

ARMY ORDER**ADJUTANT GENERAL'S BRANCH****AO 23/2002/AGI - ARMY GROUP INSURANCE SCHEME****Introduction**

1. Army Group Insurance for Army personnel was introduced with effect from 01 Jan 1976 under the authority of Government of India, Ministry of Defence letter No PC No A/37586/AG/ PC & JEC/9302/D (Pay/Services) dated 15 Dec 75. To cater for the socio economic needs of the Army personnel and their families further improvements have been made by enhancing insurance cover and benefits while in service and on retirement. It is a compulsory, contributory, self sustaining Group Scheme which is totally departmental and is run at Army Headquarters by the Army Group Insurance Fund (AGIF), which is a Society Registered under the Societies Registration Act XXI of 1860. The scope and the main objectives of the Scheme have been enlarged and are:-

- (a) Provide Insurance benefits speedily to the families of those Army personnel who may die while in service during War/ War like situations and also for death due to any reasons during peace time.
- (b) Provide lump sum maturity/terminal benefits at the time of retirement.
- (c) Provide disability cover to entitled serving Army personnel depending on their percentage of disability, if their contractual period of service is cut short.
- (d) Provide Extended Insurance Cover to members upto a specified period and amount after retirement.
- (e) Provide special insurance cover to personnel of Army Aviation Corps and Infantry Medium Machine Gunners employed on flying duties.
- (f) Provide any other benefits/assistance as may be decided by the Management from time to time.

Aim

2. The aim of this Army Order is to lay down the guidelines and methodology for claiming various benefits from Army Group Insurance Fund, by serving and retired Army personnel or their Next of Kin.

Layout

3. The AO is laid out in the following parts :-

- (a) PART I – GENERAL.
- (b) PART II – INSURANCE BENEFITS.
- (c) PART III – SAVING/MATURITY BENEFITS.
- (d) PART IV – DISABILITY BENEFITS.
- (e) PART V – EXTENDED INSURANCE.
- (f) PART VI – MEDICAL BENEFIT SCHEME.
- (g) PART VII - MISCELLANEOUS.

PART I - GENERAL

Eligibility

4. The scheme covers the following categories of personnel:-

- (a) The Scheme will cover all serving and future Officers, MNS Officers, Short Service/ Regimental/Special Commission Officers, Special List and Women commissioned officers and Re-employed officers.
- (b) All serving and future JCOs/OR including Recruits of the Army and re-employed JCOs/OR.
- (c) DSC personnel.
- (d) P&T deputationists while serving in Army Postal Service.
- (e) Cadets/Lady Cadets at IMA/OTA/CME/MCTE/MCEME who are in receipt of monthly stipend.
- (f) Cadets at AFMC/IMA/NDA/CME/MCTE/MCEME, Students of Command Nursing Schools and other Training Institutions who are not in receipt of stipend will be provided only insurance cover.
- (g) Personnel of Army Aviation Corps and Infantry MMG Gunners when employed on flying duties.

(h) **Medical Officers Transferred to other Services.** Medical officers on transfer from one service to another will continue to remain members of the Group Insurance Scheme which they had initially joined. The system of recovery of subscription of such officers is given at Para 31 below. They are to pay monthly subscription by bank draft direct to their Group Insurance Scheme. The onus of remitting the subscription in time will rest with the officers. Payment of subscription directly by officer will be a pre-requisite for becoming eligible for insurance cover. The officers if they so desire can remit the subscription in advance on an annual/six monthly or quarterly basis.

(j) The Scheme does not, however, cover:-

- (i) Local MNS Officers.
- (ii) Reservists.
- (iii) NCC personnel.
- (iv) Personnel on deputation to the Army.
- (v) Deserters.
- (vi) TA personnel. – Covered by a separate scheme, as per eligibility.
- (vii) Foreign Cadets undergoing training at various Training Institutions.

Subscription to the Fund

5. In accordance with Rule 205 (b) of Army Rule 1954 and Government of India, Ministry of Defence letter No A/37586/AG/PC & JEC/9302/D (Pay/Services) dated 15 Dec 1975, monthly compulsory deductions in the case of Commissioned Officers (including Officers of the MNS) and Junior Commissioned Officers/Other Ranks will be made through their IRLA maintained by CDA (O) and PAO (OR) respectively and will be remitted to Army Group Insurance Fund every month. Rate of subscription will be as approved by Board of Governors from time to time.

Benefits

6. The insurance cover and amount of subscription is based on actuarial calculations and is approved by the Board of Governors of AGIF. All schemes are implemented from the prospective date and not from the retrospective date. With effect from 01 Apr 2011 the rates of compulsory subscription and insurance benefits are as under:-

Category	Subscription per Month	Insurance Benefits	Remarks
(a) Commissioned officers (including Officers of MNS and re-employed Officers and Cadets in receipt of stipend)	₹ 4,000.00	₹ 40, 00,000.00	
(b) JCOs (including those granted Honorary Commission and OR and re-employed JCOs/OR)	₹ 2,000.00	₹ 20, 00,000.00	
(c) <u>Army Aviation Pilots. #</u>			
(i) Maj Gen and above	₹ 250/-	₹ 3,50,000.00	# Additional insurance cover when employed on flying duty.
(ii) Cols and Brigs	₹ 283/-		
(iii) Lt Col and above	₹ 325/-		
(iv) Inf MMG Gunners #-----			
(d) DSC personnel JCOs/OR	₹ 2070.00	₹ 20,00,000.00	
(e) <u>APS (P&T Deputationists).</u>			
(i) Officers	₹ 4,080.00	₹ 40,00,000.00	
(ii) JCOs/OR	₹ 2,030.00	₹ 20,00,000.00	
(f) <u>Gentlemen Cadets. (With Stipend)</u>			
(i) IMA & OTA	₹ 4,000.00	₹ 40,00,000.00	
(ii) 10+2 (TES)	₹ 4,000.00	₹ 40,00,000.00	
(g) <u>Gentlemen Cadets (Without Stipend)*</u>			
(i) 10+2 (TES) (for 03 years)	₹ 8,200.00	₹ 15,00,000.00	
(ii) NDA Khadakwasla (for 3 years)	₹ 4,200.00	₹ 8,00,000.00	
(iii) AFMC Pune	₹ 5,950.00	₹ 8,00,000.00	

(iv) Nursing Students

(aa) B.Sc For 4 yr ₹ 4,625.00 ₹ 8.00.000.00

(ab) GNM For 3^{1/2} yr ₹ 4,110.00 ₹ 8.00.000.00***One Time Non Refundable subscription with no maturity benefits.**(h) **TA Personals.** Insurance Cover for TA personnel wef 01 Apr 2012 is as follows:-

(i) Officers ₹ 30,000.00 Per Annum ₹ 30,00.000.00

(ii) JCOs/OR ₹ 15,000.00 Per Annum ₹ 15,00.000.00

(j) Disability benefits applicable as per eligibility conditions to those personnel who were invalided out on 01 Apr 11 or later are as under:-

		Disability Benefit in ₹								
% of Disability	20%	30%	40%	50%	60%	70%	80%	90%	100%	
(i)	Officers	4,00,000	6,00,000	8,00,000	10,00,000	12,00,000	14,00,000	16,00,000	18,00,000	20,00,000
(ii)	JCOs/OR	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000

7. The above assurance on life and disability will terminate on the retirement/release/discharge or when ceased to be member of AGIF due to any cause.

Exemption of Income Tax

8. Income tax exemption has been accorded by the Government to:-

(a) Deduction made from pay and allowances of all ranks as subscription towards AGIF.

(b) Entire amount held by AGIF and its income.

(c) Lump sum benefits (maturity value) and/or disability benefits given on retirement to the individuals/ insurance (death) benefits given to the families of deceased personnel will be treated at par with insurance amount from Life Insurance Corporation /Postal Life Insurance.

Nomination

9. It is obligatory for all ranks to make a nomination for the Army Group Insurance Scheme, so that the beneficiaries as per AGIF rules are not deprived of benefits in the event of unfortunate death of a member. Nomination shall be made on the prescribed form as per Appendix 'A' to this AO, as may be appropriate in the circumstances of the case conferring on one or more persons the right to receive the benefits under the Army Group Insurance Scheme which may become admissible to him/her on retirement and may have remained unpaid at his/her death.

10. **Unmarried Personnel.** If an individual is unmarried, he shall make a nomination in favour of any of the following person or persons only.

- (a) Mother } Including adopted parents in the case of individuals whose personal law
- (b) Father } permits adoption.
- (c) Dependent minor brothers and unmarried sisters only in the event when (a) and (b) above are not alive.

11. **Married Personnel.** The individual is required to make a fresh nomination in the name of his wife. Even if he has not made nomination in the name of his wife, his earlier nomination automatically becomes null and void when the individual gets married and the widow automatically becomes the nominee to receive death benefits. However, the married member also has the option if he so desires, to nominate his mother/ father/ minor brothers/ unmarried sisters, to receive a total share not exceeding 33 per cent of the total AGIF benefits. The nomination for the balance share of 77 per cent will have to be in the name of wife and children including step and legally adopted children. In case a member desires to nominate his wife and children to receive 100 per cent of AGI benefits, he may do so.

12. **Married Lady Members including MNS Officers.** In the case of married lady members including MNS Officers the name of "Husband" has been deleted from the term of "Family" as far as AGIF insurance payments are concerned. Government of India, Ministry of Defence PC No 7981/91/AG/PS/3(c)/1434/D(Pay/Services) dated 15 May 1992 refers. It is also not obligatory for a Lady member to change the AGIF Nomination in the name of her

husband on getting married and the Insurance payments will be made as per nomination made at her discretion only. Government of India MF, G.H MOF, 15 (3)/78 dated 31 May 1984 refers. In case a Lady member desires to nominate the husband as beneficiary, she may do so.

13. **Widower or Widow or Divorcee.** If a widower or widow or divorcee has no children, he or she shall nominate in favour of a person or persons as given at Paragraph 10 above.

14. **Persons having no Family, Parents, Brothers and Sisters.** If an individual has no one in this category, he may nominate in favour of a person or persons or a body of persons or a corporate body.

15. **Proportion of Benefits in Case of More than One Nominee.** If an individual nominates in favour of more than one person, he shall specify percentage of share payable to each of the nominees in such a manner as to cover the whole amount of insurance or saving benefits.

16. **Nomination Rendered Invalid on Change of Marital Status.** Nomination made by an unmarried individual shall become invalid in the event of his subsequently getting married. In case an individual gets married and he fails to make a fresh nomination under AGI Scheme, his earlier nomination will be treated as cancelled and insurance benefits will be paid to his family i.e. wife and children in the event of his death. However, this does not apply to the lady members.

17. **Re-Nomination.** Immediately, on the death of a nominee or on the occurrence of any event by reason of which the nomination becomes invalid or the member desires to change the share of benefits to the nominees, OC unit will ensure that the individual files a fresh nomination in accordance with these rules and cancels the previous nomination with two witnesses.

18. **Submission and Filing of Nomination.** Every nomination made, and every notice of cancellation or reassignment given, by an individual under these rules, shall be sent by him or her immediately to:-

(a) **In the Case of an Officer.** AG's Branch (MP 5 & 6) Army Headquarters in the case of other than Medical Officers. Dte Gen of Med Services, (MPRS-O), Army Headquarters in the case of Medical Officers.

(b) **Cadets.**

(i) Nomination in respect of Cadets whether in receipt of stipend or not, will be maintained by each Training Institution till the Cadet passes out. If Cadets move from one Training Institution to another the previous Training Institution will forward the nomination to the new Training Institution where the Cadet has proceeded to.

(ii) On commissioning of the Cadets the Training Institution concerned will draw up fresh AGIF nomination and forward the same to the concerned sections at Army HQ (MP Dte).

(iii) Nomination Form of service Cadets will continue to be held by their respective Record Offices as hitherto fore. However, on commissioning new nomination forms will be drawn up due to change in Personal No and rank and forwarded to concerned sections in Army HQ (MP Dte).

(c) **In the Case of JCO and OR.** Respective Record Offices.

19. **Effective Date of Nomination.** Every nomination made, and every notice of cancellation or re-nomination given by an individual, shall to the extent that it is valid, take effect from the date on which it is executed.

20. Nomination made after the termination of an individual's service shall be treated as invalid. However, in the case of Extended Insurance Cover, fresh nomination can be filled in case of change of marital status.

System of Recovery of Monthly Subscription

21. Deductions towards AGIF are being made monthly in advance from the pay and allowances of all ranks by the PCDA(O) and PAO (OR). The insurance cover will become effective from the date subscription becomes due.

22. The amount of deductions actually collected by PCDA (O)/PAOs will be credited to a special code head opened for the purpose. The amount credited to this head will be remitted by cheque to the Bankers of the AGIF by PCDA (O) and CsDA(OR) concerned for Officers and JCOs/OR every month. Quarterly Statements showing the total recoveries effected through IRLAs by the concerned PCDA(O) /PAOs together with the strength of

Officers/personnel month wise will be furnished to the AGIF by the concerned CsDA for the purpose of reconciliation of accounts.

23. **Recovery from Officers of Army Aviation Corps.** The deduction of subscription is made by the CDA (O) on receipt of flying pay claims duly signed by the Commanding Officer of Army Aviation units. Thereafter, CDA (O) sends a separate cheque alongwith nominal roll for the subscription recovered, to AGIF. The Army Aviation Corps officers are employed on flying duties for varying periods and there is no continuity in payment of subscription. Therefore, the amount contributed varies in respect of each officer as per rank status and period of employment.

24. **Recovery from Infantry MMG Gunners** . MMG Gunners from Infantry are employed on flying duties with Army Aviation units. The first subscription in respect of such personnel is to be paid on the first day of the attachment of the individual with the aviation unit. The subscription towards additional insurance cover against flying risk will be directly collected by OC unit and sent in advance in the form of draft payable to AGIF alongwith the nominal roll duly supported with Part II Order published by the concerned aviation unit and countersigned by the Army Aviation Directorate at Army HQ.

25. **Recoveries-Debit Balance and AWL Cases.** Recoveries will continue to be made in the case of personnel having debit balances, those absent without leave and those undergoing imprisonment in military custody.

26. **Deserters.** No recoveries will be made by PCDA (O)/PAO (OR) in respect of deserters for the period of desertion. However, if an individual is reinstated, the PCDA(O)/PAO will recover the arrears of the deductions for the period of desertion.

27. **Recovery of Premium from Cadets Undergoing Training and Covered by AGIF Insurance Scheme.**

(a) **Cadets Not in Receipt of Stipend.** The subscription in respect of such Cadets will be deducted on a one time basis for a prescribed period as per laid down rates and forwarded to AGIF alongwith nominal roll of Cadets. Additional subscription in respect of relegated Cadets will be forwarded for each relegated term (i.e. six months) to the AGIF by various Training Institutions. A portion of the month will be treated as one month for recovery of premium.

(b) **Cadets in Receipt of Stipend.** The subscription in respect of Cadets in receipt of monthly stipend will be forwarded every month in advance. A portion of the month will be treated as one month for recovery of premium. The subscription will be recovered by various Training Institutions as per prescribed rates and forwarded to AGIF alongwith nominal rolls.

(c) **Subscription in Respect of Service Cadets.** The service Cadets undergoing pre commission training at any Training Institution are covered under existing AGI Scheme as applicable to JCOs/OR. Hence, no subscription in respect of such Cadets will be recovered by the Training Institution as the same is being deducted by respective PAO (OR).

(d) The Training Institutions will maintain the record of subscription recovered and remitted to AGIF giving details of each Cadet/Lady Cadet. Training Institutions will ensure the following:-

- (i) Inform AGIF of the date of commencement and date of termination of each course while remitting the first subscription.
- (ii) Ensure that subscription in respect of Foreign Cadets is not recovered.
- (iii) Intimate AGIF the post commission Nos (i.e. IC, SS, WS etc) allotted to the Gentleman/Lady Cadets at the time of commissioning.

28. **Adjustment of Debit on Account of AGIF Recoveries.** If an individual is in debit balance at the time of finalisation of his account, the debit balance will not be off-set against the total deductions of AGIF by the PAO, but a debit on account of AGIF deductions for that particular period only be raised by the PAO with AGIF. The amount will be re-imbursed by the AGIF to the PAO concerned.

29. **Recovery from Recruits.** The recovery from OR/Recruits will be made in advance from the month in which he is enrolled.

30. **Personnel Reinstated Through Court of Law with Retrospective Effect.** PAO (OR) will recover the arrears of the deduction for the period and remit the same to AGIF.

31. **Recovery from Personnel on Deputation.** With effect from Dec 77 the recoveries from personnel on deputation including those posted to Embassies/High Commissions abroad will be made by the CDA(O) and CDA(OR) concerned as per instructions issued by the CGDA vide their letter No 14500/AT-P/PC-VI dated 18 Aug 77.

32. **Recovery from Medical Officers Transferred to Other Services.** Medical Officers transferred to another service will continue to be covered by the original Group Insurance Scheme which they had joined at the time of commission. They are to pay subscription every month by bank draft direct to their Group Insurance Scheme. The officers if they so desire can remit the subscription in advance on an annual or six monthly or quarterly basis. The onus of remitting the subscription will rest with the officers themselves. The deposit receipts of such subscription paid should be maintained for record to enable final settlement of maturity benefits by AGIF. Payment through cheques will not be accepted.

33. **Recovery from Officers Commissioned from Ranks.** JCOs/OR on grant of commission will not be disbursed the maturity benefits accruing to them for service rendered in the ranks. In their case, total AGIF recoveries made as JCOs/OR will be intimated by PAOs to PCDA (O) while issuing LPC and transferring AFPP Fund balance (this amount will be included by the individuals concerned in Appendix 'G' in addition to the AGIF contributions made by them during service as commissioned officers while submitting claims for maturity benefits at the time of release/retirement).

34. **Measures to Ensure Regular Recoveries to the Fund.** The success of the scheme will depend on the regular and correct deductions made at source from pay and remittance to the Fund. The following specific measures will be adopted for the purpose :-

(a) CDA(O)/ PAOs would make regular advance recoveries from the pay of all ranks through The IRLA and reflect it in the statement of account issued to individuals. The recoveries made monthly/ quarterly will be indicated as a separate item in the statements of account of each Officer/ JCO/ OR issued by PCDA (O)/ PAOs.

(b) On receipt of statements of account from the PAOs, it is vital that COs and OsC Units scrutinise the same to ensure that correct recoveries on account of Group Insurance have been made. Any case of omission in respect of JCOs/OR will be brought to the notice of PAO through respective Record Offices who will endorse a consolidated copy of such omission to AGIF.

(c) Statement of account for officers is generally received in bulk by Units/Formation Headquarters. These will also be scrutinised by OC Unit/HQ to ensure that deductions have been made correctly. Any omission will be pointed out to PCDA (O) with a copy to AGIF. Similar action will be taken by individual Army Officers in cases where they receive the statement of account direct from PCDA (O) in order to avoid lapsing of their insurance cover due to non-deduction of premium by the PCDA (O).

35. All ranks are responsible in their own interest for scrutinising their statements of account to ensure that deductions have been made correctly and regularly from their pay, and bringing any omission to the notice of OC unit and CDA (O)/ PAOs. He/She will also ensure that remedial measures have been taken by the CDA (O)/ PAOs.

PART II - INSURANCE BENEFITS

36. In the unfortunate event of death of a member while in service, nominee(s) become entitled for insurance benefits from the AGIF. The amount of insurance cover is laid down by the Board of Governors from time to time. Actions to be taken by various agencies are given out in succeeding paragraphs.

Insurance Claim All Ranks

37. Action to be Taken by Units.

(a) Immediately on occurrence of death of an individual, the casualty will be reported to all concerned as being done under **AO 1/2003/MP and SAO 6/S/2000** and a copy of the same will be endorsed to AGIF.

(b) In addition to the above report, the details of the death case will be submitted by Officer Commanding unit to AGIF within 48 hours of occurrence of death as per Appendix 'B' to this AO alongwith copy of attested death certificate.

(c) Where an individual dies while on leave or before receipt of maturity/disability benefits, a Copy of the Death Certificate from appropriate authority will be obtained and forwarded to AGIF. In case of unnatural death, copy of FIR/ Post Mortem Report/ Court of Inquiry will also be forwarded to AGIF.

38. Action by MP 5 & 6 MP Dte/MPRS (O) Medical Directorate at Army Headquarters and Record Offices in case of Death of an Individual while in Service.

On receipt of information of death from the units, MP Directorate (MP 5 & 6) /MPRS (O) (Medical Directorate) or Respective Record Office will take the following actions :-

- (a) Initiate claim for insurance benefits (specimen given at Appendix 'C' to this AO) as early as possible and forward the claim alongwith the nomination already made by the deceased to AGIF.
- (b) Inform the widow to open a Single Saving Bank Account and intimate the details of the account to AGIF on a prescribed form (specimen form attached at Appendix 'D' to this AO) and forward an Affidavit as per Appendix 'E' to this AO executed on a non-judicial stamp paper of appropriate value duly attested by a Magistrate/Notary/Oath Commissioner.
- (c) In case the individual was not married, inform the nominee/beneficiary to forward an Affidavit and Indemnity Bond (as per specimen form attached at Appendix 'E' & 'F') to AGIF. Nominee (s)/ beneficiaries of Nepal Domiciled Gorkhas should be asked through Military and Air Attache Nepal to forward necessary Affidavit and Indemnity Bond. Affidavits in their cases are to be drawn on a plain paper, verified and attested by Chief District Officer/Gazetted Officer other than the Pay Disbursing Officer.
- (d) Progress early submission of documents, by the beneficiary(s) and other concerned authorities to AGIF.

Payment of Insurance Claims

39. On receipt of Insurance Claim and relevant documents from the beneficiary the insurance benefits accrued to an individual at the time of his death while in service, shall be paid to the person or persons on whom the right to receive the benefits is conferred by means of a valid nomination. However, the payment will be made subject to clear understanding that she/he will be liable to share and/or part with proportionate share of any other heir to the said property of the deceased according to law of succession applicable in their behalf. In disputed cases between legal heirs, the payment will be made in accordance with the law of succession after obtaining approval of the Claims Committee of AGIF.

40. **Payment to Personnel Reported Missing Presumed Dead.** A few personnel found missing every year while in service when not traced out after conducting enquiries are declared Missing Presumed Dead. Such personnel are found missing while serving in units or while on leave/ duty away from their units. In all such cases, where collateral evidence is produced by the units or a Court of Inquiry alongwith the recommendations of Brigade Commander declaring a person missing presumed dead in accordance with **SAO 6/S/2000**, the insurance benefits are payable to their beneficiaries. While conducting enquiries, the units and formation commanders will exercise adequate care to ensure that a deserter is not declared as a missing person, presumed dead. Payment to the beneficiaries of personnel reported 'Missing Presumed Dead' will be made as under :-

- (a) FIR will be lodged by the family with the civil police immediately on receipt of intimation from the unit.
- (b) Payment of insurance to the beneficiary of personnel missing presumed dead will be made after a Staff Court of Inquiry with recommendations of Formation Commander establishing the presumption of death. Where the presumption of death is conclusive, payment will be made immediately. Where it is not conclusive, 50 per cent payment will be made on receipt of police report made one year after the FIR and remaining 50 percent will be paid after receipt of police report made after four years of FIR.
- (c) In other cases of Missing Presumed Dead not covered under **SAO 6/S/2000**, court declaratory orders under Indian Evidence Act, Sec 108 will be mandatory requirement for payment of insurance benefit, which will be obtained by the concerned beneficiary from the Competent Court of Law.
- (d) Indemnity bond with two solvent sureties will be obtained in all such cases of payment of insurance amount in addition to other claim documents.

41. **Payment of Insurance Claim Where No Nomination is Made or It Does Not Substist.** If there is no such nomination or the nomination made does not substist, the amount shall be paid to the beneficiaries in the manner indicated below after approval of AGIF Claims Committee Meeting :-

(a) If there are one or more surviving members of the family viz wife (s)/husband, sons, daughters (including step and legally adopted children), it shall be paid to the widow(s). In case the wife had predeceased, the amount shall be paid to all remaining above mentioned surviving members in equal share.

(b) If there are no such surviving members of a family as at Para 41 (a) above, but there are one or more members viz mother, father, brothers and sisters, the amount shall be paid to them in the following priority :-

I - Mother

II - Father

III - Brothers below the age of 18 years

Widowed and unmarried sisters in equal share.

IV - Brothers and sisters other than those in Para 41 (b) priority III above in equal Share.

(c) If there is no surviving family member as indicated in Paras 41 (a) and (b) above, the amount shall be paid to the person or persons who-so-ever produces a succession certificate from a competent court of law.

42. **Lapsing of Insurance Claims.** If an individual dies while in service and leaves behind no family and has also made no nomination or the nomination made does not subsist and no succession certificate is produced, the amount of insurance benefits shall lapse to the Fund.

43. **Disputed Cases.** Cases of disputes if any between legal heirs shall be referred to the Claim Committee Meeting of AGIF whose decision will be final. However, if the case is in the court of law, its decision will be complied with.

44. **Mode of Payment.** Payment will be sent by an Account Payee Cheque direct to the Bankers of the beneficiary with intimation to the beneficiary, units and concerned Record Office/MP 5 & 6/MPRS (O). Payments to the nominees/beneficiary of Gorkha personnel residing in Nepal will be made through the ROIE, Kathmandu (Nepal) after receipt of relevant documents from the beneficiary.

PART III - SAVINGS/ MATURITY BENEFITS

Maturity Claims on Retirement

45. The saving element, out of contributed subscription towards AGIF according to the rate of subscription and duration will become payable on retirement alongwith interest and bonus as decided by the Board of Governors from time to time. Composite maturity tables showing contributed amount (supposed to have been contributed by the individual concerned to AGIF) and giving month wise maturity benefits will be published on yearly basis by AGIF and issued to all units for information. The composite maturity tables will provide a general guide about the maturity benefit but actual paid subscription and maturity benefit will be worked out as per the latest inputs from CDA(O)/PAO (OR) at the time of finalisation of the individual claims.

46. The claims for maturity benefits will be submitted as given in the succeeding paragraphs.

47. **Officers (Including Medical Officers on Transfer to other Services) and Cadets in Receipt of Stipend.** Six months prior to the date of retirement, claims for savings benefits (specimen form attached at Appendix 'G') will be completed by individual officer and forwarded to AGIF through CDA(O), who will verify the deductions made during the service. In respect of Cadets, the form will be completed by respective Training Institutions and forwarded to AGIF for payment.

48. **Officers Commissioned From Ranks.** JCOs/OR on grant of commission will not be disbursed the maturity benefits accruing to them for service rendered in the ranks. In their case, total AGIF recoveries made as JCOs/OR will be intimated by PAOs to PCDA (O) while issuing LPC and transferring AFPP Fund balances. This amount will be included by the individuals concerned in Appendix 'G' in addition to the AGIF contributions made by them during service as commissioned officers while submitting claims for maturity benefits at the time of release/retirement.

49. **JCOs/OR Retiring Through Regiment/Corps Centre.** In case of JCOs/OR, claims for saving benefits (specimen form attached at Appendix 'G') will be completed by the unit, signed by the individual and countersigned by the OC unit for correctness of details and forwarded to the respective Record Office. Senior Record Officer will scrutinise the claims

for correctness and forward these claims to AGIF after getting the Part II order thereof duly completed by Accounts Officer of the PAO as amended. Claims of individuals proceeding on discharge through Depot, due to causes other than normal retirement and in whose case Appendix 'G' could not be initiated by unit will be completed by OC Depot / Centre likewise and forwarded to AGIF through the Record Office for onward submission to AGIF.

50. **JCOs/OR Retiring Direct from Units/Hospitals.** Claims of individuals proceeding to home direct from the unit / hospitals, will be completed by the Unit/Hospitals as the case may be and forwarded to respective Record Offices for further action as in Para 49 above.

51. **Recruits Discharged from the Centre.** Claims in respect of recruits not found suitable and discharged from service will be completed before they proceed on discharge. The claim will be signed by the individual, countersigned by the OC Unit and forwarded to Record Offices for scrutiny and verification of deduction on account of AGIF recoveries. Record Offices will then forward the claim to AGIF duly supported with copy of the Final Settlement Account.

52. **Deserters.** The following procedure, which is also applicable for payment of AFPP Fund credits, will be adopted in regard to payment of maturity benefits to deserters :-

(a) Deserters dismissed after three years should approach their Record Offices for submission of AGIF Claim, which will be paid direct to the claimants.

(b) In the case of deserters dismissed but not traceable, their maturity benefits will be paid as per nomination, subject to the beneficiary executing a bond with two sureties. However, if the amount is less than ₹ 1000/-, payment may be made without executing an indemnity bond.

(c) In case a deserter is reported to have died after having been declared so by a Court of Inquiry, maturity benefits be paid to the nominee as in Sub Para (b) above.

(d) Where deserters cannot be dismissed after three years due to desertion with arms or similar circumstances of a serious nature and are not apprehended after three years, they will be dismissed from the service under Army Act Section 19 read with Army Rule 14 or Army Act Section 20 read with Army Rule 17 as the case may be after ten years. Maturity benefits will be paid to nominee as per procedure outlined in Sub Para (b) above after the dismissal from service.

53. **MMG Personnel Employed on Flying Duties.** MMG Gunners employed on flying duties will compute the exact additional contribution made by them towards additional insurance cover and include in Appendix G. Accumulated maturity benefits on additional subscription paid will be paid on retirement/discharge.

Recovery/Refund of Maturity Benefits Already Paid

54. **Re-Instated Personnel.** Maturity benefits already received by such personnel will be returned to AGIF with 10 per cent compound interest or as amended from time to time from the date of realisation to date of refund within a period of 30 days from the date of rejoining the duty.

55. **Personnel Promoted Subsequent to Receipt of Maturity Benefits.** Personnel promoted subsequent to receipt of maturity benefits will return the amount to AGIF within a period of 45 days from the date of realisation of cheque. If the refund is delayed beyond 45 days the maturity amount will be returned alongwith 10 per cent compound interest or from the date of realisation to date of refund.

Instructions for Compilation and Submission of Claims for Saving Benefits

56. The following instructions will be complied with, before the claims are submitted to the AGIF :-

- (a) Army No and name of the individual is shown as recorded in the service documents.
- (b) Date of joining the Centre and date of retirement is correctly shown.
- (c) Full address after retirement is indicated and subsequent change, if any, is intimated.
- (d) The claim is signed by the individual and countersigned by Officer Commanding unit.
- (e) The claim is pre-receipted by the individual and is signed over one rupee revenue stamp.

- (f) The claims are completed in all respect before the individuals leave the unit/ Centre.
- (g) The claims are scrutinised by the Record Officer for correctness of details and countersigned by him. Any amendments made should be authenticated by the Record Officer.
- (h) Part II should be filled in by the concerned PAO (OR).
- (j) The claims are sorted out month-wise by the Record Office and submitted to Army Group Insurance Fund at this Headquarters at least 120 days before the date of retirement (SOS).
- (k) The claim of the individual should be forwarded alongwith the joint bank account details of the individual duly signed by the Branch Manager of concerned bank.
- (l) Two single pass port size photographs of first nominee for Extended Insurance Certificate.

Payment of Maturity Claims By Insurance Fund

57. The claims on receipt through CDA (O)/Record Offices will be scrutinised for correctness and payments sent as under :-

- (a) **Officers.** An account payee cheque will be sent direct to the bankers of the officer with an intimation to him/her.
- (b) **JCOs/OR.** An account payee cheque for the amount admissible will be sent to the concerned Record Office for handing over to the individual prior to leaving the Depot/ Regt alongwith a copy of payment authority letter. If claims are prepared post retirement, then the account payee cheque will be sent to the retiree's banker under intimation to him/her by way of a payment authority letter.
- (c) **JCOs/OR Nepal Domiciled.**
 - (i) Amount as admissible will be sent through Account Payee Bank Draft in favour of Comdt of respective Regimental Centre with a Nominal Roll of JCOs/OR to pay them as per details of amount given therein. Two copies of Nominal Roll

of retirees will be forwarded alongwith the Bank Draft. One copy duly signed by the individuals, paying officer and countersigned by the Comdt/Dy Comdt will be returned back to AGIF for verification, audit and records.

(ii) For Post retirement claims, amount as admissible is paid through Records Indian Embassy, Kathmandu (Nepal) on receiving payment authority issued by AGIF.

PART IV : DISABILITY BENEFITS

58. AGIF Disability Scheme was introduced on 01 Jan 80 to compensate those personnel whose service was cut short and were invalided out of service in Medical category on any factor of SHAPE-5 with 40 per cent and above disability. The progressive improvement of percentage of disability criteria was introduced for disability benefit as under :-

<u>Disability Percentage</u>	<u>Medical Category</u>	<u>Eligible Date for those Discharged/Invalided out before Completing Contractual Service on or after</u>
(a) 40% and above	Any factors of SHAPE-2, 3 or 5	27 Sep 1987.
(b) 30% and above	-do-	01 Oct 1990.
(c) 20% and above	-do-	01 May 1992.

59. The objective of AGIF Disability Scheme is to provide financial benefit to individual whose service is cut short due to invalidment or release on medical grounds before completion of the terms of engagement or service applicable to that rank. The disability benefit is paid as a lumpsum benefit based on initial assessment by Invaliding Medical Board or Release Medical Board before completing the contractual period of service for the rank and meeting the eligibility conditions. The disability benefit admissible is 50 per cent or as specified of the prevalent insurance cover for 100 per cent disability on the date of invalidment and proportionately reduced for lower percentage of disability upto 20 per cent or as specified. However, the following categories of personnel are NOT eligible for disability cover :-

(a) Personnel whose disability is detected and are awarded disability pension element at the time of proceeding on normal pension/discharge/release on completion of terms of engagement or service limits for the rank/age of superannuation.

- (b) P&T deputationists invalidated out of military service but continue in service in their parent Department on reversion from Army.
- (c) Personnel proceeding on pension/discharge/release at their own request or after expressing unwillingness to serve in a sheltered appointment being in permanent medical category on any factors of SHAPE 2, 3 or 5_or due to any other reason.
- (d) Personnel granted extension, who were LMC (Temporary) or permanent or were in hospital on the crucial date of commencement of extension and subsequently released in LMC permanent or invalidated out in category of any factor of SHAPE 5 during the currency of the extended tenure.
- (e) The career of an individual should be cut short which implies that any one who serves upto the laid down age of retirement or service limit for the rank even though with disability (20% and above) is not eligible.
- (f) Personnel invalidated out of service due to disease of pre-enrolment origin.
- (g) Discharged on disciplinary grounds/undesirable.
- (h) Personnel discharged in Low Medical Category due to Alcohol/Drug Dependence Syndrome.

60. The quantum of disability benefit is worked out on the basis of 50 per cent or as specified of the payable insurance amount on the date of invalidment for 100 per cent disability. The payable amount will depend on the prevalent insurance cover and amount specified at the time of invalidment. For lower percentage of disability, the amount payable is proportionately reduced. For disability lower than 20 per cent, there will be NO Disability Benefit.

61. The disability amount will depend on the disability percentage decided by the Invaliding Medical Board/ Release Medical Board proceedings. Subsequent upgradation or degradation of disability percentage will not have any bearing in allowing additional disability payment or disallowing disability payment already made.

62. **Disability Claims of Officers.** The claims for disability benefits will be submitted by the unit to AGIF through MP Dte (MP 5 & 6) in case of Non Medical Officers and through Medical Directorate MPRS (O) in the case of Medical Officers as per specimen form attached

at Appendix 'H' to this AO alongwith a copy of Invaliding Medical Board proceedings (AFMSF-16) or Release Medical Board proceedings duly approved by the competent medical authority.

63. **Disability Claims - JCOs/OR.** The claims for disability benefits will be submitted by respective Record Offices as per specimen form attached at Appendix 'H' to this AO to AGIF alongwith a copy of Invaliding/Release Medical Board Proceedings (AFMSF-16) approved by the competent medical authority.

64. In case of death of a beneficiary before receipt of Maturity/Disability benefits but after date of SOS claims will be submitted on Appendix 'G' and 'H' duly supported by the following documents:-

- (a) Death certificate (Appendix 'J').
- (b) AGI Nomination Form (Appendix 'A').
- (c) Affidavit on a non-judicial stamp paper executed by nominee/beneficiary (Specimen form at Appendix 'E').
- (d) Indemnity Bond executed by nominee (other than wife) as Appendix 'F'.
- (e) Bank Account Details of Nominee duly attested by the Bank Manager as Appendix 'D'.

PART V - EXTENDED INSURANCE

65. The insurance cover ceases at the time of retirement/release/discharge and maturity benefits are paid to the retiring personnel in lump sum. However, with effect from 01 Jan 81 in respect of Officers and with effect from 01 Apr 81 in respect of JCOs/OR are eligible for extended insurance cover as specified after retirement against death for a specified period/prescribed age whichever is earlier.

66. A single non refundable premium at the rate decided from time to time will be retained out of the maturity benefit amount payable at the time of retirement/release/discharge. No payment or refund of any kind or saving element will be payable out of this amount where individuals survive the period of Extended Insurance Cover.

67. The rate of one time non refundable premium and Extended Insurance Benefits reviewed and decided based on actuarial calculation for the amount and period of cover. The amount of Insurance Cover and period of cover applicable to members who were granted Extended Insurance Cover prior to 31 Jul 2010 will be as mentioned in the Extended Insurance Certificate issued to each member at the time of their retirement/discharge. The rate of premium and insurance amount applicable in respect of personnel becoming member of Extended Insurance after 31 Jul 2010 are as under :-

Category	Age One Time non-refundable subscription (₹)	Insurance Benefits In (₹)	Period of Insurance
Officers	52 & 51,900/- Below 53 51,670/- 54 51,440/- 55 51,200/- 56 50,950/- 57 50,690/- 58 50,420/- 59 50,140/- 60 49,850/- 61 49,560/- 62 49,250/-	6 Lac	26 yrs after retirement or 75 yrs of age which ever is earlier
JCOs/OR(Including those granted Hony Commission)	52 & 25,900 below 53 25,680/- 54 25,460/- 55 25,230/- 56 24,990/- 57 24,740/- 58 24,480/- 59 24,220/- 60 23950/- 61 23685/-	3 Lac	-do-

68. The scheme will however not cover the following categories:-

- Individuals who do not have adequate balances for recovery of single non-refundable premium at the time of retirement.
- Deputationists from P & T Department who don't retired from Army.
- Deserters.

69. **Issue of Extended Insurance Certificate.** Extended Insurance Certificate will be issued by AGIF to the eligible personnel through respective Centre Commandants in case of JCOs/OR and direct in case of Officers at the time of retirement/release/discharge. The amount of cover mentioned in Extended Insurance Certificate only will be admissible in the event of death of member during the period of cover mentioned therein.

70. **Extended Insurance Cover During Re-employment.** All ranks re-employed in the Army or DSC enjoy regular insurance cover as applicable to regular army personnel. Insurance rules do not permit an individual to be a member of two group insurance schemes. Hence, the Extended Insurance cover to re-employed personnel remains suspended during the period of re-employment. On termination of re-employment the Extended Insurance cover is revived. Since the premium has already been recovered for a lower age bracket and the Extended Insurance cover is revived at a higher age bracket a pro-rata refund of premium is given to such personnel for the period they were covered by regular insurance cover during the period of re-employment.

Settlement of Extended Insurance Claim

71. Claim for death benefits will be submitted by the nominee in accordance with the procedure laid down in the Extended Insurance Certificate itself issued to the individual at the time of retirement/ release/ discharge.

72. On receipt of Extended Insurance Claims alongwith death certificate and relevant documents from the beneficiaries, the AGIF will forward a set of specimen documents to the beneficiary for completion and submission. On receipt of completed documents the claim will be processed and payment disbursed to the beneficiary. The insurance benefits will be paid in lump sum to the person or persons on whom the right to receive the benefits is conferred by the member.

PART VI - MEDICAL BENEFIT SCHEME (MBS)

73. Consequent to the implementation of the ECHS with effect from 01 Apr 2003, the Board of Governors of AGIF decided during the Meeting held on 04 Apr 2003, that NO further enlistment of members into AGI Medical benefit Scheme be continued with effect from 01 Apr 2003 as the personnel retired with pension after 01 Apr 2003 have to become compulsory members of ECHS.

74. The AGI Medical Benefit Scheme for the existing members has been closed on 01 Apr 2006 and subscription paid by AGI MBS members is being refunded irrespective of the fact wheather they have joined ECHS or not on submission of following documents:-

- (a) Information about joining ECHS for compilation of data (Yes/ No).
- (b) Original MBS Card and Supplementary Card, if issued.
- (c) Details of bank Account Number and Bank Address.
- (d) Self address with contact number.

75. Deleted.

PART VII – MISCELLANEOUS

76. **Social Security Deposit Scheme.** Under this Scheme the AGIF undertakes to deposit full/ part of the Army Group Insurance Death Benefits for a consented period in nationalized banks if opted for by the individual whilst in service. Individuals can exercise the option for availing this Social Security Deposit Scheme by making requisite endorsement in the Nomination Form (Appendix 'A'). Here-in he/ she can endorse willingness for exercising this option in favour of his wife/husband/children only or children only, as the case may be. On executing the deposit with the bank, the AGIF retains the Fixed Deposit Certificate (till maturity of the deposit) and intimates the beneficiary about the deposit alongwith fixed deposit certificate number and date through a payment authority letter. Deposits can be cumulative or non-cumulative in nature. In case of non-cumulative deposits interest is paid to the beneficiary or the natural/legal guardian every quarter. This scheme provides financial security to widow and children immediately after death of the member and prevents exploitation by unscrupulous persons.

Responsibilities

77. **All Ranks.** All Ranks while in service will ensure that the following actions are taken:-

- (a) **Nomination.** Nomination has been made on the appropriate nomination form.
- (b) **Re-nomination.** Re-nomination is filed afresh immediately on getting married and /or in the event of any changes taking place in the family composition.

78. **Officer Commanding Units.** They will ensure that:-

- (a) The contents of this AO are explained to All Ranks at least once every six months.
- (b) The men are educated regarding the filing of nominations/re-nominations on change of marital status and opening of the saving Bank Account in order to facilitate speedy payments to beneficiaries.
- (c) The men are apprised of their responsibilities towards parents as applicable and thus can nominate them to receive certain amount of insurance benefits upto a maximum limit of 25 percent of the total benefits.
- (d) The nominations are made by JCOs/OR in accordance with the rules mentioned in Para 9 to 20 this AO and Part II of the nomination form is completed by the Officer Commanding.
- (e) Immediately on occurrence of death of an individual a report is sent to all concerned. Details of the death case as per specimen shown at Appendix 'B' to this AO, is sent to the AGIF for speedy payment of Insurance Benefits to the Beneficiary/Nominee.
- (f) Necessary assistance is afforded to the family of deceased in forwarding the requisite details as mentioned in Para 38 and 64 to this AO.
- (g) Claims for Maturity savings benefits are initiated well in time.

79. **Centre Commandants/Officer-in-Charge Records.** Centre Commandants/ Officers-in-Charge records must ensure that :-

- (a) JCOS/OR of their Corps/Regiment have filed their nomination for the AGIF.
- (b) Claims for Insurance benefits are submitted by Record Office in accordance with Para 37 of this AO and widow is asked to submit affidavit (specimen form attached at Appendix 'E' to this AO on a non-judicial stamp paper direct to AGIF).
- (c) Where the submission of documents, from the nominee/beneficiary is not forthcoming , the cases are progressed with the civil authorities.

(d) Claims on retirement are compiled monthwise and submitted by the Record Offices on the due dates in accordance with Para 45 to 53 of this AO.

(e) Claims for Disability benefits where admissible are submitted to AGIF alongwith complete details and associated medical documents in accordance with Para 58 to 64 of this AO.

Jurisdiction.

80. Only Courts in Delhi will have jurisdiction to entertain any disputed claim under this Scheme.

Conclusion

81. AGIF is a contributory self sustaining and administered Fund which functions under the aegis of the AG in Army HQ. It provides assurance and security to the personnel of Indian Army and their families. In addition to paying insurance cover to the beneficiaries or members who may die in service, the Fund provides maturity benefits on retirement or death. The benefits provided by the AGIF go well beyond retirement to include Extended Insurance cover upto a specified period and Medical Benefit Scheme which is applicable for life. AGIF schemes are group schemes and thus enable in maximizing benefits to its members. The maturity benefits of AGIF and DCRG if invested judiciously will provide additional income to augment the pensionary benefits.

82. This being a Contributory Group Welfare scheme for the personnel, Formation Commanders, Centre Commandants and Officers Commanding units must ensure that benefits under this scheme and the rules are explained to the personnel under their command. Drills should be evolved to check that nominations/ re-nominations are filed correctly to facilitate correct disbursement of benefits to eligible beneficiaries and avoid disputes in the family. To ensure speedy payments of benefits, units/ Records must submit the claims as per instructions given in this AO without delay.

83. SAOs 6/S/76, 5/S/78, 3/S/81 and AOs 53/79, 27/81 and 33/81 are hereby superseded.

A/56271/AG/Insurance

Lt Gen

Adjutant General

Appendix A
(Refers to Paragraph 9 of AO
23/2002/AGI)

PART – I

NOMINATION – ARMY GROUP INSURANCE FUND
(for unmarried individuals)

1. I, No _____ Rank _____ Name _____
having no family (viz wife & children), hereby nominate the person (s) mentioned below and confer on them/him/her the right to receive the benefits under the Army Group Insurance Scheme,, that may be admissible in the event of my death while in service and the right to receive on my death, the amount of benefits from the Army Group Insurance Fund which have become admissible to me on retirement/discharge/death and remain unpaid at my death :-

(a)	Name/Names	Address	Age	Relationship with individual	% of share
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

- (b) Contingencies on the happening of which the nomination shall become invalid.
- (c) Name, address and relationship of the person (s), if any, to whom the right conferred on the nominee shall pass in the event of the nominee pre-deceasing the individual or the nominee dying after the death of the individual but before receiving payment of the benefits :-

Name	Address	Age	Relationship with individual	% of share
<hr/>				
<hr/>				

2. I further declare that in the event of my getting married and where I fail to make a fresh nomination under the rule of Army Group Insurance Scheme, this nomination be treated as cancelled and benefits paid to my family viz wife & children, in the event of my death.

Place_____

(Signature of the individual)

No_____Rank_____

Name_____Unit_____

Dated : This_____day of_____20

No_____Rank_____

Name_____Unit_____

Witness

1. Signature_____

No_____Rank_____Name_____Unit_____

2. Signature_____

No_____Rank_____Name_____Unit_____

Note :-

1. Deletion/additions/corrections will render the nomination invalid.

2. Nomination should be made on this form using single sheet. Both sides of the paper may be used and no other sheet/paper attached to it.

II

(To be filled by Officer Commanding in the case of personnel below officer rank)

Nominated by :-

Name_____

Rank_____

No_____

Contents of Paras of AO 23/2002/AGI regarding nomination has been explained to the individual.

Unit Stamp

(Signature of Officer Commanding)

Name

Designation

Date

PROFORMA FOR ACKNOWLEDGING THE RECEIPT OF THE NOMINATION
ARMY GROUP INSURANCE FUND

To

In acknowledging the receipt of your nomination dated _____

or

Nomination dated _____ canceling the nomination made earlier in respect of the above Fund. I am to state that this nomination has been duly placed on record.

Place _____

Signature _____

Date _____

Designation _____

(DAAG MP 5 & 6/MPRS (O)/Record Officer)

PART – II

NOMINATION – ARMY GROUP INSURANCE FUND

(for married individuals)

1. I, No _____ Rank _____

Name _____

hereby nominate the person (s) mentioned below who is/are members of my family *and confer on him/her the right to receive the benefits under the Army Group Insurance Scheme, that may be admissible in the event of my death while in service and the right to receive on my death, the amount of benefits from the Army Group Insurance fund which may become admissible to me on retirement/discharge and remain unpaid at my death :-

(a)	Name/Names	Address	Age	Relationship with individual	% of share
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

(b) Contingencies on the happening of which the nomination shall become invalid.

(c) Name, address and relationship of the person(s), if any, to whom the right conferred on the nominee shall pass in the event of the nominee pre-deceasing the individual or the nominee dying after the death of the individual but before receiving payment of the benefits :-

Name	Address	Age	Relationship with individual	% of share
-----	-----	-----	-----	-----
-----	-----	-----	-----	-----

2. I further direct that in the event of my death while in service the AGI will keep in deposit *100/75/50/25% of the insurance benefits in fixed deposits in the name of the nominee (s)/beneficiary(s) in a bank for a period of one/two/three/five years and the beneficiary(s) shall continue to receive the interest from the bank on the amount so deposited or can opt for cumulative option.

*Strike out which is not applicable.

3. This nomination supersedes nomination made by me earlier on _____ which stands cancelled.

(Delete where no previous nomination exists).

Place : _____

(Signature of the Individual)

Date : This _____ day of _____ 2002.

No _____ Rank _____

Name _____ Unit _____

Witness

1. Signature _____
 No _____ Rank _____
 Name _____ Unit _____

2. Signature _____
 No _____ Rank _____
 Name _____ Unit _____

Notes :-

1. Family means : Wife and Children.
2. The clause in Para 2 is purely on a voluntary and optional basis and is left at the discretion of the individual. Those who do not wish to opt, should score through this Para and affix their full signatures which will be countersigned by the CO/ OC only.
3. Additions/alterations will render the nomination invalid.
4. Nomination should be made on this form using a single sheet. Both sides of the paper may be used and no other page/paper attached to it.

(To be filled by Officer Commanding in the case of personnel below officer rank)
 Contents of Paras_____of AO 23/2002/AGI regarding nomination have been explained to the individual.

Nominated by :-

Name_____

Rank_____

No_____

Rubber Stamp of the Unit

(Signature of Officer Commanding)

Name

Designation

Appendix B(Refers to Para 37 (b) of AO
23/2002/AGI)**DETAILS – DEATH CASES**
ARMY GROUP INSURANCE FUND

1. Rank 2. Name 3. Army No
4. Unit..... 5. Corps/Regt.....
6. Date of death(FN/*AN) 7. Place of death.....
8. Name of casualty during :-
- (a) *War *Physical or Battle
- (a) *Peace –
- (i) Accidental*
- (ii) Unnatural*
(Murdered, Suicide, Poisoning, Drowning or any other cause).
- (iii) Natural*
(Nature of death or condition leading to death)
- (iv) Missing*/
Presumed dead wef (Date FN/AN)
9. Brief Report on the circumstances leading to death.
10. Latest known marital status of the deceased :
(Single/Married/Widower/Divorcee/Second marriage)
11. Nomination for AGI made : Yes/No.
12. Name of Widow/Nominee and address
(Indicate relationship with the deceased in case of nominee)

Official Seal
Unit/Hospital)-----
(Officer Commanding

*Delete whatever is in applicable and tick mark (✓) and write whatever is applicable.

NOTE

- (1) A copy of the death certificate will be attached where an individual has died while on leave or at his home.
- (2) This report should be sent to Army Group Insurance Directorate as early as possible and should not be delayed.

To

Army Group Insurance Directorate
Adjutant General's Branch
Army Headquarters
Rao Tula Ram Marg
New Delhi-11 0 057
Tele No : 6142749
Fax : 011-6148471

Appendix C

(Refers to Para 38 (a) of AO
23/2002/AGI)

CLAIM FOR INSURANCE BENEFITS : ARMY GROUP INSURANCE SCHEME

<ol style="list-style-type: none"> 1. Rank..... 2. Name 3. Personal No Army No (IC,SS,GC,GCL, SL,MR,RC,NTR,WS,JC etc) (In case of JCO both Army No as well as JC No will be indicated) 4. Regt/Corps..... 5. Unit last served with Address 6. CDA (O)..... A/C No (Offrs only) 7. <u>Date of</u> :- (a) Birth (b) Enrolment (as OR) (c) Commission (Offrs only)..... (d) Date of receipt of monthly stipend..... in case of Cadets (e) Death Presumed death 8. Period of membership. Dates to (..... yrs months) 9. Cause of death 10. Place of death 11. Single/Married/Widower/Divorcee 	<p style="text-align: center; margin: 0;">FOR AGI USE ONLY</p> <p>Amount Paid</p> <p>Cheque No</p> <p>Dated</p> <p style="text-align: center; margin-top: 20px;">AD</p>
--	---

12. Name of widow and her address

13. Name(s) of children indicate in remarks column children born from 1st/2nd/divorced wife and adopted children as applicable :-

	Sex	Date of birth	Remarks
.....
.....
.....

14. Name of mother..... Address.....
.....

15. Name of father Address
.....

16. Beneficiary(s)/Nominee(s) Address.....
for AGI
.....

17. Details of Saving Bank Account of Widow/Beneficiary.

Banks' Name Branch and Address
Account No Bank Code No Bank Tele No

18. Address of Zila Sainik Welfare Office.....
(In case of JCOs/OR)

19. Certified that :-

(a) The particulars given above are correct as per records and the claim for insurance benefits has not been submitted previously.

(b) Individual died while on Duty/Leave/Travelling/At Home and his death has been confirmed by

(c) The individual was borne on the strength of the unit on the day of his death.

(d) The nominee has been asked under record office letter Nodated..... to submit directly to AGIF the under mentioned documents :-

(i) Single Saving Bank Account of Widow/Beneficiary.

(ii) Affidavit (See Appendix E attached).

(iii) Indemnity Bond (only in case beneficiaries other than widow and children) (See Appendix F attached).

20. Nomination made by the deceased before his death is attached.

21. Details in Parasis/are not available with the Records.
The details are being obtained from the and will be submitted at the earliest.

Place :

Date :

(DAAG MP 5&6 /MPRS(O)/Senior Record Officer
(Name)

Note : Reasons for delay. Give reasons for delay where claims are not submitted within 30 days of occurrence of death.

DETAILS OF SAVING BANK ACCOUNT

1. (a) Name (s).....
(In whose name the account has been opened)

(b) Name of Guardian (in
case of minor)

2. Saving Bank Account No

3. Bankers Name
Branch and
Address

.....
Bank Code No.....Bank Tele No
Pin Code No.....

This is to certify that Shri/Smthas opened a Saving Bank Account, as per details given above. His/her identity/signatures and relationship with the deceased has been verified. The account opened is a single*/Joint account with
(Insurance Benefit will be paid in single account only)

*Delete whichever is not applicable

Signature
Bank Manager
Official Seal

Note :

Army Group Insurance is a welfare scheme. Bank Managers are requested to assist the bereaved and are requested to identify and explain the benefits of investment schemes. They are also requested to identify and verify the relationship with the deceased.

To

Army Group Insurance Directorate
Adjutant General's Branch
IHQ of MoD (Army)
Rao Tula Ram Marg
PO - Vasant Vihar
New Delhi-11 0 057
Tele No : 26142749
Fax : 011-26148471

Appendix E(Refers to Para 38(b) of AO
23/2002/AGI)(To be prepared on a Non-Judicial Stamp Paper of appropriate value and attested by a
Magistrate/Tehsildar/Munsif Magistrate/Notary)**PART - I****AFFIDAVIT**(For use by Widows)

I, Smt -----Wife of Shri -----
 Age-----years and resident of village ----- P.O -----
 Tehsil----- District ----- State -----

*solemnly affirm and declare do hereby * take an oath

1. THAT I was married to No ----- Rank----- Name-----
 Son of Shri ----- Resident of Village -----
 P.O----- District-----on----- (Date of
 marriage)

2. THAT my correct name is ----- and not*-----
 as recorded in the service documents of my late husband.

3. THAT----- (Name of deceased) (Army No-----) died on-----
 due to----- (cause of death)

4. THAT----- am now the widow of No-----
 Rank-----Name-----of-----Regiment/Corps and that I am now
 residing at Village-----P.O----- Tehsil-----District-----State-----

5. THAT the details of all Family members of late----- (No Rank
 &Name) are as under:

Name	If predeceased indicate date of death
------	---------------------------------------

- | | |
|-----------------|----------------|
| (a) Father----- | Age----- Years |
| (b) Mother----- | Age----- Years |
| (c) Widow----- | Age----- Years |

Children of the deceased (including legally adopted children)

Name of children	Male/Female	Date of birth	Remarks
------------------	-------------	---------------	---------

(d) Brothers and Sisters of the deceased

Name	Age	Years
------	-----	-------

6. THAT the first wife of the above deceased , Smt----- died during ----- 200---and the following Children were born from the first Wife.

Name (s)

Date of Birth

7. THAT Smt.----- the first wife of deceased has/had late

 ----- on----- and got re-married to Shri----- of village
 ----- PO----- District----- on -----(date)

8. THAT the children of the above deceased are being looked after by-----

9. THAT the insurance benefits of the above deceased be paid to the under mentioned family members :

Name(s)

Age(years)

10. THAT the deceased No.....Rank.....Name.....
 has taken/not taken any loan from Housing Development Finance Corporation offices. If taken, details are as under:-

Loan A/C No.....Amount.....HDFC located at.....

11. THAT the payment if made will be subject to the clear understanding that I will be liable to share and/or part with proportionate share of any other heir to the said property of the deceased according to law applicable on this behalf.

12. THAT in case the above declaration is not found to be true at any time in any particulars, I shall be liable to refund the whole amount alongwith interest at the rate of 12% per annum from the date of payment till it is refunded.

Note: * DELETE whichever is not applicable

State, NOT APPLICABLE and sign/Authenticate

(Signature of Deponent)

Round Court Seal

DECLARATION

I, the above said Shri/Smt.....do hereby *solemnly affirm and declare *take an oath that contents of this affidavit are true to the best of my knowledge and belief and nothing has been concealed or suppressed.

Deponent

Signature of

VERIFICATION AND ATTESTATION

Certified that the above statement was declared on.....*other *Solemn
affirmation before me at.....on thisday of200
.....by.....

Who is identified by.....and witnessed by.....

Identified by

Signature.....

Name in block letters.....

Full postal address

WITNESS

1.

Signature

Name in block letters.....

Full postal address.....

2.

Signature

Name in block letters

Full postal address.....

Round Court seal

Signature of Magistrate/Tehsildar/Notary

PART - II**AFFIDAVIT**

(For Use by Other than Widows)

I,*Wife/Son/Daughter of of Shri
ageyears and resident of Village
Post OfficeTehsil District
 State.....*solemnly affirm and declare do
 hereby *take an oath

1. THAT I, am the

 (Name of deponent) (Relationship with the deceased)
 of No Late
 (Rank and name of the deceased)
 of Regiment/Corps.

2. THAT died on.....
 (Name of deceased, Army No) due to

3. THATon his death, is
 survived by the (Name of the deceased) following members of his family :-

(a) Father, Shri Age Yrs..... Remarks

(b) Mother, Smt AgeYrs

(c) Widow Smt AgeYrs

(d) Children of the deceased (including legally adopted children)
 Name(s) of children Male/ Date of Birth Remarks
 Female

.....

(e) Brothers & Sisters
 (Name).....Age..... Yrs.
 Yrs.

*4. THAT the above deceased had divorced his first wife Smt
 (Name of divorced wife)
 during and the following children were born from the first
 wife :-

Name(s)

Date of Birth

.....

*5. THAT Smt the first wife of the deceased has/had
 Remarried on Shri
 (Date)
 of Village District

*6. THATwas not married. He died as a bachelor and he
 (Name of deceased, Army No)
 is not survived by any wife, divorced wife or children.

*7. THAT the children of the above deceased are being looked after by
 Shri/Smt..... who is now the guardian/legal guardian of these children.

8. THAT the Insurance benefits of the above deceased be paid to the under mentioned
 family members :-

(Names)

Age

(c)

(d)

9. THAT in case my above declaration is not found to be true at any time in any
 particulars, I shall be liable to refund the whole amount alongwith interest at the rate of 12%
 per annum from the date of payment till it is refunded.

*Delete contents whichever is not applicable.

(Deponent)

I, the above said Shri/Smt
 *Solemnly affirm
 do hereby and declare :-
 *take an oath
 That the contents of the affidavit are true to the best of my knowledge and belief and
 nothing has been concealed or suppressed.

VERIFICATION AND ATTESTATION

.....
(Magistrate Class I).....

Appendix F

(Refers to Para 38 (c) of AO
23/2002/AGI)

**(To be prepared on a non-judicial stamp paper of appropriate value and attested by a
Magistrate/Munsif Magistrate/Notary)**

(INDEMNITY BOND WITH ONE SURETY)

THE DEED OF INDEMNITY is made this.....day of.....200
by..... Son/wife/daughter ofresident of
village.....PO.....District.....State

..... (herein after) called , "the Promisor"

Which term shall unless excluded by the context or by law mean and include the said.....
.....his/her heirs executors, administrators and assigns

(Name of Promisor)

Shri/Smt.....(Name of surety), son/daughter of
resident of

Village..... PO..... District
State.....

(hereinafter Called "The Surety") which term shall unless excluded by the context or by law
mean and included the said.....(Name of Surety) his/her heirs executors,
administrators and assigns in favour of the Army Group Insurance Society, a Society
registered under the Society Registration Act 1860 having its Office at Army Headquarters,
New Delhi (hereinafter called "The Society") which term shall unless excluded by the context
or by law mean and included the said Army Group Insurance Society, its successors and
assigns.

WHEREAS the late..... (here give No, Rank & Name of the deceased)
of.....Regiment/Corps, died on.....without leaving any wife(s) or
children
(including step and adopted children)

AND WHEREAS the said deceased is survived by the following other members of his
family, namely

	Name	Age	If predeceased, state date of death
(a) Father
(b) Mother
(c) Brother(s)
(d) Sister (s)

AND WHEREAS the Promisor and the aforesaid other surviving members of the
deceased's family have represented to and assured the Society and they are entitled to
receive Certain amount which may be determined by AGIF towards the Insurance benefits of
the deceased under the Army Group Insurance Scheme and that there is no other member
of the deceased family entitled to claim the same in preference to or simultaneously with
them and have requested the Society to pay the amount of the aforesaid benefits to them.

Appendix F (Contd)

AND WHEREAS the Society has agreed to accede to the said request of the Promisor and other aforesaid surviving members of the deceased's family Promisor the Promisor executes a proper Deed of Indemnity with the Surety in favour of the society.

NOW THEREFORE THIS DEED OF INDEMNITY WITNESSES that in consideration of the society's acceptance of the representations made and assurances given to it as above and the Society's agreeing to pay the amount of the Insurance/Saving Benefits of the deceased under the Army Group Insurance Scheme to the Promisor and the others aforesaid surviving members of the deceased's family the Promisor and the Surety hereby agree and undertake refund with interest to the society the entire amount received by the Promisor in case the representations made and assurance given to Society are found to be false in any particular and there is any other claimant entitled to the said amount of the benefits of the deceased in preference to or simultaneously with the Promisor and the other aforesaid surviving members of the deceased's family and the Promisor and the Surety shall keep the Society indemnified and harmless against any and every loss or/and damage suffered by the Society in this behalf. The liability of the Promisor and the Surety under this deed is joint and several.

That the payment if made will be subject to the clear understanding that I will be liable to share and/or part with proportionate share of any other heir to the said property of the deceased according to law applicable in this behalf.

In witness whereof the said.....(Name of Promisor) the Promisor and the surety,..... Name of surety) the surety have signed the deed, the day, month and year above written.

(Signature of Promisor)

(Signature of Surety)

Witness

1. Signature.....
NAME.....
(In block letters)
Full Postal address.....
Signature.....

ATTESTED

Magistrate 1st Class Designation Stamp

2. Signature.....
Name.....
(in block letters)
Full Postal Address

Round Court Seal

Appendix G

(Refers to Paragraph 47 of AO 23/2002/AGI)

APPLICABLE FOR ALL RANKS

(TO BE INITIATED SIX MONTHS PRIOR TO RETIREMENT)

IN TRIPLICATE

(Form should be typed on both sides and reach AGIF four months prior to retirement)

**AGI CLAIM-MATURITY AND APPLICATION FOR EXTENDED
ARMY GROUP INSURANCE SCHEME**

1. Personal No..... (IC,SS, MR,MS,SL, SCO,RC,NTR,WS,GC, GCL,JC etc)	FOR AGI USE ONLY		
2. JC/Army No (SL,RC,SCO,NTR Officers, Cadets and JCOs will indicate Army No/JC No also)	Mail ID		
3. Rank & Name	Claim ID.....		
4. Regiment/Corps.....	Entered on		
5. Unit last served..... with address	Verified		
6. CDA (O) A/C No (Officers only).....	Approved		
7. <u>Dates of</u> :-	PAL No.....		
(a) Birth.....	PAL Amount		
(b) Enrolment/commission.....	Addl Interest.....		
(c) Retirement/Release/Medical Grounds/Discipline.....	Cheque No & Date.....		
(d) SOS.....	EIC No & Date		
(e) Re-emp, from..... to.....	MBS No.....		
8. <u>AGI Membership period</u> :	<u>From</u>	<u>To</u>	<u>Years & months</u>
(a) As OR			
(b) As JCO			
(c) As Gentleman Cadet (From the date of receipt of monthly stipend)			
(d) As Officer			
(e) On Deputation and Amount paid			
(f) As AOP/Inf MMG Gunner on Flying Duty*			

(In case premium is paid direct to AGIF deposit receipts should be attached)

9. **Bankers.**

Name Branch.....
 Bank Code No Account No.....
 Address.....
State..... Pin.....Tele No

(To avoid delay, Please do NOT change this bank account until you have received amount from AGIF)

10. Treasury/Bank through which individual will draw his pension.

11. Address after retirement for correspondence:

(Change to be intimated)

S/O (Father's name).....

AddressState..... (Pin.....) Tele No

Permanent Address :

State.....PinTele No and Nearest contact of Tele

No.....

12. **Loans.**

		<u>Date of Loan</u>		<u>Amount</u>		<u>Amount</u>
		<u>Amount</u>	<u>Remarks</u>	<u>Taken</u>	<u>Refunded</u>	<u>Balance</u>
(a)	HDFC					
(b)	HBA (AGI)					
(c)	Conveyance Advance (AGI)					
(d)	Computer Advance (AGI)					
(e)	Any other loan					

13. **Family Details :**

	<u>Name</u>	<u>Age</u>
(a)	Father	age.....
(b)	Mother.....	age.....
(c)	Wife/husband.....	age

(d) Children.

(i).....age sex

(ii)..... age..... sex.....

(iii).....age..... sex.....

14. **Name Relationship & Address of**

First Nominee

Contingent Nominee (s)

Name

Relationship.....

Address.....

15. In case my discharge/retirement orders are cancelled, I undertake to refund the maturity benefits disbursed to me within 45 days; failing which I hereby undertake to pay penal interest on the said amount at the rate of 12 per cent per annum till the amount is received back by AGIF.

16. Certified that the particulars given are correct and the claim for these benefits has not been submitted previously.

Countersigned by OC Unit

Signature

Rank

Name

.....
Signature of the individual

Date

(Office Seal)

Received Payment

Date

Rs 1/- revenue stamp

Signature.....

No.....Rank.....

Name.....

Note : On completion, two copies will be forwarded to CDA (O) Golibar Maidan Pune-1/PAO (OR) and one copy alongwith 3 copies of Passport size joint photographs with spouse and two copies of single photograph of first nominee will be forwarded to AGIF.

Appendix G (Contd)**PART-II****(To be filled in by CDA (O) Pune/PAO(OR)**

Certified that sum of Rs. (Figures)(Rs in words.....
 has been deducted from the pay of NoRank
 Name for the period from
 to.....as monthly subscription towards AGIF.

Date

Office Seal

Signature
 Account Officer
 CDA (O) Pune/PAO (OR

On completion the CDA (O) will send one copy to AGIF

PART – III

Certified that the above data is correct as amended and authenticated.

Place :

(Office Seal)

Date : (To be verified by DAAG MP 5 & 6 (MP Dte)/MPRS (O) Med Dte/SRO

Name.....

Appendix H(Refers to Para 62 of AO
23/2002/AGI)**CLAIM FOR DISABILITY COVER ALL RANKS INVALIDED OUT/
DISCHARGED/RELEASED IN LOW MEDICAL CATEGORY WITH
20 PER CENT AND ABOVE DISABILITY PRIOR TO COMPLETION
OF CONTRACTUAL PERIOD OF SERVICE IN THE RANK HELD
ARMY GROUP INSURANCE SCHEME****PART I**

1. (a) Personal/Army No.....2. Rank & Name.....
(in case of JCO both Army No and JC No will be indicated)
3. Trade..... 4. Regt/Corps.....
5. Whether belongs to:-
(a) TA.....
(b) P&T Deputationists.....
6. Date of
(a) Birth.....
(b) Commission
(c) Enrolment.....
(d) Promotion to JCO.....
(where applicable)
(e) PMB/CMB.....
(In the case of TB/Leprosy cases only)
- 7*(a) Date of discharge from.....
previous regular Army
Service
*(b) Medical category at the.....
time of discharge
*(c) Disability cover granted, if any.....
8. (a) Terms of Service(in case of
JCOs/OR).....
(b) Service extended upto and for.....
9. Period of LPR, if any From.....to.....
10. Date on which injuries sustained(In case of accident only).....
11. (a) Nature of disability
- (b) Percentage of composite assessment of disability.....
- (c) Recommended medical category(to be indicated for each
disease separately) on invalidment

1.
2.
3.
4.
- (d) thorty.....

12. Full postal address after becoming non-effective:-

Vill.....PO.....Tehsil.....

Distt.....State.....Pin Code.....Tele No.....

13. (a) Name of bankers with full postal address

@.....

(b) Bank Account Number

@.....

(c) Bank Code

@.....

(d) Tele No

@

@ Individuals to be advised that they should not close their accounts till AGIF cheque issued in settlement of their disability claim is credited to their accounts.

Place.....

(Signature of OC Regt/Unit/Trg

Centre/Hospital**)

* **in case individual is sent home direct from hosp

Date

Note : 1. LMC personnel seeking discharge at own request NOT eligible for AGI Disability Benefits.

2. LMC personnel who are offered sheltered appointment and unwilling to continue in service NOT eligible for AGIDisability Benefits.

PART II

(To be completed by AG's Branch (MP 5&6) in the case of Non-Medical Officers/MPRS(O) Med Dte in the case of Medical and Nursing Officers and Record Offices in the case of JCOs/OR)

14. No.....Rank.....Name.....

Regt/Corps.....has been invalided out/Released from service in low medical category and SOS with effect from..... He is eligible for grant of disability cover under AGIF Scheme.

15. It is also certified that:-

- (a) The particulars given in Paras 1 to 13 of Part I above , have been checked and found correct.
- (b) The individual is not proceeding on normal release/discharge/pension at his own request.
- (c) No such claim has so far been initiated in respect of him/her for disability benefits cover nor any such earlier payment made.
- (d) The individual is paid upto and for(AN) by the PAO(OR).....

16. The following documents are enclosed:-

- (a) An approved copy of Invaliding/Release Medical Board Proceedings (AFMSF-16).
- (b) Copy of letter under which particulars of service sent to TB/Leprosy Hospital on admission.
- (c) Details of LMC since onset of disability(where applicable).
- (d) Discharge Order. @
- (e) Willingness certificate duly countersigned by OIC Records/SRO. @
 (@ in case of JCOs/OR released in LMC on *any factors of SHAPE 2 & 3 (P)* only)

Place.....

Date

Signature.....

PART III

(To be completed by AGI Directorate)

17. Total disability benefits due Rs.....

18. (a) Claim passed for Rs.....and remitted to his/her bankers.....

Account NO.....vide cheque No.....of.....under

letter No..... of.....

(b) Remitted to the individual through Indian Embassy Nepal vide Bank draft No.....of
.....under letter No.....of.....(in case of Nepal Domiciled personnel
only)

Place:.....

AD AGI

Date

Appendix J(Refers to Para 64 (a) of AO
23/2002/AGI)**DEATH CERTIFICATE**

Certified that(Name).Army No.....
 .Rank..... ofRegiment died/was killed on (date and time)
 at.....(Place).

*Accident with /Sickness due to.....

Murder/Suicide.....Any other cause.....

*Delete whichever is not applicable.

(SEAL)

Date :

(Signature of Medical Officer)

This is certified that.....(Name)

(Rank.....Army No.....) ofRegiment/Corps, resident of
 Village.....PO.....Tehsil.....

District.....State.....died on.....

of.....(time) at.....(Place)

cause of death.....

The death has been registered in the record of Municipality/Gram Sabha of

Details are as under :-

Registration No.....Date of Registration.....

Name.....

Father's Name.....

Address.....

(Signature of Station Officer/Sarpanch/
 Halqa Adhikari/Municipality)

SEAL

VERIFIED & ATTESTED

Date

(Secretary Zila Sainik Board)

AO 23/2002/AGI
ARMY GROUP INSURANCE SCHEME