



**GOVERNMENT OF ASSAM
PENSION AND PUBLIC GRIEVANCES DEPARTMENT
DISPUR, GUWAHATI-781006**

No. PPG(P).91/2011/3..... Dated, Dispur, the..7th June, 2011

OFFICE MEMORANDUM

Subject : Ready-reckoner in respect of State Government Employees' G.I. Scheme for 2011-12.

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 and PPG(P) 91/10/1 dated 21.4.2010 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 2011-12 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 groups 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 given below:

(a) Mr./Ms. X entered into the scheme on 1.4.1983 under Group D and is to retire on 30-11-2011. The figure appearing against 1-4-1983 under November in the table for Group D is 18146. Hence he/she is to get refund of Rs. 18146'00.

(b) Mr./Ms. Y entered into the scheme on 1-4-1989 under Group B and expired during May, 2011. The figure appearing against 1-4-1989 under May in the table for Group B is 36860. His/her successor shall therefore get Rs. 36860'00 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 scheme and the date of cessation, the following procedures 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 change 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 30-6-2011 subscribed towards the Group Insurance Scheme as below :-

With effect from 1.4.1983- @ Rs. 20'00 pm under Group C
With effect from 1.4.1989- @ Rs. 40'00 pm under Group B
With effect from 1.4.1991- @ Rs. 60'00 pm -do-
With effect from 1.4.1995- @ Rs.120'00 pm under Group A
and with effect from 1.4.2010- @ Rs.400'00 pm -do-

He/She is to get the refund as below :

(a) Rs. 35010'00 – Figure appearing in the table for Group C under June against 1-4-1983,

(b) Rs. 17958'00 - Figure appearing in the table for Group B under June against 1-4-1989 (37775)

minus

the figure appearing in the table for Group C under June against 1.4.1989 (19817)

© Rs. 16558'00 – Figure appearing in the table for Group A under June against 1.4.1995 (36816)

minus

the figure appearing in the table for Group B under June against 1.4.1995 (20258)

Thus the total sum due = (a) + (b) + (c) = Rs.69526'00

This is issued with the concurrence of Finance (A & F) Department vide their U/O. no. 1.26/11 dated. 30/7/11

Rakha

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

Under Secretary
to the Govt. of Assam
P&P.G. Department
Dispur, Guwahati-6

State Government Employees G.I. Scheme, 1983. Accumulated value of contribution from 1st April of year of entry to the month of the year of cessation: 2011-2012

GROUP: A

Date of Entry	Month of cessation											
	April	May	June	July	August	September	October	November	December	January	February	March
01-Apr-1983	132789	133069	135675	135955	136235	138920	139200	139480	142246	142526	142805	145655
01-Apr-1984	119363	119418	123272	123327	123383	126747	126803	126858	130318	130374	130429	132734
01-Apr-1985	109184	109240	110961	111016	111071	112843	112898	112954	116032	116087	116142	119308
01-Apr-1986	97643	97698	100357	100412	100467	103202	103257	103312	106125	106181	106236	109129
01-Apr-1987	87349	87404	89754	89809	89865	92289	92344	92399	94899	94954	95009	97588
01-Apr-1988	78063	78118	80190	80245	80300	82437	82493	82548	84752	84808	84863	87294
01-Apr-1989	69946	70002	71831	71887	71943	73830	73886	73942	75889	75945	76000	78008
01-Apr-1990	62731	62787	64400	64456	64512	66176	66232	66288	68006	68062	68118	69890
01-Apr-1991	56156	56240	57684	57768	57852	59346	59430	59514	61057	61057	61113	62675
01-Apr-1992	50160	50244	51509	51593	51677	52985	53069	53153	54506	54590	54674	56072
01-Apr-1993	44833	44917	46022	46106	46190	47334	47418	47502	48685	48769	48853	50076
01-Apr-1994	40100	40184	41148	41232	41316	42313	42397	42481	43513	43597	43681	44749
01-Apr-1995	35895	35979	36816	36900	36984	37852	37936	38020	38918	39002	39086	40016
01-Apr-1996	32159	32243	32968	33052	33136	33888	33972	34056	34835	34919	35003	35811
01-Apr-1997	28840	28924	29549	29633	29717	30366	30450	30534	31208	31292	31376	32075
01-Apr-1998	25800	25884	26511	26595	26679	27237	27321	27405	27985	28069	28153	28756
01-Apr-1999	23270	23354	23812	23896	23980	24457	24541	24625	25122	25206	25290	25806
01-Apr-2000	20942	21026	21414	21498	21582	21987	22071	22155	22578	22662	22746	23186
01-Apr-2001	18863	18947	19278	19362	19446	19790	19874	19958	20317	20401	20485	20858
01-Apr-2002	16995	17079	17364	17448	17532	17818	17902	17986	18293	18377	18461	18779
01-Apr-2003	15280	15364	15610	15694	15778	16034	16118	16202	16468	16552	16636	16911
01-Apr-2004	13696	13780	13997	14081	14165	14390	14474	14558	14790	14874	14958	15196
01-Apr-2005	12235	12319	12507	12591	12675	12867	12951	13035	13237	13321	13405	13612
01-Apr-2006	10885	10969	11127	11211	11295	11463	11547	11631	11805	11889	11973	12151
01-Apr-2007	9644	9728	9861	9945	10029	10168	10252	10336	10482	10566	10650	10801
01-Apr-2008	8497	8581	8692	8776	8860	8975	9059	9143	9265	9349	9433	9560
01-Apr-2009	7438	7522	7611	7695	7779	7873	7957	8041	8141	8225	8309	8413
01-Apr-2010	3811	4091	4459	4739	5019	5405	5685	5965	6370	6650	6930	7354
01-Apr-2011	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

D. Rajkumar

To the Genl. of Assn.
P.O. Government
Distt. Government

V. Veera

Finance (Budget) Dept.

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 2011 - 2012

GROUP B

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-Apr-1983	67366	67576	68928	69138	69529	70950	71140	71349	72796	73005	73215	74708
01-Apr-1984	60963	60991	61976	62003	62031	63680	63708	63735	65543	65571	65599	67339
01-Apr-1985	56462	56490	57979	58007	58034	58938	58965	58993	59923	59951	59978	60936
01-Apr-1986	50688	50716	52046	52074	52101	53470	53497	53525	54932	54960	54987	56435
01-Apr-1987	45538	45566	46742	46769	46797	48010	48037	48065	49316	49343	49371	50661
01-Apr-1988	40893	40920	41957	41984	42012	43081	43109	43136	44239	44267	44295	45511
01-Apr-1989	36832	36860	37775	37803	37831	38775	38803	38831	39805	39833	39861	40865
01-Apr-1990	33223	33251	34057	34085	34113	34946	34974	35002	35861	35889	35917	36804
01-Apr-1991	29933	29975	30698	30740	30782	31529	31571	31613	32385	32385	32413	33195
01-Apr-1992	26934	26976	27608	27650	27692	28347	28389	28431	29107	29107	29191	29891
01-Apr-1993	24269	24311	24864	24906	24948	25520	25562	25604	26196	26196	26238	26892
01-Apr-1994	21901	21943	22425	22467	22509	23008	23050	23092	23608	23608	23650	24227
01-Apr-1995	19797	19839	20258	20300	20342	20776	20818	20860	21310	21310	21352	21859
01-Apr-1996	17928	17970	18333	18375	18417	18793	18835	18877	19267	19267	19309	19755
01-Apr-1997	16268	16310	16622	16664	16706	17031	17073	17115	17452	17452	17494	17886
01-Apr-1998	14792	14834	15103	15145	15187	15466	15508	15550	15840	15840	15882	16226
01-Apr-1999	13481	13523	13752	13794	13836	14075	14117	14159	14408	14408	14450	14750
01-Apr-2000	12316	12358	12553	12595	12637	12840	12882	12924	13135	13135	13177	13439
01-Apr-2001	11276	11318	11484	11526	11568	11740	11782	11824	12004	12004	12046	12274
01-Apr-2002	10342	10384	10527	10569	10611	10754	10796	10838	10991	10991	11033	11234
01-Apr-2003	9484	9526	9649	9691	9733	9861	9903	9945	10078	10078	10120	10300
01-Apr-2004	8689	8731	8841	8883	8925	9038	9080	9122	9239	9239	9281	9442
01-Apr-2005	7957	7999	8094	8136	8178	8274	8316	8358	8460	8460	8502	8647
01-Apr-2006	7281	7323	7402	7444	7486	7571	7613	7655	7742	7742	7784	7915
01-Apr-2007	6660	6702	6769	6811	6853	6923	6965	7007	7079	7079	7121	7239
01-Apr-2008	6087	6129	6184	6226	6268	6326	6368	6410	6471	6471	6513	6618
01-Apr-2009	5557	5599	5644	5686	5728	5775	5817	5859	5909	5909	5951	6045
01-Apr-2010	2859	3069	3344	3554	3764	4054	4264	4474	4777	4777	4987	5197
01-Apr-2011	210	420	643	853	1063	1298	1508	1718	1967	1967	2177	2387

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

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%

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

Interest p.a. compounded quarterly

Raj Wazir
Treasurer

V. Reddy
Director

To the Govt. of Assam
P.O. Department
Insurance, Guwahati-781006

Finance (Budget) Deptt.,
Assam Secretariat, Dispur
Guwahati-781006

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:
2011 - 2012

GROUP - C

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-Apr-1983	34169	34309	35010	35150	35290	36015	36155	36294	37045	37184	37324	38100
01-Apr-1984	31077	31091	31575	31588	31602	32415	32429	32443	33278	33291	33305	34156
01-Apr-1985	29166	29180	29611	29625	29639	30082	30096	30110	30566	30580	30594	31064
01-Apr-1986	26278	26291	26957	26971	26985	27669	27683	27697	28401	28415	28428	29153
01-Apr-1987	23701	23715	24303	24317	24331	24938	24951	24965	25591	25605	25619	26264
01-Apr-1988	21377	21391	21909	21923	21937	22472	22486	22500	23051	23065	23079	23687
01-Apr-1989	19346	19360	19817	19831	19845	20318	20332	20346	20833	20847	20861	21363
01-Apr-1990	17540	17554	17957	17971	17985	18402	18416	18430	18860	18874	18888	19332
01-Apr-1991	15894	15915	16277	16298	16319	16692	16713	16734	17121	17121	17135	17526
01-Apr-1992	14394	14415	14731	14752	14773	15101	15122	15143	15481	15502	15523	15873
01-Apr-1993	13060	13081	13358	13379	13400	13686	13707	13728	14024	14045	14056	14373
01-Apr-1994	11876	11897	12138	12159	12180	12430	12451	12472	12730	12751	12772	13039
01-Apr-1995	10823	10844	11054	11075	11096	11313	11334	11355	11580	11601	11622	11855
01-Apr-1996	9888	9909	10091	10112	10133	10321	10342	10363	10558	10579	10600	10802
01-Apr-1997	9058	9079	9235	9256	9277	9440	9461	9482	9650	9671	9692	9857
01-Apr-1998	8320	8341	8475	8496	8517	8657	8678	8699	8844	8865	8886	9037
01-Apr-1999	7664	7685	7799	7820	7841	7961	7982	8003	8127	8148	8169	8299
01-Apr-2000	7081	7102	7199	7220	7241	7343	7364	7385	7490	7511	7532	7643
01-Apr-2001	6561	6582	6665	6686	6707	6793	6814	6835	6925	6946	6967	7060
01-Apr-2002	6093	6114	6186	6207	6228	6299	6320	6341	6418	6439	6460	6540
01-Apr-2003	5664	5685	5747	5768	5789	5853	5874	5895	5961	5982	6003	6072
01-Apr-2004	5266	5287	5342	5363	5384	5441	5462	5483	5542	5563	5584	5643
01-Apr-2005	4899	4920	4967	4988	5009	5057	5078	5099	5151	5172	5193	5245
01-Apr-2006	4560	4581	4620	4641	4662	4705	4726	4747	4791	4812	4833	4878
01-Apr-2007	4249	4270	4304	4325	4346	4381	4402	4423	4459	4480	4501	4539
01-Apr-2008	3963	3984	4011	4032	4053	4082	4103	4124	4155	4176	4197	4228
01-Apr-2009	3698	3719	3741	3762	3783	3807	3828	3849	3874	3895	3916	3942
01-Apr-2010	1906	2046	2229	2369	2509	2702	2842	2982	3185	3325	3455	3677
01-Apr-2011	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

Under Signature
R. Althaus
 To the Govt. of Assam
 P.O. Department
 District, Guwahati - 6

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

V. Debraj
 Director,
 Finance (Budget) Deptt.,
 Assam State (C), Dispur

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:

2011-2012

GROUP: D

Year of Entry	April	May	June	July	August	September	October	November	December	January	February	March
01-Apr-1983	17085	17155	17505	17574	17644	18006	18076	18146	18520	18590	18660	19046
01-Apr-1984	15953	15960	16212	16219	16226	16485	16492	16499	16789	16796	16803	17072
01-Apr-1985	14803	14810	15190	15197	15204	15435	15442	15449	15687	15694	15701	15946
01-Apr-1986	13328	13335	13675	13682	13689	14039	14046	14052	14412	14419	14426	14796
01-Apr-1987	12013	12020	12320	12327	12334	12644	12651	12658	12978	12985	12992	13321
01-Apr-1988	10826	10833	11098	11105	11112	11385	11392	11399	11681	11688	11694	12006
01-Apr-1989	9789	9796	10030	10037	10044	10285	10292	10299	10548	10555	10562	10819
01-Apr-1990	8867	8874	9080	9087	9094	9307	9314	9321	9541	9548	9555	9782
01-Apr-1991	8028	8038	8223	8233	8244	8435	8445	8456	8653	8660	8667	8860
01-Apr-1992	7262	7273	7435	7445	7456	7623	7634	7644	7817	7828	7838	8017
01-Apr-1993	6583	6593	6735	6745	6756	6922	6912	6923	7074	7085	7095	7252
01-Apr-1994	5979	5989	6112	6123	6133	6261	6272	6282	6414	6425	6435	6572
01-Apr-1995	5442	5452	5560	5570	5581	5692	5702	5713	5828	5838	5849	5968
01-Apr-1996	4965	4976	5069	5079	5090	5186	5196	5207	5307	5317	5328	5431
01-Apr-1997	4541	4552	4632	4643	4653	4737	4747	4758	4844	4854	4865	4955
01-Apr-1998	4165	4176	4245	4255	4266	4337	4348	4358	4433	4443	4454	4531
01-Apr-1999	3831	3841	3900	3911	3921	3982	3993	4003	4057	4067	4078	4155
01-Apr-2000	3534	3544	3594	3605	3615	3667	3678	3688	3743	3753	3764	3820
01-Apr-2001	3268	3279	3321	3332	3342	3387	3397	3408	3454	3464	3475	3523
01-Apr-2002	3030	3040	3077	3088	3098	3135	3146	3156	3196	3206	3217	3258
01-Apr-2003	2811	2821	2853	2864	2874	2907	2918	2928	2963	2973	2984	3019
01-Apr-2004	2609	2619	2647	2658	2668	2698	2708	2719	2749	2759	2770	2800
01-Apr-2005	2422	2433	2457	2468	2478	2503	2514	2524	2554	2564	2574	2598
01-Apr-2006	2250	2261	2281	2292	2302	2324	2335	2345	2368	2378	2389	2412
01-Apr-2007	2092	2102	2120	2130	2141	2159	2169	2180	2199	2209	2220	2240
01-Apr-2008	1945	1956	1970	1981	1991	2007	2017	2028	2044	2054	2065	2081
01-Apr-2009	1776	1787	1815	1826	1836	1849	1859	1870	1900	1911	1921	1935
01-Apr-2010	953	1023	1097	1167	1237	1316	1386	1456	1538	1608	1678	1766
01-Apr-2011	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 -1991	100
From April -1991	15
From April -1983	10

Interest Rate Slab		Interest %
From 1/4/1983	To 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%

Reshma
Under Secretary
to the Govt. of Assam
Rtd G. Department
Dispur, Guwahati-781006

Neel
Neel
Director,
Finance (Budget) Deptt
Assam P.A. compound quarterly
Dispur
Guwahati-781006

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