

Bihar Government Servant's Compulsory Group Insurance Rules, 1994

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Rule

BIHAR-GOVERNMENT-SERVANT-S-COMPULSORY-GROUP-INSURANCE RULES, 1994

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Bihar Government Servant's Compulsory Group Insurance Rules, 1994 Published vide Notification No. S.O.397, Bihar Gazette (Extra-Ordinary) dated 18.10.1994 S.O.397, dated 18th October, 1994. - In exercise of powers conferred under Article 309 of the Constitution of India, the Governor of Bihar is pleased to make the following Rules in connection with the Bihar Government Servant's Compulsory Group Insurance Scheme.

1.

(1) These Rules shall be called the 'Bihar Government Servant's Compulsory Group Insurance Rules, 1994. (2) These Rules shall come into force with effect from 1st October, 1994.

2. Definition.

- In these Rules, unless there is anything repugnant in the subject or context; (a) "Old Scheme" means the Group Insurance Scheme as contained in S.O. No. 158, dated 21st February, 1980 and as modified from time to time by various Government Instructions generally and in particular by Finance Department Resolution No. 4185, dated 13th July, 1985. (b) "New Scheme" means the scheme as contained in the 'Bihar Government Servants' Compulsory Group Insurance Rules, 1994 and as amended from time to time and does not include the old scheme. (c) "Subscriber" means a member of the Old Scheme who has opted to be a member of the new scheme. (d) "Policy holder" means a member of the new scheme enrolled under Rule 3(a). (e) "Ex-subscriber" means an individual who was a member of the old scheme and does not continue to be a subscriber.

3.

(a) Membership of the new scheme will be compulsory for the work charged staff, temporary and permanent Gazetted and Non-Gazetted Government servants of regular establishment, who come into Government employment on and after 1st October 1994. But the membership shall not be open to those who are appointed on daily wages or are on extension in service after attaining the age of superannuation or have been re-employed after retirement. (b) Membership of the new scheme will be optional for the members of the old scheme. (c) A member of the old scheme shall give in writing to his head of the office by 25th October, 1994 if he is desirous of not becoming a member of the new scheme. If no option is received by 25th October 1994 it will be presumed that the member of the old scheme wishes to be a member of the new scheme also.

4. Premium.

(a) A monthly premium of Rs. 50 by a class IV employee subscriber and of Rs. 96 by other than class IV employee subscriber shall compulsorily have to be paid every month commencing from his pay for October, 1994 payable on 1st November, 1994/31st October, 1994 (as the case may be) and this premium shall continue to be paid during the period of suspension and all kinds of leave. (b) A monthly premium of Rs. 50 by a class IV employee policy holder and of Rs. 96 by other than class IV employee policy holder will compulsorily have to be paid every month and for every month or part month of employment.

5. Saving fund.

(a) Part of the premium paid by the subscribers and policy holders under the new scheme will constitute a fund called "Saving Fund", Part of the premium paid by the subscribers under the old scheme will also form part of the saving fund. (b) Insurance fund- Part of the premium paid by the subscribers and policy holders under the new scheme will constitute a fund called on "Insurance Fund". Part of the premium paid by the subscribers under the old scheme will also form part of the Insurance Fund.

6.

(i) In the case of all policy holders, the drawing and disbursing officer shall prepare the initial record in enclosed Form 'A' in duplicate for each Government servant indicating the name, designation and date of commencement of contribution under the scheme. One copy of this form shall be given to the concerned policy holder and the second copy shall be maintained by the drawing and disbursing officer of the establishment. (ii) Form "A" already filled by subscriber under the old scheme will continue to be valid under the new scheme.

7.

All policy holders shall furnish to their concerned Head of office/Department the nomination in enclosed Form 'B' in two copies. A policy holder, if he/she so desires may at any time cancel his/her previous nomination and files a fresh one. Nomination already made by subscribers under the old scheme, will continue to be valid under the new scheme unless cancelled/ revised by the subscriber.

8.

In case of transfer the Forms A and B with up-to-date entries shall be transferred to the new office/Department of posting. This will be accompanied by a certificate of up-to-date and regular contributions under both old and new schemes. In the case of Non-Gazetted Government servant members of the new scheme and those Gazette Government servant members of the new scheme whose pay is drawn on establishment pay bill, this certificate will be given by the drawing and disbursing officer of the establishment. In case of Gazetted Officer members of the new scheme who are their own drawing and disbursing officers, this certificate will be counter-signed by their controlling officers. Those Gazetted Officer member of the new scheme who are their own controlling officers a certificate to this effect by themselves would suffice. This procedure shall also apply in the case of transfer consequent upon deputations and on return from deputations.

9.

In the case of members of the new scheme on deputation/foreign service and work charged staff members of the new scheme, the total amount of contribution received shall be deposited under the Public Account Head "8011-Insurance and Pension Funds-State Insurance Fund (Receipt)" by the 10th of each month by treasury challan and information shall be sent to the Accountant General, Bihar. In the case of present and future deputations this term should be compulsorily included in their terms of deputation.

10.

In the case of Non-Gazetted Officer members of the new scheme and those Gazetted Officer members of the new scheme, whose pay is drawn on establishment pay bill and work charged staff members of the new scheme whose pay is drawn by cheque, the drawing and disbursing officer of the establishment shall be personally responsible for the regular deduction of contribution whereas the self-drawing Gazetted Officer member of the new scheme shall themselves be responsible in this regard.

11.

In the case of withdrawal of pay on the establishment pay bills, the drawing and disbursing officers shall furnish the following certificate with the bill:- "This is certified that the deduction at the applicable rate towards the premium for the Compulsory Group Insurance Scheme from the pay of

each member of the new scheme mentioned in this bill has been made and the amount of total deduction is rupees....This amount has been classified under the head "8011-Insurance and Pension Funds-State Insurance Fund (Receipt)". The self drawing officer members of the new scheme shall furnish the following certificate:-"It is certified that the deduction of Rs. ...(indicate the applicable premium amount) towards the premium for the Compulsory Group Insurance Scheme has been made. This amount is classified under the head "8011-Insurance and Pension Funds State Insurance Fund (Receipt)".In the absence of this certificate the treasury officer/sub-treasury officer shall not pass the pay bill.

12. Payment on Cessation of membership of the New Scheme.

- In case of superannuation, resignation, dismissal, discharge, etc. the members shall be paid sums payable from the "Saving Fund" as follows.(a)Subscriber - A subscriber in the event of ceasing to be a member of the new scheme will be paid \square d of the premium paid by him as a member of the both old and new schemes alongwith the compound interest calculated at the rate of 12.5 per cent per annum.(b)Policy holder - On ceasing to be a member of the new scheme the policy holder shall receive \square d of the premium paid by him as a member of the new scheme alongwith compound interest at the rate of 12.5% per annum.

13. The amount payable from the Insurance and Saving Funds in case of death while in service.

- (a) Policy holder: - If a policy holder dies while in service his nominee shall be paid from the Insurance Fund a sum of Rs. 50,000/- in one lump sum, if the policy holder was a class IV employee, a sum of Rs. 96,000/-if the policy holder was class III/II/I employee. In addition from the saving fund shall also be paid to the nominee \square of the premium paid by the policy holder alongwith compound interest calculated at the rate of 12.5% per annum.(b)Subscriber: - If a subscriber dies while in service his nominee shall be paid from the Insurance Fund a sum of Rs. 5,000/- if the subscriber was a class IV employee, a sum of Rs. 96,000 if the subscriber was a class III/II/I employee. In addition, his nominee shall also be paid from the Saving Fund: \square of the premium paid by the subscriber as member of both old and the new schemes alongwith the compound interest calculated at 12.5% per annum:Provided that if no nomination either for Group Insurance Scheme or for G.P.F. is available the amount shall be paid to legal heirs of the Government servant in equal shares.

14. Payment to Ex-subscribers.

(a)An Ex-subscriber who continues to be in Government employment after 30th September 1994 shall receive in the event of superannuation, resignation, dismissal, discharge, etc. whole of the premium paid by him under the old scheme alongwith compound interest calculated at the rate of 12.5% per annum.(b)Nominees of the Ex-subscriber who continued to be in Government employment after 30th September, 1994 shall in the event of the death of the Ex-sub-scriber, receive whole of the premium paid by the Ex-subscriber under the old scheme alongwith compound interest

calculated at the rate of Rs. 12.5% per annum: Provided that if no nomination either for Group Insurance Scheme or for G.P.F. is available, the amount shall be paid to legal heirs of the Government servant in equal shares. (c) Cases of all other Ex-subscribers who ceased to be member of the old Schemes on or before 30th September, 1994 for reasons of death, superannuation, resignation, dismissal, discharge, etc. will be regulated as per the provisions of the old Scheme.

15.

The amounts payable under the new Scheme shall not be adjusted against Government dues on account of loans and advances.

16.

Except in cases of foreign service/deputation the amount to be paid under both the old and the new schemes shall be sanctioned by the Head of the office/Department. In the cases of persons on foreign service/deputation, the Authority who sanctioned the deputation shall be competent to sanction the due amount. A copy of the sanctioning order in all cases shall be sent to the Finance Departments. The drawing and disbursing officer, enclosing a copy of the sanction order with the bill shall draw the sanctioned amount and shall disburse it to the claimant after obtaining stamp receipt. Note - For both Non-Gazetted and Gazetted Government servant claimants the amount payable under both the old and the new schemes shall be drawn by the drawing and disbursing officer of the establishment of the concerned office/ Department.

17. Administration and Audit.

- The Finance Department shall administer this scheme. The authorised officers of the Finance Department shall be competent to inspect, supervise and check the records maintained in connection with this scheme in every office. The Accountant General, Bihar shall audit the account.

18. Head of Account.

- The amount of contribution shall be deposited under the head "8011 -Insurance and Pension Fund-State Insurance Fund (Receipt) and payment shall be made from the head "8011 -Insurance and Pension Funds-State Insurance Fund (Expenditure)."

19.

The power for interpretation, amendment and relaxation of these Rules shall vest in the Finance Department.

20.

The old scheme shall stand rescinded with effect from 1st October, 1994. Form 'A' (See Rule 6)

1. Name and designation**2. Father/Husband's name****3. Date of commencement of contribution**

Signature of Departmental Head of Office and Seal Form 'B' (See Rule 7) Nomination Under Bihar Government Servant's Group Insurance Scheme. I hereby nominate the person/persons mentioned below who is/are member/ members or not member/members of my family to receive the amount sanctioned by the State Government in the event of my death or after attaining the age of 58 years the amount admissible under that scheme, which has not been paid during my life time.

Name and address of the nominee or nominees	Relationship with the Government servant	Age of the nominee/ nominees	Amount of share of each nominee	Name and address of the person or persons to whom payment is to be made on behalf of the nominee when he is minor	Sex and parentage of person mentioned in column 5
1	2	3	4	5	6

Place : Two witnesses of Government servants

Place : Signature Signature of Government servant.