



PBC No. 75 / 2025
RBE No. 29 / 2025

दक्षिण रेलवे Southern Railway
प्रधान मुख्य कार्मिक अधिकारी कार्यालय
Office of the Principal Chief Personnel Officer
प्रधान कार्यालय, कार्मिक विभाग, चेन्नै-600003
Headquarters, Personnel Department, Chennai-600003

सं/No: P(R) 381 / P / Vol.VI

दिनांक/Dated: 09.04.2025

All PHODs/ DRMs/ CWMs/ CEWE/ CAO/ CPM/ PDA/ Dy.CPOs/ Sr.DPOs/ Secy to GM,
Chairman/RRB/MAS,TVC, Addl.Registrar/RCT/MAS, Secretary/RRT/MAS,
Principal MDZTI/TPJ, SRCETC/TBM, ZETTC/AVD,
DPOs/SPOs/WPOs/APOs of HQ/Divisions /Workshops/Units.

**विषय/Sub:Central Government Employees Group Insurance Scheme,
1980 – Tables of Benefits for the Savings Fund for the period
from 01.01.2025 to 31.03.2025.**

A copy of the Railway Board's letter No. PC-III/2000/GIS/2 dated 03.04.2025
alongwith a copy of Ministry of Finance's O.M. No.7(1)/EV/2023 dated 26.03.2025 is
enclosed for information, guidance, and necessary action.

Railway Board's letter dated 02.12.2024 (RBE No. 111/2024) referred to therein has
been circulated as PBC No. 263/2024

संलग्नक/Encl. 04 pages

**CHILAKALAPUDI
ANJANIKUMAR**

Digitally signed by
CHILAKALAPUDI ANJANIKUMAR
Date: 2025.04.15 08:41:15 +05'30'

सहायक कर्मचारी संबंधी अधिकारी/Asst Personnel Officer / IR & Trg.
कृते प्रमुकाधि/For Principal Chief Personnel Officer

प्रतिलिपि/Copy to: The General Secretary/SRMU

The General Secretary / DREU

The General Secretary/AISCTREA

The General Secretary/AIOBCREA

The General Secretary/NFIR

IT Section/PB/HQ - to upload in the SR website.



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

No. PC-III/2000/GIS/2

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

RBE No. 29/2025

New Delhi, Dated. 03.04.2025

Sub: Central Government Employees Group Insurance Scheme, 1980 - Tables of Benefits for the Savings Fund for the period from 01.01.2025 to 31.03.2025.

The Table of Benefits under CGEGIS-1980 for the period 01.10.2024 to 31.12.2024 issued by Ministry of Finance vide their OM Dated 02.09.2024 was circulated to Zonal Railways/Production Units etc. vide Board's letter of even number dated 02.12.2024 (RBE No.- 111/2024).

In continuation of Board's letter ibid, a copy of Ministry of Finance's OM No. 7(1)/EV/2023 dated 26.03.2025 circulating Tables of benefits for the period from 01.01.2025 to 31.03.2025 is enclosed herewith for information and necessary action.

DA: As above


03/04/25

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

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

- 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

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

New Delhi, the 26th March, 2025

OFFICE MEMORANDUM

Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.01.2025 to 31.03.2025.

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 01.01.2025 to 31.03.2025, 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 03.01.2025, 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.

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 - 2025

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	46995.70	47279.13	47564.23									
1983	42097.08	42351.69	42607.80									
1984	37678.49	37907.11	38137.08									
1985	33713.73	33919.04	34125.55									
1986	30153.53	30337.90	30523.94									
1987	26962.99	27128.59	27295.16									
1988	24116.75	24265.61	24415.34									
1989	21542.13	21675.84	21810.34									
1990	19250.60	19370.83	19491.77									
1991	17213.47	17321.72	17430.61									
1992	15405.88	15503.50	15601.69									
1993	13804.87	13893.07	13981.79									
1994	12376.01	12455.81	12536.07									
1995	11107.83	11180.16	11252.92									
1996	9983.10	10048.82	10114.93									
1997	8984.62	9044.47	9104.67									
1998	8095.17	8149.79	8204.73									
1999	7303.28	7353.23	7403.49									
2000	6609.70	6655.58	6701.72									
2001	5989.18	6031.41	6073.89									
2002	5430.99	5469.93	5509.11									
2003	4927.58	4963.57	4999.76									
2004	4468.10	4501.38	4534.85									
2005	4045.53	4076.32	4107.30									
2006	3655.14	3683.64	3712.31									
2007	3294.49	3320.66	3347.40									
2008	2951.30	2985.71	3010.28									
2009	2653.48	2676.09	2698.83									
2010	2369.10	2390.04	2411.10									
2011	2105.39	2125.78	2145.28									
2012	1863.48	1881.44	1899.51									
2013	1640.28	1656.93	1673.68									
2014	1435.51	1450.95	1466.49									
2015	1247.71	1262.04	1276.47									
2016	1075.39	1088.72	1102.12									
2017	917.29	929.68	942.15									
2018	771.62	783.16	794.77									
2019	636.68	647.43	658.24									
2020	511.88	521.89	531.96									
2021	396.20	405.53	414.92									
2022	288.40	297.10	305.85									
2023	187.93	195.03	204.19									
2024	94.28	101.84	109.44									
2025	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	30.06.2017	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%	1.04.2024	31.03.2025	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		

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CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1989

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 - 2025

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	56627.03	56970.61	57316.21									
1983	51723.79	52036.59	52355.12									
1984	47308.77	47597.54	47888.01									
1985	43339.98	43605.40	43872.39									
1986	39791.16	40035.71	40281.70									
1987	36599.33	36825.11	37052.21									
1988	33748.73	33957.74	34167.98									
1989	31171.11	31364.96	31559.95									
1990	28887.48	29067.90	29249.38									
1991	25832.14	25994.59	26157.99									
1992	23128.53	23275.08	23422.48									
1993	20713.66	20846.00	20979.11									
1994	18577.02	18695.79	18817.27									
1995	16676.62	16785.21	16894.44									
1996	14991.46	15090.14	15189.40									
1997	13484.79	13574.61	13664.95									
1998	12156.61	12238.61	12321.10									
1999	10964.92	11039.92	11115.35									
2000	9814.97	9883.79	10053.02									
2001	8980.52	9043.85	9107.54									
2002	8151.07	8209.51	8268.30									
2003	7388.24	7442.20	7496.47									
2004	6702.14	6752.06	6802.28									
2005	6068.29	6114.49	6160.95									
2006	5482.71	5525.46	5568.46									
2007	4941.73	4981.30	5021.10									
2008	4441.94	4478.57	4515.41									
2009	3980.22	4014.13	4048.24									
2010	3553.66	3585.06	3616.65									
2011	3159.58	3188.66	3217.92									
2012	2795.22	2822.16	2849.26									
2013	2460.43	2485.40	2510.52									
2014	2153.26	2176.43	2199.73									
2015	1871.56	1893.07	1914.70									
2016	1613.09	1633.07	1653.18									
2017	1375.93	1394.52	1413.22									
2018	1157.43	1174.74	1192.15									
2019	955.03	971.14	987.36									
2020	767.82	782.84	797.94									
2021	594.30	608.30	622.38									
2022	432.60	445.65	458.77									
2023	281.89	294.05	306.28									
2024	141.42	152.75	164.15									
2025	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	31.09.2020	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%	1.04.2024	31.03.2025	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