



दक्षिण रेलवे/SOUTHERN RAILWAY

सं No.P(R)381/P/GIS/Vol.VI

प्रधानकार्यालय/Headquarters Office
कार्मिक शाखा/Personnel Branch
चेन्नै/Chennai - 600 003
दि./ Dated: 20-02-2019

आर बी ई सं/RBE No. 11 / 2019

पी बी सी सं/ PBC No.25 / 2019

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

(As per mailing list-'A')

विषय/Sub: Central Government Employees Group Insurance
Scheme, 1980-Table of Benefits for the Savings Fund
for the period from 01-10-2018 to 31-12-2018.

A copy of Railway Board letter No. PC-III/2000/GIS/2 dated
14-01-2019 alongwith a copy of Office Memorandum No. 7(2)/EV/2016 dated
10-12-2018 issued by the Department of Expenditure and Tables of Benefits
on the above subject is enclosed for information, guidance and necessary
action.

Railway Board's letter dated 14-09-2018 has been circulated as
PBC No. 200 / 2018.



(S.JANAKIRAMAN)

वरिष्ठ कार्मिक अधिकारी/नियम

Senior Personnel Officer/Rules

For Principal Chief Personnel Officer

मंलग्न/Encl: as above

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

भारत सरकार/Government of India
रेल मंत्रालय/Ministry of Railways
रेलवे बोर्ड/Railway Board

No. PC-III/2000/GIS/2

RBE No: 11 /2019
dated 14/01/2019.

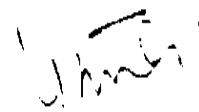
~~The General Managers/Director General,~~
All Indian Railways/Production Units etc.,
(As per Standard Mailing List)

Sub;- Central Government Employees Group Insurance Scheme, 1980 -
Table of Benefits for the Savings Fund for the period from 01-10-2018
to 31-12-2018.

The Table of Benefits under CGEGIS-1980 for the period 01-07-2018 to 30-09-2018 issued by Ministry of Finance vide their OM dated 04-09-2018 was circulated to Zonal Railways/Production Units etc. vide Board's letter of even no. dated 14-09-2018.

In continuation of Board's letter *ibid*, a copy of Ministry of Finance's OM No. 7(2)/EV/2016 dated 10-12-2018 circulating Tables of benefits for the period from 01-10-2018 to 31-12-2018 is enclosed herewith for information and necessary action.

DA: As above



(U.K. Tiwari)
Joint Director, Pay Commission

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

New Delhi, the 10th December, 2018

OFFICE MEMORANDUM

**Sub: Central Government Employees Group Insurance Scheme-1980 -
Tables of Benefits for the savings fund for the period from
01.10.2018 to 31.12.2018.**

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 01.10.2018 to 31.12.2018, as worked out by IRDA based on the interest rate of 8% per annum (compounded quarterly) as notified by the Department of Economic Affairs as per their Resolution No. 5(1)-B(PDI)/2018 dated 04.10.2018, 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 01.10.2018 to 31.12.2018, the Tables already issued for the first quarter, second quarter and third quarter i.e. for the period 01.01.2018 to 30.09.2018 are also reproduced for the sake of convenience and consolidation.

4. In their application to the employees of Indian Audit and Accounts Department, these orders are issued after consultation with the Comptroller & Auditor General of India.

5. Hindi version of these orders is attached.



**(Amar Nath Singh)
Director**

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 2018

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	27808.01	27990.03	28173.19	28357.50	28542.97	28729.61	28917.42	29106.42	29296.60	29497.63	29699.98	29903.68
1983	24861.78	25025.26	25189.76	25355.29	25521.87	25689.49	25858.17	26027.92	26198.73	26379.23	26560.93	26743.84
1984	22204.27	22351.01	22498.68	22647.28	22796.82	22947.29	23098.71	23251.09	23404.42	23566.42	23729.50	23893.65
1985	19819.71	19951.44	20084.01	20217.41	20351.65	20486.74	20622.68	20759.47	20897.12	21042.52	21188.88	21336.20
1986	17678.46	17796.72	17915.73	18035.48	18155.99	18277.26	18399.29	18522.09	18645.66	18776.14	18907.49	19039.71
1987	15759.54	15865.72	15972.58	16080.10	16188.31	16297.19	16406.76	16517.02	16627.97	16745.09	16862.99	16981.67
1988	14047.70	14143.11	14239.12	14335.73	14432.96	14530.79	14629.25	14728.32	14828.01	14933.21	15039.11	15145.71
1989	12499.22	12584.88	12671.09	12757.83	12845.13	12932.97	13021.37	13110.32	13199.83	13294.25	13389.29	13484.96
1990	11121.00	11197.99	11275.46	11353.43	11431.88	11510.83	11590.28	11670.22	11750.67	11835.49	11920.87	12006.82
1991	9895.79	9965.07	10034.78	10104.94	10175.54	10246.58	10318.07	10390.00	10462.39	10538.68	10615.48	10692.78
1992	8608.63	8671.07	8733.90	8797.12	8860.75	8924.77	8989.20	9054.04	9119.28	9188.00	9257.17	9326.80
1993	7845.72	7902.09	7958.83	8015.92	8073.37	8131.18	8189.35	8247.89	8306.80	8368.82	8431.24	8494.08
1994	6986.34	7037.31	7088.60	7140.22	7192.15	7244.42	7297.01	7349.94	7403.20	7459.23	7515.63	7572.40
1995	6223.61	6269.78	6316.24	6362.99	6410.03	6457.38	6505.02	6552.96	6601.20	6651.92	6702.57	6754.36
1996	5547.15	5589.07	5631.24	5673.68	5716.39	5759.37	5802.61	5846.13	5889.93	5935.93	5982.25	6028.87
1997	4946.63	4984.76	5023.13	5061.75	5100.60	5139.70	5179.05	5218.65	5258.49	5300.32	5342.42	5384.80
1998	4411.68	4446.44	4481.43	4516.63	4552.06	4587.71	4623.58	4659.68	4696.01	4734.11	4772.46	4811.06
1999	3935.40	3967.17	3999.13	4031.30	4063.67	4096.25	4129.03	4162.02	4195.21	4229.99	4265.01	4300.25
2000	3518.25	3547.40	3576.72	3606.23	3635.93	3665.81	3695.88	3726.14	3756.59	3788.47	3820.56	3852.87
2001	3145.05	3171.85	3198.81	3225.94	3253.24	3280.72	3308.37	3336.19	3364.18	3393.46	3422.94	3452.61
2002	2809.33	2834.01	2858.85	2883.84	2908.99	2934.30	2959.76	2985.39	3011.18	3038.12	3065.24	3092.54
2003	2506.56	2529.34	2552.26	2575.32	2598.53	2621.88	2645.38	2669.03	2692.83	2717.66	2742.66	2767.83
2004	2230.21	2251.24	2272.41	2293.71	2315.15	2336.72	2358.43	2380.27	2402.25	2425.16	2448.12	2471.43
2005	1976.06	1995.50	2015.05	2034.74	2054.54	2074.47	2094.53	2114.71	2135.02	2156.16	2177.44	2198.86
2006	1741.26	1759.22	1777.30	1795.48	1813.78	1832.20	1850.73	1869.38	1888.14	1907.65	1927.28	1947.04
2007	1524.35	1540.95	1557.64	1574.45	1591.36	1608.37	1625.49	1642.72	1660.06	1678.06	1696.17	1714.40
2008	1323.96	1339.29	1354.72	1370.25	1385.87	1401.59	1417.41	1433.33	1449.35	1465.95	1482.66	1499.48
2009	1138.82	1152.99	1167.25	1181.59	1196.03	1210.56	1225.18	1239.89	1254.69	1270.00	1285.41	1300.92
2010	967.79	980.88	994.05	1007.31	1020.65	1034.07	1047.58	1061.17	1074.85	1088.97	1103.18	1117.49
2011	809.78	821.88	834.05	846.30	858.62	871.03	883.51	896.07	908.71	921.73	934.83	948.02
2012	663.69	674.86	686.11	697.43	708.82	720.28	731.81	743.42	755.10	767.10	779.18	791.34
2013	529.45	539.78	550.18	560.64	571.17	581.76	592.42	603.15	613.95	625.02	636.15	647.37
2014	406.29	415.84	425.46	435.14	444.88	454.68	464.54	474.46	484.45	494.66	504.93	515.28
2015	293.34	302.18	311.08	320.04	329.06	338.13	347.25	356.44	365.68	375.11	384.59	394.14
2016	189.70	197.89	206.14	214.44	222.78	231.19	239.64	248.15	256.71	265.41	274.17	282.99
2017	94.61	102.20	109.85	117.54	125.28	133.07	140.90	148.79	156.73	164.76	172.86	181.00
2018	7.00	14.04	21.13	28.27	35.44	42.67	49.93	57.25	64.61	72.04	79.51	87.04

Note

Basis Used

From	To	Interest*	From	To	Interest*	Savings Fund
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%	68.75% from 1.1.82 to 31.12.87
1.1.83	31.12.86	11%	1.4.2013	31.03.2016	8.70%	70% from 1.1.88 and onwards
1.1.87	31.12.00	12%	01.04.2016	30.09.2016	8.70%	
1.1.01	31.12.01	11%	01.10.2016	31.12.2016	8.70%	Insurance Fund 31.25% from 1.1.82 to 31.12.87
1.1.07	31.12.07	9.50%	01.01.2017	31.03.2017	8.00%	30% from 1.1.88 and onwards
1.1.03	31.12.03	9.00%	01.04.2017	30.06.2017	7.90%	
1.1.04	30.11.11	8.00%	01.07.2017	31.12.2017	7.80%	
1.12.11	31.03.12	8.60%	01.01.2018	30.09.2018	7.60%	
			1.10.2018	31.12.2018	8.00%	

* Interest p.a compounded quarterly

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 Entry	Year of cessation of membership - 2018											
	Month of cessation of membership											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	33372.14	33592.67	33814.59	34037.91	34262.63	34488.77	34716.33	34945.32	35175.75	35419.21	35664.28	35910.98
1983	30423.13	30625.11	30828.35	31032.87	31238.68	31445.79	31654.19	31863.91	32074.95	32297.88	32522.28	32748.16
1984	27767.76	27953.02	28139.45	28327.05	28515.83	28705.80	28896.96	29089.33	29282.91	29487.34	29693.13	29900.27
1985	25380.77	25551.01	25722.32	25894.71	26068.18	26242.74	26418.40	26595.17	26773.05	26960.86	27149.92	27340.22
1986	23246.37	23403.18	23560.97	23719.75	23879.54	24040.33	24202.13	24364.95	24528.79	24701.74	24875.83	25051.08
1987	21326.68	21471.40	21617.03	21763.58	21911.05	22059.46	22208.79	22359.06	22510.28	22669.86	22830.50	22992.20
1988	19612.21	19746.14	19880.92	20016.54	20153.02	20290.35	20428.56	20567.63	20707.57	20855.21	21003.83	21153.43
1989	18061.93	18186.11	18311.06	18436.81	18563.34	18690.67	18818.80	18947.74	19077.49	19214.34	19352.09	19490.75
1990	16648.46	16803.99	16920.25	17037.24	17154.97	17273.44	17392.65	17512.61	17633.33	17760.61	17888.73	18017.71
1991	14850.86	14954.83	15059.45	15164.72	15270.67	15377.27	15484.55	15592.51	15701.14	15815.62	15930.87	16046.87
1992	13224.80	13318.53	13412.85	13507.77	13603.28	13699.40	13796.12	13893.44	13991.38	14094.55	14198.39	14302.92
1993	11772.40	11856.99	11942.11	12027.77	12113.97	12200.71	12288.00	12375.84	12464.22	12557.27	12650.93	12745.21
1994	10487.34	10563.84	10640.83	10718.30	10796.25	10874.70	10953.64	11033.08	11113.02	11197.12	11281.77	11366.99
1995	9344.36	9413.67	9483.42	9553.60	9624.23	9695.30	9766.82	9838.79	9911.21	9987.35	10063.99	10141.14
1996	8330.84	8393.77	8457.10	8520.82	8584.95	8649.48	8714.42	8779.76	8845.52	8914.60	8984.14	9054.14
1997	7424.67	7481.89	7539.48	7597.43	7655.75	7714.43	7773.48	7832.91	7892.70	7955.47	8018.66	8082.27
1998	6625.84	6678.04	6730.57	6783.43	6836.63	6890.15	6944.02	6998.22	7052.77	7109.97	7167.56	7225.53
1999	5909.12	5956.81	6004.80	6053.09	6101.68	6150.59	6199.79	6249.31	6299.14	6351.36	6403.93	6456.84
2000	5277.64	5321.35	5365.34	5409.61	5454.16	5498.98	5544.09	5589.48	5635.16	5682.98	5731.12	5779.57
2001	4715.62	4755.80	4796.23	4836.92	4877.86	4919.06	4960.52	5002.24	5044.22	5088.12	5132.32	5176.81
2002	4216.75	4253.79	4291.06	4328.57	4366.31	4404.29	4442.51	4480.97	4519.67	4560.10	4600.80	4641.77
2003	3757.96	3792.11	3826.48	3861.06	3895.86	3930.88	3966.12	4001.58	4037.26	4074.50	4111.98	4149.72
2004	3345.31	3376.86	3408.62	3440.57	3472.72	3505.08	3537.64	3570.40	3603.38	3637.74	3672.33	3707.15
2005	2964.09	2993.24	3022.58	3052.10	3081.81	3111.71	3141.79	3172.07	3202.53	3234.24	3266.16	3298.29
2006	2611.90	2638.84	2665.94	2693.22	2720.67	2748.30	2776.09	2804.06	2832.21	2861.47	2890.92	2920.56
2007	2286.53	2311.42	2336.47	2361.67	2387.03	2412.56	2438.24	2464.09	2490.09	2517.09	2544.26	2571.61
2008	1985.94	2008.93	2032.08	2055.37	2078.80	2102.39	2126.12	2150.00	2174.03	2198.93	2223.99	2249.22
2009	1708.24	1729.49	1750.87	1772.39	1794.05	1815.84	1837.77	1859.83	1882.04	1905.00	1928.12	1951.39
2010	1451.68	1471.32	1491.08	1510.97	1530.97	1551.13	1571.37	1591.76	1612.28	1633.46	1654.78	1676.23
2011	1214.67	1232.81	1251.07	1269.45	1287.94	1306.54	1325.27	1344.11	1363.07	1382.59	1402.25	1422.04
2012	995.53	1012.30	1029.17	1046.14	1063.23	1080.42	1097.72	1115.13	1132.65	1150.65	1168.77	1187.01
2013	794.17	809.67	825.27	840.96	856.75	872.64	888.64	904.73	920.92	937.52	954.23	971.05
2014	609.43	623.77	638.19	652.71	667.32	682.02	696.81	711.70	726.67	741.99	757.40	772.92
2015	440.00	453.27	466.63	480.06	493.58	507.19	520.88	534.66	548.53	562.66	576.88	591.20
2016	284.55	296.84	309.21	321.65	334.18	346.78	359.46	372.22	385.07	398.22	411.25	424.48
2017	141.91	153.30	164.77	176.31	187.92	199.60	211.36	223.19	235.09	247.15	259.28	271.50
2018	10.50	21.07	31.70	42.40	53.17	64.00	74.90	85.87	96.91	108.06	119.27	130.56

Note:

Basis Used

From	To	Interest*	From	To	Interest*
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%
1.1.83	31.12.86	11%	1.4.2013	31.03.2016	8.70%
1.1.87	31.12.00	12%	01.04.2016	30.09.2016	8.70%
1.1.01	31.12.01	11%	01.10.2016	31.12.2016	8.70%
1.1.02	31.12.02	9.50%	01.01.2017	31.03.2017	8.00%
1.1.03	31.12.03	9.00%	01.04.2017	30.06.2017	7.90%
1.1.04	30.11.11	8.00%	01.07.2017	31.12.2017	7.80%
1.12.11	31.03.12	8.60%	01.01.2018	30.09.2018	7.60%
			1.10.2018	31.12.2018	8.00%

* 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