

# **Rules of Contributory Provident Fund-Insurance-Pension Scheme (The Triple Benefit Scheme) for the Employees Serving in State Aided Educational Institutions run by Local Bodies or Private Managements**

UTTAR PRADESH

India

## **Rules of Contributory Provident Fund-Insurance-Pension Scheme (The Triple Benefit Scheme) for the Employees Serving in State Aided Educational Institutions run by Local Bodies or Private Managements**

### **Rule**

### **RULES-OF-CONTRIBUTORY-PROVIDENT-FUND-INSURANCE-PENSION of 1974**

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Rules of Contributory Provident Fund-Insurance-Pension Scheme (The Triple Benefit Scheme) for the Employees Serving in State Aided Educational Institutions run by Local Bodies or Private Managements

## **Chapter I General**

### **1.**

These rules shall be called the "Uttar Pradesh State Aided-educational Institution Employees' Contributory Provident Fund-Insurance-Pension Rules."

## 2.

They shall be deemed to have come into force on October 1, 1964.

## 3.

These rules shall apply to permanent employees serving in State aided educational institutions of the following categories run either by a Local Body or by a private Management and recognised by a competent authority as such for purposes of payment of grant-in-aid:(1)Primary Schools;(2)Junior High Schools;(3)Higher Secondary Schools;(4)Degree Colleges;(5)Training Colleges.

## 4.

(a)These rules are intended to the employees of the State aided educational institutions, three types of service benefits, viz., Contributory Provident Fund, Insurance and Pension (Triple Benefit Scheme). The quantum of the benefits and the conditions by which they are governed are described in the succeeding Chapters.(b)An employee already in permanent service on the date of enforcement of these rules shall be given an option to elect these new rules or to continue to be governed by the existing rules applicable to him.(c)No employees shall be allowed option to choose only a part of the Scheme except as otherwise specifically provided for in these rules.(d)Option once exercised shall be final.

## Chapter II Definitions

## 5.

In these rules unless there is anything repugnant in the subject or context-(a)"Children" means legitimate children;(b)"Contribution" means the contribution of the management of an institution or of the Government or both, as the case may be, to the contributory provident fund account of an employee;(c)"Controlling Authority" in respect of different categories of Educational Institutions shall mean-(i)"The Director of Education, U.P.," in case of Degree and Training Colleges;(ii)"The Deputy Director of Education of the Region" in case of all Higher Secondary Schools;(iii)"The District Inspector of Schools" in case of all Junior High Schools and Primary Schools;(d)"Department" means the Department of Education, U.P.;(e)"Director" means the Director of Education, U.P. or any other officer authorised to exercise the powers of the Director of Education in regard to these rules;(f)"Employment" means the substantive pay and any special pay admissible under these rules for purposes of assessment of maintenance grant;(g)"Employee" means a permanently employed person borne on the whole-time teaching or non-teaching establishment of an aided institution, excluding-(a) the inferior staff, and (b) the ministerial staff of the institutions maintained by a Local Body;(h)"Fund" means the Contributory Provident Fund;(i)"Family" includes the following relatives wholly dependent on the employee:(i)Wife in the

case of male employee;(ii)Wife in the case of male employee;(iii)Husband, in the case of a female employee;(iv)Sons; } Including such step children(v)Unmarried and widowed daughters; } and adopted children.(vi)Brothers below the age of 13 years and unmarried and widowed sisters (including such step brothers and step sisters);(vii)Father;(viii)Mother;(ix)Married daughters (including step daughters); and(x)Children of a pre-deceased son.(j)"Government" means the Government of Uttar Pradesh;(k)"Inferior Staff means the last grade servants of the category of Class IV employees in Government offices, employed in aided institutions;(l)"Institution" means an aided school or college referred to in Rule 3 above;(m)"Leave" means any kind of leave, admissible to an employee under the relevant Service Rules applicable to him;(n)"Local body" means a duly constituted Local Authority and recognised by government as such and includes the Nagar Mahapalika, Nagar Palika, Zila Parishad, Cantonment Board, Notified Area Committee and Town Area Committee;(o)"Management" means a Committee of Management of privately managed institution, or a Local Body or any other body vested with the powers to manage the affairs of an institution and recognised by Government as such;(p)"pension" means the pension payable to an employee under the rules in Chapter V of these Rules;(q)"Policy" means an Insurance Policy taken by an employee on his/her life with the Life Insurance Corporation of India or Postal Life Insurance under these rules;(r)"Subscriber" means any employee who is required or permitted to subscribe to the Contributory Provident Fund and has been subscribing thereto;(s)"Whole-time employee" means an employee who is appointed in an institution on whole-time basis.(t)"Year" means financial year.

## Chapter III

### Contributory Provident Fund

#### 6.

The employee of the State aided privately managed institutions as well as the employees of the institution maintained by a Local Body shall continue to be governed by the existing Contributory Provident Fund Rules applicable to them.

## Chapter IV

### Life Insurance

#### 7.

Every employee referred to in sub-rule (b) of Rule 4 who elects these rules or a temporary employee on his confirmation, within a period of one year of his/her election of these rules or confirmation, as the case may be, shall be insured his/her life with the Life Insurance Corporation of India or the Postal Life Insurance for a Policy maturing at the age of compulsory retirement for an amount not less than that specified against his/her category in "Appendix A" and keep the policy alive and un-encumbered:Provided that an employee who has already taken out such a policy need not take out a fresh one under this rule if the Policy is alive and un-encumbered:Provided also that an

employee who already completed 40 years of age on October 1, 1934, or who may be recruited after that age shall be exempted from this rule.

## **8.**

When an employee who has insured himself under Rule 7, gets into a higher category either due to promotion or fresh appointment, he shall within six months of such promotion/fresh appointment, effect additional insurance to cover the difference: Provided that no such additional insurance need be insisted upon in cases where in the opinion of the Controlling Authority the employee's chances continuing in the higher category are uncertain. Note. - The terms and conditions under which a policy will be issued by the Life Insurance Corporation of India/The Postal Life Insurance shall be binding upon the employees.

## **9.**

An employee who delays, without valid reasons, to comply with the provisions of Rules 7 and 8 shall forfeit all claims to his service prior to the date of Insurance, being counted for pension. Rules 7 and 8 will not apply to an employee who is declared ineligible for insurance as 'bad life' by the Life Insurance Corporation of India or the Postal Life Insurance or to persons belonging to religious orders which prohibit its followers from taking insurance policies.

## **10.**

It shall be the sole responsibility of the employee himself to make regular payments towards premia and keep his policy alive. The employee shall furnish to the management at the end of each financial year necessary proof to the effect that he has paid all premia due on his policy for that year. The management shall submit a consolidated statement in this respect to the Controlling Authority every year indicating that the policies taken by the staff under its control have been kept alive and their premia paid regularly. In case the Controlling Authority finds that an employee has failed to pay the premia due he shall direct the management to make deductions from his salary and pay the premia.

## **11.**

Subject to the general conditions contained in the relevant Provident Fund Schemes the amount of subscriptions with interest thereon standing at the credit of an employee in his provident fund, however, be withdrawn to meet payment towards premia of an Insurance Policy. The amount so withdrawn shall have to be refunded to the fund in accordance with the rules of the Provident Fund Scheme applicable to the employee concerned: Provided that no amount shall be withdrawn for the purpose - (1) before the details of the proposed policy have been submitted to the Controlling Authority and accepted by him as suitable; or (2) in excess of the amount required to meet a premium actually due for payment within six months of the date of withdrawal: Provided further that amounts withdrawn shall be rounded to the nearest whole rupee. Note. - The premium for a policy in respect of which withdrawal of subscriptions from the Fund may be permitted under Rule

11 shall not be payable otherwise than annually.

**12.**

In case an employee desires to pay the premium out of his share in the Fund he shall arrange the withdrawal of necessary amounts at the proper time through the employer.

**13.**

The application for withdrawal will be made in a Form prescribed by the Director.

**14.**

The employee withdrawing from the Provident Fund under Rule 11 shall be responsible to send to the Controlling Authority within a month of receipts or certified copies of receipts in order to satisfy that officer that the amount was duly applied in making payment of the insurance premium.

**15.**

The Controlling Authority shall order the recovery of any amount or portion of it withdrawn under rule 11 in respect of which he has not been satisfied in the manner required by Rule 14, with interest thereon at the prescribed rate, from the employments of the employee and place it to the credit of the employee in his (Provident) Fund.

**16.**

A policy taken out under Rules 7 and 8 may be assigned to any member of the employee's family, but not to anyone else as gift or for value received.

## **Chapter V**

### **Pension**

**17.**

An employee shall be eligible for pension on -(i)retirement on attaining the age of superannuation or on the expiry of extension granted beyond the superannuation age;(ii)voluntary retirement after completing 25 years of qualifying service;(iii)retirement before the age of superannuation under a medical certificate of permanent incapacity for further service; and(iv)discharge due to abolition of post or closure of an institution due to withdrawal or recognition or other valid causes. Notes. - (1) The age of compulsory retirement of an employee shall be such as prescribed in the relevant rules applicable to him. The date of superannuation shall be reckoned from the date of birth of an employee as entered in his Service Book or other records. In case the year of birth only is known, but

not the month, the first July of the year shall be taken as the date of birth. Similarly when both the year and the month of birth are known, but not the date, the 16th of the month shall be taken as the date of birth.(2)An employee may retire from service voluntarily any time after completing 25 years of qualifying service, provided that he shall give in this behalf a notice in writing to the management at least 3 months before the date on which he wishes to retire.

## 18.

The amount of pension that may be granted shall be determined by the length of qualifying service, vide Rule 31 below. Fractions of a year shall not be taken into account in the calculation of pension under these rules. Pension shall be calculated to the nearest multiple of 5 paise.(a)The full pension admissible under these rules will not be sanctioned unless the service rendered has been considered satisfactory and is approved by the Controlling Authority.(b)If the service has been thoroughly satisfactory the authority sanctioning the pension may order such reduction in the amount as it thinks proper.

## 19.

(a)Service will not count for pension unless the employee holds a substantive post on a permanent establishment.(b)Continuous, temporary or officiating service followed without interruption by confirmation in the same or another post shall also count as qualifying service (See also C.S.R. Para 422).(c)Leave without allowance, suspension allowed to stand as a specific penalty, over-stayal of joining time or leave not subsequently regularised, and period of breaks in service shall not be reckoned as qualifying service.(d)Periods of breaks between 2 periods of service due to termination of service, for no fault of the employee shall not be treated as interruption involving forfeiture of post qualifying service. In other cases breaks due to other causes shall result in forfeiture of past service unless condoned by Government.(e)Time passed on earned leave shall fully count as qualifying service, but time passed on other kinds of leave with allowances shall count as qualifying service as follows:(i)If the total service is not less than 13 years, but less than 30 years, one year of such leave shall count as qualifying service;(ii)If the total service is not less than 30 years, two years of such leave shall count as qualifying service.Notes. - (1) The term "Earned Leave" means leave on full average pay.(2)In case of a married woman employee time passed on maternity leave may be allowed to count as qualifying service, provided that the period covered by such leave and also earned leave shall not exceed what would have been admissible had she availed of the whole of the earned leave to which she was entitled under the rules.(3)"Total Service" means total service reckoning from the date of commencement of service qualifying for pension and includes periods of leave referred to above.(4)The service put in by an employee before he has completed 18 years of age or after attaining the age of superannuation unless extended by competent authority or on reemployment after retirement shall not qualify for pension.(5)The entry relating to confirmation of an employee in the service book shall be countersigned.(6)In cases not covered by these rules qualifying service shall be determined by Government and its decision shall be final.

## 20.

The Controlling Authority may, at his discretion, condone a deficiency up to 6 months in the qualifying service of an employee, if the qualifying service exceeds nine years, but falls short of 10 years for grant of pension.

## 21.

An employee shall be eligible for superannuation/retiring/invalid pension only after completing 10 years of qualifying service at 1/20 of his average emoluments of past three years for every completed year of service subject to the maximum of 30/120 of such emoluments or the maximum fixed for the purpose, whichever is less. The appropriate amounts are noted below:

| SI. No. | Completed years of qualifying service | Scale of pension                                    | Maximum limit of Pension   |
|---------|---------------------------------------|---|--|
| 1       | 2                                     | 3   | 4  |
| 1.      | 10 years                              | 10/120th of average emoluments of last three years. | I - For employees of Primary and Junior High Schools - Rs. 60 per month. |
| 2.      | 11 years                              | 11/120th Ditto                                      | II - (i) Heads of Higher Secondary Schools - Rs. 75 per month.           |
| 3.      | 12 years                              | 12/120th ditto                                      | (ii) For other employees of Higher Secondary Schools - Rs. 60 per month. |
| 4.      | 13 years                              | 13/120 of average emoluments of last three years.   | ...  |
| 5.      | 14 years                              | 14/120th ditto                                      | III - (i) Principals of Degree Colleges Rs.150 per month.                |
| 6.      | 15 years                              | 15/120th ditto                                      | (ii) For Heads of Departments of Degree Colleges - Rs. 100 per month.    |
| 7.      | 16 years                              | 16/120th ditto                                      | (iii) For Lecturers of Degree Colleges - Rs. 75 per month.               |
| 8.      | 17 years                              | 17/120th ditto                                      | (iv) Other employees of Degree Colleges - Rs. 60 per month.              |
| 9.      | 18 years                              | 18/120th ditto                                      | ...  |
| 10.     | 19 years                              | 19/120th ditto                                      | ...  |
| 11.     | 20 years                              | 20/120th ditto                                      | IV - (i) For Principals of Training Colleges - Rs. 75                    |

|            |          |                |  |
|------------|----------|----------------|--|
|            |          |                | permonth.  |
|            |          |                | (ii) For further employees of Training Colleges - Rs. 60 permonth. |
| 12.        | 21 years | 21/120th ditto |  |
| 13.        | 22 years | 22/120th ditto | ...  |
| 14.        | 23 years | 23/120th ditto | ...  |
| 15.        | 24 years | 24/120th ditto | ...  |
| 16.        | 25 years | 25/120th ditto | ...  |
| 17.        | 26 years | 26/120th ditto | ...  |
| 18.        | 27 years | 27/120th ditto | ...  |
| 19.        | 28 years | 28/120th ditto | ...  |
| 20.        | 29 years | 29/120th ditto | ...  |
| 21.        | 30 years | 30/120th ditto | ...  |
| <b>22.</b> |          |                |  |

The pensioner shall at least once in 6 months present himself before the sanctioning/controlling authority for physical verification and get his Pension Payment Order countersigned.

## 23.

The P.P.O. must be surrendered within seven days of the demise of the pensioner to the controlling authority through the management of the institution where he was getting the pension.

## 24.

(1)A family pension not exceeding the amount specified in sub-rule (2) below may be granted for a period of 10 years to the family of an employee who dies either while still in service or after retirement, after completion of not less than twenty years of qualifying service:Provided that the period of payment of family pension shall in no case extend beyond a period of five years from the date on which the deceased employee would have attained the age of superannuation.Note. - In cases where the qualifying service is less than the prescribed minimum the deficiency should not be condoned.(2)The amount of family pension would be-(a)in the event of death while in service one-half of the superannuation pension which would have been admissible to the employee had he retired on the date following the date of his death; and(b)in the event of death after retirement one-half of the pension sanctioned to the employee at the time of his retirement.(3)No family pension shall be payable under this Chapter-(a)to a person mentioned under 5(k), unless the Controlling Authority is satisfied that such person was dependent on the deceased employee for support;(b)to an unmarried female member of the family in the event of her marriage;(c)to a widowed female member of the family in the event of her re-marriage;(d)to a brother of deceased employee on his attaining the age of 11 years; and(e)to a person who is not a member of the deceased employee's family;(4)Except as may be provided by nomination under Rule 3 below:(a)A pension sanctioned under this Chapter shall be granted-(i)to the eldest surviving widow, if the



deceased was a male employee or the husband, if the deceased was female employee;(ii)failing the widow or husband, as the case may be, to the eldest surviving son;(iii)failing (i) and (ii) above, to the eldest surviving unmarried daughter;(iv)these failing to the eldest widowed daughter.(b)In the event of the pension not becoming payable under clause (a) the pension may be granted-(i)to the father;(ii)failing the father, to the mother;(iii)failing the father and mother both, to the eldest surviving brother below the age of 18;(iv)failing to the eldest surviving, unmarried sister;(v)failing (i) to (iv) above, to the eldest surviving widowed sister; and(vi)failing (i) to (v) above, to the children of a pre-deceased son in the order it is payable to the children of the deceased employees under clause (a) (iii) and (iv) above.Note. - The expression "eldest surviving widow" occurring in clause (a) (i) above should be construed with reference to the seniority according to the date of marriage with the employee and not with reference to the age of surviving widow.

## **25.**

(a)An employee shall immediately after his confirmation of exercise of opinion for being governed by these rules, as the case may be, make nomination in the form to be prescribed by the Directors, indicating the order in which the pension sanctioned under this Chapter should be payable to the members of his family and to the extent it is valid, the pension will be payable in accordance with such nomination, provided the nominee concerned is not ineligible, on the date on which the pension may become payable to him or her to receive the pension under the provisions of sub-rule (3) of Rule 22. In case the nominee concerned is or has become ineligible to receive the pension under the said sub-rule, the pension shall be granted to the person next lower in the order in such nomination.(b)(i)An employee may at any time cancel a nomination by sending a notice in writing to the controlling authority, provided that the employee shall along with such notice, send a fresh nomination made in accordance with these rules.(ii)Every nomination made, and every notice of cancellation given by an employee under this Rule, shall be sent by the employee to the Controlling Authority who immediately on receipt of it shall countersign it indicating the date of receipt and keep it under his custody.(iii)Every nomination made and every notice of cancellation given by an employee shall, to the extent it is valid, take effect on the date on which it is received by the authority mentioned in clause (ii) above.(c)A pension awarded under this Chapter shall not be payable to more than one member of the deceased employee's family at the same.

## **Chapter VI**

### **General Provisions**

## **26.**

The application for pension/family pension shall be made in Forms to be prescribed by the Director.

## **27.**

The management shall take up preparation of pension papers of an employee one and half years before the due date of retirement, or in case of family pension, immediately on receipt of an

application in this regard and submit them to the Controlling Authority for sanction.

## **28.**

(i)The pension/family pension found admissible may be sanctioned by the Controlling Authority after necessary verification and exercising all checks and the Pension Payment Order issued in favour of the person concerned.(ii)Disbursement of anticipatory pension/family pension may be authorised by the Controlling Authority in case of delay in the issue of former Pension Payment Order.(iii)On receipt of the Pension Payment Order the disbursement of the pension shall be made in case of an employee of a Local Body by the body concerned and in the case of a privately managed Junior High School, Higher Secondary School, Degree or Training College, by the management of the institution.(iv)The amount of pension shall be treated as a legitimate charge in the manager's return and be paid to the management along with the regular grant-in-aid of the institution.

## **29.**

Cases requiring the grant of any concession not contemplated in these rules shall be submitted to Government for orders.

## **30.**

Future good conduct of the recipient is an implied condition of grant of pension/family pension under these rules. Government reserve to themselves the right of withholding or withdrawing such pension or any part thereof if the recipient be convicted of serious crime or be guilty of grave misconduct. Decision of Government in such matters shall be final.

## **31.**

There shall be commutation of pension sanctioned under these rules.

## **32.**

Government will have the right to effect recoveries from the pension/family pension sanctioned under this Chapter in respect of any amount due from the employee to . the management or the Government.

## **33.**

No pension/family pension shall be granted if the employee was dismissed or removed from service for misconduct, insolvency or inefficiency.

### 34.

In matters concerning pension/family pension not provided to specifically in these rules, the corresponding procedure laid down in respect of the State Government employees shall apply mutatis mutandis. Appendix 'A'

| S. No. | Categories of employees   | Pay scales (Basic) | Col. 4* | Col. 5** | Those who have completed 35 years but not 40 years of age |
|--------|---|--------------------|---------|----------|---|
| 1      | 2   | 3                  | 4       | 5        | 6   |
|        |   | Rs.                | 1000    | 1000     | 1000  |
|        | Primary and Junior High School Stage                                      |                    |         |          |   |
| 1.     | Head Teachers of Junior Schools   | 55-70              |         |          |   |
| 2.     | Trained Assistant Teachers of Junior Basic Schools                        | 50-60              | 1,000   | 1,000    | 500   |
| 3.     | Untrained Teachers of Junior Basic Schools                                | 40 fixed           | 1,000   | 1,000    | 500   |
| 4.     | Head Teachers of Senior Basic Schools                                     | 76-126             | 1,000   | 1,000    | 500   |
| 5.     | Assistant Teachers of Senior Basic Schools (Except J.T.C. and Specialist) | 50-75              | 1,000   | 1,000    | 500   |
| 6.     | Assistant J.T.C. Teachers of Senior Basic Schools                         | 70-120             | 1,000   | 1,000    | 500   |
| 7.     | Assistant (Specialist) Teachers of Senior Basic Schools                   | 55-90              | 1,000   | 1,000    | 500   |
| 8.     | Head Masters of J.H.S....   | 120-330            | 2,500   | 2,000    | 1,500   |
|        | Higher Secondary Stage  |                    |         |          |   |
| 1.     | Principals (Inter. College)   | 250-775            | ...     | 3,000    | 2,500   |
| 2.     | Head Masters (High Schools)   | 225-435            | ...     | 2,000    | 1,000   |
| 3.     | Lecturers (Inter. Colleges)   | 175-250            | 2,500   | 2,000    | 1,000   |
| 4.     | Assistant Teachers (L.T.)   | 120-300            | 2,500   | 2,000    | 1,000   |
| 5.     | Assistant Teachers (C.T.)   | 75-200             | 2,000   | 1,500    | 1,000   |
| 6.     | Assistant Teachers (J.T.C.)   | 60-120             | 1,000   | 1,000    | 500   |
| 7.     | Assistant Teachers (H.T.C.)   | 40-65              | 1,000   | 1,000    | 500   |
| 8.     | Head Clerks   | 75-120             | 1,000   | 1,000    | 500   |
| 9.     | Assistant Clerks  | 60-120             | 1,000   | 1,000    | 500   |
|        | Degree Stage  |                    |         |          |   |
| 1.     | Principals (Post-Graduate Colleges)                                       | 800-1,200          | 7,000   | 6,500    | 6,000   |

|                   |                                      |         |       |       |       |
|-------------------|--------------------------------------|---------|-------|-------|-------|
| 2.                | Principals (Degree Colleges)         | 650-800 | 6,500 | 6,000 | 5,500 |
| 3.                | Head of Departments (P.G. College)   | 395-800 | 6,000 | 5,500 | 4,500 |
| 4.                | Head of Department (Degree Colleges) | 300-800 | 5,500 | 5,000 | 4,500 |
| 5.                | Senior Lecturers (P.G. Colleges)     | 325-625 | 5,000 | 4,500 | 4,000 |
| 6.                | Senior Lecturers (Degree Colleges)   | 275-550 | 4,500 | 4,000 | 3,500 |
| 7.                | Lecturers (P.G. Colleges)            | 250-500 | 4,000 | 3,500 | 3,000 |
| 8.                | Lecturers (Degree Colleges)          | 225-450 | 3,500 | 3,000 | 2,500 |
| 9.                | Lecturers (Inter Colleges)           | 175-350 | 3,000 | 2,500 | 2,000 |
| Ministerial Staff |                                      |         |       |       |       |
| 10.               | Office Superintendent                | 250-500 | 4,000 | 3,500 | 3,000 |
| 11.               | Office Superintendent                | 150-250 | 2,000 | 1,500 | 1,000 |
| 12.               | Office Superintendent                | 150-200 | 2,000 | 1,500 | 1,000 |
| 13.               | Office Superintendent                | 100-200 | 2,000 | 1,500 | 1,000 |
| 14.               | Steno-cum-Routine Clerks             | 100-150 | 1,500 | 1,000 | 500   |
| 15.               | Routine Clerk                        | 80-125  | 1,500 | 1,000 | 500   |
| 16.               | Routine Clerk                        | 75-100  | 1,500 | 1,000 | 500   |
| Training Colleges |                                      |         |       |       |       |
| 1.                | Principals                           | 300-600 | 5,000 | 4,500 | 4,000 |
| 2.                | Lecturers                            | 300-450 | 3,500 | 3,500 | 2,500 |
| 3.                | Clerks                               | 80-125  | 1,500 | 1,000 | 500   |

\* Those who have completed 11 years but not 30 years of age.\*\* Those who have completed 30 years but not 35 years of age.Savings-cum-Insurance Scheme for the Teachers and Employees of State aided High and Higher Secondary Schools in Uttar Pradesh.Procedure for Statement of Claim

**1. A claim will arise when the insured member dies while in service reaches normal retirement age of 60 years or when the service of the member ceases otherwise, say on resignation or termination. In the event of death of a member while in service, the sum assured under one Year Renewable Group Term Assurance Plan together with the accumulated amount under the Deposit Administration Plan will become payable. In the event of retirement from service, or cessation of service only the benefit under the Deposit Administration Plan will be payable and no benefit is available under one Year Renewable Group Term Assurance Plan.**

**2. When a claim is reported, the State Government has to ensure that the person concerned was a member of the Scheme. It may be mentioned that the employees who are employed on purely temporary basis for a specified**

**period only are not eligible for the membership of the scheme and if a claim is wrongly exported in respect of such member no benefit will be payable.**

**3. In the event of death of a member the claim under one Year Renewable Group Term Assurance Plan will be admissible only if the member was in service as on the date of death. If the death of member has occurred after cessation of his service no benefits will be available, under the One Year Renewal Group Term Assurance Plan. In case of death claims, satisfactory proof of death, such as, Certificate of Death from the Municipality or Local Authorities, extract from the Death Register or such other proof of death which may be acceptable to the State Government for settlement of other dues, like Provident Fund/Pension, should be called for.**

**4. In the case of death claims, the sum Assured payable under the One Year Renewable Group Term Assurance Plan will be determined having regard to the designation of the member as on the date of death. The Sum Assured will be, Rs. 7,500/- in the case of member designated Principals and head Masters of the State Aided High Schools and Higher Secondary Schools in Uttar Pradesh and it will be Rs. 5,000/- in the case of other members.**

**5. The benefits payable under the Deposit Administration Plan will be determined having regard to the number of contributions paid under Deposit Administration Plan in respect of the memos, reckoned from the Entry Date to the date of death, normal retirement age or cessation of service, as the case may be. In respect of members who are admitted to the scheme on the commencement date (i.e. 1st March, 1974) the first contribution would have been paid as on 1st March, 1974 itself. For subsequent entrants, the first contribution would be due on the 1st of the month following the Entry Date into the Scheme. The due date of such contribution before the claim has occurred would be the first of the month, preceding the date of occurrence of the claim event. If the event has occurred on the 1st of a month, the contribution then due would also be payable. The accumulated value of contributions under the Deposit Administration Plan includes interest up to the end of the month in which the claim has occurred and accordingly, the claim will be due for settlement only on the 1st of the month following the date of death, retirement or cessation of service, as the case may be.**

**6. On a member reaching normal retirement age or in case of cessation of his service, the Rules of the Scheme guaranteed at least return of contributions at the rate of Rs. 5.00 per month to the member. In case of member whose membership would terminate before monthly contributions are paid on their behalf, benefits payable under the scheme would be higher than the accumulated value of contributions at the rate of Rs. 3.66 per month of the Deposit Administration Plan, with interest. At the end of each policy-year, the excess of the benefits thus paid over the accumulations, would be ascertained and appropriation would be made into the Deposit Administration Plan out of the State Government's share of profits as would be determined for the Policy year.**

**7. It may be mentioned that in the case of death, the benefit payable under the Deposit Administration Plan will be only the accumulated value of contributions at the rate of Rs. 3.66 per month. Of course in case of death, the Sum Assured under the One year Renewable Group Term Assurance Plan will also be payable.**

**8. The Life Insurance Corporation will not enter into any correspondence with individual members or their beneficiaries regarding claims under the scheme.**

**9. As soon as a claim arises under the scheme a Claim Form as per Annexure in triplicate shall be filled by the claimant/beneficiary. The forms shall be submitted by the claimant/beneficiary to the Head Master/Principal under whom the member was working.**

**10. In case of claims arising out of death of member the beneficiary shall also send alongwith the Claim Form the following:**

(a)Death Certificate in original (with two copies).(b)Nomination if already filed by the deceased member (with two copies).

**11. The Head Master/Principal, as the case may be, shall verify the claim particulars, scrutinise the death certificate and the nomination and shall after certification as per the Claim form send two copies of each document to the District Inspector of Schools of his district.**

**12. The District Inspector of Schools shall scrutinise the papers and after verifying the details from the original records available with them, shall certify the papers as per the Claim Form and shall send the original nomination and the original death certificate along with the Claim Form to the Directorate of Education, Allahabad.**

**13. The District Inspector of Schools shall each month prepare a consolidated list of claims reported to him all over the district after entering them in the Monthly Register of claims, as per Annexure II shall send the same to the L.I.C. Of India in triplicate. The District Inspector of Schools shall also fill up the discharge as pointed on the claim Register. Even if no claims are reported in a month the claim register has to be sent to the L.I.C. and the Directorate of Allahabad showing nil claims.**

**14. For expeditious settlement of claims the District Inspector of Schools may prepare this register even before obtaining the Claim Forms from the claimant/beneficiary on the basis of the information given to him by his administrative machinery in the district.**

**15. The Life Insurance Corporation on receipt of the said Monthly Claim Register shall calculate the benefit available to claimants/beneficiaries and after filling up the details as shown in the said register shall forward the cheque for the consolidated amount to the District Inspector of Schools. The L.I.C. shall send one copy of the said register to the Directorate of Education, Allahabad and one copy with the consolidated cheque to the District Inspector of Schools.**

**16. The District Inspector of Schools after receiving the consolidated Monthly cheque for claims and the Monthly Claims Register's copy shall file the Register's copy for his office record and after tallying the same with individual claim forms, shall issue cheques to the claimants/beneficiaries.**

**17. The District Inspector of Schools shall indicate the date of final settlement of claims to the claimants/beneficiaries in the remarks column of the Monthly Register of Claims at the time of issue of claims cheques to the members/beneficiaries.**

**18. The Directorate of Education shall open the file of settlement of other retriial/death benefits from the Claim Form received from the District Inspector of Schools. This shall obviate the possibilities of duplicate payment of claims. In case the Directorate discovers payment of claim in duplicate, the L.I.C. of India shall be informed immediately and procedure for recovery shall be initiated.**

**19. The L.I.C. of India shall also scrutinise the Monthly Claims Register of the past months to obviate possibilities of duplicate payment of claims.**