



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

RBE No. 37/2024

No. PC-III/2000/GIS/2

New Delhi, Dated. 22.04.2024

The General Managers,
All Zonal Railways & PUs
DG/RDSO & DG/NAIR

Sub: Central Government Employees Group Insurance Scheme, 1980 - Tables of Benefits for the Savings Fund for the period from 01.01.2024 to 31.03.2024.

The Table of Benefits under CGEGIS-1980 for the period 01.10.2023 to 31.12.2023 issued by Ministry of Finance vide their OM Dated 25.10.2023, was circulated to Zonal Railways/ Production Units etc. vide Board's letter of even number dated 16.11.2023/ RBE- 128/2023.

In continuation of Board's letter ibid, a copy of Ministry of Finance's OM No. 7(1)/EV/2023 dated 21.02.2024 circulating Tables of benefits for the period from 01.01.2024 to 31.03.2024 is enclosed herewith for information and necessary action.

DA: As above

(V.N. Singh)

Deputy Director/Pay Commission-III
Railway Board
E-mail : vibhuti.singh@gov.in

Room No. 12, 4th Floor. Central Organization for Modernization of Workshops (COFMOW) Building,
Tilak Bridge, New Delhi-110002

No. PC-III/2000/GIS/2

New Delhi, Dated. 22.04.2024

Copy forwarded to: 1. Deputy Comptroller & Auditor General of India (Railways), Room No.224,
Rail Bhawan, New Delhi.
2. PFA, All Indian Railways, PUs & other Units.
3. The Pay & Accounts Officer, Ministry of Railways (Railway Board)
4. Executive Director (Finance), RDSO, Lucknow.

For Member Finance, Railway Board

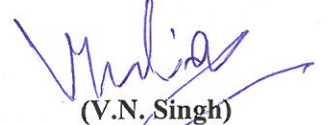
Contd.2/-

No. PC-III/2000/GIS/2

New Delhi, Dated. 22.04.2024

Copy to:-

1. The Chief Commissioner. Railway Safety, Lucknow.
2. General Manager, Northeast Frontier Railway (Construction), Maligaon, Guwahati.



(V.N. Singh)

Deputy Director/Pay Commission-III
Railway Board
E-mail : vibhuti.singh@gov.in

File No. PC-III/2000/ GIS/ 2

New Delhi, Dated. 22.04.2024

Copy forwarded to:

- 1 The General Secretary AIRF Room No 253, Rail Bhawan.
2. The General Secretary, NFIR. Room No 256 E, Rail Bhawan.
3. Copy to all members of the National Council. Departmental Council and Secretary, Staff Side National Council. 13-C. Ferozshah Road. New Delhi.
- 4 The Secretary General, Federation of Railway Officers' Association
5. All India SC/ST Railway Employee's Association Room No 7, Rail Bhawan
6. All India OBC Railway Employee's Federation. Room No. 48, Rail Bhawan
7. The Secretary General AIRPFA Room No. 256-D, Rail Bhawan
8. The Secretary General, Indian Railway Promotee Officers Federation
9. The Secretary, Railway Board Secretariat Service, Group 'A' Officers Association Room No. 402, Rail Bhawan
10. The Secretary, RBSS Group B Officers Association
11. The Secretary, Railway Board Ministerial Staff Association
12. The Secretary, Non-Ministerial Staff Association (Railway Board)
- 13 The Secretary, Staff Side, National Council (JCM), 13-C, Ferozeshah Road, New Delhi, 110001



For Principal Executive Director/IR
Railway Board

Copy to:-

PSOs/ Sr. PPSs/PPSs/ PSs/ PAs to:

OSD MR, OSD Co-ord/ MR and Additional PS/MR.

MR. MoSR(J), MOSR(D), Chairman & CEO, MF, MI, M/T&RS, M/O&BD, DG/HR, DG/RHS
DG/RPF, DG/ Safety, All Additional Members/ PEDs /Executive Directors/ Joint Secretaries

Cash-I, II & III. Budget, E(P&A) I & II, E(G), E(NG)I & II, PC-V, PC-VI, PC-VII, E(LR) I& II, F(E)-I, II & III, F(E) Special, Security (E), Accounts III. ERB-I, II, III, IV, V & VI. G (Pass), G(Acc), RB (Welfare), E(SCT) I & II, E(O) I, II, III & III(CC), E(GR) I & II, E(GP), E(GC), PR branches of Railway Board.

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

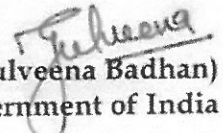
New Delhi, the 27th February, 2024

OFFICE MEMORANDUM

Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.01.2024 to 31.03.2024.

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 01.01.2024 to 31.03.2024, 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 02.01.2024, 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.

सं. 7(1)/ई-V/2023

भारत सरकार
वित्त मंत्रालय
व्यय विभाग
ई-V शाखा

नई दिल्ली, 27 फरवरी, 2024

कार्यालय जापन


विषय: केन्द्रीय सरकारी कर्मचारी समूह बीमा योजना-1980 - 01.01.2024 से 31.03.2024 की अवधि के लिए बचत निधि के लाभों की सारणियां।

केन्द्रीय सरकारी कर्मचारी समूह बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 02.01.2024 के अपने संकल्प सं. 5(3)-बी(पीडी)/2023 के अनुसार यथा-अधिसूचित 7.1% की वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) के आधार पर बीमा विनियामक एवं विकास प्राधिकरण (आईआरडीए) द्वारा 01.01.2024 से 31.03.2024 की तिमाही के लिए, लाभार्थियों के लिए तैयार की गई बचत निधि के लाभों की सारणियां, जो इस मंत्रालय के 17.03.2017 के समसंख्यक कार्यालय जापन के अनुसार 01.01.2017 से तिमाही आधार पर जारी की जा रही हैं, संलग्न हैं।

2. विद्यमान पद्धति के अनुसार संलग्न सारणियां दो श्रेणियों की हैं। जैसा कि अब तक होता था, इस स्कीम की बचत निधि के लिए लाभों की पहली सारणी 01.01.1982 से 31.12.1989 तक 10/- रुपए प्रतिमाह और 01.01.1990 से 15/- रुपए प्रतिमाह के अंशदान पर आधारित है। बचत निधि के लिए लाभों की दूसरी सारणी ऐसे कर्मचारियों के लिए 10/- रुपए प्रतिमाह के अंशदान पर आधारित है जिन्होंने 01.01.1990 से अंशदान की संशोधित दर से बाहर रहने का विकल्प दिया था।

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

4. इन आदेशों का हिंदी रूपांतर संलग्न है।


(गुलवीना बधान)

उप सचिव, भारत सरकार

सेवा में

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

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 - 2024

Month of cessation of membership

| Year of Entry | Jan | Feb | Mar | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
|---------------|----------|----------|----------|-------|-----|------|------|-----|------|-----|-----|-----|
| 1982 | 43721.70 | 43985.27 | 44250.99 | | | | | | | | | |
| 1983 | 39155.37 | 39392.69 | 39631.39 | | | | | | | | | |
| 1984 | 35037.06 | 35250.15 | 35464.49 | | | | | | | | | |
| 1985 | 31341.75 | 31533.10 | 31725.58 | | | | | | | | | |
| 1986 | 28023.43 | 28195.32 | 28368.17 | | | | | | | | | |
| 1987 | 25049.77 | 25204.11 | 25359.36 | | | | | | | | | |
| 1988 | 22396.95 | 22535.69 | 22675.25 | | | | | | | | | |
| 1989 | 19997.30 | 20121.92 | 20247.28 | | | | | | | | | |
| 1990 | 17861.49 | 17973.56 | 18086.28 | | | | | | | | | |
| 1991 | 15952.81 | 16063.70 | 16165.19 | | | | | | | | | |
| 1992 | 14278.05 | 14369.04 | 14460.56 | | | | | | | | | |
| 1993 | 12785.84 | 12868.05 | 12950.74 | | | | | | | | | |
| 1994 | 11454.09 | 11528.46 | 11603.27 | | | | | | | | | |
| 1995 | 10272.09 | 10339.51 | 10407.33 | | | | | | | | | |
| 1996 | 9223.80 | 9285.05 | 9346.67 | | | | | | | | | |
| 1997 | 8293.17 | 8348.95 | 8405.06 | | | | | | | | | |
| 1998 | 7464.17 | 7515.07 | 7566.28 | | | | | | | | | |
| 1999 | 6726.09 | 6772.65 | 6819.49 | | | | | | | | | |
| 2000 | 6079.64 | 6122.40 | 6165.41 | | | | | | | | | |
| 2001 | 5501.30 | 5540.66 | 5580.25 | | | | | | | | | |
| 2002 | 4981.03 | 5017.33 | 5053.84 | | | | | | | | | |
| 2003 | 4511.84 | 4545.38 | 4579.12 | | | | | | | | | |
| 2004 | 4083.58 | 4114.60 | 4145.80 | | | | | | | | | |
| 2005 | 3689.73 | 3718.43 | 3747.30 | | | | | | | | | |
| 2006 | 3325.87 | 3352.44 | 3379.15 | | | | | | | | | |
| 2007 | 2989.73 | 3014.31 | 3039.04 | | | | | | | | | |
| 2008 | 2679.18 | 2701.94 | 2724.83 | | | | | | | | | |
| 2009 | 2392.28 | 2413.35 | 2434.55 | | | | | | | | | |
| 2010 | 2127.23 | 2146.74 | 2166.37 | | | | | | | | | |
| 2011 | 1882.37 | 1900.44 | 1918.62 | | | | | | | | | |
| 2012 | 1655.97 | 1672.71 | 1689.55 | | | | | | | | | |
| 2013 | 1447.84 | 1463.46 | 1479.06 | | | | | | | | | |
| 2014 | 1257.08 | 1271.47 | 1285.95 | | | | | | | | | |
| 2015 | 1082.04 | 1095.40 | 1108.85 | | | | | | | | | |
| 2016 | 921.43 | 933.85 | 946.35 | | | | | | | | | |
| 2017 | 774.07 | 785.63 | 797.25 | | | | | | | | | |
| 2018 | 638.31 | 649.06 | 659.88 | | | | | | | | | |
| 2019 | 512.54 | 522.56 | 532.63 | | | | | | | | | |
| 2020 | 396.22 | 405.55 | 414.94 | | | | | | | | | |
| 2021 | 288.40 | 297.10 | 305.85 | | | | | | | | | |
| 2022 | 187.93 | 196.03 | 204.19 | | | | | | | | | |
| 2023 | 94.28 | 101.84 | 109.44 | | | | | | | | | |
| 2024 | 7.00 | 14.04 | 21.12 | | | | | | | | | |

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 | 30.08.2017 | 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% | | | |

* 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

50

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1920

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 - 2024

Month of cessation of membership

| Year of Entry | Jan | Feb | Mar | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
|---------------|----------|----------|----------|-------|-----|------|------|-----|------|-----|-----|-----|
| 1982 | 52657.47 | 52977.70 | 53299.92 | | | | | | | | | |
| 1983 | 48087.44 | 48380.79 | 48675.87 | | | | | | | | | |
| 1984 | 43972.46 | 44241.60 | 44512.33 | | | | | | | | | |
| 1985 | 40273.37 | 40520.76 | 40769.60 | | | | | | | | | |
| 1986 | 36965.73 | 37193.66 | 37422.93 | | | | | | | | | |
| 1987 | 33990.81 | 34201.24 | 34412.91 | | | | | | | | | |
| 1988 | 31333.93 | 31528.73 | 31724.68 | | | | | | | | | |
| 1989 | 28931.48 | 29112.15 | 29293.89 | | | | | | | | | |
| 1990 | 26803.04 | 26971.20 | 27140.34 | | | | | | | | | |
| 1991 | 23955.33 | 24106.74 | 24259.03 | | | | | | | | | |
| 1992 | 21435.46 | 21572.04 | 21709.43 | | | | | | | | | |
| 1993 | 19184.69 | 19308.04 | 19432.11 | | | | | | | | | |
| 1994 | 17193.26 | 17304.89 | 17417.17 | | | | | | | | | |
| 1995 | 15421.00 | 15523.21 | 15625.02 | | | | | | | | | |
| 1996 | 13851.36 | 13943.33 | 14035.85 | | | | | | | | | |
| 1997 | 12447.08 | 12530.79 | 12615.00 | | | | | | | | | |
| 1998 | 11209.16 | 11285.59 | 11362.47 | | | | | | | | | |
| 1999 | 10098.46 | 10168.35 | 10238.66 | | | | | | | | | |
| 2000 | 9119.86 | 9184.01 | 9248.53 | | | | | | | | | |
| 2001 | 8248.91 | 8307.93 | 8367.30 | | | | | | | | | |
| 2002 | 7475.83 | 7530.30 | 7585.09 | | | | | | | | | |
| 2003 | 6764.84 | 6815.13 | 6865.72 | | | | | | | | | |
| 2004 | 6125.37 | 6171.90 | 6218.70 | | | | | | | | | |
| 2005 | 5534.59 | 5577.65 | 5620.96 | | | | | | | | | |
| 2006 | 4988.81 | 5028.65 | 5068.73 | | | | | | | | | |
| 2007 | 4484.59 | 4521.47 | 4558.56 | | | | | | | | | |
| 2008 | 4018.77 | 4052.91 | 4087.24 | | | | | | | | | |
| 2009 | 3588.42 | 3620.03 | 3651.82 | | | | | | | | | |
| 2010 | 3190.85 | 3220.11 | 3249.55 | | | | | | | | | |
| 2011 | 2823.55 | 2850.66 | 2877.92 | | | | | | | | | |
| 2012 | 2483.95 | 2509.06 | 2534.32 | | | | | | | | | |
| 2013 | 2171.91 | 2195.18 | 2218.60 | | | | | | | | | |
| 2014 | 1885.62 | 1907.21 | 1928.93 | | | | | | | | | |
| 2015 | 1623.06 | 1643.11 | 1663.27 | | | | | | | | | |
| 2016 | 1382.15 | 1400.78 | 1419.52 | | | | | | | | | |
| 2017 | 1161.11 | 1178.44 | 1195.87 | | | | | | | | | |
| 2018 | 957.46 | 973.60 | 989.82 | | | | | | | | | |
| 2019 | 768.81 | 783.84 | 798.95 | | | | | | | | | |
| 2020 | 594.33 | 608.32 | 622.40 | | | | | | | | | |
| 2021 | 432.60 | 445.65 | 458.77 | | | | | | | | | |
| 2022 | 281.89 | 294.05 | 306.28 | | | | | | | | | |
| 2023 | 141.42 | 152.75 | 164.15 | | | | | | | | | |
| 2024 | 10.50 | 21.06 | 31.69 | | | | | | | | | |

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% | | | |

* 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