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

No. 162-F(J) **Date: 04.11.2026**

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 118-F(J) dated 10.08.2026, 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 **01.11.2026 to 31.01.2027** in matching with the Central Government Employees Group Insurance Scheme, 1980 circulated under GOI's OM No. 7(1)/EV/2023 dated 07th April, 2026.

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%	01.05.2018	31.10.2018	7.8%
01.11.2001	31.10.2002	11%	01.11.2018	31.07.2019	7.6%
01.11.2002	31.10.2003	9.5%	01.08.2019	30.04.2020	8%
01.11.2003	31.10.2004	9%	01.05.2020	31.10.2020	7.9%
01.11.2004	31.10.2012	8.0%	01.11.2020	31.01.2021	7.9%
01.11.2012	31.10.2013	8.6%	01.02.2021	30.04.2026	7.1%
01.11.2013	31.10.2014	8.8%	01.05.2026	31.07.2026	7.1%
01.11.2014	31.10.2017	8.7%	01.08.2026	31.10.2026	7.1%
01.11.2017	31.01.2018	8.0%	01.11.2026	31.01.2027	7.1%
01.02.2018	30.04.2018	7.9%			

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.

Halder

(J.K. Halder, WBA & AS)
Deputy Secretary
to the Government of West Bengal

ENCLOSURE TO THE FINANCE DEPARTMENT MEMO NO: 162-F(J) DATED: 04.11.2026

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 NOVEMBER, 2026 TO JANUARY, 2027.

YEAR OF ENTRY	November,2026 (In Rupees)	December,2026 (In Rupees)	January,2027 (In Rupees)
1987	29015.71	29193.38	29372.10
1988	25961.94	26121.65	26282.30
1989	23199.60	23343.06	23487.36
1990	20740.99	20869.98	20999.74
1991	18555.33	18671.47	18788.29
1992	16615.94	16720.67	16826.02
1993	14898.19	14992.82	15088.01
1994	13365.15	13450.77	13536.88
1995	12004.50	12082.11	12160.18
1996	10797.77	10868.28	10939.21
1997	9726.49	9790.70	9855.29
1998	8772.19	8830.78	8889.73
1999	7922.55	7976.15	8030.07
2000	7178.40	7227.62	7277.14
2001	6512.64	6557.95	6603.53
2002	5913.75	5955.53	5997.56
2003	5373.64	5412.25	5451.08
2004	4880.65	4916.36	4952.27
2005	4427.27	4460.31	4493.55
2006	4008.42	4039.00	4069.76
2007	3621.47	3649.77	3678.24
2008	3263.98	3290.18	3316.54
2009	2933.72	2957.98	2982.38
2010	2628.61	2651.08	2673.67
2011	2346.74	2367.54	2388.47
2012	2086.12	2105.39	2124.78
2013	1846.65	1864.52	1882.48
2014	1626.95	1643.52	1660.18
2015	1425.45	1440.84	1456.31
2016	1240.57	1254.87	1269.25
2017	1070.94	1084.24	1097.62
2018	914.65	927.03	939.49
2019	769.88	781.41	793.00
2020	635.97	646.72	657.52
2021	511.86	521.87	531.94
2022	396.20	405.53	414.92
2023	288.40	297.10	305.85
2024	187.93	196.03	204.19
2025	94.28	101.84	109.44
2026	7.00	14.04	21.12

Halder

(J.K. Halder, WBA & AS)
Deputy Secretary
to the Government of West Bengal

No.:162/1(14)-F(J) **Date: 04.11.2026**

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.

(K. Mitra, WBSS)
Assistant Secretary
to the Government of West Bengal