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Government of Kerala
കേരള സർക്കാർ
2010



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KERALA GAZETTE

കേരള ഗസറ്റ്

EXTRAORDINARY

അസാധാരണം

PUBLISHED BY AUTHORITY

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GOVERNMENT OF KERALA

Finance (Group Insurance Scheme) Department

NOTIFICATION

G. O. (P) No. 249/2010/Fin. Dated, Thiruvananthapuram, 21st April, 2010.

S. R. O. No. 399/2010.—In exercise of the powers conferred by sub-section (1) of section 2 of the Kerala Public Services Act, 1968 (19 of 1968) and in supersession of all the existing rules on the subject, the Government of Kerala hereby make the following Rules, namely:—

RULES

Short title and commencement.—(1) These rules may be called the Kerala State Employees Group Insurance Scheme Rules, 2010.

(2) Save as otherwise provided in these Rules, they shall be deemed to have come into force on the 1st day of September, 1984.

2. *Definition.*—(i) “Family” means family as defined in Rule 71 of Part III of the Kerala Service Rules.

3. *Application.*—(1) The Scheme shall apply to,—

- (i) the State Government employees appointed in accordance with the rules of recruitment;
- (ii) the State Government employees borne on work-charged establishment on time scales of pay;
- (iii) the State Government employees borne on contingent establishment on time scales of pay;
- (iv) the full time teaching and non-teaching staff of private educational institutions coming under direct payment scheme;
- (v) the employees of Local Self Government Institutions appointed in accordance with the rules of recruitments;
- (vi) the employees of Universities, Public Sector Undertakings and other semi Government bodies;
- (vii) The Scheme is optional to the employees belonging to Religious order;
- (viii) employees, other than those mentioned at (i) to (vii) above, to whom the Scheme may be extended under orders of Government:

Note:—clause (iv) & (vi) shall be deemed to have come into force on 12th January, 2004 and clause (v) & (vii) shall be deemed to have come into force on 15th November, 1988 and 20th March, 1997 respectively. The Scheme is optional for Public Sector Undertakings for whom Institutional enrolment only will be allowed.

(2) The Scheme shall not apply to,—

- (i) persons in casual employment;
- (ii) persons subject to discharge from service on less than one month' notice;
- (iii) persons for whose appointment and other matters provisions are made by or under any law for the time being in force or in any contract in regard to matters covered by such law or such contract; and

- (iv) re-employed defence personnel covered by the extended insurance scheme under the schemes applicable to members of the armed forces.

Note:—Re-employed defence personnel who have not completed 50 years and are not covered by the extended insurance scheme under the scheme applicable to members of the armed forces/whose insurance cover under the armed forces have expired shall be enrolled to State Government Employees Group Insurance Scheme, with effect from the date of this notification. Clause (iv) of sub rule (2) shall be deemed to have been come into force on 1st October, 1985.

(3) Such employees to whom the scheme applies are hereinafter referred to as employees or employee.

4. *Membership*.—(1) Membership of the 'scheme' shall be optional for all those employees, who were in service as on 1st September, 1984 and compulsory to those who join service on or after 1st September, 1984 at such rates as may be prescribed by Government from time to time.

(2) Those 'employees' who are in service as on 1st September, 1984 shall continue to subscribe or cease to subscribe to the Kerala State Employees Family Benefit Fund with effect from 1st September, 1984. Those who cease to subscribe to Family Benefit Scheme should get themselves enrolled as members of the scheme with effect from the said date.

(3) Employees above the age of 50 years are not eligible to be enrolled in the scheme.

(4) All employees who enter service in a month other than September 1984, after the scheme has come into force, shall be enrolled as members of the scheme on the next anniversary of the scheme. Those joining in September will be enrolled immediately.

(5) Every employee enrolled as member of the Scheme shall be informed by the Head of office concerned the date of his enrolment and the subscription to be deducted from his salary/wages in Form No. I. This shall also be entered in the Service Book of the employee.

(6) Those employees who were in service on or after 1st September, 1984 but before 24th April, 2006 and who have not completed 50 years of age as on 1st October, 2006 will not be allowed annual increments from 1st October, 2006 onwards till they join this scheme or till they complete 50 years of age whichever is earlier. The annual increments so withheld will be released in full

from the date of joining the scheme or on completion of 50 years whichever is earlier and the withholding of increment will not have cumulative effect but the amount withheld till the date of joining/date of completion of 50 years will not be reimbursed.

Note:—The above sub rule shall be deemed to have come into force on the 24th April, 2006.

5. *Subscription of employees and Grouping.*—(1) The employees will be grouped into four groups viz. A,B,C,D. Grouping of employees will be on the basis of the scales of pay. The Group and the rate of subscription of the employees may change from time to time as may be revised by the orders issued by the Government from time to time.

The present Grouping of employees and rates of subscription are as follows:—

<i>Scale of Pay</i>	<i>Group</i>	<i>No. of Units</i>	<i>Amount of Subscription (Rs.)</i>
(1)	(2)	(3)	(4)
Rs. 16,650-23,200 and above	A	25	250
Rs. 10,790-18,000 and above but below Rs. 16,650-23,200	B	20	200
Rs. 5,250-8390 and above but below Rs. 10,790-18,000	C	15	150
Rs. 4,510-6,230 and above but below Rs. 5,250-8,390	D	10	100

Note:—The above rates of subscription are effective from 1st September, 2007.

(2) The subscription to the scheme shall be in units of Rs. 10 per month. There shall be an insurance coverage of Rs. 10,000 for each unit of subscription. There shall be a minimum rate of subscription for each group of employee as may be fixed by Government from time to time.

(3) Subscribers shall be allowed the option to take more units under the Scheme up to double the rate of minimum subscription stipulated by Government from time to time, subject to the condition that such subscribers have not attained the age of 45 years as on the date of option. Application for exercising option for taking more units shall be made during the month of September every year in Form No. 2. The position of allowing more units shall be reported, after the first deduction at the higher rate is effected, to the Director of Insurance/District Insurance Officer concerned.

Note:—The above sub rule shall be deemed to have come into force on 24th November, 2007.

(4) In the event of regular promotion/appointment of a member from one Group to another, his subscription shall be revised, from the next anniversary of the Scheme to the level appropriate to the Group to which he is promoted or appointed. Until the date of the next anniversary of the Scheme he shall continue to be covered for insurance for the same amount for which he was eligible before such promotion/appointment.

For example a Group 'D' Employee promoted or appointed on regular basis to Group 'C' in a month other than September shall continue to subscribe at the rate appropriate to Group-D and be eligible for the Insurance cover appropriate to Group-D only in addition to the benefit from Savings Fund appropriate to that Group. From next September i.e., the anniversary of the Scheme, his subscription shall be revised to the rate appropriate to Group 'C' per month and shall become eligible for an Insurance cover appropriate to Group-C in addition to the benefit admissible from the Savings Fund.

(5) On his regular promotion/appointment from one Group to another every member shall be informed by the Head of Office concerned the month from which the subscription has been enhanced, in Form No. 2.

6. *Premium and Insurance cover for employees other than members.*—An employee entering into service in a month other than September shall be given the benefit of insurance cover applicable to the Group to which he belongs from the date of joining Government service to the date of his becoming member of the scheme i.e., the date of next anniversary of the scheme on payment of a subscription of Rs. 3 per month as the premium for every Rs. 10,000 of the insurance cover. From the date of next anniversary of the scheme he shall pay subscription at the rate appropriate to his group.

7. *Insurance Fund and Insurance cover for members.*—(1) In order to provide an insurance cover to each member of the Scheme such portion of the monthly subscription as may be specified from time to time under orders of

Government (from 1st September, 1984 to 31st December, 1987 an amount of Rs. 3.125 for each unit of subscription and thereafter an amount of Rs. 3.00 for each unit of subscription) shall be credited to the Insurance Fund to be held in the Public Account of State Government. The amount of Insurance cover shall be Rs. 10,000 for each unit of subscription. It shall be paid to the nominee/nominees of the member who dies due to any cause, while in service.

(2) The positive or negative balance under the Insurance Fund shall be credited or debited, as the case may be, with the amount of interest as may be fixed by Government from time to time.

8. *Savings Fund*.—(1) Such portion of the monthly subscription as may be specified from time to time under orders of Government (from 1st September, 1984 to 31st December, 1987 an amount of Rs. 6.875 for each unit of subscription and thereafter an amount of Rs. 7.00 for each unit of subscription) shall be credited to a Savings Fund. The State Government shall hold the amount in the Savings Fund under the Public Account. The total accumulation of savings together with interest thereon shall be payable to the member on his retirement after attaining the age of superannuation or cessation of his employment with the State Government or to his family on his death while in service.

(2) The benefit admissible from the Savings Fund shall be as determined by Government from time to time. If at any time the rate of interest changes and/or the cost of Insurance changes the benefit available from the Savings Fund is liable to be changed correspondingly.

(3) In the case of death of member the payment of the amount of Insurance shall be in addition to the payment from the Savings Fund.

(4) The positive balance under the Savings Fund shall be credited with the amount of interest calculated at the rate as notified by the Government for the purpose.

(5) Subject to the provisions of sub-rule (4) above, interest shall be allowed at the rates as may be prescribed by Government from time to time on the balances in the Savings Fund.

9. *Recovery of Subscription*.—(1) The subscription of a member for a month shall fall due at the commencement of the normal working hours on the first day of the succeeding month.

(2) The subscription as a premium for the Insurance cover on joining Government Service shall initially fall due on the commencement of first day of subsequent month.

(3) The subscription for a month shall be recovered by deduction from the salary/wage of the member/employee for the preceding month, irrespective of the date of actual payment of the salary/wage.

(4) The subscription shall be recovered every month including the month in which the member/employee ceases to be in employment on account of retirement, death, resignation, removal from service etc, and entered in the passbook prescribed in Form No. 9 and initialed by the Drawing and Disbursing Officers concerned in the case of non-gazetted officers. Self Drawing Officers may enter the details and sign themselves.

(5) The Drawing and Disbursing Officer should recover the subscription from the members/employees irrespective of their being on duty, deputation, leave (except Leave Without Allowance under Appendix XII A/ XII C Part I Kerala Service Rules) or suspension.

- (6) (i) In cases where subscriptions for a continuous period of 6 months are in default the membership will automatically cease and such members will be thrown out of the scheme.
- (ii) No interest shall be levied on arrears of subscriptions if the non-recovery is due to delayed payments of salary/wages, for a period not exceeding 6 months.

Note:—The Drawing and Disbursing Officers shall invariably make a certificate in the passbook to the effect that the delay in recovering subscription was due to the delay in payment of salary/wages to the employees.

(7) The subscribers who avail Leave Without Allowance under appendix XII A/XII C of Kerala Service Rules Part I will be thrown out of the scheme. Those subscribers will be permitted to remit the arrear subscription for the defaulted period with interest at the rate specified by Government for the savings fund, for the corresponding period, on a quarterly compounded basis in not more than three instalments on rejoining duty, if they have not attained the age of 50 years, after obtaining Government sanction. Those members will lose their entitlement under the insurance fund in the event of death during the period of Leave Without Allowance.

Note:—The above sub rule shall be deemed to have come into force on 2nd August, 2007.

(8) If an employee or a member proceeds on deputation or on Foreign Service, the borrowing authority/foreign employer should effect the recovery of the subscription and credit the same to the relevant heads of account. It shall be ensured that necessary clause to this effect is included in the terms of

deputation/Foreign Service in future. The recovery of this amount shall be watched in the manner specified in the accounting procedure prescribed by Government.

(9) Wherever a subscriber is thrown out from the scheme due to any reason, subscription should not be resumed without prior Government sanction. In cases where the employee(s) do not resume subscription, the members will lose their entitlements under the insurance fund in the event of death. The accumulation in their savings fund with interest at the rates specified by Government from time to time, up to the date of termination of their membership will be paid only at the time of retirement/death whichever is earlier.

(10) Those subscribers who are retrenched from service for want of vacancy will lose their entitlement under insurance fund in the event of death during the period.

Note:—The above sub rule shall come into force with effect from the date of this notification.

(11) The subscribers are given option to remit the subscription amount for the last six months immediately preceding the normal date of their retirement in lump but the settlement of the claim will be made only after retirement. In the case of death while in service within this period of six months, the excess subscription, if any, made by that time will also be disbursed to the legal heirs of such subscribers along with the death benefit as contemplated under the scheme.

Note:—The above sub rule shall be deemed to have come into force on 28th April, 1990.

10. *Payment from Insurance Fund/Savings Fund.*—(1) If a member retires on attaining the age of superannuation or otherwise ceases to be in State Government Service and his Service Book discloses that he has been a member of the scheme, the Director of Insurance/District Insurance Officer shall issue a sanction for the payment of the member's accumulation in the Savings Fund after obtaining an application in Form No. 3. through the Head of Office. The Head of Office shall forward it to the Director of Insurance/District Insurance Officer along with pass book and Treasury Receipt 72 certificate wherever necessary. The copy of the proceedings sanctioning the claim shall be forwarded to Finance Department by the Director of Insurance/District Insurance Officer concerned.

Note:—The last sentence of the above sub rule shall come into force with effect from the date of this notification.

(2) If an employee or a member dies while in service and his Service Book discloses that he was given the benefit of insurance cover or was a member of the scheme the Head of Office shall address the nominee(s)/heir(s) of the employee concerned in Form No. 4 to submit an application in Form No. 5 (to be enclosed) along with the Pass Book, if available, and copy of Death Certificate and on receipt thereof, shall forward them to the Director of Insurance/District Insurance Officer, along with Treasury Receipt 72 certificate and nomination, who shall issue a sanction for payment of the amount of insurance or accumulation in the Savings Fund to him/them and forward a copy of the proceedings to Finance Department.

- (a) In the case of missing/not traceable subscriber, the Insurance cover (Fund) shall be paid to the nominees/heirs of the missing person after the expiry of a period of seven years following the month of disappearance of the employee provided the claimants produce a proper indisputable proof of death or a decree of the court that the employee concerned should, be presumed to be dead as laid down in section 108 of the Indian Evidence Act.
- (b) The Accumulations in the Savings Fund may be paid to the nominees or legal heirs after the lapse of a period of one year following the month of disappearance/subject to the fulfilment of the following conditions:--
 - (i) The family must lodge a report with the concerned police station and obtain a report that the employee has not been traced after all efforts had been made by the Police; and
 - (ii) An Indemnity Bond should be taken from the nominees/dependents of the employee that all payments shall be adjusted against the payment due to the employee in case he/she appears on the scene and makes any claim.

Note:-- Sub-rule (2) of Rule 10 shall be deemed to have come into force on 7th February, 1997.

(3) The amount payable to the nominee(s)/heir(s) of an employee who has the benefit of an insurance cover only, shall be the amount of insurance appropriate to his group.

(4) The amount payable to the nominee(s)/heir(s) of a member of the Scheme who dies while in service shall be--

- (a) the amount of appropriate insurance to which he was entitled at the time of his death plus

- (b) the amount due to him out of the Savings Fund for the entire period of his membership in the lowest Group; and
- (c) the amount or amounts due to him for the additional units by which his subscription was raised on each occasion due to appointment/promotion to higher group/option for more units for the period from which the rate of subscription was raised to the date of his death.

(5) The amount payable to the member who ceases to be in employment with the State Government on account of resignation, retirement etc., shall be—

- (a) the amount due to him out of the Savings Fund for the entire period of his membership in the lowest Group; and
- (b) the amount or amounts due to him for the additional units by which his subscription was raised on each occasion due to appointment/promotion to higher group/option for more units for the period from which the rate of subscription was so raised to the date of cessation of his membership.

(6) If any employee or member dies during a month before the recovery of subscription for that month from him, the amount due in respect of him shall be paid after deducting the subscription.

(7) If any employee or member joins later on an All India Service he can either continue as a member of the scheme or seek closure of accounts at his option.

(8) In the case of claims arising on account of death the share due to minor(s) shall be deposited by the Drawing and Disbursing Officer as term deposit in the Treasury Savings Bank in the joint names of the minor and the Drawing and Disbursing Officer till the minor attains the age of maturity. The Director of Insurance shall specifically mention the fact thereof in the proceedings issued for payment.

Note:—The above sub-rule shall be deemed to have come into force on 15th May, 2007.

(9) The share amount of the minor may be deposited in Treasury Savings Bank in multiples of Rs. 100 and the balance amount which is below Rs. 100 may be disbursed to the guardian or any other major member(s) in the family. The Drawing and Disbursing Officer shall hand over the Term Deposit Certificate to the guardian of the minor under proper acknowledgement.

(10) Those subscribers who have subscribed at the revised rate without remitting arrears from September, 1999 are allowed to come over to the revised rate with effect from the date from which they have subscribed at the enhanced rate.

(11) Subscribers below the age of 45 years are allowed to take additional units up to double the rate of minimum subscription stipulated by Government from time to time.

Note:—The above sub-rule shall be deemed to have come into force on 24th November, 2007.

(12) When the nominee predeceases the insured or if there is no valid nomination it shall be competent for the Director of Insurance to request the claimant(s) to produce satisfactory evidence of title on the claim.

Note:—The following documents shall be accepted as satisfactory evidence.

- (i) If the amount payable does not exceed Rs. 1,00,000 or such amount as prescribed by Government from time to time, a legal heirship certificate issued by the Tahsildar, having jurisdiction.
- (ii) If the amount payable exceeds Rs. 1,00,000 or such amount as prescribed by Government from time to time, a Succession Certificate under the Indian Succession Act, 1925

OR

Certificate of Administration issued by the Administrator General Kerala, if the claim amount does not exceed Rs. 2 lakh.

- (iii) Where the deceased has by a registered will bequeathed the sum assured to any particular individual, a probate of the will granted by a competent civil court.

11. *Withdrawals from Insurance Fund/Savings Fund.*—(1) It shall not be permissible for any member or other beneficiary of the Scheme to withdraw any amount out of the Insurance Fund to which he has been subscribing. The amount due from the fund on the death of member of the Scheme while in service, shall be worked out in accordance with rule 10 and paid to his nominee(s) in accordance with the accounting procedure prescribed by Government.

(2) It shall not be permissible for any member of the Scheme to withdraw any amount from the Savings Fund to which he has been subscribing.

The amount due to him from the Fund on his cessation of employment on account of resignation, retirement shall be worked out in accordance with rule 10 and paid to him/to his nominee(s) in accordance with the accounting procedure prescribed by Government.

12. *Loans/advances from or against accumulations in Insurance Fund/Savings Fund.*—No loans or advances shall be paid to any member or other beneficiary of the scheme from or against his accumulations in the Insurance Fund/Savings Fund to which he has been subscribing.

13. *Utilisation of accumulation in Insurance Fund/Savings Fund.*—The accumulations in the Insurance Fund/Savings Fund shall be at the disposal of the State Government. Since the scheme is wholly self financing and self supporting the bulk of these accumulations may be utilized for housing schemes and other schemes for the benefit of the members of the scheme.

14. *Mode of notification of the scheme.*—The scheme shall be notified to the employees by displaying a copy thereof on the notice board or where no such notice board is provided at a prominent place in the premises where the employees are working. A few copies of the scheme may also be supplied to the recognized unions/associations of the employees. It shall also be published in the Gazette.

15. *Action on the scheme, coming into force.*—(1) By the 10th of the month preceding the month in which the scheme comes into force, the Head of Office shall supply to the Drawing and Disbursing Officer a statement indicating the name, the group and the date of birth of every employee in service on the date of commencement of the scheme.

(2) By the 10th of every month from the month in which the scheme comes into force, the Head of Office shall intimate, to the Drawing and Disbursing Officer as to,—

- (a) who have been appointed in service or post under the State Government during the preceding month and who would be eligible for Insurance cover under the scheme in terms of sub-rule (1) of rule 6
- (b) who have been enrolled as members of the scheme during the preceding month in terms of sub-rule (3) of rule 4 and
- (c) who have been promoted/appointed from one group to another and whose rate of subscription is revised in terms of sub-rule (2) of rule 5

16. *Register of Members.*—The Head of Office shall ensure that Group-wise register of members is maintained in Form No. 8 and Pass Book kept up-to-date. The Drawing and Disbursing Officer concerned shall inspect these registers once in a year to verify whether appropriate subscriptions are being recovered from all employees who have joined the Insurance Fund or both the Insurance Fund and the Savings Fund under the scheme and record a certificate to the effect.

17. *Nomination.*—(1) The Head of Office shall obtain from every employee, nomination in duplicate conferring on one or more persons of the family the right to receive the amount that may become payable under this Scheme in the event of his death before attaining the age of superannuation. In the case of employees who are in State Government Service as on 1st September, 1984, such nomination shall be obtained immediately and in any case within two months and in the case of employees who join Service on or after 1st September, 1984, such nomination shall be obtained along with the joining report.

(2) If any employee or member of the scheme has a family at the time of his making the nomination he shall make such nomination only in favour of a member or members of his family. In the case of married employee/member, family for this purpose include only the wife/husband and children of the employee/member. In case he does not have a family as defined above at the time of nomination, he may nominate any person coming under 'family' as defined in rule 71, Kerala Service Rules Part III. However, such nomination shall become invalid in the event of his acquiring a family as defined above. On acquiring the family, he shall make a fresh nomination in favour of the family. The sister-teachers/nuns of institutions coming under any of the monastic orders shall be permitted to nominate a person at her will including the Mother Superior of the monastic order to which she belongs.

Note:—The last sentence of the above sub-rule shall be deemed to have come into force on 29th July, 1988.

(3) If any employee or member nominates more than one person under sub-rule (1) of rule 17 he shall specify in the nomination the amount of share payable to each of the nominees in such a manner as to cover the whole of the amount payable under the scheme, failing which the amount payable under the scheme shall be equally distributed among the nominees.

(4) The nomination shall be made in duplicate in Form No. 6 or Form No. 7 as is appropriate in the circumstances.

(5) Any employee or member of the scheme may at any time cancel a nomination by sending a notice to the Head of Office along with a fresh nomination made in accordance with the above provision.

(6) One copy of the nomination received from the employee/members shall be countersigned by the Head of Office and pasted in their Service Books. The Head of Office shall also make an entry in the service book that the nomination has been duly received. The other copy may be forwarded to the Director of Insurance/District Insurance Officer.

18. *The existing Kerala State Employees' Family Benefit Scheme.*—(1) Those Government employees who are subscribing to the Kerala State Family Benefit Scheme can also join this Scheme.

(2) However, if they request to discontinue the Family Benefit Scheme, the amount remitted under the scheme shall be repaid to them at the time of leaving service:

(3) Those employees who join service on or after 1st September, 1984 shall be exempted from joining the Kerala State Employees' Family Benefit Scheme.

19. *Administration.*—The Director of Insurance or such officer as decided by Government shall be nominated as Administrator of the Scheme. At present the Director of Insurance is nominated as the Administrator of the Scheme.

20. *Accounting.*—The accounting procedure laid down vide G. O. (P) No. 371/85/Fin. dated 8-7-1985 will be followed.

21. *Interpretation and clarification.*—(1) If any categories of employees are not specifically classified into Group A, Group B, Group C or Group D classification shall be assumed in accordance with the principles laid down in this regard separately.

(2) In the actual implementation of the scheme, if any doubt arises in regard to the interpretation of any of the provisions of this scheme or if any point requires clarification, the matter shall be referred to the Finance Department whose decision shall be final.

22. *Review of the Scheme.*—The Finance Department may review the working of the scheme, every three years to ensure that the scheme remains self financing and self supporting.

GOVERNMENT OF KERALA

Department/Office.....

Dated.....

MEMORANDUM

*Shri/Smt. a Group.....

Employee has been enrolled as a member of the Kerala State Government Employees Group Insurance Scheme, with effect from..... His monthly subscription of Rs. (Rupees.....) shall be deducted from his salary/wage commencing from the month ofand he/she will be eligible to the benefits of the scheme appropriate to Groupw.e.f.

Head of Office

To

*Shri/Smt.

*Name and designation of the employee.

GOVERNMENT OF KERALA

Department/Office.....

Dated.....

MEMORANDUM

*Shri/Smt.has been promoted on a regular basis, from Group.....to Group.....with effect from.....**...../has opted to take more units under the Group..... His monthly subscription for the Kerala State Employees Group Insurance Scheme shall be raised from Rs.....to Rs.....from the month of.....and he will be eligible to the benefits of the scheme appropriate to Group.....w.e.f.

Head of Office

To

*Shri/Smt.

(* Name and designation of the employee, & strike out whichever is not applicable)

** Month & year of becoming a member of the scheme may be indicated.

To

*The

.....

Sub:—Application for payment of accumulation under the Kerala State Employee's Group Insurance Scheme Rules.

Sir,

I have been a member of the Kerala State Employees' Group Insurance Scheme since..... ** I have retired from service after attaining of age ofYears/I have ceased to be in employment with the Kerala Government w.e.f.I was holding the post ofbefore retirement/cessation of employment with the State Government. I request that the amount due to me under the Kerala State Employees' Group Insurance Scheme may be paid to me.

Yours faithfully,

()

* Designation and address of the Head of Office.

** Month and the year of becoming a member of the Scheme may be indicated here.

FORM No. 4

[See rule 10 (2)]

GOVERNMENT OF KERALA

Department/Office.....

Dated.....

To

*
.....

*Sub:—*Payment of the amount due under the Kerala State Employees Group Insurance Scheme.

Dear Sir/Madam,

I am directed to state that late Sri/Smt. has nominated you for payment of full/..... per cent of amounts due under the Kerala State Employee's Group Insurance Scheme. You are therefore requested to submit an application in the enclosed Form No. 5 for arranging payment.

Yours faithfully,

(.....)

*Name and address of the nominee.

[See rule 10 (2)]

To

*The

.....

Sub:—Application for payment of amount due to, late Shri/Smt. under the Kerala State Employees' Group Insurance Scheme.

Sir,

With reference to your letter No. dated..... I hereby request that the full/..... per cent of amount due to late Shri/Smt. under the Kerala State Employees' Group Insurance Scheme, may be paid to me.

Yours faithfully,

()

*Name and address of the Office from where Form No. 4 is received.

[See rule 17 (4)]

**NOMINATION FOR BENEFITS UNDER THE KERALA STATE
EMPLOYEES' GROUP INSURANCE SCHEME**

(When the Government employee has no family and wishes to nominate one person or more than one person.)

I, having no family, hereby nominate the person/persons mentioned below and confer on him/them the right to receive to the extent specified below any amount that may be sanctioned by the Kerala Government under the Kerala State Employee's Group Insurance Scheme, in the event of my death while in service or which having become payable on my attaining the age of superannuation may remain unpaid at my death.

<i>Name and address of nominee/nominees</i>	<i>Relationship with government employee</i>	<i>Age</i>	<i>*Share of amount to be paid to each</i>	<i>**Contingencies on the happening of which the nomination shall become invalid</i>	<i>Name, address and relationship of the person if any, to whom the right of the nominee shall pass in the event of his predeceasing the government employee</i>	<i>Name and address of the person whom the share is to be paid on behalf of minor/minors</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)

Dated this

day of

20

at

*Signature, Name and address of
Government Employee.*

Signature of two witnesses:

(1)

(2)

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

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

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

FORM No. 7

[See rule 17(4)]

**NOMINATION FOR BENEFITS UNDER THE KERALA STATE
EMPLOYEES' GROUP INSURANCE SCHEME**

(When the Government employee has a family and wishes to nominate one member or more than one member thereof.)

I hereby nominate the person(s) mentioned below who is /are member(s) of my family, and confer on him/them the right to receive to the extent specified below any amount that may be sanctioned by the Kerala Government under the Kerala State Employees' Group Insurance Scheme in the event of my death while in service or which having become payable on my attaining the age of superannuation may remain unpaid at my death.

<i>Name and address of nominee/ nominees</i>	<i>Relationship with Government employee</i>	<i>Age</i>	<i>*Share of amount to be paid to each</i>	<i>Contingencies on the happening of which the nomination shall become invalid</i>	<i>Name, address and relationship of the person if any, to whom the right of the nominee shall pass in the event of his predeceasing the Government employee</i>	<i>**Name and address of the person whom the share is to be paid on behalf of minor/ minors</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)

- 1.
- 2.
- 3.

Dated this _____ day of _____ 20____ at _____

Signature of two witnesses:

- (1)
- (2)

*Signature, name and address
of Government Employee*

NB:- The Government employee should draw line across the blank space below his last entry to prevent insertion of any names after he has signed.

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

** Vide G. O. (P) No. 531/87/Fin. dated 18-6-1987.

FORM No. 8
(See rule 16)

KERALA STATE EMPLOYEES' GROUP INSURANCE SCHEME
REGISTER OF MEMBERS

GROUP

Section I: Particulars of Employees subscribing to the Insurance Fund only

Sl. No.	Name	Designation	Date of birth	Date of appointment	Date of commencement of subscription	Date of promotion to higher group/Date of transfer to other Departments	Date of death.	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

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

Sl. No.	Name	Designation	Date of birth	Date of appointment	Date of commencement of subscription	Date of promotion to higher group/Date of transfer to other Departments	Date of cessation of membership and reason thereof	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

FORM No. 9
[See rule 9(4)]

KERALA STATE INSURANCE DEPARTMENT

KERALA STATE GOVERNMENT EMPLOYEES'
GROUP INSURANCE SCHEME

PASS BOOK

Account No. Dated.

Issued to Sri/Smt.

Group at the time of Admission }

Scale of Pay }

Date of retirement }

Date of encashment of the bill in which 1st deduction is made and amount deducted }
(1) Date

(2) Amount

Deputy Director of Insurance

Account No., Group and Rate of subscription entered on top of Page 1 of the Service Book.

Head of Office/Department

By order of the Governor,

DR. P. PRABHAKARAN
Additional Chief Secretary to Government.

Explanatory Note

(This does not form part of the notification, but is intended to achieve its general purport.)

Group Insurance Scheme was introduced in 1984 for the State Government Employees on a par with the Central Government Scheme, vide G. O. (P), No. 392/84/Fin. dated 9th August, 1984. Thereafter, a number of modifications have been made to the original Scheme. The group classification is based on the scales of pay. In G. O. (P) No. 145/2006/Fin. dated, 25th March, 2006 scales of pay of State Government Employees have been raised and therefore, the revision of classification of Group and enhancement of rate of subscription has become necessary. Hence the subscriptions have been revised and Group re-classified as per G. O. (P) No. 385/07/Fin. dated 24th August, 2007.

In G.O. (P) No. 591/85/Fin. dated 1st October, 1985 it was ordered that re-employed defence personnel covered by the extended insurance scheme under the schemes applicable to members of the armed forces are not eligible to enrol in GIS. However it has been decided to enrol those re-employed defence personnel who have not completed 50 years and whose insurance cover under the armed forces have expired, into this scheme.

On par with the decision of the Government of India in O. M. No. 7(6)-E7/87 dated 30th November, 1987 Government vide G. O. (P) No. 731/97/Fin. dated 7th February, 1997 had suggested the procedure of payment of Insurance cover and saving fund to the nominee/legal heirs of a Government employee who is missing.

As delay was noticed in the settlement of final claim on retirement due to the time taken for verification of the entire recovery particular of the amount at the credit of the subscriber, Government as per G. O. (P) No. 285/90/Fin. dated 28th April, 1990 ordered that the subscribers are eligible to remit the subscription amount for the last six months immediately preceding the normal date of retirement in lump.

As per G. O. (P) No. 1486/01/Fin. dated, 30th November, 2001, Government had stopped enrolling teaching and non-teaching staff of the Private Aided Schools/Colleges/Polytechnics to the Group Insurance Scheme with effect from 1st November, 2001. Later Government have extended the scheme to the staff of Aided Schools/Private Colleges, Universities, Public Sector Undertakings and Other semi Government bodies vide G. O. (P) No. 26/04/Fin. dated, 12th January, 2004 on the basis of the request from the authorities and employees organizations.

Enrolment in Group Insurance Scheme was optional for all those Employees who were in service on 1st September, 1984. As it has come to the notice of Government that some Government Employees have not yet got enrolled in the scheme inspite of specific direction, Government have ordered vide G. O. (P) No. 187/06/Fin. dated 24th April, 2006 that those employees who have joined service on or after 1st September, 1984 but before 24th April, 2006 (who will not complete 50 years of age as on 1-10-2006 were given time to join the scheme on or before 1st October, 2006. Those employees who did not join the scheme will not be allowed annual increments from 1st October, 2006 till they join the scheme or till they complete 50 years of age whichever is earlier.

In G. O. (P) No. 392/84/Fin. dated 9th August, 1984, there is no specific order for depositing the share due to the minor nominees as term deposit in Treasury Savings Bank. G. O. (P) No.196/07/Fin. dated 15th May, 2007 states that the share due to the minor should be deposited by Drawing and Disbursing Officers as term deposit in the Treasury Savings Bank, in the joint name of the minor and the Drawing and Disbursing Officer till the minor attains the age of maturity.

As per the existing rules/clarifications of the Group Insurance Scheme, it is not admissible to sanction insurance coverage in the cases of defaulted premium for certain spell. In G. O. (P) No. 448/02/Fin. dated 6th July, 2002 it was clarified that in the case of subscribers who availed Leave Without Allowance under Appendix XII A/XII C of Kerala Service Rules Part I, they will cease to be subscriber of the scheme and will be entitled for accrued balance under savings fund only at the time of retirement, which will be a pre-condition to sanction Leave Without Allowance. This was modified as per G. O. (P) No. 347/07/Fin. dated 2nd August, 2007 to the effect that the Government employee who availed Leave Without Allowance under Appendix XII A/XII C Part I KSRs, and were thrown out of the scheme, are permitted to remit the arrear subscription for the defaulted period with quarterly compound interest at the rate specified by Government for the savings fund in not more than three instalments provided they have not attained the age of 50 years, on rejoining duty, after obtaining Government sanction. Such members will lose their entitlement under the insurance fund in the event of death during the period of Leave Without Allowance.

As per Group Insurance Scheme rules subscribers below 45 years of age were eligible to take additional units subject to the maximum not exceeding 10% of their basic pay. Government vide G. O. (P) No. 562/07/Fin. dated 24th November, 2007 had limited this amount to double the rate of minimum subscription.

In order to have a single Scheme Rule incorporating all the modifications made after 9th August, 1984, Government have decided to issue this Scheme Rule.

This notification is intended to achieve the above object.

To

- The Principal Accountant General (Audit), Kerala, Thiruvananthapuram.
- The Accountant General (A&E), Kerala, Thiruvananthapuram.
- The Registrar, High Court of Kerala, Ernakulam (with C.L).
- All Heads of Departments/Offices.
- The Director of Insurance, Thiruvananthapuram.
- The Registrar, University of Kerala/Calicut/Cochin and Kannur (with C.L).
- The Registrar, Mahatma Gandhi University, Kottayam (with C.L).
- The Registrar, Kerala Agricultural University (with C.L).
- The Registrar, Sree Sankaracharya Sanskrit University, Kerala (with C.L).
- The Secretary, Kerala Public Service Commission, Thiruvananthapuram (with C.L).
- The Secretary, Kerala State Electricity Board, Thiruvananthapuram. (with C.L).
- The General Manager, Kerala State Road Transport Corporation, Thiruvananthapuram (with C.L).
- The Secretaries, Additional Secretaries, Joint Secretaries, Deputy Secretaries and Under Secretaries to Government.
- All Departments (All Sections) of the Secretariat.
- The Private Secretary to Chief Minister and other Ministers.
- The Private Secretary to Leader of Opposition.
- The Secretary to the Governor.
- The Nodal Officer, www.finance.kerala.gov.in
- The Stock File/Office Copy.