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PART 1: SECTION (I) – GENERAL

Government Notifications

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SRI LANKA SOCIAL SECURITY BOARD ACT, NO 17 OF 1996

REGULATIONS made by the Minister of Social Services and Social Welfare under Section 31 of the Sri Lanka Social Security Board Act, No. 17 of 1996.

A.P. JAGATH PUSHPAKUMARA,
Acting Minister of Social Services and
Social Welfare.

Colombo
22nd September, 2006.

Regulations

1. These regulations may be cited as the Pensions and Social Security Scheme Regulations, 2006.
2. The Pension and Social Security Benefit Scheme established by the Board under Section 4 of Act (hereinafter referred to as 'the Scheme') shall consist of the following different Systems :-
 - (a) "Sahana" System, as specified in Schedule "A",
 - (b) "Thilina" System, as specified in Schedule "C",
 - (c) "Isuru" System, as specified in Schedule "D",
 - (d) "Sarana" System, as specified in Schedule "E",
 - (e) "Surakuma" System, as specified in Schedule "F", and
 - (f) "Dhanalakshmi" System, as specified in Schedule "G",
3. A person to whom the Act applies shall have the choice of contributing to either the "Sahana", "Thilina", "Isuru" or "Sarana" System and a contributor who wishes to contribute to "Surakuma" or "Dhanalakshmi" can become a contributor to either one or both such Systems, depending on his choice and his ability to contribute. In the application submitted to join the Scheme as a contributor, the applicant shall be required to state the System of his choice to which he wishes to contribute.
4. The qualification for becoming a contributor to the Scheme by a person to whom this applies, shall be that he is not entitled to receive a pension nor is holding a pensionable post.

5. In addition to the qualifications referred to in regulation 4, a person who wishes to become a contributor to the “Sahana” or “Thilina”, System, shall also be subject to the following conditions:-
 - (a) ability to show an annual income of less than Rupees 36,000 to become a contributor to “Sahana” System or an annual income not exceeding Rupees 72,000 to become a contributor to “Thilina” System;
 - (b) not being presently employed in an employment which entitles the contributor to the payment of a provident fund benefit; and
 - (c) that the amount of income referred to in paragraph (a), should be certified by the Grama Niladhari and the Divisional Secretary of the relevant Division.
6. Every person who wishes to become enrolled as a contributor to the Scheme shall submit an application in such form as approved by the Board to the Authorized Officer, along with the contribution specified below:-
 - (a) a person who wishes to become a contributor to the “Sahana” System shall, at the age specified in Column II of Schedule “A” pay the quarterly installment specified in the corresponding entry in column II or the lump sum specified in the corresponding Column IV of that Schedule;
 - (b) a person who wishes to become a contributor of the “Thilina”, “Isuru” or “Sarana” System shall, at the age specified in Column I of Schedule “C”, “D” or “E” pay the monthly installment specified in the corresponding entry in column II or the lump sum Payment specified in corresponding Column IV of that Schedule; or
 - (c) a person who wishes to become a contributor of the “Surakum” or “Dhanalakshmi” System shall, in order to receive the monthly pension specified in Column I of Schedule “F”, “G” or its multiples as the age specified in the corresponding Column I of those Schedules, pay the monthly installment specified in Column III, the quarterly installment specified in column IV, the annual installment specified in Column V, the annual installment specified in Column VI, the annual installment specified in Column VII, the annual installment specified in Column VIII, the annual installment specified in Column IX, or the lump sum payment specified in Column X, or its multiples.
7. An Individual or an institution may extend assistance to a person who becomes a contributor to the “Sahana” or “Thilina” Systems.
8. The Authorized Officer shall on receipt of an application to be enrolled as a member of the Scheme, ascertain the accuracy of the information submitted and within thirty days of receiving such application, forward the same to the Board together with his recommendations and the contribution paid by the applicant,.
9. (1) Where the Board grants its approval to an application of an applicant, the Board shall enrol him as a contributor to the Scheme, Where the Board decides to reject an application the Board shall inform the applicant of its decision and refund to the applicant the contribution paid by him.

(2) Where an applicant is enrolled as a contributor to the Scheme, the Board shall, in accordance with section 14 of the Act, issue to him a policy setting out the contributions to be made by him, the terms and conditions of the policy and the benefits to which he is entitled to under the policy.
10. (1) Every contributor who opts to pay monthly, quarterly or annual instalments shall pay such installments on or before the due date stipulated in the policy issued to him. However, one month’s grace period shall be allowed for the payment of any monthly, quarterly or annual installments, and where the payment is made after the expiry of such grace period, the contributor shall be liable to pay in addition to the instalment due, the accrued interest on such instalment which the Board has lost as a result.

(2) A contributor may make any number of instalments in advance and in such an instance be entitled to receive a rebate in accordance with the prevailing interest rates.

11. Where the instalment due are paid by a contributor within the grace period, no adjustments shall be made on the amount of pension payable to him. However, where the instalment and the interest referred to in paragraph (1) of regulation 10 is not paid after the expiry of its grace period, such instalment and interest due shall be deducted from the cumulative account balance and subject to the net cumulative account balance, pay the maximum pension payable under paragraph (2) of regulation 13.

12. (1) Where it is found that:-

- (a) any false or incorrect information is contained in the application submitted to be enrolled as a contributor or any material information has been suppressed; or
- (b) the contributor has ceased to have the qualifications which enabled him to join the scheme,

the policy issued to the contributor upon enrolment, may be cancelled.

(2) Where a policy issued to a contributor is cancelled under sub-paragraph (a) paragraph (1)

- (a) if any net contribution has been made by the contributor such contribution together with an interest, calculated on the rate of interest earned by the Board as of then reduced by two points, shall be refunded;
or
 - (b) the contributor may be enrolled as a new contributor, and where he is so enrolled, the net contribution made by him earlier may be set-off against the installments, payable by him as a new contributor'
- (3) where the Board cancels the policy of a contributor under paragraph (1), if at the time of the cancellation the contributor has paid more than twenty-five per centum of the instalments, the amount of not contributor shall be refunded to him.

13. (1) where under regulation 6 a contributor has paid in full all monthly, quarterly or annual instalments of the lump sum payment, he shall, on the basis of the option on which such contributor joined the Scheme, be entitled to receive;

- (a) the monthly pension specified in column 'VI' of Schedule 'A', 'C', 'D' or 'E' as the case may be; or
- (b) the monthly pension set out in Column 'II' of Schedule 'F', or 'G' as the case may be; or a multiple thereof.

(2) Where a contributor has paid less than the total instalments payable but more than seventy-five per centum of the amount due in accordance with the requirements of the policy issued to by the Board, the contributor shall be entitled to receive a monthly pension in proportion to the contributions paid by him to the Board, with effect from the date on which the contributor becomes eligible to receive the pension.

(3) Where a contributor has in accordance with the requirements of the policy issued to him by the Board has paid more than twenty-five per centum but less than seventy-five per centum of the amount due, the contributor shall be entitled to receive at his request, the net contributions paid by him to the Board together with an interest calculated on the interest earned by the Board as of then, reduced by two points.

(4) Where a contributor has paid less than twenty-five per centum of the total number of instalments payable according to the requirements of the policy issued to him by the Board, and is unable to make any further payments, the contributions paid by him as of that time, shall be forfeited by the Board.

14. (1) Contributors to any System of the Scheme shall be entitled to a disablement benefit and a death gratuity without having to make any additional contributions.

(2) A person who becomes a contributor to "Isuru", "Sarana", "Surakuma" or "Dhanalakshmi" systems shall, where the contributor has paid the instalment due continuously and after the lapse of a specified period since becoming a contributor, be entitled to receive the cumulative account balance, together with any other additional benefits, taking into consideration the actuary evaluation of the Fund carried out from time to time.

15. There shall be two categories of disablement benefits as follows:

- (a) benefits on permanent partial disablement; and
- (b) benefits on permanent total disablement

16. Where as a result of an accident or sickness, a contributor suffers:

- (a) loss of both hands or permanent disablement of both hands;
- (b) loss of both feet or permanent disablement of both feet;
- (c) loss of sight on both eyes;
- (d) loss or permanent disablement of one hand and loss or permanent disablement of one foot;
- (e) loss of one hand or foot and loss of sight on one eye or permanent disablement of one foot or one hand and loss of sight on one eye;
- (f) complete paralysis below the neck,

such contributor shall be deemed for the purpose of these regulations to suffer from permanent total disablement.

17. Where as a result of an accident or sickness, a contributor suffers;

- (a) loss of sight on one eye;
- (b) loss of one hand or permanent disablement of one hand;
- (c) loss of one foot or permanent disablement of one foot.

he shall be deemed for the purpose of these regulations to suffer from permanent total disablement.

18. (1) Where a contributor who falls within either of the age groups specified in Column I of Schedule 'B' to these regulations. within the period specified in Column II thereof :

- (a) suffers permanent total disablement, he shall be entitled to receive the amount set out in Column III as corresponds to the entry in Column II as lump sum gratuity. or on the option of the contributor be entitled to receive the monthly pension set out in Column VI of Schedule "A", "C", "D" or "E" or the monthly pension set out in column II of Schedule "F" or "G" or its multiple. The amount paid as monthly pension shall be deemed to be the periodical allowance referred to in paragraph (c) of subsection (1) of section 8 ;
- (b) suffers permanent partial disablement, he shall be entitled to receive the amount set out in Column IV as corresponds to the entry in Column II as lump sum gratuity ; or
- (c) dies, his legal heir shall be entitled to receive the amount set out in Column V as corresponds to the entry in Column II, as lump sum gratuity.

(2) Where a contributor to either "Thilina", "Isuru", "Sarana", "Surakuma", "Dhanalakshmi" systems suffers permanent total disablement, permanent partial disablement or dies. in the payment of gratuity the contributor or contributor's legal heir shall be entitled to receive the lump sum gratuity set out in Columns III, IV and V as corresponds to the entry in Column II of Schedule 'B' and the net contributions paid by the contributor together with interest thereon. However, in case of a permanent partial disablement, net contributions shall not be paid to the contributor, if he remains to receive the pension.

19. Where any incident referred to in regulations 16 and 17 takes place, the lump sum gratuity shall be paid to the contributor or his legal heir, as the case may be, once only. However, where a contributor after receiving the gratuity for partial disablement continues to remain in the Scheme as provided for in section II of the Act, and subsequently thereafter suffers total disablement prior to the being entitled to receive pension, the contributor shall be paid the difference between the gratuity for total disablement payable up to the date of occurrence of total disablement and the gratuity paid for partial disablement.
20. Where a contributor or his legal heir is entitled to receive a lump sum gratuity for disablement or death, as the case may be, the contributor or his legal heir, as the case may be, shall report to the Board about the incident which gave rise to the entitlement to receive such gratuity, within twenty days of the date on which such incident took place.
21. (1) A contributor or his legal heir shall be entitled to a lump sum gratuity for disablement or death, as the case may be, only where the disablement or death occurs as a result of an accident within twelve months of the date of the issue of the policy.

(2) Where a contributor dies within twelve months of the date of issue of the policy due to natural causes, if more than fifty per centum of the number of installments due to be paid by him have been paid by that time, the contributor's legal heir shall be entitled to receive an ex-gratia payment of a sum not exceeding Rupees five thousand and the net contributions paid by the contributor.
22. Where a contributor becomes disabled as a result of attempting to commit suicide or due self inflicted injuries he shall not be entitled to the lump sum gratuity payable under these regulations.
23. A lump sum shall not be paid under these regulations to a contributor or his legal heir for disablement or death caused to such contributor, as a result of-
 - (a) declared or undeclared war, civil war, rebellion, revolution or anti-government insurrection, invasion, engaging in foreign hostile activities,
 - (b) the contributor travelling in any recognized air line or in any ship or other form of air travel, as a stowaway.
 - (c) any act of the contributor done whilst under the influence of liquor or drugs; or
 - (d) any law enforcement authority taking preventive measures against an unlawful activity.
24. (1) Where a contributor to the Scheme subsequent to receiving a pension, predeceases his spouse or the person nominated by him, but before reaching eighty years of age, the spouse or the person nominated by the contributor shall, if such spouse or such nominated person is not contributor to any pension scheme, not in receipt of any pension or is not entitled to receive any pension, be entitled to receive the pension which would have been paid to the contributor until the date of on which he reaches eighty years of age if he is alive, or the date on which the spouse or the person nominated by the contributor dies, whichever date occurs first.

(2) Where the spouse or the person nominated as referred to in paragraph (1) is a contributor to any pension scheme or to is in receipt of any pension or is entitled to receive any pension, he shall be entitled to receive the balance of the net contributions paid by the contributor together with an interest calculated on a rate of interest, being the rate of interest earned for the Fund by the Board as the date on which the pension is entitled to be received, reduced by two points.

(3) Where a contributor to the Scheme dies after receiving a pension but before completing eighty years of age and without nominating a successor, his legal heir shall be entitled to receive the balance of the net contribution together with interest calculated on a rate of interest, being the rate of interest earned for the Fund by the Board as of the date on which the pension is entitled to be received, reduced by two point.

(4) Where a contributor to the Scheme while receiving permanent total disablement allowance, dies before completing eighty years of age, his legal heir shall be entitled to receive the balance of the consolidated net contribution of the contributor and the total disablement gratuity.

25. In these regulations –

“Act” means the Sri Lanka Social Security Board Act, No. 17 of 1996;

“Authorized Officer” means any officer appointed by the Board for each area, for the purposes of the Scheme;

“balance of the consolidated net contribution and the total disablement gratuity” means the balance remaining after deducting the amount utilized for the payment of disabled allowance;

“balance of the net contribution” means the balance remaining after the deducting the amount utilized for the payment of pension from the net contribution;

“Board” means the Sri Lanka Social Security Board established by section 2 of the Act;

“contributor to the Scheme” or “contributor” means a person who contributes to any System of which the Pension and Social Security Benefit Scheme consists of;

“Fund” means fund referred to in section 21 of the Act;

“net contribution” means the amount of money consisting of the contributions made by the contributor and allocated for the purpose of paying the pension;

“person to whom the Act applies” means a person who is self-employed or an and informal basis in any occupation specified by Order published in *Gazette* Extraordinary No. 948/10 of November 06, 1996;

“quarterly installment” means the contribution that has to be made for each quarter.

26. The Pension and Social Security Benefit (for the Self Employed) Regulation, No 1 of 1996 published in *Gazette* Extraordinary No. 950/14 of November 22, 1996, as amended by gazette extraordinary No. 956/13 of January 03, 1997, No. 991/28 of September 05, 1997 and No. 1070/11 of March, 1999 are hereby rescinded.

SCHEDULE “A” “SAHANA”

Column I	Column II	Column III	Column IV	Column V	Column VI
Age on next date of birth at the time of joining the Scheme (Years)	Quarterly installments payable till entitlement to Pension	Total Number monthly installments payable till entitlement to pension	Total contribution payable in lump sum at the time of joining the Scheme	Installments payable when the lump sum is paid in 4 instalments within 12 months from the date of joining the Scheme (Rs.)	Monthly pension entitlement (Rs.)
18	50	168	1920	497	2500
19	51	164	1940	502	2300
20	52	160	1965	509	2100
21	53	156	1985	514	1900
22	54	152	2005	519	1750
23	55	148	2020	523	1600
24	56	144	2040	528	1450
25	57	140	2055	532	1325
26	58	136	2070	536	1200
27	59	132	2080	539	1100
28	60	128	2095	543	1000
29	63	124	2175	563	950
30	66	120	2255	584	900
31	69	116	2330	603	850
32	73	112	2440	632	800
33	77	108	2515	651	750
34	81	104	2605	675	725
35	85	100	2695	698	700
36	88	96	2760	715	690
37	91	92	2820	730	680

38	96	88	2925	758	670
39	100	84	2975	771	660
40	104	80	3020	782	650
41	109	76	3095	802	640
42	114	72	3165	820	630
43	122	68	3305	856	620
44	128	64	3385	877	610
45	135	60	3445	892	600
46	144	56	3560	922	590
47	152	52	3615	936	580
48	163	48	3705	960	570
49	174	44	3755	973	560
50	180	40	3670	951	550
51	185	36	3545	918	540
52	192	32	3400	881	530
53	205	28	3315	859	520
54	220	24	3185	825	510
55-59	235	20	2955	765	500

SEHEDULE "B"

PAYMENT OF DISABLEMENT AND DEATH

Column I	Column II	Column III	Column IV	Column V
Age on next date of birth at the time of joining the Scheme (Years)	Age at the time of disablement or death	Payment of lump sum gratuity in the event of permanent Total Disablement (Rs.)	Payment of lump sum gratuity in the event of permanent Partial Disablement (Rs.)	Payment of lump sum gratuity in the event of Death (Rs.)
From 18 to 54	Age on next date of birth at the time of the occurrence of disablement or death			
	Form 18 to 33	50,000.00	25,000.00	25,000.00
	Form 34 to 43	40,000.00	20,000.00	20,000.00
	Form 44 to 51	30,000.00	15,000.00	15,000.00
	Form 52 to 56	20,000.00	10,000.00	10,000.00
	Form 57 to 60	16,000.00	8,000.00	8,000.00
From 55 to 59	During the period from the date membership was granted upto end of the period of payment of contribution	12,000	6,000.00	6,000.00

SCHEDULE "C" "THILINA"

Column I	Column II	Column III	Column IV	Column V	Column VI
Age on next date of birth at the time of joining the Scheme (Years)	Quarterly installments payable till entitlement to Pension	Total Number monthly installments payable till entitlement to pension	Total contribution payable in lump sum at the time of joining the Schème	Installments payable when the lump sum is paid in 4 instalments within 12 months from the date of joining the Schème (Rs.)	Monthly pension entitlement (Rs.)
18	100	504	11817	3061	5000
19	102	492	12034	3117	4906
20	104	480	12248	3172	4812
21	106	468	12458	3227	4718
22	108	456	12665	3280	4624
23	110	444	12869	3333	4530
24	112	432	13067	3385	4436
25	114	420	13261	3435	4342
26	116	408	13449	3483	4248
27	118	396	13631	3530	4154
28	120	384	13805	3576	4060
29	126	372	14430	3737	3966
30	132	360	15042	3896	3872
31	138	348	15638	4050	3778
32	146	336	16442	4259	3684
33	154	324	17224	4461	3590
34	162	312	17980	4657	3496
35	170	300	18708	4846	3402
36	176	288	19185	4969	3308
37	182	276	19629	5084	3214
38	192	264	20464	5300	3120
39	200	252	21035	5448	3026
40	208	240	21554	5583	2932
41	218	228	22216	5754	2838
42	228	216	22804	5906	2744
43	244	204	23893	6189	2650
44	256	192	24476	6340	2556
45	270	180	25126	6508	2462
46	288	168	25988	6731	2368
47	304	156	26484	6860	2274
48	326	144	27279	7065	2180
49	328	132	26198	6786	2086
50	360	120	27242	7056	1992
51	370	108	26781	6807	1898
52	384	96	25306	6554	1804
53	410	84	24697	6397	1710
54	440	72	23751	6152	1616
55	470	60	22121	5729	1522
56-59	470	60	22121	5729	1500

SCHEDULE "D" "ISURU"

Column I	Column II	Column III	Column IV	Column V	Column VI
Age on next date of birth at the time of joining the Scheme (Years)	Quarterly installments payable till entitlement to Pension	Total Number monthly installments payable till entitlement to pension	Total contribution payable paying in lump sum at the time of joining the Schème	Installments payable when the lump sum is paid in 4 instalments within 12 months from the date of joining the Schème (Rs.)	Monthly pension entitlement (Rs.)
18	155	504	22,402	1,936	8,000
19	165	492	23,997	2,074	7,878
20	176	480	25,532	2,206	7,756
21	188	468	27,162	2,347	7,634
22	201	456	28,892	2,497	7,512
23	215	444	30,727	2,655	7,390
24	229	432	32,673	2,823	7,268
25	245	420	34,737	3,002	7,146
26	262	408	36,925	3,191	7,024
27	280	396	39,243	3,391	6,902
28	300	384	41,699	3,603	6,780
29	320	372	44,300	3,828	6,658
30	343	360	47,052	4,066	6,536
31	367	348	49,965	4,318	6,414
32	392	336	52,793	4,562	6,292
33	420	324	56,037	4,842	6,170
34	450	312	59,465	5,139	6,048
35	484	300	63,086	5,451	5,926
36	520	288	66,908	5,782	5,804
37	559	276	70,941	6,130	5,682
38	602	264	75,195	6,498	5,560
39	649	252	79,677	6,885	5,438
40	701	240	84,398	7,293	5,316
41	759	228	89,367	7,722	5,194
42	819	216	94,189	8,139	5,072
43	889	204	99,667	8,612	4,950
44	969	192	105,420	9,110	4,828
45	1,058	180	111,457	9,631	4,706
46	1,160	168	117,788	10,178	4,584
47	1,277	156	124,417	10,751	4,462
48	1,412	144	131,353	11,351	4,340
49	1,572	132	138,599	11,977	4,218
50	1,756	120	145,680	12,589	4,096
51	1,986	108	153,560	13,269	3,974
52	2,272	96	161,757	13,978	3,852
53	2,636	84	170,268	14,713	3,730
54	3,120	72	179,126	15,479	3,608
55	3,792	60	188,273	16,269	3,486
56	3,647	60	181,066	15,646	3,364
57	3,502	60	173,853	15,023	3,242
58	3,334	60	165,523	14,303	3,120
59	3,403	60	168,936	14,598	3,000

SCHEDULE "E" "SARANA"

Column I	Column II	Column III	Column IV	Column V	Column VI
Age on next date of birth at the time of joining the Scheme (Years)	Quarterly installments payable till entitlement to Pension	Total Number monthly installments payable till entitlement to pension	Total contribution payable in lump sum at the time of joining the Schème	Installments payable when the lump sum is paid in 4 instalments within 12 months from the date of joining the Schème (Rs.)	Monthly pension entitlement (Rs.)
18	125	504	14,726	1350	6000
19	140	492	16,463	1509	5850
20	155	480	18,189	1667	5700
21	170	468	19,904	1825	5550
22	185	456	21,606	1981	5400
23	200	444	23,294	2135	5250
24	215	432	24,965	2288	5100
25	230	420	26,618	2440	4950
26	245	408	28,249	2590	4800
27	260	396	29,857	2737	4650
28	275	384	31,437	2882	4500
29	290	372	32,987	3024	4350
30	305	360	34,503	3163	4200
31	320	348	35,979	3298	4050
32	335	336	37,412	3429	3900
33	350	324	38,796	3556	3750
34	365	312	40,125	3678	3600
35	380	300	41,391	3794	3450
36	395	288	42,588	3904	3300
37	410	276	43,705	4006	3150
38	425	264	44,735	4101	3000
39	440	252	45,665	4186	2850
40	455	240	46,484	4261	2700
41	480	228	48,182	4417	2550
42	505	216	49,701	4556	2400
43	530	204	51,017	4677	2250
44	555	192	52,106	4776	2100
45	580	180	52,938	4853	1950
46	620	168	54,808	5024	1800
47	660	156	56,259	5157	1750
48	700	144	57,235	5247	1700
49	740	132	57,676	5287	1650
50	800	120	58,988	5407	1600
51	850	108	58,742	5385	1600
52	900	96	57,617	5282	1600
53	950	84	55,500	5087	1600
54	1000	72	52,263	4791	1600
55-59	1050	60	61,364	5167	1600

SCHEDULE "F" "SURAKUMA"

Column I	Column II	Column III	Column IV	Column V	Column VI	Column VII	Column VIII	Column IX	Column X
Age	Monthly Pension	Manthly Installment	Quarterly Installments	In 25 Installments 25 yrs.	In 20 Installments 20 yrs.	In 15 Installments 15 yrs.	In 10 Installments 10 yrs.	In 5 Installments 5 yrs.	Single Installments
18	1000	40	100	400	425	475	575	925	3800
19	1000	40	110	425	450	500	625	1000	4100
20	1000	40	120	475	500	550	675	1100	4500
21	1000	50	130	525	550	600	750	1200	4900
22	1000	50	140	575	600	650	800	1300	5300
23	1000	50	150	625	650	725	875	1425	5800
24	1000	60	170	675	700	775	975	1550	6300
25	1000	60	180	725	775	850	1050	1700	6900
26	1000	70	200	800	850	925	1150	1850	7500
27	1000	80	220	875	925	1025	1250	2025	8200
28	1000	80	240	950	1000	1100	1375	2200	8900
29	1000	90	260	1025	1100	1200	1475	2400	9700
30	1000	100	290	1125	1200	1325	1625	2625	10600
31	1000	100	300	1225	1300	1450	1775	2850	11600
32	1000	110	330	1350	1425	1575	1925	3125	12600
33	1000	130	370	1475	1550	1700	2100	3400	13800
34	1000	140	400	1600	1675	1875	2300	3700	15000
35	1000	150	450	1750	1850	2050	2500	4050	16400
36	1000	170	490		2000	2225	2750	4425	17900
37	1000	190	550		2200	2425	3000	4825	19500
38	1000	210	610		2400	2650	3275	5275	21300
39	1000	230	680		2625	2900	3575	5750	23300
40	1000	260	750		2875	3175	3900	6275	25400
41	1000	290	840			3475	4250	6875	27800
42	1000	320	940			3800	4650	7500	30300
43	1000	360	1060			4175	5100	8200	33100
44	1000	400	1190			4575	5575	8975	36200
45	1000	440	1290			5000	6100	9800	39600
46	1000	500	1470				6700	10750	43300
47	1000	500	1470				6700	10750	43300
48	1000	570	1680				7325	11750	47400
49	1000	650	1940				8050	12875	51800
50	1000	760	2250				8825	14125	56800
51	1000	810	2410					15475	62200
52	1000	960	2860					16975	68200
53	1000	1160	3450					18650	74800
54	1000	1430	4240					20500	82000
55	1000	1800	5350					22550	90100
56	1000	2370	7040						99000
57	1000	3320	9870						108900
58	1000	5240	15570						119900
59	1000	11000	32730						132100

SCHEDULE "G" "DHANALUXMY"

Column I	Column II	Column III	Column IV	Column V	Column VI	Column VII	Column VIII	Column IX	Column X
Age	Monthly Pension	Manthly Installment	Quarterly Installments	In 25 Installments 25 yrs.	In 20 Installments 20 yrs.	In 15 Installments 15 yrs.	In 10 Installments 10 yrs.	In 5 Installments 5 yrs.	Single Installments
18	1000	90	250	1150	1250	1450	1875	3200	13700
19	1000	90	270	1200	1325	1525	1975	3400	14500
20	1000	100	290	1275	1400	1625	2100	3600	15400
21	1000	110	310	1375	1500	1725	2225	3825	16300
22	1000	110	330	1450	1575	1825	2375	4050	17300
23	1000	120	350	1525	1675	1950	2525	4300	18400
24	1000	130	380	1625	1775	2075	2675	4575	19500
25	1000	140	400	1725	1900	2200	2825	4850	20700
26	1000	150	430	1825	2000	2325	3000	5150	22000
27	1000	160	460	1950	2125	2475	3175	5450	23300
28	1000	170	490	2075	2250	2625	3375	5800	24700
29	1000	180	530	2200	2400	2775	3600	6150	26200
30	1000	190	570	2325	2550	2950	3800	6525	27800
31	1000	200	590	2475	2700	3125	4050	6925	29500
32	1000	210	630	2625	2875	3325	4300	7350	31300
33	1000	230	680	2800	3050	3525	4550	7800	33200
34	1000	250	730	2975	3250	3750	4825	8275	35300
35	1000	270	790	3175	3450	3975	5125	8775	37400
36	1000	290	860		3650	4225	5450	9325	39700
37	1000	310	930		3900	4500	5800	9900	42200
38	1000	340	1010		4150	4775	6150	10500	44800
39	1000	370	1090		4400	5075	6525	11150	47500
40	1000	400	1190		4700	5400	6950	11850	50500
41	1000	440	1300			5750	7400	12600	53600
42	1000	480	1430			6125	7850	13400	57000
43	1000	530	1570			6525	8375	14225	60600
44	1000	580	1730			6950	8900	15150	64400
45	1000	620	1840			7400	9475	16100	68400
46	1000	690	2040				10100	17150	72800
47	1000	690	2040				10100	17150	72800
48	1000	860	2560				11500	19450	82400
49	1000	970	2900				12275	20725	87800
50	1000	1110	3300				13100	22125	93500
51	1000	1170	3490					23600	99700
52	1000	1370	4070					25200	106300
53	1000	1620	4820					26950	113500
54	1000	1960	5830					28825	121200
55	1000	2430	7250					30850	129500
56	1000	3150	9400						138600
57	1000	4360	12990						148300
58	1000	6770	20190						159000
59	1000	14040	41850						170500