To,
The Chief General Manager,
All Circles
BSNL

Ref: Corporate office instructions no. 8-1/2002-Restr. (Pt) dated 01.07.2005

With reference to the subject mentioned above, as a measure of awareness of the benefits of the BSNL GSLI Scheme to the beneficiaries, following is informed.

The premium paid by the member under GSLI Scheme is bifurcated into three accounts i.e. Life cover, Savings Fund and Double Accident benefit. The details of the bifurcation of the premium amount are tabulated below.

<table>
<thead>
<tr>
<th>Category of the employee</th>
<th>Monthly Premium Paid by the employee</th>
<th>Sum Assured(Rs.)</th>
<th>Amount transferred to Savings Fund</th>
<th>Amount transferred to Life Cover</th>
<th>Amount transferred to double accident benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>525</td>
<td>500000</td>
<td>350</td>
<td>150</td>
<td>25</td>
</tr>
<tr>
<td>II</td>
<td>315</td>
<td>300000</td>
<td>210</td>
<td>90</td>
<td>15</td>
</tr>
<tr>
<td>III</td>
<td>105</td>
<td>100000</td>
<td>70</td>
<td>30</td>
<td>5</td>
</tr>
</tbody>
</table>

The main benefits available to the member as per point 8 and 9 of the scheme are reproduced below:

1. Benefit on death of the member before the terminal date includes the sum assured plus the amount at the credit of the savings fund.
2. The benefit on death, occurred before terminal date, directly from injuries caused by an accident by outward means independent of all other causes, includes additional sum equal to the sum assured in addition to the benefit available in the para (1) above.
3. On Terminal Date or on earlier cessation of service other than death, the accumulated balance in the saving fund account shall be paid to the member. The amount transferred to savings fund earn interest @ 8% p.a., accordingly, the balance in the savings fund shall include the premium transferred and the interest earned. The interest rate is subject to review by LIC of India from time to time.

(Sunil Rajput)
Asst. General Manager (CA II)

Copy to:
1. FGM/ GM (Finance)/IFA of all BSNL Circles.
2. AGM(R&P), CO, BSNL.
3. CPAO (ITI) Bills, Bengaluru.