

No.7(5)/E.V./92  
Government of India  
Ministry of Finance  
Department of Expenditure  
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New Delhi, the 23rd October '92.

OFFICE MEMORANDUM

Sub: Central Government Employees Group Insurance Scheme, 1980 (CGEGIS) - Tables of Benefits in the savings fund.

The undersigned is directed to invite the attention of all the Ministries/Departments of the Central Government to this Ministry's O.M. No.7(2)/E.V./89 dated 26th June, 1989 and 15th June, 1990 forwarding therewith Tables of Benefits in the savings fund of CGEGIS for the years 1990, 1991 and 1992. The new Tables of Benefits in the savings fund based on the subscription per unit of Rs.10/- per month upto 31.12.1989 and Rs.15/- per month w.e.f. 1.1.90 have been drawn up for the years 1993, 1994 and 1995 and a copy each of these Tables is enclosed. Another Tables of Benefits in the savings fund based on the subscription per unit @ Rs.10/- per month for those employees who have opted out of the increased rates of subscription w.e.f. 1.1.1990 have also been drawn up for the years 1993, 1994 and 1995 and a copy each of these Tables is also enclosed for guidance. Mortality rate continues to be 3.75 per thousand per annum till 31.12.1987 and 3.60 per thousand per annum thereafter in both the cases. The accumulated amounts in the Tables have been worked out on the basis of interest @ 10% per annum (compounded quarterly) for the period from 1.1.1982 to 31.12.1982, 11% per annum (compounded quarterly) w.e.f. 1.1.1983 to 31.12.1986 and 12% per annum (compounded quarterly) w.e.f. 1.1.1987 onwards.

2. It has been assumed that full subscription has already been recovered or will be recovered from the salary for the month in which a member ceases to be in service, failing which it should be deducted from the accumulated amounts payable.

3. In its application to the employees of the Indian Audit & Accounts Deptt., this Office Memorandum issues in consultation with the Comptroller & Auditor General of India.

  
(G. JOSEPH)  
DIRECTOR

All Ministries/Departments of the Central Government as per standard list.

Copy: With spare copies forwarded for information and necessary action to C&AG, UPSC, all State Govts., etc. as per standard list.

**CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980**

The accumulations in the Savings Account of member who opted for the enhanced rates of contribution and benefit with effect from 1.1.1990, up to the end of the month of cessation of membership of the scheme on account of 'death', 'retirement', 'resignation' etc. corresponding to the contribution rates @ Rs. 10/- per month up to December, 1989 and @ Rs.15/- per month thereafter.

**I-Year of Cessation of Membership - 1993**

(In Rupees)

Year of Entry	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Octo	Nov.	Dec.
1982	2017	2048	2078	2110	2141	2173	2205	2237	2270	2303	2336	2369
1983	1743	1771	1799	1828	1856	1885	1914	1944	1973	2003	2034	2064
1984	1497	1522	1548	1574	1600	1626	1653	1680	1707	1734	1762	1790
1985	1275	1298	1321	1345	1369	1393	1417	1442	1466	1491	1517	1542
1986	1076	1097	1118	1140	1162	1184	1206	1228	1251	1274	1297	1321
1987	897	917	936	956	976	996	1016	1037	1058	1079	1100	1121
1988	740	757	775	794	812	831	849	868	887	907	926	946
1989	594	611	627	644	661	678	695	712	730	748	766	784
1990	467	482	497	513	528	544	560	576	592	609	625	642
1991	296	310	323	337	351	365	379	393	408	422	437	452
1992	145	157	169	181	193	206	218	231	244	257	270	283
1993	11	21	32	43	54	65	76	87	98	110	121	133

II-Year of Cessation of Membership -- 1994.

Year of Entry	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
1982	2403	2427	2472	2507	2542	2578	2614	2650	2687	2724	2762	2799
1983	2095	2126	2158	2190	2222	2254	2287	2320	2354	2388	2422	2456
1984	1818	1847	1876	1905	1934	1964	1994	2024	2054	2085	2116	2148
1985	1568	1594	1620	1647	1673	1700	1728	1755	1783	1811	1840	1869
1986	1345	1368	1392	1417	1441	1466	1491	1516	1542	1568	1594	1620
1987	1143	1164	1186	1209	1231	1254	1277	1300	1323	1347	1371	1395
1988	966	986	1006	1027	1047	1068	1089	1111	1132	1154	1176	1198
1989	802	821	839	858	877	896	916	935	955	975	995	1015
1990	659	676	693	710	728	746	764	782	800	818	837	856
1991	467	482	497	513	528	544	560	576	592	609	625	642
1992	296	310	323	337	351	365	379	393	408	422	437	452
1993	145	157	169	181	193	206	218	231	244	257	270	283
1994	11	21	32	43	54	65	76	87	98	110	121	133

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III-Year of Cessation of Membership - 1995

Year of Entry	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
1982	2837	2876	2915	2954	2994	3034	3075	3116	3157	3199	3241	3283
1983	2491	2526	2561	2597	2634	2670	2707	2744	2782	2820	2859	2897
1984	2180	2212	2244	2277	2310	2343	2377	2411	2446	2480	2515	2551
1985	1898	1927	1957	1987	2017	2047	2078	2109	2141	2172	2204	2237
1986	1647	1673	1700	1728	1755	1783	1811	1840	1869	1898	1927	1956
1987	1419	1444	1469	1494	1519	1545	1570	1596	1623	1649	1676	1703
1988	1220	1243	1266	1289	1312	1336	1359	1383	1407	1432	1457	1481
1989	1036	1056	1077	1098	1120	1141	1163	1185	1207	1230	1253	1275
1990	875	894	913	933	953	973	993	1013	1034	1054	1075	1097
1991	659	676	693	710	728	746	764	782	800	818	837	856
1992	467	482	497	513	528	544	560	576	592	609	625	642
1993	296	310	323	337	351	365	379	393	408	422	437	452
1994	145	157	169	181	193	206	218	231	244	257	270	283
1995	11	21	32	43	54	65	76	87	98	110	121	133

Note:--  
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It is assumed that full contribution for the month of cessation of membership has already been collected/will be collected from the salary of that month, failing which it should be deducted from the accumulated amounts given above.

The mortality in the above calculations has been assumed at the rate of 3.75 per thousand per annum up to 31.12.1987 and 3.60 per thousand per annum from 1.1.1988 onwards.

The mortality in the above calculations has been allowed on the basis of per annum up to 31.12.1987 and 3.60 per thousand per annum from 1.1.1988 onwards.

The mortality in the above calculations has been allowed on the basis of per annum up to 31.12.1987 and 3.60 per thousand per annum from 1.1.1988 onwards.

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME, 1980.

The accumulations in the Savings Account of the existing members who did not opt for the enhanced rates of contribution and benefit, up to the end of the month of cessation of membership of the Scheme on account of 'death', 'retirement', 'resignation', etc. corresponding to the contribution rate @ Rs. 100 per month.

XII-Year of Cessation of Membership - 1993

Year of Entry	Month of												Membership				
	January	Feb.	March	April	May	June	July	Aug.	Sep.	Octo.	Nov.	December.	(In Rupees)				
1982	1862	1882	1913	1939	1965	1992	2019	2046	2073	2100	2128	2156					
1983	1587	1610	1633	1656	1680	1703	1727	1751	1776	1800	1825	1850					
1984	1342	1362	1383	1404	1424	1446	1467	1488	1510	1532	1554	1577					
1985	1449	1437	1155	1174	1192	1211	1230	1249	1269	1288	1308	1328					
1986	921	927	953	970	986	1003	1020	1037	1054	1072	1090	1107					
1987	741	756	770	785	799	814	829	845	860	875	894	907					
1988	583	595	608	621	634	648	661	675	688	702	716	730					
1989	435	451	462	474	485	497	509	521	533	546	558	570					
1990	311	324	331	342	352	362	373	384	394	405	416	428					
1991	198	207	216	225	234	244	253	262	272	282	292	301					
1992	97	105	113	121	129	137	146	154	163	171	180	189					
1993	7	14	21	28	36	43	50	58	66	73	81	89					

XIII-Year of Cessation of Membership - 1994

Year of Entry	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
1982	2184	2213	2242	2271	2301	2330	2364	2391	2421	2452	2484	2515
1983	1875	1901	1927	1953	1979	2006	2033	2060	2087	2115	2143	2171
1984	1600	1622	1646	1669	1692	1716	1740	1764	1789	1813	1838	1864
1985	1348	1368	1389	1410	1431	1452	1473	1495	1517	1539	1561	1583
1986	1125	1143	1161	1180	1199	1217	1237	1256	1275	1295	1315	1335
1987	923	939	955	972	989	1005	1022	1039	1057	1074	1092	1110
1988	744	759	773	788	803	818	833	848	863	879	894	910
1989	583	595	608	621	634	648	661	675	688	702	715	730
1990	439	451	462	474	485	497	509	521	533	546	558	570
1991	311	321	331	342	352	362	373	384	394	405	416	428
1992	198	207	216	225	234	244	253	262	272	282	292	301
1993	97	105	113	121	129	137	146	154	163	171	180	189
1994	7	14	21	28	36	43	50	58	66	73	81	89