

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

New Delhi, the 10<sup>th</sup> November, 2021

OFFICE MEMORANDUM

**Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.10.2021 to 31.12.2021.**

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 01.10.2021 to 31.12.2021, 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(4)-B(PD)/2021 dated 05.10.2021, 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 so far as the persons serving in the Indian Audit and Accounts Department are concerned, these orders are issued in consultation with the Comptroller and Auditor General of India, as mandated under Article 148(5) of the Constitution of India.
4. Hindi version of these orders is attached.



(Ram Gopal)

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

नई दिल्ली, 10 नवंबर, 2021

कार्यालय ज्ञापन

विषय: केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 - 01.10.2021 से 31.12.2021 की अवधि के लिए बचत निधि के लाभों की सारणियां।

केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 05.10.2021 के अपने संकल्प सं.5(4)-बी(पीडी)/2021 के तहत यथा-अधिसूचित 7.1% की वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) के आधार पर बीमा विनियामक एवं विकास प्राधिकरण (आईआरडीए) द्वारा 01.10.2021 से 31.12.2021 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 में सेवारत कर्मचारियों का संबंध है, ये आदेश संविधान के अनुच्छेद 148(5) के तहत यथा अधिदेशित, भारत के नियंत्रक और महालेखापरीक्षक के परामर्श से जारी किए जाते हैं।



(राम गोपाल)

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 प्रेषित।

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	43077.70	43341.58	43607.02	43874.02	44142.58	44412.73	44684.46	44957.80	45232.74
1983	38595.07	38832.59	39071.50	39311.82	39553.55	39796.70	40041.29	40287.31	40534.78	40783.71	41034.10	41285.96
1984	35263.30	35481.22	35700.42	35920.91	36142.70	36365.79	36590.19	36815.92	37042.97	37271.35	37501.08	37732.17
1985	32268.27	32468.58	32670.06	32872.72	33076.58	33281.64	33487.90	33695.37	33904.07	34113.99	34325.15	34537.55
1986	29590.18	29774.73	29960.37	30147.09	30334.92	30523.85	30713.89	30905.05	31097.33	31290.75	31485.30	31681.00
1987	27181.48	27351.87	27523.25	27695.64	27869.05	28043.47	28218.92	28395.41	28572.93	28751.50	28931.11	29111.79
1988	25030.29	25188.02	25346.68	25506.27	25666.80	25828.27	25990.69	26154.07	26318.41	26483.71	26649.99	26817.24
1989	23085.11	23231.40	23378.55	23526.56	23675.44	23825.20	23975.84	24127.37	24279.78	24433.10	24587.31	24742.44
1990	21361.78	21497.93	21634.89	21772.64	21911.21	22050.59	22190.79	22331.82	22473.67	22616.35	22759.89	22904.27
1991	19056.09	19178.68	19301.99	19426.02	19550.78	19676.28	19802.52	19929.50	20057.22	20185.70	20314.93	20444.92
1992	17015.83	17126.41	17237.65	17349.54	17462.09	17575.31	17689.18	17803.73	17918.95	18034.85	18151.43	18268.70
1993	15193.46	15293.32	15393.78	15494.83	15596.47	15698.71	15801.54	15904.99	16009.04	16113.71	16218.99	16324.89
1994	13581.05	13671.44	13762.35	13853.80	13945.79	14038.32	14131.39	14225.02	14319.19	14413.91	14509.20	14605.04
1995	12146.93	12228.88	12311.31	12394.22	12477.63	12561.52	12645.91	12730.79	12816.17	12902.06	12988.45	13075.34
1996	10875.23	10949.70	11024.61	11099.95	11175.74	11251.98	11328.66	11405.80	11483.39	11561.43	11639.94	11718.90
1997	9738.23	9806.01	9874.19	9942.77	10011.75	10081.14	10150.94	10221.15	10291.77	10362.80	10434.26	10506.13
1998	8735.93	8797.81	8860.06	8922.67	8985.66	9049.01	9112.74	9176.84	9241.32	9306.17	9371.41	9437.04
1999	7836.63	7893.22	7950.15	8007.41	8065.01	8122.95	8181.23	8239.85	8298.82	8358.13	8417.79	8477.81
2000	7044.29	7096.23	7148.47	7201.01	7253.87	7307.04	7360.52	7414.31	7468.42	7522.85	7577.60	7632.67
2001	6339.11	6386.90	6434.97	6483.32	6531.95	6580.87	6630.08	6679.58	6729.37	6779.45	6829.83	6880.50
2002	5713.17	5757.27	5801.64	5846.26	5891.15	5936.30	5981.72	6027.40	6073.36	6119.58	6166.08	6212.85
2003	5137.51	5178.23	5219.18	5260.38	5301.83	5343.51	5385.44	5427.62	5470.04	5512.72	5555.64	5598.82
2004	4619.75	4657.42	4695.31	4733.43	4771.77	4810.34	4849.14	4888.16	4927.41	4966.89	5006.61	5046.56
2005	4141.42	4176.28	4211.34	4246.61	4282.09	4317.78	4353.67	4389.78	4426.10	4462.64	4499.39	4536.35
2006	3699.51	3731.77	3764.22	3796.86	3829.70	3862.72	3895.94	3929.36	3962.97	3996.78	4030.79	4065.00
2007	3291.26	3321.12	3351.16	3381.37	3411.76	3442.32	3473.07	3504.00	3535.11	3566.40	3597.88	3629.54
2008	2914.10	2941.74	2969.54	2997.51	3025.64	3053.94	3082.40	3111.03	3139.83	3168.80	3197.94	3227.25
2009	2565.66	2591.25	2617.00	2642.89	2668.93	2695.13	2721.49	2747.99	2774.66	2801.48	2828.46	2855.59
2010	2243.76	2267.46	2291.29	2315.27	2339.39	2363.65	2388.05	2412.60	2437.29	2462.13	2487.11	2512.24
2011	1946.37	1968.32	1990.40	2012.60	2034.94	2057.41	2080.01	2102.75	2125.62	2148.62	2171.76	2195.03
2012	1671.41	1691.74	1712.19	1732.76	1753.46	1774.27	1795.21	1816.26	1837.45	1858.76	1880.19	1901.75
2013	1418.76	1437.60	1456.56	1475.63	1494.81	1514.10	1533.51	1553.03	1572.66	1592.41	1612.28	1632.26
2014	1186.96	1204.44	1222.03	1239.71	1257.51	1275.40	1293.41	1311.51	1329.73	1348.05	1366.48	1385.02
2015	974.37	990.61	1006.93	1023.35	1039.87	1056.49	1073.21	1090.02	1106.93	1123.94	1141.05	1158.26
2016	779.32	794.40	809.58	824.84	840.19	855.63	871.16	886.79	902.50	918.31	934.21	950.21
2017	600.35	614.38	628.49	642.69	656.97	671.34	685.79	700.32	714.94	729.64	744.44	759.31
2018	435.46	448.53	461.66	474.88	488.17	501.54	514.99	528.52	542.13	555.82	569.59	583.44
2019	282.72	294.88	307.12	319.42	331.80	344.25	356.78	369.38	382.05	394.80	407.62	420.52
2020	141.44	152.78	164.18	175.64	187.17	198.78	210.44	222.18	233.99	245.87	257.81	269.83
2021	10.50	21.06	31.69	42.37	53.12	63.93	74.81	85.75	96.75	107.82	118.96	130.16

Note:

Basis Used

From	To	Interest*	From	To	Interest*
1-Jan-82	31-Dec-82	10.00%	1-Apr-12	31-Mar-13	8.80%
1-Jan-83	31-Dec-86	11.00%	1-Apr-13	31-Dec-16	8.70%
1-Jan-87	31-Dec-00	12.00%	1-Jan-17	31-Mar-17	8.00%
1-Jan-01	31-Dec-01	11.00%	1-Apr-17	30-Jun-17	7.90%
1-Jan-02	31-Dec-02	9.50%	1-Jul-17	31-Dec-17	7.80%
1-Jan-03	31-Dec-03	9.00%	1-Jan-18	30-Sep-18	7.60%
1-Jan-04	30-Nov-11	8.00%	1-Oct-18	30-Jun-19	8.00%
1-Dec-11	31-Mar-12	8.60%	1-Jul-19	31-Mar-20	7.90%
			1-Apr-20	31-Dec-21	7.10%

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

\* Interest p.a compounded quarterly

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 - 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	35818.49	36036.17	36255.14	36475.39	36696.94	36919.79	37143.95	37369.43	37596.24
1983	31476.32	31668.47	31861.74	32056.15	32251.70	32448.41	32646.27	32845.30	33045.49	33246.87	33449.42	33653.17
1984	28141.86	28314.39	28487.94	28662.50	28838.09	29014.72	29192.39	29371.09	29550.86	29731.67	29913.56	30096.51
1985	25149.88	25304.81	25460.66	25617.47	25775.10	25933.71	26093.25	26253.73	26415.15	26577.53	26740.86	26905.15
1986	22463.20	22602.33	22742.27	22883.04	23024.64	23167.07	23310.34	23454.45	23599.41	23745.22	23891.89	24039.43
1987	20055.47	20180.44	20306.14	20432.58	20559.77	20687.70	20816.38	20945.83	21076.03	21207.00	21338.74	21471.25
1988	17907.57	18019.91	18132.90	18246.56	18360.88	18475.88	18591.56	18707.91	18824.95	18942.68	19061.10	19180.22
1989	15964.65	16065.56	16167.05	16269.15	16371.84	16475.14	16579.05	16683.57	16788.70	16894.45	17000.83	17107.82
1990	14235.36	14326.09	14417.36	14509.16	14601.51	14694.39	14787.82	14881.81	14976.34	15071.43	15167.08	15263.29
1991	12698.05	12779.74	12861.91	12944.57	13027.71	13111.34	13195.46	13280.07	13365.19	13450.80	13536.92	13623.54
1992	11333.97	11407.63	11481.73	11556.27	11631.24	11706.66	11782.51	11858.82	11935.57	12012.78	12090.44	12168.55
1993	10125.77	10192.33	10259.28	10326.63	10394.37	10462.51	10531.05	10599.99	10669.34	10739.10	10809.27	10879.85
1994	9047.49	9107.71	9168.28	9229.21	9290.50	9352.14	9414.15	9476.53	9539.27	9602.38	9665.86	9729.71
1995	8090.47	8145.05	8199.96	8255.20	8310.75	8366.64	8422.85	8479.39	8536.27	8593.48	8651.02	8708.91
1996	7241.70	7291.29	7341.18	7391.36	7441.84	7492.61	7543.68	7595.06	7646.73	7698.71	7750.99	7803.58
1997	6488.20	6533.37	6578.80	6624.49	6670.46	6716.69	6763.20	6809.98	6857.04	6904.37	6951.98	6999.87
1998	5816.98	5858.20	5899.66	5941.36	5983.31	6025.50	6067.94	6110.63	6153.58	6196.77	6240.22	6283.93
1999	5219.38	5257.08	5295.01	5333.15	5371.52	5410.12	5448.94	5487.99	5527.27	5566.78	5606.52	5646.50
2000	4695.98	4730.60	4765.43	4800.46	4835.69	4871.14	4906.79	4942.65	4978.72	5015.01	5051.51	5088.22
2001	4227.71	4259.58	4291.63	4323.88	4356.31	4388.94	4421.75	4454.76	4487.96	4521.36	4554.96	4588.75
2002	3806.47	3835.86	3865.42	3895.16	3925.07	3955.16	3985.42	4015.87	4046.49	4077.29	4108.27	4139.44
2003	3426.58	3453.74	3481.05	3508.53	3536.16	3563.96	3591.93	3620.05	3648.35	3676.81	3705.43	3734.23
2004	3079.83	3104.95	3130.21	3155.62	3181.18	3206.89	3232.76	3258.77	3284.94	3311.26	3337.74	3364.37
2005	2760.94	2784.18	2807.56	2831.07	2854.73	2878.52	2902.45	2926.52	2950.74	2975.09	2999.59	3024.23
2006	2466.34	2487.85	2509.48	2531.24	2553.13	2575.15	2597.30	2619.57	2641.98	2664.52	2687.19	2710.00
2007	2194.17	2214.08	2234.10	2254.24	2274.50	2294.88	2315.38	2336.00	2356.74	2377.60	2398.59	2419.70
2008	1942.73	1961.16	1979.70	1998.34	2017.10	2035.96	2054.94	2074.02	2093.22	2112.53	2131.96	2151.50
2009	1710.44	1727.50	1744.66	1761.93	1779.29	1796.76	1814.32	1832.00	1849.77	1867.65	1885.64	1903.73
2010	1495.84	1511.64	1527.53	1543.51	1559.59	1575.77	1592.04	1608.40	1624.86	1641.42	1658.07	1674.83
2011	1297.58	1312.21	1326.93	1341.74	1356.63	1371.61	1386.68	1401.83	1417.08	1432.41	1447.84	1463.35
2012	1114.27	1127.83	1141.46	1155.18	1168.97	1182.85	1196.80	1210.84	1224.97	1239.17	1253.46	1267.83
2013	945.84	958.40	971.04	983.75	996.54	1009.40	1022.34	1035.35	1048.44	1061.61	1074.85	1088.17
2014	791.31	802.96	814.68	826.48	838.34	850.27	862.27	874.34	886.48	898.70	910.99	923.34
2015	649.58	660.40	671.29	682.24	693.25	704.33	715.47	726.68	737.95	749.29	760.70	772.18
2016	519.55	529.60	539.72	549.89	560.13	570.42	580.78	591.19	601.67	612.21	622.81	633.47
2017	400.23	409.59	419.00	428.46	437.98	447.56	457.19	466.88	476.63	486.43	496.29	506.21
2018	290.31	299.02	307.78	316.59	325.45	334.36	343.33	352.35	361.42	370.55	379.73	388.96
2019	188.48	196.59	204.74	212.95	221.20	229.50	237.85	246.25	254.70	263.20	271.75	280.34
2020	94.30	101.85	109.45	117.09	124.78	132.52	140.30	148.12	155.99	163.91	171.87	179.89
2021	7.00	14.04	21.12	28.25	35.41	42.62	49.87	57.17	64.50	71.88	79.31	86.77

Note:

Basis Used

From	To	Interest*	From	To	Interest*
1-Jan-82	31-Dec-82	10.00%	1-Apr-12	31-Mar-13	8.80%
1-Jan-83	31-Dec-86	11.00%	1-Apr-13	31-Dec-16	8.70%
1-Jan-87	31-Dec-00	12.00%	1-Jan-17	31-Mar-17	8.00%
1-Jan-01	31-Dec-01	11.00%	1-Apr-17	30-Jun-17	7.90%
1-Jan-02	31-Dec-02	9.50%	1-Jul-17	31-Dec-17	7.80%
1-Jan-03	31-Dec-03	9.00%	1-Jan-18	30-Sep-18	7.60%
1-Jan-04	30-Nov-11	8.00%	1-Oct-18	30-Jun-19	8.00%
1-Dec-11	31-Mar-12	8.60%	1-Jul-19	31-Mar-20	7.90%
			1-Apr-20	31-Dec-21	7.10%

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

\* Interest p.a compounded quarterly

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