

No. 7(2)/EV/2016  
Government of India  
Ministry of Finance  
Department of Expenditure

New Delhi, the 23<sup>rd</sup> November, 2017

**Office Memorandum**

**Sub: Central Government Employees Group Insurance Scheme-1980 –  
Tables of Benefits for the savings fund for the period from  
01.10.2017 to 31.12.2017.**

The Tables of Benefits for Savings Fund to the beneficiaries under the Central Government Employees Group Insurance Scheme-1980, which are being issued on a quarterly basis from 01.01.2017 onwards, as brought out in this Ministry's OM of even number dated 17.03.2017, for the quarter from 01.10.2017 to 31.12.2017, as worked out by IRDA based on the interest rate of 7.8% per annum (compounded quarterly) as notified by the Department of Economic Affairs as per their Resolution No. 5(1)-B(PD)/2017 dated 23.10.2017, are enclosed.

2. The Tables enclosed are of two categories as per the existing practice. As hitherto, the first Table of Benefits for the savings fund of the scheme is based on the subscription of Rs.10 p.m. from 1.1.1982 to 31.12.1989 and Rs.15 p.m. w.e.f. 1.1.1990 onwards. The second Table of Benefits for savings fund is based on a subscription of Rs.10 p.m. for those employees who had opted out of the revised rate of subscription w.e.f. 1.1.1990.

3. While these orders are in respect of Table of Benefits for the period from 01.10.2017 to 31.12.2017, the Tables already issued for the quarters from 1.1.2017 to 31.3.2017, from 1.4.2017 to 30.6.2017 and from 01.07.2017 to 30.09.2017 are also reproduced for the sake of convenience and consolidation.

4. In their application to the employees of Indian Audit and Accounts Department, these orders are issued after consultation with the Comptroller & Auditor General of India.

5. Hindi version of these orders is attached.



(Amar Nath Singh)  
Director

To

1. All Ministries/Department of the Central Government as per standard list.
2. Copy with spare copies for information and necessary action to C&AG, UPSC, all State Government etc. as per standard list.
3. NIC, Department of Expenditure – for uploading the same on the website of Ministry of Finance, Department of Expenditure.

**CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980**

Contribution @ Rs. 10/- P.M upto 31.12.89 and Rs. 15 throughout after 1.1.90

Accumulated value of contribution from 1st January of year of Entry to the month and year of cessation

Year of cessation of membership - 2017

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	30757.80	30972.00	31187.62	31402.10	31617.98	31835.28	32051.38	32268.87	32487.77	32708.08	32929.82	33152.99
1983	28029.14	28225.27	28422.70	28619.09	28816.78	29015.75	29213.64	29412.81	29613.26	29815.01	30018.06	30222.42
1984	25572.18	25752.03	25933.08	26113.20	26294.49	26476.97	26658.46	26841.13	27024.97	27210.00	27396.23	27583.66
1985	23363.54	23528.77	23695.93	23860.57	24027.13	24194.78	24361.53	24529.36	24698.28	24868.29	25039.39	25211.60
1986	21388.62	21540.77	21693.09	21846.32	21999.70	22154.08	22307.67	22462.23	22617.80	22774.37	22931.50	23090.55
1987	19612.36	19752.75	19894.06	20034.68	20176.22	20318.68	20460.40	20603.04	20746.60	20891.08	21036.50	21182.86
1988	18026.00	18155.88	18286.62	18416.72	18547.68	18679.49	18810.62	18942.61	19075.44	19209.13	19343.69	19479.12
1989	16591.55	16711.93	16833.11	16953.71	17075.09	17197.27	17318.84	17441.18	17564.32	17688.26	17812.99	17938.53
1990	15320.71	15432.67	15545.38	15657.55	15770.46	15884.11	15997.19	16111.00	16225.55	16340.84	16456.87	16573.65
1991	13620.41	13721.11	13822.48	13923.39	14024.96	14127.19	14228.92	14331.31	14434.37	14538.09	14642.48	14747.54
1992	12115.85	12206.59	12297.93	12388.86	12480.39	12572.52	12664.22	12756.50	12849.39	12942.87	13036.96	13131.65
1993	10771.97	10853.81	10936.19	11018.22	11100.78	11183.89	11266.61	11349.88	11433.68	11518.02	11602.90	11688.34
1994	9582.93	9656.89	9731.35	9805.49	9880.13	9955.25	10030.04	10105.32	10181.08	10257.33	10334.07	10411.31
1995	8525.35	8592.31	8659.72	8726.86	8794.43	8862.45	8930.19	8998.36	9066.98	9136.03	9205.53	9275.49
1996	7587.56	7648.31	7709.46	7770.38	7831.71	7893.43	7954.91	8016.78	8079.05	8141.73	8204.81	8268.30
1997	6749.99	6804.26	6859.85	6915.22	6970.95	7027.04	7083.92	7139.17	7195.77	7252.75	7310.09	7367.80
1998	6009.06	6060.29	6110.90	6161.37	6212.16	6263.29	6314.24	6365.52	6417.13	6469.08	6521.35	6573.97
1999	5346.78	5392.69	5438.91	5484.98	5531.36	5578.03	5624.56	5671.38	5718.51	5765.94	5813.68	5861.72
2000	4762.49	4804.53	4846.85	4889.05	4931.53	4974.28	5016.90	5059.81	5102.98	5146.44	5190.18	5234.19
2001	4242.47	4281.06	4319.91	4358.67	4397.68	4436.94	4476.09	4515.50	4555.16	4595.08	4635.26	4675.69
2002	3780.87	3816.41	3852.19	3887.88	3923.81	3959.97	3996.05	4032.36	4068.90	4105.67	4142.69	4179.94
2003	3356.36	3389.09	3422.03	3454.91	3488.01	3521.32	3554.57	3588.02	3621.69	3655.58	3689.69	3724.02
2004	2974.54	3004.74	3035.14	3065.49	3096.04	3126.79	3157.49	3188.38	3219.47	3250.76	3282.26	3313.95
2005	2621.81	2649.67	2677.72	2705.73	2733.93	2762.31	2790.65	2819.17	2847.88	2876.77	2905.85	2935.12
2006	2295.93	2321.64	2347.51	2373.37	2399.39	2425.58	2451.75	2478.08	2504.58	2531.26	2558.11	2585.13
2007	1994.87	2018.58	2042.45	2066.31	2090.33	2114.50	2138.65	2162.96	2187.43	2212.06	2236.85	2261.79
2008	1716.74	1738.61	1760.62	1782.64	1804.80	1827.10	1849.40	1871.85	1894.44	1917.17	1940.05	1963.08
2009	1459.79	1479.96	1500.26	1520.57	1541.02	1561.60	1582.18	1602.90	1623.75	1644.74	1665.86	1687.12
2010	1222.41	1241.00	1259.72	1278.46	1297.32	1316.31	1335.31	1354.43	1373.68	1393.05	1412.55	1432.17
2011	1003.10	1020.25	1037.50	1054.79	1072.19	1089.70	1107.24	1124.89	1142.65	1160.53	1178.53	1196.64
2012	800.34	816.14	832.04	847.98	864.03	880.18	896.37	912.66	929.05	945.55	962.16	978.87
2013	614.02	628.59	643.25	657.96	672.76	687.66	702.61	717.64	732.78	748.01	763.34	778.77
2014	443.09	456.52	470.05	483.62	497.28	511.04	524.84	538.72	552.70	566.77	580.93	595.19
2015	286.32	298.71	311.19	323.73	336.35	349.05	361.80	374.64	387.56	400.56	413.65	426.82
2016	142.48	153.92	165.44	177.02	188.68	200.42	212.21	224.08	236.03	248.05	260.15	272.33
2017	10.50	21.07	31.71	42.42	53.19	64.04	74.96	85.94	96.99	108.12	119.32	130.59

**Note:**

**Basis Used**

From	To	Interest*	From	To	Interest*	Savings Fund :
1.1.82	31.12.82	10%	1.12.11	31.03.12	8.60%	68.75% from 1.1.82 to 31.12.87
1.1.83	31.12.86	11%	01.04.2012	31.03.2013	8.80%	70% from 1.1.88 and onwards
1.1.87	31.12.00	12%	1.4.2013	31.03.2016	8.70%	Insurance Fund :
1.1.01	31.12.01	11%	01.04.2016	30.09.2016	8.10%	31.25% from 1.1.82 to 31.12.87
1.1.02	31.12.02	9.50%	01.10.2016	31.12.2016	8.00%	30% from 1.1.88 and onwards
1.1.03	31.12.03	9.00%	01.01.2017	31.03.2017	8.00%	
1.1.04	30.11.11	8.00%	01.04.2017	30.06.2017	7.90%	
			01.07.2017	31.12.2017	7.80%	

\* Interest p.a compounded quarterly

**CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980**

Contribution @ Rs. 10/- throughout

Accumulated value of contribution from 1st January of year of Entry to the month and year of cessation

Year of cessation of membership - 2017

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	25649.69	25826.56	26004.60	26181.68	26359.92	26539.33	26717.73	26897.27	27077.98	27259.86	27442.91	27627.14
1983	22923.60	23082.41	23242.28	23401.30	23561.35	23722.46	23882.66	24043.90	24206.18	24369.51	24533.89	24699.34
1984	20464.65	20607.18	20750.66	20893.37	21037.03	21181.62	21325.41	21470.14	21615.80	21762.40	21909.94	22058.44
1985	18258.26	18386.18	18514.94	18643.04	18771.98	18901.75	19030.82	19160.73	19291.47	19423.06	19555.50	19688.79
1986	16277.00	16391.80	16507.36	16622.33	16738.04	16854.52	16970.37	17086.97	17204.32	17322.43	17441.30	17560.94
1987	14501.46	14604.50	14708.22	14811.42	14915.30	15019.85	15123.85	15228.52	15333.87	15439.90	15546.62	15654.02
1988	12917.53	13010.08	13103.24	13195.94	13289.25	13383.17	13476.60	13570.63	13665.27	13760.53	13856.39	13952.88
1989	11484.75	11567.81	11651.42	11734.62	11818.37	11902.67	11986.54	12070.95	12155.91	12241.42	12327.47	12414.09
1990	10209.51	10284.12	10359.23	10433.99	10509.23	10584.96	10660.32	10736.17	10812.51	10889.34	10966.66	11044.49
1991	9075.84	9142.95	9210.50	9277.74	9345.42	9413.55	9481.34	9549.57	9618.25	9687.36	9756.93	9826.94
1992	8069.92	8130.36	8191.21	8251.78	8312.75	8374.12	8435.20	8496.68	8558.55	8620.83	8683.50	8746.58
1993	7178.95	7233.50	7288.40	7343.07	7398.10	7453.49	7508.62	7564.12	7619.97	7676.18	7732.75	7789.69
1994	6383.79	6433.07	6482.68	6532.07	6581.80	6631.85	6681.68	6731.83	6782.30	6833.10	6884.23	6935.69
1995	5678.05	5722.65	5767.55	5812.27	5857.29	5902.60	5947.72	5993.13	6038.83	6084.83	6131.13	6177.73
1996	5052.14	5092.60	5133.32	5173.90	5214.74	5255.84	5296.79	5337.99	5379.47	5421.21	5463.22	5505.50
1997	4496.48	4533.26	4570.28	4607.18	4644.31	4681.68	4718.92	4756.40	4794.11	4832.07	4870.28	4908.73
1998	4001.50	4035.00	4068.73	4102.34	4136.17	4170.22	4204.15	4238.30	4272.68	4307.27	4342.09	4377.13
1999	3560.81	3591.39	3622.18	3652.87	3683.76	3714.85	3745.84	3777.04	3808.43	3840.02	3871.82	3903.83
2000	3174.83	3202.86	3231.07	3259.20	3287.52	3316.02	3344.44	3373.04	3401.82	3430.79	3459.95	3489.29
2001	2829.52	2855.26	2881.17	2907.01	2933.02	2959.21	2985.32	3011.60	3038.05	3064.67	3091.46	3118.43
2002	2518.88	2542.56	2566.40	2590.19	2614.13	2638.22	2662.26	2686.46	2710.81	2735.31	2759.98	2784.80
2003	2238.74	2260.56	2282.53	2304.46	2326.53	2348.75	2370.92	2393.23	2415.69	2438.29	2461.03	2483.93
2004	1983.03	2003.16	2023.43	2043.66	2064.03	2084.53	2104.99	2125.59	2146.31	2167.17	2188.17	2209.30
2005	1747.87	1766.45	1785.15	1803.82	1822.62	1841.54	1860.43	1879.45	1898.59	1917.85	1937.23	1956.74
2006	1530.62	1547.76	1565.01	1582.24	1599.59	1617.05	1634.50	1652.05	1669.72	1687.51	1705.40	1723.42
2007	1329.91	1345.72	1361.63	1377.54	1393.55	1409.66	1425.77	1441.98	1458.29	1474.71	1491.23	1507.86
2008	1144.49	1159.07	1173.75	1188.43	1203.20	1218.07	1232.94	1247.90	1262.96	1278.11	1293.37	1308.72
2009	973.19	986.64	1000.17	1013.71	1027.34	1041.06	1054.79	1068.60	1082.50	1096.49	1110.57	1124.75
2010	814.94	827.34	839.81	852.31	864.88	877.54	890.21	902.96	915.79	928.70	941.70	954.78
2011	668.74	680.16	691.67	703.19	714.79	726.47	738.16	749.93	761.77	773.69	785.69	797.76
2012	533.56	544.09	554.70	565.32	576.02	586.79	597.58	608.44	619.37	630.37	641.44	652.58
2013	409.35	419.06	428.84	438.64	448.51	458.44	468.40	478.43	488.52	498.67	508.89	519.18
2014	295.39	304.35	313.36	322.41	331.52	340.69	349.89	359.15	368.47	377.85	387.29	396.79
2015	190.88	199.14	207.46	215.82	224.23	232.70	241.20	249.76	258.37	267.04	275.76	284.54
2016	94.99	102.61	110.29	118.02	125.79	133.61	141.47	149.39	157.35	165.37	173.44	181.56
2017	7.00	14.05	21.14	28.28	35.46	42.69	49.97	57.29	64.66	72.08	79.55	87.06

**Note:**

**Basis Used**

From	To	Interest*	From	To	Interest*
1.1.82	31.12.82	10%	1.12.11	31.03.12	8.60%
1.1.83	31.12.86	11%	01.04.2012	31.03.2013	8.80%
1.1.87	31.12.00	12%	1.4.2013	31.03.2016	8.70%
1.1.01	31.12.01	11%	01.04.2016	30.09.2016	8.10%
1.1.02	31.12.02	9.50%	01.10.2016	31.12.2016	8.00%
1.1.03	31.12.03	9.00%	01.01.2017	31.03.2017	8.00%
1.1.04	30.11.11	8.00%	01.04.2017	30.06.2017	7.90%
			01.07.2017	31.12.2017	7.80%

Savings Fund : 68.75% from 1.1.82 to 31.12.87  
70% from 1.1.88 and onwards

Insurance Fund : 31.25% from 1.1.82 to 31.12.87  
30% from 1.1.88 and onwards

\* Interest p.a compounded quarterly