Dy No - 3341
29/7/2025

28 JUL 2025

Branch

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

No. Fin-D(B)10-1/2022 Dated:Shimla-02,the 24th July,2025.

NOTIFICATION

Subject: H.P. State Government Employees Group Insurance Scheme 1984-Tables of Benefit for the savings fund for the period 01-07-2025 to 30-09-2025.

1. In continuation to Finance Department's Notification of even number dated 09th May,2025 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 01-07-2025 to 30-09-2025.

2. The benefits in the Tables have been worked out on the basis of interest @ 7.10 % per annum (Compounded Quarterly) for the period 01-07-2025 to 30-09-2025.

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.---P/-2-

Directorate of Higher Education
Himachal Pradesh Shimla-1

Endst. No. EDN-H(1)B(15)1/2025- Imp. Instt. Dated: Shimla-1 the **August, 2025**
Copy for information and further necessary action is forwarded to: -

1. The Secretary (Education) to the Government of Himachal Pradesh
2. All the Principals of Govt. Degree Colleges /Skt. Colleges in HP are directed to adhered these directions in letter and spirit.
3. All the Deputy Directors of Higher/Elementary Education, Himachal Pradesh are directed to adhered these directions in letter and spirit.
4. The Group Commander, GP HQ, Shimla -4.
5. The Chief Librarian, Center State Library Solan Distt. Solan HP.
6. All the District libraries in the H.P.
7. All the NCC units in the Pradesh.
8. All the branch Officers/Superintendents in the Directorate Higher Education, HP.
9. In-charge Computer Cell, Directorate Higher Education, HP with the direction to upload the same on the departmental website.
10. Guard file.

Director Higher Education
Himachal Pradesh Shimla-1

Annexure –I.

Accumulated value of contribution from 01-07-2025 to 30-09-2025 @ Rs 10/- Per Month

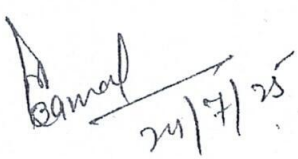
Year of Entry	From 01-04-2025 to 30-06-2025			From 01-07-2025 to 30-09-2025		
	April	May	June	July	August	September
1985-86	33713.73	33919.04	34125.55	34333.28	**34542.23**	**34752.40**
1986-87	30153.53	30337.90	30523.34	30709.88	30897.52	31086.26
1987-88	26962.99	27128.59	27295.16	27462.71	27631.24	27800.77
1988-89	24116.75	24265.61	24415.34	24565.95	24717.44	24869.83
1989-90	21542.13	21675.84	21810.34	21945.63	22081.71	22218.60
1990-91	19250.60	19370.83	19491.77	19613.42	19735.79	19858.87
1991-92	17213.47	17321.72	17430.61	17540.13	17651.30	17761.12
1992-93	15405.88	15503.50	15601.69	15700.46	15799.81	15899.74
1993-94	13804.87	13893.07	13981.79	14071.03	14160.79	14251.09
1994-95	12376.01	12455.81	12536.07	12616.81	12698.02	12779.71
1995-96	11107.83	11180.16	11252.92	11326.11	11399.73	11473.79
1996-97	9983.10	10048.82	10114.93	10181.43	10248.31	10315.59
1997-98	8984.62	9044.47	9104.67	9165.22	9226.13	9287.40
1998-99	8095.17	8149.79	8204.73	8259.99	8315.57	8371.48
1999-00	7303.28	7353.23	7403.49	7454.03	7504.88	7556.02
2000-01	6609.70	6655.58	6701.72	6748.14	6794.84	6841.80
2001-02	5989.18	6031.41	6073.89	6116.62	6159.59	6202.83
2002-03	5430.99	5469.93	5509.11	5548.51	5588.15	5628.02
2003-04	4927.58	4963.57	4999.76	5036.17	5072.79	5109.63
2004-05	4468.10	4501.38	4534.85	4568.53	4602.40	4636.47
2005-06	4045.53	4076.32	4107.30	4138.46	4169.80	4201.33
2006-07	3655.14	3683.64	3712.31	3741.15	3770.15	3799.33
2007-08	3294.49	3320.86	3347.40	3374.09	3400.93	3427.94
2008-09	2961.30	2985.71	3010.28	3034.98	3059.83	3084.83
2009-10	2653.48	2676.09	2698.83	2721.70	2744.71	2767.86
2010-11	2369.10	2390.04	2411.10	2432.28	2453.59	2475.02
2011-12	2106.39	2125.78	2145.28	2164.90	2184.63	2204.48
2012-13	1863.48	1881.44	1899.51	1917.68	1935.96	1954.35
2013-14	1640.28	1656.93	1673.68	1690.52	1707.47	1724.51
2014-15	1435.51	1450.95	1466.49	1482.11	1497.83	1513.64
2015-16	1247.71	1262.04	1276.47	1290.98	1305.57	1320.25
2016-17	1075.39	1088.72	1102.12	1115.60	1129.16	1142.81
2017-18	917.29	929.68	942.15	954.69	967.31	980.00
2018-19	771.62	783.16	794.77	806.44	818.19	830.00
2019-20	636.68	647.43	658.24	669.11	680.04	691.04
2020-21	511.88	521.89	531.96	542.09	552.28	562.53
2021-22	396.20	405.53	414.92	424.36	433.85	443.41
2022-23	288.40	297.10	305.85	314.64	323.50	332.40
2023-24	187.93	196.03	204.19	212.39	220.64	228.93
2024-25	94.28	101.84	109.44	117.08	124.77	132.50
2025-26	7.00	14.04	21.12	28.25	35.41	42.62

Bansal 24/7/25

Contd...P/-4-

The amounts indicated in the tables have been worked out on the basis of following rates 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	30.06.2025	7.10%



Annexure-II

Year of cessation of membership for the year 2025-26 contribution @ Rs 10/- PM upto 31 1990 and Rs. 15/- throughout after 01-04-1990/ accumulated value of contribution from 01-07-2025 t 30-09-2025 @ (Rs 15/- per month)

Year of Entry	From 01-04-2025 to 30-06-2025			From 01-07-2025 to 30-09-2025		
	April	May	June	July	August	September
1985-86	43339.98	43605.40	43872.39	44140.95	44411.08	44682.81
1986-87	39791.16	40035.71	40281.70	40529.14	40778.03	41028.39
1987-88	36599.33	36825.11	37052.21	37280.65	37510.44	37741.57
1988-89	33748.73	33957.74	34167.98	34379.45	34592.17	34806.15
1989-90	31171.11	31364.96	31559.95	31756.09	31953.38	32151.83
1990-91	28887.48	29067.90	29249.38	29431.92	29615.54	29800.24
1991-92	25832.14	25994.59	26157.99	26322.35	26487.68	26653.98
1992-93	23128.53	23275.08	23422.48	23570.74	23719.89	23869.91
1993-94	20713.66	20846.00	20979.11	21113.01	21247.70	21383.18
1994-95	18577.02	18696.79	18817.27	18938.45	19060.35	19182.96
1995-96	16676.62	16785.21	16894.44	17004.32	17114.84	17226.01
1996-97	14991.46	15090.14	15189.40	15289.24	15389.67	15490.70
1997-98	13484.79	13574.61	13664.95	13755.83	13847.24	13939.19
1998-99	12156.61	12238.61	12321.10	12404.07	12487.53	12571.49
1999-20	10964.92	11039.92	11115.35	11191.23	11267.56	11344.34
2000-01	9914.97	9983.79	10053.02	10122.63	10192.69	10263.15
2001-02	8980.52	9043.85	9107.54	9171.61	9236.06	9300.89
2002-03	8151.07	8209.51	8268.30	8327.43	8386.92	8446.75
2003-04	7388.24	7442.20	7496.47	7551.07	7605.98	7661.22
2004-05	6702.14	6752.06	6802.28	6852.79	6903.60	6954.71
2005-06	6068.29	6114.49	6160.95	6207.69	6254.70	6301.99
2006-07	5482.71	5525.46	5568.46	5611.72	5655.23	5698.99
2007-08	4941.73	4981.30	5021.10	5061.13	5101.40	5441.91
2008-09	4441.94	4478.57	4515.41	4552.47	4589.75	4627.25
2009-10	3980.22	4014.13	4048.24	4082.55	4117.07	4151.78
2010-11	3553.66	3585.06	3616.65	3641.42	3680.38	3712.53
2011-12	3159.58	3188.66	3217.92	3247.35	3276.95	3306.72
2012-13	2795.22	2822.16	2849.26	2876.52	2903.94	2931.52
2013-14	2460.43	2485.40	2510.52	2535.78	2561.20	2586.76
2014-15	2153.26	2176.43	2199.73	2223.17	2246.75	2270.46
2015-16	1871.56	1893.07	1914.70	1936.46	1958.35	1980.37
2016-17	1613.09	1633.07	1653.18	1673.40	1693.75	1714.21
2017-18	1375.93	1394.52	1413.22	1432.04	1450.96	1469.99
2018-19	1157.43	1174.74	1192.15	1209.66	1227.28	1245.00
2019-20	955.03	971.14	987.36	1003.66	1020.07	1036.57
2020-21	767.82	782.84	797.94	813.13	828.42	843.79
2021-22	594.30	608.30	622.38	636.54	650.78	665.11
2022-23	432.60	445.65	458.77	471.97	485.24	498.60
2023-24	281.89	294.05	306.28	318.58	330.95	343.40
2024-25	141.42	152.75	164.15	175.62	187.15	198.75
2025-26	10.50	21.06	31.69	42.37	53.12	63.93

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Bansal 24/7/25

The amounts indicated in the tables have been worked out on the basis of following rates of 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	30.06.2025	7.10%

Bansal 24/7/2025