

Annexure D- Premium Rates

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Suraksha Plan							
Life Cover							
Male Aggregate Premium Rates per lac sum assured							
Age/Term	5	10	15	20	25	30	upto age 60 (M)
18	-	152.87	152.88	152.89	152.90	152.91	-
19	-	154.31	154.32	154.33	154.34	154.35	-
20	-	155.50	155.51	155.52	155.53	155.54	-
21	-	156.46	156.47	156.48	156.49	156.50	-
22	-	157.30	157.31	157.32	157.33	159.05	-
23	-	158.06	158.07	158.08	158.09	163.13	-
24	-	158.84	158.85	158.86	158.87	167.93	-
25	-	159.70	159.71	159.72	159.73	173.55	-
26	-	160.75	160.76	160.77	163.30	180.03	-
27	-	162.02	162.03	162.04	168.00	187.52	-
28	-	163.64	163.65	163.66	173.69	195.95	-
29	-	165.52	165.53	165.95	180.44	205.39	-
30	-	167.86	167.87	170.74	188.27	215.92	215.92
31	-	170.68	170.69	176.59	197.27	227.61	220.94
32	-	174.02	174.03	183.61	207.48	240.38	226.36
33	-	177.97	178.27	191.88	218.79	254.61	232.23
34	-	182.59	184.48	201.43	231.47	270.20	238.55
35	-	188.06	191.87	212.35	245.39	287.20	245.39
36	-	194.33	200.58	224.71	260.56	305.75	252.73
37	-	201.57	210.72	238.36	277.41	326.06	260.67
38	-	209.92	222.34	253.58	295.76	348.41	269.22
39	-	219.57	235.75	270.28	315.73	372.75	278.45
40	233.21	233.22	250.68	288.43	337.44	399.25	288.43
41	243.16	244.46	267.40	308.35	361.03	428.07	299.16
42	254.67	258.31	285.70	330.10	387.01	459.40	310.77
43	267.96	274.96	305.97	353.67	415.23	493.41	323.33
44	283.22	293.67	327.96	379.16	445.86	530.30	336.91
45	300.59	314.53	351.68	406.73	479.07	570.23	351.68
46	320.18	337.14	377.18	436.51	515.03	-	367.49
47	341.95	361.76	404.66	468.67	553.91	-	384.67
48	365.80	388.11	434.17	503.55	595.88	-	403.24
49	391.53	416.09	465.68	541.08	641.12	-	423.33
50	418.90	445.62	499.29	581.44	689.84	-	445.62
51	447.68	476.71	535.15	624.83	-	-	455.91
52	477.70	509.41	573.48	671.53	-	-	480.57
53	508.84	543.86	614.55	721.83	-	-	508.16
54	541.16	580.51	658.69	776.09	-	-	540.17
55	574.89	619.64	706.31	834.73	-	-	574.89
56	610.25	661.66	757.84	-	-	-	-
57	647.80	707.06	814.25	-	-	-	-
58	687.99	756.40	875.74	-	-	-	-
59	731.60	810.36	942.84	-	-	-	-
60	779.10	869.96	1,016.13	-	-	-	-
61	831.80	935.37	-	-	-	-	-
62	889.38	1,007.19	-	-	-	-	-
63	953.14	1,086.01	-	-	-	-	-
64	1,023.47	1,172.42	-	-	-	-	-
65	1,100.84	1,267.04	-	-	-	-	-

*Rates are exclusive of taxes

*For female lives: For policies purchased by women, the premium would be set back by 3 years; i.e. premiums would be calculated using an age three years younger.

Annexure D- Premium Rates

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Suraksha Plan							
Life Cover							
Male Non Tobacco Premium Rates per lac sum assured							
Age/Term	5	10	15	20	25	30	upto age 60 (M)
18	-	86.27	86.28	86.29	86.30	86.31	-
19	-	87.13	87.14	87.15	87.16	87.17	-
20	-	87.90	87.91	87.92	87.93	87.94	-
21	-	88.50	88.51	88.52	88.53	88.54	-
22	-	89.02	89.03	89.04	89.05	89.66	-
23	-	89.50	89.51	89.52	89.53	92.06	-
24	-	89.98	89.99	90.00	90.01	94.92	-
25	-	90.52	90.53	90.54	90.55	98.32	-
26	-	91.17	91.18	91.19	92.72	102.30	-
27	-	91.97	91.98	91.99	95.55	106.92	-
28	-	92.95	92.96	92.97	99.01	112.11	-
29	-	94.16	94.17	94.80	103.13	118.05	-
30	-	95.62	95.63	97.73	107.98	124.60	124.60
31	-	97.37	97.38	101.31	113.59	131.96	127.86
32	-	99.46	99.47	105.63	119.92	140.01	131.39
33	-	101.93	102.60	110.74	127.02	148.91	135.19
34	-	104.86	106.46	116.66	134.92	158.75	139.27
35	-	108.23	111.04	123.50	143.67	169.49	143.67
36	-	112.15	116.45	131.19	153.20	181.21	148.37
37	-	116.67	122.76	139.75	163.75	194.03	153.44
38	-	121.88	130.05	149.24	175.30	208.17	158.90
39	-	127.91	138.39	159.72	187.86	223.60	164.76
40	134.23	134.95	147.72	171.10	201.53	240.40	171.10
41	140.45	142.93	158.18	183.57	216.40	258.70	177.88
42	147.64	152.13	169.63	197.22	232.76	278.61	185.21
43	155.94	162.60	182.31	212.00	250.56	300.27	193.12
44	165.46	174.32	196.07	228.00	269.90	323.78	201.65
45	176.32	187.28	210.92	245.31	290.88	349.29	210.92
46	188.55	201.43	226.87	264.01	313.62	-	220.86
47	202.15	216.83	244.08	284.24	338.23	-	231.50
48	217.04	233.29	262.56	306.17	364.83	-	243.05
49	233.10	250.77	282.29	329.78	393.55	-	255.50
50	250.19	269.21	303.33	355.19	424.53	-	269.21
51	268.16	288.63	325.79	382.54	-	-	275.64
52	286.90	309.05	349.81	411.99	-	-	290.79
53	306.35	330.62	375.56	443.76	-	-	307.55
54	326.53	353.56	403.25	478.07	-	-	326.81
55	347.60	378.01	433.14	515.20	-	-	347.60
56	369.67	404.28	465.58	-	-	-	-
57	393.09	432.67	501.06	-	-	-	-
58	418.23	463.51	539.75	-	-	-	-
59	445.43	497.40	581.99	-	-	-	-
60	475.14	534.70	628.17	-	-	-	-
61	508.08	575.64	-	-	-	-	-
62	544.14	620.60	-	-	-	-	-
63	584.00	669.96	-	-	-	-	-
64	627.91	724.08	-	-	-	-	-
65	676.31	783.35	-	-	-	-	-

*Rates are exclusive of taxes

*For female lives: For policies purchased by women, the premium would be set back by 3 years; i.e. premiums would be calculated using an age three years younger.

Annexure D- Premium Rates

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Suraksha Plan							
Life Cover							
Male Tobacco Premium Rates per lac sum assured							
Age/Term	5	10	15	20	25	30	upto age 60 (M)
18	-	105.24	105.25	105.26	105.27	106.98	-
19	-	106.85	106.86	106.87	106.88	110.33	-
20	-	108.19	108.20	108.21	108.22	114.06	-
21	-	109.27	109.28	109.29	109.30	118.27	-
22	-	110.21	110.22	110.23	111.63	123.08	-
23	-	111.07	111.08	111.09	114.70	128.64	-
24	-	111.94	111.95	111.96	118.38	135.02	-
25	-	112.92	112.93	113.40	122.85	142.22	-
26	-	114.05	114.06	116.21	128.23	150.38	-
27	-	115.51	115.52	119.71	134.62	159.46	-
28	-	117.28	117.29	124.09	142.07	169.65	-
29	-	119.45	120.19	129.46	150.65	180.85	-
30	-	122.07	123.89	136.00	160.33	193.11	193.11
31	-	125.22	128.44	143.69	171.25	206.73	199.06
32	-	129.04	133.99	152.62	183.41	221.64	205.46
33	-	133.51	140.68	162.99	196.77	237.91	212.34
34	-	138.73	148.63	174.63	211.39	255.65	219.70
35	-	144.85	157.99	187.76	227.59	275.00	227.59
36	-	152.04	168.85	202.38	245.23	296.08	236.03
37	-	160.44	181.30	218.43	264.42	319.06	245.07
38	-	170.25	195.44	235.96	285.29	344.08	254.74
39	-	181.76	211.18	255.20	307.97	371.32	265.11
40	181.57	195.10	228.92	276.22	332.62	400.97	276.22
41	192.75	210.42	248.42	299.01	359.41	433.20	288.11
42	205.68	227.73	269.72	323.70	388.53	468.22	300.87
43	220.62	247.40	292.85	350.41	420.15	506.22	314.56
44	237.74	269.17	317.85	379.30	454.46	547.41	329.22
45	257.38	293.03	344.93	410.51	491.65	591.99	344.93
46	279.28	318.99	374.08	444.20	531.90	-	361.69
47	304.00	347.10	405.28	480.53	575.42	-	379.93
48	330.87	377.04	438.59	519.65	622.37	-	399.33
49	359.85	408.74	474.13	561.73	672.96	-	420.03
50	390.63	442.16	512.02	606.97	727.40	-	442.16
51	423.03	477.29	552.46	655.60	-	-	454.02
52	456.83	514.28	595.70	707.91	-	-	477.96
53	491.91	553.31	642.04	764.23	-	-	503.85
54	528.35	594.72	691.87	824.97	-	-	533.77
55	566.35	638.92	745.66	890.59	-	-	566.20
56	606.33	686.43	803.92	-	-	-	-
57	648.78	737.82	867.21	-	-	-	-
58	694.33	793.74	936.16	-	-	-	-
59	743.97	854.81	1,011.37	-	-	-	-
60	798.18	921.73	1,093.51	-	-	-	-
61	857.68	995.53	-	-	-	-	-
62	923.20	1,076.60	-	-	-	-	-
63	995.41	1,165.57	-	-	-	-	-
64	1,074.93	1,263.08	-	-	-	-	-
65	1,162.28	1,369.82	-	-	-	-	-

*Rates are exclusive of taxes

*For female lives: For policies purchased by women, the premium would be set back by 3 years; i.e. premiums would be calculated using an age three years younger.

Annexure D- Premium Rates

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Suraksha Plan							
Accident Plus							
Male Aggregate Premium Rates per lac sum assured							
Age/Term	5	10	15	20	25	30	upto age 60 (M)
18	-	210.00	210.01	210.02	210.03	210.04	-
19	-	211.45	211.46	211.47	211.48	211.49	-
20	-	212.64	212.65	212.66	212.67	212.68	-
21	-	213.60	213.61	213.62	213.63	213.64	-
22	-	214.43	214.44	214.45	214.46	214.47	-
23	-	215.20	215.21	215.22	215.23	217.97	-
24	-	215.97	215.98	215.99	216.00	222.71	-
25	-	216.84	216.85	216.86	216.87	228.22	-
26	-	217.89	217.90	217.91	218.41	234.66	-
27	-	219.16	219.17	219.18	223.05	242.06	-
28	-	220.73	220.74	220.75	228.64	250.35	-
29	-	222.67	222.68	222.69	235.28	259.76	-
30	-	225.01	225.02	226.15	242.99	270.25	270.25
31	-	227.83	227.84	231.91	251.93	281.90	275.21
32	-	231.17	231.18	238.83	262.01	294.68	280.70
33	-	235.13	235.14	246.99	273.36	308.76	286.59
34	-	239.75	240.41	256.42	285.90	324.35	292.95
35	-	245.13	247.73	267.27	299.82	341.35	299.82
36	-	251.37	256.34	279.47	315.00	359.90	307.21
37	-	258.71	266.37	293.19	331.69	380.11	315.19
38	-	267.06	277.96	308.24	350.04	402.36	323.78
39	-	276.70	291.18	324.95	370.00	426.69	333.06
40	291.22	291.23	306.05	343.11	391.71	453.24	343.11
41	301.16	302.78	322.73	362.85	415.32	482.06	353.89
42	312.68	315.25	341.04	384.60	441.06	513.39	365.59
43	325.97	331.90	361.11	408.16	469.33	547.40	378.24
44	341.23	350.46	383.10	433.65	499.96	584.27	391.93
45	358.61	371.17	406.82	461.22	533.17	624.21	406.82
46	378.19	393.90	432.34	491.00	569.12	-	422.80
47	399.98	418.35	459.70	523.12	608.00	-	440.17
48	423.82	444.50	489.10	557.75	649.97	-	458.97
49	449.55	472.64	520.61	595.37	695.21	-	479.54
50	476.91	502.18	554.21	635.73	743.92	-	502.18
51	505.68	533.26	590.07	679.12	-	-	511.23
52	535.70	565.96	628.40	725.81	-	-	536.32
53	566.84	600.43	669.47	776.11	-	-	564.62
54	599.17	636.90	713.61	830.36	-	-	597.39
55	632.85	675.95	761.23	889.00	-	-	632.85
56	668.24	717.97	812.77	-	-	-	-
57	705.79	763.37	868.74	-	-	-	-
58	746.00	812.73	930.20	-	-	-	-
59	789.53	866.59	997.49	-	-	-	-
60	837.10	925.96	1,070.78	-	-	-	-
61	889.26	991.37	-	-	-	-	-
62	946.75	1,063.19	-	-	-	-	-
63	1,010.88	1,142.00	-	-	-	-	-
64	1,081.20	1,228.41	-	-	-	-	-
65	1,158.59	1,323.03	-	-	-	-	-

*Rates are exclusive of taxes

*For female lives: For policies purchased by women, the premium would be set back by 3 years; i.e. premiums would be calculated using an age three years younger.

Annexure D- Premium Rates

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Suraksha Plan							
Accident Plus							
Male Non Tobacco Premium Rates per lac sum assured							
Age/Term	5	10	15	20	25	30	upto age 60 (M)
18	-	143.40	143.41	143.42	143.43	143.44	-
19	-	144.30	144.31	144.32	144.33	144.34	-
20	-	145.04	145.05	145.06	145.07	145.08	-
21	-	145.64	145.65	145.66	145.67	145.68	-
22	-	146.16	146.17	146.18	146.19	146.20	-
23	-	146.63	146.64	146.65	146.66	147.02	-
24	-	147.12	147.13	147.14	147.15	149.77	-
25	-	147.66	147.67	147.68	147.69	153.10	-
26	-	148.31	148.32	148.33	148.34	156.98	-
27	-	149.11	149.12	149.13	150.67	161.48	-
28	-	150.09	150.10	150.11	154.01	166.63	-
29	-	151.30	151.31	151.32	158.04	172.45	-
30	-	152.81	152.82	153.17	162.79	178.99	178.99
31	-	154.52	154.53	156.65	168.27	186.25	182.22
32	-	156.61	156.62	160.86	174.51	194.30	185.70
33	-	159.09	159.10	165.88	181.55	203.11	189.56
34	-	161.98	162.40	171.74	189.37	212.91	193.67
35	-	165.33	166.91	178.45	198.10	223.64	198.10
36	-	169.23	172.23	185.99	207.64	235.36	202.86
37	-	173.73	178.46	194.57	218.04	248.15	207.97
38	-	179.02	185.66	203.94	229.58	262.16	213.47
39	-	185.04	193.85	214.39	242.14	277.57	219.38
40	192.14	193.17	203.15	225.78	255.81	294.37	225.78
41	198.46	199.95	213.45	238.14	270.68	312.70	232.62
42	205.65	209.10	224.96	251.72	286.85	332.61	240.03
43	213.96	219.47	237.45	266.50	304.64	354.26	248.04
44	223.48	231.03	251.21	282.50	323.97	377.78	256.68
45	234.34	243.97	266.06	299.81	344.99	403.28	266.06
46	246.57	258.16	282.03	318.51	367.73	-	276.11
47	260.17	273.44	299.15	338.70	392.34	-	287.01
48	275.06	289.75	317.50	360.42	418.94	-	298.78
49	291.13	307.21	337.22	384.02	447.66	-	311.67
50	308.22	325.77	358.26	409.42	478.63	-	325.77
51	326.18	345.19	380.72	436.84	-	-	331.03
52	344.93	365.62	404.75	466.29	-	-	346.55
53	364.37	387.15	430.49	498.06	-	-	363.95
54	384.55	409.93	458.18	532.36	-	-	384.04
55	405.58	434.32	488.07	569.49	-	-	405.58
56	427.69	460.59	520.44	-	-	-	-
57	451.13	488.98	555.65	-	-	-	-
58	476.23	519.85	594.31	-	-	-	-
59	503.45	553.54	636.67	-	-	-	-
60	533.12	590.71	682.84	-	-	-	-
61	565.73	631.65	-	-	-	-	-
62	601.95	676.61	-	-	-	-	-
63	641.77	725.97	-	-	-	-	-
64	685.68	780.08	-	-	-	-	-
65	734.00	839.35	-	-	-	-	-

*Rates are exclusive of taxes

*For female lives: For policies purchased by women, the premium would be set back by 3 years; i.e. premiums would be calculated using an age three years younger.

Annexure D- Premium Rates

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Suraksha Plan							
Accident Plus							
Male Tobacco Premium Rates per lac sum assured							
Age/Term	5	10	15	20	25	30	upto age 60 (M)
18	-	162.37	162.38	162.39	162.40	162.41	-
19	-	164.00	164.01	164.02	164.03	165.26	-
20	-	165.33	165.34	165.35	165.36	168.88	-
21	-	166.42	166.43	166.44	166.45	172.98	-
22	-	167.35	167.36	167.37	167.38	177.71	-
23	-	168.21	168.22	168.23	169.79	183.16	-
24	-	169.08	169.09	169.10	173.29	189.41	-
25	-	170.06	170.07	170.08	177.69	196.55	-
26	-	171.23	171.24	171.60	182.95	204.67	-
27	-	172.66	172.67	174.98	189.25	213.70	-
28	-	174.38	174.39	179.31	196.64	223.81	-
29	-	176.60	176.61	184.57	205.09	235.00	-
30	-	179.23	179.78	190.95	214.77	247.29	247.29
31	-	182.39	184.30	198.49	225.53	260.72	253.18
32	-	186.14	189.74	207.45	237.69	275.62	259.56
33	-	190.58	196.32	217.66	251.05	291.88	266.41
34	-	195.86	204.14	229.31	265.67	309.61	273.80
35	-	201.95	213.40	242.26	281.71	329.00	281.71
36	-	209.08	224.12	256.88	299.31	350.08	290.18
37	-	217.43	236.47	272.93	318.54	373.05	299.25
38	-	227.19	250.58	290.46	339.40	398.07	308.97
39	-	238.54	266.34	309.56	362.08	425.31	319.37
40	239.58	251.70	283.86	330.53	386.73	454.95	330.53
41	250.76	266.88	303.35	353.32	413.52	487.18	342.48
42	263.71	284.28	324.65	378.00	442.64	522.20	355.31
43	278.64	303.72	347.78	404.71	474.25	560.20	369.06
44	295.77	325.49	372.79	433.60	508.56	601.38	383.81
45	315.30	349.36	399.74	464.81	545.74	645.95	399.74
46	337.26	375.29	428.77	498.50	586.00	-	416.85
47	361.76	403.22	459.97	534.83	629.51	-	435.17
48	388.80	433.06	493.28	573.94	676.45	-	454.77
49	417.77	464.76	528.81	616.02	727.03	-	475.73
50	448.58	498.17	566.71	661.25	781.48	-	498.17
51	480.94	533.31	607.14	709.88	-	-	509.03
52	514.70	570.29	650.38	762.19	-	-	533.17
53	549.73	609.33	696.71	818.51	-	-	560.21
54	586.12	650.73	746.54	879.24	-	-	590.69
55	624.12	694.93	800.33	944.85	-	-	624.12
56	664.10	742.44	858.58	-	-	-	-
57	706.56	793.83	921.87	-	-	-	-
58	752.12	849.74	990.81	-	-	-	-
59	801.52	910.82	1,066.02	-	-	-	-
60	855.73	977.75	1,148.16	-	-	-	-
61	915.23	1,050.89	-	-	-	-	-
62	980.74	1,131.91	-	-	-	-	-
63	1,052.93	1,221.19	-	-	-	-	-
64	1,132.48	1,318.69	-	-	-	-	-
65	1,219.56	1,425.43	-	-	-	-	-

*Rates are exclusive of taxes

*For female lives: For policies purchased by women, the premium would be set back by 3 years; i.e. premiums would be calculated using an age three years younger.

Annexure D- Premium Rates

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Suraksha Plan							
Disability Plus							
Male Aggregate Premium Rates per lac sum assured							
Age/Term	5	10	15	20	25	30	upto age 60 (M)
18	-	226.95	226.96	226.97	226.98	226.99	-
19	-	228.39	228.40	228.41	228.42	228.43	-
20	-	229.57	229.58	229.59	229.60	229.61	-
21	-	230.54	230.55	230.56	230.57	230.58	-
22	-	231.37	231.38	231.39	231.40	231.41	-
23	-	232.13	232.14	232.15	232.16	233.88	-
24	-	232.91	232.92	232.93	232.94	238.50	-
25	-	233.78	233.79	233.80	233.81	243.96	-
26	-	234.82	234.83	234.84	234.85	250.32	-
27	-	236.09	236.10	236.11	238.93	257.63	-
28	-	237.67	237.68	237.69	244.49	265.83	-
29	-	239.60	239.61	239.62	251.04	275.22	-
30	-	242.00	242.01	242.24	258.73	285.61	285.61
31	-	244.76	244.77	247.98	267.60	297.25	290.58
32	-	248.11	248.12	254.83	277.58	310.02	296.04
33	-	252.07	252.08	262.91	288.92	323.99	302.00
34	-	256.69	256.71	272.29	301.35	339.56	308.38
35	-	262.07	264.05	283.09	315.26	356.55	315.26
36	-	268.31	272.60	295.19	330.44	375.08	322.69
37	-	275.64	282.59	308.90	347.01	395.28	330.69
38	-	283.99	294.13	323.84	365.35	417.41	339.31
39	-	293.61	307.26	340.54	385.30	441.72	348.61
40	308.60	308.61	322.12	358.69	407.00	468.19	358.69
41	318.71	320.13	338.59	378.40	430.59	496.97	369.51
42	330.23	332.08	356.99	400.05	456.21	528.34	381.25
43	343.52	348.65	376.94	423.60	484.40	562.32	393.95
44	358.77	367.18	398.93	449.09	515.00	599.17	407.70
45	376.15	387.82	422.65	476.65	548.27	639.07	422.65
46	395.73	410.40	448.17	506.42	584.21	-	438.71
47	417.51	434.99	475.52	538.55	623.06	-	456.18
48	441.36	461.03	504.79	573.14	665.01	-	475.08
49	467.08	488.98	536.29	610.54	710.22	-	495.90
50	494.45	518.60	569.88	650.87	758.91	-	518.60
51	523.22	549.77	605.74	694.36	-	-	527.45
52	553.23	582.47	644.06	741.03	-	-	552.74
53	584.38	616.94	685.12	791.31	-	-	581.44
54	616.70	653.42	729.25	845.54	-	-	614.58
55	650.39	692.30	776.86	904.16	-	-	650.39
56	685.78	734.32	828.40	-	-	-	-
57	723.31	779.72	884.20	-	-	-	-
58	763.56	829.08	945.64	-	-	-	-
59	807.05	882.94	1,012.70	-	-	-	-
60	854.61	942.12	1,086.19	-	-	-	-
61	906.72	1,007.52	-	-	-	-	-
62	964.20	1,079.32	-	-	-	-	-
63	1,028.17	1,158.13	-	-	-	-	-
64	1,098.48	1,244.53	-	-	-	-	-
65	1,175.87	1,339.14	-	-	-	-	-

*Rates are exclusive of taxes

*For female lives: For policies purchased by women, the premium would be set back by 3 years; i.e. premiums would be calculated using an age three years younger.

Annexure D- Premium Rates

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Suraksha Plan							
Disability Plus							
Male Non Tobacco Premium Rates per lac sum assured							
Age/Term	5	10	15	20	25	30	upto age 60 (M)
18	-	160.32	160.33	160.34	160.35	160.36	-
19	-	161.22	161.23	161.24	161.25	161.26	-
20	-	161.96	161.97	161.98	161.99	162.00	-
21	-	162.56	162.57	162.58	162.59	162.60	-
22	-	163.08	163.09	163.10	163.11	163.12	-
23	-	163.55	163.56	163.57	163.58	163.59	-
24	-	164.04	164.05	164.06	164.07	165.67	-
25	-	164.58	164.59	164.60	164.61	168.88	-
26	-	165.23	165.24	165.25	165.26	172.68	-
27	-	166.03	166.04	166.05	166.63	177.14	-
28	-	167.01	167.02	167.03	169.93	182.21	-
29	-	168.22	168.23	168.24	173.89	187.94	-
30	-	169.68	169.69	169.70	178.56	194.45	194.45
31	-	171.38	171.39	172.77	183.96	201.60	197.71
32	-	173.53	173.54	176.92	190.18	209.68	201.21
33	-	176.01	176.02	181.87	197.14	218.48	204.96
34	-	178.90	178.91	187.64	204.95	228.18	209.12
35	-	182.26	183.28	194.27	213.57	238.90	213.57
36	-	186.16	188.54	201.78	223.11	250.61	218.35
37	-	190.66	194.70	210.29	233.49	263.39	223.49
38	-	195.94	201.82	219.65	244.94	277.29	229.01
39	-	201.94	209.93	229.99	257.49	292.69	234.96
40	209.70	210.57	219.18	241.38	271.15	309.48	241.38
41	215.87	217.03	229.42	253.74	286.01	327.75	248.26
42	223.19	225.90	240.90	267.20	302.18	347.64	255.71
43	231.48	236.20	253.39	281.98	319.85	369.32	263.76
44	241.02	247.80	267.04	297.97	339.17	392.81	272.46
45	251.87	260.61	281.89	315.28	360.13	418.30	281.89
46	264.10	274.73	297.86	333.97	382.85	-	292.02
47	277.70	290.07	314.99	354.16	407.50	-	303.01
48	292.59	306.43	333.30	375.90	434.09	-	314.95
49	308.66	323.74	352.91	399.35	462.79	-	328.02
50	325.75	342.23	373.95	424.74	493.74	-	342.23
51	343.72	361.56	396.41	452.07	-	-	347.18
52	362.45	382.12	420.43	481.50	-	-	362.96
53	381.90	403.65	446.17	513.25	-	-	380.75
54	402.09	426.44	473.85	547.63	-	-	401.21
55	423.12	450.71	503.74	584.74	-	-	423.12
56	445.21	476.94	536.11	-	-	-	-
57	468.66	505.33	571.28	-	-	-	-
58	493.78	536.20	609.81	-	-	-	-
59	520.95	569.90	652.02	-	-	-	-
60	550.62	606.88	698.31	-	-	-	-
61	583.19	647.81	-	-	-	-	-
62	619.09	692.77	-	-	-	-	-
63	659.07	742.11	-	-	-	-	-
64	702.99	796.23	-	-	-	-	-
65	751.32	855.49	-	-	-	-	-

*Rates are exclusive of taxes

*For female lives: For policies purchased by women, the premium would be set back by 3 years; i.e. premiums would be calculated using an age three years younger.

Annexure D- Premium Rates

Canara HSBC Oriental Bank of Commerce Life Insurance Smart Suraksha Plan							
Disability Plus							
Male Tobacco Premium Rates per lac sum assured							
Age/Term	5	10	15	20	25	30	upto age 60 (M)
18	-	179.34	179.35	179.36	179.37	179.38	-
19	-	180.92	180.93	180.94	180.95	181.15	-
20	-	182.25	182.26	182.27	182.28	184.71	-
21	-	183.34	183.35	183.36	183.37	188.73	-
22	-	184.27	184.28	184.29	184.30	193.38	-
23	-	185.13	185.14	185.15	185.74	198.75	-
24	-	186.00	186.01	186.02	189.24	204.91	-
25	-	186.98	186.99	187.00	193.51	212.03	-
26	-	188.15	188.16	188.17	198.70	220.05	-
27	-	189.58	189.59	191.07	204.90	229.06	-
28	-	191.35	191.36	195.24	212.18	239.07	-
29	-	193.52	193.53	200.48	220.58	250.25	-
30	-	196.15	196.16	206.77	230.23	262.51	262.51
31	-	199.31	200.55	214.28	240.97	275.91	268.43
32	-	203.07	205.99	223.11	253.04	290.73	274.81
33	-	207.51	212.49	233.26	266.39	306.98	281.67
34	-	212.69	220.25	244.91	280.99	324.70	289.03
35	-	218.84	229.43	257.85	296.92	344.02	296.92
36	-	225.94	240.09	272.35	314.51	365.08	305.41
37	-	234.24	252.43	288.39	333.68	388.08	314.50
38	-	243.92	266.41	305.92	354.52	413.07	324.24
39	-	255.21	282.17	325.01	377.24	440.29	334.67
40	257.11	268.37	299.59	345.85	401.88	469.91	345.85
41	268.30	283.41	319.04	368.57	428.65	502.11	357.83
42	281.23	300.78	340.33	393.31	457.75	537.10	370.69
43	296.17	320.14	363.46	420.01	489.35	575.07	384.49
44	313.32	341.84	388.47	448.89	523.64	616.22	399.34
45	332.84	365.72	415.42	480.09	560.80	660.76	415.42
46	354.81	391.65	444.35	513.77	601.03	-	432.58
47	379.26	419.56	475.38	550.08	644.52	-	450.99
48	406.02	449.33	508.68	589.18	691.44	-	470.68
49	435.21	480.93	544.20	631.24	741.99	-	491.61
50	466.02	514.34	582.08	676.46	796.41	-	514.34
51	498.38	549.48	622.51	725.07	-	-	524.79
52	532.15	586.46	665.72	777.36	-	-	549.30
53	567.18	625.49	712.04	833.66	-	-	576.51
54	603.55	666.89	761.85	894.37	-	-	607.57
55	641.47	711.08	815.60	959.95	-	-	641.47
56	681.40	758.59	874.02	-	-	-	-
57	723.85	809.97	937.29	-	-	-	-
58	769.42	865.88	1,006.21	-	-	-	-
59	818.75	926.96	1,081.40	-	-	-	-
60	872.83	993.89	1,163.52	-	-	-	-
61	932.33	1,067.30	-	-	-	-	-
62	997.84	1,147.82	-	-	-	-	-
63	1,070.02	1,236.72	-	-	-	-	-
64	1,149.56	1,334.57	-	-	-	-	-
65	1,237.07	1,441.29	-	-	-	-	-

*Rates are exclusive of taxes

*For female lives: For policies purchased by women, the premium would be set back by 3 years; i.e. premiums would be calculated using an age three years younger.