

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

New Delhi, the 11<sup>th</sup> December, 2019

**OFFICE MEMORANDUM**

**Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.10.2019 to 31.12.2019.**

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 01.10.2019 to 31.12.2019, as worked out by IRDA based on the interest rate of 7.9% per annum (compounded quarterly) as notified by the Department of Economic Affairs as per their Resolution No. 5(2)-B(PD)/2019 dated 21.10.2019, 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 01.10.2019 to 31.12.2019, the Tables already issued for the first quarter, second quarter and third quarter i.e. for the period 01.01.2019 to 30.09.2019 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.

**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 - 2019

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	36159.31	36409.28	36660.91	36914.20	37169.17	37425.83	37681.12	37938.07	38196.70	38457.02	38719.05	38982.79
1983	32975.54	33204.43	33434.84	33666.76	33900.23	34135.24	34369.00	34604.29	34841.12	35079.50	35319.43	35560.94
1984	30108.80	30318.70	30529.99	30742.68	30956.78	31172.30	31386.68	31602.46	31819.66	32038.27	32258.32	32479.80
1985	27531.79	27724.62	27918.74	28114.13	28310.83	28508.82	28705.78	28904.03	29103.58	29304.43	29506.59	29710.08
1986	25227.48	25405.06	25583.81	25763.74	25944.87	26127.19	26308.58	26491.15	26674.91	26859.88	27046.05	27233.45
1987	23154.97	23318.82	23483.75	23649.78	23816.90	23985.14	24152.51	24320.98	24490.55	24661.23	24833.02	25005.94
1988	21304.02	21455.61	21608.21	21761.81	21916.44	22072.08	22226.94	22382.82	22539.71	22697.63	22856.58	23016.58
1989	19630.33	19770.84	19912.28	20054.65	20197.97	20342.23	20485.78	20630.26	20775.70	20922.08	21069.42	21217.72
1990	18147.53	18278.22	18409.77	18542.19	18675.49	18809.67	18943.20	19077.59	19212.87	19349.03	19486.08	19624.03
1991	16163.65	16281.19	16399.52	16518.63	16638.53	16759.22	16879.33	17000.23	17121.92	17244.40	17367.69	17491.78
1992	14408.15	14514.07	14620.69	14728.02	14836.06	14944.81	15053.06	15162.01	15271.68	15382.06	15493.17	15605.00
1993	12840.13	12935.66	13031.83	13128.64	13226.08	13324.18	13421.82	13520.11	13619.04	13718.61	13818.84	13919.72
1994	11452.77	11539.12	11626.04	11713.53	11801.61	11890.27	11978.54	12067.38	12156.81	12246.82	12337.42	12428.61
1995	10218.81	10296.98	10375.68	10454.89	10534.63	10614.90	10694.83	10775.27	10856.25	10937.75	11019.79	11102.37
1996	9124.60	9195.53	9266.93	9338.80	9411.15	9483.98	9556.51	9629.51	9702.99	9776.95	9851.40	9926.33
1997	8146.29	8210.74	8275.62	8340.93	8406.67	8472.84	8538.76	8605.11	8671.89	8739.11	8806.76	8874.86
1998	7283.88	7342.62	7401.75	7461.27	7521.18	7581.49	7641.58	7702.06	7762.93	7824.21	7885.88	7947.96
1999	6510.10	6563.71	6617.68	6672.01	6726.70	6781.75	6836.60	6891.82	6947.39	7003.33	7059.64	7116.31
2000	5828.35	5877.45	5926.88	5976.63	6026.71	6077.12	6127.37	6177.94	6228.85	6280.09	6331.67	6383.58
2001	5221.60	5266.68	5312.06	5357.74	5403.72	5450.01	5496.15	5542.60	5589.35	5636.41	5683.77	5731.45
2002	4683.01	4724.53	4766.32	4808.38	4850.73	4893.35	4935.86	4978.64	5021.70	5065.05	5108.68	5152.59
2003	4187.70	4225.93	4264.42	4303.16	4342.16	4381.42	4420.57	4459.99	4499.66	4539.59	4579.78	4620.23
2004	3742.20	3777.49	3813.00	3848.76	3884.75	3920.97	3957.12	3993.50	4030.12	4066.98	4104.08	4141.42
2005	3330.63	3363.19	3395.96	3428.96	3462.16	3495.59	3528.96	3562.54	3596.34	3630.36	3664.60	3699.07
2006	2950.41	2980.45	3010.69	3041.12	3071.76	3102.61	3133.40	3164.39	3195.59	3226.99	3258.60	3290.41
2007	2599.14	2626.85	2654.75	2682.83	2711.10	2739.55	2767.97	2796.57	2825.36	2854.34	2883.51	2912.87
2008	2274.62	2300.18	2325.91	2351.82	2377.89	2404.14	2430.37	2456.76	2483.33	2510.07	2536.99	2564.08
2009	1974.81	1998.39	2022.12	2046.02	2070.07	2094.27	2118.47	2142.83	2167.34	2192.02	2216.86	2241.85
2010	1697.84	1719.58	1741.47	1763.50	1785.68	1808.01	1830.33	1852.80	1875.42	1898.19	1921.10	1944.17
2011	1441.95	1462.00	1482.19	1502.50	1522.95	1543.54	1564.13	1584.86	1605.73	1626.73	1647.87	1669.15
2012	1205.37	1223.85	1242.46	1261.19	1280.04	1299.02	1318.01	1337.13	1356.38	1375.75	1395.25	1414.87
2013	987.98	1005.03	1022.18	1039.45	1056.83	1074.33	1091.86	1109.50	1127.26	1145.13	1163.12	1181.23
2014	788.54	804.26	820.08	836.02	852.05	868.19	884.37	900.66	917.05	933.55	950.15	966.87
2015	605.62	620.13	634.74	649.44	664.24	679.14	694.08	709.12	724.26	739.50	754.83	770.27
2016	437.79	451.19	464.68	478.25	491.92	505.68	519.49	533.38	547.37	561.45	575.63	589.89
2017	283.80	296.18	308.64	321.18	333.81	346.52	359.29	372.14	385.07	398.09	411.19	424.38
2018	141.93	153.37	164.88	176.47	188.14	199.89	211.70	223.58	235.54	247.58	259.70	271.90
2019	10.5	21.07	31.71	42.4190759	53.20	64.05	74.97127	85.96	97.02	108.16	119.37	130.65

**Note:**

**Basis Used**

From	To	Interest*	From	To	Interest*	From	To	Interest*
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%	1.4.2019	30.6.2019	8.00%
1.1.83	31.12.86	11%	1.4.2013	31.03.2016	8.70%	1.7.2019	30.9.2019	7.90%
1.1.87	31.12.00	12%	01.04.2016	30.09.2016	8.70%	1.10.2019	31.12.2019	7.90%
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%	Savings Fund : 68.75% from 1.1.82 to 31.12.87		
1.1.03	31.12.03	9.00%	01.04.2017	30.06.2017	7.90%	70% from 1.1.88 and onwards		
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%	Insurance Fund : 31.25% from 1.1.82 to 31.12.87		
			1.10.2018	31.12.2018	8.00%	30% from 1.1.88 and onwards		
			1.1.2019	31.3.2019	8.00%			

\* 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 - 2019

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	30108.72	30315.12	30522.89	30732.03	30942.56	31154.49	31365.25	31577.39	31790.93	32005.85	32222.19	32439.93
1983	26927.96	27113.29	27299.86	27487.66	27676.70	27866.99	28056.26	28246.76	28438.50	28631.50	28825.77	29021.30
1984	24058.89	24225.23	24392.66	24561.21	24730.87	24901.65	25071.52	25242.50	25414.60	25587.82	25762.18	25937.68
1985	21484.51	21633.79	21784.07	21935.34	22087.61	22240.89	22393.35	22546.82	22701.28	22856.76	23013.25	23170.77
1986	19172.81	19306.78	19441.65	19577.40	19714.06	19851.62	19988.46	20126.19	20264.82	20404.37	20544.82	20686.19
1987	17101.13	17221.39	17342.44	17464.29	17586.95	17710.43	17833.26	17956.90	18081.35	18206.61	18332.69	18459.59
1988	15253.02	15361.03	15469.77	15579.22	15689.39	15800.30	15910.64	16021.70	16133.49	16246.01	16359.27	16473.27
1989	13581.27	13678.22	13775.80	13874.04	13972.92	14072.46	14171.50	14271.19	14371.53	14472.52	14574.18	14676.50
1990	12093.34	12180.43	12268.10	12356.35	12445.18	12534.60	12623.58	12713.15	12803.29	12894.03	12985.37	13077.30
1991	10770.60	10848.93	10927.78	11007.15	11087.05	11167.47	11247.51	11328.08	11409.17	11490.79	11572.94	11655.64
1992	9596.90	9667.45	9738.48	9809.97	9881.94	9954.39	10026.49	10099.07	10172.12	10245.65	10319.67	10394.16
1993	8557.33	8621.00	8685.10	8749.62	8814.56	8879.94	8945.02	9010.52	9076.46	9142.82	9209.62	9276.85
1994	7629.55	7687.08	7744.99	7803.28	7861.96	7921.03	7979.83	8039.03	8098.60	8158.57	8218.93	8279.69
1995	6806.10	6858.17	6910.59	6963.36	7016.47	7069.94	7123.18	7176.77	7230.71	7285.00	7339.65	7394.65
1996	6075.79	6123.03	6170.58	6218.45	6266.63	6315.13	6363.44	6412.06	6460.99	6510.25	6559.83	6609.74
1997	5427.46	5470.41	5513.64	5557.15	5600.95	5645.05	5688.97	5733.18	5777.68	5822.46	5867.55	5912.92
1998	4849.93	4889.05	4928.43	4968.07	5007.97	5048.13	5088.15	5128.43	5168.97	5209.78	5250.85	5292.20
1999	4335.73	4371.45	4407.40	4443.59	4480.02	4516.69	4553.23	4590.01	4627.03	4664.29	4701.80	4739.55
2000	3885.38	3918.11	3951.06	3984.23	4017.62	4051.22	4084.72	4118.44	4152.37	4186.53	4220.91	4255.52
2001	3482.47	3512.54	3542.80	3573.26	3603.93	3634.79	3665.57	3696.54	3727.72	3759.10	3790.69	3822.48
2002	3120.02	3147.69	3175.53	3203.56	3231.78	3260.18	3288.51	3317.02	3345.71	3374.59	3403.66	3432.93
2003	2793.16	2818.65	2844.32	2870.16	2896.17	2922.35	2948.46	2974.74	3001.20	3027.83	3054.63	3081.61
2004	2494.80	2518.32	2542.00	2565.84	2589.83	2613.98	2638.08	2662.33	2686.75	2711.32	2736.05	2760.95
2005	2220.42	2242.13	2263.98	2285.97	2308.11	2330.40	2352.64	2375.02	2397.56	2420.24	2443.07	2466.05
2006	1966.94	1986.96	2007.12	2027.42	2047.84	2068.41	2088.93	2109.60	2130.39	2151.33	2172.40	2193.61
2007	1732.76	1751.23	1769.83	1788.55	1807.40	1826.37	1845.31	1864.38	1883.58	1902.89	1922.34	1941.91
2008	1516.41	1533.45	1550.61	1567.88	1585.26	1602.76	1620.24	1637.84	1655.55	1673.39	1691.33	1709.39
2009	1316.54	1332.26	1348.08	1364.01	1380.04	1396.18	1412.32	1428.55	1444.90	1461.35	1477.90	1494.57
2010	1131.89	1146.39	1160.98	1175.67	1190.45	1205.34	1220.22	1235.20	1250.28	1265.46	1280.73	1296.11
2011	961.30	974.67	988.12	1001.67	1015.30	1029.03	1042.76	1056.58	1070.49	1084.49	1098.58	1112.77
2012	803.58	815.90	828.31	840.79	853.36	866.01	878.67	891.42	904.25	917.17	930.17	943.25
2013	658.65	670.02	681.45	692.97	704.56	716.22	727.91	739.67	751.51	763.42	775.41	787.49
2014	525.69	536.17	546.72	557.34	568.03	578.80	589.58	600.44	611.37	622.36	633.43	644.58
2015	403.75	413.42	423.16	432.96	442.83	452.76	462.72	472.75	482.84	493.00	503.22	513.51
2016	291.86	300.79	309.78	318.84	327.95	337.12	346.32	355.59	364.92	374.30	383.75	393.26
2017	189.20	197.45	205.76	214.12	222.54	231.01	239.53	248.09	256.71	265.39	274.13	282.92
2018	94.62	102.24	109.92	117.65	125.43	133.26	141.13	149.05	157.03	165.06	173.14	181.27
2019	7.00	14.05	21.14	28.28	35.47	42.70	49.98	57.31	64.68	72.11	79.58	87.10

**Note:**

Basis Used

From	To	Interest*	From	To	Interest*	From	To	Interest*
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%	1.4.2019	30.6.2019	8.00%
1.1.83	31.12.86	11%	1.4.2013	31.03.2016	8.70%	1.7.2019	30.9.2019	7.90%
1.1.87	31.12.00	12%	01.04.2016	30.09.2016	8.70%	1.10.2019	31.12.2019	7.90%
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%	Savings Fund : 68.75% from 1.1.82 to 31.12.87		
1.1.03	31.12.03	9.00%	01.04.2017	30.06.2017	7.90%	70% from 1.1.88 and onwards		
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%	Insurance Fund : 31.25% from 1.1.82 to 31.12.87		
			1.10.2018	31.12.2018	8.00%	30% from 1.1.88 and onwards		
			1.1.2019	31.03.2019	8.00%			

\* Interest p.a compounded quarterly

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