F. No. 34-01/2024-LI
भारत सरकार /**Government of India**
संचार मंत्रालय / **Ministry of Communications**
डाक विभाग / **Department of Posts**
डाक जीवन बीमा निदेशालय / **Directorate of Postal Life Insurance**

चाणक्यपुरी डाकघर परिसर
नई दिल्ली – 110021
दिनांक 29.10.2026

To,

The DDM/ADM (PLI)
All Postal Circles

Subject: Table of Benefit in respect of EDAGIS-1992 & GDSGIS-2010 schemes for the 3rd quarter of Financial Year 2026-2027 (w.e.f. 01.10.2026 to 31.12.2026) – reg

Sir/Madam,

Please find enclosed herewith the Table of Benefit in respect of EDAGIS-1992 & GDSGIS-2010 schemes for the 3rd quarter of Financial Year 2026-2027 (w.e.f. 01.10.2026 to 31.12.2026) for further circulation to all concerned to settle the claims of EDAs/GDSs.

This issues with the approval of competent authority.

Enclosure: As stated above.

Digitally signed by
Nitish Gaur
Date: 29-10-2026
15:57:38

Sr. Accounts Officer

Copy forwarded to:
i) Postal Accounts Offices, All Postal Circles
ii) Sr. AO, O/o DPLI, Kolkata
iii) Dy. Director, CEPT Mysuru - for uploading on India Post website

Table of Benefit under GDSGIS-10 Scheme

Contribution @ Rs. 50/- throughout

Accumulated value of Savings Fund for Rs.32.50 out of contribution Rs.50/- from 1st Oct 2026 of the year of entry upto the month and year of cessation on account of Death, Retirement, Resignation, Promotion etc.under the scheme GDSGIS-10.

Year of cessation of Membership 2026-27 (3rd Quarter)
(Period from 01.10.2026 to 31.12.2026)

From	TO	Interest*		Year of entry	Oct	Nov	Dec
01.04.1992	31.12.2000	12.00%		1992-93	25892	26076	26261
01.01.2001	31.12.2001	11.00%		1993-94	24284	24459	24635
01.01.2002	31.12.2002	9.50%		1994-95	22856	23022	23190
01.01.2003	31.12.2003	9.00%		1995-96	21586	21746	21906
01.01.2004	30.11.2011	8.00%		1996-97	20459	20612	20765
01.12.2011	31.03.2012	8.60%		1997-98	19457	19604	19751
01.04.2012	31.03.2013	8.80%		1998-99	18567	18709	18850
01.04.2013	31.03.2017	8.70%		1999-2000	17776	17913	18050
01.04.2017	30.06.2017	7.90%		2000-01	17073	17206	17339
01.07.2017	30.09.2017	7.80%		2001-02	16449	16578	16708
01.10.2017	31.12.2017	7.80%		2002-03	15887	16013	16139
01.01.2018	31.03.2018	7.60%		2003-04	15374	15497	15620
01.04.2018	30.06.2018	7.60%		2004-05	14903	15023	15143
01.07.2018	30.09.2018	7.60%		2005-06	14484	14601	14719
01.10.2018	30.06.2019	8.00%		2006-07	14098	14214	14329
01.07.2019	31.03.2020	7.90%		2007-08	13739	13852	13966
01.04.2020	31.12.2026	7.10%		2008-09	13409	13520	13632
				2009-10	13103	13213	13323
				2010-11	12821	12929	13038
				2011-12	11467	11567	11667
				2012-13	10216	10308	10401
Savings Fund: 65% w.e.f. 01.04.1992				2013-14	9067	9153	9239
Savings Fund: 62.50% w.e.f. 01.04.2004				2014-15	8013	8092	8172
Savings Fund: 65% w.e.f. 01.04.2010 for GDSGIS-10				2015-16	7046	7120	7194
Insurance Fund:35%w.e.f. 01.04.1992				2016-17	6159	6227	6296
Insurance Fund:37.50%w.e.f. 01.04.2004				2017-18	5345	5409	5473
Insurance Fund: 35% w.e.f. 01.04.2010 for GDSGIS-10				2018-19	4594	4654	4714
*Interest per annum compunded quartely				2019-20	3899	3955	4010
				2020-21	3256	3308	3360
				2021-22	2660	2708	2756
				2022-23	2103	2148	2193
				2023-24	1585	1627	1669
				2024-25	1102	1141	1180
				2025-26	651	688	724
				2026-27	232	265	299

Assistant Accounts Officer
PLI Directorate

Sr. Accounts Officer
PLI Directorate

Shahid
28/10/2026

Attested
Vishwas
28/Oct/2026

Assuming that all the figures above are identical to their approval by Delhi on Oct 28, 2026

Table of Benefit under EDAGIS-92 Scheme

Contribution @ Rs. 10/- throughout

Accumulated value of Savings Fund for Rs. 6.25 out of contribution Rs.10/- from 1st Oct-2026 of the year of entry upto the month and year of cessation on account of Death, Retirement, Resignation, Promotion etc.under the scheme EDAGIS-92.

Year of cessation of Membership 2026-27 (3rd Quarter)
(Period from 01.10.2026 To 31.12.2026)

From	TO	Interest*		Year of entry	Oct	Nov	Dec
01.04.1992	31.12.2000	12.00%		1992-93	15536	15633	15731
01.01.2001	31.12.2001	11.00%		1993-94	13928	14016	14104
01.01.2002	31.12.2002	9.50%		1994-95	12500	12580	12659
01.01.2003	31.12.2003	9.00%		1995-96	11231	11303	11375
01.01.2004	30.11.2011	8.00%		1996-97	10103	10169	10234
01.12.2011	31.03.2012	8.60%		1997-98	9101	9161	9221
01.04.2012	31.03.2013	8.80%		1998-99	8211	8266	8320
01.04.2013	31.03.2017	8.70%		1999-2000	7420	7470	7520
01.04.2017	30.06.2017	7.90%		2000-01	6718	6763	6809
01.07.2017	30.09.2017	7.80%		2001-02	6093	6135	6177
01.10.2017	31.12.2017	7.80%		2002-03	5531	5570	5609
01.01.2018	31.03.2018	7.60%		2003-04	5019	5054	5090
01.04.2018	30.06.2018	7.60%		2004-05	4547	4580	4613
01.07.2018	30.09.2018	7.60%		2005-06	4128	4158	4189
01.10.2018	30.06.2019	8.00%		2006-07	3743	3771	3799
01.07.2019	31.03.2020	7.90%		2007-08	3383	3409	3436
01.04.2020	31.12.2026	7.10%		2008-09	3053	3077	3101
				2009-10	2748	2770	2793
				2010-11	2466	2486	2507
Savings Fund: 65% w.e.f. 01.04.1992				2011-12	2205	2224	2244
Savings Fund: 62.50% w.e.f. 01.04.2004				2012-13	1965	1982	2000
Insurance Fund:35%w.e.f. 01.04.1992				2013-14	1744	1760	1777
Insurance Fund:37.50%w.e.f. 01.04.2004				2014-15	1541	1556	1572
				2015-16	1355	1369	1383
*Interest per annum compunded quartely				2016-17	1184	1198	1211
				2017-18	1028	1040	1052
				2018-19	884	895	906
				2019-20	750	760	771
				2020-21	626	636	646
				2021-22	511	521	530
				2022-23	404	413	422
				2023-24	305	313	321
				2024-25	212	219	227
				2025-26	125	132	139
				2026-27	45	51	58

Assistant Accounts Officer
PLI Direcrorate

Sr. Accounts Officer
PLI Directorate

28/10/2026

Affected

28/Oct/2026

Agency shall all the figure above are identical to Hqrs approve

डाक जीवन बीमा निदेशालय, नई दिल्ली / Directorate of Postal Life Insurance , New Delhi

No: F. No. 34-01/2024-LI Dated: 29/10/2026

EDAGIS-1992 योजना के अंतर्गत लाभ की तालिका

TABLE OF BENEFIT UNDER EDAGIS-1992 SCHEME

EDAGIS-1992 योजना के तहत सदस्यता का विकल्प नहीं चुनने वालों के बचत खाते में 'मृत्यु', 'सेवानिवृत्ति', 'इस्तीफा' आदि के कारण योजना की समाप्ति के महीने के अंत तक योगदान दर रु. 10/- प्रति माह है, जिसमे कि प्रत्येक 10/- रुपये में रु. 6.25/- का अंशदान बचत निधि में विभाजित है।

Accumulation in the Savings Account of those who did not opted out membership under the scheme EDAGIS-1992 upto the end of month of cessation of membership of the scheme on account of 'Death', 'Retirement', 'Resignation' etc. corresponding to the contribution rate at Rs. 10/- per month, out of every Rs . 10/- contribution Rs. 6.25/- is apportioned to Savings Fund.

सदस्यता समाप्ति का वर्ष 2026-27

Year of cessation of Membership 2026-27

प्रवेश का वर्ष	अक्टूबर	नवंबर	दिसम्बर
Year of entry	October	November	December
1992-1993	15536	15633	15731
1993-1994	13928	14016	14104
1994-1995	12500	12580	12659
1995-1996	11231	11303	11375
1996-1997	10103	10169	10234
1997-1998	9101	9161	9221
1998-1999	8211	8266	8320
1999-2000	7420	7470	7520
2000-2001	6718	6763	6809
2001-2002	6093	6135	6177
2002-2003	5531	5570	5609
2003-2004	5019	5054	5090
2004-2005	4547	4580	4613
2005-2006	4128	4158	4189
2006-2007	3743	3771	3799
2007-2008	3383	3409	3436
2008-2009	3053	3077	3101
2009-2010	2748	2770	2793
2010-2011	2466	2486	2507
2011-2012	2205	2224	2244
2012-2013	1965	1982	2000
2013-2014	1744	1760	1777
2014-2015	1541	1556	1572
2015-2016	1355	1369	1383
2016-2017	1184	1198	1211
2017-2018	1028	1040	1052
2018-2019	884	895	906
2019-2020	750	760	771
2020-2021	626	636	646
2021-2022	511	521	530
2022-2023	404	413	422
2023-2024	305	313	321
2024-2025	212	219	227
2025-2026	125	132	139
2026-2027	45	51	58

Sr. Accounts Officer

डाक जीवन बीमा निदेशालय, नई दिल्ली / Directorate of Postal Life Insurance, New Delhi

No: F. No. 34-01/2024-LI Dated: 29/10/2026

GDSGIS-2010 योजना के अंतर्गत लाभ की तालिका

TABLE OF BENEFIT UNDER GDSGIS-2010 SCHEME

GDSGIS-2010 योजना के तहत सदस्यता का विकल्प चुनने वालों के बचत खाते में 'मृत्यु', 'सेवानिवृत्ति', 'इस्तीफा' आदि के कारण योजना की समाप्ति के महीने के अंत तक योगदान दर रु. 50/- प्रति माह है, जिसमे कि प्रत्येक 50/- रुपये में रु. 32.50/- का अंशदान बचत निधि में विभाजित है।

Accumulation in the Savings Account of those who opted membership under the scheme GDSGIS-2010 upto the end of month of cessation of the scheme on account of 'Death', 'Retirement', 'Resignation' etc. corresponding to the contribution rate at Rs. 50/- per month, out of every Rs. 50/- contribution Rs. 32.50/- is apportioned to Savings Fund.

सदस्यता समाप्ति का वर्ष 2026-27

Year of cessation of Membership 2026-27

प्रवेश का वर्ष	अक्टूबर	नवंबर	दिसम्बर
Year of entry	**October**	**November**	**December**
1992-1993	25892	26076	26261
1993-1994	24284	24459	24635
1994-1995	22856	23022	23190
1995-1996	21586	21746	21906
1996-1997	20459	20612	20765
1997-1998	19457	19604	19751
1998-1999	18567	18709	18850
1999-2000	17776	17913	18050
2000-2001	17073	17206	17339
2001-2002	16449	16578	16708
2002-2003	15887	16013	16139
2003-2004	15374	15497	15620
2004-2005	14903	15023	15143
2005-2006	14484	14601	14719
2006-2007	14098	14214	14329
2007-2008	13739	13852	13966
2008-2009	13409	13520	13632
2009-2010	13103	13213	13323
2010-2011	12821	12929	13038
2011-2012	11467	11567	11667
2012-2013	10216	10308	10401
2013-2014	9067	9153	9239
2014-2015	8013	8092	8172
2015-2016	7046	7120	7194
2016-2017	6159	6227	6296
2017-2018	5345	5409	5473
2018-2019	4594	4654	4714
2019-2020	3899	3955	4010
2020-2021	3256	3308	3360
2021-2022	2660	2708	2756
2022-2023	2103	2148	2193
2023-2024	1585	1627	1669
2024-2025	1102	1141	1180
2025-2026	651	688	724
2026-2027	232	265	299

Sr. Accounts Officer