

PLI Premium & Bonus Table

FOR PLI (EA) POLICY OF SUM ASSURED RS.10,00,000 (Ten Lakhs)



PLI
 १९५४ जीवित बीमा
 POSTAL LIFE INSURANCE
 SINCE 1954

Version 6 dated 20.02.2024

From 22.11.2022 Onwards, All Graduates/ Diploma holders from Universities/ Institutions recognised by Central/State Governments are also eligible to join Postal Life Insurance (PLI) (PLI Directorate Notification F.No. 25-01/2022-LI dated 22.11.2022)

Age at Entry	Age at Maturity							Age at Entry
	35	40	45	50	55	58	60	
19	5,382	3,919	3,083	2,456	2,038	1,829	1,829	19
	10,12,439	9,67,275	9,41,906	8,94,504	8,61,881	8,37,900	8,80,845	
	18,32,000	20,92,000	23,52,000	26,12,000	28,72,000	30,28,000	31,32,000	
20	5,591	4,128	3,292	2,665	2,038	2,038	1,829	20
	9,86,112	9,70,397	9,67,113	9,39,344	8,37,954	9,09,734	8,59,373	
	17,80,000	20,40,000	23,00,000	25,60,000	28,20,000	29,76,000	30,80,000	
21	6,009	4,337	3,292	2,665	2,247	2,038	1,829	21
	9,89,288	9,68,610	9,28,463	9,08,055	8,97,518	8,85,807	8,37,900	
	17,28,000	19,88,000	22,48,000	25,08,000	27,68,000	29,24,000	30,28,000	
22	6,636	4,546	3,501	2,874	2,247	2,038	2,038	22
	10,14,603	9,61,916	9,46,308	9,45,533	8,71,137	8,61,881	9,09,734	
	16,76,000	19,36,000	21,96,000	24,56,000	27,16,000	28,72,000	29,76,000	
23	7,263	4,964	3,710	2,874	2,456	2,038	2,038	23
	10,25,195	9,92,085	9,59,246	9,11,790	9,23,339	8,37,954	8,85,807	
	16,24,000	18,84,000	21,44,000	24,04,000	26,64,000	28,20,000	29,24,000	
24	7,890	5,382	3,919	3,083	2,456	2,247	2,038	24
	10,21,062	10,12,439	9,67,275	9,41,906	8,94,504	8,97,518	8,61,881	
	15,72,000	18,32,000	20,92,000	23,52,000	26,12,000	27,68,000	28,72,000	
25	8,726	5,591	4,128	3,292	2,665	2,247	2,247	25
	10,26,800	9,86,112	9,70,397	9,67,113	9,39,344	8,71,137	9,23,898	
	15,20,000	17,80,000	20,40,000	23,00,000	25,60,000	27,16,000	28,20,000	
26	9,771	6,009	4,337	3,292	2,665	2,456	2,247	26
	10,35,045	9,89,288	9,68,610	9,28,463	9,08,055	9,23,339	8,97,518	
	14,68,000	17,28,000	19,88,000	22,48,000	25,08,000	26,64,000	27,68,000	
27	11,025	6,636	4,546	3,501	2,874	2,456	2,456	27
	10,38,437	10,14,603	9,61,916	9,46,308	9,45,533	8,94,504	9,52,173	
	14,16,000	16,76,000	19,36,000	21,96,000	24,56,000	26,12,000	27,16,000	
28	12,697	7,263	4,964	3,710	2,874	2,665	2,456	28
	10,46,844	10,25,195	9,92,085	9,59,246	9,11,790	9,39,344	9,23,339	
	13,64,000	16,24,000	18,84,000	21,44,000	24,04,000	25,60,000	26,64,000	
29	14,996	7,890	5,382	3,919	3,083	2,665	2,665	29
	10,60,322	10,21,062	10,12,439	9,67,275	9,41,906	9,08,055	9,70,632	
	13,12,000	15,72,000	18,32,000	20,92,000	23,52,000	25,08,000	26,12,000	
30	17,922	8,726	5,800	4,128	3,292	2,874	2,665	30
	10,56,783	10,26,800	10,22,976	9,70,397	9,67,113	9,45,533	9,39,344	
	12,60,000	15,20,000	17,80,000	20,40,000	23,00,000	24,56,000	25,60,000	
31		9,771	6,218	4,337	3,501	3,083	2,874	31
		10,35,045	10,23,698	9,68,610	9,87,413	9,78,102	9,79,275	
		14,68,000	17,28,000	19,88,000	22,48,000	24,04,000	25,08,000	
32		11,025	6,636	4,755	3,501	3,083	2,874	32
		10,38,437	10,14,603	10,06,142	9,46,308	9,41,906	9,45,533	
		14,16,000	16,76,000	19,36,000	21,96,000	23,52,000	24,56,000	
33		12,697	7,263	4,964	3,710	3,292	3,083	33
		10,46,844	10,25,195	9,92,085	9,59,246	9,67,113	9,78,102	
		13,64,000	16,24,000	18,84,000	21,44,000	23,00,000	24,04,000	
34		14,996	7,890	5,382	3,919	3,501	3,083	34
		10,60,322	10,21,062	10,12,439	9,67,275	9,87,413	9,41,906	
		13,12,000	15,72,000	18,32,000	20,92,000	22,48,000	23,52,000	
35		17,922	8,726	5,800	4,128	3,710	3,292	35
		10,56,783	10,26,800	10,22,976	9,70,397	10,02,804	9,67,113	
		12,60,000	15,20,000	17,80,000	20,40,000	21,96,000	23,00,000	

36			9,771	6,218	4,546	3,919	3,501	36
			10,35,045	10,23,698	10,15,290	10,13,288	9,87,413	
			14,68,000	17,28,000	19,88,000	21,44,000	22,48,000	
37			11,025	6,636	4,755	4,128	3,710	37
			10,38,437	10,14,603	10,06,142	10,18,863	10,02,804	
			14,16,000	16,76,000	19,36,000	20,92,000	21,96,000	
38			12,697	7,263	5,173	4,337	3,919	38
			10,46,844	10,25,195	10,33,857	10,19,531	10,13,288	
			13,64,000	16,24,000	18,84,000	20,40,000	21,44,000	
39			14,996	8,099	5,382	4,546	4,128	39
			10,60,322	10,48,110	10,12,439	10,15,290	10,18,863	
			13,12,000	15,72,000	18,32,000	19,88,000	20,92,000	
40			18,131	8,935	5,800	4,755	4,337	40
			10,69,107	10,51,394	10,22,976	10,06,142	10,19,531	
			12,60,000	15,20,000	17,80,000	19,36,000	20,40,000	
41				9,980	6,218	5,173	4,546	41
				10,57,185	10,23,698	10,33,857	10,15,290	
				14,68,000	17,28,000	18,84,000	19,88,000	
42				11,234	6,845	5,591	4,964	42
				10,58,123	10,46,559	10,51,757	10,50,368	
				14,16,000	16,76,000	18,32,000	19,36,000	
43				12,906	7,472	6,009	5,173	43
				10,64,076	10,54,697	10,59,840	10,33,857	
				13,64,000	16,24,000	17,80,000	18,84,000	
44				14,996	8,099	6,427	5,591	44
				10,60,322	10,48,110	10,58,108	10,51,757	
				13,12,000	15,72,000	17,28,000	18,32,000	
45				18,131	8,935	6,845	6,009	45
				10,69,107	10,51,394	10,46,559	10,59,840	
				12,60,000	15,20,000	16,76,000	17,80,000	
46					9,980	7,472	6,427	46
					10,57,185	10,54,697	10,58,108	
					14,68,000	16,24,000	17,28,000	
47					11,443	8,308	7,054	47
					10,77,809	10,75,158	10,78,515	
					14,16,000	15,72,000	16,76,000	
48					13,115	9,144	7,681	48
					10,81,308	10,75,988	10,84,199	
					13,64,000	15,20,000	16,24,000	
49					15,205	10,189	8,308	49
					10,75,100	10,79,325	10,75,158	
					13,12,000	14,68,000	15,72,000	
50	Monthly Premium				18,340	11,443	9,144	50
	Total Premium				10,81,431	10,77,809	10,75,988	
	Maturity Value *				12,60,000	14,16,000	15,20,000	
51						13,533	10,816	51
						11,15,772	11,45,745	
						13,64,000	14,68,000	
52	PLI Premium & Bonus Table EA/10L (V6 dated 20.02.2024)					15,623	12,279	52
	As per PLI Directorate Notification F No. 04-01/2019-LI dated 04.01.2023, BONUS per year for a PLI EA Policy of Rs. 10,00,000/- is Rs. 52,000/- & TERMINAL BONUS also as: Rs. 20/- per Sum Assured of Rs. 10,000/- subject to maximum of Rs.1000/- for Endowment Assurance policies with term of 20 years or more. (Terminal Bonus not included in this table)					11,04,656	11,56,553	
						13,12,000	14,16,000	
53	As per PLI Directorate Notification F No. 04-01/2019-LI dated 04.01.2023, BONUS per year for a PLI EA Policy of Rs. 10,00,000/- is Rs. 52,000/- & TERMINAL BONUS also as: Rs. 20/- per Sum Assured of Rs. 10,000/- subject to maximum of Rs.1000/- for Endowment Assurance policies with term of 20 years or more. (Terminal Bonus not included in this table)					18,549	13,742	53
						10,93,755	11,33,004	
	12,60,000	13,64,000						
54	As per PLI Directorate Notification F No. 04-01/2019-LI dated 04.01.2023, BONUS per year for a PLI EA Policy of Rs. 10,00,000/- is Rs. 52,000/- & TERMINAL BONUS also as: Rs. 20/- per Sum Assured of Rs. 10,000/- subject to maximum of Rs.1000/- for Endowment Assurance policies with term of 20 years or more. (Terminal Bonus not included in this table)						15,832	54
							11,19,434	
		13,12,000						
55	* Maturity Values noted above are according to latest declared Bonus as on the date, may change according to further changes in bonus rates.						18,758	55
	Compiled by: Manu VR, DPM, Changanassery HO-686101 9496114743						11,06,079	
							12,60,000	

PLI Premium & Bonus Table

FOR PLI (EA) POLICY OF SUM ASSURED RS.20,00,000 (TWENTY LAKHS)



Version 6 dated 20.02.2024

From 22.11.2022 Onwards, All Graduates/ Diploma holders from Universities/ Institutions recognised by Central/State Governments are also eligible to join Postal Life Insurance (PLI) (PLI Directorate Notification F.No. 25-01/2022-LI dated 22.11.2022)

Age at Entry	Age at Maturity							Age at Entry
	35	40	45	50	55	58	60	
19	10,764	7,838	6,166	4,912	4,076	3,658	3,658	19
	20,24,878	19,34,550	18,83,812	17,89,008	17,23,762	16,75,800	17,61,690	
	36,64,000	41,84,000	47,04,000	52,24,000	57,44,000	60,56,000	62,64,000	
20	11,182	8,256	6,584	5,330	4,076	4,076	3,658	20
	19,72,224	19,40,794	19,34,226	18,78,688	16,75,908	18,19,468	17,18,746	
	35,60,000	40,80,000	46,00,000	51,20,000	56,40,000	59,52,000	61,60,000	
21	12,018	8,674	6,584	5,330	4,494	4,076	3,658	21
	19,78,576	19,37,220	18,56,926	18,16,110	17,95,036	17,71,614	16,75,800	
	34,56,000	39,76,000	44,96,000	50,16,000	55,36,000	58,48,000	60,56,000	
22	13,272	9,092	7,002	5,748	4,494	4,076	4,076	22
	20,29,206	19,23,832	18,92,616	18,91,066	17,42,274	17,23,762	18,19,468	
	33,52,000	38,72,000	43,92,000	49,12,000	54,32,000	57,44,000	59,52,000	
23	14,526	9,928	7,420	5,748	4,912	4,076	4,076	23
	20,50,390	19,84,170	19,18,492	18,23,580	18,46,678	16,75,908	17,71,614	
	32,48,000	37,68,000	42,88,000	48,08,000	53,28,000	56,40,000	58,48,000	
24	15,780	10,764	7,838	6,166	4,912	4,494	4,076	24
	20,42,124	20,24,878	19,34,550	18,83,812	17,89,008	17,95,036	17,23,762	
	31,44,000	36,64,000	41,84,000	47,04,000	52,24,000	55,36,000	57,44,000	
25	17,452	11,182	8,256	6,584	5,330	4,494	4,494	25
	20,53,600	19,72,224	19,40,794	19,34,226	18,78,688	17,42,274	18,47,796	
	30,40,000	35,60,000	40,80,000	46,00,000	51,20,000	54,32,000	56,40,000	
26	19,542	12,018	8,674	6,584	5,330	4,912	4,494	26
	20,70,090	19,78,576	19,37,220	18,56,926	18,16,110	18,46,678	17,95,036	
	29,36,000	34,56,000	39,76,000	44,96,000	50,16,000	53,28,000	55,36,000	
27	22,050	13,272	9,092	7,002	5,748	4,912	4,912	27
	20,76,874	20,29,206	19,23,832	18,92,616	18,91,066	17,89,008	19,04,346	
	28,32,000	33,52,000	38,72,000	43,92,000	49,12,000	52,24,000	54,32,000	
28	25,394	14,526	9,928	7,420	5,748	5,330	4,912	28
	20,93,688	20,50,390	19,84,170	19,18,492	18,23,580	18,78,688	18,46,678	
	27,28,000	32,48,000	37,68,000	42,88,000	48,08,000	51,20,000	53,28,000	
29	29,992	15,780	10,764	7,838	6,166	5,330	5,330	29
	21,20,644	20,42,124	20,24,878	19,34,550	18,83,812	18,16,110	19,41,264	
	26,24,000	31,44,000	36,64,000	41,84,000	47,04,000	50,16,000	52,24,000	
30	35,844	17,452	11,600	8,256	6,584	5,748	5,330	30
	21,13,566	20,53,600	20,45,952	19,40,794	19,34,226	18,91,066	18,78,688	
	25,20,000	30,40,000	35,60,000	40,80,000	46,00,000	49,12,000	51,20,000	
31		19,542	12,436	8,674	7,002	6,166	5,748	31
		20,70,090	20,47,396	19,37,220	19,74,826	19,56,204	19,58,550	
		29,36,000	34,56,000	39,76,000	44,96,000	48,08,000	50,16,000	
32		22,050	13,272	9,510	7,002	6,166	5,748	32
		20,76,874	20,29,206	20,12,284	18,92,616	18,83,812	18,91,066	
		28,32,000	33,52,000	38,72,000	43,92,000	47,04,000	49,12,000	
33		25,394	14,526	9,928	7,420	6,584	6,166	33
		20,93,688	20,50,390	19,84,170	19,18,492	19,34,226	19,56,204	
		27,28,000	32,48,000	37,68,000	42,88,000	46,00,000	48,08,000	
34		29,992	15,780	10,764	7,838	7,002	6,166	34
		21,20,644	20,42,124	20,24,878	19,34,550	19,74,826	18,83,812	
		26,24,000	31,44,000	36,64,000	41,84,000	44,96,000	47,04,000	
35		35,844	17,452	11,600	8,256	7,420	6,584	35
		21,13,566	20,53,600	20,45,952	19,40,794	20,05,608	19,34,226	
		25,20,000	30,40,000	35,60,000	40,80,000	43,92,000	46,00,000	

36			19,542	12,436	9,092	7,838	7,002	36
			20,70,090	20,47,396	20,30,580	20,26,576	19,74,826	
			29,36,000	34,56,000	39,76,000	42,88,000	44,96,000	
37			22,050	13,272	9,510	8,256	7,420	37
			20,76,874	20,29,206	20,12,284	20,37,726	20,05,608	
			28,32,000	33,52,000	38,72,000	41,84,000	43,92,000	
38			25,394	14,526	10,346	8,674	7,838	38
			20,93,688	20,50,390	20,67,714	20,39,062	20,26,576	
			27,28,000	32,48,000	37,68,000	40,80,000	42,88,000	
39			29,992	16,198	10,764	9,092	8,256	39
			21,20,644	20,96,220	20,24,878	20,30,580	20,37,726	
			26,24,000	31,44,000	36,64,000	39,76,000	41,84,000	
40			36,262	17,870	11,600	9,510	8,674	40
			21,38,214	21,02,788	20,45,952	20,12,284	20,39,062	
			25,20,000	30,40,000	35,60,000	38,72,000	40,80,000	
41				19,960	12,436	10,346	9,092	41
				21,14,370	20,47,396	20,67,714	20,30,580	
				29,36,000	34,56,000	37,68,000	39,76,000	
42				22,468	13,690	11,182	9,928	42
				21,16,246	20,93,118	21,03,514	21,00,736	
				28,32,000	33,52,000	36,64,000	38,72,000	
43				25,812	14,944	12,018	10,346	43
				21,28,152	21,09,394	21,19,680	20,67,714	
				27,28,000	32,48,000	35,60,000	37,68,000	
44				29,992	16,198	12,854	11,182	44
				21,20,644	20,96,220	21,16,216	21,03,514	
				26,24,000	31,44,000	34,56,000	36,64,000	
45				36,262	17,870	13,690	12,018	45
				21,38,214	21,02,788	20,93,118	21,19,680	
				25,20,000	30,40,000	33,52,000	35,60,000	
46				19,960	14,944	12,854		46
				21,14,370	21,09,394	21,16,216		
				29,36,000	32,48,000	34,56,000		
47				22,886	16,616	14,108		47
				21,55,618	21,50,316	21,57,030		
				28,32,000	31,44,000	33,52,000		
48				26,230	18,288	15,362		48
				21,62,616	21,51,976	21,68,398		
				27,28,000	30,40,000	32,48,000		
49				30,410	20,378	16,616		49
				21,50,200	21,58,650	21,50,316		
				26,24,000	29,36,000	31,44,000		
50	Monthly Premium				36,680	22,886	18,288	50
	Total Premium				21,62,862	21,55,618	21,51,976	
	Maturity Value *				25,20,000	28,32,000	30,40,000	
51						27,066	21,632	51
						22,31,544	22,91,490	
						27,28,000	29,36,000	
52	PLI Premium & Bonus Table EA/20L (V6 dated 20.02.2024)					31,246	24,558	52
	As per PLI Directorate Notification F No. 04-01/2019-LI dated 04.01.2023, BONUS per year for a PLI EA Policy of Rs. 20,00,000/- is Rs. 1,04,000/- & TERMINAL BONUS also as: Rs. 20/- per Sum Assured of Rs. 10,000/- subject to maximum of Rs.1000/- for					22,09,312	23,13,106	
						26,24,000	28,32,000	
53	Endowment Assurance policies with term of 20 years or more. (Terminal Bonus not included in this table)					37,098	27,484	53
						21,87,510	22,66,008	
	25,20,000	27,28,000						
54	* Maturity Values noted above are according to latest declared Bonus as on the date, may change according to further changes in bonus rates.						31,664	54
							22,38,868	
							26,24,000	
55	Compiled by: Manu VR, DPM, Changanassery HO-686101 9496114743						37,516	55
							22,12,158	
							25,20,000	

PLI Premium & Bonus Table

FOR PLI (EA) POLICY OF SUM ASSURED RS.50,00,000 (FIFTY LAKHS)



Version 6 dated 20.02.2024

From 22.11.2022 Onwards, All Graduates/ Diploma holders from Universities/ Institutions recognised by Central/State Governments are also eligible to join Postal Life Insurance (PLI) (PLI Directorate Notification F.No. 25-01/2022-LI dated 22.11.2022)

Age at Entry	Age at Maturity							Age at Entry
	35	40	45	50	55	58	60	
19	26,910	19,595	15,415	12,280	10,190	9,145	9,145	19
	50,62,195	48,36,375	47,09,530	44,72,520	43,09,405	41,89,500	44,04,225	
	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	27,955	20,640	16,460	13,325	10,190	10,190	9,145	20
	49,30,560	48,51,985	48,35,565	46,96,720	41,89,770	45,48,670	42,96,865	
	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	30,045	21,685	16,460	13,325	11,235	10,190	9,145	21
	49,46,440	48,43,050	46,42,315	45,40,275	44,87,590	44,29,035	41,89,500	
	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	33,180	22,730	17,505	14,370	11,235	10,190	10,190	22
	50,73,015	48,09,580	47,31,540	47,27,665	43,55,685	43,09,405	45,48,670	
	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	36,315	24,820	18,550	14,370	12,280	10,190	10,190	23
	51,25,975	49,60,425	47,96,230	45,58,950	46,16,695	41,89,770	44,29,035	
	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	39,450	26,910	19,595	15,415	12,280	11,235	10,190	24
	51,05,310	50,62,195	48,36,375	47,09,530	44,72,520	44,87,590	43,09,405	
	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	43,630	27,955	20,640	16,460	13,325	11,235	11,235	25
	51,34,000	49,30,560	48,51,985	48,35,565	46,96,720	43,55,685	46,19,490	
	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	48,855	30,045	21,685	16,460	13,325	12,280	11,235	26
	51,75,225	49,46,440	48,43,050	46,42,315	45,40,275	46,16,695	44,87,590	
	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	55,125	33,180	22,730	17,505	14,370	12,280	12,280	27
	51,92,185	50,73,015	48,09,580	47,31,540	47,27,665	44,72,520	47,60,865	
	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	63,485	36,315	24,820	18,550	14,370	13,325	12,280	28
	52,34,220	51,25,975	49,60,425	47,96,230	45,58,950	46,96,720	46,16,695	
	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	74,980	39,450	26,910	19,595	15,415	13,325	13,325	29
	53,01,610	51,05,310	50,62,195	48,36,375	47,09,530	45,40,275	48,53,160	
	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	89,610	43,630	29,000	20,640	16,460	14,370	13,325	30
	52,83,915	51,34,000	51,14,880	48,51,985	48,35,565	47,27,665	46,96,720	
	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		48,855	31,090	21,685	17,505	15,415	14,370	31
		51,75,225	51,18,490	48,43,050	49,37,065	48,90,510	48,96,375	
		73,40,000	86,40,000	99,40,000	1,12,40,000	1,20,20,000	1,25,40,000	
32		55,125	33,180	23,775	17,505	15,415	14,370	32
		51,92,185	50,73,015	50,30,710	47,31,540	47,09,530	47,27,665	
		70,80,000	83,80,000	96,80,000	1,09,80,000	1,17,60,000	1,22,80,000	
33		63,485	36,315	24,820	18,550	16,460	15,415	33
		52,34,220	51,25,975	49,60,425	47,96,230	48,35,565	48,90,510	
		68,20,000	81,20,000	94,20,000	1,07,20,000	1,15,00,000	1,20,20,000	
34		74,980	39,450	26,910	19,595	17,505	15,415	34
		53,01,610	51,05,310	50,62,195	48,36,375	49,37,065	47,09,530	
		65,60,000	78,60,000	91,60,000	1,04,60,000	1,12,40,000	1,17,60,000	
35		89,610	43,630	29,000	20,640	18,550	16,460	35
		52,83,915	51,34,000	51,14,880	48,51,985	50,14,020	48,35,565	
		63,00,000	76,00,000	89,00,000	1,02,00,000	1,09,80,000	1,15,00,000	

36			48,855	31,090	22,730	19,595	17,505	36
			51,75,225	51,18,490	50,76,450	50,66,440	49,37,065	
			73,40,000	86,40,000	99,40,000	1,07,20,000	1,12,40,000	
37			55,125	33,180	23,775	20,640	18,550	37
			51,92,185	50,73,015	50,30,710	50,94,315	50,14,020	
			70,80,000	83,80,000	96,80,000	1,04,60,000	1,09,80,000	
38			63,485	36,315	25,865	21,685	19,595	38
			52,34,220	51,25,975	51,69,285	50,97,655	50,66,440	
			68,20,000	81,20,000	94,20,000	1,02,00,000	1,07,20,000	
39			74,980	40,495	26,910	22,730	20,640	39
			53,01,610	52,40,550	50,62,195	50,76,450	50,94,315	
			65,60,000	78,60,000	91,60,000	99,40,000	1,04,60,000	
40			90,655	44,675	29,000	23,775	21,685	40
			53,45,535	52,56,970	51,14,880	50,30,710	50,97,655	
			63,00,000	76,00,000	89,00,000	96,80,000	1,02,00,000	
41				49,900	31,090	25,865	22,730	41
				52,85,925	51,18,490	51,69,285	50,76,450	
				73,40,000	86,40,000	94,20,000	99,40,000	
42				56,170	34,225	27,955	24,820	42
				52,90,615	52,32,795	52,58,785	52,51,840	
				70,80,000	83,80,000	91,60,000	96,80,000	
43				64,530	37,360	30,045	25,865	43
				53,20,380	52,73,485	52,99,200	51,69,285	
				68,20,000	81,20,000	89,00,000	94,20,000	
44				74,980	40,495	32,135	27,955	44
				53,01,610	52,40,550	52,90,540	52,58,785	
				65,60,000	78,60,000	86,40,000	91,60,000	
45				90,655	44,675	34,225	30,045	45
				53,45,535	52,56,970	52,32,795	52,99,200	
				63,00,000	76,00,000	83,80,000	89,00,000	
46				49,900	37,360	32,135		46
				52,85,925	52,73,485	52,90,540		
				73,40,000	81,20,000	86,40,000		
47				57,215	41,540	35,270		47
				53,89,045	53,75,790	53,92,575		
				70,80,000	78,60,000	83,80,000		
48				65,575	45,720	38,405		48
				54,06,540	53,79,940	54,20,995		
				68,20,000	76,00,000	81,20,000		
49				76,025	50,945	41,540		49
				53,75,500	53,96,625	53,75,790		
				65,60,000	73,40,000	78,60,000		
50	Monthly Premium				91,700	57,215	45,720	50
	Total Premium				54,07,155	53,89,045	53,79,940	
	Maturity Value *				63,00,000	70,80,000	76,00,000	
51						67,665	54,080	51
						55,78,860	57,28,725	
						68,20,000	73,40,000	
52	PLI Premium & Bonus Table EA/50L (V6 dated 20.02.2024)					78,115	61,395	52
						55,23,280	57,82,765	
						65,60,000	70,80,000	
53	As per PLI Directorate Notification F No. 04-01/2019-LI dated 04.01.2023, BONUS per year for a PLI EA Policy of Rs. 50,00,000/- is Rs. 2,60,000/- & TERMINAL BONUS also as: Rs. 20/- per Sum Assured of Rs. 10,000/- subject to maximum of Rs.1000/- for Endowment Assurance policies with term of 20 years or more. (Terminal Bonus not included in this table)					92,745	68,710	53
						54,68,775	56,65,020	
						63,00,000	68,20,000	
54						79,160		54
						55,97,170		
						65,60,000		
55	* Maturity Values noted above are according to latest declared Bonus as on the date, may change according to further changes in bonus rates.					93,790		55
	Compiled by: Manu VR, DPM, Changanassery HO-686101 9496114743					55,30,395		
						63,00,000		

RPLI Premium & Bonus Table



RPLI

ग्रामीण हाक जीवन बीमा
Rural Postal Life Insurance

FOR RPLI (EA) POLICY OF SUM ASSURED RS.10,00,000 (10 Lakhs)

Ver 5 dated 10.12.2022 Compiled by : Manu V R, DPM, Changanassery HO-686101 Mob: 9496114743

Monthly Premium (incl. GST)

Total Premium

Total Maturity Value*

Monthly Premium noted below is including GST (First year 4.50 % & Renewal 2.25 %).

Total Maturity Value noted below is as per the latest declared bonus rate Rs. 48,000 per year for 10 Lakhs RPLI (EA) Policy (vide PLI Directorate Notification F.No. 04-02/2019-LI dated 14.01.2022)

	AGE AT ENTRY	AGE AT MATURITY							AGE AT ENTRY
		35	40	45	50	55	58	60	
Monthly Premium	19	5,277	3,867	3,031	2,456	2,038	1,881	1,777	19
Total Premium		9,92,780	9,54,378	9,25,941	8,94,504	8,61,881	8,61,840	8,55,678	
Maturity Value *		17,68,000	20,08,000	22,48,000	24,88,000	27,28,000	28,72,000	29,68,000	
Monthly Premium	20	5,643	4,076	3,187	2,560	2,090	1,933	1,829	20
Total Premium		9,95,328	9,58,113	9,36,411	9,02,507	8,59,440	8,63,081	8,59,373	
Maturity Value *		17,20,000	19,60,000	22,00,000	24,40,000	26,80,000	28,24,000	29,20,000	
Monthly Premium	21	6,061	4,337	3,344	2,665	2,142	1,986	1,881	21
Total Premium		9,97,890	9,68,610	9,43,200	9,08,055	8,55,773	8,63,094	8,61,840	
Maturity Value *		16,72,000	19,12,000	21,52,000	23,92,000	26,32,000	27,76,000	28,72,000	
Monthly Premium	22	6,584	4,598	3,501	2,769	2,247	2,038	1,933	22
Total Premium		10,06,614	9,72,972	9,46,308	9,11,150	8,71,137	8,61,881	8,63,081	
Maturity Value *		16,24,000	18,64,000	21,04,000	23,44,000	25,84,000	27,28,000	28,24,000	
Monthly Premium	23	7,211	4,912	3,658	2,874	2,351	2,090	1,986	23
Total Premium		10,17,819	9,81,642	9,45,735	9,11,790	8,84,048	8,59,440	8,63,094	
Maturity Value *		15,76,000	18,16,000	20,56,000	22,96,000	25,36,000	26,80,000	27,76,000	
Monthly Premium	24	7,890	5,277	3,867	3,031	2,456	2,195	2,038	24
Total Premium		10,21,062	9,92,780	9,54,378	9,25,941	8,94,504	8,76,645	8,61,881	
Maturity Value *		15,28,000	17,68,000	20,08,000	22,48,000	24,88,000	26,32,000	27,28,000	
Monthly Premium	25	8,726	5,643	4,076	3,187	2,560	2,299	2,142	25
Total Premium		10,26,800	9,95,328	9,58,113	9,36,411	9,02,507	8,91,396	8,80,926	
Maturity Value *		14,80,000	17,20,000	19,60,000	22,00,000	24,40,000	25,84,000	26,80,000	
Monthly Premium	26	9,771	6,061	4,337	3,344	2,665	2,404	2,247	26
Total Premium		10,35,045	9,97,890	9,68,610	9,43,200	9,08,055	9,03,693	8,97,518	
Maturity Value *		14,32,000	16,72,000	19,12,000	21,52,000	23,92,000	25,36,000	26,32,000	
Monthly Premium	27	11,077	6,584	4,598	3,501	2,769	2,508	2,351	27
Total Premium		10,43,358	10,06,614	9,72,972	9,46,308	9,11,150	9,13,536	9,11,655	
Maturity Value *		13,84,000	16,24,000	18,64,000	21,04,000	23,44,000	24,88,000	25,84,000	
Monthly Premium	28	12,697	7,211	4,912	3,710	2,926	2,613	2,456	28
Total Premium		10,46,844	10,17,819	9,81,642	9,59,246	9,28,368	9,20,925	9,23,339	
Maturity Value *		13,36,000	15,76,000	18,16,000	20,56,000	22,96,000	24,40,000	25,36,000	
Monthly Premium	29	14,891	7,890	5,277	3,919	3,083	2,717	2,560	29
Total Premium		10,52,933	10,21,062	9,92,780	9,67,275	9,41,906	9,25,860	9,32,568	
Maturity Value *		12,88,000	15,28,000	17,68,000	20,08,000	22,48,000	23,92,000	24,88,000	
Monthly Premium	30	17,974	8,726	5,695	4,128	3,240	2,822	2,665	30
Total Premium		10,59,864	10,26,800	10,04,544	9,70,397	9,51,762	9,28,341	9,39,344	
Maturity Value *		12,40,000	14,80,000	17,20,000	19,60,000	22,00,000	23,44,000	24,40,000	
Monthly Premium	31		9,771	6,113	4,389	3,396	2,978	2,769	31
Total Premium			10,35,045	10,06,493	9,80,280	9,57,938	9,44,946	9,43,665	
Maturity Value *			14,32,000	16,72,000	19,12,000	21,52,000	22,96,000	23,92,000	
Monthly Premium	32		11,077	6,636	4,650	3,553	3,135	2,874	32
Total Premium			10,43,358	10,14,603	9,84,029	9,60,432	9,57,870	9,45,533	
Maturity Value *			13,84,000	16,24,000	18,64,000	21,04,000	22,48,000	23,44,000	
Monthly Premium	33		12,697	7,211	4,964	3,762	3,292	2,978	33
Total Premium			10,46,844	10,17,819	9,92,085	9,72,756	9,67,113	9,44,946	
Maturity Value *			13,36,000	15,76,000	18,16,000	20,56,000	22,00,000	22,96,000	
Monthly Premium	34		14,891	7,942	5,330	3,971	3,449	3,135	34
Total Premium			10,52,933	10,27,824	10,02,609	9,80,172	9,72,675	9,57,870	
Maturity Value *			12,88,000	15,28,000	17,68,000	20,08,000	21,52,000	22,48,000	
Monthly Premium	35		17,974	8,778	5,695	4,180	3,605	3,292	35
Total Premium			10,59,864	10,32,948	10,04,544	9,82,680	9,74,556	9,67,113	
Maturity Value *			12,40,000	14,80,000	17,20,000	19,60,000	21,04,000	22,00,000	
Monthly Premium	36			9,823	6,166	4,441	3,814	3,449	36
Total Premium				10,40,580	10,15,095	9,91,950	9,86,267	9,72,675	
Maturity Value *				14,32,000	16,72,000	19,12,000	20,56,000	21,52,000	

	AGE AT ENTRY	AGE AT MATURITY						AGE AT ENTRY	
		35	40	45	50	55	58		60
Monthly Premium	37			11,077	6,688	4,755	4,023	3,658	37
Total Premium				10,43,358	10,22,592	10,06,142	9,93,069	9,88,680	
Maturity Value *				13,84,000	16,24,000	18,64,000	20,08,000	21,04,000	
Monthly Premium	38			12,749	7,263	5,068	4,285	3,867	38
Total Premium				10,51,152	10,25,195	10,12,971	10,07,247	9,99,777	
Maturity Value *				13,36,000	15,76,000	18,16,000	19,60,000	20,56,000	
Monthly Premium	39			14,944	7,994	5,382	4,546	4,076	39
Total Premium				10,56,627	10,34,586	10,12,439	10,15,290	10,05,966	
Maturity Value *				12,88,000	15,28,000	17,68,000	19,12,000	20,08,000	
Monthly Premium	40			18,026	8,830	5,800	4,807	4,337	40
Total Premium				10,62,945	10,39,097	10,22,976	10,17,198	10,19,531	
Maturity Value *				12,40,000	14,80,000	17,20,000	18,64,000	19,60,000	
Monthly Premium	41				9,875	6,270	5,121	4,598	41
Total Premium					10,46,115	10,32,300	10,23,414	10,26,960	
Maturity Value *					14,32,000	16,72,000	18,16,000	19,12,000	
Monthly Premium	42				11,182	6,793	5,486	4,859	42
Total Premium					10,53,201	10,38,570	10,32,098	10,28,255	
Maturity Value *					13,84,000	16,24,000	17,68,000	18,64,000	
Monthly Premium	43				12,854	7,420	5,904	5,173	43
Total Premium					10,59,768	10,47,321	10,41,408	10,33,857	
Maturity Value *					13,36,000	15,76,000	17,20,000	18,16,000	
Monthly Premium	44				15,048	8,099	6,375	5,539	44
Total Premium					10,64,016	10,48,110	10,49,505	10,41,927	
Maturity Value *					12,88,000	15,28,000	16,72,000	17,68,000	
Monthly Premium	45				18,131	8,987	6,897	5,957	45
Total Premium					10,69,107	10,57,542	10,54,548	10,50,624	
Maturity Value *					12,40,000	14,80,000	16,24,000	17,20,000	
Monthly Premium	46					10,032	7,524	6,427	46
Total Premium						10,62,720	10,62,072	10,58,108	
Maturity Value *						14,32,000	15,76,000	16,72,000	
Monthly Premium	47					11,338	8,256	7,002	47
Total Premium						10,67,966	10,68,396	10,70,526	
Maturity Value *						13,84,000	15,28,000	16,24,000	
Monthly Premium	48					13,010	9,092	7,576	48
Total Premium						10,72,692	10,69,839	10,69,448	
Maturity Value *						13,36,000	14,80,000	15,76,000	
Monthly Premium	49					15,205	10,137	8,308	49
Total Premium						10,75,100	10,73,790	10,75,158	
Maturity Value *						12,88,000	14,32,000	15,28,000	
Monthly Premium	50					18,288	11,443	9,196	50
Total Premium						10,78,350	10,77,809	10,82,136	
Maturity Value *						12,40,000	13,84,000	14,80,000	
Monthly Premium	51						13,595	10,910	51
Total Premium							11,20,942	11,55,708	
Maturity Value *							13,36,000	14,32,000	
Monthly Premium	52						15,696	12,185	52
Total Premium							11,09,828	11,47,694	
Maturity Value *							12,88,000	13,84,000	
Monthly Premium	53						18,591	13,784	53
Total Premium							10,96,220	11,36,450	
Maturity Value *							12,40,000	13,36,000	
Monthly Premium	54							15,884	54
Total Premium								11,23,128	
Maturity Value *								12,88,000	
Monthly Premium	55							18,768	55
Total Premium								11,06,695	
Maturity Value *								12,40,000	

RPLI Premium & Bonus Table dated 06.12.2022 (Ver5)
As per RPLI Directorate Notification F No. 04-02/2019-LI dated 14.01.2022, BONUS per year for RPLI EA Policy of Rs. 10,00,000/- is Rs. 48,000/- & TERMINAL BONUS also as: Rs. 20/- per Sum Assured of Rs. 10,000/- subject to maximum of Rs.1000/- for Endowment Assurance policies with term of 20 years or more. (Terminal Bonus not included in this table)

Maturity Values noted above are according to latest declared Bonus as on the date, may change according to further changes in bonus rates.

Compiled by: Manu VR, DPM, Changanassery HO-686101 9496114743

PLI RPLI SERVICE TAX READY RECKONER TABLE WEF 01.07.2017

(REVISED RATES VIDE PLI DIRECTORATE LETTER NO. 29-06/2017-LI DATED 29.06.2017)

PLI RPLI SERVICE TAX TABLE FOR FIRST YEAR PREMIUM AMOUNT @ 4.50 %						PLI RPLI SERVICE TAX TABLE FOR RENEWAL PREMIUM AMOUNT @ 2.25 %					
FIRST YEAR PREMIUM AMOUNT		SERVICE TAX Rs.	FIRST YEAR PREMIUM AMOUNT		SERVICE TAX Rs.	RENEWAL PREMIUM AMOUNT		SERVICE TAX Rs.	RENEWAL PREMIUM AMOUNT		SERVICE TAX Rs.
FROM	TO		FROM	TO		FROM	TO		FROM	TO	
1	11	0				1	22	0			
12	33	1	1567	1588	71	23	66	1	3134	3177	71
34	55	2	1589	1611	72	67	111	2	3178	3222	72
56	77	3	1612	1633	73	112	155	3	3223	3266	73
78	99	4	1634	1655	74	156	199	4	3267	3311	74
100	122	5	1656	1677	75	200	244	5	3312	3355	75
123	144	6	1678	1699	76	245	288	6	3356	3399	76
145	166	7	1700	1722	77	289	333	7	3400	3444	77
167	188	8	1723	1744	78	334	377	8	3445	3488	78
189	211	9	1745	1766	79	378	422	9	3489	3533	79
212	233	10	1767	1788	80	423	466	10	3534	3577	80
234	255	11	1789	1811	81	467	511	11	3578	3622	81
256	277	12	1812	1833	82	512	555	12	3623	3666	82
278	299	13	1834	1855	83	556	599	13	3667	3711	83
300	322	14	1856	1877	84	600	644	14	3712	3755	84
323	344	15	1878	1899	85	645	688	15	3756	3799	85
345	366	16	1900	1922	86	689	733	16	3800	3844	86
367	388	17	1923	1944	87	734	777	17	3845	3888	87
389	411	18	1945	1966	88	778	822	18	3889	3933	88
412	433	19	1967	1988	89	823	866	19	3934	3977	89
434	455	20	1989	2011	90	867	911	20	3978	4022	90
456	477	21	2012	2033	91	912	955	21	4023	4066	91
478	499	22	2034	2055	92	956	999	22	4067	4111	92
500	522	23	2056	2077	93	1000	1044	23	4112	4155	93
523	544	24	2078	2099	94	1045	1088	24	4156	4199	94
545	566	25	2100	2122	95	1089	1133	25	4200	4244	95
567	588	26	2123	2144	96	1134	1177	26	4245	4288	96
589	611	27	2145	2166	97	1178	1222	27	4289	4333	97
612	633	28	2167	2188	98	1223	1266	28	4334	4377	98
634	655	29	2189	2211	99	1267	1311	29	4378	4422	99
656	677	30	2212	2233	100	1312	1355	30	4423	4466	100
678	699	31	2234	2255	101	1356	1399	31	4467	4511	101
700	722	32	2256	2277	102	1400	1444	32	4512	4555	102
723	744	33	2278	2299	103	1445	1488	33	4556	4599	103
745	766	34	2300	2322	104	1489	1533	34	4600	4644	104
767	788	35	2323	2344	105	1534	1577	35	4645	4688	105
789	811	36	2345	2366	106	1578	1622	36	4689	4733	106
812	833	37	2367	2388	107	1623	1666	37	4734	4777	107
834	855	38	2389	2411	108	1667	1711	38	4778	4822	108
856	877	39	2412	2433	109	1712	1755	39	4823	4866	109
878	899	40	2434	2455	110	1756	1799	40	4867	4911	110
900	922	41	2456	2477	111	1800	1844	41	4912	4955	111
923	944	42	2478	2499	112	1845	1888	42	4956	4999	112
945	966	43	2500	2522	113	1889	1933	43	5000	5044	113
967	988	44	2523	2544	114	1934	1977	44	5045	5088	114
989	1011	45	2545	2566	115	1978	2022	45	5089	5133	115
1012	1033	46	2567	2588	116	2023	2066	46	5134	5177	116
1034	1055	47	2589	2611	117	2067	2111	47	5178	5222	117
1056	1077	48	2612	2633	118	2112	2155	48	5223	5266	118
1078	1099	49	2634	2655	119	2156	2199	49	5267	5311	119
1100	1122	50	2656	2677	120	2200	2244	50	5312	5355	120
1123	1144	51	2678	2699	121	2245	2288	51	5356	5399	121
1145	1166	52	2700	2722	122	2289	2333	52	5400	5444	122
1167	1188	53	2723	2744	123	2334	2377	53	5445	5488	123
1189	1211	54	2745	2766	124	2378	2422	54	5489	5533	124
1212	1233	55	2767	2788	125	2423	2466	55	5534	5577	125
1234	1255	56	2789	2811	126	2467	2511	56	5578	5622	126
1256	1277	57	2812	2833	127	2512	2555	57	5623	5666	127
1278	1299	58	2834	2855	128	2556	2599	58	5667	5711	128
1300	1322	59	2856	2877	129	2600	2644	59	5712	5755	129
1323	1344	60	2878	2899	130	2645	2688	60	5756	5799	130
1345	1366	61	2900	2922	131	2689	2733	61	5800	5844	131
1367	1388	62	2923	2944	132	2734	2777	62	5845	5888	132
1389	1411	63	2945	2966	133	2778	2822	63	5889	5933	133
1412	1433	64	2967	2988	134	2823	2866	64	5934	5977	134
1434	1455	65	2989	3011	135	2867	2911	65	5978	6022	135
1456	1477	66	3012	3033	136	2912	2955	66	6023	6066	136
1478	1499	67	3034	3055	137	2956	2999	67	6067	6111	137
1500	1522	68	3056	3077	138	3000	3044	68	6112	6155	138
1523	1544	69	3078	3099	139	3045	3088	69	6156	6199	139
1545	1566	70	3100	3122	140	3089	3133	70	6200	6244	140



डाक जीवन बीमा
Postal Life Insurance



Procedure to pay Postal Life Insurance (PLI) Premium Online

PLI Portal: <https://pli.indiapost.gov.in/CustomerPortal/PSLogin.action>

1. Step 1 (At Post Office) **Mobile Number** and **Email ID** should be added to your Policy. This will be done at Post Offices.
2. Step 2 (By Customer) Follow the below Procedure to pay premium online after mapped Mobile Number and Email ID to your policies.
3. Open the following website (PLI Portal to Generate Customer ID or to further Login)
<https://pli.indiapost.gov.in/CustomerPortal/PSLogin.action>
4. Click on **Generate Customer ID**. A new window will open. Fill up all columns as seen in PLI Policy Bond/ Premium Receipt Book. (Policy Number, Sum Assured, Insured First Name, Date of Birth, Gender, Mobile Number, Email Address and enter the code/captcha) and click on **Submit**. A message will pop up (Thank you for providing the information. The Customer ID and a Registration link would be sent to your registered email ID with which the registration process can be completed. The link is valid for 72 hours only from now. After successful registration, the customer ID will be active after 24 hours.)
5. **Check your email**. On clicking the **registration link** which received in email, “**Set Password**” page will open. (Password Setting criteria: Password must contain the following: atleast 8-32 characters, Upper Case characters (A-Z), Lower Case characters (a-z), numbers (0-9) and special characters). Enter a new password on both the columns and click on “Set Password”. The following message will appear. (Registration complete: Your account has been registered successfully. You may login with your credentials after 24 hours)
6. After 24 hours of Password Set, **Login to the website (PLI Portal)** by using Customer ID (which sent on Email) and Password (which created by you).
PLI Portal: <https://pli.indiapost.gov.in/CustomerPortal/PSLogin.action>
7. After Successful Login, Click on “**Payments**” and select “**Pay Premium**”
8. Select your Policy and click on “**Pay Premium**”
9. In the next screen you can select “**Number of Instalments Premium**” > Click on “**Confirm Payment**” Button.
10. Confirm “**Total Premium Amount**” and “**No. of Instalments Premium**” selected and click on “**Pay Now**”
11. **Payment Method page** will open after clicking on “Pay Now”. Fill the **Credit/Debit Card details** and click on “**Submit**” button. **Enter the OTP and Make Payment.**

**Insuring Lives.
Assuring Happiness.**



डाक जीवन बीमा
Postal Life Insurance



ग्रामीण डाक जीवन बीमा
Rural Postal Life Insurance



Low Premium. High Bonus.