



**PBC No. 173 / 2025**  
**RBE No. 84 / 2025**

**दक्षिण रेलवे Southern Railway**  
**प्रधान मुख्य कार्मिक अधिकारी कार्यालय**  
**Office of the Principal Chief Personnel Officer**  
**प्रधान कार्यालय, कार्मिक विभाग, चेन्नै-600003**  
**Headquarters, Personnel Department, Chennai-600003**

सं/No: P(R)381/P/Vol.VI

दिनांक/Dated: 20.08.2025

All PHODs/ DRMs/ CWMs/ CEWE/ CAO/ CPM/ PDA/ Dy.CPOs/ Sr.DPOs/ Secy to GM,  
Chairman/RRB/MAS,TVC, Addl.Registrar/RCT/MAS, Secretary/RRT/MAS,  
Principal MDZTI/TPJ, SRCETC/TBM, ZETTC/AVD,  
DPOs/SPOs/WPOs/APOs of HQ/Divisions /Workshops/Units.

**विषय/Sub: Central Government Employees Group Insurance Scheme,  
1980 – Tables of Benefits for the Savings Fund for the period  
from 01.07.2025 to 30.09.2025.**

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A copy of the Railway Board's letter No. PC-III/2000/GIS/2 dated 18.08.2025 alongwith a copy of Office Memorandum No.7(1)/EV/2023 dated 04.08.2025 issued by the Ministry of Finance on the above subject is enclosed for information, guidance, and necessary action.

Railway Board's letter dated 16.06.2025. (RBE No.54/2025) referred to therein has been issued as PBC No.125/2025.

संलग्नक/Encl. 05 pages

**सहायक कर्मचारी संबंधी अधिकारी/Asst.Personnel Officer / IR & Trg.**  
**कृते प्रमुकाधि/For Principal Chief Personnel Officer**

प्रतिलिपि/Copy to: The General Secretary/SRMU

The General Secretary / DREU

The General Secretary/AISCTREA

The General Secretary/AIOBCREA

The General Secretary/NFIR

IT Section/PB/HQ - to upload in the SR website.



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

RBE No. 84/2025

No. PC-III/2000/GIS/2

New Delhi, Dated. 18.08.2025

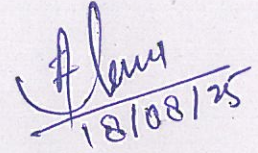
The General Managers,  
All Zonal Railways & PUs  
DG/RDSO & DG/NAIR

**Sub: Central Government Employees Group Insurance Scheme, 1980 - Tables of Benefits for the Savings Fund for the period from 01.07.2025 to 30.09.2025.**

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The Table of Benefits under CGEGIS-1980 for the period 01.04.2025 to 30.06.2025 issued by Ministry of Finance vide their OM Dated 28.05.2025 was circulated to Zonal Railways/Production Units etc. vide Board's letter of even number dated 16.06.2025 (RBE No.- 54/2025).

In continuation of Board's letter ibid, a copy of Ministry of Finance's OM No. 7(1)/EV/2023 dated 04.08.2025 circulating Tables of benefits for the period from 01.07.2025 to 30.09.2025 is enclosed herewith for information and necessary action.

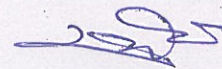
DA: As above

  
18/08/25

(Sarfaraj Alam)  
Deputy Director/Pay Commission-III  
Railway Board  
E-mail: sarfaraz.alam@gov.in

Room No. 12, 4th Floor. Central Organization for Modernization of Workshops (COFMOW) Building,  
Tilak Bridge, New Delhi-110002

**Copy forwarded to:** 1. Deputy Comptroller & Auditor General of India (Railways), Room No.224,  
Rail Bhawan, New Delhi.  
2. PFA, All Indian Railways, PUs & other Units.  
3. The Pay & Accounts Officer, Ministry of Railways (Railway Board)  
4. Executive Director (Finance), RDSO, Lucknow.



For Member Finance, Railway Board

Contd.2/-

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

New Delhi, the ~~July~~, 2025

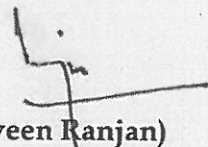
04th August.

OFFICE MEMORANDUM

**Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.07.2025 to 30.09.2025.**

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 01.07.2025 to 30.09.2025, 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 02.07.2025, 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 the order is attached.

  
(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.

सं. 7(1)/ईV/2023

भारत सरकार

वित्त मंत्रालय

व्यय विभाग

ई-V अनुभाग

नई दिल्ली, 04 अक्टूबर, 2025

कार्यालय ज्ञापन

विषय: केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 - 01.07.2025 से 31.09.2025 की अवधि के लिए बचत निधि के लाभों की सारणियां।

केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 02.07.2025 के अपने संकल्प सं.5(3)-बी(पीडी)/2023 के तहत यथा-अधिसूचित 7.1% की वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) के आधार पर बीमा विनियामक एवं विकास प्राधिकरण (आईआरडीए) द्वारा 01.07.2025 से 30.09.2025 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. मौजूदा पद्धति के अनुसार संलग्न सारणियों की दो श्रेणियां 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 भारत के संविधान के अनुच्छेद 148(5) के तहत यथा अधिदेशित, भारत के नियंत्रक और महालेखापरीक्षक के परामर्श से जारी किए जाते हैं।

प्रवीण रंजन

(प्रवीण रंजन)

निदेशक

सेवा में

1. मानक सूची के अनुसार केन्द्र सरकार के सभी मंत्रालय/विभाग।
2. मानक सूची के अनुसार नियंत्रक एवं महालेखापरीक्षक, संघ लोक सेवा आयोग, सभी राज्य सरकारों आदि 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 - 2025

Month of cessation of membership

| Year of Entry | Jan      | Feb      | Mar      | April    | May      | June     | July     | Aug      | Sept     | Oct | Nov | Dec |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----|-----|-----|
| 1982          | 56627.03 | 56970.61 | 57316.21 | 57663.85 | 58013.53 | 58365.26 | 58719.07 | 59074.95 | 59432.93 |     |     |     |
| 1983          | 51723.79 | 52038.53 | 52355.12 | 52673.57 | 52993.90 | 53316.11 | 53640.21 | 53966.22 | 54294.15 |     |     |     |
| 1984          | 47308.77 | 47597.54 | 47888.01 | 48180.19 | 48474.08 | 48769.71 | 49067.07 | 49366.18 | 49667.05 |     |     |     |
| 1985          | 43339.98 | 43605.40 | 43872.39 | 44140.95 | 44411.08 | 44682.81 | 44956.13 | 45231.07 | 45507.62 |     |     |     |
| 1986          | 39791.16 | 40035.71 | 40281.70 | 40529.14 | 40778.03 | 41028.39 | 41280.22 | 41533.53 | 41788.33 |     |     |     |
| 1987          | 36599.33 | 36825.11 | 37052.21 | 37280.65 | 37510.44 | 37741.57 | 37974.07 | 38207.93 | 38443.17 |     |     |     |
| 1988          | 33748.73 | 33957.74 | 34167.98 | 34379.45 | 34592.17 | 34806.15 | 35021.38 | 35237.87 | 35455.64 |     |     |     |
| 1989          | 31171.11 | 31364.96 | 31559.95 | 31756.09 | 31953.38 | 32151.83 | 32351.44 | 32552.23 | 32754.21 |     |     |     |
| 1990          | 28887.48 | 29067.90 | 29249.38 | 29431.92 | 29615.54 | 29800.24 | 29986.02 | 30172.90 | 30360.88 |     |     |     |
| 1991          | 25832.14 | 25994.59 | 26157.99 | 26322.35 | 26487.68 | 26653.98 | 26821.26 | 26989.52 | 27158.77 |     |     |     |
| 1992          | 23128.53 | 23275.08 | 23422.48 | 23570.75 | 23719.89 | 23869.91 | 24020.82 | 24172.61 | 24325.29 |     |     |     |
| 1993          | 20713.66 | 20846.00 | 20979.11 | 21113.01 | 21247.70 | 21383.18 | 21519.45 | 21656.53 | 21794.42 |     |     |     |
| 1994          | 18577.02 | 18696.79 | 18817.27 | 18938.45 | 19060.35 | 19182.96 | 19306.29 | 19430.35 | 19555.14 |     |     |     |
| 1995          | 16676.62 | 16785.21 | 16894.44 | 17004.32 | 17114.84 | 17226.01 | 17337.83 | 17450.31 | 17563.45 |     |     |     |
| 1996          | 14991.46 | 15090.14 | 15189.40 | 15289.24 | 15389.67 | 15490.70 | 15592.31 | 15694.53 | 15797.34 |     |     |     |
| 1997          | 13484.79 | 13574.61 | 13664.95 | 13755.83 | 13847.24 | 13939.19 | 14031.68 | 14124.71 | 14218.30 |     |     |     |
| 1998          | 12156.61 | 12238.61 | 12321.10 | 12404.07 | 12487.53 | 12571.49 | 12655.93 | 12740.87 | 12826.31 |     |     |     |
| 1999          | 10964.92 | 11039.92 | 11115.35 | 11191.23 | 11267.56 | 11344.34 | 11421.56 | 11499.24 | 11577.38 |     |     |     |
| 2000          | 9914.97  | 9983.79  | 10053.02 | 10122.65 | 10192.69 | 10263.15 | 10334.01 | 10405.30 | 10477.00 |     |     |     |
| 2001          | 8980.52  | 9043.85  | 9107.54  | 9171.61  | 9236.06  | 9300.89  | 9366.10  | 9431.69  | 9497.66  |     |     |     |
| 2002          | 8151.07  | 8209.51  | 8268.30  | 8327.43  | 8386.92  | 8446.75  | 8506.93  | 8567.47  | 8628.36  |     |     |     |
| 2003          | 7388.24  | 7442.20  | 7496.47  | 7551.07  | 7605.98  | 7661.22  | 7716.79  | 7772.68  | 7828.89  |     |     |     |
| 2004          | 6702.14  | 6752.06  | 6802.28  | 6852.79  | 6903.60  | 6954.71  | 7006.11  | 7057.82  | 7109.84  |     |     |     |
| 2005          | 6068.29  | 6114.49  | 6160.95  | 6207.69  | 6254.70  | 6301.99  | 6349.56  | 6397.41  | 6445.54  |     |     |     |
| 2006          | 5482.71  | 5525.46  | 5568.46  | 5611.72  | 5655.23  | 5698.99  | 5743.01  | 5787.29  | 5831.83  |     |     |     |
| 2007          | 4941.73  | 4981.30  | 5021.10  | 5061.13  | 5101.40  | 5141.91  | 5182.65  | 5223.64  | 5264.86  |     |     |     |
| 2008          | 4441.94  | 4478.57  | 4515.41  | 4552.47  | 4589.75  | 4627.25  | 4664.97  | 4702.91  | 4741.07  |     |     |     |
| 2009          | 3980.22  | 4014.13  | 4048.24  | 4082.55  | 4117.07  | 4151.78  | 4186.70  | 4221.83  | 4257.16  |     |     |     |
| 2010          | 3553.66  | 3585.06  | 3616.65  | 3648.42  | 3680.38  | 3712.53  | 3744.86  | 3777.39  | 3810.11  |     |     |     |
| 2011          | 3159.58  | 3188.66  | 3217.92  | 3247.35  | 3276.95  | 3306.72  | 3336.67  | 3366.80  | 3397.10  |     |     |     |
| 2012          | 2795.22  | 2822.16  | 2849.26  | 2876.52  | 2903.94  | 2931.52  | 2959.26  | 2987.17  | 3015.24  |     |     |     |
| 2013          | 2460.43  | 2485.40  | 2510.52  | 2535.78  | 2561.20  | 2586.76  | 2612.48  | 2638.35  | 2664.37  |     |     |     |
| 2014          | 2153.26  | 2176.43  | 2199.73  | 2223.17  | 2246.75  | 2270.46  | 2294.32  | 2318.31  | 2342.45  |     |     |     |
| 2015          | 1871.56  | 1893.07  | 1914.70  | 1936.46  | 1958.35  | 1980.37  | 2002.52  | 2024.80  | 2047.21  |     |     |     |
| 2016          | 1613.09  | 1633.07  | 1653.18  | 1673.40  | 1693.75  | 1714.21  | 1734.79  | 1755.50  | 1776.32  |     |     |     |
| 2017          | 1375.93  | 1394.52  | 1413.22  | 1432.04  | 1450.96  | 1469.99  | 1489.14  | 1508.40  | 1527.77  |     |     |     |
| 2018          | 1157.43  | 1174.74  | 1192.15  | 1209.66  | 1227.28  | 1245.00  | 1262.82  | 1280.75  | 1298.78  |     |     |     |
| 2019          | 955.03   | 971.14   | 987.36   | 1003.66  | 1020.07  | 1036.57  | 1053.16  | 1069.86  | 1086.65  |     |     |     |
| 2020          | 767.82   | 782.84   | 797.94   | 813.13   | 828.42   | 843.79   | 859.25   | 874.81   | 890.45   |     |     |     |
| 2021          | 594.30   | 608.30   | 622.38   | 636.54   | 650.78   | 665.11   | 679.52   | 694.02   | 708.60   |     |     |     |
| 2022          | 432.60   | 445.65   | 458.77   | 471.97   | 485.24   | 498.60   | 512.03   | 525.54   | 539.13   |     |     |     |
| 2023          | 281.89   | 294.05   | 306.28   | 318.58   | 330.95   | 343.40   | 355.92   | 368.51   | 381.18   |     |     |     |
| 2024          | 141.42   | 152.75   | 164.15   | 175.62   | 187.15   | 198.75   | 210.42   | 222.16   | 233.97   |     |     |     |
| 2025          | 10.50    | 21.06    | 31.69    | 42.37    | 53.12    | 63.93    | 74.81    | 85.75    | 96.75    |     |     |     |

## 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  | 31.12.2022 | 7.10%     |
| 1.1.03  | 31.12.03 | 9.00%     | 01.04.2017 | 30.06.2017 | 7.90%     | 1.1.2023  | 31.03.2023 | 7.10%     |
| 1.1.04  | 30.11.11 | 8.00%     | 01.07.2017 | 31.12.2017 | 7.80%     | 1.4.2023  | 30.6.2023  | 7.10%     |
| 1.12.11 | 31.03.12 | 8.60%     | 01.01.2018 | 30.09.2018 | 7.60%     | 1.7.2023  | 30.09.2023 | 7.10%     |
|         |          |           | 1.10.2018  | 31.12.2018 | 8.00%     | 1.10.2023 | 31.03.2024 | 7.10%     |
|         |          |           | 1.1.2019   | 31.03.2019 | 8.00%     | 1.04.2024 | 30.09.2025 | 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

# **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 - 2025

Month of cessation of membership

| Year of Entry | Jan      | Feb      | Mar      | April    | May      | June     | July     | Aug      | Sept     | Oct | Nov | Dec |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----|-----|-----|
| 1982          | 46995.70 | 47279.13 | 47564.23 | 47851.00 | 48139.46 | 48429.61 | 48721.48 | 49015.06 | 49310.36 |     |     |     |
| 1983          | 42097.08 | 42351.69 | 42607.80 | 42865.42 | 43124.56 | 43385.22 | 43647.41 | 43911.14 | 44176.43 |     |     |     |
| 1984          | 37678.49 | 37907.11 | 38137.08 | 38368.40 | 38601.09 | 38835.14 | 39070.57 | 39307.38 | 39545.59 |     |     |     |
| 1985          | 33713.73 | 33919.04 | 34125.55 | 34333.28 | 34542.23 | 34752.40 | 34963.82 | 35176.47 | 35390.38 |     |     |     |
| 1986          | 30153.53 | 30337.90 | 30523.34 | 30709.88 | 30897.52 | 31086.26 | 31276.11 | 31467.07 | 31659.16 |     |     |     |
| 1987          | 26962.99 | 27128.59 | 27295.16 | 27462.71 | 27631.24 | 27800.77 | 27971.29 | 28142.82 | 28315.36 |     |     |     |
| 1988          | 24116.75 | 24265.61 | 24415.34 | 24565.95 | 24717.44 | 24869.83 | 25023.12 | 25177.30 | 25332.39 |     |     |     |
| 1989          | 21542.13 | 21675.84 | 21810.34 | 21945.63 | 22081.71 | 22218.60 | 22356.29 | 22494.79 | 22634.10 |     |     |     |
| 1990          | 19250.60 | 19370.83 | 19491.77 | 19613.42 | 19735.79 | 19858.87 | 19982.68 | 20107.22 | 20232.49 |     |     |     |
| 1991          | 17213.47 | 17321.72 | 17430.61 | 17540.13 | 17650.30 | 17761.12 | 17872.59 | 17984.72 | 18097.51 |     |     |     |
| 1992          | 15405.88 | 15503.50 | 15601.69 | 15700.46 | 15799.81 | 15899.74 | 16000.26 | 16101.38 | 16203.09 |     |     |     |
| 1993          | 13804.87 | 13893.07 | 13981.79 | 14071.03 | 14160.79 | 14251.09 | 14341.91 | 14433.27 | 14525.17 |     |     |     |
| 1994          | 12376.01 | 12455.81 | 12536.07 | 12616.81 | 12698.02 | 12779.71 | 12861.88 | 12944.53 | 13027.67 |     |     |     |
| 1995          | 11107.83 | 11180.16 | 11252.92 | 11326.11 | 11399.73 | 11473.79 | 11548.28 | 11623.20 | 11698.57 |     |     |     |
| 1996          | 9983.10  | 10048.82 | 10114.93 | 10181.43 | 10248.31 | 10315.59 | 10383.27 | 10451.34 | 10519.82 |     |     |     |
| 1997          | 8984.62  | 9044.47  | 9104.67  | 9165.22  | 9226.13  | 9287.40  | 9349.03  | 9411.02  | 9473.38  |     |     |     |
| 1998          | 8095.17  | 8149.79  | 8204.73  | 8259.99  | 8315.57  | 8371.48  | 8427.72  | 8484.30  | 8541.20  |     |     |     |
| 1999          | 7303.28  | 7353.23  | 7403.49  | 7454.03  | 7504.88  | 7556.02  | 7607.47  | 7659.21  | 7711.26  |     |     |     |
| 2000          | 6609.70  | 6655.58  | 6701.72  | 6748.14  | 6794.84  | 6841.80  | 6889.05  | 6936.57  | 6984.37  |     |     |     |
| 2001          | 5989.18  | 6031.41  | 6073.89  | 6116.62  | 6159.59  | 6202.83  | 6246.31  | 6290.05  | 6334.05  |     |     |     |
| 2002          | 5430.99  | 5469.93  | 5509.11  | 5548.51  | 5588.15  | 5628.02  | 5668.12  | 5708.46  | 5749.04  |     |     |     |
| 2003          | 4927.58  | 4963.57  | 4999.76  | 5036.17  | 5072.79  | 5109.63  | 5146.69  | 5183.96  | 5221.45  |     |     |     |
| 2004          | 4468.10  | 4501.38  | 4534.85  | 4568.53  | 4602.40  | 4636.47  | 4670.74  | 4705.22  | 4739.89  |     |     |     |
| 2005          | 4045.53  | 4076.32  | 4107.30  | 4138.46  | 4169.80  | 4201.33  | 4233.04  | 4264.94  | 4297.03  |     |     |     |
| 2006          | 3655.14  | 3683.64  | 3712.31  | 3741.15  | 3770.15  | 3799.33  | 3828.67  | 3858.19  | 3887.89  |     |     |     |
| 2007          | 3294.49  | 3320.86  | 3347.40  | 3374.09  | 3400.93  | 3427.94  | 3455.10  | 3482.42  | 3509.91  |     |     |     |
| 2008          | 2961.30  | 2985.71  | 3010.28  | 3034.98  | 3059.83  | 3084.83  | 3109.98  | 3135.27  | 3160.71  |     |     |     |
| 2009          | 2653.48  | 2676.09  | 2698.83  | 2721.70  | 2744.71  | 2767.86  | 2791.14  | 2814.55  | 2838.11  |     |     |     |
| 2010          | 2369.10  | 2390.04  | 2411.10  | 2432.28  | 2453.59  | 2475.02  | 2496.58  | 2518.26  | 2540.07  |     |     |     |
| 2011          | 2106.39  | 2125.78  | 2145.28  | 2164.90  | 2184.63  | 2204.48  | 2224.45  | 2244.53  | 2264.73  |     |     |     |
| 2012          | 1863.48  | 1881.44  | 1899.51  | 1917.68  | 1935.96  | 1954.35  | 1972.84  | 1991.45  | 2010.16  |     |     |     |
| 2013          | 1640.28  | 1656.93  | 1673.68  | 1690.52  | 1707.47  | 1724.51  | 1741.65  | 1758.90  | 1776.24  |     |     |     |
| 2014          | 1435.51  | 1450.95  | 1466.49  | 1482.11  | 1497.83  | 1513.64  | 1529.54  | 1545.54  | 1561.63  |     |     |     |
| 2015          | 1247.71  | 1262.04  | 1276.47  | 1290.98  | 1305.57  | 1320.25  | 1335.01  | 1349.87  | 1364.81  |     |     |     |
| 2016          | 1075.39  | 1088.72  | 1102.12  | 1115.60  | 1129.16  | 1142.81  | 1156.53  | 1170.33  | 1184.21  |     |     |     |
| 2017          | 917.29   | 929.68   | 942.15   | 954.69   | 967.31   | 980.00   | 992.76   | 1005.60  | 1018.51  |     |     |     |
| 2018          | 771.62   | 783.16   | 794.77   | 806.44   | 818.19   | 830.00   | 841.88   | 853.83   | 865.85   |     |     |     |
| 2019          | 636.68   | 647.43   | 658.24   | 669.11   | 680.04   | 691.04   | 702.11   | 713.24   | 724.43   |     |     |     |
| 2020          | 511.88   | 521.89   | 531.96   | 542.09   | 552.28   | 562.53   | 572.84   | 583.21   | 593.64   |     |     |     |
| 2021          | 396.20   | 405.53   | 414.92   | 424.36   | 433.85   | 443.41   | 453.01   | 462.68   | 472.40   |     |     |     |
| 2022          | 288.40   | 297.10   | 305.85   | 314.64   | 323.50   | 332.40   | 341.35   | 350.36   | 359.42   |     |     |     |
| 2023          | 187.93   | 196.03   | 204.19   | 212.39   | 220.64   | 228.93   | 237.28   | 245.68   | 254.12   |     |     |     |
| 2024          | 94.28    | 101.84   | 109.44   | 117.08   | 124.77   | 132.50   | 140.28   | 148.11   | 155.98   |     |     |     |
| 2025          | 7.00     | 14.04    | 21.12    | 28.25    | 35.41    | 42.62    | 49.87    | 57.17    | 64.50    |     |     |     |

## **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  | 31.12.2022 | 7.10%     |
| 1.1.03  | 31.12.03 | 9.00%     | 01.04.2017 | 30.06.2017 | 7.90%     | 1.1.2023  | 31.03.2023 | 7.10%     |
| 1.1.04  | 30.11.11 | 8.00%     | 01.07.2017 | 31.12.2017 | 7.80%     | 1.4.2023  | 30.6.2023  | 7.10%     |
| 1.12.11 | 31.03.12 | 8.60%     | 01.01.2018 | 30.09.2018 | 7.60%     | 1.7.2023  | 30.09.2023 | 7.10%     |
|         |          |           | 1.10.2018  | 31.12.2018 | 8.00%     | 1.10.2023 | 31.03.2024 | 7.10%     |
|         |          |           | 1.1.2019   | 31.03.2019 | 8.00%     | 1.04.2024 | 30.09.2025 | 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