

Industrial Nippon Life Saral Jerevan Bima

Annexure A: Base Premium Rates per unit 1,000 of Base Sum Assured for SA Band 1, Single Pay Option and Male lives

Age/Yr	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
16	21.2619	22.3974	25.4421	27.4345	29.4948	31.3844	33.1875	34.7501	36.4164	38.0740	39.7348	41.3925	42.9852	44.6108	46.2349	48.8749	50.5417	52.2182	53.9076	55.6195	57.3406	59.0940	60.8893	62.7079	64.5456	66.5235	68.5317	70.6191	72.7553	75.0595	77.4190	79.8700	82.4693	85.0191	87.6973	90.4249	
18	21.5883	22.6833	25.7373	27.5208	29.4929	31.4987	33.1720	34.8706	36.5992	38.2415	39.9396	41.5972	42.9704	44.9425	46.6370	48.3212	51.0482	52.7880	54.4470	56.3274	58.1352	59.9747	61.8608	63.7866	65.7545	67.8652	70.0382	72.3634	74.6001	77.0337	79.5666	82.1868	84.8870	87.6658	90.4800	93.3005	
20	21.4101	22.5143	25.5692	27.5654	29.5442	31.5217	33.2522	34.9740	36.6923	38.4088	40.1277	41.8497	43.5718	45.2968	47.0189	48.8049	51.5993	53.4120	55.2482	57.1132	59.0133	60.9572	62.9544	65.0158	67.1323	69.3742	71.6897	74.1046	76.6200	79.2342	81.9415	84.7326	87.5995	90.5177	93.4865	96.4906	
21	21.4229	22.5374	25.5890	27.5893	29.5795	31.5730	33.3304	35.0856	36.8378	38.5974	40.3651	42.1371	43.9147	45.7001	47.4951	50.3536	52.2244	54.1181	56.0429	58.0046	60.0119	62.0742	64.2027	66.4090	68.7031	71.0948	73.5894	76.1885	78.8902	81.6883	84.5738	87.5446	90.5275	93.6295	96.7388	99.8763	
22	21.4275	23.5381	25.5934	27.6072	29.6179	31.6308	33.4279	35.2195	37.0186	38.8274	40.6492	42.4836	44.3225	46.1758	48.0452	50.9925	52.9482	54.9337	56.9619	59.0399	61.1671	63.3668	65.6468	68.0179	70.4893	73.0676	75.7544	78.5478	81.4432	84.4232	87.4875	90.6331	93.7944	97.0131	100.2616	103.5331	
23	21.4321	23.5391	25.6045	27.6396	29.6769	31.7338	33.5625	35.4015	37.2531	39.1206	41.0067	42.9046	44.8167	46.7459	48.6966	51.7476	53.8006	55.8943	58.0381	60.2419	62.5169	64.8750	67.3274	69.8834	72.5498	75.3287	78.2182	81.2116	84.2987	87.4671	90.7034	93.9941	97.3264	100.6904	104.0788	107.4877	
24	21.4387	23.5547	25.6377	27.6993	29.7277	31.8270	33.7512	35.6856	37.6392	39.6198	41.6307	43.6748	45.7432	47.8372	49.9472	52.0648	54.2009	57.0217	59.3038	61.6380	64.0899	66.6372	69.2829	72.0426	74.9184	77.9088	81.0069	84.2021	87.4818	90.8316	94.2380	97.6881	101.1722	104.6852	108.2141	111.7660	
25	21.4411	23.5596	25.7029	27.7004	29.7377	31.8699	34.0076	35.9675	37.9518	39.9630	42.0000	44.0568	46.1378	48.2490	50.3866	53.7021	55.9954	58.3548	60.7921	63.3205	65.9401	68.6907	71.5493	74.5178	77.6241	80.8124	84.1413	87.5174	91.0061	94.5332	98.1081	101.7446	105.5009	109.0106	112.6918	116.3917	
26	21.4894	23.6490	25.8097	27.9513	30.1232	32.3369	34.5417	36.7385	38.9439	41.1517	43.4665	44.8169	46.9993	49.2121	51.4874	54.9513	57.3939	59.9185	62.5380	65.3638	68.1051	71.0685	74.1558	77.3649	80.6888	84.1169	87.8352	91.7286	94.8824	98.5832	102.8211	106.0887	109.8813	113.6970	117.5369	121.4032	
27	21.5201	23.7833	25.9604	28.1621	30.3728	32.6845	34.7708	36.8907	39.0474	41.2409	43.4808	45.7208	48.7844	49.3132	51.7050	54.7127	58.1352	60.9481	63.8802	66.9391	70.1100	73.4061	76.9111	80.4880	84.1748	87.9608	91.8186	95.7447	99.7205	103.7351	107.7816	111.8559	115.9567	120.0501	124.2417	128.4361	132.6537
28	21.8342	24.1184	26.4544	28.7949	31.1930	33.6592	35.9372	38.2613	40.6332	43.0207	45.5114	48.0265	50.6079	53.2680	56.0128	60.1283	63.1711	66.3469	69.6158	73.1182	76.7026	80.4207	84.2847	88.1742	92.1811	96.2536	100.3724	104.5410	108.7468	112.9609	117.2128	121.4942	125.8078	130.1574	134.5485	138.9780	
29	21.8533	24.2489	26.6029	29.2324	31.7296	34.3034	36.6999	39.1407	41.6404	44.1884	46.7987	49.4688	52.2268	55.0822	58.0502	62.4389	65.7371	69.3511	73.7213	78.3025	80.3483	84.3434	88.4203	92.8810	96.8801	101.0872	105.4073	109.7060	114.1416	118.5313	122.9918	127.4601	131.9798	136.5386	141.1351	145.7810	
30	22.2354	24.7607	27.2210	29.7539	32.3651	35.0620	37.5810	40.1638	42.8031	45.5027	48.2754	51.1363	54.0985	57.1799	60.3927	63.6986	68.6781	72.4105	76.2909	80.3079	84.4544	88.6851	93.0002	97.4004	101.8486	106.3280	110.8457	115.3927	119.9683	124.5751	129.2178	133.9011	138.6291	143.4046	148.2291	153.0790	
31	22.6192	25.1387	27.7251	30.3724	33.1106	35.9447	38.6084	41.3421	44.1406	47.0163	49.9837	53.0589	56.2582	59.5959	63.0886	66.1416	72.0235	76.0605	80.2404	84.5464	88.9582	93.4560	98.0215	102.6389	107.2969	111.9881	116.7091	121.4589	126.2406	131.0587	135.9193	140.8273	145.7859	150.7960	155.8496	160.8970	
32	23.0075	25.5664	28.1116	31.0927	33.9721	36.9621	39.7893	42.6910	45.6741	48.7157	51.8466	55.2699	58.7385	62.3646	66.1554	71.5998	75.7972	80.1483	84.6314	89.2253	93.9078	98.6887	103.4612	108.3037	113.1373	118.0823	123.0214	127.9809	132.9616	138.0296	143.1251	148.2742	153.4780	158.7291	164.0291	169.3780	
33	23.4365	26.1515	28.9937	31.9355	34.9640	38.1306	41.4385	44.7351	47.8222	50.7484	54.2017	57.8076	61.5788	65.5230	69.6399	75.4893	80.0204	84.6897	89.4750	94.5629	99.3011	104.3007	109.3393	114.4087	119.5061	124.6323	129.7913	134.9882	140.2293	145.5210	150.8687	156.2743	161.7243	167.2243	172.7743	178.3743	
34	23.9394	26.7982	29.7716	32.8893	36.0983	39.4666	42.8802	46.4557	50.0353	56.7852	60.7088	64.8139	69.1003	73.5618	78.8403	84.7056	89.6921	94.7377	99.9327	105.1421	110.3894	115.6662	120.9693	126.2997	131.6624	137.0637	142.5102	148.0085	153.5642	159.1803	164.8493	170.5663	176.3343	182.1493	188.0143	193.9293	
35	24.4938	27.5163	30.6623	33.9558	37.4962	40.9916	44.6489	48.4020	52.2455	56.1788	60.2029	64.4774	73.1257	77.6430	84.6623	89.8637	95.1637	100.5406	105.9721	111.4418	116.9394	122.4616	128.0091	133.5875	139.2044	144.8671	150.5830	156.3576	162.1943	168.0873	174.0343	180.0393	186.0993	192.2143	198.3793	204.5943	
36	25.1333	28.3631	31.6853	35.1965	38.8785	42.7320	46.4652	50.3376	54.3972	58.6484	63.0999	67.7514	72.5950	77.6180	82.7964	88.9717	95.4996	101.3079	106.7734	112.4788	118.2117	123.9671	129.7460	135.5640	141.3988	147.2308	153.2350	159.2406	165.3097	171.4443	177.6443	183.9093	190.2393	196.6293	203.0793		
37	25.8658	29.2716	32.8510	36.6179	40.5709	44.7238	48.7637	52.9857	57.4171	62.0550	66.9030	71.9312	77.1913	82.6928	88.3117	95.7684	101.6186	107.5306	113.4844	119.4668	125.4710	131.4965	137.5491	143.6369	149.7695	155.9567	162.2058	168.5200	174.8359	181.1518	187.4677	193.7836	200.0995	206.4154	212.7313	219.0472	
38	26.6975	30.4409	34.3874	38.5427	43.0083	47.6073	51.4082	56.0207	60.8549	65.9900	71.2187	76.6405	82.2769	88.0577	93.9935	101.0529	108.2349	114.4404	120.6828	126.9540	133.2436	139.5591	145.9020	152.2922	158.7369	165.2430	171.8359	178.4178	185.0007	191.5836	198.1665	204.7494	211.3323	217.9152	224.4981	231.0810	
39	27.6491	31.5701	35.7026	40.1079	44.7326	49.6266	54.4338	59.4735	64.7452	70.2410	75.9430	81.8265	87.8618	94.0813	100.2661	106.8359	112.9276	121.8506	128.3977	134.9653	141.5573	148.1806	154.8457	161.5629	168.3416	175.1878	182.0993	189.0766	196.1195	203.2293	210.4066	217.6495	224.9583	232.3332	239.7761	247.2870	
40	28.7466	32.9907	37.4958	42.2332	47.2890	52.6738	57.8842	63.3845	69.1204	75.0730	81.2187	87.5201	93.9511	100.4783	107.0736	113.7488	122.8406	129.7813	136.6442	143.5321	150.4508	157.4093	164.4186	171.4882	178.6245	185.8245	193.0893	200.4193	207.8143	215.2743	222.7993	230.3793	237.9143	245.5043	253.1493	260.8493	
41	30.0214	34.6404	39.5381	44.7239	50.2129	56.0945	62.2954	67.7841	74.0008	80.4185	87.0043	93.7245	100.5462	107.4400	114.3836	121.9317	131.0838	138.2571	145.4578	152.8904	159.9647	167.2841	174.6645	182.1106	189.6226	197.2001	204.8426	212.5501	220.3226	228.1601	236.0626	244.0301	252.0626	260.1501	268.2926	276.4801	
42	31.5068	36.4911	41.8933	47.5618	53.5743	59.9391	66.1941	72.6890	79.3955	86.2791	93.3043	100.4324	107.6247	115.0451	122.6939	131.2718	137.7188	147.3066	154.8712	162.4773	170.1326	177.8435	185.6228	193.4701	201.3876	209.3651	217.4026	225.5001	233.6576	241.8751	250.1526	258.4801	266.8576	275.2851	283.7626	292.2901	
43	33.2432	38.7500	44.6036	50.8064	57.3747	64.3072	71.0955	78.1067	85.3044	92.6515	100.1117	107.6234	115.2943	122.8845	130.5485	141.1659	149.0468	156.9627	164.9220	172.9329	181.0018	189.1337	197.3296	205.5871	213.9001	222.2626	230.6751	239.1376	247.6501	256.2126	264.8251	273.4876	282.1901	290.9426	299.7451	308.5976	
44	35.2171	41.2943	47.7094	54.4839	61.6443	69.1846	76.9013	84.8007	91.712																												

Inducted Nippon Life Saral Jeevan Bima Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Single Pay Option and Male Lives																																							
Age/Yr	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40			
16	13.6580	15.2209	16.7844	18.3196	19.8161	21.3111	22.6486	23.9322	25.1887	26.4238	27.6441	28.8537	30.0484	31.2317	32.4084	34.5955	35.6460	36.9130	38.1939	39.6862	40.8288	42.1902	43.5895	45.0249	46.5352	48.1004	49.7406	51.4649	53.2807	55.1926	57.2049	59.3191	61.5119	63.7952	66.1459	68.5858			
17	13.7418	15.3330	16.8638	18.3964	19.8936	21.4225	22.7524	24.0538	25.3329	26.5966	27.8462	29.0867	30.3428	31.5926	32.8897	34.8410	36.1516	37.4809	38.8321	40.2115	41.6277	43.0736	44.5700	46.1329	47.7448	49.4433	51.2290	53.1097	55.0911	57.1745	59.3586	61.6375	64.0024	66.4419	68.9441	71.4971			
18	13.7833	15.3318	16.9015	18.4308	19.9683	21.4846	22.8312	24.1384	25.4675	26.7651	28.0575	29.3484	30.6431	31.9359	33.2286	35.3216	36.7016	38.1079	39.5328	40.9864	42.5002	44.0517	45.6635	47.3434	49.1034	50.9536	52.9025	54.9508	57.1149	59.3784	61.7405	64.1923	66.7221	69.3176	71.9663	74.6571			
19	13.7961	15.3640	16.9340	18.4621	20.0044	21.5406	22.9142	24.2709	25.6156	26.9549	28.2928	29.6349	30.9813	32.3241	33.7275	35.8710	37.2444	38.8078	40.2964	41.8809	43.4890	45.1692	46.9117	48.7368	50.6551	52.6758	54.8045	57.0411	59.3899	61.8388	64.3811	67.0048	69.6972	72.4454	75.2378	78.0626			
20	13.8008	15.3844	16.9244	18.4846	20.0478	21.6105	23.0370	24.4110	25.7984	27.1865	28.5780	29.9761	31.3917	32.8225	34.2741	36.5084	38.0479	39.6241	41.2442	42.9172	44.6525	46.4613	48.3356	50.3461	52.4421	54.6503	56.8724	59.4066	61.9467	64.5813	67.3047	70.0978	72.9494	75.8474	78.7926	81.7481			
21	13.8055	15.3878	16.9427	18.5248	20.1159	21.7117	23.1593	24.5992	26.0377	27.4809	28.9333	30.3997	31.8843	33.3910	34.9240	37.2620	38.8987	40.5812	42.3191	44.1221	46.0014	47.9691	50.0362	52.2123	54.5041	56.9138	59.4399	62.0756	64.8113	67.6346	70.5324	73.4915	76.4992	79.5460	82.6248	85.7316			
22	13.8102	15.3888	16.9848	18.5966	20.2220	21.8645	23.3362	24.8305	26.3479	27.8549	29.3747	30.9178	32.4817	34.0735	35.6989	38.1552	39.7031	41.7091	43.5812	45.5170	47.5826	49.7399	51.9919	54.3725	56.7846	59.4971	62.3193	65.0729	68.0031	71.0101	74.0811	77.2028	80.3658	83.5621	86.7884	90.0426			
23	13.8147	15.4127	17.0622	18.7138	20.3866	22.0776	23.6261	25.1801	26.7445	28.3141	29.9242	31.5485	33.2018	34.9001	36.6301	39.2128	41.0900	43.0385	45.0705	47.1981	49.4180	51.7841	54.2368	56.8390	59.5831	62.4247	65.3716	68.4160	71.5379	74.7254	77.9657	81.2490	84.5482	87.9184	91.2962	94.7087			
24	13.8636	15.5136	17.1851	18.8845	20.6118	22.3619	23.9713	25.5994	27.2399	28.9015	30.5887	32.3054	34.0611	35.8593	37.7090	40.4598	42.4865	44.6004	46.8145	49.1404	51.5873	54.1619	56.8661	59.6981	62.6510	65.7145	68.8748	72.1172	75.4270	78.7912	82.2001	85.6464	89.1266	92.6361	96.1789	99.7567			
25	13.8654	15.6181	17.3604	19.1189	20.9082	22.7381	24.6150	26.5193	27.8594	29.5985	31.3886	33.2078	35.0722	37.0008	38.9893	41.9218	44.1246	46.4285	48.8361	51.3581	54.0789	56.8936	59.8051	62.8110	65.9051	69.1797	72.7485	76.3809	79.6810	83.2209	86.7998	90.4128	94.0591	97.7399	101.4572	105.2130			
26	14.0081	16.1810	17.9371	19.4705	21.4301	23.4803	25.6039	26.7499	28.7221	30.4729	32.3144	34.2688	36.2498	38.1889	40.0881	41.9373	46.0354	48.3578	51.2101	54.0050	56.9171	60.0051	63.2006	66.3144	69.2931	73.0111	77.0044	80.8131	84.1125	86.0094	91.7811	95.3701	99.1008	103.2664	107.1611	111.1129			
27	14.1355	16.0444	17.9005	19.8054	21.7501	23.7410	25.6509	27.5004	29.4903	31.4209	33.4216	35.4613	37.6613	39.8888	42.2567	44.2362	46.2109	48.3327	50.8198	53.0327	56.9890	60.1864	63.5951	66.9551	70.1817	74.6099	77.8261	81.6502	85.4722	89.3141	93.2129	97.1677	101.1405	105.1441	109.2128	113.3200	117.4788		
28	14.4231	16.8104	18.7105	20.7091	22.8088	24.4003	26.3726	28.3802	30.4323	32.5173	34.7054	36.9468	39.2761	41.7094	44.2480	47.8138	50.8188	53.8134	57.0400	60.1742	63.8453	67.4395	71.1401	74.9316	78.7868	82.7217	86.6951	90.7109	94.7421	98.8006	102.8788	107.1491	111.3477	115.8371	119.9609	124.4501			
29	14.7234	16.6926	18.7291	20.8207	22.9671	25.1757	27.2644	29.4001	31.5913	33.8278	36.1805	38.6098	41.1447	43.8029	46.5984	50.9935	53.7562	57.0799	60.5578	64.1787	67.9271	71.7848	75.7344	79.7585	83.8440	87.9666	92.1158	96.3447	100.6448	104.9040	109.2386	113.6241	118.0624	122.5581	127.1119				
30	15.0477	17.1192	19.2631	21.4657	23.7318	26.0699	28.2934	30.5748	32.9248	35.3570	37.8860	40.5280	43.2992	46.1143	49.2847	51.6301	57.0978	60.7268	64.5051	68.4168	72.4414	76.5995	80.7132	85.0067	89.3092	93.6532	98.0355	102.4555	106.9161	111.4221	115.9798	120.9442	125.2888	130.0046					
31	15.4331	17.6106	19.8815	22.2081	24.6092	27.0947	29.4709	31.9121	34.4535	37.0894	39.8417	42.7136	45.7141	48.9773	52.3113	57.0795	60.8674	64.8115	68.8947	73.0959	77.3931	81.7672	86.2009	90.4828	95.264	99.7660	104.3648	109.2048	113.6911	118.4380	123.2279	128.0806	133.0146						
32	15.8848	18.2002	20.5917	23.0555	25.6124	28.2652	30.8163	33.4580	36.2062	39.0784	42.0528	45.2652	48.6082	52.1295	55.8300	60.9677	65.0862	69.3500	73.7370	78.245	82.7902	87.4156	92.0886	96.8011	101.5503	106.3374	111.1663	116.0424	120.9720	125.9618	131.0174	136.1405							
33	16.4057	18.8622	21.3990	24.0524	26.7528	29.5971	32.3135	35.2174	38.2135	41.3587	44.6695	48.1919	51.8362	55.7003	59.7456	63.9132	69.7671	74.3497	79.0372	83.8062	88.6559	93.5123	98.4270	103.3769	108.3633	113.3912	118.4671	123.5977	128.7897	134.0490	139.3789								
34	17.0031	19.6139	22.3164	25.1232	28.0499	31.1464	34.3081	37.5324	40.8150	43.7171	47.6153	51.4515	55.4918	59.7182	64.1105	70.1325	74.9211	79.8192	84.8023	89.8485	94.9418	100.0718	105.2766	110.4341	115.6378	120.9693	126.3016	131.7061	137.1806	142.7287									
35	17.6812	20.4645	23.3548	26.3686	29.5263	32.8502	36.1131	39.5403	43.1496	46.9506	50.9674	55.1870	59.6017	64.2025	68.9666	73.4331	78.7618	83.9362	89.0595	94.17192	107.1108	112.5354	117.9886	123.5082	129.0738	134.7036	140.4038	146.1779											
36	18.4842	21.4269	24.5326	27.7866	31.2119	34.8346	38.4135	42.1856	46.1600	50.3524	54.7605	59.3876	64.1876	69.1688	74.2466	81.2223	86.6688	92.1838	97.7494	103.3529	108.9877	114.6534	120.3558	126.1032	131.9054	137.7723	143.7112	149.7259											
37	19.2147	22.3175	25.8712	29.4955	33.4166	37.4094	41.0406	45.2044	49.5867	54.1954	59.0232	64.0526	69.2684	74.6249	80.1892	87.5095	92.7222	99.0936	104.9542	110.8470	116.7701	122.7218	128.7389	134.7839	140.9017	147.0927	153.3623												
38	20.2978	23.7608	27.4062	31.2619	35.3571	39.7388	44.0631	48.6456	53.4654	58.5152	63.7775	69.2281	74.8379	80.5766	86.4547	94.2817	100.3730	106.5049	112.6701	118.8666	125.0970	131.3689	137.6928	144.0793	150.5378	157.0746													
39	21.4218	25.1866	29.1686	33.3981	37.9032	42.7086	47.5015	52.5437	57.8273	63.339	69.0382	74.9016	80.9163	87.0275	93.2154	101.5662	107.9847	114.4376	120.9228	127.4431	134.0044	140.6160	147.2890	154.0330	160.8547														
40	22.7159	26.8305	31.2019	35.8583	40.8254	46.1214	51.3989	56.9389	62.6930	68.6449	74.8121	81.1014	87.5009	93.8803	100.5190	109.3694	116.2364	122.9167	129.7493	136.6124	143.5217	150.5109	157.5601	164.6861															
41	24.2089	28.7933	33.5446	38.6843	44.1634	49.9924	55.7622	61.8180	68.0719	74.5102	81.0977	87.8007	94.5884	101.6811	108.3332	117.7064	124.8194	131.9700	139.1647	146.4116	153.7185	161.0942	168.5456																
42	25.9407	30.9260	36.2440	41.9153	47.9486	54.3442	60.6667	67.2185	73.9639	80.8664	87.8902	95.0312	102.1813	109.4076	116.6722	126.5981	134.0917	141.6310	149.2246	156.8807	164.6061	172.4000																	
43	27.8449	33.4319	39.3291	45.5773	52.1004	59.1877	66.0911	73.2427	80.3094	87.7223	95.1791	102.7048	110.2899	117.8975	125.5316	134.0680	141.8736	149.3935	156.9997	164.6581	176.3317																		
44	30.2495	36.3932	42.8170	49.6821	56.9227	64.5153	71.9287	79.5100	87.3737	95.0584	102.9516	110.8982	118.8872	126.9166	134.9878	146.1391	154.4899	16																					

Industrial Nippon Life Saral Jerevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Single Pay Option and Life Lives

Age/Yr	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
16	11.1459	12.2593	14.0067	15.3851	16.7119	18.0420	19.2176	20.2510	21.1687	22.0467	22.8214	24.0871	25.2494	26.8140	29.5860	30.6807	31.8086	31.9580	34.1364	35.3445	36.5555	37.8259	39.1439	40.5183	41.9591	43.4769	45.0801	46.7765	48.5716	50.4668	52.4606	54.5472	56.7179	58.9611	61.2683	
18	11.2292	12.2795	14.0862	15.4650	16.8152	18.0433	19.2313	20.4755	21.6028	22.7189	23.8264	24.9289	26.0336	27.1427	28.2606	30.0142	31.1861	32.3782	33.5843	34.8395	36.1185	37.4379	38.8064	40.1330	41.7120	43.3006	44.9659	46.7258	48.5881	50.5541	52.6226	54.7878	57.0408	59.3706	61.7822	
20	11.2682	12.7107	14.1135	15.5056	16.8639	18.2053	19.4020	20.5769	21.7373	22.8877	24.0344	25.1813	26.3388	27.4956	28.6711	30.4905	31.7357	32.9999	34.2943	35.6242	36.9908	38.4179	39.8999	41.4526	43.0870	44.8134	46.6401	48.5729	50.6133	52.7598	55.0068	57.3456	59.7463	62.2509	64.7930	67.3755
21	11.2792	12.7716	14.1377	15.5280	16.9000	18.2613	19.4829	20.6892	21.8851	23.0772	24.2694	25.4675	26.6751	27.8974	29.1377	31.0434	32.1381	33.2004	35.0875	36.5144	37.9894	39.5342	41.1480	42.8461	44.6391	46.5359	48.5429	50.6615	52.8898	55.2223	57.6601	60.1615	62.7457	65.3840	68.0708	70.7954
22	11.2852	12.7737	14.1461	15.5307	16.9042	18.3101	19.5805	20.8702	22.0887	23.3085	24.5343	25.8101	27.0814	28.3713	29.6839	31.6804	33.0811	34.3200	36.0050	37.5442	39.1476	40.8262	42.5931	44.4556	46.4264	48.5112	50.7117	53.0261	55.4485	57.9694	60.5771	63.2587	66.0111	68.7912	71.6219	74.4864
23	11.2912	12.7758	14.1452	15.5912	17.0113	18.4140	19.7277	21.0171	22.3066	23.6025	24.9011	26.2114	27.5735	28.9393	30.3332	32.4334	33.9314	35.4769	37.0794	38.7488	40.4863	42.3338	44.2725	46.3219	48.4888	50.7755	53.1804	55.6970	58.3155	61.0237	63.8088	66.6573	69.5669	72.4979	75.4735	78.4796
24	11.2972	12.7773	14.2000	15.6696	17.1201	18.5846	19.9262	21.2080	22.6164	23.9760	25.3520	26.7488	28.1704	29.6111	31.1075	33.1261	34.6554	36.6041	38.1430	40.1633	42.0771	44.0955	46.2283	48.4854	50.8600	53.3598	55.9754	58.6865	61.5102	64.4632	67.5621	70.7145	73.8501	76.9223	79.8466	82.8015
25	11.3033	12.7793	14.2000	15.7816	17.1816	18.7974	20.1960	21.5974	23.0126	24.4449	25.8990	27.3780	28.8897	30.4374	32.0282	34.1810	36.1215	37.9311	39.8298	41.8242	43.9273	46.1466	48.4951	50.9804	53.5964	56.2889	59.1177	62.0421	65.0466	68.1227	71.2513	74.4275	77.6406	80.8877	84.1870	87.4798
26	11.3073	12.8837	14.4110	15.9529	17.5064	19.0814	20.5475	22.0159	23.5073	25.0215	26.5628	28.1363	29.7484	31.4057	33.1161	35.6293	37.5171	39.4943	41.5734	43.7659	46.0813	48.5261	51.1028	53.8092	56.6384	59.5804	62.6214	65.7467	68.9419	72.1938	75.4911	78.8321	82.2070	85.6188	89.0596	92.5412
27	11.4460	13.0153	14.5917	16.1871	17.8024	19.4472	20.9817	22.5106	24.1121	25.7177	27.3369	29.0807	30.7608	32.4863	34.3857	37.0545	39.1339	41.3118	43.6881	46.2332	48.9727	51.8261	54.7771	57.8230	60.8841	63.9477	66.9881	69.8004	72.4009	75.6298	78.9999	82.5000	86.0301	89.5801	93.1401	
28	11.5774	13.1574	14.8139	16.4916	18.1793	19.9036	21.5219	23.1850	24.8880	26.5461	28.2648	30.0690	31.9531	33.8833	35.8617	38.9017	41.0011	43.4500	45.9677	48.6732	51.6106	54.7900	58.1676	61.8201	65.7511	69.9511	74.3211	78.8611	83.5811	88.3811	93.2611	98.2011	103.2011	108.2611	113.3811	
29	11.7446	13.4163	15.1195	16.8729	18.6432	20.4086	22.1710	23.9147	25.6933	27.5202	29.3970	31.3149	33.2458	35.2485	37.3188	40.7935	43.2845	45.9136	48.6897	51.6132	54.6800	57.8810	61.2099	64.6335	68.1441	71.7503	75.4679	79.1159	82.8668	86.6669	90.4860	94.3160	98.2060	102.1311	106.1444	110.2124
30	11.8431	13.7448	15.5166	17.3360	19.2011	21.1190	23.0989	24.7931	26.6963	28.6155	30.6147	32.7276	34.9599	37.3118	39.6843	43.1015	45.8460	48.7441	51.7963	54.9981	58.3389	61.8011	65.3801	69.0426	72.7900	76.5999	80.4581	84.3601	88.3021	92.2837	96.3074	100.3771	104.4970	108.6712	112.8928	117.1691
31	12.2640	14.0975	15.9688	17.8807	19.8584	21.8914	23.8776	25.8124	27.8541	29.8628	32.1116	34.4544	36.8266	39.3460	42.0001	45.7538	49.7226	53.1114	56.8023	62.4210	66.1514	69.9762	73.8783	77.8429	81.8975	85.9205	90.0221	94.1636	98.3481	102.5802	106.8651	111.2070	115.6051	120.0778		
32	12.6017	14.5283	16.5020	18.5308	20.6221	22.7845	24.8533	26.9856	29.1861	31.4706	33.8535	36.3510	38.9796	41.7332	44.6880	48.7930	52.1226	55.6156	59.2603	63.0403	66.9358	70.9273	75.1293	79.5312	83.1332	87.5416	91.8110	96.1210	100.4746	104.8766	109.3313	113.8499	118.4297	123.0742		
33	12.9973	15.0004	17.1195	19.2723	21.4983	23.8880	26.0314	28.3284	30.7133	33.2111	35.8094	38.5448	41.4527	44.5112	47.7000	52.2407	55.8907	59.6993	63.6401	67.7194	71.8885	76.1367	80.4414	84.8092	89.2444	93.6606	98.1479	102.8795	107.6603	112.4869	117.3604	122.2801	127.2444	132.2544		
34	13.4572	15.6103	17.8286	20.1214	22.5002	24.9770	27.5733	29.8657	32.4641	35.1884	38.0505	41.0844	44.2847	47.6655	51.2268	56.1272	60.1082	64.2308	68.4911	72.8843	77.2865	81.7872	86.3383	90.9318	95.5650	100.2391	104.9580	109.7271	114.5529	119.4421	124.4003	129.4298				
35	13.9837	16.2712	18.6348	21.0866	23.6391	26.3073	28.9806	31.6731	34.4694	37.4665	40.6309	43.9761	47.5104	51.2337	55.1403	60.4708	64.7876	69.2356	73.7920	78.4307	83.1338	87.8866	92.6805	97.5128	102.3845	107.3008	112.2683	117.2935	122.3835	127.5440	132.7784					
36	14.4832	17.0118	19.5508	22.1831	24.9345	27.8247	30.6612	33.6359	36.7686	40.0766	43.5214	47.2697	51.1634	55.2491	59.5129	63.9882	69.4602	74.7043	79.5562	84.4740	89.4816	94.4483	99.4936	104.6758	109.1012	114.8777	120.1131	125.4146	130.7883	136.2376						
37	15.2604	17.8100	20.5877	23.4268	26.4089	29.5563	32.8659	35.8412	39.4003	43.0580	46.9233	50.9952	55.2704	59.7307	64.3566	70.5869	75.5710	80.6454	85.9064	90.8664	96.2118	101.4931	106.7986	112.1468	117.5447	123.0106	128.5264	134.1249	139.8007							
38	16.0602	18.8320	21.7637	24.8428	28.0923	31.5382	34.9635	38.5815	42.4077	46.4515	50.7131	55.1855	59.8391	64.6842	69.6802	75.7474	81.8855	87.0681	92.5065	97.8817	103.4933	109.0390	114.6447	120.2586	125.9507	131.7108	137.5464	143.4612								
39	16.8913	19.9209	23.1023	26.4595	30.0193	33.8101	37.5994	41.5990	45.8028	50.2909	54.9721	59.8579	64.9246	70.1473	75.4945	81.0217	86.3880	90.9790	95.7109	100.5781	111.2792	112.1184	123.0042	128.9469	134.9567	141.0427										
40	17.7578	21.1623	24.6331	28.3132	32.2139	36.4162	40.6005	45.0363	49.7055	54.6066	59.7223	65.0287	70.4966	76.0660	81.7976	88.4303	95.3881	101.3896	107.4278	113.5004	119.6103	125.7650	131.9752	138.2515	144.6032	151.0369										
41	18.9958	22.5858	26.3929	30.4465	34.7746	39.4022	44.0406	48.9301	54.0629	59.4208	64.9787	70.7061	76.5714	82.5439	88.5961	96.7134	102.9994	109.3231	115.6824	122.0803	128.5223	135.0183	141.5791	148.2146	154.9314											
42	20.2460	24.2171	28.4232	32.9031	37.6939	42.8117	47.9314	53.1105	58.3238	64.7470	70.7480	76.8938	83.1520	89.6977	96.8975	104.5133	111.4409	117.8031	124.5052	131.5521	138.9947	146.9399	155.8587	164.7080												
43	21.7776	26.1241	30.7644	35.7512	41.0264	46.6768	52.3115	58.1943	64.2974	70.5872	77.0289	83.5887	90.2622	96.9487	103.7097	112.8153	119.8340	126.8578	133.9291	141.0563	148.2471	155.5104	162.8533													
44	23.5065	28.3163	33.4578	38.9516	44.8066	51.0212	57.1905	63.5891	70.1838	76.9881	83.8164	90.7868	97.8266	104.9153	112.0467	121.7421	129.1066	136.5204	143.9921	151.5299	159.1409	166.8302														
45	25.4074	30.8399	36.5174	42.6086	48.9538	55.8608	62.5717	69.4887	76.5733	83.7884	91.1001	98.4840	105.9311	113.4025	120.9344	131.2114	138.8881	146.8248	154.7305	162.7122	170.7393															
46	27.8084	33.7211	40.0211	46.7080	53.7680	61.1819	68.8444	76.7840	84.9554	93.1186	101.2867	109.6728	118.2444	126.9881	135.3389	143.2819	149.5061	157.8020	166.1772	174.6346																
47	30.4301	36.9721	43.9148	51.2444	58.9179	66.9643	74.7988	82.7178	90.7738	98.9096	107.1050	115.3492	123.6380	131.9761	140.3887	151.9779	160.6885	169.4817	178.3610																	
48	33.1760	40.3888	48.2060	56.1945	64.4283	73.1119	81.5121	89.8936	98.3301	107.1189	115.8005	124.5091	133.2487	142.0664	150.9717	161.9215	172.5597	183.8877																		
49	36.6331	44.5114	52.8567	61.5169	70.4961	79.7883	88.6204	97.6334	106.8849	115.7890	124.9435	134.3112	143.7813																							

Indusind Nippon Life Saral Jeevan Bima Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Regular Pay Option and Male Lives																																					
Age/PT	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
18	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	4.0424	
19	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	4.0695	
20	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	4.0836	
21	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	4.0888	
22	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	4.0889	
23	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	4.0896	
24	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	4.0903	
25	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	4.0910	
26	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	4.1011	
27	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	4.1192	
28	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	4.1472	
29	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	4.1863	
30	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	4.2375	
31	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	4.3013	
32	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	4.3792	
33	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	4.4709	
34	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	4.5783	
35	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	4.7016	
36	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	4.8429	
37	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	5.0028	
38	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	5.1839	
39	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	5.3883	
40	5.6198	5.6198	5.6222	5.7466	5.8746	6.0316	6.1268	6.2422	6.3722	6.5159	6.6691	6.7892	6.9159	7.0446	7.1723	7.3000	7.4277	7.5554	7.6831	7.8108	7.9385	8.0662	8.1939	8.3216	8.4493	8.5770	8.7047	8.8324	8.9601	9.0878	9.2155	9.3432	9.4709	9.5986	9.7263		
41	5.8838	5.8838	5.9514	6.0657	6.2165	6.3977	6.5156	6.6512	6.8039	6.9665	7.1360	7.3127	7.4964	7.6866	7.8834	8.0866	8.2962	8.5122	8.7346	8.9634	9.1986	9.4401	9.6879	9.9419	10.1921	10.4484	10.7008	10.9592	11.2136	11.4640	11.7104	11.9528	12.1912	12.4256			
42	6.1869	6.2066	6.2961	6.4339	6.6115	6.8210	7.0615	7.3340	7.6405	7.9820	8.3605	8.7770	9.2235	9.7010	10.2105	10.7540	11.3345	11.9540	12.6145	13.3170	14.0635	14.8560	15.6955	16.5840	17.5235	18.5150	19.5595	20.6580	21.8115	23.0210	24.2885	25.6150	26.9995	28.4430			
43	6.5364	6.5794	6.6937	6.8599	7.0664	7.3070	7.5822	7.8949	8.2466	8.6394	9.0764	9.5604	10.0944	10.6804	11.3204	12.0174	12.7744	13.5944	14.4714	15.4084	16.4084	17.4754	18.6124	19.8224	21.1074	22.4704	23.9154	25.4454	27.0624	28.7684	30.5664	32.4584	34.4464	36.5324			
44	6.9414	7.0109	7.1537	7.3516	7.5911	7.8621	8.1664	8.5064	8.8864	9.3084	9.7744	10.2864	10.8364	11.4264	12.0584	12.7344	13.4584	14.2244	15.0364	15.8984	16.8124	17.7824	18.8124	19.9064	21.0684	22.2924	23.5824	24.9424	26.3764	27.8884	29.4804	31.1544	32.9124	34.7584			
45	7.4114	7.5096	7.6857	7.9165	8.1982	8.5324	8.9224	9.3624	9.8564	10.4064	10.9164	11.4864	12.1164	12.8064	13.5564	14.3664	15.2364	16.1664	17.1664	18.2464	19.4064	20.6464	21.9664	23.3664	24.8464	26.4064	28.0464	29.7664	31.5664	33.4464	35.4064	37.4464	39.5664	41.7664			
46	7.9542	8.0848	8.2940	8.5601	8.8660	9.2003	9.5638	9.9584	10.3864	10.8504	11.3524	11.8944	12.4764	13.0984	13.7624	14.4684	15.2164	16.0064	16.8364	17.7064	18.6164	19.5664	20.5564	21.5864	22.6564	23.7664	24.9164										

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Regular Pay Option and Male lives

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

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Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 1, Limited Pay 5 Option and Male lives

Age (PT)	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	10.4655	10.7972	11.1269	11.4557	11.7855	12.1149	12.4447	12.7746	13.1044	13.4342	13.7640	14.0938	14.4236	14.7534	15.0832	15.4130	15.7428	16.0726	16.4024	16.7322	17.0620	17.3918	17.7216	18.0514	18.3812	18.7110
19	10.5151	10.8539	11.1916	11.5299	11.8700	12.2087	12.5477	12.8869	13.2262	13.5654	13.9046	14.2438	14.5830	14.9222	15.2614	15.6006	15.9398	16.2790	16.6182	16.9574	17.2966	17.6358	17.9750	18.3142	18.6534	18.9926
20	10.5581	10.9054	11.2530	11.6022	11.9544	12.3069	12.6600	13.0131	13.3662	13.7193	14.0724	14.4255	14.7786	15.1317	15.4848	15.8379	16.1910	16.5441	16.8972	17.2503	17.6034	17.9565	18.3096	18.6627	19.0158	19.3689
21	10.6009	10.9586	11.3177	11.6797	12.0460	12.4169	12.7919	13.1669	13.5419	13.9169	14.2919	14.6669	15.0419	15.4169	15.7919	16.1669	16.5419	16.9169	17.2919	17.6669	18.0419	18.4169	18.7919	19.1669	19.5419	19.9169
22	10.6495	11.0193	11.3919	11.7688	12.1510	12.5444	12.9378	13.3312	13.7246	14.1180	14.5114	14.9048	15.2982	15.6916	16.0850	16.4784	16.8718	17.2652	17.6586	18.0520	18.4454	18.8388	19.2322	19.6256	20.0190	20.4124
23	10.7098	11.0938	11.4819	11.8756	12.2759	13.0196	13.4437	13.8758	14.3173	14.7704	15.2372	15.7202	16.2217	16.7442	17.2945	17.8719	18.4721	19.0937	19.7403	20.4107	21.0954	21.7916	22.4966	23.2106	23.9349	24.6653
24	10.7869	11.1871	11.5928	12.0056	12.4263	13.1938	13.6406	14.0972	14.5659	15.0490	15.5490	16.0680	16.6090	17.1790	17.7766	18.3976	19.0408	19.7107	20.4045	21.1132	21.8377	22.5638	23.3054	24.0569	24.8137	25.5747
25	10.8855	11.3041	11.7298	12.1643	12.6062	13.4016	13.8741	14.3592	14.8594	15.3772	15.9148	16.4753	17.0664	17.6853	18.3283	18.9941	19.6886	20.4070	21.1407	21.8887	22.6438	23.4140	24.1930	24.9771	25.7659	26.5595
26	11.0092	11.4486	11.8973	12.3545	12.8200	13.6881	14.1504	14.6684	15.2049	15.7622	16.3436	16.9568	17.5982	18.2645	18.9543	19.6746	20.4188	21.1788	21.9515	22.7377	23.5373	24.3444	25.1569	25.9744	26.7971	27.6256
27	11.1616	11.6249	12.0982	12.5803	13.0733	13.9393	14.4761	15.0322	15.6100	16.2133	16.8501	17.5153	18.2063	18.9215	19.6691	20.4404	21.2280	22.0292	22.8462	23.6757	24.5120	25.3540	26.2015	27.0545	27.9136	28.7795
28	11.3470	11.8369	12.3363	12.8472	13.3720	14.2821	14.8588	15.4582	16.0844	16.7458	17.4364	18.1535	18.8956	19.6723	20.4721	21.2887	22.1206	22.9698	23.8298	24.6966	25.5694	26.4480	27.3325	28.2235	29.1218	30.0281
29	11.5690	12.0866	12.6162	13.1605	13.7223	14.6834	15.3055	15.9557	16.6427	17.3601	18.1050	18.8757	19.6830	20.5131	21.3603	22.2252	23.1076	23.9995	24.8982	25.8032	26.7141	27.6314	28.5557	29.4876	30.4281	31.3778
30	11.8294	12.3787	12.9433	13.5263	14.1308	15.1502	15.8254	16.5393	17.2848	18.0591	18.8601	19.6998	20.5621	21.4419	22.3420	23.2585	24.1838	25.1163	26.0549	26.9997	27.9511	28.9100	29.8771	30.8532	31.8390	32.8346
31	12.1322	12.7182	13.3234	13.9511	14.6060	15.6914	16.4333	17.2084	18.0135	18.8466	19.7206	20.6170	21.5321	22.4694	23.4211	24.3818	25.3496	26.3237	27.3041	28.2912	29.2861	30.2897	31.3029	32.3264	33.3603	
32	12.4829	13.1115	13.7636	14.4432	15.1634	16.3229	17.1289	17.9666	18.8334	19.7432	20.6761	21.6290	22.6052	23.5943	24.5922	25.5972	26.6087	27.6265	28.6511	29.6837	30.7254	31.7773	32.8401	33.9149		
33	12.8869	13.5647	14.2705	15.0180	15.8022	17.0432	17.9149	18.8172	19.7645	20.7358	21.7294	22.7463	23.7751	24.8126	25.8570	26.9078	27.9650	29.0292	30.1014	31.1829	32.2751	33.3791	34.4984			
34	13.3523	14.0861	14.8614	15.6775	16.5284	17.8567	18.7964	19.7826	20.7944	21.8310	22.8909	23.9620	25.0416	26.1279	27.2203	28.3190	29.4247	30.5387	31.6623	32.7967	33.9452	35.1110				
35	13.8858	14.6895	15.5391	16.4252	17.3496	18.7671	19.7940	20.8484	21.9303	23.0352	24.1514	25.2759	26.4068	27.5434	28.6860	29.8357	30.9937	32.1614	33.3408	34.5373	35.7504					
36	14.5000	15.3846	16.3076	17.2683	18.2844	19.7962	20.8956	22.0249	23.1771	24.3411	25.5134	26.6918	27.8755	29.0649	30.2611	31.4655	32.6799	33.9083	35.1550	36.4161						
37	15.2096	16.1715	17.1724	18.2292	19.3217	20.9320	22.1107	23.3127	24.5271	25.7501	26.9792	28.2133	29.4526	30.6982	31.9518	33.2156	34.4971	35.7950	37.1066							
38	16.0132	17.0570	18.1553	19.2948	20.4775	22.1845	23.4391	24.7066	25.9832	27.2660	28.5538	29.8462	31.1446	32.4507	33.7686	35.1053	36.4561	37.8211								
39	16.9168	18.0582	19.2474	20.4807	21.7424	23.5520	24.8756	26.2086	27.5483	28.8930	30.2423	31.5971	32.9592	34.3360	35.7295	37.1363	38.5577									
40	17.9333	19.1751	20.4609	21.7788	23.1162	25.0302	26.4229	27.8226	29.2275	30.6372	32.0522	33.4744	34.9144	36.3675	37.8339	39.3148										
41	19.0732	20.4135	21.7907	23.1885	24.6010	26.6221	28.0852	29.5538	31.0274	32.5065	33.9942	35.5000	37.0168	38.5468	40.0911											
42	20.3335	21.7734	23.2350	24.7120	26.1999	28.3321	29.8681	31.4092	32.9562	34.5146	36.0891	37.6743	39.2722	40.8843												
43	21.7202	23.2492	24.7946	26.3514	27.9161	30.1650	31.7777	33.3965	35.0292	36.6769	38.3352	40.0060	41.6907													
44	23.2248	24.8425	26.4723	28.1105	29.7579	32.1276	33.8227	35.5331	37.2584	38.9948	40.7437	42.5063														
45	24.8476	26.5549	28.2711	29.9960	31.7396	34.2281	36.0198	37.8275	39.6469	41.4794	43.3256															
46	26.5886	28.3876	30.1946	32.0203	33.8565	36.4802	38.3756	40.2833	42.2047	44.1405																
47	28.4477	30.3425	32.2533	34.1798	36.1151	38.8919	40.8936	42.9098	44.9410																	
48	30.4248	32.4257	34.4463	36.4784	38.5219	41.4645	43.5819	45.7150																		
49	32.5206	34.6378	36.7731	38.9207	41.0824	44.2044	46.4466																			
50	34.7371	36.9787	39.2377	41.5117	43.8024	47.1174																				
51	37.0742	39.4500	41.8443	44.2563	46.6868																					
52	39.5335	42.0555	44.5978	47.1597																						
53	42.1218	44.8033	47.5065																							
54	44.8486	47.7034																								
55	47.7287																									

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

IndusInd Nippon Life Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Limited Pay 5 Option and Male lives

Age (PT)	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	6.9573	7.2095	7.4600	7.7095	7.9591	8.2088	8.4585	8.7082	8.9579	9.2076	9.4573	9.7070	9.9567	10.2064	10.4561	10.7058	10.9555	11.2052	11.4549	11.7046	11.9543	12.2040	12.4537	12.7034	12.9531	13.2028
19	7.0084	7.2681	7.5268	7.7855	8.0441	8.3028	8.5615	8.8202	9.0789	9.3376	9.5963	9.8550	10.1137	10.3724	10.6311	10.8898	11.1485	11.4072	11.6659	11.9246	12.1833	12.4420	12.7007	12.9594	13.2181	13.4768
20	7.0553	7.3236	7.5919	7.8602	8.1285	8.3968	8.6651	8.9334	9.2017	9.4700	9.7383	10.0066	10.2749	10.5432	10.8115	11.0798	11.3481	11.6164	11.8847	12.1530	12.4213	12.6896	12.9579	13.2262	13.4945	13.7628
21	7.1038	7.3822	7.6614	7.9424	8.2261	8.5128	8.8025	9.0952	9.3909	9.6886	9.9883	10.2900	10.5937	10.8994	11.2071	11.5168	11.8285	12.1422	12.4579	12.7756	13.0953	13.4170	13.7407	14.0664	14.3941	14.7238
22	7.1595	7.4493	7.7409	8.0353	8.3333	8.6344	8.9386	9.2459	9.5562	9.8695	10.1858	10.5051	10.8284	11.1547	11.4840	11.8173	12.1546	12.4959	12.8412	13.1905	13.5438	13.8911	14.2424	14.5977	14.9570	15.3103
23	7.2275	7.5303	7.8359	8.1452	8.4593	8.7771	9.0986	9.4237	9.7524	10.0847	10.4200	10.7583	11.0996	11.4439	11.7912	12.1425	12.4978	12.8571	13.2154	13.5777	13.9430	14.3123	14.6856	15.0629	15.4442	15.8295
24	7.3122	7.6297	7.9510	8.2771	8.6094	8.9486	9.2959	9.6512	10.0055	10.3638	10.7261	11.0924	11.4627	11.8370	12.2153	12.5976	12.9839	13.3742	13.7685	14.1668	14.5691	14.9754	15.3857	15.7990	16.2153	16.6346
25	7.4179	7.7517	8.0906	8.4359	8.7898	9.1537	9.5276	9.9015	10.2754	10.6503	11.0272	11.4071	11.7900	12.1759	12.5648	12.9567	13.3510	13.7483	14.1496	14.5539	14.9612	15.3715	15.7848	16.1991	16.6154	17.0337
26	7.5475	7.8998	8.2587	8.6260	9.0033	9.3906	9.7889	10.1882	10.5895	10.9928	11.3981	11.8054	12.2147	12.6270	13.0423	13.4606	13.8819	14.3062	14.7345	15.1658	15.6001	16.0384	16.4807	16.9260	17.3743	17.8256
27	7.7042	8.0775	8.4591	8.8509	9.2633	9.6872	10.1235	10.5728	11.0351	11.5004	11.9687	12.4400	12.9153	13.3946	13.8779	14.3652	14.8565	15.3518	15.8511	16.3544	16.8617	17.3730	17.8883	18.4076	18.9309	19.4582
28	7.8918	8.2889	8.7013	9.1303	9.5754	10.0295	10.4988	10.9841	11.4854	11.9927	12.5060	13.0263	13.5536	14.0879	14.6302	15.1805	15.7388	16.3051	16.8794	17.4617	18.0520	18.6503	19.2566	19.8709	20.4942	21.1265
29	8.1134	8.5409	8.9875	9.4509	9.9412	10.4503	10.9776	11.5239	12.0892	12.6735	13.2668	13.8691	14.4804	15.0997	15.7280	16.3653	16.9916	17.6269	18.2712	18.9245	19.5868	20.2581	20.9394	21.6307	22.3320	23.0443
30	8.3741	8.8391	9.3216	9.8300	10.3683	10.9366	11.5349	12.1632	12.8215	13.5098	14.2281	14.9764	15.7547	16.5630	17.4013	18.2706	19.1709	20.1032	21.0675	22.0638	23.0921	24.1534	25.2477	26.3750	27.5363	28.7316
31	8.6824	9.1852	9.7123	10.2733	10.8627	11.4810	12.1293	12.8176	13.5459	14.3142	15.1225	15.9708	16.8591	17.7874	18.7557	19.7640	20.8123	21.9006	23.0289	24.1972	25.4055	26.6538	27.9421	29.2704	30.6387	32.0470
32	9.0395	9.5860	10.1707	10.7853	11.4368	12.1351	12.8794	13.6687	14.5030	15.3823	16.3066	17.2759	18.2902	19.3495	20.4538	21.6031	22.7974	24.0367	25.3210	26.6513	28.0276	29.4509	30.9222	32.4415	33.9998	35.6051
33	9.4506	10.0569	10.6981	11.3767	12.0975	12.8618	13.6701	14.5234	15.4217	16.3650	17.3533	18.3866	19.4649	20.5882	21.7575	22.9728	24.2341	25.5414	26.8947	28.2960	29.7453	31.2436	32.7919	34.3902	36.0385	37.7368
34	9.9296	10.5887	11.3055	12.0579	12.8480	13.6883	14.5796	15.5219	16.5152	17.5605	18.6588	19.8101	21.0144	22.2727	23.5850	24.9513	26.3716	27.8459	29.3742	30.9575	32.5958	34.2891	36.0384	37.8427	39.6970	41.5913
35	10.4831	11.2191	12.0048	12.8300	13.6937	14.6080	15.5733	16.5896	17.6569	18.7852	19.9745	21.2248	22.5371	23.9124	25.3507	26.8530	28.4203	30.0536	31.7539	33.5212	35.3565	37.2608	39.2351	41.2794	43.3937	45.5780
36	11.1165	11.9353	12.7975	13.6999	14.6396	15.6215	16.6558	17.7431	18.8844	20.0797	21.3290	22.6323	23.9896	25.4019	26.8682	28.3895	29.9658	31.6071	33.3144	35.0877	36.9280	38.8353	40.8096	42.8509	44.9602	47.1385
37	11.8451	12.7461	13.6894	14.6717	15.6890	16.7433	17.8456	18.9969	20.2072	21.4765	22.8048	24.1931	25.6414	27.1507	28.7220	30.3563	32.0546	33.8179	35.6432	37.5345	39.4918	41.5161	43.6084	45.7707	47.9940	50.2793
38	12.6721	13.6583	14.6856	15.7494	16.8524	18.0077	19.2160	20.4793	21.7976	23.1719	24.6032	26.0915	27.6378	29.2431	30.9084	32.6347	34.4230	36.2753	38.1916	40.1729	42.2202	44.3345	46.5178	48.7711	51.0954	53.4907
39	13.6021	14.6766	15.7894	16.9427	18.1258	19.3511	20.6284	21.9587	23.3420	24.7793	26.2716	27.8209	29.4272	31.0915	32.8148	34.5981	36.4424	38.3487	40.3180	42.3523	44.4526	46.6189	48.8522	51.1545	53.5278	55.9731
40	14.6402	15.8047	17.0105	18.2488	19.5087	20.8210	22.1873	23.6086	25.0849	26.6172	28.2065	29.8538	31.5591	33.3234	35.1477	37.0330	38.9793	41.0876	43.2589	45.4942	47.7955	50.1628	52.5971	55.0994	57.6707	60.3120
41	15.7907	17.0511	18.3478	19.6671	21.0032	22.3393	23.6856	25.0429	26.4112	27.7905	29.1818	30.5851	32.0014	33.4307	34.8730	36.3293	37.8006	39.2869	40.7892	42.3085	43.8358	45.3711	46.9154	48.4687	50.0310	51.6023
42	17.0599	18.4177	19.7999	21.1996	22.6123	24.0396	25.4819	26.9392	28.4125	29.9018	31.4071	32.9284	34.4657	36.0190	37.5893	39.1766	40.7809	42.4032	44.0445	45.7058	47.3871	49.0884	50.8097	52.5410	54.2823	56.0336
43	18.4520	19.9006	21.3676	22.8483	24.3390	25.8407	27.3534	28.8777	30.4130	31.9593	33.5266	35.1149	36.7252	38.3585	40.0148	41.6931	43.3944	45.1187	46.8660	48.6373	50.4326	52.2519	54.0952	55.9705	57.8678	59.7871
44	19.9623	21.5008	23.0535	24.6167	26.1885	27.7711	29.3744	31.0087	32.6730	34.3673	36.0926	37.8489	39.6362	41.4555	43.3068	45.1901	47.1064	49.0467	51.0110	53.0003	55.0146	57.0539	59.1182	61.2075	63.3218	65.4611
45	21.5907	23.2199	24.8601	26.5093	28.1667	29.8420	31.5353	33.2576	35.0089	36.7902	38.6025	40.4458	42.3201	44.2264	46.1647	48.1360	50.1413	52.1816	54.2569	56.3582	58.4855	60.6388	62.8181	65.0234	67.2547	69.5120
46	23.3366	25.0586	26.7900	28.5301	30.2795	32.0388	33.8181	35.6174	37.4367	39.2860	41.1653	43.0746	45.0139	47.0032	49.0325	51.1018	53.2011	55.3304	57.4897	59.6790	61.8983	64.1476	66.4269	68.7362	71.0755	73.4448
47	25.1996	27.0186	28.8467	30.6846	32.5337	34.3940	36.2653	38.1576	40.0709	42.0052	43.9605	45.9368	47.9341	49.9524	51.9917	54.0620	56.1633	58.2956	60.4589	62.6532	64.8785	67.1348	69.4221	71.7404	74.0897	76.4700
48	27.1793	29.1013	31.0335	32.9776	34.9355	36.9174	38.9233	40.9542	43.0101	45.0910	47.1969	49.3288	51.4867	53.6706	55.8815	58.1194	60.3943	62.7072	65.0491	67.4300	69.8409	72.2828	74.7557	77.2596	79.7945	82.3604
49	29.2752	31.3081	33.3536	35.4137	37.4905	39.5948	41.7276	43.8895	46.0804	48.3003	50.5492	52.8271	55.1340	57.4709	59.8378	62.2347	64.6616	67.1185	69.6054	72.1223	74.6692	77.2461	79.8530	82.4909	85.1598	87.8597
50	31.4875	33.6415	35.8109	37.9979	40.2043	42.4312	44.6785	46.9462	49.2341	51.5520	53.9009	56.2808	58.6917	61.1336	63.6065	66.1104	68.6453	71.2112	73.8081	76.4360	79.0959	81.7878	84.5117	87.2686	90.0585	92.8814
51	33.8178	36.1043	38.4094	40.7351	43.0819	45.4498	47.8387	50.2486	52.6795	55.1314	57.6043	60.1002	62.6281	65.1880	67.7799	70.4038	73.0607	75.7506	78.4735	81.2294	84.0183	86.8412	89.6981	92.5890	95.5139	98.4728
52	36.2689	38.7007	41.1543	43.6304	46.1303	48.6542	51.2021	53.7740	56.3709	58.9928	61.6397	64.3116	67.0185	69.7604	72.5373	75.3492	78.1961	81.0780	83.9949	86.9468	89.9337	92.9556	96.0025	99.0844	102.2013	105.3532
53	38.8478	41.4388	44.0537	46.6936	49.3585	52.0484	54.7633	57.5032	60.2681	63.0580	65.8729	68.7128	71.5777	74.4676	77.3925	80.3524	83.3473	86.3772	89.4421	92.5420	95.6769	98.8468	102.0517	105.2916	108.5665	111.8764
54	41.5644	44.3287	47.1276	49.9605	52.8234	55.7163	58.6392	61.5921	64.5750	67.5879	70.6308	73.7037	76.8066	79.9395	83.1024	86.2953	89.5182	92.7711	96.0540	99.3669	102.7098	106.0927	109.5156	112.9785	116.4814	120.0243
55	44.4336	47.3489	50.3028	53.2967	56.3306	59.4045	62.5184	65.6723	68.8662	72.1001	75.3740	78.6879	82.0418</													

IndusInd Nippon Life Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Limited Pay 5 Option and Male lives

Age(PT)	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	5.8067	6.0280	6.2480	6.4674	6.6874	7.0916	7.3211	7.5535	7.7930	8.0396	8.2946	8.5564	8.8263	9.1060	9.3976	9.7030	10.0243	10.3651	10.7286	11.1131	11.5188	11.9456	12.3922	12.8567	13.3369	13.8304
19	5.8578	6.0866	6.3147	6.5433	6.7733	7.1909	7.4324	7.6787	7.9329	8.1969	8.4689	8.7492	9.0396	9.3422	9.6590	9.9924	10.3453	10.7223	11.1211	11.5420	11.9847	12.4481	12.9302	13.4287	13.9411	14.4648
20	5.9046	6.1419	6.3797	6.6187	6.8600	7.2925	7.5474	7.8108	8.0825	8.3653	8.6566	8.9584	9.2727	9.6017	9.9477	10.3138	10.7051	11.1189	11.5557	12.0151	12.4959	12.9963	13.5138	14.0458	14.5897	15.1451
21	5.9531	6.2004	6.4491	6.7000	6.9543	7.4030	7.6576	7.9565	8.2497	8.5527	8.8666	9.1933	9.5351	9.8946	10.2750	10.6813	11.1110	11.5644	12.0413	12.5403	13.0597	13.5970	14.1494	14.7142	15.2928	15.8803
22	6.0087	6.2674	6.5285	6.7928	7.0646	7.5303	7.8226	8.1254	8.4406	8.7672	9.1071	9.4626	9.8363	10.2323	10.6544	11.1007	11.5716	12.0668	12.5850	13.1242	13.6820	14.2556	14.8434	15.4452	16.0557	16.6732
23	6.0766	6.3483	6.6234	6.9048	7.1947	7.6820	7.9951	8.3233	8.6632	9.0170	9.3870	9.7758	10.1885	10.6274	11.0912	11.5805	12.0950	12.6333	13.1933	13.7725	14.3682	14.9809	15.6060	16.2402	16.8819	17.5302
24	6.1613	6.4477	6.7393	7.0410	7.3527	7.8617	8.2024	8.5563	8.9248	9.3101	9.7150	10.1456	10.6022	11.0846	11.5933	12.1280	12.6874	13.2693	13.8710	14.4904	15.1284	15.7778	16.4367	17.1034	17.7771	18.4575
25	6.2668	6.5696	6.8833	7.2054	7.5424	8.0794	8.4480	8.8318	9.2333	9.6551	10.1046	10.5801	11.0822	11.6115	12.1676	12.7491	13.3540	13.9793	14.6253	15.2880	15.9627	16.6473	17.3401	18.0403	18.7475	19.4619
26	6.3963	6.7216	7.0564	7.4056	7.7675	8.3382	8.7381	9.1565	9.5962	10.0656	10.5611	11.0842	11.6353	12.2140	12.8190	13.4480	14.0984	14.7750	15.4608	16.1618	16.8731	17.5931	18.3208	19.0558	19.7985	20.5494
27	6.5554	6.9042	7.2656	7.6428	8.0336	8.6434	9.0795	9.5386	10.0281	10.5449	11.0903	11.6646	12.2674	12.8971	13.5516	14.2303	14.9310	15.6471	16.3758	17.1151	17.8632	18.6396	19.3836	20.1557	20.9364	21.7265
28	6.7477	7.1217	7.5149	7.9224	8.3467	9.0020	9.4812	9.9918	10.5309	11.0998	11.6988	12.3272	12.9833	13.6648	14.3734	15.1024	15.8473	16.6051	17.3737	18.1514	18.9375	19.7317	20.5344	21.3462	22.1678	23.0000
29	6.9747	7.3824	7.8074	8.2500	8.7169	9.4225	9.9553	10.5178	11.1116	11.7366	12.3922	13.0764	13.7876	14.5268	15.2856	16.0608	16.8492	17.6486	18.4573	19.2746	20.1003	20.9349	21.7789	22.6334	23.4990	24.3764
30	7.2434	7.6868	8.1485	8.6350	9.1504	9.9168	10.5039	11.1237	11.7763	12.4607	13.1747	13.9183	14.6889	15.4795	16.2866	17.1073	17.9391	18.7805	19.6305	20.4891	21.3569	22.2346	23.1233	24.0236	24.9364	25.8619
31	7.5580	8.0400	8.5466	9.0847	9.6521	10.4870	11.1342	11.8156	12.5303	13.2759	14.0537	14.8578	15.6822	16.5234	17.3780	18.2441	19.1197	20.0042	20.8974	21.7999	22.7128	23.6370	24.5736	25.5233	26.4862	
32	7.9219	8.4494	9.0113	9.6039	10.2297	11.1408	11.8525	12.5991	13.3781	14.1918	15.0314	15.8918	16.7692	17.6601	18.5622	19.4740	20.3948	21.3244	22.2635	23.2131	24.1745	25.1489	26.1370	27.1390		
33	8.3408	8.9266	9.5457	10.1995	10.8898	11.8838	12.6640	13.4783	14.3292	15.2066	16.1053	17.0212	17.9507	18.8912	19.8413	20.8003	21.7683	22.7458	23.7341	24.7345	25.7483	26.7764	27.8193			
34	8.8282	9.4752	10.1585	10.8800	11.6405	12.7227	13.5744	14.4641	15.3812	16.3206	17.2775	18.2481	19.2296	20.2204	21.2199	22.2282	23.2464	24.2754	25.3168	26.3719	27.4419	28.5273				
35	9.3884	10.1027	10.8570	11.6521	12.4923	13.6624	14.5928	15.5518	16.5340	17.5345	18.5489	19.5740	20.6082	21.6508	22.7020	23.7630	24.8350	25.9196	27.0182	28.1320	29.2619					
36	10.0292	10.8181	11.6496	12.5277	13.4462	14.7130	15.7161	16.7435	17.7899	18.8507	19.9224	21.0029	22.0914	23.1883	24.2946	25.4119	26.5421	27.6866	28.8467	30.0232						
37	10.7588	11.6282	12.5462	13.5073	14.5041	15.8701	16.9451	18.0399	19.1497	20.2709	21.4008	22.5384	23.6839	24.8385	26.0040	27.1823	28.3753	29.5842	30.8098							
38	11.5849	12.5440	13.5501	14.5935	15.6686	17.1355	18.2815	19.4430	20.6164	21.7987	22.9887	24.1862	25.3924	26.6092	27.8386	29.0827	30.3432	31.6208								
39	12.5169	13.5698	14.6623	15.7881	16.9410	18.5104	19.7266	20.9551	22.1928	23.4385	24.6915	25.9528	27.2244	28.5083	29.8068	31.1218	32.4543									
40	13.5619	14.7062	15.8855	17.0932	18.3231	19.9966	21.2833	22.5796	23.8841	25.1962	26.5165	27.8466	29.1888	30.5453	31.9182	33.3088										
41	14.7204	15.9560	17.2216	18.5104	19.8166	21.5970	22.9554	24.3221	25.6966	27.0797	28.4725	29.8770	31.2956	32.7304	34.1828											
42	15.9946	17.3213	18.6724	20.0417	21.4247	23.3158	24.7484	26.1891	27.6386	29.0982	30.5695	32.0545	33.5556	35.0741												
43	17.3856	18.8026	20.2387	21.6892	23.1503	25.1577	26.6685	28.1884	29.7187	31.2612	32.8176	34.3897	35.9790													
44	18.8943	20.4012	21.9231	23.4563	24.9987	27.1292	28.7238	30.3292	31.9473	33.5797	35.2281	36.8934														
45	20.5208	22.1186	23.7281	25.3474	26.9757	29.2381	30.9234	32.6217	34.3350	36.0648	37.8118															
46	22.2647	23.9554	25.6563	27.3667	29.0872	31.4919	33.2756	35.0750	36.8916	38.7260																
47	24.1255	25.9134	27.7111	29.5195	31.3399	33.8985	35.7896	37.6986	39.6263																	
48	26.1030	27.9939	29.8959	31.8106	33.7400	36.4653	38.4730	40.5003																		
49	28.1962	30.1983	32.2138	34.2447	36.2932	39.1985	41.3323																			
50	30.4059	32.5291	34.6686	36.8266	39.0049	42.1041																				
51	32.7332	34.9891	37.2645	39.5613	41.8803																					
52	35.1811	37.5825	40.0065	42.4539																						
53	37.7567	40.3174	42.9028																							
54	40.4698	43.2037																								
55	43.3352																									

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

IndusInd Nippon Life Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 1, Limited Pay 10 Option and Male lives

Age\PT	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	8.9803	9.1684	9.3538	9.5375	9.7206	9.9040	10.0886	10.2757	10.4663	10.6618	10.8634	11.0714	11.2857	11.5071	11.7361	11.9752	12.2263	12.4857	12.7520	13.0244	13.3046
19	9.0305	9.2235	9.4145	9.6044	9.7944	9.9856	10.1791	10.3762	10.5781	10.7863	11.0010	11.2222	11.4507	11.6871	11.9345	12.1939	12.4618	12.7370	13.0186	13.3095	13.6082
20	9.0740	9.2727	9.4700	9.6672	9.8654	10.0658	10.2698	10.4787	10.6940	10.9159	11.1443	11.3803	11.6246	11.8808	12.1490	12.4257	12.7101	13.0017	13.3039	13.6130	13.9255
21	9.1164	9.3216	9.5265	9.7322	9.9401	10.1515	10.3679	10.5909	10.8202	11.0563	11.3001	11.5528	11.8185	12.0958	12.3817	12.6756	12.9782	13.2921	13.6118	13.9351	14.2611
22	9.1627	9.3757	9.5895	9.8053	10.0246	10.2491	10.4802	10.7174	10.9616	11.2137	11.4754	11.7511	12.0378	12.3334	12.6372	12.9519	13.2775	13.6082	13.9427	14.2804	14.6249
23	9.2182	9.4405	9.6647	9.8925	10.1256	10.3652	10.6108	10.8636	11.1244	11.3960	11.6820	11.9784	12.2842	12.5988	12.9266	13.2635	13.6057	13.9519	14.3030	14.6622	15.0248
24	9.2875	9.5207	9.7575	9.9996	10.2482	10.5028	10.7647	11.0348	11.3171	11.6136	11.9203	12.2367	12.5634	12.9043	13.2529	13.6070	13.9655	14.3318	14.7050	15.0806	15.4583
25	9.3752	9.6215	9.8733	10.1313	10.3954	10.6670	10.9471	11.2408	11.5481	11.8657	12.1933	12.5333	12.8871	13.2480	13.6146	13.9868	14.3690	14.7557	15.1447	15.5360	15.9300
26	9.4852	9.7472	10.0151	10.2894	10.5712	10.8622	11.1679	11.4864	11.8156	12.1550	12.5096	12.8762	13.2500	13.6296	14.0175	14.4148	14.8154	15.2185	15.6240	16.0346	16.4532
27	9.6218	9.9003	10.1853	10.4781	10.7806	11.0987	11.4292	11.7707	12.1232	12.4925	12.8725	13.2598	13.6536	14.0585	14.4704	14.8854	15.3031	15.7240	16.1531	16.5883	17.0268
28	9.7874	10.0838	10.3882	10.7028	11.0339	11.3772	11.7318	12.0986	12.4828	12.8768	13.2785	13.6880	14.1099	14.5368	14.9669	15.3999	15.8385	16.2859	16.7372	17.1922	17.6511
29	9.9845	10.3013	10.6287	10.9732	11.3302	11.6987	12.0808	12.4804	12.8894	13.3061	13.7331	14.1716	14.6143	15.0603	15.5096	15.9678	16.4325	16.9007	17.3727	17.8489	18.3300
30	10.2167	10.5576	10.9161	11.2875	11.6708	12.0692	12.4848	12.9098	13.3426	13.7883	14.2435	14.7029	15.1656	15.6334	16.1111	16.5931	17.0789	17.5687	18.0630	18.5645	19.0762
31	10.4884	10.8617	11.2483	11.6473	12.0628	12.4953	12.9372	13.3874	13.8525	14.3252	14.8021	15.2825	15.7708	16.2675	16.7677	17.2718	17.7802	18.2939	18.8180	19.3507	
32	10.8091	11.2119	11.6276	12.0607	12.5110	12.9711	13.4402	13.9251	14.4165	14.9120	15.4113	15.9213	16.4372	16.9565	17.4798	18.0076	18.5431	19.0900	19.6434		
33	11.1764	11.6097	12.0611	12.5302	13.0095	13.4988	14.0043	14.5156	15.0309	15.5511	16.0828	16.6189	17.1583	17.7018	18.2502	18.8097	19.3787	19.9537			
34	11.5933	12.0636	12.5527	13.0523	13.5629	14.0901	14.6226	15.1590	15.7018	16.2557	16.8129	17.3737	17.9385	18.5098	19.0936	19.6848	20.2825				
35	12.0660	12.5763	13.0975	13.6304	14.1803	14.7354	15.2944	15.8615	16.4383	17.0180	17.6013	18.1887	18.7850	19.3932	20.0077	20.6289					
36	12.6008	13.1449	13.7007	14.2746	14.8539	15.4370	16.0297	16.6307	17.2344	17.8415	18.4529	19.0762	19.7089	20.3481	20.9942						
37	13.1924	13.7722	14.3714	14.9762	15.5850	16.2044	16.8313	17.4607	18.0933	18.7306	19.3815	20.0401	20.7054	21.3776							
38	13.8442	14.4699	15.1018	15.7377	16.3850	17.0396	17.6965	18.3563	19.0216	19.7010	20.3870	21.0798	21.7798								
39	14.5687	15.2294	15.8942	16.5702	17.2544	17.9407	18.6297	19.3249	20.0340	20.7492	21.4712	22.2006									
40	15.3584	16.0539	16.7595	17.4750	18.1927	18.9130	19.6400	20.3806	21.1270	21.8801	22.6406										
41	16.2168	16.9529	17.7017	18.4528	19.2065	19.9667	20.7410	21.5208	22.3072	23.1010											
42	17.1506	17.9348	18.7214	19.5107	20.3053	21.1157	21.9314	22.7536	23.5830												
43	18.1738	18.9983	19.8254	20.6560	21.5043	22.3588	23.2195	24.0872													
44	19.2836	20.1512	21.0223	21.9073	22.8032	23.7054	24.6144														
45	20.4877	21.4022	22.3243	23.2645	24.2112	25.1648															
46	21.7932	22.7589	23.7406	24.7349	25.7364																
47	23.2074	24.2291	25.2733	26.3262																	
48	24.7358	25.8207	26.9285																		
49	26.3817	27.5344																			
50	28.1473																				

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

IndusInd Nippon Life Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 2, Limited Pay 10 Option and Male lives

Age\PT	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	5.8624	5.9995	6.1368	6.2750	6.4150	6.5570	6.7008	6.8470	6.9966	7.1506	7.3127	7.4823	7.6595	7.8450	8.0410	8.2500	8.4686	8.6961	8.9329	9.1815	9.4366
19	5.9158	6.0587	6.2025	6.3479	6.4954	6.6447	6.7964	6.9515	7.1112	7.2791	7.4549	7.6383	7.8304	8.0338	8.2504	8.4768	8.7124	8.9587	9.2166	9.4811	9.7508
20	5.9638	6.1135	6.2647	6.4180	6.5732	6.7307	6.8917	7.0575	7.2319	7.4139	7.6040	7.8030	8.0148	8.2391	8.4736	8.7177	8.9746	9.2420	9.5162	9.7958	10.0821
21	6.0121	6.1696	6.3291	6.4903	6.6541	6.8213	6.9937	7.1749	7.3637	7.5607	7.7671	7.9878	8.2203	8.4632	8.7166	8.9845	9.2617	9.5460	9.8361	10.1357	10.4407
22	6.0658	6.2318	6.3994	6.5697	6.7435	6.9231	7.1115	7.3074	7.5118	7.7265	7.9561	8.1972	8.4490	8.7132	8.9918	9.2791	9.5739	9.8764	10.1887	10.5052	10.8251
23	6.1292	6.3037	6.4809	6.6616	6.8489	7.0448	7.2483	7.4605	7.6844	7.9231	8.1731	8.4343	8.7106	8.9996	9.2976	9.6032	9.9201	10.2443	10.5727	10.9047	11.2399
24	6.2055	6.3899	6.5779	6.7734	6.9772	7.1887	7.4092	7.6433	7.8911	8.1505	8.4221	8.7107	9.0105	9.3196	9.6379	9.9685	10.3049	10.6458	10.9903	11.3407	11.6980
25	6.2987	6.4946	6.6984	6.9105	7.1306	7.3600	7.6045	7.8620	8.1315	8.4150	8.7153	9.0265	9.3472	9.6805	10.0238	10.3729	10.7266	11.0850	11.4520	11.8230	12.1975
26	6.4122	6.6247	6.8455	7.0746	7.3137	7.5689	7.8368	8.1169	8.4134	8.7254	9.0486	9.3821	9.7306	10.0870	10.4492	10.8164	11.1916	11.5734	11.9587	12.3476	12.7405
27	6.5528	6.7829	7.0215	7.2709	7.5371	7.8159	8.1073	8.4175	8.7418	9.0776	9.4261	9.7888	10.1589	10.5351	10.9173	11.3094	11.7059	12.1061	12.5101	12.9182	13.3317
28	6.7232	6.9719	7.2320	7.5095	7.7999	8.1038	8.4278	8.7652	9.1144	9.4790	9.8560	10.2405	10.6313	11.0312	11.4389	11.8506	12.2663	12.6860	13.1102	13.5431	13.9856
29	6.9255	7.1967	7.4859	7.7886	8.1059	8.4439	8.7953	9.1589	9.5402	9.9322	10.3319	10.7385	11.1567	11.5803	12.0080	12.4398	12.8758	13.3187	13.7708	14.2343	14.7037
30	7.1642	7.4659	7.7816	8.1128	8.4654	8.8317	9.2111	9.6092	10.0171	10.4330	10.8575	11.2932	11.7335	12.1781	12.6267	13.0802	13.5436	14.0174	14.4993	14.9873	15.4816
31	7.4484	7.7779	8.1235	8.4913	8.8734	9.2699	9.6852	10.1101	10.5431	10.9871	11.4404	11.8983	12.3605	12.8270	13.3005	13.7845	14.2794	14.7804	15.2880	15.8021	
32	7.7767	8.1371	8.5210	8.9198	9.3342	9.7674	10.2105	10.6617	11.1261	11.5979	12.0744	12.5553	13.0406	13.5358	14.0425	14.5570	15.0781	15.6060	16.1408		
33	8.1519	8.5526	8.9690	9.4019	9.8542	10.3167	10.7875	11.2728	11.7644	12.2606	12.7612	13.2673	13.7851	14.3144	14.8496	15.3915	15.9407	16.4972			
34	8.5858	9.0208	9.4727	9.9451	10.4281	10.9200	11.4270	11.9397	12.4569	12.9784	13.5074	14.0496	14.6005	15.1575	15.7214	16.2927	16.8718				
35	9.0730	9.5445	10.0382	10.5429	11.0571	11.5869	12.1221	12.6617	13.2055	13.7585	14.3260	14.8998	15.4798	16.0668	16.6615	17.2642					
36	9.6169	10.1330	10.6607	11.1981	11.7519	12.3112	12.8748	13.4423	14.0221	14.6145	15.2124	15.8167	16.4282	17.0476	17.6751						
37	10.2277	10.7797	11.3413	11.9204	12.5053	13.0944	13.6874	14.2957	14.9139	15.5375	16.1675	16.8049	17.4503	18.1041							
38	10.8991	11.4866	12.0915	12.7035	13.3199	13.9401	14.5779	15.2237	15.8748	16.5321	17.1969	17.8698	18.5514								
39	11.6325	12.2638	12.9045	13.5498	14.1990	14.8676	15.5429	16.2233	16.9099	17.6038	18.3060	19.0170									
40	12.4365	13.1077	13.7837	14.4636	15.1638	15.8708	16.5827	17.3006	18.0257	18.7590	19.5013										
41	13.3126	14.0211	14.7337	15.4662	16.2071	16.9528	17.7043	18.4628	19.2295	20.0054											
42	14.2621	15.0095	15.7747	16.5516	17.3334	18.1210	18.9156	19.7181	20.5297												
43	15.2901	16.0891	16.9036	17.7239	18.5502	19.3833	20.2244	21.0742													
44	16.4116	17.2625	18.1238	18.9914	19.8660	20.7486	21.6396														
45	17.6287	18.5322	19.4438	20.3627	21.2899	22.2256															
46	18.9462	19.9043	20.8707	21.8456	22.8293																
47	20.3692	21.3859	22.4119	23.4471																	
48	21.9023	22.9824	24.0728																		
49	23.5492	24.6973																			
50	25.3127																				

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.

IndusInd Nippon Life Saral Jeevan Bima

Annexure A: Base Premium Rates per INR 1,000 of Base Sum Assured for SA Band 3, Limited Pay 10 Option and Male lives

Age\PT	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
18	4.8309	4.9528	5.0753	5.1984	5.3225	5.4483	5.5762	5.7091	5.8468	5.9894	6.1378	6.2939	6.4613	6.6377	6.8237	7.0207	7.2315	7.4517	7.6805	7.9186	8.1670
19	4.8866	5.0143	5.1426	5.2718	5.4027	5.5358	5.6737	5.8168	5.9648	6.1189	6.2809	6.4545	6.6375	6.8304	7.0352	7.2538	7.4822	7.7196	7.9678	8.2256	8.4890
20	4.9373	5.0710	5.2057	5.3420	5.4805	5.6240	5.7727	5.9265	6.0865	6.2551	6.4354	6.6252	6.8253	7.0389	7.2656	7.5025	7.7489	8.0080	8.2756	8.5491	8.8273
21	4.9876	5.1280	5.2700	5.4142	5.5639	5.7186	5.8785	6.0447	6.2207	6.4078	6.6049	6.8126	7.0356	7.2708	7.5166	7.7732	8.0433	8.3210	8.6049	8.8940	9.1917
22	5.0421	5.1901	5.3405	5.4966	5.6576	5.8239	5.9968	6.1808	6.3752	6.5797	6.7962	7.0287	7.2728	7.5279	7.7964	8.0768	8.3650	8.6598	8.9621	9.2722	9.5859
23	5.1055	5.2623	5.4252	5.5929	5.7660	5.9462	6.1384	6.3405	6.5531	6.7795	7.0211	7.2746	7.5397	7.8207	8.1117	8.4110	8.7172	9.0340	9.3561	9.6819	10.0113
24	5.1821	5.3519	5.5267	5.7070	5.8953	6.0957	6.3060	6.5271	6.7643	7.0153	7.2786	7.5558	7.8483	8.1505	8.4612	8.7817	9.1113	9.4458	9.7843	10.1265	10.4744
25	5.2788	5.4609	5.6489	5.8457	6.0546	6.2736	6.5042	6.7521	7.0132	7.2869	7.5773	7.8812	8.1952	8.5181	8.8537	9.1961	9.5435	9.8952	10.2508	10.6186	10.9917
26	5.3964	5.5925	5.7981	6.0159	6.2441	6.4853	6.7438	7.0155	7.3007	7.6044	7.9203	8.2466	8.5845	8.9338	9.2895	9.6504	10.0158	10.3901	10.7739	11.1617	11.5539
27	5.5383	5.7530	5.9800	6.2180	6.4704	6.7399	7.0230	7.3214	7.6378	7.9664	8.3057	8.6596	9.0227	9.3923	9.7673	10.1476	10.5421	10.9410	11.3442	11.7519	12.1646
28	5.7107	5.9477	6.1959	6.4598	6.7409	7.0360	7.3485	7.6781	8.0201	8.3741	8.7436	9.1212	9.5055	9.8954	10.2961	10.7064	11.1210	11.5402	11.9641	12.3932	12.8280
29	5.9185	6.1776	6.4532	6.7465	7.0544	7.3815	7.7251	8.0814	8.4520	8.8366	9.2295	9.6292	10.0352	10.4566	10.8832	11.3142	11.7500	12.1909	12.6372	13.0894	13.5492
30	6.1625	6.4500	6.7562	7.0776	7.4196	7.7781	8.1498	8.5375	8.9382	9.3473	9.7633	10.1899	10.6289	11.0726	11.5209	11.9740	12.4325	12.8967	13.3675	13.8482	14.3357
31	6.4492	6.7690	7.1047	7.4620	7.8363	8.2242	8.6299	9.0477	9.4739	9.9072	10.3556	10.8126	11.2743	11.7406	12.2120	12.6888	13.1717	13.6638	14.1641	14.6715	
32	6.7843	7.1350	7.5079	7.8990	8.3042	8.7285	9.1644	9.6090	10.0608	10.5313	11.0072	11.4879	11.9734	12.4639	12.9600	13.4633	13.9767	14.4973	15.0254		
33	7.1666	7.5556	7.9643	8.3877	8.8313	9.2867	9.7508	10.2250	10.7158	11.2118	11.7125	12.2181	12.7288	13.2453	13.7710	14.3053	14.8472	15.3969			
34	7.6046	8.0319	8.4745	8.9380	9.4140	9.8989	10.3964	10.9087	11.4260	11.9481	12.4749	13.0070	13.5450	14.0939	14.6501	15.2142	15.7865				
35	8.0997	8.5627	9.0466	9.5444	10.0515	10.5731	11.1083	11.6484	12.1931	12.7425	13.2971	13.8592	14.4311	15.0104	15.5978	16.1938					
36	8.6517	9.1567	9.6775	10.2080	10.7544	11.3141	11.8786	12.4475	13.0209	13.5995	14.1866	14.7827	15.3865	15.9986	16.6193						
37	9.2663	9.8114	10.3667	10.9385	11.5242	12.1148	12.7096	13.3087	13.9128	14.5262	15.1480	15.7777	16.4158	17.0628							
38	9.9454	10.5269	11.1245	11.7378	12.3561	12.9786	13.6052	14.2367	14.8778	15.5269	16.1840	16.8496	17.5244								
39	10.6869	11.3116	11.9535	12.6012	13.2532	13.9093	14.5700	15.2404	15.9187	16.6049	17.2998	18.0040									
40	11.4994	12.1704	12.8492	13.5325	14.2201	14.9121	15.6134	16.3231	17.0405	17.7665	18.5019										
41	12.3878	13.0997	13.8163	14.5372	15.2627	15.9968	16.7400	17.4908	18.2502	19.0189											
42	13.3522	14.1041	14.8605	15.6217	16.3903	17.1694	17.9561	18.7513	19.5558												
43	14.3948	15.1890	15.9882	16.7937	17.6103	18.4357	19.2695	20.1123													
44	15.5221	16.3618	17.2073	18.0625	18.9292	19.8044	20.6887														
45	16.7410	17.6298	18.5265	19.4353	20.3551	21.2840															
46	18.0577	19.0002	19.9528	20.9185	21.8955																
47	19.4787	20.4798	21.4927	22.5191																	
48	21.0091	22.0740	23.1513																		
49	22.6524	23.7863																			
50	24.4112																				

Note: Premium rates above are excluding Goods and Services Tax. For female lives, a 3-years age setback over males will be used to determine premium rates.