RESOLUTION

Sub: Simplification of procedure of deposits and payments under Group Insurance Scheme for the Employees of aided Non-Govt. Educational Institutions, Board of Secondary Education, Orissa, Cuttack, Council of Higher Secondary Education, Orissa, Bhubaneswar, Four Universities i.e. Utkal University, Vani Vihar, Berhampur University, Bhania Bihar, Sambalpur University, Jyoti Vihar & Orissa University of Agriculture & Technology, Bhubaneswar & Employees working under NACs/Municipalities/Municipal Corporations etc.

1. The Group Insurance Scheme for the Employees of the (i) Aided Non-Govt. Educational Institutions, (ii) four Universities, (iii) The R.E. College, Rourkela, (iv) Board of Secondary Education, Orissa, Cuttack, (v) The Council of Higher Secondary Education, Orissa, Bhubaneswar was introduced with effect from 01.04.1978, 1.4.79, 1.8.80, 1.6.85 and 1.1.88 respectively on the analogy of Group Insurance Scheme introduced in 1976 for the benefit of the employees of State Govt. Relevant F.D. Office Memorandum and Resolution Numbers are 27085/F, dt.31.5.78, 25487/F, dt.15.5.79, 44639/F, dt.3.9.80, 24501/F, dt.21.6.85, 4941/F, dt.10.2.87, 19869/F, dt.2.5.87 and 6870/F, dt.24.2.88. The scheme was lastly revised in Finance Department Resolution No.14254/F, dt.16.4.1994 which is in force now.

The scheme was further extended to the employees of Urban Local Bodies (Municipalities/NACs/Municipal Council & Municipal Corporation etc.) with effect from 01.04.1981 in H & U.D. Department Resolution No.8292/HUD dt.05.03.1981 read with Finance Department Resolution No.25370/F dt.05.06.1981. The scheme was lastly revised in Finance Department Resolution No.14251/F dt.16.04.1994 which is in force till date.

Earlier, the Group Insurance Scheme was managed by LIC of India, BBSR. This system was discontinued w.e.f. 1.4.1994 and Finance Department is now managing the affair of Group Insurance Scheme. All the premium deposits are received in Finance Department and all the death claim proposals are also settled in Finance Department.
It has come to the notice of the Government that settlement of death claims are being inordinately delayed. Besides, difficulties are being experienced in timely issue of GIS Pass Books / Duplicate Pass Books to the employees. In order to address these problems, an internal Committee constituted by Finance Department vide F.D. Office Order No.44008 dt.20.10.2010, has suggested simplification of procedures of the scheme by way of decentralization of its operations and appropriate delegation of powers to the field offices. In the meantime, in case of Government employees, powers have already been delegated to the Head of offices /D.D.Os for sanction and payment of assured sum under the scheme at their level without referring the case to F.D. vide F.D. Resolution No.19307/F dt.26.4.2011. Hence, it is felt necessary to delegate powers to the field functionaries for smooth implementation of the GIS in case of the employees of Aided Non-Government Educational Institutions, four Universities, Board of Secondary Education, Orissa, cuttack, Council of Higher Secondary Education Orissa, Bhubaneswar and employees of Urban Local Bodies, NACs / Municipalities, Municipal Corporations etc.

After careful consideration of the recommendations made by the Committee, Government have been pleased to decide that the Procedure of implementation of the Scheme in case of employees as mentioned above other than Government employees, shall be modified as follows:

2. **Manner of Deposit of G.I.S. Premium:**

Presently the GIS premium of employees of the institutions as specified above are being deposited by the DDO/Head of Offices by deducting the amount from the monthly salaries of the employees and remitting it to Finance department in shape of Bank Drafts.

For simplification of the procedure, it is now decided that all Head of Offices/DDOs will deposit the premium through treasury challan in case of all the employees of the institutions as specified above, borne in the regular establishment, by way of transfer credit of deposits to proper Head of Account in shape of Treasury Challans while drawing salary from the Treasury. Present practice of remitting premium deposits to Finance department by way of Bank Drafts is to be discontinued. Required premium deposits are to be deducted from the salary bills in maximum five installments but with the consent of the employee it can be deposited in one go. In case of DDOs not
drawing salary bills of the employees directly from Treasuries, they are to deposit the premium by Treasury Challan and to keep a note of it in the prescribed Annexure to be attached to the Service Book of the employee ( Prescribed Annexure-“A” attached ).

The premium will be deposited under Head “8443-civil Deposit-800-other receipts-0106-other Deposits-16030-Deposit under Group Insurance Scheme (ii) 045-Deposit for Employees of Non-Govt. aided Educational Institution & (iii)-046- Deposit for Employees of Urban Local Bodies as the case may be”. While the money is deposited in Treasury, either by transfer credit or by challans, it is to be ensured by the Treasury Officers/Sub-Treasury Officers that under proper Head of Account the money is deposited.

3. **Issue of GIS Pass Books:**

As per the revised procedure, the Head of Office/DDO concerned shall record the details of deposits made towards GIS Premium in favour of the employees working under his Administrative Control in the prescribed format, which shall be attached to the service Book of the employee concerned. It will serve the purpose of GIS Pass Book. The prescribed format for the purpose is enclosed as Annexure-‘A’. In the Annexure-‘A’, all detailed informations are to be filled in including the old GIS Pass Book Number etc. if issued earlier to facilitate sanction of claims later on. Head of Offices/DDOs are also authorized to issue duplicate copies of GIS entry details to the concerned employee for his record and reference. Issue of Blank GIS Pass Books from F.D as per the present practice for issue of GIs Pass Books to the employees will be discontinued.

4. **Payment of Insurance Premium deposits after retirement/relinquishing of service.**

At present the GIS premium deposits (without interest) is refunded by the DDOs/Head of Offices to the employees in case of retirement or relinquishing service. This present practice will continue without any change. But in case of Board of Secondary Education Orissa, Cuttack and Council of Higher Secondary Education, Orissa, Bhubaneswar, who are not drawing claims from Treasury, they will make refund to the employees at their end after retirement or relinquishing service and such payment will be reimbursed to them by F.D on presentation of claim indicating details of deposits and payments made in Annexure-“A” and Annexure-“B” respectively for each employee.
5. **Payment of Assured Sum and other benefits under GIS in case of death in service.**

Presently Finance Department is sanctioning the assured sum under the scheme in favour of legal heirs of the deceased employee and releasing Account Payee cheques to them through the DDOs/Head of Offices concerned. Premium deposits of the deceased employee are refunded by the DDO/Head of Office concerned along with sanction and payment of obsequies payable as per the scheme.

In the modified procedure power is now vested with the DDOs/Head of Offices concerned for payment of assured sum at their level to the legal heir/heirs through A/c Payee Cheques/Bank Drafts. The amount of assured sum is to be drawn from the Head of Account. “8443-Civil deposit-800-other deposits-1677-other deposits-91057-Group Insurance Scheme-694-Refunds of Deposits and other claims under Group Insurance Scheme for employees of Non-Govt. Aided Educational Institutions-926-Refund of deposits & other claims under Group Insurance Scheme for employees of Urban Local Bodies as the case may be”.

6. **Role of the DDOs/Head of Offices:**

The amount shall be drawn from the particular Head of Account as specified above by the DDOs/Head of Offices concerned by presenting bill in the Treasury for which no allotment will be required. While presenting the bill to the Treasury for release of assured sum to the legal heirs of the deceased employee or the nominee as the case may be concerned DDO will enclose to the bill a copy of sanction order as in Annexure-‘B’ and True copy of Annexure-‘A’ duly certified. All the death claims are to be paid through A/c payee Cheque/Bank drafts drawn from treasury in the name of the Legal Heir as per the sanction order copy. While sanctioning the assured sum & obsequies the DDO/Head of Offices concerned should ensure that, the actual entitlement of sum assured & obsequies are sanctioned & paid to the Legal heir of the deceased employee. Excess payment, if any, made should be recovered from the DDO/Head of Office concerned or other persons responsible for such excess payment. Sanction of sum assured under the scheme is interlinked with the premium deposited during the life time of the deceased employee. Therefore due care and caution is to be exercised while sanctioning the assured sum.
Payment shall be made to the Legal Heir(s) of the deceased employee basing on the Legal Heir Certificate, issued by the competent authority or on the basis of nomination received earlier. While making payment the DDO/Head of office shall ensure that the payment is made to the legal claimant as per the scheme. But in case of Board of Secondary Education Orissa, Cuttack and Council of Higher Secondary Education, Orissa, Bhubaneswar who are not declared DDOs to draw claims from Treasury, shall make payment of claims to the concerned employees Legal heir/ Nominees at their end and after payment submit the claim to F.D for reimbursement of the same by enclosing detailed information in the prescribed Annexure-“A” and “B” for each employee.

7. **Duties of Treasury Officers/Sub-Treasury Officers:**

   (i) The Treasury officers and Sub-Treasury officers while making transfer credit of the deposits shall verify and ensure that the deposit of GIS premium made by the DDOs/Head of Offices concerned are under the proper Head of Account.

   (ii) The payment of assured sum, refund of deposits and performances of obsequies under the scheme, (in case of death in service), as well as onetime refundable deposits (actual deposits made by the employees in case of retirement and relinquishing of service), the Treasury Officer/Sub-Treasury Officer concerned shall ensure that the money is drawn from the appropriate Head of Account as mentioned in para-5 of the resolution.

   (iii) On receipt of the bill, the Treasury/Sub-Treasury Officers concerned may verify that:

   a) the bill has been prepared and presented in the Misc. Bill Form (OTC form No.13).

   b) Annexure- “A” and “B” as prescribed in Para-6 above, has been duly and correctly filled in and attached to the bill with due certification by the DDO.

   No other document may be sought for by the Treasury/Sub-Treasury Officers for consideration of the bill. Furthermore, as clarified in Para-6 above, no allotment will be required for payment of these claims.

8. **Applicable premium deposits under the scheme:**

   The existing scheme of Group Insurance Scheme have been revised from time to time after revision of pay of the employees under different pay rules. The scheme was last
revised in 1994 after revision of pay under ORSP Rules, 1989 which is still in vogue.

<table>
<thead>
<tr>
<th>Pay range of the employee.</th>
<th>Quantum of one time deposit to be refunded.</th>
<th>Sum assured under the GIS.</th>
<th>Amount of financial assistance for performance of obsequies.</th>
<th>Total Amount.</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Upto Rs.1060/-</td>
<td>Rs. 600/-</td>
<td>Rs.20,000/-</td>
<td>Rs. 750/-</td>
<td>Rs.21,350/-</td>
</tr>
<tr>
<td>ii) Rs.1061/-to Rs.1950/-</td>
<td>Rs.1080/-</td>
<td>Rs.30,000/-</td>
<td>Rs.1250/-</td>
<td>Rs.32,330/-</td>
</tr>
<tr>
<td>iii) Rs.1951/- &amp; above</td>
<td>Rs.2570/-</td>
<td>Rs.50,000/-</td>
<td>Rs.1750/-</td>
<td>Rs.54,320/-</td>
</tr>
</tbody>
</table>

After revision of pay in the Revised Scale of Pay Rules, 1998 and ORSP Rules, 2008, the scheme has not been revised. Sanction and deposit of additional premium beyond entitlement (as per F.D. Resolution No.14251/F dt.16.4.94 and Resolution No.14254/F dt.16.4.94) is not allowed. Any excess deposit made beyond the entitlement as specified in the above Resolution of F.D will not entitle the employee to claim enhanced assured sum under the scheme as well as performances of obsequies etc. Excess payment made by the D.D.O/ Head of office beyond the entitlement as specified above shall be recovered from the DDOs / Head of offices or his subordinates, responsible for such excess payment.

The above modified simplification of procedure shall come into force from the date of issue of the Resolution.

Order:-- Ordered that the Resolution be published in the next issue of the Orissa Gazette and copies forwarded to all Deptts. Of Govt./ All Heads of Deptts./ All Dist. Offices/ A.G (A&E) Orissa, Bhubaneswar/ A.G (Audit), Orissa, Bhubaneswar/ Dy. Accountant General, Orissa, Puri.

By Order of the Governor

Principal Secretary to Government
Part-I

FORMAT FOR GROUP INSURANCE SCHEME DEPOSIT DETAILS

1. Name of the employee :
   a) Date of Birth
   b) Due Date of Retirement on superannuation

2. G.I.S Pass Book No. (If already issued) :

3. G.P.F/C.P.F Account No. :

4. Name & address of the nominee and his/her relationship with the Govt. employee :

<table>
<thead>
<tr>
<th>Designation</th>
<th>Basic Pay + Grade Pay if any as on . . .</th>
<th>Amount required to be deposited towards GIS premium as per rule</th>
<th>Amount deposited towards GIS premium previously (As per entry in GIS Pass Book or other records)</th>
<th>Amount now deposited towards GIS premium</th>
<th>BD No./Challan No. and date of deposit/Name of the Treasury/Sub-Treasury.</th>
<th>Gross deposit amount of BD/Challan in which amount as shown in Col.5 is included</th>
<th>Signature of D.D.O/Head of Office with designation as proof of certification of deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(6)</td>
<td>(7)</td>
<td>(8)</td>
</tr>
</tbody>
</table>

Part- II

Date of Death/ Retirement:-

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Amount</th>
<th>Date of payment with sanction order No. and date</th>
<th>Mode of payment</th>
<th>Signature of the D.D.O/Head of Office with Seal as certification for proof of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment made towards one time refundable deposit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payment made towards performance of obsequies (In case of death while in service).</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payment made towards assured sum (In case of death while in service)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**ANNEXURE-‘B’**

**PROFORMA FOR SANCTION OF DEATH CLAIM UNDER GROUP INSURANCE SCHEME**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Full Name of the deceased employee with designation</td>
<td>:</td>
</tr>
<tr>
<td>2.</td>
<td>Name of the Office with detail address where the employee was last working</td>
<td>:</td>
</tr>
<tr>
<td>3.</td>
<td>Name of the Department</td>
<td>:</td>
</tr>
<tr>
<td>4.</td>
<td>Whether the employee was serving as an employee i) of Aided Non-Govt. Educational Institutions / ii) of BSE, Cuttack, CHSE, Bhubaneswar / iii) of Urban Local Bodies / iv) of four Universities.</td>
<td>:</td>
</tr>
<tr>
<td>5.</td>
<td>Pay of the deceased employee on the date of death.</td>
<td>:</td>
</tr>
<tr>
<td>6.</td>
<td>Scale of Pay in which the employee was serving on the date of death.</td>
<td>:</td>
</tr>
<tr>
<td>7.</td>
<td>Applicable premium deposit under GIS.</td>
<td>:</td>
</tr>
<tr>
<td>8.</td>
<td>Quantum of deposit made by the date of death.</td>
<td>:</td>
</tr>
<tr>
<td>9.</td>
<td>Date of last deposit details (Challan No./B.D. No. and date should be mentioned).</td>
<td>:</td>
</tr>
<tr>
<td>10.</td>
<td>Date of death (Copy of death Certificate to be duly verified by the Head of Office/D.D.O).</td>
<td>:</td>
</tr>
<tr>
<td>11.</td>
<td>Amount of one time refundable deposit sanctioned (realised from the deceased employee during his life time as per Annexure-‘A’)(Xerox copy of the prescribed format duly attested by the Head of Office/D.D.O should be attached).</td>
<td>:</td>
</tr>
<tr>
<td>12.</td>
<td>Name and relationship of the legal heir/heirs to whom GIS claim is to be paid (copy of legal heir certificate to be verified by the Head of Office/D.D.O concerned).</td>
<td>:</td>
</tr>
<tr>
<td>13.</td>
<td>Amount of assured sum sanctioned to be paid / already paid.</td>
<td>:</td>
</tr>
<tr>
<td>14.</td>
<td>Amount of obsequies sanctioned to be paid/ already paid.</td>
<td>:</td>
</tr>
</tbody>
</table>

I certify that the above named deceased employee was covered under the G.I.S applicable for the Non-Govt. Aided Educational Institutions/ Board of Secondary Education, Orissa, Cuttack/ Council of Higher Secondary Education, Orissa, Bhubaneswar / Four Universities and Employees working under NACs / Municipalities / Municipal Councils / Municipal Corporations etc. (strike out which are not applicable) as on the date of death. I have obtained satisfactory proof of death of the deceased employee while in service. I have also certified that the total amount towards GIS Premium of Rs.________ has been deposited in favour of the deceased employee during his/her service period/life time. I hereby declare that the informations given under point 1 to 14 above are true in every respect.

Place:  
**Signature**  
(With official Seal)

Date:  

Full name of the  
Head of office/D.D.O  
with designation
Memo No. 24361/F,

Copy forwarded to the Director, Printing, Stationery, and Publication, Orissa, Madhubani Patana, Cuttack for publication of the Resolution in the next issue of the Orissa Gazette & supply 500 (five hundred copies) to Finance Department.

Dated: 5.8.11

Deputy Secretary to Government

Memo No. 24362/F,

Copy forwarded to All Department of Government / All Heads of Departments / A.G.(A&E), Orissa, Bhubaneswar / A.G.(Audit), Orissa, Bhubaneswar / Deputy A.G., Puri/ Secretary to the Governor, Orissa / Secretary to the C.M., Orissa / P.S. to the Chief Secretary, Orissa / P.S. to the Minister, Finance, Orissa / Secretary to the O.L.A., Bhubaneswar / All R.D.Cs / All Collectors / Registrar, Utkal University/ Registrar, Berhampur University / Registrar, Sambalpur University / Registrar, OUAT, Bhubaneswar/ Registrar, Orissa High Court/ Principal, MIAF, Bhubaneswar / Director General, GAA, Orissa, Bhubaneswar / Secretary, OPSC, Cuttack / Secretary, Board of Secondary Education, Orissa, Cuttack/ Secretary, Council of Higher Secondary Education, Orissa, Bhubaneswar / All Municipal Corporations, Municipalities and NACs / All Treasuries/ Sub-/Treasuries / Special Treasuries / All C.I of Schools / All D.I. of Schools / All BDOs / Under Secretary to Govt. (Accounts), Finance Department for information and necessary action.

All Departments of Government / All Heads of Departments are requested to circulate the Resolution among all the DDOs working under them and to follow the guidelines of the Resolution for deposit and payments under Group Insurance Scheme.

Dated: 5.8.11

Deputy Secretary to Government

Memo No. 24363/F,

Copy (5 copies) forwarded to Law (Library) Department / Codes Branch of Finance Department (5 copies) / G.I.S. Branch (50 copies) of Finance Department for information and necessary action.

Dated: 5.8.11

Deputy Secretary to Government

Memo No. 24364/F,

Copy forwarded to all Officers and Branches of Finance Department / Guard File for information.

Dated: 5.8.11

Deputy Secretary to Government

Memo No. 24365/F,

Copy forwarded to State Portal Group, Secretariat for information and necessary action.

They are requested to insert this Resolution in Govt. web site, Finance Department immediately under intimation to this Department.

Dated: 5.8.11

Deputy Secretary to Government