

**Government of Himachal Pradesh
Department of Finance-D (General).**

No. Fin-D(B)10-1/2022

Dated: Shimla-02, the

3rd February, 2025.

NOTIFICATION

**Subject: H.P. State Government Employees Group Insurance Scheme 1984-
Tables of Benefit for the savings fund for the period 01-01-2025 to
31-03-2025.**

1. In continuation to Finance Department's Notification of even number dated 21st October, 2024 the Governor of Himachal Pradesh is pleased to issue the Table of benefits for the savings fund of H.P. State Government Employees Group Insurance Scheme 1984 for the period with effect from 01-01-2025 to 31-03-2025.
2. The benefits in the Tables have been worked out on the basis of interest @ 7.10 % per annum (Compounded Quarterly) for the period 01-01-2025 to 31-03-2025.
3. The Tables of Benefits are of two categories as per existing practice. The First Table of Benefits for Savings Fund Scheme (Annexure-I) is based on Subscription of Rs. 10 PM for those employees who had opted out of revised rate of Subscription w.e.f. 01-04-1990. The Second Table of Benefits of Saving Fund Scheme (Annexure-II) is based on Subscription of Rs. 10 PM from 01-04-1985 to 31-03-1990 and Rs. 15 PM w.e.f. 01-04-1990 onwards.
4. While calculating the amount it has been assumed that full subscription has been recovered or will be recovered from the salary for the month in which Government servant ceases to be in the Government Service, failing which, same should be deducted from the accumulated amounts payable.

By order

Principal Secretary (Finance) to the
Government of Himachal Pradesh.

Contd/---2

Endst No. as above.

Dated: Shimla-02, the

3rd February, 2025.

Copy forwarded for information and necessary action to:-

- (1) All the Administrative Secretaries to the Govt. of Himachal Pradesh.
- (2) The Secretary to the Governor of Himachal Pradesh, Shimla-02.
- (3) The Secretary, H.P. Vidhan Sabha Shimla-04.
- (4) The Registrar General, H.P. High Court Shimla-171001.
- (5) All Divisional Commissioners in Himachal Pradesh.
- (6) All the Head of Departments of Himachal Pradesh.
- (7) All the Deputy Commissioners of Himachal Pradesh.
- (8) The Deputy Accountant General, Himachal Pradesh, Shimla-03.
- (9) All Treasury Officers/Assistant Treasury Officers/Sub-Treasuries Officers of H.P.
- (10) The Sr. Tech. Director Informatics Centre H.P Unit Shimla-2 with the request to upload the Group Insurance Scheme Benefit Table on the website of Finance (General).


(Kiran Gupta)

Deputy Secretary (Finance) to the
Government of Himachal Pradesh.

Accumulated value of contribution from 01-01-2025 to 31-03-2025 @ Rs 10/-

Per Month

Year of Entry	From 01-04-2024 to 30-06-2024			From 01-07-2024 to 30-09-2024		From 01.10.2024 to 31.12.2024				From 01.01.2025 to 31.03.2025		
	April	May	June	July	August	September	October	November	December	January	February	March
1985-86	31341.75	31533.10	31725.58	31919.19	32113.94	32309.83	32506.88	32705.08	32904.45	33105.00	33306.72	33509.63
1986-87	28023.49	28195.32	28368.17	28542.03	28716.92	28892.83	29069.78	29247.76	29426.80	29606.89	29788.04	29970.25
1987-88	25049.77	25204.11	25359.36	25515.53	25672.61	25830.62	25989.55	26149.42	26310.23	26471.99	26634.70	26798.36
1988-89	22396.95	22535.69	22675.25	22815.62	22956.82	23098.86	23241.72	23385.43	23529.99	23675.39	23821.65	23968.77
1989-90	19997.30	20121.92	20247.28	20373.38	20500.21	20627.79	20756.13	20885.21	21015.06	21145.67	21277.05	21409.20
1990-91	17861.49	17973.56	18086.28	18199.66	18313.71	18428.43	18543.83	18659.90	18776.66	18894.10	19012.24	19131.07
1991-92	15962.81	16063.70	16165.19	16267.27	16369.95	16473.24	16577.14	16681.64	16786.77	16892.50	16998.87	17105.85
1992-93	14278.05	14369.04	14460.56	14552.61	14645.21	14738.35	14832.05	14926.09	15021.08	15116.44	15212.35	15308.83
1993-94	12785.84	12868.05	12950.74	13033.92	13117.58	13201.74	13286.39	13371.54	13457.20	13543.35	13630.01	13717.18
1994-95	11454.09	11528.46	11603.27	11678.52	11754.22	11830.35	11906.94	11983.98	12061.47	12139.41	12217.82	12296.68
1995-96	10272.09	10339.51	10407.33	10475.54	10544.16	10613.18	10682.61	10752.44	10822.69	10893.35	10964.42	11035.91
1996-97	9223.80	9285.05	9346.67	9408.64	9470.99	9533.69	9596.77	9660.22	9724.04	9788.24	9852.81	9917.77
1997-98	8293.17	8348.95	8405.06	8461.50	8518.27	8575.38	8632.82	8690.59	8748.71	8807.17	8865.98	8925.13
1998-99	7464.17	7515.07	7566.28	7617.78	7669.59	7721.70	7774.12	7826.85	7879.88	7933.23	7986.90	8040.88
1999-00	6726.09	6772.65	6819.49	6866.60	6913.99	6961.66	7009.60	7057.83	7106.35	7155.15	7204.23	7253.61
2000-01	6079.64	6122.40	6165.41	6208.68	6252.20	6295.97	6340.01	6384.30	6428.85	6473.67	6518.74	6564.09
2001-02	5501.30	5540.66	5580.25	5620.07	5660.13	5700.42	5740.95	5781.72	5822.73	5863.98	5905.47	5947.20
2002-03	4981.03	5017.33	5053.84	5090.57	5127.51	5164.67	5202.05	5239.65	5277.47	5315.51	5353.78	5392.27
2003-04	4511.84	4545.38	4579.12	4613.05	4647.18	4681.52	4716.05	4750.79	4785.74	4820.89	4856.25	4891.81
2004-05	4083.58	4114.60	4145.80	4177.19	4208.76	4240.51	4272.45	4304.58	4336.90	4369.41	4402.12	4435.01
2005-06	3689.73	3718.43	3747.30	3776.35	3805.56	3834.94	3864.50	3894.23	3924.14	3954.22	3984.48	4014.91
2006-07	3325.87	3352.44	3379.15	3406.03	3433.06	3460.26	3487.61	3515.13	3542.80	3570.64	3598.64	3626.81
2007-08	2989.73	3014.31	3039.04	3063.92	3088.94	3114.11	3139.43	3164.89	3190.51	3216.77	3242.19	3268.26
2008-09	2679.18	2201.94	2724.83	2747.86	2771.02	2794.32	2817.76	2841.33	2865.04	2888.89	2912.89	2937.02
2009-10	2392.28	2413.35	2434.55	2455.87	2477.31	2498.88	2520.58	2542.41	2564.36	2586.45	2608.66	2631.00
2010-11	2127.23	2146.74	2166.37	2186.11	2205.97	2225.95	2246.04	2266.25	2286.58	2307.03	2327.60	2348.29
2011-12	1882.37	1900.44	1918.62	1936.90	1955.29	1973.79	1992.40	2011.12	2029.95	2048.89	2067.95	2087.11
2012-13	1655.97	1672.71	1689.55	1706.48	1723.52	1740.66	1757.90	1775.24	1792.68	1810.22	1827.87	1845.62
2013-14	1447.94	1463.46	1479.06	1494.76	1510.56	1526.44	1542.42	1558.49	1574.66	1590.92	1607.28	1623.73
2014-15	1257.08	1271.47	1285.95	1300.52	1315.17	1329.90	1344.72	1359.63	1374.63	1389.72	1404.89	1420.15
2015-16	1082.04	1095.40	1108.85	1122.37	1135.97	1149.65	1163.42	1177.26	1191.18	1205.19	1219.28	1233.45
2016-17	921.43	933.85	946.35	958.91	971.55	984.27	997.06	1009.92	1022.86	1035.88	1048.97	1062.14
2017-18	774.07	785.63	797.25	808.94	820.70	832.52	844.42	856.39	868.42	880.53	892.71	904.96
2018-19	638.31	649.06	659.88	670.76	681.71	692.72	703.79	714.93	726.14	737.41	748.75	760.15
2019-20	512.54	522.56	532.63	542.76	552.96	563.21	573.52	583.89	594.33	604.82	615.38	626.00
2020-21	396.22	405.55	414.94	424.38	433.87	443.42	453.03	462.70	472.42	482.20	492.03	501.93
2021-22	288.40	297.10	305.85	314.64	323.50	332.40	341.35	350.36	359.42	368.54	377.70	386.93
2022-23	187.93	196.03	204.19	212.39	220.64	228.93	237.28	245.68	254.12	262.62	271.16	279.76
2023-24	94.28	101.84	109.44	117.08	124.77	132.50	140.28	148.11	155.98	163.89	171.86	179.87
2024-25	7.00	14.04	21.12	28.25	35.41	42.62	49.87	57.17	64.50	71.88	79.31	86.77

The amounts indicated in the tables have been worked out on the basis of following rates of interest per Annum/Quarters (compounded quarterly):- Basis used:-

From	To	Interest
01-04-1985	31-03-1987	11%
01-04-1987	31-03-2001	12%
01-04-2001	31-03-2002	11%
01-04-2002	31-03-2003	9.50%
01-04-2003	31-03-2004	9.00%
01-04-2004	28-02-2012	8.00%
01-03-2012	30-06-2012	8.60%
01-07-2012	30-06-2013	8.80%
01-07-2013	31-03-2017	8.70%
01-04-2017	30-06-2017	8.00%
01-07-2017	30-09-2017	7.90%
01-10-2017	31-03-2018	7.80%
01-04-2018	31-12-2018	7.60%
01-01-2019	30-09-2019	8.00%
01-10-2019	30-06-2020	7.90%
01-07-2020	30-06-2023	7.10%
01-07-2023	30-12-2023	7.10%
01-01-2024	30.06.2024	7.10%
01.07.2024	31.03.2025	7.10%

Year of cessation of membership for the year 2024-25 contribution @ Rs 10/- PM upto 31-03-1990 and Rs 15/- Throughout after 01-04-1990/ Accumulated value of contribution from 01-01-2025 to 31-03-2025 @ (Rs 15/- per month)

Year of Entry	From 01-04-2024 to 30-06-2024			From 01-07-2024 to 30-09-2024			From 01.10.2024 to 31.12.2024			From 01.01.2025 to 31.03.2025		
	April	May	June	July	August	September	October	November	December	January	February	March
1985-86	40273.37	40520.76	40769.60	41019.91	41271.69	41524.95	41779.70	42035.95	42293.70	42552.98	42813.77	43076.10
1986-87	36965.73	37193.66	37422.93	37653.56	37885.53	38118.88	38353.59	38589.69	38827.17	39066.05	39306.34	39548.04
1987-88	33990.81	34201.24	34412.91	34625.83	34840.00	35055.43	35272.12	35490.09	35709.35	35929.89	36151.73	36374.87
1988-89	31333.93	31528.73	31724.68	31921.79	32120.05	32319.48	32520.09	32721.87	32924.84	33129.00	33334.37	33540.94
1989-90	28931.48	29112.15	29293.89	29476.70	29660.58	29845.54	30031.60	30218.74	30406.99	30596.34	30786.81	30978.40
1990-91	26803.04	26971.20	27140.34	27310.48	27481.62	27653.77	27826.93	28001.10	28176.31	28352.54	28529.81	28708.12
1991-92	23955.33	24106.74	24259.03	24412.23	24566.32	24721.32	24877.23	25034.06	25191.81	25350.49	25510.10	25670.65
1992-93	21435.46	21572.04	21709.43	21847.62	21986.63	22126.45	2267.10	22408.58	22550.88	22694.03	22838.02	22982.85
1993-94	19184.69	19308.04	19432.11	19556.91	19682.44	19808.71	19935.73	20063.49	20192.00	20321.27	20451.30	20582.10
1994-95	17193.26	17304.89	17417.17	17530.12	17643.73	17758.01	17872.97	17988.60	18104.90	18221.90	18339.58	18457.95
1995-96	15422.00	15523.21	15625.02	15727.43	15830.44	15934.05	16038.28	16143.11	16248.57	16354.64	16461.34	16568.66
1996-97	13851.36	13943.33	14035.85	14128.91	14222.51	14316.67	14411.38	14506.65	14602.48	14698.87	14795.83	14893.36
1997-98	12447.08	12530.79	12615.00	12699.70	12784.90	12870.60	12956.81	13043.52	13130.74	13218.47	13306.73	13395.50
1998-99	11209.16	11285.59	11362.47	11439.81	11517.60	11595.84	11674.55	11753.72	11833.35	11913.46	11994.03	12075.08
1999-20	10098.46	10168.35	10238.66	10309.39	10380.53	10452.09	10524.07	10596.47	10669.30	10742.55	10816.24	10890.36
2000-01	9119.86	9184.01	9248.53	9313.43	9378.71	9444.37	9510.42	9576.86	9643.70	9710.92	9778.54	9846.56
2001-02	8248.91	8307.93	8367.30	8427.02	8487.09	8547.51	8608.28	8669.42	8730.91	8792.77	8854.99	8917.57
2002-03	7475.83	7530.30	7585.09	7640.21	7695.65	7751.41	7807.51	7863.93	7920.69	7977.78	8035.20	8092.96
2003-04	6764.84	6815.13	6865.72	6916.60	6967.79	7019.27	7071.06	7123.15	7175.55	7228.25	7281.27	7334.60
2004-05	6125.37	6171.90	6218.70	6265.78	6313.13	6360.77	6408.68	6456.88	6505.36	6554.12	6603.17	6652.51
2005-06	5534.59	5577.65	5620.96	5664.52	5708.34	5752.41	5796.75	5841.34	5886.20	5931.33	5976.71	6022.37
2006-07	4988.81	5028.65	5068.73	5109.05	5149.60	5190.39	5231.42	5272.69	5314.20	5355.96	5397.96	5440.21
2007-08	4484.59	4521.47	4558.56	4595.88	4633.41	4671.16	4709.14	4747.34	4785.76	4824.41	4863.29	4902.39
2008-09	4018.77	4052.91	4087.24	4121.79	4156.53	4191.48	4226.63	4261.99	4297.56	4333.34	4369.33	4405.53
2009-10	3588.42	3620.03	3651.82	3683.80	3715.97	3748.33	3780.87	3813.61	3846.54	3879.67	3912.99	3*946.51
2010-11	3190.85	3220.11	3249.55	3279.17	3308.96	3338.92	3369.06	3399.38	3429.87	3460.55	3491.40	3522.44
2011-12	2823.55	2850.66	2877.92	2905.35	2932.94	2960.69	2988.61	3016.69	3044.93	3073.34	3101.92	3130.66
2012-13	2483.95	2509.06	2534.32	2559.73	2585.28	2610.99	2636.85	2662.86	2689.02	2715.34	2741.81	2768.44
2013-14	2171.91	2195.18	2218.60	2242.15	2265.83	2289.66	2313.63	2337.74	2361.99	2386.38	2410.92	2435.60
2014-15	1885.62	1907.21	1928.93	1950.77	1972.75	1994.85	2017.09	2039.45	2061.95	2084.58	2107.34	2130.23
2015-16	1623.06	1643.11	1663.27	1683.55	1703.96	1724.48	1745.12	1765.89	1786.77	1807.78	1828.92	1850.18

2016-17	1382.15	1400.78	1419.52	1438.37	1457.33	1476.40	1495.59	1514.88	1534.29	1553.82	1573.46	1593.21
2017-18	1161.11	1178.44	1195.87	1213.41	1231.04	1248.78	1266.63	1284.58	1302.64	1320.80	1339.07	1357.44
2018-19	957.46	973.60	989.82	1006.15	1022.56	1039.08	1055.69	1072.40	1089.21	1106.11	1123.12	1140.23
2019-20	768.81	785.84	798.95	814.14	829.43	844.81	860.28	875.84	891.49	907.24	923.07	939.00
2020-21	594.33	608.32	622.40	636.56	650.81	665.14	679.55	694.05	708.63	723.30	738.05	752.89
2021-22	432.60	445.65	458.77	471.97	485.24	498.60	512.03	525.54	539.13	552.80	566.56	580.39
2022-23	281.89	294.05	306.28	318.58	330.95	343.40	355.92	368.51	381.18	393.92	406.74	419.63
2023-24	141.42	152.75	164.15	175.62	187.15	198.75	210.42	222.16	233.97	245.84	257.79	269.80
2024-25	10.50	21.06	31.69	42.37	53.12	63.93	74.81	85.75	96.75	107.82	118.96	130.16

The amounts indicated in the tables have been worked out on the basis of following rates of interest per Annum/Quarters (compounded quarterly):-

Basis used:-

From	To	Interest
01-04-1985	31-03-1987	11%
01-04-1987	31-03-2001	12%
01-04-2001	31-03-2002	11%
01-04-2002	31-03-2003	9.50%
01-04-2003	31-03-2004	9.00%
01-04-2004	28-02-2012	8.00%
01-03-2012	30-06-2012	8.60%
01-07-2012	30-06-2013	8.80%
01-07-2013	31-03-2017	8.70%
01-04-2017	30-06-2017	8.00%
01-07-2017	30-09-2017	7.90%
01-10-2017	31-03-2018	7.80%
01-04-2018	31-12-2018	7.60%
01-01-2019	30-09-2019	8.00%
01-10-2019	30-06-2020	7.90%
01-07-2020	30-06-2023	7.10%
01-07-2023	31-12-2023	7.10%
01.01.2024	30.06.2024	7.10%
01.07.2024	01.01.2025	7.10%