

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

New Delhi, the 19th August, 2020

OFFICE MEMORANDUM

Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.07.2020 to 30.09.2020.

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 01.07.2020 to 30.09.2020, 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 13.07.2020, 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 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 01.07.2020 to 30.09.2020, the Tables already issued for the first quarter i.e from 01.01.2020 to 31.03.2020 and second quarter i.e from 01.04.2020 to 30.06.2020 are also reproduced for the sake of convenience and consolidation.
4. 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.
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 - 2020
Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept
1982	39248.26	39515.46	39784.41	40028.92	40274.87	40522.27	40771.12	41021.44	41273.22
1983	35804.02	36048.70	36294.57	36518.96	36744.26	36970.89	37198.86	37428.16	37658.81
1984	32702.74	32927.13	33152.98	33358.49	33565.21	33773.14	33982.29	34192.67	34404.29
1985	29914.90	30121.05	30328.56	30517.45	30707.45	30898.58	31090.82	31284.20	31478.71
1986	27422.07	27611.92	27803.01	27977.05	28152.11	28328.20	28505.33	28683.50	28862.71
1987	25179.99	25355.18	25531.52	25692.19	25853.81	26016.39	26179.92	26344.41	26509.86
1988	23177.62	23339.71	23502.86	23651.61	23801.22	23951.72	24103.11	24255.38	24408.55
1989	21367.00	21517.25	21668.48	21806.43	21945.20	22084.78	22225.18	22366.41	22508.47
1990	19762.88	19902.64	20043.31	20171.71	20300.86	20430.77	20561.44	20692.88	20825.10
1991	17616.69	17742.41	17868.95	17984.56	18100.84	18217.81	18335.47	18453.82	18572.86
1992	15717.56	15830.86	15944.91	16049.19	16154.10	16259.61	16365.75	16472.52	16579.91
1993	14021.26	14123.47	14226.34	14320.52	14415.25	14510.54	14606.39	14702.81	14799.79
1994	12520.40	12612.79	12705.78	12791.02	12876.75	12963.00	13049.74	13137.00	13224.77
1995	11185.48	11269.14	11353.35	11430.63	11508.36	11586.55	11665.20	11744.32	11823.90
1996	10001.76	10077.67	10154.08	10224.31	10294.95	10366.01	10437.48	10509.37	10581.69
1997	8943.41	9012.40	9081.85	9145.77	9210.06	9274.74	9339.79	9405.23	9471.05
1998	8010.44	8073.33	8136.64	8195.00	8253.70	8312.75	8372.14	8431.89	8491.99
1999	7173.35	7230.77	7288.56	7341.93	7395.62	7449.62	7503.94	7558.58	7613.54
2000	6435.83	6488.42	6541.36	6590.34	6639.60	6689.15	6739.00	6789.14	6839.57
2001	5779.43	5827.73	5876.35	5921.41	5966.74	6012.34	6058.20	6104.34	6150.74
2002	5196.79	5241.28	5286.06	5327.65	5369.49	5411.57	5453.90	5496.48	5539.31
2003	4660.95	4701.94	4743.19	4781.59	4820.21	4859.07	4898.15	4937.46	4977.00
2004	4179.01	4216.84	4254.92	4290.45	4326.18	4362.13	4398.29	4434.66	4471.24
2005	3733.77	3768.69	3803.83	3836.71	3869.78	3903.04	3936.50	3970.15	4004.00
2006	3322.43	3354.66	3387.10	3417.53	3448.13	3478.91	3509.87	3541.02	3572.35
2007	2942.42	2972.17	3002.11	3030.26	3058.59	3087.08	3115.74	3144.56	3173.56
2008	2591.35	2618.80	2646.43	2672.50	2698.71	2725.09	2751.62	2778.30	2805.14
2009	2267.02	2292.35	2317.84	2341.97	2366.25	2390.67	2415.23	2439.93	2464.79
2010	1967.38	1990.75	2014.27	2036.62	2059.10	2081.71	2104.45	2127.33	2150.35
2011	1690.57	1712.12	1733.82	1754.52	1775.34	1796.28	1817.35	1838.54	1859.85
2012	1434.63	1454.51	1474.52	1493.70	1512.98	1532.38	1551.90	1571.52	1591.27
2013	1199.45	1217.80	1236.26	1254.04	1271.91	1289.89	1307.98	1326.17	1344.47
2014	983.69	1000.62	1017.67	1034.15	1050.74	1067.42	1084.20	1101.07	1118.05
2015	785.81	801.45	817.19	832.50	847.89	863.38	878.96	894.63	910.39
2016	604.25	618.70	633.25	647.47	661.78	676.17	690.65	705.21	719.86
2017	437.66	451.02	464.47	477.70	491.01	504.40	517.87	531.41	545.04
2018	284.18	296.54	308.98	321.30	333.69	346.15	358.68	371.29	383.98
2019	142.00	153.43	164.9333	176.40	187.94	199.5465	211.22	222.96	234.77
2020	10.50	21.07	31.71	42.39	53.14	63.95	74.83	85.77	96.78

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%	Savings Fund : 68.75% from 1.1.82 to 31.12.87		
1.12.11	31.03.12	8.60%	01.01.2018	30.09.2018	7.60%	70% from 1.1.88 and onwards		
			1.10.2018	31.12.2018	8.00%			
			1.1.2019	31.3.2019	8.00%	Insurance Fund : 31.25% from 1.1.82 to 31.12.87		
						30% from 1.1.88 and onwards		

* Interest p.a compounded quarterly

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Signature

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	July	Aug	Sept
1982	32659.11	32879.71	33101.76	33303.46	33506.36	33710.44	33915.72	34122.22	34329.92
1983	29218.11	29416.21	29615.61	29796.81	29979.07	30162.41	30346.83	30532.33	30718.92
1984	26114.32	26292.12	26471.08	26633.79	26797.45	26962.07	27127.66	27294.22	27461.77
1985	23329.32	23488.90	23649.53	23795.64	23942.60	24090.43	24239.13	24388.71	24539.16
1986	20828.49	20971.72	21115.88	21247.09	21379.06	21511.81	21645.35	21779.66	21914.77
1987	18587.32	18715.89	18845.30	18963.15	19081.69	19200.93	19320.87	19441.52	19562.87
1988	16588.01	16703.50	16819.75	16925.69	17032.24	17139.43	17247.24	17355.69	17464.78
1989	14779.49	14883.16	14987.50	15082.66	15178.37	15274.65	15371.50	15468.91	15566.90
1990	13169.83	13262.97	13356.71	13442.28	13528.34	13614.92	13702.00	13789.60	13877.71
1991	11738.87	11822.65	11906.97	11984.01	12061.50	12139.44	12217.85	12296.71	12376.04
1992	10469.14	10544.62	10620.58	10690.05	10759.93	10830.22	10900.93	10972.05	11043.58
1993	9344.53	9412.65	9481.21	9543.98	9607.12	9670.63	9734.51	9798.77	9863.40
1994	8340.84	8402.40	8464.35	8521.14	8578.26	8635.72	8693.51	8751.65	8810.12
1995	7450.02	7505.75	7561.84	7613.32	7665.10	7717.18	7769.58	7822.28	7875.29
1996	6659.97	6710.53	6761.42	6808.19	6855.23	6902.56	6950.16	6998.04	7046.20
1997	5958.60	6004.57	6050.84	6093.43	6136.27	6179.37	6222.71	6266.32	6310.17
1998	5333.81	5375.70	5417.86	5456.72	5495.82	5535.15	5574.70	5614.49	5654.52
1999	4777.55	4815.80	4854.29	4889.85	4925.61	4961.58	4997.77	5034.16	5070.77
2000	4290.35	4325.41	4360.70	4393.35	4426.19	4459.23	4492.46	4525.88	4559.50
2001	3854.48	3886.69	3919.11	3949.16	3979.39	4009.80	4040.38	4071.15	4102.10
2002	3462.38	3492.02	3521.86	3549.58	3577.46	3605.50	3633.71	3662.08	3690.62
2003	3108.77	3136.10	3163.61	3189.22	3214.98	3240.89	3266.95	3293.17	3319.54
2004	2786.00	2811.23	2836.61	2860.30	2884.12	2908.09	2932.19	2956.44	2980.83
2005	2489.18	2512.46	2535.89	2557.81	2579.85	2602.03	2624.33	2646.77	2669.34
2006	2214.95	2236.44	2258.07	2278.35	2298.75	2319.27	2339.91	2360.68	2381.56
2007	1961.61	1981.44	2001.40	2020.18	2039.06	2058.05	2077.16	2096.38	2115.71
2008	1727.57	1745.87	1764.29	1781.66	1799.14	1816.73	1834.41	1852.20	1870.10
2009	1511.35	1528.23	1545.23	1561.31	1577.50	1593.78	1610.15	1626.62	1643.19
2010	1311.59	1327.17	1342.85	1357.75	1372.73	1387.81	1402.97	1418.22	1433.56
2011	1127.04	1141.42	1155.88	1169.68	1183.56	1197.52	1211.57	1225.69	1239.90
2012	956.42	969.67	983.02	995.80	1008.65	1021.59	1034.60	1047.68	1060.84
2013	799.64	811.87	824.18	836.02	847.94	859.93	871.99	884.12	896.32
2014	655.79	667.08	678.45	689.44	700.49	711.61	722.80	734.05	745.37
2015	523.87	534.30	544.79	555.00	565.26	575.59	585.97	596.42	606.93
2016	402.83	412.47	422.16	431.65	441.19	450.78	460.43	470.14	479.91
2017	291.77	300.68	309.65	318.47	327.34	336.27	345.25	354.28	363.36
2018	189.45	197.69	205.99	214.20	222.46	230.77	239.12	247.53	255.99
2019	94.67	102.29	109.96	117.60	125.29	133.03	140.81	148.64	156.52
2020	7.00	14.05	21.14	28.26	35.43	42.64	49.89	57.18	64.52

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%	Savings Fund : 58.75% from 1.1.82 to 31.12.87 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 30% from 1.1.88 and onwards		
			1.10.2018	31.12.2018	8.00%			
			1.1.2019	31.03.2019	8.00%			

* Interest p.a compounded quarterly