

Swarna Gramin Bima Yojana (Individual)  
Premium Rates Exclusive of 18% GST

1) Basic Premium Rate For Personal Accident(PA) Section

Age Band (Years)	SUM INSURED						
	50,000	75,000	1,00,000	1,25,000	1,50,000	1,75,000	2,00,000
0.5-25	15	20	25	32	41	52	64
26-35	20	25	33	42	53	67	84
36-45	25	33	43	54	69	87	109
46-55	33	43	55	71	90	113	141
56-65	43	56	72	92	117	147	184
66-75*	72	94	121	155	197	249	311
76-80*	94	122	158	202	257	323	404
> 80 years*	141	183	237	303	385	484	606

2) Basic Premium for Critical Illnesses and Surgical Procedure – Option 1

Age Band (Years)	SUM INSURED						
	50,000	75,000	1,00,000	1,25,000	1,50,000	1,75,000	2,00,000
5-25 Yrs	180	271	361	451	541	631	722
26-35 Yrs	219	329	438	548	658	767	877
36-45 Yrs	329	493	657	822	986	1,150	1,314
46-55 Yrs	378	567	756	945	1,133	1,322	1,511
56-65 Yrs	692	1,038	1,384	1,730	2,075	2,421	2,767
66-75 Yrs*	1,071	1,606	2,141	2,677	3,212	3,747	4,282
76-80 Yrs*	1,369	2,053	2,738	3,422	4,106	4,791	5,475
> 80 Yrs*	1,750	2,625	3,500	4,375	5,250	6,125	7,000

3) Basic Premium for Section - Hospital Cash ( for 30 days)

Age Band (Years)	SUM INSURED		
	250 Per day	500 per day	1000 per day
5-25 Yrs	188	377	753
26-35 Yrs	196	392	783
36-45 Yrs	209	417	834
46-55 Yrs	225	450	900
56-65 Yrs	263	525	1,050
66-75 Yrs*	300	600	1,200
76-80 Yrs*	375	750	1,500
> 80 Yrs*	413	825	1,650

\*Premium for renewals only

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1) Basic Premium Rate For Personal Accident(PA) Section

Age Band (Years)	SUM INSURED						
	50000	75000	1,00,000	1,25,000	1,50,000	1,75,000	2,00,000
0.5-25	18	24	30	38	48	61	76
26-35	24	30	39	50	63	79	99
36-45	30	39	51	64	81	103	129
46-55	39	51	65	84	106	133	166
56-65	51	66	85	109	138	173	217
66-75*	85	111	143	183	232	294	367
76-80*	111	144	186	238	303	381	477
> 80 years*	166	216	280	358	454	571	715

2) Basic Premium for Critical Illnesses and Surgical Procedure – Option 1

Age Band (Years)	SUM INSURED						
	50000	75000	1,00,000	1,25,000	1,50,000	1,75,000	2,00,000
5-25 Yrs	212	320	426	532	638	745	852
26-35 Yrs	258	388	517	647	776	905	1,035
36-45 Yrs	388	582	775	970	1,163	1,357	1,551
46-55 Yrs	446	669	892	1,115	1,337	1,560	1,783
56-65 Yrs	817	1,225	1,633	2,041	2,449	2,857	3,265
66-75 Yrs*	1,264	1,895	2,526	3,159	3,790	4,421	5,053
76-80 Yrs*	1,615	2,423	3,231	4,038	4,845	5,653	6,461
> 80 Yrs*	2,065	3,098	4,130	5,163	6,195	7,228	8,260

3) Basic Premium for Section - Hospital Cash ( for 30 days)

Age Band (Years)	SUM INSURED		
	250 Per day	500 per day	1000 per day
5-25 Yrs	222	445	889
26-35 Yrs	231	463	924
36-45 Yrs	247	492	984
46-55 Yrs	266	531	1,062
56-65 Yrs	310	620	1,239
66-75 Yrs*	354	708	1,416
76-80 Yrs*	443	885	1,770
> 80 Yrs*	487	974	1,947

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