

Comprehensive Loan Insurance

A. CI Premium Rates–Fixed SI

10 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.45	0.97	1.57	2.22	2.93
26–30	0.91	1.88	2.95	4.12	5.39
31–35	1.40	2.97	4.76	6.79	9.12
36–40	2.69	5.84	9.48	13.71	18.58
41–45	5.56	11.90	19.01	26.92	35.59
46–50	9.38	19.44	30.13	41.30	52.96
51–55	12.16	24.88	38.24	52.36	67.23
56–60	15.63	32.61	51.56	73.07	97.86
61–65	29.29	64.52	106.74	157.23	217.41

20 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.58	1.25	2.00	2.85	3.75
26–30	1.12	2.35	3.66	5.09	6.64
31–35	1.70	3.60	5.71	8.13	10.89
36–40	3.15	6.79	10.99	15.84	21.38
41–45	6.29	13.41	21.36	30.13	39.73
46–50	10.30	21.34	32.98	45.12	57.73
51–55	13.11	26.77	41.09	56.17	72.02
56–60	16.62	34.66	54.71	77.47	103.66
61–65	30.93	68.07	112.59	165.83	229.24

30 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.65	1.36	2.18	3.08	4.10
26–30	1.23	2.59	4.03	5.63	7.35
31–35	1.90	4.03	6.42	9.12	12.24
36–40	3.58	7.70	12.48	18.00	24.29
41–45	7.18	15.28	24.36	34.38	45.33
46–50	11.81	24.47	37.85	51.80	66.35
51–55	15.15	30.98	47.59	65.14	83.59
56–60	19.38	40.44	63.93	90.66	121.51
61–65	36.58	80.77	134.16	198.53	276.02

40 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-25	0.73	1.55	2.48	3.51	4.66
26-30	1.40	2.93	4.59	6.38	8.34
31-35	2.16	4.57	7.29	10.39	13.90
36-40	4.05	8.75	14.16	20.39	27.53
41-45	8.10	17.27	27.48	38.78	51.09
46-50	13.26	27.44	42.44	58.05	74.30
51-55	16.90	34.53	53.01	72.45	92.90
56-60	21.45	44.71	70.62	100.06	133.97
61-65	40.16	88.62	147.05	217.45	302.04

50 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-25	0.80	1.70	2.69	3.82	5.04
26-30	1.51	3.15	4.89	6.81	8.88
31-35	2.28	4.83	7.70	10.95	14.64
36-40	4.25	9.16	14.81	21.32	28.76
41-45	8.43	17.96	28.58	40.31	53.07
46-50	13.75	28.45	43.97	60.14	76.95
51-55	17.46	35.70	54.79	74.88	95.99
56-60	22.14	46.15	72.88	103.25	138.24
61-65	41.41	91.37	151.60	224.14	311.31

60 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-25	0.86	1.85	2.95	4.16	5.50
26-30	1.64	3.43	5.35	7.44	9.70
31-35	2.50	5.28	8.41	11.94	15.97
36-40	4.63	9.98	16.15	23.24	31.32
41-45	9.18	19.53	31.08	43.82	57.70
46-50	14.94	30.91	47.77	65.34	83.59
51-55	18.97	38.76	59.49	81.29	104.18
56-60	23.99	49.97	78.87	111.64	149.34
61-65	44.56	98.16	162.70	240.30	333.40

Cancer Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-25	0.15	0.32	0.52	0.73	0.97
26-30	0.30	0.63	0.97	1.36	1.79
31-35	0.47	0.99	1.60	2.28	3.06
36-40	0.91	1.96	3.19	4.59	6.23
41-45	1.85	3.97	6.34	8.97	11.88
46-50	3.13	6.51	10.11	13.88	17.85
51-55	4.14	8.47	13.04	17.87	22.96
56-60	5.37	11.19	17.68	25.05	33.56
61-65	10.04	22.09	36.56	53.85	74.43

Cardiac Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-25	0.34	0.75	1.21	1.72	2.26
26-30	0.69	1.42	2.20	3.06	3.99
31-35	1.01	2.16	3.41	4.85	6.51
36-40	1.92	4.16	6.77	9.79	13.30
41-45	4.01	8.58	13.71	19.40	25.61
46-50	6.68	13.84	21.36	29.19	37.29
51-55	8.41	17.14	26.28	35.89	45.98
56-60	10.58	22.05	34.83	49.36	66.11
61-65	19.79	43.61	72.21	106.46	147.33

Cancer + Cardiac Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-25	0.50	1.08	1.72	2.46	3.23
26-30	0.99	2.05	3.17	4.42	5.78
31-35	1.49	3.15	5.00	7.13	9.57
36-40	2.82	6.12	9.96	14.38	19.53
41-45	5.86	12.55	20.05	28.37	37.49
46-50	9.81	20.35	31.47	43.07	55.14
51-55	12.55	25.61	39.32	53.76	68.94
56-60	15.95	33.24	52.51	74.41	99.67
61-65	29.83	65.70	108.77	160.31	221.76

Cardiac + Nervous Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-25	0.54	1.16	1.85	2.63	3.45
26-30	1.01	2.11	3.28	4.55	5.93
31-35	1.51	3.19	5.07	7.20	9.64
36-40	2.80	6.08	9.83	14.16	19.12
41-45	5.63	11.98	19.06	26.84	35.27
46-50	9.03	18.62	28.69	39.10	49.88
51-55	11.14	22.70	34.81	47.55	60.92
56-60	14.08	29.38	46.52	66.11	88.85
61-65	27.14	60.21	100.45	149.34	208.57

Cancer + Cardiac + Nervous Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-25	0.69	1.49	2.37	3.36	4.42
26-30	1.31	2.74	4.25	5.91	7.72
31-35	1.98	4.18	6.66	9.48	12.70
36-40	3.71	8.04	13.02	18.75	25.35
41-45	7.48	15.95	25.39	35.80	47.14
46-50	12.16	25.13	38.80	52.98	67.73
51-55	15.28	31.17	47.85	65.42	83.87
56-60	19.44	40.57	64.19	91.16	122.41
61-65	37.18	82.30	137.01	203.18	283.00

Cardiac + Nervous + Other Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-25	0.75	1.62	2.57	3.64	4.79
26-30	1.42	2.97	4.61	6.42	8.36
31-35	2.13	4.53	7.20	10.22	13.67
36-40	3.94	8.54	13.80	19.85	26.75
41-45	7.82	16.66	26.51	37.36	49.17
46-50	12.70	26.25	40.55	55.40	70.83
51-55	16.02	32.66	50.10	68.44	87.65
56-60	20.13	41.90	66.09	93.53	125.07
61-65	37.25	82.06	136.04	200.88	278.71

Cancer + Cardiac + Nervous + Other Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-25	0.84	1.81	2.89	4.07	5.39
26-30	1.62	3.34	5.24	7.26	9.48
31-35	2.44	5.17	8.21	11.68	15.65
36-40	4.55	9.79	15.84	22.78	30.74
41-45	9.01	19.18	30.54	43.09	56.73
46-50	14.70	30.42	47.01	64.32	82.30
51-55	18.69	38.18	58.59	80.06	102.61
56-60	23.63	49.21	77.67	109.91	147.01
61-65	43.82	96.53	159.92	236.06	327.34

B. CI Premium Rates – Reducing SI

10 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.24	0.50	0.82	1.19	1.60	1.90	2.09	2.24	2.35	2.46	2.52	2.59	2.63	2.67	2.69
26-30	0.45	0.97	1.55	2.20	2.93	3.47	3.84	4.12	4.33	4.51	4.63	4.74	4.83	4.91	4.98
31-35	0.71	1.53	2.50	3.64	4.98	5.86	6.51	6.98	7.33	7.61	7.85	8.02	8.17	8.30	8.41
36-40	1.36	3.00	4.98	7.33	10.13	11.96	13.26	14.21	14.94	15.52	15.97	16.36	16.66	16.92	17.14
41-45	2.78	6.12	9.98	14.42	19.40	22.91	25.39	27.22	28.63	29.73	30.61	31.32	31.92	32.42	32.83
46-50	4.70	10.00	15.82	22.12	28.86	34.10	37.79	40.52	42.59	44.23	45.55	46.62	47.51	48.24	48.87
51-55	6.08	12.78	20.09	28.02	36.64	43.28	47.98	51.43	54.08	56.15	57.83	59.17	60.29	61.24	62.02
56-60	7.82	16.77	27.07	39.12	53.35	63.01	69.84	74.86	78.72	81.74	84.17	86.14	87.77	89.13	90.28
61-65	14.66	33.17	56.04	84.15	118.51	139.98	155.14	166.32	174.88	181.61	187.00	191.37	194.99	198.01	200.55
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	2.74	2.76	2.78	2.80	2.82	2.82	2.85	2.85	2.87	2.87	2.87	2.89	2.89	2.89	2.89
26-30	5.02	5.07	5.11	5.15	5.17	5.19	5.22	5.24	5.26	5.28	5.28	5.30	5.30	5.32	5.32
31-35	8.49	8.58	8.64	8.71	8.75	8.79	8.84	8.86	8.90	8.92	8.95	8.97	8.99	8.99	9.01
36-40	17.33	17.48	17.61	17.74	17.83	17.93	18.00	18.06	18.13	18.17	18.21	18.26	18.30	18.32	18.37
41-45	33.17	33.48	33.73	33.97	34.17	34.34	34.47	34.60	34.73	34.81	34.90	34.98	35.05	35.11	35.16
46-50	49.38	49.84	50.22	50.55	50.83	51.09	51.30	51.50	51.67	51.82	51.95	52.06	52.16	52.25	52.34
51-55	62.68	63.27	63.74	64.17	64.54	64.86	65.14	65.38	65.59	65.77	65.94	66.09	66.22	66.33	66.43
56-60	91.25	92.09	92.80	93.40	93.94	94.39	94.80	95.17	95.47	95.75	95.99	96.20	96.38	96.55	96.70
61-65	202.71	204.56	206.14	207.52	208.68	209.72	210.62	211.40	212.09	212.69	213.23	213.70	214.11	214.48	214.80

SBI General Insurance Company Limited. Registered and Corporate Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai 400 099. | For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale. | For SBI General Insurance Company Limited IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license. | Comprehensive Loan Insurance, UIN: SBIHIGP22227V012122 | SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products.

20 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.30	0.65	1.06	1.53	2.05	2.41	2.67	2.87	3.02	3.13	3.23	3.30	3.36	3.41	3.47
26-30	0.56	1.21	1.92	2.72	3.62	4.27	4.74	5.09	5.35	5.54	5.71	5.84	5.95	6.06	6.12
31-35	0.86	1.85	3.00	4.35	5.93	7.01	7.76	8.32	8.75	9.10	9.36	9.59	9.76	9.92	10.04
36-40	1.57	3.49	5.78	8.47	11.66	13.77	15.26	16.36	17.20	17.87	18.39	18.82	19.18	19.46	19.72
41-45	3.15	6.90	11.21	16.12	21.66	25.59	28.35	30.39	31.97	33.17	34.17	34.96	35.63	36.19	36.64
46-50	5.15	10.97	17.31	24.14	31.47	37.16	41.19	44.17	46.43	48.22	49.64	50.81	51.78	52.57	53.24
51-55	6.55	13.77	21.58	30.07	39.25	46.37	51.39	55.10	57.94	60.16	61.95	63.40	64.60	65.59	66.43
56-60	8.32	17.83	28.73	41.47	56.50	66.74	73.96	79.30	83.38	86.59	89.15	91.25	92.97	94.41	95.62
61-65	15.48	35.01	59.13	88.77	124.96	147.61	163.59	175.38	184.41	191.50	197.17	201.78	205.60	208.79	211.48
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	3.49	3.54	3.56	3.58	3.60	3.62	3.64	3.64	3.66	3.66	3.69	3.69	3.69	3.71	3.71
26-30	6.19	6.25	6.29	6.34	6.38	6.40	6.42	6.45	6.47	6.49	6.51	6.53	6.53	6.55	6.55
31-35	10.15	10.24	10.33	10.39	10.45	10.50	10.54	10.58	10.63	10.65	10.67	10.69	10.71	10.73	10.76
36-40	19.94	20.11	20.28	20.41	20.52	20.63	20.72	20.80	20.87	20.91	20.97	21.02	21.06	21.10	21.12
41-45	37.03	37.38	37.66	37.92	38.13	38.33	38.48	38.63	38.76	38.86	38.97	39.06	39.12	39.19	39.25
46-50	53.82	54.32	54.73	55.10	55.42	55.68	55.92	56.13	56.30	56.48	56.63	56.73	56.84	56.95	57.04
51-55	67.15	67.75	68.29	68.74	69.13	69.47	69.78	70.03	70.25	70.47	70.64	70.79	70.92	71.05	71.16
56-60	96.66	97.54	98.29	98.94	99.50	100.00	100.43	100.79	101.12	101.42	101.68	101.89	102.09	102.26	102.41
61-65	213.75	215.69	217.37	218.81	220.04	221.14	222.09	222.91	223.64	224.27	224.85	225.34	225.77	226.16	226.51

30 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.32	0.69	1.14	1.66	2.24	2.63	2.93	3.13	3.30	3.43	3.51	3.60	3.66	3.73	3.77
26-30	0.63	1.34	2.11	3.02	4.01	4.74	5.24	5.63	5.91	6.14	6.32	6.47	6.60	6.70	6.79
31-35	0.95	2.07	3.36	4.87	6.68	7.89	8.73	9.38	9.85	10.22	10.54	10.78	10.97	11.14	11.30
36-40	1.79	3.97	6.55	9.64	13.24	15.65	17.33	18.58	19.55	20.28	20.89	21.38	21.79	22.12	22.42
41-45	3.60	7.87	12.78	18.41	24.70	29.19	32.36	34.68	36.47	37.87	38.99	39.90	40.65	41.28	41.82
46-50	5.91	12.59	19.87	27.72	36.17	42.72	47.34	50.76	53.37	55.42	57.06	58.39	59.52	60.42	61.20
51-55	7.59	15.93	24.98	34.88	45.57	53.82	59.64	63.96	67.23	69.82	71.89	73.59	74.97	76.13	77.10
56-60	9.70	20.80	33.58	48.52	66.24	78.25	86.70	92.95	97.73	101.51	104.50	106.96	108.99	110.67	112.09
61-65	18.30	41.54	70.44	106.27	150.46	177.73	196.95	211.16	222.02	230.56	237.39	242.98	247.57	251.40	254.62
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	3.82	3.86	3.88	3.90	3.92	3.94	3.97	3.99	3.99	4.01	4.01	4.03	4.03	4.03	4.05
26-30	6.85	6.92	6.96	7.01	7.05	7.09	7.11	7.16	7.18	7.20	7.20	7.22	7.24	7.24	7.26
31-35	11.42	11.51	11.62	11.68	11.75	11.81	11.86	11.90	11.94	11.98	12.01	12.03	12.05	12.07	12.09
36-40	22.66	22.85	23.04	23.19	23.32	23.43	23.54	23.63	23.69	23.78	23.82	23.88	23.93	23.97	24.01
41-45	42.27	42.66	42.98	43.26	43.52	43.74	43.91	44.08	44.23	44.34	44.47	44.56	44.64	44.73	44.79
46-50	61.86	62.43	62.90	63.33	63.70	64.00	64.28	64.52	64.73	64.90	65.08	65.21	65.34	65.46	65.55

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51-55	77.95	78.66	79.26	79.78	80.23	80.64	80.98	81.29	81.55	81.78	81.98	82.17	82.32	82.47	82.60
56-60	113.30	114.33	115.22	115.97	116.64	117.22	117.72	118.15	118.53	118.88	119.18	119.44	119.68	119.87	120.04
61-65	257.35	259.70	261.71	263.45	264.94	266.26	267.40	268.39	269.27	270.03	270.72	271.32	271.84	272.31	272.72

40 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.37	0.80	1.29	1.88	2.54	3.00	3.32	3.56	3.75	3.88	4.01	4.10	4.18	4.25	4.29
26-30	0.71	1.51	2.41	3.41	4.55	5.37	5.95	6.38	6.70	6.96	7.18	7.35	7.48	7.59	7.70
31-35	1.08	2.35	3.82	5.56	7.59	8.95	9.92	10.63	11.19	11.62	11.96	12.24	12.46	12.65	12.83
36-40	2.03	4.51	7.44	10.91	15.00	17.72	19.64	21.06	22.14	23.00	23.67	24.23	24.68	25.07	25.39
41-45	4.05	8.88	14.44	20.76	27.85	32.89	36.45	39.08	41.09	42.68	43.93	44.97	45.83	46.54	47.12
46-50	6.64	14.12	22.29	31.08	40.50	47.83	53.03	56.84	59.77	62.06	63.91	65.40	66.65	67.66	68.55
51-55	8.45	17.76	27.83	38.78	50.63	59.82	66.28	71.07	74.73	77.60	79.91	81.78	83.33	84.61	85.71
56-60	10.73	22.98	37.08	53.57	73.03	86.27	95.60	102.50	107.76	111.90	115.22	117.93	120.15	122.03	123.58
61-65	20.09	45.57	77.21	116.40	164.64	194.48	215.51	231.08	242.95	252.29	259.77	265.87	270.89	275.09	278.63
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	4.33	4.38	4.42	4.44	4.46	4.48	4.51	4.53	4.55	4.55	4.57	4.57	4.59	4.59	4.59
26-30	7.78	7.85	7.91	7.95	8.00	8.04	8.08	8.10	8.15	8.17	8.19	8.19	8.21	8.23	8.23
31-35	12.95	13.08	13.19	13.28	13.34	13.41	13.47	13.52	13.56	13.60	13.64	13.67	13.69	13.71	13.73
36-40	25.67	25.91	26.10	26.28	26.43	26.56	26.66	26.77	26.86	26.92	26.99	27.05	27.12	27.16	27.20
41-45	47.64	48.07	48.44	48.76	49.04	49.28	49.49	49.69	49.84	49.99	50.10	50.22	50.31	50.40	50.48
46-50	69.28	69.91	70.44	70.92	71.33	71.67	71.97	72.25	72.49	72.69	72.88	73.03	73.18	73.31	73.42
51-55	86.63	87.41	88.10	88.68	89.18	89.63	89.99	90.34	90.64	90.90	91.12	91.31	91.50	91.65	91.78
56-60	124.92	126.06	127.03	127.87	128.60	129.23	129.79	130.26	130.69	131.06	131.40	131.68	131.94	132.16	132.37
61-65	281.62	284.19	286.39	288.29	289.92	291.35	292.60	293.70	294.64	295.49	296.24	296.89	297.47	297.96	298.42

50 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.41	0.88	1.42	2.05	2.76	3.25	3.60	3.86	4.05	4.20	4.33	4.44	4.53	4.59	4.66
26-30	0.75	1.62	2.57	3.64	4.85	5.71	6.34	6.79	7.13	7.42	7.63	7.82	7.98	8.08	8.19
31-35	1.14	2.48	4.03	5.86	7.98	9.42	10.43	11.19	11.77	12.22	12.59	12.89	13.13	13.32	13.49
36-40	2.13	4.72	7.78	11.40	15.67	18.52	20.52	22.01	23.13	24.01	24.72	25.31	25.78	26.19	26.54
41-45	4.22	9.23	15.00	21.58	28.93	34.17	37.87	40.61	42.68	44.34	45.65	46.71	47.59	48.33	48.95

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46-50	6.88	14.64	23.09	32.18	41.95	49.56	54.90	58.87	61.91	64.28	66.18	67.73	69.02	70.08	70.98
51-55	8.73	18.34	28.78	40.09	52.32	61.80	68.48	73.44	77.21	80.19	82.56	84.50	86.09	87.43	88.55
56-60	11.08	23.73	38.26	55.27	75.36	89.00	98.64	105.75	111.21	115.47	118.90	121.68	123.99	125.91	127.52
61-65	20.72	46.97	79.61	119.98	169.69	200.45	222.13	238.17	250.41	260.05	267.74	274.04	279.21	283.54	287.16
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	4.70	4.74	4.79	4.81	4.85	4.87	4.89	4.91	4.91	4.94	4.96	4.96	4.96	4.98	4.98
26-30	8.28	8.36	8.43	8.47	8.51	8.56	8.60	8.64	8.67	8.69	8.71	8.73	8.75	8.75	8.77
31-35	13.64	13.77	13.88	13.97	14.05	14.12	14.18	14.23	14.27	14.31	14.36	14.38	14.42	14.44	14.46
36-40	26.82	27.05	27.27	27.44	27.59	27.74	27.85	27.96	28.04	28.13	28.19	28.26	28.32	28.37	28.41
41-45	49.49	49.92	50.31	50.66	50.94	51.19	51.41	51.60	51.78	51.93	52.06	52.16	52.27	52.36	52.44
46-50	71.76	72.41	72.97	73.44	73.87	74.24	74.54	74.82	75.08	75.29	75.47	75.64	75.79	75.92	76.03
51-55	89.50	90.32	91.01	91.61	92.13	92.58	92.99	93.34	93.64	93.90	94.13	94.35	94.54	94.69	94.84
56-60	128.88	130.07	131.08	131.94	132.70	133.34	133.93	134.42	134.85	135.24	135.59	135.89	136.15	136.38	136.58
61-65	290.27	292.90	295.16	297.12	298.83	300.29	301.59	302.71	303.70	304.56	305.31	306.00	306.59	307.10	307.58

60 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.43	0.95	1.55	2.22	3.00	3.54	3.92	4.20	4.42	4.59	4.72	4.83	4.94	5.00	5.07
26-30	0.82	1.77	2.80	3.99	5.28	6.25	6.92	7.42	7.80	8.10	8.34	8.54	8.71	8.84	8.95
31-35	1.25	2.72	4.42	6.40	8.71	10.28	11.40	12.22	12.85	13.34	13.73	14.05	14.33	14.55	14.74
36-40	2.33	5.13	8.47	12.44	17.07	20.18	22.35	23.97	25.20	26.17	26.94	27.57	28.09	28.52	28.88
41-45	4.59	10.04	16.32	23.45	31.45	37.16	41.17	44.15	46.41	48.20	49.62	50.79	51.76	52.55	53.22
46-50	7.48	15.89	25.09	34.96	45.57	53.82	59.64	63.96	67.23	69.82	71.89	73.59	74.97	76.13	77.10
51-55	9.48	19.92	31.23	43.52	56.78	67.08	74.35	79.69	83.81	87.02	89.61	91.70	93.44	94.89	96.10
56-60	12.01	25.69	41.41	59.75	81.39	96.16	106.55	114.25	120.13	124.74	128.45	131.45	133.95	136.02	137.76
61-65	22.29	50.46	85.45	128.62	181.74	214.67	237.89	255.07	268.20	278.50	286.76	293.48	299.02	303.65	307.56
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	5.13	5.17	5.22	5.24	5.28	5.30	5.32	5.35	5.37	5.37	5.39	5.41	5.41	5.43	5.43
26-30	9.05	9.12	9.20	9.25	9.31	9.36	9.40	9.44	9.46	9.48	9.51	9.53	9.55	9.57	9.59
31-35	14.89	15.02	15.15	15.24	15.33	15.41	15.48	15.54	15.58	15.63	15.67	15.69	15.74	15.76	15.78
36-40	29.21	29.47	29.70	29.90	30.07	30.22	30.35	30.46	30.54	30.65	30.72	30.78	30.85	30.89	30.95
41-45	53.80	54.30	54.71	55.07	55.40	55.66	55.89	56.11	56.30	56.45	56.61	56.71	56.82	56.93	57.01
46-50	77.95	78.66	79.26	79.78	80.23	80.64	80.98	81.29	81.55	81.78	81.98	82.17	82.32	82.47	82.60

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51-55	97.13	98.01	98.77	99.44	100.00	100.49	100.92	101.29	101.64	101.92	102.17	102.41	102.61	102.78	102.93
56-60	139.25	140.50	141.60	142.53	143.35	144.06	144.68	145.22	145.69	146.10	146.47	146.79	147.07	147.33	147.55
61-65	310.85	313.70	316.11	318.20	320.04	321.61	322.99	324.20	325.25	326.18	327.00	327.71	328.36	328.92	329.41

Cancer Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.09	0.17	0.28	0.39	0.54	0.63	0.69	0.73	0.78	0.82	0.84	0.86	0.86	0.88	0.91
26-30	0.15	0.32	0.52	0.73	0.97	1.14	1.27	1.36	1.44	1.49	1.53	1.57	1.60	1.64	1.66
31-35	0.24	0.52	0.84	1.23	1.66	1.96	2.18	2.35	2.46	2.57	2.63	2.69	2.74	2.78	2.82
36-40	0.45	1.01	1.68	2.46	3.41	4.01	4.44	4.76	5.00	5.19	5.37	5.48	5.58	5.67	5.76
41-45	0.93	2.05	3.32	4.81	6.47	7.65	8.47	9.10	9.55	9.92	10.22	10.45	10.65	10.82	10.95
46-50	1.57	3.34	5.30	7.44	9.72	11.49	12.74	13.64	14.36	14.92	15.35	15.71	16.02	16.25	16.47
51-55	2.07	4.35	6.85	9.57	12.52	14.79	16.38	17.57	18.47	19.18	19.74	20.20	20.59	20.91	21.17
56-60	2.69	5.76	9.29	13.41	18.30	21.62	23.95	25.67	26.99	28.04	28.86	29.55	30.09	30.57	30.95
61-65	5.02	11.36	19.21	28.82	40.57	47.92	53.11	56.95	59.88	62.17	64.02	65.51	66.76	67.79	68.65
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	0.91	0.91	0.93	0.93	0.93	0.93	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
26-30	1.66	1.68	1.70	1.70	1.72	1.72	1.72	1.75	1.75	1.75	1.75	1.77	1.77	1.77	1.77
31-35	2.85	2.89	2.91	2.93	2.93	2.95	2.97	2.97	3.00	3.00	3.00	3.02	3.02	3.02	3.02
36-40	5.80	5.86	5.91	5.95	5.97	6.01	6.04	6.06	6.08	6.10	6.10	6.12	6.14	6.14	6.16
41-45	11.08	11.17	11.25	11.34	11.40	11.47	11.51	11.55	11.60	11.62	11.64	11.68	11.70	11.73	11.73
46-50	16.64	16.79	16.92	17.03	17.14	17.22	17.29	17.35	17.42	17.46	17.50	17.55	17.57	17.61	17.63
51-55	21.40	21.60	21.77	21.90	22.03	22.14	22.25	22.33	22.40	22.46	22.53	22.57	22.61	22.66	22.68
56-60	31.30	31.58	31.82	32.03	32.23	32.38	32.51	32.64	32.74	32.83	32.92	32.98	33.04	33.11	33.15
61-65	69.41	70.03	70.57	71.05	71.44	71.80	72.10	72.38	72.62	72.82	73.01	73.16	73.31	73.42	73.55

Cardiac Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.17	0.39	0.63	0.93	1.23	1.47	1.62	1.72	1.81	1.90	1.94	1.98	2.03	2.07	2.09
26-30	0.34	0.73	1.16	1.64	2.18	2.57	2.85	3.06	3.21	3.34	3.43	3.51	3.58	3.62	3.69
31-35	0.52	1.10	1.79	2.59	3.56	4.18	4.63	4.98	5.24	5.43	5.60	5.73	5.84	5.93	6.01
36-40	0.97	2.13	3.56	5.24	7.24	8.56	9.48	10.17	10.69	11.10	11.45	11.70	11.92	12.11	12.27

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SBI General Insurance Company Limited



41-45	2.00	4.42	7.20	10.39	13.97	16.49	18.28	19.59	20.61	21.38	22.03	22.55	22.98	23.32	23.63
46-50	3.34	7.11	11.21	15.63	20.33	24.01	26.60	28.54	30.01	31.15	32.07	32.83	33.45	33.97	34.40
51-55	4.20	8.82	13.80	19.21	25.07	29.60	32.81	35.18	36.99	38.41	39.55	40.48	41.24	41.88	42.42
56-60	5.30	11.34	18.30	26.43	36.04	42.57	47.16	50.57	53.18	55.23	56.86	58.20	59.30	60.21	60.98
61-65	9.89	22.42	37.92	56.99	80.32	94.87	105.13	112.71	118.51	123.06	126.73	129.68	132.14	134.18	135.91
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	2.11	2.13	2.16	2.16	2.18	2.18	2.20	2.20	2.20	2.22	2.22	2.22	2.22	2.24	2.24
26-30	3.71	3.75	3.77	3.82	3.84	3.84	3.86	3.88	3.88	3.90	3.90	3.92	3.92	3.94	3.94
31-35	6.08	6.12	6.16	6.21	6.25	6.27	6.32	6.34	6.36	6.36	6.38	6.40	6.40	6.42	6.42
36-40	12.39	12.52	12.61	12.70	12.76	12.83	12.89	12.93	12.98	13.02	13.04	13.06	13.11	13.13	13.15
41-45	23.88	24.10	24.27	24.44	24.57	24.70	24.81	24.90	24.98	25.05	25.11	25.18	25.22	25.26	25.31
46-50	34.77	35.09	35.35	35.59	35.80	35.98	36.13	36.26	36.39	36.49	36.58	36.64	36.73	36.80	36.84
51-55	42.87	43.26	43.59	43.89	44.12	44.36	44.53	44.71	44.86	44.99	45.09	45.20	45.29	45.35	45.42
56-60	61.65	62.21	62.68	63.09	63.46	63.78	64.04	64.28	64.49	64.69	64.84	64.99	65.12	65.23	65.31
61-65	137.37	138.62	139.70	140.63	141.43	142.12	142.72	143.26	143.73	144.14	144.51	144.81	145.09	145.35	145.57

Cancer + Cardiac Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.26	0.56	0.91	1.31	1.77	2.09	2.31	2.48	2.61	2.69	2.78	2.85	2.91	2.95	2.97
26-30	0.50	1.06	1.66	2.37	3.15	3.73	4.12	4.42	4.66	4.83	4.98	5.09	5.17	5.26	5.32
31-35	0.75	1.62	2.63	3.82	5.22	6.16	6.83	7.33	7.70	8.00	8.23	8.43	8.58	8.71	8.84
36-40	1.42	3.15	5.24	7.70	10.65	12.57	13.92	14.94	15.71	16.32	16.79	17.20	17.52	17.78	18.02
41-45	2.93	6.45	10.52	15.18	20.43	24.14	26.75	28.67	30.16	31.32	32.25	33.00	33.63	34.14	34.58
46-50	4.91	10.45	16.53	23.06	30.05	35.50	39.34	42.18	44.36	46.06	47.42	48.54	49.45	50.22	50.87
51-55	6.27	13.17	20.65	28.78	37.57	44.38	49.19	52.75	55.44	57.58	59.30	60.68	61.82	62.79	63.59
56-60	7.98	17.09	27.57	39.83	54.32	64.17	71.11	76.26	80.19	83.25	85.73	87.73	89.39	90.77	91.96
61-65	14.92	33.78	57.12	85.81	120.88	142.78	158.24	169.66	178.39	185.25	190.72	195.21	198.89	201.98	204.56
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	3.02	3.04	3.06	3.08	3.10	3.13	3.13	3.15	3.15	3.17	3.17	3.17	3.19	3.19	3.19
26-30	5.39	5.43	5.48	5.52	5.54	5.58	5.60	5.63	5.63	5.65	5.67	5.67	5.69	5.69	5.71
31-35	8.92	9.01	9.07	9.14	9.18	9.23	9.27	9.31	9.33	9.36	9.38	9.40	9.42	9.44	9.46
36-40	18.21	18.37	18.52	18.65	18.75	18.84	18.93	18.99	19.06	19.10	19.16	19.21	19.23	19.27	19.29
41-45	34.94	35.27	35.55	35.78	35.98	36.15	36.32	36.45	36.56	36.67	36.77	36.84	36.92	36.99	37.03
46-50	51.41	51.88	52.27	52.62	52.92	53.20	53.41	53.61	53.78	53.95	54.08	54.19	54.30	54.41	54.47
51-55	64.28	64.86	65.36	65.79	66.18	66.50	66.78	67.04	67.25	67.45	67.62	67.75	67.90	68.01	68.12
56-60	92.93	93.79	94.50	95.13	95.69	96.14	96.57	96.91	97.24	97.52	97.75	97.97	98.16	98.34	98.49

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61-65	206.78	208.66	210.28	211.66	212.86	213.92	214.85	215.64	216.33	216.96	217.50	217.97	218.40	218.77	219.11
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Cardiac + Nervous Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.28	0.60	0.97	1.40	1.88	2.22	2.46	2.63	2.78	2.89	2.97	3.04	3.10	3.15	3.19
26-30	0.52	1.08	1.72	2.44	3.23	3.82	4.22	4.53	4.76	4.96	5.11	5.22	5.32	5.39	5.48
31-35	0.75	1.64	2.65	3.86	5.26	6.21	6.88	7.37	7.76	8.04	8.28	8.47	8.64	8.77	8.88
36-40	1.40	3.13	5.15	7.59	10.41	12.31	13.64	14.64	15.39	15.97	16.45	16.83	17.16	17.42	17.63
41-45	2.82	6.16	10.00	14.36	19.23	22.70	25.16	26.99	28.37	29.47	30.33	31.04	31.62	32.12	32.53
46-50	4.53	9.57	15.07	20.93	27.18	32.12	35.59	38.15	40.12	41.67	42.90	43.91	44.73	45.44	46.02
51-55	5.58	11.66	18.28	25.46	33.20	39.23	43.46	46.60	49.00	50.89	52.40	53.63	54.64	55.48	56.20
56-60	7.05	15.11	24.42	35.39	48.44	57.21	63.40	67.97	71.48	74.22	76.41	78.20	79.69	80.92	81.95
61-65	13.58	30.95	52.75	79.93	113.68	134.29	148.82	159.56	167.77	174.21	179.39	183.59	187.06	189.97	192.41
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	3.21	3.25	3.28	3.30	3.32	3.32	3.34	3.36	3.36	3.38	3.38	3.38	3.41	3.41	3.41
26-30	5.52	5.58	5.63	5.65	5.69	5.71	5.73	5.76	5.78	5.80	5.82	5.82	5.84	5.84	5.86
31-35	8.99	9.07	9.14	9.20	9.25	9.29	9.33	9.38	9.40	9.42	9.44	9.46	9.48	9.51	9.53
36-40	17.83	18.00	18.13	18.26	18.34	18.45	18.52	18.58	18.65	18.71	18.75	18.80	18.84	18.86	18.88
41-45	32.87	33.17	33.43	33.65	33.84	34.01	34.17	34.30	34.40	34.51	34.60	34.66	34.73	34.79	34.83
46-50	46.52	46.93	47.29	47.62	47.88	48.11	48.33	48.50	48.65	48.80	48.93	49.04	49.13	49.21	49.28
51-55	56.80	57.32	57.77	58.14	58.48	58.76	59.02	59.23	59.43	59.60	59.75	59.88	59.99	60.10	60.18
56-60	82.84	83.59	84.24	84.80	85.30	85.71	86.07	86.40	86.68	86.93	87.15	87.34	87.52	87.65	87.80
61-65	194.48	196.24	197.75	199.07	200.21	201.20	202.06	202.82	203.46	204.05	204.56	205.02	205.40	205.77	206.07

Cancer + Cardiac + Nervous Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.34	0.75	1.25	1.81	2.41	2.85	3.15	3.38	3.56	3.69	3.79	3.88	3.97	4.03	4.07
26-30	0.67	1.40	2.22	3.17	4.20	4.98	5.50	5.91	6.21	6.45	6.64	6.79	6.92	7.03	7.11
31-35	0.99	2.16	3.49	5.09	6.92	8.17	9.05	9.72	10.22	10.61	10.93	11.17	11.38	11.55	11.70
36-40	1.85	4.14	6.83	10.04	13.82	16.32	18.09	19.40	20.39	21.17	21.79	22.31	22.74	23.09	23.39
41-45	3.75	8.19	13.34	19.16	25.69	30.35	33.65	36.06	37.92	39.38	40.55	41.49	42.29	42.94	43.48
46-50	6.08	12.93	20.37	28.37	36.92	43.61	48.33	51.82	54.47	56.58	58.24	59.62	60.74	61.69	62.47
51-55	7.65	16.02	25.13	35.03	45.72	54.00	59.84	64.17	67.47	70.06	72.15	73.83	75.23	76.39	77.36
56-60	9.72	20.87	33.71	48.80	66.74	78.83	87.34	93.66	98.47	102.26	105.28	107.76	109.78	111.49	112.93
61-65	18.60	42.31	71.95	108.77	154.25	182.21	201.93	216.51	227.65	236.40	243.41	249.12	253.82	257.76	261.06
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	4.12	4.16	4.18	4.22	4.25	4.27	4.29	4.29	4.31	4.33	4.33	4.35	4.35	4.35	4.38
26-30	7.20	7.26	7.31	7.37	7.42	7.44	7.48	7.50	7.52	7.54	7.57	7.59	7.61	7.61	7.63

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31-35	11.83	11.94	12.03	12.11	12.18	12.24	12.31	12.35	12.39	12.42	12.46	12.48	12.50	12.52	12.55
36-40	23.65	23.84	24.03	24.19	24.34	24.44	24.55	24.66	24.72	24.81	24.85	24.92	24.96	25.00	25.05
41-45	43.95	44.36	44.71	44.99	45.25	45.48	45.68	45.85	46.00	46.13	46.24	46.34	46.43	46.52	46.58
46-50	63.16	63.72	64.21	64.65	65.01	65.34	65.62	65.85	66.07	66.26	66.43	66.56	66.69	66.82	66.91
51-55	78.20	78.92	79.52	80.06	80.51	80.90	81.24	81.55	81.83	82.06	82.26	82.45	82.60	82.75	82.86
56-60	114.14	115.17	116.08	116.83	117.50	118.08	118.60	119.03	119.42	119.76	120.07	120.32	120.56	120.78	120.95
61-65	263.88	266.28	268.33	270.11	271.64	273.00	274.17	275.18	276.09	276.86	277.57	278.18	278.71	279.19	279.62

Cardiac + Nervous + Other Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.39	0.84	1.34	1.94	2.61	3.08	3.41	3.66	3.86	3.99	4.12	4.20	4.29	4.35	4.42
26-30	0.71	1.53	2.41	3.45	4.55	5.39	5.97	6.40	6.73	6.98	7.20	7.37	7.50	7.61	7.72
31-35	1.08	2.33	3.77	5.48	7.46	8.79	9.74	10.45	10.99	11.42	11.75	12.03	12.27	12.44	12.61
36-40	1.98	4.40	7.24	10.63	14.57	17.22	19.10	20.46	21.51	22.35	23.00	23.54	23.99	24.36	24.68
41-45	3.92	8.56	13.92	20.00	26.79	31.67	35.09	37.61	39.55	41.06	42.29	43.28	44.10	44.77	45.35
46-50	6.36	13.49	21.30	29.66	38.61	45.61	50.55	54.19	56.97	59.17	60.92	62.34	63.52	64.52	65.34
51-55	8.02	16.79	26.30	36.64	47.77	56.43	62.53	67.06	70.51	73.20	75.38	77.15	78.61	79.82	80.86
56-60	10.07	21.56	34.70	50.07	68.18	80.53	89.24	95.69	100.60	104.46	107.56	110.08	112.18	113.90	115.37
61-65	18.62	42.18	71.44	107.52	151.92	179.45	198.87	213.23	224.20	232.82	239.72	245.35	249.98	253.84	257.12
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	4.46	4.51	4.53	4.57	4.59	4.61	4.63	4.66	4.68	4.68	4.70	4.70	4.72	4.72	4.72
26-30	7.80	7.87	7.93	7.98	8.02	8.06	8.10	8.13	8.17	8.19	8.21	8.21	8.23	8.26	8.26
31-35	12.74	12.87	12.95	13.04	13.13	13.19	13.24	13.28	13.32	13.36	13.41	13.43	13.45	13.47	13.49
36-40	24.94	25.18	25.37	25.52	25.67	25.80	25.91	26.02	26.10	26.17	26.23	26.30	26.34	26.38	26.43
41-45	45.85	46.26	46.62	46.93	47.21	47.42	47.64	47.81	47.96	48.11	48.22	48.33	48.41	48.50	48.59
46-50	66.05	66.65	67.17	67.60	67.99	68.33	68.61	68.87	69.11	69.30	69.47	69.62	69.75	69.88	69.99
51-55	81.72	82.47	83.10	83.66	84.13	84.54	84.91	85.23	85.51	85.75	85.96	86.16	86.31	86.46	86.59
56-60	116.62	117.67	118.58	119.38	120.04	120.65	121.16	121.62	122.01	122.35	122.65	122.93	123.17	123.38	123.58
61-65	259.88	262.25	264.27	266.02	267.53	268.86	270.01	271.02	271.90	272.68	273.35	273.95	274.49	274.96	275.37

Cancer + Cardiac + Nervous + Other Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-25	0.43	0.93	1.51	2.18	2.93	3.47	3.84	4.12	4.33	4.51	4.63	4.74	4.83	4.91	4.98
26-30	0.82	1.72	2.76	3.88	5.17	6.10	6.77	7.26	7.63	7.93	8.15	8.34	8.51	8.64	8.75
31-35	1.23	2.65	4.31	6.25	8.54	10.07	11.17	11.96	12.59	13.06	13.45	13.77	14.03	14.25	14.44
36-40	2.28	5.02	8.32	12.20	16.75	19.79	21.94	23.52	24.72	25.67	26.43	27.05	27.57	28.00	28.35
41-45	4.51	9.87	16.04	23.06	30.93	36.54	40.48	43.41	45.63	47.40	48.80	49.94	50.89	51.67	52.34
46-50	7.35	15.63	24.68	34.42	44.86	52.98	58.72	62.96	66.20	68.74	70.79	72.45	73.81	74.95	75.92
51-55	9.36	19.64	30.76	42.85	55.94	66.07	73.20	78.51	82.54	85.71	88.25	90.32	92.02	93.44	94.65
56-60	11.81	25.31	40.78	58.83	80.12	94.65	104.89	112.48	118.25	122.80	126.45	129.40	131.86	133.90	135.61
61-65	21.92	49.62	83.98	126.36	178.44	210.77	233.58	250.43	263.32	273.43	281.54	288.13	293.59	298.14	301.97

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Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-25	5.02	5.07	5.11	5.15	5.17	5.19	5.22	5.24	5.26	5.28	5.28	5.30	5.30	5.32	5.32
26-30	8.84	8.92	8.99	9.05	9.10	9.14	9.18	9.23	9.25	9.27	9.31	9.31	9.33	9.36	9.38
31-35	14.59	14.72	14.83	14.94	15.02	15.09	15.15	15.22	15.26	15.30	15.35	15.39	15.41	15.43	15.46
36-40	28.67	28.93	29.14	29.34	29.51	29.66	29.77	29.90	29.98	30.07	30.16	30.22	30.26	30.33	30.37
41-45	52.90	53.37	53.80	54.15	54.45	54.73	54.97	55.16	55.35	55.51	55.64	55.76	55.87	55.98	56.04
46-50	76.74	77.43	78.03	78.55	79.00	79.39	79.73	80.04	80.29	80.51	80.73	80.90	81.05	81.20	81.31
51-55	95.66	96.55	97.28	97.93	98.49	98.98	99.39	99.76	100.10	100.38	100.62	100.86	101.05	101.23	101.38
56-60	137.07	138.32	139.38	140.31	141.10	141.81	142.42	142.96	143.41	143.82	144.19	144.51	144.79	145.03	145.24
61-65	305.21	307.99	310.38	312.43	314.22	315.77	317.13	318.29	319.35	320.25	321.05	321.76	322.39	322.93	323.42

C. Early Stage CI

Base CI Plan	Loading on Base CI Plan Gross Premium Rates (Fixed SA)
10 Critical Illnesses	12%
20 Critical Illnesses	12%
30 Critical Illnesses	11%
40 Critical Illnesses	10%
50 Critical Illnesses	9%
60 Critical Illnesses	9%
Cancer	8%
Cardiac	14%
Cancer + Cardiac	12%
Cardiac + Nervous	11%
Cancer + Cardiac + Nervous	10%
Cardiac + Nervous + Other	9%
Cancer + Cardiac + Nervous + Other	9%

D. Involuntary Loss of Job

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-25	0.28	0.58	0.88	1.19	1.49
26-30	0.30	0.63	0.97	1.29	1.62
31-35	0.32	0.71	1.08	1.44	1.83
36-40	0.45	0.99	1.57	2.18	2.80
41-45	0.73	1.66	2.69	3.86	5.07
46-50	1.08	2.37	3.77	5.22	6.70
51-55	2.05	4.59	7.01	9.14	11.47
56-60	3.47	7.72	11.81	15.39	19.29
61-65	5.28	11.75	17.96	23.39	29.38

E. Other Add-on benefits

**Gross Premium Rates are derived from the CI/PA plan Gross Premium Rates
Single Premium Gross Rates applicable for Other Add-on Benefits.**

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Add-on Cover	Trigger	Sum Assured	Gross Rate Table Reference	Factor Applicable
Education Benefit	Major CI/Accidental Death/PTD	10% of Base SA subject to maximum of INR 500,000	Fixed SA Gross Rate for CI+AD+PTD	100%
Funeral Benefit	Accidental Death	INR20,000	FixedSAGrossRateforAD	100%
Double Indemnity PA Cover	Accidental Death/ PTD	Base SA	AD + PTD	10%
Loss of Earnings	Major CI/ Accidental Death/PTD	3 EMIs subject to maximum of 10% of Base SA	Fixed SA Gross Rate for CI + AD + PTD	100%

F. PA Premium Rates – Fixed SI

Single Premium Gross Rates (per thousand sum assured) applicable for Fixed Sum Assured Mortgage PA plan. Gross Premium Rates are based on PA Plan, Policy period & Loan period opted.

Accidental Death Benefit (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-65	0.32	0.64	0.97	1.29	1.61

Accidental Death + PTD Benefit (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-65	0.43	0.84	1.26	1.67	2.10

Accidental Death + PTD + PPD Benefit (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-65	0.56	1.10	1.66	2.21	2.77

Accidental PTD + PPD Benefit (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18-65	0.28	0.56	0.84	1.10	1.38

G. PA Premium Rates – Reducing SI

Accidental Death Benefit (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-65	0.16	0.34	0.51	0.69	0.88	1.04	1.16	1.25	1.30	1.35	1.39	1.42	1.45	1.47	1.49
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-65	1.51	1.52	1.54	1.54	1.55	1.57	1.57	1.58	1.58	1.58	1.58	1.58	1.60	1.60	1.60

Accidental Death + PTD Benefit (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-65	0.22	0.43	0.66	0.89	1.13	1.35	1.49	1.61	1.69	1.74	1.79	1.83	1.88	1.91	1.93
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-65	1.95	1.96	1.98	1.99	2.01	2.02	2.02	2.04	2.04	2.05	2.05	2.05	2.07	2.07	2.07

Accidental Death + PTD + PPD Benefit (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-65	0.28	0.60	0.95	1.29	1.66	1.93	2.11	2.23	2.33	2.39	2.45	2.49	2.54	2.56	2.59
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-65	2.62	2.64	2.65	2.67	2.68	2.70	2.70	2.71	2.71	2.73	2.73	2.73	2.74	2.74	2.74

Accidental PTD + PPD Benefit (reducing sum insured)

SBI General Insurance Company Limited. Registered and Corporate Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai 400 099. | For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale. | For SBI General Insurance Company Limited IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license. | Comprehensive Loan Insurance, UIN: SBIHIGP22227V012122 | SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products.

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18-65	0.15	0.31	0.47	0.64	0.84	0.97	1.06	1.11	1.16	1.19	1.22	1.25	1.26	1.28	1.29
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
18-65	1.30	1.32	1.32	1.33	1.33	1.35	1.35	1.35	1.35	1.36	1.36	1.36	1.36	1.36	1.36

H. PA Prem Rates for tenure < 1year

PA Gross Premium Rates for tenure < 1year

Policy Period/ Loan Tenure	3 Months	6 Months	9 Months
Entry Age	18-65		
Accidental Death	0.09	0.16	0.25
Accidental Death + PTD	0.10	0.21	0.31
Accidental Death + PTD + PPD	0.13	0.28	0.41
Accidental PTD + PPD	0.07	0.13	0.21

I. PPMC cost Gross Premium

SI Band/ Age Band	Upto 0.5 Lakh	5 Lakh-10 Lakh	10 Lakh-20 Lakh	20 Lakh-35 Lakh	35 Lakh-1 Crore	1 Lakh-3 Crore	>3 Crore
18-25	-	-	-	-	-	-	3,715
26-30	-	-	-	-	-	-	3,715
31-35	-	-	-	-	-	-	3,715
36-40	-	-	-	-	-	-	3,715
41-45	-	-	-	-	-	-	3,715
46-50	-	-	-	-	-	-	4,954
51-55	-	-	-	3,715	3,715	3,715	4,954
56-60	-	-	-	3,715	3,715	3,715	4,954
61-65	3,715	3,715	3,715	4,954	4,954	4,954	4,954