

**Annexure II: Office Premium Rate Table**  
**Premium Rate Table for Saral Suraksha Bima, RSGICL**

**Premium rate tables**

(Exclusive of Goods and Service Tax)

(In INR)

**Base Cover**

<b>Risk Group</b>	<b>Office Premium - per mille</b>
Risk Group I	0.42
Risk Group II	0.63
Risk Group III	0.70
Risk Group IV	0.99

**Temporary Total Disablement**

<b>Risk Group</b>	<b>Office Premium - per mille</b>
Risk Group I	0.14
Risk Group II	0.21
Risk Group III	0.23
Risk Group IV	0.33

**Educational Grant**

<b>Risk Group</b>	<b>Office Premium - per mille</b>
Risk Group I	0.042
Risk Group II	0.063
Risk Group III	0.070
Risk Group IV	0.099

**Hospitalisation Expenses**

<b>Base Sum Insured Band</b>	<b>Premium as % of base premium</b>
Up-to 10 Lakhs	10.0%
10.5-20 Lakhs	7.0%
20.5-30 Lakhs	6.0%
30.5-50 Lakhs	5.5%
50.5-75Lakhs	5.0%
75.5 Lakhs+	4.5%

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<b>EMI Options</b>	<b>Loading</b>
Monthly	5.0%
Quarterly	4.0%
Half Yearly	3.0%

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