

NORTH CENTRAL RAILWAY

NCRBE-55/2025  
RBE No. 55/2025.

Headquarters Office  
Subedarganj, Prayagraj

No. 797-E/NCR/Policy/2025/Re-engagement

Dated: .07.2025

All PHODs / CHODs, NCR HQ office, Prayagraj,  
Divisional Railway Manager AGRA, JHANSI & PRAYAGRAJ,  
All Chief Workshop Manager/NCR  
Sr. Divisional Personnel Officers/AGRA, JHANSI & PRAYAGRAJ  
Bridge Line, TMC Line, CSP/NCR  
Staff Officer/RPF/NCR/HQ/Prayagraj. Dy.FA&CAO/G/NCR,  
Principal- All Training Centres/NCR  
All concern/NCR

**Sub:** Re-engagement of retired Railway staff on contract basis.

**Ref:** Railway Board Letter No. E(NG)II/2024/RC-4/9 dated: 20.06.2025.

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Copy of Railway Board Letter No. E(NG)II/2024/RC-4/9 dated: 20.06.2025 (along with its enclosures) regarding Re-engagement of retired Railway staff on contract basis, is annexed herewith for further necessary action.

Policy Letter Circulated under NCRPS/NCRBE is also be available on website [www.ncr.indianrailways.gov.in](http://www.ncr.indianrailways.gov.in) (About us→Department→Personnel→NCR Policy Circulars).

**DA:** as above

Digitally Signed by Lavkush  
Singh Rawat  
Date: 01-07-2025 13:05:52  
Reason: Approved

(Lavkush Singh Rawat)  
APO/IR  
for General Manager/P

**Copy to:-**

Secretary to GM for kind information to General Manager.  
Secretary to AGM for kind information to AGM.  
All Personnel Officer in HQ & Conc./NCR  
General Secretary NCRES, NCRMU/NCR  
Zonal Secretary AISCTREA, AIOBCREA/NCR  
All Ch.OS/Incharge/Personnel/NCR/HQ  
SWC for information in reference to SWC No.917865.



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

No. PC-III/2000/GIS/2

RBE No. 54/2025

New Delhi, Dated. 16.06.2025

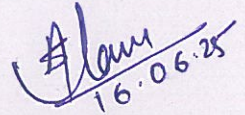
The General Managers,  
All Zonal Railways & PUs  
DG/RDSO & DG/NAIR

**Sub: Central Government Employees Group Insurance Scheme, 1980 - Tables of Benefits for the Savings Fund for the period from 01.04.2025 to 30.06.2025.**

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The Table of Benefits under CGEGIS-1980 for the period 01.01.2025 to 31.03.2025 issued by Ministry of Finance vide their OM Dated 26.03.2025 was circulated to Zonal Railways/Production Units etc. vide Board's letter of even number dated 03.04.2025 (RBE No.- 29/2025).

In continuation of Board's letter ibid, a copy of Ministry of Finance's OM No. 7(1)/EV/2023 dated 28.05.2025 circulating Tables of benefits for the period from 01.04.2025 to 30.06.2025 is enclosed herewith for information and necessary action.

DA: As above

  
16.06.25

(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

No. PC-III/2000/GIS/2

New Delhi, Dated. 16 .06.2025

Copy to:-

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

*[Signature]*  
16.06.25

(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. 16 .06.2025

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

*[Signature]*  
16.6.25

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

28th  
New Delhi, the May, 2025

OFFICE MEMORANDUM

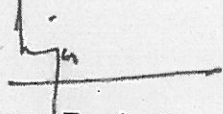
**Sub: Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.04.2025 to 30.06.2025.**

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 01.04.2025 to 30.06.2025, 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 01.04.2025, 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 the order is attached.

  
(Praveen Ranjan)  
Director

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)/ई-V/2023

भारत सरकार

वित्त मंत्रालय

व्यय विभाग

नई दिल्ली, 28 मई, 2025

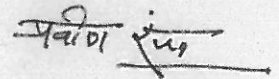
कार्यालय ज्ञापन

विषय: केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 - 01.04.2025 से 30.06.2025 की अवधि के लिए बचत निधि के लाभों की सारणियां।

केन्द्रीय सरकारी कर्मचारी सामूहिक बीमा योजना-1980 के अंतर्गत, आर्थिक कार्य विभाग द्वारा दिनांक 01.04.2025 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 01.04.2025 से 30.06.2025 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।



(प्रवीण रंजन)

निदेशक

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।

# **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 | 57663.85 | 58013.53 | 58365.26 |      |     |      |     |     |     |
| 1983          | 51723.79 | 52038.53 | 52355.12 | 52673.57 | 52993.90 | 53316.11 |      |     |      |     |     |     |
| 1984          | 47308.77 | 47597.54 | 47888.01 | 48180.19 | 48474.08 | 48769.71 |      |     |      |     |     |     |
| 1985          | 43339.98 | 43605.40 | 43872.39 | 44140.95 | 44411.08 | 44682.81 |      |     |      |     |     |     |
| 1986          | 39791.16 | 40035.71 | 40281.70 | 40529.14 | 40778.03 | 41028.39 |      |     |      |     |     |     |
| 1987          | 36599.33 | 36825.11 | 37052.21 | 37280.65 | 37510.44 | 37741.57 |      |     |      |     |     |     |
| 1988          | 33748.73 | 33957.74 | 34167.98 | 34379.45 | 34592.17 | 34806.15 |      |     |      |     |     |     |
| 1989          | 31171.11 | 31364.96 | 31559.95 | 31756.09 | 31953.38 | 32151.83 |      |     |      |     |     |     |
| 1990          | 28887.48 | 29067.90 | 29249.38 | 29431.92 | 29615.54 | 29800.24 |      |     |      |     |     |     |
| 1991          | 25832.14 | 25994.59 | 26157.99 | 26322.35 | 26487.68 | 26653.98 |      |     |      |     |     |     |
| 1992          | 23128.53 | 23275.08 | 23422.48 | 23570.75 | 23719.89 | 23869.91 |      |     |      |     |     |     |
| 1993          | 20713.66 | 20846.00 | 20979.11 | 21113.01 | 21247.70 | 21383.18 |      |     |      |     |     |     |
| 1994          | 18577.02 | 18696.79 | 18817.27 | 18938.45 | 19060.35 | 19182.96 |      |     |      |     |     |     |
| 1995          | 16676.62 | 16785.21 | 16894.44 | 17004.32 | 17114.84 | 17226.01 |      |     |      |     |     |     |
| 1996          | 14991.46 | 15090.14 | 15189.40 | 15289.24 | 15389.67 | 15490.70 |      |     |      |     |     |     |
| 1997          | 13484.79 | 13574.61 | 13664.95 | 13755.83 | 13847.24 | 13939.19 |      |     |      |     |     |     |
| 1998          | 12156.61 | 12238.61 | 12321.10 | 12404.07 | 12487.53 | 12571.49 |      |     |      |     |     |     |
| 1999          | 10964.92 | 11039.92 | 11115.35 | 11191.23 | 11267.56 | 11344.34 |      |     |      |     |     |     |
| 2000          | 9914.97  | 9983.79  | 10053.02 | 10122.65 | 10192.69 | 10263.15 |      |     |      |     |     |     |
| 2001          | 8980.52  | 9043.85  | 9107.54  | 9171.61  | 9236.06  | 9300.89  |      |     |      |     |     |     |
| 2002          | 8151.07  | 8209.51  | 8268.30  | 8327.43  | 8386.92  | 8446.75  |      |     |      |     |     |     |
| 2003          | 7388.24  | 7442.20  | 7496.47  | 7551.07  | 7605.98  | 7661.22  |      |     |      |     |     |     |
| 2004          | 6702.14  | 6752.06  | 6802.28  | 6852.79  | 6903.60  | 6954.71  |      |     |      |     |     |     |
| 2005          | 6068.29  | 6114.49  | 6160.95  | 6207.69  | 6254.70  | 6301.99  |      |     |      |     |     |     |
| 2006          | 5482.71  | 5525.46  | 5568.46  | 5611.72  | 5655.23  | 5698.99  |      |     |      |     |     |     |
| 2007          | 4941.73  | 4981.30  | 5021.10  | 5061.13  | 5101.40  | 5141.91  |      |     |      |     |     |     |
| 2008          | 4441.94  | 4478.57  | 4515.41  | 4552.47  | 4589.75  | 4627.25  |      |     |      |     |     |     |
| 2009          | 3980.22  | 4014.13  | 4048.24  | 4082.55  | 4117.07  | 4151.78  |      |     |      |     |     |     |
| 2010          | 3553.66  | 3585.06  | 3616.65  | 3648.42  | 3680.38  | 3712.53  |      |     |      |     |     |     |
| 2011          | 3159.58  | 3188.66  | 3217.92  | 3247.35  | 3276.95  | 3306.72  |      |     |      |     |     |     |
| 2012          | 2795.22  | 2822.16  | 2849.26  | 2876.52  | 2903.94  | 2931.52  |      |     |      |     |     |     |
| 2013          | 2460.43  | 2485.40  | 2510.52  | 2535.78  | 2561.20  | 2586.76  |      |     |      |     |     |     |
| 2014          | 2153.26  | 2176.43  | 2199.73  | 2223.17  | 2246.75  | 2270.46  |      |     |      |     |     |     |
| 2015          | 1871.56  | 1893.07  | 1914.70  | 1936.46  | 1958.35  | 1980.37  |      |     |      |     |     |     |
| 2016          | 1613.09  | 1633.07  | 1653.18  | 1673.40  | 1693.75  | 1714.21  |      |     |      |     |     |     |
| 2017          | 1375.93  | 1394.52  | 1413.22  | 1432.04  | 1450.96  | 1469.99  |      |     |      |     |     |     |
| 2018          | 1157.43  | 1174.74  | 1192.15  | 1209.66  | 1227.28  | 1245.00  |      |     |      |     |     |     |
| 2019          | 955.03   | 971.14   | 987.36   | 1003.66  | 1020.07  | 1036.57  |      |     |      |     |     |     |
| 2020          | 767.82   | 782.84   | 797.94   | 813.13   | 828.42   | 843.79   |      |     |      |     |     |     |
| 2021          | 594.30   | 608.30   | 622.38   | 636.54   | 650.78   | 665.11   |      |     |      |     |     |     |
| 2022          | 432.60   | 445.65   | 458.77   | 471.97   | 485.24   | 498.60   |      |     |      |     |     |     |
| 2023          | 281.89   | 294.05   | 306.28   | 318.58   | 330.95   | 343.40   |      |     |      |     |     |     |
| 2024          | 141.42   | 152.75   | 164.15   | 175.62   | 187.15   | 198.75   |      |     |      |     |     |     |
| 2025          | 10.50    | 21.06    | 31.69    | 42.37    | 53.12    | 63.93    |      |     |      |     |     |     |

## **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 | 30.06.2025 | 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

# **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 | 47851.00 | 48139.46 | 48429.61 |      |     |      |     |     |     |
| 1983          | 42097.08 | 42351.69 | 42607.80 | 42865.42 | 43124.56 | 43385.22 |      |     |      |     |     |     |
| 1984          | 37678.49 | 37907.11 | 38137.08 | 38368.40 | 38601.09 | 38835.14 |      |     |      |     |     |     |
| 1985          | 33713.73 | 33919.04 | 34125.55 | 34333.28 | 34542.23 | 34752.40 |      |     |      |     |     |     |
| 1986          | 30153.53 | 30337.90 | 30523.34 | 30709.88 | 30897.52 | 31086.26 |      |     |      |     |     |     |
| 1987          | 26962.99 | 27128.59 | 27295.16 | 27462.71 | 27631.24 | 27800.77 |      |     |      |     |     |     |
| 1988          | 24116.75 | 24265.61 | 24415.34 | 24565.95 | 24717.44 | 24869.83 |      |     |      |     |     |     |
| 1989          | 21542.13 | 21675.84 | 21810.34 | 21945.63 | 22081.71 | 22218.60 |      |     |      |     |     |     |
| 1990          | 19250.60 | 19370.83 | 19491.77 | 19613.42 | 19735.79 | 19858.87 |      |     |      |     |     |     |
| 1991          | 17213.47 | 17321.72 | 17430.61 | 17540.13 | 17650.30 | 17761.12 |      |     |      |     |     |     |
| 1992          | 15405.88 | 15503.50 | 15601.69 | 15700.46 | 15799.81 | 15899.74 |      |     |      |     |     |     |
| 1993          | 13804.87 | 13893.07 | 13981.79 | 14071.03 | 14160.79 | 14251.09 |      |     |      |     |     |     |
| 1994          | 12376.01 | 12455.81 | 12536.07 | 12616.81 | 12698.02 | 12779.71 |      |     |      |     |     |     |
| 1995          | 11107.83 | 11180.16 | 11252.92 | 11326.11 | 11399.73 | 11473.79 |      |     |      |     |     |     |
| 1996          | 9983.10  | 10048.82 | 10114.93 | 10181.43 | 10248.31 | 10315.59 |      |     |      |     |     |     |
| 1997          | 8984.62  | 9044.47  | 9104.67  | 9165.22  | 9226.13  | 9287.40  |      |     |      |     |     |     |
| 1998          | 8095.17  | 8149.79  | 8204.73  | 8259.99  | 8315.57  | 8371.48  |      |     |      |     |     |     |
| 1999          | 7303.28  | 7353.23  | 7403.49  | 7454.03  | 7504.88  | 7556.02  |      |     |      |     |     |     |
| 2000          | 6609.70  | 6655.58  | 6701.72  | 6748.14  | 6794.84  | 6841.80  |      |     |      |     |     |     |
| 2001          | 5989.18  | 6031.41  | 6073.89  | 6116.62  | 6159.59  | 6202.83  |      |     |      |     |     |     |
| 2002          | 5430.99  | 5469.93  | 5509.11  | 5548.51  | 5588.15  | 5628.02  |      |     |      |     |     |     |
| 2003          | 4927.58  | 4963.57  | 4999.76  | 5036.17  | 5072.79  | 5109.63  |      |     |      |     |     |     |
| 2004          | 4468.10  | 4501.38  | 4534.85  | 4568.53  | 4602.40  | 4636.47  |      |     |      |     |     |     |
| 2005          | 4045.53  | 4076.32  | 4107.30  | 4138.46  | 4169.80  | 4201.33  |      |     |      |     |     |     |
| 2006          | 3655.14  | 3683.64  | 3712.31  | 3741.15  | 3770.15  | 3799.33  |      |     |      |     |     |     |
| 2007          | 3294.49  | 3320.86  | 3347.40  | 3374.09  | 3400.93  | 3427.94  |      |     |      |     |     |     |
| 2008          | 2961.30  | 2985.71  | 3010.28  | 3034.98  | 3059.83  | 3084.83  |      |     |      |     |     |     |
| 2009          | 2653.48  | 2676.09  | 2698.83  | 2721.70  | 2744.71  | 2767.86  |      |     |      |     |     |     |
| 2010          | 2369.10  | 2390.04  | 2411.10  | 2432.28  | 2453.59  | 2475.02  |      |     |      |     |     |     |
| 2011          | 2106.39  | 2125.78  | 2145.28  | 2164.90  | 2184.63  | 2204.48  |      |     |      |     |     |     |
| 2012          | 1863.48  | 1881.44  | 1899.51  | 1917.68  | 1935.96  | 1954.35  |      |     |      |     |     |     |
| 2013          | 1640.28  | 1656.93  | 1673.68  | 1690.52  | 1707.47  | 1724.51  |      |     |      |     |     |     |
| 2014          | 1435.51  | 1450.95  | 1466.49  | 1482.11  | 1497.83  | 1513.64  |      |     |      |     |     |     |
| 2015          | 1247.71  | 1262.04  | 1276.47  | 1290.98  | 1305.57  | 1320.25  |      |     |      |     |     |     |
| 2016          | 1075.39  | 1088.72  | 1102.12  | 1115.60  | 1129.16  | 1142.81  |      |     |      |     |     |     |
| 2017          | 917.29   | 929.68   | 942.15   | 954.69   | 967.31   | 980.00   |      |     |      |     |     |     |
| 2018          | 771.62   | 783.16   | 794.77   | 806.44   | 818.19   | 830.00   |      |     |      |     |     |     |
| 2019          | 636.68   | 647.43   | 658.24   | 669.11   | 680.04   | 691.04   |      |     |      |     |     |     |
| 2020          | 511.88   | 521.89   | 531.96   | 542.09   | 552.28   | 562.53   |      |     |      |     |     |     |
| 2021          | 396.20   | 405.53   | 414.92   | 424.36   | 433.85   | 443.41   |      |     |      |     |     |     |
| 2022          | 288.40   | 297.10   | 305.85   | 314.64   | 323.50   | 332.40   |      |     |      |     |     |     |
| 2023          | 187.93   | 196.03   | 204.19   | 212.39   | 220.64   | 228.93   |      |     |      |     |     |     |
| 2024          | 94.28    | 101.84   | 109.44   | 117.08   | 124.77   | 132.50   |      |     |      |     |     |     |
| 2025          | 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                                       | 30.06.2025 | 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                     |            |           |