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

RBE No. 128/2023

No. PC-III/2000/GIS/2 New Delhi, Dated 16.11.2023

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 01.10.2023 to 31.12.2023.

The Table of Benefits under CGEGIS-1980 for the period 01.07.2023 to 30.09.2023 issued by Ministry of Finance vide their OM Dated 30.08.2023, was circulated to Zonal Railways/ Production Units etc. vide Board's letter of even number dated 20.09.2023/ RBE- 109/2023.

In continuation of Board's letter ibid, a copy of Ministry of Finance's OM No. 7(1)/EV/2023 dated 25.10.2023 circulating Tables of benefits for the period from 01.10.2023 to 31.12.2023 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. 16.11.2023

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.

16/11/2023

For Member Finance, Railway Board

Contd.2/-

No. PC-III/2000/GIS/2 **New Delhi, Dated. 16 .11.2023**

Copy to:-

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

(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.16.11.2023**

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 25th October, 2023

OFFICE MEMORANDUM

Sub: Central Government Employees Group Insurance Scheme-1980 – Tables of Benefits for the savings fund for the period from 01.10.2023 to 31.12.2023.

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 **01.10.2023 to 31.12.2023**, 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 04.10.2023, 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.

(B. K. Manthan)
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 अक्तूबर, 2023

कार्यालय ज्ञापन

विषयः केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 - 01.10.2023 से 31.12.2023 की अवधि के लिए बचत निधि के लाभों की सारणियां।

केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 04.10.2023 के अपने संकल्प सं.5(3)-बी(पीडी)/2023 के तहत यथा-अधिसूचित 7.1% की वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) के आधार पर बीमा विनियामक एवं विकास प्राधिकरण (आईआरडीए) द्वारा **01.10.2023 से 31.12.2023** की तिमाही के लिए तैयार की गई लाभार्थियों हेतु बचत निधि के लाभों की सारणियां, जो इस मंत्रालय के 17.03.2017 के समसंख्यक कार्यालय ज्ञापन 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 सेवारत कर्मचारियों का संबंध है, ये आदेश संविधान के अनुच्छेद 148(5) के तहत यथा अधिदेशित, भारत के नियंत्रक और महालेखापरीक्षक के परामर्श से जारी किए जाते हैं।

बी.के. मंथन

(बी.के. मंथन)

उप सचिव, भारत सरकार

सेवा में

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

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 - **2023**

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	40669.03	40915.25	41162.91	41412.03	41662.62	41914.68	42168.22	42423.25	42679.79	42937.83	43197.39	43458.48
1983	36413.59	36634.77	36857.26	37081.05	37306.16	37532.60	37760.36	37989.47	38219.92	38451.73	38684.91	38919.45
1984	32575.15	32773.75	32973.53	33174.48	33376.61	33579.93	33784.45	33990.17	34197.10	34405.25	34614.62	34825.22
1985	29130.95	29309.30	29488.70	29669.15	29850.67	30033.25	30216.90	30401.64	30587.46	30774.38	30962.39	31151.51
1986	26038.20	26198.36	26359.46	26521.50	26684.50	26848.46	27013.38	27179.27	27346.14	27513.99	27682.83	27852.66
1987	23266.57	23410.42	23555.12	23700.67	23847.08	23994.35	24142.48	24291.49	24441.37	24592.14	24743.79	24896.33
1988	20794.03	20923.34	21053.41	21184.25	21315.85	21448.23	21581.39	21715.33	21850.06	21985.59	22121.90	22259.03
1989	18557.45	18673.61	18790.44	18907.97	19026.19	19145.10	19264.71	19385.03	19506.05	19627.78	19750.23	19873.40
1990	16566.79	16671.24	16776.30	16881.98	16988.28	17095.20	17202.75	17310.94	17419.76	17529.23	17639.33	17750.09
1991	14797.13	14891.17	14985.76	15080.91	15176.61	15272.88	15369.72	15467.12	15565.10	15663.65	15762.79	15862.50
1992	13226.87	13311.67	13396.97	13482.77	13569.08	13655.89	13743.22	13831.05	13919.41	14008.28	14097.68	14187.60
1993	11836.07	11912.69	11989.76	12067.29	12145.27	12223.70	12302.60	12381.97	12461.80	12542.10	12622.87	12704.12
1994	10594.82	10664.14	10733.86	10804.00	10874.55	10945.51	11016.90	11088.70	11160.92	11233.57	11306.64	11380.15
1995	9493.14	9555.98	9619.19	9682.77	9746.73	9811.06	9875.76	9940.85	10006.33	10072.18	10138.43	10205.06
1996	8516.09	8573.19	8630.61	8688.38	8746.48	8804.93	8863.72	8922.86	8982.34	9042.18	9102.36	9162.90
1997	7648.71	7700.70	7753.00	7805.60	7858.51	7911.74	7965.27	8019.13	8073.29	8127.78	8182.59	8237.72
1998	6876.04	6923.49	6971.21	7019.22	7067.51	7116.08	7164.93	7214.08	7263.51	7313.23	7363.25	7413.56
1999	6188.12	6231.52	6275.17	6319.08	6363.25	6407.68	6452.37	6497.32	6542.54	6588.02	6633.78	6679.80
2000	5585.61	5625.46	5665.55	5705.88	5746.44	5787.24	5828.28	5869.56	5911.09	5952.85	5994.87	6037.13
2001	5046.57	5083.25	5120.15	5157.27	5194.60	5232.16	5269.93	5307.93	5346.15	5384.60	5423.27	5462.17
2002	4561.66	4595.49	4629.52	4663.75	4698.18	4732.82	4767.66	4802.70	4837.95	4873.41	4909.07	4944.95
2003	4124.35	4155.61	4187.05	4218.68	4250.50	4282.50	4314.69	4347.07	4379.64	4412.40	4445.35	4478.50
2004	3725.19	3754.10	3783.19	3812.44	3841.86	3871.46	3901.23	3931.18	3961.30	3991.60	4022.08	4052.74
2005	3358.11	3384.86	3411.77	3438.84	3466.07	3493.45	3521.00	3548.71	3576.59	3604.62	3632.83	3661.19
2006	3018.98	3043.74	3068.64	3093.69	3118.89	3144.23	3169.73	3195.37	3221.17	3247.11	3273.21	3299.47
2007	2705.68	2728.59	2751.64	2774.83	2798.15	2821.61	2845.20	2868.94	2892.81	2916.83	2940.98	2965.28
2008	2416.23	2437.44	2458.78	2480.24	2501.83	2523.55	2545.39	2567.36	2589.47	2611.70	2634.06	2656.55
2009	2148.83	2168.47	2188.23	2208.10	2228.08	2248.19	2268.41	2288.76	2309.22	2329.80	2350.51	2371.33
2010	1901.79	1919.98	1938.27	1956.67	1975.18	1993.80	2012.53	2031.37	2050.32	2069.37	2088.55	2107.83
2011	1673.57	1690.41	1707.36	1724.40	1741.54	1758.79	1776.13	1793.58	1811.13	1828.78	1846.54	1864.40
2012	1462.56	1478.16	1493.85	1509.64	1525.52	1541.49	1557.56	1573.72	1589.98	1606.33	1622.78	1639.32
2013	1268.67	1283.13	1297.68	1312.31	1327.03	1341.83	1356.73	1371.71	1386.77	1401.93	1417.18	1432.51
2014	1090.78	1104.19	1117.69	1131.26	1144.92	1158.65	1172.47	1186.36	1200.34	1214.40	1228.54	1242.77
2015	927.63	940.09	952.62	965.22	977.90	990.65	1003.48	1016.38	1029.36	1042.41	1055.54	1068.75
2016	777.94	789.52	801.16	812.87	824.65	836.51	848.43	860.42	872.48	884.61	896.81	909.09
2017	640.60	651.36	662.19	673.09	684.05	695.07	706.16	717.31	728.53	739.82	751.17	762.59
2018	514.06	524.08	534.16	544.31	554.51	564.77	575.09	585.47	595.92	606.42	616.99	627.62
2019	396.84	406.17	415.56	425.00	434.50	444.06	453.67	463.34	473.07	482.85	492.69	502.59
2020	288.42	297.11	305.86	314.66	323.51	332.42	341.37	350.38	359.44	368.55	377.72	386.94
2021	187.93	196.03	204.19	212.39	220.64	228.93	237.28	245.68	254.12	262.62	271.16	279.76
2022	94.28	101.84	109.44	117.08	124.77	132.50	140.28	148.11	155.98	163.89	171.86	179.87
2023	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*
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%
1.1.03	31.12.03	9.00%
1.1.04	30.11.11	8.00%
1.12.11	31.03.12	8.60%

From	To	Interest*
01.04.2012	31.03.2013	8.80%
1.4.2013	31.03.2016	8.70%
01.04.2016	30.09.2016	8.70%
01.10.2016	31.12.2016	8.70%
01.01.2017	31.03.2017	8.00%
01.04.2017	30.06.2017	7.90%
01.07.2017	31.12.2017	7.80%
01.01.2018	30.09.2018	7.60%
1.10.2018	31.12.2018	8.00%
1.1.2019	31.03.2019	8.00%

From	To	Interest*
1.4.2019	30.6.2019	8.00%
1.7.2019	30.9.2019	7.90%
1.10.2019	31.12.2019	7.90%
1.1.2020	31.03.2020	7.90%
1.4.2020	31.12.2022	7.10%
1.1.2023	31.03.2023	7.10%
1.4.2023	30.6.2023	7.10%
1.7.2023	30.09.2023	7.10%
1.10.2023	31.12.2023	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

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 - **2023**

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	48957.67	49256.14	49556.36	49858.35	50162.12	50467.67	50775.02	51084.18	51395.16	51707.97	52022.61	52339.11
1983	44698.21	44971.62	45246.65	45523.29	45801.56	46081.46	46363.01	46646.22	46931.09	47217.64	47505.87	47795.80
1984	40862.87	41113.73	41366.06	41619.87	41875.18	42131.99	42390.31	42650.15	42911.52	43174.42	43438.88	43704.88
1985	37415.17	37645.75	37877.68	38110.97	38345.64	38581.69	38819.13	39057.96	39298.20	39539.86	39782.93	40027.43
1986	34332.31	34544.75	34758.44	34973.39	35189.60	35407.09	35625.85	35845.90	36067.25	36289.90	36513.85	36739.13
1987	31559.55	31755.69	31952.97	32151.42	32351.03	32551.82	32753.79	32956.95	33161.30	33366.86	33573.62	33781.60
1988	29083.23	29264.80	29447.43	29631.14	29815.93	30001.81	30188.78	30376.85	30566.03	30756.32	30947.72	31140.26
1989	26844.05	27012.44	27181.83	27352.21	27523.60	27695.99	27869.40	28043.83	28219.28	28395.77	28573.29	28751.86
1990	24860.25	25016.98	25174.63	25333.21	25492.72	25653.16	25814.56	25976.90	26140.19	26304.45	26469.67	26635.87
1991	22206.07	22347.19	22489.13	22631.91	22775.53	22920.00	23065.31	23211.48	23358.51	23506.41	23655.17	23804.81
1992	19857.44	19984.74	20112.79	20241.59	20371.15	20501.48	20632.57	20764.43	20897.06	21030.48	21164.68	21299.67
1993	17759.63	17874.59	17990.23	18106.55	18223.55	18341.24	18459.63	18578.71	18698.49	18818.97	18940.16	19062.07
1994	15903.53	16007.57	16112.23	16217.50	16323.39	16429.91	16537.05	16644.82	16753.22	16862.26	16971.95	17082.28
1995	14252.64	14346.98	14441.87	14537.31	14633.32	14729.90	14827.04	14924.75	15023.04	15121.90	15221.35	15321.38
1996	12788.74	12874.46	12960.69	13047.43	13134.67	13222.43	13310.70	13399.50	13488.81	13578.65	13669.02	13759.92
1997	11479.89	11557.91	11636.40	11715.34	11794.75	11874.63	11954.98	12035.80	12117.09	12198.86	12281.12	12363.85
1998	10326.10	10397.33	10468.99	10541.07	10613.57	10686.50	10759.86	10833.65	10907.87	10982.53	11057.63	11133.17
1999	9290.87	9356.02	9421.56	9487.47	9553.78	9620.47	9687.56	9755.04	9822.92	9891.20	9959.88	10028.97
2000	8378.78	8438.57	8498.70	8559.19	8620.04	8681.24	8742.80	8804.73	8867.02	8929.67	8992.70	9056.09
2001	7567.02	7622.03	7677.37	7733.02	7789.01	7845.32	7901.97	7958.95	8016.27	8073.92	8131.91	8190.24
2002	6846.47	6897.24	6948.31	6999.68	7051.36	7103.33	7155.61	7208.20	7261.10	7314.31	7367.83	7421.67
2003	6183.80	6230.68	6277.83	6325.25	6372.96	6420.94	6469.21	6517.76	6566.60	6615.73	6665.14	6714.84
2004	5587.79	5631.16	5674.78	5718.66	5762.79	5807.19	5851.85	5896.77	5941.95	5987.41	6033.12	6079.11
2005	5037.16	5077.29	5117.66	5158.26	5199.10	5240.18	5281.50	5323.07	5364.88	5406.93	5449.24	5491.79
2006	4528.47	4565.60	4602.96	4640.53	4678.33	4716.35	4754.59	4793.06	4831.75	4870.67	4909.82	4949.20
2007	4058.51	4092.89	4127.46	4162.24	4197.22	4232.41	4267.80	4303.41	4339.22	4375.24	4411.48	4447.93
2008	3624.35	3656.17	3688.17	3720.37	3752.75	3785.32	3818.09	3851.05	3884.20	3917.54	3951.09	3984.83
2009	3223.25	3252.71	3282.34	3312.14	3342.13	3372.28	3402.62	3433.13	3463.83	3494.70	3525.76	3557.00
2010	2852.69	2879.97	2907.41	2935.01	2962.77	2990.70	3018.79	3047.05	3075.47	3104.06	3132.82	3161.75
2011	2510.35	2535.62	2561.03	2586.60	2612.31	2638.18	2664.20	2690.37	2716.69	2743.17	2769.81	2796.60
2012	2193.83	2217.24	2240.78	2264.46	2288.28	2312.24	2336.34	2360.58	2384.97	2409.50	2434.17	2458.99
2013	1903.00	1924.69	1946.51	1968.46	1990.54	2012.75	2035.09	2057.56	2080.16	2102.90	2125.77	2148.77
2014	1636.16	1656.29	1676.53	1696.89	1717.37	1737.97	1758.70	1779.54	1800.51	1821.60	1842.81	1864.15
2015	1391.45	1410.13	1428.93	1447.83	1466.85	1485.98	1505.22	1524.57	1544.04	1563.62	1583.32	1603.13
2016	1166.91	1184.28	1201.74	1219.31	1236.98	1254.76	1272.64	1290.62	1308.72	1326.91	1345.22	1363.63
2017	960.89	977.04	993.29	1009.63	1026.07	1042.61	1059.24	1075.97	1092.80	1109.73	1126.76	1143.88
2018	771.09	786.12	801.24	816.46	831.76	847.15	862.64	878.21	893.88	909.63	925.48	941.43
2019	595.25	609.26	623.34	637.51	651.76	666.09	680.51	695.01	709.60	724.27	739.03	753.88
2020	432.63	445.67	458.79	471.99	485.27	498.62	512.06	525.57	539.16	552.83	566.58	580.42
2021	281.89	294.05	306.28	318.58	330.95	343.40	355.92	368.51	381.18	393.92	406.74	419.63
2022	141.42	152.75	164.15	175.62	187.15	198.75	210.42	222.16	233.97	245.84	257.79	269.80
2023	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*
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%
1.1.03	31.12.03	9.00%
1.1.04	30.11.11	8.00%
1.12.11	31.03.12	8.60%

From	To	Interest*
01.04.2012	31.03.2013	8.80%
1.4.2013	31.03.2016	8.70%
01.04.2016	30.09.2016	8.70%
01.10.2016	31.12.2016	8.70%
01.01.2017	31.03.2017	8.00%
01.04.2017	30.06.2017	7.90%
01.07.2017	31.12.2017	7.80%
01.01.2018	30.09.2018	7.60%
1.10.2018	31.12.2018	8.00%
1.1.2019	31.03.2019	8.00%

From	To	Interest*
1.4.2019	30.6.2019	8.00%
1.7.2019	30.9.2019	7.90%
1.10.2019	31.12.2019	7.90%
1.1.2020	31.03.2020	7.90%
1.4.2020	31.12.2022	7.10%
1.1.2023	31.03.2023	7.10%
1.4.2023	30.6.2023	7.10%
1.7.2023	30.09.2023	7.10%
1.10.2023	31.12.2023	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