


केन्द्रीय विद्यालय संगठन/ Kendriya Vidyalaya Sangathan  
18, संस्थानिक क्षेत्र/ 18, Institutional Area  
शहीद जीत सिंह मार्ग/ Shaheed Jeet Singh Marg  
नई दिल्ली-16/ New Delhi - 16

फ.स.110239/51/2017/बजट /केवीएस(मुख्या.)

Dated:14.07.17

A copy of G.I.,M.F.,O.M.No.7(2)/E.V/2016,dated 2.6.2017 regarding Central Government Employees' Group Insurance Scheme - 1980 - Tables of Benefits for the savings fund for the period from 1.4.2017 to 30.6.2017 is forwarded herewith for information.

  
(S.Muthuswami)  
Deputy Commissioner (Fin.)  
Tel.No:26523070

**Copy to:**

1. The Deputy Commissioner, Kendriya Vidyalaya Sangathan, All Regional Offices.
2. The Finance Officer, Kendriya Vidyalaya Sangathan, All Regional Offices.
3. All Officers/Sections at Kendriya Vidyalaya Sangathan (HQ.).
4. Principal, Kendriya Vidyalaya, Kathmandu/Moscow/Tehran.
5. The General Secretary, All Recognized Associations of KVS.
6. The Director, ZIET, Gwalior, Mumbai, Mysore, Chandigarh & Bhubaneswar.
7. The Deputy Commissioner, (EDP Cell) KVS (HQ.) with the request to upload the letter dated 02.06.2017 on the KVS Web-site under 'announcement' and the circular- Accounts.
8. RTI Cell KVS (Hq.)
9. Guard File.



*G.I., M.F., O.M. No. 7(2)/E.V/2016, dated 2-6-2017*

**Central Government Employees' Group Insurance Scheme-1980  
— Tables of Benefits for the savings fund for the period from  
1-4-2017 to 30-6-2017**

Ministry of Finance issues two Tables of Benefits on quarterly basis for the savings fund to the beneficiaries under Central Government Employees' Group Insurance Scheme (CGEGIS-1980). While one Table of Benefits for the savings fund of the Scheme is based on a subscription of ₹ 10 per month from 1-1-1982 to 31-12-1989 and ₹ 15 per month with effect from 1-1-1990 onwards, the other Table of Benefits for the savings fund is based on a subscription of ₹ 10 per month for those employees who had opted out of the revised rates of subscription with effect from 1-1-1990.

2. The Tables of Benefits under CGEGIS-80 are prepared by IRDA based on the rate of interest notified by DEA for small savings including GPF. Earlier, DEA used to notify the interest rate on financial year basis. However, DEA has now shifted to notifying the interest rate on quarterly basis. In view of this, the Table of Benefits are being issued on quarterly basis commencing from 1-1-2017 to 31-3-2017.

3. The two Tables under CGEGIS-80 for the second quarter of the year 2017, i.e. 1-4-2017 to 30-6-2017, prepared by IRDA, are enclosed. The benefits in the Tables have been worked out on the basis of interest @ 7.90% per annum (compounded quarterly), as notified by Department of Economic Affairs.

4. 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.

5. 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.

**CENTRAL GOVERNMENT EMPLOYEES'  
GROUP INSURANCE SCHEME, 1980**

CONTRIBUTION @ ₹ 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 - 2017**

Year of Entry	MONTH OF CESSATION OF MEMBERSHIP					
	Jan.	Feb.	Mar.	Apr.	May	June
1982	25649.69	25826.56	26004.60	26181.68	26359.92	26539.33
1983	22923.60	23082.41	23242.28	23401.30	23561.35	23722.46
1984	20464.65	20607.18	20750.66	20893.37	21037.03	21181.62
1985	18258.26	18386.18	18514.94	18643.04	18771.98	18901.75
1986	16277.00	16391.80	16507.36	16622.33	16738.04	16854.52
1987	14501.46	14604.50	14708.22	14811.42	14915.30	15019.85
1988	12917.53	13010.08	13103.24	13195.94	13289.25	13383.17
1989	11484.75	11567.81	11651.42	11734.62	11818.37	11902.67
1990	10209.51	10284.12	10359.23	10433.99	10509.23	10584.96
1991	9075.84	9142.95	9210.50	9277.74	9345.42	9413.55
1992	8069.92	8130.36	8191.21	8251.78	8312.75	8374.12
1993	7178.95	7233.50	7288.40	7343.07	7398.10	7453.49
1994	6383.79	6433.07	6482.68	6532.07	6581.80	6631.85
1995	5678.05	5722.65	5767.55	5812.27	5857.29	5902.60
1996	5052.14	5092.60	5133.32	5173.90	5214.74	5255.84
1997	4496.48	4533.26	4570.28	4607.18	4644.31	4681.68
1998	4001.50	4035.00	4068.73	4102.34	4136.17	4170.22
1999	3560.81	3591.39	3622.18	3652.87	3683.76	3714.85
2000	3174.83	3202.86	3231.07	3259.20	3287.52	3316.02
2001	2829.52	2855.26	2881.17	2907.01	2933.02	2959.21
2002	2518.88	2542.56	2566.40	2590.19	2614.13	2638.22
2003	2238.74	2260.56	2282.53	2304.46	2326.53	2348.75
2004	1983.03	2003.16	2023.43	2043.66	2064.03	2084.53
2005	1747.87	1766.45	1785.15	1803.82	1822.62	1841.54
2006	1530.62	1547.76	1565.01	1582.24	1599.59	1617.05
2007	1329.91	1345.72	1361.63	1377.54	1393.55	1409.66
2008	1144.49	1159.07	1173.75	1188.43	1203.20	1218.07
2009	973.19	986.64	1000.17	1013.71	1027.34	1041.06
2010	814.94	827.34	839.81	852.31	864.88	877.54
2011	668.74	680.16	691.67	703.19	714.79	726.47
2012	533.56	544.09	554.70	565.32	576.02	586.79
2013	409.35	419.06	428.84	438.64	448.51	458.44
2014	295.39	304.35	313.36	322.41	331.52	340.69
2015	190.88	199.14	207.46	215.82	224.23	232.70
2016	94.99	102.61	110.29	118.02	125.79	133.61
2017	7.00	14.05	21.14	28.28	35.46	42.69

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

NOTE: Basis Used :-

From	To	Interest*	From	To	Interest*
1-1-82	31-12-82	10.00%	1-12-11	31-3-12	8.60%
1-1-83	31-12-86	11.00%	1-4-12	31-3-13	8.80%
1-1-87	31-12-00	12.00%	1-4-13	31-3-16	8.70%
1-1-01	31-12-01	11.00%	1-4-16	30-9-16	8.10%
1-1-02	31-12-02	9.50%	1-10-16	31-12-16	8.00%
1-1-03	31-12-03	9.00%	1-1-17	31-3-17	8.00%
1-1-04	30-11-11	8.00%	1-4-17	30-6-17	7.90%

\*Interest p.a. compounded quarterly.

**CENTRAL GOVERNMENT EMPLOYEES'  
GROUP INSURANCE SCHEME, 1980**

CONTRIBUTION @ ₹ 10 p.m. UP TO 31-12-1989  
AND ₹ 15 THROUGHOUT AFTER 1-1-1990  
ACCUMULATED VALUE OF CONTRIBUTION FROM  
1ST JANUARY OF YEAR OF ENTRY TO THE  
MONTH AND YEAR OF CESSATION

**Year of Cessation of Membership - 2017**

Year of Entry	MONTH OF CESSATION OF MEMBERSHIP					
	Jan.	Feb.	Mar.	Apr.	May	June
1982	30757.80	30972.00	31187.62	31402.10	31617.98	31835.28
1983	28029.14	28225.27	28422.70	28619.09	28816.78	29015.75
1984	25572.18	25752.03	25933.08	26113.20	26294.49	26476.97
1985	23363.54	23528.77	23695.09	23860.57	24027.13	24194.78
1986	21388.62	21540.77	21693.93	21846.32	21999.70	22154.09
1987	19612.36	19752.75	19894.06	20034.68	20176.22	20318.68
1988	18026.00	18155.88	18286.62	18416.72	18547.68	18679.49
1989	16591.55	16711.93	16833.11	16953.71	17075.09	17197.27
1990	15320.71	15432.67	15545.38	15657.55	15770.46	15884.11
1991	13620.41	13721.11	13822.48	13923.39	14024.96	14127.19
1992	12115.85	12206.59	12297.93	12388.86	12480.39	12572.52
1993	10771.97	10853.81	10936.19	11018.22	11100.78	11183.89
1994	9582.93	9656.89	9731.35	9805.49	9880.13	9955.25
1995	8525.35	8592.31	8659.72	8726.86	8794.43	8862.45
1996	7587.56	7648.31	7709.46	7770.38	7831.71	7893.43
1997	6749.09	6804.29	6859.85	6915.22	6970.95	7027.04
1998	6009.96	6060.26	6110.90	6161.37	6212.16	6263.29
1999	5346.78	5392.69	5438.91	5484.98	5531.36	5578.03
2000	4762.49	4804.53	4846.85	4889.05	4931.53	4974.28
2001	4242.47	4281.06	4319.91	4358.67	4397.68	4436.94
2002	3780.87	3816.41	3852.19	3887.88	3923.81	3959.97
2003	3356.36	3389.09	3422.03	3454.91	3488.01	3521.32
2004	2974.54	3004.74	3035.14	3065.49	3096.04	3126.79
2005	2621.81	2649.67	2677.72	2705.73	2733.93	2762.31
2006	2295.93	2321.64	2347.51	2373.37	2399.39	2425.58
2007	1994.87	2018.58	2042.45	2066.31	2090.33	2114.50
2008	1716.74	1738.61	1760.62	1782.64	1804.80	1827.10
2009	1459.79	1479.96	1500.26	1520.57	1541.02	1561.60
2010	1222.41	1241.00	1259.72	1278.46	1297.32	1316.31
2011	1003.10	1020.25	1037.50	1054.79	1072.19	1089.70
2012	800.34	816.14	832.04	847.98	864.03	880.18
2013	614.02	628.59	643.25	657.96	672.76	687.66
2014	443.09	456.52	470.05	483.62	497.28	511.04
2015	286.32	298.71	311.19	323.73	336.35	349.05
2016	142.48	153.92	165.44	177.02	188.68	200.42
2017	10.50	21.07	31.71	42.42	53.19	64.04

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

NOTE: Basis Used :—

From	To	Interest*	From	To	Interest*
1-1-82	31-12-82	10.00%	1-12-11	31-3-12	8.60%
1-1-83	31-12-86	11.00%	1-4-12	31-3-13	8.80%
1-1-87	31-12-00	12.00%	1-4-13	31-3-16	8.70%
1-1-01	31-12-01	11.00%	1-4-16	30-9-16	8.10%
1-1-02	31-12-02	9.50%	1-10-16	31-12-16	8.00%
1-1-03	31-12-03	9.00%	1-1-17	31-3-17	8.00%
1-1-04	30-11-11	8.00%	1-4-17	30-6-17	7.90%

\*Interest p.a. compounded quarterly.