

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

New Delhi, the 15th February, 2021

OFFICE MEMORANDUM

Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.01.2021 to 31.03.2021.

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 01.01.2021 to 31.03.2021, as worked out by 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 06.01.2021, 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. In their application to the employees belonging to Indian Audit and Accounts Department, these orders are issued under Article 148(5) of the Constitution and after consultation with the Comptroller & Auditor General of India.

4. Hindi version of these orders is attached.



(B. K. Manthan)

Deputy Secretary to the Government of India

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.

सं. 7(2)/ई-V/2016

भारत सरकार

वित्त मंत्रालय

व्यय विभाग

15th फरवरी, 2021

कार्यालय ज्ञापन

विषय: केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 - 01.01.2021 से 30.03.2021 तक की अवधि के लिए बचत निधि के लाभों की सारणियां।

केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 06.01.2021 के अपने संकल्प सं.5(2)-बी(पीडी)/2020 के तहत यथा-अधिसूचित 7.1% की वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) के आधार पर बीमा विनियामक एवं विकास प्राधिकरण (आईआरडीए) द्वारा 01.01.2021 से 31.03.2021 की तिमाही के लिए तैयार की गई लाभार्थियों हेतु बचत निधि के लाभों की सारणियां, जो इस मंत्रालय के 17.03.2017 के समसंख्यक कार्यालय ज्ञापन 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. जहां तक भारतीय लेखापरीक्षा और लेखा विभाग के कर्मचारियों पर इनके लागू होने का संबंध है, ये आदेश संविधान के अनुच्छेद 148(5) के अंतर्गत अधिदेशित अनुसार भारत के नियंत्रक एवं महालेखापरीक्षक के परामर्श के बाद जारी किए जाते हैं।

बी.के. मंथन

(बी.के. मंथन)

उप सचिव, भारत सरकार

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।

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 - 2021

Month of cessation of membership

| Year of Entry | Jan | Feb | Mar | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
|---------------|----------|----------|----------|-------|-----|------|------|-----|------|-----|-----|-----|
| 1982 | 42295.27 | 42554.55 | 42815.36 | | | | | | | | | |
| 1983 | 38595.07 | 38832.59 | 39071.50 | | | | | | | | | |
| 1984 | 35263.30 | 35481.22 | 35700.42 | | | | | | | | | |
| 1985 | 32268.27 | 32468.58 | 32670.06 | | | | | | | | | |
| 1986 | 29590.18 | 29774.73 | 29960.37 | | | | | | | | | |
| 1987 | 27181.48 | 27351.87 | 27523.25 | | | | | | | | | |
| 1988 | 25030.29 | 25188.02 | 25346.68 | | | | | | | | | |
| 1989 | 23085.11 | 23231.40 | 23378.55 | | | | | | | | | |
| 1990 | 21361.78 | 21497.93 | 21634.89 | | | | | | | | | |
| 1991 | 19056.09 | 19178.68 | 19301.99 | | | | | | | | | |
| 1992 | 17015.83 | 17126.41 | 17237.65 | | | | | | | | | |
| 1993 | 15193.46 | 15293.32 | 15393.78 | | | | | | | | | |
| 1994 | 13581.05 | 13671.44 | 13762.35 | | | | | | | | | |
| 1995 | 12146.93 | 12228.88 | 12311.31 | | | | | | | | | |
| 1996 | 10875.23 | 10949.70 | 11024.61 | | | | | | | | | |
| 1997 | 9738.23 | 9806.01 | 9874.19 | | | | | | | | | |
| 1998 | 8735.93 | 8797.81 | 8860.06 | | | | | | | | | |
| 1999 | 7836.63 | 7893.22 | 7950.15 | | | | | | | | | |
| 2000 | 7044.29 | 7096.23 | 7148.47 | | | | | | | | | |
| 2001 | 6339.11 | 6386.90 | 6434.97 | | | | | | | | | |
| 2002 | 5713.17 | 5757.27 | 5801.64 | | | | | | | | | |
| 2003 | 5137.51 | 5178.23 | 5219.18 | | | | | | | | | |
| 2004 | 4619.75 | 4657.42 | 4695.31 | | | | | | | | | |
| 2005 | 4141.42 | 4176.28 | 4211.34 | | | | | | | | | |
| 2006 | 3699.51 | 3731.77 | 3764.22 | | | | | | | | | |
| 2007 | 3291.26 | 3321.12 | 3351.16 | | | | | | | | | |
| 2008 | 2914.10 | 2941.74 | 2969.54 | | | | | | | | | |
| 2009 | 2565.66 | 2591.25 | 2617.00 | | | | | | | | | |
| 2010 | 2243.76 | 2267.46 | 2291.29 | | | | | | | | | |
| 2011 | 1946.37 | 1968.32 | 1990.40 | | | | | | | | | |
| 2012 | 1671.41 | 1691.74 | 1712.19 | | | | | | | | | |
| 2013 | 1418.76 | 1437.60 | 1456.56 | | | | | | | | | |
| 2014 | 1186.96 | 1204.44 | 1222.03 | | | | | | | | | |
| 2015 | 974.37 | 990.61 | 1006.93 | | | | | | | | | |
| 2016 | 779.32 | 794.40 | 809.58 | | | | | | | | | |
| 2017 | 600.35 | 614.38 | 628.49 | | | | | | | | | |
| 2018 | 435.46 | 448.53 | 461.66 | | | | | | | | | |
| 2019 | 282.72 | 294.88 | 307.12 | | | | | | | | | |
| 2020 | 141.44 | 152.78 | 164.18 | | | | | | | | | |
| 2021 | 10.50 | 21.06 | 31.69 | | | | | | | | | |

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% | 1.7.2020 | 30.09.2020 | 7.10% |
| 1.1.04 | 30.11.11 | 8.00% | 01.07.2017 | 31.12.2017 | 7.80% | 1.10.2020 | 31.12.2020 | 7.10% |
| 1.12.11 | 31.03.12 | 8.60% | 01.01.2018 | 30.09.2018 | 7.60% | 1.1.2021 | 31.03.2021 | 7.10% |
| | | | 1.10.2018 | 31.12.2018 | 8.00% | | | |
| | | | 1.1.2019 | 31.3.2019 | 8.00% | | | |

* 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

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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 - 2021

Month of cessation of membership

| Year of Entry | Jan | Feb | Mar | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
|---------------|----------|----------|----------|-------|-----|------|------|-----|------|-----|-----|-----|
| 1982 | 35173.04 | 35386.93 | 35602.07 | | | | | | | | | |
| 1983 | 31476.32 | 31668.47 | 31861.74 | | | | | | | | | |
| 1984 | 28141.86 | 28314.39 | 28487.94 | | | | | | | | | |
| 1985 | 25149.88 | 25304.81 | 25460.66 | | | | | | | | | |
| 1986 | 22463.20 | 22602.33 | 22742.27 | | | | | | | | | |
| 1987 | 20055.47 | 20180.44 | 20306.14 | | | | | | | | | |
| 1988 | 17907.57 | 18019.91 | 18132.90 | | | | | | | | | |
| 1989 | 15964.65 | 16065.56 | 16167.05 | | | | | | | | | |
| 1990 | 14235.36 | 14326.09 | 14417.36 | | | | | | | | | |
| 1991 | 12698.05 | 12779.74 | 12861.91 | | | | | | | | | |
| 1992 | 11333.97 | 11407.63 | 11481.73 | | | | | | | | | |
| 1993 | 10125.77 | 10192.33 | 10259.28 | | | | | | | | | |
| 1994 | 9047.49 | 9107.71 | 9168.28 | | | | | | | | | |
| 1995 | 8090.47 | 8145.05 | 8199.96 | | | | | | | | | |
| 1996 | 7241.70 | 7291.29 | 7341.18 | | | | | | | | | |
| 1997 | 6488.20 | 6533.37 | 6578.80 | | | | | | | | | |
| 1998 | 5816.98 | 5858.20 | 5899.66 | | | | | | | | | |
| 1999 | 5219.38 | 5257.08 | 5295.01 | | | | | | | | | |
| 2000 | 4695.98 | 4730.60 | 4765.43 | | | | | | | | | |
| 2001 | 4227.71 | 4259.58 | 4291.63 | | | | | | | | | |
| 2002 | 3806.47 | 3835.86 | 3865.42 | | | | | | | | | |
| 2003 | 3426.58 | 3453.74 | 3481.05 | | | | | | | | | |
| 2004 | 3079.83 | 3104.95 | 3130.21 | | | | | | | | | |
| 2005 | 2760.94 | 2784.18 | 2807.56 | | | | | | | | | |
| 2006 | 2466.34 | 2487.85 | 2509.48 | | | | | | | | | |
| 2007 | 2194.17 | 2214.08 | 2234.10 | | | | | | | | | |
| 2008 | 1942.73 | 1961.16 | 1979.70 | | | | | | | | | |
| 2009 | 1710.44 | 1727.50 | 1744.66 | | | | | | | | | |
| 2010 | 1495.84 | 1511.64 | 1527.53 | | | | | | | | | |
| 2011 | 1297.58 | 1312.21 | 1326.93 | | | | | | | | | |
| 2012 | 1114.27 | 1127.83 | 1141.46 | | | | | | | | | |
| 2013 | 945.84 | 958.40 | 971.04 | | | | | | | | | |
| 2014 | 791.31 | 802.96 | 814.68 | | | | | | | | | |
| 2015 | 649.58 | 660.40 | 671.29 | | | | | | | | | |
| 2016 | 519.55 | 529.60 | 539.72 | | | | | | | | | |
| 2017 | 400.23 | 409.59 | 419.00 | | | | | | | | | |
| 2018 | 290.31 | 299.02 | 307.78 | | | | | | | | | |
| 2019 | 188.48 | 196.59 | 204.74 | | | | | | | | | |
| 2020 | 94.30 | 101.85 | 109.45 | | | | | | | | | |
| 2021 | 7.00 | 14.04 | 21.12 | | | | | | | | | |

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% | 1.7.2020 | 30.09.2020 | 7.10% |
| 1.1.04 | 30.11.11 | 8.00% | 01.07.2017 | 31.12.2017 | 7.80% | 1.10.2020 | 31.12.2020 | 7.10% |
| 1.12.11 | 31.03.12 | 8.60% | 01.01.2018 | 30.09.2018 | 7.60% | 1.1.2021 | 31.03.2021 | 7.10% |
| | | | 1.10.2018 | 31.12.2018 | 8.00% | | | |
| | | | 1.1.2019 | 31.03.2019 | 8.00% | | | |

* 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

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