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#### NOTIFICATION

#### UNION TERRITORY GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME, 1984.

##### **Date of effect :**

The Union Territory Government Employees Group Insurance Scheme, 1984 hereinafter referred to as the "Scheme" shall be notified on 1st. April, 1983 and shall come into force with effect from the forenoon of 1st. January, 1984.

##### **Objective :**

2. The "Scheme" is intended to provide for the Union Territory 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 in service and lump-sum payment to augment their resources on retirement.

##### **Application :**

3. The "Scheme" shall apply to all employees of Union Territory Governments of Goa, Pondicherry, Mizoram and Arunachal Pradesh and Union Territory/Administration of Andaman & Nicobar Islands, Delhi, Chandigarh, Dadra and Nagar Haveli & Lakshadweep. Contract employees persons on deputation from Central Government, State Governments, public sector undertakings, or other autonomous organisations, Casual labourer, part-time and adhoc employees will not be covered by the 'Scheme'. This scheme is also not applicable to all India Services officers borne on Union Territory Cadre. The "Scheme" will also not apply to persons recruited under the Union Territories Governments/Administration after attaining the age of 50 years. Such employees of Union Territory Govt./Administration to whom the 'scheme' applies will hereafter be referred to as "employees".

**Membership :**

4. 1. The "scheme" will be compulsory for all those "Employees" who enter service under any Union Territory Govt. after the 'scheme' is notified i.e. all those 'employees' entering service under Union Territory Govt. after 1-4-83 will be compulsorily covered under the 'scheme' from the date it comes into force.

4. 2. Those "Employees" who are already in service in any Union Territory Govt. on the date the 'scheme' is notified will have an **option to opt out of the 'scheme'**. This option should be exercised by 30th. June, 1983. Those 'Employees' who do not opt out of the 'scheme' by that date will be deemed to have become members of the 'Scheme' from the date the 'scheme' comes into force. The option, once exercised, will be treated as final and no further choice will be available.

4. 3. After the "scheme" has come into force all 'employees' who enter service in a month other than January 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. 10/- per month. A Group D employee will subscribe for one unit, a group C employee for 2 units, a Group B employees for 4 units and a Group A employee for 8 units. Thus the rate of subscription for a member of the 'scheme' shall be Rs 10/-, Rs. 20/-, Rs. 40/-, and Rs.80/- per month for Group D, C, B and A employees respectively.

5. 2. In the event of regular promotion of an employee from one Group to another, his subscription shall be raised, from the next anniversary of the 'scheme', to the level appropriate to the Group to which he is promoted. Until the date of the 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, if the 'scheme' comes into force w.e.f. 1 January 1984, a Group D employee promoted on regular basis to Group C in February 1984 shall continue to subscribe at the rate of Rs. 10/- per month upto Decemner 1984 and be eligible for the insurance cover of Rs. 10,000/- only in addition to the benefits from the Savings Fund appropriate to his subscription. From January 1985, his subscription will be raised to Rs. 20/- per month and he will become eligible for an insurance cover of Rs. 20,000/- in addition to appropriate benefits from the Savings Fund.

**Premium and insurance cover for employees other than members :**

6. The 'employees' entering service in a month other than January falling after January 1984 will be given benefit of appropriate insurance cover from the date of joining service to the date of their becoming members of the 'scheme' on payments of subscription of Rs 3/- per month as the premium for every Rs. 10,000/- 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, if the 'scheme' comes into force w.e.f. 1 January 1984, a Group D employee entering service in February 1984 shall pay a subscription of Rs 3/- per month as the premium for an insurance cover of Rs 10,000/- for a period of 11 months until December 1984 and from January 1985 his subscription will be raised to Rs. 10/- per month and he shall become eligible for the benefits from Savings Fund in addition to the insurance cover of Rs. 10,000/-. Similarly, a Group C employee entering service in February 1984 will pay a subscription of Rs. 6/- per month as the premium for an insurance cover of Rs. 20,000/- for a period of 11 months upto December 1984 and from January 1985 his subscription will be raised to Rs. 20/- per month and he shall become eligible for the benefits from the Savings Fund in addition to insurance cover of Rs. 20,000/-.

#### **Insurance Fund and insurance cover for members.**

7. 1. In order to provide an insurance cover to each members of the 'scheme' a portion of the subscription shall be credited to an Insurance Fund to be held in the Public Account of the Central Government. The amount of insurance cover will be Rs. 10,000/- for each unit of subscription. It will be paid to the families of those employees who unfortunately die, due to any cause, while in service under Union Territory Govt./Administration.

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 Central Govt. in Public account the total accumulation of Saving together with interest thereon will be payable to the member on his retirement after attaining the age of superannuation or on cessation of his employment with the Union Territory Government or to his family on his death while in service.

8. 2. The benefits from the Savings Fund will be as per illustration table attached herewith. 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 mortality rate of 3.75 per thousand and the compound interest of 10 percent thereon. If at any time the rate of interest changes and/or the cost of insurance changes the benefits available from the Saving Fund will also change correspondingly.

8. 3. In the case of death of a member the payment of the amount from of Insurance will be in addition to the payment from the Saving Fund.

8. 4. The positive balance under the Saving Fund shall be credited with the amount of interest calculated at the rate of interest notified by the Ministry of Finance Department of Economic Affairs, for the purpose.

8. 5. Interest will be allowed at 10 percent per annum (compounded quarterly) on the balance in the Saving 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 as 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 hour on the first of every month.

9. 3. The subscription for a month shall be recovered by deduction from the salary/wage of the 'employee' 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 from 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 extraordinary leave and there is no payment of his salary/wage for any period, his subscriptions for the months for which no payments of salary/wage are made to him shall be recovered with interest admissible under the 'scheme' on the accretion to the Saving Fund in not more than three instalments commencing from his salary/wage for the months following the month in which he resumes duties after leave. If an 'employee' dies while on extraordinary leave the subscriptions due from him shall be recovered with interest admissible under the 'scheme' on the accretions to the Savings Fund from the payments admissible to his family under the 'scheme'.

For example, if a Group D employee proceeds on ten months' extraordinary leave from 5-2-84 to 4-12-1984 and no salary /wage is paid to him for any day for March 1984 to November 1984 his subscription totalling Rs. 80/- will be recovered together with the interest calculated at the compound rate of interest at 10 per annum in not more than three instalments commencing from January 1985.

9. 8. If an 'employee' proceeds on deputation or on foreign service, the borrowing authority/foreign employer shall be requested to effect the recovery of the subscrip-

tion 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 terms 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/Contributory 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/Contributory Provident Fund at the same time, he may be permitted to make as a separate transaction, a non-refundable withdrawal from the General/Contributory 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 deductions 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/Contributory 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 ceases to be in Union Territory 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 application in Form No. 4.

Provided that in the event of a Union Territory attaining the status of a full fledged state or merging with the neighbouring State in future, the employees of that Union Territory shall be treated as having ceased to be in employment of the Union Territory and the amount payable to such employees shall be determined in accordance with the provision of para 11.5. of the Scheme and made over to the State Government concerned.

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. 5 to submit an application in Form No. 6 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 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, not withstanding 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).

Provided 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 proviso,

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 at the time of his death ; plus
- (b) the amount due to him out of the Saving 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 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. 40,000/- due on a monthly subscription of Rs. 40/- being a Group B employee on the date of his death;
- (ii) the amount due from Savings Fund on a monthly subscription of Rs. 10/- for 30 years,

- (iii) the amount due from Savings Fund on a monthly subscription of Rs. 10/- (Rs. 20- Rs. 10) for 25 years, and
- (iv) the amount due from Savings Fund on a monthly subscription of Rs. 20/- (Rs. 40-Rs. 20) for 15 years.

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

- (a) The amount due to him out of the Saving 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. 10/- for 30 years :
- (ii) the amount due to him from Savings Fund on a monthly subscription of Rs. 10/- (Rs 20-Rs 10) for 20 years ; and
- (iii) the amount due to him from Savings Fund on a monthly subscription of Rs. 20/-(Rs. 42-Rs. 20) 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 Ministry of Finance.

#### 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 the 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 him 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 Accumulations in the Insurance Fund/Savings Fund shall be at the disposal of the Central 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 others schemes for the benefit of the members of the 'scheme'.

## MODE OF NOTIFICATION OF THE 'SCHEME'

15. The 'scheme' shall be notified to the employee by displaying a copy thereof on the notice board or where is provided, that 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 Union Territory Government/Administration 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 Officer shall supply to the Drawing and Disbursing Officer a statement indicating the name, the Group and the date of birth of every employee who has been in the Union Territory Government/Administration service on the date the 'scheme' is notified but has not opted out of the 'scheme'

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 benefits 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. The option exercised by the employee who are already in Union Territory Government/Administration service on the date 'scheme' is notified shall be in Form No.3. and will be pasted in the service book of the individuals concerned.



## REGISTER OF MEMBERS:

18. The Head of Office shall ensure that Group-wise register of members is maintained in Form No.9. and kept up to 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 of both the Insurance Fund and the Savings Fund under the 'scheme' and to record a certificate to this effect.

## NOMINATION:

19.1. The Head of Office shall obtain from every Govt. 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 case of superannuation. In the case of employees who are already in Union Territory Government service on the date the 'scheme' is notified and who do not opt out of the 'scheme', such nomination shall be obtained simultaneously with the options obtained from others and in the case of employees who join Union Territory Government service after the date on which the 'scheme' is notified, such nomination shall be obtained along with the joining report.

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

19.3. If a member of the 'scheme' has 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 assigned to it in the General Provident Fund (General Services) Rules, 1960.

19.4. If a member nominates more than one person under Para 19.1 he should specify in the nomination the amount of 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.7 or Form No. 8 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 along with a fresh nomination made in accordance with the above provision.

19.7. The nomination received from the members shall be counter-signed by the Head of Office and pasted on their service book. The Head of Office should also make an entry in the service book that the nomination had been duly received.

## THE EXISTING INSURANCE SCHEME:

20. The existing Insurance Scheme introduced vide Department of Expenditure O.M. No.60/14/77-IC dated 23rd June, 1977 will continue for those 'employees' who would be in service on 31st December, '83, if they opt out of the new 'scheme' till they cease to be in employment with the Union Territory Government/Administration on account of retirement, resignation, death etc. As regards the other 'employees' the new 'scheme' will replace the existing insurance scheme with effect from 1.1.84 and the amount which would have been due to them under the existing insurance scheme had they ceased to be in employment with the Union Territory Government/Administration in the afternoon of the day preceding the day on which they become members of the new 'scheme' will be credited to their respective General Provident Fund accounts.

## ACCOUNTING

21. The transactions relating to the 'scheme' shall be accounted for in accordance with the procedure appended herewith.

## INTERPRETATION AND CLARIFICATION :

22. 1. If any categories of employees are not specifically classified into Group A, Group B, Group C, or Group D, their classification shall be assumed in accordance with the principles laid down in this regard under the Central Civil Service (Classification, Control and Appeal) Rules, 1965.

22. 2. In the actual implementation of the 'Scheme' if any doubt arises in regard to the interpretation of any of the provisions of this 'scheme' or if any point required clarification, the matter may be referred to the Ministry of Home Affairs.

## REVIEW OF THE 'SCHEME'

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

## TABLE

Union Territory Government Employees Group Insurance Scheme, 1984.

The amounts credited to the Saving Fund if the rate of interest is 10 per cent per annum.

No. of Years contri- butions paid.	Net annual Savings Rs. 82.50 (Corr- esponding to Rs.10 per cent per month contributions)	Net annual savings Rs. 165 (Corr- esponding to Rs.20 per month contribu- tions)	Net annual savings Rs. 330 (Corr- esponding to Rs.40 per month contri- butions)	Net annual savings Rs. 660 (Corres- ponding to Rs. 80 per month con- tributions.)
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5	528	1,056	2,112	4,224
10	1,330	2,760	5,520	11,040
15	2,750	5,500	11,000	22,000
20	4,958	9,916	19,832	39,664
25	8,513	17,026	34,052	68,104
30	14,239	28,478	56,956	1,13,912
35	23,460	46,920	93,840	1,87,680
40	38,311	76,622	1,53,244	3,06,488

FORM NO. 1

U.T. Govt/  
DEPARTMENT/OFFICE.....

## MEMORANDUM

Shri.....  
a Group.....employee has been enrolled as a member of  
the U.T. Government Employees Group Insurance Scheme, 1984 w.e.f.....  
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.....  
.....w.e.f.....

To

(Head of Office)

Shri .....

\* Name and designation of the employee.

FORM NO.2

U.T. GOVERNMENT  
DEPARTMENT/OFFICE.....

Dated.....

## MEMORANDUM

Shri.....  
has been promoted on a regular basis from Group.....  
to Group.....w.e.f.....His monthly  
subscription from the U.T. Government Employee Group Insurance Scheme, 1984  
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.....w.e.f.....

(HEAD OF OFFICE)

To

Shri.....

\*Name and designation of the employee.

## FORM NO. 3.

To (Head of Office)  
Sir,

I have read and understood/I have been explained the details of the new U. T. Government Employees Group Insurance Scheme, 1984. I opt to remain outside this new "Scheme".

Yours faithfully,

Place : ( )  
Date : Name and designation of the Employee.

## FORM NO. 4.

To,

The .....  
.....

Subject : Application for payment of accumulation under U. T. Government Employees Group Insurance Scheme, 1984.

Sir,

I have been a member of the U. T. Government Employees Group Insurance Scheme, 1984 since .....\*\*. I have retired from service after attaining the age of ..... Years/I have ceased to be in employment with the U. T. Government/Admn. w.e.f. .... I was holding the post of ..... before retirement/cessation of employment with the said Government. I request that the amount due to me under the U. T. Government Group Insurance Scheme may be paid to me.

Yours faithfully,

( )

\* Designation and address of the Head of Office.

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

## FORM NO. 5

No. ....  
 Union Territory Govt./Administration  
 Department of .....  
 Office of .....

Dated .....

To.

\* .....

Subject : Payment of the amount due under the Union Territory Government Employees Group Insurance Scheme, 1984.

Dear Sir/Madam,

I am directed to state that the late Shri ..... has nominated you for payments of full/ ..... percent of amounts due under the Union Territory Government Employees Group Insurance Scheme, 1984. You are therefore requested to submit an application in the enclosed form No. 6 for arranging payment.

Yours faithfully,

( )

\*Name and address of the nominee

## FORM NO. 6

To

\*The .....

Subject : Application for payment of amount due to late Shri & ..... under the Union Territory Government Employees Insurance Scheme, 1984.

Sir,

With reference to your letter No. ....  
 Dated ..... I hereby request that the full/ ..... per cent of amount due to late Shri ..... under the Union Territory Government Employees Group Insurance Scheme may be paid to me.

Yours faithfully,

( )

\*Name and address of the Office  
 from where from No. 5 is received.

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

\* This column should be filled in so as to cover the whole amount that may be payable under 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 Union Territory Governments Employees Group Insurance Scheme, 1984.

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 Union Territory Government/Administration under the Union Territory Government Employees Group Insurance Scheme, 1983 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.

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

1.  
2.  
3.

Date this                      day of                      19                      at

Two witnesses to signature.

1.  
2.

Signature of Govt. servant.

## FORM NO. 8

Nomination for benefits under the Union Territory Government Employees Group Insurance Scheme, 1984.

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

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

I hereby nominate the person (s) mentioned below, who is/ are members of my family, and confer on him/them the right to receive to the extent specified below any amount that may be sanctioned by the Union Territory Government/ Administration under the Union Territory Government Employees Group Insurance Scheme, 1983 in the event of my death while in service or which having become payable on my attaining the age of superannuation may remain un-paid at my death.

Names and addresses of nominee/ nominees.	Relationship with Govt. servant.	Age	Share to be paid to each.	Contingencies on the happening of which the nomination shall become invalid.	Name, address & relationship of the person, if any, to whom the right of the nominee shall pass in the event of his predeceasing the Govt. servant.

- 1.
- 2.
- 3.

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

Dated this                      day of                      19                      at

Signature of two witnesses :

- 1.
- 2.

Signature of Govt. servant.

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

UNION TERRITORY GOVERNMENT EMPLOYEES GROUP INSURANCE  
 SCHEME, 1984  
REGISTER OF MEMBERS FORM NO. 9  
 GROUP (A/B/C/D)

Section 1: Particulars of employees subscribing to the Insurance Fund only.

Sl.	Name	Designation	Date of Birth	Date of appointment	Date of commencement of subscription	Date of promotion to higher group/ date of transfer to other Departments.	Date of death	Remarks
1	2	3	4	5	6	7	8	9

SECTION.11: PARTICULARS OF EMPLOYEES SUBSCRIBING TO BOTH INSURANCE FUND AND SAVINGS FUND.

Sl.	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 and reason therefor	Remarks
1	2	3	4	5	6	7	8	9



## APPENDIX

### UNION TERRITORY GOVERNMENT EMPLOYEES' GROUP INSURANCE SCHEME, 1984 - ACCOUNTING PROCEDURE.

No. G. 19011/21/82-F. PAF. the 28th April, 1982. The following procedure is prescribed for the account of the transactions under the U.T. Government Employees' Group Insurance Scheme, 1983 as introduced by the Ministry of Home Affairs (U.T. Cell) in their O.M. No.

#### 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 two distinct sub-heads 'Insurance Fund' and 'Saving Fund' under a new minor head "U.T. Government Employees' Group Insurance Scheme" opened below the existing major head "811-Insurance and Pension Funds".

#### DEDUCTION FROM PAY BILLS

3. In the portion of the pay bills pertaining to classification, the D.D.Os 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 bills for January and December every year as per Annexure 'A' and 'E' respectively. The accounts Officer of the U.T. Governments/Administrations 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 Report referred to in para 5. Interest recovered in terms of para 9.7 requires similar allocation between the two funds.

#### TRANSFER OF MEMBERS :

4. 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 U.T. Government Employees' Group Insurance Scheme, 1983. The Head of office shall inter alia endorse a copy of the orders of transfer to the D.D.O. and the A.O. On receipt of the orders of transfer, the D.D.O. shall incorporate a certificate on the L.P.C. 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 upto which such subscription has been recovered earlier.

In respect of Government servants on deputation to State Governments/Central Governments/U.Ts./Railways/P&T and Defence Departments or on foreign service, accounting, payment and reporting work arising under the scheme (e.g. watching

of receipt of contribution and crediting to Government 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.

## CALCULATION OF INTEREST

5. The Head of the Accounts Organisation of U.T. Government/Administration shall be responsible for the maintenance of relevant Ledger for Working out the progressive balances under these two new sub heads under the new minor head as above. The same shall be reported in their statement of Central transactions and material for the statement No. 15 to the Finance Accounts to be furnished to Controller General of Accounts, Department of Expenditure, Ministry of Finance New Delhi. After taking into account the payment made during a quarter, the positive balance under the savings fund shall be credited with interest calculated at the rate of interest notified by the Ministry of Finance, Department of Economic Affairs for the purpose. Similarly, the positive or negative balance under the Insurance Fund shall be credited or debited as the case may be, annually 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. The amount of interest so credited to the two funds taken together shall have the contra-debit to the following head of account :-

### 249 - Interest payments.

- C. Interest on Small Savings, Provident Fund etc.
- Interest on Insurance and Pension Funds (minor head)
- U.T. Government Employees' Group Insurance Scheme (New Sub-head.)

The figures of interest on Savings Fund will be incorporated in the U.T. Government's account of the month following the quarter so that the balance of savings fund for the month following the quarter includes also the interest credited to the balance of the previous quarter. Similarly, interest of Insurance Fund shall be added annually to the balance of the preceding year.

## ANNUAL REPORT :-

6. The Pay & Accounts Officers of the U.T. Governments/Administration whose accounts have been separated from audit namely Delhi A & N Islands, Goa and Pondicherry shall send a report to the head of the accounts organisation namely Controller of Accounts/Director of Accounts within a month of the completion of each anniversary of the Scheme in the form as per Annexure 'D'. The head of these Accounts organisation shall consolidate the figures received from the various Pay & Accounts offices and send a consolidated report in the same form to the Secretariat of the Chief Commissioner/Chief Secretary within two months of the completion of each anniversary of the Scheme.

The U. T. Governments/Administration's. Chief Secretariat shall send a consolidated report in the same form to U. T. Cell of the Ministry of Home Affairs of the Government of India within 3 months of the completion of each anniversary of the Scheme.

#### **PAYMENTS OF DUES TO BENEFICIARIES :**

7. Seperate 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 U. T. Government Employees' Group Insurance Scheme, 1983 and the Table of benefits from the Savings fund issued by the Department of Expenditure, Ministry of Finance of Government of India from time to time. The bills will indicate seperately entitlements from (i) Insurance Fund and (ii) Savings Fund. This amount will be classified under the respective sub-heads mentioned below :

811—Insurance and Pension Funds.

- U. T. 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 Accounts officer of the U. T. Government/Administration concerned along with the Service Books which contain service particulars, nominations etc. The Account officer 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 their books against the two distinct sub heads (debit side) and make a note of payment in the Service Book which will be attested by the Accounts Officer concerned. Each case where payment has been made shall also be noted in the register as per Annexure-B (Parts II & III—Payments)

8. Computer Cell of the C. G. A.'s Organisation will furnish to the Ministry of Home Affairs (U. T. Cell) a summary of the credits and debits under the two distinct funds at the close of every month's account which shall also include an element of interest on these funds accounts as afforded by the Accounts Officers of the U. T. Governments/Administration. The C. G. A. Organisation shall also furnish the annual and progressive figures of accumulation under Savings Fund and Insurance Fund in respect of each U. T. Government/Administration by about 15th of the following September to the Ministry of Home Affairs (U. T. Cell).

#### **SUBMISSION OF ESTIMATES :**

9. At the appropriate time every year, the estimates of accruals and disbursements under the Scheme as well as of interest payments (to be included for in the Interest Payments Appropriation) will be furnished to the Budget Division by the Ministry of Home Affairs (U. T. Cell). For this purpose, they shall utilise the figures communicated by C. G. A.'s Organisation and also the material received under para 5 of the Accounting Procedure from the Chief Commissioner/Chief Secretary's Secretariat of the Union Territory Government/ Administration.

## ANNEXURE — A

SCHEDULE PERTAINING TO THE U.T. GOVERNMENT  
EMPLOYEES' GROUP INSURANCE SCHEME.

Name of Office of D.D.O.

Attached to pay bill of January 19.....

GROUP

				TOTAL
A	B	C	D	

No of employees  
subscribing to Group  
Insurance Scheme in  
January at the  
composite rate.....

## ANNEXURE — B

REGISTER RELATING TO UNION TERRITORY GOVERNMENT EMPLOY-  
EES' GROUP INSURANCE SCHEME NO. OF SUBSCRIBERS AS  
IN JANUARY, 19.....

## PART-I

Sl. No.	Name of D.D.O. or foreign employer.	Voucher	No. of employees from whom recoveries made through pay bill of January, 19				
		Pay Bill No.					
			Group A	Group B	Group C	Group D	Total
1.	2.	3.	4.	5.	6.	7.	8.

**PAYMENTS MADE DURING 19 IN RESPECT OF SUBSCRIBERS ON  
THEIR DEMISE WHILE IN SERVICE**

**PART - II**

Month	Voucher	No. of employees				Amount of payment indicating break-up								
No.	Group	Group	Group	Group	Total	Group A	Group B	Group C	Group D					
	A	B	C	D						Insu- Sa- Insu- Sa- Insu- Sa- Insu- Sa-				
										rance vings. rance vings. rance vings. rance vings. rance vings. rance vings.				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

**PAYMENT MADE TO SUBSCRIBERS DURING 19 ON THEIR  
RETIREMENT, RESIGNATION ETC.**

**PART - III**

Month / Voucher No.	No. of employees				Amount of payment						
	Group A	Group B	Group C	Group D	Total	Group A	Group B	Group C	Group D	Total	
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.

**A N N E X U R E - B**

**PART - IV**

**REGISTER FOR CONSOLIDATION OF INFORMATION  
CONTAINED IN SCHEDULES (ANNEXURE) RECEIVED  
FROM D.D.O's.**

GROUP TO WHICH SUBSCRIBER BELONGED.	NAME OF D.D.O.	NO. OF MONTHS FOR WHICH SUBSCRIBED DURING THE CALENDAR YEAR					
		1 Months	2 Months	3 Months	4 Months	6 Months	12 Months
Group A	DDO						
	DDO						
	DDO						
TOTAL							
Group B	DDO						
	DDO						
	DDO						

TOTAL	
Group C	DDO
	DDO
	DDO
TOTAL	
Group D	DDO
	DDO
	DDO
TOTAL	

## ANNEXURE-C

## RECEIPTED BILL

Received the sum of Rs. .... (the total of entitlement of Rs. .... from the Insurance) \*being Fund and/or of Rs. ....

Name.....

Designation.....Group\* A/B/C/ under the Central Government Employees' Group Insurance Scheme, 1980.

Dated : ..... Signature (s) of Receptient (s)  
(Name in block letters)

FOR USE IN DEPARTMENTAL OFFICE

## a) RELEVANT BIODATA OF THE MEMBER

1. Type of Group of the member (i. e. lowest group] viz.  
\*D/C/B/A on initially joining the scheme on.....19 ..

2. Year of acquiring membership of  
higher group— \* (i) C—19.....  
(ii) B—19.....  
(iii) A—19.....

b) Countersigned for payment of Rs. .... (Rupees.....  
.....) to claimant (s). Crossed cheque/ demand draft to be  
issued in favour of claimant (s) :

Signature  
Date  
Designation of D.D.O.

FOR USE IN ACCOUNTS OFFICE

Passed for Payment of Rs. .... (Rupees.....)

Payment through

Cheque (s) No. (s)..... Date :

Accounts Officer

\*Delete whichever is inapplicable.

### ANNEXURE-D

#### ANNUAL STATEMENT FOR 19———SHOWING THE NO. OF PERSONS SUBSCRIBING TO THE GROUP INSURANCE SCHEME AND THE NO. FOR WHOM PAYMENTS WERE MADE.

Name and Address of the Accounts Officer :

Year of the Receipt :

#### PART I

#### NO. OF THE EMPLOYEES SUBSCRIBING TO THE GROUP INSURANCE SCHEME AT THE COMPOSITE RATE.

In January 19  
(Previous Year)

In January 19  
(Current Year)

Gr. A	Gr. B	Gr. C	Gr. D	Total (Cols. 1 to 4)	Gr. A	Gr. B	Gr. C	Gr. D	Total (Cols. 6 to 9)
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.

#### PART II

#### NO. OF CASES IN WHICH PAYMENTS WERE MADE DURING THE PRE- VIOUS YEAR 19 BECAUSE OF (i) DEATH AND (ii) OTHER CASES.

Group A	Group B	Group C	Group D	Total (Cols. 11 to 14)
11.	12.	13.	14.	15.

#### PART III

(ii) Other cases

Group A	Group B	Group C	Group D	Total (Cols. 16 to 19)
16.	17.	18.	19.	20.

## A N N E X U R E - D

## PART - IV

NO. OF EMPLOYEES SUBSCRIBING TO THE INSURANCE  
FUND ONLY DURING THE CALENDAR YEAR 19.....

GROUP TO WHICH SUBSCRIBER BELONGED	NO. OF MONTHS FOR WHICH SUBSCRIBED							
	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months
GROUP A								
GROUP B								
GROUP C								
GROUP D								
T O T A L								

## ANNEXURE-E

SCHEDULE PERTAINING TO THE U. T. GOVERNMENT EMPLOYEES'  
GROUP INSURANCE SCHEME.

NAME OF D. D. O :

ATTACHED TO PAY BILL  
OF DECEMBER, 19———

No. of Employees  
subscribing to  
Insurance Fund  
only during the  
calendar year  
19.....for

Group  
AGroup  
BGroup  
CGroup  
D

Total

1. Month
2. Months
3. Months
4. Months



5. Months
6. Months
7. Months
8. Months
9. Months
10. Months
11. Months
12. Months

### DUTIES OF D.D.O./HEAD OF THE OFFICE

1. Give wide publicity to the Group Insurance Scheme amongst all the staff members and explain the Social Security accruing to them. Send the scheme to the officials on deputation/Foreign Service outside U.T./Admn.
2. Collect list of Staff who do NOT want to be covered under this Insurance Scheme. Obtain from each of them a declaration (Form No. 3).
3. In respect of staff as at 2 above, continue the deduction as at present of Rs. 5/-per month under the C.G.E.I.S., 1977 and continue to classify the same under the Major etc. Head 288-Social Security and Welfare-E-Other Social Security and Welfare Programmes-Govt. Employees Insurance Scheme-Central Govt. Employees Insurance Scheme.
4. In respect of others i.e. staff who are willing to be covered under the new Group Insurance Scheme, obtain nomination (Form No. 7 or 8 as the case may be).
5. Obtain a statement indicating name, designation, Group (A,B,C or D) and date of birth of the employees who are willing to be covered under Group Insurance Scheme.
6. Issue an enrollment certificate to each subscriber (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. 9).
7. Make a prominent entry in red ink in the body of the service book to the following effect :—  
  
 "Shri ..... has opted to be governed by the U.T. Government Employees Group Insurance Scheme or Sh. .... has opted out of U.T. Government Employees Group Insurance Scheme". Attest this entry over your full dated signature and affix your rubber stamp indicating designation etc.
8. Paste the option given by the employee on the first page of the Service Book, attest the same over full signatures and affix your rubber stamp.
9. 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 pay bill.

# CLASSIFICATION

	Group D	Group C	Group B	Group A
Saving Fund	7	14	28	56
Insurance Fund	3	6	12	24
Total-U.T. Govt.	10	20	40	80
Employees' Group. Insurance Scheme.				

Start deducting the above from the salary from January, 1983 payable on the last working day onwards, in respect of all the employees who are governed by the Group Insurance Scheme. The deductions shall be like Income-Tax deduction. Therefore there is no need to prepare a schedule of deductions every month except for January and December.

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

11. Keep a note of the amount to be deducted per month in the pay bill register (TR-22A) under the Column Compulsory Deductions.

12. In respect of fresh recruits joining the service any time between 2nd January and 31st December of each calender year after 1983 make a compulsory deduction of subscription to insurance fund and above appropriate to his grade as indicated in item (7) above. With effect from 1st January of succeeding year start deducting subscription to Savings Fund also for these fresh recruits.

13. DO NOT ENROLL OR MAKE DEDUCTIONS FROM THE CASUAL LABOURERS PART TIME AND ADHOC EMPLOYEES AND DEPUTATIONISTS FROM STATE GOVERNMENT/CENTRAL GOVERNMENT.

14. ON REGULAR PROMOTION from one group to another, the promotee shall continue to subscribe at the rates applicable to the lower group till 31st December and be eligible for Insurance cover 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 form No 2 of the scheme).

15. 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 and Insurance Fund in the ratio given in para 2 viz. 7: 3.

16. 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 L. P. C.

17. When an employee proceeds on foreign service, include the fact that he is a member of the Group Insurance Scheme and direct the foreign employer who remits monthly his subscription at Rs. 10/20/40/80 as the case may be alongwith his G. P. Fund subscription to the Accounts Officer concerned. Endorse a copy of this letter to your Accounts Officer.

18. At the time of calculating rebate on Income-Tax, consider the deductions under this Scheme at par with G. P. Fund Contributions.

#### 19. CLOSURE OF OLD SCHEME :

In respect of the employees who are willing to be covered under the new group scheme, stop deducting Rs. 5/- per month from the salary for December, 1982 payable on its last working day. In respect of this employees prepare a "NIL" bill indicating the discounted value of their subscription under the Insurance Scheme, 1977 scheme for credit to their G. P. Fund account. The amount drawn for payment shall be credited to G. P. Fund account for which purpose, please attach fund schedule. For detailed instructions please refer to O. M.

#### 20. ON DEATH OF SUBSCRIBER

(a) Address the nominee/heir (Form No. 5) to submit an application (Form No. 6) and pre-receipted bill (Ann. 5).

(b) Get sanction issued by Head of Office for payment of insurance cover (Rs. 10,000/20,000/40,000/80,000)

Gr. D Gr. C Gr. B Gr. A

plus the accumulation in the Savings Fund  
(Refer Table to the Scheme)

(c) Prepare two distinct bills—one debiting the sub-head 'Insurance Fund' and other debiting the 'Savings Fund' under the minor head 'U. T. Government Employees Group Insurance Scheme'.

21. Send the bills as above duly supported by the sanctions and the service book to your Accounts Officer.

22. On receipt of the valuable alongwith Service Book make over the same to the correct nominee or heir.

23. Please ensure that he gives a stamped pre-receipt (Annexure-C). Make a prominent entry in the service book of the bill No. and date and amount, sanction No. & date and amount actually paid to the nominee/heir.

24. On Subscriber quitting service either by resignation, retirement or otherwise :

(a) get an application from the employee (Form No. 4) and pre-receipted bill (Annexure-C)

- (b) get a sanction issued by the Head of the Office for payment of accumulations under the Savings Fund (See Table).
- (c) Keep a note of the sanction No. & date and your bill No. & date claiming the Savings Fund prominently in the Service Book.
- (d) Prepare a bill as per the sanction and send the same to your Accounts Officer.
- (e) On receipt of the valuable alongwith Service Book make over the same to the retired subscriber after obtaining stamped pre-receipt.

## 25. ANNUAL REPORT.

Send an annual report to your Accounts Officer in the form Annexure D & E. This shall be based on consolidation of the register maintained by you in Annexure 'B'.

Note: The duties of the D. D. O. as above shall be performed by the Accounts officer in respect of Gazetted Establishment of this U. T. Government like Goa where the Gazetted Officers continue to draw their salary etc. based on the 'pay slip' issued by the A. G. Office. A note of the option shall be kept in the "Service Card" and Gazetted Audit Register by the Account officer who shall also keep in safe custody the nominations under the scheme. The Accounts Officer shall include the figures of the Gazetted Officers in the consolidated report to be sent to the Secretariat of the Chief Secretary/Chief Commissioner. On the death/final quitting the service by the officer, he shall cause a sanction to be issued by the Head of the Department of the official and arrange for payment to be retired official/nominee/heir as the case may be.