



A.P.STATE EMPLOYEES GROUP INSURANCE SCHEME,1984.

The Government of A.P have introduced A.P.S.E.G.I.Schemew.e.f. 01-11-1984 vide G.O.Ms.No.293 Fin.Plg. Dept. Dt. 08-10-1984. All Gazetted, Non-Gazetted and Class-IV employees who are in service as on 1st Nov1984, and Who join service on or after 1st Nov-1984. Employees, who enter service in the Month other than November, shall be enrolled as member on the next anniversary.

RECOVERY OF SUBSCRIPTION Recovery shall be made from the salary every month by the D.D.O, for duty, leave, or suspension. Recovery shall be made including the month of retirement, death, resignation, removal etc.,. No interest is levied on arrears of subscription due to delay in payment of salary. Subscription with interest will be recovered for E.O.L period in not more than three instalments after resuming duty from leave. If on deputation, the borrowing authority shall recover the subscription and remit to relevant head of account. No loans or advances shall be paid to any member or other beneficiary of the Scheme from or against his accumulation.**RECOVERY OF PREMIUM** An employee entering service in a month other than November shall be given the benefit of insurance cover applicable to the group from the date of joining to the date of becoming full member of the scheme. Insurance cover is Rs.3/- per month per unit before 31-10-1994, and Insurance cover is Rs.4-50 per month per unit from 1-11-1994.Head of office shall obtain Nomination from the employee who becomes eligible for membership of the scheme within 2 months. The Groups to which the Govt.Servant belongs shall be decided on the basis of actual scale of pay which they are drawing from time to time.

ENTRIES IN SERVICE BOOK

The D.D.O. shall record in the S.R. of every employee the following particulars

- Balance of F.B.F. as on 31-10-1984.
- Group to which enrolled
- Rate of Subscription
- Month of commencement
- Nomination made
- Certificate of recovery

ON RETIREMENT :Saving Fund The total accumulation of saving fund together with the interest thereon will be payable to the Member on his retirement after attaining the age of superannuation or on cessation of his employment, as per Table of Govt. Order/Memo. of Fin. &Plg. Department, Govt of A.P.

ON DEATH WHILE IN SERVICE:

- Insurance Fund: Lumpsum payment of 15,000/ per one unit subscription
- Saving Fund: Total amount of Saving fund accumulation together with interest on parwith retired employees.

PAYMENT WHEN WHERE ABOUTS NOT KNOWN:

Savings Fund to be refunded after expiry of one year following the month of disappearance.

Insurance fund to be refunded after expiry of 7 year following the month of disappearance.

The family must lodge complaint in the police station concern and obtain report stating that the employee has not been traced, after all efforts are made. An indemnity Bond should be obtained from the nominee /dependents of the employee stating that all payments shall be adjusted against the payment due to the employee in case he/she appears on the scene and makes any claim. Recovery of subscription.(a) Full subscription for one year at the rate applicable on the date of dis-appearance + interest, to berecovered from the refundable Savings Fund. (b) Premium for Insurance cover + interest for further period of 6 years be recovered from the refundable insurance fund. (G.O.Ms.No.111, F&P Dt. 22-4-88)

SANCTIONING AUTHORITY:

1. In the event of Retirement/Death--- H.O.
2. If H.O. is a non-Gazetted officer -- His immediate superior officer.
3. For the head of office himself -- His immediatesuperior officer.
4. For head of Dept.,-Secry. To Govt., Admin.
5. For employees on deputation – Head of parent Dept.,

BASIS FOR SANCTION

1. Annual certificates recorded in the S.R.
2. Nominations recorded in the S.R.
3. The sanction order should indicate :

- (a) Insurance Fund and Savings Fund separately.
- (b) Relevant bio-data of the employee.
- (c) In the case of death of employee, the names of Beneficiaries and the share of amounts payable to each.

Check list for Sanction Order:

- Name and Designation of the employee.
- Scale of Pay.
- Date of commencement of Insurance cover and the Group to which he/she is enrolled initially.
- Change to higher Group w.e.f.
- Date of retirement/resignation/death.
- Name of the nominee/legal-heirs in the event of Death of the employee.
- Calculation of savings fund and interest thereon as Order from time to time (A separate annexure copy of which should invariably be sent to Director of Insurance)
- Total Amount sanctioned under savings fund (Savings fund + Interest thereon)
- Total amount sanctioned under Insurance fund in the event of death of the employee.
- Head of Account for payment of savings fund/Insurance fund/Interest separately.

LATEST GOVERNMENT ORDERS ON GROUP INSURANCE TABLES.

- GO MS NO.99 FINANCE (ADMN.II) DEPARTMENT DATED 06-08-2015 (OLD TABLES)
- G.O.MS.No. 13 FINANCE (ADMN.DI&IF) DEPARTMENT Dated: 24-01-2017 (NEW TYPE)
- G O MS No. 111 FINANCE (ADMN.DI&IF) DEPARTMENT Dated: 11-07-2017

- G.O.MS.No. 122 FINANCE (ADMN.DI&IF) DEPARTMENT Dated: 19-07-2017
- FINANCE (ADMN-III) DEPARTMENT G.O.MS.No. 3 Dated: 26-01-2018
- FINANCE (ADMIN-III) DEPARTMENT G.O.MS.No. 51 Dated: 24-04-2018
- FINANCE (ADMIN-III) DEPARTMENT G.O.MS.No. 156 Dated: 28-09-2018
- FINANCE(ADMIN-III) DEPARTMENT G.O.MS.No. 19 Dated: 13-02-2019
- G.O.MS.No. 131 FINANCE(ADMIN.III-DI, DSA) DEPARTMENT Dated: 27-09-2019
- G.O.MS.No.2 FINANCE (ADMIN-III-DI, DSA) DEPARTMENT Dated: 01.01.2020. (GROUP SLABS AND illustrations are included)

Related Links

- ap.gov.in
- apfinance.gov.in
- cfms.ap.gov.in
- dwa.ap.gov.in
- dsa.ap.gov.in
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**GOVERNMENT OF ANDHRA PRADESH
ABSTRACT**

PUBLIC SERVICES – Employees Welfare Scheme – Andhra Pradesh State Employees Group Insurance Scheme – 1984 – Revised Rate of Interest (@7.9%p.a w.e.f 01-07-2019 to 30-09-2019 on Accumulated Savings Fund Communication of Tables of Benefits for Savings Fund for the Period from 01-01-2019 to 30-09-2019 – Revised Tables – Order–Issued.

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FINANCE (ADMIN-III-DI, DSA) DEPARTMENT

G.O.MS.No.2

Dated: 01.01.2020.

Read the following:-

- 1) G.O.Ms.No.293, Fin. & Plg (FW-Accts.II) Dept., dated: 08-10-1984.
- 2) G.O.Ms.No.312, Fin. & Plg (FW-Acmn.II) Dept., dated: 06-11-1984.
- 3) G.O.Ms.No.367, Fin. & Plg (FW-Admn.II) Dept., dated: 15-11-1984.
- 4) G.O.Ms.No.111, Finance (Admn.DI&IF) Dep., dated: 11-07-2017.
- 5) G.O.Ms.No.122, Finance (Admn.DI&IF) Dep., dated: 19-07-2017.
- 6) G.O.Ms.No.3, Finance (Admin-III) Dep., dated: 26-01-2018.
- 7) G.O.Ms.No.96, Finance (HR-5-Pension ,GPF) Dep., dated: 24-01-2018.
- 8) G.O.Ms.No.51, Finance (Admin-III) Dep., dated: 24-04-2018.
- 9) G.O.Rt.No.1204, Finance (HR-5-Pension ,GPF) Dep., Dated: 22-05-2018.
- 10) G.O.MS.No. 156 ,Finance (Admn-III) Department., Dated: 28-09-2018.
- 11) G.O.Rt.No.2119, Finance (HR-4-Pension.II ,GPF) Dep., Dated: 17-12-2018 .
- 12) G.O.MS.No. 19 ,Finance (Admn-III) Department., Dated: 13-02-2019.
- 13) G.O.Rt.No.110,Finance (HR-IV-Pension.II,GPF) Department.,Dated: 24-01-2019.
- 14) G.O.Rt.No.950 ,Finance (HR-IV-Pension.II,GPF) Department.,Dated: 01-05-2019.
- 15) G.O.MS.No.131 ,Finance (Admn-III.DI,DSA) Department.,Dated: 27-09-2019.
- 16) G.O.Rt.No.1319, Finance (HR-IV-Pension.II ,GPF) Dep., Dated: 20-08-2019 .

ORDER:

1. In continuation of the this Department letter 8th cited, I am to inform that in the reference 1st read above orders were issued 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 above orders were issued for revision of rate of subscription 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 01-11-194. 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.Ms.No.2142, Finance(HR .5.Pen.GPF) Department, dated: 30-04-2013
01-04-2016 to 30-06-2016	8.1%	G.O.Rt.No.1638, Finance(HR .5.Pen.GPF) Department, dated: 27-06-2016
01-01-2017 to 31-03-2017	8.0%	G.O.Ms.No.318, Finance(HR .5.Pen.GPF) Department, dated: 22-02-2017
01-04-2017 to 30-06-2017	7.9%	G.O.Ms.No.1171, Finance(HR .5.Pen.GPF) Department, dated: 17-05-2017
01-07-2017 to 31-12-2017	7.8%	G.O.Ms.No.2087, Finance(HR .5.Pen.GPF) Department, dated: 31-10-2017
01-01-2018 to 31-03-2018	7.6%	G.O.Rt.No.96, Finance(HR .5.Pen.GPF) Department, dated: 24-01-2018
01-04-2018 to 30-06-2018	7.6%	G.O.Rt.No.1204, Finance(HR .5.Pen.GPF) Department, dated: 22-05-2018
01-10-2018 to 30-06-2019	8.0%	G.O.Rt.No.2119, Finance (HR-4-Pension.II ,GPF) Dep., Dated: 17-12-2018, G.O.Rt.No.110, Finance (HR-4-Pension.II ,GPF) Dep., Dated: 24-01-2019, G.O.Rt.No.950, Finance (HR-4-Pension.II ,GPF) Dep., Dated: 01-05-2019,
01-07-2019 to 30-09-2019	7.9%	G.O.Rt.No.1319, Finance(HR .IV.Pen.GPF) Department, dated: 20-08-2019.

5. Government have 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 3rd Quarter of 2019 is prepared at the applicable interest rates 7.9% pa .

6. The Sanctioning Authorities / Drawing and Disbursement Officer / Treasury Officers / District Audit Officers / Pay and Accounts Officers / Director of Works 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:

- 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.
- 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.
- The Director of Insurance, Andhra Pradesh, Amaravati ,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.
- 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.
- 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.
- 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.
- 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.
- 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".
- 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 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.Ms No.225	Corresponding Slabs in the Revised Scales of Pay ,2015	Classification Of Groups	Units of Subscription (Rs 15/- per each unit)
1	Rs 18030-55660	35120-110850	A	8 Units Rs 120/-
2	Rs 11860-42590	23100-84970	B	4 Units Rs 60/-
3	Rs 8440-33200	16400-66330	C	2 Units Rs 30/-
4	Rs 6700-23650	13000-47330	D	1 Units Rs 15/-

7. In view of the above circumstances stated above and after careful examination of the matter ,Government hereby order that the revised rate @7.9% p.a from 1st july 2019 on the Andhra Pradesh Gropu Insurance Savings Funds shall be allowed to continue up to 30-09-2019. Further ,it is ordered that instructions prescribed should be followed scrupulously ,The revised Table is annexed and some illustrations are also given in annexure-ii.

8. The G.O is available on internet and can be accessed at the address <http://goir@ap.gov.in>

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRAPRADESH)

**SHAMSHER SINGH RAWAT
PRINCIPAL SECRETARY TO GOVERNMENT**

To,
All the Heads of Departments in A.P.
All the Departments in A.P. Secretariate ,Velagapudi ,Amaravathi.
The Principal Accountant General (Audit) A.P. Hyderabad.
The Principal accountant General (A&E) A.P Hyderabad .

Copy to
SF/SCs(110010)

// FORWARDED:: BY ORDER //

SECTION OFFICER

ANNEXURE –I

unit start year	Andhra Pradesh State Employees Group Insurance Scheme								
↓	Accumulated Saving Fund of one unit up to Sep 2019								
	↓ closing month in the year 2019 ↓								
	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19
1984	23239.02	23404.48	23570.00	23735.59	23904.35	24073.18	24240.10	24410.21	24580.38
1985	21299.51	21452.03	21604.62	21757.28	21912.86	22068.50	22222.40	22379.22	22536.11
1986	19542.41	19683.21	19824.09	19965.04	20108.66	20252.36	20394.45	20539.24	20684.10
1987	17950.56	18080.75	18211.02	18341.35	18474.15	18607.02	18738.43	18872.32	19006.27
1988	16508.42	16629.00	16749.65	16870.37	16993.37	17116.43	17238.15	17362.16	17486.24
1989	15201.92	15313.79	15425.73	15537.74	15651.85	15766.03	15878.98	15994.04	16109.17
1990	14018.29	14122.27	14226.32	14330.44	14436.50	14542.63	14647.63	14754.58	14861.61
1991	12945.98	13042.81	13139.71	13236.68	13335.45	13434.29	13532.09	13631.70	13731.38
1992	11974.52	12064.87	12155.30	12245.79	12337.95	12430.19	12521.47	12614.42	12707.45
1993	11094.42	11178.91	11263.47	11348.10	11434.27	11520.52	11605.89	11692.82	11779.82
1994	10267.26	10346.21	10425.23	10504.31	10584.84	10665.44	10745.23	10826.47	10907.78
1995	9175.42	9247.09	9318.82	9390.63	9463.74	9536.91	9609.37	9683.13	9756.97
1996	8205.33	8270.53	8335.80	8401.14	8467.65	8534.23	8600.17	8667.29	8734.48
1997	7343.42	7402.87	7462.40	7521.99	7582.64	7643.36	7703.52	7764.73	7826.01
1998	6577.62	6631.97	6686.39	6740.88	6796.32	6851.83	6906.85	6962.82	7018.86
1999	5897.22	5947.03	5996.92	6046.87	6097.69	6148.57	6199.01	6250.32	6301.70
2000	5291.59	5337.37	5383.21	5429.13	5475.83	5522.59	5568.97	5616.13	5663.36
2001	4747.13	4789.28	4831.50	4873.78	4916.78	4959.84	5002.56	5045.99	5089.50
2002	4251.53	4290.38	4329.29	4368.27	4407.89	4447.59	4486.98	4527.02	4567.13
2003	3798.30	3834.12	3870.01	3905.97	3942.51	3979.12	4015.47	4052.41	4089.41
2004	3382.89	3415.94	3449.06	3482.26	3515.97	3549.76	3583.32	3617.41	3651.57
2005	2999.38	3029.88	3060.45	3091.08	3122.19	3153.37	3184.35	3215.82	3247.35
2006	2645.09	2673.22	2701.42	2729.70	2758.40	2787.16	2815.77	2844.81	2873.92
2007	2317.77	2343.72	2369.74	2395.84	2422.31	2448.85	2475.26	2502.06	2528.92
2008	2015.38	2039.32	2063.32	2087.40	2111.81	2136.30	2160.68	2185.41	2210.20
2009	1736.02	1758.09	1780.24	1802.45	1824.97	1847.55	1870.06	1892.87	1915.75
2010	1477.93	1498.29	1518.71	1539.20	1559.96	1580.79	1601.57	1622.61	1643.72
2011	1239.50	1258.26	1277.10	1296.00	1315.14	1334.35	1353.52	1372.93	1392.41
2012	1019.89	1037.19	1054.56	1072.00	1089.65	1107.36	1125.06	1142.96	1160.94
2013	818.52	834.48	850.51	866.60	882.88	899.23	915.57	932.10	948.70
2014	633.77	648.50	663.29	678.16	693.18	708.27	723.37	738.64	753.97
2015	464.26	477.86	491.52	505.26	519.13	533.06	547.03	561.13	575.30
2016	308.55	321.11	333.74	346.44	359.25	372.13	385.04	398.08	411.18
2017	164.82	176.42	188.09	199.83	211.66	223.56	235.51	247.56	259.68
2018	31.71	42.42	53.20	64.05	74.98	85.98	97.04	108.18	119.38
2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(Annexure-I continuation)

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-june-2019	8
1-july-2019	30-Sep-2019	7.9

up to 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

ANNEXURE –II(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 or after.

Employee retires in June 2019, his GIS particulars ↓	Year of Start	No of extra Units added	One unit maturity on June 2019 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 (one unit)	1990	1	14542.63	14,542.63
From 11/2000 to 10/2010 Rs 30 pm (total two units)	2000	1	5522.59	5,522.59
From 11/2010 to 10/2014 Rs 60 pm (total 4 units)	2010	2	1580.79	3,161.58
From 11/2014 to 06/2019 Rs 120 pm (total 8 units)	2014	4	708.27	2,833.08
Total No of units at his retirement.		8	Total maturity with interest on June, 2019 →	26,059.88

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

Employee Retires in May,2019 GIS Particulars ▼	Year of Start	No of extra Units added	One unit maturity on May 2019 based on its starting year	Total of Maturity
From 11/1984 to 10/1989 Rs 10 pm (one unit)	1984	1	23904.35	23,904.35
From 11/1989 to 10/1994 Rs 20 pm (two units)	1989	1	15651.85	
From 11/1994 to 10/2006 Rs 30 pm (two lunits)	1994	No Extra Units	--	15,651.85
From 11/2006 to 05/2019 Rs 60 pm (4 units)	2006	2	2758.40	--
				5,516.54
Total No of units at his retirement		4	Total maturity with interest on May, 2019	45,072.74

Employee Retires in Apr,2019 GIS Particulars ▼	Year of Start	No of extra Units added	One unit maturity on Apr,2019 based on its starting year	Total of Maturity
From 11/1993 to 10/1994 Rs 80 pm (8 units)	1993	8	11348.10	90,784.80
From 11/1994 to 04/2019 Rs 120 pm (8 units)	1994	No Extra Units	--	--
Total No of units at his retirement		8	Total maturity with interest on Apr,2019	90,784.80

Staff Pay slip showing the GIS deduction



Government of Andhra Pradesh

Salary Slip for the Month: May 2023 (01/05/2023 - 31/05/2023)

CFMS ID	14133173	HRMS ID	0557387
NAME	RAJESH KALLUMATTAM	DESIGNATION	Lecturer in Government Degree College
HOA	2202031030007010011NVN	SCALE	G-XVIII (57700-182400)
Pay Period	01/05/2023 to 31/05/2023	Paid Days	31
BILL NUMBER	638775		
EARNINGS		DEDUCTIONS	
Basic Pay	82200	APGLI Subscription	3000
Dearness Allowances	25482	GIS Ins Fund	120
House Rent Allowance	7398	Professional Tax	200
		INCOME TAX	20000
		CPS(New GPF)	10768
		EHF SUBSCRIPTION	300
GROSS	115080	DEDUCTIONS	34388
		NET	80692