

**Eastern Railway**  
**(Personnel Department)**  
17 N.S. Road, Kolkata-700001

**Serial Circular No.146/2022**

No.E.845/W/GIS/Pt.IV

Kolkata, Dated 14/10/2022

**All Concerned**

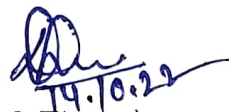
(as per standard list)

**Sub: Central Government Employees Group Insurance Scheme, 1980 – Table of  
benefits for the saving Fund for the period from 01.07.2022 to 30.09.2022.**

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A copy of the Railway Board's letter bearing no. PC-III/2000/GIS/2 dated 11.10.2022 (RBE No.124/2022) is sent herewith along with its enclosures for information and further necessary action. Board's earlier letter dated 26.07.2022 mentioned therein was circulated under this office serial No.100/2022.

DA: As above



(D.C. Tikader)

Asstt. Personnel Officer/Co-ordn.  
for Principal Chief Personnel Officer  
Phone No.24162 (Rly.)

GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS  
RAILWAY BOARD

RBE No. 124

No. PC-III/2000/GIS/2

New Delhi, dated 11.10.2022

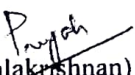
The General Managers,  
All Zonal Railways & PUS  
(As per mailing list).

**Sub: Central Government Employees Group Insurance Scheme, 1980 - Tables of Benefits for the Savings Fund for the period from 01.07.2022 to 30.09.2022.**

The Table of Benefits under CGEGIS-1980 for the period 01-04-2022 to 30-06-2022 issued by Ministry of Finance vide their OM Dt. 10.05.2022 was circulated to Zonal Railways/ Production Units etc. vide Board's letter of even number dated 26-07-2022/RBE 86/2022.

In continuation of Board's letter ibid, a copy of Ministry of Finance's OM N 7(2)/EV/2016 dated 12-09-2022 circulating Tables of benefits for the period from 01-07-2022 to 30-09-2022 is enclosed herewith for information and necessary action

DA: As above

  
(Priya Gopalakrishnan)  
Joint Director/Pay Commission  
Railway Board  
jdpcrb@rb.railnet.gov.in

Room No. 10, 4th Floor, Central Organization for Modernization of Workshops (COFMOW) Building  
, Tilak Bridge New Delhi-110002

No. PC-III/2000/GIS/2

New Delhi, dated 11.10.2022

**Copy forwarded to: Deputy Comptroller & Auditor General of India (Railways), New Delhi**

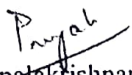
  
For Member Finance, Railway Board

No. PC-III/2000/GIS/2

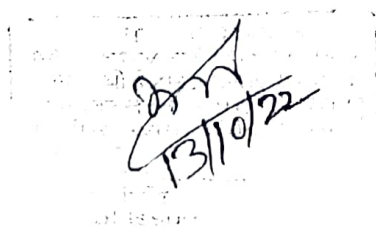
New Delhi, dated 11.10.2022

Copy to:-

1. FA & CAOs, All Indian Railways. CLW, DLW, DMW, ICF, RWF, Metro Rail, Kolkata MTP (R), Delhi, Mumbai, Chennai, CORE/ Allahabad, (b) FA & CAOS (Construction). NF Railway, Maligaon & Southern Railway, Bangalor
2. The Pay & Accounts Officer, Ministry of Railways (Railway Board)
3. Executive Director (Finance), RDSO, Lucknow.
4. The Chief Commissioner, Railway Safety, Lucknow
5. General Manager, Northeast Frontier Railway (Construction), Maligaon
6. Director General, NAIR., Vadodara

  
(Priya Gopalakrishnan)  
Joint Director/Pay Commission  
Railway Board

o/c

  
13/10/22

P.T.O

New Delhi, the 12<sup>th</sup> September, 2022

**OFFICE MEMORANDUM**

**Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.07.2022 to 30.09.2022.**

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 01.07.2022 to 30.09.2022, 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(4)-B(PD)/2021 dated 14.07.2022, 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 these orders is attached.

  
(Gulveena Badhan)

Deputy Secretary to the Government of India

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.

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 - 2022  
 Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	45509.30	45787.49	46067.31	46348.78	46631.90	46916.69	47203.15	47491.30	47781.14			
1983	41539.30	41794.14	42050.47	42308.31	42567.67	42828.55	43090.97	43354.93	43620.44			
1984	37964.61	38198.41	38433.60	38670.16	38908.12	39147.48	39388.24	39630.43	39874.03			
1985	34751.20	34966.11	35182.28	35399.72	35618.44	35838.45	36059.75	36282.36	36506.27			
1986	31877.84	32075.85	32275.07	32475.36	32676.88	32879.59	33083.48	33288.58	33494.89			
1987	29293.52	29476.33	29660.21	29845.17	30031.22	30218.36	30406.60	30595.96	30786.42			
1988	26985.48	27154.71	27324.93	27496.16	27668.39	27841.64	28015.90	28191.19	28367.51			
1989	24898.47	25055.42	25213.30	25372.10	25531.84	25692.52	25854.15	26016.72	26180.25			
1990	23049.49	23195.57	23342.50	23490.30	23638.97	23788.57	23938.94	24090.25	24242.45			
1991	20575.68	20707.21	20839.51	20972.58	21106.45	21241.09	21376.53	21512.77	21649.81			
1992	18386.66	18505.31	18624.66	18744.71	18865.46	18986.93	19109.11	19232.01	19355.63			
1993	16431.41	16538.56	16646.34	16754.76	16863.81	16973.50	17083.84	17194.82	17306.46			
1994	14701.45	14798.42	14895.96	14994.08	15092.78	15192.05	15291.91	15392.36	15493.40			
1995	13162.75	13250.68	13339.12	13428.08	13517.56	13607.57	13698.11	13789.18	13880.79			
1996	11798.33	11878.23	11958.60	12039.44	12120.75	12202.55	12284.82	12367.58	12450.83			
1997	10578.43	10651.51	10724.30	10797.88	10871.90	10946.34	11021.23	11096.56	11172.33			
1998	9503.05	9569.44	9636.23	9703.41	9770.99	9838.96	9907.33	9976.11	10045.29			
1999	8538.17	8598.90	8659.97	8721.41	8783.21	8845.37	8907.90	8970.80	9034.07			
2000	7688.07	7743.79	7799.84	7856.22	7912.93	7969.97	8027.35	8085.07	8143.12			
2001	6931.47	6982.74	7034.37	7086.19	7138.37	7190.86	7243.66	7296.77	7350.19			
2002	6259.89	6307.21	6354.81	6402.69	6450.85	6499.29	6548.02	6597.04	6646.34			
2003	5642.25	5685.94	5729.89	5774.09	5818.55	5863.28	5908.27	5953.52	5999.04			
2004	5086.74	5127.16	5167.82	5208.72	5249.86	5291.24	5332.86	5374.73	5416.84			
2005	4573.54	4610.94	4648.56	4686.40	4724.47	4762.76	4801.27	4840.01	4878.98			
2006	4099.41	4134.02	4168.84	4203.86	4239.09	4274.52	4310.17	4346.02	4382.08			
2007	3661.39	3693.43	3725.65	3758.07	3790.67	3823.47	3856.46	3889.64	3923.02			
2008	3256.73	3286.39	3316.22	3346.23	3376.41	3406.77	3437.31	3468.03	3498.92			
2009	2882.89	2910.35	2937.97	2965.75	2993.69	3021.80	3050.07	3078.51	3107.12			
2010	2537.52	2562.94	2588.52	2614.24	2640.12	2666.15	2692.33	2718.67	2745.16			
2011	2218.44	2241.99	2265.68	2289.51	2313.47	2337.58	2361.83	2386.22	2410.76			
2012	1923.43	1945.25	1967.19	1989.26	2011.46	2033.79	2056.26	2078.85	2101.58			
2013	1652.36	1672.58	1692.92	1713.38	1733.96	1754.66	1775.48	1796.42	1817.49			
2014	1403.66	1422.42	1441.29	1460.26	1479.35	1498.55	1517.87	1537.30	1556.84			
2015	1175.58	1192.99	1210.51	1228.13	1245.85	1263.68	1281.61	1299.65	1317.80			
2016	966.30	982.48	998.76	1015.14	1031.61	1048.18	1064.84	1081.60	1098.47			
2017	774.28	789.33	804.48	819.71	835.03	850.44	865.94	881.54	897.22			
2018	597.37	611.39	625.48	639.66	653.92	668.27	682.70	697.22	711.82			
2019	433.49	446.54	459.67	472.87	486.15	499.51	512.95	526.47	540.06			
2020	281.92	294.07	306.30	318.60	330.98	343.43	355.95	368.54	381.21			
2021	141.42	152.75	164.15	175.62	187.15	198.75	210.42	222.16	233.97			
2022	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-Jan-82	31-Dec-82	10.00%	1-Apr-12	31-Mar-13	8.80%	1-Apr-20	30-Sep-22	7.10%
1-Jan-83	31-Dec-86	11.00%	1-Apr-13	31-Dec-16	8.70%			
1-Jan-87	31-Dec-00	12.00%	1-Jan-17	31-Mar-17	8.00%			
1-Jan-01	31-Dec-01	11.00%	1-Apr-17	30-Jun-17	7.90%			
1-Jan-02	31-Dec-02	9.50%	1-Jul-17	31-Dec-17	7.80%			
1-Jan-03	31-Dec-03	9.00%	1-Jan-18	30-Sep-18	7.60%			
1-Jan-04	30-Nov-11	8.00%	1-Oct-18	30-Jun-19	8.00%			
1-Dec-11	31-Mar-12	8.60%	1-Jul-19	31-Mar-20	7.90%			

Savings Fund : 68.75% from 1.1.87 to 31.12.87  
 70% from 1.1.88 and onwards

\* Interest p.a compounded quarterly

Insurance Fund : 31.25% from 1.1.87 to 31.12.87  
 30% from 1.1.88 and onwards

(27)

**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 - 2022  
 Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	37824.38	38053.86	38284.69	38516.89	38750.44	38985.37	39221.68	39459.39	39698.49			
1983	33858.12	34064.28	34271.64	34480.23	34690.04	34901.09	35113.37	35326.91	35541.70			
1984	30250.53	30465.64	30681.84	30899.14	31027.53	31217.04	31407.66	31599.40	31792.26			
1985	27070.40	27236.63	27403.84	27572.03	27741.21	27911.38	28082.55	28254.74	28427.93			
1986	24187.87	24337.10	24487.25	24638.28	24790.21	24943.02	25096.74	25251.36	25406.88			
1987	21699.55	21738.62	21873.49	22009.15	22145.61	22282.87	22420.94	22559.82	22699.51			
1988	19300.04	19420.56	19541.79	19663.74	19786.40	19909.78	20033.89	20158.73	20284.31			
1989	17215.45	17323.71	17432.61	17542.15	17652.33	17763.16	17874.65	17986.79	18099.58			
1990	15360.07	15457.42	15555.34	15653.84	15752.91	15852.57	15952.82	16053.65	16155.08			
1991	13710.68	13798.32	13886.49	13975.17	14064.37	14154.09	14244.35	14335.13	14426.45			
1992	12247.13	12326.17	12405.67	12485.64	12566.08	12646.99	12728.38	12810.25	12892.60			
1993	10950.84	11022.26	11094.09	11166.34	11239.02	11312.13	11385.67	11459.64	11534.05			
1994	9793.94	9858.55	9923.54	9988.91	10054.66	10120.81	10187.34	10254.26	10321.57			
1995	8767.14	8825.70	8884.62	8943.88	9003.48	9063.44	9123.75	9184.42	9245.44			
1996	7856.48	7909.70	7963.22	8017.06	8071.22	8125.69	8180.49	8235.60	8291.05			
1997	7048.05	7096.50	7145.25	7194.27	7243.59	7293.20	7343.10	7393.29	7443.78			
1998	6327.89	6372.11	6416.59	6461.33	6506.34	6551.61	6597.14	6642.95	6689.02			
1999	5686.72	5727.16	5767.85	5808.78	5849.95	5891.35	5933.01	5974.91	6017.05			
2000	5125.15	5162.29	5199.66	5237.24	5275.05	5313.08	5351.33	5389.80	5428.51			
2001	4622.74	4656.93	4691.32	4725.92	4760.71	4795.72	4830.92	4866.34	4901.96			
2002	4170.78	4202.32	4234.03	4265.94	4298.03	4330.31	4362.78	4395.45	4428.30			
2003	3763.19	3792.33	3821.64	3851.11	3880.77	3910.59	3940.60	3970.77	4001.13			
2004	3391.16	3418.11	3445.21	3472.48	3499.90	3527.49	3555.24	3583.15	3611.23			
2005	3049.02	3073.96	3099.04	3124.27	3149.64	3175.17	3200.85	3226.67	3252.65			
2006	2732.94	2756.02	2779.23	2802.57	2826.06	2849.68	2873.44	2897.35	2921.39			
2007	2440.93	2462.29	2483.77	2505.38	2527.12	2548.98	2570.97	2593.10	2615.35			
2008	2171.16	2190.93	2210.81	2230.82	2250.94	2271.18	2291.54	2312.02	2332.62			
2009	1921.93	1940.23	1958.64	1977.16	1995.79	2014.53	2033.38	2052.34	2071.41			
2010	1691.68	1708.63	1725.68	1742.83	1760.08	1777.43	1794.89	1812.44	1830.11			
2011	1478.36	1494.66	1510.45	1526.34	1542.32	1558.39	1574.55	1590.82	1607.17			
2012	1282.29	1296.83	1311.46	1326.17	1340.97	1355.86	1370.84	1385.90	1401.05			
2013	1101.58	1115.05	1128.61	1142.25	1155.97	1169.77	1183.65	1197.61	1211.66			
2014	935.77	948.28	960.86	973.51	986.23	999.04	1011.91	1024.86	1037.89			
2015	783.72	795.33	807.01	818.75	830.57	842.45	854.41	866.43	878.53			
2016	644.20	654.99	665.84	676.76	687.74	698.78	709.89	721.07	732.31			
2017	516.19	526.22	536.37	546.47	556.69	566.96	577.30	587.69	598.15			
2018	398.25	407.59	416.99	426.44	435.95	445.51	455.13	464.81	474.54			
2019	288.99	297.69	306.44	315.25	324.10	333.01	341.97	350.98	360.04			
2020	187.94	196.05	204.20	212.40	220.65	228.95	237.30	245.69	254.14			
2021	94.78	101.84	109.44	117.08	124.77	132.50	140.28	148.11	155.98			
2022	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-Jan-82	31-Dec-82	10.00%	1-Apr-12	31-Mar-13	8.80%	1-Apr-20	30-Sep-22	7.10%
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