

**GOVERNMENT OF ORISSA  
FINANCE DEPARTMENT**

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No 19307 /F, Dated 26.04.11  
**GIS-II-57/2011**

**RESOLUTION**

**Sub: *Simplification of procedure of deposits and payments under Group Insurance Scheme for Government Employees.***

1. The Group Insurance Scheme for Government Employees, which was introduced w.e.f. 1.3.1974 vide F.D. Resolution No.2594/F dt.25.1.1974 as an optional scheme was made compulsory subsequently w.e.f. 1.4.1976 in F.D. Resolution No.19043/F dt. 15.04.1976 with a view to give some financial help to the family of a Govt. Servant who dies prematurely while in service. Since inception, the scheme has been revised in different times vide F.D. Resolution No.21037/F dt. 18.5.1985 read with Resolution No.47215/F dt.31.12.1985, vide Resolution No.42944/F dt.10.08.1987 and vide Resolution No.8754/F dt.9.3.1999 and this scheme has gone a long way in providing some measure of social security to the families of the deceased Government employees.

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 Govt. that settlement of death claims is 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 the 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.

After careful consideration of the recommendations made by the Committee, Government has been pleased to decide that the Procedure of implementation of the Scheme shall be modified as follows.

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

Presently the DDOs/ Head of Offices concerned are depositing the GIS premium of Government employees by sanctioning and drawing the advance from the appropriate Head of Account 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 Government servants borne in the regular establishment, by way of transfer credit of deposits to proper Head of Account without drawing money from Treasury in shape of Bank Draft. Present practice of remitting premium deposits to Finance Department by way of Bank Drafts is to be discontinued.

The premium will be deposited under Head "8443-civil Deposit-800-other receipts-0106-other Deposits-16030-Deposit under Group Insurance Scheme (i) 043-Deposits for the Government employees" While the money is deposited in Treasury, by transfer credit 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:-**

At present GIS Pass Books are being issued in favour of the Govt. employees by Finance Department. Henceforth, 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’. The earlier format prescribed vide F.D. Letter No.GIS-(II)-47/95-27761/F dt.13.07.1995 is hereby modified as in Annexure-‘A’. In the Annexure-‘A’, all detailed informations are to be filled in including the old GIS Pass Book Number etc 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.

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

At present the GIS premium deposit (without interest) is refunded by the DDOs/Head of Offices to the employee in case of retirement or relinquishing service after due sanction and drawal. This present practice will continue without any change.

5. **Payment of Assured Sum and other benefits under Group Insurance Scheme 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 employees 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 alongwith 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-696 Refunds of Deposits and other claims under the Govt. employees Group Insurance Scheme”.

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 copy of sanction order as in proforma 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 D.D.O/Head of Offices concerned should ensure that, the actual entitlement of sum assured & obsequies is sanctioned & paid to the Legal heir of the deceased employee. Excess payment, if any, made should be recovered from the D.D.O/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 D.D.O/ Head of office shall ensure that the payment is made to the legal claimant as per the scheme.

#### **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.

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 1999 after revision of pay under ORSP Rules 1998.

After revision of pay in the Revised Scale of Pay Rules 2008, **the scheme has not been revised. Sanction and deposit of additional premium beyond entitlement on account of revision of pay under ORSP Rules, 2008 is not allowed unless the scheme is revised.** Any excess deposit made after revision of pay in the Revised Scale of Pay Rules, 2008 will not entitle the employee to claim enhanced assured sum under the scheme as well as performances of obsequies etc..

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

**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

  
25/4/11

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. :

Designation Scale of pay	Basic Pay + Grade Pay if any as on ...	Amount required to be deposited towards GIS premium as per rule	Amount deposited towards GIS premium previously (As per entry in GIS Pass Book or other records)	Amount now deposited towards GIS premium	BD No./ Challan No. and date of deposit/ Name of the Treasury/Sub- Treasury.	Gross deposit 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 Death/ Retirement:-

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

**ANNEXURE-‘B’****PROFORMA FOR SANCTION OF DEATH CLAIM UNDER  
GROUP INSURANCE SCHEME**

1.	Full Name of the deceased employee with designation	:	
2.	Name of the Office with detail address where the employee was last working	:	
3.	Name of the Department	:	
4.	Whether the employee was serving as i) Government Servant ii) an employee of Aided Non-Govt. Educational Institutions. iii) an employee of Urban Local Bodies	: : :	
5.	Pay of the deceased employee on the date of death	:	
6.	Scale of Pay in which the employee was serving on the date of death.	:	
7.	Applicable premium deposit under GIS.	:	
8.	Quantum of deposit made by the date of death.	:	
9.	Date of last deposit details(Challan No./B.D. No. and date should be mentioned.	:	
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 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).	:	
12.	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).	:	
13.	Amount of assured sum sanctioned to be paid.	:	
14.	Amount of obsequies sanctioned to be paid.	:	

I certify that the above named deceased employee was covered under the G.I.S applicable for the Government employees 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:

Date:

Signature  
(With official Seal)Full name of the  
Head of office/D.D.O  
with designation

**Memo No. 19308/F,**

**Dated. 26.04.2011**

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

Sd/-

**Deputy Secretary to Government**

**Memo No. 19309/F,**

**Dated. 26.04.2011**

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, Orissa High Court/ Principal, MIAF, Bhubaneswar / Director General, GAA, Orissa, Bhubaneswar / Secretary, OPSC, Cuttack / 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.

Sd/-

**Deputy Secretary to Government**

**Memo No 19310/F,**

**Dated 26.04.2011**

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

Sd/-

**Deputy Secretary to Government.**

**Memo No. 19311/F,**

**Dated 26.04.2011**

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

Sd/-

**Deputy Secretary to Government.**

**Memo No. 25271/F.,**

**Dated 02.06.2011**

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.

Sd/-

**Deputy Secretary to Government**