

GOVERNMENT OF WEST BENGAL  
FINANCE DEPARTMENT  
GROUP-J  
WRITERS' BUILDINGS, KOLKATA- 700 001

No. 087-F(J)

Date: 12.08.2025

**MEMORANDUM**

**SUBJECT:** State Government Employees Group Insurance Scheme, 1987-Table of Benefits under Savings Fund for the year of cessation of Membership 2025-2026.

In continuation of this Department's Memo No 043-F(J) dated 21.05.2025, the undersigned is directed to say that a new table of benefits showing accumulation of savings fund under the above mentioned scheme corresponding to a unit subscription of Rs. 10/- (Rupees Ten) only per month has been drawn up for the period from **01.08.2025 to 31.10.2025** in matching with the Central Government Employees Group Insurance Scheme, 1980 circulated under GOI's OM No. 7(1)/EV/2023 dated 25<sup>th</sup> November, 2024.

2. A copy of the said table is enclosed herewith as ready- reckoner. The figures have been worked out on the basis of the rate of interests as follows:-


From	To	Interest p.a.(compounded quarterly)	From	To	Interest p.a. (compounded quarterly)
01.11.1987	31.10.2001	12%	01.08.2021	31.10.2021	7.1%
01.11.2001	31.10.2002	11%	01.11.2021	31.01.2022	7.1%
01.11.2002	31.10.2003	9.5%	01.02.2022	30.04.2022	7.1%
01.11.2003	31.10.2004	9%	01.05.2022	31.07.2022	7.1%
01.11.2004	31.10.2012	8.0%	01.08.2022	31.10.2022	7.1%
01.11.2012	31.10.2013	8.6%	01.11.2022	31.01.2023	7.1%
01.11.2013	31.10.2014	8.8%	01.02.2023	30.04.2023	7.1%
01.11.2014	31.10.2017	8.7%	01.05.2023	31.07.2023	7.1%
01.11.2017	31.01.2018	8.0%	01.08.2023	31.10.2023	7.1%
01.02.2018	30.04.2018	7.9%	01.11.2023	31.01.2024	7.1%
01.05.2018	31.10.2018	7.8%	01.02.2024	30.04.2024	7.1%
01.11.2018	31.07.2019	7.6%	01.05.2024	31.07.2024	7.1%
01.08.2019	30.04.2020	8%	01.08.2024	31.10.2024	7.1%
01.05.2020	31.10.2020	7.9%	01.11.2024	31.01.2025	7.1%
01.11.2020	31.01.2021	7.9%	01.02.2025	30.04.2025	7.1%
01.02.2021	30.04.2021	7.1%	01.05.2025	31.07.2025	7.1%
01.05.2021	31.07.2021	7.1%	01.08.2025	31.10.2025	7.1%

The mortality rate continues to remain unchanged.

3. The amounts shown in the table are applicable (with the fractions) for one unit and to be rounded off after calculating the final amount payable.

4. The amounts shown in the table are applicable to a member of Group-D category. Corresponding amounts for the member of higher groups may be calculated proportionately.

5. It is assumed that subscriptions have fully been realized from salary up to the month in which a member ceases to be in service, failing which the same shall be deducted with interest from his/her entitlement.

  
OSD & EO Additional Secretary  
to the Government of West Bengal

ENCLOSURE TO THE FINANCE DEPARTMENT MEMO NO: 087-F(J)


DATED: 12.08.2025

TABLE OF BENEFITS SHOWING SAVINGS FUND ACCUMULATIONS UNDER THE GROUP INSURANCE SCHEME, 1987 FOR SUBSCRIPTION @ RS. 10/- PER MONTH,

YEAR OF CESSATION 2025-2026.

MONTH OF CESSATION FROM AUGUST, 2025 TO OCTOBER, 2025.

YEAR OF ENTRY	August,2025 (In Rupees)	September,2025 (In Rupees)	October,2025 (In Rupees)
1987	26471.99	26634.70	26798.36
1988	23675.39	23821.65	23968.77
1989	21145.67	21277.05	21409.20
1990	18894.10	19012.24	19131.07
1991	16892.50	16998.87	17105.85
1992	15116.44	15212.35	15308.83
1993	13543.35	13630.01	13717.18
1994	12139.41	12217.82	12296.68
1995	10893.35	10964.42	11035.91
1996	9788.24	9852.81	9917.77
1997	8807.17	8865.98	8925.13
1998	7933.23	7986.90	8040.88
1999	7155.15	7204.23	7253.61
2000	6473.67	6518.74	6564.09
2001	5863.98	5905.47	5947.20
2002	5315.51	5353.78	5392.27
2003	4820.89	4856.25	4891.81
2004	4369.41	4402.12	4435.01
2005	3954.22	3984.48	4014.91
2006	3570.64	3598.64	3626.81
2007	3216.27	3242.19	3268.26
2008	2888.89	2912.89	2937.02
2009	2586.45	2608.66	2631.00
2010	2307.03	2327.60	2348.29
2011	2048.89	2067.95	2087.11
2012	1810.22	1827.87	1845.62
2013	1590.92	1607.28	1623.73
2014	1389.72	1404.89	1420.15
2015	1205.19	1219.28	1233.45
2016	1035.88	1048.97	1062.14
2017	880.53	892.71	904.96
2018	737.41	748.75	760.15
2019	604.82	615.38	626.00
2020	482.20	492.03	501.93
2021	368.54	377.70	386.93
2022	262.62	271.16	279.76
2023	163.89	171.86	179.87
2024	71.88	79.31	86.77



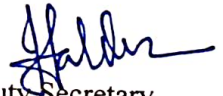
OSD & EO Additional Secretary  
to the Government of West Bengal

No.: 087/1(14)-F(J)

Date: 12.08.2025

Copy forwarded for information to:

1. The Principal Accountant General (A&E).W.B, Treasury Buildings, Kolkata-700001.
2. The Commissioner (All).
3. The Secretary (All Departments of the State Government).
4. The Director (All Directorates of the State Government).
5. The District Magistrate/Judges (All Districts of the State Government).
6. The S.D.O (All Districts of the State Government). He is requested to circulate the Memo along with the enclosure to all offices under his jurisdiction.
7. The Deputy Secretary, Finance Department, Accounts Branch, Nabanna, Howrah-711 102.
8. The Deputy Secretary, Finance Department, Group-H, Writers' Buildings.
9. All the Treasury Officers including the Pay and Accounts Officer, Kolkata Pay and Accounts Office-I, II & III.
10. The Superintendent of Police (all district).
11. The D.T.A, West Bengal, Mitra Building, Lyons Range, Kol-01.
12. The Network Administrator, Finance Department, Nabanna, Howrah-711102. He is requested to upload this Memo in F.D's Website.
13. The Section Officer, Group-H, Finance Department, Govt. of West Bengal, Writers' Buildings/Nabanna.
14. Guard file.

  
Deputy Secretary  
to the Government of West Bengal