

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

New Delhi, the 10 December, 2018

**OFFICE MEMORANDUM**

**Sub: Central Government Employees Group Insurance Scheme-1980 -  
Tables of Benefits for the savings fund for the period from  
01.10.2018 to 31.12.2018.**

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 01.10.2018 to 31.12.2018, as worked out by IRDA based on the interest rate of 8% per annum (compounded quarterly) as notified by the Department of Economic Affairs as per their Resolution No. 5(1)-B(PD)/2018 dated 04.10.2018, 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 01.10.2018 to 31.12.2018, the Tables already issued for the first quarter, second quarter and third quarter i.e. for the period 01.01.2018 to 30.09.2018 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/- throughout

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

Year of cessation of membership - 2018

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	27808.01	27990.03	28173.19	28357.50	28542.97	28729.61	28917.42	29106.42	29296.60	29497.63	29699.98	29903.68
1983	24861.78	25025.26	25189.76	25355.29	25521.87	25689.49	25858.17	26027.92	26198.73	26379.23	26560.93	26743.84
1984	22204.27	22351.01	22498.68	22647.28	22796.82	22947.29	23098.71	23251.09	23404.42	23566.42	23729.50	23893.65
1985	19819.71	19951.44	20084.01	20217.41	20351.65	20486.74	20622.68	20759.47	20897.12	21042.52	21188.88	21336.20
1986	17678.46	17796.72	17915.73	18035.48	18155.99	18277.26	18399.29	18522.09	18645.66	18776.14	18907.49	19039.71
1987	15759.54	15865.72	15972.58	16080.10	16188.31	16297.19	16406.76	16517.02	16627.97	16745.09	16862.99	16981.67
1988	14047.70	14143.11	14239.12	14335.73	14432.96	14530.79	14629.25	14728.32	14828.01	14933.21	15039.11	15145.71
1989	12499.22	12584.88	12671.09	12757.83	12845.13	12932.97	13021.37	13110.32	13199.83	13294.25	13389.29	13484.96
1990	11121.00	11197.99	11275.46	11353.43	11431.88	11510.83	11590.28	11670.22	11750.67	11835.49	11920.87	12006.82
1991	9895.79	9965.07	10034.78	10104.94	10175.54	10246.58	10318.07	10390.00	10462.39	10538.68	10615.48	10692.78
1992	8808.63	8871.07	8933.90	8997.12	9060.75	9124.77	9189.20	9254.04	9319.28	9388.00	9457.17	9526.80
1993	7845.72	7902.09	7958.83	8015.92	8073.37	8131.18	8189.35	8247.89	8306.80	8368.82	8431.24	8494.08
1994	6986.34	7037.31	7088.60	7140.22	7192.15	7244.42	7297.01	7349.94	7403.20	7459.23	7515.63	7572.40
1995	6223.61	6269.78	6316.24	6362.99	6410.03	6457.38	6505.02	6552.96	6601.20	6651.92	6702.97	6754.36
1996	5547.15	5589.07	5631.24	5673.68	5716.39	5759.37	5802.61	5846.13	5889.93	5935.93	5982.25	6028.87
1997	4946.63	4984.76	5023.13	5061.75	5100.60	5139.70	5179.05	5218.65	5258.49	5300.32	5342.42	5384.80
1998	4411.68	4446.44	4481.43	4516.63	4552.06	4587.71	4623.58	4659.68	4696.01	4734.11	4772.46	4811.06
1999	3935.40	3967.17	3999.13	4031.30	4063.67	4096.25	4129.03	4162.02	4195.21	4229.99	4265.01	4300.25
2000	3518.25	3547.40	3576.72	3606.23	3635.93	3665.81	3695.88	3726.14	3756.59	3788.47	3820.56	3852.87
2001	3145.05	3171.85	3198.81	3225.94	3253.24	3280.72	3308.37	3336.19	3364.18	3393.46	3422.94	3452.61
2002	2809.33	2834.01	2858.85	2883.84	2908.99	2934.30	2959.76	2985.39	3011.18	3038.12	3065.24	3092.54
2003	2506.56	2529.34	2552.26	2575.32	2598.53	2621.88	2645.38	2669.03	2692.83	2717.66	2742.66	2767.83
2004	2230.21	2251.24	2272.41	2293.71	2315.15	2336.72	2358.43	2380.27	2402.25	2425.16	2448.22	2471.43
2005	1976.06	1995.50	2015.05	2034.74	2054.54	2074.47	2094.53	2114.71	2135.02	2156.16	2177.44	2198.86
2006	1741.26	1759.22	1777.30	1795.48	1813.78	1832.20	1850.73	1869.38	1888.14	1907.65	1927.28	1947.04
2007	1524.35	1540.95	1557.64	1574.45	1591.36	1608.37	1625.49	1642.72	1660.06	1678.06	1696.17	1714.40
2008	1323.96	1339.29	1354.72	1370.25	1385.87	1401.59	1417.41	1433.33	1449.35	1465.95	1482.66	1499.48
2009	1138.82	1152.99	1167.25	1181.59	1196.03	1210.56	1225.18	1239.89	1254.69	1270.00	1285.41	1300.92
2010	967.79	980.88	994.05	1007.31	1020.65	1034.07	1047.58	1061.17	1074.85	1088.97	1103.18	1117.49
2011	809.78	821.88	834.05	846.30	858.62	871.03	883.51	896.07	908.71	921.73	934.83	948.02
2012	663.69	674.86	686.11	697.43	708.82	720.28	731.81	743.42	755.10	767.10	779.18	791.34
2013	529.45	539.78	550.18	560.64	571.17	581.76	592.42	603.15	613.95	625.02	636.15	647.37
2014	406.29	415.84	425.46	435.14	444.88	454.68	464.54	474.46	484.45	494.66	504.93	515.28
2015	293.34	302.18	311.08	320.04	329.06	338.13	347.25	356.44	365.68	375.11	384.59	394.14
2016	189.70	197.89	206.14	214.44	222.78	231.19	239.64	248.15	256.71	265.41	274.17	282.99
2017	94.61	102.20	109.85	117.54	125.28	133.07	140.90	148.79	156.73	164.76	172.86	181.00
2018	7.00	14.04	21.13	28.27	35.44	42.67	49.93	57.25	64.61	72.04	79.51	87.04

**Note:**

Basis Used

From	To	Interest*	From	To	Interest*	
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%	Savings Fund : 68.75% from 1.1.82 to 31.12.87 70% from 1.1.88 and onwards
1.1.83	31.12.86	11%	1.4.2013	31.03.2016	8.70%	
1.1.87	31.12.00	12%	01.04.2016	30.09.2016	8.70%	Insurance Fund : 31.25% from 1.1.82 to 31.12.87 30% from 1.1.88 and onwards
1.1.01	31.12.01	11%	01.10.2016	31.12.2016	8.70%	
1.1.02	31.12.02	9.50%	01.01.2017	31.03.2017	8.00%	
1.1.03	31.12.03	9.00%	01.04.2017	30.06.2017	7.90%	
1.1.04	30.11.11	8.00%	01.07.2017	31.12.2017	7.80%	
1.12.11	31.03.12	8.60%	01.01.2018	30.09.2018	7.60%	
			1.10.2018	31.12.2018	8.00%	

\* Interest p.a compounded quarterly

**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 - 2018

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	33372.14	33592.67	33814.59	34037.91	34262.63	34488.77	34716.33	34945.32	35175.75	35419.21	35664.28	35910.98
1983	30423.13	30625.11	30828.35	31032.87	31238.68	31445.79	31654.19	31863.91	32074.95	32297.88	32522.28	32748.16
1984	27767.76	27953.02	28139.45	28327.05	28515.83	28705.80	28896.96	29089.33	29282.91	29487.34	29693.13	29900.27
1985	25380.77	25551.01	25722.32	25894.71	26068.18	26242.74	26418.40	26595.17	26773.05	26960.86	27149.92	27340.22
1986	23246.37	23403.18	23560.97	23719.75	23879.54	24040.33	24202.13	24364.95	24528.79	24701.74	24875.83	25051.08
1987	21326.68	21471.40	21617.03	21763.58	21911.05	22059.46	22208.79	22359.06	22510.28	22669.86	22830.50	22992.20
1988	19612.21	19746.14	19880.92	20016.54	20153.02	20290.35	20428.56	20567.63	20707.57	20855.21	21003.83	21153.43
1989	18061.93	18186.11	18311.06	18436.81	18563.34	18690.67	18818.80	18947.74	19077.49	19214.34	19352.09	19490.75
1990	16688.46	16803.99	16920.25	17037.24	17154.97	17273.44	17392.65	17512.61	17633.33	17760.61	17888.73	18017.71
1991	14850.86	14954.83	15059.45	15164.72	15270.67	15377.27	15484.55	15592.51	15701.14	15815.62	15930.87	16046.87
1992	13224.80	13318.53	13412.85	13507.77	13603.28	13699.40	13796.12	13893.44	13991.38	14094.55	14198.39	14302.92
1993	11772.40	11856.99	11942.11	12027.77	12113.97	12200.71	12288.00	12375.84	12464.22	12557.27	12650.93	12745.22
1994	10487.34	10563.84	10640.83	10718.30	10796.25	10874.70	10953.64	11033.08	11113.02	11197.12	11281.77	11366.99
1995	9344.36	9413.67	9483.42	9553.60	9624.23	9695.30	9766.82	9838.79	9911.21	9987.35	10063.99	10141.14
1996	8330.84	8393.77	8457.10	8520.82	8584.95	8649.48	8714.42	8779.76	8845.52	8914.60	8984.14	9054.14
1997	7424.67	7481.89	7539.48	7597.43	7655.75	7714.43	7773.48	7832.91	7892.70	7955.47	8018.66	8082.27
1998	6625.84	6678.04	6730.57	6783.43	6836.63	6890.15	6944.02	6998.22	7052.77	7109.97	7167.56	7225.53
1999	5909.12	5956.81	6004.80	6053.09	6101.68	6150.59	6199.79	6249.31	6299.14	6351.36	6403.93	6456.84
2000	5277.64	5321.35	5365.34	5409.61	5454.16	5498.98	5544.09	5589.48	5635.16	5682.98	5731.12	5779.57
2001	4715.62	4755.80	4796.23	4836.92	4877.86	4919.06	4960.52	5002.24	5044.22	5088.12	5132.32	5176.81
2002	4216.75	4253.79	4291.06	4328.57	4366.31	4404.29	4442.51	4480.97	4519.67	4560.10	4600.80	4641.77
2003	3757.96	3792.11	3826.48	3861.06	3895.86	3930.88	3966.12	4001.58	4037.26	4074.50	4111.98	4149.72
2004	3345.31	3376.86	3408.62	3440.57	3472.72	3505.08	3537.64	3570.40	3603.38	3637.74	3672.33	3707.15
2005	2964.09	2993.24	3022.58	3052.10	3081.81	3111.71	3141.79	3172.07	3202.53	3234.24	3266.16	3298.29
2006	2611.90	2638.84	2665.94	2693.22	2720.67	2748.30	2776.09	2804.06	2832.21	2861.47	2890.92	2920.56
2007	2286.53	2311.42	2336.47	2361.67	2387.03	2412.56	2438.24	2464.09	2490.09	2517.09	2544.26	2571.61
2008	1985.94	2008.93	2032.08	2055.37	2078.80	2102.39	2126.12	2150.00	2174.03	2198.93	2223.99	2249.22
2009	1708.24	1729.49	1750.87	1772.39	1794.05	1815.84	1837.77	1859.83	1882.04	1905.00	1928.12	1951.39
2010	1451.68	1471.32	1491.08	1510.97	1530.97	1551.11	1571.37	1591.76	1612.28	1633.46	1654.78	1676.23
2011	1214.67	1232.81	1251.07	1269.45	1287.94	1306.54	1325.27	1344.11	1363.07	1382.59	1402.25	1422.04
2012	995.53	1012.30	1029.17	1046.14	1063.23	1080.42	1097.72	1115.13	1132.65	1150.65	1168.77	1187.01
2013	794.17	809.67	825.27	840.96	856.75	872.64	888.64	904.73	920.92	937.52	954.23	971.05
2014	609.43	623.77	638.19	652.71	667.32	682.02	696.81	711.70	726.67	741.99	757.40	772.92
2015	440.00	453.27	466.63	480.06	493.58	507.19	520.88	534.66	548.53	562.66	576.88	591.20
2016	284.55	296.84	309.21	321.65	334.18	346.78	359.46	372.22	385.07	398.12	411.25	424.48
2017	141.91	153.30	164.77	176.31	187.92	199.60	211.36	223.19	235.09	247.15	259.28	271.50
2018	10.50	21.07	31.70	42.40	53.17	64.00	74.90	85.87	96.91	108.06	119.27	130.56

**Note:**

**Basis Used**

From	To	Interest*	From	To	Interest*	Savings Fund :
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%	68.75% from 1.1.82 to 31.12.87
1.1.83	31.12.86	11%	1.4.2013	31.03.2016	8.70%	70% from 1.1.88 and onwards
1.1.87	31.12.00	12%	01.04.2016	30.09.2016	8.70%	Insurance Fund : 31.25% from 1.1.82 to 31.12.87
1.1.01	31.12.01	11%	01.10.2016	31.12.2016	8.70%	
1.1.02	31.12.02	9.50%	01.01.2017	31.03.2017	8.00%	
1.1.03	31.12.03	9.00%	01.04.2017	30.06.2017	7.90%	
1.1.04	30.11.11	8.00%	01.07.2017	31.12.2017	7.80%	
1.12.11	31.03.12	8.60%	01.01.2018	30.09.2018	7.60%	
			1.10.2018	31.12.2018	8.00%	

\* Interest p.a compounded quarterly