

Telephone : 26142369

A/56271/34/AG/Ins (Coord)

10 Oct 2018

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ARMY GROUP INSURANCE DIRECTORATE
(COORD DIVISION)

RETURNS ON SAVING ELEMENT OF AGIF PREMIUM

1. A CD containing details of returns on saving element of AGIF premium from 01 Apr 1981 to 01 Jan 2018 is encl herewith for uploading on COAS and AG's Web Pages.
2. No cl info has been incl in this update.

/ gane
(Somesh Jaswal)
Col
Dir AGI (Coord)
for PDAS

Encls: 01 x CD.

Army HQ Computer Centre
B Wing, Sena Bhawan

10/10

RETURN ON SAVING ELEMENT : OFFRS (APPROX)

S No	Date of joining Scheme	Amount Contributed Upto 31 Mar 19	Contributed towards Saving Element 31 Mar 19	Amount Accrued in Saving Element 31 Mar 19	Annualised Return
1	01-Apr-81	684525	545406.00	1695398.00	10.47%
2	01-Jan-82	683625	544723.00	1662454.00	10.45%
3	01-Jan-83	682425	543812.00	1622074.00	10.43%
4	01-Jan-84	680985	542902.00	1578119.00	10.41%
5	01-Jan-85	679305	541597.00	1531546.00	10.39%
6	01-Jan-86	677385	540170.00	1483226.00	10.35%
7	01-Jan-87	675225	538590.00	1433875.00	10.31%
8	01-Jan-88	672825	536769.00	1384060.00	10.25%
9	01-Jan-89	670425	534947.00	1339159.00	10.19%
10	01-Jan-90	667350	532784.00	1291576.00	10.13%
11	01-Jan-91	664050	530507.00	1246699.00	10.06%
12	01-Jan-92	660750	528230.00	1206738.00	10.00%
13	01-Jan-93	657450	525953.00	1171307.00	9.94%
14	01-Jan-94	654150	523677.00	1140006.00	9.89%
15	01-Jan-95	650850	521373.00	1112051.00	9.84%
16	01-Jan-96	647550	519061.00	1087228.00	9.81%
17	01-Jan-97	644250	516749.00	1065315.00	9.78%
18	01-Jan-98	639610	513456.00	1038119.00	9.75%
19	01-Jan-99	632290	508201.00	999200.00	9.71%
20	01-Jan-00	624970	502946.00	964681.00	9.69%
21	01-Jan-01	617650	497691.00	934083.00	9.67%
22	01-Jan-02	610330	492401.00	906745.00	9.67%
23	01-Jan-03	603010	487098.00	882211.00	9.68%
24	01-Jan-04	594130	480468.00	854553.00	9.69%
25	01-Jan-05	582130	471180.00	819119.00	9.71%
26	01-Jan-06	564130	457248.00	770091.00	9.73%
27	01-Jan-07	546130	443316.00	724866.00	9.74%
28	01-Jan-08	528130	429384.00	683203.00	9.74%
29	01-Jan-09	510130	415492.00	645158.00	9.73%
30	01-Jan-10	483850	395836.00	596376.00	9.72%
31	01-Jan-11	457570	376219.00	551688.00	9.70%
32	01-Jan-12	415000	341844.00	480710.00	9.64%
33	01-Jan-13	367000	302550.00	406702.00	9.56%
34	01-Jan-14	315000	259501.00	333103.00	9.44%
35	01-Jan-15	255000	208945.00	254426.00	9.21%
36	01-Jan-16	195000	158381.00	183113.00	8.88%
37	01-Jan-17	135000	108313.00	119343.00	8.66%
38	01-Jan-18	75000	59811.00	63248.00	8.51%

Note:-

1. The return or annualised yield for a scheduled of cash flows occurring at irregular interval has been calculated using XIRR function in Excel.
2. XIRR allows for uneven cash flow intervals by taking into account the dates of which a cash flow occurs.
3. An illustration for calculation of return for members who joined the scheme on 01 Jan 17 and 01 Jan 18 is at Appx att.
4. The return in respect of JCO/OR would also be the same as indicated above.

ILLUSTRATION FOR CALCULATION OF RETURN

Date of Contribution	Amount	Date of Contribution	Amount
01-Jan-18	-3988	01-Jan-17	-4042
01-Feb-18	-3988	01-Feb-17	-4042
01-Mar-18	-3988	01-Mar-17	-4042
01-Apr-18	-3988	01-Apr-17	-4042
01-May-18	-3988	01-May-17	-4042
01-Jun-18	-3988	01-Jun-17	-4042
01-Jul-18	-3988	01-Jul-17	-4042
01-Aug-18	-3988	01-Aug-17	-4042
01-Sep-18	-3988	01-Sep-17	-4042
01-Oct-18	-3988	01-Oct-17	-4042
01-Nov-18	-3988	01-Nov-17	-4042
01-Dec-18	-3988	01-Dec-17	-4042
01-Jan-19	-3988	01-Jan-18	-3988
01-Feb-19	-3988	01-Feb-18	-3988
01-Mar-19	-3988	01-Mar-18	-3988
01-Apr-19	63248	01-Apr-18	-3988
XIRR	8.66%	01-May-18	-3988
		01-Jun-18	-3988
		01-Jul-18	-3988
		01-Aug-18	-3988
		01-Sep-18	-3988
		01-Oct-18	-3988
		01-Nov-18	-3988
		01-Dec-18	-3988
		01-Jan-19	-3988
		01-Feb-19	-3988
		01-Mar-19	-3988
		01-Apr-19	119343
		XIRR	8.51%