

GOVERNMENT OF ASSAM
PENSION & PUBLIC GRIEVANCES DEPARTMENT
DISPUR :: GUWAHATI-6
No PPG(P) 91/2010/66

OFFICE MEMORANDUM

Subject : Ready-Reckoner in respect of State Government Employees' Group Insurance Scheme for 2018-19.

Dated Dispur the 20th July, 2018 :- 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 2018-19 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 **30-11-2018**. The figure appearing against 1-4-1983 under November in the table for Group D is **Rs. 33907.00** Hence he/she is to get refund of **Rs. 33907.00**
- (b) Mr/Ms. Y entered into the scheme on 1.4.1989 under **Group B** and expired during **May 2018**. The Figure appeared against 1-4-1989 under May in the table for Group B is **Rs. 89090.00** His / Her successor shall therefore get **Rs.89090.00** 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 **30-06-2018** 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. 67440.00** – Figure appearing in the table for Group C under June against 1-4-1983.
- (b) **Rs. 38569.00** - Figure appearing in the table for Group B under June against 1-4-1989. (Rs.89313.00)
Minus
the figure appearing in the table for Group C under June against 1.4.1989. (Rs.50744.00)
- (c) **Rs. 27479.00** - Figure appearing in the table for Group A under June against 1-4-1995. (Rs.89072.00)
Minus

the figure appearing in the table for Group B under June against 1.4.1995. (Rs.61593.00)

Thus the total sum due = (a) + (b) + (c)
= (67440.00+38569.00+27479.00)
= **133488.00**

Sd/- Dr. A.U. Choudhury
Commissioner & Secretary to the Govt. of Assam
Pension & Public Grievances Department
Dispur, Guwahati-781006

Memo No: PPG(P) 91/2010/66 -A
Copy to:

Dated Dispur the 20th July, 2018

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. All Administrative/Heads of Department.
10. All Senior Financial Adviser/Financial Advisor/Finance and Accounts officer/Senior Finance and Accounts officer.
11. All Deputy Commissioner/Sub-Divisional Officers.
12. The Trade Adviser and Director of Movement to the Govt. of Assam, Assam House, Russel Street, Kolkata.
13. The Resident Commissioner, Govt. of Assam, Assam Bhawan, Sardar Patel Marg, Chanakyapuri, New Delhi.
14. The Liaison Officer, Assam House, Staney Land Shillong.
15. The Registrar, Gauhati High Court, Panbazar, Guwahati-1.
16. All District and Session Judge.
17. The Director of Administrative Staff College (CTI) Khanapara, Guwahati-21.
18. All Treasury Officer, Sub-Treasury Officer.
19. Director of Pension, Assam, Housefed Complex, Guwahati-21.
20. Director of Accounts and Treasuries, Housefed Complex, Guwahati-6.
21. 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.I. Scheme, 1983. Accumulated value of contribution from 1st April of year of entry to the month of the year of cessation: 2018- 2019

GROUP: A

Date of Entry	Month of cessation											
	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	221357	221637	221934	222214	222494	222954	223234	223514	223978	224258	224538	225006
01-April-1984	209163	209443	209740	210020	210300	210792	211072	211352	211848	212128	212408	212909
01-April-1985	195458	195738	196035	196315	196595	197065	197345	197625	198099	198379	198659	199137
01-April-1986	182844	183124	183421	183701	183981	184451	184731	185011	185486	185766	186046	186524
01-April-1987	170238	170518	170815	171095	171375	171839	172119	172399	172866	173146	173426	173898
01-April-1988	157848	158128	158425	158705	158985	159485	159765	160045	160551	160831	161111	161620
01-April-1989	143924	144204	144501	144781	145061	145462	145742	146022	146426	146706	146986	147393
01-April-1990	134829	135109	135406	135686	135966	136410	136690	136970	137417	137697	137977	138427
01-April-1991	123684	123964	124261	124541	124821	125243	125523	125803	126229	126509	126789	127217
01-April-1992	113646	113926	114223	114503	114783	115191	115471	115751	116161	116441	116721	117134
01-April-1993	104403	104683	104980	105260	105540	105929	106209	106489	106881	107161	107441	107835
01-April-1994	96116	96396	96693	96973	97253	97630	97910	98190	98568	98848	99128	99509
01-April-1995	88495	88775	89072	89352	89632	89997	90277	90557	90923	91203	91483	91852
01-April-1996	81497	81777	82074	82354	82634	82990	83270	83550	83908	84188	84468	84828
01-April-1997	74975	75255	75552	75832	76112	76450	76730	77010	77350	77630	77910	78250
01-April-1998	69486	69766	70063	70343	70623	70920	71200	71480	71777	72057	72337	72635
01-April-1999	66057	66337	66633	66913	67193	67491	67771	68051	68348	68628	68908	69206
01-April-2000	62627	62907	63204	63484	63764	64061	64341	64621	64919	65199	65479	65777
01-April-2001	59198	59478	59775	60055	60335	60632	60912	61192	61490	61770	62050	62347
01-April-2002	55769	56049	56346	56626	56906	57203	57483	57763	58060	58340	58620	58918
01-April-2003	52340	52620	52917	53197	53477	53774	54054	54334	54631	54911	55191	55489
01-April-2004	48910	49190	49487	49767	50047	50344	50624	50904	51202	51482	51762	52060
01-April-2005	45481	45761	46058	46338	46618	46915	47195	47475	47773	48053	48333	48630
01-April-2006	42052	42332	42629	42909	43189	43486	43766	44046	44343	44623	44903	45201
01-April-2007	38623	38903	39200	39480	39760	40057	40337	40617	40914	41194	41474	41772
01-April-2008	35193	35473	35770	36050	36330	36627	36907	37187	37485	37765	38045	38343
01-April-2009	31764	32044	32341	32621	32901	33198	33478	33758	34056	34336	34616	34913
01-April-2010	28335	28615	28912	29192	29472	29769	30049	30329	30626	30906	31186	31484
01-April-2011	24899	25179	25476	25756	26036	26335	26615	26895	27195	27475	27755	28055
01-April-2012	21370	21650	21947	22227	22507	22800	23080	23360	23654	23934	24214	24508
01-April-2013	18115	18395	18692	18972	19252	19550	19830	20110	20408	20688	20968	21266
01-April-2014	14667	14947	15244	15524	15804	16096	16376	16656	16948	17228	17508	17800
01-April-2015	11500	11780	12077	12357	12637	12934	13214	13494	13792	14072	14352	14650
01-April-2016	7634	7914	8211	8491	8771	9068	9348	9628	9926	10206	10486	11200
01-April-2017	3811	4091	4388	4668	4948	5245	5525	5805	6103	6383	6663	7354
01-April-2018	280	560	857	1137	1417	1714	1994	2274	2571	2851	3131	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 %
04/01/1983	31/03/1984	10%
04/01/1984	31/03/1987	11%
04/01/1987	31/03/2001	12%
04/01/2001	31/03/2002	11%
04/01/2002	31/03/2003	9.5%
04/01/2003	31/03/2004	9%
04/01/2004	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

(Signature)
 Joint Secretary
 to the Government of Assam
 Pension & Public Insurance Deptt
 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: 2018-2019

GROUP: B

Date of Entry	Month of cessation											
	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	123754	123964	124187	124397	124607	124916	125126	125336	125648	125858	126068	126381
01-April-1984	116680	116890	117113	117323	117533	117809	118019	118229	118507	118717	118927	119206
01-April-1985	111278	111488	111711	111921	112131	112403	112613	112823	113096	113306	113516	113790
01-April-1986	106103	106313	106536	106746	106956	107227	107437	107647	107921	108131	108341	108615
01-April-1987	100950	101160	101383	101593	101803	102068	102278	102488	102755	102965	103175	103443
01-April-1988	95979	96189	96412	96622	96832	97140	97350	97560	97871	98081	98291	98603
01-April-1989	88880	89090	89313	89523	89733	90034	90244	90454	90758	90968	91178	91483
01-April-1990	82158	82368	82591	82801	83011	83302	83512	83722	84016	84226	84436	84731
01-April-1991	75961	76171	76394	76604	76814	77094	77304	77514	77795	78005	78215	78498
01-April-1992	70431	70641	70864	71074	71284	71538	71748	71958	72212	72422	72632	72888
01-April-1993	66304	66514	66737	66947	67157	67379	67589	67799	68023	68233	68443	68666
01-April-1994	63732	63942	64165	64375	64585	64808	65018	65228	65451	65661	65871	66094
01-April-1995	61160	61370	61593	61803	62013	62236	62446	62656	62879	63089	63299	63522
01-April-1996	58588	58798	59021	59231	59441	59664	59874	60084	60307	60517	60727	60950
01-April-1997	56016	56226	56449	56659	56869	57092	57302	57512	57735	57945	58155	58378
01-April-1998	53445	53655	53877	54087	54297	54520	54730	54940	55163	55373	55583	55806
01-April-1999	50873	51083	51305	51515	51725	51948	52158	52368	52591	52801	53011	53235
01-April-2000	48301	48511	48733	48943	49153	49376	49586	49796	50019	50229	50439	50663
01-April-2001	45729	45939	46161	46371	46581	46804	47014	47224	47447	47657	47867	48091
01-April-2002	43157	43367	43589	43799	44009	44232	44442	44652	44875	45085	45295	45519
01-April-2003	40585	40795	41017	41227	41437	41660	41870	42080	42303	42513	42723	42947
01-April-2004	38013	38223	38446	38656	38866	39088	39298	39508	39732	39942	40152	40375
01-April-2005	35441	35651	35874	36084	36294	36516	36726	36936	37160	37370	37580	37803
01-April-2006	32869	33079	33302	33512	33722	33945	34155	34365	34588	34798	35008	35231
01-April-2007	30297	30507	30730	30940	31150	31373	31583	31793	32016	32226	32436	32659
01-April-2008	27725	27935	28158	28368	28578	28801	29011	29221	29444	29654	29864	30087
01-April-2009	25153	25363	25586	25796	26006	26229	26439	26649	26872	27082	27292	27515
01-April-2010	22581	22791	23014	23224	23434	23657	23867	24077	24300	24510	24720	24943
01-April-2011	20009	20219	20442	20652	20862	21085	21295	21505	21728	21938	22148	22371
01-April-2012	16921	17131	17483	17693	17903	18307	18517	18727	19146	19356	19566	19799
01-April-2013	13987	14197	14523	14733	14943	15284	15494	15704	16060	16270	16480	16711
01-April-2014	11414	11624	11847	12057	12267	12490	12700	12910	13133	13343	13553	13777
01-April-2015	8829	9039	9261	9471	9681	9917	10127	10337	10560	10770	10980	11204
01-April-2016	5725	5935	6268	6478	6688	7036	7246	7456	7820	8030	8240	8619
01-April-2017	2859	3069	3344	3554	3764	4054	4264	4474	4777	4987	5197	5515
01-April-2018	210	420	643	853	1063	1285	1495	1705	1929	2139	2349	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 %
04/01/1983	31/03/1984	10%
04/01/1984	31/03/1987	11%
04/01/1987	31/03/2001	12%
04/01/2001	31/03/2002	11%
04/01/2002	31/03/2003	9.5%
04/01/2003	31/03/2004	9%
04/01/2004	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


Jetai Secretary
to the Government of Assam
Pension & Family Allowance Dept.,
Dispur, Gauhati-781005

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: 2018- 2019
GROUP: C

Date of Entry	Month of cessation											
	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	67152	67292	67440	67580	67720	67920	68060	68200	68400	68540	68680	68882
01-April-1984	62831	62971	63119	63259	63399	63568	63708	63848	64018	64158	64298	64468
01-April-1985	60039	60179	60327	60467	60607	60777	60917	61057	61227	61367	61507	61678
01-April-1986	57218	57358	57506	57646	57786	57953	58093	58233	58401	58541	58681	58849
01-April-1987	54541	54681	54829	54969	55109	55271	55411	55551	55713	55853	55993	56156
01-April-1988	52171	52311	52459	52599	52739	52888	53028	53168	53317	53457	53597	53746
01-April-1989	50456	50596	50744	50884	51024	51173	51313	51453	51602	51742	51882	52031
01-April-1990	48741	48881	49030	49170	49310	49458	49598	49738	49887	50027	50167	50316
01-April-1991	47027	47167	47315	47455	47595	47744	47884	48024	48172	48312	48452	48601
01-April-1992	45312	45452	45601	45741	45881	46029	46169	46309	46458	46598	46738	46887
01-April-1993	43598	43738	43886	44026	44166	44315	44455	44595	44743	44883	45023	45172
01-April-1994	41883	42023	42171	42311	42451	42600	42740	42880	43029	43169	43309	43458
01-April-1995	40168	40308	40457	40597	40737	40885	41025	41165	41314	41454	41594	41743
01-April-1996	38454	38594	38742	38882	39022	39171	39311	39451	39599	39739	39879	40028
01-April-1997	36739	36879	37027	37167	37307	37456	37596	37736	37885	38025	38165	38314
01-April-1998	35024	35164	35313	35453	35593	35741	35881	36021	36170	36310	36450	36599
01-April-1999	33310	33450	33598	33738	33878	34027	34167	34307	34456	34596	34736	34884
01-April-2000	31595	31735	31884	32024	32164	32312	32452	32592	32741	32881	33021	33170
01-April-2001	29881	30021	30169	30309	30449	30598	30738	30878	31026	31166	31306	31455
01-April-2002	28166	28306	28454	28594	28734	28883	29023	29163	29312	29452	29592	29741
01-April-2003	26451	26591	26740	26880	27020	27168	27308	27448	27597	27737	27877	28026
01-April-2004	24737	24877	25025	25165	25305	25454	25594	25734	25882	26022	26162	26311
01-April-2005	23022	23162	23310	23450	23590	23739	23879	24019	24168	24308	24448	24597
01-April-2006	21307	21447	21596	21736	21876	22024	22164	22304	22453	22593	22733	22882
01-April-2007	19593	19733	19881	20021	20161	20310	20450	20590	20739	20879	21019	21167
01-April-2008	17878	18018	18167	18307	18447	18595	18735	18875	19024	19164	19304	19453
01-April-2009	16164	16304	16452	16592	16732	16881	17021	17161	17309	17449	17589	17738
01-April-2010	14449	14589	14737	14877	15017	15166	15306	15446	15595	15735	15875	16024
01-April-2011	12734	12874	13023	13163	13303	13451	13591	13731	13880	14020	14160	14309
01-April-2012	11020	11160	11308	11448	11588	11737	11877	12017	12165	12305	12445	12594
01-April-2013	9305	9445	9594	9734	9874	10022	10162	10302	10451	10591	10731	10880
01-April-2014	7590	7730	7879	8019	8159	8307	8447	8587	8736	8876	9016	9165
01-April-2015	5876	6016	6164	6304	6444	6593	6733	6873	7022	7162	7302	7450
01-April-2016	3817	3957	4106	4246	4386	4534	4674	4814	4963	5103	5243	5392
01-April-2017	1906	2046	2194	2334	2474	2623	2763	2903	3051	3191	3331	3477
01-April-2018	140	280	428	568	708	857	997	1137	1286	1426	1566	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 %
04/01/1983	31/03/1984	10%
04/01/1984	31/03/1987	11%
04/01/1987	31/03/2001	12%
04/01/2001	31/03/2002	11%
04/01/2002	31/03/2003	9.5%
04/01/2003	31/03/2004	9%
04/01/2004	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

(Signature)
 Joint Secretary
 to the Government of Assam,
 Pension & Public Grievance Deptt.,
 Dispur, Guwahati-6

State Government Employee's G.J. Scheme, 1983. Accumulated value of contribution from 1st April of year of entry to the month of the year of cessation: 2018- 2019

GROUP: D

Date of Entry	Month of cessation											
	April	May	June	July	August	September	October	November	December	January	February	March
01-April-1983	33386	33456	33530	33600	33670	33767	33837	33907	34005	34075	34145	34243
01-April-1984	31354	31424	31498	31568	31638	31725	31795	31865	31952	32022	32092	32180
01-April-1985	29827	29897	29971	30041	30111	30197	30267	30337	30423	30493	30563	30650
01-April-1986	28358	28428	28502	28572	28642	28728	28798	28868	28953	29023	29093	29179
01-April-1987	26911	26981	27055	27125	27195	27280	27350	27420	27506	27576	27646	27732
01-April-1988	25470	25540	25614	25684	25754	25840	25910	25980	26065	26135	26205	26291
01-April-1989	24126	24196	24270	24340	24410	24462	24532	24602	24654	24724	24794	24846
01-April-1990	24371	24441	24515	24585	24655	24729	24799	24869	24944	25014	25084	25158
01-April-1991	23513	23583	23658	23728	23798	23872	23942	24012	24086	24156	24226	24301
01-April-1992	22656	22726	22800	22870	22940	23015	23085	23155	23229	23299	23369	23443
01-April-1993	21799	21869	21943	22013	22083	22157	22227	22297	22372	22442	22512	22586
01-April-1994	20941	21011	21086	21156	21226	21300	21370	21440	21514	21584	21654	21729
01-April-1995	20084	20154	20228	20298	20368	20443	20513	20583	20657	20727	20797	20871
01-April-1996	19227	19297	19371	19441	19511	19585	19655	19725	19800	19870	19940	20014
01-April-1997	18370	18440	18514	18584	18654	18728	18798	18868	18942	19012	19082	19157
01-April-1998	17512	17582	17656	17726	17796	17871	17941	18011	18085	18155	18225	18300
01-April-1999	16655	16725	16799	16869	16939	17013	17083	17153	17228	17298	17368	17442
01-April-2000	15798	15868	15942	16012	16082	16156	16226	16296	16370	16440	16510	16585
01-April-2001	14940	15010	15084	15154	15224	15299	15369	15439	15513	15583	15653	15728
01-April-2002	14083	14153	14227	14297	14367	14441	14511	14581	14656	14726	14796	14870
01-April-2003	13226	13296	13370	13440	13510	13584	13654	13724	13799	13869	13939	14013
01-April-2004	12368	12438	12513	12583	12653	12727	12797	12867	12941	13011	13081	13156
01-April-2005	11511	11581	11655	11725	11795	11870	11940	12010	12084	12154	12224	12298
01-April-2006	10654	10724	10798	10868	10938	11012	11082	11152	11227	11297	11367	11441
01-April-2007	9796	9866	9941	10011	10081	10155	10225	10295	10369	10439	10509	10584
01-April-2008	8939	9009	9083	9153	9223	9298	9368	9438	9512	9582	9652	9726
01-April-2009	8082	8152	8226	8296	8366	8440	8510	8580	8655	8725	8795	8869
01-April-2010	7224	7294	7369	7439	7509	7583	7653	7723	7797	7867	7937	8012
01-April-2011	6367	6437	6511	6581	6651	6726	6796	6866	6940	7010	7080	7154
01-April-2012	5510	5580	5654	5724	5794	5868	5938	6008	6083	6153	6223	6297
01-April-2013	4653	4723	4797	4867	4937	5011	5081	5151	5225	5295	5365	5440
01-April-2014	3795	3865	3939	4009	4079	4154	4224	4294	4368	4438	4508	4583
01-April-2015	2938	3008	3082	3152	3222	3296	3366	3436	3511	3581	3651	3725
01-April-2016	1908	1978	2052	2122	2192	2266	2336	2406	2480	2550	2620	2688
01-April-2017	953	1023	1098	1168	1238	1312	1382	1452	1526	1596	1666	1738
01-April-2018	70	140	214	284	354	428	498	568	643	713	783	853

Rate of subscription under GIS Group : D

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

Interest Rate Slab

From	To	Interest %
04/01/1983	31/03/1984	10%
04/01/1984	31/03/1987	11%
04/01/1987	31/03/2001	12%
04/01/2001	31/03/2002	11%
04/01/2002	31/03/2003	9.5%
04/01/2003	31/03/2004	9%
04/01/2004	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


Jyoti Secretary
to the Government of Assam
Pension & Public Grievance Deptt.
Dispur, Guwahati 6