

# **The U.P. Basic School Teachers (Savings-Cum-Insurance) Rules, 1976**

UTTAR PRADESH

India

## **The U.P. Basic School Teachers (Savings-Cum-Insurance) Rules, 1976**

### **Rule**

### **THE-U-P-BASIC-SCHOOL-TEACHERS-SAVINGS-CUM-INSURANCE-RU of 1976**

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The U.P. Basic School Teachers (Savings-Cum-Insurance) Rules, 1976Published Vide Notification No. 5544/15(5)-76 - 422-75, dated 19.8.1976.UP97In exercise of the powers contained in Section 19 of the Uttar Pradesh Basic Education Act, 1972 (Uttar Pradesh Act No. 34 of 1972), the Governor is pleased to make the following rules of the Savings-cum-Insurance Scheme for teachers of the Primary and Junior High Schools under the control of the Basic Shiksha Parishad, Uttar Pradesh :

### **1. Short title and commencement. -**

(1)These rules may be called the Uttar Pradesh Basic School Teachers (Savings-cum-Insurance) Rules, 1976.(2)They shall come into force with effect from the date of their publication in the Official Gazette.

### **2. Definitions. -**

In these rules, unless the context otherwise requires, -(i)"Act" means the Uttar Pradesh Basic Education Act, 1972;(ii)"Board" means the Uttar Pradesh Board of Basic Education constituted under Section 3 of the Act;(iii)"Corporation" means the Life Insurance Corporation of India established under the Life Insurance Corporation Act, 1956;(iv)"Scheme" means the Savings-cum-Insurance Scheme for the teachers of Basic Schools in Uttar Pradesh;(v)"Teacher" means the Teacher of a Basic School held by or under the control of the Board and includes Headmaster of such school, run by Basic Shiksha Parishad in Uttar Pradesh;(vi)"Member" means a teacher who has been admitted to the benefits of the Scheme(vii)"Employer" means in relation to a

Member, the Primary School or Junior High School of which he is an employee for the time being;(viii)"Entry Date" means in relation to a Member, the date on which he is admitted to the benefits of the Scheme;(ix)"Annual renewal date" means the first day of February in each year subsequent to the introduction of the Scheme;(x)"Normal retirement date" means in relation to a Member, the date on which the Member shall complete the age of 60 years;(xi)"Assurance" means in relation to a Member the particular assurance or assurances to be effected on the life of a Member;(xii)"Beneficiary" means in relation to a Member, the person or persons appointed by the Member under these rules to receive, the benefits under the scheme in the event of the death of the Member while in service.

### **3. State Government to act on behalf of the Member. -**

The State Government will act for and on behalf of a Member in all matters relating to the Scheme and any act done by or agreement made with or notice given to the Corporation under these rules by the State Government shall be binding on the Member.

### **4. Date of commencement of Scheme. -**

The Scheme shall be deemed to have come into operation from the first day of February 1973.

### **5. Eligibility. -**

(i)Every teacher between the age of 18 and 60 years, not being a teacher appointed on temporary basis or for a specified period only, shall be eligible to become Member of the Scheme.(ii)Every teacher, referred to in sub-rule (i), shall join the Scheme from the date of commencement of the Scheme, or from the date of eligibility, whichever is later.(iii)No Member who is eligible under these rules shall withdraw his membership of the Scheme.

### **6. Evidence of Age. -**

For the purposes of the Scheme, the age of the Member, as recorded in the Service Records of the Employer, shall be admitted by the corporation.

### **7. Evidence of Health. -**

No evidence of health will be necessary for grant of Insurance Cover under the Scheme.

### **8. Contributions - A. By member. -**

(i)Every member shall contribute an amount of Rs. 2.50 up to January 31,1975 and thereafter Rs. 5 every month under the Scheme. In respect of Members admitted to the Scheme on the date of its commencement under these rules, the first contribution shall fall due and be payable on the first of the month following the Entry Date, and the subsequent contributions shall fall due and be payable

on the first day of every month thereafter and shall be so continued till the normal retirement date, unless otherwise determine earlier under the these rules.(ii)The contribution of a Member shall be deducted every month from his salary at the time of payment thereof and shall be remitted to the State Government within seven days from the date of such payment.B. By State Government. - The State Government shall contribute to the Scheme every month in respect of each Member, such amount as may be required for payment of premium to the Corporation for the assurance under the One-year Renewable Group Term Assurance Plan in excess of Re. 0.67 up to January 31, 1975 and thereafter Rs. 1.34 per member. Pending receipt of Members' Contribution, the State Government shall make one consolidated payment every month in advance to the Corporation representing the total of Members' contribution and the State Government's Contribution under these rules not later than fifteen days from the first day of the month in which the payment is due. Such payment shall be made in respect of all members including Members under suspension or on leave without pay. The total amount payable every month by the State Government shall be ascertained on the basis of the sanctioned strength separately of Headmasters of Junior High Schools and all other teachers of Primary and Junior High Schools from time to time.

## 9. Assurance. -

An assurance shall be effected on the life of each member on the Entry Date under the One-year Renewable Group Term Assurance Plan with the Corporation for the sum assured as shown in the table below :-

Category of Member	Amount of sum assured before 1.2.1975	Amount of sum assured from 1.2.1975
	Rs.	Rs.
(a) Teachers and Headmasters of Primary Schools and teachers other than those designated as Headmasters of Junior High Schools	2,000.00	5,000.00
(b) Headmasters of Junior High Schools	2,500.00	5,000.00

The sum assured in respect of a Member shall remain constant during the membership of the Scheme subject to changes if any, made by the State Government after the enforcement of these rules. The sum assured under the assurance shall be payable only in the event of the death of the member while in service of the employer. The Assurances shall be held by the State Government, upon trust for the benefit of the persons entitled under these rules.

## 10. Premia for Assurance. -

The premium payable under the Assurance shall be expressed as a constant amount per thousand sum assured per month. This will be the average rate of premium determined by the Corporation on the basis of the age wise distribution of Assurances separately in respect of the Members as on the date of commencement of Scheme and thereafter on each annual renewal date. The total premium payable in respect of all the Members shall be determined every month by applying the average rate

of premium per thousand sum assured to the total sum assured for all Members. The premia for the Assurances shall be financed out of the contributions as follows :-(i) Member's share of premium to be determined @ Re. 0.67 up to January 31, 1975 and thereafter @ Rs. 1.34 per Member for all members out of Member's contributions. (ii) Balance of the total monthly premium required in excess of the amount determined as Member's share in (i) above to be paid by the State Government.

## **11. Deposit Administration Plan. -**

After payment of premium in respect of the Assurance an amount of Rs. 1.83 in each month up to January 31, 1975 and thereafter Rs. 3.66, being the balance of each member's contribution per month, shall be accumulated with interest by the Corporation under a Deposit Administration Plan to provide for terminal benefits on cessation of service or retirement or death whilst in service, of the Member. The amounts held in the Deposit Administration Plan shall be accumulated at such rate of interest as determined from time to time in consultation with the State Government. Initially, the rate of interest would be 4½ per cent per annum, but with effect from February 1, 1971, the above rate of interest shall be raised to 6 per cent. The revised rate shall apply to all subsequent accumulations in respect of the total amount held under the Deposit Administration Plan on that renewal date as well as further contributions received thereunder on and after the annual renewal date.

## **12. Termination of Membership. -**

(i) The membership of the Scheme in respect of a Member shall terminate upon the happening of any of the following events :-(a) Termination of the Scheme by the State Government; (b) Member ceasing to be in the service of the employer; (c) Member reaching the normal retirement date. Upon termination of membership, the assurance on the life of Member shall cease forthwith and no benefit shall be available thereunder. The assurance does not carry any paid up or surrender value. (ii) Upon the termination of membership, the Member's contribution to the Scheme shall cease and the benefit in respect of him under the deposit Administration Plan shall become payable in terms of Rule 13.

## **13. Benefits. -**

(i) On reaching normal retirement date. - (a) On retirement. - The amount accumulated at the credit of the Member in the Deposit Administration Plan having regard to the Entry Date and date of retirement of the Member shall be payable on the first of the month following the date of retirement of the Member. (b) On extension of service beyond normal retirement date. - The amount accumulated at the credit of the member in the Deposit Administration Plan having regard to the Entry Date and normal retirement date of the Member, shall be payable on the first of the month following the normal retirement date notwithstanding his continuing in service after the normal retirement date. (ii) On cessation of service of Member before normal retirement date. - The amount accumulated at the credit of the Member in the Deposit Administration Plan having regard to the Entry Date and date of cessation of service of the Member, shall be payable on the first of the month

following the date of cessation of service of the Member.(iii)On death of Member while in service of the employer. - The amount of sum assured as shown in Rule 9 depending upon the category of the deceased Member together with the amount accumulated at the credit of the Member in the deposit Administration Plan having regard to the Entry Date in the event of death of the Member, shall be payable on the first of the month following the date of the death of the Member :Provided that in the event of the death of the Member while in service of the employer, the sum assured payable under the assurance as per Rule 9, shall include the amount of death, gratuity payable to the beneficiary referred to in Rule 16 :Provided further that in event of cessation of service of a Member before normal retirement date or Member reaching normal retirement date the benefit payable out of the Deposit Administration Plan shall not be less than the total amount of contributions made by the Member to the Scheme since the Entry Date, notwithstanding the accumulated value of the actual contributions applied to the deposit Administration Plan, viz. @ Rs. 1.83 per mensem up to January 31, 1975 and thereafter @ Rs. 3.66 per mensem. Such amount as is paid in excess of the actual accumulated value of the contributions out of the Deposit Administration Plan shall be recoverable at the end of each policy-year from the State Government's Share of Profits under the Scheme of profit-sharing as particularly set forth in Rules 14 and 15.

#### **14. Profit-Sharing Arrangements. -**

The Corporation's Scheme of Profit Sharing shall be applicable to that portion of the contribution which is applied as premium for Assurances in respect of the Members. The profit or loss for purposes of profit-sharing shall be determined on policy-year basis and the State Government's share of profit in respect of the policy-year will be made available by the Corporation immediately after the expiry of the policy-year subject to renewal of the Scheme for the next policy-year. The State Government's share of loss for a policy-year will be carried forward to be set off against its share of profits in future.

#### **15. Appropriation of State Government's share of profits. -**

The State Government's share of profits for a policy-year shall be appropriated as under :-(i)The amount of benefit paid in excess of the total accumulated value of contributions to the Deposit Administration Plan in respect of Members who cease to be in service or reach normal retirement date during a policy-year as mentioned in Rule 13 shall be made good to the Deposit Administration Plan out of the State Government's share of profits for the policy-year.(ii)The balance of State Government's share of profits if any, shall be paid to the State Government in cash :Provided that in the event of the State Government's share of profits for a particular policy-year being insufficient to meet the charge mentioned in paragraph (1) above, the balance of charge shall be carried forward for appropriation from the State Government's share of profit in the subsequent policy-year :Provided further, that the State Government's share of loss, if any, under the scheme of profit-sharing shall be set off against the State Government's share of profits for a policy-year in the first instance before any appropriation therefrom.

## **16. Appointment of beneficiary. -**

Every Member shall appoint one or more of his spouses, child or dependant and, in their absence, his legal representative to be his beneficiary or beneficiaries in the forms given in the Appendix. In the event of death of the Member, the benefits admissible to him shall be paid to such beneficiary or beneficiaries.

## **17. Claims. -**

The requirements for settlement of death claim shall be :-(a)Death Certificate from the Municipality or Local Authority or such other evidence relating to death as is found satisfactory by the State Government.(b)A certificate in the prescribed form from the Director of Education, U.P., that the deceased was covered under the Scheme, indicating, therein the date of entry and date of exit from the Scheme.For settlement of claims on cessation of service or retirement, the aforesaid certificate from the Director of Education, U.P., stating that the Member was covered under the Scheme shall be required. The Corporation shall settle the claim of the Member or the beneficiary appointed by him in the event of his death through the Basic Shiksha Adhikari of the District concerned. The benefits under the scheme shall be so payable in India in Indian Rupees. The State Government shall be entitled to deduct the Income Tax or Estate Duty, if any, before making the payment.

## **18. Retirement on anticipation or encumbrance. -**

(i)The benefits assured under the Scheme are strictly personal and cannot be assigned, charged or alienated in any way.(ii)No loan shall be granted against the benefits provided under this Scheme.

## **19. Master Policy and Deposit Administration Plan Agreement. -**

The Corporation shall issue a Single Master Policy to the State Government incorporating the terms and conditions of all the assurances effected under the scheme. The Corporation shall also enter into an Agreement with the State Government setting out the terms and conditions of the Deposit Administration Plan.

## **20. Alterations in terms and conditions by Corporation. -**

The Corporation may, by giving three months' notice to the State Government, alter, vary or revise all or any of the terms and conditions, privileges, and rate of premium under the assurance with effect from the following annual renewal date.

## **21. Discontinuance or amendments of Scheme. -**

The State Government may, by notification, discontinue the Scheme or amend the rules, subject to three months' notice being given to the Member, Employer and the Corporation. The discontinuance or the amendment shall be effective from the following Annual Renewal

Date. Appendix Form Of Nomination For Savings-Cum-Insurance Scheme District : ..... Serial No. : ..... I hereby, nominate the person/persons mentioned below who is/are member/members of my family and confer on him/her/them the right to receive benefits that may be payable in the event of my death while in service :

**1. (a) Name : Shri/Shrimati/Kumari.....**

(b) Father's Name..... (c) Address..... (d) Relationship with Teacher..... (e) Share.....

**2. (a) Name : Shri/Shrimati/Kumari.....**

(b) Father's Name..... (c) Address..... (d) Relationship with Teacher..... (e) Share.....

**3. (a) Name : Shri/Shrimati/Kumari.....**

(b) Father's Name..... (c) Address..... (d) Relationship with Teacher..... (e) Share..... In the event of death of any of the nominees mentioned above the claim amount of the deceased nominee/s will be paid to the surviving nominee/s. Dated at..... this..... day of..... 197..... (Signature of Teacher) Name : ..... Designation: ..... School of posting : ..... Witness : ..... Office Of The Zila Basic Shiksha Adhikari Nominated accepted and serialised at No..... Copy of the nomination form given to the teacher concerned and Headmaster of..... School where the teacher is serving. His date of birth as entered in the Service Records is..... Place : ..... Date : ..... Zila Basic Shiksha Adhikari