

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

No. 029-F(J)

Date: 16.02.2026

MEMORANDUM

SUBJECT: State Government Employees Group Insurance Scheme, 1987-Table of Benefits under Savings Fund for the year of cessation of Membership 2025-2026 & 2026-2027.

In continuation of this Department's Memo No 117-F(J) dated 11.11.2025, 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 **01.02.2026 to 30.04.2026** in matching with the Central Government Employees Group Insurance Scheme, 1980 circulated under GOI's OM No. 7(1)/EV/2023 dated 28th May, 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%	01.02.2026	30.04.2026	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.

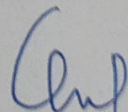
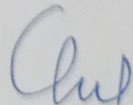

OSD & EO Additional Secretary
to the Government of West Bengal

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

YEAR OF CESSATION 2025-2026 & 2026-2027.

MONTH OF CESSATION FROM FEBRUARY, 2026 TO APRIL, 2026.

YEAR OF ENTRY	February,2026 (In Rupees)	March,2026 (In Rupees)	April,2026 (In Rupees)
1987	27462.71	27631.24	27800.77
1988	24565.95	24717.44	24869.83
1989	21945.63	22081.71	22218.60
1990	19613.42	19735.79	19858.87
1991	17540.13	17650.30	17761.12
1992	15700.46	15799.81	15899.74
1993	14071.03	14160.79	14251.09
1994	12616.81	12698.02	12779.71
1995	11326.11	11399.73	11473.79
1996	10181.43	10248.31	10315.59
1997	9165.22	9226.13	9287.40
1998	8259.99	8315.57	8371.48
1999	7454.03	7504.88	7556.02
2000	6748.14	6794.84	6841.80
2001	6116.62	6159.59	6202.83
2002	5548.51	5588.15	5628.02
2003	5036.17	5072.79	5109.63
2004	4568.53	4602.40	4636.47
2005	4138.46	4169.80	4201.33
2006	3741.15	3770.15	3799.33
2007	3374.09	3400.93	3427.94
2008	3034.98	3059.83	3084.83
2009	2721.70	2744.71	2767.86
2010	2432.28	2453.59	2475.02
2011	2164.90	2184.63	2204.48
2012	1917.68	1935.96	1954.35
2013	1690.52	1707.47	1724.51
2014	1482.11	1497.83	1513.64
2015	1290.98	1305.57	1320.25
2016	1115.60	1129.16	1142.81
2017	954.69	967.31	980.00
2018	806.44	818.19	830.00
2019	669.11	680.04	691.04
2020	542.09	552.28	562.53
2021	424.36	433.85	443.41
2022	314.64	323.50	332.40
2023	212.39	220.64	228.93
2024	117.08	124.77	132.50
2025	28.25	35.41	42.62

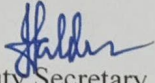

 OSD & EO Additional Secretary
 to the Government of West Bengal

No.: 029/1(14)-F(J)

Date: 16.02.2026

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-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