



दक्षिण रेलवे/SOUTHERN RAILWAY

No.P(R)381/P/GIS/Vol.VI

प्रधान कार्यालय/ Headquarters Office
कार्मिक शाखा/ Personnel Branch
चेन्नै/Chennai - 600 003
दि./ Dated: 21-03-2016

आर बी ई सं/RBE No. 24 / 2016

पी बी सी सं/ PBC No: 31 / 2016

All PHODs / DRMs / CWMs / CEWE / CAO / CPM / Dy.CPOs / Sr.DPOs /
DPOs / SPOs / WPOs / APOs of HQ / Divisions / Workshops / other Units,
etc.,

(As per mailing list -'A')

विषय/Sub: Central Government Employees Group Insurance
Scheme, 1980 – Tables of Benefits for the Savings Fund
for the period from 01-01-2016 to 31-12-2016. .

A copy of Railway Board's letter No.PC-III/2000/GIS/2 dated
03-03-2016 (RBE No. 24/2016), alongwith a cop of OM No. 7(1)/EV/2014
dated 26-02-2016 issued by Department of Expenditure under Ministry of
Finance on the above subject is enclosed for information, guidance and
necessary action.

Railway Board's letter dated 23-01-2015 referred therein has been
circulated under PBC No. 8 / 2015.

संलग्न/Encl: as above

(B.INDUMATHY)
Asst. Personnel Officer/M&E.
कृते मुख्य कार्मिक अधिकारी
For Chief Personnel Officer

प्रतिलिपि/Copy to : The Genl Secy / SRMU
The Genl Secy / AISCSTREA
The Genl Secy / AIOBCREA

The Genl Secy / NFIR

महाप्रबंधक का कार्यालय
GENERAL MANAGER'S OFFICE

09 MAR 2016

दक्षिण रलय, Southern Railway
चेन्ने/Chennai-600 003

GOVERNMENT OF INDIA/ भारत सरकार
MINISTRY OF RAILWAYS/ रेल मंत्रालय
(RAILWAY BOARD)/ रेलवे बोर्ड

RBE No. 24/2016

No. PC-III/2000/GIS/2

New Delhi, dated 03.03.2016

The General Managers, *Southern Railway, Chennai.*
All Indian Railways & PUs
(As per mailing list).

Sub: Central Government Employees Group Insurance Scheme, 1980 – Tables of Benefits for the Savings Fund for the period from 1.1.2016 to 31.12.2016.

In continuation of this Ministry's letter No.PC-III/2000/GIS/2 dated 23.01.2015, a copy of O. M. No.7(1)/EV/2014 dated 26.02.2016 of the Ministry of Finance, Department of Expenditure on the above subject is forwarded herewith for information and necessary action.

DA: As above

Vikram Gulati
(Vikram Gulati)
Director, Pay Commission-II
Railway Board

भारत सरकार
रेल मंत्रालय
(रेलवे बोर्ड)

रे.बो.स्था. सं.२५ /2016

संख्या पी.सी.-111/2000/जी.आई.एस./2

दिनांक २३.०३.२०१६

महाप्रबंधक
सभी भारतीय रेलें एवं
उत्पादन इकाईयाँ

विषय: केन्द्रीय सरकार कर्मचारी सामूहिक बीमा योजना-1980, दिनांक 01.01.2016
से 31.12.2016 तक की अवधि की बचत निधियों के लिये लाभों की सारणी।

इस मंत्रालय के समसंख्यक पत्र दिनांक 23.01.2015 के क्रम में, वित्त मंत्रालय, व्यय विभाग के कार्यालय ज्ञापन संख्या 7(1)/EV/2014 दिनांक 26.02.2016 की प्रति उपरोक्त विषय पर आपके सूचनार्थ एवं आवश्यक कार्यवाही हेतु भेजी जा रही है।

संलग्न : उपरोक्त



(विक्रम गुलाटी)

निदेशक, वेतन आयोग-11

रेलवे बोर्ड

**No.7(1)/EV/2014
Government of India
Ministry of Finance
Department of Expenditure**

New Delhi, Dated the 26th February, 2016

OFFICE MEMORANDUM

Sub: Central Government Employees Group Insurance Scheme-1980 – Tables of Benefits for the savings fund for the period from 01.01.2016 to 31.12.2016.

Every year two Tables of Benefits are issued by the Ministry of Finance on calendar year basis for the savings fund to the beneficiaries under Central Government Employees Group Insurance Scheme (CGEGIS)-1980. While one Table of Benefits for the savings fund of the Scheme is based on a subscription of Rs.10 per month per unit from 1.1.1982 to 31.12.1989 and Rs.15 per month per unit w.e.f. 1.1.1990 onwards, the other Table of Benefits for the savings fund is based on a subscription of Rs.10 per month in respect of the employees who had opted out of the revised rates of subscription w.e.f. 1.1.1990.

2. The two Tables of Benefits under CGEGIS-80 for the calendar year 2016, prepared by IRDA, are enclosed. The benefits in the Tables have been worked out on the basis of interest @ 8.7% per annum (compounded quarterly), as notified by Department of Economic Affairs.

3. While calculating the amount it has been assumed that the subscription has been recovered or will be recovered from the salary of the month in which a member ceases to be in service failing which it should be deducted from accumulated amounts payable.

4. In its application to the employees of Indian Audit and Accounts Department this Office Memorandum issues in consultation with the Comptroller and Auditor General of India.



(Amar Nath Singh)
Deputy Secretary to the Government of India
Tel: 23093811

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 - 2016

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	28108.96	28324.91	28538.17	28753.05	28973.99	29194.87	29421.50	29642.26	29871.68	30098.14	30330.34	30545.01
1983	25603.99	25803.11	25995.51	26197.39	26398.39	26599.34	26806.06	27012.72	27219.33	27425.88	27635.29	27834.30
1984	23349.23	23528.54	23708.07	23891.76	24075.70	24262.50	24449.25	24635.96	24825.52	25017.95	25210.32	25393.50
1985	21324.31	21489.58	21653.52	21821.65	21991.39	22161.09	22333.65	22506.17	22681.56	22856.90	23035.11	23199.40
1986	19505.96	19660.03	19812.72	19966.68	20122.19	20277.66	20438.91	20594.31	20755.48	20919.52	21080.62	21237.47
1987	17876.72	18019.55	18156.95	18300.70	18444.85	18591.88	18735.96	18880.02	19029.85	19179.65	19329.41	19472.90
1988	16424.94	16553.59	16683.04	16814.99	16947.75	17080.49	17216.10	17354.59	17490.15	17625.67	17766.98	17896.97
1989	15107.00	15230.15	15349.49	15471.73	15593.09	15717.33	15841.54	15965.73	16095.70	16222.74	16352.66	16471.96
1990	13937.43	14052.15	14162.70	14276.76	14392.50	14505.31	14621.00	14739.58	14858.13	14976.65	15095.16	15209.48
1991	12380.92	12481.47	12580.31	12683.47	12784.93	12889.28	12993.62	13100.83	13205.13	13312.30	13422.37	13520.37
1992	10996.07	11088.23	11176.58	11267.53	11360.51	11456.37	11549.31	11642.23	11738.05	11833.85	11932.54	12025.71
1993	9765.40	9849.14	9929.18	10011.51	10095.96	10180.41	10264.84	10349.25	10436.57	10520.96	10611.15	10690.67
1994	8674.39	8749.67	8822.15	8897.95	8970.96	9046.86	9122.76	9201.55	9277.43	9356.20	9434.96	9509.45
1995	7702.66	7769.45	7836.34	7903.59	7970.95	8038.30	8111.46	8178.79	8249.03	8319.25	8389.47	8458.83
1996	6841.49	6899.77	6962.20	7022.63	7084.32	7146.00	7210.58	7272.25	7333.92	7398.48	7463.04	7527.21
1997	6073.42	6126.06	6183.77	6240.52	6293.61	6352.52	6408.51	6464.50	6523.40	6582.28	6641.17	6694.26
1998	5392.63	5445.44	5491.48	5542.73	5593.03	5643.33	5699.44	5749.73	5802.93	5853.22	5906.42	5959.99
1999	4790.39	4834.62	4878.94	4923.44	4970.93	5015.52	5065.92	5113.41	5160.90	5208.40	5255.89	5301.18
2000	4249.25	4290.70	4333.40	4376.83	4418.60	4460.37	4505.05	4546.82	4591.50	4633.28	4677.96	4720.72
2001	3775.02	3810.78	3848.48	3888.38	3927.32	3966.26	4005.21	4044.16	4086.02	4124.97	4166.83	4204.12
2002	3350.25	3383.20	3417.79	3448.50	3484.24	3521.57	3557.68	3593.80	3635.73	3671.85	3707.98	3745.57
2003	2961.85	2993.65	3025.64	3058.06	3090.69	3123.53	3156.58	3189.84	3223.33	3259.39	3292.68	3323.85
2004	2609.81	2639.09	2668.59	2698.48	2728.59	2758.92	2789.47	2820.25	2851.24	2882.47	2913.91	2944.54
2005	2286.05	2313.01	2340.16	2367.66	2395.36	2423.27	2451.37	2479.68	2508.20	2536.93	2565.86	2594.13
2006	1986.96	2011.76	2036.74	2062.03	2087.51	2113.17	2139.02	2165.06	2191.28	2217.70	2244.31	2270.39
2007	1710.63	1733.45	1756.43	1779.68	1803.10	1826.69	1850.45	1874.39	1898.50	1922.79	1947.25	1971.32
2008	1455.36	1476.33	1497.46	1518.83	1540.35	1562.03	1583.86	1605.86	1628.01	1650.33	1672.81	1695.02
2009	1219.52	1238.80	1258.21	1277.84	1297.61	1317.52	1337.57	1357.78	1378.13	1398.62	1419.27	1439.76
2010	1001.64	1019.35	1037.19	1055.20	1073.35	1091.63	1110.04	1128.59	1147.27	1166.09	1185.04	1203.93
2011	800.36	816.62	833.00	849.52	866.17	882.94	899.84	916.85	933.99	951.26	968.55	986.07
2012	614.36	629.33	644.36	659.51	674.76	690.13	705.60	721.19	736.88	752.69	768.61	784.64
2013	443.34	457.03	470.82	484.71	498.70	512.80	527.00	541.30	555.70	570.22	584.83	599.55
2014	286.48	299.04	311.69	324.43	337.27	350.20	363.22	376.33	389.54	402.85	416.25	429.74
2015	142.55	154.08	165.69	177.38	189.16	201.02	212.97	225.00	237.12	249.33	261.62	274.00
2016	10.50	21.08	31.73	42.46	53.26	64.14	75.11	86.15	97.27	108.47	119.75	131.11

Note:

Basis Used

From	To	Interest*	From	To	Interest*	Savings Fund :	68.75% from 1.1.82 to 31.12.87
1.1.82	31.12.82	0.1	1.1.03	31.12.03	0.09		70% from 1.1.88 and onwards
1.1.83	31.12.86	0.11	1.1.04	30.11.11	0.08		
1.1.87	31.12.00	0.12	1.12.11	31.03.12	0.086	Insurance Fund :	31.25% from 1.1.82 to 31.12.87
1.1.01	31.12.01	0.11	01.04.2012	31.03.2013	0.088		30% from 1.1.88 and onwards
1.1.02	31.12.02	0.095	1.4.2013		0.087		

* Interest p.a compounded quarterly

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 - 2016

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	23468.96	23644.74	23816.66	23998.18	24181.33	24361.70	24547.83	24733.91	24920.29	25108.27	25295.57	25473.98
1983	20964.00	21122.94	21278.91	21442.34	21602.83	21769.08	21932.39	22098.03	22264.52	22435.11	22606.23	22765.83
1984	18703.42	18848.37	18987.56	19136.72	19278.91	19425.56	19575.19	19724.29	19873.61	20027.87	20177.63	20323.06
1985	16681.41	16809.41	16932.63	17066.60	17196.01	17327.92	17461.04	17594.92	17727.52	17864.69	18000.57	18131.18
1986	14863.06	14979.86	15093.71	15207.45	15324.93	15443.41	15563.19	15682.62	15803.35	15924.20	16047.47	16162.96
1987	13233.81	13335.37	13439.24	13543.81	13648.02	13755.40	13860.27	13969.04	14078.81	14186.06	14294.45	14399.10
1988	11779.13	11869.37	11961.81	12057.23	12151.16	12245.02	12342.74	12438.05	12536.54	12632.22	12731.97	12825.59
1989	10464.10	10545.36	10630.02	10710.94	10795.51	10883.31	10967.31	11054.54	11139.81	11227.73	11315.57	11402.24
1990	9294.53	9366.88	9443.58	9516.01	9592.28	9668.48	9747.33	9823.85	9904.16	9981.53	10061.14	10135.38
1991	8255.89	8319.74	8386.93	8457.59	8525.50	8592.69	8663.20	8732.92	8802.45	8873.38	8943.27	9009.18
1992	7333.62	7391.12	7451.58	7513.80	7576.58	7637.68	7699.34	7760.81	7823.70	7888.09	7949.25	8009.87
1993	6513.18	6564.29	6618.97	6675.61	6732.09	6786.20	6841.69	6897.14	6956.32	7011.07	7069.56	7124.77
1994	5782.93	5831.45	5879.30	5929.38	5980.12	6030.27	6081.18	6130.47	6183.13	6232.57	6285.14	6334.84
1995	5137.05	5178.80	5223.03	5268.02	5312.60	5359.39	5402.96	5449.69	5496.38	5543.03	5589.65	5633.74
1996	4560.99	4599.73	4641.98	4680.78	4721.91	4763.83	4804.25	4846.31	4885.93	4929.76	4970.37	5011.94
1997	4048.95	4087.01	4121.16	4159.37	4194.08	4233.47	4269.81	4309.06	4345.43	4383.21	4420.97	4459.95
1998	3597.99	3627.30	3660.57	3694.21	3728.83	3760.60	3795.54	3831.51	3865.35	3901.44	3935.07	3968.22
1999	3191.76	3222.48	3253.13	3283.96	3314.92	3343.39	3372.19	3404.17	3436.13	3468.07	3499.99	3530.43
2000	2836.13	2860.42	2890.00	2916.14	2944.03	2975.39	3003.17	3030.90	3062.08	3089.70	3118.90	3146.99
2001	2516.07	2540.95	2567.78	2590.77	2616.69	2644.13	2668.99	2697.31	2723.94	2750.30	2775.91	2803.95
2002	2231.69	2254.76	2277.99	2301.55	2325.28	2349.19	2373.26	2397.52	2421.95	2446.56	2471.35	2495.35
2003	1974.57	1995.78	2017.15	2038.81	2060.63	2082.61	2104.74	2127.04	2149.51	2172.13	2194.92	2217.05
2004	1739.87	1759.40	1779.06	1798.99	1819.06	1839.28	1859.65	1880.16	1900.83	1921.64	1942.61	1963.03
2005	1524.04	1542.01	1560.11	1578.44	1596.91	1615.51	1634.25	1653.12	1672.13	1691.28	1710.57	1729.42
2006	1324.64	1341.17	1357.83	1374.69	1391.67	1408.78	1426.01	1443.37	1460.86	1478.47	1496.21	1513.60
2007	1140.42	1155.63	1170.95	1186.45	1202.07	1217.79	1233.64	1249.59	1265.67	1281.86	1298.17	1314.21
2008	970.24	984.22	998.31	1012.55	1026.90	1041.35	1055.91	1070.57	1085.34	1100.22	1115.21	1130.01
2009	813.01	825.86	838.81	851.89	865.07	878.35	891.72	905.18	918.75	932.42	946.18	959.84
2010	667.76	679.57	691.46	703.47	715.57	727.75	740.03	752.39	764.85	777.39	790.03	802.62
2011	533.57	544.41	555.33	566.35	577.45	588.63	599.89	611.24	622.66	634.17	645.76	657.38
2012	409.57	419.55	429.57	439.67	449.84	460.09	470.40	480.79	491.25	501.79	512.41	523.09
2013	295.56	304.69	313.88	323.14	332.47	341.87	351.33	360.87	370.47	380.14	389.89	399.70
2014	190.98	199.36	207.79	216.29	224.85	233.46	242.15	250.89	259.69	268.56	277.50	286.49
2015	95.04	102.72	110.46	118.25	126.11	134.01	141.98	150.00	158.08	166.22	174.41	182.67
2016	7.00	14.05	21.15	28.30	35.51	42.76	50.07	57.43	64.84	72.31	79.83	87.41

Note:

Basis Used

From	To	Interest*	From	To	Interest*	Savings Fund :	68.75% from 1.1.82 to 31.12.87
1.1.82	31.12.82	0.1	1.1.03	31.12.03	0.09		70% from 1.1.88 and onwards
1.1.83	31.12.86	0.11	1.1.04	30.11.11	0.08		
1.1.87	31.12.00	0.12	1.12.11	31.03.12	0.086	Insurance Fund :	31.25% from 1.1.82 to 31.12.87
1.1.01	31.12.01	0.11	01.04.2012	31.03.2013	0.088		30% from 1.1.88 and onwards
1.1.02	31.12.02	0.095	1.4.2013		0.087		

* Interest p.a compounded quarterly