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No.7(2)/EV/2012 Government of India Ministry of Finance Department of Expenditure New Delhi, the 15 January, 2013 OFFICE MEMORANDUM Sub: Central Government Employees Group insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.01.2013 to 31.12.2013. The undersigned in directed to refer to this Ministry's O.M. No.7 (1)/EV/2012 dated 9th May, 2012 forwarding therewith Tables of Benefit under CGEGIS for the year 2012. New Tables of Benefits for the savings fund of the Scheme based on a subscription of Rs.10 per month from 1.1.1982 to 31.12.1989 and Rs.15 per month we.f. 1.1.1990 onwards have been prepared for the year 2013 and a copy of the table is enclosed. Another table of Benefits for the savings fund based on a subscription of Rs.10 per month for those employees who had opted out of the revised rates of subscription w.e.f. 1.1.1990 have also been drawn up for the year 2013 and a copy of that table is also enclosed. The amounts in the Tables have been worked out on the basis of interest @10% per annum (compounded quarterly) for the period from 1.1.1982 to 31.12.1982 11% per annum (compounded quarterly) w.e.f. 1.1.1983 to 31.12.1986, 12% per annum (compounded quarterly) w.e.f. 1.1.1987 to 31.12.2000, 11% per annum (compounded quarterly) w.e.f. 1.1.2001 to 31.12.2001, 9.5% per annum (compounded quarterly) w.e.f. 1.1.2002 to 31.1.2002, 9.0% per annum (compounded quarterly) 1.1.2003 to 31.12.2003, 8% per annum (compounded quarterly) w.e.f. 1.1.2004 to 30.11.2011, 8.6% per annum (compounded quarterly) w.e.f. 1.12.2011 to 31.03.2012 and 8.8% per annum (compounded quarterly) w.e.f. 1.04.2012 onwards. The mortality rate under the Scheme has been taken as 3.75 per thousand per annum up to 31.12.1987 and 3.60 per thousand per annum thereafter in both the cases. 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. 2. In its application to the employee of Indian Audit and Accounts Department this Office Memorandum issues consultation with the Comptroller and Auditor General of India. Sd/- (VIJAY KUMAR SINGH ) DIRECTOR The CGEGIS Table of Benefits Calculator is prepared based on the CGEGIS benefits tables issued by Finmin for the year 2016. Central Government Employees Group Insurance Scheme (CGEGIS)-1980 serves the twin objectives of (a) providing a lump-sum amount to the families in case of an employee's death. (b) a lump-sum payment to the employee on cessation of employment, both on a wholly contributory and self-financing basis. Every year two Table of Benefits are issued by the Ministry of Finance on calendar year basis for the savings fund to the beneficiaries under this scheme. As the Monthly Deduction as well as the Insurance Amount have remained unchanged since 1990, the 7th CPC recommended to increase the Subscription and Insurance amount considerably. Really it is very unfortunate that Central Government has decided not to accept this recommendation. So, the existing rates of monthly contribution will continue. See the benefits of CGEGIS from the calculator given below - [The benefits in the Tables issued by Finance Ministry have been worked out based on interest @8.7% per annum (compounded quarterly), as notified by Department of Economic Affairs] [php snippet=18] No. 7(2)/EV/2016 Government of India Ministry of Finance Department of Expenditure E-V Branch New Delhi, the 10 May, 2022 OFFICE MEMORANDUM Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.04.2022 to 30.06.2022. 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 01.04.2022 to 30.06.2022, 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 01.04.2022, 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. K. Manthan) Deputy Secretary to the Government of India Source: doe.gov.in PDF DOWNLOAD LINK Office Memorandum No. Title Download Date F.15(3)/78-WIPC Central Government Employees Group Insurance Scheme - OM dated 31.10.1980Download (6.17 MB) 31/10/1980F.60/14/77-ICC Central Government Employees Group Insurance Scheme - OM dated 23.06.1977Download (2.23 MB) 23/06/1977Simplification of procedure for payment of Central Government Employees Group Insurance Scheme (CGEGIS) dues- regardingDownload (449.7 KB) 17/03/2017Central Government Employees Group Insurance Scheme, 1980 - Updating of the SchemeDownload (4.3 MB) 15/05/1989Rate of monthly subscription and insurance cover under CGEGIS-1980 for erstwhile Group 'D' employees placed in PB-1, Grade Pay Rs. 1800/- and classified as Group 'C'Download (58.4 KB) 10/09/2010

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