

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

New Delhi, the 20<sup>th</sup> May, 2020

**OFFICE MEMORANDUM**

**Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.04.2020 to 30.06.2020.**

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The Tables of Benefits for Savings Fund to the beneficiaries under the Central Government Employees Group Insurance Scheme (CGEGIS-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 01.04.2020 to 30.06.2020, as worked out by the Insurance Regulatory & Development Authority (IRDA) based on the interest rate of 7.1% per annum (compounded quarterly) as notified by the Department of Economic Affairs as per their Resolution No.5(2)-B(PD)/2020, dated 07.04.2020, 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 01.01.1982 to 31.12.1989 and Rs.15 p.m. w.e.f. 01.01.1990 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. 01.01.1990.

3. While these orders are in respect of Table of Benefits for the period from 01.04.2020 to 30.06.2020, the Table already issued for the first quarter i.e from 01.01.2020 to 31.03.2020 are also reproduced for the sake of convenience and consolidation.

4. In their application to the employees of the Indian Audit & Accounts Department, these orders are issued after consultation with the Comptroller & Auditor General of India, as mandated under Article 148(5) of the Constitution.

5. Hindi version of the order is attached.



(Amar Nath Singh)  
Director

To

1. All Ministries/Departments of the Central Government as per standard list.
2. Copy with spare copies for information and necessary action to C&AG, UPSC, all State Governments 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 - 2020

Month of cessation of membership

| Year of Entry | Jan      | Feb      | Mar      | April    | May      | June     |
|---------------|----------|----------|----------|----------|----------|----------|
| 1982          | 39248.26 | 39515.46 | 39784.41 | 40028.92 | 40274.87 | 40522.27 |
| 1983          | 35804.02 | 36048.70 | 36294.97 | 36518.96 | 36744.26 | 36970.89 |
| 1984          | 32702.74 | 32927.13 | 33152.98 | 33358.49 | 33565.21 | 33773.14 |
| 1985          | 29914.90 | 30121.05 | 30328.56 | 30517.45 | 30707.45 | 30898.58 |
| 1986          | 27422.07 | 27611.92 | 27803.01 | 27977.05 | 28152.11 | 28328.20 |
| 1987          | 25179.99 | 25355.18 | 25531.52 | 25692.19 | 25853.81 | 26016.39 |
| 1988          | 23177.62 | 23339.71 | 23502.86 | 23651.61 | 23801.22 | 23951.72 |
| 1989          | 21367.00 | 21517.25 | 21668.48 | 21806.43 | 21945.20 | 22084.78 |
| 1990          | 19762.88 | 19902.64 | 20043.31 | 20171.71 | 20300.86 | 20430.77 |
| 1991          | 17616.69 | 17742.41 | 17868.95 | 17984.56 | 18100.84 | 18217.81 |
| 1992          | 15717.56 | 15830.86 | 15944.91 | 16049.19 | 16154.10 | 16259.61 |
| 1993          | 14021.26 | 14123.47 | 14226.34 | 14320.52 | 14415.25 | 14510.54 |
| 1994          | 12520.40 | 12612.79 | 12705.78 | 12791.02 | 12876.75 | 12963.00 |
| 1995          | 11185.48 | 11269.14 | 11353.35 | 11430.63 | 11508.36 | 11586.55 |
| 1996          | 10001.76 | 10077.67 | 10154.08 | 10224.31 | 10294.95 | 10366.01 |
| 1997          | 8943.41  | 9012.40  | 9081.85  | 9145.77  | 9210.06  | 9274.74  |
| 1998          | 8010.44  | 8073.33  | 8136.64  | 8195.00  | 8253.70  | 8312.75  |
| 1999          | 7173.35  | 7230.77  | 7288.56  | 7341.93  | 7395.62  | 7449.62  |
| 2000          | 6435.83  | 6488.42  | 6541.36  | 6590.34  | 6639.60  | 6689.15  |
| 2001          | 5779.43  | 5827.73  | 5876.35  | 5921.41  | 5966.74  | 6012.34  |
| 2002          | 5196.79  | 5241.28  | 5286.06  | 5327.65  | 5369.49  | 5411.57  |
| 2003          | 4660.95  | 4701.94  | 4743.19  | 4781.59  | 4820.21  | 4859.07  |
| 2004          | 4179.01  | 4216.84  | 4254.92  | 4290.45  | 4326.18  | 4362.13  |
| 2005          | 3733.77  | 3768.69  | 3803.83  | 3836.71  | 3869.78  | 3903.04  |
| 2006          | 3322.43  | 3354.66  | 3387.10  | 3417.53  | 3448.13  | 3478.91  |
| 2007          | 2942.42  | 2972.17  | 3002.11  | 3030.26  | 3058.59  | 3087.08  |
| 2008          | 2591.35  | 2618.80  | 2646.43  | 2672.50  | 2698.71  | 2725.09  |
| 2009          | 2267.02  | 2292.35  | 2317.84  | 2341.97  | 2366.25  | 2390.67  |
| 2010          | 1967.38  | 1990.75  | 2014.27  | 2036.62  | 2059.10  | 2081.71  |
| 2011          | 1690.57  | 1712.12  | 1733.82  | 1754.52  | 1775.34  | 1796.28  |
| 2012          | 1434.63  | 1454.51  | 1474.52  | 1493.70  | 1512.98  | 1532.38  |
| 2013          | 1199.45  | 1217.80  | 1236.26  | 1254.04  | 1271.91  | 1289.89  |
| 2014          | 983.69   | 1000.62  | 1017.67  | 1034.15  | 1050.74  | 1067.42  |
| 2015          | 785.81   | 801.45   | 817.19   | 832.50   | 847.89   | 863.38   |
| 2016          | 604.25   | 618.70   | 633.25   | 647.47   | 661.78   | 676.17   |
| 2017          | 437.66   | 451.02   | 464.47   | 477.70   | 491.01   | 504.40   |
| 2018          | 284.18   | 296.54   | 308.98   | 321.30   | 333.69   | 346.15   |
| 2019          | 142.00   | 153.43   | 164.9333 | 176.40   | 187.94   | 199.55   |
| 2020          | 10.50    | 21.07    | 31.71    | 42.39    | 53.14    | 63.95    |

**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%     | 1.1.2020  | 31.03.2020 | 7.90%     |
| 1.1.02  | 31.12.02 | 9.50%     | 01.01.2017 | 31.03.2017 | 8.00%     | 1.4.2020  | 30.06.2020 | 7.10%     |
| 1.1.03  | 31.12.03 | 9.00%     | 01.04.2017 | 30.06.2017 | 7.90%     | Savings Fund : 68.75% from 1.1.82 to 31.12.87   |            |           |
| 1.1.04  | 30.11.11 | 8.00%     | 01.07.2017 | 31.12.2017 | 7.80%     | 70% from 1.1.88 and onwards                     |            |           |
| 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 - 2020

Month of cessation of membership

| Year of Entry | Jan      | Feb      | Mar      | April    | May      | June     |
|---------------|----------|----------|----------|----------|----------|----------|
| 1982          | 32659.11 | 32879.71 | 33101.76 | 33303.46 | 33506.36 | 33710.44 |
| 1983          | 29218.11 | 29416.21 | 29615.61 | 29796.81 | 29979.07 | 30162.41 |
| 1984          | 26114.32 | 26292.12 | 26471.08 | 26633.79 | 26797.45 | 26962.07 |
| 1985          | 23329.32 | 23488.90 | 23649.53 | 23795.64 | 23942.60 | 24090.43 |
| 1986          | 20828.49 | 20971.72 | 21115.88 | 21247.09 | 21379.06 | 21511.81 |
| 1987          | 18587.32 | 18715.89 | 18845.30 | 18963.15 | 19081.69 | 19200.93 |
| 1988          | 16588.01 | 16703.50 | 16819.75 | 16925.69 | 17032.24 | 17139.43 |
| 1989          | 14779.49 | 14883.16 | 14987.50 | 15082.66 | 15178.37 | 15274.65 |
| 1990          | 13169.83 | 13262.97 | 13356.71 | 13442.28 | 13528.34 | 13614.92 |
| 1991          | 11738.87 | 11822.65 | 11906.97 | 11984.01 | 12061.50 | 12139.44 |
| 1992          | 10469.14 | 10544.62 | 10620.58 | 10690.05 | 10759.93 | 10830.22 |
| 1993          | 9344.53  | 9412.65  | 9481.21  | 9543.98  | 9607.12  | 9670.63  |
| 1994          | 8340.84  | 8402.40  | 8464.35  | 8521.14  | 8578.26  | 8635.72  |
| 1995          | 7450.02  | 7505.75  | 7561.84  | 7613.32  | 7665.10  | 7717.18  |
| 1996          | 6659.97  | 6710.53  | 6761.42  | 6808.19  | 6855.23  | 6902.56  |
| 1997          | 5958.60  | 6004.57  | 6050.84  | 6093.43  | 6136.27  | 6179.37  |
| 1998          | 5333.81  | 5375.70  | 5417.86  | 5456.72  | 5495.82  | 5535.15  |
| 1999          | 4777.55  | 4815.80  | 4854.29  | 4889.85  | 4925.61  | 4961.58  |
| 2000          | 4290.35  | 4325.41  | 4360.70  | 4393.35  | 4426.19  | 4459.23  |
| 2001          | 3854.48  | 3886.69  | 3919.11  | 3949.16  | 3979.39  | 4009.80  |
| 2002          | 3462.38  | 3492.02  | 3521.86  | 3549.58  | 3577.46  | 3605.50  |
| 2003          | 3108.77  | 3136.10  | 3163.61  | 3189.22  | 3214.98  | 3240.89  |
| 2004          | 2786.00  | 2811.23  | 2836.61  | 2860.30  | 2884.12  | 2908.09  |
| 2005          | 2489.18  | 2512.46  | 2535.89  | 2557.81  | 2579.85  | 2602.03  |
| 2006          | 2214.95  | 2236.44  | 2258.07  | 2278.35  | 2298.75  | 2319.27  |
| 2007          | 1961.61  | 1981.44  | 2001.40  | 2020.18  | 2039.06  | 2058.05  |
| 2008          | 1727.57  | 1745.87  | 1764.29  | 1781.66  | 1799.14  | 1816.73  |
| 2009          | 1511.35  | 1528.23  | 1545.23  | 1561.31  | 1577.50  | 1593.78  |
| 2010          | 1311.59  | 1327.17  | 1342.85  | 1357.75  | 1372.73  | 1387.81  |
| 2011          | 1127.04  | 1141.42  | 1155.88  | 1169.68  | 1183.56  | 1197.52  |
| 2012          | 956.42   | 969.67   | 983.02   | 995.80   | 1008.65  | 1021.59  |
| 2013          | 799.64   | 811.87   | 824.18   | 836.02   | 847.94   | 859.93   |
| 2014          | 655.79   | 667.08   | 678.45   | 689.44   | 700.49   | 711.61   |
| 2015          | 523.87   | 534.30   | 544.79   | 555.00   | 565.26   | 575.59   |
| 2016          | 402.83   | 412.47   | 422.16   | 431.65   | 441.19   | 450.78   |
| 2017          | 291.77   | 300.68   | 309.65   | 318.47   | 327.34   | 336.27   |
| 2018          | 189.45   | 197.69   | 205.99   | 214.20   | 222.46   | 230.77   |
| 2019          | 94.67    | 102.29   | 109.96   | 117.60   | 125.29   | 133.03   |
| 2020          | 7.00     | 14.05    | 21.14    | 28.26    | 35.43    | 42.64    |

**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%     | 1.1.2020  | 31.03.2020 | 7.90%     |
| 1.1.02  | 31.12.02 | 9.50%     | 01.01.2017 | 31.03.2017 | 8.00%     | 1.4.2020  | 30.06.2020 | 7.10%     |
| 1.1.03  | 31.12.03 | 9.00%     | 01.04.2017 | 30.06.2017 | 7.90%     | Savings Fund : 68.75% from 1.1.82 to 31.12.87   |            |           |
| 1.1.04  | 30.11.11 | 8.00%     | 01.07.2017 | 31.12.2017 | 7.80%     | 70% from 1.1.88 and onwards                     |            |           |
| 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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Insurance Fund : 31.25% from 1.1.82 to 31.12.87  
30% from 1.1.88 and onwards