

GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI
FINANCE (POLICY) DEPARTMENT
4TH LEVEL, 'A WING' DELHI SECRETARIAT
I.P. ESTATE, NEW DELHI 110002
CD No:- 012678347

No. F. 20/26/2021/Fin/PD/738-746

Dated: 16/04/2025

ENDORSEMENT

The copy of under mentioned letter/reference is forwarded herewith for information and necessary action to the following: -

1. All Heads of Department, Govt. of NCT of Delhi.
2. All Pay & Accounts Officers through Principal Accounts Office, Vikas Bhawan, Govt. of NCT of Delhi.
3. All Heads of Autonomous Bodies, Govt of NCT of Delhi.
4. The Commissioner, Municipal Corporation of Delhi, Civic Centre, Minto Road, New Delhi.
5. Chairperson, NDMC, Palika Kendra, New Delhi.
6. Chief Executive Officer, Delhi Cantonment Board, Delhi.
7. CEO, Delhi Urban Shelter Improvement Board, I.P. Estate, New Delhi.
8. Sy. Analyst with the request to upload the same on Website of Finance Department and all the Departments are requested to download the same from Website of Finance Department (No hardcopy of enclosures will be dispatched to any Organisation/Department)
9. Guard File.


(Manoj Kumar V.M.)

Joint Secretary (Finance/Policy)

List of OM/links forwarded

S. No.	Name of the Ministry/ Department	O.M. No. and Date and link	Subject
1	Ministry of Finance, Department of Expenditure, Government of India	No.08(18)/2021/ E.II.A dated 6 th March, 2025 https://doe.gov.in/files/whats_new_documents/0603_2025.pdf	Bi-annual Compilation/updation of amendments in GFR 2017 up to 31.01.2025.
2		No.7(1)/EV/2023 dated 26 th March, 2025	Central Government Employees Group Insurance Scheme-1980-Tables of Benefits for the savings fund for the period from 01.01.2025 to 31.03.2025.

2016

No. 7(1)/EV/2023
Government of India
Ministry of Finance
Department of Expenditure
E-V Branch

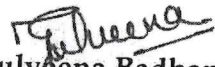
New Delhi, the 26th March, 2025

OFFICE MEMORANDUM

Sub: .Central Government Employees Group Insurance Scheme-1980 - Tables of Benefits for the savings fund for the period from 01.01.2025 to 31.03.2025.

The Tables of Benefits for Savings Fund to the beneficiaries under the Central Government Employees Group Insurance Scheme-1980, which are being issued on a quarterly basis from 01.01.2017 onwards, as brought out in this Ministry's OM of even number dated 17.03.2017, for the quarter from 01.01.2025 to 31.03.2025, as worked out by IRDA based on the interest rate of 7.1% per annum (compounded quarterly) as notified by the Department of Economic Affairs as per their Resolution No. 5(3)-B(PD)/2023 dated 03.01.2025, are enclosed.

2. The Tables enclosed are of two categories as per the existing practice. As hitherto, the first Table of Benefits for the savings fund of the scheme is based on the subscription of Rs.10 p.m. from 1.1.1982 to 31.12.1989 and Rs.15 p.m. w.e.f. 1.1.1990 onwards. The second Table of Benefits for savings fund is based on a subscription of Rs.10 p.m. for those employees who had opted out of the revised rate of subscription w.e.f. 1.1.1990.
3. In so far as the persons serving in the Indian Audit and Accounts Department are concerned, these Orders are issued in consultation with the Comptroller and Auditor General of India, as mandated under Article 148(5) of the Constitution of India.
4. Hindi version of these orders is attached.


(Gulveena Badhan)
Deputy Secretary to the Government of India

To

1. All Ministries/Department of the Central Government as per standard list.
2. Copy with spare copies for information and necessary action to C&AG, UPSC, all State Government etc. as per standard list.

2011

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980
Contribution @ Rs. 10/- throughout

Accumulated value of contribution from 1st January of year of Entry to the month and year of cessation

Year of cessation of membership - 2025

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	46995.70	47279.13	47564.23									
1983	42097.08	42351.69	42607.80									
1984	37678.49	37907.11	38137.08									
1985	33713.73	33919.04	34125.55									
1986	30153.53	30337.90	30523.34									
1987	26962.99	27128.59	27295.16									
1988	24116.75	24265.61	24415.34									
1989	21542.13	21675.84	21810.34									
1990	19250.60	19370.83	19491.77									
1991	17213.47	17321.72	17430.61									
1992	15405.88	15503.50	15601.69									
1993	13804.87	13893.07	13981.79									
1994	12376.01	12455.81	12536.07									
1995	11107.83	11180.16	11252.92									
1996	9983.10	10048.82	10114.93									
1997	8984.62	9044.47	9104.67									
1998	8095.17	8149.79	8204.73									
1999	7303.28	7353.23	7403.49									
2000	6609.70	6655.58	6701.72									
2001	5989.18	6031.41	6073.89									
2002	5430.99	5469.93	5509.11									
2003	4927.58	4963.57	4999.76									
2004	4468.10	4501.38	4534.85									
2005	4045.53	4076.32	4107.30									
2006	3655.14	3683.64	3712.31									
2007	3294.49	3320.86	3347.40									
2008	2961.30	2985.71	3010.28									
2009	2653.48	2676.09	2698.83									
2010	2369.10	2390.04	2411.10									
2011	2106.39	2125.78	2145.28									
2012	1863.48	1881.44	1899.51									
2013	1640.28	1656.93	1673.68									
2014	1435.51	1450.95	1466.49									
2015	1247.71	1262.04	1276.47									
2016	1075.39	1088.72	1102.12									
2017	917.29	929.68	942.15									
2018	771.62	783.16	794.77									
2019	636.68	647.43	658.24									
2020	511.88	521.89	531.96									
2021	396.20	405.53	414.92									
2022	288.40	297.10	305.85									
2023	187.93	196.03	204.19									
2024	94.28	101.84	109.44									
2025	7.00	14.04	21.12									

Note:

Basis Used

From	To	Interest*	From	To	Interest*
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%
1.1.83	31.12.86	11%	1.4.2013	31.03.2016	8.70%
1.1.87	31.12.00	12%	01.04.2016	30.09.2016	8.70%
1.1.01	31.12.01	11%	01.10.2016	31.12.2016	8.70%
1.1.02	31.12.02	9.50%	01.01.2017	31.03.2017	8.00%
1.1.03	31.12.03	9.00%	01.04.2017	30.06.2017	7.90%
1.1.04	30.11.11	8.00%	01.07.2017	31.12.2017	7.80%
1.12.11	31.03.12	8.60%	01.01.2018	30.09.2018	7.60%
			1.10.2018	31.12.2018	8.00%
			1.1.2019	31.03.2019	8.00%

* Interest p.a compounded quarterly

From	To	Interest*
1.4.2019	30.6.2019	8.00%
1.7.2019	30.9.2019	7.90%
1.10.2019	31.12.2019	7.90%
1.1.2020	31.03.2020	7.90%
1.4.2020	31.12.2022	7.10%
1.1.2023	31.03.2023	7.10%
1.4.2023	30.6.2023	7.10%
1.7.2023	30.09.2023	7.10%
1.10.2023	31.03.2024	7.10%
1.04.2024	31.03.2025	7.10%

Savings Fund : 68.75% from 1.1.82 to 31.12.87

70% from 1.1.88 and onwards

Insurance Fund : 31.25% from 1.1.82 to 31.12.87

30% from 1.1.88 and onwards

SP

2007

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980

Contribution @ Rs. 10/- P.M upto 31.12.89 and Rs. 15 throughout after 1.1.90

Accumulated value of contribution from 1st January of year of Entry to the month and year of cessation

Year of cessation of membership - 2025

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	56627.03	56970.61	57316.21									
1983	51723.79	52038.53	52355.12									
1984	47308.77	47597.54	47888.01									
1985	43339.98	43605.40	43872.39									
1986	39791.16	40035.71	40281.70									
1987	36599.33	36825.11	37052.21									
1988	33748.73	33957.74	34167.98									
1989	31171.11	31364.96	31559.95									
1990	28887.48	29067.90	29249.38									
1991	25832.14	25994.59	26157.99									
1992	23128.53	23275.08	23422.48									
1993	20713.66	20846.00	20979.11									
1994	18577.02	18696.79	18817.27									
1995	16676.62	16785.21	16894.44									
1996	14991.46	15090.14	15189.40									
1997	13484.79	13574.61	13664.95									
1998	12156.61	12238.61	12321.10									
1999	10964.92	11039.92	11115.35									
2000	9914.97	9983.79	10053.02									
2001	8980.52	9043.85	9107.54									
2002	8151.07	8209.51	8268.30									
2003	7388.24	7442.20	7496.47									
2004	6702.14	6752.06	6802.28									
2005	6068.29	6114.49	6160.95									
2006	5482.71	5525.46	5568.46									
2007	4941.73	4981.30	5021.10									
2008	4441.94	4478.57	4515.41									
2009	3980.22	4014.13	4048.24									
2010	3553.66	3585.06	3616.65									
2011	3159.58	3188.66	3217.92									
2012	2795.22	2822.16	2849.26									
2013	2460.43	2485.40	2510.52									
2014	2153.26	2176.43	2199.73									
2015	1871.56	1893.07	1914.70									
2016	1613.09	1633.07	1653.18									
2017	1375.93	1394.52	1413.22									
2018	1157.43	1174.74	1192.15									
2019	955.03	971.14	987.36									
2020	767.82	782.84	797.94									
2021	594.30	608.30	622.38									
2022	432.60	445.65	458.77									
2023	281.89	294.05	306.28									
2024	141.42	152.75	164.15									
2025	10.50	21.06	31.69									

Note:

Basis Used

From	To	Interest*	From	To	Interest*	From	To	Interest*
1.1.82	31.12.82	10%	01.04.2012	31.03.2013	8.80%	1.4.2019	30.6.2019	8.00%
1.1.83	31.12.86	11%	1.4.2013	31.03.2016	8.70%	1.7.2019	30.9.2019	7.90%
1.1.87	31.12.00	12%	01.04.2016	30.09.2016	8.70%	1.10.2019	31.12.2019	7.90%
1.1.01	31.12.01	11%	01.10.2016	31.12.2016	8.70%	1.1.2020	31.03.2020	7.90%
1.1.02	31.12.02	9.50%	01.01.2017	31.03.2017	8.00%	1.4.2020	31.12.2022	7.10%
1.1.03	31.12.03	9.00%	01.04.2017	30.06.2017	7.90%	1.1.2023	31.03.2023	7.10%
1.1.04	30.11.11	8.00%	01.07.2017	31.12.2017	7.80%	1.4.2023	30.6.2023	7.10%
1.12.11	31.03.12	8.60%	01.01.2018	30.09.2018	7.60%	1.7.2023	30.09.2023	7.10%
			1.10.2018	31.12.2018	8.00%	1.10.2023	31.03.2024	7.10%
			1.1.2019	31.03.2019	8.00%	1.04.2024	31.03.2025	7.10%

* Interest p.a compounded quarterly

Savings Fund : 68.75% from 1.1.82 to 31.12.87

70% from 1.1.88 and onwards

Insurance Fund : 31.25% from 1.1.82 to 31.12.87

30% from 1.1.88 and onwards

25

1991

No.08(18)/2021/E.II.A
Government of India
Ministry of Finance
Department of expenditure

North Block, New Delhi
Dated: 6 March, 2025

OFFICE MEMORANDUM

Subject: Bi-annual Compilation/updation of amendments in GFRs, 2017
upto 31.01.2025.

In continuation to this Department's previous OMs on the subject mentioned above, it is hereby informed that the updated compilation of GFRs 2017 as on 31.01.2025 has been issued, and the same has been uploaded on this Department's website www.doe.gov.in.

2. This is issued with the approval of Secretary (Exp.)



(C.P. Kushwaha)
Under Secretary to the Govt. of India
Tel: 2309 5604

To

Secretaries/ Financial Advisers of all Ministries/Departments of
Government of India.



1981

GENERAL FINANCIAL RULES 2017



Government of India
Ministry of Finance
Department of Expenditure
Undated unto 31.01.2025



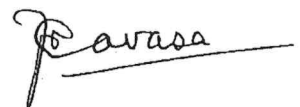
1971

General Financial Rules 2017

**Government of India
Ministry of Finance
Department of Expenditure
(Updated upto 31.01.2025)**

PREFACE

1. General Financial Rules (GFRs) are a compilation of rules and orders of Government of India to be followed by all while dealing with matters involving public finances. These rules and orders are treated as executive instructions to be observed by all Departments and Organisations under the Government and specified Bodies except otherwise provided for in these Rules.
2. General Financial Rules were issued for the first time in 1947 bringing together in one place all existing orders and instructions pertaining to financial matters. These have subsequently been modified and issued as GFRs 1963 and GFRs 2005.
3. In the last few years, Government has made many innovative changes in the way it conducts its business. Reforms in Government budgeting like removal of distinction in non-plan and plan expenditure, merger of Railway Budget with General Budget, focusing on outcomes through an improved Outcome Budget document, all needed to be reflected in the GFRs. Increased focus on Public Finance Management System (PFMS), reliance on the Direct Benefit Transfer (DBT) Scheme to ensure efficient delivery of entitlements, introduction of new e-sites like Central Public Procurement Portal, Government e-Marketing (Gem) Portal, Non-Tax Revenue Portal have also necessitated revision of the existing GFRs to keep them in tune with the changing business environment. The objective was to make the GFRs facilitate efficiency rather than create impediments in smooth and timely implementation while following principles of accountability and procedures of financial discipline and administrative due diligence. The Expenditure Management Commission set up in 2014 to recommend ways in which efficiency of public expenditure could be increased has also made several recommendations especially with respect to Autonomous Bodies. New rules on non-tax revenues, user charges, e-receipts portal have been added in addition to the manner in which Autonomous Bodies are run.
4. The PAC in April 2015, Group of Secretaries in February 2016 and EMC in March 2016 has recommended setting up a Task Force to review the GFRs so as to frame comprehensive rules to address the issues as highlighted in the above para.
5. GFRs, 2017 have evolved as a result of wide consultations with Central Government Ministries and Departments, some State Governments and other stakeholders at the Task Force stage and thereafter. The Discussion Draft was also uploaded on the MoF's website. Secretaries of each Department/ Ministry of Government of India were asked to give their views for additions/ modifications, keeping in view their specific requirements of their domain. Detailed deliberations were also carried out within the Ministry. C&AG's comments on the draft GFRs have also been taken into consideration.
6. The aim of any rule is to provide a framework within which an organization manages its business in a financially prudent manner without compromising its flexibility to deal with varied situations. The GFRs 2005 have been very comprehensively reviewed with the aim of promoting simplicity and transparency in the Government financial system and procedures. It is expected that the new GFRs 2017 will enable an improved, efficient and effective framework of fiscal management while providing the necessary flexibility to facilitate timely delivery of services.
7. Department of Expenditure would like to place on record the exceptional work done by the Task Force on Review of GFRs, the office of the C&AG, the office of the CGA, Budget Division of Department of Economic Affairs, the Ministries and Departments for their valuable inputs and its own officers for assiduously and meticulously completing this vital and challenging exercise in a time bound manner.



(ASHOK LAVASA)
Finance Secretary &
Secretary (Expenditure)
Department of Expenditure
Ministry of Finance

**TABLE OF CONTENTS**

Chapter No.	Name of the Chapter	Page No.
1	Introduction	9
2	General System of Financial Management	11
	I. General Principles relating to expenditure and payment of money	12
	II. Defalcation and losses	15
	III. Submission of records & information	16
3	Budget formulation and implementation.	17
4	Government Accounts	25
5	Works	38
6	Procurement of Goods and Services	40
	I. Procurement of Goods	40
	II. Procurement of Services	53
7	Inventory Management	58
8	Contract Management	63
9	Grants-in-aid and Loans	68
10	Budgeting and Accounting for Externally Aided Projects	86
11	Government Guarantees	90
12	Miscellaneous Subjects	95
	I. Establishment	95
	II. Refund of revenue	97
	III. Debt and misc. obligations of Govt.	98
	IV. Security deposits	99
	V. Transfer of land and buildings	99
	VI. Charitable endowments and other trusts	100
	VII. Local bodies	100
	VIII. Maintenance of records	100
	IX. Contingent and Miscellaneous Expenditure.	101



194/12

APPENDIX

1	Instructions for regulating the Enforcement of Responsibility for losses, etc.,	102
2	Procedure for the preparation of Detailed Estimates of Receipts	103
3	Instructions for the preparation of Detailed Estimates of expenditure from the Consolidated Fund	105
4	Procedure for compilation of Detailed Demands for Grants	109
5	Procedure to be followed in connection with the Demands for Supplementary Grants	111
6	The Contingency Fund of India Rules	112
7	Transfer of Land and Buildings between the Union and State Governments	115
8	Charitable Endowments and other Trusts	117
9	Destruction of Office Records connected with Accounts.	129
10	Check against provision of funds	138
11	Formula for Price Variation Clause	139
12	Rates of Guarantee Fee	140

FORMS

Form Serial No.	Description	Page No.
GFR 1	Application for an Additional Appropriation	142
GFR 2	Revenue Receipts	143
GFR 2-A	Estimates of foreign grants	144
GFR 2-B	Estimates of interest receipts and loan repayments	145
GFR 3	Liability Register	146
GFR 3-A	Liability Statement	148
GFR 4	Statement of proposals for pre-budget discussions	151
GFR 5	Register showing expenses by Heads of Account	153
GFR 6	Broadsheet for watching receipt of account from Disbursing Officers	154
GFR 7	Compilation Sheet	155

CONTENTS

GENERAL FINANCIAL RULES 2017 Ministry of Finance Department of Expenditure



Form Serial No.	Description	Page No.
GFR 8	Consolidated Accounts	156
GFR 9	Broadsheet for watching Receipt of the Returns from the Heads of Departments under a Department of the Central Government	157
GFR 10	Report of Surplus, Obsolete and Unserviceable Stores for Disposal	158
GFR 11	Sale Account	159
GFR 12 -A	Form of Utilization Certificate (Autonomous Bodies)	160
GFR 12 -B	Form of Utilization Certificate (For Loans)	162
GFR 12 -C	Form of Utilization Certificate (State Governments))	163
GFR 13	Statement of aggregate balance of loan(s) outstanding as on 31st March and details of defaults	164
GFR 14	Form of Security Bond (Fidelity Bond Deposited as Security)	165
GFR 15	Form of Written Undertaking to be executed by an Undertaking/ Corporation wholly owned by the Central Government at the time of sanctioning of a loan.	167
GFR 16	Certificate of transfer of charge	168
GFR 16 - A	Joining Report	16
GFR 17	Fidelity Guarantee Policy	17-1
GFR 18	Accession Register	173
GFR 19	Notice to borrower about the due date for repayment of loan and interest thereon	174
GFR 20	Register of Policy Holder	175
GFR 21	Register of Grants to be maintained by the sanctioning Authority.	176
GFR 22	Register of Fixed Assets	177
GFR 23	Stock Register of consumables such as Stationery, Chemicals, Spare parts etc.	178
GFR 24	Register of Assets of Historical /Artistic value.	179
GFR 25	Government Guarantees.	180
GFR 26	Furnishing of data regarding Guarantees to Ministry of Finance.	181
	CONCORDANCE TABLE	182

192/e

260	291
261	292
262	293
263	294
264 (1)	295(1)
264 (2)	295(2)
264 (3)	295(3)
265 (1)	296(1)
265 (2)	296(2)
266	297
267	298
268	299
269	300
270 (1)	301(1)
270 (2)	301(2)
270 (3)	301(3)
270 (4)	301(4)
270 (5)	301(5)
271	302
272	303
273	304(1)
	304(2)
274 (1)	305(1)
274 (2)	305(2)
275 (1)	306(1)
275 (2)	306(2)
275 (3)	306(3)
275 (4)	306(4)
276	307
277	308
278	309
279 (1)	310(1)
279(2)	310(2)
279 (3)	310(3)
279 (4)	310(4)
279 (5)	310(5)
280	311
281 (1)	312(1)
281 (2)	312(2)
282	313
283	314
284	315
285	316
286	317
287	318
288	319
289	320(1)
	329(2)
290	321
291	322
292 (1)	323(1)

12/11

292 (2)	323(2)
293	324