

File No.- PP-28/1/2022-PAP-DOP  
भारत सरकार / Government of India  
संचार मंत्रालय / Ministry of Communications  
डाक विभाग / Department of Posts

डाक भवन, संसद मार्ग,  
Dak Bhawan, Sansad Marg,  
नई दिल्ली / New Delhi-110001.  
Dated: 25.11.2025.

To,

1. All Chief Postmasters General / Postmasters General
2. Chief General Manager, BD Directorate / Parcel Directorate/ PLI Directorate
3. Director, RAKNPA / GM, CEPT / Directors of All PTCs
4. Addl. Director General, Army Postal Service, R.K.Puram, New Delhi
5. All General Managers (Finance) / Directors Postal Accounts / DDAP

Sub: Central Government Employees Group Insurance Scheme –1980 – Tables of Benefits for the savings fund for the period from 01.10.2025 to 31.12.2025 reg.

Sir/Madam,

I am directed to forward herewith the copies of Ministry of Finance, Department of Expenditure's OM No. 7(1)/EV/2023 dated 12.11.2025 on the subject cited above for information and necessary action.

मुझे ऊपर उद्धृत विषय पर वित्त मंत्रालय, व्यय विभाग के कार्यालय ज्ञापन संख्या 7(1)/EV/2023 दिनांक 12.11.2025 की एक प्रति सूचना और आगे की आवश्यक कार्यवाही के लिए अग्रहित करने का निर्देश दिया गया है।

Digitally signed by  
Gurvinder Singh  
Date: 25-11-2025  
12:44:59

सहायक महानिदेशक (पीएपी)  
Assistant Director General (PAP)

Encl: As above

Copy for information and necessary actions:-

प्रतिलिपि सूचनार्थ एवं आवश्यक कार्यवाही हेतु :

1. PPS to Secretary (Posts) / PS to Director General Postal Services
2. PPS/ PS to Addl. DG (Co-ordination)/ Member (Banking)/ Member (O)/ Member(P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)
3. Additional Secretary & Financial Adviser
4. Sr.DeputyDirectorGeneral(Vigilance)&CVO / Sr. Deputy Director General (PAF)
5. Director General P&T (Audit), Civil Lines, New Delhi
6. Secretary, Postal Services Board/ All Deputy Directors General
7. Chief Engineer (Civil), Postal Directorate

8. All other Sections of Postal Directorate
9. All recognized Federations/ Unions/ Associations
10. GM, CEPT for uploading the order on the India Post web site
11. Guard File

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

New Delhi, the <sup>11</sup>22 November, 2025

**OFFICE MEMORANDUM**

**Sub: Central Government Employees Group Insurance Scheme-1980 –  
Tables of Benefits for the savings fund for the period from 01.10.2025 to  
31.12.2025.**

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 **01.10.2025 to 31.12.2025**, 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 10.10.2025, 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.

Digitally signed by  
Praveen Ranjan  
Date: 12-11-2025  
(Praveen Ranjan)  
16:42:15  
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)/ई-V/2023

भारत सरकार  
वित्त मंत्रालय  
व्यय विभाग  
ई-V शाखा

दिल्ली, दिनांक: 12 नवंबर, 2025

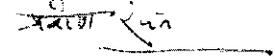
कार्यालय ज्ञापन

विषय: केंद्रीय सरकारी कर्मचारी समूह बीमा योजना-1980 - 01.10.2025 से 31.12.2025 तक की अवधि के लिए बचत निधि हेतु लाभ की सारणी।

केन्द्रीय सरकार कर्मचारी समूह बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 10.10.2025 के उनके संकल्प संख्या 5(3)-बी(पीडी)/2023 के अनुसार यथा-अधिसूचित 7.1% वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) के आधार पर बीमा विनियामक एवं विकास प्राधिकरण (आईआरडीए) द्वारा तैयार की गई दिनांक 01.10.2025 से 31.12.2025 तक की तिमाही के लिए, लाभार्थियों के लिए बचत निधि के लाभों की सारणियां, जो इस मंत्रालय के दिनांक 17.03.2017 के समसंख्यक कार्यालय ज्ञापन में यथा प्रकाशित दिनांक 01.01.2017 से तिमाही आधार पर जारी की जा रही है, संलग्न हैं।

2. मौजूदा पद्धति के अनुसार संलग्न सारणियां दो श्रेणियों की हैं। जैसा कि अब तक होता था, इस योजना की बचत निधि के लिए लाभों की पहली सारणी 1.1.1982 से 31.12.1989 तक 10/-रुपये प्रति माह और 1.1.1990 से 15/- रुपये प्रति माह के अंशदान पर आधारित है। बचत निधि के लिए लाभों की दूसरी सारणी ऐसे कर्मचारियों के लिए 10/- रुपये प्रति माह के अंशदान पर आधारित है, जिन्होंने 1.1.1990 से अंशदान की संशोधित दर से बाहर निकलने का विकल्प चुना था।

3. जहां तक भारतीय लेखापरीक्षा और लेखा विभाग में सेवारत व्यक्तियों का संबंध है, ये आदेश भारत के संविधान के अनुच्छेद 148(5) के तहत भारत के नियंत्रक एवं महालेखापरीक्षक के परामर्श से जारी किए जाते हैं।

  
(प्रवीण रंजन)  
निदेशक

सेवा में

1. केन्द्र सरकार के सभी मंत्रालय/विभाग, मानक सूची के अनुसार।
2. नियंत्रक एवं महालेखा परीक्षक, संघ लोक सेवा आयोग, सभी राज्य सरकारों आदि को (मानक सूची के अनुसार) सूचना एवं आवश्यक कार्रवाई हेतु अतिरिक्त प्रतियों के साथ।

**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 - 2025											
	Month of cessation of membership											
	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	59793.02	60155.22	60519.55
1983	51723.79	52038.53	52355.12	52673.57	52993.90	53316.11	53640.21	53966.22	54294.15	54624.01	54955.81	55289.56
1984	47308.77	47597.54	47888.01	48180.19	48474.08	48769.71	49067.07	49366.18	49667.05	49969.70	50274.12	50580.33
1985	43339.98	43605.40	43872.39	44140.95	44411.08	44682.81	44956.13	45231.07	45507.62	45785.79	46065.60	46347.06
1986	39791.16	40035.71	40281.70	40529.14	40778.03	41028.39	41280.22	41533.53	41788.33	42044.63	42302.44	42561.76
1987	36599.33	36825.11	37052.21	37280.65	37510.44	37741.57	37974.07	38207.93	38443.17	38679.80	38917.81	39157.23
1988	33748.73	33957.74	34167.98	34379.45	34592.17	34806.15	35021.38	35237.87	35455.64	35674.69	35895.03	36116.66
1989	31171.11	31364.96	31559.95	31756.09	31953.38	32151.83	32351.44	32552.23	32754.21	32957.37	33161.72	33367.28
1990	28887.48	29067.90	29249.38	29431.92	29615.54	29800.24	29986.02	30172.90	30360.88	30549.96	30740.16	30931.47
1991	25832.14	25994.59	26157.99	26322.35	26487.68	26653.98	26821.26	26989.52	27158.77	27329.02	27500.27	27672.52
1992	23128.53	23275.08	23422.48	23570.75	23719.89	23869.91	24020.82	24172.61	24325.29	24478.87	24633.36	24788.75
1993	20713.66	20846.00	20979.11	21113.01	21247.70	21383.18	21519.45	21656.53	21794.42	21933.11	22072.62	22212.95
1994	18577.02	18696.79	18817.27	18938.45	19060.35	19182.96	19306.29	19430.35	19555.14	19680.67	19806.93	19933.93
1995	16676.62	16785.21	16894.44	17004.32	17114.84	17226.01	17337.83	17450.31	17563.45	17677.26	17791.74	17906.89
1996	14991.46	15090.14	15189.40	15289.24	15389.67	15490.70	15592.31	15694.53	15797.34	15900.76	16004.79	16109.43
1997	13484.79	13574.61	13664.95	13755.83	13847.24	13939.19	14031.68	14124.71	14218.30	14312.43	14407.11	14502.36
1998	12156.61	12238.61	12321.10	12404.07	12487.53	12571.49	12655.93	12740.87	12826.31	12912.26	12998.71	13085.67
1999	10964.92	11039.92	11115.35	11191.23	11267.56	11344.34	11421.56	11499.24	11577.38	11655.98	11735.04	11814.57
2000	9914.97	9983.79	10053.02	10122.65	10192.69	10263.15	10334.01	10405.30	10477.00	10549.13	10621.68	10694.65
2001	8980.52	9043.85	9107.54	9171.61	9236.06	9300.89	9366.10	9431.69	9497.66	9564.03	9630.78	9697.93
2002	8151.07	8209.51	8268.30	8327.43	8386.92	8446.75	8506.93	8567.47	8628.36	8689.62	8751.23	8813.20
2003	7388.24	7442.20	7496.47	7551.07	7605.98	7661.22	7716.79	7772.68	7828.89	7885.44	7942.33	7999.54
2004	6702.14	6752.06	6802.28	6852.79	6903.60	6954.71	7006.11	7057.82	7109.84	7162.16	7214.79	7267.72
2005	6068.29	6114.49	6160.95	6207.69	6254.70	6301.99	6349.56	6397.41	6445.54	6493.95	6542.65	6591.63
2006	5482.71	5525.46	5568.46	5611.72	5655.23	5698.99	5743.01	5787.29	5831.83	5876.64	5921.70	5967.03
2007	4941.73	4981.30	5021.10	5061.13	5101.40	5141.91	5182.65	5223.64	5264.86	5306.33	5348.04	5390.00
2008	4441.94	4478.57	4515.41	4552.47	4589.75	4627.25	4664.97	4702.91	4741.07	4779.45	4818.07	4856.91
2009	3980.22	4014.13	4048.24	4082.55	4117.07	4151.78	4186.70	4221.83	4257.16	4292.70	4328.45	4364.41
2010	3553.66	3585.06	3616.65	3648.42	3680.38	3712.53	3744.86	3777.39	3810.11	3843.02	3876.13	3909.43
2011	3159.58	3188.66	3217.92	3247.35	3276.95	3306.72	3336.67	3366.80	3397.10	3427.58	3458.24	3489.09
2012	2795.22	2822.16	2849.26	2876.52	2903.94	2931.52	2959.26	2987.17	3015.24	3043.48	3071.88	3100.45
2013	2460.43	2485.40	2510.52	2535.78	2561.20	2586.76	2612.48	2638.35	2664.37	2690.54	2716.86	2743.34
2014	2153.26	2176.43	2199.73	2223.17	2246.75	2270.46	2294.32	2318.31	2342.45	2366.73	2391.15	2415.71
2015	1871.56	1893.07	1914.70	1936.46	1958.35	1980.37	2002.52	2024.80	2047.21	2069.75	2092.43	2115.23
2016	1613.09	1633.07	1653.18	1673.40	1693.75	1714.21	1734.79	1755.50	1776.32	1797.27	1818.34	1839.54
2017	1375.93	1394.52	1413.22	1432.04	1450.96	1469.99	1489.14	1508.40	1527.77	1547.26	1566.86	1586.58
2018	1157.43	1174.74	1192.15	1209.66	1227.28	1245.00	1262.82	1280.75	1298.78	1316.92	1335.17	1353.52
2019	955.03	971.14	987.36	1003.66	1020.07	1036.57	1053.16	1069.86	1086.65	1103.54	1120.53	1137.63
2020	767.82	782.84	797.94	813.13	828.42	843.79	859.25	874.81	890.45	906.19	922.02	937.94
2021	594.30	608.30	622.38	636.54	650.78	665.11	679.52	694.02	708.60	723.27	738.02	752.86
2022	432.60	445.65	458.77	471.97	485.24	498.60	512.03	525.54	539.13	552.80	566.56	580.39
2023	281.89	294.05	306.28	318.58	330.95	343.40	355.92	368.51	381.18	393.92	406.74	419.63
2024	141.42	152.75	164.15	175.62	187.15	198.75	210.42	222.16	233.97	245.84	257.79	269.80
2025	10.50	21.06	31.69	42.37	53.12	63.93	74.81	85.75	96.75	107.82	118.96	130.16

**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	31.12.2025	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

*BS*

**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	49607.41	49906.20	50206.75
1983	42097.08	42351.69	42607.80	42865.42	43124.56	43385.22	43647.41	43911.14	44176.43	44443.27	44711.69	44981.68
1984	37678.49	37907.11	38137.08	38368.40	38601.09	38835.14	39070.57	39307.38	39545.59	39785.19	40026.21	40268.64
1985	33713.73	33919.04	34125.55	34333.28	34542.23	34752.40	34963.82	35176.47	35390.38	35605.55	35821.98	36039.68
1986	30153.53	30337.90	30523.34	30709.88	30897.52	31086.26	31276.11	31467.07	31659.16	31852.38	32046.74	32242.24
1987	26962.99	27128.59	27295.16	27462.71	27631.24	27800.77	27971.29	28142.82	28315.36	28488.91	28663.48	28839.08
1988	24116.75	24265.61	24415.34	24565.95	24717.44	24869.83	25023.12	25177.30	25332.39	25488.40	25645.32	25803.17
1989	21542.13	21675.84	21810.34	21945.63	22081.71	22218.60	22356.29	22494.79	22634.10	22774.23	22915.19	23056.98
1990	19250.60	19370.83	19491.77	19613.42	19735.79	19858.87	19982.68	20107.22	20232.49	20358.50	20485.25	20612.74
1991	17213.47	17321.72	17430.61	17540.13	17650.30	17761.12	17872.59	17984.72	18097.51	18210.96	18325.07	18439.86
1992	15405.88	15503.50	15601.69	15700.46	15799.81	15899.74	16000.26	16101.38	16203.09	16305.39	16408.30	16511.81
1993	13804.87	13893.07	13981.79	14071.03	14160.79	14251.09	14341.91	14433.27	14525.17	14617.61	14710.59	14804.11
1994	12376.01	12455.81	12536.07	12616.81	12698.02	12779.71	12861.88	12944.53	13027.67	13111.30	13195.42	13280.04
1995	11107.83	11180.16	11252.92	11326.11	11399.73	11473.79	11548.28	11623.20	11698.57	11774.38	11850.64	11927.34
1996	9983.10	10048.82	10114.93	10181.43	10248.31	10315.59	10383.27	10451.34	10519.82	10588.70	10657.98	10727.67
1997	8984.62	9044.47	9104.67	9165.22	9226.13	9287.40	9349.03	9411.02	9473.38	9536.10	9599.19	9662.65
1998	8095.17	8149.79	8204.73	8259.99	8315.57	8371.48	8427.72	8484.30	8541.20	8598.44	8656.02	8713.93
1999	7303.28	7353.23	7403.49	7454.03	7504.88	7556.02	7607.47	7659.21	7711.26	7763.62	7816.29	7869.26
2000	6609.70	6655.58	6701.72	6748.14	6794.84	6841.80	6889.05	6936.57	6984.37	7032.45	7080.82	7129.47
2001	5989.18	6031.41	6073.89	6116.62	6159.59	6202.83	6246.31	6290.05	6334.05	6378.31	6422.82	6467.60
2002	5430.99	5469.93	5509.11	5548.51	5588.15	5628.02	5668.17	5708.46	5749.00	5789.85	5830.91	5872.21
2003	4927.58	4963.57	4999.76	5036.17	5072.79	5109.63	5146.69	5183.96	5221.45	5259.16	5297.10	5335.26
2004	4468.10	4501.38	4534.85	4568.53	4602.40	4636.47	4670.74	4705.22	4739.89	4774.77	4809.86	4845.15
2005	4045.53	4076.32	4107.30	4138.46	4169.80	4201.33	4233.04	4264.94	4297.03	4329.30	4361.77	4394.42
2006	3655.14	3683.64	3712.31	3741.15	3770.15	3799.33	3828.67	3858.19	3887.89	3917.76	3947.80	3978.02
2007	3294.49	3320.86	3347.40	3374.09	3400.93	3427.94	3455.10	3482.42	3509.91	3537.55	3565.36	3593.33
2008	2961.30	2985.71	3010.28	3034.98	3059.83	3084.83	3109.98	3135.27	3160.71	3186.30	3212.04	3237.94
2009	2653.48	2676.09	2698.83	2721.70	2744.71	2767.86	2791.14	2814.55	2838.11	2861.80	2885.64	2909.61
2010	2369.10	2390.04	2411.10	2432.28	2453.59	2475.02	2496.58	2518.26	2540.07	2562.01	2584.08	2606.28
2011	2106.39	2125.78	2145.28	2164.90	2184.63	2204.48	2224.45	2244.53	2264.73	2285.06	2305.50	2326.06
2012	1863.48	1881.44	1899.51	1917.68	1935.96	1954.35	1972.84	1991.45	2010.16	2028.98	2047.92	2066.97
2013	1640.28	1656.93	1673.68	1690.52	1707.47	1724.51	1741.65	1758.90	1776.24	1793.69	1811.24	1828.90
2014	1435.51	1450.95	1466.49	1482.11	1497.83	1513.64	1529.54	1545.54	1561.63	1577.82	1594.10	1610.47
2015	1247.71	1262.04	1276.47	1290.98	1305.57	1320.25	1335.01	1349.87	1364.81	1379.83	1394.95	1410.16
2016	1075.39	1088.72	1102.12	1115.60	1129.16	1142.81	1156.53	1170.33	1184.21	1198.18	1212.23	1226.36
2017	917.29	929.68	942.15	954.69	967.31	980.00	992.76	1005.60	1018.51	1031.51	1044.57	1057.72
2018	771.62	783.16	794.77	806.44	818.19	830.00	841.88	853.83	865.85	877.95	890.11	902.35
2019	636.68	647.43	658.24	669.11	680.04	691.04	702.11	713.24	724.43	735.70	747.02	758.42
2020	511.88	521.89	531.96	542.09	552.28	562.53	572.84	583.21	593.64	604.13	614.68	625.30
2021	396.20	405.53	414.92	424.36	433.85	443.41	453.01	462.68	472.40	482.18	492.01	501.91
2022	288.40	297.10	305.85	314.64	323.50	332.40	341.35	350.36	359.42	368.54	377.70	386.93
2023	187.93	196.03	204.19	212.39	220.64	228.93	237.28	245.68	254.12	262.62	271.16	279.76
2024	94.28	101.84	109.44	117.08	124.77	132.50	140.28	148.11	155.98	163.89	171.86	179.87
2025	7.00	14.04	21.12	28.25	35.41	42.62	49.87	57.17	64.50	71.88	79.31	86.77

**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	31.12.2025	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

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