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NOTIFICATION

No.G.1917/1/89-F.APF/251, the 30th December, 1991.

OFFICE MEMORANDUM

Subj:- Introduction of the Mizoram State Government Employees Group Insurance Scheme, 1992.

On attaining the status of a full-fledged State, employees of the Govt. of Mizoram ceased to be members of the Union Territory Govt. Employees Group Insurance Scheme, 1984 as per the provisions of para 11.1 of the UTGEIS, 1984 to which employees of Govt. of Mizoram still continue to subscribe till date.

In the meantime, as this is a welfare scheme for Government servants and serving as a source for accumulation of additional resource, Govt. of Mizoram thought it necessary to have a separate scheme of its own for the State Government Employees and accordingly, a new scheme called "The Mizoram State Government Employees Group Insurance Scheme, 1992" is prepared for introduction within the State of Mizoram.

The said Insurance Scheme, 1992 is to be effective from the 1st January 1992 as detailed in the scheme enclosed herewith.

Detailed procedures regarding accounting of the transaction to the scheme is also given in the scheme and immediate action has to be taken on para 16 to 19.7 of the scheme which relate to informing members of their enrolment, collection of nomination from members and opening of a register of members etc.

All Heads of Departments/Offices are, therefore, requested to bring this Office Memorandum/Scheme to the notice of all employees concerned and ensure that the new scheme is brought into effect from the forenoon of 1st January 1992.

N. Zokunga,
Deputy Secretary to the Govt. of Mizoram.
Finance Department.

MIZORAM STATE GOVERNMENT, GROUP INSURANCE SCHEME, 1992

With a view to provide at a low cost and on a wholly contributory and self financing basis the twin benefits of an insurance cover to help the families of the State Government Employees in the event of death of the employees while in Service and a lump sum payment to the employees or to their families on cessation of employment on account of resignation, death, retirement etc., the Governor of Mizoram is pleased to introduce the Group Insurance Scheme with effect from 1st January, 1992 as detailed in the Annexure.

All Heads of Departments/Offices are requested to bring this orders/scheme to the notice of all employees concerned and ensure that the new Scheme is brought into effect from the forenoon of 1st January 1992.

Detailed procedure regarding accounting of the transaction relating to the Scheme is also given in this Scheme. Immediate actions are now requested on para 16 to 19.7 of the Scheme which relate to informing members or their enrolment, collection of nomination from members and opening of a register of members etc.

ANNEXURE—I

STATE GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME, 1992.

Date of effect—

The State Government Employees Group Insurance Scheme, 1992 herein after referred to as the Scheme, shall come into force with effect from the forenoon of 1st Jan. 1992.

OBJECTIVE

2. The 'Scheme' is intended to provide for the State Government Employees, at a low cost and on a wholly contributory and self financing basis, the twin benefits of an insurance cover to help their families in the event of death while in service and a lump sum payment to augment their resources on retirement, resignation etc.

APPLICATION

3. The 'Scheme' shall apply to all State Government servants. Contract employees, persons on deputation from Central or any other State Government, Public Sector and statings or other autonomous organisations, persons appointed against leave/training vacancy, casual labourer, part time and adhoc employees will not be covered by the 'Scheme'. The 'Scheme' will also not apply to persons recruited under the State Government after attaining the age of 50 years. Such State Government servants to whom 'Scheme' applies hereafter be referred to as 'employees,

MEMBERSHIP

4. 1 The 'Scheme' shall be compulsory for all State Government 'employees' who are in the State Government Service with effect from 1st January, 1992.

4. 2 After the scheme has come into force all 'employees' who enter service in a month other than January 1992, shall be enrolled as members of the 'Scheme' on the next anniversary of the 'Scheme'.

SUBSCRIPTION FOR MEMBERS

5. 1 The subscription for the 'Scheme' will be in units of Rs. 15/- per month. A Group 'D' employees will subscribe for 1 unit, a Group 'C' employee for 2 units, a Group 'B' employees for 4 unit and a Group 'A' employee for 8 units. Thus, the rate of subscription for a member of the 'Scheme' shall be Rs.15/-, Rs.30, Rs.60 and Rs.120 per month for Group D,C,B, and A employees respectively.

5. 2. In the event of regular promotion of the employees from one Group to another, his/her subscription shall be raised, from the next anniversary of the 'Scheme' to the level appropriate to the Group to which he/she is promoted, until the date of next anniversary of the 'Scheme' he shall continue to be covered for insurance for the same amount for which he was eligible before such promotion.

For example, a Group 'D' employees promoted on regular basis to Group 'C' in February 1992 shall continue to subscribe at the rate of Rs. 15/- per month upto Dec. 1992 and be eligible for the insurance cover of Rs. 15,000/- only in addition to the benefits from the savings fund appropriate to his subscription. From January 1993 his/her subscription will be raised to Rs. 30/- per month and he will become eligible for an insurance cover of Rs. 30,000/- in addition to appropriate benefits from Savings fund.

PREMIUM AND INSURANCE COVER FOR EMPLOYEES OTHER THAN MEMBERS

6. The employees entering Service in a month other than January falling after 1st January 1992 will be given a benefit of appropriate insurance cover from the date their becoming members of the 'Scheme' on payment of subscription of Rs. 4.50 per month as a premium for every Rs. 15,000/- of the insurance cover. From the date of anniversary of the 'Scheme' they will pay subscription at the rate indicated; in para 5.1 above.

For example, a Group 'D' employees entering service in February 1992 shall pay a subscription of Rs. 4.50 per month as a premium for an insurance cover of Rs. 15,000/- for a period of 11 months until December, 1992 and from January, 1993 his Subscription will be raised to Rs 15/- per month and he shall become eligible for the benefits from Savings fund in addition to the insurance cover of Rs. 15,000/-. Similarly, a Group 'C' employees entering Service in February 1992 will pay a subscription of Rs. 9/- per month as the premium for an insurance cover of Rs. 30,000/- for a period of 11 months upto December, 1992 and from January 1993 his subscription will be raised to Rs. 30/- per month and he shall become eligible for the benefits from Savings fund in addition to insurance cover of Rs.30,000/-.

INSURANCE FUND AND INSURANCE COVER FOR MEMBERS

7.1 In order to provide an insurance cover to each member of the 'Scheme' a portion of the Subscription shall be credited to an insurance fund to be held in the Public Account of the State Government. The amount of insurance cover will be Rs. 15,000/- for each units of subscription. It will be paid to the families of those 'employees' who unfortunately die due to any cause, while in State Government Service.

7.2 The positive or Negative balance under the insurance Fund shall be credited or debited, as the case may be, with the amount of interest calculated at the prevailing rate of interest on the Post Office Saving Bank deposits which at present is 5 1/2 per cent per annum.

SAVING FUND —

8.1 The balance of the subscription shall be credited to a Saving Fund. The amount in the saving Fund will be held by the State Government in Public Account. The total accumulation of Saving together with interest there on will be payable to the member on his retirement after attaining the age of superannuation or on cessation of his employment with the state Government or to his family on his death while in service.

8. The benefits from the Savings Fund will be as per illustration table attached. This benefit is illustrative and in practice could be a little more or less than the amount shown in the table which has been constructed on the basis of individual's subscription reduced by the cost of insurance at a mortality rate of 1.75 per thousand and the compound interest of 10 per cent thereon. If at any time the rate of interest changes and/or the cost of insurance changes the benefit available from the Savings Fund will also change correspondingly.

2.3 In case of death of a member the payment of the amount of Insurance will be in addition to the payment from the Savings Fund.

8.4 The positive balance under the Savings Fund shall be credited with the amount of interest calculated at the rate of interest notified by the Finance Department for the purpose from time to time.

8.5 Interest will be allowed at 10 percent per annum (compounded quarterly) on the balance in the Savings Fund for a block of 5 years commencing from the date the scheme comes into force.

RECOVERY OF SUBSCRIPTION—

9.1 The subscription of a member for a month shall fall due at the commencement of the normal working hours on the first of that month.

9.2 The subscription is a premium for the Insurance cover from the date of joining Government Service to the date of membership of the 'scheme' shall

initially fall due from the date of joining and subsequently from the commencement of normal working hours on the first of every month.

9.3 The subscription for a month shall be recovered by deduction from the salary of the 'employees' for that month irrespective of the date of actual payment of salary/wage for that month.

9.4 The subscription shall be recovered every month including the month in which the 'employee' ceases to be in employment on account of retirement, death, resignation, removal from service etc.

9.5 The Drawing and Disbursing Officer shall recover the subscription for the 'employees' irrespective of their being on duty, leave or suspension.

9.6 No interest shall be levied on arrears of subscription if the non-recovery is due to delayed payments of salary/wage.

9.7 If an 'employee' is on extra-ordinary leave and there is no payment of his salary any period his subscription for the months for which no payments of salary are made to him shall be recovered with interest admissible under the 'Scheme' on the accretions to the Savings Fund in not more than three instalments commencing from his salary for the month following the month in which he resumes duties after leave. If an 'employee' dies while on extra-ordinary leave the subscription due from him shall be recovered with interest admissible under the 'Scheme' on the accretions to the Savings Fund from the payment admissible to his family under the 'Scheme'.

For example, if a Group 'D' employee proceeds on ten month extra-ordinary leave from 5th February to Dec. and no salary is paid to him for any day from March to November, his subscription totalling Rs. 150/- will be recovered together with the interest calculated at the compound rates of interest of 10% per annum in not more than three instalments commencing from January next year.

9.8 If an 'employee' proceeds on deputation or on foreign service, the borrowing authority/foreign employee shall be requested to effect the recovery of the subscription and credit the same to the relevant head of account. It shall be ensured that the necessary clause to this effect is included in the term of deputation/foreign service in future. The recovery of this amount will be watched in the same manner as applicable to leave salary and pension contribution. If at any time the recovery of subscription falls in arrears, the same shall be recovered with interest admissible under the 'Scheme' on the accretions to the Savings Fund in not more than three instalments.

FINANCING OF SUBSCRIPTION FROM GENERAL/CONTRIBUTORY PROVIDENT FUND :

10.1 It will not ordinarily be permissible to Finance the 'Scheme' from the General Provident Fund. However if at any stage the position of an individual member does not permit him to subscribe to the 'Scheme' and to the General Provident Fund at the same time, he may be permitted to make, as a separate transaction, a non-refundable withdrawal from the General Provident Fund of an amount equivalent to a year's subscription paid for the 'Scheme'.

10.2 The subscription to the 'Scheme' will form part of deduction allowable in respect of life insurance premia, contributions to provident fund etc., in computing the total income of the subscriber for the purposes of income tax, except to the extent of the amount finally withdrawn from the General Provident Fund on account of such Subscription.

PAYMENT FROM INSURANCE FUND/SAVINGS FUND :

11.1 If an 'employee' retires on attaining the age of superannuation or otherwise ceased to be in State Government service and his service Book discloses that he has been a member of the 'scheme' the Head of office shall issue a sanction for the payment of the member's accumulation in his savings fund after obtaining a simple applications in form No. 3.

11.2 If an 'employee' dies while in service and his service book discloses that he was a member of the 'scheme' the Head of Office shall address the nominees/heirs of the Government Servant concerned in Form No.4 to submit an application in Form No. 5 and on receipt thereof shall issue a sanction for the payment of the amount of insurance and the accumulation in the Savings Fund to him/them.

When an employee leaves a family and there is no nomination in favour of a member or members of the family of the subscriber subsists or if such nomination relates only to a part of the amount payable under the scheme, the whole amount or part thereof to which the nomination does not relate, as the case may be, shall notwithstanding any nomination purporting to be in favour of any person or persons other than a member or members of his family become payable to the members of his family in equal shares.

Provided that no share shall be payable to :—

- (a) Sons who have attained majority;
- (b) Sons of a deceased son who have attained majority;
- (c) Married daughters whose husbands are alive;
- (d) Married daughters of a deceased son whose husbands are alive;

If there is any member of the family other than those specified in clauses (a), (b), (c) and (d).

Provide further that the widow or widows and the child or children of a deceased son shall receive between them in equal parts only the share which that son would have received if he had survived the subscriber and had been exempted from the provisions of clause (a) of the first provision.

11.3 The amount payable to the nominees/heirs of an 'employee' who has the benefit of an insurance cover only will be the amount of insurance appropriate to his Group.

11.4 The amount payable to the nominees/heirs of a member of the 'Scheme' who dies while in service, shall be —

- (a) The amount of appropriate insurance to which he was entitled to at the time of his death; plus

- (b) The amount due to him out of Savings Fund for the entire period of his membership in the lowest Group; and
- (c) the amount or amounts due to him for the additional units by which his subscription was raised on each occasion due to appointment/promotion to higher Group for the period from which the rate of subscription was raised to the date of his death.

For example, if a Group 'D' employee, who is a member of the 'Scheme' acquires a membership in Group 'C' and Group 'B' after 5 years and 15 years of service respectively and dies while in service after 30 years of total membership in all these Groups, his nominee or nominees shall be paid the sum of the following amounts :-

- (i) the amount of insurance of Rs. 60,000/- due on a monthly subscription of Rs. 60/- being a Group B employee on the date of his death.
- (ii) the amount due from Saving fund on a monthly subscription of Rs. 15/- for 30 years.
- (iii) the amount due from Savings fund on a monthly subscription of Rs. 15/- (Rs. 30-Rs. 15) for 25 years, and
- (iv) the amount due from Savings Fund on a monthly subscription of Rs. 30/- (Rs. 60-Rs. 30) for 15 years.

11.5 The amount payable to the 'employee' who ceases to be in employment with the State Government on account of resignation, retirement etc. shall be—

- (a) The amount due to him out of the Savings Fund for the entire period of his membership in the lowest Group, and
- (b) The amount or amounts due to him for the additional units by which his subscription was raised on each occasion due to appointment/promotion to higher Group, for the period from which the rate of subscription was so raised to the date of cessation of his membership.

For example, if a Group 'D' employee who is a member of the 'Scheme' acquires a membership in Group 'C' and Group 'B' after 10 years and 20 years of service respectively and retires on superannuation after 30 years of total membership in all these Groups, he shall be paid the sum of the following amounts :-

- (i) The amount due to him from Savings Fund on a monthly subscription of Rs. 15/- for 30 years.
- (ii) The amount due to him from Savings Fund on a monthly subscription of Rs. 15/- (Rs. 30-15) for 20 years and
- (iii) The amount due to him from Savings fund on a monthly subscription of Rs. 30/- (Rs. 60-30) for 10 years.

11.6 If any employee dies during a month before the recovery of subscription for that month from him, his dues shall be paid after deducting the subscription.

11.7 If any employee joins later on an All India Service, his case shall be regulated in such manner as may be decided by the Minister of Finance.

11.8 PAYMENT OF INSURANCE AMOUNT TO THE NOMINEES/HEIRS WHEN AN EMPLOYEE IS MISSING AN UNTRACEABLE.

The Insurance cover may be paid to the nominees or heirs of the missing person after expiry of a period of seven years following the month of disappearance of the employee provided the claimants produce a proper and indisputable proof of death of a Decree of the Court that the employee concerned should be presumed to be dead as laid down in Section 108 of the Indian Evidence Act.

11.9 The accumulations in the Savings Fund may, however, be paid to the nominees or heirs after elapse of a period of one year following the month of disappearance subject to the fulfilment of the following conditions :-

(a) The family must lodge a report with the concerned Police Station and obtain a report that the employee has not been traced after all efforts had been made by the Police.

(b) An indemnity Bond should be taken from the nominees/dependants of the employee that all payments shall be adjusted against the payment due to the employee in case he/she appears on the scene and makes any claim.

11.10 Full subscription at the rate applicable on the date of disappearance of the Government Employee shall continue to be recovered every month from the nominees or heirs of the missing Government Employees for a period of one year following the month of disappearance. Thereafter premium for insurance cover at the rate of Rs. 4.50 per month for every Rs. 15,000/- of the insurance cover shall be recovered for a future period of six years or till the month in which insurance cover is paid, whichever is later.

11.11 Recovery of full subscription for one year together with interest thereon (at the rate admissible on the accumulations in the Savings Fund) may be made from the Savings Fund to be paid after one year, subject to the fulfilment of the conditions specified in para 11.9. As regards premium for the next six years as stated in para 11.9 this too may be recovered together with interest thereon (at the rate admissible on the accumulations in the Savings Fund) from the insurance amount to be paid after expiry of the period of seven years following the month of disappearance.

WITHDRAWALS FROM INSURANCE FUND/SAVING FUND :

12.1 It will not be permissible for any member or other beneficiary of the 'Scheme' to withdraw any amount out of Insurance Fund to which he has been subscribing. The amount due from the Fund on the death of a member of the 'Scheme' while in service, shall be worked out in accordance with para 11 and paid to his nominee (s).

12.2 It will also not be permissible for any member of the 'scheme' to withdraw any amount of the Savings Fund to which he has been subscribing. The amount

due to his from the Fund on his cessation of employment on account of resignation, retirement etc., shall be worked out in accordance with para 11 and paid to him or his nominee(s).

LOAN/ADVANCE FROM OR AGAINST ACCUMULATION IN INSURANCE FUND/SAVINGS FUND :-

13. No loans or advances shall be paid to any member or other beneficiary of the 'Scheme' from or against his accumulations in the Insurance Fund/Savings Fund to which he has been subscribing.

UTILISATION OF ACCUMULATIONS IN INSURANCE FUND/SAVING FUND :

14. The accumulation in the insurance Fund/Savings Fund shall be at the disposal of the State Government. Since, the 'Scheme' is wholly self-financing and self-supporting the bulk of these accumulations are proposed to be utilised for ownership housing schemes and other scheme for the benefit of the members of the 'scheme'.

MODE OF NOTIFICATION OF THE 'SCHEME' :

15. The 'Scheme' shall be notified to the employees by displaying a copy thereof on the notice board or where no notice board is provided at a prominent place in the premises where the employees are working. A few copies of the 'Scheme' may also be supplied to the recognised unions/Associations of the employees.

ACTION ON NOTIFICATION OF THE 'SCHEME' :

16. By the 10th of every month following the month in which the 'Scheme' is notified, the Head of Office shall supply to the Drawing and Disbursing Officer names, Groups, dates of birth and dates of appointment of persons who may be appointed to any service or post under the State Government during the preceding month and who would be eligible to be the members of the 'Scheme' in terms of para 3 of the 'Scheme'.

ACTION ON THE 'SCHEME' COMING INTO FORCE :

17.1 By the 10th of the month in which the 'Scheme' comes into force, the Head of Office shall supply to the Drawing and Disbursing Officer a statement indicating the names, the Group and the date of birth of every 'employee' who has been in the State Government Service on the date of 'Scheme' is notified.

17.2 Every member of the 'scheme' shall be informed in Form No. 1 the date of his enrolment, the subscription to be deducted and the benefit to which he would be eligible. On his regular promotion from one Group to another he will be similarly informed in Form No. 2.

17.3 Enrolment into higher Group due to regular promotion or change of pay scale should be recorded in Service Book under attestation of Head of Department.

REGISTER OF MEMBERS :

18. The Head of Office shall ensure that Group-wise register of members is maintained in the Form No.8 and kept upto date. This register shall be sent to the D.D.O. concerned once a year to verify whether appropriate subscriptions are being recovered from all employees who have joined the Insurance Fund or both the Insurance Fund and the Savings Fund under the 'Scheme' and to record a certificate thereon to this effect.

NOMINATION :

19.1 The Head of Office shall obtain from every Government Servant, who is a member of the 'Scheme' a nomination conferring on one or more persons, the right to receive the amount that may become payable under this 'scheme' in the event of his death before attaining the age of superannuation. In the case of 'employee' who are already in State Government Service on the date 'scheme' is notified and in the case of 'employee' who are already in State Government Service on the date the 'scheme' is notified and in the case of 'employee' who join State Government Service after the date on which the 'scheme' is notified, such nomination shall be obtained alongwith the joining report.

19.2 If a member of the 'scheme' happens to be a minor, he will be required to make nomination on his attaining the age of majority.

19.3 If a member of the 'scheme' has a family at the time of his making the nomination he shall make such nomination only in favour of a member or members of his family. For this purpose, family will have the same meaning as defined in the General Provident Fund (Central) Rules.

19.4 If a member nominates more than one person under para 19.1, he should specify in the nomination the amount/share payable to each of the nominees in such a manner as to cover the whole of the amount payable under the 'scheme' failing which the amount payable under the 'scheme' shall be equally distributed among the nominees.

19.5 The nomination shall be made in Form No. 6 or Form No. 7 as is appropriate in the circumstances.

19.6 A member of the 'Scheme' may at any time cancel a nomination by sending a notice to the Head of office alongwith a fresh nomination made in accordance with the above provision.

19.7 The nomination received from the members shall be dated and countersigned by the Head of Office and posted in their Service Books. The Head of office shall also make an entry in the Service Book that the nomination has been duly received.

19.8 Nominations made by Gazetted Officers shall be dated and countersigned by Heads of Departments and sent to Chief Controller of Accounts (Entitlement) for custody and record in their respective Service Card/Statement.

ACCOUNTING :

20. The transaction relating to the 'Scheme' shall be accounted for in accordance with the procedure appended herewith.

INTERPRETATION AND CLARIFICATION :

20.1 If any categories of 'employees' are not specifically classified into Group A, Group B, Group C or Group D, their classification shall be issued in accordance with principles laid down in this regard under the Central Civil Service (classification, Control and Appeal) Rull 1965 or as made from time to time.

20.2 In the actual implementation of the 'Scheme' if any doubt arises in regard to the interpretation any of the provisions this 'Scheme' or if any point requires clarification, the matter may be referred to the Finance Department whose decision shall be final.

REVIEW OF THE SCHEME :

22. The working of the 'Scheme' will be reviewed every three years to ensure that the 'Scheme' remains self financing and self-supporting.

FORM NO. 1

GOVERNMENT OF MIZORAM

Department/Office
Date

MEMORANDUM

Shri a Group employee has been enrolled as a member of the state Government Employees Group Insurance Scheme, 1992 with effect from His monthly subscription of Rs. (Rupees) shall be deducted from his salary/wage commencing from the month of and he will be eligible to the benefits of the Scheme appropriate to Group with effect from

(Head of Office)

To

Shri
(Name and designation of the employee)

FORM NO. 2

GOVERNMENT OF MIZORAM

Department/Office _____
Date _____

MEMORANDUM

Shri _____ has been promoted on a regular basis, From Group _____ to Group _____

with effect from-----His monthly subscription for the State Government Employees Group Insurance Scheme, 1992 shall be raised from Rs----- to Rs----- from the month of----- and he will be eligible to the benefits of the Scheme appropriate to Group----- with effect from-----

(Head of Office)

To

Shri-----
(Name and designation of the employees)

FORM NO. 3

(By subscriber on retirement)

To

The-----

Subject : Application for payment of accumulation under State Government Employees ' Group Insurance Scheme, 1992.

Sir,

I have been a member of the State Government Employees' Group Insurance Scheme, 1992 since-----** I have retired from service after attaining the age of-----years/ I have ceased to be in employment with the State Government with effect from-----I was holding the post of----- before retirement/cessation of employment with the State Government. I request that the amount due to me under State Government Employees' Group Insurance Scheme may be paid to me.

Yours faithfully,
()

* Designation and address of the Head of Office.

** Month and year of becoming a member of the Scheme may be indicated here.

FORM NO. 4

GOVERNMENT OF MIZORAM

DEPARTMENT-----
OFFICE OF-----
NO-----DATE-----
TO-----

Subject :

Payment of the amount due under the State Government Employees' Group Insurance Scheme, 1992.

Dear Sir/Madam,

I am directed to State that the Late Shri-----has nominated you for payment of full/-----percent of amounts due under the State Government Employees' Group Insurance Scheme, 1992. You are, therefore, requested to submit an application in the enclosed Form No.5 for arranging payment.

Yours faithfully,
()

*Name and address of the nominee.

FORM NO. 5

Date _____

To _____

The _____

Subject :

Application for payment of amount due to Late Shri _____
under the State Government Employees' Group Insurance Scheme, 1992.

Sir,

With reference to your letter No. _____ dated _____

I hereby request that the full/_____ percent of amount due to
late _____ under the State Government Employees' Group Insurance Scheme may be paid to me.Yours faithfully,
()

*Name and address of the office from where Form No. 4 is received.

FORM NO. 6

Nomination for benefit under the State Government Employees' Group Insurance Scheme, 1992.

When the Government servant has no family and wishes to nominate one person or more than one person.

I, having no family, hereby nominate the person/persons mentioned below and confer on him/them the right to receive to the extent specified below any amount that may be sanctioned by the State Government under the State Government Employees' Group Insurance Scheme, 1992 in the event of my death while in Service or which having become payable on my attaining the age of superannuation may remain unpaid at my death.

Name & Address of nominees/ nominee.	Relationship with Govt. servant.	Age.	Share of amount be paid to each*	Contingencies on the happening of which nomination shall become invalid	Name, address & relationship of the persons, if any, to whom the right of nomination shall pass in the event of his predeceasing the Govt. servant.
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1	2	3	4	5	6
1.					
2.					
3.					

Dated, this... ..day of.....19....at.....

Signature of two witness :

1.....

2.....

Signature of Govt. servant.

N.B. The Government servant should draw line across the blank space below his last entry to prevent the insertion of any name after he has signed.

***This column should be filled in so as to cover the whole amount that may be payable under the Insurance Scheme.**

****Where a Government servant who has no family makes a nomination, he shall specify in this column that the nomination shall become invalid in the event of his subsequently acquiring a family.**

FORM NO. 7

Nomination for benefits under the State Government Employees' Group Insurance Scheme, 1992.

When the Government Servant has a family and wishes to nominate one member or more than one member thereof.

I hereby nominate the person(s) mentioned below, who is/are member(s) of my family, and confer on him/her/them the right to receive to the extent specified below any amount that may be sanctioned by the State Government under the State Government Employees' Group Insurance Scheme, 1992 in the event of my death while in service or which having become payable on my attaining the age of superannuation may remain unpaid at my death.

Name & address of nominee/ nominees.	Relationship with Govt. servant.	Age	Share to be paid to each.*	Contingencies on the happening of which the nomination shall be come invalid.	Name, Address and relationship of the person, if any, to whom the right of the nominee shall pass in the event of his predeceasing the Govt. servant.
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1	2	3	4	5	6
---	---	---	---	---	---

- 1.
- 2.
- 3.

N.B. The Government servant should draw line across the blank space below his 1st entry to prevent insertion of any names after he has signed.

Dated this.....day of19.....at.....

Signature of two witnesses :

- 1.
- 2.

Signature of the Goyt. Servant.

*This column should be filled in so as to cover the whole amount that may be payable under the Insurance Scheme.

FORM NO. 8

STATE GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1992 REGISTER OF MEMBERS GROUP

Section 1-Particulars of employees subscribing to the Insurance fund only.

Sl No.	Name	Designation	Date of birth	Date of appointment	Date of commencement of subscription	Date of promotion to higher group/ date of transfer to other department.	Date of death	Remarks
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1	2	3	4	5	6	7	8	9
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Section II particulars of employees subscribing to both Insurance Fund and Savings Fund.

Sl. No.	Name	Designation	Date of birth	Date of appointment	Date of commencement of subscription	Date of promotion to higher Group/ Date of transfer to other deptt.	Date of cessation of membership & reason there f.	Remarks
1	2	3	4	5	6	7	8	9

ANNEXURE—II

STATE GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME.....

The amount credited to the Savings fund of the rate of interest is 10 percent per annum.

No. of year contribution paid	Net annual Savings Rs. 124.00	Net annual Savings Rs. 248.00	Net annual Savings Rs. 496.00	Net annual Savings Rs. 992.00
	Corresponding to Rs. per month contribution.	Corresponding to Rs. 30 per month contribution.	Corresponding to Rs. 60/-per month contribution.	Corresponding to Rs. 120 per month contribution.
Rs	Rs	Rs	Rs	Rs
5	792	1,584	3,168	6,336
10	2,070	4,140	3,780	1,6560
15	2,625	8,250	16,500	33,000
20	7,437	14,874	29,748	59,496
25	12,770	25,539	51,078	1,02,156
30	21,359	42,717	85,434	1,70,868
35	35,190	70,380	59,760	2,81,520
40	57,467	114,933	229,866	4,59,732
Average	1,436.67	2,873.32	5,746.65	11,493.30
i.e.	(57,467+40)	(114,933+40)	(229,866+40)	(459,732+40)

A P P E N D I X

MIZORAM STATE GOVERNMENT EMPLOYEES GROUP INSURANCE
SCHEME 1992 ACCOUNTING PROCEDURE—

The following procedure is prescribed for the accounted or the transactions under the Mizoram State Government Employees Group Insurance Scheme, 1992.

HEAD OF ACCOUNT :

2. There will be no individual accounting under the 'Scheme'. The transaction under the scheme will be booked in the Public Account of the State under two distinct sub-heads 'Insurance Fund' and 'Saving Fund' under the new minor head. "105—State Government Insurance Fund (1)" opened below the existing major head "8011-Insurance and Pension Funds".

DEDUCTION FROM PAY BILLS :

3. In the portion of the pay bills pertaining to classification, the DDOS should exhibit the subscription recovered from the employees under the two sub-heads indicated above. Until further orders, the ratio between insurance Fund and Saving Fund shall be 3:7. They should attach a duly completed schedule to the pay bill for January and December every year as per Annexure 'A' and 'E' respectively. The Accounts officer of the State Government/Chief Controller of Accounts will post the figures appearing in the schedules in a register in the form as per Annexure 'B' (parts I & IV) for the preparation of the Annual Reports referred to in para 5. Interest recover in terms of Para 9.7 requires similar allocation between the two funds.

TRANSFER OF MEMBERS :—

4. (1) 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 date of his continuous membership in this Group and also in the lower Groups. If any, for the benefits from the Insurance Fund or both Insurance Fund and the Savings Fund, as the case may be, under the State Government Employees Group Insurance Scheme, 1992.

The Head of office shall inter alia endorse a copy of the orders of transfer to the DDO and the A.O./Chief Controller of Accounts on receipt of the orders of transfer, the DDO shall incorporate a certificate on the Last Pay Certificate to the effect that the individuals concerned has subscribed to the insurance Fund or both to the Insurance Fund and Saving Fund, as the case may be, upto and including the month of —

As soon as the certificate from the DDO of the Department which has transferred the employee has been received by the DDO of the new Department, he shall commence recovery for the subscription from the individual concerned beyond the month upto which such subscription has been recovered earlier.

2) In respect of Government servants on deputation to other state Government/Central Govt./U.Ts/Railways/P&T/Defence Departments/the Government undertakings in autonomous bodies or on foreign service it will be the responsibility of the borrowing Departments to recover the amount from the salary bill of the concerned officials

and sent the amount by B/D to Chief Controller of Accounts for credit under the Head 8011 Group Insurance etc.

3) (a) In respect of Employees of Forest Department, Soil Conservation and work charged employees of PWD, P&E, PHE the prescribed monthly contribution in respect of their employees should be deducted from the pay bills and deposited in Treasury under the major head 8011 Insurance Scheme and sent the Treasury Challan along with details of schedule of deductions to Chief Controller of Accounts, Government of Mizoram, Aizawl.

(b) In case of Government Employees posted at Mizoram houses, New Delhi, Calcutta, Shillong, Gauhati & Silchar, the prescribed contribution should be deducted by DDO and sent the amount by Bank Draft to Chief Controller of Accounts along with deduction schedules for credit under the head 8011 GIS, etc.

ANNUAL REPORT :

4. The Head of Offices/DDO shall send a report to the Chief Controller of Accounts within a month of the completion of each anniversary of the scheme in the form as per Annexure 'D'. The Chief Controller of Accounts shall consolidate the figures received from various Head of Offices/DDOs and send a consolidated report in the same form to the finance Department within 3 months of the completion of each anniversary of the scheme.

PAYMENT OF DUES TO BENEFICIARIES :

5. 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 DDO's will work out the payments with reference to Para 11 of the State Government Employees Group Insurance Scheme, 1992 and the table of benefits from the Savings Funds issued by the Finance Department, Government of Mizoram from time to time. The bill 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 — Insurance and Pension Funds.
- 105 — State Government Insurance Fund.
- 1(1) — Insurance Fund
- 1(2) — Savings Fund.

The bills will be invariably sent by the DDO's to the Chief Controller of Accounts/Accounts Officer of the state along with the Service Books which contain service particulars, nominations etc. The Accounts Officer/Chief Controller of Accounts will pass the bills expeditiously (especially in respect of claims on account of death of a member, if there is no irregularities) after exercising the necessary checks and ensuring that the classification is correct, record the authorisation in this books against the two distinct sub-heads (debit side) and make a note of authorisation in the service Book which will be attested by the Director of Accounts & Treasuries or any officer who he may authorised to do so. Each case where authorisation has been made shall also be noted in the register as per Annexure-B (parts II&III payments). Director, Accounts & Treasuries shall therefore forward the Authority to the DDO, who in turn will present the bill to

the Treasury or Sub-Treasury as the case may be. The Treasury Officer or the Sub-Treasury Officer finally passed the claim.

DUTIES OF D.D.O. HEAD OF THE OFFICE :

1. Give wide publicity to the Group Insurance Scheme against all the staff members and explain the social security accruing them. Send the scheme to the official on deputation/Foreign service outside the State Administration.
2. Obtain nomination from the staff in Form No.6 or No.7 as the case may be.
3. Obtain a statement indicating name, designation, Group (A,B,C or D) and date of birth of all employees for register maintained in the form of form No. 8.
4. Issue on enrolment certificate to each member (Form 1 of the scheme) Obtain further additions to the above on 10th of every month. Based on the above maintain a register (Form No. 8)
5. Make a prominent entry in red ink in the body of the service book to the following effect :-

“Shri/Smt/Kum..... has opted to be governed by the State Government Employees Group Insurance Scheme 1992. Attest this entry over your full dated signatures and affix your rubber stamp indicating designation etc.

6. Paste copy of enrolment Form No.1 on the first page of the Service Book, attest the same over full signatures and affix your rubber stamp indicating designation etc.

7. Staff making the following deduction and classifying them correctly on the cover page of the salary bill. The deduction can be shown in a distinct vertical column —

Say col.No.....	of the bill.			
Classification :	Group D,	Group C,	Group B,	Group A,
Saving Fund	10.50	21	42	84
Insurance	4.50	9	18	36
Total	15	30	60	120

Start deducting the above from the salary from January 1992, payable in the last working day onwards, in respect of all the employees. The deduction shall be like Income Tax Deduction. Therefore, there is no need to prepare a schedule of deduction every month except for January and December.

8. Attach a complete schedule (Annexure 'A' of accounting procedure) with the Pay Bill for January and a complete schedule (Annexure 'E' of the Accounting Procedure) with Pay Bill for December, each year.

9. Keep note of the amount to be deducted per month in the Pay Bill register (TR-21A) under the column compulsory deductions.

10. In respect of fresh recruit joining the service any time between 2nd January and 31st December of each Calendar year after the scheme come into force, make a compulsory deduction of subscription to insurance fund and above appropriate to his grade as indicated in item No. 7 above. With effect from 1st January of succeeding year start deducting subscription to savings Fund also for these fresh Recruits.

11. DO NOT ENROLL OR MAKE DEDUCTIONS FROM THE CASUAL LABOURERS, PART TIME AND ADHOC EMPLOYEES AND DEPUTATIONIST FROM U.T. GOVERNMENT/OTHER STATE GOVERNMENT/CENTRAL GOVERNMENT and persons appointed against Leave/Training Vancancy (.).

12. On regular promotion from one Group to another, the promote shall continue to subscribe at the rates applicable to the lower group till 31st December and the eligible for Insurance cover group as applicable to lower group. From 1st January next, start deducting at the rates applicable to the Group to which he was promoted (see para 5.2 and from No. 2 of the scheme).

13. If subscriber is on extra-ordinary leave, his arrears of subscription shall be recovered in not more than three equal instalments plus interest at 10% per annum at compound rate shall be recovered for the month for which his salary is drawn at the end of Extra Ordinary Leave (Refer Para 9.7 of the scheme). Interest so recovered shall also be allowed to Savings Fund in the ratio given in para 9 viz 9.3.

14. On transfer of an employee to another office make a prominent mention of the deduction to be made under the Group Insurance Scheme in the Compulsory deduction column of Last Pay Certificate.

15. When an employees proceeds on Foreign Service, include the facts that he is a member of the Group Insurance Schem and direct the foreign employer who remits monthly subscription at 15.30/60/120/etc. as the case may be along with his G.P. Fund subscription to the Accounts Officer/Chief Controller of Accounts. Edorse a copy of this letter to your Accounts Officer.

16. At the time of calculating rebate on Income Tax, consider the deductions under this scheme at per with G.P. Fund contributions.

17. ON DEATH OF SUBSCRIBER :

(a) Address the nominee/heir (Form No.4) to submit an application (Form No.5) and pre-receipted bill (Annexure C) for both Insurance cover and Savings Fund in duplicate.

(b) Prepare two distinct bills - one detailing the sub-head 'Insurance Fund, and other detailing the 'Savings Fund' under the minor head 'State Government Employees Group Insurance Scheme.

18. Send the bills as above duly supported by the Service Book to the Director, Accounts & Treasuries.

19. Please ensure that the bills prepared in Annexure-C bears signature of recipient and D.D.O.

20. On receipt of authority with its enclosures from office of Chief Controller of Accounts, get the expenditure sanctioned from the Head of Office/Department. Payments may be claimed from the Treasury Sub-Treasury for disbursement to nominees/ heirs.

21. ON SUBSCRIBER QUITTING SERVICE EITHER BY RESIGNATION, RETIREMENT OR OTHERWISE :-

a) Get an application from the employee (Form No. 3) and pre-receipted bill (Annexure-C)

b) Send the bills with Original Claim papers and Service Book to Director, Accounts & Treasuries after ensuring that the date of cessation of service and reason thereof are properly recorded under attestation.

c) On receipt of Authority from the Director of Accounts & Treasuries submit the claim to the Treasury/Sub-Treasury supported by expenditure sanction issued by Head of Office for payment.

22. ANNUAL REPORT :

Send an Annual Report to Director, Accounts & Treasuries in the Form Annexure 'D' & 'E'. This shall be based on consolidation of the register maintained by you in Annexure 'B'.