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

Serial Circular No.138/2024

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

Kolkata, Dated 10/12/2024

All Concerned

(as per standard list)

Sub: Central Government Employees Group Insurance Scheme,1980 – Table of benefits for the saving Fund for the period from 01. 10.2024 to 31.12.2024.

****

A copy of the Railway Board's letter bearing no. PC-III/2000/GIS/2 dated 02.12.2024 (RBE No.111/2024) is sent herewith along with its enclosures for information and further necessary action. Board's earlier letter dated 10.09.2024 mentioned therein was circulated under this office serial No.107/2024.

DA: As above

(K.C. Das)
Dy. Chief Personnel Officer/NG
for Principal Chief Personnel Officer
Phone No.24162 (Rly.)

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

RBE No. 111/2024

No. PC-III/2000/GIS/2

New Delhi, Dated. 02.12.2024

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 01.10.2024 to 31.12.2024.

The Table of Benefits under CGEGIS-1980 for the period 01.07.2024 to 30.09.2024 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 10.09.2024 (RBE No.- 88/2024).

In continuation of Board's letter ibid, a copy of Ministry of Finance's OM No. 7(1)/EV/2023 dated 25.11.2024 circulating Tables of benefits for the period from 01.10.2024 to 31.12.2024 is enclosed herewith for information and necessary action.

DA: As above

02.12.24

(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. 02.12.2024**

Copy to:-

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

02.12.24

(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. 02.12.2024**

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

2.12.24

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 25th November, 2024

OFFICE MEMORANDUM

Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.10.2024 to 31.12.2024.

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 **01.10.2024 to 31.12.2024**, 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 03.10.2024, 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.

सं. 7(1)/ईV/2023

भारत सरकार
वित्त मंत्रालय
व्यय विभाग
ई-V अनुभाग

नई दिल्ली, 25 नवंबर, 2024

कार्यालय ज्ञापन

विषयः केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 - 01.10.2024 से 31.12.2024 की अवधि के लिए बचत निधि के लाभों की सारणियां।

केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 03.10.2024 के अपने संकल्प सं.5(3)-बी(पीडी)/2023 के तहत यथा-अधिसूचित 7.1% की वार्षिक ब्याज दर (तिमाही आधार पर चक्रवृद्धि) के आधार पर बीमा विनियामक एवं विकास प्राधिकरण (आईआरडीए) द्वारा 01.10.2024 से 31.12.2024 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. वियमान पद्धति के अनुसार संलग्न सारणियों की दो श्रेणियां 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 भारत के संविधान के अनुच्छेद 148(5) के तहत यथा अधिदेशित, भारत के नियंत्रक और महालेखापरीक्षक के परामर्श से जारी किए जाते हैं।

गुलबीना

(गुलबीना बधान)
उप सचिव, भारत सरकार

सेवा में

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

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 - 2024

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	43721.10	43985.27	44250.99	44518.27	44787.13	45057.57	45329.60	45603.23	45878.46	46155.32	46433.81	46713.93
1983	39155.37	39392.69	39631.39	39871.51	40113.03	40355.98	40600.35	40846.16	41093.42	41342.13	41592.30	41843.95
1984	35037.06	35250.15	35464.49	35680.10	35896.97	36115.11	36334.54	36555.26	36777.28	37000.60	37225.24	37451.20
1985	31341.75	31533.10	31725.58	31919.19	32113.94	32309.83	32506.88	32705.08	32904.45	33105.00	33306.72	33509.63
1986	28023.49	28195.32	28368.17	28542.03	28716.92	28892.83	29069.78	29247.76	29426.80	29606.89	29788.04	29970.25
1987	25049.77	25204.11	25359.36	25515.53	25672.61	25830.62	25989.55	26149.42	26310.23	26471.99	26634.70	26798.36
1988	22396.95	22535.69	22675.25	22815.62	22956.82	23098.86	23241.72	23385.43	23529.99	23675.39	23821.65	23968.77
1989	19997.30	20121.92	20247.28	20373.38	20500.21	20627.79	20756.13	20885.21	21015.06	21145.67	21277.05	21409.20
1990	17861.49	17973.56	18086.28	18199.66	18313.71	18428.43	18543.83	18659.90	18776.66	18894.10	19012.24	19131.07
1991	15962.81	16063.70	16165.19	16267.27	16369.95	16473.24	16577.14	16681.64	16786.77	16892.50	16998.87	17105.85
1992	14278.05	14369.04	14460.56	14552.61	14645.21	14738.35	14832.05	14926.29	15021.08	15116.44	15212.35	15308.83
1993	12785.84	12868.05	12950.74	13033.92	13117.58	13201.74	13286.39	13371.54	13457.20	13543.35	13630.01	13717.18
1994	11454.09	11528.46	11603.27	11678.52	11754.22	11830.35	11906.94	11983.98	12061.47	12139.41	12217.82	12296.68
1995	10272.09	10339.51	10407.33	10475.54	10544.16	10613.18	10682.61	10752.44	10822.69	10893.35	10964.42	11035.91
1996	9223.80	9285.05	9346.67	9408.64	9470.99	9533.69	9596.77	9660.22	9724.04	9788.24	9852.81	9917.77
1997	8293.17	8348.95	8405.06	8461.50	8518.27	8575.38	8632.82	8690.59	8748.71	8807.17	8865.98	8925.13
1998	7464.17	7515.07	7566.28	7617.78	7669.59	7721.70	7774.12	7826.85	7879.88	7933.23	7986.90	8040.88
1999	6726.09	6772.65	6819.49	6866.60	6913.99	6961.66	7009.60	7057.83	7106.35	7155.15	7204.23	7253.61
2000	6079.64	6122.40	6165.41	6208.68	6252.20	6295.97	6340.01	6384.30	6428.85	6473.67	6518.74	6564.09
2001	5501.30	5540.66	5580.25	5620.07	5660.13	5700.42	5740.95	5781.72	5822.73	5863.98	5905.47	5947.20
2002	4981.03	5017.33	5053.84	5090.57	5127.51	5164.67	5202.05	5239.65	5277.47	5315.51	5353.78	5392.27
2003	4511.84	4545.38	4579.12	4613.05	4647.18	4681.52	4716.05	4750.79	4785.74	4820.89	4856.25	4891.81
2004	4083.58	4114.60	4145.80	4177.19	4208.76	4240.51	4272.45	4304.58	4336.90	4369.41	4402.12	4435.01
2005	3689.73	3718.43	3747.30	3776.35	3805.56	3834.94	3864.50	3894.23	3924.14	3954.22	3984.48	4014.91
2006	3325.87	3352.44	3379.15	3406.03	3433.06	3460.26	3487.61	3515.13	3542.80	3570.64	3598.64	3626.81
2007	2989.73	3014.31	3039.04	3063.92	3088.94	3114.11	3139.43	3164.89	3190.51	3216.27	3242.19	3268.26
2008	2679.18	2701.94	2724.83	2747.86	2771.02	2794.32	2817.76	2841.33	2865.04	2888.89	2912.89	2937.02
2009	2392.28	2413.35	2434.55	2455.87	2477.31	2498.88	2520.58	2542.41	2564.36	2586.45	2608.66	2631.00
2010	2127.23	2146.74	2166.37	2186.11	2205.97	2225.95	2246.04	2266.25	2286.58	2307.03	2327.60	2348.29
2011	1882.37	1900.44	1918.62	1936.90	1955.29	1973.79	1992.40	2011.12	2029.95	2048.89	2067.95	2087.11
2012	1655.97	1672.71	1689.55	1706.48	1723.52	1740.66	1757.90	1775.24	1792.68	1810.22	1827.87	1845.62
2013	1447.94	1463.46	1479.06	1494.76	1510.56	1526.44	1542.42	1558.49	1574.66	1590.92	1607.28	1623.73
2014	1257.08	1271.47	1285.95	1300.52	1315.17	1329.90	1344.72	1359.63	1374.63	1389.72	1404.89	1420.15
2015	1082.04	1095.40	1108.85	1122.37	1135.97	1149.65	1163.42	1177.26	1191.18	1205.19	1219.28	1233.45
2016	921.43	933.85	946.35	958.91	971.55	984.27	997.06	1009.92	1022.86	1035.88	1048.97	1062.14
2017	774.07	785.63	797.25	808.94	820.70	832.52	844.42	856.39	868.42	880.53	892.71	904.96
2018	638.31	649.06	659.88	670.76	681.71	692.72	703.79	714.93	726.14	737.41	748.75	760.15
2019	512.54	522.56	532.63	542.76	552.96	563.21	573.52	583.89	594.33	604.82	615.38	626.00
2020	396.22	405.55	414.94	424.38	433.87	443.42	453.03	462.70	472.42	482.20	492.03	501.93
2021	288.40	297.10	305.85	314.64	323.50	332.40	341.35	350.36	359.42	368.54	377.70	386.93
2022	187.93	196.03	204.19	212.39	220.64	228.93	237.28	245.68	254.12	262.62	271.16	279.76
2023	94.28	101.84	109.44	117.08	124.77	132.50	140.28	148.11	155.98	163.89	171.86	179.87
2024	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%
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	31.12.2024	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/- 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 - **2024**

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	52657.47	52977.70	53299.82	53623.83	53949.74	54277.57	54607.33	54939.03	55272.69	55608.30	55945.89	56285.46
1983	48087.44	48380.79	48675.87	48972.68	49271.23	49571.55	49873.63	50177.48	50483.13	50790.57	51099.82	51410.89
1984	43972.46	44241.60	44512.33	44784.65	45058.58	45334.11	45611.27	45890.05	46170.48	46452.55	46736.29	47021.69
1985	40273.37	40520.76	40769.60	41019.91	41271.69	41524.95	41779.70	42035.95	42293.70	42552.98	42813.77	43076.10
1986	36965.73	37193.66	37422.93	37653.56	37885.53	38118.88	38353.59	38589.69	38827.17	39066.05	39306.34	39548.04
1987	33990.81	34201.24	34412.91	34625.83	34840.00	35055.43	35272.12	35490.09	35709.35	35929.89	36151.73	36374.87
1988	31333.93	31528.73	31724.68	31921.79	32120.05	32319.48	32520.09	32721.87	32924.84	33129.00	33334.37	33540.94
1989	28931.48	29112.15	29293.89	29476.70	29660.58	29845.54	30031.60	30218.74	30406.99	30596.34	30786.81	30978.40
1990	26803.04	26971.20	27140.34	27310.48	27481.62	27653.77	27826.93	28001.10	28176.31	28352.54	28529.81	28708.12
1991	23955.33	24106.74	24259.03	24412.23	24566.32	24721.32	24877.23	25034.06	25191.81	25350.49	25510.10	25670.65
1992	21435.46	21572.04	21709.43	21847.62	21986.63	22126.45	22267.10	22408.58	22550.88	22694.03	22838.02	22982.85
1993	19184.69	19308.04	19432.11	19556.91	19682.44	19808.71	19935.73	20063.49	20192.00	20321.27	20451.30	20582.10
1994	17193.26	17304.89	17417.17	17530.12	17643.73	17758.01	17872.97	17988.60	18104.90	18221.90	18339.58	18457.95
1995	15422.00	15523.21	15625.02	15727.43	15830.44	15934.05	16038.28	16143.11	16248.57	16354.64	16461.34	16568.66
1996	13851.36	13943.33	14035.85	14128.91	14222.51	14316.67	14411.38	14506.65	14602.48	14698.87	14795.83	14893.36
1997	12447.08	12530.79	12615.00	12699.70	12784.90	12870.60	12956.81	13043.52	13130.74	13218.47	13306.73	13395.50
1998	11209.16	11285.59	11362.47	11439.81	11517.60	11595.84	11674.55	11753.72	11833.35	11913.46	11994.03	12075.08
1999	10098.46	10168.35	10238.66	10309.39	10380.53	10452.09	10524.07	10596.47	10669.30	10742.55	10816.24	10890.36
2000	9119.86	9184.01	9248.53	9313.43	9378.71	9444.37	9510.42	9576.86	9643.70	9710.92	9778.54	9846.56
2001	8248.91	8307.93	8367.30	8427.02	8487.09	8547.51	8608.28	8669.42	8730.91	8792.77	8854.99	8917.57
2002	7475.83	7530.30	7585.09	7640.21	7695.65	7751.41	7807.51	7863.93	7920.69	7977.78	8035.20	8092.96
2003	6764.84	6815.13	6865.72	6916.60	6967.79	7019.27	7071.06	7123.15	7175.55	7228.25	7281.27	7334.60
2004	6125.37	6171.90	6218.70	6265.78	6313.13	6360.77	6408.68	6456.88	6505.36	6554.12	6603.17	6652.51
2005	5534.59	5577.65	5620.96	5664.52	5708.34	5752.41	5796.75	5841.34	5886.20	5931.33	5976.71	6022.37
2006	4988.81	5028.65	5068.73	5109.05	5149.60	5190.39	5231.42	5272.69	5314.20	5355.96	5397.96	5440.21
2007	4484.59	4521.47	4558.56	4595.88	4633.41	4671.16	4709.14	4747.34	4785.76	4824.41	4863.29	4902.39
2008	4018.77	4052.91	4087.24	4121.79	4156.53	4191.48	4226.63	4261.99	4297.56	4333.34	4369.33	4405.53
2009	3588.42	3620.03	3651.82	3683.80	3715.97	3748.33	3780.87	3813.61	3846.54	3879.67	3912.99	3946.51
2010	3190.85	3220.11	3249.55	3279.17	3308.96	3338.92	3369.06	3399.38	3429.87	3460.55	3491.40	3522.44
2011	2823.55	2850.66	2877.92	2905.35	2932.94	2960.69	2988.61	3016.69	3044.93	3073.34	3101.92	3130.66
2012	2483.95	2509.06	2534.32	2559.73	2585.28	2610.99	2636.85	2662.86	2689.02	2715.34	2741.81	2768.44
2013	2171.91	2195.18	2218.60	2242.15	2265.83	2289.66	2313.63	2337.74	2361.99	2386.38	2410.92	2435.60
2014	1885.62	1907.21	1928.93	1950.77	1972.75	1994.85	2017.09	2039.45	2061.95	2084.58	2107.34	2130.23
2015	1623.06	1643.11	1663.27	1683.55	1703.96	1724.48	1745.12	1765.89	1786.77	1807.78	1828.92	1850.18
2016	1382.15	1400.78	1419.52	1438.37	1457.33	1476.40	1495.59	1514.88	1534.29	1553.82	1573.46	1593.21
2017	1161.11	1178.44	1195.87	1213.41	1231.04	1248.78	1266.63	1284.58	1302.64	1320.80	1339.07	1357.44
2018	957.46	973.60	989.82	1006.15	1022.56	1039.08	1055.69	1072.40	1089.21	1106.11	1123.12	1140.23
2019	768.81	783.84	798.95	814.14	829.43	844.81	860.28	875.84	891.49	907.24	923.07	939.00
2020	594.33	608.32	622.40	636.56	650.81	665.14	679.55	694.05	708.63	723.30	738.05	752.89
2021	432.60	445.65	458.77	471.97	485.24	498.60	512.03	525.54	539.13	552.80	566.56	580.39
2022	281.89	294.05	306.28	318.58	330.95	343.40	355.92	368.51	381.18	393.92	406.74	419.63
2023	141.42	152.75	164.15	175.62	187.15	198.75	210.42	222.16	233.97	245.84	257.79	269.80
2024	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%
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	31.12.2024	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