

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

No PPG(P) 91/2010/53

Dated Dispur the 6th Oct'2015.

OFFICE MEMORANDUM

Subject: Ready --Reckoner in respect of State Government Employees' Group Insurance Scheme for 2015-16.

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 2015-16 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 **30-11-2015**. The figure appearing against 1-4-1983 under November in the table for Group D is **Rs. 29050.00** Hence he/she is to get refund of **Rs. 29050.00**

(b) Mr/Ms. Y entered into the scheme on 1.4.1989 under **Group B** and expired during May 2015. The Figure appeared against 1-4-1989 under May in the table for Group B is **Rs. 53867.00** His / Her successor shall therefore get **Rs 53867.00** 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:

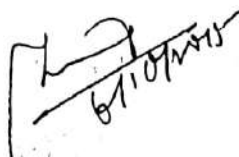
Step 1: To take the figure appearing against the date of entry in the column for the month of cessation in the relevant table considering his / her entire service in the lowest group, he/ she entered into. This is to be done in the line as explained at (A) above.

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.



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An illustration of type (B) is given below:

Mr./Ms. Z who retired on superannuation on **30-06-2015** subscribed towards the Group Insurance Scheme as below:-

- With effect from 1.4.1983 @ 20.00 pm under Group C
- With effect from 1.4.1989 @ 40.00 pm under Group B
- With effect from 1.4.1991 @ 60.00 pm under Group B
- With effect from 1.4.1995 @ 120.00 pm under Group A
- With effect from 1.4.2010 @ 400.00 pm under Group A

He /she is to get the refund as below:

(a) **Rs. 56583.00** – Figure appearing in the table for Group C under June against 1-4-1983.

(b) **Rs. 24282.00** - Figure appearing in the table for Group B under June against 1-4-1989. (Rs. 55199.00)

Minus

the figure appearing in the table for Group C under June against 1.4.1989. (Rs. 30917.00)

(c) **Rs. 28379.00** - Figure appearing in the table for Group A under June against 1-4-1995. (Rs. 59117.00)

Minus

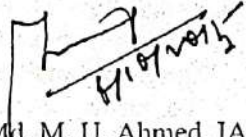
the figure appearing in the table for Group B under June against 1.4.1995. (Rs. 30738.00)

Thus the total sum due = (a) + (b) + (c)

= (56583.00+24282.00+28379.00)

= **109244.00**

This is issued with the concurrence of Finance (A & F) Department vide their U/O No **FM.122/2015 Dated 21.9.2015**


(Md. M. U. Ahmed, IAS)

Commissioner & Secretary to the Govt. of Assam
Pension & Public Grievances Department
Dispur, Guwahati-781006

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: 2010-2016

GROUP: A

Date of Entry	Month of cessation											
	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	188926	189206	192557	192833	193109	196558	196834	197110	200658	200934	201210	204861
01-April-1984	174095	174371	177537	177813	178089	181149	181425	181701	184851	185127	185403	188646
01-April-1985	159804	160083	162864	163144	163424	166491	166770	167050	170207	170290	170570	173815
01-April-1986	145935	146215	148995	149275	149555	152418	152698	152978	155927	156207	156487	159523
01-April-1987	131677	131733	135860	135915	135971	139578	139633	139688	143213	143268	143323	145655
01-April-1988	120781	120836	122689	122744	122800	124707	124762	124817	128118	128173	128228	131622
01-April-1989	108436	108491	111342	111398	111453	114386	114441	114496	117512	117568	117623	120725
01-April-1990	97425	97480	100002	100057	100112	102713	102768	102823	105505	105560	105615	108381
01-April-1991	87479	87534	89757	89812	89867	92160	92216	92271	94636	94691	94746	97370
01-April-1992	78799	78855	80818	80874	80930	82956	83012	83068	85158	85213	85268	87423
01-April-1993	71084	71140	72872	72928	72984	74771	74827	74883	76728	76784	76840	78743
01-April-1994	64064	64148	65699	65783	65867	67470	67554	67638	69294	69294	69350	71028
01-April-1995	57674	57758	59117	59201	59285	60690	60774	60858	62311	62395	62479	63980
01-April-1996	51996	52080	53269	53353	53437	54667	54751	54835	56107	56191	56275	57590
01-April-1997	46952	47036	48073	48157	48241	49315	49399	49483	50595	50679	50763	51912
01-April-1998	42470	42554	43457	43541	43625	44561	44645	44729	45697	45781	45865	46868
01-April-1999	38488	38572	39355	39439	39523	40336	40420	40504	41346	41430	41514	42386
01-April-2000	34950	35034	35711	35795	35879	36582	36666	36750	37480	37564	37648	38404
01-April-2001	31806	31890	32473	32557	32641	33247	33331	33415	34044	34128	34212	34866
01-April-2002	29013	29097	29597	29681	29765	30284	30368	30452	30992	31076	31160	31722
01-April-2003	26531	26615	27041	27125	27209	27652	27736	27820	28281	28365	28449	28929
01-April-2004	24316	24400	24763	24847	24931	25310	25394	25478	25871	25955	26039	26447
01-April-2005	22324	22408	22724	22808	22892	23207	23291	23375	23713	23797	23881	24232
01-April-2006	20496	20580	20854	20938	21022	21306	21390	21474	21768	21852	21936	22240
01-April-2007	18807	18891	19134	19218	19302	19552	19636	19720	19980	20064	20148	20412
01-April-2008	17250	17334	17545	17629	17713	17929	18013	18097	18324	18408	18492	18723
01-April-2009	15811	15895	16075	16159	16243	16432	16516	16600	16797	16881	16965	17166
01-April-2010	14488	14572	14725	14809	14893	15052	15136	15220	15386	15470	15554	15727
01-April-2011	12823	12907	13180	13264	13348	13630	13714	13798	14089	14173	14257	14404
01-April-2012	11284	11368	11611	11695	11779	12029	12113	12197	12456	12540	12624	12739
01-April-2013	7634	7914	8287	8567	8847	9239	9519	9799	10210	10490	10770	11200
01-April-2014	3811	4091	4459	4739	5019	5405	5685	5965	6370	6650	6930	7354
01-April-2015	280	560	857	1137	1417	1731	2011	2291	2622	2902	3182	3531

Rate of subscription under GIS Group : A

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

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	Onwards	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

M
1/4/1983
31/03/2004

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: 2015- 2016

GROUP: B

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	103897	104107	106066	106276	106485	108504	108714	108924	111003	111213	111423	113735
01-April-1984	91422	91631	93349	96903	97113	98967	99177	99387	101298	101508	101718	103688
01-April-1985	82879	83088	84645	85441	85595	87214	87367	87521	89188	89342	89495	91212
01-April-1986	74918	75128	76544	77340	77494	78969	79122	79276	80796	80949	81103	82668
01-April-1987	67195	67223	68921	68949	68976	70896	70923	70951	72752	72780	72807	74708
01-April-1988	60151	60178	61856	61883	61911	63636	63663	63691	65293	65320	65348	67167
01-April-1989	53840	53867	55199	55226	55254	56796	56823	56851	58437	58465	58492	60123
01-April-1990	48685	48712	49889	49917	49944	51158	51186	51214	52466	52493	52521	53812
01-April-1991	44035	44062	45100	45127	45155	46225	46253	46280	47384	47412	47440	48657
01-April-1992	39970	39998	40914	40942	40970	41915	41943	41971	42946	42974	43001	44007
01-April-1993	36357	36385	37193	37221	37249	38082	38110	38138	38998	39026	39054	39942
01-April-1994	33064	33106	33830	33872	33914	34662	34704	34746	35519	35519	35547	36329
01-April-1995	30062	30104	30738	30780	30822	31477	31519	31561	32238	32280	32322	33022
01-April-1996	27395	27437	27990	28032	28074	28647	28689	28731	29323	29365	29407	30020
01-April-1997	25025	25067	25549	25591	25633	26133	26175	26217	26734	26776	26818	27353
01-April-1998	22919	22961	23381	23423	23465	23899	23941	23983	24433	24475	24517	24983
01-April-1999	21049	21091	21454	21496	21538	21914	21956	21998	22389	22431	22473	22877
01-April-2000	19386	19428	19742	19784	19826	20151	20193	20235	20572	20614	20656	21007
01-April-2001	17910	17952	18221	18263	18305	18584	18626	18668	18959	19001	19043	19344
01-April-2002	16597	16639	16869	16911	16953	17192	17234	17276	17525	17567	17609	17868
01-April-2003	15432	15474	15668	15710	15752	15955	15997	16039	16251	16293	16335	16555
01-April-2004	14391	14433	14599	14641	14683	14855	14897	14939	15119	15161	15203	15390
01-April-2005	13455	13497	13640	13682	13724	13867	13909	13951	14105	14147	14189	14349
01-April-2006	12597	12639	12762	12804	12846	12975	13017	13059	13192	13234	13276	13413
01-April-2007	11798	11840	11951	11993	12035	12149	12191	12233	12352	12394	12436	12555
01-April-2008	11063	11105	11201	11243	11285	11381	11423	11465	11568	11610	11652	11756
01-April-2009	10384	10426	10505	10547	10589	10675	10717	10759	10848	10890	10932	11021
01-April-2010	9764	9806	9872	9914	9956	10026	10068	10110	10183	10225	10267	10342
01-April-2011	9190	9232	9287	9329	9371	9429	9471	9513	9574	9616	9658	9722
01-April-2012	8661	8703	8747	8789	8831	8878	8920	8962	9012	9054	9096	9148
01-April-2013	8125	8167	8211	8253	8295	8346	8388	8429	8480	8522	8564	8616
01-April-2014	7589	7631	7673	7715	7757	7808	7849	7890	7941	7982	8024	8076
01-April-2015	7053	7095	7137	7179	7221	7272	7313	7354	7405	7446	7488	7539

Rate of subscription under GIS Group : B

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

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

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	Onwards	8%

Interest p.a. compounded quarterly

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S. H. M. S.
C.S. P. S. P.

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: 2015-2016

GROUP: C

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	55387	55527	56583	56723	56863	57952	58092	58232	59356	59495	59635	60914
01-April-1984	47919	48058	49088	51457	51597	52595	52735	52875	53905	54045	54184	55247
01-April-1985	42911	43051	43866	44434	44574	45427	45567	45707	46589	46728	46868	47779
01-April-1986	38240	38380	39114	39682	39822	40592	40732	40872	41668	41808	41948	42771
01-April-1987	35711	35724	36257	36271	36285	36833	36846	36860	37477	37491	37505	38100
01-April-1988	33289	33302	34104	34118	34132	34621	34635	34649	35152	35165	35179	35697
01-April-1989	30186	30200	30917	30930	30944	31682	31695	31709	32467	32481	32495	33275
01-April-1990	27419	27433	28067	28080	28094	28748	28762	28775	29450	29463	29477	30172
01-April-1991	24919	24933	25492	25505	25519	26096	26109	26123	26718	26732	26745	27405
01-April-1992	22738	22752	23245	23259	23273	23782	23796	23810	24336	24350	24363	24905
01-April-1993	20799	20813	21248	21262	21276	21726	21740	21754	22217	22231	22245	22724
01-April-1994	19035	19056	19446	19467	19488	19891	19912	19933	20349	20349	20363	20785
01-April-1995	17429	17450	17792	17813	17834	18187	18208	18229	18594	18615	18636	19014
01-April-1996	16003	16024	16323	16344	16365	16674	16695	16716	17036	17057	17078	17408
01-April-1997	14735	14756	15017	15038	15059	15329	15350	15371	15651	15672	15693	15982
01-April-1998	13609	13630	13857	13878	13899	14135	14156	14177	14420	14441	14462	14714
01-April-1999	12609	12630	12827	12848	12869	13073	13094	13115	13327	13348	13369	13588
01-April-2000	11720	11741	11911	11932	11953	12130	12151	12172	12355	12376	12397	12588
01-April-2001	10930	10951	11098	11119	11140	11292	11313	11334	11492	11513	11534	11699
01-April-2002	10228	10249	10375	10396	10417	10548	10569	10590	10726	10747	10768	10905
01-April-2003	9605	9626	9733	9754	9775	9886	9907	9928	10044	10065	10086	10207
01-April-2004	9048	9069	9160	9181	9202	9298	9319	9340	9439	9460	9481	9584
01-April-2005	8548	8569	8648	8669	8690	8769	8790	8811	8897	8918	8939	9027
01-April-2006	8088	8109	8178	8199	8220	8292	8313	8334	8408	8429	8450	8527
01-April-2007	7660	7681	7743	7764	7785	7850	7871	7892	7958	7979	8000	8067
01-April-2008	7266	7287	7341	7362	7383	7438	7459	7480	7538	7559	7580	7639
01-April-2009	6902	6923	6968	6989	7010	7059	7080	7101	7152	7173	7194	7245
01-April-2010	6570	6591	6630	6651	6672	6712	6733	6754	6795	6816	6837	6881
01-April-2011	6263	6284	6317	6338	6359	6393	6414	6435	6470	6491	6512	6549
01-April-2012	5757	5778	5915	5936	5957	6098	6119	6140	6170	6191	6212	6242
01-April-2013	3817	3957	4179	4319	4459	4691	4831	4971	5204	5344	5484	5736
01-April-2014	1906	2046	2229	2389	2509	2702	2842	2982	3185	3325	3465	3677
01-April-2015	140	280	428	568	708	865	1005	1145	1311	1451	1591	1786

Rate of subscription under GIS Group : C

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

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

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%

Interest p.a. compounded quarterly

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6/1/07/2007
C/S/PA/PA

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: 2015-2016

GROUP: D

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	27631	27701	28227	28297	28367	28910	28980	29050	29610	29680	29750	30388
01-April-1984	23961	24031	24486	25671	25741	26238	26308	26378	26881	26951	27031	27561
01-April-1985	21457	21527	21935	22219	22289	22716	22785	22855	23296	23366	23436	23891
01-April-1986	19119	19189	19556	19840	19910	20295	20365	20435	20833	20903	20973	21384
01-April-1987	17855	17862	18129	18135	18142	18416	18423	18430	18739	18746	18752	19046
01-April-1988	16644	16651	17052	17059	17066	17310	17317	17324	17576	17583	17590	17848
01-April-1989	15093	15100	15458	15465	15472	15841	15848	15855	16234	16241	16247	16637
01-April-1990	13709	13716	14033	14040	14047	14374	14381	14388	14725	14732	14739	15085
01-April-1991	12459	12466	12746	12753	12760	13048	13055	13062	13359	13365	13373	13703
01-April-1992	11369	11376	11623	11630	11637	11891	11898	11905	12168	12175	12182	12453
01-April-1993	10399	10406	10624	10631	10638	10863	10870	10877	11109	11116	11123	11362
01-April-1994	9517	9528	9723	9733	9744	9945	9956	9966	10174	10174	10181	10392
01-April-1995	8715	8725	8896	8906	8917	9094	9104	9115	9297	9308	9318	9507
01-April-1996	8001	8012	8161	8172	8182	8337	8347	8358	8518	8528	8539	8704
01-April-1997	7368	7378	7509	7519	7530	7665	7675	7686	7825	7836	7846	7991
01-April-1998	6805	6815	6929	6939	6950	7067	7078	7088	7210	7221	7231	7357
01-April-1999	6304	6315	6413	6424	6434	6537	6547	6558	6663	6674	6684	6794
01-April-2000	5860	5870	5956	5966	5977	6065	6075	6086	6178	6188	6199	6294
01-April-2001	5465	5475	5549	5559	5570	5646	5657	5667	5746	5757	5767	5849
01-April-2002	5114	5125	5187	5198	5208	5274	5284	5295	5363	5373	5384	5454
01-April-2003	4802	4813	4866	4877	4887	4943	4954	4964	5022	5033	5043	5104
01-April-2004	4524	4534	4580	4591	4601	4649	4659	4670	4719	4730	4740	4792
01-April-2005	4274	4284	4324	4334	4345	4385	4395	4406	4448	4459	4469	4513
01-April-2006	4044	4055	4089	4100	4110	4146	4156	4167	4204	4214	4225	4263
01-April-2007	3830	3840	3872	3882	3893	3925	3935	3946	3979	3990	4000	4034
01-April-2008	3633	3643	3671	3681	3692	3719	3729	3740	3769	3780	3790	3819
01-April-2009	3451	3461	3484	3494	3505	3530	3540	3551	3576	3587	3597	3622
01-April-2010	3285	3295	3315	3325	3336	3366	3366	3377	3398	3408	3419	3440
01-April-2011	3132	3142	3158	3169	3179	3196	3207	3217	3235	3246	3256	3274
01-April-2012	2879	2889	2958	2968	2979	3049	3060	3070	3085	3095	3106	3121
01-April-2013	1908	1978	2089	2159	2229	2345	2415	2485	2602	2672	2742	2868
01-April-2014	953	1023	1115	1185	1265	1351	1421	1491	1592	1662	1732	1838
01-April-2015	70	140	214	284	354	433	503	573	656	728	796	853

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	Onwards	8%

Interest p.a. compounded quarterly

M.D. HIRANI
CA 2015