

Canara HSBC Oriental Bank of Commerce Life Insurance eSmart Term Plan								
Death Cover Only Option								
Aggregate Premium rates for sum assured of less than 50 lakhs (per 1000 sum assured)								
Age/Term	5	10	15	20	25	30	35	40
18	1.2955	1.2955	1.2955	1.2955	1.2955	1.3432	1.5320	1.7982
19	1.3153	1.3153	1.3153	1.3153	1.3153	1.3831	1.5916	1.8778
20	1.3331	1.3331	1.3331	1.3331	1.3331	1.4279	1.6571	1.9640
21	1.3489	1.3489	1.3489	1.3489	1.3489	1.4780	1.7302	2.0582
22	1.3624	1.3624	1.3624	1.3624	1.3624	1.5336	1.8110	2.1627
23	1.3742	1.3742	1.3742	1.3742	1.3899	1.5977	1.8999	2.2788
24	1.3836	1.3836	1.3836	1.3836	1.4350	1.6690	1.9963	2.4075
25	1.3909	1.3909	1.3909	1.3909	1.4874	1.7489	2.1019	2.5500
26	1.3961	1.3961	1.3961	1.3961	1.5482	1.8399	2.2197	2.7080
27	1.3995	1.3995	1.3995	1.4081	1.6188	1.9414	2.3510	2.8767
28	1.4033	1.4033	1.4033	1.4574	1.6999	2.0539	2.4972	3.0658
29	1.4096	1.4096	1.4096	1.5172	1.7925	2.1771	2.6603	3.2775
30	1.4207	1.4207	1.4207	1.5876	1.8994	2.3154	2.8421	3.5141
31	1.4398	1.4398	1.4588	1.6729	2.0200	2.4693	3.0447	3.7781
32	1.4699	1.4699	1.5226	1.7719	2.1557	2.6412	3.2623	4.0720
33	1.5088	1.5088	1.5999	1.8860	2.3073	2.8325	3.5062	4.3972
34	1.5580	1.5580	1.6896	2.0161	2.4739	3.0451	3.7787	4.7561
35	1.6156	1.6156	1.7942	2.1616	2.6564	3.2809	4.0823	5.1505
36	1.6841	1.6851	1.9136	2.3232	2.8572	3.5418	4.4193	-
37	1.7632	1.7786	2.0479	2.5021	3.0788	3.8194	4.7925	-
38	1.8508	1.8857	2.2013	2.7010	3.3239	4.1294	5.2046	-
39	1.9466	2.0088	2.3726	2.9156	3.5948	4.4748	5.6585	-
40	2.0523	2.1479	2.5628	3.1493	3.8945	4.8589	6.1572	-
41	2.1645	2.3039	2.7713	3.4040	4.2243	5.2841	-	-
42	2.2865	2.4774	3.0001	3.6838	4.5734	5.7544	-	-
43	2.4291	2.6745	3.2551	3.9941	4.9646	6.2752	-	-
44	2.5982	2.9011	3.5312	4.3392	5.4025	6.8510	-	-
45	2.7956	3.1539	3.8320	4.7216	5.8909	7.4853	-	-
46	3.2092	3.5275	4.2224	5.1951	6.4785	-	-	-
47	3.4600	3.8335	4.5839	5.6413	7.0800	-	-	-
48	3.7403	4.1653	4.9811	6.1391	7.7444	-	-	-
49	4.0469	4.5158	5.4180	6.6933	8.4766	-	-	-
50	4.3815	4.8906	5.8986	7.3091	9.2816	-	-	-
51	4.7436	5.2955	6.4271	7.9925	-	-	-	-
52	5.1330	5.7363	6.9788	8.7497	-	-	-	-
53	5.5490	6.2225	7.5958	9.5877	-	-	-	-
54	5.9785	6.7589	8.2856	10.5141	-	-	-	-
55	6.4308	7.3516	9.0565	11.5366	-	-	-	-
56	6.9159	8.0074	9.9178	-	-	-	-	-
57	7.4443	8.6853	10.8797	-	-	-	-	-
58	8.0281	9.4568	11.9543	-	-	-	-	-
59	8.7269	10.3513	13.1663	-	-	-	-	-
60	9.5361	11.3752	14.5232	-	-	-	-	-
61	10.4534	12.5362	-	-	-	-	-	-
62	11.3741	13.8434	-	-	-	-	-	-
63	12.4310	15.3068	-	-	-	-	-	-
64	13.6331	16.9381	-	-	-	-	-	-
65	14.9952	18.7522	-	-	-	-	-	-
66	16.5293	-	-	-	-	-	-	-
67	18.4658	-	-	-	-	-	-	-
68	20.6056	-	-	-	-	-	-	-
69	22.9666	-	-	-	-	-	-	-
70	25.5676	-	-	-	-	-	-	-

Note: These premium rates are applicable for male lives & exclusive of service tax

Canara HSBC Oriental Bank of Commerce Life Insurance eSmart Term Plan								
Death Cover Only Option								
Tobacco User Premium rates for sum assured of 50 lakhs to less than 1 crore (per 1000 sum assured)								
Age/Term	5	10	15	20	25	30	35	40
18	0.9768	0.9768	0.9768	0.9768	0.9768	1.0203	1.1672	1.3803
19	0.9942	0.9942	0.9942	0.9942	0.9942	1.0561	1.2209	1.4522
20	1.0103	1.0103	1.0103	1.0103	1.0103	1.0962	1.2800	1.5301
21	1.0244	1.0244	1.0244	1.0244	1.0244	1.1412	1.3462	1.6157
22	1.0367	1.0367	1.0367	1.0367	1.0445	1.1917	1.4192	1.7108
23	1.0471	1.0471	1.0471	1.0471	1.0796	1.2493	1.4995	1.8160
24	1.0557	1.0557	1.0557	1.0557	1.1203	1.3135	1.5866	1.9325
25	1.0623	1.0623	1.0623	1.0623	1.1680	1.3865	1.6827	2.0617
26	1.0669	1.0669	1.0669	1.0717	1.2228	1.4686	1.7897	2.2049
27	1.0700	1.0700	1.0700	1.1089	1.2871	1.5601	1.9085	2.3581
28	1.0734	1.0734	1.0734	1.1537	1.3601	1.6617	2.0407	2.5298
29	1.0791	1.0791	1.0791	1.2083	1.4452	1.7746	2.1883	2.7222
30	1.0891	1.0891	1.1143	1.2735	1.5416	1.8995	2.3529	2.9375
31	1.1062	1.1062	1.1617	1.3503	1.6503	2.0385	2.5364	3.1778
32	1.1332	1.1332	1.2210	1.4406	1.7737	2.1937	2.7335	3.4455
33	1.1689	1.1689	1.2908	1.5446	1.9116	2.3665	2.9547	3.7423
34	1.2126	1.2235	1.3735	1.6617	2.0619	2.5587	3.2019	4.0701
35	1.2644	1.2881	1.4683	1.7927	2.2265	2.7719	3.4774	4.4309
36	1.3260	1.3624	1.5762	1.9395	2.4076	3.0078	3.7836	-
37	1.3972	1.4479	1.6997	2.1025	2.6076	3.2590	4.1230	-
38	1.4760	1.5455	1.8381	2.2818	2.8287	3.5396	4.4982	-
39	1.5621	1.6569	1.9923	2.4751	3.0733	3.8525	4.9120	-
40	1.6573	1.7845	2.1634	2.6857	3.3439	4.2006	5.3672	-
41	1.7581	1.9254	2.3530	2.9154	3.6419	4.5863	-	-
42	1.8678	2.0835	2.5613	3.1676	3.9573	5.0133	-	-
43	1.9960	2.2638	2.7909	3.4474	4.3109	5.4865	-	-
44	2.1485	2.4677	3.0395	3.7586	4.7070	6.0104	-	-
45	2.3273	2.6952	3.3104	4.1036	5.1489	6.5880	-	-
46	2.6231	2.9937	3.6375	4.5102	5.6628	-	-	-
47	2.8505	3.2690	3.9630	4.9128	6.2077	-	-	-
48	3.1023	3.5673	4.3207	5.3621	6.8103	-	-	-
49	3.3795	3.8851	4.7143	5.8625	7.4749	-	-	-
50	3.6821	4.2247	5.1473	6.4189	8.2064	-	-	-
51	4.0093	4.5915	5.6236	7.0367	-	-	-	-
52	4.3611	4.9911	6.1208	7.7217	-	-	-	-
53	4.7368	5.4293	6.6770	8.4803	-	-	-	-
54	5.1230	5.9122	7.2992	9.3195	-	-	-	-
55	5.5296	6.4457	7.9948	10.2468	-	-	-	-
56	5.9663	7.0362	8.7722	-	-	-	-	-
57	6.4438	7.6466	9.6410	-	-	-	-	-
58	6.9774	8.3414	10.6120	-	-	-	-	-
59	7.6081	9.1471	11.7077	-	-	-	-	-
60	8.3360	10.0695	12.9349	-	-	-	-	-
61	9.1607	11.1156	-	-	-	-	-	-
62	9.9889	12.2938	-	-	-	-	-	-
63	10.9392	13.6132	-	-	-	-	-	-
64	12.0214	15.0844	-	-	-	-	-	-
65	13.2530	16.7210	-	-	-	-	-	-
66	14.6456	-	-	-	-	-	-	-
67	16.3879	-	-	-	-	-	-	-
68	18.3132	-	-	-	-	-	-	-
69	20.4374	-	-	-	-	-	-	-
70	22.7776	-	-	-	-	-	-	-

Note: These premium rates are applicable for male lives & exclusive of service tax

Canara HSBC Oriental Bank of Commerce Life Insurance eSmart Term Plan								
Death Cover Only Option								
Tobacco User Premium rates for sum assured of 1 crore and above (per 1000 sum assured)								
Age/Term	5	10	15	20	25	30	35	40
18	0.8444	0.8444	0.8444	0.8444	0.8444	0.8954	1.0294	1.2263
19	0.8618	0.8618	0.8618	0.8618	0.8618	0.9314	1.0832	1.2982
20	0.8778	0.8778	0.8778	0.8778	0.8778	0.9718	1.1430	1.3765
21	0.8920	0.8920	0.8920	0.8920	0.8986	1.0167	1.2093	1.4629
22	0.9043	0.9043	0.9043	0.9043	0.9294	1.0680	1.2823	1.5581
23	0.9148	0.9148	0.9148	0.9148	0.9652	1.1255	1.3626	1.6633
24	0.9233	0.9233	0.9233	0.9233	1.0064	1.1905	1.4504	1.7799
25	0.9298	0.9298	0.9298	0.9319	1.0544	1.2640	1.5472	1.9092
26	0.9345	0.9345	0.9345	0.9633	1.1104	1.3462	1.6543	2.0526
27	0.9376	0.9376	0.9376	1.0018	1.1747	1.4376	1.7731	2.2058
28	0.9410	0.9410	0.9410	1.0481	1.2493	1.5409	1.9054	2.3777
29	0.9467	0.9467	0.9714	1.1034	1.3345	1.6539	2.0530	2.5702
30	0.9567	0.9567	1.0104	1.1695	1.4308	1.7788	2.2177	2.7856
31	0.9738	0.9738	1.0593	1.2473	1.5408	1.9178	2.4013	3.0261
32	1.0007	1.0101	1.1191	1.3389	1.6651	2.0731	2.5985	3.2941
33	1.0365	1.0586	1.1910	1.4428	1.8031	2.2459	2.8197	3.5910
34	1.0801	1.1155	1.2740	1.5599	1.9533	2.4380	3.0670	3.9190
35	1.1320	1.1814	1.3699	1.6928	2.1179	2.6512	3.3426	4.2800
36	1.1935	1.2569	1.4796	1.8403	2.2990	2.8872	3.6489	-
37	1.2647	1.3428	1.6031	2.0034	2.4990	3.1384	3.9884	-
38	1.3435	1.4422	1.7414	2.1825	2.7201	3.4191	4.3637	-
39	1.4296	1.5548	1.8965	2.3759	2.9647	3.7320	4.7776	-
40	1.5247	1.6821	2.0697	2.5865	3.2353	4.0801	5.2329	-
41	1.6255	1.8257	2.2597	2.8161	3.5332	4.4658	-	-
42	1.7349	1.9852	2.4679	3.0683	3.8486	4.8928	-	-
43	1.8640	2.1655	2.6975	3.3480	4.2022	5.3661	-	-
44	2.0181	2.3692	2.9461	3.6591	4.5983	5.8900	-	-
45	2.1974	2.5994	3.2169	4.0041	5.0402	6.4677	-	-
46	2.4462	2.8739	3.5287	4.3980	5.5428	-	-	-
47	2.6751	3.1517	3.8540	4.8005	6.0876	-	-	-
48	2.9285	3.4528	4.2117	5.2497	6.6901	-	-	-
49	3.2062	3.7704	4.6051	5.7499	7.3546	-	-	-
50	3.5088	4.1099	5.0380	6.3062	8.0860	-	-	-
51	3.8375	4.4766	5.5142	6.9238	-	-	-	-
52	4.1909	4.8761	6.0112	7.6086	-	-	-	-
53	4.5680	5.3142	6.5673	8.3671	-	-	-	-
54	4.9545	5.7969	7.1893	9.2062	-	-	-	-
55	5.3610	6.3303	7.8847	10.1332	-	-	-	-
56	5.7984	6.9207	8.6619	-	-	-	-	-
57	6.2785	7.5308	9.5304	-	-	-	-	-
58	6.8119	8.2254	10.5012	-	-	-	-	-
59	7.4420	9.0309	11.5965	-	-	-	-	-
60	8.1721	9.9531	12.8235	-	-	-	-	-
61	9.0020	10.9989	-	-	-	-	-	-
62	9.8301	12.1767	-	-	-	-	-	-
63	10.7821	13.4958	-	-	-	-	-	-
64	11.8668	14.9665	-	-	-	-	-	-
65	13.0981	16.6026	-	-	-	-	-	-
66	14.4904	-	-	-	-	-	-	-
67	16.2322	-	-	-	-	-	-	-
68	18.1569	-	-	-	-	-	-	-
69	20.2805	-	-	-	-	-	-	-
70	22.6201	-	-	-	-	-	-	-

Note: These premium rates are applicable for male lives & exclusive of service tax

Canara HSBC Oriental Bank of Commerce Life Insurance eSmart Term Plan								
Death Cover Only Option								
Non - Tobacco User Premium rates for sum assured of 50 lakhs to less than 1 crore (per 1000 sum assured)								
Age/Term	5	10	15	20	25	30	35	40
18	0.7325	0.7325	0.7325	0.7325	0.7325	0.7325	0.7325	0.8194
19	0.7398	0.7398	0.7398	0.7398	0.7398	0.7398	0.7443	0.8489
20	0.7466	0.7466	0.7466	0.7466	0.7466	0.7466	0.7672	0.8810
21	0.7525	0.7525	0.7525	0.7525	0.7525	0.7525	0.7926	0.9161
22	0.7577	0.7577	0.7577	0.7577	0.7577	0.7577	0.8212	0.9556
23	0.7621	0.7621	0.7621	0.7621	0.7621	0.7621	0.8529	0.9996
24	0.7657	0.7657	0.7657	0.7657	0.7657	0.7720	0.8885	1.0483
25	0.7685	0.7685	0.7685	0.7685	0.7685	0.7990	0.9273	1.1029
26	0.7704	0.7704	0.7704	0.7704	0.7704	0.8305	0.9711	1.1645
27	0.7717	0.7717	0.7717	0.7717	0.7717	0.8658	1.0204	1.2306
28	0.7732	0.7732	0.7732	0.7732	0.7847	0.9068	1.0752	1.3049
29	0.7756	0.7756	0.7756	0.7756	0.8155	0.9516	1.1375	1.3885
30	0.7798	0.7798	0.7798	0.7798	0.8523	1.0029	1.2078	1.4832
31	0.7871	0.7871	0.7871	0.7871	0.8949	1.0602	1.2864	1.5901
32	0.7986	0.7986	0.7986	0.8166	0.9442	1.1245	1.3710	1.7099
33	0.8134	0.8134	0.8134	0.8555	0.9998	1.1978	1.4664	1.8434
34	0.8317	0.8317	0.8317	0.9012	1.0616	1.2794	1.5748	1.9919
35	0.8535	0.8535	0.8535	0.9531	1.1294	1.3702	1.6961	2.1567
36	0.8799	0.8799	0.8848	1.0120	1.2047	1.4710	1.8315	-
37	0.9099	0.9099	0.9319	1.0776	1.2892	1.5789	1.9823	-
38	0.9432	0.9432	0.9859	1.1514	1.3827	1.7009	2.1500	-
39	0.9796	0.9796	1.0468	1.2310	1.4864	1.8373	2.3362	-
40	1.0198	1.0198	1.1160	1.3180	1.6013	1.9897	2.5424	-
41	1.0624	1.0624	1.1920	1.4147	1.7286	2.1592	-	-
42	1.1087	1.1201	1.2764	1.5209	1.8647	2.3478	-	-
43	1.1629	1.1909	1.3705	1.6387	2.0176	2.5578	-	-
44	1.2272	1.2718	1.4726	1.7700	2.1893	2.7916	-	-
45	1.3019	1.3644	1.5855	1.9162	2.3814	3.0509	-	-
46	1.4819	1.5238	1.7463	2.1061	2.6178	-	-	-
47	1.5773	1.6369	1.8818	2.2772	2.8565	-	-	-
48	1.6832	1.7598	2.0324	2.4703	3.1216	-	-	-
49	1.7995	1.8900	2.1982	2.6858	3.4156	-	-	-
50	1.9262	2.0308	2.3808	2.9261	3.7409	-	-	-
51	2.0633	2.1835	2.5819	3.1937	-	-	-	-
52	2.2108	2.3498	2.7917	3.4915	-	-	-	-
53	2.3683	2.5320	3.0285	3.8225	-	-	-	-
54	2.5317	2.7328	3.2949	4.1903	-	-	-	-
55	2.7029	2.9572	3.5933	4.5985	-	-	-	-
56	2.8854	3.2055	3.9277	-	-	-	-	-
57	3.0822	3.4621	4.3023	-	-	-	-	-
58	3.3009	3.7534	4.7222	-	-	-	-	-
59	3.5624	4.0929	5.1970	-	-	-	-	-
60	3.8659	4.4855	5.7304	-	-	-	-	-
61	4.2112	4.9314	-	-	-	-	-	-
62	4.5605	5.4342	-	-	-	-	-	-
63	4.9608	5.9980	-	-	-	-	-	-
64	5.4154	6.6278	-	-	-	-	-	-
65	5.9302	7.3296	-	-	-	-	-	-
66	6.5075	-	-	-	-	-	-	-
67	7.2405	-	-	-	-	-	-	-
68	8.0505	-	-	-	-	-	-	-
69	8.9442	-	-	-	-	-	-	-
70	9.9308	-	-	-	-	-	-	-

Note: These premium rates are applicable for male lives & exclusive of service tax

Canara HSBC Oriental Bank of Commerce Life Insurance eSmart Term Plan								
Death Cover Only Option								
Non - Tobacco User Premium rates for sum assured of 1 crore and above (per 1000 sum assured)								
Age/Term	5	10	15	20	25	30	35	40
18	0.5811	0.5811	0.5811	0.5811	0.5811	0.5811	0.5811	0.6604
19	0.5885	0.5885	0.5885	0.5885	0.5885	0.5885	0.6011	0.6896
20	0.5953	0.5953	0.5953	0.5953	0.5953	0.5953	0.6237	0.7217
21	0.6013	0.6013	0.6013	0.6013	0.6013	0.6013	0.6489	0.7568
22	0.6064	0.6064	0.6064	0.6064	0.6064	0.6064	0.6777	0.7965
23	0.6109	0.6109	0.6109	0.6109	0.6109	0.6167	0.7096	0.8405
24	0.6144	0.6144	0.6144	0.6144	0.6144	0.6402	0.7451	0.8893
25	0.6172	0.6172	0.6172	0.6172	0.6172	0.6675	0.7842	0.9448
26	0.6192	0.6192	0.6192	0.6192	0.6192	0.6993	0.8285	1.0065
27	0.6205	0.6205	0.6205	0.6205	0.6353	0.7357	0.8777	1.0726
28	0.6219	0.6219	0.6219	0.6219	0.6621	0.7765	0.9335	1.1469
29	0.6243	0.6243	0.6243	0.6243	0.6941	0.8228	0.9964	1.2315
30	0.6285	0.6285	0.6285	0.6385	0.7314	0.8740	1.0667	1.3269
31	0.6358	0.6358	0.6358	0.6662	0.7750	0.9318	1.1453	1.4339
32	0.6472	0.6472	0.6472	0.7004	0.8251	0.9975	1.2306	1.5537
33	0.6621	0.6621	0.6621	0.7406	0.8817	1.0708	1.3272	1.6874
34	0.6804	0.6804	0.6919	0.7873	0.9434	1.1524	1.4357	1.8360
35	0.7026	0.7026	0.7278	0.8401	1.0126	1.2432	1.5570	2.0008
36	0.7286	0.7286	0.7697	0.9002	1.0890	1.3454	1.6924	-
37	0.7586	0.7586	0.8183	0.9672	1.1735	1.4543	1.8433	-
38	0.7919	0.7919	0.8734	1.0408	1.2670	1.5762	2.0111	-
39	0.8283	0.8317	0.9360	1.1219	1.3710	1.7127	2.1973	-
40	0.8684	0.8818	1.0059	1.2105	1.4873	1.8651	2.4035	-
41	0.9110	0.9373	1.0839	1.3072	1.6157	2.0346	-	-
42	0.9573	1.0002	1.1690	1.4134	1.7517	2.2232	-	-
43	1.0115	1.0724	1.2642	1.5314	1.9046	2.4332	-	-
44	1.0758	1.1551	1.3684	1.6644	2.0763	2.6670	-	-
45	1.1505	1.2488	1.4820	1.8120	2.2685	2.9263	-	-
46	1.2832	1.3795	1.6240	1.9879	2.4938	-	-	-
47	1.3784	1.4944	1.7608	2.1605	2.7325	-	-	-
48	1.4843	1.6190	1.9113	2.3535	2.9976	-	-	-
49	1.6004	1.7508	2.0769	2.5690	3.2915	-	-	-
50	1.7270	1.8922	2.2612	2.8092	3.6167	-	-	-
51	1.8647	2.0463	2.4642	3.0767	-	-	-	-
52	2.0122	2.2143	2.6762	3.3744	-	-	-	-
53	2.1688	2.3985	2.9138	3.7054	-	-	-	-
54	2.3331	2.6015	3.1800	4.0731	-	-	-	-
55	2.5034	2.8257	3.4784	4.4812	-	-	-	-
56	2.6877	3.0738	3.8126	-	-	-	-	-
57	2.8863	3.3322	4.1871	-	-	-	-	-
58	3.1075	3.6273	4.6069	-	-	-	-	-
59	3.3705	3.9699	5.0816	-	-	-	-	-
60	3.6744	4.3624	5.6148	-	-	-	-	-
61	4.0226	4.8081	-	-	-	-	-	-
62	4.3719	5.3108	-	-	-	-	-	-
63	4.7732	5.8744	-	-	-	-	-	-
64	5.2301	6.5040	-	-	-	-	-	-
65	5.7483	7.2056	-	-	-	-	-	-
66	6.3250	-	-	-	-	-	-	-
67	7.0613	-	-	-	-	-	-	-
68	7.8749	-	-	-	-	-	-	-
69	8.7727	-	-	-	-	-	-	-
70	9.7619	-	-	-	-	-	-	-

Note: These premium rates are applicable for male lives & exclusive of service tax

Canara HSBC Oriental Bank of Commerce Life Insurance eSmart Term Plan								
Death Cover & Accidental Death Benefit (ADB) Option								
Aggregate Premium rates for sum assured of less than 50 lakhs (per 1000 sum assured)								
Age/Term	5	10	15	20	25	30	35	40
18	1.7942	1.7942	1.7942	1.7942	1.7942	1.8234	2.0134	2.2803
19	1.8141	1.8141	1.8141	1.8141	1.8141	1.8637	2.0730	2.3598
20	1.8322	1.8322	1.8322	1.8322	1.8322	1.9086	2.1384	2.4459
21	1.8476	1.8476	1.8476	1.8476	1.8476	1.9583	2.2120	2.5401
22	1.8613	1.8613	1.8613	1.8613	1.8613	2.0148	2.2928	2.6451
23	1.8729	1.8729	1.8729	1.8729	1.8729	2.0788	2.3817	2.7611
24	1.8823	1.8823	1.8823	1.8823	1.9148	2.1501	2.4781	2.8896
25	1.8896	1.8896	1.8896	1.8896	1.9678	2.2305	2.5834	3.0321
26	1.8948	1.8948	1.8948	1.8948	2.0282	2.3215	2.7017	3.1899
27	1.8982	1.8982	1.8982	1.8982	2.0997	2.4229	2.8330	3.3585
28	1.9020	1.9020	1.9020	1.9371	2.1807	2.5354	2.9791	3.5479
29	1.9083	1.9083	1.9083	1.9971	2.2738	2.6589	3.1420	3.7596
30	1.9194	1.9194	1.9194	2.0680	2.3807	2.7971	3.3241	3.9961
31	1.9386	1.9386	1.9389	2.1535	2.5013	2.9509	3.5267	4.2601
32	1.9687	1.9687	2.0027	2.2524	2.6370	3.1231	3.7442	4.5538
33	2.0078	2.0078	2.0800	2.3671	2.7887	3.3143	3.9881	4.8790
34	2.0560	2.0560	2.1700	2.4972	2.9556	3.5268	4.2605	5.2378
35	2.1133	2.1133	2.2750	2.6426	3.1380	3.7626	4.5640	5.6321
36	2.1828	2.1828	2.3944	2.8042	3.3388	4.0234	4.9009	-
37	2.2619	2.2619	2.5289	2.9836	3.5604	4.3010	5.2740	-
38	2.3495	2.3683	2.6825	3.1825	3.8054	4.6110	5.6860	-
39	2.4453	2.4919	2.8538	3.3970	4.0763	4.9563	6.1399	-
40	2.5510	2.6309	3.0440	3.6306	4.3759	5.3403	6.6384	-
41	2.6632	2.7870	3.2524	3.8854	4.7056	5.7654	-	-
42	2.7852	2.9605	3.4817	4.1651	5.0546	6.2356	-	-
43	2.9278	3.1578	3.7366	4.4754	5.4457	6.7563	-	-
44	3.0970	3.3843	4.0127	4.8203	5.8836	7.3320	-	-
45	3.2931	3.6372	4.3134	5.2027	6.3718	7.9661	-	-
46	3.7081	4.0107	4.7038	5.6761	6.9594	-	-	-
47	3.9588	4.3166	5.0652	6.1223	7.5607	-	-	-
48	4.2369	4.6484	5.4623	6.6199	8.2250	-	-	-
49	4.5433	4.9989	5.8991	7.1740	8.9570	-	-	-
50	4.8776	5.3736	6.3797	7.7897	9.7619	-	-	-
51	5.2417	5.7785	6.9081	8.4729	-	-	-	-
52	5.6311	6.2192	7.4597	9.2300	-	-	-	-
53	6.0471	6.7054	8.0766	10.0679	-	-	-	-
54	6.4764	7.2418	8.7663	10.9940	-	-	-	-
55	6.9287	7.8343	9.5371	12.0164	-	-	-	-
56	7.4131	8.4901	10.3982	-	-	-	-	-
57	7.9415	9.1679	11.3600	-	-	-	-	-
58	8.5253	9.9392	12.4343	-	-	-	-	-
59	9.2229	10.8336	13.6461	-	-	-	-	-
60	10.0320	11.8573	15.0028	-	-	-	-	-
61	10.9492	13.0181	-	-	-	-	-	-
62	11.8698	14.3251	-	-	-	-	-	-
63	12.9265	15.7883	-	-	-	-	-	-
64	14.1284	17.4193	-	-	-	-	-	-
65	15.4904	19.2331	-	-	-	-	-	-
66	17.0228	-	-	-	-	-	-	-
67	18.9590	-	-	-	-	-	-	-
68	21.0985	-	-	-	-	-	-	-
69	23.4591	-	-	-	-	-	-	-
70	26.0598	-	-	-	-	-	-	-

Note: These premium rates are applicable for male lives & exclusive of service tax

Canara HSBC Oriental Bank of Commerce Life Insurance eSmart Term Plan								
Death Cover & Accidental Death Benefit (ADB) Option								
Tobacco User Premium rates for sum assured of 50 lakhs to less than 1 crore (per 1000 sum assured)								
Age/Term	5	10	15	20	25	30	35	40
18	1.4752	1.4752	1.4752	1.4752	1.4752	1.5006	1.6485	1.8623
19	1.4930	1.4930	1.4930	1.4930	1.4930	1.5364	1.7023	1.9341
20	1.5091	1.5091	1.5091	1.5091	1.5091	1.5767	1.7617	2.0120
21	1.5232	1.5232	1.5232	1.5232	1.5232	1.6218	1.8280	2.0980
22	1.5355	1.5355	1.5355	1.5355	1.5355	1.6728	1.9010	2.1931
23	1.5459	1.5459	1.5459	1.5459	1.5595	1.7304	1.9813	2.2982
24	1.5544	1.5544	1.5544	1.5544	1.6004	1.7946	2.0683	2.4146
25	1.5610	1.5610	1.5610	1.5610	1.6484	1.8681	2.1648	2.5437
26	1.5656	1.5656	1.5656	1.5656	1.7037	1.9502	2.2717	2.6872
27	1.5687	1.5687	1.5687	1.5886	1.7680	2.0417	2.3904	2.8403
28	1.5722	1.5722	1.5722	1.6339	1.8414	2.1435	2.5226	3.0120
29	1.5778	1.5778	1.5778	1.6885	1.9265	2.2565	2.6704	3.2044
30	1.5878	1.5878	1.5944	1.7541	2.0229	2.3813	2.8349	3.4195
31	1.6050	1.6050	1.6418	1.8309	2.1315	2.5204	3.0184	3.6598
32	1.6321	1.6321	1.7012	1.9217	2.2552	2.6756	3.2155	3.9275
33	1.6673	1.6673	1.7710	2.0257	2.3934	2.8484	3.4366	4.2242
34	1.7106	1.7106	1.8544	2.1428	2.5436	3.0405	3.6838	4.5519
35	1.7631	1.7712	1.9492	2.2738	2.7081	3.2536	3.9592	4.9126
36	1.8247	1.8450	2.0575	2.4211	2.8893	3.4896	4.2654	-
37	1.8959	1.9306	2.1810	2.5841	3.0892	3.7407	4.6047	-
38	1.9747	2.0286	2.3194	2.7633	3.3103	4.0212	4.9798	-
39	2.0609	2.1401	2.4735	2.9566	3.5548	4.3340	5.3935	-
40	2.1560	2.2677	2.6447	3.1672	3.8254	4.6821	5.8485	-
41	2.2569	2.4086	2.8347	3.3968	4.1233	5.0677	-	-
42	2.3666	2.5668	3.0429	3.6489	4.4386	5.4945	-	-
43	2.4948	2.7471	3.2725	3.9287	4.7922	5.9677	-	-
44	2.6471	2.9510	3.5211	4.2398	5.1882	6.4914	-	-
45	2.8245	3.1785	3.7919	4.5847	5.6300	7.0690	-	-
46	3.1214	3.4769	4.1190	4.9913	6.1438	-	-	-
47	3.3488	3.7521	4.4444	5.3939	6.6886	-	-	-
48	3.6006	4.0506	4.8020	5.8430	7.2910	-	-	-
49	3.8772	4.3684	5.1955	6.3433	7.9555	-	-	-
50	4.1797	4.7079	5.6285	6.8996	8.6869	-	-	-
51	4.5069	5.0746	6.1047	7.5173	-	-	-	-
52	4.8586	5.4742	6.6018	8.2021	-	-	-	-
53	5.2343	5.9123	7.1579	8.9606	-	-	-	-
54	5.6205	6.3951	7.7800	9.7997	-	-	-	-
55	6.0270	6.9286	8.4754	10.7268	-	-	-	-
56	6.4638	7.5190	9.2528	-	-	-	-	-
57	6.9401	8.1293	10.1214	-	-	-	-	-
58	7.4736	8.8240	11.0922	-	-	-	-	-
59	8.1042	9.6295	12.1877	-	-	-	-	-
60	8.8320	10.5518	13.4148	-	-	-	-	-
61	9.6569	11.5978	-	-	-	-	-	-
62	10.4849	12.7758	-	-	-	-	-	-
63	11.4350	14.0950	-	-	-	-	-	-
64	12.5161	15.5659	-	-	-	-	-	-
65	13.7470	17.2022	-	-	-	-	-	-
66	15.1394	-	-	-	-	-	-	-
67	16.8814	-	-	-	-	-	-	-
68	18.8064	-	-	-	-	-	-	-
69	20.9302	-	-	-	-	-	-	-
70	23.2701	-	-	-	-	-	-	-

Note: These premium rates are applicable for male lives & exclusive of service tax

Canara HSBC Oriental Bank of Commerce Life Insurance eSmart Term Plan								
Death Cover & Accidental Death Benefit (ADB) Option								
Tobacco User Premium rates for sum assured of 1 crore and above (per 1000 sum assured)								
Age/Term	5	10	15	20	25	30	35	40
18	1.3423	1.3423	1.3423	1.3423	1.3423	1.3759	1.5108	1.7084
19	1.3606	1.3606	1.3606	1.3606	1.3606	1.4118	1.5646	1.7802
20	1.3767	1.3767	1.3767	1.3767	1.3767	1.4524	1.6248	1.8588
21	1.3904	1.3904	1.3904	1.3904	1.3904	1.4976	1.6911	1.9452
22	1.4031	1.4031	1.4031	1.4031	1.4090	1.5491	1.7641	2.0403
23	1.4135	1.4135	1.4135	1.4135	1.4449	1.6066	1.8444	2.1455
24	1.4220	1.4220	1.4220	1.4220	1.4866	1.6721	1.9325	2.2620
25	1.4286	1.4286	1.4286	1.4286	1.5346	1.7456	2.0293	2.3914
26	1.4332	1.4332	1.4332	1.4430	1.5913	1.8277	2.1363	2.5348
27	1.4363	1.4363	1.4363	1.4814	1.6556	1.9195	2.2550	2.6880
28	1.4398	1.4398	1.4398	1.5282	1.7307	2.0227	2.3875	2.8598
29	1.4454	1.4454	1.4512	1.5841	1.8159	2.1357	2.5351	3.0524
30	1.4554	1.4554	1.4905	1.6501	1.9121	2.2608	2.6997	3.2677
31	1.4726	1.4726	1.5396	1.7285	2.0224	2.3997	2.8833	3.5081
32	1.4997	1.4997	1.5996	1.8200	2.1469	2.5550	3.0804	3.7760
33	1.5348	1.5417	1.6719	1.9239	2.2848	2.7278	3.3016	4.0729
34	1.5781	1.5986	1.7548	2.0412	2.4350	2.9199	3.5488	4.4008
35	1.6307	1.6642	1.8513	2.1744	2.5996	3.1330	3.8244	4.7618
36	1.6923	1.7400	1.9609	2.3219	2.7807	3.3690	4.1306	-
37	1.7634	1.8261	2.0844	2.4849	2.9806	3.6201	4.4700	-
38	1.8422	1.9254	2.2227	2.6641	3.2016	3.9007	4.8453	-
39	1.9283	2.0380	2.3782	2.8574	3.4462	4.2135	5.2591	-
40	2.0235	2.1655	2.5514	3.0679	3.7167	4.5616	5.7143	-
41	2.1243	2.3090	2.7414	3.2975	4.0146	4.9472	-	-
42	2.2339	2.4685	2.9496	3.5496	4.3300	5.3741	-	-
43	2.3626	2.6488	3.1791	3.8293	4.6835	5.8473	-	-
44	2.5165	2.8527	3.4276	4.1403	5.0794	6.3711	-	-
45	2.6951	3.0828	3.6984	4.4852	5.5212	6.9487	-	-
46	2.9440	3.3573	4.0101	4.8791	6.0238	-	-	-
47	3.1729	3.6350	4.3354	5.2815	6.5685	-	-	-
48	3.4262	3.9361	4.6930	5.7306	7.1708	-	-	-
49	3.7040	4.2537	5.0864	6.2308	7.8352	-	-	-
50	4.0062	4.5931	5.5192	6.7869	8.5665	-	-	-
51	4.3342	4.9598	5.9953	7.4044	-	-	-	-
52	4.6875	5.3592	6.4923	8.0891	-	-	-	-
53	5.0645	5.7972	7.0482	8.8474	-	-	-	-
54	5.4510	6.2799	7.6701	9.6863	-	-	-	-
55	5.8574	6.8132	8.3654	10.6132	-	-	-	-
56	6.2948	7.4034	9.1425	-	-	-	-	-
57	6.7748	8.0135	10.0108	-	-	-	-	-
58	7.3081	8.7080	10.9814	-	-	-	-	-
59	7.9384	9.5133	12.0766	-	-	-	-	-
60	8.6668	10.4354	13.3033	-	-	-	-	-
61	9.4965	11.4810	-	-	-	-	-	-
62	10.3204	12.6587	-	-	-	-	-	-
63	11.2764	13.9775	-	-	-	-	-	-
64	12.3609	15.4480	-	-	-	-	-	-
65	13.5921	17.0839	-	-	-	-	-	-
66	14.9841	-	-	-	-	-	-	-
67	16.7257	-	-	-	-	-	-	-
68	18.6501	-	-	-	-	-	-	-
69	20.7734	-	-	-	-	-	-	-
70	23.1127	-	-	-	-	-	-	-

Note: These premium rates are applicable for male lives & exclusive of service tax

Canara HSBC Oriental Bank of Commerce Life Insurance eSmart Term Plan								
Death Cover & Accidental Death Benefit (ADB) Option								
Non - Tobacco User Premium rates for sum assured of 50 lakhs to less than 1 crore (per 1000 sum assured)								
Age/Term	5	10	15	20	25	30	35	40
18	1.2310	1.2310	1.2310	1.2310	1.2310	1.2310	1.2310	1.3005
19	1.2386	1.2386	1.2386	1.2386	1.2386	1.2386	1.2386	1.3301
20	1.2454	1.2454	1.2454	1.2454	1.2454	1.2454	1.2473	1.3621
21	1.2513	1.2513	1.2513	1.2513	1.2513	1.2513	1.2731	1.3975
22	1.2565	1.2565	1.2565	1.2565	1.2565	1.2565	1.3018	1.4370
23	1.2609	1.2609	1.2609	1.2609	1.2609	1.2609	1.3339	1.4812
24	1.2645	1.2645	1.2645	1.2645	1.2645	1.2645	1.3693	1.5299
25	1.2672	1.2672	1.2672	1.2672	1.2672	1.2790	1.4082	1.5849
26	1.2692	1.2692	1.2692	1.2692	1.2692	1.3106	1.4525	1.6466
27	1.2705	1.2705	1.2705	1.2705	1.2705	1.3466	1.5018	1.7126
28	1.2720	1.2720	1.2720	1.2720	1.2720	1.3873	1.5566	1.7869
29	1.2743	1.2743	1.2743	1.2743	1.2954	1.4327	1.6194	1.8704
30	1.2786	1.2786	1.2786	1.2786	1.3321	1.4841	1.6897	1.9655
31	1.2859	1.2859	1.2859	1.2859	1.3751	1.5413	1.7682	2.0723
32	1.2974	1.2974	1.2974	1.2974	1.4246	1.6061	1.8528	2.1922
33	1.3123	1.3123	1.3123	1.3352	1.4807	1.6794	1.9485	2.3258
34	1.3306	1.3306	1.3306	1.3806	1.5425	1.7610	2.0568	2.4742
35	1.3525	1.3525	1.3525	1.4330	1.6103	1.8518	2.1783	2.6389
36	1.3784	1.3784	1.3784	1.4922	1.6861	1.9525	2.3136	-
37	1.4083	1.4083	1.4117	1.5583	1.7705	2.0607	2.4645	-
38	1.4415	1.4415	1.4658	1.6320	1.8641	2.1829	2.6321	-
39	1.4778	1.4778	1.5267	1.7117	1.9677	2.3193	2.8182	-
40	1.5178	1.5178	1.5965	1.7992	2.0825	2.4717	3.0244	-
41	1.5603	1.5603	1.6724	1.8958	2.2104	2.6411	-	-
42	1.6075	1.6075	1.7573	2.0020	2.3464	2.8296	-	-
43	1.6617	1.6736	1.8514	2.1198	2.4993	3.0396	-	-
44	1.7260	1.7544	1.9535	2.2511	2.6710	3.2734	-	-
45	1.8007	1.8470	2.0669	2.3977	2.8631	3.5327	-	-
46	1.9807	2.0069	2.2268	2.5872	3.0994	-	-	-
47	2.0761	2.1199	2.3631	2.7587	3.3381	-	-	-
48	2.1820	2.2428	2.5136	2.9517	3.6031	-	-	-
49	2.2983	2.3730	2.6794	3.1672	3.8970	-	-	-
50	2.4250	2.5140	2.8620	3.4075	4.2222	-	-	-
51	2.5621	2.6667	3.0630	3.6750	-	-	-	-
52	2.7095	2.8330	3.2729	3.9727	-	-	-	-
53	2.8672	3.0151	3.5101	4.3037	-	-	-	-
54	3.0304	3.2161	3.7764	4.6714	-	-	-	-
55	3.2017	3.4404	4.0748	5.0796	-	-	-	-
56	3.3841	3.6886	4.4091	-	-	-	-	-
57	3.5811	3.9452	4.7836	-	-	-	-	-
58	3.7994	4.2365	5.2034	-	-	-	-	-
59	4.0606	4.5761	5.6782	-	-	-	-	-
60	4.3634	4.9687	6.2114	-	-	-	-	-
61	4.7088	5.4145	-	-	-	-	-	-
62	5.0580	5.9172	-	-	-	-	-	-
63	5.4583	6.4810	-	-	-	-	-	-
64	5.9130	7.1106	-	-	-	-	-	-
65	6.4265	7.8123	-	-	-	-	-	-
66	7.0037	-	-	-	-	-	-	-
67	7.7367	-	-	-	-	-	-	-
68	8.5469	-	-	-	-	-	-	-
69	9.4403	-	-	-	-	-	-	-
70	10.4253	-	-	-	-	-	-	-

Note: These premium rates are applicable for male lives & exclusive of service tax

Canara HSBC Oriental Bank of Commerce Life Insurance eSmart Term Plan								
Death Cover & Accidental Death Benefit (ADB) Option								
Non - Tobacco User Premium rates for sum assured of 1 crore and above (per 1000 sum assured)								
Age/Term	5	10	15	20	25	30	35	40
18	1.0798	1.0798	1.0798	1.0798	1.0798	1.0798	1.0798	1.1412
19	1.0873	1.0873	1.0873	1.0873	1.0873	1.0873	1.0873	1.1706
20	1.0941	1.0941	1.0941	1.0941	1.0941	1.0941	1.1038	1.2028
21	1.1001	1.1001	1.1001	1.1001	1.1001	1.1001	1.1294	1.2383
22	1.1052	1.1052	1.1052	1.1052	1.1052	1.1052	1.1580	1.2781
23	1.1096	1.1096	1.1096	1.1096	1.1096	1.1096	1.1904	1.3221
24	1.1132	1.1132	1.1132	1.1132	1.1132	1.1200	1.2260	1.3714
25	1.1160	1.1160	1.1160	1.1160	1.1160	1.1478	1.2656	1.4268
26	1.1179	1.1179	1.1179	1.1179	1.1179	1.1795	1.3100	1.4885
27	1.1192	1.1192	1.1192	1.1192	1.1192	1.2164	1.3592	1.5546
28	1.1207	1.1207	1.1207	1.1207	1.1416	1.2574	1.4153	1.6290
29	1.1231	1.1231	1.1231	1.1231	1.1739	1.3039	1.4782	1.7138
30	1.1273	1.1273	1.1273	1.1273	1.2117	1.3552	1.5485	1.8093
31	1.1346	1.1346	1.1346	1.1456	1.2553	1.4134	1.6271	1.9163
32	1.1459	1.1459	1.1459	1.1800	1.3060	1.4791	1.7127	2.0361
33	1.1610	1.1610	1.1610	1.2202	1.3626	1.5524	1.8095	2.1697
34	1.1793	1.1793	1.1793	1.2675	1.4247	1.6340	1.9179	2.3182
35	1.2011	1.2011	1.2077	1.3204	1.4940	1.7251	2.0392	2.4830
36	1.2270	1.2270	1.2497	1.3809	1.5704	1.8274	2.1746	-
37	1.2570	1.2570	1.2984	1.4479	1.6548	1.9363	2.3255	-
38	1.2901	1.2901	1.3535	1.5219	1.7483	2.0583	2.4932	-
39	1.3264	1.3264	1.4164	1.6031	1.8528	2.1947	2.6793	-
40	1.3672	1.3672	1.4868	1.6917	1.9691	2.3470	2.8856	-
41	1.4098	1.4204	1.5648	1.7883	2.0975	2.5165	-	-
42	1.4561	1.4829	1.6499	1.8945	2.2335	2.7050	-	-
43	1.5103	1.5551	1.7455	2.0131	2.3864	2.9150	-	-
44	1.5746	1.6382	1.8497	2.1460	2.5580	3.1487	-	-
45	1.6493	1.7320	1.9633	2.2936	2.7501	3.4081	-	-
46	1.7813	1.8628	2.1053	2.4695	2.9755	-	-	-
47	1.8773	1.9776	2.2421	2.6420	3.2141	-	-	-
48	1.9831	2.1022	2.3926	2.8350	3.4791	-	-	-
49	2.0993	2.2340	2.5585	3.0504	3.7729	-	-	-
50	2.2259	2.3756	2.7428	3.2906	4.0981	-	-	-
51	2.3629	2.5297	2.9458	3.5581	-	-	-	-
52	2.5100	2.6976	3.1578	3.8557	-	-	-	-
53	2.6675	2.8818	3.3953	4.1866	-	-	-	-
54	2.8307	3.0847	3.6615	4.5542	-	-	-	-
55	3.0020	3.3090	3.9598	4.9622	-	-	-	-
56	3.1852	3.5570	4.2940	-	-	-	-	-
57	3.3845	3.8155	4.6685	-	-	-	-	-
58	3.6036	4.1106	5.0881	-	-	-	-	-
59	3.8681	4.4531	5.5628	-	-	-	-	-
60	4.1721	4.8456	6.0958	-	-	-	-	-
61	4.5192	5.2912	-	-	-	-	-	-
62	4.8685	5.7938	-	-	-	-	-	-
63	5.2697	6.3574	-	-	-	-	-	-
64	5.7265	6.9868	-	-	-	-	-	-
65	6.2447	7.6883	-	-	-	-	-	-
66	6.8213	-	-	-	-	-	-	-
67	7.5561	-	-	-	-	-	-	-
68	8.3696	-	-	-	-	-	-	-
69	9.2673	-	-	-	-	-	-	-
70	10.2563	-	-	-	-	-	-	-

Note: These premium rates are applicable for male lives & exclusive of service tax