GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS
RAILWAY BOARD

RBE No. 26/2022

No. PC-III/2000/GIS/2

New Delhi, dated 07.03.2022

The General Managers,
All Zonal 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 01.01.2022 to 31.03.2022.

The Table of Benefits under CGEGIS-1980 for the period 01-10-2021 to 31-12-2021 issued by Ministry of Finance vide their OM dated 10-11-2021 was circulated to Zonal Railways/Production Units etc. vide Board's letter of even number dated 03-12-2021(RBE 88/2021).

In continuation of Board's letter ibid, a copy of Ministry of Finance's OM No. 7(2)/EV/2016 dated 11-02-2022 circulating Tables of benefits for the period from 01-01-2022 to 31-03-2022 is enclosed herewith for information and necessary action.

DA: As above

(Priya Gopalakrishnan)
Joint Director, Pay Commission,
Railway Board
e-Mail Id.: jdpcrb@rb.railnet.gov.in
3rd Floor, Room No.308-A

No. PC-III/2000/GIS/2

New Delhi, dated 07.03.2022

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

for Member Finance, Railway Board

No. PC-III/2000/GIS/2

New Delhi, dated 07.03.2022

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.

(Priya Gopalakrishnan)
Joint Director, Pay Commission
Railway Board

No. PC-III/2000/GIS/2 **New Delhi, dated 07.03.2022**

Copy forwarded to:-

1. The General Secretary, AIRF, Room No. 253, Rail Bhawan (with 35 spares)
2. The General Secretary, NFIR, Room No. 256 E, Rail Bhawan (with 35 spares)
3. Copy to all members of the National Council, Departmental Council and Secretary Staff Side, National Council, 13-C, Ferozshah Road, New Delhi (with 40 spares)
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 O.B.C. 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).

For Secretary, Railway Board

Copy to:-

Advisor to MR, OSD to MR, OSD to Coord MR, Addl PS to MR

PSOs/Sr.PPSs/PPSs/PSs/PAs to:-
MR, MoSR(J), MoSR(D), Chairman & CEO, M(F), M(I), M(T&RS), M(O&BD), DG/HR, DG/RHS, DG/RPF, DG/Safety, All Additional Members/PEDs/Executive Directors/Joint Secretaries.
Addl. PS/MoSR(J), DPG/MoSR(J)

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(2)/EV/2016
Government of India
Ministry of Finance
Department of Expenditure
E-V Branch

New Delhi, the 11 February, 2022

OFFICE MEMORANDUM

Sub: Central Government Employees Group Insurance Scheme-1980 – Tables of Benefits for the savings fund for the period from 01.01.2022 to 31.03.2022.

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 **01.01.2022 to 31.03.2022**, 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(4)-B(PD)/2021 dated 03.01.2022, 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 Manthan

(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(2)/ई-V/2016
भारत सरकार
वित्त मंत्रालय
व्यय विभाग
ई-V शाखा

नई दिल्ली, // फरवरी, 2022

कार्यालय ज्ञापन

विषयः केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 - 01.01.2022 से 31.03.2022 की अवधि के लिए बचत निधि के लाभों की सारणियां।

केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 03.01.2022 के अपने संकल्प सं.5(4)-बी(पीडी)/2021 के तहत यथा-अधिसूचित 7.1% की वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) के आधार पर बीमा विनियामक एवं विकास प्राधिकरण (आईआरडीए) द्वारा 01.01.2022 से 31.03.2022 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 भारत के संविधान के अनुच्छेद 148(5) के तहत यथा अधिदिष्ट, भारत के नियंत्रक और महालेखापरीक्षक के परामर्श से जारी किए जाते हैं।

(बी.के. मंथन)
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 प्रेषित।

2022

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 - 2022

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	45509.30	45787.49	46067.31									
1983	41539.30	41794.14	42050.47									
1984	37964.61	38198.41	38433.60									
1985	34751.20	34966.11	35182.28									
1986	31877.84	32075.85	32275.02									
1987	29293.52	29476.33	29660.21									
1988	26985.48	27154.71	27324.93									
1989	24898.47	25055.42	25213.30									
1990	23049.49	23195.57	23342.50									
1991	20575.68	20707.21	20839.51									
1992	18386.66	18505.31	18624.66									
1993	16431.41	16538.56	16646.34									
1994	14701.45	14798.42	14895.96									
1995	13162.75	13250.68	13339.12									
1996	11798.33	11878.23	11958.60									
1997	10578.43	10651.15	10724.30									
1998	9503.05	9569.44	9636.23									
1999	8538.17	8598.90	8659.97									
2000	7688.07	7743.79	7799.84									
2001	6931.47	6982.74	7034.32									
2002	6259.89	6307.21	6354.81									
2003	5642.25	5685.94	5729.89									
2004	5086.74	5127.16	5167.82									
2005	4573.54	4610.94	4648.56									
2006	4099.41	4134.02	4168.84									
2007	3661.39	3693.43	3725.65									
2008	3256.73	3286.39	3316.22									
2009	2882.89	2910.35	2937.97									
2010	2537.52	2562.94	2588.52									
2011	2218.44	2241.99	2265.68									
2012	1923.43	1945.25	1967.19									
2013	1652.36	1672.58	1692.92									
2014	1403.66	1422.42	1441.29									
2015	1175.58	1192.99	1210.51									
2016	966.30	982.48	998.76									
2017	774.28	789.33	804.48									
2018	597.37	611.39	625.48									
2019	433.49	446.54	459.67									
2020	281.92	294.07	306.30									
2021	141.42	152.75	164.15									
2022	10.50	21.06	31.69									

Note:

Basis Used

From	To	Interest*
1-Jan-82	31-Dec-82	10.00%
1-Jan-83	31-Dec-86	11.00%
1-Jan-87	31-Dec-00	12.00%
1-Jan-01	31-Dec-01	11.00%
1-Jan-02	31-Dec-02	9.50%
1-Jan-03	31-Dec-03	9.00%
1-Jan-04	30-Nov-11	8.00%
1-Dec-11	31-Mar-12	8.60%

From	To	Interest*
1-Apr-12	31-Mar-13	8.80%
1-Apr-13	31-Dec-16	8.70%
1-Jan-17	31-Mar-17	8.00%
1-Apr-17	30-Jun-17	7.90%
1-Jul-17	31-Dec-17	7.80%
1-Jan-18	30-Sep-18	7.60%
1-Oct-18	30-Jun-19	8.00%
1-Jul-19	31-Mar-20	7.90%

From	To	Interest*
1-Apr-20	31-Mar-22	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

2022

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 - 2022

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	37824.38	38053.86	38284.69									
1983	33858.12	34064.28	34271.64									
1984	30280.53	30465.64	30651.84									
1985	27070.40	27236.63	27403.84									
1986	24187.83	24337.10	24487.25									
1987	21604.55	21738.62	21873.49									
1988	19300.04	19420.56	19541.79									
1989	17215.45	17323.71	17432.61									
1990	15360.07	15457.42	15555.34									
1991	13710.68	13798.32	13886.49									
1992	12247.13	12326.17	12405.67									
1993	10950.84	11022.26	11094.09									
1994	9793.94	9858.55	9923.54									
1995	8767.14	8825.70	8884.62									
1996	7856.48	7909.70	7963.22									
1997	7048.05	7096.50	7145.25									
1998	6327.89	6372.11	6416.59									
1999	5686.72	5727.16	5767.85									
2000	5125.15	5162.29	5199.66									
2001	4622.74	4656.93	4691.32									
2002	4170.78	4202.32	4234.03									
2003	3763.19	3792.33	3821.64									
2004	3391.16	3418.11	3445.21									
2005	3049.02	3073.96	3099.04									
2006	2732.94	2756.02	2779.23									
2007	2440.93	2462.29	2483.77									
2008	2171.16	2190.93	2210.81									
2009	1921.93	1940.23	1958.64									
2010	1691.68	1708.63	1725.68									
2011	1478.96	1494.66	1510.45									
2012	1282.29	1296.83	1311.46									
2013	1101.58	1115.05	1128.61									
2014	935.77	948.28	960.86									
2015	783.72	795.33	807.01									
2016	644.20	654.99	665.84									
2017	516.19	526.22	536.32									
2018	398.25	407.59	416.99									
2019	288.99	297.69	306.44									
2020	187.94	196.05	204.20									
2021	94.28	101.84	109.44									
2022	7.00	14.04	21.12									

Note:

Basis Used

From	To	Interest*
1-Jan-82	31-Dec-82	10.00%
1-Jan-83	31-Dec-86	11.00%
1-Jan-87	31-Dec-00	12.00%
1-Jan-01	31-Dec-01	11.00%
1-Jan-02	31-Dec-02	9.50%
1-Jan-03	31-Dec-03	9.00%
1-Jan-04	30-Nov-11	8.00%
1-Dec-11	31-Mar-12	8.60%
1-Apr-12	31-Mar-13	8.80%
1-Apr-13	31-Dec-16	8.70%
1-Jan-17	31-Mar-17	8.00%
1-Apr-17	30-Jun-17	7.90%
1-Jul-17	31-Dec-17	7.80%
1-Jan-18	30-Sep-18	7.60%
1-Oct-18	30-Jun-19	8.00%
1-Jul-19	31-Mar-20	7.90%
1-Apr-20	31-Mar-22	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