

## **24. THE ALL INDIA SERVICES (GROUP INSURANCE) RULES, 1981**

In exercise of the powers conferred by sub-section (1) of section 3 of the All India Services Act, 1951 (61 of 1951), the Central Government, after consultation with the Governments of the States concerned, hereby makes the following rules, namely:-

### **1. Short title.-**

- (1) These rules may be called the All India Services (Group Insurance) Rules, 1981.
- (2) They shall come into force on the date of their publication in the Official Gazette.

### **2. Definitions.-** In these rules, unless the context otherwise requires,-

- (i) "Central Government Employees Group Insurance Scheme, 1980" means the Group Insurance Scheme detailed in the Annexure to the Ministry of Finance (Department of Expenditure) O.M. No. F.15(3)/78-WIP, dated the 31st October, 1980 and as set out in the Schedule.
- (ii) 'Family' shall have the meaning assigned to it in the All India Services (Provident Fund) Rules, 1955;
- (iii) "Member of the Scheme" means a member of the Service enrolled as a member of the Central Government Employees Group Insurance Scheme, 1980;
- (iv) "Member of the Service" means a member of an All India Service as defined in section 2 of the All India Services Act 1951 (61 of 1951);
- (v) "Schedule" means the Schedule appended to these rules;
- (vi) "State Government" means,-
  - (i) in relation to a member of the Service borne on a State Cadre, the Government of that State;
  - (ii) in relation to a member of the Service borne on a Joint Cadre, the Government of the constituent States; and
  - (iii) in relation to a member of the Service borne on the Cadre of Union Territories; the Central Government;
- (vii) "State Group Insurance Scheme" means an insurance scheme, by whatever name it may be called, introduced by a State Government in the case of State Government Servants.

### **3. Application of Central Government Employees Group Insurance Scheme, 1980.-**

3(1) Subject to the provisions of these rules, the Central Government Employees Group Insurance Scheme, 1980, as applicable to the officers of Central Civil Services Group 'A' shall mutatis mutandis apply to the members of the Service:

Provided that a member of the Service who was appointed to the Service on or before the 1st November, 1980, shall exercise an option in such form and within such time as may be specified by the Central Government in this behalf expressing his willingness or otherwise to subscribe to the Central Government Employees Group Insurance Scheme, 1980, and such option once

exercised shall be final and in case he does not exercise such option he shall be deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980.

Provided further that.-

- (i) a member of the Service who has opted, or deemed to have opted, for the Central Government Employees Group Insurance Scheme, 1980, under the above proviso, or
- (ii) a person appointed to the service after the 1st November, 1980, under sub-rule (1) or sub-rule (2) or rule 8 of the Indian Administrative Service (Recruitment) Rules, 1954 or under sub-rule (1) or rule 9 of the Indian Police Service (Recruitment) Rules, 1954, or under sub-rule (1) of rule 8 of the Indian Forest Service (Recruitment) Rules, 1966.

shall be required, if he is subscribing to a State Group Insurance Scheme, to elect in such form and within such time as the Central Government may specify in this behalf either continue to subscribe to the State Group Insurance Scheme or to subscribe to the Central Government Employees Group Insurance Scheme, 1980 and in the absence of such election he shall cease to subscribe to the State Group Insurance Scheme and shall be deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980.

3(2) A member of the Service enrolled as a member of the Scheme shall be informed accordingly by the State Government in such form as may be specified by the Central Government in this behalf.

3(3) The collection of subscription and payment of dues under the Scheme shall be regulated by such instructions as may be issued by the Central Government in this behalf.

**4. Application of State Group Insurance Scheme.-** Save as provided in rule 3, a member of the Service shall not be a member of a State Group Insurance Scheme.

**5. Amendment of Schedule.-** The Central Government may, after consultation with the Governments of the States concerned, amend the Schedule.

**6. Interpretation.-** If any question arises as to the interpretation of these rules, the Central Government shall decide the same.

## THE SCHEDULE

(See rule 3)

(Annexure to the Ministry of Finance)

(Department of Expenditure)'s O.M. No. F. 7(5)-E V/89 dated 15th May, 1989

Central Government Employees Group Insurance Scheme, 1980

### **Date of effect**

1. Central Government Employees Group Insurance Scheme, 1980 here-in-after referred to as the 'scheme' was notified on 1<sup>st</sup> Nov., 1980 and came into force with effect from the forenoon of 1st January, 1982.

### **Objective**

2. The 'scheme' is intended to provide for the Central 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 a lump-sum payment to augment their resources on retirement.

### **Application**

3.1 The 'scheme' shall apply to all Central Government servants including those in the Railways, Posts and Telegraphs and Defence except members of the Armed and Para-Military Forces who have already separate schemes of their own. Contract employees, persons on deputation from State Governments., Public Sector Undertakings, or other autonomous organisations, locally recruited, staff in the Indian Missions abroad, casual labourers, part-time and ad-hoc employees will not be covered by the 'scheme'. The 'scheme' will also not apply to persons recruited under the Central Government after attaining the age of 50 years. Such Central Government servants to whom the 'scheme' applies will hereafter be referred to as 'employees'.

3.2 Re-employed Defence personnel availing the extended insurance cover under the Group Insurance Scheme applicable to the members of Armed Forces shall not be eligible to become members of the Central Government Employees Group Insurance scheme, 1980 as long as they continue to avail such insurance cover. On expiry of that benefit and subject to fulfilment of the prescribed conditions, these personnel may, on their request, be considered for membership under the Central Government Employees Group Insurance Scheme, 1980.

### **Membership**

4.1 The 'scheme' will be compulsory for all those 'employees' who enter Central Government service after the 'scheme' is notified i.e., all those 'employees' entering Central Government service after 1st Nov., 1980 will be compulsorily covered under the 'scheme'.

4.2 Those 'employees' who were in Central Government service on the date the 'scheme' was notified had an option to opt out of the 'scheme' by 31st January, 1981. Those 'employees' who did not opt out of the 'scheme' by that date were deemed to have become members of the 'scheme' from the date the 'scheme' came into force. Those 'employees' who had opted out of the 'scheme' were, however, allowed

further opportunities on 20th February, 1982, 14th February, 1983, 30th March, 1985 and 27th October, 1986 to become members of the `scheme`.

The option on all these occasions was to be exercised in Form No. 10. No further choice will be available to the employees who failed to avail themselves of the opportunity given on 27<sup>th</sup> October, 1986.

4.3 After the `scheme` has come into force, all `employees` who entered service on or after 2nd January of any year 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/- p.m. till 31st December, 1989. Thereafter, with effect from 1st January, 1990 the subscription for the `scheme` will be in units of Rs.15/- p.m. All those `employees` who were members of the `scheme` on 31st January, 1989 have an option to opt out of the `scheme` with subscription units of Rs.15/- p.m. This option should be exercised by 15<sup>th</sup> June, 1989. Those `employees` who do not opt out of the `scheme` with the subscription units of Rs.15/- p.m. by that date will be deemed to have opted for the scheme with the subscription units of Rs.15/- p.m. effective from 1st January, 1990. The option, once exercised (or `not exercised`) will be treated as final and no further choice will be available. Other employees who opt out of the `scheme` with the subscription units of Rs.15/- p.m. will continue to subscribe for the `scheme` in units of Rs.10/- p.m. till they cease to be in employment with the Central Government on account of retirement, resignation, death etc.

5.2 A Group `D` employee will subscribe for one unit, a Group `C` employee for two units, a Group `B` employee for four units and a Group `A` employee for eight units. Thus, the rate of subscription for a member of the `scheme` who opts out of the scheme with the subscription units of Rs.15/- p.m. shall be Rs.10/-, Rs.20/-, Rs.40/- and Rs.80/- p.m. for Group `D`, `C`, `B` & `A` employees respectively. In the case of other employees the rate of subscription for the `scheme` shall be Rs.15/-, Rs.30/-, Rs.60/- and Rs.120/-p.m. for Group `D`, `C`, `B` & `A` employees respectively.

5.3 In the event of regular promotion of an employee 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/she shall continue to be covered for insurance for the same amount for which he/she was eligible before such promotion.

For example, if the revised rates of subscription come into force w.e.f. 1<sup>st</sup> January, 1990, a Group `D` employee promoted on regular basis to Group `C` in February, 1990 shall continue to subscribe at the rate of Rs.15/- p.m. upto December, 1990 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, 1991 his subscription will be raised to Rs.30/- p.m. and he will become eligible for an insurance cover of Rs.30,000/- in addition to appropriate benefits from the Saving Fund.

5.4 Sometimes `regular` promotion, e.g., on `until further orders` basis` cannot be made for various reasons even though it is known that the promotion of the individual is likely to continue on a long term basis. Therefore, unless a promotion

has been made for a specified or short period and expected that the employee would revert to a post in a lower group at the end of that period, he/she should be treated to have been promoted, for the purpose of the 'scheme', on a regular basis and subscription should be recovered accordingly. The question, whether an employee is likely to revert to a post in the lower Group may be decided by the administrative authorities in their discretion, taking into consideration the circumstances of each case. Once a person has been admitted to a higher Group, the rate of subscription will continue at the same level even if that person reverts to a post in the lower Group later on for any reason.

### **Premium and insurance cover for 'employees' other than members.**

6. The 'employees' entering service on or after 2nd January, of any year will be given benefit of appropriate insurance cover from the date of joining Government service to the date of their becoming members of the scheme on payment of a subscription of Rs.5.00 p.m. as the premium for every Rs.15,000/- of the insurance cover. From the date of anniversary of the 'scheme' they will subscribe at the rate indicated in para 5.2 above.

For example, if the revised rates of subscription come into force w.e.f. 1<sup>st</sup> January, 1990, a Group 'D' employee entering service in February, 1990 shall pay a subscription of Rs.5.00 p.m. as premium for an insurance cover of Rs.15,000/- for a period of 11 months until December, 1990 and from January, 1991 his subscription will be raised to Rs.15/-p.m. 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' employee entering service in February, 1990 will pay a subscription of Rs.10/- p.m. as the premium for an insurance cover of Rs.30,000/- for a period of 11 months upto December, 1990 and from January, 1991 his subscription will be raised to Rs.30/- p.m. and he shall become eligible for the benefits from the 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 Central Government. The amount of insurance cover will be Rs.15,000/- for each unit of subscription of Rs.15/- p.m. and Rs.10,000/- for each unit of subscription of Rs.10/- p.m. It will be paid to the families of those 'employees' who unfortunately die due to any cause, including suicide, while in Central Government Service.

7.2 The positive and negative balances 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 Savings Bank Deposits, which at present is 5 1/2% per annum.

### **Savings Fund**

8.1 The balance of the subscription shall be credited to a Saving Fund. The amount in the Savings Fund will be held by the Central Government in Public Account. The total accumulation of Savings 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 Central Government or to his family on his death while in service.

8.2 The actual benefits from the Savings Fund will be as shown in the Table to be issued for each year. The Table will be constructed on the basis of individual's subscription reduced by the cost of insurance at mortality rate of 3.60 per thousand per annum and the compound interest at the rate of 12% per annum (compounded quarterly). If at any time the rate of interest changes and/or the cost of insurance changes, the benefits available from the Savings Fund will also change correspondingly.

8.3 In the case of death of a member while in service the payment of the amount of insurance will be in addition to the payment from the Saving 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 Ministry of Finance, Deptt. of Economic Affairs, for the purpose.

8.5 Interest was allowed at 10% per annum (compounded quarterly) on the balances in the Savings Fund for the period from 1st January, 1982 to 31st December, 1982 and at 11% per annum (compounded quarterly) on the balances in the Savings Fund for the period from 1st January, 1983 to 31st December, 1986. Interest is allowed at 12% per annum (compounded quarterly) on the balances in the Savings Fund w.e.f. 1<sup>st</sup> January, 1987.

### **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 1st 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 hours on the 1st of every month.

9.3 The subscription for a month shall be recovered by reduction 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, etc., from service.

9.5 The Drawing and Disbursing Officer shall recover the subscription from the `employee' irrespective of his 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 rounded to the nearest whole rupee admissible under the `scheme' on the accretions 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 duty after leave. If an 'employee' dies while on extraordinary leave, the subscriptions due from him shall be recovered with interest rounded to the nearest whole rupee 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 the ten months' extraordinary leave from 5.2.1990 and no salary/wage is paid to him for any day for March, 1990 to Nov., 1990, his subscriptions totalling Rs.135/- will be recovered together with the interest calculated at the compound rate of interest of 12% per annum in not more than three instalments commencing from January, 1991.

9.8 If an employee on deputation or on foreign service the borrowing authority/foreign employer 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 terms of deputation/foreign service. 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.

#### **Finance 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 the deduction allowable in respect of life insurance premium, contributions to Provident Fund etc., in computing the total income of the subscriber for the purpose of income-tax, except to the extent of the amount finally withdrawn from the General/Contributory Provident Fund on account of such subscription.

#### **Payments from Insurance Fund/Savings Fund**

11.1 If an 'employee' retires on attaining the age of superannuation or otherwise ceases to be in Central Government Service and his service book discloses that he has been the member of the 'scheme', the Head of Office shall issue a sanction for the payment of the member's accumulation in the Savings Fund after obtaining a simple application in Form No.4.

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 sanction for the payment of the amount of insurance and the accumulation in the Savings Fund to him /them.

11.3 In the event of death of a member of the `scheme' while in service, if a person, who is eligible to receive the insurance amounts, is charged with the offence of murdering the member of the `scheme' or abetting in the commission of such an offence, his/her claim to receive insurance amounts shall remain suspended till the conclusion of the criminal proceedings instituted against such a person. If, on the conclusion of the criminal proceeding, the person concerned is convicted for the murder or abetting in the murder, he/she shall be debarred from receiving his/her share of insurance amounts, which shall be paid in equal shares to other eligible persons. However, on the conclusion of the criminal proceedings, if the person concerned is acquitted of the charge of murdering or abetting in the murder, his/her share of insurance amounts shall be paid to him/her without any interest thereon.

11.4 If a member of the `scheme' is missing and has not been traced, the insurance cover shall be paid to the nominees/heirs of the missing person after expiry of a period of 7 years following the month of disappearance of the member provided the claimants produce a proper and indisputable proof of death or 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. The accumulation in the Savings Fund may, however, be paid to the nominees/heirs after the lapse of a period of one year following the month of disappearance subject to the fulfilment of the following conditions:-

- (i) 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.
- (ii) An indemnity bond should be taken from the nominees/heirs 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.

11.5 Full subscription at the rate applicable on the date of disappearance of the employee will continue to be recovered every month from the nominees/heirs of the missing employee 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 will be recovered for a further period of six years or till the month in which insurance cover is paid, whichever is later. It will, however, be permissible if recovery of full subscription for one year together with interest thereon at the rate admissible on the accumulations in the Savings Fund is made from the Savings Fund amount to be paid after one year. Similarly, premium for the next six years at the rate of Rs.4.50 per month for every Rs.15,000/- of the insurance cover may also 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.

11.6 Insurance amount shall be paid to the nominees/heirs of the missing employee subject to the fulfilment of the conditions mentioned in para 11.4 even if the date of superannuation of the missing employee falls before the expiry of the period of seven years following the month of disappearance.

11.7 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.



11.8 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 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.

#### **Example-1**

If a Group `D' employee who is a member of the `scheme' since January, 1984 acquires 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(s) 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 Savings Fund on a monthly subscription of Rs.10/- from January, 1984 to December, 1989 and monthly subscription of Rs.15/- from January, 1990 to December, 2013 (total 30 years);
- (iii) The amount due from Savings Fund on a monthly subscription of Rs.10/- (Rs.20-Rs.10) from January, 1989 to December, 1989 and monthly subscription of Rs.15/- (Rs.30-Rs.15) from January, 1990 to December, 2013 (total 25 years).;
- (a) The amount due from Savings Fund on a monthly subscription of Rs.30/- (Rs.60-Rs.30) from January, 1999 to December, 2013 (total 15 years)

#### **Example-2**

If a Group `D' employee who becomes a member of the `scheme' since January, 1990 acquires membership of Group `C', Group `B' and Group `A' after 5 years, 15 years and 30 years of service respectively and dies while in service after 31 years of total membership in all these Groups, his nominee (s) shall be paid the sum of the following amount:

- (i) The amount of insurance of Rs.1,20,000/- due on a monthly subscription of Rs.120/- being a Group `A' employee on the date of his death.
- (ii) The amount due from Savings Fund on a monthly subscription of Rs.15/- for 31 years.
- (iii) The amount due from Savings Fund on a monthly subscription of Rs.15/- (Rs.30-Rs.15) for 26 years.
- (iv) The amount due from Savings Fund on a monthly subscription of Rs.30/- (Rs.60-Rs.30) for 16 years.
- (v) The amount due from Savings Fund on a monthly subscription of Rs.60/- (Rs.120-Rs.60) for 1 year.

11.9 The amount payable to the employee who ceases to be in employment with the Central Government on account of resignation, retirement, etc., shall be :-

- (a) The amount due to him from 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.

#### **Example-1**

If a Group 'C' employee who is a member of the 'scheme' since January, 1983 acquires membership in Group 'B' and Group 'A' after 10 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.20/- from January, 1983 to December, 1989 and monthly subscription of Rs.30/- from January, 1990 to December, 1990 (total 30 years).
- (ii) The amount due to him from Savings Fund on a monthly subscription of Rs.30/- (Rs.60 - Rs.30) from January, 1993 to December, 2012 (total 20 years).
- (iii) The amount due to him from Savings Fund on a monthly subscription of Rs.60/- (Rs.120-Rs.60) from January, 2003 to December, 2012 (total 10 years).

#### **Example-2**

If a Group 'D' employee who becomes a member of the 'scheme' in January 1991 acquires membership in Group 'C' and Group 'B' after 15 and 25 years of service respectively and retires on superannuation after 32 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 32 years.
- (ii) The amount due to him from Savings Fund on a monthly subscription of Rs.15/- (Rs.30-Rs.15) for 17 years; and
- (iii) The amount due to him from Saving Fund on a monthly subscription of Rs.30/- (Rs.60-Rs.30) for 7 years.

11.10 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.

11.11 If any 'employee' joins later on an All India Service, his case shall be regulated in such a manner as may be decided by it Ministry of Finance.

### **Withdrawals from Insurance Fund/Savings Fund**

12.1 It will not be permissible for any member or 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 11.8 and paid to his nominee(s) in accordance with the accounting procedure prescribed separately.

12.2 It will not be permissible for any member of the `scheme' to withdraw any amount out of the Saving Fund, 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 11.9 and paid to him or his nominee(s) in accordance with the accounting procedure prescribed separately.

### **Loans/advances from or against accumulations in Insurance Fund/Savings Fund**

13.1 No loans or advances shall be paid to any member or other beneficiary of the `scheme' from his/her accumulations in the Insurance Fund/Savings Fund to which he/she has been subscribing.

13.2 A member of the `scheme' who has obtained House Building Advance from the Government can assign his/her insurance cover and accumulation in the Savings Fund to a recognised financial institutions for the purpose of obtaining additional loans for acquiring a plot of land or a ready built house/flat or building a house/flat. Permission for assignment of the insurance cover and accumulation in the Savings Fund may be given with the specific approval of the Head of Department., if the member of the `scheme' makes a request in writing in Form No.11, subject to the condition that the total amount of House Building Advance sanctioned by the Government and the loan raised by the member from the financial institution taken together shall not exceed the cost ceiling limits prescribed by the Ministry of Urban Development.

13.3 If a member of the `scheme' has a plot of land in the name of any member of his/her family and proposes to construct a house on that plot of land or if a member of the `scheme' proposes to acquire a ready-built house/flat or a plot of land in the name of any member of his/her family, he/she will be permitted to assign his/her insurance cover and accumulation in the savings Fund for obtaining loan from a recognised financial institution.

13.4 The Head of Department will communicate his permission for assignment of the insurance cover and accumulation in Savings Fund to the `employees' in Form no. 12. The request of the `employee' in Form No. 11 and communication of permission in Form No. 12 will be pasted in the service record of the employee with the following entry in the service record in red ink :-

"(Name of the employee) has been allowed at his/her request to assign his/her insurance cover and Savings Fund accumulation under the Central Government Employees Group Insurance Scheme, 1980 to (the name of the recognised financial institution)

"vide letter No.....Dated....."

13.5 At the time of the settlement of the claim of the `employee' or his/her nominee(s) under the `scheme' the amount claimed by the financial institution as due from the employee on account of loan will be paid to the institution without any detailed scrutiny and only the balance amount, if any, will be paid to the employee or his/her nominee(s).

#### **Utilisation of accumulations in Insurance Fund/Savings funds.**

14. The accumulations in the Insurance Fund/Savings Fund shall be at the disposal of the Central Government Since the `scheme' is wholly self-supporting and self-financing, the bulk of these accumulations are proposed to be utilised for ownership housing schemes and other schemes 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 such notice board is provided at a prominent place in a 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 & Disbursing Officer names, Groups, dates of birth and date of appointment of persons who may be appointed to any service or post under the Central 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'.

#### **Form No.1**

Government of India  
Ministry of.....  
Department/Office.....

dated.....

...

#### **MEMORANDUM**

Shri \_\_\_\_\_ a Group \_\_\_\_\_ employee has been enrolled as a member of the Central Government Employees Group Insurance Scheme, 1980 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. \_\_\_\_\_

(Head of Office)

Shri.....

Name and designation of the employees.

**Form No.2**

Government of India  
Ministry of.....  
Department/Office.....

Dated.....

**MEMORANDUM<sup>1</sup>**

Shri \_\_\_\_\_ has been promoted on a regular basis, from Group \_\_\_\_\_ to Group \_\_\_\_\_ w.e.f. \_\_\_\_\_. His monthly subscription for the Central Government Employees Group Insurance Scheme, 1980 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)

Shri \_\_\_\_\_<sup>2</sup> \_\_\_\_\_

**Form No.3**

To  
( Head of Office)

Sir,

I have read and understood/I have been explained the details of the new Central Government employees Group Insurance Scheme, 1980. I opt to remain outside this new `scheme'.

Yours faithfully

Place:

Date:

( )

Name and designation of the employee

**Form No.4**

To  
<sup>1</sup>The \_\_\_\_\_

Subject:- Application for payment of accumulation under Central Government Employees Group Insurance Scheme, 1980.

Sir,

<sup>1</sup> Name and designation of the employee.

<sup>2</sup> Designation and address of the Head Office

<sup>1</sup>Designation and address of the Head of Office.

I have been a member of the Central Government Employees Group Insurance Scheme, 1980 since.....<sup>2</sup> I have retired from service after attaining the age of.....years. I have ceased to be in employment with the Central Government w.e.f.....I was holding the post of.....before retirement/cessation of employment with the Central Government. I request that the amount due to me under the Central Government Employees group Insurance Scheme may be paid to me.

Yours faithfully

( )

**Form No. 5**

Government of India  
Ministry of.....  
Department of.....  
Office of.....

Dated.....

To  
<sup>3</sup> .....  
.....

Subject:- Payment of the amount due under the Central Government Employees Group Insurance Scheme,

Dear/Sir/Madam,

I am directed to state that the late Shri..... has nominated you for payments of full/.....per cent of amounts due under the Central Government Employees Group Insurance Scheme, 1980. You are, therefore, requested to submit an application in the enclosed form No.6 for arranging payment.

Yours faithfully,

( )

-----

**Form No. 6**

To  
<sup>4</sup>The.....  
.....

Subject:- Application for payment of amount due to Late Shri.....under the Central Government Employees Group Insurance Scheme, 1980.

.....

Sir,

<sup>2</sup>Month and the year of becoming a member of the scheme may be indicated here  
<sup>3</sup> Name and address of the nominee. ( )  
<sup>4</sup>Name and address of the Office from where Form No. 5 is received

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

Yours faithfully,

( )

**Form No.7**

**Nomination for benefits under the Central Government Employees Group Insurance Scheme,1980.**

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 Central Government under the Central Government Employees Group Insurance Scheme, 1980 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 and address of Nominee	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 of the nominee shall pass in the event of his predeceasing the Government servant.
1	2.	3.	4.	5.	6.
1.					
2.					
3.					

Date, the \_\_\_\_\_ Day of \_\_\_\_\_ 19 \_\_\_\_\_ at \_\_\_\_\_

Two witness to signature.

- 1.
- 2

Signature of Government servant.

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.

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

7. 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.8****Nomination for benefits under the Central Government Employees Group Insurance Scheme, 1980**

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/them the right to receive to the extent specified below any amount that may be sanctioned by the Central Government under the Central Government Employees Group Insurance Scheme, 1980 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 and address of Nominee	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 of the nominee shall pass in the event of his predeceasing the Government servant.
1	2.	3.	4.	5.	6.

- 1.
- 2.
- 3.

Date, the \_\_\_\_\_ Day of \_\_\_\_\_ 19 \_\_\_\_\_ at \_\_\_\_\_

Two witness to signature.

- 1.
- 2

Signature of Government servant.

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.



**Form No.9****CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME, 1980  
REGISTER OF MEMBERS**

Group:

**Section I: 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
1	2	3	4	5	6	7	8	9

**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 Department	Date of cessation of membership and reason therefor	Remarks
1	2	3	4	5	6	7	8	9

**Form No.10**

To

(Head of Office)

Sir,

With reference to the Ministry of Finance Office Memorandum No. 7(6)/EV/86, dated the 27th October, 1986, I hereby request that I may be enrolled as a Member in Group.....of the Central Government Employees Group Insurance Scheme, 1980 with effect from 1.1.1987 on the conditions specified therein, I agree to the recovery of the subscription of Rs.....as per provisions of the Scheme for providing me with an insurance cover of Rs..... commencing from the commencement of normal working hours on the 1st January, 1987, besides benefits from the Savings Fund under the Scheme.

Yours faithfully,

( )  
Name andPlace:  
designationDate:  
employee

of the

**Form NO.11**

To

(Head of Department)

Sir,

I am negotiating a loan of Rs.....(in words and figures) from M/s.....(name of the Company) for the purpose of acquiring/constructing a flat/House (give details). As desired by M/s .....agreed to by me, I may be permitted to assign my Insurance cover and saving fund accumulation as a member of the Central Government Employees Group Insurance scheme, 1980 to M/s.....I hereby authorise you to utilise the amount payable to me on my ceasing to be in government service or to my nominee(s) in the event of my death for making payment to M/s..... on account of outstanding dues against the loan taken by me from them. The balance amount, if any, may be paid to me/my nominee(s).

A true copy of the agreement that would be entered into by me with M/s.....will be submitted for record in due course.

Yours faithfully,  
( )

(Name and designation of the employee)

Form No.12

To

Shri.....

Sir,

With reference to your letter dated.....I am directed to convey the approval of the.....(Head of Department) to your obtaining loan of Rs.....(in words and figures) for the purpose of constructing/acquiring a house/flat (give details) and assigning your insurance cover and accumulation in the Savings Fund as a member of the Central Government Employees Group Insurance Scheme, 1980, to M/s.....The amount claimed by M/s .....as due from you on account of loan would be paid to them without detailed scrutiny and only the balance amount, if any, on account of the accumulation in Saving Fund or Insurance cover and accumulation in Savings Fund would be paid to you or your nominee(s) as the case may be.

2. An authenticated copy of your letter dated..... and this letter is being sent to M/s.....for their record.

Yours faithfully,  
( )

### **Action on the `scheme' coming into force.**

17.1 By the 10th of the month in which the `scheme' came into force the Head of Office had to supply to the Drawing & Disbursing Officers a statement indicating the name, Group and the date of birth of every `employee' who had been in the Central Government service on the date `scheme' was 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 `employees' who were already in Central Government service on the date the `scheme' was notified was to be in Form No. 3 which had to 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 member is maintained in the 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 or both the insurance Fund and the Savings Fund under the `scheme' and to record a certificate to this effect.

### **Nominations:-**

19.1 The Head of Office shall obtain from every 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/her death before attaining the age of superannuation. In the case of `employees' who join Central Government service after the date on which the `scheme' is notified such nomination shall be obtained along with joining report.

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

19.3 If a member of the `scheme' has a family at the time of his/her making the nomination he/she shall make such nomination only in favour of a member or member(s) of his/her family. For this purpose, family will have the same meaning as assigned to it in the General provident fund (Central Services) Rules, 1960 or Contributory Provident Fund Rules(India) 1962, as the case may be.

19.4 If a female member of the `scheme' by notice in writing to the Head of Office expresses her desire to exclude her husband from her family, the husband shall henceforth be deemed to be no longer a member of her family in matters to which the `scheme' relates, unless the subsequently cancels such notice in writing.

19.5 If nominated member(s) of family subsequently cease to be the member(s) of the family, e.g., minor brother crossing the age of minority, marriage of unmarried sister, remarriage of widow before payment of insurance amounts, etc, nomination made in favour of such member(s) shall become invalid.

19.6 If a member nominates more than one person, he/she should specify in the nomination the amount of share payable to each of the nominee(s) 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.

19.7 The nomination shall be made in Form No. 7 or Form No. 8 as is appropriate in the circumstances.

19.8 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.

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

19.10 If a member of the 'scheme' dies without leaving behind a valid nomination, the nomination, if made under GPF/CPF Rules may be accepted for the purpose of this 'scheme' also. Where there is no nomination even for GPF/CPF accounts, amounts payable under this 'scheme' shall be paid as follows:-

- (a) The entire amount may be paid in equal shares to widow/widows, minor sons and unmarried daughters provided that in the case of more than one widow the second and subsequent marriages were solemnised with the permission of Central Government. In the case of minor sons and daughters their mother, who is not a Muslim lady, shall be deemed to be the natural guardian to receive the amount due. Guardianship Certificate has to be produced by the minor sons and daughters of a Muslim lady.
- (b) In the absence of member(s) eligible under (a) above, the payment may be made in equal shares to other members of the family as defined in General Provident Fund (Central Services) Rules, 1960/Contributory Provident Fund Rules (India), 1962.
- (c) In the absence of member(s) eligible under (b) above also, payment may be made to other legal heir(s) not covered by items (a) & (b) above.

19.11 In the case of claimants covered by items (a) & (b) in para 19.10 the payment will be made by the Head of Office without insisting on production of Succession Certificate but in the event of payment to the claimants covered by items(c) in para 19.10 Succession Certificate issued by a competent court will have to be produced.

**20. Central Government Employees Insurance Scheme, 1977:-** Central Government Employees Insurance Scheme, 1977 introduced by the Dept. of Expenditure O.M. No. 60/14/77-IC dated 23rd June, 1977 will continue for those 'employees' who have opted out of the Central Government Employees Group Insurance Scheme, 1980 till they cease to be in employment with the Central Government on account of retirement, resignation, death, etc.

## Accounting

21.1 The transactions relating to the `scheme' shall be accounted for in accordance with the procedure laid down separately.

21.2 Government dues recoverable from a member of the `scheme' shall not be adjusted from the amounts payable under this `scheme' except as provided in para 13.5

## 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 requires clarification, the matter may be referred to the Ministry of Finance, whose decision shall be final.

## Review of the `scheme'

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

## GOVERNMENT OF INDIA'S INSTRUCTIONS

### GOVERNMENT OF INDIA'S INSTRUCTIONS UNDER RULE 3

**1. AIS officers appointed on or after 1.11.1980 are covered under this Scheme, however officers appointed before the due date have the option to opt out from this scheme:** - Sub-rule (1) of rule 3 of the All India Services (Group Insurance) Rules, 1981, provides that the Insurance Scheme enumerated in the Schedule, namely, the Central Government Employees Group Insurance Scheme, 1980, as applicable to officers of Central Civil Services Group `A' shall apply to members of All India Services. A member of an All India Service who was appointed to the service on or before 1.11.1980 can opt out of the Insurance Scheme under the first proviso to sub-rule (1) of rule 3 *ibid*. A member of the Service who has not exercised the option shall be deemed to have opted for the Scheme. If such a member of the Service is subscribing to a State Group Insurance Scheme, he will have to elect, under the second proviso to this sub-rule, either the Central Government employees Group Insurance Scheme, 1980, or the State Group Insurance Scheme. Similarly, if a State Civil/Police/Forest service Officer appointed to the AIS/ IPS/IFS after 1.11.1980 is subscribing to a State Group Insurance Scheme, he will have to elect either the Central Government Employees Group Insurance Scheme or the State Group Insurance Scheme. If such a member of the Service fails to exercise option, he shall cease to subscribe to the State Group Insurance Scheme and shall be deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980.

2. The options envisaged in the two provisos referred to in para 1 above, will have to be exercised simultaneously in one form, a copy of which is enclosed (Annexure-I).

It is requested that immediate action may be taken by the State Government to obtain option from members of the State Government to obtain option from members of the All India Services as explained below :-

- (a) A member of the Service appointed to the Service on or before 1-11-1980. He can opt out of the Central Government Employees Group Insurance Scheme, 1980 (herein after referred to as the Insurance Scheme, 1980). He may be asked to exercise his option latest by 15.12.1981. If he does not exercise the option, he shall be deemed to have opted for the Insurance Scheme, 1980. If he is subscribing to a State Group Insurance Scheme also, he will have to elect either the Insurance Scheme, 1980 or the State Group Insurance Scheme. If he fails to exercise such option by 15.12.1981 he shall cease to subscribe to the State Group Insurance Scheme w.e.f. 1.1.1982 and shall be deemed to have joined the Insurance Scheme, 1980, with effect from that date.
- (b) A member of the Service appointed to the Service after 1.11.1980 but before 10.11.1981 i.e. the date of commencement of the Rules.
  - (i) The Insurance Scheme, 1980 is compulsory for a direct recruit to the Service and if he is subscribing to a State Group Insurance Scheme, he will cease to subscribe to such a scheme w.e.f. 1.1.1982. If any such member of the Service has a grievance in not allowing him an opportunity to opt out of the Insurance Scheme, 1980, his case may be referred to this Department for considering relaxation of the relevant rule to permit him to remain outside the purview of the Scheme.
  - (ii) The Insurance Scheme, 1980 is compulsory for a State Service Officer appointed to the All India Service but if he is subscribing to a State Group Insurance Scheme, he will have to elect either the Insurance Scheme, 1980 or the State Group Insurance Scheme. Such option will have to be exercised latest by 15.12.1981. If a State Service Officer appointed to an All India Service who is not subscribing to a State Group Insurance Scheme had a grievance in not allowing him an opportunity to opt out of the Insurance Scheme, 1980, his case may be referred to this Department for considering relaxation of the relevant rule to permit him to remain outside the purview of the Scheme.
- (c) A member of the Service appointed to the Service on or after 10.11.1981.
  - (i) The Insurance Scheme, 1980 will be compulsory for a direct recruit to the Service.
  - (ii) The Insurance Scheme 1980 will be compulsory for a State Service officer appointed to an all India Service who is not subscribing to a State Group Insurance Scheme.
  - (iii) A State Service officer appointed to an All India Service who is subscribing to a State Insurance Scheme, will have to elect either the Insurance Scheme, 1980 or the State Group Insurance Scheme and if he fails to exercise such option, he shall be deemed to have opted for the Insurance Scheme, 1980 and shall cease to subscribe to the State Group Insurance Scheme. A State Service Officer appointed to an all India Service on or after

10.11.81 may be asked to exercise his option immediately on his appointment to the service.

3. A member of the Service will have to submit his option referred to in para 3 above in triplicate in the prescribed form (Annexure-I). Two copies of the option exercised by him may be forwarded to this Department for record and third copy may be retained by the State Government for their record. In the case of a member of the Service borne on a State/Joint Cadre and on deputation to another State, the State Government under whom the officer is working shall obtain the option on the prescribed form in triplicate and forward two copies to this Department and one copy to the State Government on whose cadre the officer is borne. In the case of members of the Service on deputation to the Central Government including those sent on foreign service in India or abroad while on deputation to the Central Government, the concerned Ministry/Department is being asked to obtain option in triplicate and forward one copy to the State Government concerned for their record. In the case of members of the Service sent on foreign service in India or abroad direct from the State Government, the State Government concerned will have to obtain the option in the prescribed form in triplicate.

4. A member of an All India Service who has opted/deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980, may be informed about his enrolment as a member of the Scheme, as in the form enclosed (Annexure-II). A copy of this communication may also be endorsed to this Department for record. In the case of members of the Service on deputation to the Central Government or to another State Government, the State Government on whose cadre the officer is borne (the constituent State of Joint Cadre in the case of members of the Service borne on the Joint Cadre), will have to inform them in the prescribed form about their enrolment as a member of the Scheme.

5. A member of the Service enrolled as a member of the Scheme will have to file nomination conferring on the nominee(s) the right to receive the amount that may become payable under the Scheme in the event of his death. The nomination will have to be filled in Form No. 7 & 8, as the case may be, appended to the Central Government Employees Group Insurance Scheme, 1980, incorporated in the Schedule to the Rules. While informing a member of the Service about his enrolment as a member of the Scheme, he may be asked to file his nomination in Form No. 7 or 8, as the case may be, and the nomination filed by him may be retained by the State Government/Accountant General along with the nomination filed by him under the All India Services (Provident Fund) Rules, 1955 and the All India Services (DCRB) Rules, 1958.

6. Since the Insurance Scheme 1980 comes in to force on 1.1.1982, it will not be possible for this Department to give extension of time for exercising option by members of the Services. It is requested that immediate action may be taken by the State Government to obtain necessary option from members of the Service. Necessary instructions will be issued separately about the accounts procedure under the Scheme.

[DP & AR letter No.11024/3/84-AIS(II), dated the 11<sup>th</sup> November, 1981.]

ANNEXURE I

To,

The Chief Secretary to the  
Government of

Sir,

I have read and understood the details of the All India Services (Group Insurance) Rules, 1981. I hereby

(a) opt out of the Central Government Employees Group Insurance Scheme, 1980, set out in the Schedule to the said rules,

OR

(b) opt for the Central Government Employees Group Insurance Scheme, 1980, as set out in the Schedule to the said Rules/\* .....  
scheme introduced by the Government of\* .....\*

Yours faithfully

Place .....

Name.....

Date.....

Designation.....

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\*indicate the title of the insurance scheme introduced by the State Government to which the member of the Service is subscribing and the name of the State.

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N.B. (i) A member of the Service who has not opted out of the Central Government Employees Group Insurance Scheme, 1980, and is not subscribing to a State Group Insurance Scheme, shall be deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980. If such a member of the Service is subscribing to a State Group Insurance Scheme, he shall elect either the State Group Insurance Scheme or the Central Government Employees Group Insurance Scheme, 1980.

(ii) This option is to be submitted in triplicate.

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ANNEXURE II

No.....

MEMORANDUM

Shri/Smt.Kum.....member of Indian Administrative/Police/Forest Service has been enrolled as a member of the Central Government Employees



Group-Insurance Scheme, 1980 w.e.f..... His monthly subscription of Rs. 80 (eighty only) shall be deducted from his salary commencing from the month of January..... and he will be eligible to the benefits of the Scheme w.e.f. January.....

2. Shri/Smt./Kum.....is requested to file his/her nomination in form 7 or 8 (enclosed) as may be applicable to him/her.

( )  
Designation

No.....dated

Copy to Secretary to the Government of India, Department of Personnel & A.R., New Delhi.

**2. AIS officers joining on 2<sup>nd</sup> January of a year commencing from 1982 would required to pay the premium of Rs.24/- p.m. till December of that year for which benefit of savings fund will not be available. They will subsequently pay Rs.80/- p.m. and be entitled for both savings and insurance:** - In accordance with the provisions contained in sub-rule (1) of rule 3 of the All India Services (Group Insurance) Rules, 1981, read with the clarifications contained in the Ministry of Finance O.M.No.F.15(3)/78-WIP, dated the 27<sup>th</sup> December, 1980, a person who joins an All India Service on the 2<sup>nd</sup> January of a year commencing from the year 1982, will be required to pay insurance premiums at the rates of Rs. 24/- per month till the 31<sup>st</sup> December of the same year, for the insurance cover of Rs.80,000/-. During this period benefits from the Savings Fund will not be admissible to him. From 1<sup>st</sup> January of the next year he will have to pay a subscription of Rs.80/- per month and he will be entitled to benefits from both savings fund and the insurance fund with effect from that date. A person who joins an All India Service on the 1<sup>st</sup> January of a year will have to pay subscription at the rate of Rs.80/- per month from that date and he will be entitled to benefits from both the insurance fund and the savings fund with effect from that date.

[DP & AR letter No. 11024/3/81-AIS(II), dated the 20th January, 1982.]

**3. AIS officers joining on or before 1.11.1981, who have the option to opt out from the Scheme, have to exercise this on or before 31.12.1981:** - Under the first proviso to sub-rule (1) of rule 3 of the All India Service (Group Insurance) Rules, 1981, a member of the Service who was appointed to the Service on or before 1<sup>st</sup> November, 1980, could exercise an option whether to join the Insurance Scheme, 1980, or not. According to the instructions contained in this Department's letter No. 11024/3/81-AIS(II), dated the 10<sup>th</sup> November, 1981, read with subsequent wireless message dated 17.12.1981, a member of the Service was required to exercise such option on or before 31.12.81. A member of the Service who failed to exercise the option before this date shall be deemed to have joined the Insurance Scheme, 1980. The second proviso to sub-rule (1) of rule 3 ibid further provides that if a member of the Service who was opted or deemed to have opted for the Insurance Scheme 1980 under the first proviso or a State Civil/Police/Forest Service Officer promoted to the IAS/IPS/IFS after 1.11.1980, is subscribing to a State Group Insurance Scheme or the Insurance Scheme, 1980. The proviso further provides that the option once exercised (or not exercised) shall be final.

2. In the case of officers of the Central Civil Services Group 'A' who were appointed to the Service on or before 1<sup>st</sup> November, 1980, and who have opted out of the Insurance

Scheme, 1980, the Ministry of Finance have issued orders giving a fresh opportunity to join the Scheme with effect from 1.1.1983, vide their OM No. 15(3)/78-WIP, dated the 20<sup>th</sup> February, 1982.

3. It was decided to give similar opportunity to members of All India Services who had opted out of the Insurance Scheme, 1980, in pursuance of the provisos to sub-rule (1) of rule 3 *ibid* read with the instructions contained in the DP & AR's letter dated 10.11.1981, referred to above.

[DP & AR letter No. 11024/33/82-AIS(II), dated 13.05.1982.]

4. Paragraph 3 of the Central Government Employees Group Insurance Scheme, 1980, incorporated in the Schedule appended to the All India Services (Group Insurance) Rules, 1981, provides that the scheme will not apply to persons recruited under the Central Government after attaining the age of 50 years. In view of this, a question has been raised whether a State Civil/Police/Forest Service officer appointed to the IAS/IPS/IFS after attaining the age of 50 years will be governed by the Central Government Employees Group Insurance Scheme, 1980.

**4. It is compulsory for a Person, appointed to AIS after 1<sup>st</sup> November, 1980, to be covered under the Scheme irrespective of their age at the time of appointment to this Service, however, promotee officers, if subscribing State Insurance Scheme can exercise their option to opt out of it:** - The Central Government Employees Group Insurance Scheme, 1980 applies to a member of an All India Service subject to the provisions contained in the All India Services (Group Insurance) Rules, 1981 vide sub-rule (1) of Rule 3 *ibid*. Under the first proviso below this rule, only those members of the Service who were appointed to the Service on or before the 1<sup>st</sup> November, 1980, could exercise an option opting out of the Central Government Employees Group Insurance Scheme, 1980. The Insurance Scheme is compulsory for others i.e. a person appointed to All India Services after 1<sup>st</sup> November, 1980, irrespective of their age at the time of appointment to this Service. If, however, State Civil/Police/Forest Service officers promoted to the IAS/IPS/IFS after 1.11.1980 are subscribing to State Insurance Scheme, they can exercise an option electing either the Central Government Employees Group Insurance Scheme, 1980 or the State Group Insurance Scheme of which they were/are members at the time of their appointment to the All India Service.

2. It has already been made clear in paras 3(b) and 3(c) of this Department's circular No. 11024/3/81-AIS(II), dated the 10th November, 1981.

[DP & AR letter No. 11024/4/81-AIS(II), dated 31.7.1982.]

**5. Categories of AIS officers given fresh opportunities to join the Scheme w.e.f. 1.1.1984 latest by the 30<sup>th</sup> June, 1983:** - The following categories of members of All India Services were given a fresh opportunities to join the Central Government Employees Group Insurance Scheme, 1980, w.e.f. 1.1.1984 latest by the 30<sup>th</sup> June, 1983.

- (i) Members of All India Services who opted out of the CGEGI Scheme, 1980 in pursuance of the instructions contained in this Department's circular No. 11024/3/81-AIS(II), dated 10.11.81 and who have not exercised fresh option to join the Scheme w.e.f. 1.1.1983 in pursuance of this Department's circular No. 11024/3/81-AIS(II), dated 13.5.1982.

- (ii) Members of All India Services who have exercised fresh option to join the Scheme w.e.f. 1.1.1983 after the prescribed date, viz., 30.6.82 (fresh option exercised by officers in pursuance of this Department's circular dated 13.5.82 after the prescribed date, viz., 30.6.82, has not been accepted by this Department).

[DP & AR letter No. 11024/7/83-AIS(II), dated the 3rd March, 1983.]

**6. Prescribed procedure of the Ministry of Finance should be followed for payment of dues in respect of AIS officers under Central Deputation:** - According to the Accounting Procedure prescribed by the Ministry of Finance (Controller General of Accounts) under the Central Government Employees Group Insurance Scheme, 1980 applicable to members of All India Services, when an occasion for payment of dues under the Insurance Scheme arises in the case of members of All India Services working in or under the Central Ministry/Department etc., D.D.O. of the concerned Ministry/Department etc. will have to obtain claim for payment in the revised receipted bill (Annexure-III of the Accounting Procedure-copy enclosed) and forward it to this department after filling up of Part II thereof, for further action. The responsibility for the sanction of the amount and the issue of crossed cheque/demand draft in favour of the claimant(s) rests with this Department and the PAO accredited to them. However, recently, when a member of an All India Service retired from service while on deputation to the Central Government, the Office where he was working issued a sanction for payment of dues admissible to him from the savings fund instead of referring the case to this Department and on the basis of such sanction, the PAO accredited to them authorised the payment. The procedure adopted in this case was not in accordance with the provisions contained in the Accounting Procedure issued by the Ministry of Finance (Controller General of Accounts) under their O.M. No. S 11013/2/81/TA/3845, dated the 26th December, 1981, referred to above.

2. It was emphasised that the prescribed accounting procedure should be followed.

[DP & AR letter No. 11024/2/83-AIS(II), dated 28.3.1983.]

**7. Accounting procedure in the case of members of All India Services under the Scheme issued by the Ministry of Finance should be followed:** - Sub-rule (3) of rule 2 of the All India Services (Group Insurance) Rules, 1981, notified vide this Department's notification No. 11024/1/81-AIS(II), dated the 10th November, 1981, provides that the collection of subscriptions and payment of dues under the Central Government Employees Group Insurance Scheme, 1980 in the case of member of the All India Services, shall be regulated by such instructions as may be issued by the Central Government in this behalf. In pursuance of this, the Ministry of Finance (Department of Expenditure-Controller General of Accounts) have issued detailed accounting procedure in the case of members of All India Services under the Scheme vide their O.M. No. S 11013/2/TA/3845. dated the 26th December, 1981. Action as indicated below is required to be taken in the case of members of All India Services working in the Academy etc. and the All India Services probationers undergoing training:-

- (1) Members of All India Services borne on a State/Joint Cadre, other than Union Territories cadre working in the Academy etc.-The subscriptions recovered from the pay bills of these officers should not be credited to the account of the Central Government. The same will have to be passed on to the State Government/Accountant General concerned in the manner in which provident

fund contributions recovered from them are transferred as provided in para 4.1(b) of the Ministry of Finance O.M. No. S-11013/2/81/TA/3845, dated the 26th December, 1981.

- (2) Members of All India Services borne on the Union Territories Cadre working in the Academy etc.- The subscriptions collected from these officers should be credited to the Central Government account, namely 811-Insurance and Pension Funds-Central Government Employees Group Insurance Scheme. Every month information should be sent to the Pay and Accounts Officer, DP & AR, about the subscriptions recovered from these officers and credited to the Central Government account, as provided in para 7.3 of the O.M., dated 26.12.81.
- (3) Probationers undergoing training- In the case of All India Service probationers joining the Academy etc. directly for training i.e., before joining their State of allotment, the insurance premium at the rate of Rs. 24 p.m. or subscription at the composite rate of Rs. 80 p.m. , as the case may be, shall be recovered from the payments made to the probationers account, namely, 811-Insurance and Pension Funds-Central Government, Employees Group Insurance Scheme. Every month necessary information shall be sent to the P & AO, DP & AR about the premium/subscription recovered from the probationers. If a probationer joins Academy etc. for training after first reporting to the State/Joint Cadre of his allotment, the premium or subscription , as the case may be, recovered from him should not be credited to be Central Government account; it should be passed on to the State Government/Accountant General concerned in the manner indicated at (1) above. When a probationer moves from LBSNAA to SVP/PA/FRI or vice-versa, the former shall issue a certificate to the latter indicating the period during which premium/subscription has been collected from him and whether it was credited to the Central Government account or passed on to the State of allotment. A similar certificate shall also be issued when a probationer moves from any of these institutions to his State of allotment.

2. When an occasion arises for making payment under the Scheme in the case of probationers undergoing training or members of the Service working in the Academy, etc., the claim shall be processed by the concerned institute in consultation with this Department and under intimation to the State Government concerned.

3. The Accounting procedure issued by the Ministry of Finance vide their O.M. dated the 26th December, 1981 does not cover the case of probationer undergoing training. That Ministry is taking necessary action to issue a corrigendum.

[DP & AR letter No. 11024/2/81-AIS(II), dated 5.1.1981.]

**8. Accounting procedure for the Central Ministries/Departments in cases of members of AIS working in or under them (including attached and subordinate offices):-** Sub-rule (3) of rule 3 of the All India Services (Group Insurance) Rules, 1981, notified vide this Department's notification No. 11024/1/81-AIS (II) dated 10<sup>th</sup> November, 1981 provides that the collection of subscriptions and payment of dues under the Central Government Employees Group Insurance Scheme, 1980, in the case of members of All India Services, shall be regulated by such instructions as may be issued by the Central Government in this behalf. In pursuance of this, the Ministry of Finance (Department of Expenditure-Controller General of Accounts)

have issued detailed accounting procedure applicable to members of All India Services under the Scheme vide their O.M. No. 5-11013/2/81/TA/3845, dated the 26th December, 1981.

2. According to the accounting procedure issued by the Ministry of Finance, the Central Ministries/Departments are required to take action as indicated below in the case of members of All India Services working in or under them (including attached and subordinate offices):-

(i) Members of the Service borne on the State/Joint Cadre:

The subscription recovered from these officers should not be credited to the Central Government account it should be passed on to the State Government/Accountant General concerned in the manner in which Provident Fund subscriptions recovered from them are transferred, as laid down in the accounting procedure issued by the Controller General of Accounts.

(ii) Members of the Service borne on the Union Territories Cadre:

The subscription recovered from these officers should be credited to the Central Government account viz. 811-Insurance and Pension Funds-Central Government employees Group insurance scheme. Every month, a report should be sent to the Pay and Accounts Officer, Department of Personnel & A.R. about the subscription recovered from the officers and credited to the Central Government account.

3. When an occasion arises for making payment under the Scheme on account of retirement or otherwise of a member of the Service while on deputation to the Central Government, the Ministry/Department concerned shall process the claim for payment under the scheme in consultation with this Department and under intimation to the State Government concerned.

4. In the case of members of the Service (who are members of this Scheme) sent on foreign Service in India or abroad while on deputation to the Central Government, the Ministry/Department concerned should take immediate action to incorporate a clause in the terms and conditions of foreign service already issued by them, regarding the recovery of subscription from them under the Scheme. It will be the responsibility of the foreign employer to recover the subscription from members of the Service and pass on to the State Government/Accountant General concerned. (In the case of members of the Service borne on the Union Territories cadre, it should be passed on to the Pay and Accounts Officer (Sectt.) functioning under the Controller of accounts, Delhi Administration. In case the foreign employer does not take responsibility for recovering provident contribution from a member of the Service or to make pension Leave Salary contributions etc. it will be the responsibility of the member of the Service to pay the subscriptions regularly under the Scheme. In the case of members of the Service sent on foreign service out of India, the procedure laid down in the Ministry of Finance (Department of Expenditure) O.M. No. 8(8)-E.III/81, dated the 22nd September, 1981, will apply for remitting the subscriptions. In future when a member of the Service is sent on foreign service while on deputation to the Central Government, the Ministry/Department concerned should include a clause in the terms and conditions of foreign service regarding recovery of subscriptions under the scheme.

[DP & AR letter No. 11024/2/81-AIS(II), dated 13.1.1982.]

**9. Payment from savings fund in the CGEGI Scheme, 1980 upto 31.12.86 will be made in accordance with the Table issued under M/Finance O.M. No. F 1(8)/83-WIP, dated 22.6.84** (copy annexed).

[DP & AR letter No. 11024/60/84-AIS(II), dated 16/7/84]

**10. Clarification under the accounting procedure applicable to AIS officers:** - The following clarifications have been issued under the accounting procedure applicable to AIS Officers.

1. Allotment of Account No. - The Accounting Procedure issued by the Ministry of Finance (Controller General of Accounts) under their O.M. No. 11013/2/81/TA/3845 dated 26th December, 1981, a copy of which has been circulated among the State Governments vide this Department's letter No. 11024/3/81-AIS(II), dated 7th January, 1982, does not envisage maintenance of detailed account individual-wise of the collection of subscriptions from members of All India Services who are subscribing to the insurance scheme. There is, therefore, no need to allot any account No. to individual officers. A member of an All India Service who has been enrolled as a member of the Central Government Employees Group Insurance Scheme, 1980, under Sub-rule (1) of rule 3 of the AIS (Group Insurance) Rules, 1981, will have to be informed about his enrolment as a member of the Insurance Scheme under sub-rule (2) of rule 3 *ibid*. The subscription at the rate of Rs.80 p.m. or insurance premium at the rate of Rs.24/-p.m., as the case may be, shall be recovered from such a member of the Service by the authority paying the monthly salary to him. The Designated Drawing officer nominated by the State Government under para 5.1 of the Accounting procedure issued by the Ministry of Finance shall be responsible for the drawal in one lump sum of the total amount of subscriptions payable by all the members of the Service under the Insurance Scheme and for remitting the same to the Pay & Accounts Office, Department of Personnel & AR., Government of India, New Delhi. It will be the responsibility of the Accounts Officer of the State concerned to maintain relevant broadsheet for link and working out differences, if any, between the lump sum amount paid to the Government of India by the Designated Drawing Officer under para 5.1 of the Accounting Procedure and the actual subscription recovered, and accounted for in his books under para 4 of the Accounting Procedure referred to above. The difference could be mainly attributed to the time lag in receipt of credits relating to subscriptions recovered from officers on deputation or on foreign service.

2. Custody of nominations- In para 6 of this Department's circular No. 11024/3/81-AIS(II), dated 10th November, 1981 it has been laid down that the nomination filed by a member of the Service under the Group Insurance Scheme shall be retained by the State Government/Accountant General along with the nomination filed by him under the AIS(Provident Fund) Rules etc. However, in para 6.1 of the Accounting Procedure referred to above it has been laid down that if a member of the Service retires from service or dies while in service or otherwise ceases to be in service, the Designated Drawing Officer of the State Government concerned shall take action to obtain a pre-receipted claim from the beneficiary(s) in the prescribed form, fill in necessary details therein and forward it to the Department of Personnel & A.R., Government of India for making the payment. Unless the nomination filed by a member of the Service is under the custody of the Designated Drawing Officer, he will not be able to submit the claim from the nominee(s) to the Government of India for making payment in the case of the death of a member of the Service while in service. It is, therefore, suggested that the nomination filed by a member of the

Service under the Insurance Scheme may be kept under the custody of the Designated Drawing Officer nominated by the State Government under para 5.1 of the Accounting Procedure, referred to above.

3. Affixing of revenue stamp on pre-receipted claim- The usual revenue stamp will have to be affixed on the pre-receipted claim obtained from the beneficiary(s) in the form appended to the Accounting Procedure referred above and not in the acknowledgement obtained while handing over the cheque/draft.

4. Adjustment of Government dues- There is no provision in the Insurance Scheme for adjusting the Government dues against payment admissible from the savings fund under the Scheme except arrears of subscriptions payable by an Officer to the Scheme. Since subscription is to be deducted from the salary of a member of the Service, payment of subscription to the Scheme should not ordinarily be in arrears. It is possible that if a member of the Service dies while on extraordinary leave or immediately on return from extraordinary leave, arrears of subscription may be due from him. In such cases, the arrears of subscription due from him along with interest admissible under the Insurance Scheme on the accretions to the savings fund, shall be adjusted against the payment admissible to his family from the savings fund under the Scheme.

[DP & AR letter No. 11024/2/81-AIS(II), dated the 22nd April, 1982.]

**11. *Promotee AIS officers should exercise their option within one month of their appointment about the subscription of Central Scheme or State Scheme:*** - It has been decided that a State Officer promoted to an All India Service should submit his option as envisaged in the second proviso to rule 3(1) *ibid* at the time of his appointment to the Service. In case, if he fails to exercise the option, within one month from the date of his appointment to the All India Service, he shall cease to subscribe to the State Group Insurance Scheme and shall be deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980, as provided in the rule quoted above. The option will have to be exercised as in form at Annexure I to this DP & AR letter No. 11024/3/81-AIS(II), dated 10.11.81.

[DP & AR letter No. 11024/59/84-AIS(II), dated the 13th July. 1984.]

#### **ACCOUNTING PROCEDURE RELATING TO CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980 AS EXTENDED TO ALL INDIA SERVICES**

[M. Finance CCA OM No. S. 11013/2/81-TA/3845, dated 26.12.81.]

The All India Services (Group Insurance) Rules, 1981, framed under the All India Services Act, 1951, were notified in the Gazette on 10.11.1981 vide notification No. 11024/1/81-AIS(II), dated 10.11.1981. In view of the provisions contained in rule 3 of these rules, the Central Government Employees Group Insurance Scheme, 1980, as applicable to officers of Central Civil Services Group 'A' shall mutatis mutandis apply to the members of All India Services w.e.f. 1.1.82.

2. According to proviso to rule 3 *ibid* read with Department of Personnel & A.R. Circular No. 11024/3/81-AIS(II), dated 10.11.1981, a member of the Service is required to submit an option in triplicate to the State Government/U.T. Administration in the prescribed form. One copy of the option shall be retained by the State Government/U.T. Administration in their custody and the other two copies will be sent to the Ministry of Home Affairs (DP&AR), New Delhi. Out of this, one copy shall be sent

by the latter to the Pay and Accounts Office functioning under Controller of Accounts, D.P.A.R. (hereafter referred to as P.A.O., D.P.A.R.) for record and reference.

3. Maintenance of list of members.-A list of members of the All India Services subscribing to the Insurance Scheme will be drawn up by the Department of Personnel & A.R. (D.P.A.R.) as on 1.1.82, to which will be added list of officers (direct recruits) appointed to the service and those appointed to the service on promotion under sub-rule (1) or (2) of rule 8 of the IAS (Recruitment) Rules, 1954, sub-rule (1) of rule 9 of the IPS (Recruitment) Rules, 1954, or sub-rule (1) of rule 8 of the IFS (Recruitment) Rules, 1966, on or after 1.1.1982 and who are subscribing to the Scheme and the casualties etc. arising from time to time shall be deleted. This will be recorded by the D.P.A.R. in a special register service-wise keeping separate folios for the cadre of each State and for the cadre of Union Territories as a whole. This register in respect of members of the Indian Police Service and Indian Forest Service shall be retained by the D.P.A.R. till the work relating to these two services is transferred to the Ministry of Home Affairs (Police Division) and the Ministry of Agriculture (Department of Agriculture)\*.

\* To be read as Ministry of Environment & Forests in the present circumstances.

#### 4. Recovery of Subscriptions.

4.1 Each State Government/U.T. Administration shall be responsible for the recovery of subscriptions under the scheme from members of the Service who are to subscribe in terms of the scheme envisaged in the A.I.S. (G.I.) Rules, 1981. The monthly deductions to be made from the salary bills of the A.I.S. Officers covered by the scheme on account of the subscriptions, will be classified in the bills, as indicated below. This will be effective from the salary bills for January 1982 payable on 1.2.82 or, on the last working day of January, 1982.

(a) In respect of officers of a State Cadre serving in the State, the deductions will be classified under the major etc.. head of account

858-Suspense Accounts

- A.I.S. officers Group Insurance Scheme

-Subscriptions

pending its adjustment against advance payment made by the State Government to the Central Government (PAO, D.P.A.R.) in the manner indicated in Para 5.1 below.

(b) Recoveries from members of the scheme belonging to a State Cadre effected in the Central books while on deputation with the Central Government, shall be classified as under:

858-Suspense Accounts.

-PAO Suspense

-Items adjustable by the Accountant General on account of Group Insurance Scheme.



These recoveries, along with similar recoveries on account of GPF subscriptions etc. arising in the central books shall be settled with the State Accountant General concerned by issue of Crossed Government Account cheques by the Central P.A.O. On receipt of the valuable, the Accountant General of the State concerned shall classify the receipt to the head of account indicated at (a) above.

(c) In respect of members of the scheme belonging to a State Cadre placed on foreign service in India or abroad, watch over the recovery of the subscriptions, which will be initially made by the foreign employer, shall be kept by the Accounts Officer of the State concerned who is responsible for watching the P.F. subscriptions of the officer. These, on receipt by cheque or bank draft, will be credited to the head of account indicated at (a) above in the State section of accounts.

(d) Deductions under this scheme from members belonging to U.T. Cadre, effected while serving under any U.T. Government/Administration or while on deputation with the Central Government, will be classified under the major etc. head of account indicated below in the central Section of books of the Accounts Officer concerned:

#### 811-Insurance and Pensions Funds

##### -Central Government employees Group Insurance Scheme

(e) In respect of U.T. cadre members on foreign service in India or abroad, watch over receipt of subscriptions by way of bank drafts from the foreign employers, shall be kept by the PAO (Sectt.) functioning under the Controller of Accounts, Delhi Administration who is already responsible for maintaining the GPF accounts of such officers and shall classify the same under the head of account indicated at (d) above.

(f) In respect of U.T. cadre members on deputation other than to Central Government, deductions under the scheme appearing in the bills shall be classified under the major etc. head of account.

(g) In the case of member of All India Services working in the Academy etc. and the All India Service probationers undergoing training the following procedure may be followed:-

(i) Members of All-India Services borne on a State/Joint Cadre, other than Union Territories cadre, working in the Academy etc.-The subscriptions recovered from the pay bills of these officers should not be credited to the account of the Central Government. The same will have to be passed on to the State Government/Accountant General concerned in the manner in which provident fund contributions recovered from them are transferred in terms of para 4.1(b) above.

(ii) Members of All India Services borne on Union Territories Cadre working in the Academy etc.-The subscription collected from these officers should be credited to the Central Government account, namely, 811-Insurance and Pension Funds-Central Government Employees Group Insurance Scheme. Every month information should be sent to the Pay and Accounts Officer, DPAR, about the subscriptions recovered from these officers and credited to the Central Government account in terms of para 7.3 et. seq.

(iii) Probationers undergoing training- In the case of All India Service probationers joining the Academy etc. directly for training i.e., before joining their State of allotment,

the insurance premium at the rate of Rs. 24 p.m. or subscription at the composite rate or Rs. 80 p.m., as the case may be, shall be recovered from the payments made to the probationers and shall be credited to the Central Government account, namely, 811-Insurance and Pension Funds-Central Government Employees Group Insurance Scheme. Every month necessary information shall be sent to the P. and A.O., DPAR, about the premium subscription recovered from the probationers. If a probationer joins the Academy etc. for training after first reporting to the State/Joint Cadre of his allotment, the premium or subscription, as the case may be, recovered from him should not be credited to the Central Government account; it should be passed on to the State Government/Accountant General concerned in the manner indicated at (i) above. When a probationer moves from LBSNAA to SVPA/FRI or vice versa, the former shall issue a certificate to the latter indicating the period during which premium/subscription has been collected from him and whether it was credited to the Central Government account or passed on to the State of allotment. A similar certificate shall also be issued when a probationer moves from any of these institutions to their State of allotment.

(h) In respect of a State Cadre member on deputation to another State Government, the deduction under the Insurance Scheme shall be made along with other recoveries like GPF/Advances etc. through monthly bills. The Accountant General of the borrowing State will classify these recoveries under the suspense head "893-Inter-State Suspense Account" and pass on all credit recoveries to the A.G. of the parent State for adjustment/linking at his end.

#### 858-Suspense Accounts

##### -PAO Suspense

-Items adjustable by PAO (Sectt.), Delhi Administration on account of Group Insurance Scheme.

These recoveries, alongwith similar recoveries on account of GPS subscriptions etc. shall be settled by the Accounts Officer concerned with the PAO (Sectt.) functioning under the Controller of Accounts, Delhi Administration by issue of a crossed Government Account Cheque etc. On receipt of the valuable the PAO (Sectt.) of Controller of Accounts, Delhi Administration shall classify the same to the head of account indicated in (d) above.

4.2 In respect of members of the scheme placed on deputation with Central Government or on foreign service etc., a suitable indication should be given in the L.P.C. being issued by the appropriate authorities, about the recoveries made till then during the year, and the month from which/rate at which recoveries are to be effected on this account thereafter as well as the date on which he became a member of the Scheme.

5. Remittance to Central Government of amounts of subscriptions recovered from salary bills of officers of State Cadre serving in States.

5.1 It has been decided that against the recoveries to be effected from the salary bills of the A.I.S. officers serving in the State and those of the State Cadre on deputation or on foreign service, all of which will be credited to the State accounts under the suspense head referred to in para 4.1(a) above, the State Governments should arrange to remit in one lump sum the amounts on the last working day of every

month (commencing from January 1982) (except that remittance in respect of March pay bills may be made in the 1st week of April) by cheque/demand draft to the P.A.O. of D.P.A.R. working under the Controller of Accounts, D.P.A.R., Ministry of Home Affairs, by adopting the following method of computation indicated in (a) and below and arriving at the total amounts.

(a) The No. of members of the Service covered under the scheme who are serving in the State or on deputation or foreign service and who are to subscribe at the composite rate of Rs. 80 p.m. may be multiplied by 80 to arrive at the total subscription due (covering Insurance portion and savings portion).

(b) The number of such members of the Service (serving in the State or on deputation or foreign service) as on the last day of the relevant month (2nd in the case of January), who are required to subscribe only to the premium for insurance cover at Rs. 24 p.m., may be multiplied by 24.

The amount required to be remitted in this manner, may be drawn through a bill upon the treasury/State Head Quarter's P.A.O. by a Designated Drawing Officer in the Department of the State Government administratively or otherwise dealing with the movement/events etc. relating to the A.I.S. officers of the State such as the Home Department., the General Administration Department, the Chief Secretariat etc. The designated drawing officer, who may be nominated by the State Government for the purpose, may after ascertaining the details required for the amount to be remitted in the manner indicated in (a) and (b) above in respect of all the members of A.I.S. of the State draw a bill for the amounts classifying the same under "858-Suspense Accounts-A.I.S. Officers Group Insurance Scheme-Payment to the Central Government of the subscriptions in respect of A.I.S. officers Group Insurance Scheme". The amount of the bill should be obtained in the form of a crossed account payee demand draft in favour of the P.A.O. (D.P.A.R.) New Delhi in the Ministry of Home Affairs and sent to him by the designated drawing officer with a covering schedules indicating the number of officers in each cadre (IAS/IPS/IFS) for whom the remittances as computed in (a) and in (b) above are sent. The remittance should be made on the last working day of each month, commencing from January, 1982 (First week of April in respect of recoveries relating to March).

5.2 The credit on account of the subscriptions recovered from the officers and adjusted initially in the State books of the As G. with reference to the account of the salary vouchers of the A.I.S. officers, and the cash recoveries effected in respect of officers on deputation or on foreign service, which will appear under the suspense minor/sub-head "A.I.S. officers Group Insurance Scheme-Subscription", under '858' should periodically and at the close of each financial year be equal to the debits on account of the payments which will be appearing under the minor/sub head "A.I.S. Officers Group Insurance Scheme" - payment to the Central Government of subscriptions in respect of the A.I.S. officers Group insurance Scheme" under the same major head, with reference to the account of the vouchers in respect of the bills referred to para 5.1 above. A reconciliation of these credits/debits to ensure their equality periodically and at the close of the financial year, will be ensured by the As. G. in consultation with the concerned administrative department of the State Government under whom the designated drawing officer is working and by keeping a suitable broadsheet.

5.3 The demand draft received from the designated drawing officers every month by the P.A.O. (D.P.A.R.) will be credited by him in his books under the head

"8011-Insurance and Pension Funds-Central Government Employees Group Insurance Scheme" under the appropriate sub-heads Savings Fund/Insurance Fund

#### 6. Payments of dues to the Beneficiaries-----

6.1. If a member of the Service retires from service on attaining the age of superannuation or dies while in service (whether actually serving under the state Government or on foreign service but other than on deputation with Central Government) or otherwise ceases to be a member of the Service the designated drawing Officer of the State Government concerned shall take action to obtain a pre receipted claim from the beneficiary (beneficiaries) in the proforma at Annexure III, fill in necessary details therein (enclose a duly attested copy of the death certificate in the case of claims arising due to death of a member) and forward it to the D.P.A.R. in the Government of India. The latter shall verify the details including entitlement under savings fund etc. with reference to the documents available with them vide Para 3 above and submit the bill to the PAO (DPAR) for payment. The P.A.O. shall exercise necessary usual checks and also with reference to the record maintained by him and will draw a crossed cheque/crossed bank draft in favour of the officer concerned or nominee(s) or legal heir(s) as the case may be, and send it to the Drawing Officer in the DPAR who shall arrange to transmit the same to the designated Officer of the State Government. The latter shall be responsible to hand over the valuable to the Officer/nominee(s) etc. as the case may be, against necessary acknowledgement.

In the case of those retiring from service on superannuation, the claim for payment from the savings fund shall be prepared and submitted three months prior to the actual date of retirement. In all other cases such claims shall be preferred as soon after the date of quitting service by the member or death, as possible.

NOTE-A claim arising in the case of a member of the Scheme while on deputation to the Government of India, shall be processed through D.P.A.R. and its P.A.O. (who shall exercise necessary pre checks). by the P.A.O. of the Central Government Ministry/Department in which the Officer was serving at the time of the relevant event under intimation to the designated officer of the State/U.T. Government concerned. Suitable entry shall be made in col. 6 of Annexure I-Parts II & III.

The Payment would be classified under the respective subheads below Major etc. heads indicated below:

811-Insurance and Pension Funds Central Government Employees Group Insurance scheme Insurance Fund (Sub head) Savings Fund (Sub head)

6.2 Provision of para 6.1 and note thereunder shall be applicable mulatis mutandis to claims pertaining to members of the All India Services borne on the Union Territories Cadre.

6.3 When an occasion arises for making payment under the Scheme in the case of probationers undergoing training or members of the Service working in the L.B.S. National Academy of Administration etc., the claim shall be processed by the concerned institute in consultation with the Department of Personnel and Administrative Reforms and under intimation to the State Government concerned, in terms of the Note under paragraph 6.1 above.

7.1 The Pay and Accounts Officer, Department of Personnel and A.R. shall credit the amounts received in terms of Paragraph 5.1 above to the head of account "811 Insurance and Pension Funds-Central Government Employees Group Insurance Scheme", and keep a note of the amount realised from each State Government etc. service-wise in a register (part I of the Proforma at Annexure with separate folios for each State.

7.2 During the first week of each year the Department of Personnel & A.R. shall furnish a list (service-wise) indicating the total number of officers who are members of the Scheme and borne on each State Government Cadre as on the 1st January and also indicating how this is worked out with reference to the opening balance as on the 1st January of the preceding year. Additions/deletions each month during the year should also be furnished similarly in the first week of the following month. Similarly the number of officers (Cadre and service-wise) who are required to subscribe towards insurance cover only during each month of the year should be furnished by the D.P.A.R. to its Pay and Accounts Office, during the first week of every month. The credits realised each month from each State will be verified with this list by the Pay and Accounts Office, D.P.A.R. to ensure that actual credits due each month have been received from the States concerned. Any discrepancy shall be taken up with the State Government/A.G. concerned under intimation to the D.P.A.R.

7.3 The Accounts authority of each Union Territory Administration shall furnish every month necessary information to the P.A.O., D.P.A.R. about the total subscription credited during the month indicating the number of officers service-wise who contributed at the composite rate (Rs.80) and who contributed at the insurance rate only (Rs. 24) so as to enable him to maintain details in the preacribed proforma. P.A.O., D.P.A.R. shall tally the details received from various accounts authorities with those received in terms of paragraph 7.2 above and cases of discrepancy, of any, shall be settled with D.P.A.R. and accounts authorities concerned.

7.4 P.A.O., D.P.A.R. shall maintain registers in the proforma at Annexure I for preparing annual reports prescribed for the purpose. The annual report in the form as at Annexure II shall be prepared by him (with the assistance of D.P.A.R. wherever necessary) and submitted to the organisation of the Controller General of Accounts so as to reach them by the 10th February every year from 1983 onwards.

8. The functions of the Pay and Accounts Officer, Department of Personnel and A.R. as set out above in the case of members of the Indian Police Service and India Forest Service shall be performed by the Pay and Accounts Office, (Sectt.) Ministry of Home Affairs (Department of P. & A.R.) and the Pay and Accounts Office (Sectt), Ministry of Agriculture (Department of Agriculture) after the work pertaining to these two services are transferred to them.

9. Organisation of the Controller General of Accounts will perform functions stated in paras 8.10 & 11 of the Appendix to O. M. No. S. 11013/2/81-C/2907, dated the 22nd September, 1981 of Ministry of Finance, Department of Expenditure, Controller General of Accounts) after taking into account the receipts, payments and other information following from the scheme as extended to All India Services.

**ANNEXURE-I**

(D.P.A.R.)

(To be maintained by P.O./etc. vide Para 8.1)

REGISTER RELATING TO ALL INDIA SERVICES (GROUP INSURANCE) RULES, 1981

(Separate registers to be maintained for each Cadre viz. I.A.S., I.P.S., I.F.S. with separate folios for each State)

STATE.....  
CADRE.....**PART-I**

NO. OF SUBSCRIBERS AS IN JANUARY, 20.....

Month	Cheque/Bank draft No. and date	Number of employees in respect of whom payment received at Composite Rate		Insurance Rate only
1	2	3	4	
January				
February				
March				
.....				
.....				
December				

**ANNEXURE-I****Part-II**

Payment made during 20.....in respect of members on their demise while in service resignation etc.

Month	Voucher No.	Name of officer	Amount of payment		<sup>3</sup> Post held while on Deputation with Central Government at the time of death
			Insurance Fund	Saving Fund	
1	2	3	4	5	6

<sup>3</sup> To be filled for payment under note below para 6.1



**PART-II & III-**

Statement showing the number of cases in which payments were made during the previous year 20.....because of

DEATH /OTHER CASES				
State	Number	Amount	Number	Amount
Andhra Pradesh				
TOTAL:				

**ANNEXURE-III**

(Refer Para 6.1)

**RECEIPTED BILL**

PART-I. Received the sum of Rs..... ( ) under the All India Services Group Insurance Rules, 1981, being the total of entitlement of Rs..... from the \*Insurance Fund and/or of Rs.....from the Savings Fund, accrued to-

Name:.....

Service to which I/he \*belonged.....

Designation:.....

Name of State on whose cadre borne.....

Signature(s) of Recipient(s)  
(NAME IN BLOCK LETTERS)

Dated:



**PART II**

Endorsement to be recorded by the Designated Drawing officer of State/Union Territory or by D.D.O. of concerned Central Ministry/Department in respect of an officer on deputation to centre.

- (a) Date on which the officer became a member of the Scheme.....
- (b) Description of the event (retirement, resignation, death etc. and date thereof.....
- (c) 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 DDO

Government of.....

**PART III**

Endorsement to be recorded by the DDO DPAR/MHA/Deptt. of agriculture respectively in the case of IAS/IPS/IFS officers respectively certified that the above details (including entitlement under the Savings Fund) have been verified and found to be correct.

Signature.....

DDO,DP&AR.....

**PART III**

For use in Pay and Account Office

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

Payment through Cheque(s) No.(s)	Date	Accounts officer
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\*Delete whichever is inapplicable.

**TABLE**

Benefits from the Savings Fund under the Central Government Employees Group insurance Scheme, 1980 for the period from 1.1.1982 to 31.12.1986 on a monthly subscription of Rs.70/- (in rupees)

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Year of entry	I - year of cessation of membership - 1982.											
	Month of cessation											
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1.1.1982	7	14	21	28	35	42	49	57	64	71	79	86

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Year of entry	II - year of cessation of membership - 1983.											
	Month of cessation											
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1.1.1982	94	101	109	117	125	133	147	149	157	166	174	183
1.1.1983	7	14	21	28	35	42	50	57	64	72	79	87

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Year of entry	III- year of cessation of membership - 1984.											
	Month of cessation											
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1.1.1982	192	200	209	218	226	235	244	254	263	272	281	291
1.1.1983	95	102	110	118	126	134	142	150	159	167	175	184
1.1.1984	7	14	21	28	35	42	50	57	64	72	79	87

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Date of entry	IV- year of cessation of membership - 1985.											
	Month of cessation											
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1.1.1982	301	310	320	330	339	349	359	370	380	390	401	411
1.1.1983	193	201	210	219	228	236	245	255	264	273	282	292
1.1.1984	95	102	110	118	126	134	142	150	159	167	175	184
1.1.1985	7	14	21	28	35	42	50	57	64	72	79	87

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Date of entry	V- year of cessation of membership - 1986.											
	Month of cessation											
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1.1.1982	422	432	443	454	465	476	487	499	510	522	533	545
1.1.1983	302	311	321	331	341	350	361	371	381	391	402	412
1.1.1984	193	201	210	219	228	236	245	255	264	273	282	292
1.1.1985	95	102	110	118	126	134	142	150	159	167	175	184
1.1.1986	7	14	21	28	35	42	50	57	64	72	79	87

NOTE: (1) It is assumed that full contribution for the month of cessation of membership has already been collected/will be collected from the salary of that month, failing which it should be deducted from the accumulated amounts given above.

(2) The interest rate on the balances in the Savings Fund has been allowed on the basis of 10 n per cent pr annum (compounded quarterly) for the period from 1.1.1982 to 31.12.1982 and 11 per cent per anum (compounded quarterly) from 1.1.1983 onwards.

(S. Subramanian)  
Under Secretary to Government of India

### T A B L E

#### CENTRAL GOVERNMENT EMPLOYMENT GROUP INSURANCE SCHEME 1980

The accumulations in the Saving Account of members corresponding to the contribution @ Rs. 10/- per month, upto the end of the month of cessation of membership of the Scheme on account of "death", "retirement", resignation etc.

(in rupees)

Year of entry	VI- year of cessation of membership - 1987.											
	Month of cessation											
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1.1.1982	557	570	582	595	608	620	634	647	660	673	687	701
1.1.1983	423	434	445	456	468	479	491	503	515	527	539	551
1.1.1984	302	312	322	332	342	352	362	373	383	394	405	416
1.1.1985	193	201	210	219	228	238	247	256	265	275	285	294
1.1.1986	95	103	110	118	126	135	143	151	159	168	176	185
1.1.1987	7	14	21	28	35	42	50	57	64	72	80	87

Note: (1) It is assumed that full contribution for the month of cessation of membership has already been collected/will be collected from the salary for that month, failing which it should be deducted from the accumulated amounts given above.

- (2) The interest rate on the balance in the Savings Accounts has been allowed on the basis of 10 per cent per annum (Compounded quarterly) for the period from 1.1.1982 to 31.12.1982; 11 per cent per annum (compounded quarterly) from 1.1.1983 to 31.12.1986 and 12% per annum (compounded quarterly) from 1.1.1987 onwards.

**T A B L E**

**CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME-1980**

The accumulations in the Savings Accounts of members corresponding to the contribution @ Rs. 10 per month, upto the end of the month of cessation of membership of the Scheme on account of "death", "retirement", "resignation", etc.

*(In Rupees)*

Year of entry	VII- year of cessation of membership - 1988.											
	Month of cessation											
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1.1.1982	715	729	743	758	772	787	802	816	832	847	862	878
1.1.1983	563	576	589	602	615	628	641	654	668	681	695	709
1.1.1984	427	438	450	461	473	484	496	508	520	532	545	557
1.1.1985	304	314	324	334	345	355	365	376	387	398	409	420
1.1.1986	194	203	212	221	230	239	249	258	268	277	287	297
1.1.1987	95	103	111	119	127	135	144	152	161	169	178	187
1.1.1988	7	14	21	28	36	43	51	58	66	73	81	89

Year of entry	VIII- year of cessation of membership - 1989.											
	Month of cessation											
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1.1.1982	894	910	926	942	958	975	991	1,008	1,025	1,042	1,059	1,077
1.1.1983	723	737	751	766	781	795	810	825	840	856	871	887
1.1.1984	570	582	595	608	621	634	647	661	674	688	702	716
1.1.1985	431	442	454	465	477	489	500	512	525	537	549	561
1.1.1986	307	317	327	337	348	358	369	379	390	401	412	423
1.1.1987	196	205	214	223	232	241	251	260	270	280	289	299
1.1.1988	97	105	113	121	129	137	146	154	163	171	180	189
1.1.1989	7	14	21	28	36	43	51	58	66	73	81	89

**CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME, 1980**

The accumulations in the Serving Account of the existing embers who do not opt for the enhanced rates of contribution and benefit, upto the end of the month of cessation of membership of the Scheme on account of "death", "retirement", "resignation", etc. corresponding to the contribution rate @ Rs. 10/- per month.

**Year of cessation of membership - 1990.****Month of cessation of membership***(in rupees)*


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Year of Entry Promotion To higher group	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1982	1095	1113	1131	1149	1167	1186	1204	1223	1242	1262	1281	1301
1983	903	919	938	951	967	984	1001	1018	1035	1052	1069	1087
1984	730	744	759	773	788	803	818	833	848	863	879	895
1985	574	586	599	612	625	638	652	665	679	692	706	720
1986	434	445	457	468	480	492	504	516	528	540	552	565
1987	309	319	329	339	350	360	371	382	392	403	414	425
1988	198	207	216	225	234	244	253	262	272	282	292	301
1989	97	108	113	121	129	137	146	154	163	171	180	189
1990	7	14	21	28	36	43	51	58	66	73	81	89

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**Year of cessation of membership - 1991****Month of cessation of membership***(in rupees)*


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Year of Entry Promotion To higher group	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1982	1321	1341	1361	1382	1402	1423	1444	1466	1487	1509	1531	1553
1983	1105	1123	1141	1159	1178	1196	1215	1234	1253	1273	1292	1312
1984	911	927	943	959	976	993	1009	1026	1044	1061	1078	1096
1985	734	748	763	777	792	807	822	837	852	868	883	899
1986	578	590	603	616	629	642	656	669	683	697	711	728
1987	436	448	459	471	482	494	506	518	530	542	555	567
1988	311	321	331	342	352	362	373	384	394	405	416	428
1989	198	207	216	225	234	244	253	262	272	282	292	301
1990	97	105	113	121	129	137	146	154	163	171	180	189
1991	7	14	21	28	36	43	51	58	66	73	81	89

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**Year of cessation of membership - 1992****Month of cessation of membership***(in rupees)*

Year of Entry Promotion To higher group	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1982	1575	1598	1621	1644	1667	1691	1714	1738	1763	1787	1812	1837
1983	1332	1352	1373	1393	1414	1435	1456	1478	1499	1521	1543	1565
1984	1114	1132	1150	1168	1187	1206	1225	1244	1263	1283	1302	1322
1985	915	931	847	964	980	997	1014	1031	1048	1065	1083	1101
1986	739	753	768	783	797	812	827	842	858	873	889	905
1987	580	592	605	618	631	645	658	671	685	699	713	727
1988	439	451	462	474	485	497	509	521	533	546	558	570
1989	311	321	331	342	352	362	373	384	394	405	416	428
1990	198	207	216	225	234	244	253	262	272	282	292	301
1991	97	105	113	121	129	137	146	154	163	171	180	189
1992	7	14	21	28	36	43	51	58	66	73	81	89

Note:- (1) It is assumed that full contribution for the month of cessation of membership has already been collected/will be collected from the salary of that month, failing which it should be deducted from the accumulated amounts given above.

(2) The mortality in the above calculations has been assumed at the rate of 3.75 per thousand per annum upto 31.12.1987 and 3.60 per thousand per annum from 1.1.1988 onwards.

(3) The interest rate on the balances in the Savings Account has been allowed on the basis of 10% per annum (compounded quarterly) for the period from 1.1.1982 to 31.12.1982; 11% per annum (compounded quarterly) from 1.1.1983 to 31.12.1986 and 12% per annum (compounded quarterly) from 1.1.1987 onwards.

**CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME, 1980**

The accumulations in the Serving Account of the existing members who do not opt for the enhanced rates of contribution and benefit, upto the end of the month of cessation of membership of the Scheme on account of "death", "retirement", "resignation", etc. corresponding to the contribution rate @ Rs. 10/- p. m. upto December 1989 and @ Rs. 15/- p.m. thereafter.

**Year of cessation of membership - 1990****Month of cessation of membership***(in rupees)*

Year of Entry Promotion To higher group	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1982	1098	1120	1141	1163	1185	1207	1230	1252	1275	1298	1322	1345
1983	906	926	945	965	986	1006	1026	1047	1068	1089	1110	1131
1984	734	751	769	787	806	824	843	862	881	900	919	939
1985	577	593	610	626	643	660	677	694	711	729	747	765
1986	438	453	468	483	498	513	529	545	561	577	599	609
1987	312	326	340	354	368	382	396	410	425	440	455	470
1988	201	214	226	239	252	265	278	291	305	318	332	346
1989	100	112	123	135	147	159	171	183	196	208	221	233
1990	11	21	32	43	54	65	76	87	98	110	121	133

**Year of cessation of membership - 1991****Month of cessation of membership***(in rupees)*

Year of Entry	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1982	1369	1393	1417	1442	1466	1491	1517	1542	1568	1594	1620	1647
1983	1153	1175	1197	1219	1242	1264	1287	1311	1334	1358	1382	1406
1984	959	979	999	1019	1040	1061	1082	1103	1124	1146	1168	1190
1985	783	801	820	838	857	876	895	915	934	954	974	994
1986	626	642	659	676	693	711	728	746	764	782	800	819
1987	485	500	516	532	547	563	579	596	612	628	645	662
1988	360	374	388	403	417	432	446	461	476	492	507	523
1989	246	259	272	285	298	312	325	339	353	367	381	395
1990	145	157	169	181	193	206	218	231	244	257	270	283
1991	11	21	32	43	54	65	76	87	98	110	121	133

**Year of cessation of membership - 1992****Month of cessation of membership***(in rupees)*

Year of Entry	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1982	1674	1701	1728	1756	1784	1812	1840	1869	1898	1927	1957	1987
1983	1430	1455	1480	1505	1531	1556	1582	1608	1635	1661	1688	1716
1984	1212	1235	1258	1280	1304	1327	1351	1375	1399	1423	1448	1472
1985	1014	1035	1056	1077	1098	1119	1141	1162	1185	1207	1229	1252
1986	838	856	875	895	914	933	953	973	993	1014	1034	1055
1987	679	696	714	731	749	767	785	803	822	840	859	878
1988	539	555	571	587	603	619	636	653	670	687	704	722
1989	409	424	439	454	468	484	499	514	530	546	562	578
1990	296	310	323	337	351	365	379	393	408	422	437	452
1991	145	157	169	181	193	206	218	231	244	257	270	283
1992	11	21	32	43	54	65	76	87	98	110	121	133

Note: - (1) It is assumed that full contribution for the month of cessation of membership has already been collected/will be collected from the salary of that month, failing which it should be deducted from the accumulated amounts given above.

(2) The mortality in the above calculations has been assumed at the rate of 3.75 per thousand per annum upto 31.12.1987 and 3.60 per thousand per annum from 1.1.1988 onwards.

(3) The interest rate on the balances in the Savings Account has been allowed on the basis of 10% per annum (compounded quarterly) for the period from 1.1.1982 to 31.12.1982; 11% per annum (compounded quarterly) from 1.1.1983 to 31.12.1986 and 12% per annum (compounded quarterly) from 1.1.1987 onwards.

**CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME, 1980**

The accumulations in the Serving Account of the existing members who do not opt for the enhanced rates of contribution and benefit, upto the end of the month of cessation of membership of the Scheme on account of "death", "retirement", "resignation", etc. corresponding to the contribution rate @ Rs.10/- per month up to December 1989 and @ Rs.15/- per month thereafter.



**I-Year of cessation of membership - 1993****Month of cessation of membership***(in rupees)*

Year of Entry	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1982	2017	2048	2078	2110	2141	2173	2205	2237	2270	2303	2336	2369
1983	1743	1771	1799	1828	1856	1885	1914	1944	1973	2003	2034	2064
1984	1497	1522	1548	1574	1600	1626	1653	1680	1707	1734	1762	1790
1985	1275	1298	1321	1345	1369	1393	1417	1442	1466	1491	1517	1542
1986	1076	1097	1118	1140	1162	1184	1206	1228	1251	1274	1297	1321
1987	897	917	936	956	976	996	1016	1037	1058	1079	1100	1121
1988	740	757	775	794	812	831	849	868	887	907	926	946
1989	594	611	627	644	661	678	695	712	730	748	766	784
1990	467	482	497	513	528	544	560	576	592	609	625	642
1991	296	310	323	337	351	365	379	393	408	422	437	452
1992	145	157	169	181	193	206	218	231	244	257	270	283
1993	11	21	32	43	54	65	76	87	98	110	121	133

**II-Year of Cessation of Membership - 1994***(In Rupees)*

Year of Entry	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1982	2403	2437	2472	2507	2542	2578	2614	2650	2687	2724	2762	2799
1983	2095	2126	2158	2190	2222	2254	2287	2320	2354	2388	2422	2456
1984	1818	1847	1876	1905	1934	1964	1994	2024	2054	2085	2116	2148
1985	1568	1594	1620	1647	1673	1700	1728	1755	1783	1811	1840	1869
1986	1345	1368	1392	1417	1441	1466	1491	1516	1542	1568	1594	1620
1987	1143	1164	1186	1209	1231	1254	1277	1300	1323	1347	1371	1395
1988	966	986	1006	1027	1047	1068	1089	1111	1132	1154	1176	1198
1989	802	821	839	858	877	896	916	935	955	975	995	1015
1990	659	676	693	710	728	746	764	782	800	818	837	856
1991	467	482	497	513	528	544	560	576	592	609	625	642
1992	296	310	323	337	351	365	379	393	408	422	437	452
1993	145	157	169	181	193	206	218	231	244	257	270	283
1994	11	21	32	43	54	65	76	87	98	110	121	133

**III-Year of Cessation of Membership - 1995***(In Rupees)**(In Rupees)*

Year of Entry	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec
1982	2837	2876	2915	2954	2994	3034	3075	3116	3157	3199	3241	3283
1983	2491	2526	2561	2597	2634	2670	2707	2744	2782	2820	2859	2897
1984	2180	2212	2244	2277	2310	2343	2377	2411	2446	2480	2515	2551
1985	1898	1927	1957	1987	2017	2047	2078	2109	2141	2172	2204	2237
1986	1647	1673	1700	1728	1755	1783	1811	1840	1869	1898	1927	1956
1987	1419	1444	1469	1494	1519	1545	1570	1596	1623	1649	1676	1703
1988	1220	1243	1266	1289	1312	1336	1359	1383	1407	1432	1457	1481
1989	1036	1056	1077	1098	1120	1141	1163	1185	1207	1230	1253	1275
1990	875	894	913	933	953	973	993	1013	1034	1054	1075	1097
1991	659	676	693	710	728	746	764	782	800	818	837	856
1992	467	482	497	513	528	544	560	576	592	609	625	642
1993	296	310	323	337	351	365	379	393	408	422	437	452
1994	145	157	169	181	193	206	218	231	244	257	270	283
1995	11	21	32	43	54	65	76	87	98	110	121	133

Note:- (1) It is assumed that full contribution for the month of cessation of membership has already been collected/will be collected from the salary of that month, failing which it should be deducted from the accumulated amounts given above.

(2) The mortality in the above calculations has been assumed at the rate of 3.75 per thousand per annum up to 31.12.1987 and 3.60 per thousand per annum from 1.1.1988 onwards.

(3) The interest rate on the balances in the Savings Account has been allowed on the basis of 10% per annum (compounded quarterly) for the period from 1.1.1982 to 31.12.1982; 11% per annum (compounded quarterly) from 1.1.1983 to 31.12.1986 and 12% per annum (compounded quarterly) from 1.1.1987 onwards.

***Simplification of procedure for payment of insurance/saving fund to the members of the All India Services on their retirement/death under the All India Services (Group Insurance) Rules, 1981***

I am directed to refer to this Department's letter of even number dated 10<sup>th</sup> October, 2001 on the subject mentioned above and to state that the All India Services (Group Insurance) Rules, 1981 were framed under the All India Services Act in which provisions of the Central Government Employees Group Insurance Scheme, 1980 were made applicable mutatis mutandis to the members of the All India Services. Accounting procedure relating to Central Government Employees Group Insurance Scheme, 1980 as extended to All India Services were issued under the Government of India's instructions issued in the aforesaid rule. The matter of simplification of the aforesaid procedure for payment of insurance/saving fund to the members of the All

India Services on their retirement/death has been under consideration of this Department.

2. After consultations with the Governments of States/UTs it has been decided that payment of the insurance/saving fund to the members of the All India Services on their retirement/death while serving in the State Government may be made by the concerned State Government and the amount so paid will be reimbursed from the concerned Central Ministries/Departments controlling the respective All India Services. Payment of the insurance/saving fund to the members of the All India Services under the aforesaid rule, while serving under the Central Government may be made by the respective Ministry/Department controlling the service on receipt of receipted bill from the Central Government office where they were serving at the time of retirement/death. Accordingly, the following changes have been made in the existing accounting procedure under the aforesaid rule:-

(i) In case of the All India Services officers serving in the State Governments the following accounting entries will be made by the State Governments:-

On payment of dues, the following head of account will be debited:8658-Suspense Accounts:

123-All India Services (Group Insurance Scheme) Payment of dues to beneficiaries. (new sub-head to be opened).

After payment, the Accountant general/Accounts Officer of the State Government, as the case may be, should raise claims against the concerned PAO concerned, [PAO(DOPT), PAO(Ministry of Home Affairs), PAO(E&F)] will exercise necessary checks with reference to the records maintained by him (and if required, in consultation with the administrative Ministry/department concerned) and send a cheque in settlement of the claim to the concerned Accountant General/Accounts officer of the State Government by debiting the relevant sub-heads under the major head of account "8011-Insurance and Pension Funds" as the case may be.

(ii) In the case of members belonging to Union Territory Cadres, the payments can be made by the respective Union Territories as in the case of State Governments. As they are allowed to operate the heads of account under Public Account of India, the payments can be booked to the final heads of account i.e. "MH-8011-Insurance and Pension Fund" by UT Administration themselves. However, a statement of payments made by them with details thereof as in Annexure 1 (copy enclosed) to the Accounting Procedure notified in this Office Memorandum dated 26/12/1981 should be sent on half yearly basis to PAOs of DOPT, Ministry of Home Affairs and Ministry of Environment and Forests so as to enable them to maintain details in the prescribed proforma. Even if no payment is made a 'Nil' statement should be sent to the above mentioned PAOs, who should watch receipt thereof.

(iii) In the case of AIS officers on deputation to Centre, claims for payment would be processed in terms of Note below para 6 of Accounting Procedure notified in this Office Memorandum dated 26/12/1981 by the DDO of the Ministry/Department in which he was serving through DOPT/Ministry of Home Affairs/Ministry of Environment and Forests and their PAOs (who shall exercise necessary re-checks), as the case may be, under intimation to designated officers of the states/UTs concerned in terms of Note below para 6 of Accounting Procedure notified in this Office Memorandum dated 26/12/1981. Suitable entry shall be made in Col. 6 of Annexure –I-Part II and III.

(iv) In case of AIS officers of UT/State cadre on foreign service or deputation (other than Central Government) or working in another State Government the claim will be processed by designated officer/DDO of the parent cadre as per (i) above.

(v) In case of members of AIS officers borne on state/Joint UT Cadre working in Academy, etc. and the AIS probationers on training, the claim will be processed by concerned Institute and settled as per procedure in (ii) above.

3. All the State Governments are requested to take further necessary action in this regard.

[ DOPT, letter No, 11024/1/99-AIS(II), dated 22<sup>nd</sup> May, 2003]