	248	252	1040	2214	1478	1538	1722	1846
60	305	263	266	277	285	1060	2253	1503	1564	1753	1877
80	344	288	292	306	316	1080	2292	1526	1590	1782	1910
100	383	313	318	337	349	1100	2331	1551	1616	1811	1941
120	422	338	344	366	380	1120	2370	1576	1642	1840	1972
140	461	363	370	395	411	1140	2409	1601	1668	1871	2005
160	500	388	396	424	444	1160	2448	1626	1694	1900	2036
180	539	411	422	455	475	1180	2487	1651	1720	1929	2069
200	578	436	448	484	508	1200	2526	1676	1746	1958	2100
220	617	461	474	513	539	1220	2565	1701	1772	1989	2133
240	656	486	500	542	572	1240	2604	1726	1798	2018	2164
260	695	511	526	573	603	1260	2643	1749	1824	2047	2195
280	734	536	552	602	634	1280	2680	1774	1850	2076	2228
300	773	561	578	631	667	1300	2719	1799	1876	2107	2259
320	812	586	604	660	698	1320	2758	1824	1902	2136	2292
340	851	611	630	691	731	1340	2797	1849	1928	2165	2323
360	890	634	656	720	762	1360	2836	1874	1954	2194	2356
380	929	659	682	749	795	1380	2875	1899	1980	2225	2387
400	968	684	708	778	826	1400	2914	1924	2006	2254	2420
420	1007	709	734	809	857	1420	2953	1949	2032	2283	2451
440	1046	734	760	838	890	1440	2992	1972	2058	2312	2482
460	1085	759	786	867	921	1460	3031	1997	2084	2343	2515
480	1124	784	812	896	954	1480	3070	2022	2110	2372	2546
500	1163	809	838	927	985	1500	3109	2047	2136	2401	2579
520	1202	834	864	956	1018	1520	3148	2072	2162	2430	2610
540	1241	857	890	985	1049	1540	3187	2097	2188	2461	2643
560	1280	882	916	1014	1080	1560	3226	2122	2214	2490	2674
580	1319	907	942	1045	1113	1580	3265	2147	2240	2519	2705
600	1358	932	968	1074	1144	1600	3304	2172	2266	2548	2738
620	1395	957	994	1103	1177	1620	3343	2195	2292	2579	2769
640	1434	982	1020	1132	1208	1640	3382	2220	2318	2608	2802
660	1473	1007	1046	1163	1241	1660	3421	2245	2344	2637	2833
680	1512	1032	1072	1192	1272	1680	3460	2270	2370	2666	2866
700	1551	1057	1098	1221	1303	1700	3499	2295	2396	2697	2897
720	1590	1080	1124	1250	1336	1720	3538	2320	2422	2726	2928
740	1629	1105	1150	1281	1367	1740	3577	2345	2448	2755	2961
760	1668	1130	1176	1310	1400	1760	3616	2370	2474	2784	2992
780	1707	1155	1202	1339	1431	1780	3655	2395	2500	2815	3025
800	1746	1180	1228	1368	1464	1800	3694	2420	2526	2844	3056
820	1785	1205	1254	1399	1495	1820	3733	2443	2552	2873	3089
840	1824	1230	1280	1428	1526	1840	3772	2468	2578	2902	3120
860	1863	1255	1306	1457	1559	1860	3811	2493	2604	2933	3151
880	1902	1280	1332	1486	1590	1880	3850	2518	2630	2962	3184
900	1941	1303	1358	1517	1623	1900	3889	2543	2656	2991	3215
920	1980	1328	1382	1546	1654	1920	3928	2568	2680	3020	3248
940	2019	1353	1408	1575	1687	1940	3965	2593	2706	3051	3279
960	2058	1378	1434	1604	1718	1960	4004	2618	2732	3080	3312
980	2097	1403	1460	1635	1749	1980	4043	2643	2758	3109	3343
1000	2136	1428	1486	1664	1782	2000	4082	2666	2784	3138	3374

International Airmail Tariff : PRINTED PAPER - UNREGISTERED (Incl. GST)

weight	USA	Countries in Asia	Countries in Europe / Africa	Countries in North America / Australia	Countries in South America	weight	USA	Countries in Asia	Countries in Europe / Africa	Countries in North America / Australia	Countries in South America
20	51	37	38	41	43	1020	1997	1275	1336	1517	1637
40	90	62	64	70	76	1040	2036	1300	1362	1546	1668
60	129	87	90	101	107	1060	2075	1325	1388	1575	1701
80	168	110	116	130	140	1080	2114	1350	1414	1604	1732
100	207	135	142	159	171	1100	2153	1375	1440	1635	1765
120	246	160	168	188	202	1120	2192	1400	1466	1664	1796
140	285	185	194	219	235	1140	2231	1425	1492	1693	1827
160	324	210	220	248	266	1160	2270	1450	1518	1722	1860
180	363	235	246	277	299	1180	2309	1473	1544	1753	1891
200	402	260	272	306	330	1200	2348	1498	1570	1782	1924
220	441	285	298	337	363	1220	2387	1523	1596	1811	1955
240	480	310	324	366	394	1240	2426	1548	1622	1840	1988
260	519	333	350	395	425	1260	2465	1573	1648	1871	2019
280	556	358	376	424	458	1280	2504	1598	1674	1900	2050
300	595	383	402	455	489	1300	2543	1623	1700	1929	2083
320	634	408	428	484	522	1320	2582	1648	1726	1958	2114
340	673	433	454	513	553	1340	2621	1673	1752	1989	2147
360	712	458	480	542	586	1360	2660	1696	1778	2018	2178
380	751	483	506	573	617	1380	2699	1721	1804	2047	2211
400	790	508	532	602	650	1400	2738	1746	1830	2076	2242
420	829	533	556	631	681	1420	2777	1771	1854	2107	2273
440	868	556	582	660	712	1440	2816	1796	1880	2136	2306
460	907	581	608	691	745	1460	2855	1821	1906	2165	2337
480	946	606	634	720	776	1480	2894	1846	1932	2194	2370
500	985	631	660	749	809	1500	2933	1871	1958	2225	2401
520	1024	656	686	778	840	1520	2972	1896	1984	2254	2434
540	1063	681	712	809	873	1540	3011	1919	2010	2283	2465
560	1102	706	738	838	904	1560	3050	1944	2036	2312	2496
580	1141	731	764	867	935	1580	3089	1969	2062	2343	2529
600	1180	756	790	896	968	1600	3128	1994	2088	2372	2560
620	1219	779	816	927	999	1620	3165	2019	2114	2401	2593
640	1258	804	842	956	1032	1640	3204	2044	2140	2430	2624
660	1297	829	868	985	1063	1660	3243	2069	2166	2461	2657
680	1336	854	894	1014	1096	1680	3282	2094	2192	2490	2688
700	1375	879	920	1045	1127	1700	3321	2119	2218	2519	2719
720	1414	904	946	1074	1158	1720	3360	2142	2244	2548	2752
740	1453	929	972	1103	1191	1740	3399	2167	2270	2579	2783
760	1492	954	998	1132	1222	1760	3438	2192	2296	2608	2816
780	1531	979	1024	1163	1255	1780	3477	2217	2322	2637	2847
800	1570	1004	1050	1192	1286	1800	3516	2242	2348	2666	2880
820	1609	1027	1076	1221	1319	1820	3555	2267	2374	2697	2911
840	1648	1052	1102	1250	1350	1840	3594	2292	2400	2726	2942
860	1687	1077	1128	1281	1381	1860	3633	2317	2426	2755	2975
880	1726	1102	1154	1310	1414	1880	3672	2342	2452	2784	3006
900	1765	1127	1180	1339	1445	1900	3711	2365	2478	2815	3039
920	1804	1152	1206	1368	1478	1920	3750	2390	2504	2844	3070
940	1841	1177	1232	1399	1509	1940	3789	2415	2530	2873	3103
960	1880	1202	1258	1428	1542	1960	3828	2440	2556	2902	3134
980	1919	1227	1284	1457	1573	1980	3867	2465	2582	2933	3165
1000	1958	1250	1310	1486	1604	2000	3906	2490	2608	2962	3198

Ready Reckoner Tables for Post Office Schemes

POSB

PLI

SGB

Postage

Compiled by
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