Eastern Railway
(Personnel Department)
17 N.S. Road, Kolkata-700001

Serial Circular No.35/2023

No.E.845/W/GIS/Pt.IV

Kolkata, Dated 01/03/2023

All Concerned

(as per standard list)

Sub: Central Government Employees Group Insurance Scheme, 1980 – Table of benefits for the saving Fund for the period from01.10.2022 to 31.12.2022.
****

A copy of the Railway Board's letter bearing no. PC-III/2000/GIS/2 dated 14.02.2023 (RBE No.32/2023) is sent herewith along with its enclosures for information and further necessary action. Board's earlier letter dated 11.10.2022 mentioned therein was circulated under this office serial No.146/2022.

DA: As above

01.03.23
(D.C. Tikader)
Asstt. Personnel Officer/Co-ordn.
for Principal Chief Personnel Officer
Phone No.24162 (Rly.)

GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS
RAILWAY BOARD

RBE No. 32/2023

No. PC-III/2000/GIS/2

New Delhi, Dated: 14 .02.2023

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 01.10.2022 to 31.12.2022.

The Table of Benefits under CGEGIS-1980 for the period 01-07-2022 to 30-09-2022 issued by Ministry of Finance vide their OM Dt. 12.09.2022 was circulated to Zonal Railways/ Production Units etc. vide Board's letter of even number dated 11.10.2022/ RBE-124/2023.

In continuation of Board's letter ibid, a copy of Ministry of Finance's OM N 7(2)/EV/2016 dated 16-12-2022 circulating Tables of benefits for the period from 01-10-2022 to 31-12-2022 is enclosed herewith for information and necessary action

DA: As above

(V.N. Singh)
Deputy Director/Pay Commission-III
Railway Board
vibhuti.singh@gov.in

Room No. 10, 4th Floor. Central Organization for Modernization of Workshops (COFMOW) Building, Tilak Bridge, New Delhi-110002

No. PC-III/2000/GIS/2

New Delhi, Dated: 14 .02.2023

Copy forwarded to: Deputy Comptroller & Auditor General of India (Railways), Room No.224, Rail Bhawan, New Delhi.

For Member Finance, Railway Board

No. PC-III/2000/GIS/2

New Delhi, Dated: 14 .02.2023

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). NF Railway, Maligon & 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 , NAIR, Vadodara

(V.N. Singh)
Deputy Director/Pay Commission-III
Railway Board

File No. PC-III/2000/ GIS/ 2 **New Delhi, Dated: 14 .02.2023**

Copy forwarded to:

1 The General Secretary AIRF Room No 253, Rail Bhawan (with 35 spares)
2. The General Secretary, NFIR. Room No 256 E, Rail Bhawan (with 35 spates
3. Copy to all members of the National Council. Departmental Council and Secretary, Staff Side National Council. 13-C. Ferozshah Road. New Delhi (with 40 spares)
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:
Advisor MR, OSD MR, OSD Co-ord/ MR and Additional PS/MR.
MR. MoSR(J), MOSR(D), Chairman & CEO, M(F), M(I), M(T&RS), M(O&BD), DG/ HR, DG RHS DG/RPF, DG/ Safety, All Additional Members/ Advisors /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.

1359936/2023/PC III/MISC

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

New Delhi, the 16th December, 2022

OFFICE MEMORANDUM

Sub: Central Government Employees Group Insurance Scheme-1980 – Tables of Benefits for the savings fund for the period from 01.10.2022 to 31.12.2022.

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 **01.10.2022 to 31.12.2022**, 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 03.10.2022, 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.

Gulveena

(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.

1359936/2023/PC III/MISC

सं. 7(2)/ई-V/2016

भारत सरकार

वित्त मंत्रालय

व्यय विभाग

नई दिल्ली, 16 दिसम्बर, 2022

कार्यालय ज्ञापन

विषयः केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 - 01.10.2022 से 31.12.2022 की अवधि के लिए बचत निधि के लाभों की सारणियां।

केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 03.10.2022 के अपने संकल्प सं.5(4)-बी(पीडी)/2021 के तहत यथा-अधिसूचित 7.1% की वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) के आधार पर बीमा विनियामक एवं विकास प्राधिकरण (आईआरडीए) द्वारा 01.10.2022 से 31.12.2022 की तिमाही के लिए तैयार की गई लाभार्थियों हेतु बचत निधि के लाभों की सारणियां, जो इस मंत्रालय के 17.03.2017 के समसंख्यक कार्यालय ज्ञापन के अनुसार 01.01.2017 से तिमाही आधार पर जारी की जा रही हैं, संलग्न हैं।

2. विद्यमान पद्धति के अनुसार संलग्न सारणियां दो श्रेणियों की हैं। जैसा कि अब तक होता था, इस स्कीम की बचत निधि के लिए लाभों की पहली सारणी 01.01.1982 से 31.12.1989 तक 10/- रुपए प्रतिमाह और 01.01.1990 से 15/- रुपए प्रतिमाह के अंशदान पर आधारित है। बचत निधि के लिए लाभों की दूसरी सारणी ऐसे कर्मचारियों के लिए 10/- रुपए प्रतिमाह के अंशदान पर आधारित है जिन्होंने 01.01.1990 से अंशदान की संशोधित दर से बाहर रहने का विकल्प दिया था।

3. जहां तक भारतीय लेखापरीक्षा और लेखा विभाग में सेवारत कर्मचारियों का संबंध है, ये आदेश संविधान के अनुच्छेद 148(5) के तहत यथा अधिदेशित, भारत के नियंत्रक और महालेखापरीक्षक के परामर्श से जारी किए जाते हैं।

(गुलवीना बधान)

उप सचिव, भारत सरकार

सेवा में

1. केन्द्र सरकार के सभी मंत्रालयों/विभागों को मानक सूची के अनुसार।
2. नियंत्रक एवं महालेखापरीक्षक, संघ लोक सेवा आयोग, सभी राज्य सरकारों आदि को मानक सूची के अनुसार सूचना एवं आवश्यक कार्रवाई हेतु अतिरिक्त प्रतियों के साथ प्रेषित।

CE[illegible]RAL 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 - **2022**

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	45509.30	45787.49	46067.31	46348.78	46631.90	46916.69	47203.15	47491.30	47781.14	48072.69	48365.96	48660.95
1983	41539.30	41794.14	42050.47	42308.31	42567.67	42828.55	43090.97	43354.93	43620.44	43887.52	44156.17	44426.39
1984	37964.61	38198.41	38433.60	38670.16	38908.12	39147.48	39388.24	39630.43	39874.03	40119.07	40365.55	40613.48
1985	34751.20	34966.11	35182.28	35399.72	35618.44	35838.45	36059.75	36282.36	36506.27	36731.50	36958.05	37185.94
1986	31877.84	32075.85	32275.02	32475.36	32676.88	32879.59	33083.48	33288.58	33494.89	33702.40	33911.14	34121.11
1987	29293.52	29476.33	29660.21	29845.17	30031.22	30218.36	30406.60	30595.96	30786.42	30978.01	31170.72	31364.57
1988	26985.48	27154.71	27324.93	27496.16	27668.39	27841.64	28015.90	28191.19	28367.51	28544.87	28723.27	28902.72
1989	24898.47	25055.42	25213.30	25372.10	25531.84	25692.52	25854.15	26016.72	26180.25	26344.74	26510.20	26676.63
1990	23049.49	23195.57	23342.50	23490.30	23638.97	23788.52	23938.94	24090.25	24242.45	24395.54	24549.54	24704.44
1991	20575.68	20707.21	20839.51	20972.58	21106.45	21241.09	21376.53	21512.77	21649.81	21787.65	21926.31	22065.78
1992	18386.66	18505.31	18624.66	18744.71	18865.46	18986.93	19109.11	19232.01	19355.63	19479.98	19605.06	19730.88
1993	16431.41	16538.56	16646.34	16754.76	16863.81	16973.50	17083.84	17194.82	17306.46	17418.76	17531.72	17645.34
1994	14701.45	14798.42	14895.96	14994.08	15092.78	15192.05	15291.91	15392.36	15493.40	15595.03	15697.26	15800.09
1995	13162.75	13250.68	13339.12	13428.08	13517.56	13607.57	13698.11	13789.18	13880.79	13972.94	14065.63	14158.86
1996	11798.33	11878.23	11958.60	12039.44	12120.75	12202.55	12284.82	12367.58	12450.83	12534.57	12618.79	12703.52
1997	10578.43	10651.15	10724.30	10797.88	10871.90	10946.34	11021.23	11096.56	11172.33	11248.54	11325.21	11402.32
1998	9503.05	9569.44	9636.23	9703.41	9770.99	9838.96	9907.33	9976.11	10045.29	10114.87	10184.87	10255.27
1999	8538.17	8598.90	8659.97	8721.41	8783.21	8845.37	8907.90	8970.80	9034.07	9097.70	9161.72	9226.11
2000	7688.07	7743.79	7799.84	7856.22	7912.93	7969.97	8027.35	8085.07	8143.12	8201.52	8260.26	8319.35
2001	6931.47	6982.74	7034.32	7086.19	7138.37	7190.86	7243.66	7296.77	7350.19	7403.92	7457.97	7512.34
2002	6259.89	6307.21	6354.81	6402.69	6450.85	6499.29	6548.02	6597.04	6646.34	6695.93	6745.82	6796.00
2003	5642.25	5685.94	5729.89	5774.09	5818.55	5863.28	5908.27	5953.52	5999.04	6044.82	6090.88	6137.21
2004	5086.74	5127.16	5167.82	5208.72	5249.86	5291.24	5332.86	5374.73	5416.84	5459.20	5501.81	5544.67
2005	4573.54	4610.94	4648.56	4686.40	4724.47	4762.76	4801.27	4840.01	4878.98	4918.18	4957.61	4997.27
2006	4099.41	4134.02	4168.84	4203.86	4239.09	4274.52	4310.17	4346.02	4382.08	4418.36	4454.85	4491.55
2007	3661.39	3693.43	3725.65	3758.07	3790.67	3823.47	3856.46	3889.64	3923.02	3956.60	3990.37	4024.34
2008	3256.73	3286.39	3316.22	3346.23	3376.41	3406.77	3437.31	3468.03	3498.92	3530.00	3561.27	3592.72
2009	2882.89	2910.35	2937.97	2965.75	2993.69	3021.80	3050.07	3078.51	3107.12	3135.90	3164.84	3193.96
2010	2537.52	2562.94	2588.52	2614.24	2640.12	2666.15	2692.33	2718.67	2745.16	2771.81	2798.61	2825.57
2011	2218.44	2241.99	2265.68	2289.51	2313.47	2337.58	2361.83	2386.22	2410.76	2435.44	2460.26	2485.24
2012	1923.43	1945.25	1967.19	1989.26	2011.46	2033.79	2056.26	2078.85	2101.58	2124.44	2147.44	2170.57
2013	1652.36	1672.58	1692.92	1713.38	1733.96	1754.66	1775.48	1796.42	1817.49	1838.68	1859.99	1881.43
2014	1403.66	1422.42	1441.29	1460.26	1479.35	1498.55	1517.87	1537.30	1556.84	1576.50	1596.27	1616.16
2015	1175.58	1192.99	1210.51	1228.13	1245.85	1263.68	1281.61	1299.65	1317.80	1336.05	1354.41	1372.87
2016	966.30	982.48	998.76	1015.14	1031.61	1048.18	1064.84	1081.60	1098.47	1115.43	1132.49	1149.65
2017	774.28	789.33	804.48	819.71	835.03	850.44	865.94	881.54	897.22	913.00	928.87	944.84
2018	597.37	611.39	625.48	639.66	653.92	668.27	682.70	697.22	711.82	726.50	741.28	756.14
2019	433.49	446.54	459.67	472.87	486.15	499.51	512.95	526.47	540.06	553.74	567.50	581.33
2020	281.92	294.07	306.30	318.60	330.98	343.43	355.95	368.54	381.21	393.95	406.77	419.66
2021	141.42	152.75	164.15	175.62	187.15	198.75	210.42	222.16	233.97	245.84	257.79	269.80
2022	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*
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%

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%

* 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

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 - **2022**

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	37824.38	38053.86	38284.69	38516.89	38750.44	38985.37	39221.68	39459.39	39698.49	39938.99	40180.91	40424.26
1983	33858.12	34064.28	34271.64	34480.23	34690.04	34901.09	35113.37	35326.91	35541.70	35757.76	35975.09	36193.69
1984	30280.53	30465.64	30651.84	30839.14	31027.53	31217.04	31407.66	31599.40	31792.26	31986.27	32181.41	32377.70
1985	27070.40	27236.63	27403.84	27572.03	27741.21	27911.38	28082.55	28254.74	28427.93	28602.14	28777.38	28953.65
1986	24187.83	24337.10	24487.25	24638.28	24790.21	24943.02	25096.74	25251.36	25406.88	25563.33	25720.69	25878.98
1987	21604.55	21738.62	21873.49	22009.15	22145.61	22282.87	22420.94	22559.82	22699.51	22840.03	22981.38	23123.55
1988	19300.04	19420.56	19541.79	19663.74	19786.40	19909.78	20033.89	20158.73	20284.31	20410.62	20537.67	20665.48
1989	17215.45	17323.71	17432.61	17542.15	17652.33	17763.16	17874.65	17986.79	18099.58	18213.05	18327.18	18441.98
1990	15360.07	15457.42	15555.34	15653.84	15752.91	15852.57	15952.82	16053.65	16155.08	16257.10	16359.73	16462.96
1991	13710.68	13798.32	13886.49	13975.17	14064.37	14154.09	14244.35	14335.13	14426.45	14518.31	14610.71	14703.65
1992	12247.13	12326.17	12405.67	12485.64	12566.08	12646.99	12728.38	12810.25	12892.60	12975.44	13058.76	13142.57
1993	10950.84	11022.26	11094.09	11166.34	11239.02	11312.13	11385.67	11459.64	11534.05	11608.89	11684.17	11759.90
1994	9793.94	9858.55	9923.54	9988.91	10054.66	10120.81	10187.34	10254.26	10321.57	10389.29	10457.39	10525.91
1995	8767.14	8825.70	8884.62	8943.88	9003.48	9063.44	9123.75	9184.42	9245.44	9306.82	9368.57	9430.67
1996	7856.48	7909.70	7963.22	8017.06	8071.22	8125.69	8180.49	8235.60	8291.05	8346.81	8402.91	8459.34
1997	7048.05	7096.50	7145.25	7194.27	7243.59	7293.20	7343.10	7393.29	7443.78	7494.56	7545.64	7597.03
1998	6327.89	6372.11	6416.59	6461.33	6506.34	6551.61	6597.14	6642.95	6689.02	6735.37	6781.99	6828.88
1999	5686.72	5727.16	5767.85	5808.78	5849.95	5891.35	5933.01	5974.91	6017.05	6059.44	6102.08	6144.98
2000	5125.15	5162.29	5199.66	5237.24	5275.05	5313.08	5351.33	5389.80	5428.51	5467.44	5506.60	5545.99
2001	4622.74	4656.93	4691.32	4725.92	4760.71	4795.72	4830.92	4866.34	4901.96	4937.80	4973.84	5010.10
2002	4170.78	4202.32	4234.03	4265.94	4298.03	4330.31	4362.78	4395.45	4428.30	4461.35	4494.59	4528.03
2003	3763.19	3792.33	3821.64	3851.11	3880.77	3910.59	3940.60	3970.77	4001.13	4031.67	4062.38	4093.27
2004	3391.16	3418.11	3445.21	3472.48	3499.90	3527.49	3555.24	3583.15	3611.23	3639.47	3667.88	3696.45
2005	3049.02	3073.96	3099.04	3124.27	3149.64	3175.17	3200.85	3226.67	3252.65	3278.79	3305.07	3331.51
2006	2732.94	2756.02	2779.23	2802.57	2826.06	2849.68	2873.44	2897.35	2921.39	2945.57	2969.90	2994.37
2007	2440.93	2462.29	2483.77	2505.38	2527.12	2548.98	2570.97	2593.10	2615.35	2637.73	2660.25	2682.89
2008	2171.16	2190.93	2210.81	2230.82	2250.94	2271.18	2291.54	2312.02	2332.62	2353.34	2374.18	2395.14
2009	1921.93	1940.23	1958.64	1977.16	1995.79	2014.53	2033.38	2052.34	2071.41	2090.60	2109.90	2129.31
2010	1691.68	1708.63	1725.68	1742.83	1760.08	1777.43	1794.89	1812.44	1830.11	1847.87	1865.74	1883.71
2011	1478.96	1494.66	1510.45	1526.34	1542.32	1558.39	1574.55	1590.82	1607.17	1623.63	1640.18	1656.82
2012	1282.29	1296.83	1311.46	1326.17	1340.97	1355.86	1370.84	1385.90	1401.05	1416.29	1431.62	1447.05
2013	1101.58	1115.05	1128.61	1142.25	1155.97	1169.77	1183.65	1197.61	1211.66	1225.78	1239.99	1254.29
2014	935.77	948.28	960.86	973.51	986.23	999.04	1011.91	1024.86	1037.89	1051.00	1064.18	1077.44
2015	783.72	795.33	807.01	818.75	830.57	842.45	854.41	866.43	878.53	890.70	902.94	915.25
2016	644.20	654.99	665.84	676.76	687.74	698.78	709.89	721.07	732.31	743.62	754.99	766.43
2017	516.19	526.22	536.32	546.47	556.69	566.96	577.30	587.69	598.15	608.67	619.25	629.89
2018	398.25	407.59	416.99	426.44	435.95	445.51	455.13	464.81	474.54	484.34	494.19	504.09
2019	288.99	297.69	306.44	315.25	324.10	333.01	341.97	350.98	360.04	369.16	378.33	387.56
2020	187.94	196.05	204.20	212.40	220.65	228.95	237.30	245.69	254.14	262.63	271.18	279.77
2021	94.28	101.84	109.44	117.08	124.77	132.50	140.28	148.11	155.98	163.89	171.86	179.87
2022	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*
1.1.82	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%

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%

* 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