

**Annexure II - Basic Sum Assured Factors**  
**Company: Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.**  
**Product: Canara HSBC Oriental Bank of Commerce Life Insurance Easy Bachat Plan**

Basic Sum Assured Factor varying by Plan Option, Entry Age, Policy Term, Premium Payment Term and Annualized Premium are given below (these factors are same for both males and females):

*Basic Sum Assured Factor when multiplied by the Annualized Premium gives the Basic Sum Assured applicable for the Policy.*

Annualized Premium (in INR)	Plan Option 1 (Endowment)														
	5,000 to 9,999			10,000 to 14,999			15,000 to 19,999			20,000 to 24,999			25,000 & above		
	Policy Term	10	15	20	10	15	20	10	15	20	10	15	20	10	15
Age/ Premium Payment Term	5	7	10	5	7	10	5	7	10	5	7	10	5	7	10
18	5.3216	9.6383	17.1507	5.6438	10.1675	18.0045	5.7513	10.3430	18.2873	5.8050	10.4307	18.4286	5.8372	10.4834	18.5134
19	5.3179	9.6331	17.1369	5.6402	10.1625	17.9901	5.7476	10.3380	18.2726	5.8014	10.4258	18.4139	5.8336	10.4785	18.4986
20	5.3148	9.6286	17.1247	5.6372	10.1582	17.9774	5.7447	10.3338	18.2597	5.7984	10.4216	18.4008	5.8306	10.4743	18.4855
21	5.3123	9.6248	17.1137	5.6347	10.1546	17.9659	5.7422	10.3302	18.2479	5.7959	10.4181	18.3890	5.8282	10.4708	18.4736
22	5.3100	9.6212	17.1031	5.6325	10.1512	17.9547	5.7400	10.3270	18.2366	5.7937	10.4149	18.3775	5.8260	10.4676	18.4621
23	5.3079	9.6177	17.0923	5.6304	10.1480	17.9434	5.7379	10.3238	18.2250	5.7917	10.4118	18.3658	5.8239	10.4645	18.4503
24	5.3057	9.6139	17.0806	5.6283	10.1446	17.9310	5.7358	10.3205	18.2124	5.7896	10.4085	18.3531	5.8218	10.4613	18.4375
25	5.3031	9.6097	17.0672	5.6258	10.1407	17.9169	5.7333	10.3168	18.1980	5.7871	10.4048	18.3386	5.8194	10.4576	18.4229
26	5.3001	9.6046	17.0515	5.6228	10.1361	17.9003	5.7304	10.3123	18.1811	5.7842	10.4004	18.3215	5.8165	10.4533	18.4057
27	5.2963	9.5986	17.0328	5.6192	10.1306	17.8806	5.7268	10.3070	18.1610	5.7807	10.3952	18.3012	5.8129	10.4481	18.3853
28	5.2917	9.5912	17.0103	5.6148	10.1239	17.8570	5.7224	10.3005	18.1369	5.7763	10.3887	18.2768	5.8086	10.4417	18.3608
29	5.2861	9.5823	16.9837	5.6093	10.1157	17.8287	5.7170	10.2925	18.1082	5.7709	10.3809	18.2479	5.8032	10.4340	18.3317
30	5.2793	9.5716	16.9521	5.6027	10.1059	17.7952	5.7105	10.2830	18.0744	5.7644	10.3715	18.2137	5.7968	10.4246	18.2973
31	5.2712	9.5589	16.9151	5.5949	10.0942	17.7559	5.7027	10.2716	18.0346	5.7567	10.3603	18.1736	5.7890	10.4135	18.2570
32	5.2616	9.5437	16.8720	5.5855	10.0803	17.7101	5.6935	10.2580	17.9884	5.7475	10.3469	18.1269	5.7799	10.4002	18.2101
33	5.2502	9.5257	16.8221	5.5745	10.0638	17.6572	5.6825	10.2420	17.9348	5.7366	10.3310	18.0729	5.7690	10.3845	18.1557
34	5.2369	9.5047	16.7649	5.5615	10.0444	17.5966	5.6698	10.2232	17.8736	5.7239	10.3125	18.0111	5.7563	10.3661	18.0936
35	5.2215	9.4802	16.7000	5.5465	10.0218	17.5277	5.6549	10.2013	17.8037	5.7090	10.2909	17.9409	5.7415	10.3446	18.0230
36	5.2034	9.4518	16.6266	5.5290	9.9956	17.4500	5.6375	10.1759	17.7244	5.6918	10.2658	17.8615	5.7243	10.3197	17.9432
37	5.1826	9.4191	16.5443	5.5087	9.9653	17.3627	5.6174	10.1465	17.6355	5.6718	10.2368	17.7719	5.7044	10.2909	17.8537
38	5.1584	9.3815	16.4520	5.4853	9.9305	17.2655	5.5942	10.1127	17.5365	5.6487	10.2034	17.6720	5.6813	10.2578	17.7533
39	5.1306	9.3386	16.3492	5.4582	9.8906	17.1576	5.5674	10.0739	17.4266	5.6220	10.1650	17.5611	5.6547	10.2197	17.6418
40	5.0985	9.2892	16.2358	5.4270	9.8450	17.0385	5.5365	10.0294	17.3053	5.5912	10.1212	17.4387	5.6241	10.1761	17.5187
41	5.0618	9.2332	16.1112	5.3913	9.7932	16.9078	5.5012	9.9786	17.1722	5.5561	10.0713	17.3044	5.5890	10.1265	17.3837
42	5.0201	9.1698	15.9750	5.3507	9.7344	16.7650	5.4609	9.9210	17.0268	5.5160	10.0143	17.1577	5.5491	10.0702	17.2362
43	4.9729	9.0984	15.8270	5.3048	9.6682	16.6099	5.4154	9.8560	16.8689	5.4707	9.9499	16.9984	5.5039	10.0062	17.0761
44	4.9201	9.0186	15.6671	5.2534	9.5938	16.4420	5.3644	9.7830	16.6986	5.4200	9.8775	16.8266	5.4533	9.9343	16.9035
45	4.8615	8.9296	15.4957	5.1962	9.5106	16.2613	5.3078	9.7015	16.5162	5.3636	9.7968	16.6426	5.3970	9.8539	16.7185
46	4.7969	8.8312		5.1333	9.4178		5.2454	9.6111		5.3014	9.7071		5.3351	9.7647	
47	4.7265	8.7224		5.0646	9.3154		5.1772	9.5110		5.2336	9.6082		5.2674	9.6664	
48	4.6504	8.6023		4.9903	9.2023		5.1036	9.4010		5.1602	9.4996		5.1942	9.5587	
49	4.5688	8.4715		4.9106	9.0792		5.0245	9.2805		5.0815	9.3807		5.1156	9.4405	
50	4.4817	8.3297		4.8255	8.9457		4.9401	9.1492		4.9974	9.2510		5.0318	9.3120	
51	4.3892			4.7351			4.8504			4.9081			4.9427		
52	4.2904			4.6391			4.7551			4.8132			4.8480		
53	4.1830			4.5368			4.6537			4.7122			4.7472		
54	4.0663			4.5184			4.6118			4.6761			4.7086		
55	4.0355			4.5000			4.5700			4.6400			4.6700		

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Basic Sum Assured Factor varying by Plan Option, Entry Age, Policy Term, Premium Payment Term and Annualized Premium are given below (these factors are same for both males and females):

*Basic Sum Assured Factor when multiplied by the Annualized Premium gives the Basic Sum Assured applicable for the Policy.*

		Plan Option 2 (Money Back)														
Annualized Premium (in INR)	Policy Term	5,000 to 9,999			10,000 to 14,999			15,000 to 19,999			20,000 to 24,999			25,000 & above		
		10	15	20	10	15	20	10	15	20	10	15	20	10	15	20
Age/ Premium Payment Term		5	7	10	5	7	10	5	7	10	5	7	10	5	7	10
18		4.9388	8.5122	14.5379	5.2387	8.9920	15.2873	5.3387	9.1512	15.5354	5.3887	9.2307	15.6594	5.4187	9.2785	15.7338
19		4.9352	8.5068	14.5255	5.2352	8.9868	15.2743	5.3352	9.1459	15.5221	5.3852	9.2255	15.6461	5.4152	9.2733	15.7204
20		4.9323	8.5018	14.5138	5.2323	8.9820	15.2621	5.3323	9.1412	15.5097	5.3823	9.2208	15.6335	5.4123	9.2685	15.7078
21		4.9298	8.4972	14.5024	5.2299	8.9775	15.2502	5.3299	9.1367	15.4976	5.3799	9.2164	15.6213	5.4099	9.2641	15.6955
22		4.9275	8.4926	14.4909	5.2276	8.9731	15.2380	5.3276	9.1323	15.4852	5.3777	9.2120	15.6088	5.4077	9.2598	15.6829
23		4.9253	8.4877	14.4785	5.2254	8.9684	15.2250	5.3255	9.1277	15.4720	5.3755	9.2074	15.5955	5.4055	9.2552	15.6695
24		4.9229	8.4823	14.4649	5.2231	8.9632	15.2107	5.3231	9.1226	15.4573	5.3732	9.2023	15.5807	5.4032	9.2501	15.6547
25		4.9202	8.4761	14.4493	5.2204	8.9573	15.1942	5.3205	9.1168	15.4406	5.3705	9.1965	15.5638	5.4005	9.2443	15.6377
26		4.9168	8.4688	14.4311	5.2171	8.9503	15.1751	5.3172	9.1098	15.4210	5.3673	9.1896	15.5440	5.3973	9.2375	15.6178
27		4.9128	8.4601	14.4097	5.2132	8.9420	15.1526	5.3133	9.1016	15.3981	5.3634	9.1814	15.5209	5.3934	9.2293	15.5946
28		4.9079	8.4497	14.3846	5.2083	8.9320	15.1259	5.3085	9.0918	15.3712	5.3585	9.1716	15.4937	5.3886	9.2196	15.5672
29		4.9018	8.4373	14.3552	5.2024	8.9202	15.0947	5.3026	9.0800	15.3396	5.3527	9.1600	15.4619	5.3828	9.2079	15.5352
30		4.8946	8.4226	14.3210	5.1953	8.9061	15.0584	5.2956	9.0662	15.3029	5.3457	9.1462	15.4248	5.3757	9.1942	15.4979
31		4.8860	8.4054	14.2815	5.1869	8.8896	15.0164	5.2872	9.0498	15.2605	5.3373	9.1299	15.3820	5.3674	9.1779	15.4549
32		4.8758	8.3850	14.2362	5.1769	8.8701	14.9684	5.2772	9.0305	15.2120	5.3274	9.1107	15.3330	5.3575	9.1589	15.4056
33		4.8639	8.3613	14.1848	5.1651	8.8473	14.9138	5.2655	9.0080	15.1568	5.3157	9.0883	15.2773	5.3459	9.1365	15.3496
34		4.8499	8.3337	14.1812	5.1514	8.8208	14.9062	5.2519	8.9818	15.1479	5.3021	9.0623	15.2678	5.3323	9.1106	15.3397
35		4.8336	8.3018	14.1776	5.1354	8.7903	14.8986	5.2360	8.9516	15.1390	5.2863	9.0322	15.2583	5.3165	9.0806	15.3298
36		4.8148	8.2652	14.1737	5.1169	8.7552	14.8909	5.2176	8.9168	15.1300	5.2679	8.9976	15.2488	5.2981	9.0461	15.3199
37		4.7929	8.2235	14.0940	5.0954	8.7147	14.8069	5.1962	8.8771	15.0443	5.2467	8.9582	15.1630	5.2769	9.0068	15.2337
38		4.7677	8.1762	14.0068	5.0706	8.6689	14.7151	5.1716	8.8322	14.9509	5.2221	8.9135	15.0688	5.2524	8.9622	15.1395
39		4.7386	8.1229	13.9120	5.0420	8.6172	14.6155	5.1432	8.7816	14.8493	5.1938	8.8631	14.9663	5.2241	8.9120	15.0365
40		4.7052	8.0633	13.8093	5.0093	8.5593	14.5075	5.1106	8.7246	14.7394	5.1613	8.8066	14.8553	5.1917	8.8557	14.9249
41		4.6672	7.9967	13.6986	4.9719	8.4948	14.3911	5.0735	8.6607	14.6208	5.1242	8.7437	14.7357	5.1547	8.7930	14.8046
42		4.6241	7.9223	13.5793	4.9296	8.4233	14.2658	5.0314	8.5899	14.4932	5.0823	8.6732	14.6069	5.1128	8.7232	14.6751
43		4.5758	7.8403	13.4514	4.8820	8.3443	14.1313	4.9841	8.5117	14.3563	5.0351	8.5954	14.4687	5.0658	8.6456	14.5362
44		4.5219	7.7502	13.3145	4.8291	8.2576	13.9864	4.9315	8.4257	14.2099	4.9827	8.5098	14.3210	5.0134	8.5602	14.3877
45		4.4625	7.6512	13.1688	4.7707	8.1626	13.8322	4.8734	8.3316	14.0534	4.9248	8.4161	14.1638	4.9556	8.4668	14.2296
46		4.3976	7.5423		4.7069	8.0589		4.8099	8.2288		4.8615	8.3137		4.8924	8.3647	
47		4.3272	7.4239		4.6376	7.9452		4.7411	8.1169		4.7928	8.2024		4.8239	8.2537	
48		4.2505	7.2953		4.5632	7.8216		4.6671	7.9955		4.7191	8.0818		4.7502	8.1334	
49		4.1678	7.1555		4.4838	7.6880		4.5881	7.8631		4.6403	7.9506		4.6716	8.0032	
50		4.0789	7.0038		4.4125	7.5425		4.5042	7.7203		4.5566	7.8085		4.5880	7.8614	
51		4.0354			4.4120			4.4716			4.5251			4.5571		
52		4.0349			4.4115			4.4711			4.5246			4.5566		
53		4.0344			4.4110			4.4706			4.5241			4.5561		
54		4.0339			4.4105			4.4701			4.5236			4.5556		
55		4.0297			4.4100			4.4687			4.5225			4.5548		