



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: 07-02-2018

आर बी ई सं/RBE No. 199 / 2017

पी बी सी सं/ PBC No: 7 / 2018

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 01-10-2017 to 31-12-2017.

A copy of Railway Board's letter No.PC-III/2000/GIS/2 dated
19-12-2017 (RBE No. 199 / 2017), alongwith a cop of OM No. 7(2)/EV/2016
dated 23-11-2017 issued by Department of Expenditure under Ministry of
Finance on the above subject is enclosed for information, guidance and
necessary action.

(V.SRINIVASAN)

वरिष्ठ कार्मिक अधिकारी/नियम
Senior Personnel Officer/Rules
For Principal Chief Personnel Officer

संलग्न: Encl: as above

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

The Genl Secy / NFIR

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

RBE No. 199/2017

No. PC-III/2000/GIS/2

New Delhi, dated 19.12.2017

The General Managers,
All Zonal 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 01.10.2017 to 31.12.2017.**

The Table of Benefits under CGEGIS-1980 for the period 01-07-2017 to 30-09-2017 issued by Ministry of Finance vide their OM dated 06-09-2017 was circulated to Zonal Railways/Production Units etc. vide Board's letter of even number dated 24-10-2017.

In continuation of Board's letter *ibid*, a copy of Ministry of Finance's OM No. 7(2)/EV/2016 dated 23-11-2017 circulating Tables of benefits for the period from 01-10-2017 to 31-12-2017 is enclosed herewith for information and necessary action.

DA: As above



(M.K.Panda)

Joint Director, Pay Commission
Railway Board

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

New Delhi, the 23rd November, 2017

Office Memorandum

**Sub: Central Government Employees Group Insurance Scheme-1980 -
Tables of Benefits for the savings fund for the period from
01.10.2017 to 31.12.2017.**

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 01.10.2017 to 31.12.2017, as worked out by IRDA based on the interest rate of 7.8% per annum (compounded quarterly) as notified by the Department of Economic Affairs as per their Resolution No. 5(1)-B(PD)/2017 dated 23.10.2017, 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 01.10.2017 to 31.12.2017, the Tables already issued for the quarters from 1.1.2017 to 31.3.2017, from 1.4.2017 to 30.6.2017 and from 01.07.2017 to 30.09.2017 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

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1985

Form: Duration of Rs. 10/- F.M. 2010 as 12.02.85 and Rs. 25/- (Revised after 1.1.91)

Accumulated value of contribution from 01 January of year of entry to the month and year of death or
year of cessation of membership 2017
(Month and year of membership)

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	30757.00	30972.00	31187.00	31402.00	31617.00	31832.00	32047.00	32262.00	32477.00	32692.00	32907.00	33122.00
1983	28225.24	28439.27	28653.30	28867.33	29081.36	29295.39	29509.42	29723.45	29937.48	30151.51	30365.54	30579.57
1984	25577.48	25791.51	26005.54	26219.57	26433.60	26647.63	26861.66	27075.69	27289.72	27503.75	27717.78	27931.81
1985	23363.54	23577.57	23791.60	24005.63	24219.66	24433.69	24647.72	24861.75	25075.78	25289.81	25503.84	25717.87
1986	21388.67	21602.70	21816.73	22030.76	22244.79	22458.82	22672.85	22886.88	23100.91	23314.94	23528.97	23742.99
1987	19613.79	19827.82	20041.85	20255.88	20469.91	20683.94	20897.97	21111.99	21326.02	21540.05	21754.08	21968.11
1988	18028.00	18242.03	18456.06	18670.09	18884.12	19098.15	19312.18	19526.21	19740.24	19954.27	20168.30	20382.33
1989	16591.55	16805.58	17019.61	17233.64	17447.67	17661.70	17875.73	18089.76	18303.79	18517.82	18731.85	18945.88
1990	15320.71	15534.74	15748.77	15962.80	16176.83	16390.86	16604.89	16818.92	17032.95	17246.98	17460.99	17675.02
1991	14200.41	14414.44	14628.47	14842.50	15056.53	15270.56	15484.59	15698.62	15912.65	16126.68	16340.71	16554.74
1992	13215.85	13429.88	13643.91	13857.94	14071.97	14285.99	14500.02	14714.05	14928.08	15142.11	15356.14	15570.17
1993	12377.97	12591.99	12806.02	13020.05	13234.08	13448.11	13662.14	13876.17	14090.20	14304.23	14518.26	14732.29
1994	9487.93	9699.96	9911.99	10124.02	10336.05	10548.08	10760.11	10972.14	11184.17	11396.20	11608.23	11820.26
1995	8625.35	8837.38	9049.41	9261.44	9473.47	9685.50	9897.53	10109.56	10321.59	10533.62	10745.65	10957.68
1996	7887.56	8099.59	8311.62	8523.65	8735.68	8947.71	9159.74	9371.77	9583.80	9795.83	10007.86	10219.89
1997	7269.09	7481.12	7693.15	7905.18	8117.21	8329.24	8541.27	8753.30	8965.33	9177.36	9389.39	9601.42
1998	6680.86	6892.89	7104.92	7316.95	7528.98	7741.01	7953.04	8165.07	8377.10	8589.13	8801.16	9013.19
1999	6146.78	6358.81	6570.84	6782.87	6994.90	7206.93	7418.96	7630.99	7843.02	8055.05	8267.08	8479.11
2000	4762.49	4974.52	5186.55	5398.58	5610.61	5822.64	6034.67	6246.70	6458.73	6670.76	6882.79	7094.82
2001	4247.47	4459.50	4671.53	4883.56	5095.59	5307.62	5519.65	5731.68	5943.71	6155.74	6367.77	6579.80
2002	3782.87	3994.90	4206.93	4418.96	4630.99	4843.02	5055.05	5267.08	5479.11	5691.14	5903.17	6115.20
2003	3354.36	3566.39	3778.42	3990.45	4202.48	4414.51	4626.54	4838.57	5050.60	5262.63	5474.66	5686.69
2004	2976.54	3188.57	3400.60	3612.63	3824.66	4036.69	4248.72	4460.75	4672.78	4884.81	5096.84	5308.87
2005	2621.81	2833.84	3045.87	3257.90	3469.93	3681.96	3893.99	4106.02	4318.05	4530.08	4742.11	4954.14
2006	2295.93	2507.96	2719.99	2932.02	3144.05	3356.08	3568.11	3780.14	3992.17	4204.20	4416.23	4628.26
2007	1998.87	2210.90	2422.93	2634.96	2846.99	3059.02	3271.05	3483.08	3695.11	3907.14	4119.17	4331.20
2008	1718.74	1930.77	2142.80	2354.83	2566.86	2778.89	2990.92	3202.95	3414.98	3627.01	3839.04	4051.07
2009	1458.78	1670.81	1882.84	2094.87	2306.90	2518.93	2730.96	2942.99	3155.02	3367.05	3579.08	3791.11
2010	1222.41	1434.44	1646.47	1858.50	2070.53	2282.56	2494.59	2706.62	2918.65	3130.68	3342.71	3554.74
2011	1003.10	1215.13	1427.16	1639.19	1851.22	2063.25	2275.28	2487.31	2699.34	2911.37	3123.40	3335.43
2012	800.34	1012.37	1224.40	1436.43	1648.46	1860.49	2072.52	2284.55	2496.58	2708.61	2920.64	3132.67
2013	614.07	826.10	1038.13	1250.16	1462.19	1674.22	1886.25	2098.28	2310.31	2522.34	2734.37	2946.40
2014	443.09	655.12	867.15	1079.18	1291.21	1503.24	1715.27	1927.30	2139.33	2351.36	2563.39	2775.42
2015	286.57	498.60	710.63	922.66	1134.69	1346.72	1558.75	1770.78	1982.81	2194.84	2406.87	2618.90
2016	147.48	359.51	571.54	783.57	995.60	1207.63	1419.66	1631.69	1843.72	2055.75	2267.78	2479.81
2017	10.50	22.53	34.56	46.59	58.62	70.65	82.68	94.71	106.74	118.77	130.80	142.83

Note:

Bank rates

From	To	Interest	From	To	Interest
11.81	31.12.87	10%	11.11	31.03.87	8.50%
11.79	31.07.86	11%	01.04.2017	31.03.2018	8.00%
11.67	31.07.80	12%	14.02.13	31.03.2014	8.00%
11.01	31.07.81	11%	01.04.2014	30.03.2015	8.00%
11.01	31.07.82	9.50%	01.12.2014	31.03.2015	8.00%
11.01	31.07.83	9.00%	01.04.2017	31.03.2017	8.00%
11.04	31.11.11	8.00%	01.04.2017	31.03.2017	7.50%

Security Fund: 68.75% from 1.02.82 to 31.12.87
70% from 1.01.88 onwards

Insurance Fund: 31.25% from 1.02.82 to 31.12.87
30% from 1.01.88 onwards

Interest is compounded quarterly

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980

Contribution @ Rs. 100 per month @

Accumulated value of contribution from 1st January of year of entry to the month and year of cessation
Year of cessation of membership : 2017
Month of cessation of membership :

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1981	15643.08	15676.56	16004.60	16181.66	16358.67	16535.73	16712.75	16889.77	17067.98	17249.36	17442.91	17627.14
1982	17923.60	17987.43	18247.26	18400.30	18551.35	18700.46	18847.64	18992.90	19136.18	19276.18	19423.89	19569.34
1983	20464.65	20527.18	20750.46	20893.37	21037.03	21181.46	21325.47	21469.14	21613.80	21762.40	21909.94	22058.44
1984	23258.76	23320.16	23514.54	23643.24	23771.48	23899.28	24026.57	24153.27	24279.38	24404.81	24529.56	24653.75
1985	26277.00	26338.80	26507.36	26622.33	26738.24	26854.50	26970.97	27086.97	27202.32	27317.43	27441.30	27560.54
1986	29501.46	29562.50	29708.77	29811.42	29915.30	30019.85	30123.85	30227.82	30331.37	30434.32	30536.62	30638.00
1987	32937.53	33000.08	33128.24	33265.94	33395.11	33523.77	33651.80	33779.30	33906.27	34032.53	34158.09	34282.86
1988	36484.75	36547.21	36681.42	36814.82	36946.87	37077.67	37207.24	37335.69	37463.03	37589.27	37714.42	37838.49
1989	40159.51	40222.17	40358.23	40493.39	40627.71	40760.29	40891.15	41020.40	41148.04	41274.07	41398.50	41521.45
1990	44075.84	44138.35	44280.30	44419.79	44557.82	44694.40	44829.54	44963.25	45095.53	45226.38	45355.80	45483.81
1991	48239.31	48301.86	48443.81	48584.26	48723.21	48860.66	48996.61	49131.06	49264.01	49395.46	49525.41	49653.86
1992	52658.55	52721.10	52863.05	52999.50	53134.55	53268.10	53400.15	53530.70	53659.85	53787.50	53913.75	54038.60
1993	57339.79	57402.34	57544.29	57679.74	57808.79	57931.34	58047.39	58156.94	58259.99	58356.54	58446.69	58530.44
1994	62287.03	62349.58	62491.53	62627.98	62757.03	62879.58	62995.63	63105.18	63208.23	63304.78	63394.93	63478.68
1995	67504.27	67566.82	67708.77	67839.22	67959.27	68068.82	68167.87	68256.42	68334.47	68402.02	68459.17	68505.92
1996	72997.51	73059.06	73191.01	73305.46	73403.51	73485.06	73550.11	73598.66	73630.71	73646.26	73645.31	73627.86
1997	78772.75	78834.30	78966.25	79079.70	79175.75	79254.30	79316.35	79361.90	79391.05	79404.80	79403.25	79386.40
1998	84835.99	84897.54	84989.49	85091.94	85175.99	85241.54	85288.59	85317.14	85327.29	85319.04	85292.49	85247.74
1999	91193.23	91254.78	91346.73	91459.18	91552.23	91625.78	91679.83	91714.38	91729.43	91725.08	91701.43	91658.68
2000	97850.47	97912.02	97993.97	98086.42	98169.47	98233.02	98277.07	98291.62	98276.67	98242.22	98188.37	98115.12
2001	104813.71	104875.26	104957.21	105049.66	105142.71	105236.26	105330.31	105424.86	105519.91	105615.46	105711.51	105808.06
2002	112087.95	112149.50	112231.45	112323.90	112416.95	112510.50	112604.55	112699.10	112794.15	112889.70	112985.75	113082.30
2003	119677.19	119738.74	119820.69	119913.14	119996.19	120079.74	120163.79	120248.34	120333.39	120418.94	120505.09	120591.74
2004	127586.43	127648.08	127730.03	127822.48	127915.53	128009.08	128103.13	128197.68	128292.73	128388.28	128484.33	128580.88
2005	135821.67	135883.22	135965.17	136057.62	136150.67	136244.22	136338.27	136432.82	136527.87	136623.42	136719.47	136816.02
2006	144390.91	144452.46	144534.41	144626.86	144719.91	144813.46	144907.51	145002.06	145097.11	145192.66	145288.71	145385.26
2007	153300.15	153361.70	153443.65	153536.10	153629.15	153722.70	153816.75	153911.30	154006.35	154101.90	154198.05	154294.70
2008	162555.39	162616.94	162708.89	162801.34	162894.39	162987.94	163082.09	163176.74	163271.89	163367.54	163463.69	163560.34
2009	172172.63	172234.18	172326.13	172428.58	172531.63	172635.18	172739.23	172843.78	172948.83	173054.38	173160.43	173267.08
2010	182157.87	182219.42	182311.37	182403.82	182496.87	182590.42	182684.47	182779.02	182874.07	182969.62	183065.67	183162.22
2011	192507.11	192568.66	192660.61	192753.06	192846.11	192939.66	193033.71	193128.26	193223.31	193318.86	193414.91	193511.46
2012	203226.35	203287.90	203379.85	203472.30	203565.35	203658.90	203752.95	203847.50	203942.55	204038.10	204134.15	204230.70
2013	214321.59	214383.14	214475.09	214567.54	214660.59	214754.14	214848.19	214942.74	215037.79	215133.34	215229.39	215325.94
2014	225800.83	225862.38	225954.33	226046.78	226139.83	226233.38	226327.43	226422.08	226517.13	226612.68	226708.73	226805.28
2015	237680.07	237741.62	237833.57	237926.02	238019.07	238112.62	238206.67	238301.22	238396.27	238491.82	238587.87	238684.42
2016	249975.31	249936.86	250028.81	250121.26	250214.31	250307.86	250401.91	250496.46	250591.51	250687.06	250783.11	250879.66
2017	262692.55	262654.10	262746.05	262838.50	262931.55	263025.10	263119.15	263213.70	263308.75	263404.30	263500.35	263596.90

Note:

Basis: nec

From	To	Interest	From	To	Interest	Savings Fund	Withdrawal
01.01.80	31.12.80	10%	01.01.80	31.12.80	8.60%		10% from 01.08 and onwards
01.01.81	31.12.85	10%	01.01.2017	31.03.2018	8.60%		
01.01.86	31.12.90	10%	01.04.2018	31.03.2019	8.70%		
01.01.91	31.12.91	10%	01.04.2019	30.09.2019	8.70%		30.09.2019 from 01.10.2019 to 31.12.19
01.01.92	31.12.97	8.50%	01.10.2019	31.12.2019	8.60%		30% from 01.08 and onwards
01.01.98	31.12.03	8.70%	01.01.2020	31.03.2021	8.70%		
01.01.04	31.12.11	8.32%	01.04.2021	30.06.2021	7.60%		
			01.07.2021	31.12.2021	7.60%		

* Interest on a compounding quarterly