

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	5	5	5	5	5	5	6	6	6	6	6	6	7	7	7	7	7
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.91%	34.90%	34.32%	33.95%	33.73%
12	NA	NA	NA	NA	NA	NA	27.18%	28.26%	28.72%	28.97%	29.11%	28.84%	35.84%	34.82%	34.25%	33.91%	33.68%
13	21.78%	24.22%	25.33%	25.93%	26.28%	26.36%	27.10%	28.22%	28.68%	28.92%	29.07%	28.81%	35.75%	34.75%	34.21%	33.85%	33.64%
14	21.73%	24.18%	25.29%	25.90%	26.27%	26.34%	27.04%	28.15%	28.65%	28.91%	29.04%	28.75%	35.70%	34.70%	34.16%	33.82%	33.59%
15	21.68%	24.13%	25.26%	25.87%	26.25%	26.30%	26.99%	28.12%	28.61%	28.86%	29.01%	28.74%	35.64%	34.65%	34.13%	33.79%	33.56%
16	21.64%	24.12%	25.24%	25.87%	26.22%	26.29%	26.95%	28.09%	28.59%	28.85%	28.99%	28.72%	35.59%	34.63%	34.09%	33.76%	33.54%
17	21.61%	24.08%	25.22%	25.85%	26.22%	26.29%	26.91%	28.07%	28.57%	28.83%	28.97%	28.70%	35.55%	34.63%	34.08%	33.76%	33.53%
18	21.60%	24.07%	25.22%	25.82%	26.19%	26.27%	26.90%	28.04%	28.55%	28.81%	28.96%	28.70%	35.54%	34.59%	34.06%	33.73%	33.51%
19	21.59%	24.07%	25.21%	25.82%	26.19%	26.27%	26.88%	28.04%	28.54%	28.80%	28.96%	28.69%	35.52%	34.58%	34.06%	33.73%	33.50%
20	21.58%	24.07%	25.20%	25.82%	26.19%	26.27%	26.85%	28.04%	28.54%	28.78%	28.96%	28.68%	35.50%	34.57%	34.06%	33.73%	33.50%
21	21.57%	24.07%	25.20%	25.82%	26.19%	26.26%	26.85%	28.03%	28.54%	28.78%	28.96%	28.68%	35.50%	34.57%	34.06%	33.73%	33.50%
22	21.57%	24.07%	25.20%	25.82%	26.19%	26.26%	26.85%	28.03%	28.54%	28.78%	28.96%	28.68%	35.50%	34.57%	34.05%	33.73%	33.50%
23	21.57%	24.06%	25.19%	25.81%	26.19%	26.26%	26.84%	28.02%	28.54%	28.78%	28.96%	28.68%	35.49%	34.57%	34.05%	33.73%	33.50%
24	21.57%	24.06%	25.19%	25.81%	26.19%	26.25%	26.84%	28.02%	28.54%	28.78%	28.96%	28.68%	35.49%	34.56%	34.05%	33.73%	33.50%
25	21.56%	24.06%	25.19%	25.81%	26.19%	26.25%	26.84%	28.01%	28.54%	28.78%	28.96%	28.68%	35.49%	34.56%	34.05%	33.73%	33.50%
26	21.55%	24.05%	25.18%	25.80%	26.18%	26.24%	26.82%	28.00%	28.52%	28.78%	28.95%	28.67%	35.47%	34.55%	34.03%	33.71%	33.48%
27	21.54%	24.04%	25.17%	25.80%	26.17%	26.24%	26.80%	27.98%	28.51%	28.77%	28.94%	28.66%	35.44%	34.53%	34.01%	33.69%	33.47%
28	21.53%	24.03%	25.17%	25.79%	26.17%	26.23%	26.78%	27.96%	28.50%	28.76%	28.93%	28.65%	35.42%	34.52%	33.99%	33.67%	33.46%
29	21.51%	24.02%	25.16%	25.78%	26.16%	26.22%	26.76%	27.95%	28.49%	28.76%	28.92%	28.64%	35.40%	34.51%	33.98%	33.65%	33.44%
30	21.50%	24.02%	25.16%	25.78%	26.15%	26.22%	26.74%	27.93%	28.48%	28.75%	28.91%	28.63%	35.38%	34.49%	33.96%	33.64%	33.43%
31	21.46%	23.98%	25.13%	25.75%	26.13%	26.19%	26.69%	27.89%	28.44%	28.72%	28.88%	28.60%	35.31%	34.44%	33.92%	33.60%	33.39%
32	21.42%	23.95%	25.10%	25.72%	26.11%	26.17%	26.63%	27.86%	28.41%	28.68%	28.84%	28.57%	35.24%	34.38%	33.87%	33.56%	33.36%
33	21.37%	23.92%	25.07%	25.69%	26.08%	26.15%	26.58%	27.82%	28.37%	28.65%	28.81%	28.55%	35.17%	34.32%	33.83%	33.52%	33.32%
34	21.33%	23.89%	25.04%	25.66%	26.06%	26.13%	26.53%	27.78%	28.34%	28.62%	28.78%	28.52%	35.11%	34.27%	33.79%	33.49%	33.28%
35	21.29%	23.85%	25.01%	25.64%	26.04%	26.11%	26.48%	27.74%	28.30%	28.58%	28.74%	28.49%	35.04%	34.21%	33.74%	33.45%	33.25%
36	21.20%	23.79%	24.95%	25.59%	25.99%	26.06%	26.36%	27.66%	28.23%	28.52%	28.68%	28.43%	34.90%	34.11%	33.66%	33.37%	33.18%
37	21.12%	23.72%	24.90%	25.54%	25.94%	26.02%	26.25%	27.58%	28.16%	28.46%	28.62%	28.38%	34.77%	34.01%	33.57%	33.30%	33.11%
38	21.03%	23.65%	24.84%	25.50%	25.89%	25.97%	26.14%	27.49%	28.10%	28.40%	28.56%	28.32%	34.63%	33.91%	33.49%	33.23%	33.04%
39	20.95%	23.58%	24.78%	25.45%	25.84%	25.93%	26.03%	27.41%	28.03%	28.33%	28.51%	28.27%	34.50%	33.81%	33.41%	33.15%	32.97%
40	20.86%	23.52%	24.72%	25.40%	25.79%	25.88%	25.91%	27.32%	27.96%	28.27%	28.45%	28.21%	34.36%	33.71%	33.32%	33.08%	32.90%
41	20.69%	23.39%	24.62%	25.30%	25.70%	25.80%	25.69%	27.16%	27.81%	28.14%	28.33%	28.10%	34.11%	33.51%	33.15%	32.93%	32.76%
42	20.51%	23.26%	24.51%	25.20%	25.61%	25.71%	25.47%	26.99%	27.67%	28.02%	28.22%	27.99%	33.85%	33.32%	32.98%	32.77%	32.62%
43	20.34%	23.13%	24.40%	25.10%	25.52%	25.63%	25.25%	26.83%	27.53%	27.89%	28.10%	27.88%	33.59%	33.12%	32.82%	32.62%	32.48%
44	20.16%	23.00%	24.29%	25.00%	25.43%	25.55%	25.03%	26.67%	27.39%	27.76%	27.98%	27.78%	33.33%	32.92%	32.65%	32.47%	32.33%
45	19.99%	22.87%	24.19%	24.89%	25.34%	25.46%	24.81%	26.50%	27.25%	27.64%	27.87%	27.67%	33.08%	32.72%	32.48%	32.32%	32.19%
46	19.63%	22.61%	23.96%	24.70%	25.16%	25.29%	24.39%	26.18%	26.97%	27.39%	27.64%	27.45%	32.56%	32.34%	32.16%	32.03%	31.92%
47	19.28%	22.35%	23.74%	24.50%	24.98%	25.11%	23.96%	25.86%	26.70%	27.15%	27.42%	27.24%	32.05%	31.95%	31.83%	31.74%	31.66%
48	18.92%	22.08%	23.52%	24.31%	24.80%	24.94%	23.54%	25.54%	26.43%	26.91%	27.20%	27.03%	31.54%	31.56%	31.51%	31.45%	31.39%
49	18.57%	21.82%	23.29%	24.11%	24.62%	24.76%	23.11%	25.22%	26.16%	26.67%	26.97%	26.81%	31.03%	31.17%	31.18%	31.16%	31.12%
50	18.21%	21.56%	23.07%	23.92%	24.44%	24.59%	22.69%	24.89%	25.88%	26.43%	26.75%	26.60%	30.51%	30.78%	30.86%	30.88%	30.86%
51	17.75%	21.18%	22.78%	23.65%	24.19%	24.36%	22.11%	24.46%	25.52%	26.10%	26.45%	26.32%	29.86%	30.28%	30.44%	30.49%	30.51%
52	17.24%	20.80%	22.46%	23.37%	23.93%	24.12%	21.50%	24.00%	25.14%	25.76%	26.14%	26.01%	29.15%	29.75%	29.99%	30.09%	30.13%
53	16.71%	20.40%	22.13%	23.06%	23.64%	23.85%	20.88%	23.53%	24.74%	25.40%	25.81%	25.71%	28.44%	29.20%	29.52%	29.67%	29.75%
54	16.16%	19.98%	21.78%	22.75%	23.35%	23.57%	20.20%	23.02%	24.33%	25.03%	25.46%	25.36%	27.68%	28.63%	29.04%	29.23%	29.35%
55	15.59%	19.55%	21.40%	22.43%	23.05%	23.29%	19.53%	22.50%	23.88%	24.65%	25.08%	25.04%	26.88%	28.04%	28.54%	28.80%	28.92%
56	14.99%	19.10%	21.01%	22.09%	22.74%	23.00%	18.80%	21.96%	23.43%	24.23%	24.72%	24.68%	26.06%	27.42%	28.03%	28.33%	28.50%
57	14.36%	18.64%	20.60%	21.72%	22.39%	22.66%	18.06%	21.41%	22.95%	23.81%	24.32%	24.31%	25.21%	26.78%	27.48%	27.84%	28.05%
58	13.73%	18.16%	20.23%	21.34%	22.06%	22.35%	17.28%	20.82%	22.46%	23.37%	23.91%	23.91%	24.30%	26.10%	26.88%	27.33%	27.57%
59	13.05%	17.64%	19.79%	20.96%	21.68%	22.00%	16.43%	20.17%	21.91%	22.89%	23.48%	23.49%	23.55%	25.37%	26.29%	26.77%	27.08%
60	12.34%	17.10%	19.33%	20.55%	21.32%	21.65%	15.46%	19.47%	21.33%	22.37%	22.97%	23.03%	22.30%	24.58%	25.62%	26.18%	26.52%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
Age(Years)/ Policy Term	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10	10	10	
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
9	NA	NA	NA	NA	NA	NA	NA	46.00%	42.60%	40.84%	39.82%	39.01%	37.61%	51.05%	50.96%	46.45%	44.12%	42.75%
10	NA	40.95%	38.75%	37.58%	36.88%	36.38%	35.30%	45.91%	42.53%	40.79%	39.76%	38.96%	37.56%	50.86%	46.31%	43.99%	42.64%	
11	32.99%	40.86%	38.67%	37.52%	36.82%	36.31%	35.25%	45.80%	42.44%	40.72%	39.69%	38.89%	37.51%	50.75%	46.21%	43.92%	42.56%	
12	32.94%	40.78%	38.59%	37.45%	36.78%	36.26%	35.20%	45.71%	42.37%	40.65%	39.65%	38.84%	37.46%	50.65%	46.14%	43.85%	42.52%	
13	32.90%	40.68%	38.52%	37.40%	36.72%	36.22%	35.15%	45.62%	42.30%	40.60%	39.59%	38.79%	37.40%	50.55%	46.08%	43.79%	42.45%	
14	32.87%	40.62%	38.47%	37.36%	36.68%	36.17%	35.12%	45.54%	42.24%	40.55%	39.55%	38.74%	37.37%	50.46%	46.01%	43.75%	42.41%	
15	32.83%	40.55%	38.42%	37.32%	36.65%	36.14%	35.09%	45.47%	42.19%	40.50%	39.51%	38.72%	37.34%	50.39%	45.95%	43.69%	42.38%	
16	32.81%	40.51%	38.39%	37.28%	36.62%	36.11%	35.06%	45.43%	42.14%	40.47%	39.48%	38.68%	37.32%	50.35%	45.90%	43.66%	42.35%	
17	32.80%	40.47%	38.38%	37.26%	36.61%	36.10%	35.04%	45.38%	42.13%	40.44%	39.46%	38.68%	37.29%	50.30%	45.89%	43.62%	42.32%	
18	32.78%	40.45%	38.34%	37.25%	36.58%	36.08%	35.03%	45.37%	42.10%	40.43%	39.43%	38.65%	37.28%	50.29%	45.86%	43.62%	42.28%	
19	32.78%	40.43%	38.34%	37.24%	36.58%	36.07%	35.02%	45.35%	42.09%	40.43%	39.43%	38.65%	37.27%	50.26%	45.85%	43.61%	42.28%	
20	32.78%	40.41%	38.33%	37.24%	36.58%	36.07%	35.02%	45.33%	42.08%	40.42%	39.43%	38.64%	37.26%	50.24%	45.83%	43.60%	42.28%	
21	32.77%	40.41%	38.32%	37.24%	36.58%	36.07%	35.02%	45.32%	42.07%	40.42%	39.43%	38.64%	37.26%	50.23%	45.82%	43.60%	42.28%	
22	32.77%	40.41%	38.32%	37.23%	36.58%	36.06%	35.01%	45.32%	42.07%	40.41%	39.42%	38.63%	37.26%	50.23%	45.82%	43.59%	42.27%	
23	32.77%	40.40%	38.31%	37.23%	36.57%	36.06%	35.01%	45.31%	42.06%	40.41%	39.42%	38.63%	37.25%	50.22%	45.81%	43.58%	42.27%	
24	32.76%	40.40%	38.31%	37.23%	36.57%	36.06%	35.01%	45.31%	42.05%	40.40%	39.42%	38.63%	37.25%	50.22%	45.80%	43.58%	42.26%	
25	32.76%	40.40%	38.30%	37.22%	36.57%	36.06%	35.01%	45.30%	42.05%	40.40%	39.41%	38.62%	37.25%	50.21%	45.79%	43.57%	42.25%	
26	32.75%	40.36%	38.28%	37.20%	36.55%	36.04%	34.99%	45.26%	42.02%	40.37%	39.39%	38.60%	37.23%	50.16%	45.76%	43.54%	42.23%	
27	32.74%	40.33%	38.26%	37.18%	36.53%	36.02%	34.97%	45.22%	41.99%	40.34%	39.37%	38.58%	37.21%	50.11%	45.72%	43.51%	42.20%	
28	32.73%	40.30%	38.24%	37.15%	36.51%	36.01%	34.96%	45.18%	41.96%	40.32%	39.34%	38.56%	37.19%	50.06%	45.69%	43.48%	42.18%	
29	32.72%	40.27%	38.22%	37.13%	36.49%	35.99%	34.94%	45.14%	41.94%	40.29%	39.32%	38.53%	37.16%	50.01%	45.65%	43.44%	42.15%	
30	32.71%	40.24%	38.20%	37.11%	36.47%	35.97%	34.92%	45.10%	41.91%	40.26%	39.30%	38.51%	37.14%	49.96%	45.62%	43.41%	42.13%	
31	32.68%	40.16%	38.13%	37.06%	36.42%	35.93%	34.88%	45.00%	41.83%	40.20%	39.24%	38.46%	37.09%	49.85%	45.53%	43.34%	42.06%	
32	32.64%	40.07%	38.07%	37.00%	36.37%	35.88%	34.84%	44.91%	41.76%	40.13%	39.18%	38.41%	37.05%	49.74%	45.45%	43.26%	41.99%	
33	32.61%	39.99%	38.00%	36.95%	36.32%	35.84%	34.81%	44.81%	41.68%	40.07%	39.12%	38.36%	37.00%	49.63%	45.37%	43.19%	41.92%	
34	32.58%	39.91%	37.94%	36.89%	36.28%	35.79%	34.77%	44.72%	41.61%	40.00%	39.07%	38.30%	36.95%	49.52%	45.28%	43.11%	41.86%	
35	32.55%	39.83%	37.87%	36.84%	36.23%	35.75%	34.73%	44.62%	41.54%	39.94%	39.01%	38.25%	36.90%	49.41%	45.20%	43.04%	41.79%	
36	32.48%	39.67%	37.75%	36.74%	36.14%	35.66%	34.64%	44.43%	41.39%	39.81%	38.90%	38.15%	36.80%	49.19%	45.03%	42.89%	41.66%	
37	32.42%	39.50%	37.63%	36.63%	36.04%	35.57%	34.56%	44.23%	41.24%	39.69%	38.79%	38.04%	36.70%	48.97%	44.86%	42.75%	41.53%	
38	32.35%	39.34%	37.50%	36.53%	35.95%	35.49%	34.47%	44.04%	41.09%	39.56%	38.67%	37.93%	36.60%	48.75%	44.69%	42.60%	41.40%	
39	32.28%	39.17%	37.38%	36.42%	35.86%	35.40%	34.39%	43.85%	40.95%	39.44%	38.56%	37.83%	36.50%	48.52%	44.52%	42.46%	41.27%	
40	32.22%	39.01%	37.26%	36.32%	35.76%	35.31%	34.31%	43.65%	40.80%	39.31%	38.45%	37.72%	36.39%	48.30%	44.35%	42.31%	41.14%	
41	32.08%	38.69%	37.01%	36.11%	35.57%	35.13%	34.14%	43.27%	40.50%	39.06%	38.22%	37.51%	36.19%	47.85%	44.00%	42.02%	40.87%	
42	31.94%	38.37%	36.76%	35.90%	35.38%	34.96%	33.97%	42.88%	40.20%	38.81%	37.99%	37.30%	36.00%	47.40%	43.65%	41.73%	40.60%	
43	31.81%	38.04%	36.51%	35.69%	35.19%	34.78%	33.80%	42.50%	39.90%	38.56%	37.77%	37.09%	35.80%	46.95%	43.29%	41.43%	40.34%	
44	31.67%	37.72%	36.26%	35.48%	35.00%	34.61%	33.63%	42.11%	39.60%	38.31%	37.54%	36.88%	35.60%	46.50%	42.94%	41.14%	40.07%	
45	31.54%	37.40%	36.01%	35.27%	34.81%	34.43%	33.47%	41.73%	39.30%	38.06%	37.31%	36.67%	35.40%	46.05%	42.59%	40.85%	39.80%	
46	31.29%	36.79%	35.55%	34.88%	34.46%	34.11%	33.16%	41.02%	38.76%	37.60%	36.90%	36.29%	35.04%	45.25%	41.98%	40.32%	39.33%	
47	31.04%	36.18%	35.08%	34.49%	34.11%	33.78%	32.86%	40.31%	38.22%	37.14%	36.48%	35.91%	34.68%	44.44%	41.36%	39.80%	38.86%	
48	30.79%	35.57%	34.62%	34.09%	33.76%	33.46%	32.56%	39.60%	37.68%	36.68%	36.07%	35.52%	34.32%	43.64%	40.75%	39.27%	38.38%	
49	30.54%	34.96%	34.16%	33.70%	33.41%	33.13%	32.25%	38.90%	37.14%	36.22%	35.66%	35.14%	33.96%	42.83%	40.13%	38.75%	37.91%	
50	30.29%	34.35%	33.69%	33.31%	33.06%	32.81%	31.95%	38.19%	36.60%	35.77%	35.25%	34.76%	33.61%	42.03%	39.51%	38.22%	37.43%	
51	29.94%	33.59%	33.10%	32.81%	32.61%	32.39%	31.54%	37.31%	35.91%	35.18%	34.73%	34.27%	33.14%	41.04%	38.73%	37.56%	36.84%	
52	29.59%	32.75%	32.46%	32.27%	32.13%	31.94%	31.12%	36.34%	35.17%	34.56%	34.17%	33.75%	32.65%	39.94%	37.88%	36.84%	36.21%	
53	29.24%	31.89%	31.80%	31.71%	31.62%	31.48%	30.69%	35.35%	34.40%	33.90%	33.57%	33.20%	32.14%	38.80%	37.00%	36.09%	35.53%	
54	28.86%	30.98%	31.12%	31.13%	31.09%	31.00%	30.23%	34.28%	33.60%	33.21%	32.95%	32.64%	31.60%	37.59%	36.09%	35.29%	34.81%	
55	28.46%	30.02%	30.39%	30.51%	30.56%	30.48%	29.74%	33.17%	32.74%	32.49%	32.31%	32.04%	31.03%	36.31%	35.09%	34.47%	34.07%	
56	28.05%	29.01%	29.63%	29.88%	29.99%	29.95%	29.25%	31.96%	31.84%	31.73%	31.64%	31.40%	30.44%	34.91%	34.05%	33.58%	33.29%	
57	27.63%	27.96%	28.84%	29.20%	29.38%	29.40%	28.72%	30.70%	30.89%	30.93%	30.92%	30.75%	29.81%	33.45%	32.94%	32.65%	32.46%	
58	27.18%	26.83%	27.98%	28.47%	28.74%	28.80%	28.16%	29.35%	29.87%	30.05%	30.15%	30.04%	29.15%	31.88%	31.75%	31.64%	31.56%	
59	26.71%	25.62%	27.06%	27.70%	28.03%	28.17%	27.56%	27.89%	28.76%	29.12%	29.30%	29.25%	28.42%	30.16%	30.46%	30.54%	30.57%	
60	26.18%	24.29%	26.06%	26.86%	27.29%	27.46%	26.90%	26.28%	27.54%	28.11%	28.40%	28.41%	27.62%	28.26%	29.03%	29.35%	29.51%	

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	5	5	5	5	5	5	5	5	5	5	6	6	6	6	6	6	6
Age(Years)/ Policy Term	16	16	16	16	17	17	17	17	17	17	6	6	6	6	6	6	7
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.05%
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.29%	33.00%	33.72%	34.08%	34.30%	34.01%	37.96%
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.22%	32.95%	33.66%	34.05%	34.23%	33.97%	37.88%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.16%	32.89%	33.63%	34.02%	34.22%	33.94%	37.80%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.11%	32.86%	33.59%	33.97%	34.19%	33.92%	37.77%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.07%	32.82%	33.57%	33.96%	34.17%	33.90%	37.71%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.03%	32.81%	33.56%	33.94%	34.17%	33.88%	37.66%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.02%	32.79%	33.54%	33.93%	34.14%	33.87%	37.65%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.00%	32.77%	33.53%	33.93%	34.14%	33.86%	37.64%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.98%	32.75%	33.51%	33.93%	34.14%	33.85%	37.63%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.98%	32.76%	33.51%	33.92%	34.14%	33.85%	37.63%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.98%	32.76%	33.51%	33.91%	34.14%	33.85%	37.63%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.97%	32.76%	33.51%	33.91%	34.14%	33.85%	37.63%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.97%	32.76%	33.51%	33.90%	34.14%	33.85%	37.64%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.97%	32.77%	33.51%	33.89%	34.14%	33.85%	37.64%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.95%	32.75%	33.50%	33.88%	34.13%	33.84%	37.61%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.93%	32.73%	33.49%	33.88%	34.12%	33.83%	37.59%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.92%	32.72%	33.48%	33.87%	34.11%	33.82%	37.56%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.90%	32.70%	33.46%	33.86%	34.10%	33.81%	37.54%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.88%	32.68%	33.45%	33.85%	34.09%	33.80%	37.51%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.82%	32.64%	33.42%	33.82%	34.06%	33.77%	37.44%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.77%	32.60%	33.39%	33.79%	34.03%	33.75%	37.37%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.71%	32.56%	33.36%	33.76%	34.00%	33.72%	37.30%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.66%	32.52%	33.32%	33.73%	33.97%	33.70%	37.22%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.60%	32.48%	33.29%	33.71%	33.94%	33.67%	37.15%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.50%	32.40%	33.22%	33.64%	33.88%	33.61%	37.02%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.39%	32.31%	33.14%	33.57%	33.81%	33.56%	36.89%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.29%	32.23%	33.07%	33.51%	33.75%	33.50%	36.76%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.18%	32.15%	33.00%	33.44%	33.69%	33.44%	36.63%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.08%	32.07%	32.92%	33.37%	33.63%	33.39%	36.50%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.86%	31.90%	32.78%	33.25%	33.52%	33.28%	36.24%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.65%	31.73%	32.64%	33.12%	33.40%	33.17%	35.98%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.43%	31.56%	32.50%	33.00%	33.28%	33.06%	35.72%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.22%	31.39%	32.36%	32.87%	33.17%	32.95%	35.46%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.01%	31.23%	32.21%	32.74%	33.05%	32.84%	35.20%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.58%	30.90%	31.94%	32.50%	32.82%	32.62%	34.70%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.14%	30.58%	31.66%	32.25%	32.59%	32.40%	34.20%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.71%	30.25%	31.38%	32.00%	32.36%	32.19%	33.70%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.28%	29.93%	31.10%	31.75%	32.14%	31.97%	33.19%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.85%	29.60%	30.83%	31.50%	31.91%	31.75%	32.69%
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.30%	29.18%	30.47%	31.19%	31.61%	31.47%	32.04%
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.69%	28.72%	30.09%	30.84%	31.29%	31.17%	31.33%
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.04%	28.24%	29.68%	30.48%	30.95%	30.83%	30.55%
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.37%	27.72%	29.25%	30.10%	30.62%	30.51%	29.77%
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	23.68%	27.20%	28.81%	29.72%	30.25%	30.18%	28.97%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	22.96%	26.66%	28.36%	29.30%	29.87%	29.82%	28.14%
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	22.21%	26.10%	27.91%	28.89%	29.48%	29.47%	27.26%
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	21.43%	25.51%	27.41%	28.44%	29.08%	29.07%	26.33%
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	20.60%	24.87%	26.86%	27.96%	28.63%	28.65%	25.36%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	19.69%	24.19%	26.30%	27.45%	28.16%	28.20%	24.28%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	7	7	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	54.89%	50.97%	49.00%	47.75%	46.76%	45.14%
10	NA	NA	NA	NA	NA	48.40%	46.01%	44.78%	43.99%	43.43%	42.14%	54.81%	50.90%	48.94%	47.72%	46.70%	45.08%
11	38.10%	38.04%	37.93%	37.86%	37.12%	48.30%	45.94%	44.72%	43.91%	43.40%	42.07%	54.70%	50.83%	48.87%	47.65%	46.67%	45.01%
12	38.03%	37.95%	37.88%	37.80%	37.08%	48.22%	45.87%	44.66%	43.86%	43.33%	42.03%	54.61%	50.76%	48.81%	47.59%	46.60%	44.97%
13	37.96%	37.91%	37.83%	37.75%	37.04%	48.13%	45.80%	44.62%	43.83%	43.28%	42.00%	54.52%	50.68%	48.76%	47.54%	46.54%	44.93%
14	37.92%	37.86%	37.80%	37.74%	37.01%	48.05%	45.75%	44.55%	43.77%	43.25%	41.94%	54.44%	50.62%	48.68%	47.49%	46.51%	44.88%
15	37.88%	37.85%	37.75%	37.69%	36.97%	48.00%	45.69%	44.53%	43.72%	43.23%	41.91%	54.38%	50.57%	48.66%	47.44%	46.48%	44.84%
16	37.84%	37.82%	37.74%	37.67%	36.96%	47.95%	45.66%	44.50%	43.71%	43.20%	41.89%	54.33%	50.54%	48.63%	47.42%	46.45%	44.82%
17	37.81%	37.79%	37.72%	37.65%	36.94%	47.93%	45.65%	44.44%	43.67%	43.18%	41.87%	54.30%	50.52%	48.58%	47.39%	46.43%	44.80%
18	37.80%	37.76%	37.69%	37.65%	36.92%	47.90%	45.62%	44.46%	43.67%	43.16%	41.85%	54.27%	50.49%	48.59%	47.38%	46.41%	44.79%
19	37.79%	37.76%	37.69%	37.64%	36.92%	47.89%	45.62%	44.45%	43.67%	43.16%	41.85%	54.26%	50.48%	48.58%	47.37%	46.41%	44.78%
20	37.77%	37.76%	37.69%	37.62%	36.92%	47.88%	45.61%	44.44%	43.66%	43.16%	41.85%	54.25%	50.47%	48.57%	47.37%	46.40%	44.78%
21	37.77%	37.75%	37.69%	37.62%	36.92%	47.87%	45.61%	44.44%	43.66%	43.16%	41.85%	54.24%	50.47%	48.57%	47.36%	46.40%	44.78%
22	37.77%	37.75%	37.69%	37.63%	36.91%	47.87%	45.60%	44.43%	43.65%	43.16%	41.85%	54.23%	50.46%	48.56%	47.36%	46.40%	44.78%
23	37.76%	37.74%	37.69%	37.63%	36.91%	47.86%	45.60%	44.42%	43.65%	43.15%	41.85%	54.23%	50.46%	48.55%	47.36%	46.39%	44.78%
24	37.76%	37.74%	37.69%	37.63%	36.91%	47.86%	45.60%	44.42%	43.65%	43.15%	41.85%	54.22%	50.45%	48.55%	47.36%	46.39%	44.78%
25	37.76%	37.73%	37.69%	37.64%	36.90%	47.85%	45.60%	44.41%	43.64%	43.15%	41.85%	54.21%	50.45%	48.54%	47.36%	46.39%	44.78%
26	37.74%	37.72%	37.67%	37.62%	36.89%	47.83%	45.57%	44.40%	43.62%	43.13%	41.84%	54.18%	50.42%	48.52%	47.33%	46.37%	44.75%
27	37.72%	37.71%	37.66%	37.60%	36.88%	47.81%	45.55%	44.38%	43.61%	43.12%	41.82%	54.16%	50.40%	48.50%	47.31%	46.35%	44.73%
28	37.71%	37.70%	37.64%	37.59%	36.87%	47.79%	45.53%	44.37%	43.59%	43.11%	41.80%	54.13%	50.37%	48.48%	47.29%	46.33%	44.71%
29	37.69%	37.68%	37.63%	37.57%	36.86%	47.77%	45.51%	44.35%	43.57%	43.09%	41.78%	54.10%	50.35%	48.46%	47.27%	46.31%	44.69%
30	37.68%	37.67%	37.61%	37.55%	36.85%	47.75%	45.49%	44.34%	43.55%	43.08%	41.77%	54.07%	50.33%	48.44%	47.24%	46.30%	44.66%
31	37.63%	37.62%	37.57%	37.52%	36.81%	47.66%	45.43%	44.29%	43.51%	43.03%	41.73%	53.97%	50.26%	48.38%	47.20%	46.25%	44.62%
32	37.58%	37.58%	37.54%	37.49%	36.78%	47.58%	45.38%	44.23%	43.47%	42.99%	41.69%	53.88%	50.19%	48.32%	47.15%	46.19%	44.57%
33	37.53%	37.53%	37.50%	37.45%	36.74%	47.49%	45.32%	44.18%	43.43%	42.94%	41.65%	53.78%	50.13%	48.26%	47.10%	46.14%	44.53%
34	37.48%	37.48%	37.46%	37.42%	36.71%	47.40%	45.27%	44.13%	43.38%	42.89%	41.61%	53.69%	50.06%	48.20%	47.05%	46.09%	44.48%
35	37.43%	37.44%	37.42%	37.39%	36.67%	47.32%	45.21%	44.07%	43.34%	42.85%	41.57%	53.59%	50.00%	48.13%	47.00%	46.04%	44.43%
36	37.33%	37.35%	37.34%	37.32%	36.60%	47.18%	45.10%	43.97%	43.26%	42.77%	41.50%	53.42%	49.86%	48.02%	46.89%	45.94%	44.35%
37	37.23%	37.27%	37.26%	37.25%	36.54%	47.03%	44.98%	43.87%	43.17%	42.69%	41.42%	53.25%	49.73%	47.90%	46.79%	45.85%	44.26%
38	37.13%	37.19%	37.19%	37.17%	36.47%	46.89%	44.87%	43.77%	43.08%	42.61%	41.35%	53.09%	49.59%	47.79%	46.68%	45.75%	44.17%
39	37.03%	37.11%	37.11%	37.10%	36.40%	46.75%	44.76%	43.67%	42.99%	42.52%	41.27%	52.92%	49.46%	47.67%	46.57%	45.66%	44.08%
40	36.93%	37.02%	37.03%	37.03%	36.33%	46.61%	44.65%	43.57%	42.90%	42.44%	41.20%	52.75%	49.33%	47.55%	46.47%	45.56%	44.00%
41	36.73%	36.85%	36.88%	36.89%	36.20%	46.32%	44.42%	43.38%	42.72%	42.28%	41.04%	52.40%	49.06%	47.32%	46.26%	45.37%	43.81%
42	36.53%	36.68%	36.73%	36.74%	36.07%	46.02%	44.19%	43.18%	42.54%	42.12%	40.88%	52.05%	48.79%	47.09%	46.05%	45.18%	43.62%
43	36.32%	36.51%	36.58%	36.59%	35.94%	45.72%	43.96%	42.99%	42.36%	41.96%	40.72%	51.70%	48.52%	46.86%	45.84%	44.99%	43.44%
44	36.12%	36.34%	36.44%	36.44%	35.81%	45.42%	43.73%	42.79%	42.18%	41.80%	40.56%	51.35%	48.26%	46.63%	45.63%	44.80%	43.25%
45	35.92%	36.17%	36.29%	36.30%	35.68%	45.12%	43.51%	42.60%	42.01%	41.64%	40.40%	51.00%	47.99%	46.40%	45.42%	44.61%	43.07%
46	35.53%	35.84%	36.00%	36.03%	35.42%	44.56%	43.07%	42.22%	41.67%	41.33%	40.12%	50.36%	47.48%	45.97%	45.03%	44.24%	42.73%
47	35.14%	35.51%	35.70%	35.76%	35.16%	44.00%	42.63%	41.85%	41.34%	41.02%	39.83%	49.71%	46.98%	45.53%	44.65%	43.88%	42.40%
48	34.75%	35.18%	35.41%	35.49%	34.90%	43.44%	42.19%	41.47%	41.01%	40.71%	39.55%	49.07%	46.47%	45.10%	44.26%	43.52%	42.06%
49	34.36%	34.86%	35.12%	35.23%	34.64%	42.88%	41.76%	41.10%	40.68%	40.39%	39.26%	48.42%	45.97%	44.66%	43.88%	43.16%	41.73%
50	33.98%	34.53%	34.82%	34.96%	34.38%	42.32%	41.32%	40.72%	40.35%	40.08%	38.98%	47.77%	45.46%	44.23%	43.49%	42.80%	41.39%
51	33.47%	34.09%	34.41%	34.61%	34.06%	41.60%	40.76%	40.24%	39.91%	39.68%	38.59%	46.94%	44.82%	43.67%	42.99%	42.34%	40.95%
52	32.92%	33.64%	34.02%	34.24%	33.71%	40.83%	40.15%	39.72%	39.45%	39.25%	38.18%	46.04%	44.11%	43.08%	42.46%	41.84%	40.48%
53	32.35%	33.16%	33.58%	33.84%	33.32%	40.02%	39.52%	39.19%	38.98%	38.81%	37.77%	45.10%	43.38%	42.46%	41.90%	41.32%	39.99%
54	31.76%	32.67%	33.15%	33.42%	32.93%	39.17%	38.84%	38.63%	38.48%	38.34%	37.31%	44.10%	42.59%	41.81%	41.31%	40.77%	39.46%
55	31.17%	32.16%	32.70%	33.00%	32.54%	38.24%	38.14%	38.04%	37.94%	37.87%	36.85%	43.02%	41.79%	41.11%	40.69%	40.21%	38.92%
56	30.54%	31.64%	32.21%	32.56%	32.13%	37.29%	37.43%	37.42%	37.41%	37.37%	36.39%	41.91%	40.95%	40.39%	40.05%	39.61%	38.36%
57	29.88%	31.06%	31.72%	32.09%	31.68%	36.29%	36.67%	36.79%	36.82%	36.83%	35.89%	40.73%	40.04%	39.62%	39.35%	38.98%	37.77%
58	29.19%	30.47%	31.20%	31.61%	31.22%	35.23%	35.87%	36.12%	36.23%	36.28%	35.36%	39.47%	39.07%	38.81%	38.63%	38.30%	37.13%
59	28.44%	29.87%	30.62%	31.10%	30.74%	34.09%	35.02%	35.39%	35.58%	35.68%	34.79%	38.10%	38.04%	37.93%	37.84%	37.56%	36.44%
60	27.62%	29.18%	30.02%	30.54%	30.21%	32.86%	34.07%	34.62%	34.87%	35.02%	34.17%	36.59%	36.88%	36.97%	36.97%	36.77%	35.68%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	67.91%	60.91%	57.44%	55.36%	53.42%	51.12%	NA	NA	NA	NA	NA
8	61.31%	55.86%	53.16%	51.54%	50.02%	48.07%	67.83%	60.84%	57.39%	55.31%	53.37%	51.08%	NA	NA	NA	NA	NA
9	61.31%	55.87%	53.16%	51.48%	50.04%	48.09%	67.73%	60.78%	57.32%	55.22%	53.32%	51.03%	NA	NA	NA	NA	NA
10	61.22%	55.80%	53.09%	51.46%	49.98%	48.02%	67.63%	60.69%	57.24%	55.19%	53.25%	50.96%	NA	NA	NA	NA	NA
11	61.11%	55.72%	53.02%	51.39%	49.93%	47.96%	67.51%	60.61%	57.17%	55.13%	53.20%	50.91%	NA	NA	NA	NA	NA
12	61.00%	55.64%	52.95%	51.31%	49.86%	47.91%	67.40%	60.53%	57.10%	55.03%	53.13%	50.85%	NA	NA	NA	NA	NA
13	60.92%	55.58%	52.90%	51.26%	49.80%	47.87%	67.31%	60.45%	57.04%	54.97%	53.06%	50.80%	NA	NA	NA	NA	NA
14	60.83%	55.50%	52.82%	51.20%	49.77%	47.81%	67.22%	60.38%	56.96%	54.92%	53.03%	50.75%	NA	NA	NA	NA	NA
15	60.76%	55.44%	52.79%	51.16%	49.73%	47.78%	67.14%	60.32%	56.92%	54.87%	52.98%	50.71%	NA	NA	NA	NA	NA
16	60.71%	55.41%	52.76%	51.13%	49.70%	47.76%	67.09%	60.28%	56.89%	54.84%	52.95%	50.69%	NA	NA	NA	NA	NA
17	60.68%	55.39%	52.72%	51.10%	49.68%	47.73%	67.05%	60.25%	56.86%	54.81%	52.93%	50.66%	NA	NA	NA	NA	NA
18	60.64%	55.36%	52.72%	51.09%	49.66%	47.72%	67.01%	60.23%	56.85%	54.79%	52.91%	50.66%	NA	NA	NA	NA	NA
19	60.63%	55.35%	52.71%	51.08%	49.65%	47.71%	67.00%	60.21%	56.84%	54.79%	52.90%	50.64%	NA	NA	NA	NA	NA
20	60.62%	55.33%	52.70%	51.07%	49.64%	47.70%	66.99%	60.20%	56.83%	54.78%	52.88%	50.62%	NA	NA	NA	NA	NA
21	60.61%	55.33%	52.70%	51.07%	49.64%	47.70%	66.98%	60.19%	56.83%	54.78%	52.88%	50.62%	NA	NA	NA	NA	NA
22	60.60%	55.32%	52.69%	51.07%	49.63%	47.70%	66.97%	60.18%	56.82%	54.78%	52.87%	50.62%	NA	NA	NA	NA	NA
23	60.59%	55.32%	52.68%	51.07%	49.63%	47.70%	66.96%	60.17%	56.81%	54.78%	52.87%	50.62%	NA	NA	NA	NA	NA
24	60.58%	55.31%	52.68%	51.07%	49.63%	47.70%	66.95%	60.16%	56.81%	54.78%	52.87%	50.62%	NA	NA	NA	NA	NA
25	60.58%	55.30%	52.67%	51.07%	49.62%	47.70%	66.94%	60.16%	56.80%	54.78%	52.86%	50.62%	NA	NA	NA	NA	NA
26	60.54%	55.28%	52.65%	51.04%	49.60%	47.67%	66.89%	60.13%	56.77%	54.75%	52.84%	50.59%	NA	NA	NA	NA	NA
27	60.50%	55.25%	52.62%	51.02%	49.58%	47.65%	66.85%	60.10%	56.74%	54.72%	52.81%	50.56%	NA	NA	NA	NA	NA
28	60.46%	55.22%	52.59%	50.99%	49.56%	47.62%	66.80%	60.07%	56.70%	54.69%	52.78%	50.53%	NA	NA	NA	NA	NA
29	60.43%	55.19%	52.57%	50.97%	49.54%	47.59%	66.75%	60.04%	56.67%	54.67%	52.76%	50.50%	NA	NA	NA	NA	NA
30	60.39%	55.17%	52.54%	50.94%	49.51%	47.56%	66.71%	60.01%	56.64%	54.64%	52.73%	50.46%	NA	NA	NA	NA	NA
31	60.28%	55.09%	52.47%	50.88%	49.46%	47.51%	66.60%	59.92%	56.56%	54.57%	52.67%	50.40%	NA	NA	NA	NA	NA
32	60.18%	55.01%	52.40%	50.83%	49.40%	47.46%	66.48%	59.83%	56.49%	54.50%	52.61%	50.34%	NA	NA	NA	NA	NA
33	60.08%	54.93%	52.33%	50.77%	49.35%	47.40%	66.37%	59.74%	56.41%	54.44%	52.55%	50.28%	NA	NA	NA	NA	NA
34	59.97%	54.86%	52.26%	50.71%	49.29%	47.35%	66.26%	59.65%	56.33%	54.37%	52.49%	50.22%	NA	NA	NA	NA	NA
35	59.87%	54.78%	52.20%	50.65%	49.23%	47.30%	66.15%	59.57%	56.26%	54.31%	52.43%	50.16%	NA	NA	NA	NA	NA
36	59.67%	54.63%	52.06%	50.53%	49.12%	47.20%	65.92%	59.39%	56.11%	54.16%	52.30%	50.05%	NA	NA	NA	NA	NA
37	59.47%	54.47%	51.93%	50.40%	49.01%	47.10%	65.69%	59.21%	55.96%	54.02%	52.17%	49.93%	NA	NA	NA	NA	NA
38	59.28%	54.32%	51.80%	50.28%	48.90%	47.00%	65.47%	59.04%	55.81%	53.88%	52.05%	49.82%	NA	NA	NA	NA	NA
39	59.08%	54.16%	51.67%	50.16%	48.79%	46.90%	65.24%	58.86%	55.67%	53.74%	51.92%	49.71%	NA	NA	NA	NA	NA
40	58.88%	54.01%	51.54%	50.03%	48.68%	46.79%	65.01%	58.69%	55.52%	53.60%	51.79%	49.59%	NA	NA	NA	NA	NA
41	58.48%	53.70%	51.27%	49.79%	48.45%	46.58%	64.56%	58.34%	55.22%	53.33%	51.54%	49.36%	NA	NA	NA	NA	NA
42	58.08%	53.39%	51.01%	49.55%	48.23%	46.37%	64.11%	57.99%	54.92%	53.06%	51.29%	49.12%	NA	NA	NA	NA	NA
43	57.68%	53.08%	50.74%	49.31%	48.01%	46.16%	63.67%	57.65%	54.62%	52.78%	51.04%	48.88%	NA	NA	NA	NA	NA
44	57.28%	52.78%	50.47%	49.07%	47.79%	45.95%	63.22%	57.30%	54.32%	52.51%	50.79%	48.64%	NA	NA	NA	NA	NA
45	56.89%	52.47%	50.21%	48.83%	47.57%	45.74%	62.77%	56.95%	54.01%	52.24%	50.53%	48.40%	NA	NA	NA	NA	NA
46	56.16%	51.90%	49.71%	48.39%	47.16%	45.35%	61.95%	56.31%	53.46%	51.75%	50.07%	47.97%	NA	NA	NA	NA	NA
47	55.42%	51.32%	49.22%	47.95%	46.75%	44.96%	61.14%	55.67%	52.91%	51.25%	49.61%	47.53%	NA	NA	NA	NA	NA
48	54.69%	50.75%	48.73%	47.51%	46.33%	44.58%	60.32%	55.03%	52.35%	50.76%	49.15%	47.09%	NA	NA	NA	NA	NA
49	53.96%	50.18%	48.23%	47.07%	45.92%	44.19%	59.50%	54.39%	51.80%	50.26%	48.69%	46.66%	NA	NA	NA	NA	NA
50	53.23%	49.61%	47.74%	46.63%	45.51%	43.81%	58.69%	53.75%	51.24%	49.77%	48.22%	46.22%	NA	NA	NA	NA	NA
51	52.28%	48.88%	47.10%	46.06%	45.00%	43.31%	57.62%	52.94%	50.53%	49.14%	47.65%	45.67%	NA	NA	NA	NA	NA
52	51.26%	48.08%	46.44%	45.46%	44.43%	42.77%	56.47%	52.04%	49.80%	48.46%	47.02%	45.07%	NA	NA	NA	NA	NA
53	50.18%	47.25%	45.73%	44.82%	43.82%	42.21%	55.26%	51.11%	49.00%	47.74%	46.33%	44.43%	NA	NA	NA	NA	NA
54	49.04%	46.34%	44.98%	44.15%	43.20%	41.61%	53.97%	50.09%	48.16%	46.98%	45.63%	43.75%	NA	NA	NA	NA	NA
55	47.81%	45.44%	44.19%	43.44%	42.55%	40.99%	52.59%	49.09%	47.26%	46.19%	44.89%	43.06%	NA	NA	NA	NA	NA
56	46.53%	44.47%	43.35%	42.70%	41.85%	40.34%	51.15%	47.99%	46.32%	45.34%	44.09%	42.32%	NA	NA	NA	NA	NA
57	45.17%	43.40%	42.46%	41.88%	41.12%	39.64%	49.61%	46.76%	45.30%	44.42%	43.27%	41.52%	NA	NA	NA	NA	NA
58	43.70%	42.27%	41.50%	41.03%	40.31%	38.90%	47.94%	45.47%	44.19%	43.44%	42.33%	40.67%	NA	NA	NA	NA	NA
59	42.10%	41.05%	40.47%	40.10%	39.45%	38.09%	46.10%	44.07%	43.01%	42.37%	41.34%	39.74%	NA	NA	NA	NA	NA
60	40.33%	39.69%	39.32%	39.07%	38.51%	37.20%	44.06%	42.50%	41.67%	41.17%	40.25%	38.71%	NA	NA	NA	NA	NA

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	7
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17	7	7	7	
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.98%	38.25%	39.75%	
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.89%	38.19%	39.68%	
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.80%	38.12%	39.65%	
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.74%	38.07%	39.59%	
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.67%	38.02%	39.54%	
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.63%	38.00%	39.51%	
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.58%	37.95%	39.50%	
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.57%	37.94%	39.48%	
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.55%	37.93%	39.47%	
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.53%	37.91%	39.45%	
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.53%	37.91%	39.45%	
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.54%	37.91%	39.44%	
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.54%	37.90%	39.44%	
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.55%	37.90%	39.44%	
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.55%	37.90%	39.44%	
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.52%	37.88%	39.42%	
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.49%	37.86%	39.41%	
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.45%	37.85%	39.40%	
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.42%	37.83%	39.39%	
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.39%	37.81%	39.38%	
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.31%	37.76%	39.33%	
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.24%	37.70%	39.28%	
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.17%	37.65%	39.23%	
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.10%	37.59%	39.18%	
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.03%	37.53%	39.14%	
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.90%	37.43%	39.05%	
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.76%	37.33%	38.96%	
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.62%	37.23%	38.87%	
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.48%	37.13%	38.79%	
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.35%	37.03%	38.70%	
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.08%	36.82%	38.53%	
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.81%	36.61%	38.35%	
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.55%	36.40%	38.18%	
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.28%	36.19%	38.00%	
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.02%	35.98%	37.83%	
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.48%	35.58%	37.49%	
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.95%	35.18%	37.16%	
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.41%	34.78%	36.82%	
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.88%	34.38%	36.49%	
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.34%	33.98%	36.15%	
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.68%	33.49%	35.72%	
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.94%	32.93%	35.25%	
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.17%	32.34%	34.77%	
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.36%	31.75%	34.25%	
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.55%	31.11%	33.72%	
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.66%	30.48%	33.18%	
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	23.76%	29.81%	32.60%	
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	22.82%	29.08%	32.01%	
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	21.80%	28.32%	31.35%	
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	20.68%	27.47%	30.63%	

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	55.25%	53.72%	52.83%	52.26%	51.83%	50.02%	63.15%	59.74%
10	NA	NA	NA	43.12%	44.41%	44.93%	45.15%	45.31%	44.21%	55.16%	53.65%	52.77%	52.18%	51.78%	49.95%	62.96%	59.59%
11	40.56%	41.02%	40.50%	43.03%	44.34%	44.87%	45.12%	45.25%	44.15%	55.06%	53.56%	52.70%	52.14%	51.73%	49.90%	62.86%	59.50%
12	40.48%	40.99%	40.46%	42.94%	44.25%	44.81%	45.06%	45.20%	44.12%	54.96%	53.49%	52.64%	52.08%	51.68%	49.86%	62.76%	59.43%
13	40.43%	40.94%	40.43%	42.84%	44.18%	44.75%	45.01%	45.14%	44.06%	54.87%	53.42%	52.58%	52.03%	51.63%	49.81%	62.66%	59.35%
14	40.42%	40.89%	40.39%	42.76%	44.13%	44.69%	44.94%	45.12%	44.03%	54.80%	53.35%	52.52%	51.97%	51.58%	49.75%	62.57%	59.28%
15	40.37%	40.87%	40.36%	42.69%	44.09%	44.66%	44.93%	45.08%	43.99%	54.73%	53.31%	52.49%	51.90%	51.54%	49.73%	62.50%	59.23%
16	40.35%	40.85%	40.32%	42.65%	44.03%	44.61%	44.90%	45.05%	43.94%	54.68%	53.26%	52.44%	51.89%	51.53%	49.70%	62.45%	59.18%
17	40.34%	40.80%	40.30%	42.60%	44.00%	44.60%	44.88%	45.00%	43.92%	54.64%	53.23%	52.43%	51.89%	51.49%	49.68%	62.41%	59.15%
18	40.32%	40.82%	40.30%	42.58%	43.99%	44.58%	44.86%	45.02%	43.94%	54.61%	53.21%	52.41%	51.87%	51.49%	49.68%	62.38%	59.13%
19	40.30%	40.80%	40.29%	42.56%	43.97%	44.57%	44.85%	45.00%	43.92%	54.58%	53.21%	52.40%	51.86%	51.48%	49.67%	62.34%	59.12%
20	40.29%	40.78%	40.28%	42.55%	43.95%	44.55%	44.83%	44.98%	43.90%	54.55%	53.20%	52.38%	51.85%	51.48%	49.66%	62.30%	59.11%
21	40.29%	40.78%	40.28%	42.54%	43.94%	44.55%	44.83%	44.98%	43.90%	54.54%	53.19%	52.38%	51.85%	51.47%	49.66%	62.30%	59.11%
22	40.29%	40.78%	40.28%	42.54%	43.94%	44.54%	44.83%	44.98%	43.90%	54.54%	53.19%	52.37%	51.85%	51.47%	49.66%	62.29%	59.10%
23	40.29%	40.77%	40.28%	42.53%	43.94%	44.54%	44.83%	44.97%	43.90%	54.53%	53.18%	52.37%	51.85%	51.47%	49.66%	62.29%	59.10%
24	40.29%	40.77%	40.28%	42.53%	43.93%	44.54%	44.83%	44.97%	43.90%	54.53%	53.18%	52.37%	51.84%	51.46%	49.66%	62.28%	59.09%
25	40.29%	40.77%	40.28%	42.52%	43.93%	44.54%	44.83%	44.97%	43.90%	54.52%	53.17%	52.37%	51.84%	51.46%	49.66%	62.27%	59.08%
26	40.27%	40.75%	40.27%	42.49%	43.92%	44.52%	44.81%	44.95%	43.89%	54.49%	53.15%	52.34%	51.82%	51.45%	49.64%	62.24%	59.06%
27	40.26%	40.74%	40.26%	42.47%	43.90%	44.50%	44.79%	44.94%	43.87%	54.46%	53.12%	52.32%	51.80%	51.43%	49.61%	62.21%	59.03%
28	40.24%	40.73%	40.24%	42.44%	43.88%	44.48%	44.77%	44.92%	43.86%	54.43%	53.10%	52.30%	51.78%	51.42%	49.59%	62.17%	59.00%
29	40.22%	40.71%	40.23%	42.41%	43.86%	44.46%	44.76%	44.91%	43.84%	54.40%	53.07%	52.28%	51.76%	51.40%	49.56%	62.14%	58.97%
30	40.21%	40.70%	40.21%	42.38%	43.85%	44.45%	44.74%	44.90%	43.83%	54.37%	53.05%	52.26%	51.74%	51.39%	49.54%	62.10%	58.94%
31	40.17%	40.66%	40.18%	42.30%	43.78%	44.39%	44.69%	44.86%	43.79%	54.29%	52.98%	52.20%	51.69%	51.34%	49.50%	62.01%	58.87%
32	40.12%	40.63%	40.14%	42.22%	43.72%	44.34%	44.65%	44.82%	43.75%	54.20%	52.92%	52.15%	51.64%	51.30%	49.46%	61.92%	58.80%
33	40.08%	40.60%	40.10%	42.14%	43.65%	44.28%	44.61%	44.77%	43.71%	54.12%	52.85%	52.09%	51.59%	51.25%	49.42%	61.82%	58.72%
34	40.04%	40.56%	40.07%	42.06%	43.59%	44.23%	44.57%	44.73%	43.67%	54.04%	52.79%	52.03%	51.54%	51.20%	49.38%	61.73%	58.65%
35	40.00%	40.53%	40.03%	41.98%	43.53%	44.18%	44.53%	44.69%	43.63%	53.96%	52.72%	51.98%	51.49%	51.15%	49.34%	61.64%	58.58%
36	39.93%	40.46%	39.96%	41.82%	43.41%	44.07%	44.43%	44.61%	43.55%	53.79%	52.59%	51.86%	51.39%	51.05%	49.25%	61.45%	58.43%
37	39.85%	40.39%	39.90%	41.66%	43.29%	43.97%	44.34%	44.53%	43.47%	53.63%	52.46%	51.75%	51.29%	50.96%	49.17%	61.26%	58.28%
38	39.78%	40.32%	39.83%	41.50%	43.16%	43.87%	44.24%	44.45%	43.38%	53.46%	52.33%	51.64%	51.19%	50.86%	49.08%	61.07%	58.13%
39	39.71%	40.26%	39.76%	41.34%	43.04%	43.77%	44.14%	44.37%	43.30%	53.29%	52.20%	51.53%	51.09%	50.76%	48.99%	60.88%	57.99%
40	39.63%	40.19%	39.69%	41.18%	42.92%	43.67%	44.05%	44.29%	43.22%	53.12%	52.07%	51.42%	50.99%	50.66%	48.91%	60.69%	57.84%
41	39.47%	40.04%	39.55%	40.87%	42.68%	43.47%	43.87%	44.11%	43.06%	52.79%	51.81%	51.20%	50.78%	50.48%	48.73%	60.31%	57.54%
42	39.31%	39.89%	39.41%	40.55%	42.44%	43.27%	43.69%	43.93%	42.90%	52.45%	51.55%	50.97%	50.58%	50.29%	48.55%	59.93%	57.25%
43	39.15%	39.74%	39.27%	40.23%	42.19%	43.07%	43.51%	43.75%	42.74%	52.12%	51.28%	50.75%	50.37%	50.11%	48.38%	59.55%	56.96%
44	38.99%	39.59%	39.13%	39.92%	41.95%	42.87%	43.33%	43.58%	42.58%	51.79%	51.02%	50.52%	50.16%	49.93%	48.20%	59.17%	56.66%
45	38.83%	39.44%	38.99%	39.60%	41.71%	42.68%	43.15%	43.40%	42.43%	51.45%	50.76%	50.30%	49.95%	49.74%	48.02%	58.79%	56.37%
46	38.53%	39.16%	38.73%	38.99%	41.24%	42.28%	42.81%	43.08%	42.13%	50.80%	50.26%	49.87%	49.57%	49.39%	47.69%	58.07%	55.81%
47	38.24%	38.88%	38.46%	38.39%	40.78%	41.89%	42.46%	42.77%	41.83%	50.15%	49.76%	49.45%	49.19%	49.03%	47.35%	57.34%	55.25%
48	37.94%	38.60%	38.20%	37.78%	40.32%	41.50%	42.12%	42.45%	41.53%	49.50%	49.26%	49.03%	48.81%	48.67%	47.01%	56.62%	54.69%
49	37.64%	38.32%	37.94%	37.17%	39.86%	41.10%	41.77%	42.14%	41.23%	48.85%	48.76%	48.60%	48.43%	48.31%	46.67%	55.89%	54.13%
50	37.34%	38.05%	37.67%	36.57%	39.40%	40.71%	41.42%	41.82%	40.93%	48.20%	48.26%	48.18%	48.05%	47.96%	46.33%	55.17%	53.57%
51	36.93%	37.67%	37.35%	35.80%	38.85%	40.23%	40.98%	41.41%	40.54%	47.36%	47.61%	47.60%	47.58%	47.52%	45.94%	54.23%	52.85%
52	36.51%	37.30%	36.99%	34.96%	38.22%	39.69%	40.50%	40.97%	40.10%	46.45%	46.93%	47.01%	47.04%	47.02%	45.47%	53.21%	52.08%
53	36.10%	36.91%	36.59%	34.07%	37.55%	39.14%	40.00%	40.49%	39.69%	45.50%	46.20%	46.43%	46.48%	46.51%	44.98%	52.14%	51.25%
54	35.63%	36.48%	36.18%	33.16%	36.86%	38.52%	39.46%	40.04%	39.22%	44.50%	45.43%	45.78%	45.90%	45.99%	44.48%	51.02%	50.39%
55	35.15%	36.02%	35.77%	32.21%	36.13%	37.95%	38.93%	39.51%	38.74%	43.46%	44.63%	45.08%	45.30%	45.41%	43.96%	49.84%	49.49%
56	34.67%	35.56%	35.35%	31.21%	35.39%	37.29%	38.35%	38.98%	38.23%	42.37%	43.79%	44.37%	44.67%	44.85%	43.42%	48.60%	48.53%
57	34.16%	35.11%	34.90%	30.19%	34.58%	36.63%	37.78%	38.44%	37.73%	41.21%	42.92%	43.64%	44.00%	44.23%	42.84%	47.26%	47.52%
58	33.60%	34.60%	34.43%	29.08%	33.78%	35.93%	37.15%	37.84%	37.19%	39.99%	42.00%	42.84%	43.31%	43.59%	42.23%	45.84%	46.45%
59	33.02%	34.09%	33.93%	27.91%	32.89%	35.21%	36.48%	37.23%	36.59%	38.66%	40.99%	42.03%	42.54%	42.87%	41.54%	44.30%	45.27%
60	32.42%	33.49%	33.37%	26.64%	31.89%	34.35%	35.73%	36.58%	35.95%	37.22%	39.90%	41.07%	41.71%	42.11%	40.84%	42.60%	43.98%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	78.94%	71.76%	68.15%	66.03%	63.48%	60.82%	NA
7	NA	NA	NA	NA	70.95%	65.68%	63.00%	61.39%	59.56%	57.15%	78.87%	71.72%	68.12%	66.00%	63.46%	60.77%	NA
8	57.94%	56.86%	55.72%	53.63%	70.97%	65.70%	63.00%	61.40%	59.56%	57.19%	78.79%	71.65%	68.06%	65.95%	63.41%	60.75%	NA
9	57.89%	56.80%	55.68%	53.58%	70.88%	65.62%	62.94%	61.34%	59.52%	57.14%	78.69%	71.57%	68.00%	65.89%	63.36%	60.70%	NA
10	57.82%	56.73%	55.62%	53.50%	70.77%	65.54%	62.87%	61.27%	59.47%	57.05%	78.57%	71.48%	67.92%	65.82%	63.31%	60.61%	NA
11	57.74%	56.68%	55.56%	53.45%	70.66%	65.45%	62.79%	61.21%	59.39%	57.01%	78.46%	71.39%	67.83%	65.74%	63.22%	60.57%	NA
12	57.68%	56.61%	55.51%	53.41%	70.55%	65.36%	62.72%	61.14%	59.34%	56.95%	78.34%	71.29%	67.76%	65.66%	63.17%	60.50%	NA
13	57.61%	56.53%	55.45%	53.35%	70.45%	65.28%	62.64%	61.08%	59.27%	56.89%	78.23%	71.20%	67.67%	65.60%	63.09%	60.43%	NA
14	57.55%	56.50%	55.40%	53.29%	70.35%	65.21%	62.59%	61.02%	59.22%	56.83%	78.13%	71.13%	67.62%	65.55%	63.04%	60.37%	NA
15	57.51%	56.43%	55.36%	53.27%	70.28%	65.16%	62.54%	60.96%	59.18%	56.80%	78.05%	71.08%	67.56%	65.49%	63.00%	60.34%	NA
16	57.47%	56.42%	55.34%	53.24%	70.22%	65.10%	62.49%	60.94%	59.15%	56.78%	77.99%	71.02%	67.52%	65.47%	62.97%	60.32%	NA
17	57.45%	56.40%	55.31%	53.21%	70.18%	65.07%	62.47%	60.91%	59.12%	56.74%	77.95%	70.99%	67.49%	65.42%	62.93%	60.26%	NA
18	57.43%	56.39%	55.30%	53.21%	70.14%	65.04%	62.44%	60.91%	59.11%	56.75%	77.91%	70.95%	67.46%	65.42%	62.92%	60.28%	NA
19	57.41%	56.38%	55.29%	53.20%	70.10%	65.03%	62.43%	60.89%	59.10%	56.73%	77.86%	70.95%	67.45%	65.41%	62.91%	60.26%	NA
20	57.40%	56.37%	55.28%	53.19%	70.06%	65.03%	62.42%	60.88%	59.09%	56.72%	77.82%	70.94%	67.44%	65.39%	62.90%	60.25%	NA
21	57.40%	56.36%	55.28%	53.19%	70.05%	65.02%	62.42%	60.87%	59.08%	56.72%	77.81%	70.93%	67.43%	65.39%	62.89%	60.24%	NA
22	57.39%	56.36%	55.27%	53.19%	70.05%	65.01%	62.41%	60.87%	59.08%	56.71%	77.80%	70.93%	67.43%	65.38%	62.88%	60.24%	NA
23	57.39%	56.36%	55.27%	53.19%	70.04%	65.01%	62.41%	60.86%	59.07%	56.71%	77.79%	70.92%	67.42%	65.37%	62.87%	60.24%	NA
24	57.38%	56.35%	55.26%	53.19%	70.03%	65.00%	62.40%	60.86%	59.06%	56.71%	77.79%	70.92%	67.42%	65.37%	62.86%	60.23%	NA
25	57.38%	56.35%	55.26%	53.18%	70.03%	65.00%	62.40%	60.85%	59.05%	56.71%	77.78%	70.91%	67.41%	65.36%	62.85%	60.23%	NA
26	57.36%	56.33%	55.24%	53.16%	69.99%	64.97%	62.37%	60.83%	59.03%	56.68%	77.74%	70.88%	67.38%	65.33%	62.83%	60.20%	NA
27	57.33%	56.30%	55.22%	53.13%	69.95%	64.94%	62.35%	60.81%	59.01%	56.66%	77.70%	70.84%	67.36%	65.31%	62.80%	60.18%	NA
28	57.31%	56.28%	55.20%	53.11%	69.91%	64.90%	62.32%	60.78%	58.99%	56.63%	77.65%	70.81%	67.33%	65.28%	62.78%	60.15%	NA
29	57.29%	56.26%	55.19%	53.08%	69.87%	64.87%	62.30%	60.76%	58.97%	56.61%	77.61%	70.78%	67.30%	65.26%	62.75%	60.13%	NA
30	57.27%	56.24%	55.17%	53.06%	69.84%	64.84%	62.27%	60.74%	58.95%	56.58%	77.57%	70.74%	67.28%	65.23%	62.73%	60.10%	NA
31	57.20%	56.18%	55.12%	53.01%	69.73%	64.76%	62.20%	60.67%	58.89%	56.53%	77.45%	70.65%	67.20%	65.16%	62.67%	60.04%	NA
32	57.14%	56.13%	55.06%	52.97%	69.63%	64.68%	62.13%	60.61%	58.83%	56.48%	77.34%	70.56%	67.12%	65.10%	62.60%	59.99%	NA
33	57.07%	56.07%	55.01%	52.92%	69.52%	64.59%	62.06%	60.55%	58.77%	56.43%	77.22%	70.46%	67.04%	65.03%	62.54%	59.93%	NA
34	57.01%	56.01%	54.96%	52.88%	69.42%	64.51%	61.99%	60.49%	58.71%	56.37%	77.10%	70.37%	66.96%	64.96%	62.47%	59.87%	NA
35	56.95%	55.96%	54.90%	52.83%	69.31%	64.43%	61.92%	60.43%	58.66%	56.32%	76.99%	70.28%	66.89%	64.90%	62.41%	59.81%	NA
36	56.82%	55.85%	54.80%	52.73%	69.10%	64.26%	61.78%	60.30%	58.54%	56.21%	76.75%	70.10%	66.73%	64.76%	62.28%	59.69%	NA
37	56.70%	55.73%	54.69%	52.63%	68.89%	64.10%	61.64%	60.18%	58.42%	56.10%	76.52%	69.92%	66.58%	64.62%	62.16%	59.57%	NA
38	56.57%	55.62%	54.58%	52.53%	68.68%	63.94%	61.50%	60.05%	58.31%	55.99%	76.29%	69.74%	66.43%	64.48%	62.03%	59.45%	NA
39	56.45%	55.51%	54.47%	52.44%	68.47%	63.77%	61.36%	59.93%	58.19%	55.88%	76.06%	69.56%	66.27%	64.35%	61.90%	59.32%	NA
40	56.32%	55.40%	54.37%	52.34%	68.26%	63.61%	61.22%	59.80%	58.07%	55.77%	75.83%	69.38%	66.12%	64.21%	61.78%	59.20%	NA
41	56.07%	55.17%	54.16%	52.14%	67.83%	63.28%	60.94%	59.55%	57.84%	55.55%	75.36%	69.02%	65.81%	63.93%	61.52%	58.96%	NA
42	55.81%	54.93%	53.95%	51.94%	67.41%	62.96%	60.66%	59.29%	57.61%	55.33%	74.89%	68.66%	65.50%	63.65%	61.26%	58.72%	NA
43	55.56%	54.70%	53.74%	51.74%	66.98%	62.63%	60.38%	59.04%	57.37%	55.11%	74.42%	68.30%	65.19%	63.37%	61.00%	58.48%	NA
44	55.31%	54.47%	53.53%	51.55%	66.56%	62.30%	60.10%	58.78%	57.14%	54.89%	73.95%	67.94%	64.88%	63.09%	60.74%	58.24%	NA
45	55.06%	54.24%	53.32%	51.35%	66.14%	61.97%	59.82%	58.53%	56.90%	54.67%	73.48%	67.58%	64.58%	62.82%	60.49%	58.00%	NA
46	54.58%	53.81%	52.93%	50.97%	65.33%	61.36%	59.29%	58.06%	56.47%	54.25%	72.60%	66.90%	64.00%	62.30%	60.01%	57.53%	NA
47	54.11%	53.39%	52.53%	50.59%	64.53%	60.74%	58.77%	57.59%	56.03%	53.83%	71.72%	66.23%	63.43%	61.79%	59.53%	57.07%	NA
48	53.64%	52.96%	52.13%	50.21%	63.73%	60.12%	58.25%	57.12%	55.59%	53.40%	70.85%	65.55%	62.86%	61.27%	59.05%	56.60%	NA
49	53.16%	52.54%	51.73%	49.83%	62.93%	59.51%	57.72%	56.65%	55.15%	52.98%	69.97%	64.88%	62.28%	60.76%	58.57%	56.14%	NA
50	52.69%	52.11%	51.33%	49.45%	62.13%	58.89%	57.20%	56.18%	54.71%	52.56%	69.10%	64.20%	61.71%	60.24%	58.09%	55.67%	NA
51	52.05%	51.58%	50.82%	48.99%	61.10%	58.08%	56.51%	55.57%	54.13%	52.04%	67.98%	63.31%	60.96%	59.57%	57.44%	55.10%	NA
52	51.40%	50.98%	50.27%	48.46%	59.98%	57.22%	55.78%	54.91%	53.53%	51.46%	66.74%	62.37%	60.17%	58.85%	56.78%	54.45%	NA
53	50.72%	50.35%	49.69%	47.92%	58.79%	56.31%	55.02%	54.21%	52.87%	50.85%	65.43%	61.36%	59.31%	58.08%	56.05%	53.78%	NA
54	49.99%	49.69%	49.09%	47.34%	57.53%	55.35%	54.20%	53.48%	52.20%	50.20%	64.05%	60.31%	58.41%	57.26%	55.30%	53.06%	NA
55	49.20%	49.00%	48.44%	46.74%	56.22%	54.34%	53.33%	52.70%	51.47%	49.52%	62.60%	59.19%	57.45%	56.40%	54.50%	52.31%	NA
56	48.39%	48.27%	47.78%	46.11%	54.84%	53.27%	52.41%	51.86%	50.71%	48.80%	61.07%	58.00%	56.43%	55.46%	53.64%	51.50%	NA
57	47.55%	47.50%	47.06%	45.44%	53.31%	52.12%	51.46%	51.01%	49.89%	48.04%	59.36%	56.71%	55.37%	54.51%	52.72%	50.63%	NA
58	46.62%	46.68%	46.30%	44.72%	51.69%	50.89%	50.40%	50.04%	49.02%	47.22%	57.54%	55.34%	54.18%	53.41%	51.73%	49.72%	NA
59	45.65%	45.78%	45.47%	43.93%	49.93%	49.55%	49.27%	49.02%	48.06%	46.32%	55.56%	53.83%	52.89%	52.26%	50.66%	48.71%	NA
60	44.53%	44.79%	44.56%	43.09%	47.98%	48.07%	47.99%	47.87%	47.01%	45.33%	53.37%	52.15%	51.45%	50.94%	49.45%	47.57%	NA

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	8	8	8	8	8
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.95%	46.70%	47.93%	48.59%	48.96%
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.86%	46.63%	47.87%	48.52%	48.90%
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.75%	46.55%	47.79%	48.47%	48.85%
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.66%	46.48%	47.75%	48.41%	48.80%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.58%	46.41%	47.69%	48.36%	48.75%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.50%	46.37%	47.64%	48.33%	48.73%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.45%	46.31%	47.60%	48.30%	48.68%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.41%	46.28%	47.58%	48.26%	48.66%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.38%	46.27%	47.56%	48.25%	48.65%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.37%	46.26%	47.56%	48.24%	48.64%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.35%	46.24%	47.55%	48.23%	48.63%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.35%	46.24%	47.55%	48.23%	48.63%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.35%	46.24%	47.54%	48.23%	48.63%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.35%	46.23%	47.54%	48.23%	48.63%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.34%	46.23%	47.54%	48.23%	48.63%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.34%	46.23%	47.53%	48.23%	48.63%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.31%	46.20%	47.52%	48.21%	48.61%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.28%	46.18%	47.50%	48.19%	48.60%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.25%	46.16%	47.48%	48.17%	48.59%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.22%	46.14%	47.46%	48.15%	48.57%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.20%	46.11%	47.44%	48.13%	48.56%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.11%	46.05%	47.38%	48.08%	48.51%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.03%	45.99%	47.33%	48.04%	48.47%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.94%	45.92%	47.27%	47.99%	48.42%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.86%	45.86%	47.21%	47.94%	48.38%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.77%	45.80%	47.15%	47.89%	48.33%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.61%	45.68%	47.05%	47.80%	48.25%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.44%	45.55%	46.95%	47.71%	48.16%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.28%	45.43%	46.85%	47.63%	48.08%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.11%	45.31%	46.75%	47.54%	47.99%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.95%	45.19%	46.65%	47.45%	47.90%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.62%	44.94%	46.43%	47.26%	47.73%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.29%	44.69%	46.22%	47.07%	47.55%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.96%	44.43%	46.00%	46.87%	47.38%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.62%	44.18%	45.78%	46.68%	47.20%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.29%	43.93%	45.57%	46.49%	47.02%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.67%	43.46%	45.17%	46.13%	46.69%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.04%	42.98%	44.77%	45.78%	46.35%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.41%	42.50%	44.38%	45.42%	46.02%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.78%	42.03%	43.98%	45.06%	45.68%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.15%	41.55%	43.58%	44.70%	45.35%
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.33%	40.94%	43.07%	44.23%	44.94%
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.47%	40.28%	42.52%	43.75%	44.47%
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.56%	39.60%	41.94%	43.23%	44.00%
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.62%	38.89%	41.33%	42.69%	43.49%
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.62%	38.15%	40.69%	42.10%	42.97%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.60%	37.36%	40.05%	41.54%	42.44%
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.53%	36.55%	39.36%	40.92%	41.87%
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.38%	35.70%	38.64%	40.25%	41.24%
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.16%	34.77%	37.87%	39.57%	40.61%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.84%	33.76%	37.01%	38.82%	39.92%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	8	9	9	9	9	9	9	10	10	10	10	10	10	11	11	11	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	76.86%	71.78%	69.17%	67.63%
8	NA	NA	NA	NA	NA	NA	NA	67.54%	64.65%	63.12%	62.19%	61.19%	58.89%	76.79%	71.71%	69.13%	67.59%
9	NA	53.50%	53.94%	54.03%	54.02%	53.99%	52.21%	67.44%	64.58%	63.07%	62.14%	61.12%	58.84%	76.69%	71.63%	69.07%	67.54%
10	47.87%	53.40%	53.87%	53.95%	53.97%	53.94%	52.16%	67.35%	64.51%	63.00%	62.08%	61.08%	58.78%	76.59%	71.56%	69.00%	67.47%
11	47.82%	53.29%	53.77%	53.88%	53.90%	53.89%	52.09%	67.23%	64.41%	62.94%	62.01%	61.01%	58.73%	76.46%	71.45%	68.92%	67.40%
12	47.76%	53.19%	53.69%	53.82%	53.84%	53.82%	52.05%	67.12%	64.34%	62.85%	61.95%	60.94%	58.67%	76.34%	71.37%	68.83%	67.33%
13	47.72%	53.09%	53.62%	53.76%	53.77%	53.77%	51.99%	67.03%	64.25%	62.80%	61.90%	60.89%	58.60%	76.24%	71.29%	68.78%	67.28%
14	47.69%	53.00%	53.55%	53.70%	53.72%	53.73%	51.96%	66.94%	64.18%	62.72%	61.83%	60.84%	58.58%	76.14%	71.21%	68.70%	67.21%
15	47.65%	52.93%	53.49%	53.65%	53.69%	53.68%	51.92%	66.86%	64.13%	62.68%	61.78%	60.79%	58.53%	76.06%	71.15%	68.65%	67.15%
16	47.61%	52.87%	53.44%	53.62%	53.66%	53.66%	51.90%	66.81%	64.08%	62.65%	61.75%	60.77%	58.51%	76.00%	71.10%	68.61%	67.12%
17	47.60%	52.83%	53.42%	53.57%	53.63%	53.63%	51.87%	66.77%	64.04%	62.62%	61.73%	60.74%	58.49%	75.95%	71.06%	68.58%	67.10%
18	47.60%	52.80%	53.39%	53.57%	53.61%	53.61%	51.87%	66.73%	64.03%	62.60%	61.72%	60.72%	58.47%	75.92%	71.04%	68.56%	67.09%
19	47.59%	52.79%	53.38%	53.56%	53.60%	53.60%	51.85%	66.70%	64.02%	62.59%	61.70%	60.71%	58.45%	75.90%	71.03%	68.55%	67.07%
20	47.58%	52.77%	53.37%	53.54%	53.59%	53.60%	51.83%	66.67%	64.01%	62.57%	61.69%	60.70%	58.44%	75.88%	71.02%	68.53%	67.05%
21	47.58%	52.76%	53.36%	53.54%	53.59%	53.59%	51.83%	66.67%	64.01%	62.57%	61.68%	60.70%	58.43%	75.87%	71.02%	68.53%	67.05%
22	47.58%	52.75%	53.35%	53.54%	53.58%	53.59%	51.82%	66.66%	64.00%	62.56%	61.68%	60.70%	58.43%	75.87%	71.01%	68.53%	67.04%
23	47.58%	52.74%	53.34%	53.53%	53.57%	53.59%	51.82%	66.66%	63.99%	62.56%	61.68%	60.69%	58.43%	75.86%	71.01%	68.52%	67.04%
24	47.58%	52.73%	53.33%	53.53%	53.57%	53.58%	51.82%	66.65%	63.99%	62.56%	61.67%	60.69%	58.42%	75.86%	71.00%	68.52%	67.04%
25	47.58%	52.72%	53.32%	53.53%	53.56%	53.58%	51.81%	66.65%	63.98%	62.56%	61.67%	60.69%	58.42%	75.85%	71.00%	68.52%	67.03%
26	47.56%	52.69%	53.30%	53.50%	53.54%	53.56%	51.80%	66.61%	63.96%	62.53%	61.65%	60.66%	58.40%	75.82%	70.97%	68.49%	67.01%
27	47.54%	52.66%	53.28%	53.48%	53.53%	53.54%	51.78%	66.58%	63.93%	62.51%	61.63%	60.64%	58.38%	75.78%	70.94%	68.47%	66.99%
28	47.52%	52.63%	53.26%	53.45%	53.51%	53.53%	51.77%	66.54%	63.91%	62.49%	61.61%	60.62%	58.36%	75.75%	70.92%	68.45%	66.97%
29	47.50%	52.59%	53.24%	53.43%	53.50%	53.51%	51.75%	66.51%	63.88%	62.47%	61.59%	60.60%	58.35%	75.71%	70.89%	68.42%	66.95%
30	47.49%	52.56%	53.22%	53.41%	53.48%	53.49%	51.74%	66.48%	63.85%	62.45%	61.57%	60.58%	58.33%	75.68%	70.86%	68.40%	66.93%
31	47.45%	52.48%	53.15%	53.35%	53.42%	53.44%	51.69%	66.38%	63.78%	62.39%	61.52%	60.53%	58.28%	75.57%	70.78%	68.34%	66.87%
32	47.41%	52.39%	53.08%	53.29%	53.37%	53.39%	51.64%	66.28%	63.71%	62.33%	61.47%	60.48%	58.23%	75.47%	70.70%	68.27%	66.82%
33	47.37%	52.30%	53.01%	53.23%	53.31%	53.34%	51.60%	66.19%	63.63%	62.27%	61.42%	60.43%	58.18%	75.37%	70.63%	68.21%	66.76%
34	47.33%	52.21%	52.94%	53.17%	53.26%	53.29%	51.55%	66.09%	63.56%	62.20%	61.36%	60.38%	58.14%	75.26%	70.55%	68.15%	66.70%
35	47.29%	52.13%	52.87%	53.12%	53.20%	53.23%	51.50%	66.00%	63.48%	62.14%	61.31%	60.32%	58.09%	75.16%	70.47%	68.08%	66.65%
36	47.20%	51.94%	52.73%	53.00%	53.10%	53.14%	51.41%	65.81%	63.34%	62.02%	61.20%	60.22%	57.99%	74.96%	70.32%	67.95%	66.53%
37	47.12%	51.76%	52.59%	52.88%	52.99%	53.04%	51.32%	65.62%	63.20%	61.89%	61.08%	60.12%	57.90%	74.76%	70.17%	67.81%	66.41%
38	47.03%	51.58%	52.46%	52.77%	52.89%	52.94%	51.23%	65.43%	63.06%	61.77%	60.97%	60.02%	57.81%	74.55%	70.01%	67.68%	66.29%
39	46.95%	51.39%	52.32%	52.65%	52.79%	52.85%	51.14%	65.25%	62.91%	61.64%	60.86%	59.92%	57.71%	74.35%	69.86%	67.55%	66.17%
40	46.87%	51.21%	52.18%	52.54%	52.68%	52.75%	51.05%	65.06%	62.77%	61.52%	60.74%	59.82%	57.62%	74.15%	69.71%	67.42%	66.05%
41	46.70%	50.84%	51.91%	52.30%	52.47%	52.56%	50.86%	64.68%	62.48%	61.27%	60.52%	59.62%	57.42%	73.74%	69.39%	67.15%	65.81%
42	46.53%	50.47%	51.63%	52.05%	52.27%	52.36%	50.68%	64.30%	62.19%	61.02%	60.29%	59.41%	57.22%	73.33%	69.08%	66.88%	65.57%
43	46.36%	50.11%	51.35%	51.81%	52.06%	52.17%	50.50%	63.92%	61.90%	60.78%	60.07%	59.20%	57.02%	72.92%	68.77%	66.62%	65.32%
44	46.19%	49.74%	51.08%	51.57%	51.85%	51.98%	50.32%	63.54%	61.61%	60.53%	59.85%	59.00%	56.83%	72.52%	68.46%	66.35%	65.08%
45	46.03%	49.37%	50.80%	51.33%	51.64%	51.78%	50.13%	63.16%	61.32%	60.28%	59.62%	58.79%	56.63%	72.11%	68.14%	66.09%	64.84%
46	45.72%	48.67%	50.27%	50.89%	51.24%	51.42%	49.78%	62.44%	60.76%	59.81%	59.20%	58.39%	56.26%	71.32%	67.54%	65.58%	64.38%
47	45.41%	47.98%	49.73%	50.45%	50.84%	51.05%	49.43%	61.72%	60.21%	59.34%	58.78%	58.00%	55.89%	70.53%	66.94%	65.07%	63.92%
48	45.11%	47.28%	49.19%	50.01%	50.43%	50.68%	49.08%	60.99%	59.65%	58.87%	58.35%	57.61%	55.51%	69.75%	66.33%	64.55%	63.46%
49	44.80%	46.58%	48.66%	49.57%	50.03%	50.31%	48.73%	60.27%	59.09%	58.40%	57.93%	57.21%	55.14%	68.96%	65.73%	64.04%	63.00%
50	44.49%	45.88%	48.12%	49.14%	49.63%	49.94%	48.38%	59.55%	58.54%	57.93%	57.51%	56.82%	54.77%	68.18%	65.12%	63.53%	62.54%
51	44.07%	44.98%	47.45%	48.54%	49.12%	49.46%	47.94%	58.60%	57.83%	57.29%	56.96%	56.32%	54.31%	67.15%	64.34%	62.84%	61.93%
52	43.64%	44.02%	46.71%	47.92%	48.57%	48.96%	47.47%	57.60%	57.04%	56.64%	56.37%	55.77%	53.80%	66.04%	63.49%	62.12%	61.28%
53	43.18%	43.00%	45.94%	47.28%	47.99%	48.42%	46.96%	56.52%	56.22%	55.95%	55.74%	55.17%	53.24%	64.87%	62.58%	61.36%	60.59%
54	42.72%	41.92%	45.14%	46.60%	47.39%	47.85%	46.41%	55.40%	55.36%	55.22%	55.09%	54.58%	52.69%	63.64%	61.64%	60.55%	59.87%
55	42.23%	40.82%	44.30%	45.89%	46.75%	47.27%	45.88%	54.23%	54.46%	54.44%	54.39%	53.94%	52.07%	62.35%	60.64%	59.69%	59.10%
56	41.72%	39.66%	43.42%	45.16%	46.09%	46.64%	45.30%	52.99%	53.51%	53.65%	53.69%	53.29%	51.45%	60.95%	59.59%	58.80%	58.32%
57	41.17%	38.44%	42.51%	44.38%	45.39%	46.01%	44.69%	51.68%	52.53%	52.81%	52.93%	52.58%	50.79%	59.49%	58.48%	57.87%	57.46%
58	40.61%	37.15%	41.52%	43.54%	44.66%	45.33%	44.04%	50.28%	51.44%	51.91%	52.11%	51.84%	50.11%	57.93%	57.28%	56.85%	56.55%
59	40.00%	35.76%	40.47%	42.65%	43.86%	44.59%	43.36%	48.77%	50.29%	50.94%	51.24%	51.04%	49.33%	56.22%	55.98%	55.74%	55.55%
60	39.35%	34.24%	39.32%	41.69%	43.00%	43.78%	42.58%	47.10%	49.02%	49.87%	50.29%	50.13%	48.49%	54.33%	54.52%	54.52%	54.46%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	95.48%	85.98%	81.25%	78.50%	74.83%	71.58%	NA	NA	NA
6	NA	NA	86.09%	78.80%	75.19%	73.02%	70.23%	67.34%	95.44%	85.94%	81.25%	78.47%	74.81%	71.56%	NA	NA	NA
7	65.75%	63.11%	86.12%	78.85%	75.18%	73.03%	70.27%	67.30%	95.39%	85.91%	81.19%	78.44%	74.78%	71.50%	NA	NA	NA
8	65.69%	63.09%	86.04%	78.77%	75.14%	72.99%	70.20%	67.29%	95.29%	85.83%	81.15%	78.39%	74.71%	71.49%	NA	NA	NA
9	65.63%	63.03%	85.93%	78.69%	75.07%	72.93%	70.14%	67.22%	95.17%	85.74%	81.07%	78.33%	74.66%	71.41%	NA	NA	NA
10	65.59%	62.97%	85.82%	78.61%	74.99%	72.87%	70.10%	67.15%	95.06%	85.66%	80.99%	78.26%	74.61%	71.34%	NA	NA	NA
11	65.52%	62.91%	85.69%	78.50%	74.90%	72.79%	70.02%	67.10%	94.92%	85.54%	80.89%	78.18%	74.52%	71.28%	NA	NA	NA
12	65.45%	62.85%	85.56%	78.41%	74.82%	72.71%	69.95%	67.03%	94.78%	85.44%	80.81%	78.10%	74.45%	71.21%	NA	NA	NA
13	65.39%	62.79%	85.45%	78.32%	74.76%	72.65%	69.89%	66.97%	94.66%	85.36%	80.73%	78.03%	74.38%	71.16%	NA	NA	NA
14	65.33%	62.76%	85.35%	78.24%	74.68%	72.59%	69.82%	66.93%	94.55%	85.27%	80.66%	77.97%	74.31%	71.10%	NA	NA	NA
15	65.28%	62.69%	85.26%	78.17%	74.62%	72.51%	69.77%	66.86%	94.46%	85.19%	80.60%	77.87%	74.26%	71.03%	NA	NA	NA
16	65.26%	62.67%	85.19%	78.12%	74.58%	72.50%	69.74%	66.83%	94.38%	85.14%	80.55%	77.87%	74.23%	70.99%	NA	NA	NA
17	65.23%	62.65%	85.14%	78.08%	74.54%	72.47%	69.72%	66.81%	94.33%	85.10%	80.50%	77.84%	74.21%	70.97%	NA	NA	NA
18	65.21%	62.63%	85.11%	78.06%	74.53%	72.45%	69.69%	66.78%	94.30%	85.07%	80.49%	77.82%	74.18%	70.94%	NA	NA	NA
19	65.20%	62.62%	85.10%	78.04%	74.51%	72.44%	69.68%	66.78%	94.29%	85.06%	80.47%	77.81%	74.17%	70.94%	NA	NA	NA
20	65.19%	62.60%	85.08%	78.03%	74.50%	72.42%	69.67%	66.77%	94.29%	85.04%	80.46%	77.79%	74.16%	70.94%	NA	NA	NA
21	65.18%	62.60%	85.08%	78.03%	74.49%	72.42%	69.67%	66.77%	94.28%	85.04%	80.46%	77.78%	74.15%	70.94%	NA	NA	NA
22	65.18%	62.60%	85.07%	78.03%	74.49%	72.41%	69.67%	66.77%	94.28%	85.04%	80.45%	77.78%	74.15%	70.94%	NA	NA	NA
23	65.18%	62.60%	85.07%	78.02%	74.49%	72.40%	69.66%	66.77%	94.27%	85.04%	80.45%	77.77%	74.15%	70.94%	NA	NA	NA
24	65.17%	62.59%	85.06%	78.02%	74.48%	72.40%	69.66%	66.77%	94.27%	85.03%	80.45%	77.76%	74.14%	70.94%	NA	NA	NA
25	65.17%	62.59%	85.06%	78.01%	74.48%	72.39%	69.66%	66.76%	94.26%	85.03%	80.44%	77.76%	74.14%	70.94%	NA	NA	NA
26	65.15%	62.57%	85.02%	77.98%	74.46%	72.37%	69.63%	66.74%	94.22%	85.00%	80.42%	77.73%	74.12%	70.92%	NA	NA	NA
27	65.13%	62.55%	84.98%	77.96%	74.43%	72.35%	69.61%	66.72%	94.19%	84.97%	80.39%	77.71%	74.10%	70.89%	NA	NA	NA
28	65.11%	62.53%	84.95%	77.93%	74.40%	72.33%	69.59%	66.70%	94.15%	84.94%	80.36%	77.69%	74.08%	70.87%	NA	NA	NA
29	65.09%	62.51%	84.91%	77.90%	74.38%	72.31%	69.57%	66.68%	94.11%	84.90%	80.33%	77.67%	74.06%	70.85%	NA	NA	NA
30	65.07%	62.49%	84.88%	77.87%	74.35%	72.29%	69.55%	66.66%	94.08%	84.87%	80.31%	77.64%	74.04%	70.83%	NA	NA	NA
31	65.01%	62.44%	84.76%	77.79%	74.29%	72.22%	69.49%	66.60%	93.96%	84.79%	80.24%	77.58%	73.97%	70.77%	NA	NA	NA
32	64.95%	62.39%	84.65%	77.70%	74.22%	72.16%	69.43%	66.55%	93.84%	84.70%	80.17%	77.51%	73.90%	70.70%	NA	NA	NA
33	64.89%	62.34%	84.54%	77.62%	74.15%	72.10%	69.36%	66.49%	93.72%	84.62%	80.10%	77.45%	73.83%	70.64%	NA	NA	NA
34	64.84%	62.28%	84.43%	77.54%	74.09%	72.04%	69.30%	66.43%	93.60%	84.53%	80.03%	77.38%	73.76%	70.58%	NA	NA	NA
35	64.78%	62.23%	84.32%	77.46%	74.02%	71.98%	69.24%	66.38%	93.48%	84.45%	79.96%	77.32%	73.69%	70.52%	NA	NA	NA
36	64.67%	62.13%	84.10%	77.29%	73.88%	71.86%	69.13%	66.27%	93.25%	84.27%	79.81%	77.19%	73.58%	70.40%	NA	NA	NA
37	64.57%	62.03%	83.89%	77.13%	73.74%	71.73%	69.02%	66.16%	93.02%	84.10%	79.66%	77.06%	73.46%	70.29%	NA	NA	NA
38	64.47%	61.93%	83.67%	76.97%	73.59%	71.61%	68.91%	66.05%	92.80%	83.92%	79.51%	76.93%	73.35%	70.18%	NA	NA	NA
39	64.36%	61.83%	83.46%	76.80%	73.45%	71.48%	68.80%	65.95%	92.57%	83.75%	79.36%	76.80%	73.24%	70.07%	NA	NA	NA
40	64.26%	61.73%	83.25%	76.64%	73.31%	71.36%	68.69%	65.84%	92.34%	83.58%	79.21%	76.67%	73.12%	69.95%	NA	NA	NA
41	64.03%	61.52%	82.81%	76.31%	73.03%	71.10%	68.45%	65.62%	91.87%	83.22%	78.91%	76.39%	72.87%	69.72%	NA	NA	NA
42	63.81%	61.31%	82.37%	75.97%	72.74%	70.84%	68.21%	65.39%	91.40%	82.86%	78.60%	76.11%	72.61%	69.48%	NA	NA	NA
43	63.59%	61.10%	81.93%	75.64%	72.46%	70.58%	67.97%	65.17%	90.93%	82.51%	78.30%	75.83%	72.36%	69.24%	NA	NA	NA
44	63.36%	60.89%	81.49%	75.30%	72.18%	70.31%	67.73%	64.94%	90.46%	82.15%	78.00%	75.55%	72.10%	69.00%	NA	NA	NA
45	63.14%	60.68%	81.05%	74.97%	71.89%	70.05%	67.49%	64.72%	89.99%	81.80%	77.70%	75.27%	71.85%	68.77%	NA	NA	NA
46	62.71%	60.27%	80.20%	74.32%	71.34%	69.56%	67.03%	64.27%	89.08%	81.09%	77.10%	74.73%	71.34%	68.28%	NA	NA	NA
47	62.28%	59.86%	79.35%	73.66%	70.79%	69.06%	66.56%	63.83%	88.17%	80.39%	76.51%	74.20%	70.84%	67.80%	NA	NA	NA
48	61.85%	59.45%	78.50%	73.01%	70.23%	68.56%	66.09%	63.38%	87.26%	79.69%	75.91%	73.66%	70.34%	67.31%	NA	NA	NA
49	61.42%	59.04%	77.65%	72.36%	69.68%	68.06%	65.63%	62.93%	86.35%	78.99%	75.32%	73.13%	69.83%	66.82%	NA	NA	NA
50	60.99%	58.63%	76.81%	71.71%	69.13%	67.56%	65.16%	62.48%	85.44%	78.29%	74.73%	72.59%	69.33%	66.34%	NA	NA	NA
51	60.44%	58.13%	75.69%	70.86%	68.39%	66.90%	64.56%	61.95%	84.23%	77.38%	73.93%	71.87%	68.67%	65.77%	NA	NA	NA
52	59.83%	57.57%	74.49%	69.93%	67.61%	66.20%	63.90%	61.33%	82.93%	76.38%	73.09%	71.11%	67.97%	65.10%	NA	NA	NA
53	59.18%	56.95%	73.22%	68.95%	66.76%	65.44%	63.19%	60.67%	81.57%	75.31%	72.16%	70.30%	67.21%	64.39%	NA	NA	NA
54	58.52%	56.34%	71.88%	67.92%	65.87%	64.65%	62.47%	59.99%	80.12%	74.20%	71.20%	69.44%	66.41%	63.64%	NA	NA	NA
55	57.82%	55.64%	70.48%	66.82%	64.94%	63.81%	61.69%	59.22%	78.60%	73.00%	70.20%	68.53%	65.57%	62.80%	NA	NA	NA
56	57.08%	54.95%	68.92%	65.67%	63.96%	62.94%	60.88%	58.45%	76.89%	71.75%	69.11%	67.57%	64.67%	61.96%	NA	NA	NA
57	56.29%	54.21%	67.31%	64.44%	62.93%	61.99%	60.01%	57.63%	75.13%	70.40%	67.98%	66.53%	63.72%	61.05%	NA	NA	NA
58	55.44%	53.43%	65.58%	63.11%	61.79%	60.99%	59.04%	56.75%	73.23%	68.94%	66.73%	65.42%	62.63%	60.06%	NA	NA	NA
59	54.54%	52.55%	63.68%	61.68%	60.55%	59.87%	58.03%	55.77%	71.13%	67.37%	65.36%	64.19%	61.53%	58.98%	NA	NA	NA
60	53.50%	51.59%	61.56%	60.02%	59.18%	58.64%	56.88%	54.68%	68.79%	65.52%	63.84%	62.81%	60.25%	57.78%	NA	NA	NA

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	17	17	17	17	9	9	9	9	9	9	10	10	10	10	10	10	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	75.20%
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	59.13%	61.16%	62.00%	62.39%	62.13%	60.09%	75.11%
9	NA	NA	NA	NA	48.07%	52.72%	54.87%	56.02%	56.72%	55.07%	59.05%	61.09%	61.92%	62.34%	62.07%	60.05%	75.01%
10	NA	NA	NA	NA	47.97%	52.65%	54.79%	55.97%	56.65%	55.04%	58.93%	61.00%	61.85%	62.27%	62.00%	60.00%	74.90%
11	NA	NA	NA	NA	47.84%	52.58%	54.73%	55.89%	56.61%	54.98%	58.81%	60.91%	61.77%	62.19%	61.95%	59.92%	74.78%
12	NA	NA	NA	NA	47.74%	52.48%	54.65%	55.82%	56.54%	54.93%	58.68%	60.81%	61.69%	62.12%	61.90%	59.87%	74.66%
13	NA	NA	NA	NA	47.63%	52.40%	54.58%	55.77%	56.49%	54.87%	58.58%	60.74%	61.63%	62.06%	61.83%	59.81%	74.53%
14	NA	NA	NA	NA	47.53%	52.33%	54.51%	55.72%	56.44%	54.82%	58.48%	60.65%	61.57%	62.01%	61.78%	59.77%	74.43%
15	NA	NA	NA	NA	47.47%	52.26%	54.47%	55.69%	56.39%	54.78%	58.40%	60.60%	61.50%	61.96%	61.72%	59.72%	74.36%
16	NA	NA	NA	NA	47.40%	52.23%	54.44%	55.64%	56.37%	54.76%	58.33%	60.55%	61.47%	61.91%	61.69%	59.70%	74.28%
17	NA	NA	NA	NA	47.34%	52.19%	54.42%	55.61%	56.33%	54.72%	58.29%	60.51%	61.43%	61.87%	61.69%	59.66%	74.24%
18	NA	NA	NA	NA	47.33%	52.16%	54.39%	55.59%	56.32%	54.72%	58.25%	60.49%	61.41%	61.88%	61.67%	59.64%	74.20%
19	NA	NA	NA	NA	47.31%	52.16%	54.38%	55.59%	56.32%	54.71%	58.25%	60.49%	61.40%	61.88%	61.65%	59.64%	74.18%
20	NA	NA	NA	NA	47.29%	52.16%	54.37%	55.59%	56.32%	54.70%	58.24%	60.48%	61.38%	61.88%	61.64%	59.64%	74.17%
21	NA	NA	NA	NA	47.29%	52.15%	54.37%	55.59%	56.31%	54.70%	58.23%	60.48%	61.38%	61.87%	61.63%	59.64%	74.16%
22	NA	NA	NA	NA	47.28%	52.14%	54.37%	55.58%	56.31%	54.70%	58.23%	60.47%	61.38%	61.87%	61.63%	59.64%	74.16%
23	NA	NA	NA	NA	47.27%	52.14%	54.36%	55.58%	56.30%	54.70%	58.22%	60.47%	61.38%	61.87%	61.62%	59.63%	74.15%
24	NA	NA	NA	NA	47.27%	52.13%	54.36%	55.58%	56.30%	54.70%	58.22%	60.47%	61.38%	61.86%	61.62%	59.63%	74.15%
25	NA	NA	NA	NA	47.26%	52.13%	54.36%	55.57%	56.30%	54.70%	58.21%	60.47%	61.38%	61.86%	61.62%	59.63%	74.14%
26	NA	NA	NA	NA	47.23%	52.11%	54.33%	55.55%	56.28%	54.69%	58.18%	60.44%	61.36%	61.83%	61.60%	59.61%	74.11%
27	NA	NA	NA	NA	47.20%	52.09%	54.31%	55.53%	56.27%	54.67%	58.14%	60.41%	61.33%	61.81%	61.58%	59.59%	74.07%
28	NA	NA	NA	NA	47.17%	52.07%	54.28%	55.51%	56.26%	54.65%	58.11%	60.39%	61.31%	61.78%	61.57%	59.57%	74.04%
29	NA	NA	NA	NA	47.13%	52.05%	54.26%	55.49%	56.24%	54.63%	58.07%	60.36%	61.28%	61.75%	61.55%	59.55%	74.00%
30	NA	NA	NA	NA	47.10%	52.03%	54.23%	55.47%	56.23%	54.61%	58.04%	60.33%	61.26%	61.73%	61.53%	59.53%	73.97%
31	NA	NA	NA	NA	47.00%	51.94%	54.18%	55.42%	56.17%	54.56%	57.93%	60.25%	61.19%	61.67%	61.47%	59.48%	73.87%
32	NA	NA	NA	NA	46.91%	51.86%	54.12%	55.36%	56.12%	54.52%	57.83%	60.17%	61.13%	61.61%	61.42%	59.43%	73.77%
33	NA	NA	NA	NA	46.81%	51.78%	54.06%	55.30%	56.06%	54.47%	57.72%	60.08%	61.07%	61.55%	61.36%	59.38%	73.67%
34	NA	NA	NA	NA	46.71%	51.70%	54.00%	55.25%	56.00%	54.42%	57.62%	60.00%	61.01%	61.49%	61.31%	59.33%	73.57%
35	NA	NA	NA	NA	46.62%	51.62%	53.94%	55.19%	55.95%	54.37%	57.51%	59.91%	60.95%	61.43%	61.25%	59.27%	73.47%
36	NA	NA	NA	NA	46.43%	51.48%	53.82%	55.08%	55.85%	54.28%	57.32%	59.76%	60.81%	61.31%	61.14%	59.17%	73.27%
37	NA	NA	NA	NA	46.24%	51.34%	53.70%	54.97%	55.75%	54.18%	57.12%	59.61%	60.67%	61.19%	61.03%	59.07%	73.07%
38	NA	NA	NA	NA	46.05%	51.19%	53.58%	54.86%	55.65%	54.08%	56.93%	59.45%	60.54%	61.06%	60.92%	58.96%	72.88%
39	NA	NA	NA	NA	45.86%	51.05%	53.46%	54.74%	55.56%	53.99%	56.73%	59.30%	60.40%	60.94%	60.82%	58.86%	72.68%
40	NA	NA	NA	NA	45.67%	50.91%	53.34%	54.63%	55.46%	53.89%	56.54%	59.15%	60.26%	60.82%	60.71%	58.76%	72.48%
41	NA	NA	NA	NA	45.28%	50.62%	53.08%	54.41%	55.25%	53.70%	56.11%	58.83%	60.00%	60.59%	60.49%	58.55%	72.07%
42	NA	NA	NA	NA	44.90%	50.32%	52.83%	54.20%	55.05%	53.51%	55.69%	58.52%	59.73%	60.36%	60.27%	58.34%	71.67%
43	NA	NA	NA	NA	44.51%	50.03%	52.58%	53.98%	54.85%	53.31%	55.27%	58.21%	59.46%	60.13%	60.05%	58.13%	71.26%
44	NA	NA	NA	NA	44.13%	49.74%	52.33%	53.76%	54.65%	53.12%	54.84%	57.89%	59.20%	59.90%	59.83%	57.93%	70.85%
45	NA	NA	NA	NA	43.74%	49.45%	52.08%	53.54%	54.44%	52.93%	54.42%	57.58%	58.93%	59.66%	59.61%	57.72%	70.44%
46	NA	NA	NA	NA	43.01%	48.90%	51.62%	53.13%	54.05%	52.57%	53.65%	56.98%	58.43%	59.21%	59.19%	57.33%	69.66%
47	NA	NA	NA	NA	42.28%	48.35%	51.16%	52.72%	53.67%	52.21%	52.87%	56.38%	57.93%	58.75%	58.77%	56.94%	68.87%
48	NA	NA	NA	NA	41.54%	47.80%	50.69%	52.31%	53.28%	51.85%	52.10%	55.78%	57.42%	58.30%	58.35%	56.54%	68.09%
49	NA	NA	NA	NA	40.81%	47.25%	50.23%	51.89%	52.89%	51.49%	51.33%	55.18%	56.92%	57.84%	57.93%	56.15%	67.30%
50	NA	NA	NA	NA	40.08%	46.70%	49.77%	51.48%	52.50%	51.13%	50.56%	54.58%	56.42%	57.39%	57.51%	55.76%	66.51%
51	NA	NA	NA	NA	39.15%	45.98%	49.18%	50.94%	52.01%	50.65%	49.53%	53.81%	55.75%	56.81%	57.00%	55.26%	65.46%
52	NA	NA	NA	NA	38.15%	45.24%	48.55%	50.36%	51.49%	50.15%	48.44%	52.98%	55.06%	56.20%	56.40%	54.72%	64.35%
53	NA	NA	NA	NA	37.08%	44.43%	47.85%	49.76%	50.93%	49.62%	47.29%	52.10%	54.31%	55.52%	55.79%	54.13%	63.19%
54	NA	NA	NA	NA	35.98%	43.59%	47.15%	49.14%	50.35%	49.08%	46.08%	51.20%	53.55%	54.85%	55.14%	53.54%	61.97%
55	NA	NA	NA	NA	34.82%	42.72%	46.42%	48.46%	49.74%	48.49%	44.81%	50.24%	52.75%	54.12%	54.48%	52.91%	60.68%
56	NA	NA	NA	NA	33.62%	41.82%	45.66%	47.78%	49.11%	47.92%	43.48%	49.24%	51.89%	53.36%	53.78%	52.24%	59.33%
57	NA	NA	NA	NA	32.36%	40.86%	44.86%	47.07%	48.42%	47.29%	42.08%	48.17%	51.00%	52.57%	53.06%	51.54%	57.83%
58	NA	NA	NA	NA	31.01%	39.85%	44.00%	46.30%	47.71%	46.60%	40.59%	47.04%	50.05%	51.71%	52.26%	50.80%	56.28%
59	NA	NA	NA	NA	29.57%	38.74%	43.07%	45.47%	46.95%	45.88%	38.96%	45.82%	49.03%	50.79%	51.42%	50.01%	54.59%
60	NA	NA	NA	NA	27.99%	37.56%	42.07%	44.57%	46.13%	45.10%	37.19%	44.49%	47.90%	49.76%	50.47%	49.14%	52.73%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	96.94%	90.04%	86.53%	84.47%	80.76%	77.45%
6	NA	NA	NA	NA	NA	86.10%	81.75%	79.51%	78.10%	75.56%	72.58%	96.96%	90.05%	86.56%	84.45%	80.81%	77.45%
7	73.41%	72.43%	71.74%	70.26%	67.69%	86.05%	81.71%	79.47%	78.09%	75.51%	72.56%	96.91%	90.01%	86.52%	84.44%	80.76%	77.43%
8	73.34%	72.39%	71.69%	70.23%	67.65%	85.96%	81.64%	79.42%	78.03%	75.47%	72.52%	96.81%	89.94%	86.46%	84.38%	80.72%	77.39%
9	73.27%	72.28%	71.63%	70.18%	67.62%	85.85%	81.56%	79.32%	77.96%	75.41%	72.47%	96.70%	89.85%	86.37%	84.30%	80.65%	77.32%
10	73.18%	72.25%	71.56%	70.11%	67.54%	85.73%	81.47%	79.27%	77.89%	75.34%	72.40%	96.57%	89.75%	86.30%	84.22%	80.58%	77.25%
11	73.09%	72.14%	71.51%	70.05%	67.49%	85.60%	81.37%	79.17%	77.83%	75.29%	72.34%	96.43%	89.64%	86.20%	84.15%	80.52%	77.18%
12	72.99%	72.04%	71.43%	69.98%	67.43%	85.47%	81.27%	79.08%	77.75%	75.21%	72.27%	96.29%	89.54%	86.11%	84.07%	80.44%	77.11%
13	72.92%	72.01%	71.36%	69.91%	67.38%	85.34%	81.18%	79.02%	77.68%	75.13%	72.21%	96.15%	89.44%	86.04%	83.99%	80.35%	77.05%
14	72.83%	71.90%	71.30%	69.86%	67.30%	85.23%	81.09%	78.93%	77.61%	75.08%	72.14%	96.03%	89.35%	85.95%	83.91%	80.30%	76.98%
15	72.76%	71.89%	71.25%	69.83%	67.28%	85.15%	81.02%	78.89%	77.56%	75.03%	72.11%	95.95%	89.28%	85.89%	83.86%	80.24%	76.94%
16	72.72%	71.81%	71.21%	69.79%	67.23%	85.07%	80.97%	78.82%	77.52%	75.00%	72.06%	95.87%	89.22%	85.83%	83.82%	80.21%	76.90%
17	72.67%	71.78%	71.18%	69.76%	67.21%	85.02%	80.92%	78.79%	77.48%	74.96%	72.05%	95.81%	89.18%	85.80%	83.79%	80.17%	76.88%
18	72.66%	71.77%	71.16%	69.74%	67.19%	84.98%	80.91%	78.77%	77.47%	74.95%	72.03%	95.77%	89.15%	85.78%	83.77%	80.16%	76.86%
19	72.65%	71.75%	71.16%	69.73%	67.18%	84.97%	80.89%	78.76%	77.46%	74.94%	72.02%	95.76%	89.13%	85.77%	83.76%	80.15%	76.85%
20	72.65%	71.73%	71.15%	69.72%	67.17%	84.96%	80.88%	78.75%	77.45%	74.94%	72.01%	95.75%	89.11%	85.76%	83.74%	80.15%	76.84%
21	72.64%	71.73%	71.14%	69.72%	67.17%	84.96%	80.87%	78.74%	77.44%	74.93%	72.01%	95.75%	89.11%	85.76%	83.74%	80.14%	76.84%
22	72.64%	71.73%	71.14%	69.71%	67.17%	84.95%	80.87%	78.74%	77.44%	74.93%	72.01%	95.75%	89.11%	85.76%	83.75%	80.14%	76.84%
23	72.64%	71.72%	71.14%	69.71%	67.17%	84.95%	80.87%	78.74%	77.44%	74.92%	72.01%	95.75%	89.10%	85.76%	83.75%	80.13%	76.84%
24	72.63%	71.72%	71.13%	69.71%	67.17%	84.95%	80.87%	78.74%	77.44%	74.92%	72.01%	95.75%	89.10%	85.76%	83.75%	80.13%	76.84%
25	72.63%	71.72%	71.13%	69.70%	67.17%	84.95%	80.87%	78.74%	77.44%	74.91%	72.01%	95.75%	89.10%	85.76%	83.75%	80.12%	76.84%
26	72.60%	71.70%	71.11%	69.69%	67.16%	84.91%	80.84%	78.72%	77.42%	74.89%	71.99%	95.72%	89.08%	85.74%	83.73%	80.10%	76.83%
27	72.57%	71.69%	71.09%	69.67%	67.14%	84.88%	80.81%	78.70%	77.40%	74.88%	71.98%	95.68%	89.05%	85.72%	83.71%	80.09%	76.82%
28	72.54%	71.67%	71.07%	69.65%	67.12%	84.84%	80.79%	78.69%	77.38%	74.86%	71.96%	95.65%	89.03%	85.70%	83.70%	80.07%	76.80%
29	72.51%	71.66%	71.05%	69.63%	67.10%	84.81%	80.76%	78.67%	77.37%	74.84%	71.94%	95.62%	89.00%	85.68%	83.68%	80.05%	76.79%
30	72.49%	71.64%	71.03%	69.62%	67.08%	84.78%	80.73%	78.65%	77.35%	74.82%	71.93%	95.58%	88.98%	85.66%	83.66%	80.03%	76.78%
31	72.41%	71.57%	70.98%	69.56%	67.03%	84.68%	80.66%	78.58%	77.29%	74.77%	71.87%	95.48%	88.90%	85.60%	83.60%	79.99%	76.72%
32	72.33%	71.50%	70.92%	69.50%	66.97%	84.58%	80.58%	78.51%	77.23%	74.72%	71.82%	95.38%	88.83%	85.53%	83.54%	79.94%	76.66%
33	72.26%	71.43%	70.86%	69.45%	66.91%	84.48%	80.50%	78.44%	77.17%	74.67%	71.76%	95.28%	88.75%	85.46%	83.49%	79.89%	76.61%
34	72.18%	71.36%	70.81%	69.39%	66.86%	84.38%	80.43%	78.38%	77.12%	74.62%	71.71%	95.18%	88.68%	85.39%	83.43%	79.85%	76.55%
35	72.11%	71.28%	70.75%	69.34%	66.80%	84.28%	80.35%	78.31%	77.06%	74.57%	71.65%	95.09%	88.60%	85.33%	83.37%	79.80%	76.50%
36	71.96%	71.16%	70.63%	69.23%	66.70%	84.08%	80.20%	78.18%	76.94%	74.46%	71.55%	94.88%	88.45%	85.20%	83.25%	79.69%	76.40%
37	71.81%	71.03%	70.51%	69.13%	66.60%	83.88%	80.05%	78.05%	76.83%	74.35%	71.45%	94.68%	88.30%	85.07%	83.14%	79.58%	76.30%
38	71.66%	70.90%	70.40%	69.02%	66.50%	83.68%	79.90%	77.92%	76.71%	74.25%	71.35%	94.48%	88.15%	84.95%	83.03%	79.47%	76.20%
39	71.51%	70.78%	70.28%	68.92%	66.40%	83.48%	79.75%	77.80%	76.59%	74.14%	71.25%	94.28%	88.00%	84.82%	82.91%	79.36%	76.10%
40	71.35%	70.65%	70.16%	68.81%	66.30%	83.28%	79.61%	77.67%	76.48%	74.03%	71.15%	94.08%	87.86%	84.69%	82.80%	79.25%	76.00%
41	71.04%	70.39%	69.92%	68.59%	66.10%	82.86%	79.29%	77.40%	76.23%	73.80%	70.94%	93.66%	87.53%	84.42%	82.55%	79.02%	75.78%
42	70.73%	70.12%	69.68%	68.36%	65.89%	82.45%	78.97%	77.13%	75.99%	73.57%	70.73%	93.23%	87.20%	84.14%	82.30%	78.78%	75.57%
43	70.42%	69.86%	69.45%	68.14%	65.68%	82.03%	78.65%	76.86%	75.75%	73.34%	70.52%	92.80%	86.88%	83.86%	82.05%	78.54%	75.35%
44	70.11%	69.60%	69.21%	67.91%	65.48%	81.61%	78.33%	76.59%	75.51%	73.11%	70.31%	92.38%	86.55%	83.59%	81.80%	78.31%	75.14%
45	69.80%	69.33%	68.97%	67.69%	65.27%	81.20%	78.01%	76.32%	75.26%	72.88%	70.10%	91.95%	86.23%	83.31%	81.55%	78.07%	74.93%
46	69.21%	68.82%	68.51%	67.26%	64.86%	80.37%	77.39%	75.78%	74.77%	72.43%	69.67%	91.08%	85.56%	82.74%	81.04%	77.60%	74.47%
47	68.61%	68.30%	68.05%	66.83%	64.46%	79.53%	76.76%	75.23%	74.29%	71.97%	69.24%	90.20%	84.90%	82.17%	80.52%	77.12%	74.01%
48	68.02%	67.79%	67.59%	66.40%	64.06%	78.70%	76.13%	74.69%	73.80%	71.52%	68.81%	89.32%	84.24%	81.60%	80.01%	76.64%	73.55%
49	67.43%	67.27%	67.14%	65.97%	63.65%	77.87%	75.50%	74.15%	73.31%	71.07%	68.37%	88.44%	83.58%	81.02%	79.49%	76.16%	73.09%
50	66.83%	66.76%	66.68%	65.54%	63.25%	77.04%	74.87%	73.60%	72.83%	70.61%	67.94%	87.57%	82.92%	80.45%	78.97%	75.69%	72.64%
51	65.99%	66.08%	66.07%	64.98%	62.72%	75.92%	73.99%	72.88%	72.18%	70.01%	67.38%	86.39%	82.00%	79.68%	78.29%	75.05%	72.04%
52	65.13%	65.35%	65.41%	64.37%	62.14%	74.75%	73.08%	72.10%	71.48%	69.35%	66.77%	85.14%	81.04%	78.85%	77.55%	74.34%	71.40%
53	64.24%	64.59%	64.71%	63.74%	61.55%	73.50%	72.11%	71.28%	70.74%	68.68%	66.13%	83.80%	79.98%	77.98%	76.76%	73.63%	70.71%
54	63.29%	63.78%	63.97%	63.07%	60.92%	72.18%	71.10%	70.42%	69.95%	67.96%	65.45%	82.40%	78.90%	77.06%	75.93%	72.86%	69.99%
55	62.29%	62.93%	63.21%	62.35%	60.25%	70.81%	70.03%	69.51%	69.14%	67.20%	64.74%	80.94%	77.76%	76.09%	75.06%	72.05%	69.22%
56	61.23%	62.03%	62.42%	61.64%	59.57%	69.36%	68.89%	68.55%	68.28%	66.41%	64.00%	79.39%	76.56%	75.06%	74.13%	71.19%	68.43%
57	60.15%	61.10%	61.58%	60.85%	58.83%	67.75%	67.71%	67.54%	67.37%	65.56%	63.20%	77.66%	75.27%	73.98%	73.16%	70.27%	67.56%
58	58.96%	60.09%	60.69%	60.01%	58.05%	66.07%	66.42%	66.44%	66.38%	64.65%	62.35%	75.86%	73.89%	72.79%	72.07%	69.29%	66.64%
59	57.65%	58.99%	59.71%	59.10%	57.20%	64.24%	65.01%	65.25%	65.32%	63.65%	61.41%	73.88%	72.37%	71.51%	70.92%	68.21%	65.63%
60	56.25%	57.78%	58.62%	58.10%	56.28%	62.21%	63.46%	63.92%	64.12%	62.56%	60.38%	71.69%	70.68%	70.06%	69.61%	67.01%	64.49%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	16	17	17	17	17	17	17	10	10	10	10	10	10	11	11	11	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	72.82%	73.28%	73.40%	73.37%
8	NA	NA	NA	NA	NA	NA	NA	60.10%	63.62%	65.16%	66.00%	65.98%	63.90%	72.74%	73.22%	73.35%	73.31%
9	NA	NA	NA	NA	NA	NA	NA	59.99%	63.53%	65.13%	65.93%	65.91%	63.84%	72.63%	73.13%	73.27%	73.25%
10	NA	NA	NA	NA	NA	NA	NA	59.87%	63.44%	65.05%	65.86%	65.83%	63.79%	72.50%	73.04%	73.19%	73.18%
11	NA	NA	NA	NA	NA	NA	NA	59.74%	63.35%	64.97%	65.79%	65.78%	63.71%	72.37%	72.94%	73.11%	73.10%
12	NA	NA	NA	NA	NA	NA	NA	59.62%	63.25%	64.86%	65.73%	65.71%	63.66%	72.23%	72.84%	73.02%	73.01%
13	NA	NA	NA	NA	NA	NA	NA	59.50%	63.16%	64.81%	65.66%	65.64%	63.60%	72.11%	72.75%	72.94%	72.95%
14	NA	NA	NA	NA	NA	NA	NA	59.40%	63.09%	64.72%	65.61%	65.59%	63.54%	72.00%	72.66%	72.88%	72.88%
15	NA	NA	NA	NA	NA	NA	NA	59.30%	63.01%	64.65%	65.56%	65.55%	63.51%	71.91%	72.60%	72.81%	72.83%
16	NA	NA	NA	NA	NA	NA	NA	59.24%	62.97%	64.61%	65.51%	65.52%	63.47%	71.84%	72.53%	72.77%	72.80%
17	NA	NA	NA	NA	NA	NA	NA	59.19%	62.92%	64.58%	65.49%	65.50%	63.45%	71.79%	72.50%	72.73%	72.75%
18	NA	NA	NA	NA	NA	NA	NA	59.15%	62.91%	64.56%	65.46%	65.48%	63.43%	71.75%	72.47%	72.70%	72.75%
19	NA	NA	NA	NA	NA	NA	NA	59.13%	62.89%	64.57%	65.44%	65.46%	63.42%	71.71%	72.47%	72.69%	72.75%
20	NA	NA	NA	NA	NA	NA	NA	59.10%	62.86%	64.58%	65.43%	65.44%	63.41%	71.67%	72.47%	72.69%	72.75%
21	NA	NA	NA	NA	NA	NA	NA	59.09%	62.86%	64.57%	65.43%	65.44%	63.41%	71.66%	72.46%	72.68%	72.74%
22	NA	NA	NA	NA	NA	NA	NA	59.09%	62.85%	64.56%	65.43%	65.44%	63.41%	71.66%	72.45%	72.68%	72.74%
23	NA	NA	NA	NA	NA	NA	NA	59.09%	62.85%	64.55%	65.43%	65.44%	63.40%	71.66%	72.45%	72.68%	72.74%
24	NA	NA	NA	NA	NA	NA	NA	59.09%	62.84%	64.54%	65.43%	65.44%	63.40%	71.65%	72.44%	72.67%	72.73%
25	NA	NA	NA	NA	NA	NA	NA	59.08%	62.84%	64.53%	65.43%	65.44%	63.39%	71.65%	72.44%	72.67%	72.73%
26	NA	NA	NA	NA	NA	NA	NA	59.05%	62.81%	64.50%	65.40%	65.42%	63.38%	71.61%	72.41%	72.65%	72.70%
27	NA	NA	NA	NA	NA	NA	NA	59.01%	62.78%	64.48%	65.37%	65.39%	63.36%	71.56%	72.38%	72.63%	72.67%
28	NA	NA	NA	NA	NA	NA	NA	58.97%	62.75%	64.45%	65.35%	65.37%	63.34%	71.52%	72.36%	72.60%	72.65%
29	NA	NA	NA	NA	NA	NA	NA	58.93%	62.72%	64.43%	65.32%	65.34%	63.32%	71.48%	72.33%	72.58%	72.62%
30	NA	NA	NA	NA	NA	NA	NA	58.89%	62.69%	64.40%	65.29%	65.32%	63.30%	71.43%	72.30%	72.56%	72.59%
31	NA	NA	NA	NA	NA	NA	NA	58.78%	62.60%	64.33%	65.23%	65.26%	63.25%	71.33%	72.22%	72.49%	72.53%
32	NA	NA	NA	NA	NA	NA	NA	58.67%	62.52%	64.26%	65.18%	65.21%	63.20%	71.23%	72.13%	72.42%	72.47%
33	NA	NA	NA	NA	NA	NA	NA	58.56%	62.43%	64.19%	65.12%	65.15%	63.14%	71.13%	72.05%	72.35%	72.40%
34	NA	NA	NA	NA	NA	NA	NA	58.45%	62.35%	64.12%	65.06%	65.09%	63.09%	71.02%	71.96%	72.28%	72.34%
35	NA	NA	NA	NA	NA	NA	NA	58.34%	62.26%	64.06%	65.01%	65.04%	63.04%	70.92%	71.88%	72.21%	72.28%
36	NA	NA	NA	NA	NA	NA	NA	58.13%	62.10%	63.91%	64.89%	64.93%	62.93%	70.70%	71.71%	72.07%	72.15%
37	NA	NA	NA	NA	NA	NA	NA	57.92%	61.95%	63.77%	64.77%	64.82%	62.83%	70.48%	71.55%	71.92%	72.02%
38	NA	NA	NA	NA	NA	NA	NA	57.71%	61.79%	63.63%	64.64%	64.71%	62.72%	70.25%	71.39%	71.77%	71.89%
39	NA	NA	NA	NA	NA	NA	NA	57.49%	61.63%	63.49%	64.52%	64.60%	62.62%	70.03%	71.23%	71.62%	71.77%
40	NA	NA	NA	NA	NA	NA	NA	57.28%	61.48%	63.35%	64.40%	64.49%	62.51%	69.81%	71.07%	71.47%	71.64%
41	NA	NA	NA	NA	NA	NA	NA	56.85%	61.15%	63.08%	64.16%	64.26%	62.30%	69.37%	70.73%	71.18%	71.39%
42	NA	NA	NA	NA	NA	NA	NA	56.42%	60.82%	62.80%	63.91%	64.04%	62.09%	68.93%	70.39%	70.89%	71.13%
43	NA	NA	NA	NA	NA	NA	NA	55.99%	60.50%	62.53%	63.66%	63.81%	61.87%	68.50%	70.05%	70.60%	70.88%
44	NA	NA	NA	NA	NA	NA	NA	55.56%	60.17%	62.26%	63.41%	63.59%	61.66%	68.06%	69.71%	70.31%	70.62%
45	NA	NA	NA	NA	NA	NA	NA	55.12%	59.84%	61.99%	63.16%	63.37%	61.44%	67.62%	69.37%	70.02%	70.37%
46	NA	NA	NA	NA	NA	NA	NA	54.29%	59.22%	61.47%	62.70%	62.93%	61.03%	66.76%	68.72%	69.48%	69.86%
47	NA	NA	NA	NA	NA	NA	NA	53.46%	58.60%	60.95%	62.23%	62.49%	60.62%	65.90%	68.08%	68.93%	69.36%
48	NA	NA	NA	NA	NA	NA	NA	52.63%	57.97%	60.43%	61.76%	62.05%	60.21%	65.04%	67.43%	68.39%	68.86%
49	NA	NA	NA	NA	NA	NA	NA	51.80%	57.35%	59.91%	61.29%	61.61%	59.79%	64.18%	66.79%	67.84%	68.36%
50	NA	NA	NA	NA	NA	NA	NA	50.97%	56.73%	59.39%	60.82%	61.17%	59.38%	63.32%	66.14%	67.30%	67.85%
51	NA	NA	NA	NA	NA	NA	NA	49.89%	55.90%	58.67%	60.20%	60.60%	58.84%	62.18%	65.22%	66.54%	67.22%
52	NA	NA	NA	NA	NA	NA	NA	48.74%	55.03%	57.94%	59.55%	60.00%	58.29%	60.98%	64.31%	65.74%	66.51%
53	NA	NA	NA	NA	NA	NA	NA	47.55%	54.12%	57.17%	58.86%	59.36%	57.68%	59.70%	63.32%	64.92%	65.76%
54	NA	NA	NA	NA	NA	NA	NA	46.27%	53.17%	56.35%	58.12%	58.68%	57.06%	58.37%	62.30%	64.06%	64.99%
55	NA	NA	NA	NA	NA	NA	NA	44.95%	52.17%	55.52%	57.37%	57.99%	56.40%	56.97%	61.23%	63.16%	64.19%
56	NA	NA	NA	NA	NA	NA	NA	43.56%	51.11%	54.65%	56.58%	57.26%	55.73%	55.51%	60.09%	62.20%	63.33%
57	NA	NA	NA	NA	NA	NA	NA	42.10%	50.02%	53.71%	55.76%	56.48%	54.98%	53.96%	58.90%	61.19%	62.43%
58	NA	NA	NA	NA	NA	NA	NA	40.55%	48.84%	52.72%	54.87%	55.68%	54.21%	52.22%	57.63%	60.12%	61.47%
59	NA	NA	NA	NA	NA	NA	NA	38.87%	47.57%	51.64%	53.90%	54.79%	53.38%	50.39%	56.24%	58.95%	60.42%
60	NA	NA	NA	NA	NA	NA	NA	37.02%	46.18%	50.48%	52.85%	53.80%	52.46%	48.37%	54.72%	57.66%	59.28%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	116.09%	106.42%	101.57%
5	NA	NA	NA	NA	NA	NA	NA	NA	103.60%	96.80%	93.40%	91.13%	87.46%	83.89%	116.15%	106.42%	101.58%
6	NA	NA	91.03%	87.19%	85.22%	84.00%	81.38%	78.28%	103.57%	96.80%	93.40%	91.12%	87.44%	83.89%	116.12%	106.42%	101.58%
7	72.17%	69.66%	90.97%	87.14%	85.19%	83.97%	81.37%	78.26%	103.51%	96.75%	93.37%	91.09%	87.42%	83.86%	116.06%	106.36%	101.54%
8	72.14%	69.62%	90.89%	87.08%	85.13%	83.90%	81.31%	78.21%	103.43%	96.71%	93.30%	91.02%	87.37%	83.81%	115.97%	106.33%	101.47%
9	72.07%	69.54%	90.76%	87.00%	85.07%	83.83%	81.26%	78.15%	103.30%	96.61%	93.23%	90.95%	87.31%	83.76%	115.83%	106.23%	101.39%
10	71.99%	69.51%	90.64%	86.89%	84.99%	83.77%	81.19%	78.08%	103.17%	96.50%	93.15%	90.87%	87.22%	83.68%	115.69%	106.12%	101.30%
11	71.92%	69.43%	90.50%	86.79%	84.89%	83.68%	81.12%	78.02%	103.02%	96.37%	93.05%	90.79%	87.15%	83.61%	115.54%	105.95%	101.20%
12	71.85%	69.36%	90.37%	86.69%	84.81%	83.60%	81.05%	77.96%	102.87%	96.28%	92.96%	90.70%	87.07%	83.54%	115.37%	105.88%	101.10%
13	71.78%	69.30%	90.24%	86.60%	84.72%	83.53%	80.98%	77.89%	102.72%	96.18%	92.86%	90.62%	87.00%	83.46%	115.19%	105.77%	101.00%
14	71.71%	69.24%	90.13%	86.51%	84.66%	83.47%	80.90%	77.83%	102.62%	96.09%	92.79%	90.55%	86.93%	83.41%	115.10%	105.67%	100.92%
15	71.67%	69.19%	90.04%	86.44%	84.59%	83.40%	80.85%	77.78%	102.52%	96.01%	92.72%	90.49%	86.87%	83.35%	115.00%	105.59%	100.85%
16	71.64%	69.15%	89.95%	86.38%	84.55%	83.36%	80.82%	77.74%	102.43%	95.95%	92.67%	90.45%	86.83%	83.31%	114.90%	105.52%	100.80%
17	71.60%	69.13%	89.90%	86.33%	84.51%	83.33%	80.80%	77.70%	102.37%	95.90%	92.64%	90.41%	86.81%	83.28%	114.85%	105.48%	100.76%
18	71.59%	69.13%	89.87%	86.32%	84.48%	83.31%	80.76%	77.70%	102.34%	95.88%	92.61%	90.39%	86.78%	83.27%	114.81%	105.45%	100.74%
19	71.59%	69.11%	89.82%	86.31%	84.46%	83.31%	80.75%	77.68%	102.31%	95.87%	92.59%	90.39%	86.77%	83.25%	114.79%	105.43%	100.72%
20	71.59%	69.09%	89.77%	86.30%	84.44%	83.30%	80.74%	77.66%	102.27%	95.86%	92.57%	90.38%	86.77%	83.23%	114.77%	105.41%	100.70%
21	71.58%	69.09%	89.77%	86.30%	84.44%	83.30%	80.74%	77.66%	102.28%	95.86%	92.57%	90.38%	86.77%	83.24%	114.78%	105.41%	100.71%
22	71.58%	69.09%	89.77%	86.30%	84.44%	83.30%	80.74%	77.66%	102.28%	95.86%	92.57%	90.38%	86.77%	83.24%	114.78%	105.42%	100.71%
23	71.58%	69.09%	89.77%	86.29%	84.44%	83.30%	80.73%	77.66%	102.28%	95.86%	92.58%	90.38%	86.76%	83.25%	114.79%	105.42%	100.72%
24	71.57%	69.09%	89.77%	86.29%	84.44%	83.30%	80.73%	77.66%	102.28%	95.86%	92.58%	90.39%	86.76%	83.25%	114.79%	105.43%	100.73%
25	71.57%	69.09%	89.77%	86.29%	84.44%	83.30%	80.73%	77.66%	102.29%	95.86%	92.58%	90.39%	86.76%	83.26%	114.80%	105.43%	100.73%
26	71.55%	69.08%	89.74%	86.26%	84.41%	83.28%	80.71%	77.65%	102.26%	95.84%	92.56%	90.37%	86.75%	83.24%	114.77%	105.42%	100.72%
27	71.53%	69.06%	89.70%	86.24%	84.39%	83.26%	80.70%	77.63%	102.22%	95.82%	92.55%	90.36%	86.74%	83.23%	114.75%	105.40%	100.70%
28	71.51%	69.04%	89.67%	86.22%	84.37%	83.24%	80.68%	77.62%	102.19%	95.80%	92.53%	90.34%	86.73%	83.21%	114.72%	105.38%	100.68%
29	71.50%	69.02%	89.63%	86.19%	84.35%	83.22%	80.67%	77.60%	102.16%	95.78%	92.51%	90.32%	86.72%	83.20%	114.69%	105.36%	100.67%
30	71.48%	69.00%	89.60%	86.17%	84.33%	83.20%	80.66%	77.59%	102.13%	95.76%	92.49%	90.30%	86.71%	83.18%	114.67%	105.34%	100.65%
31	71.42%	68.94%	89.50%	86.10%	84.26%	83.14%	80.60%	77.54%	102.04%	95.69%	92.43%	90.25%	86.66%	83.14%	114.58%	105.28%	100.60%
32	71.35%	68.89%	89.40%	86.02%	84.20%	83.08%	80.55%	77.49%	101.94%	95.62%	92.37%	90.20%	86.61%	83.10%	114.49%	105.22%	100.54%
33	71.29%	68.83%	89.30%	85.95%	84.14%	83.02%	80.50%	77.44%	101.85%	95.55%	92.31%	90.14%	86.57%	83.05%	114.40%	105.15%	100.49%
34	71.22%	68.78%	89.20%	85.87%	84.07%	82.96%	80.44%	77.39%	101.75%	95.48%	92.25%	90.09%	86.52%	83.01%	114.31%	105.09%	100.43%
35	71.16%	68.72%	89.10%	85.80%	84.01%	82.90%	80.39%	77.34%	101.66%	95.41%	92.20%	90.04%	86.47%	82.97%	114.22%	105.02%	100.38%
36	71.04%	68.61%	88.90%	85.65%	83.88%	82.79%	80.28%	77.24%	101.47%	95.27%	92.08%	89.94%	86.38%	82.88%	114.04%	104.89%	100.28%
37	70.93%	68.49%	88.70%	85.51%	83.75%	82.67%	80.18%	77.13%	101.28%	95.13%	91.96%	89.83%	86.28%	82.78%	113.86%	104.75%	100.17%
38	70.81%	68.38%	88.50%	85.36%	83.62%	82.56%	80.07%	77.03%	101.09%	94.99%	91.85%	89.73%	86.19%	82.69%	113.67%	104.62%	100.07%
39	70.69%	68.27%	88.30%	85.21%	83.49%	82.45%	79.96%	76.92%	100.90%	94.85%	91.73%	89.63%	86.09%	82.60%	113.49%	104.48%	99.96%
40	70.57%	68.16%	88.10%	85.06%	83.36%	82.34%	79.86%	76.82%	100.71%	94.70%	91.61%	89.53%	86.00%	82.51%	113.31%	104.35%	99.86%
41	70.34%	67.94%	87.69%	84.74%	83.10%	82.10%	79.63%	76.61%	100.30%	94.39%	91.35%	89.29%	85.78%	82.30%	112.91%	104.05%	99.60%
42	70.11%	67.72%	87.29%	84.41%	82.83%	81.86%	79.41%	76.40%	99.89%	94.08%	91.09%	89.06%	85.56%	82.10%	112.50%	103.75%	99.35%
43	69.87%	67.50%	86.88%	84.09%	82.56%	81.62%	79.19%	76.19%	99.49%	93.77%	90.83%	88.83%	85.34%	81.90%	112.09%	103.46%	99.09%
44	69.64%	67.29%	86.48%	83.77%	82.29%	81.38%	78.96%	75.98%	99.08%	93.46%	90.56%	88.59%	85.12%	81.70%	111.68%	103.16%	98.83%
45	69.40%	67.07%	86.08%	83.44%	82.03%	81.14%	78.74%	75.77%	98.67%	93.15%	90.30%	88.36%	84.90%	81.49%	111.27%	102.86%	98.57%
46	68.94%	66.63%	85.23%	82.80%	81.48%	80.65%	78.28%	75.33%	97.81%	92.49%	89.74%	87.86%	84.44%	81.05%	110.38%	102.18%	98.00%
47	68.49%	66.20%	84.39%	82.16%	80.94%	80.17%	77.82%	74.90%	96.94%	91.83%	89.18%	87.36%	83.97%	80.60%	109.48%	101.50%	97.43%
48	68.03%	65.76%	83.55%	81.52%	80.39%	79.68%	77.37%	74.46%	96.07%	91.17%	88.62%	86.86%	83.50%	80.16%	108.58%	100.82%	96.85%
49	67.57%	65.33%	82.71%	80.88%	79.85%	79.19%	76.91%	74.03%	95.20%	90.51%	88.06%	86.36%	83.03%	79.71%	107.69%	100.14%	96.28%
50	67.11%	64.89%	81.87%	80.24%	79.30%	78.71%	76.45%	73.59%	94.33%	89.85%	87.50%	85.85%	82.57%	79.26%	106.79%	99.45%	95.70%
51	66.49%	64.31%	80.75%	79.38%	78.58%	78.02%	75.85%	73.03%	93.17%	88.96%	86.76%	85.15%	81.93%	78.68%	105.59%	98.53%	94.94%
52	65.85%	63.71%	79.57%	78.46%	77.79%	77.32%	75.19%	72.41%	91.94%	88.00%	85.94%	84.43%	81.25%	78.03%	104.30%	97.54%	94.10%
53	65.14%	63.08%	78.24%	77.50%	76.97%	76.56%	74.48%	71.76%	90.58%	87.00%	85.09%	83.65%	80.53%	77.35%	102.92%	96.50%	93.21%
54	64.43%	62.40%	76.90%	76.48%	76.10%	75.79%	73.75%	71.08%	89.20%	85.95%	84.19%	82.85%	79.78%	76.66%	101.49%	95.42%	92.28%
55	63.69%	61.69%	75.50%	75.40%	75.21%	74.96%	72.99%	70.37%	87.77%	84.84%	83.27%	81.99%	78.99%	75.91%	100.04%	94.28%	91.32%
56	62.89%	60.96%	74.03%	74.28%	74.21%	74.10%	72.19%	69.62%	86.24%	83.69%	82.26%	81.11%	78.16%	75.13%	98.44%	93.09%	90.31%
57	62.05%	60.19%	72.46%	73.07%	73.19%	73.18%	71.34%	68.81%	84.61%	82.45%	81.22%	80.15%	77.28%	74.30%	96.76%	91.82%	89.24%
58	61.18%	59.34%	70.79%	71.80%	72.10%	72.19%	70.43%	67.97%	82.87%	81.13%	80.07%	79.14%	77.32%	73.42%	94.96%	90.47%	88.04%
59	60.23%	58.44%	68.97%	70.42%	70.91%	71.12%	69.46%	67.03%	81.01%	79.71%	78.83%	78.02%	75.30%	72.44%	93.04%	89.00%	86.76%
60	59.16%	57.45%	66.95%	68.85%	69.60%	69.95%	68.34%	66.02%	78.89%	78.06%	77.46%	76.79%	74.13%	71.37%	90.84%	87.27%	85.33%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	17	17	17	17	11	11	11	11	11	11	12	12	12	12	12	12	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	91.38%
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	70.83%	76.71%	79.39%	80.80%	79.42%	76.93%	91.35%
7	NA	NA	NA	NA	56.38%	65.66%	69.98%	72.39%	72.45%	70.47%	70.76%	76.65%	79.34%	80.75%	79.38%	76.89%	91.28%
8	NA	NA	NA	NA	56.29%	65.58%	69.92%	72.34%	72.40%	70.43%	70.66%	76.58%	79.28%	80.70%	79.33%	76.84%	91.18%
9	NA	NA	NA	NA	56.17%	65.49%	69.86%	72.27%	72.34%	70.36%	70.53%	76.49%	79.20%	80.63%	79.25%	76.78%	91.06%
10	NA	NA	NA	NA	56.03%	65.39%	69.76%	72.18%	72.27%	70.30%	70.39%	76.38%	79.07%	80.55%	79.18%	76.70%	90.92%
11	NA	NA	NA	NA	55.89%	65.28%	69.66%	72.10%	72.20%	70.22%	70.24%	76.26%	78.98%	80.46%	79.11%	76.63%	90.76%
12	NA	NA	NA	NA	55.75%	65.18%	69.58%	72.03%	72.11%	70.15%	70.10%	76.16%	78.88%	80.38%	79.02%	76.57%	90.61%
13	NA	NA	NA	NA	55.61%	65.07%	69.49%	71.94%	72.04%	70.09%	69.96%	76.05%	78.83%	80.29%	78.95%	76.48%	90.45%
14	NA	NA	NA	NA	55.50%	65.00%	69.42%	71.88%	71.98%	70.03%	69.83%	75.95%	78.75%	80.22%	78.88%	76.44%	90.33%
15	NA	NA	NA	NA	55.40%	64.92%	69.36%	71.83%	71.93%	69.98%	69.73%	75.87%	78.69%	80.17%	78.82%	76.36%	90.23%
16	NA	NA	NA	NA	55.33%	64.86%	69.31%	71.77%	71.89%	69.94%	69.65%	75.81%	78.64%	80.12%	78.77%	76.32%	90.15%
17	NA	NA	NA	NA	55.27%	64.82%	69.28%	71.74%	71.86%	69.92%	69.59%	75.77%	78.56%	80.09%	78.75%	76.30%	90.09%
18	NA	NA	NA	NA	55.23%	64.79%	69.25%	71.72%	71.84%	69.90%	69.55%	75.74%	78.58%	80.07%	78.73%	76.29%	90.05%
19	NA	NA	NA	NA	55.22%	64.77%	69.24%	71.73%	71.83%	69.89%	69.50%	75.71%	78.54%	80.05%	78.71%	76.28%	89.99%
20	NA	NA	NA	NA	55.20%	64.76%	69.23%	71.74%	71.82%	69.88%	69.44%	75.69%	78.50%	80.04%	78.70%	76.27%	89.94%
21	NA	NA	NA	NA	55.20%	64.76%	69.23%	71.73%	71.82%	69.88%	69.45%	75.69%	78.49%	80.04%	78.70%	76.26%	89.94%
22	NA	NA	NA	NA	55.19%	64.76%	69.23%	71.73%	71.83%	69.87%	69.46%	75.68%	78.49%	80.04%	78.70%	76.26%	89.94%
23	NA	NA	NA	NA	55.19%	64.76%	69.23%	71.72%	71.83%	69.87%	69.47%	75.68%	78.49%	80.05%	78.71%	76.25%	89.94%
24	NA	NA	NA	NA	55.18%	64.76%	69.23%	71.71%	71.83%	69.87%	69.47%	75.68%	78.48%	80.05%	78.71%	76.25%	89.95%
25	NA	NA	NA	NA	55.17%	64.76%	69.23%	71.71%	71.84%	69.86%	69.48%	75.68%	78.48%	80.05%	78.71%	76.25%	89.95%
26	NA	NA	NA	NA	55.13%	64.72%	69.20%	71.68%	71.81%	69.84%	69.44%	75.64%	78.46%	80.02%	78.69%	76.23%	89.92%
27	NA	NA	NA	NA	55.08%	64.69%	69.17%	71.65%	71.78%	69.82%	69.39%	75.60%	78.44%	79.99%	78.66%	76.22%	89.88%
28	NA	NA	NA	NA	55.03%	64.66%	69.15%	71.62%	71.75%	69.79%	69.35%	75.56%	78.42%	79.96%	78.64%	76.20%	89.85%
29	NA	NA	NA	NA	54.98%	64.62%	69.12%	71.60%	71.72%	69.77%	69.30%	75.52%	78.40%	79.93%	78.61%	76.19%	89.82%
30	NA	NA	NA	NA	54.94%	64.59%	69.09%	71.57%	71.69%	69.75%	69.26%	75.48%	78.38%	79.90%	78.59%	76.17%	89.78%
31	NA	NA	NA	NA	54.82%	64.50%	69.00%	71.50%	71.63%	69.69%	69.15%	75.40%	78.31%	79.83%	78.53%	76.11%	89.68%
32	NA	NA	NA	NA	54.70%	64.40%	68.92%	71.43%	71.57%	69.63%	69.05%	75.32%	78.24%	79.76%	78.48%	76.05%	89.58%
33	NA	NA	NA	NA	54.58%	64.31%	68.84%	71.37%	71.51%	69.57%	68.94%	75.24%	78.16%	79.69%	78.43%	75.99%	89.48%
34	NA	NA	NA	NA	54.47%	64.22%	68.76%	71.30%	71.45%	69.51%	68.83%	75.16%	78.09%	79.61%	78.37%	75.93%	89.38%
35	NA	NA	NA	NA	54.35%	64.13%	68.67%	71.23%	71.39%	69.45%	68.73%	75.08%	78.02%	79.54%	78.32%	75.87%	89.28%
36	NA	NA	NA	NA	54.12%	63.95%	68.53%	71.09%	71.26%	69.33%	68.49%	74.91%	77.87%	79.42%	78.19%	75.75%	89.08%
37	NA	NA	NA	NA	53.88%	63.77%	68.40%	70.96%	71.14%	69.22%	68.26%	74.75%	77.72%	79.30%	78.06%	75.64%	88.87%
38	NA	NA	NA	NA	53.65%	63.59%	68.26%	70.82%	71.01%	69.10%	68.02%	74.59%	77.57%	79.18%	77.93%	75.53%	88.67%
39	NA	NA	NA	NA	53.42%	63.42%	68.12%	70.69%	70.88%	68.99%	67.79%	74.43%	77.43%	79.05%	77.80%	75.41%	88.47%
40	NA	NA	NA	NA	53.19%	63.24%	67.98%	70.55%	70.76%	68.88%	67.55%	74.27%	77.28%	78.93%	77.67%	75.30%	88.27%
41	NA	NA	NA	NA	52.70%	62.88%	67.67%	70.28%	70.51%	68.64%	67.07%	73.90%	76.97%	78.65%	77.41%	75.05%	87.85%
42	NA	NA	NA	NA	52.22%	62.51%	67.36%	70.01%	70.25%	68.40%	66.60%	73.53%	76.67%	78.37%	77.16%	74.81%	87.43%
43	NA	NA	NA	NA	51.74%	62.15%	67.05%	69.74%	70.00%	68.17%	66.12%	73.16%	76.36%	78.08%	76.90%	74.57%	87.01%
44	NA	NA	NA	NA	51.26%	61.79%	66.74%	69.48%	69.75%	67.93%	65.65%	72.79%	76.05%	77.80%	76.65%	74.32%	86.59%
45	NA	NA	NA	NA	50.78%	61.43%	66.43%	69.21%	69.50%	67.70%	65.17%	72.42%	75.74%	77.52%	76.39%	74.08%	86.17%
46	NA	NA	NA	NA	49.85%	60.72%	65.83%	68.68%	69.01%	67.24%	64.22%	71.69%	75.14%	76.98%	75.89%	73.61%	85.26%
47	NA	NA	NA	NA	48.91%	60.02%	65.24%	68.15%	68.52%	66.78%	63.26%	70.96%	74.53%	76.43%	75.38%	73.13%	84.35%
48	NA	NA	NA	NA	47.98%	59.32%	64.64%	67.62%	68.03%	66.32%	62.31%	70.23%	73.92%	75.89%	74.88%	72.66%	83.44%
49	NA	NA	NA	NA	47.05%	58.62%	64.04%	67.09%	67.54%	65.86%	61.35%	69.50%	73.31%	75.34%	74.38%	72.18%	82.53%
50	NA	NA	NA	NA	46.12%	57.92%	63.44%	66.56%	67.05%	65.40%	60.40%	68.78%	72.70%	74.80%	73.87%	71.71%	81.62%
51	NA	NA	NA	NA	44.90%	57.05%	62.72%	65.86%	66.42%	64.81%	59.14%	67.88%	71.86%	74.04%	73.15%	71.08%	80.40%
52	NA	NA	NA	NA	43.60%	56.01%	61.86%	65.13%	65.72%	64.14%	57.78%	66.86%	70.98%	73.25%	72.43%	70.40%	79.11%
53	NA	NA	NA	NA	42.24%	54.98%	60.98%	64.33%	65.00%	63.46%	56.35%	65.73%	70.05%	72.44%	71.68%	69.69%	77.66%
54	NA	NA	NA	NA	40.78%	53.90%	60.06%	63.51%	64.24%	62.76%	54.85%	64.59%	69.07%	71.55%	70.88%	68.93%	76.20%
55	NA	NA	NA	NA	39.28%	52.76%	59.09%	62.65%	63.45%	62.02%	53.28%	63.39%	68.05%	70.64%	70.04%	68.13%	74.68%
56	NA	NA	NA	NA	37.70%	51.56%	58.10%	61.76%	62.62%	61.24%	51.65%	62.12%	66.98%	69.70%	69.16%	67.32%	73.08%
57	NA	NA	NA	NA	36.02%	50.30%	57.02%	60.81%	61.74%	60.40%	49.88%	60.78%	65.84%	68.66%	68.20%	66.44%	71.39%
58	NA	NA	NA	NA	34.23%	48.93%	55.89%	59.79%	60.80%	59.53%	47.99%	59.33%	64.62%	67.58%	67.19%	65.49%	69.58%
59	NA	NA	NA	NA	32.28%	47.48%	54.64%	58.67%	59.78%	58.56%	45.93%	57.75%	63.30%	66.40%	66.11%	64.47%	67.61%
60	NA	NA	NA	NA	30.14%	45.86%	53.28%	57.46%	58.64%	57.51%	43.65%	56.01%	61.84%	65.08%	64.89%	63.33%	65.44%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	15
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	119.90%	114.20%	111.31%	108.26%	103.18%	99.05%
4	NA	NA	NA	NA	NA	105.68%	103.32%	102.01%	100.53%	96.48%	92.80%	120.01%	114.30%	111.37%	108.30%	103.28%	99.10%
5	92.36%	92.67%	92.79%	89.68%	86.53%	105.71%	103.34%	102.04%	100.56%	96.47%	92.82%	120.05%	114.33%	111.40%	108.34%	103.26%	99.12%
6	92.33%	92.66%	92.77%	89.68%	86.53%	105.69%	103.32%	102.02%	100.54%	96.48%	92.82%	120.02%	114.31%	111.39%	108.32%	103.28%	99.12%
7	92.28%	92.62%	92.74%	89.64%	86.49%	105.62%	103.27%	101.98%	100.51%	96.43%	92.78%	119.95%	114.25%	111.34%	108.28%	103.21%	99.08%
8	92.21%	92.56%	92.67%	89.59%	86.43%	105.51%	103.19%	101.92%	100.44%	96.38%	92.73%	119.84%	114.18%	111.28%	108.22%	103.18%	99.02%
9	92.12%	92.48%	92.60%	89.51%	86.37%	105.37%	103.09%	101.83%	100.36%	96.29%	92.66%	119.69%	114.06%	111.18%	108.13%	103.07%	98.95%
10	92.01%	92.38%	92.51%	89.42%	86.30%	105.22%	102.98%	101.73%	100.28%	96.20%	92.58%	119.53%	113.94%	111.07%	108.04%	102.98%	98.86%
11	91.89%	92.29%	92.43%	89.35%	86.22%	105.06%	102.85%	101.63%	100.18%	96.14%	92.50%	119.36%	113.81%	110.97%	107.93%	102.92%	98.77%
12	91.77%	92.19%	92.34%	89.26%	86.15%	104.90%	102.72%	101.52%	100.09%	96.03%	92.42%	119.19%	113.67%	110.85%	107.84%	102.80%	98.69%
13	91.67%	92.10%	92.26%	89.21%	86.07%	104.73%	102.61%	101.42%	100.00%	95.96%	92.33%	119.01%	113.55%	110.74%	107.74%	102.72%	98.60%
14	91.56%	92.02%	92.19%	89.12%	85.99%	104.60%	102.50%	101.33%	99.93%	95.88%	92.26%	118.87%	113.44%	110.65%	107.66%	102.64%	98.52%
15	91.49%	91.94%	92.12%	89.08%	85.96%	104.49%	102.42%	101.25%	99.86%	95.83%	92.21%	118.75%	113.35%	110.57%	107.59%	102.57%	98.47%
16	91.43%	91.89%	92.07%	89.03%	85.90%	104.40%	102.35%	101.20%	99.80%	95.78%	92.16%	118.66%	113.28%	110.51%	107.53%	102.53%	98.43%
17	91.38%	91.86%	92.04%	88.99%	85.88%	104.34%	102.31%	101.16%	99.77%	95.74%	92.13%	118.59%	113.23%	110.47%	107.50%	102.49%	98.38%
18	91.35%	91.82%	92.02%	88.97%	85.86%	104.30%	102.28%	101.14%	99.75%	95.72%	92.11%	118.55%	113.20%	110.45%	107.48%	102.47%	98.36%
19	91.34%	91.82%	92.00%	88.97%	85.85%	104.26%	102.27%	101.13%	99.73%	95.72%	92.11%	118.53%	113.19%	110.44%	107.46%	102.47%	98.37%
20	91.34%	91.82%	91.97%	88.96%	85.84%	104.22%	102.26%	101.13%	99.71%	95.71%	92.11%	118.51%	113.19%	110.44%	107.44%	102.47%	98.38%
21	91.34%	91.82%	91.97%	88.96%	85.84%	104.23%	102.27%	101.13%	99.71%	95.72%	92.11%	118.52%	113.20%	110.45%	107.45%	102.48%	98.39%
22	91.34%	91.82%	91.97%	88.96%	85.84%	104.24%	102.27%	101.14%	99.71%	95.72%	92.12%	118.53%	113.21%	110.45%	107.46%	102.48%	98.39%
23	91.34%	91.82%	91.97%	88.96%	85.84%	104.24%	102.28%	101.14%	99.72%	95.72%	92.12%	118.54%	113.22%	110.46%	107.47%	102.49%	98.40%
24	91.34%	91.82%	91.97%	88.96%	85.84%	104.25%	102.28%	101.15%	99.72%	95.73%	92.12%	118.55%	113.23%	110.47%	107.48%	102.50%	98.40%
25	91.34%	91.82%	91.97%	88.96%	85.84%	104.26%	102.29%	101.15%	99.73%	95.73%	92.12%	118.57%	113.24%	110.48%	107.49%	102.50%	98.41%
26	91.31%	91.80%	91.96%	88.94%	85.83%	104.23%	102.27%	101.14%	99.72%	95.72%	92.12%	118.55%	113.22%	110.47%	107.48%	102.50%	98.40%
27	91.29%	91.79%	91.94%	88.93%	85.81%	104.21%	102.25%	101.13%	99.71%	95.72%	92.11%	118.53%	113.21%	110.47%	107.48%	102.50%	98.40%
28	91.27%	91.77%	91.93%	88.91%	85.80%	104.18%	102.24%	101.11%	99.70%	95.71%	92.10%	118.51%	113.20%	110.46%	107.47%	102.50%	98.40%
29	91.25%	91.75%	91.92%	88.90%	85.78%	104.15%	102.22%	101.10%	99.69%	95.70%	92.09%	118.49%	113.19%	110.45%	107.47%	102.50%	98.40%
30	91.23%	91.73%	91.90%	88.88%	85.77%	104.13%	102.21%	101.09%	99.68%	95.69%	92.08%	118.47%	113.18%	110.45%	107.46%	102.50%	98.39%
31	91.16%	91.67%	91.84%	88.83%	85.72%	104.04%	102.14%	101.04%	99.64%	95.65%	92.04%	118.39%	113.13%	110.41%	107.43%	102.48%	98.37%
32	91.08%	91.61%	91.79%	88.78%	85.67%	103.95%	102.08%	100.99%	99.59%	95.61%	92.01%	118.31%	113.08%	110.37%	107.40%	102.45%	98.35%
33	91.01%	91.55%	91.73%	88.73%	85.62%	103.86%	102.02%	100.94%	99.55%	95.58%	91.97%	118.23%	113.03%	110.33%	107.36%	102.42%	98.33%
34	90.93%	91.48%	91.67%	88.68%	85.57%	103.77%	101.95%	100.89%	99.50%	95.54%	91.94%	118.15%	112.98%	110.29%	107.33%	102.39%	98.31%
35	90.86%	91.42%	91.61%	88.63%	85.52%	103.67%	101.89%	100.84%	99.46%	95.50%	91.90%	118.07%	112.93%	110.25%	107.30%	102.36%	98.29%
36	90.71%	91.30%	91.50%	88.53%	85.43%	103.49%	101.76%	100.73%	99.36%	95.41%	91.83%	117.91%	112.81%	110.16%	107.22%	102.30%	98.22%
37	90.56%	91.17%	91.40%	88.43%	85.34%	103.31%	101.63%	100.62%	99.27%	95.33%	91.75%	117.74%	112.70%	110.07%	107.14%	102.24%	98.16%
38	90.41%	91.04%	91.29%	88.33%	85.25%	103.13%	101.50%	100.51%	99.18%	95.25%	91.67%	117.58%	112.59%	109.98%	107.07%	102.17%	98.10%
39	90.27%	90.91%	91.18%	88.23%	85.15%	102.94%	101.37%	100.40%	99.08%	95.17%	91.59%	117.41%	112.48%	109.89%	106.99%	102.11%	98.03%
40	90.12%	90.78%	91.07%	88.13%	85.06%	102.76%	101.25%	100.29%	98.99%	95.09%	91.52%	117.25%	112.37%	109.80%	106.91%	102.05%	97.97%
41	89.80%	90.51%	90.82%	87.89%	84.84%	102.34%	100.93%	100.03%	98.76%	94.87%	91.31%	116.84%	112.07%	109.55%	106.69%	101.84%	97.78%
42	89.48%	90.24%	90.57%	87.66%	84.61%	101.93%	100.62%	99.77%	98.52%	94.65%	91.10%	116.42%	111.77%	109.30%	106.48%	101.64%	97.59%
43	89.16%	89.97%	90.32%	87.43%	84.39%	101.51%	100.31%	99.51%	98.29%	94.43%	90.90%	116.01%	111.47%	109.05%	106.26%	101.43%	97.40%
44	88.84%	89.70%	90.08%	87.19%	84.17%	101.09%	100.00%	99.25%	98.06%	94.21%	90.69%	115.59%	111.17%	108.80%	106.04%	101.23%	97.22%
45	88.52%	89.42%	89.83%	86.96%	83.94%	100.67%	99.69%	98.99%	97.82%	93.99%	90.48%	115.18%	110.87%	108.55%	105.82%	101.02%	97.03%
46	87.82%	88.84%	89.30%	86.47%	83.48%	99.74%	98.99%	98.39%	97.29%	93.50%	90.02%	114.23%	110.16%	107.95%	105.29%	100.53%	96.57%
47	87.12%	88.25%	88.77%	85.98%	83.01%	98.81%	98.28%	97.80%	96.76%	93.01%	89.56%	113.27%	109.45%	107.35%	104.75%	100.05%	96.10%
48	86.42%	87.66%	88.25%	85.49%	82.55%	97.88%	97.58%	97.20%	96.23%	92.52%	89.10%	112.32%	108.74%	106.75%	104.22%	99.56%	95.64%
49	85.72%	87.07%	87.72%	85.00%	82.09%	96.95%	96.88%	96.61%	95.70%	92.04%	88.64%	111.37%	108.04%	106.15%	103.68%	99.07%	95.18%
50	85.02%	86.48%	87.19%	84.51%	81.62%	96.02%	96.18%	96.02%	95.17%	91.55%	88.17%	110.41%	107.33%	105.55%	103.15%	98.59%	94.72%
51	84.09%	85.68%	86.48%	83.83%	81.00%	94.77%	95.21%	95.21%	94.45%	90.86%	87.55%	109.13%	106.33%	104.73%	102.43%	97.89%	94.09%
52	83.10%	84.82%	85.71%	83.11%	80.31%	93.44%	94.20%	94.35%	93.68%	90.13%	86.87%	107.77%	105.30%	103.88%	101.65%	97.16%	93.42%
53	82.04%	83.94%	84.90%	82.37%	79.63%	91.97%	93.15%	93.44%	92.86%	89.39%	86.17%	106.28%	104.26%	102.94%	100.82%	96.41%	92.71%
54	80.94%	82.99%	84.07%	81.56%	78.87%	90.49%	92.03%	92.49%	92.02%	88.58%	85.42%	104.78%	103.11%	101.99%	99.97%	95.60%	91.97%
55	79.77%	82.00%	83.15%	80.73%	78.09%	88.94%	90.85%	91.50%	91.10%	87.75%	84.63%	103.20%	101.92%	101.00%	99.06%	94.77%	91.17%
56	78.54%	80.94%	82.21%	79.85%	77.27%	87.32%	89.61%	90.45%	90.17%	86.87%	83.82%	101.57%	100.67%	99.95%	98.14%	93.90%	90.37%
57	77.25%	79.84%	81.21%	78.91%	76.40%	85.63%	88.30%	89.15%	89.19%	85.95%	82.93%	99.87%	99.35%	98.86%	97.17%	92.99%	89.46%
58	75.86%	78.66%	80.14%	77.94%	75.47%	83.79%	86.90%	88.17%	88.10%	84.97%	82.00%	97.99%	97.95%	97.69%	96.06%	92.00%	88.53%
59	74.33%	77.36%	78.98%	76.84%	74.46%	81.78%	85.35%	86.85%	86.94%	83.88%	80.98%	95.96%	96.37%	96.34%	94.89%	90.92%	87.50%
60	72.63%	75.95%	77.67%	75.64%	73.32%	79.83%	83.82%	85.55%	85.80%	82.80%	79.97%	93.97%	94.82%	95.01%	93.74%	89.84%	86.47%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	12	12	12	12	12
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	133.77%	124.85%	120.37%	115.75%	109.73%	105.11%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	134.18%	125.15%	120.64%	115.99%	109.98%	105.32%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	134.34%	125.28%	120.74%	116.08%	110.07%	105.39%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	134.39%	125.31%	120.77%	116.11%	110.05%	105.41%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	134.36%	125.30%	120.75%	116.09%	110.09%	105.41%	NA	NA	NA	NA	NA	NA	69.98%	77.99%	81.71%	83.71%	82.53%
7	134.29%	125.24%	120.70%	116.06%	110.00%	105.37%	NA	NA	NA	NA	NA	NA	69.91%	77.94%	81.66%	83.66%	82.49%
8	134.16%	125.16%	120.64%	115.99%	109.98%	105.32%	NA	NA	NA	NA	NA	NA	69.80%	77.85%	81.59%	83.59%	82.44%
9	134.01%	125.03%	120.53%	115.89%	109.85%	105.24%	NA	NA	NA	NA	NA	NA	69.70%	77.76%	81.51%	83.52%	82.36%
10	133.84%	124.91%	120.42%	115.80%	109.76%	105.15%	NA	NA	NA	NA	NA	NA	69.48%	77.64%	81.41%	83.44%	82.29%
11	133.66%	124.77%	120.30%	115.69%	109.71%	105.05%	NA	NA	NA	NA	NA	NA	69.33%	77.52%	81.32%	83.35%	82.20%
12	133.48%	124.62%	120.18%	115.58%	109.57%	104.96%	NA	NA	NA	NA	NA	NA	69.17%	77.39%	81.20%	83.25%	82.11%
13	133.29%	124.49%	120.06%	115.48%	109.48%	104.86%	NA	NA	NA	NA	NA	NA	69.01%	77.29%	81.07%	83.18%	82.03%
14	133.14%	124.38%	119.97%	115.40%	109.40%	104.79%	NA	NA	NA	NA	NA	NA	68.88%	77.20%	81.02%	83.09%	81.96%
15	133.01%	124.28%	119.89%	115.33%	109.31%	104.73%	NA	NA	NA	NA	NA	NA	68.78%	77.10%	80.96%	83.04%	81.91%
16	132.92%	124.20%	119.82%	115.26%	109.28%	104.69%	NA	NA	NA	NA	NA	NA	68.70%	77.04%	80.91%	82.99%	81.87%
17	132.85%	124.16%	119.78%	115.23%	109.24%	104.63%	NA	NA	NA	NA	NA	NA	68.63%	77.00%	80.86%	82.96%	81.83%
18	132.80%	124.13%	119.76%	115.21%	109.22%	104.61%	NA	NA	NA	NA	NA	NA	68.59%	76.97%	80.84%	82.92%	81.81%
19	132.80%	124.12%	119.75%	115.19%	109.22%	104.63%	NA	NA	NA	NA	NA	NA	68.57%	76.94%	80.82%	82.92%	81.81%
20	132.79%	124.11%	119.74%	115.18%	109.22%	104.65%	NA	NA	NA	NA	NA	NA	68.56%	76.91%	80.80%	82.92%	81.80%
21	132.81%	124.13%	119.76%	115.19%	109.23%	104.66%	NA	NA	NA	NA	NA	NA	68.55%	76.90%	80.79%	82.92%	81.80%
22	132.82%	124.14%	119.77%	115.20%	109.25%	104.67%	NA	NA	NA	NA	NA	NA	68.55%	76.89%	80.78%	82.92%	81.80%
23	132.84%	124.16%	119.78%	115.22%	109.26%	104.67%	NA	NA	NA	NA	NA	NA	68.55%	76.88%	80.78%	82.92%	81.80%
24	132.86%	124.17%	119.80%	115.23%	109.27%	104.68%	NA	NA	NA	NA	NA	NA	68.55%	76.87%	80.77%	82.92%	81.80%
25	132.87%	124.19%	119.81%	115.24%	109.28%	104.69%	NA	NA	NA	NA	NA	NA	68.54%	76.86%	80.76%	82.92%	81.80%
26	132.86%	124.18%	119.81%	115.24%	109.29%	104.69%	NA	NA	NA	NA	NA	NA	68.50%	76.83%	80.73%	82.90%	81.77%
27	132.85%	124.17%	119.81%	115.24%	109.29%	104.70%	NA	NA	NA	NA	NA	NA	68.46%	76.80%	80.70%	82.87%	81.75%
28	132.84%	124.17%	119.81%	115.24%	109.30%	104.70%	NA	NA	NA	NA	NA	NA	68.41%	76.77%	80.67%	82.85%	81.72%
29	132.83%	124.16%	119.81%	115.24%	109.31%	104.71%	NA	NA	NA	NA	NA	NA	68.37%	76.74%	80.65%	82.82%	81.69%
30	132.82%	124.16%	119.81%	115.24%	109.31%	104.71%	NA	NA	NA	NA	NA	NA	68.33%	76.71%	80.62%	82.80%	81.67%
31	132.75%	124.12%	119.78%	115.22%	109.30%	104.70%	NA	NA	NA	NA	NA	NA	68.20%	76.62%	80.54%	82.72%	81.60%
32	132.68%	124.08%	119.75%	115.20%	109.28%	104.69%	NA	NA	NA	NA	NA	NA	68.07%	76.53%	80.45%	82.64%	81.54%
33	132.61%	124.04%	119.72%	115.18%	109.26%	104.69%	NA	NA	NA	NA	NA	NA	67.94%	76.44%	80.37%	82.56%	81.47%
34	132.54%	124.00%	119.69%	115.16%	109.24%	104.68%	NA	NA	NA	NA	NA	NA	67.80%	76.35%	80.29%	82.48%	81.41%
35	132.47%	123.96%	119.66%	115.14%	109.22%	104.67%	NA	NA	NA	NA	NA	NA	67.67%	76.27%	80.21%	82.40%	81.34%
36	132.32%	123.87%	119.59%	115.08%	109.18%	104.62%	NA	NA	NA	NA	NA	NA	67.42%	76.07%	80.05%	82.26%	81.21%
37	132.18%	123.77%	119.52%	115.02%	109.14%	104.57%	NA	NA	NA	NA	NA	NA	67.17%	75.87%	79.89%	82.12%	81.07%
38	132.03%	123.68%	119.45%	114.96%	109.09%	104.52%	NA	NA	NA	NA	NA	NA	66.92%	75.68%	79.73%	81.98%	80.94%
39	131.89%	123.59%	119.38%	114.90%	109.05%	104.47%	NA	NA	NA	NA	NA	NA	66.67%	75.48%	79.57%	81.84%	80.80%
40	131.74%	123.50%	119.31%	114.84%	109.01%	104.42%	NA	NA	NA	NA	NA	NA	66.42%	75.29%	79.41%	81.70%	80.67%
41	131.33%	123.20%	119.07%	114.63%	108.82%	104.25%	NA	NA	NA	NA	NA	NA	65.89%	74.89%	79.08%	81.40%	80.39%
42	130.92%	122.91%	118.83%	114.43%	108.63%	104.08%	NA	NA	NA	NA	NA	NA	65.36%	74.49%	78.74%	81.10%	80.12%
43	130.51%	122.62%	118.59%	114.22%	108.44%	103.91%	NA	NA	NA	NA	NA	NA	64.84%	74.09%	78.41%	80.80%	79.84%
44	130.09%	122.33%	118.35%	114.02%	108.24%	103.74%	NA	NA	NA	NA	NA	NA	64.31%	73.69%	78.07%	80.50%	79.57%
45	129.68%	122.04%	118.11%	113.82%	108.05%	103.57%	NA	NA	NA	NA	NA	NA	63.78%	73.29%	77.74%	80.20%	79.30%
46	128.71%	121.33%	117.51%	113.28%	107.57%	103.11%	NA	NA	NA	NA	NA	NA	62.75%	72.51%	77.09%	79.61%	78.75%
47	127.73%	120.62%	116.90%	112.74%	107.08%	102.65%	NA	NA	NA	NA	NA	NA	61.71%	71.73%	76.43%	79.02%	78.21%
48	126.76%	119.91%	116.30%	112.20%	106.60%	102.19%	NA	NA	NA	NA	NA	NA	60.67%	70.95%	75.78%	78.43%	77.66%
49	125.78%	119.20%	115.69%	111.67%	106.11%	101.73%	NA	NA	NA	NA	NA	NA	59.63%	70.17%	75.13%	77.84%	77.12%
50	124.81%	118.49%	115.09%	111.13%	105.62%	101.27%	NA	NA	NA	NA	NA	NA	58.60%	69.39%	74.47%	77.25%	76.58%
51	123.49%	117.45%	114.26%	110.40%	104.92%	100.64%	NA	NA	NA	NA	NA	NA	57.29%	68.35%	73.56%	76.47%	75.87%
52	122.09%	116.40%	113.41%	109.62%	104.18%	99.98%	NA	NA	NA	NA	NA	NA	55.76%	67.25%	72.64%	75.64%	75.08%
53	120.60%	115.37%	112.45%	108.78%	103.43%	99.26%	NA	NA	NA	NA	NA	NA	54.21%	66.09%	71.65%	74.76%	74.26%
54	119.07%	114.20%	111.49%	107.92%	102.62%	98.52%	NA	NA	NA	NA	NA	NA	52.60%	64.86%	70.62%	73.85%	73.42%
55	117.46%	113.00%	110.50%	107.02%	101.79%	97.72%	NA	NA	NA	NA	NA	NA	50.89%	63.58%	69.53%	72.88%	72.51%
56	115.81%	111.74%	109.46%	106.10%	100.93%	96.92%	NA	NA	NA	NA	NA	NA	49.09%	62.24%	68.40%	71.86%	71.59%
57	114.11%	110.40%	108.37%	105.15%	100.03%	95.99%	NA	NA	NA	NA	NA	NA	47.20%	60.80%	67.19%	70.78%	70.59%
58	112.20%	108.99%	107.20%	104.02%	99.04%	95.06%	NA	NA	NA	NA	NA	NA	45.16%	59.26%	65.89%	69.62%	69.51%
59	110.14%	107.39%	105.82%	102.85%	97.96%	94.01%	NA	NA	NA	NA	NA	NA	42.92%	57.60%	64.48%	68.36%	68.35%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.47%	55.74%	62.92%	66.93%	67.05%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	12	13	13	13	13	13	13	14	14	14	14	14	14	15	15	15
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	125.36%	120.30%	117.66%
4	NA	NA	NA	NA	NA	NA	NA	109.24%	107.94%	107.15%	106.61%	101.85%	98.08%	125.51%	120.41%	117.77%
5	NA	86.21%	90.39%	92.25%	93.22%	90.39%	87.38%	109.27%	107.97%	107.19%	106.62%	101.87%	98.10%	125.54%	120.44%	117.81%
6	80.08%	86.18%	90.37%	92.22%	93.20%	90.37%	87.38%	109.25%	107.95%	107.17%	106.61%	101.85%	98.08%	125.53%	120.42%	117.79%
7	80.04%	86.11%	90.31%	92.17%	93.17%	90.34%	87.34%	109.17%	107.89%	107.12%	106.57%	101.82%	98.04%	125.44%	120.36%	117.74%
8	80.00%	86.00%	90.22%	92.11%	93.10%	90.26%	87.28%	109.07%	107.82%	107.06%	106.50%	101.76%	97.98%	125.33%	120.28%	117.67%
9	79.93%	85.86%	90.11%	92.02%	93.01%	90.19%	87.20%	108.93%	107.71%	106.96%	106.43%	101.69%	97.92%	125.18%	120.16%	117.57%
10	79.85%	85.70%	90.01%	91.91%	92.93%	90.12%	87.13%	108.76%	107.59%	106.86%	106.33%	101.62%	97.85%	125.00%	120.03%	117.46%
11	79.77%	85.53%	89.87%	91.81%	92.84%	90.03%	87.05%	108.59%	107.45%	106.75%	106.23%	101.52%	97.75%	124.82%	119.89%	117.34%
12	79.70%	85.36%	89.75%	91.70%	92.74%	89.95%	86.95%	108.41%	107.33%	106.63%	106.14%	101.43%	97.67%	124.63%	119.75%	117.22%
13	79.62%	85.20%	89.62%	91.60%	92.65%	89.86%	86.88%	108.26%	107.21%	106.54%	106.04%	101.34%	97.58%	124.46%	119.63%	117.11%
14	79.56%	85.07%	89.52%	91.52%	92.56%	89.79%	86.80%	108.11%	107.09%	106.44%	105.97%	101.27%	97.50%	124.31%	119.50%	117.02%
15	79.50%	84.96%	89.44%	91.44%	92.51%	89.72%	86.74%	108.00%	107.01%	106.37%	105.90%	101.20%	97.44%	124.19%	119.41%	116.94%
16	79.46%	84.87%	89.37%	91.39%	92.46%	89.68%	86.72%	107.90%	106.93%	106.31%	105.85%	101.16%	97.41%	124.09%	119.34%	116.88%
17	79.44%	84.80%	89.32%	91.34%	92.43%	89.64%	86.66%	107.84%	106.89%	106.28%	105.81%	101.12%	97.37%	124.03%	119.29%	116.84%
18	79.43%	84.76%	89.29%	91.31%	92.39%	89.63%	86.64%	107.80%	106.86%	106.24%	105.78%	101.07%	97.37%	123.98%	119.26%	116.81%
19	79.42%	84.77%	89.28%	91.31%	92.37%	89.62%	86.64%	107.77%	106.85%	106.23%	105.78%	101.08%	97.36%	123.96%	119.26%	116.80%
20	79.41%	84.77%	89.27%	91.31%	92.34%	89.61%	86.64%	107.74%	106.84%	106.21%	105.78%	101.09%	97.35%	123.94%	119.26%	116.79%
21	79.40%	84.76%	89.27%	91.31%	92.34%	89.60%	86.64%	107.75%	106.84%	106.21%	105.78%	101.09%	97.35%	123.95%	119.27%	116.80%
22	79.40%	84.75%	89.27%	91.31%	92.35%	89.59%	86.64%	107.75%	106.85%	106.22%	105.78%	101.09%	97.35%	123.96%	119.28%	116.81%
23	79.39%	84.74%	89.27%	91.31%	92.35%	89.59%	86.64%	107.75%	106.85%	106.22%	105.79%	101.10%	97.36%	123.97%	119.29%	116.81%
24	79.39%	84.73%	89.27%	91.31%	92.35%	89.58%	86.64%	107.76%	106.85%	106.22%	105.79%	101.10%	97.36%	123.98%	119.30%	116.82%
25	79.39%	84.72%	89.27%	91.31%	92.36%	89.57%	86.64%	107.76%	106.86%	106.23%	105.79%	101.11%	97.37%	123.99%	119.31%	116.83%
26	79.36%	84.66%	89.24%	91.28%	92.33%	89.55%	86.62%	107.73%	106.84%	106.21%	105.78%	101.09%	97.35%	123.97%	119.30%	116.82%
27	79.34%	84.61%	89.21%	91.26%	92.29%	89.53%	86.60%	107.70%	106.82%	106.19%	105.77%	101.08%	97.34%	123.95%	119.29%	116.82%
28	79.32%	84.55%	89.18%	91.23%	92.26%	89.52%	86.57%	107.67%	106.80%	106.18%	105.75%	101.06%	97.33%	123.93%	119.28%	116.81%
29	79.29%	84.50%	89.15%	91.20%	92.23%	89.50%	86.55%	107.64%	106.78%	106.16%	105.74%	101.05%	97.32%	123.91%	119.27%	116.80%
30	79.27%	84.45%	89.12%	91.18%	92.20%	89.48%	86.53%	107.62%	106.77%	106.15%	105.73%	101.03%	97.31%	123.89%	119.26%	116.79%
31	79.21%	84.34%	89.04%	91.09%	92.14%	89.42%	86.47%	107.52%	106.69%	106.09%	105.67%	100.97%	97.25%	123.81%	119.20%	116.75%
32	79.15%	84.23%	88.96%	91.00%	92.08%	89.36%	86.41%	107.42%	106.62%	106.03%	105.62%	100.92%	97.20%	123.73%	119.14%	116.71%
33	79.09%	84.12%	88.87%	90.92%	92.01%	89.29%	86.36%	107.33%	106.55%	105.97%	105.57%	100.86%	97.15%	123.65%	119.09%	116.66%
34	79.03%	84.01%	88.79%	90.83%	91.95%	89.23%	86.30%	107.23%	106.47%	105.91%	105.52%	100.80%	97.09%	123.57%	119.03%	116.62%
35	78.96%	83.90%	88.71%	90.74%	91.89%	89.17%	86.24%	107.13%	106.40%	105.85%	105.47%	100.74%	97.04%	123.49%	118.98%	116.58%
36	78.84%	83.66%	88.52%	90.60%	91.76%	89.05%	86.12%	106.93%	106.26%	105.74%	105.36%	100.65%	96.96%	123.32%	118.86%	116.49%
37	78.71%	83.41%	88.33%	90.45%	91.63%	88.92%	86.01%	106.73%	106.11%	105.62%	105.26%	100.56%	96.88%	123.14%	118.74%	116.39%
38	78.58%	83.17%	88.14%	90.31%	91.50%	88.80%	85.89%	106.53%	105.97%	105.50%	105.16%	100.47%	96.80%	122.97%	118.62%	116.30%
39	78.46%	82.92%	87.95%	90.17%	91.37%	88.67%	85.78%	106.33%	105.83%	105.38%	105.05%	100.38%	96.72%	122.80%	118.50%	116.21%
40	78.33%	82.68%	87.76%	90.03%	91.24%	88.55%	85.66%	106.13%	105.68%	105.27%	104.95%	100.28%	96.64%	122.63%	118.39%	116.12%
41	78.07%	82.19%	87.38%	89.70%	90.94%	88.28%	85.40%	105.68%	105.34%	104.98%	104.70%	100.04%	96.41%	122.18%	118.06%	115.85%
42	77.82%	81.69%	87.00%	89.37%	90.64%	88.00%	85.15%	105.22%	105.00%	104.68%	104.45%	99.80%	96.19%	121.74%	117.74%	115.58%
43	77.57%	81.20%	86.61%	89.04%	90.35%	87.73%	84.89%	104.77%	104.66%	104.39%	104.19%	99.56%	95.97%	121.30%	117.41%	115.30%
44	77.31%	80.71%	86.23%	88.71%	90.05%	87.45%	84.63%	104.31%	104.32%	104.10%	103.94%	99.32%	95.74%	120.86%	117.09%	115.03%
45	77.06%	80.21%	85.84%	88.38%	89.75%	87.18%	84.37%	103.85%	103.97%	103.81%	103.69%	99.08%	95.52%	120.41%	116.76%	114.76%
46	76.55%	79.15%	85.04%	87.71%	89.14%	86.62%	83.85%	102.86%	103.22%	103.18%	103.12%	98.56%	95.02%	119.41%	116.01%	114.14%
47	76.03%	78.09%	84.24%	87.03%	88.53%	86.06%	83.32%	101.87%	102.47%	102.56%	102.54%	98.04%	94.52%	118.40%	115.26%	113.51%
48	75.52%	77.03%	83.44%	86.36%	87.92%	85.49%	82.79%	100.88%	101.72%	101.93%	101.97%	97.51%	94.02%	117.39%	114.50%	112.89%
49	75.01%	75.97%	82.65%	85.68%	87.31%	84.93%	82.26%	99.89%	100.97%	101.31%	101.40%	96.99%	93.52%	116.39%	113.75%	112.27%
50	74.50%	74.91%	81.85%	85.00%	86.70%	84.37%	81.74%	98.90%	100.22%	100.69%	100.83%	96.47%	93.02%	115.38%	112.99%	111.64%
51	73.82%	73.50%	80.79%	84.13%	85.92%	83.62%	81.04%	97.56%	99.29%	99.87%	100.07%	95.76%	92.38%	114.02%	112.03%	110.82%
52	73.11%	72.02%	79.65%	83.17%	85.06%	82.82%	80.29%	96.13%	98.23%	98.96%	99.24%	94.99%	91.63%	112.58%	110.95%	109.90%
53	72.34%	70.42%	78.45%	82.13%	84.15%	81.98%	79.50%	94.62%	97.02%	98.00%	98.36%	94.19%	90.84%	111.05%	109.77%	108.97%
54	71.55%	68.76%	77.18%	81.07%	83.18%	81.08%	78.66%	93.05%	95.83%	96.93%	97.46%	93.33%	90.05%	109.46%	108.58%	107.92%
55	70.71%	67.02%	75.85%	79.93%	82.18%	80.14%	77.79%	91.41%	94.58%	95.88%	96.48%	92.44%	89.20%	107.80%	107.34%	106.87%
56	69.82%	65.19%	74.45%	78.75%	81.13%	79.17%	76.85%	89.63%	93.28%	94.75%	95.48%	91.49%	88.32%	106.03%	106.05%	105.78%
57	68.90%	63.26%	72.97%	77.48%	79.94%	78.11%	75.86%	87.81%	91.91%	93.55%	94.39%	90.50%	87.38%	104.23%	104.69%	104.58%
58	67.88%	61.08%	71.39%	76.15%	78.73%	76.98%	74.82%	85.86%	90.34%	92.27%	93.24%	89.43%	86.36%	102.26%	103.16%	103.32%
59	66.80%	58.77%	69.65%	74.60%	77.38%	75.76%	73.67%	83.73%	88.69%	90.85%	91.96%	88.24%	85.24%	0.00%	101.66%	102.08%
60	65.58%	56.20%	67.63%	72.95%	75.88%	74.37%	72.38%	81.25%	86.83%	89.28%	90.55%	86.89%	84.01%	0.00%	100.18%	100.86%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	5	5	5	5	5	5	6	6	6	6	6	6	7	7	7	7	7
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
12	NA	NA	NA	NA	NA	NA	28.73%	29.46%	29.77%	29.90%	29.96%	29.66%	37.65%	36.25%	35.47%	35.00%	34.68%
13	23.15%	25.27%	26.25%	26.77%	27.06%	27.09%	28.66%	29.42%	29.73%	29.85%	29.93%	29.63%	37.50%	36.11%	35.38%	34.91%	34.62%
14	23.10%	25.23%	26.20%	26.72%	27.03%	27.07%	28.59%	29.35%	29.68%	29.82%	29.90%	29.59%	37.44%	36.09%	35.32%	34.88%	34.57%
15	23.04%	25.20%	26.17%	26.69%	26.99%	27.04%	28.54%	29.32%	29.64%	29.79%	29.88%	29.58%	37.38%	36.05%	35.29%	34.84%	34.53%
16	23.01%	25.18%	26.16%	26.68%	26.98%	27.02%	28.50%	29.28%	29.62%	29.78%	29.85%	29.54%	37.33%	36.00%	35.26%	34.81%	34.52%
17	22.98%	25.15%	26.13%	26.66%	26.96%	27.00%	28.48%	29.27%	29.59%	29.76%	29.83%	29.54%	37.29%	35.95%	35.25%	34.80%	34.50%
18	22.96%	25.14%	26.13%	26.64%	26.96%	27.00%	28.45%	29.25%	29.58%	29.74%	29.83%	29.52%	37.28%	35.96%	35.22%	34.78%	34.50%
19	22.96%	25.12%	26.11%	26.64%	26.96%	26.99%	28.43%	29.24%	29.58%	29.74%	29.82%	29.52%	37.26%	35.94%	35.22%	34.77%	34.49%
20	22.96%	25.11%	26.10%	26.64%	26.96%	26.99%	28.41%	29.23%	29.58%	29.74%	29.82%	29.52%	37.25%	35.92%	35.22%	34.77%	34.47%
21	22.96%	25.11%	26.10%	26.64%	26.96%	26.99%	28.41%	29.22%	29.58%	29.74%	29.82%	29.52%	37.25%	35.93%	35.22%	34.77%	34.47%
22	22.95%	25.12%	26.11%	26.64%	26.95%	26.99%	28.41%	29.22%	29.57%	29.74%	29.82%	29.52%	37.25%	35.93%	35.21%	34.77%	34.47%
23	22.95%	25.12%	26.11%	26.64%	26.95%	26.99%	28.41%	29.22%	29.57%	29.74%	29.82%	29.51%	37.24%	35.93%	35.21%	34.77%	34.47%
24	22.94%	25.12%	26.11%	26.63%	26.95%	26.99%	28.40%	29.22%	29.57%	29.74%	29.82%	29.51%	37.24%	35.93%	35.21%	34.77%	34.47%
25	22.94%	25.12%	26.11%	26.63%	26.94%	26.99%	28.40%	29.21%	29.57%	29.74%	29.82%	29.51%	37.24%	35.94%	35.21%	34.77%	34.47%
26	22.93%	25.11%	26.10%	26.62%	26.94%	26.98%	28.38%	29.20%	29.55%	29.73%	29.81%	29.49%	37.22%	35.92%	35.19%	34.75%	34.46%
27	22.91%	25.10%	26.09%	26.62%	26.93%	26.97%	28.37%	29.19%	29.54%	29.72%	29.80%	29.48%	37.19%	35.89%	35.17%	34.74%	34.45%
28	22.90%	25.09%	26.08%	26.61%	26.92%	26.96%	28.35%	29.18%	29.53%	29.71%	29.79%	29.47%	37.17%	35.87%	35.15%	34.73%	34.44%
29	22.89%	25.08%	26.07%	26.60%	26.92%	26.96%	28.33%	29.17%	29.52%	29.69%	29.78%	29.46%	37.15%	35.85%	35.14%	34.72%	34.43%
30	22.88%	25.07%	26.06%	26.60%	26.91%	26.95%	28.31%	29.16%	29.51%	29.68%	29.77%	29.45%	37.13%	35.83%	35.12%	34.70%	34.42%
31	22.83%	25.04%	26.03%	26.57%	26.89%	26.93%	28.26%	29.12%	29.47%	29.65%	29.73%	29.43%	37.06%	35.78%	35.08%	34.66%	34.38%
32	22.79%	25.00%	26.00%	26.55%	26.87%	26.91%	28.20%	29.08%	29.43%	29.61%	29.70%	29.40%	37.00%	35.74%	35.04%	34.62%	34.35%
33	22.74%	24.97%	25.97%	26.52%	26.84%	26.89%	28.14%	29.05%	29.39%	29.58%	29.67%	29.38%	36.93%	35.69%	35.00%	34.58%	34.31%
34	22.70%	24.94%	25.94%	26.50%	26.82%	26.87%	28.08%	29.01%	29.36%	29.55%	29.63%	29.35%	36.87%	35.65%	34.96%	34.54%	34.27%
35	22.65%	24.91%	25.91%	26.47%	26.80%	26.85%	28.03%	28.97%	29.32%	29.51%	29.60%	29.33%	36.80%	35.60%	34.92%	34.50%	34.24%
36	22.56%	24.84%	25.86%	26.42%	26.75%	26.80%	27.92%	28.88%	29.26%	29.45%	29.54%	29.28%	36.67%	35.49%	34.83%	34.43%	34.17%
37	22.48%	24.78%	25.81%	26.37%	26.71%	26.75%	27.81%	28.80%	29.19%	29.39%	29.49%	29.23%	36.54%	35.39%	34.75%	34.36%	34.10%
38	22.39%	24.71%	25.75%	26.33%	26.67%	26.71%	27.70%	28.71%	29.13%	29.33%	29.43%	29.17%	36.41%	35.28%	34.66%	34.29%	34.03%
39	22.30%	24.65%	25.70%	26.28%	26.62%	26.66%	27.60%	28.63%	29.06%	29.26%	29.38%	29.12%	36.28%	35.18%	34.58%	34.22%	33.96%
40	22.21%	24.58%	25.65%	26.23%	26.58%	26.62%	27.49%	28.54%	29.00%	29.20%	29.32%	29.07%	36.15%	35.07%	34.50%	34.15%	33.89%
41	22.04%	24.45%	25.54%	26.13%	26.49%	26.53%	27.27%	28.37%	28.86%	29.08%	29.21%	28.96%	35.89%	34.88%	34.33%	33.99%	33.75%
42	21.87%	24.32%	25.44%	26.03%	26.40%	26.45%	27.06%	28.21%	28.72%	28.95%	29.10%	28.84%	35.64%	34.69%	34.16%	33.84%	33.61%
43	21.70%	24.19%	25.33%	25.93%	26.30%	26.37%	26.84%	28.04%	28.58%	28.83%	28.98%	28.73%	35.38%	34.50%	33.99%	33.69%	33.47%
44	21.53%	24.07%	25.22%	25.83%	26.21%	26.28%	26.63%	27.88%	28.44%	28.71%	28.87%	28.62%	35.12%	34.31%	33.82%	33.54%	33.32%
45	21.36%	23.94%	25.11%	25.73%	26.12%	26.20%	26.41%	27.72%	28.30%	28.58%	28.76%	28.51%	34.86%	34.11%	33.65%	33.39%	33.18%
46	21.03%	23.68%	24.90%	25.54%	25.94%	26.03%	25.99%	27.40%	28.03%	28.34%	28.53%	28.29%	34.37%	33.73%	33.34%	33.10%	32.92%
47	20.69%	23.42%	24.68%	25.35%	25.76%	25.86%	25.57%	27.08%	27.76%	28.10%	28.30%	28.08%	33.87%	33.35%	33.02%	32.81%	32.65%
48	20.35%	23.17%	24.46%	25.15%	25.58%	25.69%	25.15%	26.76%	27.49%	27.87%	28.08%	27.87%	33.38%	32.96%	32.70%	32.52%	32.39%
49	20.01%	22.91%	24.24%	24.96%	25.39%	25.53%	24.72%	26.44%	27.23%	27.63%	27.85%	27.65%	32.88%	32.58%	32.38%	32.23%	32.13%
50	19.68%	22.65%	24.03%	24.77%	25.21%	25.36%	24.30%	26.12%	26.96%	27.39%	27.62%	27.44%	32.39%	32.20%	32.06%	31.95%	31.86%
51	19.18%	22.30%	23.72%	24.51%	24.98%	25.11%	23.74%	25.70%	26.59%	27.06%	27.34%	27.18%	31.74%	31.71%	31.65%	31.57%	31.53%
52	18.69%	21.91%	23.42%	24.23%	24.72%	24.89%	23.15%	25.27%	26.22%	26.72%	27.03%	26.90%	31.01%	31.19%	31.20%	31.20%	31.17%
53	18.16%	21.52%	23.08%	23.93%	24.44%	24.62%	22.53%	24.79%	25.81%	26.38%	26.71%	26.58%	30.34%	30.65%	30.75%	30.78%	30.77%
54	17.63%	21.11%	22.72%	23.62%	24.14%	24.34%	21.88%	24.30%	25.42%	26.01%	26.35%	26.25%	29.59%	30.08%	30.26%	30.35%	30.38%
55	17.05%	20.70%	22.37%	23.31%	23.84%	24.05%	21.20%	23.80%	24.98%	25.64%	26.02%	25.92%	28.78%	29.50%	29.77%	29.92%	29.96%
56	16.48%	20.25%	22.01%	22.97%	23.56%	23.78%	20.49%	23.27%	24.53%	25.23%	25.64%	25.59%	27.96%	28.88%	29.26%	29.43%	29.55%
57	15.86%	19.80%	21.62%	22.63%	23.23%	23.49%	19.76%	22.71%	24.07%	24.82%	25.26%	25.22%	27.13%	28.24%	28.72%	28.97%	29.11%
58	15.24%	19.32%	21.21%	22.27%	22.89%	23.17%	19.00%	22.13%	23.59%	24.38%	24.87%	24.83%	26.23%	27.57%	28.16%	28.46%	28.63%
59	14.56%	18.82%	20.79%	21.87%	22.54%	22.82%	18.19%	21.52%	23.07%	23.92%	24.44%	24.43%	25.29%	26.85%	27.55%	27.92%	28.13%
60	13.81%	18.28%	20.34%	21.48%	22.16%	22.45%	17.29%	20.86%	22.50%	23.42%	23.97%	23.99%	24.25%	26.08%	26.88%	27.33%	27.59%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10	10	10
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	48.16%	44.28%	42.29%	41.13%	40.21%	38.80%	53.34%	48.24%	45.65%	44.14%
10	NA	42.89%	40.25%	38.87%	38.05%	37.46%	36.37%	48.07%	44.19%	42.22%	41.06%	40.18%	38.76%	53.24%	48.14%	45.57%	44.07%
11	33.92%	42.81%	40.19%	38.81%	38.01%	37.40%	36.31%	47.98%	44.13%	42.16%	41.01%	40.12%	38.70%	53.14%	48.07%	45.50%	44.02%
12	33.88%	42.72%	40.13%	38.75%	37.95%	37.36%	36.27%	47.88%	44.06%	42.10%	40.96%	40.07%	38.65%	53.04%	47.99%	45.44%	43.96%
13	33.85%	42.65%	40.05%	38.72%	37.90%	37.32%	36.23%	47.79%	43.98%	42.05%	40.90%	40.02%	38.62%	52.94%	47.91%	45.39%	43.90%
14	33.81%	42.58%	40.01%	38.66%	37.87%	37.27%	36.19%	47.71%	43.92%	41.99%	40.86%	39.98%	38.57%	52.85%	47.84%	45.33%	43.85%
15	33.78%	42.51%	39.96%	38.62%	37.83%	37.24%	36.16%	47.65%	43.88%	41.95%	40.82%	39.94%	38.54%	52.79%	47.80%	45.28%	43.80%
16	33.76%	42.46%	39.92%	38.59%	37.80%	37.22%	36.13%	47.60%	43.84%	41.92%	40.80%	39.92%	38.51%	52.74%	47.76%	45.25%	43.79%
17	33.74%	42.43%	39.88%	38.57%	37.78%	37.20%	36.11%	47.56%	43.81%	41.90%	40.77%	39.89%	38.49%	52.70%	47.74%	45.23%	43.76%
18	33.74%	42.41%	39.88%	38.55%	37.77%	37.20%	36.11%	47.54%	43.79%	41.87%	40.77%	39.89%	38.49%	52.68%	47.71%	45.20%	43.76%
19	33.72%	42.40%	39.86%	38.54%	37.76%	37.18%	36.10%	47.53%	43.78%	41.87%	40.75%	39.88%	38.48%	52.66%	47.70%	45.19%	43.74%
20	33.71%	42.38%	39.85%	38.54%	37.75%	37.17%	36.09%	47.52%	43.77%	41.86%	40.74%	39.87%	38.47%	52.65%	47.70%	45.18%	43.73%
21	33.71%	42.38%	39.85%	38.54%	37.75%	37.17%	36.09%	47.51%	43.77%	41.86%	40.74%	39.87%	38.46%	52.64%	47.69%	45.18%	43.72%
22	33.71%	42.37%	39.85%	38.53%	37.75%	37.16%	36.09%	47.50%	43.76%	41.85%	40.74%	39.86%	38.46%	52.63%	47.68%	45.17%	43.72%
23	33.72%	42.37%	39.84%	38.53%	37.75%	37.16%	36.09%	47.49%	43.76%	41.85%	40.73%	39.86%	38.45%	52.62%	47.67%	45.16%	43.72%
24	33.72%	42.36%	39.84%	38.53%	37.75%	37.16%	36.09%	47.49%	43.75%	41.84%	40.73%	39.85%	38.45%	52.61%	47.66%	45.16%	43.71%
25	33.72%	42.36%	39.84%	38.52%	37.75%	37.16%	36.09%	47.48%	43.75%	41.84%	40.73%	39.85%	38.45%	52.60%	47.66%	45.15%	43.71%
26	33.71%	42.33%	39.82%	38.50%	37.73%	37.14%	36.07%	47.44%	43.72%	41.81%	40.71%	39.83%	38.43%	52.56%	47.62%	45.13%	43.69%
27	33.69%	42.30%	39.79%	38.48%	37.71%	37.13%	36.05%	47.40%	43.69%	41.79%	40.69%	39.81%	38.41%	52.51%	47.59%	45.10%	43.66%
28	33.68%	42.27%	39.77%	38.46%	37.70%	37.12%	36.03%	47.37%	43.66%	41.77%	40.67%	39.79%	38.38%	52.47%	47.56%	45.07%	43.64%
29	33.67%	42.24%	39.74%	38.44%	37.68%	37.10%	36.02%	47.33%	43.63%	41.74%	40.65%	39.77%	38.36%	52.42%	47.53%	45.05%	43.61%
30	33.65%	42.21%	39.72%	38.42%	37.67%	37.09%	36.00%	47.29%	43.61%	41.72%	40.63%	39.75%	38.34%	52.38%	47.49%	45.02%	43.59%
31	33.62%	42.13%	39.66%	38.37%	37.62%	37.04%	35.96%	47.20%	43.53%	41.66%	40.57%	39.70%	38.30%	52.27%	47.41%	44.95%	43.52%
32	33.59%	42.05%	39.60%	38.32%	37.57%	37.00%	35.92%	47.11%	43.46%	41.60%	40.51%	39.65%	38.25%	52.16%	47.33%	44.88%	43.45%
33	33.56%	41.97%	39.54%	38.27%	37.52%	36.95%	35.88%	47.01%	43.39%	41.54%	40.45%	39.60%	38.21%	52.05%	47.24%	44.81%	43.38%
34	33.53%	41.89%	39.48%	38.22%	37.47%	36.91%	35.84%	46.92%	43.32%	41.47%	40.39%	39.55%	38.16%	51.95%	47.16%	44.73%	43.31%
35	33.50%	41.81%	39.42%	38.16%	37.42%	36.87%	35.81%	46.83%	43.25%	41.41%	40.33%	39.50%	38.12%	51.84%	47.07%	44.66%	43.25%
36	33.43%	41.65%	39.30%	38.06%	37.33%	36.78%	35.72%	46.64%	43.10%	41.29%	40.22%	39.39%	38.01%	51.62%	46.90%	44.52%	43.12%
37	33.36%	41.49%	39.17%	37.96%	37.24%	36.69%	35.63%	46.45%	42.95%	41.17%	40.12%	39.29%	37.91%	51.40%	46.73%	44.38%	43.00%
38	33.29%	41.34%	39.04%	37.85%	37.15%	36.61%	35.55%	46.26%	42.80%	41.04%	40.01%	39.19%	37.81%	51.19%	46.56%	44.23%	42.87%
39	33.22%	41.18%	38.91%	37.75%	37.06%	36.52%	35.46%	46.07%	42.65%	40.92%	39.91%	39.09%	37.70%	50.97%	46.38%	44.09%	42.75%
40	33.15%	41.02%	38.79%	37.65%	36.97%	36.44%	35.37%	45.88%	42.50%	40.80%	39.80%	38.98%	37.60%	50.75%	46.21%	43.95%	42.63%
41	33.02%	40.70%	38.55%	37.44%	36.78%	36.26%	35.22%	45.51%	42.22%	40.55%	39.57%	38.78%	37.41%	50.32%	45.88%	43.67%	42.36%
42	32.89%	40.38%	38.31%	37.23%	36.60%	36.09%	35.06%	45.13%	41.93%	40.31%	39.35%	38.57%	37.22%	49.88%	45.56%	43.38%	42.10%
43	32.77%	40.07%	38.08%	37.03%	36.41%	35.91%	34.90%	44.76%	41.65%	40.06%	39.13%	38.36%	37.03%	49.45%	45.23%	43.10%	41.84%
44	32.64%	39.75%	37.84%	36.82%	36.22%	35.74%	34.74%	44.38%	41.37%	39.82%	38.90%	38.15%	36.85%	49.01%	44.90%	42.81%	41.58%
45	32.52%	39.43%	37.60%	36.61%	36.03%	35.56%	34.59%	44.00%	41.09%	39.57%	38.68%	37.94%	36.66%	48.58%	44.58%	42.53%	41.32%
46	32.26%	38.84%	37.15%	36.23%	35.69%	35.24%	34.28%	43.32%	40.56%	39.12%	38.27%	37.57%	36.30%	47.79%	43.98%	42.02%	40.86%
47	32.01%	38.25%	36.69%	35.85%	35.34%	34.93%	33.98%	42.63%	40.03%	38.68%	37.87%	37.20%	35.95%	47.01%	43.38%	41.51%	40.40%
48	31.76%	37.66%	36.24%	35.46%	34.99%	34.61%	33.68%	41.94%	39.51%	38.23%	37.47%	36.82%	35.59%	46.23%	42.78%	41.00%	39.94%
49	31.51%	37.07%	35.78%	35.08%	34.65%	34.29%	33.37%	41.26%	38.98%	37.78%	37.06%	36.45%	35.24%	45.45%	42.18%	40.49%	39.48%
50	31.26%	36.48%	35.33%	34.70%	34.30%	33.97%	33.07%	40.57%	38.45%	37.34%	36.66%	36.07%	34.88%	44.66%	41.58%	39.98%	39.01%
51	30.92%	35.71%	34.73%	34.21%	33.86%	33.57%	32.67%	39.69%	37.75%	36.76%	36.14%	35.60%	34.42%	43.66%	40.77%	39.31%	38.42%
52	30.59%	34.88%	34.11%	33.67%	33.40%	33.13%	32.26%	38.75%	37.04%	36.14%	35.60%	35.10%	33.94%	42.61%	39.97%	38.61%	37.80%
53	30.22%	34.05%	33.46%	33.13%	32.91%	32.66%	31.83%	37.77%	36.28%	35.50%	35.03%	34.56%	33.43%	41.49%	39.10%	37.87%	37.15%
54	29.86%	33.16%	32.78%	32.54%	32.38%	32.19%	31.38%	36.73%	35.49%	34.82%	34.42%	34.00%	32.91%	40.30%	38.19%	37.11%	36.46%
55	29.45%	32.20%	32.08%	31.94%	31.85%	31.69%	30.91%	35.63%	34.65%	34.12%	33.78%	33.41%	32.36%	39.06%	37.23%	36.29%	35.71%
56	29.07%	31.23%	31.32%	31.32%	31.27%	31.17%	30.42%	34.49%	33.76%	33.38%	33.11%	32.80%	31.77%	37.75%	36.21%	35.44%	34.95%
57	28.65%	30.18%	30.54%	30.65%	30.69%	30.62%	29.91%	33.23%	32.83%	32.58%	32.41%	32.13%	31.17%	36.29%	35.13%	34.51%	34.13%
58	28.19%	29.07%	29.70%	29.94%	30.05%	30.02%	29.34%	31.91%	31.83%	31.73%	31.65%	31.42%	30.49%	34.75%	33.97%	33.51%	33.25%
59	27.72%	27.89%	28.80%	29.18%	29.37%	29.40%	28.75%	30.49%	30.75%	30.82%	30.83%	30.67%	29.79%	33.09%	32.70%	32.45%	32.29%
60	27.21%	26.58%	27.82%	28.34%	28.63%	28.72%	28.11%	28.90%	29.56%	29.80%	29.93%	29.84%	29.00%	31.23%	31.29%	31.26%	31.23%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	16	16	16	16	17	17	17	17	17	17	6	6	6	6	6	6	6	6
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.91%	34.25%	34.81%	35.08%	35.23%	34.90%	39.78%
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.84%	34.20%	34.77%	35.03%	35.18%	34.86%	39.72%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.78%	34.16%	34.74%	35.00%	35.14%	34.83%	39.64%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.73%	34.11%	34.69%	34.98%	35.11%	34.81%	39.58%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.68%	34.07%	34.66%	34.95%	35.09%	34.77%	39.54%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.65%	34.06%	34.63%	34.93%	35.07%	34.75%	39.51%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.63%	34.05%	34.62%	34.90%	35.06%	34.75%	39.49%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.61%	34.03%	34.62%	34.90%	35.06%	34.75%	39.47%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.60%	34.02%	34.62%	34.90%	35.06%	34.75%	39.46%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.60%	34.02%	34.62%	34.90%	35.06%	34.75%	39.46%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.60%	34.02%	34.62%	34.90%	35.06%	34.75%	39.45%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.60%	34.02%	34.63%	34.89%	35.06%	34.74%	39.45%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.60%	34.02%	34.63%	34.89%	35.06%	34.74%	39.44%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.60%	34.02%	34.63%	34.89%	35.06%	34.74%	39.44%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.58%	34.00%	34.62%	34.88%	35.04%	34.73%	39.41%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.57%	33.99%	34.60%	34.87%	35.03%	34.72%	39.38%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.55%	33.98%	34.59%	34.86%	35.02%	34.70%	39.35%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.53%	33.96%	34.57%	34.85%	35.00%	34.69%	39.32%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.51%	33.95%	34.56%	34.84%	34.99%	34.68%	39.30%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.46%	33.90%	34.52%	34.81%	34.96%	34.66%	39.24%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.40%	33.86%	34.48%	34.78%	34.94%	34.63%	39.18%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.34%	33.82%	34.44%	34.74%	34.91%	34.61%	39.12%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.29%	33.77%	34.41%	34.71%	34.88%	34.58%	39.06%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.23%	33.73%	34.37%	34.68%	34.86%	34.56%	39.00%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.12%	33.65%	34.30%	34.62%	34.80%	34.50%	38.87%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.02%	33.57%	34.23%	34.56%	34.74%	34.45%	38.74%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.91%	33.49%	34.16%	34.49%	34.69%	34.39%	38.61%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.80%	33.41%	34.08%	34.43%	34.63%	34.33%	38.48%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.70%	33.33%	34.01%	34.37%	34.57%	34.28%	38.35%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.48%	33.17%	33.88%	34.24%	34.45%	34.17%	38.09%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.27%	33.01%	33.74%	34.11%	34.34%	34.06%	37.84%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.05%	32.84%	33.61%	33.99%	34.22%	33.96%	37.58%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.84%	32.68%	33.47%	33.86%	34.10%	33.85%	37.32%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.63%	32.52%	33.34%	33.74%	33.99%	33.74%	37.06%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.21%	32.20%	33.06%	33.49%	33.76%	33.53%	36.57%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.80%	31.88%	32.79%	33.25%	33.54%	33.31%	36.09%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.39%	31.56%	32.51%	33.01%	33.31%	33.09%	35.60%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.98%	31.24%	32.24%	32.77%	33.09%	32.88%	35.11%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.57%	30.92%	31.96%	32.52%	32.86%	32.66%	34.62%
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.02%	30.47%	31.61%	32.21%	32.56%	32.38%	33.98%
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.41%	30.02%	31.23%	31.86%	32.24%	32.07%	33.29%
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.80%	29.58%	30.83%	31.50%	31.91%	31.77%	32.56%
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.14%	29.08%	30.41%	31.12%	31.57%	31.44%	31.76%
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.47%	28.57%	29.97%	30.76%	31.21%	31.10%	31.01%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.74%	28.01%	29.53%	30.35%	30.85%	30.74%	30.14%
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.01%	27.50%	29.06%	29.94%	30.47%	30.39%	29.29%
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	23.24%	26.91%	28.59%	29.50%	30.05%	30.02%	28.38%
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	22.41%	26.28%	28.07%	29.04%	29.63%	29.61%	27.41%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	21.53%	25.62%	27.51%	28.55%	29.16%	29.18%	26.37%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	7	7	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	57.14%	52.71%	50.51%	49.16%	48.04%	46.38%
10	NA	NA	NA	NA	NA	50.40%	47.56%	46.12%	45.20%	44.59%	43.26%	57.04%	52.64%	50.45%	49.08%	48.00%	46.33%
11	39.50%	39.25%	39.03%	38.88%	38.11%	50.31%	47.51%	46.08%	45.17%	44.56%	43.19%	56.95%	52.58%	50.39%	49.04%	47.96%	46.27%
12	39.44%	39.22%	38.98%	38.86%	38.07%	50.22%	47.42%	46.01%	45.11%	44.50%	43.15%	56.86%	52.49%	50.32%	48.98%	47.91%	46.23%
13	39.38%	39.15%	38.95%	38.79%	38.04%	50.15%	47.37%	45.96%	45.06%	44.47%	43.11%	56.77%	52.43%	50.27%	48.92%	47.87%	46.19%
14	39.33%	39.12%	38.90%	38.78%	38.00%	50.07%	47.31%	45.90%	45.01%	44.42%	43.08%	56.70%	52.37%	50.21%	48.88%	47.82%	46.15%
15	39.28%	39.09%	38.87%	38.73%	37.97%	50.02%	47.26%	45.87%	44.98%	44.39%	43.04%	56.63%	52.32%	50.17%	48.85%	47.78%	46.11%
16	39.26%	39.03%	38.84%	38.71%	37.95%	49.97%	47.23%	45.84%	44.97%	44.37%	43.03%	56.58%	52.29%	50.18%	48.83%	47.76%	46.08%
17	39.23%	39.01%	38.84%	38.69%	37.93%	49.94%	47.22%	45.81%	44.93%	44.34%	43.01%	56.55%	52.27%	50.11%	48.79%	47.73%	46.07%
18	39.20%	39.00%	38.81%	38.69%	37.93%	49.90%	47.19%	45.80%	44.92%	44.34%	42.99%	56.52%	52.24%	50.10%	48.77%	47.72%	46.06%
19	39.19%	38.99%	38.81%	38.68%	37.92%	49.89%	47.18%	45.80%	44.91%	44.34%	42.98%	56.50%	52.23%	50.10%	48.77%	47.72%	46.05%
20	39.17%	38.98%	38.81%	38.66%	37.91%	49.88%	47.18%	45.80%	44.90%	44.34%	42.97%	56.49%	52.22%	50.09%	48.76%	47.72%	46.04%
21	39.17%	38.98%	38.80%	38.66%	37.91%	49.88%	47.17%	45.80%	44.90%	44.33%	42.97%	56.49%	52.22%	50.09%	48.76%	47.71%	46.04%
22	39.17%	38.97%	38.80%	38.66%	37.91%	49.88%	47.17%	45.79%	44.90%	44.33%	42.97%	56.48%	52.22%	50.08%	48.75%	47.71%	46.03%
23	39.17%	38.97%	38.80%	38.66%	37.90%	49.88%	47.17%	45.79%	44.89%	44.33%	42.97%	56.48%	52.21%	50.08%	48.75%	47.71%	46.03%
24	39.17%	38.96%	38.80%	38.66%	37.90%	49.88%	47.17%	45.79%	44.89%	44.32%	42.97%	56.48%	52.21%	50.08%	48.74%	47.71%	46.03%
25	39.17%	38.95%	38.79%	38.66%	37.90%	49.88%	47.16%	45.78%	44.89%	44.32%	42.97%	56.47%	52.20%	50.07%	48.74%	47.70%	46.03%
26	39.16%	38.94%	38.78%	38.65%	37.89%	49.85%	47.14%	45.77%	44.87%	44.30%	42.96%	56.44%	52.18%	50.05%	48.72%	47.69%	46.01%
27	39.14%	38.93%	38.77%	38.63%	37.87%	49.82%	47.12%	45.75%	44.86%	44.29%	42.94%	56.41%	52.16%	50.03%	48.70%	47.67%	45.99%
28	39.12%	38.92%	38.75%	38.62%	37.86%	49.79%	47.10%	45.73%	44.84%	44.27%	42.92%	56.37%	52.13%	50.01%	48.68%	47.65%	45.97%
29	39.11%	38.91%	38.74%	38.61%	37.85%	49.77%	47.09%	45.71%	44.82%	44.25%	42.90%	56.34%	52.11%	49.98%	48.66%	47.63%	45.95%
30	39.09%	38.90%	38.73%	38.59%	37.84%	49.74%	47.07%	45.70%	44.81%	44.24%	42.88%	56.31%	52.09%	49.96%	48.65%	47.61%	45.94%
31	39.04%	38.85%	38.69%	38.56%	37.81%	49.67%	47.01%	45.65%	44.77%	44.20%	42.85%	56.22%	52.02%	49.91%	48.60%	47.56%	45.89%
32	38.99%	38.81%	38.65%	38.53%	37.78%	49.59%	46.95%	45.60%	44.73%	44.16%	42.82%	56.14%	51.95%	49.85%	48.55%	47.51%	45.85%
33	38.93%	38.76%	38.61%	38.49%	37.75%	49.52%	46.89%	45.55%	44.69%	44.12%	42.79%	56.06%	51.89%	49.80%	48.50%	47.47%	45.81%
34	38.88%	38.72%	38.57%	38.46%	37.72%	49.45%	46.84%	45.51%	44.64%	44.08%	42.76%	55.97%	51.82%	49.74%	48.44%	47.42%	45.77%
35	38.83%	38.67%	38.52%	38.42%	37.68%	49.38%	46.78%	45.46%	44.60%	44.04%	42.72%	55.89%	51.76%	49.68%	48.39%	47.37%	45.72%
36	38.73%	38.59%	38.45%	38.35%	37.62%	49.24%	46.66%	45.37%	44.52%	43.95%	42.64%	55.72%	51.62%	49.57%	48.29%	47.27%	45.63%
37	38.64%	38.51%	38.38%	38.28%	37.55%	49.09%	46.55%	45.27%	44.43%	43.87%	42.56%	55.55%	51.49%	49.46%	48.19%	47.17%	45.54%
38	38.54%	38.43%	38.31%	38.20%	37.48%	48.94%	46.44%	45.18%	44.34%	43.78%	42.48%	55.38%	51.36%	49.35%	48.09%	47.08%	45.45%
39	38.45%	38.34%	38.23%	38.13%	37.41%	48.80%	46.33%	45.08%	44.25%	43.70%	42.40%	55.21%	51.23%	49.24%	47.98%	46.98%	45.36%
40	38.35%	38.26%	38.16%	38.06%	37.35%	48.65%	46.21%	44.99%	44.16%	43.62%	42.32%	55.04%	51.10%	49.13%	47.88%	46.88%	45.27%
41	38.16%	38.10%	38.01%	37.92%	37.21%	48.37%	45.99%	44.80%	43.99%	43.46%	42.17%	54.70%	50.84%	48.90%	47.68%	46.69%	45.09%
42	37.97%	37.93%	37.86%	37.79%	37.08%	48.08%	45.77%	44.60%	43.82%	43.30%	42.02%	54.36%	50.58%	48.68%	47.47%	46.51%	44.91%
43	37.78%	37.77%	37.71%	37.65%	36.95%	47.79%	45.55%	44.41%	43.64%	43.13%	41.87%	54.03%	50.32%	48.45%	47.27%	46.32%	44.74%
44	37.59%	37.60%	37.56%	37.52%	36.82%	47.50%	45.33%	44.22%	43.47%	42.97%	41.72%	53.69%	50.06%	48.23%	47.07%	46.13%	44.56%
45	37.40%	37.44%	37.41%	37.39%	36.69%	47.21%	45.11%	44.03%	43.30%	42.81%	41.57%	53.35%	49.81%	48.01%	46.87%	45.94%	44.38%
46	37.01%	37.11%	37.12%	37.11%	36.43%	46.66%	44.69%	43.66%	42.97%	42.51%	41.29%	52.72%	49.32%	47.58%	46.49%	45.59%	44.05%
47	36.62%	36.78%	36.83%	36.84%	36.18%	46.11%	44.27%	43.29%	42.64%	42.21%	41.00%	52.09%	48.84%	47.16%	46.11%	45.24%	43.72%
48	36.23%	36.45%	36.54%	36.57%	35.92%	45.56%	43.85%	42.92%	42.31%	41.91%	40.72%	51.46%	48.35%	46.73%	45.73%	44.89%	43.39%
49	35.84%	36.13%	36.25%	36.30%	35.67%	45.01%	43.43%	42.55%	41.99%	41.61%	40.43%	50.83%	47.87%	46.31%	45.35%	44.54%	43.07%
50	35.45%	35.80%	35.96%	36.03%	35.41%	44.46%	43.01%	42.19%	41.66%	41.31%	40.15%	50.20%	47.38%	45.88%	44.98%	44.19%	42.74%
51	34.97%	35.37%	35.60%	35.68%	35.09%	43.76%	42.47%	41.70%	41.22%	40.90%	39.76%	49.40%	46.75%	45.33%	44.48%	43.73%	42.29%
52	34.44%	34.93%	35.19%	35.31%	34.74%	42.99%	41.90%	41.20%	40.78%	40.48%	39.35%	48.53%	46.09%	44.76%	43.97%	43.25%	41.82%
53	33.88%	34.47%	34.76%	34.92%	34.36%	42.20%	41.25%	40.67%	40.30%	40.05%	38.94%	47.60%	45.35%	44.14%	43.41%	42.74%	41.35%
54	33.30%	33.98%	34.32%	34.51%	33.99%	41.36%	40.59%	40.11%	39.80%	39.58%	38.52%	46.63%	44.59%	43.49%	42.83%	42.20%	40.84%
55	32.70%	33.47%	33.86%	34.10%	33.58%	40.51%	39.90%	39.54%	39.30%	39.13%	38.07%	45.62%	43.80%	42.83%	42.24%	41.65%	40.32%
56	32.09%	32.94%	33.41%	33.65%	33.19%	39.59%	39.19%	38.94%	38.75%	38.61%	37.59%	44.54%	42.96%	42.13%	41.60%	41.05%	39.76%
57	31.43%	32.39%	32.92%	33.22%	32.75%	38.63%	38.46%	38.31%	38.19%	38.09%	37.12%	43.40%	42.06%	41.37%	40.93%	40.43%	39.19%
58	30.75%	31.82%	32.40%	32.73%	32.31%	37.56%	37.66%	37.64%	37.60%	37.55%	36.60%	42.14%	41.15%	40.58%	40.22%	39.78%	38.56%
59	30.02%	31.21%	31.85%	32.23%	31.83%	36.45%	36.82%	36.93%	36.97%	36.95%	36.03%	40.81%	40.12%	39.72%	39.45%	39.06%	37.88%
60	29.23%	30.55%	31.25%	31.67%	31.29%	35.23%	35.89%	36.15%	36.27%	36.31%	35.43%	39.34%	38.99%	38.77%	38.60%	38.27%	37.14%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	70.61%	63.02%	59.28%	57.03%	54.97%	52.65%	NA	NA	NA	NA	NA
8	63.77%	57.78%	54.82%	53.01%	51.46%	49.48%	70.53%	62.95%	59.22%	56.98%	54.92%	52.61%	NA	NA	NA	NA	NA
9	63.79%	57.79%	54.84%	53.04%	51.46%	49.46%	70.44%	62.88%	59.16%	56.92%	54.87%	52.54%	NA	NA	NA	NA	NA
10	63.69%	57.72%	54.77%	52.95%	51.41%	49.41%	70.33%	62.80%	59.09%	56.83%	54.82%	52.49%	NA	NA	NA	NA	NA
11	63.60%	57.65%	54.70%	52.90%	51.37%	49.35%	70.24%	62.73%	59.01%	56.76%	54.77%	52.43%	NA	NA	NA	NA	NA
12	63.49%	57.56%	54.63%	52.86%	51.31%	49.32%	70.13%	62.63%	58.94%	56.73%	54.71%	52.40%	NA	NA	NA	NA	NA
13	63.40%	57.50%	54.58%	52.78%	51.26%	49.26%	70.02%	62.56%	58.90%	56.64%	54.66%	52.33%	NA	NA	NA	NA	NA
14	63.32%	57.43%	54.52%	52.75%	51.21%	49.22%	69.95%	62.49%	58.82%	56.62%	54.61%	52.29%	NA	NA	NA	NA	NA
15	63.24%	57.38%	54.48%	52.71%	51.17%	49.17%	69.86%	62.44%	58.78%	56.57%	54.55%	52.24%	NA	NA	NA	NA	NA
16	63.20%	57.34%	54.45%	52.68%	51.15%	49.14%	69.82%	62.40%	58.75%	56.54%	54.54%	52.20%	NA	NA	NA	NA	NA
17	63.16%	57.32%	54.41%	52.64%	51.12%	49.14%	69.77%	62.37%	58.71%	56.50%	54.50%	52.20%	NA	NA	NA	NA	NA
18	63.13%	57.29%	54.40%	52.63%	51.10%	49.12%	69.74%	62.34%	58.71%	56.48%	54.49%	52.19%	NA	NA	NA	NA	NA
19	63.12%	57.28%	54.39%	52.62%	51.10%	49.11%	69.73%	62.33%	58.69%	56.48%	54.48%	52.18%	NA	NA	NA	NA	NA
20	63.10%	57.27%	54.38%	52.62%	51.09%	49.10%	69.72%	62.32%	58.68%	56.48%	54.47%	52.17%	NA	NA	NA	NA	NA
21	63.10%	57.26%	54.38%	52.61%	51.09%	49.10%	69.71%	62.31%	58.67%	56.47%	54.47%	52.16%	NA	NA	NA	NA	NA
22	63.09%	57.26%	54.37%	52.61%	51.09%	49.09%	69.70%	62.30%	58.66%	56.46%	54.47%	52.15%	NA	NA	NA	NA	NA
23	63.08%	57.26%	54.37%	52.60%	51.09%	49.09%	69.69%	62.30%	58.66%	56.45%	54.47%	52.15%	NA	NA	NA	NA	NA
24	63.08%	57.25%	54.36%	52.59%	51.09%	49.08%	69.68%	62.29%	58.65%	56.44%	54.47%	52.14%	NA	NA	NA	NA	NA
25	63.07%	57.25%	54.36%	52.58%	51.09%	49.08%	69.67%	62.29%	58.65%	56.43%	54.47%	52.13%	NA	NA	NA	NA	NA
26	63.03%	57.22%	54.33%	52.56%	51.07%	49.06%	69.62%	62.25%	58.62%	56.41%	54.45%	52.11%	NA	NA	NA	NA	NA
27	62.99%	57.19%	54.31%	52.54%	51.05%	49.04%	69.58%	62.22%	58.59%	56.39%	54.42%	52.10%	NA	NA	NA	NA	NA
28	62.96%	57.16%	54.28%	52.52%	51.02%	49.03%	69.54%	62.19%	58.56%	56.37%	54.40%	52.08%	NA	NA	NA	NA	NA
29	62.92%	57.13%	54.26%	52.50%	51.00%	49.01%	69.49%	62.16%	58.53%	56.34%	54.38%	52.06%	NA	NA	NA	NA	NA
30	62.88%	57.10%	54.23%	52.48%	50.98%	48.99%	69.45%	62.12%	58.50%	56.32%	54.35%	52.04%	NA	NA	NA	NA	NA
31	62.78%	57.03%	54.17%	52.42%	50.93%	48.94%	69.34%	62.04%	58.42%	56.25%	54.29%	51.98%	NA	NA	NA	NA	NA
32	62.68%	56.96%	54.10%	52.36%	50.87%	48.88%	69.23%	61.96%	58.35%	56.18%	54.23%	51.92%	NA	NA	NA	NA	NA
33	62.59%	56.88%	54.04%	52.30%	50.81%	48.83%	69.12%	61.88%	58.28%	56.11%	54.16%	51.85%	NA	NA	NA	NA	NA
34	62.49%	56.81%	53.97%	52.24%	50.76%	48.78%	69.01%	61.79%	58.20%	56.04%	54.10%	51.79%	NA	NA	NA	NA	NA
35	62.39%	56.73%	53.91%	52.19%	50.70%	48.72%	68.90%	61.71%	58.13%	55.98%	54.04%	51.72%	NA	NA	NA	NA	NA
36	62.20%	56.58%	53.78%	52.07%	50.59%	48.62%	68.68%	61.54%	57.99%	55.84%	53.91%	51.61%	NA	NA	NA	NA	NA
37	62.00%	56.43%	53.65%	51.95%	50.48%	48.52%	68.46%	61.37%	57.84%	55.71%	53.79%	51.50%	NA	NA	NA	NA	NA
38	61.81%	56.28%	53.52%	51.83%	50.37%	48.42%	68.24%	61.20%	57.70%	55.58%	53.66%	51.39%	NA	NA	NA	NA	NA
39	61.62%	56.13%	53.40%	51.71%	50.26%	48.32%	68.02%	61.03%	57.55%	55.45%	53.54%	51.28%	NA	NA	NA	NA	NA
40	61.42%	55.98%	53.27%	51.60%	50.15%	48.22%	67.80%	60.86%	57.41%	55.31%	53.42%	51.17%	NA	NA	NA	NA	NA
41	61.04%	55.68%	53.01%	51.36%	49.93%	48.01%	67.37%	60.52%	57.12%	55.05%	53.17%	50.94%	NA	NA	NA	NA	NA
42	60.65%	55.39%	52.75%	51.13%	49.72%	47.81%	66.94%	60.19%	56.83%	54.79%	52.93%	50.70%	NA	NA	NA	NA	NA
43	60.27%	55.09%	52.50%	50.90%	49.50%	47.60%	66.50%	59.86%	56.54%	54.53%	52.68%	50.47%	NA	NA	NA	NA	NA
44	59.88%	54.80%	52.24%	50.67%	49.28%	47.40%	66.07%	59.53%	56.25%	54.27%	52.44%	50.24%	NA	NA	NA	NA	NA
45	59.50%	54.50%	51.98%	50.44%	49.07%	47.19%	65.64%	59.19%	55.96%	54.01%	52.19%	50.00%	NA	NA	NA	NA	NA
46	58.78%	53.95%	51.50%	50.01%	48.67%	46.82%	64.84%	58.58%	55.42%	53.53%	51.74%	49.58%	NA	NA	NA	NA	NA
47	58.07%	53.40%	51.02%	49.58%	48.27%	46.44%	64.05%	57.97%	54.89%	53.05%	51.30%	49.16%	NA	NA	NA	NA	NA
48	57.36%	52.85%	50.54%	49.15%	47.87%	46.07%	63.26%	57.35%	54.35%	52.57%	50.85%	48.75%	NA	NA	NA	NA	NA
49	56.65%	52.30%	50.06%	48.72%	47.47%	45.70%	62.46%	56.74%	53.81%	52.09%	50.40%	48.33%	NA	NA	NA	NA	NA
50	55.93%	51.76%	49.58%	48.29%	47.07%	45.32%	61.67%	56.13%	53.28%	51.61%	49.95%	47.91%	NA	NA	NA	NA	NA
51	55.04%	51.04%	48.97%	47.75%	46.55%	44.81%	60.68%	55.32%	52.60%	51.01%	49.38%	47.34%	NA	NA	NA	NA	NA
52	54.07%	50.27%	48.32%	47.16%	46.01%	44.30%	59.61%	54.46%	51.88%	50.35%	48.78%	46.77%	NA	NA	NA	NA	NA
53	53.01%	49.45%	47.61%	46.52%	45.43%	43.75%	58.41%	53.56%	51.08%	49.63%	48.12%	46.15%	NA	NA	NA	NA	NA
54	51.89%	48.59%	46.88%	45.87%	44.82%	43.17%	57.16%	52.59%	50.27%	48.90%	47.44%	45.49%	NA	NA	NA	NA	NA
55	50.72%	47.69%	46.11%	45.19%	44.18%	42.57%	55.83%	51.59%	49.40%	48.13%	46.70%	44.82%	NA	NA	NA	NA	NA
56	49.48%	46.74%	45.31%	44.45%	43.50%	41.93%	54.43%	50.52%	48.50%	47.30%	45.95%	44.09%	NA	NA	NA	NA	NA
57	48.16%	45.71%	44.44%	43.67%	42.78%	41.26%	52.93%	49.34%	47.51%	46.42%	45.12%	43.33%	NA	NA	NA	NA	NA
58	46.72%	44.64%	43.51%	42.83%	42.01%	40.53%	51.31%	48.13%	46.45%	45.45%	44.24%	42.49%	NA	NA	NA	NA	NA
59	45.17%	43.42%	42.50%	41.93%	41.16%	39.72%	49.53%	46.72%	45.28%	44.42%	43.27%	41.57%	NA	NA	NA	NA	NA
60	43.45%	42.09%	41.38%	40.92%	40.22%	38.85%	47.56%	45.20%	44.00%	43.25%	42.18%	40.56%	NA	NA	NA	NA	NA

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	7
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17	7	7	7	
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.96%	39.79%	41.06%	
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.87%	39.73%	41.00%	
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.79%	39.66%	40.95%	
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.73%	39.61%	40.91%	
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.66%	39.56%	40.86%	
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.62%	39.52%	40.83%	
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.58%	39.49%	40.82%	
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.56%	39.47%	40.80%	
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.55%	39.46%	40.77%	
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.54%	39.45%	40.74%	
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.54%	39.45%	40.74%	
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.54%	39.45%	40.74%	
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.54%	39.44%	40.74%	
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.53%	39.44%	40.74%	
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.53%	39.44%	40.74%	
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.51%	39.42%	40.73%	
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.48%	39.40%	40.72%	
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.46%	39.39%	40.70%	
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.44%	39.37%	40.69%	
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.41%	39.35%	40.68%	
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.35%	39.30%	40.64%	
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.28%	39.25%	40.60%	
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.21%	39.19%	40.55%	
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.14%	39.14%	40.51%	
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.08%	39.09%	40.47%	
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.94%	38.98%	40.38%	
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.81%	38.88%	40.30%	
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.68%	38.78%	40.21%	
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.54%	38.67%	40.12%	
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.41%	38.57%	40.04%	
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.13%	38.37%	39.86%	
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.86%	38.16%	39.68%	
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.58%	37.96%	39.50%	
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.30%	37.75%	39.33%	
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.02%	37.55%	39.15%	
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.51%	37.15%	38.82%	
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.99%	36.76%	38.49%	
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.48%	36.36%	38.16%	
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.96%	35.97%	37.83%	
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.45%	35.57%	37.50%	
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.76%	35.07%	37.08%	
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.03%	34.54%	36.62%	
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.26%	33.96%	36.14%	
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.48%	33.38%	35.64%	
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.66%	32.75%	35.12%	
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.82%	32.12%	34.56%	
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.92%	31.44%	33.99%	
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.97%	30.74%	33.41%	
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	23.99%	29.99%	32.78%	
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	22.91%	29.18%	32.10%	

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	57.60%	55.55%	54.45%	53.71%	53.23%	51.32%	65.68%	61.73%
10	NA	NA	NA	45.29%	46.12%	46.38%	46.50%	46.51%	45.40%	57.51%	55.48%	54.38%	53.66%	53.18%	51.28%	65.59%	61.65%
11	41.73%	42.13%	41.56%	45.20%	46.05%	46.32%	46.42%	46.48%	45.32%	57.42%	55.41%	54.32%	53.58%	53.13%	51.23%	65.49%	61.58%
12	41.68%	42.06%	41.51%	45.11%	45.98%	46.28%	46.38%	46.43%	45.27%	57.33%	55.34%	54.24%	53.55%	53.04%	51.17%	65.39%	61.50%
13	41.63%	42.04%	41.47%	45.02%	45.91%	46.22%	46.34%	46.38%	45.23%	57.24%	55.27%	54.20%	53.49%	53.02%	51.14%	65.29%	61.42%
14	41.58%	41.99%	41.44%	44.95%	45.85%	46.14%	46.29%	46.34%	45.20%	57.16%	55.22%	54.14%	53.42%	52.97%	51.08%	65.20%	61.36%
15	41.55%	41.97%	41.40%	44.89%	45.81%	46.11%	46.26%	46.31%	45.18%	57.10%	55.16%	54.09%	53.41%	52.94%	51.05%	65.13%	61.30%
16	41.54%	41.92%	41.38%	44.82%	45.77%	46.08%	46.22%	46.27%	45.14%	57.04%	55.12%	54.06%	53.38%	52.89%	51.03%	65.08%	61.25%
17	41.50%	41.92%	41.36%	44.80%	45.74%	46.07%	46.18%	46.24%	45.13%	57.01%	55.09%	54.05%	53.34%	52.89%	51.01%	65.04%	61.23%
18	41.50%	41.91%	41.35%	44.77%	45.71%	46.05%	46.18%	46.24%	45.13%	56.98%	55.08%	54.02%	53.33%	52.85%	51.01%	65.01%	61.21%
19	41.49%	41.90%	41.35%	44.74%	45.70%	46.03%	46.18%	46.23%	45.11%	56.97%	55.07%	54.01%	53.32%	52.84%	50.99%	64.99%	61.20%
20	41.47%	41.89%	41.35%	44.71%	45.68%	46.01%	46.18%	46.22%	45.09%	56.95%	55.06%	54.00%	53.31%	52.84%	50.98%	64.97%	61.19%
21	41.47%	41.89%	41.34%	44.71%	45.68%	46.01%	46.17%	46.22%	45.09%	56.95%	55.06%	54.00%	53.31%	52.84%	50.97%	64.97%	61.18%
22	41.47%	41.89%	41.34%	44.72%	45.68%	46.01%	46.17%	46.22%	45.08%	56.94%	55.05%	53.99%	53.31%	52.84%	50.97%	64.96%	61.18%
23	41.46%	41.89%	41.34%	44.72%	45.67%	46.01%	46.17%	46.22%	45.08%	56.94%	55.05%	53.99%	53.31%	52.85%	50.97%	64.96%	61.17%
24	41.46%	41.89%	41.33%	44.73%	45.67%	46.01%	46.16%	46.22%	45.08%	56.93%	55.04%	53.99%	53.31%	52.85%	50.96%	64.95%	61.17%
25	41.46%	41.89%	41.33%	44.73%	45.67%	46.01%	46.16%	46.22%	45.07%	56.93%	55.03%	53.99%	53.31%	52.85%	50.96%	64.94%	61.16%
26	41.44%	41.87%	41.31%	44.70%	45.65%	45.99%	46.14%	46.21%	45.06%	56.90%	55.01%	53.96%	53.29%	52.84%	50.94%	64.91%	61.14%
27	41.43%	41.85%	41.30%	44.68%	45.62%	45.97%	46.12%	46.19%	45.04%	56.86%	54.99%	53.94%	53.27%	52.82%	50.93%	64.87%	61.11%
28	41.42%	41.84%	41.28%	44.65%	45.60%	45.95%	46.10%	46.17%	45.03%	56.83%	54.97%	53.92%	53.25%	52.80%	50.91%	64.84%	61.08%
29	41.40%	41.82%	41.27%	44.62%	45.58%	45.93%	46.08%	46.16%	45.01%	56.80%	54.94%	53.90%	53.24%	52.79%	50.90%	64.81%	61.06%
30	41.39%	41.80%	41.26%	44.59%	45.56%	45.92%	46.06%	46.14%	45.00%	56.77%	54.92%	53.88%	53.22%	52.77%	50.89%	64.77%	61.03%
31	41.35%	41.77%	41.22%	44.52%	45.49%	45.87%	46.02%	46.09%	44.96%	56.69%	54.86%	53.83%	53.17%	52.72%	50.84%	64.68%	60.96%
32	41.32%	41.74%	41.19%	44.44%	45.43%	45.82%	45.97%	46.05%	44.93%	56.61%	54.79%	53.78%	53.12%	52.67%	50.80%	64.59%	60.89%
33	41.28%	41.70%	41.16%	44.37%	45.37%	45.77%	45.93%	46.01%	44.89%	56.53%	54.73%	53.73%	53.07%	52.62%	50.76%	64.51%	60.82%
34	41.24%	41.67%	41.13%	44.30%	45.31%	45.72%	45.88%	45.96%	44.86%	56.45%	54.66%	53.68%	53.02%	52.56%	50.71%	64.42%	60.75%
35	41.20%	41.63%	41.09%	44.23%	45.25%	45.68%	45.84%	45.92%	44.82%	56.37%	54.60%	53.63%	52.98%	52.51%	50.67%	64.33%	60.68%
36	41.12%	41.56%	41.03%	44.06%	45.13%	45.57%	45.75%	45.84%	44.74%	56.21%	54.48%	53.51%	52.87%	52.42%	50.59%	64.15%	60.54%
37	41.04%	41.49%	40.96%	43.90%	45.01%	45.47%	45.65%	45.75%	44.66%	56.05%	54.35%	53.40%	52.77%	52.33%	50.50%	63.97%	60.40%
38	40.96%	41.42%	40.89%	43.74%	44.90%	45.36%	45.56%	45.67%	44.58%	55.88%	54.23%	53.29%	52.67%	52.24%	50.42%	63.79%	60.26%
39	40.88%	41.35%	40.82%	43.58%	44.78%	45.26%	45.47%	45.59%	44.50%	55.72%	54.11%	53.18%	52.57%	52.15%	50.34%	63.61%	60.12%
40	40.80%	41.28%	40.75%	43.42%	44.66%	45.15%	45.38%	45.51%	44.42%	55.56%	53.98%	53.07%	52.46%	52.05%	50.26%	63.43%	59.98%
41	40.65%	41.13%	40.62%	43.12%	44.42%	44.96%	45.20%	45.35%	44.27%	55.24%	53.73%	52.85%	52.27%	51.87%	50.08%	63.06%	59.70%
42	40.49%	40.99%	40.48%	42.81%	44.19%	44.76%	45.03%	45.18%	44.11%	54.91%	53.47%	52.63%	52.08%	51.69%	49.90%	62.70%	59.41%
43	40.34%	40.85%	40.34%	42.51%	43.95%	44.57%	44.86%	45.02%	43.96%	54.59%	53.22%	52.41%	51.89%	51.50%	49.73%	62.34%	59.12%
44	40.19%	40.70%	40.20%	42.20%	43.72%	44.37%	44.68%	44.86%	43.80%	54.26%	52.96%	52.19%	51.70%	51.32%	49.55%	61.97%	58.84%
45	40.03%	40.56%	40.07%	41.90%	43.48%	44.18%	44.51%	44.69%	43.65%	53.94%	52.71%	51.98%	51.50%	51.14%	49.37%	61.61%	58.55%
46	39.74%	40.28%	39.81%	41.30%	43.03%	43.79%	44.17%	44.37%	43.35%	53.31%	52.22%	51.56%	51.13%	50.79%	49.05%	60.91%	58.01%
47	39.44%	40.00%	39.56%	40.71%	42.58%	43.40%	43.83%	44.05%	43.05%	52.68%	51.74%	51.14%	50.76%	50.45%	48.72%	60.21%	57.47%
48	39.15%	39.73%	39.30%	40.11%	42.13%	43.01%	43.48%	43.73%	42.75%	52.05%	51.25%	50.72%	50.38%	50.11%	48.39%	59.50%	56.93%
49	38.85%	39.45%	39.05%	39.52%	41.68%	42.63%	43.14%	43.41%	42.45%	51.42%	50.76%	50.30%	50.01%	49.76%	48.06%	58.80%	56.39%
50	38.56%	39.17%	38.79%	38.92%	41.23%	42.24%	42.80%	43.10%	42.16%	50.79%	50.27%	49.88%	49.63%	49.42%	47.74%	58.10%	55.85%
51	38.18%	38.81%	38.43%	38.16%	40.66%	41.75%	42.37%	42.69%	41.78%	49.99%	49.66%	49.34%	49.12%	48.99%	47.34%	57.19%	55.15%
52	37.76%	38.45%	38.09%	37.34%	40.04%	41.22%	41.87%	42.28%	41.36%	49.09%	48.97%	48.77%	48.61%	48.48%	46.89%	56.19%	54.39%
53	37.33%	38.05%	37.71%	36.48%	39.38%	40.70%	41.41%	41.82%	40.95%	48.17%	48.27%	48.20%	48.06%	47.99%	46.40%	55.16%	53.59%
54	36.88%	37.64%	37.31%	35.57%	38.70%	40.13%	40.86%	41.34%	40.48%	47.19%	47.52%	47.55%	47.50%	47.46%	45.92%	54.06%	52.75%
55	36.42%	37.18%	36.90%	34.63%	38.00%	39.50%	40.35%	40.85%	40.01%	46.16%	46.73%	46.89%	46.91%	46.92%	45.40%	52.91%	51.87%
56	35.94%	36.74%	36.49%	33.66%	37.25%	38.88%	39.78%	40.31%	39.53%	45.11%	45.88%	46.17%	46.29%	46.34%	44.86%	51.71%	50.91%
57	35.42%	36.28%	36.02%	32.64%	36.46%	38.25%	39.22%	39.80%	39.02%	43.99%	45.07%	45.48%	45.65%	45.73%	44.28%	50.42%	49.96%
58	34.90%	35.80%	35.55%	31.56%	35.67%	37.56%	38.59%	39.19%	38.48%	42.78%	44.14%	44.69%	44.94%	45.10%	43.69%	49.05%	48.90%
59	34.32%	35.28%	35.06%	30.41%	34.76%	36.80%	37.94%	38.59%	37.89%	41.50%	43.16%	43.85%	44.24%	44.40%	43.04%	47.54%	47.76%
60	33.70%	34.70%	34.52%	29.15%	33.81%	36.00%	37.22%	37.91%	37.26%	40.08%	42.08%	42.95%	43.39%	43.66%	42.32%	45.89%	46.50%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	82.08%	74.26%	70.31%	67.98%	65.33%	62.57%	NA
7	NA	NA	NA	NA	73.82%	67.96%	64.95%	63.16%	61.25%	58.80%	82.00%	74.23%	70.25%	67.94%	65.30%	62.57%	NA
8	59.73%	58.47%	57.26%	55.07%	73.85%	67.98%	64.97%	63.18%	61.25%	58.78%	81.94%	74.16%	70.20%	67.89%	65.25%	62.50%	NA
9	59.68%	58.42%	57.22%	55.03%	73.76%	67.90%	64.91%	63.12%	61.21%	58.73%	81.84%	74.07%	70.14%	67.82%	65.20%	62.44%	NA
10	59.61%	58.36%	57.16%	54.98%	73.66%	67.82%	64.84%	63.06%	61.14%	58.69%	81.73%	73.99%	70.07%	67.76%	65.13%	62.39%	NA
11	59.54%	58.28%	57.10%	54.94%	73.55%	67.74%	64.77%	62.98%	61.08%	58.64%	81.61%	73.91%	69.99%	67.68%	65.06%	62.35%	NA
12	59.47%	58.25%	57.03%	54.88%	73.44%	67.65%	64.69%	62.94%	61.02%	58.58%	81.50%	73.81%	69.92%	67.63%	65.01%	62.28%	NA
13	59.41%	58.18%	57.00%	54.83%	73.33%	67.57%	64.63%	62.86%	60.97%	58.53%	81.38%	73.72%	69.84%	67.55%	64.94%	62.23%	NA
14	59.35%	58.12%	56.94%	54.77%	73.25%	67.51%	64.57%	62.81%	60.91%	58.46%	81.29%	73.65%	69.78%	67.50%	64.87%	62.15%	NA
15	59.30%	58.09%	56.90%	54.74%	73.17%	67.44%	64.51%	62.77%	60.87%	58.44%	81.21%	73.58%	69.72%	67.46%	64.84%	62.14%	NA
16	59.27%	58.05%	56.86%	54.71%	73.11%	67.39%	64.47%	62.73%	60.83%	58.40%	81.15%	73.53%	69.68%	67.41%	64.80%	62.08%	NA
17	59.25%	58.03%	56.85%	54.70%	73.07%	67.36%	64.45%	62.71%	60.81%	58.39%	81.11%	73.50%	69.65%	67.39%	64.77%	62.08%	NA
18	59.22%	58.01%	56.82%	54.70%	73.04%	67.34%	64.42%	62.68%	60.79%	58.38%	81.07%	73.47%	69.62%	67.36%	64.75%	62.06%	NA
19	59.21%	58.00%	56.81%	54.68%	73.02%	67.33%	64.41%	62.67%	60.78%	58.36%	81.04%	73.46%	69.61%	67.35%	64.74%	62.05%	NA
20	59.20%	57.99%	56.80%	54.66%	73.00%	67.32%	64.40%	62.67%	60.77%	58.34%	81.02%	73.44%	69.60%	67.34%	64.74%	62.03%	NA
21	59.20%	57.99%	56.80%	54.66%	72.99%	67.31%	64.40%	62.66%	60.77%	58.34%	81.01%	73.44%	69.60%	67.34%	64.73%	62.02%	NA
22	59.19%	57.99%	56.80%	54.65%	72.98%	67.31%	64.39%	62.66%	60.77%	58.34%	81.00%	73.43%	69.59%	67.34%	64.73%	62.02%	NA
23	59.19%	57.99%	56.81%	54.65%	72.97%	67.30%	64.39%	62.66%	60.77%	58.33%	80.99%	73.43%	69.59%	67.33%	64.73%	62.02%	NA
24	59.19%	57.99%	56.81%	54.65%	72.97%	67.29%	64.39%	62.66%	60.76%	58.33%	80.98%	73.42%	69.59%	67.33%	64.72%	62.01%	NA
25	59.19%	57.98%	56.81%	54.64%	72.96%	67.29%	64.39%	62.66%	60.76%	58.33%	80.98%	73.42%	69.59%	67.33%	64.72%	62.01%	NA
26	59.16%	57.96%	56.79%	54.63%	72.92%	67.26%	64.36%	62.63%	60.74%	58.31%	80.94%	73.38%	69.56%	67.30%	64.70%	61.99%	NA
27	59.14%	57.94%	56.77%	54.61%	72.88%	67.23%	64.33%	62.60%	60.72%	58.29%	80.89%	73.35%	69.53%	67.27%	64.67%	61.97%	NA
28	59.11%	57.92%	56.75%	54.59%	72.85%	67.20%	64.30%	62.58%	60.70%	58.27%	80.85%	73.32%	69.50%	67.24%	64.65%	61.95%	NA
29	59.09%	57.89%	56.73%	54.57%	72.81%	67.17%	64.28%	62.55%	60.68%	58.25%	80.81%	73.28%	69.47%	67.21%	64.62%	61.92%	NA
30	59.07%	57.87%	56.71%	54.56%	72.77%	67.14%	64.25%	62.53%	60.66%	58.23%	80.77%	73.25%	69.44%	67.18%	64.60%	61.90%	NA
31	59.01%	57.82%	56.66%	54.51%	72.67%	67.06%	64.19%	62.47%	60.60%	58.17%	80.67%	73.17%	69.36%	67.12%	64.54%	61.84%	NA
32	58.95%	57.77%	56.60%	54.46%	72.58%	66.99%	64.12%	62.41%	60.54%	58.12%	80.56%	73.09%	69.29%	67.06%	64.48%	61.78%	NA
33	58.89%	57.71%	56.55%	54.41%	72.48%	66.91%	64.06%	62.35%	60.48%	58.06%	80.46%	73.00%	69.22%	66.99%	64.42%	61.72%	NA
34	58.83%	57.66%	56.49%	54.36%	72.38%	66.84%	63.99%	62.29%	60.42%	58.01%	80.35%	72.92%	69.15%	66.93%	64.36%	61.66%	NA
35	58.78%	57.61%	56.44%	54.31%	72.29%	66.76%	63.93%	62.23%	60.37%	57.95%	80.25%	72.84%	69.08%	66.86%	64.29%	61.60%	NA
36	58.65%	57.49%	56.34%	54.22%	72.09%	66.60%	63.79%	62.11%	60.25%	57.85%	80.03%	72.67%	68.93%	66.73%	64.17%	61.48%	NA
37	58.53%	57.38%	56.23%	54.12%	71.89%	66.45%	63.66%	61.99%	60.14%	57.75%	79.81%	72.49%	68.78%	66.60%	64.04%	61.37%	NA
38	58.41%	57.27%	56.13%	54.03%	71.69%	66.29%	63.52%	61.87%	60.02%	57.64%	79.59%	72.32%	68.63%	66.47%	63.92%	61.25%	NA
39	58.28%	57.16%	56.03%	53.94%	71.49%	66.13%	63.39%	61.75%	59.91%	57.54%	79.38%	72.15%	68.49%	66.34%	63.79%	61.14%	NA
40	58.16%	57.05%	55.92%	53.84%	71.29%	65.98%	63.25%	61.63%	59.79%	57.43%	79.16%	71.97%	68.34%	66.21%	63.67%	61.02%	NA
41	57.92%	56.83%	55.72%	53.65%	70.89%	65.66%	62.98%	61.39%	59.57%	57.22%	78.72%	71.63%	68.04%	65.94%	63.42%	60.79%	NA
42	57.67%	56.61%	55.51%	53.46%	70.49%	65.34%	62.71%	61.14%	59.34%	57.01%	78.28%	71.28%	67.75%	65.68%	63.17%	60.56%	NA
43	57.43%	56.40%	55.31%	53.26%	70.09%	65.03%	62.44%	60.90%	59.11%	56.79%	77.84%	70.93%	67.45%	65.41%	62.92%	60.33%	NA
44	57.18%	56.18%	55.10%	53.07%	69.69%	64.71%	62.17%	60.66%	58.89%	56.58%	77.40%	70.59%	67.15%	65.15%	62.67%	60.10%	NA
45	56.94%	55.96%	54.90%	52.87%	69.29%	64.40%	61.90%	60.42%	58.66%	56.37%	76.96%	70.24%	66.86%	64.88%	62.42%	59.87%	NA
46	56.47%	55.55%	54.51%	52.50%	68.51%	63.80%	61.39%	59.96%	58.24%	55.96%	76.11%	69.59%	66.30%	64.38%	61.96%	59.42%	NA
47	56.01%	55.13%	54.13%	52.14%	67.73%	63.20%	60.88%	59.51%	57.81%	55.55%	75.26%	68.94%	65.75%	63.88%	61.49%	58.97%	NA
48	55.54%	54.71%	53.75%	51.77%	66.96%	62.61%	60.37%	59.05%	57.39%	55.14%	74.41%	68.29%	65.20%	63.38%	61.03%	58.52%	NA
49	55.08%	54.30%	53.36%	51.40%	66.18%	62.01%	59.86%	58.59%	56.96%	54.73%	73.56%	67.64%	64.65%	62.88%	60.56%	58.07%	NA
50	54.62%	53.88%	52.98%	51.03%	65.40%	61.42%	59.36%	58.13%	56.54%	54.32%	72.71%	66.99%	64.10%	62.38%	60.10%	57.62%	NA
51	54.01%	53.32%	52.50%	50.59%	64.39%	60.63%	58.69%	57.53%	56.00%	53.83%	71.59%	66.12%	63.36%	61.73%	59.50%	57.08%	NA
52	53.38%	52.75%	51.94%	50.08%	63.30%	59.80%	57.99%	56.90%	55.39%	53.26%	70.41%	65.21%	62.60%	61.04%	58.84%	56.45%	NA
53	52.72%	52.14%	51.38%	49.54%	62.15%	58.91%	57.25%	56.21%	54.77%	52.67%	69.15%	64.23%	61.77%	60.29%	58.16%	55.80%	NA
54	52.00%	51.50%	50.78%	48.98%	60.94%	57.98%	56.44%	55.50%	54.11%	52.04%	67.81%	63.21%	60.89%	59.50%	57.43%	55.10%	NA
55	51.25%	50.83%	50.16%	48.38%	59.65%	57.00%	55.61%	54.75%	53.40%	51.37%	66.39%	62.13%	59.97%	58.67%	56.64%	54.36%	NA
56	50.44%	50.11%	49.50%	47.77%	58.30%	55.95%	54.71%	53.94%	52.65%	50.68%	64.90%	60.98%	58.98%	57.76%	55.81%	53.59%	NA
57	49.64%	49.37%	48.80%	47.11%	56.85%	54.86%	53.79%	53.09%	51.86%	49.93%	63.28%	59.75%	57.95%	56.82%	54.93%	52.76%	NA
58	48.73%	48.56%	48.06%	46.41%	55.32%	53.65%	52.77%	52.18%	51.02%	49.13%	61.58%	58.41%	56.81%	55.79%	53.98%	51.86%	NA
59	47.76%	47.72%	47.25%	45.65%	53.58%	52.36%	51.67%	51.19%	50.09%	48.27%	59.62%	56.95%	55.58%	54.67%	52.94%	50.89%	NA
60	46.69%	46.74%	46.36%	44.81%	51.69%	50.91%	50.44%	50.08%	49.06%	47.30%	57.50%	55.33%	54.18%	53.42%	51.77%	49.79%	NA

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	17	8	8	8	8	8
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.34%	48.52%	49.47%	49.97%	50.25%
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.23%	48.44%	49.41%	49.90%	50.20%
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.14%	48.36%	49.35%	49.86%	50.15%
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.04%	48.29%	49.29%	49.81%	50.09%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.96%	48.24%	49.23%	49.76%	50.04%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.88%	48.18%	49.20%	49.71%	50.01%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.83%	48.15%	49.15%	49.69%	49.99%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.79%	48.11%	49.14%	49.66%	49.97%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.77%	48.09%	49.12%	49.64%	49.96%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.76%	48.09%	49.11%	49.64%	49.95%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.75%	48.09%	49.09%	49.63%	49.94%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.75%	48.09%	49.09%	49.63%	49.94%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.75%	48.08%	49.08%	49.63%	49.93%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.74%	48.07%	49.08%	49.63%	49.93%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.74%	48.06%	49.08%	49.63%	49.92%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.74%	48.05%	49.07%	49.63%	49.92%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.71%	48.03%	49.06%	49.60%	49.90%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.68%	48.01%	49.04%	49.58%	49.89%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.65%	47.99%	49.03%	49.56%	49.87%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.62%	47.97%	49.01%	49.54%	49.85%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.59%	47.95%	49.00%	49.51%	49.84%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.51%	47.89%	48.94%	49.47%	49.79%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.42%	47.82%	48.88%	49.43%	49.75%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.34%	47.75%	48.82%	49.39%	49.70%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.25%	47.69%	48.77%	49.34%	49.66%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.17%	47.62%	48.71%	49.30%	49.61%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.01%	47.50%	48.61%	49.21%	49.53%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.85%	47.38%	48.51%	49.13%	49.45%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.68%	47.26%	48.42%	49.04%	49.37%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.52%	47.14%	48.32%	48.95%	49.29%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.36%	47.03%	48.22%	48.86%	49.21%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.04%	46.78%	48.01%	48.68%	49.04%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.71%	46.53%	47.81%	48.49%	48.86%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.38%	46.29%	47.60%	48.30%	48.69%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.06%	46.04%	47.39%	48.11%	48.51%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.73%	45.80%	47.18%	47.92%	48.33%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.11%	45.33%	46.79%	47.57%	48.01%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.50%	44.86%	46.40%	47.21%	47.69%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.88%	44.39%	46.00%	46.86%	47.36%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.26%	43.92%	45.61%	46.50%	47.04%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.64%	43.45%	45.22%	46.15%	46.71%
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.84%	42.86%	44.70%	45.70%	46.30%
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.99%	42.21%	44.16%	45.21%	45.83%
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.09%	41.54%	43.58%	44.70%	45.37%
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.15%	40.83%	42.97%	44.17%	44.87%
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.17%	40.09%	42.35%	43.62%	44.37%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.17%	39.32%	41.71%	43.03%	43.83%
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.10%	38.53%	41.04%	42.43%	43.28%
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.99%	37.68%	40.34%	41.78%	42.68%
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.79%	36.78%	39.56%	41.11%	42.04%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.48%	35.80%	38.74%	40.37%	41.35%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	
Age(Years)/ Policy Term	8	9	9	9	9	9	9	10	10	10	10	10	10	10	11	11	11	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	79.97%	74.21%	71.26%	69.52%
8	NA	NA	NA	NA	NA	NA	NA	70.33%	66.85%	65.01%	63.90%	62.77%	60.44%	79.91%	74.15%	71.21%	69.47%	
9	NA	56.15%	55.96%	55.75%	55.58%	55.44%	53.60%	70.25%	66.78%	64.95%	63.83%	62.72%	60.39%	79.82%	74.07%	71.15%	69.41%	
10	49.11%	56.05%	55.87%	55.69%	55.51%	55.37%	53.55%	70.15%	66.70%	64.89%	63.78%	62.65%	60.33%	79.70%	74.00%	71.08%	69.36%	
11	49.07%	55.90%	55.80%	55.62%	55.45%	55.32%	53.51%	70.04%	66.62%	64.83%	63.72%	62.62%	60.26%	79.59%	73.91%	71.01%	69.28%	
12	49.02%	55.80%	55.72%	55.54%	55.40%	55.27%	53.45%	69.93%	66.53%	64.75%	63.65%	62.55%	60.21%	79.47%	73.82%	70.93%	69.21%	
13	48.98%	55.70%	55.63%	55.48%	55.33%	55.22%	53.40%	69.84%	66.45%	64.68%	63.60%	62.50%	60.17%	79.37%	73.72%	70.86%	69.15%	
14	48.93%	55.62%	55.58%	55.43%	55.28%	55.17%	53.36%	69.75%	66.39%	64.63%	63.54%	62.45%	60.13%	79.27%	73.66%	70.80%	69.10%	
15	48.91%	55.54%	55.53%	55.39%	55.25%	55.13%	53.31%	69.67%	66.33%	64.57%	63.51%	62.41%	60.10%	79.19%	73.60%	70.74%	69.05%	
16	48.87%	55.48%	55.49%	55.34%	55.22%	55.10%	53.29%	69.62%	66.29%	64.54%	63.47%	62.38%	60.06%	79.13%	73.55%	70.70%	69.01%	
17	48.84%	55.44%	55.45%	55.31%	55.19%	55.08%	53.27%	69.58%	66.25%	64.51%	63.44%	62.34%	60.04%	79.08%	73.51%	70.67%	68.99%	
18	48.84%	55.42%	55.42%	55.30%	55.17%	55.06%	53.25%	69.55%	66.23%	64.49%	63.42%	62.32%	60.02%	79.06%	73.49%	70.66%	68.97%	
19	48.83%	55.40%	55.43%	55.29%	55.15%	55.05%	53.24%	69.54%	66.22%	64.48%	63.42%	62.32%	60.02%	79.05%	73.48%	70.65%	68.96%	
20	48.82%	55.39%	55.43%	55.28%	55.14%	55.04%	53.24%	69.54%	66.21%	64.48%	63.41%	62.31%	60.01%	79.04%	73.46%	70.64%	68.95%	
21	48.82%	55.39%	55.43%	55.28%	55.14%	55.04%	53.23%	69.53%	66.21%	64.47%	63.40%	62.30%	60.00%	79.03%	73.46%	70.64%	68.95%	
22	48.81%	55.40%	55.43%	55.28%	55.14%	55.04%	53.23%	69.53%	66.21%	64.47%	63.40%	62.30%	60.00%	79.03%	73.46%	70.63%	68.94%	
23	48.81%	55.40%	55.42%	55.27%	55.14%	55.03%	53.22%	69.52%	66.21%	64.47%	63.40%	62.30%	60.00%	79.02%	73.46%	70.63%	68.94%	
24	48.80%	55.41%	55.42%	55.27%	55.14%	55.03%	53.22%	69.51%	66.21%	64.46%	63.39%	62.29%	59.99%	79.02%	73.45%	70.63%	68.94%	
25	48.80%	55.41%	55.42%	55.27%	55.14%	55.03%	53.22%	69.51%	66.21%	64.46%	63.39%	62.29%	59.99%	79.01%	73.45%	70.63%	68.94%	
26	48.79%	55.37%	55.39%	55.24%	55.12%	55.01%	53.20%	69.48%	66.18%	64.44%	63.37%	62.27%	59.97%	78.97%	73.43%	70.60%	68.92%	
27	48.77%	55.33%	55.37%	55.22%	55.10%	54.99%	53.18%	69.44%	66.15%	64.42%	63.35%	62.26%	59.96%	78.94%	73.40%	70.58%	68.90%	
28	48.76%	55.28%	55.34%	55.19%	55.08%	54.97%	53.16%	69.41%	66.12%	64.40%	63.33%	62.24%	59.94%	78.90%	73.37%	70.56%	68.88%	
29	48.74%	55.24%	55.32%	55.17%	55.06%	54.94%	53.14%	69.37%	66.09%	64.38%	63.31%	62.22%	59.93%	78.87%	73.34%	70.53%	68.86%	
30	48.73%	55.20%	55.29%	55.14%	55.04%	54.92%	53.13%	69.34%	66.06%	64.36%	63.29%	62.20%	59.91%	78.83%	73.31%	70.51%	68.84%	
31	48.69%	55.11%	55.21%	55.08%	54.99%	54.88%	53.08%	69.25%	65.99%	64.29%	63.24%	62.15%	59.86%	78.74%	73.24%	70.45%	68.78%	
32	48.65%	55.02%	55.14%	55.02%	54.94%	54.83%	53.04%	69.16%	65.92%	64.23%	63.18%	62.10%	59.81%	78.64%	73.16%	70.38%	68.72%	
33	48.61%	54.94%	55.06%	54.96%	54.89%	54.79%	52.99%	69.07%	65.85%	64.16%	63.13%	62.05%	59.76%	78.55%	73.09%	70.32%	68.66%	
34	48.57%	54.85%	54.98%	54.90%	54.84%	54.74%	52.95%	68.98%	65.78%	64.10%	63.07%	62.00%	59.71%	78.45%	73.02%	70.25%	68.60%	
35	48.53%	54.76%	54.91%	54.84%	54.80%	54.70%	52.91%	68.89%	65.71%	64.03%	63.02%	61.94%	59.66%	78.36%	72.94%	70.19%	68.54%	
36	48.45%	54.58%	54.77%	54.73%	54.69%	54.60%	52.82%	68.71%	65.57%	63.92%	62.91%	61.85%	59.56%	78.17%	72.80%	70.06%	68.43%	
37	48.37%	54.41%	54.64%	54.62%	54.59%	54.51%	52.72%	68.53%	65.43%	63.80%	62.81%	61.75%	59.46%	77.98%	72.65%	69.94%	68.32%	
38	48.30%	54.23%	54.50%	54.51%	54.48%	54.41%	52.63%	68.35%	65.30%	63.69%	62.71%	61.65%	59.36%	77.79%	72.51%	69.82%	68.21%	
39	48.22%	54.05%	54.37%	54.40%	54.38%	54.31%	52.54%	68.18%	65.16%	63.57%	62.60%	61.56%	59.27%	77.60%	72.36%	69.69%	68.10%	
40	48.14%	53.87%	54.24%	54.29%	54.28%	54.22%	52.45%	68.00%	65.02%	63.46%	62.50%	61.46%	59.17%	77.41%	72.22%	69.57%	67.99%	
41	47.98%	53.52%	53.96%	54.06%	54.07%	54.03%	52.27%	67.63%	64.74%	63.22%	62.28%	61.26%	58.98%	77.02%	71.92%	69.31%	67.76%	
42	47.82%	53.17%	53.69%	53.83%	53.86%	53.84%	52.09%	67.26%	64.46%	62.98%	62.06%	61.06%	58.79%	76.62%	71.61%	69.06%	67.53%	
43	47.65%	52.83%	53.41%	53.59%	53.65%	53.65%	51.91%	66.89%	64.18%	62.74%	61.84%	60.86%	58.61%	76.23%	71.31%	68.80%	67.30%	
44	47.49%	52.48%	53.14%	53.36%	53.44%	53.46%	51.74%	66.52%	63.89%	62.50%	61.63%	60.66%	58.42%	75.83%	71.01%	68.55%	67.07%	
45	47.32%	52.13%	52.87%	53.13%	53.24%	53.27%	51.56%	66.14%	63.61%	62.27%	61.41%	60.46%	58.24%	75.44%	70.70%	68.29%	66.84%	
46	47.02%	51.44%	52.35%	52.69%	52.84%	52.91%	51.21%	65.44%	63.07%	61.81%	61.00%	60.07%	57.87%	74.68%	70.12%	67.79%	66.39%	
47	46.71%	50.75%	51.83%	52.25%	52.45%	52.55%	50.87%	64.74%	62.53%	61.34%	60.58%	59.69%	57.51%	73.92%	69.54%	67.30%	65.94%	
48	46.40%	50.07%	51.31%	51.81%	52.06%	52.19%	50.53%	64.05%	62.00%	60.88%	60.17%	59.30%	57.15%	73.16%	68.96%	66.80%	65.49%	
49	46.10%	49.38%	50.79%	51.37%	51.66%	51.83%	50.18%	63.35%	61.46%	60.42%	59.76%	58.92%	56.79%	72.40%	68.37%	66.30%	65.04%	
50	45.79%	48.69%	50.27%	50.94%	51.27%	51.47%	49.84%	62.65%	60.92%	59.96%	59.35%	58.53%	56.43%	71.64%	67.79%	65.80%	64.59%	
51	45.37%	47.81%	49.60%	50.39%	50.77%	50.99%	49.40%	61.71%	60.21%	59.37%	58.81%	58.05%	55.97%	70.64%	67.02%	65.16%	64.01%	
52	44.95%	46.85%	48.88%	49.78%	50.23%	50.49%	48.95%	60.71%	59.47%	58.73%	58.22%	57.51%	55.44%	69.56%	66.21%	64.46%	63.38%	
53	44.51%	45.86%	48.12%	49.14%	49.66%	49.96%	48.45%	59.68%	58.67%	58.04%	57.62%	56.94%	54.91%	68.43%	65.33%	63.71%	62.71%	
54	44.06%	44.81%	47.34%	48.46%	49.08%	49.40%	47.92%	58.59%	57.83%	57.32%	56.97%	56.34%	54.39%	67.22%	64.41%	62.93%	62.00%	
55	43.56%	43.73%	46.51%	47.78%	48.44%	48.83%	47.36%	57.44%	56.96%	56.58%	56.31%	55.73%	53.80%	65.96%	63.46%	62.11%	61.27%	
56	43.05%	42.59%	45.66%	47.05%	47.79%	48.23%	46.79%	56.23%	56.03%	55.80%	55.61%	55.08%	53.16%	64.64%	62.43%	61.23%	60.49%	
57	42.52%	41.39%	44.76%	46.28%	47.11%	47.59%	46.23%	54.96%	55.06%	54.86%	54.86%	54.39%	52.54%	63.23%	61.36%	60.32%	59.66%	
58	41.98%	40.12%	43.79%	45.48%	46.38%	46.92%	45.57%	53.61%	54.02%	54.08%	54.08%	53.66%	51.83%	61.74%	60.20%	59.33%	58.79%	
59	41.37%	38.76%	42.76%	44.61%	45.60%	46.21%	44.91%	52.14%	52.88%	53.13%	53.24%	52.89%	51.10%	60.06%	58.93%	58.26%	57.83%	
60	40.73%	37.26%	41.64%	43.65%	44.75%	45.40%	44.15%	50.52%	51.66%	52.09%	52.31%	52.03%	50.28%	58.24%	57.55%	57.08%	56.78%	

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	99.23%	88.88%	83.74%	80.73%	76.94%	73.60%	NA	NA	NA
6	NA	NA	89.54%	81.49%	77.44%	75.10%	72.19%	69.17%	99.20%	88.86%	83.71%	80.73%	76.92%	73.58%	NA	NA	NA
7	67.50%	64.85%	89.55%	81.51%	77.47%	75.10%	72.19%	69.21%	99.14%	88.82%	83.68%	80.68%	76.88%	73.57%	NA	NA	NA
8	67.46%	64.80%	89.48%	81.45%	77.41%	75.05%	72.16%	69.16%	99.06%	88.75%	83.62%	80.63%	76.85%	73.51%	NA	NA	NA
9	67.41%	64.74%	89.38%	81.37%	77.35%	74.99%	72.09%	69.10%	98.95%	88.66%	83.55%	80.57%	76.78%	73.46%	NA	NA	NA
10	67.34%	64.68%	89.26%	81.29%	77.27%	74.93%	72.04%	69.03%	98.82%	88.58%	83.46%	80.50%	76.73%	73.38%	NA	NA	NA
11	67.29%	64.62%	89.14%	81.19%	77.19%	74.84%	71.97%	68.97%	98.69%	88.48%	83.37%	80.41%	76.64%	73.33%	NA	NA	NA
12	67.22%	64.56%	89.01%	81.10%	77.11%	74.78%	71.90%	68.91%	98.55%	88.38%	83.30%	80.34%	76.57%	73.28%	NA	NA	NA
13	67.17%	64.51%	88.90%	81.00%	77.04%	74.71%	71.83%	68.86%	98.43%	88.28%	83.22%	80.26%	76.50%	73.20%	NA	NA	NA
14	67.11%	64.47%	88.80%	80.94%	76.97%	74.65%	71.78%	68.81%	98.33%	88.21%	83.14%	80.21%	76.45%	73.15%	NA	NA	NA
15	67.07%	64.43%	88.71%	80.87%	76.91%	74.60%	71.74%	68.76%	98.24%	88.14%	83.08%	80.15%	76.40%	73.09%	NA	NA	NA
16	67.03%	64.39%	88.64%	80.82%	76.87%	74.56%	71.69%	68.72%	98.16%	88.08%	83.04%	80.10%	76.35%	73.05%	NA	NA	NA
17	67.00%	64.37%	88.59%	80.77%	76.84%	74.53%	71.67%	68.69%	98.10%	88.04%	83.01%	80.08%	76.33%	73.02%	NA	NA	NA
18	66.99%	64.35%	88.57%	80.75%	76.82%	74.51%	71.65%	68.67%	98.08%	88.01%	82.99%	80.05%	76.31%	73.00%	NA	NA	NA
19	66.98%	64.34%	88.55%	80.73%	76.81%	74.50%	71.64%	68.67%	98.06%	87.99%	82.98%	80.04%	76.30%	72.99%	NA	NA	NA
20	66.96%	64.33%	88.54%	80.71%	76.80%	74.49%	71.62%	68.66%	98.04%	87.97%	82.96%	80.03%	76.28%	72.98%	NA	NA	NA
21	66.96%	64.33%	88.53%	80.71%	76.80%	74.49%	71.62%	68.66%	98.03%	87.96%	82.96%	80.03%	76.28%	72.98%	NA	NA	NA
22	66.96%	64.33%	88.53%	80.71%	76.80%	74.49%	71.62%	68.65%	98.03%	87.96%	82.96%	80.03%	76.27%	72.98%	NA	NA	NA
23	66.95%	64.32%	88.52%	80.71%	76.80%	74.49%	71.61%	68.65%	98.02%	87.96%	82.96%	80.03%	76.27%	72.98%	NA	NA	NA
24	66.95%	64.32%	88.52%	80.70%	76.79%	74.49%	71.61%	68.65%	98.02%	87.95%	82.96%	80.03%	76.27%	72.98%	NA	NA	NA
25	66.95%	64.32%	88.51%	80.70%	76.79%	74.48%	71.60%	68.65%	98.01%	87.95%	82.96%	80.03%	76.26%	72.98%	NA	NA	NA
26	66.93%	64.30%	88.47%	80.67%	76.77%	74.46%	71.59%	68.63%	97.97%	87.92%	82.93%	80.01%	76.25%	72.96%	NA	NA	NA
27	66.91%	64.29%	88.44%	80.65%	76.74%	74.44%	71.57%	68.62%	97.94%	87.89%	82.91%	79.99%	76.23%	72.95%	NA	NA	NA
28	66.90%	64.27%	88.40%	80.62%	76.72%	74.42%	71.55%	68.60%	97.90%	87.87%	82.88%	79.96%	76.21%	72.93%	NA	NA	NA
29	66.88%	64.26%	88.37%	80.59%	76.69%	74.40%	71.54%	68.58%	97.86%	87.84%	82.85%	79.94%	76.19%	72.91%	NA	NA	NA
30	66.86%	64.24%	88.33%	80.56%	76.67%	74.38%	71.52%	68.57%	97.82%	87.81%	82.82%	79.92%	76.18%	72.89%	NA	NA	NA
31	66.81%	64.19%	88.23%	80.48%	76.60%	74.31%	71.47%	68.51%	97.72%	87.73%	82.76%	79.85%	76.12%	72.84%	NA	NA	NA
32	66.76%	64.14%	88.13%	80.41%	76.53%	74.25%	71.42%	68.46%	97.61%	87.65%	82.69%	79.79%	76.07%	72.79%	NA	NA	NA
33	66.71%	64.09%	88.03%	80.33%	76.47%	74.19%	71.36%	68.41%	97.51%	87.57%	82.62%	79.72%	76.02%	72.74%	NA	NA	NA
34	66.65%	64.04%	87.93%	80.25%	76.40%	74.13%	71.31%	68.36%	97.40%	87.49%	82.55%	79.66%	75.97%	72.69%	NA	NA	NA
35	66.60%	63.98%	87.83%	80.18%	76.34%	74.07%	71.26%	68.31%	97.29%	87.41%	82.49%	79.59%	75.92%	72.64%	NA	NA	NA
36	66.50%	63.88%	87.62%	80.02%	76.21%	73.95%	71.15%	68.20%	97.08%	87.25%	82.35%	79.47%	75.80%	72.52%	NA	NA	NA
37	66.39%	63.78%	87.42%	79.87%	76.08%	73.83%	71.03%	68.09%	96.87%	87.09%	82.21%	79.35%	75.68%	72.40%	NA	NA	NA
38	66.29%	63.67%	87.22%	79.72%	75.95%	73.72%	70.92%	67.98%	96.66%	86.93%	82.08%	79.22%	75.56%	72.28%	NA	NA	NA
39	66.18%	63.57%	87.02%	79.57%	75.82%	73.60%	70.81%	67.87%	96.45%	86.77%	81.94%	79.10%	75.43%	72.17%	NA	NA	NA
40	66.08%	63.46%	86.82%	79.42%	75.69%	73.48%	70.70%	67.76%	96.23%	86.61%	81.80%	78.98%	75.31%	72.05%	NA	NA	NA
41	65.87%	63.26%	86.40%	79.09%	75.41%	73.24%	70.47%	67.55%	95.79%	86.27%	81.51%	78.72%	75.07%	71.83%	NA	NA	NA
42	65.65%	63.06%	85.99%	78.77%	75.14%	73.00%	70.24%	67.34%	95.35%	85.92%	81.22%	78.46%	74.83%	71.61%	NA	NA	NA
43	65.44%	62.87%	85.57%	78.44%	74.86%	72.75%	70.01%	67.12%	94.91%	85.58%	80.92%	78.20%	74.59%	71.38%	NA	NA	NA
44	65.22%	62.67%	85.15%	78.12%	74.59%	72.51%	69.79%	66.91%	94.46%	85.23%	80.63%	77.95%	74.35%	71.16%	NA	NA	NA
45	65.01%	62.47%	84.73%	77.80%	74.31%	72.26%	69.56%	66.70%	94.02%	84.89%	80.34%	77.69%	74.11%	70.94%	NA	NA	NA
46	64.59%	62.08%	83.91%	77.17%	73.78%	71.78%	69.11%	66.28%	93.14%	84.22%	79.77%	77.17%	73.63%	70.48%	NA	NA	NA
47	64.17%	61.68%	83.09%	76.54%	73.25%	71.30%	68.66%	65.85%	92.26%	83.55%	79.20%	76.65%	73.15%	70.03%	NA	NA	NA
48	63.76%	61.29%	82.27%	75.92%	72.71%	70.81%	68.21%	65.43%	91.38%	82.88%	78.63%	76.13%	72.67%	69.57%	NA	NA	NA
49	63.34%	60.90%	81.45%	75.29%	72.18%	70.33%	67.76%	65.01%	90.50%	82.21%	78.06%	75.61%	72.19%	69.11%	NA	NA	NA
50	62.92%	60.50%	80.63%	74.67%	71.64%	69.84%	67.32%	64.58%	89.62%	81.54%	77.49%	75.09%	71.71%	68.66%	NA	NA	NA
51	62.39%	60.01%	79.57%	73.83%	70.95%	69.21%	66.73%	64.04%	88.50%	80.64%	76.74%	74.41%	71.07%	68.07%	NA	NA	NA
52	61.80%	59.44%	78.41%	72.95%	70.19%	68.53%	66.09%	63.44%	87.26%	79.69%	75.91%	73.68%	70.38%	67.43%	NA	NA	NA
53	61.18%	58.86%	77.19%	72.00%	69.38%	67.80%	65.42%	62.80%	85.94%	78.66%	75.05%	72.88%	69.66%	66.74%	NA	NA	NA
54	60.52%	58.25%	75.85%	71.00%	68.54%	67.03%	64.70%	62.11%	84.48%	77.59%	74.15%	72.05%	68.88%	65.97%	NA	NA	NA
55	59.85%	57.62%	74.48%	69.95%	67.64%	66.23%	63.96%	61.43%	83.00%	76.45%	73.17%	71.19%	68.07%	65.24%	NA	NA	NA
56	59.12%	56.91%	73.04%	68.84%	66.67%	65.38%	63.16%	60.66%	81.45%	75.24%	72.10%	70.27%	67.21%	64.40%	NA	NA	NA
57	58.36%	56.20%	71.51%	67.66%	65.66%	64.47%	62.32%	59.87%	79.78%	73.96%	71.00%	69.27%	66.29%	63.53%	NA	NA	NA
58	57.54%	55.41%	69.86%	66.38%	64.58%	63.49%	61.42%	59.00%	77.99%	72.56%	69.83%	68.20%	65.29%	62.58%	NA	NA	NA
59	56.67%	54.59%	67.99%	64.98%	63.39%	62.42%	60.44%	58.07%	75.91%	71.02%	68.52%	67.02%	64.22%	61.56%	NA	NA	NA
60	55.68%	53.66%	65.96%	63.44%	62.07%	61.25%	59.34%	57.03%	73.68%	69.33%	67.05%	65.72%	63.00%	60.41%	NA	NA	NA

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	17	17	17	17	9	9	9	9	9	9	10	10	10	10	10	10	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	78.53%
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	62.24%	63.52%	64.00%	64.20%	63.82%	61.73%	78.46%
9	NA	NA	NA	NA	50.87%	54.87%	56.68%	57.65%	58.24%	56.54%	62.14%	63.44%	63.94%	64.15%	63.77%	61.66%	78.35%
10	NA	NA	NA	NA	50.76%	54.78%	56.61%	57.60%	58.19%	56.50%	62.03%	63.37%	63.86%	64.07%	63.70%	61.61%	78.25%
11	NA	NA	NA	NA	50.65%	54.69%	56.54%	57.54%	58.12%	56.44%	61.91%	63.28%	63.78%	64.02%	63.65%	61.55%	78.12%
12	NA	NA	NA	NA	50.53%	54.62%	56.47%	57.47%	58.05%	56.39%	61.80%	63.18%	63.72%	63.95%	63.58%	61.51%	78.00%
13	NA	NA	NA	NA	50.44%	54.53%	56.40%	57.40%	58.01%	56.33%	61.68%	63.09%	63.64%	63.87%	63.53%	61.44%	77.88%
14	NA	NA	NA	NA	50.34%	54.48%	56.34%	57.35%	57.96%	56.28%	61.59%	63.02%	63.58%	63.82%	63.46%	61.40%	77.79%
15	NA	NA	NA	NA	50.26%	54.42%	56.31%	57.32%	57.93%	56.24%	61.51%	62.96%	63.53%	63.77%	63.44%	61.35%	77.69%
16	NA	NA	NA	NA	50.21%	54.36%	56.27%	57.27%	57.87%	56.22%	61.45%	62.92%	63.49%	63.74%	63.40%	61.33%	77.63%
17	NA	NA	NA	NA	50.17%	54.33%	56.23%	57.24%	57.87%	56.20%	61.40%	62.87%	63.46%	63.71%	63.37%	61.29%	77.58%
18	NA	NA	NA	NA	50.13%	54.32%	56.22%	57.22%	57.86%	56.18%	61.37%	62.86%	63.44%	63.69%	63.35%	61.27%	77.54%
19	NA	NA	NA	NA	50.11%	54.32%	56.20%	57.22%	57.85%	56.18%	61.32%	62.84%	63.43%	63.68%	63.34%	61.26%	77.53%
20	NA	NA	NA	NA	50.10%	54.32%	56.19%	57.22%	57.84%	56.18%	61.26%	62.83%	63.41%	63.67%	63.33%	61.25%	77.52%
21	NA	NA	NA	NA	50.10%	54.31%	56.18%	57.22%	57.83%	56.18%	61.26%	62.83%	63.41%	63.67%	63.33%	61.25%	77.51%
22	NA	NA	NA	NA	50.09%	54.31%	56.18%	57.22%	57.83%	56.18%	61.26%	62.82%	63.40%	63.67%	63.33%	61.25%	77.51%
23	NA	NA	NA	NA	50.09%	54.31%	56.18%	57.21%	57.83%	56.17%	61.25%	62.82%	63.40%	63.66%	63.33%	61.24%	77.51%
24	NA	NA	NA	NA	50.09%	54.31%	56.18%	57.21%	57.82%	56.17%	61.25%	62.82%	63.40%	63.66%	63.33%	61.24%	77.51%
25	NA	NA	NA	NA	50.09%	54.30%	56.17%	57.21%	57.82%	56.17%	61.25%	62.81%	63.40%	63.66%	63.33%	61.24%	77.50%
26	NA	NA	NA	NA	50.05%	54.28%	56.15%	57.19%	57.80%	56.14%	61.22%	62.79%	63.37%	63.64%	63.31%	61.22%	77.47%
27	NA	NA	NA	NA	50.01%	54.25%	56.13%	57.17%	57.79%	56.12%	61.18%	62.77%	63.35%	63.62%	63.29%	61.21%	77.44%
28	NA	NA	NA	NA	49.98%	54.22%	56.11%	57.16%	57.77%	56.10%	61.15%	62.75%	63.33%	63.61%	63.27%	61.19%	77.41%
29	NA	NA	NA	NA	49.94%	54.20%	56.09%	57.14%	57.75%	56.08%	61.12%	62.73%	63.31%	63.59%	63.25%	61.18%	77.37%
30	NA	NA	NA	NA	49.91%	54.17%	56.06%	57.12%	57.73%	56.06%	61.09%	62.71%	63.29%	63.57%	63.23%	61.16%	77.34%
31	NA	NA	NA	NA	49.82%	54.09%	56.00%	57.06%	57.68%	56.01%	61.00%	62.63%	63.22%	63.51%	63.17%	61.11%	77.24%
32	NA	NA	NA	NA	49.72%	54.02%	55.94%	57.00%	57.63%	55.97%	60.90%	62.55%	63.15%	63.45%	63.12%	61.05%	77.15%
33	NA	NA	NA	NA	49.63%	53.94%	55.88%	56.94%	57.59%	55.92%	60.81%	62.47%	63.08%	63.39%	63.06%	60.99%	77.05%
34	NA	NA	NA	NA	49.53%	53.86%	55.82%	56.89%	57.54%	55.88%	60.72%	62.39%	63.01%	63.32%	63.00%	60.94%	76.95%
35	NA	NA	NA	NA	49.44%	53.78%	55.75%	56.83%	57.49%	55.83%	60.63%	62.31%	62.95%	63.26%	62.95%	60.88%	76.86%
36	NA	NA	NA	NA	49.25%	53.64%	55.64%	56.72%	57.38%	55.74%	60.43%	62.16%	62.83%	63.15%	62.84%	60.79%	76.66%
37	NA	NA	NA	NA	49.06%	53.50%	55.52%	56.61%	57.28%	55.65%	60.22%	62.02%	62.71%	63.03%	62.74%	60.70%	76.47%
38	NA	NA	NA	NA	48.88%	53.35%	55.40%	56.50%	57.17%	55.56%	60.02%	61.87%	62.59%	62.91%	62.63%	60.61%	76.28%
39	NA	NA	NA	NA	48.69%	53.21%	55.28%	56.39%	57.07%	55.46%	59.82%	61.73%	62.47%	62.80%	62.53%	60.51%	76.09%
40	NA	NA	NA	NA	48.51%	53.07%	55.16%	56.28%	56.96%	55.37%	59.62%	61.58%	62.36%	62.68%	62.42%	60.42%	75.90%
41	NA	NA	NA	NA	48.13%	52.79%	54.93%	56.07%	56.77%	55.19%	59.23%	61.28%	62.09%	62.46%	62.21%	60.22%	75.51%
42	NA	NA	NA	NA	47.75%	52.51%	54.69%	55.86%	56.57%	55.01%	58.84%	60.98%	61.83%	62.23%	62.00%	60.02%	75.11%
43	NA	NA	NA	NA	47.38%	52.23%	54.45%	55.65%	56.37%	54.83%	58.46%	60.68%	61.57%	62.00%	61.79%	59.82%	74.72%
44	NA	NA	NA	NA	47.00%	51.96%	54.21%	55.44%	56.18%	54.65%	58.07%	60.38%	61.30%	61.77%	61.58%	59.62%	74.33%
45	NA	NA	NA	NA	46.63%	51.68%	53.97%	55.23%	55.98%	54.46%	57.69%	60.07%	61.04%	61.55%	61.37%	59.42%	73.94%
46	NA	NA	NA	NA	45.91%	51.14%	53.52%	54.82%	55.61%	54.11%	56.92%	59.49%	60.55%	61.10%	60.96%	59.04%	73.18%
47	NA	NA	NA	NA	45.20%	50.59%	53.06%	54.42%	55.23%	53.75%	56.15%	58.91%	60.05%	60.66%	60.55%	58.65%	72.41%
48	NA	NA	NA	NA	44.48%	50.05%	52.60%	54.02%	54.86%	53.40%	55.39%	58.32%	59.56%	60.22%	60.14%	58.27%	71.65%
49	NA	NA	NA	NA	43.77%	49.51%	52.15%	53.62%	54.48%	53.04%	54.62%	57.74%	59.07%	59.78%	59.73%	57.88%	70.88%
50	NA	NA	NA	NA	43.05%	48.97%	51.69%	53.21%	54.11%	52.69%	53.85%	57.16%	58.57%	59.33%	59.33%	57.50%	70.12%
51	NA	NA	NA	NA	42.13%	48.26%	51.10%	52.67%	53.60%	52.19%	52.84%	56.36%	57.94%	58.77%	58.78%	57.00%	69.09%
52	NA	NA	NA	NA	41.13%	47.52%	50.48%	52.11%	53.10%	51.73%	51.79%	55.56%	57.24%	58.16%	58.22%	56.46%	68.01%
53	NA	NA	NA	NA	40.10%	46.72%	49.80%	51.51%	52.54%	51.19%	50.65%	54.69%	56.53%	57.50%	57.63%	55.89%	66.88%
54	NA	NA	NA	NA	39.02%	45.91%	49.12%	50.90%	51.98%	50.65%	49.48%	53.80%	55.77%	56.83%	57.00%	55.32%	65.69%
55	NA	NA	NA	NA	37.87%	45.05%	48.39%	50.26%	51.38%	50.08%	48.24%	52.87%	54.96%	56.12%	56.35%	54.69%	64.42%
56	NA	NA	NA	NA	36.69%	44.15%	47.63%	49.57%	50.75%	49.49%	46.95%	51.87%	54.14%	55.37%	55.65%	54.06%	63.11%
57	NA	NA	NA	NA	35.45%	43.21%	46.84%	48.87%	50.09%	48.90%	45.59%	50.85%	53.27%	54.58%	54.93%	53.37%	61.72%
58	NA	NA	NA	NA	34.13%	42.22%	46.02%	48.11%	49.40%	48.23%	44.13%	49.74%	52.34%	53.77%	54.16%	52.63%	60.24%
59	NA	NA	NA	NA	32.71%	41.15%	45.11%	47.31%	48.65%	47.53%	42.55%	48.55%	51.32%	52.87%	53.34%	51.86%	58.58%
60	NA	NA	NA	NA	31.16%	39.98%	44.11%	46.43%	47.83%	46.75%	40.81%	47.24%	50.24%	51.89%	52.43%	51.00%	56.79%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	100.91%	93.07%	89.16%	86.81%	83.02%	79.60%
6	NA	NA	NA	NA	NA	89.80%	84.54%	81.91%	80.30%	77.60%	74.57%	100.99%	93.10%	89.19%	86.84%	83.04%	79.62%
7	75.95%	74.59%	73.72%	72.14%	69.49%	89.71%	84.51%	81.87%	80.27%	77.57%	74.54%	100.89%	93.06%	89.15%	86.81%	83.01%	79.59%
8	75.89%	74.54%	73.67%	72.08%	69.45%	89.65%	84.44%	81.81%	80.21%	77.53%	74.50%	100.85%	92.99%	89.09%	86.75%	82.97%	79.55%
9	75.82%	74.48%	73.62%	72.03%	69.41%	89.54%	84.37%	81.75%	80.16%	77.46%	74.45%	100.73%	92.91%	89.02%	86.69%	82.89%	79.49%
10	75.73%	74.40%	73.56%	71.98%	69.34%	89.42%	84.27%	81.67%	80.09%	77.40%	74.38%	100.60%	92.81%	88.94%	86.61%	82.83%	79.43%
11	75.65%	74.32%	73.47%	71.91%	69.28%	89.29%	84.18%	81.59%	80.00%	77.33%	74.32%	100.46%	92.71%	88.85%	86.53%	82.76%	79.36%
12	75.56%	74.25%	73.41%	71.84%	69.23%	89.16%	84.08%	81.50%	79.93%	77.26%	74.25%	100.32%	92.60%	88.76%	86.45%	82.68%	79.28%
13	75.46%	74.18%	73.34%	71.77%	69.17%	89.04%	83.98%	81.43%	79.86%	77.19%	74.19%	100.19%	92.50%	88.68%	86.38%	82.61%	79.21%
14	75.40%	74.12%	73.29%	71.72%	69.12%	88.93%	83.91%	81.36%	79.80%	77.13%	74.14%	100.08%	92.42%	88.61%	86.31%	82.54%	79.16%
15	75.33%	74.06%	73.23%	71.68%	69.08%	88.83%	83.84%	81.30%	79.73%	77.09%	74.09%	99.98%	92.35%	88.55%	86.24%	82.50%	79.11%
16	75.27%	74.01%	73.21%	71.65%	69.02%	88.76%	83.78%	81.25%	79.71%	77.05%	74.04%	99.90%	92.28%	88.49%	86.21%	82.46%	79.06%
17	75.24%	73.98%	73.16%	71.61%	69.02%	88.72%	83.74%	81.22%	79.67%	77.02%	74.04%	99.85%	92.24%	88.46%	86.17%	82.43%	79.05%
18	75.21%	73.97%	73.16%	71.59%	68.99%	88.68%	83.72%	81.20%	79.66%	77.00%	74.01%	99.81%	92.22%	88.43%	86.15%	82.41%	79.03%
19	75.20%	73.96%	73.14%	71.59%	68.99%	88.67%	83.71%	81.19%	79.65%	77.00%	74.00%	99.80%	92.21%	88.42%	86.15%	82.40%	79.01%
20	75.20%	73.95%	73.13%	71.59%	68.99%	88.65%	83.70%	81.18%	79.63%	76.99%	73.99%	99.79%	92.20%	88.41%	86.14%	82.40%	79.00%
21	75.19%	73.95%	73.12%	71.59%	68.99%	88.65%	83.70%	81.18%	79.63%	76.99%	74.00%	99.78%	92.20%	88.41%	86.14%	82.40%	79.00%
22	75.19%	73.94%	73.12%	71.59%	68.99%	88.64%	83.70%	81.18%	79.63%	76.99%	74.00%	99.78%	92.20%	88.41%	86.14%	82.40%	79.01%
23	75.19%	73.94%	73.12%	71.58%	68.99%	88.64%	83.70%	81.18%	79.63%	76.99%	74.00%	99.77%	92.20%	88.41%	86.14%	82.40%	79.01%
24	75.19%	73.94%	73.11%	71.58%	68.99%	88.63%	83.69%	81.17%	79.63%	76.99%	74.00%	99.76%	92.20%	88.41%	86.14%	82.40%	79.01%
25	75.18%	73.94%	73.11%	71.58%	68.99%	88.63%	83.69%	81.17%	79.62%	76.99%	74.00%	99.75%	92.21%	88.41%	86.14%	82.40%	79.01%
26	75.16%	73.91%	73.10%	71.55%	68.97%	88.60%	83.67%	81.15%	79.61%	76.97%	73.98%	99.72%	92.18%	88.39%	86.12%	82.39%	79.00%
27	75.14%	73.89%	73.08%	71.53%	68.95%	88.56%	83.65%	81.13%	79.59%	76.95%	73.97%	99.69%	92.16%	88.38%	86.10%	82.37%	78.98%
28	75.11%	73.87%	73.06%	71.51%	68.93%	88.53%	83.63%	81.11%	79.57%	76.93%	73.95%	99.66%	92.14%	88.36%	86.09%	82.35%	78.97%
29	75.09%	73.85%	73.05%	71.49%	68.91%	88.50%	83.61%	81.09%	79.56%	76.91%	73.93%	99.63%	92.12%	88.34%	86.07%	82.34%	78.95%
30	75.07%	73.83%	73.03%	71.47%	68.89%	88.47%	83.58%	81.08%	79.54%	76.90%	73.91%	99.60%	92.10%	88.32%	86.05%	82.32%	78.93%
31	74.99%	73.76%	72.97%	71.42%	68.85%	88.38%	83.51%	81.01%	79.49%	76.85%	73.87%	99.51%	92.03%	88.26%	86.00%	82.27%	78.89%
32	74.92%	73.70%	72.92%	71.37%	68.80%	88.29%	83.44%	80.95%	79.43%	76.80%	73.82%	99.43%	91.96%	88.20%	85.95%	82.23%	78.85%
33	74.84%	73.64%	72.86%	71.32%	68.75%	88.20%	83.36%	80.89%	79.38%	76.75%	73.78%	99.34%	91.88%	88.14%	85.90%	82.18%	78.80%
34	74.76%	73.58%	72.80%	71.27%	68.70%	88.11%	83.29%	80.83%	79.33%	76.70%	73.73%	99.26%	91.81%	88.08%	85.85%	82.13%	78.76%
35	74.69%	73.52%	72.75%	71.23%	68.65%	88.02%	83.22%	80.77%	79.27%	76.66%	73.69%	99.18%	91.74%	88.02%	85.79%	82.09%	78.72%
36	74.54%	73.40%	72.64%	71.12%	68.55%	87.83%	83.07%	80.65%	79.16%	76.55%	73.59%	98.99%	91.60%	87.91%	85.69%	81.99%	78.62%
37	74.40%	73.27%	72.53%	71.02%	68.45%	87.64%	82.93%	80.53%	79.06%	76.45%	73.49%	98.80%	91.46%	87.80%	85.58%	81.89%	78.53%
38	74.25%	73.15%	72.42%	70.91%	68.34%	87.45%	82.79%	80.42%	78.95%	76.35%	73.39%	98.62%	91.32%	87.68%	85.47%	81.79%	78.44%
39	74.11%	73.03%	72.31%	70.81%	68.24%	87.26%	82.64%	80.30%	78.84%	76.25%	73.29%	98.43%	91.18%	87.57%	85.37%	81.69%	78.34%
40	73.96%	72.91%	72.20%	70.70%	68.14%	87.07%	82.50%	80.18%	78.73%	76.15%	73.19%	98.24%	91.04%	87.45%	85.26%	81.60%	78.25%
41	73.67%	72.65%	71.98%	70.49%	67.94%	86.67%	82.20%	79.92%	78.50%	75.93%	72.99%	97.84%	90.73%	87.19%	85.03%	81.38%	78.04%
42	73.37%	72.40%	71.75%	70.28%	67.74%	86.27%	81.90%	79.66%	78.27%	75.72%	72.79%	97.43%	90.42%	86.92%	84.80%	81.16%	77.83%
43	73.08%	72.14%	71.52%	70.07%	67.55%	85.87%	81.60%	79.40%	78.04%	75.50%	72.59%	97.02%	90.12%	86.65%	84.56%	80.94%	77.62%
44	72.78%	71.88%	71.29%	69.86%	67.35%	85.47%	81.30%	79.14%	77.81%	75.29%	72.38%	96.61%	89.81%	86.39%	84.33%	80.72%	77.42%
45	72.49%	71.63%	71.07%	69.65%	67.16%	85.07%	81.00%	78.87%	77.58%	75.08%	72.18%	96.21%	89.51%	86.12%	84.10%	80.50%	77.21%
46	71.91%	71.13%	70.62%	69.23%	66.76%	84.27%	80.39%	78.35%	77.11%	74.64%	71.77%	95.37%	88.87%	85.58%	83.61%	80.04%	76.78%
47	71.33%	70.63%	70.17%	68.82%	66.36%	83.47%	79.78%	77.83%	76.64%	74.20%	71.35%	94.53%	88.23%	85.03%	83.11%	79.57%	76.35%
48	70.75%	70.14%	69.72%	68.40%	65.97%	82.67%	79.17%	77.31%	76.17%	73.76%	70.94%	93.69%	87.59%	84.48%	82.62%	79.11%	75.92%
49	70.17%	69.64%	69.27%	67.98%	65.57%	81.86%	78.56%	76.79%	75.70%	73.32%	70.53%	92.85%	86.95%	83.93%	82.12%	78.65%	75.48%
50	69.59%	69.15%	68.82%	67.57%	65.18%	81.06%	77.95%	76.27%	75.22%	72.88%	70.12%	92.01%	86.31%	83.38%	81.63%	78.18%	75.05%
51	68.82%	68.48%	68.23%	67.01%	64.66%	79.98%	77.14%	75.56%	74.60%	72.29%	69.57%	90.87%	85.45%	82.65%	80.97%	77.57%	74.47%
52	68.01%	67.78%	67.60%	66.43%	64.12%	78.84%	76.27%	74.82%	73.93%	71.67%	68.99%	89.66%	84.54%	81.87%	80.26%	76.91%	73.85%
53	67.14%	67.04%	66.92%	65.82%	63.53%	77.63%	75.34%	74.03%	73.22%	71.02%	68.36%	88.38%	83.55%	81.02%	79.51%	76.21%	73.20%
54	66.18%	66.25%	66.23%	65.15%	62.90%	76.36%	74.35%	73.19%	72.47%	70.32%	67.69%	87.03%	82.51%	80.14%	78.72%	75.48%	72.48%
55	65.21%	65.44%	65.47%	64.47%	62.27%	75.02%	73.32%	72.33%	71.67%	69.58%	67.01%	85.61%	81.44%	79.22%	77.87%	74.69%	71.76%
56	64.19%	64.56%	64.70%	63.75%	61.59%	73.62%	72.22%	71.39%	70.85%	68.81%	66.29%	84.13%	80.26%	78.23%	76.99%	73.87%	71.00%
57	63.12%	63.66%	63.87%	62.98%	60.88%	72.14%	71.07%	70.42%	69.97%	67.99%	65.53%	82.55%	79.03%	77.18%	76.06%	73.00%	70.17%
58	61.97%	62.68%	63.01%	62.16%	60.13%	70.54%	69.85%	69.38%	69.03%	67.11%	64.71%	80.85%	77.72%	76.07%	75.05%	72.07%	69.30%
59	60.74%	61.61%	62.06%	61.30%	59.29%	68.78%	68.51%	68.23%	68.01%	66.17%	63.81%	78.99%	76.28%	74.85%	73.96%	71.04%	68.32%
60	59.36%	60.45%	61.00%	60.34%	58.37%	66.83%	67.02%	66.96%	66.85%	65.12%	62.81%	76.86%	74.68%	73.47%	72.69%	69.91%	67.25%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	16	17	17	17	17	17	17	10	10	10	10	10	10	11	11	11	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	76.38%	76.01%	75.71%	75.48%
8	NA	NA	NA	NA	NA	NA	NA	63.36%	66.11%	67.32%	67.90%	67.73%	65.61%	76.30%	75.95%	75.65%	75.43%
9	NA	NA	NA	NA	NA	NA	NA	63.26%	66.02%	67.21%	67.84%	67.68%	65.55%	76.19%	75.86%	75.58%	75.36%
10	NA	NA	NA	NA	NA	NA	NA	63.14%	65.93%	67.17%	67.77%	67.63%	65.48%	76.07%	75.77%	75.51%	75.29%
11	NA	NA	NA	NA	NA	NA	NA	63.02%	65.84%	67.05%	67.69%	67.56%	65.44%	75.94%	75.67%	75.41%	75.21%
12	NA	NA	NA	NA	NA	NA	NA	62.89%	65.74%	66.97%	67.64%	67.49%	65.36%	75.80%	75.56%	75.33%	75.14%
13	NA	NA	NA	NA	NA	NA	NA	62.77%	65.65%	66.94%	67.57%	67.43%	65.31%	75.68%	75.48%	75.25%	75.07%
14	NA	NA	NA	NA	NA	NA	NA	62.67%	65.58%	66.83%	67.50%	67.38%	65.25%	75.57%	75.39%	75.19%	75.01%
15	NA	NA	NA	NA	NA	NA	NA	62.59%	65.52%	66.81%	67.45%	67.33%	65.21%	75.49%	75.31%	75.13%	74.96%
16	NA	NA	NA	NA	NA	NA	NA	62.52%	65.46%	66.73%	67.42%	67.29%	65.18%	75.41%	75.27%	75.08%	74.92%
17	NA	NA	NA	NA	NA	NA	NA	62.47%	65.43%	66.70%	67.39%	67.27%	65.16%	75.36%	75.24%	75.05%	74.89%
18	NA	NA	NA	NA	NA	NA	NA	62.44%	65.40%	66.72%	67.37%	67.25%	65.14%	75.32%	75.20%	75.03%	74.87%
19	NA	NA	NA	NA	NA	NA	NA	62.42%	65.37%	66.68%	67.36%	67.25%	65.14%	75.30%	75.20%	75.03%	74.85%
20	NA	NA	NA	NA	NA	NA	NA	62.40%	65.34%	66.64%	67.35%	67.24%	65.14%	75.27%	75.21%	75.02%	74.82%
21	NA	NA	NA	NA	NA	NA	NA	62.39%	65.34%	66.64%	67.35%	67.23%	65.13%	75.26%	75.21%	75.01%	74.82%
22	NA	NA	NA	NA	NA	NA	NA	62.39%	65.33%	66.64%	67.35%	67.23%	65.13%	75.26%	75.20%	75.01%	74.82%
23	NA	NA	NA	NA	NA	NA	NA	62.38%	65.32%	66.64%	67.34%	67.23%	65.13%	75.26%	75.20%	75.01%	74.81%
24	NA	NA	NA	NA	NA	NA	NA	62.38%	65.32%	66.64%	67.34%	67.22%	65.12%	75.26%	75.20%	75.00%	74.81%
25	NA	NA	NA	NA	NA	NA	NA	62.37%	65.31%	66.64%	67.34%	67.22%	65.12%	75.25%	75.20%	75.00%	74.81%
26	NA	NA	NA	NA	NA	NA	NA	62.33%	65.29%	66.62%	67.31%	67.20%	65.10%	75.22%	75.16%	74.97%	74.79%
27	NA	NA	NA	NA	NA	NA	NA	62.29%	65.26%	66.59%	67.29%	67.18%	65.07%	75.18%	75.12%	74.94%	74.77%
28	NA	NA	NA	NA	NA	NA	NA	62.25%	65.23%	66.57%	67.27%	67.17%	65.05%	75.15%	75.09%	74.91%	74.76%
29	NA	NA	NA	NA	NA	NA	NA	62.22%	65.21%	66.55%	67.25%	67.15%	65.03%	75.11%	75.05%	74.88%	74.74%
30	NA	NA	NA	NA	NA	NA	NA	62.18%	65.18%	66.53%	67.23%	67.13%	65.01%	75.08%	75.02%	74.84%	74.72%
31	NA	NA	NA	NA	NA	NA	NA	62.07%	65.11%	66.47%	67.17%	67.08%	64.96%	74.95%	74.93%	74.78%	74.66%
32	NA	NA	NA	NA	NA	NA	NA	61.97%	65.04%	66.40%	67.10%	67.02%	64.91%	74.83%	74.85%	74.72%	74.59%
33	NA	NA	NA	NA	NA	NA	NA	61.86%	64.97%	66.34%	67.03%	66.97%	64.86%	74.71%	74.76%	74.66%	74.53%
34	NA	NA	NA	NA	NA	NA	NA	61.76%	64.90%	66.28%	66.97%	66.92%	64.81%	74.59%	74.68%	74.59%	74.47%
35	NA	NA	NA	NA	NA	NA	NA	61.66%	64.83%	66.21%	66.90%	66.86%	64.76%	74.47%	74.59%	74.53%	74.40%
36	NA	NA	NA	NA	NA	NA	NA	61.45%	64.66%	66.08%	66.79%	66.75%	64.66%	74.28%	74.45%	74.40%	74.29%
37	NA	NA	NA	NA	NA	NA	NA	61.24%	64.50%	65.94%	66.68%	66.64%	64.55%	74.09%	74.30%	74.28%	74.17%
38	NA	NA	NA	NA	NA	NA	NA	61.03%	64.34%	65.81%	66.57%	66.52%	64.45%	73.89%	74.16%	74.15%	74.05%
39	NA	NA	NA	NA	NA	NA	NA	60.82%	64.18%	65.67%	66.46%	66.41%	64.34%	73.70%	74.01%	74.03%	73.93%
40	NA	NA	NA	NA	NA	NA	NA	60.61%	64.02%	65.54%	66.35%	66.30%	64.24%	73.51%	73.87%	73.90%	73.82%
41	NA	NA	NA	NA	NA	NA	NA	60.19%	63.70%	65.27%	66.10%	66.08%	64.03%	73.07%	73.54%	73.62%	73.57%
42	NA	NA	NA	NA	NA	NA	NA	59.77%	63.38%	65.01%	65.85%	65.86%	63.83%	72.63%	73.22%	73.34%	73.33%
43	NA	NA	NA	NA	NA	NA	NA	59.35%	63.06%	64.75%	65.60%	65.64%	63.62%	72.19%	72.89%	73.07%	73.08%
44	NA	NA	NA	NA	NA	NA	NA	58.93%	62.74%	64.49%	65.36%	65.42%	63.41%	71.75%	72.57%	72.79%	72.84%
45	NA	NA	NA	NA	NA	NA	NA	58.51%	62.42%	64.23%	65.11%	65.20%	63.21%	71.31%	72.25%	72.51%	72.59%
46	NA	NA	NA	NA	NA	NA	NA	57.70%	61.81%	63.71%	64.66%	64.77%	62.81%	70.48%	71.61%	71.97%	72.11%
47	NA	NA	NA	NA	NA	NA	NA	56.89%	61.21%	63.18%	64.20%	64.34%	62.40%	69.65%	70.98%	71.43%	71.62%
48	NA	NA	NA	NA	NA	NA	NA	56.09%	60.60%	62.66%	63.75%	63.92%	62.00%	68.82%	70.35%	70.89%	71.13%
49	NA	NA	NA	NA	NA	NA	NA	55.28%	59.99%	62.14%	63.30%	63.49%	61.60%	68.00%	69.72%	70.35%	70.64%
50	NA	NA	NA	NA	NA	NA	NA	54.48%	59.38%	61.61%	62.85%	63.07%	61.20%	67.17%	69.09%	69.80%	70.15%
51	NA	NA	NA	NA	NA	NA	NA	53.46%	58.57%	60.95%	62.23%	62.50%	60.66%	66.06%	68.22%	69.08%	69.51%
52	NA	NA	NA	NA	NA	NA	NA	52.29%	57.73%	60.23%	61.59%	61.89%	60.11%	64.87%	67.33%	68.31%	68.81%
53	NA	NA	NA	NA	NA	NA	NA	51.10%	56.83%	59.49%	60.92%	61.29%	59.51%	63.64%	66.40%	67.52%	68.09%
54	NA	NA	NA	NA	NA	NA	NA	49.86%	55.90%	58.68%	60.22%	60.63%	58.91%	62.33%	65.42%	66.65%	67.34%
55	NA	NA	NA	NA	NA	NA	NA	48.57%	54.93%	57.85%	59.46%	59.94%	58.26%	60.97%	64.32%	65.77%	66.55%
56	NA	NA	NA	NA	NA	NA	NA	47.22%	53.90%	56.98%	58.71%	59.23%	57.60%	59.54%	63.22%	64.86%	65.71%
57	NA	NA	NA	NA	NA	NA	NA	45.77%	52.81%	56.07%	57.89%	58.47%	56.89%	58.04%	62.05%	63.87%	64.82%
58	NA	NA	NA	NA	NA	NA	NA	44.25%	51.67%	55.11%	57.02%	57.67%	56.14%	56.42%	60.83%	62.81%	63.90%
59	NA	NA	NA	NA	NA	NA	NA	42.61%	50.42%	54.07%	56.08%	56.78%	55.31%	54.68%	59.47%	61.69%	62.90%
60	NA	NA	NA	NA	NA	NA	NA	40.81%	49.06%	52.92%	55.06%	55.86%	54.43%	52.68%	57.98%	60.43%	61.77%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	120.72%	109.94%	104.54%
5	NA	NA	NA	NA	NA	NA	NA	NA	107.85%	100.07%	96.16%	93.61%	89.82%	86.16%	120.78%	109.98%	104.58%
6	NA	NA	94.90%	90.15%	87.73%	86.25%	83.55%	80.34%	107.83%	100.06%	96.15%	93.59%	89.82%	86.16%	120.75%	109.97%	104.57%
7	74.14%	71.55%	94.85%	90.11%	87.70%	86.21%	83.53%	80.31%	107.77%	100.01%	96.12%	93.57%	89.79%	86.11%	120.69%	109.91%	104.54%
8	74.11%	71.51%	94.77%	90.03%	87.65%	86.18%	83.48%	80.29%	107.68%	99.94%	96.06%	93.52%	89.74%	86.09%	120.60%	109.84%	104.48%
9	74.04%	71.46%	94.66%	89.96%	87.57%	86.15%	83.43%	80.21%	107.56%	99.85%	95.98%	93.48%	89.68%	86.01%	120.47%	109.74%	104.39%
10	73.98%	71.38%	94.53%	89.86%	87.49%	86.04%	83.35%	80.16%	107.43%	99.74%	95.91%	93.38%	89.60%	85.95%	120.33%	109.63%	104.33%
11	73.89%	71.31%	94.39%	89.75%	87.41%	85.99%	83.28%	80.08%	107.28%	99.64%	95.81%	93.31%	89.53%	85.88%	120.17%	109.52%	104.20%
12	73.82%	71.25%	94.26%	89.65%	87.32%	85.88%	83.21%	80.03%	107.14%	99.53%	95.71%	93.20%	89.45%	85.81%	120.01%	109.41%	104.11%
13	73.75%	71.19%	94.13%	89.56%	87.24%	85.84%	83.14%	79.95%	107.00%	99.43%	95.62%	93.15%	89.38%	85.73%	119.87%	109.30%	104.01%
14	73.70%	71.14%	94.01%	89.47%	87.16%	85.74%	83.09%	79.89%	106.87%	99.34%	95.54%	93.06%	89.32%	85.67%	119.74%	109.20%	103.93%
15	73.64%	71.08%	93.93%	89.40%	87.11%	85.69%	83.03%	79.86%	106.78%	99.26%	95.49%	93.00%	89.26%	85.63%	119.64%	109.12%	103.86%
16	73.61%	71.04%	93.84%	89.34%	87.07%	85.64%	83.00%	79.82%	106.70%	99.19%	95.44%	92.95%	89.22%	85.59%	119.56%	109.05%	103.81%
17	73.59%	71.03%	93.79%	89.31%	87.02%	85.61%	82.96%	79.78%	106.64%	99.16%	95.39%	92.92%	89.18%	85.55%	119.49%	109.01%	103.77%
18	73.57%	71.03%	93.76%	89.28%	87.00%	85.59%	82.95%	79.76%	106.61%	99.13%	95.38%	92.90%	89.16%	85.53%	119.46%	108.98%	103.75%
19	73.56%	71.01%	93.73%	89.27%	87.00%	85.58%	82.93%	79.75%	106.59%	99.12%	95.37%	92.89%	89.15%	85.53%	119.45%	108.98%	103.75%
20	73.56%	70.99%	93.71%	89.27%	87.00%	85.58%	82.91%	79.74%	106.57%	99.12%	95.37%	92.88%	89.13%	85.52%	119.44%	108.97%	103.74%
21	73.55%	70.98%	93.71%	89.27%	87.00%	85.58%	82.91%	79.74%	106.57%	99.12%	95.37%	92.88%	89.14%	85.52%	119.44%	108.98%	103.74%
22	73.55%	70.98%	93.71%	89.27%	87.00%	85.58%	82.91%	79.74%	106.58%	99.13%	95.38%	92.89%	89.14%	85.52%	119.45%	108.98%	103.75%
23	73.55%	70.98%	93.71%	89.27%	87.00%	85.58%	82.91%	79.74%	106.58%	99.13%	95.38%	92.89%	89.15%	85.52%	119.45%	108.99%	103.75%
24	73.54%	70.97%	93.71%	89.27%	87.00%	85.58%	82.91%	79.74%	106.58%	99.13%	95.38%	92.89%	89.16%	85.52%	119.46%	109.00%	103.76%
25	73.54%	70.97%	93.71%	89.27%	87.00%	85.58%	82.91%	79.74%	106.59%	99.13%	95.38%	92.90%	89.16%	85.53%	119.46%	109.00%	103.76%
26	73.52%	70.95%	93.67%	89.24%	86.97%	85.56%	82.90%	79.73%	106.56%	99.11%	95.36%	92.88%	89.15%	85.51%	119.44%	108.98%	103.75%
27	73.50%	70.93%	93.64%	89.22%	86.95%	85.54%	82.88%	79.71%	106.53%	99.09%	95.34%	92.87%	89.13%	85.50%	119.42%	108.96%	103.73%
28	73.49%	70.91%	93.61%	89.20%	86.92%	85.53%	82.87%	79.70%	106.50%	99.07%	95.32%	92.86%	89.12%	85.49%	119.40%	108.94%	103.72%
29	73.47%	70.89%	93.57%	89.17%	86.89%	85.51%	82.85%	79.68%	106.48%	99.04%	95.30%	92.84%	89.10%	85.48%	119.38%	108.92%	103.71%
30	73.45%	70.88%	93.54%	89.15%	86.86%	85.49%	82.84%	79.67%	106.45%	99.02%	95.28%	92.83%	89.09%	85.47%	119.35%	108.89%	103.69%
31	73.40%	70.82%	93.45%	89.08%	86.80%	85.44%	82.78%	79.62%	106.36%	98.96%	95.22%	92.78%	89.04%	85.43%	119.27%	108.84%	103.65%
32	73.34%	70.77%	93.35%	89.01%	86.74%	85.38%	82.73%	79.57%	106.27%	98.90%	95.17%	92.73%	88.99%	85.39%	119.19%	108.79%	103.60%
33	73.29%	70.72%	93.25%	88.94%	86.68%	85.33%	82.67%	79.52%	106.18%	98.84%	95.12%	92.69%	88.95%	85.35%	119.10%	108.74%	103.55%
34	73.24%	70.67%	93.16%	88.87%	86.62%	85.28%	82.61%	79.47%	106.09%	98.78%	95.06%	92.64%	88.90%	85.31%	119.02%	108.69%	103.50%
35	73.18%	70.61%	93.06%	88.80%	86.56%	85.22%	82.56%	79.43%	106.00%	98.72%	95.01%	92.59%	88.86%	85.27%	118.94%	108.64%	103.46%
36	73.07%	70.51%	92.87%	88.65%	86.44%	85.12%	82.46%	79.33%	105.82%	98.59%	94.90%	92.50%	88.77%	85.19%	118.77%	108.52%	103.36%
37	72.95%	70.40%	92.68%	88.51%	86.32%	85.01%	82.36%	79.23%	105.64%	98.46%	94.80%	92.40%	88.68%	85.10%	118.61%	108.40%	103.27%
38	72.83%	70.30%	92.49%	88.37%	86.20%	84.90%	82.26%	79.13%	105.47%	98.33%	94.69%	92.31%	88.59%	85.02%	118.44%	108.28%	103.17%
39	72.71%	70.19%	92.30%	88.23%	86.08%	84.80%	82.16%	79.04%	105.29%	98.20%	94.58%	92.21%	88.51%	84.93%	118.27%	108.17%	103.08%
40	72.60%	70.09%	92.11%	88.09%	85.96%	84.69%	82.06%	78.94%	105.11%	98.07%	94.47%	92.11%	88.42%	84.85%	118.11%	108.05%	102.98%
41	72.37%	69.87%	91.71%	87.79%	85.71%	84.46%	81.85%	78.75%	104.71%	97.78%	94.23%	91.89%	88.22%	84.66%	117.72%	107.76%	102.75%
42	72.14%	69.66%	91.31%	87.49%	85.46%	84.23%	81.63%	78.56%	104.32%	97.48%	93.98%	91.68%	88.02%	84.48%	117.33%	107.48%	102.51%
43	71.92%	69.45%	90.92%	87.19%	85.21%	84.00%	81.42%	78.36%	103.92%	97.19%	93.74%	91.46%	87.82%	84.29%	116.93%	107.19%	102.27%
44	71.69%	69.23%	90.52%	86.90%	84.96%	83.78%	81.21%	78.17%	103.53%	96.90%	93.50%	91.24%	87.61%	84.11%	116.54%	106.90%	102.03%
45	71.46%	69.02%	90.12%	86.60%	84.70%	83.55%	80.99%	77.98%	103.13%	96.61%	93.25%	91.02%	87.41%	83.92%	116.15%	106.62%	101.80%
46	71.01%	68.60%	89.30%	85.97%	84.18%	83.07%	80.55%	77.56%	102.29%	95.97%	92.71%	90.54%	86.97%	83.49%	115.29%	105.97%	101.25%
47	70.57%	68.18%	88.48%	85.35%	83.65%	82.60%	80.11%	77.13%	101.45%	95.34%	92.18%	90.05%	86.52%	83.06%	114.42%	105.33%	100.70%
48	70.12%	67.76%	87.66%	84.73%	83.13%	82.12%	79.67%	76.71%	100.61%	94.71%	91.64%	89.57%	86.07%	82.64%	113.55%	104.69%	100.16%
49	69.67%	67.34%	86.84%	84.11%	82.60%	81.65%	79.23%	76.29%	99.76%	94.07%	91.10%	89.09%	85.63%	82.21%	112.69%	104.04%	99.61%
50	69.23%	66.92%	86.02%	83.49%	82.07%	81.17%	78.79%	75.86%	98.92%	93.44%	90.57%	88.60%	85.18%	81.78%	111.82%	103.40%	99.06%
51	68.82%	66.38%	84.99%	82.64%	81.36%	80.55%	78.22%	75.30%	97.84%	92.58%	89.85%	87.96%	84.58%	81.22%	110.68%	102.51%	98.34%
52	67.98%	65.76%	83.83%	81.76%	80.62%	79.88%	77.59%	74.72%	96.64%	91.66%	89.09%	87.27%	83.93%	80.62%	109.45%	101.56%	97.56%
53	67.33%	65.14%	82.61%	80.82%	79.82%	79.14%	76.91%	74.08%	95.37%	90.69%	88.25%	86.52%	83.24%	79.96%	108.14%	100.56%	96.68%
54	66.62%	64.48%	81.32%	79.83%	78.97%	78.39%	76.20%	73.41%	94.05%	89.67%	87.39%	85.74%	82.52%	79.26%	106.77%	99.51%	95.80%
55	65.89%	63.81%	79.98%	78.81%	78.09%	77.59%	75.46%	72.71%	92.67%	88.62%	86.49%	84.93%	81.76%	78.56%	105.36%	98.44%	94.89%
56	65.12%	63.08%	78.50%	77.72%	77.18%	76.75%	74.69%	72.00%	91.17%	88.51%	85.55%	84.08%	80.98%	77.82%	103.84%	97.30%	93.92%
57	64.31%	62.31%	76.99%	76.57%	76.20%	75.88%	73.88%	71.23%	89.62%	86.33%	84.56%	83.19%	80.14%	77.03%	102.26%	96.10%	92.91%
58	63.44%	61.50%	75.38%	75.34%	75.17%	74.94%	72.99%	70.41%	87.97%	85.08%	83.50%	82.23%	79.24%	76.19%	100.57%	94.81%	91.83%
59	62.52%	60.64%	73.65%	74.02%	73.99%	73.92%	72.05%	69.51%	86.21%	83.72%	82.31%	81.18%	78.25%	75.26%	98.78%	93.42%	90.63%
60	61.47%	59.64%	71.72%	72.54%	72.75%	72.78%	70.98%	68.53%	84.21%	82.21%	81.03%	80.00%	77.15%	74.25%	96.71%	91.87%	89.32%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	17	17	17	17	11	11	11	11	11	11	12	12	12	12	12	12	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	95.84%
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	74.96%	79.85%	82.06%	83.23%	81.68%	79.10%	95.83%
7	NA	NA	NA	NA	60.20%	68.57%	72.45%	74.60%	74.50%	72.45%	74.89%	79.80%	82.02%	83.16%	81.65%	79.06%	95.76%
8	NA	NA	NA	NA	60.10%	68.49%	72.38%	74.53%	74.45%	72.39%	74.79%	79.73%	81.95%	83.11%	81.63%	79.02%	95.68%
9	NA	NA	NA	NA	59.98%	68.40%	72.30%	74.48%	74.39%	72.33%	74.68%	79.64%	81.87%	83.03%	81.56%	78.96%	95.55%
10	NA	NA	NA	NA	59.85%	68.30%	72.22%	74.39%	74.32%	72.28%	74.54%	79.53%	81.79%	82.94%	81.49%	78.89%	95.41%
11	NA	NA	NA	NA	59.71%	68.19%	72.13%	74.31%	74.25%	72.20%	74.38%	79.41%	81.70%	82.86%	81.38%	78.81%	95.26%
12	NA	NA	NA	NA	59.57%	68.09%	72.05%	74.24%	74.18%	72.12%	74.24%	79.31%	81.60%	82.77%	81.29%	78.74%	95.10%
13	NA	NA	NA	NA	59.43%	67.98%	71.97%	74.15%	74.11%	72.07%	74.10%	79.20%	81.47%	82.71%	81.25%	78.68%	94.96%
14	NA	NA	NA	NA	59.32%	67.89%	71.89%	74.09%	74.05%	72.01%	73.98%	79.11%	81.44%	82.64%	81.16%	78.60%	94.84%
15	NA	NA	NA	NA	59.22%	67.83%	71.82%	74.04%	74.00%	71.95%	73.88%	79.04%	81.38%	82.57%	81.11%	78.57%	94.72%
16	NA	NA	NA	NA	59.15%	67.77%	71.78%	74.00%	73.96%	71.92%	73.79%	78.98%	81.31%	82.52%	81.05%	78.53%	94.64%
17	NA	NA	NA	NA	59.09%	67.73%	71.74%	73.97%	73.93%	71.90%	73.74%	78.93%	81.28%	82.50%	81.04%	78.49%	94.58%
18	NA	NA	NA	NA	59.05%	67.70%	71.71%	73.93%	73.91%	71.88%	73.70%	78.90%	81.26%	82.47%	81.00%	78.47%	94.54%
19	NA	NA	NA	NA	59.04%	67.69%	71.70%	73.93%	73.91%	71.87%	73.65%	78.88%	81.23%	82.46%	81.00%	78.46%	94.51%
20	NA	NA	NA	NA	59.02%	67.68%	71.70%	73.93%	73.91%	71.86%	73.61%	78.86%	81.20%	82.45%	81.00%	78.45%	94.49%
21	NA	NA	NA	NA	59.02%	67.67%	71.70%	73.93%	73.90%	71.85%	73.61%	78.85%	81.20%	82.45%	81.00%	78.45%	94.49%
22	NA	NA	NA	NA	59.01%	67.67%	71.70%	73.92%	73.90%	71.85%	73.61%	78.85%	81.20%	82.44%	81.00%	78.45%	94.49%
23	NA	NA	NA	NA	59.01%	67.66%	71.70%	73.91%	73.90%	71.85%	73.61%	78.85%	81.20%	82.44%	81.00%	78.45%	94.49%
24	NA	NA	NA	NA	59.00%	67.66%	71.70%	73.91%	73.89%	71.84%	73.61%	78.84%	81.20%	82.44%	81.00%	78.45%	94.50%
25	NA	NA	NA	NA	59.00%	67.65%	71.70%	73.90%	73.89%	71.84%	73.61%	78.84%	81.20%	82.43%	81.00%	78.45%	94.50%
26	NA	NA	NA	NA	58.96%	67.62%	71.67%	73.88%	73.87%	71.82%	73.58%	78.80%	81.18%	82.42%	80.97%	78.43%	94.47%
27	NA	NA	NA	NA	58.92%	67.59%	71.64%	73.86%	73.85%	71.80%	73.55%	78.77%	81.16%	82.40%	80.94%	78.41%	94.44%
28	NA	NA	NA	NA	58.88%	67.56%	71.62%	73.84%	73.83%	71.78%	73.52%	78.73%	81.13%	82.38%	80.91%	78.39%	94.41%
29	NA	NA	NA	NA	58.84%	67.53%	71.59%	73.82%	73.80%	71.76%	73.49%	78.70%	81.11%	82.37%	80.88%	78.38%	94.38%
30	NA	NA	NA	NA	58.80%	67.50%	71.57%	73.80%	73.78%	71.74%	73.46%	78.66%	81.09%	82.35%	80.86%	78.36%	94.35%
31	NA	NA	NA	NA	58.68%	67.41%	71.50%	73.74%	73.72%	71.69%	73.35%	78.58%	81.01%	82.28%	80.80%	78.30%	94.25%
32	NA	NA	NA	NA	58.56%	67.33%	71.43%	73.67%	73.66%	71.63%	73.25%	78.50%	80.94%	82.22%	80.75%	78.24%	94.16%
33	NA	NA	NA	NA	58.45%	67.24%	71.37%	73.61%	73.60%	71.57%	73.14%	78.43%	80.87%	82.15%	80.69%	78.19%	94.06%
34	NA	NA	NA	NA	58.33%	67.15%	71.30%	73.55%	73.54%	71.52%	73.03%	78.35%	80.79%	82.09%	80.64%	78.13%	93.97%
35	NA	NA	NA	NA	58.21%	67.07%	71.23%	73.49%	73.48%	71.46%	72.93%	78.27%	80.72%	82.03%	80.59%	78.07%	93.87%
36	NA	NA	NA	NA	57.99%	66.90%	71.08%	73.36%	73.36%	71.35%	72.70%	78.11%	80.58%	81.90%	80.48%	77.96%	93.68%
37	NA	NA	NA	NA	57.76%	66.73%	70.92%	73.23%	73.24%	71.23%	72.48%	77.95%	80.44%	81.78%	80.37%	77.86%	93.49%
38	NA	NA	NA	NA	57.54%	66.56%	70.77%	73.09%	73.12%	71.12%	72.25%	77.78%	80.30%	81.66%	80.26%	77.75%	93.30%
39	NA	NA	NA	NA	57.32%	66.39%	70.62%	72.96%	73.00%	71.00%	72.03%	77.62%	80.16%	81.54%	80.15%	77.65%	93.11%
40	NA	NA	NA	NA	57.09%	66.23%	70.46%	72.83%	72.88%	70.89%	71.81%	77.46%	80.02%	81.41%	80.05%	77.54%	92.92%
41	NA	NA	NA	NA	56.63%	65.87%	70.17%	72.57%	72.64%	70.66%	71.35%	77.12%	79.73%	81.15%	79.79%	77.31%	92.50%
42	NA	NA	NA	NA	56.16%	65.52%	69.87%	72.31%	72.40%	70.43%	70.90%	76.79%	79.44%	80.90%	79.53%	77.08%	92.08%
43	NA	NA	NA	NA	55.70%	65.17%	69.57%	72.05%	72.16%	70.21%	70.45%	76.45%	79.15%	80.64%	79.28%	76.84%	91.67%
44	NA	NA	NA	NA	55.23%	64.82%	69.27%	71.79%	71.92%	69.98%	69.99%	76.12%	78.86%	80.38%	79.02%	76.61%	91.25%
45	NA	NA	NA	NA	54.77%	64.47%	68.98%	71.54%	71.68%	69.75%	69.54%	75.78%	78.58%	80.12%	78.77%	76.38%	90.83%
46	NA	NA	NA	NA	53.86%	63.78%	68.41%	71.01%	71.19%	69.30%	68.61%	75.07%	77.99%	79.58%	78.28%	75.92%	89.96%
47	NA	NA	NA	NA	52.95%	63.10%	67.84%	70.49%	70.70%	68.85%	67.69%	74.36%	77.40%	79.03%	77.79%	75.45%	89.09%
48	NA	NA	NA	NA	52.04%	62.41%	67.27%	69.97%	70.22%	68.40%	66.77%	73.66%	76.82%	78.49%	77.30%	74.99%	88.22%
49	NA	NA	NA	NA	51.13%	61.72%	66.70%	69.44%	69.73%	67.96%	65.84%	72.95%	76.23%	77.95%	76.81%	74.53%	87.35%
50	NA	NA	NA	NA	50.22%	61.04%	66.13%	68.92%	69.25%	67.51%	64.92%	72.24%	75.65%	77.40%	76.32%	74.06%	86.48%
51	NA	NA	NA	NA	49.04%	60.18%	65.38%	68.26%	68.63%	66.92%	63.71%	71.33%	74.85%	76.72%	75.65%	73.44%	85.30%
52	NA	NA	NA	NA	47.77%	59.18%	64.58%	67.52%	67.97%	66.29%	62.43%	70.34%	73.97%	75.94%	74.95%	72.79%	84.04%
53	NA	NA	NA	NA	46.42%	58.16%	63.68%	66.74%	67.27%	65.65%	60.98%	69.29%	73.07%	75.14%	74.21%	72.09%	82.71%
54	NA	NA	NA	NA	45.01%	57.09%	62.80%	65.96%	66.51%	64.92%	59.53%	68.19%	72.13%	74.31%	73.42%	71.35%	81.33%
55	NA	NA	NA	NA	43.54%	56.00%	61.86%	65.11%	65.74%	64.20%	58.00%	67.05%	71.14%	73.41%	72.61%	70.59%	79.88%
56	NA	NA	NA	NA	42.00%	54.83%	60.86%	64.23%	64.94%	63.44%	56.41%	65.79%	70.11%	72.49%	71.77%	69.79%	78.27%
57	NA	NA	NA	NA	40.36%	53.60%	59.82%	63.31%	64.06%	62.64%	54.70%	64.49%	68.99%	71.50%	70.85%	68.95%	76.66%
58	NA	NA	NA	NA	38.63%	52.28%	58.70%	62.32%	63.16%	61.77%	52.89%	63.11%	67.82%	70.45%	69.88%	68.02%	74.94%
59	NA	NA	NA	NA	36.72%	50.85%	57.50%	61.23%	62.15%	60.84%	50.92%	61.59%	66.54%	69.31%	68.81%	67.05%	73.07%
60	NA	NA	NA	NA	34.64%	49.28%	56.18%	60.04%	61.06%	59.81%	48.72%	59.91%	65.14%	68.05%	67.64%	65.95%	70.97%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	15
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	125.21%	118.24%	114.76%	111.30%	106.12%	101.86%
4	NA	NA	NA	NA	NA	110.57%	107.05%	105.19%	103.37%	99.14%	95.37%	125.32%	118.34%	114.83%	111.40%	106.17%	101.89%
5	95.78%	95.57%	95.37%	92.14%	88.88%	110.60%	107.07%	105.22%	103.40%	99.17%	95.41%	125.36%	118.37%	114.86%	111.43%	106.21%	101.93%
6	95.76%	95.55%	95.35%	92.12%	88.88%	110.58%	107.06%	105.20%	103.38%	99.16%	95.41%	125.33%	118.35%	114.85%	111.41%	106.19%	101.93%
7	95.72%	95.52%	95.32%	92.09%	88.84%	110.51%	107.01%	105.16%	103.35%	99.12%	95.36%	125.26%	118.30%	114.81%	111.38%	106.15%	101.88%
8	95.64%	95.46%	95.27%	92.05%	88.81%	110.42%	106.93%	105.08%	103.29%	99.08%	95.32%	125.16%	118.22%	114.71%	111.32%	106.10%	101.83%
9	95.55%	95.38%	95.20%	91.98%	88.75%	110.29%	106.83%	105.01%	103.23%	99.00%	95.25%	125.02%	118.11%	114.65%	111.26%	106.02%	101.76%
10	95.45%	95.28%	95.12%	91.89%	88.67%	110.13%	106.72%	104.91%	103.13%	98.91%	95.18%	124.86%	117.99%	114.54%	111.14%	105.93%	101.68%
11	95.33%	95.18%	95.03%	91.82%	88.60%	109.97%	106.60%	104.79%	103.04%	98.83%	95.10%	124.68%	117.87%	114.39%	111.04%	105.85%	101.59%
12	95.22%	95.09%	94.95%	91.75%	88.52%	109.81%	106.48%	104.70%	102.95%	98.75%	95.01%	124.51%	117.73%	114.32%	110.95%	105.75%	101.50%
13	95.12%	94.99%	94.86%	91.66%	88.45%	109.66%	106.37%	104.60%	102.86%	98.66%	94.94%	124.35%	117.62%	114.21%	110.85%	105.66%	101.43%
14	95.01%	94.91%	94.79%	91.60%	88.39%	109.52%	106.25%	104.52%	102.78%	98.60%	94.87%	124.21%	117.49%	114.12%	110.77%	105.59%	101.35%
15	94.94%	94.85%	94.74%	91.53%	88.31%	109.41%	106.18%	104.45%	102.73%	98.53%	94.80%	124.09%	117.42%	114.05%	110.71%	105.52%	101.30%
16	94.88%	94.80%	94.69%	91.49%	88.29%	109.32%	106.11%	104.39%	102.67%	98.49%	94.77%	123.99%	117.35%	113.99%	110.65%	105.49%	101.25%
17	94.83%	94.77%	94.66%	91.46%	88.26%	109.26%	106.06%	104.36%	102.63%	98.45%	94.73%	123.94%	117.29%	113.96%	110.61%	105.45%	101.21%
18	94.80%	94.74%	94.64%	91.44%	88.24%	109.22%	106.03%	104.33%	102.62%	98.44%	94.72%	123.90%	117.26%	113.93%	110.60%	105.43%	101.21%
19	94.78%	94.73%	94.63%	91.45%	88.23%	109.20%	106.02%	104.32%	102.61%	98.45%	94.71%	123.88%	117.25%	113.92%	110.59%	105.44%	101.20%
20	94.76%	94.72%	94.62%	91.46%	88.22%	109.18%	106.00%	104.31%	102.61%	98.45%	94.70%	123.87%	117.25%	113.91%	110.59%	105.45%	101.19%
21	94.76%	94.72%	94.63%	91.45%	88.22%	109.18%	106.01%	104.32%	102.61%	98.45%	94.71%	123.88%	117.26%	113.92%	110.60%	105.46%	101.20%
22	94.76%	94.73%	94.63%	91.44%	88.22%	109.19%	106.01%	104.33%	102.62%	98.45%	94.72%	123.89%	117.27%	113.93%	110.61%	105.46%	101.21%
23	94.76%	94.73%	94.63%	91.44%	88.23%	109.20%	106.02%	104.34%	102.63%	98.45%	94.73%	123.90%	117.28%	113.94%	110.62%	105.47%	101.22%
24	94.76%	94.73%	94.64%	91.43%	88.23%	109.21%	106.02%	104.34%	102.63%	98.45%	94.73%	123.92%	117.29%	113.96%	110.63%	105.48%	101.23%
25	94.76%	94.74%	94.64%	91.42%	88.24%	109.21%	106.03%	104.35%	102.64%	98.45%	94.74%	123.93%	117.30%	113.97%	110.64%	105.49%	101.24%
26	94.73%	94.72%	94.62%	91.42%	88.22%	109.19%	106.01%	104.34%	102.63%	98.45%	94.73%	123.91%	117.29%	113.96%	110.64%	105.49%	101.24%
27	94.71%	94.70%	94.60%	91.41%	88.21%	109.17%	106.00%	104.33%	102.62%	98.45%	94.73%	123.90%	117.28%	113.96%	110.64%	105.49%	101.24%
28	94.69%	94.69%	94.58%	91.41%	88.19%	109.15%	105.98%	104.32%	102.61%	98.45%	94.72%	123.89%	117.27%	113.96%	110.63%	105.49%	101.24%
29	94.67%	94.67%	94.56%	91.41%	88.18%	109.12%	105.97%	104.31%	102.60%	98.45%	94.71%	123.87%	117.27%	113.96%	110.63%	105.49%	101.24%
30	94.65%	94.66%	94.54%	91.40%	88.16%	109.10%	105.96%	104.30%	102.58%	98.45%	94.70%	123.86%	117.26%	113.95%	110.63%	105.49%	101.24%
31	94.58%	94.60%	94.49%	91.35%	88.11%	109.02%	105.90%	104.26%	102.54%	98.40%	94.67%	123.79%	117.21%	113.92%	110.60%	105.46%	101.22%
32	94.52%	94.54%	94.44%	91.29%	88.06%	108.94%	105.84%	104.21%	102.50%	98.36%	94.63%	123.72%	117.17%	113.88%	110.57%	105.43%	101.20%
33	94.45%	94.48%	94.38%	91.23%	88.01%	108.85%	105.79%	104.17%	102.46%	98.31%	94.60%	123.65%	117.12%	113.85%	110.55%	105.40%	101.18%
34	94.39%	94.43%	94.33%	91.17%	87.96%	108.77%	105.73%	104.12%	102.43%	98.27%	94.56%	123.57%	117.08%	113.82%	110.52%	105.37%	101.16%
35	94.32%	94.37%	94.28%	91.12%	87.91%	108.69%	105.68%	104.07%	102.39%	98.23%	94.53%	123.50%	117.03%	113.78%	110.49%	105.34%	101.14%
36	94.18%	94.26%	94.18%	91.03%	87.83%	108.52%	105.56%	103.98%	102.30%	98.15%	94.46%	123.35%	116.93%	113.71%	110.42%	105.28%	101.09%
37	94.04%	94.14%	94.07%	90.94%	87.75%	108.35%	105.44%	103.89%	102.22%	98.08%	94.39%	123.20%	116.83%	113.63%	110.36%	105.22%	101.04%
38	93.90%	94.03%	93.97%	90.85%	87.66%	108.18%	105.32%	103.79%	102.13%	98.01%	94.32%	123.06%	116.73%	113.55%	110.29%	105.17%	100.99%
39	93.76%	93.92%	93.86%	90.76%	87.58%	108.01%	105.20%	103.70%	102.05%	97.93%	94.26%	122.91%	116.63%	113.48%	110.23%	105.11%	100.93%
40	93.62%	93.81%	93.76%	90.67%	87.50%	107.84%	105.08%	103.61%	101.96%	97.86%	94.19%	122.76%	116.54%	113.40%	110.17%	105.05%	100.88%
41	93.31%	93.55%	93.52%	90.45%	87.29%	107.43%	104.79%	103.36%	101.75%	97.67%	94.01%	122.37%	116.26%	113.18%	109.97%	104.88%	100.72%
42	93.01%	93.30%	93.29%	90.24%	87.08%	107.03%	104.50%	103.12%	101.53%	97.48%	93.82%	121.97%	115.98%	112.95%	109.77%	104.71%	100.56%
43	92.71%	93.04%	93.06%	90.03%	86.88%	106.62%	104.21%	102.88%	101.31%	97.28%	93.64%	121.58%	115.70%	112.72%	109.57%	104.54%	100.40%
44	92.40%	92.78%	92.83%	89.82%	86.67%	106.22%	103.92%	102.64%	101.10%	97.09%	93.45%	121.19%	115.43%	112.50%	109.37%	104.37%	100.24%
45	92.10%	92.53%	92.60%	89.60%	86.47%	105.82%	103.63%	102.40%	100.88%	96.90%	93.27%	120.80%	115.15%	112.27%	109.17%	104.20%	100.07%
46	91.44%	91.96%	92.10%	89.13%	86.02%	104.93%	102.96%	101.83%	100.38%	96.43%	92.83%	119.89%	114.48%	111.70%	108.67%	103.74%	99.64%
47	90.78%	91.39%	91.59%	88.65%	85.58%	104.03%	102.29%	101.26%	99.88%	95.96%	92.39%	118.98%	113.81%	111.13%	108.17%	103.27%	99.20%
48	90.12%	90.82%	91.09%	88.18%	85.14%	103.14%	101.63%	100.69%	99.38%	95.50%	91.95%	118.07%	113.13%	110.56%	107.67%	102.81%	98.77%
49	89.46%	90.25%	90.59%	87.70%	84.69%	102.25%	100.96%	100.12%	98.88%	95.03%	91.51%	117.15%	112.46%	109.99%	107.16%	102.35%	98.34%
50	88.80%	89.68%	90.08%	87.23%	84.25%	101.36%	100.30%	99.55%	98.37%	94.56%	91.07%	116.24%	111.79%	109.41%	106.66%	101.89%	97.90%
51	87.87%	88.91%	89.40%	86.60%	83.64%	100.15%	99.37%	98.77%	97.70%	93.92%	90.47%	114.99%	110.86%	108.63%	106.00%	101.24%	97.31%
52	86.91%	88.10%	88.67%	85.93%	83.01%	98.85%	98.42%	97.95%	96.97%	93.25%	89.84%	113.67%	109.92%	107.80%	105.26%	100.56%	96.68%
53	85.89%	87.23%	87.89%	85.18%	82.33%	97.50%	97.38%	97.08%	96.17%	92.51%	89.17%	112.29%	108.87%	106.92%	104.45%	99.84%	96.01%
54	84.84%	86.32%	87.06%	84.42%	81.59%	96.09%	96.32%	96.17%	95.35%	91.76%	88.45%	110.86%	107.79%	106.02%	103.64%	99.10%	95.30%
55	83.73%	85.39%	86.22%	83.61%	80.85%	94.63%	95.20%	95.24%	94.51%	90.96%	87.71%	109.37%	106.66%	105.08%	102.80%	98.31%	94.58%
56	82.56%	84.38%	85.32%	82.78%	80.07%	93.03%	94.03%	94.24%	93.62%	90.15%	86.95%	107.78%	105.49%	104.10%	101.93%	97.52%	93.83%
57	81.33%	83.34%	84.37%	81.90%	79.23%	91.40%	92.80%	93.21%	92.69%	89.29%	86.13%	106.14%	104.27%	103.08%	101.01%	96.67%	93.02%
58	80.01%	82.21%	83.37%	80.95%	78.34%	89.67%	91.51%	92.09%	91.70%	88.35%	85.25%	104.40%	103.01%	101.97%	100.04%	95.75%	92.17%
59	78.56%	80.98%	82.25%	79.92%	77.37%	87.78%	90.06%	90.87%	90.60%	87.34%	84.28%	102.50%	101.57%	100.77%	98.95%	94.76%	91.20%
60	76.95%	79.60%	81.01%	78.77%	76.30%	85.93%	88.64%	89.68%	89.51%	86.35%	83.33%	100.65%	100.14%	99.58%	97.87%	93.78%	90.25%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	17	12	12	12	12	12
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	139.50%	129.20%	124.05%	119.09%	112.90%	108.13%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	139.90%	129.50%	124.37%	119.29%	113.11%	108.34%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	140.07%	129.63%	124.48%	119.43%	113.20%	108.41%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	140.11%	129.66%	124.51%	119.46%	113.24%	108.45%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	140.08%	129.65%	124.50%	119.44%	113.22%	108.45%	NA	NA	NA	NA	NA	NA	NA	74.39%	81.34%	84.55%	86.28%	84.90%
7	140.01%	129.59%	124.45%	119.41%	113.18%	108.40%	NA	NA	NA	NA	NA	NA	74.31%	81.28%	84.50%	86.25%	84.86%	
8	139.90%	129.51%	124.34%	119.34%	113.13%	108.34%	NA	NA	NA	NA	NA	NA	74.20%	81.21%	84.44%	86.15%	84.81%	
9	139.76%	129.39%	124.29%	119.29%	113.04%	108.26%	NA	NA	NA	NA	NA	NA	74.07%	81.10%	84.34%	86.11%	84.73%	
10	139.58%	129.26%	124.18%	119.15%	112.95%	108.19%	NA	NA	NA	NA	NA	NA	73.93%	80.99%	84.26%	86.03%	84.66%	
11	139.40%	129.14%	124.00%	119.05%	112.86%	108.09%	NA	NA	NA	NA	NA	NA	73.77%	80.87%	84.14%	85.94%	84.57%	
12	139.22%	128.99%	123.94%	118.95%	112.75%	108.00%	NA	NA	NA	NA	NA	NA	73.62%	80.75%	84.05%	85.85%	84.50%	
13	139.05%	128.87%	123.82%	118.85%	112.66%	107.92%	NA	NA	NA	NA	NA	NA	73.46%	80.64%	83.96%	85.77%	84.42%	
14	138.89%	128.73%	123.73%	118.76%	112.59%	107.83%	NA	NA	NA	NA	NA	NA	73.33%	80.55%	83.87%	85.66%	84.35%	
15	138.77%	128.66%	123.65%	118.69%	112.52%	107.79%	NA	NA	NA	NA	NA	NA	73.23%	80.46%	83.80%	85.63%	84.30%	
16	138.67%	128.58%	123.58%	118.63%	112.48%	107.73%	NA	NA	NA	NA	NA	NA	73.15%	80.40%	83.75%	85.54%	84.24%	
17	138.61%	128.52%	123.55%	118.59%	112.45%	107.69%	NA	NA	NA	NA	NA	NA	73.09%	80.35%	83.72%	85.51%	84.22%	
18	138.57%	128.49%	123.52%	118.58%	112.43%	107.69%	NA	NA	NA	NA	NA	NA	73.05%	80.32%	83.69%	85.53%	84.19%	
19	138.57%	128.49%	123.51%	118.58%	112.44%	107.68%	NA	NA	NA	NA	NA	NA	73.02%	80.30%	83.66%	85.50%	84.18%	
20	138.56%	128.49%	123.50%	118.58%	112.45%	107.67%	NA	NA	NA	NA	NA	NA	72.99%	80.28%	83.62%	85.47%	84.17%	
21	138.57%	128.51%	123.52%	118.59%	112.46%	107.69%	NA	NA	NA	NA	NA	NA	72.99%	80.27%	83.62%	85.47%	84.18%	
22	138.59%	128.52%	123.54%	118.60%	112.47%	107.70%	NA	NA	NA	NA	NA	NA	72.98%	80.27%	83.62%	85.47%	84.18%	
23	138.61%	128.54%	123.55%	118.62%	112.49%	107.72%	NA	NA	NA	NA	NA	NA	72.98%	80.27%	83.62%	85.47%	84.19%	
24	138.63%	128.55%	123.57%	118.63%	112.50%	107.73%	NA	NA	NA	NA	NA	NA	72.98%	80.26%	83.62%	85.47%	84.20%	
25	138.64%	128.57%	123.58%	118.64%	112.52%	107.75%	NA	NA	NA	NA	NA	NA	72.97%	80.26%	83.62%	85.47%	84.21%	
26	138.64%	128.57%	123.59%	118.65%	112.52%	107.76%	NA	NA	NA	NA	NA	NA	72.93%	80.22%	83.60%	85.45%	84.18%	
27	138.63%	128.57%	123.59%	118.66%	112.53%	107.76%	NA	NA	NA	NA	NA	NA	72.89%	80.18%	83.57%	85.43%	84.15%	
28	138.63%	128.57%	123.59%	118.66%	112.53%	107.77%	NA	NA	NA	NA	NA	NA	72.85%	80.14%	83.54%	85.40%	84.12%	
29	138.62%	128.57%	123.60%	118.67%	112.53%	107.78%	NA	NA	NA	NA	NA	NA	72.81%	80.10%	83.52%	85.38%	84.09%	
30	138.61%	128.57%	123.60%	118.68%	112.54%	107.79%	NA	NA	NA	NA	NA	NA	72.77%	80.06%	83.49%	85.35%	84.06%	
31	138.56%	128.53%	123.58%	118.66%	112.52%	107.78%	NA	NA	NA	NA	NA	NA	72.65%	79.98%	83.42%	85.28%	84.00%	
32	138.50%	128.49%	123.56%	118.64%	112.50%	107.77%	NA	NA	NA	NA	NA	NA	72.53%	79.89%	83.35%	85.20%	83.94%	
33	138.44%	128.46%	123.53%	118.63%	112.48%	107.76%	NA	NA	NA	NA	NA	NA	72.41%	79.81%	83.28%	85.13%	83.87%	
34	138.38%	128.42%	123.51%	118.61%	112.46%	107.76%	NA	NA	NA	NA	NA	NA	72.28%	79.72%	83.21%	85.05%	83.81%	
35	138.32%	128.39%	123.49%	118.59%	112.45%	107.75%	NA	NA	NA	NA	NA	NA	72.16%	79.64%	83.14%	84.97%	83.75%	
36	138.19%	128.31%	123.43%	118.55%	112.41%	107.71%	NA	NA	NA	NA	NA	NA	71.92%	79.46%	82.97%	84.84%	83.62%	
37	138.06%	128.23%	123.37%	118.50%	112.37%	107.68%	NA	NA	NA	NA	NA	NA	71.68%	79.28%	82.81%	84.71%	83.49%	
38	137.93%	128.15%	123.32%	118.46%	112.33%	107.65%	NA	NA	NA	NA	NA	NA	71.44%	79.10%	82.65%	84.58%	83.37%	
39	137.80%	128.07%	123.26%	118.42%	112.29%	107.61%	NA	NA	NA	NA	NA	NA	71.19%	78.92%	82.49%	84.45%	83.24%	
40	137.68%	128.00%	123.20%	118.37%	112.25%	107.58%	NA	NA	NA	NA	NA	NA	70.95%	78.74%	82.32%	84.32%	83.11%	
41	137.30%	127.73%	122.99%	118.19%	112.10%	107.44%	NA	NA	NA	NA	NA	NA	70.45%	78.35%	82.00%	84.03%	82.84%	
42	136.92%	127.47%	122.78%	118.00%	111.95%	107.30%	NA	NA	NA	NA	NA	NA	69.95%	77.97%	81.69%	83.74%	82.58%	
43	136.54%	127.20%	122.57%	117.82%	111.79%	107.16%	NA	NA	NA	NA	NA	NA	69.45%	77.59%	81.37%	83.45%	82.31%	
44	136.16%	126.94%	122.36%	117.64%	111.64%	107.02%	NA	NA	NA	NA	NA	NA	68.94%	77.21%	81.05%	83.16%	82.04%	
45	135.79%	126.68%	122.14%	117.45%	111.49%	106.88%	NA	NA	NA	NA	NA	NA	68.44%	76.83%	80.73%	82.87%	81.78%	
46	134.85%	126.00%	121.57%	116.95%	111.04%	106.45%	NA	NA	NA	NA	NA	NA	67.43%	76.07%	80.10%	82.30%	81.25%	
47	133.92%	125.32%	121.00%	116.45%	110.58%	106.02%	NA	NA	NA	NA	NA	NA	66.42%	75.31%	79.46%	81.72%	80.73%	
48	132.99%	124.64%	120.43%	115.95%	110.13%	105.59%	NA	NA	NA	NA	NA	NA	65.42%	74.55%	78.83%	81.15%	80.20%	
49	132.06%	123.96%	119.85%	115.45%	109.68%	105.16%	NA	NA	NA	NA	NA	NA	64.41%	73.79%	78.20%	80.58%	79.68%	
50	131.12%	123.29%	119.28%	114.95%	109.22%	104.73%	NA	NA	NA	NA	NA	NA	63.40%	73.03%	77.56%	80.01%	79.15%	
51	129.84%	122.36%	118.50%	114.29%	108.56%	104.14%	NA	NA	NA	NA	NA	NA	62.10%	72.01%	76.67%	79.25%	78.46%	
52	128.48%	121.43%	117.65%	113.56%	107.87%	103.51%	NA	NA	NA	NA	NA	NA	60.69%	70.94%	75.76%	78.44%	77.73%	
53	127.08%	120.36%	116.77%	112.73%	107.17%	102.85%	NA	NA	NA	NA	NA	NA	59.19%	69.81%	74.82%	77.59%	76.94%	
54	125.62%	119.27%	115.87%	111.93%	106.43%	102.16%	NA	NA	NA	NA	NA	NA	57.54%	68.63%	73.81%	76.69%	76.07%	
55	124.11%	118.13%	114.93%	111.10%	105.66%	101.44%	NA	NA	NA	NA	NA	NA	55.89%	67.37%	72.75%	75.74%	75.24%	
56	122.53%	116.96%	113.95%	110.23%	104.89%	100.72%	NA	NA	NA	NA	NA	NA	54.15%	66.06%	71.65%	74.76%	74.28%	
57	120.88%	115.74%	112.94%	109.33%	104.06%	99.92%	NA	NA	NA	NA	NA	NA	52.31%	64.68%	70.48%	73.73%	73.33%	
58	119.13%	114.51%	111.86%	108.38%	103.16%	99.09%	NA	NA	NA	NA	NA	NA	50.33%	63.20%	69.21%	72.61%	72.29%	
59	117.22%	113.07%	110.67%	107.30%	102.19%	98.12%	NA	NA	NA	NA	NA	NA	48.18%	61.56%	67.84%	71.38%	71.16%	
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.80%	59.78%	66.33%	70.04%	69.90%	

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	12	13	13	13	13	13	13	14	14	14	14	14	14	14	15	15
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	131.01%	124.55%	121.29%
4	NA	NA	NA	NA	NA	NA	NA	114.43%	111.86%	110.48%	109.61%	104.65%	100.77%	131.14%	124.67%	121.40%
5	NA	91.00%	94.02%	95.32%	95.98%	92.98%	89.90%	114.47%	111.89%	110.50%	109.62%	104.66%	100.77%	131.20%	124.71%	121.42%
6	82.35%	90.97%	94.00%	95.29%	95.96%	92.97%	89.86%	114.44%	111.87%	110.48%	109.62%	104.65%	100.77%	131.17%	124.69%	121.41%
7	82.31%	90.90%	93.94%	95.26%	95.91%	92.93%	89.82%	114.37%	111.83%	110.45%	109.57%	104.61%	100.74%	131.09%	124.64%	121.37%
8	82.26%	90.79%	93.86%	95.18%	95.86%	92.87%	89.80%	114.27%	111.74%	110.39%	109.52%	104.55%	100.68%	130.98%	124.55%	121.30%
9	82.20%	90.66%	93.76%	95.10%	95.77%	92.80%	89.69%	114.13%	111.65%	110.29%	109.43%	104.48%	100.62%	130.83%	124.44%	121.20%
10	82.12%	90.50%	93.64%	95.00%	95.69%	92.73%	89.61%	113.97%	111.52%	110.19%	109.35%	104.41%	100.54%	130.66%	124.31%	121.09%
11	82.04%	90.33%	93.51%	94.88%	95.60%	92.64%	89.57%	113.80%	111.39%	110.08%	109.24%	104.32%	100.45%	130.48%	124.17%	120.97%
12	81.97%	90.17%	93.39%	94.73%	95.50%	92.55%	89.45%	113.63%	111.26%	109.98%	109.16%	104.23%	100.37%	130.30%	124.04%	120.87%
13	81.89%	90.02%	93.27%	94.69%	95.41%	92.47%	89.38%	113.47%	111.14%	109.87%	109.05%	104.13%	100.29%	130.13%	123.91%	120.75%
14	81.83%	89.89%	93.16%	94.61%	95.34%	92.40%	89.30%	113.33%	111.04%	109.79%	108.99%	104.06%	100.22%	129.98%	123.79%	120.66%
15	81.77%	89.75%	93.09%	94.53%	95.27%	92.35%	89.24%	113.22%	110.94%	109.70%	108.92%	104.01%	100.16%	129.86%	123.70%	120.58%
16	81.74%	89.66%	93.01%	94.48%	95.22%	92.29%	89.20%	113.12%	110.88%	109.66%	108.86%	103.95%	100.12%	129.76%	123.63%	120.52%
17	81.72%	89.60%	92.96%	94.43%	95.19%	92.25%	89.19%	113.06%	110.82%	109.61%	108.83%	103.93%	100.08%	129.70%	123.58%	120.48%
18	81.70%	89.56%	92.93%	94.40%	95.17%	92.24%	89.15%	113.02%	110.79%	109.57%	108.81%	103.90%	100.06%	129.65%	123.55%	120.45%
19	81.69%	89.55%	92.90%	94.36%	95.14%	92.24%	89.14%	113.00%	110.78%	109.55%	108.79%	103.88%	100.05%	129.64%	123.54%	120.43%
20	81.68%	89.53%	92.87%	94.33%	95.12%	92.24%	89.13%	112.99%	110.76%	109.53%	108.76%	103.86%	100.04%	129.63%	123.53%	120.41%
21	81.68%	89.53%	92.88%	94.33%	95.12%	92.24%	89.13%	112.99%	110.77%	109.53%	108.77%	103.87%	100.05%	129.64%	123.54%	120.42%
22	81.68%	89.53%	92.88%	94.33%	95.12%	92.24%	89.14%	113.00%	110.77%	109.54%	108.78%	103.88%	100.07%	129.65%	123.55%	120.43%
23	81.68%	89.53%	92.88%	94.33%	95.12%	92.24%	89.14%	113.01%	110.78%	109.54%	108.78%	103.88%	100.08%	129.67%	123.56%	120.44%
24	81.68%	89.53%	92.88%	94.33%	95.12%	92.24%	89.14%	113.01%	110.79%	109.55%	108.79%	103.89%	100.09%	129.68%	123.57%	120.45%
25	81.68%	89.53%	92.89%	94.33%	95.12%	92.24%	89.15%	113.02%	110.79%	109.56%	108.80%	103.90%	100.10%	129.69%	123.58%	120.47%
26	81.65%	89.50%	92.86%	94.31%	95.10%	92.22%	89.13%	112.99%	110.78%	109.54%	108.78%	103.88%	100.08%	129.68%	123.57%	120.46%
27	81.63%	89.46%	92.83%	94.29%	95.08%	92.20%	89.12%	112.97%	110.76%	109.53%	108.77%	103.87%	100.07%	129.66%	123.57%	120.46%
28	81.61%	89.42%	92.81%	94.26%	95.06%	92.18%	89.10%	112.94%	110.75%	109.52%	108.75%	103.85%	100.05%	129.65%	123.56%	120.46%
29	81.59%	89.38%	92.78%	94.24%	95.05%	92.16%	89.09%	112.91%	110.73%	109.51%	108.74%	103.84%	100.04%	129.63%	123.56%	120.45%
30	81.56%	89.35%	92.75%	94.22%	95.03%	92.14%	89.07%	112.89%	110.72%	109.49%	108.73%	103.82%	100.02%	129.61%	123.55%	120.45%
31	81.50%	89.22%	92.67%	94.16%	94.96%	92.08%	89.01%	112.79%	110.65%	109.44%	108.68%	103.79%	99.98%	129.54%	123.50%	120.41%
32	81.44%	89.09%	92.59%	94.09%	94.90%	92.02%	88.95%	112.70%	110.58%	109.38%	108.63%	103.75%	99.95%	129.46%	123.45%	120.37%
33	81.38%	88.96%	92.51%	94.03%	94.83%	91.96%	88.88%	112.61%	110.51%	109.33%	108.58%	103.71%	99.91%	129.39%	123.40%	120.34%
34	81.32%	88.83%	92.43%	93.97%	94.77%	91.90%	88.82%	112.51%	110.45%	109.27%	108.53%	103.68%	99.87%	129.31%	123.36%	120.30%
35	81.25%	88.71%	92.35%	93.91%	94.70%	91.83%	88.76%	112.42%	110.38%	109.22%	108.49%	103.64%	99.83%	129.24%	123.31%	120.26%
36	81.13%	88.50%	92.19%	93.77%	94.57%	91.71%	88.65%	112.23%	110.25%	109.11%	108.39%	103.56%	99.75%	129.08%	123.20%	120.18%
37	81.02%	88.30%	92.02%	93.63%	94.45%	91.59%	88.55%	112.05%	110.12%	109.00%	108.30%	103.47%	99.66%	128.92%	123.10%	120.10%
38	80.90%	88.09%	91.85%	93.49%	94.32%	91.47%	88.44%	111.86%	110.00%	108.89%	108.21%	103.39%	99.58%	128.77%	123.00%	120.02%
39	80.78%	87.89%	91.68%	93.35%	94.19%	91.35%	88.33%	111.68%	109.87%	108.79%	108.11%	103.31%	99.49%	128.61%	122.90%	119.94%
40	80.66%	87.68%	91.52%	93.21%	94.06%	91.23%	88.22%	111.49%	109.74%	108.68%	108.02%	103.22%	99.41%	128.45%	122.80%	119.85%
41	80.41%	87.18%	91.14%	92.89%	93.79%	90.97%	87.98%	111.05%	109.42%	108.42%	107.79%	103.00%	99.21%	128.04%	122.50%	119.61%
42	80.16%	86.68%	90.76%	92.58%	93.52%	90.71%	87.74%	110.61%	109.10%	108.15%	107.56%	102.78%	99.01%	127.62%	122.21%	119.37%
43	79.92%	86.18%	90.39%	92.26%	93.25%	90.45%	87.50%	110.18%	108.79%	107.89%	107.34%	102.57%	98.82%	127.20%	121.91%	119.13%
44	79.67%	85.69%	90.01%	91.95%	92.97%	90.20%	87.25%	109.74%	108.47%	107.63%	107.11%	102.35%	98.62%	126.78%	121.61%	118.89%
45	79.43%	85.19%	89.64%	91.63%	92.70%	89.94%	87.01%	109.30%	108.15%	107.36%	106.88%	102.13%	98.43%	126.36%	121.32%	118.65%
46	78.93%	84.18%	88.88%	90.99%	92.12%	89.40%	86.51%	108.35%	107.44%	106.76%	106.34%	101.63%	97.95%	125.40%	120.61%	118.05%
47	78.44%	83.18%	88.12%	90.35%	91.53%	88.86%	86.00%	107.39%	106.73%	106.16%	105.80%	101.13%	97.47%	124.44%	119.89%	117.46%
48	77.95%	82.18%	87.36%	89.70%	90.94%	88.33%	85.50%	106.44%	106.01%	105.56%	105.27%	100.64%	96.99%	123.48%	119.18%	116.87%
49	77.45%	81.17%	86.60%	89.06%	90.36%	87.79%	84.99%	105.49%	105.30%	104.96%	104.73%	100.14%	96.52%	122.52%	118.47%	116.27%
50	76.96%	80.17%	85.84%	88.42%	89.77%	87.25%	84.49%	104.54%	104.58%	104.36%	104.19%	99.65%	96.04%	121.56%	117.76%	115.68%
51	76.29%	78.80%	84.82%	87.54%	89.01%	86.56%	83.80%	103.26%	103.64%	103.58%	103.43%	98.93%	95.40%	120.26%	116.81%	114.89%
52	75.59%	77.35%	83.72%	86.63%	88.18%	85.79%	83.06%	101.87%	102.60%	102.70%	102.65%	98.20%	94.71%	118.87%	115.77%	114.02%
53	74.86%	75.82%	82.55%	85.64%	87.29%	84.94%	82.29%	100.42%	101.52%	101.77%	101.81%	97.44%	94.00%	117.41%	114.69%	113.11%
54	74.07%	74.21%	81.33%	84.61%	86.35%	84.06%	81.50%	98.91%	100.38%	100.82%	100.95%	96.62%	93.21%	115.89%	113.55%	112.16%
55	73.25%	72.52%	80.06%	83.53%	85.39%	83.17%	80.64%	97.33%	99.20%	99.82%	100.03%	95.78%	92.44%	114.30%	112.38%	111.19%
56	72.40%	70.75%	78.72%	82.39%	84.37%	82.20%	79.75%	95.67%	97.97%	98.78%	99.08%	94.88%	91.55%	112.66%	111.17%	110.17%
57	71.49%	68.86%	77.29%	81.17%	83.27%	81.19%	78.81%	93.95%	96.58%	97.60%	98.07%	93.93%	90.67%	110.93%	109.83%	109.04%
58	70.53%	66.86%	75.76%	79.87%	82.11%	80.12%	77.81%	92.10%	95.18%	96.40%	96.96%	92.93%	89.72%	109.09%	108.46%	107.88%
59	69.47%	64.68%	74.07%	78.42%	80.85%	78.95%	76.69%	90.09%	93.65%	95.08%	95.77%	91.82%	88.67%	0.00%	107.12%	106.73%
60	68.30%	62.14%	72.22%	76.86%	79.38%	77.62%	75.46%	87.77%	91.94%	93.58%	94.46%	90.57%	87.49%	0.00%	105.79%	105.59%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	5	5	5	5	5	5	6	6	6	6	6	6	7	7	7	7	7
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.94%	37.26%	36.35%	35.79%	35.43%
12	NA	NA	NA	NA	NA	NA	29.90%	30.36%	30.52%	30.60%	30.62%	30.28%	38.86%	37.21%	36.29%	35.74%	35.38%
13	24.18%	26.07%	26.93%	27.37%	27.64%	27.65%	29.83%	30.31%	30.48%	30.55%	30.57%	30.24%	38.79%	37.14%	36.24%	35.70%	35.34%
14	24.11%	26.03%	26.88%	27.34%	27.60%	27.62%	29.76%	30.25%	30.44%	30.52%	30.56%	30.22%	38.73%	37.10%	36.21%	35.67%	35.31%
15	24.08%	25.99%	26.85%	27.33%	27.57%	27.58%	29.73%	30.23%	30.42%	30.50%	30.53%	30.19%	38.68%	37.06%	36.16%	35.63%	35.28%
16	24.04%	25.96%	26.83%	27.30%	27.56%	27.56%	29.68%	30.19%	30.38%	30.46%	30.51%	30.17%	38.65%	36.99%	36.13%	35.60%	35.26%
17	24.00%	25.93%	26.81%	27.28%	27.54%	27.55%	29.64%	30.17%	30.38%	30.46%	30.49%	30.15%	38.59%	36.99%	36.12%	35.59%	35.24%
18	23.99%	25.92%	26.80%	27.26%	27.54%	27.55%	29.63%	30.16%	30.36%	30.44%	30.46%	30.15%	38.58%	36.95%	36.11%	35.57%	35.23%
19	23.98%	25.92%	26.79%	27.26%	27.53%	27.55%	29.61%	30.15%	30.36%	30.43%	30.47%	30.14%	38.56%	36.96%	36.10%	35.57%	35.22%
20	23.96%	25.92%	26.78%	27.25%	27.52%	27.55%	29.59%	30.13%	30.36%	30.41%	30.48%	30.14%	38.55%	36.96%	36.09%	35.57%	35.21%
21	23.96%	25.92%	26.78%	27.25%	27.52%	27.54%	29.59%	30.13%	30.36%	30.41%	30.47%	30.14%	38.55%	36.95%	36.09%	35.57%	35.21%
22	23.96%	25.91%	26.78%	27.25%	27.52%	27.54%	29.58%	30.13%	30.35%	30.41%	30.47%	30.14%	38.55%	36.95%	36.08%	35.57%	35.21%
23	23.96%	25.91%	26.78%	27.25%	27.52%	27.53%	29.58%	30.13%	30.35%	30.41%	30.47%	30.14%	38.54%	36.94%	36.08%	35.56%	35.21%
24	23.96%	25.91%	26.78%	27.25%	27.52%	27.53%	29.58%	30.13%	30.34%	30.41%	30.46%	30.14%	38.54%	36.93%	36.08%	35.56%	35.21%
25	23.96%	25.91%	26.78%	27.25%	27.52%	27.53%	29.58%	30.13%	30.33%	30.41%	30.46%	30.14%	38.54%	36.92%	36.08%	35.56%	35.21%
26	23.95%	25.90%	26.78%	27.24%	27.52%	27.52%	29.56%	30.12%	30.32%	30.40%	30.45%	30.12%	38.52%	36.91%	36.06%	35.54%	35.20%
27	23.93%	25.89%	26.77%	27.23%	27.51%	27.52%	29.54%	30.11%	30.31%	30.39%	30.45%	30.11%	38.49%	36.90%	36.05%	35.53%	35.18%
28	23.92%	25.88%	26.76%	27.22%	27.50%	27.52%	29.52%	30.09%	30.30%	30.38%	30.44%	30.10%	38.47%	36.89%	36.03%	35.52%	35.17%
29	23.90%	25.87%	26.76%	27.21%	27.50%	27.51%	29.50%	30.08%	30.29%	30.37%	30.43%	30.09%	38.45%	36.88%	36.02%	35.51%	35.16%
30	23.89%	25.87%	26.75%	27.20%	27.49%	27.51%	29.48%	30.06%	30.28%	30.36%	30.43%	30.08%	38.43%	36.87%	36.00%	35.50%	35.15%
31	23.85%	25.83%	26.72%	27.18%	27.47%	27.49%	29.42%	30.02%	30.24%	30.33%	30.39%	30.06%	38.36%	36.82%	35.96%	35.45%	35.11%
32	23.80%	25.80%	26.69%	27.16%	27.44%	27.47%	29.37%	29.98%	30.21%	30.30%	30.36%	30.03%	38.30%	36.77%	35.92%	35.41%	35.07%
33	23.76%	25.77%	26.67%	27.14%	27.42%	27.45%	29.31%	29.93%	30.18%	30.27%	30.33%	30.01%	38.23%	36.71%	35.87%	35.37%	35.04%
34	23.72%	25.74%	26.64%	27.12%	27.40%	27.43%	29.26%	29.89%	30.15%	30.24%	30.29%	29.98%	38.17%	36.66%	35.83%	35.33%	35.00%
35	23.68%	25.70%	26.61%	27.09%	27.37%	27.41%	29.20%	29.85%	30.12%	30.21%	30.26%	29.96%	38.10%	36.61%	35.79%	35.29%	34.96%
36	23.59%	25.64%	26.55%	27.04%	27.33%	27.36%	29.10%	29.77%	30.04%	30.15%	30.20%	29.90%	37.98%	36.51%	35.70%	35.22%	34.90%
37	23.51%	25.57%	26.50%	26.99%	27.28%	27.31%	28.99%	29.69%	29.97%	30.09%	30.15%	29.85%	37.85%	36.41%	35.62%	35.14%	34.83%
38	23.42%	25.50%	26.44%	26.95%	27.23%	27.27%	28.89%	29.61%	29.90%	30.03%	30.09%	29.79%	37.73%	36.31%	35.54%	35.07%	34.77%
39	23.34%	25.43%	26.39%	26.90%	27.19%	27.22%	28.78%	29.54%	29.83%	29.97%	30.04%	29.74%	37.60%	36.21%	35.46%	35.00%	34.70%
40	23.25%	25.37%	26.33%	26.85%	27.14%	27.18%	28.68%	29.46%	29.75%	29.92%	29.98%	29.68%	37.48%	36.11%	35.38%	34.92%	34.63%
41	23.08%	25.24%	26.22%	26.75%	27.06%	27.09%	28.46%	29.29%	29.62%	29.79%	29.87%	29.57%	37.22%	35.92%	35.21%	34.77%	34.49%
42	22.91%	25.11%	26.12%	26.65%	26.97%	27.01%	28.24%	29.13%	29.48%	29.67%	29.76%	29.46%	36.97%	35.73%	35.05%	34.62%	34.36%
43	22.74%	24.98%	26.01%	26.55%	26.89%	26.93%	28.02%	28.96%	29.35%	29.54%	29.64%	29.35%	36.71%	35.54%	34.88%	34.48%	34.22%
44	22.57%	24.85%	25.90%	26.45%	26.80%	26.84%	27.81%	28.80%	29.21%	29.42%	29.53%	29.25%	36.46%	35.35%	34.72%	34.33%	34.08%
45	22.40%	24.72%	25.80%	26.35%	26.71%	26.76%	27.59%	28.63%	29.07%	29.30%	29.42%	29.14%	36.20%	35.15%	34.55%	34.18%	33.94%
46	22.07%	24.47%	25.58%	26.16%	26.53%	26.59%	27.17%	28.32%	28.80%	29.06%	29.20%	28.93%	35.71%	34.78%	34.24%	33.90%	33.68%
47	21.73%	24.22%	25.37%	25.97%	26.35%	26.42%	26.76%	28.01%	28.53%	28.82%	28.97%	28.72%	35.22%	34.40%	33.92%	33.62%	33.41%
48	21.40%	23.97%	25.15%	25.78%	26.17%	26.25%	26.34%	27.70%	28.26%	28.58%	28.75%	28.52%	34.73%	34.02%	33.61%	33.34%	33.15%
49	21.06%	23.71%	24.94%	25.59%	25.99%	26.09%	25.93%	27.39%	27.99%	28.34%	28.52%	28.31%	34.24%	33.64%	33.29%	33.06%	32.88%
50	20.73%	23.46%	24.72%	25.40%	25.81%	25.92%	25.51%	27.08%	27.72%	28.10%	28.30%	28.11%	33.75%	33.26%	32.97%	32.78%	32.62%
51	20.25%	23.13%	24.43%	25.14%	25.56%	25.69%	24.98%	26.64%	27.39%	27.79%	28.02%	27.81%	33.13%	32.78%	32.55%	32.41%	32.29%
52	19.76%	22.75%	24.13%	24.88%	25.31%	25.45%	24.38%	26.19%	27.01%	27.45%	27.70%	27.53%	32.44%	32.25%	32.13%	32.02%	31.93%
53	19.25%	22.37%	23.79%	24.58%	25.05%	25.18%	23.75%	25.74%	26.62%	27.11%	27.39%	27.23%	31.74%	31.71%	31.67%	31.60%	31.55%
54	18.71%	21.95%	23.46%	24.27%	24.77%	24.94%	23.11%	25.25%	26.23%	26.74%	27.06%	26.90%	30.99%	31.16%	31.20%	31.19%	31.15%
55	18.15%	21.53%	23.10%	23.95%	24.47%	24.66%	22.45%	24.76%	25.81%	26.37%	26.70%	26.57%	30.18%	30.58%	30.71%	30.74%	30.76%
56	17.58%	21.10%	22.74%	23.62%	24.17%	24.36%	21.76%	24.23%	25.38%	25.98%	26.33%	26.23%	29.38%	29.97%	30.19%	30.29%	30.33%
57	16.99%	20.66%	22.34%	23.30%	23.86%	24.08%	21.04%	23.69%	24.91%	25.56%	25.97%	25.88%	28.55%	29.34%	29.67%	29.82%	29.88%
58	16.35%	20.18%	21.97%	22.94%	23.53%	23.77%	20.28%	23.11%	24.43%	25.14%	25.58%	25.52%	27.68%	28.67%	29.10%	29.31%	29.42%
59	15.69%	19.68%	21.55%	22.57%	23.17%	23.42%	19.48%	22.52%	23.91%	24.68%	25.15%	25.11%	26.74%	27.97%	28.51%	28.77%	28.94%
60	14.99%	19.16%	21.10%	22.17%	22.82%	23.08%	18.61%	21.86%	23.37%	24.20%	24.70%	24.66%	25.73%	27.20%	27.85%	28.19%	28.40%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10	10	10
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	55.20%	49.67%	46.92%	45.26%
9	NA	NA	NA	NA	NA	NA	NA	49.78%	45.52%	43.37%	42.10%	41.14%	39.69%	55.13%	49.60%	46.84%	45.21%
10	NA	44.34%	41.38%	39.87%	38.93%	38.29%	37.16%	49.68%	45.45%	43.33%	42.04%	41.10%	39.64%	55.01%	49.52%	46.79%	45.15%
11	34.63%	44.26%	41.32%	39.81%	38.90%	38.23%	37.11%	49.59%	45.39%	43.26%	42.01%	41.04%	39.59%	54.91%	49.45%	46.72%	45.12%
12	34.58%	44.18%	41.26%	39.75%	38.84%	38.18%	37.07%	49.50%	45.32%	43.21%	41.93%	40.99%	39.55%	54.81%	49.37%	46.66%	45.03%
13	34.55%	44.10%	41.19%	39.68%	38.79%	38.14%	37.02%	49.41%	45.24%	43.13%	41.89%	40.93%	39.50%	54.73%	49.29%	46.57%	44.98%
14	34.53%	44.03%	41.14%	39.64%	38.76%	38.10%	37.00%	49.33%	45.19%	43.08%	41.84%	40.90%	39.47%	54.64%	49.23%	46.52%	44.93%
15	34.49%	43.99%	41.10%	39.60%	38.73%	38.07%	36.96%	49.30%	45.14%	43.04%	41.82%	40.87%	39.43%	54.61%	49.18%	46.47%	44.92%
16	34.46%	43.94%	41.04%	39.57%	38.69%	38.05%	36.93%	49.23%	45.10%	43.01%	41.77%	40.84%	39.39%	54.51%	49.15%	46.44%	44.86%
17	34.46%	43.88%	41.03%	39.56%	38.67%	38.03%	36.92%	49.18%	45.07%	43.00%	41.76%	40.82%	39.38%	54.48%	49.11%	46.44%	44.84%
18	34.44%	43.87%	41.00%	39.55%	38.66%	38.02%	36.91%	49.16%	45.05%	42.99%	41.74%	40.80%	39.38%	54.45%	49.10%	46.43%	44.83%
19	34.43%	43.85%	41.00%	39.53%	38.65%	38.01%	36.90%	49.15%	45.04%	42.97%	41.74%	40.80%	39.37%	54.44%	49.09%	46.41%	44.82%
20	34.42%	43.84%	41.00%	39.52%	38.65%	38.00%	36.89%	49.13%	45.04%	42.95%	41.73%	40.79%	39.36%	54.43%	49.07%	46.39%	44.81%
21	34.42%	43.84%	40.99%	39.52%	38.65%	38.00%	36.89%	49.13%	45.03%	42.95%	41.73%	40.79%	39.36%	54.42%	49.06%	46.38%	44.80%
22	34.42%	43.83%	40.98%	39.51%	38.64%	38.00%	36.89%	49.12%	45.02%	42.94%	41.72%	40.78%	39.35%	54.41%	49.06%	46.37%	44.80%
23	34.42%	43.83%	40.98%	39.51%	38.64%	38.00%	36.89%	49.12%	45.01%	42.94%	41.72%	40.78%	39.35%	54.40%	49.05%	46.37%	44.79%
24	34.42%	43.83%	40.97%	39.51%	38.64%	38.00%	36.89%	49.11%	45.00%	42.93%	41.71%	40.78%	39.35%	54.40%	49.04%	46.36%	44.79%
25	34.42%	43.82%	40.96%	39.50%	38.63%	37.99%	36.88%	49.10%	45.00%	42.93%	41.71%	40.78%	39.35%	54.39%	49.03%	46.36%	44.78%
26	34.41%	43.79%	40.94%	39.48%	38.61%	37.98%	36.87%	49.07%	44.97%	42.91%	41.68%	40.76%	39.32%	54.34%	49.00%	46.33%	44.75%
27	34.39%	43.76%	40.92%	39.46%	38.60%	37.96%	36.85%	49.03%	44.95%	42.88%	41.66%	40.73%	39.30%	54.30%	48.97%	46.30%	44.73%
28	34.38%	43.73%	40.91%	39.44%	38.58%	37.94%	36.83%	48.99%	44.93%	42.86%	41.64%	40.71%	39.28%	54.25%	48.94%	46.27%	44.71%
29	34.37%	43.70%	40.89%	39.43%	38.57%	37.92%	36.81%	48.95%	44.90%	42.83%	41.62%	40.69%	39.25%	54.21%	48.91%	46.24%	44.68%
30	34.35%	43.67%	40.87%	39.41%	38.55%	37.91%	36.79%	48.92%	44.88%	42.81%	41.60%	40.67%	39.23%	54.16%	48.88%	46.21%	44.66%
31	34.32%	43.59%	40.81%	39.36%	38.50%	37.86%	36.75%	48.83%	44.81%	42.75%	41.55%	40.62%	39.18%	54.06%	48.80%	46.15%	44.59%
32	34.29%	43.51%	40.75%	39.31%	38.45%	37.82%	36.71%	48.73%	44.73%	42.69%	41.49%	40.57%	39.14%	53.95%	48.72%	46.08%	44.53%
33	34.26%	43.44%	40.69%	39.26%	38.41%	37.78%	36.68%	48.64%	44.66%	42.64%	41.44%	40.52%	39.09%	53.85%	48.63%	46.02%	44.47%
34	34.23%	43.36%	40.63%	39.21%	38.36%	37.73%	36.64%	48.55%	44.59%	42.58%	41.38%	40.47%	39.05%	53.74%	48.55%	45.96%	44.41%
35	34.20%	43.28%	40.56%	39.15%	38.31%	37.69%	36.60%	48.46%	44.51%	42.52%	41.33%	40.42%	39.00%	53.64%	48.47%	45.89%	44.35%
36	34.13%	43.13%	40.44%	39.05%	38.22%	37.61%	36.52%	48.28%	44.37%	42.40%	41.22%	40.32%	38.91%	53.43%	48.30%	45.75%	44.22%
37	34.06%	42.97%	40.32%	38.95%	38.13%	37.52%	36.44%	48.09%	44.23%	42.28%	41.11%	40.22%	38.81%	53.21%	48.14%	45.60%	44.09%
38	34.00%	42.82%	40.20%	38.85%	38.03%	37.44%	36.36%	47.91%	44.09%	42.15%	41.00%	40.12%	38.72%	53.00%	47.98%	45.46%	43.96%
39	33.93%	42.66%	40.08%	38.74%	37.94%	37.36%	36.28%	47.73%	43.95%	42.03%	40.89%	40.01%	38.62%	52.79%	47.82%	45.31%	43.84%
40	33.86%	42.51%	39.96%	38.64%	37.85%	37.27%	36.20%	47.54%	43.81%	41.91%	40.78%	39.91%	38.53%	52.58%	47.66%	45.17%	43.71%
41	33.74%	42.20%	39.72%	38.44%	37.67%	37.10%	36.04%	47.17%	43.53%	41.66%	40.56%	39.71%	38.34%	52.15%	47.33%	44.89%	43.46%
42	33.61%	41.88%	39.49%	38.24%	37.49%	36.93%	35.88%	46.80%	43.25%	41.42%	40.35%	39.51%	38.14%	51.72%	47.01%	44.61%	43.21%
43	33.48%	41.57%	39.25%	38.03%	37.30%	36.76%	35.72%	46.43%	42.97%	41.18%	40.13%	39.31%	37.95%	51.29%	46.68%	44.33%	42.96%
44	33.36%	41.26%	39.02%	37.83%	37.12%	36.59%	35.56%	46.06%	42.69%	40.94%	39.91%	39.10%	37.75%	50.87%	46.36%	44.05%	42.71%
45	33.23%	40.95%	38.78%	37.63%	36.94%	36.42%	35.40%	45.69%	42.41%	40.70%	39.70%	38.90%	37.56%	50.44%	46.04%	43.78%	42.45%
46	32.98%	40.36%	38.33%	37.25%	36.60%	36.10%	35.10%	45.02%	41.88%	40.26%	39.30%	38.53%	37.21%	49.67%	45.44%	43.27%	42.01%
47	32.74%	39.78%	37.88%	36.87%	36.26%	35.79%	34.80%	44.34%	41.36%	39.82%	38.91%	38.16%	36.87%	48.90%	44.84%	42.77%	41.56%
48	32.49%	39.20%	37.43%	36.49%	35.93%	35.47%	34.50%	43.67%	40.84%	39.38%	38.52%	37.79%	36.52%	48.14%	44.24%	42.27%	41.11%
49	32.24%	38.62%	36.98%	36.12%	35.59%	35.15%	34.21%	42.99%	40.31%	38.94%	38.12%	37.42%	36.17%	47.37%	43.65%	41.77%	40.66%
50	31.99%	38.03%	36.53%	35.74%	35.26%	34.84%	33.91%	42.32%	39.79%	38.50%	37.73%	37.05%	35.83%	46.60%	43.05%	41.27%	40.21%
51	31.68%	37.29%	35.96%	35.24%	34.81%	34.44%	33.53%	41.46%	39.15%	37.94%	37.22%	36.59%	35.39%	45.63%	42.34%	40.63%	39.62%
52	31.33%	36.49%	35.33%	34.74%	34.35%	34.01%	33.12%	40.54%	38.42%	37.34%	36.67%	36.10%	34.91%	44.59%	41.50%	39.95%	39.00%
53	30.98%	35.65%	34.69%	34.18%	33.86%	33.56%	32.69%	39.57%	37.67%	36.69%	36.11%	35.56%	34.41%	43.49%	40.65%	39.21%	38.36%
54	30.59%	34.77%	34.02%	33.63%	33.35%	33.08%	32.24%	38.55%	36.89%	36.05%	35.52%	35.00%	33.89%	42.33%	39.76%	38.47%	37.68%
55	30.21%	33.82%	33.33%	33.03%	32.81%	32.59%	31.77%	37.47%	36.08%	35.34%	34.88%	34.43%	33.34%	41.11%	38.83%	37.66%	36.95%
56	29.80%	32.86%	32.59%	32.40%	32.26%	32.07%	31.28%	36.34%	35.22%	34.61%	34.22%	33.81%	32.77%	39.83%	37.84%	36.82%	36.19%
57	29.40%	31.85%	31.81%	31.75%	31.67%	31.53%	30.78%	35.14%	34.29%	33.82%	33.52%	33.17%	32.17%	38.44%	36.76%	35.90%	35.37%
58	28.96%	30.77%	30.99%	31.04%	31.05%	30.95%	30.23%	33.86%	33.31%	32.99%	32.78%	32.48%	31.51%	36.95%	35.63%	34.93%	34.52%
59	28.49%	29.58%	30.11%	30.30%	30.36%	30.34%	29.65%	32.42%	32.24%	32.08%	31.96%	31.74%	30.80%	35.26%	34.37%	33.87%	33.56%
60	27.97%	28.30%	29.13%	29.47%	29.64%	29.66%	28.99%	30.88%	31.05%	31.08%	31.08%	30.92%	30.02%	33.45%	32.98%	32.70%	32.52%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	5	5	5	5	5	5	5	5	5	5	6	6	6	6	6	6	6
Age(Years)/ Policy Term	16	16	16	16	17	17	17	17	17	17	6	6	6	6	6	6	7
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.23%
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.12%	35.19%	35.65%	35.82%	35.91%	35.55%	41.14%
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.06%	35.13%	35.61%	35.78%	35.88%	35.54%	41.08%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.99%	35.09%	35.56%	35.74%	35.85%	35.48%	41.00%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.94%	35.04%	35.52%	35.71%	35.81%	35.46%	40.95%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.90%	35.02%	35.50%	35.69%	35.79%	35.43%	40.89%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.88%	34.98%	35.47%	35.66%	35.78%	35.43%	40.88%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.84%	34.97%	35.44%	35.66%	35.76%	35.41%	40.84%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.83%	34.96%	35.44%	35.65%	35.75%	35.40%	40.83%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.81%	34.95%	35.43%	35.64%	35.74%	35.39%	40.83%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.81%	34.95%	35.43%	35.64%	35.74%	35.40%	40.82%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.81%	34.95%	35.43%	35.64%	35.74%	35.40%	40.82%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.81%	34.94%	35.43%	35.64%	35.74%	35.40%	40.82%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.81%	34.94%	35.43%	35.64%	35.74%	35.41%	40.82%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.81%	34.94%	35.43%	35.64%	35.74%	35.41%	40.81%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.80%	34.93%	35.42%	35.63%	35.73%	35.40%	40.79%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.78%	34.91%	35.41%	35.62%	35.72%	35.39%	40.77%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.76%	34.90%	35.39%	35.60%	35.71%	35.38%	40.74%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.74%	34.88%	35.38%	35.59%	35.70%	35.37%	40.72%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.72%	34.87%	35.37%	35.58%	35.69%	35.36%	40.70%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.67%	34.83%	35.34%	35.55%	35.66%	35.33%	40.63%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.62%	34.79%	35.30%	35.52%	35.63%	35.30%	40.57%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.56%	34.75%	35.26%	35.49%	35.60%	35.27%	40.50%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.51%	34.72%	35.23%	35.47%	35.57%	35.24%	40.43%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.46%	34.68%	35.19%	35.44%	35.54%	35.22%	40.37%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.35%	34.60%	35.13%	35.37%	35.49%	35.16%	40.24%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.24%	34.52%	35.06%	35.31%	35.43%	35.10%	40.12%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.13%	34.44%	34.99%	35.24%	35.37%	35.05%	39.99%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.03%	34.36%	34.92%	35.17%	35.32%	34.99%	39.87%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.92%	34.28%	34.85%	35.11%	35.26%	34.93%	39.74%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.71%	34.12%	34.72%	34.99%	35.14%	34.83%	39.49%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.50%	33.95%	34.58%	34.87%	35.03%	34.73%	39.24%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.29%	33.79%	34.44%	34.75%	34.92%	34.62%	38.98%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.08%	33.63%	34.30%	34.63%	34.80%	34.52%	38.73%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.88%	33.47%	34.16%	34.51%	34.69%	34.42%	38.48%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.46%	33.16%	33.89%	34.26%	34.46%	34.20%	37.99%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.05%	32.85%	33.62%	34.02%	34.24%	33.99%	37.51%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.64%	32.54%	33.35%	33.77%	34.02%	33.78%	37.02%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.23%	32.22%	33.08%	33.53%	33.79%	33.57%	36.53%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.82%	31.91%	32.80%	33.28%	33.57%	33.35%	36.04%
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.27%	31.49%	32.45%	32.98%	33.28%	33.05%	35.41%
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.70%	31.05%	32.08%	32.63%	32.96%	32.77%	34.74%
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.09%	30.58%	31.67%	32.27%	32.63%	32.46%	34.03%
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.44%	30.09%	31.26%	31.91%	32.29%	32.15%	33.29%
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.78%	29.55%	30.86%	31.53%	31.93%	31.79%	32.51%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.09%	29.04%	30.41%	31.12%	31.56%	31.45%	31.70%
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.35%	28.52%	29.94%	30.71%	31.19%	31.10%	30.84%
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.59%	27.91%	29.46%	30.29%	30.79%	30.71%	29.91%
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	23.78%	27.32%	28.95%	29.83%	30.38%	30.32%	28.97%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	22.90%	26.66%	28.41%	29.34%	29.92%	29.89%	27.92%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	7	7	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	58.80%	53.99%	51.63%	50.18%	49.01%	47.32%
10	NA	NA	NA	NA	NA	51.89%	48.72%	47.14%	46.15%	45.46%	44.09%	58.72%	53.94%	51.58%	50.14%	48.98%	47.27%
11	40.55%	40.18%	39.88%	39.66%	38.85%	51.80%	48.66%	47.07%	46.08%	45.44%	44.04%	58.62%	53.87%	51.51%	50.06%	48.94%	47.22%
12	40.51%	40.12%	39.85%	39.63%	38.82%	51.73%	48.61%	47.02%	46.05%	45.38%	44.00%	58.54%	53.81%	51.46%	50.03%	48.88%	47.18%
13	40.44%	40.09%	39.78%	39.56%	38.78%	51.65%	48.54%	46.96%	45.99%	45.33%	43.95%	58.45%	53.74%	51.39%	49.97%	48.83%	47.13%
14	40.38%	40.05%	39.74%	39.55%	38.75%	51.57%	48.50%	46.92%	45.97%	45.29%	43.91%	58.37%	53.69%	51.34%	49.93%	48.79%	47.09%
15	40.34%	40.00%	39.71%	39.51%	38.71%	51.52%	48.44%	46.89%	45.94%	45.26%	43.90%	58.32%	53.63%	51.31%	49.90%	48.75%	47.07%
16	40.32%	39.97%	39.67%	39.48%	38.71%	51.47%	48.40%	46.86%	45.88%	45.23%	43.86%	58.26%	53.59%	51.28%	49.85%	48.72%	47.03%
17	40.29%	39.96%	39.67%	39.46%	38.68%	51.43%	48.37%	46.83%	45.90%	45.23%	43.84%	58.23%	53.56%	51.25%	49.85%	48.71%	47.01%
18	40.27%	39.94%	39.64%	39.45%	38.68%	51.41%	48.36%	46.82%	45.85%	45.21%	43.84%	58.20%	53.55%	51.24%	49.82%	48.70%	47.01%
19	40.26%	39.92%	39.64%	39.45%	38.67%	51.40%	48.35%	46.81%	45.84%	45.20%	43.83%	58.19%	53.54%	51.23%	49.81%	48.69%	47.00%
20	40.25%	39.90%	39.64%	39.45%	38.66%	51.40%	48.35%	46.80%	45.83%	45.19%	43.82%	58.18%	53.53%	51.22%	49.80%	48.69%	46.99%
21	40.24%	39.90%	39.64%	39.44%	38.66%	51.39%	48.34%	46.80%	45.84%	45.19%	43.82%	58.17%	53.52%	51.21%	49.80%	48.68%	46.99%
22	40.24%	39.90%	39.64%	39.44%	38.66%	51.39%	48.34%	46.80%	45.84%	45.18%	43.82%	58.17%	53.52%	51.21%	49.80%	48.68%	46.98%
23	40.24%	39.90%	39.64%	39.44%	38.66%	51.39%	48.34%	46.79%	45.84%	45.18%	43.81%	58.17%	53.52%	51.21%	49.80%	48.67%	46.98%
24	40.24%	39.90%	39.64%	39.43%	38.66%	51.39%	48.33%	46.79%	45.85%	45.18%	43.81%	58.16%	53.51%	51.20%	49.80%	48.67%	46.97%
25	40.23%	39.90%	39.64%	39.43%	38.66%	51.38%	48.33%	46.79%	45.85%	45.17%	43.81%	58.16%	53.51%	51.20%	49.80%	48.66%	46.97%
26	40.22%	39.89%	39.63%	39.42%	38.65%	51.36%	48.31%	46.77%	45.83%	45.16%	43.80%	58.13%	53.48%	51.18%	49.78%	48.65%	46.95%
27	40.20%	39.88%	39.62%	39.40%	38.63%	51.33%	48.29%	46.76%	45.81%	45.15%	43.79%	58.09%	53.46%	51.16%	49.76%	48.64%	46.94%
28	40.18%	39.86%	39.60%	39.39%	38.62%	51.31%	48.27%	46.74%	45.79%	45.14%	43.78%	58.06%	53.44%	51.14%	49.74%	48.62%	46.92%
29	40.17%	39.85%	39.59%	39.38%	38.60%	51.28%	48.25%	46.73%	45.77%	45.13%	43.76%	58.03%	53.41%	51.12%	49.71%	48.61%	46.91%
30	40.15%	39.84%	39.58%	39.36%	38.59%	51.26%	48.24%	46.71%	45.75%	45.12%	43.75%	58.00%	53.39%	51.10%	49.69%	48.59%	46.90%
31	40.10%	39.80%	39.54%	39.33%	38.56%	51.18%	48.18%	46.67%	45.71%	45.08%	43.71%	57.92%	53.33%	51.05%	49.64%	48.54%	46.85%
32	40.05%	39.76%	39.50%	39.30%	38.52%	51.11%	48.13%	46.62%	45.67%	45.04%	43.68%	57.83%	53.26%	50.99%	49.60%	48.49%	46.81%
33	40.00%	39.72%	39.47%	39.27%	38.49%	51.03%	48.07%	46.57%	45.63%	44.99%	43.64%	57.75%	53.20%	50.94%	49.55%	48.44%	46.76%
34	39.95%	39.67%	39.43%	39.24%	38.46%	50.96%	48.02%	46.52%	45.59%	44.95%	43.60%	57.66%	53.14%	50.88%	49.50%	48.39%	46.72%
35	39.90%	39.63%	39.39%	39.21%	38.43%	50.89%	47.96%	46.48%	45.55%	44.91%	43.56%	57.58%	53.08%	50.83%	49.46%	48.34%	46.68%
36	39.81%	39.55%	39.31%	39.14%	38.36%	50.74%	47.85%	46.38%	45.46%	44.83%	43.48%	57.41%	52.95%	50.72%	49.35%	48.25%	46.59%
37	39.71%	39.46%	39.23%	39.07%	38.29%	50.60%	47.74%	46.29%	45.37%	44.75%	43.41%	57.25%	52.82%	50.61%	49.25%	48.16%	46.50%
38	39.61%	39.38%	39.15%	39.00%	38.23%	50.46%	47.63%	46.19%	45.28%	44.68%	43.33%	57.08%	52.69%	50.50%	49.15%	48.07%	46.41%
39	39.52%	39.29%	39.08%	38.93%	38.16%	50.31%	47.52%	46.10%	45.20%	44.60%	43.26%	56.91%	52.56%	50.39%	49.04%	47.98%	46.32%
40	39.42%	39.21%	39.00%	38.86%	38.09%	50.17%	47.41%	46.01%	45.11%	44.52%	43.19%	56.75%	52.43%	50.28%	48.94%	47.89%	46.23%
41	39.23%	39.04%	38.85%	38.72%	37.97%	49.89%	47.19%	45.82%	44.94%	44.36%	43.04%	56.42%	52.18%	50.06%	48.74%	47.70%	46.06%
42	39.04%	38.88%	38.70%	38.58%	37.84%	49.61%	46.97%	45.63%	44.77%	44.19%	42.89%	56.09%	51.92%	49.84%	48.55%	47.51%	45.88%
43	38.84%	38.71%	38.55%	38.44%	37.72%	49.32%	46.75%	45.44%	44.60%	44.03%	42.74%	55.76%	51.67%	49.62%	48.35%	47.32%	45.71%
44	38.65%	38.54%	38.40%	38.30%	37.59%	49.04%	46.53%	45.25%	44.43%	43.86%	42.59%	55.43%	51.41%	49.40%	48.15%	47.13%	45.54%
45	38.46%	38.38%	38.26%	38.16%	37.47%	48.76%	46.31%	45.06%	44.26%	43.70%	42.44%	55.10%	51.16%	49.18%	47.95%	46.94%	45.37%
46	38.09%	38.06%	37.97%	37.90%	37.22%	48.22%	45.90%	44.70%	43.93%	43.40%	42.15%	54.48%	50.69%	48.77%	47.58%	46.60%	45.04%
47	37.72%	37.73%	37.69%	37.63%	36.97%	47.68%	45.49%	44.35%	43.61%	43.10%	41.87%	53.86%	50.22%	48.36%	47.21%	46.26%	44.71%
48	37.35%	37.41%	37.41%	37.37%	36.71%	47.14%	45.08%	43.99%	43.28%	42.81%	41.58%	53.25%	49.75%	47.95%	46.84%	45.91%	44.38%
49	36.97%	37.08%	37.12%	37.11%	36.46%	46.60%	44.67%	43.63%	42.96%	42.51%	41.29%	52.63%	49.27%	47.54%	46.46%	45.57%	44.05%
50	36.60%	36.76%	36.84%	36.85%	36.21%	46.07%	44.26%	43.28%	42.64%	42.21%	41.00%	52.01%	48.80%	47.13%	46.09%	45.23%	43.72%
51	36.09%	36.37%	36.45%	36.48%	35.87%	45.36%	43.71%	42.79%	42.23%	41.82%	40.63%	51.21%	48.18%	46.58%	45.61%	44.78%	43.29%
52	35.92%	35.93%	36.05%	36.11%	35.54%	44.61%	43.15%	42.30%	41.77%	41.41%	40.26%	50.35%	47.52%	46.02%	45.09%	44.30%	42.85%
53	35.02%	35.44%	35.64%	35.74%	35.16%	43.82%	42.54%	41.77%	41.30%	40.99%	39.85%	49.46%	46.82%	45.41%	44.55%	43.81%	42.38%
54	34.46%	34.96%	35.20%	35.34%	34.79%	43.02%	41.91%	41.23%	40.81%	40.52%	39.42%	48.53%	46.09%	44.77%	43.98%	43.27%	41.88%
55	33.85%	34.46%	34.74%	34.92%	34.38%	42.15%	41.22%	40.65%	40.30%	40.05%	38.98%	47.52%	45.30%	44.10%	43.39%	42.72%	41.36%
56	33.25%	33.94%	34.29%	34.49%	33.97%	41.26%	40.52%	40.06%	39.77%	39.56%	38.52%	46.46%	44.48%	43.41%	42.77%	42.15%	40.82%
57	32.63%	33.39%	33.82%	34.05%	33.55%	40.32%	39.78%	39.46%	39.22%	39.04%	38.02%	45.34%	43.61%	42.69%	42.11%	41.53%	40.23%
58	31.91%	32.82%	33.30%	33.57%	33.12%	39.32%	39.00%	38.79%	38.62%	38.51%	37.51%	44.15%	42.68%	41.90%	41.40%	40.89%	39.62%
59	31.20%	32.21%	32.76%	33.06%	32.64%	38.21%	38.17%	38.08%	38.00%	37.92%	36.97%	42.84%	41.69%	41.05%	40.65%	40.18%	38.96%
60	30.42%	31.57%	32.16%	32.53%	32.13%	37.01%	37.26%	37.32%	37.31%	37.30%	36.37%	41.40%	40.59%	40.12%	39.81%	39.42%	38.23%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	72.64%	64.58%	60.62%	58.28%	56.15%	53.80%	NA	NA	NA	NA	NA
8	65.62%	59.23%	56.08%	54.19%	52.55%	50.51%	72.56%	64.53%	60.58%	58.23%	56.11%	53.75%	NA	NA	NA	NA	NA
9	65.64%	59.22%	56.08%	54.17%	52.54%	50.51%	72.47%	64.45%	60.52%	58.16%	56.06%	53.69%	NA	NA	NA	NA	NA
10	65.54%	59.16%	56.02%	54.13%	52.51%	50.46%	72.37%	64.38%	60.46%	58.12%	56.03%	53.64%	NA	NA	NA	NA	NA
11	65.45%	59.07%	55.95%	54.04%	52.44%	50.40%	72.27%	64.28%	60.39%	58.02%	55.95%	53.59%	NA	NA	NA	NA	NA
12	65.35%	59.01%	55.89%	54.00%	52.38%	50.36%	72.17%	64.21%	60.33%	57.98%	55.88%	53.53%	NA	NA	NA	NA	NA
13	65.25%	58.93%	55.82%	53.95%	52.33%	50.30%	72.05%	64.13%	60.25%	57.93%	55.83%	53.48%	NA	NA	NA	NA	NA
14	65.17%	58.88%	55.77%	53.89%	52.28%	50.27%	71.97%	64.08%	60.19%	57.85%	55.78%	53.45%	NA	NA	NA	NA	NA
15	65.11%	58.83%	55.72%	53.86%	52.25%	50.24%	71.91%	64.02%	60.14%	57.82%	55.74%	53.41%	NA	NA	NA	NA	NA
16	65.05%	58.79%	55.70%	53.82%	52.22%	50.20%	71.85%	63.98%	60.12%	57.79%	55.71%	53.37%	NA	NA	NA	NA	NA
17	65.02%	58.75%	55.67%	53.81%	52.20%	50.17%	71.81%	63.94%	60.09%	57.77%	55.69%	53.34%	NA	NA	NA	NA	NA
18	64.99%	58.74%	55.66%	53.79%	52.19%	50.17%	71.78%	63.92%	60.08%	57.76%	55.68%	53.34%	NA	NA	NA	NA	NA
19	64.98%	58.72%	55.64%	53.78%	52.18%	50.16%	71.76%	63.91%	60.06%	57.75%	55.68%	53.33%	NA	NA	NA	NA	NA
20	64.96%	58.71%	55.63%	53.77%	52.18%	50.16%	71.74%	63.90%	60.05%	57.74%	55.68%	53.32%	NA	NA	NA	NA	NA
21	64.96%	58.71%	55.63%	53.77%	52.18%	50.15%	71.74%	63.89%	60.04%	57.73%	55.67%	53.31%	NA	NA	NA	NA	NA
22	64.95%	58.70%	55.62%	53.76%	52.17%	50.14%	71.73%	63.88%	60.04%	57.73%	55.66%	53.31%	NA	NA	NA	NA	NA
23	64.94%	58.69%	55.62%	53.76%	52.17%	50.14%	71.72%	63.87%	60.03%	57.72%	55.66%	53.30%	NA	NA	NA	NA	NA
24	64.94%	58.69%	55.61%	53.76%	52.16%	50.13%	71.71%	63.86%	60.02%	57.71%	55.65%	53.29%	NA	NA	NA	NA	NA
25	64.93%	58.68%	55.61%	53.75%	52.15%	50.13%	71.71%	63.86%	60.02%	57.71%	55.64%	53.29%	NA	NA	NA	NA	NA
26	64.89%	58.65%	55.58%	53.73%	52.13%	50.11%	71.66%	63.82%	59.99%	57.68%	55.62%	53.26%	NA	NA	NA	NA	NA
27	64.86%	58.63%	55.56%	53.70%	52.12%	50.09%	71.62%	63.79%	59.96%	57.65%	55.60%	53.24%	NA	NA	NA	NA	NA
28	64.82%	58.60%	55.54%	53.68%	52.10%	50.07%	71.58%	63.76%	59.94%	57.62%	55.57%	53.22%	NA	NA	NA	NA	NA
29	64.78%	58.57%	55.52%	53.65%	52.08%	50.06%	71.53%	63.73%	59.91%	57.59%	55.55%	53.20%	NA	NA	NA	NA	NA
30	64.74%	58.55%	55.49%	53.63%	52.06%	50.04%	71.49%	63.70%	59.89%	57.57%	55.53%	53.18%	NA	NA	NA	NA	NA
31	64.65%	58.48%	55.43%	53.58%	52.00%	49.99%	71.38%	63.62%	59.81%	57.51%	55.46%	53.13%	NA	NA	NA	NA	NA
32	64.56%	58.40%	55.37%	53.52%	51.95%	49.94%	71.28%	63.54%	59.74%	57.45%	55.40%	53.07%	NA	NA	NA	NA	NA
33	64.46%	58.33%	55.31%	53.47%	51.89%	49.89%	71.18%	63.46%	59.67%	57.39%	55.34%	53.02%	NA	NA	NA	NA	NA
34	64.37%	58.26%	55.24%	53.41%	51.83%	49.84%	71.07%	63.38%	59.60%	57.33%	55.27%	52.97%	NA	NA	NA	NA	NA
35	64.27%	58.19%	55.18%	53.36%	51.77%	49.79%	70.97%	63.31%	59.53%	57.27%	55.21%	52.91%	NA	NA	NA	NA	NA
36	64.08%	58.04%	55.05%	53.24%	51.67%	49.69%	70.75%	63.14%	59.39%	57.13%	55.09%	52.79%	NA	NA	NA	NA	NA
37	63.89%	57.90%	54.93%	53.13%	51.57%	49.58%	70.54%	62.98%	59.25%	57.00%	54.98%	52.67%	NA	NA	NA	NA	NA
38	63.70%	57.75%	54.80%	53.01%	51.47%	49.48%	70.32%	62.81%	59.11%	56.87%	54.87%	52.55%	NA	NA	NA	NA	NA
39	63.51%	57.60%	54.68%	52.89%	51.37%	49.37%	70.11%	62.65%	58.96%	56.74%	54.75%	52.43%	NA	NA	NA	NA	NA
40	63.32%	57.46%	54.55%	52.77%	51.27%	49.27%	69.90%	62.48%	58.82%	56.61%	54.64%	52.31%	NA	NA	NA	NA	NA
41	62.94%	57.17%	54.30%	52.55%	51.05%	49.07%	69.47%	62.16%	58.54%	56.35%	54.40%	52.09%	NA	NA	NA	NA	NA
42	62.57%	56.88%	54.05%	52.32%	50.84%	48.88%	69.05%	61.83%	58.26%	56.10%	54.16%	51.88%	NA	NA	NA	NA	NA
43	62.19%	56.59%	53.80%	52.10%	50.62%	48.69%	68.63%	61.51%	57.97%	55.85%	53.91%	51.66%	NA	NA	NA	NA	NA
44	61.81%	56.30%	53.54%	51.87%	50.40%	48.49%	68.20%	61.18%	57.69%	55.60%	53.67%	51.44%	NA	NA	NA	NA	NA
45	61.44%	56.01%	53.29%	51.65%	50.19%	48.30%	67.78%	60.86%	57.41%	55.35%	53.43%	51.23%	NA	NA	NA	NA	NA
46	60.74%	55.48%	52.83%	51.23%	49.80%	47.93%	67.00%	60.26%	56.89%	54.88%	53.00%	50.81%	NA	NA	NA	NA	NA
47	60.05%	54.94%	52.37%	50.81%	49.41%	47.56%	66.23%	59.67%	56.37%	54.41%	52.56%	50.40%	NA	NA	NA	NA	NA
48	59.35%	54.41%	51.90%	50.39%	49.02%	47.19%	65.45%	59.08%	55.86%	53.94%	52.13%	49.99%	NA	NA	NA	NA	NA
49	58.65%	53.88%	51.44%	49.97%	48.63%	46.82%	64.68%	58.48%	55.34%	53.47%	51.69%	49.58%	NA	NA	NA	NA	NA
50	57.96%	53.35%	50.98%	49.54%	48.24%	46.45%	63.90%	57.89%	54.83%	53.00%	51.26%	49.17%	NA	NA	NA	NA	NA
51	57.06%	52.64%	50.37%	49.00%	47.74%	45.95%	62.91%	57.10%	54.16%	52.38%	50.70%	48.62%	NA	NA	NA	NA	NA
52	56.10%	51.88%	49.73%	48.42%	47.19%	45.44%	61.84%	56.25%	53.44%	51.74%	50.08%	48.03%	NA	NA	NA	NA	NA
53	55.09%	51.10%	49.05%	47.81%	46.64%	44.90%	60.73%	55.37%	52.69%	51.06%	49.46%	47.43%	NA	NA	NA	NA	NA
54	54.04%	50.26%	48.32%	47.16%	46.02%	44.33%	59.56%	54.44%	51.86%	50.34%	48.78%	46.79%	NA	NA	NA	NA	NA
55	52.88%	49.38%	47.55%	46.48%	45.40%	43.75%	58.24%	53.46%	51.01%	49.57%	48.07%	46.13%	NA	NA	NA	NA	NA
56	51.66%	48.44%	46.76%	45.76%	44.73%	43.12%	56.87%	52.40%	50.11%	48.76%	47.32%	45.42%	NA	NA	NA	NA	NA
57	50.37%	47.44%	45.92%	45.00%	44.01%	42.45%	55.40%	51.27%	49.15%	47.90%	46.50%	44.66%	NA	NA	NA	NA	NA
58	48.99%	46.37%	45.01%	44.18%	43.27%	41.73%	53.82%	50.06%	48.11%	46.97%	45.64%	43.84%	NA	NA	NA	NA	NA
59	47.46%	45.21%	44.01%	43.30%	42.44%	40.95%	52.08%	48.73%	46.98%	45.94%	44.71%	42.94%	NA	NA	NA	NA	NA
60	45.78%	43.91%	42.92%	42.31%	41.53%	40.10%	50.16%	47.23%	45.73%	44.81%	43.65%	41.96%	NA	NA	NA	NA	NA

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	7
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17	7	7	7	
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.43%	40.94%	42.03%	
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.34%	40.87%	41.97%	
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.26%	40.81%	41.93%	
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.19%	40.75%	41.88%	
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.13%	40.71%	41.84%	
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.09%	40.67%	41.81%	
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.05%	40.64%	41.79%	
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.03%	40.61%	41.78%	
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.01%	40.61%	41.77%	
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.00%	40.61%	41.76%	
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.00%	40.61%	41.76%	
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.00%	40.61%	41.75%	
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.00%	40.61%	41.75%	
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.00%	40.60%	41.75%	
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.00%	40.60%	41.75%	
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.98%	40.58%	41.73%	
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.95%	40.56%	41.72%	
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.93%	40.54%	41.70%	
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.91%	40.52%	41.69%	
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.88%	40.50%	41.67%	
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.81%	40.45%	41.63%	
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.75%	40.40%	41.58%	
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.68%	40.35%	41.54%	
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.61%	40.30%	41.49%	
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.54%	40.25%	41.45%	
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.41%	40.15%	41.36%	
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.28%	40.04%	41.27%	
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.15%	39.94%	41.18%	
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.01%	39.84%	41.10%	
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.88%	39.73%	41.01%	
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.62%	39.53%	40.84%	
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.36%	39.33%	40.67%	
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.10%	39.14%	40.51%	
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.84%	38.94%	40.34%	
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.58%	38.74%	40.17%	
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.07%	38.35%	39.84%	
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.55%	37.95%	39.51%	
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.04%	37.56%	39.18%	
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.52%	37.17%	38.85%	
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.01%	36.78%	38.52%	
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.32%	36.27%	38.10%	
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.59%	35.74%	37.64%	
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.84%	35.17%	37.17%	
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.07%	34.58%	36.66%	
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.25%	33.96%	36.15%	
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.41%	33.33%	35.61%	
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.53%	32.68%	35.06%	
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.61%	31.98%	34.46%	
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.65%	31.23%	33.84%	
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.56%	30.44%	33.17%	

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	67.75%	63.34%
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	59.38%	56.94%	55.65%	54.80%	54.25%	52.33%	67.67%	63.27%
10	NA	NA	NA	46.90%	47.40%	47.49%	47.49%	47.43%	46.28%	59.29%	56.87%	55.59%	54.75%	54.20%	52.27%	67.57%	63.19%
11	42.59%	42.94%	42.35%	46.83%	47.33%	47.43%	47.41%	47.38%	46.22%	59.19%	56.80%	55.53%	54.70%	54.15%	52.22%	67.47%	63.12%
12	42.54%	42.91%	42.30%	46.74%	47.26%	47.37%	47.38%	47.35%	46.19%	59.10%	56.73%	55.47%	54.64%	54.09%	52.18%	67.37%	63.04%
13	42.51%	42.84%	42.26%	46.66%	47.19%	47.31%	47.33%	47.31%	46.13%	59.01%	56.64%	55.40%	54.59%	54.04%	52.15%	67.27%	62.96%
14	42.48%	42.82%	42.23%	46.57%	47.14%	47.27%	47.25%	47.26%	46.10%	58.94%	56.60%	55.37%	54.54%	53.99%	52.09%	67.20%	62.90%
15	42.45%	42.77%	42.19%	46.54%	47.08%	47.22%	47.25%	47.23%	46.04%	58.88%	56.55%	55.31%	54.50%	53.96%	52.06%	67.11%	62.85%
16	42.42%	42.77%	42.16%	46.46%	47.05%	47.19%	47.22%	47.19%	46.03%	58.83%	56.50%	55.28%	54.48%	53.91%	52.02%	67.07%	62.80%
17	42.40%	42.74%	42.14%	46.42%	47.03%	47.16%	47.17%	47.16%	46.01%	58.79%	56.48%	55.25%	54.45%	53.91%	52.00%	67.03%	62.77%
18	42.38%	42.74%	42.14%	46.40%	47.00%	47.15%	47.17%	47.18%	46.01%	58.76%	56.46%	55.23%	54.43%	53.87%	51.98%	67.00%	62.76%
19	42.38%	42.72%	42.13%	46.38%	46.98%	47.13%	47.16%	47.16%	46.00%	58.75%	56.45%	55.22%	54.42%	53.88%	51.98%	66.98%	62.74%
20	42.37%	42.70%	42.12%	46.37%	46.97%	47.12%	47.15%	47.14%	45.99%	58.73%	56.43%	55.22%	54.42%	53.89%	51.98%	66.95%	62.73%
21	42.37%	42.70%	42.12%	46.37%	46.97%	47.11%	47.15%	47.14%	45.99%	58.73%	56.43%	55.21%	54.42%	53.88%	51.98%	66.94%	62.73%
22	42.37%	42.70%	42.12%	46.37%	46.96%	47.11%	47.15%	47.14%	45.99%	58.72%	56.43%	55.21%	54.42%	53.88%	51.98%	66.94%	62.72%
23	42.37%	42.70%	42.12%	46.36%	46.96%	47.11%	47.14%	47.14%	45.99%	58.72%	56.43%	55.21%	54.42%	53.87%	51.98%	66.93%	62.72%
24	42.37%	42.70%	42.12%	46.36%	46.96%	47.10%	47.14%	47.14%	45.99%	58.71%	56.42%	55.20%	54.42%	53.86%	51.98%	66.93%	62.71%
25	42.37%	42.70%	42.12%	46.36%	46.96%	47.10%	47.14%	47.14%	45.99%	58.71%	56.42%	55.20%	54.42%	53.86%	51.98%	66.92%	62.71%
26	42.35%	42.69%	42.11%	46.33%	46.94%	47.08%	47.12%	47.12%	45.97%	58.68%	56.40%	55.18%	54.40%	53.84%	51.96%	66.89%	62.69%
27	42.33%	42.67%	42.10%	46.31%	46.92%	47.06%	47.10%	47.11%	45.95%	58.65%	56.38%	55.16%	54.38%	53.83%	51.94%	66.86%	62.66%
28	42.31%	42.65%	42.09%	46.28%	46.90%	47.05%	47.09%	47.09%	45.94%	58.62%	56.35%	55.14%	54.36%	53.82%	51.92%	66.83%	62.64%
29	42.29%	42.64%	42.08%	46.25%	46.88%	47.03%	47.07%	47.07%	45.92%	58.59%	56.33%	55.12%	54.34%	53.80%	51.90%	66.79%	62.61%
30	42.27%	42.62%	42.07%	46.23%	46.86%	47.01%	47.06%	47.06%	45.90%	58.57%	56.31%	55.10%	54.32%	53.79%	51.88%	66.76%	62.58%
31	42.23%	42.59%	42.03%	46.15%	46.80%	46.96%	47.01%	47.01%	45.86%	58.48%	56.25%	55.04%	54.27%	53.74%	51.83%	66.67%	62.52%
32	42.20%	42.56%	42.00%	46.08%	46.73%	46.91%	46.96%	46.97%	45.82%	58.40%	56.18%	54.99%	54.22%	53.70%	51.79%	66.58%	62.45%
33	42.16%	42.53%	41.97%	46.00%	46.67%	46.86%	46.91%	46.92%	45.78%	58.32%	56.12%	54.93%	54.17%	53.66%	51.75%	66.49%	62.38%
34	42.12%	42.50%	41.94%	45.93%	46.61%	46.81%	46.86%	46.88%	45.74%	58.24%	56.06%	54.88%	54.12%	53.61%	51.70%	66.41%	62.31%
35	42.08%	42.47%	41.90%	45.85%	46.55%	46.76%	46.82%	46.84%	45.70%	58.16%	56.00%	54.83%	54.06%	53.57%	51.66%	66.32%	62.24%
36	42.00%	42.39%	41.84%	45.70%	46.43%	46.66%	46.73%	46.76%	45.63%	58.00%	55.88%	54.72%	53.97%	53.48%	51.58%	66.14%	62.10%
37	41.93%	42.32%	41.77%	45.55%	46.31%	46.56%	46.65%	46.68%	45.55%	57.84%	55.75%	54.62%	53.88%	53.39%	51.49%	65.96%	61.96%
38	41.85%	42.25%	41.70%	45.41%	46.20%	46.46%	46.57%	46.60%	45.48%	57.68%	55.63%	54.51%	53.79%	53.30%	51.41%	65.78%	61.83%
39	41.77%	42.18%	41.63%	45.26%	46.08%	46.36%	46.48%	46.52%	45.40%	57.52%	55.51%	54.41%	53.69%	53.21%	51.33%	65.60%	61.69%
40	41.70%	42.11%	41.56%	45.11%	45.96%	46.26%	46.40%	46.44%	45.32%	57.36%	55.38%	54.30%	53.60%	53.13%	51.25%	65.42%	61.55%
41	41.55%	41.97%	41.43%	44.81%	45.73%	46.07%	46.22%	46.28%	45.17%	57.04%	55.14%	54.09%	53.41%	52.94%	51.08%	65.07%	61.28%
42	41.40%	41.82%	41.30%	44.51%	45.50%	45.87%	46.04%	46.11%	45.02%	56.72%	54.89%	53.87%	53.22%	52.76%	50.91%	64.72%	61.00%
43	41.24%	41.68%	41.16%	44.21%	45.26%	45.68%	45.86%	45.94%	44.87%	56.40%	54.64%	53.66%	53.02%	52.58%	50.74%	64.36%	60.73%
44	41.09%	41.54%	41.03%	43.90%	45.03%	45.48%	45.68%	45.78%	44.72%	56.08%	54.40%	53.45%	52.83%	52.40%	50.57%	64.01%	60.45%
45	40.94%	41.40%	40.90%	43.60%	44.80%	45.29%	45.50%	45.61%	44.57%	55.76%	54.15%	53.24%	52.64%	52.22%	50.40%	63.66%	60.18%
46	40.65%	41.12%	40.64%	43.02%	44.35%	44.91%	45.17%	45.30%	44.27%	55.15%	53.68%	52.83%	52.27%	51.88%	50.08%	62.98%	59.65%
47	40.35%	40.85%	40.38%	42.44%	43.91%	44.54%	44.83%	44.99%	43.97%	54.55%	53.21%	52.43%	51.90%	51.53%	49.76%	62.31%	59.12%
48	40.05%	40.58%	40.12%	41.85%	43.46%	44.16%	44.50%	44.68%	43.67%	53.95%	52.73%	52.02%	51.53%	51.18%	49.44%	61.64%	58.60%
49	39.75%	40.31%	39.86%	41.27%	43.02%	43.79%	44.16%	44.37%	43.37%	53.34%	52.26%	51.62%	51.16%	50.84%	49.12%	60.96%	58.07%
50	39.46%	40.04%	39.60%	40.69%	42.57%	43.41%	43.82%	44.06%	43.07%	52.74%	51.79%	51.21%	50.78%	50.49%	48.80%	60.29%	57.54%
51	39.09%	39.70%	39.28%	39.94%	42.01%	42.90%	43.41%	43.66%	42.70%	51.91%	51.17%	50.66%	50.30%	50.05%	48.38%	59.38%	56.86%
52	38.69%	39.30%	38.92%	39.12%	41.40%	42.42%	42.91%	43.23%	42.32%	51.05%	50.51%	50.12%	49.82%	49.59%	47.93%	58.42%	56.13%
53	38.24%	38.91%	38.54%	38.27%	40.75%	41.87%	42.43%	42.77%	41.87%	50.15%	49.80%	49.52%	49.25%	49.10%	47.48%	57.41%	55.33%
54	37.81%	38.51%	38.12%	37.38%	40.05%	41.30%	41.95%	42.33%	41.42%	49.21%	49.07%	48.86%	48.70%	48.57%	46.98%	56.34%	54.51%
55	37.33%	38.08%	37.73%	36.45%	39.38%	40.71%	41.39%	41.82%	40.97%	48.20%	48.30%	48.24%	48.11%	48.03%	46.48%	55.21%	53.64%
56	36.86%	37.64%	37.33%	35.49%	38.65%	40.10%	40.85%	41.31%	40.50%	47.16%	47.50%	47.52%	47.50%	47.48%	45.95%	54.03%	52.73%
57	36.37%	37.15%	36.86%	34.48%	37.88%	39.45%	40.29%	40.77%	39.98%	46.05%	46.66%	46.80%	46.86%	46.87%	45.40%	52.76%	51.78%
58	35.84%	36.69%	36.43%	33.41%	37.09%	38.75%	39.68%	40.21%	39.44%	44.88%	45.77%	46.08%	46.18%	46.26%	44.80%	51.42%	50.75%
59	35.26%	36.14%	35.95%	32.27%	36.19%	38.04%	39.02%	39.61%	38.86%	43.62%	44.79%	45.23%	45.46%	45.58%	44.15%	49.97%	49.62%
60	34.69%	35.60%	35.41%	31.03%	35.28%	37.22%	38.32%	38.95%	38.25%	42.22%	43.74%	44.37%	44.66%	44.83%	43.45%	48.34%	48.39%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	84.47%	76.10%	71.90%	69.41%	66.69%	63.92%	NA
7	NA	NA	NA	NA	76.02%	69.65%	66.42%	64.50%	62.50%	59.99%	84.42%	76.06%	71.85%	69.38%	66.67%	63.86%	NA
8	61.07%	59.67%	58.41%	56.20%	76.05%	69.67%	66.44%	64.50%	62.52%	60.02%	84.34%	76.01%	71.81%	69.33%	66.62%	63.85%	NA
9	61.02%	59.63%	58.35%	56.15%	75.95%	69.59%	66.38%	64.45%	62.45%	59.97%	84.24%	75.92%	71.75%	69.28%	66.56%	63.79%	NA
10	60.95%	59.57%	58.29%	56.09%	75.86%	69.51%	66.31%	64.39%	62.39%	59.92%	84.14%	75.84%	71.67%	69.22%	66.49%	63.74%	NA
11	60.89%	59.52%	58.24%	56.03%	75.74%	69.44%	66.24%	64.34%	62.34%	59.84%	84.02%	75.75%	71.60%	69.15%	66.44%	63.65%	NA
12	60.82%	59.45%	58.19%	55.99%	75.63%	69.35%	66.17%	64.26%	62.29%	59.80%	83.90%	75.66%	71.52%	69.07%	66.39%	63.61%	NA
13	60.75%	59.40%	58.13%	55.95%	75.53%	69.27%	66.10%	64.20%	62.23%	59.75%	83.80%	75.59%	71.45%	69.01%	66.32%	63.56%	NA
14	60.70%	59.34%	58.08%	55.90%	75.45%	69.20%	66.04%	64.14%	62.17%	59.70%	83.71%	75.50%	71.37%	68.94%	66.27%	63.50%	NA
15	60.65%	59.30%	58.04%	55.86%	75.35%	69.15%	66.00%	64.11%	62.13%	59.66%	83.59%	75.45%	71.34%	68.91%	66.22%	63.47%	NA
16	60.61%	59.27%	58.00%	55.82%	75.32%	69.10%	65.95%	64.07%	62.09%	59.63%	83.56%	75.40%	71.28%	68.86%	66.18%	63.43%	NA
17	60.58%	59.25%	57.99%	55.81%	75.28%	69.07%	65.92%	64.05%	62.08%	59.61%	83.53%	75.36%	71.25%	68.85%	66.16%	63.41%	NA
18	60.57%	59.23%	57.96%	55.78%	75.24%	69.05%	65.90%	64.02%	62.06%	59.58%	83.49%	75.35%	71.24%	68.82%	66.15%	63.38%	NA
19	60.56%	59.22%	57.96%	55.78%	75.21%	69.04%	65.90%	64.01%	62.05%	59.58%	83.43%	75.33%	71.24%	68.81%	66.13%	63.38%	NA
20	60.56%	59.21%	57.96%	55.78%	75.17%	69.02%	65.90%	64.01%	62.04%	59.58%	83.38%	75.32%	71.24%	68.80%	66.11%	63.38%	NA
21	60.55%	59.21%	57.96%	55.78%	75.16%	69.02%	65.89%	64.00%	62.03%	59.58%	83.38%	75.31%	71.23%	68.80%	66.11%	63.37%	NA
22	60.55%	59.21%	57.95%	55.78%	75.16%	69.02%	65.89%	64.00%	62.03%	59.58%	83.37%	75.31%	71.23%	68.79%	66.11%	63.37%	NA
23	60.55%	59.21%	57.95%	55.78%	75.15%	69.01%	65.89%	64.00%	62.03%	59.57%	83.37%	75.30%	71.23%	68.79%	66.10%	63.37%	NA
24	60.54%	59.21%	57.94%	55.78%	75.15%	69.01%	65.88%	64.00%	62.02%	59.57%	83.36%	75.30%	71.22%	68.79%	66.10%	63.36%	NA
25	60.54%	59.21%	57.94%	55.78%	75.14%	69.00%	65.88%	63.99%	62.02%	59.57%	83.36%	75.29%	71.22%	68.78%	66.10%	63.36%	NA
26	60.52%	59.18%	57.92%	55.75%	75.10%	68.97%	65.86%	63.97%	61.99%	59.54%	83.31%	75.26%	71.19%	68.76%	66.07%	63.33%	NA
27	60.49%	59.16%	57.90%	55.73%	75.07%	68.95%	65.83%	63.95%	61.97%	59.52%	83.27%	75.23%	71.17%	68.73%	66.04%	63.30%	NA
28	60.47%	59.14%	57.88%	55.70%	75.03%	68.92%	65.81%	63.92%	61.95%	59.49%	83.23%	75.20%	71.14%	68.71%	66.01%	63.27%	NA
29	60.45%	59.12%	57.86%	55.68%	74.99%	68.89%	65.78%	63.90%	61.93%	59.46%	83.19%	75.17%	71.11%	68.68%	65.99%	63.24%	NA
30	60.43%	59.10%	57.85%	55.66%	74.95%	68.86%	65.76%	63.88%	61.90%	59.44%	83.15%	75.14%	71.09%	68.66%	65.96%	63.22%	NA
31	60.36%	59.04%	57.80%	55.61%	74.86%	68.78%	65.69%	63.82%	61.85%	59.38%	83.04%	75.05%	71.01%	68.59%	65.91%	63.16%	NA
32	60.30%	58.99%	57.75%	55.56%	74.76%	68.71%	65.62%	63.76%	61.80%	59.33%	82.94%	74.97%	70.93%	68.53%	65.85%	63.10%	NA
33	60.24%	58.93%	57.70%	55.51%	74.67%	68.63%	65.55%	63.70%	61.75%	59.28%	82.84%	74.89%	70.85%	68.46%	65.80%	63.04%	NA
34	60.18%	58.88%	57.65%	55.46%	74.57%	68.56%	65.48%	63.64%	61.70%	59.22%	82.73%	74.80%	70.77%	68.40%	65.74%	62.99%	NA
35	60.12%	58.82%	57.61%	55.42%	74.47%	68.48%	65.41%	63.58%	61.65%	59.17%	82.63%	74.72%	70.70%	68.34%	65.69%	62.93%	NA
36	60.00%	58.72%	57.51%	55.32%	74.28%	68.33%	65.28%	63.46%	61.54%	59.07%	82.41%	74.55%	70.56%	68.21%	65.57%	62.82%	NA
37	59.88%	58.61%	57.41%	55.23%	74.08%	68.18%	65.15%	63.35%	61.43%	58.97%	82.20%	74.39%	70.42%	68.09%	65.45%	62.70%	NA
38	59.77%	58.51%	57.31%	55.14%	73.89%	68.03%	65.02%	63.24%	61.32%	58.87%	81.99%	74.22%	70.28%	67.96%	65.33%	62.59%	NA
39	59.65%	58.41%	57.21%	55.05%	73.69%	67.87%	64.90%	63.12%	61.21%	58.76%	81.78%	74.06%	70.14%	67.84%	65.21%	62.48%	NA
40	59.54%	58.30%	57.11%	54.95%	73.49%	67.72%	64.77%	63.01%	61.10%	58.66%	81.56%	73.89%	70.01%	67.71%	65.09%	62.37%	NA
41	59.30%	58.09%	56.91%	54.77%	73.11%	67.42%	64.51%	62.77%	60.88%	58.46%	81.14%	73.56%	69.72%	67.45%	64.85%	62.15%	NA
42	59.06%	57.88%	56.71%	54.58%	72.72%	67.11%	64.24%	62.53%	60.66%	58.25%	80.72%	73.23%	69.43%	67.19%	64.61%	61.92%	NA
43	58.82%	57.66%	56.51%	54.39%	72.33%	66.81%	63.98%	62.30%	60.44%	58.05%	80.30%	72.89%	69.14%	66.93%	64.37%	61.70%	NA
44	58.58%	57.45%	56.31%	54.21%	71.94%	66.51%	63.72%	62.06%	60.22%	57.84%	79.88%	72.56%	68.85%	66.68%	64.13%	61.48%	NA
45	58.35%	57.23%	56.11%	54.02%	71.56%	66.20%	63.46%	61.82%	60.00%	57.64%	79.46%	72.23%	68.57%	66.42%	63.89%	61.25%	NA
46	57.90%	56.82%	55.73%	53.66%	70.81%	65.62%	62.96%	61.38%	59.58%	57.24%	78.64%	71.59%	68.03%	65.93%	63.43%	60.82%	NA
47	57.45%	56.41%	55.35%	53.30%	70.07%	65.04%	62.47%	60.93%	59.16%	56.85%	77.83%	70.96%	67.49%	65.44%	62.98%	60.39%	NA
48	57.00%	56.00%	54.97%	52.95%	69.33%	64.46%	61.97%	60.48%	58.75%	56.45%	77.01%	70.33%	66.95%	64.96%	62.53%	59.96%	NA
49	56.55%	55.59%	54.58%	52.59%	68.58%	63.88%	61.48%	60.03%	58.33%	56.06%	76.20%	69.69%	66.41%	64.47%	62.08%	59.53%	NA
50	56.10%	55.18%	54.20%	52.23%	67.84%	63.30%	60.98%	59.58%	57.91%	55.66%	75.39%	69.06%	65.87%	63.98%	61.63%	59.09%	NA
51	55.49%	54.66%	53.71%	51.77%	66.84%	62.55%	60.33%	59.01%	57.37%	55.15%	74.31%	68.24%	65.16%	63.36%	61.03%	58.54%	NA
52	54.88%	54.10%	53.20%	51.27%	65.78%	61.74%	59.64%	58.38%	56.81%	54.61%	73.15%	67.35%	64.40%	62.66%	60.42%	57.94%	NA
53	54.21%	53.48%	52.64%	50.76%	64.66%	60.86%	58.91%	57.72%	56.19%	54.04%	71.92%	66.39%	63.60%	61.95%	59.74%	57.31%	NA
54	53.49%	52.86%	52.05%	50.20%	63.48%	59.94%	58.12%	57.02%	55.54%	53.41%	70.62%	65.38%	62.75%	61.18%	59.02%	56.63%	NA
55	52.77%	52.20%	51.43%	49.62%	62.22%	58.98%	57.30%	56.28%	54.84%	52.76%	69.23%	64.32%	61.83%	60.37%	58.24%	55.91%	NA
56	51.98%	51.50%	50.80%	49.02%	60.90%	57.96%	56.43%	55.50%	54.11%	52.09%	67.77%	63.20%	60.89%	59.50%	57.43%	55.15%	NA
57	51.16%	50.77%	50.11%	48.38%	59.48%	56.89%	55.51%	54.68%	53.35%	51.36%	66.20%	62.01%	59.87%	58.59%	56.59%	54.34%	NA
58	50.31%	49.98%	49.39%	47.69%	57.97%	55.72%	54.53%	53.79%	52.51%	50.59%	64.52%	60.70%	58.76%	57.60%	55.64%	53.48%	NA
59	49.34%	49.13%	48.60%	46.94%	56.32%	54.46%	53.45%	52.81%	51.62%	49.73%	62.67%	59.29%	57.56%	56.48%	54.64%	52.52%	NA
60	48.32%	48.19%	47.72%	46.12%	54.46%	53.05%	52.27%	51.73%	50.62%	48.78%	60.58%	57.71%	56.22%	55.26%	53.52%	51.44%	NA

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	8	8	8	8	8
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	48.11%	49.88%	50.65%	51.01%	51.22%
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	48.02%	49.80%	50.57%	50.96%	51.16%
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.91%	49.73%	50.51%	50.90%	51.11%
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.82%	49.66%	50.46%	50.85%	51.08%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.74%	49.60%	50.40%	50.80%	51.03%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.67%	49.55%	50.36%	50.75%	50.99%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.62%	49.50%	50.33%	50.73%	50.96%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.58%	49.49%	50.29%	50.72%	50.94%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.55%	49.46%	50.28%	50.68%	50.92%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.55%	49.45%	50.27%	50.68%	50.92%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.55%	49.43%	50.26%	50.68%	50.92%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.55%	49.44%	50.26%	50.68%	50.92%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.54%	49.44%	50.25%	50.68%	50.92%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.53%	49.44%	50.25%	50.68%	50.91%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.52%	49.44%	50.24%	50.68%	50.91%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.51%	49.45%	50.23%	50.68%	50.90%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.49%	49.42%	50.22%	50.66%	50.89%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.46%	49.39%	50.20%	50.64%	50.88%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.43%	49.36%	50.18%	50.62%	50.86%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.40%	49.33%	50.16%	50.59%	50.85%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.37%	49.31%	50.14%	50.57%	50.84%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.29%	49.25%	50.09%	50.53%	50.79%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.21%	49.19%	50.04%	50.49%	50.75%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.13%	49.13%	50.00%	50.44%	50.70%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.05%	49.07%	49.95%	50.40%	50.66%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.97%	49.01%	49.90%	50.36%	50.61%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.81%	48.88%	49.79%	50.27%	50.53%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.66%	48.76%	49.69%	50.18%	50.44%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.50%	48.64%	49.59%	50.09%	50.35%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.35%	48.52%	49.48%	49.99%	50.27%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.19%	48.39%	49.38%	49.90%	50.18%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.86%	48.15%	49.18%	49.72%	50.01%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.54%	47.91%	48.98%	49.54%	49.85%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.21%	47.67%	48.78%	49.36%	49.68%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.89%	47.44%	48.57%	49.18%	49.52%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.56%	47.20%	48.37%	48.99%	49.35%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.95%	46.73%	47.98%	48.65%	49.02%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.34%	46.27%	47.59%	48.30%	48.70%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.72%	45.81%	47.20%	47.95%	48.37%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.11%	45.35%	46.81%	47.60%	48.04%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.50%	44.89%	46.42%	47.26%	47.71%
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.72%	44.29%	45.92%	46.80%	47.32%
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.87%	43.65%	45.37%	46.30%	46.87%
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.98%	42.98%	44.80%	45.81%	46.40%
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.05%	42.28%	44.23%	45.27%	45.90%
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.09%	41.55%	43.62%	44.72%	45.40%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.09%	40.80%	42.96%	44.15%	44.87%
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.05%	40.01%	42.30%	43.57%	44.32%
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.93%	39.16%	41.60%	42.93%	43.73%
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.75%	38.28%	40.84%	42.25%	43.11%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.46%	37.29%	40.02%	41.52%	42.42%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	8	9	9	9	9	9	9	10	10	10	10	10	10	11	11	11	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	82.30%	76.01%	72.81%	70.92%
8	NA	NA	NA	NA	NA	NA	NA	72.44%	68.50%	66.41%	65.16%	63.96%	61.59%	82.23%	75.97%	72.77%	70.88%
9	NA	58.07%	57.47%	57.05%	56.75%	56.53%	54.64%	72.35%	68.44%	66.37%	65.11%	63.93%	61.54%	82.13%	75.90%	72.71%	70.82%
10	50.06%	57.97%	57.38%	56.99%	56.68%	56.46%	54.60%	72.25%	68.36%	66.29%	65.07%	63.86%	61.50%	82.05%	75.81%	72.64%	70.77%
11	50.01%	57.88%	57.31%	56.91%	56.62%	56.41%	54.55%	72.15%	68.29%	66.23%	65.00%	63.81%	61.45%	81.92%	75.73%	72.57%	70.70%
12	49.95%	57.77%	57.23%	56.84%	56.57%	56.36%	54.49%	72.04%	68.20%	66.15%	64.94%	63.74%	61.39%	81.80%	75.64%	72.49%	70.63%
13	49.91%	57.68%	57.16%	56.78%	56.50%	56.30%	54.44%	71.95%	68.13%	66.09%	64.87%	63.69%	61.34%	81.70%	75.56%	72.42%	70.56%
14	49.88%	57.58%	57.10%	56.73%	56.45%	56.25%	54.40%	71.85%	68.06%	66.05%	64.82%	63.65%	61.30%	81.62%	75.49%	72.37%	70.51%
15	49.84%	57.52%	57.03%	56.68%	56.40%	56.20%	54.37%	71.78%	68.00%	65.99%	64.79%	63.60%	61.27%	81.53%	75.43%	72.31%	70.47%
16	49.80%	57.45%	56.99%	56.64%	56.37%	56.18%	54.31%	71.72%	67.96%	65.94%	64.76%	63.57%	61.21%	81.48%	75.38%	72.26%	70.43%
17	49.79%	57.43%	56.96%	56.62%	56.36%	56.15%	54.31%	71.68%	67.93%	65.93%	64.72%	63.55%	61.21%	81.43%	75.35%	72.24%	70.40%
18	49.79%	57.40%	56.94%	56.59%	56.34%	56.15%	54.28%	71.66%	67.90%	65.90%	64.71%	63.53%	61.17%	81.40%	75.32%	72.21%	70.38%
19	49.78%	57.38%	56.94%	56.58%	56.34%	56.13%	54.28%	71.65%	67.89%	65.89%	64.70%	63.51%	61.17%	81.39%	75.31%	72.20%	70.38%
20	49.77%	57.36%	56.93%	56.56%	56.34%	56.11%	54.28%	71.64%	67.87%	65.88%	64.69%	63.50%	61.17%	81.39%	75.29%	72.19%	70.37%
21	49.76%	57.35%	56.93%	56.56%	56.34%	56.11%	54.28%	71.64%	67.87%	65.88%	64.69%	63.50%	61.17%	81.38%	75.29%	72.19%	70.36%
22	49.75%	57.35%	56.92%	56.55%	56.33%	56.11%	54.28%	71.63%	67.87%	65.87%	64.68%	63.50%	61.17%	81.38%	75.29%	72.19%	70.36%
23	49.75%	57.34%	56.92%	56.54%	56.33%	56.11%	54.28%	71.63%	67.86%	65.87%	64.68%	63.50%	61.17%	81.37%	75.29%	72.18%	70.36%
24	49.74%	57.34%	56.92%	56.54%	56.33%	56.11%	54.28%	71.62%	67.86%	65.87%	64.68%	63.50%	61.17%	81.36%	75.28%	72.18%	70.35%
25	49.73%	57.33%	56.91%	56.53%	56.32%	56.11%	54.28%	71.62%	67.86%	65.86%	64.68%	63.50%	61.17%	81.36%	75.28%	72.18%	70.35%
26	49.72%	57.29%	56.89%	56.52%	56.30%	56.10%	54.26%	71.58%	67.83%	65.85%	64.66%	63.48%	61.16%	81.33%	75.26%	72.16%	70.33%
27	49.71%	57.25%	56.87%	56.50%	56.28%	56.08%	54.24%	71.55%	67.81%	65.83%	64.64%	63.46%	61.14%	81.29%	75.23%	72.14%	70.31%
28	49.70%	57.21%	56.85%	56.49%	56.25%	56.06%	54.22%	71.52%	67.78%	65.81%	64.62%	63.45%	61.12%	81.26%	75.20%	72.12%	70.29%
29	49.69%	57.17%	56.82%	56.47%	56.23%	56.05%	54.20%	71.49%	67.76%	65.79%	64.60%	63.43%	61.10%	81.23%	75.18%	72.11%	70.27%
30	49.68%	57.13%	56.80%	56.46%	56.21%	56.03%	54.18%	71.46%	67.73%	65.77%	64.58%	63.41%	61.08%	81.20%	75.15%	72.09%	70.25%
31	49.64%	57.06%	56.73%	56.40%	56.16%	55.98%	54.14%	71.37%	67.66%	65.72%	64.52%	63.36%	61.03%	81.10%	75.08%	72.02%	70.20%
32	49.60%	56.98%	56.66%	56.34%	56.10%	55.92%	54.09%	71.28%	67.60%	65.66%	64.47%	63.31%	60.98%	81.01%	75.01%	71.96%	70.14%
33	49.56%	56.90%	56.59%	56.28%	56.05%	55.87%	54.04%	71.19%	67.53%	65.60%	64.41%	63.27%	60.93%	80.92%	74.94%	71.90%	70.09%
34	49.52%	56.83%	56.52%	56.22%	56.00%	55.82%	53.99%	71.11%	67.47%	65.54%	64.36%	63.22%	60.88%	80.83%	74.87%	71.84%	70.03%
35	49.48%	56.75%	56.44%	56.17%	55.95%	55.77%	53.95%	71.02%	67.40%	65.48%	64.30%	63.17%	60.83%	80.73%	74.80%	71.78%	69.97%
36	49.40%	56.57%	56.31%	56.06%	55.84%	55.68%	53.86%	70.85%	67.27%	65.36%	64.20%	63.07%	60.74%	80.55%	74.66%	71.65%	69.87%
37	49.32%	56.39%	56.18%	55.95%	55.74%	55.59%	53.78%	70.67%	67.13%	65.25%	64.10%	62.98%	60.64%	80.36%	74.52%	71.53%	69.76%
38	49.23%	56.21%	56.04%	55.84%	55.64%	55.50%	53.70%	70.50%	67.00%	65.13%	64.00%	62.88%	60.55%	80.18%	74.38%	71.41%	69.65%
39	49.15%	56.03%	55.91%	55.73%	55.53%	55.41%	53.61%	70.32%	66.87%	65.01%	63.90%	62.78%	60.46%	79.99%	74.24%	71.28%	69.55%
40	49.07%	55.85%	55.77%	55.62%	55.43%	55.32%	53.53%	70.15%	66.73%	64.89%	63.80%	62.69%	60.37%	79.81%	74.10%	71.16%	69.44%
41	48.91%	55.50%	55.50%	55.39%	55.23%	55.13%	53.35%	69.79%	66.45%	64.66%	63.59%	62.49%	60.18%	79.43%	73.81%	70.92%	69.22%
42	48.75%	55.15%	55.23%	55.16%	55.03%	54.93%	53.17%	69.44%	66.17%	64.43%	63.38%	62.29%	60.00%	79.06%	73.51%	70.67%	68.99%
43	48.59%	54.81%	54.96%	54.93%	54.83%	54.74%	52.99%	69.09%	65.89%	64.19%	63.16%	62.09%	59.81%	78.68%	73.22%	70.42%	68.77%
44	48.43%	54.46%	54.69%	54.70%	54.64%	54.55%	52.81%	68.74%	65.62%	63.96%	62.95%	61.89%	59.63%	78.30%	72.93%	70.18%	68.54%
45	48.27%	54.11%	54.42%	54.47%	54.44%	54.35%	52.63%	68.38%	65.34%	63.73%	62.74%	61.69%	59.44%	77.93%	72.63%	69.93%	68.32%
46	47.97%	53.45%	53.91%	54.04%	54.05%	54.00%	52.30%	67.69%	64.81%	63.28%	62.34%	61.31%	59.09%	77.18%	72.06%	69.45%	67.89%
47	47.67%	52.79%	53.41%	53.61%	53.66%	53.65%	51.96%	67.00%	64.28%	62.83%	61.94%	60.94%	58.74%	76.44%	71.49%	68.96%	67.45%
48	47.36%	52.13%	52.90%	53.17%	53.28%	53.30%	51.63%	66.31%	63.75%	62.38%	61.53%	60.57%	58.39%	75.70%	70.92%	68.48%	67.02%
49	47.06%	51.46%	52.39%	52.74%	52.89%	52.95%	51.29%	65.62%	63.22%	61.94%	61.13%	60.20%	58.04%	74.95%	70.34%	68.00%	66.58%
50	46.76%	50.80%	51.88%	52.31%	52.50%	52.60%	50.95%	64.93%	62.69%	61.49%	60.73%	59.82%	57.69%	74.21%	69.77%	67.51%	66.15%
51	46.37%	49.91%	51.21%	51.76%	52.02%	52.13%	50.52%	64.02%	62.00%	60.89%	60.19%	59.34%	57.21%	73.23%	69.03%	66.87%	65.56%
52	45.95%	48.99%	50.52%	51.16%	51.46%	51.63%	50.06%	63.08%	61.26%	60.27%	59.62%	58.81%	56.72%	72.20%	68.22%	66.19%	64.95%
53	45.50%	47.99%	49.76%	50.52%	50.90%	51.13%	49.57%	62.08%	60.49%	59.61%	59.02%	58.25%	56.21%	71.10%	67.38%	65.47%	64.29%
54	45.04%	46.97%	48.99%	49.88%	50.33%	50.58%	49.06%	60.95%	59.66%	58.90%	58.40%	57.65%	55.64%	69.90%	66.48%	64.70%	63.61%
55	44.55%	45.90%	48.18%	49.18%	49.71%	50.01%	48.51%	59.84%	58.81%	58.16%	57.74%	57.06%	55.06%	68.68%	65.55%	63.89%	62.88%
56	44.07%	44.77%	47.32%	48.48%	49.08%	49.40%	47.96%	58.66%	57.90%	57.40%	57.05%	56.42%	54.48%	67.39%	64.55%	63.05%	62.12%
57	43.54%	43.59%	46.44%	47.72%	48.39%	48.80%	47.38%	57.43%	56.94%	56.59%	56.32%	55.75%	53.82%	66.01%	63.49%	62.16%	61.32%
58	43.00%	42.35%	45.49%	46.91%	47.68%	48.14%	46.76%	56.09%	55.93%	55.72%	55.56%	55.04%	53.18%	64.54%	62.37%	61.19%	60.47%
59	42.41%	41.00%	44.47%	46.06%	46.91%	47.42%	46.08%	54.66%	54.83%	54.78%	54.71%	54.25%	52.45%	62.95%	61.15%	60.14%	59.53%
60	41.76%	39.52%	43.36%	45.12%	46.09%	46.63%	45.35%	53.08%	53.62%	53.77%	53.80%	53.41%	51.63%	61.16%	59.79%	59.00%	58.49%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	101.97%	91.03%	85.58%	82.40%	78.52%	75.12%	NA	NA	NA
6	NA	NA	92.06%	83.49%	79.16%	76.62%	73.64%	70.59%	101.95%	91.01%	85.57%	82.39%	78.50%	75.12%	NA	NA	NA
7	68.82%	66.11%	92.10%	83.49%	79.16%	76.64%	73.64%	70.59%	101.89%	90.96%	85.52%	82.36%	78.47%	75.08%	NA	NA	NA
8	68.79%	66.08%	92.01%	83.43%	79.12%	76.59%	73.61%	70.56%	101.80%	90.90%	85.48%	82.31%	78.44%	75.04%	NA	NA	NA
9	68.74%	66.02%	91.91%	83.36%	79.06%	76.53%	73.55%	70.51%	101.69%	90.82%	85.40%	82.24%	78.37%	74.99%	NA	NA	NA
10	68.68%	65.97%	91.84%	83.26%	78.98%	76.47%	73.50%	70.45%	101.64%	90.72%	85.32%	82.18%	78.32%	74.92%	NA	NA	NA
11	68.62%	65.91%	91.69%	83.18%	78.91%	76.40%	73.43%	70.38%	101.46%	90.63%	85.25%	82.10%	78.25%	74.84%	NA	NA	NA
12	68.55%	65.86%	91.56%	83.09%	78.82%	76.32%	73.35%	70.32%	101.32%	90.53%	85.16%	82.01%	78.16%	74.79%	NA	NA	NA
13	68.49%	65.80%	91.45%	83.00%	78.75%	76.26%	73.29%	70.26%	101.20%	90.43%	85.08%	81.95%	78.09%	74.72%	NA	NA	NA
14	68.45%	65.75%	91.39%	82.93%	78.70%	76.20%	73.24%	70.21%	101.15%	90.36%	85.02%	81.88%	78.04%	74.66%	NA	NA	NA
15	68.40%	65.72%	91.28%	82.86%	78.62%	76.15%	73.19%	70.17%	101.03%	90.29%	84.94%	81.84%	77.99%	74.62%	NA	NA	NA
16	68.36%	65.67%	91.24%	82.81%	78.58%	76.11%	73.16%	70.13%	100.99%	90.23%	84.90%	81.79%	77.95%	74.59%	NA	NA	NA
17	68.34%	65.66%	91.19%	82.77%	78.55%	76.08%	73.13%	70.10%	100.94%	90.19%	84.87%	81.75%	77.92%	74.55%	NA	NA	NA
18	68.32%	65.63%	91.15%	82.74%	78.53%	76.06%	73.11%	70.08%	100.90%	90.16%	84.85%	81.74%	77.90%	74.53%	NA	NA	NA
19	68.30%	65.63%	91.14%	82.73%	78.52%	76.05%	73.09%	70.08%	100.89%	90.15%	84.84%	81.73%	77.88%	74.53%	NA	NA	NA
20	68.29%	65.63%	91.13%	82.71%	78.51%	76.04%	73.08%	70.08%	100.87%	90.13%	84.82%	81.72%	77.87%	74.53%	NA	NA	NA
21	68.29%	65.63%	91.12%	82.71%	78.50%	76.04%	73.08%	70.08%	100.87%	90.13%	84.82%	81.72%	77.87%	74.53%	NA	NA	NA
22	68.29%	65.63%	91.12%	82.71%	78.50%	76.04%	73.08%	70.08%	100.86%	90.13%	84.81%	81.71%	77.87%	74.53%	NA	NA	NA
23	68.29%	65.63%	91.11%	82.71%	78.50%	76.03%	73.08%	70.08%	100.86%	90.13%	84.81%	81.71%	77.87%	74.53%	NA	NA	NA
24	68.29%	65.63%	91.11%	82.71%	78.49%	76.03%	73.08%	70.08%	100.85%	90.13%	84.81%	81.71%	77.87%	74.53%	NA	NA	NA
25	68.29%	65.63%	91.10%	82.71%	78.49%	76.03%	73.08%	70.08%	100.85%	90.13%	84.81%	81.71%	77.87%	74.53%	NA	NA	NA
26	68.27%	65.61%	91.07%	82.68%	78.47%	76.01%	73.06%	70.06%	100.81%	90.10%	84.79%	81.69%	77.85%	74.51%	NA	NA	NA
27	68.25%	65.59%	91.04%	82.65%	78.46%	75.99%	73.04%	70.04%	100.78%	90.07%	84.77%	81.67%	77.83%	74.50%	NA	NA	NA
28	68.24%	65.57%	91.00%	82.62%	78.44%	75.97%	73.03%	70.03%	100.74%	90.05%	84.75%	81.65%	77.81%	74.48%	NA	NA	NA
29	68.22%	65.55%	90.97%	82.60%	78.42%	75.95%	73.01%	70.01%	100.71%	90.02%	84.73%	81.63%	77.80%	74.46%	NA	NA	NA
30	68.20%	65.54%	90.93%	82.57%	78.40%	75.93%	72.99%	69.99%	100.67%	89.99%	84.71%	81.61%	77.78%	74.44%	NA	NA	NA
31	68.15%	65.48%	90.84%	82.50%	78.33%	75.87%	72.94%	69.93%	100.57%	89.91%	84.64%	81.55%	77.73%	74.38%	NA	NA	NA
32	68.10%	65.43%	90.74%	82.42%	78.27%	75.82%	72.88%	69.88%	100.47%	89.83%	84.57%	81.49%	77.67%	74.32%	NA	NA	NA
33	68.05%	65.38%	90.64%	82.35%	78.20%	75.76%	72.83%	69.82%	100.36%	89.76%	84.50%	81.43%	77.61%	74.27%	NA	NA	NA
34	68.00%	65.32%	90.54%	82.28%	78.14%	75.70%	72.78%	69.76%	100.26%	89.68%	84.43%	81.37%	77.56%	74.21%	NA	NA	NA
35	67.95%	65.27%	90.44%	82.20%	78.07%	75.64%	72.73%	69.71%	100.16%	89.60%	84.36%	81.32%	77.50%	74.15%	NA	NA	NA
36	67.85%	65.17%	90.25%	82.06%	77.94%	75.53%	72.62%	69.61%	99.95%	89.45%	84.23%	81.20%	77.39%	74.04%	NA	NA	NA
37	67.75%	65.08%	90.06%	81.91%	77.82%	75.42%	72.51%	69.51%	99.75%	89.30%	84.10%	81.08%	77.28%	73.94%	NA	NA	NA
38	67.64%	64.98%	89.86%	81.76%	77.69%	75.31%	72.41%	69.41%	99.54%	89.14%	83.97%	80.96%	77.17%	73.83%	NA	NA	NA
39	67.54%	64.88%	89.67%	81.61%	77.56%	75.20%	72.30%	69.30%	99.34%	88.99%	83.84%	80.85%	77.06%	73.73%	NA	NA	NA
40	67.44%	64.79%	89.47%	81.47%	77.43%	75.09%	72.20%	69.20%	99.14%	88.83%	83.71%	80.73%	76.95%	73.62%	NA	NA	NA
41	67.23%	64.59%	89.07%	81.16%	77.17%	74.85%	71.97%	69.00%	98.71%	88.51%	83.43%	80.48%	76.72%	73.41%	NA	NA	NA
42	67.02%	64.40%	88.67%	80.85%	76.91%	74.61%	71.75%	68.79%	98.29%	88.19%	83.16%	80.23%	76.48%	73.19%	NA	NA	NA
43	66.81%	64.20%	88.27%	80.54%	76.65%	74.37%	71.53%	68.59%	97.86%	87.87%	82.88%	79.98%	76.25%	72.97%	NA	NA	NA
44	66.60%	64.00%	87.87%	80.24%	76.39%	74.14%	71.30%	68.38%	97.44%	87.55%	82.61%	79.73%	76.01%	72.76%	NA	NA	NA
45	66.38%	63.81%	87.47%	79.93%	76.13%	73.90%	71.08%	68.18%	97.02%	87.22%	82.33%	79.48%	75.78%	72.54%	NA	NA	NA
46	65.98%	63.43%	86.68%	79.31%	75.61%	73.43%	70.65%	67.77%	96.17%	86.57%	81.78%	78.98%	75.32%	72.11%	NA	NA	NA
47	65.58%	63.05%	85.88%	78.70%	75.09%	72.97%	70.22%	67.36%	95.32%	85.91%	81.22%	78.48%	74.86%	71.67%	NA	NA	NA
48	65.18%	62.67%	85.08%	78.09%	74.57%	72.50%	69.79%	66.95%	94.47%	85.26%	80.67%	77.99%	74.40%	71.23%	NA	NA	NA
49	64.78%	62.29%	84.29%	77.47%	74.06%	72.04%	69.36%	66.54%	93.62%	84.60%	80.11%	77.49%	73.94%	70.79%	NA	NA	NA
50	64.38%	61.91%	83.49%	76.86%	73.54%	71.57%	68.93%	66.13%	92.78%	83.95%	79.56%	76.99%	73.49%	70.35%	NA	NA	NA
51	63.85%	61.41%	82.44%	76.06%	72.85%	70.93%	68.36%	65.60%	91.65%	83.09%	78.83%	76.29%	72.86%	69.79%	NA	NA	NA
52	63.27%	60.86%	81.32%	75.19%	72.11%	70.27%	67.73%	65.01%	90.43%	82.15%	78.03%	75.60%	72.19%	69.15%	NA	NA	NA
53	62.66%	60.30%	80.12%	74.27%	71.33%	69.56%	67.07%	64.40%	89.15%	81.15%	77.20%	74.83%	71.48%	68.49%	NA	NA	NA
54	62.01%	59.69%	78.85%	73.30%	70.50%	68.81%	66.37%	63.74%	87.79%	80.11%	76.30%	74.02%	70.73%	67.78%	NA	NA	NA
55	61.36%	59.06%	77.53%	72.28%	69.62%	68.03%	65.65%	63.05%	86.38%	79.02%	75.35%	73.17%	69.95%	67.05%	NA	NA	NA
56	60.66%	58.41%	76.13%	71.20%	68.71%	67.19%	64.89%	62.34%	84.87%	77.85%	74.36%	72.26%	69.12%	66.27%	NA	NA	NA
57	59.91%	57.68%	74.59%	70.04%	67.74%	66.32%	64.07%	61.55%	83.17%	76.59%	73.31%	71.32%	68.22%	65.41%	NA	NA	NA
58	59.12%	56.96%	72.99%	68.80%	66.66%	65.37%	63.19%	60.74%	81.43%	75.24%	72.13%	70.28%	67.26%	64.51%	NA	NA	NA
59	58.24%	56.12%	71.24%	67.46%	65.50%	64.34%	62.22%	59.80%	79.53%	73.77%	70.87%	69.16%	66.21%	63.47%	NA	NA	NA
60	57.28%	55.21%	69.24%	65.96%	64.23%	63.19%	61.16%	58.78%	77.33%	72.13%	69.46%	67.88%	65.03%	62.36%	NA	NA	NA

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	17	17	17	17	9	9	9	9	9	9	10	10	10	10	10	10	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	81.09%
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	64.50%	65.26%	65.52%	65.55%	65.08%	62.96%	80.96%
9	NA	NA	NA	NA	52.97%	56.46%	58.03%	58.89%	59.38%	57.65%	64.41%	65.19%	65.46%	65.51%	65.03%	62.88%	80.87%
10	NA	NA	NA	NA	52.87%	56.41%	57.99%	58.82%	59.33%	57.61%	64.30%	65.12%	65.38%	65.44%	64.98%	62.84%	80.74%
11	NA	NA	NA	NA	52.76%	56.30%	57.91%	58.76%	59.26%	57.54%	64.19%	65.03%	65.30%	65.37%	64.91%	62.77%	80.64%
12	NA	NA	NA	NA	52.64%	56.23%	57.85%	58.69%	59.20%	57.48%	64.07%	64.95%	65.22%	65.31%	64.86%	62.72%	80.51%
13	NA	NA	NA	NA	52.54%	56.14%	57.77%	58.64%	59.13%	57.42%	63.96%	64.84%	65.15%	65.24%	64.80%	62.66%	80.41%
14	NA	NA	NA	NA	52.46%	56.07%	57.72%	58.59%	59.10%	57.39%	63.87%	64.77%	65.08%	65.19%	64.75%	62.62%	80.30%
15	NA	NA	NA	NA	52.37%	56.03%	57.68%	58.53%	59.05%	57.35%	63.76%	64.73%	65.04%	65.14%	64.70%	62.59%	80.22%
16	NA	NA	NA	NA	52.31%	55.97%	57.63%	58.49%	59.03%	57.31%	63.73%	64.67%	65.01%	65.11%	64.66%	62.55%	80.15%
17	NA	NA	NA	NA	52.27%	55.94%	57.60%	58.48%	58.99%	57.29%	63.68%	64.64%	64.98%	65.08%	64.63%	62.53%	80.11%
18	NA	NA	NA	NA	52.25%	55.93%	57.58%	58.46%	58.98%	57.28%	63.65%	64.61%	64.95%	65.06%	64.61%	62.51%	80.07%
19	NA	NA	NA	NA	52.23%	55.91%	57.57%	58.46%	58.98%	57.28%	63.63%	64.60%	64.92%	65.05%	64.61%	62.50%	80.06%
20	NA	NA	NA	NA	52.22%	55.90%	57.57%	58.46%	58.98%	57.28%	63.61%	64.60%	64.90%	65.04%	64.61%	62.49%	80.04%
21	NA	NA	NA	NA	52.21%	55.90%	57.56%	58.46%	58.97%	57.27%	63.61%	64.59%	64.90%	65.04%	64.61%	62.49%	80.04%
22	NA	NA	NA	NA	52.21%	55.90%	57.56%	58.45%	58.97%	57.27%	63.60%	64.59%	64.90%	65.04%	64.60%	62.49%	80.04%
23	NA	NA	NA	NA	52.20%	55.90%	57.56%	58.45%	58.96%	57.26%	63.60%	64.59%	64.91%	65.03%	64.60%	62.49%	80.03%
24	NA	NA	NA	NA	52.20%	55.90%	57.55%	58.45%	58.96%	57.26%	63.59%	64.59%	64.91%	65.03%	64.60%	62.49%	80.03%
25	NA	NA	NA	NA	52.19%	55.90%	57.55%	58.44%	58.96%	57.26%	63.59%	64.58%	64.91%	65.03%	64.59%	62.49%	80.03%
26	NA	NA	NA	NA	52.16%	55.87%	57.53%	58.42%	58.94%	57.24%	63.56%	64.56%	64.89%	65.01%	64.57%	62.47%	80.00%
27	NA	NA	NA	NA	52.12%	55.85%	57.51%	58.40%	58.92%	57.22%	63.53%	64.54%	64.86%	64.99%	64.55%	62.45%	79.96%
28	NA	NA	NA	NA	52.09%	55.82%	57.49%	58.37%	58.89%	57.20%	63.50%	64.51%	64.84%	64.97%	64.53%	62.43%	79.93%
29	NA	NA	NA	NA	52.05%	55.79%	57.46%	58.35%	58.87%	57.18%	63.47%	64.49%	64.81%	64.95%	64.51%	62.40%	79.90%
30	NA	NA	NA	NA	52.02%	55.77%	57.44%	58.33%	58.85%	57.17%	63.44%	64.47%	64.79%	64.93%	64.49%	62.38%	79.87%
31	NA	NA	NA	NA	51.92%	55.69%	57.38%	58.27%	58.80%	57.12%	63.32%	64.39%	64.73%	64.87%	64.44%	62.33%	79.77%
32	NA	NA	NA	NA	51.83%	55.62%	57.32%	58.22%	58.75%	57.07%	63.21%	64.31%	64.67%	64.82%	64.39%	62.29%	79.68%
33	NA	NA	NA	NA	51.74%	55.55%	57.26%	58.16%	58.71%	57.02%	63.10%	64.23%	64.61%	64.76%	64.34%	62.24%	79.58%
34	NA	NA	NA	NA	51.65%	55.48%	57.20%	58.10%	58.66%	56.97%	62.98%	64.15%	64.55%	64.70%	64.29%	62.19%	79.49%
35	NA	NA	NA	NA	51.56%	55.40%	57.13%	58.05%	58.61%	56.92%	62.87%	64.08%	64.50%	64.65%	64.24%	62.14%	79.39%
36	NA	NA	NA	NA	51.37%	55.26%	57.02%	57.95%	58.52%	56.84%	62.69%	63.93%	64.37%	64.53%	64.14%	62.04%	79.21%
37	NA	NA	NA	NA	51.19%	55.11%	56.90%	57.86%	58.43%	56.75%	62.52%	63.79%	64.25%	64.42%	64.04%	61.94%	79.02%
38	NA	NA	NA	NA	51.01%	54.97%	56.78%	57.76%	58.33%	56.67%	62.34%	63.64%	64.13%	64.31%	63.94%	61.84%	78.83%
39	NA	NA	NA	NA	50.82%	54.82%	56.66%	57.66%	58.24%	56.58%	62.17%	63.50%	64.01%	64.20%	63.84%	61.74%	78.65%
40	NA	NA	NA	NA	50.64%	54.68%	56.54%	57.57%	58.15%	56.50%	61.99%	63.35%	63.89%	64.09%	63.74%	61.64%	78.46%
41	NA	NA	NA	NA	50.27%	54.41%	56.31%	57.35%	57.95%	56.31%	61.60%	63.05%	63.63%	63.86%	63.52%	61.45%	78.08%
42	NA	NA	NA	NA	49.90%	54.15%	56.08%	57.14%	57.75%	56.12%	61.20%	62.76%	63.38%	63.62%	63.31%	61.25%	77.70%
43	NA	NA	NA	NA	49.53%	53.88%	55.85%	56.93%	57.55%	55.93%	60.81%	62.46%	63.12%	63.39%	63.09%	61.05%	77.32%
44	NA	NA	NA	NA	49.16%	53.61%	55.61%	56.71%	57.35%	55.74%	60.42%	62.17%	62.86%	63.16%	62.88%	60.86%	76.94%
45	NA	NA	NA	NA	48.79%	53.35%	55.38%	56.50%	57.16%	55.56%	60.02%	61.87%	62.60%	62.93%	62.67%	60.66%	76.56%
46	NA	NA	NA	NA	48.08%	52.81%	54.93%	56.09%	56.79%	55.21%	59.28%	61.30%	62.12%	62.51%	62.27%	60.29%	75.81%
47	NA	NA	NA	NA	47.38%	52.27%	54.48%	55.68%	56.42%	54.86%	58.54%	60.73%	61.64%	62.08%	61.86%	59.91%	75.06%
48	NA	NA	NA	NA	46.67%	51.74%	54.03%	55.28%	56.05%	54.51%	57.80%	60.17%	61.15%	61.65%	61.46%	59.54%	74.31%
49	NA	NA	NA	NA	45.97%	51.20%	53.58%	54.87%	55.69%	54.16%	57.06%	59.60%	60.67%	61.23%	61.06%	59.17%	73.57%
50	NA	NA	NA	NA	45.27%	50.66%	53.13%	54.47%	55.32%	53.82%	56.32%	59.03%	60.19%	60.80%	60.66%	58.79%	72.82%
51	NA	NA	NA	NA	44.35%	49.97%	52.56%	53.96%	54.83%	53.37%	55.32%	58.29%	59.57%	60.23%	60.15%	58.29%	71.83%
52	NA	NA	NA	NA	43.38%	49.23%	51.93%	53.41%	54.30%	52.89%	54.28%	57.49%	58.88%	59.61%	59.59%	57.78%	70.77%
53	NA	NA	NA	NA	42.35%	48.44%	51.27%	52.83%	53.78%	52.37%	53.18%	56.64%	58.17%	58.97%	58.99%	57.22%	69.63%
54	NA	NA	NA	NA	41.28%	47.63%	50.59%	52.22%	53.20%	51.84%	52.02%	55.75%	57.43%	58.31%	58.40%	56.65%	68.46%
55	NA	NA	NA	NA	40.16%	46.79%	49.88%	51.58%	52.61%	51.26%	50.81%	54.84%	56.65%	57.62%	57.73%	56.04%	67.24%
56	NA	NA	NA	NA	38.99%	45.91%	49.14%	50.90%	51.99%	50.69%	49.55%	53.87%	55.83%	56.89%	57.07%	55.41%	65.95%
57	NA	NA	NA	NA	37.76%	44.99%	48.34%	50.21%	51.35%	50.10%	48.20%	52.85%	54.96%	56.12%	56.37%	54.72%	64.58%
58	NA	NA	NA	NA	36.45%	44.01%	47.52%	49.47%	50.66%	49.43%	46.78%	51.77%	54.05%	55.29%	55.60%	54.02%	63.14%
59	NA	NA	NA	NA	35.07%	42.93%	46.64%	48.68%	49.93%	48.73%	45.23%	50.59%	53.07%	54.42%	54.79%	53.24%	61.57%
60	NA	NA	NA	NA	33.53%	41.79%	45.65%	47.80%	49.11%	47.97%	43.52%	49.31%	51.97%	53.44%	53.88%	52.41%	59.85%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	103.92%	95.37%	91.11%	88.60%	84.68%	81.20%
6	NA	NA	NA	NA	NA	92.54%	86.65%	83.70%	81.93%	79.13%	76.07%	103.95%	95.40%	91.14%	88.62%	84.73%	81.25%
7	77.88%	76.23%	75.22%	73.50%	70.84%	92.50%	86.62%	83.67%	81.91%	79.09%	76.02%	103.90%	95.36%	91.11%	88.59%	84.68%	81.20%
8	77.82%	76.17%	75.14%	73.48%	70.80%	92.38%	86.56%	83.60%	81.83%	79.07%	75.98%	103.79%	95.29%	91.04%	88.53%	84.65%	81.16%
9	77.75%	76.12%	75.09%	73.43%	70.76%	92.27%	86.48%	83.55%	81.78%	79.01%	75.94%	103.68%	95.21%	90.98%	88.47%	84.58%	81.11%
10	77.65%	76.03%	75.06%	73.36%	70.71%	92.15%	86.37%	83.46%	81.73%	78.94%	75.88%	103.55%	95.09%	90.89%	88.40%	84.51%	81.05%
11	77.56%	75.97%	74.96%	73.31%	70.63%	92.03%	86.28%	83.38%	81.64%	78.87%	75.80%	103.42%	95.01%	90.80%	88.31%	84.44%	80.97%
12	77.47%	75.89%	74.89%	73.24%	70.58%	91.90%	86.19%	83.30%	81.57%	78.80%	75.74%	103.28%	94.90%	90.72%	88.24%	84.37%	80.90%
13	77.39%	75.83%	74.83%	73.19%	70.50%	91.78%	86.10%	83.23%	81.49%	78.74%	75.67%	103.16%	94.81%	90.63%	88.15%	84.29%	80.83%
14	77.30%	75.75%	74.76%	73.13%	70.47%	91.67%	86.01%	83.15%	81.42%	78.69%	75.62%	103.04%	94.72%	90.56%	88.08%	84.24%	80.78%
15	77.26%	75.69%	74.71%	73.06%	70.41%	91.58%	85.95%	83.09%	81.37%	78.62%	75.57%	102.93%	94.65%	90.49%	88.03%	84.18%	80.72%
16	77.20%	75.66%	74.68%	73.03%	70.39%	91.51%	85.89%	83.05%	81.33%	78.58%	75.54%	102.87%	94.59%	90.45%	87.99%	84.13%	80.69%
17	77.17%	75.62%	74.65%	73.01%	70.36%	91.47%	85.86%	83.02%	81.30%	78.56%	75.51%	102.83%	94.55%	90.42%	87.96%	84.12%	80.67%
18	77.14%	75.59%	74.63%	72.99%	70.34%	91.42%	85.83%	82.99%	81.28%	78.54%	75.49%	102.78%	94.52%	90.39%	87.94%	84.09%	80.65%
19	77.13%	75.59%	74.62%	72.98%	70.33%	91.41%	85.82%	82.98%	81.27%	78.53%	75.48%	102.77%	94.51%	90.38%	87.93%	84.08%	80.64%
20	77.11%	75.58%	74.61%	72.98%	70.32%	91.40%	85.81%	82.97%	81.26%	78.53%	75.47%	102.76%	94.50%	90.37%	87.91%	84.08%	80.63%
21	77.11%	75.57%	74.61%	72.97%	70.32%	91.40%	85.81%	82.97%	81.26%	78.53%	75.48%	102.76%	94.50%	90.37%	87.91%	84.08%	80.63%
22	77.11%	75.57%	74.61%	72.97%	70.33%	91.40%	85.81%	82.97%	81.26%	78.53%	75.48%	102.76%	94.51%	90.37%	87.92%	84.08%	80.63%
23	77.11%	75.57%	74.61%	72.96%	70.33%	91.40%	85.81%	82.97%	81.27%	78.52%	75.48%	102.76%	94.51%	90.37%	87.92%	84.09%	80.63%
24	77.11%	75.57%	74.61%	72.96%	70.33%	91.40%	85.81%	82.97%	81.27%	78.52%	75.48%	102.76%	94.51%	90.37%	87.92%	84.09%	80.63%
25	77.11%	75.56%	74.61%	72.96%	70.34%	91.40%	85.81%	82.97%	81.27%	78.52%	75.49%	102.76%	94.51%	90.37%	87.92%	84.09%	80.64%
26	77.08%	75.54%	74.59%	72.94%	70.32%	91.36%	85.79%	82.95%	81.25%	78.51%	75.47%	102.73%	94.49%	90.35%	87.91%	84.07%	80.62%
27	77.06%	75.53%	74.57%	72.93%	70.30%	91.33%	85.76%	82.93%	81.23%	78.49%	75.45%	102.70%	94.47%	90.34%	87.89%	84.05%	80.61%
28	77.03%	75.51%	74.55%	72.92%	70.28%	91.30%	85.74%	82.91%	81.22%	78.47%	75.44%	102.68%	94.45%	90.32%	87.88%	84.03%	80.59%
29	77.01%	75.49%	74.53%	72.90%	70.26%	91.27%	85.72%	82.90%	81.20%	78.46%	75.42%	102.65%	94.43%	90.30%	87.86%	84.01%	80.58%
30	76.98%	75.47%	74.51%	72.89%	70.24%	91.24%	85.70%	82.88%	81.18%	78.44%	75.41%	102.62%	94.41%	90.29%	87.85%	83.99%	80.57%
31	76.91%	75.41%	74.46%	72.84%	70.19%	91.15%	85.63%	82.82%	81.13%	78.39%	75.36%	102.53%	94.34%	90.23%	87.80%	83.95%	80.53%
32	76.84%	75.35%	74.41%	72.78%	70.14%	91.06%	85.56%	82.76%	81.08%	78.35%	75.31%	102.44%	94.28%	90.18%	87.75%	83.91%	80.48%
33	76.77%	75.29%	74.36%	72.73%	70.09%	90.97%	85.49%	82.71%	81.03%	78.30%	75.27%	102.35%	94.21%	90.12%	87.70%	83.87%	80.44%
34	76.70%	75.23%	74.30%	72.68%	70.04%	90.87%	85.42%	82.65%	80.98%	78.25%	75.22%	102.26%	94.15%	90.07%	87.65%	83.83%	80.40%
35	76.63%	75.18%	74.25%	72.63%	69.99%	90.78%	85.36%	82.59%	80.93%	78.21%	75.17%	102.17%	94.08%	90.01%	87.60%	83.79%	80.36%
36	76.49%	75.05%	74.14%	72.53%	69.89%	90.60%	85.22%	82.48%	80.82%	78.11%	75.08%	102.00%	93.95%	89.91%	87.50%	83.70%	80.27%
37	76.35%	74.93%	74.03%	72.43%	69.79%	90.42%	85.09%	82.36%	80.72%	78.02%	74.98%	101.82%	93.82%	89.80%	87.40%	83.61%	80.18%
38	76.21%	74.81%	73.92%	72.33%	69.70%	90.24%	84.95%	82.25%	80.61%	77.92%	74.89%	101.64%	93.69%	89.69%	87.30%	83.52%	80.08%
39	76.08%	74.69%	73.81%	72.23%	69.60%	90.06%	84.82%	82.14%	80.51%	77.83%	74.80%	101.46%	93.55%	89.58%	87.20%	83.43%	79.99%
40	75.94%	74.57%	73.71%	72.14%	69.50%	89.87%	84.68%	82.02%	80.40%	77.74%	74.70%	101.29%	93.42%	89.47%	87.10%	83.34%	79.90%
41	75.65%	74.33%	73.49%	71.93%	69.32%	89.49%	84.39%	81.78%	80.18%	77.53%	74.51%	100.90%	93.13%	89.22%	86.88%	83.13%	79.71%
42	75.36%	74.09%	73.27%	71.73%	69.13%	89.11%	84.10%	81.53%	79.96%	77.32%	74.32%	100.51%	92.84%	88.98%	86.66%	82.92%	79.51%
43	75.08%	73.85%	73.05%	71.53%	68.94%	88.72%	83.81%	81.29%	79.74%	77.12%	74.13%	100.12%	92.54%	88.73%	86.44%	82.71%	79.32%
44	74.79%	73.60%	72.83%	71.32%	68.75%	88.34%	83.52%	81.04%	79.52%	76.91%	73.94%	99.73%	92.25%	88.48%	86.21%	82.50%	79.13%
45	74.50%	73.36%	72.62%	71.12%	68.56%	87.95%	83.23%	80.80%	79.30%	76.70%	73.75%	99.35%	91.96%	88.23%	85.99%	82.29%	78.93%
46	73.93%	72.87%	72.18%	70.71%	68.18%	87.17%	82.64%	80.29%	78.85%	76.28%	73.35%	98.54%	91.34%	87.70%	85.52%	81.84%	78.52%
47	73.36%	72.39%	71.74%	70.31%	67.80%	86.40%	82.04%	79.78%	78.39%	75.86%	72.95%	97.73%	90.72%	87.17%	85.04%	81.40%	78.10%
48	72.80%	71.90%	71.30%	69.90%	67.42%	85.62%	81.45%	79.27%	77.93%	75.43%	72.55%	96.92%	90.10%	86.64%	84.56%	80.96%	77.69%
49	72.23%	71.41%	70.86%	69.50%	67.04%	84.84%	80.85%	78.76%	77.47%	75.01%	72.15%	96.11%	89.48%	86.11%	84.09%	80.52%	77.27%
50	71.66%	70.93%	70.42%	69.09%	66.66%	84.06%	80.26%	78.25%	77.02%	74.59%	71.76%	95.30%	88.86%	85.58%	83.61%	80.08%	76.86%
51	70.91%	70.28%	69.84%	68.55%	66.14%	83.01%	79.48%	77.57%	76.41%	74.01%	71.21%	94.19%	88.06%	84.87%	82.97%	79.48%	76.29%
52	70.09%	69.60%	69.23%	67.97%	65.58%	81.91%	78.61%	76.85%	75.76%	73.41%	70.63%	93.06%	87.14%	84.10%	82.28%	78.84%	75.68%
53	69.24%	68.87%	68.57%	67.36%	65.03%	80.72%	77.71%	76.08%	75.06%	72.75%	70.03%	91.80%	86.18%	83.29%	81.54%	78.14%	75.04%
54	68.35%	68.09%	67.88%	66.73%	64.42%	79.47%	76.77%	75.26%	74.33%	72.08%	69.39%	90.49%	85.18%	82.43%	80.77%	77.43%	74.36%
55	67.43%	67.30%	67.16%	66.05%	63.79%	78.18%	75.78%	74.42%	73.56%	71.36%	68.72%	89.11%	84.14%	81.54%	79.97%	76.67%	73.65%
56	66.41%	66.45%	66.40%	65.33%	63.12%	76.81%	74.71%	73.52%	72.76%	70.60%	68.02%	87.67%	83.02%	80.58%	79.12%	75.87%	72.91%
57	65.35%	65.57%	65.59%	64.59%	62.42%	75.36%	73.61%	72.58%	71.90%	69.81%	67.27%	86.14%	81.86%	79.59%	78.22%	75.03%	72.11%
58	64.25%	64.60%	64.75%	63.81%	61.68%	73.82%	72.41%	71.56%	71.00%	68.97%	66.48%	84.51%	80.58%	78.51%	77.25%	74.14%	71.27%
59	63.03%	63.58%	63.82%	62.95%	60.87%	72.15%	71.11%	70.46%	70.01%	68.05%	65.61%	82.72%	79.19%	77.33%	76.20%	73.16%	70.35%
60	61.68%	62.45%	62.80%	61.99%	59.98%	70.29%	69.66%	69.23%	68.91%	67.02%	64.65%	80.74%	77.64%	76.02%	75.02%	72.05%	69.31%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	16	17	17	17	17	17	17	10	10	10	10	10	10	11	11	11	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	79.05%	78.04%	77.44%	77.03%
8	NA	NA	NA	NA	NA	NA	NA	65.82%	67.97%	68.89%	69.33%	69.07%	66.88%	78.97%	77.98%	77.38%	76.98%
9	NA	NA	NA	NA	NA	NA	NA	65.71%	67.89%	68.83%	69.26%	69.01%	66.81%	78.87%	77.89%	77.33%	76.92%
10	NA	NA	NA	NA	NA	NA	NA	65.60%	67.81%	68.75%	69.19%	68.94%	66.77%	78.75%	77.81%	77.24%	76.85%
11	NA	NA	NA	NA	NA	NA	NA	65.48%	67.70%	68.67%	69.13%	68.89%	66.71%	78.61%	77.72%	77.18%	76.77%
12	NA	NA	NA	NA	NA	NA	NA	65.35%	67.61%	68.59%	69.06%	68.82%	66.64%	78.49%	77.60%	77.08%	76.70%
13	NA	NA	NA	NA	NA	NA	NA	65.23%	67.53%	68.53%	68.99%	68.76%	66.58%	78.36%	77.53%	77.00%	76.63%
14	NA	NA	NA	NA	NA	NA	NA	65.13%	67.45%	68.47%	68.94%	68.69%	66.54%	78.25%	77.44%	76.92%	76.56%
15	NA	NA	NA	NA	NA	NA	NA	65.04%	67.39%	68.40%	68.89%	68.66%	66.49%	78.17%	77.38%	76.88%	76.51%
16	NA	NA	NA	NA	NA	NA	NA	64.98%	67.33%	68.36%	68.84%	68.62%	66.47%	78.09%	77.30%	76.83%	76.48%
17	NA	NA	NA	NA	NA	NA	NA	64.93%	67.30%	68.32%	68.83%	68.59%	66.43%	78.05%	77.28%	76.78%	76.45%
18	NA	NA	NA	NA	NA	NA	NA	64.90%	67.27%	68.31%	68.81%	68.57%	66.41%	78.00%	77.26%	76.77%	76.43%
19	NA	NA	NA	NA	NA	NA	NA	64.88%	67.26%	68.28%	68.80%	68.58%	66.40%	77.98%	77.24%	76.77%	76.41%
20	NA	NA	NA	NA	NA	NA	NA	64.86%	67.25%	68.24%	68.79%	68.59%	66.39%	77.96%	77.22%	76.78%	76.40%
21	NA	NA	NA	NA	NA	NA	NA	64.86%	67.24%	68.24%	68.78%	68.58%	66.39%	77.96%	77.22%	76.77%	76.40%
22	NA	NA	NA	NA	NA	NA	NA	64.85%	67.23%	68.24%	68.77%	68.57%	66.39%	77.95%	77.22%	76.76%	76.40%
23	NA	NA	NA	NA	NA	NA	NA	64.85%	67.23%	68.24%	68.76%	68.56%	66.38%	77.95%	77.22%	76.75%	76.40%
24	NA	NA	NA	NA	NA	NA	NA	64.85%	67.22%	68.23%	68.75%	68.56%	66.38%	77.94%	77.22%	76.74%	76.40%
25	NA	NA	NA	NA	NA	NA	NA	64.85%	67.22%	68.23%	68.74%	68.55%	66.38%	77.94%	77.22%	76.73%	76.40%
26	NA	NA	NA	NA	NA	NA	NA	64.81%	67.19%	68.21%	68.72%	68.53%	66.36%	77.90%	77.19%	76.72%	76.38%
27	NA	NA	NA	NA	NA	NA	NA	64.77%	67.16%	68.18%	68.70%	68.51%	66.35%	77.87%	77.16%	76.70%	76.36%
28	NA	NA	NA	NA	NA	NA	NA	64.73%	67.14%	68.16%	68.68%	68.49%	66.33%	77.84%	77.14%	76.69%	76.34%
29	NA	NA	NA	NA	NA	NA	NA	64.69%	67.11%	68.14%	68.66%	68.47%	66.32%	77.81%	77.11%	76.67%	76.32%
30	NA	NA	NA	NA	NA	NA	NA	64.65%	67.08%	68.12%	68.64%	68.44%	66.30%	77.78%	77.08%	76.66%	76.30%
31	NA	NA	NA	NA	NA	NA	NA	64.55%	67.00%	68.06%	68.58%	68.39%	66.25%	77.68%	77.01%	76.58%	76.24%
32	NA	NA	NA	NA	NA	NA	NA	64.45%	66.92%	67.99%	68.53%	68.34%	66.20%	77.57%	76.93%	76.51%	76.18%
33	NA	NA	NA	NA	NA	NA	NA	64.35%	66.84%	67.93%	68.47%	68.28%	66.14%	77.46%	76.85%	76.44%	76.12%
34	NA	NA	NA	NA	NA	NA	NA	64.25%	66.76%	67.87%	68.41%	68.23%	66.09%	77.35%	76.78%	76.37%	76.06%
35	NA	NA	NA	NA	NA	NA	NA	64.14%	66.68%	67.80%	68.36%	68.18%	66.04%	77.25%	76.70%	76.29%	75.99%
36	NA	NA	NA	NA	NA	NA	NA	63.94%	66.53%	67.67%	68.25%	68.07%	65.94%	77.04%	76.54%	76.16%	75.88%
37	NA	NA	NA	NA	NA	NA	NA	63.74%	66.38%	67.54%	68.14%	67.96%	65.84%	76.84%	76.38%	76.03%	75.76%
38	NA	NA	NA	NA	NA	NA	NA	63.53%	66.22%	67.41%	68.04%	67.86%	65.73%	76.64%	76.22%	75.91%	75.64%
39	NA	NA	NA	NA	NA	NA	NA	63.33%	66.07%	67.27%	67.93%	67.75%	65.63%	76.43%	76.06%	75.78%	75.53%
40	NA	NA	NA	NA	NA	NA	NA	63.13%	65.92%	67.14%	67.82%	67.65%	65.53%	76.23%	75.90%	75.65%	75.41%
41	NA	NA	NA	NA	NA	NA	NA	62.71%	65.62%	66.88%	67.58%	67.43%	65.33%	75.81%	75.59%	75.38%	75.17%
42	NA	NA	NA	NA	NA	NA	NA	62.30%	65.32%	66.63%	67.34%	67.21%	65.13%	75.40%	75.28%	75.12%	74.94%
43	NA	NA	NA	NA	NA	NA	NA	61.88%	65.02%	66.37%	67.10%	67.00%	64.92%	74.98%	74.97%	74.85%	74.71%
44	NA	NA	NA	NA	NA	NA	NA	61.47%	64.71%	66.11%	66.86%	66.78%	64.72%	74.57%	74.65%	74.59%	74.47%
45	NA	NA	NA	NA	NA	NA	NA	61.05%	64.41%	65.85%	66.61%	66.56%	64.52%	74.15%	74.34%	74.32%	74.24%
46	NA	NA	NA	NA	NA	NA	NA	60.26%	63.81%	65.34%	66.17%	66.14%	64.13%	73.33%	73.72%	73.80%	73.76%
47	NA	NA	NA	NA	NA	NA	NA	59.47%	63.21%	64.84%	65.72%	65.72%	63.73%	72.51%	73.10%	73.27%	73.28%
48	NA	NA	NA	NA	NA	NA	NA	58.68%	62.61%	64.33%	65.27%	65.31%	63.34%	71.69%	72.47%	72.74%	72.80%
49	NA	NA	NA	NA	NA	NA	NA	57.89%	62.01%	63.82%	64.82%	64.89%	62.94%	70.86%	71.85%	72.21%	72.32%
50	NA	NA	NA	NA	NA	NA	NA	57.10%	61.40%	63.32%	64.37%	64.47%	62.55%	70.04%	71.23%	71.68%	71.84%
51	NA	NA	NA	NA	NA	NA	NA	56.09%	60.58%	62.64%	63.77%	63.92%	62.03%	68.97%	70.43%	70.99%	71.20%
52	NA	NA	NA	NA	NA	NA	NA	54.99%	59.75%	61.94%	63.13%	63.33%	61.50%	67.82%	69.56%	70.25%	70.53%
53	NA	NA	NA	NA	NA	NA	NA	53.82%	58.87%	61.20%	62.46%	62.71%	60.90%	66.58%	68.65%	69.46%	69.85%
54	NA	NA	NA	NA	NA	NA	NA	52.61%	57.94%	60.43%	61.77%	62.07%	60.30%	65.30%	67.67%	68.62%	69.09%
55	NA	NA	NA	NA	NA	NA	NA	51.27%	56.98%	59.61%	61.04%	61.40%	59.68%	63.97%	66.67%	67.76%	68.32%
56	NA	NA	NA	NA	NA	NA	NA	49.94%	55.96%	58.75%	60.28%	60.71%	59.01%	62.56%	65.61%	66.84%	67.50%
57	NA	NA	NA	NA	NA	NA	NA	48.54%	54.91%	57.85%	59.48%	59.94%	58.31%	61.09%	64.43%	65.88%	66.63%
58	NA	NA	NA	NA	NA	NA	NA	47.04%	53.78%	56.90%	58.64%	59.16%	57.56%	59.51%	63.20%	64.84%	65.71%
59	NA	NA	NA	NA	NA	NA	NA	45.42%	52.55%	55.88%	57.70%	58.31%	56.78%	57.81%	61.91%	63.74%	64.72%
60	NA	NA	NA	NA	NA	NA	NA	43.64%	51.21%	54.75%	56.70%	57.39%	55.89%	55.92%	60.45%	62.51%	63.63%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	124.18%	112.52%	106.81%
5	NA	NA	NA	NA	NA	NA	NA	NA	111.02%	102.48%	98.22%	95.48%	91.56%	87.83%	124.23%	112.58%	106.83%
6	NA	NA	97.80%	92.36%	89.62%	87.97%	85.13%	81.88%	111.01%	102.46%	98.22%	95.48%	91.56%	87.84%	124.22%	112.56%	106.83%
7	75.60%	72.98%	97.75%	92.32%	89.59%	87.90%	85.11%	81.86%	110.95%	102.42%	98.19%	95.42%	91.53%	87.81%	124.16%	112.52%	106.79%
8	75.56%	72.92%	97.67%	92.26%	89.52%	87.90%	85.06%	81.81%	110.87%	102.36%	98.12%	95.41%	91.48%	87.76%	124.07%	112.45%	106.72%
9	75.51%	72.86%	97.56%	92.17%	89.46%	87.84%	85.00%	81.77%	110.75%	102.26%	98.05%	95.34%	91.42%	87.71%	123.95%	112.35%	106.65%
10	75.46%	72.81%	97.46%	92.08%	89.38%	87.77%	84.93%	81.69%	110.64%	102.17%	97.97%	95.26%	91.35%	87.64%	123.81%	112.25%	106.56%
11	75.38%	72.73%	97.31%	91.98%	89.29%	87.69%	84.86%	81.64%	110.48%	102.06%	97.87%	95.18%	91.27%	87.58%	123.65%	112.13%	106.45%
12	75.30%	72.68%	97.17%	91.88%	89.21%	87.62%	84.79%	81.56%	110.33%	101.95%	97.79%	95.10%	91.19%	87.50%	123.50%	112.03%	106.37%
13	75.24%	72.62%	97.05%	91.79%	89.13%	87.50%	84.74%	81.49%	110.20%	101.85%	97.70%	94.99%	91.13%	87.43%	123.36%	111.92%	106.27%
14	75.17%	72.56%	96.94%	91.70%	89.05%	87.44%	84.67%	81.43%	110.08%	101.76%	97.62%	94.92%	91.06%	87.36%	123.23%	111.82%	106.19%
15	75.14%	72.51%	96.84%	91.63%	89.00%	87.42%	84.61%	81.39%	109.98%	101.68%	97.56%	94.89%	91.00%	87.32%	123.12%	111.73%	106.12%
16	75.08%	72.47%	96.77%	91.57%	88.96%	87.38%	84.58%	81.36%	109.91%	101.62%	97.51%	94.85%	90.97%	87.28%	123.04%	111.68%	106.07%
17	75.06%	72.43%	96.72%	91.54%	88.91%	87.35%	84.56%	81.32%	109.85%	101.58%	97.47%	94.82%	90.95%	87.24%	122.98%	111.63%	106.02%
18	75.05%	72.43%	96.68%	91.51%	88.89%	87.33%	84.54%	81.30%	109.81%	101.55%	97.45%	94.79%	90.92%	87.23%	122.94%	111.60%	106.01%
19	75.05%	72.41%	96.68%	91.50%	88.89%	87.31%	84.53%	81.30%	109.81%	101.55%	97.44%	94.77%	90.92%	87.22%	122.94%	111.59%	106.00%
20	75.05%	72.39%	96.69%	91.49%	88.88%	87.28%	84.53%	81.30%	109.82%	101.54%	97.43%	94.75%	90.92%	87.21%	122.94%	111.58%	105.99%
21	75.04%	72.39%	96.69%	91.49%	88.88%	87.28%	84.52%	81.30%	109.82%	101.54%	97.44%	94.76%	90.92%	87.22%	122.95%	111.59%	106.00%
22	75.04%	72.39%	96.69%	91.49%	88.88%	87.28%	84.51%	81.30%	109.82%	101.55%	97.45%	94.76%	90.91%	87.22%	122.96%	111.60%	106.01%
23	75.04%	72.38%	96.69%	91.49%	88.89%	87.28%	84.50%	81.30%	109.83%	101.55%	97.45%	94.76%	90.90%	87.23%	122.97%	111.61%	106.01%
24	75.03%	72.38%	96.69%	91.49%	88.89%	87.28%	84.50%	81.30%	109.83%	101.55%	97.46%	94.77%	90.90%	87.23%	122.97%	111.62%	106.02%
25	75.03%	72.38%	96.69%	91.49%	88.89%	87.28%	84.49%	81.30%	109.84%	101.56%	97.46%	94.77%	90.89%	87.24%	122.98%	111.62%	106.03%
26	75.01%	72.36%	96.65%	91.47%	88.87%	87.27%	84.48%	81.29%	109.80%	101.54%	97.45%	94.76%	90.88%	87.23%	122.95%	111.61%	106.02%
27	74.99%	72.35%	96.61%	91.45%	88.86%	87.25%	84.46%	81.27%	109.76%	101.53%	97.43%	94.75%	90.87%	87.22%	122.91%	111.60%	106.01%
28	74.97%	72.33%	96.57%	91.43%	88.84%	87.23%	84.45%	81.26%	109.73%	101.51%	97.42%	94.74%	90.86%	87.20%	122.88%	111.58%	106.00%
29	74.94%	72.32%	96.54%	91.41%	88.82%	87.22%	84.43%	81.24%	109.69%	101.49%	97.40%	94.73%	90.85%	87.19%	122.85%	111.57%	105.99%
30	74.92%	72.30%	96.50%	91.39%	88.80%	87.20%	84.42%	81.23%	109.66%	101.48%	97.39%	94.72%	90.84%	87.18%	122.82%	111.56%	105.98%
31	74.87%	72.25%	96.41%	91.32%	88.74%	87.15%	84.37%	81.18%	109.57%	101.41%	97.34%	94.67%	90.80%	87.14%	122.74%	111.50%	105.93%
32	74.82%	72.20%	96.32%	91.25%	88.69%	87.10%	84.33%	81.14%	109.49%	101.35%	97.29%	94.63%	90.76%	87.11%	122.66%	111.45%	105.89%
33	74.76%	72.15%	96.23%	91.18%	88.63%	87.05%	84.28%	81.09%	109.40%	101.28%	97.24%	94.59%	90.72%	87.07%	122.58%	111.39%	105.85%
34	74.71%	72.11%	96.13%	91.11%	88.57%	87.00%	84.23%	81.05%	109.32%	101.22%	97.19%	94.54%	90.68%	87.03%	122.50%	111.33%	105.81%
35	74.66%	72.06%	96.04%	91.04%	88.52%	86.95%	84.19%	81.00%	109.23%	101.16%	97.14%	94.50%	90.64%	86.99%	122.43%	111.27%	105.77%
36	74.55%	71.96%	95.86%	90.90%	88.39%	86.85%	84.09%	80.91%	109.06%	101.03%	97.03%	94.41%	90.56%	86.92%	122.27%	111.17%	105.68%
37	74.44%	71.85%	95.68%	90.77%	88.27%	86.74%	84.00%	80.82%	108.89%	100.91%	96.93%	94.31%	90.48%	86.84%	122.11%	111.06%	105.58%
38	74.33%	71.75%	95.49%	90.63%	88.15%	86.64%	83.90%	80.73%	108.72%	100.79%	96.82%	94.22%	90.40%	86.77%	121.96%	110.95%	105.49%
39	74.22%	71.65%	95.31%	90.49%	88.02%	86.53%	83.80%	80.64%	108.55%	100.67%	96.71%	94.13%	90.32%	86.69%	121.80%	110.84%	105.40%
40	74.11%	71.55%	95.12%	90.36%	87.90%	86.43%	83.71%	80.55%	108.38%	100.55%	96.61%	94.04%	90.24%	86.61%	121.64%	110.73%	105.31%
41	73.89%	71.34%	94.73%	90.07%	87.66%	86.21%	83.50%	80.36%	108.00%	100.27%	96.37%	93.83%	90.04%	86.43%	121.27%	110.46%	105.08%
42	73.67%	71.13%	94.35%	89.79%	87.41%	85.99%	83.30%	80.16%	107.62%	99.99%	96.13%	93.62%	89.85%	86.25%	120.90%	110.19%	104.86%
43	73.45%	70.92%	93.96%	89.50%	87.16%	85.78%	83.09%	79.97%	107.24%	99.71%	95.90%	93.42%	89.66%	86.07%	120.52%	109.92%	104.63%
44	73.23%	70.71%	93.57%	89.21%	86.92%	85.56%	82.89%	79.77%	106.86%	99.43%	95.66%	93.21%	89.47%	85.88%	120.15%	109.65%	104.40%
45	73.01%	70.50%	93.18%	88.93%	86.67%	85.34%	82.68%	79.58%	106.48%	99.15%	95.42%	93.00%	89.28%	85.70%	119.78%	109.38%	104.18%
46	72.57%	70.08%	92.39%	88.32%	86.17%	84.88%	82.26%	79.17%	105.67%	98.54%	94.91%	92.54%	88.85%	85.30%	118.95%	108.76%	103.65%
47	72.13%	69.67%	91.59%	87.71%	85.66%	84.42%	81.84%	78.77%	104.85%	97.93%	94.40%	92.07%	88.42%	84.89%	118.12%	108.15%	103.13%
48	71.70%	69.25%	90.79%	87.10%	85.15%	83.96%	81.42%	78.37%	104.04%	97.32%	93.88%	91.60%	87.99%	84.49%	117.29%	107.53%	102.61%
49	71.26%	68.84%	89.99%	86.50%	84.64%	83.51%	81.00%	77.97%	103.23%	96.70%	93.37%	91.14%	87.56%	84.08%	116.46%	106.91%	102.09%
50	70.82%	68.42%	89.20%	85.89%	84.14%	83.05%	80.59%	77.57%	102.41%	96.09%	92.85%	90.67%	87.13%	83.68%	115.63%	106.29%	101.57%
51	70.22%	67.88%	88.21%	85.09%	83.46%	82.43%	79.98%	77.01%	101.36%	95.26%	92.15%	90.05%	86.54%	83.12%	114.51%	105.42%	100.85%
52	69.60%	67.31%	87.08%	84.21%	82.70%	81.76%	79.36%	76.43%	100.19%	94.36%	91.39%	89.37%	85.91%	82.53%	113.30%	104.51%	100.08%
53	68.94%	66.69%	85.83%	83.29%	81.95%	81.07%	78.72%	75.83%	98.92%	93.42%	90.62%	88.67%	85.26%	81.91%	112.02%	103.55%	99.28%
54	68.25%	66.06%	84.58%	82.35%	81.11%	80.33%	78.03%	75.17%	97.64%	92.47%	89.78%	87.93%	84.56%	81.24%	110.70%	102.60%	98.44%
55	67.52%	65.36%	83.26%	81.33%	80.26%	79.58%	77.30%	74.49%	96.29%	91.44%	88.91%	87.14%	83.82%	80.56%	109.32%	101.54%	97.57%
56	66.79%	64.67%	81.90%	80.28%	79.38%	78.74%	76.56%	73.78%	94.89%	90.36%	88.00%	86.30%	83.06%	79.83%	107.88%	100.44%	96.62%
57	65.98%	63.94%	80.45%	79.18%	78.44%	77.89%	75.76%	73.05%	93.42%	89.24%	87.05%	85.44%	82.26%	79.08%	106.38%	99.30%	95.66%
58	65.12%	63.11%	78.82%	77.98%	77.41%	76.98%	74.91%	72.23%	91.78%	88.02%	86.02%	84.52%	81.41%	78.25%	104.74%	98.06%	94.62%
59	64.22%	62.25%	77.14%	76.70%	76.31%	75.98%	74.00%	71.36%	90.06%	86.72%	84.90%	83.51%	80.48%	77.38%	102.98%	96.73%	93.49%
60	63.21%	61.31%	75.27%	75.27%	75.11%	74.89%	72.97%	70.43%	88.15%	85.26%	83.67%	82.39%	79.44%	76.41%	101.03%	95.24%	92.23%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	17	17	17	17	11	11	11	11	11	11	12	12	12	12	12	12	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	99.23%
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	78.06%	82.20%	84.06%	85.00%	83.39%	80.73%	99.23%
7	NA	NA	NA	NA	63.06%	70.73%	74.29%	76.25%	76.05%	73.91%	77.99%	82.16%	84.02%	84.95%	83.36%	80.69%	99.13%
8	NA	NA	NA	NA	62.96%	70.67%	74.22%	76.19%	76.00%	73.87%	77.90%	82.08%	83.95%	84.90%	83.30%	80.64%	99.04%
9	NA	NA	NA	NA	62.85%	70.58%	74.16%	76.13%	75.94%	73.82%	77.78%	81.99%	83.89%	84.83%	83.25%	80.58%	98.91%
10	NA	NA	NA	NA	62.71%	70.47%	74.08%	76.06%	75.87%	73.74%	77.64%	81.89%	83.79%	84.76%	83.18%	80.52%	98.77%
11	NA	NA	NA	NA	62.57%	70.37%	73.98%	75.97%	75.80%	73.68%	77.49%	81.78%	83.70%	84.71%	83.09%	80.45%	98.63%
12	NA	NA	NA	NA	62.43%	70.26%	73.89%	75.89%	75.73%	73.61%	77.35%	81.68%	83.60%	84.63%	83.02%	80.39%	98.48%
13	NA	NA	NA	NA	62.30%	70.17%	73.81%	75.82%	75.65%	73.55%	77.21%	81.57%	83.52%	84.53%	82.94%	80.29%	98.34%
14	NA	NA	NA	NA	62.19%	70.08%	73.74%	75.75%	75.60%	73.49%	77.10%	81.48%	83.44%	84.44%	82.89%	80.24%	98.24%
15	NA	NA	NA	NA	62.09%	70.01%	73.68%	75.70%	75.55%	73.44%	76.99%	81.41%	83.38%	84.22%	82.84%	80.20%	98.10%
16	NA	NA	NA	NA	62.02%	69.95%	73.63%	75.65%	75.51%	73.40%	76.92%	81.35%	83.33%	84.34%	82.78%	80.16%	98.03%
17	NA	NA	NA	NA	61.96%	69.92%	73.60%	75.62%	75.47%	73.38%	76.86%	81.30%	83.30%	84.30%	82.76%	80.12%	97.96%
18	NA	NA	NA	NA	61.92%	69.89%	73.57%	75.60%	75.46%	73.36%	76.82%	81.27%	83.26%	84.32%	82.73%	80.10%	97.93%
19	NA	NA	NA	NA	61.91%	69.89%	73.55%	75.59%	75.45%	73.34%	76.83%	81.24%	83.23%	84.29%	82.72%	80.09%	97.92%
20	NA	NA	NA	NA	61.89%	69.89%	73.54%	75.58%	75.44%	73.32%	76.83%	81.21%	83.20%	84.27%	82.71%	80.09%	97.90%
21	NA	NA	NA	NA	61.89%	69.88%	73.53%	75.58%	75.44%	73.32%	76.82%	81.21%	83.20%	84.27%	82.71%	80.09%	97.90%
22	NA	NA	NA	NA	61.89%	69.88%	73.53%	75.58%	75.45%	73.33%	76.80%	81.21%	83.20%	84.26%	82.70%	80.09%	97.91%
23	NA	NA	NA	NA	61.89%	69.88%	73.53%	75.58%	75.45%	73.33%	76.79%	81.21%	83.20%	84.26%	82.70%	80.09%	97.91%
24	NA	NA	NA	NA	61.88%	69.87%	73.52%	75.58%	75.45%	73.34%	76.78%	81.21%	83.20%	84.26%	82.70%	80.09%	97.91%
25	NA	NA	NA	NA	61.88%	69.87%	73.52%	75.58%	75.46%	73.34%	76.76%	81.21%	83.20%	84.25%	82.69%	80.09%	97.92%
26	NA	NA	NA	NA	61.84%	69.84%	73.50%	75.56%	75.43%	73.31%	76.73%	81.18%	83.18%	84.23%	82.67%	80.07%	97.89%
27	NA	NA	NA	NA	61.80%	69.81%	73.48%	75.53%	75.40%	73.29%	76.69%	81.16%	83.16%	84.21%	82.66%	80.05%	97.86%
28	NA	NA	NA	NA	61.75%	69.78%	73.45%	75.51%	75.37%	73.26%	76.65%	81.13%	83.13%	84.19%	82.64%	80.03%	97.83%
29	NA	NA	NA	NA	61.71%	69.75%	73.43%	75.49%	75.34%	73.23%	76.62%	81.10%	83.11%	84.17%	82.62%	80.01%	97.80%
30	NA	NA	NA	NA	61.67%	69.72%	73.41%	75.46%	75.31%	73.21%	76.58%	81.08%	83.09%	84.15%	82.60%	79.99%	97.78%
31	NA	NA	NA	NA	61.56%	69.63%	73.34%	75.41%	75.25%	73.16%	76.47%	81.00%	83.02%	84.09%	82.54%	79.94%	97.68%
32	NA	NA	NA	NA	61.45%	69.54%	73.28%	75.35%	75.20%	73.11%	76.37%	80.93%	82.96%	84.03%	82.49%	79.88%	97.59%
33	NA	NA	NA	NA	61.34%	69.45%	73.22%	75.29%	75.14%	73.06%	76.26%	80.86%	82.90%	83.98%	82.43%	79.83%	97.50%
34	NA	NA	NA	NA	61.23%	69.36%	73.15%	75.23%	75.08%	73.01%	76.15%	80.79%	82.83%	83.92%	82.37%	79.78%	97.41%
35	NA	NA	NA	NA	61.12%	69.27%	73.09%	75.17%	75.02%	72.96%	76.05%	80.72%	82.77%	83.86%	82.31%	79.72%	97.31%
36	NA	NA	NA	NA	60.90%	69.11%	72.94%	75.04%	74.91%	72.85%	75.83%	80.55%	82.64%	83.75%	82.21%	79.62%	97.13%
37	NA	NA	NA	NA	60.68%	68.94%	72.79%	74.92%	74.79%	72.73%	75.61%	80.39%	82.51%	83.63%	82.11%	79.52%	96.95%
38	NA	NA	NA	NA	60.46%	68.78%	72.65%	74.79%	74.68%	72.62%	75.39%	80.22%	82.38%	83.51%	82.00%	79.42%	96.77%
39	NA	NA	NA	NA	60.24%	68.61%	72.50%	74.66%	74.56%	72.50%	75.17%	80.06%	82.26%	83.40%	81.90%	79.31%	96.59%
40	NA	NA	NA	NA	60.02%	68.45%	72.35%	74.53%	74.45%	72.39%	74.96%	79.89%	82.13%	83.28%	81.79%	79.21%	96.40%
41	NA	NA	NA	NA	59.56%	68.11%	72.07%	74.27%	74.21%	72.17%	74.53%	79.56%	81.84%	83.02%	81.55%	78.99%	96.00%
42	NA	NA	NA	NA	59.11%	67.77%	71.78%	74.01%	73.97%	71.95%	74.10%	79.22%	81.56%	82.77%	81.31%	78.76%	95.60%
43	NA	NA	NA	NA	58.66%	67.44%	71.50%	73.75%	73.74%	71.73%	73.67%	78.89%	81.27%	82.51%	81.07%	78.54%	95.19%
44	NA	NA	NA	NA	58.20%	67.10%	71.21%	73.49%	73.50%	71.51%	73.24%	78.56%	80.99%	82.25%	80.83%	78.31%	94.79%
45	NA	NA	NA	NA	57.75%	66.77%	70.93%	73.24%	73.26%	71.29%	72.81%	78.23%	80.70%	81.99%	80.59%	78.09%	94.39%
46	NA	NA	NA	NA	56.86%	66.09%	70.36%	72.73%	72.79%	70.85%	71.91%	77.54%	80.12%	81.47%	80.10%	77.64%	93.53%
47	NA	NA	NA	NA	55.97%	65.41%	69.79%	72.22%	72.32%	70.41%	71.01%	76.85%	79.55%	80.94%	79.62%	77.19%	92.66%
48	NA	NA	NA	NA	55.09%	64.73%	69.22%	71.72%	71.86%	69.97%	70.10%	76.16%	78.97%	80.42%	79.14%	76.73%	91.80%
49	NA	NA	NA	NA	54.20%	64.05%	68.65%	71.21%	71.39%	69.52%	69.20%	75.48%	78.39%	79.90%	78.66%	76.28%	90.94%
50	NA	NA	NA	NA	53.31%	63.38%	68.08%	70.70%	70.92%	69.08%	68.29%	74.79%	77.81%	79.37%	78.17%	75.83%	90.08%
51	NA	NA	NA	NA	52.14%	62.54%	67.38%	70.04%	70.31%	68.51%	67.09%	73.91%	77.04%	78.71%	77.53%	75.24%	89.01%
52	NA	NA	NA	NA	50.89%	61.59%	66.58%	69.33%	69.64%	67.91%	65.83%	72.93%	76.22%	77.96%	76.84%	74.58%	87.74%
53	NA	NA	NA	NA	49.57%	60.60%	65.74%	68.58%	68.94%	67.24%	64.48%	71.91%	75.36%	77.18%	76.12%	73.89%	86.44%
54	NA	NA	NA	NA	48.17%	59.52%	64.82%	67.80%	68.22%	66.56%	63.08%	70.85%	74.45%	76.36%	75.35%	73.19%	85.09%
55	NA	NA	NA	NA	46.73%	58.43%	63.90%	66.95%	67.46%	65.84%	61.53%	69.72%	73.46%	75.50%	74.54%	72.43%	83.68%
56	NA	NA	NA	NA	45.22%	57.27%	62.94%	66.11%	66.67%	65.11%	59.98%	68.55%	72.45%	74.58%	73.71%	71.65%	82.21%
57	NA	NA	NA	NA	43.61%	56.07%	61.92%	65.18%	65.83%	64.32%	58.31%	67.31%	71.38%	73.63%	72.83%	70.83%	80.67%
58	NA	NA	NA	NA	41.92%	54.78%	60.82%	64.23%	64.93%	63.46%	56.53%	65.91%	70.22%	72.59%	71.87%	69.94%	78.92%
59	NA	NA	NA	NA	40.05%	53.39%	59.65%	63.17%	63.95%	62.55%	54.63%	64.46%	68.98%	71.49%	70.85%	68.99%	77.13%
60	NA	NA	NA	NA	38.02%	51.84%	58.35%	61.98%	62.87%	61.54%	52.50%	62.82%	67.60%	70.24%	69.71%	67.91%	75.11%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	15
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	129.29%	121.29%	117.31%	113.66%	108.28%	103.96%
4	NA	NA	NA	NA	NA	114.21%	109.82%	107.55%	105.51%	101.16%	97.32%	129.27%	121.35%	117.38%	113.73%	108.37%	104.00%
5	98.34%	97.74%	97.33%	93.96%	90.67%	114.31%	109.87%	107.58%	105.54%	101.17%	97.35%	129.38%	121.40%	117.41%	113.76%	108.38%	104.03%
6	98.33%	97.73%	97.31%	94.00%	90.67%	114.30%	109.86%	107.56%	105.52%	101.20%	97.34%	129.37%	121.39%	117.40%	113.74%	108.40%	104.02%
7	98.28%	97.68%	97.27%	93.96%	90.63%	114.21%	109.81%	107.52%	105.49%	101.16%	97.31%	129.28%	121.33%	117.36%	113.71%	108.36%	103.98%
8	98.21%	97.63%	97.22%	93.87%	90.59%	114.10%	109.73%	107.46%	105.43%	101.08%	97.27%	129.17%	121.25%	117.29%	113.65%	108.28%	103.94%
9	98.12%	97.55%	97.16%	93.85%	90.54%	113.97%	109.63%	107.38%	105.36%	101.04%	97.20%	129.03%	121.15%	117.20%	113.57%	108.23%	103.87%
10	98.01%	97.46%	97.07%	93.74%	90.46%	113.82%	109.52%	107.27%	105.28%	100.94%	97.12%	128.87%	121.03%	117.09%	113.49%	108.13%	103.78%
11	97.89%	97.36%	96.99%	93.65%	90.38%	113.67%	109.39%	107.17%	105.18%	100.84%	97.05%	128.70%	120.89%	116.99%	113.37%	108.03%	103.71%
12	97.79%	97.26%	96.90%	93.62%	90.31%	113.50%	109.28%	107.07%	105.09%	100.79%	96.96%	128.52%	120.77%	116.88%	113.28%	107.97%	103.61%
13	97.68%	97.18%	96.82%	93.51%	90.25%	113.35%	109.17%	106.98%	105.00%	100.69%	96.89%	128.36%	120.65%	116.78%	113.18%	107.87%	103.54%
14	97.58%	97.10%	96.75%	93.44%	90.17%	113.23%	109.06%	106.90%	104.92%	100.61%	96.82%	128.23%	120.54%	116.69%	113.10%	107.79%	103.47%
15	97.50%	97.02%	96.70%	93.42%	90.14%	113.10%	108.98%	106.82%	104.87%	100.58%	96.77%	128.10%	120.45%	116.61%	113.04%	107.74%	103.41%
16	97.44%	96.98%	96.65%	93.35%	90.08%	113.02%	108.91%	106.76%	104.82%	100.51%	96.72%	128.01%	120.38%	116.55%	112.99%	107.68%	103.35%
17	97.40%	96.94%	96.61%	93.31%	90.06%	112.95%	108.87%	106.73%	104.78%	100.48%	96.70%	127.94%	120.34%	116.52%	112.95%	107.64%	103.33%
18	97.37%	96.91%	96.59%	93.29%	90.04%	112.91%	108.84%	106.70%	104.77%	100.46%	96.68%	127.90%	120.31%	116.49%	112.94%	107.62%	103.32%
19	97.34%	96.91%	96.59%	93.28%	90.02%	112.90%	108.82%	106.70%	104.76%	100.45%	96.67%	127.88%	120.29%	116.49%	112.93%	107.62%	103.31%
20	97.32%	96.91%	96.58%	93.26%	90.00%	112.88%	108.80%	106.70%	104.75%	100.44%	96.65%	127.86%	120.28%	116.50%	112.93%	107.62%	103.30%
21	97.32%	96.92%	96.58%	93.26%	90.01%	112.89%	108.81%	106.71%	104.76%	100.45%	96.66%	127.87%	120.29%	116.51%	112.94%	107.63%	103.31%
22	97.33%	96.92%	96.58%	93.27%	90.01%	112.90%	108.82%	106.72%	104.77%	100.45%	96.67%	127.89%	120.31%	116.52%	112.95%	107.64%	103.33%
23	97.33%	96.92%	96.59%	93.27%	90.01%	112.90%	108.82%	106.73%	104.77%	100.46%	96.68%	127.90%	120.32%	116.53%	112.96%	107.65%	103.34%
24	97.33%	96.92%	96.59%	93.27%	90.02%	112.91%	108.83%	106.74%	104.78%	100.47%	96.68%	127.91%	120.33%	116.54%	112.97%	107.67%	103.35%
25	97.34%	96.93%	96.59%	93.28%	90.02%	112.92%	108.84%	106.74%	104.79%	100.48%	96.69%	127.92%	120.35%	116.55%	112.98%	107.68%	103.36%
26	97.32%	96.91%	96.58%	93.27%	90.01%	112.90%	108.83%	106.73%	104.78%	100.48%	96.69%	127.91%	120.34%	116.55%	112.98%	107.68%	103.36%
27	97.31%	96.90%	96.57%	93.27%	90.00%	112.88%	108.82%	106.72%	104.77%	100.48%	96.68%	127.90%	120.34%	116.55%	112.98%	107.68%	103.36%
28	97.29%	96.88%	96.55%	93.27%	89.99%	112.86%	108.81%	106.71%	104.77%	100.48%	96.68%	127.89%	120.34%	116.55%	112.98%	107.69%	103.36%
29	97.28%	96.86%	96.54%	93.26%	89.98%	112.84%	108.80%	106.70%	104.76%	100.48%	96.67%	127.88%	120.33%	116.54%	112.98%	107.69%	103.37%
30	97.26%	96.85%	96.53%	93.26%	89.97%	112.82%	108.80%	106.69%	104.75%	100.48%	96.67%	127.87%	120.33%	116.54%	112.98%	107.69%	103.37%
31	97.19%	96.79%	96.47%	93.21%	89.92%	112.74%	108.74%	106.65%	104.71%	100.44%	96.63%	127.80%	120.29%	116.51%	112.95%	107.67%	103.35%
32	97.12%	96.74%	96.42%	93.16%	89.87%	112.66%	108.68%	106.61%	104.67%	100.40%	96.60%	127.73%	120.24%	116.48%	112.93%	107.65%	103.33%
33	97.05%	96.68%	96.36%	93.11%	89.83%	112.58%	108.62%	106.57%	104.63%	100.37%	96.57%	127.66%	120.20%	116.45%	112.90%	107.63%	103.31%
34	96.98%	96.63%	96.31%	93.06%	89.78%	112.50%	108.57%	106.53%	104.59%	100.33%	96.54%	127.59%	120.15%	116.42%	112.87%	107.61%	103.30%
35	96.92%	96.58%	96.25%	93.01%	89.74%	112.42%	108.51%	106.49%	104.55%	100.30%	96.51%	127.53%	120.11%	116.39%	112.85%	107.59%	103.28%
36	96.78%	96.47%	96.16%	92.92%	89.66%	112.26%	108.40%	106.40%	104.48%	100.23%	96.45%	127.39%	120.02%	116.33%	112.79%	107.54%	103.24%
37	96.65%	96.36%	96.06%	92.83%	89.58%	112.10%	108.29%	106.31%	104.40%	100.16%	96.39%	127.25%	119.93%	116.26%	112.74%	107.50%	103.20%
38	96.52%	96.25%	95.97%	92.74%	89.50%	111.94%	108.18%	106.22%	104.33%	100.10%	96.33%	127.11%	119.84%	116.19%	112.69%	107.46%	103.17%
39	96.39%	96.14%	95.87%	92.65%	89.42%	111.78%	108.07%	106.13%	104.26%	100.03%	96.27%	126.98%	119.75%	116.12%	112.64%	107.42%	103.13%
40	96.26%	96.03%	95.78%	92.56%	89.34%	111.62%	107.96%	106.04%	104.18%	99.97%	96.22%	126.84%	119.67%	116.05%	112.59%	107.38%	103.09%
41	95.96%	95.79%	95.56%	92.35%	89.14%	111.23%	107.68%	105.81%	103.98%	99.78%	96.04%	126.47%	119.40%	115.84%	112.40%	107.21%	102.94%
42	95.67%	95.55%	95.34%	92.14%	88.94%	110.85%	107.41%	105.59%	103.78%	99.59%	95.87%	126.09%	119.14%	115.63%	112.22%	107.04%	102.79%
43	95.38%	95.30%	95.12%	91.93%	88.75%	110.46%	107.13%	105.36%	103.57%	99.40%	95.69%	125.72%	118.88%	115.41%	112.03%	106.87%	102.64%
44	95.09%	95.06%	94.89%	91.72%	88.55%	110.07%	106.86%	105.13%	103.37%	99.21%	95.52%	125.35%	118.62%	115.20%	111.85%	106.70%	102.49%
45	94.80%	94.82%	94.67%	91.51%	88.35%	109.68%	106.58%	104.90%	103.17%	99.02%	95.34%	124.97%	118.36%	114.99%	111.66%	106.54%	102.33%
46	94.16%	94.27%	94.19%	91.06%	87.92%	108.81%	105.94%	104.35%	102.68%	98.58%	94.92%	124.10%	117.71%	114.44%	111.18%	106.10%	101.92%
47	93.52%	93.72%	93.70%	90.61%	87.50%	107.95%	105.29%	103.80%	102.20%	98.13%	94.50%	123.23%	117.06%	113.89%	110.70%	105.66%	101.51%
48	92.87%	93.16%	93.21%	90.16%	87.07%	107.08%	104.65%	103.26%	101.72%	97.69%	94.08%	122.36%	116.42%	113.35%	110.22%	105.21%	101.10%
49	92.23%	92.61%	92.73%	89.71%	86.65%	106.21%	104.00%	102.71%	101.24%	97.24%	93.66%	121.49%	115.77%	112.80%	109.74%	104.77%	100.68%
50	91.59%	92.06%	92.24%	89.26%	86.22%	105.35%	103.36%	102.16%	100.75%	96.80%	93.25%	120.61%	115.12%	112.26%	109.26%	104.33%	100.27%
51	90.72%	91.33%	91.58%	88.65%	85.63%	104.22%	102.48%	101.44%	100.09%	96.20%	92.67%	119.42%	114.24%	111.55%	108.60%	103.76%	99.71%
52	89.81%	90.54%	90.87%	87.98%	84.99%	102.93%	101.55%	100.65%	99.38%	95.53%	92.04%	118.12%	113.30%	110.75%	107.90%	103.08%	99.09%
53	88.83%	89.71%	90.12%	87.28%	84.34%	101.60%	100.57%	99.81%	98.65%	94.84%	91.40%	116.77%	112.30%	109.91%	107.17%	102.39%	98.46%
54	87.74%	88.82%	89.34%	86.56%	83.64%	100.24%	99.50%	98.92%	97.87%	94.12%	90.71%	115.38%	111.26%	109.03%	106.40%	101.68%	97.79%
55	86.67%	87.90%	88.50%	85.75%	82.92%	98.80%	98.43%	98.02%	97.06%	93.35%	90.02%	113.93%	110.19%	108.14%	105.62%	100.94%	97.12%
56	85.55%	86.94%	87.64%	84.96%	82.16%	97.32%	97.33%	97.07%	96.20%	92.57%	89.27%	112.44%	109.12%	107.20%	104.76%	100.19%	96.39%
57	84.36%	85.94%	86.72%	84.10%	81.36%	95.77%	96.15%	96.08%	95.30%	91.75%	88.51%	110.87%	107.94%	106.22%	103.89%	99.40%	95.66%
58	83.09%	84.86%	85.75%	83.20%	80.50%	94.05%	94.89%	95.02%	94.35%	90.87%	87.68%	109.18%	106.69%	105.18%	102.95%	98.54%	94.85%
59	81.71%	83.66%	84.68%	82.21%	79.55%	92.25%	93.52%	93.85%	93.31%	89.90%	86.77%	107.37%	105.34%	104.04%	101.95%	97.60%	93.98%
60	80.18%	82.37%	83.52%	81.11%	78.51%	90.48%	92.18%	92.69%	92.29%	88.96%	85.86%	105.59%	104.00%	102.90%	100.96%	96.68%	93.12%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	12	12	12	12	12
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	143.82%	132.44%	126.83%	121.60%	115.25%	110.39%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	144.23%	132.75%	127.10%	121.84%	115.47%	110.60%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	144.33%	132.87%	127.22%	121.94%	115.58%	110.68%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	144.45%	132.93%	127.25%	121.98%	115.60%	110.71%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	144.44%	132.92%	127.23%	121.96%	115.60%	110.69%	NA	NA	NA	NA	NA	NA	77.69%	83.84%	86.66%	88.20%	86.69%
7	144.35%	132.86%	127.20%	121.92%	115.56%	110.66%	NA	NA	NA	NA	NA	NA	77.62%	83.80%	86.63%	88.11%	86.65%
8	144.24%	132.77%	127.12%	121.86%	115.49%	110.62%	NA	NA	NA	NA	NA	NA	77.51%	83.72%	86.56%	88.10%	86.60%
9	144.09%	132.66%	127.02%	121.77%	115.42%	110.54%	NA	NA	NA	NA	NA	NA	77.38%	83.62%	86.48%	88.03%	86.52%
10	143.92%	132.54%	126.91%	121.70%	115.33%	110.45%	NA	NA	NA	NA	NA	NA	77.24%	83.51%	86.39%	87.94%	86.45%
11	143.74%	132.39%	126.80%	121.57%	115.22%	110.37%	NA	NA	NA	NA	NA	NA	77.08%	83.39%	86.29%	87.85%	86.36%
12	143.54%	132.26%	126.69%	121.47%	115.15%	110.26%	NA	NA	NA	NA	NA	NA	76.92%	83.28%	86.19%	87.77%	86.29%
13	143.37%	132.14%	126.58%	121.36%	115.06%	110.18%	NA	NA	NA	NA	NA	NA	76.78%	83.16%	86.09%	87.68%	86.21%
14	143.22%	132.02%	126.48%	121.28%	114.97%	110.12%	NA	NA	NA	NA	NA	NA	76.65%	83.07%	86.01%	87.61%	86.14%
15	143.09%	131.93%	126.40%	121.21%	114.89%	110.05%	NA	NA	NA	NA	NA	NA	76.54%	82.99%	85.95%	87.54%	86.09%
16	143.00%	131.85%	126.34%	121.16%	114.84%	109.99%	NA	NA	NA	NA	NA	NA	76.47%	82.93%	85.88%	87.46%	86.03%
17	142.93%	131.81%	126.30%	121.13%	114.80%	109.97%	NA	NA	NA	NA	NA	NA	76.39%	82.88%	85.85%	87.46%	86.01%
18	142.88%	131.78%	126.27%	121.11%	114.79%	109.95%	NA	NA	NA	NA	NA	NA	76.35%	82.85%	85.82%	87.44%	85.98%
19	142.86%	131.77%	126.28%	121.11%	114.80%	109.95%	NA	NA	NA	NA	NA	NA	76.33%	82.82%	85.78%	87.41%	85.98%
20	142.84%	131.76%	126.29%	121.11%	114.80%	109.95%	NA	NA	NA	NA	NA	NA	76.31%	82.79%	85.74%	87.39%	85.98%
21	142.86%	131.78%	126.30%	121.12%	114.82%	109.97%	NA	NA	NA	NA	NA	NA	76.31%	82.79%	85.74%	87.39%	85.98%
22	142.88%	131.80%	126.32%	121.14%	114.83%	109.98%	NA	NA	NA	NA	NA	NA	76.30%	82.79%	85.75%	87.39%	85.98%
23	142.89%	131.81%	126.34%	121.15%	114.85%	110.00%	NA	NA	NA	NA	NA	NA	76.30%	82.79%	85.75%	87.39%	85.99%
24	142.91%	131.83%	126.35%	121.16%	114.86%	110.01%	NA	NA	NA	NA	NA	NA	76.30%	82.79%	85.76%	87.39%	85.99%
25	142.93%	131.85%	126.37%	121.18%	114.88%	110.03%	NA	NA	NA	NA	NA	NA	76.29%	82.79%	85.77%	87.39%	85.99%
26	142.92%	131.85%	126.37%	121.18%	114.88%	110.04%	NA	NA	NA	NA	NA	NA	76.26%	82.76%	85.74%	87.36%	85.97%
27	142.92%	131.86%	126.37%	121.19%	114.89%	110.04%	NA	NA	NA	NA	NA	NA	76.22%	82.74%	85.70%	87.34%	85.94%
28	142.92%	131.86%	126.38%	121.20%	114.90%	110.05%	NA	NA	NA	NA	NA	NA	76.18%	82.71%	85.67%	87.32%	85.92%
29	142.91%	131.86%	126.38%	121.20%	114.90%	110.06%	NA	NA	NA	NA	NA	NA	76.15%	82.68%	85.64%	87.29%	85.89%
30	142.91%	131.87%	126.38%	121.21%	114.91%	110.07%	NA	NA	NA	NA	NA	NA	76.11%	82.66%	85.61%	87.27%	85.87%
31	142.86%	131.83%	126.37%	121.20%	114.90%	110.06%	NA	NA	NA	NA	NA	NA	75.99%	82.57%	85.54%	87.20%	85.80%
32	142.80%	131.80%	126.35%	121.18%	114.90%	110.06%	NA	NA	NA	NA	NA	NA	75.88%	82.49%	85.47%	87.12%	85.73%
33	142.74%	131.77%	126.34%	121.17%	114.89%	110.06%	NA	NA	NA	NA	NA	NA	75.76%	82.41%	85.40%	87.05%	85.67%
34	142.69%	131.73%	126.32%	121.16%	114.88%	110.05%	NA	NA	NA	NA	NA	NA	75.64%	82.33%	85.33%	86.98%	85.60%
35	142.63%	131.70%	126.30%	121.14%	114.88%	110.05%	NA	NA	NA	NA	NA	NA	75.53%	82.24%	85.26%	86.91%	85.54%
36	142.52%	131.63%	126.26%	121.11%	114.86%	110.03%	NA	NA	NA	NA	NA	NA	75.29%	82.05%	85.12%	86.78%	85.42%
37	142.40%	131.57%	126.21%	121.08%	114.84%	110.02%	NA	NA	NA	NA	NA	NA	75.06%	81.86%	84.98%	86.66%	85.30%
38	142.29%	131.50%	126.16%	121.05%	114.82%	110.00%	NA	NA	NA	NA	NA	NA	74.82%	81.67%	84.84%	86.53%	85.18%
39	142.17%	131.44%	126.11%	121.02%	114.80%	109.99%	NA	NA	NA	NA	NA	NA	74.59%	81.47%	84.70%	86.41%	85.06%
40	142.06%	131.37%	126.06%	120.99%	114.79%	109.97%	NA	NA	NA	NA	NA	NA	74.36%	81.28%	84.57%	86.28%	84.94%
41	141.70%	131.12%	125.87%	120.82%	114.64%	109.84%	NA	NA	NA	NA	NA	NA	73.87%	80.91%	84.25%	86.00%	84.68%
42	141.34%	130.88%	125.67%	120.66%	114.49%	109.71%	NA	NA	NA	NA	NA	NA	73.38%	80.54%	83.93%	85.71%	84.42%
43	140.98%	130.63%	125.47%	120.49%	114.34%	109.58%	NA	NA	NA	NA	NA	NA	72.89%	80.18%	83.62%	85.43%	84.17%
44	140.62%	130.39%	125.27%	120.32%	114.20%	109.46%	NA	NA	NA	NA	NA	NA	72.40%	79.81%	83.30%	85.14%	83.91%
45	140.27%	130.14%	125.07%	120.16%	114.05%	109.33%	NA	NA	NA	NA	NA	NA	71.91%	79.44%	82.99%	84.85%	83.66%
46	139.39%	129.49%	124.53%	119.68%	113.61%	108.92%	NA	NA	NA	NA	NA	NA	70.93%	78.70%	82.36%	84.30%	83.14%
47	138.51%	128.84%	123.98%	119.20%	113.18%	108.51%	NA	NA	NA	NA	NA	NA	69.94%	77.97%	81.72%	83.76%	82.62%
48	137.64%	128.19%	123.44%	118.73%	112.74%	108.11%	NA	NA	NA	NA	NA	NA	68.96%	77.23%	81.09%	83.21%	82.10%
49	136.76%	127.54%	122.90%	118.25%	112.31%	107.70%	NA	NA	NA	NA	NA	NA	67.98%	76.50%	80.45%	82.66%	81.58%
50	135.88%	126.89%	122.35%	117.78%	111.87%	107.29%	NA	NA	NA	NA	NA	NA	67.00%	75.76%	79.82%	82.11%	81.07%
51	134.62%	126.00%	121.66%	117.11%	111.31%	106.74%	NA	NA	NA	NA	NA	NA	65.71%	74.79%	78.99%	81.33%	80.41%
52	133.31%	125.04%	120.85%	116.42%	110.63%	106.13%	NA	NA	NA	NA	NA	NA	64.31%	73.72%	78.11%	80.54%	79.68%
53	131.94%	124.04%	120.02%	115.70%	109.94%	105.53%	NA	NA	NA	NA	NA	NA	62.86%	72.61%	77.17%	79.71%	78.91%
54	130.52%	123.02%	119.14%	114.94%	109.24%	104.86%	NA	NA	NA	NA	NA	NA	61.33%	71.45%	76.20%	78.83%	78.11%
55	129.05%	121.95%	118.26%	114.17%	108.54%	104.22%	NA	NA	NA	NA	NA	NA	59.72%	70.23%	75.16%	77.92%	77.25%
56	127.55%	120.90%	117.33%	113.32%	107.80%	103.51%	NA	NA	NA	NA	NA	NA	57.95%	68.95%	74.08%	76.95%	76.32%
57	125.97%	119.73%	116.37%	112.47%	107.05%	102.81%	NA	NA	NA	NA	NA	NA	56.15%	67.59%	72.93%	75.92%	75.39%
58	124.31%	118.49%	115.34%	111.55%	106.22%	102.03%	NA	NA	NA	NA	NA	NA	54.21%	66.12%	71.71%	74.83%	74.37%
59	122.49%	117.15%	114.22%	110.59%	105.30%	101.19%	NA	NA	NA	NA	NA	NA	52.11%	64.55%	70.38%	73.64%	73.26%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.79%	62.80%	68.90%	72.33%	72.03%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	12	13	13	13	13	13	13	14	14	14	14	14	14	15	15	15
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	135.22%	127.76%	124.00%
4	NA	NA	NA	NA	NA	NA	NA	118.32%	114.80%	112.97%	111.83%	106.73%	102.76%	135.38%	127.88%	124.11%
5	NA	94.58%	96.76%	97.61%	98.05%	94.95%	91.75%	118.36%	114.83%	113.00%	111.87%	106.76%	102.78%	135.42%	127.91%	124.14%
6	84.05%	94.55%	96.73%	97.60%	98.03%	94.90%	91.73%	118.33%	114.82%	112.99%	111.85%	106.74%	102.81%	135.39%	127.90%	124.13%
7	84.01%	94.48%	96.69%	97.57%	97.98%	94.86%	91.69%	118.26%	114.77%	112.94%	111.81%	106.71%	102.74%	135.32%	127.85%	124.09%
8	83.97%	94.38%	96.59%	97.48%	97.93%	94.81%	91.65%	118.16%	114.70%	112.87%	111.75%	106.65%	102.70%	135.21%	127.76%	124.01%
9	83.89%	94.24%	96.50%	97.40%	97.84%	94.75%	91.57%	118.02%	114.59%	112.79%	111.68%	106.58%	102.62%	135.06%	127.65%	123.92%
10	83.83%	94.08%	96.38%	97.31%	97.76%	94.70%	91.50%	117.86%	114.47%	112.69%	111.59%	106.51%	102.54%	134.90%	127.52%	123.82%
11	83.76%	93.92%	96.26%	97.21%	97.67%	94.57%	91.42%	117.71%	114.34%	112.58%	111.49%	106.42%	102.47%	134.72%	127.39%	123.70%
12	83.68%	93.77%	96.12%	97.09%	97.58%	94.50%	91.34%	117.53%	114.22%	112.48%	111.40%	106.32%	102.39%	134.54%	127.26%	123.59%
13	83.60%	93.61%	96.00%	97.00%	97.48%	94.41%	91.26%	117.38%	114.10%	112.37%	111.30%	106.25%	102.29%	134.38%	127.13%	123.48%
14	83.55%	93.47%	95.89%	96.92%	97.41%	94.33%	91.21%	117.23%	113.99%	112.29%	111.23%	106.18%	102.24%	134.23%	127.02%	123.39%
15	83.49%	93.35%	95.82%	96.85%	97.34%	94.32%	91.15%	117.12%	113.90%	112.21%	111.16%	106.11%	102.18%	134.11%	126.92%	123.30%
16	83.45%	93.27%	95.75%	96.79%	97.29%	94.24%	91.11%	117.02%	113.84%	112.16%	111.11%	106.07%	102.14%	134.00%	126.85%	123.25%
17	83.41%	93.21%	95.69%	96.75%	97.26%	94.21%	91.07%	116.96%	113.78%	112.11%	111.07%	106.03%	102.10%	133.94%	126.80%	123.20%
18	83.39%	93.17%	95.66%	96.72%	97.24%	94.19%	91.05%	116.92%	113.75%	112.09%	111.06%	106.01%	102.08%	133.90%	126.77%	123.18%
19	83.38%	93.12%	95.65%	96.70%	97.22%	94.18%	91.03%	116.90%	113.73%	112.08%	111.04%	106.01%	102.08%	133.88%	126.76%	123.17%
20	83.37%	93.07%	95.63%	96.69%	97.20%	94.17%	91.01%	116.88%	113.72%	112.06%	111.02%	106.01%	102.08%	133.86%	126.75%	123.16%
21	83.38%	93.09%	95.64%	96.69%	97.20%	94.17%	91.02%	116.89%	113.73%	112.07%	111.03%	106.01%	102.09%	133.88%	126.76%	123.17%
22	83.38%	93.11%	95.64%	96.69%	97.20%	94.18%	91.03%	116.90%	113.73%	112.07%	111.03%	106.00%	102.10%	133.89%	126.77%	123.18%
23	83.38%	93.14%	95.64%	96.69%	97.19%	94.18%	91.04%	116.90%	113.74%	112.08%	111.04%	105.99%	102.11%	133.91%	126.78%	123.20%
24	83.39%	93.16%	95.64%	96.69%	97.19%	94.18%	91.04%	116.91%	113.74%	112.09%	111.05%	105.99%	102.11%	133.93%	126.80%	123.21%
25	83.39%	93.18%	95.65%	96.69%	97.19%	94.19%	91.05%	116.92%	113.75%	112.09%	111.06%	105.98%	102.12%	133.94%	126.81%	123.22%
26	83.37%	93.13%	95.62%	96.67%	97.17%	94.17%	91.03%	116.90%	113.73%	112.08%	111.05%	105.98%	102.11%	133.93%	126.80%	123.22%
27	83.34%	93.07%	95.60%	96.66%	97.15%	94.15%	91.01%	116.88%	113.72%	112.06%	111.03%	105.99%	102.11%	133.92%	126.80%	123.21%
28	83.32%	93.02%	95.57%	96.64%	97.13%	94.13%	90.98%	116.85%	113.70%	112.04%	111.02%	105.99%	102.10%	133.90%	126.79%	123.21%
29	83.30%	92.96%	95.55%	96.62%	97.12%	94.12%	90.96%	116.83%	113.69%	112.03%	111.01%	105.99%	102.09%	133.89%	126.79%	123.20%
30	83.28%	92.91%	95.53%	96.61%	97.10%	94.10%	90.94%	116.81%	113.67%	112.01%	111.00%	106.00%	102.08%	133.88%	126.78%	123.20%
31	83.22%	92.81%	95.45%	96.53%	97.04%	93.95%	90.88%	116.72%	113.61%	111.97%	110.96%	105.95%	102.04%	133.81%	126.74%	123.17%
32	83.16%	92.71%	95.37%	96.46%	96.98%	93.90%	90.83%	116.63%	113.55%	111.92%	110.91%	105.90%	102.00%	133.74%	126.70%	123.14%
33	83.10%	92.61%	95.30%	96.39%	96.92%	93.94%	90.78%	116.54%	113.49%	111.87%	110.87%	105.85%	101.96%	133.67%	126.66%	123.11%
34	83.04%	92.51%	95.22%	96.32%	96.87%	93.89%	90.72%	116.45%	113.43%	111.83%	110.82%	105.81%	101.91%	133.60%	126.61%	123.08%
35	82.99%	92.41%	95.14%	96.25%	96.81%	93.84%	90.67%	116.37%	113.37%	111.78%	110.78%	105.76%	101.87%	133.53%	126.57%	123.05%
36	82.87%	92.21%	94.97%	96.11%	96.69%	93.72%	90.57%	116.19%	113.25%	111.69%	110.69%	105.68%	101.80%	133.39%	126.48%	122.98%
37	82.76%	92.01%	94.80%	95.98%	96.57%	93.60%	90.47%	116.02%	113.12%	111.59%	110.61%	105.61%	101.72%	133.24%	126.38%	122.91%
38	82.64%	91.80%	94.63%	95.84%	96.46%	93.48%	90.37%	115.84%	113.00%	111.49%	110.52%	105.53%	101.65%	133.10%	126.29%	122.84%
39	82.52%	91.60%	94.46%	95.70%	96.34%	93.36%	90.27%	115.67%	112.88%	111.39%	110.43%	105.45%	101.58%	132.95%	126.20%	122.77%
40	82.41%	91.40%	94.29%	95.57%	96.22%	93.24%	90.17%	115.50%	112.76%	111.30%	110.35%	105.38%	101.51%	132.81%	126.10%	122.70%
41	82.17%	90.92%	93.95%	95.26%	95.95%	93.00%	89.93%	115.08%	112.46%	111.04%	110.13%	105.17%	101.32%	132.42%	125.82%	122.47%
42	81.93%	90.44%	93.60%	94.96%	95.68%	92.76%	89.70%	114.67%	112.16%	110.79%	109.91%	104.96%	101.13%	132.03%	125.55%	122.24%
43	81.69%	89.96%	93.26%	94.66%	95.41%	92.53%	89.46%	114.26%	111.86%	110.54%	109.69%	104.75%	100.94%	131.63%	125.27%	122.01%
44	81.45%	89.48%	92.91%	94.36%	95.14%	92.29%	89.23%	113.84%	111.56%	110.28%	109.47%	104.54%	100.75%	131.24%	124.99%	121.78%
45	81.22%	89.01%	92.57%	94.06%	94.88%	92.05%	88.99%	113.43%	111.26%	110.03%	109.24%	104.34%	100.56%	130.85%	124.71%	121.55%
46	80.73%	88.03%	91.83%	93.44%	94.32%	91.52%	88.50%	112.50%	110.58%	109.45%	108.73%	103.86%	100.12%	129.91%	124.03%	120.98%
47	80.25%	87.06%	91.09%	92.82%	93.76%	90.99%	88.01%	111.56%	109.89%	108.87%	108.21%	103.39%	99.67%	128.98%	123.35%	120.41%
48	79.76%	86.08%	90.34%	92.20%	93.20%	90.45%	87.51%	110.63%	109.21%	108.28%	107.69%	102.92%	99.22%	128.04%	122.67%	119.84%
49	79.28%	85.11%	89.60%	91.59%	92.64%	89.92%	87.02%	109.69%	108.52%	107.70%	107.17%	102.45%	98.78%	127.11%	121.99%	119.27%
50	78.79%	84.13%	88.86%	90.97%	92.08%	89.39%	86.53%	108.76%	107.83%	107.12%	106.66%	101.98%	98.33%	126.17%	121.31%	118.70%
51	78.16%	82.79%	87.86%	90.12%	91.30%	88.70%	85.86%	107.52%	106.89%	106.41%	105.97%	101.32%	97.67%	124.92%	120.37%	117.96%
52	77.46%	81.41%	86.79%	89.21%	90.49%	87.97%	85.14%	106.18%	105.90%	105.51%	105.21%	100.59%	97.00%	123.58%	119.40%	117.10%
53	76.75%	79.86%	85.64%	88.25%	89.65%	87.18%	84.41%	104.77%	104.83%	104.63%	104.38%	99.86%	96.31%	122.16%	118.34%	116.24%
54	75.98%	78.29%	84.45%	87.25%	88.75%	86.34%	83.62%	103.30%	103.73%	103.69%	103.55%	99.10%	95.58%	120.69%	117.25%	115.32%
55	75.17%	76.65%	83.22%	86.19%	87.80%	85.43%	82.79%	101.76%	102.59%	102.72%	102.65%	98.26%	94.81%	119.16%	116.12%	114.37%
56	74.34%	74.94%	81.91%	85.10%	86.82%	84.50%	81.95%	100.16%	101.40%	101.71%	101.76%	97.42%	94.00%	117.58%	114.95%	113.40%
57	73.46%	73.12%	80.52%	83.92%	85.75%	83.53%	81.02%	98.48%	100.15%	100.64%	100.79%	96.52%	93.15%	115.91%	113.72%	112.37%
58	72.51%	71.15%	79.04%	82.66%	84.63%	82.47%	80.04%	96.70%	98.74%	99.52%	99.76%	95.56%	92.27%	114.16%	112.38%	111.30%
59	71.48%	69.00%	77.42%	81.28%	83.39%	81.32%	78.96%	94.76%	97.26%	98.22%	98.62%	94.50%	91.23%	0.00%	111.05%	110.22%
60	70.32%	66.65%	75.61%	79.74%	82.02%	80.04%	77.77%	92.63%	95.63%	96.82%	97.36%	93.33%	90.11%	0.00%	109.74%	109.17%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	5	5	5	5	5	5	6	6	6	6	6	6	7	7	7	7	7
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
12	NA	NA	NA	NA	NA	NA	31.21%	31.36%	31.39%	31.36%	31.33%	30.98%	40.29%	38.30%	37.24%	36.58%	36.17%
13	25.39%	26.97%	27.70%	28.07%	28.28%	28.25%	31.14%	31.31%	31.35%	31.33%	31.30%	30.92%	40.21%	38.25%	37.19%	36.55%	36.14%
14	25.33%	26.93%	27.65%	28.04%	28.25%	28.23%	31.08%	31.27%	31.31%	31.28%	31.27%	30.89%	40.15%	38.19%	37.15%	36.50%	36.10%
15	25.28%	26.89%	27.62%	28.01%	28.23%	28.21%	31.03%	31.24%	31.26%	31.26%	31.23%	30.89%	40.10%	38.12%	37.11%	36.47%	36.05%
16	25.24%	26.87%	27.61%	27.99%	28.20%	28.19%	30.99%	31.20%	31.25%	31.23%	31.22%	30.85%	40.05%	38.12%	37.08%	36.44%	36.04%
17	25.21%	26.85%	27.58%	27.96%	28.20%	28.18%	30.96%	31.17%	31.22%	31.22%	31.20%	30.85%	40.01%	38.10%	37.06%	36.44%	36.02%
18	25.20%	26.84%	27.58%	27.96%	28.18%	28.16%	30.94%	31.17%	31.22%	31.20%	31.19%	30.82%	40.00%	38.08%	37.05%	36.43%	36.00%
19	25.18%	26.83%	27.57%	27.95%	28.18%	28.15%	30.93%	31.16%	31.21%	31.19%	31.19%	30.82%	39.99%	38.08%	37.04%	36.42%	36.00%
20	25.16%	26.82%	27.56%	27.93%	28.18%	28.14%	30.91%	31.14%	31.20%	31.19%	31.19%	30.82%	39.98%	38.07%	37.03%	36.41%	36.00%
21	25.16%	26.82%	27.56%	27.93%	28.18%	28.14%	30.91%	31.14%	31.20%	31.19%	31.18%	30.81%	39.97%	38.07%	37.04%	36.41%	36.00%
22	25.16%	26.82%	27.56%	27.93%	28.18%	28.15%	30.91%	31.14%	31.20%	31.19%	31.18%	30.81%	39.97%	38.06%	37.04%	36.41%	36.00%
23	25.16%	26.82%	27.56%	27.93%	28.17%	28.15%	30.91%	31.14%	31.20%	31.20%	31.18%	30.81%	39.97%	38.06%	37.04%	36.41%	36.00%
24	25.16%	26.82%	27.56%	27.93%	28.17%	28.15%	30.90%	31.14%	31.20%	31.20%	31.17%	30.80%	39.97%	38.06%	37.04%	36.41%	36.00%
25	25.16%	26.82%	27.56%	27.93%	28.17%	28.16%	30.90%	31.14%	31.20%	31.20%	31.17%	30.80%	39.96%	38.06%	37.05%	36.41%	36.00%
26	25.15%	26.81%	27.56%	27.92%	28.16%	28.15%	30.88%	31.13%	31.19%	31.19%	31.16%	30.79%	39.94%	38.04%	37.03%	36.39%	35.99%
27	25.13%	26.80%	27.55%	27.92%	28.15%	28.14%	30.86%	31.12%	31.18%	31.18%	31.16%	30.79%	39.92%	38.02%	37.01%	36.38%	35.98%
28	25.11%	26.78%	27.54%	27.91%	28.15%	28.14%	30.84%	31.10%	31.16%	31.16%	31.15%	30.78%	39.90%	38.01%	37.00%	36.36%	35.96%
29	25.09%	26.77%	27.53%	27.91%	28.14%	28.13%	30.82%	31.09%	31.15%	31.15%	31.14%	30.77%	39.87%	37.99%	36.98%	36.35%	35.95%
30	25.08%	26.76%	27.52%	27.90%	28.13%	28.12%	30.80%	31.08%	31.13%	31.14%	31.14%	30.77%	39.85%	37.98%	36.96%	36.33%	35.94%
31	25.04%	26.73%	27.49%	27.88%	28.11%	28.10%	30.75%	31.04%	31.10%	31.11%	31.10%	30.74%	39.79%	37.93%	36.92%	36.29%	35.90%
32	25.00%	26.70%	27.46%	27.86%	28.09%	28.07%	30.69%	31.00%	31.06%	31.08%	31.07%	30.72%	39.73%	37.88%	36.87%	36.26%	35.86%
33	24.96%	26.67%	27.43%	27.83%	28.06%	28.05%	30.64%	30.96%	31.03%	31.05%	31.04%	30.69%	39.66%	37.83%	36.83%	36.22%	35.83%
34	24.92%	26.64%	27.41%	27.81%	28.04%	28.02%	30.58%	30.92%	30.99%	31.02%	31.00%	30.67%	39.60%	37.78%	36.79%	36.18%	35.79%
35	24.88%	26.61%	27.38%	27.79%	28.02%	28.00%	30.53%	30.87%	30.96%	30.98%	30.97%	30.64%	39.54%	37.73%	36.74%	36.15%	35.76%
36	24.79%	26.54%	27.32%	27.74%	27.97%	27.96%	30.42%	30.79%	30.89%	30.93%	30.92%	30.59%	39.41%	37.64%	36.66%	36.07%	35.69%
37	24.70%	26.48%	27.27%	27.69%	27.92%	27.92%	30.32%	30.71%	30.82%	30.87%	30.86%	30.54%	39.29%	37.54%	36.58%	36.00%	35.62%
38	24.61%	26.41%	27.22%	27.63%	27.88%	27.88%	30.21%	30.62%	30.76%	30.81%	30.81%	30.49%	39.16%	37.44%	36.50%	35.92%	35.56%
39	24.53%	26.35%	27.17%	27.58%	27.83%	27.85%	30.11%	30.54%	30.69%	30.75%	30.76%	30.43%	39.04%	37.34%	36.42%	35.85%	35.49%
40	24.44%	26.28%	27.12%	27.53%	27.79%	27.81%	30.00%	30.46%	30.62%	30.69%	30.71%	30.38%	38.91%	37.25%	36.34%	35.77%	35.43%
41	24.27%	26.16%	27.01%	27.44%	27.70%	27.72%	29.79%	30.29%	30.49%	30.57%	30.59%	30.27%	38.66%	37.05%	36.17%	35.63%	35.29%
42	24.10%	26.04%	26.90%	27.34%	27.61%	27.63%	29.57%	30.13%	30.35%	30.44%	30.48%	30.16%	38.41%	36.86%	36.01%	35.49%	35.15%
43	23.94%	25.91%	26.79%	27.25%	27.53%	27.55%	29.36%	29.97%	30.22%	30.32%	30.36%	30.05%	38.16%	36.67%	35.84%	35.35%	35.01%
44	23.77%	25.79%	26.69%	27.16%	27.44%	27.46%	29.14%	29.81%	30.08%	30.19%	30.24%	29.95%	37.91%	36.48%	35.68%	35.20%	34.87%
45	23.60%	25.66%	26.58%	27.06%	27.36%	27.37%	28.93%	29.65%	29.94%	30.07%	30.13%	29.84%	37.66%	36.29%	35.51%	35.06%	34.73%
46	23.27%	25.41%	26.37%	26.87%	27.18%	27.21%	28.52%	29.34%	29.68%	29.83%	29.91%	29.63%	37.18%	35.91%	35.20%	34.78%	34.48%
47	22.94%	25.16%	26.16%	26.68%	27.01%	27.04%	28.11%	29.03%	29.41%	29.60%	29.69%	29.42%	36.70%	35.54%	34.88%	34.50%	34.22%
48	22.60%	24.90%	25.94%	26.49%	26.83%	26.88%	27.70%	28.71%	29.15%	29.36%	29.48%	29.21%	36.22%	35.16%	34.57%	34.21%	33.96%
49	22.27%	24.65%	25.73%	26.29%	26.66%	26.71%	27.29%	28.40%	28.89%	29.13%	29.26%	29.00%	35.73%	34.79%	34.26%	33.93%	33.70%
50	21.94%	24.39%	25.52%	26.10%	26.48%	26.55%	26.88%	28.09%	28.62%	28.89%	29.04%	28.79%	35.25%	34.41%	33.94%	33.65%	33.45%
51	21.50%	24.06%	25.22%	25.85%	26.24%	26.32%	26.34%	27.68%	28.28%	28.58%	28.74%	28.53%	34.63%	33.97%	33.55%	33.29%	33.12%
52	21.01%	23.69%	24.93%	25.59%	25.99%	26.08%	25.76%	27.24%	27.91%	28.26%	28.45%	28.25%	33.96%	33.43%	33.10%	32.91%	32.75%
53	20.51%	23.31%	24.59%	25.30%	25.72%	25.83%	25.16%	26.78%	27.52%	27.92%	28.12%	27.93%	33.26%	32.90%	32.67%	32.50%	32.37%
54	19.98%	22.92%	24.27%	25.00%	25.44%	25.57%	24.50%	26.31%	27.12%	27.54%	27.80%	27.62%	32.54%	32.33%	32.19%	32.09%	31.99%
55	19.43%	22.50%	23.93%	24.69%	25.16%	25.29%	23.85%	25.81%	26.71%	27.17%	27.46%	27.30%	31.78%	31.75%	31.71%	31.65%	31.58%
56	18.86%	22.07%	23.56%	24.37%	24.87%	25.03%	23.18%	25.30%	26.26%	26.78%	27.09%	26.97%	30.95%	31.16%	31.20%	31.19%	31.17%
57	18.28%	21.64%	23.20%	24.04%	24.57%	24.73%	22.48%	24.77%	25.82%	26.38%	26.71%	26.60%	30.13%	30.54%	30.68%	30.72%	30.74%
58	17.68%	21.18%	22.79%	23.70%	24.24%	24.43%	21.73%	24.22%	25.36%	25.96%	26.33%	26.23%	29.25%	29.88%	30.12%	30.24%	30.26%
59	17.03%	20.70%	22.40%	23.34%	23.89%	24.12%	20.94%	23.64%	24.85%	25.53%	25.92%	25.85%	28.33%	29.19%	29.52%	29.70%	29.78%
60	16.33%	20.17%	21.97%	22.94%	23.53%	23.77%	20.09%	22.99%	24.33%	25.05%	25.48%	25.43%	27.36%	28.42%	28.88%	29.12%	29.25%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10	10	10
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	51.47%	46.84%	44.51%	43.12%	42.08%	40.61%	57.04%	51.08%	48.13%	46.36%
10	NA	45.91%	42.59%	40.88%	39.88%	39.13%	37.99%	51.38%	46.76%	44.43%	43.07%	42.02%	40.54%	56.85%	50.94%	47.98%	46.25%
11	35.39%	45.83%	42.52%	40.84%	39.82%	39.09%	37.94%	51.29%	46.69%	44.39%	43.01%	41.98%	40.50%	56.75%	50.85%	47.94%	46.19%
12	35.33%	45.74%	42.46%	40.78%	39.76%	39.05%	37.89%	51.20%	46.62%	44.32%	42.95%	41.93%	40.45%	56.65%	50.79%	47.86%	46.13%
13	35.30%	45.66%	42.40%	40.73%	39.73%	39.01%	37.85%	51.11%	46.56%	44.27%	42.91%	41.89%	40.41%	56.56%	50.72%	47.81%	46.10%
14	35.26%	45.60%	42.35%	40.69%	39.67%	38.97%	37.82%	51.04%	46.50%	44.23%	42.85%	41.84%	40.37%	56.49%	50.65%	47.76%	46.02%
15	35.25%	45.54%	42.28%	40.64%	39.64%	38.93%	37.79%	50.98%	46.44%	44.18%	42.82%	41.81%	40.33%	56.41%	50.60%	47.72%	45.99%
16	35.21%	45.49%	42.27%	40.61%	39.61%	38.91%	37.76%	50.93%	46.41%	44.14%	42.79%	41.79%	40.31%	56.36%	50.56%	47.68%	45.96%
17	35.19%	45.45%	42.24%	40.60%	39.61%	38.89%	37.74%	50.89%	46.39%	44.13%	42.77%	41.76%	40.28%	56.33%	50.53%	47.66%	45.94%
18	35.18%	45.43%	42.22%	40.57%	39.59%	38.88%	37.72%	50.87%	46.36%	44.08%	42.76%	41.76%	40.27%	56.30%	50.50%	47.60%	45.93%
19	35.18%	45.42%	42.22%	40.56%	39.58%	38.87%	37.73%	50.85%	46.36%	44.08%	42.75%	41.75%	40.27%	56.28%	50.50%	47.60%	45.92%
20	35.19%	45.40%	42.21%	40.56%	39.58%	38.87%	37.73%	50.83%	46.34%	44.08%	42.74%	41.73%	40.26%	56.26%	50.48%	47.60%	45.90%
21	35.19%	45.40%	42.21%	40.56%	39.57%	38.87%	37.73%	50.83%	46.34%	44.08%	42.74%	41.73%	40.26%	56.25%	50.47%	47.60%	45.90%
22	35.19%	45.40%	42.20%	40.56%	39.57%	38.87%	37.72%	50.83%	46.34%	44.08%	42.74%	41.73%	40.26%	56.25%	50.47%	47.60%	45.90%
23	35.18%	45.39%	42.20%	40.56%	39.57%	38.87%	37.72%	50.82%	46.33%	44.08%	42.73%	41.73%	40.26%	56.25%	50.47%	47.59%	45.89%
24	35.18%	45.39%	42.19%	40.56%	39.57%	38.86%	37.72%	50.82%	46.32%	44.08%	42.73%	41.73%	40.25%	56.24%	50.46%	47.59%	45.89%
25	35.18%	45.39%	42.19%	40.56%	39.57%	38.86%	37.71%	50.81%	46.32%	44.08%	42.72%	41.72%	40.25%	56.24%	50.45%	47.59%	45.88%
26	35.16%	45.36%	42.17%	40.54%	39.55%	38.85%	37.70%	50.78%	46.29%	44.05%	42.70%	41.70%	40.23%	56.20%	50.42%	47.56%	45.86%
27	35.15%	45.33%	42.14%	40.52%	39.53%	38.83%	37.68%	50.74%	46.26%	44.03%	42.68%	41.68%	40.22%	56.15%	50.38%	47.54%	45.83%
28	35.14%	45.30%	42.12%	40.50%	39.51%	38.81%	37.67%	50.71%	46.24%	44.01%	42.66%	41.66%	40.20%	56.11%	50.35%	47.51%	45.81%
29	35.13%	45.27%	42.10%	40.48%	39.49%	38.80%	37.66%	50.67%	46.21%	43.98%	42.64%	41.64%	40.18%	56.07%	50.32%	47.48%	45.78%
30	35.12%	45.24%	42.08%	40.46%	39.47%	38.78%	37.64%	50.63%	46.18%	43.96%	42.61%	41.62%	40.16%	56.03%	50.29%	47.46%	45.76%
31	35.09%	45.16%	42.02%	40.41%	39.43%	38.74%	37.60%	50.54%	46.12%	43.89%	42.57%	41.57%	40.11%	55.92%	50.21%	47.38%	45.70%
32	35.05%	45.09%	41.96%	40.35%	39.39%	38.69%	37.56%	50.45%	46.05%	43.83%	42.52%	41.52%	40.06%	55.81%	50.13%	47.31%	45.64%
33	35.02%	45.01%	41.90%	40.30%	39.34%	38.65%	37.52%	50.36%	45.98%	43.76%	42.47%	41.47%	40.02%	55.70%	50.05%	47.23%	45.59%
34	34.98%	44.93%	41.85%	40.24%	39.30%	38.60%	37.47%	50.26%	45.91%	43.70%	42.42%	41.42%	39.97%	55.60%	49.97%	47.16%	45.53%
35	34.95%	44.85%	41.79%	40.19%	39.26%	38.56%	37.43%	50.17%	45.84%	43.64%	42.37%	41.37%	39.92%	55.49%	49.90%	47.08%	45.48%
36	34.88%	44.70%	41.67%	40.09%	39.16%	38.48%	37.35%	49.99%	45.70%	43.52%	42.26%	41.27%	39.82%	55.28%	49.74%	46.95%	45.35%
37	34.82%	44.55%	41.55%	39.99%	39.07%	38.40%	37.27%	49.81%	45.56%	43.41%	42.14%	41.17%	39.73%	55.08%	49.58%	46.82%	45.22%
38	34.76%	44.40%	41.43%	39.90%	38.98%	38.32%	37.19%	49.64%	45.43%	43.29%	42.03%	41.08%	39.63%	54.87%	49.42%	46.69%	45.09%
39	34.70%	44.25%	41.32%	39.80%	38.88%	38.23%	37.12%	49.46%	45.29%	43.18%	41.92%	40.98%	39.53%	54.67%	49.26%	46.56%	44.96%
40	34.63%	44.10%	41.20%	39.70%	38.79%	38.15%	37.04%	49.28%	45.15%	43.07%	41.81%	40.88%	39.44%	54.46%	49.10%	46.43%	44.83%
41	34.51%	43.79%	40.96%	39.50%	38.62%	37.99%	36.88%	48.92%	44.87%	42.83%	41.60%	40.68%	39.25%	54.04%	48.78%	46.15%	44.58%
42	34.38%	43.48%	40.73%	39.30%	38.44%	37.82%	36.73%	48.55%	44.60%	42.59%	41.39%	40.49%	39.07%	53.62%	48.46%	45.88%	44.34%
43	34.25%	43.18%	40.50%	39.09%	38.26%	37.65%	36.57%	48.19%	44.32%	42.35%	41.18%	40.29%	38.89%	53.20%	48.14%	45.60%	44.10%
44	34.13%	42.87%	40.26%	38.89%	38.09%	37.48%	36.42%	47.83%	44.04%	42.11%	40.97%	40.09%	38.70%	52.78%	47.83%	45.33%	43.86%
45	34.00%	42.56%	40.03%	38.69%	37.91%	37.31%	36.26%	47.46%	43.77%	41.87%	40.77%	39.89%	38.52%	52.36%	47.51%	45.05%	43.62%
46	33.75%	41.99%	39.59%	38.32%	37.58%	37.00%	35.96%	46.80%	43.26%	41.44%	40.37%	39.53%	38.17%	51.61%	46.93%	44.56%	43.17%
47	33.51%	41.42%	39.14%	37.94%	37.24%	36.69%	35.67%	46.14%	42.75%	41.01%	39.98%	39.17%	37.83%	50.86%	46.36%	44.07%	42.72%
48	33.26%	40.85%	38.70%	37.57%	36.90%	36.38%	35.37%	45.48%	42.24%	40.57%	39.59%	38.81%	37.49%	50.11%	45.78%	43.57%	42.28%
49	33.01%	40.27%	38.26%	37.20%	36.57%	36.08%	35.07%	44.81%	41.73%	40.14%	39.20%	38.45%	37.14%	49.35%	45.21%	43.08%	41.83%
50	32.76%	39.70%	37.82%	36.83%	36.23%	35.77%	34.78%	44.15%	41.22%	39.71%	38.81%	38.09%	36.80%	48.60%	44.63%	42.59%	41.39%
51	32.45%	38.97%	37.26%	36.36%	35.81%	35.37%	34.40%	43.31%	40.56%	39.16%	38.32%	37.63%	36.35%	47.65%	43.86%	41.96%	40.83%
52	32.11%	38.18%	36.64%	35.83%	35.35%	34.94%	34.01%	42.40%	39.86%	38.56%	37.78%	37.13%	35.90%	46.63%	43.08%	41.28%	40.22%
53	31.76%	37.36%	36.01%	35.30%	34.86%	34.49%	33.58%	41.45%	39.13%	37.94%	37.23%	36.61%	35.40%	45.55%	42.24%	40.57%	39.59%
54	31.40%	36.50%	35.35%	34.74%	34.36%	34.03%	33.14%	40.45%	38.36%	37.28%	36.63%	36.06%	34.88%	44.41%	41.38%	39.83%	38.91%
55	31.01%	35.59%	34.65%	34.16%	33.84%	33.53%	32.68%	39.41%	37.55%	36.60%	36.02%	35.48%	34.35%	43.23%	40.45%	39.05%	38.21%
56	30.61%	34.61%	33.93%	33.54%	33.27%	33.03%	32.19%	38.28%	36.70%	35.88%	35.36%	34.89%	33.78%	41.94%	39.47%	38.22%	37.45%
57	30.21%	33.62%	33.17%	32.90%	32.71%	32.49%	31.69%	37.11%	35.80%	35.11%	34.69%	34.25%	33.18%	40.60%	38.43%	37.32%	36.67%
58	29.77%	32.55%	32.36%	32.20%	32.10%	31.91%	31.16%	35.84%	34.83%	34.29%	33.95%	33.56%	32.54%	39.14%	37.31%	36.38%	35.81%
59	29.31%	31.40%	31.49%	31.65%	31.42%	31.31%	30.58%	34.47%	33.79%	33.40%	33.15%	32.83%	31.84%	37.54%	36.09%	35.34%	34.88%
60	28.79%	30.15%	30.52%	30.65%	30.70%	30.63%	29.93%	32.94%	32.62%	32.41%	32.27%	32.00%	31.07%	35.73%	34.72%	34.18%	33.84%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	
PPT-->	5	5	5	5	5	5	5	5	5	5	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	16	16	16	16	17	17	17	17	17	17	6	6	6	6	6	6	7	
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.70%	
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.47%	36.20%	36.52%	36.62%	36.65%	36.26%	42.62%	
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.39%	36.16%	36.46%	36.57%	36.62%	36.23%	42.53%	
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.34%	36.11%	36.43%	36.54%	36.60%	36.19%	42.47%	
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.29%	36.07%	36.40%	36.51%	36.57%	36.17%	42.42%	
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.24%	36.04%	36.37%	36.48%	36.53%	36.14%	42.37%	
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.20%	36.01%	36.36%	36.46%	36.52%	36.14%	42.33%	
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.19%	36.00%	36.34%	36.46%	36.52%	36.12%	42.32%	
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.18%	35.99%	36.33%	36.45%	36.50%	36.12%	42.30%	
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.16%	35.98%	36.31%	36.45%	36.48%	36.12%	42.29%	
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.16%	35.98%	36.31%	36.44%	36.48%	36.12%	42.30%	
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.16%	35.98%	36.31%	36.44%	36.48%	36.11%	42.30%	
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.16%	35.98%	36.31%	36.44%	36.48%	36.11%	42.31%	
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.15%	35.98%	36.31%	36.43%	36.48%	36.11%	42.31%	
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.15%	35.98%	36.31%	36.43%	36.48%	36.10%	42.32%	
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.14%	35.97%	36.30%	36.42%	36.47%	36.10%	42.29%	
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.12%	35.95%	36.29%	36.41%	36.47%	36.09%	42.26%	
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.11%	35.93%	36.28%	36.40%	36.46%	36.08%	42.23%	
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.09%	35.92%	36.27%	36.39%	36.45%	36.08%	42.19%	
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.08%	35.90%	36.26%	36.38%	36.45%	36.07%	42.16%	
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.02%	35.86%	36.22%	36.35%	36.42%	36.04%	42.10%	
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.96%	35.82%	36.18%	36.33%	36.39%	36.01%	42.04%	
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.91%	35.79%	36.15%	36.30%	36.36%	35.98%	41.98%	
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.85%	35.75%	36.11%	36.27%	36.33%	35.95%	41.92%	
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.79%	35.71%	36.08%	36.24%	36.30%	35.93%	41.86%	
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.69%	35.63%	36.02%	36.18%	36.24%	35.87%	41.74%	
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.59%	35.55%	35.95%	36.11%	36.18%	35.82%	41.61%	
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.48%	35.47%	35.89%	36.05%	36.13%	35.77%	41.49%	
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.38%	35.39%	35.83%	35.99%	36.07%	35.71%	41.37%	
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.27%	35.31%	35.77%	35.93%	36.01%	35.66%	41.25%	
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.06%	35.15%	35.63%	35.80%	35.90%	35.55%	41.00%	
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.85%	34.99%	35.49%	35.68%	35.78%	35.45%	40.75%	
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.64%	34.83%	35.34%	35.56%	35.67%	35.34%	40.50%	
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.44%	34.67%	35.20%	35.43%	35.56%	35.23%	40.26%	
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.23%	34.51%	35.06%	35.31%	35.44%	35.13%	40.01%	
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.82%	34.20%	34.80%	35.07%	35.22%	34.92%	39.52%	
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.42%	33.90%	34.53%	34.83%	35.00%	34.71%	39.04%	
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.01%	33.59%	34.26%	34.59%	34.78%	34.50%	38.55%	
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.60%	33.28%	34.00%	34.35%	34.56%	34.29%	38.06%	
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.20%	32.97%	33.73%	34.11%	34.34%	34.08%	37.57%	
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.66%	32.57%	33.39%	33.80%	34.05%	33.80%	36.95%	
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.09%	32.13%	33.00%	33.47%	33.73%	33.49%	36.29%	
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.48%	31.67%	32.63%	33.11%	33.40%	33.19%	35.59%	
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.87%	31.19%	32.20%	32.74%	33.06%	32.87%	34.85%	
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.22%	30.65%	31.77%	32.37%	32.71%	32.54%	34.11%	
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.54%	30.17%	31.34%	31.97%	32.36%	32.20%	33.32%	
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.83%	29.63%	30.87%	31.58%	31.99%	31.83%	32.49%	
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.09%	29.04%	30.40%	31.15%	31.57%	31.47%	31.57%	
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.27%	28.48%	29.90%	30.70%	31.17%	31.06%	30.63%	
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.43%	27.80%	29.37%	30.21%	30.74%	30.65%	29.59%	

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	7	7	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	60.52%	55.36%	52.77%	51.26%	50.00%	48.26%
10	NA	NA	NA	NA	NA	53.46%	49.95%	48.17%	47.12%	46.36%	44.94%	60.44%	55.29%	52.71%	51.19%	49.97%	48.21%
11	41.69%	41.15%	40.76%	40.48%	39.65%	53.40%	49.87%	48.11%	47.08%	46.35%	44.91%	60.36%	55.21%	52.65%	51.15%	49.93%	48.17%
12	41.64%	41.09%	40.71%	40.45%	39.60%	53.31%	49.82%	48.07%	47.03%	46.28%	44.87%	60.27%	55.15%	52.60%	51.09%	49.87%	48.13%
13	41.58%	41.05%	40.67%	40.40%	39.58%	53.23%	49.76%	48.01%	46.98%	46.23%	44.82%	60.18%	55.09%	52.54%	51.04%	49.83%	48.08%
14	41.53%	41.01%	40.62%	40.37%	39.53%	53.15%	49.71%	47.97%	46.94%	46.21%	44.78%	60.10%	55.03%	52.49%	50.99%	49.80%	48.04%
15	41.47%	40.96%	40.59%	40.33%	39.49%	53.10%	49.67%	47.92%	46.90%	46.16%	44.77%	60.04%	54.98%	52.45%	50.96%	49.74%	48.01%
16	41.46%	40.95%	40.56%	40.32%	39.48%	53.05%	49.62%	47.89%	46.86%	46.13%	44.73%	60.00%	54.94%	52.41%	50.91%	49.72%	47.98%
17	41.42%	40.92%	40.56%	40.28%	39.48%	53.03%	49.60%	47.88%	46.86%	46.11%	44.71%	59.97%	54.91%	52.40%	50.90%	49.69%	47.97%
18	41.40%	40.90%	40.52%	40.27%	39.46%	52.99%	49.58%	47.86%	46.84%	46.11%	44.69%	59.93%	54.89%	52.38%	50.89%	49.69%	47.94%
19	41.39%	40.90%	40.52%	40.27%	39.46%	52.98%	49.58%	47.86%	46.83%	46.11%	44.69%	59.92%	54.88%	52.37%	50.88%	49.69%	47.94%
20	41.39%	40.90%	40.52%	40.27%	39.46%	52.96%	49.57%	47.85%	46.82%	46.11%	44.69%	59.90%	54.87%	52.36%	50.87%	49.69%	47.94%
21	41.38%	40.90%	40.52%	40.26%	39.45%	52.96%	49.57%	47.85%	46.82%	46.11%	44.69%	59.90%	54.87%	52.36%	50.87%	49.68%	47.94%
22	41.38%	40.89%	40.52%	40.26%	39.45%	52.96%	49.56%	47.85%	46.82%	46.10%	44.69%	59.90%	54.86%	52.36%	50.87%	49.67%	47.94%
23	41.37%	40.88%	40.52%	40.26%	39.45%	52.96%	49.56%	47.85%	46.82%	46.09%	44.68%	59.90%	54.86%	52.36%	50.87%	49.66%	47.93%
24	41.37%	40.88%	40.52%	40.25%	39.44%	52.96%	49.56%	47.85%	46.82%	46.09%	44.68%	59.89%	54.86%	52.35%	50.87%	49.65%	47.93%
25	41.36%	40.87%	40.52%	40.25%	39.44%	52.96%	49.56%	47.85%	46.82%	46.08%	44.68%	59.89%	54.85%	52.35%	50.87%	49.65%	47.93%
26	41.35%	40.86%	40.51%	40.24%	39.43%	52.94%	49.54%	47.83%	46.81%	46.07%	44.67%	59.86%	54.83%	52.33%	50.85%	49.63%	47.91%
27	41.33%	40.84%	40.49%	40.23%	39.42%	52.91%	49.52%	47.81%	46.79%	46.05%	44.66%	59.83%	54.81%	52.31%	50.83%	49.62%	47.90%
28	41.32%	40.83%	40.48%	40.22%	39.41%	52.89%	49.50%	47.79%	46.78%	46.04%	44.64%	59.80%	54.78%	52.29%	50.81%	49.60%	47.88%
29	41.31%	40.81%	40.46%	40.21%	39.40%	52.86%	49.48%	47.77%	46.76%	46.03%	44.63%	59.77%	54.76%	52.27%	50.79%	49.59%	47.87%
30	41.29%	40.80%	40.45%	40.20%	39.39%	52.84%	49.46%	47.75%	46.75%	46.01%	44.62%	59.73%	54.74%	52.24%	50.77%	49.57%	47.85%
31	41.24%	40.76%	40.41%	40.17%	39.35%	52.76%	49.40%	47.70%	46.70%	45.98%	44.58%	59.65%	54.68%	52.19%	50.72%	49.53%	47.81%
32	41.18%	40.72%	40.37%	40.13%	39.32%	52.69%	49.35%	47.66%	46.65%	45.94%	44.54%	59.57%	54.61%	52.14%	50.66%	49.48%	47.76%
33	41.13%	40.67%	40.33%	40.10%	39.28%	52.61%	49.29%	47.61%	46.60%	45.90%	44.50%	59.48%	54.55%	52.09%	50.61%	49.44%	47.71%
34	41.07%	40.63%	40.29%	40.07%	39.25%	52.54%	49.24%	47.57%	46.56%	45.86%	44.45%	59.40%	54.49%	52.04%	50.56%	49.39%	47.66%
35	41.02%	40.59%	40.26%	40.03%	39.21%	52.47%	49.18%	47.52%	46.51%	45.83%	44.41%	59.32%	54.43%	51.98%	50.51%	49.35%	47.61%
36	40.93%	40.51%	40.18%	39.97%	39.15%	52.33%	49.08%	47.43%	46.42%	45.75%	44.34%	59.16%	54.30%	51.88%	50.41%	49.25%	47.53%
37	40.84%	40.43%	40.11%	39.90%	39.09%	52.19%	48.97%	47.34%	46.34%	45.67%	44.26%	59.00%	54.18%	51.77%	50.31%	49.16%	47.44%
38	40.75%	40.35%	40.03%	39.83%	39.03%	52.05%	48.86%	47.25%	46.25%	45.59%	44.19%	58.84%	54.05%	51.67%	50.22%	49.07%	47.35%
39	40.66%	40.27%	39.95%	39.76%	38.97%	51.92%	48.75%	47.16%	46.17%	45.51%	44.11%	58.67%	53.92%	51.56%	50.12%	48.98%	47.27%
40	40.58%	40.19%	39.88%	39.70%	38.91%	51.78%	48.65%	47.07%	46.08%	45.43%	44.04%	58.51%	53.80%	51.45%	50.02%	48.89%	47.18%
41	40.38%	40.03%	39.74%	39.56%	38.78%	51.50%	48.44%	46.89%	45.92%	45.27%	43.89%	58.19%	53.55%	51.24%	49.83%	48.71%	47.01%
42	40.19%	39.86%	39.60%	39.42%	38.65%	51.22%	48.22%	46.71%	45.75%	45.12%	43.75%	57.87%	53.30%	51.03%	49.63%	48.53%	46.84%
43	40.00%	39.70%	39.45%	39.28%	38.51%	50.94%	48.01%	46.53%	45.58%	44.96%	43.60%	57.54%	53.06%	50.82%	49.44%	48.35%	46.67%
44	39.81%	39.53%	39.31%	39.13%	38.38%	50.67%	47.80%	46.35%	45.42%	44.81%	43.46%	57.22%	52.81%	50.61%	49.25%	48.17%	46.50%
45	39.61%	39.37%	39.17%	38.99%	38.25%	50.39%	47.59%	46.17%	45.25%	44.66%	43.31%	56.89%	52.56%	50.40%	49.05%	47.99%	46.33%
46	39.25%	39.05%	38.88%	38.73%	38.00%	49.86%	47.18%	45.82%	44.93%	44.36%	43.03%	56.29%	52.10%	49.99%	48.68%	47.65%	46.01%
47	38.88%	38.74%	38.60%	38.47%	37.75%	49.33%	46.77%	45.47%	44.61%	44.06%	42.75%	55.68%	51.63%	49.59%	48.32%	47.31%	45.69%
48	38.51%	38.42%	38.31%	38.21%	37.51%	48.80%	46.37%	45.11%	44.30%	43.76%	42.47%	55.08%	51.16%	49.19%	47.95%	46.97%	45.37%
49	38.14%	38.11%	38.02%	37.95%	37.26%	48.27%	45.96%	44.76%	43.98%	43.46%	42.19%	54.47%	50.70%	48.78%	47.58%	46.63%	45.05%
50	37.77%	37.79%	37.74%	37.69%	37.01%	47.74%	45.55%	44.41%	43.66%	43.16%	41.91%	53.86%	50.23%	48.38%	47.22%	46.29%	44.73%
51	37.32%	37.38%	37.37%	37.35%	36.69%	47.03%	45.02%	43.97%	43.23%	42.78%	41.55%	53.07%	49.62%	47.86%	46.74%	45.84%	44.32%
52	36.81%	36.93%	36.98%	36.98%	36.33%	46.31%	44.45%	43.45%	42.79%	42.38%	41.18%	52.24%	48.98%	47.29%	46.23%	45.38%	43.88%
53	36.27%	36.48%	36.57%	36.62%	35.98%	45.53%	43.86%	42.94%	42.34%	41.94%	40.77%	51.35%	48.30%	46.70%	45.71%	44.88%	43.41%
54	35.71%	35.99%	36.13%	36.20%	35.61%	44.73%	43.23%	42.39%	41.85%	41.49%	40.33%	50.43%	47.58%	46.06%	45.14%	44.36%	42.91%
55	35.12%	35.49%	35.71%	35.79%	35.22%	43.90%	42.60%	41.83%	41.36%	41.02%	39.90%	49.47%	46.83%	45.42%	44.57%	43.81%	42.40%
56	34.47%	34.99%	35.23%	35.36%	34.83%	43.01%	41.92%	41.24%	40.82%	40.54%	39.44%	48.43%	46.04%	44.73%	43.95%	43.25%	41.87%
57	33.84%	34.46%	34.76%	34.92%	34.40%	42.09%	41.18%	40.62%	40.27%	40.03%	38.96%	47.35%	45.18%	44.00%	43.31%	42.65%	41.29%
58	33.18%	33.90%	34.26%	34.45%	33.96%	41.12%	40.43%	39.99%	39.71%	39.50%	38.45%	46.18%	44.28%	43.25%	42.62%	42.01%	40.69%
59	32.46%	33.28%	33.72%	33.95%	33.48%	40.06%	39.59%	39.29%	39.06%	38.93%	37.91%	44.92%	43.29%	42.41%	41.86%	41.32%	40.04%
60	31.69%	32.63%	33.14%	33.42%	32.98%	38.91%	38.69%	38.53%	38.40%	38.29%	37.33%	43.52%	42.21%	41.50%	41.05%	40.55%	39.32%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	74.66%	66.17%	61.96%	59.50%	57.34%	54.90%	NA	NA	NA	NA	NA
8	67.50%	60.69%	57.30%	55.31%	53.62%	51.54%	74.59%	66.11%	61.92%	59.46%	57.27%	54.87%	NA	NA	NA	NA	NA
9	67.51%	60.70%	57.32%	55.33%	53.61%	51.54%	74.50%	66.04%	61.86%	59.41%	57.22%	54.81%	NA	NA	NA	NA	NA
10	67.42%	60.62%	57.25%	55.26%	53.58%	51.49%	74.40%	65.96%	61.79%	59.33%	57.18%	54.76%	NA	NA	NA	NA	NA
11	67.32%	60.55%	57.19%	55.21%	53.52%	51.44%	74.28%	65.89%	61.73%	59.28%	57.10%	54.71%	NA	NA	NA	NA	NA
12	67.22%	60.48%	57.13%	55.16%	53.46%	51.39%	74.18%	65.81%	61.66%	59.22%	57.05%	54.65%	NA	NA	NA	NA	NA
13	67.14%	60.41%	57.07%	55.10%	53.42%	51.34%	74.09%	65.74%	61.60%	59.16%	57.02%	54.60%	NA	NA	NA	NA	NA
14	67.05%	60.35%	57.01%	55.05%	53.38%	51.29%	74.00%	65.67%	61.54%	59.11%	56.97%	54.55%	NA	NA	NA	NA	NA
15	66.98%	60.30%	56.97%	55.01%	53.32%	51.26%	73.92%	65.62%	61.49%	59.06%	56.90%	54.51%	NA	NA	NA	NA	NA
16	66.94%	60.26%	56.93%	54.97%	53.31%	51.23%	73.89%	65.57%	61.45%	59.03%	56.90%	54.47%	NA	NA	NA	NA	NA
17	66.91%	60.23%	56.92%	54.95%	53.27%	51.22%	73.85%	65.55%	61.43%	59.00%	56.85%	54.47%	NA	NA	NA	NA	NA
18	66.87%	60.19%	56.89%	54.94%	53.26%	51.19%	73.81%	65.49%	61.40%	58.98%	56.83%	54.44%	NA	NA	NA	NA	NA
19	66.86%	60.18%	56.88%	54.93%	53.26%	51.19%	73.80%	65.48%	61.40%	58.98%	56.83%	54.44%	NA	NA	NA	NA	NA
20	66.84%	60.17%	56.88%	54.92%	53.26%	51.19%	73.78%	65.48%	61.39%	58.97%	56.83%	54.44%	NA	NA	NA	NA	NA
21	66.84%	60.17%	56.87%	54.92%	53.25%	51.19%	73.78%	65.47%	61.38%	58.96%	56.82%	54.44%	NA	NA	NA	NA	NA
22	66.83%	60.17%	56.87%	54.92%	53.24%	51.18%	73.77%	65.47%	61.38%	58.96%	56.81%	54.43%	NA	NA	NA	NA	NA
23	66.83%	60.16%	56.86%	54.91%	53.23%	51.18%	73.76%	65.46%	61.37%	58.96%	56.80%	54.43%	NA	NA	NA	NA	NA
24	66.82%	60.16%	56.86%	54.91%	53.22%	51.18%	73.75%	65.46%	61.37%	58.96%	56.79%	54.43%	NA	NA	NA	NA	NA
25	66.82%	60.15%	56.86%	54.91%	53.21%	51.17%	73.75%	65.45%	61.36%	58.95%	56.78%	54.42%	NA	NA	NA	NA	NA
26	66.78%	60.13%	56.83%	54.89%	53.20%	51.16%	73.70%	65.42%	61.34%	58.92%	56.77%	54.40%	NA	NA	NA	NA	NA
27	66.74%	60.10%	56.81%	54.86%	53.18%	51.14%	73.66%	65.39%	61.31%	58.90%	56.75%	54.38%	NA	NA	NA	NA	NA
28	66.71%	60.07%	56.79%	54.84%	53.17%	51.12%	73.62%	65.36%	61.29%	58.87%	56.73%	54.36%	NA	NA	NA	NA	NA
29	66.67%	60.05%	56.77%	54.81%	53.15%	51.10%	73.57%	65.33%	61.27%	58.84%	56.72%	54.34%	NA	NA	NA	NA	NA
30	66.63%	60.02%	56.74%	54.79%	53.14%	51.08%	73.53%	65.30%	61.24%	58.81%	56.70%	54.32%	NA	NA	NA	NA	NA
31	66.54%	59.95%	56.68%	54.73%	53.08%	51.03%	73.43%	65.22%	61.17%	58.75%	56.64%	54.25%	NA	NA	NA	NA	NA
32	66.45%	59.88%	56.62%	54.68%	53.03%	50.98%	73.33%	65.14%	61.11%	58.69%	56.57%	54.19%	NA	NA	NA	NA	NA
33	66.35%	59.81%	56.56%	54.62%	52.97%	50.92%	73.22%	65.07%	61.04%	58.63%	56.51%	54.13%	NA	NA	NA	NA	NA
34	66.26%	59.74%	56.50%	54.57%	52.92%	50.87%	73.12%	64.99%	60.97%	58.57%	56.44%	54.07%	NA	NA	NA	NA	NA
35	66.17%	59.67%	56.44%	54.51%	52.86%	50.81%	73.02%	64.91%	60.90%	58.51%	56.38%	54.01%	NA	NA	NA	NA	NA
36	65.98%	59.53%	56.32%	54.40%	52.76%	50.71%	72.81%	64.75%	60.77%	58.39%	56.27%	53.90%	NA	NA	NA	NA	NA
37	65.80%	59.38%	56.20%	54.29%	52.66%	50.62%	72.61%	64.59%	60.63%	58.27%	56.15%	53.79%	NA	NA	NA	NA	NA
38	65.62%	59.24%	56.08%	54.18%	52.55%	50.52%	72.40%	64.43%	60.50%	58.14%	56.04%	53.68%	NA	NA	NA	NA	NA
39	65.43%	59.09%	55.96%	54.07%	52.45%	50.42%	72.19%	64.26%	60.36%	58.02%	55.92%	53.57%	NA	NA	NA	NA	NA
40	65.25%	58.95%	55.84%	53.96%	52.35%	50.32%	71.99%	64.10%	60.22%	57.90%	55.81%	53.46%	NA	NA	NA	NA	NA
41	64.88%	58.67%	55.60%	53.74%	52.14%	50.13%	71.57%	63.78%	59.95%	57.65%	55.58%	53.25%	NA	NA	NA	NA	NA
42	64.51%	58.38%	55.35%	53.52%	51.94%	49.94%	71.16%	63.46%	59.68%	57.40%	55.35%	53.03%	NA	NA	NA	NA	NA
43	64.14%	58.10%	55.11%	53.29%	51.73%	49.74%	70.74%	63.15%	59.40%	57.15%	55.12%	52.81%	NA	NA	NA	NA	NA
44	63.77%	57.82%	54.87%	53.07%	51.53%	49.55%	70.32%	62.83%	59.13%	56.90%	54.89%	52.60%	NA	NA	NA	NA	NA
45	63.40%	57.53%	54.62%	52.85%	51.32%	49.36%	69.91%	62.51%	58.85%	56.65%	54.66%	52.38%	NA	NA	NA	NA	NA
46	62.72%	57.01%	54.17%	52.44%	50.94%	49.00%	69.15%	61.92%	58.35%	56.19%	54.23%	51.98%	NA	NA	NA	NA	NA
47	62.04%	56.49%	53.71%	52.02%	50.56%	48.64%	68.39%	61.34%	57.84%	55.73%	53.81%	51.58%	NA	NA	NA	NA	NA
48	61.36%	55.96%	53.26%	51.61%	50.18%	48.27%	67.64%	60.76%	57.33%	55.26%	53.39%	51.18%	NA	NA	NA	NA	NA
49	60.67%	55.44%	52.80%	51.19%	49.80%	47.91%	66.88%	60.18%	56.82%	54.80%	52.97%	50.78%	NA	NA	NA	NA	NA
50	59.99%	54.91%	52.35%	50.78%	49.42%	47.55%	66.12%	59.59%	56.32%	54.34%	52.54%	50.37%	NA	NA	NA	NA	NA
51	59.10%	54.23%	51.75%	50.25%	48.91%	47.08%	65.14%	58.84%	55.64%	53.75%	51.98%	49.84%	NA	NA	NA	NA	NA
52	58.17%	53.51%	51.13%	49.67%	48.37%	46.58%	64.09%	58.04%	54.97%	53.11%	51.37%	49.27%	NA	NA	NA	NA	NA
53	57.18%	52.74%	50.47%	49.08%	47.83%	46.05%	63.00%	57.17%	54.24%	52.45%	50.77%	48.69%	NA	NA	NA	NA	NA
54	56.13%	51.92%	49.74%	48.44%	47.23%	45.49%	61.82%	56.27%	53.41%	51.74%	50.10%	48.07%	NA	NA	NA	NA	NA
55	55.04%	51.06%	49.00%	47.79%	46.60%	44.91%	60.61%	55.29%	52.58%	51.00%	49.40%	47.41%	NA	NA	NA	NA	NA
56	53.85%	50.15%	48.22%	47.08%	45.96%	44.29%	59.27%	54.26%	51.71%	50.21%	48.68%	46.72%	NA	NA	NA	NA	NA
57	52.61%	49.17%	47.39%	46.34%	45.27%	43.62%	57.87%	53.17%	50.77%	49.38%	47.89%	45.95%	NA	NA	NA	NA	NA
58	51.25%	48.13%	46.51%	45.54%	44.53%	42.93%	56.32%	51.99%	49.77%	48.46%	47.05%	45.17%	NA	NA	NA	NA	NA
59	49.78%	46.99%	45.53%	44.66%	43.71%	42.16%	54.63%	50.70%	48.65%	47.45%	46.10%	44.29%	NA	NA	NA	NA	NA
60	48.14%	45.73%	44.47%	43.70%	42.81%	41.32%	52.75%	49.25%	47.44%	46.35%	45.07%	43.31%	NA	NA	NA	NA	NA

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	7
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17	7	7	7	
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.98%	42.14%	43.05%	
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.90%	42.07%	43.01%	
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.82%	42.01%	42.96%	
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.74%	41.96%	42.92%	
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.68%	41.92%	42.87%	
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.64%	41.87%	42.84%	
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.60%	41.85%	42.83%	
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.59%	41.83%	42.81%	
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.57%	41.82%	42.80%	
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.56%	41.80%	42.78%	
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.56%	41.80%	42.78%	
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.55%	41.80%	42.78%	
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.55%	41.80%	42.78%	
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.55%	41.79%	42.78%	
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.55%	41.79%	42.78%	
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.52%	41.77%	42.77%	
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.50%	41.76%	42.75%	
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.48%	41.74%	42.74%	
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.45%	41.72%	42.72%	
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.43%	41.71%	42.71%	
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.36%	41.66%	42.66%	
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.30%	41.61%	42.62%	
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.23%	41.56%	42.57%	
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.17%	41.52%	42.53%	
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.10%	41.47%	42.48%	
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.97%	41.37%	42.40%	
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.84%	41.27%	42.31%	
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.71%	41.17%	42.23%	
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.58%	41.06%	42.14%	
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.45%	40.96%	42.06%	
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.20%	40.76%	41.89%	
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.94%	40.56%	41.72%	
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.68%	40.36%	41.56%	
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.42%	40.16%	41.39%	
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.17%	39.96%	41.22%	
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.66%	39.57%	40.89%	
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.15%	39.19%	40.57%	
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.64%	38.81%	40.24%	
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.13%	38.42%	39.91%	
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.62%	38.04%	39.59%	
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.98%	37.53%	39.18%	
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.25%	37.02%	38.73%	
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.51%	36.44%	38.25%	
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.75%	35.85%	37.76%	
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.94%	35.24%	37.23%	
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.11%	34.62%	36.71%	
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.24%	33.96%	36.15%	
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.34%	33.28%	35.57%	
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.35%	32.55%	34.95%	
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.31%	31.77%	34.29%	

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	61.19%	58.32%	56.85%	55.90%	55.25%	53.32%	69.64%	64.78%
10	NA	NA	NA	48.59%	48.69%	48.62%	48.50%	48.37%	47.16%	61.10%	58.27%	56.81%	55.86%	55.22%	53.28%	69.54%	64.72%
11	43.54%	43.79%	43.16%	48.50%	48.64%	48.56%	48.45%	48.35%	47.11%	61.01%	58.20%	56.75%	55.79%	55.17%	53.21%	69.44%	64.64%
12	43.49%	43.76%	43.13%	48.41%	48.57%	48.50%	48.37%	48.30%	47.09%	60.91%	58.13%	56.69%	55.74%	55.11%	53.15%	69.34%	64.57%
13	43.44%	43.71%	43.07%	48.32%	48.50%	48.45%	48.32%	48.25%	47.02%	60.83%	58.04%	56.63%	55.70%	55.05%	53.10%	69.25%	64.48%
14	43.39%	43.67%	43.04%	48.26%	48.44%	48.39%	48.29%	48.21%	46.98%	60.75%	57.99%	56.58%	55.63%	55.03%	53.08%	69.16%	64.42%
15	43.36%	43.64%	43.02%	48.20%	48.40%	48.35%	48.26%	48.18%	46.96%	60.68%	57.95%	56.54%	55.62%	55.00%	53.03%	69.10%	64.38%
16	43.33%	43.62%	42.97%	48.14%	48.36%	48.32%	48.22%	48.14%	46.94%	60.63%	57.92%	56.51%	55.58%	54.96%	53.01%	69.04%	64.34%
17	43.31%	43.61%	42.95%	48.11%	48.33%	48.30%	48.21%	48.13%	46.93%	60.59%	57.88%	56.46%	55.55%	54.94%	52.99%	69.00%	64.30%
18	43.30%	43.59%	42.97%	48.09%	48.30%	48.29%	48.19%	48.11%	46.89%	60.57%	57.86%	56.45%	55.54%	54.93%	52.97%	68.97%	64.29%
19	43.28%	43.58%	42.95%	48.08%	48.29%	48.26%	48.18%	48.09%	46.88%	60.55%	57.86%	56.44%	55.53%	54.91%	52.97%	68.95%	64.28%
20	43.26%	43.57%	42.93%	48.07%	48.29%	48.24%	48.16%	48.08%	46.87%	60.54%	57.85%	56.43%	55.52%	54.89%	52.97%	68.93%	64.26%
21	43.27%	43.57%	42.93%	48.07%	48.28%	48.24%	48.16%	48.08%	46.88%	60.54%	57.85%	56.43%	55.52%	54.89%	52.97%	68.93%	64.26%
22	43.27%	43.56%	42.93%	48.07%	48.28%	48.23%	48.16%	48.08%	46.88%	60.54%	57.84%	56.42%	55.51%	54.89%	52.97%	68.92%	64.26%
23	43.27%	43.56%	42.93%	48.07%	48.28%	48.23%	48.16%	48.08%	46.88%	60.53%	57.84%	56.42%	55.51%	54.89%	52.96%	68.92%	64.26%
24	43.28%	43.56%	42.93%	48.06%	48.27%	48.23%	48.16%	48.08%	46.89%	60.53%	57.84%	56.42%	55.51%	54.89%	52.96%	68.92%	64.25%
25	43.28%	43.55%	42.93%	48.06%	48.27%	48.23%	48.16%	48.08%	46.89%	60.53%	57.83%	56.42%	55.50%	54.89%	52.96%	68.91%	64.25%
26	43.26%	43.54%	42.92%	48.04%	48.25%	48.21%	48.14%	48.06%	46.87%	60.50%	57.81%	56.40%	55.49%	54.88%	52.94%	68.88%	64.23%
27	43.25%	43.53%	42.91%	48.01%	48.23%	48.19%	48.13%	48.05%	46.85%	60.47%	57.79%	56.38%	55.47%	54.87%	52.92%	68.85%	64.20%
28	43.23%	43.52%	42.90%	47.98%	48.21%	48.17%	48.11%	48.04%	46.84%	60.44%	57.77%	56.36%	55.46%	54.85%	52.90%	68.82%	64.18%
29	43.22%	43.51%	42.89%	47.96%	48.19%	48.15%	48.10%	48.02%	46.82%	60.41%	57.74%	56.34%	55.44%	54.84%	52.88%	68.78%	64.15%
30	43.20%	43.50%	42.88%	47.93%	48.17%	48.14%	48.08%	48.01%	46.80%	60.39%	57.72%	56.33%	55.42%	54.83%	52.87%	68.75%	64.12%
31	43.16%	43.47%	42.84%	47.85%	48.12%	48.09%	48.04%	47.96%	46.76%	60.30%	57.66%	56.27%	55.38%	54.78%	52.83%	68.66%	64.06%
32	43.13%	43.43%	42.80%	47.78%	48.07%	48.04%	47.99%	47.92%	46.73%	60.22%	57.60%	56.22%	55.33%	54.74%	52.79%	68.58%	63.99%
33	43.09%	43.39%	42.77%	47.70%	48.01%	47.99%	47.95%	47.88%	46.69%	60.14%	57.54%	56.17%	55.28%	54.69%	52.75%	68.49%	63.92%
34	43.06%	43.35%	42.73%	47.62%	47.96%	47.94%	47.90%	47.83%	46.66%	60.06%	57.48%	56.12%	55.23%	54.65%	52.71%	68.40%	63.86%
35	43.02%	43.32%	42.70%	47.54%	47.91%	47.90%	47.86%	47.79%	46.62%	59.98%	57.41%	56.07%	55.18%	54.60%	52.67%	68.31%	63.79%
36	42.94%	43.25%	42.63%	47.40%	47.79%	47.80%	47.77%	47.71%	46.54%	59.83%	57.29%	55.97%	55.09%	54.52%	52.59%	68.14%	63.66%
37	42.86%	43.18%	42.57%	47.25%	47.67%	47.71%	47.68%	47.63%	46.46%	59.67%	57.17%	55.86%	55.00%	54.43%	52.50%	67.97%	63.52%
38	42.78%	43.11%	42.51%	47.10%	47.56%	47.62%	47.60%	47.55%	46.38%	59.51%	57.05%	55.76%	54.91%	54.34%	52.42%	67.79%	63.39%
39	42.70%	43.04%	42.45%	46.96%	47.44%	47.52%	47.51%	47.47%	46.30%	59.36%	56.93%	55.65%	54.81%	54.25%	52.34%	67.62%	63.26%
40	42.62%	42.98%	42.39%	46.81%	47.32%	47.43%	47.42%	47.40%	46.22%	59.20%	56.81%	55.55%	54.72%	54.16%	52.25%	67.45%	63.13%
41	42.48%	42.83%	42.25%	46.52%	47.09%	47.23%	47.25%	47.23%	46.08%	58.89%	56.57%	55.34%	54.53%	53.99%	52.08%	67.10%	62.86%
42	42.33%	42.69%	42.12%	46.23%	46.86%	47.03%	47.07%	47.07%	45.93%	58.57%	56.33%	55.13%	54.34%	53.82%	51.92%	66.75%	62.59%
43	42.18%	42.55%	41.98%	45.94%	46.63%	46.84%	46.90%	46.91%	45.78%	58.26%	56.09%	54.92%	54.15%	53.64%	51.75%	66.40%	62.32%
44	42.04%	42.40%	41.84%	45.65%	46.40%	46.64%	46.72%	46.74%	45.63%	57.94%	55.85%	54.71%	53.96%	53.47%	51.58%	66.05%	62.05%
45	41.89%	42.26%	41.71%	45.36%	46.17%	46.44%	46.54%	46.58%	45.49%	57.63%	55.61%	54.50%	53.78%	53.30%	51.41%	65.71%	61.79%
46	41.60%	41.99%	41.45%	44.79%	45.73%	46.07%	46.21%	46.27%	45.19%	57.03%	55.15%	54.10%	53.42%	52.96%	51.10%	65.05%	61.28%
47	41.31%	41.72%	41.20%	44.22%	45.29%	45.70%	45.88%	45.96%	44.90%	56.44%	54.69%	53.70%	53.06%	52.62%	50.79%	64.39%	60.77%
48	41.01%	41.46%	40.95%	43.65%	44.85%	45.32%	45.55%	45.65%	44.61%	55.84%	54.23%	53.31%	52.70%	52.28%	50.48%	63.74%	60.26%
49	40.72%	41.19%	40.70%	43.08%	44.41%	44.95%	45.21%	45.34%	44.32%	55.25%	53.77%	52.91%	52.34%	51.94%	50.17%	63.08%	59.74%
50	40.43%	40.92%	40.45%	42.51%	43.97%	44.58%	44.88%	45.03%	44.03%	54.65%	53.31%	52.52%	51.98%	51.60%	49.86%	62.43%	59.23%
51	40.06%	40.58%	40.10%	41.78%	43.43%	44.13%	44.48%	44.66%	43.67%	53.85%	52.70%	51.99%	51.52%	51.15%	49.45%	61.53%	58.55%
52	39.65%	40.21%	39.76%	40.98%	42.81%	43.58%	44.02%	44.22%	43.25%	53.01%	52.04%	51.44%	50.99%	50.71%	49.00%	60.61%	57.82%
53	39.22%	39.80%	39.38%	40.13%	42.17%	43.05%	43.54%	43.78%	42.82%	52.14%	51.37%	50.85%	50.46%	50.24%	48.55%	59.63%	57.06%
54	38.78%	39.41%	39.01%	39.26%	41.51%	42.51%	43.01%	43.33%	42.39%	51.22%	50.64%	50.24%	49.94%	49.69%	48.04%	58.59%	56.26%
55	38.32%	38.96%	38.59%	38.34%	40.82%	41.90%	42.51%	42.82%	41.92%	50.27%	49.90%	49.56%	49.33%	49.16%	47.56%	57.51%	55.41%
56	37.84%	38.52%	38.18%	37.39%	40.10%	41.30%	41.97%	42.31%	41.47%	49.23%	49.11%	48.89%	48.74%	48.62%	47.03%	56.34%	54.53%
57	37.36%	38.06%	37.76%	36.39%	39.31%	40.65%	41.39%	41.82%	40.95%	48.15%	48.27%	48.18%	48.10%	48.03%	46.48%	55.12%	53.57%
58	36.82%	37.60%	37.28%	35.33%	38.54%	39.98%	40.77%	41.24%	40.43%	47.00%	47.39%	47.43%	47.44%	47.41%	45.90%	53.79%	52.57%
59	36.29%	37.09%	36.83%	34.20%	37.66%	39.26%	40.11%	40.65%	39.89%	45.76%	46.44%	46.67%	46.72%	46.73%	45.27%	52.37%	51.48%
60	35.68%	36.52%	36.29%	32.97%	36.74%	38.48%	39.42%	39.98%	39.24%	44.40%	45.40%	45.78%	45.92%	46.00%	44.57%	50.80%	50.27%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	86.76%	77.88%	73.46%	70.82%	68.02%	65.16%	NA
7	NA	NA	NA	NA	78.14%	71.29%	67.86%	65.80%	63.70%	61.17%	86.70%	77.84%	73.41%	70.78%	67.97%	65.14%	NA
8	62.39%	60.87%	59.51%	57.28%	78.18%	71.32%	67.88%	65.80%	63.72%	61.19%	86.63%	77.78%	73.37%	70.74%	67.93%	65.11%	NA
9	62.34%	60.83%	59.46%	57.23%	78.08%	71.24%	67.82%	65.76%	63.67%	61.14%	86.53%	77.70%	73.31%	70.69%	67.88%	65.05%	NA
10	62.28%	60.78%	59.42%	57.18%	77.98%	71.18%	67.76%	65.70%	63.61%	61.08%	86.42%	77.63%	73.23%	70.62%	67.81%	64.98%	NA
11	62.22%	60.71%	59.36%	57.11%	77.87%	71.09%	67.69%	65.63%	63.56%	61.01%	86.31%	77.53%	73.16%	70.54%	67.76%	64.91%	NA
12	62.15%	60.66%	59.31%	57.06%	77.77%	71.01%	67.62%	65.57%	63.50%	60.97%	86.20%	77.45%	73.08%	70.48%	67.69%	64.87%	NA
13	62.09%	60.60%	59.24%	57.01%	77.68%	70.92%	67.55%	65.51%	63.43%	60.91%	86.10%	77.36%	73.01%	70.42%	67.63%	64.82%	NA
14	62.04%	60.54%	59.21%	56.98%	77.58%	70.86%	67.49%	65.45%	63.39%	60.87%	86.00%	77.29%	72.95%	70.35%	67.58%	64.76%	NA
15	61.99%	60.51%	59.18%	56.93%	77.51%	70.81%	67.45%	65.41%	63.36%	60.83%	85.92%	77.24%	72.90%	70.30%	67.54%	64.73%	NA
16	61.96%	60.48%	59.14%	56.90%	77.45%	70.77%	67.41%	65.38%	63.33%	60.80%	85.87%	77.20%	72.86%	70.27%	67.51%	64.69%	NA
17	61.92%	60.45%	59.12%	56.88%	77.41%	70.73%	67.37%	65.35%	63.30%	60.77%	85.81%	77.15%	72.83%	70.26%	67.47%	64.66%	NA
18	61.90%	60.43%	59.10%	56.86%	77.38%	70.71%	67.36%	65.33%	63.28%	60.75%	85.79%	77.14%	72.81%	70.22%	67.46%	64.64%	NA
19	61.89%	60.42%	59.09%	56.86%	77.35%	70.70%	67.34%	65.31%	63.26%	60.74%	85.75%	77.12%	72.80%	70.21%	67.44%	64.63%	NA
20	61.88%	60.41%	59.07%	56.86%	77.32%	70.68%	67.33%	65.30%	63.25%	60.74%	85.71%	77.10%	72.78%	70.19%	67.42%	64.62%	NA
21	61.88%	60.41%	59.07%	56.85%	77.32%	70.68%	67.33%	65.30%	63.24%	60.73%	85.70%	77.10%	72.78%	70.19%	67.42%	64.61%	NA
22	61.87%	60.41%	59.07%	56.85%	77.31%	70.68%	67.32%	65.30%	63.24%	60.73%	85.70%	77.09%	72.77%	70.19%	67.42%	64.61%	NA
23	61.87%	60.40%	59.07%	56.84%	77.31%	70.67%	67.32%	65.30%	63.24%	60.72%	85.69%	77.09%	72.77%	70.19%	67.41%	64.60%	NA
24	61.87%	60.40%	59.06%	56.84%	77.30%	70.67%	67.32%	65.30%	63.24%	60.71%	85.69%	77.09%	72.77%	70.19%	67.41%	64.59%	NA
25	61.87%	60.40%	59.06%	56.83%	77.30%	70.67%	67.32%	65.30%	63.23%	60.71%	85.68%	77.08%	72.77%	70.19%	67.41%	64.58%	NA
26	61.84%	60.38%	59.05%	56.81%	77.26%	70.64%	67.29%	65.27%	63.22%	60.69%	85.64%	77.05%	72.74%	70.17%	67.38%	64.57%	NA
27	61.82%	60.36%	59.03%	56.80%	77.23%	70.61%	67.27%	65.25%	63.20%	60.67%	85.61%	77.02%	72.71%	70.14%	67.36%	64.55%	NA
28	61.80%	60.34%	59.02%	56.78%	77.19%	70.58%	67.24%	65.23%	63.18%	60.65%	85.57%	76.99%	72.68%	70.12%	67.34%	64.53%	NA
29	61.78%	60.32%	59.00%	56.76%	77.16%	70.56%	67.22%	65.21%	63.16%	60.64%	85.53%	76.96%	72.66%	70.09%	67.32%	64.51%	NA
30	61.76%	60.30%	58.98%	56.74%	77.12%	70.53%	67.20%	65.18%	63.14%	60.62%	85.49%	76.93%	72.63%	70.06%	67.30%	64.49%	NA
31	61.70%	60.25%	58.94%	56.70%	77.02%	70.45%	67.13%	65.13%	63.09%	60.57%	85.38%	76.85%	72.56%	70.01%	67.25%	64.44%	NA
32	61.65%	60.20%	58.89%	56.65%	76.93%	70.38%	67.07%	65.08%	63.04%	60.52%	85.28%	76.77%	72.50%	69.95%	67.19%	64.39%	NA
33	61.59%	60.15%	58.84%	56.61%	76.83%	70.31%	67.01%	65.02%	62.98%	60.47%	85.18%	76.69%	72.43%	69.89%	67.13%	64.33%	NA
34	61.54%	60.10%	58.79%	56.56%	76.74%	70.24%	66.95%	64.97%	62.93%	60.42%	85.07%	76.62%	72.37%	69.83%	67.07%	64.28%	NA
35	61.48%	60.05%	58.74%	56.52%	76.64%	70.16%	66.89%	64.91%	62.88%	60.37%	84.97%	76.54%	72.30%	69.78%	67.01%	64.22%	NA
36	61.36%	59.94%	58.64%	56.43%	76.45%	70.02%	66.76%	64.80%	62.77%	60.27%	84.76%	76.38%	72.16%	69.65%	66.90%	64.12%	NA
37	61.25%	59.84%	58.55%	56.34%	76.26%	69.87%	66.64%	64.68%	62.66%	60.18%	84.56%	76.22%	72.02%	69.53%	66.78%	64.02%	NA
38	61.13%	59.74%	58.45%	56.25%	76.07%	69.73%	66.51%	64.57%	62.56%	60.08%	84.35%	76.07%	71.89%	69.40%	66.67%	63.91%	NA
39	61.02%	59.63%	58.35%	56.16%	75.88%	69.58%	66.38%	64.46%	62.45%	59.98%	84.15%	75.91%	71.75%	69.28%	66.55%	63.81%	NA
40	60.90%	59.53%	58.25%	56.07%	75.69%	69.44%	66.26%	64.34%	62.34%	59.89%	83.94%	75.75%	71.61%	69.15%	66.44%	63.70%	NA
41	60.67%	59.32%	58.06%	55.88%	75.31%	69.15%	66.00%	64.11%	62.14%	59.68%	83.53%	75.43%	71.33%	68.90%	66.21%	63.48%	NA
42	60.43%	59.11%	57.87%	55.69%	74.93%	68.85%	65.74%	63.88%	61.93%	59.47%	83.11%	75.11%	71.05%	68.65%	65.98%	63.25%	NA
43	60.20%	58.90%	57.68%	55.50%	74.55%	68.56%	65.49%	63.65%	61.72%	59.26%	82.69%	74.79%	70.77%	68.40%	65.75%	63.02%	NA
44	59.97%	58.69%	57.49%	55.32%	74.17%	68.26%	65.23%	63.42%	61.51%	59.06%	82.28%	74.47%	70.49%	68.15%	65.52%	62.79%	NA
45	59.74%	58.49%	57.30%	55.13%	73.78%	67.97%	64.98%	63.19%	61.30%	58.85%	81.86%	74.14%	70.22%	67.90%	65.30%	62.57%	NA
46	59.30%	58.09%	56.92%	54.78%	73.07%	67.40%	64.49%	62.76%	60.89%	58.47%	81.08%	73.53%	69.69%	67.43%	64.86%	62.15%	NA
47	58.86%	57.69%	56.55%	54.44%	72.35%	66.84%	64.01%	62.32%	60.48%	58.09%	80.31%	72.92%	69.17%	66.96%	64.41%	61.74%	NA
48	58.42%	57.29%	56.17%	54.09%	71.63%	66.28%	63.53%	61.89%	60.07%	57.71%	79.53%	72.30%	68.64%	66.48%	63.97%	61.33%	NA
49	57.98%	56.90%	55.80%	53.75%	70.92%	65.72%	63.05%	61.45%	59.66%	57.33%	78.75%	71.69%	68.12%	66.01%	63.53%	60.91%	NA
50	57.54%	56.50%	55.43%	53.41%	70.20%	65.16%	62.57%	61.02%	59.26%	56.95%	77.97%	71.08%	67.59%	65.54%	63.09%	60.50%	NA
51	56.96%	55.99%	54.94%	52.95%	69.22%	64.41%	61.92%	60.46%	58.72%	56.45%	76.91%	70.27%	66.89%	64.93%	62.51%	59.96%	NA
52	56.34%	55.41%	54.44%	52.45%	68.21%	63.60%	61.25%	59.83%	58.17%	55.91%	75.80%	69.38%	66.15%	64.26%	61.90%	59.36%	NA
53	55.69%	54.82%	53.90%	51.94%	67.11%	62.76%	60.53%	59.18%	57.56%	55.34%	74.59%	68.46%	65.37%	63.54%	61.22%	58.73%	NA
54	55.00%	54.22%	53.30%	51.39%	65.96%	61.88%	59.77%	58.51%	56.90%	54.74%	73.33%	67.51%	64.53%	62.80%	60.50%	58.09%	NA
55	54.26%	53.56%	52.71%	50.83%	64.74%	60.93%	58.96%	57.79%	56.26%	54.11%	71.98%	66.44%	63.66%	62.02%	59.81%	57.38%	NA
56	53.50%	52.88%	52.08%	50.24%	63.45%	59.94%	58.12%	57.02%	55.53%	53.44%	70.56%	65.35%	62.73%	61.17%	58.99%	56.55%	NA
57	52.70%	52.15%	51.40%	49.60%	62.08%	58.87%	57.22%	56.21%	54.78%	52.73%	69.04%	64.18%	61.74%	60.27%	58.16%	55.85%	NA
58	51.84%	51.40%	50.69%	48.94%	60.59%	57.75%	56.25%	55.35%	53.98%	51.97%	67.39%	62.93%	60.66%	59.31%	57.26%	55.01%	NA
59	50.94%	50.57%	49.91%	48.20%	58.99%	56.52%	55.22%	54.41%	53.09%	51.14%	65.60%	61.56%	59.49%	58.26%	56.27%	54.07%	NA
60	49.92%	49.63%	49.06%	47.39%	57.20%	55.15%	54.05%	53.34%	52.12%	50.22%	63.61%	60.02%	58.19%	57.06%	55.18%	53.05%	NA

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	8	8	8	8	8
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.93%	51.26%	51.82%	52.07%	52.20%
11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.83%	51.19%	51.76%	52.00%	52.15%
12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.74%	51.11%	51.68%	51.95%	52.10%
13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.65%	51.04%	51.62%	51.90%	52.04%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.57%	50.99%	51.58%	51.85%	52.01%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.49%	50.94%	51.53%	51.82%	51.97%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.44%	50.90%	51.50%	51.79%	51.94%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.40%	50.87%	51.47%	51.76%	51.91%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.37%	50.84%	51.45%	51.76%	51.91%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.37%	50.84%	51.45%	51.74%	51.90%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.37%	50.83%	51.44%	51.72%	51.89%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.37%	50.83%	51.44%	51.72%	51.89%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.36%	50.82%	51.44%	51.72%	51.89%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.36%	50.82%	51.44%	51.72%	51.89%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.36%	50.82%	51.44%	51.72%	51.89%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.36%	50.82%	51.44%	51.72%	51.89%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.33%	50.80%	51.42%	51.71%	51.87%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.30%	50.78%	51.40%	51.69%	51.85%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.27%	50.76%	51.38%	51.68%	51.84%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.24%	50.74%	51.37%	51.66%	51.82%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.21%	50.72%	51.35%	51.64%	51.80%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.13%	50.65%	51.29%	51.60%	51.76%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49.06%	50.59%	51.24%	51.55%	51.72%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	48.98%	50.53%	51.18%	51.51%	51.68%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	48.90%	50.46%	51.13%	51.46%	51.64%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	48.83%	50.40%	51.07%	51.42%	51.59%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	48.67%	50.28%	50.97%	51.32%	51.51%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	48.51%	50.16%	50.88%	51.23%	51.43%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	48.35%	50.04%	50.78%	51.14%	51.35%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	48.19%	49.92%	50.68%	51.05%	51.26%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	48.03%	49.80%	50.58%	50.96%	51.18%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.72%	49.57%	50.38%	50.78%	51.01%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.41%	49.33%	50.18%	50.60%	50.84%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.09%	49.09%	49.97%	50.42%	50.67%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.78%	48.86%	49.77%	50.25%	50.50%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.47%	48.62%	49.56%	50.07%	50.34%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.86%	48.17%	49.18%	49.72%	50.02%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.25%	47.71%	48.80%	49.38%	49.70%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.64%	47.25%	48.42%	49.03%	49.38%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.03%	46.80%	48.04%	48.69%	49.07%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.42%	46.34%	47.66%	48.34%	48.75%
51	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.64%	45.74%	47.15%	47.89%	48.35%
52	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.79%	45.12%	46.62%	47.43%	47.90%
53	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.92%	44.46%	46.07%	46.91%	47.44%
54	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.00%	43.76%	45.48%	46.39%	46.95%
55	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.05%	43.05%	44.87%	45.87%	46.45%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.07%	42.29%	44.24%	45.29%	45.92%
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.03%	41.52%	43.57%	44.70%	45.37%
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.93%	40.70%	42.88%	44.09%	44.80%
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.77%	39.80%	42.14%	43.40%	44.19%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.50%	38.85%	41.31%	42.69%	43.50%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	8	9	9	9	9	9	9	10	10	10	10	10	10	11	11	11	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	84.56%	77.79%	74.32%	72.28%
8	NA	NA	NA	NA	NA	NA	NA	74.52%	70.12%	67.80%	66.41%	65.14%	62.71%	84.49%	77.73%	74.28%	72.24%
9	NA	60.00%	58.97%	58.33%	57.90%	57.58%	55.66%	74.44%	70.05%	67.76%	66.37%	65.07%	62.67%	84.40%	77.66%	74.22%	72.18%
10	50.99%	59.90%	58.90%	58.27%	57.85%	57.53%	55.63%	74.33%	69.98%	67.68%	66.30%	65.02%	62.62%	84.30%	77.58%	74.15%	72.12%
11	50.94%	59.80%	58.81%	58.19%	57.79%	57.48%	55.57%	74.23%	69.90%	67.62%	66.25%	64.96%	62.56%	84.18%	77.49%	74.07%	72.06%
12	50.88%	59.70%	58.74%	58.15%	57.72%	57.44%	55.52%	74.12%	69.83%	67.56%	66.19%	64.91%	62.51%	84.07%	77.41%	74.01%	71.99%
13	50.84%	59.61%	58.67%	58.07%	57.67%	57.37%	55.48%	74.03%	69.75%	67.48%	66.12%	64.86%	62.47%	83.97%	77.33%	73.94%	71.92%
14	50.81%	59.52%	58.60%	58.01%	57.62%	57.32%	55.43%	73.94%	69.70%	67.42%	66.07%	64.81%	62.42%	83.87%	77.27%	73.87%	71.87%
15	50.77%	59.45%	58.55%	57.97%	57.57%	57.29%	55.39%	73.87%	69.60%	67.37%	66.04%	64.77%	62.38%	83.79%	77.18%	73.82%	71.83%
16	50.74%	59.40%	58.51%	57.93%	57.54%	57.24%	55.35%	73.82%	69.55%	67.34%	65.99%	64.74%	62.36%	83.74%	77.13%	73.78%	71.78%
17	50.72%	59.36%	58.47%	57.90%	57.53%	57.24%	55.33%	73.76%	69.53%	67.31%	65.96%	64.72%	62.32%	83.68%	77.10%	73.75%	71.75%
18	50.72%	59.33%	58.44%	57.89%	57.51%	57.22%	55.32%	73.74%	69.50%	67.30%	65.94%	64.70%	62.31%	83.66%	77.07%	73.73%	71.73%
19	50.70%	59.31%	58.43%	57.88%	57.49%	57.21%	55.31%	73.73%	69.49%	67.29%	65.94%	64.69%	62.29%	83.65%	77.07%	73.73%	71.73%
20	50.68%	59.29%	58.43%	57.87%	57.48%	57.20%	55.30%	73.72%	69.48%	67.28%	65.94%	64.67%	62.27%	83.64%	77.07%	73.72%	71.73%
21	50.68%	59.29%	58.42%	57.87%	57.47%	57.20%	55.30%	73.72%	69.48%	67.28%	65.94%	64.67%	62.27%	83.64%	77.06%	73.72%	71.73%
22	50.68%	59.29%	58.42%	57.86%	57.47%	57.19%	55.30%	73.72%	69.48%	67.28%	65.94%	64.67%	62.26%	83.64%	77.06%	73.71%	71.73%
23	50.68%	59.29%	58.42%	57.86%	57.47%	57.19%	55.30%	73.72%	69.47%	67.27%	65.94%	64.67%	62.26%	83.63%	77.05%	73.71%	71.73%
24	50.68%	59.28%	58.41%	57.85%	57.46%	57.19%	55.30%	73.71%	69.47%	67.27%	65.94%	64.67%	62.25%	83.63%	77.05%	73.71%	71.73%
25	50.68%	59.28%	58.41%	57.84%	57.46%	57.18%	55.30%	73.71%	69.47%	67.27%	65.94%	64.67%	62.25%	83.63%	77.04%	73.70%	71.73%
26	50.67%	59.25%	58.39%	57.82%	57.44%	57.17%	55.28%	73.68%	69.44%	67.25%	65.92%	64.65%	62.24%	83.60%	77.02%	73.68%	71.71%
27	50.65%	59.23%	58.37%	57.80%	57.42%	57.16%	55.27%	73.65%	69.42%	67.23%	65.90%	64.64%	62.23%	83.57%	76.99%	73.66%	71.68%
28	50.64%	59.20%	58.34%	57.78%	57.40%	57.14%	55.25%	73.61%	69.39%	67.20%	65.87%	64.62%	62.22%	83.53%	76.97%	73.64%	71.66%
29	50.62%	59.17%	58.32%	57.76%	57.38%	57.13%	55.24%	73.58%	69.37%	67.18%	65.85%	64.60%	62.21%	83.50%	76.94%	73.62%	71.64%
30	50.61%	59.15%	58.30%	57.74%	57.36%	57.11%	55.22%	73.55%	69.34%	67.16%	65.83%	64.58%	62.20%	83.47%	76.92%	73.60%	71.62%
31	50.57%	59.06%	58.24%	57.68%	57.31%	57.07%	55.18%	73.46%	69.27%	67.10%	65.78%	64.54%	62.15%	83.38%	76.85%	73.54%	71.57%
32	50.53%	58.98%	58.18%	57.63%	57.26%	57.03%	55.14%	73.38%	69.21%	67.05%	65.72%	64.49%	62.10%	83.29%	76.78%	73.48%	71.51%
33	50.50%	58.89%	58.12%	57.58%	57.21%	56.98%	55.09%	73.29%	69.14%	66.99%	65.67%	64.44%	62.05%	83.20%	76.71%	73.42%	71.46%
34	50.46%	58.81%	58.06%	57.53%	57.15%	56.94%	55.05%	73.20%	69.08%	66.93%	65.62%	64.39%	62.01%	83.11%	76.64%	73.36%	71.41%
35	50.42%	58.72%	58.00%	57.48%	57.10%	56.89%	55.01%	73.11%	69.01%	66.87%	65.57%	64.34%	61.96%	83.02%	76.57%	73.30%	71.35%
36	50.34%	58.55%	57.86%	57.37%	57.01%	56.80%	54.92%	72.94%	68.88%	66.76%	65.47%	64.25%	61.87%	82.84%	76.43%	73.18%	71.25%
37	50.26%	58.38%	57.72%	57.26%	56.92%	56.70%	54.83%	72.77%	68.75%	66.65%	65.37%	64.16%	61.78%	82.66%	76.30%	73.07%	71.14%
38	50.18%	58.21%	57.58%	57.16%	56.83%	56.61%	54.74%	72.60%	68.62%	66.53%	65.27%	64.06%	61.70%	82.48%	76.16%	72.95%	71.04%
39	50.10%	58.04%	57.44%	57.05%	56.74%	56.52%	54.66%	72.44%	68.49%	66.42%	65.17%	63.97%	61.61%	82.31%	76.03%	72.83%	70.93%
40	50.02%	57.86%	57.30%	56.94%	56.65%	56.42%	54.57%	72.27%	68.36%	66.31%	65.07%	63.88%	61.52%	82.13%	75.89%	72.71%	70.83%
41	49.87%	57.52%	57.04%	56.72%	56.44%	56.24%	54.39%	71.92%	68.10%	66.08%	64.86%	63.68%	61.33%	81.77%	75.61%	72.47%	70.61%
42	49.72%	57.17%	56.79%	56.49%	56.24%	56.05%	54.22%	71.58%	67.83%	65.86%	64.66%	63.49%	61.15%	81.40%	75.33%	72.24%	70.40%
43	49.56%	56.83%	56.53%	56.27%	56.03%	55.86%	54.04%	71.23%	67.57%	65.63%	64.46%	63.30%	60.96%	81.04%	75.05%	72.00%	70.19%
44	49.41%	56.48%	56.27%	56.04%	55.83%	55.67%	53.87%	70.89%	67.31%	65.40%	64.26%	63.10%	60.78%	80.68%	74.77%	71.76%	69.97%
45	49.26%	56.14%	56.02%	55.82%	55.62%	55.48%	53.69%	70.54%	67.05%	65.18%	64.06%	62.91%	60.59%	80.32%	74.49%	71.52%	69.76%
46	48.95%	55.49%	55.51%	55.39%	55.25%	55.12%	53.36%	69.88%	66.52%	64.74%	63.66%	62.55%	60.24%	79.60%	73.94%	71.05%	69.34%
47	48.64%	54.83%	55.01%	54.96%	54.87%	54.77%	53.03%	69.22%	66.00%	64.30%	63.26%	62.18%	59.90%	78.88%	73.38%	70.58%	68.91%
48	48.34%	54.18%	54.50%	54.53%	54.49%	54.42%	52.70%	68.56%	65.48%	63.86%	62.87%	61.81%	59.55%	78.17%	72.83%	70.10%	68.48%
49	48.03%	53.52%	54.00%	54.11%	54.12%	54.07%	52.36%	67.89%	64.96%	63.42%	62.47%	61.45%	59.20%	77.45%	72.28%	69.63%	68.06%
50	47.72%	52.87%	53.49%	53.68%	53.74%	53.72%	52.03%	67.23%	64.44%	62.98%	62.08%	61.08%	58.86%	76.74%	71.72%	69.16%	67.63%
51	47.36%	52.02%	52.85%	53.13%	53.24%	53.29%	51.61%	66.34%	63.75%	62.40%	61.54%	60.62%	58.44%	75.78%	70.97%	68.54%	67.06%
52	46.92%	51.11%	52.16%	52.54%	52.72%	52.79%	51.15%	65.35%	63.04%	61.78%	61.00%	60.10%	57.94%	74.72%	70.19%	67.86%	66.47%
53	46.48%	50.14%	51.41%	51.91%	52.16%	52.27%	50.66%	64.36%	62.27%	61.12%	60.40%	59.53%	57.43%	73.64%	69.36%	67.16%	65.82%
54	46.04%	49.13%	50.63%	51.27%	51.58%	51.75%	50.17%	63.34%	61.47%	60.44%	59.78%	58.96%	56.87%	72.52%	68.49%	66.41%	65.15%
55	45.57%	48.07%	49.85%	50.60%	50.96%	51.18%	49.64%	62.26%	60.63%	59.72%	59.15%	58.37%	56.32%	71.34%	67.57%	65.63%	64.45%
56	45.06%	46.97%	49.01%	49.88%	50.33%	50.59%	49.06%	61.06%	59.74%	58.97%	58.47%	57.74%	55.74%	70.05%	66.60%	64.81%	63.71%
57	44.55%	45.81%	48.12%	49.15%	49.68%	49.97%	48.51%	59.84%	58.81%	58.18%	57.77%	57.08%	55.12%	68.72%	65.57%	63.94%	62.93%
58	44.02%	44.59%	47.20%	48.36%	48.98%	49.34%	47.87%	58.54%	57.83%	57.32%	57.01%	56.36%	54.42%	67.29%	64.49%	63.00%	62.09%
59	43.42%	43.26%	46.20%	47.50%	48.21%	48.63%	47.23%	57.13%	56.74%	56.41%	56.18%	55.61%	53.71%	65.72%	63.29%	61.98%	61.17%
60	42.80%	41.80%	45.09%	46.57%	47.39%	47.87%	46.48%	55.60%	55.56%	55.40%	55.28%	54.79%	52.93%	64.01%	61.97%	60.85%	60.17%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	104.60%	93.08%	87.34%	83.98%	80.01%	76.54%	NA	NA	NA
6	NA	NA	94.51%	85.37%	80.80%	78.09%	75.01%	71.89%	104.57%	93.05%	87.32%	83.96%	79.99%	76.52%	NA	NA	NA
7	70.11%	67.34%	94.54%	85.41%	80.80%	78.10%	75.04%	71.92%	104.52%	93.02%	87.28%	83.93%	79.97%	76.50%	NA	NA	NA
8	70.06%	67.29%	94.46%	85.34%	80.75%	78.06%	74.99%	71.87%	104.44%	92.95%	87.23%	83.88%	79.92%	76.45%	NA	NA	NA
9	69.99%	67.25%	94.37%	85.26%	80.69%	78.00%	74.92%	71.82%	104.33%	92.87%	87.15%	83.82%	79.85%	76.39%	NA	NA	NA
10	69.94%	67.19%	94.27%	85.18%	80.61%	77.94%	74.87%	71.77%	104.24%	92.78%	87.08%	83.75%	79.80%	76.34%	NA	NA	NA
11	69.89%	67.14%	94.13%	85.09%	80.53%	77.88%	74.81%	71.71%	104.08%	92.68%	86.99%	83.69%	79.73%	76.29%	NA	NA	NA
12	69.83%	67.07%	94.01%	85.00%	80.47%	77.80%	74.74%	71.64%	103.96%	92.58%	86.93%	83.61%	79.66%	76.21%	NA	NA	NA
13	69.77%	67.03%	93.90%	84.91%	80.39%	77.72%	74.68%	71.58%	103.84%	92.48%	86.85%	83.53%	79.59%	76.14%	NA	NA	NA
14	69.71%	66.97%	93.80%	84.84%	80.32%	77.68%	74.62%	71.53%	103.73%	92.41%	86.77%	83.48%	79.52%	76.08%	NA	NA	NA
15	69.68%	66.93%	93.72%	84.77%	80.27%	77.62%	74.58%	71.49%	103.64%	92.35%	86.71%	83.41%	79.49%	76.05%	NA	NA	NA
16	69.64%	66.91%	93.66%	84.71%	80.23%	77.57%	74.54%	71.46%	103.58%	92.28%	86.67%	83.36%	79.44%	76.01%	NA	NA	NA
17	69.62%	66.87%	93.60%	84.68%	80.19%	77.55%	74.51%	71.42%	103.52%	92.25%	86.64%	83.35%	79.40%	75.97%	NA	NA	NA
18	69.60%	66.86%	93.58%	84.65%	80.17%	77.52%	74.49%	71.41%	103.50%	92.23%	86.60%	83.31%	79.38%	75.96%	NA	NA	NA
19	69.59%	66.84%	93.57%	84.65%	80.16%	77.52%	74.49%	71.40%	103.49%	92.23%	86.60%	83.31%	79.39%	75.96%	NA	NA	NA
20	69.58%	66.83%	93.56%	84.65%	80.15%	77.51%	74.49%	71.39%	103.48%	92.24%	86.59%	83.30%	79.40%	75.96%	NA	NA	NA
21	69.58%	66.83%	93.56%	84.65%	80.15%	77.51%	74.49%	71.39%	103.48%	92.23%	86.59%	83.30%	79.40%	75.95%	NA	NA	NA
22	69.58%	66.82%	93.56%	84.64%	80.15%	77.51%	74.49%	71.39%	103.48%	92.22%	86.58%	83.30%	79.39%	75.95%	NA	NA	NA
23	69.58%	66.82%	93.55%	84.63%	80.14%	77.51%	74.48%	71.38%	103.47%	92.21%	86.58%	83.30%	79.39%	75.95%	NA	NA	NA
24	69.58%	66.82%	93.55%	84.62%	80.14%	77.51%	74.48%	71.38%	103.47%	92.19%	86.58%	83.30%	79.39%	75.94%	NA	NA	NA
25	69.58%	66.81%	93.55%	84.61%	80.14%	77.51%	74.48%	71.38%	103.47%	92.18%	86.57%	83.30%	79.38%	75.94%	NA	NA	NA
26	69.56%	66.80%	93.52%	84.59%	80.12%	77.49%	74.46%	71.36%	103.44%	92.16%	86.55%	83.28%	79.36%	75.92%	NA	NA	NA
27	69.54%	66.79%	93.49%	84.56%	80.10%	77.47%	74.44%	71.35%	103.41%	92.14%	86.53%	83.26%	79.34%	75.91%	NA	NA	NA
28	69.52%	66.78%	93.45%	84.54%	80.07%	77.45%	74.42%	71.34%	103.37%	92.11%	86.51%	83.24%	79.32%	75.89%	NA	NA	NA
29	69.50%	66.76%	93.42%	84.52%	80.05%	77.43%	74.40%	71.32%	103.34%	92.09%	86.49%	83.22%	79.30%	75.88%	NA	NA	NA
30	69.48%	66.75%	93.39%	84.49%	80.03%	77.41%	74.38%	71.31%	103.31%	92.07%	86.47%	83.20%	79.28%	75.87%	NA	NA	NA
31	69.43%	66.70%	93.30%	84.42%	79.97%	77.36%	74.33%	71.26%	103.21%	91.99%	86.41%	83.14%	79.23%	75.81%	NA	NA	NA
32	69.38%	66.65%	93.20%	84.35%	79.91%	77.30%	74.28%	71.20%	103.11%	91.92%	86.35%	83.09%	79.18%	75.76%	NA	NA	NA
33	69.33%	66.60%	93.11%	84.27%	79.85%	77.25%	74.23%	71.15%	103.02%	91.84%	86.28%	83.03%	79.13%	75.70%	NA	NA	NA
34	69.29%	66.55%	93.01%	84.20%	79.79%	77.19%	74.18%	71.10%	102.92%	91.76%	86.22%	82.98%	79.07%	75.65%	NA	NA	NA
35	69.24%	66.50%	92.92%	84.13%	79.73%	77.14%	74.13%	71.05%	102.82%	91.68%	86.16%	82.92%	79.02%	75.59%	NA	NA	NA
36	69.14%	66.41%	92.73%	83.99%	79.61%	77.03%	74.02%	70.95%	102.63%	91.54%	86.03%	82.81%	78.91%	75.50%	NA	NA	NA
37	69.04%	66.32%	92.55%	83.85%	79.49%	76.92%	73.92%	70.86%	102.43%	91.39%	85.91%	82.70%	78.80%	75.40%	NA	NA	NA
38	68.94%	66.23%	92.36%	83.71%	79.36%	76.81%	73.82%	70.77%	102.24%	91.25%	85.78%	82.58%	78.69%	75.31%	NA	NA	NA
39	68.84%	66.14%	92.18%	83.56%	79.24%	76.70%	73.71%	70.68%	102.05%	91.10%	85.65%	82.47%	78.58%	75.21%	NA	NA	NA
40	68.74%	66.05%	91.99%	83.42%	79.12%	76.59%	73.61%	70.58%	101.85%	90.96%	85.52%	82.36%	78.47%	75.12%	NA	NA	NA
41	68.54%	65.86%	91.61%	83.13%	78.87%	76.37%	73.40%	70.38%	101.46%	90.64%	85.26%	82.12%	78.25%	74.91%	NA	NA	NA
42	68.34%	65.66%	91.23%	82.83%	78.62%	76.14%	73.19%	70.18%	101.06%	90.33%	85.00%	81.88%	78.04%	74.69%	NA	NA	NA
43	68.14%	65.47%	90.85%	82.54%	78.37%	75.92%	72.98%	69.98%	100.66%	90.02%	84.74%	81.64%	77.82%	74.48%	NA	NA	NA
44	67.94%	65.27%	90.47%	82.24%	78.12%	75.69%	72.77%	69.77%	100.26%	89.70%	84.47%	81.41%	77.60%	74.27%	NA	NA	NA
45	67.74%	65.08%	90.09%	81.94%	77.87%	75.47%	72.56%	69.57%	99.87%	89.39%	84.21%	81.17%	77.38%	74.06%	NA	NA	NA
46	67.34%	64.70%	89.32%	81.35%	77.36%	75.01%	72.14%	69.17%	99.04%	88.77%	83.67%	80.68%	76.94%	73.63%	NA	NA	NA
47	66.95%	64.33%	88.55%	80.77%	76.85%	74.56%	71.72%	68.76%	98.22%	88.15%	83.13%	80.20%	76.49%	73.20%	NA	NA	NA
48	66.56%	63.96%	87.78%	80.18%	76.35%	74.10%	71.30%	68.36%	97.39%	87.53%	82.59%	79.72%	76.04%	72.77%	NA	NA	NA
49	66.16%	63.58%	87.01%	79.59%	75.84%	73.65%	70.88%	67.96%	96.57%	86.91%	82.05%	79.23%	75.59%	72.34%	NA	NA	NA
50	65.77%	63.21%	86.24%	79.00%	75.34%	73.19%	70.45%	67.56%	95.74%	86.28%	81.51%	78.75%	75.14%	71.91%	NA	NA	NA
51	65.25%	62.76%	85.21%	78.19%	74.67%	72.59%	69.89%	67.07%	94.64%	85.40%	80.81%	78.11%	74.52%	71.39%	NA	NA	NA
52	64.69%	62.22%	84.09%	77.34%	73.95%	71.93%	69.29%	66.50%	93.47%	84.49%	80.03%	77.40%	73.88%	70.77%	NA	NA	NA
53	64.08%	61.67%	82.92%	76.45%	73.19%	71.23%	68.64%	65.90%	92.21%	83.53%	79.22%	76.65%	73.19%	70.13%	NA	NA	NA
54	63.46%	61.06%	81.71%	75.50%	72.38%	70.51%	67.97%	65.25%	90.90%	82.51%	78.35%	75.87%	72.47%	69.44%	NA	NA	NA
55	62.82%	60.46%	80.42%	74.51%	71.53%	69.75%	67.26%	64.59%	89.50%	81.45%	77.44%	75.04%	71.71%	68.73%	NA	NA	NA
56	62.12%	59.81%	79.04%	73.45%	70.64%	68.94%	66.51%	63.88%	88.03%	80.31%	76.48%	74.18%	70.90%	67.94%	NA	NA	NA
57	61.40%	59.12%	77.60%	72.34%	69.70%	68.09%	65.72%	63.13%	86.48%	79.10%	75.46%	73.26%	70.04%	67.14%	NA	NA	NA
58	60.61%	58.36%	76.05%	71.15%	68.67%	67.17%	64.85%	62.29%	84.80%	77.81%	74.34%	72.25%	69.10%	66.23%	NA	NA	NA
59	59.77%	57.56%	74.30%	69.83%	67.55%	66.16%	63.93%	61.41%	82.88%	76.38%	73.12%	71.16%	68.09%	65.26%	NA	NA	NA
60	58.85%	56.70%	72.42%	68.39%	66.29%	65.05%	62.91%	60.47%	80.83%	74.80%	71.74%	69.94%	66.96%	64.24%	NA	NA	NA

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	17	17	17	17	9	9	9	9	9	9	10	10	10	10	10	10	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	83.48%
9	NA	NA	NA	NA	55.07%	58.06%	59.38%	60.08%	60.50%	58.70%	66.65%	66.93%	66.90%	66.81%	66.26%	64.07%	83.31%
10	NA	NA	NA	NA	54.95%	57.97%	59.32%	60.03%	60.45%	58.66%	66.54%	66.86%	66.84%	66.76%	66.20%	64.01%	83.20%
11	NA	NA	NA	NA	54.84%	57.90%	59.26%	59.96%	60.38%	58.61%	66.43%	66.77%	66.76%	66.69%	66.15%	63.95%	83.08%
12	NA	NA	NA	NA	54.73%	57.81%	59.18%	59.90%	60.31%	58.55%	66.31%	66.69%	66.68%	66.63%	66.08%	63.90%	82.97%
13	NA	NA	NA	NA	54.63%	57.74%	59.10%	59.85%	60.25%	58.50%	66.20%	66.60%	66.60%	66.56%	66.01%	63.84%	82.86%
14	NA	NA	NA	NA	54.54%	57.67%	59.06%	59.80%	60.22%	58.46%	66.11%	66.53%	66.54%	66.51%	65.96%	63.79%	82.76%
15	NA	NA	NA	NA	54.46%	57.61%	59.01%	59.75%	60.17%	58.42%	66.03%	66.47%	66.51%	66.46%	65.94%	63.73%	82.67%
16	NA	NA	NA	NA	54.41%	57.57%	58.98%	59.71%	60.15%	58.39%	65.96%	66.42%	66.46%	66.43%	65.91%	63.71%	82.62%
17	NA	NA	NA	NA	54.36%	57.52%	58.93%	59.68%	60.11%	58.35%	65.91%	66.35%	66.43%	66.40%	65.87%	63.68%	82.57%
18	NA	NA	NA	NA	54.34%	57.51%	58.93%	59.66%	60.10%	58.35%	65.89%	66.37%	66.40%	66.38%	65.85%	63.68%	82.54%
19	NA	NA	NA	NA	54.32%	57.49%	58.92%	59.66%	60.10%	58.35%	65.90%	66.33%	66.39%	66.37%	65.84%	63.67%	82.52%
20	NA	NA	NA	NA	54.30%	57.46%	58.92%	59.65%	60.10%	58.35%	65.91%	66.29%	66.39%	66.36%	65.84%	63.66%	82.50%
21	NA	NA	NA	NA	54.30%	57.46%	58.91%	59.64%	60.09%	58.34%	65.90%	66.29%	66.39%	66.36%	65.84%	63.65%	82.50%
22	NA	NA	NA	NA	54.30%	57.46%	58.91%	59.64%	60.09%	58.33%	65.90%	66.29%	66.39%	66.35%	65.84%	63.65%	82.49%
23	NA	NA	NA	NA	54.30%	57.46%	58.91%	59.64%	60.08%	58.33%	65.89%	66.29%	66.39%	66.34%	65.84%	63.65%	82.49%
24	NA	NA	NA	NA	54.30%	57.46%	58.90%	59.63%	60.08%	58.32%	65.89%	66.29%	66.39%	66.34%	65.84%	63.64%	82.49%
25	NA	NA	NA	NA	54.30%	57.46%	58.90%	59.63%	60.08%	58.31%	65.88%	66.29%	66.39%	66.33%	65.84%	63.64%	82.49%
26	NA	NA	NA	NA	54.26%	57.44%	58.88%	59.61%	60.06%	58.30%	65.84%	66.27%	66.36%	66.31%	65.81%	63.62%	82.46%
27	NA	NA	NA	NA	54.22%	57.42%	58.86%	59.59%	60.05%	58.28%	65.79%	66.24%	66.34%	66.30%	65.79%	63.60%	82.43%
28	NA	NA	NA	NA	54.18%	57.39%	58.83%	59.57%	60.04%	58.27%	65.75%	66.22%	66.32%	66.28%	65.77%	63.58%	82.40%
29	NA	NA	NA	NA	54.15%	57.37%	58.81%	59.55%	60.02%	58.25%	65.71%	66.19%	66.30%	66.26%	65.75%	63.57%	82.37%
30	NA	NA	NA	NA	54.11%	57.35%	58.79%	59.53%	60.01%	58.24%	65.66%	66.16%	66.28%	66.25%	65.73%	63.55%	82.34%
31	NA	NA	NA	NA	54.02%	57.28%	58.73%	59.49%	59.96%	58.19%	65.57%	66.10%	66.22%	66.19%	65.68%	63.50%	82.25%
32	NA	NA	NA	NA	53.93%	57.22%	58.67%	59.44%	59.90%	58.15%	65.47%	66.03%	66.15%	66.14%	65.63%	63.46%	82.16%
33	NA	NA	NA	NA	53.84%	57.16%	58.61%	59.39%	59.85%	58.10%	65.37%	65.96%	66.09%	66.08%	65.57%	63.41%	82.07%
34	NA	NA	NA	NA	53.75%	57.09%	58.56%	59.35%	59.80%	58.06%	65.28%	65.90%	66.03%	66.02%	65.52%	63.37%	81.98%
35	NA	NA	NA	NA	53.66%	57.03%	58.50%	59.30%	59.75%	58.02%	65.18%	65.83%	65.97%	65.97%	65.47%	63.33%	81.89%
36	NA	NA	NA	NA	53.48%	56.89%	58.38%	59.20%	59.65%	57.92%	64.99%	65.68%	65.85%	65.86%	65.37%	63.23%	81.71%
37	NA	NA	NA	NA	53.30%	56.74%	58.27%	59.09%	59.56%	57.83%	64.81%	65.52%	65.73%	65.76%	65.27%	63.13%	81.53%
38	NA	NA	NA	NA	53.12%	56.60%	58.15%	58.98%	59.46%	57.74%	64.63%	65.37%	65.61%	65.65%	65.17%	63.03%	81.36%
39	NA	NA	NA	NA	52.94%	56.46%	58.04%	58.88%	59.37%	57.65%	64.44%	65.22%	65.50%	65.54%	65.08%	62.93%	81.18%
40	NA	NA	NA	NA	52.76%	56.32%	57.92%	58.77%	59.27%	57.55%	64.26%	65.06%	65.38%	65.44%	64.98%	62.83%	81.00%
41	NA	NA	NA	NA	52.39%	56.05%	57.69%	58.57%	59.08%	57.37%	63.87%	64.78%	65.13%	65.21%	64.78%	62.64%	80.62%
42	NA	NA	NA	NA	52.03%	55.77%	57.45%	58.36%	58.89%	57.19%	63.49%	64.50%	64.88%	64.99%	64.58%	62.45%	80.24%
43	NA	NA	NA	NA	51.66%	55.50%	57.22%	58.15%	58.70%	57.01%	63.10%	64.23%	64.64%	64.77%	64.38%	62.26%	79.86%
44	NA	NA	NA	NA	51.30%	55.23%	56.98%	57.94%	58.50%	56.83%	62.72%	63.95%	64.39%	64.54%	64.18%	62.07%	79.48%
45	NA	NA	NA	NA	50.94%	54.96%	56.75%	57.73%	58.31%	56.65%	62.33%	63.67%	64.14%	64.32%	63.98%	61.88%	79.10%
46	NA	NA	NA	NA	50.24%	54.43%	56.31%	57.34%	57.95%	56.31%	61.60%	63.11%	63.66%	63.89%	63.58%	61.51%	78.36%
47	NA	NA	NA	NA	49.59%	53.91%	55.87%	56.95%	57.58%	55.97%	60.88%	62.56%	63.19%	63.47%	63.19%	61.14%	77.63%
48	NA	NA	NA	NA	48.86%	53.38%	55.43%	56.56%	57.22%	55.63%	60.15%	62.00%	62.72%	63.05%	62.79%	60.77%	76.89%
49	NA	NA	NA	NA	48.17%	52.86%	55.00%	56.16%	56.85%	55.29%	59.42%	61.44%	62.24%	62.63%	62.40%	60.40%	76.16%
50	NA	NA	NA	NA	47.48%	52.33%	54.56%	55.77%	56.49%	54.95%	58.70%	60.89%	61.77%	62.21%	62.00%	60.03%	75.42%
51	NA	NA	NA	NA	46.56%	51.65%	53.97%	55.24%	56.00%	54.50%	57.74%	60.15%	61.13%	61.66%	61.46%	59.55%	74.45%
52	NA	NA	NA	NA	45.60%	50.91%	53.37%	54.70%	55.49%	54.00%	56.71%	59.36%	60.48%	61.05%	60.92%	59.03%	73.43%
53	NA	NA	NA	NA	44.59%	50.16%	52.72%	54.12%	54.97%	53.50%	55.63%	58.52%	59.78%	60.42%	60.34%	58.48%	72.32%
54	NA	NA	NA	NA	43.54%	49.34%	52.05%	53.51%	54.41%	52.98%	54.49%	57.65%	59.04%	59.76%	59.73%	57.92%	71.17%
55	NA	NA	NA	NA	42.43%	48.52%	51.34%	52.88%	53.81%	52.43%	53.31%	56.75%	58.28%	59.07%	59.10%	57.31%	69.96%
56	NA	NA	NA	NA	41.28%	47.65%	50.61%	52.24%	53.20%	51.86%	52.07%	55.81%	57.47%	58.36%	58.43%	56.70%	68.70%
57	NA	NA	NA	NA	40.07%	46.73%	49.83%	51.53%	52.57%	51.26%	50.76%	54.81%	56.64%	57.62%	57.73%	56.04%	67.37%
58	NA	NA	NA	NA	38.79%	45.76%	49.01%	50.80%	51.91%	50.62%	49.36%	53.74%	55.72%	56.79%	57.00%	55.35%	65.95%
59	NA	NA	NA	NA	37.41%	44.73%	48.13%	50.01%	51.19%	49.93%	47.86%	52.59%	54.75%	55.94%	56.19%	54.58%	64.41%
60	NA	NA	NA	NA	35.90%	43.60%	47.18%	49.15%	50.38%	49.19%	46.18%	51.33%	53.68%	54.99%	55.30%	53.76%	62.73%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	106.72%	97.52%	92.93%	90.24%	86.25%	82.71%
6	NA	NA	NA	NA	NA	95.15%	88.64%	85.39%	83.46%	80.58%	77.42%	106.76%	97.54%	92.97%	90.27%	86.28%	82.71%
7	79.71%	77.78%	76.63%	74.85%	72.11%	95.09%	88.60%	85.35%	83.44%	80.55%	77.40%	106.70%	97.50%	92.93%	90.24%	86.25%	82.70%
8	79.66%	77.73%	76.58%	74.80%	72.06%	95.01%	88.56%	85.31%	83.39%	80.49%	77.35%	106.62%	97.45%	92.88%	90.19%	86.19%	82.64%
9	79.59%	77.67%	76.53%	74.74%	72.00%	94.91%	88.48%	85.24%	83.33%	80.44%	77.29%	106.52%	97.37%	92.82%	90.13%	86.14%	82.58%
10	79.49%	77.59%	76.46%	74.69%	71.95%	94.79%	88.38%	85.16%	83.25%	80.38%	77.24%	106.38%	97.27%	92.73%	90.05%	86.08%	82.53%
11	79.40%	77.53%	76.40%	74.62%	71.89%	94.67%	88.28%	85.09%	83.18%	80.31%	77.17%	106.25%	97.16%	92.65%	89.97%	86.00%	82.45%
12	79.32%	77.45%	76.33%	74.55%	71.84%	94.55%	88.19%	85.01%	83.11%	80.24%	77.11%	106.13%	97.06%	92.56%	89.89%	85.93%	82.38%
13	79.23%	77.38%	76.26%	74.48%	71.78%	94.43%	88.10%	84.92%	83.04%	80.16%	77.05%	106.00%	96.97%	92.47%	89.83%	85.84%	82.33%
14	79.16%	77.31%	76.20%	74.43%	71.72%	94.32%	88.02%	84.86%	82.97%	80.11%	76.99%	105.89%	96.87%	92.40%	89.75%	85.79%	82.26%
15	79.10%	77.27%	76.16%	74.39%	71.69%	94.23%	87.95%	84.80%	82.93%	80.07%	76.95%	105.79%	96.81%	92.33%	89.71%	85.74%	82.22%
16	79.05%	77.22%	76.11%	74.36%	71.65%	94.17%	87.90%	84.76%	82.89%	80.03%	76.92%	105.72%	96.75%	92.30%	89.66%	85.70%	82.18%
17	79.01%	77.19%	76.10%	74.32%	71.61%	94.11%	87.86%	84.72%	82.86%	80.00%	76.88%	105.66%	96.71%	92.26%	89.63%	85.67%	82.15%
18	78.98%	77.17%	76.05%	74.31%	71.61%	94.09%	87.83%	84.70%	82.83%	79.98%	76.87%	105.63%	96.68%	92.23%	89.61%	85.66%	82.13%
19	78.97%	77.17%	76.05%	74.31%	71.60%	94.07%	87.82%	84.69%	82.82%	79.98%	76.87%	105.62%	96.67%	92.22%	89.60%	85.66%	82.13%
20	78.97%	77.16%	76.05%	74.31%	71.60%	94.05%	87.82%	84.68%	82.82%	79.98%	76.86%	105.60%	96.67%	92.20%	89.59%	85.66%	82.13%
21	78.96%	77.16%	76.05%	74.30%	71.60%	94.05%	87.82%	84.68%	82.82%	79.98%	76.86%	105.60%	96.67%	92.21%	89.59%	85.65%	82.13%
22	78.96%	77.15%	76.05%	74.30%	71.60%	94.05%	87.81%	84.68%	82.82%	79.97%	76.86%	105.60%	96.67%	92.21%	89.60%	85.65%	82.13%
23	78.96%	77.15%	76.05%	74.29%	71.60%	94.05%	87.81%	84.68%	82.83%	79.97%	76.87%	105.60%	96.67%	92.21%	89.60%	85.64%	82.14%
24	78.96%	77.15%	76.05%	74.29%	71.60%	94.05%	87.81%	84.68%	82.83%	79.96%	76.87%	105.61%	96.67%	92.21%	89.61%	85.63%	82.14%
25	78.95%	77.14%	76.05%	74.29%	71.60%	94.05%	87.81%	84.68%	82.83%	79.96%	76.87%	105.61%	96.67%	92.21%	89.61%	85.63%	82.14%
26	78.93%	77.12%	76.03%	74.27%	71.58%	94.02%	87.79%	84.66%	82.81%	79.95%	76.85%	105.58%	96.65%	92.19%	89.60%	85.62%	82.13%
27	78.90%	77.10%	76.02%	74.26%	71.57%	93.99%	87.77%	84.64%	82.80%	79.94%	76.84%	105.55%	96.63%	92.18%	89.58%	85.61%	82.12%
28	78.87%	77.08%	76.00%	74.25%	71.55%	93.96%	87.74%	84.62%	82.78%	79.93%	76.83%	105.53%	96.61%	92.16%	89.56%	85.61%	82.10%
29	78.85%	77.06%	75.98%	74.23%	71.54%	93.93%	87.72%	84.60%	82.76%	79.92%	76.81%	105.50%	96.59%	92.15%	89.55%	85.60%	82.09%
30	78.82%	77.04%	75.97%	74.22%	71.52%	93.91%	87.70%	84.58%	82.75%	79.91%	76.80%	105.48%	96.57%	92.13%	89.53%	85.59%	82.08%
31	78.76%	76.98%	75.91%	74.17%	71.47%	93.82%	87.63%	84.53%	82.70%	79.86%	76.76%	105.39%	96.51%	92.08%	89.48%	85.55%	82.04%
32	78.69%	76.92%	75.86%	74.12%	71.42%	93.73%	87.57%	84.47%	82.65%	79.81%	76.71%	105.30%	96.45%	92.03%	89.44%	85.50%	82.00%
33	78.62%	76.86%	75.81%	74.07%	71.38%	93.64%	87.50%	84.42%	82.60%	79.77%	76.67%	105.22%	96.39%	91.97%	89.39%	85.46%	81.96%
34	78.56%	76.80%	75.75%	74.02%	71.33%	93.56%	87.44%	84.36%	82.55%	79.72%	76.62%	105.13%	96.33%	91.92%	89.34%	85.42%	81.92%
35	78.49%	76.74%	75.70%	73.97%	71.28%	93.47%	87.38%	84.30%	82.50%	79.67%	76.58%	105.05%	96.27%	91.87%	89.30%	85.37%	81.87%
36	78.35%	76.63%	75.59%	73.87%	71.19%	93.30%	87.25%	84.20%	82.40%	79.58%	76.49%	104.88%	96.14%	91.77%	89.20%	85.29%	81.79%
37	78.22%	76.51%	75.48%	73.78%	71.10%	93.12%	87.11%	84.09%	82.30%	79.49%	76.40%	104.71%	96.01%	91.66%	89.11%	85.20%	81.70%
38	78.08%	76.40%	75.38%	73.68%	71.00%	92.95%	86.98%	83.98%	82.19%	79.40%	76.31%	104.55%	95.89%	91.56%	89.01%	85.12%	81.62%
39	77.94%	76.28%	75.27%	73.58%	70.91%	92.78%	86.85%	83.87%	82.09%	79.31%	76.22%	104.38%	95.76%	91.46%	88.92%	85.03%	81.53%
40	77.81%	76.17%	75.16%	73.48%	70.82%	92.61%	86.72%	83.76%	81.99%	79.22%	76.13%	104.21%	95.63%	91.36%	88.82%	84.95%	81.45%
41	77.53%	75.93%	74.94%	73.29%	70.63%	92.23%	86.44%	83.53%	81.78%	79.02%	75.94%	103.83%	95.35%	91.12%	88.61%	84.75%	81.26%
42	77.25%	75.70%	74.73%	73.09%	70.43%	91.85%	86.16%	83.30%	81.56%	78.82%	75.75%	103.46%	95.08%	90.89%	88.39%	84.55%	81.07%
43	76.97%	75.47%	74.51%	72.89%	70.24%	91.47%	85.88%	83.06%	81.35%	78.63%	75.56%	103.08%	94.80%	90.66%	88.18%	84.36%	80.88%
44	76.69%	75.24%	74.30%	72.70%	70.05%	91.09%	85.61%	82.83%	81.13%	78.43%	75.37%	102.70%	94.52%	90.43%	87.97%	84.16%	80.69%
45	76.42%	75.00%	74.09%	72.50%	69.86%	90.71%	85.33%	82.60%	80.92%	78.23%	75.18%	102.33%	94.24%	90.19%	87.76%	83.96%	80.50%
46	75.86%	74.53%	73.66%	72.10%	69.49%	89.95%	84.75%	82.11%	80.48%	77.82%	74.79%	101.54%	93.64%	89.69%	87.30%	83.53%	80.10%
47	75.30%	74.06%	73.23%	71.70%	69.12%	89.19%	84.17%	81.62%	80.03%	77.40%	74.41%	100.75%	93.04%	89.18%	86.84%	83.10%	79.70%
48	74.74%	73.59%	72.81%	71.31%	68.75%	88.42%	83.59%	81.13%	79.59%	76.99%	74.02%	99.95%	92.44%	88.67%	86.38%	82.67%	79.30%
49	74.19%	73.12%	72.38%	70.91%	68.38%	87.66%	83.02%	80.64%	79.15%	76.57%	73.64%	99.16%	91.84%	88.16%	85.91%	82.24%	78.90%
50	73.63%	72.65%	71.96%	70.51%	68.01%	86.90%	82.44%	80.15%	78.71%	76.16%	73.25%	98.37%	91.24%	87.65%	85.45%	81.81%	78.50%
51	72.91%	72.00%	71.40%	70.00%	67.53%	85.90%	81.68%	79.47%	78.12%	75.62%	72.74%	97.35%	90.45%	86.94%	84.84%	81.25%	77.96%
52	72.11%	71.33%	70.80%	69.44%	66.99%	84.81%	80.85%	78.77%	77.49%	75.03%	72.17%	96.20%	89.59%	86.20%	84.18%	80.63%	77.36%
53	71.28%	70.62%	70.14%	68.83%	66.42%	83.65%	79.98%	78.02%	76.80%	74.39%	71.58%	94.98%	88.68%	85.42%	83.46%	79.96%	76.74%
54	70.40%	69.87%	69.48%	68.20%	65.84%	82.47%	79.06%	77.23%	76.10%	73.73%	70.97%	93.76%	87.72%	84.58%	82.71%	79.27%	76.10%
55	69.48%	69.08%	68.77%	67.55%	65.21%	81.19%	78.08%	76.40%	75.36%	73.03%	70.31%	92.43%	86.67%	83.73%	81.94%	78.52%	75.41%
56	68.54%	68.26%	68.03%	66.85%	64.57%	79.86%	77.08%	75.53%	74.57%	72.30%	69.63%	91.02%	85.61%	82.80%	81.12%	77.75%	74.69%
57	67.54%	67.39%	67.25%	66.13%	63.88%	78.45%	76.01%	74.62%	73.75%	71.54%	68.90%	89.54%	84.49%	81.84%	80.25%	76.95%	73.92%
58	66.41%	66.48%	66.43%	65.35%	63.16%	76.95%	74.84%	73.64%	72.88%	70.71%	68.14%	87.95%	83.27%	80.80%	79.32%	76.07%	73.12%
59	65.24%	65.46%	65.52%	64.52%	62.36%	75.32%	73.59%	72.56%	71.91%	69.83%	67.30%	86.23%	81.95%	79.66%	78.30%	75.14%	72.23%
60	63.93%	64.36%	64.52%	63.61%	61.49%	73.53%	72.19%	71.38%	70.84%	68.85%	66.36%	84.33%	80.44%	78.41%	77.17%	74.08%	71.23%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	16	17	17	17	17	17	17	10	10	10	10	10	10	11	11	11	11
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	81.61%	79.99%	79.10%	78.51%
8	NA	NA	NA	NA	NA	NA	NA	68.19%	69.77%	70.42%	70.69%	70.33%	68.08%	81.52%	79.93%	79.03%	78.46%
9	NA	NA	NA	NA	NA	NA	NA	68.10%	69.69%	70.36%	70.27%	68.03%	81.41%	79.84%	78.97%	78.39%	
10	NA	NA	NA	NA	NA	NA	NA	67.98%	69.61%	70.28%	70.60%	70.22%	67.97%	81.29%	79.75%	78.89%	78.32%
11	NA	NA	NA	NA	NA	NA	NA	67.86%	69.52%	70.20%	70.50%	70.17%	67.91%	81.17%	79.65%	78.81%	78.26%
12	NA	NA	NA	NA	NA	NA	NA	67.73%	69.41%	70.12%	70.43%	70.09%	67.86%	81.04%	79.56%	78.72%	78.17%
13	NA	NA	NA	NA	NA	NA	NA	67.62%	69.33%	70.06%	70.37%	70.04%	67.80%	80.92%	79.47%	78.66%	78.11%
14	NA	NA	NA	NA	NA	NA	NA	67.51%	69.25%	69.98%	70.30%	69.99%	67.74%	80.81%	79.38%	78.58%	78.04%
15	NA	NA	NA	NA	NA	NA	NA	67.43%	69.19%	69.93%	70.25%	69.94%	67.71%	80.73%	79.33%	78.53%	77.99%
16	NA	NA	NA	NA	NA	NA	NA	67.36%	69.13%	69.88%	70.25%	69.90%	67.67%	80.66%	79.27%	78.48%	77.95%
17	NA	NA	NA	NA	NA	NA	NA	67.31%	69.10%	69.85%	70.18%	69.88%	67.65%	80.60%	79.22%	78.45%	77.92%
18	NA	NA	NA	NA	NA	NA	NA	67.29%	69.07%	69.84%	70.17%	69.85%	67.63%	80.56%	79.21%	78.42%	77.90%
19	NA	NA	NA	NA	NA	NA	NA	67.27%	69.06%	69.80%	70.15%	69.85%	67.62%	80.54%	79.18%	78.41%	77.90%
20	NA	NA	NA	NA	NA	NA	NA	67.25%	69.04%	69.77%	70.13%	69.85%	67.61%	80.52%	79.15%	78.40%	77.90%
21	NA	NA	NA	NA	NA	NA	NA	67.25%	69.04%	69.77%	70.13%	69.84%	67.61%	80.52%	79.15%	78.41%	77.90%
22	NA	NA	NA	NA	NA	NA	NA	67.25%	69.04%	69.77%	70.13%	69.84%	67.61%	80.53%	79.15%	78.41%	77.90%
23	NA	NA	NA	NA	NA	NA	NA	67.24%	69.04%	69.76%	70.13%	69.84%	67.61%	80.53%	79.16%	78.41%	77.89%
24	NA	NA	NA	NA	NA	NA	NA	67.24%	69.03%	69.76%	70.13%	69.83%	67.61%	80.53%	79.16%	78.42%	77.89%
25	NA	NA	NA	NA	NA	NA	NA	67.24%	69.03%	69.76%	70.13%	69.83%	67.61%	80.53%	79.16%	78.42%	77.89%
26	NA	NA	NA	NA	NA	NA	NA	67.20%	69.00%	69.74%	70.11%	69.81%	67.59%	80.50%	79.13%	78.39%	77.87%
27	NA	NA	NA	NA	NA	NA	NA	67.16%	68.98%	69.72%	70.09%	69.79%	67.57%	80.47%	79.10%	78.36%	77.85%
28	NA	NA	NA	NA	NA	NA	NA	67.12%	68.95%	69.70%	70.07%	69.76%	67.55%	80.43%	79.07%	78.33%	77.83%
29	NA	NA	NA	NA	NA	NA	NA	67.08%	68.92%	69.68%	70.05%	69.74%	67.52%	80.40%	79.05%	78.31%	77.81%
30	NA	NA	NA	NA	NA	NA	NA	67.05%	68.90%	69.66%	70.03%	69.72%	67.50%	80.37%	79.02%	78.28%	77.79%
31	NA	NA	NA	NA	NA	NA	NA	66.95%	68.82%	69.60%	69.98%	69.67%	67.46%	80.26%	78.94%	78.22%	77.73%
32	NA	NA	NA	NA	NA	NA	NA	66.85%	68.75%	69.54%	69.93%	69.62%	67.41%	80.14%	78.87%	78.16%	77.68%
33	NA	NA	NA	NA	NA	NA	NA	66.75%	68.68%	69.47%	69.88%	69.57%	67.37%	80.03%	78.80%	78.10%	77.63%
34	NA	NA	NA	NA	NA	NA	NA	66.65%	68.60%	69.41%	69.83%	69.52%	67.32%	79.92%	78.73%	78.04%	77.57%
35	NA	NA	NA	NA	NA	NA	NA	66.55%	68.53%	69.35%	69.78%	69.47%	67.28%	79.81%	78.66%	77.98%	77.52%
36	NA	NA	NA	NA	NA	NA	NA	66.35%	68.38%	69.22%	69.66%	69.37%	67.18%	79.62%	78.52%	77.85%	77.40%
37	NA	NA	NA	NA	NA	NA	NA	66.15%	68.23%	69.09%	69.55%	69.26%	67.08%	79.44%	78.38%	77.72%	77.28%
38	NA	NA	NA	NA	NA	NA	NA	65.95%	68.08%	68.96%	69.43%	69.15%	66.98%	79.26%	78.24%	77.59%	77.17%
39	NA	NA	NA	NA	NA	NA	NA	65.75%	67.93%	68.83%	69.31%	69.05%	66.89%	79.08%	78.10%	77.46%	77.05%
40	NA	NA	NA	NA	NA	NA	NA	65.55%	67.78%	68.70%	69.19%	68.94%	66.79%	78.90%	77.95%	77.33%	76.93%
41	NA	NA	NA	NA	NA	NA	NA	65.14%	67.47%	68.45%	68.96%	68.73%	66.58%	78.48%	77.65%	77.07%	76.70%
42	NA	NA	NA	NA	NA	NA	NA	64.74%	67.17%	68.20%	68.73%	68.52%	66.38%	78.06%	77.35%	76.81%	76.48%
43	NA	NA	NA	NA	NA	NA	NA	64.33%	66.86%	67.95%	68.50%	68.30%	66.17%	77.64%	77.04%	76.55%	76.25%
44	NA	NA	NA	NA	NA	NA	NA	63.93%	66.56%	67.71%	68.27%	68.09%	65.96%	77.23%	76.74%	76.29%	76.02%
45	NA	NA	NA	NA	NA	NA	NA	63.53%	66.26%	67.46%	68.04%	67.88%	65.76%	76.81%	76.43%	76.03%	75.79%
46	NA	NA	NA	NA	NA	NA	NA	62.74%	65.66%	66.96%	67.60%	67.46%	65.37%	76.01%	75.82%	75.52%	75.33%
47	NA	NA	NA	NA	NA	NA	NA	61.96%	65.07%	66.46%	67.16%	67.05%	64.99%	75.21%	75.21%	75.02%	74.86%
48	NA	NA	NA	NA	NA	NA	NA	61.18%	64.47%	65.95%	66.72%	66.64%	64.61%	74.42%	74.59%	74.51%	74.40%
49	NA	NA	NA	NA	NA	NA	NA	60.40%	63.87%	65.45%	66.28%	66.23%	64.23%	73.62%	73.98%	74.01%	73.93%
50	NA	NA	NA	NA	NA	NA	NA	59.62%	63.28%	64.95%	65.84%	65.82%	63.84%	72.82%	73.37%	73.51%	73.47%
51	NA	NA	NA	NA	NA	NA	NA	58.63%	62.55%	64.29%	65.24%	65.28%	63.34%	71.75%	72.56%	72.81%	72.85%
52	NA	NA	NA	NA	NA	NA	NA	57.54%	61.70%	63.60%	64.60%	64.72%	62.79%	70.62%	71.69%	72.09%	72.19%
53	NA	NA	NA	NA	NA	NA	NA	56.40%	60.87%	62.86%	63.95%	64.10%	62.21%	69.41%	70.79%	71.28%	71.49%
54	NA	NA	NA	NA	NA	NA	NA	55.21%	59.91%	62.09%	63.26%	63.46%	61.63%	68.16%	69.84%	70.48%	70.75%
55	NA	NA	NA	NA	NA	NA	NA	53.96%	58.97%	61.28%	62.56%	62.80%	61.01%	66.84%	68.84%	69.63%	70.00%
56	NA	NA	NA	NA	NA	NA	NA	52.58%	57.98%	60.46%	61.81%	62.11%	60.36%	65.46%	67.81%	68.73%	69.19%
57	NA	NA	NA	NA	NA	NA	NA	51.21%	56.94%	59.57%	61.02%	61.38%	59.66%	64.02%	66.71%	67.80%	68.36%
58	NA	NA	NA	NA	NA	NA	NA	49.73%	55.83%	58.64%	60.18%	60.60%	58.93%	62.47%	65.49%	66.80%	67.45%
59	NA	NA	NA	NA	NA	NA	NA	48.14%	54.62%	57.61%	59.28%	59.78%	58.14%	60.80%	64.22%	65.69%	66.48%
60	NA	NA	NA	NA	NA	NA	NA	46.39%	53.31%	56.51%	58.27%	58.84%	57.28%	58.96%	62.81%	64.51%	65.43%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	127.39%	114.96%	108.87%
5	NA	NA	NA	NA	NA	NA	NA	NA	114.00%	104.74%	100.14%	97.22%	93.18%	89.39%	127.44%	115.00%	108.90%
6	NA	NA	100.55%	94.46%	91.38%	89.56%	86.60%	83.31%	113.99%	104.73%	100.14%	97.22%	93.16%	89.39%	127.43%	114.99%	108.90%
7	77.02%	74.27%	100.50%	94.43%	91.35%	89.53%	86.58%	83.27%	113.93%	104.70%	100.10%	97.18%	93.15%	89.35%	127.37%	114.96%	108.85%
8	76.96%	74.23%	100.42%	94.36%	91.29%	89.48%	86.53%	83.23%	113.85%	104.62%	100.04%	97.13%	93.09%	89.31%	127.27%	114.89%	108.79%
9	76.91%	74.18%	100.31%	94.28%	91.22%	89.43%	86.48%	83.18%	113.73%	104.54%	99.97%	97.07%	93.03%	89.25%	127.16%	114.79%	108.72%
10	76.86%	74.12%	100.20%	94.19%	91.15%	89.36%	86.42%	83.12%	113.61%	104.44%	99.89%	97.00%	92.97%	89.19%	127.02%	114.69%	108.63%
11	76.79%	74.06%	100.06%	94.09%	91.07%	89.28%	86.35%	83.06%	113.47%	104.33%	99.80%	96.92%	92.89%	89.13%	126.87%	114.57%	108.54%
12	76.72%	73.99%	99.92%	93.99%	90.99%	89.21%	86.28%	82.99%	113.32%	104.22%	99.71%	96.84%	92.81%	89.04%	126.72%	114.46%	108.44%
13	76.64%	73.93%	99.80%	93.90%	90.89%	89.13%	86.21%	82.93%	113.19%	104.13%	99.62%	96.75%	92.74%	88.98%	126.57%	114.35%	108.34%
14	76.59%	73.88%	99.69%	93.81%	90.83%	89.08%	86.16%	82.88%	113.07%	104.03%	99.55%	96.70%	92.68%	88.93%	126.45%	114.25%	108.26%
15	76.54%	73.84%	99.59%	93.74%	90.77%	89.01%	86.11%	82.82%	112.97%	103.96%	99.48%	96.63%	92.63%	88.86%	126.34%	114.18%	108.20%
16	76.50%	73.78%	99.52%	93.69%	90.72%	88.98%	86.07%	82.78%	112.89%	103.90%	99.43%	96.59%	92.58%	88.83%	126.26%	114.12%	108.14%
17	76.48%	73.78%	99.47%	93.65%	90.69%	88.94%	86.03%	82.74%	112.83%	103.86%	99.40%	96.56%	92.55%	88.79%	126.20%	114.08%	108.11%
18	76.47%	73.76%	99.44%	93.62%	90.67%	88.93%	86.02%	82.73%	112.81%	103.84%	99.38%	96.52%	92.54%	88.78%	126.17%	114.05%	108.08%
19	76.44%	73.75%	99.42%	93.60%	90.66%	88.90%	86.01%	82.72%	112.78%	103.82%	99.37%	96.51%	92.53%	88.76%	126.14%	114.04%	108.07%
20	76.41%	73.74%	99.40%	93.59%	90.66%	88.88%	86.00%	82.71%	112.75%	103.81%	99.36%	96.49%	92.53%	88.75%	126.10%	114.02%	108.07%
21	76.41%	73.74%	99.40%	93.59%	90.66%	88.88%	86.00%	82.71%	112.75%	103.81%	99.37%	96.50%	92.53%	88.76%	126.11%	114.03%	108.07%
22	76.41%	73.74%	99.40%	93.58%	90.66%	88.88%	86.00%	82.71%	112.76%	103.81%	99.37%	96.50%	92.54%	88.76%	126.11%	114.04%	108.08%
23	76.41%	73.74%	99.40%	93.58%	90.66%	88.89%	86.00%	82.72%	112.76%	103.81%	99.37%	96.50%	92.54%	88.77%	126.12%	114.04%	108.09%
24	76.41%	73.74%	99.40%	93.58%	90.66%	88.89%	86.00%	82.72%	112.76%	103.81%	99.38%	96.51%	92.54%	88.78%	126.12%	114.05%	108.10%
25	76.41%	73.74%	99.40%	93.57%	90.66%	88.89%	86.00%	82.73%	112.76%	103.82%	99.38%	96.51%	92.54%	88.78%	126.13%	114.06%	108.11%
26	76.40%	73.72%	99.37%	93.55%	90.64%	88.88%	85.99%	82.71%	112.74%	103.80%	99.37%	96.50%	92.53%	88.77%	126.11%	114.05%	108.10%
27	76.38%	73.70%	99.34%	93.53%	90.63%	88.86%	85.98%	82.70%	112.72%	103.78%	99.36%	96.49%	92.52%	88.76%	126.10%	114.04%	108.09%
28	76.36%	73.68%	99.32%	93.51%	90.61%	88.84%	85.97%	82.68%	112.70%	103.77%	99.34%	96.48%	92.51%	88.76%	126.08%	114.02%	108.08%
29	76.34%	73.65%	99.29%	93.49%	90.59%	88.83%	85.96%	82.67%	112.68%	103.75%	99.33%	96.47%	92.50%	88.75%	126.06%	114.01%	108.07%
30	76.33%	73.63%	99.26%	93.47%	90.58%	88.81%	85.95%	82.65%	112.65%	103.74%	99.32%	96.46%	92.49%	88.74%	126.05%	114.00%	108.06%
31	76.27%	73.58%	99.17%	93.41%	90.52%	88.76%	85.90%	82.61%	112.57%	103.68%	99.27%	96.42%	92.45%	88.70%	125.97%	113.95%	108.02%
32	76.21%	73.53%	99.08%	93.34%	90.47%	88.71%	85.85%	82.57%	112.49%	103.62%	99.23%	96.37%	92.42%	88.67%	125.89%	113.90%	107.98%
33	76.15%	73.49%	98.99%	93.28%	90.42%	88.66%	85.80%	82.53%	112.40%	103.56%	99.18%	96.33%	92.38%	88.63%	125.82%	113.85%	107.94%
34	76.10%	73.44%	98.90%	93.21%	90.36%	88.61%	85.75%	82.49%	112.32%	103.50%	99.13%	96.29%	92.34%	88.60%	125.74%	113.80%	107.91%
35	76.04%	73.39%	98.81%	93.15%	90.31%	88.56%	85.70%	82.44%	112.24%	103.45%	99.09%	96.25%	92.31%	88.56%	125.67%	113.75%	107.87%
36	75.94%	73.29%	98.63%	93.02%	90.19%	88.46%	85.61%	82.36%	112.08%	103.33%	98.99%	96.16%	92.23%	88.49%	125.52%	113.64%	107.78%
37	75.84%	73.19%	98.46%	92.89%	90.08%	88.36%	85.52%	82.28%	111.92%	103.21%	98.89%	96.08%	92.16%	88.43%	125.37%	113.54%	107.70%
38	75.74%	73.10%	98.29%	92.76%	89.96%	88.27%	85.43%	82.20%	111.76%	103.10%	98.79%	95.99%	92.08%	88.36%	125.22%	113.43%	107.62%
39	75.64%	73.00%	98.11%	92.63%	89.84%	88.17%	85.34%	82.11%	111.60%	102.98%	98.69%	95.91%	92.01%	88.29%	125.08%	113.33%	107.53%
40	75.54%	72.90%	97.94%	92.50%	89.73%	88.07%	85.25%	82.03%	111.43%	102.86%	98.59%	95.83%	91.93%	88.22%	124.93%	113.23%	107.45%
41	75.33%	72.70%	97.57%	92.22%	89.49%	87.86%	85.05%	81.84%	111.07%	102.60%	98.37%	95.63%	91.75%	88.05%	124.57%	112.97%	107.24%
42	75.11%	72.50%	97.20%	91.94%	89.26%	87.65%	84.86%	81.66%	110.71%	102.33%	98.14%	95.43%	91.56%	87.87%	124.22%	112.71%	107.03%
43	74.89%	72.29%	96.83%	91.67%	89.02%	87.44%	84.66%	81.47%	110.35%	102.06%	97.92%	95.23%	91.37%	87.70%	123.86%	112.46%	106.81%
44	74.68%	72.09%	96.46%	91.39%	88.78%	87.23%	84.46%	81.28%	109.98%	101.80%	97.69%	95.03%	91.19%	87.52%	123.51%	112.20%	106.60%
45	74.46%	71.89%	96.09%	91.11%	88.55%	87.02%	84.26%	81.09%	109.62%	101.53%	97.47%	94.83%	91.00%	87.35%	123.15%	111.95%	106.39%
46	74.03%	71.48%	95.31%	90.53%	88.05%	86.57%	83.84%	80.69%	108.83%	100.94%	96.97%	94.38%	90.58%	86.95%	122.35%	111.35%	105.88%
47	73.60%	71.07%	94.53%	89.95%	87.56%	86.13%	83.43%	80.29%	108.03%	100.35%	96.46%	93.94%	90.17%	86.55%	121.54%	110.75%	105.37%
48	73.16%	70.66%	93.75%	89.37%	87.06%	85.68%	83.01%	79.89%	107.24%	99.76%	95.96%	93.49%	89.75%	86.15%	120.73%	110.15%	104.86%
49	72.73%	70.25%	92.97%	88.79%	86.57%	85.23%	82.60%	79.49%	106.45%	99.17%	95.46%	93.04%	89.34%	85.76%	119.92%	109.55%	104.36%
50	72.30%	69.84%	92.19%	88.21%	86.07%	84.79%	82.18%	79.09%	105.66%	98.58%	94.96%	92.59%	88.92%	85.36%	119.12%	108.95%	103.85%
51	71.73%	69.32%	91.19%	87.42%	85.41%	84.19%	81.63%	78.58%	104.62%	97.79%	94.29%	91.97%	88.35%	84.84%	118.06%	108.16%	103.17%
52	71.12%	68.76%	90.09%	86.54%	84.69%	83.55%	81.03%	78.04%	103.48%	96.90%	93.56%	91.33%	87.74%	84.29%	116.88%	107.27%	102.42%
53	70.47%	68.16%	88.92%	85.65%	83.93%	82.86%	80.41%	77.42%	102.28%	95.99%	92.79%	90.63%	87.11%	83.67%	115.63%	106.33%	101.66%
54	69.81%	67.52%	87.70%	84.71%	83.13%	82.14%	79.73%	76.78%	101.02%	95.03%	91.97%	89.91%	86.44%	83.03%	114.35%	105.35%	100.82%
55	69.10%	66.86%	86.36%	83.72%	82.31%	81.41%	79.04%	76.14%	99.67%	94.04%	91.15%	89.17%	85.74%	82.39%	112.98%	104.35%	99.98%
56	68.36%	66.17%	85.03%	82.70%	81.43%	80.62%	78.30%	75.45%	98.31%	93.00%	90.27%	88.38%	85.00%	81.69%	111.60%	103.30%	99.11%
57	67.57%	65.44%	83.63%	81.63%	80.50%	79.81%	77.53%	74.72%	96.89%	91.94%	89.34%	87.55%	84.24%	80.95%	110.15%	102.26%	98.18%
58	66.74%	64.65%	82.13%	80.48%	79.52%	78.89%	76.70%	73.93%	95.36%	90.78%	88.36%	86.64%	83.40%	80.16%	108.59%	101.08%	97.20%
59	65.85%	63.81%	80.44%	79.22%	78.47%	77.94%	75.83%	73.11%	93.67%	89.51%	87.29%	85.68%	82.52%	79.33%	106.89%	99.79%	96.11%
60	64.86%	62.89%	78.62%	77.85%	77.29%	76.87%	74.83%	72.17%	91.83%	88.11%	86.09%	84.60%	81.53%	78.38%	105.03%	98.37%	94.90%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	17	17	17	17	11	11	11	11	11	11	12	12	12	12	12	12	13
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	102.33%
6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	80.96%	84.41%	85.92%	86.70%	84.94%	82.23%	102.30%
7	NA	NA	NA	NA	65.76%	72.78%	76.02%	77.79%	77.49%	75.28%	80.89%	84.36%	85.87%	86.67%	84.91%	82.19%	102.24%
8	NA	NA	NA	NA	65.66%	72.71%	75.97%	77.74%	77.44%	75.24%	80.81%	84.29%	85.82%	86.58%	84.85%	82.14%	102.16%
9	NA	NA	NA	NA	65.55%	72.63%	75.89%	77.67%	77.38%	75.18%	80.68%	84.20%	85.74%	86.55%	84.80%	82.08%	102.03%
10	NA	NA	NA	NA	65.42%	72.53%	75.81%	77.61%	77.31%	75.11%	80.54%	84.09%	85.66%	86.46%	84.73%	82.00%	101.89%
11	NA	NA	NA	NA	65.28%	72.42%	75.73%	77.52%	77.24%	75.05%	80.40%	83.99%	85.57%	86.34%	84.65%	81.95%	101.75%
12	NA	NA	NA	NA	65.14%	72.32%	75.63%	77.45%	77.17%	74.97%	80.26%	83.88%	85.47%	86.26%	84.58%	81.87%	101.60%
13	NA	NA	NA	NA	65.02%	72.23%	75.55%	77.37%	77.09%	74.92%	80.12%	83.78%	85.39%	86.22%	84.51%	81.81%	101.46%
14	NA	NA	NA	NA	64.90%	72.14%	75.47%	77.32%	77.04%	74.86%	80.01%	83.69%	85.31%	86.16%	84.44%	81.76%	101.33%
15	NA	NA	NA	NA	64.81%	72.06%	75.42%	77.25%	76.99%	74.80%	79.90%	83.61%	85.25%	86.05%	84.38%	81.68%	101.23%
16	NA	NA	NA	NA	64.72%	72.00%	75.38%	77.21%	76.95%	74.77%	79.83%	83.55%	85.20%	86.05%	84.35%	81.64%	101.15%
17	NA	NA	NA	NA	64.67%	71.97%	75.33%	77.18%	76.91%	74.75%	79.77%	83.51%	85.15%	86.02%	84.31%	81.62%	101.09%
18	NA	NA	NA	NA	64.64%	71.94%	75.31%	77.16%	76.90%	74.73%	79.73%	83.48%	85.14%	85.97%	84.29%	81.61%	101.05%
19	NA	NA	NA	NA	64.62%	71.91%	75.29%	77.16%	76.89%	74.72%	79.73%	83.45%	85.10%	85.94%	84.27%	81.60%	101.03%
20	NA	NA	NA	NA	64.61%	71.88%	75.26%	77.16%	76.88%	74.71%	79.73%	83.43%	85.06%	85.92%	84.24%	81.59%	101.01%
21	NA	NA	NA	NA	64.61%	71.88%	75.26%	77.16%	76.88%	74.70%	79.72%	83.44%	85.06%	85.92%	84.25%	81.59%	101.02%
22	NA	NA	NA	NA	64.60%	71.87%	75.26%	77.16%	76.88%	74.70%	79.71%	83.45%	85.06%	85.92%	84.25%	81.59%	101.02%
23	NA	NA	NA	NA	64.60%	71.87%	75.25%	77.15%	76.88%	74.70%	79.70%	83.46%	85.06%	85.93%	84.26%	81.59%	101.03%
24	NA	NA	NA	NA	64.60%	71.87%	75.25%	77.15%	76.88%	74.69%	79.69%	83.47%	85.06%	85.93%	84.27%	81.59%	101.03%
25	NA	NA	NA	NA	64.60%	71.87%	75.25%	77.15%	76.88%	74.69%	79.67%	83.48%	85.06%	85.94%	84.28%	81.59%	101.04%
26	NA	NA	NA	NA	64.56%	71.84%	75.23%	77.13%	76.86%	74.67%	79.65%	83.45%	85.04%	85.91%	84.25%	81.57%	101.01%
27	NA	NA	NA	NA	64.52%	71.81%	75.21%	77.11%	76.84%	74.65%	79.63%	83.43%	85.02%	85.89%	84.23%	81.56%	100.98%
28	NA	NA	NA	NA	64.48%	71.78%	75.19%	77.08%	76.82%	74.63%	79.62%	83.40%	85.00%	85.87%	84.20%	81.54%	100.95%
29	NA	NA	NA	NA	64.44%	71.76%	75.17%	77.06%	76.81%	74.61%	79.60%	83.38%	84.98%	85.85%	84.18%	81.53%	100.93%
30	NA	NA	NA	NA	64.40%	71.73%	75.15%	77.04%	76.79%	74.59%	79.58%	83.36%	84.96%	85.83%	84.15%	81.51%	100.90%
31	NA	NA	NA	NA	64.29%	71.66%	75.09%	76.98%	76.73%	74.54%	79.46%	83.27%	84.90%	85.78%	84.10%	81.46%	100.81%
32	NA	NA	NA	NA	64.19%	71.59%	75.02%	76.91%	76.67%	74.49%	79.34%	83.18%	84.84%	85.72%	84.05%	81.41%	100.72%
33	NA	NA	NA	NA	64.08%	71.51%	74.96%	76.85%	76.60%	74.43%	79.21%	83.09%	84.78%	85.67%	84.00%	81.36%	100.64%
34	NA	NA	NA	NA	63.97%	71.44%	74.90%	76.79%	76.54%	74.38%	79.09%	83.01%	84.72%	85.62%	83.95%	81.31%	100.55%
35	NA	NA	NA	NA	63.87%	71.37%	74.83%	76.72%	76.48%	74.33%	78.97%	82.92%	84.66%	85.56%	83.90%	81.26%	100.46%
36	NA	NA	NA	NA	63.65%	71.21%	74.69%	76.60%	76.37%	74.22%	78.76%	82.77%	84.53%	85.45%	83.80%	81.16%	100.29%
37	NA	NA	NA	NA	63.44%	71.04%	74.55%	76.48%	76.26%	74.12%	78.55%	82.63%	84.41%	85.33%	83.70%	81.06%	100.12%
38	NA	NA	NA	NA	63.22%	70.88%	74.41%	76.35%	76.15%	74.01%	78.34%	82.48%	84.28%	85.21%	83.61%	80.96%	99.95%
39	NA	NA	NA	NA	63.01%	70.71%	74.27%	76.23%	76.04%	73.90%	78.13%	82.33%	84.16%	85.10%	83.51%	80.85%	99.78%
40	NA	NA	NA	NA	62.79%	70.55%	74.13%	76.11%	75.92%	73.80%	77.92%	82.19%	84.03%	84.98%	83.41%	80.75%	99.61%
41	NA	NA	NA	NA	62.35%	70.21%	73.85%	75.86%	75.69%	73.58%	77.51%	81.86%	83.76%	84.74%	83.17%	80.53%	99.23%
42	NA	NA	NA	NA	61.91%	69.88%	73.58%	75.62%	75.46%	73.36%	77.09%	81.54%	83.48%	84.49%	82.94%	80.32%	98.84%
43	NA	NA	NA	NA	61.47%	69.55%	73.30%	75.37%	75.23%	73.15%	76.67%	81.22%	83.21%	84.25%	82.70%	80.10%	98.46%
44	NA	NA	NA	NA	61.03%	69.21%	73.03%	75.13%	75.00%	72.93%	76.26%	80.90%	82.93%	84.00%	82.46%	79.88%	98.08%
45	NA	NA	NA	NA	60.59%	68.88%	72.75%	74.89%	74.77%	72.71%	75.84%	80.58%	82.66%	83.76%	82.22%	79.67%	97.69%
46	NA	NA	NA	NA	59.72%	68.22%	72.19%	74.38%	74.31%	72.28%	74.96%	79.91%	82.09%	83.26%	81.76%	79.23%	96.85%
47	NA	NA	NA	NA	58.84%	67.57%	71.63%	73.88%	73.85%	71.85%	74.08%	79.25%	81.53%	82.77%	81.30%	78.79%	96.01%
48	NA	NA	NA	NA	57.97%	66.91%	71.06%	73.38%	73.39%	71.42%	73.20%	78.58%	80.97%	82.27%	80.83%	78.34%	95.17%
49	NA	NA	NA	NA	57.10%	66.25%	70.50%	72.87%	72.93%	71.00%	72.32%	77.92%	80.40%	81.77%	80.37%	77.90%	94.33%
50	NA	NA	NA	NA	56.22%	65.60%	69.94%	72.37%	72.47%	70.57%	71.44%	77.25%	79.84%	81.28%	79.90%	77.46%	93.49%
51	NA	NA	NA	NA	55.08%	64.74%	69.25%	71.72%	71.87%	70.02%	70.28%	76.34%	79.10%	80.58%	79.27%	76.87%	92.41%
52	NA	NA	NA	NA	53.84%	63.83%	68.46%	71.03%	71.21%	69.39%	69.03%	75.38%	78.30%	79.87%	78.59%	76.25%	91.21%
53	NA	NA	NA	NA	52.54%	62.85%	67.65%	70.30%	70.54%	68.74%	67.70%	74.39%	77.44%	79.12%	77.87%	75.58%	89.95%
54	NA	NA	NA	NA	51.20%	61.79%	66.75%	69.51%	69.84%	68.08%	66.32%	73.34%	76.54%	78.27%	77.13%	74.88%	88.63%
55	NA	NA	NA	NA	49.77%	60.72%	65.84%	68.71%	69.07%	67.39%	64.89%	72.23%	75.63%	77.44%	76.36%	74.14%	87.21%
56	NA	NA	NA	NA	48.29%	59.60%	64.90%	67.86%	68.29%	66.65%	63.38%	71.09%	74.66%	76.53%	75.55%	73.38%	85.78%
57	NA	NA	NA	NA	46.70%	58.41%	63.90%	66.96%	67.48%	65.85%	61.71%	69.87%	73.58%	75.62%	74.68%	72.56%	84.28%
58	NA	NA	NA	NA	45.04%	57.15%	62.83%	66.01%	66.60%	65.04%	59.99%	68.58%	72.66%	74.61%	73.75%	71.71%	82.68%
59	NA	NA	NA	NA	43.22%	55.79%	61.68%	64.97%	65.63%	64.16%	58.10%	67.17%	71.26%	73.53%	72.74%	70.78%	80.96%
60	NA	NA	NA	NA	41.23%	54.27%	60.42%	63.84%	64.58%	63.16%	56.04%	65.55%	69.90%	72.34%	71.62%	69.71%	78.95%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	15
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	132.78%	124.03%	119.65%	115.75%	110.24%	105.79%
4	NA	NA	NA	NA	NA	117.59%	112.38%	109.72%	107.45%	102.99%	99.04%	132.89%	124.09%	119.73%	115.82%	110.33%	105.86%
5	100.70%	99.74%	99.11%	95.67%	92.25%	117.63%	112.42%	109.75%	107.48%	103.01%	99.06%	132.94%	124.14%	119.75%	115.85%	110.35%	105.87%
6	100.68%	99.73%	99.09%	95.67%	92.25%	117.60%	112.41%	109.73%	107.47%	103.01%	99.06%	132.91%	124.13%	119.74%	115.84%	110.36%	105.87%
7	100.64%	99.70%	99.08%	95.63%	92.21%	117.55%	112.35%	109.70%	107.44%	102.98%	99.02%	132.86%	124.07%	119.71%	115.80%	110.32%	105.84%
8	100.58%	99.63%	99.03%	95.58%	92.17%	117.46%	112.29%	109.63%	107.39%	102.92%	98.98%	132.75%	124.00%	119.63%	115.75%	110.26%	105.80%
9	100.49%	99.55%	98.96%	95.53%	92.11%	117.32%	112.19%	109.55%	107.32%	102.86%	98.92%	132.61%	123.90%	119.55%	115.67%	110.19%	105.73%
10	100.38%	99.47%	98.87%	95.45%	92.04%	117.18%	112.08%	109.46%	107.22%	102.78%	98.84%	132.46%	123.78%	119.45%	115.58%	110.11%	105.65%
11	100.26%	99.38%	98.79%	95.35%	91.98%	117.02%	111.96%	109.36%	107.13%	102.68%	98.77%	132.29%	123.65%	119.34%	115.48%	110.01%	105.57%
12	100.16%	99.28%	98.70%	95.29%	91.90%	116.86%	111.84%	109.25%	107.04%	102.61%	98.69%	132.12%	123.53%	119.23%	115.38%	109.92%	105.48%
13	100.05%	99.18%	98.62%	95.22%	91.83%	116.71%	111.73%	109.16%	106.95%	102.53%	98.62%	131.96%	123.41%	119.13%	115.29%	109.84%	105.41%
14	99.95%	99.10%	98.55%	95.15%	91.77%	116.58%	111.62%	109.07%	106.88%	102.46%	98.55%	131.82%	123.30%	119.04%	115.21%	109.78%	105.32%
15	99.87%	99.04%	98.50%	95.09%	91.71%	116.47%	111.54%	109.00%	106.82%	102.40%	98.50%	131.71%	123.20%	118.97%	115.15%	109.70%	105.28%
16	99.81%	98.99%	98.45%	95.06%	91.68%	116.38%	111.48%	108.95%	106.77%	102.36%	98.45%	131.61%	123.14%	118.91%	115.10%	109.66%	105.23%
17	99.77%	98.96%	98.41%	95.02%	91.64%	116.33%	111.43%	108.91%	106.74%	102.32%	98.41%	131.56%	123.10%	118.86%	115.06%	109.63%	105.19%
18	99.74%	98.93%	98.40%	95.00%	91.62%	116.28%	111.40%	108.89%	106.72%	102.31%	98.39%	131.51%	123.07%	118.84%	115.04%	109.61%	105.17%
19	99.71%	98.92%	98.39%	94.98%	91.61%	116.26%	111.38%	108.87%	106.71%	102.29%	98.39%	131.50%	123.05%	118.82%	115.04%	109.59%	105.17%
20	99.68%	98.91%	98.38%	94.95%	91.60%	116.25%	111.36%	108.86%	106.71%	102.26%	98.39%	131.48%	123.04%	118.81%	115.04%	109.58%	105.18%
21	99.68%	98.92%	98.38%	94.95%	91.60%	116.26%	111.36%	108.87%	106.72%	102.27%	98.40%	131.50%	123.05%	118.82%	115.05%	109.59%	105.19%
22	99.68%	98.92%	98.39%	94.95%	91.61%	116.27%	111.37%	108.88%	106.72%	102.28%	98.40%	131.51%	123.06%	118.83%	115.06%	109.60%	105.20%
23	99.68%	98.92%	98.39%	94.95%	91.61%	116.28%	111.38%	108.88%	106.73%	102.28%	98.41%	131.53%	123.07%	118.85%	115.07%	109.61%	105.21%
24	99.69%	98.92%	98.39%	94.95%	91.61%	116.29%	111.39%	108.89%	106.74%	102.29%	98.42%	131.54%	123.09%	118.86%	115.08%	109.63%	105.22%
25	99.69%	98.93%	98.40%	94.95%	91.62%	116.30%	111.40%	108.90%	106.74%	102.29%	98.43%	131.56%	123.10%	118.87%	115.09%	109.64%	105.23%
26	99.67%	98.92%	98.39%	94.94%	91.61%	116.28%	111.38%	108.89%	106.74%	102.29%	98.42%	131.55%	123.10%	118.87%	115.09%	109.64%	105.24%
27	99.65%	98.90%	98.38%	94.93%	91.60%	116.26%	111.37%	108.89%	106.74%	102.29%	98.42%	131.54%	123.09%	118.87%	115.10%	109.65%	105.24%
28	99.64%	98.89%	98.37%	94.92%	91.58%	116.24%	111.36%	108.88%	106.73%	102.28%	98.41%	131.52%	123.09%	118.87%	115.10%	109.65%	105.24%
29	99.62%	98.88%	98.36%	94.91%	91.57%	116.22%	111.35%	108.88%	106.73%	102.28%	98.41%	131.51%	123.08%	118.87%	115.10%	109.65%	105.24%
30	99.60%	98.86%	98.35%	94.90%	91.56%	116.20%	111.34%	108.87%	106.73%	102.28%	98.40%	131.50%	123.08%	118.87%	115.11%	109.66%	105.24%
31	99.54%	98.81%	98.30%	94.86%	91.52%	116.13%	111.29%	108.83%	106.70%	102.25%	98.38%	131.44%	123.04%	118.85%	115.09%	109.64%	105.23%
32	99.47%	98.76%	98.26%	94.82%	91.49%	116.05%	111.24%	108.79%	106.66%	102.23%	98.35%	131.38%	123.01%	118.82%	115.07%	109.63%	105.22%
33	99.41%	98.71%	98.21%	94.79%	91.45%	115.98%	111.19%	108.75%	106.63%	102.20%	98.33%	131.32%	122.97%	118.79%	115.06%	109.61%	105.21%
34	99.35%	98.66%	98.17%	94.75%	91.41%	115.91%	111.14%	108.71%	106.60%	102.18%	98.30%	131.26%	122.93%	118.76%	115.04%	109.60%	105.20%
35	99.29%	98.61%	98.12%	94.72%	91.37%	115.83%	111.09%	108.67%	106.57%	102.15%	98.28%	131.20%	122.90%	118.74%	115.02%	109.58%	105.19%
36	99.16%	98.51%	98.03%	94.63%	91.30%	115.68%	110.99%	108.59%	106.50%	102.09%	98.23%	131.07%	122.81%	118.68%	114.97%	109.55%	105.16%
37	99.03%	98.40%	97.93%	94.54%	91.23%	115.53%	110.88%	108.51%	106.42%	102.03%	98.18%	130.95%	122.73%	118.62%	114.92%	109.51%	105.13%
38	98.91%	98.30%	97.83%	94.46%	91.15%	115.39%	110.78%	108.43%	106.35%	101.97%	98.13%	130.82%	122.65%	118.56%	114.87%	109.48%	105.10%
39	98.78%	98.20%	97.73%	94.37%	91.08%	115.24%	110.67%	108.35%	106.27%	101.91%	98.08%	130.69%	122.57%	118.51%	114.82%	109.44%	105.07%
40	98.66%	98.10%	97.63%	94.28%	91.01%	115.09%	110.57%	108.27%	106.20%	101.84%	98.03%	130.57%	122.49%	118.45%	114.77%	109.40%	105.04%
41	98.37%	97.86%	97.42%	94.09%	90.82%	114.72%	110.31%	108.06%	106.01%	101.67%	97.86%	130.21%	122.24%	118.25%	114.59%	109.26%	104.90%
42	98.09%	97.63%	97.21%	93.90%	90.63%	114.35%	110.04%	107.84%	105.81%	101.50%	97.70%	129.86%	121.99%	118.05%	114.42%	109.11%	104.76%
43	97.81%	97.40%	97.00%	93.70%	90.44%	113.98%	109.78%	107.62%	105.62%	101.33%	97.53%	129.51%	121.75%	117.85%	114.24%	108.96%	104.62%
44	97.53%	97.16%	96.79%	93.51%	90.25%	113.61%	109.51%	107.41%	105.43%	101.16%	97.36%	129.15%	121.50%	117.65%	114.07%	108.81%	104.48%
45	97.25%	96.93%	96.58%	93.31%	90.06%	113.25%	109.25%	107.19%	105.24%	100.99%	97.20%	128.80%	121.26%	117.45%	113.89%	108.66%	104.34%
46	96.62%	96.40%	96.10%	92.87%	89.65%	112.40%	108.62%	106.67%	104.77%	100.55%	96.79%	127.95%	120.63%	116.93%	113.44%	108.23%	103.94%
47	95.99%	95.87%	95.63%	92.43%	89.23%	111.55%	108.00%	106.14%	104.31%	100.12%	96.39%	127.09%	120.01%	116.42%	112.98%	107.81%	103.55%
48	95.36%	95.33%	95.16%	91.99%	88.82%	110.71%	107.37%	105.62%	103.84%	99.69%	95.99%	126.24%	119.38%	115.90%	112.52%	107.38%	103.16%
49	94.74%	94.80%	94.69%	91.56%	88.40%	109.86%	106.75%	105.09%	103.38%	99.25%	95.59%	125.39%	118.76%	115.39%	112.07%	106.95%	102.77%
50	94.11%	94.27%	94.21%	91.12%	87.99%	109.01%	106.12%	104.57%	102.91%	98.82%	95.18%	124.53%	118.13%	114.87%	111.61%	106.52%	102.38%
51	93.32%	93.57%	93.59%	90.54%	87.42%	107.90%	105.31%	103.85%	102.28%	98.26%	94.63%	123.38%	117.30%	114.13%	110.97%	105.97%	101.83%
52	92.42%	92.80%	92.89%	89.87%	86.81%	106.70%	104.40%	103.09%	101.59%	97.61%	94.03%	122.20%	116.38%	113.38%	110.30%	105.34%	101.25%
53	91.47%	91.97%	92.17%	89.21%	86.18%	105.42%	103.45%	102.27%	100.88%	96.95%	93.42%	120.89%	115.43%	112.57%	109.59%	104.70%	100.65%
54	90.48%	91.14%	91.39%	88.51%	85.48%	104.09%	102.46%	101.44%	100.12%	96.28%	92.74%	119.54%	114.43%	111.74%	108.86%	104.05%	100.00%
55	89.45%	90.24%	90.61%	87.77%	84.80%	102.66%	101.43%	100.58%	99.35%	95.56%	92.08%	118.12%	113.41%	110.92%	108.10%	103.36%	99.36%
56	88.32%	89.31%	89.76%	86.98%	84.06%	101.22%	100.33%	99.67%	98.54%	94.79%	91.37%	116.67%	112.34%	110.03%	107.32%	102.60%	98.69%
57	87.17%	88.34%	88.89%	86.18%	83.28%	99.72%	99.20%	98.71%	97.70%	94.02%	90.63%	115.15%	111.23%	109.09%	106.51%	101.86%	97.98%
58	85.94%	87.30%	87.96%	85.27%	82.46%	98.12%	98.00%	97.70%	96.80%	93.16%	89.85%	113.55%	110.06%	108.10%	105.65%	101.05%	97.24%
59	84.62%	86.16%	86.92%	84.31%	81.55%	96.39%	96.72%	96.59%	95.79%	92.24%	88.98%	111.83%	108.82%	107.02%	104.66%	100.18%	96.42%
60	83.15%	84.91%	85.80%	83.25%	80.56%	94.70%	95.45%	95.50%	94.79%	91.33%	88.12%	110.14%	107.60%	105.97%	103.68%	99.31%	95.61%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	12	12	12	12	12
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	147.62%	135.38%	129.34%	123.85%	117.34%	112.37%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	148.01%	135.69%	129.62%	124.08%	117.56%	112.58%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	148.19%	135.81%	129.73%	124.19%	117.67%	112.67%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	148.25%	135.86%	129.76%	124.22%	117.68%	112.69%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	148.22%	135.86%	129.74%	124.22%	117.70%	112.69%	NA	NA	NA	NA	NA	NA	80.74%	86.16%	88.63%	89.96%	88.31%
7	148.16%	135.78%	129.71%	124.17%	117.67%	112.65%	NA	NA	NA	NA	NA	NA	80.68%	86.12%	88.58%	89.91%	88.28%
8	148.05%	135.71%	129.63%	124.12%	117.59%	112.61%	NA	NA	NA	NA	NA	NA	80.58%	86.04%	88.51%	89.86%	88.22%
9	147.90%	135.60%	129.55%	124.03%	117.52%	112.54%	NA	NA	NA	NA	NA	NA	80.46%	85.95%	88.43%	89.79%	88.17%
10	147.74%	135.48%	129.44%	123.93%	117.43%	112.46%	NA	NA	NA	NA	NA	NA	80.30%	85.83%	88.35%	89.70%	88.09%
11	147.56%	135.35%	129.33%	123.83%	117.34%	112.37%	NA	NA	NA	NA	NA	NA	80.16%	85.72%	88.25%	89.61%	88.00%
12	147.38%	135.21%	129.20%	123.73%	117.23%	112.27%	NA	NA	NA	NA	NA	NA	80.00%	85.60%	88.16%	89.53%	87.93%
13	147.21%	135.09%	129.10%	123.62%	117.14%	112.20%	NA	NA	NA	NA	NA	NA	79.86%	85.49%	88.06%	89.44%	87.84%
14	147.07%	134.97%	129.01%	123.54%	117.09%	112.10%	NA	NA	NA	NA	NA	NA	79.73%	85.40%	87.98%	89.37%	87.78%
15	146.94%	134.87%	128.93%	123.47%	117.00%	112.06%	NA	NA	NA	NA	NA	NA	79.61%	85.31%	87.91%	89.30%	87.73%
16	146.85%	134.81%	128.86%	123.42%	116.96%	112.01%	NA	NA	NA	NA	NA	NA	79.53%	85.25%	87.86%	89.27%	87.67%
17	146.79%	134.76%	128.82%	123.39%	116.93%	111.97%	NA	NA	NA	NA	NA	NA	79.47%	85.20%	87.82%	89.23%	87.65%
18	146.73%	134.73%	128.80%	123.37%	116.91%	111.95%	NA	NA	NA	NA	NA	NA	79.43%	85.17%	87.80%	89.20%	87.62%
19	146.73%	134.72%	128.78%	123.37%	116.90%	111.96%	NA	NA	NA	NA	NA	NA	79.42%	85.15%	87.77%	89.17%	87.62%
20	146.72%	134.72%	128.75%	123.37%	116.89%	111.97%	NA	NA	NA	NA	NA	NA	79.40%	85.13%	87.75%	89.15%	87.62%
21	146.74%	134.73%	128.77%	123.38%	116.91%	111.98%	NA	NA	NA	NA	NA	NA	79.40%	85.13%	87.76%	89.15%	87.62%
22	146.76%	134.75%	128.79%	123.40%	116.93%	112.00%	NA	NA	NA	NA	NA	NA	79.40%	85.13%	87.76%	89.15%	87.62%
23	146.78%	134.77%	128.81%	123.41%	116.95%	112.01%	NA	NA	NA	NA	NA	NA	79.39%	85.13%	87.77%	89.15%	87.62%
24	146.80%	134.79%	128.83%	123.42%	116.96%	112.03%	NA	NA	NA	NA	NA	NA	79.39%	85.14%	87.78%	89.15%	87.62%
25	146.82%	134.81%	128.85%	123.44%	116.98%	112.04%	NA	NA	NA	NA	NA	NA	79.39%	85.14%	87.78%	89.15%	87.62%
26	146.82%	134.81%	128.85%	123.45%	116.99%	112.05%	NA	NA	NA	NA	NA	NA	79.35%	85.11%	87.75%	89.13%	87.60%
27	146.81%	134.81%	128.86%	123.46%	117.00%	112.06%	NA	NA	NA	NA	NA	NA	79.31%	85.08%	87.72%	89.11%	87.57%
28	146.81%	134.81%	128.87%	123.47%	117.01%	112.07%	NA	NA	NA	NA	NA	NA	79.28%	85.05%	87.69%	89.09%	87.55%
29	146.81%	134.82%	128.87%	123.48%	117.03%	112.07%	NA	NA	NA	NA	NA	NA	79.24%	85.02%	87.65%	89.07%	87.53%
30	146.80%	134.82%	128.88%	123.49%	117.04%	112.08%	NA	NA	NA	NA	NA	NA	79.20%	84.99%	87.62%	89.04%	87.51%
31	146.76%	134.80%	128.86%	123.48%	117.03%	112.08%	NA	NA	NA	NA	NA	NA	79.09%	84.90%	87.55%	88.97%	87.45%
32	146.71%	134.77%	128.85%	123.48%	117.03%	112.09%	NA	NA	NA	NA	NA	NA	78.97%	84.81%	87.48%	88.90%	87.39%
33	146.66%	134.75%	128.83%	123.48%	117.03%	112.09%	NA	NA	NA	NA	NA	NA	78.86%	84.71%	87.41%	88.83%	87.33%
34	146.61%	134.72%	128.82%	123.47%	117.02%	112.10%	NA	NA	NA	NA	NA	NA	78.75%	84.62%	87.33%	88.75%	87.28%
35	146.57%	134.70%	128.80%	123.47%	117.02%	112.10%	NA	NA	NA	NA	NA	NA	78.63%	84.53%	87.26%	88.68%	87.22%
36	146.46%	134.64%	128.76%	123.44%	117.01%	112.09%	NA	NA	NA	NA	NA	NA	78.40%	84.38%	87.12%	88.56%	87.10%
37	146.36%	134.58%	128.73%	123.42%	117.00%	112.08%	NA	NA	NA	NA	NA	NA	78.18%	84.22%	86.98%	88.44%	86.98%
38	146.26%	134.52%	128.69%	123.39%	116.99%	112.08%	NA	NA	NA	NA	NA	NA	77.95%	84.06%	86.83%	88.32%	86.87%
39	146.15%	134.46%	128.66%	123.36%	116.97%	112.07%	NA	NA	NA	NA	NA	NA	77.72%	83.91%	86.69%	88.20%	86.75%
40	146.05%	134.40%	128.62%	123.34%	116.96%	112.06%	NA	NA	NA	NA	NA	NA	77.49%	83.75%	86.55%	88.08%	86.63%
41	145.71%	134.17%	128.44%	123.18%	116.84%	111.94%	NA	NA	NA	NA	NA	NA	77.02%	83.39%	86.24%	87.80%	86.38%
42	145.37%	133.94%	128.26%	123.02%	116.71%	111.83%	NA	NA	NA	NA	NA	NA	76.55%	83.02%	85.94%	87.53%	86.13%
43	145.03%	133.72%	128.08%	122.87%	116.59%	111.71%	NA	NA	NA	NA	NA	NA	76.08%	82.66%	85.63%	87.25%	85.88%
44	144.69%	133.49%	127.89%	122.71%	116.46%	111.59%	NA	NA	NA	NA	NA	NA	75.61%	82.29%	85.33%	86.97%	85.63%
45	144.35%	133.26%	127.71%	122.55%	116.33%	111.47%	NA	NA	NA	NA	NA	NA	75.14%	81.92%	85.02%	86.70%	85.37%
46	143.49%	132.64%	127.20%	122.10%	115.91%	111.09%	NA	NA	NA	NA	NA	NA	74.18%	81.20%	84.41%	86.16%	84.87%
47	142.63%	132.01%	126.69%	121.66%	115.49%	110.71%	NA	NA	NA	NA	NA	NA	73.22%	80.48%	83.80%	85.62%	84.37%
48	141.78%	131.39%	126.19%	121.21%	115.07%	110.33%	NA	NA	NA	NA	NA	NA	72.26%	79.75%	83.20%	85.08%	83.87%
49	140.92%	130.76%	125.68%	120.76%	114.65%	109.95%	NA	NA	NA	NA	NA	NA	71.30%	79.03%	82.59%	84.55%	83.37%
50	140.06%	130.14%	125.17%	120.31%	114.23%	109.57%	NA	NA	NA	NA	NA	NA	70.34%	78.31%	81.98%	84.01%	82.87%
51	138.87%	129.29%	124.42%	119.66%	113.69%	109.04%	NA	NA	NA	NA	NA	NA	69.06%	77.33%	81.17%	83.27%	82.20%
52	137.69%	128.36%	123.66%	119.00%	113.08%	108.47%	NA	NA	NA	NA	NA	NA	67.70%	76.30%	80.29%	82.49%	81.49%
53	136.36%	127.41%	122.86%	118.30%	112.45%	107.88%	NA	NA	NA	NA	NA	NA	66.26%	75.21%	79.38%	81.68%	80.72%
54	134.99%	126.41%	122.05%	117.59%	111.82%	107.26%	NA	NA	NA	NA	NA	NA	64.77%	74.05%	78.41%	80.82%	79.94%
55	133.57%	125.39%	121.26%	116.84%	111.15%	106.65%	NA	NA	NA	NA	NA	NA	63.20%	72.86%	77.40%	79.92%	79.11%
56	132.12%	124.35%	120.38%	116.09%	110.41%	106.00%	NA	NA	NA	NA	NA	NA	61.55%	71.61%	76.34%	78.97%	78.24%
57	130.59%	123.26%	119.47%	115.31%	109.69%	105.34%	NA	NA	NA	NA	NA	NA	59.72%	70.29%	75.22%	77.97%	77.33%
58	128.98%	122.12%	118.50%	114.50%	108.94%	104.63%	NA	NA	NA	NA	NA	NA	57.84%	68.87%	74.02%	76.90%	76.30%
59	127.26%	120.92%	117.46%	113.53%	108.11%	103.85%	NA	NA	NA	NA	NA	NA	55.79%	67.33%	72.72%	75.74%	75.23%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	53.52%	65.62%	71.29%	74.45%	74.02%

Premium Band 4 - Rs. 2,00,00 & above

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	12	13	13	13	13	13	13	14	14	14	14	14	14	15	15	15
0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	139.03%	130.63%	126.45%
4	NA	NA	NA	NA	NA	NA	NA	121.84%	117.47%	115.23%	113.87%	108.61%	104.59%	139.18%	130.76%	126.55%
5	NA	97.85%	99.25%	99.73%	99.93%	96.71%	93.40%	121.88%	117.50%	115.26%	113.88%	108.64%	104.60%	139.23%	130.79%	126.59%
6	85.59%	97.83%	99.22%	99.71%	99.91%	96.67%	93.38%	121.87%	117.49%	115.25%	113.88%	108.62%	104.59%	139.21%	130.78%	126.57%
7	85.57%	97.77%	99.17%	99.66%	99.88%	96.67%	93.36%	121.79%	117.44%	115.18%	113.83%	108.59%	104.57%	139.14%	130.73%	126.51%
8	85.51%	97.66%	99.09%	99.60%	99.81%	96.62%	93.30%	121.70%	117.36%	115.18%	113.78%	108.53%	104.51%	139.03%	130.65%	126.48%
9	85.45%	97.53%	98.99%	99.52%	99.74%	96.54%	93.25%	121.57%	117.27%	115.05%	113.71%	108.48%	104.45%	138.89%	130.55%	126.37%
10	85.37%	97.37%	98.88%	99.42%	99.65%	96.41%	93.17%	121.41%	117.15%	114.95%	113.63%	108.39%	104.37%	138.72%	130.42%	126.26%
11	85.30%	97.21%	98.76%	99.32%	99.57%	96.38%	93.09%	121.24%	117.03%	114.86%	113.52%	108.30%	104.30%	138.54%	130.29%	126.15%
12	85.22%	97.06%	98.64%	99.21%	99.46%	96.29%	93.00%	121.08%	116.91%	114.74%	113.44%	108.22%	104.20%	138.37%	130.15%	126.04%
13	85.14%	96.90%	98.52%	99.11%	99.38%	96.21%	92.94%	120.93%	116.78%	114.64%	113.33%	108.13%	104.12%	138.19%	130.03%	125.93%
14	85.09%	96.77%	98.42%	99.03%	99.31%	96.14%	92.86%	120.78%	116.68%	114.56%	113.26%	108.06%	104.07%	138.05%	129.91%	125.84%
15	85.03%	96.66%	98.33%	98.96%	99.24%	96.09%	92.80%	120.67%	116.59%	114.48%	113.19%	108.00%	104.01%	137.93%	129.82%	125.76%
16	84.99%	96.57%	98.27%	98.90%	99.19%	96.03%	92.77%	120.57%	116.53%	114.43%	113.14%	107.95%	103.93%	137.83%	129.76%	125.70%
17	84.97%	96.50%	98.23%	98.87%	99.15%	95.96%	92.73%	120.51%	116.48%	114.38%	113.11%	107.91%	103.93%	137.77%	129.71%	125.66%
18	84.95%	96.46%	98.19%	98.83%	99.14%	95.98%	92.71%	120.47%	116.43%	114.35%	113.09%	107.89%	103.91%	137.73%	129.67%	125.63%
19	84.94%	96.45%	98.18%	98.82%	99.11%	95.96%	92.72%	120.45%	116.41%	114.35%	113.07%	107.90%	103.89%	137.71%	129.65%	125.63%
20	84.93%	96.44%	98.16%	98.82%	99.08%	95.94%	92.73%	120.43%	116.39%	114.35%	113.06%	107.91%	103.87%	137.70%	129.64%	125.64%
21	84.93%	96.44%	98.17%	98.81%	99.08%	95.94%	92.72%	120.44%	116.40%	114.36%	113.06%	107.92%	103.88%	137.71%	129.65%	125.65%
22	84.93%	96.44%	98.17%	98.81%	99.08%	95.94%	92.72%	120.44%	116.41%	114.36%	113.07%	107.93%	103.88%	137.73%	129.67%	125.66%
23	84.93%	96.44%	98.17%	98.81%	99.08%	95.94%	92.72%	120.45%	116.42%	114.37%	113.08%	107.93%	103.88%	137.75%	129.68%	125.67%
24	84.93%	96.43%	98.18%	98.80%	99.08%	95.94%	92.71%	120.46%	116.42%	114.38%	113.08%	107.94%	103.89%	137.76%	129.70%	125.68%
25	84.93%	96.43%	98.18%	98.80%	99.08%	95.94%	92.71%	120.47%	116.43%	114.38%	113.09%	107.95%	103.89%	137.78%	129.71%	125.69%
26	84.91%	96.40%	98.16%	98.78%	99.07%	95.93%	92.69%	120.45%	116.42%	114.37%	113.08%	107.94%	103.89%	137.77%	129.71%	125.69%
27	84.89%	96.38%	98.14%	98.77%	99.05%	95.91%	92.68%	120.43%	116.41%	114.36%	113.08%	107.93%	103.88%	137.76%	129.71%	125.69%
28	84.87%	96.35%	98.12%	98.75%	99.03%	95.90%	92.66%	120.41%	116.40%	114.35%	113.07%	107.93%	103.88%	137.75%	129.71%	125.69%
29	84.85%	96.33%	98.09%	98.74%	99.02%	95.88%	92.65%	120.39%	116.38%	114.34%	113.06%	107.92%	103.88%	137.74%	129.70%	125.69%
30	84.83%	96.30%	98.07%	98.72%	99.00%	95.87%	92.63%	120.37%	116.37%	114.34%	113.06%	107.91%	103.87%	137.74%	129.70%	125.69%
31	84.78%	96.18%	97.98%	98.66%	98.94%	95.82%	92.58%	120.29%	116.31%	114.29%	113.02%	107.87%	103.84%	137.67%	129.66%	125.67%
32	84.72%	96.06%	97.89%	98.60%	98.89%	95.77%	92.53%	120.20%	116.26%	114.24%	112.97%	107.82%	103.80%	137.61%	129.62%	125.64%
33	84.66%	95.94%	97.80%	98.53%	98.83%	95.72%	92.48%	120.12%	116.20%	114.20%	112.93%	107.78%	103.77%	137.55%	129.58%	125.61%
34	84.60%	95.82%	97.71%	98.47%	98.78%	95.68%	92.43%	120.04%	116.14%	114.15%	112.89%	107.74%	103.73%	137.48%	129.54%	125.58%
35	84.55%	95.70%	97.62%	98.41%	98.72%	95.63%	92.38%	119.96%	116.08%	114.11%	112.85%	107.69%	103.70%	137.42%	129.50%	125.55%
36	84.44%	95.51%	97.47%	98.29%	98.61%	95.52%	92.28%	119.79%	115.97%	114.02%	112.77%	107.62%	103.63%	137.29%	129.42%	125.49%
37	84.33%	95.31%	97.33%	98.16%	98.50%	95.40%	92.19%	119.63%	115.86%	113.93%	112.68%	107.55%	103.57%	137.15%	129.34%	125.43%
38	84.22%	95.11%	97.19%	98.04%	98.39%	95.29%	92.09%	119.46%	115.74%	113.83%	112.60%	107.47%	103.50%	137.02%	129.25%	125.37%
39	84.11%	94.92%	97.04%	97.92%	98.28%	95.18%	92.00%	119.30%	115.63%	113.74%	112.52%	107.40%	103.44%	136.89%	129.17%	125.31%
40	84.01%	94.72%	96.90%	97.79%	98.17%	95.06%	91.90%	119.13%	115.52%	113.65%	112.44%	107.33%	103.37%	136.75%	129.09%	125.24%
41	83.77%	94.27%	96.56%	97.50%	97.91%	94.83%	91.68%	118.74%	115.24%	113.42%	112.23%	107.15%	103.20%	136.38%	128.83%	125.03%
42	83.54%	93.81%	96.23%	97.21%	97.65%	94.60%	91.46%	118.34%	114.95%	113.18%	112.03%	106.96%	103.02%	136.01%	128.57%	124.82%
43	83.30%	93.36%	95.89%	96.92%	97.39%	94.36%	91.24%	117.95%	114.67%	112.94%	111.82%	106.78%	102.84%	135.64%	128.31%	124.61%
44	83.07%	92.91%	95.56%	96.64%	97.13%	94.13%	91.02%	117.56%	114.38%	112.70%	111.62%	106.60%	102.66%	135.27%	128.05%	124.39%
45	82.83%	92.45%	95.22%	96.35%	96.88%	93.90%	90.80%	117.16%	114.10%	112.47%	111.42%	106.42%	102.49%	134.90%	127.79%	124.18%
46	82.36%	91.50%	94.50%	95.73%	96.33%	93.39%	90.32%	116.26%	113.43%	111.90%	110.91%	105.96%	102.05%	133.99%	127.13%	123.63%
47	81.89%	90.54%	93.79%	95.12%	95.79%	92.88%	89.83%	115.36%	112.76%	111.34%	110.40%	105.50%	101.62%	133.09%	126.47%	123.08%
48	81.41%	89.58%	93.07%	94.50%	95.25%	92.37%	89.35%	114.45%	112.10%	110.77%	109.89%	105.05%	101.18%	132.18%	125.81%	122.53%
49	80.94%	88.62%	92.35%	93.89%	94.71%	91.87%	88.86%	113.55%	111.43%	110.20%	109.38%	104.59%	100.75%	131.28%	125.15%	121.98%
50	80.47%	87.67%	91.64%	93.28%	94.17%	91.36%	88.38%	112.65%	110.76%	109.64%	108.86%	104.13%	100.31%	130.38%	124.49%	121.43%
51	79.83%	86.40%	90.66%	92.46%	93.43%	90.68%	87.74%	111.42%	109.86%	108.92%	108.23%	103.46%	99.72%	129.15%	123.59%	120.71%
52	79.18%	85.04%	89.64%	91.59%	92.63%	89.95%	87.05%	110.12%	108.89%	108.11%	107.50%	102.77%	99.08%	127.85%	122.63%	119.91%
53	78.46%	83.60%	88.48%	90.66%	91.80%	89.17%	86.32%	108.74%	107.86%	107.25%	106.73%	102.05%	98.39%	126.47%	121.62%	119.06%
54	77.73%	82.11%	87.32%	89.67%	90.92%	88.37%	85.57%	107.30%	106.80%	106.36%	105.93%	101.31%	97.67%	125.04%	120.57%	118.20%
55	76.94%	80.46%	86.12%	88.64%	90.01%	87.53%	84.76%	105.82%	105.68%	105.38%	105.10%	100.52%	96.96%	123.57%	119.49%	117.27%
56	76.11%	78.79%	84.84%	87.59%	89.04%	86.63%	83.91%	104.27%	104.52%	104.39%	104.19%	99.70%	96.17%	122.04%	118.37%	116.32%
57	75.27%	77.02%	83.51%	86.45%	88.03%	85.67%	83.03%	102.64%	103.32%	103.35%	103.26%	98.84%	95.36%	120.44%	117.22%	115.34%
58	74.32%	75.13%	82.06%	85.23%	86.94%	84.63%	82.06%	101.00%	102.04%	102.26%	102.28%	97.91%	94.50%	118.80%	115.98%	114.31%
59	73.32%	73.05%	80.49%	83.90%	85.75%	83.53%	81.04%	99.05%	100.63%	101.09%	101.21%	96.91%	93.56%	0.00%	114.74%	113.30%
60	72.21%	70.75%	78.74%	82.40%	84.42%	82.31%	79.87%	96.99%	99.09%	99.78%	100.00%	95.79%	92.52%	0.00%	113.52%	112.29%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	5	5	5	5	5	5	6	6	6	6	6	6	7	7	7	7	7
18	21.11%	23.72%	24.91%	25.56%	25.95%	26.04%	26.24%	27.55%	28.14%	28.44%	28.63%	28.39%	34.65%	33.93%	33.51%	33.25%	33.05%
19	21.10%	23.71%	24.90%	25.55%	25.95%	26.03%	26.21%	27.53%	28.14%	28.44%	28.62%	28.38%	34.63%	33.91%	33.50%	33.24%	33.05%
20	21.09%	23.71%	24.90%	25.54%	25.94%	26.02%	26.18%	27.51%	28.13%	28.44%	28.61%	28.37%	34.61%	33.90%	33.50%	33.23%	33.05%
21	21.09%	23.70%	24.90%	25.54%	25.94%	26.02%	26.18%	27.52%	28.13%	28.44%	28.61%	28.37%	34.61%	33.90%	33.49%	33.23%	33.05%
22	21.08%	23.70%	24.90%	25.54%	25.94%	26.02%	26.18%	27.53%	28.13%	28.44%	28.60%	28.37%	34.60%	33.90%	33.49%	33.23%	33.05%
23	21.08%	23.70%	24.90%	25.54%	25.94%	26.02%	26.18%	27.54%	28.13%	28.43%	28.60%	28.37%	34.59%	33.90%	33.49%	33.22%	33.05%
24	21.08%	23.70%	24.90%	25.54%	25.94%	26.02%	26.18%	27.55%	28.13%	28.43%	28.60%	28.37%	34.58%	33.90%	33.48%	33.22%	33.05%
25	21.08%	23.69%	24.90%	25.54%	25.94%	26.02%	26.18%	27.55%	28.13%	28.43%	28.59%	28.37%	34.58%	33.90%	33.48%	33.22%	33.05%
26	21.06%	23.68%	24.88%	25.53%	25.92%	26.01%	26.14%	27.52%	28.11%	28.41%	28.58%	28.35%	34.54%	33.86%	33.45%	33.19%	33.02%
27	21.04%	23.66%	24.87%	25.53%	25.91%	26.00%	26.11%	27.49%	28.09%	28.40%	28.56%	28.33%	34.50%	33.82%	33.43%	33.16%	33.00%
28	21.02%	23.64%	24.85%	25.52%	25.90%	25.99%	26.08%	27.46%	28.07%	28.38%	28.55%	28.32%	34.46%	33.78%	33.40%	33.13%	32.97%
29	21.00%	23.63%	24.84%	25.51%	25.89%	25.98%	26.05%	27.43%	28.05%	28.37%	28.53%	28.30%	34.42%	33.74%	33.38%	33.10%	32.94%
30	20.98%	23.61%	24.82%	25.50%	25.87%	25.97%	26.01%	27.41%	28.03%	28.35%	28.51%	28.28%	34.38%	33.70%	33.35%	33.08%	32.92%
31	20.91%	23.56%	24.78%	25.46%	25.84%	25.94%	25.92%	27.34%	27.97%	28.30%	28.47%	28.24%	34.25%	33.61%	33.27%	33.01%	32.86%
32	20.84%	23.51%	24.74%	25.42%	25.80%	25.90%	25.83%	27.27%	27.91%	28.24%	28.42%	28.20%	34.12%	33.53%	33.19%	32.95%	32.80%
33	20.77%	23.46%	24.69%	25.38%	25.76%	25.87%	25.74%	27.20%	27.85%	28.19%	28.37%	28.15%	33.99%	33.44%	33.12%	32.88%	32.74%
34	20.70%	23.41%	24.65%	25.34%	25.73%	25.83%	25.65%	27.14%	27.80%	28.14%	28.33%	28.11%	33.87%	33.36%	33.04%	32.82%	32.68%
35	20.63%	23.36%	24.61%	25.30%	25.69%	25.80%	25.56%	27.07%	27.74%	28.09%	28.28%	28.07%	33.74%	33.28%	32.96%	32.75%	32.62%
36	20.49%	23.25%	24.52%	25.22%	25.62%	25.73%	25.39%	26.94%	27.63%	27.98%	28.19%	27.98%	33.51%	33.10%	32.81%	32.62%	32.50%
37	20.36%	23.15%	24.44%	25.14%	25.55%	25.67%	25.21%	26.80%	27.51%	27.88%	28.10%	27.90%	33.28%	32.93%	32.67%	32.49%	32.38%
38	20.23%	23.05%	24.35%	25.06%	25.48%	25.61%	25.03%	26.67%	27.40%	27.78%	28.00%	27.81%	33.05%	32.76%	32.52%	32.36%	32.25%
39	20.10%	22.94%	24.27%	24.99%	25.41%	25.54%	24.85%	26.54%	27.29%	27.68%	27.91%	27.72%	32.82%	32.59%	32.38%	32.23%	32.13%
40	19.96%	22.84%	24.19%	24.91%	25.34%	25.48%	24.68%	26.41%	27.17%	27.57%	27.82%	27.63%	32.59%	32.41%	32.23%	32.10%	32.01%
41	19.69%	22.64%	24.02%	24.76%	25.21%	25.35%	24.33%	26.14%	26.95%	27.38%	27.64%	27.46%	32.14%	32.07%	31.95%	31.85%	31.77%
42	19.42%	22.44%	23.86%	24.62%	25.07%	25.22%	23.99%	25.88%	26.73%	27.19%	27.46%	27.29%	31.70%	31.73%	31.66%	31.59%	31.53%
43	19.15%	22.24%	23.69%	24.47%	24.94%	25.09%	23.64%	25.61%	26.51%	27.00%	27.28%	27.12%	31.25%	31.38%	31.37%	31.34%	31.30%
44	18.88%	22.04%	23.52%	24.33%	24.80%	24.96%	23.30%	25.35%	26.29%	26.81%	27.11%	26.95%	30.81%	31.04%	31.09%	31.08%	31.06%
45	18.61%	21.84%	23.36%	24.18%	24.67%	24.83%	22.95%	25.08%	26.07%	26.61%	26.93%	26.78%	30.36%	30.70%	30.80%	30.83%	30.82%
46	18.09%	21.45%	23.03%	23.89%	24.40%	24.58%	22.29%	24.59%	25.66%	26.24%	26.58%	26.45%	29.54%	30.08%	30.28%	30.36%	30.39%
47	17.57%	21.07%	22.70%	23.60%	24.13%	24.32%	21.62%	24.10%	25.24%	25.87%	26.24%	26.13%	28.72%	29.46%	29.75%	29.90%	29.96%
48	17.05%	20.68%	22.37%	23.31%	23.86%	24.07%	20.96%	23.61%	24.83%	25.50%	25.90%	25.81%	27.90%	28.84%	29.23%	29.43%	29.54%
49	16.52%	20.29%	22.04%	23.01%	23.59%	23.81%	20.29%	23.12%	24.41%	25.13%	25.56%	25.49%	27.07%	28.23%	28.71%	28.97%	29.11%
50	16.00%	19.90%	21.71%	22.72%	23.31%	23.56%	19.63%	22.63%	24.00%	24.75%	25.21%	25.17%	26.25%	27.61%	28.19%	28.50%	28.68%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10	10	10
18	32.38%	39.32%	37.49%	36.53%	35.95%	35.49%	34.49%	43.98%	41.06%	39.55%	38.66%	37.93%	36.61%	48.65%	44.63%	42.57%	41.37%
19	32.36%	39.30%	37.47%	36.52%	35.95%	35.49%	34.48%	43.96%	41.04%	39.54%	38.65%	37.92%	36.60%	48.63%	44.60%	42.56%	41.36%
20	32.34%	39.28%	37.45%	36.52%	35.94%	35.48%	34.47%	43.94%	41.01%	39.54%	38.65%	37.91%	36.60%	48.60%	44.56%	42.56%	41.35%
21	32.34%	39.26%	37.45%	36.51%	35.93%	35.48%	34.46%	43.92%	41.00%	39.53%	38.64%	37.90%	36.59%	48.58%	44.55%	42.54%	41.34%
22	32.34%	39.25%	37.44%	36.50%	35.93%	35.47%	34.46%	43.90%	40.99%	39.52%	38.63%	37.89%	36.58%	48.55%	44.54%	42.53%	41.33%
23	32.34%	39.24%	37.44%	36.50%	35.92%	35.47%	34.46%	43.88%	40.98%	39.50%	38.62%	37.89%	36.57%	48.53%	44.52%	42.51%	41.32%
24	32.34%	39.22%	37.44%	36.49%	35.91%	35.46%	34.45%	43.86%	40.97%	39.49%	38.61%	37.88%	36.56%	48.50%	44.51%	42.50%	41.30%
25	32.34%	39.21%	37.43%	36.48%	35.91%	35.46%	34.45%	43.84%	40.96%	39.48%	38.60%	37.87%	36.55%	48.48%	44.50%	42.49%	41.29%
26	32.32%	39.15%	37.38%	36.44%	35.87%	35.42%	34.41%	43.77%	40.90%	39.43%	38.55%	37.83%	36.51%	48.39%	44.42%	42.42%	41.23%
27	32.30%	39.10%	37.33%	36.40%	35.83%	35.39%	34.38%	43.70%	40.84%	39.38%	38.50%	37.78%	36.47%	48.30%	44.34%	42.36%	41.17%
28	32.28%	39.04%	37.27%	36.37%	35.79%	35.36%	34.35%	43.62%	40.77%	39.33%	38.45%	37.74%	36.43%	48.21%	44.27%	42.29%	41.12%
29	32.26%	38.98%	37.22%	36.33%	35.76%	35.32%	34.32%	43.55%	40.71%	39.28%	38.41%	37.70%	36.38%	48.12%	44.19%	42.23%	41.06%
30	32.24%	38.93%	37.17%	36.29%	35.72%	35.29%	34.29%	43.48%	40.64%	39.23%	38.36%	37.66%	36.34%	48.03%	44.12%	42.17%	41.00%
31	32.18%	38.76%	37.06%	36.19%	35.63%	35.21%	34.21%	43.28%	40.50%	39.10%	38.25%	37.56%	36.25%	47.80%	43.94%	42.02%	40.87%
32	32.12%	38.60%	36.94%	36.09%	35.54%	35.13%	34.14%	43.08%	40.35%	38.98%	38.14%	37.45%	36.16%	47.57%	43.77%	41.87%	40.74%
33	32.07%	38.44%	36.83%	35.98%	35.46%	35.04%	34.06%	42.89%	40.21%	38.85%	38.03%	37.35%	36.06%	47.34%	43.59%	41.72%	40.61%
34	32.01%	38.28%	36.71%	35.88%	35.37%	34.96%	33.99%	42.69%	40.06%	38.73%	37.92%	37.24%	35.97%	47.11%	43.42%	41.57%	40.48%
35	31.96%	38.12%	36.60%	35.78%	35.28%	34.88%	33.92%	42.50%	39.92%	38.60%	37.81%	37.14%	35.88%	46.88%	43.24%	41.43%	40.35%
36	31.84%	37.81%	36.37%	35.59%	35.11%	34.72%	33.77%	42.12%	39.64%	38.36%	37.60%	36.94%	35.69%	46.43%	42.90%	41.14%	40.09%
37	31.73%	37.51%	36.14%	35.39%	34.94%	34.56%	33.62%	41.75%	39.35%	38.12%	37.38%	36.74%	35.50%	45.98%	42.56%	40.85%	39.83%
38	31.62%	37.21%	35.91%	35.20%	34.76%	34.40%	33.47%	41.37%	39.07%	37.88%	37.16%	36.54%	35.32%	45.53%	42.22%	40.56%	39.57%
39	31.51%	36.91%	35.68%	35.01%	34.59%	34.24%	33.32%	41.00%	38.78%	37.64%	36.95%	36.35%	35.13%	45.09%	41.88%	40.27%	39.30%
40	31.40%	36.60%	35.46%	34.81%	34.42%	34.08%	33.17%	40.62%	38.50%	37.40%	36.73%	36.15%	34.94%	44.64%	41.54%	39.98%	39.04%
41	31.17%	36.02%	35.01%	34.44%	34.08%	33.77%	32.88%	39.90%	37.95%	36.93%	36.31%	35.76%	34.59%	43.78%	40.88%	39.42%	38.55%
42	30.95%	35.44%	34.56%	34.06%	33.75%	33.45%	32.59%	39.18%	37.39%	36.46%	35.90%	35.37%	34.23%	42.92%	40.23%	38.86%	38.05%
43	30.72%	34.85%	34.11%	33.68%	33.41%	33.14%	32.30%	38.46%	36.84%	35.99%	35.48%	34.98%	33.88%	42.06%	39.57%	38.31%	37.56%
44	30.50%	34.27%	33.67%	33.31%	33.08%	32.83%	32.01%	37.73%	36.29%	35.53%	35.07%	34.60%	33.52%	41.20%	38.92%	37.75%	37.06%
45	30.28%	33.69%	33.22%	32.93%	32.74%	32.52%	31.72%	37.01%	35.74%	35.06%	34.65%	34.21%	33.17%	40.34%	38.26%	37.19%	36.56%
46	29.87%	32.67%	32.45%	32.28%	32.16%	31.98%	31.22%	35.79%	34.81%	34.28%	33.96%	33.57%	32.57%	38.92%	37.18%	36.28%	35.75%
47	29.46%	31.64%	31.68%	31.63%	31.58%	31.45%	30.72%	34.57%	33.89%	33.50%	33.26%	32.93%	31.97%	37.50%	36.10%	35.37%	34.94%
48	29.06%	30.62%	30.91%	30.97%	31.00%	30.91%	30.21%	33.35%	32.97%	32.72%	32.56%	32.29%	31.37%	36.08%	35.03%	34.46%	34.13%
49	28.65%	29.60%	30.13%	30.32%	30.42%	30.38%	29.71%	32.13%	32.04%	31.94%	31.87%	31.65%	30.77%	34.66%	33.95%	33.55%	33.32%
50	28.25%	28.58%	29.36%	29.67%	29.84%	29.84%	29.21%	30.91%	31.12%	31.16%	31.17%	31.01%	30.17%	33.24%	32.87%	32.64%	32.50%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	5	5	5	5	5	5	5	5	5	5	6	6	6	6	6	6	6
Age(Years)/ Policy Term	16	16	16	16	17	17	17	17	17	17	6	6	6	6	6	6	7
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.24%	32.22%	33.04%	33.50%	33.75%	33.49%	36.64%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.23%	32.20%	33.03%	33.48%	33.73%	33.49%	36.63%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.22%	32.19%	33.03%	33.47%	33.72%	33.49%	36.62%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.21%	32.19%	33.03%	33.47%	33.72%	33.49%	36.61%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.21%	32.18%	33.03%	33.47%	33.72%	33.48%	36.60%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.20%	32.18%	33.03%	33.47%	33.72%	33.47%	36.59%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.20%	32.18%	33.03%	33.47%	33.72%	33.47%	36.58%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.19%	32.18%	33.03%	33.47%	33.72%	33.46%	36.57%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.16%	32.15%	33.00%	33.45%	33.70%	33.44%	36.52%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.13%	32.13%	32.98%	33.43%	33.68%	33.43%	36.48%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.09%	32.10%	32.95%	33.41%	33.67%	33.42%	36.44%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.06%	32.08%	32.93%	33.39%	33.65%	33.40%	36.39%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.03%	32.05%	32.91%	33.37%	33.63%	33.39%	36.35%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.93%	31.97%	32.84%	33.31%	33.58%	33.34%	36.23%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.83%	31.90%	32.78%	33.25%	33.53%	33.29%	36.10%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.74%	31.82%	32.71%	33.19%	33.48%	33.24%	35.98%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.64%	31.74%	32.65%	33.13%	33.43%	33.19%	35.85%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.54%	31.67%	32.58%	33.08%	33.38%	33.14%	35.73%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.35%	31.52%	32.46%	32.97%	33.28%	33.05%	35.48%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.16%	31.38%	32.35%	32.87%	33.18%	32.95%	35.24%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.98%	31.24%	32.23%	32.76%	33.08%	32.86%	35.00%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.79%	31.09%	32.11%	32.66%	32.98%	32.77%	34.76%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.60%	30.95%	31.99%	32.56%	32.88%	32.68%	34.51%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.22%	30.67%	31.75%	32.34%	32.69%	32.50%	34.03%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.85%	30.38%	31.51%	32.13%	32.49%	32.32%	33.56%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.47%	30.10%	31.28%	31.91%	32.30%	32.13%	33.08%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.10%	29.82%	31.04%	31.70%	32.10%	31.95%	32.60%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.72%	29.54%	30.80%	31.48%	31.91%	31.77%	32.12%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.02%	29.00%	30.35%	31.09%	31.54%	31.42%	31.23%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.31%	28.47%	29.90%	30.69%	31.17%	31.08%	30.34%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.60%	27.93%	29.45%	30.29%	30.80%	30.73%	29.46%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	23.90%	27.40%	29.00%	29.90%	30.43%	30.38%	28.57%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	23.19%	26.87%	28.56%	29.50%	30.07%	30.03%	27.68%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	7	7	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9
18	37.04%	37.11%	37.12%	37.12%	36.44%	46.59%	44.63%	43.59%	42.90%	42.46%	41.22%	52.63%	49.24%	47.50%	46.41%	45.53%	43.98%
19	37.02%	37.10%	37.12%	37.11%	36.42%	46.58%	44.61%	43.58%	42.90%	42.46%	41.22%	52.61%	49.22%	47.49%	46.40%	45.52%	43.97%
20	37.00%	37.10%	37.12%	37.10%	36.41%	46.56%	44.59%	43.57%	42.89%	42.46%	41.22%	52.59%	49.20%	47.47%	46.40%	45.52%	43.97%
21	37.00%	37.09%	37.12%	37.10%	36.41%	46.56%	44.59%	43.57%	42.88%	42.46%	41.21%	52.57%	49.19%	47.46%	46.39%	45.51%	43.96%
22	37.00%	37.09%	37.11%	37.09%	36.41%	46.55%	44.58%	43.56%	42.87%	42.45%	41.20%	52.56%	49.17%	47.45%	46.38%	45.50%	43.95%
23	36.99%	37.09%	37.10%	37.09%	36.41%	46.55%	44.57%	43.55%	42.87%	42.45%	41.19%	52.54%	49.16%	47.44%	46.37%	45.49%	43.94%
24	36.99%	37.08%	37.10%	37.09%	36.41%	46.54%	44.57%	43.55%	42.86%	42.45%	41.19%	52.53%	49.15%	47.44%	46.36%	45.48%	43.93%
25	36.99%	37.08%	37.09%	37.08%	36.41%	46.54%	44.56%	43.54%	42.86%	42.44%	41.18%	52.51%	49.14%	47.41%	46.35%	45.48%	43.92%
26	36.95%	37.05%	37.07%	37.06%	36.38%	46.47%	44.52%	43.50%	42.82%	42.41%	41.15%	52.43%	49.08%	47.36%	46.30%	45.43%	43.88%
27	36.92%	37.02%	37.04%	37.04%	36.36%	46.40%	44.47%	43.46%	42.79%	42.38%	41.12%	52.34%	49.01%	47.30%	46.25%	45.38%	43.84%
28	36.89%	36.98%	37.02%	37.01%	36.33%	46.34%	44.42%	43.42%	42.75%	42.34%	41.09%	52.26%	48.95%	47.25%	46.20%	45.34%	43.80%
29	36.86%	36.95%	36.99%	36.99%	36.31%	46.27%	44.38%	43.38%	42.72%	42.31%	41.07%	52.17%	48.89%	47.19%	46.15%	45.29%	43.76%
30	36.82%	36.92%	36.97%	36.97%	36.28%	46.21%	44.33%	43.34%	42.68%	42.28%	41.04%	52.09%	48.83%	47.14%	46.11%	45.25%	43.72%
31	36.73%	36.85%	36.89%	36.90%	36.22%	46.05%	44.21%	43.23%	42.59%	42.19%	40.96%	51.89%	48.67%	47.00%	45.99%	45.13%	43.62%
32	36.64%	36.77%	36.82%	36.83%	36.16%	45.90%	44.09%	43.13%	42.51%	42.10%	40.88%	51.69%	48.51%	46.87%	45.87%	45.02%	43.51%
33	36.54%	36.70%	36.75%	36.77%	36.10%	45.75%	43.98%	43.03%	42.42%	42.01%	40.80%	51.49%	48.36%	46.74%	45.75%	44.91%	43.41%
34	36.45%	36.62%	36.68%	36.70%	36.04%	45.59%	43.86%	42.92%	42.33%	41.92%	40.73%	51.29%	48.20%	46.61%	45.64%	44.80%	43.31%
35	36.36%	36.55%	36.60%	36.63%	35.98%	45.44%	43.74%	42.82%	42.24%	41.82%	40.65%	51.09%	48.04%	46.48%	45.52%	44.68%	43.20%
36	36.16%	36.39%	36.46%	36.50%	35.86%	45.13%	43.51%	42.62%	42.07%	41.66%	40.49%	50.70%	47.75%	46.22%	45.29%	44.47%	43.01%
37	35.97%	36.23%	36.33%	36.38%	35.74%	44.82%	43.28%	42.42%	41.89%	41.50%	40.34%	50.30%	47.45%	45.96%	45.06%	44.26%	42.81%
38	35.78%	36.06%	36.19%	36.25%	35.62%	44.51%	43.05%	42.22%	41.71%	41.34%	40.19%	49.91%	47.15%	45.70%	44.83%	44.05%	42.61%
39	35.59%	35.90%	36.05%	36.12%	35.50%	44.20%	42.83%	42.02%	41.54%	41.18%	40.04%	49.51%	46.85%	45.44%	44.60%	43.84%	42.42%
40	35.39%	35.74%	35.91%	36.00%	35.38%	43.89%	42.60%	41.82%	41.36%	41.02%	39.88%	49.12%	46.56%	45.18%	44.37%	43.63%	42.22%
41	35.03%	35.43%	35.64%	35.74%	35.14%	43.29%	42.14%	41.43%	41.01%	40.70%	39.58%	48.36%	45.97%	44.69%	43.93%	43.22%	41.84%
42	34.67%	35.12%	35.36%	35.49%	34.91%	42.70%	41.68%	41.04%	40.65%	40.37%	39.28%	47.60%	45.39%	44.19%	43.48%	42.80%	41.46%
43	34.30%	34.81%	35.09%	35.24%	34.67%	42.11%	41.22%	40.65%	40.30%	40.05%	38.98%	46.84%	44.80%	43.69%	43.03%	42.39%	41.07%
44	33.94%	34.50%	34.81%	34.99%	34.44%	41.52%	40.76%	40.26%	39.95%	39.72%	38.68%	46.08%	44.22%	43.20%	42.58%	41.98%	40.69%
45	33.58%	34.19%	34.54%	34.74%	34.20%	40.93%	40.30%	39.87%	39.60%	39.40%	38.38%	45.32%	43.63%	42.70%	42.14%	41.57%	40.31%
46	32.91%	33.64%	34.04%	34.28%	33.77%	39.86%	39.48%	39.18%	38.98%	38.84%	37.85%	44.02%	42.64%	41.86%	41.39%	40.88%	39.67%
47	32.25%	33.08%	33.54%	33.81%	33.35%	38.79%	38.65%	38.49%	38.37%	38.28%	37.32%	42.72%	41.64%	41.03%	40.64%	40.20%	39.03%
48	31.58%	32.53%	33.05%	33.35%	32.92%	37.71%	37.83%	37.81%	37.76%	37.72%	36.80%	41.42%	40.64%	40.19%	39.90%	39.52%	38.39%
49	30.92%	31.97%	32.55%	32.89%	32.49%	36.64%	37.00%	37.12%	37.15%	37.16%	36.27%	40.12%	39.64%	39.35%	39.15%	38.83%	37.75%
50	30.25%	31.42%	32.05%	32.43%	32.06%	35.57%	36.18%	36.43%	36.54%	36.60%	35.75%	38.82%	38.65%	38.52%	38.40%	38.15%	37.11%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12
18	58.67%	53.85%	51.41%	49.92%	48.59%	46.74%	64.71%	58.45%	55.33%	53.42%	51.66%	49.50%	NA	NA	NA	NA	NA
19	58.64%	53.82%	51.39%	49.91%	48.58%	46.73%	64.67%	58.43%	55.30%	53.42%	51.64%	49.49%	NA	NA	NA	NA	NA
20	58.62%	53.80%	51.37%	49.91%	48.57%	46.72%	64.64%	58.41%	55.27%	53.42%	51.62%	49.47%	NA	NA	NA	NA	NA
21	58.59%	53.79%	51.35%	49.90%	48.56%	46.71%	64.61%	58.39%	55.24%	53.41%	51.61%	49.46%	NA	NA	NA	NA	NA
22	58.57%	53.77%	51.33%	49.88%	48.54%	46.69%	64.57%	58.36%	55.22%	53.39%	51.59%	49.44%	NA	NA	NA	NA	NA
23	58.54%	53.75%	51.32%	49.87%	48.53%	46.68%	64.54%	58.34%	55.20%	53.37%	51.57%	49.43%	NA	NA	NA	NA	NA
24	58.51%	53.73%	51.30%	49.85%	48.52%	46.67%	64.50%	58.31%	55.17%	53.35%	51.56%	49.41%	NA	NA	NA	NA	NA
25	58.49%	53.71%	51.28%	49.84%	48.51%	46.66%	64.46%	58.29%	55.15%	53.33%	51.54%	49.40%	NA	NA	NA	NA	NA
26	58.38%	53.63%	51.21%	49.78%	48.45%	46.61%	64.34%	58.19%	55.07%	53.25%	51.47%	49.33%	NA	NA	NA	NA	NA
27	58.28%	53.56%	51.14%	49.71%	48.39%	46.55%	64.22%	58.10%	54.99%	53.18%	51.40%	49.27%	NA	NA	NA	NA	NA
28	58.18%	53.48%	51.07%	49.65%	48.33%	46.50%	64.10%	58.01%	54.90%	53.10%	51.33%	49.21%	NA	NA	NA	NA	NA
29	58.07%	53.40%	51.01%	49.59%	48.28%	46.45%	63.97%	57.91%	54.82%	53.03%	51.26%	49.14%	NA	NA	NA	NA	NA
30	57.97%	53.32%	50.94%	49.53%	48.22%	46.40%	63.85%	57.82%	54.74%	52.95%	51.19%	49.08%	NA	NA	NA	NA	NA
31	57.73%	53.13%	50.78%	49.38%	48.08%	46.27%	63.56%	57.59%	54.55%	52.78%	51.03%	48.93%	NA	NA	NA	NA	NA
32	57.48%	52.93%	50.62%	49.23%	47.95%	46.14%	63.27%	57.35%	54.36%	52.60%	50.87%	48.77%	NA	NA	NA	NA	NA
33	57.24%	52.74%	50.46%	49.09%	47.81%	46.02%	62.98%	57.12%	54.17%	52.42%	50.72%	48.62%	NA	NA	NA	NA	NA
34	56.99%	52.54%	50.30%	48.94%	47.68%	45.89%	62.69%	56.88%	53.98%	52.25%	50.56%	48.47%	NA	NA	NA	NA	NA
35	56.75%	52.35%	50.14%	48.79%	47.54%	45.76%	62.40%	56.65%	53.79%	52.07%	50.40%	48.32%	NA	NA	NA	NA	NA
36	56.27%	51.98%	49.82%	48.51%	47.28%	45.52%	61.83%	56.22%	53.42%	51.74%	50.09%	48.03%	NA	NA	NA	NA	NA
37	55.79%	51.61%	49.50%	48.23%	47.02%	45.28%	61.27%	55.78%	53.04%	51.40%	49.78%	47.75%	NA	NA	NA	NA	NA
38	55.31%	51.25%	49.19%	47.95%	46.76%	45.04%	60.71%	55.35%	52.67%	51.07%	49.47%	47.46%	NA	NA	NA	NA	NA
39	54.83%	50.88%	48.87%	47.67%	46.50%	44.80%	60.14%	54.91%	52.29%	50.73%	49.15%	47.18%	NA	NA	NA	NA	NA
40	54.35%	50.52%	48.55%	47.39%	46.24%	44.56%	59.58%	54.48%	51.92%	50.40%	48.84%	46.90%	NA	NA	NA	NA	NA
41	53.42%	49.81%	47.95%	46.84%	45.74%	44.10%	58.49%	53.64%	51.21%	49.76%	48.26%	46.35%	NA	NA	NA	NA	NA
42	52.50%	49.10%	47.34%	46.30%	45.24%	43.63%	57.39%	52.81%	50.50%	49.13%	47.67%	45.81%	NA	NA	NA	NA	NA
43	51.57%	48.39%	46.74%	45.76%	44.74%	43.17%	56.30%	51.97%	49.79%	48.49%	47.08%	45.27%	NA	NA	NA	NA	NA
44	50.64%	47.68%	46.14%	45.22%	44.24%	42.71%	55.20%	51.13%	49.08%	47.85%	46.50%	44.72%	NA	NA	NA	NA	NA
45	49.72%	46.97%	45.53%	44.68%	43.74%	42.25%	54.11%	50.30%	48.37%	47.22%	45.91%	44.18%	NA	NA	NA	NA	NA
46	48.19%	45.80%	44.55%	43.80%	42.93%	41.49%	52.35%	48.96%	47.23%	46.20%	44.98%	43.31%	NA	NA	NA	NA	NA
47	46.66%	44.63%	43.56%	42.91%	42.13%	40.74%	50.59%	47.61%	46.09%	45.18%	44.05%	42.44%	NA	NA	NA	NA	NA
48	45.13%	43.46%	42.57%	42.03%	41.32%	39.98%	48.83%	46.27%	44.96%	44.17%	43.12%	41.57%	NA	NA	NA	NA	NA
49	43.60%	42.29%	41.59%	41.15%	40.51%	39.23%	47.07%	44.93%	43.82%	43.15%	42.19%	40.70%	NA	NA	NA	NA	NA
50	42.07%	41.12%	40.60%	40.27%	39.70%	38.47%	45.31%	43.59%	42.69%	42.13%	41.26%	39.83%	NA	NA	NA	NA	NA

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	7
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17	7	7	7
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.40%	37.07%	38.75%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.38%	37.05%	38.72%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.36%	37.03%	38.70%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.35%	37.02%	38.70%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.34%	37.02%	38.69%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.33%	37.01%	38.69%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.32%	37.01%	38.69%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.31%	37.00%	38.69%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.26%	36.96%	38.66%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.22%	36.92%	38.63%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.17%	36.88%	38.60%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.13%	36.85%	38.57%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.09%	36.81%	38.54%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.94%	36.71%	38.45%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.80%	36.60%	38.36%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.66%	36.50%	38.27%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.51%	36.40%	38.19%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.37%	36.30%	38.10%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.10%	36.10%	37.93%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.83%	35.89%	37.76%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.57%	35.69%	37.60%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.30%	35.48%	37.43%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.03%	35.28%	37.26%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.51%	34.89%	36.93%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.99%	34.50%	36.60%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.46%	34.10%	36.27%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.94%	33.71%	35.94%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.42%	33.32%	35.61%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.46%	32.61%	35.01%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.50%	31.89%	34.40%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.55%	31.18%	33.80%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.59%	30.46%	33.20%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	23.63%	29.75%	32.60%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	
Age(Years)/ Policy Term	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10
18	39.65%	40.22%	39.74%	41.08%	42.87%	43.64%	44.03%	44.25%	43.24%	52.72%	51.77%	51.18%	50.78%	50.51%	48.76%	60.02%	57.33%
19	39.64%	40.21%	39.74%	41.05%	42.83%	43.61%	44.02%	44.23%	43.21%	52.70%	51.76%	51.17%	50.77%	50.48%	48.75%	60.00%	57.31%
20	39.63%	40.21%	39.73%	41.03%	42.78%	43.59%	44.00%	44.22%	43.18%	52.68%	51.74%	51.15%	50.75%	50.46%	48.74%	59.98%	57.29%
21	39.63%	40.20%	39.72%	41.02%	42.78%	43.58%	43.99%	44.21%	43.18%	52.66%	51.73%	51.14%	50.74%	50.45%	48.74%	59.96%	57.27%
22	39.63%	40.19%	39.72%	41.01%	42.78%	43.57%	43.99%	44.21%	43.17%	52.65%	51.72%	51.13%	50.73%	50.45%	48.73%	59.93%	57.25%
23	39.62%	40.18%	39.72%	41.00%	42.78%	43.56%	43.98%	44.21%	43.17%	52.64%	51.70%	51.12%	50.71%	50.45%	48.72%	59.91%	57.23%
24	39.62%	40.18%	39.71%	40.99%	42.78%	43.55%	43.97%	44.20%	43.17%	52.62%	51.69%	51.11%	50.70%	50.44%	48.72%	59.88%	57.21%
25	39.62%	40.17%	39.71%	40.98%	42.78%	43.55%	43.97%	44.20%	43.16%	52.61%	51.67%	51.11%	50.69%	50.44%	48.71%	59.86%	57.19%
26	39.58%	40.14%	39.68%	40.91%	42.73%	43.50%	43.93%	44.16%	43.14%	52.52%	51.61%	51.05%	50.64%	50.39%	48.66%	59.74%	57.10%
27	39.55%	40.12%	39.66%	40.84%	42.68%	43.46%	43.89%	44.13%	43.11%	52.43%	51.55%	50.99%	50.59%	50.34%	48.62%	59.63%	57.02%
28	39.52%	40.09%	39.63%	40.77%	42.62%	43.42%	43.85%	44.09%	43.08%	52.34%	51.48%	50.93%	50.54%	50.29%	48.58%	59.51%	56.93%
29	39.49%	40.06%	39.61%	40.71%	42.57%	43.38%	43.81%	44.05%	43.05%	52.25%	51.42%	50.87%	50.50%	50.24%	48.54%	59.39%	56.85%
30	39.46%	40.04%	39.58%	40.64%	42.52%	43.34%	43.78%	44.01%	43.02%	52.16%	51.35%	50.81%	50.45%	50.18%	48.49%	59.28%	56.76%
31	39.39%	39.96%	39.51%	40.46%	42.39%	43.23%	43.68%	43.92%	42.94%	51.95%	51.19%	50.67%	50.33%	50.08%	48.39%	59.01%	56.55%
32	39.32%	39.89%	39.45%	40.29%	42.27%	43.12%	43.58%	43.83%	42.85%	51.74%	51.02%	50.53%	50.20%	49.97%	48.28%	58.74%	56.35%
33	39.24%	39.82%	39.38%	40.12%	42.14%	43.01%	43.48%	43.74%	42.77%	51.53%	50.86%	50.39%	50.08%	49.86%	48.18%	58.48%	56.14%
34	39.17%	39.75%	39.31%	39.94%	42.01%	42.90%	43.38%	43.65%	42.69%	51.32%	50.69%	50.25%	49.96%	49.75%	48.07%	58.21%	55.93%
35	39.10%	39.68%	39.24%	39.77%	41.89%	42.80%	43.28%	43.55%	42.61%	51.12%	50.53%	50.12%	49.84%	49.64%	47.97%	57.95%	55.72%
36	38.95%	39.54%	39.11%	39.43%	41.63%	42.58%	43.09%	43.38%	42.44%	50.71%	50.21%	49.85%	49.60%	49.42%	47.76%	57.43%	55.33%
37	38.80%	39.40%	38.98%	39.10%	41.37%	42.37%	42.90%	43.21%	42.27%	50.30%	49.90%	49.58%	49.37%	49.20%	47.56%	56.91%	54.93%
38	38.64%	39.26%	38.85%	38.76%	41.12%	42.16%	42.71%	43.03%	42.11%	49.90%	49.59%	49.31%	49.13%	48.98%	47.35%	56.39%	54.53%
39	38.49%	39.12%	38.72%	38.43%	40.86%	41.94%	42.52%	42.86%	41.94%	49.49%	49.27%	49.05%	48.89%	48.76%	47.15%	55.87%	54.13%
40	38.34%	38.98%	38.59%	38.09%	40.60%	41.73%	42.34%	42.69%	41.78%	49.09%	48.96%	48.78%	48.66%	48.54%	46.94%	55.35%	53.73%
41	38.04%	38.71%	38.34%	37.43%	40.10%	41.32%	41.96%	42.35%	41.46%	48.27%	48.34%	48.26%	48.19%	48.10%	46.55%	54.34%	52.96%
42	37.75%	38.44%	38.09%	36.77%	39.61%	40.90%	41.59%	42.01%	41.14%	47.46%	47.73%	47.74%	47.73%	47.67%	46.16%	53.33%	52.20%
43	37.45%	38.17%	37.84%	36.11%	39.11%	40.49%	41.21%	41.68%	40.83%	46.64%	47.11%	47.22%	47.26%	47.24%	45.77%	52.32%	51.44%
44	37.16%	37.89%	37.58%	35.45%	38.62%	40.07%	40.84%	41.34%	40.51%	45.82%	46.49%	46.70%	46.80%	46.81%	45.37%	51.31%	50.67%
45	36.86%	37.62%	37.33%	34.79%	38.12%	39.66%	40.46%	41.00%	40.19%	45.01%	45.88%	46.19%	46.34%	46.38%	44.98%	50.31%	49.91%
46	36.33%	37.13%	36.87%	33.63%	37.25%	38.92%	39.81%	40.40%	39.64%	43.60%	44.83%	45.30%	45.55%	45.65%	44.31%	48.64%	48.66%
47	35.80%	36.64%	36.40%	32.47%	36.39%	38.18%	39.16%	39.79%	39.08%	42.20%	43.77%	44.42%	44.76%	44.93%	43.64%	46.98%	47.40%
48	35.26%	36.14%	35.94%	31.31%	35.52%	37.45%	38.52%	39.19%	38.52%	40.79%	42.72%	43.53%	43.97%	44.20%	42.96%	45.31%	46.15%
49	34.73%	35.65%	35.47%	30.15%	34.65%	36.71%	37.87%	38.58%	37.96%	39.39%	41.67%	42.65%	43.19%	43.48%	42.29%	43.65%	44.90%
50	34.19%	35.16%	35.01%	28.99%	33.78%	35.97%	37.22%	37.98%	37.40%	37.99%	40.61%	41.76%	42.40%	42.76%	41.62%	41.99%	43.65%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12	13
18	55.91%	55.03%	54.07%	52.07%	67.33%	62.90%	60.63%	59.27%	57.64%	55.37%	74.63%	68.46%	65.36%	63.52%	61.20%	58.68%	NA
19	55.89%	55.01%	54.05%	52.06%	67.31%	62.87%	60.61%	59.26%	57.61%	55.36%	74.61%	68.43%	65.33%	63.50%	61.17%	58.66%	NA
20	55.87%	55.00%	54.02%	52.04%	67.29%	62.84%	60.59%	59.24%	57.58%	55.34%	74.59%	68.39%	65.31%	63.49%	61.15%	58.64%	NA
21	55.86%	54.98%	54.01%	52.03%	67.25%	62.81%	60.57%	59.22%	57.57%	55.33%	74.55%	68.36%	65.28%	63.46%	61.13%	58.62%	NA
22	55.84%	54.96%	54.00%	52.02%	67.22%	62.79%	60.55%	59.20%	57.55%	55.31%	74.50%	68.32%	65.26%	63.43%	61.10%	58.60%	NA
23	55.83%	54.94%	53.99%	52.01%	67.18%	62.76%	60.53%	59.17%	57.53%	55.29%	74.45%	68.29%	65.23%	63.40%	61.08%	58.58%	NA
24	55.81%	54.92%	53.98%	52.00%	67.15%	62.73%	60.51%	59.15%	57.52%	55.28%	74.41%	68.26%	65.20%	63.37%	61.05%	58.56%	NA
25	55.80%	54.91%	53.97%	51.98%	67.11%	62.71%	60.49%	59.13%	57.50%	55.26%	74.36%	68.22%	65.18%	63.34%	61.03%	58.54%	NA
26	55.72%	54.84%	53.91%	51.93%	66.97%	62.60%	60.39%	59.05%	57.42%	55.19%	74.19%	68.09%	65.06%	63.25%	60.94%	58.46%	NA
27	55.64%	54.78%	53.84%	51.87%	66.82%	62.49%	60.30%	58.97%	57.35%	55.13%	74.02%	67.96%	64.95%	63.15%	60.85%	58.38%	NA
28	55.56%	54.71%	53.78%	51.82%	66.68%	62.38%	60.20%	58.89%	57.27%	55.06%	73.85%	67.84%	64.84%	63.06%	60.76%	58.30%	NA
29	55.49%	54.65%	53.72%	51.76%	66.54%	62.28%	60.11%	58.81%	57.20%	54.99%	73.68%	67.71%	64.73%	62.96%	60.68%	58.22%	NA
30	55.41%	54.59%	53.65%	51.71%	66.40%	62.17%	60.02%	58.73%	57.12%	54.92%	73.52%	67.58%	64.62%	62.86%	60.59%	58.14%	NA
31	55.24%	54.43%	53.51%	51.57%	66.07%	61.92%	59.81%	58.54%	56.95%	54.76%	73.13%	67.29%	64.37%	62.64%	60.38%	57.94%	NA
32	55.06%	54.28%	53.37%	51.44%	65.75%	61.67%	59.60%	58.35%	56.77%	54.59%	72.75%	67.00%	64.13%	62.42%	60.17%	57.74%	NA
33	54.89%	54.12%	53.23%	51.30%	65.42%	61.42%	59.39%	58.16%	56.60%	54.42%	72.37%	66.70%	63.88%	62.19%	59.97%	57.55%	NA
34	54.71%	53.96%	53.09%	51.17%	65.10%	61.17%	59.18%	57.97%	56.42%	54.26%	71.99%	66.41%	63.64%	61.97%	59.76%	57.35%	NA
35	54.54%	53.81%	52.94%	51.03%	64.77%	60.92%	58.97%	57.78%	56.25%	54.09%	71.60%	66.12%	63.39%	61.74%	59.55%	57.15%	NA
36	54.20%	53.51%	52.66%	50.77%	64.14%	60.44%	58.55%	57.41%	55.91%	53.78%	70.86%	65.55%	62.90%	61.31%	59.16%	56.78%	NA
37	53.86%	53.20%	52.39%	50.51%	63.51%	59.95%	58.14%	57.04%	55.57%	53.46%	70.11%	64.98%	62.41%	60.87%	58.76%	56.42%	NA
38	53.52%	52.90%	52.11%	50.25%	62.87%	59.47%	57.72%	56.67%	55.24%	53.15%	69.36%	64.41%	61.92%	60.44%	58.37%	56.05%	NA
39	53.18%	52.60%	51.83%	49.99%	62.24%	58.98%	57.31%	56.30%	54.90%	52.84%	68.61%	63.84%	61.43%	60.00%	57.97%	55.68%	NA
40	52.84%	52.29%	51.55%	49.73%	61.60%	58.50%	56.89%	55.93%	54.56%	52.52%	67.86%	63.27%	60.95%	59.57%	57.58%	55.31%	NA
41	52.19%	51.72%	51.01%	49.24%	60.40%	57.59%	56.12%	55.24%	53.93%	51.94%	66.47%	62.21%	60.05%	58.77%	56.84%	54.63%	NA
42	51.55%	51.14%	50.48%	48.75%	59.20%	56.67%	55.35%	54.55%	53.29%	51.35%	65.08%	61.15%	59.15%	57.97%	56.10%	53.95%	NA
43	50.90%	50.57%	49.94%	48.27%	58.00%	55.76%	54.58%	53.87%	52.65%	50.76%	63.69%	60.09%	58.25%	57.17%	55.36%	53.26%	NA
44	50.26%	49.99%	49.41%	47.78%	56.80%	54.85%	53.81%	53.18%	52.01%	50.18%	62.30%	59.03%	57.36%	56.37%	54.61%	52.58%	NA
45	49.61%	49.41%	48.88%	47.29%	55.61%	53.94%	53.04%	52.49%	51.37%	49.59%	60.91%	57.97%	56.46%	55.57%	53.87%	51.89%	NA
46	48.55%	48.47%	48.01%	46.49%	53.68%	52.49%	51.81%	51.39%	50.37%	48.66%	58.72%	56.32%	55.06%	54.31%	52.73%	50.84%	NA
47	47.50%	47.53%	47.15%	45.69%	51.76%	51.04%	50.58%	50.29%	49.36%	47.73%	56.54%	54.67%	53.66%	53.05%	51.58%	49.78%	NA
48	46.44%	46.58%	46.28%	44.88%	49.83%	49.59%	49.35%	49.19%	48.36%	46.81%	54.35%	53.02%	52.27%	51.80%	50.44%	48.73%	NA
49	45.39%	45.64%	45.42%	44.08%	47.91%	48.13%	48.13%	48.09%	47.35%	45.88%	52.17%	51.37%	50.87%	50.54%	49.29%	47.67%	NA
50	44.33%	44.69%	44.55%	43.28%	45.99%	46.68%	46.90%	46.99%	46.35%	44.95%	49.99%	49.71%	49.47%	49.28%	48.14%	46.62%	NA

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	8	8	8	8	8
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.70%	45.00%	46.51%	47.32%	47.80%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.68%	44.99%	46.50%	47.31%	47.78%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.66%	44.97%	46.48%	47.30%	47.77%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.64%	44.97%	46.48%	47.30%	47.76%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.63%	44.96%	46.47%	47.30%	47.76%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.62%	44.96%	46.46%	47.29%	47.75%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.61%	44.95%	46.46%	47.29%	47.75%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.59%	44.94%	46.45%	47.29%	47.75%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.52%	44.89%	46.41%	47.24%	47.71%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.45%	44.84%	46.36%	47.20%	47.68%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.38%	44.78%	46.31%	47.15%	47.64%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.31%	44.73%	46.27%	47.11%	47.61%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.23%	44.67%	46.22%	47.06%	47.58%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.04%	44.53%	46.10%	46.96%	47.48%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.85%	44.39%	45.98%	46.85%	47.38%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.66%	44.25%	45.87%	46.75%	47.28%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.47%	44.10%	45.75%	46.64%	47.18%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.28%	43.96%	45.63%	46.54%	47.08%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.92%	43.69%	45.40%	46.34%	46.89%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.56%	43.41%	45.18%	46.13%	46.70%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.20%	43.14%	44.95%	45.93%	46.51%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.84%	42.87%	44.73%	45.72%	46.32%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.48%	42.59%	44.50%	45.52%	46.13%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.77%	42.06%	44.05%	45.12%	45.76%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.06%	41.53%	43.60%	44.72%	45.40%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.36%	41.00%	43.15%	44.32%	45.04%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.65%	40.47%	42.71%	43.92%	44.68%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.94%	39.94%	42.26%	43.52%	44.32%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.69%	39.01%	41.47%	42.82%	43.66%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.44%	38.07%	40.68%	42.12%	43.01%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.19%	37.13%	39.90%	41.42%	42.36%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.94%	36.19%	39.11%	40.72%	41.71%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.69%	35.25%	38.32%	40.02%	41.06%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	8	9	9	9	9	9	9	10	10	10	10	10	10	11	11	11	11
18	46.81%	50.69%	51.81%	52.25%	52.44%	52.53%	50.88%	64.09%	62.04%	60.91%	60.21%	59.36%	57.21%	72.69%	68.60%	66.49%	65.22%
19	46.79%	50.65%	51.79%	52.24%	52.42%	52.52%	50.86%	64.06%	62.02%	60.89%	60.19%	59.34%	57.20%	72.65%	68.57%	66.47%	65.20%
20	46.77%	50.62%	51.77%	52.23%	52.41%	52.51%	50.84%	64.02%	61.99%	60.88%	60.17%	59.32%	57.18%	72.61%	68.54%	66.44%	65.18%
21	46.77%	50.60%	51.76%	52.22%	52.40%	52.50%	50.83%	64.00%	61.97%	60.86%	60.16%	59.31%	57.16%	72.57%	68.51%	66.42%	65.15%
22	46.77%	50.59%	51.74%	52.20%	52.39%	52.48%	50.82%	63.98%	61.95%	60.85%	60.14%	59.29%	57.15%	72.53%	68.48%	66.40%	65.13%
23	46.76%	50.58%	51.73%	52.19%	52.38%	52.47%	50.81%	63.95%	61.94%	60.83%	60.13%	59.27%	57.13%	72.49%	68.46%	66.37%	65.11%
24	46.76%	50.57%	51.71%	52.17%	52.37%	52.45%	50.80%	63.93%	61.92%	60.82%	60.11%	59.25%	57.12%	72.45%	68.43%	66.35%	65.08%
25	46.76%	50.56%	51.70%	52.16%	52.36%	52.44%	50.79%	63.90%	61.90%	60.80%	60.09%	59.24%	57.10%	72.42%	68.40%	66.33%	65.06%
26	46.72%	50.47%	51.63%	52.10%	52.31%	52.39%	50.75%	63.79%	61.81%	60.73%	60.03%	59.17%	57.05%	72.26%	68.29%	66.23%	64.97%
27	46.68%	50.38%	51.56%	52.04%	52.25%	52.34%	50.71%	63.67%	61.73%	60.65%	59.96%	59.11%	56.99%	72.11%	68.17%	66.13%	64.89%
28	46.65%	50.28%	51.49%	51.98%	52.20%	52.30%	50.67%	63.55%	61.64%	60.57%	59.90%	59.05%	56.93%	71.96%	68.06%	66.03%	64.80%
29	46.61%	50.19%	51.43%	51.92%	52.15%	52.25%	50.63%	63.43%	61.55%	60.50%	59.83%	58.99%	56.87%	71.81%	67.94%	65.94%	64.72%
30	46.57%	50.10%	51.36%	51.87%	52.10%	52.20%	50.59%	63.31%	61.46%	60.42%	59.77%	58.93%	56.81%	71.66%	67.83%	65.84%	64.63%
31	46.48%	49.87%	51.18%	51.72%	51.97%	52.08%	50.48%	63.03%	61.25%	60.24%	59.61%	58.78%	56.68%	71.31%	67.56%	65.61%	64.43%
32	46.39%	49.63%	51.01%	51.57%	51.84%	51.97%	50.36%	62.75%	61.03%	60.07%	59.45%	58.63%	56.54%	70.96%	67.29%	65.39%	64.23%
33	46.30%	49.40%	50.84%	51.42%	51.71%	51.86%	50.25%	62.47%	60.82%	59.89%	59.29%	58.48%	56.41%	70.61%	67.03%	65.17%	64.03%
34	46.21%	49.17%	50.66%	51.27%	51.58%	51.74%	50.14%	62.20%	60.61%	59.71%	59.13%	58.33%	56.27%	70.26%	66.76%	64.94%	63.83%
35	46.12%	48.93%	50.49%	51.12%	51.45%	51.63%	50.02%	61.92%	60.39%	59.54%	58.97%	58.18%	56.14%	69.91%	66.49%	64.72%	63.63%
36	45.95%	48.48%	50.14%	50.83%	51.19%	51.39%	49.81%	61.37%	59.98%	59.18%	58.65%	57.90%	55.87%	69.22%	65.97%	64.27%	63.23%
37	45.77%	48.04%	49.79%	50.55%	50.94%	51.15%	49.59%	60.82%	59.56%	58.83%	58.33%	57.61%	55.60%	68.53%	65.45%	63.83%	62.83%
38	45.60%	47.59%	49.44%	50.27%	50.69%	50.92%	49.38%	60.27%	59.14%	58.47%	58.02%	57.33%	55.34%	67.85%	64.93%	63.39%	62.44%
39	45.43%	47.14%	49.10%	49.98%	50.43%	50.68%	49.16%	59.72%	58.73%	58.12%	57.70%	57.04%	55.07%	67.16%	64.41%	62.94%	62.04%
40	45.26%	46.69%	48.75%	49.70%	50.18%	50.44%	48.95%	59.17%	58.31%	57.77%	57.38%	56.75%	54.80%	66.48%	63.89%	62.50%	61.64%
41	44.92%	45.81%	48.10%	49.14%	49.69%	49.99%	48.52%	58.12%	57.51%	57.09%	56.77%	56.19%	54.30%	65.19%	62.91%	61.68%	60.90%
42	44.58%	44.93%	47.45%	48.59%	49.20%	49.54%	48.10%	57.07%	56.70%	56.41%	56.17%	55.63%	53.79%	63.91%	61.93%	60.85%	60.17%
43	44.24%	44.05%	46.80%	48.03%	48.71%	49.08%	47.68%	56.01%	55.90%	55.74%	55.57%	55.08%	53.28%	62.63%	60.95%	60.03%	59.43%
44	43.90%	43.17%	46.15%	47.48%	48.22%	48.63%	47.25%	54.96%	55.10%	55.06%	54.96%	54.52%	52.78%	61.35%	59.97%	59.20%	58.69%
45	43.56%	42.29%	45.50%	46.92%	47.73%	48.18%	46.83%	53.90%	54.29%	54.38%	54.36%	53.96%	52.27%	60.07%	59.00%	58.38%	57.95%
46	42.96%	40.80%	44.38%	45.99%	46.89%	47.41%	46.12%	52.14%	52.96%	53.26%	53.36%	53.05%	51.42%	58.00%	57.43%	57.06%	56.78%
47	42.35%	39.32%	43.25%	45.05%	46.05%	46.63%	45.41%	50.37%	51.62%	52.14%	52.37%	52.14%	50.57%	55.94%	55.87%	55.74%	55.60%
48	41.75%	37.83%	42.13%	44.12%	45.21%	45.86%	44.69%	48.61%	50.29%	51.01%	51.37%	51.23%	49.73%	53.87%	54.30%	54.42%	54.43%
49	41.14%	36.34%	41.01%	43.18%	44.37%	45.09%	43.98%	46.84%	48.96%	49.89%	50.38%	50.31%	48.88%	51.81%	52.74%	53.09%	53.26%
50	40.53%	34.85%	39.89%	42.24%	43.53%	44.32%	43.27%	45.08%	47.62%	48.77%	49.38%	49.40%	48.03%	49.74%	51.17%	51.77%	52.08%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
18	63.53%	61.09%	81.29%	75.15%	72.07%	70.23%	67.71%	64.98%	89.89%	81.71%	77.65%	75.24%	71.88%	68.86%	NA	NA	NA
19	63.51%	61.07%	81.24%	75.12%	72.04%	70.21%	67.68%	64.95%	89.83%	81.67%	77.61%	75.21%	71.85%	68.83%	NA	NA	NA
20	63.49%	61.05%	81.19%	75.09%	72.01%	70.18%	67.66%	64.93%	89.77%	81.64%	77.58%	75.19%	71.83%	68.80%	NA	NA	NA
21	63.47%	61.03%	81.14%	75.05%	71.98%	70.15%	67.63%	64.90%	89.70%	81.59%	77.54%	75.15%	71.79%	68.77%	NA	NA	NA
22	63.44%	61.01%	81.08%	75.01%	71.95%	70.12%	67.59%	64.87%	89.64%	81.54%	77.50%	75.11%	71.75%	68.74%	NA	NA	NA
23	63.42%	60.99%	81.03%	74.97%	71.92%	70.09%	67.56%	64.85%	89.57%	81.49%	77.46%	75.07%	71.70%	68.70%	NA	NA	NA
24	63.39%	60.97%	80.98%	74.94%	71.88%	70.06%	67.53%	64.82%	89.50%	81.44%	77.42%	75.03%	71.66%	68.67%	NA	NA	NA
25	63.37%	60.95%	80.93%	74.90%	71.85%	70.03%	67.49%	64.79%	89.44%	81.40%	77.38%	74.99%	71.62%	68.64%	NA	NA	NA
26	63.29%	60.87%	80.74%	74.76%	71.73%	69.92%	67.40%	64.70%	89.22%	81.23%	77.24%	74.87%	71.51%	68.53%	NA	NA	NA
27	63.21%	60.80%	80.56%	74.62%	71.62%	69.81%	67.30%	64.61%	89.00%	81.07%	77.10%	74.74%	71.40%	68.43%	NA	NA	NA
28	63.13%	60.73%	80.37%	74.48%	71.50%	69.71%	67.21%	64.52%	88.79%	80.90%	76.96%	74.61%	71.29%	68.32%	NA	NA	NA
29	63.05%	60.65%	80.19%	74.34%	71.38%	69.60%	67.12%	64.43%	88.57%	80.73%	76.82%	74.49%	71.18%	68.21%	NA	NA	NA
30	62.97%	60.58%	80.00%	74.20%	71.26%	69.50%	67.02%	64.34%	88.35%	80.57%	76.68%	74.36%	71.07%	68.11%	NA	NA	NA
31	62.79%	60.41%	79.58%	73.88%	70.99%	69.25%	66.80%	64.14%	87.86%	80.19%	76.36%	74.08%	70.81%	67.87%	NA	NA	NA
32	62.61%	60.24%	79.16%	73.56%	70.71%	69.01%	66.58%	63.94%	87.37%	79.82%	76.04%	73.79%	70.56%	67.63%	NA	NA	NA
33	62.42%	60.07%	78.74%	73.23%	70.44%	68.77%	66.36%	63.73%	86.87%	79.44%	75.72%	73.51%	70.30%	67.40%	NA	NA	NA
34	62.24%	59.90%	78.32%	72.91%	70.17%	68.53%	66.14%	63.53%	86.38%	79.06%	75.40%	73.23%	70.05%	67.16%	NA	NA	NA
35	62.05%	59.73%	77.90%	72.59%	69.90%	68.29%	65.92%	63.33%	85.89%	78.69%	75.08%	72.95%	69.79%	66.92%	NA	NA	NA
36	61.69%	59.40%	77.07%	71.97%	69.36%	67.81%	65.49%	62.92%	84.92%	77.96%	74.45%	72.39%	69.28%	66.45%	NA	NA	NA
37	61.33%	59.06%	76.25%	71.34%	68.83%	67.33%	65.05%	62.52%	83.96%	77.24%	73.83%	71.83%	68.77%	65.97%	NA	NA	NA
38	60.97%	58.72%	75.42%	70.72%	68.30%	66.86%	64.62%	62.11%	83.00%	76.51%	73.21%	71.28%	68.26%	65.50%	NA	NA	NA
39	60.61%	58.39%	74.60%	70.10%	67.76%	66.38%	64.18%	61.71%	82.04%	75.78%	72.59%	70.72%	67.75%	65.02%	NA	NA	NA
40	60.25%	58.05%	73.78%	69.47%	67.23%	65.90%	63.74%	61.30%	81.08%	75.05%	71.96%	70.17%	67.24%	64.55%	NA	NA	NA
41	59.57%	57.44%	72.27%	68.32%	66.26%	65.03%	62.95%	60.57%	79.34%	73.72%	70.85%	69.16%	66.32%	63.71%	NA	NA	NA
42	58.89%	56.82%	70.76%	67.16%	65.29%	64.16%	62.15%	59.84%	77.61%	72.39%	69.73%	68.16%	65.41%	62.87%	NA	NA	NA
43	58.21%	56.20%	69.25%	66.01%	64.32%	63.29%	61.35%	59.12%	75.87%	71.06%	68.61%	67.15%	64.49%	62.03%	NA	NA	NA
44	57.53%	55.58%	67.74%	64.85%	63.34%	62.42%	60.55%	58.39%	74.13%	69.73%	67.49%	66.15%	63.57%	61.19%	NA	NA	NA
45	56.86%	54.96%	66.23%	63.70%	62.37%	61.55%	59.75%	57.66%	72.40%	68.40%	66.37%	65.15%	62.65%	60.35%	NA	NA	NA
46	55.78%	53.97%	63.87%	61.90%	60.85%	60.20%	58.52%	56.51%	69.73%	66.37%	64.65%	63.61%	61.25%	59.06%	NA	NA	NA
47	54.71%	52.97%	61.50%	60.11%	59.33%	58.84%	57.28%	55.37%	67.07%	64.35%	62.93%	62.08%	59.86%	57.77%	NA	NA	NA
48	53.64%	51.98%	59.14%	58.31%	57.82%	57.49%	56.05%	54.23%	64.40%	62.32%	61.22%	60.54%	58.46%	56.48%	NA	NA	NA
49	52.56%	50.98%	56.77%	56.52%	56.30%	56.13%	54.81%	53.08%	61.73%	60.29%	59.50%	59.01%	57.06%	55.18%	NA	NA	NA
50	51.49%	49.99%	54.40%	54.72%	54.78%	54.78%	53.58%	51.94%	59.07%	58.27%	57.78%	57.48%	55.67%	53.89%	NA	NA	NA

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	17	17	17	17	9	9	9	9	9	9	10	10	10	10	10	10	11
18	NA	NA	NA	NA	44.97%	50.42%	52.93%	54.30%	55.13%	53.65%	55.38%	58.32%	59.60%	60.26%	60.18%	58.31%	70.63%
19	NA	NA	NA	NA	44.94%	50.39%	52.92%	54.29%	55.12%	53.63%	55.35%	58.28%	59.57%	60.25%	60.17%	58.29%	70.58%
20	NA	NA	NA	NA	44.91%	50.37%	52.90%	54.29%	55.11%	53.61%	55.32%	58.25%	59.55%	60.24%	60.15%	58.28%	70.54%
21	NA	NA	NA	NA	44.90%	50.36%	52.89%	54.27%	55.10%	53.61%	55.30%	58.23%	59.54%	60.22%	60.13%	58.26%	70.51%
22	NA	NA	NA	NA	44.88%	50.35%	52.88%	54.26%	55.09%	53.60%	55.27%	58.22%	59.52%	60.20%	60.12%	58.25%	70.47%
23	NA	NA	NA	NA	44.86%	50.34%	52.86%	54.25%	55.09%	53.59%	55.24%	58.20%	59.50%	60.18%	60.11%	58.24%	70.44%
24	NA	NA	NA	NA	44.84%	50.33%	52.85%	54.23%	55.08%	53.58%	55.22%	58.19%	59.49%	60.16%	60.09%	58.23%	70.41%
25	NA	NA	NA	NA	44.82%	50.32%	52.84%	54.22%	55.07%	53.58%	55.19%	58.17%	59.47%	60.14%	60.08%	58.22%	70.38%
26	NA	NA	NA	NA	44.72%	50.24%	52.77%	54.16%	55.02%	53.53%	55.06%	58.08%	59.40%	60.07%	60.01%	58.16%	70.21%
27	NA	NA	NA	NA	44.61%	50.16%	52.71%	54.11%	54.97%	53.48%	54.93%	57.98%	59.32%	60.00%	59.94%	58.10%	70.05%
28	NA	NA	NA	NA	44.51%	50.09%	52.64%	54.05%	54.92%	53.43%	54.80%	57.89%	59.24%	59.92%	59.88%	58.04%	69.88%
29	NA	NA	NA	NA	44.41%	50.01%	52.58%	53.99%	54.86%	53.38%	54.67%	57.79%	59.16%	59.85%	59.81%	57.98%	69.72%
30	NA	NA	NA	NA	44.31%	49.94%	52.51%	53.94%	54.81%	53.34%	54.54%	57.70%	59.09%	59.78%	59.75%	57.92%	69.55%
31	NA	NA	NA	NA	44.06%	49.75%	52.36%	53.79%	54.68%	53.21%	54.24%	57.47%	58.88%	59.61%	59.59%	57.78%	69.20%
32	NA	NA	NA	NA	43.81%	49.56%	52.21%	53.65%	54.55%	53.09%	53.95%	57.24%	58.68%	59.44%	59.44%	57.63%	68.85%
33	NA	NA	NA	NA	43.56%	49.37%	52.06%	53.50%	54.42%	52.97%	53.65%	57.01%	58.48%	59.26%	59.28%	57.49%	68.50%
34	NA	NA	NA	NA	43.31%	49.18%	51.91%	53.36%	54.29%	52.85%	53.35%	56.78%	58.28%	59.09%	59.13%	57.35%	68.15%
35	NA	NA	NA	NA	43.07%	49.00%	51.75%	53.21%	54.16%	52.73%	53.06%	56.55%	58.08%	58.92%	58.98%	57.20%	67.80%
36	NA	NA	NA	NA	42.58%	48.63%	51.45%	52.95%	53.91%	52.50%	52.46%	56.11%	57.71%	58.59%	58.66%	56.92%	67.07%
37	NA	NA	NA	NA	42.09%	48.26%	51.15%	52.68%	53.66%	52.27%	51.87%	55.66%	57.34%	58.25%	58.35%	56.64%	66.35%
38	NA	NA	NA	NA	41.61%	47.90%	50.84%	52.42%	53.41%	52.04%	51.27%	55.22%	56.97%	57.92%	58.04%	56.36%	65.63%
39	NA	NA	NA	NA	41.12%	47.53%	50.54%	52.16%	53.15%	51.81%	50.68%	54.78%	56.60%	57.59%	57.73%	56.08%	64.90%
40	NA	NA	NA	NA	40.64%	47.17%	50.24%	51.89%	52.90%	51.58%	50.09%	54.33%	56.23%	57.26%	57.42%	55.80%	64.18%
41	NA	NA	NA	NA	39.69%	46.46%	49.64%	51.36%	52.42%	51.13%	48.94%	53.47%	55.51%	56.61%	56.83%	55.25%	62.83%
42	NA	NA	NA	NA	38.75%	45.75%	49.05%	50.83%	51.93%	50.68%	47.80%	52.60%	54.78%	55.97%	56.24%	54.71%	61.47%
43	NA	NA	NA	NA	37.80%	45.05%	48.45%	50.30%	51.44%	50.23%	46.66%	51.74%	54.06%	55.32%	55.65%	54.16%	60.12%
44	NA	NA	NA	NA	36.86%	44.34%	47.85%	49.77%	50.96%	49.79%	45.52%	50.87%	53.33%	54.68%	55.07%	53.62%	58.77%
45	NA	NA	NA	NA	35.91%	43.63%	47.26%	49.24%	50.47%	49.34%	44.37%	50.01%	52.61%	54.04%	54.48%	53.08%	57.42%
46	NA	NA	NA	NA	34.31%	42.43%	46.24%	48.34%	49.64%	48.57%	42.48%	48.60%	51.42%	52.98%	53.50%	52.18%	55.21%
47	NA	NA	NA	NA	32.71%	41.22%	45.23%	47.44%	48.82%	47.81%	40.59%	47.18%	50.23%	51.93%	52.53%	51.29%	53.01%
48	NA	NA	NA	NA	31.11%	40.02%	44.21%	46.54%	47.99%	47.04%	38.70%	45.76%	49.05%	50.87%	51.56%	50.39%	50.81%
49	NA	NA	NA	NA	29.51%	38.82%	43.19%	45.65%	47.17%	46.28%	36.81%	44.35%	47.86%	49.81%	50.59%	49.49%	48.60%
50	NA	NA	NA	NA	27.90%	37.61%	42.18%	44.75%	46.34%	45.51%	34.92%	42.93%	46.67%	48.76%	49.61%	48.60%	46.40%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13	13
18	69.98%	69.50%	69.15%	67.88%	65.53%	80.66%	77.63%	76.01%	75.00%	72.70%	70.00%	90.69%	85.28%	82.51%	80.86%	77.52%	74.47%
19	69.94%	69.48%	69.13%	67.87%	65.50%	80.61%	77.59%	75.98%	74.97%	72.67%	69.97%	90.63%	85.25%	82.48%	80.82%	77.48%	74.43%
20	69.90%	69.46%	69.10%	67.85%	65.47%	80.55%	77.56%	75.95%	74.94%	72.64%	69.94%	90.56%	85.22%	82.44%	80.78%	77.44%	74.40%
21	69.88%	69.43%	69.08%	67.83%	65.45%	80.50%	77.52%	75.91%	74.91%	72.61%	69.91%	90.49%	85.16%	82.40%	80.74%	77.40%	74.37%
22	69.86%	69.41%	69.06%	67.81%	65.43%	80.45%	77.48%	75.88%	74.88%	72.59%	69.88%	90.43%	85.10%	82.35%	80.70%	77.37%	74.33%
23	69.83%	69.38%	69.04%	67.78%	65.42%	80.40%	77.44%	75.84%	74.85%	72.56%	69.85%	90.36%	85.04%	82.30%	80.66%	77.33%	74.29%
24	69.81%	69.36%	69.02%	67.76%	65.40%	80.35%	77.40%	75.81%	74.82%	72.53%	69.83%	90.29%	84.98%	82.25%	80.62%	77.30%	74.26%
25	69.79%	69.33%	69.00%	67.74%	65.38%	80.30%	77.36%	75.77%	74.79%	72.50%	69.80%	90.22%	84.93%	82.21%	80.58%	77.26%	74.22%
26	69.67%	69.23%	68.91%	67.66%	65.31%	80.10%	77.21%	75.64%	74.67%	72.40%	69.71%	89.98%	84.74%	82.05%	80.43%	77.14%	74.11%
27	69.55%	69.13%	68.82%	67.58%	65.23%	79.90%	77.06%	75.52%	74.56%	72.30%	69.61%	89.75%	84.56%	81.90%	80.29%	77.02%	74.00%
28	69.43%	69.03%	68.74%	67.50%	65.16%	79.70%	76.91%	75.39%	74.44%	72.20%	69.52%	89.51%	84.38%	81.75%	80.15%	76.90%	73.88%
29	69.31%	68.93%	68.65%	67.42%	65.08%	79.50%	76.75%	75.26%	74.33%	72.10%	69.43%	89.27%	84.20%	81.60%	80.01%	76.77%	73.77%
30	69.19%	68.84%	68.56%	67.34%	65.01%	79.29%	76.60%	75.14%	74.21%	72.00%	69.33%	89.04%	84.01%	81.44%	79.87%	76.65%	73.65%
31	68.92%	68.60%	68.35%	67.15%	64.83%	78.85%	76.26%	74.84%	73.95%	71.76%	69.11%	88.49%	83.60%	81.09%	79.55%	76.37%	73.39%
32	68.64%	68.36%	68.14%	66.96%	64.65%	78.40%	75.91%	74.55%	73.69%	71.52%	68.89%	87.95%	83.19%	80.74%	79.24%	76.08%	73.13%
33	68.36%	68.12%	67.92%	66.76%	64.47%	77.95%	75.57%	74.25%	73.43%	71.28%	68.67%	87.40%	82.78%	80.39%	78.93%	75.80%	72.87%
34	68.08%	67.88%	67.71%	66.57%	64.28%	77.50%	75.22%	73.96%	73.16%	71.04%	68.45%	86.86%	82.37%	80.03%	78.62%	75.52%	72.61%
35	67.80%	67.64%	67.50%	66.38%	64.10%	77.05%	74.88%	73.66%	72.90%	70.81%	68.23%	86.31%	81.95%	79.68%	78.30%	75.23%	72.35%
36	67.26%	67.18%	67.09%	66.00%	63.76%	76.16%	74.21%	73.09%	72.39%	70.34%	67.80%	85.25%	81.15%	79.00%	77.70%	74.68%	71.84%
37	66.72%	66.72%	66.68%	65.61%	63.41%	75.27%	73.53%	72.52%	71.89%	69.87%	67.37%	84.19%	80.35%	78.32%	77.09%	74.12%	71.33%
38	66.18%	66.27%	66.27%	65.23%	63.07%	74.38%	72.86%	71.96%	71.38%	69.40%	66.95%	83.13%	79.54%	77.65%	76.48%	73.56%	70.83%
39	65.63%	65.81%	65.86%	64.85%	62.73%	73.49%	72.19%	71.39%	70.87%	68.93%	66.52%	82.08%	78.74%	76.97%	75.87%	73.01%	70.32%
40	65.09%	65.35%	65.46%	64.47%	62.38%	72.60%	71.51%	70.82%	70.36%	68.46%	66.09%	81.02%	77.94%	76.29%	75.27%	72.45%	69.81%
41	64.06%	64.48%	64.68%	63.76%	61.73%	70.98%	70.28%	69.78%	69.43%	67.61%	65.31%	79.13%	76.50%	75.07%	74.18%	71.47%	68.90%
42	63.03%	63.61%	63.90%	63.06%	61.07%	69.35%	69.05%	68.73%	68.49%	66.77%	64.53%	77.23%	75.06%	73.86%	73.09%	70.48%	67.99%
43	62.00%	62.74%	63.12%	62.35%	60.42%	67.73%	67.81%	67.69%	67.56%	65.92%	63.75%	75.34%	73.62%	72.64%	72.00%	69.50%	67.09%
44	60.97%	61.88%	62.34%	61.64%	59.76%	66.11%	66.58%	66.65%	66.63%	65.08%	62.97%	73.45%	72.18%	71.42%	70.91%	68.51%	66.18%
45	59.94%	61.01%	61.56%	60.94%	59.11%	64.49%	65.34%	65.61%	65.69%	64.23%	62.19%	71.55%	70.74%	70.20%	69.82%	67.53%	65.27%
46	58.28%	59.61%	60.32%	59.80%	58.07%	61.93%	63.41%	63.98%	64.24%	62.91%	60.98%	68.65%	68.54%	68.34%	68.16%	66.02%	63.89%
47	56.61%	58.21%	59.07%	58.66%	57.03%	59.38%	61.47%	62.35%	62.79%	61.59%	59.77%	65.75%	66.33%	66.48%	66.50%	64.51%	62.51%
48	54.94%	56.80%	57.83%	57.52%	55.99%	56.83%	59.54%	60.71%	61.33%	60.27%	58.56%	62.86%	64.13%	64.62%	64.84%	63.01%	61.13%
49	53.27%	55.40%	56.59%	56.39%	54.95%	54.28%	57.60%	59.08%	59.88%	58.94%	57.35%	59.96%	61.93%	62.76%	63.17%	61.50%	59.75%
50	51.61%	54.00%	55.34%	55.25%	53.91%	51.73%	55.67%	57.45%	58.43%	57.62%	56.14%	57.06%	59.73%	60.90%	61.51%	60.00%	58.37%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	16	17	17	17	17	17	17	10	10	10	10	10	10	11	11	11	11
18	NA	NA	NA	NA	NA	NA	NA	55.95%	60.52%	62.57%	63.68%	63.85%	61.97%	67.87%	69.58%	70.29%	70.57%
19	NA	NA	NA	NA	NA	NA	NA	55.90%	60.48%	62.55%	63.66%	63.84%	61.95%	67.82%	69.54%	70.24%	70.54%
20	NA	NA	NA	NA	NA	NA	NA	55.85%	60.45%	62.53%	63.63%	63.83%	61.93%	67.76%	69.50%	70.18%	70.52%
21	NA	NA	NA	NA	NA	NA	NA	55.83%	60.42%	62.51%	63.62%	63.81%	61.92%	67.71%	69.48%	70.16%	70.49%
22	NA	NA	NA	NA	NA	NA	NA	55.80%	60.40%	62.49%	63.61%	63.80%	61.91%	67.67%	69.45%	70.14%	70.47%
23	NA	NA	NA	NA	NA	NA	NA	55.77%	60.38%	62.47%	63.59%	63.79%	61.90%	67.62%	69.42%	70.13%	70.45%
24	NA	NA	NA	NA	NA	NA	NA	55.74%	60.36%	62.45%	63.58%	63.77%	61.89%	67.57%	69.40%	70.11%	70.42%
25	NA	NA	NA	NA	NA	NA	NA	55.72%	60.34%	62.43%	63.57%	63.76%	61.88%	67.53%	69.37%	70.09%	70.40%
26	NA	NA	NA	NA	NA	NA	NA	55.57%	60.24%	62.34%	63.49%	63.68%	61.81%	67.37%	69.24%	69.98%	70.30%
27	NA	NA	NA	NA	NA	NA	NA	55.43%	60.13%	62.26%	63.42%	63.61%	61.74%	67.21%	69.11%	69.87%	70.21%
28	NA	NA	NA	NA	NA	NA	NA	55.29%	60.02%	62.17%	63.35%	63.53%	61.67%	67.06%	68.98%	69.77%	70.11%
29	NA	NA	NA	NA	NA	NA	NA	55.15%	59.92%	62.08%	63.27%	63.46%	61.61%	66.90%	68.85%	69.66%	70.01%
30	NA	NA	NA	NA	NA	NA	NA	55.01%	59.81%	61.99%	63.20%	63.39%	61.54%	66.74%	68.72%	69.55%	69.91%
31	NA	NA	NA	NA	NA	NA	NA	54.68%	59.56%	61.79%	63.01%	63.22%	61.38%	66.33%	68.42%	69.29%	69.69%
32	NA	NA	NA	NA	NA	NA	NA	54.35%	59.32%	61.58%	62.83%	63.05%	61.23%	65.92%	68.12%	69.04%	69.47%
33	NA	NA	NA	NA	NA	NA	NA	54.02%	59.07%	61.38%	62.65%	62.88%	61.08%	65.51%	67.83%	68.78%	69.24%
34	NA	NA	NA	NA	NA	NA	NA	53.69%	58.82%	61.17%	62.46%	62.72%	60.92%	65.10%	67.53%	68.52%	69.02%
35	NA	NA	NA	NA	NA	NA	NA	53.36%	58.57%	60.97%	62.28%	62.55%	60.77%	64.69%	67.23%	68.26%	68.79%
36	NA	NA	NA	NA	NA	NA	NA	52.72%	58.10%	60.56%	61.91%	62.22%	60.47%	63.93%	66.64%	67.77%	68.35%
37	NA	NA	NA	NA	NA	NA	NA	52.08%	57.62%	60.15%	61.55%	61.89%	60.17%	63.16%	66.06%	67.28%	67.91%
38	NA	NA	NA	NA	NA	NA	NA	51.43%	57.15%	59.74%	61.18%	61.56%	59.87%	62.39%	65.47%	66.79%	67.48%
39	NA	NA	NA	NA	NA	NA	NA	50.79%	56.67%	59.33%	60.82%	61.23%	59.57%	61.62%	64.88%	66.29%	67.04%
40	NA	NA	NA	NA	NA	NA	NA	50.15%	56.20%	58.92%	60.45%	60.90%	59.27%	60.86%	64.30%	65.80%	66.60%
41	NA	NA	NA	NA	NA	NA	NA	48.91%	55.27%	58.15%	59.76%	60.27%	58.69%	59.40%	63.19%	64.88%	65.78%
42	NA	NA	NA	NA	NA	NA	NA	47.68%	54.34%	57.38%	59.08%	59.64%	58.11%	57.94%	62.08%	63.96%	64.96%
43	NA	NA	NA	NA	NA	NA	NA	46.45%	53.41%	56.61%	58.39%	59.00%	57.53%	56.48%	60.98%	63.03%	64.14%
44	NA	NA	NA	NA	NA	NA	NA	45.22%	52.48%	55.85%	57.70%	58.37%	56.94%	55.02%	59.87%	62.11%	63.32%
45	NA	NA	NA	NA	NA	NA	NA	43.99%	51.55%	55.08%	57.02%	57.74%	56.36%	53.56%	58.76%	61.19%	62.49%
46	NA	NA	NA	NA	NA	NA	NA	41.96%	50.03%	53.81%	55.88%	56.70%	55.41%	51.19%	56.99%	59.70%	61.17%
47	NA	NA	NA	NA	NA	NA	NA	39.93%	48.51%	52.53%	54.75%	55.66%	54.45%	48.83%	55.22%	58.22%	59.85%
48	NA	NA	NA	NA	NA	NA	NA	37.91%	46.99%	51.26%	53.62%	54.62%	53.49%	46.46%	53.45%	56.73%	58.53%
49	NA	NA	NA	NA	NA	NA	NA	35.88%	45.47%	49.99%	52.49%	53.58%	52.54%	44.10%	51.68%	55.24%	57.21%
50	NA	NA	NA	NA	NA	NA	NA	33.85%	43.96%	48.71%	51.36%	52.54%	51.58%	41.73%	49.91%	53.75%	55.89%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
18	69.62%	67.33%	85.10%	82.75%	81.49%	80.65%	78.35%	75.47%	96.64%	91.57%	89.00%	87.17%	83.87%	80.59%	108.19%	100.40%	96.52%
19	69.61%	67.31%	85.07%	82.71%	81.45%	80.61%	78.32%	75.45%	96.60%	91.53%	88.95%	87.12%	83.84%	80.57%	108.13%	100.34%	96.45%
20	69.60%	67.29%	85.04%	82.67%	81.41%	80.57%	78.30%	75.43%	96.56%	91.48%	88.90%	87.08%	83.81%	80.55%	108.08%	100.29%	96.38%
21	69.58%	67.28%	84.98%	82.63%	81.38%	80.53%	78.27%	75.41%	96.48%	91.42%	88.85%	87.03%	83.77%	80.51%	107.97%	100.21%	96.32%
22	69.56%	67.26%	84.92%	82.59%	81.34%	80.50%	78.24%	75.38%	96.39%	91.37%	88.80%	86.99%	83.72%	80.48%	107.87%	100.14%	96.26%
23	69.53%	67.24%	84.85%	82.55%	81.31%	80.47%	78.21%	75.35%	96.31%	91.31%	88.75%	86.94%	83.68%	80.44%	107.76%	100.07%	96.20%
24	69.51%	67.22%	84.79%	82.51%	81.27%	80.43%	78.18%	75.33%	96.22%	91.25%	88.71%	86.90%	83.64%	80.40%	107.66%	99.99%	96.14%
25	69.49%	67.20%	84.73%	82.47%	81.24%	80.40%	78.15%	75.30%	96.14%	91.19%	88.66%	86.85%	83.60%	80.36%	107.55%	99.92%	96.08%
26	69.40%	67.12%	84.52%	82.31%	81.11%	80.28%	78.05%	75.20%	95.88%	91.00%	88.49%	86.71%	83.47%	80.24%	107.24%	99.68%	95.87%
27	69.31%	67.04%	84.32%	82.15%	80.98%	80.17%	77.94%	75.11%	95.62%	90.80%	88.33%	86.56%	83.33%	80.12%	106.93%	99.44%	95.67%
28	69.21%	66.96%	84.11%	82.00%	80.85%	80.05%	77.83%	75.01%	95.36%	90.60%	88.16%	86.41%	83.20%	80.00%	106.61%	99.20%	95.47%
29	69.12%	66.89%	83.90%	81.84%	80.72%	79.93%	77.73%	74.91%	95.10%	90.40%	88.00%	86.26%	83.07%	79.87%	106.30%	98.97%	95.27%
30	69.03%	66.81%	83.70%	81.69%	80.59%	79.81%	77.62%	74.81%	94.84%	90.21%	87.83%	86.11%	82.94%	79.75%	105.99%	98.73%	95.07%
31	68.82%	66.62%	83.22%	81.33%	80.28%	79.55%	77.37%	74.58%	94.26%	89.76%	87.45%	85.78%	82.63%	79.47%	105.29%	98.20%	94.62%
32	68.62%	66.43%	82.74%	80.97%	79.98%	79.28%	77.12%	74.35%	93.67%	89.32%	87.07%	85.45%	82.33%	79.19%	104.60%	97.68%	94.17%
33	68.41%	66.24%	82.26%	80.61%	79.67%	79.01%	76.86%	74.12%	93.08%	88.88%	86.70%	85.11%	82.02%	78.91%	103.90%	97.16%	93.72%
34	68.21%	66.06%	81.78%	80.25%	79.36%	78.74%	76.61%	73.88%	92.49%	88.44%	86.32%	84.78%	81.71%	78.63%	103.20%	96.63%	93.27%
35	68.00%	65.87%	81.30%	79.89%	79.05%	78.47%	76.36%	73.65%	91.91%	88.00%	85.94%	84.45%	81.41%	78.34%	102.51%	96.11%	92.83%
36	67.60%	65.51%	80.38%	79.19%	78.46%	77.94%	75.87%	73.20%	90.77%	87.14%	85.21%	83.80%	80.81%	77.80%	101.17%	95.09%	91.96%
37	67.21%	65.14%	79.45%	78.49%	77.86%	77.41%	75.39%	72.75%	89.64%	86.28%	84.48%	83.14%	80.22%	77.26%	99.83%	94.07%	91.10%
38	66.81%	64.78%	78.52%	77.79%	77.27%	76.88%	74.90%	72.30%	88.51%	85.42%	83.76%	82.49%	79.63%	76.71%	98.49%	93.05%	90.24%
39	66.41%	64.41%	77.60%	77.09%	76.68%	76.34%	74.42%	71.85%	87.37%	84.56%	83.03%	81.84%	79.04%	76.17%	97.15%	92.02%	89.38%
40	66.01%	64.05%	76.67%	76.39%	76.09%	75.81%	73.93%	71.40%	86.24%	83.70%	82.30%	81.19%	78.44%	75.63%	95.81%	91.00%	88.52%
41	65.26%	63.36%	74.95%	75.08%	74.98%	74.82%	73.03%	70.58%	84.20%	82.15%	80.99%	80.02%	77.39%	74.66%	93.46%	89.21%	87.01%
42	64.51%	62.67%	73.23%	73.78%	73.88%	73.83%	72.14%	69.77%	82.17%	80.60%	79.68%	78.84%	76.33%	73.69%	91.11%	87.42%	85.49%
43	63.77%	61.98%	71.51%	72.47%	72.77%	72.84%	71.24%	68.95%	80.13%	79.05%	78.37%	77.67%	75.28%	72.73%	88.76%	85.62%	83.97%
44	63.02%	61.29%	69.78%	71.16%	71.67%	71.84%	70.35%	68.13%	78.10%	77.50%	77.06%	76.50%	74.22%	71.76%	86.41%	83.83%	82.46%
45	62.27%	60.60%	68.06%	69.86%	70.56%	70.85%	69.46%	67.31%	76.06%	75.95%	75.75%	75.33%	73.17%	70.79%	84.06%	82.04%	80.94%
46	61.06%	59.49%	65.35%	67.80%	68.82%	69.31%	68.05%	66.03%	72.94%	73.58%	73.75%	73.55%	71.55%	69.32%	80.53%	79.36%	78.68%
47	59.85%	58.37%	62.63%	65.74%	67.09%	67.78%	66.64%	64.75%	69.81%	71.21%	71.75%	71.77%	69.93%	67.84%	77.00%	76.68%	76.41%
48	58.64%	57.26%	59.91%	63.69%	65.35%	66.24%	65.24%	63.47%	66.69%	68.84%	69.75%	70.00%	68.32%	66.37%	73.47%	74.00%	74.15%
49	57.42%	56.15%	57.19%	61.63%	63.62%	64.70%	63.83%	62.18%	63.56%	66.48%	67.75%	68.22%	66.70%	64.89%	69.93%	71.32%	71.89%
50	56.21%	55.03%	54.48%	59.58%	61.88%	63.16%	62.43%	60.90%	60.44%	64.11%	65.75%	66.44%	65.08%	63.41%	66.40%	68.64%	69.62%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	17	17	17	17	11	11	11	11	11	11	12	12	12	12	12	12	13
18	NA	NA	NA	NA	50.95%	61.61%	66.61%	69.38%	69.71%	67.96%	64.41%	71.90%	75.34%	77.20%	76.16%	73.97%	83.83%
19	NA	NA	NA	NA	50.91%	61.58%	66.58%	69.34%	69.70%	67.95%	64.36%	71.87%	75.31%	77.18%	76.13%	73.95%	83.76%
20	NA	NA	NA	NA	50.88%	61.56%	66.54%	69.31%	69.68%	67.94%	64.30%	71.85%	75.28%	77.16%	76.10%	73.93%	83.68%
21	NA	NA	NA	NA	50.83%	61.53%	66.52%	69.29%	69.66%	67.93%	64.24%	71.80%	75.24%	77.13%	76.08%	73.90%	83.61%
22	NA	NA	NA	NA	50.79%	61.49%	66.49%	69.28%	69.63%	67.91%	64.17%	71.75%	75.21%	77.10%	76.05%	73.88%	83.54%
23	NA	NA	NA	NA	50.74%	61.46%	66.47%	69.26%	69.61%	67.89%	64.11%	71.71%	75.17%	77.07%	76.02%	73.85%	83.47%
24	NA	NA	NA	NA	50.70%	61.43%	66.44%	69.24%	69.59%	67.87%	64.04%	71.66%	75.14%	77.04%	75.99%	73.82%	83.40%
25	NA	NA	NA	NA	50.65%	61.40%	66.42%	69.22%	69.57%	67.85%	63.98%	71.61%	75.10%	77.01%	75.96%	73.80%	83.33%
26	NA	NA	NA	NA	50.46%	61.25%	66.30%	69.13%	69.48%	67.76%	63.76%	71.44%	74.95%	76.87%	75.84%	73.69%	83.05%
27	NA	NA	NA	NA	50.28%	61.11%	66.19%	69.03%	69.38%	67.67%	63.54%	71.27%	74.80%	76.74%	75.72%	73.58%	82.77%
28	NA	NA	NA	NA	50.09%	60.97%	66.07%	68.93%	69.29%	67.59%	63.32%	71.10%	74.64%	76.60%	75.59%	73.48%	82.49%
29	NA	NA	NA	NA	49.90%	60.83%	65.96%	68.83%	69.20%	67.50%	63.11%	70.93%	74.49%	76.47%	75.47%	73.37%	82.21%
30	NA	NA	NA	NA	49.71%	60.69%	65.84%	68.73%	69.10%	67.41%	62.89%	70.76%	74.34%	76.33%	75.35%	73.26%	81.93%
31	NA	NA	NA	NA	49.28%	60.37%	65.57%	68.48%	68.88%	67.21%	62.37%	70.37%	74.01%	76.04%	75.09%	73.02%	81.30%
32	NA	NA	NA	NA	48.85%	60.04%	65.30%	68.23%	68.66%	67.01%	61.85%	69.99%	73.68%	75.75%	74.83%	72.78%	80.68%
33	NA	NA	NA	NA	48.41%	59.72%	65.02%	67.98%	68.43%	66.81%	61.33%	69.60%	73.35%	75.45%	74.57%	72.53%	80.05%
34	NA	NA	NA	NA	47.98%	59.39%	64.75%	67.72%	68.21%	66.61%	60.82%	69.22%	73.02%	75.16%	74.31%	72.29%	79.43%
35	NA	NA	NA	NA	47.54%	59.07%	64.48%	67.47%	67.99%	66.41%	60.30%	68.84%	72.69%	74.87%	74.05%	72.05%	78.81%
36	NA	NA	NA	NA	46.70%	58.44%	63.95%	67.01%	67.56%	66.02%	59.29%	68.07%	72.05%	74.30%	73.53%	71.58%	77.60%
37	NA	NA	NA	NA	45.86%	57.80%	63.42%	66.56%	67.14%	65.63%	58.29%	67.31%	71.42%	73.73%	73.02%	71.11%	76.40%
38	NA	NA	NA	NA	45.02%	57.17%	62.89%	66.10%	66.71%	65.24%	57.28%	66.54%	70.79%	73.16%	72.50%	70.65%	75.20%
39	NA	NA	NA	NA	44.18%	56.54%	62.36%	65.64%	66.29%	64.85%	56.28%	65.78%	70.15%	72.60%	71.98%	70.18%	74.00%
40	NA	NA	NA	NA	43.34%	55.91%	61.82%	65.18%	65.86%	64.47%	55.27%	65.01%	69.52%	72.03%	71.46%	69.71%	72.80%
41	NA	NA	NA	NA	41.76%	54.72%	60.83%	64.29%	65.06%	63.73%	53.41%	63.60%	68.34%	70.98%	70.51%	68.84%	70.63%
42	NA	NA	NA	NA	40.17%	53.54%	59.84%	63.40%	64.25%	63.00%	51.55%	62.20%	67.16%	69.92%	69.57%	67.98%	68.45%
43	NA	NA	NA	NA	38.59%	52.35%	58.85%	62.51%	63.44%	62.27%	49.69%	60.79%	65.98%	68.87%	68.62%	67.11%	66.28%
44	NA	NA	NA	NA	37.00%	51.17%	57.86%	61.61%	62.64%	61.53%	47.84%	59.38%	64.80%	67.81%	67.67%	66.25%	64.11%
45	NA	NA	NA	NA	35.42%	49.98%	56.86%	60.72%	61.83%	60.80%	45.98%	57.98%	63.62%	66.76%	66.73%	65.38%	61.94%
46	NA	NA	NA	NA	32.90%	48.09%	55.28%	59.32%	60.54%	59.62%	43.06%	55.79%	61.78%	65.13%	65.24%	64.03%	58.60%
47	NA	NA	NA	NA	30.37%	46.21%	53.70%	57.92%	59.26%	58.44%	40.15%	53.60%	59.95%	63.50%	63.76%	62.68%	55.26%
48	NA	NA	NA	NA	27.85%	44.32%	52.12%	56.51%	57.97%	57.27%	37.23%	51.41%	58.12%	61.86%	62.28%	61.33%	51.91%
49	NA	NA	NA	NA	25.33%	42.43%	50.54%	55.11%	56.69%	56.09%	34.32%	49.22%	56.28%	60.23%	60.79%	59.98%	48.57%
50	NA	NA	NA	NA	22.81%	40.55%	48.96%	53.70%	55.40%	54.91%	31.40%	47.03%	54.45%	58.60%	59.31%	58.63%	45.23%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
Age(Years)/ Policy Term	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	
18	86.70%	87.94%	88.55%	85.86%	83.03%	96.92%	96.74%	96.46%	95.59%	92.00%	88.73%	110.00%	106.77%	104.98%	102.63%	98.15%	94.43%
19	86.65%	87.89%	88.49%	85.82%	82.99%	96.84%	96.67%	96.40%	95.53%	91.95%	88.69%	109.93%	106.69%	104.92%	102.56%	98.09%	94.39%
20	86.60%	87.84%	88.43%	85.77%	82.95%	96.76%	96.60%	96.35%	95.46%	91.90%	88.65%	109.85%	106.61%	104.85%	102.49%	98.03%	94.34%
21	86.54%	87.79%	88.39%	85.73%	82.92%	96.66%	96.52%	96.28%	95.40%	91.85%	88.60%	109.72%	106.50%	104.77%	102.41%	97.97%	94.28%
22	86.49%	87.74%	88.35%	85.69%	82.88%	96.56%	96.44%	96.21%	95.34%	91.80%	88.55%	109.59%	106.40%	104.68%	102.34%	97.91%	94.22%
23	86.43%	87.69%	88.30%	85.65%	82.84%	96.46%	96.37%	96.14%	95.28%	91.75%	88.50%	109.45%	106.30%	104.60%	102.27%	97.84%	94.16%
24	86.38%	87.64%	88.26%	85.61%	82.80%	96.36%	96.29%	96.07%	95.22%	91.70%	88.45%	109.32%	106.20%	104.51%	102.19%	97.78%	94.10%
25	86.33%	87.58%	88.21%	85.57%	82.76%	96.26%	96.21%	96.01%	95.17%	91.64%	88.40%	109.19%	106.10%	104.43%	102.12%	97.72%	94.04%
26	86.12%	87.41%	88.06%	85.43%	82.63%	95.91%	95.95%	95.79%	94.97%	91.47%	88.24%	108.78%	105.79%	104.17%	101.89%	97.50%	93.85%
27	85.91%	87.24%	87.90%	85.29%	82.51%	95.57%	95.69%	95.57%	94.78%	91.29%	88.08%	108.37%	105.48%	103.90%	101.66%	97.29%	93.66%
28	85.70%	87.08%	87.74%	85.15%	82.38%	95.22%	95.44%	95.36%	94.58%	91.11%	87.92%	107.96%	105.17%	103.64%	101.43%	97.08%	93.47%
29	85.50%	86.91%	87.59%	85.01%	82.25%	94.88%	95.18%	95.14%	94.39%	90.94%	87.76%	107.55%	104.86%	103.38%	101.19%	96.87%	93.28%
30	85.29%	86.74%	87.43%	84.87%	82.12%	94.53%	94.92%	94.93%	94.20%	90.76%	87.60%	107.14%	104.55%	103.12%	100.96%	96.65%	93.09%
31	84.82%	86.34%	87.08%	84.55%	81.83%	93.77%	94.35%	94.44%	93.77%	90.37%	87.25%	106.23%	103.87%	102.54%	100.45%	96.19%	92.67%
32	84.35%	85.94%	86.73%	84.24%	81.53%	93.01%	93.77%	93.95%	93.33%	89.98%	86.89%	105.33%	103.19%	101.96%	99.94%	95.73%	92.25%
33	83.88%	85.55%	86.38%	83.92%	81.24%	92.24%	93.20%	93.46%	92.90%	89.59%	86.54%	104.43%	102.51%	101.37%	99.42%	95.26%	91.84%
34	83.41%	85.15%	86.03%	83.60%	80.95%	91.48%	92.62%	92.97%	92.47%	89.20%	86.18%	103.53%	101.83%	100.79%	98.91%	94.80%	91.42%
35	82.94%	84.75%	85.68%	83.29%	80.66%	90.72%	92.05%	92.48%	92.04%	88.81%	85.83%	102.62%	101.16%	100.21%	98.40%	94.34%	91.00%
36	82.03%	83.98%	84.99%	82.66%	80.09%	89.26%	90.94%	91.54%	91.21%	88.06%	85.15%	100.91%	99.86%	99.11%	97.42%	93.47%	90.21%
37	81.13%	83.20%	84.31%	82.03%	79.53%	87.80%	89.84%	90.61%	90.38%	87.32%	84.47%	99.20%	98.56%	98.01%	96.45%	92.60%	89.41%
38	80.23%	82.43%	83.62%	81.41%	78.97%	86.34%	88.74%	89.67%	89.55%	86.57%	83.79%	97.49%	97.26%	96.91%	95.47%	91.73%	88.61%
39	79.32%	81.65%	82.93%	80.78%	78.41%	84.89%	87.64%	88.73%	88.72%	85.82%	83.11%	95.77%	95.96%	95.81%	94.50%	90.86%	87.81%
40	78.42%	80.88%	82.25%	80.15%	77.84%	83.43%	86.54%	87.80%	87.88%	85.07%	82.43%	94.06%	94.66%	94.71%	93.52%	89.99%	87.01%
41	76.77%	79.49%	81.00%	79.03%	76.81%	80.88%	84.60%	86.16%	86.43%	83.77%	81.23%	91.13%	92.44%	92.84%	91.85%	88.50%	85.65%
42	75.11%	78.10%	79.76%	77.91%	75.78%	78.33%	82.66%	84.53%	84.97%	82.46%	80.03%	88.20%	90.21%	90.96%	90.18%	87.00%	84.29%
43	73.46%	76.71%	78.51%	76.80%	74.75%	75.78%	80.73%	82.90%	83.51%	81.15%	78.84%	85.27%	87.99%	89.08%	88.51%	85.50%	82.92%
44	71.81%	75.32%	77.27%	75.68%	73.72%	73.22%	78.79%	81.27%	82.05%	79.84%	77.64%	82.34%	85.77%	87.21%	86.84%	84.01%	81.56%
45	70.16%	73.94%	76.02%	74.56%	72.69%	70.67%	76.85%	79.63%	80.60%	78.53%	76.44%	79.41%	83.55%	85.33%	85.17%	82.51%	80.19%
46	67.63%	71.81%	74.12%	72.85%	71.15%	66.85%	73.96%	77.20%	78.43%	76.59%	74.67%	75.11%	80.29%	82.58%	82.73%	80.33%	78.20%
47	65.10%	69.69%	72.22%	71.14%	69.60%	63.04%	71.06%	74.76%	76.26%	74.64%	72.90%	70.82%	77.03%	79.83%	80.29%	78.14%	76.21%
48	62.58%	67.57%	70.32%	69.44%	68.05%	59.22%	68.17%	72.33%	74.09%	72.69%	71.13%	66.53%	73.77%	77.08%	77.86%	75.95%	74.22%
49	60.05%	65.45%	68.42%	67.73%	66.51%	55.40%	65.28%	69.89%	71.92%	70.75%	69.37%	62.23%	70.51%	74.33%	75.42%	73.77%	72.22%
50	57.53%	63.33%	66.52%	66.02%	64.96%	51.59%	62.39%	67.46%	69.75%	68.80%	67.60%	57.94%	67.25%	71.58%	72.98%	71.58%	70.23%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	12	12	12	12	12
18	123.09%	116.81%	113.50%	109.67%	104.29%	100.13%	NA	NA	NA	NA	NA	NA	62.99%	72.76%	77.32%	79.85%	79.06%
19	123.01%	116.71%	113.43%	109.59%	104.23%	100.08%	NA	NA	NA	NA	NA	NA	62.93%	72.70%	77.29%	79.82%	79.04%
20	122.93%	116.61%	113.36%	109.51%	104.17%	100.04%	NA	NA	NA	NA	NA	NA	62.87%	72.64%	77.25%	79.80%	79.02%
21	122.77%	116.48%	113.26%	109.43%	104.09%	99.96%	NA	NA	NA	NA	NA	NA	62.81%	72.59%	77.22%	79.76%	78.99%
22	122.61%	116.36%	113.16%	109.34%	104.01%	99.89%	NA	NA	NA	NA	NA	NA	62.74%	72.55%	77.18%	79.73%	78.96%
23	122.45%	116.23%	113.05%	109.25%	103.94%	99.82%	NA	NA	NA	NA	NA	NA	62.67%	72.51%	77.15%	79.70%	78.93%
24	122.28%	116.11%	112.93%	109.16%	103.86%	99.75%	NA	NA	NA	NA	NA	NA	62.61%	72.46%	77.11%	79.66%	78.91%
25	122.12%	115.98%	112.85%	109.07%	103.79%	99.67%	NA	NA	NA	NA	NA	NA	62.54%	72.42%	77.07%	79.63%	78.88%
26	121.95%	115.86%	112.74%	108.98%	103.71%	99.60%	NA	NA	NA	NA	NA	NA	62.47%	72.38%	77.03%	79.60%	78.85%
27	121.77%	115.74%	112.63%	108.89%	103.63%	99.53%	NA	NA	NA	NA	NA	NA	62.40%	72.34%	77.00%	79.57%	78.82%
28	121.60%	115.62%	112.52%	108.80%	103.55%	99.46%	NA	NA	NA	NA	NA	NA	62.33%	72.30%	76.96%	79.54%	78.79%
29	121.42%	115.50%	112.41%	108.71%	103.47%	99.39%	NA	NA	NA	NA	NA	NA	62.26%	72.26%	76.93%	79.51%	78.76%
30	121.25%	115.38%	112.30%	108.62%	103.39%	99.32%	NA	NA	NA	NA	NA	NA	62.19%	72.22%	76.90%	79.48%	78.73%
31	121.07%	115.26%	112.19%	108.53%	103.31%	99.25%	NA	NA	NA	NA	NA	NA	62.12%	72.18%	76.87%	79.45%	78.70%
32	120.90%	115.14%	112.08%	108.44%	103.23%	99.18%	NA	NA	NA	NA	NA	NA	62.05%	72.14%	76.84%	79.42%	78.67%
33	120.72%	115.02%	111.97%	108.35%	103.15%	99.11%	NA	NA	NA	NA	NA	NA	61.98%	72.10%	76.81%	79.39%	78.64%
34	120.55%	114.90%	111.86%	108.26%	103.07%	99.04%	NA	NA	NA	NA	NA	NA	61.91%	72.06%	76.78%	79.36%	78.61%
35	120.37%	114.78%	111.75%	108.17%	102.99%	98.97%	NA	NA	NA	NA	NA	NA	61.84%	72.02%	76.75%	79.33%	78.58%
36	120.20%	114.66%	111.64%	108.08%	102.91%	98.90%	NA	NA	NA	NA	NA	NA	61.77%	71.98%	76.72%	79.30%	78.55%
37	120.02%	114.54%	111.53%	107.99%	102.83%	98.83%	NA	NA	NA	NA	NA	NA	61.70%	71.94%	76.69%	79.27%	78.52%
38	119.85%	114.42%	111.42%	107.90%	102.75%	98.76%	NA	NA	NA	NA	NA	NA	61.63%	71.90%	76.66%	79.24%	78.49%
39	119.67%	114.30%	111.31%	107.81%	102.67%	98.69%	NA	NA	NA	NA	NA	NA	61.56%	71.86%	76.63%	79.21%	78.46%
40	119.50%	114.18%	111.20%	107.72%	102.59%	98.62%	NA	NA	NA	NA	NA	NA	61.49%	71.82%	76.60%	79.18%	78.43%
41	119.32%	114.06%	111.09%	107.63%	102.51%	98.55%	NA	NA	NA	NA	NA	NA	61.42%	71.78%	76.57%	79.15%	78.40%
42	119.15%	113.94%	110.98%	107.54%	102.43%	98.48%	NA	NA	NA	NA	NA	NA	61.35%	71.74%	76.54%	79.12%	78.37%
43	118.97%	113.82%	110.87%	107.45%	102.35%	98.41%	NA	NA	NA	NA	NA	NA	61.28%	71.70%	76.51%	79.09%	78.34%
44	118.80%	113.70%	110.76%	107.36%	102.27%	98.34%	NA	NA	NA	NA	NA	NA	61.21%	71.66%	76.48%	79.06%	78.31%
45	118.62%	113.58%	110.65%	107.27%	102.19%	98.27%	NA	NA	NA	NA	NA	NA	61.14%	71.62%	76.45%	79.03%	78.28%
46	118.45%	113.46%	110.54%	107.18%	102.11%	98.20%	NA	NA	NA	NA	NA	NA	61.07%	71.58%	76.42%	79.00%	78.25%
47	118.27%	113.34%	110.43%	107.09%	102.03%	98.13%	NA	NA	NA	NA	NA	NA	61.00%	71.54%	76.39%	78.97%	78.22%
48	118.10%	113.22%	110.32%	107.00%	101.95%	98.06%	NA	NA	NA	NA	NA	NA	60.93%	71.50%	76.36%	78.94%	78.19%
49	117.92%	113.10%	110.21%	106.91%	101.87%	97.99%	NA	NA	NA	NA	NA	NA	60.86%	71.46%	76.33%	78.91%	78.16%
50	117.75%	112.98%	110.10%	106.82%	101.79%	97.92%	NA	NA	NA	NA	NA	NA	60.79%	71.42%	76.30%	78.88%	78.13%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	12	13	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15
18	76.92%	78.10%	84.32%	87.17%	88.70%	86.34%	83.68%	99.78%	100.85%	101.19%	101.31%	97.07%	93.73%	114.48%	112.12%	110.80%	108.87%
19	76.91%	78.01%	84.25%	87.12%	88.65%	86.28%	83.64%	99.66%	100.80%	101.13%	101.25%	97.02%	93.67%	114.35%	112.05%	110.73%	108.80%
20	76.90%	77.92%	84.18%	87.07%	88.60%	86.21%	83.60%	99.54%	100.76%	101.08%	101.19%	96.96%	93.61%	114.22%	111.98%	110.65%	108.73%
21	76.87%	77.83%	84.12%	87.02%	88.55%	86.17%	83.56%	99.44%	100.66%	101.00%	101.13%	96.91%	93.57%	114.08%	111.86%	110.55%	108.65%
22	76.84%	77.74%	84.05%	86.97%	88.51%	86.13%	83.53%	99.34%	100.57%	100.92%	101.07%	96.86%	93.52%	113.94%	111.74%	110.45%	108.57%
23	76.81%	77.65%	83.99%	86.92%	88.46%	86.09%	83.49%	99.24%	100.47%	100.84%	101.01%	96.81%	93.47%	113.80%	111.62%	110.36%	108.49%
24	76.78%	77.57%	83.92%	86.87%	88.42%	86.05%	83.45%	99.14%	100.38%	100.76%	100.95%	96.76%	93.43%	113.66%	111.51%	110.26%	108.41%
25	76.75%	77.48%	83.86%	86.82%	88.37%	86.01%	83.41%	99.04%	100.28%	100.69%	100.90%	96.71%	93.38%	113.52%	111.39%	110.16%	108.33%
26	76.64%	77.18%	83.65%	86.63%	88.20%	85.86%	83.27%	98.68%	100.02%	100.46%	100.68%	96.53%	93.22%	113.07%	111.05%	109.87%	108.07%
27	76.53%	76.87%	83.44%	86.43%	88.03%	85.71%	83.13%	98.31%	99.75%	100.23%	100.47%	96.35%	93.05%	112.62%	110.72%	109.59%	107.81%
28	76.41%	76.57%	83.23%	86.24%	87.86%	85.56%	82.99%	97.95%	99.48%	100.00%	100.25%	96.17%	92.89%	112.17%	110.38%	109.30%	107.55%
29	76.30%	76.27%	83.02%	86.04%	87.70%	85.41%	82.86%	97.59%	99.21%	99.78%	100.04%	95.99%	92.72%	111.72%	110.05%	109.02%	107.30%
30	76.19%	75.97%	82.81%	85.85%	87.53%	85.26%	82.72%	97.23%	98.94%	99.55%	99.83%	95.81%	92.55%	111.27%	109.71%	108.73%	107.04%
31	75.93%	75.30%	82.30%	85.43%	87.14%	84.92%	82.41%	96.41%	98.33%	99.03%	99.37%	95.40%	92.18%	110.28%	108.96%	108.10%	106.48%
32	75.66%	74.64%	81.78%	85.00%	86.75%	84.57%	82.10%	95.59%	97.72%	98.52%	98.91%	94.98%	91.80%	109.28%	108.22%	107.47%	105.92%
33	75.39%	73.97%	81.27%	84.58%	86.36%	84.22%	81.79%	94.77%	97.11%	98.01%	98.46%	94.56%	91.42%	108.29%	107.47%	106.84%	105.37%
34	75.13%	73.31%	80.76%	84.16%	85.97%	83.88%	81.49%	93.96%	96.50%	97.49%	98.00%	94.15%	91.04%	107.29%	106.73%	106.21%	104.81%
35	74.86%	72.65%	80.25%	83.74%	85.58%	83.53%	81.18%	93.14%	95.89%	96.98%	97.55%	93.73%	90.67%	106.30%	105.98%	105.58%	104.25%
36	74.36%	71.34%	79.26%	82.91%	84.84%	82.87%	80.57%	91.58%	94.72%	96.00%	96.67%	92.94%	89.95%	104.43%	104.57%	104.39%	103.20%
37	73.86%	70.03%	78.28%	82.08%	84.11%	82.20%	79.97%	90.03%	93.54%	95.02%	95.78%	92.15%	89.23%	102.57%	103.15%	103.20%	102.14%
38	73.36%	68.72%	77.29%	81.25%	83.37%	81.54%	79.36%	88.48%	92.37%	94.04%	94.90%	91.36%	88.51%	100.70%	101.74%	102.01%	101.08%
39	72.86%	67.41%	76.30%	80.42%	82.64%	80.87%	78.76%	86.93%	91.20%	93.05%	94.02%	90.56%	87.79%	98.84%	100.32%	100.83%	100.03%
40	72.36%	66.11%	75.32%	79.59%	81.90%	80.21%	78.16%	85.37%	90.02%	92.07%	93.13%	89.77%	87.07%	96.98%	98.91%	99.64%	98.97%
41	71.43%	63.76%	73.54%	78.10%	80.57%	79.02%	77.07%	82.63%	87.95%	90.33%	91.57%	88.36%	85.79%	93.79%	96.50%	97.61%	97.16%
42	70.51%	61.41%	71.77%	76.61%	79.24%	77.83%	75.98%	79.89%	85.88%	88.58%	90.01%	86.95%	84.52%	90.61%	94.09%	95.57%	95.35%
43	69.58%	59.06%	69.99%	75.12%	77.91%	76.64%	74.90%	77.15%	83.82%	86.84%	88.45%	85.55%	83.24%	87.42%	91.67%	93.54%	93.55%
44	68.65%	56.71%	68.22%	73.63%	76.58%	75.45%	73.81%	74.40%	81.75%	85.09%	86.90%	84.14%	81.97%	84.24%	89.26%	91.51%	91.74%
45	67.72%	54.36%	66.44%	72.13%	75.24%	74.26%	72.73%	71.66%	79.68%	83.35%	85.34%	82.73%	80.70%	81.05%	86.85%	89.47%	89.93%
46	66.29%	50.79%	63.77%	69.88%	73.25%	72.46%	71.09%	67.61%	76.60%	80.75%	83.02%	80.66%	78.81%	76.43%	83.34%	86.51%	87.31%
47	64.85%	47.22%	61.09%	67.62%	71.25%	70.67%	69.45%	63.55%	73.51%	78.15%	80.71%	78.60%	76.92%	71.81%	79.83%	83.54%	84.68%
48	63.41%	43.64%	58.41%	65.37%	69.25%	68.87%	67.81%	59.50%	70.43%	75.55%	78.40%	76.53%	75.04%	67.19%	76.32%	80.57%	82.06%
49	61.98%	40.07%	55.73%	63.11%	67.25%	67.08%	66.17%	55.44%	67.35%	72.95%	76.09%	74.46%	73.15%	62.57%	72.81%	77.60%	79.43%
50	60.54%	36.49%	53.05%	60.86%	65.26%	65.28%	64.53%	51.39%	64.26%	70.35%	73.78%	72.40%	71.26%	57.95%	69.30%	74.64%	76.81%

Premium Band 1 - Rs. 12,000 to 49,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17
18	103.94%	100.10%	129.19%	123.39%	120.42%	116.43%	110.81%	106.47%	143.90%	134.66%	130.03%	123.99%	117.68%	112.84%
19	103.87%	100.04%	129.05%	123.29%	120.32%	116.35%	110.73%	106.40%	143.74%	134.54%	129.92%	123.90%	117.58%	112.77%
20	103.81%	99.97%	128.90%	123.19%	120.23%	116.27%	110.65%	106.33%	143.58%	134.41%	129.81%	123.80%	117.49%	112.69%
21	103.74%	99.91%	128.72%	123.06%	120.11%	116.16%	110.56%	106.25%	143.36%	134.25%	129.67%	123.68%	117.39%	112.59%
22	103.67%	99.85%	128.54%	122.92%	119.99%	116.06%	110.48%	106.17%	143.14%	134.09%	129.53%	123.56%	117.29%	112.50%
23	103.60%	99.78%	128.36%	122.78%	119.87%	115.96%	110.39%	106.09%	142.92%	133.93%	129.39%	123.44%	117.19%	112.40%
24	103.53%	99.72%	128.17%	122.64%	119.75%	115.86%	110.31%	106.01%	142.69%	133.77%	129.25%	123.32%	117.08%	112.30%
25	103.47%	99.66%	127.99%	122.50%	119.63%	115.76%	110.22%	105.93%	142.47%	133.61%	129.11%	123.20%	116.98%	112.21%
26	103.42%	99.60%	127.81%	122.36%	119.51%	115.66%	110.14%	105.85%	142.25%	133.45%	128.97%	123.08%	116.88%	112.12%
27	103.36%	99.54%	127.63%	122.22%	119.39%	115.56%	110.06%	105.77%	142.03%	133.29%	128.83%	122.96%	116.78%	112.03%
28	103.30%	99.48%	127.45%	122.08%	119.27%	115.46%	110.00%	105.69%	141.81%	133.13%	128.69%	122.84%	116.68%	111.94%
29	103.24%	99.42%	127.27%	121.94%	119.15%	115.36%	109.92%	105.61%	141.59%	132.97%	128.55%	122.72%	116.58%	111.85%
30	103.18%	99.36%	127.09%	121.80%	119.03%	115.26%	109.84%	105.53%	141.37%	132.81%	128.41%	122.60%	116.48%	111.76%
31	103.12%	99.30%	126.91%	121.66%	118.91%	115.16%	109.76%	105.45%	141.15%	132.65%	128.27%	122.48%	116.38%	111.67%
32	103.06%	99.24%	126.73%	121.52%	118.79%	115.06%	109.68%	105.37%	140.93%	132.49%	128.13%	122.36%	116.28%	111.58%
33	103.00%	99.18%	126.55%	121.38%	118.67%	114.96%	109.60%	105.29%	140.71%	132.33%	127.99%	122.24%	116.18%	111.49%
34	102.94%	99.12%	126.37%	121.24%	118.55%	114.86%	109.52%	105.21%	140.49%	132.17%	127.85%	122.12%	116.08%	111.40%
35	102.88%	99.06%	126.19%	121.10%	118.43%	114.76%	109.44%	105.13%	140.27%	132.01%	127.71%	122.00%	115.98%	111.31%
36	102.82%	99.00%	126.01%	120.96%	118.31%	114.66%	109.36%	105.05%	140.05%	131.85%	127.57%	121.88%	115.88%	111.22%
37	102.76%	98.94%	125.83%	120.82%	118.19%	114.56%	109.28%	104.97%	139.83%	131.69%	127.43%	121.76%	115.78%	111.13%
38	102.70%	98.88%	125.65%	120.68%	118.07%	114.46%	109.20%	104.89%	139.61%	131.53%	127.29%	121.64%	115.68%	111.04%
39	102.64%	98.82%	125.47%	120.54%	117.95%	114.36%	109.12%	104.81%	139.39%	131.37%	127.15%	121.52%	115.58%	110.95%
40	102.58%	98.76%	125.29%	120.40%	117.83%	114.26%	109.04%	104.73%	139.17%	131.21%	127.01%	121.40%	115.48%	110.86%
41	102.52%	98.70%	125.11%	120.26%	117.71%	114.16%	108.96%	104.65%	138.95%	131.05%	126.87%	121.28%	115.38%	110.77%
42	102.46%	98.64%	124.93%	120.12%	117.59%	114.06%	108.88%	104.57%	138.73%	130.89%	126.73%	121.16%	115.28%	110.68%
43	102.40%	98.58%	124.75%	120.00%	117.47%	113.96%	108.80%	104.49%	138.51%	130.73%	126.59%	121.04%	115.18%	110.59%
44	102.34%	98.52%	124.57%	119.86%	117.35%	113.86%	108.72%	104.41%	138.29%	130.57%	126.45%	120.92%	115.08%	110.50%
45	102.28%	98.46%	124.39%	119.72%	117.23%	113.76%	108.64%	104.33%	138.07%	130.41%	126.31%	120.80%	114.98%	110.41%
46	102.22%	98.40%	124.21%	119.60%	117.11%	113.66%	108.56%	104.25%	137.85%	130.25%	126.17%	120.68%	114.88%	110.32%
47	102.16%	98.34%	124.03%	119.46%	116.99%	113.56%	108.48%	104.17%	137.63%	130.09%	126.03%	120.56%	114.78%	110.23%
48	102.10%	98.28%	123.85%	119.34%	116.87%	113.46%	108.40%	104.09%	137.41%	129.93%	125.89%	120.44%	114.68%	110.14%
49	102.04%	98.22%	123.67%	119.20%	116.75%	113.36%	108.32%	104.01%	137.19%	129.77%	125.75%	120.32%	114.58%	110.05%
50	101.98%	98.16%	123.49%	119.08%	116.63%	113.26%	108.24%	103.93%	136.97%	129.61%	125.61%	120.20%	114.48%	109.96%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	5	5	5	5	5	5	6	6	6	6	6	6	7	7	7	7	7
18	22.46%	24.77%	25.81%	26.38%	26.71%	26.78%	27.79%	28.74%	29.16%	29.37%	29.49%	29.21%	36.39%	35.26%	34.66%	34.29%	34.02%
19	22.46%	24.77%	25.80%	26.37%	26.71%	26.77%	27.76%	28.73%	29.15%	29.36%	29.47%	29.21%	36.36%	35.25%	34.65%	34.27%	34.02%
20	22.45%	24.76%	25.80%	26.35%	26.71%	26.76%	27.73%	28.73%	29.15%	29.36%	29.45%	29.21%	36.34%	35.24%	34.64%	34.26%	34.02%
21	22.45%	24.76%	25.80%	26.35%	26.71%	26.76%	27.73%	28.73%	29.15%	29.35%	29.45%	29.20%	36.34%	35.23%	34.64%	34.26%	34.02%
22	22.45%	24.75%	25.80%	26.35%	26.71%	26.76%	27.73%	28.73%	29.15%	29.35%	29.45%	29.19%	36.34%	35.23%	34.63%	34.26%	34.01%
23	22.44%	24.75%	25.80%	26.35%	26.70%	26.76%	27.73%	28.73%	29.15%	29.35%	29.45%	29.19%	36.34%	35.23%	34.63%	34.26%	34.00%
24	22.44%	24.75%	25.80%	26.35%	26.70%	26.76%	27.73%	28.73%	29.15%	29.34%	29.45%	29.18%	36.34%	35.22%	34.63%	34.26%	34.00%
25	22.44%	24.75%	25.80%	26.35%	26.70%	26.76%	27.73%	28.73%	29.15%	29.34%	29.45%	29.17%	36.34%	35.22%	34.63%	34.26%	33.99%
26	22.42%	24.73%	25.78%	26.34%	26.69%	26.75%	27.69%	28.70%	29.12%	29.33%	29.44%	29.16%	36.29%	35.19%	34.60%	34.23%	33.97%
27	22.39%	24.71%	25.77%	26.33%	26.68%	26.74%	27.66%	28.67%	29.10%	29.31%	29.43%	29.14%	36.25%	35.16%	34.57%	34.21%	33.95%
28	22.37%	24.70%	25.75%	26.31%	26.67%	26.73%	27.62%	28.65%	29.08%	29.30%	29.41%	29.13%	36.20%	35.12%	34.54%	34.18%	33.93%
29	22.35%	24.68%	25.74%	26.30%	26.66%	26.72%	27.59%	28.62%	29.06%	29.28%	29.40%	29.12%	36.16%	35.09%	34.51%	34.16%	33.91%
30	22.33%	24.66%	25.72%	26.29%	26.65%	26.71%	27.55%	28.59%	29.04%	29.26%	29.39%	29.10%	36.11%	35.06%	34.48%	34.13%	33.89%
31	22.26%	24.61%	25.68%	26.25%	26.61%	26.67%	27.46%	28.53%	28.99%	29.21%	29.34%	29.06%	36.00%	34.97%	34.41%	34.06%	33.83%
32	22.19%	24.56%	25.64%	26.22%	26.57%	26.63%	27.37%	28.46%	28.93%	29.16%	29.29%	29.02%	35.88%	34.89%	34.33%	33.99%	33.77%
33	22.12%	24.51%	25.59%	26.19%	26.53%	26.59%	27.28%	28.39%	28.87%	29.11%	29.24%	28.98%	35.76%	34.80%	34.25%	33.93%	33.70%
34	22.06%	24.46%	25.55%	26.15%	26.49%	26.55%	27.19%	28.32%	28.81%	29.05%	29.19%	28.93%	35.64%	34.71%	34.18%	33.86%	33.64%
35	21.99%	24.41%	25.51%	26.12%	26.45%	26.51%	27.10%	28.26%	28.75%	29.00%	29.14%	28.89%	35.53%	34.63%	34.10%	33.79%	33.58%
36	21.86%	24.31%	25.42%	26.04%	26.38%	26.45%	26.92%	28.13%	28.64%	28.90%	29.05%	28.81%	35.30%	34.45%	33.96%	33.66%	33.46%
37	21.72%	24.20%	25.34%	25.96%	26.31%	26.39%	26.75%	28.00%	28.53%	28.80%	28.95%	28.72%	35.07%	34.28%	33.81%	33.53%	33.34%
38	21.59%	24.10%	25.25%	25.89%	26.24%	26.32%	26.57%	27.87%	28.41%	28.70%	28.86%	28.63%	34.84%	34.10%	33.67%	33.40%	33.22%
39	21.46%	24.00%	25.17%	25.81%	26.17%	26.26%	26.39%	27.74%	28.30%	28.60%	28.77%	28.54%	34.62%	33.93%	33.52%	33.27%	33.10%
40	21.33%	23.90%	25.09%	25.73%	26.10%	26.20%	26.21%	27.61%	28.19%	28.50%	28.68%	28.46%	34.39%	33.75%	33.38%	33.14%	32.98%
41	21.06%	23.70%	24.92%	25.58%	25.97%	26.07%	25.87%	27.35%	27.97%	28.31%	28.50%	28.28%	33.93%	33.40%	33.09%	32.88%	32.74%
42	20.79%	23.51%	24.75%	25.43%	25.83%	25.94%	25.52%	27.08%	27.75%	28.11%	28.31%	28.11%	33.47%	33.05%	32.80%	32.62%	32.50%
43	20.52%	23.31%	24.59%	25.28%	25.70%	25.81%	25.18%	26.82%	27.54%	27.91%	28.13%	27.94%	33.01%	32.71%	32.51%	32.37%	32.26%
44	20.26%	23.12%	24.42%	25.13%	25.56%	25.68%	24.83%	26.56%	27.32%	27.71%	27.95%	27.77%	32.55%	32.36%	32.22%	32.11%	32.02%
45	19.99%	22.92%	24.26%	24.99%	25.43%	25.55%	24.49%	26.30%	27.10%	27.51%	27.77%	27.60%	32.09%	32.01%	31.93%	31.85%	31.78%
46	19.47%	22.53%	23.93%	24.70%	25.16%	25.30%	23.83%	25.80%	26.68%	27.14%	27.43%	27.28%	31.26%	31.39%	31.41%	31.39%	31.35%
47	18.95%	22.14%	23.60%	24.41%	24.89%	25.05%	23.18%	25.31%	26.27%	26.77%	27.08%	26.95%	30.44%	30.77%	30.89%	30.92%	30.92%
48	18.44%	21.75%	23.28%	24.12%	24.62%	24.79%	22.52%	24.82%	25.85%	26.41%	26.74%	26.63%	29.61%	30.15%	30.36%	30.46%	30.49%
49	17.92%	21.36%	22.95%	23.83%	24.36%	24.54%	21.87%	24.32%	25.43%	26.04%	26.40%	26.31%	28.79%	29.52%	29.84%	29.99%	30.06%
50	17.40%	20.97%	22.62%	23.54%	24.09%	24.29%	21.21%	23.83%	25.01%	25.67%	26.05%	25.99%	27.96%	28.90%	29.32%	29.53%	29.63%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10	10	10
18	33.29%	41.26%	38.99%	37.82%	37.12%	36.59%	35.54%	46.14%	42.72%	40.99%	39.96%	39.15%	37.79%	51.01%	46.45%	44.15%	42.80%
19	33.29%	41.24%	38.97%	37.81%	37.11%	36.58%	35.53%	46.11%	42.70%	40.98%	39.95%	39.14%	37.78%	50.99%	46.43%	44.15%	42.79%
20	33.29%	41.21%	38.96%	37.81%	37.10%	36.58%	35.53%	46.09%	42.68%	40.97%	39.94%	39.13%	37.78%	50.96%	46.40%	44.14%	42.78%
21	33.28%	41.21%	38.95%	37.80%	37.09%	36.57%	35.53%	46.07%	42.67%	40.96%	39.93%	39.12%	37.77%	50.94%	46.38%	44.12%	42.77%
22	33.28%	41.20%	38.94%	37.79%	37.09%	36.56%	35.52%	46.06%	42.65%	40.95%	39.92%	39.11%	37.76%	50.92%	46.37%	44.10%	42.76%
23	33.27%	41.19%	38.93%	37.78%	37.08%	36.55%	35.51%	46.04%	42.64%	40.93%	39.91%	39.09%	37.75%	50.90%	46.35%	44.09%	42.74%
24	33.27%	41.18%	38.93%	37.78%	37.08%	36.54%	35.51%	46.03%	42.63%	40.92%	39.91%	39.08%	37.74%	50.87%	46.33%	44.07%	42.73%
25	33.27%	41.18%	38.92%	37.77%	37.08%	36.53%	35.50%	46.01%	42.62%	40.91%	39.90%	39.07%	37.74%	50.85%	46.32%	44.05%	42.72%
26	33.25%	41.11%	38.87%	37.73%	37.04%	36.50%	35.47%	45.93%	42.56%	40.86%	39.85%	39.03%	37.70%	50.76%	46.24%	43.99%	42.66%
27	33.23%	41.05%	38.83%	37.69%	37.00%	36.47%	35.44%	45.86%	42.50%	40.80%	39.80%	38.99%	37.66%	50.66%	46.17%	43.92%	42.60%
28	33.20%	40.99%	38.78%	37.65%	36.97%	36.44%	35.41%	45.78%	42.44%	40.75%	39.75%	38.95%	37.62%	50.57%	46.09%	43.86%	42.54%
29	33.18%	40.93%	38.73%	37.61%	36.93%	36.41%	35.39%	45.70%	42.37%	40.70%	39.71%	38.90%	37.59%	50.47%	46.02%	43.80%	42.48%
30	33.16%	40.87%	38.69%	37.56%	36.90%	36.38%	35.36%	45.62%	42.31%	40.65%	39.66%	38.86%	37.55%	50.38%	45.94%	43.73%	42.42%
31	33.11%	40.71%	38.57%	37.47%	36.81%	36.29%	35.28%	45.43%	42.17%	40.53%	39.55%	38.76%	37.45%	50.15%	45.77%	43.59%	42.29%
32	33.05%	40.56%	38.46%	37.37%	36.72%	36.21%	35.20%	45.24%	42.03%	40.40%	39.44%	38.66%	37.35%	49.92%	45.59%	43.44%	42.16%
33	32.99%	40.40%	38.34%	37.27%	36.63%	36.13%	35.12%	45.05%	41.88%	40.28%	39.32%	38.56%	37.26%	49.69%	45.42%	43.30%	42.02%
34	32.94%	40.25%	38.23%	37.17%	36.54%	36.05%	35.05%	44.86%	41.74%	40.16%	39.21%	38.45%	37.16%	49.47%	45.25%	43.15%	41.89%
35	32.88%	40.10%	38.11%	37.07%	36.45%	35.96%	34.97%	44.67%	41.59%	40.04%	39.10%	38.35%	37.06%	49.24%	45.08%	43.01%	41.76%
36	32.77%	39.80%	37.88%	36.88%	36.27%	35.81%	34.82%	44.29%	41.31%	39.80%	38.89%	38.15%	36.87%	48.79%	44.74%	42.72%	41.50%
37	32.65%	39.50%	37.65%	36.69%	36.10%	35.65%	34.67%	43.92%	41.02%	39.56%	38.68%	37.96%	36.68%	48.35%	44.40%	42.43%	41.25%
38	32.54%	39.20%	37.42%	36.49%	35.93%	35.49%	34.52%	43.55%	40.74%	39.31%	38.46%	37.76%	36.50%	47.90%	44.06%	42.14%	40.99%
39	32.42%	38.90%	37.19%	36.30%	35.76%	35.33%	34.36%	43.18%	40.45%	39.07%	38.25%	37.56%	36.31%	47.46%	43.72%	41.85%	40.74%
40	32.31%	38.60%	36.96%	36.11%	35.59%	35.17%	34.21%	42.80%	40.17%	38.83%	38.04%	37.36%	36.12%	47.01%	43.38%	41.56%	40.49%
41	32.08%	38.00%	36.51%	35.73%	35.25%	34.86%	33.92%	42.08%	39.62%	38.36%	37.62%	36.97%	35.76%	46.16%	42.72%	41.00%	39.99%
42	31.86%	37.41%	36.06%	35.35%	34.91%	34.54%	33.63%	41.35%	39.06%	37.90%	37.20%	36.58%	35.40%	45.30%	42.07%	40.44%	39.49%
43	31.63%	36.82%	35.61%	34.97%	34.58%	34.23%	33.33%	40.63%	38.51%	37.43%	36.79%	36.20%	35.04%	44.44%	41.42%	39.89%	39.00%
44	31.41%	36.23%	35.16%	34.59%	34.24%	33.91%	33.04%	39.90%	37.96%	36.96%	36.37%	35.81%	34.67%	43.58%	40.76%	39.33%	38.50%
45	31.19%	35.63%	34.71%	34.21%	33.90%	33.60%	32.75%	39.18%	37.41%	36.49%	35.95%	35.42%	34.31%	42.73%	40.11%	38.77%	38.01%
46	30.79%	34.61%	33.94%	33.56%	33.32%	33.06%	32.25%	37.96%	36.48%	35.71%	35.26%	34.78%	33.71%	41.32%	39.03%	37.86%	37.19%
47	30.39%	33.59%	33.16%	32.91%	32.74%	32.53%	31.75%	36.75%	35.56%	34.93%	34.56%	34.14%	33.12%	39.91%	37.95%	36.95%	36.38%
48	29.99%	32.57%	32.39%	32.26%	32.16%	31.99%	31.25%	35.53%	34.63%	34.15%	33.86%	33.49%	32.52%	38.50%	36.88%	36.04%	35.56%
49	29.59%	31.55%	31.62%	31.60%	31.58%	31.46%	30.76%	34.32%	33.71%	33.37%	33.16%	32.85%	31.92%	37.09%	35.80%	35.13%	34.74%
50	29.19%	30.53%	30.84%	30.95%	30.99%	30.92%	30.26%	33.10%	32.78%	32.59%	32.46%	32.21%	31.33%	35.68%	34.72%	34.22%	33.93%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	5	5	5	5	5	5	5	5	5	5	6	6	6	6	6	6	6
Age(Years)/ Policy Term	16	16	16	16	17	17	17	17	17	17	6	6	6	6	6	6	7
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.85%	33.45%	34.12%	34.48%	34.66%	34.36%	38.45%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.84%	33.43%	34.12%	34.46%	34.65%	34.36%	38.43%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.82%	33.41%	34.12%	34.45%	34.64%	34.35%	38.40%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.82%	33.41%	34.11%	34.44%	34.64%	34.35%	38.40%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.81%	33.41%	34.11%	34.44%	34.64%	34.35%	38.40%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.80%	33.41%	34.11%	34.44%	34.64%	34.35%	38.40%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.79%	33.41%	34.10%	34.43%	34.64%	34.35%	38.39%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.79%	33.41%	34.10%	34.43%	34.64%	34.35%	38.39%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.76%	33.39%	34.08%	34.41%	34.62%	34.33%	38.34%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.72%	33.36%	34.06%	34.39%	34.60%	34.31%	38.30%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.69%	33.33%	34.04%	34.37%	34.58%	34.29%	38.25%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.66%	33.30%	34.02%	34.35%	34.56%	34.28%	38.21%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.63%	33.28%	34.00%	34.34%	34.54%	34.26%	38.16%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.54%	33.20%	33.93%	34.28%	34.49%	34.21%	38.04%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.44%	33.13%	33.86%	34.23%	34.44%	34.16%	37.92%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.35%	33.06%	33.80%	34.18%	34.39%	34.11%	37.79%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.26%	32.99%	33.73%	34.13%	34.34%	34.06%	37.67%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.16%	32.92%	33.66%	34.08%	34.29%	34.01%	37.55%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.97%	32.77%	33.54%	33.97%	34.19%	33.92%	37.30%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.78%	32.63%	33.42%	33.86%	34.09%	33.82%	37.06%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.59%	32.49%	33.31%	33.74%	33.99%	33.73%	36.81%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.40%	32.35%	33.19%	33.63%	33.89%	33.64%	36.57%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.20%	32.20%	33.07%	33.52%	33.78%	33.55%	36.32%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.84%	31.92%	32.83%	33.30%	33.59%	33.36%	35.85%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.47%	31.64%	32.59%	33.09%	33.40%	33.18%	35.37%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.10%	31.35%	32.35%	32.88%	33.20%	32.99%	34.89%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.74%	31.07%	32.11%	32.67%	33.01%	32.81%	34.42%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.37%	30.79%	31.87%	32.46%	32.81%	32.62%	33.94%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.66%	30.25%	31.43%	32.06%	32.44%	32.28%	33.06%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.95%	29.72%	30.98%	31.66%	32.07%	31.93%	32.18%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.24%	29.19%	30.53%	31.26%	31.70%	31.58%	31.29%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.53%	28.65%	30.08%	30.86%	31.33%	31.23%	30.41%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	24.82%	28.12%	29.63%	30.46%	30.95%	30.89%	29.53%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	7	7	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9
18	38.45%	38.36%	38.24%	38.14%	37.43%	48.59%	46.19%	44.96%	44.15%	43.62%	42.33%	54.85%	50.97%	49.02%	47.80%	46.82%	45.23%
19	38.42%	38.34%	38.23%	38.14%	37.43%	48.56%	46.17%	44.94%	44.14%	43.62%	42.32%	54.83%	50.96%	49.00%	47.79%	46.81%	45.21%
20	38.40%	38.32%	38.23%	38.14%	37.42%	48.54%	46.15%	44.91%	44.13%	43.62%	42.30%	54.80%	50.94%	48.97%	47.78%	46.81%	45.19%
21	38.40%	38.32%	38.22%	38.13%	37.41%	48.53%	46.14%	44.91%	44.13%	43.61%	42.29%	54.79%	50.92%	48.96%	47.77%	46.80%	45.18%
22	38.39%	38.31%	38.21%	38.13%	37.40%	48.53%	46.13%	44.90%	44.13%	43.60%	42.29%	54.77%	50.91%	48.95%	47.76%	46.79%	45.18%
23	38.39%	38.31%	38.21%	38.12%	37.40%	48.52%	46.12%	44.90%	44.12%	43.60%	42.29%	54.76%	50.89%	48.94%	47.75%	46.78%	45.17%
24	38.38%	38.31%	38.20%	38.12%	37.39%	48.53%	46.11%	44.89%	44.12%	43.59%	42.28%	54.75%	50.88%	48.93%	47.74%	46.77%	45.16%
25	38.38%	38.31%	38.19%	38.11%	37.38%	48.51%	46.10%	44.88%	44.12%	43.58%	42.28%	54.73%	50.86%	48.92%	47.73%	46.76%	45.16%
26	38.34%	38.28%	38.17%	38.08%	37.36%	48.45%	46.06%	44.85%	44.08%	43.55%	42.25%	54.65%	50.80%	48.87%	47.68%	46.72%	45.12%
27	38.31%	38.25%	38.14%	38.05%	37.34%	48.39%	46.01%	44.81%	44.04%	43.52%	42.22%	54.57%	50.74%	48.81%	47.63%	46.67%	45.08%
28	38.28%	38.22%	38.12%	38.03%	37.32%	48.33%	45.96%	44.77%	44.00%	43.48%	42.20%	54.49%	50.67%	48.76%	47.58%	46.63%	45.04%
29	38.24%	38.19%	38.09%	38.00%	37.30%	48.27%	45.92%	44.73%	43.96%	43.45%	42.17%	54.41%	50.61%	48.71%	47.54%	46.58%	45.00%
30	38.21%	38.16%	38.07%	37.97%	37.28%	48.21%	45.87%	44.69%	43.93%	43.42%	42.14%	54.32%	50.55%	48.66%	47.49%	46.54%	44.95%
31	38.12%	38.07%	38.00%	37.91%	37.21%	48.05%	45.75%	44.59%	43.83%	43.33%	42.06%	54.12%	50.40%	48.52%	47.37%	46.42%	44.85%
32	38.02%	37.99%	37.92%	37.84%	37.15%	47.90%	45.63%	44.49%	43.74%	43.24%	41.98%	53.92%	50.24%	48.39%	47.24%	46.31%	44.75%
33	37.93%	37.90%	37.85%	37.78%	37.09%	47.74%	45.52%	44.38%	43.64%	43.15%	41.89%	53.72%	50.09%	48.26%	47.12%	46.20%	44.64%
34	37.84%	37.82%	37.78%	37.72%	37.03%	47.59%	45.40%	44.28%	43.55%	43.07%	41.81%	53.52%	49.94%	48.12%	47.00%	46.09%	44.54%
35	37.74%	37.73%	37.71%	37.65%	36.97%	47.43%	45.28%	44.18%	43.45%	42.98%	41.73%	53.32%	49.78%	47.99%	46.88%	45.97%	44.43%
36	37.56%	37.58%	37.57%	37.53%	36.85%	47.13%	45.05%	43.98%	43.28%	42.82%	41.58%	52.93%	49.48%	47.73%	46.65%	45.76%	44.24%
37	37.38%	37.42%	37.43%	37.40%	36.73%	46.82%	44.82%	43.78%	43.10%	42.66%	41.43%	52.54%	49.18%	47.48%	46.42%	45.55%	44.04%
38	37.19%	37.27%	37.29%	37.27%	36.61%	46.52%	44.59%	43.58%	42.93%	42.50%	41.28%	52.15%	48.88%	47.22%	46.19%	45.34%	43.84%
39	37.01%	37.12%	37.15%	37.14%	36.49%	46.22%	44.35%	43.39%	42.75%	42.34%	41.13%	51.76%	48.59%	46.96%	45.96%	45.13%	43.65%
40	36.82%	36.96%	37.01%	37.02%	36.37%	45.91%	44.12%	43.19%	42.57%	42.18%	40.98%	51.37%	48.29%	46.71%	45.73%	44.92%	43.45%
41	36.46%	36.66%	36.74%	36.77%	36.14%	45.32%	43.67%	42.79%	42.22%	41.85%	40.68%	50.62%	47.71%	46.21%	45.29%	44.51%	43.07%
42	36.09%	36.35%	36.46%	36.52%	35.90%	44.73%	43.22%	42.40%	41.87%	41.52%	40.38%	49.86%	47.12%	45.71%	44.84%	44.09%	42.69%
43	35.73%	36.04%	36.19%	36.26%	35.67%	44.14%	42.77%	42.00%	41.52%	41.19%	40.08%	49.10%	46.54%	45.21%	44.40%	43.68%	42.31%
44	35.36%	35.74%	35.92%	36.01%	35.43%	43.55%	42.32%	41.61%	41.17%	40.86%	39.78%	48.35%	45.96%	44.71%	43.96%	43.27%	41.93%
45	34.99%	35.43%	35.64%	35.76%	35.20%	42.95%	41.87%	41.21%	40.82%	40.54%	39.48%	47.59%	45.38%	44.21%	43.51%	42.85%	41.55%
46	34.33%	34.87%	35.14%	35.30%	34.76%	41.89%	41.05%	40.52%	40.21%	39.97%	38.94%	46.29%	44.39%	43.37%	42.76%	42.16%	40.90%
47	33.66%	34.30%	34.64%	34.83%	34.32%	40.82%	40.22%	39.84%	39.60%	39.41%	38.41%	44.99%	43.40%	42.53%	42.01%	41.47%	40.25%
48	33.00%	33.74%	34.14%	34.36%	33.89%	39.75%	39.40%	39.15%	38.98%	38.85%	37.88%	43.70%	42.40%	41.70%	41.27%	40.79%	39.61%
49	32.33%	33.18%	33.64%	33.90%	33.45%	38.68%	38.58%	38.46%	38.37%	38.28%	37.35%	42.40%	41.41%	40.86%	40.52%	40.10%	38.96%
50	31.67%	32.61%	33.14%	33.43%	33.02%	37.61%	37.76%	37.77%	37.75%	37.72%	36.81%	41.10%	40.41%	40.02%	39.77%	39.41%	38.32%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12
18	61.12%	55.76%	53.08%	51.46%	50.02%	48.12%	67.38%	60.54%	57.14%	55.11%	53.21%	51.01%	NA	NA	NA	NA	NA
19	61.09%	55.74%	53.06%	51.44%	50.01%	48.10%	67.36%	60.53%	57.12%	55.09%	53.21%	51.00%	NA	NA	NA	NA	NA
20	61.07%	55.73%	53.04%	51.43%	50.00%	48.08%	67.33%	60.53%	57.10%	55.08%	53.20%	50.98%	NA	NA	NA	NA	NA
21	61.04%	55.71%	53.02%	51.41%	49.99%	48.07%	67.30%	60.50%	57.08%	55.06%	53.18%	50.96%	NA	NA	NA	NA	NA
22	61.02%	55.69%	53.00%	51.40%	49.98%	48.06%	67.27%	60.47%	57.06%	55.03%	53.16%	50.95%	NA	NA	NA	NA	NA
23	61.00%	55.66%	52.99%	51.38%	49.96%	48.05%	67.23%	60.44%	57.04%	55.01%	53.15%	50.94%	NA	NA	NA	NA	NA
24	60.97%	55.64%	52.97%	51.37%	49.95%	48.04%	67.20%	60.41%	57.01%	54.99%	53.13%	50.92%	NA	NA	NA	NA	NA
25	60.95%	55.62%	52.96%	51.35%	49.94%	48.03%	67.17%	60.38%	56.99%	54.97%	53.11%	50.91%	NA	NA	NA	NA	NA
26	60.85%	55.54%	52.89%	51.29%	49.88%	47.98%	67.04%	60.28%	56.91%	54.90%	53.05%	50.84%	NA	NA	NA	NA	NA
27	60.75%	55.46%	52.82%	51.23%	49.83%	47.93%	66.92%	60.19%	56.83%	54.82%	52.98%	50.78%	NA	NA	NA	NA	NA
28	60.64%	55.39%	52.75%	51.17%	49.77%	47.88%	66.80%	60.10%	56.75%	54.75%	52.91%	50.72%	NA	NA	NA	NA	NA
29	60.54%	55.31%	52.69%	51.11%	49.71%	47.82%	66.68%	60.00%	56.66%	54.68%	52.85%	50.65%	NA	NA	NA	NA	NA
30	60.44%	55.23%	52.62%	51.05%	49.66%	47.77%	66.56%	59.91%	56.58%	54.61%	52.78%	50.59%	NA	NA	NA	NA	NA
31	60.20%	55.04%	52.46%	50.90%	49.52%	47.64%	66.27%	59.69%	56.39%	54.43%	52.62%	50.44%	NA	NA	NA	NA	NA
32	59.95%	54.85%	52.29%	50.75%	49.38%	47.52%	65.98%	59.46%	56.20%	54.26%	52.45%	50.29%	NA	NA	NA	NA	NA
33	59.71%	54.67%	52.13%	50.60%	49.24%	47.39%	65.69%	59.24%	56.01%	54.09%	52.29%	50.14%	NA	NA	NA	NA	NA
34	59.46%	54.48%	51.97%	50.46%	49.10%	47.26%	65.40%	59.02%	55.81%	53.91%	52.12%	49.99%	NA	NA	NA	NA	NA
35	59.22%	54.29%	51.81%	50.31%	48.97%	47.14%	65.11%	58.80%	55.62%	53.74%	51.96%	49.84%	NA	NA	NA	NA	NA
36	58.74%	53.92%	51.49%	50.03%	48.71%	46.89%	64.55%	58.36%	55.25%	53.40%	51.65%	49.55%	NA	NA	NA	NA	NA
37	58.27%	53.55%	51.18%	49.74%	48.45%	46.65%	63.99%	57.92%	54.87%	53.06%	51.34%	49.26%	NA	NA	NA	NA	NA
38	57.79%	53.18%	50.86%	49.46%	48.19%	46.41%	63.42%	57.48%	54.50%	52.73%	51.03%	48.97%	NA	NA	NA	NA	NA
39	57.31%	52.82%	50.54%	49.18%	47.93%	46.16%	62.86%	57.05%	54.12%	52.39%	50.73%	48.68%	NA	NA	NA	NA	NA
40	56.84%	52.45%	50.23%	48.89%	47.67%	45.92%	62.30%	56.61%	53.75%	52.05%	50.42%	48.39%	NA	NA	NA	NA	NA
41	55.91%	51.74%	49.62%	48.35%	47.17%	45.46%	61.21%	55.77%	53.04%	51.42%	49.83%	47.85%	NA	NA	NA	NA	NA
42	54.99%	51.03%	49.02%	47.82%	46.67%	45.00%	60.12%	54.93%	52.33%	50.79%	49.25%	47.31%	NA	NA	NA	NA	NA
43	54.07%	50.32%	48.41%	47.28%	46.17%	44.54%	59.04%	54.09%	51.62%	50.15%	48.66%	46.77%	NA	NA	NA	NA	NA
44	53.15%	49.61%	47.81%	46.74%	45.67%	44.08%	57.95%	53.25%	50.91%	49.52%	48.07%	46.23%	NA	NA	NA	NA	NA
45	52.23%	48.90%	47.20%	46.20%	45.17%	43.62%	56.87%	52.42%	50.19%	48.89%	47.49%	45.69%	NA	NA	NA	NA	NA
46	50.70%	47.73%	46.21%	45.32%	44.35%	42.86%	55.11%	51.08%	49.06%	47.87%	46.54%	44.82%	NA	NA	NA	NA	NA
47	49.17%	46.57%	45.23%	44.43%	43.54%	42.10%	53.35%	49.74%	47.92%	46.85%	45.60%	43.94%	NA	NA	NA	NA	NA
48	47.64%	45.40%	44.24%	43.55%	42.72%	41.34%	51.59%	48.40%	46.79%	45.84%	44.66%	43.07%	NA	NA	NA	NA	NA
49	46.11%	44.23%	43.25%	42.67%	41.91%	40.58%	49.83%	47.06%	45.65%	44.82%	43.72%	42.20%	NA	NA	NA	NA	NA
50	44.58%	43.07%	42.27%	41.78%	41.09%	39.82%	48.07%	45.72%	44.52%	43.80%	42.78%	41.32%	NA	NA	NA	NA	NA

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	7
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17	7	7	7
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.36%	38.58%	40.05%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.35%	38.56%	40.03%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.33%	38.54%	40.01%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.32%	38.54%	40.00%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.31%	38.53%	40.00%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.30%	38.53%	40.00%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.29%	38.52%	39.99%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.28%	38.51%	39.99%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.24%	38.47%	39.96%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.19%	38.44%	39.92%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.15%	38.40%	39.89%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.11%	38.36%	39.86%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.06%	38.32%	39.83%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.91%	38.22%	39.74%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.76%	38.12%	39.65%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.62%	38.02%	39.56%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.47%	37.91%	39.47%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.32%	37.81%	39.38%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.06%	37.61%	39.21%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.81%	37.41%	39.05%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.55%	37.21%	38.88%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.29%	37.01%	38.72%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.03%	36.81%	38.55%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.50%	36.41%	38.22%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.97%	36.02%	37.88%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.43%	35.62%	37.55%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.90%	35.23%	37.22%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.37%	34.83%	36.89%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.41%	34.11%	36.29%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.45%	33.39%	35.69%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.50%	32.67%	35.09%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.54%	31.95%	34.49%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	25.58%	31.23%	33.89%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	
Age(Years)/ Policy Term	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10
18	40.83%	41.29%	40.79%	43.28%	44.56%	45.09%	45.31%	45.44%	44.41%	55.09%	53.63%	52.79%	52.24%	51.85%	50.08%	62.67%	59.40%
19	40.82%	41.28%	40.78%	43.24%	44.54%	45.07%	45.30%	45.43%	44.39%	55.06%	53.63%	52.76%	52.22%	51.83%	50.07%	62.63%	59.39%
20	40.82%	41.26%	40.77%	43.21%	44.52%	45.05%	45.28%	45.42%	44.37%	55.03%	53.62%	52.74%	52.21%	51.82%	50.06%	62.58%	59.37%
21	40.81%	41.26%	40.77%	43.21%	44.51%	45.04%	45.28%	45.42%	44.36%	55.01%	53.60%	52.73%	52.20%	51.81%	50.05%	62.56%	59.35%
22	40.81%	41.26%	40.76%	43.21%	44.50%	45.03%	45.27%	45.42%	44.36%	55.00%	53.59%	52.72%	52.18%	51.80%	50.04%	62.53%	59.32%
23	40.81%	41.26%	40.76%	43.20%	44.49%	45.03%	45.27%	45.41%	44.35%	54.98%	53.57%	52.71%	52.17%	51.79%	50.04%	62.51%	59.30%
24	40.80%	41.26%	40.76%	43.20%	44.49%	45.02%	45.27%	45.41%	44.34%	54.97%	53.55%	52.70%	52.16%	51.78%	50.03%	62.48%	59.28%
25	40.80%	41.26%	40.75%	43.20%	44.48%	45.02%	45.26%	45.41%	44.33%	54.95%	53.54%	52.70%	52.14%	51.77%	50.02%	62.46%	59.25%
26	40.77%	41.23%	40.73%	43.13%	44.42%	44.97%	45.23%	45.37%	44.31%	54.86%	53.48%	52.64%	52.09%	51.72%	49.98%	62.34%	59.17%
27	40.74%	41.20%	40.70%	43.06%	44.37%	44.93%	45.19%	45.33%	44.28%	54.77%	53.42%	52.58%	52.04%	51.67%	49.93%	62.23%	59.09%
28	40.71%	41.18%	40.68%	42.99%	44.32%	44.88%	45.15%	45.29%	44.25%	54.69%	53.36%	52.52%	51.99%	51.62%	49.88%	62.12%	59.01%
29	40.68%	41.15%	40.65%	42.92%	44.27%	44.84%	45.11%	45.26%	44.22%	54.60%	53.30%	52.47%	51.94%	51.57%	49.83%	62.00%	58.92%
30	40.66%	41.12%	40.63%	42.85%	44.21%	44.79%	45.07%	45.22%	44.19%	54.51%	53.24%	52.41%	51.89%	51.53%	49.79%	61.89%	58.84%
31	40.58%	41.05%	40.56%	42.68%	44.09%	44.69%	44.98%	45.13%	44.10%	54.30%	53.07%	52.28%	51.77%	51.41%	49.68%	61.62%	58.63%
32	40.50%	40.97%	40.49%	42.51%	43.96%	44.58%	44.88%	45.04%	44.02%	54.09%	52.91%	52.14%	51.65%	51.30%	49.57%	61.36%	58.42%
33	40.42%	40.90%	40.42%	42.34%	43.83%	44.48%	44.78%	44.95%	43.93%	53.89%	52.74%	52.01%	51.53%	51.19%	49.46%	61.10%	58.21%
34	40.34%	40.82%	40.35%	42.17%	43.71%	44.37%	44.69%	44.87%	43.84%	53.68%	52.57%	51.87%	51.41%	51.08%	49.36%	60.83%	58.01%
35	40.26%	40.75%	40.28%	42.00%	43.58%	44.27%	44.59%	44.78%	43.76%	53.47%	52.40%	51.74%	51.30%	50.97%	49.25%	60.57%	57.80%
36	40.11%	40.61%	40.15%	41.66%	43.32%	44.05%	44.40%	44.60%	43.60%	53.06%	52.09%	51.47%	51.06%	50.75%	49.04%	60.05%	57.39%
37	39.96%	40.48%	40.02%	41.32%	43.06%	43.83%	44.20%	44.42%	43.43%	52.66%	51.77%	51.20%	50.82%	50.52%	48.84%	59.53%	56.99%
38	39.80%	40.34%	39.90%	40.98%	42.80%	43.61%	44.01%	44.25%	43.27%	52.25%	51.45%	50.93%	50.58%	50.30%	48.63%	59.00%	56.59%
39	39.65%	40.21%	39.77%	40.64%	42.54%	43.39%	43.81%	44.07%	43.11%	51.85%	51.14%	50.67%	50.34%	50.08%	48.43%	58.48%	56.19%
40	39.50%	40.07%	39.64%	40.30%	42.28%	43.17%	43.62%	43.89%	42.95%	51.44%	50.82%	50.40%	50.10%	49.86%	48.22%	57.96%	55.79%
41	39.21%	39.80%	39.38%	39.63%	41.79%	42.75%	43.25%	43.55%	42.63%	50.64%	50.20%	49.88%	49.63%	49.43%	47.83%	56.97%	55.02%
42	38.92%	39.53%	39.13%	38.97%	41.29%	42.34%	42.88%	43.21%	42.31%	49.83%	49.59%	49.35%	49.17%	49.00%	47.43%	55.97%	54.26%
43	38.62%	39.26%	38.88%	38.30%	40.80%	41.92%	42.51%	42.86%	41.99%	49.03%	48.97%	48.83%	48.70%	48.58%	47.03%	54.97%	53.50%
44	38.33%	38.99%	38.63%	37.64%	40.31%	41.50%	42.14%	42.52%	41.67%	48.23%	48.36%	48.30%	48.24%	48.15%	46.64%	53.98%	52.74%
45	38.03%	38.73%	38.38%	36.97%	39.82%	41.09%	41.78%	42.18%	41.35%	47.42%	47.74%	47.78%	47.78%	47.72%	46.24%	52.98%	51.97%
46	37.49%	38.22%	37.91%	35.81%	38.94%	40.35%	41.12%	41.58%	40.78%	46.03%	46.68%	46.89%	46.99%	46.99%	45.57%	51.32%	50.72%
47	36.95%	37.72%	37.44%	34.65%	38.06%	39.61%	40.47%	40.97%	40.22%	44.63%	45.63%	46.00%	46.20%	46.26%	44.90%	49.67%	49.47%
48	36.41%	37.22%	36.97%	33.49%	37.19%	38.87%	39.82%	40.37%	39.66%	43.24%	44.57%	45.11%	45.40%	45.54%	44.23%	48.01%	48.21%
49	35.87%	36.71%	36.50%	32.32%	36.31%	38.13%	39.16%	39.77%	39.10%	41.84%	43.52%	44.22%	44.61%	44.81%	43.56%	46.35%	46.96%
50	35.33%	36.21%	36.04%	31.16%	35.43%	37.40%	38.51%	39.17%	38.54%	40.44%	42.46%	43.34%	43.82%	44.08%	42.89%	44.70%	45.71%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12	13
18	57.68%	56.64%	55.57%	53.53%	70.24%	65.17%	62.58%	61.04%	59.28%	56.98%	77.82%	70.94%	67.47%	65.44%	63.00%	60.43%	NA
19	57.66%	56.62%	55.55%	53.51%	70.19%	65.14%	62.55%	61.02%	59.27%	56.96%	77.75%	70.90%	67.44%	65.42%	62.99%	60.41%	NA
20	57.63%	56.60%	55.53%	53.50%	70.14%	65.12%	62.52%	61.00%	59.25%	56.95%	77.69%	70.87%	67.41%	65.39%	62.97%	60.39%	NA
21	57.62%	56.59%	55.52%	53.49%	70.10%	65.09%	62.50%	60.98%	59.23%	56.93%	77.64%	70.83%	67.38%	65.37%	62.94%	60.37%	NA
22	57.60%	56.57%	55.50%	53.48%	70.07%	65.06%	62.48%	60.95%	59.20%	56.91%	77.60%	70.80%	67.36%	65.34%	62.91%	60.35%	NA
23	57.59%	56.55%	55.48%	53.47%	70.03%	65.03%	62.46%	60.93%	59.18%	56.90%	77.56%	70.76%	67.33%	65.32%	62.88%	60.33%	NA
24	57.57%	56.53%	55.47%	53.45%	70.00%	65.00%	62.44%	60.91%	59.16%	56.88%	77.51%	70.72%	67.30%	65.29%	62.85%	60.30%	NA
25	57.56%	56.52%	55.45%	53.44%	69.96%	64.97%	62.42%	60.89%	59.13%	56.86%	77.47%	70.69%	67.28%	65.26%	62.82%	60.28%	NA
26	57.48%	56.45%	55.39%	53.38%	69.82%	64.86%	62.32%	60.81%	59.06%	56.79%	77.30%	70.56%	67.17%	65.16%	62.73%	60.20%	NA
27	57.41%	56.38%	55.33%	53.32%	69.68%	64.76%	62.23%	60.72%	58.98%	56.72%	77.14%	70.43%	67.06%	65.07%	62.64%	60.12%	NA
28	57.33%	56.32%	55.26%	53.27%	69.55%	64.65%	62.14%	60.64%	58.91%	56.65%	76.98%	70.30%	66.95%	64.97%	62.55%	60.03%	NA
29	57.26%	56.25%	55.20%	53.21%	69.41%	64.55%	62.05%	60.56%	58.83%	56.58%	76.81%	70.17%	66.84%	64.87%	62.46%	59.95%	NA
30	57.19%	56.18%	55.14%	53.15%	69.27%	64.44%	61.96%	60.47%	58.76%	56.51%	76.65%	70.04%	66.74%	64.77%	62.37%	59.87%	NA
31	57.01%	56.03%	55.00%	53.01%	68.95%	64.19%	61.75%	60.29%	58.59%	56.34%	76.27%	69.75%	66.49%	64.55%	62.17%	59.67%	NA
32	56.84%	55.88%	54.86%	52.87%	68.63%	63.94%	61.54%	60.10%	58.42%	56.18%	75.89%	69.46%	66.24%	64.33%	61.97%	59.48%	NA
33	56.67%	55.72%	54.72%	52.74%	68.31%	63.69%	61.33%	59.91%	58.24%	56.01%	75.52%	69.17%	66.00%	64.11%	61.77%	59.28%	NA
34	56.50%	55.57%	54.58%	52.60%	67.99%	63.44%	61.12%	59.73%	58.07%	55.85%	75.14%	68.88%	65.75%	63.88%	61.57%	59.09%	NA
35	56.33%	55.42%	54.43%	52.46%	67.67%	63.19%	60.92%	59.54%	57.90%	55.68%	74.76%	68.59%	65.51%	63.66%	61.37%	58.90%	NA
36	55.99%	55.11%	54.15%	52.21%	67.03%	62.70%	60.50%	59.17%	57.56%	55.37%	74.01%	68.01%	65.02%	63.23%	60.97%	58.53%	NA
37	55.65%	54.81%	53.87%	51.95%	66.39%	62.22%	60.09%	58.80%	57.22%	55.06%	73.26%	67.44%	64.53%	62.79%	60.57%	58.17%	NA
38	55.31%	54.50%	53.59%	51.69%	65.76%	61.73%	59.68%	58.43%	56.89%	54.75%	72.51%	66.86%	64.05%	62.36%	60.18%	57.81%	NA
39	54.97%	54.20%	53.31%	51.43%	65.12%	61.24%	59.26%	58.06%	56.55%	54.44%	71.76%	66.29%	63.56%	61.92%	59.78%	57.44%	NA
40	54.63%	53.89%	53.03%	51.17%	64.48%	60.75%	58.85%	57.69%	56.21%	54.13%	71.01%	65.72%	63.08%	61.49%	59.38%	57.08%	NA
41	53.98%	53.32%	52.50%	50.68%	63.29%	59.84%	58.08%	57.00%	55.57%	53.54%	69.62%	64.66%	62.18%	60.68%	58.64%	56.39%	NA
42	53.33%	52.74%	51.97%	50.19%	62.10%	58.93%	57.30%	56.31%	54.94%	52.95%	68.24%	63.60%	61.28%	59.88%	57.91%	55.70%	NA
43	52.68%	52.16%	51.44%	49.69%	60.91%	58.02%	56.53%	55.62%	54.30%	52.35%	66.86%	62.55%	60.38%	59.08%	57.17%	55.02%	NA
44	52.03%	51.59%	50.91%	49.20%	59.72%	57.11%	55.75%	54.93%	53.67%	51.76%	65.47%	61.49%	59.48%	58.28%	56.43%	54.33%	NA
45	51.38%	51.01%	50.38%	48.71%	58.53%	56.21%	54.98%	54.24%	53.03%	51.17%	64.09%	60.44%	58.58%	57.47%	55.69%	53.64%	NA
46	50.32%	50.06%	49.51%	47.91%	56.62%	54.75%	53.75%	53.14%	52.02%	50.24%	61.91%	58.79%	57.18%	56.21%	54.54%	52.57%	NA
47	49.26%	49.12%	48.64%	47.10%	54.70%	53.30%	52.52%	52.04%	51.01%	49.31%	59.74%	57.14%	55.78%	54.96%	53.38%	51.51%	NA
48	48.20%	48.17%	47.77%	46.30%	52.79%	51.85%	51.29%	50.93%	49.99%	48.37%	57.56%	55.49%	54.38%	53.70%	52.22%	50.44%	NA
49	47.14%	47.22%	46.90%	45.50%	50.87%	50.40%	50.06%	49.83%	48.98%	47.44%	55.39%	53.84%	52.98%	52.44%	51.07%	49.38%	NA
50	46.09%	46.28%	46.02%	44.70%	48.95%	48.95%	48.84%	48.73%	47.97%	46.51%	53.21%	52.19%	51.59%	51.18%	49.91%	48.31%	NA

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	8	8	8	8	8
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.04%	46.81%	48.04%	48.70%	49.08%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.03%	46.80%	48.02%	48.69%	49.06%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.02%	46.80%	48.01%	48.67%	49.04%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.00%	46.79%	48.00%	48.66%	49.04%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.99%	46.78%	48.00%	48.66%	49.03%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.98%	46.77%	48.00%	48.65%	49.03%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.96%	46.76%	47.99%	48.64%	49.03%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.95%	46.75%	47.99%	48.64%	49.02%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.88%	46.69%	47.94%	48.60%	48.99%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.80%	46.63%	47.89%	48.56%	48.96%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.73%	46.57%	47.85%	48.52%	48.92%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.65%	46.50%	47.80%	48.48%	48.89%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.58%	46.44%	47.75%	48.44%	48.85%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.39%	46.30%	47.63%	48.33%	48.75%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.20%	46.16%	47.51%	48.22%	48.65%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.01%	46.02%	47.39%	48.11%	48.55%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.82%	45.88%	47.27%	48.00%	48.45%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.63%	45.74%	47.15%	47.89%	48.35%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.26%	45.47%	46.92%	47.69%	48.16%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.90%	45.20%	46.70%	47.49%	47.97%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.54%	44.93%	46.47%	47.28%	47.78%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.17%	44.66%	46.24%	47.08%	47.59%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.81%	44.39%	46.01%	46.88%	47.40%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.10%	43.86%	45.56%	46.48%	47.03%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.39%	43.32%	45.11%	46.09%	46.66%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.68%	42.79%	44.66%	45.69%	46.30%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.97%	42.26%	44.22%	45.30%	45.93%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.26%	41.72%	43.77%	44.90%	45.56%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.01%	40.78%	42.98%	44.19%	44.91%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.75%	39.84%	42.19%	43.49%	44.26%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.50%	38.89%	41.40%	42.78%	43.61%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.25%	37.95%	40.61%	42.08%	42.96%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.99%	37.01%	39.82%	41.37%	42.31%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	8	9	9	9	9	9	9	10	10	10	10	10	10	11	11	11	11
18	48.03%	53.28%	53.81%	53.94%	53.97%	53.98%	52.25%	66.91%	64.21%	62.78%	61.90%	60.93%	58.75%	75.80%	70.99%	68.55%	67.08%
19	48.02%	53.27%	53.79%	53.92%	53.94%	53.95%	52.22%	66.87%	64.19%	62.77%	61.88%	60.91%	58.73%	75.75%	70.97%	68.53%	67.06%
20	48.00%	53.25%	53.77%	53.91%	53.92%	53.92%	52.20%	66.83%	64.17%	62.75%	61.86%	60.89%	58.71%	75.71%	70.94%	68.51%	67.04%
21	47.99%	53.23%	53.75%	53.90%	53.91%	53.91%	52.19%	66.81%	64.16%	62.74%	61.85%	60.88%	58.69%	75.67%	70.91%	68.49%	67.02%
22	47.99%	53.21%	53.74%	53.88%	53.90%	53.90%	52.18%	66.79%	64.14%	62.72%	61.84%	60.86%	58.67%	75.63%	70.89%	68.46%	67.00%
23	47.99%	53.19%	53.73%	53.87%	53.90%	53.89%	52.17%	66.76%	64.13%	62.70%	61.82%	60.85%	58.66%	75.59%	70.86%	68.44%	66.98%
24	47.98%	53.17%	53.72%	53.86%	53.89%	53.88%	52.17%	66.74%	64.12%	62.68%	61.81%	60.84%	58.64%	75.56%	70.84%	68.41%	66.96%
25	47.98%	53.15%	53.71%	53.85%	53.89%	53.87%	52.16%	66.71%	64.11%	62.66%	61.80%	60.82%	58.62%	75.52%	70.81%	68.39%	66.93%
26	47.95%	53.05%	53.64%	53.79%	53.83%	53.83%	52.12%	66.60%	64.02%	62.59%	61.73%	60.76%	58.56%	75.37%	70.70%	68.29%	66.85%
27	47.91%	52.96%	53.57%	53.73%	53.77%	53.78%	52.08%	66.48%	63.93%	62.51%	61.66%	60.70%	58.51%	75.22%	70.58%	68.19%	66.76%
28	47.88%	52.87%	53.49%	53.67%	53.72%	53.74%	52.04%	66.36%	63.84%	62.43%	61.59%	60.64%	58.45%	75.07%	70.47%	68.09%	66.67%
29	47.85%	52.77%	53.42%	53.62%	53.66%	53.69%	52.00%	66.25%	63.75%	62.36%	61.53%	60.58%	58.40%	74.92%	70.35%	67.99%	66.59%
30	47.82%	52.68%	53.35%	53.56%	53.61%	53.65%	51.96%	66.13%	63.65%	62.28%	61.46%	60.51%	58.35%	74.77%	70.23%	67.89%	66.50%
31	47.72%	52.45%	53.18%	53.41%	53.49%	53.53%	51.84%	65.85%	63.44%	62.10%	61.30%	60.36%	58.21%	74.41%	69.96%	67.66%	66.30%
32	47.63%	52.22%	53.01%	53.26%	53.36%	53.41%	51.73%	65.57%	63.22%	61.93%	61.13%	60.21%	58.08%	74.06%	69.69%	67.44%	66.09%
33	47.54%	51.99%	52.84%	53.11%	53.24%	53.29%	51.62%	65.29%	63.00%	61.75%	60.97%	60.06%	57.94%	73.71%	69.42%	67.22%	65.89%
34	47.45%	51.76%	52.67%	52.96%	53.11%	53.16%	51.51%	65.01%	62.78%	61.57%	60.81%	59.91%	57.81%	73.36%	69.15%	66.99%	65.69%
35	47.36%	51.53%	52.50%	52.81%	52.99%	53.04%	51.39%	64.73%	62.56%	61.40%	60.65%	59.75%	57.67%	73.01%	68.88%	66.77%	65.48%
36	47.18%	51.08%	52.15%	52.52%	52.73%	52.81%	51.17%	64.18%	62.14%	61.04%	60.33%	59.46%	57.40%	72.33%	68.36%	66.33%	65.09%
37	47.01%	50.63%	51.81%	52.24%	52.48%	52.57%	50.95%	63.63%	61.73%	60.69%	60.01%	59.17%	57.13%	71.64%	67.84%	65.88%	64.69%
38	46.83%	50.18%	51.46%	51.95%	52.22%	52.33%	50.74%	63.09%	61.32%	60.34%	59.70%	58.88%	56.86%	70.96%	67.32%	65.44%	64.29%
39	46.66%	49.73%	51.12%	51.66%	51.96%	52.09%	50.52%	62.54%	60.90%	59.98%	59.38%	58.59%	56.59%	70.27%	66.80%	65.00%	63.90%
40	46.48%	49.28%	50.77%	51.38%	51.71%	51.85%	50.30%	62.00%	60.49%	59.63%	59.07%	58.31%	56.32%	69.59%	66.28%	64.55%	63.50%
41	46.14%	48.40%	50.11%	50.83%	51.21%	51.40%	49.88%	60.95%	59.69%	58.95%	58.46%	57.75%	55.80%	68.31%	65.31%	63.72%	62.76%
42	45.80%	47.53%	49.46%	50.27%	50.71%	50.94%	49.46%	59.90%	58.89%	58.27%	57.85%	57.19%	55.29%	67.04%	64.33%	62.90%	62.02%
43	45.46%	46.65%	48.80%	49.72%	50.21%	50.49%	49.04%	58.86%	58.09%	57.59%	57.25%	56.64%	54.78%	65.76%	63.35%	62.07%	61.28%
44	45.12%	45.78%	48.14%	49.17%	49.71%	50.03%	48.62%	57.81%	57.29%	56.91%	56.64%	56.08%	54.26%	64.48%	62.38%	61.24%	60.54%
45	44.79%	44.90%	47.48%	48.62%	49.21%	49.58%	48.20%	56.76%	56.49%	56.23%	56.03%	55.53%	53.75%	63.21%	61.40%	60.41%	59.80%
46	44.18%	43.40%	46.35%	47.67%	48.37%	48.80%	47.48%	55.00%	55.15%	55.10%	55.03%	54.61%	52.90%	61.14%	59.83%	59.09%	58.62%
47	43.57%	41.90%	45.22%	46.72%	47.53%	48.02%	46.77%	53.23%	53.81%	53.98%	54.03%	53.69%	52.05%	59.07%	58.26%	57.77%	57.44%
48	42.97%	40.40%	44.10%	45.77%	46.70%	47.25%	46.05%	51.46%	52.47%	52.86%	53.03%	52.76%	51.19%	57.00%	56.69%	56.45%	56.25%
49	42.36%	38.89%	42.97%	44.82%	45.86%	46.47%	45.34%	49.69%	51.13%	51.74%	52.03%	51.84%	50.34%	54.93%	55.12%	55.13%	55.07%
50	41.76%	37.39%	41.84%	43.87%	45.03%	45.70%	44.62%	47.93%	49.79%	50.61%	51.03%	50.92%	49.49%	52.86%	53.55%	53.81%	53.89%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
18	65.27%	62.79%	84.69%	77.78%	74.32%	72.26%	69.61%	66.83%	93.57%	84.56%	80.09%	77.45%	73.95%	70.86%	NA	NA	NA
19	65.25%	62.77%	84.63%	77.74%	74.30%	72.24%	69.59%	66.81%	93.51%	84.52%	80.06%	77.42%	73.92%	70.85%	NA	NA	NA
20	65.23%	62.75%	84.58%	77.71%	74.27%	72.22%	69.56%	66.79%	93.45%	84.47%	80.03%	77.40%	73.90%	70.83%	NA	NA	NA
21	65.21%	62.73%	84.53%	77.67%	74.24%	72.19%	69.54%	66.76%	93.39%	84.42%	79.99%	77.36%	73.87%	70.79%	NA	NA	NA
22	65.19%	62.70%	84.48%	77.63%	74.21%	72.16%	69.51%	66.73%	93.33%	84.37%	79.95%	77.32%	73.84%	70.76%	NA	NA	NA
23	65.17%	62.68%	84.43%	77.59%	74.17%	72.13%	69.49%	66.70%	93.26%	84.32%	79.91%	77.28%	73.81%	70.72%	NA	NA	NA
24	65.15%	62.65%	84.38%	77.55%	74.14%	72.10%	69.46%	66.67%	93.20%	84.27%	79.87%	77.24%	73.77%	70.68%	NA	NA	NA
25	65.13%	62.63%	84.33%	77.52%	74.11%	72.07%	69.44%	66.64%	93.13%	84.22%	79.83%	77.20%	73.74%	70.65%	NA	NA	NA
26	65.05%	62.55%	84.14%	77.37%	73.99%	71.96%	69.34%	66.55%	92.91%	84.05%	79.69%	77.08%	73.63%	70.54%	NA	NA	NA
27	64.97%	62.48%	83.96%	77.23%	73.86%	71.86%	69.24%	66.45%	92.69%	83.89%	79.54%	76.96%	73.51%	70.43%	NA	NA	NA
28	64.89%	62.41%	83.77%	77.09%	73.74%	71.75%	69.14%	66.36%	92.47%	83.72%	79.39%	76.83%	73.39%	70.32%	NA	NA	NA
29	64.81%	62.34%	83.59%	76.95%	73.62%	71.65%	69.04%	66.27%	92.25%	83.56%	79.25%	76.71%	73.27%	70.21%	NA	NA	NA
30	64.73%	62.26%	83.40%	76.81%	73.49%	71.54%	68.94%	66.18%	92.03%	83.39%	79.10%	76.59%	73.16%	70.10%	NA	NA	NA
31	64.54%	62.09%	82.98%	76.49%	73.22%	71.30%	68.72%	65.98%	91.54%	83.02%	78.78%	76.30%	72.90%	69.86%	NA	NA	NA
32	64.36%	61.92%	82.56%	76.17%	72.95%	71.05%	68.50%	65.77%	91.05%	82.64%	78.47%	76.01%	72.65%	69.62%	NA	NA	NA
33	64.17%	61.76%	82.14%	75.85%	72.68%	70.81%	68.28%	65.57%	90.56%	82.27%	78.15%	75.73%	72.39%	69.39%	NA	NA	NA
34	63.98%	61.59%	81.72%	75.52%	72.41%	70.56%	68.06%	65.37%	90.07%	81.90%	77.83%	75.44%	72.14%	69.15%	NA	NA	NA
35	63.80%	61.42%	81.30%	75.20%	72.14%	70.32%	67.84%	65.16%	89.58%	81.52%	77.52%	75.16%	71.88%	68.91%	NA	NA	NA
36	63.43%	61.08%	80.47%	74.58%	71.61%	69.84%	67.40%	64.76%	88.62%	80.79%	76.89%	74.60%	71.37%	68.44%	NA	NA	NA
37	63.07%	60.75%	79.65%	73.95%	71.08%	69.36%	66.96%	64.36%	87.66%	80.06%	76.27%	74.04%	70.86%	67.98%	NA	NA	NA
38	62.71%	60.41%	78.83%	73.32%	70.54%	68.89%	66.53%	63.96%	86.70%	79.33%	75.65%	73.48%	70.35%	67.51%	NA	NA	NA
39	62.34%	60.07%	78.00%	72.70%	70.01%	68.41%	66.09%	63.56%	85.74%	78.59%	75.03%	72.92%	69.84%	67.04%	NA	NA	NA
40	61.98%	59.74%	77.18%	72.07%	69.48%	67.93%	65.65%	63.16%	84.77%	77.86%	74.40%	72.36%	69.33%	66.58%	NA	NA	NA
41	61.30%	59.11%	75.68%	70.92%	68.50%	67.06%	64.86%	62.42%	83.04%	76.54%	73.28%	71.36%	68.41%	65.73%	NA	NA	NA
42	60.63%	58.49%	74.17%	69.77%	67.52%	66.19%	64.06%	61.69%	81.30%	75.21%	72.15%	70.35%	67.49%	64.88%	NA	NA	NA
43	59.95%	57.86%	72.66%	68.62%	66.55%	65.31%	63.26%	60.95%	79.57%	73.89%	71.03%	69.35%	66.57%	64.04%	NA	NA	NA
44	59.27%	57.24%	71.16%	67.47%	65.57%	64.44%	62.47%	60.21%	77.83%	72.56%	69.90%	68.34%	65.66%	63.19%	NA	NA	NA
45	58.60%	56.61%	69.65%	66.32%	64.59%	63.57%	61.67%	59.48%	76.09%	71.24%	68.78%	67.34%	64.74%	62.34%	NA	NA	NA
46	57.52%	55.61%	67.28%	64.52%	63.08%	62.21%	60.43%	58.32%	73.42%	69.20%	67.06%	65.80%	63.34%	61.04%	NA	NA	NA
47	56.43%	54.61%	64.91%	62.72%	61.56%	60.84%	59.18%	57.17%	70.75%	67.17%	65.35%	64.25%	61.93%	59.74%	NA	NA	NA
48	55.35%	53.61%	62.54%	60.92%	60.04%	59.48%	57.94%	56.02%	68.07%	65.14%	63.64%	62.71%	60.53%	58.43%	NA	NA	NA
49	54.27%	52.61%	60.16%	59.11%	58.53%	58.12%	56.70%	54.87%	65.40%	63.11%	61.92%	61.17%	59.12%	57.13%	NA	NA	NA
50	53.19%	51.60%	57.79%	57.31%	57.01%	56.76%	55.45%	53.72%	62.73%	61.08%	60.21%	59.62%	57.72%	55.83%	NA	NA	NA

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	17	17	17	17	9	9	9	9	9	9	10	10	10	10	10	10	11
18	NA	NA	NA	NA	47.72%	52.53%	54.73%	55.92%	56.63%	55.07%	58.39%	60.64%	61.58%	62.04%	61.86%	59.92%	73.93%
19	NA	NA	NA	NA	47.70%	52.50%	54.71%	55.90%	56.61%	55.06%	58.34%	60.62%	61.55%	62.03%	61.84%	59.90%	73.87%
20	NA	NA	NA	NA	47.67%	52.48%	54.68%	55.89%	56.60%	55.04%	58.29%	60.61%	61.52%	62.02%	61.81%	59.88%	73.80%
21	NA	NA	NA	NA	47.65%	52.46%	54.67%	55.88%	56.59%	55.03%	58.28%	60.59%	61.50%	62.01%	61.80%	59.87%	73.77%
22	NA	NA	NA	NA	47.63%	52.45%	54.67%	55.87%	56.58%	55.03%	58.26%	60.58%	61.49%	62.00%	61.78%	59.85%	73.74%
23	NA	NA	NA	NA	47.61%	52.43%	54.66%	55.86%	56.57%	55.03%	58.24%	60.56%	61.47%	61.98%	61.77%	59.84%	73.71%
24	NA	NA	NA	NA	47.59%	52.42%	54.65%	55.85%	56.57%	55.02%	58.23%	60.54%	61.46%	61.97%	61.75%	59.83%	73.67%
25	NA	NA	NA	NA	47.57%	52.40%	54.64%	55.84%	56.56%	55.02%	58.21%	60.52%	61.44%	61.96%	61.74%	59.81%	73.64%
26	NA	NA	NA	NA	47.47%	52.33%	54.57%	55.78%	56.51%	54.97%	58.08%	60.42%	61.36%	61.88%	61.68%	59.75%	73.49%
27	NA	NA	NA	NA	47.37%	52.26%	54.51%	55.72%	56.46%	54.92%	57.95%	60.32%	61.29%	61.80%	61.61%	59.69%	73.33%
28	NA	NA	NA	NA	47.27%	52.19%	54.44%	55.67%	56.40%	54.87%	57.82%	60.22%	61.21%	61.72%	61.55%	59.63%	73.17%
29	NA	NA	NA	NA	47.17%	52.11%	54.38%	55.61%	56.35%	54.83%	57.69%	60.12%	61.13%	61.64%	61.49%	59.57%	73.02%
30	NA	NA	NA	NA	47.07%	52.04%	54.31%	55.56%	56.30%	54.78%	57.56%	60.02%	61.05%	61.56%	61.43%	59.51%	72.86%
31	NA	NA	NA	NA	46.82%	51.85%	54.15%	55.41%	56.17%	54.66%	57.25%	59.79%	60.86%	61.39%	61.26%	59.37%	72.49%
32	NA	NA	NA	NA	46.57%	51.66%	54.00%	55.27%	56.04%	54.53%	56.94%	59.57%	60.66%	61.22%	61.10%	59.23%	72.13%
33	NA	NA	NA	NA	46.31%	51.48%	53.84%	55.12%	55.91%	54.41%	56.63%	59.35%	60.47%	61.05%	60.94%	59.08%	71.76%
34	NA	NA	NA	NA	46.06%	51.29%	53.68%	54.97%	55.78%	54.29%	56.32%	59.12%	60.27%	60.88%	60.78%	58.94%	71.39%
35	NA	NA	NA	NA	45.81%	51.10%	53.52%	54.83%	55.65%	54.17%	56.01%	58.90%	60.08%	60.70%	60.62%	58.79%	71.02%
36	NA	NA	NA	NA	45.32%	50.73%	53.21%	54.56%	55.39%	53.93%	55.43%	58.44%	59.70%	60.37%	60.31%	58.50%	70.31%
37	NA	NA	NA	NA	44.83%	50.36%	52.91%	54.29%	55.14%	53.70%	54.84%	57.98%	59.32%	60.03%	60.00%	58.22%	69.59%
38	NA	NA	NA	NA	44.35%	49.99%	52.60%	54.02%	54.88%	53.47%	54.25%	57.52%	58.93%	59.69%	59.70%	57.93%	68.88%
39	NA	NA	NA	NA	43.86%	49.62%	52.29%	53.75%	54.63%	53.24%	53.67%	57.05%	58.55%	59.36%	59.39%	57.64%	68.16%
40	NA	NA	NA	NA	43.38%	49.26%	51.99%	53.48%	54.37%	53.00%	53.08%	56.59%	58.17%	59.02%	59.08%	57.35%	67.45%
41	NA	NA	NA	NA	42.43%	48.55%	51.39%	52.95%	53.88%	52.55%	51.94%	55.74%	57.45%	58.38%	58.48%	56.81%	66.09%
42	NA	NA	NA	NA	41.47%	47.84%	50.79%	52.41%	53.39%	52.11%	50.80%	54.88%	56.73%	57.73%	57.88%	56.27%	64.74%
43	NA	NA	NA	NA	40.52%	47.13%	50.19%	51.88%	52.90%	51.66%	49.66%	54.02%	56.01%	57.09%	57.28%	55.73%	63.38%
44	NA	NA	NA	NA	39.57%	46.41%	49.59%	51.35%	52.41%	51.21%	48.52%	53.16%	55.29%	56.45%	56.69%	55.19%	62.02%
45	NA	NA	NA	NA	38.62%	45.70%	49.00%	50.82%	51.92%	50.76%	47.39%	52.30%	54.58%	55.80%	56.09%	54.65%	60.67%
46	NA	NA	NA	NA	37.01%	44.50%	47.98%	49.92%	51.09%	49.99%	45.48%	50.88%	53.38%	54.74%	55.11%	53.75%	58.46%
47	NA	NA	NA	NA	35.41%	43.29%	46.97%	49.02%	50.26%	49.22%	43.58%	49.45%	52.18%	53.68%	54.14%	52.84%	56.26%
48	NA	NA	NA	NA	33.80%	42.08%	45.96%	48.13%	49.43%	48.46%	41.68%	48.03%	50.99%	52.62%	53.17%	51.94%	54.05%
49	NA	NA	NA	NA	32.19%	40.88%	44.95%	47.23%	48.60%	47.69%	39.78%	46.61%	49.79%	51.55%	52.20%	51.04%	51.85%
50	NA	NA	NA	NA	30.58%	39.67%	43.94%	46.33%	47.78%	46.92%	37.88%	45.18%	48.59%	50.49%	51.22%	50.14%	49.64%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	
PPT-->	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	
Age(Years)/ Policy Term	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13	
18	72.50%	71.66%	71.10%	69.74%	67.28%	84.28%	80.41%	78.38%	77.14%	74.74%	71.93%	94.64%	88.32%	85.10%	83.19%	79.74%	76.58%
19	72.49%	71.63%	71.07%	69.71%	67.27%	84.22%	80.38%	78.35%	77.12%	74.71%	71.91%	94.58%	88.28%	85.07%	83.16%	79.70%	76.56%
20	72.47%	71.61%	71.05%	69.69%	67.25%	84.16%	80.35%	78.32%	77.09%	74.68%	71.89%	94.52%	88.23%	85.03%	83.13%	79.67%	76.53%
21	72.44%	71.59%	71.03%	69.67%	67.23%	84.11%	80.31%	78.29%	77.06%	74.65%	71.87%	94.45%	88.18%	84.99%	83.09%	79.64%	76.50%
22	72.40%	71.56%	71.01%	69.65%	67.22%	84.06%	80.26%	78.25%	77.03%	74.62%	71.84%	94.39%	88.12%	84.94%	83.04%	79.60%	76.47%
23	72.37%	71.54%	70.99%	69.63%	67.20%	84.01%	80.22%	78.22%	77.00%	74.60%	71.82%	94.32%	88.07%	84.90%	83.00%	79.56%	76.43%
24	72.33%	71.51%	70.97%	69.61%	67.19%	83.96%	80.18%	78.18%	76.96%	74.57%	71.79%	94.25%	88.02%	84.85%	82.96%	79.53%	76.40%
25	72.30%	71.49%	70.95%	69.60%	67.17%	83.91%	80.13%	78.15%	76.93%	74.54%	71.77%	94.18%	87.97%	84.81%	82.92%	79.49%	76.36%
26	72.18%	71.39%	70.86%	69.51%	67.09%	83.71%	79.98%	78.02%	76.82%	74.44%	71.67%	93.94%	87.78%	84.65%	82.78%	79.37%	76.25%
27	72.06%	71.29%	70.77%	69.43%	67.01%	83.51%	79.83%	77.89%	76.71%	74.34%	71.57%	93.69%	87.59%	84.50%	82.64%	79.24%	76.13%
28	71.94%	71.19%	70.68%	69.35%	66.93%	83.31%	79.67%	77.76%	76.59%	74.23%	71.47%	93.45%	87.41%	84.34%	82.50%	79.12%	76.01%
29	71.82%	71.09%	70.59%	69.26%	66.85%	83.11%	79.52%	77.64%	76.48%	74.13%	71.37%	93.21%	87.22%	84.19%	82.36%	79.00%	75.90%
30	71.70%	70.99%	70.50%	69.18%	66.77%	82.91%	79.37%	77.51%	76.36%	74.03%	71.27%	92.97%	87.03%	84.03%	82.22%	78.87%	75.78%
31	71.42%	70.75%	70.29%	68.98%	66.59%	82.45%	79.02%	77.21%	76.10%	73.78%	71.05%	92.41%	86.62%	83.67%	81.91%	78.58%	75.52%
32	71.15%	70.52%	70.08%	68.79%	66.40%	81.99%	78.67%	76.92%	75.84%	73.54%	70.83%	91.86%	86.20%	83.32%	81.59%	78.29%	75.25%
33	70.87%	70.28%	69.87%	68.59%	66.22%	81.54%	78.33%	76.62%	75.58%	73.29%	70.60%	91.31%	85.79%	82.96%	81.28%	78.00%	74.99%
34	70.59%	70.05%	69.66%	68.39%	66.04%	81.08%	77.98%	76.32%	75.31%	73.05%	70.38%	90.76%	85.37%	82.60%	80.97%	77.71%	74.72%
35	70.31%	69.81%	69.45%	68.20%	65.86%	80.62%	77.63%	76.03%	75.05%	72.81%	70.16%	90.21%	84.96%	82.24%	80.66%	77.41%	74.46%
36	69.77%	69.35%	69.04%	67.82%	65.52%	79.73%	76.97%	75.46%	74.54%	72.34%	69.73%	89.15%	84.16%	81.57%	80.05%	76.86%	73.95%
37	69.24%	68.89%	68.63%	67.44%	65.17%	78.84%	76.30%	74.90%	74.03%	71.87%	69.31%	88.10%	83.36%	80.90%	79.44%	76.30%	73.44%
38	68.70%	68.44%	68.22%	67.06%	64.83%	77.96%	75.63%	74.33%	73.53%	71.41%	68.88%	87.04%	82.56%	80.23%	78.83%	75.75%	72.94%
39	68.16%	67.98%	67.81%	66.69%	64.48%	77.07%	74.96%	73.77%	73.02%	70.94%	68.46%	85.98%	81.76%	79.56%	78.22%	75.19%	72.43%
40	67.63%	67.52%	67.40%	66.31%	64.14%	76.19%	74.29%	73.20%	72.51%	70.47%	68.03%	84.92%	80.96%	78.88%	77.61%	74.64%	71.92%
41	66.59%	66.64%	66.62%	65.59%	63.48%	74.56%	73.05%	72.15%	71.56%	69.62%	67.25%	83.03%	79.51%	77.66%	76.51%	73.65%	71.01%
42	65.56%	65.77%	65.83%	64.87%	62.83%	72.93%	71.81%	71.10%	70.62%	68.77%	66.46%	81.13%	78.06%	76.43%	75.41%	72.67%	70.09%
43	64.52%	64.90%	65.05%	64.16%	62.17%	71.31%	70.57%	70.05%	69.68%	67.92%	65.68%	79.23%	76.62%	75.20%	74.32%	71.68%	69.18%
44	63.49%	64.02%	64.26%	63.44%	61.52%	69.68%	69.33%	69.00%	68.74%	67.07%	64.89%	77.34%	75.17%	73.97%	73.22%	70.69%	68.27%
45	62.45%	63.15%	63.48%	62.72%	60.87%	68.05%	68.09%	67.95%	67.80%	66.21%	64.11%	75.44%	73.72%	72.75%	72.12%	69.71%	67.35%
46	60.78%	61.74%	62.22%	61.58%	59.81%	65.50%	66.14%	66.31%	66.34%	64.88%	62.89%	72.53%	71.51%	70.88%	70.45%	68.19%	65.96%
47	59.10%	60.33%	60.97%	60.44%	58.76%	62.94%	64.20%	64.67%	64.87%	63.55%	61.66%	69.63%	69.30%	69.01%	68.78%	66.67%	64.57%
48	57.42%	58.92%	59.71%	59.30%	57.70%	60.39%	62.26%	63.03%	63.41%	62.22%	60.44%	66.72%	67.09%	67.14%	67.11%	65.14%	63.18%
49	55.75%	57.51%	58.46%	58.16%	56.65%	57.83%	60.31%	61.39%	61.95%	60.89%	59.21%	63.81%	64.88%	65.28%	65.44%	63.62%	61.78%
50	54.07%	56.09%	57.21%	57.02%	55.59%	55.27%	58.37%	59.75%	60.49%	59.56%	57.99%	60.91%	62.66%	63.41%	63.77%	62.10%	60.39%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	16	17	17	17	17	17	17	10	10	10	10	10	10	11	11	11	11
18	NA	NA	NA	NA	NA	NA	NA	59.17%	62.97%	64.69%	65.58%	65.59%	63.64%	71.36%	72.26%	72.56%	72.63%
19	NA	NA	NA	NA	NA	NA	NA	59.13%	62.93%	64.66%	65.54%	65.58%	63.62%	71.30%	72.25%	72.54%	72.61%
20	NA	NA	NA	NA	NA	NA	NA	59.08%	62.89%	64.64%	65.51%	65.57%	63.60%	71.24%	72.23%	72.53%	72.59%
21	NA	NA	NA	NA	NA	NA	NA	59.06%	62.86%	64.62%	65.49%	65.55%	63.59%	71.21%	72.19%	72.50%	72.57%
22	NA	NA	NA	NA	NA	NA	NA	59.03%	62.84%	64.59%	65.48%	65.54%	63.59%	71.17%	72.15%	72.48%	72.55%
23	NA	NA	NA	NA	NA	NA	NA	59.00%	62.81%	64.57%	65.46%	65.53%	63.58%	71.14%	72.12%	72.45%	72.52%
24	NA	NA	NA	NA	NA	NA	NA	58.97%	62.78%	64.55%	65.44%	65.51%	63.57%	71.11%	72.08%	72.43%	72.50%
25	NA	NA	NA	NA	NA	NA	NA	58.95%	62.75%	64.53%	65.43%	65.50%	63.56%	71.07%	72.04%	72.40%	72.48%
26	NA	NA	NA	NA	NA	NA	NA	58.81%	62.65%	64.44%	65.35%	65.43%	63.50%	70.90%	71.91%	72.28%	72.38%
27	NA	NA	NA	NA	NA	NA	NA	58.67%	62.56%	64.35%	65.28%	65.36%	63.43%	70.72%	71.78%	72.16%	72.28%
28	NA	NA	NA	NA	NA	NA	NA	58.53%	62.46%	64.26%	65.20%	65.30%	63.36%	70.54%	71.65%	72.04%	72.18%
29	NA	NA	NA	NA	NA	NA	NA	58.39%	62.37%	64.17%	65.13%	65.23%	63.29%	70.36%	71.52%	71.92%	72.08%
30	NA	NA	NA	NA	NA	NA	NA	58.25%	62.27%	64.09%	65.06%	65.16%	63.23%	70.18%	71.39%	71.80%	71.97%
31	NA	NA	NA	NA	NA	NA	NA	57.91%	62.02%	63.88%	64.87%	64.98%	63.07%	69.78%	71.10%	71.56%	71.75%
32	NA	NA	NA	NA	NA	NA	NA	57.57%	61.77%	63.68%	64.68%	64.80%	62.91%	69.39%	70.80%	71.31%	71.53%
33	NA	NA	NA	NA	NA	NA	NA	57.24%	61.52%	63.47%	64.49%	64.62%	62.75%	68.99%	70.51%	71.06%	71.30%
34	NA	NA	NA	NA	NA	NA	NA	56.90%	61.27%	63.27%	64.31%	64.44%	62.60%	68.60%	70.21%	70.81%	71.08%
35	NA	NA	NA	NA	NA	NA	NA	56.57%	61.02%	63.06%	64.12%	64.26%	62.44%	68.20%	69.92%	70.56%	70.85%
36	NA	NA	NA	NA	NA	NA	NA	55.92%	60.54%	62.65%	63.76%	63.93%	62.13%	67.43%	69.33%	70.07%	70.41%
37	NA	NA	NA	NA	NA	NA	NA	55.28%	60.05%	62.24%	63.40%	63.60%	61.83%	66.65%	68.75%	69.57%	69.96%
38	NA	NA	NA	NA	NA	NA	NA	54.63%	59.57%	61.83%	63.04%	63.28%	61.53%	65.88%	68.16%	69.08%	69.52%
39	NA	NA	NA	NA	NA	NA	NA	53.98%	59.09%	61.43%	62.69%	62.95%	61.22%	65.11%	67.58%	68.58%	69.07%
40	NA	NA	NA	NA	NA	NA	NA	53.34%	58.60%	61.02%	62.33%	62.62%	60.92%	64.34%	66.99%	68.09%	68.62%
41	NA	NA	NA	NA	NA	NA	NA	52.10%	57.67%	60.24%	61.63%	61.99%	60.34%	62.86%	65.88%	67.15%	67.80%
42	NA	NA	NA	NA	NA	NA	NA	50.86%	56.74%	59.46%	60.93%	61.36%	59.76%	61.38%	64.76%	66.22%	66.98%
43	NA	NA	NA	NA	NA	NA	NA	49.62%	55.81%	58.68%	60.24%	60.73%	59.18%	59.91%	63.65%	65.28%	66.15%
44	NA	NA	NA	NA	NA	NA	NA	48.39%	54.87%	57.90%	59.54%	60.09%	58.59%	58.43%	62.53%	64.35%	65.33%
45	NA	NA	NA	NA	NA	NA	NA	47.15%	53.94%	57.13%	58.84%	59.46%	58.01%	56.95%	61.42%	63.41%	64.50%
46	NA	NA	NA	NA	NA	NA	NA	45.11%	52.42%	55.85%	57.71%	58.42%	57.05%	54.59%	59.63%	61.91%	63.17%
47	NA	NA	NA	NA	NA	NA	NA	43.07%	50.89%	54.57%	56.58%	57.37%	56.08%	52.23%	57.84%	60.41%	61.84%
48	NA	NA	NA	NA	NA	NA	NA	41.04%	49.37%	53.29%	55.45%	56.32%	55.11%	49.87%	56.06%	58.91%	60.51%
49	NA	NA	NA	NA	NA	NA	NA	39.00%	47.84%	52.01%	54.31%	55.27%	54.14%	47.50%	54.27%	57.41%	59.18%
50	NA	NA	NA	NA	NA	NA	NA	36.96%	46.32%	50.73%	53.18%	54.23%	53.18%	45.14%	52.48%	55.91%	57.85%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
18	71.55%	69.19%	88.92%	85.65%	83.95%	82.91%	80.44%	77.51%	100.81%	94.76%	91.70%	89.65%	86.18%	82.83%	112.69%	103.86%	99.45%
19	71.53%	69.16%	88.88%	85.61%	83.91%	82.88%	80.42%	77.48%	100.75%	94.70%	91.65%	89.60%	86.14%	82.79%	112.62%	103.80%	99.39%
20	71.51%	69.13%	88.84%	85.56%	83.87%	82.85%	80.39%	77.46%	100.69%	94.65%	91.60%	89.56%	86.11%	82.76%	112.54%	103.73%	99.32%
21	71.50%	69.11%	88.78%	85.52%	83.84%	82.81%	80.36%	77.43%	100.61%	94.59%	91.55%	89.51%	86.07%	82.72%	112.45%	103.66%	99.26%
22	71.48%	69.09%	88.72%	85.48%	83.81%	82.78%	80.34%	77.40%	100.54%	94.53%	91.50%	89.47%	86.03%	82.68%	112.35%	103.59%	99.20%
23	71.46%	69.08%	88.67%	85.44%	83.77%	82.75%	80.32%	77.37%	100.46%	94.48%	91.46%	89.42%	86.00%	82.64%	112.26%	103.51%	99.14%
24	71.44%	69.06%	88.61%	85.40%	83.74%	82.71%	80.29%	77.34%	100.38%	94.42%	91.41%	89.38%	85.96%	82.61%	112.16%	103.44%	99.08%
25	71.43%	69.04%	88.55%	85.36%	83.71%	82.68%	80.27%	77.31%	100.31%	94.37%	91.37%	89.33%	85.93%	82.57%	112.06%	103.37%	99.02%
26	71.33%	68.96%	88.34%	85.20%	83.58%	82.56%	80.16%	77.21%	100.04%	94.17%	91.20%	89.18%	85.79%	82.45%	111.75%	103.13%	98.82%
27	71.24%	68.88%	88.13%	85.05%	83.45%	82.44%	80.05%	77.11%	99.78%	93.97%	91.03%	89.03%	85.65%	82.32%	111.43%	102.90%	98.62%
28	71.15%	68.80%	87.91%	84.90%	83.31%	82.32%	79.94%	77.01%	99.51%	93.78%	90.87%	88.88%	85.51%	82.20%	111.11%	102.66%	98.42%
29	71.06%	68.72%	87.70%	84.74%	83.18%	82.20%	79.83%	76.92%	99.25%	93.58%	90.70%	88.73%	85.37%	82.08%	110.80%	102.42%	98.22%
30	70.96%	68.64%	87.49%	84.59%	83.05%	82.08%	79.72%	76.82%	98.99%	93.39%	90.54%	88.58%	85.24%	81.96%	110.48%	102.18%	98.02%
31	70.76%	68.46%	87.01%	84.23%	82.74%	81.80%	79.47%	76.59%	98.39%	92.94%	90.16%	88.24%	84.93%	81.68%	109.78%	101.65%	97.57%
32	70.55%	68.28%	86.52%	83.87%	82.44%	81.53%	79.22%	76.36%	97.80%	92.50%	89.78%	87.91%	84.63%	81.40%	109.08%	101.12%	97.12%
33	70.34%	68.09%	86.04%	83.51%	82.13%	81.26%	78.97%	76.13%	97.21%	92.05%	89.40%	87.57%	84.32%	81.12%	108.38%	100.59%	96.67%
34	70.13%	67.91%	85.56%	83.15%	81.83%	80.99%	78.72%	75.90%	96.62%	91.61%	89.02%	87.24%	84.02%	80.84%	107.68%	100.06%	96.22%
35	69.92%	67.73%	85.07%	82.79%	81.52%	80.72%	78.47%	75.68%	96.03%	91.16%	88.65%	86.90%	83.71%	80.56%	106.98%	99.53%	95.77%
36	69.52%	67.35%	84.14%	82.08%	80.93%	80.19%	77.99%	75.23%	94.89%	90.30%	87.92%	86.25%	83.12%	80.01%	105.64%	98.51%	94.90%
37	69.12%	66.98%	83.21%	81.38%	80.33%	79.65%	77.50%	74.78%	93.75%	89.43%	87.18%	85.59%	82.53%	79.47%	104.30%	97.49%	94.04%
38	68.72%	66.60%	82.27%	80.67%	79.74%	79.12%	77.01%	74.33%	92.62%	88.57%	86.45%	84.94%	81.94%	78.92%	102.96%	96.47%	93.17%
39	68.33%	66.23%	81.34%	79.96%	79.14%	78.59%	76.53%	73.88%	91.48%	87.70%	85.72%	84.29%	81.35%	78.38%	101.62%	95.45%	92.31%
40	67.93%	65.85%	80.41%	79.25%	78.55%	78.06%	76.04%	73.43%	90.34%	86.84%	84.99%	83.64%	80.76%	77.83%	100.27%	94.42%	91.44%
41	67.17%	65.15%	78.69%	77.94%	77.44%	77.06%	75.14%	72.60%	88.30%	85.28%	83.68%	82.46%	79.69%	76.86%	97.91%	92.63%	89.92%
42	66.42%	64.46%	76.96%	76.63%	76.33%	76.07%	74.23%	71.77%	86.25%	83.73%	82.37%	81.29%	78.63%	75.88%	95.54%	90.83%	88.40%
43	65.66%	63.76%	75.24%	75.32%	75.23%	75.08%	73.33%	70.94%	84.20%	82.18%	81.05%	80.11%	77.56%	74.91%	93.17%	89.03%	86.88%
44	64.90%	63.06%	73.51%	74.01%	74.12%	74.09%	72.42%	70.11%	82.16%	80.62%	79.74%	78.94%	76.50%	73.93%	90.80%	87.23%	85.36%
45	64.15%	62.36%	71.79%	72.70%	73.02%	73.10%	71.51%	69.28%	80.11%	79.07%	78.43%	77.76%	75.43%	72.96%	88.44%	85.44%	83.84%
46	62.92%	61.25%	69.07%	70.64%	71.27%	71.54%	70.10%	67.98%	76.98%	76.70%	76.42%	75.97%	73.81%	71.46%	84.89%	82.75%	81.57%
47	61.70%	60.14%	66.35%	68.58%	69.52%	69.98%	68.69%	66.69%	73.85%	74.32%	74.40%	74.18%	72.18%	69.97%	81.35%	80.06%	79.29%
48	60.47%	59.02%	63.63%	66.53%	67.77%	68.42%	67.28%	65.39%	70.72%	71.95%	72.39%	72.38%	70.56%	68.48%	77.81%	77.38%	77.01%
49	59.25%	57.91%	60.91%	64.47%	66.02%	66.87%	65.86%	64.09%	67.59%	69.58%	70.38%	70.59%	68.93%	66.98%	74.26%	74.69%	74.73%
50	58.02%	56.79%	58.19%	62.41%	64.28%	65.31%	64.45%	62.79%	64.46%	67.21%	68.37%	68.79%	67.31%	65.49%	70.72%	72.00%	72.46%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	17	17	17	17	11	11	11	11	11	11	12	12	12	12	12	12	13
18	NA	NA	NA	NA	54.68%	64.46%	69.01%	71.54%	71.73%	69.90%	68.49%	75.00%	77.97%	79.59%	78.39%	76.10%	88.21%
19	NA	NA	NA	NA	54.65%	64.42%	68.99%	71.52%	71.72%	69.89%	68.45%	74.96%	77.95%	79.54%	78.36%	76.07%	88.15%
20	NA	NA	NA	NA	54.61%	64.38%	68.98%	71.50%	71.71%	69.88%	68.40%	74.93%	77.94%	79.49%	78.34%	76.04%	88.09%
21	NA	NA	NA	NA	54.57%	64.35%	68.94%	71.48%	71.69%	69.86%	68.33%	74.88%	77.89%	79.46%	78.31%	76.02%	88.02%
22	NA	NA	NA	NA	54.52%	64.32%	68.91%	71.45%	71.66%	69.84%	68.26%	74.84%	77.85%	79.44%	78.28%	75.99%	87.95%
23	NA	NA	NA	NA	54.47%	64.29%	68.88%	71.43%	71.64%	69.81%	68.19%	74.79%	77.81%	79.41%	78.25%	75.97%	87.88%
24	NA	NA	NA	NA	54.42%	64.26%	68.85%	71.41%	71.61%	69.79%	68.12%	74.75%	77.77%	79.38%	78.22%	75.95%	87.81%
25	NA	NA	NA	NA	54.38%	64.23%	68.82%	71.38%	71.59%	69.77%	68.05%	74.70%	77.73%	79.36%	78.19%	75.92%	87.74%
26	NA	NA	NA	NA	54.19%	64.09%	68.70%	71.28%	71.49%	69.68%	67.82%	74.52%	77.58%	79.23%	78.07%	75.81%	87.46%
27	NA	NA	NA	NA	54.01%	63.95%	68.59%	71.17%	71.40%	69.60%	67.59%	74.35%	77.43%	79.11%	77.95%	75.70%	87.18%
28	NA	NA	NA	NA	53.82%	63.82%	68.48%	71.07%	71.31%	69.52%	67.36%	74.17%	77.29%	78.99%	77.84%	75.58%	86.91%
29	NA	NA	NA	NA	53.64%	63.68%	68.37%	70.96%	71.21%	69.43%	67.12%	73.99%	77.14%	78.87%	77.72%	75.47%	86.63%
30	NA	NA	NA	NA	53.45%	63.54%	68.26%	70.86%	71.12%	69.35%	66.89%	73.82%	76.99%	78.74%	77.60%	75.35%	86.35%
31	NA	NA	NA	NA	53.01%	63.21%	67.98%	70.61%	70.89%	69.14%	66.37%	73.43%	76.67%	78.44%	77.33%	75.11%	85.72%
32	NA	NA	NA	NA	52.57%	62.89%	67.71%	70.37%	70.67%	68.94%	65.84%	73.05%	76.34%	78.15%	77.07%	74.88%	85.09%
33	NA	NA	NA	NA	52.13%	62.56%	67.44%	70.13%	70.45%	68.73%	65.31%	72.66%	76.01%	77.85%	76.80%	74.64%	84.46%
34	NA	NA	NA	NA	51.69%	62.23%	67.17%	69.89%	70.23%	68.53%	64.79%	72.28%	75.69%	77.55%	76.53%	74.40%	83.83%
35	NA	NA	NA	NA	51.25%	61.91%	66.90%	69.65%	70.00%	68.32%	64.26%	71.90%	75.36%	77.25%	76.27%	74.16%	83.20%
36	NA	NA	NA	NA	50.41%	61.27%	66.36%	69.18%	69.57%	67.93%	63.26%	71.13%	74.71%	76.67%	75.75%	73.69%	81.98%
37	NA	NA	NA	NA	49.56%	60.63%	65.81%	68.70%	69.15%	67.54%	62.26%	70.37%	74.07%	76.09%	75.23%	73.21%	80.76%
38	NA	NA	NA	NA	48.72%	59.99%	65.27%	68.23%	68.72%	67.15%	61.26%	69.60%	73.42%	75.50%	74.71%	72.74%	79.54%
39	NA	NA	NA	NA	47.87%	59.35%	64.73%	67.76%	68.29%	66.76%	60.26%	68.84%	72.77%	74.92%	74.19%	72.27%	78.32%
40	NA	NA	NA	NA	47.03%	58.71%	64.19%	67.29%	67.86%	66.37%	59.26%	68.07%	72.13%	74.34%	73.67%	71.80%	77.10%
41	NA	NA	NA	NA	45.43%	57.52%	63.20%	66.40%	67.04%	65.63%	57.39%	66.66%	70.94%	73.28%	72.71%	70.93%	74.90%
42	NA	NA	NA	NA	43.83%	56.32%	62.20%	65.50%	66.23%	64.89%	55.52%	65.24%	69.75%	72.23%	71.75%	70.05%	72.71%
43	NA	NA	NA	NA	42.24%	55.13%	61.21%	64.61%	65.41%	64.14%	53.65%	63.83%	68.56%	71.17%	70.79%	69.18%	70.51%
44	NA	NA	NA	NA	40.64%	53.93%	60.21%	63.72%	64.59%	63.40%	51.78%	62.42%	67.37%	70.11%	69.83%	68.31%	68.32%
45	NA	NA	NA	NA	39.05%	52.74%	59.22%	62.83%	63.77%	62.66%	49.91%	61.01%	66.18%	69.05%	68.87%	67.43%	66.12%
46	NA	NA	NA	NA	36.50%	50.84%	57.62%	61.41%	62.48%	61.48%	46.98%	58.80%	64.33%	67.42%	67.38%	66.07%	62.78%
47	NA	NA	NA	NA	33.95%	48.94%	56.03%	59.99%	61.19%	60.29%	44.05%	56.59%	62.48%	65.78%	65.89%	64.71%	59.44%
48	NA	NA	NA	NA	31.40%	47.03%	54.44%	58.57%	59.90%	59.11%	41.12%	54.38%	60.64%	64.14%	64.41%	63.35%	56.10%
49	NA	NA	NA	NA	28.85%	45.13%	52.84%	57.15%	58.60%	57.92%	38.18%	52.17%	58.79%	62.50%	62.92%	61.99%	52.76%
50	NA	NA	NA	NA	26.31%	43.23%	51.25%	55.73%	57.31%	56.73%	35.25%	49.97%	56.94%	60.86%	61.43%	60.63%	49.42%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	15
18	90.05%	90.77%	91.10%	88.27%	85.33%	101.69%	100.38%	99.56%	98.40%	94.64%	91.26%	115.16%	110.72%	108.35%	105.70%	101.02%	97.19%
19	89.99%	90.72%	91.05%	88.22%	85.32%	101.61%	100.31%	99.51%	98.34%	94.59%	91.23%	115.07%	110.63%	108.29%	105.62%	100.97%	97.14%
20	89.94%	90.67%	91.00%	88.16%	85.31%	101.53%	100.24%	99.46%	98.27%	94.54%	91.21%	114.98%	110.54%	108.24%	105.54%	100.92%	97.10%
21	89.88%	90.62%	90.96%	88.12%	85.26%	101.43%	100.16%	99.39%	98.21%	94.49%	91.15%	114.84%	110.44%	108.15%	105.47%	100.85%	97.04%
22	89.82%	90.58%	90.92%	88.08%	85.22%	101.33%	100.08%	99.32%	98.16%	94.43%	91.10%	114.71%	110.34%	108.06%	105.40%	100.78%	96.98%
23	89.76%	90.53%	90.88%	88.05%	85.17%	101.23%	100.00%	99.25%	98.10%	94.38%	91.04%	114.58%	110.24%	107.97%	105.32%	100.71%	96.91%
24	89.70%	90.48%	90.84%	88.01%	85.13%	101.13%	99.92%	99.18%	98.04%	94.32%	90.99%	114.44%	110.14%	107.88%	105.25%	100.64%	96.85%
25	89.64%	90.43%	90.80%	87.97%	85.08%	101.02%	99.84%	99.11%	97.99%	94.27%	90.93%	114.31%	110.04%	107.79%	105.18%	100.57%	96.79%
26	89.43%	90.26%	90.64%	87.83%	84.96%	100.68%	99.58%	98.89%	97.79%	94.10%	90.78%	113.90%	109.73%	107.53%	104.95%	100.36%	96.60%
27	89.23%	90.08%	90.48%	87.70%	84.83%	100.34%	99.32%	98.67%	97.60%	93.93%	90.62%	113.49%	109.42%	107.26%	104.72%	100.16%	96.41%
28	89.02%	89.90%	90.33%	87.57%	84.71%	99.99%	99.06%	98.45%	97.41%	93.76%	90.47%	113.08%	109.11%	107.00%	104.49%	99.95%	96.23%
29	88.81%	89.73%	90.17%	87.43%	84.58%	99.65%	98.80%	98.23%	97.21%	93.59%	90.31%	112.66%	108.80%	106.74%	104.25%	99.75%	96.04%
30	88.61%	89.55%	90.02%	87.30%	84.46%	99.30%	98.55%	98.02%	97.02%	93.42%	90.16%	112.25%	108.49%	106.48%	104.02%	99.54%	95.86%
31	88.13%	89.16%	89.66%	86.98%	84.16%	98.53%	97.97%	97.53%	96.58%	93.03%	89.79%	111.34%	107.80%	105.90%	103.51%	99.08%	95.43%
32	87.66%	88.76%	89.31%	86.65%	83.86%	97.76%	97.39%	97.04%	96.15%	92.63%	89.43%	110.44%	107.11%	105.32%	102.99%	98.61%	95.00%
33	87.19%	88.36%	88.95%	86.33%	83.57%	96.99%	96.81%	96.55%	95.71%	92.24%	89.07%	109.53%	106.42%	104.73%	102.47%	98.15%	94.58%
34	86.72%	87.96%	88.60%	86.00%	83.27%	96.23%	96.23%	96.06%	95.28%	91.85%	88.71%	108.62%	105.74%	104.15%	101.96%	97.69%	94.15%
35	86.25%	87.57%	88.25%	85.68%	82.97%	95.46%	95.65%	95.57%	94.84%	91.45%	88.35%	107.71%	105.05%	103.57%	101.44%	97.22%	93.73%
36	85.34%	86.80%	87.56%	85.05%	82.40%	93.99%	94.55%	94.63%	94.01%	90.70%	87.67%	105.99%	103.75%	102.47%	100.46%	96.34%	92.93%
37	84.44%	86.03%	86.87%	84.43%	81.83%	92.51%	93.44%	93.70%	93.17%	89.94%	86.98%	104.27%	102.45%	101.36%	99.48%	95.46%	92.13%
38	83.53%	85.26%	86.18%	83.80%	81.26%	91.04%	92.34%	92.76%	92.34%	89.19%	86.30%	102.55%	101.14%	100.26%	98.50%	94.57%	91.33%
39	82.63%	84.50%	85.49%	83.17%	80.69%	89.57%	91.23%	91.83%	91.50%	88.43%	85.61%	100.83%	99.84%	99.16%	97.52%	93.69%	90.54%
40	81.72%	83.73%	84.80%	82.55%	80.12%	88.10%	90.13%	90.89%	90.67%	87.68%	84.93%	99.11%	98.54%	98.05%	96.54%	92.81%	89.74%
41	80.05%	82.33%	83.54%	81.42%	79.09%	85.53%	88.18%	89.25%	89.20%	86.36%	83.72%	96.16%	96.30%	96.16%	94.86%	91.30%	88.36%
42	78.38%	80.93%	82.29%	80.29%	78.05%	82.96%	86.22%	87.60%	87.73%	85.04%	82.51%	93.22%	94.06%	94.28%	93.17%	89.79%	86.98%
43	76.72%	79.53%	81.04%	79.16%	77.01%	80.39%	84.27%	85.96%	86.27%	83.72%	81.30%	90.27%	91.82%	92.39%	91.49%	88.29%	85.60%
44	75.05%	78.13%	79.79%	78.03%	75.97%	77.82%	82.31%	84.32%	84.80%	82.40%	80.10%	87.33%	89.58%	90.50%	89.81%	86.78%	84.22%
45	73.38%	76.74%	78.54%	76.90%	74.94%	75.25%	80.36%	82.67%	83.33%	81.08%	78.89%	84.39%	87.34%	88.61%	88.13%	85.27%	82.84%
46	70.86%	74.59%	76.63%	75.18%	73.37%	71.43%	77.46%	80.22%	81.15%	79.12%	77.10%	80.07%	84.07%	85.84%	85.67%	83.06%	80.82%
47	68.33%	72.45%	74.72%	73.45%	71.81%	67.60%	74.57%	77.76%	78.97%	77.16%	75.31%	75.76%	80.80%	83.07%	83.21%	80.86%	78.81%
48	65.81%	70.30%	72.81%	71.73%	70.25%	63.77%	71.67%	75.30%	76.78%	75.19%	73.52%	71.44%	77.53%	80.30%	80.76%	78.65%	76.79%
49	63.29%	68.16%	70.90%	70.01%	68.69%	59.94%	68.77%	72.85%	74.60%	73.23%	71.73%	67.13%	74.26%	77.53%	78.30%	76.44%	74.78%
50	60.77%	66.02%	68.99%	68.29%	67.13%	56.12%	65.88%	70.39%	72.41%	71.26%	69.95%	62.81%	70.99%	74.76%	75.84%	74.23%	72.76%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	12	12	12	12	12
18	128.63%	121.05%	117.14%	113.00%	107.39%	103.11%	NA	NA	NA	NA	NA	NA	67.29%	76.05%	80.11%	82.33%	81.38%
19	128.53%	120.95%	117.08%	112.91%	107.34%	103.06%	NA	NA	NA	NA	NA	NA	67.23%	76.01%	80.09%	82.31%	81.34%
20	128.42%	120.84%	117.02%	112.81%	107.30%	103.00%	NA	NA	NA	NA	NA	NA	67.17%	75.96%	80.06%	82.28%	81.30%
21	128.26%	120.72%	116.91%	112.72%	107.21%	102.93%	NA	NA	NA	NA	NA	NA	67.11%	75.90%	80.02%	82.25%	81.27%
22	128.09%	120.60%	116.80%	112.64%	107.13%	102.85%	NA	NA	NA	NA	NA	NA	67.05%	75.84%	79.97%	82.21%	81.25%
23	127.93%	120.48%	116.69%	112.55%	107.04%	102.78%	NA	NA	NA	NA	NA	NA	66.99%	75.79%	79.93%	82.18%	81.22%
24	127.76%	120.36%	116.58%	112.46%	106.95%	102.71%	NA	NA	NA	NA	NA	NA	66.92%	75.73%	79.88%	82.14%	81.19%
25	127.60%	120.24%	116.46%	112.37%	106.87%	102.64%	NA	NA	NA	NA	NA	NA	66.86%	75.67%	79.84%	82.11%	81.16%
26	127.12%	119.88%	116.16%	112.10%	106.62%	102.42%	NA	NA	NA	NA	NA	NA	66.61%	75.49%	79.68%	81.97%	81.03%
27	126.64%	119.51%	115.86%	111.83%	106.38%	102.20%	NA	NA	NA	NA	NA	NA	66.36%	75.31%	79.52%	81.83%	80.91%
28	126.16%	119.15%	115.55%	111.56%	106.14%	101.99%	NA	NA	NA	NA	NA	NA	66.11%	75.13%	79.36%	81.70%	80.79%
29	125.68%	118.79%	115.25%	111.30%	105.90%	101.77%	NA	NA	NA	NA	NA	NA	65.86%	74.95%	79.20%	81.56%	80.66%
30	125.20%	118.43%	114.94%	111.03%	105.66%	101.56%	NA	NA	NA	NA	NA	NA	65.61%	74.77%	79.04%	81.42%	80.54%
31	124.15%	117.63%	114.27%	110.43%	105.13%	101.06%	NA	NA	NA	NA	NA	NA	65.04%	74.34%	78.69%	81.10%	80.26%
32	123.11%	116.84%	113.59%	109.83%	104.59%	100.57%	NA	NA	NA	NA	NA	NA	64.47%	73.92%	78.33%	80.78%	79.98%
33	122.06%	116.04%	112.92%	109.23%	104.06%	100.08%	NA	NA	NA	NA	NA	NA	63.90%	73.49%	77.98%	80.46%	79.69%
34	121.01%	115.25%	112.24%	108.63%	103.53%	99.59%	NA	NA	NA	NA	NA	NA	63.33%	73.06%	77.62%	80.14%	79.41%
35	119.97%	114.45%	111.57%	108.04%	103.00%	99.10%	NA	NA	NA	NA	NA	NA	62.76%	72.64%	77.27%	79.82%	79.13%
36	117.99%	112.95%	110.30%	106.91%	101.98%	98.19%	NA	NA	NA	NA	NA	NA	61.65%	71.80%	76.57%	79.20%	78.57%
37	116.02%	111.45%	109.03%	105.78%	100.97%	97.28%	NA	NA	NA	NA	NA	NA	60.53%	70.96%	75.88%	78.58%	78.01%
38	114.05%	109.95%	107.76%	104.66%	99.96%	96.37%	NA	NA	NA	NA	NA	NA	59.42%	70.13%	75.18%	77.96%	77.45%
39	112.08%	108.45%	106.49%	103.53%	98.95%	95.46%	NA	NA	NA	NA	NA	NA	58.31%	69.29%	74.49%	77.35%	76.88%
40	110.11%	106.95%	105.22%	102.41%	97.94%	94.54%	NA	NA	NA	NA	NA	NA	57.20%	68.46%	73.79%	76.73%	76.32%
41	106.79%	104.42%	103.08%	100.51%	96.24%	92.99%	NA	NA	NA	NA	NA	NA	55.16%	66.94%	72.52%	75.60%	75.30%
42	103.47%	101.90%	100.95%	98.61%	94.55%	91.44%	NA	NA	NA	NA	NA	NA	53.12%	65.43%	71.25%	74.47%	74.27%
43	100.16%	99.37%	98.81%	96.72%	92.85%	89.89%	NA	NA	NA	NA	NA	NA	51.09%	63.91%	69.98%	73.34%	73.24%
44	96.84%	96.85%	96.68%	94.82%	91.16%	88.34%	NA	NA	NA	NA	NA	NA	49.05%	62.39%	68.71%	72.22%	72.22%
45	93.52%	94.32%	94.54%	92.92%	89.46%	86.79%	NA	NA	NA	NA	NA	NA	47.01%	60.88%	67.44%	71.09%	71.19%
46	88.72%	90.68%	91.46%	90.19%	87.01%	84.55%	NA	NA	NA	NA	NA	NA	43.87%	58.53%	65.46%	69.33%	69.61%
47	83.92%	87.03%	88.38%	87.46%	84.56%	82.31%	NA	NA	NA	NA	NA	NA	40.73%	56.17%	63.49%	67.58%	68.03%
48	79.11%	83.39%	85.30%	84.73%	82.11%	80.07%	NA	NA	NA	NA	NA	NA	37.59%	53.82%	61.52%	65.82%	66.45%
49	74.31%	79.74%	82.22%	82.00%	79.65%	77.82%	NA	NA	NA	NA	NA	NA	34.45%	51.47%	59.55%	64.06%	64.87%
50	69.51%	76.10%	79.14%	79.27%	77.20%	75.58%	NA	NA	NA	NA	NA	NA	31.31%	49.12%	57.57%	62.31%	63.29%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	12	13	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15
18	79.14%	82.76%	87.86%	90.16%	91.39%	88.86%	86.11%	104.81%	104.66%	104.44%	104.21%	99.85%	96.37%	119.95%	116.26%	114.33%	112.05%
19	79.12%	82.68%	87.82%	90.12%	91.36%	88.84%	86.07%	104.72%	104.62%	104.39%	104.15%	99.80%	96.32%	119.84%	116.19%	114.27%	111.98%
20	79.10%	82.59%	87.78%	90.09%	91.32%	88.82%	86.03%	104.64%	104.57%	104.34%	104.09%	99.75%	96.27%	119.73%	116.12%	114.21%	111.91%
21	79.07%	82.52%	87.72%	90.03%	91.28%	88.78%	85.99%	104.52%	104.48%	104.27%	104.03%	99.70%	96.22%	119.58%	116.00%	114.11%	111.83%
22	79.04%	82.44%	87.66%	89.97%	91.23%	88.73%	85.95%	104.40%	104.39%	104.20%	103.97%	99.65%	96.18%	119.42%	115.88%	114.02%	111.75%
23	79.02%	82.37%	87.60%	89.91%	91.19%	88.68%	85.91%	104.29%	104.29%	104.14%	103.91%	99.59%	96.13%	119.27%	115.76%	113.92%	111.67%
24	78.99%	82.30%	87.54%	89.86%	91.14%	88.63%	85.87%	104.17%	104.20%	104.07%	103.85%	99.54%	96.08%	119.12%	115.64%	113.83%	111.59%
25	78.96%	82.22%	87.47%	89.80%	91.10%	88.59%	85.84%	104.05%	104.11%	104.00%	103.79%	99.48%	96.04%	118.97%	115.52%	113.73%	111.52%
26	78.85%	81.91%	87.24%	89.61%	90.92%	88.43%	85.70%	103.69%	103.84%	103.77%	103.59%	99.29%	95.87%	118.51%	115.18%	113.45%	111.26%
27	78.73%	81.61%	87.00%	89.42%	90.75%	88.27%	85.56%	103.32%	103.56%	103.54%	103.38%	99.10%	95.70%	118.06%	114.84%	113.16%	111.00%
28	78.62%	81.30%	86.77%	89.23%	90.57%	88.11%	85.42%	102.95%	103.29%	103.31%	103.17%	98.91%	95.53%	117.61%	114.50%	112.87%	110.75%
29	78.50%	80.99%	86.53%	89.04%	90.39%	87.96%	85.28%	102.58%	103.01%	103.08%	102.97%	98.72%	95.36%	117.15%	114.16%	112.58%	110.49%
30	78.39%	80.68%	86.30%	88.86%	90.22%	87.80%	85.14%	102.22%	102.74%	102.85%	102.76%	98.53%	95.19%	116.70%	113.82%	112.29%	110.24%
31	78.12%	79.99%	85.79%	88.43%	89.84%	87.45%	84.83%	101.40%	102.12%	102.32%	102.30%	98.12%	94.81%	115.70%	113.07%	111.65%	109.68%
32	77.86%	79.30%	85.27%	88.00%	89.46%	87.11%	84.52%	100.59%	101.51%	101.80%	101.84%	97.71%	94.43%	114.70%	112.32%	111.01%	109.11%
33	77.60%	78.61%	84.76%	87.58%	89.08%	86.76%	84.21%	99.77%	100.89%	101.28%	101.38%	97.29%	94.05%	113.70%	111.57%	110.38%	108.55%
34	77.34%	77.92%	84.25%	87.15%	88.70%	86.41%	83.90%	98.95%	100.27%	100.75%	100.92%	96.88%	93.67%	112.70%	110.82%	109.74%	107.99%
35	77.08%	77.24%	83.74%	86.73%	88.32%	86.07%	83.58%	98.14%	99.66%	100.23%	100.46%	96.47%	93.29%	111.71%	110.06%	109.10%	107.43%
36	76.57%	75.92%	82.75%	85.89%	87.58%	85.40%	82.97%	96.56%	98.48%	99.24%	99.58%	95.67%	92.56%	109.82%	108.64%	107.90%	106.37%
37	76.06%	74.61%	81.77%	85.06%	86.84%	84.73%	82.36%	94.99%	97.29%	98.25%	98.69%	94.88%	91.84%	107.93%	107.22%	106.71%	105.30%
38	75.55%	73.29%	80.78%	84.23%	86.09%	84.06%	81.75%	93.41%	96.11%	97.27%	97.80%	94.08%	91.11%	106.05%	105.80%	105.51%	104.24%
39	75.04%	71.98%	79.80%	83.40%	85.35%	83.40%	81.13%	91.84%	94.93%	96.28%	96.92%	93.29%	90.39%	104.16%	104.38%	104.32%	103.18%
40	74.54%	70.67%	78.81%	82.57%	84.61%	82.73%	80.52%	90.26%	93.74%	95.29%	96.03%	92.49%	89.67%	102.28%	102.95%	103.12%	102.12%
41	73.60%	68.30%	77.03%	81.06%	83.27%	81.52%	79.43%	87.50%	91.67%	93.53%	94.47%	91.08%	88.38%	99.08%	100.54%	101.07%	100.30%
42	72.66%	65.93%	75.26%	79.55%	81.92%	80.32%	78.34%	84.74%	89.61%	91.77%	92.91%	89.67%	87.09%	95.87%	98.12%	99.02%	98.49%
43	71.73%	63.57%	73.48%	78.04%	80.57%	79.11%	77.25%	81.98%	87.54%	90.02%	91.34%	88.26%	85.81%	92.67%	95.70%	96.97%	96.67%
44	70.79%	61.20%	71.70%	76.53%	79.23%	77.91%	76.16%	79.22%	85.47%	88.26%	89.78%	86.86%	84.52%	89.47%	93.29%	94.92%	94.86%
45	69.86%	58.84%	69.92%	75.03%	77.88%	76.70%	75.08%	76.47%	83.40%	86.50%	88.22%	85.45%	83.24%	86.27%	90.87%	92.87%	93.04%
46	68.41%	55.25%	67.21%	72.76%	75.86%	74.89%	73.41%	72.38%	80.30%	83.88%	85.87%	83.36%	81.34%	81.61%	87.33%	89.89%	90.39%
47	66.96%	51.66%	64.50%	70.49%	73.84%	73.08%	71.75%	68.29%	77.19%	81.27%	83.53%	81.26%	79.43%	76.95%	83.80%	86.90%	87.73%
48	65.52%	48.07%	61.79%	68.22%	71.82%	71.27%	70.09%	64.20%	74.09%	78.65%	81.19%	79.17%	77.53%	72.30%	80.26%	83.92%	85.08%
49	64.07%	44.49%	59.08%	65.95%	69.80%	69.46%	68.42%	60.12%	70.98%	76.03%	78.85%	77.08%	75.63%	67.64%	76.73%	80.93%	82.42%
50	62.62%	40.90%	56.36%	63.68%	67.78%	67.65%	66.76%	56.03%	67.88%	73.42%	76.50%	74.99%	73.73%	62.98%	73.19%	77.95%	79.77%

Premium Band 2 - Rs. 50,000 to 99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17
18	106.97%	102.96%	135.09%	127.86%	124.22%	119.89%	114.09%	109.56%	150.22%	139.46%	134.11%	127.74%	121.22%	116.15%
19	106.91%	102.90%	134.95%	127.77%	124.14%	119.82%	114.01%	109.49%	150.07%	139.35%	134.02%	127.65%	121.12%	116.08%
20	106.84%	102.85%	134.82%	127.68%	124.07%	119.74%	113.93%	109.42%	149.91%	139.23%	133.93%	127.56%	121.02%	116.00%
21	106.77%	102.78%	134.63%	127.53%	123.95%	119.64%	113.84%	109.35%	149.69%	139.05%	133.79%	127.44%	120.91%	115.91%
22	106.70%	102.72%	134.44%	127.38%	123.83%	119.54%	113.75%	109.27%	149.47%	138.87%	133.64%	127.32%	120.80%	115.82%
23	106.63%	102.66%	134.26%	127.23%	123.71%	119.44%	113.66%	109.19%	149.24%	138.69%	133.49%	127.20%	120.70%	115.72%
24	106.55%	102.60%	134.07%	127.08%	123.59%	119.34%	113.57%	109.12%	149.02%	138.51%	133.35%	127.08%	120.59%	115.63%
25	106.48%	102.54%	133.88%	126.93%	123.47%	119.24%	113.48%	109.04%	148.80%	138.33%	133.20%	126.96%	120.49%	115.54%
26	106.25%	102.33%	133.34%	126.52%	123.12%	118.93%	113.21%	108.79%	148.17%	137.86%	132.80%	126.61%	120.17%	115.25%
27	106.02%	102.12%	132.80%	126.12%	122.78%	118.63%	112.93%	108.55%	147.54%	137.39%	132.40%	126.26%	119.85%	114.97%
28	105.79%	101.91%	132.26%	125.71%	122.43%	118.33%	112.66%	108.30%	146.92%	136.92%	131.99%	125.90%	119.53%	114.68%
29	105.55%	101.71%	131.72%	125.31%	122.09%	118.02%	112.38%	108.05%	146.29%	136.45%	131.59%	125.55%	119.22%	114.40%
30	105.32%	101.50%	131.18%	124.90%	121.74%	117.72%	112.11%	107.81%	145.66%	135.98%	131.19%	125.20%	118.90%	114.11%
31	104.82%	101.04%	130.00%	124.02%	120.98%	117.05%	111.52%	107.27%	144.30%	134.96%	130.32%	124.43%	118.22%	113.50%
32	104.32%	100.58%	128.82%	123.13%	120.23%	116.39%	110.93%	106.74%	142.93%	133.94%	129.44%	123.66%	117.54%	112.89%
33	103.82%	100.12%	127.64%	122.24%	119.47%	115.72%	110.34%	106.20%	141.57%	132.92%	128.57%	122.89%	116.86%	112.28%
34	103.32%	99.67%	126.45%	121.36%	118.72%	115.06%	109.75%	105.67%	140.20%	131.90%	127.70%	122.12%	116.18%	111.67%
35	102.81%	99.21%	125.27%	120.47%	117.96%	114.39%	109.16%	105.13%	138.84%	130.88%	126.83%	121.35%	115.50%	111.05%
36	101.86%	98.34%	123.08%	118.81%	116.56%	113.15%	108.05%	104.12%	136.33%	128.98%	125.22%	119.94%	114.23%	109.90%
37	100.91%	97.47%	120.88%	117.15%	115.16%	111.92%	106.94%	103.11%	133.83%	127.08%	123.61%	118.53%	112.96%	108.74%
38	99.95%	96.61%	118.69%	115.49%	113.76%	110.68%	105.82%	102.10%	131.32%	125.18%	122.01%	117.12%	111.69%	107.59%
39	99.00%	95.74%	116.49%	113.82%	112.36%	109.45%	104.71%	101.09%	128.82%	123.27%	120.40%	115.71%	110.42%	106.43%
40	98.05%	94.87%	114.29%	112.16%	110.96%	108.21%	103.60%	100.07%	126.31%	121.37%	118.79%	114.30%	109.15%	105.28%
41	96.42%	93.38%	110.65%	109.40%	108.61%	106.14%	101.75%	98.38%	122.23%	118.26%	116.16%	111.98%	107.09%	103.38%
42	94.79%	91.89%	107.01%	106.63%	106.27%	104.07%	99.91%	96.69%	118.14%	115.15%	113.52%	109.65%	105.03%	101.49%
43	93.17%	90.40%	103.36%	103.87%	103.93%	102.00%	98.07%	95.00%	114.05%	112.03%	110.89%	107.33%	102.97%	99.60%
44	91.54%	88.92%	99.72%	101.10%	101.59%	99.93%	96.22%	93.31%	109.96%	108.92%	108.26%	105.01%	100.90%	97.70%
45	89.91%	87.43%	96.07%	98.34%	99.25%	97.87%	94.38%	91.62%	105.88%	105.80%	105.63%	102.69%	98.84%	95.81%
46	87.54%	85.27%	90.84%	94.37%	95.89%	94.90%	91.72%	89.21%	100.08%	101.41%	101.90%	99.41%	95.91%	93.14%
47	85.17%	83.12%	85.62%	90.40%	92.54%	91.93%	89.07%	86.80%	94.28%	97.01%	98.18%	96.13%	92.97%	90.48%
48	82.79%	80.96%	80.39%	86.44%	89.18%	88.97%	86.42%	84.39%	88.48%	92.61%	94.45%	92.86%	90.04%	87.81%
49	80.42%	78.80%	75.16%	82.47%	85.83%	86.00%	83.76%	81.98%	82.68%	88.21%	90.73%	89.58%	87.10%	85.15%
50	78.05%	76.65%	69.93%	78.50%	82.47%	83.04%	81.11%	79.57%	76.88%	83.81%	87.00%	86.30%	84.17%	82.49%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	5	5	5	5	5	5	6	6	6	6	6	6	7	7	7	7	7
18	23.49%	25.54%	26.49%	26.99%	27.27%	27.30%	28.94%	29.63%	29.94%	30.05%	30.13%	29.82%	37.68%	36.26%	35.53%	35.05%	34.75%
19	23.48%	25.54%	26.48%	26.98%	27.27%	27.30%	28.91%	29.63%	29.93%	30.05%	30.12%	29.81%	37.66%	36.27%	35.52%	35.05%	34.74%
20	23.46%	25.53%	26.48%	26.97%	27.26%	27.30%	28.88%	29.62%	29.91%	30.05%	30.11%	29.80%	37.64%	36.27%	35.51%	35.05%	34.73%
21	23.46%	25.53%	26.48%	26.97%	27.26%	27.30%	28.88%	29.62%	29.91%	30.05%	30.11%	29.80%	37.63%	36.27%	35.51%	35.04%	34.73%
22	23.45%	25.53%	26.48%	26.97%	27.26%	27.30%	28.88%	29.61%	29.91%	30.05%	30.11%	29.80%	37.62%	36.26%	35.50%	35.04%	34.73%
23	23.45%	25.54%	26.48%	26.97%	27.26%	27.30%	28.88%	29.61%	29.91%	30.05%	30.11%	29.80%	37.62%	36.26%	35.50%	35.04%	34.73%
24	23.44%	25.54%	26.48%	26.97%	27.26%	27.30%	28.89%	29.61%	29.91%	30.04%	30.11%	29.80%	37.61%	36.25%	35.50%	35.03%	34.73%
25	23.44%	25.54%	26.48%	26.97%	27.26%	27.30%	28.89%	29.61%	29.91%	30.04%	30.11%	29.80%	37.60%	36.25%	35.50%	35.03%	34.73%
26	23.42%	25.52%	26.46%	26.95%	27.25%	27.29%	28.85%	29.58%	29.89%	30.02%	30.09%	29.79%	37.56%	36.21%	35.47%	35.01%	34.71%
27	23.40%	25.50%	26.44%	26.94%	27.24%	27.28%	28.82%	29.56%	29.87%	30.01%	30.07%	29.77%	37.52%	36.18%	35.44%	34.98%	34.68%
28	23.39%	25.48%	26.42%	26.92%	27.23%	27.27%	28.78%	29.54%	29.84%	29.99%	30.05%	29.76%	37.47%	36.14%	35.41%	34.96%	34.65%
29	23.37%	25.46%	26.41%	26.91%	27.22%	27.26%	28.75%	29.52%	29.82%	29.98%	30.03%	29.75%	37.43%	36.11%	35.38%	34.93%	34.63%
30	23.35%	25.43%	26.39%	26.89%	27.21%	27.25%	28.71%	29.50%	29.80%	29.96%	30.01%	29.73%	37.39%	36.07%	35.35%	34.91%	34.60%
31	23.28%	25.39%	26.35%	26.86%	27.17%	27.21%	28.62%	29.43%	29.74%	29.91%	29.97%	29.69%	37.27%	35.98%	35.28%	34.84%	34.54%
32	23.21%	25.34%	26.31%	26.82%	27.14%	27.18%	28.53%	29.36%	29.68%	29.86%	29.92%	29.64%	37.15%	35.89%	35.20%	34.77%	34.48%
33	23.13%	25.29%	26.27%	26.79%	27.10%	27.14%	28.44%	29.29%	29.62%	29.80%	29.87%	29.60%	37.04%	35.80%	35.12%	34.70%	34.42%
34	23.06%	25.24%	26.23%	26.76%	27.06%	27.11%	28.35%	29.22%	29.57%	29.75%	29.83%	29.55%	36.92%	35.72%	35.05%	34.63%	34.36%
35	22.99%	25.19%	26.19%	26.72%	27.03%	27.07%	28.26%	29.15%	29.51%	29.70%	29.78%	29.51%	36.80%	35.63%	34.97%	34.57%	34.30%
36	22.86%	25.09%	26.10%	26.64%	26.95%	27.01%	28.09%	29.01%	29.40%	29.60%	29.69%	29.42%	36.57%	35.45%	34.83%	34.43%	34.18%
37	22.73%	24.99%	26.01%	26.57%	26.88%	26.94%	27.91%	28.88%	29.29%	29.50%	29.60%	29.33%	36.35%	35.27%	34.68%	34.30%	34.06%
38	22.60%	24.88%	25.93%	26.49%	26.81%	26.87%	27.73%	28.74%	29.19%	29.40%	29.52%	29.24%	36.12%	35.09%	34.54%	34.17%	33.94%
39	22.47%	24.78%	25.84%	26.41%	26.74%	26.81%	27.55%	28.61%	29.08%	29.30%	29.43%	29.16%	35.89%	34.91%	34.39%	34.04%	33.82%
40	22.34%	24.68%	25.75%	26.33%	26.66%	26.74%	27.38%	28.47%	28.97%	29.20%	29.34%	29.07%	35.66%	34.74%	34.25%	33.91%	33.69%
41	22.08%	24.48%	25.59%	26.19%	26.53%	26.61%	27.03%	28.21%	28.75%	29.00%	29.15%	28.90%	35.21%	34.40%	33.96%	33.66%	33.46%
42	21.81%	24.28%	25.42%	26.04%	26.40%	26.48%	26.68%	27.95%	28.52%	28.81%	28.97%	28.72%	34.76%	34.06%	33.67%	33.40%	33.22%
43	21.55%	24.09%	25.26%	25.89%	26.27%	26.35%	26.33%	27.69%	28.30%	28.61%	28.78%	28.55%	34.31%	33.72%	33.38%	33.14%	32.98%
44	21.29%	23.89%	25.09%	25.74%	26.14%	26.22%	25.98%	27.43%	28.08%	28.41%	28.60%	28.38%	33.86%	33.39%	33.09%	32.88%	32.74%
45	21.03%	23.69%	24.93%	25.59%	26.00%	26.09%	25.63%	27.18%	27.85%	28.21%	28.41%	28.21%	33.41%	33.05%	32.80%	32.63%	32.51%
46	20.51%	23.31%	24.60%	25.31%	25.74%	25.84%	24.97%	26.68%	27.44%	27.84%	28.07%	27.89%	32.59%	32.43%	32.27%	32.16%	32.07%
47	19.99%	22.92%	24.28%	25.02%	25.47%	25.60%	24.32%	26.19%	27.03%	27.47%	27.73%	27.57%	31.76%	31.81%	31.74%	31.70%	31.64%
48	19.47%	22.53%	23.96%	24.73%	25.20%	25.35%	23.66%	25.69%	26.62%	27.10%	27.38%	27.24%	30.93%	31.19%	31.22%	31.23%	31.21%
49	18.96%	22.15%	23.64%	24.45%	24.93%	25.10%	23.01%	25.20%	26.21%	26.73%	27.04%	26.92%	30.10%	30.56%	30.69%	30.77%	30.78%
50	18.44%	21.76%	23.32%	24.16%	24.67%	24.85%	22.35%	24.71%	25.80%	26.37%	26.70%	26.60%	29.28%	29.94%	30.16%	30.30%	30.34%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10	10	10
18	34.00%	42.71%	40.12%	38.79%	37.99%	37.40%	36.34%	47.74%	43.97%	42.06%	40.93%	40.05%	38.67%	52.78%	47.83%	45.33%	43.87%
19	33.99%	42.69%	40.12%	38.79%	37.98%	37.39%	36.32%	47.72%	43.96%	42.05%	40.91%	40.04%	38.66%	52.76%	47.81%	45.32%	43.85%
20	33.97%	42.67%	40.11%	38.78%	37.98%	37.38%	36.31%	47.70%	43.95%	42.05%	40.90%	40.02%	38.65%	52.74%	47.79%	45.31%	43.83%
21	33.97%	42.66%	40.10%	38.77%	37.97%	37.37%	36.30%	47.69%	43.94%	42.03%	40.90%	40.02%	38.64%	52.72%	47.77%	45.30%	43.82%
22	33.97%	42.65%	40.10%	38.76%	37.96%	37.37%	36.30%	47.67%	43.93%	42.02%	40.89%	40.01%	38.63%	52.69%	47.76%	45.28%	43.82%
23	33.97%	42.63%	40.09%	38.75%	37.96%	37.37%	36.30%	47.65%	43.91%	42.01%	40.88%	40.00%	38.62%	52.67%	47.74%	45.26%	43.81%
24	33.97%	42.62%	40.08%	38.75%	37.95%	37.36%	36.29%	47.63%	43.90%	41.99%	40.88%	40.00%	38.62%	52.65%	47.73%	45.24%	43.80%
25	33.97%	42.61%	40.07%	38.74%	37.95%	37.36%	36.29%	47.62%	43.89%	41.98%	40.87%	39.99%	38.61%	52.63%	47.71%	45.23%	43.79%
26	33.94%	42.55%	40.02%	38.70%	37.91%	37.33%	36.26%	47.54%	43.83%	41.93%	40.82%	39.95%	38.57%	52.53%	47.64%	45.16%	43.73%
27	33.92%	42.49%	39.97%	38.66%	37.88%	37.29%	36.23%	47.46%	43.77%	41.88%	40.77%	39.91%	38.53%	52.43%	47.56%	45.10%	43.67%
28	33.89%	42.43%	39.92%	38.62%	37.84%	37.26%	36.19%	47.38%	43.71%	41.83%	40.73%	39.87%	38.50%	52.33%	47.49%	45.04%	43.61%
29	33.87%	42.37%	39.88%	38.58%	37.80%	37.23%	36.16%	47.30%	43.65%	41.78%	40.68%	39.82%	38.46%	52.24%	47.42%	44.98%	43.55%
30	33.85%	42.30%	39.83%	38.54%	37.77%	37.19%	36.13%	47.22%	43.59%	41.73%	40.63%	39.78%	38.42%	52.14%	47.34%	44.92%	43.49%
31	33.79%	42.15%	39.71%	38.44%	37.68%	37.11%	36.06%	47.03%	43.44%	41.61%	40.52%	39.68%	38.33%	51.91%	47.17%	44.77%	43.36%
32	33.73%	42.00%	39.60%	38.34%	37.59%	37.03%	35.98%	46.84%	43.30%	41.48%	40.41%	39.57%	38.23%	51.68%	47.00%	44.63%	43.23%
33	33.68%	41.84%	39.48%	38.24%	37.50%	36.95%	35.91%	46.65%	43.15%	41.36%	40.30%	39.47%	38.14%	51.46%	46.83%	44.48%	43.09%
34	33.62%	41.69%	39.36%	38.14%	37.41%	36.87%	35.83%	46.46%	43.01%	41.24%	40.18%	39.37%	38.05%	51.23%	46.65%	44.33%	42.96%
35	33.57%	41.53%	39.24%	38.04%	37.32%	36.78%	35.76%	46.27%	42.86%	41.11%	40.07%	39.26%	37.95%	51.00%	46.48%	44.18%	42.83%
36	33.45%	41.24%	39.01%	37.85%	37.15%	36.62%	35.61%	45.90%	42.58%	40.87%	39.86%	39.07%	37.76%	50.56%	46.14%	43.89%	42.57%
37	33.34%	40.94%	38.78%	37.66%	36.97%	36.46%	35.46%	45.53%	42.29%	40.63%	39.64%	38.87%	37.57%	50.12%	45.80%	43.61%	42.31%
38	33.23%	40.64%	38.55%	37.47%	36.80%	36.30%	35.31%	45.16%	42.00%	40.39%	39.43%	38.67%	37.38%	49.68%	45.46%	43.32%	42.05%
39	33.12%	40.34%	38.32%	37.27%	36.63%	36.14%	35.16%	44.79%	41.72%	40.15%	39.21%	38.47%	37.20%	49.24%	45.12%	43.03%	41.80%
40	33.01%	40.04%	38.08%	37.08%	36.46%	35.98%	35.01%	44.42%	41.43%	39.91%	39.00%	38.27%	37.01%	48.80%	44.78%	42.75%	41.54%
41	32.78%	39.46%	37.64%	36.70%	36.12%	35.67%	34.72%	43.70%	40.88%	39.45%	38.58%	37.88%	36.65%	47.95%	44.12%	42.19%	41.04%
42	32.56%	38.87%	37.20%	36.33%	35.78%	35.36%	34.43%	42.98%	40.33%	38.98%	38.17%	37.49%	36.29%	47.09%	43.47%	41.64%	40.55%
43	32.34%	38.29%	36.75%	35.95%	35.45%	35.04%	34.14%	42.26%	39.78%	38.52%	37.75%	37.11%	35.93%	46.24%	42.81%	41.08%	40.05%
44	32.12%	37.70%	36.31%	35.57%	35.11%	34.73%	33.85%	41.54%	39.23%	38.05%	37.33%	36.72%	35.57%	45.38%	42.16%	40.53%	39.56%
45	31.90%	37.12%	35.87%	35.19%	34.77%	34.42%	33.56%	40.82%	38.68%	37.58%	36.92%	36.33%	35.22%	44.53%	41.50%	39.98%	39.06%
46	31.50%	36.09%	35.09%	34.53%	34.19%	33.88%	33.06%	39.60%	37.76%	36.80%	36.22%	35.69%	34.61%	43.11%	40.42%	39.06%	38.24%
47	31.09%	35.07%	34.32%	33.88%	33.61%	33.34%	32.55%	38.38%	36.84%	36.01%	35.51%	35.04%	34.01%	41.69%	39.35%	38.14%	37.42%
48	30.68%	34.04%	33.55%	33.22%	33.02%	32.80%	32.05%	37.15%	35.91%	35.22%	34.81%	34.40%	33.41%	40.27%	38.28%	37.23%	36.60%
49	30.28%	33.02%	32.78%	32.56%	32.44%	32.26%	31.54%	35.93%	34.99%	34.44%	34.11%	33.75%	32.81%	38.85%	37.20%	36.31%	35.79%
50	29.87%	31.99%	32.00%	31.90%	31.86%	31.72%	31.04%	34.71%	34.07%	33.65%	33.41%	33.10%	32.21%	37.43%	36.13%	35.39%	34.97%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	5	5	5	5	5	5	5	5	5	5	6	6	6	6	6	6	6
Age(Years)/ Policy Term	16	16	16	16	17	17	17	17	17	17	6	6	6	6	6	6	7
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.05%	34.38%	34.94%	35.20%	35.34%	35.02%	39.82%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.04%	34.36%	34.94%	35.19%	35.34%	35.02%	39.79%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.02%	34.35%	34.93%	35.19%	35.34%	35.02%	39.75%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.02%	34.34%	34.93%	35.19%	35.34%	35.02%	39.75%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.01%	34.34%	34.92%	35.19%	35.33%	35.01%	39.75%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.01%	34.34%	34.92%	35.19%	35.32%	35.01%	39.75%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.00%	34.34%	34.92%	35.19%	35.32%	35.01%	39.74%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.00%	34.33%	34.91%	35.19%	35.31%	35.00%	39.74%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.96%	34.31%	34.89%	35.16%	35.29%	34.99%	39.70%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.93%	34.28%	34.87%	35.14%	35.28%	34.97%	39.65%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.90%	34.26%	34.84%	35.12%	35.26%	34.96%	39.60%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.86%	34.23%	34.82%	35.10%	35.24%	34.95%	39.56%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.83%	34.21%	34.80%	35.08%	35.23%	34.93%	39.51%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.74%	34.14%	34.73%	35.02%	35.18%	34.88%	39.39%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.64%	34.07%	34.67%	34.97%	35.12%	34.83%	39.27%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.55%	34.00%	34.61%	34.91%	35.07%	34.78%	39.15%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.45%	33.92%	34.55%	34.86%	35.02%	34.73%	39.02%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.36%	33.85%	34.49%	34.81%	34.97%	34.68%	38.90%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.17%	33.71%	34.36%	34.70%	34.87%	34.59%	38.66%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.98%	33.57%	34.24%	34.59%	34.77%	34.49%	38.42%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.79%	33.42%	34.12%	34.49%	34.67%	34.40%	38.17%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.60%	33.28%	34.00%	34.38%	34.57%	34.30%	37.93%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.42%	33.14%	33.88%	34.27%	34.47%	34.20%	37.69%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.05%	32.86%	33.64%	34.06%	34.28%	34.02%	37.21%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.68%	32.58%	33.40%	33.84%	34.08%	33.84%	36.74%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.31%	32.30%	33.16%	33.63%	33.89%	33.65%	36.26%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.95%	32.03%	32.92%	33.42%	33.69%	33.47%	35.78%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.58%	31.75%	32.69%	33.20%	33.50%	33.28%	35.30%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.87%	31.21%	32.24%	32.80%	33.12%	32.93%	34.43%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.17%	30.67%	31.79%	32.39%	32.75%	32.59%	33.55%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.46%	30.13%	31.34%	31.99%	32.37%	32.24%	32.67%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.75%	29.59%	30.89%	31.59%	32.00%	31.89%	31.79%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	26.05%	29.05%	30.44%	31.19%	31.62%	31.54%	30.91%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	7	7	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9
18	39.48%	39.25%	39.06%	38.91%	38.18%	50.07%	47.36%	45.96%	45.08%	44.49%	43.17%	56.51%	52.27%	50.15%	48.83%	47.78%	46.16%
19	39.47%	39.24%	39.04%	38.90%	38.16%	50.05%	47.33%	45.95%	45.07%	44.48%	43.16%	56.48%	52.25%	50.12%	48.81%	47.77%	46.15%
20	39.46%	39.24%	39.03%	38.89%	38.14%	50.03%	47.31%	45.93%	45.06%	44.47%	43.15%	56.46%	52.23%	50.10%	48.80%	47.77%	46.14%
21	39.45%	39.23%	39.03%	38.89%	38.14%	50.02%	47.31%	45.92%	45.05%	44.46%	43.15%	56.44%	52.22%	50.09%	48.79%	47.76%	46.13%
22	39.45%	39.22%	39.03%	38.89%	38.14%	50.02%	47.30%	45.91%	45.05%	44.46%	43.14%	56.43%	52.20%	50.08%	48.78%	47.75%	46.12%
23	39.44%	39.22%	39.03%	38.88%	38.13%	50.01%	47.29%	45.90%	45.04%	44.45%	43.14%	56.42%	52.19%	50.06%	48.77%	47.74%	46.11%
24	39.43%	39.21%	39.03%	38.88%	38.13%	50.00%	47.28%	45.90%	45.04%	44.44%	43.14%	56.41%	52.18%	50.05%	48.76%	47.73%	46.10%
25	39.42%	39.21%	39.03%	38.88%	38.13%	49.99%	47.27%	45.89%	45.03%	44.44%	43.13%	56.39%	52.16%	50.04%	48.75%	47.72%	46.09%
26	39.39%	39.18%	39.00%	38.85%	38.10%	49.93%	47.23%	45.85%	44.99%	44.41%	43.10%	56.31%	52.10%	49.98%	48.70%	47.67%	46.05%
27	39.36%	39.15%	38.97%	38.83%	38.08%	49.88%	47.18%	45.80%	44.95%	44.38%	43.06%	56.23%	52.04%	49.93%	48.65%	47.63%	46.00%
28	39.32%	39.13%	38.94%	38.81%	38.05%	49.82%	47.14%	45.76%	44.92%	44.35%	43.03%	56.15%	51.98%	49.87%	48.60%	47.59%	45.96%
29	39.29%	39.10%	38.92%	38.78%	38.03%	49.76%	47.10%	45.72%	44.88%	44.32%	42.99%	56.06%	51.92%	49.82%	48.55%	47.55%	45.92%
30	39.26%	39.07%	38.89%	38.76%	38.00%	49.70%	47.05%	45.68%	44.84%	44.29%	42.96%	55.98%	51.86%	49.77%	48.50%	47.50%	45.87%
31	39.16%	38.99%	38.81%	38.69%	37.95%	49.54%	46.93%	45.58%	44.75%	44.20%	42.88%	55.78%	51.71%	49.64%	48.38%	47.39%	45.77%
32	39.07%	38.91%	38.74%	38.63%	37.89%	49.39%	46.81%	45.49%	44.66%	44.11%	42.81%	55.58%	51.55%	49.51%	48.26%	47.28%	45.68%
33	38.98%	38.82%	38.66%	38.56%	37.83%	49.23%	46.69%	45.39%	44.57%	44.03%	42.73%	55.38%	51.40%	49.38%	48.15%	47.17%	45.58%
34	38.88%	38.74%	38.58%	38.49%	37.78%	49.08%	46.57%	45.29%	44.47%	43.94%	42.66%	55.18%	51.24%	49.25%	48.03%	47.06%	45.48%
35	38.79%	38.66%	38.51%	38.42%	37.72%	48.92%	46.45%	45.19%	44.38%	43.85%	42.58%	54.98%	51.09%	49.12%	47.91%	46.95%	45.39%
36	38.60%	38.50%	38.38%	38.29%	37.59%	48.62%	46.22%	45.00%	44.20%	43.69%	42.43%	54.59%	50.79%	48.87%	47.68%	46.74%	45.19%
37	38.41%	38.35%	38.24%	38.16%	37.47%	48.32%	45.99%	44.80%	44.02%	43.52%	42.27%	54.21%	50.50%	48.61%	47.45%	46.52%	44.98%
38	38.23%	38.19%	38.11%	38.03%	37.35%	48.02%	45.76%	44.60%	43.84%	43.36%	42.11%	53.82%	50.20%	48.35%	47.22%	46.31%	44.78%
39	38.04%	38.03%	37.98%	37.90%	37.22%	47.72%	45.53%	44.40%	43.67%	43.19%	41.96%	53.43%	49.91%	48.10%	46.99%	46.09%	44.58%
40	37.85%	37.88%	37.85%	37.77%	37.10%	47.42%	45.31%	44.21%	43.49%	43.03%	41.80%	53.04%	49.61%	47.84%	46.76%	45.88%	44.38%
41	37.50%	37.57%	37.57%	37.52%	36.86%	46.82%	44.85%	43.81%	43.14%	42.71%	41.50%	52.29%	49.03%	47.34%	46.31%	45.47%	44.00%
42	37.14%	37.26%	37.30%	37.27%	36.62%	46.23%	44.40%	43.42%	42.79%	42.38%	41.20%	51.53%	48.45%	46.84%	45.86%	45.05%	43.61%
43	36.78%	36.95%	37.03%	37.02%	36.38%	45.63%	43.95%	43.03%	42.44%	42.06%	40.90%	50.78%	47.86%	46.35%	45.42%	44.64%	43.23%
44	36.42%	36.64%	36.75%	36.77%	36.15%	45.04%	43.49%	42.64%	42.09%	41.73%	40.59%	50.03%	47.28%	45.85%	44.97%	44.23%	42.84%
45	36.07%	36.33%	36.48%	36.52%	35.91%	44.45%	43.04%	42.24%	41.74%	41.41%	40.29%	49.27%	46.70%	45.35%	44.53%	43.82%	42.46%
46	35.40%	35.77%	35.97%	36.06%	35.48%	43.39%	42.22%	41.55%	41.12%	40.84%	39.76%	47.98%	45.71%	44.51%	43.78%	43.13%	41.82%
47	34.73%	35.21%	35.47%	35.60%	35.04%	42.33%	41.40%	40.86%	40.51%	40.27%	39.23%	46.69%	44.71%	43.67%	43.03%	42.44%	41.17%
48	34.06%	34.65%	34.97%	35.14%	34.61%	41.27%	40.58%	40.16%	39.89%	39.71%	38.71%	45.40%	43.72%	42.83%	42.28%	41.74%	40.53%
49	33.39%	34.09%	34.46%	34.68%	34.18%	40.21%	39.76%	39.47%	39.28%	39.14%	38.18%	44.11%	42.72%	41.98%	41.53%	41.05%	39.89%
50	32.73%	33.53%	33.96%	34.22%	33.74%	39.16%	38.94%	38.78%	38.67%	38.58%	37.65%	42.82%	41.73%	41.14%	40.78%	40.36%	39.25%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	
18	62.95%	57.18%	54.33%	52.57%	51.08%	49.14%	69.39%	62.10%	58.51%	56.32%	54.37%	52.13%	NA	NA	NA	NA	NA	
19	62.91%	57.17%	54.30%	52.56%	51.07%	49.14%	69.35%	62.08%	58.48%	56.31%	54.36%	52.13%	NA	NA	NA	NA	NA	
20	62.88%	57.15%	54.27%	52.55%	51.06%	49.14%	69.31%	62.07%	58.44%	56.29%	54.35%	52.13%	NA	NA	NA	NA	NA	
21	62.87%	57.13%	54.25%	52.53%	51.05%	49.12%	69.29%	62.04%	58.42%	56.27%	54.34%	52.11%	NA	NA	NA	NA	NA	
22	62.85%	57.11%	54.24%	52.52%	51.03%	49.10%	69.26%	62.02%	58.40%	56.25%	54.32%	52.08%	NA	NA	NA	NA	NA	
23	62.83%	57.09%	54.22%	52.50%	51.02%	49.08%	69.24%	61.99%	58.38%	56.23%	54.30%	52.06%	NA	NA	NA	NA	NA	
24	62.81%	57.07%	54.20%	52.49%	51.01%	49.07%	69.22%	61.97%	58.36%	56.21%	54.29%	52.03%	NA	NA	NA	NA	NA	
25	62.79%	57.05%	54.19%	52.47%	50.99%	49.05%	69.19%	61.94%	58.34%	56.20%	54.27%	52.01%	NA	NA	NA	NA	NA	
26	62.69%	56.98%	54.12%	52.41%	50.94%	49.00%	69.06%	61.85%	58.26%	56.12%	54.20%	51.95%	NA	NA	NA	NA	NA	
27	62.58%	56.90%	54.05%	52.35%	50.88%	48.95%	68.93%	61.76%	58.18%	56.04%	54.14%	51.89%	NA	NA	NA	NA	NA	
28	62.48%	56.82%	53.99%	52.28%	50.83%	48.89%	68.80%	61.66%	58.10%	55.97%	54.07%	51.83%	NA	NA	NA	NA	NA	
29	62.37%	56.75%	53.92%	52.22%	50.77%	48.84%	68.67%	61.57%	58.02%	55.89%	54.00%	51.77%	NA	NA	NA	NA	NA	
30	62.26%	56.67%	53.85%	52.16%	50.72%	48.79%	68.54%	61.48%	57.94%	55.82%	53.94%	51.71%	NA	NA	NA	NA	NA	
31	62.02%	56.48%	53.69%	52.01%	50.59%	48.67%	68.26%	61.26%	57.75%	55.65%	53.78%	51.56%	NA	NA	NA	NA	NA	
32	61.77%	56.29%	53.53%	51.87%	50.45%	48.55%	67.97%	61.04%	57.55%	55.48%	53.62%	51.42%	NA	NA	NA	NA	NA	
33	61.53%	56.11%	53.37%	51.73%	50.32%	48.43%	67.68%	60.82%	57.36%	55.31%	53.46%	51.28%	NA	NA	NA	NA	NA	
34	61.29%	55.92%	53.21%	51.58%	50.18%	48.31%	67.39%	60.60%	57.17%	55.14%	53.31%	51.14%	NA	NA	NA	NA	NA	
35	61.04%	55.73%	53.05%	51.44%	50.05%	48.19%	67.10%	60.38%	56.98%	54.97%	53.15%	51.00%	NA	NA	NA	NA	NA	
36	60.57%	55.37%	52.74%	51.16%	49.78%	47.95%	66.54%	59.94%	56.60%	54.63%	52.83%	50.70%	NA	NA	NA	NA	NA	
37	60.09%	55.01%	52.42%	50.87%	49.52%	47.70%	65.98%	59.51%	56.23%	54.30%	52.52%	50.41%	NA	NA	NA	NA	NA	
38	59.61%	54.64%	52.10%	50.59%	49.26%	47.45%	65.41%	59.08%	55.86%	53.97%	52.20%	50.12%	NA	NA	NA	NA	NA	
39	59.14%	54.28%	51.79%	50.31%	48.99%	47.21%	64.85%	58.65%	55.48%	53.63%	51.89%	49.83%	NA	NA	NA	NA	NA	
40	58.66%	53.91%	51.47%	50.03%	48.73%	46.96%	64.29%	58.22%	55.11%	53.30%	51.57%	49.54%	NA	NA	NA	NA	NA	
41	57.75%	53.20%	50.87%	49.48%	48.23%	46.49%	63.21%	57.38%	54.40%	52.66%	50.99%	48.99%	NA	NA	NA	NA	NA	
42	56.84%	52.49%	50.27%	48.94%	47.73%	46.03%	62.14%	56.54%	53.69%	52.02%	50.40%	48.44%	NA	NA	NA	NA	NA	
43	55.93%	51.78%	49.66%	48.40%	47.23%	45.56%	61.07%	55.70%	52.98%	51.38%	49.81%	47.89%	NA	NA	NA	NA	NA	
44	55.01%	51.07%	49.06%	47.86%	46.73%	45.09%	60.00%	54.86%	52.27%	50.74%	49.23%	47.34%	NA	NA	NA	NA	NA	
45	54.10%	50.36%	48.46%	47.31%	46.23%	44.62%	58.93%	54.02%	51.57%	50.10%	48.64%	46.79%	NA	NA	NA	NA	NA	
46	52.58%	49.19%	47.47%	46.43%	45.41%	43.87%	57.17%	52.68%	50.43%	49.08%	47.70%	45.92%	NA	NA	NA	NA	NA	
47	51.05%	48.03%	46.48%	45.55%	44.60%	43.11%	55.42%	51.34%	49.29%	48.07%	46.76%	45.05%	NA	NA	NA	NA	NA	
48	49.53%	46.86%	45.49%	44.66%	43.78%	42.36%	53.66%	50.00%	48.15%	47.05%	45.82%	44.18%	NA	NA	NA	NA	NA	
49	48.01%	45.69%	44.50%	43.78%	42.96%	41.60%	51.90%	48.66%	47.01%	46.03%	44.88%	43.31%	NA	NA	NA	NA	NA	
50	46.48%	44.52%	43.51%	42.90%	42.15%	40.84%	50.15%	47.31%	45.87%	45.01%	43.94%	42.44%	NA	NA	NA	NA	NA	

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	7
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17	7	7	7
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.83%	39.72%	41.01%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.81%	39.70%	40.99%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.79%	39.68%	40.97%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.78%	39.67%	40.96%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.78%	39.66%	40.96%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.77%	39.66%	40.96%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.77%	39.66%	40.95%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.76%	39.65%	40.95%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.71%	39.61%	40.92%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.66%	39.58%	40.88%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.61%	39.54%	40.85%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.56%	39.50%	40.82%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.50%	39.47%	40.79%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.37%	39.36%	40.70%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.24%	39.26%	40.62%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.11%	39.16%	40.54%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.97%	39.05%	40.46%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.84%	38.95%	40.38%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.57%	38.74%	40.21%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.30%	38.54%	40.04%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.02%	38.33%	39.87%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.75%	38.13%	39.70%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.48%	37.93%	39.53%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.95%	37.53%	39.19%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.43%	37.14%	38.85%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.90%	36.75%	38.52%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.38%	36.36%	38.18%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.85%	35.97%	37.85%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.89%	35.24%	37.24%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.92%	34.52%	36.63%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.96%	33.80%	36.03%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.99%	33.08%	35.42%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.03%	32.35%	34.82%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10
18	41.71%	42.11%	41.56%	44.89%	45.84%	46.17%	46.30%	46.38%	45.29%	56.85%	55.01%	53.97%	53.30%	52.87%	51.05%	64.61%	60.93%
19	41.69%	42.09%	41.55%	44.88%	45.82%	46.15%	46.30%	46.36%	45.27%	56.82%	54.99%	53.96%	53.30%	52.85%	51.03%	64.58%	60.90%
20	41.66%	42.08%	41.54%	44.88%	45.79%	46.13%	46.29%	46.34%	45.25%	56.78%	54.96%	53.94%	53.30%	52.84%	51.01%	64.55%	60.88%
21	41.66%	42.08%	41.54%	44.85%	45.79%	46.12%	46.28%	46.34%	45.24%	56.77%	54.95%	53.93%	53.28%	52.83%	51.00%	64.52%	60.86%
22	41.66%	42.08%	41.54%	44.83%	45.78%	46.11%	46.28%	46.34%	45.24%	56.75%	54.94%	53.92%	53.27%	52.82%	51.00%	64.49%	60.84%
23	41.65%	42.08%	41.54%	44.81%	45.77%	46.11%	46.27%	46.33%	45.23%	56.74%	54.93%	53.91%	53.26%	52.81%	50.99%	64.47%	60.82%
24	41.65%	42.08%	41.54%	44.78%	45.76%	46.10%	46.26%	46.33%	45.22%	56.72%	54.92%	53.90%	53.25%	52.80%	50.98%	64.44%	60.80%
25	41.65%	42.08%	41.54%	44.76%	45.75%	46.10%	46.26%	46.33%	45.22%	56.71%	54.91%	53.90%	53.23%	52.79%	50.98%	64.42%	60.78%
26	41.62%	42.04%	41.52%	44.70%	45.70%	46.05%	46.21%	46.29%	45.19%	56.62%	54.84%	53.84%	53.18%	52.74%	50.93%	64.30%	60.70%
27	41.59%	42.01%	41.49%	44.64%	45.66%	46.01%	46.17%	46.26%	45.16%	56.53%	54.78%	53.78%	53.13%	52.69%	50.89%	64.19%	60.62%
28	41.56%	41.98%	41.47%	44.59%	45.61%	45.97%	46.13%	46.22%	45.13%	56.45%	54.71%	53.72%	53.08%	52.64%	50.85%	64.08%	60.53%
29	41.53%	41.95%	41.44%	44.53%	45.56%	45.93%	46.09%	46.19%	45.10%	56.36%	54.65%	53.67%	53.03%	52.59%	50.80%	63.96%	60.45%
30	41.50%	41.92%	41.42%	44.47%	45.51%	45.89%	46.05%	46.16%	45.07%	56.28%	54.59%	53.61%	52.98%	52.55%	50.76%	63.85%	60.37%
31	41.42%	41.85%	41.35%	44.30%	45.38%	45.77%	45.95%	46.06%	44.99%	56.07%	54.42%	53.48%	52.85%	52.43%	50.66%	63.59%	60.16%
32	41.34%	41.79%	41.28%	44.13%	45.25%	45.66%	45.86%	45.96%	44.91%	55.87%	54.26%	53.34%	52.73%	52.32%	50.56%	63.33%	59.95%
33	41.26%	41.72%	41.21%	43.96%	45.11%	45.55%	45.76%	45.87%	44.82%	55.66%	54.10%	53.21%	52.60%	52.21%	50.46%	63.06%	59.75%
34	41.18%	41.65%	41.14%	43.79%	44.98%	45.44%	45.66%	45.77%	44.74%	55.46%	53.94%	53.07%	52.48%	52.10%	50.36%	62.80%	59.54%
35	41.10%	41.58%	41.08%	43.62%	44.84%	45.33%	45.57%	45.68%	44.66%	55.25%	53.77%	52.94%	52.35%	51.99%	50.26%	62.54%	59.33%
36	40.96%	41.44%	40.94%	43.28%	44.59%	45.12%	45.38%	45.51%	44.49%	54.84%	53.46%	52.66%	52.12%	51.77%	50.05%	62.02%	58.93%
37	40.82%	41.30%	40.81%	42.95%	44.34%	44.91%	45.18%	45.33%	44.32%	54.44%	53.15%	52.39%	51.88%	51.54%	49.84%	61.50%	58.53%
38	40.67%	41.16%	40.68%	42.62%	44.09%	44.70%	44.99%	45.16%	44.15%	54.03%	52.84%	52.12%	51.64%	51.32%	49.63%	60.99%	58.13%
39	40.53%	41.02%	40.54%	42.28%	43.83%	44.49%	44.80%	44.99%	43.98%	53.63%	52.53%	51.84%	51.40%	51.10%	49.42%	60.47%	57.73%
40	40.38%	40.89%	40.41%	41.95%	43.58%	44.28%	44.61%	44.81%	43.81%	53.22%	52.22%	51.57%	51.17%	50.88%	49.21%	59.95%	57.33%
41	40.09%	40.61%	40.15%	41.29%	43.08%	43.86%	44.24%	44.47%	43.50%	52.43%	51.60%	51.05%	50.70%	50.45%	48.82%	58.96%	56.57%
42	39.79%	40.33%	39.90%	40.63%	42.57%	43.43%	43.87%	44.13%	43.18%	51.64%	50.99%	50.53%	50.24%	50.02%	48.42%	57.96%	55.80%
43	39.49%	40.06%	39.64%	39.96%	42.06%	43.01%	43.49%	43.78%	42.86%	50.84%	50.37%	50.01%	49.78%	49.60%	48.02%	56.97%	55.04%
44	39.19%	39.78%	39.39%	39.30%	41.55%	42.59%	43.12%	43.44%	42.54%	50.05%	49.76%	49.49%	49.31%	49.17%	47.63%	55.98%	54.28%
45	38.90%	39.51%	39.13%	38.64%	41.05%	42.17%	42.75%	43.10%	42.23%	49.26%	49.14%	48.98%	48.85%	48.74%	47.23%	54.98%	53.52%
46	38.36%	39.02%	38.67%	37.47%	40.18%	41.43%	42.10%	42.49%	41.66%	47.87%	48.08%	48.09%	48.05%	48.00%	46.55%	53.33%	52.26%
47	37.81%	38.52%	38.20%	36.30%	39.31%	40.70%	41.44%	41.88%	41.10%	46.48%	47.03%	47.21%	47.26%	47.27%	45.87%	51.68%	51.01%
48	37.27%	38.03%	37.74%	35.13%	38.44%	39.96%	40.78%	41.27%	40.53%	45.08%	45.97%	46.32%	46.47%	46.54%	45.19%	50.03%	49.76%
49	36.73%	37.54%	37.27%	33.96%	37.56%	39.23%	40.13%	40.66%	39.97%	43.69%	44.92%	45.44%	45.67%	45.80%	44.51%	48.37%	48.50%
50	36.19%	37.04%	36.81%	32.79%	36.69%	38.49%	39.47%	40.05%	39.40%	42.30%	43.86%	44.55%	44.88%	45.07%	43.83%	46.72%	47.25%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12	13
18	59.00%	57.82%	56.70%	54.61%	72.37%	66.85%	64.03%	62.34%	60.53%	58.16%	80.13%	72.77%	69.06%	66.86%	64.36%	61.72%	NA
19	58.98%	57.81%	56.68%	54.59%	72.34%	66.82%	64.00%	62.33%	60.50%	58.15%	80.10%	72.74%	69.02%	66.85%	64.33%	61.70%	NA
20	58.96%	57.81%	56.66%	54.57%	72.31%	66.80%	63.97%	62.32%	60.47%	58.13%	80.07%	72.72%	68.99%	66.83%	64.29%	61.69%	NA
21	58.94%	57.79%	56.64%	54.56%	72.27%	66.77%	63.95%	62.30%	60.46%	58.11%	80.02%	72.68%	68.96%	66.81%	64.27%	61.66%	NA
22	58.93%	57.77%	56.63%	54.55%	72.23%	66.74%	63.93%	62.28%	60.44%	58.09%	79.97%	72.64%	68.93%	66.78%	64.25%	61.64%	NA
23	58.91%	57.76%	56.61%	54.53%	72.20%	66.71%	63.91%	62.26%	60.42%	58.08%	79.93%	72.61%	68.90%	66.76%	64.23%	61.62%	NA
24	58.90%	57.74%	56.60%	54.52%	72.16%	66.69%	63.89%	62.23%	60.41%	58.06%	79.88%	72.57%	68.88%	66.73%	64.21%	61.60%	NA
25	58.88%	57.72%	56.59%	54.51%	72.12%	66.66%	63.87%	62.21%	60.39%	58.04%	79.83%	72.53%	68.85%	66.70%	64.19%	61.58%	NA
26	58.81%	57.66%	56.53%	54.45%	71.98%	66.56%	63.77%	62.13%	60.31%	57.97%	79.67%	72.41%	68.74%	66.60%	64.10%	61.49%	NA
27	58.73%	57.59%	56.46%	54.39%	71.84%	66.46%	63.68%	62.05%	60.24%	57.90%	79.50%	72.29%	68.63%	66.51%	64.01%	61.41%	NA
28	58.66%	57.52%	56.40%	54.34%	71.71%	66.35%	63.59%	61.96%	60.16%	57.83%	79.33%	72.17%	68.52%	66.41%	63.92%	61.32%	NA
29	58.58%	57.45%	56.34%	54.28%	71.57%	66.25%	63.49%	61.88%	60.08%	57.76%	79.17%	72.05%	68.41%	66.31%	63.82%	61.23%	NA
30	58.51%	57.39%	56.28%	54.22%	71.43%	66.15%	63.40%	61.80%	60.00%	57.68%	79.00%	71.93%	68.30%	66.21%	63.73%	61.15%	NA
31	58.33%	57.23%	56.13%	54.09%	71.11%	65.90%	63.19%	61.61%	59.83%	57.53%	78.62%	71.64%	68.05%	65.99%	63.53%	60.96%	NA
32	58.16%	57.07%	55.99%	53.97%	70.79%	65.65%	62.98%	61.42%	59.66%	57.37%	78.25%	71.34%	67.80%	65.77%	63.33%	60.78%	NA
33	57.99%	56.92%	55.85%	53.84%	70.47%	65.39%	62.77%	61.23%	59.48%	57.22%	77.87%	71.04%	67.56%	65.55%	63.12%	60.60%	NA
34	57.82%	56.76%	55.70%	53.71%	70.15%	65.14%	62.56%	61.04%	59.31%	57.06%	77.49%	70.74%	67.31%	65.32%	62.92%	60.41%	NA
35	57.65%	56.60%	55.56%	53.58%	69.83%	64.89%	62.36%	60.85%	59.14%	56.90%	77.12%	70.45%	67.07%	65.10%	62.71%	60.23%	NA
36	57.30%	56.30%	55.28%	53.32%	69.20%	64.40%	61.94%	60.49%	58.80%	56.59%	76.38%	69.87%	66.58%	64.67%	62.31%	59.86%	NA
37	56.96%	56.00%	55.00%	53.06%	68.57%	63.91%	61.53%	60.12%	58.46%	56.28%	75.63%	69.29%	66.09%	64.24%	61.91%	59.49%	NA
38	56.61%	55.70%	54.72%	52.80%	67.94%	63.42%	61.11%	59.75%	58.11%	55.96%	74.89%	68.71%	65.61%	63.81%	61.51%	59.13%	NA
39	56.27%	55.40%	54.44%	52.53%	67.31%	62.93%	60.70%	59.39%	57.77%	55.65%	74.15%	68.13%	65.12%	63.38%	61.11%	58.76%	NA
40	55.93%	55.09%	54.16%	52.27%	66.68%	62.44%	60.28%	59.02%	57.43%	55.33%	73.41%	67.55%	64.64%	62.94%	60.71%	58.39%	NA
41	55.28%	54.52%	53.63%	51.78%	65.49%	61.53%	59.51%	58.33%	56.80%	54.74%	72.01%	66.49%	63.74%	62.14%	59.97%	57.71%	NA
42	54.64%	53.94%	53.10%	51.29%	64.29%	60.62%	58.74%	57.63%	56.17%	54.16%	70.62%	65.44%	62.84%	61.33%	59.24%	57.02%	NA
43	53.99%	53.36%	52.57%	50.80%	63.10%	59.71%	57.97%	56.94%	55.53%	53.57%	69.22%	64.38%	61.94%	60.52%	58.50%	56.34%	NA
44	53.35%	52.78%	52.03%	50.30%	61.90%	58.80%	57.20%	56.25%	54.90%	52.98%	67.83%	63.33%	61.05%	59.72%	57.77%	55.66%	NA
45	52.70%	52.20%	51.50%	49.81%	60.71%	57.89%	56.43%	55.56%	54.27%	52.39%	66.43%	62.27%	60.15%	58.91%	57.04%	54.97%	NA
46	51.64%	51.25%	50.63%	49.00%	58.79%	56.44%	55.20%	54.45%	53.25%	51.45%	64.26%	60.62%	58.75%	57.65%	55.88%	53.90%	NA
47	50.59%	50.30%	49.75%	48.19%	56.88%	54.99%	53.97%	53.34%	52.24%	50.51%	62.08%	58.97%	57.35%	56.38%	54.72%	52.83%	NA
48	49.53%	49.35%	48.88%	47.38%	54.97%	53.54%	52.74%	52.24%	51.22%	49.57%	59.91%	57.32%	55.95%	55.12%	53.57%	51.76%	NA
49	48.47%	48.40%	48.00%	46.57%	53.05%	52.09%	51.51%	51.13%	50.21%	48.63%	57.74%	55.68%	54.55%	53.86%	52.41%	50.70%	NA
50	47.42%	47.45%	47.13%	45.76%	51.14%	50.64%	50.28%	50.02%	49.19%	47.69%	55.56%	54.03%	53.15%	52.59%	51.26%	49.63%	NA

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	8	8	8	8	8
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.81%	48.17%	49.20%	49.74%	50.04%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.79%	48.16%	49.17%	49.73%	50.03%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.77%	48.15%	49.15%	49.71%	50.01%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.75%	48.14%	49.14%	49.70%	50.00%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.74%	48.12%	49.14%	49.70%	50.00%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.73%	48.11%	49.13%	49.69%	50.00%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.72%	48.09%	49.13%	49.68%	49.99%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.71%	48.08%	49.12%	49.68%	49.99%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.64%	48.02%	49.07%	49.63%	49.95%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.56%	47.97%	49.03%	49.59%	49.91%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.49%	47.91%	48.98%	49.54%	49.88%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.42%	47.85%	48.94%	49.49%	49.84%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.34%	47.79%	48.89%	49.45%	49.80%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.15%	47.65%	48.78%	49.35%	49.70%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.97%	47.51%	48.67%	49.25%	49.61%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.78%	47.37%	48.55%	49.16%	49.51%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.59%	47.22%	48.44%	49.06%	49.41%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.40%	47.08%	48.33%	48.96%	49.32%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.03%	46.82%	48.09%	48.75%	49.13%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.66%	46.55%	47.85%	48.54%	48.94%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.30%	46.29%	47.61%	48.33%	48.75%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.93%	46.02%	47.38%	48.12%	48.56%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.56%	45.76%	47.14%	47.91%	48.37%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.84%	45.22%	46.69%	47.51%	48.00%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.13%	44.67%	46.24%	47.11%	47.63%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.41%	44.13%	45.79%	46.72%	47.26%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.70%	43.59%	45.34%	46.32%	46.89%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.98%	43.05%	44.90%	45.92%	46.52%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.73%	42.10%	44.11%	45.21%	45.87%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.47%	41.16%	43.32%	44.51%	45.22%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.22%	40.21%	42.53%	43.80%	44.57%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.97%	39.26%	41.74%	43.09%	43.92%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.71%	38.32%	40.95%	42.38%	43.26%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	8	9	9	9	9	9	9	10	10	10	10	10	10	11	11	11	11
18	48.95%	55.21%	55.32%	55.22%	55.12%	55.03%	53.29%	68.98%	65.84%	64.19%	63.18%	62.12%	59.88%	78.10%	72.79%	70.10%	68.49%
19	48.94%	55.19%	55.30%	55.20%	55.10%	55.00%	53.26%	68.94%	65.83%	64.18%	63.16%	62.10%	59.87%	78.05%	72.77%	70.08%	68.46%
20	48.93%	55.16%	55.28%	55.17%	55.09%	54.98%	53.24%	68.90%	65.82%	64.17%	63.13%	62.08%	59.86%	78.01%	72.75%	70.06%	68.44%
21	48.92%	55.14%	55.26%	55.17%	55.08%	54.97%	53.23%	68.88%	65.80%	64.15%	63.12%	62.07%	59.85%	77.98%	72.72%	70.03%	68.42%
22	48.92%	55.13%	55.25%	55.16%	55.07%	54.97%	53.22%	68.86%	65.78%	64.13%	63.11%	62.06%	59.83%	77.94%	72.69%	70.00%	68.39%
23	48.92%	55.11%	55.23%	55.15%	55.06%	54.97%	53.21%	68.84%	65.75%	64.11%	63.09%	62.04%	59.82%	77.90%	72.66%	69.98%	68.37%
24	48.91%	55.10%	55.22%	55.14%	55.05%	54.96%	53.21%	68.82%	65.73%	64.09%	63.08%	62.03%	59.80%	77.87%	72.63%	69.95%	68.35%
25	48.91%	55.08%	55.20%	55.13%	55.04%	54.96%	53.20%	68.79%	65.71%	64.07%	63.07%	62.01%	59.79%	77.83%	72.59%	69.92%	68.33%
26	48.88%	54.99%	55.13%	55.06%	54.98%	54.91%	53.15%	68.68%	65.62%	63.99%	63.00%	61.95%	59.73%	77.68%	72.48%	69.82%	68.24%
27	48.84%	54.90%	55.05%	55.00%	54.93%	54.86%	53.10%	68.57%	65.53%	63.91%	62.93%	61.89%	59.68%	77.54%	72.37%	69.73%	68.15%
28	48.81%	54.81%	54.97%	54.94%	54.87%	54.80%	53.06%	68.46%	65.44%	63.84%	62.86%	61.83%	59.62%	77.39%	72.26%	69.63%	68.07%
29	48.78%	54.72%	54.90%	54.87%	54.82%	54.75%	53.01%	68.35%	65.35%	63.76%	62.79%	61.77%	59.57%	77.24%	72.15%	69.53%	67.98%
30	48.75%	54.63%	54.82%	54.81%	54.76%	54.70%	52.96%	68.24%	65.27%	63.68%	62.73%	61.70%	59.51%	77.10%	72.03%	69.43%	67.90%
31	48.65%	54.40%	54.65%	54.67%	54.63%	54.58%	52.85%	67.96%	65.05%	63.50%	62.56%	61.55%	59.37%	76.75%	71.76%	69.21%	67.69%
32	48.56%	54.16%	54.49%	54.53%	54.50%	54.45%	52.74%	67.69%	64.83%	63.32%	62.40%	61.40%	59.22%	76.40%	71.49%	68.98%	67.48%
33	48.46%	53.93%	54.32%	54.39%	54.37%	54.33%	52.63%	67.41%	64.62%	63.14%	62.24%	61.25%	59.08%	76.05%	71.22%	68.75%	67.28%
34	48.37%	53.70%	54.16%	54.25%	54.24%	54.20%	52.52%	67.14%	64.40%	62.95%	62.08%	61.10%	58.93%	75.70%	70.95%	68.53%	67.07%
35	48.27%	53.46%	53.99%	54.11%	54.11%	54.08%	52.41%	66.86%	64.18%	62.77%	61.91%	60.94%	58.78%	75.35%	70.68%	68.30%	66.86%
36	48.10%	53.02%	53.65%	53.82%	53.86%	53.85%	52.20%	66.31%	63.77%	62.42%	61.59%	60.65%	58.51%	74.66%	70.16%	67.86%	66.47%
37	47.93%	52.57%	53.30%	53.53%	53.60%	53.62%	51.98%	65.76%	63.36%	62.07%	61.28%	60.36%	58.24%	73.98%	69.64%	67.42%	66.07%
38	47.76%	52.13%	52.96%	53.25%	53.34%	53.39%	51.77%	65.21%	62.94%	61.72%	60.96%	60.07%	57.97%	73.29%	69.11%	66.97%	65.67%
39	47.59%	51.68%	52.61%	52.96%	53.09%	53.15%	51.55%	64.65%	62.53%	61.37%	60.64%	59.79%	57.70%	72.60%	68.59%	66.53%	65.28%
40	47.41%	51.24%	52.27%	52.67%	52.83%	52.92%	51.34%	64.10%	62.12%	61.02%	60.32%	59.50%	57.43%	71.91%	68.07%	66.09%	64.88%
41	47.07%	50.36%	51.60%	52.11%	52.33%	52.46%	50.91%	63.05%	61.32%	60.34%	59.71%	58.94%	56.92%	70.63%	67.09%	65.26%	64.14%
42	46.72%	49.48%	50.94%	51.55%	51.84%	52.01%	50.48%	61.99%	60.52%	59.65%	59.10%	58.38%	56.41%	69.34%	66.12%	64.43%	63.40%
43	46.37%	48.60%	50.28%	50.99%	51.35%	51.55%	50.06%	60.94%	59.72%	58.97%	58.50%	57.82%	55.90%	68.06%	65.15%	63.60%	62.65%
44	46.03%	47.72%	49.61%	50.43%	50.85%	51.09%	49.63%	59.88%	58.92%	58.29%	57.89%	57.26%	55.39%	66.77%	64.17%	62.77%	61.91%
45	45.68%	46.84%	48.95%	49.87%	50.36%	50.63%	49.20%	58.83%	58.13%	57.61%	57.28%	56.70%	54.88%	65.49%	63.20%	61.94%	61.17%
46	45.07%	45.33%	47.82%	48.92%	49.52%	49.86%	48.49%	57.07%	56.78%	56.49%	56.28%	55.78%	54.03%	63.43%	61.63%	60.62%	59.99%
47	44.47%	43.83%	46.69%	47.98%	48.68%	49.08%	47.77%	55.31%	55.44%	55.37%	55.27%	54.85%	53.18%	61.36%	60.05%	59.30%	58.80%
48	43.86%	42.32%	45.56%	47.03%	47.83%	48.31%	47.06%	53.54%	54.10%	54.25%	54.27%	53.93%	52.33%	59.29%	58.48%	57.97%	57.62%
49	43.26%	40.82%	44.43%	46.09%	46.99%	47.54%	46.34%	51.78%	52.76%	53.12%	53.26%	53.00%	51.48%	57.23%	56.91%	56.65%	56.44%
50	42.65%	39.31%	43.31%	45.14%	46.15%	46.76%	45.63%	50.02%	51.41%	52.00%	52.26%	52.08%	50.63%	55.16%	55.33%	55.33%	55.26%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
18	66.59%	64.04%	87.21%	79.74%	76.01%	73.80%	71.05%	68.20%	96.33%	86.70%	81.92%	79.11%	75.52%	72.36%	NA	NA	NA
19	66.56%	64.02%	87.17%	79.71%	75.98%	73.77%	71.03%	68.18%	96.28%	86.65%	81.88%	79.08%	75.49%	72.33%	NA	NA	NA
20	66.54%	64.01%	87.12%	79.68%	75.95%	73.75%	71.01%	68.16%	96.23%	86.61%	81.83%	79.06%	75.47%	72.31%	NA	NA	NA
21	66.52%	63.99%	87.07%	79.64%	75.91%	73.72%	70.98%	68.13%	96.17%	86.56%	81.79%	79.01%	75.43%	72.27%	NA	NA	NA
22	66.50%	63.97%	87.02%	79.60%	75.88%	73.68%	70.95%	68.10%	96.10%	86.51%	81.75%	78.97%	75.39%	72.23%	NA	NA	NA
23	66.48%	63.94%	86.97%	79.56%	75.84%	73.65%	70.92%	68.07%	96.04%	86.47%	81.71%	78.93%	75.35%	72.20%	NA	NA	NA
24	66.46%	63.92%	86.92%	79.52%	75.81%	73.62%	70.89%	68.04%	95.97%	86.42%	81.67%	78.89%	75.32%	72.16%	NA	NA	NA
25	66.44%	63.90%	86.87%	79.48%	75.78%	73.59%	70.86%	68.01%	95.90%	86.37%	81.63%	78.85%	75.28%	72.12%	NA	NA	NA
26	66.36%	63.83%	86.69%	79.35%	75.66%	73.48%	70.76%	67.93%	95.69%	86.21%	81.49%	78.72%	75.17%	72.02%	NA	NA	NA
27	66.28%	63.76%	86.50%	79.21%	75.54%	73.38%	70.66%	67.84%	95.47%	86.05%	81.35%	78.60%	75.05%	71.92%	NA	NA	NA
28	66.20%	63.69%	86.32%	79.07%	75.42%	73.28%	70.57%	67.75%	95.25%	85.89%	81.21%	78.48%	74.94%	71.82%	NA	NA	NA
29	66.12%	63.62%	86.14%	78.94%	75.30%	73.17%	70.47%	67.67%	95.03%	85.73%	81.07%	78.36%	74.82%	71.72%	NA	NA	NA
30	66.04%	63.55%	85.96%	78.80%	75.18%	73.07%	70.37%	67.58%	94.82%	85.57%	80.93%	78.24%	74.71%	71.61%	NA	NA	NA
31	65.85%	63.37%	85.53%	78.48%	74.91%	72.82%	70.15%	67.37%	94.32%	85.19%	80.62%	77.95%	74.45%	71.37%	NA	NA	NA
32	65.67%	63.19%	85.11%	78.15%	74.64%	72.57%	69.93%	67.16%	93.83%	84.81%	80.30%	77.65%	74.20%	71.13%	NA	NA	NA
33	65.48%	63.01%	84.69%	77.83%	74.37%	72.32%	69.71%	66.95%	93.33%	84.43%	79.99%	77.36%	73.94%	70.89%	NA	NA	NA
34	65.29%	62.84%	84.27%	77.50%	74.10%	72.07%	69.49%	66.74%	92.83%	84.06%	79.68%	77.06%	73.69%	70.65%	NA	NA	NA
35	65.11%	62.66%	83.85%	77.18%	73.83%	71.81%	69.27%	66.53%	92.34%	83.68%	79.36%	76.77%	73.43%	70.41%	NA	NA	NA
36	64.75%	62.32%	83.02%	76.55%	73.30%	71.34%	68.84%	66.13%	91.38%	82.94%	78.74%	76.21%	72.93%	69.94%	NA	NA	NA
37	64.38%	61.98%	82.20%	75.91%	72.76%	70.87%	68.40%	65.73%	90.42%	82.19%	78.11%	75.66%	72.42%	69.47%	NA	NA	NA
38	64.02%	61.65%	81.37%	75.28%	72.23%	70.39%	67.97%	65.32%	89.45%	81.45%	77.49%	75.11%	71.91%	69.00%	NA	NA	NA
39	63.66%	61.31%	80.55%	74.65%	71.70%	69.92%	67.53%	64.92%	88.49%	80.71%	76.86%	74.56%	71.40%	68.53%	NA	NA	NA
40	63.30%	60.97%	79.72%	74.02%	71.16%	69.44%	67.10%	64.51%	87.53%	79.97%	76.23%	74.00%	70.90%	68.05%	NA	NA	NA
41	62.61%	60.35%	78.21%	72.87%	70.18%	68.57%	66.29%	63.78%	85.79%	78.65%	75.11%	72.99%	69.97%	67.20%	NA	NA	NA
42	61.93%	59.72%	76.69%	71.72%	69.20%	67.69%	65.49%	63.04%	84.04%	77.32%	73.98%	71.98%	69.04%	66.35%	NA	NA	NA
43	61.25%	59.10%	75.18%	70.57%	68.22%	66.81%	64.68%	62.30%	82.30%	76.00%	72.85%	70.97%	68.11%	65.50%	NA	NA	NA
44	60.57%	58.48%	73.66%	69.42%	67.25%	65.94%	63.88%	61.56%	80.55%	74.67%	71.72%	69.96%	67.19%	64.65%	NA	NA	NA
45	59.89%	57.85%	72.15%	68.27%	66.27%	65.06%	63.07%	60.83%	78.81%	73.34%	70.59%	68.95%	66.26%	63.80%	NA	NA	NA
46	58.80%	56.85%	69.78%	66.47%	64.74%	63.70%	61.83%	59.68%	76.14%	71.31%	68.87%	67.41%	64.85%	62.50%	NA	NA	NA
47	57.72%	55.85%	67.41%	64.66%	63.22%	62.34%	60.58%	58.53%	73.47%	69.27%	67.15%	65.87%	63.44%	61.20%	NA	NA	NA
48	56.63%	54.85%	65.05%	62.86%	61.70%	60.97%	59.33%	57.38%	70.80%	67.24%	65.42%	64.33%	62.03%	59.90%	NA	NA	NA
49	55.54%	53.85%	62.68%	61.06%	60.17%	59.61%	58.09%	56.23%	68.13%	65.21%	63.70%	62.79%	60.63%	58.60%	NA	NA	NA
50	54.46%	52.85%	60.31%	59.25%	58.65%	58.25%	56.84%	55.08%	65.46%	63.17%	61.98%	61.25%	59.22%	57.31%	NA	NA	NA

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	17	17	17	17	9	9	9	9	9	9	10	10	10	10	10	10	11
18	NA	NA	NA	NA	49.80%	54.10%	56.06%	57.12%	57.75%	56.17%	60.64%	62.39%	63.07%	63.38%	63.09%	61.11%	76.37%
19	NA	NA	NA	NA	49.77%	54.08%	56.05%	57.11%	57.74%	56.15%	60.62%	62.37%	63.05%	63.36%	63.06%	61.09%	76.34%
20	NA	NA	NA	NA	49.73%	54.06%	56.03%	57.11%	57.73%	56.13%	60.59%	62.35%	63.02%	63.34%	63.04%	61.07%	76.30%
21	NA	NA	NA	NA	49.72%	54.04%	56.02%	57.09%	57.72%	56.12%	60.56%	62.32%	63.00%	63.33%	63.02%	61.05%	76.26%
22	NA	NA	NA	NA	49.70%	54.03%	56.01%	57.08%	57.71%	56.11%	60.53%	62.30%	62.99%	63.31%	63.01%	61.04%	76.23%
23	NA	NA	NA	NA	49.69%	54.01%	56.00%	57.07%	57.70%	56.11%	60.51%	62.27%	62.97%	63.29%	63.00%	61.02%	76.19%
24	NA	NA	NA	NA	49.67%	54.00%	55.98%	57.05%	57.69%	56.10%	60.48%	62.25%	62.95%	63.28%	62.99%	61.01%	76.15%
25	NA	NA	NA	NA	49.65%	53.98%	55.97%	57.04%	57.68%	56.09%	60.45%	62.22%	62.93%	63.26%	62.98%	60.99%	76.11%
26	NA	NA	NA	NA	49.55%	53.91%	55.91%	56.98%	57.63%	56.04%	60.33%	62.13%	62.86%	63.19%	62.92%	60.94%	75.95%
27	NA	NA	NA	NA	49.45%	53.83%	55.84%	56.93%	57.58%	56.00%	60.20%	62.03%	62.78%	63.11%	62.85%	60.88%	75.79%
28	NA	NA	NA	NA	49.35%	53.76%	55.78%	56.87%	57.52%	55.95%	60.07%	61.94%	62.71%	63.03%	62.78%	60.83%	75.64%
29	NA	NA	NA	NA	49.24%	53.68%	55.71%	56.82%	57.47%	55.90%	59.95%	61.85%	62.63%	62.96%	62.72%	60.77%	75.48%
30	NA	NA	NA	NA	49.14%	53.61%	55.65%	56.76%	57.42%	55.85%	59.82%	61.76%	62.56%	62.88%	62.65%	60.72%	75.32%
31	NA	NA	NA	NA	48.89%	53.42%	55.49%	56.62%	57.29%	55.73%	59.52%	61.53%	62.36%	62.71%	62.49%	60.57%	74.95%
32	NA	NA	NA	NA	48.64%	53.23%	55.33%	56.48%	57.16%	55.61%	59.22%	61.30%	62.16%	62.54%	62.34%	60.42%	74.58%
33	NA	NA	NA	NA	48.39%	53.04%	55.17%	56.33%	57.03%	55.49%	58.92%	61.07%	61.95%	62.38%	62.18%	60.27%	74.21%
34	NA	NA	NA	NA	48.14%	52.85%	55.01%	56.19%	56.90%	55.36%	58.62%	60.84%	61.75%	62.21%	62.02%	60.13%	73.84%
35	NA	NA	NA	NA	47.88%	52.66%	54.85%	56.05%	56.77%	55.24%	58.32%	60.61%	61.55%	62.04%	61.86%	59.98%	73.47%
36	NA	NA	NA	NA	47.40%	52.30%	54.55%	55.78%	56.51%	55.01%	57.73%	60.15%	61.17%	61.70%	61.55%	59.69%	72.75%
37	NA	NA	NA	NA	46.91%	51.93%	54.25%	55.50%	56.26%	54.78%	57.14%	59.69%	60.79%	61.37%	61.24%	59.41%	72.03%
38	NA	NA	NA	NA	46.42%	51.56%	53.94%	55.23%	56.00%	54.55%	56.55%	59.24%	60.42%	61.03%	60.93%	59.12%	71.31%
39	NA	NA	NA	NA	45.93%	51.19%	53.64%	54.95%	55.75%	54.32%	55.97%	58.78%	60.04%	60.69%	60.62%	58.84%	70.59%
40	NA	NA	NA	NA	45.44%	50.82%	53.34%	54.68%	55.49%	54.09%	55.38%	58.32%	59.66%	60.36%	60.31%	58.55%	69.88%
41	NA	NA	NA	NA	44.49%	50.11%	52.74%	54.15%	55.00%	53.64%	54.23%	57.46%	58.94%	59.71%	59.71%	58.00%	68.52%
42	NA	NA	NA	NA	43.53%	49.40%	52.14%	53.61%	54.51%	53.18%	53.08%	56.60%	58.21%	59.07%	59.12%	57.45%	67.16%
43	NA	NA	NA	NA	42.58%	48.68%	51.54%	53.08%	54.02%	52.73%	51.93%	55.74%	57.49%	58.43%	58.53%	56.90%	65.80%
44	NA	NA	NA	NA	41.63%	47.97%	50.94%	52.54%	53.53%	52.27%	50.78%	54.89%	56.77%	57.78%	57.94%	56.35%	64.44%
45	NA	NA	NA	NA	40.68%	47.26%	50.34%	52.01%	53.04%	51.82%	49.63%	54.03%	56.05%	57.14%	57.35%	55.80%	63.09%
46	NA	NA	NA	NA	39.06%	46.04%	49.32%	51.10%	52.21%	51.05%	47.72%	52.59%	54.85%	56.07%	56.36%	54.90%	60.89%
47	NA	NA	NA	NA	37.45%	44.83%	48.30%	50.20%	51.37%	50.28%	45.82%	51.16%	53.64%	54.99%	55.37%	54.00%	58.70%
48	NA	NA	NA	NA	35.83%	43.62%	47.28%	49.30%	50.53%	49.51%	43.92%	49.73%	52.44%	53.92%	54.39%	53.10%	56.50%
49	NA	NA	NA	NA	34.22%	42.41%	46.26%	48.39%	49.70%	48.74%	42.01%	48.30%	51.24%	52.85%	53.40%	52.20%	54.31%
50	NA	NA	NA	NA	32.60%	41.19%	45.24%	47.49%	48.86%	47.97%	40.11%	46.86%	50.03%	51.78%	52.41%	51.30%	52.11%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13	13
18	74.37%	73.28%	72.55%	71.09%	68.60%	86.97%	82.47%	80.17%	78.74%	76.24%	73.38%	97.56%	90.57%	87.05%	84.94%	81.39%	78.17%
19	74.34%	73.25%	72.53%	71.07%	68.59%	86.92%	82.43%	80.13%	78.72%	76.21%	73.36%	97.49%	90.52%	87.01%	84.90%	81.35%	78.14%
20	74.31%	73.22%	72.52%	71.05%	68.58%	86.86%	82.39%	80.09%	78.69%	76.18%	73.35%	97.43%	90.47%	86.97%	84.87%	81.32%	78.11%
21	74.29%	73.20%	72.49%	71.03%	68.56%	86.81%	82.35%	80.06%	78.66%	76.15%	73.32%	97.35%	90.41%	86.92%	84.83%	81.27%	78.08%
22	74.26%	73.18%	72.47%	71.01%	68.54%	86.76%	82.31%	80.03%	78.63%	76.12%	73.29%	97.28%	90.36%	86.88%	84.78%	81.23%	78.04%
23	74.23%	73.16%	72.45%	70.99%	68.51%	86.70%	82.27%	79.99%	78.60%	76.09%	73.26%	97.21%	90.31%	86.83%	84.74%	81.19%	78.00%
24	74.21%	73.14%	72.43%	70.97%	68.49%	86.65%	82.23%	79.96%	78.56%	76.06%	73.23%	97.14%	90.25%	86.79%	84.70%	81.15%	77.97%
25	74.18%	73.11%	72.40%	70.95%	68.47%	86.59%	82.19%	79.93%	78.53%	76.03%	73.20%	97.07%	90.20%	86.74%	84.66%	81.11%	77.93%
26	74.06%	73.01%	72.31%	70.86%	68.39%	86.39%	82.04%	79.80%	78.42%	75.92%	73.11%	96.83%	90.02%	86.59%	84.52%	80.98%	77.82%
27	73.94%	72.91%	72.22%	70.78%	68.32%	86.19%	81.89%	79.67%	78.30%	75.82%	73.01%	96.59%	89.83%	86.43%	84.38%	80.86%	77.71%
28	73.83%	72.81%	72.13%	70.70%	68.25%	85.99%	81.74%	79.54%	78.19%	75.72%	72.92%	96.35%	89.65%	86.28%	84.24%	80.74%	77.60%
29	73.71%	72.70%	72.05%	70.62%	68.17%	85.79%	81.59%	79.41%	78.08%	75.62%	72.83%	96.11%	89.47%	86.12%	84.11%	80.62%	77.48%
30	73.59%	72.60%	71.96%	70.54%	68.10%	85.59%	81.44%	79.28%	77.96%	75.52%	72.74%	95.86%	89.29%	85.96%	83.97%	80.49%	77.37%
31	73.31%	72.37%	71.75%	70.35%	67.92%	85.13%	81.09%	78.99%	77.70%	75.28%	72.52%	95.32%	88.87%	85.61%	83.65%	80.21%	77.11%
32	73.02%	72.13%	71.54%	70.16%	67.74%	84.67%	80.74%	78.69%	77.44%	75.04%	72.29%	94.77%	88.45%	85.26%	83.34%	79.92%	76.85%
33	72.74%	71.90%	71.33%	69.97%	67.57%	84.22%	80.39%	78.40%	77.18%	74.80%	72.07%	94.22%	88.04%	84.90%	83.02%	79.63%	76.58%
34	72.46%	71.66%	71.12%	69.77%	67.39%	83.76%	80.04%	78.10%	76.92%	74.56%	71.85%	93.68%	87.62%	84.55%	82.71%	79.34%	76.32%
35	72.18%	71.42%	70.92%	69.58%	67.21%	83.30%	79.69%	77.81%	76.65%	74.32%	71.63%	93.13%	87.20%	84.20%	82.39%	79.05%	76.05%
36	71.64%	70.96%	70.50%	69.20%	66.86%	82.41%	79.02%	77.24%	76.14%	73.85%	71.20%	92.07%	86.40%	83.51%	81.78%	78.50%	75.54%
37	71.10%	70.50%	70.09%	68.82%	66.51%	81.52%	78.34%	76.67%	75.62%	73.39%	70.77%	91.02%	85.59%	82.83%	81.16%	77.95%	75.02%
38	70.55%	70.04%	69.67%	68.44%	66.16%	80.63%	77.67%	76.09%	75.11%	72.92%	70.33%	89.96%	84.79%	82.15%	80.55%	77.40%	74.51%
39	70.01%	69.58%	69.25%	68.05%	65.80%	79.75%	77.00%	75.52%	74.59%	72.45%	69.90%	88.90%	83.98%	81.46%	79.93%	76.86%	74.00%
40	69.47%	69.11%	68.84%	67.67%	65.45%	78.86%	76.32%	74.95%	74.08%	71.99%	69.47%	87.84%	83.18%	80.78%	79.32%	76.31%	73.48%
41	68.43%	68.24%	68.06%	66.96%	64.79%	77.23%	75.08%	73.90%	73.14%	71.13%	68.68%	85.94%	81.73%	79.56%	78.23%	75.31%	72.57%
42	67.40%	67.37%	67.27%	66.24%	64.13%	75.60%	73.84%	72.85%	72.20%	70.27%	67.89%	84.03%	80.28%	78.34%	77.13%	74.31%	71.65%
43	66.36%	66.50%	66.49%	65.52%	63.47%	73.97%	72.60%	71.81%	71.26%	69.41%	67.10%	82.13%	78.83%	77.11%	76.04%	73.31%	70.73%
44	65.33%	65.63%	65.71%	64.80%	62.80%	72.33%	71.35%	70.76%	70.33%	68.55%	66.31%	80.23%	77.38%	75.89%	74.94%	72.31%	69.82%
45	64.29%	64.76%	64.93%	64.09%	62.14%	70.70%	70.11%	69.71%	69.39%	67.70%	65.52%	78.32%	75.93%	74.67%	73.85%	71.31%	68.90%
46	62.63%	63.35%	63.67%	62.93%	61.08%	68.15%	68.17%	68.07%	67.92%	66.36%	64.29%	75.41%	73.72%	72.79%	72.17%	69.78%	67.50%
47	60.96%	61.93%	62.41%	61.78%	60.02%	65.60%	66.23%	66.42%	66.45%	65.02%	63.06%	72.50%	71.51%	70.92%	70.49%	68.26%	66.10%
48	59.29%	60.52%	61.15%	60.63%	58.96%	63.05%	64.29%	64.78%	64.98%	63.68%	61.82%	69.59%	69.29%	69.04%	68.81%	66.74%	64.69%
49	57.62%	59.10%	59.89%	59.48%	57.89%	60.49%	62.35%	63.13%	63.51%	62.35%	60.59%	66.68%	67.08%	67.16%	67.13%	65.22%	63.29%
50	55.96%	57.69%	58.62%	58.33%	56.83%	57.94%	60.41%	61.49%	62.04%	61.01%	59.36%	63.77%	64.87%	65.29%	65.46%	63.69%	61.89%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	16	17	17	17	17	17	17	10	10	10	10	10	10	11	11	11	11
18	NA	NA	NA	NA	NA	NA	NA	61.57%	64.80%	66.24%	66.97%	66.92%	64.91%	73.99%	74.27%	74.26%	74.20%
19	NA	NA	NA	NA	NA	NA	NA	61.54%	64.76%	66.21%	66.95%	66.89%	64.89%	73.93%	74.24%	74.24%	74.17%
20	NA	NA	NA	NA	NA	NA	NA	61.50%	64.72%	66.17%	66.93%	66.86%	64.88%	73.87%	74.21%	74.21%	74.14%
21	NA	NA	NA	NA	NA	NA	NA	61.47%	64.71%	66.16%	66.91%	66.85%	64.86%	73.83%	74.18%	74.19%	74.11%
22	NA	NA	NA	NA	NA	NA	NA	61.44%	64.69%	66.15%	66.89%	66.84%	64.85%	73.80%	74.15%	74.17%	74.09%
23	NA	NA	NA	NA	NA	NA	NA	61.41%	64.67%	66.14%	66.87%	66.83%	64.83%	73.77%	74.13%	74.15%	74.07%
24	NA	NA	NA	NA	NA	NA	NA	61.38%	64.65%	66.13%	66.85%	66.82%	64.82%	73.74%	74.10%	74.13%	74.04%
25	NA	NA	NA	NA	NA	NA	NA	61.35%	64.63%	66.12%	66.83%	66.81%	64.80%	73.71%	74.07%	74.10%	74.02%
26	NA	NA	NA	NA	NA	NA	NA	61.21%	64.52%	66.02%	66.76%	66.74%	64.74%	73.53%	73.94%	73.99%	73.92%
27	NA	NA	NA	NA	NA	NA	NA	61.07%	64.41%	65.93%	66.69%	66.66%	64.67%	73.35%	73.81%	73.88%	73.82%
28	NA	NA	NA	NA	NA	NA	NA	60.93%	64.30%	65.84%	66.62%	66.59%	64.61%	73.17%	73.68%	73.76%	73.73%
29	NA	NA	NA	NA	NA	NA	NA	60.79%	64.19%	65.74%	66.55%	66.51%	64.55%	72.99%	73.54%	73.65%	73.63%
30	NA	NA	NA	NA	NA	NA	NA	60.65%	64.07%	65.65%	66.48%	66.44%	64.48%	72.81%	73.41%	73.54%	73.53%
31	NA	NA	NA	NA	NA	NA	NA	60.32%	63.83%	65.44%	66.29%	66.27%	64.32%	72.42%	73.10%	73.28%	73.30%
32	NA	NA	NA	NA	NA	NA	NA	59.98%	63.58%	65.24%	66.10%	66.10%	64.16%	72.03%	72.79%	73.03%	73.08%
33	NA	NA	NA	NA	NA	NA	NA	59.64%	63.34%	65.03%	65.91%	65.93%	64.00%	71.64%	72.48%	72.78%	72.85%
34	NA	NA	NA	NA	NA	NA	NA	59.31%	63.09%	64.83%	65.72%	65.76%	63.84%	71.26%	72.17%	72.53%	72.62%
35	NA	NA	NA	NA	NA	NA	NA	58.97%	62.85%	64.62%	65.53%	65.59%	63.68%	70.87%	71.86%	72.28%	72.39%
36	NA	NA	NA	NA	NA	NA	NA	58.32%	62.36%	64.21%	65.16%	65.25%	63.37%	70.09%	71.28%	71.78%	71.95%
37	NA	NA	NA	NA	NA	NA	NA	57.68%	61.88%	63.80%	64.80%	64.92%	63.07%	69.31%	70.69%	71.28%	71.51%
38	NA	NA	NA	NA	NA	NA	NA	57.03%	61.39%	63.38%	64.43%	64.59%	62.76%	68.52%	70.11%	70.78%	71.07%
39	NA	NA	NA	NA	NA	NA	NA	56.38%	60.90%	62.97%	64.07%	64.25%	62.46%	67.74%	69.53%	70.29%	70.62%
40	NA	NA	NA	NA	NA	NA	NA	55.73%	60.42%	62.56%	63.70%	63.92%	62.16%	66.96%	68.94%	69.79%	70.18%
41	NA	NA	NA	NA	NA	NA	NA	54.48%	59.48%	61.78%	63.01%	63.28%	61.57%	65.48%	67.83%	68.85%	69.35%
42	NA	NA	NA	NA	NA	NA	NA	53.24%	58.55%	61.00%	62.31%	62.63%	60.99%	63.99%	66.72%	67.90%	68.52%
43	NA	NA	NA	NA	NA	NA	NA	51.99%	57.62%	60.22%	61.62%	61.99%	60.40%	62.51%	65.61%	66.96%	67.69%
44	NA	NA	NA	NA	NA	NA	NA	50.75%	56.69%	59.43%	60.93%	61.35%	59.82%	61.02%	64.50%	66.02%	66.86%
45	NA	NA	NA	NA	NA	NA	NA	49.50%	55.76%	58.65%	60.23%	60.71%	59.23%	59.54%	63.40%	65.08%	66.03%
46	NA	NA	NA	NA	NA	NA	NA	47.45%	54.22%	57.37%	59.09%	59.66%	58.26%	57.17%	61.60%	63.57%	64.69%
47	NA	NA	NA	NA	NA	NA	NA	45.41%	52.68%	56.09%	57.94%	58.61%	57.29%	54.80%	59.81%	62.07%	63.36%
48	NA	NA	NA	NA	NA	NA	NA	43.36%	51.14%	54.81%	56.80%	57.56%	56.32%	52.43%	58.02%	60.56%	62.02%
49	NA	NA	NA	NA	NA	NA	NA	41.32%	49.61%	53.52%	55.65%	56.52%	55.35%	50.07%	56.23%	59.06%	60.68%
50	NA	NA	NA	NA	NA	NA	NA	39.27%	48.07%	52.24%	54.50%	55.47%	54.38%	47.70%	54.44%	57.55%	59.35%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
18	73.01%	70.56%	91.77%	87.82%	85.81%	84.57%	82.06%	79.03%	103.92%	97.14%	93.72%	91.47%	87.93%	84.49%	116.07%	106.47%	101.64%
19	73.00%	70.54%	91.73%	87.78%	85.77%	84.54%	82.01%	79.00%	103.86%	97.08%	93.68%	91.42%	87.88%	84.45%	115.99%	106.38%	101.59%
20	72.99%	70.52%	91.69%	87.75%	85.73%	84.50%	81.97%	78.98%	103.79%	97.03%	93.63%	91.38%	87.83%	84.42%	115.90%	106.30%	101.54%
21	72.96%	70.50%	91.63%	87.71%	85.69%	84.47%	81.94%	78.95%	103.72%	96.97%	93.58%	91.34%	87.80%	84.38%	115.81%	106.23%	101.48%
22	72.94%	70.49%	91.57%	87.67%	85.66%	84.44%	81.92%	78.92%	103.64%	96.91%	93.54%	91.30%	87.76%	84.35%	115.71%	106.16%	101.41%
23	72.91%	70.47%	91.51%	87.62%	85.62%	84.41%	81.89%	78.90%	103.56%	96.85%	93.49%	91.26%	87.73%	84.31%	115.61%	106.08%	101.35%
24	72.89%	70.46%	91.45%	87.58%	85.59%	84.38%	81.87%	78.87%	103.49%	96.80%	93.44%	91.21%	87.69%	84.28%	115.52%	106.01%	101.28%
25	72.86%	70.44%	91.40%	87.54%	85.55%	84.35%	81.85%	78.84%	103.41%	96.74%	93.39%	91.17%	87.66%	84.24%	115.42%	105.94%	101.22%
26	72.77%	70.37%	91.18%	87.38%	85.42%	84.24%	81.73%	78.75%	103.15%	96.54%	93.22%	91.02%	87.52%	84.12%	115.11%	105.70%	101.02%
27	72.67%	70.29%	90.97%	87.22%	85.29%	84.12%	81.62%	78.66%	102.88%	96.34%	93.06%	90.87%	87.38%	84.00%	114.79%	105.46%	100.83%
28	72.58%	70.21%	90.76%	87.06%	85.16%	84.00%	81.50%	78.56%	102.62%	96.14%	92.90%	90.72%	87.24%	83.88%	114.48%	105.22%	100.63%
29	72.48%	70.13%	90.55%	86.90%	85.02%	83.88%	81.39%	78.47%	102.36%	95.94%	92.73%	90.58%	87.10%	83.76%	114.16%	104.98%	100.44%
30	72.38%	70.05%	90.34%	86.74%	84.89%	83.77%	81.28%	78.38%	102.09%	95.74%	92.57%	90.43%	86.96%	83.64%	113.85%	104.74%	100.24%
31	72.19%	69.86%	89.85%	86.38%	84.59%	83.50%	81.03%	78.14%	101.50%	95.29%	92.19%	90.09%	86.65%	83.36%	113.15%	104.21%	99.79%
32	71.99%	69.66%	89.37%	86.02%	84.28%	83.22%	80.79%	77.90%	100.91%	94.85%	91.81%	89.75%	86.35%	83.07%	112.44%	103.68%	99.33%
33	71.79%	69.47%	88.89%	85.66%	83.98%	82.95%	80.54%	77.67%	100.31%	94.40%	91.43%	89.42%	86.05%	82.79%	111.74%	103.14%	98.88%
34	71.59%	69.27%	88.40%	85.29%	83.67%	82.68%	80.30%	77.43%	99.72%	93.95%	91.05%	89.08%	85.75%	82.50%	111.03%	102.61%	98.42%
35	71.39%	69.08%	87.92%	84.93%	83.36%	82.41%	80.05%	77.19%	99.12%	93.51%	90.67%	88.74%	85.44%	82.21%	110.33%	102.08%	97.97%
36	70.98%	68.70%	86.98%	84.23%	82.77%	81.87%	79.56%	76.75%	97.98%	92.65%	89.93%	88.08%	84.85%	81.67%	108.98%	101.06%	97.10%
37	70.57%	68.33%	86.04%	83.53%	82.17%	81.33%	79.07%	76.30%	96.84%	91.79%	89.20%	87.43%	84.25%	81.12%	107.63%	100.04%	96.23%
38	70.17%	67.96%	85.10%	82.83%	81.58%	80.79%	78.57%	75.86%	95.69%	90.93%	88.47%	86.77%	83.65%	80.58%	106.28%	99.02%	95.36%
39	69.76%	67.59%	84.17%	82.13%	80.98%	80.25%	78.08%	75.41%	94.55%	90.07%	87.74%	86.11%	83.05%	80.03%	104.94%	98.00%	94.49%
40	69.35%	67.22%	83.23%	81.43%	80.39%	79.71%	77.59%	74.96%	93.41%	89.21%	87.00%	85.45%	82.45%	79.49%	103.59%	96.98%	93.62%
41	68.94%	66.82%	82.30%	80.60%	79.62%	78.54%	76.68%	74.13%	92.26%	88.06%	85.85%	84.28%	81.39%	78.51%	102.24%	95.96%	92.75%
42	68.53%	66.42%	81.37%	79.81%	78.91%	77.73%	75.77%	73.29%	91.11%	86.91%	84.70%	83.10%	80.32%	77.53%	100.93%	94.94%	91.82%
43	68.12%	65.82%	80.44%	78.90%	78.07%	77.06%	75.09%	72.68%	89.96%	85.76%	83.55%	81.93%	79.25%	76.54%	99.67%	93.92%	90.89%
44	67.71%	65.43%	79.47%	78.00%	77.15%	76.13%	74.16%	71.78%	88.81%	84.61%	82.40%	80.78%	78.09%	75.38%	98.40%	92.90%	89.96%
45	67.30%	65.04%	78.54%	77.13%	76.27%	75.25%	73.28%	70.92%	87.66%	83.46%	81.25%	79.63%	76.94%	74.23%	97.13%	91.88%	88.93%
46	66.89%	64.64%	77.61%	76.23%	75.37%	74.35%	72.38%	70.03%	86.51%	82.31%	80.10%	78.48%	75.79%	73.08%	95.86%	90.73%	87.90%
47	66.48%	64.24%	76.68%	75.33%	74.47%	73.45%	71.48%	69.13%	85.36%	81.16%	78.95%	77.33%	74.64%	71.93%	94.59%	89.46%	86.87%
48	66.07%	63.84%	75.75%	74.43%	73.57%	72.55%	70.58%	68.23%	84.21%	80.01%	77.80%	76.18%	73.49%	70.78%	93.32%	88.13%	85.80%
49	65.66%	63.44%	74.82%	73.53%	72.67%	71.65%	69.68%	67.33%	83.06%	78.86%	76.65%	75.03%	72.34%	69.63%	92.05%	86.90%	84.73%
50	65.25%	63.04%	73.90%	72.64%	71.78%	70.76%	68.79%	66.44%	81.91%	77.71%	75.50%	73.88%	71.19%	68.48%	90.78%	85.67%	83.56%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	17	17	17	17	11	11	11	11	11	11	12	12	12	12	12	12	13
18	NA	NA	NA	NA	57.48%	66.59%	70.82%	73.17%	73.24%	71.35%	71.53%	77.31%	79.95%	81.36%	80.06%	77.69%	91.52%
19	NA	NA	NA	NA	57.45%	66.56%	70.80%	73.15%	73.22%	71.34%	71.46%	77.25%	79.91%	81.32%	80.04%	77.67%	91.48%
20	NA	NA	NA	NA	57.41%	66.53%	70.78%	73.13%	73.21%	71.33%	71.40%	77.19%	79.87%	81.28%	80.01%	77.65%	91.43%
21	NA	NA	NA	NA	57.37%	66.49%	70.75%	73.11%	73.18%	71.30%	71.33%	77.15%	79.84%	81.24%	79.98%	77.62%	91.34%
22	NA	NA	NA	NA	57.32%	66.46%	70.71%	73.08%	73.16%	71.28%	71.27%	77.11%	79.80%	81.21%	79.95%	77.58%	91.25%
23	NA	NA	NA	NA	57.27%	66.43%	70.68%	73.05%	73.14%	71.26%	71.20%	77.06%	79.77%	81.18%	79.91%	77.55%	91.17%
24	NA	NA	NA	NA	57.22%	66.39%	70.64%	73.03%	73.12%	71.23%	71.13%	77.02%	79.73%	81.14%	79.88%	77.52%	91.08%
25	NA	NA	NA	NA	57.18%	66.36%	70.61%	73.00%	73.10%	71.21%	71.06%	76.98%	79.70%	81.11%	79.85%	77.48%	90.99%
26	NA	NA	NA	NA	56.99%	66.22%	70.50%	72.89%	73.00%	71.13%	70.85%	76.82%	79.55%	80.98%	79.73%	77.38%	90.71%
27	NA	NA	NA	NA	56.81%	66.08%	70.39%	72.79%	72.90%	71.04%	70.63%	76.66%	79.41%	80.86%	79.62%	77.28%	90.43%
28	NA	NA	NA	NA	56.62%	65.95%	70.28%	72.68%	72.81%	70.96%	70.41%	76.49%	79.26%	80.74%	79.50%	77.19%	90.15%
29	NA	NA	NA	NA	56.44%	65.81%	70.17%	72.58%	72.71%	70.88%	70.19%	76.33%	79.12%	80.62%	79.39%	77.09%	89.87%
30	NA	NA	NA	NA	56.25%	65.67%	70.06%	72.47%	72.61%	70.79%	69.97%	76.17%	78.98%	80.50%	79.27%	76.99%	89.59%
31	NA	NA	NA	NA	55.81%	65.34%	69.79%	72.23%	72.39%	70.59%	69.45%	75.77%	78.64%	80.20%	79.01%	76.74%	88.96%
32	NA	NA	NA	NA	55.37%	65.02%	69.51%	71.99%	72.17%	70.38%	68.92%	75.37%	78.30%	79.90%	78.74%	76.49%	88.33%
33	NA	NA	NA	NA	54.92%	64.69%	69.23%	71.75%	71.95%	70.18%	68.39%	74.97%	77.96%	79.61%	78.47%	76.24%	87.70%
34	NA	NA	NA	NA	54.48%	64.36%	68.95%	71.51%	71.73%	69.97%	67.87%	74.57%	77.62%	79.31%	78.21%	75.98%	87.07%
35	NA	NA	NA	NA	54.04%	64.04%	68.67%	71.26%	71.51%	69.77%	67.34%	74.18%	77.28%	79.02%	77.94%	75.73%	86.44%
36	NA	NA	NA	NA	53.19%	63.40%	68.13%	70.79%	71.08%	69.37%	66.32%	73.42%	76.64%	78.43%	77.41%	75.26%	85.22%
37	NA	NA	NA	NA	52.34%	62.76%	67.59%	70.31%	70.64%	68.98%	65.31%	72.66%	76.00%	77.85%	76.88%	74.79%	83.99%
38	NA	NA	NA	NA	51.49%	62.12%	67.05%	69.84%	70.21%	68.58%	64.29%	71.91%	75.36%	77.27%	76.35%	74.32%	82.77%
39	NA	NA	NA	NA	50.64%	61.48%	66.51%	69.36%	69.77%	68.19%	63.27%	71.15%	74.72%	76.69%	75.82%	73.85%	81.55%
40	NA	NA	NA	NA	49.78%	60.84%	65.97%	68.88%	69.34%	67.79%	62.26%	70.40%	74.08%	76.11%	75.29%	73.38%	80.33%
41	NA	NA	NA	NA	48.18%	59.63%	64.97%	67.99%	68.53%	67.05%	60.38%	68.98%	72.89%	75.04%	74.34%	72.50%	78.14%
42	NA	NA	NA	NA	46.58%	58.43%	63.96%	67.10%	67.72%	66.30%	58.50%	67.56%	71.69%	73.97%	73.38%	71.62%	75.95%
43	NA	NA	NA	NA	44.97%	57.22%	62.96%	66.20%	66.91%	65.56%	56.62%	66.14%	70.50%	72.91%	72.42%	70.74%	73.76%
44	NA	NA	NA	NA	43.37%	56.02%	61.96%	65.31%	66.10%	64.81%	54.74%	64.72%	69.31%	71.84%	71.46%	69.87%	71.57%
45	NA	NA	NA	NA	41.76%	54.81%	60.96%	64.41%	65.29%	64.07%	52.86%	63.30%	68.11%	70.77%	70.51%	68.99%	69.38%
46	NA	NA	NA	NA	39.21%	52.90%	59.36%	62.99%	63.98%	62.87%	49.93%	61.08%	66.26%	69.12%	69.00%	67.61%	66.02%
47	NA	NA	NA	NA	36.65%	50.99%	57.76%	61.56%	62.68%	61.68%	46.99%	58.85%	64.41%	67.47%	67.50%	66.24%	62.66%
48	NA	NA	NA	NA	34.10%	49.08%	56.16%	60.13%	61.38%	60.49%	44.05%	56.63%	62.55%	65.82%	65.99%	64.86%	59.30%
49	NA	NA	NA	NA	31.55%	47.17%	54.56%	58.70%	60.07%	59.30%	41.12%	54.41%	60.70%	64.18%	64.49%	63.49%	55.93%
50	NA	NA	NA	NA	28.99%	45.26%	52.96%	57.27%	58.77%	58.10%	38.18%	52.19%	58.85%	62.53%	62.98%	62.11%	52.57%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	15
18	92.55%	92.90%	93.01%	90.07%	87.08%	105.28%	103.10%	101.88%	100.48%	96.61%	93.16%	119.04%	113.64%	110.87%	107.96%	103.15%	99.24%
19	92.50%	92.86%	92.98%	90.03%	87.05%	105.21%	103.02%	101.83%	100.44%	96.56%	93.12%	118.94%	113.55%	110.80%	107.90%	103.10%	99.20%
20	92.45%	92.82%	92.96%	89.98%	87.02%	105.14%	102.95%	101.77%	100.40%	96.52%	93.09%	118.85%	113.46%	110.73%	107.84%	103.05%	99.15%
21	92.39%	92.76%	92.91%	89.94%	86.98%	105.03%	102.87%	101.70%	100.33%	96.46%	93.04%	118.71%	113.36%	110.64%	107.76%	102.99%	99.09%
22	92.33%	92.71%	92.86%	89.90%	86.94%	104.91%	102.80%	101.63%	100.27%	96.41%	92.98%	118.57%	113.27%	110.55%	107.68%	102.92%	99.02%
23	92.27%	92.66%	92.81%	89.86%	86.91%	104.80%	102.72%	101.57%	100.21%	96.36%	92.93%	118.44%	113.17%	110.47%	107.61%	102.86%	98.96%
24	92.22%	92.61%	92.77%	89.82%	86.87%	104.69%	102.65%	101.50%	100.15%	96.31%	92.88%	118.30%	113.08%	110.38%	107.53%	102.80%	98.89%
25	92.16%	92.56%	92.72%	89.78%	86.83%	104.58%	102.57%	101.43%	100.08%	96.26%	92.83%	118.16%	112.98%	110.30%	107.45%	102.73%	98.83%
26	91.95%	92.38%	92.56%	89.64%	86.70%	104.23%	102.31%	101.21%	99.89%	96.08%	92.67%	117.75%	112.67%	110.03%	107.22%	102.52%	98.64%
27	91.74%	92.21%	92.40%	89.50%	86.56%	103.88%	102.05%	100.99%	99.69%	95.91%	92.51%	117.34%	112.36%	109.77%	106.98%	102.31%	98.45%
28	91.53%	92.03%	92.24%	89.36%	86.43%	103.53%	101.79%	100.77%	99.49%	95.73%	92.35%	116.92%	112.04%	109.50%	106.75%	102.09%	98.26%
29	91.32%	91.86%	92.08%	89.22%	86.30%	103.19%	101.53%	100.55%	99.30%	95.55%	92.18%	116.51%	111.73%	109.24%	106.51%	101.88%	98.07%
30	91.11%	91.68%	91.92%	89.08%	86.17%	102.84%	101.27%	100.33%	99.10%	95.38%	92.02%	116.09%	111.42%	108.97%	106.28%	101.67%	97.88%
31	90.64%	91.29%	91.57%	88.76%	85.87%	102.07%	100.69%	99.84%	98.66%	94.99%	91.66%	115.18%	110.73%	108.39%	105.76%	101.21%	97.46%
32	90.17%	90.89%	91.21%	88.44%	85.58%	101.30%	100.11%	99.35%	98.23%	94.60%	91.31%	114.27%	110.04%	107.82%	105.24%	100.75%	97.03%
33	89.71%	90.50%	90.86%	88.12%	85.29%	100.52%	99.53%	98.87%	97.79%	94.21%	90.95%	113.35%	109.36%	107.24%	104.73%	100.29%	96.61%
34	89.24%	90.11%	90.50%	87.80%	84.99%	99.75%	98.95%	98.38%	97.36%	93.82%	90.59%	112.44%	108.67%	106.66%	104.21%	99.83%	96.18%
35	88.77%	89.71%	90.15%	87.48%	84.70%	98.98%	98.38%	97.90%	96.92%	93.43%	90.23%	111.52%	107.98%	106.09%	103.69%	99.37%	95.76%
36	87.85%	88.94%	89.46%	86.85%	84.13%	97.51%	97.26%	96.95%	96.09%	92.67%	89.54%	109.80%	106.67%	104.97%	102.71%	98.48%	94.96%
37	86.92%	88.16%	88.78%	86.23%	83.56%	96.03%	96.14%	96.01%	95.25%	91.91%	88.86%	108.07%	105.36%	103.86%	101.73%	97.60%	94.15%
38	86.00%	87.39%	88.09%	85.60%	82.99%	94.56%	95.02%	95.07%	94.42%	91.15%	88.17%	106.35%	104.05%	102.74%	100.75%	96.71%	93.35%
39	85.07%	86.61%	87.40%	84.97%	82.42%	93.09%	93.91%	94.12%	93.59%	90.40%	87.48%	104.62%	102.74%	101.63%	99.77%	95.82%	92.55%
40	84.15%	85.84%	86.72%	84.35%	81.85%	91.62%	92.79%	93.18%	92.75%	89.64%	86.80%	102.90%	101.43%	100.52%	98.79%	94.93%	91.74%
41	82.50%	84.44%	85.46%	83.21%	80.81%	89.04%	90.85%	91.54%	91.28%	88.32%	85.58%	99.95%	99.19%	98.63%	97.10%	93.42%	90.36%
42	80.85%	83.05%	84.20%	82.07%	79.76%	86.47%	88.90%	89.89%	89.81%	86.99%	84.37%	96.99%	96.95%	96.74%	95.41%	91.91%	88.98%
43	79.20%	81.65%	82.94%	80.94%	78.72%	83.90%	86.96%	88.25%	88.34%	85.67%	83.15%	94.04%	94.71%	94.85%	93.73%	90.40%	87.59%
44	77.55%	80.26%	81.69%	79.80%	77.67%	81.33%	85.01%	86.61%	86.86%	84.35%	81.94%	91.08%	92.47%	92.96%	92.04%	88.89%	86.21%
45	75.90%	78.86%	80.43%	78.66%	76.63%	78.75%	83.07%	84.97%	85.39%	83.02%	80.72%	88.13%	90.23%	91.07%	90.36%	87.38%	84.82%
46	73.34%	76.70%	78.51%	76.93%	75.05%	74.91%	80.14%	82.49%	83.20%	81.05%	78.92%	83.79%	86.94%	88.28%	87.89%	85.16%	82.79%
47	70.79%	74.54%	76.59%	75.20%	73.48%	71.06%	77.22%	80.02%	81.01%	79.07%	77.12%	79.46%	83.65%	85.50%	85.42%	82.94%	80.76%
48	68.23%	72.38%	74.67%	73.48%	71.91%	67.21%	74.30%	77.55%	78.81%	77.10%	75.32%	75.12%	80.36%	82.72%	82.95%	80.72%	78.73%
49	65.68%	70.22%	72.76%	71.75%	70.33%	63.36%	71.37%	75.08%	76.62%	75.12%	73.52%	70.79%	77.07%	79.93%	80.48%	78.49%	76.71%
50	63.12%	68.06%	70.84%	70.02%	68.76%	59.51%	68.45%	72.61%	74.43%	73.15%	71.72%	66.46%	73.78%	77.15%	78.01%	76.27%	74.68%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	12	12	12	12	12
18	132.80%	124.19%	119.86%	115.43%	109.69%	105.32%	NA	NA	NA	NA	NA	NA	70.54%	78.51%	82.19%	84.21%	83.11%
19	132.68%	124.07%	119.77%	115.35%	109.64%	105.27%	NA	NA	NA	NA	NA	NA	70.47%	78.46%	82.15%	84.18%	83.08%
20	132.55%	123.96%	119.68%	115.28%	109.58%	105.22%	NA	NA	NA	NA	NA	NA	70.41%	78.42%	82.11%	84.15%	83.06%
21	132.39%	123.85%	119.58%	115.19%	109.51%	105.14%	NA	NA	NA	NA	NA	NA	70.34%	78.37%	82.07%	84.11%	83.03%
22	132.23%	123.73%	119.48%	115.09%	109.43%	105.06%	NA	NA	NA	NA	NA	NA	70.28%	78.33%	82.03%	84.08%	83.00%
23	132.07%	123.62%	119.37%	115.00%	109.36%	104.98%	NA	NA	NA	NA	NA	NA	70.21%	78.29%	81.99%	84.04%	82.97%
24	131.91%	123.50%	119.27%	114.91%	109.28%	104.90%	NA	NA	NA	NA	NA	NA	70.15%	78.24%	81.96%	84.01%	82.94%
25	131.75%	123.39%	119.17%	114.82%	109.21%	104.82%	NA	NA	NA	NA	NA	NA	70.08%	78.20%	81.92%	83.97%	82.91%
26	131.27%	123.03%	118.86%	114.55%	108.96%	104.61%	NA	NA	NA	NA	NA	NA	69.83%	78.00%	81.76%	83.83%	82.78%
27	130.79%	122.66%	118.55%	114.27%	108.71%	104.39%	NA	NA	NA	NA	NA	NA	69.58%	77.79%	81.60%	83.69%	82.65%
28	130.31%	122.30%	118.24%	114.00%	108.46%	104.17%	NA	NA	NA	NA	NA	NA	69.33%	77.59%	81.45%	83.55%	82.53%
29	129.83%	121.94%	117.93%	113.73%	108.21%	103.96%	NA	NA	NA	NA	NA	NA	69.08%	77.38%	81.29%	83.41%	82.40%
30	129.35%	121.58%	117.62%	113.46%	107.96%	103.74%	NA	NA	NA	NA	NA	NA	68.83%	77.18%	81.14%	83.27%	82.27%
31	128.29%	120.78%	116.95%	112.86%	107.43%	103.25%	NA	NA	NA	NA	NA	NA	68.25%	76.77%	80.78%	82.94%	81.98%
32	127.23%	119.98%	116.28%	112.26%	106.91%	102.76%	NA	NA	NA	NA	NA	NA	67.68%	76.35%	80.41%	82.62%	81.69%
33	126.18%	119.18%	115.61%	111.66%	106.38%	102.27%	NA	NA	NA	NA	NA	NA	67.11%	75.94%	80.05%	82.30%	81.41%
34	125.12%	118.38%	114.94%	111.06%	105.85%	101.78%	NA	NA	NA	NA	NA	NA	66.54%	75.52%	79.69%	81.98%	81.12%
35	124.07%	117.59%	114.27%	110.47%	105.32%	101.29%	NA	NA	NA	NA	NA	NA	65.96%	75.11%	79.33%	81.66%	80.83%
36	122.09%	116.08%	112.99%	109.34%	104.30%	100.37%	NA	NA	NA	NA	NA	NA	64.85%	74.27%	78.63%	81.04%	80.26%
37	120.11%	114.58%	111.71%	108.21%	103.28%	99.45%	NA	NA	NA	NA	NA	NA	63.73%	73.43%	77.94%	80.41%	79.70%
38	118.14%	113.08%	110.42%	107.08%	102.26%	98.53%	NA	NA	NA	NA	NA	NA	62.61%	72.59%	77.24%	79.79%	79.13%
39	116.16%	111.57%	109.14%	105.95%	101.24%	97.61%	NA	NA	NA	NA	NA	NA	61.49%	71.75%	76.54%	79.16%	78.57%
40	114.18%	110.07%	107.86%	104.82%	100.22%	96.69%	NA	NA	NA	NA	NA	NA	60.38%	70.91%	75.84%	78.54%	78.00%
41	110.85%	107.54%	105.72%	102.92%	98.53%	95.14%	NA	NA	NA	NA	NA	NA	58.33%	69.38%	74.56%	77.41%	76.97%
42	107.51%	105.00%	103.58%	101.02%	96.83%	93.58%	NA	NA	NA	NA	NA	NA	56.27%	67.85%	73.27%	76.28%	75.95%
43	104.17%	102.47%	101.44%	99.12%	95.14%	92.03%	NA	NA	NA	NA	NA	NA	54.22%	66.32%	71.99%	75.14%	74.92%
44	100.83%	99.93%	99.31%	97.22%	93.44%	90.47%	NA	NA	NA	NA	NA	NA	52.17%	64.79%	70.70%	74.01%	73.90%
45	97.50%	97.40%	97.17%	95.32%	91.75%	88.92%	NA	NA	NA	NA	NA	NA	50.12%	63.26%	69.42%	72.88%	72.87%
46	92.68%	93.74%	94.07%	92.58%	89.28%	86.66%	NA	NA	NA	NA	NA	NA	46.96%	60.89%	67.44%	71.11%	71.28%
47	87.86%	90.08%	90.98%	89.83%	86.81%	84.41%	NA	NA	NA	NA	NA	NA	43.80%	58.53%	65.47%	69.35%	69.68%
48	83.04%	86.42%	87.88%	87.09%	84.34%	82.15%	NA	NA	NA	NA	NA	NA	40.64%	56.17%	63.49%	67.58%	68.09%
49	78.22%	82.77%	84.79%	84.34%	81.87%	79.89%	NA	NA	NA	NA	NA	NA	37.49%	53.80%	61.52%	65.82%	66.49%
50	73.40%	79.11%	81.70%	81.60%	79.40%	77.63%	NA	NA	NA	NA	NA	NA	34.33%	51.44%	59.54%	64.05%	64.90%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	12	13	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15
18	80.81%	86.26%	90.51%	92.41%	93.41%	90.79%	87.93%	108.57%	107.53%	106.88%	106.40%	101.89%	98.35%	124.04%	119.38%	116.97%	114.44%
19	80.79%	86.18%	90.43%	92.36%	93.37%	90.76%	87.90%	108.47%	107.47%	106.81%	106.35%	101.84%	98.30%	123.92%	119.29%	116.89%	114.37%
20	80.77%	86.11%	90.36%	92.30%	93.32%	90.72%	87.86%	108.37%	107.41%	106.75%	106.29%	101.80%	98.25%	123.79%	119.20%	116.82%	114.30%
21	80.74%	86.02%	90.30%	92.25%	93.28%	90.67%	87.82%	108.27%	107.32%	106.68%	106.23%	101.74%	98.20%	123.65%	119.09%	116.72%	114.22%
22	80.71%	85.94%	90.25%	92.20%	93.23%	90.63%	87.78%	108.17%	107.23%	106.61%	106.16%	101.69%	98.15%	123.51%	118.97%	116.63%	114.14%
23	80.68%	85.85%	90.19%	92.15%	93.19%	90.58%	87.74%	108.06%	107.15%	106.54%	106.10%	101.63%	98.10%	123.37%	118.86%	116.54%	114.06%
24	80.65%	85.76%	90.14%	92.11%	93.14%	90.53%	87.70%	107.96%	107.06%	106.47%	106.03%	101.58%	98.05%	123.23%	118.75%	116.45%	113.97%
25	80.62%	85.67%	90.08%	92.06%	93.10%	90.48%	87.66%	107.86%	106.98%	106.41%	105.97%	101.52%	98.00%	123.09%	118.63%	116.36%	113.89%
26	80.50%	85.37%	89.84%	91.86%	92.92%	90.33%	87.53%	107.48%	106.70%	106.17%	105.77%	101.33%	97.83%	122.62%	118.30%	116.07%	113.64%
27	80.39%	85.06%	89.61%	91.66%	92.75%	90.17%	87.39%	107.11%	106.42%	105.94%	105.57%	101.15%	97.66%	122.16%	117.96%	115.78%	113.39%
28	80.27%	84.76%	89.37%	91.46%	92.57%	90.01%	87.25%	106.74%	106.15%	105.70%	105.37%	100.96%	97.49%	121.70%	117.62%	115.49%	113.13%
29	80.16%	84.45%	89.13%	91.26%	92.39%	89.86%	87.11%	106.36%	105.87%	105.47%	105.17%	100.77%	97.32%	121.23%	117.28%	115.20%	112.88%
30	80.04%	84.15%	88.89%	91.07%	92.22%	89.70%	86.97%	105.99%	105.59%	105.24%	104.97%	100.58%	97.15%	120.77%	116.94%	114.91%	112.63%
31	79.78%	83.46%	88.39%	90.64%	91.84%	89.35%	86.66%	105.16%	104.97%	104.72%	104.50%	100.16%	96.78%	119.76%	116.18%	114.27%	112.06%
32	79.52%	82.78%	87.89%	90.21%	91.45%	89.01%	86.34%	104.33%	104.35%	104.20%	104.03%	99.75%	96.40%	118.75%	115.42%	113.63%	111.49%
33	79.26%	82.09%	87.39%	89.78%	91.07%	88.66%	86.02%	103.50%	103.73%	103.68%	103.57%	99.34%	96.02%	117.75%	114.66%	112.99%	110.93%
34	78.99%	81.41%	86.89%	89.35%	90.69%	88.31%	85.71%	102.67%	103.11%	103.16%	103.10%	98.93%	95.65%	116.74%	113.91%	112.34%	110.36%
35	78.73%	80.73%	86.39%	88.92%	90.30%	87.97%	85.39%	101.84%	102.50%	102.64%	102.64%	98.51%	95.27%	115.73%	113.15%	111.70%	109.79%
36	78.22%	79.40%	85.39%	88.08%	89.56%	87.29%	84.78%	100.27%	101.32%	101.63%	101.75%	97.72%	94.54%	113.84%	111.73%	110.49%	108.72%
37	77.71%	78.08%	84.40%	87.25%	88.82%	86.62%	84.17%	98.69%	100.14%	100.63%	100.86%	96.92%	93.81%	111.94%	110.31%	109.29%	107.66%
38	77.20%	76.76%	83.40%	86.41%	88.08%	85.95%	83.56%	97.11%	98.96%	99.62%	99.97%	96.13%	93.07%	110.05%	108.88%	108.08%	106.59%
39	76.68%	75.44%	82.40%	85.58%	87.34%	85.28%	82.94%	95.53%	97.79%	98.62%	99.08%	95.33%	92.34%	108.15%	107.46%	106.87%	105.52%
40	76.17%	74.11%	81.40%	84.74%	86.60%	84.61%	82.33%	93.95%	96.61%	97.61%	98.19%	94.54%	91.61%	106.26%	106.04%	105.66%	104.45%
41	75.23%	71.73%	79.62%	83.25%	85.25%	83.39%	81.23%	91.17%	94.51%	95.87%	96.61%	93.12%	90.32%	103.04%	103.60%	103.62%	102.63%
42	74.29%	69.34%	77.83%	81.75%	83.90%	82.18%	80.12%	88.40%	92.42%	94.12%	95.04%	91.70%	89.02%	99.81%	101.16%	101.57%	100.80%
43	73.35%	66.95%	76.04%	80.25%	82.55%	80.96%	79.02%	85.62%	90.32%	92.38%	93.47%	90.29%	87.73%	96.59%	98.72%	99.53%	98.98%
44	72.41%	64.56%	74.26%	78.75%	81.20%	79.75%	77.91%	82.85%	88.23%	90.63%	91.89%	88.87%	86.44%	93.37%	96.28%	97.48%	97.15%
45	71.48%	62.17%	72.47%	77.25%	79.85%	78.53%	76.81%	80.07%	86.13%	88.89%	90.32%	87.45%	85.14%	90.15%	93.84%	95.44%	95.32%
46	70.02%	58.58%	69.74%	74.96%	77.81%	76.71%	75.14%	75.96%	83.01%	86.25%	87.98%	85.35%	83.23%	85.46%	90.29%	92.43%	92.66%
47	68.56%	54.98%	67.02%	72.67%	75.78%	74.89%	73.47%	71.85%	79.89%	83.62%	85.63%	83.24%	81.31%	80.78%	86.73%	89.43%	90.00%
48	67.10%	51.38%	64.30%	70.38%	73.74%	73.08%	71.79%	67.73%	76.77%	80.98%	83.28%	81.14%	79.39%	76.10%	83.17%	86.42%	87.34%
49	65.64%	47.79%	61.57%	68.09%	71.71%	71.26%	70.12%	63.62%	73.65%	78.34%	80.94%	79.03%	77.47%	71.42%	79.61%	83.42%	84.68%
50	64.18%	44.19%	58.85%	65.80%	69.67%	69.44%	68.45%	59.51%	70.53%	75.71%	78.59%	76.92%	75.56%	66.73%	76.06%	80.42%	82.02%

Premium Band 3 - Rs. 1,00,000 to 1,99,999

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17
18	109.20%	105.12%	139.50%	131.23%	127.07%	122.49%	116.50%	111.90%	154.97%	143.08%	137.17%	130.53%	123.81%	118.68%
19	109.14%	105.06%	139.36%	131.11%	126.98%	122.40%	116.44%	111.83%	154.80%	142.93%	137.06%	130.43%	123.74%	118.59%
20	109.09%	105.00%	139.22%	130.99%	126.89%	122.31%	116.37%	111.75%	154.64%	142.79%	136.96%	130.32%	123.66%	118.50%
21	109.01%	104.94%	139.04%	130.85%	126.77%	122.21%	116.28%	111.67%	154.42%	142.62%	136.82%	130.21%	123.54%	118.41%
22	108.93%	104.87%	138.86%	130.71%	126.66%	122.11%	116.18%	111.59%	154.20%	142.45%	136.68%	130.09%	123.42%	118.31%
23	108.86%	104.81%	138.68%	130.57%	126.54%	122.01%	116.08%	111.51%	153.98%	142.28%	136.55%	129.97%	123.30%	118.21%
24	108.78%	104.74%	138.50%	130.43%	126.43%	121.91%	115.98%	111.43%	153.76%	142.11%	136.41%	129.85%	123.18%	118.12%
25	108.70%	104.68%	138.32%	130.29%	126.32%	121.81%	115.88%	111.35%	153.54%	141.95%	136.27%	129.74%	123.06%	118.02%
26	108.47%	104.47%	137.76%	129.89%	125.97%	121.51%	115.61%	111.10%	152.90%	141.48%	135.87%	129.38%	122.75%	117.74%
27	108.24%	104.26%	137.21%	129.49%	125.62%	121.21%	115.34%	110.86%	152.26%	141.02%	135.47%	129.03%	122.44%	117.46%
28	108.01%	104.06%	136.65%	129.09%	125.28%	120.90%	115.07%	110.62%	151.61%	140.56%	135.06%	128.67%	122.13%	117.18%
29	107.78%	103.85%	136.10%	128.68%	124.93%	120.60%	114.80%	110.37%	150.97%	140.09%	134.66%	128.32%	121.82%	116.90%
30	107.55%	103.64%	135.55%	128.28%	124.58%	120.30%	114.53%	110.13%	150.32%	139.63%	134.26%	127.96%	121.51%	116.62%
31	107.05%	103.18%	134.36%	127.39%	123.82%	119.63%	113.94%	109.58%	148.96%	138.60%	133.37%	127.19%	120.83%	115.99%
32	106.55%	102.72%	133.18%	126.49%	123.06%	118.95%	113.35%	109.04%	147.60%	137.56%	132.49%	126.41%	120.14%	115.35%
33	106.05%	102.26%	131.99%	125.60%	122.30%	118.28%	112.75%	108.49%	146.24%	136.53%	131.61%	125.64%	119.46%	114.72%
34	105.54%	101.79%	130.81%	124.70%	121.53%	117.61%	112.16%	107.94%	144.87%	135.49%	130.72%	124.87%	118.78%	114.09%
35	105.04%	101.33%	129.62%	123.80%	120.77%	116.94%	111.57%	107.40%	143.51%	134.46%	129.84%	124.10%	118.10%	113.46%
36	104.09%	100.46%	127.41%	122.14%	119.36%	115.70%	110.46%	106.39%	140.98%	132.55%	128.22%	122.68%	116.83%	112.32%
37	103.14%	99.59%	125.20%	120.47%	117.95%	114.45%	109.35%	105.38%	138.46%	130.63%	126.61%	121.25%	115.57%	111.17%
38	102.19%	98.73%	122.99%	118.80%	116.54%	113.21%	108.25%	104.38%	135.93%	128.72%	124.99%	119.83%	114.31%	110.03%
39	101.24%	97.86%	120.78%	117.14%	115.12%	111.97%	107.14%	103.37%	133.40%	126.81%	123.38%	118.41%	113.04%	108.89%
40	100.28%	96.99%	118.56%	115.47%	113.71%	110.72%	106.03%	102.37%	130.87%	124.90%	121.76%	116.99%	111.78%	107.74%
41	98.64%	95.49%	114.90%	112.69%	111.37%	108.64%	104.17%	100.66%	126.76%	121.77%	119.12%	114.66%	109.70%	105.84%
42	97.01%	93.99%	111.23%	109.90%	109.02%	106.56%	102.31%	98.96%	122.64%	118.65%	116.47%	112.33%	107.61%	103.93%
43	95.37%	92.49%	107.56%	107.12%	106.68%	104.48%	100.45%	97.26%	118.53%	115.52%	113.82%	109.99%	105.53%	102.03%
44	93.73%	91.00%	103.89%	104.34%	104.33%	102.41%	98.59%	95.56%	114.41%	112.39%	111.18%	107.66%	103.44%	100.12%
45	92.09%	89.50%	100.22%	101.55%	101.99%	100.33%	96.73%	93.86%	110.30%	109.27%	108.53%	105.33%	101.36%	98.21%
46	89.70%	87.32%	94.97%	97.56%	98.61%	97.35%	94.05%	91.42%	104.47%	104.83%	104.79%	102.04%	98.40%	95.52%
47	87.31%	85.15%	89.72%	93.57%	95.24%	94.38%	91.37%	88.99%	98.65%	100.40%	101.05%	98.75%	95.43%	92.82%
48	84.91%	82.97%	84.46%	89.57%	91.87%	91.40%	88.69%	86.55%	92.83%	95.97%	97.31%	95.46%	92.47%	90.13%
49	82.52%	80.79%	79.21%	85.58%	88.50%	88.43%	86.01%	84.11%	87.00%	91.54%	93.57%	92.18%	89.51%	87.43%
50	80.13%	78.62%	73.96%	81.58%	85.12%	85.46%	83.34%	81.68%	81.18%	87.11%	89.83%	88.89%	86.54%	84.74%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	5	5	5	5	5	5	6	6	6	6	6	6	7	7	7	7	7
18	24.69%	26.46%	27.25%	27.68%	27.92%	27.91%	30.24%	30.63%	30.78%	30.81%	30.84%	30.49%	39.08%	37.38%	36.47%	35.90%	35.52%
19	24.66%	26.45%	27.25%	27.67%	27.92%	27.91%	30.21%	30.62%	30.78%	30.81%	30.83%	30.49%	39.06%	37.37%	36.46%	35.89%	35.52%
20	24.64%	26.43%	27.25%	27.65%	27.92%	27.91%	30.18%	30.62%	30.77%	30.81%	30.82%	30.50%	39.04%	37.35%	36.45%	35.88%	35.51%
21	24.64%	26.43%	27.24%	27.65%	27.91%	27.91%	30.18%	30.62%	30.76%	30.81%	30.82%	30.50%	39.04%	37.35%	36.45%	35.88%	35.50%
22	24.63%	26.43%	27.24%	27.65%	27.91%	27.91%	30.18%	30.61%	30.76%	30.81%	30.82%	30.49%	39.03%	37.34%	36.45%	35.88%	35.50%
23	24.63%	26.43%	27.24%	27.65%	27.91%	27.90%	30.18%	30.61%	30.75%	30.80%	30.81%	30.48%	39.03%	37.34%	36.44%	35.87%	35.50%
24	24.63%	26.43%	27.23%	27.65%	27.90%	27.90%	30.19%	30.61%	30.75%	30.80%	30.81%	30.47%	39.03%	37.33%	36.44%	35.87%	35.49%
25	24.63%	26.43%	27.23%	27.65%	27.90%	27.90%	30.19%	30.60%	30.74%	30.80%	30.81%	30.47%	39.03%	37.33%	36.44%	35.87%	35.49%
26	24.61%	26.42%	27.22%	27.64%	27.89%	27.88%	30.16%	30.58%	30.72%	30.78%	30.79%	30.45%	38.98%	37.29%	36.41%	35.84%	35.47%
27	24.59%	26.40%	27.21%	27.63%	27.88%	27.87%	30.13%	30.56%	30.71%	30.76%	30.77%	30.44%	38.94%	37.26%	36.38%	35.82%	35.45%
28	24.57%	26.38%	27.20%	27.61%	27.86%	27.86%	30.10%	30.53%	30.69%	30.74%	30.76%	30.43%	38.89%	37.22%	36.35%	35.79%	35.42%
29	24.55%	26.37%	27.18%	27.60%	27.85%	27.85%	30.07%	30.51%	30.67%	30.72%	30.74%	30.41%	38.85%	37.19%	36.32%	35.77%	35.40%
30	24.53%	26.35%	27.17%	27.59%	27.84%	27.84%	30.04%	30.48%	30.65%	30.71%	30.72%	30.40%	38.80%	37.15%	36.29%	35.74%	35.38%
31	24.46%	26.30%	27.13%	27.55%	27.80%	27.81%	29.94%	30.42%	30.60%	30.65%	30.68%	30.36%	38.68%	37.06%	36.22%	35.67%	35.31%
32	24.39%	26.24%	27.09%	27.52%	27.77%	27.78%	29.85%	30.35%	30.54%	30.60%	30.64%	30.31%	38.57%	36.97%	36.14%	35.61%	35.25%
33	24.32%	26.19%	27.04%	27.48%	27.74%	27.75%	29.75%	30.28%	30.48%	30.55%	30.59%	30.27%	38.45%	36.88%	36.07%	35.54%	35.19%
34	24.26%	26.14%	27.00%	27.44%	27.70%	27.72%	29.66%	30.21%	30.42%	30.49%	30.55%	30.23%	38.33%	36.80%	35.99%	35.47%	35.13%
35	24.19%	26.08%	26.96%	27.40%	27.67%	27.69%	29.56%	30.15%	30.36%	30.44%	30.51%	30.19%	38.21%	36.71%	35.92%	35.40%	35.06%
36	24.06%	25.98%	26.87%	27.33%	27.60%	27.62%	29.39%	30.01%	30.25%	30.34%	30.41%	30.10%	37.99%	36.54%	35.77%	35.27%	34.94%
37	23.92%	25.88%	26.79%	27.25%	27.53%	27.55%	29.21%	29.88%	30.14%	30.24%	30.31%	30.01%	37.76%	36.37%	35.62%	35.15%	34.82%
38	23.79%	25.78%	26.70%	27.17%	27.46%	27.49%	29.03%	29.75%	30.02%	30.14%	30.21%	29.93%	37.53%	36.20%	35.47%	35.02%	34.71%
39	23.66%	25.68%	26.62%	27.09%	27.39%	27.42%	28.85%	29.62%	29.91%	30.05%	30.11%	29.84%	37.30%	36.03%	35.32%	34.89%	34.59%
40	23.53%	25.58%	26.54%	27.02%	27.32%	27.35%	28.68%	29.48%	29.80%	29.95%	30.01%	29.75%	37.08%	35.86%	35.18%	34.77%	34.47%
41	23.26%	25.39%	26.37%	26.87%	27.19%	27.23%	28.33%	29.22%	29.58%	29.75%	29.84%	29.58%	36.63%	35.51%	34.89%	34.51%	34.23%
42	23.00%	25.19%	26.20%	26.73%	27.05%	27.10%	27.98%	28.95%	29.36%	29.56%	29.66%	29.41%	36.18%	35.16%	34.60%	34.25%	33.99%
43	22.74%	25.00%	26.03%	26.58%	26.92%	26.97%	27.63%	28.69%	29.14%	29.36%	29.48%	29.24%	35.73%	34.82%	34.32%	33.99%	33.76%
44	22.48%	24.80%	25.86%	26.43%	26.78%	26.85%	27.28%	28.43%	28.92%	29.16%	29.30%	29.06%	35.28%	34.47%	34.03%	33.72%	33.52%
45	22.21%	24.61%	25.69%	26.29%	26.65%	26.72%	26.93%	28.16%	28.70%	28.97%	29.12%	28.89%	34.83%	34.13%	33.74%	33.46%	33.28%
46	21.71%	24.23%	25.38%	26.00%	26.38%	26.47%	26.27%	27.67%	28.28%	28.60%	28.78%	28.57%	34.00%	33.51%	33.21%	33.00%	32.85%
47	21.20%	23.85%	25.06%	25.72%	26.12%	26.22%	25.62%	27.18%	27.87%	28.23%	28.44%	28.25%	33.18%	32.89%	32.68%	32.53%	32.42%
48	20.69%	23.47%	24.74%	25.43%	25.86%	25.97%	24.97%	26.69%	27.45%	27.85%	28.10%	27.93%	32.36%	32.27%	32.15%	32.07%	31.98%
49	20.18%	23.09%	24.42%	25.15%	25.59%	25.71%	24.32%	26.21%	27.04%	27.48%	27.76%	27.60%	31.54%	31.64%	31.62%	31.60%	31.55%
50	19.68%	22.71%	24.10%	24.86%	25.33%	25.46%	23.66%	25.72%	26.62%	27.11%	27.42%	27.28%	30.71%	31.02%	31.09%	31.14%	31.12%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10	10	10
18	34.76%	44.25%	41.32%	39.83%	38.91%	38.25%	37.17%	49.42%	45.27%	43.19%	41.92%	40.98%	39.59%	54.59%	49.21%	46.55%	44.93%
19	34.75%	44.23%	41.31%	39.81%	38.90%	38.24%	37.16%	49.39%	45.25%	43.17%	41.91%	40.97%	39.58%	54.56%	49.19%	46.52%	44.93%
20	34.74%	44.20%	41.29%	39.80%	38.89%	38.24%	37.15%	49.37%	45.23%	43.15%	41.91%	40.96%	39.57%	54.54%	49.17%	46.50%	44.92%
21	34.73%	44.20%	41.28%	39.80%	38.89%	38.23%	37.15%	49.36%	45.22%	43.14%	41.90%	40.95%	39.56%	54.52%	49.15%	46.49%	44.91%
22	34.73%	44.19%	41.27%	39.79%	38.88%	38.22%	37.14%	49.34%	45.20%	43.13%	41.89%	40.94%	39.55%	54.50%	49.13%	46.48%	44.89%
23	34.73%	44.18%	41.27%	39.79%	38.88%	38.22%	37.13%	49.33%	45.19%	43.13%	41.88%	40.93%	39.54%	54.48%	49.12%	46.47%	44.88%
24	34.72%	44.17%	41.26%	39.78%	38.87%	38.21%	37.12%	49.31%	45.18%	43.12%	41.87%	40.92%	39.53%	54.46%	49.10%	46.46%	44.87%
25	34.72%	44.16%	41.25%	39.77%	38.86%	38.20%	37.12%	49.30%	45.17%	43.11%	41.86%	40.91%	39.52%	54.44%	49.09%	46.44%	44.86%
26	34.70%	44.10%	41.20%	39.73%	38.83%	38.17%	37.09%	49.22%	45.11%	43.06%	41.81%	40.87%	39.48%	54.34%	49.01%	46.38%	44.80%
27	34.68%	44.04%	41.15%	39.69%	38.79%	38.14%	37.06%	49.14%	45.05%	43.00%	41.77%	40.83%	39.44%	54.24%	48.94%	46.32%	44.74%
28	34.66%	43.98%	41.10%	39.65%	38.76%	38.11%	37.03%	49.06%	44.99%	42.95%	41.72%	40.79%	39.40%	54.15%	48.87%	46.25%	44.68%
29	34.64%	43.91%	41.06%	39.61%	38.72%	38.08%	37.00%	48.98%	44.93%	42.90%	41.67%	40.75%	39.37%	54.05%	48.79%	46.19%	44.62%
30	34.62%	43.85%	41.01%	39.57%	38.68%	38.04%	36.97%	48.90%	44.87%	42.85%	41.62%	40.71%	39.33%	53.95%	48.72%	46.12%	44.56%
31	34.56%	43.70%	40.89%	39.47%	38.59%	37.96%	36.89%	48.71%	44.72%	42.72%	41.51%	40.61%	39.23%	53.73%	48.55%	45.97%	44.43%
32	34.50%	43.54%	40.77%	39.37%	38.51%	37.88%	36.81%	48.52%	44.58%	42.60%	41.40%	40.51%	39.13%	53.50%	48.38%	45.82%	44.30%
33	34.44%	43.39%	40.66%	39.27%	38.42%	37.80%	36.73%	48.33%	44.43%	42.47%	41.29%	40.40%	39.03%	53.28%	48.20%	45.67%	44.17%
34	34.38%	43.24%	40.54%	39.17%	38.33%	37.71%	36.65%	48.14%	44.29%	42.34%	41.18%	40.30%	38.93%	53.05%	48.03%	45.52%	44.04%
35	34.32%	43.08%	40.42%	39.07%	38.24%	37.63%	36.58%	47.95%	44.14%	42.22%	41.08%	40.20%	38.83%	52.83%	47.86%	45.37%	43.91%
36	34.20%	42.78%	40.20%	38.87%	38.07%	37.47%	36.43%	47.58%	43.86%	41.98%	40.86%	40.00%	38.65%	52.38%	47.52%	45.08%	43.65%
37	34.09%	42.49%	39.97%	38.68%	37.90%	37.31%	36.28%	47.21%	43.58%	41.74%	40.65%	39.80%	38.47%	51.94%	47.18%	44.80%	43.40%
38	33.97%	42.19%	39.75%	38.48%	37.73%	37.15%	36.13%	46.84%	43.30%	41.50%	40.43%	39.60%	38.28%	51.50%	46.85%	44.51%	43.14%
39	33.86%	41.89%	39.52%	38.29%	37.56%	36.99%	35.98%	46.47%	43.01%	41.26%	40.22%	39.40%	38.10%	51.06%	46.51%	44.22%	42.88%
40	33.74%	41.59%	39.29%	38.10%	37.39%	36.83%	35.83%	46.10%	42.73%	41.02%	40.01%	39.20%	37.92%	50.61%	46.17%	43.94%	42.63%
41	33.52%	41.00%	38.85%	37.72%	37.05%	36.52%	35.54%	45.38%	42.18%	40.55%	39.59%	38.81%	37.55%	49.76%	45.52%	43.38%	42.13%
42	33.30%	40.42%	38.40%	37.34%	36.71%	36.21%	35.24%	44.66%	41.63%	40.09%	39.17%	38.43%	37.19%	48.90%	44.86%	42.83%	41.63%
43	33.08%	39.83%	37.95%	36.97%	36.37%	35.90%	34.95%	43.94%	41.08%	39.62%	38.75%	38.04%	36.82%	48.04%	44.21%	42.27%	41.14%
44	32.86%	39.24%	37.50%	36.59%	36.03%	35.59%	34.66%	43.21%	40.53%	39.16%	38.34%	37.66%	36.46%	47.18%	43.56%	41.72%	40.64%
45	32.64%	38.66%	37.05%	36.22%	35.69%	35.28%	34.36%	42.49%	39.98%	38.69%	37.92%	37.27%	36.09%	46.33%	42.90%	41.17%	40.15%
46	32.23%	37.64%	36.28%	35.56%	35.11%	34.74%	33.86%	41.28%	39.06%	37.91%	37.22%	36.63%	35.49%	44.92%	41.83%	40.25%	39.33%
47	31.83%	36.62%	35.51%	34.90%	34.53%	34.20%	33.36%	40.07%	38.13%	37.12%	36.52%	35.98%	34.89%	43.51%	40.76%	39.34%	38.51%
48	31.42%	35.61%	34.74%	34.24%	33.94%	33.66%	32.85%	38.85%	37.21%	36.34%	35.82%	35.33%	34.28%	42.10%	39.69%	38.43%	37.69%
49	31.01%	34.59%	33.97%	33.59%	33.36%	33.12%	32.35%	37.64%	36.29%	35.55%	35.12%	34.68%	33.68%	40.70%	38.62%	37.52%	36.87%
50	30.61%	33.57%	33.20%	32.93%	32.78%	32.58%	31.84%	36.43%	35.37%	34.77%	34.42%	34.03%	33.08%	39.29%	37.54%	36.61%	36.05%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	5	5	5	5	5	5	5	5	5	5	6	6	6	6	6	6	6
Age(Years)/ Policy Term	16	16	16	16	17	17	17	17	17	17	6	6	6	6	6	6	7
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.39%	35.39%	35.83%	36.00%	36.08%	35.73%	41.27%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.37%	35.38%	35.83%	35.99%	36.08%	35.72%	41.25%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.36%	35.37%	35.83%	35.97%	36.08%	35.71%	41.23%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.35%	35.36%	35.82%	35.97%	36.08%	35.71%	41.23%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.35%	35.36%	35.82%	35.97%	36.07%	35.71%	41.22%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.34%	35.36%	35.82%	35.97%	36.07%	35.70%	41.21%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.33%	35.35%	35.82%	35.97%	36.07%	35.70%	41.20%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.32%	35.35%	35.81%	35.97%	36.06%	35.70%	41.20%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.29%	35.33%	35.79%	35.95%	36.05%	35.68%	41.15%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.26%	35.30%	35.77%	35.93%	36.03%	35.66%	41.11%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.22%	35.28%	35.74%	35.91%	36.01%	35.64%	41.07%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.19%	35.25%	35.72%	35.88%	36.00%	35.62%	41.02%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.16%	35.23%	35.70%	35.86%	35.98%	35.61%	40.98%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.06%	35.16%	35.63%	35.81%	35.93%	35.56%	40.85%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.97%	35.08%	35.57%	35.76%	35.87%	35.52%	40.72%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.87%	35.01%	35.51%	35.70%	35.82%	35.48%	40.60%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.78%	34.94%	35.45%	35.65%	35.76%	35.44%	40.47%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.69%	34.87%	35.39%	35.60%	35.71%	35.39%	40.34%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.50%	34.73%	35.26%	35.48%	35.61%	35.30%	40.10%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.31%	34.58%	35.14%	35.37%	35.52%	35.20%	39.86%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.12%	34.44%	35.01%	35.26%	35.42%	35.11%	39.62%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.93%	34.30%	34.89%	35.15%	35.32%	35.01%	39.38%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.74%	34.16%	34.77%	35.04%	35.23%	34.91%	39.14%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.37%	33.88%	34.53%	34.83%	35.02%	34.73%	38.67%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.00%	33.60%	34.29%	34.62%	34.82%	34.54%	38.19%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.63%	33.32%	34.05%	34.40%	34.62%	34.35%	37.72%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.26%	33.04%	33.81%	34.19%	34.42%	34.16%	37.25%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.89%	32.77%	33.57%	33.97%	34.22%	33.97%	36.77%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.20%	32.23%	33.12%	33.58%	33.85%	33.63%	35.90%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.51%	31.70%	32.67%	33.18%	33.48%	33.28%	35.02%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.81%	31.17%	32.23%	32.78%	33.11%	32.94%	34.15%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.12%	30.63%	31.78%	32.39%	32.75%	32.60%	33.27%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.43%	30.10%	31.33%	31.99%	32.38%	32.25%	32.40%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	7	7	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9
18	40.60%	40.22%	39.93%	39.73%	38.94%	51.65%	48.55%	46.99%	46.02%	45.39%	44.02%	58.23%	53.58%	51.28%	49.87%	48.78%	47.09%
19	40.59%	40.22%	39.92%	39.71%	38.93%	51.63%	48.54%	46.98%	46.01%	45.37%	44.00%	58.21%	53.57%	51.26%	49.85%	48.75%	47.08%
20	40.58%	40.21%	39.91%	39.70%	38.93%	51.61%	48.52%	46.96%	46.01%	45.34%	43.98%	58.19%	53.55%	51.25%	49.84%	48.72%	47.06%
21	40.57%	40.20%	39.91%	39.69%	38.93%	51.60%	48.52%	46.96%	46.00%	45.34%	43.98%	58.17%	53.54%	51.24%	49.83%	48.71%	47.05%
22	40.57%	40.19%	39.90%	39.69%	38.93%	51.60%	48.51%	46.95%	46.00%	45.34%	43.98%	58.15%	53.52%	51.22%	49.82%	48.70%	47.04%
23	40.57%	40.18%	39.90%	39.69%	38.93%	51.59%	48.50%	46.95%	46.00%	45.33%	43.97%	58.14%	53.51%	51.21%	49.81%	48.70%	47.04%
24	40.57%	40.17%	39.90%	39.68%	38.93%	51.58%	48.49%	46.94%	45.99%	45.33%	43.97%	58.12%	53.49%	51.20%	49.80%	48.69%	47.03%
25	40.56%	40.16%	39.89%	39.68%	38.93%	51.57%	48.48%	46.93%	45.99%	45.33%	43.97%	58.11%	53.48%	51.19%	49.80%	48.68%	47.02%
26	40.53%	40.14%	39.87%	39.66%	38.90%	51.52%	48.44%	46.90%	45.96%	45.30%	43.94%	58.03%	53.42%	51.14%	49.75%	48.64%	46.98%
27	40.50%	40.11%	39.84%	39.63%	38.87%	51.46%	48.39%	46.86%	45.92%	45.27%	43.91%	57.94%	53.36%	51.09%	49.70%	48.59%	46.94%
28	40.46%	40.08%	39.82%	39.61%	38.84%	51.40%	48.35%	46.82%	45.89%	45.24%	43.88%	57.86%	53.30%	51.03%	49.65%	48.55%	46.90%
29	40.43%	40.06%	39.79%	39.59%	38.81%	51.34%	48.31%	46.78%	45.85%	45.20%	43.85%	57.78%	53.24%	50.98%	49.61%	48.51%	46.86%
30	40.40%	40.03%	39.77%	39.56%	38.78%	51.28%	48.26%	46.74%	45.82%	45.17%	43.82%	57.70%	53.18%	50.93%	49.56%	48.46%	46.82%
31	40.30%	39.95%	39.70%	39.50%	38.72%	51.13%	48.14%	46.64%	45.72%	45.09%	43.75%	57.50%	53.03%	50.80%	49.44%	48.35%	46.72%
32	40.20%	39.88%	39.63%	39.44%	38.66%	50.97%	48.02%	46.54%	45.63%	45.00%	43.67%	57.31%	52.87%	50.67%	49.32%	48.24%	46.62%
33	40.10%	39.80%	39.56%	39.37%	38.60%	50.82%	47.90%	46.44%	45.53%	44.91%	43.59%	57.11%	52.72%	50.53%	49.20%	48.14%	46.52%
34	40.00%	39.72%	39.49%	39.31%	38.54%	50.67%	47.78%	46.34%	45.44%	44.83%	43.51%	56.91%	52.56%	50.40%	49.08%	48.03%	46.42%
35	39.90%	39.65%	39.42%	39.25%	38.48%	50.52%	47.66%	46.24%	45.34%	44.74%	43.43%	56.71%	52.41%	50.27%	48.96%	47.92%	46.32%
36	39.72%	39.49%	39.27%	39.11%	38.36%	50.21%	47.43%	46.05%	45.16%	44.57%	43.28%	56.32%	52.11%	50.02%	48.73%	47.70%	46.12%
37	39.55%	39.32%	39.13%	38.98%	38.24%	49.90%	47.20%	45.85%	44.99%	44.40%	43.13%	55.93%	51.82%	49.77%	48.49%	47.49%	45.92%
38	39.37%	39.16%	38.98%	38.85%	38.12%	49.59%	46.97%	45.66%	44.81%	44.24%	42.98%	55.53%	51.52%	49.51%	48.26%	47.27%	45.72%
39	39.19%	39.00%	38.83%	38.72%	38.00%	49.28%	46.74%	45.46%	44.63%	44.07%	42.82%	55.14%	51.23%	49.26%	48.03%	47.06%	45.52%
40	39.01%	38.84%	38.68%	38.59%	37.88%	48.97%	46.52%	45.27%	44.45%	43.90%	42.67%	54.75%	50.93%	49.00%	47.80%	46.84%	45.32%
41	38.65%	38.53%	38.41%	38.34%	37.64%	48.38%	46.07%	44.88%	44.09%	43.58%	42.36%	54.00%	50.36%	48.51%	47.35%	46.44%	44.93%
42	38.28%	38.22%	38.14%	38.09%	37.40%	47.79%	45.62%	44.48%	43.74%	43.26%	42.05%	53.25%	49.78%	48.01%	46.91%	46.03%	44.55%
43	37.92%	37.92%	37.87%	37.84%	37.16%	47.20%	45.17%	44.09%	43.39%	42.94%	41.74%	52.50%	49.21%	47.51%	46.46%	45.62%	44.16%
44	37.56%	37.61%	37.60%	37.59%	36.93%	46.61%	44.72%	43.70%	43.04%	42.62%	41.44%	51.75%	48.63%	47.01%	46.01%	45.21%	43.77%
45	37.19%	37.30%	37.33%	37.34%	36.69%	46.01%	44.28%	43.31%	42.68%	42.29%	41.13%	51.00%	48.06%	46.51%	45.56%	44.80%	43.39%
46	36.53%	36.74%	36.83%	36.87%	36.25%	44.96%	43.46%	42.61%	42.07%	41.72%	40.60%	49.71%	47.06%	45.67%	44.81%	44.11%	42.74%
47	35.86%	36.18%	36.33%	36.40%	35.82%	43.90%	42.64%	41.92%	41.45%	41.15%	40.07%	48.43%	46.07%	44.83%	44.06%	43.41%	42.10%
48	35.19%	35.61%	35.82%	35.93%	35.38%	42.85%	41.82%	41.23%	40.83%	40.59%	39.54%	47.14%	45.08%	43.99%	43.31%	42.72%	41.45%
49	34.52%	35.05%	35.32%	35.46%	34.94%	41.79%	41.01%	40.53%	40.21%	40.02%	39.01%	45.85%	44.09%	43.15%	42.56%	42.02%	40.81%
50	33.85%	34.49%	34.82%	34.99%	34.51%	40.74%	40.19%	39.84%	39.60%	39.45%	38.48%	44.56%	43.10%	42.31%	41.81%	41.33%	40.16%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	10	10	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12
18	64.82%	58.61%	55.57%	53.72%	52.16%	50.16%	71.40%	63.64%	59.86%	57.57%	55.54%	53.23%	NA	NA	NA	NA	NA
19	64.79%	58.59%	55.55%	53.69%	52.13%	50.15%	71.37%	63.62%	59.83%	57.53%	55.51%	53.22%	NA	NA	NA	NA	NA
20	64.76%	58.58%	55.53%	53.67%	52.10%	50.14%	71.34%	63.61%	59.81%	57.50%	55.48%	53.21%	NA	NA	NA	NA	NA
21	64.74%	58.56%	55.51%	53.66%	52.09%	50.12%	71.30%	63.58%	59.79%	57.48%	55.46%	53.20%	NA	NA	NA	NA	NA
22	64.71%	58.54%	55.50%	53.64%	52.07%	50.11%	71.27%	63.55%	59.77%	57.47%	55.44%	53.18%	NA	NA	NA	NA	NA
23	64.69%	58.52%	55.48%	53.63%	52.06%	50.10%	71.24%	63.53%	59.75%	57.45%	55.43%	53.16%	NA	NA	NA	NA	NA
24	64.66%	58.50%	55.47%	53.62%	52.05%	50.09%	71.20%	63.50%	59.73%	57.43%	55.41%	53.14%	NA	NA	NA	NA	NA
25	64.64%	58.47%	55.45%	53.60%	52.04%	50.07%	71.17%	63.47%	59.71%	57.41%	55.39%	53.13%	NA	NA	NA	NA	NA
26	64.54%	58.40%	55.38%	53.54%	51.98%	50.02%	71.05%	63.38%	59.63%	57.34%	55.32%	53.07%	NA	NA	NA	NA	NA
27	64.43%	58.32%	55.31%	53.48%	51.92%	49.97%	70.92%	63.29%	59.54%	57.26%	55.25%	53.01%	NA	NA	NA	NA	NA
28	64.33%	58.25%	55.25%	53.42%	51.87%	49.92%	70.80%	63.20%	59.46%	57.19%	55.18%	52.94%	NA	NA	NA	NA	NA
29	64.23%	58.17%	55.18%	53.36%	51.81%	49.87%	70.67%	63.11%	59.38%	57.12%	55.11%	52.88%	NA	NA	NA	NA	NA
30	64.12%	58.10%	55.11%	53.30%	51.75%	49.82%	70.55%	63.02%	59.30%	57.05%	55.04%	52.82%	NA	NA	NA	NA	NA
31	63.88%	57.91%	54.95%	53.16%	51.62%	49.70%	70.26%	62.79%	59.10%	56.87%	54.89%	52.67%	NA	NA	NA	NA	NA
32	63.64%	57.72%	54.79%	53.01%	51.49%	49.57%	69.97%	62.57%	58.91%	56.70%	54.73%	52.53%	NA	NA	NA	NA	NA
33	63.39%	57.53%	54.63%	52.86%	51.36%	49.45%	69.68%	62.35%	58.72%	56.53%	54.58%	52.38%	NA	NA	NA	NA	NA
34	63.15%	57.34%	54.47%	52.72%	51.22%	49.32%	69.39%	62.13%	58.53%	56.35%	54.42%	52.23%	NA	NA	NA	NA	NA
35	62.91%	57.15%	54.30%	52.57%	51.09%	49.20%	69.11%	61.90%	58.34%	56.18%	54.27%	52.08%	NA	NA	NA	NA	NA
36	62.43%	56.79%	53.99%	52.29%	50.83%	48.95%	68.54%	61.47%	57.96%	55.85%	53.96%	51.79%	NA	NA	NA	NA	NA
37	61.95%	56.43%	53.68%	52.00%	50.57%	48.71%	67.98%	61.04%	57.59%	55.51%	53.65%	51.50%	NA	NA	NA	NA	NA
38	61.48%	56.07%	53.37%	51.72%	50.31%	48.46%	67.42%	60.62%	57.22%	55.18%	53.35%	51.21%	NA	NA	NA	NA	NA
39	61.00%	55.71%	53.05%	51.44%	50.05%	48.22%	66.86%	60.19%	56.85%	54.84%	53.04%	50.91%	NA	NA	NA	NA	NA
40	60.52%	55.34%	52.74%	51.16%	49.79%	47.97%	66.30%	59.76%	56.48%	54.51%	52.73%	50.62%	NA	NA	NA	NA	NA
41	59.62%	54.64%	52.14%	50.61%	49.29%	47.51%	65.24%	58.93%	55.77%	53.87%	52.15%	50.08%	NA	NA	NA	NA	NA
42	58.71%	53.94%	51.53%	50.07%	48.79%	47.04%	64.17%	58.10%	55.06%	53.24%	51.56%	49.54%	NA	NA	NA	NA	NA
43	57.81%	53.24%	50.93%	49.53%	48.30%	46.58%	63.11%	57.27%	54.34%	52.60%	50.98%	48.99%	NA	NA	NA	NA	NA
44	56.90%	52.54%	50.32%	48.99%	47.80%	46.11%	62.05%	56.45%	53.63%	51.97%	50.40%	48.45%	NA	NA	NA	NA	NA
45	55.99%	51.84%	49.72%	48.45%	47.31%	45.65%	60.98%	55.62%	52.92%	51.33%	49.81%	47.91%	NA	NA	NA	NA	NA
46	54.47%	50.67%	48.73%	47.56%	46.49%	44.89%	59.23%	54.28%	51.79%	50.31%	48.87%	47.03%	NA	NA	NA	NA	NA
47	52.95%	49.50%	47.74%	46.67%	45.67%	44.13%	57.47%	52.93%	50.65%	49.29%	47.93%	46.15%	NA	NA	NA	NA	NA
48	51.42%	48.34%	46.75%	45.79%	44.85%	43.36%	55.71%	51.59%	49.52%	48.27%	46.98%	45.28%	NA	NA	NA	NA	NA
49	49.90%	47.17%	45.76%	44.90%	44.03%	42.60%	53.96%	50.25%	48.38%	47.25%	46.04%	44.40%	NA	NA	NA	NA	NA
50	48.38%	46.00%	44.78%	44.02%	43.21%	41.84%	52.20%	48.91%	47.24%	46.23%	45.09%	43.52%	NA	NA	NA	NA	NA

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	7
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17	7	7	7
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.38%	40.92%	42.03%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.36%	40.90%	42.02%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.34%	40.88%	42.02%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.33%	40.87%	42.01%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.32%	40.87%	42.00%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.31%	40.86%	42.00%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.31%	40.86%	42.00%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.30%	40.85%	41.99%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.25%	40.81%	41.95%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.20%	40.77%	41.91%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.15%	40.73%	41.88%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.10%	40.70%	41.84%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.05%	40.66%	41.81%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.92%	40.55%	41.72%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.78%	40.45%	41.63%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.65%	40.35%	41.54%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.51%	40.24%	41.46%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.38%	40.14%	41.37%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	37.11%	39.94%	41.21%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.84%	39.73%	41.04%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.58%	39.53%	40.88%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.31%	39.33%	40.71%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.05%	39.13%	40.55%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.52%	38.73%	40.21%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.00%	38.33%	39.87%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.47%	37.94%	39.54%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.95%	37.54%	39.20%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.42%	37.14%	38.87%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	32.46%	36.42%	38.26%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	31.49%	35.70%	37.65%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.52%	34.98%	37.05%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	29.55%	34.26%	36.44%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	28.59%	33.54%	35.84%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	7	7	7	8	8	8	8	8	8	9	9	9	9	9	9	10	10
18	42.62%	42.96%	42.37%	46.57%	47.15%	47.30%	47.31%	47.29%	46.17%	58.63%	56.38%	55.19%	54.40%	53.86%	52.04%	66.55%	62.44%
19	42.60%	42.94%	42.36%	46.52%	47.12%	47.28%	47.30%	47.28%	46.15%	58.60%	56.36%	55.17%	54.39%	53.85%	52.01%	66.52%	62.42%
20	42.58%	42.93%	42.35%	46.48%	47.10%	47.27%	47.28%	47.26%	46.13%	58.57%	56.35%	55.16%	54.38%	53.84%	51.98%	66.50%	62.40%
21	42.57%	42.92%	42.35%	46.47%	47.09%	47.26%	47.27%	47.25%	46.13%	58.55%	56.34%	55.15%	54.37%	53.83%	51.98%	66.47%	62.38%
22	42.57%	42.92%	42.35%	46.47%	47.08%	47.25%	47.27%	47.25%	46.13%	58.54%	56.33%	55.14%	54.36%	53.82%	51.98%	66.45%	62.36%
23	42.57%	42.91%	42.34%	46.47%	47.07%	47.25%	47.26%	47.24%	46.12%	58.53%	56.32%	55.14%	54.35%	53.81%	51.97%	66.43%	62.34%
24	42.56%	42.91%	42.34%	46.46%	47.06%	47.24%	47.25%	47.23%	46.12%	58.51%	56.31%	55.13%	54.33%	53.80%	51.97%	66.40%	62.32%
25	42.56%	42.91%	42.34%	46.46%	47.05%	47.24%	47.25%	47.23%	46.12%	58.50%	56.29%	55.13%	54.32%	53.79%	51.97%	66.38%	62.30%
26	42.53%	42.88%	42.31%	46.40%	47.01%	47.19%	47.21%	47.19%	46.08%	58.41%	56.23%	55.07%	54.27%	53.74%	51.92%	66.27%	62.22%
27	42.51%	42.86%	42.29%	46.33%	46.96%	47.14%	47.17%	47.16%	46.05%	58.33%	56.17%	55.01%	54.22%	53.70%	51.87%	66.15%	62.13%
28	42.48%	42.84%	42.26%	46.27%	46.92%	47.09%	47.13%	47.12%	46.02%	58.24%	56.10%	54.95%	54.17%	53.66%	51.83%	66.04%	62.05%
29	42.46%	42.81%	42.24%	46.20%	46.87%	47.04%	47.09%	47.09%	45.99%	58.16%	56.04%	54.90%	54.12%	53.61%	51.78%	65.92%	61.96%
30	42.43%	42.79%	42.21%	46.14%	46.83%	47.00%	47.06%	47.06%	45.95%	58.07%	55.97%	54.84%	54.06%	53.57%	51.73%	65.81%	61.88%
31	42.35%	42.71%	42.15%	45.97%	46.69%	46.88%	46.96%	46.96%	45.87%	57.87%	55.81%	54.70%	53.95%	53.45%	51.63%	65.54%	61.67%
32	42.27%	42.64%	42.08%	45.80%	46.55%	46.77%	46.86%	46.87%	45.78%	57.66%	55.65%	54.56%	53.83%	53.34%	51.52%	65.28%	61.47%
33	42.19%	42.56%	42.02%	45.63%	46.41%	46.65%	46.76%	46.78%	45.69%	57.45%	55.49%	54.43%	53.71%	53.23%	51.42%	65.02%	61.26%
34	42.11%	42.49%	41.95%	45.46%	46.27%	46.54%	46.66%	46.69%	45.61%	57.25%	55.33%	54.29%	53.59%	53.12%	51.31%	64.76%	61.06%
35	42.03%	42.42%	41.89%	45.29%	46.13%	46.43%	46.56%	46.60%	45.52%	57.04%	55.17%	54.15%	53.47%	53.01%	51.21%	64.50%	60.86%
36	41.88%	42.28%	41.76%	44.96%	45.88%	46.22%	46.37%	46.42%	45.36%	56.64%	54.87%	53.88%	53.23%	52.78%	51.00%	63.98%	60.46%
37	41.73%	42.14%	41.63%	44.62%	45.62%	46.01%	46.18%	46.25%	45.20%	56.23%	54.56%	53.61%	52.98%	52.56%	50.80%	63.47%	60.07%
38	41.58%	42.00%	41.50%	44.29%	45.37%	45.80%	45.98%	46.08%	45.04%	55.83%	54.25%	53.34%	52.73%	52.33%	50.59%	62.95%	59.67%
39	41.43%	41.86%	41.37%	43.95%	45.11%	45.59%	45.79%	45.90%	44.87%	55.42%	53.94%	53.07%	52.49%	52.11%	50.39%	62.43%	59.28%
40	41.28%	41.72%	41.24%	43.62%	44.86%	45.38%	45.60%	45.73%	44.71%	55.02%	53.63%	52.80%	52.24%	51.88%	50.18%	61.92%	58.88%
41	40.98%	41.45%	40.98%	42.96%	44.36%	44.96%	45.23%	45.39%	44.39%	54.23%	53.02%	52.28%	51.77%	51.46%	49.79%	60.93%	58.12%
42	40.68%	41.18%	40.72%	42.31%	43.86%	44.54%	44.85%	45.04%	44.07%	53.45%	52.41%	51.76%	51.31%	51.03%	49.39%	59.95%	57.36%
43	40.39%	40.91%	40.46%	41.66%	43.37%	44.12%	44.48%	44.70%	43.75%	52.66%	51.79%	51.23%	50.84%	50.60%	49.00%	58.96%	56.59%
44	40.09%	40.64%	40.20%	41.00%	42.87%	43.70%	44.10%	44.36%	43.43%	51.88%	51.18%	50.71%	50.37%	50.17%	48.60%	57.97%	55.83%
45	39.79%	40.38%	39.94%	40.35%	42.38%	43.28%	43.73%	44.01%	43.11%	51.09%	50.57%	50.19%	49.90%	49.74%	48.20%	56.99%	55.07%
46	39.25%	39.87%	39.48%	39.18%	41.50%	42.53%	43.07%	43.40%	42.54%	49.69%	49.51%	49.30%	49.11%	49.01%	47.52%	55.33%	53.81%
47	38.72%	39.37%	39.01%	38.00%	40.63%	41.79%	42.42%	42.79%	41.97%	48.30%	48.45%	48.40%	48.32%	48.27%	46.84%	53.67%	52.56%
48	38.18%	38.87%	38.55%	36.83%	39.75%	41.05%	41.76%	42.18%	41.40%	46.90%	47.39%	47.51%	47.53%	47.54%	46.16%	52.02%	51.30%
49	37.64%	38.36%	38.08%	35.65%	38.87%	40.31%	41.10%	41.57%	40.83%	45.51%	46.33%	46.61%	46.74%	46.80%	45.48%	50.36%	50.04%
50	37.10%	37.86%	37.62%	34.48%	38.00%	39.57%	40.45%	40.95%	40.27%	44.11%	45.28%	45.72%	45.95%	46.07%	44.80%	48.70%	48.78%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	10	10	10	10	11	11	11	11	11	11	12	12	12	12	12	12	12	13
18	60.32%	59.02%	57.79%	55.69%	74.47%	68.50%	65.46%	63.64%	61.72%	59.35%	82.39%	74.56%	70.59%	68.26%	65.65%	63.00%	NA	
19	60.30%	59.01%	57.77%	55.66%	74.45%	68.47%	65.43%	63.62%	61.70%	59.31%	82.37%	74.53%	70.56%	68.23%	65.63%	62.96%	NA	
20	60.28%	58.99%	57.76%	55.63%	74.43%	68.45%	65.41%	63.60%	61.68%	59.27%	82.36%	74.49%	70.53%	68.21%	65.60%	62.91%	NA	
21	60.27%	58.97%	57.74%	55.62%	74.39%	68.42%	65.38%	63.58%	61.66%	59.25%	82.31%	74.46%	70.50%	68.18%	65.58%	62.89%	NA	
22	60.25%	58.96%	57.73%	55.61%	74.36%	68.39%	65.36%	63.55%	61.64%	59.24%	82.27%	74.43%	70.47%	68.15%	65.55%	62.87%	NA	
23	60.24%	58.94%	57.71%	55.60%	74.33%	68.37%	65.34%	63.53%	61.62%	59.22%	82.23%	74.39%	70.44%	68.12%	65.52%	62.85%	NA	
24	60.22%	58.92%	57.70%	55.59%	74.30%	68.34%	65.32%	63.51%	61.60%	59.21%	82.19%	74.36%	70.41%	68.09%	65.49%	62.82%	NA	
25	60.21%	58.90%	57.68%	55.58%	74.26%	68.32%	65.30%	63.48%	61.57%	59.19%	82.15%	74.33%	70.38%	68.06%	65.47%	62.80%	NA	
26	60.14%	58.84%	57.62%	55.52%	74.12%	68.21%	65.20%	63.40%	61.50%	59.12%	81.97%	74.20%	70.27%	67.97%	65.38%	62.72%	NA	
27	60.06%	58.77%	57.57%	55.46%	73.98%	68.10%	65.11%	63.32%	61.43%	59.05%	81.80%	74.07%	70.16%	67.87%	65.30%	62.64%	NA	
28	59.99%	58.70%	57.51%	55.41%	73.83%	67.99%	65.02%	63.24%	61.36%	58.98%	81.62%	73.94%	70.06%	67.78%	65.21%	62.56%	NA	
29	59.91%	58.64%	57.45%	55.35%	73.69%	67.89%	64.93%	63.16%	61.29%	58.92%	81.45%	73.81%	69.95%	67.68%	65.13%	62.49%	NA	
30	59.84%	58.57%	57.39%	55.29%	73.54%	67.78%	64.84%	63.08%	61.22%	58.85%	81.28%	73.68%	69.84%	67.58%	65.04%	62.41%	NA	
31	59.67%	58.42%	57.25%	55.16%	73.22%	67.53%	64.63%	62.89%	61.04%	58.69%	80.90%	73.39%	69.59%	67.36%	64.83%	62.22%	NA	
32	59.49%	58.27%	57.10%	55.02%	72.90%	67.28%	64.42%	62.70%	60.87%	58.52%	80.53%	73.10%	69.35%	67.14%	64.63%	62.02%	NA	
33	59.32%	58.11%	56.96%	54.89%	72.59%	67.04%	64.21%	62.52%	60.69%	58.36%	80.15%	72.81%	69.10%	66.92%	64.42%	61.83%	NA	
34	59.14%	57.96%	56.82%	54.76%	72.27%	66.79%	64.00%	62.33%	60.51%	58.20%	79.78%	72.52%	68.86%	66.70%	64.21%	61.64%	NA	
35	58.97%	57.81%	56.67%	54.62%	71.95%	66.54%	63.79%	62.14%	60.34%	58.04%	79.40%	72.23%	68.61%	66.48%	64.01%	61.45%	NA	
36	58.63%	57.50%	56.39%	54.36%	71.32%	66.06%	63.38%	61.77%	60.00%	57.72%	78.67%	71.65%	68.12%	66.04%	63.61%	61.08%	NA	
37	58.29%	57.19%	56.11%	54.11%	70.70%	65.58%	62.96%	61.40%	59.66%	57.41%	77.93%	71.08%	67.64%	65.60%	63.21%	60.72%	NA	
38	57.94%	56.88%	55.83%	53.85%	70.07%	65.09%	62.55%	61.02%	59.32%	57.10%	77.20%	70.51%	67.15%	65.16%	62.81%	60.35%	NA	
39	57.60%	56.57%	55.54%	53.59%	69.45%	64.61%	62.13%	60.65%	58.98%	56.79%	76.46%	69.94%	66.67%	64.73%	62.41%	59.98%	NA	
40	57.26%	56.26%	55.26%	53.33%	68.82%	64.12%	61.72%	60.27%	58.64%	56.47%	75.73%	69.37%	66.18%	64.29%	62.02%	59.62%	NA	
41	56.61%	55.68%	54.73%	52.84%	67.63%	63.21%	60.95%	59.58%	58.00%	55.88%	74.34%	68.31%	65.29%	63.48%	61.27%	58.93%	NA	
42	55.97%	55.10%	54.20%	52.34%	66.45%	62.30%	60.18%	58.89%	57.36%	55.30%	72.95%	67.25%	64.39%	62.68%	60.53%	58.25%	NA	
43	55.32%	54.52%	53.66%	51.85%	65.26%	61.39%	59.41%	58.19%	56.73%	54.71%	71.56%	66.19%	63.50%	61.87%	59.79%	57.56%	NA	
44	54.68%	53.93%	53.13%	51.36%	64.07%	60.48%	58.64%	57.50%	56.09%	54.12%	70.17%	65.14%	62.60%	61.06%	59.05%	56.88%	NA	
45	54.03%	53.35%	52.60%	50.87%	62.89%	59.57%	57.87%	56.81%	55.45%	53.53%	68.78%	64.08%	61.71%	60.26%	58.31%	56.20%	NA	
46	52.96%	52.41%	51.72%	50.06%	60.97%	58.12%	56.63%	55.70%	54.44%	52.59%	66.60%	62.42%	60.30%	59.00%	57.16%	55.12%	NA	
47	51.90%	51.46%	50.85%	49.25%	59.05%	56.66%	55.39%	54.60%	53.43%	51.65%	64.43%	60.76%	58.89%	57.74%	56.00%	54.05%	NA	
48	50.83%	50.52%	49.98%	48.43%	57.13%	55.20%	54.16%	53.50%	52.41%	50.71%	62.25%	59.11%	57.48%	56.48%	54.85%	52.98%	NA	
49	49.77%	49.57%	49.10%	47.62%	55.21%	53.74%	52.92%	52.40%	51.40%	49.76%	60.07%	57.45%	56.07%	55.23%	53.70%	51.90%	NA	
50	48.70%	48.62%	48.23%	46.81%	53.30%	52.29%	51.68%	51.30%	50.39%	48.82%	57.89%	55.79%	54.66%	53.97%	52.55%	50.83%	NA	

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	8	8	8	8	8
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.59%	49.52%	50.36%	50.77%	51.01%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.58%	49.50%	50.33%	50.76%	51.00%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.57%	49.48%	50.29%	50.75%	50.99%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.56%	49.47%	50.29%	50.75%	50.98%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.55%	49.46%	50.28%	50.74%	50.98%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.54%	49.45%	50.28%	50.74%	50.97%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.54%	49.44%	50.27%	50.74%	50.96%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.53%	49.43%	50.26%	50.73%	50.96%
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.45%	49.38%	50.22%	50.69%	50.92%
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.37%	49.33%	50.18%	50.64%	50.88%
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.30%	49.28%	50.14%	50.60%	50.84%
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.22%	49.23%	50.09%	50.55%	50.80%
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47.14%	49.18%	50.05%	50.51%	50.77%
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.95%	49.03%	49.93%	50.40%	50.67%
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.76%	48.89%	49.82%	50.29%	50.57%
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.57%	48.74%	49.70%	50.18%	50.47%
34	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.38%	48.60%	49.59%	50.08%	50.37%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.19%	48.45%	49.47%	49.97%	50.27%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.83%	48.18%	49.24%	49.77%	50.08%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.46%	47.90%	49.00%	49.57%	49.89%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45.10%	47.63%	48.77%	49.36%	49.71%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.74%	47.36%	48.53%	49.16%	49.52%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44.37%	47.08%	48.30%	48.96%	49.34%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43.65%	46.55%	47.85%	48.56%	48.96%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.93%	46.01%	47.40%	48.15%	48.59%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42.21%	45.47%	46.95%	47.74%	48.22%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41.49%	44.94%	46.50%	47.34%	47.84%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40.77%	44.40%	46.06%	46.93%	47.47%
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	39.51%	43.46%	45.26%	46.22%	46.82%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	38.25%	42.51%	44.46%	45.52%	46.17%
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	36.99%	41.56%	43.67%	44.81%	45.52%
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	35.74%	40.62%	42.87%	44.11%	44.86%
50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	34.48%	39.67%	42.07%	43.40%	44.21%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	8	9	9	9	9	9	9	10	10	10	10	10	10	11	11	11	11
18	49.88%	57.17%	56.80%	56.50%	56.26%	56.08%	54.29%	71.03%	67.47%	65.56%	64.40%	63.26%	60.99%	80.34%	74.56%	71.59%	69.83%
19	49.87%	57.15%	56.78%	56.47%	56.25%	56.05%	54.28%	71.01%	67.43%	65.53%	64.37%	63.25%	60.97%	80.31%	74.52%	71.56%	69.80%
20	49.86%	57.12%	56.76%	56.44%	56.24%	56.03%	54.26%	70.98%	67.39%	65.50%	64.35%	63.24%	60.96%	80.27%	74.47%	71.52%	69.77%
21	49.85%	57.10%	56.75%	56.43%	56.23%	56.02%	54.25%	70.95%	67.37%	65.48%	64.34%	63.22%	60.94%	80.23%	74.44%	71.50%	69.75%
22	49.84%	57.08%	56.75%	56.42%	56.22%	56.02%	54.24%	70.93%	67.35%	65.47%	64.32%	63.21%	60.93%	80.19%	74.42%	71.47%	69.72%
23	49.84%	57.07%	56.74%	56.41%	56.21%	56.02%	54.24%	70.90%	67.34%	65.45%	64.31%	63.20%	60.91%	80.15%	74.39%	71.45%	69.70%
24	49.83%	57.05%	56.73%	56.40%	56.20%	56.01%	54.23%	70.87%	67.32%	65.44%	64.30%	63.18%	60.90%	80.11%	74.36%	71.42%	69.68%
25	49.82%	57.03%	56.73%	56.39%	56.19%	56.01%	54.22%	70.85%	67.30%	65.42%	64.29%	63.17%	60.88%	80.07%	74.33%	71.40%	69.66%
26	49.79%	56.93%	56.65%	56.34%	56.14%	55.96%	54.17%	70.73%	67.21%	65.35%	64.22%	63.10%	60.82%	79.92%	74.22%	71.30%	69.58%
27	49.76%	56.84%	56.58%	56.28%	56.08%	55.91%	54.13%	70.61%	67.12%	65.27%	64.16%	63.04%	60.77%	79.77%	74.10%	71.20%	69.49%
28	49.72%	56.74%	56.50%	56.22%	56.03%	55.86%	54.08%	70.50%	67.03%	65.19%	64.10%	62.97%	60.71%	79.62%	73.99%	71.10%	69.41%
29	49.69%	56.65%	56.42%	56.16%	55.97%	55.80%	54.03%	70.38%	66.94%	65.12%	64.04%	62.91%	60.65%	79.47%	73.87%	71.01%	69.33%
30	49.66%	56.55%	56.34%	56.10%	55.92%	55.75%	53.98%	70.26%	66.85%	65.04%	63.98%	62.84%	60.59%	79.32%	73.75%	70.91%	69.25%
31	49.56%	56.32%	56.17%	55.96%	55.78%	55.63%	53.87%	69.99%	66.64%	64.86%	63.81%	62.69%	60.45%	78.97%	73.49%	70.68%	69.04%
32	49.47%	56.09%	56.00%	55.81%	55.65%	55.51%	53.76%	69.71%	66.42%	64.68%	63.64%	62.55%	60.32%	78.63%	73.23%	70.46%	68.83%
33	49.37%	55.86%	55.83%	55.67%	55.52%	55.39%	53.66%	69.44%	66.21%	64.50%	63.48%	62.40%	60.18%	78.28%	72.96%	70.23%	68.63%
34	49.28%	55.63%	55.66%	55.52%	55.38%	55.27%	53.55%	69.16%	66.00%	64.32%	63.31%	62.25%	60.05%	77.93%	72.70%	70.00%	68.42%
35	49.18%	55.40%	55.49%	55.37%	55.25%	55.15%	53.44%	68.89%	65.79%	64.14%	63.15%	62.10%	59.91%	77.58%	72.43%	69.78%	68.21%
36	49.01%	54.95%	55.15%	55.09%	54.99%	54.91%	53.22%	68.35%	65.38%	63.79%	62.83%	61.81%	59.64%	76.90%	71.91%	69.34%	67.82%
37	48.84%	54.49%	54.81%	54.81%	54.73%	54.68%	53.00%	67.81%	64.96%	63.44%	62.52%	61.52%	59.37%	76.21%	71.38%	68.90%	67.42%
38	48.67%	54.04%	54.47%	54.52%	54.47%	54.44%	52.78%	67.26%	64.54%	63.09%	62.20%	61.23%	59.09%	75.53%	70.86%	68.46%	67.03%
39	48.50%	53.59%	54.13%	54.24%	54.21%	54.21%	52.56%	66.72%	64.13%	62.74%	61.89%	60.94%	58.82%	74.85%	70.34%	68.01%	66.63%
40	48.33%	53.13%	53.79%	53.95%	53.95%	53.98%	52.34%	66.18%	63.71%	62.39%	61.57%	60.65%	58.55%	74.17%	69.81%	67.57%	66.24%
41	47.98%	52.26%	53.12%	53.39%	53.46%	53.52%	51.92%	65.13%	62.91%	61.71%	60.96%	60.09%	58.03%	72.88%	68.83%	66.75%	65.49%
42	47.63%	51.39%	52.45%	52.83%	52.98%	53.06%	51.49%	64.07%	62.10%	61.03%	60.35%	59.53%	57.52%	71.60%	67.85%	65.92%	64.75%
43	47.29%	50.52%	51.78%	52.27%	52.49%	52.60%	51.07%	63.01%	61.30%	60.36%	59.74%	58.96%	57.00%	70.31%	66.87%	65.09%	64.00%
44	46.94%	49.66%	51.11%	51.71%	52.00%	52.14%	50.65%	61.95%	60.50%	59.68%	59.13%	58.40%	56.49%	69.02%	65.89%	64.26%	63.26%
45	46.59%	48.79%	50.45%	51.15%	51.51%	51.68%	50.22%	60.90%	59.69%	59.00%	58.52%	57.84%	55.97%	67.74%	64.91%	63.43%	62.51%
46	45.98%	47.28%	49.31%	50.20%	50.66%	50.90%	49.50%	59.14%	58.36%	57.87%	57.50%	56.91%	55.11%	65.67%	63.34%	62.10%	61.32%
47	45.37%	45.77%	48.18%	49.25%	49.81%	50.12%	48.78%	57.38%	57.02%	56.73%	56.49%	55.98%	54.25%	63.60%	61.77%	60.77%	60.13%
48	44.76%	44.26%	47.04%	48.29%	48.96%	49.34%	48.06%	55.62%	55.68%	55.60%	55.47%	55.06%	53.39%	61.54%	60.20%	59.44%	58.94%
49	44.15%	42.74%	45.91%	47.34%	48.11%	48.56%	47.33%	53.86%	54.35%	54.46%	54.46%	54.13%	52.53%	59.47%	58.63%	58.11%	57.75%
50	43.54%	41.23%	44.77%	46.39%	47.26%	47.78%	46.61%	52.10%	53.01%	53.33%	53.45%	53.20%	51.67%	57.40%	57.06%	56.78%	56.56%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
18	67.83%	65.25%	89.65%	81.65%	77.62%	75.25%	72.40%	69.51%	98.95%	88.73%	83.65%	80.68%	76.97%	73.77%	NA	NA	NA
19	67.81%	65.22%	89.61%	81.60%	77.58%	75.22%	72.37%	69.47%	98.90%	88.68%	83.61%	80.64%	76.94%	73.72%	NA	NA	NA
20	67.79%	65.20%	89.57%	81.55%	77.55%	75.18%	72.35%	69.44%	98.86%	88.64%	83.57%	80.60%	76.90%	73.68%	NA	NA	NA
21	67.77%	65.18%	89.51%	81.51%	77.51%	75.15%	72.32%	69.41%	98.79%	88.59%	83.53%	80.56%	76.87%	73.65%	NA	NA	NA
22	67.75%	65.16%	89.46%	81.48%	77.48%	75.12%	72.30%	69.39%	98.73%	88.54%	83.48%	80.52%	76.84%	73.62%	NA	NA	NA
23	67.73%	65.14%	89.41%	81.44%	77.45%	75.09%	72.27%	69.36%	98.66%	88.49%	83.44%	80.48%	76.81%	73.59%	NA	NA	NA
24	67.71%	65.12%	89.35%	81.40%	77.41%	75.06%	72.25%	69.34%	98.59%	88.44%	83.40%	80.44%	76.78%	73.56%	NA	NA	NA
25	67.69%	65.10%	89.30%	81.36%	77.38%	75.03%	72.22%	69.31%	98.53%	88.39%	83.36%	80.41%	76.75%	73.53%	NA	NA	NA
26	67.61%	65.02%	89.12%	81.22%	77.26%	74.93%	72.12%	69.23%	98.31%	88.23%	83.21%	80.28%	76.63%	73.43%	NA	NA	NA
27	67.53%	64.95%	88.93%	81.08%	77.14%	74.83%	72.02%	69.14%	98.09%	88.06%	83.07%	80.16%	76.52%	73.32%	NA	NA	NA
28	67.45%	64.88%	88.75%	80.94%	77.02%	74.72%	71.93%	69.05%	97.88%	87.90%	82.93%	80.03%	76.40%	73.22%	NA	NA	NA
29	67.37%	64.81%	88.57%	80.80%	76.89%	74.62%	71.83%	68.96%	97.66%	87.73%	82.78%	79.91%	76.29%	73.12%	NA	NA	NA
30	67.29%	64.73%	88.38%	80.66%	76.77%	74.52%	71.73%	68.88%	97.44%	87.57%	82.64%	79.79%	76.18%	73.02%	NA	NA	NA
31	67.10%	64.56%	87.96%	80.34%	76.50%	74.27%	71.51%	68.67%	96.94%	87.20%	82.32%	79.50%	75.92%	72.77%	NA	NA	NA
32	66.92%	64.39%	87.54%	80.03%	76.23%	74.02%	71.29%	68.46%	96.45%	86.83%	82.01%	79.21%	75.67%	72.53%	NA	NA	NA
33	66.73%	64.22%	87.12%	79.71%	75.96%	73.77%	71.07%	68.25%	95.95%	86.45%	81.69%	78.92%	75.41%	72.28%	NA	NA	NA
34	66.55%	64.05%	86.69%	79.39%	75.69%	73.52%	70.85%	68.04%	95.46%	86.08%	81.37%	78.63%	75.15%	72.04%	NA	NA	NA
35	66.37%	63.88%	86.27%	79.07%	75.42%	73.28%	70.63%	67.84%	94.96%	85.71%	81.05%	78.34%	74.90%	71.80%	NA	NA	NA
36	66.00%	63.54%	85.45%	78.44%	74.88%	72.80%	70.19%	67.43%	94.00%	84.97%	80.43%	77.79%	74.39%	71.33%	NA	NA	NA
37	65.64%	63.20%	84.62%	77.81%	74.35%	72.33%	69.75%	67.03%	93.03%	84.23%	79.81%	77.23%	73.87%	70.86%	NA	NA	NA
38	65.27%	62.86%	83.80%	77.18%	73.82%	71.85%	69.32%	66.63%	92.07%	83.49%	79.19%	76.67%	73.36%	70.39%	NA	NA	NA
39	64.91%	62.52%	82.98%	76.54%	73.29%	71.37%	68.88%	66.22%	91.10%	82.75%	78.56%	76.12%	72.84%	69.93%	NA	NA	NA
40	64.54%	62.18%	82.15%	75.91%	72.76%	70.90%	68.44%	65.82%	90.14%	82.01%	77.94%	75.56%	72.33%	69.46%	NA	NA	NA
41	63.86%	61.56%	80.64%	74.75%	71.78%	70.02%	67.63%	65.08%	88.40%	80.68%	76.81%	74.55%	71.40%	68.61%	NA	NA	NA
42	63.18%	60.93%	79.12%	73.60%	70.80%	69.14%	66.83%	64.34%	86.65%	79.35%	75.69%	73.54%	70.48%	67.76%	NA	NA	NA
43	62.49%	60.30%	77.61%	72.44%	69.82%	68.27%	66.02%	63.61%	84.91%	78.02%	74.56%	72.53%	69.56%	66.91%	NA	NA	NA
44	61.81%	59.68%	76.09%	71.29%	68.85%	67.39%	65.22%	62.87%	83.16%	76.68%	73.43%	71.52%	68.63%	66.06%	NA	NA	NA
45	61.13%	59.05%	74.58%	70.13%	67.87%	66.51%	64.42%	62.13%	81.42%	75.35%	72.30%	70.51%	67.71%	65.21%	NA	NA	NA
46	60.04%	58.04%	72.21%	68.33%	66.34%	65.14%	63.17%	60.97%	78.74%	73.32%	70.57%	68.97%	66.30%	63.90%	NA	NA	NA
47	58.95%	57.03%	69.83%	66.53%	64.81%	63.78%	61.92%	59.81%	76.06%	71.28%	68.85%	67.42%	64.88%	62.59%	NA	NA	NA
48	57.86%	56.02%	67.46%	64.72%	63.28%	62.41%	60.67%	58.65%	73.38%	69.24%	67.12%	65.88%	63.47%	61.28%	NA	NA	NA
49	56.77%	55.01%	65.08%	62.92%	61.75%	61.04%	59.42%	57.49%	70.69%	67.20%	65.40%	64.33%	62.06%	59.97%	NA	NA	NA
50	55.68%	54.00%	62.71%	61.11%	60.22%	59.68%	58.17%	56.33%	68.01%	65.17%	63.67%	62.79%	60.65%	58.66%	NA	NA	NA

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	17	17	17	17	9	9	9	9	9	9	10	10	10	10	10	10	11
18	NA	NA	NA	NA	51.85%	55.65%	57.38%	58.31%	58.85%	57.22%	62.90%	64.08%	64.51%	64.70%	64.31%	62.27%	78.76%
19	NA	NA	NA	NA	51.83%	55.64%	57.37%	58.29%	58.83%	57.20%	62.84%	64.05%	64.49%	64.66%	64.30%	62.25%	78.74%
20	NA	NA	NA	NA	51.80%	55.62%	57.35%	58.28%	58.80%	57.18%	62.79%	64.03%	64.46%	64.63%	64.28%	62.23%	78.72%
21	NA	NA	NA	NA	51.78%	55.61%	57.34%	58.26%	58.79%	57.17%	62.76%	64.01%	64.45%	64.62%	64.26%	62.22%	78.67%
22	NA	NA	NA	NA	51.76%	55.59%	57.33%	58.25%	58.79%	57.16%	62.73%	63.99%	64.43%	64.61%	64.25%	62.20%	78.63%
23	NA	NA	NA	NA	51.74%	55.58%	57.32%	58.24%	58.78%	57.15%	62.71%	63.97%	64.42%	64.60%	64.24%	62.19%	78.58%
24	NA	NA	NA	NA	51.72%	55.56%	57.31%	58.23%	58.77%	57.14%	62.68%	63.95%	64.40%	64.59%	64.22%	62.17%	78.53%
25	NA	NA	NA	NA	51.71%	55.55%	57.30%	58.21%	58.77%	57.13%	62.65%	63.93%	64.39%	64.58%	64.21%	62.16%	78.49%
26	NA	NA	NA	NA	51.60%	55.47%	57.23%	58.16%	58.71%	57.08%	62.54%	63.83%	64.31%	64.51%	64.14%	62.10%	78.33%
27	NA	NA	NA	NA	51.50%	55.40%	57.16%	58.11%	58.66%	57.03%	62.42%	63.74%	64.23%	64.43%	64.07%	62.04%	78.18%
28	NA	NA	NA	NA	51.40%	55.32%	57.09%	58.05%	58.61%	56.98%	62.31%	63.64%	64.15%	64.35%	64.00%	61.98%	78.02%
29	NA	NA	NA	NA	51.29%	55.25%	57.02%	58.00%	58.56%	56.94%	62.19%	63.55%	64.08%	64.28%	63.93%	61.92%	77.86%
30	NA	NA	NA	NA	51.19%	55.17%	56.95%	57.95%	58.50%	56.89%	62.07%	63.45%	64.00%	64.20%	63.86%	61.86%	77.71%
31	NA	NA	NA	NA	50.94%	54.98%	56.79%	57.81%	58.37%	56.77%	61.76%	63.22%	63.80%	64.03%	63.70%	61.71%	77.33%
32	NA	NA	NA	NA	50.68%	54.79%	56.64%	57.66%	58.24%	56.65%	61.44%	62.99%	63.60%	63.85%	63.54%	61.56%	76.96%
33	NA	NA	NA	NA	50.43%	54.60%	56.48%	57.52%	58.11%	56.53%	61.13%	62.76%	63.40%	63.68%	63.37%	61.41%	76.59%
34	NA	NA	NA	NA	50.18%	54.41%	56.33%	57.38%	57.98%	56.41%	60.81%	62.52%	63.19%	63.50%	63.21%	61.26%	76.22%
35	NA	NA	NA	NA	49.92%	54.22%	56.17%	57.24%	57.86%	56.30%	60.49%	62.29%	62.99%	63.33%	63.05%	61.11%	75.84%
36	NA	NA	NA	NA	49.43%	53.85%	55.87%	56.96%	57.61%	56.06%	59.89%	61.84%	62.62%	62.99%	62.74%	60.82%	75.12%
37	NA	NA	NA	NA	48.94%	53.48%	55.56%	56.68%	57.36%	55.82%	59.29%	61.39%	62.24%	62.65%	62.44%	60.54%	74.40%
38	NA	NA	NA	NA	48.45%	53.11%	55.25%	56.41%	57.11%	55.59%	58.69%	60.94%	61.87%	62.32%	62.13%	60.26%	73.67%
39	NA	NA	NA	NA	47.96%	52.74%	54.94%	56.13%	56.86%	55.35%	58.09%	60.49%	61.49%	61.98%	61.82%	59.98%	72.95%
40	NA	NA	NA	NA	47.47%	52.37%	54.64%	55.85%	56.61%	55.11%	57.48%	60.04%	61.12%	61.64%	61.51%	59.70%	72.23%
41	NA	NA	NA	NA	46.51%	51.66%	54.04%	55.32%	56.12%	54.66%	56.35%	59.17%	60.39%	60.99%	60.91%	59.15%	70.86%
42	NA	NA	NA	NA	45.55%	50.95%	53.45%	54.78%	55.62%	54.21%	55.22%	58.30%	59.66%	60.34%	60.32%	58.60%	69.50%
43	NA	NA	NA	NA	44.60%	50.23%	52.85%	54.25%	55.12%	53.76%	54.09%	57.43%	58.93%	59.68%	59.72%	58.06%	68.14%
44	NA	NA	NA	NA	43.64%	49.52%	52.26%	53.71%	54.62%	53.31%	52.96%	56.56%	58.20%	59.03%	59.12%	57.51%	66.78%
45	NA	NA	NA	NA	42.69%	48.81%	51.66%	53.18%	54.13%	52.85%	51.83%	55.69%	57.47%	58.38%	58.52%	56.96%	65.42%
46	NA	NA	NA	NA	41.07%	47.59%	50.64%	52.27%	53.29%	52.08%	49.91%	54.26%	56.27%	57.30%	57.53%	56.05%	63.22%
47	NA	NA	NA	NA	39.45%	46.37%	49.61%	51.36%	52.45%	51.31%	48.00%	52.84%	55.06%	56.23%	56.55%	55.14%	61.01%
48	NA	NA	NA	NA	37.83%	45.14%	48.58%	50.45%	51.61%	50.53%	46.08%	51.41%	53.86%	55.15%	55.56%	54.23%	58.81%
49	NA	NA	NA	NA	36.21%	43.92%	47.56%	49.54%	50.77%	49.76%	44.17%	49.98%	52.65%	54.07%	54.57%	53.32%	56.61%
50	NA	NA	NA	NA	34.59%	42.70%	46.53%	48.63%	49.93%	48.99%	42.26%	48.55%	51.44%	53.00%	53.59%	52.41%	54.41%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	11	11	11	11	11	12	12	12	12	12	12	13	13	13	13	13	13
18	76.18%	74.82%	73.95%	72.40%	69.86%	89.55%	84.43%	81.84%	80.26%	77.65%	74.75%	100.34%	92.67%	88.86%	86.56%	82.91%	79.64%
19	76.15%	74.80%	73.93%	72.37%	69.84%	89.51%	84.39%	81.80%	80.23%	77.62%	74.72%	100.28%	92.62%	88.81%	86.53%	82.87%	79.61%
20	76.13%	74.77%	73.90%	72.35%	69.82%	89.46%	84.35%	81.76%	80.20%	77.58%	74.70%	100.21%	92.57%	88.75%	86.50%	82.82%	79.57%
21	76.10%	74.74%	73.88%	72.33%	69.80%	89.41%	84.31%	81.73%	80.17%	77.56%	74.67%	100.14%	92.52%	88.71%	86.46%	82.79%	79.54%
22	76.07%	74.72%	73.86%	72.32%	69.78%	89.35%	84.27%	81.69%	80.14%	77.54%	74.65%	100.06%	92.47%	88.66%	86.42%	82.77%	79.51%
23	76.04%	74.69%	73.84%	72.30%	69.76%	89.29%	84.23%	81.65%	80.11%	77.52%	74.62%	99.99%	92.42%	88.61%	86.38%	82.74%	79.47%
24	76.01%	74.66%	73.82%	72.29%	69.75%	89.23%	84.19%	81.61%	80.08%	77.50%	74.59%	99.92%	92.37%	88.57%	86.34%	82.71%	79.44%
25	75.98%	74.63%	73.80%	72.28%	69.73%	89.17%	84.15%	81.58%	80.05%	77.48%	74.57%	99.85%	92.32%	88.52%	86.30%	82.68%	79.41%
26	75.86%	74.53%	73.71%	72.19%	69.65%	88.97%	83.99%	81.45%	79.94%	77.37%	74.47%	99.60%	92.13%	88.37%	86.16%	82.56%	79.29%
27	75.73%	74.43%	73.62%	72.11%	69.57%	88.77%	83.84%	81.32%	79.82%	77.27%	74.37%	99.36%	91.94%	88.21%	86.02%	82.43%	79.18%
28	75.61%	74.33%	73.53%	72.02%	69.49%	88.57%	83.68%	81.20%	79.70%	77.16%	74.28%	99.12%	91.76%	88.06%	85.88%	82.30%	79.06%
29	75.48%	74.24%	73.43%	71.94%	69.42%	88.37%	83.53%	81.07%	79.59%	77.06%	74.18%	98.87%	91.57%	87.90%	85.74%	82.18%	78.95%
30	75.36%	74.14%	73.34%	71.86%	69.34%	88.17%	83.37%	80.94%	79.47%	76.95%	74.09%	98.63%	91.38%	87.75%	85.60%	82.05%	78.83%
31	75.08%	73.90%	73.13%	71.66%	69.16%	87.71%	83.03%	80.65%	79.21%	76.71%	73.87%	98.08%	90.97%	87.39%	85.28%	81.76%	78.57%
32	74.81%	73.67%	72.93%	71.46%	68.98%	87.25%	82.69%	80.35%	78.95%	76.46%	73.64%	97.53%	90.56%	87.04%	84.97%	81.46%	78.31%
33	74.54%	73.43%	72.72%	71.27%	68.81%	86.79%	82.34%	80.06%	78.69%	76.22%	73.42%	96.98%	90.15%	86.69%	84.66%	81.17%	78.04%
34	74.27%	73.19%	72.51%	71.07%	68.63%	86.33%	82.00%	79.77%	78.43%	75.97%	73.20%	96.44%	89.74%	86.34%	84.34%	80.88%	77.78%
35	73.99%	72.96%	72.30%	70.88%	68.45%	85.86%	81.66%	79.47%	78.17%	75.73%	72.98%	95.89%	89.32%	85.99%	84.03%	80.58%	77.52%
36	73.44%	72.50%	71.89%	70.50%	68.10%	84.98%	80.98%	78.90%	77.65%	75.26%	72.55%	94.83%	88.51%	85.31%	83.41%	80.03%	77.00%
37	72.89%	72.04%	71.48%	70.12%	67.75%	84.09%	80.30%	78.33%	77.14%	74.80%	72.12%	93.78%	87.70%	84.62%	82.80%	79.47%	76.48%
38	72.34%	71.58%	71.07%	69.74%	67.41%	83.20%	79.61%	77.76%	76.62%	74.33%	71.69%	92.73%	86.89%	83.94%	82.18%	78.92%	75.97%
39	71.79%	71.12%	70.65%	69.36%	67.06%	82.31%	78.93%	77.19%	76.11%	73.86%	71.26%	91.67%	86.08%	83.26%	81.57%	78.36%	75.45%
40	71.24%	70.66%	70.24%	68.99%	66.71%	81.42%	78.25%	76.62%	75.60%	73.40%	70.82%	90.62%	85.26%	82.58%	80.95%	77.81%	74.94%
41	70.21%	69.79%	69.46%	68.26%	66.05%	79.79%	77.01%	75.57%	74.65%	72.54%	70.03%	88.71%	83.82%	81.35%	79.85%	76.81%	74.02%
42	69.18%	68.92%	68.67%	67.54%	65.38%	78.15%	75.78%	74.52%	73.71%	71.68%	69.24%	86.79%	82.37%	80.13%	78.75%	75.81%	73.10%
43	68.15%	68.05%	67.88%	66.82%	64.71%	76.51%	74.54%	73.48%	72.77%	70.82%	68.45%	84.88%	80.93%	78.90%	77.65%	74.81%	72.18%
44	67.12%	67.18%	67.10%	66.10%	64.05%	74.87%	73.30%	72.43%	71.83%	69.96%	67.65%	82.97%	79.48%	77.67%	76.55%	73.81%	71.26%
45	66.09%	66.31%	66.31%	65.38%	63.38%	73.24%	72.07%	71.38%	70.88%	69.10%	66.86%	81.05%	78.04%	76.45%	75.45%	72.81%	70.34%
46	64.42%	64.88%	65.05%	64.22%	62.32%	70.68%	70.12%	69.72%	69.41%	67.75%	65.63%	78.14%	75.82%	74.56%	73.77%	71.28%	68.93%
47	62.74%	63.46%	63.79%	63.06%	61.26%	68.12%	68.17%	68.07%	67.94%	66.41%	64.39%	75.23%	73.59%	72.68%	72.09%	69.76%	67.53%
48	61.07%	62.03%	62.52%	61.90%	60.20%	65.56%	66.22%	66.41%	66.47%	65.07%	63.16%	72.31%	71.37%	70.80%	70.41%	68.23%	66.12%
49	59.40%	60.61%	61.26%	60.75%	59.13%	63.00%	64.27%	64.76%	64.99%	63.72%	61.93%	69.40%	69.15%	68.92%	68.73%	66.70%	64.72%
50	57.72%	59.18%	59.99%	59.59%	58.07%	60.44%	62.33%	63.11%	63.52%	62.38%	60.69%	66.48%	66.93%	67.03%	67.05%	65.18%	63.31%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	16	17	17	17	17	17	17	10	10	10	10	10	10	11	11	11	11
18	NA	NA	NA	NA	NA	NA	NA	63.91%	66.57%	67.74%	68.31%	68.16%	66.08%	76.49%	76.15%	75.88%	75.64%
19	NA	NA	NA	NA	NA	NA	NA	63.88%	66.55%	67.71%	68.30%	68.14%	66.06%	76.43%	76.12%	75.86%	75.61%
20	NA	NA	NA	NA	NA	NA	NA	63.84%	66.54%	67.68%	68.29%	68.12%	66.04%	76.37%	76.08%	75.84%	75.58%
21	NA	NA	NA	NA	NA	NA	NA	63.81%	66.52%	67.66%	68.27%	68.11%	66.02%	76.34%	76.05%	75.81%	75.56%
22	NA	NA	NA	NA	NA	NA	NA	63.78%	66.50%	67.64%	68.26%	68.09%	66.01%	76.32%	76.03%	75.79%	75.54%
23	NA	NA	NA	NA	NA	NA	NA	63.75%	66.48%	67.62%	68.24%	68.07%	65.99%	76.29%	76.00%	75.76%	75.52%
24	NA	NA	NA	NA	NA	NA	NA	63.72%	66.45%	67.60%	68.22%	68.05%	65.98%	76.27%	75.97%	75.74%	75.50%
25	NA	NA	NA	NA	NA	NA	NA	63.69%	66.43%	67.58%	68.21%	68.04%	65.96%	76.24%	75.95%	75.71%	75.48%
26	NA	NA	NA	NA	NA	NA	NA	63.55%	66.32%	67.50%	68.13%	67.96%	65.90%	76.07%	75.83%	75.60%	75.38%
27	NA	NA	NA	NA	NA	NA	NA	63.40%	66.21%	67.41%	68.05%	67.89%	65.84%	75.89%	75.71%	75.49%	75.29%
28	NA	NA	NA	NA	NA	NA	NA	63.26%	66.10%	67.32%	67.96%	67.81%	65.78%	75.71%	75.58%	75.38%	75.19%
29	NA	NA	NA	NA	NA	NA	NA	63.12%	65.99%	67.23%	67.88%	67.74%	65.72%	75.53%	75.46%	75.27%	75.10%
30	NA	NA	NA	NA	NA	NA	NA	62.98%	65.87%	67.14%	67.80%	67.66%	65.66%	75.35%	75.34%	75.16%	75.01%
31	NA	NA	NA	NA	NA	NA	NA	62.64%	65.62%	66.93%	67.62%	67.50%	65.51%	74.93%	75.04%	74.90%	74.77%
32	NA	NA	NA	NA	NA	NA	NA	62.30%	65.37%	66.72%	67.43%	67.33%	65.35%	74.52%	74.74%	74.65%	74.54%
33	NA	NA	NA	NA	NA	NA	NA	61.97%	65.12%	66.51%	67.24%	67.16%	65.19%	74.10%	74.43%	74.39%	74.30%
34	NA	NA	NA	NA	NA	NA	NA	61.63%	64.87%	66.30%	67.05%	67.00%	65.03%	73.69%	74.13%	74.14%	74.07%
35	NA	NA	NA	NA	NA	NA	NA	61.30%	64.62%	66.09%	66.87%	66.83%	64.88%	73.27%	73.82%	73.88%	73.83%
36	NA	NA	NA	NA	NA	NA	NA	60.65%	64.14%	65.68%	66.50%	66.50%	64.57%	72.50%	73.23%	73.39%	73.40%
37	NA	NA	NA	NA	NA	NA	NA	59.99%	63.65%	65.27%	66.14%	66.16%	64.26%	71.73%	72.64%	72.89%	72.96%
38	NA	NA	NA	NA	NA	NA	NA	59.34%	63.17%	64.87%	65.77%	65.83%	63.95%	70.96%	72.04%	72.40%	72.52%
39	NA	NA	NA	NA	NA	NA	NA	58.69%	62.68%	64.46%	65.41%	65.49%	63.65%	70.18%	71.45%	71.91%	72.08%
40	NA	NA	NA	NA	NA	NA	NA	58.04%	62.20%	64.06%	65.04%	65.16%	63.34%	69.41%	70.86%	71.41%	71.64%
41	NA	NA	NA	NA	NA	NA	NA	56.79%	61.26%	63.27%	64.34%	64.52%	62.75%	67.93%	69.75%	70.47%	70.80%
42	NA	NA	NA	NA	NA	NA	NA	55.54%	60.32%	62.49%	63.65%	63.89%	62.16%	66.45%	68.65%	69.53%	69.96%
43	NA	NA	NA	NA	NA	NA	NA	54.29%	59.38%	61.71%	62.95%	63.25%	61.57%	64.97%	67.54%	68.58%	69.13%
44	NA	NA	NA	NA	NA	NA	NA	53.04%	58.44%	60.93%	62.25%	62.62%	60.98%	63.49%	66.43%	67.64%	68.29%
45	NA	NA	NA	NA	NA	NA	NA	51.80%	57.50%	60.15%	61.56%	61.98%	60.39%	62.01%	65.33%	66.70%	67.45%
46	NA	NA	NA	NA	NA	NA	NA	49.74%	55.95%	58.85%	60.41%	60.93%	59.42%	59.64%	63.52%	65.19%	66.11%
47	NA	NA	NA	NA	NA	NA	NA	47.68%	54.41%	57.55%	59.26%	59.87%	58.44%	57.26%	61.71%	63.67%	64.77%
48	NA	NA	NA	NA	NA	NA	NA	45.63%	52.87%	56.26%	58.11%	58.81%	57.47%	54.88%	59.90%	62.16%	63.43%
49	NA	NA	NA	NA	NA	NA	NA	43.57%	51.32%	54.96%	56.96%	57.75%	56.49%	52.51%	58.09%	60.64%	62.09%
50	NA	NA	NA	NA	NA	NA	NA	41.51%	49.78%	53.66%	55.81%	56.69%	55.52%	50.13%	56.29%	59.13%	60.75%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20
PPT-->	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Age(Years)/ Policy Term	11	11	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14
18	74.37%	71.87%	94.46%	89.87%	87.54%	86.13%	83.51%	80.44%	106.83%	99.35%	95.60%	93.16%	89.51%	86.01%	119.20%	108.83%	103.66%
19	74.35%	71.85%	94.41%	89.82%	87.49%	86.09%	83.48%	80.41%	106.78%	99.28%	95.55%	93.11%	89.47%	85.97%	119.14%	108.74%	103.60%
20	74.32%	71.83%	94.37%	89.77%	87.44%	86.04%	83.44%	80.38%	106.72%	99.21%	95.50%	93.06%	89.43%	85.94%	119.08%	108.66%	103.55%
21	74.29%	71.81%	94.31%	89.73%	87.41%	86.02%	83.42%	80.36%	106.65%	99.16%	95.45%	93.02%	89.39%	85.91%	118.98%	108.59%	103.49%
22	74.27%	71.79%	94.26%	89.69%	87.37%	85.99%	83.39%	80.34%	106.57%	99.11%	95.40%	92.98%	89.36%	85.88%	118.88%	108.53%	103.42%
23	74.24%	71.78%	94.21%	89.65%	87.34%	85.96%	83.37%	80.31%	106.49%	99.06%	95.35%	92.94%	89.32%	85.84%	118.77%	108.46%	103.36%
24	74.22%	71.76%	94.16%	89.62%	87.31%	85.94%	83.34%	80.29%	106.41%	99.00%	95.30%	92.90%	89.28%	85.81%	118.67%	108.39%	103.29%
25	74.20%	71.74%	94.11%	89.58%	87.27%	85.91%	83.32%	80.27%	106.34%	98.95%	95.25%	92.86%	89.25%	85.78%	118.57%	108.33%	103.23%
26	74.11%	71.66%	93.89%	89.42%	87.14%	85.79%	83.20%	80.16%	106.07%	98.76%	95.08%	92.71%	89.11%	85.65%	118.25%	108.09%	103.03%
27	74.02%	71.57%	93.68%	89.26%	87.01%	85.68%	83.09%	80.06%	105.80%	98.56%	94.92%	92.56%	88.97%	85.52%	117.93%	107.85%	102.83%
28	73.94%	71.49%	93.46%	89.11%	86.87%	85.56%	82.98%	79.95%	105.53%	98.36%	94.75%	92.42%	88.83%	85.40%	117.61%	107.61%	102.63%
29	73.85%	71.41%	93.25%	88.95%	86.74%	85.44%	82.86%	79.85%	105.27%	98.16%	94.58%	92.27%	88.69%	85.27%	117.29%	107.37%	102.42%
30	73.77%	71.33%	93.03%	88.80%	86.61%	85.32%	82.75%	79.74%	105.00%	97.96%	94.42%	92.12%	88.55%	85.14%	116.97%	107.13%	102.22%
31	73.56%	71.13%	92.55%	88.43%	86.31%	85.05%	82.50%	79.52%	104.40%	97.51%	94.04%	91.78%	88.24%	84.85%	116.26%	106.60%	101.78%
32	73.35%	70.94%	92.06%	88.06%	86.00%	84.78%	82.25%	79.29%	103.81%	97.06%	93.67%	91.44%	87.94%	84.57%	115.56%	106.06%	101.33%
33	73.14%	70.74%	91.58%	87.70%	85.70%	84.50%	82.01%	79.06%	103.21%	96.61%	93.29%	91.10%	87.63%	84.29%	114.85%	105.53%	100.88%
34	72.93%	70.55%	91.10%	87.33%	85.40%	84.23%	81.76%	78.83%	102.62%	96.16%	92.92%	90.76%	87.33%	84.00%	114.14%	104.99%	100.43%
35	72.72%	70.35%	90.61%	86.97%	85.10%	83.95%	81.51%	78.60%	102.03%	95.71%	92.54%	90.42%	87.02%	83.72%	113.44%	104.46%	99.99%
36	72.32%	69.98%	89.67%	86.26%	84.50%	83.42%	81.02%	78.15%	100.87%	94.85%	91.81%	89.77%	86.43%	83.18%	112.08%	103.43%	99.12%
37	71.92%	69.61%	88.72%	85.56%	83.91%	82.88%	80.54%	77.71%	99.72%	93.98%	91.08%	89.11%	85.84%	82.64%	110.72%	102.40%	98.25%
38	71.52%	69.24%	87.77%	84.85%	83.31%	82.34%	80.05%	77.26%	98.57%	93.11%	90.34%	88.45%	85.24%	82.10%	109.37%	101.37%	97.37%
39	71.12%	68.87%	86.83%	84.15%	82.72%	81.81%	79.56%	76.82%	97.42%	92.24%	89.61%	87.80%	84.65%	81.55%	108.01%	100.34%	96.50%
40	70.72%	68.49%	85.88%	83.44%	82.12%	81.27%	79.08%	76.37%	96.27%	91.38%	88.88%	87.14%	84.06%	81.01%	106.65%	99.31%	95.63%
41	69.95%	67.80%	84.14%	82.13%	81.01%	80.28%	78.17%	75.52%	94.21%	89.82%	87.56%	85.96%	82.99%	80.02%	104.28%	97.51%	94.10%
42	69.18%	67.10%	82.40%	80.82%	79.90%	79.29%	77.26%	74.67%	92.15%	88.26%	86.24%	84.78%	81.91%	79.03%	101.90%	95.71%	92.57%
43	68.40%	66.40%	80.66%	79.51%	78.78%	78.30%	76.35%	73.83%	90.09%	86.71%	84.91%	83.60%	80.84%	78.04%	99.52%	93.91%	91.04%
44	67.63%	65.70%	78.92%	78.20%	77.67%	77.30%	75.44%	72.98%	88.03%	85.15%	83.59%	82.43%	79.77%	77.04%	97.14%	92.11%	89.51%
45	66.86%	65.01%	77.18%	76.89%	76.56%	76.31%	74.53%	72.13%	85.97%	83.60%	82.27%	81.25%	78.70%	76.05%	94.76%	90.30%	87.98%
46	65.64%	63.88%	74.45%	74.81%	74.81%	74.74%	73.10%	70.83%	82.82%	81.20%	80.25%	79.44%	77.06%	74.55%	91.20%	87.59%	85.69%
47	64.42%	62.75%	71.72%	72.74%	73.05%	73.17%	71.67%	69.53%	79.67%	78.81%	78.23%	77.63%	75.42%	73.05%	87.63%	84.88%	83.40%
48	63.20%	61.62%	68.99%	70.66%	71.30%	71.60%	70.24%	68.23%	76.53%	76.41%	76.20%	75.82%	73.77%	71.54%	84.07%	82.17%	81.11%
49	61.98%	60.49%	66.26%	68.58%	69.54%	70.03%	68.81%	66.93%	73.38%	74.02%	74.18%	74.01%	72.13%	70.04%	80.50%	79.46%	78.82%
50	60.76%	59.36%	63.53%	66.51%	67.79%	68.46%	67.38%	65.63%	70.23%	71.63%	72.16%	72.20%	70.49%	68.54%	76.94%	76.74%	76.52%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10
PPT-->	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	17	17	17	17	11	11	11	11	11	11	12	12	12	12	12	12	13
18	NA	NA	NA	NA	60.14%	68.60%	72.53%	74.70%	74.66%	72.69%	74.37%	79.47%	81.78%	82.99%	81.63%	79.15%	94.57%
19	NA	NA	NA	NA	60.10%	68.57%	72.50%	74.67%	74.64%	72.68%	74.33%	79.43%	81.74%	82.95%	81.59%	79.14%	94.47%
20	NA	NA	NA	NA	60.06%	68.54%	72.48%	74.65%	74.61%	72.68%	74.30%	79.40%	81.71%	82.91%	81.56%	79.12%	94.37%
21	NA	NA	NA	NA	60.02%	68.50%	72.45%	74.62%	74.59%	72.65%	74.22%	79.35%	81.67%	82.88%	81.53%	79.09%	94.30%
22	NA	NA	NA	NA	59.97%	68.47%	72.42%	74.60%	74.57%	72.63%	74.14%	79.31%	81.63%	82.85%	81.49%	79.06%	94.23%
23	NA	NA	NA	NA	59.93%	68.44%	72.39%	74.58%	74.55%	72.61%	74.06%	79.27%	81.59%	82.82%	81.46%	79.04%	94.16%
24	NA	NA	NA	NA	59.88%	68.40%	72.36%	74.55%	74.52%	72.58%	73.98%	79.23%	81.55%	82.79%	81.43%	79.01%	94.09%
25	NA	NA	NA	NA	59.84%	68.37%	72.34%	74.53%	74.50%	72.56%	73.91%	79.19%	81.50%	82.76%	81.40%	78.98%	94.02%
26	NA	NA	NA	NA	59.65%	68.23%	72.22%	74.42%	74.41%	72.47%	73.69%	79.01%	81.36%	82.63%	81.28%	78.87%	93.74%
27	NA	NA	NA	NA	59.46%	68.09%	72.11%	74.32%	74.31%	72.39%	73.47%	78.83%	81.22%	82.50%	81.16%	78.76%	93.46%
28	NA	NA	NA	NA	59.27%	67.95%	71.99%	74.21%	74.22%	72.30%	73.25%	78.65%	81.07%	82.38%	81.04%	78.65%	93.18%
29	NA	NA	NA	NA	59.09%	67.81%	71.88%	74.11%	74.13%	72.21%	73.03%	78.47%	80.93%	82.25%	80.92%	78.54%	92.90%
30	NA	NA	NA	NA	58.90%	67.67%	71.76%	74.00%	74.03%	72.12%	72.81%	78.29%	80.78%	82.13%	80.80%	78.43%	92.62%
31	NA	NA	NA	NA	58.46%	67.33%	71.48%	73.75%	73.81%	71.92%	72.29%	77.90%	80.46%	81.83%	80.53%	78.19%	91.99%
32	NA	NA	NA	NA	58.01%	66.99%	71.20%	73.50%	73.59%	71.71%	71.77%	77.51%	80.14%	81.54%	80.26%	77.94%	91.36%
33	NA	NA	NA	NA	57.57%	66.66%	70.92%	73.25%	73.36%	71.51%	71.25%	77.12%	79.81%	81.24%	79.99%	77.69%	90.73%
34	NA	NA	NA	NA	57.13%	66.32%	70.63%	72.99%	73.14%	71.30%	70.73%	76.74%	79.49%	80.94%	79.72%	77.44%	90.09%
35	NA	NA	NA	NA	56.69%	65.99%	70.35%	72.74%	72.92%	71.10%	70.21%	76.35%	79.17%	80.65%	79.45%	77.20%	89.46%
36	NA	NA	NA	NA	55.83%	65.35%	69.82%	72.28%	72.49%	70.70%	69.18%	75.58%	78.51%	80.07%	78.93%	76.72%	88.23%
37	NA	NA	NA	NA	54.97%	64.72%	69.29%	71.81%	72.05%	70.31%	68.14%	74.80%	77.85%	79.49%	78.41%	76.25%	87.01%
38	NA	NA	NA	NA	54.12%	64.09%	68.76%	71.35%	71.62%	69.91%	67.11%	74.03%	77.19%	78.91%	77.89%	75.77%	85.78%
39	NA	NA	NA	NA	53.26%	63.45%	68.23%	70.88%	71.19%	69.52%	66.08%	73.25%	76.53%	78.34%	77.36%	75.30%	84.55%
40	NA	NA	NA	NA	52.40%	62.82%	67.70%	70.41%	70.76%	69.12%	65.04%	72.48%	75.87%	77.76%	76.84%	74.82%	83.33%
41	NA	NA	NA	NA	50.79%	61.61%	66.68%	69.51%	69.94%	68.37%	63.16%	71.06%	74.68%	76.68%	75.87%	73.94%	81.12%
42	NA	NA	NA	NA	49.18%	60.41%	65.66%	68.60%	69.12%	67.62%	61.28%	69.65%	73.48%	75.61%	74.91%	73.05%	78.90%
43	NA	NA	NA	NA	47.56%	59.20%	64.64%	67.69%	68.30%	66.88%	59.39%	68.23%	72.29%	74.53%	73.94%	72.17%	76.69%
44	NA	NA	NA	NA	45.95%	58.00%	63.63%	66.78%	67.47%	66.13%	57.51%	66.82%	71.10%	73.46%	72.97%	71.28%	74.48%
45	NA	NA	NA	NA	44.34%	56.79%	62.61%	65.88%	66.65%	65.38%	55.62%	65.40%	69.90%	72.39%	72.00%	70.40%	72.27%
46	NA	NA	NA	NA	41.77%	54.87%	61.00%	64.45%	65.35%	64.18%	52.68%	63.17%	68.04%	70.73%	70.49%	69.02%	68.91%
47	NA	NA	NA	NA	39.20%	52.94%	59.39%	63.02%	64.04%	62.99%	49.74%	60.95%	66.17%	69.07%	68.98%	67.64%	65.56%
48	NA	NA	NA	NA	36.63%	51.02%	57.78%	61.59%	62.73%	61.79%	46.79%	58.72%	64.31%	67.41%	67.46%	66.27%	62.20%
49	NA	NA	NA	NA	34.06%	49.10%	56.17%	60.16%	61.43%	60.59%	43.85%	56.50%	62.44%	65.75%	65.95%	64.89%	58.85%
50	NA	NA	NA	NA	31.49%	47.18%	54.56%	58.74%	60.12%	59.39%	40.91%	54.27%	60.58%	64.09%	64.44%	63.52%	55.50%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15	15	15
18	94.88%	94.85%	94.76%	91.75%	88.65%	108.57%	105.60%	104.00%	102.38%	98.42%	94.86%	122.57%	116.33%	113.15%	110.00%	105.09%	101.07%
19	94.82%	94.80%	94.71%	91.71%	88.63%	108.46%	105.53%	103.94%	102.32%	98.37%	94.83%	122.45%	116.24%	113.07%	109.93%	105.03%	101.03%
20	94.76%	94.75%	94.66%	91.67%	88.60%	108.36%	105.45%	103.87%	102.26%	98.32%	94.79%	122.34%	116.15%	112.99%	109.87%	104.97%	100.99%
21	94.70%	94.70%	94.62%	91.63%	88.56%	108.25%	105.37%	103.81%	102.21%	98.27%	94.74%	122.21%	116.05%	112.91%	109.79%	104.90%	100.92%
22	94.64%	94.66%	94.58%	91.58%	88.52%	108.15%	105.29%	103.74%	102.15%	98.21%	94.69%	122.07%	115.95%	112.82%	109.72%	104.84%	100.85%
23	94.58%	94.61%	94.54%	91.53%	88.48%	108.05%	105.22%	103.67%	102.10%	98.15%	94.64%	121.94%	115.85%	112.74%	109.65%	104.77%	100.79%
24	94.53%	94.56%	94.51%	91.49%	88.45%	107.95%	105.14%	103.61%	102.04%	98.10%	94.58%	121.81%	115.75%	112.65%	109.58%	104.71%	100.72%
25	94.47%	94.51%	94.47%	91.44%	88.41%	107.85%	105.06%	103.54%	101.99%	98.04%	94.53%	121.68%	115.65%	112.57%	109.51%	104.64%	100.66%
26	94.26%	94.34%	94.30%	91.30%	88.27%	107.50%	104.80%	103.32%	101.79%	97.87%	94.37%	121.26%	115.34%	112.31%	109.27%	104.43%	100.46%
27	94.05%	94.16%	94.14%	91.17%	88.14%	107.15%	104.54%	103.10%	101.58%	97.69%	94.21%	120.84%	115.03%	112.04%	109.03%	104.22%	100.27%
28	93.84%	93.98%	93.97%	91.03%	88.01%	106.80%	104.28%	102.88%	101.38%	97.52%	94.04%	120.42%	114.71%	111.78%	108.79%	104.01%	100.08%
29	93.63%	93.81%	93.80%	90.89%	87.88%	106.46%	104.02%	102.66%	101.18%	97.34%	93.88%	120.01%	114.40%	111.52%	108.55%	103.80%	99.89%
30	93.42%	93.63%	93.64%	90.76%	87.74%	106.11%	103.76%	102.44%	100.97%	97.17%	93.72%	119.59%	114.09%	111.25%	108.31%	103.58%	99.70%
31	92.94%	93.23%	93.29%	90.43%	87.45%	105.33%	103.17%	101.95%	100.54%	96.78%	93.36%	118.67%	113.40%	110.67%	107.79%	103.12%	99.27%
32	92.47%	92.83%	92.94%	90.11%	87.15%	104.56%	102.59%	101.45%	100.11%	96.38%	93.00%	117.76%	112.71%	110.08%	107.28%	102.65%	98.85%
33	91.99%	92.42%	92.59%	89.78%	86.85%	103.78%	102.00%	100.96%	99.67%	95.99%	92.64%	116.84%	112.02%	109.49%	106.76%	102.19%	98.42%
34	91.51%	92.02%	92.24%	89.46%	86.56%	103.01%	101.42%	100.46%	99.24%	95.59%	92.28%	115.93%	111.33%	108.91%	106.24%	101.72%	98.00%
35	91.04%	91.62%	91.89%	89.14%	86.26%	102.24%	100.84%	99.97%	98.80%	95.20%	91.92%	115.01%	110.64%	108.32%	105.72%	101.26%	97.57%
36	90.11%	90.84%	91.19%	88.51%	85.69%	100.76%	99.72%	99.03%	97.97%	94.44%	91.23%	113.28%	109.32%	107.21%	104.74%	100.38%	96.76%
37	89.19%	90.07%	90.50%	87.88%	85.11%	99.27%	98.60%	98.08%	97.13%	93.69%	90.54%	111.54%	108.00%	106.10%	103.76%	99.50%	95.96%
38	88.27%	89.29%	89.80%	87.25%	84.54%	97.79%	97.48%	97.14%	96.29%	92.93%	89.84%	109.80%	106.68%	104.99%	102.77%	98.62%	95.15%
39	87.35%	88.52%	89.11%	86.62%	83.96%	96.31%	96.36%	96.20%	95.45%	92.18%	89.15%	108.06%	105.37%	103.88%	101.79%	97.74%	94.34%
40	86.43%	87.74%	88.42%	85.99%	83.39%	94.83%	95.24%	95.26%	94.61%	91.42%	88.46%	106.33%	104.05%	102.77%	100.80%	96.86%	93.54%
41	84.77%	86.34%	87.16%	84.84%	82.35%	92.24%	93.28%	93.61%	93.13%	90.09%	87.25%	103.37%	101.80%	100.87%	99.11%	95.34%	92.15%
42	83.10%	84.94%	85.89%	83.70%	81.32%	89.66%	91.33%	91.95%	91.65%	88.76%	86.04%	100.41%	99.56%	98.96%	97.42%	93.81%	90.76%
43	81.44%	83.54%	84.63%	82.56%	80.28%	87.07%	89.37%	90.30%	90.18%	87.43%	84.83%	97.45%	97.31%	97.06%	95.72%	92.29%	89.38%
44	79.77%	82.14%	83.37%	81.42%	79.24%	84.49%	87.42%	88.65%	88.70%	86.09%	83.62%	94.49%	95.06%	95.15%	94.03%	90.77%	87.99%
45	78.11%	80.74%	82.11%	80.28%	78.20%	81.90%	85.46%	86.99%	87.22%	84.76%	82.40%	91.53%	92.82%	93.25%	92.33%	89.24%	86.60%
46	75.56%	78.58%	80.19%	78.54%	76.61%	78.05%	82.54%	84.52%	85.02%	82.77%	80.58%	87.18%	89.51%	90.46%	89.85%	87.01%	84.56%
47	73.01%	76.43%	78.26%	76.80%	75.01%	74.19%	79.61%	82.05%	82.82%	80.79%	78.76%	82.83%	86.21%	87.67%	87.37%	84.78%	82.51%
48	70.46%	74.28%	76.34%	75.05%	73.42%	70.34%	76.69%	79.58%	80.62%	78.80%	76.94%	78.48%	82.91%	84.88%	84.89%	82.54%	80.47%
49	67.92%	72.12%	74.41%	73.31%	71.82%	66.49%	73.76%	77.11%	78.41%	76.81%	75.12%	74.13%	79.61%	82.09%	82.41%	80.31%	78.42%
50	65.37%	69.97%	72.49%	71.57%	70.22%	62.64%	70.84%	74.63%	76.21%	74.82%	73.30%	69.78%	76.31%	79.30%	79.93%	78.07%	76.38%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30
PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Age(Years)/ Policy Term	16	16	16	16	16	16	17	17	17	17	17	17	12	12	12	12	12
18	136.57%	127.05%	122.30%	117.62%	111.76%	107.27%	NA	NA	NA	NA	NA	NA	73.54%	80.78%	84.13%	85.94%	84.72%
19	136.44%	126.95%	122.21%	117.55%	111.69%	107.23%	NA	NA	NA	NA	NA	NA	73.47%	80.73%	84.07%	85.91%	84.70%
20	136.32%	126.84%	122.11%	117.47%	111.62%	107.18%	NA	NA	NA	NA	NA	NA	73.40%	80.69%	84.01%	85.87%	84.68%
21	136.16%	126.72%	122.01%	117.38%	111.54%	107.10%	NA	NA	NA	NA	NA	NA	73.34%	80.64%	83.97%	85.84%	84.65%
22	135.99%	126.60%	121.91%	117.29%	111.47%	107.02%	NA	NA	NA	NA	NA	NA	73.27%	80.59%	83.93%	85.80%	84.61%
23	135.83%	126.48%	121.80%	117.20%	111.39%	106.94%	NA	NA	NA	NA	NA	NA	73.21%	80.54%	83.90%	85.77%	84.58%
24	135.67%	126.36%	121.70%	117.12%	111.32%	106.86%	NA	NA	NA	NA	NA	NA	73.14%	80.49%	83.86%	85.73%	84.55%
25	135.51%	126.24%	121.60%	117.03%	111.24%	106.78%	NA	NA	NA	NA	NA	NA	73.07%	80.44%	83.82%	85.70%	84.52%
26	135.02%	125.88%	121.29%	116.75%	110.99%	106.56%	NA	NA	NA	NA	NA	NA	72.83%	80.26%	83.66%	85.56%	84.39%
27	134.53%	125.51%	120.99%	116.48%	110.74%	106.34%	NA	NA	NA	NA	NA	NA	72.58%	80.08%	83.51%	85.42%	84.26%
28	134.04%	125.15%	120.68%	116.20%	110.49%	106.12%	NA	NA	NA	NA	NA	NA	72.33%	79.89%	83.35%	85.27%	84.13%
29	133.56%	124.79%	120.37%	115.93%	110.25%	105.90%	NA	NA	NA	NA	NA	NA	72.08%	79.71%	83.19%	85.13%	84.00%
30	133.07%	124.43%	120.06%	115.65%	110.00%	105.68%	NA	NA	NA	NA	NA	NA	71.83%	79.53%	83.04%	84.99%	83.88%
31	132.01%	123.63%	119.39%	115.05%	109.46%	105.19%	NA	NA	NA	NA	NA	NA	71.26%	79.08%	82.68%	84.67%	83.59%
32	130.96%	122.83%	118.71%	114.45%	108.93%	104.70%	NA	NA	NA	NA	NA	NA	70.68%	78.63%	82.32%	84.34%	83.29%
33	129.90%	122.03%	118.03%	113.85%	108.39%	104.21%	NA	NA	NA	NA	NA	NA	70.10%	78.18%	81.96%	84.02%	83.00%
34	128.85%	121.23%	117.35%	113.24%	107.85%	103.72%	NA	NA	NA	NA	NA	NA	69.52%	77.74%	81.59%	83.69%	82.71%
35	127.79%	120.44%	116.67%	112.64%	107.32%	103.23%	NA	NA	NA	NA	NA	NA	68.94%	77.29%	81.23%	83.37%	82.42%
36	125.80%	118.92%	115.40%	111.51%	106.31%	102.30%	NA	NA	NA	NA	NA	NA	67.82%	76.46%	80.53%	82.75%	81.85%
37	123.80%	117.41%	114.12%	110.38%	105.31%	101.38%	NA	NA	NA	NA	NA	NA	66.70%	75.63%	79.82%	82.13%	81.29%
38	121.81%	115.89%	112.84%	109.26%	104.30%	100.46%	NA	NA	NA	NA	NA	NA	65.57%	74.81%	79.12%	81.51%	80.72%
39	119.82%	114.38%	111.56%	108.13%	103.30%	99.53%	NA	NA	NA	NA	NA	NA	64.45%	73.98%	78.41%	80.89%	80.15%
40	117.82%	112.86%	110.29%	107.00%	102.29%	98.61%	NA	NA	NA	NA	NA	NA	63.33%	73.15%	77.71%	80.26%	79.59%
41	114.49%	110.32%	108.13%	105.09%	100.58%	97.05%	NA	NA	NA	NA	NA	NA	61.27%	71.61%	76.42%	79.12%	78.55%
42	111.16%	107.78%	105.97%	103.18%	98.87%	95.49%	NA	NA	NA	NA	NA	NA	59.21%	70.07%	75.13%	77.98%	77.52%
43	107.83%	105.25%	103.82%	101.27%	97.15%	93.92%	NA	NA	NA	NA	NA	NA	57.15%	68.52%	73.84%	76.84%	76.48%
44	104.50%	102.71%	101.66%	99.35%	95.44%	92.36%	NA	NA	NA	NA	NA	NA	55.08%	66.98%	72.55%	75.70%	75.44%
45	101.16%	100.17%	99.50%	97.44%	93.73%	90.80%	NA	NA	NA	NA	NA	NA	53.02%	65.44%	71.26%	74.55%	74.41%
46	96.31%	96.49%	96.40%	94.69%	91.25%	88.53%	NA	NA	NA	NA	NA	NA	49.85%	63.06%	69.27%	72.78%	72.80%
47	91.46%	92.81%	93.29%	91.93%	88.77%	86.26%	NA	NA	NA	NA	NA	NA	46.67%	60.69%	67.28%	71.00%	71.20%
48	86.62%	89.14%	90.18%	89.17%	86.28%	84.00%	NA	NA	NA	NA	NA	NA	43.49%	58.31%	65.30%	69.22%	69.60%
49	81.77%	85.46%	87.08%	86.41%	83.80%	81.73%	NA	NA	NA	NA	NA	NA	40.31%	55.93%	63.31%	67.45%	68.00%
50	76.92%	81.78%	83.97%	83.66%	81.32%	79.46%	NA	NA	NA	NA	NA	NA	37.14%	53.56%	61.33%	65.67%	66.39%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	12	13	13	13	13	13	13	14	14	14	14	14	14	15	15	15	15
18	82.31%	89.48%	92.95%	94.48%	95.25%	92.51%	89.57%	112.01%	110.14%	109.09%	108.36%	103.73%	100.12%	127.73%	122.19%	119.35%	116.58%
19	82.29%	89.40%	92.89%	94.42%	95.21%	92.47%	89.53%	111.93%	110.07%	109.01%	108.33%	103.69%	100.06%	127.63%	122.10%	119.27%	116.52%
20	82.27%	89.33%	92.83%	94.36%	95.17%	92.44%	89.49%	111.86%	110.00%	108.94%	108.30%	103.64%	100.00%	127.53%	122.01%	119.19%	116.45%
21	82.24%	89.24%	92.77%	94.31%	95.12%	92.40%	89.46%	111.74%	109.92%	108.87%	108.23%	103.58%	99.95%	127.38%	121.90%	119.09%	116.37%
22	82.21%	89.16%	92.70%	94.25%	95.08%	92.36%	89.42%	111.62%	109.83%	108.79%	108.16%	103.52%	99.89%	127.22%	121.79%	118.99%	116.29%
23	82.18%	89.07%	92.64%	94.20%	95.03%	92.32%	89.39%	111.50%	109.75%	108.72%	108.10%	103.47%	99.83%	127.07%	121.68%	118.89%	116.21%
24	82.15%	88.98%	92.58%	94.14%	94.99%	92.28%	89.35%	111.38%	109.67%	108.64%	108.03%	103.41%	99.77%	126.92%	121.57%	118.79%	116.13%
25	82.12%	88.89%	92.52%	94.09%	94.94%	92.24%	89.32%	111.26%	109.59%	108.57%	107.97%	103.35%	99.72%	126.76%	121.46%	118.70%	116.05%
26	82.01%	88.59%	92.29%	93.91%	94.76%	92.07%	89.18%	110.90%	109.31%	108.33%	107.76%	103.16%	99.55%	126.30%	121.11%	118.41%	115.79%
27	81.89%	88.28%	92.06%	93.72%	94.59%	91.91%	89.04%	110.53%	109.03%	108.10%	107.56%	102.97%	99.39%	125.85%	120.76%	118.11%	115.53%
28	81.77%	87.98%	91.83%	93.54%	94.41%	91.75%	88.89%	110.16%	108.75%	107.86%	107.36%	102.81%	99.23%	125.39%	120.42%	117.82%	115.28%
29	81.66%	87.67%	91.59%	93.36%	94.23%	91.59%	88.75%	109.79%	108.48%	107.63%	107.15%	102.59%	99.07%	124.93%	120.07%	117.53%	115.02%
30	81.54%	87.37%	91.36%	93.18%	94.05%	91.43%	88.61%	109.43%	108.20%	107.40%	106.95%	102.40%	98.91%	124.47%	119.72%	117.24%	114.76%
31	81.28%	86.68%	90.86%	92.73%	93.66%	91.09%	88.29%	108.59%	107.58%	106.88%	106.48%	101.99%	98.53%	123.45%	118.96%	116.60%	114.20%
32	81.02%	85.99%	90.35%	92.29%	93.28%	90.74%	87.97%	107.76%	106.95%	106.36%	106.00%	101.58%	98.15%	122.43%	118.20%	115.97%	113.63%
33	80.76%	85.30%	89.84%	91.84%	92.90%	90.39%	87.65%	106.93%	106.33%	105.84%	105.53%	101.17%	97.77%	121.42%	117.44%	115.33%	113.06%
34	80.50%	84.61%	89.34%	91.40%	92.52%	90.05%	87.33%	106.10%	105.71%	105.32%	105.06%	100.77%	97.40%	120.40%	116.68%	114.69%	112.49%
35	80.23%	83.92%	88.83%	90.95%	92.13%	89.70%	87.01%	105.26%	105.09%	104.80%	104.59%	100.36%	97.02%	119.38%	115.93%	114.05%	111.92%
36	79.72%	82.58%	87.82%	90.13%	91.39%	89.02%	86.40%	103.67%	103.89%	103.80%	103.70%	99.56%	96.29%	117.48%	114.48%	112.84%	110.85%
37	79.20%	81.24%	86.81%	89.30%	90.65%	88.35%	85.79%	102.08%	102.69%	102.80%	102.81%	98.76%	95.56%	115.57%	113.04%	111.64%	109.78%
38	78.69%	79.91%	85.80%	88.47%	89.91%	87.67%	85.17%	100.49%	101.49%	101.80%	101.93%	97.96%	94.83%	113.67%	111.60%	110.43%	108.71%
39	78.17%	78.57%	84.79%	87.65%	89.17%	87.00%	84.56%	98.90%	100.29%	100.81%	101.04%	97.16%	94.09%	111.76%	110.16%	109.22%	107.64%
40	77.65%	77.24%	83.78%	86.82%	88.42%	86.32%	83.95%	97.31%	99.09%	99.81%	100.15%	96.36%	93.36%	109.86%	108.72%	108.02%	106.58%
41	76.71%	74.84%	81.99%	85.31%	87.07%	85.11%	82.84%	94.53%	97.00%	98.04%	98.57%	94.94%	92.06%	106.63%	106.28%	105.96%	104.74%
42	75.77%	72.45%	80.20%	83.79%	85.71%	83.89%	81.73%	91.75%	94.91%	96.28%	96.99%	93.52%	90.75%	103.39%	103.84%	103.90%	102.91%
43	74.82%	70.05%	78.40%	82.27%	84.36%	82.68%	80.62%	88.97%	92.82%	94.51%	95.40%	92.10%	89.45%	100.16%	101.40%	101.84%	101.07%
44	73.88%	67.66%	76.61%	80.75%	83.00%	81.46%	79.51%	86.19%	90.73%	92.75%	93.82%	90.68%	88.14%	96.93%	98.96%	99.78%	99.23%
45	72.94%	65.27%	74.82%	79.24%	81.64%	80.25%	78.41%	83.41%	88.63%	90.98%	92.24%	89.26%	86.84%	93.70%	96.52%	97.72%	97.40%
46	71.47%	61.65%	72.08%	76.94%	79.60%	78.41%	76.72%	79.28%	85.51%	88.34%	89.88%	87.14%	84.91%	89.00%	92.96%	94.70%	94.72%
47	70.00%	58.04%	69.35%	74.64%	77.55%	76.57%	75.04%	75.16%	82.39%	85.71%	87.52%	85.02%	82.98%	84.31%	89.40%	91.69%	92.04%
48	68.54%	54.43%	66.62%	72.34%	75.51%	74.74%	73.36%	71.04%	79.27%	83.07%	85.16%	82.90%	81.05%	79.62%	85.84%	88.68%	89.36%
49	67.07%	50.82%	63.89%	70.04%	73.46%	72.90%	71.68%	66.92%	76.15%	80.43%	82.80%	80.78%	79.12%	74.92%	82.27%	85.67%	86.69%
50	65.60%	47.21%	61.15%	67.75%	71.42%	71.07%	69.99%	62.80%	73.03%	77.79%	80.44%	78.66%	77.19%	70.23%	78.71%	82.65%	84.01%

Premium Band 4 - Rs.2,00,000 & above

Income Period-->	30	35	10	15	20	25	30	35	10	15	20	25	30	35
PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	15	15	16	16	16	16	16	16	17	17	17	17	17	17
18	111.18%	107.02%	143.46%	134.24%	129.62%	124.80%	118.63%	113.92%	159.19%	146.29%	139.88%	133.01%	126.07%	120.81%
19	111.12%	106.95%	143.33%	134.13%	129.53%	124.71%	118.56%	113.84%	159.03%	146.16%	139.78%	132.89%	126.00%	120.74%
20	111.07%	106.89%	143.20%	134.02%	129.44%	124.61%	118.50%	113.77%	158.87%	146.03%	139.69%	132.77%	125.93%	120.66%
21	110.99%	106.82%	143.01%	133.88%	129.31%	124.52%	118.40%	113.69%	158.65%	145.87%	139.54%	132.66%	125.80%	120.56%
22	110.91%	106.75%	142.83%	133.74%	129.19%	124.42%	118.30%	113.61%	158.43%	145.70%	139.39%	132.55%	125.68%	120.47%
23	110.83%	106.68%	142.64%	133.60%	129.07%	124.32%	118.20%	113.52%	158.21%	145.53%	139.25%	132.43%	125.56%	120.37%
24	110.75%	106.61%	142.45%	133.46%	128.95%	124.22%	118.10%	113.44%	157.98%	145.36%	139.10%	132.32%	125.44%	120.27%
25	110.67%	106.54%	142.26%	133.33%	128.82%	124.13%	118.00%	113.36%	157.76%	145.20%	138.95%	132.20%	125.32%	120.18%
26	110.45%	106.33%	141.71%	132.91%	128.48%	123.82%	117.74%	113.11%	157.12%	144.71%	138.55%	131.84%	125.02%	119.89%
27	110.22%	106.13%	141.16%	132.49%	128.13%	123.51%	117.47%	112.86%	156.48%	144.23%	138.15%	131.48%	124.72%	119.60%
28	110.00%	105.92%	140.61%	132.08%	127.78%	123.20%	117.21%	112.62%	155.84%	143.74%	137.74%	131.12%	124.42%	119.31%
29	109.77%	105.72%	140.06%	131.66%	127.44%	122.89%	116.95%	112.37%	155.20%	143.26%	137.34%	130.76%	124.13%	119.02%
30	109.54%	105.52%	139.51%	131.25%	127.09%	122.58%	116.68%	112.12%	154.56%	142.77%	136.94%	130.39%	123.83%	118.73%
31	109.04%	105.05%	138.31%	130.35%	126.33%	121.91%	116.09%	111.58%	153.17%	141.74%	136.06%	129.63%	123.14%	118.11%
32	108.54%	104.59%	137.11%	129.45%	125.57%	121.25%	115.50%	111.04%	151.78%	140.70%	135.18%	128.87%	122.45%	117.48%
33	108.04%	104.13%	135.90%	128.56%	124.82%	120.58%	114.90%	110.49%	150.39%	139.67%	134.31%	128.11%	121.77%	116.85%
34	107.54%	103.67%	134.70%	127.66%	124.06%	119.92%	114.31%	109.95%	149.00%	138.63%	133.43%	127.34%	121.08%	116.22%
35	107.04%	103.21%	133.50%	126.76%	123.30%	119.25%	113.72%	109.40%	147.62%	137.60%	132.55%	126.58%	120.40%	115.60%
36	106.08%	102.34%	131.28%	125.08%	121.89%	118.00%	112.60%	108.39%	145.08%	135.67%	130.93%	125.15%	119.11%	114.45%
37	105.12%	101.47%	129.06%	123.39%	120.47%	116.75%	111.47%	107.38%	142.55%	133.75%	129.31%	123.72%	117.83%	113.29%
38	104.16%	100.60%	126.84%	121.71%	119.06%	115.50%	110.35%	106.37%	140.01%	131.82%	127.69%	122.29%	116.55%	112.14%
39	103.20%	99.73%	124.62%	120.02%	117.64%	114.25%	109.23%	105.36%	137.48%	129.89%	126.06%	120.85%	115.27%	110.99%
40	102.24%	98.86%	122.40%	118.34%	116.23%	113.00%	108.11%	104.35%	134.95%	127.96%	124.44%	119.42%	113.99%	109.84%
41	100.59%	97.35%	118.72%	115.55%	113.87%	110.91%	106.25%	102.64%	130.82%	124.83%	121.79%	117.08%	111.90%	107.93%
42	98.95%	95.84%	115.04%	112.77%	111.52%	108.82%	104.38%	100.94%	126.68%	121.70%	119.14%	114.74%	109.81%	106.03%
43	97.31%	94.34%	111.36%	109.98%	109.16%	106.74%	102.51%	99.23%	122.55%	118.57%	116.49%	112.40%	107.72%	104.12%
44	95.66%	92.83%	107.67%	107.20%	106.81%	104.65%	100.64%	97.53%	118.42%	115.43%	113.83%	110.07%	105.62%	102.22%
45	94.02%	91.33%	103.99%	104.41%	104.45%	102.56%	98.78%	95.82%	114.29%	112.30%	111.18%	107.73%	103.53%	100.31%
46	91.62%	89.14%	98.72%	100.41%	101.06%	99.57%	96.09%	93.37%	108.45%	107.85%	107.42%	104.41%	100.56%	97.60%
47	89.21%	86.95%	93.46%	96.40%	97.68%	96.57%	93.40%	90.92%	102.61%	103.41%	103.66%	101.10%	97.60%	94.88%
48	86.81%	84.76%	88.19%	92.40%	94.29%	93.57%	90.72%	88.46%	96.77%	98.96%	99.90%	97.78%	94.63%	92.17%
49	84.41%	82.57%	82.92%	88.39%	90.90%	90.58%	88.03%	86.01%	90.93%	94.51%	96.14%	94.46%	91.66%	89.45%
50	82.00%	80.38%	77.66%	84.39%	87.52%	87.58%	85.35%	83.56%	85.09%	90.07%	92.38%	91.15%	88.70%	86.74%

Premium Band 1 - Rs. 12,000 to 49,999

PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
0	NA	NA	NA	NA	NA	NA	NA	NA	140.56%	154.53%	168.51%	186.33%	204.15%	221.97%	239.79%	257.61%	282.66%	307.71%	332.76%	357.82%	382.87%	
1	NA	NA	NA	NA	NA	NA	NA	128.12%	141.71%	155.30%	168.89%	186.71%	204.53%	222.35%	240.17%	257.99%	283.08%	308.17%	333.26%	358.35%	383.45%	
2	NA	NA	NA	NA	NA	NA	116.53%	129.70%	142.88%	156.06%	169.23%	187.08%	204.92%	222.77%	240.61%	258.45%	283.59%	308.72%	333.86%	359.00%	384.13%	
3	NA	NA	NA	NA	NA	105.71%	116.86%	129.06%	142.27%	155.47%	168.68%	187.56%	205.43%	223.31%	241.19%	259.07%	284.26%	309.46%	334.65%	359.85%	385.04%	
4	NA	NA	NA	NA	95.26%	105.78%	116.95%	130.16%	143.37%	156.59%	169.80%	187.69%	205.58%	223.47%	241.36%	259.24%	284.45%	309.66%	334.87%	360.08%	385.29%	
5	NA	NA	NA	85.45%	95.60%	105.76%	116.92%	130.13%	143.34%	156.55%	169.75%	187.64%	205.52%	223.41%	241.30%	259.18%	284.39%	309.60%	334.81%	360.01%	385.22%	
6	NA	NA	76.21%	86.03%	95.84%	105.66%	116.82%	130.02%	143.22%	156.42%	169.62%	187.50%	205.38%	223.26%	241.13%	259.01%	284.20%	309.40%	334.59%	359.78%	384.98%	
7	NA	67.52%	77.02%	86.53%	96.03%	105.54%	116.67%	129.86%	143.05%	156.25%	169.44%	187.30%	205.17%	223.03%	240.89%	258.76%	283.93%	309.10%	334.27%	359.45%	384.62%	
8	59.39%	68.58%	77.78%	86.98%	96.18%	105.38%	116.50%	129.68%	142.85%	156.03%	169.21%	187.05%	204.90%	222.75%	240.60%	258.44%	283.59%	308.74%	333.89%	359.03%	384.18%	
9	59.26%	68.45%	77.64%	86.82%	96.01%	105.20%	116.31%	129.47%	142.63%	155.80%	168.96%	186.79%	204.62%	222.44%	240.27%	258.10%	283.22%	308.34%	333.46%	358.57%	383.69%	
10	59.13%	68.31%	77.48%	86.66%	95.83%	105.01%	116.10%	129.21%	142.33%	155.45%	168.57%	186.40%	204.23%	222.06%	239.90%	257.73%	282.82%	307.90%	332.99%	358.08%	383.17%	
11	58.99%	68.15%	77.32%	86.48%	95.65%	104.81%	115.89%	128.99%	142.09%	155.19%	168.29%	186.10%	203.91%	221.73%	239.54%	257.35%	282.41%	307.47%	332.53%	357.62%	382.64%	
12	58.85%	68.00%	77.16%	86.31%	95.47%	104.62%	115.68%	128.77%	141.86%	154.95%	168.03%	185.82%	203.61%	221.40%	239.19%	256.98%	282.01%	307.04%	332.07%	357.10%	382.13%	
13	58.72%	67.87%	77.02%	86.16%	95.31%	104.45%	115.49%	128.57%	141.64%	154.71%	167.79%	185.56%	203.33%	221.11%	238.88%	256.65%	281.66%	306.66%	331.67%	356.67%	381.68%	
14	58.61%	67.75%	76.89%	86.03%	95.17%	104.31%	115.33%	128.39%	141.45%	154.52%	167.58%	185.34%	203.09%	220.85%	238.61%	256.36%	281.35%	306.34%	331.32%	356.31%	381.30%	
15	58.52%	67.65%	76.78%	85.93%	95.05%	104.18%	115.19%	128.24%	141.30%	154.35%	167.40%	185.14%	202.89%	220.63%	238.38%	256.12%	281.10%	306.07%	331.05%	356.02%	381.00%	
16	58.45%	67.57%	76.70%	85.83%	94.95%	104.08%	115.08%	128.13%	141.17%	154.22%	167.26%	185.00%	202.73%	220.47%	238.20%	255.93%	280.90%	305.88%	330.85%	355.82%	380.79%	
17	58.40%	67.53%	76.65%	85.77%	94.89%	104.01%	115.01%	128.04%	141.08%	154.12%	167.16%	184.89%	202.61%	220.34%	238.07%	255.80%	280.77%	305.74%	330.71%	355.68%	380.65%	
18	58.36%	67.48%	76.60%	85.72%	94.84%	103.95%	114.94%	127.98%	141.01%	154.04%	167.07%	184.80%	202.53%	220.25%	237.98%	255.71%	280.68%	305.66%	330.63%	355.61%	380.58%	
19	58.37%	67.48%	76.60%	85.71%	94.83%	103.94%	114.93%	127.96%	140.99%	154.03%	167.06%	184.79%	202.52%	220.25%	237.97%	255.70%	280.70%	305.70%	330.69%	355.69%	380.69%	
20	58.33%	67.44%	76.55%	85.66%	94.77%	103.88%	114.87%	127.89%	140.92%	153.95%	166.97%	184.70%	202.42%	220.15%	237.87%	255.60%	280.60%	305.60%	330.61%	355.61%	380.61%	
21	58.32%	67.42%	76.53%	85.64%	94.74%	103.85%	114.82%	127.85%	140.87%	153.89%	166.91%	184.64%	202.37%	220.10%	237.83%	255.55%	280.58%	305.61%	330.64%	355.66%	380.69%	
22	58.30%	67.41%	76.51%	85.61%	94.71%	103.81%	114.78%	127.80%	140.82%	153.84%	166.86%	184.59%	202.32%	220.05%	237.78%	255.51%	280.56%	305.61%	330.67%	355.72%	380.78%	
23	58.29%	67.39%	76.48%	85.58%	94.68%	103.77%	114.74%	127.75%	140.77%	153.79%	166.80%	184.53%	202.27%	220.00%	237.73%	255.46%	280.54%	305.62%	330.70%	355.78%	380.86%	
24	58.28%	67.37%	76.46%	85.55%	94.64%	103.74%	114.69%	127.70%	140.72%	153.73%	166.75%	184.48%	202.21%	219.95%	237.68%	255.41%	280.52%	305.63%	330.73%	355.84%	380.94%	
25	58.26%	67.35%	76.44%	85.52%	94.61%	103.70%	114.65%	127.66%	140.67%	153.68%	166.69%	184.42%	202.16%	219.90%	237.63%	255.37%	280.50%	305.63%	330.76%	355.89%	381.02%	
26	58.20%	67.28%	76.35%	85.43%	94.50%	103.58%	114.51%	127.51%	140.51%	153.51%	166.51%	184.24%	201.98%	219.71%	237.44%	255.18%	280.34%	305.50%	330.67%	355.83%	381.00%	
27	58.14%	67.20%	76.27%	85.33%	94.39%	103.45%	114.37%	127.36%	140.35%	153.34%	166.33%	184.06%	201.98%	219.52%	237.25%	254.99%	280.18%	305.38%	330.58%	355.77%	380.97%	
28	58.08%	67.13%	76.18%	85.23%	94.28%	103.33%	114.23%	127.21%	140.19%	153.17%	166.15%	183.88%	201.61%	219.33%	237.06%	254.79%	280.02%	305.25%	330.48%	355.71%	380.94%	
29	58.02%	67.06%	76.09%	85.13%	94.17%	103.20%	114.10%	127.06%	140.03%	153.00%	165.96%	183.69%	201.42%	219.15%	236.88%	254.60%	279.86%	305.13%	330.39%	355.65%	380.91%	
30	57.96%	66.98%	76.01%	85.03%	94.06%	103.08%	113.96%	126.91%	139.87%	152.83%	165.78%	183.51%	201.23%	218.96%	236.69%	254.41%	279.71%	305.00%	330.30%	355.59%	380.88%	
31	57.81%	66.81%	75.80%	84.93%	93.79%	102.78%	113.64%	126.75%	139.50%	152.42%	165.35%	183.07%	200.78%	218.49%	236.20%	253.92%	279.23%	304.54%	329.85%	355.16%	380.87%	
32	57.66%	66.63%	75.59%	84.56%	93.52%	102.48%	113.32%	126.22%	139.12%	152.02%	164.92%	182.62%	200.32%	218.02%	235.72%	253.42%	278.75%	304.08%	329.41%	354.73%	380.06%	
33	57.51%	66.45%	75.38%	84.32%	93.25%	102.19%	113.00%	125.87%	138.74%	151.62%	164.49%	182.18%	199.86%	217.55%	235.24%	252.92%	278.27%	303.62%	328.96%	354.31%	379.65%	
34	57.36%	66.27%	75.17%	84.08%	92.98%	101.89%	112.68%	125.52%	138.37%	151.21%	164.06%	181.73%	199.41%	217.08%	234.76%	252.43%	277.79%	303.15%	328.52%	353.88%	379.24%	
35	57.21%	66.09%	74.96%	83.84%	92.71%	101.59%	112.36%	125.18%	137.99%	150.81%	163.63%	181.29%	198.95%	216.61%	234.27%	251.93%	277.31%	302.69%	328.07%	353.45%	378.83%	
36	56.92%	65.74%	74.56%	83.37%	92.19%	101.01%	111.72%	124.48%	137.24%	150.00%	162.76%	180.37%	197.99%	215.61%	233.22%	250.84%	276.19%	301.54%	326.89%	352.24%	377.59%	
37	56.62%	65.38%	74.15%	82.91%	91.67%	100.43%	111.07%	123.78%	136.48%	149.18%	161.88%	179.46%	197.03%	214.60%	232.17%	249.74%	275.06%	300.39%	325.71%	351.03%	376.35%	
38	56.33%	65.03%	73.74%	82.44%	91.15%	99.85%	110.43%	123.08%	135.72%	148.37%	161.01%	178.54%	196.07%	213.59%	231.12%	248.65%	273.94%	299.23%	324.53%	349.82%	375.11%	
39	56.03%	64.68%	73.33%	81.98%	90.63%	99.28%	109.79%	122.38%	134.96%	147.55%	160.14%	177.62%	195.10%	212.59%	230.07%	247.55%	272.82%	298.08%	323.34%	348.61%	373.87%	
40	55.73%	64.33%	72.92%	81.51%	90.10%	98.70%	109.15%	121.68%	134.21%	146.74%	159.27%	176.70%	194.14%	211.58%	229.02%	246.46%	271.69%	296.93%	322.16%	347.40%	372.63%	
41	55.15%	63.64%	72.13%	80.62%	89.11%	97.61%	107.95%	120.37%	132.78%	145.20%	157.61%	174.94%	192.27%	209.60%	226.92%	244.25%	269.37%	294.49%	319.61%	344.72%	369.84%	
42	54.56%	62.95%	71.34%	79.73%	88.12%	96.51%	106.76%	119.06%	131.36%	143.66%	155.96%	173.18%	190.39%	207.61%	224.83%	242.05%	267.05%	292.05%	317.05%	342.05%	367.05%	
43	53.97%	62.26%	70.55%	78.84%	87.13%	95.42%	105.56%	117.75%	129.93%	142.12%	154.31%	171.41%	188.52%	205.63%	222.73%	239.84%	264.72%	289.61%	314.49%	339.38%	364.26%	
44	53.38%	61.57%	69.76%	77.95%	86.14%	94.33%	104.36%	116.44%	128.51%	140.58%	152.65%	169.65%	186.64%	203.64%	220.64%	237.63%	262.40%	287.17%	311.94%	336.71%	361.48%	
45	52.79%	60.88%	68.97%	77.06%	85.15%	93.24%	103.17%	115.13%	127.08%	139.04%	151.00%	167.88%	184.77%	201.66%	218.54%	235.43%	260.08%	284.73%	309.38%	334.03%	358.69%	
46	51.75%	59.68%	67.61%	75.54%	83.47%	91.40%	101.11%	112.86%	124.60%	136.35%	148.09%	164.72%	181.35%	197.98%	214.61%	231.24%	257.77%	282.31%	306.84%	331.38%	NA	
47	50.71%	58.48%	66.25%	74.02%	81.79%	89.55%	99.06%	110.59%	122.13%	133.66%	145.19%	161.56%	177.93%	194.30%	210.68%	227.05%	255.48%	279.90%	304.32%	NA	NA	
48	49.67%	57.28%	64.89%	72.49%	80.10%	87.71%	97.01%	108.33%	119.65%	130.97%	142.29%	158.40%	174.51%	190.63%	206.74%	222.86%	253.20%	277.51%	NA	NA	NA	
49	48.63%	56.08%	63.53%	70.97%	78.42%	85.87%	94.95%	106.06%	117.17%	128.27%	139.38%	155.24%	171.10%	186.95%	202.81%	218.67%	250.94%	NA	NA	NA	NA	
50	47.59%	54.88%	62.16%	69.45%	76.74%	84.03%	92.90%	103.79%	114.69%	125.58%	136.4											

Premium Band 1 - Rs. 12,000 to 49,999

PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8
Age(Years)/ Policy Term	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	13	14	15		
0	NA	NA	NA	NA	NA	132.32%	145.58%	158.84%	175.79%	189.26%	209.68%	226.63%	243.58%	267.45%	286.54%	315.20%	339.07%	362.95%	NA	NA	NA		
1	NA	NA	NA	NA	120.56%	132.55%	145.82%	159.09%	176.06%	189.56%	210.00%	226.98%	243.95%	267.85%	286.97%	315.67%	339.58%	363.48%	NA	NA	NA		
2	NA	NA	NA	109.53%	120.81%	132.83%	146.11%	159.40%	176.40%	189.92%	210.39%	227.38%	244.38%	268.32%	287.46%	316.22%	340.16%	364.11%	NA	NA	NA		
3	NA	NA	99.35%	110.24%	121.14%	133.17%	146.49%	159.80%	176.82%	190.37%	210.88%	227.90%	244.93%	268.92%	288.10%	316.91%	340.91%	364.91%	NA	NA	94.08%		
4	NA	89.60%	99.45%	110.35%	121.26%	133.29%	146.62%	159.94%	176.97%	190.53%	211.05%	228.09%	245.13%	269.14%	288.34%	317.18%	341.19%	365.21%	NA	84.56%	94.18%		
5	79.53%	89.49%	99.45%	110.36%	121.27%	133.31%	146.63%	159.95%	176.99%	190.54%	211.07%	228.11%	245.15%	269.17%	288.36%	317.20%	341.22%	365.24%	74.81%	84.50%	94.19%		
6	80.41%	89.91%	99.41%	110.31%	121.22%	133.26%	146.58%	159.90%	176.93%	190.47%	211.00%	228.03%	245.07%	269.08%	288.27%	317.11%	341.12%	365.14%	74.77%	84.47%	94.16%		
7	80.33%	89.83%	99.33%	110.23%	121.13%	133.16%	146.47%	159.78%	176.81%	190.35%	210.87%	227.89%	244.92%	268.92%	288.11%	316.93%	340.93%	364.94%	74.71%	84.41%	94.10%		
8	80.24%	89.73%	99.22%	110.11%	121.01%	133.03%	146.34%	159.64%	176.66%	190.19%	210.69%	227.70%	244.72%	268.71%	287.88%	316.69%	340.68%	364.67%	74.63%	84.32%	94.01%		
9	80.12%	89.61%	99.10%	109.98%	120.86%	132.87%	146.17%	159.47%	176.47%	189.99%	210.48%	227.48%	244.48%	268.45%	287.61%	316.40%	340.37%	364.34%	74.54%	84.22%	93.90%		
10	79.99%	89.47%	98.95%	109.83%	120.70%	132.70%	145.99%	159.28%	176.27%	189.77%	210.24%	227.23%	244.22%	268.17%	287.31%	316.08%	340.03%	363.99%	74.42%	84.10%	93.77%		
11	79.85%	89.33%	98.80%	109.67%	120.53%	132.52%	145.80%	159.07%	176.04%	189.54%	209.99%	226.97%	243.96%	267.88%	287.00%	315.75%	339.68%	363.62%	74.30%	83.97%	93.64%		
12	79.72%	89.18%	98.65%	109.50%	120.36%	132.34%	145.60%	158.87%	175.83%	189.31%	209.75%	226.71%	243.67%	267.59%	286.69%	315.43%	339.35%	363.27%	74.19%	83.85%	93.51%		
13	79.60%	89.06%	98.52%	109.36%	120.20%	132.18%	145.43%	158.68%	175.63%	189.10%	209.53%	226.47%	243.42%	267.33%	286.41%	315.14%	339.05%	362.96%	74.07%	83.73%	93.39%		
14	79.49%	88.94%	98.39%	109.23%	120.06%	132.03%	145.28%	158.52%	175.46%	188.92%	209.33%	226.27%	243.21%	267.11%	286.18%	314.90%	338.80%	362.69%	73.97%	83.62%	93.27%		
15	79.39%	88.84%	98.29%	109.12%	119.95%	131.91%	145.14%	158.38%	175.31%	188.76%	209.17%	226.10%	243.03%	266.92%	286.00%	314.72%	338.61%	362.51%	73.90%	83.54%	93.18%		
16	79.32%	88.77%	98.21%	109.04%	119.86%	131.81%	145.04%	158.27%	175.20%	188.65%	209.06%	225.98%	242.91%	266.81%	285.86%	314.60%	338.49%	362.39%	73.83%	83.47%	93.11%		
17	79.27%	88.71%	98.14%	108.97%	119.80%	131.74%	144.97%	158.20%	175.12%	188.56%	208.98%	225.90%	242.83%	266.73%	285.78%	314.54%	338.44%	362.34%	73.78%	83.42%	93.06%		
18	79.23%	88.67%	98.11%	108.93%	119.75%	131.70%	144.92%	158.14%	175.07%	188.52%	208.93%	225.85%	242.78%	266.70%	290.61%	314.53%	338.44%	362.36%	73.76%	83.39%	93.03%		
19	79.24%	88.67%	98.11%	108.93%	119.75%	131.70%	144.93%	158.16%	175.09%	188.54%	208.96%	225.90%	242.83%	266.77%	290.72%	314.66%	338.61%	362.55%	73.76%	83.40%	93.03%		
20	79.20%	88.63%	98.06%	108.89%	119.71%	131.65%	144.88%	158.11%	175.04%	191.98%	208.91%	225.84%	242.78%	266.74%	290.69%	314.65%	338.61%	362.56%	73.73%	83.36%	92.99%		
21	79.19%	88.62%	98.05%	108.87%	119.69%	131.64%	144.87%	158.10%	175.04%	191.99%	208.93%	225.87%	242.82%	266.81%	290.81%	314.80%	338.80%	362.79%	73.72%	83.35%	92.98%		
22	79.18%	88.61%	98.04%	108.86%	119.68%	131.63%	144.86%	158.09%	175.05%	192.00%	208.95%	225.90%	242.86%	266.89%	290.92%	314.95%	338.98%	363.02%	73.71%	83.35%	92.98%		
23	79.17%	88.60%	98.03%	108.85%	119.67%	131.62%	144.85%	158.09%	175.05%	192.01%	208.97%	225.94%	242.90%	266.97%	291.04%	315.11%	339.17%	363.24%	73.71%	83.34%	92.97%		
24	79.16%	88.59%	98.02%	108.84%	119.66%	131.61%	144.85%	158.08%	175.05%	192.02%	208.99%	225.97%	242.94%	267.04%	291.15%	315.26%	339.36%	363.47%	73.70%	83.34%	92.97%		
25	79.14%	88.58%	98.01%	108.83%	119.65%	131.60%	144.84%	158.08%	175.06%	192.04%	209.02%	226.00%	242.98%	267.12%	291.26%	315.41%	339.55%	363.70%	73.70%	83.33%	92.96%		
26	79.09%	88.52%	97.95%	108.77%	119.59%	131.54%	144.78%	158.02%	175.01%	192.00%	209.00%	225.99%	242.99%	267.19%	291.40%	315.60%	339.80%	364.01%	73.66%	83.29%	92.92%		
27	79.04%	88.47%	97.89%	108.71%	119.52%	131.48%	144.72%	157.96%	174.99%	191.97%	208.98%	225.99%	243.00%	267.26%	291.53%	315.79%	340.05%	364.32%	73.62%	83.25%	92.88%		
28	78.99%	88.41%	97.84%	108.65%	119.46%	131.41%	144.65%	157.89%	174.92%	191.94%	208.97%	225.99%	243.01%	267.34%	291.66%	315.98%	340.31%	364.63%	73.58%	83.21%	92.84%		
29	78.94%	88.36%	97.78%	108.59%	119.40%	131.35%	144.59%	157.83%	174.87%	191.91%	208.95%	225.99%	243.03%	267.41%	291.79%	316.17%	340.56%	364.94%	73.54%	83.17%	92.80%		
30	78.89%	88.30%	97.72%	108.53%	119.34%	131.28%	144.53%	157.77%	174.83%	191.88%	208.93%	225.98%	243.04%	267.48%	291.92%	316.36%	340.81%	365.25%	73.50%	83.13%	92.75%		
31	78.75%	88.16%	97.57%	108.37%	119.18%	131.12%	144.36%	157.61%	174.68%	191.75%	208.82%	225.89%	242.96%	267.48%	292.00%	316.51%	341.03%	365.55%	73.39%	83.02%	92.64%		
32	78.62%	88.02%	97.42%	108.22%	119.01%	130.95%	144.20%	157.44%	174.53%	191.62%	208.71%	225.80%	242.89%	267.48%	292.07%	316.66%	341.25%	365.84%	73.29%	82.91%	92.52%		
33	78.48%	87.88%	97.27%	108.06%	118.85%	130.79%	144.03%	157.28%	174.39%	191.49%	208.60%	225.71%	242.82%	267.48%	292.15%	316.81%	341.47%	366.14%	73.18%	82.79%	92.41%		
34	78.35%	87.73%	97.12%	107.90%	118.69%	130.62%	143.87%	157.11%	174.24%	191.36%	208.49%	225.62%	242.75%	267.48%	292.22%	316.96%	341.70%	366.43%	73.08%	82.68%	92.29%		
35	78.22%	87.59%	96.97%	107.75%	118.53%	130.46%	143.70%	156.95%	174.09%	191.24%	208.38%	225.53%	242.67%	267.48%	292.30%	317.11%	341.92%	366.73%	72.97%	82.57%	92.18%		
36	77.95%	87.31%	96.67%	107.43%	118.20%	130.12%	143.35%	156.59%	173.75%	190.91%	208.06%	225.22%	242.38%	267.26%	292.15%	317.03%	341.92%	366.80%	72.76%	82.35%	91.95%		
37	77.68%	87.03%	96.37%	107.12%	117.87%	129.78%	143.01%	156.24%	173.41%	190.58%	207.74%	224.91%	242.08%	267.04%	292.00%	316.96%	341.91%	366.87%	72.54%	82.13%	91.72%		
38	77.41%	86.74%	96.07%	106.80%	117.54%	129.44%	142.66%	155.88%	173.06%	190.24%	207.43%	224.61%	241.79%	266.82%	291.85%	316.88%	341.91%	366.94%	72.33%	81.91%	91.49%		
39	77.15%	86.46%	95.77%	106.49%	117.21%	129.10%	142.31%	155.53%	172.72%	189.91%	207.11%	224.30%	241.49%	266.60%	291.70%	316.80%	341.91%	367.01%	72.12%	81.69%	91.26%		
40	76.88%	86.17%	95.47%	106.18%	116.88%	128.76%	141.97%	155.17%	172.38%	189.58%	206.79%	223.99%	241.20%	266.37%	291.55%	316.73%	341.90%	367.08%	71.91%	81.47%	91.04%		
41	76.35%	85.60%	94.86%	105.54%	116.21%	128.06%	141.24%	154.41%	171.60%	188.79%	205.98%	223.17%	240.36%	265.61%	290.85%	316.09%	341.33%	366.57%	71.48%	81.02%	90.57%		
42	75.81%	85.03%	94.26%	104.90%	115.54%	127.37%	140.50%	153.64%	170.82%	188.00%	205.18%	222.35%	239.53%	264.84%	290.14%	315.45%	340.75%	366.06%	71.06%	80.58%	90.09%		
43	75.28%	84.46%	93.65%	104.26%	114.87%	126.67%	139.77%	152.88%	170.04%	187.21%	204.37%	221.53%	238.70%	264.07%	289.44%	314.81%	340.18%	365.55%	70.63%	80.13%	89.62%		
44	74.75%	83.89%	93.04%	103.62%	114.20%	125.97%	139.04%	152.11%	169.26%	186.41%	203.56%	220.71%	237.87%	263.30%	288.73%	314.17%	339.60%	365.04%	70.21%	79.68%	89.15%		
45	74.21%	83.32%	92.44%	102.98%	113.53%	125.27%	138.31%	151.34%	168.48%	185.62%	202.76%	219.90%	237.03%	262.53%	288.03%	313.53%	339.03%	364.53%	69.79%	79.23%	88.68%		
46	73.23%	82.27%	91.31%	101.78%	112.25%	123.91%	136.89%	149.86%	166.95%	184.03%	201.11%	218.20%	235.28%	260.64%	285.99%	311.35%	336.70%	NA	68.96%	78.37%	87.77%		
47	72.24%	81.21%	90.17%	100.57%	110.98%	122.55%	135.47%	148.38%	165.41%	182.44%	199.47%	216.50%	233.53%	258.74%	283.95%	309.16%	NA	NA	68.14%	77.50%	86.86%		
48	71.25%	80.15%	89.04%	99.37%	109.70%	121.19%	134.05%	146.90%	163.87%	180.85%	197.82%	214.80%	231.77%	256.84%	281.91%	NA	NA	NA	67.31%	76.63%	85.95%		
49	70.27%	79.09%	87.91%	98.17%	108.42%	119.84%	132.63%	145.42%	162.34%	179.26%	196.18%	213.10%	230.02%	254.95%	NA	NA	NA	NA	66.49%	75.77%	85.05%		
50	69.28%	78.03%	86.78%	96.96%	107.15%	118.48%	131.21%	143.93%	160.80%	177.67%</													

Premium Band 1 - Rs. 12,000 to 49,999

PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	9	9	9	9
Age(Years)/ Policy Term	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	14	15	16	17	18	19
0	NA	NA	126.40%	138.94%	152.38%	168.83%	185.28%	198.40%	218.19%	234.65%	257.76%	280.87%	299.29%	327.09%	350.20%	NA	NA	NA	NA	121.26%	133.49%
1	NA	114.88%	126.61%	139.17%	152.54%	169.03%	185.52%	198.71%	218.51%	235.00%	258.14%	281.29%	299.74%	327.58%	350.72%	NA	NA	NA	109.95%	121.83%	133.71%
2	104.13%	115.50%	126.87%	139.44%	152.83%	169.35%	185.87%	199.07%	218.90%	235.42%	258.60%	281.78%	300.15%	328.14%	351.32%	NA	NA	99.40%	110.92%	122.44%	133.96%
3	105.12%	116.16%	127.19%	139.78%	153.28%	169.81%	186.35%	199.53%	219.41%	235.95%	259.17%	282.40%	300.87%	328.86%	352.08%	NA	89.55%	100.73%	111.91%	123.10%	134.28%
4	105.23%	116.27%	127.31%	139.91%	153.42%	169.96%	186.51%	199.71%	219.60%	236.15%	259.39%	282.64%	301.14%	329.13%	352.37%	80.22%	89.64%	100.83%	112.02%	123.22%	134.41%
5	105.24%	116.29%	127.33%	139.93%	153.45%	169.99%	186.54%	199.74%	219.64%	236.19%	259.44%	282.69%	301.20%	329.19%	352.44%	80.24%	89.66%	100.85%	112.05%	123.24%	134.43%
6	105.21%	116.25%	127.29%	139.90%	153.32%	169.88%	186.44%	199.70%	219.56%	236.13%	259.37%	282.62%	301.12%	329.12%	352.36%	80.22%	89.64%	100.83%	112.02%	123.21%	134.40%
7	105.14%	116.18%	127.22%	139.82%	153.24%	169.79%	186.35%	199.58%	219.45%	236.01%	259.25%	282.49%	300.97%	328.97%	352.21%	80.16%	89.58%	100.77%	111.95%	123.14%	134.33%
8	105.04%	116.08%	127.11%	139.70%	153.11%	169.66%	186.20%	199.43%	219.29%	235.84%	259.07%	282.29%	300.74%	328.75%	351.98%	80.09%	89.50%	100.68%	111.87%	123.05%	134.23%
9	104.92%	115.95%	126.98%	139.55%	152.96%	169.49%	186.02%	199.24%	219.09%	235.62%	258.84%	282.05%	300.46%	328.48%	351.70%	80.00%	89.40%	100.57%	111.75%	122.92%	134.10%
10	104.79%	115.80%	126.82%	139.39%	152.79%	169.31%	185.83%	199.03%	218.86%	235.38%	258.58%	281.78%	300.15%	328.18%	351.38%	79.89%	89.29%	100.46%	111.62%	122.79%	133.96%
11	104.65%	115.65%	126.66%	139.22%	152.61%	169.11%	185.62%	198.81%	218.63%	235.14%	258.32%	281.50%	299.83%	327.87%	350.55%	79.78%	89.16%	100.33%	111.49%	122.65%	133.81%
12	104.51%	115.50%	126.50%	139.05%	152.51%	168.98%	185.46%	198.58%	218.41%	234.89%	258.06%	281.23%	299.68%	327.57%	350.74%	79.66%	89.04%	100.19%	111.35%	122.50%	133.65%
13	104.38%	115.37%	126.36%	138.90%	152.26%	168.74%	185.22%	198.38%	218.18%	234.66%	257.82%	280.98%	299.42%	327.30%	350.46%	79.55%	88.94%	100.08%	111.22%	122.36%	133.51%
14	104.26%	115.24%	126.23%	138.75%	152.12%	168.59%	185.06%	198.21%	218.00%	234.47%	257.62%	280.77%	299.20%	327.08%	350.24%	79.46%	88.83%	99.97%	111.11%	122.25%	133.38%
15	104.16%	115.14%	126.12%	138.64%	152.00%	168.46%	184.92%	198.07%	217.83%	234.31%	257.46%	280.61%	299.03%	326.87%	350.07%	79.38%	88.75%	99.90%	111.05%	122.19%	133.34%
16	104.08%	115.06%	126.03%	138.55%	151.90%	168.36%	184.82%	197.95%	217.74%	234.20%	257.36%	280.51%	298.92%	326.82%	349.97%	79.32%	88.68%	99.83%	110.97%	122.12%	133.26%
17	104.03%	115.00%	125.97%	138.49%	151.83%	168.29%	184.75%	197.88%	217.67%	234.13%	257.29%	280.45%	298.86%	326.78%	349.94%	79.28%	88.64%	99.77%	110.89%	122.01%	133.14%
18	103.99%	114.96%	125.93%	138.44%	151.79%	168.25%	184.71%	201.17%	217.63%	234.09%	257.27%	280.45%	303.62%	326.80%	349.98%	79.24%	88.61%	99.73%	110.85%	121.98%	133.10%
19	104.00%	114.97%	125.94%	138.46%	151.81%	168.28%	184.75%	201.22%	217.69%	234.16%	257.36%	280.57%	303.77%	326.98%	350.18%	79.25%	88.61%	99.74%	110.87%	122.00%	133.13%
20	103.96%	114.93%	125.90%	138.42%	151.76%	168.24%	184.71%	201.18%	217.65%	234.12%	257.34%	280.56%	303.78%	326.99%	350.21%	79.22%	88.58%	99.70%	110.83%	121.95%	133.08%
21	103.96%	114.93%	125.90%	138.42%	151.77%	168.25%	184.73%	201.21%	217.69%	234.17%	257.43%	280.69%	303.95%	327.21%	350.46%	79.22%	88.58%	99.70%	110.83%	121.96%	133.08%
22	103.95%	114.92%	125.89%	138.42%	151.77%	168.27%	184.76%	201.25%	217.74%	234.23%	257.53%	280.82%	304.12%	327.42%	350.71%	79.21%	88.57%	99.70%	110.83%	121.96%	133.09%
23	103.95%	114.92%	125.89%	138.42%	151.78%	168.28%	184.78%	201.28%	217.78%	234.29%	257.62%	280.96%	304.29%	327.63%	350.96%	79.21%	88.57%	99.70%	110.83%	121.96%	133.09%
24	103.94%	114.92%	125.89%	138.41%	151.78%	168.30%	184.81%	201.32%	217.83%	234.34%	257.72%	281.09%	304.47%	327.84%	351.21%	79.21%	88.57%	99.70%	110.83%	121.97%	133.10%
25	103.94%	114.91%	125.89%	138.41%	151.79%	168.31%	184.83%	201.35%	217.88%	234.40%	257.81%	281.22%	304.64%	328.05%	351.47%	79.21%	88.57%	99.70%	110.84%	121.97%	133.10%
26	103.90%	114.87%	125.85%	138.38%	151.75%	168.29%	184.83%	201.37%	217.91%	234.45%	257.93%	281.42%	304.90%	328.38%	351.87%	79.17%	88.53%	99.67%	110.81%	121.94%	133.08%
27	103.86%	114.83%	125.81%	138.34%	151.72%	168.28%	184.83%	201.39%	217.94%	234.50%	258.05%	281.61%	305.16%	328.71%	352.27%	79.14%	88.50%	99.64%	110.78%	121.92%	133.05%
28	103.81%	114.79%	125.77%	138.30%	151.69%	168.26%	184.83%	201.40%	217.98%	234.55%	258.17%	281.80%	305.42%	329.05%	352.67%	79.11%	88.47%	99.61%	110.75%	121.89%	133.03%
29	103.77%	114.75%	125.73%	138.26%	151.65%	168.24%	184.83%	201.42%	218.01%	234.60%	258.30%	281.99%	305.68%	329.38%	353.07%	79.07%	88.44%	99.58%	110.72%	121.86%	133.00%
30	103.73%	114.71%	125.68%	138.23%	151.62%	168.22%	184.83%	201.44%	218.05%	234.65%	258.42%	282.18%	305.94%	329.71%	353.47%	79.04%	88.40%	99.55%	110.69%	121.83%	132.98%
31	103.61%	114.59%	125.56%	138.11%	151.51%	168.14%	184.77%	201.40%	218.03%	234.67%	258.15%	282.36%	306.21%	330.06%	353.90%	78.95%	88.31%	99.45%	110.60%	121.75%	132.89%
32	103.50%	114.47%	125.44%	138.00%	151.40%	168.05%	184.71%	201.37%	218.02%	234.68%	258.61%	282.54%	306.47%	330.41%	354.34%	78.86%	88.21%	99.36%	110.51%	121.66%	132.81%
33	103.38%	114.35%	125.32%	137.88%	151.29%	167.97%	184.65%	201.33%	218.01%	234.69%	258.71%	282.72%	306.74%	330.75%	354.77%	78.76%	88.12%	99.27%	110.42%	121.57%	132.72%
34	103.26%	114.23%	125.20%	137.77%	151.18%	167.89%	184.59%	201.30%	218.00%	234.71%	258.81%	282.91%	307.01%	331.10%	355.20%	78.67%	88.02%	99.18%	110.33%	121.48%	132.64%
35	103.15%	114.11%	125.08%	137.65%	151.07%	167.80%	184.53%	201.26%	217.99%	234.72%	258.91%	283.09%	307.27%	331.45%	355.64%	78.58%	87.93%	99.08%	110.24%	121.39%	132.55%
36	102.91%	113.88%	124.84%	137.41%	150.85%	167.60%	184.35%	201.10%	217.85%	234.60%	258.87%	283.15%	307.43%	331.70%	355.98%	78.40%	87.74%	98.90%	110.06%	121.22%	132.38%
37	102.68%	113.64%	124.59%	137.16%	150.63%	167.40%	184.16%	200.93%	217.70%	234.47%	258.84%	283.21%	307.58%	331.95%	356.32%	78.22%	87.55%	98.72%	109.88%	121.05%	132.21%
38	102.45%	113.40%	124.35%	136.92%	150.40%	167.19%	183.98%	200.77%	217.56%	234.35%	258.81%	283.27%	307.74%	332.20%	356.66%	78.03%	87.37%	98.53%	109.70%	120.87%	132.04%
39	102.21%	113.16%	124.11%	136.67%	150.18%	166.99%	183.80%	200.61%	217.42%	234.22%	258.78%	283.34%	307.89%	332.45%	357.00%	77.85%	87.18%	98.35%	109.53%	120.70%	131.87%
40	101.98%	112.92%	123.86%	136.43%	149.96%	166.79%	183.61%	200.44%	217.27%	234.10%	258.75%	283.40%	308.05%	332.69%	357.34%	77.67%	86.99%	98.17%	109.35%	120.52%	131.70%
41	101.49%	112.41%	123.33%	135.88%	149.40%	166.23%	183.06%	199.90%	216.73%	233.56%	258.31%	283.06%	307.80%	332.55%	357.30%	77.29%	86.60%	97.77%	108.94%	120.10%	131.27%
42	101.00%	111.90%	122.80%	135.33%	148.84%	165.67%	182.51%	199.35%	216.19%	233.02%	257.87%	282.71%	307.56%	332.40%	357.25%	76.92%	86.22%	97.37%	108.53%	119.68%	130.84%
43	100.51%	111.39%	122.27%	134.79%	148.28%	165.12%	181.96%	198.80%	215.64%	232.49%	257.43%	282.37%	307.32%	332.26%	357.20%	76.54%	85.83%	96.97%	108.12%	119.26%	130.41%
44	100.01%	110.88%	121.74%	134.24%	147.72%	164.56%	181.41%	198.26%	215.10%	231.95%	256.99%	282.03%	307.07%	332.11%	357.15%	76.17%	85.44%	96.58%	107.71%	118.84%	129.98%
45	99.52%	110.36%	121.20%	133.69%	147.16%	164.01%	180.86%	197.71%	214.56%	231.41%	256.55%	281.69%	306.83%	331.97%	357.11%	75.79%	85.05%	96.18%	107.30%	118.42%	129.55%
46	98.56%	109.35%	120.14%	132.58%	145.99%	162.82%	179.65%	196.47%	213.30%	230.13%	255.16%	280.19%	305.23%	330.26%	NA	75.06%	84.28%	95.36%	106.45%	117.53%	128.62%
47	97.60%	108.34%	119.08%	131.48%	144.83%	161.63%	178.43%	195.23%	212.04%	228.84%	253.77%	278.70%	303.63%	NA	NA	74.32%	83.51%	94.55%	105.60%	116.64%	127.69%
48	96.64%	107.33%	118.02%	130.37%	143.66%	160.44%	177.22%	194.00%	210.78%	227.56%	252.38%	277.20%	NA	NA	NA	73.59%	82.74%	93.74%	104.75%	115.75%	126.76%
49	95.69%	106.32%	116.96%	129.26%	142.49%	159.25%	176.00%	192.76%	209.52%	226.27%	250.99%										

Premium Band 1 - Rs. 12,000 to 49,999

PPT-->	9	9	9	9	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	
Age(Years)/ Policy Term	20	21	22	23	24	25	26	27	28	29	30	15	16	17	18	19	20	21	22	23
0	146.72%	162.72%	178.72%	194.73%	208.55%	226.74%	249.19%	271.65%	294.11%	313.45%	339.02%	NA	NA	NA	116.17%	128.61%	141.05%	154.72%	170.73%	186.73%
1	146.95%	162.98%	179.01%	195.03%	208.87%	227.09%	249.57%	272.06%	294.55%	313.92%	339.52%	NA	NA	105.11%	117.16%	129.22%	141.27%	154.96%	171.00%	187.03%
2	147.22%	163.27%	179.33%	195.38%	209.25%	227.49%	250.01%	272.54%	295.06%	314.46%	340.10%	NA	94.78%	106.47%	118.16%	129.85%	141.54%	155.24%	171.33%	187.41%
3	147.56%	163.65%	179.74%	195.83%	209.73%	228.00%	250.57%	273.13%	295.70%	315.14%	340.83%	85.13%	96.47%	107.82%	119.16%	130.51%	141.86%	155.59%	171.69%	187.78%
4	147.70%	163.80%	179.90%	196.00%	209.91%	228.20%	250.78%	273.37%	295.95%	315.41%	341.12%	85.22%	96.57%	107.93%	119.28%	130.64%	141.99%	155.74%	171.84%	187.95%
5	147.73%	163.83%	179.94%	196.04%	209.96%	228.25%	250.84%	273.43%	296.01%	315.48%	341.19%	85.23%	96.59%	107.95%	119.31%	130.67%	142.03%	155.77%	171.91%	188.04%
6	147.70%	163.80%	179.90%	196.00%	209.91%	228.21%	250.79%	273.38%	295.97%	315.43%	341.15%	85.21%	96.57%	107.93%	119.28%	130.64%	141.99%	155.75%	171.85%	187.96%
7	147.62%	163.72%	179.81%	195.90%	209.81%	228.09%	250.68%	273.36%	295.84%	315.29%	341.01%	85.16%	96.51%	107.87%	119.22%	130.57%	141.92%	155.67%	171.80%	187.92%
8	147.52%	163.61%	179.69%	195.77%	209.67%	227.94%	250.51%	273.09%	295.66%	315.10%	340.81%	85.09%	96.44%	107.78%	119.13%	130.48%	141.83%	155.57%	171.66%	187.75%
9	147.38%	163.46%	179.53%	195.60%	209.49%	227.75%	250.31%	272.87%	295.43%	314.86%	340.55%	85.00%	96.34%	107.68%	119.02%	130.36%	141.70%	155.43%	171.51%	187.59%
10	147.22%	163.29%	179.35%	195.41%	209.28%	227.53%	250.08%	272.62%	295.17%	314.58%	340.26%	84.89%	96.22%	107.55%	118.88%	130.22%	141.55%	155.28%	171.35%	187.42%
11	147.07%	163.11%	179.16%	195.21%	209.06%	227.30%	249.83%	272.37%	294.90%	314.30%	339.97%	84.78%	96.10%	107.43%	118.75%	130.08%	141.40%	155.11%	171.17%	187.22%
12	146.90%	162.94%	178.97%	195.00%	208.84%	227.07%	249.59%	272.11%	294.64%	314.02%	339.68%	84.67%	95.99%	107.30%	118.62%	129.93%	141.25%	154.94%	170.99%	187.03%
13	146.74%	162.77%	178.79%	194.82%	208.64%	226.86%	249.38%	271.89%	294.40%	313.78%	339.43%	84.56%	95.87%	107.18%	118.49%	129.79%	141.10%	154.79%	170.82%	186.86%
14	146.61%	162.63%	178.64%	194.66%	208.47%	226.68%	249.19%	271.70%	294.20%	313.57%	339.21%	84.47%	95.77%	107.07%	118.37%	129.67%	140.97%	154.66%	170.68%	186.71%
15	146.50%	162.51%	178.52%	194.52%	208.33%	226.54%	249.04%	271.55%	294.06%	313.42%	339.07%	84.40%	95.69%	106.99%	118.27%	129.57%	140.87%	154.55%	170.57%	186.59%
16	146.42%	162.42%	178.42%	194.43%	208.23%	226.43%	248.94%	271.45%	293.97%	313.33%	338.99%	84.34%	95.63%	106.92%	118.21%	129.50%	140.79%	154.46%	170.48%	186.49%
17	146.36%	162.36%	178.36%	194.37%	208.16%	226.37%	248.89%	271.41%	293.93%	313.30%	338.97%	84.30%	95.59%	106.87%	118.16%	129.45%	140.74%	154.41%	170.42%	186.44%
18	146.32%	162.33%	178.33%	194.33%	210.34%	226.34%	248.88%	271.41%	293.95%	316.48%	339.02%	84.27%	95.55%	106.84%	118.13%	129.41%	140.70%	154.37%	170.39%	186.41%
19	146.34%	162.35%	178.37%	194.38%	210.39%	226.41%	248.97%	271.54%	294.11%	316.67%	339.24%	84.27%	95.56%	106.85%	118.14%	129.43%	140.72%	154.40%	170.43%	186.46%
20	146.30%	162.31%	178.33%	194.34%	210.36%	226.38%	248.96%	271.54%	294.12%	316.70%	339.28%	84.24%	95.53%	106.82%	118.11%	129.40%	140.69%	154.36%	170.39%	186.42%
21	146.31%	162.34%	178.36%	194.39%	210.42%	226.44%	249.06%	271.68%	294.30%	316.92%	339.54%	84.24%	95.53%	106.83%	118.12%	129.41%	140.70%	154.38%	170.43%	186.47%
22	146.32%	162.36%	178.40%	194.43%	210.47%	226.51%	249.17%	271.83%	294.49%	317.15%	339.81%	84.24%	95.53%	106.83%	118.12%	129.42%	140.71%	154.40%	170.46%	186.51%
23	146.33%	162.38%	178.43%	194.48%	210.53%	226.57%	249.27%	271.97%	294.67%	317.37%	340.07%	84.24%	95.53%	106.83%	118.13%	129.43%	140.73%	154.42%	170.49%	186.56%
24	146.34%	162.40%	178.46%	194.52%	210.58%	226.64%	249.38%	272.12%	294.86%	317.60%	340.34%	84.23%	95.54%	106.84%	118.14%	129.44%	140.74%	154.44%	170.52%	186.61%
25	146.35%	162.42%	178.49%	194.57%	210.64%	226.71%	249.49%	272.27%	295.05%	317.83%	340.61%	84.23%	95.54%	106.84%	118.14%	129.45%	140.75%	154.46%	170.56%	186.65%
26	146.33%	162.42%	178.51%	194.60%	210.69%	226.78%	249.63%	272.47%	295.32%	318.16%	341.01%	84.20%	95.51%	106.82%	118.12%	129.43%	140.74%	154.46%	170.58%	186.70%
27	146.31%	162.42%	178.53%	194.64%	210.75%	226.86%	249.77%	272.68%	295.69%	318.50%	341.41%	84.17%	95.48%	106.79%	118.11%	129.42%	140.73%	154.46%	170.61%	186.76%
28	146.29%	162.42%	178.55%	194.68%	210.81%	226.94%	249.91%	272.89%	295.87%	318.84%	341.82%	84.14%	95.46%	106.77%	118.09%	129.40%	140.71%	154.46%	170.63%	186.81%
29	146.28%	162.42%	178.57%	194.72%	210.87%	227.01%	250.05%	273.10%	296.14%	319.18%	342.22%	84.11%	95.43%	106.75%	118.07%	129.38%	140.70%	154.46%	170.66%	186.86%
30	146.26%	162.42%	178.59%	194.76%	210.92%	227.09%	250.20%	273.30%	296.41%	319.52%	342.63%	84.09%	95.41%	106.73%	118.05%	129.37%	140.69%	154.46%	170.68%	186.91%
31	146.18%	162.38%	178.57%	194.77%	210.96%	227.15%	250.36%	273.50%	296.76%	319.96%	343.17%	84.00%	95.33%	106.65%	117.98%	129.30%	140.63%	154.41%	170.67%	186.94%
32	146.11%	162.33%	178.55%	194.77%	211.00%	227.22%	250.52%	273.81%	297.11%	320.41%	343.70%	83.92%	95.25%	106.58%	117.91%	129.24%	140.57%	154.37%	170.67%	186.96%
33	146.03%	162.28%	178.53%	194.78%	211.03%	227.29%	250.68%	274.07%	297.46%	320.85%	344.24%	83.84%	95.17%	106.51%	117.84%	129.18%	140.51%	154.32%	170.66%	186.99%
34	145.96%	162.23%	178.51%	194.79%	211.07%	227.35%	250.84%	274.32%	297.81%	321.29%	344.78%	83.76%	95.09%	106.43%	117.77%	129.11%	140.45%	154.28%	170.65%	187.01%
35	145.88%	162.19%	178.49%	194.80%	211.11%	227.42%	251.00%	274.58%	298.16%	321.74%	345.32%	83.67%	95.02%	106.36%	117.70%	129.05%	140.39%	154.24%	170.64%	187.04%
36	145.71%	162.05%	178.38%	194.72%	211.06%	227.40%	251.08%	274.77%	298.46%	322.14%	345.83%	83.51%	94.86%	106.21%	117.56%	128.90%	140.25%	154.12%	170.56%	187.00%
37	145.54%	161.90%	178.27%	194.64%	211.01%	227.38%	251.17%	274.96%	298.76%	322.55%	346.34%	83.34%	94.70%	106.05%	117.41%	128.76%	140.12%	154.00%	170.48%	186.96%
38	145.36%	161.76%	178.16%	194.56%	210.96%	227.36%	251.26%	275.16%	299.05%	322.95%	346.85%	83.18%	94.54%	105.90%	117.26%	128.62%	139.98%	153.88%	170.40%	186.92%
39	145.19%	161.62%	178.05%	194.48%	210.91%	227.34%	251.34%	275.35%	299.35%	323.36%	347.36%	83.02%	94.38%	105.75%	117.11%	128.48%	139.84%	153.76%	170.32%	186.89%
40	145.02%	161.48%	177.94%	194.40%	210.86%	227.32%	251.43%	275.54%	299.65%	323.76%	347.88%	82.85%	94.22%	105.59%	116.96%	128.33%	139.71%	153.64%	170.25%	186.85%
41	144.58%	161.06%	177.54%	194.01%	210.49%	226.97%	251.20%	275.43%	299.66%	323.89%	348.12%	82.51%	93.87%	105.24%	116.60%	127.97%	139.33%	153.28%	169.91%	186.54%
42	144.15%	160.64%	177.13%	193.63%	210.12%	226.61%	250.96%	275.31%	299.66%	324.01%	348.36%	82.16%	93.52%	104.88%	116.24%	127.60%	138.96%	152.91%	169.57%	186.24%
43	143.71%	160.22%	176.73%	193.24%	209.75%	226.26%	250.73%	275.19%	299.66%	324.13%	348.60%	81.82%	93.18%	104.53%	115.88%	127.24%	138.59%	152.55%	169.24%	185.93%
44	143.27%	159.80%	176.32%	192.85%	209.38%	225.90%	250.49%	275.08%	299.66%	324.25%	348.84%	81.48%	92.83%	104.17%	115.52%	126.87%	138.22%	152.18%	168.90%	185.62%
45	142.83%	159.38%	175.92%	192.46%	209.01%	225.55%	250.26%	274.96%	299.67%	324.37%	349.08%	81.14%	92.48%	103.82%	115.16%	126.50%	137.85%	151.81%	168.57%	185.32%
46	141.86%	158.40%	174.94%	191.48%	208.02%	224.56%	249.18%	273.81%	298.43%	323.06%	NA	80.45%	91.76%	103.07%	114.38%	125.69%	137.01%	150.94%	167.70%	184.47%
47	140.88%	157.42%	173.95%	190.49%	207.03%	223.57%	248.11%	272.65%	297.20%	NA	NA	79.76%	91.04%	102.32%	113.60%	124.88%	136.17%	150.06%	166.84%	183.62%
48	139.90%	156.43%	172.97%	189.51%	206.04%	222.58%	247.04%	271.50%	NA	NA	NA	79.06%	90.32%	101.57%	112.82%	124.07%	135.33%	149.19%	165.98%	182.77%
49	138.92%	155.45%	171.99%	188.52%	205.05%	221.59%	245.97%	NA	NA	NA	NA	78.37%	89.60%	100.82%	112.04%	123.26%	134.49%	148.32%	165.12%	181.93%
50	137.94%	154.47%	171.00%	187.53%	204.07%	220.60%	NA	NA	NA	NA	NA	77.68%	88.88%	100.07%	111.26%	122.45%	133.65%	147.44%	164.26%	181.08%
51	136.65%	152.45%	168.24%	184.04%	199.84%	NA	NA	NA	NA	NA	NA	76.78%	87.92%	99.06%	110.20%	121.34%	132.49%	146.25%	162.36%	178.47%

Premium Band 1 - Rs. 12,000 to 49,999

PPT-->	10	10	10	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11
Age(Years)/ Policy Term	24	25	26	27	28	29	30	16	17	18	19	20	21	22	23	24	25	26	27	28	29
0	202.74%	218.75%	240.55%	262.34%	284.14%	305.94%	327.73%	NA	NA	111.21%	123.31%	135.42%	148.69%	162.87%	178.92%	194.96%	211.00%	229.29%	253.20%	274.30%	295.39%
1	203.06%	219.09%	240.92%	262.75%	284.57%	306.40%	328.23%	NA	100.38%	112.13%	123.88%	135.62%	148.92%	163.12%	179.19%	195.26%	211.33%	229.65%	253.59%	274.72%	295.85%
2	203.49%	219.57%	241.41%	263.26%	285.10%	306.94%	328.79%	90.27%	101.67%	113.07%	124.47%	135.87%	149.19%	163.41%	179.51%	195.60%	211.70%	230.05%	254.02%	275.19%	296.35%
3	203.87%	219.96%	241.86%	263.77%	285.67%	307.58%	329.48%	90.50%	101.92%	113.34%	124.76%	136.17%	149.53%	163.77%	179.90%	196.03%	212.16%	230.54%	254.56%	275.76%	296.96%
4	204.05%	220.16%	242.08%	264.00%	285.92%	307.85%	329.77%	90.59%	102.02%	113.44%	124.87%	136.30%	149.66%	163.92%	180.06%	196.21%	212.35%	230.75%	254.78%	276.00%	297.22%
5	204.17%	220.31%	242.22%	264.12%	286.03%	307.94%	329.85%	90.61%	102.04%	113.47%	124.90%	136.33%	149.69%	163.95%	180.10%	196.25%	212.40%	230.80%	254.85%	276.07%	297.29%
6	204.07%	220.18%	242.10%	264.03%	285.96%	307.88%	329.81%	90.58%	102.01%	113.44%	124.87%	136.30%	149.66%	163.93%	180.07%	196.22%	212.37%	230.76%	254.81%	276.03%	297.26%
7	204.05%	220.18%	242.08%	263.98%	285.88%	307.78%	329.68%	90.54%	101.96%	113.39%	124.81%	136.24%	149.60%	163.85%	180.00%	196.14%	212.28%	230.66%	254.71%	275.92%	297.14%
8	203.84%	219.94%	241.85%	263.76%	285.68%	307.59%	329.50%	90.46%	101.88%	113.30%	124.72%	136.14%	149.49%	163.74%	179.88%	196.01%	212.14%	230.52%	254.56%	275.76%	296.97%
9	203.68%	219.76%	241.66%	263.56%	285.46%	307.36%	329.27%	90.37%	101.78%	113.20%	124.61%	136.02%	149.37%	163.60%	179.72%	195.84%	211.96%	230.33%	254.36%	275.56%	296.76%
10	203.48%	219.55%	241.44%	263.33%	285.22%	307.10%	328.99%	90.27%	101.67%	113.07%	124.48%	135.88%	149.21%	163.45%	179.56%	195.66%	211.77%	230.13%	254.14%	275.33%	296.52%
11	203.28%	219.33%	241.21%	263.09%	284.96%	306.84%	328.72%	90.16%	101.55%	112.95%	124.35%	135.74%	149.05%	163.27%	179.37%	195.47%	211.56%	229.90%	253.91%	274.59%	296.26%
12	203.07%	219.12%	240.98%	262.85%	284.71%	306.58%	328.45%	90.04%	101.43%	112.82%	124.21%	135.60%	148.90%	163.11%	179.19%	195.28%	211.36%	229.69%	253.69%	274.85%	296.02%
13	202.89%	218.92%	240.78%	262.64%	284.50%	306.36%	328.21%	89.94%	101.32%	112.70%	124.08%	135.47%	148.76%	162.96%	179.03%	195.10%	211.17%	229.49%	253.49%	274.65%	295.80%
14	202.73%	218.76%	240.61%	262.46%	284.31%	306.17%	328.02%	89.85%	101.23%	112.60%	123.98%	135.35%	148.62%	162.82%	178.88%	194.94%	211.01%	229.32%	253.32%	274.47%	295.63%
15	202.60%	218.62%	240.48%	262.33%	284.18%	306.04%	327.89%	89.78%	101.14%	112.51%	123.88%	135.24%	148.52%	162.72%	178.77%	194.83%	210.88%	229.19%	253.19%	274.35%	295.51%
16	202.51%	218.53%	240.38%	262.24%	284.10%	305.96%	327.82%	89.72%	101.08%	112.45%	123.81%	135.17%	148.45%	162.63%	178.69%	194.74%	210.79%	229.11%	253.11%	274.28%	295.44%
17	202.45%	218.46%	240.33%	262.20%	284.07%	305.94%	327.81%	89.67%	101.03%	112.40%	123.76%	135.13%	148.39%	162.58%	178.63%	194.68%	210.73%	229.06%	253.08%	274.25%	295.43%
18	202.42%	218.44%	240.33%	262.21%	284.10%	305.98%	327.87%	89.64%	101.00%	112.37%	123.73%	135.10%	148.36%	162.55%	178.60%	194.66%	210.71%	231.90%	253.09%	274.28%	295.46%
19	202.48%	218.51%	240.43%	262.34%	284.26%	306.17%	328.09%	89.65%	101.01%	112.38%	123.74%	135.11%	148.39%	162.58%	178.65%	194.72%	210.78%	232.00%	253.22%	274.33%	295.65%
20	202.45%	218.48%	240.42%	262.35%	284.28%	306.21%	328.14%	89.62%	100.98%	112.35%	123.71%	135.07%	148.35%	162.55%	178.62%	194.69%	210.76%	231.99%	253.22%	274.45%	295.69%
21	202.51%	218.56%	240.53%	262.50%	284.47%	306.44%	328.41%	89.62%	100.99%	112.35%	123.72%	135.09%	148.37%	162.58%	178.66%	194.75%	210.83%	232.10%	253.37%	274.64%	295.92%
22	202.57%	218.63%	240.64%	262.65%	284.66%	306.67%	328.68%	89.62%	100.99%	112.36%	123.73%	135.10%	148.39%	162.60%	178.70%	194.80%	210.90%	232.21%	253.52%	274.83%	296.15%
23	202.63%	218.70%	240.75%	262.80%	284.85%	306.90%	328.95%	89.62%	100.99%	112.37%	123.74%	135.11%	148.41%	162.63%	178.74%	194.86%	210.97%	232.32%	253.67%	275.02%	296.37%
24	202.69%	218.77%	240.86%	262.95%	285.04%	307.14%	329.23%	89.62%	101.00%	112.37%	123.75%	135.13%	148.42%	162.66%	178.79%	194.92%	211.04%	232.43%	253.82%	275.21%	296.60%
25	202.75%	218.84%	240.97%	263.10%	285.24%	307.37%	329.50%	89.62%	101.00%	112.38%	123.76%	135.14%	148.44%	162.68%	178.83%	194.97%	211.12%	232.55%	253.98%	275.40%	296.83%
26	202.82%	218.95%	241.14%	263.34%	285.53%	307.73%	329.92%	89.60%	100.98%	112.36%	123.75%	135.13%	148.44%	162.70%	178.87%	195.04%	211.20%	232.70%	254.20%	275.69%	297.19%
27	202.90%	219.05%	241.31%	263.57%	285.83%	308.09%	330.35%	89.57%	100.96%	112.35%	123.73%	135.12%	148.44%	162.71%	178.90%	195.10%	211.29%	232.85%	254.42%	275.98%	297.54%
28	202.98%	219.16%	241.48%	263.80%	286.12%	308.45%	330.77%	89.54%	100.94%	112.33%	123.72%	135.11%	148.45%	162.72%	178.94%	195.16%	211.38%	233.01%	254.64%	276.27%	297.89%
29	203.06%	219.26%	241.65%	264.04%	286.42%	308.81%	331.19%	89.52%	100.91%	112.31%	123.71%	135.10%	148.45%	162.74%	178.98%	195.22%	211.47%	233.16%	254.86%	276.55%	298.25%
30	203.14%	219.37%	241.82%	264.27%	286.72%	309.17%	331.62%	89.49%	100.89%	112.29%	123.69%	135.09%	148.45%	162.75%	179.02%	195.29%	211.56%	233.32%	255.08%	276.84%	298.60%
31	203.20%	219.46%	242.00%	264.55%	287.09%	309.63%	332.17%	89.48%	100.82%	112.23%	123.63%	135.04%	148.41%	162.73%	179.04%	195.35%	211.66%	233.51%	255.36%	277.21%	299.07%
32	203.26%	219.56%	242.19%	264.82%	287.46%	310.09%	332.72%	89.33%	100.75%	112.16%	123.57%	134.98%	148.37%	162.72%	179.06%	195.41%	211.76%	233.70%	255.64%	277.59%	299.53%
33	203.32%	219.65%	242.38%	265.10%	287.83%	310.55%	333.28%	89.26%	100.67%	112.09%	123.51%	134.93%	148.33%	162.70%	179.09%	195.47%	211.85%	233.89%	255.92%	277.96%	299.99%
34	203.38%	219.74%	242.56%	265.38%	288.20%	311.01%	333.83%	89.18%	100.60%	112.03%	123.45%	134.87%	148.29%	162.69%	179.11%	195.53%	211.95%	234.08%	256.21%	278.33%	300.46%
35	203.44%	219.84%	242.75%	265.66%	288.56%	311.47%	334.38%	89.10%	100.53%	111.96%	123.39%	134.82%	148.25%	162.67%	179.13%	195.59%	212.05%	234.27%	256.49%	278.70%	300.92%
36	203.44%	219.88%	242.90%	265.92%	288.94%	311.96%	334.98%	88.94%	100.38%	111.82%	123.26%	134.70%	148.15%	162.59%	179.10%	195.60%	212.11%	234.44%	256.77%	279.10%	301.43%
37	203.44%	219.92%	243.06%	266.19%	289.32%	312.45%	335.58%	88.79%	100.24%	111.68%	123.13%	134.57%	148.04%	162.51%	179.06%	195.61%	212.16%	234.60%	257.04%	279.49%	301.93%
38	203.45%	219.97%	243.21%	266.45%	289.70%	312.94%	336.18%	88.64%	100.09%	111.54%	122.99%	134.45%	147.93%	162.44%	179.03%	195.62%	212.21%	234.77%	257.32%	279.88%	302.43%
39	203.45%	220.01%	243.36%	266.72%	290.07%	313.43%	336.78%	88.48%	99.94%	111.40%	122.86%	134.32%	147.83%	162.36%	178.99%	195.63%	212.27%	234.94%	257.60%	280.27%	302.94%
40	203.45%	220.05%	243.52%	266.99%	290.45%	313.92%	337.39%	88.33%	99.80%	111.26%	122.73%	134.20%	147.72%	162.28%	178.96%	195.64%	212.32%	235.10%	257.88%	280.66%	303.44%
41	203.17%	219.81%	243.40%	267.00%	290.59%	314.19%	337.78%	87.99%	99.46%	110.92%	122.39%	133.85%	147.38%	161.95%	178.67%	195.39%	212.11%	235.02%	257.93%	280.84%	303.74%
42	202.90%	219.56%	243.28%	267.01%	290.73%	314.46%	338.18%	87.66%	99.12%	110.58%	122.04%	133.50%	147.04%	161.62%	178.37%	195.13%	211.89%	234.93%	257.97%	281.01%	304.05%
43	202.62%	219.31%	243.17%	267.02%	290.88%	314.73%	338.58%	87.33%	98.78%	110.24%	121.70%	133.16%	146.70%	161.28%	178.08%	194.88%	211.68%	234.85%	258.02%	281.19%	304.36%
44	202.35%	219.07%	243.05%	267.03%	291.02%	315.00%	338.98%	86.99%	98.45%	109.90%	121.35%	132.81%	146.36%	160.95%	177.79%	194.62%	211.46%	234.76%	258.06%	281.36%	304.66%
45	202.07%	218.82%	242.93%	267.05%	291.16%	315.27%	339.38%	86.66%	98.11%	109.56%	121.01%	132.46%	146.02%	160.62%	177.50%	194.37%	211.24%	234.68%	258.11%	281.54%	304.97%
46	201.24%	218.00%	242.05%	266.09%	290.13%	314.18%	NA	85.99%	97.41%	108.82%	120.24%	131.66%	145.21%	159.79%	176.69%	193.59%	210.49%	233.86%	257.23%	280.60%	303.97%
47	200.40%	217.18%	241.16%	265.13%	289.11%	NA	NA	85.31%	96.70%	108.09%	119.48%	130.86%	144.41%	158.97%	175.89%	192.81%	209.74%	233.04%	256.35%	279.66%	NA
48	199.57%	216.36%	240.27%	264.18%	NA	NA	NA	84.64%	95.99%	107.35%	118.71%	130.06%	143.60%	158.14%	175.09%	192.04%	208.98%	232.23%	255.48%	NA	NA

Premium Band 1 - Rs. 12,000 to 49,999

PPT-->	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	30	17	18	19	20	21	22	23	24	25	26	27	28	29	30
0	316.49%	NA	107.18%	119.01%	130.85%	144.25%	157.66%	172.46%	188.67%	204.89%	225.40%	241.65%	266.43%	286.95%	307.46%
1	316.98%	96.58%	108.07%	119.56%	131.05%	144.48%	157.91%	172.71%	188.95%	205.20%	225.74%	242.02%	266.83%	287.37%	307.91%
2	317.51%	96.76%	108.27%	119.77%	131.28%	144.73%	158.18%	173.01%	189.28%	205.55%	226.12%	242.43%	267.27%	287.84%	308.42%
3	318.16%	96.99%	108.52%	120.05%	131.58%	145.05%	158.52%	173.38%	189.68%	205.98%	226.59%	242.93%	267.82%	288.43%	309.04%
4	318.43%	97.08%	108.62%	120.16%	131.69%	145.17%	158.66%	173.53%	189.84%	206.16%	226.78%	243.13%	268.04%	288.67%	309.29%
5	318.52%	97.10%	108.64%	120.18%	131.72%	145.21%	158.70%	173.57%	189.88%	206.20%	226.83%	243.19%	268.10%	288.73%	309.36%
6	318.48%	97.08%	108.62%	120.15%	131.69%	145.18%	158.66%	173.53%	189.85%	206.17%	226.80%	243.15%	268.06%	288.70%	309.33%
7	318.36%	97.03%	108.56%	120.10%	131.63%	145.11%	158.59%	173.46%	189.77%	206.08%	226.71%	243.05%	267.96%	288.58%	309.21%
8	318.18%	96.95%	108.48%	120.01%	131.54%	145.01%	158.48%	173.34%	189.65%	205.95%	226.57%	242.90%	267.81%	288.43%	309.05%
9	317.96%	96.86%	108.38%	119.90%	131.42%	144.89%	158.35%	173.21%	189.50%	205.79%	226.39%	242.72%	267.61%	288.22%	308.83%
10	317.70%	96.75%	108.27%	119.78%	131.29%	144.75%	158.20%	173.04%	189.32%	205.60%	226.20%	242.50%	267.39%	287.99%	308.59%
11	317.43%	96.65%	108.15%	119.65%	131.15%	144.59%	158.04%	172.86%	189.13%	205.40%	225.99%	242.28%	267.16%	287.75%	308.33%
12	317.18%	96.54%	108.03%	119.52%	131.01%	144.44%	157.88%	172.70%	188.96%	205.21%	225.78%	242.07%	266.94%	287.52%	308.09%
13	316.96%	96.43%	107.92%	119.40%	130.88%	144.31%	157.73%	172.54%	188.79%	205.03%	225.60%	241.88%	266.74%	287.32%	307.89%
14	316.79%	96.35%	107.82%	119.29%	130.77%	144.19%	157.61%	172.41%	188.65%	204.88%	225.45%	241.71%	266.58%	287.15%	307.72%
15	316.66%	96.26%	107.74%	119.21%	130.68%	144.09%	157.50%	172.31%	188.49%	204.67%	225.26%	241.59%	266.43%	287.02%	307.60%
16	316.60%	96.21%	107.67%	119.14%	130.60%	144.01%	157.42%	172.22%	188.40%	204.59%	225.18%	241.51%	266.37%	286.96%	307.55%
17	316.60%	96.17%	107.63%	119.09%	130.55%	143.96%	157.37%	172.17%	188.40%	204.62%	225.21%	241.47%	266.38%	286.96%	307.55%
18	316.65%	96.14%	107.60%	119.07%	130.53%	143.94%	157.34%	172.15%	188.33%	204.52%	225.13%	245.75%	266.37%	286.99%	307.60%
19	316.87%	96.15%	107.62%	119.08%	130.55%	143.96%	157.33%	172.19%	188.39%	204.59%	225.23%	245.88%	266.52%	287.17%	307.82%
20	316.92%	96.12%	107.59%	119.05%	130.52%	143.93%	157.35%	172.16%	188.36%	204.56%	225.23%	245.89%	266.55%	287.21%	307.87%
21	317.19%	96.12%	107.59%	119.06%	130.53%	143.95%	157.37%	172.19%	188.42%	204.65%	225.35%	246.04%	266.74%	287.44%	308.13%
22	317.46%	96.13%	107.60%	119.07%	130.54%	143.97%	157.40%	172.23%	188.48%	204.74%	225.47%	246.20%	266.93%	287.66%	308.39%
23	317.73%	96.13%	107.60%	119.08%	130.55%	143.99%	157.43%	172.26%	188.54%	204.82%	225.59%	246.36%	267.12%	287.89%	308.66%
24	317.99%	96.13%	107.61%	119.09%	130.56%	144.01%	157.45%	172.30%	188.60%	204.91%	225.71%	246.51%	267.31%	288.12%	308.92%
25	318.26%	96.13%	107.61%	119.09%	130.58%	144.03%	157.48%	172.33%	188.66%	205.00%	225.83%	246.67%	267.51%	288.34%	309.18%
26	318.68%	96.11%	107.59%	119.08%	130.57%	144.03%	157.49%	172.36%	188.72%	205.08%	225.98%	246.89%	267.79%	288.69%	309.59%
27	319.10%	96.08%	107.57%	119.07%	130.56%	144.03%	157.50%	172.40%	188.78%	205.17%	226.14%	247.10%	268.07%	289.04%	310.00%
28	319.52%	96.06%	107.56%	119.05%	130.55%	144.03%	157.52%	172.43%	188.84%	205.26%	226.29%	247.32%	268.35%	289.38%	310.41%
29	319.94%	96.04%	107.54%	119.04%	130.54%	144.04%	157.53%	172.46%	188.90%	205.35%	226.44%	247.54%	268.63%	289.73%	310.82%
30	320.36%	96.01%	107.52%	119.02%	130.53%	144.04%	157.54%	172.49%	188.96%	205.43%	226.59%	247.75%	268.91%	290.07%	311.23%
31	320.92%	95.94%	107.45%	118.97%	130.48%	144.00%	157.53%	172.49%	189.02%	205.53%	226.78%	248.03%	269.28%	290.53%	311.78%
32	321.47%	95.87%	107.39%	118.91%	130.43%	143.97%	157.51%	172.52%	189.08%	205.63%	226.97%	248.31%	269.65%	290.99%	312.33%
33	322.03%	95.80%	107.33%	118.85%	130.37%	143.94%	157.50%	172.54%	189.13%	205.73%	227.16%	248.59%	270.02%	291.45%	312.87%
34	322.58%	95.73%	107.26%	118.79%	130.32%	143.90%	157.48%	172.55%	189.19%	205.83%	227.34%	248.86%	270.38%	291.90%	313.42%
35	323.14%	95.67%	107.20%	118.74%	130.27%	143.87%	157.47%	172.57%	189.25%	205.92%	227.53%	249.14%	270.75%	292.36%	313.97%
36	323.76%	95.52%	107.07%	118.61%	130.15%	143.77%	157.39%	172.53%	189.25%	205.98%	227.70%	249.42%	271.14%	292.85%	314.57%
37	324.37%	95.38%	106.93%	118.48%	130.03%	143.68%	157.32%	172.49%	189.26%	206.04%	227.87%	249.69%	271.52%	293.35%	315.17%
38	324.99%	95.24%	106.79%	118.35%	129.91%	143.58%	157.24%	172.44%	189.27%	206.10%	228.03%	249.97%	271.90%	293.84%	315.77%
39	325.60%	95.09%	106.66%	118.23%	129.79%	143.48%	157.17%	172.40%	189.28%	206.16%	228.20%	250.25%	272.29%	294.33%	316.38%
40	326.22%	94.95%	106.52%	118.10%	129.67%	143.38%	157.09%	172.36%	189.29%	206.22%	228.37%	250.52%	272.67%	294.83%	316.98%
41	326.65%	94.63%	106.20%	117.77%	129.34%	143.06%	156.78%	172.07%	189.04%	206.01%	228.29%	250.57%	272.85%	295.13%	317.41%
42	327.09%	94.30%	105.87%	117.44%	129.01%	142.74%	156.47%	171.78%	188.80%	205.81%	228.22%	250.63%	273.03%	295.44%	317.85%
43	327.53%	93.98%	105.54%	117.11%	128.67%	142.42%	156.16%	171.48%	188.55%	205.61%	228.15%	250.68%	273.21%	295.75%	318.28%
44	327.96%	93.66%	105.22%	116.78%	128.34%	142.09%	155.85%	171.19%	188.30%	205.41%	228.07%	250.73%	273.39%	296.06%	318.72%
45	328.40%	93.33%	104.89%	116.45%	128.01%	141.77%	155.53%	170.90%	188.05%	205.21%	228.00%	250.79%	273.57%	296.36%	319.15%
46	NA	92.65%	104.19%	115.72%	127.25%	141.00%	154.76%	170.11%	187.29%	204.48%	227.21%	249.93%	272.66%	295.39%	NA
47	NA	91.97%	103.48%	114.99%	126.50%	140.24%	153.98%	169.33%	186.53%	203.74%	226.41%	249.08%	271.75%	NA	NA
48	NA	91.29%	102.78%	114.26%	125.75%	139.47%	153.20%	168.54%	185.77%	203.01%	225.62%	248.23%	NA	NA	NA
49	NA	90.61%	102.07%	113.54%	125.00%	138.71%	152.42%	167.75%	185.01%	202.28%	224.83%	NA	NA	NA	NA
50	NA	89.93%	101.37%	112.81%	124.24%	137.94%	151.64%	166.96%	184.25%	201.55%	NA	NA	NA	NA	NA
51	NA	89.04%	100.41%	111.79%	123.16%	136.87%	150.57%	165.90%	182.57%	NA	NA	NA	NA	NA	NA
52	NA	88.07%	99.41%	110.75%	122.09%	135.76%	149.43%	164.77%	NA	NA	NA	NA	NA	NA	NA
53	NA	87.05%	98.35%	109.64%	120.94%	134.58%	148.22%	NA	NA	NA	NA	NA	NA	NA	NA
54	NA	85.99%	97.23%	108.48%	119.73%	132.84%	NA	NA	NA	NA	NA	NA	NA	NA	NA
55	NA	84.85%	96.05%	107.26%	118.46%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
56	NA	83.66%	94.37%	105.09%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	82.40%	92.68%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	81.04%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Note: A set

Premium Band 2 -Rs. 50,000 to 99,999

PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	7
Age(Years)/ Policy Term	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	12	13	14	
0	NA	NA	NA	NA	NA	NA	141.78%	155.63%	170.55%	186.39%	207.17%	225.47%	243.78%	262.09%	284.62%	313.66%	339.44%	365.22%	391.01%	NA	NA	NA	
1	NA	NA	NA	NA	NA	129.03%	142.96%	156.88%	170.81%	186.67%	207.47%	225.80%	244.12%	262.45%	285.01%	314.09%	339.91%	365.74%	391.56%	NA	NA	NA	
2	NA	NA	NA	NA	117.15%	129.28%	143.23%	157.17%	171.12%	187.00%	207.83%	226.18%	244.53%	262.89%	285.48%	314.61%	340.48%	366.34%	392.21%	NA	NA	NA	
3	NA	NA	NA	106.02%	117.45%	129.61%	143.58%	157.55%	171.51%	187.44%	208.29%	226.68%	245.06%	263.45%	286.08%	315.29%	341.21%	367.13%	393.05%	NA	NA	NA	
4	NA	NA	95.35%	106.12%	117.56%	129.72%	143.69%	157.67%	171.65%	187.58%	208.45%	226.84%	245.24%	263.64%	286.28%	315.52%	341.46%	367.40%	393.34%	NA	NA	93.37%	
5	NA	85.36%	95.73%	106.11%	117.55%	129.71%	143.69%	157.66%	171.64%	187.58%	208.44%	226.84%	245.24%	263.64%	286.28%	315.52%	341.46%	367.41%	393.35%	NA	83.05%	93.33%	
6	75.95%	85.99%	96.02%	106.05%	117.49%	129.64%	143.62%	157.59%	171.57%	187.49%	208.35%	226.75%	245.14%	263.53%	286.17%	315.40%	341.33%	367.26%	393.20%	74.10%	83.92%	93.75%	
7	76.83%	86.54%	96.25%	105.97%	117.43%	129.54%	143.50%	157.47%	171.43%	187.36%	208.20%	226.59%	244.97%	263.36%	285.98%	315.20%	341.12%	367.04%	392.96%	74.04%	83.86%	93.68%	
8	76.73%	86.43%	96.14%	105.85%	117.25%	129.40%	143.36%	157.32%	171.27%	187.18%	208.02%	226.39%	244.76%	263.13%	285.74%	314.93%	340.83%	366.73%	392.64%	73.95%	83.76%	93.58%	
9	76.61%	86.31%	96.01%	105.70%	117.11%	129.25%	143.19%	157.13%	171.08%	186.97%	207.79%	226.15%	244.51%	262.87%	285.45%	314.62%	340.50%	366.38%	392.26%	73.85%	83.66%	93.46%	
10	76.49%	86.18%	95.87%	105.56%	116.94%	129.07%	143.00%	156.93%	170.87%	186.74%	207.55%	225.89%	244.23%	262.57%	285.15%	314.29%	340.14%	366.00%	391.86%	73.73%	83.53%	93.33%	
11	76.35%	86.03%	95.71%	105.40%	116.77%	128.89%	142.81%	156.73%	170.65%	186.50%	207.30%	225.62%	243.94%	262.26%	284.83%	313.93%	339.77%	365.61%	391.44%	73.60%	83.40%	93.19%	
12	76.22%	85.90%	95.57%	105.24%	116.60%	128.71%	142.62%	156.52%	170.43%	186.27%	207.05%	225.36%	243.67%	261.96%	284.51%	313.60%	339.42%	365.23%	391.04%	73.47%	83.26%	93.05%	
13	76.10%	85.77%	95.43%	105.10%	116.44%	128.54%	142.44%	156.34%	170.24%	186.05%	206.83%	225.12%	243.41%	261.71%	284.24%	313.30%	339.10%	364.89%	390.69%	73.36%	83.14%	92.92%	
14	76.00%	85.66%	95.32%	104.98%	116.32%	128.40%	142.29%	156.17%	170.06%	185.87%	206.62%	224.91%	243.19%	261.47%	283.99%	313.04%	338.82%	364.61%	390.40%	73.26%	83.03%	92.80%	
15	75.91%	85.57%	95.22%	104.87%	116.20%	128.28%	142.16%	156.03%	169.91%	185.71%	206.46%	224.73%	243.01%	261.28%	283.79%	312.84%	338.62%	364.40%	390.18%	73.23%	82.98%	92.73%	
16	75.85%	85.49%	95.14%	104.79%	116.11%	128.19%	142.06%	155.93%	169.80%	185.60%	206.34%	224.61%	242.88%	261.15%	283.65%	312.70%	338.48%	364.25%	390.03%	73.16%	82.91%	92.65%	
17	75.79%	85.44%	95.08%	104.73%	116.04%	128.11%	141.98%	155.85%	169.71%	185.51%	206.25%	224.51%	242.78%	261.05%	283.56%	312.61%	338.40%	364.18%	389.96%	73.11%	82.85%	92.59%	
18	75.76%	85.40%	95.05%	104.69%	115.99%	128.06%	141.93%	155.79%	169.66%	185.42%	206.19%	224.45%	242.72%	260.99%	283.48%	312.57%	338.37%	364.16%	389.96%	73.08%	82.82%	92.56%	
19	75.76%	85.40%	95.04%	104.68%	116.00%	128.07%	141.93%	155.80%	169.66%	185.43%	206.21%	224.48%	242.75%	261.02%	283.49%	312.67%	338.49%	364.32%	390.14%	73.08%	82.82%	92.56%	
20	75.73%	85.36%	95.00%	104.64%	115.95%	128.01%	141.87%	155.74%	169.60%	185.37%	206.14%	224.41%	242.69%	260.96%	283.46%	312.63%	338.46%	364.30%	390.13%	73.04%	82.78%	92.52%	
21	75.71%	85.35%	94.98%	104.62%	115.93%	127.99%	141.85%	155.72%	169.58%	185.36%	206.14%	224.42%	242.70%	260.98%	283.45%	312.72%	338.59%	364.46%	390.33%	73.04%	82.77%	92.51%	
22	75.70%	85.33%	94.97%	104.60%	115.90%	127.97%	141.83%	155.70%	169.56%	185.35%	206.13%	224.42%	242.71%	261.00%	283.46%	312.81%	338.71%	364.62%	390.53%	73.03%	82.76%	92.50%	
23	75.69%	85.32%	94.95%	104.58%	115.88%	127.95%	141.81%	155.67%	169.54%	185.34%	206.13%	224.42%	242.72%	261.01%	283.46%	312.90%	338.84%	364.78%	390.72%	73.02%	82.75%	92.49%	
24	75.67%	85.30%	94.93%	104.56%	115.86%	127.92%	141.79%	155.65%	169.52%	185.33%	206.12%	224.43%	242.73%	261.03%	283.47%	312.99%	338.97%	364.94%	390.92%	73.01%	82.74%	92.48%	
25	75.66%	85.29%	94.92%	104.55%	115.84%	127.90%	141.77%	155.63%	169.50%	185.32%	206.12%	224.43%	242.74%	261.05%	283.48%	313.08%	339.09%	365.11%	391.12%	73.00%	82.73%	92.47%	
26	75.60%	85.22%	94.85%	104.47%	115.76%	127.82%	141.68%	155.54%	169.41%	185.23%	206.05%	224.37%	242.69%	261.01%	283.08%	313.15%	339.22%	365.29%	391.36%	72.95%	82.68%	92.42%	
27	75.54%	85.16%	94.78%	104.40%	115.68%	127.73%	141.59%	155.46%	169.32%	185.17%	205.98%	224.31%	242.64%	260.97%	282.70%	313.22%	339.34%	365.47%	391.59%	72.90%	82.64%	92.37%	
28	75.49%	85.10%	94.71%	104.32%	115.60%	127.65%	141.51%	155.37%	169.23%	185.11%	205.91%	224.25%	242.59%	260.93%	282.31%	313.29%	339.47%	365.65%	391.83%	72.86%	82.59%	92.31%	
29	75.43%	85.03%	94.64%	104.24%	115.52%	127.56%	141.42%	155.28%	169.13%	185.04%	205.84%	224.19%	242.54%	260.89%	281.93%	313.36%	339.60%	365.83%	392.07%	72.81%	82.54%	92.26%	
30	75.37%	84.97%	94.57%	104.17%	115.43%	127.48%	141.33%	155.19%	169.04%	184.97%	205.77%	224.13%	242.49%	260.85%	281.44%	313.43%	339.72%	366.02%	392.31%	72.76%	82.49%	92.21%	
31	75.23%	84.81%	94.40%	103.98%	115.24%	127.27%	141.11%	154.96%	168.81%	184.78%	205.55%	223.93%	242.30%	260.67%	281.02%	313.38%	339.73%	366.08%	392.43%	72.64%	82.36%	92.07%	
32	75.09%	84.66%	94.22%	103.79%	115.05%	127.06%	140.90%	154.73%	168.57%	184.59%	205.34%	223.73%	242.11%	260.49%	280.61%	313.32%	339.73%	366.15%	392.56%	72.52%	82.23%	91.94%	
33	74.95%	84.50%	94.05%	103.60%	114.86%	126.84%	140.68%	154.51%	168.34%	184.39%	205.13%	223.53%	241.92%	260.32%	280.20%	313.26%	339.74%	366.21%	392.69%	72.39%	82.10%	91.80%	
34	74.80%	84.34%	93.88%	103.41%	114.67%	126.63%	140.46%	154.28%	168.11%	184.19%	204.92%	223.32%	241.73%	260.14%	280.00%	313.21%	339.74%	366.28%	392.82%	72.27%	81.97%	91.67%	
35	74.66%	84.18%	93.70%	103.22%	114.47%	126.42%	140.24%	154.05%	167.87%	183.99%	204.71%	223.12%	241.54%	259.96%	280.00%	313.15%	339.75%	366.35%	392.94%	72.15%	81.84%	91.53%	
36	74.48%	83.87%	93.36%	102.84%	114.06%	126.01%	139.80%	153.59%	167.38%	183.50%	204.21%	222.63%	241.04%	259.46%	280.10%	312.75%	339.39%	366.04%	392.68%	71.90%	81.58%	91.26%	
37	74.09%	83.55%	93.01%	102.46%	113.64%	125.59%	139.36%	153.13%	166.89%	183.00%	203.72%	222.13%	240.54%	258.95%	280.00%	312.34%	339.03%	365.72%	392.42%	71.66%	81.32%	90.99%	
38	73.80%	83.23%	92.66%	102.09%	113.22%	125.18%	138.92%	152.66%	166.40%	182.51%	203.22%	221.63%	240.04%	258.45%	280.00%	311.93%	338.67%	365.41%	392.15%	71.41%	81.06%	90.72%	
39	73.52%	82.91%	92.31%	101.71%	112.80%	124.77%	138.48%	152.20%	165.91%	182.02%	202.73%	221.13%	239.54%	257.95%	280.00%	311.53%	338.31%	365.10%	391.89%	71.17%	80.81%	90.44%	
40	73.23%	82.60%	91.96%	101.33%	112.38%	124.35%	138.04%	151.73%	165.42%	181.53%	202.23%	220.64%	239.04%	257.45%	280.00%	311.12%	337.95%	364.79%	391.63%	70.92%	80.55%	90.17%	
41	72.67%	81.97%	91.27%	100.57%	111.59%	123.49%	137.14%	150.78%	164.42%	180.59%	201.16%	219.53%	237.90%	256.27%	280.00%	309.98%	336.83%	363.69%	390.55%	70.44%	80.03%	89.63%	
42	72.11%	81.35%	90.58%	99.82%	110.80%	122.63%	136.23%	149.83%	163.42%	180.75%	200.09%	218.42%	236.75%	255.08%	281.96%	308.84%	335.71%	362.59%	389.46%	69.95%	79.52%	89.08%	
43	71.54%	80.72%	89.90%	99.07%	110.01%	121.77%	135.32%	148.87%	162.42%	180.72%	199.01%	217.31%	235.61%	253.90%	280.80%	307.69%	334.59%	361.49%	388.38%	69.47%	79.00%	88.53%	
44	70.98%	80.09%	89.21%	98.32%	109.22%	120.91%	134.42%	147.92%	161.42%	179.68%	197.94%	216.20%	234.46%	252.72%	279.64%	306.55%	333.47%	360.38%	387.30%	68.98%	78.49%	87.99%	
45	70.42%	79.47%	88.52%	97.57%	108.43%	120.05%	133.51%	146.97%	160.42%	178.65%	196.87%	215.09%	233.32%	251.54%	278.48%	305.41%	332.35%	359.28%	386.22%	68.50%	77.97%	87.44%	
46	69.41%	78.36%	87.31%	96.25%	107.01%	118.54%	131.88%	145.22%	158.56%	176.69%	194.81%	212.94%	231.07%	249.20%	275.94%	302.68%	329.42%	356.16%	NA	67.61%	77.02%	86.42%	
47	68.41%	77.26%	86.10%	94.94%	105.59%	117.02%	130.24%	143.47%	156.70%	174.73%	192.76%	210.79%	228.82%	246.85%	273.40%	299.95%	326.49%	NA	NA	66.72%	76.06%	85.40%	
48	67.41%	76.15%	84.89%	93.62%	104.17%																		

Premium Band 2 - Rs. 50,000 to 99,999

PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8	8		
Age(Years)/ Policy Term	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	13	14	15	16	17	18		
0	NA	NA	NA	137.69%	151.41%	165.12%	182.70%	196.68%	217.85%	235.43%	253.01%	277.89%	297.71%	327.65%	352.53%	377.41%	NA	NA	NA	NA	NA	NA	131.24%	
1	NA	NA	125.50%	137.92%	151.65%	165.38%	182.98%	196.99%	218.18%	235.78%	253.38%	278.29%	298.13%	328.12%	353.03%	377.94%	NA	NA	NA	NA	NA	NA	119.33%	131.45%
2	NA	114.16%	125.75%	138.19%	151.94%	165.69%	183.31%	197.33%	218.56%	236.18%	253.80%	278.76%	298.63%	328.66%	353.62%	378.57%	NA	NA	NA	NA	108.23%	119.97%	131.70%	
3	103.50%	114.79%	126.09%	138.54%	152.23%	166.09%	183.75%	197.79%	219.05%	236.71%	254.36%	279.36%	299.27%	329.37%	354.37%	379.38%	NA	NA	97.83%	109.23%	120.63%	132.03%		
4	103.60%	114.90%	126.20%	138.67%	152.45%	166.23%	183.90%	197.96%	219.23%	236.89%	254.56%	279.58%	299.50%	329.62%	354.65%	379.67%	NA	88.03%	97.93%	109.34%	120.75%	132.16%		
5	103.61%	114.91%	126.22%	138.69%	152.47%	166.25%	183.92%	197.98%	219.25%	236.92%	254.59%	279.61%	299.53%	329.67%	354.69%	379.72%	77.99%	87.97%	97.95%	109.36%	120.77%	132.17%		
6	103.57%	114.87%	126.17%	138.63%	152.41%	166.19%	183.86%	197.92%	219.19%	236.85%	254.51%	279.53%	299.45%	329.58%	354.60%	379.62%	77.96%	87.94%	97.92%	109.33%	120.74%	132.14%		
7	103.49%	114.79%	126.08%	138.54%	152.32%	166.10%	183.75%	197.80%	219.06%	236.72%	254.38%	279.39%	299.29%	329.41%	354.42%	379.43%	77.90%	87.88%	97.86%	109.26%	120.67%	132.07%		
8	103.39%	114.68%	125.96%	138.42%	152.18%	165.95%	183.60%	197.63%	218.89%	236.54%	254.18%	279.18%	299.07%	329.18%	354.17%	379.17%	77.82%	87.80%	97.77%	109.17%	120.57%	131.96%		
9	103.27%	114.55%	125.83%	138.26%	152.02%	165.78%	183.41%	197.44%	218.68%	236.32%	253.95%	278.93%	298.81%	328.90%	353.88%	378.87%	77.72%	87.69%	97.67%	109.06%	120.45%	131.84%		
10	103.13%	114.40%	125.66%	138.09%	151.84%	165.59%	183.21%	197.22%	218.45%	236.07%	253.69%	278.65%	298.52%	328.58%	353.55%	378.51%	77.61%	87.57%	97.54%	108.92%	120.30%	131.68%		
11	102.98%	114.24%	125.49%	137.92%	151.65%	165.39%	183.00%	197.00%	218.21%	235.81%	253.42%	278.37%	298.22%	328.27%	353.22%	378.16%	77.50%	87.45%	97.41%	108.78%	120.15%	131.53%		
12	102.83%	114.08%	125.33%	137.73%	151.46%	165.19%	182.79%	196.77%	217.97%	235.56%	253.16%	278.09%	297.92%	327.95%	352.89%	377.82%	77.38%	87.33%	97.28%	108.64%	120.00%	131.37%		
13	102.69%	113.93%	125.17%	137.58%	151.29%	165.01%	182.59%	196.57%	217.75%	235.33%	252.91%	277.83%	297.65%	327.67%	352.59%	377.51%	77.27%	87.22%	97.16%	108.51%	119.87%	131.22%		
14	102.58%	113.81%	125.04%	137.43%	151.14%	164.84%	182.41%	196.38%	217.55%	235.12%	252.70%	277.61%	297.43%	327.44%	352.35%	377.26%	77.17%	87.11%	97.05%	108.39%	119.74%	131.09%		
15	102.47%	113.70%	124.92%	137.31%	151.01%	164.71%	182.27%	196.23%	217.40%	234.97%	252.53%	277.44%	297.24%	327.26%	352.17%	377.08%	77.10%	87.03%	96.96%	108.30%	119.64%	130.98%		
16	102.40%	113.61%	124.83%	137.21%	150.91%	164.61%	182.17%	196.12%	217.29%	234.85%	252.41%	277.32%	297.12%	327.14%	352.05%	376.97%	77.04%	86.96%	96.89%	108.23%	119.56%	130.90%		
17	102.33%	113.55%	124.77%	137.15%	150.84%	164.53%	182.09%	196.04%	217.21%	234.77%	252.32%	277.24%	297.04%	327.09%	352.01%	376.93%	76.98%	86.91%	96.84%	108.17%	119.51%	130.84%		
18	102.30%	113.51%	124.72%	137.10%	150.79%	164.48%	182.04%	195.99%	217.16%	234.72%	252.28%	277.22%	302.15%	327.09%	352.02%	376.96%	76.95%	86.88%	96.80%	108.13%	119.47%	130.80%		
19	102.30%	113.52%	124.73%	137.11%	150.80%	164.49%	182.06%	199.63%	217.20%	234.77%	252.34%	277.20%	302.27%	327.23%	352.19%	377.16%	76.96%	86.88%	96.81%	108.14%	119.47%	130.81%		
20	102.26%	113.47%	124.68%	137.06%	150.75%	164.44%	182.01%	199.58%	217.15%	234.72%	252.29%	277.27%	302.24%	327.22%	352.20%	377.18%	76.92%	86.85%	96.77%	108.10%	119.43%	130.76%		
21	102.25%	113.46%	124.67%	137.05%	150.75%	164.44%	182.02%	199.60%	217.18%	234.76%	252.34%	277.35%	302.37%	327.39%	352.40%	377.42%	76.92%	86.84%	96.76%	108.10%	119.43%	130.76%		
22	102.24%	113.45%	124.66%	137.04%	150.74%	164.44%	182.03%	199.62%	217.20%	234.79%	252.38%	277.44%	302.49%	327.55%	352.61%	377.66%	76.91%	86.84%	96.76%	108.09%	119.43%	130.76%		
23	102.23%	113.44%	124.65%	137.04%	150.74%	164.44%	182.04%	199.63%	217.23%	234.83%	252.43%	277.52%	302.62%	327.71%	352.81%	377.91%	76.91%	86.83%	96.76%	108.09%	119.43%	130.76%		
24	102.22%	113.43%	124.64%	137.03%	150.73%	164.44%	182.04%	199.65%	217.26%	234.87%	252.47%	277.61%	302.74%	327.88%	353.01%	378.15%	76.91%	86.83%	96.75%	108.09%	119.43%	130.76%		
25	102.20%	113.42%	124.64%	137.02%	150.73%	164.44%	182.05%	199.67%	217.29%	234.90%	252.52%	277.69%	302.87%	328.04%	353.22%	378.39%	76.90%	86.83%	96.75%	108.09%	119.43%	130.76%		
26	102.15%	113.36%	124.58%	136.96%	150.67%	164.38%	182.02%	199.65%	217.28%	234.91%	252.54%	277.78%	303.02%	328.26%	353.50%	378.73%	76.86%	86.79%	96.71%	108.05%	119.39%	130.73%		
27	102.10%	113.31%	124.52%	136.91%	150.62%	164.33%	181.98%	199.63%	217.27%	234.92%	252.57%	277.87%	303.17%	328.47%	353.77%	379.07%	76.82%	86.75%	96.67%	108.01%	119.35%	130.69%		
28	102.04%	113.25%	124.47%	136.85%	150.56%	164.28%	181.94%	199.61%	217.27%	234.93%	252.60%	277.96%	303.32%	328.69%	354.05%	379.42%	76.79%	86.71%	96.63%	107.97%	119.31%	130.66%		
29	101.99%	113.20%	124.41%	136.79%	150.51%	164.23%	181.90%	199.58%	217.26%	234.94%	252.62%	278.05%	303.48%	328.90%	354.33%	379.76%	76.75%	86.67%	96.59%	107.93%	119.28%	130.62%		
30	101.93%	113.14%	124.35%	136.74%	150.45%	164.17%	181.87%	199.56%	217.26%	234.95%	252.65%	278.14%	303.63%	329.12%	354.61%	380.10%	76.71%	86.63%	96.55%	107.89%	119.24%	130.58%		
31	101.79%	113.00%	124.20%	136.58%	150.30%	164.02%	181.74%	199.45%	217.17%	234.89%	252.61%	278.17%	303.74%	329.31%	354.88%	380.45%	76.61%	86.53%	96.44%	107.79%	119.13%	130.47%		
32	101.65%	112.85%	124.05%	136.43%	150.15%	163.87%	181.61%	199.35%	217.09%	234.82%	252.56%	278.21%	303.86%	329.51%	355.16%	380.80%	76.51%	86.42%	96.33%	107.68%	119.02%	130.36%		
33	101.51%	112.70%	123.90%	136.27%	149.99%	163.72%	181.48%	199.24%	217.00%	234.76%	252.52%	278.25%	303.98%	329.70%	355.43%	381.16%	76.41%	86.31%	96.22%	107.57%	118.91%	130.25%		
34	101.37%	112.56%	123.74%	136.12%	149.84%	163.56%	181.35%	199.13%	216.91%	234.70%	252.48%	278.28%	304.09%	329.90%	355.70%	381.51%	76.30%	86.21%	96.12%	107.46%	118.80%	130.14%		
35	101.23%	112.41%	123.59%	135.96%	149.69%	163.41%	181.22%	199.02%	216.83%	234.63%	252.44%	278.32%	304.21%	330.09%	355.98%	381.86%	76.20%	86.10%	96.01%	107.35%	118.69%	130.02%		
36	100.94%	112.11%	123.28%	135.64%	149.37%	163.09%	180.91%	198.73%	216.55%	234.37%	252.19%	278.16%	304.13%	330.10%	356.06%	382.03%	76.00%	85.89%	95.79%	107.12%	118.46%	129.80%		
37	100.65%	111.81%	122.97%	135.33%	149.04%	162.76%	180.60%	198.44%	216.27%	234.11%	251.95%	278.00%	304.05%	330.10%	356.15%	382.20%	75.80%	85.68%	95.57%	106.90%	118.23%	129.57%		
38	100.37%	111.52%	122.66%	135.01%	148.72%	162.44%	180.29%	198.15%	216.00%	233.85%	251.71%	277.84%	303.97%	330.11%	356.24%	382.37%	75.59%	85.47%	95.35%	106.68%	118.01%	129.34%		
39	100.08%	111.22%	122.35%	134.69%	148.40%	162.11%	179.98%	197.85%	215.72%	233.60%	251.47%	277.68%	303.90%	330.11%	356.33%	382.54%	75.39%	85.26%	95.13%	106.46%	117.78%	129.11%		
40	99.80%	110.92%	122.04%	134.37%	148.08%	161.79%	179.67%	197.56%	215.45%	233.34%	251.22%	277.52%	303.82%	330.12%	356.42%	382.71%	75.19%	85.05%	94.91%	106.23%	117.56%	128.88%		
41	99.22%	110.31%	121.40%	133.71%	147.39%	161.07%	178.95%	196.83%	214.71%	232.59%	250.48%	276.85%	303.23%	329.61%	355.99%	382.37%	74.78%	84.62%	94.46%	105.77%	117.07%	128.38%		
42	98.64%	109.70%	120.76%	133.04%	146.69%	160.35%	178.23%	196.10%	213.98%	231.85%	249.73%	276.19%	302.64%	329.10%	355.56%	382.02%	74.37%	84.19%	94.01%	105.30%	116.59%	127.88%		
43	98.07%	109.10%	120.12%	132.37%	146.00%	159.63%	177.50%	195.37%	213.24%	231.11%	248.98%	275.52%	302.06%	328.60%	355.13%	381.67%	73.96%	83.76%	93.57%	104.84%	116.11%	127.38%		
44	97.49%	108.49%	119.48%	131.70%	145.31%	158.91%	176.78%	194.64%	212.51%	230.37%	248.23%	274.85%	301.47%	328.09%	354.71%	381.32%	73.54%	83.33%	93.12%	104.37%	115.62%	126.88%		
45	96.91%	107.88%	118.84%	131.03%	144.61%	158.19%	176.05%	193.91%	211.77%	229.63%	247.49%	274.19%	300.88%	327.58%	354.28%	380.98%	73.13%	82.90%	92.67%	103.91%	115.14%	126.37%		
46	95.83%	106.72%	117.62%	129.76%	143.27%	156.78%	174.60%	192.42%	210.24%	228.06%	245.88%	272.44%	299.01%											

Premium Band 2 - Rs. 50,000 to 99,999

PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	19	20	21	22	23	24	25	26	27	28	29	30	14	15	16	17	18	19	20	21	22	
0	144.18%	158.06%	175.12%	192.17%	205.82%	226.27%	243.33%	267.37%	291.42%	310.43%	339.51%	363.55%	NA	NA	NA	NA	125.69%	138.37%	151.93%	168.52%	185.11%	
1	144.41%	158.31%	175.38%	192.46%	206.14%	226.61%	243.69%	267.76%	291.84%	310.88%	340.00%	364.08%	NA	NA	NA	114.05%	126.31%	138.57%	152.16%	168.77%	185.38%	
2	144.68%	158.60%	175.70%	192.80%	206.51%	227.01%	244.11%	268.22%	292.34%	311.40%	340.56%	364.68%	NA	NA	103.17%	115.06%	126.95%	138.83%	152.43%	169.07%	185.71%	
3	145.03%	158.97%	176.10%	193.23%	206.96%	227.50%	244.63%	268.79%	292.95%	312.05%	341.27%	365.43%	NA	93.05%	104.57%	116.10%	127.63%	139.16%	152.78%	169.45%	186.12%	
4	145.16%	159.11%	176.25%	193.40%	207.14%	227.70%	244.84%	269.02%	293.20%	312.31%	341.56%	365.74%	83.41%	93.09%	104.64%	116.19%	127.74%	139.28%	152.92%	169.60%	186.29%	
5	145.19%	159.13%	176.28%	193.43%	207.17%	227.73%	244.88%	269.07%	293.25%	312.36%	341.62%	365.81%	83.44%	93.11%	104.66%	116.21%	127.76%	139.31%	152.95%	169.64%	186.33%	
6	145.16%	159.10%	176.25%	193.40%	207.12%	227.69%	244.84%	269.02%	293.20%	312.31%	341.56%	365.74%	83.41%	93.14%	104.68%	116.21%	127.75%	139.29%	152.93%	169.61%	186.30%	
7	145.07%	159.02%	176.16%	193.30%	207.03%	227.57%	244.71%	268.89%	293.06%	312.16%	341.41%	365.59%	83.35%	93.08%	104.61%	116.15%	127.68%	139.21%	152.85%	169.53%	186.21%	
8	144.95%	158.90%	176.03%	193.16%	206.88%	227.42%	244.56%	268.72%	292.88%	311.97%	341.21%	365.37%	83.28%	93.01%	104.54%	116.06%	127.59%	139.12%	152.75%	169.42%	186.09%	
9	144.82%	158.75%	175.87%	192.99%	206.70%	227.23%	244.35%	268.50%	292.65%	311.72%	340.95%	365.09%	83.19%	92.86%	104.39%	115.93%	127.46%	139.00%	152.61%	169.27%	185.93%	
10	144.66%	158.58%	175.69%	192.79%	206.49%	227.00%	244.11%	268.25%	292.38%	311.45%	340.66%	364.79%	83.09%	92.80%	104.31%	115.82%	127.34%	138.85%	152.46%	169.10%	185.75%	
11	144.49%	158.40%	175.49%	192.58%	206.27%	226.77%	243.86%	267.99%	292.11%	311.16%	340.35%	364.47%	82.97%	92.68%	104.19%	115.69%	127.19%	138.70%	152.30%	168.94%	185.57%	
12	144.33%	158.23%	175.31%	192.38%	206.05%	226.54%	243.62%	267.73%	291.84%	310.88%	340.06%	364.17%	82.86%	92.51%	104.02%	115.53%	127.03%	138.54%	152.14%	168.76%	185.38%	
13	144.17%	158.06%	175.12%	192.19%	205.85%	226.33%	243.40%	267.50%	291.60%	310.62%	339.79%	363.89%	82.76%	92.40%	103.90%	115.40%	126.90%	138.41%	151.98%	168.59%	185.21%	
14	144.03%	157.91%	174.97%	192.03%	205.68%	226.15%	243.21%	267.30%	291.39%	310.41%	339.57%	363.67%	82.66%	92.30%	103.79%	115.29%	126.78%	138.28%	151.85%	168.46%	185.06%	
15	143.92%	157.79%	174.85%	191.90%	205.54%	226.00%	243.06%	267.15%	291.24%	310.25%	339.42%	363.51%	82.59%	92.22%	103.71%	115.20%	126.69%	138.18%	151.75%	168.34%	184.94%	
16	143.83%	157.70%	174.75%	191.80%	205.43%	225.89%	242.94%	267.04%	291.14%	310.14%	339.33%	363.42%	82.53%	92.15%	103.64%	115.13%	126.61%	138.10%	151.67%	168.26%	184.85%	
17	143.77%	157.64%	174.69%	191.73%	205.35%	225.83%	242.88%	266.98%	291.08%	310.09%	339.29%	363.40%	82.48%	92.11%	103.59%	115.08%	126.56%	138.04%	151.60%	168.19%	184.78%	
18	143.73%	157.59%	174.64%	191.69%	205.24%	225.79%	242.84%	266.96%	291.08%	315.20%	339.32%	363.44%	82.45%	92.12%	103.60%	115.07%	126.54%	138.01%	151.57%	168.16%	184.76%	
19	143.74%	157.61%	174.67%	191.73%	208.79%	225.85%	242.91%	267.06%	291.21%	315.36%	339.51%	363.66%	82.46%	92.08%	103.57%	115.05%	126.53%	138.02%	151.59%	168.19%	184.80%	
20	143.70%	157.56%	174.63%	191.69%	208.75%	225.81%	242.87%	267.04%	291.20%	315.37%	339.53%	363.69%	82.43%	92.05%	103.53%	115.01%	126.49%	137.98%	151.55%	168.16%	184.76%	
21	143.70%	157.57%	174.64%	191.72%	208.79%	225.86%	242.94%	267.14%	291.35%	315.55%	339.75%	363.96%	82.42%	92.06%	103.54%	115.02%	126.50%	137.99%	151.56%	168.18%	184.80%	
22	143.70%	157.58%	174.66%	191.73%	208.83%	225.91%	243.00%	267.24%	291.49%	315.73%	339.98%	364.23%	82.42%	92.06%	103.55%	115.03%	126.51%	137.99%	151.57%	168.20%	184.83%	
23	143.71%	157.58%	174.68%	191.77%	208.87%	225.96%	243.06%	267.35%	291.63%	315.92%	340.20%	364.49%	82.42%	92.07%	103.55%	115.04%	126.52%	138.00%	151.59%	168.23%	184.87%	
24	143.71%	157.59%	174.70%	191.80%	208.91%	226.02%	243.12%	267.45%	291.78%	316.10%	340.43%	364.76%	82.41%	92.08%	103.56%	115.05%	126.53%	138.01%	151.60%	168.25%	184.90%	
25	143.71%	157.60%	174.71%	191.83%	208.95%	226.07%	243.18%	267.55%	291.92%	316.29%	340.65%	365.02%	82.41%	92.09%	103.57%	115.05%	126.54%	138.02%	151.61%	168.27%	184.94%	
26	143.68%	157.57%	174.70%	191.84%	208.98%	226.11%	243.25%	267.68%	292.12%	316.55%	340.98%	365.42%	82.38%	92.05%	103.53%	115.02%	126.51%	138.00%	151.59%	168.28%	184.96%	
27	143.64%	157.54%	174.69%	191.85%	209.00%	226.15%	243.31%	267.81%	292.31%	316.81%	341.31%	365.82%	82.35%	92.01%	103.50%	114.99%	126.48%	137.98%	151.58%	168.28%	184.99%	
28	143.61%	157.51%	174.68%	191.86%	209.03%	226.20%	243.37%	267.94%	292.51%	317.08%	341.64%	366.21%	82.32%	91.96%	103.46%	114.96%	126.46%	137.95%	151.56%	168.29%	185.01%	
29	143.58%	157.49%	174.67%	191.86%	209.05%	226.24%	243.43%	268.07%	292.70%	317.34%	341.97%	366.61%	82.29%	91.92%	103.42%	114.93%	126.43%	137.93%	151.55%	168.29%	185.04%	
30	143.54%	157.46%	174.67%	191.87%	209.08%	226.29%	243.50%	268.20%	292.90%	317.60%	342.30%	367.01%	82.26%	91.88%	103.39%	114.90%	126.40%	137.91%	151.53%	168.30%	185.06%	
31	143.44%	157.36%	174.60%	191.83%	209.06%	226.30%	243.53%	268.32%	293.11%	317.90%	342.69%	367.48%	82.17%	91.79%	103.30%	114.81%	126.32%	137.83%	151.47%	168.26%	185.06%	
32	143.33%	157.27%	174.53%	191.79%	209.05%	226.31%	243.57%	268.45%	293.33%	318.20%	343.08%	367.96%	82.08%	91.70%	103.21%	114.73%	126.24%	137.76%	151.40%	168.23%	185.05%	
33	143.23%	157.17%	174.46%	191.74%	209.03%	226.32%	243.60%	268.57%	293.54%	318.51%	343.47%	368.44%	81.99%	91.61%	103.13%	114.64%	126.16%	137.68%	151.33%	168.19%	185.04%	
34	143.12%	157.07%	174.39%	191.70%	209.01%	226.33%	243.64%	268.70%	293.75%	318.81%	343.86%	368.92%	81.90%	91.52%	103.04%	114.56%	126.08%	137.60%	151.27%	168.15%	185.04%	
35	143.01%	156.98%	174.32%	191.66%	209.00%	226.34%	243.68%	268.82%	293.97%	319.11%	344.25%	369.40%	81.82%	91.43%	102.95%	114.48%	126.00%	137.52%	151.20%	168.12%	185.03%	
36	142.79%	156.76%	174.13%	191.49%	208.86%	226.23%	243.60%	268.84%	294.09%	319.33%	344.58%	369.82%	81.64%	91.25%	102.78%	114.30%	125.83%	137.36%	151.05%	168.00%	184.95%	
37	142.56%	156.54%	173.93%	191.33%	208.72%	226.12%	243.51%	268.86%	294.21%	319.55%	344.90%	370.25%	81.47%	91.07%	102.60%	114.13%	125.66%	137.19%	150.89%	167.88%	184.86%	
38	142.33%	156.32%	173.74%	191.17%	208.59%	226.01%	243.43%	268.88%	294.33%	319.78%	345.22%	370.67%	81.29%	90.89%	102.43%	113.96%	125.49%	137.02%	150.74%	167.76%	184.78%	
39	142.11%	156.10%	173.55%	191.00%	208.45%	225.90%	243.35%	268.90%	294.45%	320.00%	345.55%	371.09%	81.12%	90.71%	102.25%	113.78%	125.32%	136.85%	150.58%	167.64%	184.69%	
40	141.88%	155.88%	173.36%	190.84%	208.32%	225.80%	243.27%	268.92%	294.57%	320.22%	345.87%	371.52%	80.94%	90.54%	102.07%	113.61%	125.15%	136.69%	150.43%	167.52%	184.61%	
41	141.37%	155.36%	172.85%	190.34%	207.83%	225.32%	242.80%	268.56%	294.32%	320.08%	345.84%	371.60%	80.58%	90.16%	101.69%	113.22%	124.75%	136.28%	150.02%	167.13%	184.24%	
42	140.85%	154.84%	172.34%	189.84%	207.34%	224.83%	242.33%	268.20%	294.07%	319.94%	345.82%	371.69%	80.22%	89.79%	101.31%	112.83%	124.35%	135.87%	149.62%	166.75%	183.88%	
43	140.34%	154.31%	171.82%	189.33%	206.84%	224.35%	241.86%	267.85%	293.83%	319.81%	345.79%	371.77%	79.86%	89.42%	100.93%	112.44%	123.95%	135.47%	149.21%	166.37%	183.52%	
44	139.83%	153.79%	171.31%	188.83%	206.35%	223.87%	241.39%	267.49%	293.58%	319.67%	345.76%	371.85%	79.50%	89.05%	100.55%	112.05%	123.56%	135.06%	148.81%	165.98%	183.16%	
45	139.31%	153.27%	170.80%	188.33%	205.86%	223.39%	240.92%	267.13%	293.33%	319.53%	345.73%	371.94%	79.14%	88.68%	100.17%	111.66%	123.16%	134.65%	148.40%	165.60%	182.80%	
46	138.26%	152.17%	169.69%	187.20%	204.72%	222.23%	239.75%	265.85%	291.96%	318.06%	344.17%	NA	78.43%	87.93%	99.39%	110.85%	122.31%	133.77%	147.51%	164.70%	181.90%	
47	137.20%	151.08%	168.58%	186.08%	203.58%	221.07%	238.57%	264.58%	290.59%	316.60%	NA	NA	77.71%	87.19%	98.62%	110.04%	121.47%	132.90%	146.61%	163.80%	180.99%	
48	136.14%	149.99%	167.47%	184.95%	202.43%	219.91%	237.40%	263.31%	289.22%	NA	NA	NA	77.00%	86.45%	97.84%	109.23%	120.63%	132.02%	145.71%	162.90%	180.09%	
49	135.09%	148.89%	166.36%	183.82%	201.29%	218.75%																

Premium Band 2 - Rs. 50,000 to 99,999

PPT-->	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Age(Years)/ Policy Term	29	30	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	17	18	19	20	21	
0	316.65%	339.17%	NA	NA	115.08%	127.57%	140.06%	153.80%	168.42%	185.08%	201.75%	218.41%	237.24%	261.99%	283.78%	305.57%	327.35%	NA	110.89%	123.09%	135.29%	149.15%	149.15%
1	317.11%	339.67%	NA	103.96%	116.06%	128.16%	140.26%	154.03%	168.67%	185.36%	202.05%	218.74%	237.59%	262.37%	284.19%	306.01%	327.83%	99.97%	111.81%	123.65%	135.49%	149.37%	149.37%
2	317.63%	340.22%	93.57%	105.31%	117.04%	128.78%	140.51%	154.30%	168.97%	185.68%	202.40%	219.11%	238.00%	262.81%	284.66%	306.50%	328.35%	100.15%	112.01%	123.86%	135.72%	149.62%	149.62%
3	318.28%	340.91%	93.80%	105.55%	117.31%	129.06%	140.82%	154.63%	169.32%	186.07%	202.82%	219.58%	238.49%	263.35%	285.24%	307.12%	329.01%	100.38%	112.26%	124.13%	136.01%	149.93%	149.93%
4	318.55%	341.20%	93.88%	105.65%	117.41%	129.18%	140.94%	154.76%	169.47%	186.24%	203.00%	219.76%	238.70%	263.57%	285.48%	307.38%	329.29%	100.47%	112.36%	124.24%	136.12%	150.05%	150.05%
5	318.64%	341.29%	93.91%	105.67%	117.44%	129.20%	140.97%	154.79%	169.51%	186.28%	203.05%	219.82%	238.75%	263.64%	285.55%	307.46%	329.37%	100.50%	112.38%	124.27%	136.15%	150.08%	150.08%
6	318.60%	341.25%	93.89%	105.65%	117.42%	129.18%	140.95%	154.77%	169.48%	186.25%	203.02%	219.79%	238.72%	263.61%	285.52%	307.43%	329.34%	100.47%	112.36%	124.24%	136.13%	150.06%	150.06%
7	318.49%	341.14%	93.83%	105.60%	117.36%	129.12%	140.89%	154.70%	169.41%	186.17%	202.94%	219.70%	238.63%	263.52%	285.42%	307.32%	329.23%	100.42%	112.30%	124.19%	136.07%	150.00%	150.00%
8	318.32%	340.96%	93.77%	105.52%	117.28%	129.04%	140.79%	154.61%	169.31%	186.06%	202.81%	219.57%	238.49%	263.36%	285.26%	307.16%	329.06%	100.35%	112.23%	124.11%	135.98%	149.91%	149.91%
9	318.11%	340.74%	93.68%	105.43%	117.18%	128.93%	140.67%	154.48%	169.17%	185.91%	202.65%	219.40%	238.31%	263.17%	285.06%	306.95%	328.84%	100.26%	112.13%	124.00%	135.87%	149.79%	149.79%
10	317.86%	340.48%	93.57%	105.31%	117.06%	128.80%	140.54%	154.34%	169.02%	185.75%	202.48%	219.21%	238.11%	262.96%	284.84%	306.72%	328.60%	100.16%	112.02%	123.88%	135.75%	149.65%	149.65%
11	317.60%	340.21%	93.46%	105.20%	116.93%	128.67%	140.40%	154.19%	168.85%	185.57%	202.28%	219.00%	237.89%	262.73%	284.60%	306.47%	328.34%	100.05%	111.90%	123.75%	135.61%	149.50%	149.50%
12	317.35%	339.95%	93.36%	105.08%	116.81%	128.53%	140.26%	154.04%	168.69%	185.39%	202.09%	218.80%	237.68%	262.52%	284.38%	306.23%	328.09%	99.94%	111.79%	123.63%	135.48%	149.36%	149.36%
13	317.13%	339.72%	93.25%	104.97%	116.69%	128.41%	140.12%	153.90%	168.53%	185.23%	201.92%	218.61%	237.48%	262.32%	284.17%	306.02%	327.87%	99.84%	111.68%	123.51%	135.35%	149.23%	149.23%
14	316.95%	339.54%	93.16%	104.87%	116.59%	128.30%	140.01%	153.77%	168.40%	185.09%	201.77%	218.46%	237.32%	262.16%	284.01%	305.85%	327.70%	99.75%	111.58%	123.41%	135.24%	149.10%	149.10%
15	316.82%	339.41%	93.09%	104.79%	116.50%	128.20%	139.91%	153.67%	168.29%	184.97%	201.65%	218.33%	237.20%	262.03%	283.89%	305.74%	327.59%	99.67%	111.50%	123.33%	135.16%	149.01%	149.01%
16	316.75%	339.35%	93.03%	104.73%	116.43%	128.14%	139.84%	153.59%	168.21%	184.89%	201.57%	218.24%	237.11%	261.96%	283.81%	305.67%	327.53%	99.62%	111.44%	123.26%	135.08%	148.93%	148.93%
17	316.74%	339.35%	92.99%	104.69%	116.39%	128.09%	139.78%	153.54%	168.16%	184.84%	201.51%	218.18%	237.06%	261.92%	283.79%	305.66%	327.53%	99.58%	111.40%	123.22%	135.04%	148.89%	148.89%
18	316.78%	339.40%	92.96%	104.66%	116.36%	128.06%	139.76%	153.52%	168.13%	184.81%	201.49%	218.17%	240.05%	261.94%	283.82%	305.70%	327.59%	99.55%	111.37%	123.19%	135.01%	148.86%	148.86%
19	316.97%	339.62%	92.97%	104.67%	116.37%	128.08%	139.78%	153.54%	168.17%	184.86%	201.55%	218.24%	240.15%	262.07%	283.98%	305.90%	327.81%	99.56%	111.38%	123.20%	135.03%	148.88%	148.88%
20	317.01%	339.67%	92.94%	104.64%	116.34%	128.05%	139.75%	153.50%	168.14%	184.83%	201.52%	218.22%	240.15%	262.08%	284.01%	305.94%	327.87%	99.53%	111.35%	123.17%	135.00%	148.85%	148.85%
21	317.25%	339.96%	92.94%	104.64%	116.35%	128.06%	139.76%	153.52%	168.16%	184.87%	201.58%	218.29%	240.26%	262.23%	284.21%	306.18%	328.15%	99.53%	111.36%	123.18%	135.01%	148.87%	148.87%
22	317.49%	340.24%	92.94%	104.65%	116.36%	128.07%	139.77%	153.55%	168.19%	184.92%	201.64%	218.37%	240.38%	262.39%	284.40%	306.41%	328.43%	99.53%	111.36%	123.19%	135.02%	148.89%	148.89%
23	317.73%	340.52%	92.94%	104.65%	116.36%	128.08%	139.79%	153.57%	168.22%	184.96%	201.70%	218.44%	240.49%	262.55%	284.60%	306.65%	328.70%	99.54%	111.37%	123.20%	135.03%	148.91%	148.91%
24	317.97%	340.80%	92.94%	104.65%	116.37%	128.09%	139.80%	153.59%	168.25%	185.01%	201.76%	218.52%	240.61%	262.70%	284.79%	306.89%	328.98%	99.54%	111.37%	123.21%	135.05%	148.93%	148.93%
25	318.21%	341.08%	92.94%	104.66%	116.38%	128.10%	139.81%	153.61%	168.28%	185.05%	201.82%	218.59%	240.72%	262.86%	284.99%	307.12%	329.26%	99.54%	111.38%	123.22%	135.06%	148.96%	148.96%
26	318.60%	341.55%	92.91%	104.64%	116.36%	128.08%	139.81%	153.61%	168.30%	185.10%	201.89%	218.69%	240.89%	263.09%	285.29%	307.49%	329.69%	99.52%	111.37%	123.21%	135.06%	148.96%	148.96%
27	318.99%	342.01%	92.89%	104.62%	116.35%	128.07%	139.80%	153.62%	168.32%	185.14%	201.97%	218.79%	241.06%	263.33%	285.59%	307.86%	330.13%	99.50%	111.35%	123.20%	135.05%	148.97%	148.97%
28	319.38%	342.48%	92.87%	104.60%	116.33%	128.06%	139.80%	153.62%	168.33%	185.18%	202.04%	218.89%	241.22%	263.56%	285.89%	308.23%	330.56%	99.48%	111.34%	123.19%	135.05%	148.98%	148.98%
29	319.78%	342.94%	92.85%	104.58%	116.32%	128.05%	139.79%	153.63%	168.35%	185.23%	202.11%	218.99%	241.39%	263.79%	286.19%	308.60%	331.00%	99.46%	111.32%	123.18%	135.04%	148.98%	148.98%
30	320.17%	343.41%	92.82%	104.56%	116.30%	128.04%	139.78%	153.63%	168.37%	185.27%	202.18%	219.09%	241.56%	264.03%	286.50%	308.96%	331.43%	99.44%	111.31%	123.17%	135.04%	148.99%	148.99%
31	320.66%	344.00%	92.75%	104.49%	116.24%	127.99%	139.73%	153.60%	168.36%	185.31%	202.26%	219.20%	241.77%	264.33%	286.89%	309.46%	332.02%	99.37%	111.25%	123.14%	134.99%	148.96%	148.96%
32	321.16%	344.59%	92.67%	104.43%	116.18%	127.93%	139.69%	153.57%	168.35%	185.34%	202.33%	219.32%	241.98%	264.64%	287.29%	309.95%	332.61%	99.31%	111.19%	123.07%	134.95%	148.94%	148.94%
33	321.65%	345.18%	92.60%	104.36%	116.12%	127.88%	139.64%	153.54%	168.35%	185.38%	202.41%	219.44%	242.19%	264.94%	287.69%	310.44%	333.20%	99.24%	111.13%	123.02%	134.90%	148.91%	148.91%
34	322.15%	345.78%	92.53%	104.29%	116.06%	127.82%	139.59%	153.51%	168.34%	185.41%	202.49%	219.56%	242.40%	265.25%	288.09%	310.94%	333.78%	99.17%	111.07%	122.96%	134.86%	148.89%	148.89%
35	322.64%	346.37%	92.45%	104.22%	116.00%	127.77%	139.54%	153.48%	168.34%	185.45%	202.56%	219.67%	242.61%	265.55%	288.49%	311.43%	334.37%	99.11%	111.01%	122.91%	134.81%	148.87%	148.87%
36	323.19%	347.03%	92.30%	104.09%	115.87%	127.65%	139.43%	153.39%	168.28%	185.44%	202.60%	219.76%	242.81%	265.87%	288.93%	311.98%	335.04%	98.97%	110.88%	122.80%	134.71%	148.78%	148.78%
37	323.74%	347.69%	92.16%	103.95%	115.74%	127.53%	139.32%	153.30%	168.21%	185.42%	202.63%	219.84%	243.01%	266.19%	289.36%	312.53%	335.71%	98.84%	110.76%	122.68%	134.60%	148.70%	148.70%
38	324.28%	348.36%	92.01%	103.81%	115.61%	127.41%	139.21%	153.21%	168.15%	185.41%	202.67%	219.93%	243.22%	266.51%	289.80%	313.08%	336.37%	98.71%	110.64%	122.57%	134.50%	148.62%	148.62%
39	324.83%	349.02%	91.86%	103.67%	115.48%	127.29%	139.10%	153.12%	168.09%	185.40%	202.70%	220.01%	243.42%	266.82%	290.23%	313.64%	337.04%	98.57%	110.51%	122.45%	134.39%	148.54%	148.54%
40	325.37%	349.69%	91.71%	103.53%	115.35%	127.17%	138.98%	153.03%	168.03%	185.38%	202.74%	220.09%	243.62%	267.14%	290.66%	314.19%	337.71%	98.44%	110.39%	122.34%	134.29%	148.46%	148.46%
41	325.74%	350.19%	91.39%	103.21%	115.03%	126.85%	138.67%	152.71%	167.74%	185.13%	202.53%	219.93%	243.60%	267.26%	290.93%	314.60%	338.26%	98.14%	110.08%	122.03%	133.98%	148.16%	148.16%
42	326.10%	350.69%	91.07%	102.89%	114.71%	126.53%	138.35%	152.40%	167.45%	184.88%	202.32%	219.76%	243.57%	267.38%	291.20%	315.01%	338.82%	97.83%	109.78%	121.73%	133.67%	147.87%	147.87%
43	326.46%	351.20%	90.75%	102.57%	114.39%	126.21%	138.03%	152.09%	167.15%	184.63%	202.12%	219.60%	243.55%	267.51%	291.46%	315.42%	339.37%	97.53%	109.47%	121.42%	133.37%	147.57%	147.57%
44	326.83%	351.70%	90.43%	102.25%	114.07%	125.89%	137.71%	151.77%	166.86%	184.38%	201.91%	219.43%	243.53%	267.63%	291.73%	315.83%	339.92%	97.22					

Premium Band 2 -Rs. 50,000 to 99,999

PPT-->	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	22	23	24	25	26	27	28	29	30
0	163.00%	178.25%	195.04%	211.82%	233.03%	249.90%	275.44%	296.64%	317.84%
1	163.24%	178.51%	195.32%	212.13%	233.36%	250.26%	275.83%	297.06%	318.29%
2	163.51%	178.81%	195.64%	212.47%	233.74%	250.67%	276.27%	297.53%	318.80%
3	163.85%	179.18%	196.04%	212.91%	234.21%	251.18%	276.82%	298.12%	319.42%
4	163.98%	179.33%	196.20%	213.08%	234.40%	251.39%	277.04%	298.36%	319.68%
5	164.02%	179.37%	196.25%	213.14%	234.46%	251.45%	277.11%	298.43%	319.75%
6	163.99%	179.34%	196.22%	213.10%	234.43%	251.41%	277.07%	298.40%	319.72%
7	163.93%	179.27%	196.14%	213.01%	234.33%	251.32%	276.98%	298.30%	319.62%
8	163.83%	179.16%	196.03%	212.89%	234.20%	251.17%	276.83%	298.14%	319.45%
9	163.70%	179.02%	195.87%	212.73%	234.03%	250.99%	276.64%	297.94%	319.24%
10	163.55%	178.86%	195.71%	212.55%	233.85%	250.78%	276.43%	297.72%	319.01%
11	163.40%	178.69%	195.53%	212.36%	233.64%	250.56%	276.20%	297.49%	318.77%
12	163.24%	178.52%	195.35%	212.17%	233.44%	250.35%	275.99%	297.26%	318.53%
13	163.10%	178.37%	195.19%	212.00%	233.26%	250.16%	275.79%	297.06%	318.32%
14	162.97%	178.24%	195.05%	211.85%	233.11%	250.00%	275.64%	296.91%	318.17%
15	162.87%	178.13%	194.93%	211.73%	232.99%	249.88%	275.52%	296.79%	318.05%
16	162.79%	178.06%	194.85%	211.65%	232.92%	249.80%	275.46%	296.73%	318.00%
17	162.74%	178.00%	194.80%	211.60%	232.88%	249.76%	275.45%	296.73%	318.01%
18	162.71%	177.98%	194.78%	211.59%	232.88%	254.18%	275.48%	296.78%	318.07%
19	162.74%	178.02%	194.84%	211.66%	232.98%	254.31%	275.63%	296.96%	318.29%
20	162.71%	177.99%	194.81%	211.64%	232.98%	254.32%	275.66%	297.00%	318.34%
21	162.74%	178.03%	194.87%	211.71%	233.09%	254.47%	275.85%	297.23%	318.61%
22	162.77%	178.07%	194.93%	211.78%	233.20%	254.62%	276.04%	297.46%	318.89%
23	162.79%	178.11%	194.98%	211.85%	233.31%	254.77%	276.24%	297.70%	319.16%
24	162.82%	178.15%	195.04%	211.93%	233.43%	254.93%	276.43%	297.93%	319.43%
25	162.85%	178.19%	195.09%	212.00%	233.54%	255.08%	276.62%	298.16%	319.70%
26	162.87%	178.23%	195.16%	212.09%	233.70%	255.31%	276.91%	298.52%	320.13%
27	162.89%	178.26%	195.22%	212.18%	233.86%	255.53%	277.21%	298.88%	320.55%
28	162.91%	178.30%	195.29%	212.28%	234.02%	255.76%	277.50%	299.24%	320.98%
29	162.92%	178.34%	195.35%	212.37%	234.18%	255.99%	277.79%	299.60%	321.41%
30	162.94%	178.37%	195.42%	212.46%	234.34%	256.21%	278.09%	299.96%	321.84%
31	162.94%	178.40%	195.49%	212.58%	234.55%	256.51%	278.48%	300.45%	322.42%
32	162.93%	178.42%	195.56%	212.69%	234.75%	256.81%	278.87%	300.93%	322.99%
33	162.93%	178.45%	195.63%	212.81%	234.96%	257.11%	279.27%	301.42%	323.57%
34	162.92%	178.47%	195.70%	212.92%	235.17%	257.41%	279.66%	301.90%	324.15%
35	162.92%	178.50%	195.77%	213.04%	235.37%	257.71%	280.05%	302.39%	324.72%
36	162.86%	178.48%	195.80%	213.12%	235.57%	258.03%	280.48%	302.93%	325.38%
37	162.80%	178.45%	195.83%	213.20%	235.77%	258.34%	280.91%	303.47%	326.04%
38	162.74%	178.43%	195.86%	213.29%	235.97%	258.65%	281.33%	304.02%	326.70%
39	162.68%	178.41%	195.89%	213.37%	236.17%	258.97%	281.76%	304.56%	327.35%
40	162.62%	178.39%	195.92%	213.46%	236.37%	259.28%	282.19%	305.10%	328.01%
41	162.34%	178.14%	195.72%	213.30%	236.35%	259.40%	282.44%	305.49%	328.54%
42	162.06%	177.89%	195.52%	213.15%	236.33%	259.51%	282.70%	305.88%	329.06%
43	161.78%	177.64%	195.31%	212.99%	236.31%	259.63%	282.95%	306.27%	329.59%
44	161.50%	177.39%	195.11%	212.83%	236.29%	259.74%	283.20%	306.66%	330.11%
45	161.22%	177.14%	194.91%	212.68%	236.27%	259.86%	283.45%	307.04%	330.64%
46	160.48%	176.42%	194.23%	212.04%	235.58%	259.12%	282.66%	306.20%	NA
47	159.75%	175.70%	193.55%	211.40%	234.89%	258.38%	281.86%	NA	NA
48	159.02%	174.99%	192.88%	210.76%	234.20%	257.63%	NA	NA	NA
49	158.29%	174.27%	192.20%	210.13%	233.51%	NA	NA	NA	NA
50	157.56%	173.56%	191.52%	209.49%	NA	NA	NA	NA	NA
51	156.57%	172.58%	189.84%	NA	NA	NA	NA	NA	NA
52	155.52%	171.53%	NA	NA	NA	NA	NA	NA	NA
53	154.41%	NA	NA	NA	NA	NA	NA	NA	NA
54	NA	NA	NA	NA	NA	NA	NA	NA	NA
55	NA	NA	NA	NA	NA	NA	NA	NA	NA
56	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA

Note: A set

Premium Band 3 - Rs. 1,00,000 to 1,99,999

PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	7
Age(Years)/ Policy Term	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	12	13	14	
0	NA	NA	NA	NA	NA	NA	NA	145.97%	160.19%	175.52%	191.89%	213.19%	232.02%	250.86%	269.70%	292.87%	323.03%	349.69%	376.36%	403.02%	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	132.89%	147.18%	161.48%	175.77%	192.17%	213.49%	232.35%	251.21%	270.07%	293.27%	323.47%	350.17%	376.87%	403.57%	NA	NA	NA
2	NA	NA	NA	NA	120.64%	133.14%	147.45%	161.77%	176.08%	192.49%	213.85%	232.74%	251.62%	270.51%	293.73%	323.99%	350.74%	377.48%	404.22%	NA	NA	NA	
3	NA	NA	NA	109.19%	120.95%	133.47%	147.81%	162.14%	176.48%	192.91%	214.32%	233.24%	252.15%	271.07%	294.34%	324.67%	351.47%	378.27%	405.06%	NA	NA	NA	
4	NA	NA	98.23%	109.28%	121.04%	133.57%	147.92%	162.27%	176.61%	193.06%	214.47%	233.40%	252.33%	271.26%	294.54%	324.90%	351.72%	378.54%	405.35%	NA	NA	96.05%	
5	NA	88.00%	98.64%	109.29%	121.04%	133.57%	147.92%	162.27%	176.61%	193.06%	214.48%	233.41%	252.34%	271.27%	294.55%	324.91%	351.73%	378.55%	405.37%	NA	85.69%	96.23%	
6	78.36%	88.65%	98.94%	109.22%	120.98%	133.51%	147.85%	162.20%	176.54%	192.98%	214.39%	233.31%	252.24%	271.16%	294.44%	324.79%	351.60%	378.42%	405.23%	76.47%	86.56%	96.64%	
7	79.27%	89.23%	99.18%	109.14%	120.88%	133.41%	147.74%	162.08%	176.41%	192.85%	214.24%	233.16%	252.07%	270.99%	294.26%	324.59%	351.39%	378.19%	404.99%	76.40%	86.49%	96.58%	
8	79.17%	89.12%	99.08%	109.03%	120.76%	133.27%	147.60%	161.93%	176.25%	192.68%	214.06%	232.96%	251.86%	270.77%	294.02%	324.33%	351.12%	377.90%	404.68%	76.31%	86.40%	96.48%	
9	79.05%	88.99%	98.94%	108.89%	120.61%	133.11%	147.43%	161.74%	176.06%	192.47%	213.84%	232.73%	251.62%	270.50%	293.74%	324.03%	350.79%	377.56%	404.32%	76.21%	86.29%	96.37%	
10	78.93%	88.87%	98.80%	108.73%	120.46%	132.94%	147.24%	161.55%	175.86%	192.25%	213.60%	232.47%	251.34%	270.21%	293.44%	323.70%	350.44%	377.18%	403.93%	76.10%	86.16%	96.23%	
11	78.80%	88.73%	98.65%	108.58%	120.29%	132.76%	147.05%	161.34%	175.64%	192.02%	213.35%	232.21%	251.06%	269.92%	293.13%	323.36%	350.08%	376.80%	403.51%	75.98%	86.04%	96.10%	
12	78.67%	88.59%	98.51%	108.43%	120.13%	132.58%	146.86%	161.14%	175.43%	191.80%	213.11%	231.95%	250.79%	269.63%	292.82%	323.03%	349.73%	376.43%	403.13%	75.86%	85.91%	95.96%	
13	78.56%	88.47%	98.38%	108.29%	119.98%	132.42%	146.69%	160.96%	175.23%	191.59%	212.88%	231.71%	250.53%	269.36%	292.54%	322.73%	349.41%	376.10%	402.78%	75.75%	85.79%	95.83%	
14	78.45%	88.35%	98.26%	108.16%	119.85%	132.27%	146.54%	160.80%	175.06%	191.41%	212.69%	231.51%	250.32%	269.14%	292.30%	322.48%	349.15%	375.82%	402.50%	75.65%	85.68%	95.72%	
15	78.36%	88.26%	98.16%	108.06%	119.74%	132.16%	146.41%	160.66%	174.91%	191.25%	212.52%	231.33%	250.14%	268.95%	292.11%	322.28%	348.95%	375.62%	402.29%	75.56%	85.59%	95.62%	
16	78.29%	88.19%	98.08%	107.97%	119.65%	132.06%	146.31%	160.56%	174.80%	191.13%	212.41%	231.21%	250.01%	268.81%	291.96%	322.14%	348.81%	375.48%	402.14%	75.50%	85.52%	95.55%	
17	78.25%	88.14%	98.03%	107.92%	119.59%	131.99%	146.23%	160.48%	174.72%	191.04%	212.32%	231.12%	249.92%	268.72%	291.87%	322.07%	348.74%	375.41%	402.09%	75.45%	85.47%	95.49%	
18	78.21%	88.10%	97.99%	107.87%	119.54%	131.94%	146.18%	160.42%	174.67%	191.96%	212.26%	231.06%	249.86%	268.66%	291.83%	322.03%	348.72%	375.41%	402.10%	75.42%	85.44%	95.46%	
19	78.21%	88.10%	97.99%	107.87%	119.54%	131.95%	146.19%	160.43%	174.67%	193.48%	212.29%	231.09%	249.90%	268.70%	291.82%	322.14%	348.85%	375.57%	402.28%	75.42%	85.44%	95.46%	
20	78.17%	88.06%	97.94%	107.83%	119.49%	131.90%	146.14%	160.37%	174.61%	193.42%	212.23%	231.03%	249.84%	268.64%	291.77%	322.10%	348.83%	375.55%	402.28%	75.39%	85.40%	95.42%	
21	78.16%	88.04%	97.93%	107.81%	119.47%	131.87%	146.12%	160.36%	174.60%	193.41%	212.23%	231.04%	249.85%	268.67%	291.77%	322.20%	348.96%	375.73%	402.49%	75.38%	85.40%	95.41%	
22	78.15%	88.03%	97.91%	107.79%	119.45%	131.85%	146.10%	160.34%	174.58%	193.40%	212.23%	231.05%	249.87%	268.69%	291.77%	322.30%	349.10%	375.90%	402.70%	75.37%	85.39%	95.40%	
23	78.14%	88.02%	97.89%	107.77%	119.44%	131.83%	146.08%	160.32%	174.56%	193.39%	212.23%	231.06%	249.89%	268.72%	291.77%	322.40%	349.23%	376.07%	402.91%	75.36%	85.38%	95.40%	
24	78.12%	88.00%	97.88%	107.75%	119.42%	131.81%	146.06%	160.30%	174.55%	193.39%	212.22%	231.06%	249.90%	268.74%	291.77%	322.49%	349.37%	376.25%	403.12%	75.35%	85.37%	95.39%	
25	78.11%	87.99%	97.86%	107.74%	119.40%	131.79%	146.04%	160.28%	174.53%	193.38%	212.22%	231.07%	249.92%	268.76%	291.77%	322.59%	349.51%	376.42%	403.33%	75.34%	85.36%	95.38%	
26	78.06%	87.93%	97.79%	107.66%	119.32%	131.71%	145.96%	160.20%	174.45%	193.30%	212.16%	231.02%	249.88%	268.74%	291.71%	322.68%	349.66%	376.63%	403.60%	75.30%	85.32%	95.33%	
27	78.00%	87.86%	97.73%	107.59%	119.25%	131.63%	145.87%	160.12%	174.36%	193.23%	212.10%	230.97%	249.84%	268.71%	291.64%	322.77%	349.80%	376.84%	403.87%	75.26%	85.27%	95.28%	
28	77.94%	87.80%	97.66%	107.52%	119.17%	131.55%	145.79%	160.04%	174.28%	193.16%	212.04%	230.92%	249.80%	268.69%	291.57%	322.86%	349.95%	377.04%	404.13%	75.22%	85.23%	95.23%	
29	77.89%	87.74%	97.59%	107.44%	119.09%	131.47%	145.71%	159.95%	174.19%	193.09%	211.98%	230.87%	249.77%	268.66%	291.51%	322.95%	350.10%	377.25%	404.40%	75.17%	85.18%	95.19%	
30	77.83%	87.68%	97.52%	107.37%	119.02%	131.39%	145.63%	159.87%	174.11%	193.01%	211.92%	230.82%	249.73%	268.63%	291.44%	323.04%	350.25%	377.46%	404.66%	75.13%	85.13%	95.14%	
31	77.70%	87.53%	97.36%	107.19%	118.83%	131.19%	145.42%	159.65%	173.90%	192.81%	211.73%	230.64%	249.56%	268.48%	291.25%	323.02%	350.30%	377.57%	404.87%	75.02%	85.01%	95.01%	
32	77.56%	87.38%	97.20%	107.02%	118.63%	130.99%	145.22%	159.44%	173.68%	192.61%	211.54%	230.46%	249.39%	268.32%	291.06%	323.00%	350.34%	377.68%	405.02%	74.90%	84.89%	94.88%	
33	77.42%	87.23%	97.03%	106.84%	118.44%	130.79%	145.01%	159.24%	173.46%	192.40%	211.34%	230.29%	249.23%	268.17%	290.87%	322.98%	350.39%	377.80%	405.20%	74.78%	84.77%	94.75%	
34	77.28%	87.08%	96.87%	106.66%	118.25%	130.59%	144.81%	159.03%	173.25%	192.20%	211.15%	230.11%	249.06%	268.01%	290.68%	322.96%	350.44%	377.91%	405.39%	74.67%	84.65%	94.62%	
35	77.14%	86.92%	96.70%	106.48%	118.06%	130.39%	144.60%	158.82%	173.03%	192.00%	210.96%	229.93%	248.89%	267.85%	290.50%	322.94%	350.48%	378.02%	405.57%	74.55%	84.52%	94.49%	
36	76.87%	86.62%	96.37%	106.12%	117.67%	129.97%	144.18%	158.38%	172.58%	191.54%	210.50%	229.47%	248.43%	267.40%	290.00%	322.60%	350.20%	377.80%	405.40%	74.33%	84.28%	94.23%	
37	76.59%	86.31%	96.04%	105.76%	117.28%	129.56%	143.75%	157.93%	172.12%	191.08%	210.05%	229.01%	247.98%	266.94%	290.60%	322.25%	349.91%	377.57%	405.23%	74.11%	84.04%	93.96%	
38	76.31%	86.01%	95.70%	105.40%	116.89%	129.15%	143.32%	157.49%	171.66%	190.63%	209.59%	228.55%	247.52%	266.48%	290.20%	321.91%	349.63%	377.34%	405.06%	73.89%	83.80%	93.70%	
39	76.03%	85.70%	95.37%	105.04%	116.50%	128.74%	142.90%	157.05%	171.21%	190.17%	209.13%	228.10%	247.06%	266.02%	290.80%	321.57%	349.34%	377.12%	404.89%	73.67%	83.55%	93.44%	
40	75.75%	85.40%	95.04%	104.68%	116.11%	128.33%	142.47%	156.61%	170.75%	189.71%	208.68%	227.64%	246.60%	265.57%	290.40%	321.23%	349.06%	376.89%	404.72%	73.45%	83.31%	93.17%	
41	75.20%	84.79%	94.37%	103.95%	115.34%	127.54%	141.62%	155.71%	169.79%	188.73%	207.66%	226.59%	245.53%	264.64%	292.33%	320.19%	348.06%	375.92%	403.79%	72.97%	82.81%	92.64%	
42	74.65%	84.17%	93.70%	103.22%	114.57%	126.74%	140.77%	154.81%	168.84%	187.74%	206.64%	225.55%	244.45%	263.35%	291.25%	319.15%	347.05%	374.95%	402.85%	72.49%	82.30%	92.11%	
43	74.10%	83.56%	93.03%	102.49%	113.79%	125.94%	139.92%	153.90%	167.88%	186.76%	205.63%	224.50%	243.37%	262.25%	290.18%	318.12%	346.05%	373.99%	401.92%	72.02%	81.80%	91.58%	
44	73.55%	82.95%	92.36%	101.76%	113.02%	125.15%	139.07%	153.00%	166.93%	185.77%	204.61%	223.45%	242.30%	261.14%	289.11%	317.08%	345.05%	373.02%	400.99%	71.54%	81.30%	91.05%	
45	73.00%	82.34%	91.69%	101.03%	112.25%	124.35%	138.22%	152.10%	165.97%	184.78%	203.60%	222.41%	241.22%	260.03%	288.04%	316.04%	344.05%	372.05%	400.06%	71.06%	80.79%	90.52%	
46	72.02%	81.26%	90.51%	99.75%	110.87%	122.86%	136.64%	150.42%	164.20%	182.93%	201.66%	220.39%	239.13%	257.86%	285.68%	313.51%	341.33%	369.15%	NA	70.19%	79.86%	89.53%	
47	71.04%	80.18%	89.33%	98.47%	109.49%	121.38%	135.06%	148.74%	162.42%	181.08%	199.73%	218.38%	237.03%	255.69%	283.33%	310.97%	338.61%	NA	NA	69.32%	78.93%	88.54%	
48	70.05%	79.10%	88.15%																				

Premium Band 3 -Rs. 1,00,000 to 1,99,999

PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8	8	
Age(Years)/ Policy Term	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	13	14	15	16	17	18		
0	NA	NA	NA	141.71%	155.78%	169.84%	187.89%	202.25%	223.98%	242.02%	260.07%	285.69%	306.02%	336.93%	362.56%	388.18%	NA	NA	NA	NA	NA	NA	134.87%	
1	NA	NA	129.21%	141.94%	156.02%	170.09%	188.16%	202.54%	224.30%	242.37%	260.43%	286.09%	306.44%	337.40%	363.06%	388.71%	NA	NA	NA	NA	NA	NA	122.68%	135.08%
2	NA	117.54%	129.46%	142.22%	156.32%	170.41%	188.50%	202.90%	224.69%	242.78%	260.87%	286.57%	306.95%	337.95%	363.65%	389.34%	NA	NA	NA	NA	NA	111.31%	123.32%	135.33%
3	106.65%	118.22%	129.79%	142.57%	156.69%	170.81%	188.93%	203.36%	225.18%	243.30%	261.43%	287.17%	307.58%	338.65%	364.39%	390.13%	NA	NA	100.71%	112.36%	124.01%	135.66%		
4	106.75%	118.33%	129.91%	142.69%	156.82%	170.95%	189.09%	203.53%	225.36%	243.50%	261.63%	287.39%	307.81%	338.91%	364.67%	390.43%	NA	90.60%	100.81%	112.47%	124.13%	135.78%		
5	106.77%	118.35%	129.93%	142.71%	156.84%	170.97%	189.11%	203.55%	225.39%	243.53%	261.66%	287.43%	307.85%	338.96%	364.72%	390.48%	80.37%	90.60%	100.83%	112.49%	124.15%	135.81%		
6	106.73%	118.31%	129.88%	142.66%	156.79%	170.93%	189.06%	203.49%	225.33%	243.46%	261.60%	287.36%	307.78%	338.88%	364.64%	390.40%	80.34%	90.57%	100.80%	112.46%	124.12%	135.78%		
7	106.66%	118.23%	129.80%	142.57%	156.70%	170.83%	188.95%	203.38%	225.21%	243.33%	261.46%	287.21%	307.63%	338.72%	364.47%	390.22%	80.29%	90.52%	100.75%	112.40%	124.05%	135.71%		
8	106.56%	118.12%	129.68%	142.45%	156.57%	170.68%	188.80%	203.22%	225.04%	243.15%	261.27%	287.01%	307.41%	338.49%	364.23%	389.97%	80.21%	90.44%	100.66%	112.31%	123.96%	135.60%		
9	106.44%	117.99%	129.54%	142.31%	156.41%	170.51%	188.62%	203.03%	224.83%	242.93%	261.04%	286.76%	307.16%	338.22%	363.94%	389.67%	80.12%	90.33%	100.55%	112.19%	123.83%	135.48%		
10	106.29%	117.84%	129.38%	142.14%	156.23%	170.33%	188.42%	202.81%	224.60%	242.69%	260.79%	286.49%	306.87%	337.91%	363.62%	389.33%	80.01%	90.22%	100.43%	112.06%	123.70%	135.33%		
11	106.16%	117.69%	129.22%	141.96%	156.04%	170.13%	188.21%	202.59%	224.36%	242.44%	260.51%	286.21%	306.57%	337.59%	363.28%	388.98%	79.89%	90.10%	100.30%	111.92%	123.54%	135.17%		
12	106.01%	117.53%	129.05%	141.78%	155.86%	169.93%	188.00%	202.37%	224.13%	242.19%	260.25%	285.93%	306.28%	337.29%	362.97%	388.65%	79.77%	89.97%	100.17%	111.78%	123.40%	135.01%		
13	105.88%	117.39%	128.90%	141.63%	155.69%	169.75%	187.80%	202.16%	223.91%	241.96%	260.01%	285.68%	306.01%	337.02%	362.68%	388.35%	79.67%	89.86%	100.05%	111.66%	123.26%	134.87%		
14	105.75%	117.25%	128.76%	141.48%	155.53%	169.59%	187.63%	201.98%	223.72%	241.76%	259.80%	285.46%	305.79%	336.78%	362.44%	388.10%	79.57%	89.75%	99.94%	111.54%	123.14%	134.74%		
15	105.65%	117.15%	128.65%	141.36%	155.41%	169.45%	187.49%	201.84%	223.56%	241.60%	259.64%	285.29%	305.61%	336.61%	362.27%	387.92%	79.49%	89.67%	99.85%	111.45%	123.04%	134.64%		
16	105.57%	117.07%	128.56%	141.27%	155.31%	169.35%	187.39%	201.72%	223.45%	241.48%	259.52%	285.18%	305.49%	336.50%	362.16%	387.82%	79.43%	89.61%	99.78%	111.37%	122.96%	134.55%		
17	105.51%	117.01%	128.50%	141.20%	155.24%	169.28%	187.31%	201.64%	223.38%	241.41%	259.44%	285.11%	305.42%	336.45%	362.12%	387.79%	79.39%	89.53%	99.67%	111.28%	122.88%	134.49%		
18	105.48%	116.97%	128.45%	141.15%	155.19%	169.23%	187.26%	205.30%	223.33%	241.36%	259.40%	285.08%	310.76%	336.45%	362.13%	387.81%	79.35%	89.52%	99.70%	111.28%	122.86%	134.45%		
19	105.48%	116.97%	128.46%	141.16%	155.20%	169.25%	187.29%	205.33%	223.37%	241.41%	259.45%	285.17%	310.88%	336.60%	362.31%	388.03%	79.36%	89.53%	99.70%	111.29%	122.88%	134.47%		
20	105.44%	116.92%	128.41%	141.11%	155.15%	169.20%	187.24%	205.28%	223.32%	241.37%	259.41%	285.14%	310.87%	336.60%	362.33%	388.06%	79.32%	89.49%	99.66%	111.25%	122.84%	134.42%		
21	105.43%	116.92%	128.40%	141.10%	155.15%	169.20%	187.25%	205.30%	223.35%	241.41%	259.46%	285.23%	311.00%	336.77%	362.54%	388.31%	79.32%	89.49%	99.66%	111.25%	122.83%	134.42%		
22	105.42%	116.91%	128.40%	141.10%	155.15%	169.20%	187.26%	205.32%	223.39%	241.45%	259.51%	285.32%	311.13%	336.94%	362.75%	388.56%	79.31%	89.49%	99.66%	111.24%	122.83%	134.42%		
23	105.41%	116.90%	128.39%	141.09%	155.14%	169.19%	187.27%	205.34%	223.42%	241.49%	259.56%	285.41%	311.26%	337.12%	362.97%	388.82%	79.31%	89.48%	99.65%	111.24%	122.83%	134.42%		
24	105.40%	116.90%	128.39%	141.09%	155.14%	169.19%	187.28%	205.36%	223.45%	241.53%	259.61%	285.51%	311.40%	337.29%	363.18%	389.07%	79.31%	89.48%	99.65%	111.24%	122.83%	134.43%		
25	105.40%	116.89%	128.38%	141.08%	155.14%	169.19%	187.29%	205.38%	223.48%	241.57%	259.67%	285.60%	311.53%	337.46%	363.39%	389.32%	79.30%	89.47%	99.65%	111.24%	122.83%	134.43%		
26	105.35%	116.84%	128.33%	141.03%	155.09%	169.15%	187.26%	205.37%	223.48%	241.59%	259.70%	285.70%	311.70%	337.69%	363.69%	389.69%	79.27%	89.44%	99.61%	111.20%	122.80%	134.39%		
27	105.29%	116.78%	128.27%	140.98%	155.04%	169.10%	187.23%	205.36%	223.48%	241.61%	259.74%	285.80%	311.86%	337.93%	363.99%	390.05%	79.23%	89.40%	99.57%	111.16%	122.76%	134.35%		
28	105.24%	116.73%	128.22%	140.92%	154.99%	169.05%	187.20%	205.34%	223.49%	241.63%	259.78%	285.90%	312.03%	338.16%	364.29%	390.41%	79.19%	89.36%	99.53%	111.13%	122.72%	134.32%		
29	105.19%	116.68%	128.16%	140.87%	154.94%	169.00%	187.17%	205.33%	223.49%	241.65%	259.81%	286.00%	312.20%	338.39%	364.58%	390.78%	79.15%	89.32%	99.49%	111.09%	122.69%	134.28%		
30	105.14%	116.62%	128.11%	140.82%	154.89%	168.96%	187.14%	205.31%	223.49%	241.67%	259.85%	286.11%	312.36%	338.62%	364.88%	391.14%	79.12%	89.29%	99.45%	111.05%	122.65%	134.25%		
31	105.01%	116.48%	127.96%	140.67%	154.74%	168.82%	187.02%	205.22%	223.42%	241.62%	259.83%	286.17%	312.51%	338.85%	365.19%	391.53%	79.02%	89.18%	99.35%	110.95%	122.55%	134.14%		
32	104.87%	116.34%	127.82%	140.53%	154.60%	168.67%	186.90%	205.12%	223.35%	241.58%	259.80%	286.23%	312.65%	339.08%	365.50%	391.92%	78.92%	89.08%	99.25%	110.84%	122.44%	134.04%		
33	104.73%	116.20%	127.67%	140.38%	154.46%	168.53%	186.78%	205.03%	223.28%	241.53%	259.78%	286.29%	312.79%	339.30%	365.81%	392.32%	78.83%	88.98%	99.14%	110.74%	122.34%	133.94%		
34	104.60%	116.06%	127.53%	140.23%	154.31%	168.39%	186.66%	204.94%	223.21%	241.48%	259.76%	286.35%	312.94%	339.53%	366.12%	392.71%	78.73%	88.88%	99.04%	110.64%	122.23%	133.83%		
35	104.46%	115.92%	127.39%	140.09%	154.17%	168.25%	186.54%	204.84%	223.14%	241.44%	259.73%	286.41%	313.08%	339.76%	366.43%	393.10%	78.63%	88.78%	98.93%	110.53%	122.13%	133.73%		
36	104.18%	115.63%	127.09%	139.79%	153.86%	167.94%	186.26%	204.58%	222.89%	241.21%	259.53%	286.29%	313.06%	339.82%	366.58%	393.35%	78.43%	88.58%	98.72%	110.32%	121.91%	133.51%		
37	103.89%	115.34%	126.80%	139.48%	153.56%	167.64%	185.97%	204.31%	222.65%	240.99%	259.32%	286.18%	313.03%	339.88%	366.73%	393.59%	78.23%	88.37%	98.51%	110.11%	121.70%	133.29%		
38	103.61%	115.05%	126.50%	139.18%	153.26%	167.33%	185.69%	204.05%	222.40%	240.76%	259.12%	286.06%	313.00%	339.94%	366.89%	393.83%	78.04%	88.17%	98.30%	109.89%	121.48%	133.08%		
39	103.32%	114.76%	126.21%	138.88%	152.95%	167.02%	185.40%	203.78%	222.16%	240.54%	258.91%	285.95%	312.98%	340.01%	367.04%	394.07%	77.84%	87.96%	98.09%	109.68%	121.27%	132.86%		
40	103.03%	114.47%	125.91%	138.58%	152.65%	166.72%	185.12%	203.52%	221.91%	240.31%	258.71%	285.83%	312.95%	340.07%	367.19%	394.31%	77.64%	87.76%	97.88%	109.47%	121.05%	132.64%		
41	102.48%	113.89%	125.29%	137.94%	151.99%	166.04%	184.44%	202.83%	221.23%	239.63%	258.02%	285.24%	312.45%	339.66%	366.87%	394.08%	77.24%	87.34%	97.43%	109.01%	120.59%	132.16%		
42	101.92%	113.30%	124.68%	137.30%	151.33%	165.36%	183.75%	202.15%	220.55%	238.94%	257.34%	284.64%	311.94%	339.25%	366.55%	393.85%	76.84%	86.92%	96.99%	108.55%	120.12%	131.68%		
43	101.37%	112.71%	124.06%	136.66%	150.67%	164.67%	183.07%	201.47%	219.86%	238.26%	256.65%	284.04%	311.44%	338.83%	366.23%	393.62%	76.45%	86.49%	96.54%	108.09%	119.65%	131.20%		
44	100.81%	112.13%	123.45%	136.02%	150.00%	163.99%	182.39%	200.78%	219.18%	237.57%	255.96%	283.45%	310.93%	338.42%	365.90%	393.39%	76.05%	86.07%	96.10%	107.64%	119.18%	130.72%		
45	100.25%	111.54%	122.83%	135.38%	149.34%	163.31%	181.70%	200.10%	218.49%	236.89%	255.28%	282.85%	310.43%	338.01%	365.58%	393.16%	75.65%	85.65%						

Premium Band 3 -Rs. 1,00,000 to 1,99,999

PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	19	20	21	22	23	24	25	26	27	28	29	30	14	15	16	17	18	19	20	21	22
0	148.12%	162.33%	179.83%	197.33%	211.25%	232.34%	249.85%	274.55%	299.26%	318.73%	348.68%	373.38%	NA	NA	NA	NA	129.02%	141.97%	155.84%	172.87%	189.89%
1	148.34%	162.57%	180.10%	197.63%	211.56%	232.68%	250.20%	274.95%	299.69%	319.17%	349.17%	373.91%	NA	NA	NA	117.11%	129.65%	142.18%	156.07%	173.12%	190.17%
2	148.61%	162.87%	180.42%	197.97%	211.92%	233.07%	250.62%	275.40%	300.17%	319.69%	349.73%	374.51%	NA	NA	106.00%	118.14%	130.29%	142.44%	156.35%	173.42%	190.49%
3	148.96%	163.24%	180.82%	198.40%	212.37%	233.57%	251.15%	275.98%	300.80%	320.33%	350.44%	375.27%	NA	95.64%	107.42%	119.21%	130.99%	142.77%	156.69%	173.80%	190.91%
4	149.10%	163.38%	180.98%	198.57%	212.55%	233.77%	251.36%	276.20%	301.05%	320.59%	350.73%	375.57%	85.80%	95.74%	107.53%	119.32%	131.10%	142.89%	156.83%	173.95%	191.08%
5	149.13%	163.41%	181.01%	198.61%	212.58%	233.81%	251.41%	276.26%	301.10%	320.65%	350.80%	375.65%	85.82%	95.76%	107.55%	119.34%	131.13%	142.92%	156.87%	173.99%	191.12%
6	149.09%	163.38%	180.97%	198.57%	212.55%	233.76%	251.36%	276.20%	301.05%	320.60%	350.74%	375.59%	85.80%	95.74%	107.53%	119.32%	131.10%	142.89%	156.83%	173.96%	191.08%
7	149.02%	163.29%	180.88%	198.47%	212.45%	233.65%	251.25%	276.09%	300.93%	320.46%	350.60%	375.44%	85.74%	95.69%	107.48%	119.27%	131.05%	142.84%	156.76%	173.88%	191.00%
8	148.90%	163.18%	180.76%	198.34%	212.31%	233.51%	251.09%	275.92%	300.74%	320.28%	350.40%	375.23%	85.67%	95.61%	107.39%	119.18%	130.96%	142.74%	156.67%	173.78%	190.89%
9	148.77%	163.03%	180.60%	198.17%	212.13%	233.31%	250.89%	275.70%	300.52%	320.03%	350.15%	374.96%	85.58%	95.52%	107.29%	119.07%	130.84%	142.62%	156.54%	173.64%	190.74%
10	148.61%	162.86%	180.42%	197.98%	211.93%	233.10%	250.66%	275.46%	300.26%	319.77%	349.87%	374.67%	85.47%	95.40%	107.17%	118.94%	130.71%	142.47%	156.39%	173.47%	190.56%
11	148.44%	162.68%	180.23%	197.78%	211.72%	232.87%	250.41%	275.20%	299.99%	319.48%	349.56%	374.35%	85.37%	95.29%	107.05%	118.81%	130.57%	142.32%	156.22%	173.29%	190.37%
12	148.28%	162.51%	180.04%	197.58%	211.51%	232.64%	250.17%	274.94%	299.72%	319.21%	349.28%	374.05%	85.26%	95.17%	106.92%	118.67%	130.42%	142.17%	156.06%	173.13%	190.19%
13	148.12%	162.35%	179.87%	197.39%	211.32%	232.43%	249.95%	274.72%	299.48%	318.96%	349.02%	373.79%	85.15%	95.06%	106.80%	118.54%	130.29%	142.03%	155.92%	172.97%	190.02%
14	147.99%	162.20%	179.72%	197.23%	211.16%	232.25%	249.76%	274.52%	299.28%	318.75%	348.81%	373.57%	85.06%	94.96%	106.70%	118.43%	130.17%	141.90%	155.78%	172.83%	189.87%
15	147.87%	162.08%	179.59%	197.09%	211.02%	232.11%	249.61%	274.37%	299.13%	318.59%	348.66%	373.42%	84.98%	94.88%	106.61%	118.34%	130.07%	141.80%	155.68%	172.71%	189.75%
16	147.79%	161.99%	179.49%	197.00%	210.91%	232.00%	249.50%	274.27%	299.04%	318.48%	348.57%	373.34%	84.93%	94.82%	106.54%	118.27%	130.00%	141.73%	155.60%	172.63%	189.66%
17	147.72%	161.93%	179.43%	196.93%	210.84%	231.93%	249.43%	274.21%	298.98%	318.44%	348.54%	373.32%	84.88%	94.77%	106.49%	118.22%	129.95%	141.67%	155.53%	172.56%	189.60%
18	147.69%	161.88%	179.39%	196.89%	210.40%	231.90%	249.40%	274.19%	298.99%	323.78%	348.57%	373.36%	84.85%	94.74%	106.46%	118.19%	129.91%	141.64%	155.50%	172.53%	189.57%
19	147.70%	161.90%	179.42%	196.93%	210.45%	231.96%	249.47%	274.29%	299.12%	323.94%	348.76%	373.58%	84.86%	94.74%	106.47%	118.20%	129.92%	141.65%	155.52%	172.56%	189.61%
20	147.66%	161.86%	179.38%	196.89%	210.41%	231.92%	249.44%	274.27%	299.11%	323.95%	348.78%	373.62%	84.83%	94.71%	106.43%	118.16%	129.89%	141.61%	155.48%	172.52%	189.57%
21	147.66%	161.87%	179.40%	196.92%	210.45%	231.98%	249.50%	274.38%	299.26%	324.14%	349.02%	373.90%	84.83%	94.71%	106.44%	118.16%	129.89%	141.62%	155.49%	172.55%	189.61%
22	147.67%	161.88%	179.42%	196.95%	210.49%	232.03%	249.57%	274.49%	299.41%	324.33%	349.25%	374.17%	84.82%	94.71%	106.44%	118.17%	129.90%	141.63%	155.51%	172.56%	189.65%
23	147.67%	161.89%	179.44%	196.99%	210.53%	232.08%	249.63%	274.60%	299.56%	324.52%	349.48%	374.45%	84.82%	94.71%	106.44%	118.17%	129.91%	141.64%	155.52%	172.60%	189.69%
24	147.68%	161.89%	179.46%	197.02%	210.58%	232.14%	249.70%	274.70%	299.71%	324.71%	349.72%	374.72%	84.81%	94.71%	106.44%	118.18%	129.91%	141.65%	155.53%	172.63%	189.72%
25	147.68%	161.90%	179.48%	197.05%	210.62%	232.19%	249.77%	274.81%	299.86%	324.90%	349.95%	374.99%	84.81%	94.71%	106.44%	118.18%	129.92%	141.66%	155.55%	172.66%	189.76%
26	147.65%	161.88%	179.47%	197.06%	210.65%	232.25%	249.84%	274.95%	300.07%	325.18%	350.30%	375.41%	84.78%	94.68%	106.42%	118.16%	129.90%	141.64%	155.54%	172.67%	189.79%
27	147.62%	161.86%	179.47%	197.08%	210.69%	232.30%	249.91%	275.09%	300.28%	325.46%	350.64%	375.83%	84.75%	94.65%	106.39%	118.13%	129.88%	141.62%	155.53%	172.68%	189.83%
28	147.59%	161.83%	179.46%	197.09%	210.72%	232.35%	249.98%	275.23%	300.48%	325.74%	350.99%	376.24%	84.72%	94.62%	106.36%	118.11%	129.86%	141.60%	155.52%	172.69%	189.86%
29	147.55%	161.81%	179.46%	197.11%	210.75%	232.40%	250.05%	275.37%	300.69%	326.02%	351.34%	376.66%	84.69%	94.59%	106.34%	118.09%	129.83%	141.58%	155.50%	172.70%	189.89%
30	147.52%	161.79%	179.45%	197.12%	210.79%	232.45%	250.12%	275.51%	300.90%	326.29%	351.69%	377.08%	84.66%	94.56%	106.31%	118.06%	129.81%	141.56%	155.49%	172.71%	189.92%
31	147.42%	161.70%	179.39%	197.09%	210.78%	232.48%	250.18%	275.66%	301.14%	326.62%	352.11%	377.59%	84.58%	94.47%	106.23%	117.98%	129.74%	141.49%	155.43%	172.68%	189.92%
32	147.32%	161.61%	179.33%	197.06%	210.78%	232.51%	250.23%	275.80%	301.38%	326.95%	352.53%	378.10%	84.49%	94.39%	106.14%	117.90%	129.66%	141.42%	155.37%	172.65%	189.92%
33	147.23%	161.52%	179.27%	197.02%	210.78%	232.53%	250.28%	275.95%	301.62%	327.28%	352.95%	378.61%	84.41%	94.30%	106.06%	117.82%	129.58%	141.34%	155.31%	172.62%	189.92%
34	147.13%	161.43%	179.21%	196.99%	210.77%	232.56%	250.34%	276.10%	301.85%	327.61%	353.37%	379.13%	84.32%	94.21%	105.98%	117.74%	129.51%	141.27%	155.25%	172.59%	189.93%
35	147.03%	161.34%	179.15%	196.96%	210.77%	232.58%	250.39%	276.24%	302.09%	327.94%	353.79%	379.64%	84.24%	94.13%	105.89%	117.66%	129.43%	141.20%	155.18%	172.56%	189.93%
36	146.82%	161.14%	178.98%	196.82%	210.66%	232.50%	250.34%	276.30%	302.25%	328.21%	354.16%	380.12%	84.07%	93.95%	105.72%	117.50%	129.27%	141.04%	155.04%	172.45%	189.86%
37	146.61%	160.93%	178.81%	196.68%	210.55%	232.42%	250.29%	276.35%	302.41%	328.48%	354.54%	380.60%	83.90%	93.78%	105.56%	117.33%	129.11%	140.88%	154.90%	172.35%	189.79%
38	146.39%	160.73%	178.63%	196.53%	210.44%	232.34%	250.24%	276.41%	302.58%	328.74%	354.91%	381.08%	83.73%	93.61%	105.39%	117.17%	128.95%	140.72%	154.76%	172.24%	189.73%
39	146.18%	160.53%	178.46%	196.39%	210.32%	232.26%	250.19%	276.46%	302.74%	329.01%	355.29%	381.56%	83.56%	93.44%	105.22%	117.00%	128.78%	140.57%	154.62%	172.14%	189.66%
40	145.97%	160.33%	178.29%	196.25%	210.21%	232.17%	250.14%	276.52%	302.90%	329.28%	355.66%	382.04%	83.39%	93.26%	105.05%	116.84%	128.62%	140.41%	154.48%	172.04%	189.59%
41	145.48%	159.83%	177.81%	195.79%	210.76%	231.74%	249.72%	276.22%	302.72%	329.22%	355.72%	382.22%	83.04%	92.90%	104.68%	116.46%	128.24%	140.02%	154.09%	171.68%	189.26%
42	144.99%	159.34%	177.33%	195.32%	210.31%	231.30%	249.30%	275.92%	302.54%	329.16%	355.78%	382.40%	82.69%	92.54%	104.31%	116.09%	127.86%	139.64%	153.71%	171.32%	188.93%
43	144.50%	158.84%	176.85%	194.86%	210.86%	230.87%	248.88%	275.62%	302.36%	329.10%	355.84%	382.58%	82.34%	92.18%	103.94%	115.71%	127.48%	139.25%	153.32%	170.96%	188.60%
44	144.01%	158.35%	176.37%	194.39%	210.41%	230.43%	248.46%	275.32%	302.18%	329.03%	355.89%	382.75%	81.99%	91.81%	103.58%	115.34%	127.10%	138.87%	152.94%	170.60%	188.26%
45	143.52%	157.85%	175.89%	193.92%	210.96%	230.00%	248.04%	275.02%	301.99%	328.97%	355.95%	382.93%	81.64%	91.45%	103.21%	114.97%	126.72%	138.48%	152.55%	170.24%	187.93%
46	142.50%	156.80%	174.82%	192.85%	210.88%	228.91%	246.94%	273.82%	300.71%	327.60%	354.48%	NA	80.95%	90.71%	102.44%	114.17%	125.90%	137.63%	151.69%	169.38%	187.08%
47	141.48%	155.74%	173.76%	191.78%	209.80%	227.82%	245.84%	272.63%	299.42%	326.22%	NA	NA	80.25%	89.98%	101.68%	113.38%	125.08%	136.79%	150.82%	168.52%	186.22%
48	140.46%	154.69%	172.70%	190.71%	208.72%	226.72%	244.73%	271.44%	298.14%	NA	NA	NA	79.56%	89.24%	100.92%	112.59%	124.26%	135.94%	149.96%	167.66%	185.36%
49	139.44%	153.63%	171.63%	189.63%	207.63%	225.63%															

Premium Band 3 - Rs. 1,00,000 to 1,99,999

PPT-->	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Age(Years)/ Policy Term	29	30	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	17	18	19	20	21	
0	324.73%	347.84%	NA	NA	117.99%	130.76%	143.53%	157.56%	172.59%	189.67%	206.75%	223.83%	243.20%	268.47%	290.80%	313.12%	335.44%	NA	113.65%	126.11%	138.58%	152.75%	
1	325.19%	348.33%	NA	106.64%	119.00%	131.37%	143.74%	157.79%	172.84%	189.94%	207.05%	224.15%	243.55%	268.85%	291.20%	313.56%	335.91%	102.51%	114.60%	126.69%	138.77%	152.96%	
2	325.72%	348.88%	96.04%	108.03%	120.01%	132.00%	143.98%	158.05%	173.12%	190.25%	207.39%	224.52%	243.95%	269.29%	291.67%	314.06%	336.44%	102.69%	114.80%	126.90%	139.00%	153.21%	
3	326.37%	349.57%	96.27%	108.27%	120.27%	132.28%	144.28%	158.38%	173.49%	190.65%	207.81%	224.97%	244.45%	269.82%	292.25%	314.67%	337.10%	102.92%	115.04%	127.17%	139.29%	153.52%	
4	326.64%	349.86%	96.36%	108.37%	120.38%	132.40%	144.41%	158.51%	173.63%	190.81%	207.98%	225.15%	244.65%	270.04%	292.48%	314.93%	337.37%	103.01%	115.14%	127.27%	139.41%	153.65%	
5	326.72%	349.96%	96.38%	108.39%	120.41%	132.42%	144.43%	158.55%	173.68%	190.85%	208.03%	225.21%	244.71%	270.11%	292.56%	315.01%	337.46%	103.04%	115.17%	127.31%	139.44%	153.69%	
6	326.70%	349.93%	96.36%	108.38%	120.39%	132.40%	144.42%	158.52%	173.65%	190.83%	208.01%	225.18%	244.69%	270.08%	292.54%	314.99%	337.44%	103.02%	115.15%	127.28%	139.42%	153.66%	
7	326.60%	349.83%	96.32%	108.33%	120.34%	132.34%	144.35%	158.46%	173.59%	190.76%	207.93%	225.10%	244.60%	269.99%	292.44%	314.88%	337.33%	102.97%	115.10%	127.23%	139.36%	153.60%	
8	326.43%	349.65%	96.24%	108.25%	120.26%	132.26%	144.27%	158.37%	173.48%	190.65%	207.81%	224.98%	244.46%	269.85%	292.29%	314.73%	337.17%	102.90%	115.03%	127.15%	139.28%	153.51%	
9	326.22%	349.43%	96.16%	108.16%	120.16%	132.16%	144.16%	158.24%	173.35%	190.51%	207.66%	224.82%	244.28%	269.67%	292.10%	314.52%	336.95%	102.81%	114.93%	127.04%	139.16%	153.39%	
10	325.97%	349.17%	96.05%	108.05%	120.04%	132.03%	144.03%	158.11%	173.19%	190.34%	207.48%	224.63%	244.08%	269.46%	291.88%	314.29%	336.71%	102.71%	114.82%	126.93%	139.04%	153.26%	
11	325.72%	348.91%	95.94%	107.93%	119.91%	131.90%	143.88%	157.96%	173.03%	190.16%	207.30%	224.43%	243.87%	269.24%	291.65%	314.05%	336.46%	102.60%	114.70%	126.80%	138.91%	153.12%	
12	325.47%	348.65%	95.84%	107.82%	119.79%	131.77%	143.75%	157.80%	172.87%	189.99%	207.11%	224.23%	243.66%	269.03%	291.43%	313.82%	336.22%	102.50%	114.59%	126.68%	138.77%	152.97%	
13	325.25%	348.42%	95.74%	107.71%	119.68%	131.65%	143.62%	157.67%	172.72%	189.83%	206.94%	224.05%	243.46%	268.83%	291.22%	313.61%	336.01%	102.39%	114.48%	126.57%	138.65%	152.84%	
14	325.08%	348.25%	95.65%	107.61%	119.58%	131.54%	143.50%	157.54%	172.59%	189.69%	206.80%	223.90%	243.31%	268.68%	291.06%	313.45%	335.84%	102.31%	114.39%	126.46%	138.54%	152.73%	
15	324.95%	348.13%	95.58%	107.54%	119.49%	131.45%	143.40%	157.45%	172.49%	189.58%	206.68%	223.78%	243.18%	268.56%	290.95%	313.34%	335.73%	102.22%	114.30%	126.38%	138.46%	152.63%	
16	324.88%	348.06%	95.52%	107.47%	119.43%	131.38%	143.34%	157.37%	172.40%	189.50%	206.60%	223.70%	243.09%	268.49%	290.88%	313.28%	335.67%	102.17%	114.24%	126.31%	138.39%	152.56%	
17	324.87%	348.06%	95.47%	107.43%	119.38%	131.33%	143.29%	157.32%	172.35%	189.45%	206.55%	223.64%	243.05%	268.46%	290.86%	313.27%	335.68%	102.13%	114.20%	126.27%	138.34%	152.51%	
18	324.92%	348.13%	95.44%	107.40%	119.35%	131.30%	143.25%	157.29%	172.32%	189.42%	206.53%	223.63%	243.05%	268.47%	290.90%	313.32%	335.74%	102.11%	114.17%	126.24%	138.31%	152.49%	
19	325.12%	348.36%	95.46%	107.41%	119.37%	131.32%	143.27%	157.32%	172.36%	189.47%	206.58%	223.70%	243.15%	268.61%	291.06%	313.51%	335.97%	102.11%	114.19%	126.26%	138.33%	152.51%	
20	325.16%	348.41%	95.42%	107.38%	119.33%	131.29%	143.24%	157.29%	172.32%	189.44%	206.56%	223.68%	243.15%	268.62%	291.09%	313.56%	336.03%	102.09%	114.16%	126.23%	138.30%	152.48%	
21	325.41%	348.70%	95.43%	107.38%	119.34%	131.30%	143.26%	157.31%	172.35%	189.49%	206.62%	223.75%	243.26%	268.78%	291.29%	313.80%	336.31%	102.09%	114.16%	126.24%	138.31%	152.50%	
22	325.65%	348.99%	95.43%	107.39%	119.35%	131.31%	143.27%	157.33%	172.38%	189.53%	206.68%	223.83%	243.36%	268.93%	291.49%	314.04%	336.59%	102.09%	114.17%	126.25%	138.33%	152.53%	
23	325.90%	349.28%	95.43%	107.39%	119.36%	131.32%	143.29%	157.35%	172.41%	189.58%	206.74%	223.91%	243.50%	269.09%	291.69%	314.28%	336.88%	102.09%	114.18%	126.26%	138.34%	152.55%	
24	326.15%	349.57%	95.43%	107.40%	119.36%	131.33%	143.30%	157.37%	172.44%	189.62%	206.80%	223.98%	243.62%	269.25%	291.89%	314.52%	337.16%	102.09%	114.18%	126.27%	138.36%	152.57%	
25	326.39%	349.86%	95.43%	107.40%	119.37%	131.34%	143.31%	157.39%	172.47%	189.67%	206.86%	224.06%	243.74%	269.41%	292.09%	314.77%	337.44%	102.10%	114.19%	126.28%	138.37%	152.59%	
26	326.78%	350.32%	95.41%	107.38%	119.36%	131.33%	143.31%	157.40%	172.50%	189.72%	206.94%	224.16%	243.91%	269.65%	292.40%	315.15%	337.89%	102.08%	114.17%	126.27%	138.37%	152.60%	
27	327.17%	350.77%	95.38%	107.36%	119.35%	131.33%	143.31%	157.40%	172.52%	189.77%	207.01%	224.26%	243.97%	269.89%	292.71%	315.53%	338.34%	102.06%	114.16%	126.26%	138.36%	152.61%	
28	327.55%	351.23%	95.36%	107.35%	119.33%	131.32%	143.30%	157.41%	172.54%	189.81%	207.09%	224.36%	243.97%	270.13%	293.02%	315.91%	338.79%	102.04%	114.15%	126.25%	138.36%	152.61%	
29	327.94%	351.69%	95.34%	107.33%	119.32%	131.31%	143.30%	157.42%	172.56%	189.86%	207.16%	224.46%	243.92%	270.38%	293.33%	316.29%	339.24%	102.02%	114.14%	126.25%	138.36%	152.62%	
30	328.33%	352.15%	95.31%	107.31%	119.30%	131.30%	143.29%	157.42%	172.58%	189.91%	207.24%	224.57%	243.92%	270.62%	293.64%	316.66%	339.69%	102.01%	114.12%	126.24%	138.35%	152.63%	
31	328.84%	352.76%	95.24%	107.24%	119.25%	131.25%	143.25%	157.40%	172.58%	189.95%	207.32%	224.69%	243.81%	270.94%	294.06%	317.18%	340.30%	101.94%	114.07%	126.19%	138.31%	152.61%	
32	329.36%	353.38%	95.17%	107.18%	119.19%	131.20%	143.21%	157.38%	172.58%	190.00%	207.41%	224.82%	243.84%	271.25%	294.47%	317.69%	340.91%	101.88%	114.01%	126.14%	138.28%	152.60%	
33	329.88%	353.99%	95.10%	107.12%	119.13%	131.15%	143.17%	157.35%	172.58%	190.04%	207.49%	224.95%	243.86%	271.57%	294.89%	318.20%	341.52%	101.81%	113.95%	126.10%	138.24%	152.58%	
34	330.40%	354.61%	95.03%	107.05%	119.08%	131.10%	143.13%	157.33%	172.59%	190.08%	207.58%	225.07%	243.88%	271.89%	295.30%	318.72%	342.13%	101.75%	113.90%	126.05%	138.20%	152.56%	
35	330.91%	355.22%	94.96%	106.99%	119.02%	131.05%	143.09%	157.30%	172.59%	190.12%	207.66%	225.20%	243.71%	272.21%	295.72%	319.23%	342.74%	101.68%	113.84%	126.00%	138.16%	152.54%	
36	331.50%	355.93%	94.81%	106.86%	118.90%	130.94%	142.98%	157.22%	172.54%	190.12%	207.71%	225.30%	243.94%	272.57%	296.20%	319.84%	343.47%	101.56%	113.73%	125.90%	138.07%	152.47%	
37	332.08%	356.63%	94.67%	106.72%	118.78%	130.83%	142.88%	157.15%	172.49%	190.12%	207.76%	225.40%	243.97%	272.93%	296.69%	320.45%	344.21%	101.43%	113.61%	125.79%	137.97%	152.40%	
38	332.67%	357.34%	94.53%	106.59%	118.65%	130.72%	142.78%	157.07%	172.43%	190.13%	207.82%	225.51%	243.90%	273.28%	297.17%	321.06%	344.95%	101.30%	113.49%	125.68%	137.87%	152.33%	
39	333.25%	358.05%	94.39%	106.46%	118.53%	130.60%	142.68%	156.99%	172.38%	190.13%	207.87%	225.61%	243.63%	273.64%	297.66%	321.68%	345.69%	101.17%	113.38%	125.58%	137.78%	152.26%	
40	333.83%	358.75%	94.25%	106.33%	118.41%	130.49%	142.57%	156.91%	172.33%	190.13%	207.92%	225.71%	243.86%	274.00%	298.14%	322.29%	346.43%	101.05%	113.26%	125.47%	137.68%	152.19%	
41	334.26%	359.33%	93.94%	106.02%	118.10%	130.19%	142.27%	156.63%	172.06%	189.90%	207.74%	225.58%	243.87%	274.16%	298.45%	322.74%	347.03%	100.76%	112.97%	125.18%	137.40%	151.92%	
42	334.69%	359.90%	93.63%	105.71%	117.80%	129.88%	141.97%	156.34%	171.79%	189.68%	207.57%	225.46%	243.89%	274.32%	298.76%	323.19%	347.63%	100.46%	112.68%	124.90%	137.11%	151.65%	
43	335.12%	360.48%	93.32%	105.40%	117.49%	129.58%	141.66%	156.05%	171.52%	189.46%	207.39%	225.33%	243.91%	274.49%	299.07%	323.65%	348.23%	100.17%	112.39%	124.61%	136.82%	151.38%	
44	335.54%	361.05%	93.01%	105.10%	117.18%	129.27%	141.36%	155.76%	171.25%	189.24%	207.22%	225.20%	243.92%	274.65%	299.38%	324.10%	348.83%	99.88%	112.10%	124.32%	136.54%	151.11%	
45	335.97%	361.62%	92.70%	104.79%	116.88%	128.97%	141.05%	155.48%	170.98%	189.01%	207.04%	225.07%	243.94%	274.81%	299.68%	324.56%	349.43%	99.59%	111.81%	124.03%	136.25%	150.84%	
46	335.05%	NA	92.06%	104.13%	116.20%	128.27%	140.34%	154.75%	170.26%	188.32%	206.39%	224.45%	243.27%										

Premium Band 3 -Rs. 1,00,000 to 1,99,999

PPT-->	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	22	23	24	25	26	27	28	29	30
0	166.92%	182.61%	199.81%	217.00%	238.72%	256.07%	282.16%	303.87%	325.59%
1	167.15%	182.86%	200.09%	217.31%	239.06%	256.42%	282.55%	304.29%	326.04%
2	167.42%	183.15%	200.41%	217.66%	239.44%	256.84%	282.99%	304.77%	326.55%
3	167.76%	183.52%	200.81%	218.10%	239.91%	257.34%	283.54%	305.35%	327.17%
4	167.89%	183.67%	200.97%	218.27%	240.10%	257.55%	283.77%	305.60%	327.43%
5	167.93%	183.72%	201.02%	218.32%	240.16%	257.61%	283.83%	305.67%	327.51%
6	167.90%	183.69%	201.00%	218.30%	240.14%	257.58%	283.81%	305.65%	327.49%
7	167.84%	183.62%	200.92%	218.22%	240.05%	257.49%	283.72%	305.55%	327.38%
8	167.74%	183.51%	200.80%	218.09%	239.92%	257.35%	283.57%	305.39%	327.22%
9	167.62%	183.38%	200.66%	217.93%	239.75%	257.18%	283.39%	305.20%	327.02%
10	167.48%	183.22%	200.49%	217.76%	239.57%	256.97%	283.18%	304.98%	326.79%
11	167.33%	183.06%	200.32%	217.57%	239.36%	256.76%	282.96%	304.75%	326.55%
12	167.17%	182.89%	200.14%	217.38%	239.17%	256.55%	282.75%	304.53%	326.32%
13	167.04%	182.74%	199.98%	217.21%	238.99%	256.36%	282.55%	304.33%	326.12%
14	166.91%	182.61%	199.84%	217.06%	238.84%	256.21%	282.40%	304.18%	325.96%
15	166.81%	182.51%	199.73%	216.94%	238.73%	256.08%	282.29%	304.07%	325.85%
16	166.74%	182.42%	199.65%	216.87%	238.66%	256.00%	282.23%	304.02%	325.80%
17	166.69%	182.38%	199.60%	216.82%	238.62%	255.97%	282.21%	304.01%	325.81%
18	166.66%	182.35%	199.58%	216.81%	238.62%	260.43%	282.25%	304.06%	325.88%
19	166.70%	182.39%	199.64%	216.88%	238.72%	260.57%	282.41%	304.26%	326.10%
20	166.67%	182.37%	199.61%	216.86%	238.72%	260.58%	282.44%	304.30%	326.16%
21	166.69%	182.41%	199.67%	216.93%	238.83%	260.74%	282.64%	304.54%	326.44%
22	166.72%	182.45%	199.73%	217.01%	238.95%	260.89%	282.83%	304.78%	326.72%
23	166.75%	182.49%	199.78%	217.08%	239.06%	261.05%	283.03%	305.01%	327.00%
24	166.78%	182.53%	199.84%	217.15%	239.18%	261.20%	283.23%	305.25%	327.27%
25	166.80%	182.57%	199.90%	217.23%	239.29%	261.36%	283.42%	305.49%	327.55%
26	166.83%	182.61%	199.97%	217.33%	239.46%	261.59%	283.73%	305.86%	327.99%
27	166.85%	182.65%	200.04%	217.43%	239.63%	261.83%	284.03%	306.23%	328.44%
28	166.87%	182.69%	200.11%	217.53%	239.80%	262.07%	284.34%	306.61%	328.88%
29	166.89%	182.73%	200.18%	217.63%	239.97%	262.31%	284.64%	306.98%	329.32%
30	166.91%	182.78%	200.25%	217.73%	240.14%	262.54%	284.95%	307.36%	329.76%
31	166.91%	182.81%	200.33%	217.86%	240.36%	262.86%	285.36%	307.86%	330.36%
32	166.92%	182.84%	200.41%	217.98%	240.58%	263.18%	285.77%	308.37%	330.97%
33	166.92%	182.87%	200.49%	218.11%	240.80%	263.49%	286.19%	308.88%	331.57%
34	166.92%	182.91%	200.57%	218.23%	241.02%	263.81%	286.60%	309.39%	332.17%
35	166.92%	182.94%	200.65%	218.36%	241.24%	264.13%	287.01%	309.89%	332.78%
36	166.87%	182.93%	200.70%	218.46%	241.47%	264.47%	287.47%	310.47%	333.47%
37	166.83%	182.93%	200.75%	218.57%	241.69%	264.81%	287.93%	311.05%	334.17%
38	166.79%	182.92%	200.80%	218.67%	241.91%	265.15%	288.39%	311.63%	334.87%
39	166.74%	182.91%	200.85%	218.78%	242.14%	265.49%	288.85%	312.21%	335.57%
40	166.70%	182.91%	200.89%	218.88%	242.36%	265.83%	289.31%	312.79%	336.26%
41	166.44%	182.69%	200.72%	218.76%	242.38%	266.00%	289.62%	313.23%	336.85%
42	166.19%	182.47%	200.55%	218.63%	242.40%	266.16%	289.92%	313.68%	337.44%
43	165.93%	182.25%	200.38%	218.51%	242.42%	266.32%	290.22%	314.13%	338.03%
44	165.68%	182.03%	200.21%	218.39%	242.43%	266.48%	290.53%	314.57%	338.62%
45	165.42%	181.81%	200.04%	218.26%	242.45%	266.64%	290.83%	315.02%	339.21%
46	164.73%	181.12%	199.40%	217.68%	241.82%	265.96%	290.10%	314.24%	NA
47	164.04%	180.44%	198.76%	217.09%	241.18%	265.27%	289.36%	NA	NA
48	163.35%	179.76%	198.13%	216.50%	240.54%	264.59%	NA	NA	NA
49	162.66%	179.07%	197.49%	215.91%	239.91%	NA	NA	NA	NA
50	161.97%	178.39%	196.86%	215.33%	NA	NA	NA	NA	NA
51	161.02%	177.45%	195.18%	NA	NA	NA	NA	NA	NA
52	160.01%	176.47%	NA	NA	NA	NA	NA	NA	NA
53	158.96%	NA	NA	NA	NA	NA	NA	NA	NA
54	NA	NA	NA	NA	NA	NA	NA	NA	NA
55	NA	NA	NA	NA	NA	NA	NA	NA	NA
56	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA

Note: A set

Premium Band 4 - Rs. 2,00,000 & above

PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	7
Age(Years)/ Policy Term	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	12	13	14
0	NA	NA	NA	NA	NA	NA	149.85%	164.36%	179.28%	196.74%	218.53%	237.81%	257.08%	276.36%	299.91%	331.08%	358.43%	385.79%	413.15%	NA	NA	NA
1	NA	NA	NA	NA	NA	136.48%	151.07%	165.65%	180.24%	197.02%	218.83%	238.13%	257.43%	276.73%	300.34%	331.51%	358.91%	386.30%	413.69%	NA	NA	NA
2	NA	NA	NA	NA	123.91%	136.72%	151.33%	165.94%	180.56%	197.34%	219.20%	238.52%	257.84%	277.16%	300.85%	332.03%	359.47%	386.90%	414.34%	NA	NA	NA
3	NA	NA	NA	112.19%	124.21%	137.04%	151.69%	166.33%	180.97%	197.77%	219.67%	239.03%	258.38%	277.73%	301.50%	332.71%	360.20%	387.69%	415.17%	NA	NA	NA
4	NA	NA	101.04%	112.29%	124.31%	137.15%	151.80%	166.46%	181.11%	197.91%	219.83%	239.20%	258.56%	277.92%	301.74%	332.94%	360.45%	387.95%	415.46%	NA	NA	98.63%
5	NA	90.60%	101.45%	112.29%	124.30%	137.15%	151.81%	166.46%	181.11%	197.92%	219.84%	239.20%	258.57%	277.93%	301.75%	332.95%	360.46%	387.97%	415.48%	NA	88.20%	98.89%
6	80.77%	91.26%	101.74%	112.23%	124.26%	137.09%	151.74%	166.39%	181.04%	197.85%	219.76%	239.12%	258.48%	277.84%	301.50%	332.84%	360.35%	387.85%	415.36%	78.76%	89.02%	99.28%
7	81.71%	91.85%	101.99%	112.14%	124.16%	136.99%	151.63%	166.27%	180.91%	197.72%	219.61%	238.97%	258.32%	277.67%	301.50%	332.65%	360.14%	387.64%	415.13%	78.70%	88.96%	99.22%
8	81.61%	91.75%	101.88%	112.02%	124.04%	136.87%	151.49%	166.12%	180.75%	197.54%	219.43%	238.77%	258.11%	277.45%	301.19%	332.40%	359.88%	387.35%	414.83%	78.61%	88.87%	99.12%
9	81.49%	91.62%	101.75%	111.88%	123.90%	136.71%	151.33%	165.94%	180.56%	197.35%	219.21%	238.54%	257.86%	277.19%	300.89%	332.10%	359.56%	387.02%	414.47%	78.52%	88.77%	99.01%
10	81.37%	91.49%	101.61%	111.73%	123.74%	136.54%	151.14%	165.74%	180.34%	197.13%	218.97%	238.28%	257.59%	276.91%	300.56%	331.78%	359.22%	386.65%	414.09%	78.41%	88.65%	98.89%
11	81.24%	91.35%	101.46%	111.57%	123.58%	136.37%	150.96%	165.54%	180.12%	196.90%	218.72%	238.01%	257.31%	276.61%	300.23%	331.44%	358.86%	386.28%	413.70%	78.29%	88.53%	98.76%
12	81.11%	91.21%	101.31%	111.41%	123.41%	136.20%	150.77%	165.34%	179.91%	196.68%	218.47%	237.76%	257.04%	276.32%	299.90%	331.12%	358.52%	385.92%	413.32%	78.18%	88.41%	98.63%
13	80.99%	91.08%	101.17%	111.27%	123.26%	136.04%	150.60%	165.15%	179.70%	196.47%	218.25%	237.52%	256.79%	276.07%	299.75%	330.83%	358.21%	385.60%	412.98%	78.07%	88.29%	98.51%
14	80.90%	91.00%	101.11%	111.21%	123.13%	135.90%	150.44%	164.99%	179.53%	196.29%	218.05%	237.31%	256.57%	275.84%	299.51%	330.58%	357.96%	385.33%	412.70%	77.98%	88.19%	98.41%
15	80.82%	90.92%	101.01%	111.11%	123.02%	135.78%	150.31%	164.85%	179.38%	196.15%	217.89%	237.14%	256.40%	275.65%	299.32%	330.39%	357.76%	385.13%	412.50%	77.89%	88.11%	98.32%
16	80.75%	90.84%	100.94%	111.03%	122.94%	135.69%	150.22%	164.74%	179.27%	196.03%	217.77%	237.02%	256.26%	275.51%	299.18%	330.25%	357.62%	384.99%	412.36%	77.83%	88.04%	98.25%
17	80.70%	90.79%	100.88%	110.97%	122.87%	135.62%	150.14%	164.66%	179.19%	195.94%	217.68%	236.93%	256.18%	275.43%	299.10%	330.18%	357.55%	384.93%	412.30%	77.79%	87.99%	98.20%
18	80.66%	90.75%	100.84%	110.93%	122.83%	135.57%	150.09%	164.61%	179.13%	195.88%	217.62%	236.87%	256.12%	275.37%	302.76%	330.15%	357.54%	384.93%	412.32%	77.75%	87.95%	98.16%
19	80.67%	90.75%	100.84%	110.93%	122.83%	135.57%	150.09%	164.62%	179.14%	195.89%	217.65%	236.90%	256.16%	275.42%	302.84%	330.26%	357.68%	385.10%	412.52%	77.76%	87.96%	98.17%
20	80.63%	90.71%	100.79%	110.88%	122.78%	135.52%	150.04%	164.56%	179.08%	195.83%	217.59%	236.84%	256.10%	275.36%	302.79%	330.22%	357.66%	385.09%	412.52%	77.73%	87.93%	98.13%
21	80.62%	90.70%	100.78%	110.86%	122.77%	135.50%	150.02%	164.54%	179.06%	195.83%	217.59%	236.86%	256.12%	275.39%	302.86%	330.33%	357.80%	385.27%	412.75%	77.72%	87.92%	98.12%
22	80.60%	90.68%	100.77%	110.85%	122.75%	135.49%	150.01%	164.53%	179.05%	195.82%	217.59%	236.87%	256.14%	275.41%	302.92%	330.44%	357.95%	385.46%	412.97%	77.71%	87.91%	98.11%
23	80.59%	90.67%	100.75%	110.83%	122.73%	135.47%	149.99%	164.51%	179.03%	195.82%	217.60%	236.88%	256.16%	275.44%	302.99%	330.54%	358.09%	385.64%	413.19%	77.70%	87.90%	98.11%
24	80.58%	90.66%	100.74%	110.81%	122.71%	135.45%	149.97%	164.50%	179.02%	195.81%	217.60%	236.89%	256.18%	275.47%	303.06%	330.65%	358.24%	385.83%	413.42%	77.70%	87.90%	98.10%
25	80.57%	90.65%	100.72%	110.80%	122.70%	135.43%	149.96%	164.48%	179.01%	195.80%	217.60%	236.90%	256.20%	275.50%	303.13%	330.76%	358.38%	386.01%	413.64%	77.69%	87.89%	98.09%
26	80.51%	90.59%	100.66%	110.73%	122.62%	135.36%	149.88%	164.40%	178.92%	195.74%	217.55%	236.86%	256.17%	275.48%	303.17%	330.86%	358.55%	386.24%	413.93%	77.65%	87.85%	98.05%
27	80.46%	90.53%	100.59%	110.66%	122.55%	135.28%	149.80%	164.32%	178.84%	195.71%	217.49%	236.82%	256.14%	275.47%	303.22%	330.97%	358.72%	386.46%	414.21%	77.61%	87.80%	98.00%
28	80.41%	90.47%	100.53%	110.59%	122.48%	135.20%	149.72%	164.24%	178.76%	195.67%	217.44%	236.78%	256.12%	275.45%	303.26%	331.07%	358.88%	386.69%	414.50%	77.57%	87.76%	97.96%
29	80.35%	90.41%	100.46%	110.52%	122.41%	135.13%	149.64%	164.16%	178.68%	195.63%	217.38%	236.73%	256.09%	275.44%	303.31%	331.18%	359.05%	386.92%	414.79%	77.53%	87.72%	97.91%
30	80.30%	90.35%	100.40%	110.45%	122.33%	135.05%	149.57%	164.08%	178.60%	195.60%	217.33%	236.69%	256.06%	275.42%	303.35%	331.28%	359.22%	387.15%	415.08%	77.48%	87.68%	97.87%
31	80.16%	90.20%	100.24%	110.28%	122.15%	134.85%	149.37%	163.89%	178.41%	195.49%	217.17%	236.54%	255.92%	275.29%	303.30%	331.30%	359.30%	387.30%	415.30%	77.37%	87.56%	97.75%
32	80.03%	90.05%	100.08%	110.10%	121.97%	134.66%	149.18%	163.71%	178.23%	195.42%	217.00%	236.39%	255.78%	275.16%	303.24%	331.31%	359.38%	387.46%	415.53%	77.26%	87.45%	97.63%
33	79.89%	89.90%	99.92%	109.93%	121.79%	134.47%	148.99%	163.52%	178.05%	195.44%	216.84%	236.24%	255.63%	275.03%	303.18%	331.32%	359.47%	387.61%	415.76%	77.15%	87.33%	97.51%
34	79.75%	89.76%	99.76%	109.76%	121.61%	134.27%	148.80%	163.33%	177.86%	195.47%	216.68%	236.09%	255.49%	274.90%	303.12%	331.33%	359.55%	387.77%	415.98%	77.04%	87.21%	97.39%
35	79.62%	89.61%	99.60%	109.59%	121.43%	134.08%	148.61%	163.14%	177.68%	195.50%	216.52%	235.93%	255.35%	274.77%	303.06%	331.35%	359.64%	387.92%	416.21%	76.93%	87.10%	97.27%
36	79.35%	89.31%	99.27%	109.24%	121.06%	133.68%	148.20%	162.72%	177.24%	196.67%	216.09%	235.51%	254.93%	274.35%	302.71%	331.06%	359.42%	387.77%	416.12%	76.70%	86.86%	97.03%
37	79.08%	89.01%	98.95%	108.89%	120.70%	133.29%	147.80%	162.30%	176.81%	196.23%	215.66%	235.09%	254.51%	273.94%	302.36%	330.78%	359.20%	387.62%	416.04%	76.48%	86.63%	96.78%
38	78.81%	88.72%	98.63%	108.54%	120.33%	132.90%	147.39%	161.88%	176.37%	195.80%	215.23%	234.66%	254.09%	273.52%	302.01%	330.49%	358.98%	387.46%	415.95%	76.26%	86.39%	96.53%
39	78.53%	88.42%	98.31%	108.19%	119.96%	132.51%	146.98%	161.46%	175.94%	195.37%	214.80%	234.24%	253.67%	273.10%	301.65%	330.21%	358.76%	387.31%	415.86%	76.03%	86.16%	96.28%
40	78.26%	88.12%	97.99%	107.85%	119.60%	132.11%	146.58%	161.04%	175.50%	194.94%	214.38%	233.81%	253.25%	272.69%	301.30%	329.92%	358.54%	387.15%	415.77%	75.81%	85.92%	96.04%
41	77.73%	87.54%	97.35%	107.16%	118.86%	131.33%	145.75%	160.18%	174.60%	194.01%	213.42%	232.83%	252.24%	271.64%	300.31%	328.98%	357.64%	386.31%	414.97%	75.37%	85.45%	95.52%
42	77.19%	86.96%	96.72%	106.48%	118.12%	130.55%	144.93%	159.32%	173.70%	193.08%	212.46%	231.84%	251.22%	270.60%	299.32%	328.03%	356.75%	385.46%	414.18%	74.93%	84.97%	95.01%
43	76.66%	86.37%	96.08%	105.79%	117.38%	129.76%	144.11%	158.45%	172.80%	192.15%	211.50%	230.85%	250.21%	269.56%	298.32%	327.09%	355.85%	384.61%	413.38%	74.48%	84.49%	94.50%
44	76.13%	85.79%	95.45%	105.11%	116.63%	128.98%	143.28%	157.59%	171.89%	191.22%	210.54%	229.87%	249.19%	268.51%	297.33%	326.14%	354.95%	383.77%	412.58%	74.04%	84.01%	93.98%
45	75.59%	85.20%	94.81%	104.42%	115.89%	128.20%	142.46%	156.73%	170.99%	190.29%	209.58%	228.88%	248.18%	267.47%	296.33%	325.20%	354.06%	382.92%	411.78%	73.60%	83.54%	93.47%
46	74.63%	84.14%	93.65%	103.16%	114.55%	126.77%	140.94%	155.11%	169.28%	188.51%	207.74%	226.96%	246.19%	265.41%	294.10%	322.79%	351.48%	380.17%	NA	72.74%	82.62%	92.50%
47	73.66%	83.07%	92.49%	101.90%	113.21%	125.34%	139.42%	153.50%	167.57%	186.73%	205.89%	225.04%	244.20%	263.36%	291.87%	320.39%	348.91%	NA	NA	71.88%	81.71%	91.54%
48	72.69%	82.01%																				

Premium Band 4 - Rs. 2,00,000 & above

PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8	8
Age(Years)/ Policy Term	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	13	14	15	16	17	18	
0	NA	NA	NA	145.41%	159.75%	174.09%	192.51%	207.18%	229.36%	247.78%	266.20%	292.41%	313.13%	344.81%	371.01%	397.22%	NA	NA	NA	NA	NA	138.17%	
1	NA	NA	132.63%	145.63%	159.99%	174.35%	192.79%	207.47%	229.68%	248.13%	266.57%	292.80%	313.55%	345.28%	371.51%	397.75%	NA	NA	NA	NA	NA	125.74%	138.37%
2	NA	120.73%	132.89%	145.90%	160.28%	174.66%	193.13%	207.84%	230.07%	248.54%	267.00%	293.28%	314.05%	345.83%	372.10%	398.38%	NA	NA	NA	NA	114.20%	126.42%	138.63%
3	109.46%	121.34%	133.22%	146.26%	160.66%	175.07%	193.57%	208.29%	230.56%	249.06%	267.56%	293.88%	314.69%	346.53%	372.85%	399.17%	NA	NA	103.36%	115.22%	127.09%	138.95%	
4	109.56%	121.45%	133.35%	146.38%	160.80%	175.22%	193.73%	208.46%	230.75%	249.26%	267.77%	294.11%	314.93%	346.79%	373.13%	399.47%	NA	93.05%	103.46%	115.34%	127.21%	139.08%	
5	109.58%	121.47%	133.36%	146.41%	160.83%	175.24%	193.75%	208.49%	230.78%	249.29%	267.80%	294.15%	314.96%	346.84%	373.18%	399.53%	82.66%	93.07%	103.48%	115.36%	127.23%	139.11%	
6	109.55%	121.43%	133.32%	146.36%	160.78%	175.19%	193.70%	208.43%	230.72%	249.23%	267.74%	294.08%	314.89%	346.77%	373.11%	399.45%	82.63%	93.05%	103.46%	115.33%	127.20%	139.08%	
7	109.47%	121.36%	133.24%	146.28%	160.69%	175.10%	193.60%	208.32%	230.60%	249.11%	267.61%	293.94%	314.75%	346.61%	372.94%	399.27%	82.58%	92.99%	103.40%	115.27%	127.14%	139.01%	
8	109.38%	121.25%	133.13%	146.16%	160.56%	174.96%	193.45%	208.17%	230.44%	248.93%	267.43%	293.75%	314.55%	346.39%	372.71%	399.03%	82.51%	92.91%	103.31%	115.18%	127.04%	138.90%	
9	109.26%	121.12%	132.99%	146.01%	160.40%	174.79%	193.27%	207.99%	230.24%	248.72%	267.20%	293.51%	314.30%	346.12%	372.43%	398.74%	82.41%	92.81%	103.21%	115.07%	126.92%	138.78%	
10	109.13%	120.98%	132.83%	145.85%	160.23%	174.60%	193.07%	207.77%	230.01%	248.48%	266.95%	293.24%	314.01%	345.82%	372.11%	398.40%	82.30%	92.70%	103.09%	114.94%	126.79%	138.63%	
11	109.00%	120.83%	132.66%	145.67%	160.04%	174.40%	192.86%	207.55%	229.77%	248.23%	266.69%	292.96%	313.71%	345.52%	371.79%	398.07%	82.19%	92.57%	102.96%	114.80%	126.64%	138.48%	
12	108.86%	120.68%	132.50%	145.50%	159.85%	174.21%	192.65%	207.32%	229.54%	247.98%	266.42%	292.69%	313.43%	345.21%	371.48%	397.74%	82.08%	92.46%	102.83%	114.67%	126.50%	138.33%	
13	108.74%	120.55%	132.35%	145.33%	159.68%	174.03%	192.46%	207.12%	229.32%	247.75%	266.18%	292.44%	313.17%	344.94%	371.19%	397.44%	81.96%	92.34%	102.71%	114.54%	126.36%	138.18%	
14	108.62%	120.42%	132.21%	145.19%	159.53%	173.87%	192.29%	206.95%	229.14%	247.56%	265.98%	292.22%	312.95%	344.71%	370.96%	397.20%	81.87%	92.24%	102.61%	114.42%	126.24%	138.05%	
15	108.53%	120.32%	132.10%	145.08%	159.41%	173.74%	192.16%	206.80%	228.99%	247.40%	265.82%	292.06%	312.77%	344.55%	370.79%	397.04%	81.79%	92.16%	102.52%	114.33%	126.14%	137.95%	
16	108.46%	120.24%	132.02%	144.98%	159.31%	173.64%	192.05%	206.69%	228.87%	247.28%	265.69%	291.94%	312.65%	344.44%	370.68%	396.93%	81.73%	92.09%	102.44%	114.25%	126.06%	137.87%	
17	108.40%	120.18%	131.96%	144.92%	159.24%	173.56%	191.97%	206.61%	228.79%	247.20%	265.61%	291.87%	312.59%	344.39%	370.65%	396.91%	81.68%	92.04%	102.39%	114.20%	126.00%	137.81%	
18	108.36%	120.14%	131.91%	144.86%	159.19%	173.52%	191.93%	210.34%	228.75%	247.16%	265.58%	291.85%	318.12%	344.39%	370.67%	396.94%	81.66%	92.01%	102.36%	114.16%	125.97%	137.77%	
19	108.37%	120.14%	131.92%	144.88%	159.20%	173.53%	191.95%	210.37%	228.80%	247.22%	265.64%	291.94%	318.25%	344.55%	370.85%	397.16%	81.66%	92.02%	102.37%	114.17%	125.98%	137.78%	
20	108.33%	120.10%	131.87%	144.83%	159.15%	173.48%	191.90%	210.33%	228.75%	247.17%	265.60%	291.92%	318.23%	344.55%	370.87%	397.19%	81.63%	91.98%	102.33%	114.13%	125.93%	137.74%	
21	108.32%	120.09%	131.86%	144.82%	159.15%	173.48%	191.92%	210.35%	228.79%	247.22%	265.65%	292.01%	318.37%	344.73%	371.09%	397.45%	81.62%	91.98%	102.33%	114.13%	125.94%	137.74%	
22	108.32%	120.09%	131.86%	144.82%	159.15%	173.48%	191.93%	210.37%	228.82%	247.27%	265.71%	292.11%	318.51%	344.91%	371.31%	397.71%	81.62%	91.97%	102.33%	114.13%	125.94%	137.74%	
23	108.31%	120.08%	131.85%	144.82%	159.15%	173.49%	191.94%	210.40%	228.85%	247.31%	265.77%	292.21%	318.65%	345.09%	371.54%	397.98%	81.62%	91.97%	102.32%	114.13%	125.94%	137.75%	
24	108.30%	120.07%	131.84%	144.81%	159.15%	173.49%	191.96%	210.42%	228.89%	247.36%	265.82%	292.31%	318.79%	345.27%	371.76%	398.24%	81.61%	91.97%	102.32%	114.13%	125.94%	137.75%	
25	108.29%	120.06%	131.84%	144.81%	159.15%	173.49%	191.97%	210.45%	228.92%	247.40%	265.88%	292.41%	318.93%	345.46%	371.98%	398.51%	81.61%	91.96%	102.32%	114.13%	125.94%	137.75%	
26	108.24%	120.01%	131.79%	144.76%	159.10%	173.45%	191.94%	210.44%	228.93%	247.43%	265.93%	292.52%	319.11%	345.70%	372.29%	398.89%	81.57%	91.93%	102.28%	114.09%	125.91%	137.72%	
27	108.20%	119.97%	131.74%	144.71%	159.06%	173.40%	191.92%	210.43%	228.94%	247.46%	265.97%	292.63%	319.29%	345.95%	372.61%	399.27%	81.54%	91.89%	102.24%	114.06%	125.87%	137.69%	
28	108.15%	119.92%	131.69%	144.66%	159.01%	173.36%	191.89%	210.42%	228.95%	247.49%	266.02%	292.74%	319.47%	346.20%	372.92%	399.65%	81.50%	91.85%	102.21%	114.02%	125.84%	137.66%	
29	108.10%	119.87%	131.63%	144.61%	158.96%	173.32%	191.87%	210.42%	228.96%	247.51%	266.06%	292.86%	319.65%	346.44%	373.24%	400.03%	81.47%	91.82%	102.17%	113.99%	125.81%	137.63%	
30	108.06%	119.82%	131.58%	144.56%	158.92%	173.27%	191.84%	210.41%	228.97%	247.54%	266.11%	292.97%	319.83%	346.69%	373.55%	400.41%	81.43%	91.78%	102.13%	113.95%	125.77%	137.59%	
31	107.93%	119.69%	131.45%	144.42%	158.79%	173.16%	191.75%	210.34%	228.93%	247.51%	266.10%	293.05%	320.00%	346.95%	373.90%	400.84%	81.34%	91.68%	102.03%	113.85%	125.67%	137.49%	
32	107.81%	119.56%	131.31%	144.28%	158.67%	173.05%	191.66%	210.27%	228.88%	247.49%	266.10%	293.13%	320.17%	347.20%	374.24%	401.27%	81.24%	91.59%	101.93%	113.75%	125.57%	137.39%	
33	107.69%	119.43%	131.17%	144.14%	158.54%	172.94%	191.57%	210.20%	228.83%	247.46%	266.09%	293.22%	320.34%	347.46%	374.58%	401.71%	81.14%	91.49%	101.83%	113.65%	125.47%	137.29%	
34	107.57%	119.30%	131.03%	144.00%	158.41%	172.82%	191.48%	210.13%	228.78%	247.43%	266.09%	293.30%	320.51%	347.72%	374.93%	402.14%	81.05%	91.39%	101.73%	113.55%	125.37%	137.19%	
35	107.45%	119.17%	130.89%	143.86%	158.29%	172.71%	191.38%	210.06%	228.73%	247.41%	266.08%	293.38%	320.68%	347.97%	375.27%	402.57%	80.95%	91.29%	101.63%	113.45%	125.27%	137.09%	
36	107.19%	118.90%	130.61%	143.58%	158.00%	172.42%	191.12%	209.82%	228.52%	247.21%	265.91%	293.30%	320.70%	348.09%	375.48%	402.87%	80.76%	91.09%	101.42%	113.24%	125.07%	136.89%	
37	106.93%	118.63%	130.33%	143.29%	157.71%	172.14%	190.86%	209.58%	228.30%	247.02%	265.74%	293.23%	320.72%	348.20%	375.69%	403.18%	80.57%	90.90%	101.22%	113.04%	124.86%	136.68%	
38	106.67%	118.36%	130.05%	143.00%	157.42%	171.85%	190.59%	209.34%	228.08%	246.83%	265.57%	293.15%	320.74%	348.32%	375.90%	403.48%	80.38%	90.70%	101.02%	112.84%	124.66%	136.47%	
39	106.41%	118.09%	129.76%	142.71%	157.14%	171.56%	190.33%	209.10%	227.86%	246.63%	265.40%	293.08%	320.75%	348.43%	376.11%	403.79%	80.19%	90.50%	100.82%	112.63%	124.45%	136.27%	
40	106.15%	117.82%	129.48%	142.42%	156.85%	171.28%	190.07%	208.86%	227.65%	246.44%	265.23%	293.00%	320.77%	348.55%	376.32%	404.10%	80.00%	90.31%	100.62%	112.43%	124.25%	136.06%	
41	105.60%	117.25%	128.89%	141.81%	156.22%	170.62%	189.42%	208.21%	227.01%	245.80%	264.59%	292.47%	320.34%	348.22%	376.09%	403.96%	79.61%	89.91%	100.20%	112.00%	123.80%	135.60%	
42	105.05%	116.68%	128.30%	141.20%	155.58%	169.97%	188.77%	207.57%	226.37%	245.16%	263.96%	291.93%	319.91%	347.88%	375.86%	403.83%	79.23%	89.50%	99.78%	111.56%	123.35%	135.14%	
43	104.50%	116.11%	127.71%	140.58%	154.95%	169.32%	188.12%	206.92%	225.72%	244.53%	263.33%	291.40%	319.48%	347.55%	375.63%	403.70%	78.84%	89.10%	99.36%	111.13%	122.91%	134.68%	
44	103.96%	115.54%	127.12%	139.97%	154.32%	168.67%	187.48%	206.28%	225.08%	243.89%	262.69%	290.87%	319.04%	347.22%	375.39%	403.57%	78.45%	88.69%	98.94%	110.70%	122.46%	134.22%	
45	103.41%	114.97%	126.53%	139.35%	153.69%	168.02%	186.83%	205.64%	224.44%	243.25%	262.06%	290.33%	318.61%	346.89%	375.16%	403.44%	78.07%	88.29%	98.52%	110.26%	122.01%	133.76%	
46	102.39%	113.89%	125.39%	138.15%	152.42%	166.69%	185.48%	204.27%	223.05%	241.84%	260.63%	288.78%	316.94%	345.09%	373.25%	NA	77.31%	87.49%	97.67%	109.39%	121.10%	132.81%	
47	101.36%	112.80%	124.24%																				

Premium Band 4 - Rs. 2,00,000 & above

PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	19	20	21	22	23	24	25	26	27	28	29	30	14	15	16	17	18	19	20	21	22	
0	151.67%	166.14%	184.01%	201.87%	215.99%	237.60%	255.46%	280.69%	305.92%	325.73%	356.39%	381.62%	NA	NA	NA	NA	132.03%	145.19%	159.31%	176.69%	194.07%	
1	151.89%	166.39%	184.27%	202.16%	216.30%	237.93%	255.82%	281.08%	306.35%	326.17%	356.88%	382.14%	NA	NA	NA	119.90%	132.65%	145.41%	159.54%	176.94%	194.34%	
2	152.16%	166.67%	184.59%	202.50%	216.65%	238.32%	256.24%	281.54%	306.84%	326.69%	357.44%	382.74%	NA	NA	108.59%	122.95%	133.31%	145.66%	159.82%	177.24%	194.67%	
3	152.50%	167.05%	184.99%	202.93%	217.10%	238.82%	256.77%	282.11%	307.46%	327.33%	358.15%	383.49%	NA	98.06%	110.04%	122.02%	134.00%	145.98%	160.16%	177.62%	195.08%	
4	152.64%	167.19%	185.15%	203.11%	217.28%	239.02%	256.98%	282.34%	307.71%	327.60%	358.44%	383.81%	88.03%	98.15%	110.14%	122.13%	134.12%	146.11%	160.29%	177.77%	195.24%	
5	152.68%	167.23%	185.19%	203.15%	217.32%	239.07%	257.03%	282.40%	307.77%	327.67%	358.51%	383.88%	88.06%	98.17%	110.17%	122.16%	134.15%	146.15%	160.33%	177.81%	195.29%	
6	152.64%	167.20%	185.16%	203.11%	217.29%	239.03%	256.98%	282.35%	307.72%	327.61%	358.46%	383.83%	88.03%	98.16%	110.15%	122.14%	134.13%	146.13%	160.31%	177.78%	195.26%	
7	152.56%	167.11%	185.07%	203.02%	217.19%	238.93%	256.88%	282.24%	307.60%	327.49%	358.33%	383.69%	87.99%	98.10%	110.09%	122.08%	134.07%	146.06%	160.24%	177.71%	195.19%	
8	152.46%	167.00%	184.95%	202.89%	217.06%	238.78%	256.72%	282.08%	307.43%	327.30%	358.13%	383.48%	87.92%	98.04%	110.02%	122.00%	133.99%	145.97%	160.15%	177.61%	195.07%	
9	152.33%	166.86%	184.79%	202.72%	216.89%	238.59%	256.52%	281.86%	307.20%	327.07%	357.89%	383.23%	87.83%	97.93%	109.91%	121.89%	133.87%	145.85%	160.01%	177.47%	194.92%	
10	152.17%	166.69%	184.61%	202.53%	216.78%	238.37%	256.29%	281.62%	306.95%	326.80%	357.61%	382.94%	87.72%	97.83%	109.80%	121.77%	133.74%	145.71%	159.87%	177.31%	194.75%	
11	152.01%	166.52%	184.43%	202.33%	216.48%	238.15%	256.06%	281.37%	306.69%	326.52%	357.32%	382.63%	87.61%	97.71%	109.67%	121.63%	133.59%	145.56%	159.71%	177.14%	194.57%	
12	151.84%	166.35%	184.24%	202.14%	216.27%	237.93%	255.82%	281.12%	306.43%	326.25%	357.03%	382.34%	87.51%	97.60%	109.55%	121.50%	133.46%	145.41%	159.55%	176.96%	194.38%	
13	151.69%	166.19%	184.07%	201.95%	216.08%	237.72%	255.60%	280.90%	306.19%	326.01%	356.78%	382.08%	87.40%	97.49%	109.43%	121.38%	133.32%	145.27%	159.40%	176.81%	194.21%	
14	151.56%	166.04%	183.91%	201.79%	215.92%	237.54%	255.42%	280.71%	306.00%	325.80%	356.57%	381.86%	87.31%	97.39%	109.33%	121.27%	133.21%	145.15%	159.27%	176.67%	194.06%	
15	151.45%	165.92%	183.79%	201.66%	215.78%	237.40%	255.27%	280.56%	305.85%	325.65%	356.42%	381.71%	87.23%	97.31%	109.25%	121.18%	133.12%	145.05%	159.17%	176.56%	193.95%	
16	151.36%	165.83%	183.70%	201.56%	215.68%	237.30%	255.16%	280.45%	305.75%	325.55%	356.33%	381.63%	87.18%	97.24%	109.17%	121.11%	133.04%	144.97%	159.08%	176.47%	193.86%	
17	151.30%	165.76%	183.63%	201.50%	215.61%	237.23%	255.09%	280.40%	305.71%	325.50%	356.32%	381.62%	87.18%	97.19%	109.12%	121.05%	132.98%	144.91%	159.03%	176.42%	193.80%	
18	151.25%	165.73%	183.60%	201.46%	215.58%	237.20%	255.07%	280.39%	305.71%	331.03%	356.35%	381.67%	87.10%	97.17%	109.09%	121.02%	132.95%	144.88%	158.99%	176.38%	193.77%	
19	151.27%	165.74%	183.62%	201.50%	215.73%	237.25%	255.13%	280.48%	305.83%	331.19%	356.54%	381.89%	87.11%	97.17%	109.10%	121.03%	132.97%	144.90%	159.01%	176.41%	193.81%	
20	151.23%	165.70%	183.58%	201.46%	215.69%	237.21%	255.09%	280.46%	305.83%	331.20%	356.57%	381.94%	87.08%	97.14%	109.07%	121.00%	132.93%	144.86%	158.97%	176.37%	193.78%	
21	151.23%	165.71%	183.60%	201.49%	215.83%	237.27%	255.16%	280.58%	305.99%	331.40%	356.81%	382.22%	87.08%	97.14%	109.07%	121.00%	132.93%	144.87%	158.99%	176.40%	193.82%	
22	151.24%	165.72%	183.62%	201.53%	215.93%	237.33%	255.23%	280.69%	306.14%	331.60%	357.03%	382.50%	87.07%	97.13%	109.07%	121.01%	132.94%	144.88%	159.00%	176.43%	193.86%	
23	151.24%	165.73%	183.65%	201.56%	215.98%	237.39%	255.30%	280.80%	306.30%	331.79%	357.29%	382.79%	87.07%	97.13%	109.07%	121.01%	132.95%	144.88%	159.01%	176.45%	193.90%	
24	151.25%	165.74%	183.67%	201.60%	215.92%	237.45%	255.37%	280.91%	306.45%	331.99%	357.53%	383.07%	87.07%	97.13%	109.07%	121.01%	132.95%	144.89%	159.03%	176.48%	193.94%	
25	151.26%	165.75%	183.69%	201.63%	215.97%	237.51%	255.44%	281.03%	306.61%	332.19%	357.77%	383.35%	87.07%	97.13%	109.07%	121.02%	132.96%	144.90%	159.04%	176.51%	193.97%	
26	151.23%	165.73%	183.69%	201.65%	215.91%	237.57%	255.52%	281.18%	306.83%	332.48%	358.13%	383.78%	87.04%	97.10%	109.05%	120.99%	132.94%	144.89%	159.03%	176.52%	194.01%	
27	151.20%	165.71%	183.69%	201.67%	215.65%	237.63%	255.60%	281.33%	307.05%	332.77%	358.49%	384.21%	87.01%	97.08%	109.02%	120.97%	132.92%	144.87%	159.03%	176.54%	194.04%	
28	151.17%	165.69%	183.69%	201.69%	215.69%	237.69%	255.68%	281.48%	307.27%	333.06%	358.85%	384.65%	86.98%	97.05%	109.00%	120.95%	132.90%	144.85%	159.02%	176.55%	194.08%	
29	151.15%	165.67%	183.69%	201.71%	215.73%	237.75%	255.77%	281.63%	307.49%	333.35%	359.21%	385.08%	86.95%	97.02%	108.97%	120.93%	132.88%	144.84%	159.01%	176.56%	194.11%	
30	151.12%	165.65%	183.69%	201.73%	215.77%	237.81%	255.85%	281.78%	307.71%	333.64%	359.58%	385.51%	86.92%	96.99%	108.95%	120.91%	132.86%	144.82%	159.01%	176.58%	194.15%	
31	151.03%	165.57%	183.64%	201.71%	215.78%	237.84%	255.91%	281.94%	307.97%	333.99%	360.02%	386.05%	86.84%	96.91%	108.87%	120.83%	132.79%	144.75%	158.95%	176.53%	194.16%	
32	150.93%	165.49%	183.58%	201.68%	215.78%	237.88%	255.98%	282.10%	308.22%	334.35%	360.47%	386.59%	86.76%	96.83%	108.79%	120.76%	132.72%	144.69%	158.89%	176.53%	194.17%	
33	150.84%	165.40%	183.53%	201.66%	215.79%	237.92%	256.05%	282.26%	308.48%	334.70%	360.92%	387.13%	86.68%	96.74%	108.71%	120.68%	132.65%	144.62%	158.84%	176.51%	194.18%	
34	150.75%	165.32%	183.48%	201.64%	215.80%	237.96%	256.11%	282.43%	308.74%	335.05%	361.36%	387.68%	86.60%	96.66%	108.63%	120.60%	132.58%	144.55%	158.78%	176.49%	194.19%	
35	150.65%	165.24%	183.43%	201.61%	215.80%	237.99%	256.18%	282.59%	309.00%	335.40%	361.81%	388.22%	86.51%	96.58%	108.55%	120.53%	132.51%	144.48%	158.72%	176.46%	194.20%	
36	150.45%	165.05%	183.27%	201.49%	215.72%	237.94%	256.16%	282.68%	309.20%	335.71%	362.23%	388.75%	86.35%	96.41%	108.39%	120.37%	132.35%	144.34%	158.59%	176.37%	194.15%	
37	150.25%	164.86%	183.12%	201.37%	215.63%	237.88%	256.14%	282.77%	309.40%	336.02%	362.65%	389.28%	86.18%	96.24%	108.23%	120.22%	132.20%	144.19%	158.46%	176.28%	194.10%	
38	150.05%	164.68%	182.96%	201.25%	215.54%	237.83%	256.11%	282.86%	309.60%	336.34%	363.08%	389.82%	86.02%	96.08%	108.07%	120.06%	132.05%	144.04%	158.33%	176.19%	194.05%	
39	149.85%	164.49%	182.81%	201.13%	215.45%	237.77%	256.09%	282.94%	309.80%	336.65%	363.50%	390.35%	85.86%	95.91%	107.91%	119.90%	131.90%	143.90%	158.20%	176.10%	194.00%	
40	149.65%	164.30%	182.66%	201.01%	215.36%	237.72%	256.07%	283.03%	309.99%	336.96%	363.92%	390.88%	85.69%	95.74%	107.74%	119.75%	131.75%	143.75%	158.07%	176.01%	193.95%	
41	149.18%	163.83%	182.20%	200.58%	214.95%	237.32%	255.69%	282.78%	309.87%	336.96%	364.05%	391.14%	85.35%	95.39%	107.39%	119.39%	131.38%	143.38%	157.71%	175.67%	193.64%	
42	148.71%	163.36%	181.75%	200.14%	214.53%	236.93%	255.32%	282.54%	309.75%	336.97%	364.18%	391.40%	85.01%	95.04%	107.03%	119.03%	131.02%	143.01%	157.34%	175.34%	193.34%	
43	148.24%	162.88%	181.30%	199.71%	214.12%	236.53%	254.94%	282.29%	309.63%	336.97%	364.32%	391.66%	84.67%	94.69%	106.68%	118.66%	130.65%	142.64%	156.98%	175.01%	193.03%	
44	147.77%	162.41%	180.84%	199.27%	213.70%	236.14%	254.57%	282.04%	309.51%	336.98%	364.45%	391.92%	84.33%	94.34%	106.32%	118.30%	130.29%	142.27%	156.62%	174.67%	192.73%	
45	147.30%	161.94%	180.39%	198.84%	213.29%	235.74%	254.19%	281.79%	309.39%	336.98%	364.58%	392.18%	83.99%	93.99%	105.96%	117.94%	129.92%	141.90%	156.25%	174.34%	192.43%	
46	146.32%	160.92%	179.37%	197.82%	212.26%	234.71%	253.16%	280.67%	308.18%	335.69%	363.20%	NA	83.31%	93.28%	105.23%	117.18%	129.13%	141.08%	155.41%	173.51%	191.61%	
47	145.33%	159.91%	178.35%	196.79%	211.24%	233.68%	252.13%	279.55%	306.98%	334.40%	NA	NA	82.64%	92.56%	104.49%	116.41%	128.33%	140.26%	154.58%	172.68%	190.79%	
48	144.35%	158.89%	177.33%	195.77%	210.21%	232.65%	251.09%	278.43%	305.77%	NA	NA	NA	81.96%	91.85%	103.75%	115.64%	127.54%	139.43%	153.74%	171.86%	189.98%	
49	143.36%	157.87%	176.31%	194.75%	213.19%	231.62%																

Premium Band 4 - Rs. 2,00,000 & above

PPT-->	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12
Age(Years)/ Policy Term	29	30	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	17	18	19	20	21	
0	331.39%	354.94%	NA	NA	120.57%	133.55%	146.52%	160.83%	176.14%	193.56%	210.98%	228.40%	248.21%	273.89%	296.64%	319.39%	342.13%	NA	116.08%	128.76%	141.44%	155.86%	
1	331.85%	355.43%	NA	109.04%	121.60%	134.16%	146.73%	161.06%	176.38%	193.83%	211.27%	228.72%	248.57%	274.27%	297.05%	319.83%	342.60%	104.78%	117.06%	129.35%	141.64%	156.07%	
2	332.37%	355.98%	98.28%	110.45%	122.62%	134.79%	146.96%	161.32%	176.67%	194.14%	211.61%	229.08%	248.97%	274.70%	297.51%	320.32%	343.13%	104.96%	117.26%	129.56%	141.86%	156.35%	
3	333.02%	356.67%	98.50%	110.69%	122.88%	135.07%	147.26%	161.65%	177.02%	194.52%	212.03%	229.53%	249.46%	275.23%	298.08%	320.93%	343.79%	105.18%	117.50%	129.82%	142.15%	156.63%	
4	333.29%	356.97%	98.60%	110.80%	122.99%	135.19%	147.38%	161.78%	177.16%	194.68%	212.21%	229.73%	249.66%	275.46%	298.33%	321.20%	344.07%	105.28%	117.61%	129.94%	142.27%	156.76%	
5	333.38%	357.06%	98.62%	110.82%	123.02%	135.22%	147.42%	161.82%	177.21%	194.73%	212.26%	229.78%	249.72%	275.53%	298.40%	321.28%	344.15%	105.30%	117.63%	129.97%	142.30%	156.79%	
6	333.36%	357.04%	98.60%	110.80%	123.00%	135.20%	147.40%	161.80%	177.19%	194.71%	212.24%	229.76%	249.70%	275.51%	298.38%	321.26%	344.13%	105.28%	117.62%	129.95%	142.28%	156.78%	
7	333.26%	356.94%	98.56%	110.75%	122.95%	135.14%	147.34%	161.73%	177.12%	194.64%	212.16%	229.69%	249.61%	275.43%	298.30%	321.17%	344.04%	105.24%	117.57%	129.90%	142.23%	156.75%	
8	333.10%	356.77%	98.48%	110.68%	122.87%	135.07%	147.26%	161.64%	177.02%	194.54%	212.05%	229.56%	249.48%	275.28%	298.15%	321.01%	343.87%	105.17%	117.49%	129.82%	142.14%	156.63%	
9	332.89%	356.56%	98.40%	110.59%	122.77%	134.96%	147.14%	161.52%	176.90%	194.40%	211.90%	229.40%	249.32%	275.11%	297.96%	320.82%	343.67%	105.08%	117.40%	129.72%	142.04%	156.55%	
10	332.65%	356.31%	98.30%	110.48%	122.66%	134.84%	147.02%	161.39%	176.75%	194.24%	211.72%	229.21%	249.12%	274.90%	297.75%	320.59%	343.44%	104.98%	117.29%	129.60%	141.91%	156.38%	
11	332.40%	356.04%	98.19%	110.36%	122.53%	134.71%	146.88%	161.24%	176.59%	194.06%	211.54%	229.02%	248.91%	274.69%	297.52%	320.35%	343.19%	104.87%	117.17%	129.48%	141.78%	156.24%	
12	332.16%	355.79%	98.09%	110.25%	122.42%	134.58%	146.74%	161.09%	176.43%	193.90%	211.36%	228.82%	248.71%	274.47%	297.30%	320.12%	342.95%	104.76%	117.06%	129.36%	141.66%	156.10%	
13	331.95%	355.58%	97.99%	110.14%	122.30%	134.46%	146.62%	160.95%	176.29%	193.74%	211.19%	228.65%	248.52%	274.29%	297.11%	319.93%	342.75%	104.67%	116.95%	129.24%	141.53%	155.97%	
14	331.77%	355.39%	97.89%	110.05%	122.20%	134.35%	146.51%	160.84%	176.16%	193.61%	211.05%	228.50%	248.36%	274.13%	296.95%	319.76%	342.58%	104.57%	116.86%	129.14%	141.42%	155.85%	
15	331.66%	355.28%	97.82%	109.97%	122.12%	134.27%	146.41%	160.73%	176.05%	193.50%	210.94%	228.38%	248.24%	274.01%	296.83%	319.65%	342.47%	104.50%	116.78%	129.06%	141.33%	155.76%	
16	331.59%	355.22%	97.76%	109.91%	122.05%	134.20%	146.34%	160.66%	175.98%	193.42%	210.86%	228.29%	248.16%	273.94%	296.77%	319.59%	342.42%	104.45%	116.72%	129.00%	141.27%	155.69%	
17	331.58%	355.22%	97.73%	109.87%	122.01%	134.15%	146.29%	160.61%	175.93%	193.37%	210.81%	228.25%	248.11%	273.92%	296.76%	319.59%	342.43%	104.40%	116.67%	128.95%	141.22%	155.64%	
18	331.63%	355.29%	97.70%	109.84%	121.98%	134.12%	146.27%	160.58%	175.90%	193.34%	210.79%	228.23%	251.08%	273.93%	296.78%	319.64%	342.49%	104.38%	116.65%	128.92%	141.19%	155.62%	
19	331.84%	355.53%	97.70%	109.85%	121.99%	134.14%	146.29%	160.60%	175.93%	193.39%	210.84%	228.30%	251.18%	274.07%	296.95%	319.83%	342.72%	104.39%	116.67%	128.94%	141.21%	155.64%	
20	331.88%	355.59%	97.67%	109.82%	121.96%	134.11%	146.26%	160.57%	175.90%	193.36%	210.82%	228.28%	251.18%	274.08%	296.98%	319.88%	342.78%	104.36%	116.63%	128.91%	141.18%	155.61%	
21	332.13%	355.88%	97.67%	109.82%	121.97%	134.12%	146.27%	160.59%	175.93%	193.41%	210.88%	228.36%	251.30%	274.24%	297.19%	320.13%	343.07%	104.36%	116.64%	128.92%	141.20%	155.63%	
22	332.39%	356.18%	97.67%	109.83%	121.98%	134.13%	146.28%	160.62%	175.96%	193.46%	210.95%	228.44%	251.42%	274.41%	297.39%	320.38%	343.36%	104.36%	116.65%	128.93%	141.21%	155.66%	
23	332.64%	356.47%	97.68%	109.83%	121.99%	134.14%	146.30%	160.64%	175.99%	193.50%	211.01%	228.52%	251.54%	274.57%	297.60%	320.62%	343.65%	104.37%	116.65%	128.94%	141.23%	155.68%	
24	332.89%	356.77%	97.68%	109.84%	121.99%	134.15%	146.31%	160.66%	176.02%	193.55%	211.07%	228.60%	251.67%	274.73%	297.80%	320.87%	343.94%	104.37%	116.66%	128.95%	141.24%	155.70%	
25	333.14%	357.06%	97.68%	109.84%	122.00%	134.16%	146.32%	160.68%	176.06%	193.60%	211.14%	228.68%	251.79%	274.90%	298.01%	321.12%	344.23%	104.37%	116.67%	128.96%	141.26%	155.72%	
26	333.54%	357.53%	97.66%	109.83%	121.99%	134.16%	146.32%	160.69%	176.08%	193.65%	211.22%	228.78%	251.97%	275.16%	298.34%	321.53%	344.72%	104.35%	116.66%	128.96%	141.26%	155.74%	
27	333.93%	358.00%	97.64%	109.81%	121.98%	134.15%	146.32%	160.70%	176.11%	193.70%	211.30%	228.89%	252.15%	275.42%	298.68%	321.94%	345.20%	104.34%	116.64%	128.95%	141.26%	155.75%	
28	334.33%	358.47%	97.62%	109.79%	121.97%	134.15%	146.32%	160.71%	176.13%	193.75%	211.38%	229.00%	252.34%	275.68%	299.01%	322.35%	345.69%	104.32%	116.63%	128.94%	141.25%	155.76%	
29	334.73%	358.94%	97.60%	109.78%	121.96%	134.14%	146.32%	160.72%	176.16%	193.81%	211.46%	229.11%	252.52%	275.94%	299.35%	322.76%	346.18%	104.30%	116.62%	128.94%	141.25%	155.77%	
30	335.12%	359.41%	97.57%	109.76%	121.95%	134.14%	146.32%	160.73%	176.18%	193.86%	211.54%	229.22%	252.71%	276.20%	299.68%	323.17%	346.66%	104.29%	116.61%	128.93%	141.25%	155.78%	
31	335.66%	360.04%	97.50%	109.70%	121.89%	134.09%	146.28%	160.71%	176.19%	193.91%	211.63%	229.35%	252.94%	276.53%	300.12%	323.71%	347.30%	104.23%	116.56%	128.89%	141.22%	155.77%	
32	336.20%	360.68%	97.43%	109.64%	121.84%	134.04%	146.25%	160.69%	176.19%	193.96%	211.72%	229.49%	253.18%	276.87%	300.56%	324.25%	347.93%	104.17%	116.50%	128.84%	141.18%	155.76%	
33	336.73%	361.32%	97.36%	109.58%	121.79%	134.00%	146.21%	160.67%	176.20%	194.01%	211.81%	229.62%	253.41%	277.20%	300.99%	324.78%	348.57%	104.10%	116.45%	128.80%	141.15%	155.74%	
34	337.27%	361.96%	97.29%	109.51%	121.73%	133.95%	146.17%	160.65%	176.20%	194.05%	211.90%	229.76%	253.65%	277.54%	301.43%	325.32%	349.21%	104.04%	116.40%	128.76%	141.11%	155.73%	
35	337.81%	362.60%	97.22%	109.45%	121.68%	133.91%	146.13%	160.63%	176.21%	194.10%	212.00%	229.89%	253.88%	277.87%	301.86%	325.85%	349.84%	103.98%	116.35%	128.71%	141.08%	155.71%	
36	338.43%	363.34%	97.09%	109.33%	121.56%	133.80%	146.04%	160.56%	176.17%	194.12%	212.06%	230.01%	254.13%	278.24%	302.36%	326.48%	350.59%	103.86%	116.24%	128.61%	140.99%	155.66%	
37	339.04%	364.09%	96.95%	109.20%	121.45%	133.70%	145.95%	160.49%	176.13%	194.13%	212.13%	230.13%	254.37%	278.62%	302.86%	327.10%	351.34%	103.74%	116.13%	128.51%	140.90%	155.60%	
38	339.66%	364.84%	96.82%	109.08%	121.34%	133.60%	145.86%	160.42%	176.10%	194.15%	212.20%	230.25%	254.62%	278.99%	303.36%	327.72%	352.09%	103.61%	116.01%	128.41%	140.81%	155.55%	
39	340.28%	365.58%	96.68%	108.95%	121.22%	133.50%	145.77%	160.35%	176.06%	194.17%	212.27%	230.38%	254.87%	279.36%	303.86%	328.35%	352.84%	103.49%	115.90%	128.31%	140.73%	155.49%	
40	340.90%	366.33%	96.54%	108.83%	121.11%	133.39%	145.68%	160.28%	176.02%	194.18%	212.34%	230.50%	255.12%	279.74%	304.36%	328.97%	353.59%	103.37%	115.79%	128.21%	140.64%	155.44%	
41	341.39%	366.97%	96.24%	108.53%	120.82%	133.11%	145.39%	160.01%	175.78%	193.99%	212.19%	230.40%	255.17%	279.94%	304.71%	329.48%	354.25%	103.09%	115.51%	127.94%	140.36%	155.18%	
42	341.87%	367.60%	95.94%	108.24%	120.53%	132.82%	145.11%	159.75%	175.54%	193.79%	212.04%	230.30%	255.22%	280.14%	305.07%	329.99%	354.91%	102.81%	115.24%	127.66%	140.09%	154.92%	
43	342.36%	368.24%	95.64%	107.94%	120.24%	132.53%	144.83%	159.48%	175.30%	193.59%	211.89%	230.19%	255.27%	280.35%	305.42%	330.50%	355.57%	102.52%	114.96%	127.39%	139.82%	154.66%	
44	342.84%	368.87%	95.34%	107.64%	119.94%	132.24%	144.54%	159.21%	175.05%	193.40%	211.75%	230.09%	255.32%	280.55%	305.78%	331.01%	356.23%	102.24%	114.68%	127.11%	139.55%	154.40%	
45	343.33%	369.51%	95.04%	107.35%	119.65%	131.96%	144.26%	158.94%	174.81%	193.20%	211.60%	229.99%	255.37%	280.75%	306.13%	331.51%	356.89%	101.96%	114.40%	126.84%	139.28%	154.14%	
46	342.50%	NA	94.42%	106.71%	118.99%	131.28%	143.57%	158.25%	174.11%	192.55%	210.99%	229.42%	254.76%	2									

Premium Band 4 -Rs. 2,00,000 & above

PPT-->	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	22	23	24	25	26	27	28	29	30
0	170.28%	186.25%	203.80%	221.36%	243.48%	261.22%	287.74%	309.86%	331.99%
1	170.51%	186.50%	204.07%	221.65%	243.81%	261.58%	288.12%	310.28%	332.44%
2	170.84%	186.79%	204.39%	221.99%	244.18%	261.99%	288.57%	310.76%	332.95%
3	171.11%	187.15%	204.78%	222.42%	244.65%	262.50%	289.11%	311.34%	333.57%
4	171.25%	187.30%	204.95%	222.59%	244.84%	262.71%	289.34%	311.59%	333.84%
5	171.29%	187.34%	204.99%	222.64%	244.90%	262.77%	289.41%	311.66%	333.92%
6	171.27%	187.32%	204.97%	222.63%	244.88%	262.75%	289.39%	311.64%	333.90%
7	171.27%	187.26%	204.90%	222.54%	244.79%	262.66%	289.30%	311.55%	333.80%
8	171.11%	187.15%	204.79%	222.43%	244.67%	262.52%	289.16%	311.40%	333.64%
9	171.05%	187.02%	204.65%	222.28%	244.51%	262.35%	288.98%	311.21%	333.45%
10	170.85%	186.87%	204.49%	222.11%	244.33%	262.15%	288.78%	311.00%	333.22%
11	170.69%	186.71%	204.32%	221.92%	244.14%	261.94%	288.56%	310.78%	332.99%
12	170.54%	186.55%	204.15%	221.74%	243.95%	261.73%	288.35%	310.56%	332.76%
13	170.40%	186.40%	203.99%	221.58%	243.77%	261.55%	288.17%	310.36%	332.56%
14	170.28%	186.28%	203.86%	221.43%	243.63%	261.39%	288.02%	310.21%	332.40%
15	170.19%	186.18%	203.75%	221.32%	243.52%	261.27%	287.91%	310.11%	332.30%
16	170.11%	186.10%	203.67%	221.24%	243.45%	261.20%	287.85%	310.05%	332.26%
17	170.06%	186.05%	203.63%	221.20%	243.42%	261.17%	287.84%	310.05%	332.27%
18	170.04%	186.03%	203.61%	221.19%	243.42%	265.65%	287.88%	310.11%	332.34%
19	170.07%	186.07%	203.66%	221.26%	243.52%	265.78%	288.04%	310.30%	332.56%
20	170.04%	186.04%	203.64%	221.24%	243.52%	265.80%	288.07%	310.35%	332.63%
21	170.07%	186.08%	203.70%	221.32%	243.64%	265.95%	288.27%	310.59%	332.91%
22	170.10%	186.12%	203.76%	221.39%	243.75%	266.11%	288.47%	310.83%	333.20%
23	170.13%	186.16%	203.82%	221.47%	243.87%	266.27%	288.67%	311.08%	333.48%
24	170.16%	186.21%	203.87%	221.54%	243.99%	266.43%	288.88%	311.32%	333.76%
25	170.19%	186.25%	203.93%	221.62%	244.10%	266.59%	289.08%	311.56%	334.05%
26	170.21%	186.29%	204.01%	221.72%	244.28%	266.83%	289.39%	311.95%	334.51%
27	170.24%	186.33%	204.08%	221.82%	244.45%	267.08%	289.71%	312.33%	334.96%
28	170.26%	186.38%	204.15%	221.93%	244.63%	267.32%	290.02%	312.72%	335.42%
29	170.29%	186.42%	204.23%	222.03%	244.80%	267.57%	290.34%	313.10%	335.87%
30	170.31%	186.46%	204.30%	222.14%	244.98%	267.81%	290.65%	313.49%	336.33%
31	170.32%	186.50%	204.39%	222.27%	245.21%	268.14%	291.08%	314.02%	336.95%
32	170.33%	186.54%	204.47%	222.40%	245.44%	268.47%	291.51%	314.54%	337.58%
33	170.33%	186.58%	204.56%	222.53%	245.67%	268.80%	291.93%	315.07%	338.20%
34	170.34%	186.63%	204.64%	222.66%	245.90%	269.13%	292.36%	315.59%	338.82%
35	170.35%	186.67%	204.73%	222.79%	246.13%	269.46%	292.79%	316.12%	339.45%
36	170.33%	186.67%	204.79%	222.91%	246.37%	269.82%	293.27%	316.73%	340.18%
37	170.31%	186.68%	204.85%	223.03%	246.61%	270.19%	293.76%	317.34%	340.92%
38	170.28%	186.68%	204.92%	223.15%	246.85%	270.55%	294.25%	317.95%	341.65%
39	170.26%	186.69%	204.98%	223.27%	247.09%	270.91%	294.74%	318.56%	342.38%
40	170.24%	186.70%	205.04%	223.39%	247.33%	271.28%	295.23%	319.17%	343.12%
41	169.99%	186.50%	204.90%	223.30%	247.39%	271.48%	295.58%	319.67%	343.76%
42	169.74%	186.30%	204.75%	223.21%	247.45%	271.69%	295.93%	320.17%	344.41%
43	169.50%	186.10%	204.61%	223.12%	247.50%	271.89%	296.28%	320.66%	345.05%
44	169.25%	185.89%	204.46%	223.03%	247.56%	272.09%	296.63%	321.16%	345.70%
45	169.00%	185.69%	204.32%	222.94%	247.62%	272.30%	296.98%	321.66%	346.34%
46	168.35%	185.06%	203.73%	222.41%	247.04%	271.68%	296.32%	320.95%	NA
47	167.69%	184.43%	203.15%	221.88%	246.47%	271.06%	295.65%	NA	NA
48	167.04%	183.80%	202.57%	221.34%	245.89%	270.44%	NA	NA	NA
49	166.39%	183.16%	201.99%	220.81%	245.32%	NA	NA	NA	NA
50	165.73%	182.53%	201.41%	220.28%	NA	NA	NA	NA	NA
51	164.84%	181.66%	199.70%	NA	NA	NA	NA	NA	NA
52	163.89%	180.70%	NA	NA	NA	NA	NA	NA	NA
53	162.89%	NA	NA	NA	NA	NA	NA	NA	NA
54	NA	NA	NA	NA	NA	NA	NA	NA	NA
55	NA	NA	NA	NA	NA	NA	NA	NA	NA
56	NA	NA	NA	NA	NA	NA	NA	NA	NA
57	NA	NA	NA	NA	NA	NA	NA	NA	NA
58	NA	NA	NA	NA	NA	NA	NA	NA	NA
59	NA	NA	NA	NA	NA	NA	NA	NA	NA
60	NA	NA	NA	NA	NA	NA	NA	NA	NA

Note: A set

Premium Band 1: Rs. 30,000 to Rs. 49,999

Age(Years)/ Policy Term	10	11	12	13	14	15	16	17	18	19	20
0	NA	NA	NA	NA	NA	NA	NA	NA	258.34%	273.95%	290.47%
1	NA	NA	NA	NA	NA	NA	NA	243.84%	258.39%	274.02%	290.55%
2	NA	NA	NA	NA	NA	NA	230.03%	243.90%	258.46%	274.09%	290.62%
3	NA	NA	NA	NA	NA	217.07%	230.09%	243.97%	258.53%	274.18%	290.73%
4	NA	NA	NA	NA	204.72%	217.10%	230.12%	244.01%	258.58%	274.22%	290.78%
5	NA	NA	NA	193.21%	204.73%	217.11%	230.13%	244.03%	258.60%	274.25%	290.81%
6	NA	NA	182.25%	193.20%	204.73%	217.12%	230.13%	244.04%	258.60%	274.26%	290.83%
7	NA	171.90%	182.24%	193.20%	204.73%	217.11%	230.13%	244.03%	258.60%	274.26%	290.82%
8	162.11%	171.89%	182.23%	193.18%	204.71%	217.10%	230.12%	244.02%	258.59%	274.26%	290.82%
9	162.09%	171.87%	182.21%	193.17%	204.70%	217.09%	230.11%	244.00%	258.57%	274.23%	290.80%
10	162.07%	171.86%	182.19%	193.15%	204.68%	217.07%	230.08%	243.98%	258.55%	274.21%	290.77%
11	162.05%	171.84%	182.18%	193.13%	204.65%	217.04%	230.06%	243.96%	258.53%	274.18%	290.74%
12	162.03%	171.82%	182.15%	193.10%	204.63%	217.02%	230.04%	243.93%	258.49%	274.15%	290.71%
13	162.01%	171.80%	182.13%	193.09%	204.61%	217.00%	230.02%	243.90%	258.47%	274.13%	290.68%
14	162.00%	171.79%	182.12%	193.07%	204.59%	216.97%	229.99%	243.88%	258.44%	274.10%	290.65%
15	161.99%	171.77%	182.10%	193.05%	204.58%	216.95%	229.97%	243.86%	258.42%	274.07%	290.63%
16	161.97%	171.76%	182.10%	193.04%	204.56%	216.94%	229.96%	243.84%	258.41%	274.06%	290.61%
17	161.97%	171.75%	182.09%	193.03%	204.55%	216.93%	229.95%	243.84%	258.39%	274.04%	290.60%
18	161.96%	171.74%	182.08%	193.03%	204.55%	216.93%	229.94%	243.82%	258.38%	274.04%	290.60%
19	161.96%	171.75%	182.07%	193.02%	204.54%	216.92%	229.94%	243.83%	258.38%	274.04%	290.60%
20	161.95%	171.74%	182.07%	193.02%	204.54%	216.92%	229.94%	243.82%	258.39%	274.04%	290.61%
21	161.95%	171.74%	182.07%	193.02%	204.53%	216.92%	229.94%	243.82%	258.38%	274.05%	290.62%
22	161.96%	171.74%	182.07%	193.01%	204.54%	216.93%	229.94%	243.83%	258.40%	274.06%	290.64%
23	161.95%	171.74%	182.07%	193.02%	204.54%	216.93%	229.94%	243.84%	258.40%	274.08%	290.65%
24	161.95%	171.74%	182.07%	193.02%	204.53%	216.93%	229.95%	243.84%	258.41%	274.09%	290.68%
25	161.95%	171.74%	182.06%	193.02%	204.54%	216.92%	229.94%	243.85%	258.42%	274.10%	290.70%
26	161.95%	171.73%	182.07%	193.01%	204.53%	216.93%	229.94%	243.86%	258.43%	274.12%	290.73%
27	161.95%	171.73%	182.06%	193.02%	204.53%	216.93%	229.94%	243.86%	258.44%	274.14%	290.75%
28	161.94%	171.72%	182.06%	193.01%	204.52%	216.92%	229.94%	243.86%	258.46%	274.16%	290.79%
29	161.93%	171.72%	182.05%	193.01%	204.52%	216.92%	229.94%	243.87%	258.46%	274.18%	290.82%
30	161.92%	171.71%	182.03%	192.99%	204.51%	216.91%	229.93%	243.88%	258.47%	274.20%	290.85%
31	161.91%	171.69%	182.03%	192.98%	204.50%	216.92%	229.93%	243.88%	258.48%	274.22%	290.89%
32	161.89%	171.68%	182.02%	192.97%	204.49%	216.91%	229.92%	243.87%	258.49%	274.24%	290.94%
33	161.88%	171.67%	182.00%	192.95%	204.47%	216.89%	229.90%	243.88%	258.50%	274.27%	290.99%
34	161.85%	171.65%	181.98%	192.94%	204.46%	216.88%	229.89%	243.88%	258.52%	274.31%	291.04%
35	161.83%	171.63%	181.96%	192.92%	204.43%	216.86%	229.87%	243.89%	258.53%	274.34%	291.11%
36	161.81%	171.60%	181.94%	192.89%	204.41%	216.85%	229.85%	243.89%	258.55%	274.39%	291.18%
37	161.77%	171.57%	181.91%	192.87%	204.38%	216.83%	229.83%	243.90%	258.57%	274.44%	291.27%
38	161.75%	171.55%	181.88%	192.84%	204.36%	216.81%	229.81%	243.90%	258.60%	274.49%	291.36%
39	161.70%	171.51%	181.85%	192.80%	204.32%	216.80%	229.79%	243.91%	258.62%	274.56%	291.47%
40	161.66%	171.47%	181.80%	192.77%	204.28%	216.77%	229.76%	243.92%	258.65%	274.63%	291.59%
41	161.61%	171.42%	181.76%	192.73%	204.24%	216.74%	229.74%	243.93%	258.68%	274.70%	291.70%
42	161.55%	171.37%	181.70%	192.67%	204.19%	216.71%	229.70%	243.94%	258.71%	274.78%	291.82%
43	161.49%	171.31%	181.65%	192.62%	204.14%	216.67%	229.65%	243.94%	258.74%	274.84%	291.93%
44	161.41%	171.23%	181.58%	192.56%	204.07%	216.63%	229.60%	243.93%	258.76%	274.90%	292.05%
45	161.31%	171.15%	181.49%	192.48%	203.99%	216.57%	229.54%	243.91%	258.76%	274.95%	292.15%
46	161.22%	171.06%	181.40%	192.40%	203.89%	216.50%	229.47%	243.88%	258.75%	274.98%	292.22%
47	161.10%	170.95%	181.30%	192.29%	203.79%	216.41%	229.37%	243.83%	258.73%	275.00%	292.30%
48	160.98%	170.83%	181.18%	192.17%	203.67%	216.31%	229.60%	243.76%	258.68%	275.01%	292.35%
49	160.83%	170.70%	181.05%	192.04%	203.53%	216.19%	229.50%	243.68%	258.63%	274.99%	292.40%
50	160.91%	170.56%	180.90%	191.90%	203.37%	216.05%	229.37%	243.58%	258.55%	274.97%	292.43%
51	160.78%	170.40%	180.74%	191.74%	203.21%	215.91%	229.24%	243.47%	258.48%	274.93%	292.47%
52	160.62%	170.23%	180.57%	191.58%	203.03%	215.75%	229.10%	243.34%	258.39%	274.90%	292.51%
53	160.46%	170.06%	180.39%	191.40%	202.84%	215.58%	228.95%	243.23%	258.31%	274.88%	292.56%
54	160.29%	169.87%	180.20%	191.21%	202.63%	215.40%	228.79%	243.10%	258.23%	274.88%	292.65%
55	160.11%	169.67%	180.00%	191.01%	202.73%	215.22%	228.63%	242.98%	258.16%	274.89%	292.74%
56	159.93%	169.47%	179.79%	190.81%	202.54%	215.05%	228.48%	242.86%	258.10%	274.91%	NA
57	159.73%	169.26%	179.58%	190.60%	202.34%	214.86%	228.32%	242.75%	258.07%	NA	NA
58	159.53%	169.03%	179.35%	190.38%	202.13%	214.67%	228.17%	242.65%	NA	NA	NA
59	159.32%	168.79%	179.11%	190.15%	201.91%	214.47%	228.01%	NA	NA	NA	NA
60	159.08%	168.52%	178.84%	189.90%	201.67%	214.26%	NA	NA	NA	NA	NA

Age(Years)/ Policy Term	10	11
0	NA	NA
1	NA	NA
2	NA	NA
3	NA	NA
4	NA	NA
5	NA	NA
6	NA	NA
7	NA	174.51%
8	164.42%	174.51%
9	164.41%	174.49%
10	164.39%	174.48%
11	164.37%	174.47%
12	164.36%	174.45%
13	164.35%	174.43%
14	164.33%	174.42%
15	164.32%	174.41%
16	164.31%	174.40%
17	164.31%	174.39%
18	164.30%	174.38%
19	164.30%	174.38%
20	164.30%	174.38%
21	164.30%	174.38%
22	164.29%	174.38%
23	164.30%	174.38%
24	164.29%	174.38%
25	164.29%	174.38%
26	164.30%	174.38%
27	164.29%	174.38%
28	164.28%	174.37%
29	164.28%	174.37%
30	164.27%	174.37%
31	164.26%	174.35%
32	164.25%	174.35%
33	164.24%	174.34%
34	164.23%	174.33%
35	164.21%	174.31%
36	164.19%	174.30%
37	164.17%	174.28%
38	164.15%	174.26%
39	164.12%	174.24%
40	164.09%	174.22%
41	164.06%	174.19%
42	164.02%	174.15%
43	163.98%	174.12%
44	163.92%	174.07%
45	163.85%	174.02%
46	163.78%	173.96%
47	163.70%	173.88%
48	163.62%	173.81%
49	163.50%	173.71%
50	163.38%	173.61%
51	163.26%	173.50%
52	163.14%	173.37%
53	163.22%	173.24%
54	163.09%	173.11%
55	162.96%	172.97%
56	162.82%	172.82%
57	162.68%	172.67%
58	162.53%	172.52%
59	162.38%	172.36%
60	162.21%	172.18%

Premium Band 2: Rs. 50,000 to Rs. 99,999

12	13	14	15	16	17	18	19	20
NA	NA	NA	NA	NA	NA	263.82%	279.96%	297.03%
NA	NA	NA	NA	NA	248.48%	263.87%	280.01%	297.10%
NA	NA	NA	NA	234.57%	248.55%	263.94%	280.09%	297.19%
NA	NA	NA	221.15%	234.63%	248.61%	264.01%	280.18%	297.29%
NA	NA	208.42%	221.18%	234.67%	248.65%	264.06%	280.22%	297.34%
NA	196.49%	208.43%	221.19%	234.68%	248.67%	264.09%	280.26%	297.37%
185.19%	196.49%	208.44%	221.20%	234.70%	248.68%	264.10%	280.27%	297.40%
185.18%	196.49%	208.43%	221.20%	234.70%	248.69%	264.10%	280.28%	297.41%
185.18%	196.48%	208.43%	221.19%	234.69%	248.69%	264.10%	280.28%	297.41%
185.16%	196.48%	208.41%	221.18%	234.68%	248.67%	264.09%	280.27%	297.40%
185.15%	196.46%	208.40%	221.17%	234.67%	248.65%	264.07%	280.26%	297.38%
185.14%	196.44%	208.38%	221.15%	234.65%	248.64%	264.05%	280.23%	297.36%
185.11%	196.43%	208.36%	221.13%	234.63%	248.62%	264.03%	280.20%	297.33%
185.10%	196.41%	208.35%	221.12%	234.61%	248.59%	264.00%	280.19%	297.31%
185.09%	196.39%	208.32%	221.09%	234.59%	248.57%	263.99%	280.16%	297.29%
185.08%	196.38%	208.31%	221.08%	234.58%	248.55%	263.97%	280.14%	297.27%
185.07%	196.36%	208.30%	221.07%	234.57%	248.54%	263.96%	280.13%	297.26%
185.06%	196.36%	208.30%	221.06%	234.55%	248.53%	263.94%	280.12%	297.25%
185.05%	196.36%	208.28%	221.06%	234.55%	248.86%	263.94%	280.12%	297.25%
185.04%	196.35%	208.29%	221.05%	234.54%	248.86%	263.94%	280.13%	297.26%
185.04%	196.35%	208.28%	221.05%	234.55%	248.53%	263.94%	280.13%	297.27%
185.05%	196.35%	208.28%	221.06%	234.55%	248.53%	263.95%	280.14%	297.28%
185.05%	196.35%	208.29%	221.06%	234.55%	248.54%	263.96%	280.16%	297.31%
185.05%	196.35%	208.29%	221.06%	234.56%	248.88%	263.97%	280.17%	297.33%
185.05%	196.35%	208.29%	221.07%	234.57%	248.56%	263.99%	280.20%	297.36%
185.05%	196.36%	208.29%	221.07%	234.57%	248.57%	264.01%	280.23%	297.40%
185.05%	196.36%	208.30%	221.08%	234.58%	248.58%	264.03%	280.24%	297.43%
185.05%	196.36%	208.30%	221.08%	234.59%	248.60%	264.04%	280.28%	297.47%
185.04%	196.36%	208.30%	221.08%	234.60%	248.61%	264.07%	280.31%	297.52%
185.04%	196.35%	208.30%	221.09%	234.61%	248.95%	264.09%	280.34%	297.57%
185.04%	196.35%	208.30%	221.10%	234.61%	248.98%	264.11%	280.38%	297.62%
185.04%	196.35%	208.29%	221.10%	234.63%	248.99%	264.14%	280.43%	297.69%
185.03%	196.34%	208.29%	221.10%	234.63%	249.00%	264.17%	280.47%	297.76%
185.02%	196.33%	208.29%	221.10%	234.64%	249.03%	264.20%	280.53%	297.83%
185.01%	196.32%	208.29%	221.10%	234.65%	249.05%	264.24%	280.58%	297.93%
184.99%	196.32%	208.28%	221.10%	234.66%	249.07%	264.29%	280.66%	298.04%
184.98%	196.31%	208.27%	221.11%	234.68%	249.11%	264.33%	280.74%	298.15%
184.97%	196.30%	208.26%	221.11%	234.70%	249.14%	264.39%	280.83%	298.29%
184.95%	196.29%	208.26%	221.11%	234.72%	249.19%	264.46%	280.94%	298.43%
184.94%	196.28%	208.25%	221.12%	234.75%	249.23%	264.53%	281.06%	298.61%
184.92%	196.26%	208.24%	221.13%	234.78%	249.28%	264.62%	281.18%	298.78%
184.89%	196.24%	208.23%	221.14%	234.80%	249.34%	264.71%	281.32%	298.97%
184.86%	196.22%	208.22%	221.15%	234.83%	249.40%	264.79%	281.45%	299.16%
184.83%	196.19%	208.21%	221.16%	234.86%	249.45%	264.88%	281.60%	299.36%
184.79%	196.17%	208.18%	221.16%	234.89%	249.51%	264.97%	281.73%	299.56%
184.74%	196.13%	208.15%	221.15%	234.90%	249.56%	265.06%	281.87%	299.75%
184.69%	196.09%	208.11%	221.14%	234.90%	249.60%	265.14%	282.00%	299.94%
184.63%	196.02%	208.07%	221.10%	234.90%	249.62%	265.20%	282.11%	300.12%
184.55%	195.95%	208.01%	221.07%	234.89%	249.63%	265.26%	282.22%	300.30%
184.46%	195.88%	207.93%	221.02%	234.86%	249.65%	265.29%	282.32%	300.48%
184.37%	195.79%	207.85%	220.95%	234.82%	249.63%	265.33%	282.42%	300.65%
184.26%	195.68%	207.75%	220.89%	234.77%	249.62%	265.37%	282.52%	300.84%
184.15%	195.58%	207.65%	220.80%	234.72%	249.61%	265.41%	282.63%	301.03%
184.03%	195.46%	207.53%	220.72%	234.66%	249.60%	265.46%	282.76%	301.27%
183.90%	195.34%	207.43%	220.64%	234.61%	249.60%	265.53%	282.91%	301.87%
183.77%	195.22%	207.31%	220.55%	234.57%	249.60%	265.61%	283.09%	302.03%
183.64%	195.09%	207.20%	220.48%	234.53%	249.63%	265.72%	283.31%	NA
183.50%	194.96%	207.09%	220.41%	234.50%	249.67%	265.86%	NA	NA
183.35%	194.84%	206.98%	220.35%	234.49%	249.74%	NA	NA	NA
183.21%	194.70%	206.86%	220.28%	234.49%	NA	NA	NA	NA
183.05%	194.56%	206.75%	220.22%	NA	NA	NA	NA	NA

Premium Band 3: Rs. 1

Age(Years)/ Policy Term	10	11	12	13	14
0	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA
2	NA	NA	NA	NA	NA
3	NA	NA	NA	NA	NA
4	NA	NA	NA	NA	211.18%
5	NA	NA	NA	198.95%	211.19%
6	NA	NA	187.38%	198.96%	211.19%
7	NA	176.47%	187.39%	198.96%	211.20%
8	166.15%	176.46%	187.38%	198.95%	211.20%
9	166.15%	176.46%	187.37%	198.94%	211.19%
10	166.13%	176.44%	187.37%	198.94%	211.18%
11	166.12%	176.44%	187.35%	198.93%	211.16%
12	166.10%	176.42%	187.34%	198.91%	211.16%
13	166.09%	176.41%	187.32%	198.90%	211.13%
14	166.08%	176.40%	187.31%	198.88%	211.12%
15	166.07%	176.38%	187.29%	198.87%	211.11%
16	166.06%	176.38%	187.29%	198.86%	211.10%
17	166.06%	176.37%	187.28%	198.85%	211.10%
18	166.05%	176.36%	187.28%	198.85%	211.08%
19	166.05%	176.36%	187.28%	198.85%	211.08%
20	166.05%	176.36%	187.27%	198.84%	211.08%
21	166.05%	176.36%	187.28%	198.85%	211.08%
22	166.05%	176.36%	187.27%	198.84%	211.09%
23	166.05%	176.36%	187.27%	198.85%	211.09%
24	166.05%	176.36%	187.28%	198.86%	211.10%
25	166.05%	176.36%	187.28%	198.85%	211.10%
26	166.05%	176.37%	187.28%	198.86%	211.11%
27	166.05%	176.36%	187.28%	198.86%	211.11%
28	166.05%	176.36%	187.28%	198.87%	211.12%
29	166.04%	176.36%	187.29%	198.87%	211.12%
30	166.04%	176.36%	187.28%	198.86%	211.12%
31	166.04%	176.36%	187.28%	198.87%	211.13%
32	166.03%	176.35%	187.28%	198.87%	211.13%
33	166.02%	176.34%	187.27%	198.87%	211.13%
34	166.01%	176.34%	187.27%	198.87%	211.14%
35	166.00%	176.33%	187.26%	198.87%	211.15%
36	165.98%	176.32%	187.26%	198.87%	211.15%
37	165.97%	176.31%	187.25%	198.86%	211.16%
38	165.96%	176.30%	187.25%	198.87%	211.17%
39	165.93%	176.29%	187.24%	198.87%	211.18%
40	165.91%	176.27%	187.24%	198.87%	211.19%
41	165.89%	176.26%	187.23%	198.87%	211.20%
42	165.86%	176.24%	187.22%	198.87%	211.22%
43	165.83%	176.22%	187.21%	198.87%	211.24%
44	165.79%	176.19%	187.19%	198.87%	211.25%
45	165.76%	176.16%	187.17%	198.86%	211.25%
46	165.70%	176.12%	187.14%	198.85%	211.25%
47	165.65%	176.08%	187.10%	198.82%	211.24%
48	165.57%	176.02%	187.06%	198.79%	211.23%
49	165.50%	175.96%	187.00%	198.75%	211.20%
50	165.41%	175.89%	186.94%	198.70%	211.16%
51	165.31%	175.80%	186.87%	198.64%	211.11%
52	165.21%	175.72%	186.79%	198.57%	211.07%
53	165.11%	175.63%	186.72%	198.50%	211.02%
54	164.99%	175.53%	186.63%	198.44%	210.97%
55	164.88%	175.44%	186.54%	198.36%	210.92%
56	165.00%	175.33%	186.46%	198.30%	210.88%
57	164.89%	175.23%	186.38%	198.23%	210.85%
58	164.79%	175.12%	186.29%	198.17%	210.82%
59	164.67%	175.01%	186.20%	198.11%	210.80%
60	164.55%	174.89%	186.12%	198.05%	210.78%

00,000 to Rs. 1,99,999

15	16	17	18	19	20
NA	NA	NA	267.92%	284.44%	301.95%
NA	NA	252.26%	267.98%	284.51%	302.02%
NA	237.94%	252.31%	268.04%	284.58%	302.10%
224.19%	238.01%	252.38%	268.12%	284.67%	302.20%
224.23%	238.04%	252.42%	268.16%	284.72%	302.26%
224.24%	238.06%	252.45%	268.20%	284.75%	302.30%
224.26%	238.07%	252.46%	268.21%	284.78%	302.33%
224.26%	238.08%	252.47%	268.22%	284.80%	302.34%
224.26%	238.08%	252.47%	268.22%	284.80%	302.34%
224.25%	238.08%	252.47%	268.22%	284.79%	302.34%
224.25%	238.07%	252.45%	268.21%	284.78%	302.33%
224.23%	238.05%	252.44%	268.20%	284.77%	302.32%
224.22%	238.04%	252.42%	268.17%	284.75%	302.29%
224.20%	238.02%	252.40%	268.16%	284.72%	302.27%
224.18%	238.00%	252.38%	268.14%	284.71%	302.25%
224.17%	237.99%	252.37%	268.12%	284.70%	302.24%
224.16%	237.98%	252.35%	268.11%	284.69%	302.23%
224.16%	237.97%	252.35%	268.10%	284.68%	302.22%
224.14%	237.97%	252.34%	268.10%	284.68%	302.23%
224.15%	237.97%	252.35%	268.11%	284.69%	302.26%
224.15%	237.96%	252.35%	268.11%	284.69%	302.26%
224.15%	237.97%	252.35%	268.12%	284.70%	302.27%
224.15%	237.97%	252.37%	268.13%	284.73%	302.30%
224.16%	237.99%	252.38%	268.15%	284.75%	302.33%
224.16%	238.00%	252.39%	268.17%	284.77%	302.37%
224.17%	238.01%	252.41%	268.19%	284.80%	302.40%
224.18%	238.01%	252.42%	268.21%	284.84%	302.45%
224.19%	238.03%	252.44%	268.24%	284.87%	302.50%
224.20%	238.05%	252.46%	268.26%	284.91%	302.55%
224.21%	238.06%	252.48%	268.30%	284.96%	302.62%
224.21%	238.08%	252.51%	268.33%	285.01%	302.69%
224.22%	238.09%	252.53%	268.38%	285.07%	302.77%
224.23%	238.11%	252.56%	268.42%	285.14%	302.86%
224.25%	238.13%	252.60%	268.47%	285.20%	302.96%
224.27%	238.16%	252.63%	268.53%	285.29%	303.08%
224.28%	238.18%	252.68%	268.60%	285.39%	303.22%
224.30%	238.21%	252.73%	268.67%	285.49%	303.37%
224.31%	238.25%	252.78%	268.75%	285.62%	303.54%
224.34%	238.30%	252.85%	268.85%	285.76%	303.73%
224.37%	238.34%	252.92%	268.96%	285.91%	303.94%
224.40%	238.39%	253.00%	269.08%	286.08%	304.17%
224.43%	238.45%	253.09%	269.21%	286.26%	304.40%
224.47%	238.51%	253.17%	269.34%	286.45%	304.66%
224.50%	238.58%	253.27%	269.48%	286.64%	304.91%
224.54%	238.65%	253.35%	269.62%	286.84%	305.17%
224.57%	238.70%	253.44%	269.76%	287.04%	305.44%
224.59%	238.75%	253.87%	269.90%	287.23%	305.71%
224.61%	238.80%	253.96%	270.03%	287.43%	305.97%
224.62%	238.83%	254.03%	270.16%	287.62%	306.25%
224.62%	238.87%	254.10%	270.28%	287.80%	306.51%
224.90%	238.89%	254.16%	270.39%	287.99%	306.79%
224.85%	238.90%	254.23%	270.52%	288.19%	307.46%
224.77%	238.92%	254.28%	270.64%	288.40%	307.66%
224.70%	238.93%	254.36%	270.79%	288.64%	307.89%
224.62%	238.96%	254.44%	270.96%	288.90%	308.04%
224.37%	239.00%	254.54%	271.15%	289.21%	308.47%
224.46%	239.05%	254.68%	271.38%	289.57%	NA
224.38%	239.13%	254.47%	271.66%	NA	NA
224.30%	239.21%	254.66%	NA	NA	NA
224.60%	239.33%	NA	NA	NA	NA
224.65%	NA	NA	NA	NA	NA

Premium Band 4: Rs. 2,00,000 and above

Age(Years)/ Policy Term	10	11	12	13	14	15	16	17
0	NA	NA	NA	NA	NA	NA	NA	NA
1	NA	NA	NA	NA	NA	NA	NA	254.14%
2	NA	NA	NA	NA	NA	NA	239.63%	254.19%
3	NA	NA	NA	NA	NA	225.72%	239.69%	254.26%
4	NA	NA	NA	NA	212.56%	225.75%	239.73%	254.31%
5	NA	NA	NA	200.18%	212.57%	225.77%	239.75%	254.33%
6	NA	NA	188.49%	200.19%	212.58%	225.78%	239.76%	254.35%
7	NA	177.45%	188.48%	200.19%	212.59%	225.79%	239.77%	254.36%
8	167.02%	177.44%	188.48%	200.19%	212.58%	225.79%	239.78%	254.36%
9	167.01%	177.44%	188.48%	200.18%	212.58%	225.79%	239.77%	254.35%
10	167.00%	177.43%	188.47%	200.17%	212.57%	225.78%	239.77%	254.35%
11	166.99%	177.42%	188.45%	200.16%	212.56%	225.77%	239.75%	254.34%
12	166.98%	177.41%	188.44%	200.16%	212.54%	225.76%	239.73%	254.32%
13	166.97%	177.39%	188.43%	200.14%	212.53%	225.74%	239.72%	254.31%
14	166.95%	177.38%	188.42%	200.13%	212.52%	225.73%	239.71%	254.29%
15	166.95%	177.37%	188.41%	200.12%	212.50%	225.72%	239.70%	254.28%
16	166.94%	177.36%	188.40%	200.11%	212.50%	225.70%	239.69%	254.27%
17	166.93%	177.36%	188.40%	200.10%	212.49%	225.70%	239.68%	254.25%
18	166.93%	177.35%	188.39%	200.09%	212.49%	225.69%	239.68%	254.25%
19	166.93%	177.35%	188.38%	200.09%	212.48%	225.69%	239.67%	254.25%
20	166.93%	177.35%	188.39%	200.09%	212.48%	225.69%	239.67%	254.26%
21	166.93%	177.35%	188.38%	200.10%	212.48%	225.69%	239.68%	254.26%
22	166.93%	177.35%	188.39%	200.10%	212.49%	225.70%	239.69%	254.27%
23	166.93%	177.35%	188.39%	200.10%	212.49%	225.71%	239.69%	254.29%
24	166.93%	177.35%	188.39%	200.10%	212.50%	225.72%	239.71%	254.30%
25	166.93%	177.36%	188.39%	200.11%	212.50%	225.73%	239.72%	254.32%
26	166.93%	177.35%	188.39%	200.11%	212.51%	225.73%	239.74%	254.34%
27	166.93%	177.36%	188.40%	200.12%	212.51%	225.75%	239.75%	254.37%
28	166.93%	177.36%	188.40%	200.12%	212.52%	225.75%	239.76%	254.38%
29	166.92%	177.35%	188.40%	200.12%	212.53%	225.76%	239.78%	254.41%
30	166.92%	177.35%	188.41%	200.12%	212.54%	225.78%	239.80%	254.44%
31	166.91%	177.36%	188.40%	200.13%	212.54%	225.79%	239.83%	254.47%
32	166.91%	177.35%	188.40%	200.14%	212.55%	225.80%	239.85%	254.50%
33	166.90%	177.35%	188.41%	200.13%	212.56%	225.83%	239.87%	254.55%
34	166.90%	177.35%	188.40%	200.14%	212.57%	225.84%	239.91%	254.59%
35	166.89%	177.34%	188.40%	200.14%	212.58%	225.86%	239.94%	254.64%
36	166.87%	177.33%	188.39%	200.14%	212.59%	225.89%	239.98%	254.71%
37	166.87%	177.32%	188.40%	200.16%	212.60%	225.91%	240.02%	254.78%
38	166.86%	177.32%	188.40%	200.16%	212.62%	225.94%	240.08%	254.85%
39	166.84%	177.31%	188.40%	200.16%	212.64%	225.99%	240.14%	254.94%
40	166.83%	177.31%	188.40%	200.18%	212.67%	226.03%	240.20%	255.03%
41	166.81%	177.29%	188.39%	200.19%	212.69%	226.08%	240.27%	255.14%
42	166.79%	177.29%	188.39%	200.20%	212.72%	226.13%	240.36%	255.24%
43	166.76%	177.27%	188.39%	200.21%	212.74%	226.45%	240.44%	255.36%
44	166.73%	177.26%	188.38%	200.22%	212.77%	226.46%	240.52%	255.47%
45	166.70%	177.23%	188.37%	200.22%	212.80%	226.46%	240.60%	255.59%
46	166.66%	177.20%	188.36%	200.22%	212.82%	226.46%	240.68%	255.70%
47	166.61%	177.17%	188.34%	200.21%	212.83%	226.46%	240.74%	255.80%
48	166.56%	177.13%	188.31%	200.20%	212.83%	226.45%	240.82%	255.90%
49	166.49%	177.09%	188.27%	200.18%	212.82%	226.39%	240.87%	256.00%
50	166.42%	177.02%	188.23%	200.15%	212.81%	226.39%	240.91%	256.09%
51	166.34%	176.96%	188.17%	200.11%	212.79%	226.36%	240.96%	256.18%
52	166.26%	176.89%	188.11%	200.07%	212.77%	226.30%	241.01%	256.28%
53	166.17%	176.82%	188.06%	200.03%	212.75%	226.26%	241.06%	256.39%
54	166.07%	176.74%	188.00%	199.98%	212.73%	226.23%	241.13%	256.53%
55	165.97%	176.66%	187.93%	199.94%	212.71%	226.51%	241.21%	256.68%
56	165.86%	176.59%	187.86%	199.89%	212.70%	226.54%	241.31%	256.87%
57	166.00%	176.50%	187.81%	199.86%	212.70%	226.59%	241.42%	257.09%
58	165.91%	176.42%	187.74%	199.83%	212.71%	226.66%	241.57%	257.35%
59	165.81%	176.34%	187.69%	199.80%	212.74%	226.75%	241.75%	NA
60	165.72%	176.25%	187.63%	199.79%	212.78%	226.85%	NA	NA



18	19	20
269.98%	286.69%	304.40%
270.03%	286.76%	304.47%
270.09%	286.82%	304.56%
270.17%	286.91%	304.65%
270.22%	286.96%	304.72%
270.24%	287.00%	304.76%
270.27%	287.03%	304.78%
270.28%	287.04%	304.80%
270.29%	287.06%	304.81%
270.28%	287.06%	304.82%
270.28%	287.04%	304.81%
270.26%	287.03%	304.80%
270.24%	287.01%	304.78%
270.23%	287.00%	304.76%
270.21%	286.98%	304.74%
270.20%	286.97%	304.72%
270.19%	286.95%	304.71%
270.18%	286.95%	304.72%
270.18%	286.96%	304.72%
270.18%	286.96%	304.73%
270.19%	286.97%	304.74%
270.20%	286.98%	304.77%
270.21%	287.00%	304.79%
270.23%	287.03%	304.82%
270.26%	287.05%	304.86%
270.28%	287.09%	304.91%
270.30%	287.13%	304.96%
270.33%	287.17%	305.01%
270.37%	287.21%	305.08%
270.40%	287.26%	305.14%
270.45%	287.32%	305.22%
270.49%	287.39%	305.31%
270.55%	287.46%	305.41%
270.60%	287.55%	305.53%
270.66%	287.64%	305.66%
270.74%	287.75%	305.81%
270.83%	287.87%	305.98%
270.93%	288.01%	306.17%
271.05%	288.17%	306.37%
271.17%	288.34%	306.61%
271.30%	288.52%	306.85%
271.45%	288.73%	307.11%
271.61%	288.94%	307.39%
271.78%	289.16%	307.68%
271.94%	289.39%	307.98%
272.11%	289.62%	308.28%
272.28%	289.85%	308.59%
272.44%	290.08%	308.89%
272.60%	290.30%	309.20%
272.76%	290.53%	309.95%
272.91%	290.76%	310.18%
273.07%	291.01%	310.41%
273.25%	291.27%	310.69%
273.44%	291.56%	311.26%
273.66%	291.89%	311.32%
273.92%	292.26%	311.71%
274.20%	292.68%	NA
274.54%	NA	NA
NA	NA	NA
NA	NA	NA
NA	NA	NA

Premium Band 1 -Rs. 12,000 to 49,999

PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
18	56.88%	65.70%	74.52%	83.33%	92.15%	100.97%	111.59%	124.09%	136.59%	149.09%	161.59%	178.46%	195.33%	212.21%	229.08%	245.95%	269.20%	292.45%	315.71%
19	56.86%	65.67%	74.48%	83.28%	92.09%	100.90%	111.50%	123.98%	136.46%	148.93%	161.41%	178.24%	195.07%	211.90%	228.73%	245.56%	268.71%	291.87%	315.02%
20	56.83%	65.63%	74.43%	83.22%	92.02%	100.82%	111.41%	123.87%	136.32%	148.78%	161.23%	178.02%	194.80%	211.59%	228.37%	245.16%	268.22%	291.28%	314.33%
21	56.80%	65.58%	74.36%	83.15%	91.93%	100.71%	111.28%	123.70%	136.12%	148.53%	160.95%	177.67%	194.38%	211.10%	227.81%	244.53%	267.44%	290.34%	313.25%
22	56.78%	65.55%	74.31%	83.08%	91.84%	100.61%	111.15%	123.53%	135.91%	148.29%	160.67%	177.32%	193.96%	210.61%	227.25%	243.90%	266.66%	289.41%	312.17%
23	56.75%	65.50%	74.25%	83.00%	91.75%	100.50%	111.01%	123.36%	135.71%	148.05%	160.40%	176.98%	193.55%	210.13%	226.70%	243.28%	265.88%	288.48%	311.09%
24	56.73%	65.46%	74.20%	82.93%	91.67%	100.40%	110.88%	123.19%	135.50%	147.81%	160.12%	176.63%	193.13%	209.64%	226.14%	242.65%	265.10%	287.55%	310.01%
25	56.70%	65.42%	74.14%	82.85%	91.57%	100.29%	110.75%	123.02%	135.30%	147.57%	159.84%	176.28%	192.71%	209.15%	225.58%	242.02%	264.32%	286.62%	308.92%
26	56.59%	65.27%	73.95%	82.64%	91.32%	100.00%	110.41%	122.61%	134.80%	147.00%	159.19%	175.48%	191.77%	208.06%	224.35%	240.64%	262.68%	284.73%	306.77%
27	56.47%	65.12%	73.77%	82.41%	91.06%	99.71%	110.07%	122.19%	134.30%	146.42%	158.53%	174.68%	190.82%	206.97%	223.11%	239.26%	261.05%	282.84%	304.62%
28	56.36%	64.97%	73.58%	82.19%	90.80%	99.41%	109.72%	121.76%	133.80%	145.84%	157.88%	173.88%	189.88%	205.88%	221.88%	237.88%	259.41%	280.95%	302.48%
29	56.24%	64.82%	73.39%	81.97%	90.54%	99.12%	109.38%	121.34%	133.30%	145.26%	157.22%	173.08%	188.93%	204.79%	220.64%	236.50%	257.78%	279.06%	300.33%
30	56.13%	64.67%	73.21%	81.75%	90.29%	98.83%	109.04%	120.92%	132.81%	144.69%	156.57%	172.28%	187.99%	203.70%	219.41%	235.12%	256.14%	277.16%	298.19%
31	55.87%	64.34%	72.81%	81.27%	89.74%	98.21%	108.31%	120.04%	131.77%	143.49%	155.22%	170.69%	186.15%	201.62%	217.08%	232.55%	253.21%	273.86%	294.52%
32	55.61%	64.00%	72.40%	80.79%	89.19%	97.58%	107.58%	119.15%	130.73%	142.30%	153.87%	169.09%	184.31%	199.53%	214.75%	229.97%	250.26%	270.55%	290.85%
33	55.34%	63.66%	71.99%	80.31%	88.64%	96.96%	106.85%	118.27%	129.69%	141.11%	152.53%	167.50%	182.48%	197.45%	212.43%	227.40%	247.33%	267.25%	287.18%
34	55.08%	63.33%	71.58%	79.83%	88.08%	96.33%	106.12%	117.39%	128.65%	139.92%	151.18%	165.91%	180.64%	195.36%	210.09%	224.82%	244.38%	263.94%	283.51%
35	54.82%	63.00%	71.18%	79.35%	87.53%	95.71%	105.39%	116.50%	127.61%	138.72%	149.83%	164.31%	178.80%	193.28%	207.77%	222.25%	241.45%	260.64%	279.84%
36	54.31%	62.35%	70.39%	78.42%	86.46%	94.50%	103.99%	114.87%	125.75%	136.62%	147.50%	161.64%	175.77%	189.91%	204.04%	218.18%	236.83%	255.48%	274.13%
37	53.80%	61.70%	69.60%	77.49%	85.39%	93.29%	102.60%	113.25%	123.89%	134.54%	145.18%	158.96%	172.75%	186.53%	200.32%	214.10%	232.20%	250.31%	268.41%
38	53.28%	61.04%	68.80%	76.57%	84.33%	92.09%	101.20%	111.61%	122.03%	132.44%	142.85%	156.29%	169.72%	183.16%	196.59%	210.03%	227.59%	245.15%	262.70%
39	52.77%	60.39%	68.01%	75.64%	83.26%	90.88%	99.81%	109.99%	120.17%	130.35%	140.53%	153.61%	166.70%	179.78%	192.87%	205.95%	222.96%	239.97%	256.99%
40	52.26%	59.74%	67.22%	74.71%	82.19%	89.67%	98.41%	108.36%	118.31%	128.25%	138.20%	150.94%	163.67%	176.41%	189.14%	201.88%	218.35%	234.81%	251.28%
41	51.27%	58.54%	65.80%	73.07%	80.33%	87.60%	96.05%	105.69%	115.32%	124.96%	134.59%	146.80%	159.01%	171.22%	183.43%	195.64%	211.29%	226.94%	242.60%
42	50.28%	57.33%	64.38%	71.42%	78.47%	85.52%	93.70%	103.02%	112.35%	121.67%	130.99%	142.67%	154.35%	166.04%	177.72%	189.40%	204.24%	219.08%	233.92%
43	49.30%	56.13%	62.96%	69.79%	76.62%	83.45%	91.34%	100.35%	109.36%	118.37%	127.38%	138.54%	149.69%	160.85%	172.00%	183.16%	197.19%	211.21%	225.24%
44	48.31%	54.92%	61.53%	68.15%	74.76%	81.37%	88.99%	97.69%	106.39%	115.08%	123.78%	134.41%	145.04%	155.66%	166.29%	176.92%	190.13%	203.35%	216.56%
45	47.32%	53.72%	60.11%	66.51%	72.90%	79.30%	86.63%	95.02%	103.40%	111.79%	120.17%	130.27%	140.37%	150.48%	160.58%	170.68%	183.08%	195.48%	207.88%
46	45.67%	51.78%	57.89%	64.00%	70.11%	76.22%	83.23%	91.10%	98.98%	106.85%	114.72%	124.05%	133.38%	142.72%	152.05%	161.38%	173.31%	185.24%	197.17%
47	44.03%	49.85%	55.68%	61.50%	67.33%	73.15%	79.83%	87.19%	94.55%	101.91%	109.27%	117.83%	126.39%	134.96%	143.52%	152.08%	163.54%	175.00%	186.46%
48	42.38%	47.92%	53.46%	58.99%	64.53%	70.07%	76.43%	83.28%	90.13%	96.98%	103.83%	111.62%	119.41%	127.20%	134.99%	142.78%	153.77%	164.76%	NA
49	40.74%	45.99%	51.24%	56.50%	61.75%	67.00%	73.03%	79.37%	85.71%	92.04%	98.38%	105.40%	112.42%	119.44%	126.46%	133.48%	144.00%	NA	NA
50	39.09%	44.06%	49.02%	53.99%	58.95%	63.92%	69.63%	75.46%	81.28%	87.11%	92.93%	99.18%	105.43%	111.68%	117.93%	124.18%	NA	NA	NA

Note: A setback of 3 years is applicable on female lives

Premium Band 1 -Rs. 12,000 to 49,999

PPT-->	5	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Age(Years)/ Policy Term	29	30	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
18	338.96%	362.21%	61.50%	70.48%	79.46%	88.44%	97.42%	107.96%	119.16%	131.94%	144.72%	157.50%	174.26%	191.01%	207.77%	224.52%	241.28%	264.27%	287.25%
19	338.18%	361.33%	61.48%	70.45%	79.42%	88.39%	97.36%	107.89%	119.07%	131.83%	144.59%	157.35%	174.07%	190.79%	207.50%	224.22%	240.94%	263.85%	286.75%
20	337.39%	360.45%	61.45%	70.41%	79.38%	88.34%	97.30%	107.81%	118.98%	131.72%	144.46%	157.20%	173.88%	190.56%	207.24%	223.92%	240.60%	263.42%	286.25%
21	336.15%	359.06%	61.42%	70.37%	79.32%	88.26%	97.21%	107.70%	118.85%	131.56%	144.26%	156.97%	173.59%	190.21%	206.83%	223.45%	240.07%	262.77%	285.47%
22	334.92%	357.68%	61.38%	70.32%	79.25%	88.19%	97.12%	107.59%	118.72%	131.39%	144.07%	156.74%	173.30%	189.86%	206.42%	222.98%	239.54%	262.11%	284.68%
23	333.69%	356.29%	61.35%	70.27%	79.19%	88.11%	97.03%	107.49%	118.58%	131.23%	143.87%	156.52%	173.02%	189.51%	206.01%	222.50%	239.00%	261.45%	283.89%
24	332.46%	354.91%	61.31%	70.22%	79.13%	88.03%	96.94%	107.38%	118.45%	131.06%	143.68%	156.29%	172.73%	189.16%	205.60%	222.03%	238.47%	260.79%	283.11%
25	331.22%	353.52%	61.28%	70.17%	79.07%	87.96%	96.85%	107.27%	118.32%	130.90%	143.48%	156.06%	172.44%	188.81%	205.19%	221.56%	237.94%	260.13%	282.33%
26	328.82%	350.86%	61.16%	70.02%	78.89%	87.75%	96.61%	106.98%	117.99%	130.50%	143.00%	155.51%	171.76%	188.01%	204.26%	220.51%	236.76%	258.74%	280.72%
27	326.41%	348.20%	61.05%	69.88%	78.71%	87.53%	96.36%	106.70%	117.65%	130.09%	142.53%	154.97%	171.09%	187.22%	203.34%	219.47%	235.59%	257.36%	279.13%
28	324.02%	345.55%	60.93%	69.73%	78.53%	87.32%	96.12%	106.41%	117.32%	129.69%	142.05%	154.42%	170.42%	186.42%	202.41%	218.41%	234.41%	255.97%	277.53%
29	321.61%	342.89%	60.82%	69.58%	78.35%	87.11%	95.87%	106.13%	116.98%	129.28%	141.58%	153.88%	169.75%	185.62%	201.50%	217.37%	233.24%	254.58%	275.93%
30	319.21%	340.23%	60.70%	69.43%	78.17%	86.90%	95.63%	105.84%	116.65%	128.88%	141.10%	153.33%	169.08%	184.82%	200.57%	216.31%	232.06%	253.19%	274.32%
31	315.17%	335.83%	60.43%	69.10%	77.77%	86.43%	95.10%	105.22%	115.93%	128.02%	140.11%	152.20%	167.73%	183.27%	198.80%	214.34%	229.87%	250.70%	271.52%
32	311.14%	331.43%	60.16%	68.76%	77.37%	85.97%	94.57%	104.60%	115.21%	127.16%	139.12%	151.07%	166.39%	181.71%	197.04%	212.36%	227.68%	248.20%	268.72%
33	307.10%	327.03%	59.90%	68.44%	76.98%	85.51%	94.05%	103.98%	114.49%	126.31%	138.13%	149.95%	165.06%	180.17%	195.28%	210.39%	225.50%	245.71%	265.93%
34	303.07%	322.63%	59.63%	68.10%	76.58%	85.05%	93.52%	103.36%	113.77%	125.45%	137.14%	148.82%	163.72%	178.62%	193.51%	208.41%	223.31%	243.22%	263.13%
35	299.03%	318.23%	59.36%	67.77%	76.18%	84.58%	92.99%	102.74%	113.05%	124.60%	136.14%	147.69%	162.38%	177.06%	191.75%	206.43%	221.12%	240.72%	260.32%
36	292.78%	311.43%	58.83%	67.12%	75.40%	83.69%	91.97%	101.55%	111.68%	123.03%	134.39%	145.74%	160.13%	174.52%	188.90%	203.29%	217.68%	236.82%	255.96%
37	286.52%	304.62%	58.30%	66.46%	74.63%	82.79%	90.95%	100.35%	110.31%	121.47%	132.64%	143.80%	157.89%	171.97%	186.06%	200.14%	214.23%	232.91%	251.59%
38	280.26%	297.82%	57.78%	65.82%	73.86%	81.89%	89.93%	99.16%	108.93%	119.90%	130.88%	141.85%	155.64%	169.43%	183.21%	197.00%	210.79%	229.01%	247.23%
39	274.00%	291.01%	57.25%	65.17%	73.08%	81.00%	88.91%	97.96%	107.56%	118.34%	129.13%	139.91%	153.40%	166.88%	180.37%	193.85%	207.34%	225.10%	242.86%
40	267.74%	284.21%	56.72%	64.51%	72.31%	80.10%	87.89%	96.77%	106.19%	116.78%	127.37%	137.96%	151.15%	164.34%	177.52%	190.71%	203.90%	221.20%	238.49%
41	258.25%	273.90%	55.71%	63.32%	70.92%	78.53%	86.13%	94.79%	103.98%	114.29%	124.59%	134.90%	147.64%	160.38%	173.12%	185.86%	198.60%	215.21%	231.83%
42	248.76%	263.60%	54.71%	62.13%	69.54%	76.96%	84.37%	92.81%	101.77%	111.79%	121.82%	131.84%	144.13%	156.43%	168.72%	181.02%	193.31%	209.24%	225.17%
43	239.26%	253.29%	53.70%	60.93%	68.16%	75.38%	82.61%	90.82%	99.55%	109.29%	119.04%	128.78%	140.63%	152.47%	164.32%	176.16%	188.01%	203.26%	218.50%
44	229.78%	242.99%	52.70%	59.74%	66.78%	73.81%	80.85%	88.84%	97.34%	106.80%	116.26%	125.72%	137.12%	148.52%	159.92%	171.32%	182.72%	197.28%	211.84%
45	220.28%	232.68%	51.69%	58.54%	65.39%	72.24%	79.09%	86.86%	95.13%	104.31%	113.48%	122.66%	133.61%	144.56%	155.52%	166.47%	177.42%	191.30%	205.18%
46	209.10%	NA	50.04%	56.65%	63.25%	69.86%	76.46%	83.96%	91.87%	100.58%	109.30%	118.01%	128.32%	138.63%	148.95%	159.26%	169.57%	183.02%	196.47%
47	NA	NA	48.39%	54.75%	61.12%	67.48%	73.84%	81.06%	88.61%	96.86%	105.10%	113.35%	123.02%	132.70%	142.37%	152.05%	161.72%	174.74%	187.76%
48	NA	NA	46.73%	52.85%	58.97%	65.09%	71.21%	78.15%	85.35%	93.13%	100.92%	108.70%	117.73%	126.77%	135.80%	144.84%	153.87%	166.46%	179.05%
49	NA	NA	45.08%	50.96%	56.84%	62.71%	68.59%	75.25%	82.09%	89.41%	96.72%	104.04%	112.44%	120.83%	129.23%	137.62%	146.02%	158.17%	NA
50	NA	NA	43.43%	49.06%	54.70%	60.33%	65.96%	72.35%	78.83%	85.68%	92.54%	99.39%	107.15%	114.90%	122.66%	130.41%	138.17%	NA	NA

Note: A set

Premium Band 1 -Rs. 12,000 to 49,999

PPT-->	6	6	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Age(Years)/ Policy Term	28	29	30	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
18	310.24%	333.22%	356.21%	67.64%	76.77%	85.89%	95.02%	105.45%	115.87%	127.43%	140.12%	152.81%	168.98%	185.15%	201.31%	217.48%	233.65%	256.09%	278.52%
19	309.66%	332.56%	355.47%	67.61%	76.73%	85.84%	94.96%	105.38%	115.79%	127.33%	140.00%	152.67%	168.81%	184.94%	201.08%	217.21%	233.35%	255.72%	278.09%
20	309.07%	331.90%	354.72%	67.58%	76.69%	85.79%	94.90%	105.31%	115.71%	127.23%	139.88%	152.53%	168.63%	184.74%	200.84%	216.95%	233.05%	255.35%	277.65%
21	308.16%	330.86%	353.56%	67.54%	76.63%	85.73%	94.82%	105.21%	115.60%	127.08%	139.70%	152.32%	168.37%	184.43%	200.48%	216.54%	232.59%	254.78%	276.97%
22	307.26%	329.83%	352.40%	67.50%	76.58%	85.66%	94.74%	105.12%	115.49%	126.93%	139.53%	152.12%	168.12%	184.12%	200.13%	216.13%	232.13%	254.21%	276.29%
23	306.34%	328.78%	351.23%	67.46%	76.52%	85.59%	94.65%	105.01%	115.37%	126.79%	139.35%	151.91%	167.86%	183.81%	199.76%	215.71%	231.66%	253.63%	275.60%
24	305.43%	327.75%	350.07%	67.42%	76.47%	85.52%	94.57%	104.92%	115.26%	126.64%	139.18%	151.71%	167.61%	183.51%	199.40%	215.30%	231.20%	253.06%	274.92%
25	304.52%	326.72%	348.91%	67.38%	76.42%	85.45%	94.49%	104.82%	115.15%	126.49%	139.00%	151.50%	167.35%	183.20%	199.04%	214.89%	230.74%	252.49%	274.24%
26	302.71%	324.69%	346.67%	67.24%	76.25%	85.25%	94.26%	104.55%	114.83%	126.12%	138.56%	151.00%	166.74%	182.48%	198.23%	213.97%	229.71%	251.28%	272.85%
27	300.89%	322.66%	344.43%	67.10%	76.08%	85.05%	94.03%	104.27%	114.50%	125.74%	138.12%	150.50%	166.14%	181.77%	197.41%	213.04%	228.68%	250.06%	271.45%
28	299.08%	320.64%	342.20%	66.96%	75.91%	84.85%	93.80%	103.99%	114.18%	125.37%	137.69%	150.01%	165.54%	181.06%	196.59%	212.11%	227.64%	248.84%	270.04%
29	297.27%	318.62%	339.96%	66.82%	75.74%	84.65%	93.57%	103.71%	113.85%	124.99%	137.25%	149.51%	164.93%	180.35%	195.77%	211.19%	226.61%	247.63%	268.65%
30	295.46%	316.59%	337.72%	66.68%	75.57%	84.45%	93.34%	103.44%	113.53%	124.62%	136.82%	149.01%	164.32%	179.64%	194.95%	210.27%	225.58%	246.41%	267.25%
31	292.35%	313.17%	334.00%	66.37%	75.19%	84.02%	92.84%	102.84%	112.84%	123.83%	135.91%	147.98%	163.12%	178.25%	193.39%	208.52%	223.66%	244.23%	264.80%
32	289.24%	309.76%	330.28%	66.05%	74.81%	83.58%	92.34%	102.25%	112.15%	123.04%	135.00%	146.95%	161.91%	176.87%	191.82%	206.78%	221.74%	242.04%	262.34%
33	286.14%	306.36%	326.57%	65.74%	74.44%	83.13%	91.83%	101.64%	111.45%	122.26%	134.09%	145.92%	160.70%	175.48%	190.26%	205.04%	219.82%	239.85%	259.89%
34	283.03%	302.94%	322.85%	65.42%	74.06%	82.69%	91.33%	101.05%	110.76%	121.47%	133.18%	144.89%	159.49%	174.09%	188.70%	203.30%	217.90%	237.67%	257.44%
35	279.93%	299.53%	319.13%	65.11%	73.68%	82.26%	90.83%	100.45%	110.07%	120.68%	132.27%	143.86%	158.28%	172.71%	187.13%	201.56%	215.98%	235.48%	254.98%
36	275.10%	294.24%	313.38%	64.49%	72.95%	81.40%	89.86%	99.33%	108.80%	119.25%	130.66%	142.07%	156.25%	170.43%	184.60%	198.78%	212.96%	232.06%	251.16%
37	270.27%	288.95%	307.63%	63.87%	72.21%	80.55%	88.89%	98.21%	107.53%	117.82%	129.05%	140.28%	154.21%	168.14%	182.08%	196.01%	209.94%	228.64%	247.34%
38	265.44%	283.66%	301.88%	63.25%	71.47%	79.69%	87.91%	97.09%	106.27%	116.40%	127.45%	138.50%	152.18%	165.86%	179.55%	193.23%	206.91%	225.21%	243.50%
39	260.61%	278.37%	296.13%	62.63%	70.73%	78.84%	86.94%	95.97%	105.00%	114.97%	125.84%	136.71%	150.15%	163.58%	177.02%	190.45%	203.89%	221.78%	239.68%
40	255.79%	273.08%	290.38%	62.01%	70.00%	77.98%	85.97%	94.85%	103.73%	113.54%	124.23%	134.92%	148.11%	161.30%	174.49%	187.68%	200.87%	218.36%	235.85%
41	248.44%	265.06%	281.67%	60.86%	68.68%	76.49%	84.31%	93.00%	101.69%	111.27%	121.71%	132.15%	144.96%	157.77%	170.59%	183.40%	196.21%	213.10%	230.00%
42	241.09%	257.02%	272.95%	59.72%	67.36%	75.01%	82.65%	91.15%	99.64%	109.00%	119.20%	129.39%	141.82%	154.25%	166.69%	179.12%	191.55%	207.85%	224.14%
43	233.75%	248.99%	264.24%	58.57%	66.04%	73.51%	80.98%	89.29%	97.60%	106.73%	116.68%	126.62%	138.67%	150.73%	162.78%	174.84%	186.89%	202.59%	218.29%
44	226.40%	240.96%	255.52%	57.43%	64.73%	72.02%	79.32%	87.44%	95.55%	104.46%	114.16%	123.86%	135.53%	147.21%	158.88%	170.56%	182.23%	197.33%	212.43%
45	219.05%	232.93%	246.81%	56.28%	63.41%	70.53%	77.66%	85.59%	93.51%	102.19%	111.64%	121.09%	132.39%	143.68%	154.98%	166.27%	177.57%	192.07%	206.58%
46	209.91%	223.36%	NA	54.48%	61.39%	68.29%	75.20%	82.86%	90.51%	98.87%	107.92%	116.97%	127.71%	138.45%	149.18%	159.92%	170.66%	184.76%	198.87%
47	200.77%	NA	NA	52.68%	59.37%	66.05%	72.74%	80.13%	87.52%	95.54%	104.19%	112.84%	123.02%	133.20%	143.38%	153.56%	163.74%	177.45%	191.17%
48	NA	NA	NA	50.89%	57.35%	63.82%	70.28%	77.40%	84.52%	92.22%	100.47%	108.72%	118.34%	127.96%	137.59%	147.21%	156.83%	170.14%	183.46%
49	NA	NA	NA	49.09%	55.33%	61.58%	67.82%	74.68%	81.53%	88.89%	96.74%	104.59%	113.65%	122.72%	131.78%	140.85%	149.91%	162.82%	NA
50	NA	NA	NA	47.29%	53.31%	59.34%	65.36%	71.95%	78.53%	85.57%	93.02%	100.47%	108.98%	117.48%	125.99%	134.49%	143.00%	NA	NA

Note: A set

Premium Band 1 -Rs. 12,000 to 49,999

PPT-->	7	7	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Age(Years)/ Policy Term	28	29	30	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
18	300.96%	323.39%	345.83%	71.41%	80.74%	90.07%	100.66%	111.24%	121.83%	133.89%	146.75%	162.46%	178.17%	193.88%	209.59%	225.30%	247.11%	268.93%	290.74%
19	300.45%	322.82%	345.19%	71.37%	80.70%	90.02%	100.59%	111.17%	121.74%	133.79%	146.63%	162.31%	177.99%	193.68%	209.36%	225.04%	246.79%	268.54%	290.30%
20	299.94%	322.24%	344.54%	71.33%	80.65%	89.97%	100.53%	111.09%	121.65%	133.68%	146.51%	162.16%	177.82%	193.47%	209.13%	224.78%	246.47%	268.16%	289.84%
21	299.15%	321.34%	343.53%	71.29%	80.60%	89.90%	100.44%	110.98%	121.52%	133.53%	146.33%	161.94%	177.55%	193.15%	208.76%	224.37%	245.96%	267.55%	289.14%
22	298.36%	320.44%	342.52%	71.24%	80.54%	89.83%	100.35%	110.88%	121.40%	133.38%	146.15%	161.71%	177.27%	192.84%	208.40%	223.96%	245.45%	266.95%	288.44%
23	297.58%	319.55%	341.52%	71.20%	80.48%	89.75%	100.26%	110.76%	121.27%	133.23%	145.97%	161.48%	177.00%	192.51%	208.03%	223.54%	244.94%	266.34%	287.73%
24	296.79%	318.65%	340.51%	71.15%	80.42%	89.68%	100.17%	110.66%	121.15%	133.08%	145.79%	161.26%	176.73%	192.19%	207.66%	223.13%	244.43%	265.73%	287.04%
25	296.00%	317.75%	339.50%	71.11%	80.36%	89.61%	100.08%	110.55%	121.02%	132.93%	145.61%	161.03%	176.45%	191.88%	207.30%	222.72%	243.92%	265.13%	286.33%
26	294.41%	315.98%	337.55%	70.97%	80.19%	89.41%	99.84%	110.27%	120.70%	132.55%	145.17%	160.49%	175.81%	191.14%	206.46%	221.78%	242.82%	263.87%	284.91%
27	292.83%	314.22%	335.60%	70.83%	80.02%	89.20%	99.59%	109.98%	120.37%	132.17%	144.74%	159.96%	175.18%	190.39%	205.61%	220.83%	241.72%	262.61%	283.49%
28	291.25%	312.45%	333.65%	70.68%	79.84%	89.00%	99.35%	109.70%	120.05%	131.80%	144.30%	159.42%	174.54%	189.65%	204.77%	219.89%	240.62%	261.35%	282.07%
29	289.66%	310.68%	331.70%	70.54%	79.67%	88.79%	99.10%	109.41%	119.72%	131.42%	143.87%	158.88%	173.90%	188.91%	203.93%	218.94%	239.51%	260.08%	280.66%
30	288.08%	308.92%	329.75%	70.40%	79.50%	88.59%	98.86%	109.13%	119.40%	131.04%	143.43%	158.34%	173.26%	188.17%	203.09%	218.00%	238.41%	258.82%	279.24%
31	285.36%	305.93%	326.50%	70.06%	79.10%	88.14%	98.33%	108.51%	118.70%	130.24%	142.50%	157.26%	172.02%	186.78%	201.54%	216.30%	236.47%	256.64%	276.81%
32	282.65%	302.95%	323.25%	69.72%	78.71%	87.69%	97.79%	107.90%	118.00%	129.44%	141.57%	156.18%	170.78%	185.39%	199.99%	214.60%	234.53%	254.46%	274.38%
33	279.92%	299.96%	319.99%	69.38%	78.32%	87.25%	97.27%	107.29%	117.31%	128.65%	140.63%	155.09%	169.54%	184.00%	198.45%	212.91%	232.59%	252.27%	271.96%
34	277.20%	296.97%	316.74%	69.04%	77.92%	86.80%	96.74%	106.67%	116.61%	127.85%	139.70%	154.00%	168.30%	182.61%	196.91%	211.21%	230.65%	250.09%	269.53%
35	274.49%	293.99%	313.49%	68.70%	77.53%	86.35%	96.20%	106.06%	115.91%	127.05%	138.77%	152.92%	167.07%	181.21%	195.36%	209.51%	228.71%	247.91%	267.10%
36	270.26%	289.36%	308.46%	68.05%	76.77%	85.48%	95.20%	104.92%	114.64%	125.59%	137.14%	151.07%	165.00%	178.93%	192.86%	206.79%	225.63%	244.47%	263.30%
37	266.03%	284.73%	303.43%	67.39%	76.00%	84.61%	94.20%	103.78%	113.37%	124.13%	135.51%	149.22%	162.93%	176.65%	190.36%	204.07%	222.55%	241.03%	259.50%
38	261.80%	280.09%	298.39%	66.74%	75.25%	83.75%	93.20%	102.65%	112.10%	122.68%	133.88%	147.37%	160.86%	174.36%	187.85%	201.34%	219.46%	237.58%	255.71%
39	257.57%	275.47%	293.36%	66.08%	74.48%	82.88%	92.20%	101.51%	110.83%	121.22%	132.25%	145.52%	158.80%	172.07%	185.35%	198.62%	216.38%	234.14%	251.91%
40	253.35%	270.84%	288.33%	65.43%	73.72%	82.01%	91.19%	100.38%	109.56%	119.76%	130.62%	143.68%	156.73%	169.79%	182.84%	195.90%	213.30%	230.70%	248.11%
41	246.89%	263.79%	280.68%	64.25%	72.39%	80.52%	89.50%	98.49%	107.47%	117.46%	128.08%	140.81%	153.53%	166.26%	178.98%	191.71%	208.57%	225.43%	242.30%
42	240.44%	256.73%	273.03%	63.07%	71.05%	79.03%	87.82%	96.60%	105.39%	115.16%	125.54%	137.94%	150.33%	162.73%	175.12%	187.52%	203.84%	220.16%	236.49%
43	233.99%	249.69%	265.39%	61.90%	69.72%	77.53%	86.12%	94.71%	103.30%	112.87%	123.00%	135.07%	147.13%	159.20%	171.26%	183.33%	199.11%	214.89%	230.68%
44	227.54%	242.64%	257.74%	60.72%	68.38%	76.04%	84.43%	92.83%	101.22%	110.57%	120.46%	132.20%	143.93%	155.67%	167.40%	179.14%	194.38%	209.62%	224.87%
45	221.08%	235.59%	250.09%	59.54%	67.05%	74.55%	82.74%	90.94%	99.13%	108.27%	117.92%	129.33%	140.73%	152.14%	163.54%	174.95%	189.65%	204.35%	219.06%
46	212.97%	227.08%	NA	57.71%	65.01%	72.30%	80.22%	88.14%	96.06%	104.87%	114.16%	125.06%	135.96%	146.86%	157.76%	168.66%	182.99%	197.32%	211.66%
47	204.88%	NA	NA	55.89%	62.97%	70.05%	77.70%	85.34%	92.99%	101.48%	110.40%	120.79%	131.19%	141.58%	151.98%	162.37%	176.33%	190.29%	204.26%
48	NA	NA	NA	54.06%	60.93%	67.79%	75.16%	82.54%	89.91%	98.08%	106.64%	116.53%	126.42%	136.31%	146.20%	156.09%	169.68%	183.27%	NA
49	NA	NA	NA	52.24%	58.89%	65.54%	72.64%	79.74%	86.84%	94.69%	102.88%	112.26%	121.65%	131.03%	140.42%	149.80%	163.02%	NA	NA
50	NA	NA	NA	50.41%	56.85%	63.29%	70.12%	76.94%	83.77%	91.29%	99.12%	108.00%	116.88%	125.75%	134.63%	143.51%	NA	NA	NA

Note: A set

Premium Band 1 -Rs. 12,000 to 49,999

PPT-->	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
Age(Years)/ Policy Term	29	30	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	312.56%	334.37%	76.70%	85.78%	96.53%	107.28%	118.02%	128.77%	141.43%	156.69%	171.96%	187.22%	202.49%	217.75%	239.00%	260.26%	281.51%	302.77%	324.02%
19	312.05%	333.80%	76.66%	85.73%	96.47%	107.21%	117.94%	128.68%	141.32%	156.56%	171.80%	187.03%	202.27%	217.51%	238.71%	259.91%	281.10%	302.30%	323.50%
20	311.53%	333.22%	76.62%	85.68%	96.41%	107.13%	117.86%	128.58%	141.20%	156.41%	171.62%	186.84%	202.05%	217.26%	238.40%	259.55%	280.69%	301.84%	322.98%
21	310.73%	332.32%	76.57%	85.62%	96.33%	107.04%	117.74%	128.45%	141.04%	156.21%	171.38%	186.55%	201.72%	216.89%	237.95%	259.00%	280.06%	301.11%	322.17%
22	309.94%	331.43%	76.52%	85.55%	96.24%	106.93%	117.62%	128.31%	140.87%	156.00%	171.13%	186.26%	201.39%	216.52%	237.49%	258.46%	279.43%	300.40%	321.37%
23	309.13%	330.53%	76.46%	85.49%	96.16%	106.84%	117.51%	128.18%	140.71%	155.80%	170.89%	185.97%	201.06%	216.15%	237.03%	257.91%	278.80%	299.68%	320.56%
24	308.34%	329.64%	76.41%	85.42%	96.08%	106.73%	117.39%	128.04%	140.54%	155.59%	170.64%	185.68%	200.73%	215.78%	236.58%	257.37%	278.17%	298.96%	319.76%
25	307.54%	328.74%	76.36%	85.36%	96.00%	106.64%	117.27%	127.91%	140.38%	155.39%	170.39%	185.40%	200.40%	215.41%	236.12%	256.83%	277.53%	298.24%	318.95%
26	305.96%	327.00%	76.20%	85.18%	95.78%	106.38%	116.97%	127.57%	139.98%	154.90%	169.82%	184.73%	199.65%	214.57%	235.13%	255.69%	276.25%	296.81%	317.37%
27	304.38%	325.27%	76.04%	84.99%	95.55%	106.11%	116.67%	127.23%	139.57%	154.40%	169.23%	184.07%	198.90%	213.73%	234.14%	254.55%	274.97%	295.38%	315.79%
28	302.80%	323.53%	75.88%	84.81%	95.33%	105.85%	116.37%	126.89%	139.17%	153.92%	168.66%	183.41%	198.15%	212.90%	233.16%	253.43%	273.69%	293.96%	314.22%
29	301.23%	321.80%	75.72%	84.62%	95.10%	105.59%	116.07%	126.55%	138.76%	153.42%	168.08%	182.74%	197.40%	212.06%	232.18%	252.29%	272.41%	292.52%	312.64%
30	299.65%	320.06%	75.56%	84.44%	94.88%	105.33%	115.77%	126.21%	138.36%	152.93%	167.50%	182.08%	196.65%	211.22%	231.19%	251.16%	271.12%	291.09%	311.06%
31	296.98%	317.15%	75.20%	84.03%	94.39%	104.76%	115.12%	125.48%	137.51%	151.94%	166.37%	180.80%	195.23%	209.66%	229.41%	249.16%	268.90%	288.65%	308.40%
32	294.31%	314.24%	74.85%	83.62%	93.90%	104.19%	114.47%	124.75%	136.67%	150.96%	165.24%	179.53%	193.81%	208.10%	227.63%	247.16%	266.69%	286.22%	305.75%
33	291.64%	311.32%	74.49%	83.20%	93.41%	103.61%	113.82%	124.02%	135.82%	149.97%	164.11%	178.26%	192.40%	206.55%	225.86%	245.17%	264.47%	283.78%	303.09%
34	288.97%	308.41%	74.14%	82.79%	92.92%	103.04%	113.17%	123.29%	134.98%	148.98%	162.98%	176.99%	190.99%	204.99%	224.08%	243.17%	262.26%	281.35%	300.44%
35	286.30%	305.50%	73.78%	82.38%	92.43%	102.47%	112.52%	122.56%	134.13%	147.99%	161.85%	175.71%	189.57%	203.43%	222.30%	241.17%	260.04%	278.91%	297.78%
36	282.14%	300.98%	73.10%	81.59%	91.50%	101.41%	111.32%	121.23%	132.62%	146.28%	159.94%	173.61%	187.27%	200.93%	219.47%	238.02%	256.56%	275.11%	293.65%
37	277.98%	296.46%	72.42%	80.80%	90.58%	100.35%	110.13%	119.90%	131.11%	144.57%	158.04%	171.50%	184.97%	198.43%	216.65%	234.87%	253.08%	271.30%	289.52%
38	273.83%	291.95%	71.73%	80.00%	89.65%	99.29%	108.94%	118.58%	129.59%	142.86%	156.13%	169.40%	182.67%	195.94%	213.83%	231.72%	249.62%	267.51%	285.40%
39	269.67%	287.43%	71.05%	79.21%	88.72%	98.23%	107.74%	117.25%	128.08%	141.15%	154.22%	167.30%	180.37%	193.44%	211.01%	228.57%	246.14%	263.70%	281.27%
40	265.51%	282.91%	70.37%	78.42%	87.80%	97.17%	106.55%	115.92%	126.57%	139.44%	152.32%	165.19%	178.07%	190.94%	208.18%	225.42%	242.66%	259.90%	277.14%
41	259.16%	276.02%	69.13%	77.05%	86.23%	95.41%	104.58%	113.76%	124.19%	136.77%	149.35%	161.92%	174.50%	187.08%	203.83%	220.58%	237.34%	254.09%	270.84%
42	252.81%	269.13%	67.90%	75.68%	84.66%	93.64%	102.62%	111.60%	121.82%	134.10%	146.38%	158.65%	170.93%	183.21%	199.48%	215.74%	232.01%	248.27%	264.54%
43	246.46%	262.24%	66.66%	74.30%	83.08%	91.87%	100.65%	109.43%	119.44%	131.42%	143.40%	155.39%	167.37%	179.35%	195.13%	210.90%	226.68%	242.45%	258.23%
44	240.11%	255.35%	65.43%	72.93%	81.52%	90.10%	98.69%	107.27%	117.07%	128.75%	140.43%	152.12%	163.80%	175.48%	190.77%	206.06%	221.35%	236.64%	251.93%
45	233.76%	248.46%	64.19%	71.56%	79.95%	88.34%	96.72%	105.11%	114.69%	126.08%	137.46%	148.85%	160.23%	171.62%	186.42%	201.22%	216.03%	230.83%	245.63%
46	225.99%	NA	62.31%	69.46%	77.58%	85.69%	93.81%	101.92%	111.18%	122.11%	133.03%	143.96%	154.88%	165.81%	180.26%	194.71%	209.17%	223.62%	NA
47	NA	NA	60.43%	67.35%	75.19%	83.04%	90.88%	98.72%	107.67%	118.13%	128.60%	139.06%	149.53%	159.99%	174.09%	188.19%	202.30%	NA	NA
48	NA	NA	58.56%	65.25%	72.82%	80.39%	87.96%	95.53%	104.16%	114.16%	124.17%	134.17%	144.18%	154.18%	167.93%	181.68%	NA	NA	NA
49	NA	NA	56.68%	63.14%	70.44%	77.74%	85.03%	92.33%	100.65%	110.19%	119.73%	129.28%	138.82%	148.36%	161.76%	NA	NA	NA	NA
50	NA	NA	54.80%	61.04%	68.07%	75.09%	82.12%	89.14%	97.14%	106.22%	115.30%	124.39%	133.47%	142.55%	NA	NA	NA	NA	NA

Note: A set

Premium Band 1 -Rs. 12,000 to 49,999

PPT-->	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	11	11	11
Age(Years)/ Policy Term	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	16	17	18
18	81.54%	92.43%	103.32%	114.20%	125.09%	135.98%	149.06%	164.35%	179.63%	194.92%	210.20%	230.83%	251.47%	272.10%	292.74%	313.37%	86.67%	97.61%	108.55%
19	81.50%	92.38%	103.26%	114.13%	125.01%	135.89%	148.94%	164.20%	179.46%	194.72%	209.98%	230.56%	251.15%	271.73%	292.32%	312.90%	86.62%	97.55%	108.48%
20	81.45%	92.32%	103.19%	114.05%	124.92%	135.79%	148.82%	164.05%	179.29%	194.52%	209.75%	230.28%	250.82%	271.35%	291.89%	312.42%	86.57%	97.49%	108.40%
21	81.39%	92.24%	103.09%	113.94%	124.79%	135.64%	148.64%	163.83%	179.03%	194.22%	209.41%	229.87%	250.32%	270.78%	291.23%	311.69%	86.50%	97.39%	108.29%
22	81.34%	92.17%	103.00%	113.83%	124.66%	135.49%	148.46%	163.61%	178.77%	193.92%	209.07%	229.45%	249.82%	270.20%	290.57%	310.95%	86.43%	97.30%	108.17%
23	81.28%	92.09%	102.91%	113.72%	124.54%	135.35%	148.28%	163.39%	178.50%	193.61%	208.72%	229.02%	249.32%	269.62%	289.92%	310.22%	86.36%	97.21%	108.06%
24	81.23%	92.02%	102.82%	113.61%	124.41%	135.20%	148.10%	163.17%	178.24%	193.31%	208.38%	228.60%	248.82%	269.04%	289.26%	309.48%	86.29%	97.12%	107.95%
25	81.17%	91.95%	102.72%	113.50%	124.27%	135.05%	147.92%	162.95%	177.98%	193.01%	208.04%	228.18%	248.32%	268.47%	288.61%	308.75%	86.22%	97.03%	107.83%
26	81.00%	91.74%	102.47%	113.21%	123.94%	134.68%	147.47%	162.42%	177.37%	192.31%	207.26%	227.27%	247.28%	267.28%	287.29%	307.30%	86.03%	96.79%	107.56%
27	80.82%	91.52%	102.21%	112.91%	123.60%	134.30%	147.01%	161.88%	176.75%	191.61%	206.48%	226.35%	246.23%	266.10%	285.98%	305.85%	85.84%	96.56%	107.28%
28	80.65%	91.31%	101.96%	112.62%	123.27%	133.93%	146.56%	161.35%	176.13%	190.92%	205.70%	225.44%	245.18%	264.92%	284.66%	304.40%	85.64%	96.32%	107.00%
29	80.47%	91.09%	101.70%	112.32%	122.93%	133.55%	146.10%	160.81%	175.51%	190.22%	204.92%	224.53%	244.13%	263.74%	283.34%	302.95%	85.45%	96.09%	106.72%
30	80.30%	90.88%	101.45%	112.03%	122.60%	133.18%	145.65%	160.27%	174.90%	189.52%	204.14%	223.61%	243.08%	262.56%	282.03%	301.50%	85.26%	95.85%	106.45%
31	79.92%	90.41%	100.90%	111.39%	121.88%	132.37%	144.75%	159.24%	173.72%	188.21%	202.69%	221.96%	241.23%	260.50%	279.77%	299.04%	84.83%	95.34%	105.85%
32	79.53%	89.94%	100.34%	110.75%	121.15%	131.56%	143.85%	158.20%	172.55%	186.89%	201.24%	220.31%	239.38%	258.44%	277.51%	296.58%	84.40%	94.83%	105.26%
33	79.15%	89.47%	99.79%	110.12%	120.44%	130.76%	142.95%	157.16%	171.37%	185.57%	199.78%	218.65%	237.51%	256.38%	275.24%	294.11%	83.98%	94.32%	104.66%
34	78.76%	89.00%	99.24%	109.47%	119.71%	129.95%	142.05%	156.12%	170.19%	184.26%	198.33%	216.99%	235.66%	254.32%	272.99%	291.65%	83.55%	93.81%	104.07%
35	78.38%	88.53%	98.68%	108.84%	118.99%	129.14%	141.15%	155.08%	169.02%	182.95%	196.88%	215.34%	233.80%	252.27%	270.73%	289.19%	83.12%	93.30%	103.47%
36	77.64%	87.66%	97.68%	107.70%	117.72%	127.74%	139.57%	153.32%	167.06%	180.81%	194.55%	212.71%	230.87%	249.04%	267.20%	285.36%	82.30%	92.34%	102.38%
37	76.90%	86.79%	96.68%	106.56%	116.45%	126.34%	137.99%	151.55%	165.10%	178.66%	192.21%	210.07%	227.94%	245.80%	263.67%	281.53%	81.48%	91.38%	101.29%
38	76.16%	85.92%	95.68%	105.43%	115.19%	124.95%	136.40%	149.77%	163.14%	176.51%	189.88%	207.44%	225.00%	242.57%	260.13%	277.69%	80.67%	90.44%	100.20%
39	75.42%	85.05%	94.67%	104.30%	113.92%	123.55%	134.82%	148.00%	161.18%	174.36%	187.54%	204.80%	222.07%	239.33%	256.60%	273.86%	79.85%	89.48%	99.11%
40	74.68%	84.17%	93.67%	103.16%	112.66%	122.15%	133.24%	146.23%	159.23%	172.22%	185.21%	202.17%	219.14%	236.10%	253.07%	270.03%	79.03%	88.52%	98.02%
41	73.39%	82.69%	91.99%	101.29%	110.59%	119.89%	130.76%	143.47%	156.17%	168.88%	181.58%	198.09%	214.61%	231.12%	247.64%	264.15%	77.62%	86.91%	96.21%
42	72.11%	81.21%	90.32%	99.42%	108.53%	117.63%	128.29%	140.71%	153.13%	165.54%	177.96%	194.02%	210.08%	226.15%	242.21%	258.27%	76.21%	85.30%	94.40%
43	70.82%	79.73%	88.64%	97.56%	106.47%	115.38%	125.81%	137.94%	150.07%	162.20%	174.33%	189.94%	205.56%	221.17%	236.79%	252.40%	74.81%	83.70%	92.60%
44	69.54%	78.26%	86.97%	95.69%	104.40%	113.12%	123.34%	135.18%	147.03%	158.87%	170.71%	185.87%	201.03%	216.20%	231.36%	246.52%	73.40%	82.09%	90.79%
45	68.25%	76.77%	85.29%	93.82%	102.34%	110.86%	120.86%	132.42%	143.97%	155.53%	167.08%	181.79%	196.50%	211.22%	225.93%	240.64%	71.99%	80.48%	88.98%
46	66.24%	74.50%	82.75%	91.01%	99.26%	107.52%	117.18%	128.29%	139.40%	150.51%	161.62%	176.00%	190.38%	204.77%	219.15%	NA	69.80%	78.02%	86.24%
47	64.24%	72.23%	80.21%	88.20%	96.18%	104.17%	113.49%	124.16%	134.83%	145.49%	156.16%	170.21%	184.26%	198.32%	NA	NA	67.60%	75.55%	83.51%
48	62.23%	69.95%	77.67%	85.39%	93.11%	100.83%	109.81%	120.04%	130.26%	140.49%	150.71%	164.43%	178.15%	NA	NA	NA	65.41%	73.09%	80.77%
49	60.23%	67.68%	75.13%	82.58%	90.03%	97.48%	106.12%	115.90%	125.69%	135.47%	145.25%	158.63%	NA	NA	NA	NA	63.21%	70.62%	78.04%
50	58.22%	65.40%	72.59%	79.77%	86.96%	94.14%	102.44%	111.78%	121.12%	130.45%	139.79%	NA	NA	NA	NA	NA	61.02%	68.16%	75.30%

Note: A set

Premium Band 1 -Rs. 12,000 to 49,999

PPT-->	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12	12	
Age(Years)/ Policy Term	19	20	21	22	23	24	25	26	27	28	29	30	17	18	19	20	21	22	23
18	119.48%	130.42%	143.16%	156.65%	171.93%	187.22%	202.50%	222.50%	242.50%	262.50%	282.50%	302.50%	92.82%	103.82%	114.81%	125.81%	138.66%	151.51%	165.52%
19	119.40%	130.33%	143.05%	156.52%	171.78%	187.03%	202.29%	222.23%	242.17%	262.12%	282.06%	302.00%	92.77%	103.75%	114.74%	125.72%	138.55%	151.38%	165.36%
20	119.32%	130.23%	142.93%	156.38%	171.61%	186.84%	202.07%	221.96%	241.84%	261.73%	281.61%	301.50%	92.71%	103.68%	114.65%	125.62%	138.43%	151.24%	165.20%
21	119.18%	130.07%	142.76%	156.17%	171.36%	186.55%	201.74%	221.55%	241.36%	261.16%	280.97%	300.78%	92.63%	103.58%	114.53%	125.48%	138.26%	151.04%	164.96%
22	119.04%	129.91%	142.59%	155.97%	171.11%	186.26%	201.40%	221.13%	240.87%	260.60%	280.34%	300.07%	92.54%	103.47%	114.41%	125.34%	138.09%	150.83%	164.72%
23	118.91%	129.76%	142.41%	155.76%	170.86%	185.97%	201.07%	220.73%	240.38%	260.04%	279.69%	299.35%	92.46%	103.37%	114.28%	125.19%	137.91%	150.63%	164.48%
24	118.77%	129.60%	142.24%	155.56%	170.62%	185.67%	200.73%	220.31%	239.89%	259.48%	279.06%	298.64%	92.37%	103.26%	114.16%	125.05%	137.74%	150.42%	164.24%
25	118.64%	129.44%	142.07%	155.35%	170.37%	185.38%	200.40%	219.90%	239.41%	258.91%	278.42%	297.92%	92.29%	103.16%	114.04%	124.91%	137.57%	150.22%	164.00%
26	118.32%	129.08%	141.64%	154.85%	169.78%	184.71%	199.64%	219.01%	238.39%	257.76%	277.14%	296.51%	92.06%	102.89%	113.72%	124.55%	137.14%	149.72%	163.42%
27	118.00%	128.72%	141.21%	154.36%	169.20%	184.03%	198.87%	218.12%	237.36%	256.61%	275.85%	295.10%	91.83%	102.62%	113.40%	124.19%	136.71%	149.22%	162.84%
28	117.67%	128.35%	140.78%	153.86%	168.61%	183.36%	198.11%	217.23%	236.34%	255.46%	274.57%	293.69%	91.61%	102.35%	113.09%	123.83%	136.27%	148.71%	162.27%
29	117.36%	127.99%	140.35%	153.37%	168.03%	182.68%	197.34%	216.33%	235.32%	254.30%	273.29%	292.28%	91.38%	102.08%	112.77%	123.47%	135.84%	148.21%	161.69%
30	117.04%	127.63%	139.92%	152.87%	167.44%	182.01%	196.58%	215.44%	234.30%	253.15%	272.01%	290.87%	91.15%	101.80%	112.46%	123.11%	135.41%	147.71%	161.11%
31	116.36%	126.87%	139.03%	151.85%	166.29%	180.72%	195.16%	213.83%	232.49%	251.16%	269.82%	288.49%	90.66%	101.22%	111.79%	122.35%	134.53%	146.70%	159.96%
32	115.68%	126.11%	138.15%	150.82%	165.13%	179.43%	193.74%	212.21%	230.69%	249.16%	267.64%	286.11%	90.17%	100.64%	111.11%	121.58%	133.64%	145.70%	158.81%
33	115.00%	125.34%	137.26%	149.80%	163.98%	178.15%	192.33%	210.61%	228.89%	247.17%	265.45%	283.73%	89.68%	100.06%	110.44%	120.82%	132.76%	144.69%	157.67%
34	114.32%	124.58%	136.38%	148.77%	162.82%	176.86%	190.91%	209.00%	227.09%	245.17%	263.26%	281.35%	89.19%	99.48%	109.76%	120.05%	131.87%	143.69%	156.52%
35	113.65%	123.82%	135.49%	147.75%	161.66%	175.58%	189.49%	207.39%	225.28%	243.18%	261.07%	278.97%	88.70%	98.90%	109.09%	119.29%	130.99%	142.68%	155.37%
36	112.42%	122.46%	133.95%	146.04%	159.77%	173.49%	187.22%	204.83%	222.44%	240.04%	257.65%	275.26%	87.77%	97.82%	107.88%	117.93%	129.45%	140.96%	153.46%
37	111.19%	121.09%	132.42%	144.34%	157.88%	171.41%	184.95%	202.27%	219.59%	236.90%	254.22%	271.54%	86.84%	96.75%	106.65%	116.56%	127.90%	139.24%	151.55%
38	109.97%	119.73%	130.88%	142.63%	155.98%	169.32%	182.67%	199.70%	216.73%	233.77%	250.80%	267.83%	85.92%	95.68%	105.44%	115.20%	126.37%	137.53%	149.64%
39	108.73%	118.36%	129.35%	140.93%	154.09%	167.24%	180.40%	197.14%	213.88%	230.63%	247.37%	264.11%	84.99%	94.60%	104.22%	113.83%	124.82%	135.81%	147.73%
40	107.51%	117.00%	127.81%	139.22%	152.19%	165.16%	178.13%	194.58%	211.04%	227.49%	243.95%	260.40%	84.06%	93.53%	103.00%	112.47%	123.28%	134.09%	145.82%
41	105.50%	114.79%	125.38%	136.56%	149.24%	161.92%	174.60%	190.62%	206.64%	222.66%	238.68%	254.70%	82.49%	91.76%	101.02%	110.29%	120.86%	131.43%	142.92%
42	103.49%	112.58%	122.95%	133.91%	146.30%	158.68%	171.07%	186.66%	202.25%	217.83%	233.42%	249.01%	80.91%	89.98%	99.04%	108.11%	118.44%	128.77%	140.01%
43	101.49%	110.38%	120.51%	131.25%	143.35%	155.44%	167.54%	182.69%	197.85%	213.00%	228.16%	243.31%	79.34%	88.20%	97.06%	105.92%	116.02%	126.11%	137.11%
44	99.48%	108.17%	118.08%	128.60%	140.40%	152.21%	164.01%	178.73%	193.45%	208.18%	222.90%	237.62%	77.76%	86.42%	95.08%	103.74%	113.60%	123.45%	134.20%
45	97.47%	105.96%	115.65%	125.94%	137.45%	148.97%	160.48%	174.77%	189.06%	203.34%	217.63%	231.92%	76.19%	84.65%	93.10%	101.56%	111.18%	120.79%	131.30%
46	94.46%	102.68%	112.05%	121.98%	133.05%	144.11%	155.18%	169.15%	183.12%	197.08%	211.05%	NA	73.79%	81.95%	90.12%	98.28%	107.57%	116.85%	126.96%
47	91.46%	99.41%	108.45%	118.01%	128.63%	139.26%	149.88%	163.53%	177.18%	190.82%	NA	NA	71.39%	79.26%	87.13%	95.00%	103.96%	112.92%	122.62%
48	88.45%	96.13%	104.86%	114.05%	124.23%	134.40%	144.58%	157.91%	171.24%	NA	NA	NA	69.00%	76.57%	84.15%	91.72%	100.35%	108.98%	118.29%
49	85.45%	92.86%	101.26%	110.08%	119.81%	129.55%	139.28%	152.28%	NA	NA	NA	NA	66.60%	73.88%	81.16%	88.44%	96.75%	105.05%	113.95%
50	82.44%	89.58%	97.66%	106.12%	115.41%	124.69%	133.98%	NA	NA	NA	NA	NA	64.20%	71.19%	78.17%	85.16%	93.14%	101.11%	109.61%

Note: A set

Premium Band 1 -Rs. 12,000 to 49,999

PPT-->	12	12	12	12	12	12	12
Age(Years)/ Policy Term	24	25	26	27	28	29	30
18	180.89%	196.26%	215.67%	235.09%	254.50%	273.92%	293.33%
19	180.70%	196.04%	215.41%	234.77%	254.14%	273.50%	292.87%
20	180.51%	195.82%	215.14%	234.45%	253.77%	273.08%	292.40%
21	180.22%	195.48%	214.72%	233.96%	253.21%	272.45%	291.69%
22	179.93%	195.14%	214.31%	233.47%	252.64%	271.80%	290.97%
23	179.64%	194.80%	213.89%	232.98%	252.08%	271.17%	290.26%
24	179.35%	194.46%	213.48%	232.49%	251.51%	270.52%	289.54%
25	179.06%	194.12%	213.06%	232.00%	250.95%	269.89%	288.83%
26	178.39%	193.35%	212.16%	230.98%	249.79%	268.61%	287.42%
27	177.71%	192.58%	211.27%	229.95%	248.64%	267.32%	286.01%
28	177.04%	191.80%	210.36%	228.92%	247.48%	266.04%	284.60%
29	176.36%	191.03%	209.46%	227.89%	246.33%	264.76%	283.19%
30	175.69%	190.26%	208.56%	226.87%	245.17%	263.48%	281.78%
31	174.40%	188.83%	206.94%	225.06%	243.17%	261.29%	279.40%
32	173.11%	187.40%	205.32%	223.25%	241.17%	259.10%	277.02%
33	171.82%	185.97%	203.70%	221.43%	239.17%	256.90%	274.63%
34	170.53%	184.54%	202.08%	219.62%	237.17%	254.71%	272.25%
35	169.24%	183.11%	200.46%	217.81%	235.17%	252.52%	269.87%
36	167.15%	180.83%	197.90%	214.96%	232.03%	249.09%	266.16%
37	165.05%	178.55%	195.33%	212.11%	228.89%	245.67%	262.45%
38	162.96%	176.27%	192.77%	209.26%	225.76%	242.25%	258.75%
39	160.86%	173.99%	190.20%	206.41%	222.62%	238.83%	255.04%
40	158.77%	171.71%	187.63%	203.56%	219.48%	235.41%	251.33%
41	155.56%	168.19%	183.68%	199.17%	214.67%	230.16%	245.65%
42	152.35%	164.68%	179.74%	194.80%	209.85%	224.91%	239.97%
43	149.14%	161.16%	175.79%	190.42%	205.04%	219.67%	234.30%
44	145.93%	157.65%	171.84%	186.04%	200.23%	214.43%	228.62%
45	142.72%	154.13%	167.89%	181.65%	195.42%	209.18%	222.94%
46	137.92%	148.88%	162.32%	175.76%	189.21%	202.65%	NA
47	133.12%	143.62%	156.75%	169.88%	183.02%	NA	NA
48	128.33%	138.37%	151.18%	163.99%	NA	NA	NA
49	123.53%	133.11%	145.61%	NA	NA	NA	NA
50	118.74%	127.86%	NA	NA	NA	NA	NA

Note: A set

Premium Band 2 - Rs. 50,000 to 99,999

PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
18	59.86%	69.06%	78.26%	87.47%	96.67%	105.87%	116.97%	130.07%	143.17%	156.27%	169.37%	187.03%	204.68%	222.34%	239.99%	257.65%	282.23%	306.82%	331.40%	355.99%	380.57%	
19	59.84%	69.03%	78.22%	87.42%	96.61%	105.80%	116.89%	129.97%	143.04%	156.12%	169.19%	186.80%	204.42%	222.03%	239.65%	257.26%	281.75%	306.24%	330.73%	355.22%	379.71%	
20	59.82%	69.00%	78.18%	87.37%	96.55%	105.73%	116.80%	129.85%	142.91%	155.96%	169.01%	186.58%	204.15%	221.72%	239.29%	256.86%	281.26%	305.65%	330.05%	354.44%	378.84%	
21	59.79%	68.96%	78.12%	87.29%	96.45%	105.62%	116.67%	129.68%	142.70%	155.71%	168.72%	186.22%	203.73%	221.23%	238.74%	256.24%	280.49%	304.73%	328.98%	353.22%	377.47%	
22	59.76%	68.91%	78.06%	87.22%	96.37%	105.52%	116.54%	129.51%	142.48%	155.45%	168.42%	185.86%	203.30%	220.74%	238.18%	255.62%	279.72%	303.81%	327.91%	352.00%	376.10%	
23	59.74%	68.87%	78.01%	87.14%	96.28%	105.41%	116.41%	129.34%	142.27%	155.20%	168.13%	185.50%	202.88%	220.25%	237.63%	255.00%	278.94%	302.89%	326.83%	350.78%	374.72%	
24	59.71%	68.83%	77.95%	87.07%	96.19%	105.31%	116.28%	129.17%	142.06%	154.94%	167.83%	185.14%	202.45%	219.76%	237.07%	254.38%	278.17%	301.97%	325.76%	349.56%	373.35%	
25	59.68%	68.78%	77.89%	86.99%	96.10%	105.20%	116.15%	129.00%	141.85%	154.69%	167.54%	184.78%	202.03%	219.27%	236.52%	253.76%	277.40%	301.05%	324.69%	348.34%	371.98%	
26	59.57%	68.64%	77.71%	86.78%	95.85%	104.92%	115.81%	128.58%	141.36%	154.13%	166.90%	184.00%	201.10%	218.20%	235.30%	252.40%	275.79%	299.18%	322.57%	345.96%	369.35%	
27	59.46%	68.50%	77.53%	86.57%	95.60%	104.64%	115.46%	128.16%	140.86%	153.55%	166.25%	183.21%	200.17%	217.12%	234.08%	251.04%	274.18%	297.31%	320.45%	343.58%	366.72%	
28	59.35%	68.35%	77.35%	86.35%	95.35%	104.35%	115.12%	127.74%	140.37%	152.99%	165.61%	182.43%	199.24%	216.06%	232.87%	249.69%	272.57%	295.45%	318.34%	341.22%	364.10%	
29	59.24%	68.21%	77.17%	86.14%	95.10%	104.07%	114.77%	127.32%	139.87%	152.41%	164.96%	181.63%	198.31%	214.98%	231.66%	248.33%	270.96%	293.59%	316.21%	338.84%	361.47%	
30	59.13%	68.06%	76.99%	85.93%	94.86%	103.79%	114.43%	126.90%	139.38%	151.85%	164.32%	180.85%	197.38%	213.91%	230.44%	246.97%	269.34%	291.72%	314.09%	336.47%	358.84%	
31	58.87%	67.73%	76.59%	85.44%	94.30%	103.16%	113.70%	126.02%	138.34%	150.65%	162.97%	179.27%	195.57%	211.87%	228.17%	244.47%	266.47%	288.47%	310.48%	332.48%	354.48%	
32	58.61%	67.39%	76.18%	84.96%	93.75%	102.53%	112.97%	125.13%	137.30%	149.46%	161.62%	177.69%	193.76%	209.82%	225.89%	241.96%	263.59%	285.22%	306.86%	328.49%	350.12%	
33	58.35%	67.06%	75.77%	84.49%	93.20%	101.91%	112.23%	124.24%	136.26%	148.27%	160.28%	176.12%	191.95%	207.79%	223.62%	239.46%	260.72%	281.98%	303.23%	324.49%	345.75%	
34	58.09%	66.73%	75.37%	84.00%	92.64%	101.28%	111.50%	123.36%	135.22%	147.07%	158.93%	174.53%	190.14%	205.74%	221.35%	236.95%	257.84%	278.73%	299.61%	320.50%	341.39%	
35	57.83%	66.39%	74.96%	83.52%	92.09%	100.65%	110.77%	122.47%	134.18%	145.88%	157.58%	172.95%	188.33%	203.70%	219.08%	234.45%	254.97%	275.48%	296.00%	316.51%	337.03%	
36	57.32%	65.74%	74.17%	82.59%	91.02%	99.44%	109.38%	120.85%	132.32%	143.78%	155.25%	170.28%	185.31%	200.35%	215.38%	230.41%	250.39%	270.36%	290.34%	310.31%	330.29%	
37	56.80%	65.09%	73.37%	81.66%	89.94%	98.23%	107.99%	119.23%	130.46%	141.70%	152.93%	167.62%	182.31%	196.99%	211.68%	226.37%	245.81%	265.24%	284.68%	304.11%	323.55%	
38	56.29%	64.44%	72.58%	80.73%	88.87%	97.02%	106.59%	117.59%	128.60%	139.60%	150.60%	164.94%	179.29%	193.63%	207.98%	222.32%	241.22%	260.12%	279.02%	297.92%	316.82%	
39	55.77%	63.78%	71.79%	79.79%	87.80%	95.81%	105.20%	115.97%	126.74%	137.51%	148.28%	162.28%	176.28%	190.28%	204.28%	218.28%	236.64%	255.00%	273.36%	291.72%	310.08%	
40	55.26%	63.13%	71.00%	78.86%	86.73%	94.60%	103.81%	114.35%	124.88%	135.42%	145.95%	159.61%	173.27%	186.92%	200.58%	214.24%	232.06%	249.88%	267.70%	285.52%	303.34%	
41	54.27%	61.93%	69.58%	77.24%	84.89%	92.55%	101.48%	111.71%	121.94%	132.16%	142.39%	155.53%	168.67%	181.81%	194.95%	208.09%	225.09%	242.09%	259.08%	276.08%	293.08%	
42	53.28%	60.72%	68.17%	75.61%	83.06%	90.50%	99.15%	109.07%	118.99%	128.91%	138.83%	151.45%	164.08%	176.70%	189.33%	201.95%	218.12%	234.30%	250.47%	266.65%	282.82%	
43	52.30%	59.53%	66.76%	73.99%	81.22%	88.45%	96.81%	106.43%	116.05%	125.66%	135.28%	147.38%	159.49%	171.59%	183.70%	195.80%	211.15%	226.50%	241.86%	257.21%	272.56%	
44	51.31%	58.33%	65.35%	72.36%	79.38%	86.40%	94.48%	103.79%	113.10%	122.41%	131.72%	143.31%	154.90%	166.48%	178.07%	189.66%	204.19%	218.72%	233.24%	247.77%	262.30%	
45	50.32%	57.13%	63.93%	70.74%	77.54%	84.35%	92.15%	101.15%	110.16%	119.16%	128.16%	139.23%	150.30%	161.37%	172.44%	183.51%	197.22%	210.92%	224.63%	238.33%	252.04%	
46	48.70%	55.22%	61.73%	68.25%	74.76%	81.28%	88.75%	97.26%	105.77%	114.28%	122.79%	133.09%	143.39%	153.68%	163.98%	174.28%	187.50%	200.71%	213.93%	227.14%	NA	
47	47.07%	53.30%	59.53%	65.75%	71.98%	78.21%	85.34%	93.36%	101.38%	109.40%	117.42%	126.95%	136.47%	146.00%	155.52%	165.05%	177.78%	190.50%	203.23%	NA	NA	
48	45.45%	51.39%	57.33%	63.27%	69.21%	75.15%	81.94%	89.47%	97.00%	104.53%	112.06%	120.81%	129.56%	138.31%	147.06%	155.81%	168.05%	180.28%	NA	NA	NA	
49	43.82%	49.47%	55.12%	60.78%	66.43%	72.08%	78.53%	85.57%	92.61%	99.65%	106.69%	114.67%	122.65%	130.62%	138.60%	146.58%	158.33%	NA	NA	NA	NA	
50	42.20%	47.56%	52.92%	58.29%	63.65%	69.01%	75.13%	81.68%	88.23%	94.77%	101.32%	108.53%	115.73%	122.94%	130.14%	137.35%	NA	NA	NA	NA	NA	

Note: A setback of 3 years is applicable on female lives

Premium Band 2 - Rs. 50,000 to 99,999

PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7
Age(Years)/ Policy Term	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	12
18	64.40%	73.73%	83.07%	92.40%	101.73%	112.61%	124.32%	137.60%	150.87%	164.15%	181.64%	199.12%	216.61%	234.09%	251.58%	275.70%	299.82%	323.93%	348.05%	372.17%	70.85%
19	64.37%	73.70%	83.02%	92.35%	101.67%	112.54%	124.23%	137.49%	150.75%	164.01%	181.46%	198.91%	216.35%	233.80%	251.25%	275.29%	299.32%	323.36%	347.39%	371.43%	70.82%
20	64.34%	73.66%	82.97%	92.29%	101.60%	112.46%	124.14%	137.38%	150.62%	163.86%	181.27%	198.68%	216.09%	233.50%	250.91%	274.87%	298.82%	322.78%	346.73%	370.69%	70.79%
21	64.31%	73.61%	82.91%	92.21%	101.51%	112.35%	124.01%	137.22%	150.42%	163.63%	180.98%	198.33%	215.68%	233.03%	250.38%	274.21%	298.04%	321.88%	345.71%	369.54%	70.75%
22	64.28%	73.57%	82.86%	92.14%	101.43%	112.24%	123.87%	137.05%	150.22%	163.40%	180.69%	197.98%	215.28%	232.57%	249.86%	273.57%	297.27%	320.98%	344.68%	368.39%	70.71%
23	64.25%	73.52%	82.80%	92.07%	101.34%	112.12%	123.74%	136.89%	150.03%	163.18%	180.41%	197.64%	214.87%	232.10%	249.33%	272.91%	296.49%	320.08%	343.66%	367.24%	70.66%
24	64.22%	73.48%	82.74%	92.00%	101.26%	112.01%	123.60%	136.72%	149.83%	162.95%	180.12%	197.29%	214.47%	231.64%	248.81%	272.27%	295.72%	319.18%	342.63%	366.09%	70.62%
25	64.19%	73.44%	82.68%	91.93%	101.17%	111.90%	123.47%	136.55%	149.64%	162.72%	179.83%	196.94%	214.06%	231.17%	248.28%	271.61%	294.94%	318.28%	341.61%	364.94%	70.58%
26	64.07%	73.28%	82.50%	91.71%	100.92%	111.61%	123.13%	136.15%	149.16%	162.18%	179.17%	196.16%	213.14%	230.13%	247.12%	270.24%	293.36%	316.48%	339.60%	362.72%	70.44%
27	63.95%	73.13%	82.31%	91.48%	100.66%	111.31%	122.79%	135.74%	148.68%	161.63%	178.50%	195.36%	212.23%	229.09%	245.96%	268.87%	291.78%	314.68%	337.59%	360.50%	70.30%
28	63.84%	72.98%	82.13%	91.27%	100.41%	111.02%	122.44%	135.32%	148.21%	161.09%	177.83%	194.57%	211.32%	228.06%	244.80%	267.50%	290.20%	312.89%	335.59%	358.29%	70.16%
29	63.72%	72.83%	81.94%	91.04%	100.15%	110.72%	122.10%	134.91%	147.73%	160.54%	177.16%	193.78%	210.40%	227.02%	243.64%	266.13%	288.61%	311.10%	333.58%	356.07%	70.02%
30	63.60%	72.68%	81.75%	90.83%	99.90%	110.43%	121.76%	134.51%	147.25%	160.00%	176.50%	192.99%	209.49%	225.98%	242.48%	264.75%	287.03%	309.30%	331.58%	353.85%	69.88%
31	63.33%	72.34%	81.35%	90.36%	99.37%	109.83%	121.03%	133.64%	146.26%	158.87%	175.16%	191.46%	207.75%	224.05%	240.34%	262.30%	284.27%	306.23%	328.20%	350.16%	69.56%
32	63.06%	72.01%	80.96%	89.90%	98.85%	109.22%	120.31%	132.79%	145.26%	157.74%	173.83%	189.92%	206.02%	222.11%	238.20%	259.85%	281.51%	303.16%	324.82%	346.47%	69.24%
33	62.80%	71.68%	80.56%	89.44%	98.32%	108.62%	119.58%	131.93%	144.27%	156.62%	172.51%	188.39%	204.28%	220.16%	236.05%	257.40%	278.74%	300.09%	321.43%	342.78%	68.93%
34	62.53%	71.35%	80.17%	88.98%	97.80%	108.01%	118.86%	131.07%	143.28%	155.49%	171.17%	186.86%	202.54%	218.23%	233.91%	254.95%	275.98%	297.02%	318.05%	339.09%	68.61%
35	62.26%	71.01%	79.77%	88.52%	97.27%	107.41%	118.13%	130.21%	142.28%	154.36%	169.84%	185.32%	200.81%	216.29%	231.77%	252.50%	273.22%	293.95%	314.67%	335.40%	68.29%
36	61.73%	70.36%	78.99%	87.62%	96.25%	106.23%	116.78%	128.66%	140.53%	152.41%	167.60%	182.78%	197.97%	213.15%	228.34%	248.61%	268.88%	289.14%	309.41%	329.68%	67.67%
37	61.20%	69.71%	78.22%	86.72%	95.23%	105.06%	115.43%	127.11%	138.78%	150.46%	165.35%	180.24%	195.12%	210.01%	224.90%	244.71%	264.53%	284.34%	304.16%	323.97%	67.05%
38	60.68%	69.06%	77.44%	85.82%	94.20%	103.88%	114.09%	125.56%	137.04%	148.51%	163.10%	177.69%	192.29%	206.88%	221.47%	240.83%	260.18%	279.54%	298.89%	318.25%	66.44%
39	60.15%	68.41%	76.67%	84.92%	93.18%	102.71%	112.74%	124.01%	135.29%	146.56%	160.85%	175.15%	189.44%	203.74%	218.03%	236.93%	255.83%	274.74%	293.64%	312.54%	65.82%
40	59.62%	67.76%	75.89%	84.03%	92.16%	101.53%	111.39%	122.46%	133.54%	144.61%	158.61%	172.61%	186.60%	200.60%	214.60%	233.04%	251.49%	269.93%	288.38%	306.82%	65.20%
41	58.62%	66.57%	74.52%	82.47%	90.42%	99.55%	109.17%	119.98%	130.79%	141.60%	155.16%	168.71%	182.27%	195.82%	209.38%	227.13%	244.88%	262.64%	280.39%	298.14%	64.05%
42	57.62%	65.39%	73.15%	80.92%	88.68%	97.57%	106.96%	117.50%	128.05%	138.59%	151.70%	164.82%	177.93%	191.05%	204.16%	221.22%	238.28%	255.33%	272.39%	289.45%	62.90%
43	56.63%	64.21%	71.78%	79.36%	86.93%	95.58%	104.74%	115.02%	125.29%	135.57%	148.24%	160.92%	173.59%	186.27%	198.94%	215.31%	231.67%	248.04%	264.40%	280.77%	61.76%
44	55.63%	63.02%	70.41%	77.80%	85.19%	93.60%	102.53%	112.54%	122.55%	132.56%	144.79%	157.02%	169.26%	181.49%	193.72%	209.39%	225.06%	240.74%	256.41%	272.08%	60.61%
45	54.63%	61.84%	69.04%	76.25%	83.45%	91.62%	100.31%	110.06%	119.80%	129.55%	141.34%	153.13%	164.92%	176.71%	188.50%	203.48%	218.46%	233.44%	248.42%	263.40%	59.46%
46	53.00%	59.96%	66.92%	73.88%	80.84%	88.72%	97.09%	106.38%	115.67%	124.96%	136.11%	147.25%	158.40%	169.54%	180.69%	195.23%	209.77%	224.31%	238.85%	NA	57.66%
47	51.37%	58.09%	64.81%	71.52%	78.24%	85.83%	93.87%	102.70%	111.54%	120.37%	130.87%	141.37%	151.88%	162.38%	172.88%	186.97%	201.06%	215.15%	NA	NA	55.86%
48	49.74%	56.21%	62.69%	69.16%	75.63%	82.93%	90.65%	99.03%	107.41%	115.79%	125.64%	135.50%	145.35%	155.21%	165.06%	178.71%	192.36%	NA	NA	NA	54.07%
49	48.11%	54.34%	60.57%	66.80%	73.03%	80.04%	87.43%	95.35%	103.28%	111.20%	120.41%	129.62%	138.83%	148.04%	157.25%	170.45%	NA	NA	NA	NA	52.27%
50	46.48%	52.47%	58.45%	64.44%	70.42%	77.14%	84.21%	91.68%	99.14%	106.61%	115.18%	123.74%	132.31%	140.87%	149.44%	NA	NA	NA	NA	NA	50.47%

Note: A set

Premium Band 2 - Rs. 50,000 to 99,999

PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8
Age(Years)/ Policy Term	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	13	14	15	
18	80.28%	89.71%	99.14%	109.96%	120.77%	132.69%	145.87%	159.05%	175.84%	192.63%	209.42%	226.21%	243.00%	266.42%	289.85%	313.27%	336.70%	360.12%	74.56%	84.18%	93.79%	
19	80.24%	89.66%	99.08%	109.89%	120.69%	132.59%	145.76%	158.92%	175.68%	192.43%	209.19%	225.94%	242.70%	266.06%	289.41%	312.77%	336.12%	359.48%	74.53%	84.14%	93.74%	
20	80.20%	89.61%	99.02%	109.81%	120.60%	132.49%	145.64%	158.78%	175.50%	192.23%	208.95%	225.68%	242.40%	265.69%	288.97%	312.26%	335.54%	358.83%	74.49%	84.09%	93.69%	
21	80.15%	89.54%	98.94%	109.71%	120.48%	132.34%	145.46%	158.57%	175.24%	191.92%	208.59%	225.27%	241.94%	265.12%	288.30%	311.47%	334.65%	357.83%	74.44%	84.03%	93.62%	
22	80.09%	89.48%	98.86%	109.61%	120.36%	132.19%	145.28%	158.37%	174.99%	191.61%	208.24%	224.86%	241.48%	264.55%	287.62%	310.69%	333.76%	356.83%	74.40%	83.98%	93.55%	
23	80.03%	89.41%	98.78%	109.51%	120.23%	132.05%	145.11%	158.16%	174.73%	191.30%	207.88%	224.45%	241.02%	263.98%	286.95%	309.91%	332.88%	355.84%	74.35%	83.92%	93.48%	
24	79.98%	89.34%	98.70%	109.41%	120.11%	131.90%	144.93%	157.96%	174.48%	191.00%	207.52%	224.04%	240.56%	263.42%	286.27%	309.13%	331.98%	354.84%	74.31%	83.86%	93.41%	
25	79.93%	89.27%	98.62%	109.31%	119.99%	131.75%	144.75%	157.75%	174.22%	190.69%	207.16%	223.63%	240.10%	262.85%	285.60%	308.34%	331.09%	353.84%	74.26%	83.80%	93.34%	
26	79.76%	89.07%	98.39%	109.03%	119.67%	131.38%	144.32%	157.25%	173.62%	189.98%	206.35%	222.71%	239.08%	261.65%	284.21%	306.78%	329.34%	351.91%	74.11%	83.63%	93.14%	
27	79.59%	88.87%	98.16%	108.76%	119.36%	131.02%	143.89%	156.75%	173.01%	189.27%	205.54%	221.80%	238.06%	260.44%	282.82%	305.21%	327.59%	349.97%	73.96%	83.45%	92.93%	
28	79.42%	88.67%	97.93%	108.49%	119.04%	130.65%	143.46%	156.26%	172.41%	188.57%	204.72%	220.88%	237.03%	259.23%	281.43%	303.64%	325.84%	348.04%	73.82%	83.28%	92.73%	
29	79.25%	88.47%	97.70%	108.22%	118.73%	130.29%	143.03%	155.76%	171.81%	187.86%	203.91%	219.96%	236.01%	258.03%	280.05%	302.06%	324.08%	346.10%	73.67%	83.10%	92.52%	
30	79.08%	88.27%	97.47%	107.94%	118.41%	129.92%	142.59%	155.26%	171.21%	187.15%	203.10%	219.04%	234.99%	256.83%	278.66%	300.50%	322.33%	344.17%	73.52%	82.92%	92.32%	
31	78.70%	87.83%	96.97%	107.36%	117.74%	129.14%	141.69%	154.23%	170.00%	185.78%	201.55%	217.33%	233.10%	254.67%	276.24%	297.80%	319.37%	340.94%	73.19%	82.53%	91.87%	
32	78.32%	87.39%	96.47%	106.77%	117.07%	128.36%	140.78%	153.20%	168.80%	184.40%	200.01%	215.61%	231.21%	252.51%	273.81%	295.11%	316.41%	337.71%	72.86%	82.14%	91.42%	
33	77.94%	86.96%	95.97%	106.19%	116.41%	127.58%	139.87%	152.16%	167.59%	183.02%	198.45%	213.88%	229.31%	250.34%	271.38%	292.41%	313.45%	334.48%	72.52%	81.75%	90.98%	
34	77.56%	86.52%	95.47%	105.61%	115.74%	126.80%	138.97%	151.13%	166.39%	181.65%	196.90%	212.16%	227.42%	248.19%	268.95%	289.72%	310.48%	331.25%	72.19%	81.36%	90.53%	
35	77.18%	86.08%	94.97%	105.02%	115.07%	126.02%	138.06%	150.10%	165.19%	180.27%	195.36%	210.44%	225.53%	246.03%	266.53%	287.02%	307.52%	328.02%	71.86%	80.97%	90.08%	
36	76.45%	85.22%	94.00%	103.90%	113.79%	124.58%	136.45%	148.31%	163.15%	177.99%	192.83%	207.67%	222.51%	242.61%	262.72%	282.82%	302.93%	323.03%	71.21%	80.21%	89.21%	
37	75.71%	84.37%	93.03%	102.78%	112.52%	123.15%	134.84%	146.52%	161.11%	175.71%	190.30%	204.90%	219.49%	239.20%	258.91%	278.61%	298.32%	318.03%	70.56%	79.45%	88.34%	
38	74.98%	83.51%	92.05%	101.65%	111.24%	121.71%	133.22%	144.73%	159.08%	173.43%	187.78%	202.13%	216.48%	235.79%	255.10%	274.42%	293.73%	313.04%	69.90%	78.69%	87.48%	
39	74.24%	82.66%	91.08%	100.53%	109.97%	120.28%	131.61%	142.94%	157.04%	171.15%	185.25%	199.36%	213.46%	232.38%	251.29%	270.21%	289.12%	308.04%	69.25%	77.93%	86.61%	
40	73.50%	81.81%	90.11%	99.40%	108.69%	118.84%	130.00%	141.15%	155.01%	168.87%	182.72%	196.58%	210.44%	228.96%	247.48%	266.01%	284.53%	303.05%	68.60%	77.17%	85.74%	
41	72.18%	80.32%	88.45%	97.54%	106.63%	116.57%	127.48%	138.39%	151.88%	165.37%	178.86%	192.35%	205.84%	223.76%	241.68%	259.59%	277.51%	295.43%	67.42%	75.84%	84.25%	
42	70.86%	78.83%	86.79%	95.68%	104.57%	114.30%	124.97%	135.63%	148.75%	161.87%	175.00%	188.12%	201.24%	218.56%	235.87%	253.19%	270.50%	287.82%	66.24%	74.50%	82.76%	
43	69.55%	77.33%	85.12%	93.81%	102.50%	112.03%	122.46%	132.88%	145.63%	158.39%	171.14%	183.90%	196.65%	213.36%	230.07%	246.78%	263.49%	280.20%	65.05%	73.16%	81.27%	
44	68.23%	75.84%	83.46%	91.95%	100.44%	109.76%	119.94%	130.12%	142.51%	154.89%	167.28%	179.66%	192.05%	208.16%	224.27%	240.37%	256.48%	272.59%	63.87%	71.83%	79.78%	
45	66.91%	74.35%	81.80%	90.09%	98.38%	107.49%	117.43%	127.36%	139.38%	151.40%	163.41%	175.43%	187.45%	202.95%	218.46%	233.96%	249.47%	264.97%	62.69%	70.49%	78.29%	
46	64.89%	72.11%	79.34%	87.37%	95.39%	104.18%	113.73%	123.27%	134.73%	146.19%	157.64%	169.10%	180.56%	195.65%	210.75%	225.84%	240.94%	NA	60.87%	68.46%	76.05%	
47	62.87%	69.87%	76.88%	84.64%	92.39%	100.86%	110.02%	119.18%	130.08%	140.97%	151.87%	162.76%	173.66%	188.35%	203.05%	217.74%	NA	NA	59.05%	66.43%	73.81%	
48	60.85%	67.63%	74.41%	81.91%	89.40%	97.55%	106.32%	115.09%	125.43%	135.76%	146.10%	156.43%	166.77%	181.05%	195.34%	NA	NA	NA	57.24%	64.40%	71.56%	
49	58.83%	65.39%	71.95%	79.18%	86.40%	94.23%	102.62%	111.00%	120.77%	130.55%	140.32%	150.10%	159.87%	173.74%	NA	NA	NA	NA	55.42%	62.37%	69.32%	
50	56.81%	63.15%	69.49%	76.45%	83.41%	90.92%	98.92%	106.91%	116.12%	125.34%	134.55%	143.77%	152.98%	NA	NA	NA	NA	NA	53.60%	60.34%	67.08%	

Note: A set

Premium Band 2 - Rs. 50,000 to 99,999

PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	9	9	9	9	
Age(Years)/ Policy Term	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	14	15	16	17	18	19
18	104.73%	115.68%	126.62%	139.09%	152.37%	168.68%	184.99%	201.29%	217.60%	233.91%	256.61%	279.32%	302.02%	324.73%	347.43%	79.86%	89.19%	100.28%	111.36%	122.45%	133.53%
19	104.67%	115.60%	126.53%	138.99%	152.25%	168.53%	184.81%	201.09%	217.37%	233.65%	256.29%	278.93%	301.58%	324.22%	346.86%	79.82%	89.15%	100.22%	111.30%	122.37%	133.44%
20	104.61%	115.52%	126.44%	138.88%	152.13%	168.38%	184.63%	200.88%	217.13%	233.38%	255.96%	278.54%	301.13%	323.71%	346.29%	79.78%	89.11%	100.17%	111.23%	122.29%	133.35%
21	104.52%	115.41%	126.31%	138.73%	151.95%	168.15%	184.36%	200.56%	216.77%	232.97%	255.46%	277.94%	300.43%	322.91%	345.40%	79.73%	89.05%	100.09%	111.13%	122.17%	133.21%
22	104.43%	115.31%	126.19%	138.58%	151.77%	167.93%	184.09%	200.24%	216.40%	232.56%	254.95%	277.34%	299.74%	322.13%	344.52%	79.68%	88.98%	100.01%	111.03%	122.06%	133.08%
23	104.34%	115.20%	126.06%	138.42%	151.60%	167.71%	183.82%	199.93%	216.04%	232.15%	254.45%	276.74%	299.04%	321.33%	343.63%	79.63%	88.92%	99.93%	110.93%	121.94%	132.94%
24	104.25%	115.10%	125.94%	138.27%	151.42%	167.48%	183.55%	199.61%	215.68%	231.74%	253.94%	276.14%	298.35%	320.55%	342.75%	79.58%	88.85%	99.84%	110.83%	121.82%	132.81%
25	104.16%	114.99%	125.81%	138.12%	151.24%	167.26%	183.28%	199.29%	215.31%	231.33%	253.44%	275.54%	297.65%	319.75%	341.86%	79.53%	88.79%	99.76%	110.73%	121.70%	132.67%
26	103.92%	114.70%	125.48%	137.74%	150.80%	166.72%	182.64%	198.57%	214.49%	230.41%	252.35%	274.30%	296.24%	318.19%	340.13%	79.37%	88.60%	99.53%	110.47%	121.40%	132.33%
27	103.67%	114.42%	125.16%	137.37%	150.36%	166.19%	182.01%	197.84%	213.66%	229.49%	251.27%	273.06%	294.84%	316.63%	338.41%	79.21%	88.42%	99.31%	110.21%	121.10%	131.99%
28	103.43%	114.13%	124.83%	136.99%	149.92%	165.65%	181.38%	197.12%	212.85%	228.58%	250.20%	271.82%	293.44%	315.06%	336.68%	79.04%	88.23%	99.08%	109.94%	120.79%	131.64%
29	103.18%	113.85%	124.51%	136.62%	149.48%	165.12%	180.75%	196.39%	212.02%	227.66%	249.12%	270.58%	292.04%	313.50%	334.96%	78.88%	88.05%	98.86%	109.68%	120.49%	131.30%
30	102.94%	113.56%	124.18%	136.24%	149.04%	164.58%	180.12%	195.66%	211.20%	226.74%	248.04%	269.34%	290.63%	311.93%	333.23%	78.72%	87.86%	98.64%	109.41%	120.19%	130.96%
31	102.41%	112.94%	123.48%	135.44%	148.13%	163.51%	178.89%	194.26%	209.64%	225.02%	246.08%	267.14%	288.21%	309.27%	330.33%	78.36%	87.45%	98.15%	108.85%	119.54%	130.24%
32	101.88%	112.33%	122.79%	134.64%	147.22%	162.44%	177.65%	192.87%	208.08%	223.30%	244.13%	264.95%	285.78%	306.60%	327.43%	78.01%	87.04%	97.66%	108.28%	118.90%	129.52%
33	101.35%	111.72%	122.09%	133.84%	146.31%	161.36%	176.42%	191.47%	206.53%	221.58%	242.17%	262.76%	283.36%	303.95%	324.54%	77.65%	86.63%	97.17%	107.71%	118.25%	128.79%
34	100.82%	111.11%	121.40%	133.04%	145.40%	160.29%	175.18%	190.08%	204.97%	219.86%	240.22%	260.57%	280.93%	301.28%	321.64%	77.30%	86.22%	96.68%	107.15%	117.61%	128.07%
35	100.29%	110.49%	120.70%	132.24%	144.49%	159.22%	173.95%	188.68%	203.41%	218.14%	238.26%	258.38%	278.50%	298.62%	318.74%	76.94%	85.81%	96.20%	106.58%	116.97%	127.35%
36	99.28%	109.36%	119.43%	130.83%	142.87%	157.38%	171.90%	186.41%	200.93%	215.44%	235.20%	254.96%	274.72%	294.48%	314.24%	76.25%	85.02%	95.28%	105.53%	115.79%	126.04%
37	98.28%	108.22%	118.16%	129.41%	141.25%	155.55%	169.85%	184.14%	198.44%	212.74%	232.14%	251.54%	270.94%	290.34%	309.74%	75.56%	84.23%	94.36%	104.48%	114.61%	124.73%
38	97.28%	107.09%	116.89%	128.00%	139.63%	153.71%	167.79%	181.88%	195.96%	210.04%	229.08%	248.12%	267.16%	286.20%	305.24%	74.87%	83.43%	93.43%	103.43%	113.42%	123.42%
39	96.28%	105.95%	115.62%	126.58%	138.01%	151.88%	165.74%	179.61%	193.47%	207.34%	226.02%	244.70%	263.38%	282.06%	300.74%	74.18%	82.64%	92.51%	102.38%	112.24%	122.11%
40	95.28%	104.81%	114.35%	125.17%	136.39%	150.04%	163.69%	177.34%	190.99%	204.64%	222.96%	241.28%	259.60%	277.92%	296.24%	73.49%	81.85%	91.59%	101.33%	111.06%	120.80%
41	93.60%	102.94%	112.29%	122.85%	133.87%	147.20%	160.52%	173.85%	187.17%	200.50%	218.28%	236.06%	253.83%	271.61%	289.39%	72.26%	80.48%	90.03%	99.57%	109.12%	118.66%
42	91.92%	101.07%	110.23%	120.53%	131.35%	144.35%	157.35%	170.36%	183.36%	196.36%	213.60%	230.83%	248.07%	265.30%	282.54%	71.03%	79.10%	88.46%	97.82%	107.17%	116.53%
43	90.23%	99.20%	108.16%	118.22%	128.84%	141.52%	154.20%	166.87%	179.55%	192.23%	208.92%	225.62%	242.31%	259.01%	275.70%	69.80%	77.73%	86.90%	96.06%	105.23%	114.39%
44	88.55%	97.33%	106.10%	115.90%	126.32%	138.67%	151.03%	163.38%	175.74%	188.09%	204.24%	220.39%	236.55%	252.70%	268.85%	68.57%	76.35%	85.33%	94.31%	103.28%	112.26%
45	86.87%	95.46%	104.04%	113.58%	123.80%	135.83%	147.86%	159.89%	171.92%	183.95%	199.56%	215.17%	230.78%	246.39%	262.00%	67.34%	74.98%	83.77%	92.55%	101.34%	110.12%
46	84.36%	92.66%	100.97%	110.20%	120.04%	131.57%	143.09%	154.62%	166.14%	177.67%	192.90%	208.13%	223.36%	238.59%	NA	65.46%	72.89%	81.40%	89.91%	98.42%	106.93%
47	81.84%	89.86%	97.89%	106.82%	116.28%	127.30%	138.33%	149.35%	160.38%	171.40%	186.25%	201.10%	215.95%	NA	NA	63.58%	70.80%	79.04%	87.28%	95.51%	103.75%
48	79.31%	87.07%	94.82%	103.44%	112.53%	123.05%	133.57%	144.08%	154.60%	165.12%	179.59%	194.06%	NA	NA	NA	61.71%	68.72%	76.68%	84.64%	92.60%	100.56%
49	76.79%	84.27%	91.74%	100.06%	108.77%	118.79%	128.80%	138.82%	148.83%	158.85%	172.95%	NA	NA	NA	NA	59.83%	66.63%	74.32%	82.01%	89.69%	97.38%
50	74.28%	81.47%	88.67%	96.68%	105.01%	114.52%	124.03%	133.55%	143.06%	152.57%	NA	NA	NA	NA	NA	57.95%	64.54%	71.95%	79.37%	86.78%	94.19%

Note: A set

Premium Band 2 - Rs. 50,000 to 99,999

PPT-->	9	9	9	9	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	
Age(Years)/ Policy Term	20	21	22	23	24	25	26	27	28	29	30	15	16	17	18	19	20	21	22	23	24
18	146.66%	162.50%	178.34%	194.18%	210.02%	225.86%	247.92%	269.97%	292.03%	314.08%	336.14%	84.73%	95.96%	107.19%	118.43%	129.66%	140.89%	154.46%	170.29%	186.12%	201.95%
19	146.56%	162.37%	178.18%	194.00%	209.81%	225.62%	247.62%	269.62%	291.62%	313.62%	335.62%	84.69%	95.91%	107.13%	118.35%	129.57%	140.79%	154.34%	170.15%	185.95%	201.76%
20	146.45%	162.24%	178.02%	193.81%	209.59%	225.38%	247.32%	269.27%	291.21%	313.16%	335.10%	84.64%	95.85%	107.06%	118.27%	129.48%	140.69%	154.22%	170.00%	185.78%	201.55%
21	146.29%	162.03%	177.78%	193.52%	209.27%	225.01%	246.87%	268.73%	290.58%	312.44%	334.30%	84.58%	95.77%	106.96%	118.16%	129.35%	140.54%	154.05%	169.79%	185.52%	201.26%
22	146.13%	161.83%	177.53%	193.24%	208.94%	224.64%	246.41%	268.18%	289.96%	311.73%	333.50%	84.52%	95.69%	106.87%	118.04%	129.22%	140.39%	153.87%	169.57%	185.26%	200.96%
23	145.97%	161.63%	177.29%	192.94%	208.60%	224.26%	245.95%	267.64%	289.33%	311.02%	332.71%	84.47%	95.63%	106.78%	117.94%	129.09%	140.25%	153.70%	169.35%	185.01%	200.66%
24	145.81%	161.43%	177.04%	192.66%	208.27%	223.89%	245.49%	267.10%	288.70%	310.31%	331.91%	84.41%	95.55%	106.69%	117.82%	128.96%	140.10%	153.52%	169.13%	184.75%	200.36%
25	145.65%	161.22%	176.80%	192.37%	207.95%	223.52%	245.04%	266.56%	288.07%	309.59%	331.11%	84.35%	95.47%	106.59%	117.71%	128.83%	139.95%	153.35%	168.92%	184.49%	200.06%
26	145.25%	160.73%	176.21%	191.70%	207.18%	222.66%	244.04%	265.41%	286.79%	308.16%	329.54%	84.18%	95.26%	106.34%	117.42%	128.50%	139.58%	152.91%	168.40%	183.88%	199.37%
27	144.86%	160.25%	175.64%	191.02%	206.41%	221.80%	243.03%	264.27%	285.50%	306.74%	327.97%	84.01%	95.05%	106.09%	117.13%	128.17%	139.21%	152.48%	167.88%	183.28%	198.67%
28	144.46%	159.76%	175.06%	190.35%	205.65%	220.95%	242.04%	263.13%	284.22%	305.31%	326.40%	83.83%	94.83%	105.83%	116.83%	127.83%	138.83%	152.04%	167.36%	182.67%	197.99%
29	144.07%	159.27%	174.48%	189.68%	204.89%	220.09%	241.04%	261.99%	282.93%	303.88%	324.83%	83.66%	94.62%	105.58%	116.54%	127.50%	138.46%	151.61%	166.84%	182.07%	197.29%
30	143.67%	158.78%	173.89%	189.01%	204.12%	219.23%	240.04%	260.84%	281.65%	302.45%	323.26%	83.49%	94.41%	105.33%	116.25%	127.17%	138.09%	151.17%	166.31%	181.46%	196.60%
31	142.82%	157.79%	172.76%	187.74%	202.71%	217.68%	238.27%	258.86%	279.44%	300.03%	320.62%	83.11%	93.95%	104.79%	115.63%	126.47%	137.31%	150.25%	165.26%	180.27%	195.27%
32	141.97%	156.80%	171.63%	186.47%	201.30%	216.13%	236.50%	256.87%	277.24%	297.61%	317.98%	82.73%	93.49%	104.25%	115.01%	125.77%	136.53%	149.33%	164.21%	179.08%	193.96%
33	141.11%	155.80%	170.49%	185.19%	199.88%	214.57%	234.72%	254.87%	275.03%	295.18%	315.33%	82.34%	93.02%	103.70%	114.39%	125.07%	135.75%	148.41%	163.15%	177.89%	192.63%
34	140.26%	154.81%	169.36%	183.92%	198.47%	213.02%	232.95%	252.89%	272.82%	292.76%	312.69%	81.96%	92.56%	103.16%	113.77%	124.37%	134.97%	147.49%	162.10%	176.71%	191.31%
35	139.41%	153.82%	168.23%	182.65%	197.06%	211.47%	231.19%	250.90%	270.62%	290.33%	310.05%	81.58%	92.10%	102.62%	113.15%	123.67%	134.19%	146.57%	161.04%	175.52%	189.99%
36	137.93%	152.14%	166.35%	180.57%	194.78%	208.99%	228.38%	247.77%	267.15%	286.54%	305.93%	80.84%	91.23%	101.62%	112.01%	122.40%	132.79%	145.02%	159.30%	173.58%	187.86%
37	136.45%	150.46%	164.47%	178.49%	192.50%	206.51%	225.57%	244.63%	263.69%	282.75%	301.81%	80.10%	90.36%	100.62%	110.87%	121.13%	131.39%	143.47%	157.56%	171.65%	185.73%
38	134.96%	148.77%	162.58%	176.40%	190.21%	204.02%	222.75%	241.49%	260.22%	278.96%	297.69%	79.36%	89.49%	99.61%	109.74%	119.86%	129.99%	141.92%	155.81%	169.71%	183.60%
39	133.48%	147.09%	160.70%	174.32%	187.93%	201.54%	219.95%	238.35%	256.76%	275.16%	293.57%	78.62%	88.61%	98.61%	108.60%	118.60%	128.59%	140.37%	154.07%	167.77%	181.47%
40	132.00%	145.41%	158.82%	172.24%	185.65%	199.06%	217.14%	235.22%	253.29%	271.37%	289.45%	77.88%	87.74%	97.60%	107.47%	117.33%	127.19%	138.82%	152.33%	165.84%	179.34%
41	129.62%	142.74%	155.85%	168.97%	182.08%	195.20%	212.79%	230.38%	247.98%	265.57%	283.16%	76.59%	86.26%	95.93%	105.61%	115.28%	124.95%	136.34%	149.57%	162.79%	176.02%
42	127.24%	140.06%	152.88%	165.70%	178.52%	191.34%	208.45%	225.55%	242.66%	259.76%	276.87%	75.30%	84.78%	94.26%	103.75%	113.23%	122.71%	133.86%	146.80%	159.75%	172.69%
43	124.86%	137.38%	149.91%	162.43%	174.96%	187.48%	204.10%	220.72%	237.35%	253.97%	270.59%	74.02%	83.31%	92.60%	101.89%	111.18%	120.47%	131.38%	144.04%	156.70%	169.36%
44	122.48%	134.71%	146.94%	159.16%	171.39%	183.62%	199.76%	215.89%	232.03%	248.16%	264.30%	72.73%	81.83%	90.93%	100.03%	109.13%	118.23%	128.90%	141.28%	153.66%	166.03%
45	120.10%	132.03%	143.96%	155.90%	167.83%	179.76%	195.41%	211.06%	226.71%	242.36%	258.01%	71.44%	80.35%	89.26%	98.17%	107.08%	115.99%	126.42%	138.52%	150.61%	162.71%
46	116.60%	128.08%	139.56%	151.03%	162.51%	173.99%	189.29%	204.59%	219.89%	235.19%	NA	69.46%	78.10%	86.74%	95.37%	104.01%	112.65%	122.74%	134.40%	146.05%	157.71%
47	113.10%	124.12%	135.15%	146.17%	157.20%	168.22%	183.16%	198.10%	213.04%	NA	NA	67.49%	75.85%	84.21%	92.58%	100.94%	109.30%	119.07%	130.28%	141.50%	152.71%
48	109.59%	120.16%	130.73%	141.30%	151.87%	162.44%	177.03%	191.62%	NA	NA	NA	65.51%	73.60%	81.69%	89.78%	97.87%	105.96%	115.39%	126.16%	136.93%	147.70%
49	106.09%	116.21%	126.32%	136.44%	146.55%	156.67%	170.90%	NA	NA	NA	NA	63.54%	71.35%	79.17%	86.98%	94.80%	102.61%	111.72%	122.05%	132.38%	142.70%
50	102.59%	112.25%	121.91%	131.58%	141.24%	150.90%	NA	NA	NA	NA	NA	61.56%	69.10%	76.64%	84.19%	91.73%	99.27%	108.04%	117.93%	127.82%	137.70%

Note: A set

Premium Band 2 - Rs. 50,000 to 99,999

PPT-->	10	10	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
Age(Years)/ Policy Term	25	26	27	28	29	30	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	217.78%	239.18%	260.57%	281.97%	303.36%	324.76%	89.93%	101.22%	112.52%	123.81%	135.10%	148.24%	162.28%	178.11%	193.93%	209.76%	230.44%	251.13%	271.81%	292.50%	313.18%
19	217.56%	238.91%	260.25%	281.60%	302.94%	324.29%	89.89%	101.17%	112.45%	123.72%	135.00%	148.13%	162.15%	177.95%	193.75%	209.55%	230.18%	250.82%	271.45%	292.09%	312.72%
20	217.33%	238.63%	259.93%	281.22%	302.52%	323.82%	89.84%	101.11%	112.37%	123.64%	134.90%	148.01%	162.01%	177.78%	193.56%	209.33%	229.92%	250.50%	271.09%	291.67%	312.26%
21	216.99%	238.21%	259.43%	280.65%	301.87%	323.09%	89.77%	101.02%	112.27%	123.51%	134.76%	147.84%	161.80%	177.53%	193.27%	209.00%	229.51%	250.02%	270.54%	291.05%	311.56%
22	216.65%	237.79%	258.93%	280.08%	301.22%	322.36%	89.70%	100.93%	112.16%	123.39%	134.62%	147.67%	161.60%	177.29%	192.98%	208.67%	229.11%	249.54%	269.98%	290.41%	310.85%
23	216.31%	237.37%	258.44%	279.50%	300.57%	321.63%	89.63%	100.84%	112.05%	123.26%	134.47%	147.50%	161.39%	177.04%	192.68%	208.33%	228.69%	249.06%	269.42%	289.79%	310.15%
24	215.97%	236.96%	257.94%	278.93%	299.91%	320.90%	89.56%	100.75%	111.95%	123.14%	134.33%	147.33%	161.19%	176.79%	192.40%	208.00%	228.29%	248.58%	268.86%	289.15%	309.44%
25	215.63%	236.54%	257.45%	278.35%	299.26%	320.17%	89.49%	100.67%	111.84%	123.02%	134.19%	147.16%	160.98%	176.54%	192.11%	207.67%	227.88%	248.10%	268.31%	288.53%	308.74%
26	214.85%	235.62%	256.40%	277.17%	297.95%	318.72%	89.30%	100.43%	111.57%	122.70%	133.83%	146.74%	160.48%	175.95%	191.43%	206.90%	226.99%	247.08%	267.16%	287.25%	307.34%
27	214.07%	234.71%	255.35%	275.99%	296.63%	317.27%	89.10%	100.19%	111.29%	122.38%	133.47%	146.32%	159.99%	175.37%	190.76%	206.14%	226.10%	246.06%	266.02%	285.98%	305.94%
28	213.30%	233.81%	254.31%	274.82%	295.32%	315.83%	88.91%	99.96%	111.01%	122.06%	133.11%	145.90%	159.49%	174.78%	190.08%	205.37%	225.21%	245.04%	264.88%	284.71%	304.55%
29	212.52%	232.89%	253.26%	273.64%	294.01%	314.38%	88.71%	99.72%	110.73%	121.74%	132.75%	145.48%	159.00%	174.20%	189.41%	204.61%	224.32%	244.03%	263.73%	283.44%	303.15%
30	211.74%	231.98%	252.22%	272.45%	292.69%	312.93%	88.52%	99.49%	110.46%	121.42%	132.39%	145.06%	158.50%	173.61%	188.73%	203.84%	223.42%	243.00%	262.59%	282.17%	301.75%
31	210.28%	230.32%	250.36%	270.39%	290.43%	310.47%	88.09%	98.97%	109.85%	120.73%	131.61%	144.19%	157.50%	172.47%	187.45%	202.42%	221.81%	241.20%	260.59%	279.98%	299.37%
32	208.83%	228.66%	248.50%	268.33%	288.17%	308.00%	87.67%	98.46%	109.26%	120.05%	130.84%	143.32%	156.50%	171.33%	186.17%	201.00%	220.20%	239.40%	258.59%	277.79%	296.99%
33	207.37%	227.00%	246.64%	266.27%	285.91%	305.54%	87.24%	97.95%	108.65%	119.36%	130.06%	142.44%	155.51%	170.20%	184.88%	199.57%	218.58%	237.59%	256.59%	275.60%	294.61%
34	205.92%	225.35%	244.78%	264.21%	283.64%	303.07%	86.82%	97.44%	108.06%	118.67%	129.29%	141.57%	154.51%	169.06%	183.60%	198.15%	216.97%	235.78%	254.60%	273.41%	292.23%
35	204.46%	223.69%	242.92%	262.15%	281.38%	300.61%	86.39%	96.92%	107.45%	117.98%	128.51%	140.70%	153.51%	167.92%	182.32%	196.73%	215.35%	233.98%	252.60%	271.23%	289.85%
36	202.14%	221.07%	240.00%	258.94%	277.87%	296.80%	85.58%	95.98%	106.38%	116.77%	127.17%	139.18%	151.80%	166.02%	180.24%	194.46%	212.80%	231.13%	249.47%	267.80%	286.14%
37	199.82%	218.45%	237.08%	255.72%	274.35%	292.98%	84.77%	95.04%	105.30%	115.57%	125.83%	137.66%	150.10%	164.13%	178.16%	192.19%	210.24%	228.29%	246.33%	264.38%	282.43%
38	197.49%	215.83%	234.16%	252.50%	270.83%	289.17%	83.96%	94.10%	104.23%	114.37%	124.50%	136.14%	148.39%	162.23%	176.08%	189.92%	207.68%	225.44%	243.19%	260.95%	278.71%
39	195.17%	213.21%	231.24%	249.28%	267.31%	285.35%	83.15%	93.15%	103.16%	113.16%	123.16%	134.62%	146.69%	160.34%	174.00%	187.65%	205.12%	222.59%	240.06%	257.53%	275.00%
40	192.85%	210.59%	228.33%	246.06%	263.80%	281.54%	82.34%	92.21%	102.08%	111.95%	121.82%	133.10%	144.98%	158.45%	171.91%	185.38%	202.56%	219.74%	236.93%	254.11%	271.29%
41	189.24%	206.53%	223.81%	241.10%	258.38%	275.67%	80.94%	90.61%	100.29%	109.96%	119.63%	130.67%	142.32%	155.50%	168.68%	181.86%	198.61%	215.35%	232.10%	248.84%	265.59%
42	185.63%	202.46%	219.30%	236.13%	252.97%	269.80%	79.54%	89.02%	98.50%	107.97%	117.45%	128.24%	139.66%	152.55%	165.45%	178.34%	194.65%	210.96%	227.28%	243.59%	259.90%
43	182.02%	198.40%	214.78%	231.17%	247.55%	263.93%	78.14%	87.42%	96.70%	105.98%	115.26%	125.82%	136.99%	149.60%	162.22%	174.83%	190.70%	206.58%	222.45%	238.33%	254.20%
44	178.41%	194.34%	210.27%	226.20%	242.13%	258.06%	76.74%	85.83%	94.91%	104.00%	113.08%	123.39%	134.33%	146.66%	158.98%	171.31%	186.75%	202.19%	217.63%	233.07%	248.51%
45	174.80%	190.28%	205.76%	221.23%	236.71%	252.19%	75.34%	84.23%	93.12%	102.00%	110.89%	120.96%	131.67%	143.71%	155.75%	167.79%	182.79%	197.80%	212.80%	227.81%	242.81%
46	169.36%	184.50%	199.64%	214.77%	229.91%	NA	73.18%	81.79%	90.40%	99.00%	107.61%	117.36%	127.71%	139.31%	150.91%	162.51%	177.18%	191.86%	206.53%	221.21%	NA
47	163.92%	178.73%	193.54%	208.34%	NA	NA	71.02%	79.35%	87.67%	96.00%	104.32%	113.77%	123.75%	134.91%	146.06%	157.22%	171.57%	185.93%	200.28%	NA	NA
48	158.47%	172.94%	187.41%	NA	NA	NA	68.87%	76.91%	84.96%	93.00%	101.04%	110.17%	119.80%	130.51%	141.23%	151.94%	165.96%	179.99%	NA	NA	NA
49	153.03%	167.16%	NA	NA	NA	NA	66.71%	74.47%	82.23%	89.99%	97.75%	106.58%	115.84%	126.11%	136.38%	146.65%	160.34%	NA	NA	NA	NA
50	147.59%	NA	NA	NA	NA	NA	64.55%	72.03%	79.51%	86.99%	94.47%	102.98%	111.88%	121.71%	131.54%	141.37%	NA	NA	NA	NA	NA

Note: A set

Premium Band 2 - Rs. 50,000 to 99,999

PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	96.21%	107.57%	118.94%	130.30%	143.56%	156.81%	171.38%	187.31%	203.23%	223.31%	243.39%	263.47%	283.55%	303.63%
19	96.16%	107.51%	118.86%	130.21%	143.45%	156.68%	171.23%	187.13%	203.02%	223.05%	243.08%	263.11%	283.14%	303.17%
20	96.10%	107.44%	118.78%	130.12%	143.33%	156.54%	171.07%	186.94%	202.80%	222.78%	242.76%	262.75%	282.73%	302.71%
21	96.02%	107.34%	118.65%	129.97%	143.16%	156.34%	170.83%	186.65%	202.47%	222.38%	242.28%	262.19%	282.09%	302.00%
22	95.93%	107.23%	118.53%	129.83%	142.99%	156.14%	170.58%	186.36%	202.13%	221.96%	241.79%	261.63%	281.46%	301.29%
23	95.85%	107.13%	118.40%	129.68%	142.81%	155.94%	170.34%	186.07%	201.80%	221.56%	241.31%	261.07%	280.82%	300.58%
24	95.76%	107.02%	118.28%	129.54%	142.64%	155.74%	170.09%	185.78%	201.46%	221.14%	240.82%	260.51%	280.19%	299.87%
25	95.68%	106.92%	118.15%	129.39%	142.47%	155.54%	169.85%	185.49%	201.13%	220.74%	240.34%	259.95%	279.55%	299.16%
26	95.46%	106.65%	117.83%	129.02%	142.04%	155.05%	169.27%	184.82%	200.36%	219.84%	239.32%	258.79%	278.27%	297.75%
27	95.24%	106.38%	117.51%	128.65%	141.61%	154.56%	168.70%	184.14%	199.58%	218.93%	238.28%	257.64%	276.99%	296.34%
28	95.02%	106.11%	117.19%	128.28%	141.18%	154.07%	168.12%	183.47%	198.81%	218.04%	237.26%	256.49%	275.71%	294.94%
29	94.80%	105.84%	116.87%	127.91%	140.75%	153.58%	167.55%	182.79%	198.03%	217.13%	236.23%	255.33%	274.43%	293.53%
30	94.58%	105.57%	116.55%	127.54%	140.32%	153.09%	166.97%	182.12%	197.26%	216.23%	235.20%	254.18%	273.15%	292.12%
31	94.09%	104.99%	115.89%	126.79%	139.44%	152.09%	165.84%	180.83%	195.82%	214.60%	233.39%	252.17%	270.96%	289.74%
32	93.60%	104.41%	115.23%	126.04%	138.57%	151.10%	164.72%	179.56%	194.39%	212.99%	231.58%	250.18%	268.77%	287.37%
33	93.10%	103.83%	114.55%	125.28%	137.69%	150.10%	163.59%	178.27%	192.95%	211.36%	229.77%	248.17%	266.58%	284.99%
34	92.61%	103.25%	113.89%	124.53%	136.82%	149.11%	162.47%	177.00%	191.52%	209.74%	227.96%	246.18%	264.40%	282.62%
35	92.12%	102.67%	113.23%	123.78%	135.95%	148.11%	161.34%	175.71%	190.08%	208.11%	226.14%	244.18%	262.21%	280.24%
36	91.20%	101.61%	112.03%	122.44%	134.43%	146.42%	159.44%	173.62%	187.80%	205.55%	223.30%	241.04%	258.79%	276.54%
37	90.28%	100.55%	110.83%	121.10%	132.92%	144.74%	157.55%	171.53%	185.51%	202.97%	220.44%	237.90%	255.37%	272.83%
38	89.36%	99.50%	109.63%	119.77%	131.41%	143.05%	155.65%	169.44%	183.23%	200.41%	217.59%	234.77%	251.95%	269.13%
39	88.44%	98.44%	108.43%	118.43%	129.90%	141.37%	153.76%	167.35%	180.94%	197.84%	214.73%	231.63%	248.52%	265.42%
40	87.52%	97.38%	107.23%	117.09%	128.39%	139.68%	151.86%	165.26%	178.66%	195.27%	211.88%	228.50%	245.11%	261.72%
41	85.96%	95.62%	105.27%	114.93%	125.97%	137.01%	148.93%	162.04%	175.15%	191.33%	207.51%	223.69%	239.87%	256.05%
42	84.39%	93.85%	103.31%	112.77%	123.55%	134.33%	146.01%	158.83%	171.64%	187.39%	203.14%	218.88%	234.63%	250.38%
43	82.83%	92.09%	101.34%	110.60%	121.13%	131.66%	143.08%	155.61%	168.13%	183.45%	198.77%	214.08%	229.40%	244.72%
44	81.26%	90.32%	99.38%	108.44%	118.71%	128.98%	140.16%	152.39%	164.62%	179.51%	194.39%	209.28%	224.16%	239.05%
45	79.70%	88.56%	97.42%	106.28%	116.30%	126.31%	137.23%	149.17%	161.11%	175.56%	190.02%	204.47%	218.93%	233.38%
46	77.33%	85.89%	94.44%	103.00%	112.69%	122.38%	132.90%	144.39%	155.87%	170.00%	184.14%	198.27%	212.41%	NA
47	74.96%	83.22%	91.47%	99.73%	109.09%	118.45%	128.57%	139.60%	150.63%	164.44%	178.26%	192.07%	NA	NA
48	72.58%	80.54%	88.49%	96.45%	105.48%	114.51%	124.23%	134.82%	145.40%	158.89%	172.39%	NA	NA	NA
49	70.21%	77.87%	85.52%	93.18%	101.88%	110.58%	119.90%	130.03%	140.16%	153.33%	NA	NA	NA	NA
50	67.84%	75.19%	82.55%	89.90%	98.28%	106.65%	115.57%	125.25%	134.92%	NA	NA	NA	NA	NA

Note: A set

Premium Band 3 - Rs. 1,00,000 to 1,99,999

PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
18	62.06%	71.54%	81.02%	90.50%	99.98%	109.46%	120.95%	134.48%	148.02%	161.55%	175.08%	193.34%	211.61%	229.87%	248.14%	266.40%	292.02%	317.64%	343.27%	368.89%	394.51%	
19	62.04%	71.51%	80.98%	90.46%	99.93%	109.40%	120.87%	134.38%	147.89%	161.39%	174.90%	193.12%	211.34%	229.57%	247.79%	266.01%	291.54%	317.06%	342.59%	368.11%	393.64%	
20	62.02%	71.48%	80.94%	90.41%	99.87%	109.33%	120.78%	134.27%	147.75%	161.24%	174.72%	192.90%	211.08%	229.25%	247.43%	265.61%	291.04%	316.47%	341.91%	367.34%	392.77%	
21	61.99%	71.44%	80.89%	90.33%	99.78%	109.23%	120.65%	134.10%	147.55%	161.00%	174.45%	192.56%	210.67%	228.77%	246.88%	264.99%	290.27%	315.55%	340.84%	366.12%	391.40%	
22	61.96%	71.39%	80.82%	90.26%	99.69%	109.12%	120.52%	133.94%	147.35%	160.77%	174.18%	192.22%	210.26%	228.29%	246.33%	264.37%	289.50%	314.63%	339.77%	364.90%	390.03%	
23	61.94%	71.36%	80.77%	90.19%	99.60%	109.02%	120.40%	133.78%	147.16%	160.53%	173.91%	191.88%	209.85%	227.81%	245.78%	263.75%	288.73%	313.71%	338.70%	363.68%	388.66%	
24	61.91%	71.31%	80.71%	90.11%	99.51%	108.91%	120.27%	133.61%	146.96%	160.30%	173.64%	191.54%	209.44%	227.33%	245.23%	263.13%	287.96%	312.79%	337.63%	362.46%	387.29%	
25	61.88%	71.27%	80.65%	90.04%	99.42%	108.81%	120.14%	133.45%	146.76%	160.06%	173.37%	191.20%	209.03%	226.85%	244.68%	262.51%	287.19%	311.87%	336.56%	361.24%	385.92%	
26	61.77%	71.12%	80.47%	89.83%	99.18%	108.53%	119.81%	133.04%	146.27%	159.50%	172.73%	190.41%	208.10%	225.78%	243.47%	261.15%	285.57%	309.99%	334.42%	358.84%	383.26%	
27	61.66%	70.98%	80.30%	89.61%	98.93%	108.25%	119.47%	132.63%	145.78%	158.94%	172.09%	189.63%	207.17%	224.71%	242.25%	259.79%	283.95%	308.11%	332.28%	356.44%	380.60%	
28	61.56%	70.84%	80.12%	89.40%	98.68%	107.96%	119.14%	132.22%	145.29%	158.37%	171.44%	188.84%	206.24%	223.64%	241.04%	258.44%	282.34%	306.24%	330.14%	354.04%	377.94%	
29	61.45%	70.70%	79.94%	89.19%	98.43%	107.68%	118.80%	131.80%	144.80%	157.80%	170.80%	188.06%	205.31%	222.57%	239.82%	257.08%	280.72%	304.36%	328.00%	351.64%	375.28%	
30	61.34%	70.55%	79.76%	88.98%	98.19%	107.40%	118.47%	131.39%	144.32%	157.24%	170.16%	187.27%	204.38%	221.50%	238.61%	255.72%	279.10%	302.48%	325.86%	349.24%	372.62%	
31	61.08%	70.22%	79.36%	88.51%	97.65%	106.79%	117.74%	130.51%	143.28%	156.04%	168.81%	185.70%	202.58%	219.47%	236.35%	253.24%	276.25%	299.26%	322.27%	345.28%	368.29%	
32	60.82%	69.89%	78.96%	88.04%	97.11%	106.18%	117.01%	129.62%	142.24%	154.85%	167.46%	184.12%	200.78%	217.45%	234.11%	250.77%	273.41%	296.05%	318.68%	341.32%	363.96%	
33	60.57%	69.57%	78.57%	87.57%	96.57%	105.57%	116.27%	128.73%	141.19%	153.64%	166.10%	182.54%	198.98%	215.41%	231.85%	248.29%	270.56%	292.82%	315.09%	337.35%	359.62%	
34	60.31%	69.24%	78.17%	87.10%	96.03%	104.96%	115.54%	127.84%	140.15%	152.45%	164.75%	180.96%	197.18%	213.39%	229.61%	245.82%	267.71%	289.61%	311.50%	333.40%	355.29%	
35	60.05%	68.91%	77.77%	86.63%	95.49%	104.35%	114.81%	126.96%	139.11%	151.25%	163.40%	179.39%	195.38%	211.36%	227.35%	243.34%	264.86%	286.39%	307.91%	329.44%	350.96%	
36	59.54%	68.26%	76.98%	85.70%	94.42%	103.14%	113.42%	125.33%	137.25%	149.16%	161.07%	176.73%	192.38%	208.04%	223.69%	239.35%	260.33%	281.31%	302.29%	323.27%	344.25%	
37	59.04%	67.62%	76.20%	84.77%	93.35%	101.93%	112.03%	123.71%	135.39%	147.06%	158.74%	174.06%	189.39%	204.71%	220.04%	235.36%	255.80%	276.23%	296.67%	317.10%	337.54%	
38	58.53%	66.97%	75.41%	83.84%	92.28%	100.72%	110.63%	122.08%	133.52%	144.97%	156.41%	171.40%	186.39%	201.38%	216.37%	231.36%	251.25%	271.15%	291.04%	310.94%	330.83%	
39	58.03%	66.33%	74.62%	82.92%	91.21%	99.51%	109.24%	120.45%	131.66%	142.87%	154.08%	168.74%	183.40%	198.05%	212.71%	227.37%	246.72%	266.07%	285.42%	304.77%	324.12%	
40	57.52%	65.68%	73.83%	81.99%	90.14%	98.30%	107.85%	118.83%	129.80%	140.78%	151.75%	166.08%	180.40%	194.73%	209.05%	223.38%	242.19%	260.99%	279.80%	298.60%	317.41%	
41	56.53%	64.47%	72.42%	80.36%	88.31%	96.25%	105.54%	116.21%	126.87%	137.54%	148.20%	162.01%	175.83%	189.64%	203.46%	217.27%	235.26%	253.25%	271.23%	289.22%	307.21%	
42	55.54%	63.27%	71.00%	78.74%	86.47%	94.20%	103.23%	113.59%	123.94%	134.30%	144.65%	157.95%	171.26%	184.56%	197.87%	211.17%	228.34%	245.50%	262.67%	279.83%	297.00%	
43	54.56%	62.08%	69.60%	77.12%	84.64%	92.16%	100.91%	110.96%	121.01%	131.05%	141.10%	153.89%	166.68%	179.48%	192.27%	205.06%	221.41%	237.76%	254.10%	270.45%	286.80%	
44	53.57%	60.88%	68.19%	75.49%	82.80%	90.11%	98.60%	108.34%	118.08%	127.81%	137.55%	149.83%	162.11%	174.40%	186.68%	198.96%	214.49%	230.01%	245.54%	261.06%	276.59%	
45	52.58%	59.68%	66.77%	73.87%	80.96%	88.06%	96.29%	105.72%	115.15%	124.57%	134.00%	145.77%	157.54%	169.31%	181.08%	192.85%	207.56%	222.27%	236.97%	251.68%	266.39%	
46	50.96%	57.77%	64.58%	71.39%	78.20%	85.01%	92.88%	101.84%	110.80%	119.75%	128.71%	139.71%	150.71%	161.70%	172.70%	183.70%	197.91%	212.12%	226.32%	240.53%	NA	
47	49.33%	55.86%	62.38%	68.91%	75.43%	81.96%	89.48%	97.97%	106.45%	114.94%	123.42%	133.65%	143.88%	154.10%	164.33%	174.56%	188.27%	201.98%	215.68%	NA	NA	
48	47.71%	53.95%	60.19%	66.42%	72.66%	78.90%	86.07%	94.08%	102.10%	110.11%	118.12%	127.58%	137.04%	146.49%	155.95%	165.41%	178.61%	191.81%	NA	NA	NA	
49	46.08%	52.03%	57.99%	63.94%	69.90%	75.85%	82.67%	90.21%	97.75%	105.29%	112.83%	121.52%	130.21%	138.89%	147.58%	156.27%	168.97%	NA	NA	NA	NA	
50	44.46%	50.13%	55.80%	61.46%	67.13%	72.80%	79.26%	86.33%	93.40%	100.47%	107.54%	115.46%	123.37%	131.29%	139.20%	147.12%	NA	NA	NA	NA	NA	

Note: A setback of 3 years is applicable on female lives

Premium Band 3 - Rs. 1,00,000 to 1,99,999

PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7
Age(Years)/ Policy Term	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	12
18	66.57%	76.16%	85.74%	95.33%	104.91%	116.12%	128.08%	141.80%	155.51%	169.23%	187.20%	205.17%	223.15%	241.12%	259.09%	284.13%	309.17%	334.22%	359.26%	384.30%	73.23%
19	66.54%	76.12%	85.70%	95.27%	104.85%	116.05%	128.00%	141.69%	155.39%	169.08%	187.02%	204.96%	222.89%	240.83%	258.77%	283.73%	308.69%	333.65%	358.61%	383.57%	73.20%
20	66.51%	76.08%	85.65%	95.22%	104.79%	115.98%	127.91%	141.58%	155.26%	168.93%	186.83%	204.73%	222.64%	240.54%	258.44%	283.32%	308.20%	333.07%	357.95%	382.83%	73.16%
21	66.48%	76.04%	85.59%	95.15%	104.70%	115.87%	127.78%	141.42%	155.06%	168.70%	186.55%	204.39%	222.24%	240.08%	257.93%	282.68%	307.43%	332.18%	356.93%	381.68%	73.13%
22	66.45%	75.99%	85.54%	95.08%	104.62%	115.76%	127.65%	141.26%	154.86%	168.47%	186.26%	204.05%	221.84%	239.63%	257.42%	282.04%	306.66%	331.28%	355.90%	380.52%	73.10%
23	66.41%	75.94%	85.47%	95.00%	104.53%	115.65%	127.51%	141.09%	154.67%	168.25%	185.98%	203.71%	221.44%	239.17%	256.90%	281.39%	305.89%	330.38%	354.88%	379.37%	73.07%
24	66.38%	75.90%	85.42%	94.93%	104.45%	115.54%	127.38%	140.93%	154.47%	168.02%	185.69%	203.37%	221.04%	238.72%	256.39%	280.75%	305.12%	329.48%	353.85%	378.21%	73.04%
25	66.35%	75.85%	85.36%	94.86%	104.36%	115.43%	127.25%	140.76%	154.28%	167.79%	185.41%	203.03%	220.64%	238.26%	255.88%	280.12%	304.35%	328.59%	352.82%	377.06%	73.01%
26	66.23%	75.70%	85.18%	94.65%	104.12%	115.15%	126.93%	140.36%	153.80%	167.23%	184.73%	202.23%	219.74%	237.24%	254.74%	278.75%	302.77%	326.78%	350.80%	374.81%	72.87%
27	66.12%	75.56%	85.00%	94.44%	103.88%	114.87%	126.61%	139.96%	153.31%	166.66%	184.05%	201.44%	218.83%	236.22%	253.61%	277.40%	301.19%	324.98%	348.77%	372.56%	72.73%
28	66.00%	75.41%	84.82%	94.23%	103.64%	114.59%	126.28%	139.55%	152.83%	166.10%	183.37%	200.65%	217.92%	235.20%	252.47%	276.04%	299.61%	323.17%	346.74%	370.31%	72.58%
29	65.89%	75.27%	84.65%	94.02%	103.40%	114.31%	125.96%	139.15%	152.34%	165.53%	182.69%	199.85%	217.02%	234.18%	251.34%	274.68%	298.03%	321.37%	344.72%	368.06%	72.44%
30	65.77%	75.12%	84.47%	93.81%	103.16%	114.03%	125.64%	138.75%	151.86%	164.97%	182.02%	199.06%	216.11%	233.15%	250.20%	273.32%	296.44%	319.57%	342.69%	365.81%	72.30%
31	65.50%	74.78%	84.06%	93.34%	102.62%	113.39%	124.91%	137.89%	150.87%	163.85%	180.70%	197.54%	214.39%	231.23%	248.08%	270.89%	293.70%	316.52%	339.33%	362.14%	71.98%
32	65.23%	74.44%	83.66%	92.87%	102.08%	112.76%	124.18%	137.03%	149.88%	162.73%	179.37%	196.02%	212.66%	229.31%	245.95%	268.45%	290.96%	313.46%	335.97%	358.47%	71.66%
33	64.97%	74.11%	83.26%	92.40%	101.54%	112.12%	123.44%	136.16%	148.88%	161.60%	178.05%	194.49%	210.94%	227.38%	243.83%	266.02%	288.22%	310.41%	332.61%	354.80%	71.34%
34	64.70%	73.78%	82.85%	91.93%	101.00%	111.49%	122.71%	135.30%	147.89%	160.48%	176.72%	192.97%	209.21%	225.46%	241.70%	263.59%	285.47%	307.36%	329.24%	351.13%	71.02%
35	64.43%	73.44%	82.45%	91.45%	100.46%	110.85%	121.98%	134.44%	146.90%	159.36%	175.40%	191.45%	207.49%	223.54%	239.58%	261.16%	282.73%	304.31%	325.88%	347.46%	70.70%
36	63.90%	72.79%	81.67%	90.56%	99.44%	109.69%	120.63%	132.89%	145.15%	157.41%	173.16%	188.91%	204.67%	220.42%	236.17%	257.29%	278.41%	299.53%	320.65%	341.77%	70.08%
37	63.38%	72.14%	80.90%	89.66%	98.42%	108.52%	119.28%	131.34%	143.40%	155.46%	170.92%	186.38%	201.84%	217.30%	232.76%	253.43%	274.09%	294.76%	315.42%	336.09%	69.46%
38	62.85%	71.49%	80.13%	88.77%	97.41%	107.36%	117.93%	129.79%	141.64%	153.50%	168.67%	183.84%	199.00%	214.17%	229.34%	249.55%	269.76%	289.98%	310.19%	330.40%	68.83%
39	62.33%	70.85%	79.36%	87.88%	96.39%	106.19%	116.58%	128.24%	139.89%	151.55%	166.43%	181.30%	196.18%	211.05%	225.93%	245.69%	265.45%	285.20%	304.96%	324.72%	68.21%
40	61.80%	70.19%	78.59%	86.98%	95.37%	105.03%	115.23%	126.69%	138.14%	149.60%	164.18%	178.77%	193.35%	207.94%	222.52%	241.82%	261.12%	280.43%	299.73%	319.03%	67.59%
41	60.80%	69.01%	77.22%	85.42%	93.63%	103.06%	113.02%	124.22%	135.41%	146.61%	160.76%	174.90%	189.05%	203.19%	217.34%	235.95%	254.56%	273.18%	291.79%	310.40%	66.44%
42	59.80%	67.82%	75.85%	83.87%	91.89%	101.09%	110.82%	121.75%	132.69%	143.62%	157.33%	171.04%	184.74%	198.45%	212.16%	230.08%	248.01%	265.93%	283.86%	301.78%	65.29%
43	58.80%	66.64%	74.48%	82.32%	90.16%	99.13%	108.61%	119.29%	129.96%	140.64%	153.91%	167.17%	180.44%	193.70%	206.97%	224.21%	241.44%	258.68%	275.91%	293.15%	64.15%
44	57.80%	65.46%	73.11%	80.77%	88.42%	97.16%	106.41%	116.82%	127.24%	137.65%	150.48%	163.31%	176.13%	188.96%	201.79%	218.34%	234.89%	251.43%	267.98%	284.53%	63.00%
45	56.80%	64.27%	71.74%	79.21%	86.68%	95.19%	104.20%	114.35%	124.51%	134.66%	147.05%	159.44%	171.83%	184.22%	196.61%	212.47%	228.33%	244.18%	260.04%	275.90%	61.85%
46	55.19%	62.41%	69.63%	76.85%	84.07%	92.29%	100.99%	110.70%	120.41%	130.12%	141.86%	153.61%	165.35%	177.10%	188.84%	204.25%	219.66%	235.06%	250.47%	NA	60.05%
47	53.57%	60.54%	67.52%	74.49%	81.46%	89.39%	97.78%	107.05%	116.31%	125.58%	136.68%	147.78%	158.88%	169.98%	181.08%	196.03%	210.98%	225.92%	NA	NA	58.25%
48	51.96%	58.69%	65.41%	72.14%	78.86%	86.49%	94.57%	103.40%	112.22%	121.05%	131.50%	141.95%	152.41%	162.86%	173.31%	187.81%	202.31%	NA	NA	NA	56.45%
49	50.34%	56.82%	63.30%	69.77%	76.25%	83.59%	91.36%	99.74%	108.13%	116.51%	126.32%	136.13%	145.93%	155.74%	165.55%	179.60%	NA	NA	NA	NA	54.65%
50	48.73%	54.96%	61.19%	67.41%	73.64%	80.69%	88.15%	96.09%	104.03%	111.97%	121.13%	130.29%	139.46%	148.62%	157.78%	NA	NA	NA	NA	NA	52.85%

Note: A set

Premium Band 3 - Rs. 1,00,000 to 1,99,999

PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8
Age(Years)/ Policy Term	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	13	14	15	
18	82.90%	92.56%	102.23%	113.33%	124.43%	136.67%	150.20%	163.72%	180.97%	198.22%	215.48%	232.73%	249.98%	274.17%	298.37%	322.56%	346.76%	370.95%	76.92%	86.76%	96.59%	
19	82.86%	92.52%	102.18%	113.27%	124.35%	136.58%	150.09%	163.59%	180.81%	198.03%	215.24%	232.46%	249.68%	273.81%	297.93%	322.06%	346.18%	370.31%	76.89%	86.72%	96.54%	
20	82.81%	92.47%	102.12%	113.20%	124.27%	136.48%	149.97%	163.45%	180.64%	197.82%	215.01%	232.19%	249.38%	273.44%	297.50%	321.55%	345.61%	369.67%	76.86%	86.68%	96.49%	
21	82.77%	92.40%	102.04%	113.10%	124.15%	136.33%	149.79%	163.24%	180.38%	197.51%	214.65%	231.78%	248.92%	272.87%	296.82%	320.77%	344.72%	368.67%	76.81%	86.62%	96.42%	
22	82.72%	92.34%	101.96%	113.00%	124.03%	136.18%	149.61%	163.04%	180.12%	197.21%	214.29%	231.38%	248.46%	272.30%	296.14%	319.99%	343.83%	367.67%	76.77%	86.56%	96.35%	
23	82.67%	92.27%	101.87%	112.89%	123.90%	136.04%	149.44%	162.83%	179.87%	196.90%	213.94%	230.97%	248.01%	271.74%	295.48%	319.21%	342.95%	366.68%	76.72%	86.50%	96.27%	
24	82.62%	92.21%	101.79%	112.79%	123.78%	135.89%	149.26%	162.63%	179.61%	196.60%	213.58%	230.57%	247.55%	271.18%	294.80%	318.43%	342.05%	365.68%	76.68%	86.44%	96.20%	
25	82.58%	92.14%	101.71%	112.69%	123.66%	135.74%	149.08%	162.42%	179.35%	196.29%	213.22%	230.16%	247.09%	270.61%	294.13%	317.64%	341.16%	364.68%	76.63%	86.38%	96.13%	
26	82.41%	91.94%	101.48%	112.41%	123.34%	135.37%	148.65%	161.92%	178.75%	195.58%	212.41%	229.24%	246.07%	269.40%	292.73%	316.06%	339.39%	362.72%	76.48%	86.21%	95.93%	
27	82.24%	91.74%	101.25%	112.14%	123.03%	135.00%	148.22%	161.43%	178.15%	194.88%	211.60%	228.33%	245.05%	268.19%	291.33%	314.48%	337.62%	360.76%	76.33%	86.03%	95.72%	
28	82.06%	91.54%	101.02%	111.87%	122.71%	134.64%	147.79%	160.93%	177.55%	194.17%	210.78%	227.40%	244.02%	266.98%	289.93%	312.89%	335.84%	358.80%	76.19%	85.86%	95.52%	
29	81.89%	91.34%	100.79%	111.60%	122.40%	134.27%	147.36%	160.44%	176.95%	193.46%	209.98%	226.49%	243.00%	265.77%	288.54%	311.30%	334.07%	356.84%	76.04%	85.68%	95.31%	
30	81.72%	91.14%	100.56%	111.32%	122.08%	133.90%	146.92%	159.94%	176.35%	192.76%	209.16%	225.57%	241.98%	264.56%	287.14%	309.72%	332.30%	354.88%	75.89%	85.50%	95.11%	
31	81.34%	90.70%	100.06%	110.73%	121.40%	133.12%	146.02%	158.91%	175.15%	191.39%	207.62%	223.86%	240.10%	262.41%	284.72%	307.04%	329.35%	351.66%	75.56%	85.11%	94.66%	
32	80.96%	90.26%	99.56%	110.14%	120.72%	132.33%	145.11%	157.88%	173.95%	190.02%	206.08%	222.15%	238.22%	260.27%	282.31%	304.36%	326.40%	348.45%	75.23%	84.72%	94.21%	
33	80.58%	89.82%	99.06%	109.55%	120.04%	131.55%	144.20%	156.84%	172.74%	188.64%	204.54%	220.44%	236.34%	258.12%	279.90%	301.67%	323.45%	345.23%	74.89%	84.33%	93.77%	
34	80.20%	89.38%	98.56%	108.96%	119.36%	130.76%	143.29%	155.81%	171.54%	187.27%	203.00%	218.73%	234.46%	255.97%	277.48%	299.00%	320.51%	342.02%	74.56%	83.94%	93.32%	
35	79.82%	88.94%	98.06%	108.37%	118.68%	129.98%	142.38%	154.78%	170.34%	185.90%	201.46%	217.02%	232.58%	253.82%	275.07%	296.31%	317.56%	338.80%	74.23%	83.55%	92.87%	
36	79.08%	88.09%	97.09%	107.25%	117.41%	128.55%	140.77%	152.99%	168.31%	183.62%	198.94%	214.25%	229.57%	250.42%	271.27%	292.11%	312.96%	333.81%	73.59%	82.80%	92.01%	
37	78.35%	87.23%	96.12%	106.13%	116.14%	127.12%	139.16%	151.20%	166.27%	181.34%	196.42%	211.49%	226.56%	247.01%	267.46%	287.92%	308.37%	328.82%	72.95%	82.05%	91.14%	
38	77.60%	86.38%	95.15%	105.01%	114.87%	125.69%	137.55%	149.41%	164.24%	179.07%	193.89%	208.72%	223.55%	243.61%	263.66%	283.72%	303.77%	323.83%	72.30%	81.29%	90.28%	
39	76.87%	85.52%	94.18%	103.89%	113.60%	124.26%	135.94%	147.62%	162.20%	176.79%	191.37%	205.96%	220.54%	240.20%	259.86%	279.52%	299.18%	318.84%	71.66%	80.54%	89.41%	
40	76.13%	84.67%	93.21%	102.77%	112.33%	122.83%	134.33%	145.83%	160.17%	174.51%	188.85%	203.19%	217.53%	236.79%	256.06%	275.32%	294.59%	313.85%	71.02%	79.79%	88.55%	
41	74.81%	83.18%	91.55%	100.91%	110.27%	120.56%	131.82%	143.07%	157.05%	171.03%	185.00%	198.98%	212.96%	231.62%	250.28%	268.95%	287.61%	306.27%	69.82%	78.44%	87.06%	
42	73.49%	81.68%	89.88%	99.05%	108.21%	118.28%	129.30%	140.31%	153.93%	167.54%	181.16%	194.77%	208.39%	226.45%	244.51%	262.57%	280.63%	298.69%	68.63%	77.10%	85.56%	
43	72.17%	80.20%	88.22%	97.18%	106.14%	116.01%	126.78%	137.55%	150.81%	164.06%	177.32%	190.57%	203.83%	221.29%	238.75%	256.20%	273.66%	291.12%	67.43%	75.75%	84.07%	
44	70.85%	78.70%	86.55%	95.32%	104.08%	113.73%	124.26%	134.79%	147.68%	160.58%	173.47%	186.37%	199.26%	216.12%	232.97%	249.83%	266.68%	283.54%	66.24%	74.41%	82.57%	
45	69.53%	77.21%	84.89%	93.46%	102.02%	111.46%	121.75%	132.03%	144.56%	157.09%	169.63%	182.16%	194.69%	210.94%	227.20%	243.45%	259.71%	275.96%	65.04%	73.06%	81.08%	
46	67.51%	74.97%	82.43%	90.73%	99.03%	108.16%	118.06%	127.96%	139.93%	151.91%	163.88%	175.86%	187.83%	203.67%	219.52%	235.36%	251.21%	NA	63.22%	71.04%	78.85%	
47	65.49%	72.74%	79.98%	88.01%	96.03%	104.87%	114.38%	123.89%	135.31%	146.72%	158.14%	169.55%	180.97%	196.39%	211.82%	227.24%	NA	NA	61.40%	69.02%	76.63%	
48	63.47%	70.50%	77.52%	85.28%	93.04%	101.57%	110.70%	119.83%	130.68%	141.54%	152.39%	163.25%	174.10%	189.11%	204.13%	NA	NA	NA	59.59%	67.00%	74.40%	
49	61.46%	68.26%	75.07%	82.56%	90.04%	98.28%	107.02%	115.76%	126.06%	136.35%	146.65%	156.94%	167.24%	181.84%	NA	NA	NA	NA	57.77%	64.98%	72.18%	
50	59.44%	66.02%	72.61%	79.83%	87.05%	94.98%	103.34%	111.69%	121.43%	131.17%	140.90%	150.64%	160.38%	NA	NA	NA	NA	NA	55.95%	62.95%	69.95%	

Note: A set

Premium Band 3 - Rs. 1,00,000 to 1,99,999

PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	9	9	9	9	
Age(Years)/ Policy Term	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	14	15	16	17	18	19
18	107.80%	119.01%	130.22%	142.99%	156.66%	173.39%	190.13%	206.86%	223.60%	240.33%	263.72%	287.12%	310.51%	333.91%	357.30%	82.23%	91.77%	103.12%	114.47%	125.81%	137.16%
19	107.74%	118.93%	130.13%	142.89%	156.54%	173.25%	189.95%	206.66%	223.36%	240.07%	263.39%	286.70%	310.02%	333.33%	356.65%	82.20%	91.72%	103.06%	114.40%	125.73%	137.07%
20	107.67%	118.86%	130.04%	142.78%	156.42%	173.10%	189.77%	206.45%	223.12%	239.80%	263.04%	286.28%	309.52%	332.76%	356.00%	82.16%	91.67%	103.00%	114.33%	125.65%	136.98%
21	107.58%	118.75%	129.91%	142.63%	156.24%	172.87%	189.50%	206.13%	222.76%	239.39%	262.54%	285.68%	308.83%	331.97%	355.12%	82.11%	91.61%	102.92%	114.23%	125.53%	136.84%
22	107.49%	118.64%	129.78%	142.48%	156.06%	172.64%	189.23%	205.81%	222.40%	238.98%	262.03%	285.08%	308.14%	331.19%	354.24%	82.06%	91.55%	102.84%	114.13%	125.42%	136.71%
23	107.40%	118.53%	129.66%	142.33%	155.88%	172.42%	188.96%	205.50%	222.04%	238.58%	261.54%	284.49%	307.45%	330.40%	353.36%	82.00%	91.48%	102.75%	114.03%	125.30%	136.57%
24	107.31%	118.42%	129.53%	142.18%	155.70%	172.19%	188.69%	205.18%	221.68%	238.17%	261.03%	283.89%	306.76%	329.62%	352.48%	81.95%	91.42%	102.68%	113.93%	125.19%	136.44%
25	107.22%	118.31%	129.40%	142.03%	155.52%	171.97%	188.42%	204.86%	221.31%	237.76%	260.53%	283.30%	306.06%	328.83%	351.60%	81.90%	91.36%	102.60%	113.83%	125.07%	136.30%
26	106.98%	118.03%	129.08%	141.65%	155.07%	171.42%	187.78%	204.13%	220.49%	236.84%	259.45%	282.06%	304.66%	327.27%	349.88%	81.74%	91.17%	102.37%	113.56%	124.76%	135.95%
27	106.73%	117.74%	128.75%	141.27%	154.61%	170.87%	187.13%	203.40%	219.66%	235.92%	258.37%	280.82%	303.26%	325.71%	348.16%	81.58%	90.98%	102.14%	113.29%	124.45%	135.60%
28	106.49%	117.46%	128.43%	140.89%	154.16%	170.33%	186.50%	202.67%	218.84%	235.01%	257.30%	279.59%	301.87%	324.16%	346.45%	81.42%	90.80%	101.91%	113.02%	124.13%	135.24%
29	106.24%	117.17%	128.10%	140.51%	153.70%	169.78%	185.86%	201.93%	218.01%	234.09%	256.22%	278.35%	300.47%	322.60%	344.73%	81.26%	90.61%	101.68%	112.75%	123.82%	134.89%
30	106.00%	116.89%	127.78%	140.13%	153.25%	169.23%	185.22%	201.20%	217.19%	233.17%	255.14%	277.11%	299.07%	321.04%	343.01%	81.10%	90.42%	101.45%	112.48%	123.51%	134.54%
31	105.47%	116.27%	127.08%	139.33%	152.34%	168.17%	184.00%	199.82%	215.65%	231.48%	253.21%	274.94%	296.66%	318.39%	340.12%	80.74%	90.01%	100.96%	111.92%	122.87%	133.82%
32	104.93%	115.66%	126.38%	138.53%	151.43%	167.10%	182.77%	198.44%	214.11%	229.78%	251.27%	272.76%	294.26%	315.75%	337.24%	80.39%	89.60%	100.47%	111.35%	122.22%	133.09%
33	104.41%	115.05%	125.69%	137.73%	150.52%	166.03%	181.55%	197.06%	212.58%	228.09%	249.34%	270.59%	291.85%	313.10%	334.35%	80.03%	89.20%	99.99%	110.79%	121.58%	132.37%
34	103.88%	114.43%	124.99%	136.93%	149.61%	164.97%	180.32%	195.68%	211.03%	226.39%	247.41%	268.42%	289.44%	310.45%	331.47%	79.68%	88.79%	99.50%	110.22%	120.93%	131.64%
35	103.34%	113.82%	124.29%	136.13%	148.70%	163.90%	179.10%	194.30%	209.50%	224.70%	245.48%	266.25%	287.03%	307.80%	328.58%	79.32%	88.38%	99.02%	109.65%	120.29%	130.92%
36	102.35%	112.68%	123.02%	134.70%	147.11%	162.09%	177.06%	192.04%	207.01%	221.99%	242.41%	262.83%	283.25%	303.67%	324.09%	78.63%	87.59%	98.10%	108.61%	119.12%	129.63%
37	101.34%	111.55%	121.75%	133.28%	145.51%	160.26%	175.02%	189.77%	204.53%	219.28%	239.35%	259.41%	279.48%	299.54%	319.61%	77.94%	86.80%	97.19%	107.57%	117.96%	128.34%
38	100.35%	110.41%	120.48%	131.85%	143.92%	158.45%	172.98%	187.50%	202.03%	216.56%	236.27%	255.98%	275.70%	295.41%	315.12%	77.24%	86.01%	96.27%	106.53%	116.78%	127.04%
39	99.34%	109.28%	119.21%	130.43%	142.32%	156.63%	170.93%	185.24%	199.54%	213.85%	233.21%	252.57%	271.92%	291.28%	310.64%	76.55%	85.22%	95.35%	105.49%	115.62%	125.75%
40	98.35%	108.14%	117.94%	129.00%	140.73%	154.81%	168.89%	182.98%	197.06%	211.14%	230.14%	249.14%	268.15%	287.15%	306.15%	75.86%	84.43%	94.44%	104.45%	114.45%	124.46%
41	96.67%	106.28%	115.89%	126.71%	138.19%	151.95%	165.71%	179.48%	193.24%	207.00%	225.46%	243.93%	262.39%	280.86%	299.32%	74.63%	83.05%	92.88%	102.70%	112.53%	122.35%
42	94.99%	104.42%	113.85%	124.42%	135.65%	149.09%	162.53%	175.98%	189.42%	202.86%	220.79%	238.71%	256.64%	274.56%	292.49%	73.41%	81.68%	91.32%	100.96%	110.60%	120.24%
43	93.31%	102.56%	111.80%	122.14%	133.12%	146.24%	159.36%	172.48%	185.60%	198.72%	216.11%	233.49%	250.88%	268.26%	285.65%	72.18%	80.30%	89.76%	99.22%	108.67%	118.13%
44	91.63%	100.70%	109.76%	119.85%	130.58%	143.38%	156.18%	168.98%	181.78%	194.58%	211.43%	228.28%	245.12%	261.97%	278.82%	70.96%	78.93%	88.20%	97.48%	106.75%	116.02%
45	89.96%	98.83%	107.71%	117.56%	128.04%	140.52%	153.00%	165.48%	177.96%	190.44%	206.75%	223.06%	239.37%	255.68%	271.99%	69.73%	77.55%	86.64%	95.73%	104.82%	113.91%
46	87.44%	96.04%	104.63%	114.18%	124.31%	136.29%	148.27%	160.25%	172.23%	184.21%	200.14%	216.07%	232.00%	247.93%	NA	67.84%	75.48%	84.29%	93.10%	101.90%	110.71%
47	84.94%	93.24%	101.55%	110.81%	120.58%	132.06%	143.54%	155.02%	166.50%	177.98%	193.52%	209.06%	224.60%	NA	NA	65.96%	73.41%	81.94%	90.46%	98.99%	107.51%
48	82.43%	90.45%	98.48%	107.43%	116.85%	127.83%	138.81%	149.78%	160.76%	171.74%	186.90%	202.06%	NA	NA	NA	64.07%	71.34%	79.59%	87.83%	96.08%	104.32%
49	79.92%	87.66%	95.40%	104.06%	113.12%	123.60%	134.08%	144.55%	155.03%	165.51%	180.29%	NA	NA	NA	NA	62.19%	69.27%	77.23%	85.20%	93.16%	101.12%
50	77.41%	84.86%	92.32%	100.68%	109.39%	119.37%	129.35%	139.32%	149.30%	159.28%	NA	NA	NA	NA	NA	60.30%	67.20%	74.88%	82.56%	90.24%	97.92%

Note: A set

Premium Band 3 - Rs. 1,00,000 to 1,99,999

PPT-->	9	9	9	9	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	
Age(Years)/ Policy Term	20	21	22	23	24	25	26	27	28	29	30	15	16	17	18	19	20	21	22	23	24
18	150.53%	166.80%	183.07%	199.35%	215.62%	231.89%	254.54%	277.19%	299.84%	322.49%	345.14%	87.12%	98.61%	110.09%	121.58%	133.06%	144.55%	158.43%	174.71%	190.99%	207.27%
19	150.43%	166.67%	182.92%	199.16%	215.41%	231.65%	254.25%	276.84%	299.44%	322.03%	344.63%	87.08%	98.55%	110.03%	121.50%	132.98%	144.45%	158.32%	174.57%	190.83%	207.08%
20	150.32%	166.54%	182.75%	198.97%	215.18%	231.40%	253.94%	276.49%	299.03%	321.58%	344.12%	87.03%	98.49%	109.96%	121.42%	132.89%	144.35%	158.20%	174.43%	190.65%	206.88%
21	150.16%	166.33%	182.51%	198.68%	214.86%	231.03%	253.49%	275.95%	298.41%	320.87%	343.33%	86.97%	98.42%	109.86%	121.31%	132.75%	144.20%	158.03%	174.21%	190.39%	206.56%
22	150.00%	166.13%	182.26%	198.40%	214.53%	230.66%	253.03%	275.41%	297.78%	320.16%	342.53%	86.91%	98.34%	109.77%	121.20%	132.63%	144.06%	157.86%	173.99%	190.12%	206.25%
23	149.84%	165.93%	182.02%	198.10%	214.19%	230.28%	252.57%	274.86%	297.16%	319.45%	341.74%	86.86%	98.27%	109.68%	121.09%	132.50%	143.91%	157.68%	173.77%	189.85%	205.94%
24	149.68%	165.73%	181.77%	197.82%	213.86%	229.91%	252.12%	274.32%	296.53%	318.73%	340.94%	86.80%	98.19%	109.59%	120.98%	132.38%	143.77%	157.51%	173.55%	189.59%	205.62%
25	149.52%	165.52%	181.53%	197.53%	213.54%	229.54%	251.66%	273.78%	295.91%	318.03%	340.15%	86.74%	98.12%	109.49%	120.87%	132.24%	143.62%	157.34%	173.33%	189.32%	205.31%
26	149.12%	165.04%	180.95%	196.87%	212.78%	228.70%	250.68%	272.66%	294.63%	316.61%	338.59%	86.57%	97.91%	109.24%	120.58%	131.91%	143.25%	156.91%	172.81%	188.72%	204.62%
27	148.73%	164.56%	180.38%	196.21%	212.03%	227.86%	249.69%	271.53%	293.36%	315.20%	337.03%	86.40%	97.70%	108.99%	120.29%	131.58%	142.88%	156.48%	172.30%	188.11%	203.93%
28	148.33%	164.07%	179.80%	195.54%	211.27%	227.01%	248.70%	270.39%	292.08%	313.77%	335.46%	86.22%	97.48%	108.73%	119.99%	131.24%	142.50%	156.04%	171.77%	187.51%	203.24%
29	147.94%	163.59%	179.23%	194.88%	210.52%	226.17%	247.72%	269.26%	290.81%	312.35%	333.90%	86.05%	97.27%	108.48%	119.70%	130.91%	142.13%	155.61%	171.26%	186.90%	202.55%
30	147.54%	163.10%	178.66%	194.21%	209.77%	225.33%	246.73%	268.13%	289.54%	310.94%	332.34%	85.88%	97.06%	108.23%	119.41%	130.58%	141.76%	155.18%	170.74%	186.30%	201.85%
31	146.71%	162.12%	177.53%	192.94%	208.35%	223.76%	244.95%	266.14%	287.33%	308.52%	329.71%	85.50%	96.60%	107.69%	118.79%	129.88%	140.98%	154.29%	169.71%	185.13%	200.54%
32	145.88%	161.14%	176.40%	191.66%	206.92%	222.18%	243.16%	264.14%	285.11%	306.09%	327.07%	85.12%	96.14%	107.15%	118.17%	129.18%	140.20%	153.40%	168.68%	183.95%	199.23%
33	145.06%	160.17%	175.28%	190.39%	205.50%	220.61%	241.38%	262.14%	282.91%	303.67%	324.44%	84.73%	95.67%	106.61%	117.55%	128.49%	139.43%	152.50%	167.64%	182.78%	197.91%
34	144.23%	159.19%	174.15%	189.11%	204.07%	219.03%	239.58%	260.14%	280.69%	301.25%	321.80%	84.35%	95.21%	106.07%	116.93%	127.79%	138.65%	151.61%	166.61%	181.60%	196.60%
35	143.40%	158.21%	173.02%	187.84%	202.65%	217.46%	237.80%	258.14%	278.49%	298.83%	319.17%	83.97%	94.75%	105.53%	116.31%	127.09%	137.87%	150.72%	165.58%	180.43%	195.29%
36	141.92%	156.53%	171.15%	185.76%	200.38%	214.99%	235.00%	255.02%	275.03%	295.05%	315.06%	83.23%	93.88%	104.53%	115.18%	125.83%	136.48%	149.16%	163.83%	178.49%	193.16%
37	140.44%	154.85%	169.27%	183.68%	198.10%	212.51%	232.20%	251.89%	271.57%	291.26%	310.95%	82.49%	93.01%	103.53%	114.06%	124.58%	135.10%	147.60%	162.07%	176.55%	191.02%
38	138.95%	153.17%	167.39%	181.60%	195.82%	210.04%	229.40%	248.76%	268.13%	287.49%	306.85%	81.76%	92.15%	102.54%	112.93%	123.32%	133.71%	146.03%	160.32%	174.60%	188.89%
39	137.47%	151.49%	165.51%	179.52%	193.54%	207.56%	226.60%	245.63%	264.67%	283.70%	302.74%	81.02%	91.28%	101.54%	111.81%	122.07%	132.33%	144.47%	158.56%	172.66%	186.75%
40	135.99%	149.81%	163.63%	177.45%	191.27%	205.09%	223.80%	242.51%	261.21%	279.92%	298.63%	80.28%	90.41%	100.54%	110.68%	120.81%	130.94%	142.91%	156.81%	170.72%	184.62%
41	133.64%	147.17%	160.69%	174.22%	187.74%	201.27%	219.49%	237.70%	255.92%	274.13%	292.35%	78.99%	88.94%	98.88%	108.83%	118.77%	128.72%	140.44%	154.06%	167.68%	181.29%
42	131.29%	144.52%	157.75%	170.98%	184.21%	197.44%	215.17%	232.89%	250.62%	268.34%	286.07%	77.70%	87.46%	97.22%	106.98%	116.74%	126.50%	137.97%	151.30%	164.64%	177.97%
43	128.94%	141.88%	154.81%	167.75%	180.68%	193.62%	210.85%	228.08%	245.32%	262.55%	279.78%	76.41%	85.99%	95.56%	105.14%	114.71%	124.29%	135.51%	148.56%	161.61%	174.65%
44	126.59%	139.23%	151.87%	164.51%	177.15%	189.79%	206.53%	223.27%	240.02%	256.76%	273.50%	75.12%	84.51%	93.90%	103.29%	112.68%	122.07%	133.04%	145.80%	158.57%	171.33%
45	124.24%	136.59%	148.93%	161.28%	173.62%	185.97%	202.22%	218.47%	234.72%	250.97%	267.22%	73.83%	83.03%	92.24%	101.44%	110.65%	119.85%	130.57%	143.05%	155.53%	168.00%
46	120.72%	132.62%	144.51%	156.41%	168.30%	180.20%	196.09%	211.98%	227.87%	243.76%	NA	71.86%	80.79%	89.72%	98.64%	107.57%	116.50%	126.89%	138.93%	150.98%	163.02%
47	117.20%	128.64%	140.09%	151.53%	162.98%	174.42%	189.95%	205.48%	221.01%	NA	NA	69.90%	78.55%	87.20%	95.85%	104.50%	113.15%	123.21%	134.82%	146.43%	158.03%
48	113.69%	124.68%	135.67%	146.67%	157.66%	168.65%	183.82%	198.99%	NA	NA	NA	67.93%	76.30%	84.68%	93.05%	101.43%	109.80%	119.54%	130.71%	141.88%	153.05%
49	110.17%	120.71%	131.25%	141.79%	152.33%	162.87%	177.68%	NA	NA	NA	NA	65.97%	74.07%	82.16%	90.26%	98.35%	106.45%	115.86%	126.60%	137.33%	148.07%
50	106.65%	116.74%	126.83%	136.92%	147.01%	157.10%	NA	NA	NA	NA	NA	64.00%	71.82%	79.64%	87.46%	95.28%	103.10%	112.18%	122.48%	132.78%	143.08%

Note: A set

Premium Band 3 - Rs. 1,00,000 to 1,99,999

PPT-->	10	10	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
Age(Years)/ Policy Term	25	26	27	28	29	30	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	223.55%	245.49%	267.42%	289.36%	311.29%	333.23%	92.39%	103.93%	115.47%	127.00%	138.54%	152.05%	166.40%	182.68%	198.96%	215.24%	236.44%	257.63%	278.83%	300.02%	321.22%
19	223.33%	245.22%	267.10%	288.99%	310.87%	332.76%	92.34%	103.87%	115.40%	126.92%	138.45%	151.94%	166.27%	182.51%	198.74%	214.98%	236.14%	257.30%	278.45%	299.61%	320.77%
20	223.10%	244.94%	266.78%	288.61%	310.45%	332.29%	92.29%	103.81%	115.32%	126.84%	138.35%	151.82%	166.13%	182.33%	198.52%	214.72%	235.84%	256.96%	278.07%	299.19%	320.31%
21	222.74%	244.50%	266.27%	288.03%	309.80%	331.56%	92.22%	103.72%	115.22%	126.71%	138.21%	151.65%	165.93%	182.08%	198.24%	214.39%	235.43%	256.48%	277.52%	298.57%	319.61%
22	222.38%	244.07%	265.76%	287.45%	309.14%	330.83%	92.15%	103.63%	115.11%	126.59%	138.07%	151.48%	165.73%	181.84%	197.96%	214.07%	235.04%	256.00%	276.97%	297.93%	318.90%
23	222.02%	243.64%	265.26%	286.87%	308.49%	330.11%	92.09%	103.55%	115.01%	126.46%	137.92%	151.31%	165.54%	181.61%	197.67%	213.74%	234.63%	255.52%	276.42%	297.31%	318.20%
24	221.66%	243.20%	264.75%	286.29%	307.84%	329.38%	92.02%	103.46%	114.90%	126.34%	137.78%	151.14%	165.34%	181.37%	197.39%	213.42%	234.23%	255.05%	275.86%	296.68%	317.49%
25	221.30%	242.77%	264.24%	285.71%	307.18%	328.65%	91.95%	103.37%	114.80%	126.22%	137.64%	150.97%	165.14%	181.12%	197.11%	213.09%	233.83%	254.57%	275.31%	296.05%	316.79%
26	220.52%	241.86%	263.20%	284.53%	305.87%	327.21%	91.75%	103.13%	114.52%	125.90%	137.28%	150.55%	164.65%	180.54%	196.44%	212.33%	232.94%	253.55%	274.17%	294.78%	315.39%
27	219.74%	240.95%	262.15%	283.36%	304.56%	325.77%	91.56%	102.90%	114.25%	125.59%	136.93%	150.13%	164.17%	179.97%	195.77%	211.57%	232.05%	252.54%	273.02%	293.51%	313.99%
28	218.97%	240.04%	261.11%	282.19%	303.26%	324.33%	91.36%	102.66%	113.97%	125.27%	136.57%	149.71%	163.68%	179.39%	195.10%	210.81%	231.17%	251.53%	271.88%	292.24%	312.60%
29	218.19%	239.13%	260.07%	281.01%	301.95%	322.89%	91.17%	102.43%	113.70%	124.96%	136.22%	149.29%	163.20%	178.82%	194.43%	210.05%	230.28%	250.51%	270.74%	290.97%	311.20%
30	217.41%	238.22%	259.03%	279.83%	300.64%	321.45%	90.97%	102.19%	113.42%	124.64%	135.86%	148.87%	162.71%	178.24%	193.76%	209.29%	229.39%	249.49%	269.60%	289.70%	309.80%
31	215.96%	236.57%	257.18%	277.79%	298.40%	319.01%	90.55%	101.69%	112.83%	123.97%	135.11%	148.00%	161.71%	177.09%	192.48%	207.86%	227.77%	247.69%	267.60%	287.52%	307.43%
32	214.50%	234.91%	255.32%	275.74%	296.15%	316.56%	90.12%	101.18%	112.24%	123.29%	134.35%	147.14%	160.72%	175.96%	191.20%	206.44%	226.16%	245.89%	265.61%	285.34%	305.06%
33	213.05%	233.26%	253.48%	273.69%	293.91%	314.12%	89.70%	100.68%	111.65%	122.63%	133.60%	146.27%	159.72%	174.82%	189.91%	205.01%	224.55%	244.08%	263.62%	283.15%	302.69%
34	211.59%	231.61%	251.62%	271.64%	291.65%	311.67%	89.27%	100.16%	111.06%	121.95%	132.84%	145.41%	158.73%	173.68%	188.64%	203.59%	222.94%	242.28%	261.63%	280.97%	300.32%
35	210.14%	229.96%	249.78%	269.59%	289.41%	309.23%	88.85%	99.66%	110.47%	121.28%	132.09%	144.54%	157.73%	172.54%	187.35%	202.16%	221.32%	240.48%	259.63%	278.79%	297.95%
36	207.82%	227.34%	246.86%	266.37%	285.89%	305.41%	88.04%	98.72%	109.39%	120.07%	130.74%	143.03%	156.05%	170.66%	185.28%	199.89%	218.76%	237.63%	256.50%	275.37%	294.24%
37	205.49%	224.71%	243.93%	263.15%	282.37%	301.59%	87.23%	97.77%	108.31%	118.85%	129.39%	141.53%	154.37%	168.78%	183.20%	197.61%	216.20%	234.78%	253.37%	271.95%	290.54%
38	203.17%	222.09%	241.01%	259.93%	278.85%	297.77%	86.41%	96.82%	107.23%	117.64%	128.05%	140.02%	152.68%	166.90%	181.12%	195.34%	213.64%	231.94%	250.23%	268.53%	286.83%
39	200.84%	219.46%	238.08%	256.71%	275.33%	293.95%	85.60%	95.88%	106.15%	116.43%	126.70%	138.52%	151.00%	165.02%	179.04%	193.06%	211.07%	229.09%	247.10%	265.12%	283.13%
40	198.52%	216.84%	235.16%	253.49%	271.81%	290.13%	84.79%	94.93%	105.07%	115.21%	125.35%	137.01%	149.32%	163.14%	176.97%	190.79%	208.52%	226.24%	243.97%	261.69%	279.42%
41	194.91%	212.78%	230.65%	248.52%	266.39%	284.26%	83.40%	93.35%	103.30%	113.25%	123.20%	134.60%	146.65%	160.19%	173.74%	187.28%	204.57%	221.86%	239.14%	256.43%	273.72%
42	191.30%	208.72%	226.14%	243.55%	260.97%	278.39%	82.01%	91.77%	101.53%	111.28%	121.04%	132.18%	143.97%	157.24%	170.50%	183.77%	200.62%	217.47%	234.32%	251.17%	268.02%
43	187.70%	204.67%	221.63%	238.60%	255.56%	272.53%	80.61%	90.18%	99.75%	109.32%	118.89%	129.77%	141.30%	154.29%	167.27%	180.26%	196.67%	213.09%	229.50%	245.92%	262.33%
44	184.09%	200.60%	217.12%	233.63%	250.15%	266.66%	79.22%	88.60%	97.98%	107.35%	116.73%	127.35%	138.62%	151.33%	164.04%	176.75%	192.73%	208.70%	224.68%	240.65%	256.63%
45	180.48%	196.54%	212.60%	228.67%	244.73%	260.79%	77.83%	87.02%	96.21%	105.39%	114.58%	124.94%	135.95%	148.38%	160.81%	173.24%	188.78%	204.32%	219.85%	235.39%	250.93%
46	175.06%	190.78%	206.50%	222.23%	237.95%	NA	75.69%	84.59%	93.49%	102.39%	111.29%	121.34%	131.99%	143.98%	155.98%	167.97%	183.18%	198.39%	213.59%	228.80%	NA
47	169.64%	185.02%	200.40%	215.79%	NA	NA	73.55%	82.16%	90.78%	99.39%	108.00%	117.74%	128.03%	139.58%	151.14%	162.69%	177.57%	192.45%	207.32%	NA	NA
48	164.22%	179.26%	194.30%	NA	NA	NA	71.42%	79.74%	88.06%	96.38%	104.70%	114.13%	124.07%	135.19%	146.30%	157.42%	171.97%	186.52%	NA	NA	NA
49	158.80%	173.50%	NA	NA	NA	NA	69.28%	77.31%	85.35%	93.38%	101.41%	110.53%	120.11%	130.79%	141.46%	152.14%	166.36%	NA	NA	NA	NA
50	153.38%	NA	NA	NA	NA	NA	67.14%	74.89%	82.63%	90.38%	98.12%	106.93%	116.15%	126.39%	136.63%	146.87%	NA	NA	NA	NA	NA

Note: A set

Premium Band 3 - Rs. 1,00,000 to 1,99,999

PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	98.73%	110.36%	122.00%	133.63%	147.20%	160.77%	175.70%	192.07%	208.44%	229.01%	249.58%	270.16%	290.73%	311.30%
19	98.67%	110.29%	121.92%	133.54%	147.09%	160.64%	175.55%	191.89%	208.23%	228.75%	249.28%	269.80%	290.33%	310.85%
20	98.61%	110.22%	121.83%	133.44%	146.97%	160.50%	175.39%	191.70%	208.01%	228.49%	248.96%	269.44%	289.91%	310.39%
21	98.53%	110.12%	121.71%	133.30%	146.80%	160.30%	175.15%	191.42%	207.68%	228.08%	248.48%	268.88%	289.28%	309.68%
22	98.45%	110.02%	121.59%	133.16%	146.63%	160.10%	174.91%	191.13%	207.35%	227.67%	248.00%	268.32%	288.65%	308.97%
23	98.37%	109.92%	121.46%	133.01%	146.46%	159.90%	174.68%	190.85%	207.02%	227.27%	247.52%	267.77%	288.02%	308.27%
24	98.29%	109.82%	121.34%	132.87%	146.29%	159.70%	174.44%	190.57%	206.69%	226.86%	247.04%	267.21%	287.39%	307.56%
25	98.21%	109.72%	121.22%	132.73%	146.12%	159.50%	174.20%	190.28%	206.36%	226.46%	246.56%	266.65%	286.75%	306.85%
26	97.99%	109.45%	120.91%	132.37%	145.69%	159.01%	173.63%	189.61%	205.59%	225.56%	245.53%	265.51%	285.48%	305.45%
27	97.76%	109.18%	120.59%	132.01%	145.27%	158.52%	173.06%	188.94%	204.82%	224.66%	244.51%	264.35%	284.20%	304.04%
28	97.54%	108.91%	120.27%	131.64%	144.84%	158.03%	172.50%	188.27%	204.04%	223.76%	243.48%	263.20%	282.92%	302.64%
29	97.31%	108.63%	119.96%	131.28%	144.41%	157.54%	171.93%	187.60%	203.27%	222.86%	242.45%	262.05%	281.64%	301.23%
30	97.09%	108.37%	119.64%	130.92%	143.99%	157.05%	171.36%	186.93%	202.50%	221.97%	241.43%	260.90%	280.36%	299.83%
31	96.61%	107.79%	118.98%	130.16%	143.12%	156.07%	170.23%	185.65%	201.06%	220.34%	239.62%	258.90%	278.18%	297.46%
32	96.13%	107.22%	118.31%	129.40%	142.25%	155.09%	169.10%	184.36%	199.62%	218.71%	237.80%	256.90%	275.99%	295.08%
33	95.64%	106.64%	117.63%	128.63%	141.37%	154.10%	167.98%	183.09%	198.19%	217.09%	236.00%	254.90%	273.81%	292.71%
34	95.16%	106.06%	116.97%	127.87%	140.50%	153.12%	166.85%	181.80%	196.75%	215.47%	234.18%	252.90%	271.61%	290.33%
35	94.68%	105.49%	116.30%	127.11%	139.63%	152.14%	165.72%	180.52%	195.31%	213.84%	232.37%	250.90%	269.43%	287.96%
36	93.76%	104.44%	115.11%	125.79%	138.13%	150.46%	163.85%	178.44%	193.02%	211.27%	229.52%	247.76%	266.01%	284.26%
37	92.84%	103.38%	113.93%	124.47%	136.63%	148.78%	161.97%	176.35%	190.73%	208.69%	226.66%	244.62%	262.59%	280.55%
38	91.93%	102.33%	112.74%	123.14%	135.13%	147.11%	160.10%	174.27%	188.44%	206.12%	223.80%	241.49%	259.17%	276.85%
39	91.01%	101.28%	111.55%	121.82%	133.63%	145.43%	158.22%	172.19%	186.15%	203.55%	220.95%	238.34%	255.74%	273.14%
40	90.09%	100.23%	110.36%	120.50%	132.13%	143.75%	156.35%	170.11%	183.86%	200.98%	218.09%	235.21%	252.32%	269.44%
41	88.54%	98.48%	108.41%	118.35%	129.72%	141.09%	153.42%	166.89%	180.35%	197.03%	213.72%	230.40%	247.09%	263.77%
42	87.00%	96.73%	106.47%	116.20%	127.32%	138.43%	150.48%	163.66%	176.84%	193.09%	209.95%	225.60%	241.86%	258.11%
43	85.45%	94.98%	104.52%	114.05%	124.91%	135.76%	147.55%	160.45%	173.34%	189.16%	204.98%	220.80%	236.62%	252.44%
44	83.91%	93.24%	102.57%	111.90%	122.50%	133.10%	144.61%	157.22%	169.83%	185.22%	200.61%	216.00%	231.39%	246.78%
45	82.36%	91.49%	100.62%	109.75%	120.10%	130.44%	141.68%	154.00%	166.32%	181.28%	196.24%	211.19%	226.15%	241.11%
46	80.00%	88.83%	97.65%	106.48%	116.49%	126.50%	137.35%	149.22%	161.09%	175.73%	190.37%	205.00%	219.64%	NA
47	77.64%	86.17%	94.69%	103.22%	112.90%	122.57%	133.03%	144.45%	155.86%	170.17%	184.48%	198.78%	NA	NA
48	75.29%	83.51%	91.73%	99.95%	109.29%	118.63%	128.70%	139.66%	150.62%	164.61%	178.60%	NA	NA	NA
49	72.93%	80.85%	88.77%	96.69%	105.70%	114.70%	124.38%	134.89%	145.39%	159.05%	NA	NA	NA	NA
50	70.57%	78.19%	85.80%	93.42%	102.09%	110.76%	120.05%	130.11%	140.16%	NA	NA	NA	NA	NA

Note: A set

Premium Band 4 - Rs.2,00,000 & above

PPT-->	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Age(Years)/ Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
18	64.38%	74.09%	83.81%	93.52%	103.24%	112.95%	124.74%	138.62%	152.50%	166.38%	180.26%	199.03%	217.80%	236.56%	255.33%	274.10%	300.51%	326.92%	353.33%	379.74%	406.15%	
19	64.36%	74.06%	83.77%	93.47%	103.18%	112.88%	124.66%	138.52%	152.37%	166.23%	180.08%	198.81%	217.53%	236.26%	254.98%	273.71%	300.03%	326.34%	352.66%	378.97%	405.29%	
20	64.34%	74.03%	83.73%	93.42%	103.12%	112.81%	124.57%	138.40%	152.24%	166.07%	179.90%	198.58%	217.26%	235.95%	254.63%	273.31%	299.53%	325.75%	351.98%	378.20%	404.42%	
21	64.31%	73.99%	83.67%	93.34%	103.02%	112.70%	124.46%	138.25%	152.04%	165.83%	179.62%	198.23%	216.85%	235.46%	254.08%	272.69%	298.76%	324.84%	350.91%	376.99%	403.06%	
22	64.29%	73.95%	83.61%	93.27%	102.93%	112.59%	124.35%	138.10%	151.85%	165.59%	179.34%	197.89%	216.43%	234.98%	253.52%	272.07%	297.99%	323.92%	349.84%	375.77%	401.69%	
23	64.26%	73.91%	83.55%	93.20%	102.84%	112.49%	124.23%	137.94%	151.65%	165.36%	179.07%	197.55%	216.02%	234.50%	252.97%	271.45%	297.23%	323.00%	348.78%	374.55%	400.33%	
24	64.24%	73.87%	83.50%	93.12%	102.75%	112.38%	124.12%	137.79%	151.46%	165.12%	178.79%	197.20%	215.61%	234.01%	252.42%	270.83%	296.46%	322.08%	347.71%	373.33%	398.96%	
25	64.21%	73.82%	83.43%	93.05%	102.66%	112.27%	124.01%	137.64%	151.26%	164.89%	178.51%	196.85%	215.19%	233.53%	251.87%	270.21%	295.69%	321.17%	346.64%	372.12%	397.60%	
26	64.10%	73.68%	83.25%	92.83%	102.40%	111.98%	123.67%	137.22%	150.78%	164.33%	177.88%	196.07%	214.27%	232.46%	250.66%	268.85%	294.08%	319.31%	344.53%	369.76%	394.99%	
27	63.99%	73.53%	83.07%	92.61%	102.15%	111.69%	123.32%	136.80%	150.29%	163.77%	177.25%	195.30%	213.35%	231.39%	249.44%	267.49%	292.47%	317.45%	342.42%	367.40%	392.38%	
28	63.87%	73.37%	82.88%	92.38%	101.89%	111.39%	122.98%	136.39%	149.81%	163.22%	176.63%	194.53%	212.43%	230.34%	248.24%	266.14%	290.87%	315.59%	340.32%	365.04%	389.77%	
29	63.76%	73.23%	82.70%	92.16%	101.63%	111.10%	122.63%	135.97%	149.32%	162.66%	176.00%	193.76%	211.51%	229.27%	247.02%	264.78%	289.26%	313.73%	338.21%	362.68%	387.16%	
30	63.65%	73.08%	82.51%	91.95%	101.38%	110.81%	122.29%	135.56%	148.83%	162.10%	175.37%	192.98%	210.59%	228.20%	245.81%	263.42%	287.65%	311.87%	336.10%	360.32%	384.55%	
31	63.40%	72.76%	82.13%	91.49%	100.86%	110.22%	121.57%	134.69%	147.80%	160.92%	174.03%	191.41%	208.80%	226.18%	243.57%	260.95%	284.80%	308.65%	332.50%	356.35%	380.20%	
32	63.14%	72.44%	81.73%	91.03%	100.32%	109.62%	120.85%	133.81%	146.77%	159.72%	172.68%	189.84%	207.00%	224.17%	241.33%	258.49%	281.96%	305.43%	328.91%	352.38%	375.85%	
33	62.89%	72.12%	81.35%	90.57%	99.80%	109.03%	120.12%	132.93%	145.73%	158.54%	171.34%	188.28%	205.21%	222.15%	239.08%	256.02%	279.12%	302.22%	325.31%	348.41%	371.51%	
34	62.63%	71.79%	80.95%	90.11%	99.27%	108.43%	119.40%	132.05%	144.70%	157.34%	169.99%	186.70%	203.42%	220.13%	236.85%	253.56%	276.28%	299.00%	321.72%	344.44%	367.16%	
35	62.38%	71.47%	80.56%	89.66%	98.75%	107.84%	118.68%	131.17%	143.67%	156.16%	168.65%	185.14%	201.63%	218.11%	234.60%	251.09%	273.43%	295.78%	318.12%	340.47%	362.81%	
36	61.88%	70.83%	79.79%	88.74%	97.70%	106.65%	117.29%	129.55%	141.81%	154.07%	166.33%	182.49%	198.65%	214.82%	230.98%	247.14%	268.94%	290.74%	312.54%	334.34%	356.14%	
37	61.38%	70.19%	79.01%	87.82%	96.64%	105.45%	115.89%	127.92%	139.96%	151.99%	164.02%	179.85%	195.68%	211.52%	227.35%	243.18%	264.44%	285.70%	306.95%	328.21%	349.47%	
38	60.87%	69.55%	78.23%	86.90%	95.58%	104.26%	114.50%	126.30%	138.10%	149.90%	161.70%	177.21%	192.71%	208.22%	223.72%	239.23%	259.94%	280.65%	301.37%	322.08%	342.79%	
39	60.37%	68.91%	77.45%	85.98%	94.52%	103.06%	113.10%	124.67%	136.25%	147.82%	159.39%	174.57%	189.74%	204.92%	220.09%	235.27%	255.44%	275.61%	295.78%	315.95%	336.12%	
40	59.87%	68.27%	76.67%	85.07%	93.47%	101.87%	111.71%	123.05%	134.39%	145.73%	157.07%	171.92%	186.77%	201.62%	216.47%	231.32%	250.95%	270.57%	290.20%	309.82%	329.45%	
41	58.89%	67.08%	75.26%	83.45%	91.63%	99.82%	109.42%	120.45%	131.47%	142.50%	153.52%	167.87%	182.22%	196.57%	210.92%	225.27%	244.07%	262.88%	281.68%	300.49%	319.29%	
42	57.90%	65.88%	73.85%	81.83%	89.80%	97.78%	107.13%	117.84%	128.55%	139.25%	149.96%	163.81%	177.67%	191.52%	205.38%	219.23%	237.21%	255.19%	273.17%	291.15%	309.13%	
43	56.92%	64.68%	72.44%	80.21%	87.97%	95.73%	104.83%	115.23%	125.62%	136.02%	146.41%	159.76%	173.12%	186.47%	199.83%	213.18%	230.34%	247.50%	264.66%	281.82%	298.98%	
44	55.93%	63.48%	71.03%	78.59%	86.14%	93.69%	102.54%	112.62%	122.70%	132.77%	142.85%	155.71%	168.57%	181.42%	194.28%	207.14%	223.48%	239.81%	256.15%	272.48%	288.82%	
45	54.95%	62.29%	69.63%	76.96%	84.30%	91.64%	100.25%	110.01%	119.78%	129.54%	139.30%	151.66%	164.02%	176.37%	188.73%	201.09%	216.60%	232.12%	247.63%	263.15%	278.66%	
46	53.33%	60.39%	67.44%	74.50%	81.55%	88.61%	96.84%	106.15%	115.46%	124.77%	134.08%	145.67%	157.25%	168.84%	180.42%	192.01%	207.01%	222.02%	237.02%	252.03%	NA	
47	51.71%	58.48%	65.25%	72.03%	78.80%	85.57%	93.44%	102.29%	111.15%	120.00%	128.85%	139.67%	150.49%	161.30%	172.12%	182.94%	197.43%	211.93%	226.42%	NA	NA	
48	50.08%	56.57%	63.06%	69.56%	76.05%	82.54%	90.03%	98.43%	106.83%	115.23%	123.63%	133.68%	143.72%	153.77%	163.81%	173.86%	187.84%	201.83%	NA	NA	NA	
49	48.46%	54.67%	60.88%	67.08%	73.29%	79.50%	86.63%	94.57%	102.52%	110.46%	118.40%	127.68%	136.96%	146.23%	155.51%	164.79%	178.26%	NA	NA	NA	NA	
50	46.84%	52.77%	58.69%	64.62%	70.54%	76.47%	83.22%	90.71%	98.20%	105.69%	113.18%	121.69%	130.19%	138.70%	147.20%	155.71%	NA	NA	NA	NA	NA	

Note: A setback of 3 years is applicable on female lives

Premium Band 4 - Rs.2,00,000 & above

PPT-->	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	7
Age(Years)/ Policy Term	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	12
18	68.78%	78.56%	88.35%	98.13%	107.91%	119.42%	131.66%	145.68%	159.70%	173.72%	192.11%	210.50%	228.89%	247.28%	265.67%	291.41%	317.15%	342.90%	368.64%	394.38%	75.55%
19	68.76%	78.53%	88.31%	98.08%	107.85%	119.36%	131.57%	145.57%	159.57%	173.57%	191.92%	210.28%	228.63%	246.99%	265.34%	291.00%	316.66%	342.33%	367.99%	393.65%	75.52%
20	68.73%	78.50%	88.26%	98.03%	107.79%	119.29%	131.48%	145.46%	159.44%	173.42%	191.74%	210.06%	228.37%	246.69%	265.01%	290.59%	316.17%	341.75%	367.33%	392.91%	75.48%
21	68.70%	78.45%	88.20%	97.95%	107.70%	119.18%	131.35%	145.30%	159.24%	173.19%	191.45%	209.71%	227.98%	246.24%	264.50%	289.95%	315.40%	340.86%	366.31%	391.76%	75.44%
22	68.67%	78.41%	88.15%	97.88%	107.62%	119.07%	131.22%	145.14%	159.05%	172.97%	191.17%	209.38%	227.58%	245.79%	263.99%	289.32%	314.64%	339.97%	365.29%	390.62%	75.40%
23	68.64%	78.36%	88.09%	97.81%	107.53%	118.97%	131.08%	144.97%	158.85%	172.74%	190.89%	209.03%	227.18%	245.32%	263.47%	288.67%	313.87%	339.07%	364.27%	389.47%	75.37%
24	68.61%	78.32%	88.03%	97.74%	107.45%	118.86%	130.95%	144.81%	158.66%	172.52%	190.61%	208.70%	226.78%	244.87%	262.96%	288.03%	313.11%	338.18%	363.26%	388.33%	75.33%
25	68.58%	78.28%	87.97%	97.67%	107.36%	118.75%	130.82%	144.64%	158.47%	172.29%	190.32%	208.35%	226.39%	244.42%	262.45%	287.40%	312.34%	337.29%	362.23%	387.18%	75.29%
26	68.46%	78.13%	87.79%	97.46%	107.12%	118.46%	130.48%	144.24%	157.99%	171.75%	189.66%	207.58%	225.49%	243.41%	261.32%	286.05%	310.78%	335.51%	360.24%	384.97%	75.15%
27	68.34%	77.98%	87.61%	97.25%	106.88%	118.18%	130.15%	143.84%	157.52%	171.21%	189.01%	206.80%	224.60%	242.39%	260.19%	284.70%	309.22%	333.73%	358.25%	382.76%	75.01%
28	68.22%	77.83%	87.44%	97.04%	106.65%	117.89%	129.81%	143.43%	157.06%	170.68%	188.36%	206.04%	223.71%	241.39%	259.07%	283.37%	307.66%	331.96%	356.25%	380.55%	74.88%
29	68.10%	77.68%	87.26%	96.83%	106.41%	117.61%	129.48%	143.03%	156.59%	170.14%	187.70%	205.26%	222.82%	240.38%	257.94%	282.02%	306.10%	330.18%	354.26%	378.34%	74.74%
30	67.98%	77.53%	87.08%	96.62%	106.17%	117.32%	129.14%	142.63%	156.11%	169.60%	187.04%	204.48%	221.93%	239.37%	256.81%	280.67%	304.54%	328.40%	352.27%	376.13%	74.60%
31	67.71%	77.20%	86.68%	96.17%	105.65%	116.71%	128.43%	141.77%	155.12%	168.46%	185.71%	202.96%	220.22%	237.47%	254.72%	278.26%	301.81%	325.35%	348.90%	372.44%	74.30%
32	67.44%	76.86%	86.29%	95.71%	105.13%	116.10%	127.72%	140.92%	154.12%	167.32%	184.38%	201.44%	218.51%	235.57%	252.63%	275.85%	299.08%	322.30%	345.53%	368.75%	74.00%
33	67.18%	76.54%	85.90%	95.26%	104.62%	115.48%	127.02%	140.07%	153.13%	166.18%	183.05%	199.92%	216.80%	233.67%	250.54%	273.44%	296.35%	319.25%	342.16%	365.06%	73.69%
34	66.91%	76.21%	85.51%	94.80%	104.10%	114.87%	126.31%	139.22%	152.13%	165.04%	181.72%	198.40%	215.09%	231.77%	248.45%	271.03%	293.62%	316.20%	338.79%	361.37%	73.39%
35	66.64%	75.88%	85.11%	94.35%	103.58%	114.26%	125.60%	138.37%	151.13%	163.90%	180.39%	196.88%	213.38%	229.87%	246.36%	268.62%	290.89%	313.15%	335.42%	357.68%	73.09%
36	66.11%	75.22%	84.33%	93.44%	102.55%	113.08%	124.24%	136.81%	149.38%	161.95%	178.15%	194.36%	210.56%	226.77%	242.97%	264.78%	286.59%	308.40%	330.21%	352.02%	72.46%
37	65.58%	74.57%	83.55%	92.54%	101.52%	111.89%	122.88%	135.25%	147.63%	160.00%	175.92%	191.83%	207.75%	223.66%	239.58%	260.94%	282.29%	303.65%	325.00%	346.36%	71.83%
38	65.06%	73.92%	82.78%	91.63%	100.49%	110.71%	121.52%	133.69%	145.87%	158.04%	173.67%	189.30%	204.92%	220.55%	236.18%	257.08%	277.99%	298.89%	319.80%	340.70%	71.21%
39	64.53%	73.26%	82.00%	90.73%	99.46%	109.52%	120.16%	132.14%	144.11%	156.09%	171.43%	186.77%	202.11%	217.45%	232.79%	253.24%	273.69%	294.14%	314.59%	335.04%	70.58%
40	64.00%	72.61%	81.22%	89.82%	98.43%	108.34%	118.80%	130.58%	142.36%	154.14%	169.19%	184.24%	199.30%	214.35%	229.40%	249.40%	269.39%	289.39%	309.38%	329.38%	69.95%
41	63.00%	71.42%	79.85%	88.27%	96.69%	106.39%	116.61%	128.12%	139.64%	151.15%	165.77%	180.39%	195.02%	209.64%	224.26%	243.57%	262.87%	282.18%	301.48%	320.79%	68.80%
42	62.00%	70.24%	78.48%	86.72%	94.96%	104.44%	114.42%	125.67%	136.91%	148.16%	162.35%	176.54%	190.74%	204.93%	219.12%	237.74%	256.35%	274.97%	293.58%	312.20%	67.65%
43	61.01%	69.06%	77.12%	85.17%	93.22%	102.49%	112.22%	123.20%	134.18%	145.16%	158.92%	172.68%	186.45%	200.21%	213.97%	231.90%	249.83%	267.76%	285.69%	303.62%	66.51%
44	60.01%	67.88%	75.75%	83.62%	91.49%	100.54%	110.03%	120.74%	131.46%	142.17%	155.50%	168.83%	182.17%	195.50%	208.83%	226.07%	243.31%	260.55%	277.79%	295.03%	65.36%
45	59.01%	66.70%	74.38%	82.07%	89.75%	98.59%	107.84%	118.29%	128.73%	139.18%	152.08%	164.98%	177.89%	190.79%	203.69%	220.24%	236.79%	253.34%	269.89%	286.44%	64.21%
46	57.40%	64.84%	72.28%	79.71%	87.15%	95.69%	104.63%	114.65%	124.68%	134.70%	146.95%	159.21%	171.46%	183.72%	195.97%	212.06%	228.15%	244.24%	260.33%	NA	62.41%
47	55.79%	62.98%	70.18%	77.37%	84.56%	92.78%	101.42%	111.02%	120.63%	130.23%	141.83%	153.44%	165.04%	176.65%	188.25%	203.88%	219.51%	235.14%	NA	NA	60.61%
48	54.18%	61.13%	68.07%	75.02%	81.96%	89.88%	98.22%	107.40%	116.57%	125.75%	136.70%	147.66%	158.61%	169.57%	180.52%	195.69%	210.86%	NA	NA	NA	58.80%
49	52.57%	59.27%	65.97%	72.67%	79.37%	86.97%	95.01%	103.77%	112.52%	121.28%	131.58%	141.89%	152.19%	162.50%	172.80%	187.52%	NA	NA	NA	NA	57.00%
50	50.96%	57.41%	63.87%	70.32%	76.77%	84.07%	91.80%	100.13%	108.47%	116.80%	126.46%	136.11%	145.77%	155.42%	165.08%	NA	NA	NA	NA	NA	55.20%

Note: A set

Premium Band 4 - Rs.2,00,000 & above

PPT-->	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8
Age(Years)/ Policy Term	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	13	14	15	
18	85.43%	95.31%	105.19%	116.52%	127.84%	140.32%	154.13%	167.93%	185.55%	203.17%	220.80%	238.42%	256.04%	280.82%	305.60%	330.39%	355.17%	379.95%	79.20%	89.21%	99.21%	
19	85.39%	95.27%	105.14%	116.45%	127.75%	140.23%	154.02%	167.80%	185.39%	202.98%	220.56%	238.15%	255.74%	280.45%	305.17%	329.88%	354.60%	379.31%	79.17%	89.17%	99.16%	
20	85.35%	95.21%	105.08%	116.37%	127.66%	140.13%	153.90%	167.66%	185.22%	202.77%	220.33%	237.88%	255.44%	280.08%	304.73%	329.37%	354.02%	378.66%	79.13%	89.12%	99.11%	
21	85.29%	95.15%	105.00%	116.27%	127.54%	139.98%	153.72%	167.45%	184.96%	202.46%	219.97%	237.47%	254.98%	279.52%	304.05%	328.59%	353.12%	377.66%	79.08%	89.06%	99.04%	
22	85.24%	95.08%	104.92%	116.17%	127.42%	139.83%	153.54%	167.25%	184.70%	202.16%	219.61%	237.07%	254.52%	278.95%	303.38%	327.81%	352.24%	376.67%	79.04%	89.01%	98.97%	
23	85.19%	95.02%	104.84%	116.07%	127.30%	139.69%	153.37%	167.04%	184.44%	201.85%	219.25%	236.66%	254.06%	278.38%	302.70%	327.03%	351.35%	375.67%	78.99%	88.94%	98.89%	
24	85.14%	94.95%	104.76%	115.97%	127.18%	139.54%	153.19%	166.84%	184.19%	201.54%	218.90%	236.25%	253.60%	277.82%	302.03%	326.25%	350.46%	374.68%	78.95%	88.89%	98.82%	
25	85.09%	94.88%	104.68%	115.87%	127.06%	139.39%	153.01%	166.63%	183.93%	201.23%	218.54%	235.84%	253.14%	277.25%	301.36%	325.46%	349.57%	373.68%	78.90%	88.83%	98.75%	
26	84.91%	94.68%	104.44%	115.59%	126.74%	139.02%	152.58%	166.13%	183.33%	200.53%	217.72%	234.92%	252.12%	276.04%	299.96%	323.88%	347.80%	371.72%	78.75%	88.65%	98.55%	
27	84.74%	94.47%	104.20%	115.32%	126.43%	138.66%	152.15%	165.64%	182.73%	199.82%	216.92%	234.01%	251.10%	274.83%	298.56%	322.30%	346.03%	369.76%	78.60%	88.48%	98.35%	
28	84.58%	94.27%	103.97%	115.04%	126.11%	138.29%	151.72%	165.14%	182.13%	199.12%	216.11%	233.10%	250.09%	273.63%	297.18%	320.72%	344.27%	367.81%	78.46%	88.30%	98.14%	
29	84.40%	94.07%	103.73%	114.77%	125.80%	137.93%	151.29%	164.65%	181.53%	198.42%	215.30%	232.19%	249.07%	272.43%	295.78%	319.14%	342.49%	365.85%	78.31%	88.13%	97.94%	
30	84.23%	93.86%	103.49%	114.49%	125.48%	137.56%	150.86%	164.15%	180.93%	197.71%	214.49%	231.27%	248.05%	271.22%	294.39%	317.55%	340.72%	363.89%	78.16%	87.95%	97.74%	
31	83.86%	93.43%	102.99%	113.90%	124.80%	136.77%	149.95%	163.12%	179.73%	196.34%	212.96%	229.57%	246.18%	269.08%	291.98%	314.89%	337.79%	360.69%	77.83%	87.56%	97.29%	
32	83.50%	92.99%	102.49%	113.31%	124.12%	135.99%	149.04%	162.09%	178.53%	194.97%	211.42%	227.86%	244.30%	266.94%	289.58%	312.21%	334.85%	357.49%	77.50%	87.17%	96.84%	
33	83.12%	92.56%	101.99%	112.72%	123.45%	135.20%	148.13%	161.06%	177.33%	193.61%	209.88%	226.16%	242.43%	264.80%	287.17%	309.54%	331.91%	354.28%	77.16%	86.78%	96.40%	
34	82.76%	92.12%	101.49%	112.13%	122.77%	134.42%	147.23%	160.03%	176.13%	192.24%	208.34%	224.45%	240.55%	262.66%	284.76%	306.87%	328.97%	351.08%	76.83%	86.39%	95.95%	
35	82.39%	91.69%	100.99%	111.54%	122.09%	133.63%	146.32%	159.00%	174.94%	190.87%	206.81%	222.74%	238.68%	260.52%	282.36%	304.20%	326.04%	347.88%	76.50%	86.00%	95.50%	
36	81.65%	90.83%	100.02%	110.43%	120.83%	132.20%	144.71%	157.21%	172.90%	188.60%	204.29%	219.99%	235.68%	257.13%	278.57%	300.02%	321.46%	342.91%	75.85%	85.24%	94.63%	
37	80.90%	89.98%	99.05%	109.31%	119.57%	130.77%	143.10%	155.42%	170.87%	186.32%	201.78%	217.23%	232.68%	253.73%	274.78%	295.84%	316.89%	337.94%	75.20%	84.49%	93.77%	
38	80.17%	89.13%	98.09%	108.21%	118.32%	129.34%	141.48%	153.62%	168.83%	184.04%	199.25%	214.46%	229.67%	250.33%	270.99%	291.66%	312.32%	332.98%	74.54%	83.72%	92.90%	
39	79.43%	88.27%	97.12%	107.09%	117.06%	127.91%	139.87%	151.83%	166.80%	181.77%	196.73%	211.70%	226.67%	246.94%	267.21%	287.47%	307.74%	328.01%	73.89%	82.97%	92.04%	
40	78.68%	87.42%	96.15%	105.98%	115.80%	126.48%	138.26%	150.04%	164.77%	179.49%	194.22%	208.94%	223.67%	243.54%	263.42%	283.29%	303.17%	323.04%	73.24%	82.21%	91.17%	
41	77.36%	85.93%	94.49%	104.11%	113.72%	124.20%	135.74%	147.28%	161.65%	176.02%	190.39%	204.76%	219.13%	238.40%	257.67%	276.95%	296.22%	315.49%	72.05%	80.87%	89.68%	
42	76.04%	84.43%	92.82%	102.23%	111.64%	121.92%	133.22%	144.52%	158.53%	172.55%	186.56%	200.58%	214.59%	233.26%	251.93%	270.60%	289.27%	307.94%	70.87%	79.53%	88.18%	
43	74.73%	82.94%	91.16%	100.36%	109.56%	119.65%	130.70%	141.75%	155.41%	169.07%	182.73%	196.39%	210.05%	228.12%	246.19%	264.25%	282.32%	300.39%	69.68%	78.19%	86.69%	
44	73.40%	81.45%	89.49%	98.49%	107.48%	117.37%	128.18%	138.99%	152.29%	165.60%	178.90%	192.21%	205.51%	222.98%	240.44%	257.91%	275.37%	292.84%	68.50%	76.85%	85.19%	
45	72.08%	79.96%	87.83%	96.62%	105.40%	115.09%	125.66%	136.23%	149.18%	162.13%	175.07%	188.02%	200.97%	217.83%	234.70%	251.56%	268.43%	285.29%	67.31%	75.51%	83.70%	
46	70.06%	77.71%	85.36%	93.88%	102.40%	111.78%	121.98%	132.18%	144.57%	156.96%	169.36%	181.75%	194.14%	210.58%	227.03%	243.47%	259.92%	NA	65.49%	73.48%	81.47%	
47	68.04%	75.46%	82.89%	91.15%	99.41%	108.47%	118.30%	128.13%	139.97%	151.80%	163.64%	175.47%	187.31%	203.34%	219.38%	235.41%	NA	NA	63.67%	71.45%	79.23%	
48	66.01%	73.22%	80.43%	88.42%	96.41%	105.17%	114.63%	124.09%	135.37%	146.64%	157.92%	169.19%	180.47%	196.08%	211.70%	NA	NA	NA	61.84%	69.42%	77.00%	
49	63.99%	70.97%	77.96%	85.69%	93.42%	101.86%	110.95%	120.04%	130.76%	141.48%	152.20%	162.92%	173.64%	188.83%	NA	NA	NA	NA	60.02%	67.39%	74.76%	
50	61.96%	68.73%	75.49%	82.96%	90.42%	98.55%	107.27%	115.99%	126.15%	136.32%	146.48%	156.65%	166.81%	NA	NA	NA	NA	NA	58.20%	65.37%	72.53%	

Note: A set

Premium Band 4 - Rs.2,00,000 & above

PPT-->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	9	9	9	9
Age(Years)/ Policy Term	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	14	15	16	17	18	19
18	110.64%	122.06%	133.49%	146.50%	160.44%	177.53%	194.62%	211.71%	228.80%	245.89%	269.81%	293.73%	317.65%	341.57%	365.49%	84.46%	94.20%	105.74%	117.28%	128.82%	140.36%
19	110.57%	121.99%	133.40%	146.40%	160.32%	177.38%	194.44%	211.51%	228.57%	245.63%	269.49%	293.35%	317.20%	341.06%	364.92%	84.42%	94.13%	105.67%	117.20%	128.74%	140.27%
20	110.51%	121.91%	133.31%	146.29%	160.19%	177.22%	194.26%	211.29%	228.33%	245.36%	269.16%	292.96%	316.75%	340.55%	364.35%	84.38%	94.06%	105.59%	117.12%	128.65%	140.18%
21	110.42%	121.80%	133.18%	146.14%	160.01%	177.00%	193.99%	210.97%	227.96%	244.95%	268.65%	292.36%	316.06%	339.77%	363.47%	84.33%	94.00%	105.51%	117.02%	128.53%	140.04%
22	110.33%	121.70%	133.06%	145.99%	159.83%	176.77%	193.71%	210.66%	227.60%	244.54%	268.15%	291.76%	315.36%	338.97%	362.58%	84.28%	93.93%	105.43%	116.92%	128.42%	139.91%
23	110.24%	121.58%	132.93%	145.84%	159.66%	176.55%	193.45%	210.34%	227.24%	244.13%	267.64%	291.16%	314.67%	338.19%	361.70%	84.22%	93.87%	105.35%	116.82%	128.30%	139.77%
24	110.15%	121.48%	132.81%	145.69%	159.48%	176.33%	193.18%	210.02%	226.87%	243.72%	267.14%	290.56%	313.97%	337.39%	360.81%	84.17%	93.80%	105.26%	116.72%	128.18%	139.64%
25	110.06%	121.37%	132.68%	145.54%	159.30%	176.10%	192.90%	209.71%	226.51%	243.31%	266.63%	289.96%	313.28%	336.61%	359.93%	84.12%	93.74%	105.18%	116.62%	128.06%	139.50%
26	109.82%	121.08%	132.35%	145.16%	158.86%	175.57%	192.27%	208.98%	225.68%	242.39%	265.55%	288.71%	311.86%	335.02%	358.18%	83.96%	93.55%	104.95%	116.35%	127.75%	139.15%
27	109.58%	120.80%	132.03%	144.78%	158.42%	175.03%	191.64%	208.26%	224.87%	241.48%	264.47%	287.46%	310.46%	333.45%	356.44%	83.80%	93.37%	104.73%	116.08%	127.44%	138.79%
28	109.33%	120.51%	131.70%	144.41%	157.98%	174.50%	191.01%	207.53%	224.04%	240.56%	263.39%	286.21%	309.04%	331.86%	354.69%	83.65%	93.18%	104.50%	115.81%	127.13%	138.44%
29	109.09%	120.23%	131.38%	144.03%	157.54%	173.96%	190.38%	206.81%	223.23%	239.65%	262.31%	284.97%	307.63%	330.29%	352.95%	83.49%	93.00%	104.27%	115.54%	126.81%	138.08%
30	108.84%	119.95%	131.05%	143.65%	157.10%	173.43%	189.75%	206.08%	222.40%	238.73%	261.22%	283.72%	306.21%	328.71%	351.20%	83.33%	92.81%	104.04%	115.27%	126.50%	137.73%
31	108.31%	119.33%	130.35%	142.85%	156.17%	172.34%	188.52%	204.69%	220.87%	237.04%	259.30%	281.56%	303.81%	326.07%	348.33%	82.97%	92.40%	103.55%	114.71%	125.86%	137.01%
32	107.78%	118.71%	129.65%	142.05%	155.25%	171.27%	187.29%	203.30%	219.32%	235.34%	257.36%	279.39%	301.41%	323.44%	345.46%	82.62%	91.99%	103.06%	114.14%	125.21%	136.28%
33	107.25%	118.11%	128.96%	141.24%	154.32%	170.19%	186.05%	201.92%	217.78%	233.65%	255.44%	277.23%	299.01%	320.80%	342.59%	82.26%	91.58%	102.58%	113.57%	124.57%	135.56%
34	106.72%	117.49%	128.26%	140.44%	153.40%	169.11%	184.82%	200.53%	216.24%	231.95%	253.50%	275.06%	296.61%	318.17%	339.72%	81.91%	91.17%	102.09%	113.00%	123.92%	134.83%
35	106.19%	116.87%	127.56%	139.64%	152.47%	168.03%	183.59%	199.14%	214.70%	230.26%	251.58%	272.90%	294.21%	315.53%	336.85%	81.55%	90.76%	101.60%	112.44%	123.27%	134.11%
36	105.18%	115.74%	126.29%	138.21%	150.88%	166.21%	181.55%	196.88%	212.22%	227.55%	248.52%	269.48%	290.45%	311.41%	332.38%	80.86%	89.97%	100.68%	111.40%	122.11%	132.82%
37	104.19%	114.60%	125.02%	136.79%	149.29%	164.40%	179.51%	194.63%	209.74%	224.85%	245.46%	266.07%	286.69%	307.30%	327.91%	80.16%	89.18%	99.77%	110.35%	120.94%	131.52%
38	103.18%	113.46%	123.74%	135.36%	147.71%	162.60%	177.48%	192.37%	207.25%	222.14%	242.40%	262.66%	282.91%	303.17%	323.43%	79.47%	88.39%	98.85%	109.31%	119.77%	130.23%
39	102.18%	112.33%	122.47%	133.94%	146.12%	160.78%	175.45%	190.11%	204.78%	219.44%	239.34%	259.25%	279.15%	299.06%	318.96%	78.77%	87.60%	97.93%	108.27%	118.60%	128.93%
40	101.18%	111.19%	121.20%	132.51%	144.53%	158.97%	173.41%	187.85%	202.29%	216.73%	236.28%	255.83%	275.39%	294.94%	314.49%	78.08%	86.81%	97.02%	107.23%	117.43%	127.64%
41	99.51%	109.33%	119.16%	130.24%	142.01%	156.13%	170.25%	184.37%	198.49%	212.61%	231.62%	250.64%	269.65%	288.67%	307.68%	76.85%	85.44%	95.47%	105.50%	115.52%	125.55%
42	97.83%	107.47%	117.12%	127.97%	139.48%	153.28%	167.09%	180.89%	194.70%	208.50%	226.97%	245.44%	263.92%	282.39%	300.86%	75.62%	84.06%	93.91%	103.76%	113.61%	123.46%
43	96.16%	105.62%	115.09%	125.71%	136.96%	150.44%	163.93%	177.41%	190.90%	204.38%	222.31%	240.25%	258.18%	276.12%	294.05%	74.39%	82.69%	92.36%	102.04%	111.71%	121.38%
44	94.48%	103.76%	113.05%	123.44%	134.43%	147.60%	160.77%	173.93%	187.10%	200.27%	217.66%	235.05%	252.45%	269.84%	287.23%	73.16%	81.31%	90.81%	100.30%	109.80%	119.29%
45	92.80%	101.91%	111.01%	121.17%	131.91%	144.76%	157.61%	170.45%	183.30%	196.15%	213.00%	229.86%	246.71%	263.57%	280.42%	71.93%	79.94%	89.26%	98.57%	107.89%	117.20%
46	90.29%	99.12%	107.94%	117.79%	128.18%	140.53%	152.88%	165.24%	177.59%	189.94%	206.40%	222.87%	239.33%	255.80%	NA	70.05%	77.88%	86.91%	95.95%	104.98%	114.01%
47	87.78%	96.32%	104.87%	114.41%	124.45%	136.31%	148.16%	160.02%	171.87%	183.73%	199.81%	215.90%	231.98%	NA	NA	68.16%	75.81%	84.56%	93.32%	102.07%	110.82%
48	85.26%	93.53%	101.79%	111.04%	120.73%	132.09%	143.44%	154.80%	166.15%	177.51%	193.20%	208.90%	NA	NA	NA	66.28%	73.75%	82.22%	90.70%	99.17%	107.64%
49	82.75%	90.73%	98.72%	107.66%	117.00%	127.86%	138.72%	149.58%	160.44%	171.30%	186.61%	NA	NA	NA	NA	64.39%	71.68%	79.87%	88.07%	96.26%	104.45%
50	80.24%	87.94%	95.65%	104.28%	113.27%	123.63%	134.00%	144.36%	154.73%	165.09%	NA	NA	NA	NA	NA	62.51%	69.62%	77.53%	85.44%	93.35%	101.26%

Note: A set

Premium Band 4 - Rs.2,00,000 & above

PPT-->	9	9	9	9	9	9	9	9	9	9	9	10	10	10	10	10	10	10	10	10	
Age(Years)/ Policy Term	20	21	22	23	24	25	26	27	28	29	30	15	16	17	18	19	20	21	22	23	24
18	153.97%	170.59%	187.21%	203.82%	220.44%	237.06%	260.21%	283.36%	306.50%	329.65%	352.80%	89.32%	101.00%	112.68%	124.36%	136.04%	147.72%	161.91%	178.54%	195.17%	211.80%
19	153.86%	170.45%	187.04%	203.64%	220.23%	236.82%	259.91%	283.01%	306.10%	329.20%	352.29%	89.30%	100.96%	112.63%	124.29%	135.96%	147.62%	161.80%	178.40%	195.01%	211.61%
20	153.75%	170.31%	186.88%	203.44%	220.01%	236.57%	259.61%	282.65%	305.70%	328.74%	351.78%	89.28%	100.93%	112.58%	124.22%	135.87%	147.52%	161.68%	178.26%	194.83%	211.41%
21	153.59%	170.11%	186.63%	203.16%	219.68%	236.20%	259.15%	282.10%	305.06%	328.01%	350.96%	89.22%	100.85%	112.48%	124.11%	135.74%	147.37%	161.51%	178.04%	194.58%	211.11%
22	153.43%	169.91%	186.39%	202.87%	219.35%	235.83%	258.69%	281.55%	304.42%	327.28%	350.14%	89.16%	100.77%	112.39%	124.00%	135.62%	147.23%	161.33%	177.82%	194.31%	210.80%
23	153.28%	169.71%	186.15%	202.58%	219.02%	235.45%	258.22%	281.00%	303.77%	326.55%	349.32%	89.11%	100.70%	112.30%	123.89%	135.49%	147.08%	161.16%	177.61%	194.06%	210.50%
24	153.12%	169.51%	185.90%	202.30%	218.69%	235.08%	257.76%	280.45%	303.13%	325.82%	348.50%	89.05%	100.63%	112.21%	123.78%	135.36%	146.94%	160.98%	177.39%	193.79%	210.20%
25	152.96%	169.31%	185.66%	202.01%	218.36%	234.71%	257.30%	279.90%	302.49%	325.09%	347.68%	88.99%	100.55%	112.11%	123.67%	135.23%	146.79%	160.81%	177.17%	193.54%	209.90%
26	152.56%	168.82%	185.08%	201.35%	217.61%	233.87%	256.32%	278.77%	301.23%	323.68%	346.13%	88.81%	100.33%	111.86%	123.38%	134.91%	146.43%	160.38%	176.65%	192.92%	209.19%
27	152.17%	168.34%	184.51%	200.69%	216.86%	233.03%	255.34%	277.65%	299.95%	322.26%	344.57%	88.63%	100.12%	111.61%	123.09%	134.58%	146.07%	159.95%	176.13%	192.31%	208.48%
28	151.77%	167.85%	183.93%	200.02%	216.10%	232.18%	254.35%	276.52%	298.68%	320.85%	343.02%	88.44%	99.89%	111.34%	122.80%	134.25%	145.70%	159.53%	175.62%	191.70%	207.79%
29	151.38%	167.37%	183.36%	199.36%	215.35%	231.34%	253.36%	275.39%	297.41%	319.44%	341.46%	88.26%	99.68%	111.09%	122.51%	133.92%	145.34%	159.10%	175.09%	191.09%	207.08%
30	150.98%	166.88%	182.79%	198.69%	214.60%	230.50%	252.38%	274.26%	296.15%	318.03%	339.91%	88.08%	99.46%	110.84%	122.22%	133.60%	144.98%	158.67%	174.57%	190.47%	206.37%
31	150.15%	165.90%	181.66%	197.41%	213.17%	228.92%	250.59%	272.26%	293.94%	315.61%	337.28%	87.70%	99.00%	110.30%	121.61%	132.91%	144.21%	157.78%	173.54%	189.30%	205.06%
32	149.32%	164.92%	180.53%	196.13%	211.74%	227.34%	248.80%	270.27%	291.73%	313.20%	334.66%	87.32%	98.54%	109.77%	120.99%	132.22%	143.44%	156.90%	172.52%	188.13%	203.75%
33	148.50%	163.95%	179.41%	194.86%	210.32%	225.77%	247.02%	268.27%	289.53%	310.78%	332.03%	86.93%	98.08%	109.22%	120.37%	131.51%	142.66%	156.01%	171.49%	186.96%	202.44%
34	147.67%	162.97%	178.28%	193.58%	208.89%	224.19%	245.23%	266.28%	287.32%	308.37%	329.41%	86.55%	97.62%	108.69%	119.75%	130.82%	141.89%	155.13%	170.46%	185.79%	201.12%
35	146.84%	161.99%	177.15%	192.30%	207.46%	222.61%	243.44%	264.28%	285.11%	305.95%	326.78%	86.17%	97.16%	108.15%	119.14%	130.13%	141.12%	154.24%	169.43%	184.62%	199.81%
36	145.37%	160.32%	175.28%	190.23%	205.19%	220.14%	240.65%	261.16%	281.66%	302.17%	322.68%	85.43%	96.29%	107.16%	118.02%	128.89%	139.75%	152.69%	167.69%	182.69%	197.68%
37	143.90%	158.65%	173.41%	188.16%	202.92%	217.67%	237.85%	258.04%	278.22%	298.41%	318.59%	84.70%	95.44%	106.18%	116.91%	127.65%	138.39%	151.14%	165.94%	180.75%	195.55%
38	142.44%	156.99%	171.54%	186.09%	200.64%	215.19%	235.05%	254.91%	274.77%	294.63%	314.49%	83.96%	94.57%	105.18%	115.80%	126.41%	137.02%	149.58%	164.19%	178.81%	193.42%
39	140.97%	155.32%	169.67%	184.02%	198.37%	212.72%	232.26%	251.79%	271.33%	290.86%	310.40%	83.23%	93.72%	104.20%	114.69%	125.17%	135.66%	148.03%	162.45%	176.87%	191.28%
40	139.50%	153.65%	167.80%	181.95%	196.10%	210.25%	229.46%	248.67%	267.88%	287.09%	306.30%	82.49%	92.85%	103.21%	113.57%	123.93%	134.29%	146.48%	160.71%	174.93%	189.16%
41	137.16%	151.02%	164.87%	178.73%	192.58%	206.44%	225.16%	243.88%	262.59%	281.31%	300.03%	81.20%	91.38%	101.55%	111.73%	121.90%	132.08%	144.03%	157.97%	171.91%	185.85%
42	134.81%	148.38%	161.94%	175.51%	189.07%	202.64%	220.87%	239.09%	257.32%	275.54%	293.77%	79.91%	89.90%	99.89%	109.89%	119.88%	129.87%	141.58%	155.24%	168.90%	182.55%
43	132.47%	145.74%	159.01%	172.29%	185.56%	198.83%	216.56%	234.30%	252.03%	269.77%	287.50%	78.61%	88.42%	98.23%	108.04%	117.85%	127.66%	139.13%	152.50%	165.88%	179.25%
44	130.12%	143.10%	156.08%	169.07%	182.05%	195.03%	212.27%	229.51%	246.76%	264.00%	281.24%	77.32%	86.95%	96.57%	106.20%	115.82%	125.45%	136.68%	149.77%	162.86%	175.95%
45	127.78%	140.47%	153.16%	165.84%	178.53%	191.22%	207.97%	224.72%	241.47%	258.22%	274.97%	76.03%	85.47%	94.91%	104.36%	113.80%	123.24%	134.23%	147.04%	159.84%	172.65%
46	124.27%	136.51%	148.75%	160.98%	173.22%	185.46%	201.85%	218.24%	234.63%	251.02%	NA	74.07%	83.23%	92.40%	101.56%	110.73%	119.89%	130.55%	142.92%	155.29%	167.66%
47	120.77%	132.56%	144.34%	156.13%	167.91%	179.70%	195.73%	211.76%	227.79%	NA	NA	72.12%	81.00%	89.88%	98.77%	107.65%	116.53%	126.87%	138.81%	150.74%	162.68%
48	117.26%	128.60%	139.94%	151.27%	162.61%	173.95%	189.61%	205.27%	NA	NA	NA	70.16%	78.76%	87.37%	95.97%	104.58%	113.18%	123.18%	134.68%	146.19%	157.69%
49	113.76%	124.65%	135.53%	146.42%	157.30%	168.19%	183.49%	NA	NA	NA	NA	68.21%	76.53%	84.85%	93.18%	101.50%	109.82%	119.50%	130.57%	141.64%	152.70%
50	110.25%	120.69%	131.12%	141.56%	151.99%	162.43%	NA	NA	NA	NA	NA	66.25%	74.29%	82.34%	90.38%	98.43%	106.47%	115.82%	126.45%	137.09%	147.72%

Note: A set

Premium Band 4 - Rs.2,00,000 & above

PPT-->	10	10	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
Age(Years)/ Policy Term	25	26	27	28	29	30	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	228.43%	250.80%	273.16%	295.53%	317.89%	340.26%	94.60%	106.34%	118.08%	129.81%	141.55%	155.31%	169.96%	186.60%	203.24%	219.88%	241.48%	263.07%	284.67%	306.26%	327.86%
19	228.21%	250.53%	272.85%	295.16%	317.48%	339.80%	94.56%	106.29%	118.01%	129.74%	141.46%	155.20%	169.83%	186.44%	203.06%	219.67%	241.22%	262.77%	284.31%	305.86%	327.41%
20	227.98%	250.25%	272.52%	294.79%	317.06%	339.33%	94.51%	106.23%	117.94%	129.66%	141.37%	155.09%	169.69%	186.28%	202.86%	219.45%	240.95%	262.45%	283.95%	305.45%	326.95%
21	227.64%	249.83%	272.02%	294.22%	316.41%	338.60%	94.44%	106.14%	117.84%	129.53%	141.23%	154.92%	169.49%	186.03%	202.57%	219.11%	240.54%	261.97%	283.39%	304.82%	326.25%
22	227.29%	249.41%	271.53%	293.64%	315.76%	337.88%	94.37%	106.05%	117.73%	129.41%	141.09%	154.76%	169.29%	185.79%	202.28%	218.78%	240.13%	261.49%	282.84%	304.20%	325.55%
23	226.95%	248.99%	271.03%	293.07%	315.11%	337.15%	94.30%	105.96%	117.62%	129.28%	140.94%	154.59%	169.10%	185.55%	201.99%	218.44%	239.72%	261.00%	282.29%	303.57%	324.85%
24	226.60%	248.57%	270.53%	292.50%	314.46%	336.43%	94.23%	105.87%	117.52%	129.16%	140.80%	154.43%	168.90%	185.30%	201.71%	218.11%	239.32%	260.53%	281.73%	302.94%	324.15%
25	226.26%	248.15%	270.04%	291.92%	313.81%	335.70%	94.16%	105.79%	117.41%	129.04%	140.66%	154.26%	168.70%	185.06%	201.41%	217.77%	238.91%	260.04%	281.18%	302.31%	323.45%
26	225.46%	247.22%	268.98%	290.74%	312.50%	334.26%	93.97%	105.55%	117.14%	128.72%	140.30%	153.85%	168.22%	184.48%	200.74%	217.00%	238.01%	259.02%	280.04%	301.05%	322.06%
27	224.66%	246.29%	267.93%	289.56%	311.20%	332.83%	93.77%	105.32%	116.86%	128.41%	139.95%	153.43%	167.73%	183.90%	200.06%	216.23%	237.12%	258.01%	278.89%	299.78%	320.67%
28	223.87%	245.37%	266.88%	288.38%	309.89%	331.39%	93.58%	105.08%	116.59%	128.09%	139.59%	153.02%	167.25%	183.32%	199.38%	215.45%	236.21%	256.98%	277.74%	298.51%	319.27%
29	223.07%	244.45%	265.83%	287.20%	308.58%	329.96%	93.38%	104.85%	116.31%	127.78%	139.24%	152.60%	166.76%	182.73%	198.71%	214.68%	235.32%	255.96%	276.60%	297.24%	317.88%
30	222.27%	243.52%	264.77%	286.02%	307.27%	328.52%	93.19%	104.61%	116.04%	127.46%	138.88%	152.19%	166.28%	182.16%	198.03%	213.91%	234.43%	254.94%	275.46%	295.97%	316.49%
31	220.82%	241.87%	262.93%	283.98%	305.04%	326.09%	92.76%	104.10%	115.45%	126.79%	138.13%	151.32%	165.30%	181.03%	196.76%	212.49%	232.82%	253.15%	273.47%	293.80%	314.13%
32	219.36%	240.22%	261.08%	281.93%	302.79%	323.65%	92.34%	103.60%	114.87%	126.13%	137.39%	150.46%	164.32%	179.90%	195.48%	211.06%	231.20%	251.34%	271.48%	291.62%	311.76%
33	217.91%	238.57%	259.23%	279.90%	300.56%	321.22%	91.91%	103.09%	114.28%	125.46%	136.64%	149.59%	163.33%	178.77%	194.20%	209.64%	229.59%	249.54%	269.50%	289.45%	309.40%
34	216.45%	236.92%	257.38%	277.85%	298.31%	318.78%	91.49%	102.59%	113.70%	124.80%	135.90%	148.73%	162.35%	177.64%	192.92%	208.21%	227.97%	247.74%	267.50%	287.27%	307.03%
35	215.00%	235.27%	255.54%	275.81%	296.08%	316.35%	91.06%	102.08%	113.11%	124.13%	135.15%	147.86%	161.37%	176.51%	191.65%	206.79%	226.37%	245.94%	265.52%	285.09%	304.67%
36	212.68%	232.65%	252.62%	272.60%	292.57%	312.54%	90.25%	101.14%	112.03%	122.92%	133.81%	146.37%	159.69%	174.63%	189.57%	204.51%	223.80%	243.09%	262.39%	281.68%	300.97%
37	210.35%	230.03%	249.70%	269.38%	289.05%	308.73%	89.44%	100.20%	110.95%	121.71%	132.46%	144.88%	158.02%	172.76%	187.49%	202.23%	221.24%	240.25%	259.25%	278.26%	297.27%
38	208.03%	227.41%	246.79%	266.16%	285.54%	304.92%	88.62%	99.25%	109.87%	120.50%	131.12%	143.38%	156.34%	170.88%	185.42%	199.96%	218.68%	237.40%	256.13%	274.85%	293.57%
39	205.70%	224.78%	243.86%	262.95%	282.03%	301.11%	87.81%	98.30%	108.79%	119.28%	129.77%	141.89%	154.67%	169.01%	183.34%	197.68%	216.12%	234.56%	252.99%	271.43%	289.87%
40	203.38%	222.16%	240.95%	259.73%	278.52%	297.30%	87.00%	97.36%	107.72%	118.07%	128.43%	140.40%	152.99%	167.13%	181.26%	195.40%	213.55%	231.71%	249.86%	268.02%	286.17%
41	199.79%	218.12%	236.45%	254.78%	273.11%	291.44%	85.62%	95.79%	105.96%	116.12%	126.29%	138.00%	150.33%	164.18%	178.04%	191.89%	209.61%	227.33%	245.04%	262.76%	280.48%
42	196.21%	214.08%	231.96%	249.83%	267.71%	285.58%	84.24%	94.22%	104.20%	114.17%	124.15%	135.61%	147.67%	161.24%	174.82%	188.39%	205.67%	222.95%	240.23%	257.51%	274.79%
43	192.62%	210.04%	227.46%	244.88%	262.30%	279.72%	82.86%	92.65%	102.44%	112.22%	122.01%	133.21%	145.00%	158.29%	171.59%	184.88%	201.72%	218.57%	235.41%	252.26%	269.10%
44	189.04%	206.00%	222.97%	239.93%	256.90%	273.86%	81.48%	91.08%	100.68%	110.27%	119.87%	130.82%	142.34%	155.35%	168.37%	181.38%	197.79%	214.19%	230.60%	247.00%	263.41%
45	185.45%	201.96%	218.47%	234.98%	251.49%	268.00%	80.10%	89.51%	98.92%	108.32%	117.73%	128.42%	139.68%	152.41%	165.14%	177.87%	193.84%	209.81%	225.78%	241.75%	257.72%
46	180.03%	196.20%	212.37%	228.54%	244.71%	NA	77.97%	87.09%	96.21%	105.33%	114.45%	124.81%	135.72%	148.01%	160.31%	172.60%	188.24%	203.88%	219.52%	235.16%	NA
47	174.61%	190.43%	206.25%	222.07%	NA	NA	75.84%	84.67%	93.51%	102.34%	111.17%	121.21%	131.76%	143.62%	155.48%	167.34%	182.64%	197.94%	213.24%	NA	NA
48	169.19%	184.67%	200.15%	NA	NA	NA	73.72%	82.27%	90.81%	99.36%	107.90%	117.60%	127.81%	139.23%	150.65%	162.07%	177.04%	192.01%	NA	NA	NA
49	163.77%	178.91%	NA	NA	NA	NA	71.59%	79.85%	88.11%	96.36%	104.62%	114.00%	123.85%	134.84%	145.82%	156.81%	171.45%	NA	NA	NA	NA
50	158.35%	NA	NA	NA	NA	NA	69.46%	77.43%	85.40%	93.37%	101.34%	110.39%	119.89%	130.44%	140.99%	151.54%	NA	NA	NA	NA	NA

Note: A set

Premium Band 4 - Rs.2,00,000 & above

PPT-->	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Age(Years)/ Policy Term	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18	100.97%	112.80%	124.64%	136.47%	150.31%	164.15%	179.37%	196.07%	212.77%	233.74%	254.71%	275.68%	296.65%	317.62%
19	100.92%	112.74%	124.56%	136.38%	150.20%	164.02%	179.22%	195.89%	212.56%	233.48%	254.40%	275.33%	296.25%	317.17%
20	100.86%	112.67%	124.48%	136.29%	150.09%	163.89%	179.06%	195.71%	212.35%	233.22%	254.10%	274.97%	295.85%	316.72%
21	100.78%	112.57%	124.36%	136.15%	149.92%	163.69%	178.82%	195.42%	212.02%	232.82%	253.62%	274.41%	295.21%	316.01%
22	100.69%	112.46%	124.24%	136.01%	149.75%	163.49%	178.59%	195.14%	211.69%	232.41%	253.13%	273.86%	294.58%	315.30%
23	100.61%	112.36%	124.11%	135.86%	149.58%	163.30%	178.35%	194.85%	211.35%	232.00%	252.65%	273.30%	293.95%	314.60%
24	100.52%	112.25%	123.99%	135.72%	149.41%	163.10%	178.12%	194.57%	211.02%	231.59%	252.17%	272.74%	293.32%	313.89%
25	100.44%	112.15%	123.87%	135.58%	149.24%	162.90%	177.88%	194.29%	210.69%	231.19%	251.69%	272.18%	292.68%	313.18%
26	100.22%	111.89%	123.56%	135.23%	148.82%	162.41%	177.31%	193.62%	209.93%	230.30%	250.67%	271.04%	291.41%	311.78%
27	100.00%	111.63%	123.25%	134.88%	148.40%	161.92%	176.75%	192.97%	209.18%	229.42%	249.66%	269.90%	290.14%	310.38%
28	99.77%	111.35%	122.94%	134.52%	147.98%	161.44%	176.18%	192.30%	208.42%	228.53%	248.64%	268.76%	288.87%	308.98%
29	99.55%	111.09%	122.63%	134.17%	147.56%	160.95%	175.62%	191.65%	207.67%	227.65%	247.63%	267.62%	287.60%	307.58%
30	99.33%	110.83%	122.32%	133.82%	147.14%	160.46%	175.05%	190.98%	206.91%	226.76%	246.62%	266.47%	286.33%	306.18%
31	98.85%	110.26%	121.66%	133.07%	146.28%	159.48%	173.93%	189.71%	205.48%	225.15%	244.81%	264.48%	284.14%	303.81%
32	98.37%	109.69%	121.00%	132.32%	145.41%	158.50%	172.82%	188.44%	204.05%	223.53%	243.01%	262.49%	281.97%	301.45%
33	97.88%	109.11%	120.33%	131.56%	144.54%	157.52%	171.70%	187.16%	202.61%	221.90%	241.20%	260.49%	279.79%	299.08%
34	97.40%	108.54%	119.67%	130.81%	143.68%	156.54%	170.59%	185.89%	201.18%	220.29%	239.40%	258.50%	277.61%	296.72%
35	96.92%	107.97%	119.01%	130.06%	142.81%	155.56%	169.47%	184.61%	199.75%	218.67%	237.59%	256.51%	275.43%	294.35%
36	96.01%	106.92%	117.82%	128.73%	141.31%	153.89%	167.61%	182.53%	197.45%	216.09%	234.73%	253.37%	272.01%	290.65%
37	95.10%	105.87%	116.63%	127.40%	139.82%	152.23%	165.75%	180.46%	195.16%	213.52%	231.88%	250.23%	268.59%	286.95%
38	94.19%	104.82%	115.45%	126.08%	138.32%	150.56%	163.90%	178.38%	192.86%	210.94%	229.02%	247.09%	265.17%	283.25%
39	93.28%	103.77%	114.26%	124.75%	136.83%	148.90%	162.04%	176.31%	190.57%	208.37%	226.16%	243.96%	261.75%	279.55%
40	92.37%	102.72%	113.07%	123.42%	135.33%	147.23%	160.18%	174.23%	188.27%	205.79%	223.30%	240.82%	258.33%	275.85%
41	90.83%	100.98%	111.14%	121.29%	132.94%	144.58%	157.24%	171.00%	184.76%	201.85%	218.93%	236.02%	253.10%	270.19%
42	89.30%	99.25%	109.20%	119.15%	130.55%	141.94%	154.30%	167.78%	181.25%	197.91%	214.56%	231.22%	247.87%	264.53%
43	87.76%	97.51%	107.27%	117.02%	128.16%	139.29%	151.37%	164.55%	177.73%	193.96%	210.18%	226.41%	242.63%	258.86%
44	86.23%	95.78%	105.33%	114.88%	125.77%	136.65%	148.43%	161.33%	174.22%	190.02%	205.81%	221.61%	237.40%	253.20%
45	84.69%	94.04%	103.40%	112.75%	123.38%	134.00%	145.49%	158.10%	170.71%	186.08%	201.44%	216.81%	232.17%	247.54%
46	82.34%	91.39%	100.45%	109.50%	119.78%	130.06%	141.18%	153.34%	165.49%	180.53%	195.56%	210.60%	225.63%	NA
47	80.00%	88.75%	97.50%	106.25%	116.19%	126.12%	136.87%	148.57%	160.27%	174.99%	189.70%	204.42%	NA	NA
48	77.65%	86.10%	94.56%	103.01%	112.60%	122.19%	132.56%	143.81%	155.05%	169.44%	183.82%	NA	NA	NA
49	75.31%	83.46%	91.61%	99.76%	109.01%	118.25%	128.25%	139.04%	149.83%	163.89%	NA	NA	NA	NA
50	72.96%	80.81%	88.66%	96.51%	105.41%	114.31%	123.94%	134.28%	144.61%	NA	NA	NA	NA	NA

Note: A set