

**PEMBIAYAAN PERIBADI-i PENDIDIKAN (TANPA TAKAFUL)  
BPA/PGM/PINDAHAN GAJI**

TAHUN	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>KADAR EFEKTIF</b>	<b>*KA+5.15%</b>																			
<b>KADAR RATA</b>	<b>4.27% - 5.04%</b>																			
5,000	435	227	157	123	102	88	78	71	66	61	58	55	52	50	48	47	45	44	43	42
10,000	870	453	314	245	203	176	156	142	131	122	115	109	104	100	96	93	90	88	86	84
15,000	1,305	679	471	367	305	263	234	213	196	182	172	163	155	149	144	139	135	132	129	126
20,000	1,740	905	627	489	406	351	312	283	261	243	229	217	207	199	192	185	180	175	171	168
25,000	2,175	1,131	784	611	507	439	390	354	326	304	286	271	259	248	239	232	225	219	214	210
30,000	2,610	1,357	941	733	609	526	468	425	391	364	343	325	310	298	287	278	270	263	257	251
35,000	3,045	1,583	1,097	855	710	614	546	495	456	425	400	379	362	347	335	324	315	307	300	293
40,000	3,480	1,810	1,254	977	812	702	624	566	521	486	457	433	414	397	383	370	360	350	342	335
45,000	3,915	2,036	1,411	1,099	913	789	702	637	586	546	514	488	465	447	431	417	405	394	385	377
50,000	4,350	2,262	1,567	1,221	1,014	877	780	707	651	607	571	542	517	496	478	463	450	438	428	419
55,000	4,785	2,488	1,724	1,343	1,116	965	858	778	717	668	628	596	569	546	526	509	495	482	470	461
60,000	5,220	2,714	1,881	1,465	1,217	1,052	936	849	782	728	685	650	620	595	574	555	539	525	513	502
65,000	5,655	2,940	2,037	1,587	1,318	1,140	1,014	919	847	789	743	704	672	645	622	602	584	569	556	544
70,000	6,090	3,166	2,194	1,709	1,420	1,228	1,092	990	912	850	800	758	724	694	669	648	629	613	599	586
75,000	6,525	3,393	2,351	1,831	1,521	1,315	1,169	1,061	977	910	857	812	775	744	717	694	674	657	641	628
80,000	6,960	3,619	2,507	1,954	1,623	1,403	1,247	1,131	1,042	971	914	866	827	794	765	740	719	700	684	670
85,000	7,395	3,845	2,664	2,076	1,724	1,491	1,325	1,202	1,107	1,032	971	921	879	843	813	787	764	744	727	711
90,000	7,829	4,071	2,821	2,198	1,825	1,578	1,403	1,273	1,172	1,092	1,028	975	930	893	861	833	809	788	770	753
95,000	8,264	4,297	2,977	2,320	1,927	1,666	1,481	1,343	1,237	1,153	1,085	1,029	982	942	908	879	854	832	812	795
100,000	8,699	4,523	3,134	2,442	2,028	1,754	1,559	1,414	1,302	1,214	1,142	1,083	1,034	992	956	925	899	875	855	837
105,000	9,134	4,749	3,291	2,564	2,130	1,841	1,637	1,485	1,367	1,274	1,199	1,137	1,085	1,041	1,004	972	944	919	898	879
110,000	9,569	4,976	3,448	2,686	2,231	1,929	1,715	1,556	1,433	1,335	1,256	1,191	1,137	1,091	1,052	1,018	989	963	940	921
115,000	10,004	5,202	3,604	2,808	2,332	2,017	1,793	1,626	1,498	1,396	1,313	1,245	1,189	1,141	1,099	1,064	1,033	1,007	983	962
120,000	10,439	5,428	3,761	2,930	2,434	2,104	1,871	1,697	1,563	1,456	1,370	1,299	1,240	1,190	1,147	1,110	1,078	1,050	1,026	1,004
125,000	10,874	5,654	3,918	3,052	2,535	2,192	1,949	1,768	1,628	1,517	1,427	1,354	1,292	1,240	1,195	1,157	1,123	1,094	1,069	1,046
130,000	11,309	5,880	4,074	3,174	2,636	2,280	2,027	1,838	1,693	1,578	1,485	1,408	1,343	1,289	1,243	1,203	1,168	1,138	1,111	1,088
135,000	11,744	6,106	4,231	3,296	2,738	2,367	2,105	1,909	1,758	1,638	1,542	1,462	1,395	1,339	1,291	1,249	1,213	1,182	1,154	1,130
140,000	12,179	6,332	4,388	3,418	2,839	2,455	2,183	1,980	1,823	1,699	1,599	1,516	1,447	1,388	1,338	1,295	1,258	1,225	1,197	1,172
145,000	12,614	6,558	4,544	3,540	2,941	2,543	2,261	2,050	1,888	1,760	1,656	1,570	1,498	1,438	1,386	1,342	1,303	1,269	1,240	1,213
150,000	13,049	6,785	4,701	3,662	3,042	2,630	2,338	2,121	1,953	1,820	1,713	1,624	1,550	1,487	1,434	1,388	1,348	1,313	1,282	1,255
155,000	13,484	7,011	4,858	3,785	3,143	2,718	2,416	2,192	2,018	1,881	1,770	1,678	1,602	1,537	1,482	1,434	1,393	1,357	1,325	1,297
160,000	13,919	7,237	5,014	3,907	3,245	2,806	2,494	2,262	2,083	1,942	1,827	1,732	1,653	1,587	1,530	1,480	1,438	1,400	1,368	1,339
165,000	14,354	7,463	5,171	4,029	3,346	2,893	2,572	2,333	2,149	2,002	1,884	1,787	1,705	1,636	1,577	1,527	1,483	1,444	1,410	1,381
170,000	14,789	7,689	5,328	4,151	3,447	2,981	2,650	2,404	2,214	2,063	1,941	1,841	1,757	1,686	1,625	1,573	1,528	1,488	1,453	1,422
175,000	15,223	7,915	5,484	4,273	3,549	3,069	2,728	2,474	2,279	2,124	1,998	1,895	1,808	1,735	1,673	1,619	1,572	1,532	1,496	1,464
180,000	15,658	8,141	5,641	4,395	3,650	3,156	2,806	2,545	2,344	2,184	2,055	1,949	1,860	1,785	1,721	1,665	1,617	1,575	1,539	1,506
185,000	16,093	8,368	5,798	4,517	3,752	3,244	2,884	2,616	2,409	2,245	2,112	2,003	1,912	1,834	1,768	1,712	1,662	1,619	1,581	1,548
190,000	16,528	8,594	5,954	4,639	3,853	3,332	2,962	2,686	2,474	2,306	2,169	2,057	1,963	1,884	1,816	1,758	1,707	1,663	1,624	1,590
195,000	16,963	8,820	6,111	4,761	3,954	3,419	3,040	2,757	2,539	2,366	2,227	2,111	2,015	1,934	1,864	1,804	1,752	1,707	1,667	1,632
200,000		9,046	6,268	4,883	4,056	3,507	3,118	2,828	2,604	2,427	2,284	2,165	2,067	1,983	1,912	1,850	1,797	1,750	1,710	1,673
250,000			7,835	6,104	5,070	4,384	3,897	3,535	3,255	3,034	2,854	2,707	2,583	2,479	2,390	2,313	2,246	2,188	2,137	2,092
300,000				7,324	6,083	5,260	4,676	4,242	3,906	3,640	3,425	3,248	3,100	2,974	2,867	2,775	2,695	2,625	2,564	2,510
350,000					7,097	6,137	5,456	4,948	4,557	4,247	3,996	3,789	3,616	3,470	3,345	3,238	3,144	3,063	2,991	2,928
400,000						7,014	6,235	5,655	5,208	4,854	4,567	4,330	4,133	3,966	3,823	3,700	3,594	3,500	3,419	3,346
450,000							7,014	6,362	5,859	5,460	5,137	4,872	4,649	4,461	4,301	4,163	4,043	3,938	3,846	3,764
500,000								7,069	6,510	6,067	5,708	5,413	5,166	4,957	4,779	4,625	4,492	4,375	4,273	4,183
550,000									7,161	6,674	6,279	5,954	5,682	5,453	5,257	5,088	4,941	4,813	4,700	4,601
600,000										7,280	6,850	6,495	6,199	5,948	5,734	5,550	5,390	5,250	5,128	5,019
650,000											7,421	7,036	6,715	6,444	6,212	6,013	5,839	5,688	5,555	5,437
700,000												7,578	7,232	6,940	6,690	6,475	6,288	6,125	5,982	5,856
750,000													7,749	7,435	7,168	6,937	6,737	6,563	6,409	6,274
800,000														7,931	7,646	7,400	7,187	7,000	6,837	6,692
850,000															8,124	7,862	7,636	7,438	7,264	7,110
900,000																8,325	8,085	7,875	7,691	7,528
950,000																	8,534	8,313	8,118	7,947
1,000,000																		8,750	8,546	8,365

\*Kadar Asas(KA) bersamaan dengan 2.85% setahun

Tertakluk