पूर्व मध्य रेल
EAST CENTRAL RAILWAY

कार्यालय
महाप्रबंधक (का.)
हाजीपुर

PCPO's Cir. Sl. No.66/2025

RBE No.29/2025

No.ECR-HQ0PERS (RULE)/0001/2025 (Com.No.309129) Date: As Signed

1. CAO (Con.)/उत्तर एवं दक्षिण/पटना।
2. सभी PHOD/CHOD/पूमरे/हाजीपुर।
3. DRM/पूमरे/दानापुर, डीडीयू, धनबाद, सोनपुर एवं समस्तीपुर।
4. मुख्य कार्मिक अधिकारी/प्रशासन/पूमरे/हाजीपुर।
5. मुख्यालय के सभी कार्मिक अधिकारी।
6. CWM/पीडी/डीडीयू, यांत्रिक कारखाना/समस्तीपुर एवं हरनौत।
7. Sr.DPO/पूमरे/दानापुर, डीडीयू, धनबाद, सोनपुर एवं समस्तीपुर।
8. उप महाप्रबंधक/विधि/पटना।
9. प्राचार्य/क्षेत्रीय रेल प्रशिक्षण संस्थान/मुजफ्फपुर एवं भूली।
10. सभी मुकार्याधी/कार्याधी/पूमरे/हाजीपुर।

विषयः- 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.

संदर्भः- Railway Board's letter No.-PC-III/2000/GIS/2, Dated-03.04.2025.

******

विषयांकित से संबंधित संदर्भित पत्र की छायाप्रति सूचना एवं अग्रेत्तर आवश्यक कार्रवाई हेतु प्रेषित की जा रही है।

A copy of above referred letter on the subject matter is being forwarded herewith for information and needful onward action please.

DA: As above.

Signed by
Prakash Kumar Singh
Date: 03-07-2025 16:43:21

सकाधि/ई.एस.एम.
कृतें महाप्रबंधक (का.)/पूमरे/हाजीपुर

प्रतिलिपि/– निम्नलिखित को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषितः–

1. महासचिव/ईसीआरईयू/पूमरे/हाजीपुर।
2. महासचिव/एस.सी.एवं एस.टी.एशोसिएशन/पूमरे/हाजीपुर।
3. सकाधि (एम.पी.पी.)/पूमरे/हाजीपुर–कृपया इसे वेबसाइट पर अपलोड कराने की व्यवस्था करें।
4. महासचिव/ओ.बी.सी.एशोसिएशन/पूमरे/हाजीपुर।

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

No. PC-III/2000/GIS/2

RBE No. 29/2025

New Delhi, Dated. 03.04.2025

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

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

Contd.2/-

No. PC-III/2000/GIS/2 **New Delhi, Dated. 03.04.2025**

Copy to:-

1. The Chief Commissioner. Railway Safety, Lucknow.
2. General Manager, Northeast Frontier Railway (Construction), Maligaon, Guwahati.

03/04/25

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

File No. PC-III/2000/ GIS/ 2 **New Delhi, Dated. .04.2024**

Copy forwarded to:

1 The General Secretary AIRF Room No 253, Rail Bhawan.
2. The General Secretary, NFIR. Room No 256 E, Rail Bhawan.
3. Copy to all members of the National Council. Departmental Council and Secretary, Staff Side National Council. 13-C. Ferozshah Road. New Delhi.
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 OBC 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))
13 The Secretary, Staff Side, National Council (JCM), 13-C, Ferozeshah Road, New Delhi, 110001

For Principal Executive Director/IR
Railway Board

Copy to:-

PSOs/ Sr. PPSs/PPSs/ PSs/ PAs to:
OSD MR, OSD Co-ord/ MR and Additional PS/MR.
MR. MoSR(S), MoSR(R), Chairman & CEO, MF, MI, M/T&RS, M/O&BD, DG/HR, DG/RHS DG/RPF, DG/ Safety, All Additional Members/ PEDs /Executive Directors/ Joint Secretaries

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(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	30523.34									
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	3320.86	3347.40									
2008	2961.30	2985.71	3010.28									
2009	2653.48	2676.09	2698.83									
2010	2369.10	2390.04	2411.10									
2011	2106.39	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	196.03	204.19									
2024	94.28	101.84	109.44									
2025	7.00	14.04	21.12									

Note:

Basis Used

From	To	Interest*
1.1.82	31.12.82	10%
1.1.83	31.12.86	11%
1.1.87	31.12.00	12%
1.1.01	31.12.01	11%
1.1.02	31.12.02	9.50%
1.1.03	31.12.03	9.00%
1.1.04	30.11.11	8.00%
1.12.11	31.03.12	8.60%

From	To	Interest*
01.04.2012	31.03.2013	8.80%
1.4.2013	31.03.2016	8.70%
01.04.2016	30.09.2016	8.70%
01.10.2016	31.12.2016	8.70%
01.01.2017	31.03.2017	8.00%
01.04.2017	30.06.2017	7.90%
01.07.2017	31.12.2017	7.80%
01.01.2018	30.09.2018	7.60%
1.10.2018	31.12.2018	8.00%
1.1.2019	31.03.2019	8.00%

* Interest p.a compounded quarterly

From	To	Interest*
1.4.2019	30.6.2019	8.00%
1.7.2019	30.9.2019	7.90%
1.10.2019	31.12.2019	7.90%
1.1.2020	31.03.2020	7.90%
1.4.2020	31.12.2022	7.10%
1.1.2023	31.03.2023	7.10%
1.4.2023	30.6.2023	7.10%
1.7.2023	30.09.2023	7.10%
1.10.2023	31.03.2024	7.10%
1.04.2024	31.03.2025	7.10%

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

50

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 - 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	52038.53	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	18696.79	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	9914.97	9983.79	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*
1.1.82	31.12.82	10%
1.1.83	31.12.86	11%
1.1.87	31.12.00	12%
1.1.01	31.12.01	11%
1.1.02	31.12.02	9.50%
1.1.03	31.12.03	9.00%
1.1.04	30.11.11	8.00%
1.12.11	31.03.12	8.60%

From	To	Interest*
01.04.2012	31.03.2013	8.80%
1.4.2013	31.03.2016	8.70%
01.04.2016	30.09.2016	8.70%
01.10.2016	31.12.2016	8.70%
01.01.2017	31.03.2017	8.00%
01.04.2017	30.06.2017	7.90%
01.07.2017	31.12.2017	7.80%
01.01.2018	30.09.2018	7.60%
1.10.2018	31.12.2018	8.00%
1.1.2019	31.03.2019	8.00%

* Interest p.a compounded quarterly

From	To	Interest*
1.4.2019	30.6.2019	8.00%
1.7.2019	30.9.2019	7.90%
1.10.2019	31.12.2019	7.90%
1.1.2020	31.03.2020	7.90%
1.4.2020	31.12.2022	7.10%
1.1.2023	31.03.2023	7.10%
1.4.2023	30.6.2023	7.10%
1.7.2023	30.09.2023	7.10%
1.10.2023	31.03.2024	7.10%
1.04.2024	31.03.2025	7.10%

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