

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 - 2026

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	60886.03	61254.66	61625.46	61998.44	62373.62	62751.00						
1983	55625.27	55962.96	56302.64	56644.31	56987.99	57333.69						
1984	50888.34	51198.17	51509.82	51823.30	52138.62	52455.80						
1985	46630.18	46914.95	47201.41	47489.55	47779.38	48070.92						
1986	42822.61	43084.99	43348.92	43614.39	43881.43	44150.04						
1987	39398.05	39640.29	39883.95	40129.05	40375.59	40623.58						
1988	36339.60	36563.85	36789.42	37016.32	37244.55	37474.12						
1989	33574.05	33782.03	33991.23	34201.67	34413.34	34626.26						
1990	31123.91	31317.48	31512.19	31708.04	31905.05	32103.22						
1991	27845.79	28020.08	28195.40	28371.74	28549.13	28727.55						
1992	24945.06	25102.29	25260.44	25419.52	25579.54	25740.50						
1993	22354.11	22496.10	22638.92	22782.58	22927.09	23072.44						
1994	20061.68	20190.19	20319.44	20449.46	20580.25	20711.80						
1995	18022.72	18139.23	18256.42	18374.31	18492.88	18612.16						
1996	16214.69	16320.56	16427.06	16534.18	16641.94	16750.32						
1997	14598.16	14694.53	14791.46	14888.96	14987.04	15085.69						
1998	13173.14	13261.12	13349.62	13438.65	13528.19	13618.27						
1999	11894.56	11975.02	12055.96	12137.37	12219.27	12301.64						
2000	10768.06	10841.90	10916.17	10990.88	11066.03	11141.62						
2001	9765.48	9833.42	9901.76	9970.50	10039.65	10109.20						
2002	8875.54	8938.25	9001.32	9064.77	9128.59	9192.78						
2003	8057.10	8114.99	8173.22	8231.80	8290.72	8349.98						
2004	7320.97	7374.53	7428.41	7482.61	7537.12	7591.95						
2005	6640.91	6690.47	6740.32	6790.47	6840.91	6891.65						
2006	6012.63	6058.50	6104.64	6151.04	6197.72	6244.68						
2007	5432.20	5474.65	5517.36	5560.31	5603.52	5646.98						
2008	4895.98	4935.27	4974.80	5014.56	5054.56	5094.79						
2009	4400.58	4436.97	4473.57	4510.38	4547.41	4584.66						
2010	3942.92	3976.61	4010.50	4044.59	4078.88	4113.38						
2011	3520.11	3551.31	3582.70	3614.28	3646.04	3677.98						
2012	3129.18	3158.09	3187.17	3216.41	3245.83	3275.42						
2013	2769.98	2796.77	2823.72	2850.83	2878.10	2905.53						
2014	2440.42	2465.27	2490.28	2515.42	2540.72	2566.16						
2015	2138.18	2161.25	2184.47	2207.81	2231.30	2254.93						
2016	1860.86	1882.30	1903.87	1925.57	1947.40	1969.35						
2017	1606.41	1626.36	1646.42	1666.61	1686.91	1707.33						
2018	1371.98	1390.55	1409.23	1428.02	1446.92	1465.93						
2019	1154.82	1172.11	1189.50	1207.00	1224.60	1242.30						
2020	953.96	970.07	986.28	1002.58	1018.98	1035.47						
2021	767.79	782.81	797.91	813.11	828.39	843.76						
2022	594.30	608.30	622.38	636.54	650.78	665.11						
2023	432.60	445.65	458.77	471.97	485.24	498.60						
2024	281.89	294.05	306.28	318.58	330.95	343.40						
2025	141.42	152.75	164.15	175.62	187.15	198.75						
2026	10.50	21.06	31.69	42.37	53.12	63.93						

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	30.06.2026	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

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 - 2026

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	50509.06	50813.16	51119.04	51426.72	51736.21	52047.53						
1983	45253.26	45526.44	45801.23	46077.63	46355.66	46635.33						
1984	40512.50	40757.80	41004.54	41252.73	41502.37	41753.49						
1985	36258.67	36478.94	36700.51	36923.39	37147.57	37373.07						
1986	32438.89	32636.69	32835.66	33035.80	33237.12	33439.62						
1987	29015.71	29193.38	29372.10	29551.86	29732.69	29914.58						
1988	25961.94	26121.65	26282.30	26443.89	26606.43	26769.93						
1989	23199.60	23343.06	23487.36	23632.52	23778.52	23925.39						
1990	20740.99	20869.98	20999.74	21130.26	21261.55	21393.61						
1991	18555.33	18671.47	18788.29	18905.81	19024.01	19142.91						
1992	16615.94	16720.67	16826.02	16931.99	17038.59	17145.81						
1993	14898.19	14992.82	15088.01	15183.76	15280.07	15376.95						
1994	13365.15	13450.77	13536.88	13623.51	13710.64	13798.29						
1995	12004.50	12082.11	12160.18	12238.70	12317.69	12397.15						
1996	10797.77	10868.28	10939.21	11010.55	11082.32	11154.50						
1997	9726.49	9790.70	9855.29	9920.26	9985.61	10051.34						
1998	8772.19	8830.78	8889.73	8949.02	9008.65	9068.64						
1999	7922.55	7976.15	8030.07	8084.30	8138.85	8193.72						
2000	7178.40	7227.62	7277.14	7326.94	7377.04	7427.43						
2001	6512.64	6557.95	6603.53	6649.37	6695.48	6741.86						
2002	5913.75	5955.53	5997.56	6039.84	6082.37	6125.14						
2003	5373.64	5412.93	5451.68	5490.14	5529.44	5568.96						
2004	4880.65	4916.36	4952.27	4988.40	5024.75	5061.30						
2005	4427.27	4460.31	4493.55	4526.98	4560.61	4594.43						
2006	4008.42	4039.00	4069.76	4100.69	4131.81	4163.12						
2007	3621.47	3649.77	3678.24	3706.87	3735.68	3764.65						
2008	3263.98	3290.18	3316.54	3343.04	3369.71	3396.53						
2009	2933.72	2957.98	2982.38	3006.92	3031.61	3056.44						
2010	2628.61	2651.08	2673.67	2696.40	2719.26	2742.25						
2011	2346.74	2367.54	2388.47	2409.52	2430.69	2451.99						
2012	2086.12	2105.39	2124.78	2144.28	2163.89	2183.62						
2013	1846.65	1864.52	1882.48	1900.56	1918.73	1937.02						
2014	1626.95	1643.52	1660.18	1676.95	1693.81	1710.78						
2015	1425.45	1440.84	1456.31	1471.88	1487.53	1503.28						
2016	1240.57	1254.87	1269.25	1283.72	1298.27	1312.90						
2017	1070.94	1084.24	1097.62	1111.07	1124.61	1138.22						
2018	914.65	927.03	939.49	952.01	964.61	977.29						
2019	769.88	781.41	793.00	804.67	816.40	828.20						
2020	635.97	646.72	657.52	668.39	679.32	690.31						
2021	511.86	521.87	531.94	542.07	552.26	562.51						
2022	396.20	405.53	414.92	424.36	433.85	443.41						
2023	288.40	297.10	305.85	314.64	323.50	332.40						
2024	187.93	196.03	204.19	212.39	220.64	228.93						
2025	94.28	101.84	109.44	117.08	124.77	132.50						
2026	7.00	14.04	21.12	28.25	35.41	42.62						

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	30.06.2026	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