

F.No.28-01/2015-PAP  
Government of India  
Ministry of Communication & IT  
Department of Posts  
(Establishment Division)/PAP Section  
Dak Bhawan, Sansad Marg, New Delhi – 110 001

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Dated, the 07<sup>th</sup> March, 2016.

To


ALL CHIEF POSTMASTERS GENERAL,  
DIRECTOR, RAKNPA, GHAZIABAD,  
ALL POSTMASTERS GENERAL,  
ALL DIRECTORS OF PTCs.

**Subject: Central Government Employees Group Insurance Scheme, 1980 – Table of Benefits in respect of Savings Fund accumulations during 01.01.2016 to 31.12.2016 - reg.**

Sir/Madam,

I am directed to forward herewith a copy of the Ministry of Finance, Department of Expenditure's OM No. 7(1)/EV/2014 dated 26<sup>th</sup> February, 2016, containing therewith the Tables of Benefits from the Savings Fund accumulations under the Central Government Employees Group Insurance Scheme, 1980 for the period from 1<sup>st</sup> January, 2016 to 31<sup>st</sup> December, 2016 for information and necessary action.

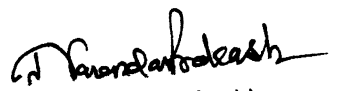
Yours' faithfully,

  
(K.V. Vijayakumar)  
Assistant Director General (Estt.)  
Tele No. 011 – 2303 6268

**Encl: As above.**

Copy to

- 1.20 OSD to Secretary (P)/PPS to all Members (PSB)/CGM (BD)/CGM (PLO)/CGM (MB).
21. JS & FA (Posts), Secretary (PSB),
- 22-26. GM (Finance), BD, DTE/IFA to Secretary (PSB) & Director (TC), Director (FA).
27. Director General of Audit (P&T), Civil Lines, Delhi – 110054.
- 28-47. All D.Ds.G., in Postal Directorate.
- 48-50. Director (Budget & Admn.)/Director (IA)/ACAI (PA-Admn.), Postal Directorate.
51. ADG (PENSION), Postal Directorate.
- 52-76. All recognized Unions of Federations.
- 77-100 Guard File /Spare
101. DEPTTL WEB SITE Through: CEPT MYSORE.

  
(Narender Prakash)  
Section Officer (PAP)  
Tel. No. 011 - 23036278

Centre for Excellence Technology, Mysore-570012		
14 MAR 2016		
G.M.	Director	A.D.(A)

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

New Delhi, Dated the 26<sup>th</sup> 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

1. All Ministries/Departments of the Central Government as per standard list.
2. Copy with spare copies for information and necessary action to C&AG, UPSC, all State Governments etc. as per standard list.
3. NIC, D/o Expenditure for uploading the same on the website of M/o Finance.

सं. 7(1)/ई-V/2014

भारत सरकार

वित्त मंत्रालय

व्यय विभाग

नई दिल्ली, 26.02, 2016

## कार्यालय ज्ञापन

**विषय: केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना -1980 - दिनांक 01.01.2016 से 31.12.2016 की अवधि के लिए बचत निधि के लाभों की सारणी।**

वित्त मंत्रालय द्वारा केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना (सीजीईजीआईएस) - 1980 के अंतर्गत लाभार्थियों की बचत निधि के लिए कैलेंडर वर्ष के आधार पर लाभों की दो सारणियां प्रति वर्ष जारी की जाती हैं। इस स्कीम की बचत निधि के लिए लाभों की एक सारणी दिनांक 01.01.1982 से 31.12.1989 तक 10/- रुपए प्रतिमाह प्रति यूनिट और 01.01.1990 से 15/- रुपए प्रतिमाह प्रति यूनिट के अंशदान पर आधारित है, जबकि बचत निधि के लिए लाभों की दूसरी सारणी उन कर्मचारियों के लिए जिन्होंने दिनांक 01.01.1990 से अंशदान की संशोधित दर से बाहर रहने का विकल्प दिया था, 10 रुपए प्रतिमाह के अंशदान पर आधारित है।

2. सीजीईजीआईएस-80 के तहत कैलेंडर वर्ष 2016 के लिए आईआरडीए द्वारा तैयार की गई लाभों की दो सारणियां संलग्न हैं। सारणियों में लाभों की गणना, आर्थिक कार्य विभाग द्वारा यथा-अधिसूचित 8.7% की वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) पर की गई है।
3. धनराशि की गणना करते समय यह माना गया है कि अंशदान की वसूली हो चुकी है अथवा सदस्य की सेवा समाप्ति के महीने के वेतन से यह वसूल कर ली जाएगी और ऐसा न हो पाने की स्थिति में इसे देय संचित धनराशि में से काट लिया जाना चाहिए।
4. जहां तक भारतीय लेखापरीक्षा तथा लेखा विभाग के कर्मचारियों पर इसके लागू होने का संबंध है, यह कार्यालय ज्ञापन भारत के नियंत्रक और महालेखापरीक्षक के परामर्श से जारी किया जाता है।

अमरनाथ सिंह

(अमर नाथ सिंह)

उप सचिव, भारत सरकार

फोन: 23093811

1. केन्द्र सरकार के सभी मंत्रालय / विभाग (मानक सूची के अनुसार)।
2. नियंत्रक और महालेखापरीक्षक, संघ लोक सेवा आयोग, सभी राज्य सरकारों आदि को सूचना एवं आवश्यक कार्रवाई हेतु अतिरिक्त प्रतियों के साथ (मानक सूची के अनुसार)।
3. एनआईसी, व्यय विभाग को वित्त मंत्रालय की वेबसाइट पर इसे अपलोड करने के लिए।

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	3597.89	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	1524.64	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 :
1.1.82	31.12.82	0.1	1.1.03	31.12.03	0.09	68.75% from 1.1.82 to 31.12.87
1.1.83	31.12.86	0.11	1.1.04	30.11.11	0.08	70% from 1.1.88 and onwards
1.1.87	31.12.00	0.12	1.12.11	31.03.12	0.086	Insurance Fund :
1.1.01	31.12.01	0.11	01.04.2012	31.03.2013	0.088	31.25% from 1.1.82 to 31.12.87
1.1.02	31.12.02	0.095	1.4.2013		0.087	30% from 1.1.88 and onwards

\* Interest p.a compounded quarterly

*Handwritten:*  
 DD (AVL 2)  
 09.11.15

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	968.65	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*
1.1.82	31.12.82	0.1
1.1.83	31.12.86	0.11
1.1.87	31.12.00	0.12
1.1.01	31.12.01	0.11
1.1.02	31.12.02	0.095

From	To	Interest*
1.1.03	31.12.03	0.09
1.1.04	30.11.11	0.08
1.12.11	31.03.12	0.086
01.04.2012	31.03.2013	0.088
1.4.2013		0.087

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

\* Interest p.a compounded quarterly

7/2/12  
 09.11.15  
 DD (AVL 2)