1.0 OBJECTIVES

POWERGRID, in its pursuit of achieving excellence through nurturing the skills, abilities and commitment of human resources, has continuously endeavoured to enrich the Benefit Structure and Social Security network for its employees and has initiated many schemes/policies towards the same from time to time. In pursuance of the above cited objective, the POWERGRID SELF CONTRIBUTORY SUPERANNUATION BENEFIT (PENSION) FUND has been introduced for the employees effective from 1.4.95. The events and the benefits thereon under the scheme are as follows:

i) Retirement on attaining the age of Superannuation - monthly Pension to the Member for life.

ii) Permanent Total Disablement/incapacity while in service - monthly Pension to the Member for life.

iii) Death while in Service - monthly Pension to Beneficiary* for life.

iv) On separation - The benefit is, refund of contribution or pension payable after the notional age of Superannuation as the case may be. AND Return of Capital to the Nominee after the death of the pensioner (in all the cases).

Commutation upto 1/3rd of Pension is allowed under the Scheme, as on date.

1.2 Administration of the Scheme

The scheme is administered by a Trust constituted for the purpose and named as “POWERGRID Self Contributory Superannuation Benefit (Pension) Fund”. The Trustees manage the funds and upon a Member’s qualifying under the Scheme purchase, Annuity from LIC to secure entitled recurring benefit. Trust has a provision of 11 trustees. These trustees are appointed by the CMD in the following manner:

- 5 Nominees of the Management
- 4 Nominees of the Workmen
- 1 Nominee from the Supervisory Cadre
- 1 Nominee from the Executive Cadre

* Beneficiary (wherever indicated) means:

(a) widow/widower,

(b) in the absence of (a), children (including legally adopted children while in service).

(c) in the absence of (a) & (b), the parents,

(d) in the absence of (a), (b) & (c), any one of dependant sister or brother as nominated by the member,

(e) in the absence of (a), (b), (c) & (d), any other person nominated by the member.
All administrative expenses for administration of the scheme are borne by POWERGRID. Trust invests the money as per the guidelines provided by the Govt. of India in this regard.

1.3 Coverage and Eligibility

1.3.1 All existing employees in the regular scales of pay who were on the roll of the Corporation as on 1.4.95/1.1.96 (1.1.96 in case of those employees who joined POWERGRID from CEA on 01.01.96 on transfer and absorption) shall be deemed to be Members of the Scheme from that date.

1.3.2 Employees who were on the roll of the Corporation as on 1.4.95 and have superannuated during the period (from 1.4.95 to 7.4.98) will have the option to become the member of the scheme. In case of a deceased employee, option shall be exercised by spouse.

1.3.3 All employees who are appointed in the regular scale of pay of the Corporation in future (after 1.4.95) will compulsorily become the Member of the Scheme from the date of such appointment. In the event of any dispute as to the eligibility of any Employee to become Member, decision of the Corporation shall be final.

Explanation:

Date of entry into POWERGRID Pension Scheme shall be the date on which a person has become a regular employee in the regular scale of pay of the Corporation. In case of absorbed employees, the date of their absorption in POWERGRID regular scale of pay shall be taken. No recovery towards “POWERGRID Self Contributory Superannuation Benefit (Pension) Fund” shall be made from the persons who are on deputation to POWERGRID from other organisations.

1.3.4 (a) Employees’ service lent to government/ public sector undertakings:-

In the event of the Member’s services being lent by the Corporation to an Organisation under the Management of or associated with the Corporation or to a Government/Public Sector Undertaking, or an employee is deputed to any other organisation with which the corporation has taken up joint assignment and permitted to continue as Member of the Pension Scheme, the Members’ service for the purpose of this Rule shall be deemed to continue and be included in the Reckonable Service, provided the Member remits all the Contribution as per these Rules. Delay in remittance of such contributions is liable to interest being charged from the Member at 1% higher than the interest earned by the trust.

(b) Employee keeping lien on the service of POWERGRID:

POWERGRID Executives and Functional Directors appointed to senior and top level posts through Gvt. order or presidential order in other PSU/Govt. Deptt./Authority/Board, keeping lien on the post held in POWERGRID, may also be permitted to continue as the member of the superannuation fund, provided the laid down contributions
(Percentage contribution on the monthly salary received by him in such other organisation + Additional contribution) in respect of such Executive/Functional Director is contributed to the fund. Delay in remittance of such contributions is liable to interest being charged from the member at 1% higher than the interest earned by the Trust.

1.3.5 Nomination:

Member will give declaration of nominees in the prescribed proforma (in triplicate) (Form PFF-01).

In case of change in the martial status of a member or otherwise (death of a nominee mentioned earlier), the member shall give a fresh nomination in Form PFF-01 and the latest nomination will prevail for pensionary benefits of the member.

All such declarations will be collected by the concerned HR Department of the Region/CC and one copy sent to the Trust.

2.0 CONTRIBUTIONS TO THE SCHEME

2.1 Contribution to the Trust by the Corporation

The Corporation shall contribute to the trust an amount of Rs.100/- per annum for all the Employees taken together and such Contribution shall be made over to the Trust before the end of each accounting year of the Corporation.

2.2 Contribution to the Trust by the Members

Every Member shall make the following contributions to the Trust by way of deduction from member’s salary.

(a) Percentage Salary Contribution payable monthly:

The percentage of monthly salary based on the age of a Member on the date of entry to the Pension Scheme is as under-

<table>
<thead>
<tr>
<th>AGE</th>
<th>PERCENTAGE OF SALARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>33 Yrs. and below</td>
<td>1.0%</td>
</tr>
<tr>
<td>Above 33 &lt;= 38 Yrs.</td>
<td>1.5%</td>
</tr>
<tr>
<td>Above 38 &lt;= 43 Yrs.</td>
<td>2.0%</td>
</tr>
<tr>
<td>Above 43 &lt;= 48 Yrs.</td>
<td>3.0%</td>
</tr>
<tr>
<td>Above 48 &lt;= 53 Yrs.</td>
<td>4.0%</td>
</tr>
<tr>
<td>Above 53 Yrs.</td>
<td>5.0%</td>
</tr>
</tbody>
</table>
The above mentioned Percentage shall remain the same till member actually leaves the service of the Corporation, unless otherwise revised by the Board of Trustees (illustrations are enclosed).

**SALARY:**

Salary means the emoluments payable to an employee on duty in accordance with the terms and conditions of his employment by way of Basic Pay (including Personal Pay) and includes Dearness Allowance (All cash payment by whatever name called, payable to the employee on account of rise in the cost of living), and adhoc/interim relief, but does not include any bonus (including incentive, production and attendance bonus), any Travelling Allowance, House Rent Allowance, City Compensatory Allowance, any commission payable to the employee and any other allowance or payment.

**Explanation:**

If a member was 35 years of age as on 1.4.95 and was drawing a salary of Rs. 6000/- p.m. then as per the above table, his Percentage Salary Contribution will be 1.5% of Rs. 6000/- i.e 90/- as on 1.4.1995, and the Percentage Salary Contribution amount will change with the change in the Salary figure subsequently. However, the pre-determined percentage will remain fixed and will not change with the age i.e. if the Salary of the above said member becomes Rs. 8000/- on 1.4.97 then the Percentage Salary Contribution amount will be 8000 x 1.5% (0.015)= Rs.120/- p.m. and so on.

**(b) Past Service Contribution:**

Every member on the rolls of the Corporation as on 1.4.95 (1.1.96 in case of those employees who joined POWERGRID from CEA on 1.1.96 on transfer and absorption) shall contribute at a rate determined in para (a) above based on age & salary as on 1.4.95 or 1.1.96, as the case may be, as contribution for past service rendered with the corporation/last constituent organisation/PSU provided they are not in enjoyment of or entitled to Pensionary Benefit for such service in the last constituent organisation or Public Sector Undertaking. This contribution for Past Service shall be payable at the time of becoming a Member of the Pension Scheme either in lumpsum or in installments (maximum 10 (ten) years in annual or 120 monthly installments together with compound interest @ 12% p.a). If the member does not pay the contribution for past service then, pension receivable either on death or superannuation or on leaving the service shall be reduced to the extent of 1.25% for each year of past service for which contribution is not made.
Commencement of recoveries of Past Service Contribution can be done in the following manner:

(i) A Member can deposit the total amount of Past Service Contribution in one lumpsum.

OR

(ii) A Member shall deposit the Past Service Contribution in maximum 120 monthly installments starting from the month of March 98 through salary. The monthly installment amount works out to Rs. 13.86 per thousand of Past Service Contribution payable. The monthly installment amount as indicated above will remain fixed irrespective of the length of service remaining i.e. even if the Member is superannuating in March 2000, his monthly deductions towards Past Service Contribution will be Rs. 13.86 per thousand starting from March 95 and the remaining amount will be paid by the member at the time of superannuation. In such case, the amount to be paid on superannuation will be informed separately.

OR

(iii) If any Member wishes to pay the Past Service Contribution at the higher rate i.e. in less number of installments, he can give the option for the same to the concerned Finance Establishment Section. To arrive at the Past Service Contribution amount in such cases, a Table is kept at page no-38 indicating factor per thousand of Past Service amount vis-a-vis number of months opted. Based on this factor, Past Service Contribution shall be worked out.

Note: In case no option is received from the Member, deductions of Past Service Contribution amount shall be made as para (ii) above.

Explanation:

If a member was 35 years of age on 1.4.95 and was drawing salary of Rs. 6000/- p.m. on 1.4.95 and joined the regular pay scale of last constituent organisation/PSU on 1.4.85, then the Past Service Contribution amount will be calculated as follows:

(i) Percentage Salary Contribution rate as on 1.4.95 1.5%

(ii) Amount of Percentage Salary Contribution as on 1.4.95 90/-

(iii) Length of Past Service upto 31.3.95 10 yrs.

(iv) Amount towards Past Service 90 x 10 x 12 =Rs.10800/-

This is the amount which he has to deposit in one Jump-sum or can pay in 120 monthly or 10 annual installments with 12% interest per annum compounded.
**Explanation:**

A member has to pay either Rs. 10800/- in lumpsum or Rs. 149.69/- in 120 monthly installments (i.e. Rs. 13.86 x 10800/1000).

(c) **Additional Contribution payable monthly:**

Additional contribution to be made by a Member to the Fund shall be decided by the Trustees from time to time and such contribution shall be realized by the Corporation as deduction from the salary of the member every month or by such other mode as the Trustees may decide upon in consultation with the Corporation/Actuary. The Trustees shall have power and authority to fix Additional Contribution amount from time to time in consultation with Corporation/Actuary.

This amount will be escalated @10% per annum for subsequent financial years.

(d) In case a member dies before payment of all installments of past contribution and percentage contribution till 31.03.98 and if any amount is still due as on the date of his death, **the beneficiary has an option to get the outstanding amount adjusted alongwith the interest, against provision of commutation, by opting for the same as provided in S.No. 9 of PFF-03**. The amount outstanding will be worked out by the concerned Finance Deptt. as covered in Part C of PFF-02.

2.3 **Review of Contribution by Trust:**

The Board of Trustees shall review the availability of the moneys periodically to review the contributions payable by Members.

2.4 **Contributions during the period of leave/suspension:**

Members are required to make full Contribution to the Trust for periods of any type of leave/absence with or without pay and for period of suspension, failing which such periods shall also not be taken into account for calculating reckonable service.

3.0 **BENEFITS TO THE MEMBERS UNDER THE SCHEME**

3.1 **Pension on Superannuation of a Member:**

3.1.1 For Pension on attaining the age of Superannuation.

3.1.1.1 **Qualifying Service**

A member must have completed a minimum reckonable service of 5 years (past service+future service) for those on the roll of the Corporation as on 1st April 1995 or 1st January 1996 (for those transferred and absorbed in POWERGRID from CEA) or* 10 years for those joining the corporation after 01.04.95 or 01.01.96 in respect of those
employees who joined the services of POWERGRID from CEA on 01.01.96 on transfer and absorption.

Explanation : 1

Any existing Employee (member) who was in the regular scale of pay of the Corporation as on 1.4.95/1.1.96 (as the case may be) and at the time of his superannuation, had a minimum continuous service of five years, will get the Superannuation Pension under the Scheme.

Explanation : 2

A new employee who has joined after 1.4.95/1.1.96 (as the case may be) and is in the regular scale of pay of the Corporation and not going to have a minimum of 10 (Ten) years of Continuous service from the date of his joining to his Superannuation will be refunded his Contributions by the Trust, under the provisions of the POWERGRID Pension Fund. However the family will be eligible for Pension in contingencies of permanent disablement of death while in service of POWERGRID.

3.1.2 Rate of Pension

Subject to the provisions of these Rules, a Member on Superannuation will be entitled to Superannuation Benefit (Pension) commencing from the month following the month of superannuation. Pension at the rate of 1.25% per year of past service based on salary as on 01.04.95 notionally escalated at 8% p.a. maximum till retirement or actual if rise in lower than 8% and at the rate of 1.43 per year of escalated future service based on salary last drawn.

\[
\text{Pension} = \text{PS} \times 0.125 \times (1.08^{\text{FS}} \times \text{Sal. on 01.04.95}) + \text{FS} \times (1 + 0.006 \times \text{FS}) \times 0.0143 \times \text{LSD}.
\]

3.1.3 A member will be entitled to receive pension till his life time as per clause 3.1.2 above and on his death, pension to beneficiary as per options indicated at 3.1.3.1, 3.1.3.2 & 3.1.3.3 can be chosen for this purpose).

3.1.3.1 On death of the member:

(a) The widow/widower will be entitled to get pension benefit (widow pension) till death, at the rate of 50% pension received by the member on the date of his death, and, his/her children (son/unmarried daughter) will get 25% of amount payable to widow/widower, as monthly pension, till they attain the age of 25 years. The monthly children pension shall be admissible to maximum 2 children at a time and will run from the oldest to youngest in that order.

(b) If the deceased member is not survived by any widow/widower/or if the pension is not payable to widow/widower & he has only children, then each of the children will get monthly orphans' pension equal to 75% of monthly widow/widower pension amount. The monthly orphan pension shall be admissible to maximum 2 children at a time and will run from the oldest to youngest in that order.
(c) In event of death or remarriage of the widow/widower, the children shall be entitled to applicable monthly orphans’ pension from the date of such death or remarriage.

(d) A member who is not married or who does not have any living spouse and/or an eligible child, may nominate a person to receive benefits, as per PFF-01, provided that in the event of his/her (the member) acquiring a family subsequently, the nomination so made shall become void. In the event of death of the member, such a nominee shall be entitled to receive a monthly pension equal to the monthly widow pension as admissible

OR

3.1.3.2 Pension payable for life time of member, and on death, return of cost of annuity, to the nominee of the member.

OR

3.1.3.3 Member shall receive pension at the rate indicated 3.1.2 above and if, at the time of death of the member, there is no widow/widower living to receive pension and the children are not eligible to receive pension, then the purchase price of annuity shall be paid back to the children/nominee.

3.2 Pension on Death of a Member while in service:

3.2.1 The Beneficiary* will be entitled as per the following options:-

Option 1:-

(a) On death of a member the widow/widower will be entitled 10 pension at the rate of 1.43% per year of service after 15th Nov. 1995 of last drawn salary of the member at the time of death or an amount as calculated as per table C of the EPS, 1995 whichever is higher.

AND

If there are any surviving children of the deceased member, failing within the definition of family, they shall be entitled to a monthly children pension, which shall be equal to 25 percent of the amount admissible as monthly pension to the widow/widower.

Monthly children pension shall be payable to maximum two children at a time, till they attain the age of 25 years (son/unmarried daughter) and will run from the oldest to the youngest child in that order.
(b) If the deceased member is not survived by any widow or widower, but is survived by children falling within the definition of family or if the widow/widower pension is not payable, the children shall be eligible to a monthly orphan’s pension equal to 75% of monthly widow/widower pension amount. The pension shall be distributed to maximum of 2 (two) children at a time and shall run from oldest to youngest child in that order.

(c) In the event of death or remarriage of the widow/widower, the children shall be entitled to monthly orphan pension from the date of such death or marriage.

(d) A member who is not married or who does not have any living spouse and/or an eligible child, may nominate a person to receive pension benefits, provided that in event of his/her acquiring a family subsequently, the nomination so made shall become void. In the event of death of the member, such a nominee shall be entitled to receive a monthly pension equal to the monthly widows pension as admissible.

Option 2: “Widow/Widower or any other beneficiary nominated by the member will get the monthly pension @ 50% of last salary drawn by the member. Pension will be payable from the month following the death of the member and on death of widow/widower or any other beneficiary nominated by the member (as the case may be), the purchase price of the annuity shall be paid back to the heirs.

3.3 Pension on total permanent disablement/incapacity while in service:-

On discharge of a Member from the service of the Corporation due to his Total Permanent Disablement/Incapacity while in service, such Member will be entitled to Pension at the rate of 50% of his last salary drawn on the date of discharge from service, for life time. The pension being payable from the month following the date of discharge from service.

3.4 Benefit on death of a member after discharge from service on grounds of permanent disablement/incapacity:

The pension shall be payable as per option given below:

Option -1 :

(a) The widow/widower will be entitled to get pension benefit (widow pension) till death, at the rate of 50% pension received by the member on the date of his death, and his/her children (son/unmarried daughter) will get 25% of amount payable to widow/widower, as monthly pension, till they attain the age of 25 years. The monthly children pension shall be admissible to maximum 2 children at a time and will run from the oldest to youngest in that order.

(b) If the deceased member is not survived by any widow/widower/or if the pension is not payable to widow/widower & he has only children, then the children will get
monthly orphans' pension equal to 75% of monthly widow/widower pension amount. The monthly orphan pension shall be admissible to maximum 2 children at a time and will run from the oldest to youngest in that order.

(c) In event of death or remarriage of the widow/widower, the children shall be entitled to applicable monthly orphans' pension from the date of such death or remarriage.

(d) **Pension to nominee:** A member who is not married or who does not have any living spouse and/or an eligible child, may nominate a person to receive benefits as per PFF-01 (page 28) provided that in the event of his/her (the member) acquiring a family subsequently, the nomination so made shall become void. In the event of death of the member, such a nominee shall be entitled to receive a monthly pension equal to the monthly widow pension as admissible.

**Option 2:** Widow/Widower shall receive pension at the rate of 50% of members last drawn salary for life time. and if at the time of death of the member, there is no widow/widower living to receive pension and the children are not eligible to receive pension, then the purchase price of annuity shall be paid back to the children/nominee.

**3.5 Commutation of Pension:**

The Member or an eligible beneficiary may, at their sole discretion, commute a part of the eligible Pension as per the relevant provisions of applicable laws. Presently the Member/eligible Beneficiary has the option to commute 1/3rd purchase price of Annuity. A reduced recurring benefit shall be made available through LIC out of the balance annuity price.

In case of death of a member, the outstanding pension contribution, if any, is permissible to be adjusted against the commuted value of the pension, at the option of the beneficiary.

In case of a retired member, commutation of pension can be opted for in the prescribed format (PFF-05) (page 33). However, adjustment of outstanding pension contribution against commutation is not permitted.

**Explanation:**

If a member is to get a Pension of Rs. 3000/- per month, the cost of Pension/Annuity will be approx. Rs. 3,00,000/-. A member can commute 1/3rd of this amount i.e. Rs. 1,00,000/- at the time of his superannuation i.e. he will get Rs. 1,00,000/- from the Pension Trust. Additionally, he will get a Pension of Rs. 2000/- p.m. through LIC. On his death, Rs. 2,00,000/- will be paid to his nominee as return of Capital amount by the LIC.
3.6 (a) Minimum Pension: In no case pension shall be less than the amount of pension payable under Employees Pension Scheme 1995 formulated under the Employees Provident Fund and Miscellaneous Provision Act, 1952.

(b) A member, if he so desires, may be allowed to draw a monthly reduced pension from a date earlier than 60 years of age, but not earlier than 52 years of age. In such cases, the amount of pension shall be reduced at the rate of 3% for every year short of age of 60 years, subject to a maximum reduction of 25%.

3.7 Benefits on Separation:--

(a) After completing qualifying service:--

(i) On separation from service of a member by his resignation after completion of qualifying service, the benefits will be in accordance with para 3.1.1, 3.6(a) and 3.6(b) above, payable from the month following the date on which the member would have superannuated from the service of the corporation.

OR

(ii) The Members' Percentage Salary Contribution and Past Service Contribution, if any, shall be refunded to the Member at the time of his separation with interest less by 2% (Two), as payable on Provident Fund, plus accumulated amount of Additional Contribution amount without interest.

(b) Before completing qualifying service:--

The benefits will be as indicated at 3.7 (a)(ii) above.

3.8 Benefit on dismissal/removal

On separation of a Member, who is dismissed/removed from the services of the Corporation and/or has otherwise lost his/her lien on his employment with the Corporation, the member shall not be entitled to receive the benefit of Pension. However, the member shall be entitled to the refund of the amount of his percentage salary contributions and past service contributions made to trust with interest which will be less by 3% of the prevailing interest rate applicable on Provident Fund plus accumulated amount of Additional Contribution amount (as decided at the beginning of the Pension Scheme) without interest.

4.0 GENERAL

4.1 Pension Payments

4.1.1 Consequent upon superannuation/Death/Discharge from the service due to total Permanent Disability etc. cost of Annuity would be paid by the Trust to LIC. LIC will start
paying monthly Pension to the Pensioner after a period of one month. If the member does not pay his contribution for Past Service and any other dues to the Trust, then Pension receivable by him either on Death or Superannuation or on leaving the service shall be reduced to the extent of 1.25% for each year of past service for which contribution has not been made.

4.1.2 Procedure for claiming the Pension

Concerned HR Deptt. of the Unit (RHQ/CC etc) will coordinate with the retired member/beneficiaries of a deceased member and get the relevant forms as detailed below:

The following are the forms to be obtained and forwarded to the pension trust:-

1. **Past Death Cases (death of the member prior to 01.04.98):**
   (i) PFF-02 in original (to be prepared jointly by HR & Finance Estt. of the concerned Unit).
   (ii) PFF-03 in original (to be fined by the Beneficiary) (Death Certificate & Birth Certificate are to be attested by a Gazetted Officer or Head of Personnel of the Concerned Unit).
   (iii) Blank Discharge Receipt duly revenue stamped and signed by the Beneficiary, in original.
   (iv) PFF-06(N) to be signed in blank in original by the Beneficiary.

2. **Past Superannuation Cases and Permanent Disablement/Incapacity:**
   (i) PFF-02 in original (to be prepared jointly by HR & Finance Estt. of the concerned Unit).
   (ii) PFF-04 in original (to be filled by the individual member/HRM).
   (iii) Two blank Discharge Receipts duly Revenue Stamped and signed by the superannuated member in original.
   (iv) PFF-05 in original duly signed by the superannuated member in case commutation option is exercised.
   (v) PFF-06 to be signed in blank in original by the retiring member.

3. **Death of a Member while in Service:**
   (i) PFF (01) in original.
   (ii) All other forms as in Past Death Cases.

4. **Future Superannuation Cases:**
   All forms as in Past Superannuation Cases.
The documents to be attached are detailed below:

(i) **Death Certificate** in respect of the Member (issued by the Municipal Corporation/Gram Panchayat/other local authorities only) (photocopy attested either by gazetted officer or by Head of HR of concerned Unit).

(ii) **Date of Birth Certificate** in respect of beneficiary of the deceased member to whom pension is to be paid (issued by the Municipal Corporation/Gram Panchayat/other local authorities/Board of Education).

In case proper Birth Certificate is not available from above mentioned authorities, respective Head of HR may certify the date of Birth/age of the Beneficiary in the format (page no. 35) based on the records available in the Personal File of the member. In case no data is available regarding the date of birth of the beneficiary in the personal file of the member, an affidavit for proof of the age, duly issued by a Notary Public shall be acceptable.

(c) After receipt of these formats, Trust will calculate the Annuity Purchase price in Consultation with LIC and deposit the same with them.

(d) Commutation Value of Pension shall be paid by the Trust after verifying the amount payable has been paid by the Member/Beneficiary.

(e) First cheque of Pension Payment shall be released by the LIC, after one month of the date of realization of cheque paid by Trust to the LIC.

4.2 The aforesaid Pension -Scheme shall be in addition to the Employees Pension Scheme-95 operated by RPFC, pending exemption from Govt. of India.

4.3 In case of any ambiguity or doubt the Rules of POWERGRID Self Contributory Superannuation Benefit (Pension) Fund may be referred to, which shall prevail.

5.0 **Cessation of Membership:** The employee will cease to be the Member of the Scheme with cessation of Service with the Corporation.
Example-1:

Pension Benefits on Superannuation

Of Individual member who has joined at the time of formation of company

1. Date of Birth : 01.04.1945
2. Date of joining in POWERGRID : 16.08.91
3. Date of Superannuation : 31.03.2005
4. Salary as on 01.04.95 (BP+DA+PP) : Rs. 10,000/-
5. Salary as on Superannuation (LSD) : Rs. 25,000/-
6. Date of joining the previous organization : 01.04.75

(A) Past Service (PS) = 1.4.95 - Date of joining in the previous organization.
= 1.4.95 - 1.4.75 = 20 years

(B) Future Service (FS) = Date of superannuation - 1.4.95
= 31.03.2005-1.4.95=10 Years

(C) Pension Amount till the date of Death of the Member (p.m.)
= PS x0.0125 x (1.08^FS*Sal on 01.04.95)+
FS (1+0.006 x FS) x 0.0143xLSD
= 20x0.0125x(1.08^10x10000)+10 (+0.006x10)
x 0.0143x25000
= Rs. 9186.8=Rs. 9187 (rounded)

After the member's death :

(D) *Return of Capital Amount = 100 x Pension Amount = 918700 (approx.) which will be payable to the nominee of the member, on death of the member.

* If option 3.1.3.2 is opted for :

OR

(E) If option (a) of 3.1.3.1 is adopted by the member, his widow will get pension (per month) 9187x50/100=Rs. 4593 till her death and if the member is having children below 25 years at the time of his death two of such children will get Rs. 1148 each till they attain 25 years or as the case may be.
Example-2:

Pension Benefits on Superannuation:
of a Member joined after 1.4.98

1. Date of Birth : 01.04.1976
2. Date of joining in POWERGRID : 1.04.2016
3. Date of Superannuation : 31.03.2036
4. Salary as on the date of Superannuation (BP+DA+PP) : Rs. 50,000/-
5. Calculation of Reckonable Service = Escalated Future Service

A-1 Future Service = Date of Superannuation - 1.4.98 (i.e.)
FS = 31.3.2036 - 1.4.2016 = 20 years

A-2 Escalated Future Service
FS x (1+0.006 x FS)
= 20 x (1+0.006 x 20)
= 22.4 years

Reckonable service will be 22.4 years.

(B) Rate of Pension = 22.4x1.43=32.032%

(C) Pension Amount till his date of death (per month)
= Rate of Pension x Last Drawn Salary

(D) Return of capital amount = 100 x Pension Amount
= 16016x100=1601600 (approx.)

which will be payable to the nominee, if option 3.1.3.2 is opted for by the member.

(E) If option (a) of 3.1.3.1 is opted by the member, his widow will get pension (per month) 16016x50/100=Rs. 8008/- till her death and if the member is having children below 25 years at the time of his death two of such children will get Rs. 2002/- (8008x25%=2002/-) each till they attain 25 years or as the case may be.

{Option (a) of 3.1.3.1 - is indicated as option 7 (b) in PFF-04. Option 3.1.3.2 - is indicated as option 7 (a) in PFF-04}. 

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VOLUME-II POWERGRID SELF CONTRIBUTORY SUPERANNUATION BENEFIT (PENSION) SCHEME 167
Example-3 :
Pension Benefits on death while in service of a member joined at the time of formation of the company.

(a) If the member opts for option 1 of 3.2.1

1. Date of Birth : 1.4.1940
2. Date of joining in POWERGRID : 16.08.1991
3. Date of Death : 14.11.97
4. Salary as on Death (BP+DA+P) : Rs. 14,000/-

(A) Calculation of Reckonable Service :
Reckonable Service = 14.11.97 - 15.11.95 = 2 years

(B) Rate of Pension = 2x1.43=2.86%

(C) Pension Amount till his date of Death (per month) = 2.86x14000 = Rs. 400.40/- = 400 (rounded)

(D) This amount of Rs. 400/- (per month) is payable to spouse till death (without any payment of cost of annuity to the next nominee) & if the member has any children less than 25 years on date of death, each of them (maximum 2 only) will get Rs. 100/- per month till they attain 25 years of age.

(b) If option 2 of 3.2.1 has been exercised by the member/beneficiary :

Rate of pension payable = 50%

Pension Amount = 50% x 14000 = Rs. 7000/- p.m. and on the date of the death of widow the next nominee will get Rs. 7 lakhs (approx.) as the purchase price of annuity.

(Option 1 & 2 of 3.2.1 are referred to at Clause No. 9 of Section-A of Form No. PFF-03 as option 1 & 2 respectively. Likewise they are referred to as option 1 & 2 respectively in nomination Form PFF-01.)
Example-4:

Pension Benefits on death while in service of a Member joined after 1.4.98.

1. Date of Birth : 1.4.1976
2. Date of joining in POWERGRID : 1.4.1998
3. Date of Death : 01.04.2033
4. Salary as on the date of Death : Rs. 60,000/-

(A) If option-1 of 3.2.1 is exercised by the member his spouse will get pension amount of Rs. 60,000/- x 35 x 1.43/100 = Rs. 30030/- till her death (without any payment of cost of annuity to the next nominee) & if he is having children below 25 years at the date of his death, each of his 2 children will get Rs. 7507.5/- p.m. till they attain 25 years or as the case may be).

(B) If option-2 of 3.2.1 is opted his widow will get Rs. 30,000/- p.m. till her death and Rs. 30,00,000 (approx) will be payable to the next nominee as cost of annuity on the date of her death.

(Option 1 & 2 of 3.2.1 are referred to at clause no. 9 of Section-A of Form no. PFF-03 as option 1 & 2 respectively. Likewise they are referred to as option 1 & 2 respectively in nomination Form PFF-01).
DECLARATION-CUM-NOMINATION FORM FOR POWERGRID
SELF-CONTRIBUTORY SUPERANNUATION BENEFIT (PENSION) FUND
(FORM TO BE FILLED IN TRIPlicate)

I, Shri/Smt./Km __________________________ of ________________________ (name of the office/region) hereby
nominate the person mentioned below to receive "Pension" as per option 1 (or) 2 (strike out whichever is not applica-
tive) of Clause 7.2 under the relevant provisions of the scheme in the event of my premature death in service :

<table>
<thead>
<tr>
<th>NAME &amp; ADDRESS OF THE FAMILY MEMBERS</th>
<th>AGE &amp; DATE OF BIRTH</th>
<th>RELATIONSHIP WITH THE MEMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Place ________ _______________ ___________________________

Date ________________________ (Signature of the Member)

Witness : (Signature & Address) Name of the Member __________

1. ____________________ Designation _________________
   ______________________ Department _________________
   Emp. No. ____________________

(For use in HR Department)

Nomination Form verified and found to be correct and kept in record.

CC :
- Individual
- Secretary, Pension Trust

INSTRUCTIONS FOR FILLING UP NOMINATION

1.0 Nominee should be spouse in case of married Member and in the absence of spouse, his/her Children.
1.1 In case of children indicate the names of all the children in the order of oldest to youngest.
1.2 The expression “Children” shall include children adopted legally by the Member while in service.
2.0 In case of Member being unmarried or having no surviving person as in 1.0 mentioned above, his/her parents.
3.0 In case none as in 1.0 & 2.0 is surviving, then any one of dependent brother/sister.
4.0 Nomination in deviation of above will not be accepted.

*OPTION-1 : On death of a member, the widow/widower will be entitled to pension @ 1.43% per year of service
after 15th Nov. 1995 of last drawn salary of the member at the time of death or an amount as calculated as per
table "C" of the EPS, 1995 whichever is higher.

AND

Monthly children Pension @25% of the Monthly Pension admission to the widow/widower, if there are any
surviving children of the deceased member, falling within the definition of the family.

OPTION-2 : Widow/Widower, any other nominee nominated by the members in the absence of widow etc. will
get monthly pension @50% of the last salary drawn by the Member. Pension will be payable from the month
following the death of the Member & on death of the widow/widower of any other nominate person by the
member (as the case may be), purchase price of annuity shall be back to the nominee.
## FORMAT FOR CALCULATING THE "PENSIONARY BENEFITS"/REFUND OF CONTRIBUTION UNDER THE POWERGRID SELF CONTRIBUTORY SUPERANNUATION BENEFIT (PENSION) FUND

**FORM : PFF (02)A**

**Employee No. :**

### NAME OF THE REGION/UNIT

**Details**

### (A) INFORMATION IN R/O MEMBER

1. **Name**
2. **Designation**
3. **Emp. No.**
4. **Scale of Pay**
5. **Date of Birth (DD/MM/YYYY)**
6. **Date of joining/absorption in POWERGRID regular scale of pay (DD/MM/YYYY)**
7. **Whether the employee is in receipt of any pension for the period for which he is claiming pension in POWERGRID**
   - Yes/No
8. **Date of Cessation of service**
9. **Reason of Cessation of service (Superannuation/Resignation/Death or Total Permanent Disablement or Total Incapacity while in service)**
10. **Age as on 01.04.1955/01.01.1996 (as the case may be)/Date of joining in POWERGRID regular scale of pay (YY/MM/DD)**
11. **Rate of 'Percentage Salary Contribution' deduction**

### (B) INFORMATION WITH RESPECT TO THE BENEFICIARY OF THE MEMBER ENTITLED TO RECEIVE THE PENSIONARY BENEFITS (IN DEATH CASES)

1. **Name of the Beneficiary**  
   **Relationship**  
   **Date of Birth (DD/MM/YYYY)**  
   (Attach attested Birth Certificate)
2. **Nomination Form attached**
   - Yes/No

*Signature of Head of Personnel) (with Seal)*
### To be filled up Finance Deptt.

<table>
<thead>
<tr>
<th>(C)</th>
<th>PAST SERVICE CONTRIBUTION</th>
<th>Employee No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Salary as on 01.04.1995/01.01.1996 (as the case may be) (Rs.) (BP+DA+PP)</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Past Service prior to 01.04.95/01.01.96 in years (round of to 2 dec.)</td>
<td></td>
</tr>
<tr>
<td>2.1</td>
<td>Total 'Past Service Contribution' amount (Rs.)</td>
<td></td>
</tr>
<tr>
<td>2.2</td>
<td>'Past Service Contribution recovered in monthly instalments from Salary, if any w.e.f. _______ (Pl. furnish the deduction details).</td>
<td></td>
</tr>
<tr>
<td>2.3</td>
<td>Number of instalments opted for payment</td>
<td></td>
</tr>
<tr>
<td>2.4</td>
<td>'Past Serv. Contrib.' paid in lumpsum, if any (Pl. furnish the deduction details)</td>
<td></td>
</tr>
<tr>
<td>2.5</td>
<td>Total Amount paid towards 'Past Service Contribution' (Rs.)</td>
<td></td>
</tr>
<tr>
<td>2.6</td>
<td>Balance amount of 'Past Serv. Contrib.' Unpaid/to be paid (Rs.)</td>
<td></td>
</tr>
</tbody>
</table>

### PERCENTAGE SALARY CONTRIBUTION

| 3.  | Cumulative amount of 'Percentage Salary Contribution' from 01.04.95/01.01.96 to 31.03.98 or the case may be. | (Rs.) |
| 3.1 | 'Percentage Sal. Contrib.' paid in monthly instal. if any (Pl. furnish the deduction details) | (Rs.) |
| 3.2 | Percentage Sal. Contrib. paid in lumpsum, if any (Pl. furnish the deduction details) | (Rs.) |
| 3.3 | Amount of "Percentage Sal. Contrib." deducted w.e.f. April, 98 or later on as the case may be (pl. furnish the deduction details) |             |
| 3.4 | Total Amount paid towards 'Percentage Salary Contribution' (Rs.) |             |
| 3.5 | Balance amount of 'Percentage Salary Contribution' unpaid/to be paid. | (Rs.) |

### ADDITIONAL CONTRIBUTION

| 4.  | Total 'Additional Contribution' amount w.e.f. April, 97 to the month of cessation of service | (Rs.) |
| 4.1 | Deductions made for 'Additional Contribution' w.e.f. __________ | (Rs.) |
| 4.2 | Amount of 'Addl. Contrib.' deducted from Salary (Please furnish the deduction details) | (Rs.) |
| 4.3 | Total amount paid towards 'Addl. Contrib.' | (Rs.) |
| 4.4 | Balance amount of 'Addl. Contrib.' unpaid/to be recovered | (Rs.) |
| 5.  | Last Drawn Salary (Rs.) (B.P.+DA+PP) |             |
| 6.  | Any interest amount due. If so paid/unpaid |             |

**Signature of Head of Finance (with Seal)**

---

**Note:** Part 'A' & 'B' are to be filled up by the HRM and Part 'C' to be filled up by Finance and thereafter the form is to be forwarded to Secretary, Pension Fund. Please ensure that all the details asked for is enclosed alongwith the form.
DETAILS FOR AVAILING OF BENEFITS UNDER THE
"POWERGRID SELF CONTRIBUTORY SUPERANNUATION
BENEFIT (PENSION) FUND"
IN CASE OF DEATH OF THE MEMBER WHILE IN SERVICE

(A) Particulars of the deceased Member:

1. Full Name
2. Designation
3. Employee No.
4. Sex
5. Nationality
6. Name of the Region/Unit where the Member
   was working
7. Date of joining/absorption in POWERGRID
8. Date of death of the Employee (Attach Attested
   Death Certificate)
9. Indicate option under which claim is made. *Option 1 or 2 of clause 7.2
   (strike out whichever is not
   applicable).
10. Whether you agree to commute 1/3rd purchase
    price of Annuity Yes/No
11. Address for correspondence with PINCODE
12. Address and Bank Particulars (A/C No.)

(B) Particulars of Nominee(s) to whom the
PENSION is to be paid:

1. Name(s) of Nominee in the event of death of the
   Member

<table>
<thead>
<tr>
<th>Name</th>
<th>Sex</th>
<th>Date of Birth (attach attested birth certificate)</th>
<th>Relationship</th>
<th>Address where cheque is to be sent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2. **Particulars of alternate Nominee in the event of death of Nominee(s) mentioned at Sl. No. 1 above:**

<table>
<thead>
<tr>
<th>Name</th>
<th>Sex</th>
<th>Date of Birth (attach attested birth certificate)</th>
<th>Relationship</th>
<th>Address where cheque is to be sent</th>
</tr>
</thead>
</table>

3. **Particulars of Guardian (if Nominee Beneficiary indicated in 1 or 2 above is minor):**

<table>
<thead>
<tr>
<th>Name</th>
<th>Sex</th>
<th>Age</th>
<th>Relationship</th>
<th>Address</th>
</tr>
</thead>
</table>

*Witness*

(Signature of the Beneficiary)

Signature _____________________ Name ___________________________
Name ________________________ Date ____________________________
Date _________________________ Place ___________________________
Place ________________________ Address _________________________
Address ______________________


Certificates at 1 & 2 above should be attested either by Gazetted Officer or by Head of Personnel.

-Witness to be Head of HR Department for the purpose of ensuring correct claimant.

**Note:** Form to be filled by Beneficiary and submit the same to HRM Deptt. to be forwarded to Secretary, Pension Fund.

* OPTION 1: On death of a member, the widow/widower will be entitled to pension @ 1.43% per year of service after 15th Nov. 1995 of last drawn salary of the member at the time of death or an amount as calculated as per table "C" of the EPS, 1995 whichever is higher.

AND

Monthly children Pension @ 25% of the Monthly Pension admissible to the widow/widower, if there are any surviving children of the deceased member, falling within the definition of the family.

**OPTION 2:** Widow/Widower any other nominee nominated by the members in the absence of widow etc., will get monthly pension @ 50% of the last salary drawn by the Member. Pension will be payable from the month following the death of the Member & on death of the widow/widower or any other nominated person by the member (as the case may be purchase price of annuity shall be paid back to the nominee.)
DISCHARGE RECEIPT

Received from Life Insurance Corporation of India a sum of Rs. _________________________
(Rupees _____________________________ ) being the amount of refund of deposit
under Master Policy No. : ___________________________
Dated at ________________________ on this __________________ Day of ________________

WITNESS :
1. (HEAD OF HRM)

   Signature : ______________________
   Name : _________________________
   Designation ____________________
   Address _______________________

2. Secretary, Pension Trust/Trustee

   Signature : ______________________
   Name : _________________________
   Designation ____________________
   Address _______________________

SIGN. OF THE AUTHORISED
SIGNATORY)
(Member)

Name : _______________________

Note : To be attached alongwith Form No. : PFF (04)
(APPLICABLE FOR PENSION ON LEAVING SERVICES OF EMPLOYER)

POWER GRID SELF CONTRIBUTORY SUPERANNUATION BENEFIT (PENSION) FUND

Ref. : Pension/Fund/LIC/ Date : ........................

To,
The Manager (P&GS)
Life Insurance Corporation of India
Jeevan Prakash Building
25, Kasturba Gandhi Marg
NEW DELHI-110001

Dear Sir, Fvg. Sh./Smt.

We are enclosing herewith claim papers Form C, Form N and two Discharge receipts duly signed by Member and one of our existing Trustees. The stamps are duly affixed on Discharge receipts. The particulars of Member are given hereunder :

<table>
<thead>
<tr>
<th>1. Address at which pension payment is to be made</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Date of Appointment/absorption in POWERGRID</td>
</tr>
<tr>
<td>3. Date of entry into the scheme</td>
</tr>
<tr>
<td>4. Date of exit/leaving</td>
</tr>
<tr>
<td>5. Mode of exit (retirement/resignation)</td>
</tr>
<tr>
<td>6. Date of Birth of Member</td>
</tr>
<tr>
<td>7. Option to choose pension (Strike out whichever is not applicable)</td>
</tr>
<tr>
<td>a) Life pension ceasing at death of Member with return of capital (purchase price) to beneficiary alongwith group pension terminal bonus declared by LIC</td>
</tr>
<tr>
<td>b) Life pension ceasing at death of Member. Thereafter Widow/Widower shall receive benefit @ 50% of the pension received by the Member at the time of his/her death AND Monthly Children Pension @ 25% of the monthly Pension admissible to the Widow/Widower</td>
</tr>
<tr>
<td>8. Mode of payment of pension (specify) (MLY/OLY/HLY/YLY) Monthly</td>
</tr>
<tr>
<td>9. State whether Member wants commutation of pension through LIC as per prevalent Income Tax Rules</td>
</tr>
<tr>
<td>10. Do you want to transfer your Annuity servicing to your nearest LIC Divi. Office specify area.</td>
</tr>
<tr>
<td>11. Details of beneficiary (Nominee) to whom Widow/Widower pension/children pension is to be paid by LIC on the death of Member</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name &amp; address of the family member</th>
<th>Relationship</th>
<th>Date of Birth (attach attested birth certificate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Sex</td>
<td>Address where cheque is to be sent</td>
</tr>
</tbody>
</table>

(Signature of the Member) 
Your faithfully

Dated : ______________________

Encl. : As above

Witness : (Head of HRM) (TRUSTEE & SECRETARY TRUST)

Name : ________________________
Designation : ________________________
Address & Seal ________________________

Note : This form should be submitted by the employee to Pension Fund, one month prior to superannuation/or as the case may be through HRM Deptt.

* Birth Certificate should be attested by Gazetted Officer.
APPLICATION FOR COMMUTATION

I, Shri/Smt. ___________________________ Emp. No. _______________________
of ____________________________ (name of the office) hereby agree to commute my Pension
(Annuity Value) under the provision of POWERGRID Self Contributory Superannuation Benefit
(Pension) Fund.

(SIGNATURE OF MEMBER)

Name of Member : _______________________
Emp. No. _______________________
Deptt. ___________________________
Region/Unit _______________________

Signature & Seal

1. Head of HRM _______________________

2. Secy. Pension Fund ___________________

FORM : PFF-(05)

POWER GRID SELF CONTRIBUTORY SUPERANNUATION
BENEFIT (PENSION) FUND

VOLUME-II  POWERGRID SELF CONTRIBUTORY SUPERANNUATION BENEFIT (PENSION) SCHEME 177
Letter of Authority for Payment of Pension

To,
The Manager (P&GS)
Life Insurance Corporation of India
Jeevan Prakash Building
25, Kasturba Gandhi Marg
NEW DELHI-110001

Sub. : Master Policy No. :

Dear Sir,

We hereby direct, authorise and empower you to pay on our behalf and as our agent to the under mentioned Members, who have left or retired from service, the respective pension amounts shown against their names in the list below after deduction of Income Tax and other taxes and duties, particulars of which have also given in the list.

<table>
<thead>
<tr>
<th>Membership No.</th>
<th>Name of the Member and address</th>
<th>Due date of Pension</th>
<th>Amount of Pension</th>
<th>Income Tax net deduction amount, if payable any</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

We likewise direct, authorise and empower you to pay on our behalf and as our agent to the under mentioned beneficiaries of deceased Members, the pension amounts shown against their names in the list below after deduction of income tax and other taxes and duties, particulars of which have also given, in the list.

<table>
<thead>
<tr>
<th>Master Pol./ Sr. No.</th>
<th>Name of the Beneficiary and address</th>
<th>Due date of Pension</th>
<th>Amount of Pension</th>
<th>Income Tax Net deduction amount, if payable any</th>
<th>Net amount payable</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

We hereby admit and acknowledge that the above mentioned payments which shall be made by you shall in full settlement of payment due to us and we hereby declare that the receipt signed by the payee shall be sufficient, valid and legal discharge to you for the respective payments made to them and shall be fully binding on us as if the payment had been to us and the receipt signed by us.

Dated at __________________ this ________________ day of ___________________ 19 __

Yours faithfully
(Trustee & Secy. Fund)

Signature of the Annuitant)

Dated : __________________

(Witness : (Signature of Head of Personnel & Seal)
To,
The Manager (P&GS)
Life Insurance Corporation of India
Jeevan Prakash Building
25, Kasturba Gandhi Marg
NEW DELHI-110001

Sub. : Master Policy No :

Dear Sir,

It is certified that the Age/Date of Birth of Smt. _____________________ Wife and/or Date of birth of (Mr./Ms. ________________) son/daughter of Late Shri ____________________ Emp. No. ____________________ is as ____________________

This is based on the service records available with us.

Yours faithfully

(SECY. TO THE FUND)

Attested by HOD (HR)

(Seal)
Rs. 1000 PAYABLE IN 1 TO 120 MONTHLY INSTALMENTS

INTEREST 12% P.A.

<table>
<thead>
<tr>
<th>MONTH</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1000</td>
</tr>
<tr>
<td>2</td>
<td>502.36</td>
</tr>
<tr>
<td>3</td>
<td>336.49</td>
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