F. No. 7(1)/EV/2023
Government of India
Ministry of Finance
Department of Expenditure
E-V Branch

KB-1, New Delhi
Dated: 12th November, 2026

OFFICE MEMORANDUM

Sub: Central Government Employees Group Insurance Scheme-1980– Tables of Benefits for the savings fund for the period from 01.10.2026 to 31.12.2026.

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 01.10.2026 to 31.12.2026, 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(3)-B(PD)/2023, dated 05.10.2026, 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. The Hindi version of the order is attached.

Digitally signed by
Praveen Ranjan
Date: 12-11-2026
13:46:14

(Praveen Ranjan)
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

फा. सं. 7(1)/ई-V/2023

भारत सरकार

वित्त मंत्रालय

व्यय विभाग

ई-V शाखा

नई दिल्ली, 12 नवंबर, 2026

कार्यालय ज्ञापन

विषय: केंद्रीय सरकारी कर्मचारी समूह बीमा योजना-1980 - दिनांक 01.10.2026 से 31.12.2026 तक की अवधि के लिए बचत निधि हेतु लाभ की सारणी।

केंद्रीय सरकार कर्मचारी समूह बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 05.10.2026 के उनके संकल्प सं.- 5(3)-बी(पीडी)/2023 के अनुसार यथा-अधिसूचित 7.1% वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) के आधार पर बीमा विनियामक एवं विकास प्राधिकरण (आईआरडीए) द्वारा दिनांक 01.10.2026 से 31.12.2026 तक की तिमाही के लिए, लाभार्थियों के लिए तैयार की गई बचत निधि के लाभों की सारणियां, जो इस मंत्रालय के दिनांक 17.03.2017 के समसंख्यक कार्यालय ज्ञापन के अनुसार दिनांक 01.01.2017 से तिमाही आधार पर जारी की जा रही है, संलग्न हैं।

2. मौजूदा पद्धति के अनुसार संलग्न सारणियां दो श्रेणियों की हैं। जैसा कि अब तक होता था, इस योजना की बचत निधि के लिए लाभों की पहली सारणी 1.1.1982 से 31.12.1989 तक 10/- रुपये प्रति माह और 1.1.1990 से 15/- रुपये प्रति माह के अंशदान पर आधारित है। बचत निधि के लिए लाभों की दूसरी सारणी ऐसे कर्मचारियों के लिए 10/- रुपये प्रति माह के अंशदान पर आधारित है, जिन्होंने 1.1.1990 से अंशदान की संशोधित दर से बाहर निकलने का विकल्प चुना था।

3. जहां तक भारतीय लेखापरीक्षा और लेखा विभाग में सेवारत व्यक्तियों का संबंध है, ये आदेश भारत के संविधान के अनुच्छेद 148(5) के तहत भारत के नियंत्रक एवं महालेखापरीक्षक के परामर्श से जारी किए जाते हैं।

प्रवीण रंजन

(प्रवीण रंजन)

निदेशक

सेवा में,

1. केंद्र सरकार के सभी मंत्रालय/विभाग, मानक सूची के अनुसार।
2. नियंत्रक एवं महालेखा परीक्षक, संघ लोक सेवा आयोग, सभी राज्य सरकारों आदि को मानक सूची के अनुसार 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 - **2026**

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	50509.06	50813.16	51119.04	51426.72	51736.21	52047.53	52360.67	52675.66	52992.49	53311.20	53631.77	53954.23
1983	45253.26	45526.44	45801.23	46077.63	46355.66	46635.33	46916.64	47199.60	47484.23	47770.53	48058.52	48348.20
1984	40512.50	40757.80	41004.54	41252.73	41502.37	41753.49	42006.08	42260.16	42515.74	42772.82	43031.41	43291.52
1985	36258.67	36478.94	36700.51	36923.39	37147.57	37373.07	37599.90	37828.06	38057.57	38288.42	38520.63	38754.21
1986	32438.89	32636.69	32835.66	33035.80	33237.12	33439.62	33643.31	33848.20	34054.29	34261.60	34470.13	34679.88
1987	29015.71	29193.38	29372.10	29551.86	29732.69	29914.58	30097.53	30281.57	30466.68	30652.89	30840.19	31028.59
1988	25961.94	26121.65	26282.30	26443.89	26606.43	26769.93	26934.39	27099.82	27266.22	27433.60	27601.97	27771.32
1989	23199.60	23343.06	23487.36	23632.52	23778.52	23925.39	24073.12	24221.72	24371.19	24521.54	24672.78	24824.90
1990	20740.99	20869.98	20999.74	21130.26	21261.55	21393.61	21526.45	21660.07	21794.47	21929.67	22065.66	22202.45
1991	18555.33	18671.47	18788.29	18905.81	19024.01	19142.91	19262.51	19382.81	19503.82	19625.54	19747.98	19871.14
1992	16615.94	16720.67	16826.02	16931.99	17038.59	17145.81	17253.66	17362.15	17471.27	17581.04	17691.45	17802.51
1993	14898.19	14992.82	15088.01	15183.76	15280.07	15376.95	15474.39	15572.41	15671.01	15770.19	15869.95	15970.30
1994	13365.15	13450.77	13536.88	13623.51	13710.64	13798.29	13886.45	13975.13	14064.33	14154.06	14244.31	14335.10
1995	12004.50	12082.11	12160.18	12238.70	12317.69	12397.15	12477.07	12557.46	12638.32	12719.66	12801.47	12883.77
1996	10797.77	10868.28	10939.21	11010.55	11082.32	11154.50	11227.12	11300.15	11373.62	11447.52	11521.86	11596.63
1997	9726.49	9790.70	9855.29	9920.26	9985.61	10051.34	10117.47	10183.98	10250.88	10318.18	10385.87	10453.96
1998	8772.19	8830.78	8889.73	8949.02	9008.65	9068.64	9128.99	9189.68	9250.74	9312.15	9373.92	9436.06
1999	7922.55	7976.15	8030.07	8084.30	8138.85	8193.72	8248.92	8304.44	8360.29	8416.46	8472.97	8529.80
2000	7178.40	7227.62	7277.14	7326.94	7377.04	7427.43	7478.12	7529.10	7580.39	7631.98	7683.87	7736.07
2001	6512.64	6557.95	6603.53	6649.37	6695.48	6741.86	6788.52	6835.45	6882.65	6930.14	6977.90	7025.95
2002	5913.75	5955.53	5997.56	6039.84	6082.37	6125.14	6168.17	6211.45	6254.99	6298.78	6342.83	6387.14
2003	5373.64	5412.25	5451.08	5490.14	5529.44	5568.96	5608.72	5648.71	5688.93	5729.40	5770.10	5811.04
2004	4880.65	4916.36	4952.27	4988.40	5024.75	5061.30	5098.07	5135.06	5172.26	5209.69	5247.33	5285.19
2005	4427.27	4460.31	4493.55	4526.98	4560.61	4594.43	4628.46	4662.68	4697.11	4731.74	4766.57	4801.60
2006	4008.42	4039.00	4069.76	4100.69	4131.81	4163.12	4194.61	4226.28	4258.14	4290.18	4322.42	4354.84
2007	3621.47	3649.77	3678.24	3706.87	3735.68	3764.65	3793.79	3823.11	3852.60	3882.26	3912.09	3942.10
2008	3263.98	3290.18	3316.54	3343.04	3369.71	3396.53	3423.51	3450.64	3477.94	3505.40	3533.02	3560.80
2009	2933.72	2957.98	2982.38	3006.92	3031.61	3056.44	3081.42	3106.54	3131.81	3157.24	3182.81	3208.53
2010	2628.61	2651.08	2673.67	2696.40	2719.26	2742.25	2765.38	2788.65	2812.05	2835.59	2859.27	2883.09
2011	2346.74	2367.54	2388.47	2409.52	2430.69	2451.99	2473.41	2494.96	2516.63	2538.44	2560.37	2582.43
2012	2086.12	2105.39	2124.78	2144.28	2163.89	2183.62	2203.46	2223.42	2243.50	2263.70	2284.01	2304.45
2013	1846.65	1864.52	1882.48	1900.56	1918.73	1937.02	1955.41	1973.92	1992.53	2011.25	2030.08	2049.02
2014	1626.95	1643.52	1660.18	1676.95	1693.81	1710.78	1727.84	1745.00	1762.27	1779.63	1797.10	1814.67
2015	1425.45	1440.84	1456.31	1471.88	1487.53	1503.28	1519.13	1535.06	1551.09	1567.21	1583.43	1599.75
2016	1240.57	1254.87	1269.25	1283.72	1298.27	1312.90	1327.63	1342.43	1357.33	1372.31	1387.39	1402.55
2017	1070.94	1084.24	1097.62	1111.07	1124.61	1138.22	1151.92	1165.69	1179.55	1193.49	1207.51	1221.61
2018	914.65	927.03	939.49	952.01	964.61	977.29	990.04	1002.86	1015.76	1028.73	1041.78	1054.91
2019	769.88	781.41	793.00	804.67	816.40	828.20	840.07	852.02	864.03	876.11	888.26	900.49
2020	635.97	646.72	657.52	668.39	679.32	690.31	701.37	712.50	723.69	734.95	746.27	757.66
2021	511.86	521.87	531.94	542.07	552.26	562.51	572.82	583.18	593.62	604.11	614.66	625.28
2022	396.20	405.53	414.92	424.36	433.85	443.41	453.01	462.68	472.40	482.18	492.01	501.91
2023	288.40	297.10	305.85	314.64	323.50	332.40	341.35	350.36	359.42	368.54	377.70	386.93
2024	187.93	196.03	204.19	212.39	220.64	228.93	237.28	245.68	254.12	262.62	271.16	279.76
2025	94.28	101.84	109.44	117.08	124.77	132.50	140.28	148.11	155.98	163.89	171.86	179.87
2026	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*
1.1.82	31.12.82	10%
1.1.83	31.12.86	11%
1.1.87	31.12.00	12%
1.1.01	31.12.01	11%
1.1.02	31.12.02	9.50%
1.1.03	31.12.03	9.00%
1.1.04	30.11.11	8.00%
1.12.11	31.03.12	8.60%

From	To	Interest*
01.04.2012	31.03.2013	8.80%
1.4.2013	31.03.2016	8.70%
01.04.2016	30.09.2016	8.70%
01.10.2016	31.12.2016	8.70%
01.01.2017	31.03.2017	8.00%
01.04.2017	30.06.2017	7.90%
01.07.2017	31.12.2017	7.80%
01.01.2018	30.09.2018	7.60%
1.10.2018	31.12.2018	8.00%
1.1.2019	31.03.2019	8.00%

* Interest p.a compounded quarterly

From	To	Interest*
1.4.2019	30.6.2019	8.00%
1.7.2019	30.9.2019	7.90%
1.10.2019	31.12.2019	7.90%
1.1.2020	31.03.2020	7.90%
1.4.2020	31.12.2022	7.10%
1.1.2023	31.03.2023	7.10%
1.4.2023	30.6.2023	7.10%
1.7.2023	30.09.2023	7.10%
1.10.2023	31.03.2024	7.10%
1.04.2024	31.12.2026	7.10%

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/- 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 - **2026**

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	60886.03	61254.66	61625.46	61998.44	62373.62	62751.00	63130.60	63512.43	63896.51	64282.85	64671.46	65062.36
1983	55625.27	55962.96	56302.64	56644.31	56987.99	57333.69	57681.43	58031.21	58383.05	58736.96	59092.95	59451.04
1984	50888.34	51198.17	51509.82	51823.30	52138.62	52455.80	52774.85	53095.77	53418.58	53743.29	54069.90	54398.44
1985	46630.18	46914.95	47201.41	47489.55	47779.38	48070.92	48364.17	48659.15	48955.86	49254.32	49554.54	49856.52
1986	42822.61	43084.99	43348.92	43614.39	43881.43	44150.04	44420.23	44692.01	44965.39	45240.38	45516.98	45795.21
1987	39398.05	39640.29	39883.95	40129.05	40375.59	40623.58	40873.03	41123.94	41376.33	41630.21	41885.58	42142.45
1988	36339.60	36563.85	36789.42	37016.32	37244.55	37474.12	37705.04	37937.32	38170.97	38405.99	38642.39	38880.19
1989	33574.05	33782.03	33991.23	34201.67	34413.34	34626.26	34840.44	35055.87	35272.57	35490.54	35709.79	35930.34
1990	31123.91	31317.48	31512.19	31708.04	31905.05	32103.22	32302.55	32503.05	32704.73	32907.60	33111.67	33316.93
1991	27845.79	28020.08	28195.40	28371.74	28549.13	28727.55	28907.03	29087.56	29269.15	29451.81	29635.55	29820.36
1992	24945.06	25102.29	25260.44	25419.52	25579.54	25740.50	25902.40	26065.26	26229.07	26393.85	26559.60	26726.33
1993	22354.11	22496.10	22638.92	22782.58	22927.09	23072.44	23218.66	23365.73	23513.67	23662.47	23812.16	23962.72
1994	20061.68	20190.19	20319.44	20449.46	20580.25	20711.80	20844.13	20977.23	21111.12	21245.80	21381.26	21517.53
1995	18022.72	18139.23	18256.42	18374.31	18492.88	18612.16	18732.14	18852.82	18974.21	19096.32	19219.14	19342.69
1996	16214.69	16320.56	16427.06	16534.18	16641.94	16750.32	16859.35	16969.02	17079.33	17190.29	17301.90	17414.17
1997	14598.16	14694.53	14791.46	14888.96	14987.04	15085.69	15184.93	15284.74	15385.15	15486.15	15587.73	15689.92
1998	13173.14	13261.12	13349.62	13438.65	13528.19	13618.27	13708.87	13800.00	13891.68	13983.89	14076.64	14169.94
1999	11894.56	11975.02	12055.96	12137.37	12219.27	12301.64	12384.50	12467.84	12551.68	12636.01	12720.83	12806.16
2000	10768.06	10841.90	10916.17	10990.88	11066.03	11141.62	11217.65	11294.14	11371.07	11448.45	11526.29	11604.59
2001	9765.48	9833.42	9901.76	9970.50	10039.65	10109.20	10179.16	10249.53	10320.32	10391.53	10463.15	10535.19
2002	8875.54	8938.25	9001.32	9064.77	9128.59	9192.78	9257.35	9322.31	9387.64	9453.36	9519.46	9585.96
2003	8057.10	8114.99	8173.22	8231.80	8290.72	8349.98	8409.60	8469.56	8529.88	8590.55	8651.58	8712.97
2004	7320.97	7374.53	7428.41	7482.61	7537.12	7591.95	7647.11	7702.59	7758.39	7814.53	7870.99	7927.79
2005	6640.91	6690.47	6740.32	6790.47	6840.91	6891.65	6942.69	6994.02	7045.66	7097.60	7149.85	7202.41
2006	6012.63	6058.50	6104.63	6151.04	6197.72	6244.68	6291.91	6339.42	6387.21	6435.28	6483.63	6532.26
2007	5432.20	5474.65	5517.36	5560.31	5603.52	5646.98	5690.69	5734.66	5778.89	5823.39	5868.14	5913.16
2008	4895.98	4935.27	4974.80	5014.56	5054.56	5094.79	5135.26	5175.96	5216.91	5258.10	5299.52	5341.20
2009	4400.58	4436.97	4473.57	4510.38	4547.41	4584.66	4622.13	4659.81	4697.72	4735.85	4774.21	4812.79
2010	3942.92	3976.61	4010.50	4044.59	4078.88	4113.38	4148.07	4182.97	4218.07	4253.38	4288.90	4324.63
2011	3520.11	3551.31	3582.70	3614.28	3646.04	3677.98	3710.12	3742.44	3774.95	3807.66	3840.55	3873.64
2012	3129.18	3158.09	3187.17	3216.41	3245.83	3275.42	3305.19	3335.13	3365.25	3395.54	3426.02	3456.67
2013	2769.98	2796.77	2823.72	2850.83	2878.10	2905.53	2933.12	2960.87	2988.79	3016.87	3045.11	3073.53
2014	2440.42	2465.27	2490.28	2515.42	2540.72	2566.16	2591.76	2617.50	2643.40	2669.45	2695.65	2722.00
2015	2138.18	2161.25	2184.47	2207.81	2231.30	2254.93	2278.69	2302.59	2326.64	2350.82	2375.15	2399.62
2016	1860.86	1882.30	1903.87	1925.57	1947.40	1969.35	1991.44	2013.65	2036.00	2058.47	2081.08	2103.82
2017	1606.41	1626.36	1646.42	1666.61	1686.91	1707.33	1727.88	1748.54	1769.32	1790.23	1811.26	1832.42
2018	1371.98	1390.55	1409.23	1428.02	1446.92	1465.93	1485.05	1504.29	1523.64	1543.10	1562.68	1582.37
2019	1154.82	1172.11	1189.50	1207.00	1224.60	1242.30	1260.11	1278.02	1296.04	1314.16	1332.39	1350.73
2020	953.96	970.07	986.28	1002.58	1018.98	1035.47	1052.06	1068.75	1085.54	1102.42	1119.41	1136.49
2021	767.79	782.81	797.91	813.11	828.39	843.76	859.22	874.78	890.42	906.16	921.99	937.91
2022	594.30	608.30	622.38	636.54	650.78	665.11	679.52	694.02	708.60	723.27	738.02	752.86
2023	432.60	445.65	458.77	471.97	485.24	498.60	512.03	525.54	539.13	552.80	566.56	580.39
2024	281.89	294.05	306.28	318.58	330.95	343.40	355.92	368.51	381.18	393.92	406.74	419.63
2025	141.42	152.75	164.15	175.62	187.15	198.75	210.42	222.16	233.97	245.84	257.79	269.80
2026	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*
1.1.82	31.12.82	10%
1.1.83	31.12.86	11%
1.1.87	31.12.00	12%
1.1.01	31.12.01	11%
1.1.02	31.12.02	9.50%
1.1.03	31.12.03	9.00%
1.1.04	30.11.11	8.00%
1.12.11	31.03.12	8.60%

From	To	Interest*
01.04.2012	31.03.2013	8.80%
1.4.2013	31.03.2016	8.70%
01.04.2016	30.09.2016	8.70%
01.10.2016	31.12.2016	8.70%
01.01.2017	31.03.2017	8.00%
01.04.2017	30.06.2017	7.90%
01.07.2017	31.12.2017	7.80%
01.01.2018	30.09.2018	7.60%
1.10.2018	31.12.2018	8.00%
1.1.2019	31.03.2019	8.00%

From	To	Interest*
1.4.2019	30.6.2019	8.00%
1.7.2019	30.9.2019	7.90%
1.10.2019	31.12.2019	7.90%
1.1.2020	31.03.2020	7.90%
1.4.2020	31.12.2022	7.10%
1.1.2023	31.03.2023	7.10%
1.4.2023	30.6.2023	7.10%
1.7.2023	30.09.2023	7.10%
1.10.2023	31.03.2024	7.10%
1.04.2024	31.12.2026	7.10%

* 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