

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

No. 118-F(J)

Date: 10.08.2026

MEMORANDUM

SUBJECT: State Government Employees Group Insurance Scheme, 1987-Table of Benefits under Savings Fund for the year of cessation of Membership 2026-2027.

In continuation of this Department's Memo No 092-F(J) dated 21.05.2026, 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 **01.08.2026 to 31.10.2026** in matching with the Central Government Employees Group Insurance Scheme, 1980 circulated under GOI's OM No. 7(1)/EV/2023 dated 12th November, 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%	01.02.2018	30.04.2018	7.9%
01.11.2001	31.10.2002	11%	01.05.2018	31.10.2018	7.8%
01.11.2002	31.10.2003	9.5%	01.11.2018	31.07.2019	7.6%
01.11.2003	31.10.2004	9%	01.08.2019	30.04.2020	8%
01.11.2004	31.10.2012	8.0%	01.05.2020	31.10.2020	7.9%
01.11.2012	31.10.2013	8.6%	01.11.2020	31.01.2021	7.9%
01.11.2013	31.10.2014	8.8%	01.02.2021	30.04.2026	7.1%
01.11.2014	31.10.2017	8.7%	01.05.2026	31.07.2026	7.1%
01.11.2017	31.01.2018	8.0%	01.08.2026	31.10.2026	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.



Joint Secretary
to the Government of West Bengal

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

YEAR OF CESSATION 2026-2027

MONTH OF CESSATION FROM AUGUST, 2026 TO OCTOBER, 2026.

YEAR OF ENTRY	August,2026 (In Rupees)	September,2026 (In Rupees)	October,2026 (In Rupees)
1987	28488.91	28663.48	28839.08
1988	25488.40	25645.32	25803.17
1989	22774.23	22915.19	23056.98
1990	20358.50	20485.25	20612.74
1991	18210.96	18325.07	18439.86
1992	16305.39	16408.30	16511.81
1993	14617.61	14710.59	14804.11
1994	13111.30	13195.42	13280.04
1995	11774.38	11850.64	11927.34
1996	10588.70	10657.98	10727.67
1997	9536.10	9599.19	9662.65
1998	8598.44	8656.02	8713.93
1999	7763.62	7816.29	7869.26
2000	7032.45	7080.82	7129.47
2001	6378.31	6422.82	6467.60
2002	5789.85	5830.91	5872.21
2003	5259.16	5297.10	5335.26
2004	4774.77	4809.86	4845.15
2005	4329.30	4361.77	4394.42
2006	3917.76	3947.80	3978.02
2007	3537.55	3565.36	3593.33
2008	3186.30	3212.04	3237.94
2009	2861.80	2885.64	2909.61
2010	2562.01	2584.08	2606.28
2011	2285.06	2305.50	2326.06
2012	2028.98	2047.92	2066.97
2013	1793.69	1811.24	1828.90
2014	1577.82	1594.10	1610.47
2015	1379.83	1394.95	1410.16
2016	1198.18	1212.23	1226.36
2017	1031.51	1044.57	1057.72
2018	877.95	890.11	902.35
2019	735.70	747.02	758.42
2020	604.13	614.68	625.30
2021	482.18	492.01	501.91
2022	368.54	377.70	386.93
2023	262.62	271.16	279.76
2024	163.89	171.86	179.87
2025	71.88	79.31	86.77



Joint Secretary
to the Government of West Bengal

No.: 118/1(14)-F(J)

Date: 10.08.2026

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-711 102. 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