

NON-MEDICAL CHARTS

As on 21/06/2022

Non-Medical General

For Literate Male and Female lives having own income & Literate Housewives

Age (NBD)	Sum Under Consideration (SUC)*
	Standard Age Proof
18 to 35	12 lakhs
36 to 45	8 lakhs
46 to 50	5 lakhs
Plans Allowed	849, 852, 860, 863, 865, 914, 915, 916, 917, 920, 921, 933, 935, 936 & 945
*SUC = 1.25 times of S.A under plans 860, 863, 915, 920 & 921	

NM-Preferred and Non-Medical Special (Resident Indians and NRIs/FNIOs)

Age (NBD)	Sum Under Consideration (SUC)*	
	Non-Medical Preferred for Resident Indians and NRIs & FNIOs from Group V Countries only. Qualification: Graduate /Post- Graduate or Professional Qualification. a) Employed - Minimum length of Service – 3 months and annual Salary above 10 lakhs. b) Self Employed / In Business / having Professional Income – Earned Income above 10 Lakhs for each of 3 Years.	Non-Medical Special for Resident Indians and NRIs & FNIOs from Group V Countries only. a) Employed in Govt / Semi Govt / Reputed Companies / Listed Companies etc, must be literate and annual salary above 2.50 lakhs Resident Indians – Min. length of Service – 3 months For NRIs – Min. Length of Service One year b) Professionals – Having Professional Income above 2.50 lakhs for each of 3 years. (upto Age 35- one year income allowed) c) Business Person / Self Employed – Minimum Qualification – SSC and Earned Income of above 10 lakhs for each of 3 years.
18 to 35	100 lakhs	50 lakhs
36 to 45	50 lakhs	30 lakhs
46 to 50	20 lakhs	15 lakhs
Plans Allowed	849, 852, 860, 863, 865, 914, 915, 916, 917, 920, 921, 933, 935, 936, 945, 948, TR & PWB	849, 852, 860, 863, 865, 914, 915, 916, 917, 920, 921, 933, 935, 936, 945, 948, TR & PWB
*SUC = 1.25 times of S.A under plans 860, 863, 915, 920, 921, & 948		

Non-Medical for Minors and Major Students

Age (NBD)	SUC*	Plans Allowed
0 to 9	40 lakhs	849, 852, 860, 863, 865, 914, 917, 932, 934, 935, 936, 945 & 948
10 to 17	15 lakhs	849, 852, 860, 863, 865, 914, 916, 917, 920, 921, 932, 934, 935, 936, 945 & 948
Major Students 18 to 30	30 lakhs	849, 852, 860, 863, 865, 914, 915, 916, 917, 920, 921, 933, 935, 936, 945 & 948
*SUC = 1.25 times of S.A under plans 860, 863, 915, 920, 921, 934 & 948		

Standalone Non-Medical under Plan 935

Age (NBD)	NMP, NMS and NMG for others only – Standard Age Proof only
18 to 35	5 lakhs

Non-Medical Plans 843/844/943 and 944

Age (NBD)	Standard Age Proof	All NSAPs
8 to 45	3 lakhs	3 lakhs
46 to 50	3 lakhs	2 lakhs
51 to 55	3 lakhs	Nil

Standalone Non-Medical under Critical illness Rider

Age (NBD)	Non-Medical Preferred and Non-Medical Special	Major Students - Age 18 to 30
18 to 35	15 lakhs	10 lakhs
36 to 45	10 lakhs	NA
46 to 50	2 lakhs	NA

COMBINED NM AND MEDICAL REPORTS CHART-I

For Proposers under Non-Medical Preferred - NMP (Resident Indians and NRIs/FNIOs of Group V Countries) and Non-Medical Special - NMS (Resident Indians) Up to age 60 LBD

Plans under Non-Medical : 849, 852, 860, 863, 865, 914, 915, 916, 917, 920, 921, 933, 935, 936, 945, 948, TR & PWB (As on 21/06/2022)

Sum Under Consideration	Age at Entry (LBD)				
	18 to 35	36 to 45	46 to 50	51 to 55	56 to 60
Upto 3,00,000	NMP & NMS OR MER	NMP & NMS OR MER	NMP & NMS OR MER	MER (NM under Plans 849 option-1, 863(SP) & 917)	MER (NM under Plans 849 option-1, 863(SP) & 917)
3,00,001 to 13,00,000	NMP & NMS OR MER	NMP & NMS OR MER	NMP & NMS OR MER	MER	MER, Rest ECG, FBS, RUA, Lipidogram, Hb%
13,00,001 to 15,00,000	NMP & NMS OR MER	NMP & NMS OR MER	NMP & NMS OR MER, FBS, Lipidogram, RUA	MER, Rest ECG, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Hb%
15,00,001 to 20,00,000	NMP & NMS OR MER	NMP & NMS OR MER	NMP OR MER, FBS, Lipidogram, RUA	MER, Rest ECG, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Hb%
20,00,001 to 25,00,000	NMP & NMS OR MER	NMP & NMS OR MER	MER, FBS, Lipidogram, RUA	MER, Rest ECG, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Haemogram, Hba1c
25,00,001 to 30,00,000	NMP & NMS OR MER	NMP OR MER	MER, Rest ECG, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Haemogram, Hba1c
30,00,001 to 50,00,000	NMP & NMS OR MER	NMP OR MER, Rest ECG, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Hb%, Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT
50,00,001 to 100,00,000	NMP OR MER, Rest ECG, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Hb%, Hba1c	MER, Rest ECG, SBT-13, RUA, Hb%, Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT
1,00,00,001 to 25,00,00,000	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT
25,00,00,001 to 39,99,99,000	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT, Chest-X-Ray
40,00,00,000 & Above	MER, Rest ECG, SBT-13, RUA, Haemogram, Hba1c, CTMT, Chest X-Ray, Anti HCV, USG Abdomen & Pelvis, Spot Urine Micro-albumin, 2D Echocardiogram with Doppler				PSA test for Male Lives in addition to Special reports for Age Group 18 to 55.

- Preventive Health checkup reports permitted by employers are accepted within 6 months of report.
- For Critical Illness Rider: MER, ECG & FBS are must in case of CIR-TRSA: a) Age 18-35 Yrs - above 15 lakhs. b) Age 36 to 45 Years - above 10 lakhs, c) Age 46 to 50 - above 2 lakhs. d) Age 51 & Above - any CIR-TRSA

COMBINED NM AND MEDICAL REPORTS CHART-II

For Proposers under NMG for Others (Standard Age Proof only)

Plans under Non-Medical: 849, 852, 860, 863, 865, 914, 915, 916, 917, 920, 921, 933, 935, 936 & 945

For Plan 855: Upto 10 Crores SUC and Above 10 Crores SUC as per Last Row

As on 21/06/2022

Sum Under Consideration	Age at Entry (LBD)				
	18 to 35*	36 to 45	46 to 50	51 to 55	56 & Above
Upto 3,00,000	NMG OR MER	NMG OR MER	NMG OR MER	MER (NM under Plans 849 option-1, 863(SP) & 917)	MER, Rest ECG, FBS (Upto Age 60 - NM under Plans 849 option-1, 863(SP) & 917)
3,00,001 to 4,00,000	NMG OR MER	NMG OR MER	NMG OR MER	MER, FBS, RUA	MER, Rest ECG, FBS, RUA, Lipidogram, Hb%
4,00,001 to 5,00,000	NMG OR MER	NMG OR MER	NMG OR MER	MER, Rest ECG, FBS, RUA	MER, Rest ECG, FBS, RUA, Lipidogram, Hb%
5,00,001 to 6,00,000	NMG OR MER	NMG OR MER	MER	MER, Rest ECG, FBS, RUA	MER, Rest ECG, FBS, RUA, Lipidogram, Hb%
6,00,001 to 8,00,000	NMG OR MER	NMG OR MER	MER, FBS, RUA	MER, Rest ECG, FBS, RUA, Lipidogram, Hb%	MER, Rest ECG, FBS, RUA, Lipidogram, Hb%
8,00,001 to 12,00,000	NMG OR MER	MER	MER, FBS, RUA	MER, Rest ECG, FBS, RUA, Lipidogram, Hb%	MER, Rest ECG, FBS, RUA, Lipidogram, Hb%
12,00,001 to 20,00,000	MER	MER	MER, Rest ECG, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Hb%
20,00,001 to 30,00,000	MER, Lipidogram, Elisa for HIV RUA, Hb%	MER, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Haemogram	MER, Rest ECG, SBT-13, RUA, Haemogram, Hba1c
30,00,001 to 1,00,00,000	MER, Rest ECG, SBT-13, RUA, Hb%	MER, Rest ECG, SBT-13, RUA, Hb%, Hba1c	MER, Rest ECG, SBT-13, RUA, Hb%, Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT
1,00,00,001 to 25,00,00,000	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT
25,00,00,001 to 39,99,99,000	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT	MER, Rest ECG, SBT-13, RUA, Haemogram Hba1c, CTMT, Chest-X-Ray
40,00,00,000 & Above And Above 10 Crores Under Plan 855	MER, Rest ECG, SBT-13, RUA, Haemogram, Hba1c, CTMT, Chest X-Ray, Anti HCV, USG Abdomen & Pelvis, Spot Urine Micro-albumin, 2D Echocardiogram with Doppler				PSA test for Male Lives in addition to Special reports for Age Group 18 to 55.

- Urine Cotinine Report is also required if opted for Non-Smoker Premium Rates under Plan 855.
- For CIR where medical is required, MER, ECG and FBS is required compulsorily for:
 - (i) Age 18 to 35 years (lbd) & CIR TRSA above 5 lakhs.
 - (ii) Age above 36 years (lbd).

MINOR LIVES – NM & MEDICAL REPORTS CHART

SUC	Age Group		
	Below 5 years	5 to 9 years	10 to 17 years
Up to 15,00,000	Non – Medical, But i. Copy of latest school report, if attending school	Non-Medical, But i. Height and Weight to be mentioned in the ACR ii. Copy of latest School report	Non-Medical, But i. Height and Weight to be mentioned in the ACR ii. Copy of latest School/ College report
15,00,001 to 40,00,000	Non-Medical, But i. Immunization record of child ii. Copy of latest school report, if attending school	Non-Medical, But i. Height and Weight to be mentioned in the ACR ii. Copy of latest School report	i. Juvenile FMR ii. Copy of latest School/ College report
40,00,001 to 75,00,000	i. Juvenile FMR ii. Immunization record of child iii. Copy of latest school report, if attending School.	i. Juvenile FMR ii. Copy of latest School report	i. Juvenile FMR ii. Copy of latest School/ College report
75,00,001 and Above.	i. Juvenile FMR ii. Immunization record of child iii. Copy of latest school report, if attending school	i. Juvenile FMR ii. Haemogram iii. Serum Creatinine iv. RUA v. Elisa for HIV vi. HbsAg vii. Copy of latest School report	i. Juvenile FMR ii. Haemogram iii. SBT-13 iv. RUA v. Copy of latest School/ College report

Thumb impression of minor lives is not required for any Proposal

Non-Medical Rules:

Age 0 to 9 years : upto SUC Rs. 40 lacs under all risk plans.

Age 10 to 17 years : upto SUC Rs- 15 lacs under all risk plans.