

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

No. 117-F(J)

Date: 11.11.2025

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 087-F(J) dated 12.08.2025, 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 **01.11.2025 to 31.01.2026** in matching with the Central Government Employees Group Insurance Scheme, 1980 circulated under GOI's OM No. 7(1)/EV/2023 dated 26th March, 2025.

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:-

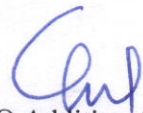
From	To	Interest p.a.(compounded quarterly)	From	To	Interest p.a. (compounded quarterly)
01.11.1987	31.10.2001	12%	01.11.2021	31.01.2022	7.1%
01.11.2001	31.10.2002	11%	01.02.2022	30.04.2022	7.1%
01.11.2002	31.10.2003	9.5%	01.05.2022	31.07.2022	7.1%
01.11.2003	31.10.2004	9%	01.08.2022	31.10.2022	7.1%
01.11.2004	31.10.2012	8.0%	01.11.2022	31.01.2023	7.1%
01.11.2012	31.10.2013	8.6%	01.02.2023	30.04.2023	7.1%
01.11.2013	31.10.2014	8.8%	01.05.2023	31.07.2023	7.1%
01.11.2014	31.10.2017	8.7%	01.08.2023	31.10.2023	7.1%
01.11.2017	31.01.2018	8.0%	01.11.2023	31.01.2024	7.1%
01.02.2018	30.04.2018	7.9%	01.02.2024	30.04.2024	7.1%
01.05.2018	31.10.2018	7.8%	01.05.2024	31.07.2024	7.1%
01.11.2018	31.07.2019	7.6%	01.08.2024	31.10.2024	7.1%
01.08.2019	30.04.2020	8%	01.11.2024	31.01.2025	7.1%
01.05.2020	31.10.2020	7.9%	01.02.2025	30.04.2025	7.1%
01.11.2020	31.01.2021	7.9%	01.05.2025	31.07.2025	7.1%
01.02.2021	30.04.2021	7.1%	01.08.2025	31.10.2025	7.1%
01.05.2021	31.07.2021	7.1%	01.11.2025	31.01.2026	7.1%
01.08.2021	31.10.2021	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: 117-F(J)

DATED: 11.11.2025

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 NOVEMBER, 2025 TO JANUARY, 2026.

YEAR OF ENTRY	November,2025 (In Rupees)	December,2025 (In Rupees)	January,2026 (In Rupees)
1987	26962.99	27128.59	27295.16
1988	24116.75	24265.61	24415.34
1989	21542.13	21675.84	21810.34
1990	19250.60	19370.83	19491.77
1991	17213.47	17321.72	17430.61
1992	15405.88	15503.50	15601.69
1993	13804.87	13893.07	13981.79
1994	12376.01	12455.81	12536.07
1995	11107.83	11180.16	11252.92
1996	9983.10	10048.82	10114.93
1997	8984.62	9044.47	9104.67
1998	8095.17	8149.79	8204.73
1999	7303.28	7353.23	7403.49
2000	6609.70	6655.58	6701.72
2001	5989.18	6031.41	6073.89
2002	5430.99	5469.93	5509.11
2003	4927.58	4963.57	4999.76
2004	4468.10	4501.38	4534.85
2005	4045.53	4076.32	4107.30
2006	3655.14	3683.64	3712.31
2007	3294.49	3320.86	3347.40
2008	2961.30	2985.71	3010.28
2009	2653.48	2676.09	2698.83
2010	2369.10	2390.04	2411.10
2011	2106.39	2125.78	2145.28
2012	1863.48	1881.44	1899.51
2013	1640.28	1656.93	1673.68
2014	1435.51	1450.95	1466.49
2015	1247.71	1262.04	1276.47
2016	1075.39	1088.72	1102.12
2017	917.29	929.68	942.15
2018	771.62	783.16	794.77
2019	636.68	647.43	658.24
2020	511.88	521.89	531.96
2021	396.20	405.53	414.92
2022	288.40	297.10	305.85
2023	187.93	196.03	204.19
2024	94.28	101.84	109.44
2025	7.00	14.04	21.12

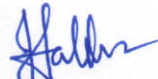

OSD & EO Additional Secretary
to the Government of West Bengal

No.: 117/1(14)-F(J)

Date: 11.11.2025

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