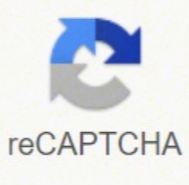




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**CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980**  
 Contribution @ Rs. 10/- throughout  
 Accumulated value of contribution from 1st January of year of Entry to the month and year of cessation

Year of Entry	Year of cessation of membership - 2017		
	Jan	Feb	Mar
1982	25649.69	25826.56	26004.60
1983	22923.60	23082.41	23242.28
1984	20464.65	20607.18	20750.66
1985	18258.26	18386.18	18514.94
1986	16277.00	16391.80	16507.36
1987	14501.46	14604.50	14708.22
1988	12917.53	13010.08	13103.24
1989	11484.75	11567.81	11651.42
1990	10209.51	10284.12	10359.23
1991	9075.84	9142.95	9210.50
1992	8069.92	8130.36	8191.21
1993	7178.95	7233.50	7288.40
1994	6383.79	6433.07	6482.68
1995	5678.05	5722.65	5767.55
1996	5052.14	5092.60	5133.32
1997	4496.48	4533.26	4570.28
1998	4001.50	4035.00	4068.73
1999	3560.81	3591.39	3622.18
2000	3174.83	3202.86	3231.07
2001	2829.52	2855.26	2881.17
2002	2518.88	2542.56	2566.40
2003	2238.74	2260.56	2282.53
2004	1983.03	2003.16	2023.43
2005	1747.87	1766.45	1785.15
2006	1530.62	1547.76	1565.01
2007	1329.91	1345.72	1361.63
2008	1144.49	1159.07	1173.75
2009	973.19	986.64	1000.17
2010	814.94	827.34	839.81
2011	668.74	680.16	691.67
2012	533.56	544.09	554.70
2013	409.35	419.06	428.84
2014	295.39	304.35	313.36
2015	190.88	199.14	207.46
2016	94.99	102.61	110.29
2017	7.00	14.05	21.14

Savings Fund :	68.75% from 1.1.82 to 31.12.11
	70% from 1.1.88 and onward
Insurance Fund :	31.25% from 1.1.82 to 31.12.11
	30% from 1.1.88 and onward

Notes:

From	To	Interest*	From	To	Interest*
1.1.82	31.12.82	10.00%	1.12.11	31.03.12	8.60%
1.1.83	31.12.86	11.00%	01.04.2012	31.03.2013	8.80%
1.1.87	31.12.00	12.00%	1.4.2013	31.03.2016	8.70%
1.1.01	31.12.01	11.00%	01.04.2016	30.09.2016	8.10%
1.1.02	31.12.02	9.50%	01.10.2016	31.12.2016	8.00%
1.1.03	31.12.03	9.00%	01.01.2017	31.03.2017	8.00%
1.1.04	30.11.11	8.00%			

\* Interest p.a compounded quarterly

## CEGIS Concept

### Definition

**Change** - Driving forces and restraining forces creates change in a business so that they can survive, prosper and become competitive.

**Culture** - the norms of an organization, a country, or other social grouping. Culture shapes the values, beliefs, and customs of people. (Internal and External culture of the organization)

**Ethics** - the socially accepted moral principles that guide decision making, based on the collective belief of what is right and what is wrong.

**Techniques** - methods, processes, financial resources, financial tools, and communication techniques.

**Innovation** - how a firm goes about in changing or creating new effective processes, products and ideas, and can measure the success of a business, accordingly.

**Strategy** - the road map to achieve the long-term goals of an organization.

**Minimum Requirement of LUMMS requirement** - Note that of which are not included in the LUMMS requirement.

**W/** (please refer to document for requirements only)

**Innovation (Annexure 1 paragraph)**

In its application to officials of the Audit and Accounting Department of , this Cabinet Memorandum issues in consultation with the 's Comptroller and Auditor General. Another Benefit Table for the savings fund based on an Rs subscription. 10 for employees who have chosen not to participate in the revised w.e.f. 1.1.1990 also ©m were drawn up for the year 2012 and a ³ of this table is also attached. Another Benefit Table for the savings fund based on a subscription of Rs.10 per month for employees who chose not to participate in the revised w.e.f. 1.1.1990 also ©m were drawn up for the year 2012 and a ³ of this table is also attached. New Benefit Tables for the Plan savings fund based on a Rs subscription. 10 per month from 1.1.1982 to 31.12.1989 and Rs. 15 per m.w.e.f. 1.1.1990 onwards were prepared for the year 2012 and a ³ of the table A© attached. The undersigned A© directed to refer to this Ministry. ©roA As O.M. No.7(1)/EV/2010 dated 31 January 2011 with the sending of Benefit Tables within the scope of the CGEGIS for the year 2011. order of 24-05-2012 published by finmin on 10 May 2012 - Corrigendum to Insurance Scheme of Central Government Employees Group-1980 To Benefit Tables for savings fund for the period from 01.01.2012 to 31.12.2012. In the calculation of the amount it was assumed that the signature was or will be recovered from the salt Where the member ceases to be in service, failing which it shall be deducted from the accumulated amounts payable. Table for Insurance Central Government Employees Group from 01-01-2012 to 31-12-2012 was issued by Department of Expenditure, Ministry of Finance No.7(1)/EV/2012 Government of India Ministry of Finance New Delhi Expense Department, 24 April 2012 MEMORANDUM OF THE OFFICERRIO Sub: Group central central government Schema-1980 Ac à - "Benefit tables for the Savings Fund for the period from 01.01.2012 to 31.12.2012. New benefit tables for the savings fund of the scheme based on a subscription of Rs.10 per m.s. from 1.1.1982 to 31.12.1989 and s.15 by m.w.e.f. 1.1.1990 were prepared for the year 2012 and a ³ of the table A© closed. In Hindi CGEGIS Table 2012 Order in Hindi CGEGIS Table 2012 Page 1 CEGEGIS Table 2012 Page 2 Click here for the .pdf file: Department of Expenses, Ministry of Finance announced the benefit tables for the Savings Fund maintained by central government officials in the scheme known as the Central Government Employee Group Insurance Scheme 1980, for the period from 01.01.2012 to 31.12.2012. 2. When calculating the amount in which the signature was recovered or recovered from the salt of the month in which a member shall cease to be in service and shall be deducted from accumulated amounts payable. 8% per year (quarterly composite) w.e.f. 1.1.2004 to 30.11.2011 and 8.6% per year (quarterly composite) w.e.f. 1.12.2011. The figures in the tables were drawn up on the basis of interest @ 10 per year (quarterly compound) for the period from 1.1.1982 to 31.12.1982, 11% per year (quarterly compound) w.e.f. 1.1.1983 to 31.12.1986, 12% per annum (quarterly composite) w.e.f. 1.1.1987 to 31.12.2000, 11% per annum (quarterly composite) w.e.f. 1.1.2001 to 31.12.2001, 9.5% per year (quarterly composite) w.e.f. 1.1.2002 to 31.12.2002, 9.0% per year (quarterly composite) w.e.f. 1.1.2003 to 31.12.2003. The mortality rate under the scheme was taken at 3.75 per thousand per year until 31.12.1987 and 3.60 per thousand per year thereafter. The figures on the tables were drawn up on the basis of interest @ 10% per year (quarterly compound) for the period from 1.1.1982 to 31.12.1982, 11% per year (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 31.12.2002, 9.0% per annum(compounded quarterly) w.e.f. 1.1.2003 to 31.12.2003, 8% per annum (compounded quarterly) w.e.f. 1.1.2004 to 30.11.2011 and 8.6% per annum (compounded quarterly) w.e.f. 1.12.2011 onwards. sd/- (SIDDHARTH SHARMA) DIRECTOR For detailed tables of benefits click here to read Office Memorandum 7(1)/EV/2012 dated 24.04.2012 The undersigned is directed to refer to this MinistryAcAcA"s O.M. No.7 (1)/EV/2010 dated January 31, 2011 with the submission of the Ander CGEGIS Benefit Tables for the year 2011. No.7(1)/EV/2012 Government of India Ministry of Finance Department of Expenditure New Delhi, April 24, 2012 MEMORANDUM FROM THE OFFICE Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period 01.01.2012 to 31.12.2012. India.

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