

No.7(2)/EV/2003  
Government of India  
Ministry of Finance  
Department of Expenditure  
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New Delhi, the 8<sup>th</sup> January, 2004.

OFFICE MEMORANDUM

**Sub: Central Government Employees Group Insurance Scheme-1980 –  
Tables of Benefits for the savings fund for the period from 1.1.2004 to  
31.12.2004.**

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The undersigned is directed to refer to this Ministry's O.M. No.7(3)/EV/2002 dated 9<sup>th</sup> January, 2003 forwarding therewith Tables of Benefits under CGEGIS for the year 2003. New Tables of Benefits for the savings fund of the Scheme based on a subscription of Rs.10 per month from 1.1.1982 to 31.12.1989 and Rs.15 per month w.e.f. 1.1.1990 onwards have been prepared for the year 2004 and a copy of the same is enclosed. Another Table of Benefits for the savings fund based on a subscription of Rs.10 per month for those employees who had opted out of the revised rates of subscription w.e.f. 1.1.1990 have also been drawn up for the year 2004 and a copy of the same is also enclosed. The 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, 12% per annum(compounded quarterly) w.e.f. 1.1.1987 to 31.12.2000, 11% per annum (compounded quarterly) w.e.f. 1.1.2001 to 31.12.2001, 9.5% per annum(compounded quarterly) w.e.f. 1.1.2002 to 31.12.2002, 9.0% per annum(compounded quarterly) w.e.f. 1.1.2003 to 31.12.2003 and 8% per annum (compounded quarterly) w.e.f. 1.1.2004 onwards. The mortality rate under the Scheme has been taken as 3.75 per thousand per annum upto 31.12.1987 and 3.60 per thousand per annum thereafter in both the cases. While calculating the amount it has been assumed that the subscription has been recovered or will be recovered from the salary of the month in which a member ceases to be in service failing which it should be deducted from accumulated amounts payable.

2. In its application to the employees of Indian Audit and Accounts Department this Office Memorandum issues in consultation with the Comptroller and Auditor General of India.

*Manish Kumar*

(MANISH KUMAR)  
DEPUTY SECRETARY TO THE GOVT. OF INIDA

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

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**CENTRAL GOVT. EMPLOYEES GROUP INSURANCE SCHEME 1980**

Accumulated value of contribution from 1st Jan of year of Entry to the month and year of cessation  
Contribution @ Rs. 10/- P.M throughout

Year of Entry	Year of cessation of membership											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	8164	8225	8285	8347	8410	8472	8535	8599	8663	8727	8791	8856
1983	7224	7279	7333	7389	7444	7501	7557	7614	7671	7729	7788	7846
1984	6375	6426	6474	6525	6574	6624	6676	6727	6778	6831	6882	6935
1985	5616	5661	5703	5750	5794	5839	5885	5931	5976	6023	6070	6117
1986	4934	4974	5014	5053	5093	5134	5175	5216	5257	5299	5341	5383
1987	4322	4357	4393	4429	4465	4502	4538	4576	4613	4650	4687	4725
1988	3776	3807	3839	3872	3905	3937	3971	4003	4037	4070	4104	4138
1989	3282	3310	3340	3368	3397	3427	3456	3486	3516	3546	3576	3608
1990	2843	2868	2895	2920	2946	2973	3000	3026	3054	3081	3108	3135
1991	2453	2475	2499	2523	2547	2570	2595	2619	2643	2667	2691	2715
1992	2107	2127	2148	2170	2192	2213	2234	2255	2277	2299	2320	2342
1993	1799	1817	1836	1856	1875	1894	1913	1932	1953	1972	1992	2012
1994	1525	1542	1559	1576	1594	1611	1629	1646	1664	1681	1699	1718
1995	1282	1297	1313	1328	1344	1360	1375	1391	1408	1424	1440	1456
1996	1066	1080	1095	1108	1123	1137	1151	1166	1180	1195	1209	1224
1997	874	887	899	913	925	939	951	965	978	991	1004	1018
1998	705	715	727	738	751	762	774	787	798	811	823	835
1999	552	563	574	585	596	606	616	627	638	649	661	672
2000	419	427	438	447	457	468	478	487	498	508	518	529
2001	298	307	317	325	334	344	353	363	372	381	390	401
2002	192	200	208	217	225	234	242	251	259	268	277	286
2003	95	103	110	118	126	134	142	150	158	166	174	182
2004	7	14	21	28	35	43	50	57	65	72	80	87
Note												
Basis Used												
From	To											
1.1.82	31.12.82	10%										
1.1.83	31.12.86	11%										
1.1.87	31.12.89	12%										
1.1.90	31.12.00	12%										
1.1.01	31.12.01	11%										
1.1.02	31.12.02	9.50%										
1.1.03	31.12.03	9.00%										
1.1.04	31.12.04	8.00%										

Saving 68.75% from 1.1.82 to 31.12.87

70% from 1.1.88 and onwards

Risk 31.25% from 1.1.82 to 31.12.87

30% from 1.1.88 and onwards

Int: p.a. payable 6%.

Revised

CENTRAL GOVT. EMPLOYEES GROUP INSURANCE SCHEME 1980												
Accumulated value of contribution from 1st Jan of year of Entry to the month and year of cessation												
Contribution @ Rs. 10/- P.M upto 31.12.89 and Rs. 15 throughout after 1.1.90												
Year of Entry	Year of cessation of membership 2004											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	9583	9658	9732	9806	9882	9958	10035	10111	10189	10267	10346	10425
1983	8643	8712	8779	8848	8917	8986	9057	9128	9199	9269	9341	9414
1984	7796	7859	7921	7984	8047	8112	8176	8240	8305	8371	8436	8503
1985	7036	7094	7151	7208	7267	7325	7384	7444	7504	7564	7625	7685
1986	6353	6407	6460	6513	6567	6620	6676	6729	6784	6841	6896	6953
1987	5742	5792	5839	5889	5939	5989	6039	6088	6140	6191	6243	6295
1988	5197	5242	5287	5332	5378	5424	5471	5518	5565	5611	5660	5707
1989	4702	4745	4787	4829	4871	4914	4956	4999	5044	5088	5132	5176
1990	4263	4303	4342	4381	4421	4460	4500	4541	4582	4623	4663	4705
1991	3679	3714	3748	3784	3819	3855	3891	3928	3964	4001	4039	4075
1992	3159	3191	3222	3254	3286	3319	3351	3383	3416	3449	3484	3518
1993	2697	2726	2754	2783	2812	2841	2871	2900	2930	2959	2991	3020
1994	2287	2314	2339	2366	2391	2417	2444	2471	2497	2525	2552	2579
1995	1922	1946	1969	1993	2016	2040	2065	2089	2113	2138	2162	2187
1996	1599	1620	1642	1663	1684	1706	1728	1750	1771	1794	1816	1840
1997	1311	1329	1350	1370	1388	1409	1428	1448	1469	1489	1510	1529
1998	1055	1074	1090	1108	1126	1144	1163	1181	1200	1217	1236	1255
1999	829	845	861	876	893	909	926	943	960	976	993	1010
2000	626	641	656	671	686	701	717	731	747	762	777	793
2001	448	461	474	488	502	516	530	543	558	572	587	600
2002	288	300	313	323	336	349	362	375	390	403	416	429
2003	143	154	166	177	189	201	212	224	236	249	261	272
2004	11	21	32	42	53	64	75	86	97	108	119	131
Note												
Basis Used												
From												
To												
1.1.82	31.12.82	10%										
1.1.83	31.12.86	11%										
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1.1.04	31.12.04	8.00%										

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No.7(2)/EV/2003  
Government of India  
Ministry of Finance  
Department of Expenditure  
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New Delhi, the 5<sup>th</sup> March, 2004.

OFFICE MEMORANDUM

**Sub: Central Government Employees Group Insurance Scheme-1980 – revised Tables of Benefits for the savings fund for the period from 1.1.2004 to 31.12.2004.**

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The undersigned is directed to refer to this Ministry's O.M. of even No. dated 8<sup>th</sup> January, 2004 forwarding therewith two Tables of Benefits under CGEGIS for the year 2004. In the Table based on a subscription of Rs.10 per month from 1.1.1982 to 31.12.1989 and Rs.15 per month w.e.f. 1.1.1990 onwards, there are some mistakes in the figures for the month of March 2004. The mistake has been rectified and a new revised Table has been prepared for the year 2004. A copy of the Table is enclosed. The other terms and conditions while preparing this Table are the same as indicated in O.M. dated 8<sup>th</sup> January, 2004.

*Manish Kumar*

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