

GOVERNMENT OF JAMMU AND KASHMIR.
CIVIL SECRETARIATE FINANCE DEPARTMENT.

Notification.

Jammu, the ^{Dec} 10th of 2010.

SRO ⁴⁵⁹ In exercise of the powers conferred by proviso to Section 124 of the Constitution of Jammu and Kashmir, the Governor is pleased to direct that in the State Insurance Fund Rules, Rule 7 and the schedule there under shall be substituted by the following :-

"7. The amount of Insurance of an employee's life shall depend on his /her salary drawn on the date he/she makes an application as per the Schedule shown below:-


SCHEDULE

Class in which employees monthly pay (excluding Grade Pay) falls	Sum assured under Scheme "B"
a) Pay up to Rs 5200/-	Rs 25000/=
b) Pay from Rs 5201/= to Rs 9300 /=-	Rs 50000/=
c) Pay from Rs 9301/= to Rs 15600/=	Rs 1,00,000/=
d) Pay from Rs 15601 and above	Rs 1,50,000/=

(i) Provided that an employee falling in any category (a to d) above may however draw out insurance policy for any amount higher than the amount which he has to take compulsorily subject to a maximum limit of Rs 2.00 lacs.

(ii) State Insurance Fund Schedule of premium rates scheme "B" (endowment Assurance) and Surrender value in the State Insurance Rules and Tables of Rates will be as contained in annexure 'C' and 'D' respectively annexed hereto."

By order of the Government of Jammu and Kashmir.


10/12/2010.
no. A/100(2007) 107/
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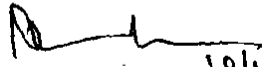
Sd/
Commissioner/Secretary to Govt
Finance Department.
D. 10-12-2010

- 1) Advocate General J&K State
- 2) Principal Resident Commissioner 5 Prithvi Raj Road New Delhi.

- 3) All Financial Commissioners
- 4) All Principal Secretary to Govt.
- 5) Principal Secretary to Hon'ble Chief Minister.
- 6) Chief Electoral Officer J&K Jammu.
- 7) All Commissioner/Secretaries to Government.
- 8) Secretary to HE the Governor.
- 9) Divisional Commissioner Kashmir/Jammu,
- 10) Accountant General J&K Srinagar/Jammu.
- 11) Commissioner of Vigilance J&K Srinagar.
- 12) Secretary to Chief Justice J&K High Courts Srinagar/Jammu
- 13) Registrar General J&K High Court Srinagar/Jammu.
- 14) All Head of Departments/Managing Directors/Chief Executive of State PSU's/Autonomous Bodies.
- 15) Secretary J&K Public Service Commission.
- 16) Secretary J&K Legislative Assembly/Legislative Council
- 17) Director General Accounts and Treasuries/Budget.
- 18) Director Audit and Inspections/Funds Organisation J&K State.
- 19) Joint Director Accounts and Treasuries/Funds Organization.
- 20) Director/Joint Director Funds Organization Srinagar/Jammu.
- 21) FA & CAO Flood Control Organization Srinagar/Jammu.
- 22) Director Information J&K Srinagar/Jammu.
- 23) Principal Accountancy Training School Srinagar.
- 24) Principal Northern Zonal Accountancy Training Institute Jammu.

- 25) All Financial Advisors and CAO's.
- 26) All Treasury Officers.
- 27) General Manager Govt. Press for publication in Govt Gazette.
- 28) Chief Accounts Officer Examiner Local Fund Audit Cell.
- 29) Private Secretary to Hon'ble Minsters/ Hon'ble Ministers of State

- for information of the Hon'ble Ministers.
- 30) Principal Private Secretary to Chief Secretary.
- 31) All Officers /Section Officers of Finance Department.
- 32) President Non-Gazetted Employees Union Civil Sectt. Sgr/Jmu
- 33) Government order file(W 2scs)


(Dr M Ishaq Wani)^{01/12/2010}
Director (Codes)
Finance Department

Appendix-"C" - to SRO - dated

Single Premium per unit of Sum Assured valid up to 30-06-2012

Entry Age	Maturity Age															
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
18	0.0842	0.0775	0.0715	0.0660	0.0610	0.0565	0.0525	0.0488	0.0455	0.0425	0.0396	0.0373	0.0351	0.0332	0.0314	0.0298
19	0.0918	0.0844	0.0778	0.0717	0.0663	0.0613	0.0568	0.0528	0.0492	0.0459	0.0429	0.0402	0.0378	0.0358	0.0336	0.0319
20	0.1001	0.0920	0.0847	0.0780	0.0720	0.0666	0.0616	0.0572	0.0532	0.0495	0.0463	0.0433	0.0406	0.0382	0.0361	0.0341
21	0.1092	0.1003	0.0922	0.0849	0.0783	0.0723	0.0668	0.0620	0.0575	0.0535	0.0499	0.0467	0.0437	0.0411	0.0387	0.0366
22	0.1192	0.1094	0.1005	0.0925	0.0852	0.0786	0.0726	0.0672	0.0623	0.0579	0.0539	0.0504	0.0471	0.0442	0.0416	0.0392
23	0.1302	0.1194	0.1098	0.1007	0.0927	0.0855	0.0789	0.0729	0.0676	0.0627	0.0583	0.0544	0.0508	0.0476	0.0447	0.0421
24	0.1423	0.1304	0.1198	0.1099	0.1010	0.0930	0.0858	0.0792	0.0733	0.0680	0.0632	0.0588	0.0549	0.0514	0.0482	0.0453
25	0.1555	0.1425	0.1306	0.1199	0.1101	0.1013	0.0933	0.0861	0.0796	0.0737	0.0684	0.0636	0.0593	0.0554	0.0519	0.0488
26	0.1702	0.1558	0.1427	0.1309	0.1201	0.1104	0.1017	0.0937	0.0866	0.0801	0.0742	0.0689	0.0642	0.0599	0.0561	0.0528
27	0.1862	0.1704	0.1560	0.1430	0.1312	0.1205	0.1108	0.1021	0.0942	0.0870	0.0806	0.0748	0.0696	0.0646	0.0606	0.0568
28	0.2039	0.1865	0.1706	0.1563	0.1433	0.1315	0.1209	0.1113	0.1028	0.0947	0.0876	0.0812	0.0754	0.0702	0.0656	0.0614
29	0.2234	0.2042	0.1867	0.1709	0.1566	0.1437	0.1320	0.1214	0.1118	0.1031	0.0953	0.0883	0.0818	0.0762	0.0710	0.0670
30	0.2449	0.2237	0.2045	0.1871	0.1713	0.1571	0.1441	0.1325	0.1219	0.1124	0.1036	0.0960	0.0890	0.0827	0.0771	0.0720
31	0.2685	0.2452	0.2240	0.2049	0.1875	0.1718	0.1576	0.1447	0.1331	0.1226	0.1131	0.1046	0.0968	0.0899	0.0837	0.0781
32	0.2946	0.2688	0.2455	0.2244	0.2053	0.1880	0.1724	0.1582	0.1454	0.1338	0.1234	0.1140	0.1055	0.0979	0.0910	0.0848
33	0.3232	0.2948	0.2692	0.2460	0.2248	0.2059	0.1886	0.1730	0.1589	0.1462	0.1347	0.1244	0.1150	0.1066	0.0990	0.0922
34	0.3547	0.3235	0.2953	0.2697	0.2465	0.2255	0.2065	0.1893	0.1738	0.1598	0.1471	0.1357	0.1254	0.1162	0.1078	0.1003
35	0.3894	0.3550	0.3239	0.2967	0.2702	0.2471	0.2261	0.2072	0.1901	0.1747	0.1607	0.1482	0.1368	0.1266	0.1175	0.1092
36	0.4275	0.3897	0.3554	0.3243	0.2962	0.2707	0.2477	0.2289	0.2090	0.1910	0.1767	0.1618	0.1493	0.1381	0.1280	0.1199
37	0.4695	0.4276	0.3900	0.3568	0.3248	0.2968	0.2714	0.2484	0.2277	0.2090	0.1920	0.1768	0.1630	0.1507	0.1395	0.1295
38	0.5157	0.4695	0.4281	0.3904	0.3563	0.3254	0.2974	0.2721	0.2493	0.2286	0.2100	0.1932	0.1780	0.1644	0.1521	0.1411
39	0.5665	0.5159	0.4700	0.4285	0.3909	0.3568	0.3260	0.2981	0.2729	0.2502	0.2297	0.2111	0.1944	0.1794	0.1659	0.1537
40	0.6224	0.5667	0.5181	0.4704	0.4289	0.3914	0.3574	0.3267	0.2989	0.2739	0.2512	0.2308	0.2124	0.1959	0.1809	0.1675
41	0.6840	0.6229	0.5689	0.5184	0.4707	0.4293	0.3919	0.3580	0.3274	0.2996	0.2749	0.2524	0.2321	0.2136	0.1974	0.1828
42	0.7519	0.6841	0.6227	0.5671	0.5187	0.4711	0.4296	0.3925	0.3587	0.3283	0.3008	0.2760	0.2536	0.2335	0.2154	0.1991
43	0.8267	0.7519	0.6842	0.6229	0.5673	0.5170	0.4715	0.4303	0.3932	0.3596	0.3292	0.3019	0.2772	0.2550	0.2351	0.2171
44	0.9091	0.8267	0.7520	0.6843	0.6231	0.5676	0.5174	0.4720	0.4310	0.3939	0.3605	0.3303	0.3031	0.2787	0.2566	0.2368
45	-	0.9091	0.8287	0.7521	0.6845	0.6233	0.5679	0.5178	0.4726	0.4317	0.3948	0.3616	0.3316	0.3046	0.2803	0.2584
46	-	-	0.9091	0.8267	0.7521	0.6846	0.6235	0.5683	0.5184	0.4733	0.4325	0.3958	0.3627	0.3329	0.3061	0.2820
47	-	-	-	0.9091	0.8268	0.7522	0.6848	0.6238	0.5687	0.5189	0.4740	0.4335	0.3969	0.3640	0.3344	0.3076
48	-	-	-	-	0.9091	0.8268	0.7523	0.6850	0.6241	0.5692	0.5196	0.4748	0.4345	0.3982	0.3655	0.3361
49	-	-	-	-	-	0.9091	0.8268	0.7525	0.6852	0.6245	0.5697	0.5203	0.4757	0.4356	0.3995	0.3670
50	-	-	-	-	-	-	0.9091	0.8268	0.7526	0.6855	0.6249	0.5702	0.5210	0.4787	0.4368	0.4009
51	-	-	-	-	-	-	-	0.9091	0.8269	0.7527	0.6857	0.6253	0.5709	0.5218	0.4777	0.4380
52	-	-	-	-	-	-	-	-	0.9091	0.8270	0.7528	0.6860	0.6258	0.5715	0.5227	0.4788
53	-	-	-	-	-	-	-	-	-	0.9091	0.8270	0.7530	0.6863	0.6262	0.5722	0.5236
54	-	-	-	-	-	-	-	-	-	-	0.9091	0.8271	0.7532	0.6866	0.6268	0.5729
55	-	-	-	-	-	-	-	-	-	-	-	0.9091	0.8272	0.7534	0.6870	0.5733
56	-	-	-	-	-	-	-	-	-	-	-	-	0.9091	0.8273	0.7538	0.6873
57	-	-	-	-	-	-	-	-	-	-	-	-	-	0.9091	0.8274	0.7538
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.9091	0.8274
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.9091

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**MONTHLY PREMIUM FOR SUM ASSURED PAYABLE ON INSURANCE
ANNIVERSARY JUST PROCEEDING ATTAINMENT OF AGE AS PER SRO 253
DATED 02-09-2008**

Age of next birthday	Term of insurance	Premium / 1000 per annum	25000	50000	100000	150000	200000
19.	39	1.77	44.00	89.00	177.00	266.00	354.00
20.	38	1.86	47.00	93.00	186.00	279.00	372.00
21.	37	1.96	49.00	98.00	196.00	294.00	392.00
22.	36	2.06	52.00	103.00	206.00	309.00	412.00
23.	35	2.17	54.00	109.00	217.00	326.00	434.00
24.	34	2.29	57.00	115.00	229.00	344.00	458.00
25.	33	2.41	60.00	121.00	241.00	362.00	482.00
26.	32	2.54	64.00	127.00	254.00	381.00	508.00
27.	31	2.68	67.00	134.00	268.00	402.00	536.00
28.	30	2.83	71.00	142.00	283.00	425.00	566.00
29.	29	2.99	75.00	150.00	299.00	449.00	598.00
30.	28	3.15	79.00	158.00	315.00	473.00	630.00
31.	27	3.33	83.00	167.00	333.00	500.00	666.00
32.	26	3.52	88.00	176.00	352.00	528.00	704.00
33.	25	3.73	93.00	187.00	373.00	560.00	746.00
34.	24	3.95	99.00	198.00	395.00	593.00	790.00
35.	23	4.18	105.00	209.00	418.00	627.00	836.00
36.	22	4.43	111.00	222.00	443.00	665.00	886.00
37.	21	4.70	118.00	235.00	470.00	705.00	940.00
38.	20	5.00	125.00	250.00	500.00	750.00	1000.00
39.	19	5.32	133.00	266.00	532.00	798.00	1064.00
40.	18	5.66	142.00	283.00	566.00	849.00	1132.00
41.	17	6.04	151.00	322.00	604.00	906.00	1208.00
42.	16	6.46	162.00	323.00	646.00	969.00	1292.00
43.	15	6.93	173.00	347.00	693.00	1040.00	1386.00
44.	14	7.44	186.00	372.00	744.00	1116.00	1488.00
45.	13	8.03	201.00	402.00	803.00	1205.00	1606.00
46.	12	8.69	217.00	435.00	869.00	1304.00	1738.00
47.	11	9.46	237.00	473.00	946.00	1419.00	1892.00
48.	10	10.36	259.00	518.00	1036.00	1554.00	2072.00