

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

New Delhi, the 27 November, 2020

OFFICE MEMORANDUM

**Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.10.2020 to 31.12.2020.**

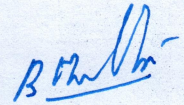
The Tables of Benefits for Savings Fund to the beneficiaries under the Central Government Employees Group Insurance Scheme-1980, which are being issued on a quarterly basis from 01.01.2017 onwards, as brought out in this Ministry's OM of even number dated 17.03.2017, for the quarter from 01.10.2020 to 31.12.2020, 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 27.10.2020, 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 01.10.2020 to 31.12.2020, the Tables already issued for the first quarter i.e. from 01.01.2020 to 31.03.2020, second quarter i.e. from 01.04.2020 to 30.06.2020 and 3<sup>rd</sup> quarter i.e. 01.07.2020 to 30.09.2020 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.

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

नई दिल्ली, 27 नवंबर, 2020

कार्यालय ज्ञापन

**विषय: केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 - 01.10.2020 से 31.12.2020 की अवधि के लिए बचत निधि के लाभों की सारणियां।**

केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 27.10.2020 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 01.10.2020 से 31.12.2020 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. ये आदेश 01.10.2020 से 31.12.2020 की अवधि के लिए लाभों की सारणी के संबंध में हैं, तथापि 01.01.2020 से 31.03.2020 तक की पहली तिमाही, 01.04.2020 से 30.06.2020 तक की दूसरी तिमाही और 01.07.2020 से 30.09.2020 की तीसरी 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 संविधान के अनुच्छेद 148(5) के तहत और 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/- 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	Oct	Nov	Dec
1982	32659.11	32879.71	33101.76	33303.46	33506.36	33710.44	33915.72	34122.22	34329.92	34538.85	34749.01	34960.40
1983	29218.11	29416.21	29615.61	29796.81	29979.07	30162.41	30346.83	30532.33	30718.92	30906.61	31095.40	31285.30
1984	26114.32	26292.12	26471.08	26633.79	26797.45	26962.07	27127.66	27294.22	27461.77	27630.30	27799.82	27970.34
1985	23329.32	23488.90	23649.53	23795.64	23942.60	24090.43	24239.13	24388.71	24539.16	24690.50	24842.73	24995.86
1986	20828.49	20971.72	21115.88	21247.09	21379.06	21511.81	21645.35	21779.66	21914.77	22050.67	22187.38	22324.88
1987	18587.32	18715.89	18845.30	18963.15	19081.69	19200.93	19320.87	19441.52	19562.87	19684.94	19807.73	19931.24
1988	16588.01	16703.50	16819.75	16925.69	17032.24	17139.43	17247.24	17355.69	17464.78	17574.50	17684.88	17795.90
1989	14779.49	14883.16	14987.50	15082.66	15178.37	15274.65	15371.50	15468.91	15566.90	15665.47	15764.61	15864.34
1990	13169.83	13262.97	13356.71	13442.28	13528.34	13614.92	13702.00	13789.60	13877.71	13966.33	14055.48	14145.16
1991	11738.87	11822.65	11906.97	11984.01	12061.50	12139.44	12217.85	12296.71	12376.04	12455.84	12536.10	12616.84
1992	10469.14	10544.62	10620.58	10690.05	10759.93	10830.22	10900.93	10972.05	11043.58	11115.54	11187.92	11260.73
1993	9344.53	9412.65	9481.21	9543.98	9607.12	9670.63	9734.51	9798.77	9863.40	9928.42	9993.82	10059.60
1994	8340.84	8402.40	8464.35	8521.14	8578.26	8635.72	8693.51	8751.65	8810.12	8868.95	8928.11	8987.63
1995	7450.02	7505.75	7561.84	7613.32	7665.10	7717.18	7769.58	7822.28	7875.29	7928.61	7982.25	8036.20
1996	6659.97	6710.53	6761.42	6808.19	6855.23	6902.56	6950.16	6998.04	7046.20	7094.65	7143.38	7192.39
1997	5958.60	6004.57	6050.84	6093.43	6136.27	6179.37	6222.71	6266.32	6310.17	6354.29	6398.67	6443.30
1998	5333.81	5375.70	5417.86	5456.72	5495.82	5535.15	5574.70	5614.49	5654.52	5694.78	5735.27	5776.01
1999	4777.55	4815.80	4854.29	4889.85	4925.61	4961.58	4997.77	5034.16	5070.77	5107.60	5144.64	5181.90
2000	4290.35	4325.41	4360.70	4393.35	4426.19	4459.23	4492.46	4525.88	4559.50	4593.32	4627.34	4661.56
2001	3854.48	3886.69	3919.11	3949.16	3979.39	4009.80	4040.38	4071.15	4102.10	4133.22	4164.54	4196.03
2002	3462.38	3492.02	3521.86	3549.58	3577.46	3605.50	3633.71	3662.08	3690.62	3719.33	3748.21	3777.25
2003	3108.77	3136.10	3163.61	3189.22	3214.98	3240.89	3266.95	3293.17	3319.54	3346.06	3372.75	3399.58
2004	2786.00	2811.23	2836.61	2860.30	2884.12	2908.09	2932.19	2956.44	2980.83	3005.36	3030.04	3054.86
2005	2489.18	2512.46	2535.89	2557.81	2579.85	2602.03	2624.33	2646.77	2669.34	2692.04	2714.87	2737.84
2006	2214.95	2236.44	2258.07	2278.35	2298.75	2319.27	2339.91	2360.68	2381.56	2402.57	2423.70	2444.96
2007	1961.61	1981.44	2001.40	2020.18	2039.06	2058.05	2077.16	2096.38	2115.71	2135.15	2154.71	2174.38
2008	1727.57	1745.87	1764.29	1781.66	1799.14	1816.73	1834.41	1852.20	1870.10	1888.10	1906.20	1924.41
2009	1511.35	1528.23	1545.23	1561.31	1577.50	1593.78	1610.15	1626.62	1643.19	1659.86	1676.62	1693.48
2010	1311.59	1327.17	1342.85	1357.75	1372.73	1387.81	1402.97	1418.22	1433.56	1449.00	1464.52	1480.13
2011	1127.04	1141.42	1155.88	1169.68	1183.56	1197.52	1211.57	1225.69	1239.90	1254.19	1268.57	1283.03
2012	956.42	969.67	983.02	995.80	1008.65	1021.59	1034.60	1047.68	1060.84	1074.08	1087.40	1100.80
2013	799.64	811.87	824.18	836.02	847.94	859.93	871.99	884.12	896.32	908.59	920.93	933.35
2014	655.79	667.08	678.45	689.44	700.49	711.61	722.80	734.05	745.37	756.75	768.20	779.72
2015	523.87	534.30	544.79	555.00	565.26	575.59	585.97	596.42	606.93	617.50	628.13	638.83
2016	402.83	412.47	422.16	431.65	441.19	450.78	460.43	470.14	479.91	489.73	499.61	509.55
2017	291.77	300.68	309.65	318.47	327.34	336.27	345.25	354.28	363.36	372.50	381.69	390.93
2018	189.45	197.69	205.99	214.20	222.46	230.77	239.12	247.53	255.99	264.49	273.05	281.65
2019	94.67	102.29	109.96	117.60	125.29	133.03	140.81	148.64	156.52	164.44	172.40	180.42
2020	7.00	14.05	21.14	28.26	35.43	42.64	49.89	57.18	64.52	71.90	79.32	86.79

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%	Savings Fund : 68.75% from 1.1.82 to 31.12.87		
			1.10.2018	31.12.2018	8.00%	70% from 1.1.88 and onwards		
			1.1.2019	31.03.2019	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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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	Oct	Nov	Dec
1982	39248.26	39515.46	39784.41	40028.92	40274.87	40522.27	40771.12	41021.44	41273.22	41526.49	41781.25	42037.51
1983	35804.02	36048.70	36294.97	36518.96	36744.26	36970.89	37198.86	37428.16	37658.81	37890.82	38124.20	38358.94
1984	32702.74	32927.13	33152.98	33358.49	33565.21	33773.14	33982.29	34192.67	34404.29	34617.16	34831.28	35046.66
1985	29914.90	30121.05	30328.56	30517.45	30707.45	30898.58	31090.82	31284.20	31478.71	31674.37	31871.18	32069.14
1986	27422.07	27611.92	27803.01	27977.05	28152.11	28328.20	28505.33	28683.50	28862.71	29042.98	29224.31	29406.71
1987	25179.99	25355.18	25531.52	25692.19	25853.81	26016.39	26179.92	26344.41	26509.86	26676.29	26843.70	27012.10
1988	23177.62	23339.71	23502.86	23651.61	23801.22	23951.72	24103.11	24255.38	24408.55	24562.62	24717.60	24873.49
1989	21367.00	21517.25	21668.48	21806.43	21945.20	22084.78	22225.18	22366.41	22508.47	22651.37	22795.10	22939.68
1990	19762.88	19902.64	20043.31	20171.71	20300.86	20430.77	20561.44	20692.88	20825.10	20958.09	21091.87	21226.43
1991	17616.69	17742.41	17868.95	17984.56	18100.84	18217.81	18335.47	18453.82	18572.86	18692.61	18813.06	18934.22
1992	15717.56	15830.86	15944.91	16049.19	16154.10	16259.61	16365.75	16472.52	16579.91	16687.93	16796.59	16905.89
1993	14021.26	14123.47	14226.34	14320.52	14415.25	14510.54	14606.39	14702.81	14799.79	14897.34	14995.47	15094.17
1994	12520.40	12612.79	12705.78	12791.02	12876.75	12963.00	13049.74	13137.00	13224.77	13313.06	13401.87	13491.20
1995	11185.48	11269.14	11353.35	11430.63	11508.36	11586.55	11665.20	11744.32	11823.90	11903.95	11984.47	12065.46
1996	10001.76	10077.67	10154.08	10224.31	10294.95	10366.01	10437.48	10509.37	10581.69	10654.43	10727.60	10801.20
1997	8943.41	9012.40	9081.85	9145.77	9210.06	9274.74	9339.79	9405.23	9471.05	9537.26	9603.86	9670.85
1998	8010.44	8073.33	8136.64	8195.00	8253.70	8312.75	8372.14	8431.89	8491.99	8552.44	8613.24	8674.40
1999	7173.35	7230.77	7288.56	7341.93	7395.62	7449.62	7503.94	7558.58	7613.54	7668.82	7724.43	7780.36
2000	6435.83	6488.42	6541.36	6590.34	6639.60	6689.15	6739.00	6789.14	6839.57	6890.30	6941.33	6992.66
2001	5779.43	5827.73	5876.35	5921.41	5966.74	6012.34	6058.20	6104.34	6150.74	6197.42	6244.38	6291.61
2002	5196.79	5241.28	5286.06	5327.65	5369.49	5411.57	5453.90	5496.48	5539.31	5582.40	5625.73	5669.32
2003	4660.95	4701.94	4743.19	4781.59	4820.21	4859.07	4898.15	4937.46	4977.00	5016.77	5056.78	5097.03
2004	4179.01	4216.84	4254.92	4290.45	4326.18	4362.13	4398.29	4434.66	4471.24	4508.04	4545.06	4582.29
2005	3733.77	3768.69	3803.83	3836.71	3869.78	3903.04	3936.50	3970.15	4004.00	4038.05	4072.31	4106.76
2006	3322.43	3354.66	3387.10	3417.53	3448.13	3478.91	3509.87	3541.02	3572.35	3603.86	3635.56	3667.44
2007	2942.42	2972.17	3002.11	3030.26	3058.59	3087.08	3115.74	3144.56	3173.56	3202.73	3232.07	3261.58
2008	2591.35	2618.80	2646.43	2672.50	2698.71	2725.09	2751.62	2778.30	2805.14	2832.14	2859.30	2886.62
2009	2267.02	2292.35	2317.84	2341.97	2366.25	2390.67	2415.23	2439.93	2464.79	2489.78	2514.93	2540.22
2010	1967.38	1990.75	2014.27	2036.62	2059.10	2081.71	2104.45	2127.33	2150.35	2173.49	2196.78	2220.20
2011	1690.57	1712.12	1733.82	1754.52	1775.34	1796.28	1817.35	1838.54	1859.85	1881.29	1902.86	1924.55
2012	1434.63	1454.51	1474.52	1493.70	1512.98	1532.38	1551.90	1571.52	1591.27	1611.13	1631.10	1651.20
2013	1199.45	1217.80	1236.26	1254.04	1271.91	1289.89	1307.98	1326.17	1344.47	1362.88	1381.40	1400.02
2014	983.69	1000.62	1017.67	1034.15	1050.74	1067.42	1084.20	1101.07	1118.05	1135.13	1152.30	1169.58
2015	785.81	801.45	817.19	832.50	847.89	863.38	878.96	894.63	910.39	926.25	942.20	958.24
2016	604.25	618.70	633.25	647.47	661.78	676.17	690.65	705.21	719.86	734.59	749.42	764.32
2017	437.66	451.02	464.47	477.70	491.01	504.40	517.87	531.41	545.04	558.75	572.53	586.40
2018	284.18	296.54	308.98	321.30	333.69	346.15	358.68	371.29	383.98	396.74	409.57	422.48
2019	142.00	153.43	164.9333	176.40	187.94	199.5465	211.22	222.96	234.77	246.66	258.61	270.63
2020	10.50	21.07	31.71	42.39	53.14	63.95	74.83	85.77	96.78	107.84	118.98	130.18

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%	Savings Fund : 68.75% from 1.1.82 to 31.12.87		
			1.10.2018	31.12.2018	8.00%	70% from 1.1.88 and onwards		
			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

