

No. 9(3)/2024/TA/ 45  
Government of India  
Ministry of Finance  
Department of Expenditure  
Controller General of Accounts  
Mahalekha Niyantarak Bhawan

E-Block, GPO Complex  
INA, New Delhi  
Dated: 17.02.2026

**Subject: Central Government Employees Group Insurance Scheme, 1980  
Accounting Procedure.**

The accounting procedure for the transactions under the Central Government Employees Group Insurance Scheme, 1980 as introduced by the ministry of Finance, Department of Expenditure vide their O.M. No.F.15(3)/78-WIP dated the 31st October, 1980 was issued vide CGA's OM No. S.11013/2/81/TA/2907 dated 22.09.1981. Subsequent amendments in this regard were also issued vide CGA's OMs dated 01.03.1982, 22.09.1982, 27.09.1984 and 26.12.1985. For convenience of the stakeholders, the accounting procedure has been revised incorporating all the amendments issued thereafter.

**Head of Account**

2. There will be no individual accounting under the Scheme. The transactions under the Scheme will be booked in the Public Account of India under a new minor head "Central Government Employees' Group Insurance Scheme below the existing major head **"8011-Insurance and Pension Funds"**<sup>(1)</sup>.

**Deduction from Pay Bills**

3. In the portion of the pay bills pertaining to classification, the DDOs should exhibit the total subscription recovered from the employees under the minor head indicated above. They should attach a duly completed schedule to the pay bills for **January**<sup>(2)</sup> every year as per Annexures **A**<sup>(2)</sup>. The Pay & Accounts Office will post the figures appearing in the schedules in a register in the form as per Annexure B (**parts I**)<sup>(2)</sup> for the preparation of the Annual Report referred to in para 5 etc.

**Payments of dues to beneficiaries**

4. Separate bills in a simple receipt form as in Annexure C will be prepared in respect of payments arising under the scheme for drawing the amount towards disbursement to the payees concerned. The D.D.Os. will work out the payments with reference to para 11 of the Annexure to the Ministry of Finance O.M.No.F.15(3)/78-WIP dated the 31st October, 1980 and the Table of benefits from the Savings Fund issued by that Ministry from time to time.

1. Amended vide CGA's OM dated 17.07.2012
2. Amended vide CGA's OM dated 27.09.1984

The bills will indicate separately entitlements from (i) Insurance Fund and (ii) Savings Fund. This amount will be classified under the respective sub-heads mentioned below: -

**8011 <sup>(1)</sup>- Insurance and Pension Funds.**

- Central Government Employees Group Insurance Scheme (new minor head)
- Insurance Fund (sub-head)
- Savings Fund (sub-head)

The bills will be invariably sent by the D.D.Os. to the Pay & Accounts Officer concerned along with the Service Books which contain service particulars, nominations etc. The Pay & Accounts Offices will pass the bills expeditiously (especially in respect of claims on account of death of a member) after exercising the necessary checks and ensuring that the classification is correct, book the payments finally in the concerned books against the two distinct sub-heads (debit side) and make a note of payment in the service books which will be attested by Pay and Accounts Officer. Each case where payment has been made shall also be noted in the register as per Annexure B (Part II & III-Payments).

### **Annual Report**

5. The Pay and Accounts Officers will send a report to the Controller of Accounts of the Ministry/Department concerned **by 20<sup>th</sup> February following <sup>(2)</sup>** the completion of each anniversary of the Scheme in the form as per annexure D. The Controllers of Accounts shall consolidate the figures received from various PAOs and send a consolidated report in the same form to the **Chief Controller of Accounts, Ministry of Finance <sup>(1)</sup> by 15<sup>th</sup> March following <sup>(2)</sup>** the completion of each anniversary of the Scheme. The **Chief Controller of Accounts, Ministry of Finance<sup>(1)</sup>** shall consolidate the figures for all Ministries/Departments and send a consolidated report in the same form to the Ministry of Finance within 3 months of the completion of each anniversary of the Scheme.

In the case of PAOs (Audit), a similar report will be sent by them to the PAO (Audit-Director of Audit, Central Revenues) who will consolidate the figures and send a consolidated report to the **Chief Controller of Accounts, Ministry of Finance <sup>(1)</sup> by 15<sup>th</sup> March following <sup>(2)</sup>** the completion of each anniversary of the Scheme. This shall include the recoveries effected from Divisional Accountants and finally accounted for in the Central Section by the PAOs (Audit). In the case of Defence, P&T and Railways, the respective Chief Accounting Authorities will similarly consolidate the reports received from the lower accounting formations and arrange to send the consolidated report to the **Chief Controller of Accounts, Ministry of Finance <sup>(1)</sup> by 15<sup>th</sup> March following the completion of each anniversary of the scheme.**

### **Transfer of members**

6. If an employee is transferred from one Ministry/Department/Office to another Ministry/Department/Office, the orders of transfer should clearly indicate the Group to which he belongs and the dates of his continuous membership in this Group and also in the lower groups, if any, for the benefits from the Insurance Fund or both

1. Amended vide CGA's OM dated 17.07.2012
2. Amended vide CGA's OM dated 26.12.1985

Insurance and the Savings Fund, as the case may be, under the Central Government Employees' Group Insurance Scheme, 1980.

The Head of Office shall, inter-alia endorse a copy of the orders of transfer to the DDO and the PAO. On receipt of the orders of transfer, the D.D.O. shall incorporate a certificate on the LPC to the effect that the individual concerned has subscribed to the Insurance Fund or both to the Insurance Fund and Savings Fund, as the case may be, upto and including the month of..... As soon as the certificate from the D.D.O. of the Department which has transferred the employee has been received by the D.D.O. of the new Department, he shall commence recovery of the subscription from the individual concerned beyond the month up to which such subscription has been recovered earlier.

In respect of Government servants on deputation to State Governments/**Union Territories** <sup>(1)</sup> or on foreign service, accounting, payment and reporting work arising under the Scheme (E.g. watching of receipt of contribution and crediting to Govt. accounts, passing of bills relating to payments, if any) will be done by the Accounts Officer of his parent Department who is responsible for watching receipt of G.P. Fund etc. recoveries. (In this connection, provisions of para 9.4.1 of the Civil Accounts Manual 2024 may be referred to).

#### **Consolidation of accounts and calculation of interest**

7. ***On the basis of the monthly accounts figures under CGEGIS, 1980 for the Central Government, made available by Controller General of Accounts, Chief Controller of Accounts, Ministry of Finance will work out each month in respect of credits, the position creditable to the Insurance Fund and the portion creditable to the Savings Fund*** <sup>(2)</sup>. ***The total amount of subscription initially classified under the minor head "CGEGIS" (Credit side) shall be apportioned between the two sub-heads "Insurance Fund" and "Saving Fund" by adopting the percentage prescribed by the Ministry of Finance*** <sup>(3)</sup>. After taking into account the payment made during a quarter, the positive balance under each of the two funds shall be credited with interest calculated at the rate of interest notified by the Ministry of Finance, Department of Economic Affairs for the purpose. The amount of interest credited to the two funds taken together shall have the contra-debit to the following head of accounts.

**2049<sup>(2)</sup>** -Interest on Small Savings, Provident Fund etc.

-Interest on Insurance and Pension Funds (minor head)

-Central Government Employees Group Insurance Scheme (New Sub-head).

These figures will be incorporated in the Government of India's account of the month following the quarter so that the balance of each fund for the month following the quarter includes also the interest credited to the balance of the previous quarter.

8. ***Deleted*** <sup>(3)</sup>.

9. Transactions under the Scheme arising under the P.&T. and Defence Departments, will be booked to the final heads of accounts indicated in paras 2 and 4 above by the respective accounts organisations. However, the transactions pertaining to the employees of the Railways under the Scheme would be adjustable finally in the books of the P.A.O (Ministry of Finance, Department of Expenditure). Monthly cash settlement in respect of these will be effected by the Railway Accounts authority through the head '**8658<sup>(2)</sup>**-Suspense accounts-Suspense Account (Railways)-

1. Amended vide CGA's OM dated 01.03.1982

2. Amended vide CGA's OM dated 17.07.2012

3. Amended vide CGA's OM dated 27.09.1984

PAO Suspense-Items under Group Insurance Scheme-adjust-able by P.A.O' (Department of Expenditure) with a break up furnished under the two distinct funds of the Scheme in the case of debits but without any such break up in the case of credits. The relevant schedules of recoveries and payment vouchers need not, however, be sent to the P.A.O, but a certificate should be sent, to the effect that the total amount of credits/debits passed on, agree with the figures in the compiled accounts.

10. ***DAMA Section of CGA's Organisation will also provide a summary of the credits and debits under the two distinct funds at the close of every month's account. Chief Controller of Accounts, Ministry of Finance will intimate Ministry of Finance, the total amount of interest credited to each of these funds during the year as soon as the March Supplementary account of each Financial year is closed.***<sup>(1)</sup>

#### **Submission of estimates**

11. At the appropriate time every year, the estimates of accruals and disbursements under the Scheme, as well as of interest payments (to be paid for in the interest payments appropriations), will be furnished to the Budget Division by the ***Chief Controller of Accounts, Ministry of Finance***<sup>(1)</sup>.

#### **Proforma Account**<sup>(2)</sup>

12. It has been decided to maintain only a Proforma Account of utilisation of Funds accumulated under the Scheme towards House Building Advance to Central Government Employees envisaged in Para 14 of the Scheme. Accordingly, the Proforma Account shall be maintained by the ***Chief Controller of Accounts, Ministry of Finance***<sup>(1)</sup>.

Sr. Accounts Officer(TA)

Copy to:-

1. The Sr. AO(ITD), O/o CGA, New Delhi for uploading on the website.
2. Guard file.





145

Circular No. 6-82/TA.

No. S.11013/2/82/TA/1995  
 Government of India,  
 Ministry of Finance,  
 Department of Expenditure,  
 Controller General of Accounts,  
 8th Floor Lok Nayak Bhawan,  
 Khan Market New Delhi-11 003.

Dated, the 22nd September, 1982.

Subject:- Central Government Employees' Group Insurance  
 Scheme 1980 - Accounting procedure.

Attention is invited to this Departments Circular  
 No. 5-81/TA - issued vide No. S. 11013/2/81/TA/2907 dated 22nd  
 September, 1981 appending the accounting procedure for Central  
 Government Employees' Group Insurance Scheme 1980.

2. Para 9.7 of the C.G.E.I.S.-1980 circulated vide  
 Ministry of Finance O.M.No. F. 15(3)/78-WIP dated 31-10-80  
 provides that subscriptions for the months for which salary  
 or the wages are not payable/paid on account of a subscriber  
 being on extraordinary leave, shall be recovered with interest.  
 The head of account under which the interest so recovered shall  
 be accounted for has been under consideration of this Department  
 and it has since been decided on the advice of the Comptroller  
 and Auditor General of India that the interest recovered on  
 delayed recoveries of subscriptions will also be classified  
 under the minor head "Central Government Employees Group Insu-  
 rance Scheme" below the major head "811-Insurance and Pension  
 Funds".

Hindi version is also enclosed.

(R. RAMANATHAN)

ACCOUNTS OFFICER (TA).

To:

1. Chief Controllers/Controllers/Dy. Controllers of A/cs. of  
 Ministries/Departments of Govt. of India.
2. Controller of Aid Accounts and Audit, New Delhi.
3. All Ministries/Departments of Govt. of India

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120

No.9(6)/83/TA/ 954  
 Government of India  
 Ministry of Finance  
 Department of Expenditure  
 Controller General of Accounts  
 Lok Nayak Bhavan Khan Market.

New Delhi, the 27th Sept., 1984.

OFFICE MEMORANDUM

Subject:- Central Govt. Employees' Group Insurance Scheme,  
 1980 - Accounting Procedure.

Attention is invited to Ministry of Finance, Deptt. of Expenditure, C.G.A's O.M.No.S.11013/2/81/TA/2907 dated 22nd September, 1981 on the subject quoted above.

It has since been decided by the Government that subscriptions received under para 6 of the Scheme shall also be apportioned between Insurance and Savings Funds. Consequently the following amendments are made to the Accounting Procedure enunciated in O.M. dated 22.9.1981 quoted above.

(i) Para 3 Deduction from Pay-bills

The words 'and December' and the words and letters "and E" appearing in the fourth line of this para may be deleted. The word and figure "& IV" appearing within brackets in the sixth line of this para may be deleted.

(ii) Para 7 Consolidation of Accounts and Calculation of interest

The second sentence beginning with the words "The amount" and ending with "prescribed by the Ministry of Finance" may be substituted by the following sentence:

"The total amount of subscription initially classified under the minor head "CGEGIS" (Credit side) shall be apportioned between the two sub heads "Insurance Fund" and "Savings Fund" by adopting the percentage prescribed by the Ministry of Finance".

(iii) Para 8 Adjustments between Insurance Fund and Savings Fund

Deleted

(iv) Add the following as new para 12 after the existing para 11.

Para 12 Proforma Account

It has been decided to maintain only a proforma account of utilisation of Funds accumulated under the Scheme towards

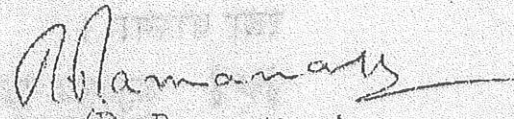


122

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House Building Advance to Central Government Employees envisaged in para 14 of the Scheme. Accordingly, the proforma account shall be maintained by the Controller General of Accounts, Ministry of Finance, (Department of Expenditure).

- (v) Annexure B (referred to in para 3)  
Part IV of this Annexure is deleted
- (vi) Annexure 'D' (referred to in para 5)  
Part IV is deleted.
- (vii) Annexure E (referred to in para 3)  
Deleted.

  
(R. Ramanathan)  
Accounts Officer(TA)

- To:
1. Chief Controllers/Controllers/Dy. Controllers of A/cs. of Ministries/Departments of Govt. of India.
  2. Controller of Aid Accounts and Audit, New Delhi.
  3. Controller of Accounts, Delhi Admn., New Delhi.
  4. All Ministries/Departments of Govt. of India.
  5. Cabinet Secretariat, New Delhi.
  6. Dy.D.G. Postal Accounts, New Delhi (5 copies).
  7. Director, Development Accounting, Rly. Board, New Delhi (5 copies)
  8. CGDA, R.K. Puram, New Delhi (20 copies).
  9. PAO, Min. of Defence, R.No.30A/D-1 Block, Sena Bhawan, N.Delhi.
  10. C.&A.G. of India w.r.t. his U.O.No. 487-AC/31-83 dt. 4-9-1984 (60 copies).
  11. P r.A.O.(IAD), O/o DACR, New Delhi.
  12. Shri V.R.Srinivasan, A.O., Min. of Finance, New Delhi (5 copies)
  13. Dy.D.G., Telecom Accounts, Sanchar Bhawan, New Delhi.
  14. Dy. Director, National Institute of Management and Accounting, Ayuth Path, Meerut Cantt.
  15. Director of A/cs., Cabinet Sectt., East Block, R.K. Puram, N.D.
  16. Secy. & Staff side, National Council of JCM, New Delhi.
  17. P.A.O. Lok Sabha/Rajya Sabha/President's Sectt.
  18. Cabinet Sectt., EAI Wing, R.No.119, South Block, New Delhi.
  19. Director General (P&T), CMR-Cell, Dak Tar Bhawan, New Delhi.
  20. PAO, Pondicherry, Pondicherry.
  21. Director of A/cs. & Budget, A&W Admn., Port Blair.
  22. M/s. Swami, Gitanjali, 14, Kustian Beach Street, Santhome, Madras-600040.
  23. Jt.CGA(K)/Jt.CGA(V).
  24. Dy.CGA(J)/Dy.CGA(O)/Dy.CGA(G)/ACGA(M)/OSD(A).
  25. AO: TA, AA, FA, Codes, Pension, Fund, Computer, Admn., CTR, RBD, Inspection (8 copies).



17

No. 9(6)/83/TA/1355  
GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF EXPENDITURE  
CONTROLLER GENERAL OF ACCOUNTS  
LOK NAYAK BHAWAN KHAN MARKET

NEW DELHI, the 26<sup>th</sup> Dec., 1985.

OFFICE MEMORANDUM

Subject: Central Government Employees Group Insurance Scheme,  
1980 - Accounting Procedure.  
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According to paragraph 5 of the accounting procedure prescribed for the Central Govt. Employees Group Insurance Scheme, 1980 circulated vide Ministry of Finance, Department of Expenditure, C.G.A.'s O.M. No. S.11013/2/81/TA/2907 dated 22nd Sept., 1981, the P.A.O.s are required to send a report to the Controller of Accounts of the Ministry/Department concerned within a month of the completion of each anniversary of the Scheme in the form as per Annexure D thereto. In Part I of the said annexure, PAO has to furnish the number of employees subscribing to the Scheme in the month of January of the current year (year in which the report becomes due) as well as the previous year. Since all paid salary bills for the month of January do not reach the PAOs by 31st January, PAOs are not in a position to observe the prescribed time-schedule. Accordingly it has been decided that PAOs will send the said report to the Controller of Accounts of the Ministry/Department concerned by 20th February each year and the Controllers of Accounts will send the consolidated report to the C.G.A. by 15th of March each year. This will still enable the C.G.A. to send the consolidated report to the Ministry of Finance by 31st March each year. Consequently the following amendments are made to paragraph 5 ibid of the Accounting Procedure:-

Substitute the words "by 20th February following" for the words "within a month of" appearing in the second line and the words "by 15th March following" for the words "within two months of" appearing in the fifth line of first sub-para and the words "by 15th March following" for words "within two months of" appearing in the third and ninth line of second sub-para.

(AMAR NATH)  
ACCOUNTS OFFICER(TA)



To:

1. Chief Controllers/Controllers/Dy. Controllers of A/cs of Ministries/Departments of Govt. of India.
2. Controller of Aid, Accounts & Audit, New Delhi.
3. Controller of Accounts, Delhi Admn., New Delhi.
4. All Ministries/Departments of Govt. India.
5. Cabinet Secretariat, New Delhi.
6. Dy. D.G., Postal Accounts, New Delhi (5 copies).
7. Director, Development Accounting, Rly. Board, New Delhi (5 copies).
8. CGDA, R.K. Puram, New Delhi (20 copies).
9. PAO, Min. of Defence, R.No. 30A/D-1 Block, Sena Bhawan, N.Delhi.
10. C.&A.G. of India w.r.t. his U.O. No. 487-AC/31-83 dt. 4.9.84 (60 copies).
11. Pr.A.O. (IAD), O/o DACR, New Delhi.
12. Shri V.R. Srinivasan, A.O., Min. of Finance, New Delhi (5 copies).
13. DY. D.G., Telecom Accounts, Sanchar Bhawan, New Delhi.
14. Dy. Director, National Institute of Management and Accounting, Ayuth Path, Meerut Cantt.,
15. Director of A/cs., Cabinet Sectt., East Block, R.K. Puram, N.D.
16. Secy.&Staff side, National Council of JCM, New Delhi.
17. P.A.O., Lok Sabha/Rajya Sabha/President's Sectt.
18. Cabinet Sectt., EAI Wing, R.No. 119, South Block, New Delhi.
19. Director General(P&T), CMR-Cell, Dak Tar Bhawan, New Delhi.
20. PAO, Pondicherry, Pondicherry.
21. Director of A/cs&Budget, A&N Admn., Port Blair.
22. M/s Swami, Gitanjali, 14, Kustain Beach Street, Santhone, Madras - 600 040.
23. Jt.CGA(K)/Jt.CGA(V)
24. Dy.CGA(J)/DY.CGA(O)/Dy.CGA(G)/ACGA(M)/OSD(A)
25. AP:TA,AA,FA, Codes, Pension, Fund, Computer, Admn., CTR, RBD Inspection (8 copies).

No.9(3)/2012/TA/478  
Ministry of Finance  
Department of Expenditure  
Controller General of Accounts  
7<sup>th</sup> Floor, Lok Nayak Bhawan

Khan Market, New Delhi,  
Dated: 17<sup>th</sup> July, 2012.

OFFICE MEMORANDUM

**Subject:** Central Government Employees' Group Insurance Scheme, 1980-  
Accounting Procedure-reg.

Attention is invited to this Office O.M.No.S.11013/2/81/TA/2907 dated 22<sup>nd</sup> September, 1981 and followed by amendments issued vide O.Ms. dated 1.3.82, 22.9.82, 27.9.84 and 26.12.85 on the subject cited above.

2. The work assigned to this Office relating to management of CGEGIS-1980 as prescribed in the CGEGIS Accounting Procedure circulated in our O.M. dated 22.9.1981 has been transferred to Pr.AO, Ministry of Finance. Consequently, the following amendments are made to the Accounting Procedure therein so that all future requirement for the management of information relating to this scheme can be provided by the line Ministries/Departments to the O/o Pr.AO, Ministry of Finance:-

Sl.No.	Details of Amendment
(i)	<u>Paras 5 &amp; the subpara under 5, 11 and 12</u> The word 'Controller General of Accounts' appear in the above paras may be substituted by 'Chief Controller of Accounts, Ministry of Finance'.
(ii)	<u>Replace the first sentence of the existing para 7 with the following:-</u> On the basis of the monthly accounts figures under CGEGIS, 1980 for the Central Government, made available by Controller General of Accounts, Chief Controller of Accounts, Ministry of Finance will work out each month in respect of credits, the position creditable to the Insurance Fund and the portion creditable to the Savings Fund.



(iii)	<p><b><u>Replace the existing para 10 with the following:-</u></b></p> <p>'Monthly Accounts Section of CGA's Organization will also provide a summary of the credits and debits under the two distinct funds at the close of every month's account. Chief Controller of Accounts, Ministry of Finance will intimate Ministry of Finance, the total amount of interest credited to each of these funds during the year as soon as the March Supplementary account of each financial year is closed.'</p>
(iv)	<p><b><u>paras 2,4,7,9</u></b></p> <p>Replace the numeric codes '811' with '8011'; '249' with '2049'; '858' with '8658'.</p>

*T.R. Padmavathy*  
(T.R. Padmavathy)

Assistant Controller of Accounts  
☎ 24644348

To

1. The Pr.Chief Controllers/Chief Controllers/Controllers of Accounts of Ministries/Departments of Govt. of India.
2. The Controller of Aid Accounts and Audit, Janpath Bhawan, New Delhi.
3. All Ministries/Departments of Govt. of India.
4. Cabinet Secretariat, New Delhi.
5. The Pr.Director(A/cs), Office of C&AG of India, B.Z.Marg, I.P.Estate, New Delhi.
6. The Director(Accounts), Ministry of Railway, Rail Bhawan, New Delhi.
7. The CGDA, Ministry of Defence, Ulan Batar Road, Palam, Delhi Cantt., New Delhi-10.
8. The Dy.DG(PAF), Department of Posts, Dak Bhawan, New Delhi.
9. The Dy.DG(A/cs), Department of Telecommunication, Sanchar Bhawan, New Delhi.
10. PAO, Lok Sabha/Rajya Sabha/President's Sectt.
11. PAO, Election Commission, Nirvachan Sadan, Ashoka Road, New Delhi.
12. PAO, O/o AG (Audit), AGCR Building, IP Estate, New Delhi.
13. The Controller of Accounts, Ministry of Finance, AGCR Building, 4<sup>th</sup> Floor, I.P. Estate, New Delhi.
14. Jt.CGA(NS), O/o CGA—for kind information.
15. The Dy.CGA(M.A/cs), O/o CGA—for kind information.
16. The Sr.AO(Monthly Accounts), O/o CGA—with reference to their U.O. No.S-11022/01/115/CGEGIS/M.A/c./2011-12/90 dated 2<sup>nd</sup> May, 2012.

Copy forwarded to Sr AO, ITD with a request to upload this on to the CGA's website.

*T.R. Padmavathy*  
17/11/20  
Acct/In