

**GOVERNMENT OF ANDHRA PRADESH
ABSTRACT**

PUBLIC SERVICES – Employees Welfare Scheme – Andhra Pradesh State Employees Group Insurance Scheme – 1984 – Revised Rate of Interest (7.1% p.a) w.e.f 01-10-2022 to 30-06-2023 on accumulated Savings Fund Communication of Tables of Benefits for Savings Fund for the Period from 01-01-2022 to 30-06-2023 – Revised Tables – Orders – Issued.

FINANCE (ADMN-III-DI, DSA) DEPARTMENT

G.O.MS.No.111

Dated:17.10.2023

Read the Following:-

- 1) G.O.MS.No.293, Finance & Planning (Finance.Wing-Accts.II) Department, Dated:08.10.1984
- 2) G.O.MS.No.312, Finance & Plg. (Fin. Wing. Accts. II) Department, Dated:06-11-1984
- 3) G.O.MS.No.367, Finance & Planning (FW-Admn.II) Department, Dated:15-11-1994
- 4) G.O.RT.No.3060, Finance (HR-III-Pension, GPF) Department, Dated:29-12-2020
- 5) G.O.MS.No.8, Finance (Admn-III.DI, DSA) Department. Dated:22-02-2021
- 6) G.O.RT.No.337, Finance (HR-III-Pension, GPF) Department, Dated:26-02-2021
- 7) G.O.MS.No.43, Finance (Admn-III.DI, DSA) Department. Dated:25-06-2021
- 8) G.O.RT.No.1590, Finance (HR-III-Pension, GPF) Department, Dated:01-07-2021
- 9) G.O.MS.No.74, Finance (Admn-III.DI, DSA) Department. Dated:17-09-2021
- 10) G.O.RT.No.1936, Finance (HR-III-Pension, GPF) Department, Dated:29-09-2021
- 11) G.O.RT.No.2025, Finance (HR-III-Pension, GPF) Department, Dated:23-12-2021
- 12) G.O.MS.No.94, Finance (Admn-III.DI, DSA) Department. Dated:09-05-2022
- 13) G.O.RT.No.55, Finance (HR-III-Pension, GPF) Department, Dated:22-02-2022
- 14) G.O.MS.No.177, Finance (Admn-III.DI, DSA) Department. Dated:19-07-2022
- 15) G.O.RT.No.167, Finance (HR-III-Pension, GPF) Department, Dated:30-06-2022
- 16) G.O.RT.No.247, Finance (HR-III-Pension, GPF) Department, Dated:20-09-2022
- 17) G.O.MS.No.63, Finance (Admn-III.DI, DSA) Department. Dated:26-04-2023
- 18) G.O.RT.No.327, Finance (HR-III-Pension, GPF) Department, Dated: 29-12-2022
- 19) G.O.RT.No.66, Finance (HR-III-Pension, GPF) Department, Dated: 06-04-2023
- 20) G.O.RT.No.116, Finance (HR-III-Pension, GPF) Department, Dated: 02-06-2023

ORDER:

In the reference 1st read above, orders were issued for introducing Group Insurance Scheme to the State Government Employees in place of Family Benefit Scheme with effect from 01-11-1984. According to Para 9 of the reference 1st read above, the accumulations of Savings Fund part and Insurance Fund part shall carry interest at the rates prescribed by Government from time to time.

2. In the reference 2nd read above, orders were issued for apportioning the subscription of each unit of Rs.10/- between Insurance Fund and Savings Fund in the ratio of Rs.3.125/- and Rs.6.875/- respectively.

3. In terms of the recommendation of the Committee constituted to review the working of the Andhra Pradesh State Employees Group Insurance Scheme in Government orders 3rd read above, orders were issued for revision of rate of subscription of each unit from Rs.10/- to Rs.15/- with effect from 01-11-1994. The apportionment of the subscription of each unit Rs.15/- between Insurance Fund and Savings Fund was fixed in the ratio of Rs.4.50/- and Rs.10.50/- respectively with effect from 01-11-1994. The amount of Insurance coverage will be Rs.15, 000/- for each unit of subscription.

4. The rate of interest on accumulations of Savings Fund of the Member of the Scheme and the interest on the Insurance Fund from time to time is as follows:

Financial Year	Rate of Interest	Government Order
01-04-2013 to 31-03-2016	8.7%	G.O.RT.No.2142, Finance (Pen-II) Department, Dated: 30-04-2013
01-04-2016 to 30-06-2016	8.1%	G.O.RT.No.1638, Finance (HR-5-Pension,GPF) Department, Dated: 27-06-2016
01-01-2017 to 31-03-2017	8.0%	G.O.RT.No.318, Finance (HR-5-Pension,GPF) Department, Dated: 22-02-2017
01-04-2017 to 30-06-2017	7.9%	G.O.RT.No.1171, Finance (HR-5-Pension,GPF) Department, Dated: 17-05-2017
01-07-2017 to 31-12-2017	7.8%	G.O.RT.No.2087, Finance (HR-5-Pension,GPF) Department, Dated: 31-10-2017
01-01-2018 to 31-03-2018	7.6%	G.O.RT.No.96, Finance (HR-5-Pension,GPF) Department, Dated: 24-01-2018
01-04-2018 to 30-06-2018	7.6%	G.O.RT.No.1204, Finance(HR-5-Pension,GPF) Department, Dated: 22-05-2018.
01-10-2018 to 30-06-2019	8.0%	G.O.RT.No.2119, Finance(HR-IV- Pension.II,GPF) Department, Dated: 17-12-2018, G.O.RT.No.110, Finance(HR-IV- Pension.II,GPF) Department, Dated: 24-01-2019, G.O.RT.No.950, Finance(HR-IV- Pension.II,GPF) Department, Dated: 01-05-2019
01-07-2019 to 31-03-2020	7.9%	G.O.RT.No.1319, Finance (HR-IV- Pension.II,GPF) Department, Dated: 20-08-2019 and G.O.RT.No. 2134, Finance (HR-III-Pension) Department ,Dated: 24-12-2019, G.O.RT. No .1689,Finance(HR-III-Pension) Department., Dated: 22-06-2020
01-04-2020 to 30-06-2023	7.1%	G.O.RT. No .1690,Finance(HR-III-Pension) Department, Dated: 22-06-2020, G.O.RT. No .2403, (HR-III-Pension,GPF) Department, Dated: 22-09-2020 G.O.RT.No.3060, Finance (HR-III-Pension,GPF) Department,Dated:29-12-2020 G.O.RT.No.337, Finance (HR-III-Pension,GPF) Department, Dated: 26-02-2021 G.O.RT.No. 1590 , Finance (HR-III-Pension,GPF) Department, Dated: 01-07-2021 G.O.RT.No.1936, Finance (HR-III-Pension, GPF) Department,Dated:29-09-2021 G.O.RT.No.2025,Finance (HR-III- Pension, GPF) Department, Dated :23-12-2021 G.O.RT.No.55Finance (HR-III-Pension, GPF) Department, Dated :25-02-2022 G.O.RT.No.167 Finance (HR-III-Pension, GPF) Department, Dated :30-06-2022 G.O.RT.No.247 Finance (HR-III-Pension, GPF) Department, Dated :20-09-2022 G.O.RT.No.327 Finance (HR-III-Pension, GPF) Department, Dated : 29-12-2022 G.O.RT.No.66,Finance (HR-III-Pension,GPF) Department,Dated: 06-04-2023 G.O.RT.No.116,Finance (HR-III-Pension,GPF) Department,Dated: 02-06-2023

5. Government has constituted a committee for preparation of Tables for calendar year 2016 onwards on par with CGEGIS tables. The Committee has prepared a simplified table for maturity value of one unit for the calendar year 2016 and in Continuation of the government orders the table for 4th Quarter of Calendar Year 2022 ,1st Quarter and 2nd Quarter of Calendar Year 2023 is prepared at the applicable interest rates 7.1% per anum.

6. The Sanctioning Authorities / Drawing and Disbursement Officers / Treasury Officers /District Audit Officers / Pay and Accounts Officers / Director of Works and Accounts are requested to keep in view of the appended Table while sanctioning and making the final payments under Group Insurance Scheme for proper implementation of the Scheme. Further, the following instructions shall also be scrupulously followed:

7.

1. The Head of the Department / Drawing and Disbursement Officer shall be held responsible for sanctioning the Group Insurance Scheme final payments. If any excess Payments are found, the difference amount shall be collected from the sanctioning authority and such Officers are liable for disciplinary action.
2. The Drawing and Disbursement Officer shall recover the correct rate of subscription according to the eligible group of employees. For any excess/less recovery, the Drawing and Disbursement Officer concerned shall be held responsible.
3. The Director of Insurance, Andhra Pradesh, Amravati, and Ibrahimpatnam shall conduct a regular Audit of all claims paid under Group Insurance Scheme and send a report to the Head of the Department concerned.
4. The Head of the Department concerned shall take action against the erring officials who are responsible for the excess / less recoveries wherever they are detected
5. Any excess payment made, if found during the Audit by the Directorate of Insurance, the same shall be immediately recovered from the concerned and remitted through e-challan to the Head of Account i.e. 8011-107-01 by the Drawing and Disbursement Officer and the fact of remittance shall invariably be communicated to the Directorate of Insurance.
6. If an employee's subscription at any period if not recovered during his Service the total subscription along with interest shall be recovered from the payments admissible to him.
7. All the Heads of Offices should take prompt action for recording the necessary subscription entries in the Service Registers of the employees under proper attestation every year at the close of March and a Certificate shall be recorded in the Service Book of each employee that subscription to the Scheme at the appropriate rates have been recovered for the period from April to March. The entries shall be attested by the Drawing and Disbursing Officer.

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8. As per G.O.Ms.No.910, Finance (Admn.II) Department, Dated: 28.10.2002 "Sanctioning authority shall send a copy of sanction orders of the Group Insurance Scheme Payment including calculation slip to the Directorate of Insurance for verification".
9. As per G.O.Ms.No.225, Finance (Admn.II) Department, Dated:22-06-2010 the revised pay slabs as per RPS 2010 and its Corresponding Slabs in the Revised Scales of Pay, 2015 & 2022 for Classification of Groups and Compulsory deduction of subscription units applicable to the corresponding groups as shown below.

S. No.	Slabs of Pay under Revised Scales of Pay 2010 as per G.O.MsNo .225	Corresponding Slabs in the Revised Scales of Pay,2015	Corresponding Slabs in the Revised Scales of Pay,2022	Classification of Groups	Units of Subscription (Rs 15/- per each unit)
1	Rs.18030-55660	35120-110850	54060-179000	A	8 Units Rs.120/-
2	Rs.11860-42590	23100-84970	35570-137220	B	4 Units Rs 60/-
3	Rs.8440-33200	16400-66330	25220-107210	C	2 Units Rs 30/-
4	Rs.6700-23650	13000-47330	20000-76730	D	1 Units Rs 15/-

8. In view of the above circumstances stated above and after careful examination of the matter, Government hereby order that the revised rate @7.1% p.a. 1st Oct 2022 on the Andhra Pradesh Group Insurance Savings Funds shall be allowed to continue up to 30-06-2023. Further, it is ordered that instructions prescribed should be followed scrupulously. The revised Table is annexed in Annexure I and some illustrations are also given in Annexure-II.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

Dr. K.V.V. SATYANARAYANA
SECRETARY TO GOVERNMENT (B&IF)

To

All the Heads of Departments in A.P.

All the Secretariat Departments in A.P. Secretariat, Velagapudi,
Amaravathi.

The Principal Accountant General (Audit) A.P. Vijayawada.

The Principal accountant General (A&E) A.P. Vijayawada.

The Directorate of Insurance ,A.P, Mangalagiri.He is instructed to communicated the above order to all the Head of the Departments in A.P.

Copy to

SF/SCs (110010)

// FORWARDED:: BY ORDER//


SECTION OFFICER

ANNEXURE-1

APGIS Maturity values are one unit for the First, Second, Third and Fourth quarter of 2022

(Cumulative of saving Portion + quarterly compounded interest)

unit start year	Andhra Pradesh State Employees Group Insurance Scheme											
↓	Accumulated Saving Fund of one unit up to Dec 2022											
	↓ closing month in the year 2022 ↓											
	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
1984	29399.25	29583.72	29768.25	29952.84	30140.58	30328.39	30516.25	30707.33	30898.47	31089.67	31284.14	31478.67
1985	26980.77	27150.93	27321.15	27491.43	27664.61	27837.85	28011.15	28187.41	28363.73	28540.10	28719.49	28898.93
1986	24789.75	24946.94	25104.20	25261.52	25421.50	25581.55	25741.66	25904.49	26067.37	26230.32	26396.04	26561.82
1987	22804.79	22950.24	23095.75	23241.32	23389.36	23537.45	23685.61	23836.27	23986.99	24137.78	24291.11	24444.51
1988	21006.51	21141.32	21276.19	21411.13	21548.33	21685.60	21822.93	21962.57	22102.27	22242.03	22384.15	22526.34
1989	19377.36	19502.53	19627.77	19753.06	19880.46	20007.91	20135.43	20265.09	20394.80	20524.58	20656.54	20788.56
1990	17901.44	18017.87	18134.37	18250.94	18369.44	18488.01	18606.64	18727.25	18847.92	18968.66	19091.41	19214.23
1991	16564.32	16672.84	16781.43	16890.08	17000.54	17111.06	17221.63	17334.05	17446.53	17559.07	17673.48	17787.96
1992	15352.95	15454.31	15555.74	15657.22	15760.38	15863.60	15966.89	16071.88	16176.93	16282.05	16388.91	16495.82
1993	14255.52	14350.38	14445.31	14540.30	14636.86	14733.47	14830.15	14928.41	15026.74	15125.13	15225.14	15325.22
1994	13223.19	13311.93	13400.72	13489.59	13579.90	13670.27	13760.71	13852.63	13944.61	14036.65	14130.20	14223.81
1995	11861.71	11942.39	12023.14	12103.94	12186.06	12268.24	12350.47	12434.05	12517.68	12601.38	12686.44	12771.56
1996	10652.06	10725.58	10799.17	10872.82	10947.65	11022.54	11097.50	11173.66	11249.88	11326.16	11403.68	11481.25
1997	9577.30	9644.46	9711.69	9778.98	9847.34	9915.76	9984.24	10053.82	10123.45	10193.15	10263.96	10334.83
1998	8622.38	8683.90	8745.48	8807.12	8869.73	8932.40	8995.13	9058.85	9122.63	9186.48	9251.33	9316.25
1999	7773.39	7829.88	7886.44	7943.06	8000.55	8058.11	8115.73	8174.25	8232.83	8291.47	8351.03	8410.65
2000	7018.77	7070.79	7122.88	7175.04	7227.99	7281.00	7334.08	7387.97	7441.93	7495.95	7550.80	7605.71
2001	6339.85	6387.86	6435.94	6484.07	6532.94	6581.86	6630.85	6680.58	6730.38	6780.23	6830.85	6881.53
2002	5721.86	5766.22	5810.63	5855.11	5900.26	5945.46	5990.73	6036.67	6082.68	6128.75	6175.51	6222.34
2003	5156.70	5197.71	5238.78	5279.92	5321.66	5363.46	5405.32	5447.80	5490.35	5532.95	5576.19	5619.49
2004	4638.71	4676.65	4714.66	4752.73	4791.35	4830.03	4868.78	4908.08	4947.45	4986.88	5026.89	5066.96
2005	4160.50	4195.61	4230.79	4266.03	4301.77	4337.57	4373.44	4409.82	4446.25	4482.75	4519.78	4556.86
2006	3718.70	3751.21	3783.77	3816.40	3849.48	3882.62	3915.82	3949.49	3983.22	4017.02	4051.28	4085.61
2007	3310.56	3340.64	3370.79	3401.01	3431.63	3462.31	3493.06	3524.23	3555.46	3586.75	3618.47	3650.25
2008	2933.49	2961.35	2989.27	3017.25	3045.60	3074.01	3102.49	3131.35	3160.26	3189.24	3218.61	3248.05
2009	2585.14	2610.94	2636.79	2662.71	2688.97	2715.28	2741.66	2768.38	2795.17	2822.01	2849.21	2876.47
2010	2263.32	2287.21	2311.16	2335.18	2359.50	2383.87	2408.32	2433.06	2457.88	2482.75	2507.94	2533.19
2011	1966.01	1988.14	2010.33	2032.59	2055.12	2077.70	2100.35	2123.28	2146.27	2169.32	2192.66	2216.05
2012	1692.16	1712.67	1733.25	1753.88	1774.76	1795.70	1816.70	1837.95	1859.26	1880.64	1902.26	1923.95
2013	1441.07	1460.09	1479.18	1498.33	1517.70	1537.12	1556.61	1576.32	1596.10	1615.93	1635.99	1656.11
2014	1210.69	1228.36	1246.08	1263.87	1281.85	1299.89	1317.99	1336.29	1354.65	1373.07	1391.69	1410.38
2015	999.32	1015.73	1032.21	1048.74	1065.45	1082.22	1099.05	1116.05	1133.11	1150.24	1167.55	1184.91
2016	805.16	820.42	835.75	851.14	866.67	882.27	897.93	913.75	929.62	945.56	961.65	977.81
2017	625.93	640.13	654.40	668.73	683.18	697.70	712.28	727.00	741.77	756.61	771.59	786.63
2018	459.95	473.17	486.45	499.80	513.26	526.78	540.36	554.05	567.81	581.63	595.58	609.58
2019	306.37	318.68	331.05	343.49	356.02	368.62	381.27	394.03	406.85	419.73	432.71	445.76
2020	164.16	175.63	187.16	198.76	210.43	222.17	233.97	245.86	257.80	269.81	281.91	294.07
2021	31.69	42.37	53.12	63.94	74.81	85.75	96.76	107.83	118.96	130.16	141.43	152.76
2022	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.50	21.06


SECTION OFFICER

ANNEXURE-II

Maturity values are one unit for the First, and second quarter of 2023(Cumulative of saving Portion + quarterly compounded interest)

UNIT	Andhra Pradesh State Employees Group Insurance Scheme					
Start year	Accumulated Saving Fund of one unit up to Jun 2023					
↓	↓ 1 st & 2 nd Quarter in the year 2023 ↓					
	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23
1984	31673.26	31871.18	32069.17	32267.21	32468.65	32670.14
1985	29078.44	29261.01	29443.64	29626.33	29812.14	29998.02
1986	26727.66	26896.32	27065.05	27233.83	27405.48	27577.20
1987	24597.97	24754.03	24910.16	25066.34	25225.17	25384.06
1988	22668.58	22813.23	22957.93	23102.70	23249.91	23397.19
1989	20920.65	21054.95	21189.31	21323.74	21460.43	21597.17
1990	19337.10	19462.04	19587.03	19712.09	19839.24	19966.45
1991	17902.49	18018.94	18135.44	18252.01	18370.53	18489.10
1992	16602.81	16711.56	16820.38	16929.26	17039.94	17150.69
1993	15425.35	15527.14	15628.99	15730.90	15834.50	15938.16
1994	14317.49	14412.70	14507.97	14603.31	14700.21	14797.18
1995	12856.74	12943.31	13029.94	13116.64	13204.74	13292.91
1996	11558.89	11637.78	11716.73	11795.75	11876.04	11956.39
1997	10405.76	10477.83	10549.96	10622.15	10695.50	10768.91
1998	9381.23	9447.23	9513.30	9579.43	9646.61	9713.85
1999	8470.33	8530.95	8591.63	8652.37	8714.06	8775.82
2000	7660.685	7716.511	7772.399	7828.349	7885.167	7942.047
2001	6932.27	6983.79	7035.36	7087.00	7139.43	7191.93
2002	6269.221	6316.814	6364.469	6412.186	6460.625	6509.126
2003	5662.85	5706.86	5750.92	5795.05	5839.84	5884.69
2004	5107.09	5147.80	5188.58	5229.42	5270.87	5312.37
2005	4594.01	4631.69	4669.43	4707.24	4745.59	4784.00
2006	4120.01	4154.88	4189.82	4224.82	4260.32	4295.88
2007	3682.10	3714.38	3746.73	3779.14	3812.00	3844.92
2008	3277.54	3307.43	3337.39	3367.40	3397.83	3428.31
2009	2903.79	2931.47	2959.21	2987.02	3015.19	3043.43
2010	2558.50	2584.14	2609.84	2635.60	2661.70	2687.85
2011	2239.51	2263.26	2287.08	2310.95	2335.12	2359.36
2012	1945.70	1967.72	1989.79	2011.93	2034.33	2056.80
2013	1676.30	1696.72	1717.20	1737.74	1758.52	1779.36
2014	1429.13	1448.08	1467.10	1486.18	1505.48	1524.83
2015	1202.34	1219.96	1237.63	1255.37	1273.30	1291.29
2016	994.03	1010.41	1026.85	1043.36	1060.03	1076.77
2017	801.73	816.97	832.28	847.64	863.16	878.74
2018	623.64	637.83	652.09	666.40	680.84	695.35
2019	458.86	472.08	485.36	498.70	512.15	525.66
2020	306.29	318.60	330.97	343.41	355.94	368.54
2021	164.16	175.63	187.16	198.76	210.43	222.17
2022	31.69	42.37	53.12	63.94	74.81	85.75
2023	0.00	0.00	0.00	0.00	0.00	0.00

INTEREST RATES		
FROM	TO	%
1-Nov-1984	31-Oct-1994	10
1-Nov-1994	31-Mar-2000	12
1-Apr-2000	31-Mar-2001	11
1-Apr-2001	31-Mar-2002	9.5
1-Apr-2002	31-Mar-2004	9
1-Apr-2004	30-Nov-2011	8
1-Dec-2011	31-Mar-2012	8.6
1-Apr-2012	31-Mar-2013	8.8
1-Apr-2013	31-Mar-2016	8.7
1-Apr-2016	31-Dec-2016	8.1
1-Jan-2017	31-Mar-2017	8
1-Apr-2017	30-Jun-2017	7.9
1-Jul-2017	31-Dec-2017	7.8
1-Jan-2018	30-Sep-2018	7.6
1-Oct-2018	30-Jun-2019	8
1-July-2019	31-Mar-2020	7.9
1-Apr-2020	31-Mar-2022	7.1
1-Jan-2017	31-Mar-2017	8
1-Apr-2017	30-Jun-2017	7.9
1-Jul-2017	31-Dec-2017	7.8
1-Jan-2018	30-Sep-2018	7.6
1-Oct-2018	30-Jun-2019	8
1-July-2019	31-Mar-2020	7.9
1-Apr-2020	30-Jun-2023	7.1

upto 31/10/1994 one Unit =Rs.10 (saving6.875+insurance3.125) and from 1/11/1994 unit size increased to Rs.15(saving 10.5+insurance4.5). This change is considered while arriving to maturity value of saving portion of one unit. The month November in a calendar year is taken as starting month.


SECTION OFFICER

ANNEXURE –III (Illustrations)

- ❖ A unit starts at Rs 10 pm .before 1994 and it increases to Rs 15 pm from 1994 but there is no extra unit only one unit is to be taken for arriving maturity value with starting year before 1994.

Employee retires in Jun 2023 GIS particulars	Year of Start ↓	No of Units added	One unit maturity on Jun 2023 based on its starting year	Total of Maturity
From 11/1990 to 10/1994 Rs 10 pm and from 11/1994 Rs.15 Per month	1990	1	19966.45	19966.45
From 11/2000 to 10/2010 Rs 30 pm	2000	1	7942.05	7942.05
From 11/2010 to 10/2014 Rs 60 pm	2010	2	2687.85	5375.70
From 11/2014 to 06/2023 Rs 120 pm	2014	4	1524.83	6099.32
Total No of units at his Retirement.		8	Total Maturity with interest Jun 2023 →	39383.52

Note: All units put together shall not exceed 8 in any case.

Employee Retires in May,2023 GIS Particulars	Year of Start ↓	No of Units added	One unit maturity on May 2023 based on its starting year	Total of Maturity
From 11/1984 to 10/1989 Rs 10 pm	1984	1	32468.65	32468.65
From 11/1989 to 10/1994 Rs 20 pm	1989	1	21460.43	21460.43
From 11/1994 to 10/2006 Rs 30 pm	1994	No Extra Units	--	-
From 11/2006 to 05/2023 Rs 60 pm	2006	2	4260.32	8520.64
Total No of units at his Retirement		4	Total Maturity with interest on May,2023	62449.72

Employee Retires in April,2023 GIS Particulars	Year of Start ↓	No of Units added	One unit maturity on April,2023 based on its starting year	Total of Maturity
From 11/1993 to 10/1994 Rs 80 pm	1993	8	15730.90	125847.20
From 11/1994 to 04/2023 Rs 120pm	1994	No Extra Units	--	--
Total No of units at his Retirement		8	Total Maturity with interest on April,2023	125847.20


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