

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

No PPG(P) 91/2010/56

Dated Dispur the 7th Oct., 2016

OFFICE MEMORANDUM

Subject: Ready –Reckoner in respect of State Government Employees' Group Insurance Scheme for 2016-17.

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 2016-17 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 30-11-2016. The figure appearing against 1-4-1983 under November in the table for Group D is **Rs. 31694.00** Hence he/she is to get refund of **Rs. 31694.00**

(b) Mr/Ms. Y entered into the scheme on 1.4.1989 under **Group B** and expired during **May 2016**. The Figure appeared against 1-4-1989 under May in the table for Group B is **Rs. 79223.00** His / Her successor shall therefore get **Rs 79223.00** 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.

An illustration of type (B) is given below:

Mr./Ms. Z who retired on superannuation on 30-06-2016 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. 62109.00** – Figure appearing in the table for Group C under June against 1-4-1983.

(b) **Rs. 35315.00** - Figure appearing in the table for Group B under June against 1-4-1989. (Rs. 81367.00)

Minus

the figure appearing in the table for Group C under June against 1.4.1989. (Rs. 46052.00)

(c) **Rs. 28696.00** - Figure appearing in the table for Group A under June against 1-4-1995. (Rs. 79641.00)

Minus

the figure appearing in the table for Group B under June against 1.4.1995. (Rs. 50945.00).

Thus the total sum due = (a) + (b) + (c)
= (62109.00+35315.00+28696.00)
= 126120.00

This is issued with the concurrence of Finance (A & F) Department vide their U/O No.FM.160/2016, dated 07/09/2016.

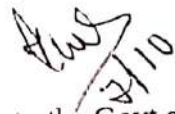
sd/-
Commissioner & Secretary to the Govt. of Assam
Pension & Public Grievances Department
Dispur, Guwahati-781006

Memo No: PPG(P) 91/2010/56 -A
Copy to:

Dated Dispur the 7th Oct., 2016

- 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 / Secretary to the Govt. of Assam.
- 9 The Finance (A&F) Department, Dispur with reference to their U/O No.FM.160/2016, dated 07/09/2016.
- 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,


Joint Secretary to the Govt of Assam
Pension & Public Grievances Department
Dispur, Guwahati-6

State Government Employee's G. Scheme, 1983. Accumulated value of contribution from 1st April of year of entry to the month of the year of cessation: 2016-2017

GROUP: A

Date of Entry	Month of cessation											
	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	205141	205449	208729	208953	209178	212551	212775	213000	216468	216693	216917	217142
01-April-1984	191275	191555	194990	195266	195542	198847	199123	199399	202801	203077	203353	204861
01-April-1985	178651	178937	182025	182301	182577	185558	185834	186110	189180	189456	189732	191219
01-April-1986	166088	166348	169115	169395	169675	172277	173007	173287	176430	176513	176793	178605
01-April-1987	153589	153869	156696	156976	157255	160167	160447	160726	163725	164004	164284	166012
01-April-1988	139944	139999	144492	144547	144603	148379	148434	148490	152016	152071	152126	153533
01-April-1989	130731	130786	132748	132804	132859	134879	134934	134989	138501	138556	138612	139888
01-April-1990	119650	119705	122797	122852	122908	126088	126143	126198	129469	129524	129579	130675
01-April-1991	109685	109740	112534	112589	112644	115525	115580	115635	118605	118660	118716	119594
01-April-1992	100498	100553	103071	103126	103181	105778	105833	105888	108566	108622	108677	109601
01-April-1993	92249	92305	94576	94632	94688	97031	97087	97143	99559	99615	99670	100414
01-April-1994	84664	84720	86763	86819	86875	88984	89040	89096	91271	91327	91383	92165
01-April-1995	77693	77749	79641	79697	79809	81734	81818	81902	83890	83890	83946	84580
01-April-1996	71231	71315	72985	73069	73153	74879	74963	75047	76829	76913	76997	77609
01-April-1997	65362	65446	66940	67024	67108	68652	68736	68820	70416	70500	70584	71147
01-April-1998	60031	60115	61450	61534	61618	62997	63081	63165	64591	64675	64759	65378
01-April-1999	55189	55273	56462	56546	56630	57860	57944	58028	59300	59384	59468	59947
01-April-2000	50791	50875	51932	52016	52100	53194	53278	53362	54494	54578	54662	55105
01-April-2001	46796	46880	47817	47901	47985	48956	49040	49124	50128	50212	50296	50707
01-April-2002	43166	43250	44078	44162	44246	45104	45188	45272	46162	46246	46330	46712
01-April-2003	39866	39950	40679	40763	40847	41603	41687	41771	42555	42639	42723	43082
01-April-2004	36964	36948	37587	37671	37755	38418	38502	38586	39275	39359	39443	39782
01-April-2005	34119	34203	34766	34850	34934	35517	35601	35685	36289	36373	36457	36780
01-April-2006	31572	31656	32158	32242	32326	32827	32911	32995	33529	33613	33697	34035
01-April-2007	29165	29249	29696	29780	29864	29864	30049	30049	30968	30968	30968	31488
01-April-2008	26874	26958	27362	27446	27530	27945	28029	28113	28540	28624	28708	29081
01-April-2009	24703	24787	25147	25231	25315	25683	25767	25851	26233	26317	26401	26790
01-April-2010	21370	21650	21944	22224	22504	22819	23099	23379	23711	23991	24271	24615
01-April-2011	18115	18395	18625	18905	19185	19430	19710	19990	20252	20532	20812	21090
01-April-2012	14667	14947	15261	15541	15821	16152	16432	16712	17061	17341	17621	17835
01-April-2013	11480	11760	12011	12291	12571	12837	13117	13397	13680	13960	14240	14387
01-April-2014	7634	7914	8287	8567	8847	9239	9519	9799	10210	10490	10770	11200
01-April-2015	3811	4091	4459	4739	5019	5405	5685	5965	6370	6650	6930	7354
01-April-2016	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

[Signature]
Joint Secretary
Government of Assam
Disaster Management
Department

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: 2016-2017
GROUP: B

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	113945	114168	115848	116072	116295	117900	118123	118347	120002	120226	120449	120712
01-April-1984	108374	108401	109972	109999	110027	111623	111651	111678	113316	113344	113372	113735
01-April-1985	103200	103228	104790	104818	104846	106448	106476	106504	108148	108176	108203	108348
01-April-1986	98058	98086	99643	99670	99698	101295	101323	101350	102989	103016	103044	103172
01-April-1987	92964	92991	94533	94561	94588	96170	96197	96225	97848	97875	97903	98036
01-April-1988	85987	85915	88070	88098	88125	90514	90542	90569	92281	92281	92298	92336
01-April-1989	79199	79223	81367	81395	81422	83827	83854	83882	85776	85804	85831	85958
01-April-1990	73036	73064	74866	74893	74921	76947	76974	77002	79085	79112	79140	79308
01-April-1991	67601	67642	69282	69323	69365	71056	71098	71139	72884	72925	72967	73008
01-April-1992	62523	62564	64052	64093	64135	65669	65711	65752	67335	67376	67418	67559
01-April-1993	57883	57922	59270	59312	59354	60746	60788	60830	62266	62307	62349	62481
01-April-1994	53636	53678	54989	54941	54983	56244	56286	56328	57629	57671	57713	57838
01-April-1995	49797	49839	50945	50987	51029	52185	52227	52269	53463	53463	53491	53594
01-April-1996	46210	46252	47265	47307	47349	48395	48437	48479	49559	49601	49643	49755
01-April-1997	42934	42976	43990	43932	43974	44919	44961	45003	45978	46020	46062	46188
01-April-1998	39940	39982	40897	40849	40891	41743	41785	41827	42791	42791	42791	42982
01-April-1999	37205	37247	37990	38032	38074	38841	38883	38925	39718	39760	39802	39898
01-April-2000	34706	34748	35416	35458	35500	36190	36232	36274	36988	37030	37072	37163
01-April-2001	32423	32465	33065	33107	33149	33769	33810	33852	34493	34535	34577	34664
01-April-2002	30338	30380	30917	30959	31001	31556	31598	31640	32257	32257	32299	32381
01-April-2003	28433	28475	28954	28996	29038	29535	29577	29619	30133	30175	30217	30298
01-April-2004	26692	26734	27161	27203	27245	27668	27710	27752	28233	28275	28317	28391
01-April-2005	25138	25138	25519	25561	25603	25999	26041	26083	26493	26535	26577	26654
01-April-2006	23624	23666	24054	24056	24098	24445	24487	24529	24898	24940	24982	25053
01-April-2007	22242	22284	22601	22643	22685	23010	23052	23094	23429	23471	23513	23582
01-April-2008	20936	20978	21271	21313	21355	21656	21698	21740	22049	22091	22133	22200
01-April-2009	19709	19751	20022	20062	20104	20376	20418	20460	20785	20827	20869	20892
01-April-2010	16990	17100	17483	17693	17903	18307	18517	18727	19146	19356	19567	19661
01-April-2011	13987	14187	14523	14733	14943	15284	15494	15704	16270	16480	16690	16890
01-April-2012	11306	11516	11789	11998	12208	12494	12704	12914	13214	13424	13634	13777
01-April-2013	8829	9039	9261	9471	9681	9917	10127	10337	10585	10795	11005	11099
01-April-2014	5725	5935	6268	6478	6688	7036	7246	7456	7820	8030	8240	8519
01-April-2015	2859	3069	3344	3554	3764	4054	4264	4474	4777	4987	5197	5515
01-April-2016	210	420	643	853	1063	1298	1508	1718	1967	2177	2387	2649

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

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%

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: 2016-2017
GROUP: C

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	61080	61207	62109	62256	62402	63461	63608	63755	64727	64874	65021	65147
01-April-1984	58135	58149	58934	58948	58962	59768	59782	59795	60622	60636	60650	60914
01-April-1985	55322	55336	56245	56259	56273	57085	57099	57113	57947	57960	57974	58121
01-April-1986	52663	52676	53459	53473	53487	54290	54303	54317	55141	55155	55169	55308
01-April-1987	50011	50025	50805	50818	50832	51633	51646	51660	52481	52495	52509	52845
01-April-1988	47528	47540	48251	48265	48279	49011	49025	49039	49855	49869	49883	49997
01-April-1989	44946	44960	46052	46066	46080	46752	46766	46779	47470	47484	47498	47512
01-April-1990	41724	41737	42741	42755	42769	43801	43815	43829	44891	44904	44918	44932
01-April-1991	38701	38722	39643	39653	39664	40634	40654	40675	41654	41675	41696	41710
01-April-1992	35929	35950	36787	36808	36829	37693	37713	37734	38625	38646	38667	38690
01-April-1993	33390	33411	34173	34194	34215	35000	35021	35042	35853	35874	35895	35908
01-April-1994	31065	31086	31778	31799	31820	32534	32555	32576	33313	33334	33355	33395
01-April-1995	28963	28984	29613	29634	29655	30304	30325	30346	31016	31016	31037	31044
01-April-1996	27008	27029	27599	27620	27641	28230	28251	28272	28879	28900	28921	28942
01-April-1997	25218	25239	25756	25777	25798	26331	26352	26373	26924	26945	26966	26987
01-April-1998	23500	23501	24059	24090	24111	24594	24615	24636	25134	25155	25176	25197
01-April-1999	22082	22103	22525	22546	22567	23004	23025	23046	23517	23537	23558	23559
01-April-2000	20710	20731	21112	21133	21154	21549	21570	21591	21998	22019	22040	22061
01-April-2001	19339	19414	19756	19777	19798	20151	20172	20193	20558	20579	20600	20681
01-April-2002	18156	18177	18482	18503	18524	18839	18860	18881	19207	19228	19249	19372
01-April-2003	17032	17053	17324	17345	17366	17646	17667	17688	17978	17999	18020	18135
01-April-2004	16008	16029	16270	16291	16312	16560	16581	16602	16860	16881	16902	17011
01-April-2005	15072	15093	15307	15328	15349	15571	15592	15613	15842	15863	15884	15987
01-April-2006	14195	14216	14410	14431	14452	14645	14666	14687	14887	14902	14913	14934
01-April-2007	13360	13381	13555	13576	13597	13776	13797	13818	14003	14024	14045	14172
01-April-2008	1257	1257	12739	12760	12781	12945	12966	12987	13156	13177	13198	13339
01-April-2009	11791	11812	11957	11978	11999	12145	12166	12187	12340	12361	12382	12536
01-April-2010	10277	10417	10532	10672	10812	10937	11077	11217	11350	11490	11630	11770
01-April-2011	8773	8913	8998	9138	9278	9370	9510	9650	9745	9889	10029	10137
01-April-2012	7383	7523	7580	7720	7860	7924	8064	8128	8275	8415	8555	8633
01-April-2013	5876	6016	6158	6298	6438	6588	6728	6868	6912	7052	7192	7243
01-April-2014	3817	3957	4179	4319	4459	4691	4831	4971	5204	5344	5484	5735
01-April-2015	1906	2046	2229	2369	2509	2702	2842	2982	3185	3325	3465	3677
01-April-2016	140	280	428	568	708	865	1005	1145	1311	1451	1591	1766

Rate of subscription under GIS Group :

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

C

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

[Handwritten Signature]
Joint Secretary (Admin)
to the Government Insurance Dept.,
Govt. Buildings

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: 2016-2017

GROUP: D

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	30461	30635	30929	31002	31075	31547	31621	31694	32182	32255	32328	32391
01-April-1984	28871	28878	29271	29278	29285	29689	29695	29702	30116	30188	30258	30328
01-April-1985	27404	27410	27805	27811	27818	28223	28229	28236	28651	28721	28791	28864
01-April-1986	25957	25964	26352	26359	26366	26764	26771	26778	27187	27257	27327	27397
01-April-1987	24522	24529	24913	24920	24927	25322	25329	25336	25740	25810	25880	25950
01-April-1988	23269	23276	23626	23633	23640	24000	24007	24014	24463	24470	24477	24515
01-April-1989	21949	21956	22489	22496	22503	22832	22839	22845	23184	23191	23198	23252
01-April-1990	20320	20327	20815	20822	20829	21330	21337	21344	21860	21867	21874	21942
01-April-1991	18810	18820	19263	19273	19280	19737	19747	19756	20229	20236	20249	20313
01-April-1992	17430	17440	17841	17852	17859	18273	18283	18293	18720	18731	18741	18802
01-April-1993	16169	16180	16544	16554	16561	16936	16947	16957	17344	17355	17365	17419
01-April-1994	15019	15030	15359	15370	15377	15716	15727	15737	16088	16098	16108	16155
01-April-1995	13957	13967	14288	14278	14285	14600	14610	14621	14941	14951	14962	15009
01-April-1996	12984	12994	13266	13276	13287	13567	13578	13588	13878	13889	13899	13946
01-April-1997	12096	12107	12352	12363	12373	12626	12637	12647	12908	12919	12929	12973
01-April-1998	11287	11298	11518	11529	11539	11767	11778	11788	12024	12035	12045	12085
01-April-1999	10549	10559	10758	10769	10779	10984	10995	11005	11217	11228	11238	11277
01-April-2000	9875	9886	10064	10075	10085	10270	10280	10291	10482	10492	10503	10536
01-April-2001	9261	9272	9432	9442	9453	9618	9629	9639	9810	9821	9831	9865
01-April-2002	8701	8712	8855	8865	8876	9024	9034	9045	9198	9209	9219	9251
01-April-2003	8190	8201	8328	8339	8349	8482	8492	8503	8640	8650	8661	8691
01-April-2004	7724	7734	7848	7859	7869	7987	7996	8008	8131	8141	8152	8180
01-April-2005	7297	7307	7409	7420	7430	7536	7546	7557	7668	7678	7687	7713
01-April-2006	6904	6914	7007	7018	7028	7121	7131	7142	7240	7250	7251	7285
01-April-2007	6535	6546	6630	6640	6651	6738	6748	6759	6848	6858	6869	6903
01-April-2008	6186	6196	6275	6285	6296	6376	6387	6397	6480	6490	6501	6525
01-April-2009	5850	5860	5932	5943	5953	6026	6036	6047	6122	6132	6143	6175
01-April-2010	5523	5533	5593	5603	5613	5683	5693	5703	5778	5788	5798	5830
01-April-2011	4386	4456	4499	4559	4639	4685	4755	4825	4875	4945	5015	5053
01-April-2012	3691	3761	3790	3860	3930	3962	4032	4102	4137	4207	4277	4316
01-April-2013	2938	3008	3079	3149	3219	3294	3364	3434	3456	3526	3596	3621
01-April-2014	1908	1978	2089	2159	2229	2345	2415	2485	2602	2672	2742	2858
01-April-2015	953	1023	1115	1185	1255	1351	1421	1491	1592	1662	1732	1838
01-April-2016	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	Onwards	8%

Interest p.a. compounded quarterly