

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

<http://www.airfindia.com>

RBE No.14 /2011

No. PC-III/2000/GIS/2

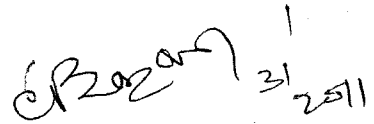
New Delhi, dated 31.01.2011

The General Managers,  
All Indian 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 1.1.2011 to 31.12.2011.

In continuation of this Ministry's letter No.PC-III/2000/GIS/2 dated 05.01.2010, a copy of O. M. No.7(2)/EV/2010 dated 31.01.2011 of the Ministry of Finance, Department of Expenditure on the above subject is forwarded herewith for information and necessary action.

DA: As above

  
(Hari Krishan)  
Director, Pay Commission-II  
Railway Board

No. PC-III/2000/GIS/2

New Delhi,

dated .01.2011

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

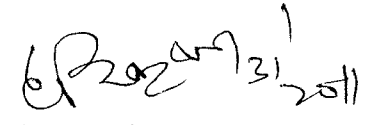
  
for Financial Commissioner, Railways

No. PC-III/2000/GIS/2

New Delhi, dated 31.01.2011

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), N.F. Railway, Maligaon & Southern Railway, Bangalore.
- (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, Railway Staff College, Vadodara.

  
(Hari Krishan)  
Director Pay Commission-II  
Railway Board

भारत सरकार  
रेल मंत्रालय  
(रेलवे बोर्ड)

रे.बो.स्था. सं. 14/2011

संख्या पी.सी.-111/2000/जी.आई.एस./2

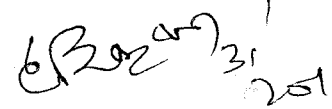
दिनांक 31.01.2011  
1-2-

महाप्रबंधक  
सभी भारतीय रेलें एवं  
उत्पादन इकाईयाँ

विषय: केन्द्रीय सरकार कर्मचारी सामूहिक बीमा योजना-1980, दिनांक 01.01.2011 से 31.12.2011 तक की अवधि की बचत निधियों के लिये लाभों की सारणी।

इस मंत्रालय के समसंख्यक पत्र दिनांक 05.01.2010 के क्रम में, वित्त मंत्रालय, व्यय विभाग के कार्यालय ज्ञापन संख्या 7(2)/EV/2010 दिनांक 31.01.2011 की प्रति उपरोक्त विषय पर आपके सूचनार्थ एवं आवश्यक कार्यवाही हेतु भेजी जा रही है।

संलग्न : उपरोक्त



(हरि कृष्ण)

निदेशक, वेतन आयोग-11  
रेलवे बोर्ड

संख्या पी.सी.-111/2000/जी.आई.एस./2

दिनांक 31.01.2011  
1-2-

प्रतिलिपि भारत के उप नियंत्रक एवं महालेखा परीक्षक (रेलें) नई दिल्ली को प्रेषित।



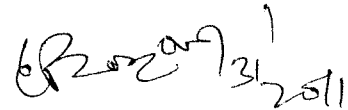
कृते वित्त आयुक्त/रेल

संख्या पी.सी.-111/2000/जी.आई.एस./2

दिनांक 31.01.2011  
1-2-

प्रतिलिपि प्रेषित:

- 1 वित्त सलाहकार एवं मुख्य लेखाधिकारी, सभी भारतीय रेलें, चिरेका, डीरेका, डी.आ.का., सडिका, रेडिका, रे.प.का., मेट्रो रेल, कोलकाता, एम टी पी (आर), दिल्ली, मुम्बई, चैन्ने, कोर/इलाहाबाद(ख) वित्त सलाहकार एवं मुख्य लेखाधिकारी (निर्माण), पूर्वोत्तर सीमा रेलवे, मालीगांव एवं दक्षिण रेलवे, बैंगलूरु।
- 2 वेतन एवं लेखाधिकारी, रेल मंत्रालय (रेलवे बोर्ड)।
- 3 कार्यपालक निदेशक (वित्त), अ.अ.मा.सं., लखनऊ।
- 4 मुख्य आयुक्त, रेलवे संरक्षा, लखनऊ।
- 5 महाप्रबंधक, पूर्वोत्तर सीमा रेलवे (निर्माण), मालीगांव।
- 6 महानिदेशक, रेलवे स्टाफ कॉलेज, वडोदरा।



( हरि कृष्ण )

निदेशक, वेतन आयोग-11  
रेलवे बोर्ड

**No.7(1)/EV/2010**  
**Government of India**  
**Ministry of Finance**  
**Department of Expenditure**  
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New Delhi, the 31<sup>st</sup> January, 2011.

**OFFICE MEMORANDUM**

**Sub: Central Government Employees Group Insurance Scheme-1980 – Tables of Benefits for the savings fund for the period from 1.1.2011 to 31.12.2011.**

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The undersigned is directed to refer to this Ministry's O.M. No.7 (2)/EV/2009 dated 29<sup>th</sup> December, 2009 forwarding therewith Tables of Benefits under CGEGIS for the year 2010. New Tables of Benefits for the savings fund of the Scheme based on a subscription of Rs.10 per month from 1.1.1982 to 31.12.1989 and Rs.15 per month w.e.f. 1.1.1990 onwards have been prepared for the year 2011 and a copy of the table is enclosed. Another Table of Benefits for the savings fund based on a subscription of Rs.10 per month for those employees who had opted out of the revised rates of subscription w.e.f. 1.1.1990 have also been drawn up for the year 2011 and a copy of that table is also enclosed. The amounts in the Tables have been worked out on the basis of interest @ 10% per annum(compounded quarterly) for the period from 1.1.1982 to 31.12.1982, 11% per annum(compounded quarterly) w.e.f. 1.1.1983 to 31.12.1986, 12% per annum(compounded quarterly) w.e.f. 1.1.1987 to 31.12.2000, 11% per annum (compounded quarterly) w.e.f. 1.1.2001 to 31.12.2001, 9.5% per annum(compounded quarterly) w.e.f. 1.1.2002 to 31.12.2002, 9.0% per annum(compounded quarterly) w.e.f. 1.1.2003 to 31.12.2003 and 8% per annum (compounded quarterly) w.e.f. 1.1.2004 onwards. The mortality rate under the Scheme has been taken as 3.75 per thousand per annum up to 31.12.1987 and 3.60 per thousand per annum thereafter in both the cases. 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.

2. 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.

  
 (MANOJ SAHAY)  
 DIRECTOR

**All Ministries/Departments of the Central Government as per standard list.**

**Copy with spare copies for information and necessary action to C&AG, UPSC, all State Governments etc. as per standard list.**

**NIC, D/o Expenditure for uploading the same on the website of M/o Finance.**

**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 - 2011

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	17859	17990	18119	18247	18379	18511	18647	18778	18915	19050	19188	19324
1983	16222	16343	16459	16580	16700	16820	16944	17077	17190	17313	17438	17564
1984	14748	14857	14966	15076	15186	15297	15409	15520	15633	15748	15863	15979
1985	13425	13525	13624	13725	13827	13928	14031	14134	14239	14344	14450	14555
1986	12236	12330	12422	12515	12608	12701	12798	12890	12987	13085	13181	13281
1987	11171	11258	11342	11428	11514	11603	11689	11775	11865	11954	12044	12135
1988	10223	10301	10379	10459	10538	10618	10699	10782	10863	10944	11029	11112
1989	9361	9436	9509	9582	9655	9730	9804	9879	9957	10033	10110	10186
1990	8597	8667	8734	8803	8872	8940	9009	9081	9152	9223	9294	9366
1991	7579	7641	7701	7763	7824	7887	7950	8014	8077	8141	8207	8270
1992	6674	6731	6784	6839	6895	6953	7009	7065	7123	7180	7240	7299
1993	5870	5921	5970	6020	6071	6122	6173	6224	6276	6327	6382	6432
1994	5157	5203	5247	5293	5337	5383	5429	5477	5523	5570	5618	5665
1995	4522	4563	4604	4645	4685	4726	4771	4811	4854	4896	4939	4983
1996	3959	3995	4033	4070	4107	4145	4184	4222	4259	4298	4337	4378
1997	3457	3489	3525	3560	3592	3628	3662	3696	3732	3768	3803	3837
1998	3012	3045	3073	3104	3135	3166	3200	3231	3263	3294	3326	3360
1999	2618	2646	2673	2700	2729	2757	2788	2817	2846	2875	2904	2933
2000	2265	2290	2317	2344	2369	2395	2422	2448	2475	2501	2528	2556
2001	1955	1977	2000	2025	2049	2073	2097	2121	2147	2171	2196	2220
2002	1677	1698	1719	1738	1760	1783	1806	1828	1854	1876	1898	1923
2003	1423	1443	1463	1483	1504	1524	1544	1565	1586	1608	1629	1649
2004	1193	1212	1230	1249	1267	1286	1305	1325	1344	1363	1383	1402
2005	982	999	1016	1033	1050	1068	1085	1103	1121	1139	1157	1175
2006	786	802	818	833	849	866	882	898	915	931	948	965
2007	605	620	635	649	664	679	694	709	724	740	755	770
2008	439	452	465	479	493	507	520	534	548	562	577	591
2009	284	297	309	322	334	347	360	373	386	399	412	425
2010	142	153	165	177	188	200	212	224	236	248	260	272
2011	11	21	32	42	53	64	75	86	97	108	119	131

**Note:****Basis Used**

From	To	Interest*	From	To	Interest*	Savings Fund :
1.1.82	31.12.82	10%	1.1.03	31.12.03	9.00%	68.75% from 1.1.82 to 31.12.87
1.1.83	31.12.86	11%	1.1.04	31.12.11	8.00%	70% from 1.1.88 and onwards
1.1.87	31.12.00	12%				Insurance Fund : 31.25% from 1.1.82 to 31.12.87
1.1.01	31.12.01	11%				30% from 1.1.88 and onwards
1.1.02	31.12.02	9.50%				

\* Interest p.a compounded quarterly

**CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980**

Contribution @ Rs. 10/- P.M throughout

Accumulated value of contribution from 1st January of year of Entry to the month and year of cessation

Year of cessation of membership - 2011

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1982	14997	15104	15207	15316	15425	15532	15643	15754	15865	15977	16088	16201
1983	13360	13456	13550	15316	13744	13843	13940	14039	14138	14240	14342	14443
1984	11883	11970	12055	15316	12229	12316	12406	12494	12583	12675	12764	12857
1985	10561	10639	10713	15316	10871	10949	11029	11109	11188	11270	11351	11433
1986	9373	9444	9512	15316	9651	9722	9793	9865	9937	10009	10082	10155
1987	8308	8369	8432	15316	8557	8622	8684	8749	8815	8879	8944	9010
1988	7357	7412	7468	15316	7581	7638	7696	7753	7812	7869	7929	7988
1989	6497	6547	6598	15316	6698	6750	6801	6853	6904	6957	7009	7064
1990	5733	5777	5824	15316	5913	5959	6006	6052	6100	6147	6194	6242
1991	5054	5093	5134	15316	5218	5258	5300	5342	5384	5427	5468	5510
1992	4451	4486	4523	15316	4599	4636	4673	4710	4747	4786	4823	4861
1993	3915	3946	3980	15316	4048	4081	4114	4148	4183	4216	4251	4287
1994	3438	3468	3497	15316	3558	3588	3619	3649	3681	3710	3742	3774
1995	3016	3041	3068	15316	3123	3151	3177	3206	3234	3262	3290	3318
1996	2639	2663	2689	15316	2738	2763	2788	2813	2837	2864	2888	2915
1997	2305	2328	2349	15316	2393	2418	2440	2464	2486	2508	2531	2556
1998	2010	2028	2048	15316	2090	2109	2131	2153	2173	2195	2216	2237
1999	1744	1763	1782	15316	1820	1838	1855	1875	1894	1914	1933	1953
2000	1512	1527	1545	15316	1578	1598	1615	1632	1651	1668	1686	1704
2001	1303	1318	1335	15316	1365	1382	1397	1415	1431	1447	1463	1481
2002	1117	1131	1146	15316	1175	1190	1205	1220	1235	1250	1265	1281
2003	949	962	975	15316	1002	1016	1030	1044	1058	1072	1086	1100
2004	795	808	820	15316	845	858	870	883	896	909	922	935
2005	654	666	677	15316	700	712	723	735	747	759	771	783
2006	524	535	545	15316	566	577	588	599	610	621	632	643
2007	404	413	423	15316	443	453	463	473	483	493	503	514
2008	292	301	310	15316	329	338	347	356	366	375	384	394
2009	190	198	206	15316	223	231	240	249	257	266	275	284
2010	95	102	110	15316	126	133	141	149	157	165	173	181
2011	7	14	21	28	35	43	50	57	65	72	80	87

**Note:**

**Basis Used**

From	To	Interest*
1.1.82	31.12.82	10%
1.1.83	31.12.86	11%
1.1.87	31.12.00	12%
1.1.01	31.12.01	11%
1.1.02	31.12.02	9.50%

From	To	Interest*
1.1.03	31.12.03	9.00%
1.1.04	31.12.11	8.00%

\* 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