

GOVERNMENT OF ODISHA

FINANCE DEPARTMENT

\*\*\*\*

No. 1387 /F,

Date 12.01.2023

FIN-GIS2-MISC-0007-2022

**RESOLUTION**

**Sub: Comprehensive Guideline for implementation of Group Insurance Scheme in the State.**

Ref: Finance Department Resolution No. 19043/F, dated 15.04.1976, No. 19307/F, dated 26.04.2011, No. 34360/F, dated 05.08.2011, No. 1575/F, dated 13.01.2012, No. 30669/F, dated 01.12.2015, No. 24658/F, dated 22.08.2017, No. 28557/F, dated 08.10.2021, Memo No. 34061/F, dated 04.08.1992, No. 44674/F, dated 16.11.2007 and L.No.47815/F, dated 15.11.2011, L.No.25755/F, dated 30.07.2019.

The Group Insurance Scheme for Government Employees was initially introduced as an optional benefit with effect from 01.03.1974 as per Finance Department Resolution No. 2594/F, dtd. 25.01.1974. The benefit has been made compulsory with effect from 01.04.1976 vide Finance Department Resolution No. 19043/F, dtd.15.04.1976 in order to provide financial assistance to the bereaved family of a Government Servant who died while in service.

(2) Subsequently, the scheme has been extended in respect of following categories of employees :-

(i) Regular Employees of Aided non-Government Educational Institutions, (ii) Regular Employees of State Government Universities and Institutes (iii) Regular Employees of Urban Local Bodies ( Municipal Corporation / Municipalities / Municipal Councils / NACs ) (iv) Employees appointed as per Odisha Group-‘B’ posts (Contractual Appointment) Rules, 2013 and (v) Employees appointed as per Odisha Group-‘C’ and Group- ‘D’ posts (Contractual Appointment) Rules, 2013.

(ii) The Judicial Officers of the State Government who are drawing salaries as per the recommendations of the Judicial Pay Commission / directions of the Hon’ble Supreme Court of India (separate to the State Government pay revisions) are covered under State Group Insurance Scheme accordingly with all provisions / conditions attached thereto.

(3) The State Civil Service (SCS) and Non-State Civil Service (NSCS) officers of the State on promotion to the All India Services after the age of 50 years and not



covered under the Central Government Employees GIS have to exercise option to continue with the State Government GIS and to deposit required premium accordingly or they may opt-out of the scheme by getting refund of the premium deposited by them. The officers concerned are required to exercise their option before the concerned Head of Office as at **Annexure - I**, **within one month** from the date of their promotion. In case any officer does not submit option within the stipulated time of one month, it would be construed that he/she has opted-out of the Scheme and accordingly the Head of Office concerned shall take steps to refund the premium deposited earlier while serving under the State Government Cadre. All other rules and procedures of the GIS applicable to State Government employees are also applicable to the Officers continue to be covered under the State Group Insurance Scheme.

(4) Since its inception, the scheme has gone a long way in providing some measures of social security to the families of the deceased employees with revision of assistance from time to time. The implementation of the Scheme has been simplified by decentralisation of its operation through delegation of powers to the field offices and powers have already been vested with the Head of Offices / DDOs for discharging all duties under the scheme without referring to Finance Department.

**(A) Duties of Head of Offices / DDOs:**

**(i) Sanction and Deposit of Premium:**

All concerned Head of Offices / DDOs shall timely sanction and deposit the requisite premium through treasury challan by way of transfer credit of deposits to proper Head of Account as mentioned hereunder without drawing money from treasury and remitting to Finance Department. It shall be done within a **stipulated period of 30 days** from the date of joining (Newly/Transfer/Promotion etc.) of the employee(s). **Once the advance is sanctioned and deposited by way of transfer credit of deposits during the lifetime of an employee, he/she shall come under the fold of Group Insurance Scheme as revised from time to time in the interest of the employees and the scheme benefits will be extended as applicable by that time irrespective of the deductions effected from the salaries of the employee concerned.**

It is the exclusive duty and responsibility of the concerned Head of Office/ D.D.O that, up-to-date and timely deposit of premium should be made in respect of each one of the employees working under their administrative control / establishment. The concerned Head of Office/D.D.O shall be squarely responsible for non-sanction & non-deposit of requisite GIS premium during the lifetime of their employee(s) and in case of any liability accruing to the State for such non-deposit; the premium amount shall be recovered from the concerned Head of Office/D.D.O for such lapses.

With a view to avoid any lapses on this score, it is decided that the DDO shall submit a certificate in the pay bill every month that the required premium



amount under GIS in respect of all the employees of their establishment has been sanctioned / transfer credited & deducted from the salary of each employee as at **Annexure - II**, in absence of which concerned treasury/ HRMS will not accept the pay bill.

In case of excess deposit of GIS advance, the DDO/Head of Office are competent to accord sanction of refund of excess amount of GIS deposit at their level without referring it to Finance Department.

(1) The Premium shall be deposited under the Head "8011-Insurance and Pension Funds-00- 107-State Government Employees Group Insurance Scheme-1677-Other Deposits-91057-Group Insurance Scheme-820-Govt. Employees" **in case of Government employees.**

(2) Under the Head "8011-Insurance and Pension Funds-00- 107-State Government Employees Group Insurance Scheme-1677-Other Deposits-91057-Group Insurance Scheme-822- Teachers of Non-Govt. Secondary Schools and Colleges" **in case of employees of aided non-Govt. Educational Institutions.**

(3) Under the Head "8011-Insurance and Pension Funds-00- 107-State Government Employees Group Insurance Scheme-1677-Other Deposits-91057-Group Insurance Scheme- 926- Employees of Urban Local Bodies" **in case of employees of the ULBs.**

(ii) **Recording of G.I.S entry details:**

The Head of Offices / D.D.Os shall record the details of deposits made towards GIS Premium in favour of the employees working under their Administrative control/ Establishment in the prescribed format, as at **Annexure-A**, which shall be attached to the Service Book of the employee concerned. It will serve the purpose of G.I.S Pass Book. In the Annexure-'A', all the detailed information are to be filled in including the old G.I.S Pass Book Number etc. to facilitate sanction of claims later on. The Head of Offices /D.D.Os are also authorised to issue duplicate copies of G.I.S entry details to the concerned employee(s) for their record and reference.

**No proposals should be sent to Finance Department in this regard.**

(iii) **Payments under Group Insurance Scheme:**

(a) In case of retirement / relinquishing of service, the G.I.S Premium deposits **(without interest)** is to be refunded by the Head of Offices / D.D.Os concerned to the employee after due sanction and drawal from the appropriate Head of Accounts.

(b) In case of death **(including Civil death)** while in service, the Head of Offices / D.D.Os shall make payment of death claims i.e (i) Amount of



financial assistance for performance of Obsequies, (ii) Premium deposits **(without interest)** (iii) Sum Assured, at their level, to the nominee/family member(s), as the case may be, through A/c Payee Cheques/ Bank Drafts as per the applicable rate by that time. In case no nomination subsists the amount due shall be paid to any of the members of the family in order of preference as per paragraph -5, 9 of the FD Resolution 19043/F, dated.15.04.1976 as at **Annexure- III.**

(c) In case of death while in service, soon after the GIS revision made by the Finance Department, then, if the revised advance (premium) has been sanctioned and deposited through treasury challan by way of transfer credit of deposits in the relevant Head of Account during the lifetime of the deceased employee, he/she shall come under such revised GIS fold and entitled to claim the sum assured, assistance for obsequies in the revised rate **but the refund of GIS premium deposits shall be as to the actual deposits made and realised from the salaries during the life time of the employee prior to death. In case of non-sanction / non-deposit of requisite premium in due time, the provisions under Para – 4 (A) (i) shall be applicable and the same is to be recovered from the Head of Office / DDO concerned.**

(d) In case of civil death of an employee being declared by a decree passed by the civil court, the GIS benefits as applicable and due shall be payable to the nominee or where no nomination subsists, the amount due shall be paid to any of the members of the family in order of preference as mentioned in paragraph -5, 9 of the FD Resolution 19043/F, dated.15.04.1976 as at **Annexure- III.** Since the civil death is a declaration made by the Civil Court, the family member(s) of the deceased employee are not required to submit Death Certificate for the purpose of sanction of such GIS benefits.

(e) **Head of Account for refund / payment of GIS claims:**

(1) The refund of premium / payment of death claims shall be drawn under the Head “8011-Insurance and Pension Funds-00- 107-State Government Employees Group Insurance Scheme-1677-Other Deposits-91057-Group Insurance Scheme-820-Govt. Employees” **in case of Government employees.**

(2) Under the Head “8011-Insurance and Pension Funds-00- 107-State Government Employees Group Insurance Scheme-1677-Other Deposits-91057-Group Insurance Scheme-822- Teachers of Non-Govt. Secondary Schools and Colleges” **in case of employees of aided non-Govt. Educational Institutions.**

(3) Under the Head “8011-Insurance and Pension Funds-00- 107-State Government Employees Group Insurance Scheme-1677-Other Deposits-91057-Group Insurance Scheme- 926- Employees of Urban Local Bodies” **in case of employees of the ULBs.**



No proposals for Sanction, refund of GIS Premiums, Payment of death claims and missing of GIS Passbook and re-issuance of GIS passbook etc. are to be sent to Finance Department.

(iv) **Method of payments of GIS claims:**

(a) **Refund of GIS Premium Deposits in case of Retirement/ Relinquishing of services:**

In case of retirement / relinquishing of service, the G.I.S Premium deposit (without interest) is to be refunded by the concerned Head of Offices / D.D.Os to the employee after due sanction and drawal from the appropriate Head of Accounts **without referring the matter to Finance Department.**

(b) **Refund & payments of GIS claims in case of death while in service (including civil death):**

The sanction of sum assured and assistance for obsequies under this Scheme is interlinked with the premium deposited through transfer credit during the life time of the deceased employee.

The amount shall be drawn from the particular Head of Account as specified above by the Head of Office / D.D.O concerned by presenting bill to the Treasury for which no allotment is required. While presenting the bill for refund of premium deposits, release of sum assured and assistance for obsequies of the deceased **(including civil death)** employee, the D.D.O shall enclose to the bill a copy of sanction order as in pro-forma at **Annexure-'B'** along with the true copy of **Annexure-'A'** duly filled in. All death claims are to be paid through A/c payee cheque/ Bank Drafts drawn from Treasury in the name of the nominee/ family member, as the case may be, as per the sanction order. While sanctioning the amount of the sum assured and assistance for obsequies, the Head of Office /D.D.O concerned shall take due care / caution and ensure that actual entitlements as per the provisions have been sanctioned and paid. Excess payment made, if any, shall be recovered from the concerned Head of Office /D.D.O who is responsible for such excess payment.

But in case of Board of Secondary Education, Orissa and Council of Higher Secondary Education, Orissa, Bhubaneswar which do not have DDOs to draw claims from Treasury, shall refund the deposit amount/ make payment of claims in case of retirement/relinquishing of service/ death while in service to the concerned employee/ nominee as the case may be at their end and after payment submit the claim to concerned Administrative Department for reimbursement of the same by enclosing detailed information in the prescribed Annexure-"A" and "B" for each employee.



(B) **Duties of Treasury Officers/ Sub-Treasury Officers:**

(i) The Treasury Officers / Sub-Treasury Officers while making transfer credit of the deposit shall verify and ensure that, the deposit of G.I.S premium made by the Head of Offices /D.D.Os concerned is of the requisite amount and under proper Head of Account.

(ii) Similarly in case of the refund of onetime refundable premium deposits ( i.e actual deposits made and realised from the employee concerned) in case of retirement OR relinquishing of service, payment of the sum assured and assistance for performances of obsequies, in case of death while in service (including Civil Death), the Treasury Officer/ Sub-Treasury Officer concerned shall ensure that the appropriate amount is drawn from the appropriate Head of Account for disbursement.

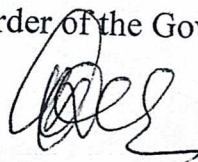
5. *In order to ensure proper implementation of Scheme in its right prospective and to avoid any lapses, it is felt necessary to include this as a curriculum by all the Training Institutes of the State Government who are imparting training to their employees as under Para 1 – 3 above.*

6. *Moreover, the matters related to any kind of discrepancies covered under the clause(s) of comprehensive guideline shall be referred to the concerned Head of Office/DDO instead of Finance Department which is the Nodal authority.*

The above modalities shall come in force with immediate effect.

**ORDER:** Ordered that the Resolution be published in the next issue of the Odisha Gazette and copies be forwarded to all Departments of Government/ All Heads of Departments / All District Offices / Principal Accountant General (A & E), Odisha, Bhubaneswar / Accountant General (Audit-I), Odisha / Principal Accountant General (Audit-II), Odisha, Bhubaneswar / Deputy Accountant General, Odisha, Puri.

By order of the Governor



Principal Secretary to Government

Memo No. 1388 /F,

Date 12.01.2023

Copy forwarded to the Director of Printing, Stationary and Publication, Odisha, Cuttack for publication of the Resolution in the next issue of Odisha Gazette and supply 50 printed copies to Finance Department.

*P. S. Jyoti*  
12.1.2023

Director, Institutional Finance



Memo No. 1389 /F,Date 12.01.2023

Copy forwarded to Principal Secretary to the Governor/ Secretary to the Chief Minister/ Private Secretary to the Minister, Finance/ P.S. to the Chief Secretary, Odisha/ P.S. to DC-cum-ACS, Odisha/ Secretary to the O.L.A. Bhubaneswar/ Principal Accountant General (A & E), Odisha, Bhubaneswar/ Accountant General (Audit-I), Bhubaneswar/ Principal Accountant General (Audit-II), Odisha, Bhubaneswar/ Deputy Accountant General, Odisha, Puri/ All Departments of Government/ All Heads of Departments/ All R.D.Cs/ All Collectors/ Registrar, all Universities/ Registrar, Odisha High Court, Cuttack/ Secretary, OPSC, Cuttack/ DT&I, Odisha, Bhubaneswar/ All Treasury, Special Treasury and Sub- Treasury Officers for information and necessary action.

The Administrative Departments are requested to circulate the Resolution among all the Sub-ordinate Offices under their administrative control for information and necessary action. *They are also requested to include this as a curriculum in their Training Institute(s) who are imparting training to the employees as under Para 1 – 3 above.*

*P. Sahas* 12.1.2023  
Director, Institutional Finance

Memo No. 1390 /F,Date 12.01.2023

Copy forwarded to the Director, MDRAFM, Bhubaneswar/ Director General, GAA, Bhubaneswar/ Director, ROTI, Gothapatna, Bhubaneswar/ Principal, Secretariat Training Institute, Bhubaneswar for information and necessary action with a request to include this in their curriculum as a point /subject for imparting training to all concerned.

*P. Sahas* 12.1.2023  
Director, Institutional Finance

Memo No. 1391 /F,Date 12.01.2023

Copy forwarded to all Officers/ all Branches of Finance Department/ Guard File (5 copies) for information.

*P. Sahas* 12.1.2023  
Director, Institutional Finance

Memo No. 1392 /F,Date 12.01.2023

Copy forwarded to Portal-in-Charge, FID, Finance Department with a request to upload this Resolution in the Website of Finance Department for general information.

*[Signature]*  
12.1.2023  
Director, Institutional Finance

*[Signature]*  
Li J.K. Pattanaik,  
~~and~~ Portal-in-Charge, FID



**Annexure – I**

(Option to be exercised within one month from the date of promotion to All India Services)

To

The \_\_\_\_\_,

Sir,

I have read and understood the details of the Odisha State Group Insurance Scheme and in pursuance to the Resolution No. \_\_\_\_\_/date, \_\_\_\_\_, I, do hereby,

- a) Opt for continuance in State Group Insurance Scheme, or.
- b) Opt out from the State Group Insurance Scheme, introduced by the State Govt.

I further declare that, I have not enrolled in the CGEGIS or any other Group Insurance Scheme for the employees introduced by any other State(s).

Yours faithfully,

Place:

Name:

Date:

Designation with official address



**Annexure – II**

(To be attached to the pay bill each month)

Certified that, the required premium amount under GIS in respect of all the employees of this establishment has been sanctioned / transfer credited & deducted from the salary of concerned employee (s). In case of any death while in service **(including civil death)** of any of the employee and defect found in depositing premium, it shall be recovered from the salary of the Head of Office / DDO concerned.

Seal & Signature of the HoO /DDO

Name of the Establishment:



**Annexure – A**

(To be recorded & attached to the SB of each employee and attached to the pay bill for release of death claim)

**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 /PRAN, Account No. :
4. Name & address of the nominee and his/her :

relationship with the concerned employee.

Designation & Scale of pay	Basic Pay + Grade Pay if any, /PB with Level & Cell as per Pay Matrix under ORSP Rules-2017	Amount of GIS Premium required to be deposited as per rule	Amount already deposited as on date (As per records]	Amount now deposited towards GIS premium (3 – 4)	BD No./ Challan No. and date of deposit/ Name of the Treasury/ Sub Treasury.	Gross Amount of BD/ Challan in which amount as shown in Col.5 is included	Signature of D.D.O/Head of Office with designation as proof of certification of deposit
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

**Part – II**

Date of Retirement/Relinquishing of service / Death (including Civil death):

Particulars	Amount	Date of payment with sanction order No. and date	Mode of payment, with No. & date	Signature of the D.D.O/Head of Office with Seal as certification for proof of payment
(i) Payment made towards one time refundable premium deposit (in case of Retirement /Relinquishing service/ Death)				
(ii) Payment made towards performance of obsequies (In case of death while in service including Civil death)				
(iii) Payment made towards assured sum (In case of death while in service including Civil death)				



**ANNEXURE-'B'**

(To be attached to the pay bill for release of death claim)

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

1.	Full Name of the deceased employee with designation (at the time of death)	:	
2.	Name and detail official address where the employee was working at the time of death	:	
3.	Name of the Department	:	
4.	Whether the employee was serving under i) State Government ii) State Govt. Judicial Service iii) Aided Non-Govt. Educational Institutions iv) State Govt. Universities & Educational Institutions v) Urban Local Bodies	:	
5.	Pay of the deceased employee as on the date of death	:	
6.	PB /Scale of Pay in which the employee was serving on the date of death	:	
7.	Amount of applicable GIS premium deposits as per rule	:	
8.	Quantum of deposits made till date of death	:	
9.	Details of the last deposit made with Challan No./ B.D. No. and date	:	
10.	Date of death (Copy of death certificate to be duly verified by the Head of Office/ D.D.O.)	:	
11.	Amount of one time refundable premium deposit sanctioned (amount realised from the deceased employee during the 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)	:	
12.	Amount of assured sum sanctioned to be paid.	:	
13.	Amount of obsequies sanctioned to be paid	:	
14.	Name and relationship of the nominee/ family member, as the case may be, to whom GIS claims is to be paid (Certified copy to be verified by the Head of Office/ D.D.O concerned)	:	

I certify that, the above named deceased employee was covered under the State GIS, as on the date of death, applicable for the concerned employees. I have obtained satisfactory proof regarding 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 information's given under point 1 to 14 above are true in every respect.

Place:  
Date:

Signature  
(With Official Seal)

Full name & designation of the  
Head of Office/D.D.O



**ANNEXURE-III**

(To be used at the time of nomination/alteration of nomination)

The nomination for State Govt. Group Insurance Scheme shall be made by the concerned employee in favour of any one of his/her family member(s) in order of preference as follows:

‘Family’ for this purpose shall include the following:-

- (a) Wife, in case of male participant
- (b) Husband, in case of female participant
- (c) Son/sons
- (d) Unmarried daughter/ daughters
- (e) Father
- (f) Mother
- (g) Brother/brothers
- (h) Unmarried sister/sisters

- NB: (1) (c) and (d) shall include children adopted legally before death of the employee while in service.
- (2) The nomination in favour of the unmarried daughter(s)/ sister(s) shall become invalid in the event of their marriage.
- (3) A bachelor/spinster may change nomination after marriage in favour of wife/husband.
- (4) Nomination can be altered in the event of legal separation or death of the nominee as the case may be.
- (5) If there are more than one son/ daughter/ sister, then the nomination in order of preference shall be made in favour of all of them.



