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

RBE No. 38/2026

No. PC-III/2000/GIS/2 **New Delhi, Dated. 05.05.2026**

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 01.01.2026 to 31.03.2026.

The Table of Benefits under CGEGIS-1980 for the period 01.10.2025 to 31.12.2025 issued by Ministry of Finance vide their OM Dated 12.11.2025 was circulated to Zonal Railways/Production Units etc. vide Board's letter of even number dated 21.11.2025 (RBE No.- 119/2025).

In continuation of Board's letter ibid, a copy of Ministry of Finance's OM No. 7(1)/EV/2023 dated 07.04.2026 circulating Tables of benefits for the period from 01.01.2026 to 31.03.2026 is enclosed herewith for information and necessary action.

DA: As above

Alam 05.05.26

(Sarfaraj Alam)
Deputy Director/Pay Commission-III
Railway Board
E-mail: sarfaraz.alam@gov.in

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.

05/05/2026

For Member Finance, Railway Board

Contd.2/-

No. PC-III/2000/GIS/2 **New Delhi, Dated. 05.05.2026**

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

05.05.26

(Sarfaraj Alam)
Deputy Director/Pay Commission-III
Railway Board
E-mail: sarfaraz.alam@gov.in

File No. PC-III/2000/ GIS/ 2 **New Delhi, Dated. .05.2026**

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

5/5/2026

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(S), MoSR(R), 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 07th April, 2026

OFFICE MEMORANDUM

Subject: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.01.2026 to 31.03.2026.

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 **01.01.2026 to 31.03.2026**, 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 09.01.2026, 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.

(Praveen Ranjan)
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)/ईV/2023
भारत सरकार
वित्त मंत्रालय
व्यय विभाग
ई-V अनुभाग

नई दिल्ली, 7 अप्रैल 2026

कार्यालय ज्ञापन

विषयः केन्द्रीय सरकारी कर्मचारी समूह बीमा योजना-1980 - 01.01.2026 से 31.03.2026 की अवधि के लिए बचत निधि के लाभों की सारणियां।

केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 09.01.2026 के उनके 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 01.01.2026 से 31.03.2026 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 में यथा-उल्लिखित 01.01.2017 से तिमाही आधार पर जारी की जा रही हैं, संलग्न हैं।

2. मौजूदा पद्धति के अनुसार संलग्न सारणियों की दो श्रेणियां हैं। जैसा कि अब तक होता था, इस योजना 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 भारत के संविधान के अनुच्छेद 148(5) के तहत यथा अधिदेशित, भारत के नियंत्रक और महालेखापरीक्षक के परामर्श से जारी किए जाते हैं।

प्रवीण रंजन

(प्रवीण रंजन)
निदेशक

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 को सूचना एवं आवश्यक कार्रवाई हेतु अतिरिक्त प्रतियों के साथ प्रेषित (मानक सूची के अनुसार)।

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 - **2026**

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	60886.03	61254.66	61625.46									
1983	55625.27	55962.96	56302.64									
1984	50888.34	51198.17	51509.82									
1985	46630.18	46914.95	47201.41									
1986	42822.61	43084.99	43348.92									
1987	39398.05	39640.29	39883.95									
1988	36339.60	36563.85	36789.42									
1989	33574.05	33782.03	33991.23									
1990	31123.91	31317.48	31512.19									
1991	27845.79	28020.08	28195.40									
1992	24945.06	25102.29	25260.44									
1993	22354.11	22496.10	22638.92									
1994	20061.68	20190.19	20319.44									
1995	18022.72	18139.23	18256.42									
1996	16214.69	16320.56	16427.06									
1997	14598.16	14694.53	14791.46									
1998	13173.14	13261.12	13349.62									
1999	11894.56	11975.02	12055.96									
2000	10768.06	10841.90	10916.17									
2001	9765.48	9833.42	9901.76									
2002	8875.54	8938.25	9001.32									
2003	8057.10	8114.99	8173.22									
2004	7320.97	7374.53	7428.41									
2005	6640.91	6690.47	6740.32									
2006	6012.63	6058.50	6104.63									
2007	5432.20	5474.65	5517.36									
2008	4895.98	4935.27	4974.80									
2009	4400.58	4436.97	4473.57									
2010	3942.92	3976.61	4010.50									
2011	3520.11	3551.31	3582.70									
2012	3129.18	3158.09	3187.17									
2013	2769.98	2796.77	2823.72									
2014	2440.42	2465.27	2490.28									
2015	2138.18	2161.25	2184.47									
2016	1860.86	1882.30	1903.87									
2017	1606.41	1626.36	1646.42									
2018	1371.98	1390.55	1409.23									
2019	1154.82	1172.11	1189.50									
2020	953.96	970.07	986.28									
2021	767.79	782.81	797.91									
2022	594.30	608.30	622.38									
2023	432.60	445.65	458.77									
2024	281.89	294.05	306.28									
2025	141.42	152.75	164.15									
2026	10.50	21.06	31.69									

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	31.03.2024	7.10%
1.04.2024	31.03.2026	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

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 - **2026**

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	50509.06	50813.16	51119.04									
1983	45253.26	45526.44	45801.23									
1984	40512.50	40757.80	41004.54									
1985	36258.67	36478.94	36700.51									
1986	32438.89	32636.69	32835.66									
1987	29015.71	29193.38	29372.10									
1988	25961.94	26121.65	26282.30									
1989	23199.60	23343.06	23487.36									
1990	20740.99	20869.98	20999.74									
1991	18555.33	18671.47	18788.29									
1992	16615.94	16720.67	16826.02									
1993	14898.19	14992.82	15088.01									
1994	13365.15	13450.77	13536.88									
1995	12004.50	12082.11	12160.18									
1996	10797.77	10868.28	10939.21									
1997	9726.49	9790.70	9855.29									
1998	8772.19	8830.78	8889.73									
1999	7922.55	7976.15	8030.07									
2000	7178.40	7227.62	7277.14									
2001	6512.64	6557.95	6603.53									
2002	5913.75	5955.53	5997.56									
2003	5373.64	5412.25	5451.08									
2004	4880.65	4916.36	4952.27									
2005	4427.27	4460.31	4493.55									
2006	4008.42	4039.00	4069.76									
2007	3621.47	3649.77	3678.24									
2008	3263.98	3290.18	3316.54									
2009	2933.72	2957.98	2982.38									
2010	2628.61	2651.08	2673.67									
2011	2346.74	2367.54	2388.47									
2012	2086.12	2105.39	2124.78									
2013	1846.65	1864.52	1882.48									
2014	1626.95	1643.52	1660.18									
2015	1425.45	1440.84	1456.31									
2016	1240.57	1254.87	1269.25									
2017	1070.94	1084.24	1097.62									
2018	914.65	927.03	939.49									
2019	769.88	781.41	793.00									
2020	635.97	646.72	657.52									
2021	511.86	521.87	531.94									
2022	396.20	405.53	414.92									
2023	288.40	297.10	305.85									
2024	187.93	196.03	204.19									
2025	94.28	101.84	109.44									
2026	7.00	14.04	21.12									

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	31.03.2024	7.10%
1.04.2024	31.03.2026	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