No. F.7(5)-EV/89
Government of India
Ministry of Finance
Department of Expenditure

New Delhi, the 15th May, 1989

OFFICE MEMORANDUM

SUBJECT:-Central Government Employees Group Insurance Scheme, 1980 - Updating of the Scheme.

The undersigned is directed to invite the attention of all Ministries/Departments of the Central Government to this Ministry's O.M. No.F.15(3)78-WIP dated 31st October, 1980 circulating Central Government Employees Group Insurance Scheme, 1980 which was introduced w.e.f. Ist January, 1982. In view of the numerous clarifications/instructions issued after the introduction of the Scheme and enhancement in the rates of subscription and insurance covers for all the four Groups of employees w.e.f. Ist January, 1990 it has become necessary to update the scheme. Accordingly the scheme has been updated by incorporating all the clarifications/instructions issued so far. A copy of the same is enclosed for information.

2. A few important salient features of the scheme are as under:-

(i) An employee who joins Government service on or after 2nd January of any year shall be enrolled as a member of the scheme on the next anniversary of the scheme. Insurance cover on payment of premium at the rate of Rs.4.50 for every Rs.15,000/- of insurance cover will be provided from the date of appointment to 31st December as stated in para 6 of the Scheme.

(ii) A member of Central Government Exmployees Group Insurance Scheme, 1980 cannot simultaneously be a member of any other Group Insurance Scheme.

(iii) Insurance Cover will be paid to the families/heirs of those employees who die due to any cause, including suicide, while in service.

(iv) An employee who joins service on or after Ist February, 1989 will become member of the scheme with the revised rates of subscription and insurance cover.

(v) Those employees who were members of the Scheme on 31st January, 1989 and have exercised their option against the revised rate of subscription and insurance cover, will continue to subscribe in units of Rs.10/-p.m. till they cease to be in Government service on account of retirement, resignation, death, etc.

(vi) In the case of a missing employee insurance cover will be paid after the expiry of a period of seven years and subject to the condition prescribed in para 11.4 of the scheme even if the date of superannuation of the missing employee falls before the expiry of seven years.

...2/

(vii) Assignment of Insurance cover and accumulation in the Savings Fund to a recognised financial institution for the purpose of obtaining loan is permissible even if the loan is required for purchase of a plot of land or a ready-built house or for construction of a house which is in the name of a member of the family of the Government employee and not in his/her own name.

(viii) If a member of the scheme dies without leaving any valid nomination the insurance amounts will be paid to the members of family as defined in para 19.3 of the scheme without production of any Succession Certificate. Other legal heirs will, however, be required to produce Succession Certificate.

(ix) Dues recoverable by Government from member of the Scheme shall not be adjusted from the amounts payable under the scheme except the loan taken from a recognised financial institution on assignment of insurance cover and Savings Fund amount.

3. Hindi version of this Office Memorandum and the updated scheme is enclosed.

sd/-
(Anjali Devasher)
Deputy Secretary to the Govt.
of India

To

All Ministries/Departments of the Government of India as per standard list

Copy to C&AG, UPSC, all State Governments etc., etc., as per standard list.

sd/-
(Anjali Devasher)
Deputy Secretary to the Govt.
of India.

CENTRAL GOVERNMENT EXPLOYEES GROUP INSURANCE SCHEME, 1980

Date of Effect

1. Central Govt. Employees Group Insurance Scheme, 1980 here-in-after referred to as the 'scheme' was notified on Ist November, 1980 and came into force with effect from the forenoon of Ist Jan., 1982.

Objective

2. The 'scheme' is intended to provide for the Central Govt. 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 Govt. 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 Govts., Public Sector Undertakings, or other autonomous organisations, locally recruited staff in the Indian Missions abroad, casual labourer, 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 Govt. after attaining the age of 50 years. Such Central Govt. servants to whome the scheme applied 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 Central Govt. 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 Govt. Employees Group Insurance Scheme, 1980.

Membership

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

4.2 Those 'employees' who were in Central Govt. service on the dated 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

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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 27th October, 1986.

4.3 After the 'scheme' has come into force all 'employees who enter 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 Dec.,1989. Thereafter, with effect from Ist Jan., 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 Jan., 1989 have an option to opt out of the scheme with subscription units of Rs.15/-p.m. This option should be exercised by 15th 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 Ist Jan., 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 Govt. on account of retirement, resignation, death, etc.

5.2A 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' and 'A' employees respectively. In the case of other employees the rate of subscription for the 'scheme' shall be Rs.15/-,Rs.30/-,Rs.60/- andRs.120/-p.m. for Group 'D', 'C','B' and 'A' employees respectively.

5.3 In the enent 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 ra tes of subscription come into force w.e.f.,Ist Jan.,1990, a Group 'D' employee promoted on regular basis to Group 'C' in Feb.,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 Jan., 1991 he 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 Savings Fund.

...5/-

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 discretio, 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 revert 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 Jan., of any year will be given benefit of appropriate insurance cover from the date of joining Govt. service to the date of their becoming members of the scheme on payment of a subscription of Rs.4.50 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., Ist Jan., 1990, a Group 'D' employee entering service in Feb.,1990 shall pay a subscription of Rs.4.50 p.m. as premium for an insurance cover of Rs.15,000/- for a period of 11 months until Dec.,1990 and from Jan.,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 Feb.,1990 will pay a subscription of Rs.9/-p.m. as the premium for an insurance cover of Rs.30,000/- for a period of 11 months upto Dec.,1990 and from Jan.,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 Govt. 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 Govt. 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 5½% per annum.

Savings Fund

8.1 The balance of the subscription shall be credited to a Savings Fund. The amount in the Savings Fund will be held by the Central Govt. 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 Govt. 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 Savings Fund.

8.4 The positive balance under the Savings Fund shall be credited with the amount of interest calculated at the rate of interest notified by the 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 Ist Jan. 1982 to 31st Dec., 1982 and at 11% per annum(compounded quarterly) on the balances in the Savings Fund for the period from Ist Jan., 1983 to 31st Dec.,1986. Interest is allowed at 12% per annum (compounded quarterly) on the balances in the Savings Fund w.e.f., Ist Jan.,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 Ist of that month.

9.2 The subscription as a premium for the insurance cover from the da te of joining Govt. 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 Ist of every month.

9.3 The subscription for a month shall be recovered by reduction from the salary/sage 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.

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

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

9.7 If an 'employee' is on extraordinary leave and there is no payment of his salary/wage for any period his subscriptions for the months for which no payment 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 Savings 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 his 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 ten months' extraordinary leave from 5.2.1990 to 4.12.1990 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 proceeds 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 premia, 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.

...8/-

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 Govt. 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 Govt. 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 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 proceedings, 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 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 even

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.15000/- 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.15000/- of the insurance cover may also be recovered together with interes 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 thefulfilment of the condition mentioned in para 11.4 even if the date of super-annuation 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 - I

If a Group 'D' employee who is a member of the 'scheme' since Jan., 1984 acquires membership in Group 'C' and Group 'B' after five years and fifteen years of service respectively and dies while in service after thirty 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.60000/- 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 Jan.,1984 to Dec.,1989 and monthly subscription of Rs.15/-from Jan.,1990 to Dec.,2013(total 30 years);

....10/-

iii) The amount due from Savings Fund on a monthly subscription of Rs.10(Rs.20-Rs.10) from Jan.,1989 to Dec.,1989 and monthly subscription of Rs.15/-(Rs.30-Rs.15) from Jan.,1990 to Dec,, 2013(total 25 years);

iv) The amount due from Savings Fund on a monthly subscription of Rs.30/-(Rs.60-Rs.30)from Jan.,1999 to Dec.2013(total 15 years

Example-2

If a Group 'D' employee who becomes a member of the 'scheme' since Jan.,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 amounts :-

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 one year.

11.9 The amount payable to the employee who ceases to be in employment with the Central Govt. 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 Jan.,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 Jan.,1983 to Dec.,1989 and monthly subscription of Rs.30/- from Jan.,1990 to Dec., 2012(total 30 years)

ii) The amount due to him from Savings Fund on a monthly subscription of Rs.30/-(Rs.60-Rs.30) from Jan.,1993 to Dec.,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 Jan.,2003 to Dec.,2012(total 10 years).

Example-2

If a Group 'D' employee who becomes a member of the 'scheme' in Jan.,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 Savings 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 the 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.

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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 Govt. during the preceding month and who would be eligible to be the members of the 'scheme' in terms of para 3 of the 'scheme'.

Action on the 'scheme' coming into force

17.1 By the 10th of the month in which the 'scheme' 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 Govt. service on the date the 'scheme' was notified, but had 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 Govt. 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 super-annuation. In the case of 'employees' who join Central Govt. service after the date on which the 'scheme' is notified such nomination shall be obtained along with joining report.

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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 item (c) in para 19.10 Succession Certificate issued by a competent court will have to be produced.

20. Central Govt. Employees Insurance Scheme, 1977

Central Govt. Employees Insurance Scheme, 1977 introduced by the Deptt. 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 Govt. Employees Group Insurance Scheme, 1980 till they cease to be in employment with the Central Govt. 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 Govt. 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.

...16/-

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)

To

Shri.....
Name and designation of the employees.

Form No. 2

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

Dated.....

MEMORANDUM

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.....
Name and designation of the employee.

.....17/-

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

To

Form No. 4

*The.....
.....

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

Sir,

I have been a member of the Central Government Employees Group Insurance Scheme, 1980 since.....** 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 Govt. Employees Group Insurance Scheme may be paid to me.

Yours faithfully,

( )

* Designation and address of the Head of Office.
**Month and the year of becoming a member of the scheme may be indicated here.

Form No. 5

No.....
Government of India
Ministry of.....
Department of.....
Office of.....

Dated.....

To

*.....
.....

Subject: Payment of the amount due under the Central Government Employees Group Insurance Scheme, 1980.

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 a re, therefore, requested to submit an application in the enclosed for No. 6 for arranging payment.

Yours faithfully,

( )

*Name and address of the nominee

Form No. 6

To

*The.....
.....

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

.....

Sir,

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

Yours faithfully,

( )

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

Form No. 7

Nomination for benefits under the Central Govt. 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 specifi below any amount that may be sanctioned by the Central Govt. 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.

Names and addresses of nominee	Relationship with Govern-ment servant	Age	*Share of amount to be paid to each	Conti-gencies** on the hap-pening of which the nomi-nation shall become invalid	Name, address & relationship of the person, if any, to whom the right of the nominee shall pass in the even of hi predeceasing the Government servant
1	2	3	4	5	6
1.					
2.					
3.					

Dated, this day of 19 at

Two witnesses 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.

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

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

....20/-

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 memeber(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.

Names and addresses of nominee/ nominees	Relationship with Govern-ment servant	Age	*Share be paid to each	Contigencies on the happ-ening of which the nomination shall become invalid	Name address & relationship of the person, if any, to whom the right of the nominee shall pass in the event of his predece-asing the Govt. servant.
1.					
2.					
3.					

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

Dated, this day of 19 at

Two witnesses to signature

1.

2.

Signature of Govt. Servant

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

....21/-

Form No. 9

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME, 198

REGISTER OF MEMBERS

Group :

Section I : Particulars of employees subscribing to the insurance Fund only.

S. No.	Name	Desig-nation	Date of Birth	Date of Appo-intment	Date of Commen-cement of sub-scription	Date of promoti-on to higher Group/ Date of transfer to other Deptts.	Date of Death	Remar
1	2	3	4	5	6	7	8	9

Section II : Particulars of employees subscribing to both Insurance Fund and Savings Fund.

S.No.	Name	Desig-nation	Date of Birth	Date of Appo-intment	Date of Commen-cement of sub-scripti-on	Date of promot-ion to higher Group/ Date of transfer to other Deptts.	Date of Cessation of member-ship and reason therefor	Remarks
1	2	3	4	5	6	7	8	9

To

(Head of Office)

Form No. 10

Sir,

With reference to the Ministry of Finance Office Memorandum No. 7(6)/EV/86, dated the 27th October, 1986, I hereby requeste that I may be enrolled as a Member in Group.....of the Central Govt. 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 Ist January, 1987, besides benefits from the Savings Fund under the Scheme.

Yours faithfully,

Place :

Date :

Name & Designation of the employee

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..... and 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 amout, 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 & 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 Deptt.) to your obtaining loan of Rs.....(in words & 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 Govt. 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,
