

Arogya Sanjeevani Policy, Magma GIL

Rate Chart (Office rate)

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Section 1: Base Rates

(Amounts in INR)

1 Adult																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	1,487	2,478	2,950	3,285	3,582	3,825	4,029	4,107	4,172	4,379	4,554	4,730	4,883	5,036	5,255	5,474	5,584	5,693	5,803	5,912
[26-35]	1,633	2,721	3,250	3,620	3,946	4,213	4,437	4,547	4,702	4,893	5,089	5,284	5,456	5,627	5,872	6,116	6,239	6,361	6,483	6,606
[36-45]	1,961	3,268	3,921	4,365	4,755	5,073	5,342	5,499	5,772	6,088	6,331	6,575	6,788	7,001	7,306	7,610	7,762	7,914	8,067	8,219
[46-50]	2,820	4,701	5,640	6,279	6,839	7,298	7,684	7,910	8,304	8,758	9,108	9,458	9,765	10,071	10,509	10,947	11,166	11,385	11,604	11,823
[51-55]	3,842	6,403	7,798	8,616	9,393	10,028	10,564	10,839	11,256	11,755	12,225	12,695	13,107	13,518	14,106	14,693	14,987	15,281	15,575	15,869
[56-60]	4,863	8,105	9,957	10,953	11,946	12,759	13,443	13,768	14,208	14,752	15,342	15,932	16,449	16,965	17,702	18,440	18,809	19,178	19,546	19,915
[61-65]	7,158	11,931	12,784	13,672	16,302	17,499	18,507	19,009	19,660	20,449	21,267	22,085	22,800	23,516	24,538	25,561	26,072	26,583	27,095	27,606
[66-70]	9,427	15,712	17,625	18,620	22,717	24,368	25,758	26,398	27,142	28,077	29,200	30,323	31,306	32,289	33,693	35,096	35,798	36,500	37,202	37,904
[71-75]	11,279	18,798	22,254	24,097	27,486	29,408	31,027	31,785	32,753	33,954	35,312	36,670	37,858	39,047	40,745	42,442	43,291	44,140	44,989	45,838
[76-80]	13,131	21,884	26,883	29,574	32,255	34,449	36,297	37,172	38,363	39,830	41,424	43,017	44,411	45,805	47,797	49,788	50,784	51,780	52,775	53,771
ABOVE 80	15,188	25,313	31,095	34,207	37,308	39,845	41,983	42,996	44,373	46,070	47,913	49,756	51,368	52,981	55,284	57,588	58,740	59,891	61,043	62,195

(Amounts in INR)

1 A + 1 C																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	2,071	3,452	4,086	4,609	4,941	5,251	5,551	5,652	5,729	5,959	6,197	6,436	6,644	6,853	7,151	7,449	7,598	7,747	7,896	8,045
[26-35]	2,217	3,695	4,385	4,944	5,305	5,639	5,959	6,093	6,259	6,473	6,732	6,991	7,217	7,444	7,767	8,091	8,253	8,415	8,577	8,738
[36-45]	2,530	4,216	5,033	5,635	6,090	6,460	6,838	7,023	7,320	7,671	7,978	8,285	8,553	8,822	9,206	9,589	9,781	9,973	10,164	10,356
[46-50]	3,564	5,940	7,115	7,922	8,630	9,210	9,698	9,963	10,390	10,947	11,385	11,823	12,206	12,589	13,137	13,684	13,958	14,231	14,505	14,779
[51-55]	4,585	7,642	9,273	10,259	11,184	11,941	12,578	12,892	13,342	13,944	14,502	15,060	15,548	16,036	16,733	17,431	17,779	18,128	18,476	18,825
[56-60]	5,606	9,344	11,432	12,596	13,737	14,671	15,457	15,821	16,294	16,942	17,619	18,297	18,890	19,483	20,330	21,177	21,601	22,024	22,448	22,871
[61-65]	7,902	13,169	14,259	15,315	18,093	19,411	20,522	21,062	21,746	22,638	23,544	24,449	25,242	26,034	27,166	28,298	28,864	29,430	29,996	30,562
[66-70]	10,170	16,951	19,100	20,263	24,508	26,280	27,772	28,451	29,228	30,267	31,477	32,688	33,747	34,807	36,320	37,833	38,590	39,347	40,103	40,860
[71-75]	12,022	20,037	23,729	25,740	29,277	31,320	33,042	33,839	34,839	36,143	37,589	39,035	40,300	41,565	43,372	45,179	46,083	46,986	47,890	48,794
[76-80]	13,874	23,123	28,358	31,217	34,045	36,361	38,311	39,226	40,449	42,020	43,701	45,382	46,852	48,323	50,424	52,525	53,576	54,626	55,677	56,727
ABOVE 80	15,931	26,552	32,570	35,850	39,098	41,758	43,997	45,049	46,459	48,260	50,190	52,121	53,810	55,499	57,912	60,325	61,531	62,738	63,944	65,151

(Amounts in INR)

1 A + 2 C																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	2,655	4,426	5,222	5,933	6,300	6,678	7,073	7,198	7,285	7,539	7,841	8,142	8,406	8,670	9,047	9,424	9,612	9,801	9,989	10,178
[26-35]	2,801	4,669	5,521	6,267	6,663	7,066	7,481	7,639	7,815	8,053	8,375	8,697	8,979	9,261	9,663	10,066	10,267	10,468	10,670	10,871
[36-45]	3,114	5,190	6,169	6,959	7,449	7,887	8,360	8,568	8,876	9,251	9,621	9,991	10,315	10,639	11,101	11,564	11,795	12,026	12,258	12,489
[46-50]	4,133	6,888	8,227	9,192	9,966	10,597	11,195	11,487	11,937	12,531	13,032	13,533	13,972	14,410	15,037	15,663	15,976	16,290	16,603	16,916
[51-55]	5,154	8,590	10,386	11,529	12,519	13,328	14,075	14,416	14,890	15,528	16,149	16,770	17,313	17,857	18,633	19,410	19,798	20,186	20,574	20,962
[56-60]	6,350	10,583	12,907	14,239	15,528	16,583	17,472	17,874	18,380	19,131	19,897	20,662	21,331	22,001	22,958	23,914	24,392	24,871	25,349	25,827
[61-65]	8,645	14,408	15,734	16,957	19,884	21,324	22,536	23,115	23,832	24,828	25,821	26,814	27,683	28,552	29,794	31,035	31,656	32,276	32,897	33,518
[66-70]	10,914	18,190	20,575	21,905	26,299	28,192	29,787	30,505	31,314	32,456	33,755	35,053	36,189	37,325	38,948	40,571	41,382	42,193	43,005	43,816
[71-75]	12,765	21,276	25,204	27,382	31,068	33,233	35,056	35,892	36,925	38,333	39,866	41,400	42,741	44,083	46,000	47,916	48,875	49,833	50,791	51,750
[76-80]	14,617	24,362	29,833	32,859	35,836	38,273	40,325	41,279	42,535	44,210	45,978	47,747	49,294	50,841	53,052	55,262	56,367	57,473	58,578	59,683
ABOVE 80	16,674	27,790	34,045	37,492	40,889	43,670	46,011	47,103	48,545	50,450	52,468	54,486	56,251	58,017	60,540	63,062	64,323	65,585	66,846	68,107

(Amounts in INR)

1 A + 3 C																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	3,240	5,400	6,358	7,257	7,658	8,104	8,594	8,744	8,842	9,119	9,484	9,848	10,167	10,487	10,943	11,398	11,626	11,854	12,082	12,310
[26-35]	3,386	5,643	6,657	7,591	8,022	8,492	9,003	9,185	9,372	9,632	10,018	10,403	10,740	11,077	11,559	12,041	12,281	12,522	12,763	13,004
[36-45]	3,683	6,138	7,281	8,230	8,784	9,274	9,857	10,093	10,424	10,834	11,268	11,701	12,080	12,460	13,001	13,543	13,814	14,085	14,356	14,627
[46-50]	4,717	7,862	9,363	10,516	11,325	12,024	12,717	13,033	13,494	14,110	14,675	15,239	15,733	16,227	16,932	17,638	17,991	18,343	18,696	19,049
[51-55]	5,738	9,564	11,522	12,853	13,878	14,754	15,596	15,962	16,446	17,108	17,792	18,476	19,075	19,674	20,529	21,384	21,812	22,240	22,668	23,095
[56-60]	7,093	11,822	14,382	15,881	17,319	18,496	19,486	19,927	20,467	21,321	22,174	23,027	23,773	24,519	25,585	26,651	27,184	27,717	28,250	28,783
[61-65]	9,388	15,647	17,209	18,600	21,674	23,236	24,550	25,169	25,918	27,018	28,098	29,179	30,125	31,070	32,421	33,772	34,448	35,123	35,798	36,474
[66-70]	11,657	19,429	22,050	23,548	28,090	30,104	31,801	32,558	33,401	34,646	36,032	37,418	38,630	39,843	41,575	43,308	44,174	45,040	45,906	46,772
[71-75]	13,509	22,515	26,679	29,025	32,858	35,145	37,070	37,945	39,011	40,523	42,144	43,765	45,183	46,601	48,627	50,653	51,667	52,680	53,693	54,706
[76-80]	15,361	25,601	31,308	34,502	37,627	40,186	42,340	43,332	44,621	46,399	48,255	50,111	51,735	53,359	55,679	57,999	59,159	60,319	61,479	62,639
ABOVE 80	17,418	29,029	35,520	39,135	42,680	45,582	48,026	49,156	50,631	52,639	54,745	56,850	58,693	60,535	63,167	65,799	67,115	68,431	69,747	71,063

(Amounts in INR)

2 Adults																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	2,230	3,717	4,425	4,928	5,373	5,737	6,043	6,160	6,258	6,569	6,832	7,094	7,324	7,554	7,883	8,211	8,375	8,540	8,704	8,868
[26-35]	2,449	4,081	4,874	5,430	5,918	6,319	6,656	6,821	7,054	7,340	7,633	7,927	8,184	8,440	8,807	9,174	9,358	9,541	9,725	9,908
[36-45]	2,941	4,902	5,881	6,548	7,132	7,610	8,013	8,248	8,659	9,132	9,497	9,862	10,182	10,502	10,958	11,415	11,643	11,871	12,100	12,328
[46-50]	4,231	7,051	8,460	9,419	10,259	10,947	11,526	11,864	12,455	13,136	13,662	14,187	14,647	15,107	15,764	16,420	16,749	17,077	17,406	17,734
[51-55]	6,006	10,010	12,195	13,472	14,686	15,681	16,518	16,946	17,594	18,370	19,105	19,839	20,482	21,125	22,044	22,962	23,421	23,881	24,340	24,799
[56-60]	7,781	12,968	15,931	17,525	19,114	20,414	21,509	22,028	22,733	23,603	24,547	25,492	26,318	27,144	28,324	29,504	30,094	30,684	31,274	31,864
[61-65]	12,527	20,878	22,372	23,926	28,528	30,623	32,388	33,265	34,405	35,785	37,217	38,648	39,901	41,153	42,942	44,732	45,626	46,521	47,416	48,310
[66-70]	16,497	27,496	30,843	32,585	39,755	42,643	45,076	46,197	47,499	49,135	51,100	53,066	54,785	56,505	58,962	61,419	62,647	63,875	65,104	66,332
[71-75]	18,753	31,255	36,928	39,952	45,681	48,881	51,575	52,836	54,440	56,432	58,689	60,946	62,922	64,897	67,718	70,540	71,951	73,361	74,772	76,183
[76-80]	21,009	35,015	43,013	47,318	51,607	55,118	58,074	59,476	61,380	63,729	66,278	68,827	71,058	73,288	76,475	79,661	81,254	82,847	84,441	86,034
ABOVE 80	24,300	40,500	49,752	54,731	59,692	63,753	67,172	68,793	70,996	73,713	76,661	79,610	82,189	84,769	88,455	92,141	93,983	95,826	97,669	99,512

(Amounts in INR)

2 A + 1 C																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	2,814	4,691	5,561	6,252	6,731	7,163	7,565	7,706	7,815	8,149	8,475	8,801	9,086	9,371	9,779	10,186	10,390	10,593	10,797	11,001
[26-35]	3,033	5,055	6,010	6,753	7,277	7,746	8,178	8,367	8,610	8,919	9,276	9,633	9,945	10,257	10,703	11,149	11,372	11,595	11,818	12,041
[36-45]	3,510	5,850	6,993	7,818	8,467	8,997	9,509	9,772	10,206	10,715	11,144	11,572	11,948	12,323	12,858	13,394	13,662	13,930	14,198	14,466
[46-50]	4,974	8,290	9,935	11,062	12,050	12,859	13,540	13,918	14,541	15,326	15,939	16,552	17,088	17,625	18,391	19,157	19,541	19,924	20,307	20,690
[51-55]	6,749	11,249	13,670	15,115	16,477	17,593	18,532	19,000	19,680	20,559	21,382	22,204	22,924	23,643	24,671	25,699	26,213	26,727	27,241	27,755
[56-60]	8,524	14,207	17,406	19,168	20,905	22,326	23,523	24,081	24,819	25,793	26,825	27,856	28,759	29,662	30,951	32,241	32,886	33,531	34,176	34,820
[61-65]	13,270	22,117	23,847	25,569	30,319	32,536	34,402	35,318	36,492	37,975	39,494	41,013	42,342	43,671	45,570	47,469	48,418	49,367	50,317	51,266
[66-70]	17,241	28,735	32,318	34,227	41,546	44,556	47,091	48,250	49,585	51,325	53,378	55,431	57,227	59,023	61,590	64,156	65,439	66,722	68,005	69,288
[71-75]	19,496	32,494	38,403	41,594	47,472	50,793	53,590	54,890	56,526	58,622	60,966	63,311	65,363	67,415	70,346	73,277	74,742	76,208	77,674	79,139
[76-80]	21,752	36,254	44,488	48,961	53,398	57,030	60,089	61,529	63,466	65,918	68,555	71,192	73,499	75,806	79,102	82,398	84,046	85,694	87,342	88,990
ABOVE 80	25,043	41,739	51,227	56,374	61,483	65,665	69,187	70,847	73,082	75,902	78,938	81,974	84,631	87,288	91,083	94,878	96,775	98,673	100,570	102,468

(Amounts in INR)

2 A + 2 C																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	3,399	5,665	6,697	7,576	8,090	8,590	9,087	9,251	9,371	9,729	10,118	10,507	10,847	11,188	11,674	12,161	12,404	12,647	12,890	13,134
[26-35]	3,618	6,029	7,146	8,077	8,636	9,172	9,700	9,912	10,167	10,499	10,919	11,339	11,707	12,074	12,599	13,124	13,386	13,649	13,911	14,174
[36-45]	4,094	6,824	8,129	9,142	9,826	10,424	11,031	11,318	11,763	12,295	12,787	13,279	13,709	14,139	14,754	15,369	15,676	15,984	16,291	16,598
[46-50]	5,543	9,238	11,047	12,332	13,385	14,246	15,037	15,442	16,089	16,909	17,586	18,262	18,854	19,446	20,291	21,137	21,559	21,982	22,405	22,828
[51-55]	7,318	12,197	14,783	16,385	17,813	18,980	20,028	20,524	21,228	22,143	23,028	23,914	24,689	25,464	26,571	27,678	28,232	28,786	29,339	29,893
[56-60]	9,268	15,446	18,881	20,811	22,695	24,239	25,538	26,135	26,905	27,983	29,102	30,221	31,201	32,180	33,579	34,978	35,678	36,377	37,077	37,776
[61-65]	14,014	23,356	25,322	27,211	32,110	34,448	36,417	37,372	38,578	40,165	41,771	43,378	44,784	46,189	48,198	50,206	51,210	52,214	53,218	54,222
[66-70]	17,984	29,974	33,793	35,870	43,337	46,468	49,105	50,303	51,671	53,514	55,655	57,795	59,668	61,541	64,217	66,893	68,231	69,569	70,906	72,244
[71-75]	20,240	33,733	39,878	43,237	49,263	52,705	55,604	56,943	58,612	60,811	63,244	65,676	67,804	69,933	72,973	76,014	77,534	79,055	80,575	82,095
[76-80]	22,496	37,493	45,963	50,604	55,189	58,943	62,103	63,583	65,552	68,108	70,832	73,557	75,940	78,324	81,730	85,135	86,838	88,540	90,243	91,946
ABOVE 80	25,787	42,978	52,702	58,017	63,274	67,577	71,201	72,900	75,168	78,092	81,216	84,339	87,072	89,806	93,710	97,615	99,567	101,519	103,472	105,424

(Amounts in INR)

2 A + 3 C																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	3,983	6,639	7,833	8,899	9,449	10,016	10,609	10,797	10,928	11,308	11,761	12,213	12,609	13,005	13,570	14,136	14,418	14,701	14,984	15,266
[26-35]	4,202	7,003	8,282	9,401	9,995	10,598	11,222	11,458	11,723	12,079	12,562	13,045	13,468	13,891	14,495	15,099	15,401	15,703	16,005	16,307
[36-45]	4,663	7,772	9,242	10,412	11,162	11,810	12,528	12,842	13,310	13,878	14,434	14,989	15,474	15,960	16,654	17,348	17,695	18,042	18,389	18,736
[46-50]	6,127	10,212	12,183	13,656	14,744	15,673	16,559	16,988	17,645	18,489	19,229	19,968	20,615	21,262	22,187	23,111	23,574	24,036	24,498	24,960
[51-55]	7,903	13,171	15,919	17,709	19,172	20,406	21,550	22,069	22,784	23,723	24,671	25,620	26,451	27,281	28,467	29,653	30,246	30,839	31,432	32,025
[56-60]	10,011	16,685	20,356	22,453	24,486	26,151	27,552	28,188	28,992	30,172	31,379	32,586	33,642	34,698	36,207	37,715	38,470	39,224	39,978	40,732
[61-65]	14,757	24,595	26,797	28,854	33,901	36,360	38,431	39,425	40,664	42,354	44,048	45,743	47,225	48,707	50,825	52,943	54,002	55,061	56,119	57,178
[66-70]	18,727	31,212	35,268	37,513	45,128	48,380	51,119	52,356	53,757	55,704	57,932	60,160	62,110	64,060	66,845	69,630	71,023	72,415	73,808	75,200
[71-75]	20,983	34,972	41,353	44,879	51,054	54,618	57,618	58,996	60,698	63,001	65,521	68,041	70,246	72,451	75,601	78,751	80,326	81,901	83,476	85,051
[76-80]	23,239	38,731	47,438	52,246	56,980	60,855	64,117	65,636	67,638	70,298	73,110	75,922	78,382	80,842	84,357	87,872	89,630	91,387	93,144	94,902
ABOVE 80	26,530	44,217	54,177	59,659	65,065	69,490	73,215	74,953	77,254	80,282	83,493	86,704	89,514	92,324	96,338	100,352	102,359	104,366	106,373	108,380

(Amounts in INR)

3 Adults																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	3,717	6,194	7,375	8,213	8,954	9,561	10,072	10,266	10,430	10,948	11,386	11,824	12,207	12,591	13,138	13,685	13,959	14,233	14,506	14,780
[26-35]	4,081	6,802	8,124	9,049	9,864	10,532	11,093	11,368	11,756	12,233	12,722	13,211	13,639	14,067	14,679	15,291	15,597	15,902	16,208	16,514
[36-45]	4,428	7,380	8,831	9,833	10,713	11,435	12,041	12,354	12,831	13,511	14,052	14,592	15,065	15,538	16,213	16,889	17,227	17,565	17,902	18,240
[46-50]	5,717	9,529	11,410	12,704	13,841	14,772	15,555	15,971	16,627	17,516	18,216	18,917	19,530	20,143	21,019	21,894	22,332	22,770	23,208	23,646
[51-55]	7,493	12,488	15,146	16,757	18,268	19,505	20,546	21,053	21,766	22,749	23,659	24,569	25,365	26,161	27,299	28,436	29,005	29,574	30,143	30,711
[56-60]	9,414	15,689	19,180	21,145	23,059	24,627	25,946	26,575	27,436	28,496	29,636	30,776	31,773	32,771	34,196	35,620	36,333	37,045	37,758	38,470
[61-65]	14,488	24,146	26,293	28,291	33,283	35,697	37,730	38,764	40,178	41,873	43,548	45,223	46,689	48,154	50,248	52,342	53,388	54,435	55,482	56,529
[66-70]	18,458	30,764	34,764	36,950	44,510	47,717	50,418	51,695	53,272	55,223	57,432	59,641	61,574	63,506	66,267	69,029	70,409	71,790	73,170	74,551
[71-75]	20,714	34,523	40,849	44,317	50,436	53,954	56,917	58,335	60,212	62,520	65,021	67,521	69,710	71,898	75,024	78,150	79,713	81,276	82,839	84,402
[76-80]	23,829	39,716	48,653	53,598	58,447	62,416	65,758	67,386	69,684	72,486	75,386	78,285	80,822	83,359	86,984	90,608	92,420	94,232	96,044	97,856
ABOVE 80	27,121	45,201	55,392	61,011	66,531	71,051	74,856	76,703	79,300	82,470	85,769	89,068	91,954	94,841	98,964	103,088	105,149	107,211	109,273	111,335

(Amounts in INR)

3 A + 1 C																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	4,301	7,168	8,511	9,537	10,313	10,988	11,594	11,812	11,987	12,528	13,029	13,530	13,969	14,407	15,034	15,660	15,973	16,287	16,600	16,913
[26-35]	4,666	7,776	9,260	10,373	11,223	11,958	12,615	12,914	13,312	13,812	14,365	14,917	15,401	15,884	16,575	17,266	17,611	17,956	18,301	18,647
[36-45]	4,997	8,328	9,943	11,103	12,049	12,822	13,538	13,878	14,378	15,095	15,698	16,302	16,830	17,359	18,113	18,868	19,246	19,623	20,000	20,378
[46-50]	6,461	10,768	12,885	14,347	15,632	16,684	17,569	18,024	18,713	19,705	20,493	21,282	21,971	22,661	23,646	24,632	25,124	25,617	26,109	26,602
[51-55]	8,236	13,726	16,621	18,400	20,059	21,417	22,561	23,106	23,853	24,939	25,936	26,934	27,807	28,680	29,926	31,173	31,797	32,420	33,044	33,667
[56-60]	10,157	16,928	20,655	22,788	24,850	26,539	27,961	28,629	29,522	30,686	31,913	33,141	34,215	35,289	36,823	38,357	39,125	39,892	40,659	41,426
[61-65]	15,231	25,385	27,768	29,934	35,074	37,609	39,744	40,817	42,264	44,063	45,825	47,588	49,130	50,672	52,875	55,079	56,180	57,282	58,383	59,485
[66-70]	19,201	32,002	36,239	38,593	46,301	49,629	52,432	53,748	55,358	57,413	59,709	62,006	64,015	66,024	68,895	71,766	73,201	74,636	76,072	77,507
[71-75]	21,457	35,762	42,324	45,959	52,227	55,866	58,931	60,388	62,298	64,709	67,298	69,886	72,151	74,416	77,651	80,887	82,505	84,122	85,740	87,358
[76-80]	24,573	40,954	50,128	55,240	60,237	64,328	67,773	69,439	71,770	74,676	77,663	80,650	83,264	85,877	89,611	93,345	95,212	97,079	98,946	100,812
ABOVE 80	27,864	46,440	56,867	62,653	68,322	72,963	76,871	78,756	81,386	84,660	88,046	91,432	94,396	97,359	101,592	105,825	107,941	110,058	112,174	114,291

(Amounts in INR)

3 A + 2 C																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	4,885	8,142	9,647	10,861	11,672	12,414	13,116	13,358	13,543	14,108	14,672	15,237	15,730	16,224	16,930	17,635	17,988	18,340	18,693	19,046
[26-35]	5,250	8,750	10,396	11,697	12,582	13,385	14,137	14,460	14,869	15,392	16,008	16,624	17,162	17,701	18,471	19,240	19,625	20,010	20,395	20,779
[36-45]	5,581	9,302	11,079	12,427	13,408	14,248	15,060	15,424	15,935	16,674	17,341	18,008	18,592	19,176	20,009	20,843	21,260	21,677	22,094	22,510
[46-50]	7,030	11,716	13,997	15,617	16,967	18,071	19,066	19,548	20,261	21,289	22,140	22,992	23,737	24,482	25,546	26,611	27,143	27,675	28,207	28,740
[51-55]	8,979	14,965	18,096	20,043	21,850	23,330	24,575	25,159	25,939	27,128	28,214	29,299	30,248	31,198	32,554	33,910	34,589	35,267	35,945	36,623
[56-60]	10,900	18,167	22,130	24,430	26,641	28,451	29,975	30,682	31,608	32,876	34,191	35,506	36,656	37,807	39,451	41,094	41,916	42,738	43,560	44,382
[61-65]	15,974	26,624	29,243	31,577	36,864	39,521	41,758	42,870	44,350	46,253	48,103	49,953	51,572	53,190	55,503	57,816	58,972	60,128	61,285	62,441
[66-70]	19,945	33,241	37,714	40,235	48,092	51,541	54,447	55,802	57,444	59,602	61,986	64,370	66,456	68,543	71,523	74,503	75,993	77,483	78,973	80,463
[71-75]	22,201	37,001	43,799	47,602	54,018	57,779	60,946	62,441	64,384	66,899	69,575	72,251	74,593	76,934	80,279	83,624	85,296	86,969	88,641	90,314
[76-80]	25,316	42,193	51,603	56,883	62,028	66,241	69,787	71,492	73,856	76,866	79,940	83,015	85,705	88,395	92,239	96,082	98,004	99,925	101,847	103,769
ABOVE 80	28,607	47,679	58,342	64,296	70,113	74,875	78,885	80,810	83,472	86,849	90,323	93,797	96,837	99,877	104,219	108,562	110,733	112,904	115,075	117,247

(Amounts in INR)

3 A + 3 C																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	5,470	9,116	10,783	12,185	13,031	13,841	14,637	14,904	15,100	15,688	16,315	16,943	17,492	18,041	18,825	19,610	20,002	20,394	20,786	21,178
[26-35]	5,834	9,724	11,532	13,021	13,941	14,811	15,659	16,005	16,426	16,972	17,651	18,330	18,924	19,518	20,366	21,215	21,639	22,064	22,488	22,912
[36-45]	6,150	10,250	12,192	13,697	14,743	15,635	16,556	16,948	17,482	18,258	18,988	19,718	20,357	20,996	21,909	22,822	23,279	23,735	24,192	24,648
[46-50]	7,614	12,690	15,133	16,941	18,326	19,497	20,588	21,094	21,818	22,868	23,783	24,698	25,498	26,299	27,442	28,585	29,157	29,729	30,301	30,872
[51-55]	9,564	15,939	19,232	21,366	23,209	24,756	26,097	26,705	27,495	28,708	29,857	31,005	32,010	33,014	34,450	35,885	36,603	37,321	38,038	38,756
[56-60]	11,644	19,406	23,606	26,073	28,432	30,364	31,989	32,735	33,694	35,065	36,468	37,870	39,098	40,325	42,078	43,832	44,708	45,585	46,461	47,338
[61-65]	16,718	27,863	30,718	33,219	38,655	41,433	43,773	44,924	46,436	48,442	50,380	52,318	54,013	55,709	58,131	60,553	61,764	62,975	64,186	65,397
[66-70]	20,688	34,480	39,189	41,878	49,883	53,454	56,461	57,855	59,530	61,792	64,264	66,735	68,898	71,061	74,150	77,240	78,785	80,329	81,874	83,419
[71-75]	22,944	38,240	45,274	49,245	55,808	59,691	62,960	64,495	66,470	69,089	71,852	74,616	77,034	79,452	82,907	86,361	88,088	89,815	91,543	93,270
[76-80]	26,059	43,432	53,078	58,525	63,819	68,153	71,801	73,545	75,942	79,055	82,217	85,380	88,147	90,914	94,866	98,819	100,795	102,772	104,748	106,725
ABOVE 80	29,351	48,918	59,817	65,938	71,904	76,788	80,899	82,863	85,558	89,039	92,601	96,162	99,279	102,395	106,847	111,299	113,525	115,751	117,977	120,203

(Amounts in INR)

4 Adults																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	5,203	8,672	10,325	11,498	12,536	13,386	14,100	14,373	14,602	15,328	15,941	16,554	17,090	17,627	18,393	19,160	19,543	19,926	20,309	20,692
[26-35]	5,714	9,523	11,373	12,669	13,810	14,744	15,530	15,915	16,458	17,126	17,811	18,496	19,095	19,694	20,551	21,407	21,835	22,263	22,691	23,120
[36-45]	5,914	9,857	11,781	13,118	14,295	15,259	16,070	16,461	17,003	17,891	18,606	19,322	19,948	20,574	21,469	22,363	22,810	23,258	23,705	24,152
[46-50]	7,204	12,007	14,360	15,989	17,422	18,596	19,583	20,078	20,800	21,895	22,771	23,646	24,413	25,179	26,274	27,369	27,916	28,463	29,011	29,558
[51-55]	8,979	14,965	18,096	20,043	21,850	23,330	24,575	25,159	25,939	27,128	28,214	29,299	30,248	31,198	32,554	33,910	34,589	35,267	35,945	36,623
[56-60]	11,046	18,410	22,430	24,765	27,005	28,839	30,383	31,123	32,138	33,389	34,725	36,060	37,229	38,398	40,067	41,737	42,571	43,406	44,241	45,076
[61-65]	16,448	27,414	30,213	32,656	38,037	40,770	43,071	44,262	45,950	47,961	49,880	51,798	53,477	55,155	57,553	59,951	61,151	62,350	63,549	64,748
[66-70]	20,419	34,031	38,684	41,315	49,265	52,790	55,760	57,194	59,044	61,311	63,763	66,216	68,362	70,507	73,573	76,639	78,171	79,704	81,237	82,770
[71-75]	23,534	39,224	46,489	50,596	57,275	61,252	64,601	66,244	68,516	71,277	74,128	76,979	79,474	81,969	85,533	89,097	90,879	92,660	94,442	96,224
[76-80]	27,671	46,119	56,452	62,214	67,839	72,444	76,322	78,224	80,940	84,241	87,611	90,980	93,929	96,877	101,089	105,301	107,407	109,513	111,619	113,725
ABOVE 80	30,962	51,604	63,190	69,627	75,924	81,079	85,420	87,542	90,556	94,225	97,994	101,763	105,061	108,359	113,070	117,781	120,137	122,492	124,848	127,203

(Amounts in INR)

4 A + 1 C																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	5,788	9,646	11,461	12,822	13,895	14,813	15,622	15,919	16,159	16,907	17,584	18,260	18,852	19,444	20,289	21,134	21,557	21,980	22,402	22,825
[26-35]	6,298	10,497	12,509	13,993	15,169	16,171	17,052	17,461	18,015	18,705	19,454	20,202	20,857	21,511	22,447	23,382	23,849	24,317	24,785	25,252
[36-45]	6,483	10,806	12,894	14,389	15,631	16,646	17,566	17,985	18,550	19,474	20,253	21,032	21,713	22,395	23,369	24,342	24,829	25,316	25,803	26,290
[46-50]	7,947	13,246	15,835	17,632	19,213	20,509	21,598	22,131	22,886	24,085	25,048	26,011	26,854	27,697	28,901	30,106	30,708	31,310	31,912	32,514
[51-55]	9,723	16,204	19,571	21,685	23,641	25,242	26,589	27,213	28,025	29,318	30,491	31,663	32,690	33,716	35,182	36,648	37,380	38,113	38,846	39,579
[56-60]	11,789	19,649	23,905	26,407	28,796	30,752	32,398	33,176	34,224	35,579	37,002	38,425	39,671	40,916	42,695	44,474	45,363	46,253	47,142	48,032
[61-65]	17,192	28,653	31,688	34,299	39,828	42,682	45,086	46,315	48,036	50,151	52,157	54,163	55,918	57,673	60,181	62,689	63,942	65,196	66,450	67,704
[66-70]	21,162	35,270	40,160	42,958	51,055	54,702	57,774	59,247	61,130	63,500	66,041	68,581	70,803	73,026	76,201	79,376	80,963	82,551	84,138	85,726
[71-75]	24,278	40,463	47,964	52,239	59,066	63,164	66,615	68,298	70,602	73,467	76,406	79,344	81,916	84,487	88,160	91,834	93,670	95,507	97,344	99,180
[76-80]	28,414	47,357	57,927	63,856	69,630	74,357	78,336	80,277	83,026	86,431	89,888	93,345	96,370	99,395	103,717	108,038	110,199	112,360	114,521	116,681
ABOVE 80	31,706	52,843	64,665	71,269	77,715	82,992	87,434	89,595	92,642	96,414	100,271	104,128	107,502	110,877	115,697	120,518	122,928	125,339	127,749	130,160

(Amounts in INR)

4 A + 2 C																				
Age band/ SI	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	6,372	10,620	12,597	14,146	15,254	16,239	17,144	17,465	17,715	18,487	19,227	19,966	20,613	21,260	22,185	23,109	23,571	24,033	24,496	24,958
[26-35]	6,883	11,471	13,645	15,317	16,528	17,597	18,574	19,007	19,571	20,285	21,097	21,908	22,618	23,328	24,342	25,357	25,864	26,371	26,878	27,385
[36-45]	7,068	11,779	14,030	15,712	16,990	18,073	19,088	19,531	20,107	21,054	21,896	22,738	23,475	24,212	25,264	26,317	26,843	27,370	27,896	28,423
[46-50]	8,516	14,194	16,948	18,902	20,549	21,896	23,094	23,655	24,433	25,668	26,695	27,721	28,620	29,518	30,801	32,085	32,727	33,368	34,010	34,652
[51-55]	10,466	17,443	21,046	23,328	25,431	27,154	28,604	29,266	30,111	31,508	32,768	34,028	35,131	36,234	37,809	39,385	40,172	40,960	41,748	42,535
[56-60]	12,533	20,888	25,380	28,050	30,587	32,664	34,412	35,229	36,310	37,769	39,279	40,790	42,112	43,434	45,322	47,211	48,155	49,099	50,043	50,988
[61-65]	17,935	29,892	33,163	35,942	41,619	44,595	47,100	48,369	50,122	52,341	54,434	56,528	58,360	60,192	62,809	65,426	66,734	68,043	69,351	70,660
[66-70]	21,906	36,509	41,635	44,600	52,846	56,615	59,789	61,300	63,216	65,690	68,318	70,945	73,245	75,544	78,828	82,113	83,755	85,397	87,039	88,682
[71-75]	25,021	41,702	49,439	53,881	60,857	65,077	68,630	70,351	72,688	75,657	78,683	81,709	84,357	87,005	90,788	94,571	96,462	98,354	100,245	102,136
[76-80]	29,158	48,596	59,402	65,499	71,421	76,269	80,351	82,331	85,112	88,620	92,165	95,710	98,812	101,913	106,344	110,775	112,991	115,206	117,422	119,637
ABOVE 80	32,449	54,082	66,140	72,912	79,506	84,904	89,449	91,648	94,728	98,604	102,548	106,492	109,944	113,395	118,325	123,255	125,720	128,185	130,650	133,116

(Amounts in INR)

Age band/ SI	4 A + 3 C																			
	50,000	1 lakh	1.5 lakhs	2 lakhs	2.5 lakhs	3 lakhs	3.5 lakhs	4 lakhs	4.5 lakhs	5 lakhs	5.5 lakhs	6 lakhs	6.5 lakhs	7 lakhs	7.5 lakhs	8 lakhs	8.5 lakhs	9 lakhs	9.5 lakhs	10 lakhs
[0-5]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[6-15]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
[16-25]	6,957	11,594	13,733	15,470	16,613	17,666	18,666	19,010	19,272	20,067	20,870	21,672	22,375	23,077	24,080	25,084	25,585	26,087	26,589	27,091
[26-35]	7,467	12,445	14,781	16,640	17,886	19,024	20,096	20,553	21,128	21,865	22,740	23,614	24,380	25,145	26,238	27,331	27,878	28,425	28,971	29,518
[36-45]	7,637	12,728	15,142	16,983	18,325	19,460	20,585	21,055	21,654	22,637	23,543	24,448	25,240	26,033	27,164	28,296	28,862	29,428	29,994	30,560
[46-50]	9,101	15,168	18,083	20,226	21,908	23,322	24,616	25,201	25,990	27,248	28,338	29,428	30,381	31,335	32,697	34,060	34,741	35,422	36,103	36,784
[51-55]	11,050	18,417	22,182	24,652	26,790	28,581	30,125	30,812	31,667	33,088	34,411	35,735	36,893	38,051	39,705	41,359	42,187	43,014	43,841	44,668
[56-60]	13,276	22,127	26,855	29,693	32,378	34,576	36,426	37,282	38,396	39,958	41,557	43,155	44,553	45,952	47,950	49,948	50,947	51,946	52,945	53,944
[61-65]	18,678	31,131	34,638	37,584	43,410	46,507	49,114	50,422	52,208	54,530	56,711	58,893	60,801	62,710	65,436	68,163	69,526	70,889	72,252	73,616
[66-70]	22,649	37,748	43,110	46,243	54,637	58,527	61,803	63,354	65,302	67,880	70,595	73,310	75,686	78,062	81,456	84,850	86,547	88,244	89,941	91,638
[71-75]	25,764	42,941	50,914	55,524	62,648	66,989	70,644	72,404	74,774	77,846	80,960	84,074	86,799	89,523	93,416	97,308	99,254	101,200	103,146	105,092
[76-80]	29,901	49,835	60,877	67,142	73,212	78,181	82,365	84,384	87,198	90,810	94,442	98,075	101,253	104,431	108,972	113,512	115,783	118,053	120,323	122,593
ABOVE 80	33,192	55,321	67,615	74,555	81,297	86,816	91,463	93,702	96,814	100,794	104,826	108,857	112,385	115,913	120,953	125,992	128,512	131,032	133,552	136,072

Note that the base rates can be loaded by the medical underwriters based on the medical history of the insured however such loading shall not exceed 200% of the base rates. The above rates are excluding taxes.

Section 2: Loading/Discount Parameters

3.1. Installment Loading:

We shall apply following loadings if premiums are chosen to be paid in instalments:

- 5% on monthly instalments
- 4% on quarterly instalments
- 3% on half-yearly instalments

3.2. Cross sell discount: 5%

3.3 Direct Sourcing Discount: 10%

3.4 Employee Discount: 15%

3.5 Go Green Discount: INR 200