

UPS CALCULATION WORKING SHEET		
1	EMPNO	
2	NAME	
3	DESIGNATION/ OFFICE	
4	PRAN	
5	LAST DRAWN PAY	
6	GP /PAY-LEVEL	
7	LAST 12 MONTHS PAY	
8	DOA	
9	DOR	
10	AVG PAY (of Sl.No. 7)	
11	NON-QS	
12	QS (in yrs)	
13	QS (in mnths)	
14	DA RATE	
15	Spouse Name	
16	Spouse DOB	
17	Ty.Withdrawal Amt	
18	Ty.Withdrawal Dates	
19	Individual Corpus	
20	Benchmark Corpus	
21	Final Withdrawl %age (Max.60%) OPTED	
22	TO CALCULATE	
23	LUMPSUM PAYMENT	$(\text{sl.no. 5} + \text{sl.no. 14}) / 10 \times (\text{sl.no.13} / 6)$
24	ASSURED PAYOUT	$(\text{sl.no.10}/2) \times (\text{sl.no.13}/300)$
25	ADMISSIBLE PAYOUT	$(\text{sl.no.24} \times (\text{sl.no.19}/ \text{sl.no.20}) \times (1 - \text{sl.no.21}))$
26	MONTHLY PAYOUT	$(\text{sl.no.25} + \text{sl.no.14})$
27	NPS EXPECTED RETURNS / PER MONTH	
28	OPTED FOR NPS OR UPS ?	