

## **CHAPTER 9**

### **RECOVERIES, PAYMENTS AND ACCOUNTING FUNCTIONS ARISING IN RESPECT OF CENTRAL GOVERNMENT EMPLOYEES SENT ON FOREIGN SERVICE/DEPUTATION**

#### **9.1 INTRODUCTORY**

**9.1.1** Foreign service means service in which a Government servant receives his pay with the sanction of Government from any source other than the Consolidated Fund of India or Consolidated Fund of a State or Consolidated Fund of a Union Territory. [F.R.9(7)]

**9.1.2** Foreign Service is mainly distinguished between 'Foreign Service in India' and 'Foreign Service out of India' depending on whether the employer is in or out of India. The country of employment however does not alter the character of foreign service.

**9.1.3** Deputation of Government servants on foreign service terms to Public Sector Undertakings / autonomous bodies based on circulars, requests or Public advertisements etc. is ordinarily not permissible. However, provisions for certain exceptions exist on the needs of the borrowing organizations concerned. As such, cases of deputation on foreign service to Public Sector Undertakings / autonomous bodies must be ensured to be in accordance with the Government orders on the subject, issued from time to time.

#### **9.2 PENSION/LEAVE SALARY CONTRIBUTIONS**

**9.2.1** While a Government servant is in foreign service the contribution towards his cost of pension must be paid to the General Revenues of the Government on his behalf. If the foreign service is in India the contributions on account of the cost of leave salary must also be paid. Pension and Leave Salary contributions are payable in whole rupees and fractions of a rupee equal to 50 paise or more shall be rounded off to the next rupee.

The Government servant shall himself shall pay the contributions as above, unless his foreign employer gives consent to pay them. They shall not be payable during leave while on foreign service.[FR.115(c)]

The contributions for leave salary and pension in respect of a government servant on foreign service may be paid annually within fifteen days from the end of each financial year or at the end of the foreign service, if the deputation on foreign service expires before the end of financial year, and if the payment is not made within this period, interest on the unpaid contribution must be paid to government, unless specifically remitted by the President. The interest will be paid at the rate of two paise per day per Rs.100/- from the date of expiry of the above period up to the date on which the contribution is finally paid. The government servant or the foreign employer will pay for the interest in the same way as they make payment for the contributions.

### **9.2.2 PAY/DEARNESS PAY TO BE RECKONED FOR CALCULATION OF LEAVE SALARY/PENSION CONTRIBUTIONS-**

Pension contributions should be based on the maximum of the pay, as defined in Rule 9(21)(a)(i) of the Fundamental Rules, of the post held by the Government servant in his parent department at the time of his proceeding on Foreign Service and the Proforma promotion that he may get while on foreign service.

**9.2.3** The rates of pension contribution payable during foreign service are governed by the Ministry of Finance , Department of Expenditure O.M. no. F-3(39)-e(3)/81 dated 29th July 1982 as detailed in Annexure "A". The pension contribution payable in respect of a government servant during the active period of his foreign service will be based on the maximum of the pay as defined in para 9.2.2 plus the dearness pay, NPA etc. However, whenever dearness allowance and additional dearness allowance etc. are ordered for treating as pay for calculation of average emoluments for pension, the same shall be reckoned for pension contributions on account of foreign service.

### **9.3 MAINTENANCE OF LEAVE ACCOUNT, GRANT OF LEAVE AND LEAVE SALARY PAYMENTS ETC. WHILE ON FOREIGN SERVICE**

**9.3.1** The proforma leave account of the concerned Government servant has to be maintained by the foreign employer. For this purpose, the head of office of the parent department shall supply an extract of the leave account to him. The foreign employer will determine the leave admissible to the Government servant and sanction it under intimation to the head of office and the Pay and Accounts Officer, apart from arranging payment for the leave salary to the official. The foreign employer shall claim reimbursement of the leave salary so paid at half -yearly intervals by sending necessary claims to the head of office, indicating details of the official on foreign service, nature and period of the leave sanctioned, rate of leave salary and amount of leave salary paid. This statement shall be sent for the period ending 30th September and 31st March of each year. The Head of Office shall verify the claims preferred by the foreign employer and arrange to reimburse the amount by means of a cheque or bank draft within a month of receipt of the claim, by submitting a bill to the Pay and Accounts Officer concerned.

**9.3.2** The monthly rate of leave salary contribution in respect of all class of Government servants including group 'D' officials is governed by the Central Civil Service (Leave) Rules, and is applicable at 11% of pay drawn in foreign service.

**Note:** If the foreign employer pays these contributions, the leave salary contribution shall be at 11% percent of the pay actually drawn in foreign service. If the government servant himself pays the contributions, the leave salary contribution will be calculated on the net pay drawn during foreign service. The 'Net pay' in this case implies the balance pay after meeting the pension and leave salary contributions. In such cases, an element of compensation is taken into account for both the contributions before calculating the percentage for leave salary contribution, and is not applicable directly on the actual pay drawn during foreign service.

The following formulae will be applied in each of the three possible situations :

#### **(A) Where the pension contribution alone is paid by the government servant:**

Leave Salary Contribution = (Pay actually drawn – Pension contribution payable) X Rate of leave salary contribution payable/100;

**(B) Where the leave salary contribution alone is payable by the government servant:**

Leave Salary Contribution =  $\text{Pay actually drawn} \times \text{Rate of leave salary contribution payable} / (100 + \text{Rate of leave salary contribution payable})$ ;

**(C) Where both pension and leave salary contributions are payable by the government servant:**

Leave Salary Contribution =  $(\text{Pay actually drawn} - \text{Pension contribution payable}) \times \text{Rate of leave salary contribution payable} / (100 + \text{Rate of leave salary contribution payable})$ .

**9.3.3 Incidence of compensatory allowance payable for leave taken while on foreign service.**

The entire expenditure for any compensatory allowance(s) for the period of leave taken by a government servant during or at the end of foreign service shall be borne by the Foreign Employer. The conditions of compensatory allowance shall be specifically incorporated in the terms of foreign service mutually settled by the government department and the autonomous body etc. However, dearness allowance on leave salary payable to a government servant who retires or dies in harness during foreign service shall be paid to him or his legal heirs by the parent department. It will be part of cash equivalent of leave salary of un-utilized leave admissible to him/her at the time of his/her retirement/demise.

[Authority (i) Ministry of Finance (Deptt. of Expenditure) O.M.No.F8 (4)-E.III/79 Dated 25.1.1980 & of even No. /82 Dated 10.1.1983.

(ii) Ministry of Finance (Deptt. of Expdr.) O.M. No. 21011/21/81- E.II (B) Dated 10.8.1981.]

**9.4 PAY AND ACCOUNTS OFFICE SPECIFIED FOR THE PURPOSE**

**9.4.1** There will be a "specified" Pay and Accounts Office with assigned responsibilities relating to various payments and/or accounting functions relating to Central Government employees, during foreign service or deputation to State Governments, Defence, Railways, Department of Posts, Department of Telecommunications, and Union Territory Governments/ Administrations. The specified PAOs have been indicated in the following sub-paras.

(I) The Pay and Accounts Office of the concerned parent Ministry/Department in respect of employees belonging to any particular Ministry/Department, but not borne on a Centrally administered cadre. The corresponding DDO will be assigned the matters relating to DDO's responsibilities.

**Note 1:** An employee may proceed directly on foreign service or another deputation while already being on deputation to another Central (Civil) Ministry/Department, without actually reverting to the parent Ministry/Department. In such cases, he shall be deemed to have notionally reverted to the parent Ministry/Department before proceeding on the foreign Service/deputation, for the purposes of these provisions.

(II) PAO of the Ministry/Department in which the Officer served before proceeding on foreign service deputation, for an officer belonging to a Centrally administered cadre, such as Indian Civil Accounts Service and Indian Economic Service etc. The corresponding D.D.O may be assigned the matters relating to D.D.Os responsibilities).

(III) The specified Pay and Accounts Office will perform the functions indicated below :

**(i) In respect of Central Civil Employees on Foreign Service:**

- a. Watching recovery of foreign service contributions from the foreign body and their credit to Government account;
- b. Arranging payments arising in terms of main para Nos. 9.3., 9.5 and 9.7 etc of this Chapter;
- c. Watching receipt of contributions under the Central Government Employees' Insurance Schemes of 1977 or 1980, as the case may be, payments arising under them and reporting statistics pertaining to it; and
- d. All other residuary payment and accounting work, such as payment and recovery of instalments and interest of long term advances, and cash payment for un-utilized earned leave that are to be handled by Central Government Accounts authorities.
- e. Maintaining G.P. Fund accounts, in accordance with para 6.1.1 of this Manual.

(IV) Recoveries towards subscription to General Provident Fund for All India Service Officers borne on the Union Territory Cadre, effected during foreign service or deputation with the Government of India, will be passed on to PAO NO.VI, Tis Hazari, under Controller of Accounts, Delhi Administration, who maintains their GP Fund accounts. This will be equally applicable while AIS officers are on deputation with Railways, Defence, and Department of Posts And Department of Telecommunications. This PAO will also act \*\*\* as the 'specified' PAO in respect of functions similar to (a) & (c) above, arising in connection with UT Cadre A.I.S. Officers. However, the recoveries under the AIS (Group Insurance) Rules, 1981, effected during deputation as above will be finally accounted for and adjusted, in the books of the Accounts Officer of the Central Government Department concerned.

\*\*\*D.O. No.S. 11034/1/79/TA/536 dated 5-2-1980 to C.A. Delhi Administration.

**9.4.2** Copies of the orders transferring the Government servant to other Governments on deputation or foreign service or reversion from there, shall be endorsed to the concerned Pay and Accounts Officer by the Ministry/Department.

### **9.4.3 PROCEDURE FOLLOWED IN THE PAY AND ACCOUNTS OFFICE**

On receipt of orders regarding deputation of Government servants to foreign service, the Pay and Accounts Office will take the following steps:

(i) Check that the competent authority has accorded sanction, and that the terms of foreign service are in conformity with the provisions of Appendix 2 to FR Part I.

(ii) Call for the following particulars in Form CAM- 57 relating to the Government servant concerned-

- a. Date on which he made over charge of his duties under Government;
- b. Date on which he assumed charge of his duties in the foreign service;
- c. The post and the time scale of pay of the post held by him at the time of proceeding on foreign service, or to which he received proforma promotion while on foreign service;
- d. Head of account to which his pay was debited prior to his transfer; and
- e. Date of commencement of service qualifying for pension.

(iii) He shall also maintain a Register of Foreign Service Contributions as indicated below-

- a. Every entry in the Register shall be attested by the P.A.O.; and
- b. The register should be reviewed by the P.A.O. once every year in the last week of April, to ensure that Foreign Service contributions are received in respect of Government servants noted in the register and that the foreign employer/Government servant was reminded to send the contributions and penal interest levied according to rules, in cases of default.

## **9.5 MAINTENANCE OF REGISTER OF RECOVERIES OF FOREIGN SERVICE CONTRIBUTIONS**

**9.5.1** Each Pay and Accounts Office will maintain a Register in Form CAM- 58 for watching recoveries of leave salary and pension contributions. The ancillary data in respect of Government servants on foreign service shall be entered in it. This will include the date of relieving from the Government Department, date of assumption of office in foreign service, and other particulars for effecting recovery of foreign service contributions. All orders received in respect of the Government servant relating to the period of service with foreign employer, including the details regarding the sanction and type of leave as well as date of his return from foreign service, shall also be entered in this register.

**9.5.2** (i). The Pay and Accounts Office will work out the monthly contributions payable by the foreign employer or the official concerned. He will intimate the amount worked out to the foreign employer or the Government servant concerned as the case may be, for payment, under intimation to the Head of office of the Government servant. The amount thus calculated along with particulars of foreign service shall also be noted in the Register, under attestation of Accounts Officer.

(ii). The rate of pension contribution is dependent on the length of service rendered under Government, while the rate of leave salary contribution depends upon the pay drawn by the Government servant while on foreign service. Therefore, a suitable note regarding date of increment and the length of service of the officer shall be noted prominently in the register. When the officer reverts from foreign service, his account must be verified to ensure that contribution at the prescribed rates along with interest wherever applicable have been recovered in full up to the date of reversal. In case of any dues or pending balances, it will be claimed immediately from the concerned foreign employer.

(iii). If foreign service contributions are payable by the government servant himself, it will be necessary for the PAO to secure a letter addressed to the concerned foreign employer, authorizing him to pay monthly specific sums towards his foreign service contributions from his salary, to the Government of India. The foreign employer will thus be responsible for making such deductions and its remittance to the Pay and Account Office of the parent department of the transferee, by demand draft/cheque.

### **9.5.3 RECOVERIES OF FOREIGN SERVICE CONTRIBUTION UNDER MERGED DDO SCHEME:**

(i). If Government servants are going on deputation/foreign service from Union Ministries/Departments under Merged D.D.O. Scheme and the recoveries for G.P.F. subscriptions, long-term advances, leave salary and pension contributions etc. are received by the P.A.O., the existing procedure of accounting of these valuables will continue. However, the P.A.O. should duly intimate full details of the recoveries made and brought in to account by them to the D.D.O. The ultimate responsibility for watching the recoveries/contributions will be that of the concerned D.D.O. Recoveries that were in arrears as on 1.4.1986 will continue to be watched by the P.A.O. until their final settlement.

(ii). For the Government servants on deputation, individual folios will continue to be maintained in the Pay Bill Register in the section 'deductions/recoveries'. Entries will be made against the relevant month but the column headings can be changed suitably, if necessary. Claims submitted by the D.D.O. towards payment/reimbursement of leave salary of the government servants on foreign service will be noted by the P.A.O in the section 'Amount Due', in the pay bill registers. The D.D.O. of the lending department will be responsible for intimating the amount of 'leave salary and pension contribution' payable by the borrowing organization, at the time of drawing up terms and conditions of foreign service. He will, in addition, be responsible for recording of certificate in the service book, towards annual recovery of contribution.

[Government of India, Ministry of Finance OM No. F.1 (5)-E.III (B)/69 dt. 19-5-1969 and 2nd February, 1970].

#### **9.5.4 ENTRIES IN SERVICE BOOKS TO BE MADE BY P.A.O.**

On the transfer of a Government servant to foreign service, the Head of Office/Department must send his service book to the P.A.O. If it is not received in the PAO, he will initiate needful action for obtaining it. The details of transfer on foreign service will be noted in the service book over the PAO's signature, indicating the sanction orders for transfer, effect of transfer on admissible leave during foreign service and other particulars considered necessary. The service book will be returned to the Head of Office of the parent department or office from which it was received, after making these entries.

On return of the Government servant from foreign service, the service book will be sent again to the PAO or called for by him if not received, for making necessary entries. The entries on reversal will include necessary certificate regarding recovery of leave salary and pension contributions and will be signed by the Pay and Accounts Officer. [Authority: Supplementary Rule 203]

#### **9.6 HEADS OF ACCOUNTS FOR CREDIT OF LEAVE SALARY/PENSION CONTRIBUTIONS**

**9.6.1** (i). If the contributions towards leave salary and pension are recovered together, it shall be credited to Government account under the head "0071-Contributions and Recoveries towards Pension and other Retirement Benefits-101-Subscriptions and Contributions".

(ii). When leave and pension contributions are recovered separately, the pension contribution will be credited to the head "0071-Contributions and Recoveries towards Pension and Other Retirement Benefits-101-Subscriptions and Contributions. The leave salary contributions in such cases will be credited to the receipt head corresponding to the functional head of the establishment. Alternatively, if there is no corresponding receipt head, it will be credited to the minor head 'Other Receipts' under the residuary receipt major head in the respective sectors.

(iii). Leave salary contributions received in respect of All India Service Officers shall be credited to the minor head "800-Other Receipts" below the sub-major head '60-Other Services' under the major head '0070-Other Administrative Services'.

**9.6.2** Penal interest on arrears of contributions towards leave salary and pension of Government servants on foreign service shall be credited to the same head of account to which the contributions are credited.

#### **9.7 PAYMENT OF PENSION OR CPF CONTRIBUTIONS, G.P.F. AND/OR CGEGIS SUBSCRIPTIONS OR REPAYMENT OF LOANS AND ADVANCES DURING THE PERIOD OF FOREIGN SERVICE OUT OF INDIA.**

**9.7.1** The Pay and Accounts offices will be responsible to regularly watch the receipt of dues from the Government servants proceeding on foreign service out of India. The dues will include the recoveries and contributions on account of Pension, C.P.F., G.P.F. subscriptions and repayment of loans and advances, that the employees are required to remit during the period of their foreign service out of India. Such recoveries and contributions are regulated by the procedure laid down in the Ministry of Finance, Department of Expenditure, O.M. No. F. 8(8)-E.III/81 dated 22nd September, 1981, as amended from time to time.

(Authority: Ministry of Finance (Department of Expenditure) O.M. No F 8(8)-E. III/81 dated 22-9-1981 read with O.M. No. E.III/82 dated 11.5.82).

## **9.8 DISCHARGE OF LIABILITY TOWARDS EARNED LEAVE DUE TO A GOVERNMENT SERVANT DEPUTED TO A PUBLIC SECTOR UNDERTAKING ON FINAL ABSORPTION.**

**9.8.1.** It is governed under the provisions of O.M., No. 28016/5/85-Estt(C) dated 31st January 1986 issued by Government of India, Deptt. of Personnel and Training, as amended from time to time. Under these provisions, the Government shall pay a lump-sum amount to the Government servant on the date of absorption to the PSU, which shall be equal to the leave salary due against the earned leave at credit. The half pay leave at his credit will however, stand forfeited.

The concerned Department will discharge the pension liability in such cases, as per the instructions and procedure in the Ministry of Finance OM No. 26(18)-EV (B)/75 dated 8-4-76, and subsequent orders issued on the subject from time to time by the Dept. of Personnel & Training and Department of Pension & Pensioners Welfare.

### **9.8.2. The procedure to be followed in this regard is outlined below -**

(i). With the departmentalization of accounts and issue of Ministry of Finance, DEA, Budget Division's O.M. dated 28.2.76, the Heads of Offices are to determine the entitlement of pay and allowances of all staff members, including the gazetted officers. The Pay and Accounts Officers will maintain only the records relating to watching of recoveries of leave salary and pension contribution from the autonomous body/organization.

(ii). When a Government servant deputed on foreign service to a Public Undertaking opts for permanent absorption therein, the Head of Office of the employee's parent department shall work out the leave at the credit of the Government servant, on the date on which he is permitted to get absorbed into the Public Sector Undertaking. He shall also work out the amount of corresponding leave salary under relevant rules. Simultaneously, he should ascertain from the concerned Pay and Accounts Officer whether up to date foreign service contributions have been recovered from the Public Sector Undertaking. After receiving this information, the Head of Office will prepare a bill towards lump-sum leave salary deducting the amount of foreign service contribution not realized, if any, and present it to the concerned Pay and Accounts Officer.

(iii). The cheque for the amount drawn in favour of the Government servant received by the DDO shall be sent to the concerned Undertaking under intimation to the employee. The PAO will keep a note of the payment in the service book of the employee as well as in the relevant register of foreign service contributions.

**9.8.3** The expenditure on payment of the lump-sum leave salary will be debited to the head of account to which the leave salary of the Government servant would have been debited in the normal course.

## **9.9 DISPENSING WITH THE SYSTEM OF ADJUSTMENT ON ACCOUNT OF ALLOCATION OF LEAVE SALARY AND PENSIONS BETWEEN DEPARTMENTS OF CENTRAL GOVERNMENT/UNION TERRITORY GOVERNMENTS AND ADMINISTRATIONS**

**9.9.1** The system of allocation of leave salary and pension contribution among the departments of Government of India, including Railways, Defence, Posts, Telecommunications and Union Territory

Government/ Administration has been dispensed with from 1st January, 1978, for all cases of leave salaries paid and pensions sanctioned on or after that date.

[Authority:(I) Ministry of Finance, Deptt. of Exptr.) Special Cell O.M. No. F.2 (117) /76-SC Dated 26.12.1977 & (II) C.G.A.'s O.M.No. S- 11031/1/78/TA/725 Dated 23.2.1979]

## **9.10 DEPUTATION OF CENTRAL GOVERNMENT OFFICIALS TO STATE GOVERNMENTS AND VICE-VERSA**

**9.10.1** The Government employees whether temporary or permanent, who are deputed from Central Government to State Government and vice-versa, the system of allocation of pension/leave salary etc. has been dispensed with. This has been done in terms of Govt. of India, Department Of Personnel & Administrative Reforms letter No.3 (20)/Pen (a)/79 dated 31.3.1982, read with the provisions contained in Appendix V-B, II and III to the Government Accounting Rules, 1990.

The liability for pension and gratuity in such cases will be fully borne by the Central or State Government to which the government employee permanently belongs, at the time of retirement.

**9.10.2** The full liability for leave salary is to be borne by the department from which the government servant proceeds on leave.

### **9.10.3 CONTRIBUTORY PROVIDENT FUND**

The liability for government contribution to CPF will be borne entirely by the parent department of the concerned Central or State Government, and no contribution will be recovered from the borrowing department.

**9.10.4** In case of Government servants of State Government on deputation to the centre, which mainly consists of All India Service Officers, the Central Government will pay an ad-hoc grant in lieu of the recovery of pension contributions to each State Government.

**9.10.5** In respect of All India Service Officers borne on State Cadres but serving on deputation with a department of the Central Government, the recoveries on account of G.P. Fund and Group Insurance Scheme applicable to AIS Officers shall be passed on by the PAO of Ministry/Department to the State Accountants General concerned. This will be applicable even for such AIS officers on deputation with Railways, Defence, Posts and Telecommunications Departments.

In respect of the State Governments that have taken over the work of maintenance of G.P.F. accounts of its employees from the Indian Audit & Accounts Department, the procedure will be slightly modified. In these cases, the GPF recoveries for AIS officers borne on State cadres will be remitted directly to the authority nominated by State Government for maintenance of G.P.F. accounts

### **9.10.6 In the case of officers on deputation to the Central Civil Ministries/Departments from State Governments, Union Territory Governments and Administrations, Posts, Telecommunications, Railways and Defence.**

In these cases, the Pay and Accounts Office shall furnish the annual statement of subscription to G.P.F. account, recovery of temporary advances from the G.P.F. account, recoveries against house building advance and motorcar advance sanctioned by the parent department, to each individual officer through the head of office, in form CAM-66. The annual statement will be prepared on the basis of entries in the Register of Outward claims maintained in form CAM-53. A copy of the statement shall be simultaneously sent to the Accounts Officer of the concerned official by the 31<sup>st</sup> of August each year. This statement can be used by the Accounts Officer of the parent department to adjust missing credits, if any, in the subscriber's account without any need for correspondence with the Principal Accounts Office/Pay and Accounts Office of the Central Government Ministries/departments.



The Accounts Officer of the State Government and the PAO of the parent department will follow similar procedure in the reverse situation, with their roles being suitably reversed as well. The reverse situation here means circumstances where a State Government borrows the services of a Central Govt. employee, including that of Union Territory Governments and Administrations, Posts, Telecommunications, Railways and Defence.

**ANNEXURE “A”**  
**(Referred to in Para 9.2.3)**

Rates of monthly contribution for pensionary benefits payable during active foreign service in respect of:

| Year of Service | Group ‘A’ Employees   | Group ‘B’ Employees   | Group ‘C’ Employees   | Group ‘D’ Employees   |
|-----------------|---|---|---|---|
| (1)             | (2)   | (3)   | (4)   | (5)   |
| 0-1 Year        | 7% of the maximum monthly Pay of the post in the officiating/substantive grade, as the case may be, held by the officer at the time of proceeding on foreign service. | 6% of the maximum monthly Pay of the post in the officiating/substantive grade, as the case may be, held by the officer at the time of proceeding on foreign service. | 5% of the maximum monthly Pay of the post in the officiating/substantive grade, as the case may be, held by the officer at the time of proceeding on foreign service. | 4% of the maximum monthly Pay of the post in the officiating/substantive grade, as the case may be, held by the officer at the time of proceeding on foreign service. |
| 1-2 Yrs         | 7% -do-   | 6% -do-   | 6% -do-   | 4% -do-   |
| 2-3             | 8% -do-   | 7% -do-   | 6% -do-   | 5% -do-   |
| 3-4             | 8% -do-   | 7% -do-   | 7% -do-   | 5% -do-   |
| 4-5             | 9% -do-   | 8% -do-   | 7% -do-   | 5% -do-   |
| 5-6             | 10% -do-  | 8% -do-   | 7% -do-   | 6% -do-   |
| 6-7             | 10% -do-  | 9% -do-   | 8% -do-   | 6% -do-   |
| 7-8             | 11% -do-  | 9% -do-   | 8% -do-   | 6% -do-   |
| 8-9             | 11% -do-  | 10% -do-  | 9% -do-   | 7% -do-   |
| 9-10            | 12% -do-  | 10% -do-  | 9% -do-   | 7% -do-   |
| 10-11           | 12% -do-  | 11% -do-  | 10% -do-  | 7% -do-   |
| 11-12           | 13% -do-  | 11% -do-  | 10% -do-  | 8% -do-   |
| 12-13           | 14% -do-  | 12% -do-  | 10% -do-  | 8% -do-   |
| 13-14           | 14% -do-  | 12% -do-  | 11% -do-  | 8% -do-   |
| 14-15           | 15% -do-  | 13% -do-  | 11% -do-  | 9% -do-   |
| 15-16           | 15% -do-  | 13% -do-  | 12% -do-  | 9% -do-   |
| 16-17           | 16% -do-  | 14% -do-  | 12% -do-  | 9% -do-   |
| 17-18           | 16% -do-  | 14% -do-  | 13% -do-  | 10% -do-  |
| 18-19           | 17% -do-  | 15% -do-  | 13% -do-  | 10% -do-  |
| 19-20           | 17% -do-  | 15% -do-  | 13% -do-  | 10% -do-  |
| 20-21           | 18% -do-  | 16% -do-  | 14% -do-  | 11% -do-  |
| 21-22           | 19% -do-  | 16% -do-  | 14% -do-  | 11% -do-  |
| 22-23           | 19% -do-  | 17% -do-  | 15% -do-  | 11% -do-  |
| 23-24           | 20% -do-  | 17% -do-  | 15% -do-  | 12% -do-  |
| 24-25           | 20% -do-  | 17% -do-  | 16% -do-  | 12% -do-  |
| 25-26           | 21% -do-  | 18% -do-  | 16% -do-  | 12% -do-  |

|                 |          |          |          |          |
|-----------------|----------|----------|----------|----------|
| 26-27           | 21% -do- | 18% -do- | 16% -do- | 13% -do- |
| 27-28           | 22% -do- | 19% -do- | 17% -do- | 13% -do- |
| 28-29           | 23% -do- | 19% -do- | 17% -do- | 13% -do- |
| 29-30           | 23% -do- | 20% -do- | 18% -do- | 13% -do- |
| Over 30<br>Year | 23%- do- | 20% -do- | 18% -do- | 14% -do- |