

Annexure 1-

**Amount to be remitted to subscribe the Policy for the period from 01.11.2026 to 31.10.2027. (All Premium inclusive of GST)
(Without Domiciliary/Without add-on) (Amount in Rupees)**

Applicable Cadre	Sum Insured - Base Policy	Sum Insured-Top-Up Policy	Total Sum Insured (Base + Top Up)	Retiree with Spouse					Retiree Single Person				
				Base Policy Premium - Family	Top-Up Policy Premium -Family	Total Premium - Family (Base + Top-Up Policy)	Bank's Contribution - Family	Balance premium to be remitted by the beneficiary -Family (Base + Top-Up Policy)	Base Policy Premium - Single	Top-Up Policy Premium - Single	Total Premium Single (Base + Top-Up Policy)	Bank's Contribution - Single	Balance premium to be remitted by the beneficiary - Single (Base + Top-Up Policy)
Retired Officer (Scale VI and above)	7 L	4L	11 L	73,411	48,381	1,21,792	43,549	78,243	58,729	38,705	97,434	34,839	62,595
		3L	10 L	73,411	36,345	1,09,756	43,549	66,207	58,729	30,888	89,617	34,839	54,778
		2L	9 L	73,411	24,781	98,192	43,549	54,643	58,729	21,064	79,793	34,839	44,954
		1L	8 L	73,411	15,489	88,900	43,549	45,351	58,729	13,159	71,888	34,839	37,049
		0L	7 L	73,411	0	73,411	43,549	29,862	58,729	0	58,729	34,839	23,890
Retired Officer (Any Scale)	5.25 L	4L	9.25 L	49,223	48,381	97,604	29,199	68,405	45,491	38,705	84,196	26,986	57,210
		3L	8.25 L	49,223	36,345	85,568	29,199	56,369	45,491	30,888	76,379	26,986	49,393
		2L	7.25 L	49,223	24,781	74,004	29,199	44,805	45,491	21,064	66,555	26,986	39,569
		1L	6.25 L	49,223	15,489	64,712	29,199	35,513	45,491	13,159	58,650	26,986	31,664
		0L	5.25 L	49,223	0	49,223	29,199	20,024	45,491	0	45,491	26,986	18,505
Retired Award Staff	4 L	4L	8L	37,930	48,381	86,311	22,501	63,810	35,788	38,705	74,493	21,230	53,263
		3L	7L	37,930	36,345	74,275	22,501	51,774	35,788	30,888	66,676	21,230	45,446
		2L	6L	37,930	24,781	62,711	22,501	40,210	35,788	21,064	56,852	21,230	35,622
		1L	5L	37,930	15,489	53,419	22,501	30,918	35,788	13,159	48,947	21,230	27,717
		0L	4L	37,930	0	37,930	22,501	15,429	35,788	0	35,788	21,230	14,558
Retired Award Staff	3 L	4L	7 L	33,035	48,381	81,416	19,597	61,819	29,732	38,705	68,437	17,638	50,799
		3L	6 L	33,035	36,345	69,380	19,597	49,783	29,732	30,888	60,620	17,638	42,982
		2L	5 L	33,035	24,781	57,816	19,597	38,219	29,732	21,064	50,796	17,638	33,158
		1L	4 L	33,035	15,489	48,524	19,597	28,927	29,732	13,159	42,891	17,638	25,253
		0L	3 L	33,035	0	33,035	19,597	13,438	29,732	0	29,732	17,638	12,094

Note: The domiciliary policy to retired employees is not available in the policy year 2026-2027

Add-on Premium details for each Physically/Mentally challenged dependent children (to be incorporated in the corresponding **Base Premium**): -

Sum Insured (SI)	₹ 3,00,000	₹ 4,00,000	₹ 5,25,000	₹ 7,00,000
Retired Officer/ Award Staff (Premium including GST)	₹ 11,801	₹ 14,751	₹ 17,701	₹ 41,301

**There will not be any additional Sum Insured for add-on facility.*

Add-on Premium details for each Physically/Mentally challenged dependent children (to be incorporated in the corresponding **Top-Up Premium**):

Sum Insured (SI)	₹ 1,00,000	₹ 2,00,000	₹ 3,00,000	₹ 4,00,000
Retired Officer/ Award Staff (Premium including GST)	₹ 5,901	₹ 11,801	₹ 23,601	₹ 35,401