

GOVERNMENT OF ASSAM
PENSION & PUBLIC GRIEVANCES DEPARTMENT
DISPUR :: GUWAHATI-6

No PPG(P) 91/2010/44

Dated Dispur the 3rd August 2012.

OFFICE MEMORANDUM

Subject: Ready -Reckoner in respect of State Government Employees' Group Insurance Scheme for 2012-13.

The undersigned is directed to refer to the Para 8.2 of the Finance Department's OM No. FM 58/81/24 dated 25.2.1983 and this Department's OM nos. PPG(P) 126/89/56 dated 18.3.1991, PPG(P) 91/10/1 dated 21.4.2010 PPG(P) 91/10/37 dated 22nd November 2011 and to enclose herewith four group wise tables showing the actual benefits payable to the employees who have ceased/are to cease from employment during 2012-13 out of the savings fund under the State Government Employees Group Insurance Scheme, 1983. Separate tables have been prepared and enclosed for each of the group of employees i.e. for A, B, C and D. The amounts shown in the tables have been worked out to the nearest rupee after taking into account compound interest up to the end of each quarter i.e. June, September, December and March of each of the financial years, assuming that the subscription for each and every month from the month of entry into the membership to the month of cessation has been/ will be deducted from the pay bill of the concerned member. The benefits from the respective groups shall be as follows.

(A) In any case where there is no change of group from the month of entry into the scheme to the Month of cessation, the refund shall be for the sum appearing against the date of entry in the column for the month of cessation in the table for the relevant group. Two examples are below:

- (a) Mr/Ms. X entered into the scheme on 1.4.1983 under Group D and is to retire on 30-11-2012. The figure appearing against 1-4-1983 under November in the table for Group D is 20435. Hence he/she is to get refund of Rs. 20435.00
- (b) Mr/Ms. Y entered into the scheme on 1.4.1989 under Group B and expired during May 2012. The Figure appeared against 1-4-1989 under May in the table for Group B is Rs. 39998. His / Her successor shall therefore get Rs. 39998.00 as refund of the savings fund. In addition, she/ he shall also get the insured value for Group B i.e. Rs. 3.00 Lakhs.

(B) In case there are changes of groups in between the date of entry into the schemes and the date of cessation, the following procedure are to be followed:

Step 1: To take the figure appearing against the date of entry in the column for the month of cessation in the relevant table considering his / her entire service in the lowest group, he/ she entered into. This is to be done in the line as explained at (A) above.


Step 2: To take the figure appearing against the date of entry into the higher grade under the column for the month of cessation in the table for the higher grade.

minus

the figure appearing against the date of entry into the higher grade in the month of cessation in the table for the lower grade.

Step 3: In case of any further changes to any higher group, the same principle as laid down at Step 2 above should be followed between the highest and the Higher groups.

Step 4: The sum for refund shall be the total of above three steps.



Memo No: PPG(P) 91/2010/44-A

Dated Dispur the 3rd August 2012.

Copy to:

1. The Accountant General, Assam, Maidamgaon, Beltola, Guwahati-29
2. The Secretary to the Govt. of Assam, Rajbhawan, Guwahati-1.
3. The Chairman, Board of Revenue, Panbazar, Guwahati-1.
4. The Chairman, Assam Administrative Tribunal, Panbazar, Guwahati-1.
5. The All Divisional Commissioner, Assam.
6. The Agriculture Production Commissioner, Dispur, Guwahati-6.
7. All Special Commissioner and Special Secretary to the Govt. of Assam.
8. All Commissioner and Secretary to the Govt. of Assam.
9. The Finance (A&F) Department, Dispur with reference to their U/O No. FM 148/2012 dated 26.7.2012.
10. All Administrative/Heads of Department.
11. All Senior Financial Adviser/Financial Advisor/Finance and Accounts officer/Senior Finance and Accounts officer.
12. All Deputy Commissioner/Sub-Divisional Officers.
13. The Trade Adviser and Director of Movement to the Govt. of Assam, Assam House, Russel Street, Kolkata.
14. The Resident Commissioner, Govt. of Assam, Assam Bhawan, Sardar Patel Marg, Chanakyapuri, New Delhi.
15. The Liaison Officer, Assam House, Staney Land Shillong.
16. The Registrar, Gauhati High Court, Panbazar, Guwahati-1.
17. All District and Session Judge.
18. The Director of Administrative Staff College (CTI) Khanapara, Guwahati-21.
19. All Treasury Officer, Sub-Treasury Officer.
20. Director of Pension, Assam, Housefed Complex, Guwahati-21.
21. Director of Accounts and Treasuries, Housefed Complex, Guwahati-6.
22. Director of Printing and Stationery, Assam, Bamunimaidam, Guwahati-21 for publication in the next issue of the Assam Gazette. He is also requested to supply 2000 (Two thousand) copies of the same to this Department.

By order etc,

Ad. Secy
3/8/12
Deputy Secretary to the Govt of Assam
Pension & Public Grievances Department
Dispur, Guwahati-6

State Government Employee's G.I. Scheme, 1983. Accumulated value of contribution from 1st April of year of entry to the month of the year of cessation: 2012- 2013

GROUP: A

Month of cessation

145935	146215	148995	149275	149555	152418	152698	152978	153258	156207	156487	159523
131677	131733	135860	135915	135971	139578	139633	139688	139743	143268	143323	145655
120781	120836	122689	122744	122800	124707	124762	124817	124873	128173	128228	131622
108436	108491	111342	111398	111453	114386	114441	114496	114551	117568	117623	120725
97425	97480	100002	100057	100112	102713	102768	102823	102878	105560	105615	108381
87479	87534	89757	89812	89867	92160	92216	92271	92326	94691	94746	97370
78799	78855	80818	80874	80930	82956	83012	83068	83124	85213	85268	87423
71084	71140	72872	72928	72984	74771	74827	74883	74939	76784	76840	78743
64064	64148	65699	65783	65867	67470	67554	67638	67722	69294	69350	71028
57674	57758	59117	59201	59285	60690	60774	60858	60942	62395	62479	63980
51996	52080	53269	53353	53437	54667	54751	54835	54919	56191	56275	57590
46952	47036	48073	48157	48241	49315	49399	49483	49567	50679	50763	51912
42470	42554	43457	43541	43625	44561	44645	44729	44813	45781	45865	46868
38488	38572	39355	39439	39523	40336	40420	40504	40588	41430	41514	42386
34950	35034	35711	35795	35879	36582	36666	36750	36834	37564	37648	38404
31806	31890	32473	32557	32641	33247	33331	33415	33499	34128	34212	34866
29013	29097	29597	29681	29765	30284	30368	30452	30536	31076	31160	31722
26531	26615	27041	27125	27209	27652	27736	27820	27904	28365	28449	28929
24316	24400	24763	24847	24931	25310	25394	25478	25562	25955	26039	26447
22324	22408	22724	22808	22892	23207	23291	23375	23459	23797	23881	24232
20496	20580	20854	20938	21022	21306	21390	21474	21558	21852	21936	22240
18807	18891	19134	19218	19302	19552	19636	19720	19804	20064	20148	20412
17250	17334	17545	17629	17713	17929	18013	18097	18181	18408	18492	18723
15811	15895	16075	16159	16243	16432	16516	16600	16684	16881	16965	17166
14488	14572	14725	14809	14893	15052	15136	15220	15304	15470	15554	15727
12823	12907	13180	13264	13348	13630	13714	13798	13882	14173	14257	14404
11284	11368	11611	11695	11779	12029	12113	12197	12281	12540	12624	12739
7634	7914	8287	8567	8847	9239	9519	9799	10079	10490	10770	11200
3811	4091	4459	4739	5019	5405	5685	5965	6245	6650	6930	7354
280	560	857	1137	1417	1731	2011	2291	2571	2902	3182	3531

Rate of subscription under GIS Group : A

From April-2010	400
From April -1991	120
From April -1983	80

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2/18

Interest Rate Slab

From	To	Interest %
1-4-1983	31/03/1984	10%
1-4-1984	31/03/1987	11%
1-4-1987	31/03/2001	12%
1-4-2001	31/03/2002	11%
1-4-2002	31/03/2003	9.5%
1-4-2003	31/03/2004	9%
1-4-2004	31/03/2011	8%

Savings Fund: 68.75% from 1.1.1982 to 31.03.1988

70% from 1.4.1988 and onwards

Insurance Fund: 31.25% from 1.4.1983 to 31.3.1988

30% from 1.4.1988 and onwards

Interest p.a. compounded quarterly

State Government Employee Group Insurance Scheme, 1983 accumulated value of contribution from 1st April of year of entry to the month of year of cessation: 2012-2013

GROUP: B

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-Apr-1983	74915	5128	76544	77340	77494	78969	79122	79276	80796	80949	81102	82668
01-Apr-1984	67455	67223	68921	68949	68976	70853	70923	70951	72752	72780	72808	74708
01-Apr-1985	60151	60178	61856	61883	61911	63636	63663	63691	65293	65320	65348	67167
01-Apr-1986	53840	53867	55199	55226	55254	56796	56823	56851	58437	58465	58492	60123
01-Apr-1987	48685	48712	49889	49917	49944	51158	51186	51214	52466	52493	52521	53812
01-Apr-1988	44035	44062	45100	45127	45155	46225	46253	46280	47384	47412	47440	48657
01-Apr-1989	39970	39998	40914	40942	40970	41915	41943	41971	42946	42974	43001	44007
01-Apr-1990	36357	36385	37193	37221	37249	38082	38110	38138	38998	39026	39054	39942
01-Apr-1991	33064	33106	33830	33872	33914	34662	34704	34746	35519	35519	35547	36329
01-Apr-1992	30062	30104	30738	30780	30822	31477	31519	31561	32238	32280	32322	33022
01-Apr-1993	27395	27437	27990	28032	28074	28647	28689	28731	29323	29365	29407	30020
01-Apr-1994	25025	25067	25549	25591	25633	26133	26175	26217	26734	26776	26818	27353
01-Apr-1995	22919	22961	23381	23423	23465	23899	23941	23983	24433	24475	24517	24983
01-Apr-1996	21049	21091	21454	21496	21538	21914	21956	21998	22389	22431	22473	22877
01-Apr-1997	19386	19428	19742	19784	19826	20151	20193	20235	20572	20614	20656	21007
01-Apr-1998	17910	17952	18221	18263	18305	18584	18626	18668	18959	19001	19043	19344
01-Apr-1999	16597	16639	16869	16911	16953	17192	17234	17276	17525	17567	17609	17868
01-Apr-2000	15432	15474	15668	15710	15752	15955	15997	16039	16251	16293	16335	16555
01-Apr-2001	14391	14433	14599	14641	14683	14855	14897	14939	15119	15161	15203	15390
01-Apr-2002	13455	13497	13640	13682	13724	13867	13909	13951	14105	14147	14189	14349
01-Apr-2003	12597	12639	12762	12804	12846	12975	13017	13059	13192	13234	13276	13413
01-Apr-2004	11798	11840	11951	11993	12035	12149	12191	12233	12352	12394	12436	12555
01-Apr-2005	11063	11105	11201	11243	11285	11381	11423	11465	11568	11610	11652	11756
01-Apr-2006	10384	10426	10505	10547	10589	10675	10717	10759	10848	10890	10932	11021
01-Apr-2007	9764	9806	9872	9914	9956	10026	10068	10110	10183	10225	10267	10342
01-Apr-2008	9190	9232	9287	9329	9371	9429	9471	9513	9574	9616	9658	9722
01-Apr-2009	8661	8703	8747	8789	8831	8878	8920	8962	9012	9054	9096	9148
01-Apr-2010	8125	8167	8211	8253	8295	8346	8388	8429	8480	8522	8564	8619
01-Apr-2011	7725	7767	7811	7853	7895	7946	7988	8029	8080	8122	8164	8222
01-Apr-2012	7259	7301	7345	7387	7429	7480	7522	7563	7614	7656	7698	7759
01-Apr-2013	210	420	643	853	1063	1298	1508	1718	1967	2177	2387	2649

Rate of subscription under GIS Group : B

From April-2010	300
From April -1991	60
From April -1983	40

Interest Rate Slab		
From	To	Interest %
4-1-1983	31/03/1984	10%
4-1-1984	31/03/1987	11%
4-1-1987	31/03/2001	12%
4-1-2001	31/03/2002	11%
4-1-2002	31/03/2003	9.5%
4-1-2003	31/03/2004	9%
4-1-2004	31/03/2011	8%

Interest p.a. compounded quarterly

Savings Fund:

68.75% from 1.1.1982 to 31.03.1988
70% from 1.4.1988 and onwards

Insurance Fund:

31.25% from 1.4.1983 to 31.3.1988
30% from 1.4.1988 and onwards

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State Government Employee Group Insurance Scheme ,1983 accumulated value of contribution from 1st April of year of entry to the month of year of cessation: 2012- 2013

GROUP: C

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-Apr-1983	38240	38380	39114	39682	39822	40592	40732	40872	41668	41808	41948	42771
01-Apr-1984	35711	35724	36257	36271	36285	36833	36846	36860	37477	37491	37505	38100
01-Apr-1985	33289	33302	34104	34118	34132	34621	34635	34649	35152	35165	35179	35697
01-Apr-1986	30186	30200	30917	30930	30944	31682	31695	31709	32467	32481	32495	33275
01-Apr-1987	27419	27433	28067	28080	28094	28748	28762	28775	29450	29463	29477	30172
01-Apr-1988	24919	24933	25492	25505	25519	26096	26109	26123	26718	26732	26745	27405
01-Apr-1989	22738	22752	23245	23259	23273	23782	23796	23810	24336	24350	24363	24905
01-Apr-1990	20799	20813	21248	21262	21276	21726	21740	21754	22217	22231	22245	22724
01-Apr-1991	19035	19056	19446	19467	19488	19891	19912	19933	20349	20349	20363	20785
01-Apr-1992	17429	17450	17792	17813	17834	18187	18208	18229	18594	18615	18636	19014
01-Apr-1993	16003	16024	16323	16344	16365	16674	16695	16716	17036	17057	17078	17408
01-Apr-1994	14735	14756	15017	15038	15059	15329	15350	15371	15651	15672	15693	15982
01-Apr-1995	13609	13630	13857	13878	13899	14135	14156	14177	14420	14441	14462	14714
01-Apr-1996	12609	12630	12827	12848	12869	13073	13094	13115	13327	13348	13369	13588
01-Apr-1997	11720	11741	11911	11932	11953	12130	12151	12172	12355	12376	12397	12588
01-Apr-1998	10930	10951	11098	11119	11140	11292	11313	11334	11492	11513	11534	11699
01-Apr-1999	10228	10249	10375	10396	10417	10548	10569	10590	10726	10747	10768	10909
01-Apr-2000	9605	9626	9733	9754	9775	9886	9907	9928	10044	10065	10086	10207
01-Apr-2001	9048	9069	9160	9181	9202	9298	9319	9340	9439	9460	9481	9584
01-Apr-2002	8548	8569	8648	8669	8690	8769	8790	8811	8897	8918	8939	9027
01-Apr-2003	8088	8109	8178	8199	8220	8292	8313	8334	8408	8429	8450	8527
01-Apr-2004	7660	7681	7743	7764	7785	7850	7871	7892	7958	7979	8000	8067
01-Apr-2005	7266	7287	7341	7362	7383	7438	7459	7480	7538	7559	7580	7639
01-Apr-2006	6902	6923	6968	6989	7010	7059	7080	7101	7152	7173	7194	7245
01-Apr-2007	6570	6591	6630	6651	6672	6712	6733	6754	6795	6816	6837	6881
01-Apr-2008	6263	6284	6317	6338	6359	6393	6414	6435	6470	6491	6512	6549
01-Apr-2009	5757	5778	5915	5936	5957	6098	6119	6140	6170	6191	6212	6242
01-Apr-2010	3817	3957	4179	4319	4459	4691	4831	4971	5204	5344	5484	5736
01-Apr-2011	1906	2046	2229	2369	2509	2702	2842	2982	3185	3325	3465	3677
01-Apr-2012	140	280	428	568	708	865	1005	1145	1311	1451	1591	1766

Rate of subscription under GIS Group : C

From April-2010	200
From April -1991	30
From April -1983	20

Interest Rate Slab		
From	To	Interest %
4-1-1983	31/03/1984	10%
4-1-1984	31/03/1987	11%
1-4-1987	31/03/2001	12%
4-1-2001	31/03/2002	11%
4-1-2002	31/03/2003	9.5%
4-1-2003	31/03/2004	9%
4-1-2004	31/03/2011	8%

Savings Fund: 68.75% from 1.1.1982 to 31.03.1988
70% from 1.4.1988 and onwards

Insurance Fund: 31.25% from 1.4.1983 to 31.3.1988
30% from 1.4.1988 and onwards

Interest p.a. compounded quarterly

Adk
3/10

State Government Employee Group Insurance Scheme - 3 accumulated value of contribution from 1st April of year of entry to the month of year of cessation: 2012- 2013

GROUP: D

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-Apr-1983	19119	19189	19556	19840	19910	20295	20365	20435	20833	20903	20973	21384
01-Apr-1984	17855	17862	18129	18135	18142	18416	18423	18430	18739	18746	18752	19046
01-Apr-1985	16644	16651	17052	17059	17066	17310	17317	17324	17576	17583	17590	17848
01-Apr-1986	15093	15100	15458	15465	15472	15841	15848	15855	16234	16241	16247	16637
01-Apr-1987	13709	13716	14033	14040	14047	14374	14381	14388	14725	14732	14739	15086
01-Apr-1988	12459	12466	12746	12753	12760	13048	13055	13062	13359	13366	13373	13703
01-Apr-1989	11369	11376	11623	11630	11637	11891	11898	11905	12168	12175	12182	12453
01-Apr-1990	10399	10406	10624	10631	10638	10863	10870	10877	11109	11116	11123	11362
01-Apr-1991	9517	9528	9723	9733	9744	9945	9956	9966	10174	10174	10181	10392
01-Apr-1992	8715	8725	8896	8906	8917	9094	9104	9115	9297	9308	9318	9507
01-Apr-1993	8001	8012	8161	8172	8182	8337	8347	8358	8518	8528	8539	8704
01-Apr-1994	7368	7378	7509	7519	7530	7665	7675	7686	7825	7836	7846	7991
01-Apr-1995	6805	6815	6929	6939	6950	7067	7078	7088	7210	7221	7231	7357
01-Apr-1996	6304	6315	6413	6424	6434	6537	6547	6558	6663	6674	6684	6794
01-Apr-1997	5860	5870	5956	5966	5977	6065	6075	6086	6178	6188	6199	6294
01-Apr-1998	5465	5475	5549	5559	5570	5646	5657	5667	5746	5757	5767	5849
01-Apr-1999	5114	5125	5187	5198	5208	5274	5284	5295	5363	5373	5384	5454
01-Apr-2000	4802	4813	4866	4877	4887	4943	4954	4964	5022	5033	5043	5104
01-Apr-2001	4524	4534	4580	4591	4601	4649	4659	4670	4719	4730	4740	4792
01-Apr-2002	4274	4284	4324	4334	4345	4385	4395	4406	4448	4459	4469	4513
01-Apr-2003	4044	4055	4089	4100	4110	4146	4156	4167	4204	4214	4225	4263
01-Apr-2004	3830	3840	3872	3882	3893	3925	3935	3946	3979	3990	4000	4034
01-Apr-2005	3633	3643	3671	3681	3692	3719	3729	3740	3769	3780	3790	3819
01-Apr-2006	3451	3461	3484	3494	3505	3530	3540	3551	3576	3587	3597	3622
01-Apr-2007	3285	3295	3315	3325	3336	3356	3366	3377	3398	3408	3419	3440
01-Apr-2008	3132	3142	3158	3169	3179	3196	3207	3217	3235	3246	3256	3274
01-Apr-2009	2879	2889	2958	2968	2979	3049	3060	3070	3085	3095	3106	3121
01-Apr-2010	1908	1978	2089	2159	2229	2345	2415	2485	2602	2672	2742	2868
01-Apr-2011	953	1023	1115	1185	1255	1351	1421	1491	1592	1662	1732	1838
01-Apr-2012	70	140	214	284	354	433	503	573	656	726	796	883

Rate of subscription under GIS Group : D

Savings Fund: 68.75% from 1.1.1982 to 31.03.1988
70% from 1.4.1988 and onwards

From April-2010	100
From April -1991	15
From April -1983	10

Insurance Fund: 31.25% from 1.4.1983 to 31.3.1988
30% from 1.4.1988 and onwards

Interest Rate Slab		
From	To	Interest %
4-1-1983	31/03/1984	10%
4-1-1984	31/03/1987	11%
1-4-1987	31/03/2001	12%
4-1-2001	31/03/2002	11%
4-1-2002	31/03/2003	9.5%
4-1-2003	31/03/2004	9%
4-1-2004	31/03/2011	8%

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2/13

Interest p.a. compounded quarterly