

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

New Delhi, the 25<sup>th</sup> May, 2018

**OFFICE MEMORANDUM**

**Sub: Central Government Employees Group Insurance Scheme-1980 –  
Tables of Benefits for the savings fund for the period from  
01.04.2018 to 30.06.2018.**

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 01.04.2018 to 30.06.2018, as worked out by IRDA based on the interest rate of 7.6% per annum (compounded quarterly) as notified by the Department of Economic Affairs as per their Resolution No. 5(1)-B(PD)/2018 dated 11.04.2018, 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 01.04.2018 to 30.06.2018, the Tables already issued for the first quarter from 01.01.2018 to 31.3.2018 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/- 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
1982	33372.14	33592.67	33814.59	34037.91	34262.63	34488.77
1983	30423.13	30625.11	30828.35	31032.87	31238.68	31445.79
1984	27767.76	27953.02	28139.45	28327.05	28515.83	28705.80
1985	25380.77	25551.01	25722.32	25894.71	26068.18	26242.74
1986	23246.37	23403.18	23560.97	23719.75	23879.54	24040.33
1987	21326.68	21471.40	21617.03	21763.58	21911.05	22059.46
1988	19612.21	19746.14	19880.92	20016.54	20153.02	20290.35
1989	18061.93	18186.11	18311.06	18436.81	18563.34	18690.67
1990	16688.46	16803.99	16920.25	17037.24	17154.97	17273.44
1991	14850.86	14954.83	15059.45	15164.72	15270.67	15377.27
1992	13224.80	13318.53	13412.85	13507.77	13603.28	13699.40
1993	11772.40	11856.99	11942.11	12027.77	12113.97	12200.71
1994	10487.34	10563.84	10640.83	10718.30	10796.25	10874.70
1995	9344.36	9413.67	9483.42	9553.60	9624.23	9695.30
1996	8330.84	8393.77	8457.10	8520.82	8584.95	8649.48
1997	7424.67	7481.89	7539.48	7597.43	7655.75	7714.43
1998	6625.84	6678.04	6730.57	6783.43	6836.63	6890.15
1999	5909.12	5956.81	6004.80	6053.09	6101.68	6150.59
2000	5277.64	5321.35	5365.34	5409.61	5454.16	5498.98
2001	4715.62	4755.80	4796.23	4836.92	4877.86	4919.06
2002	4216.75	4253.79	4291.06	4328.57	4366.31	4404.29
2003	3757.96	3792.11	3826.48	3861.06	3895.86	3930.88
2004	3345.31	3376.86	3408.62	3440.57	3472.72	3505.08
2005	2964.09	2993.24	3022.58	3052.10	3081.81	3111.71
2006	2611.90	2638.84	2665.94	2693.22	2720.67	2748.30
2007	2286.53	2311.42	2336.47	2361.67	2387.03	2412.56
2008	1985.94	2008.93	2032.08	2055.37	2078.80	2102.39
2009	1708.24	1729.49	1750.87	1772.39	1794.05	1815.84
2010	1451.68	1471.32	1491.08	1510.97	1530.97	1551.11
2011	1214.67	1232.81	1251.07	1269.45	1287.94	1306.54
2012	995.53	1012.30	1029.17	1046.14	1063.23	1080.42
2013	794.17	809.67	825.27	840.96	856.75	872.64
2014	609.43	623.77	638.19	652.71	667.32	682.02
2015	440.00	453.27	466.63	480.06	493.58	507.19
2016	284.55	296.84	309.21	321.65	334.18	346.78
2017	141.91	153.30	164.77	176.31	187.92	199.60
2018	10.50	21.07	31.70	42.40	53.17	64.00

**Note:**

Basis Used

From	To	Interest*	From	To	Interest*
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%
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%
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	30.06.2018	7.60%

\* Interest p.a compounded quarterly

Savings Fund : 68.75% from 1.1.82 to 31.12.87  
70% from 1.1.88 and onwards

Insurance Fund : 31.25% from 1.1.82 to 31.12.87  
30% from 1.1.88 and onwards

**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
1982	27808.01	27990.03	28173.19	28357.50	28542.97	28729.61
1983	24861.78	25025.26	25189.76	25355.29	25521.87	25689.49
1984	22204.27	22351.01	22498.68	22647.28	22796.82	22947.29
1985	19819.71	19951.44	20084.01	20217.41	20351.65	20486.74
1986	17678.46	17796.72	17915.73	18035.48	18155.99	18277.26
1987	15759.54	15865.72	15972.58	16080.10	16188.31	16297.19
1988	14047.70	14143.11	14239.12	14335.73	14432.96	14530.79
1989	12499.22	12584.88	12671.09	12757.83	12845.13	12932.97
1990	11121.00	11197.99	11275.46	11353.43	11431.88	11510.83
1991	9895.79	9965.07	10034.78	10104.94	10175.54	10246.58
1992	8808.63	8871.07	8933.90	8997.12	9060.75	9124.77
1993	7845.72	7902.09	7958.83	8015.92	8073.37	8131.18
1994	6986.34	7037.31	7088.60	7140.22	7192.15	7244.42
1995	6223.61	6269.78	6316.24	6362.99	6410.03	6457.38
1996	5547.15	5589.07	5631.24	5673.68	5716.39	5759.37
1997	4946.63	4984.76	5023.13	5061.75	5100.60	5139.70
1998	4411.68	4446.44	4481.43	4516.63	4552.06	4587.71
1999	3935.40	3967.17	3999.13	4031.30	4063.67	4096.25
2000	3518.25	3547.40	3576.72	3606.23	3635.93	3665.81
2001	3145.05	3171.85	3198.81	3225.94	3253.24	3280.72
2002	2809.33	2834.01	2858.85	2883.84	2908.99	2934.30
2003	2506.56	2529.34	2552.26	2575.32	2598.53	2621.88
2004	2230.21	2251.24	2272.41	2293.71	2315.15	2336.72
2005	1976.06	1995.50	2015.05	2034.74	2054.54	2074.47
2006	1741.26	1759.22	1777.30	1795.48	1813.78	1832.20
2007	1524.35	1540.95	1557.64	1574.45	1591.36	1608.37
2008	1323.96	1339.29	1354.72	1370.25	1385.87	1401.59
2009	1138.82	1152.99	1167.25	1181.59	1196.03	1210.56
2010	967.79	980.88	994.05	1007.31	1020.65	1034.07
2011	809.78	821.88	834.05	846.30	858.62	871.03
2012	663.69	674.86	686.11	697.43	708.82	720.28
2013	529.45	539.78	550.18	560.64	571.17	581.76
2014	406.29	415.84	425.46	435.14	444.88	454.68
2015	293.34	302.18	311.08	320.04	329.06	338.13
2016	189.70	197.89	206.14	214.44	222.78	231.19
2017	94.61	102.20	109.85	117.54	125.28	133.07
2018	7.00	14.04	21.13	28.27	35.44	42.67

**Note:**

**Basis Used**

From	To	Interest*	From	To	Interest*
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%
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%
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	30.06.2018	7.60%

\* Interest p.a compounded quarterly

Savings Fund : 68.75% from 1.1.82 to 31.12.87  
70% from 1.1.88 and onwards

Insurance Fund : 31.25% from 1.1.82 to 31.12.87  
30% from 1.1.88 and onwards

सं. 7(2)/ई-V/2016

भारत सरकार  
वित्त मंत्रालय  
व्यय विभाग

नई दिल्ली, 25 मई, 2018

कार्यालय जापन

**विषय: केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 - 01.04.2018 से 30.06.2018 की अवधि के लिए बचत निधि के लाभों की सारणियां।**

केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 11.04.2018 के अपने संकल्प सं. 5(1)-बी(पीडी)/2018 के तहत यथा-अधिसूचित 7.6% की वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) के आधार पर बीमा विनियामक एवं विकास प्राधिकरण (आईआरडीए) द्वारा 01.04.2018 से 30.06.2018 की तिमाही के लिए, लाभार्थियों के लिए तैयार की गई बचत निधि के लाभों की सारणियां, जो इस मंत्रालय के 17.03.2017 के समसंख्यक कार्यालय जापन के अनुसार 01.01.2017 से तिमाही आधार पर जारी की जा रही हैं, संलग्न हैं।

2. विद्यमान पद्धति के अनुसार संलग्न सारणियां दो श्रेणियों की हैं। जैसा कि अब तक होता था, इस स्कीम की बचत निधि के लिए लाभों की पहली सारणी 01.01.1982 से 31.12.1989 तक 10/- रुपए प्रतिमाह और 01.01.1990 से 15/- रुपए प्रतिमाह के अंशदान पर आधारित है। बचत निधि के लिए लाभों की दूसरी सारणी ऐसे कर्मचारियों के लिए 10/- रुपए प्रतिमाह के अंशदान पर आधारित है जिन्होंने 01.01.1990 से अंशदान की संशोधित दर से बाहर रहने का विकल्प दिया था।

3. ये आदेश 01.04.2018 से 30.06.2018 की अवधि के लिए लाभों की सारणी के संबंध में हैं, तथापि 01.01.2018 से 31.03.2018 तक की प्रथम तिमाही के लिए जारी की जा चुकी सारणियां भी सहूलियत और समेकन के लिए पुनः प्रस्तुत की जा रही हैं।

4. जहां तक भारतीय लेखापरीक्षा और लेखा विभाग के कर्मचारियों पर इनके लागू होने का संबंध है, ये आदेश भारत के नियंत्रक एवं महालेखापरीक्षक के परामर्श से जारी किए जाते हैं।

**अमरनाथ सिंह**  
(अमर नाथ सिंह)  
निदेशक

सेवा में

1. केन्द्र सरकार के सभी मंत्रालय/विभाग (मानक सूची के अनुसार)।
2. नियंत्रक एवं महालेखापरीक्षक, संघ लोक सेवा आयोग, सभी राज्य सरकारों आदि (मानक सूची के अनुसार) को सूचना एवं आवश्यक कार्रवाई हेतु अतिरिक्त प्रतियों के साथ।
3. एनआईसी, व्यय विभाग को वित्त मंत्रालय, व्यय विभाग की वेबसाइट पर इसे अपलोड करने के लिए।

**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
1982	33372.14	33592.67	33814.59	34037.91	34262.63	34488.77
1983	30423.13	30625.11	30828.35	31032.87	31238.68	31445.79
1984	27767.76	27953.02	28139.45	28327.05	28515.83	28705.80
1985	25380.77	25551.01	25722.32	25894.71	26068.18	26242.74
1986	23246.37	23403.18	23560.97	23719.75	23879.54	24040.33
1987	21326.68	21471.40	21617.03	21763.58	21911.05	22059.46
1988	19612.21	19746.14	19880.92	20016.54	20153.02	20290.35
1989	18061.93	18186.11	18311.06	18436.81	18563.34	18690.67
1990	16688.46	16803.99	16920.25	17037.24	17154.97	17273.44
1991	14850.86	14954.83	15059.45	15164.72	15270.67	15377.27
1992	13224.80	13318.53	13412.85	13507.77	13603.28	13699.40
1993	11772.40	11856.99	11942.11	12027.77	12113.97	12200.71
1994	10487.34	10563.84	10640.83	10718.30	10796.25	10874.70
1995	9344.36	9413.67	9483.42	9553.60	9624.23	9695.30
1996	8330.84	8393.77	8457.10	8520.82	8584.95	8649.48
1997	7424.67	7481.89	7539.48	7597.43	7655.75	7714.43
1998	6625.84	6678.04	6730.57	6783.43	6836.63	6890.15
1999	5909.12	5956.81	6004.80	6053.09	6101.68	6150.59
2000	5277.64	5321.35	5365.34	5409.61	5454.16	5498.98
2001	4715.62	4755.80	4796.23	4836.92	4877.86	4919.06
2002	4216.75	4253.79	4291.06	4328.57	4366.31	4404.29
2003	3757.96	3792.11	3826.48	3861.06	3895.86	3930.88
2004	3345.31	3376.86	3408.62	3440.57	3472.72	3505.08
2005	2964.09	2993.24	3022.58	3052.10	3081.81	3111.71
2006	2611.90	2638.84	2665.94	2693.22	2720.67	2748.30
2007	2286.53	2311.42	2336.47	2361.67	2387.03	2412.56
2008	1985.94	2008.93	2032.08	2055.37	2078.80	2102.39
2009	1708.24	1729.49	1750.87	1772.39	1794.05	1815.84
2010	1451.68	1471.32	1491.08	1510.97	1530.97	1551.11
2011	1214.67	1232.81	1251.07	1269.45	1287.94	1306.54
2012	995.53	1012.30	1029.17	1046.14	1063.23	1080.42
2013	794.17	809.67	825.27	840.96	856.75	872.64
2014	609.43	623.77	638.19	652.71	667.32	682.02
2015	440.00	453.27	466.63	480.06	493.58	507.19
2016	284.55	296.84	309.21	321.65	334.18	346.78
2017	141.91	153.30	164.77	176.31	187.92	199.60
2018	10.50	21.07	31.70	42.40	53.17	64.00

31.12.18

**Note:**

**Basis Used**

From	To	Interest*	From	To	Interest*
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%
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%
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	30.06.2018	7.60%

\* Interest p.a compounded quarterly

Savings Fund : 68.75% from 1.1.82 to 31.12.87  
70% from 1.1.88 and onwards

Insurance Fund : 31.25% from 1.1.82 to 31.12.87  
30% from 1.1.88 and onwards

**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
1982	27808.01	27990.03	28173.19	28357.50	28542.97	28729.61
1983	24861.78	25025.26	25189.76	25355.29	25521.87	25689.49
1984	22204.27	22351.01	22498.68	22647.28	22796.82	22947.29
1985	19819.71	19951.44	20084.01	20217.41	20351.65	20486.74
1986	17678.46	17796.72	17915.73	18035.48	18155.99	18277.26
1987	15759.54	15865.72	15972.58	16080.10	16188.31	16297.19
1988	14047.70	14143.11	14239.12	14335.73	14432.96	14530.79
1989	12499.22	12584.88	12671.09	12757.83	12845.13	12932.97
1990	11121.00	11197.99	11275.46	11353.43	11431.88	11510.83
1991	9895.79	9965.07	10034.78	10104.94	10175.54	10246.58
1992	8808.63	8871.07	8933.90	8997.12	9060.75	9124.77
1993	7845.72	7902.09	7958.83	8015.92	8073.37	8131.18
1994	6986.34	7037.31	7088.60	7140.22	7192.15	7244.42
1995	6223.61	6269.78	6316.24	6362.99	6410.03	6457.38
1996	5547.15	5589.07	5631.24	5673.68	5716.39	5759.37
1997	4946.63	4984.76	5023.13	5061.75	5100.60	5139.70
1998	4411.68	4446.44	4481.43	4516.63	4552.06	4587.71
1999	3935.40	3967.17	3999.13	4031.30	4063.67	4096.25
2000	3518.25	3547.40	3576.72	3606.23	3635.93	3665.81
2001	3145.05	3171.85	3198.81	3225.94	3253.24	3280.72
2002	2809.33	2834.01	2858.85	2883.84	2908.99	2934.30
2003	2506.56	2529.34	2552.26	2575.32	2598.53	2621.88
2004	2230.21	2251.24	2272.41	2293.71	2315.15	2336.72
2005	1976.06	1995.50	2015.05	2034.74	2054.54	2074.47
2006	1741.26	1759.22	1777.30	1795.48	1813.78	1832.20
2007	1524.35	1540.95	1557.64	1574.45	1591.36	1608.37
2008	1323.96	1339.29	1354.72	1370.25	1385.87	1401.59
2009	1138.82	1152.99	1167.25	1181.59	1196.03	1210.56
2010	967.79	980.88	994.05	1007.31	1020.65	1034.07
2011	809.78	821.88	834.05	846.30	858.62	871.03
2012	663.69	674.86	686.11	697.43	708.82	720.28
2013	529.45	539.78	550.18	560.64	571.17	581.76
2014	406.29	415.84	425.46	435.14	444.88	454.68
2015	293.34	302.18	311.08	320.04	329.06	338.13
2016	189.70	197.89	206.14	214.44	222.78	231.19
2017	94.61	102.20	109.85	117.54	125.28	133.07
2018	7.00	14.04	21.13	28.27	35.44	42.67

37717.4 A/c

**Note:**

**Basis Used**

From	To	Interest*	From	To	Interest*
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%
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%
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	30.06.2018	7.60%

\* Interest p.a compounded quarterly

Savings Fund : 68.75% from 1.1.82 to 31.12.87  
70% from 1.1.88 and onwards

Insurance Fund : 31.25% from 1.1.82 to 31.12.87  
30% from 1.1.88 and onwards