

NORTH CENTRAL RAILWAY

NCRBE-88/2021

RBE No. 88/2021

Headquarters Office  
Subedarganj, Prayagraj

No. 797-E/Policy/2021/CGIS

Dated: 13.12.2021

All PHODs / CHODs, NCR HQ office, Prayagraj.  
Divisional Railway Manager AGRA, JHANSI & PRAYAGRAJ.  
CWM/JHS WS, CWM/ MLR WS, CWM/ RSK/STLI, CWM/CPOH Prayagraj.  
Sr.DPO AGRA, JHANSI & PRAYAGRAJ, Dy.CPO/Const PRYJ, DyCPO/WS/JHS,  
SPO/MLR, APO /RSK/STLI, CEE/WS/ JHS, Dy.CE/WS/JHS, Dy.CMM/GSD JHANSI,  
Dy.CE/ Bridge Line JHANSI AGRA, Prayagraj, Dy.CE/ TMC Line JHANSI DyCE / CSP Prayagraj,  
Staff Officer/RPF/NCR/HQ/Prayagraj, Dy FA&CAO/G/NCR,  
Principal- ETC/ Kanpur, Principal- IRTMTC / Prayagraj, Principal- CITA / Kanpur, Principal-  
Supervisor Training Centre /Jhansi, Principal- Area Training Centre/Jhansi, Principal-  
Transportation Training Centre, Subedarganj / Prayagraj, Principal- Basic Training Centre,  
Loco/Jhansi, Principal- BTCC&W/Jhansi, Principal- BTC, Wagon Workshop/Jhansi, Principal-  
C&W training Centre/ Kanpur, Principal- Permanent Way Training Centre/JHS, Principal- Electric  
Training Centre/TRD/Jhansi.

**Sub:** Central Government Employees Group Insurance Scheme, 1980-Tables of Benefits for the Savings Fund for the period from 01.10.2021 to 31.12.2021.

**Ref:** Railway Board Letter No. PC-III/2000/GIS/2 dated 03.12.2021.

...X...

Copy of Railway Board's letter no. PC-III/2000/GIS/2 dated 03.12.2021 is annexed herewith for further necessary action.

Policy Letter Circulated under NCRPS is also be available on website [www.ncr.indianrailways.gov.in](http://www.ncr.indianrailways.gov.in)  
(About us→Department→Personnel→NCR Policy Circulars).

**DA:** as above

  
(Adesh kumar Mishra)

**APO**

For General Manager/P

C/- Secretary to GM for kind information to General Manager.  
C/- Secretary to AGM for kind information to AGM.  
C/- All Personnel Officer in HQ.  
C/- All Recognized Union and Associations

GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS  
RAILWAY BOARD

946  
21/12/21

RBE No. 28/2021

No. PC-III/2000/GIS/2

New Delhi, dated 03.12.2021

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 01.10.2021 to 31.12.2021.**

The Table of Benefits under CGEGIS-1980 for the period 01-07-2021 to 30-09-2021 issued by Ministry of Finance vide their OM dated 22-07-2021 was circulated to Zonal Railways/Production Units etc. vide Board's letter of even number dated 12-08-2021.

In continuation of Board's letter ibid, a copy of Ministry of Finance's OM No. 7(2)CV/2016 dated 10-11-2021 circulating Tables of benefits for the period from 01-10-2021 to 31-12-2021 is enclosed herewith for information and necessary action.

FA: As above

*Priya*  
(Priya Gopalakrishnan)  
JDPC  
Railway Board

No. PC-III/2000/GIS/2

New Delhi, dated 03.12.2021

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

*Pranish*  
for Member Finance, Railway Board

No. PC-III/2000/GIS/2

New Delhi, dated 03.12.2021

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.	
प्र० का० अधीन (जी० सं०)	
प्र० का० अधीन (अ० सं०)	
सहायक (अ० सं०)	
सहायक (अ० सं०)	
सहायक (अ० सं०)	

*Priya*  
(Priya Gopalakrishnan)  
JDPC  
Railway Board

*9.12.2021*  
Policy

No. 7(2)/EV/2016  
Government of India  
Ministry of Finance  
Department of Expenditure

New Delhi, the 1<sup>st</sup> November, 2021

OFFICE MEMORANDUM

**Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.10.2021 to 31.12.2021.**

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 01.10.2021 to 31.12.2021, 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 05.10.2021, 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.



(Ram Gopal)

Deputy Secretary to the Government of India

for

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.

Estimated values of contributions from 1.1.82 to 31.12.2021  
 Estimated values of contributions from 1.1.82 to 31.12.2021  
 Estimated values of contributions from 1.1.82 to 31.12.2021  
 Estimated values of contributions from 1.1.82 to 31.12.2021  
 Estimated values of contributions from 1.1.82 to 31.12.2021

Year of Entry	Jan	Feb	Mar	April	May	Jun	July	Aug	Sept	Oct	Nov	Dec
1982	35173.09	33387.53	35602.07	35018.49	36009.19	36555.11	37101.39	36696.94	36919.29	37143.95	37369.43	37596.74
1983	31476.37	31669.47	31851.74	32056.15	32251.70	32448.41	32645.77	32845.30	33045.43	33246.87	33449.47	33653.17
1984	28141.86	28314.39	28487.94	28662.50	28838.09	29014.72	29192.39	29371.09	29550.86	29731.67	29913.56	30096.51
1985	25149.68	25304.84	25450.65	25617.42	25775.10	25933.71	26093.25	26253.73	26415.15	26577.51	26740.86	26905.15
1986	22463.20	22602.33	22742.27	22883.04	23024.64	23167.07	23310.34	23454.45	23599.41	23745.22	23891.89	24039.43
1987	20055.47	20189.44	20306.14	20422.56	20539.77	20657.70	20776.38	20894.83	21076.03	21207.00	21338.74	21471.25
1988	17907.57	18019.91	18127.90	18246.56	18340.88	18425.88	18501.56	18570.91	18624.55	18672.68	18716.10	18755.22
1989	15964.65	16065.55	16167.05	16269.15	16371.84	16475.14	16579.05	16683.57	16788.70	16894.45	17000.83	17107.82
1990	14235.36	14326.09	14417.36	14509.16	14601.51	14694.39	14787.82	14881.81	14976.34	15071.43	15167.08	15263.29
1991	12698.05	12779.74	12861.91	12944.57	13027.71	13111.34	13195.46	13280.07	13355.19	13450.80	13536.92	13623.54
1992	11333.97	11407.63	11481.73	11556.27	11631.24	11706.66	11782.51	11858.82	11935.57	12012.78	12090.44	12168.55
1993	10125.77	10192.33	10259.28	10326.63	10394.37	10462.51	10531.05	10599.99	10669.34	10739.10	10809.27	10879.85
1994	9047.49	9107.71	9168.28	9229.21	9290.50	9352.14	9414.15	9476.53	9539.27	9602.38	9665.86	9729.71
1995	8090.47	8145.05	8199.96	8255.20	8310.75	8366.64	8422.85	8479.39	8536.17	8593.48	8651.02	8708.91
1996	7241.70	7291.29	7341.18	7391.36	7441.84	7492.61	7543.68	7595.06	7646.73	7698.71	7750.99	7803.58
1997	6488.20	6533.37	6578.80	6624.49	6670.46	6716.69	6763.20	6809.98	6857.04	6904.37	6951.98	6999.87
1998	5816.98	5858.20	5899.66	5941.36	5983.31	6025.50	6067.94	6110.63	6153.58	6196.77	6240.22	6283.93
1999	5219.38	5257.08	5295.01	5333.15	5371.52	5410.12	5448.94	5487.99	5527.27	5566.78	5606.52	5646.50
2000	4695.98	4730.60	4765.43	4800.46	4835.69	4871.14	4906.79	4942.65	4978.72	5015.01	5051.51	5088.22
2001	4227.71	4259.58	4291.63	4323.88	4356.31	4388.94	4421.75	4454.76	4487.96	4521.36	4554.96	4588.75
2002	3806.47	3835.86	3865.42	3895.16	3925.07	3955.16	3985.42	4015.87	4046.49	4077.29	4108.27	4139.44
2003	3426.58	3453.74	3481.05	3508.53	3536.16	3563.96	3591.93	3620.05	3648.35	3676.81	3705.43	3734.23
2004	3079.83	3104.95	3130.21	3155.62	3181.18	3206.89	3232.76	3258.77	3284.94	3311.26	3337.74	3364.37
2005	2750.94	2784.18	2807.56	2831.07	2854.73	2878.52	2902.45	2926.52	2950.74	2975.09	2999.59	3024.23
2006	2466.34	2487.85	2509.48	2531.24	2553.13	2575.15	2597.30	2619.57	2641.98	2664.52	2687.19	2710.00
2007	2194.17	2214.08	2234.10	2254.24	2274.50	2294.88	2315.36	2336.00	2356.74	2377.60	2398.59	2419.70
2008	1942.73	1961.16	1979.70	1998.34	2017.10	2035.96	2054.94	2074.02	2093.22	2112.53	2131.96	2151.50
2009	1710.44	1727.50	1744.66	1761.93	1779.29	1796.76	1814.32	1832.00	1849.77	1867.65	1885.64	1903.73
2010	1495.84	1511.64	1527.53	1543.51	1559.59	1575.77	1592.04	1608.40	1624.86	1641.42	1658.07	1674.83
2011	1297.58	1312.21	1326.93	1341.74	1356.63	1371.61	1386.68	1401.83	1417.08	1432.41	1447.84	1463.35
2012	1114.27	1127.83	1141.46	1155.18	1168.97	1182.85	1196.80	1210.84	1224.97	1239.17	1253.46	1267.83
2013	945.84	958.40	971.04	983.75	996.54	1009.40	1022.34	1035.35	1048.44	1061.61	1074.85	1088.17
2014	791.31	802.96	814.68	826.48	838.34	850.27	862.27	874.34	886.48	898.70	910.99	923.34
2015	649.58	660.40	671.29	682.24	693.25	704.33	715.47	726.68	737.95	749.29	760.70	772.18
2016	519.55	529.60	539.72	549.89	560.13	570.42	580.78	591.19	601.67	612.21	622.81	633.47
2017	400.23	409.59	419.00	428.46	437.98	447.56	457.19	466.88	476.63	486.43	496.29	506.21
2018	290.31	299.02	307.78	316.59	325.45	334.36	343.33	352.35	361.42	370.55	379.73	388.96
2019	188.48	196.59	204.74	212.95	221.20	229.50	237.85	246.25	254.70	263.20	271.75	280.34
2020	94.30	101.85	109.45	117.09	124.78	132.52	140.30	148.12	155.99	163.91	171.87	179.89
2021	7.00	14.04	21.12	28.25	35.41	42.62	49.87	57.17	64.50	71.88	79.31	86.77

Note:

Basis Used	From	To	Interest*		
1-Jan-82	31-Dec-82	10.00%	1-Apr-12	31-Mar-13	8.80%
1-Jan-83	31-Dec-86	11.00%	1-Apr-13	31-Dec-16	8.70%
1-Jan-87	31-Dec-00	12.00%	1-Jan-17	31-Mar-17	8.00%
1-Jan-01	31-Dec-01	11.00%	1-Apr-17	30-Jun-17	7.90%
1-Jan-02	31-Dec-02	9.50%	1-Jul-17	31-Dec-17	7.80%
1-Jan-03	31-Dec-03	9.00%	1-Jan-18	30-Sep-18	7.60%
1-Jan-04	30-Nov-11	8.00%	1-Oct-18	30-Jun-19	8.00%
1-Dec-11	31-Mar-12	8.50%	1-Jul-19	31-Mar-20	7.90%
			1-Apr-20	31-Dec-21	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



Year of initiation of membership: 2021  
 Month of cessation of membership:

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	2229.27	4056.85	42815.36	52072.70	11351.54	43007.09	11774.02	41142.58	44112.74	56924.15	44957.89	45172.24
1983	38598.07	38852.62	38941.70	39211.87	39531.93	39796.20	40051.29	40297.31	40534.78	40773.71	41014.10	41285.96
1984	35263.30	35491.72	35709.42	35920.51	36147.20	36365.79	36590.13	36815.92	37042.97	37271.15	37501.06	37727.77
1985	31268.27	31468.95	31670.08	31872.72	32076.58	32281.64	32487.90	32695.37	32905.07	33113.99	33325.15	33537.55
1986	29590.18	29774.73	29960.37	30147.00	30334.92	30523.85	30713.89	30905.05	31097.33	31290.75	31485.30	31681.01
1987	27181.48	27351.67	27523.25	27695.64	27869.05	28043.47	28218.92	28395.41	28572.93	28751.50	28931.11	29111.79
1988	25030.29	25188.02	25346.68	25506.77	25668.80	25832.77	25998.69	26154.07	26318.41	26483.71	26649.99	26817.24
1989	23085.11	23231.40	23378.55	23526.56	23675.44	23825.20	23975.84	24127.37	24279.78	24433.10	24587.31	24742.44
1990	21361.78	21497.93	21634.89	21772.64	21911.21	22050.59	22190.79	22331.82	22473.67	22616.36	22759.89	22904.27
1991	19056.09	19178.68	19301.99	19426.00	19550.78	19676.28	19802.52	19929.50	20057.22	20185.70	20314.93	20444.92
1992	17015.83	17126.41	17237.65	17349.54	17462.09	17575.31	17689.18	17803.73	17918.95	18034.85	18151.43	18268.70
1993	15193.46	15293.32	15393.78	15494.83	15596.47	15698.71	15801.54	15904.99	16009.04	16113.71	16218.99	16324.89
1994	13581.05	13671.44	13762.35	13853.60	13945.29	14038.32	14131.39	14225.02	14319.19	14413.91	14509.20	14605.04
1995	12146.93	12228.88	12311.31	12394.27	12477.63	12561.52	12645.91	12730.79	12816.17	12902.05	12988.45	13075.34
1996	10875.23	10949.70	11024.61	11099.95	11175.74	11251.98	11328.66	11405.80	11483.39	11561.43	11639.94	11718.90
1997	9738.23	9806.01	9874.19	9942.77	10011.75	10081.14	10150.94	10221.15	10291.77	10362.80	10434.26	10506.13
1998	8735.93	8797.81	8860.06	8922.67	8985.66	9049.01	9112.74	9176.84	9241.32	9306.17	9371.41	9437.04
1999	7836.63	7893.22	7950.15	8007.41	8065.01	8122.95	8181.23	8239.85	8298.82	8358.13	8417.79	8477.81
2000	7044.29	7096.23	7148.47	7201.01	7253.87	7307.04	7360.52	7414.31	7468.42	7522.85	7577.60	7632.67
2001	6339.11	6386.90	6434.97	6483.32	6531.95	6580.87	6630.08	6679.58	6729.37	6779.45	6829.83	6880.50
2002	5713.17	5757.27	5801.64	5846.26	5891.15	5936.30	5981.72	6027.40	6073.36	6119.58	6166.08	6212.85
2003	5137.51	5178.23	5219.18	5260.38	5301.83	5343.51	5385.44	5427.62	5470.04	5512.72	5555.64	5598.82
2004	4619.75	4657.42	4695.31	4733.43	4771.77	4810.34	4849.14	4888.16	4927.41	4966.89	5006.61	5046.56
2005	4141.42	4176.28	4211.34	4246.61	4282.09	4317.78	4353.67	4389.78	4426.10	4462.64	4499.39	4536.35
2006	3699.51	3731.77	3764.21	3796.85	3829.70	3862.72	3895.94	3929.36	3962.97	3996.78	4030.79	4065.00
2007	3291.26	3321.12	3351.16	3381.37	3411.76	3442.32	3473.07	3504.00	3535.11	3566.40	3597.88	3629.54
2008	2914.10	2941.74	2969.54	2997.51	3025.64	3053.94	3082.40	3111.03	3139.83	3168.80	3197.94	3227.25
2009	2565.66	2591.25	2617.00	2642.89	2668.93	2695.13	2721.49	2747.99	2774.66	2801.48	2828.46	2855.59
2010	2243.76	2267.46	2291.29	2315.27	2339.39	2363.65	2388.05	2412.60	2437.29	2462.13	2487.11	2512.24
2011	1946.37	1968.32	1990.40	2012.60	2034.94	2057.41	2080.01	2102.75	2125.62	2148.62	2171.76	2195.03
2012	1671.41	1691.74	1712.19	1732.76	1753.46	1774.27	1795.21	1816.26	1837.45	1858.76	1880.19	1901.75
2013	1418.76	1437.60	1456.56	1475.63	1494.81	1514.10	1533.51	1553.03	1572.66	1592.41	1612.28	1632.26
2014	1186.96	1204.44	1222.03	1239.71	1257.51	1275.40	1293.41	1311.51	1329.73	1348.05	1366.48	1385.02
2015	974.37	990.61	1006.93	1023.35	1039.87	1056.49	1073.21	1090.02	1106.93	1123.94	1141.05	1158.26
2016	779.32	794.40	809.58	824.84	840.19	855.63	871.16	886.79	902.50	918.31	934.21	950.21
2017	600.35	614.38	628.49	642.69	656.97	671.34	685.79	700.32	714.94	729.64	744.44	759.31
2018	435.46	448.53	461.66	474.88	488.17	501.54	514.99	528.52	542.13	555.82	569.59	583.44
2019	282.72	294.88	307.12	319.42	331.80	344.25	356.78	369.38	382.05	394.80	407.62	420.52
2020	141.44	152.78	164.18	175.64	187.17	198.78	210.44	222.18	233.99	245.87	257.81	269.83
2021	10.50	21.06	31.69	42.37	53.12	63.93	74.81	85.75	96.75	107.82	118.96	130.16

Note:

Basis Used

From	To	Interest*	From	To	Interest*
1-Jan-82	31-Dec-82	10.00%	1-Apr-12	31-Mar-13	8.80%
1-Jan-83	31-Dec-86	11.00%	1-Apr-13	31-Dec-16	8.70%
1-Jan-87	31-Dec-00	12.00%	1-Jan-17	31-Mar-17	8.00%
1-Jan-01	31-Dec-01	11.00%	1-Apr-17	30-Jun-17	7.90%
1-Jan-02	31-Dec-02	9.50%	1-Jul-17	31-Dec-17	7.80%
1-Jan-03	31-Dec-03	9.00%	1-Jan-18	30-Sep-18	7.60%
1-Jan-04	30-Nov-11	8.00%	1-Oct-18	30-Jun-19	8.00%
1-Dec-11	31-Mar-12	8.60%	1-Jul-19	31-Mar-20	7.90%
			1-Apr-20	31-Dec-21	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

2