

Introduction of Group Insurance Scheme for State
Government Employees on Self-financing and
Contributory basis.

GOVERNMENT OF TRIPURA
FINANCE DEPARTMENT

No.F.12 (1) – FIN (G) / 83.

Dated, Agartala, the 30th November, 1983

OFFICE MEMORANDUM

Subject:- Introduction of a Group Insurance Scheme for State Government employees on self-financing and contributory basis.

With a view to provide, at a low cost and on a wholly contributory and self-financing basis, the twin benefits of an insurance cover to help the families of the State Government employees in the event of death of the employees while in service and a lump sum payment to the employees or to their families on cessation of employment of the employees with the State Government on account of resignation, death, retirement, etc., the Governor is pleased to decide that a Group Insurance Scheme as detailed in the Annexure will be introduced from 1st March, 1984.

S.P. Ganguly
Commissioner-cum-Secretary
Government of Tripura
Finance Department

ANNEXURE

TRIPURA STATE GOVERNMENT EMPLOYEES GROUP
INSURANCE SCHEME, 1983.

Date of effect

The Tripura State Government Employees' Group Insurance Scheme, 1983, hereinafter referred to as the "scheme" shall come into force with effect from the forenoon of 1st March 1984.

Objective

2. The 'scheme' is intended to provide for the State Government employees, at a low cost and on a wholly contributory and self-financing basis, the twin benefits of an insurance cover to help their families in the event of death in service and a lump sum payment to augment their resources on retirement.

Application

- 1.1 The 'scheme' shall apply to all State Government servants. Contract employees, persons on deputation from the Central Government and other State Governments, public sector undertakings, or other autonomous organizations, person appointed on contract, casual labourers, persons paid at daily rates, persons not in whole time employment, persons in seasonal employment, persons appointed in short term vacancies and ad-hoc employees will not be

covered by the 'scheme'. The 'scheme' will also not apply to persons recruited under the State Government after attaining the age of 50 years.

- 1.2 This 'scheme' will also be applicable to work charged staff if they are regular State Government employees and not casual labourers, part-time and ad-hoc employees.
- 1.3 The 'scheme' shall also apply to a State Government employee who may be on deputation to any Department of the State Government or to the Government of India or to any other State Government, Corporate Body, Government Undertaking or any other organization or on foreign service;
- 1.4 Such State Government servants to whom the scheme applies will hereafter be referred to as 'employees'.

Membership

- 1.1 The 'scheme' will be compulsory for all those 'employees' who enter State Government Service after the scheme is notified i.e. all those employees entering State Government Service after the date of notification of the scheme will be compulsorily covered under the 'scheme' from the date it comes into force.
- 1.2 Those 'employees' who are already in State Government service on the date the 'scheme' is notified will have an option to opt out of the 'scheme'. This option should be exercised by 31st January, 1984. Those 'employees' who do not opt out of the 'scheme' by that date will be deemed to have become members of the 'scheme' from the date the 'scheme' comes into force. The option once exercised (or 'not exercised') will be treated as final and no further choice will be available.
- 1.3 After the 'scheme' has come into force all 'employees' who enter service in a month other than March shall be enrolled as members of the 'scheme' on the next anniversary of the 'scheme'.
- 1.4 For the purpose of this 'scheme', the employees will be classified a Group 'D', Group 'B', Group 'C' and Group 'A' as follows:-

Group 'D'	Employees in pay scales maximum of which is Rs.650/- or less.
Group 'C'	Employees in pay scales maximum of which is more than Rs.650/- and up to Rs.1595/-.
Group 'B'	Employees in pay scales maximum of which is more than Rs.1595/- and up to Rs.1860/-.
Group 'A'	Employees in pay scales maximum of which is more than Rs.1860/-.

Subscription and insurance cover for members

- 5.1 The subscription for the 'scheme' will be in units of Rs.10/- per month. A Group D employee will subscribe for one unit, a Group C employee for 2 units, a Group B employee for 3 units and a Group A employee for 4 units. Thus, the rate of subscription for a member of the 'scheme' shall be Rs.10/-, Rs.20/-, Rs.30/- and Rs.40/- per month for Group D,C, B and A employees respectively.
- 5.2 The amount of insurance cover will be Rs.10,000/- for each unit of subscription.

In other words, the insurance cover for each Group 'D' Group 'C' Group 'B' and Group 'A' employee will be Rs.10,000/-, Rs.20,000/-, Rs.30,000/- and Rs.40,000/- respectively.

- 5.3 In the event of regular promotion of an employee from one Group to another, his subscription shall be raised, from the next anniversary of the 'scheme' to the level appropriate to the Group to which he is promoted. 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.

For example, if the 'scheme' comes into force w.e.f. 1st March, 1984, a Group 'D' employee promoted on regular basis to Group 'C' in April, 1984 shall continue to subscribe at the rate of Rs.10/- per month up to February, 1985 and be eligible for the insurance cover of Rs.10,000/- only in addition to the benefits from the Savings Fund appropriate to his subscription. From March, 1985, his subscription will be raised to Rs.20/- per month and he will become eligible for an insurance cover of Rs.20,000/- in addition to appropriate benefits from the Savings Fund.

Premium and insurance cover for 'employees' other than members.

6. The 'employees' entering service in a month other than March failing after March, 1984 will be given benefit of appropriate insurance cover from the date of joining Government service to the date of their becoming members 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 anniversary of the 'scheme' they will pay subscription at the rate indicated in paragraph 5.1 above.

For example, if the 'scheme' comes into force w.e.f. 1st March 1984, a Group D employee enter in service in April, 1984 shall pay a subscription of Rs.3/- per month as premium for an insurance cover of Rs.10,000/- for a period of 11 months until February, 1985 and from March, 1985 his subscription will be raised to Rs.10/- per month and he shall become eligible for the benefits from Savings Fund in addition to the insurance cover of Rs.10,000/-. Similarly, a Group 'C' employee entering service in April, 1984 will pay a subscription of Rs.6/- per month as the premium for an insurance cover of Rs.20,000/- for a period of 11 months upto February, 1985 and from March, 1985 his subscription will be raised to Rs.20/- per month and he shall become eligible for the benefits from the Savings Fund in addition to insurance cover of Rs.20,000/-.

Insurance Fund and insurance cover for members

- 7.1 In order to provide an insurance cover to each member of the 'scheme' a portion of the subscription shall be credited to an Insurance Fund to be held in the Public Account of the State Government. It will be paid to the families of those 'employees' who unfortunately die, due to any cause, while in State Government service.
- 7.2 The positive or negative balance under the Insurance Fund shall be credited or debited, as the case may be, with the amount of interest calculated at the prevailing rate of interest on the Post Office savings bank deposits, which at present is 5 ½ per cent per annum.

Savings fund

- 8.1 The balance of the subscription shall be credited to a Savings Fund. The amount in the Savings Fund will be held by the State Government in Public Account. The total accumulation of savings together with interest thereon will be payable to the member on his retirement after attaining the age of superannuation or on cessation of his employment with the State Government or to his family on his death while in service.
- 8.2 The benefits from the Savings Fund will be approximately as per illustration table attached herewith. This benefit is illustrative and in practice could be a little more or less than the amount shown in the table which has been constructed on the basis of individual's subscription reduced by the cost of insurance at mortality rate of 3.75 per thousand and the compound interest of 10 per cent thereon. If at any time the rate of interest changes and / or the cost of insurance changes the benefits available from the Savings Fund will also change correspondingly. A detailed month-wise table for the first five years of the scheme is being issued separately.
- 8.3 In the case of death of a member the payment of the amount of insurance will be in addition to the payment from the Savings Fund.
- 8.4 The positive balance under the Savings Fund shall be credited with the amount of interest calculated at the rate of interest notified by the Finance Department for the purpose.
- 8.5 Interest will be allowed at 10 per cent per annum (compounded quarterly) on the balances in the Savings Fund for a block of 5 years commencing from the date the scheme comes into force.

Recovery of subscription

- 1.1 The subscription of a member for a month shall fall due at the commencement of the normal working hours on the first of that month.
- 1.2 The subscription as a premium for the insurance cover from the date of joining Government service to the date of membership of the 'scheme' shall initially fall due from the date of joining and subsequently from the commencement of normal working hours on the first of every month.
- 1.3 The subscription for a month shall be recovered by deduction from the salary / wage of the 'employee' for that month irrespective of the date of actual payment of salary / wage for that month.
- 1.4 The subscriptions shall be recovered every month including the month in which the 'employee' ceases to be in employment on account of retirement, death, resignation, removal from service etc.
- 1.5 The Drawing and Disbursing Officer shall recover the subscription from the 'employees' irrespective of their being on duty, leave or suspension.
- 1.6 No interest shall be levied on arrears of subscriptions if the non-recovery is due to delayed payments of salary / wage.

- 1.7 If an 'employee' is on extraordinary leave and there is no payment of his salary / wage for any period, his subscriptions for the months for which no payments of salary / wage are made to him shall be recovered with interest admissible under the 'scheme' on the accretions to the Savings Fund in not more than three instalments commencing from his salary / wage for the months following the month in which he resumes duties after leave. If an 'employee' dies while on extraordinary leave the subscriptions due from him shall be recovered with interest admissible under the 'scheme' on the accretions to the Savings Fund from the payments admissible to his family under the 'scheme'.

For example, if a Group D employee proceeds on extraordinary leave for 306 days from 5th April, 1984 to 4th February, 1985 and no salary / wage is paid to him for any day for May 1984 to January 1985, his subscriptions totaling Rs.90/- will be recovered together with the interest calculated at the compound rate of interest of 10% per annum in not more than three instalments commencing from the pay and allowances for February 1985 onwards.

- 1.8 If an 'employee' proceeds on deputation or on Foreign Service, the borrowing authority / foreign employer shall be requested to effect the recovery of the subscription and credit the same to the relevant head of account. It shall be ensured that the necessary clause to this effect is included in the terms of deputation / Foreign Service in future. The recovery of this amount will be watched in the same manner as applicable to leave salary and pension contribution. If at any time the recovery of subscription falls in arrears, the same shall be recovered with interest admissible under the 'scheme' on the accretions to the Savings Fund in not more than three instalments.

On reversion of such employee the foreign employer / borrower shall furnish to the parent department / office an account of contribution realised from the employee and deposited to the State Government account during the entire period of deputation / Foreign Service.

Concession for income-tax

2. The subscription to the 'scheme' will form part of deductions allowable in respect of life insurance premia, contributions to provident fund etc., in computing the total income of the subscriber for the purposes of income-tax, except to the extent of the amount finally withdrawn from the General / Contributory Provident Fund on account of such subscription.

Payment from Insurance Fund / Savings Fund

- 11.1 If an 'employee' 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 Head of Office shall issue a sanction for the payment of the member's accumulation in his Savings Fund after obtaining a simple application in Form No.4.
- 11.2 If an 'employee' dies while in service and his service book discloses that he was a member of the 'scheme' the Head of Office shall address the nominees / heirs of the Government servant concerned in Form No.5 to submit an application in Form No.6 and on receipt thereof shall issue a sanction for the payment of the amount of insurance and the accumulation in the Savings Fund to him (them).

11.3 The amount payable to the nominees / heirs of an 'employee' who has the benefit of an insurance cover only will be the amount of insurance appropriate to his Group.

11.4 The amount payable to the nominees / heirs 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 to which he was initially employed; and
- (c) the amount or amounts due to him for the additional units by which his subscription was raised on each occasion on due to appointment / promotion to higher Group for the period from which to the date of his death.

For example, if a Group D employee, who is a member of the 'scheme' acquires a membership in Group C and Group B after 5 years and 15 years of service respectively and dies while in service after 30 years of total membership in all these Groups, his nominee or nominees shall be paid the sum of the following amounts:-

- (i) the amount of insurance of Rs.30,000/- due on a monthly subscription of Rs.30/-, being a Group B employee on the date of his death;
- (ii) the amount due from Savings Fund on a monthly subscription of Rs.10/- for 30 years.
- (iii) the amount due from Savings Fund on a monthly subscription of Rs.10/- (Rs.20 – Rs.10) for 25 years; and
- (iv) the amount due from Savings Fund on a monthly subscription of Rs.10/- (Rs.30 – Rs.20) for 15 years.

11.5 The amount payable to the 'employee' 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 to which he was initially employed; 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, for the period from which the rate of subscription was so raised to the date of cessation of his membership.

For example, if a Group D employee who is a member of the 'scheme' acquires a membership in Group C and Group B after 10 and 20 years of service respectively and retires on superannuation after 30 years of total membership in all these Groups, he shall be paid the sum of the following amounts : -

- (i) the amount due to him from Savings Fund on a monthly subscription of Rs.10/- for 30 years;
- (ii) the amount due to him from Savings Fund on a monthly subscription of Rs.10/- (Rs.20 – Rs.10) for 20 years; and
- (iii) the amount due to him from Savings Fund on a monthly subscription of Rs.10/- (Rs.30 – Rs.20) for 10 years.

- 11.6 If any 'employee' dies during a month before the recovery of subscription for that month from him, his dues shall be paid after deducting the subscription.

Withdrawals from Insurance Fund / Savings Fund

- 1.1 It will 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 a member of the 'scheme' while in service, shall be worked out in accordance with paragraph 11 and paid to his nominee(s) in accordance with the accounting procedure prescribed separately.
- 1.2 It will also not be permissible for any member of the 'scheme' to withdraw any amount of 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 etc. shall be worked out in accordance with paragraph 11 and paid to him or his nominee(s) in accordance with the accounting procedure prescribed separately.

Loans / advances from or against accumulations in Insurance Fund / Savings Fund

2. 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.

Utilisation of accumulations in Insurance Fund / Savings Fund

3. The accumulation in the Insurance Fund / Savings Fund shall be at the disposal of the State Government. The bulk of this accumulation is proposed to be utilized in schemes for the welfare of the members of the 'scheme'.

Mode of notification of the 'scheme'

4. 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.

Action on notification of the 'scheme'

5. By the 10th of every month following the month in which the 'scheme' is notified, the Head of Office shall supply to the Drawing and Disbursing Officer names, Groups, date of birth and dates of appointment of persons who may be appointed to any service or post under the State Government during the preceding month and who would be eligible to be the members of the 'scheme' in terms of paragraph 3 of the 'scheme'.

Action on the 'scheme' coming into force

- 17.1 By the 10th of 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' who has been in the State Government service on the date the 'scheme' is notified but has not opted out of the 'scheme'.

- 17.2 Every member of the 'scheme' shall be informed in Form No.1 the date of his enrolment, the subscription to be deducted and the benefits to which he would be eligible. On his regular promotion from one Group to another he will be similarly informed in Form No.2.
- 17.3 The option exercised by the 'employees' who are already in State Government service on the date the 'scheme' is notified shall be in Form No.3. and will be pasted in Service Book of the individuals concerned.

Register of members

- 18 The Head of Office shall ensure that Group wise register or members in maintained in the Form No.9 and kept upto date. This register shall be sent to the Drawing and Disbursing Officer concerned once 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 Savings Fund under the 'scheme' and to record a certificate to this effect.

Nomination

- 19.1 The Head of Office shall obtain from every Government servant, who is a member of the 'scheme' a nomination conferring on one or more persons, 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 already in State Government service on the date the 'scheme' is notified and who do not opt out of the 'scheme', such nomination shall be obtained simultaneously with the options obtained from others and in the case of 'employees' who join State Government service after the date on which the 'scheme' is notified, such nomination shall be obtained along with the joining report.
- 19.2 If a member of the 'scheme' happens to be minor, he will be required to make nomination on his attaining the age of majority.
- 19.3 If a 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. For this purpose, family will have the same meaning as assigned to it in the Rule 50(6) of the Central Civil Services (Pension) Rules 1972, as adopted in the State of Tripura.
- 19.4 If a member nominates more than one person under paragraph 19.1 he should 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.
- 19.5 The nomination shall be made in Form No.7 or Form No.8, as is appropriate in the circumstances.
- 19.6 A 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.

19.7 When an employee leaves a family and if no nomination in favour of a Member or Members of his family subsists or if such nomination relates only to a part of the amount payable under the 'scheme', the whole amount or part thereof to which the nomination does not relate, as the case may be, shall, notwithstanding any nomination purporting to be in favour of any person or persons other than a Member or Members of his family, become payable to the Members of his family, in equal shares.

Provided that no share shall be payable to:

- (i) sons who have attained majority;
- (ii) sons of a deceased son who have attained majority;
- (iii) married daughters whose husbands are alive;
- (iv) married daughters of a deceased son whose husbands are alive; if there is any Member of the family other than those specified in clauses (i), (ii) and (iv).

Provided further that the widow or widows and the child or children of a deceased son shall received between them in equal parts only the share which that son would have received if he had survived the subscriber and had been exempted from the provisions of clause (i) of the first proviso.

19.8 The nomination received from the members shall be countersigned by the Head of Office and pasted on their service books. The Head of Office shall also make an entry in the service book that the nomination has been duly received.

Accounting:

20 The transactions relating to the 'scheme' shall be accounted for in accordance with the procedure laid down separately.

21 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 required clarification, the matter may be referred to the Finance Department, whose decision shall be final.

Review of the 'scheme'

22 The working of the 'scheme' will be reviewed every three years to ensure the 'scheme' remains self-financing and self-supporting.

TABLE

TRIPURA STATE GOVERNMENT
EMPLOYEES GROUP INSURANCE SCHEME, 1983

The amounts credited to the Savings Fund if the rate of interest is 10 per cent per annum.

No. of years contributions paid	Net annual saving Rs.82.50 (corresponding to Rs.10 per month contributions)	Net annual savings Rs.165 (corresponding to Rs.20 per month contributions)	Net annual savings Rs.247.50 (corresponding to Rs.30 per month contributions)	Net annual savings Rs.330 (corresponding to Rs.40 per month contributions)
	Rs.	Rs.	Rs.	Rs.
5	528	1,056	1,584	2,112
10	1,380	2,760	4,140	5,520
15	2,750	5,500	8,250	11,000
20	4,958	9,916	14,874	19,832
25	8,513	17,026	25,539	34,052
30	14,239	28,478	42,717	56,956
35	23,460	46,920	70,380	93,840
40	38,311	76,622	1,14,933	1,53,244

Form No.1.

Government of Tripura
Department / Office

Dated.....

MEMORANDUM

* Shri / Shrimati a Group Employee has been enrolled as a member of the Tripura State Government Employees Group Insurance Scheme, 1983 w.e.f. His / her monthly subscription of Rs. (Rupees) shall be deducted from his / her salary / wage commencing from the month of and he / she will be eligible to the benefits of the scheme appropriate to Group w.e.f.

(Head of Office)

To,
* Shri / Shrimati
* Name and designation of the employee.

Government of Tripura
Department / Office

Dated.....

MEMORANDUM

* Shri / Shrimati has been promoted on a regular basis, from Groupto Group..... w.e.f. His / her monthly subscription for the Tripura State Government Employees Group Insurance Scheme, 1983 shall be raised from Rs. to Rs. from the month of and he / she will be eligible to the benefits of the scheme appropriate to Group w.e.f.

(Head of Office)

To,
* Shri / Shrimati
* Name and designation of the employee.

Form No. 3

To,
(Head of Office)

Sir,

I have read and understood / I have been explained the details of the Tripura State Government Employees Group Insurance Scheme, 1983. I opt to remain outside this 'scheme'.

Yours faithfully,

(name and designation of the employee)

Place:

Date:

To,
The
.....

Subject:- Application for payment of accumulation under the Tripura State Government Employees Group Insurance Scheme, 1983.

Sir,

I have been a member of the Tripura State Government Employees Group Insurance Scheme, 1983 since ** I have retired from service after attaining the age of Years / I have ceased to be in employment with the State Government w.e.f. I was holding the post of before retirement / cessation of employment with the State Government. I request that the amount due to me under the Tripura State Government Employees Group Insurance Scheme may be paid to me.

Yours faithfully,

(name)

*Designation and address of the Head of Office.

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

No.
Government of Tripura
Department of
Office of

Dated

To,
*
.....

Subject:- Payment of the amount due under the Tripura State Government Employees Group Insurance Scheme, 1983.

Dear Sir / Madam,

I am directed to state that the late has nominated you for payment of full / percent of amounts due under the Tripura State Government Employees Group Insurance Scheme, 1983. You are therefore requested to submit an application in the enclosed Form No.6 for arranging payment.

Yours faithfully,
()

* Name and address of the nominee.

To,
 * The

Subject:- Application for payment of amount due to late Shri / Smti under the Tripura State Government Employees Group Insurance Scheme, 1983.

Sir,

With reference to your letter No. dated I hereby request that the full / percent of amount due to late Shri / Smti..... under the Tripura State Government Employees Group Insurance Scheme, 1983 may be paid to me.

Yours faithfully,
 ()

* Nam and address of the office from where Form No.5 is received.

NOMINATION FOR BENEFITS UNDER THE TRIPURA STATE GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME, 1983.

When the Government servant 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 received to the extent specified below any amount that may be sanctioned by the State Government under the Tripura State Government Employees Group Insurance Scheme, 1983 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.

Name and addresses of nominee / nominees	Relations -hip with Governm ent servant	Age	* Share of amount to be paid to each	Contingencies ** on the happening of which the nomination shall become invalid	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 Govt. servant.
1	2	3	4	5	6
1					
2					
3					

Dated, this day of19..... at

Two witnesses to signature.

- 1.
- 2.

Signature of the Govt. Servant.

N.B. The Government servant 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 that may be payable under the Insurance Scheme.

** Where a Government servant 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 a family.

Form No.8.

**NOMINATION FOR BENEFITS UNDER THE TRIPURA STATE GOVERNMENT
EMPLOYEES GROUP INSURANCE SCHEME, 1983.**

When the Government servant 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 members 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 State Government under the Tripura State Government Employees Group Insurance Scheme, 1983 in the event of my death while in service or which having become payable on my attaining the age of superannuation may remain un-paid at my death.

Name and addresses of nominee / nominees	Relation-ship with Government servant	Age	* Share of amount to be paid to each	Contingencies on the happening of which the nomination shall become invalid	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 Govt. servant.
1	2	3	4	5	6
1					
2					
3					

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

Dated, this day of19..... at

Two witnesses to signature.

- 1.
- 2.

Signature of the Govt. Servant.

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

Form No.9.

STATE GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME, 1983
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 Department	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 Department	Date of cessation of membership and reason thereof	Remarks
1	2	3	4	5	6	7	8	9

CLARIFICATIONS, INSTRUCTIONS AND MODIFICATIONS.

1. Maintenance of Nomination:- In the accordance with the provisions of Tripura State Government Employees Group Insurance Scheme, 1983 the nomination received from the employees / members shall be countersigned by the Head of Office is also required to mention in the Service Book that the nomination has been duly received. Nomination should be obtained in two from each 'employee' / 'member' while one copy of the nomination will be pasted on the Service Book of the employee / member concerned as required under paragraph 19.8 of the 'scheme', the second copy should be sent to the 'Directorate of Small Savings, Group Insurance & Institutional Finance' and the third copy should be sent to the Accountant General for record.

The Directorate of Small Savings, Group Insurance & Institutional Finance should arrange the nominations in alphabetical order separately for each

Department after numbering them serially in a register to be opened for the purpose. The nominations should remain in the custody of the Director or the Deputy Director nominated by the Director.

(Issued vide Memo No.12(1) – FIN(G) / 83 dated 5th December 1983 ;by the Commissioner-cum-Secretary, Government of Tripura, Finance Department.

2. Maintenance of Nominations of Gazetted Officers – Under paragraph 19.8 of the Tripura State Government Employees Group Insurance Scheme, 1983 the nominations received from the members are to be countersigned by the Heads of Office and pasted in their Service Books. A question has been raised as to how the nomination of Gazetted Officers are to be pasted in their Service Books since in the case of directly Gazetted Officers, there will be no service book with the Head of Office and in the case of those who have been promoted from non-Gazetted posts to Gazetted posts, the service books will be with the Accountant General.

It is clarified that one copy of the nomination received from each Gazetted officer, duly countersigned by the Head of Office will remain with the Head of office. As pasting of the nomination in the Service Book will not be possible, the form should remain in the safe custody of the Head of office. A list of such nominations of Gazetted officers in the custody of the Head of office should be maintained in a Register. Copies of these nominations, duly countersigned by the Head of Office will be sent to the Directorate of Small Savings, Group Insurance & Institutional Finance and also to the Accountant General according to the instructions issued under Memorandum No.F.12(1) – FIN / 83 dated 5th December 1983.

(Issued vide Memo No. F.6(1) – SS / 83 dated 2nd April 1984 by the Directorate of Small Savings, Group Insurance & Institutional Finance, Government of Tripura, Agartala.

3. Maintenance of Nominations of Gazetted Officers - It was clarified vide this Directorate Memo No.F.6(1) – SS / 83 dated 2nd April 1984 that one copy of the nomination received from each Gazetted officer duly countersigned by the Head of Office would remain with the Head of Office since pasting of the nominations in the Service Book were not than possible as service book were with the Accountant General. As per Finance Department Notification No.F.12 (31) – FIN (TRY) / 87 dated 29th August 1987, however, a new service book of the Gazetted officers will be opened in the establishment.

Since the service books of the Gazetted officers will now be available in the establishment, nominations of Gazetted officers should be pasted and recorded in the service book as in the case of non-gazetted officers along with the date of commencement of subscription. This action should be taken by the Head of office of the establishment where the gazetted officers posted at present, after collecting the nomination forms from the previous establishment if necessary. Similarly the record of Gazetted officers if respect of opting out and re-joining should also be maintained and recorded in the service book of the gazetted officers in the same manner as was done in the case of non-gazetted officers.

(Issued vide Memo No. F.6 (1) – SS / GIS / 86-87 / (Vol-III) dated 10th March 1988 by the Directorate of Small Savings, Group Insurance & Institutional Finance, Government of Tripura, Agartala).

4. Subscriptions are not recovered during extension of Service – A question has been raised whether insurance cover will be available to a member of the scheme beyond the date of superannuation, if he is granted extension of service. It is hereby clarified that the insurance cover under the scheme mentioned above will be effective only up to the date of superannuation. If any member is granted extension of service beyond the date of superannuation, there will be no insurance cover under the above scheme beyond the date of superannuation. In other words, the scheme will cease to be operative in his case beyond the date of superannuation.

(Issued vide Memo No. F.12 (1) – FIN (G) / 83 dated 26th March 1984 April 1984 by the Commissioner-cum-Secretary, Government of Tripura, Finance Department).

5. Regarding bringing employees appointed temporarily for specified period under the scheme – Under paragraph 3.1 of the Tripura State Government Employees Group Insurance Scheme, 1983, contract employees, persons on deputation from the Central Government & other State Governments, Public Sector undertakings or other autonomous organizations, persons appointed on contract, casual labourers, persons paid at daily rates, persons not in whole appointed in short-time vacancies and ad-hoc employees will not be covered by the scheme. A question has been raised whether employees appointed temporarily for specific period will come under the scheme. It is clarified that the employees appointed temporarily for specific period will not be covered by the scheme until the services are regularized. (Issued vide Memo No. F.6 (1) – SS / GIS / 83 / 88-207 dated 5th April 1984 by the Directorate of Small Savings, Group Insurance & Institutional Finance, Government of Tripura, Agartala).
6. Clarification – A question has been raised as to from which date, the employees who was outside the scheme due to his appointment for a specific period / on ad-hoc basis and subsequently received orders for continuation until further order, would be eligible to become a member of the scheme. It is clarified that the employees will be treated as member of the scheme from the date of receipt of the order by the Head of offices of regular appointment.

(Issued vide Memo No. F.6 (70) – GIS / 86-87 / Vol-II dated 26th June 1987 by the Directorate of Small Savings, Group Insurance & Institutional Finance, Government of Tripura, Agartala).

7. Visit of Development Officers / Inspectors – Development Officers / Inspectors under the Directorate have already been directed to visit all the establishment to see that the records in connection with Group Insurance Scheme are maintained properly.

The Heads of Offices are requested to co-operate with the Development Officer / Inspectors of this Directorate in the respect.

(Issued vide Memo No. F.6 (1) – SS / GIS / 84-85 dated 21st April 1984 by the Directorate of Small Savings, Group Insurance & Institutional Finance, Government of Tripura, Agartala).

8. Opportunity allowed to the employees to join the Scheme who had remained out of the Scheme – The Tripura State Government Employees Group Insurance Scheme was introduced vide Finance Department's Notification No.F.12(1) – FIN(G) / 83 dated 30th November 1983 and the scheme came into effect from the forenoon of 1st March 1984.
 1. In terms of the provisions contained in paragraph 4.2 of the Scheme those State Government employees already in service on 30th November 1983 were given an option to opt out of the 'Scheme'. This option had to be exercised by 31st January, 1984.
 2. While a substantial number of State Government employees became members of the 'Scheme' by availing of the opportunity allowed to them some of the eligible employees remained out of the 'Scheme'. However requests are being received on behalf of such employees who are in service on 30th November 1983 but remained out of the 'Scheme' for permission to become member of the 'Scheme' now.
 3. The matter has been considered and the Governor has been pleased to decide to allow a further opportunity to those of the employees, who were in service on 30th November 1983 and who remained out of the 'Scheme' to become members of the 'Scheme' from 1st March 1986, if they submit their requests in writing in the enclosed form No.10 so as to reach the Heads of Offices not later than 31st August, 1985, on the following conditions:-
 - i. the membership shall commence from the commencement of normal hours on the 1st March 1986.
 - ii. no insurance cover shall be provided nor any premium shall be recovered therefore till the commencement of the membership and
 - iii. no benefits shall accrue under the 'Scheme' nor any subscription shall be recovered therefore until the commencement of the membership from the commencement of the normal working hours on the 1st March 1986.
 4. Such of the employees who were in service on 30th November 1983 but remained out of the 'Scheme' may now submit their requests to become members of the "Scheme" from 1st March, 1986 in writing in Form No.10 to their Heads of Offices, so as to reach them not later than 31st August 1985. Applications may use typed or handwritten form no.10 for this purpose. The form no.10 should be sent by registered post or handed over in person to the Head of office, pending scrutiny of the request and issue of the intimation in the prescribed form no.1.
 5. Any request form no.10 received after 31st August 1985 should not be entertained by the Head of offices. The employees should, therefore, themselves ensure that their requests in form no.10 reach their Heads of offices by 31st August 1985 positively.

6. On receipt of a request in form no.10 from an employee, the Head of office shall arrange to get it pasted in the Service Book and attest the following entry in the Service Book / Service Record, provided the Government servant concerned was in service on 30th November 1983 and was eligible to become a member of 'Scheme'.

"Membership of the Tripura State Government Employees Group Insurance Scheme, 1983 allowed w.e.f. 1st March 1986 on his written request in terms of Finance Department Memo No.F.12(1) FIN(G) / 83 dated 31st May 1985.

The Head of office should also issue simultaneously in the prescribed form no.1 intimation of the enrolment in the 'scheme' to the concerned 'employee'.

7. All employees concerned are also hereby informed that this is the last opportunity for joining the 'Scheme' and that no further opportunity will be available for joining the same.

FORM NO.10

To,
(Head of Office)

Sir,

With reference to Finance Department office Memorandum No.F.12(1) – FIN(G) / 83 dated 31st May 1985, I hereby request that I may be enrolled as a Member in Group.... of the Tripura State Government Employees Group Insurance Scheme, 1983 with effect from 01.03.1986 on the conditions specified therein. I agree to the recovery of the subscription of Rs. As per provisions of the 'scheme' for providing me with an insurance cover of Rs. Commencing, from the commencement of normal working hours on the 1st March 1986, besides benefits from the Savings Fund under the 'Scheme'.

2. I hereby declare that I was a State Government employee on 30th November 1983 and I was eligible to become a member of the 'Scheme' from 1st March 1984 under paragraph 3.1 read with paragraph 4.2 of the 'Scheme'.

Yours faithfully,

Place:
Date:

(signature of the employee)
Name of employee in block letters
Designation:
Office / Institution :
Where currently employed:
Postal Address:

(Issued vide Memo No. F.12 (1) – FIN (G) / 83 dated 31st May 1985 by the Deputy Secretary, Government of Tripura, Finance Department).

9. Sending of list of employees who had opted to come under the Scheme from March, 1986 - Tripura State Government Employees Group Insurance Scheme was introduced vide Finance Department's Notification No.F.12(1) – FIN(G) / 83 dated 30th November 1983 and the scheme came into effect from the forenoon of 1st March 1984.

Further. The Governor was pleased to allow a further opportunity to those of the employees who were in service on 30th November 1983 and remained out of the scheme to become members of the scheme from 1st march, 1986 vide Finance Department Memorandum No.F.12(1) – FIN(G) / 83 dated 31st May 1985 published in the Tripura Gazette, Extraordinary issue dated 31st May 1985.

All Heads of Office are therefore now requested to send to this Directorate a list of employees who have opted for the Group Insurance Scheme after expiry of last date of exercising option immediately.

(Issued vide Memo No. F.6 (70) – GIS / 84-85 / 2748-3248 dated 30th October 1985 by the Directorate of Small Savings, Group Insurance & Institutional Finance, Government of Tripura, Agartala)

10. Maintenance of option in Form No.10 exercised by Gazetted Officers – As per paragraph 7 of the Notification issue, May 31, 1985 A.D. of the Tripura State Government Employees Group Insurance Scheme, 1983 on receipt of written request in Form No.10 from the employee, the Head of Office of the establishment shall arrange to get it pasted in their Service Book / Service Record and attest the following entry in the Service Book / Service Record by the Head of Office, provided, the Government servant concerned was in service on 30th November 1983 and was eligible to become a member of the scheme.

A question has been raised as to how the written request in Form No.10 of the Gazetted officers are to be pasted and attested in the Service Book / Service Record of their Service Book when there will be no service book with the Head of offices and the Service Book will be with the Accountant General.

It is clarified that on receipt of the written request from each Gazetted officers, duly attested by the head of office of the establishment as per Para 1.3 (a) of the Accounting procedure, 1983 will remain with the Head of office. As pasting of the Form No.10 in the Service Book will not be possible, the form should remain in the safe custody of the Head of offices. The Form No.10 received from the Gazetted officer may be maintained by the Head of office as pasted in a register meant for the purpose.

(Issued vide Memo No. F.12 (1) – FIN(G) / 83 dated 10th December 1985 by the Directorate of Small Savings, Group Insurance & Institutional Finance, Government of Tripura, Agartala).

11. Deduction of subscription from the employees who joined the Scheme from 01.03.1986 – All Head of offices under the State Government are requested to ensure deduction of subscription of Group Insurance Scheme from the eligible employees who have joined in the scheme as per Finance Department,

Government of Tripura office Memorandum No.F.12(1) – FIN(G) / 83 dated 31st May 1985, from the salary of March, payable in April 1986.

12. In modification of paragraph 4.4 of the Tripura State Government Employees Group Insurance Scheme, 1983 published in the Extra-ordinary issue of Tripura Gazette dated 30th November 1983 under Finance Department office Memorandum No.F.12(1) – FIN(G) / 83 dated 30th November 1983, it is informed to all concerned that as the pay scale of State Government Employees have been revised, for the purpose of this 'Scheme' the following classification of employees as Group 'D', Group 'C', Group 'B' and Group 'A' will be effective from 1st March, 1989.

Group – 'D'	Employees in pay scales maximum for which is Rs.2130/- or less
Group – 'C'	Employees in pay scales maximum of which is more than Rs.2130/- and upto Rs.3980/-
Group – 'B'	Employees in pay Scales maximum of which is more than Rs.3980/- and upto Rs.5000/-
Group – 'A'	Employees in pay Scales maximum of which is more than Rs.5000/-

The dated of subscription for a member of the Scheme will remain same i.e. Rs.10/-, Rs.20/-, Rs.30/- and Rs.40/- per month for Group – 'D', Group – 'C', Group – 'B' and Group – 'A' employees respectively.

(Issued vide Memo No. F.12 (1) – FIN (G) / 83 dated 21st January, 1989 by the Joint Secretary, Government of Tripura, Finance Department).

13. In partial modification of this Department Memorandum No.F.12(1) – FIN(G) / 83 dated 21st January 1989 the undersigned is directed to please read of following classification of employees as Group – A, Group – B, Group – C and Group – D will effective from 1st March, 1989 instead of classification shown in the Memorandum dated 21st January 1989.

Group – 'A'	All posts carrying pay scales the maximum of which is not less than Rs.5000/-.
Group – 'B'	All posts carrying pay Scales the maximum of which is more than Rs.3980/- and but less than Rs.5000/- .
Group – 'C'	All posts carrying pay scales the maximum of which is not less than Rs.2130/- but not more than Rs.3980/-.
Group – 'D'	All posts carrying pay scales the maximum of which is less than Rs.2130/-.

(Issued vide corrigendum No. F.12 (1) – FIN (G) / 83 / 4687 – 786 dated 6th February 1989 by the Deputy Secretary, Government of Tripura, Finance Department).

14. Classification of Group 'C' – It is observed that most of the establishments are confusing the classification of Group – 'C' in determining the Group. I am directed to request all concerned to please read "and not more than Rs.3,980/-" in place of "but not less that Rs.3,980/- in respect of clarification of Group – C.

(Issued vide corrigendum No. F.12 (1) – FIN (G) / 83 dated 29th April 1988 by the Deputy Secretary, Government of Tripura, Finance Department).

15. Enhancement of monthly subscription & Insurance coverage from 01.03.1991 –
The Governor of Tripura is pleased to modify the existing provision of Paras 4.2, 5.2, 8.5 and 17.3 of the Tripura State Government Employees Group Insurance Scheme, 1983 as follows and to enhance the monthly subscription and Insurance Coverage for all the 4 (four) groups of State Government Employees w.e.f. 1st March 1991.

Existing provision	Modified provision
<p>4.2 Those 'employees' who are already in State Government Service on the date of the "Scheme" is notified will have an option to opt out of the 'Scheme'. This option should be exercised by 31st January, 1984. Those 'employees' who do not opt out of the 'Scheme' by the date will be deemed to have become members of the 'Scheme' by the date will be deemed to have become members of the 'Scheme' from the date the 'scheme' comes into force. The option once exercised (or 'not exercised') will be treated as final and no further choice will be available.</p> <p>5.1 The subscription for the 'scheme' will be in units of Rs.10/- per month. A Group 'D' employee will subscriber for one unit, a Group 'C' employee for 2 units, a Group B employee for 4 units and a Group A employee for 4 units. Thus the rate of subscription for member of the scheme shall be Rs.10/-, Rs.20/-, Rs.30/- and Rs.40/- per month for Group D,C,B and A employees respectively.</p> <p>5.2 The amount of insurance cover will be Rs.10,000/- for each unit of subscription. In other words, the insurance cover for each Group 'D', Group 'C', Group 'B' and Group 'A' employees will be Rs.10,000/-, Rs.20,000/-, Rs.30,000/- and Rs.40,000/- respectively.</p>	<p>4.2 Those employees who were member of the 'scheme' on 31.03.1990 will have an option to opt out of the scheme with subscription unit of Rs.15/- per month. This option should be exercised by 31st January 1991. Those employees who donot opt out of the scheme with the subscription unit of rs.15/- per month by that date will be deemed to have opted for the scheme with the subscription of Rs.15/- per month effective from 1st March 1991. The option one exercised (or not exercised) will be treated as final and no further choice will be available. Other employees who opt out of the scheme with the subscription unit of Rs.15/- per month will continue to subscribe for the scheme in unit of Rs.10/- per month till they cease to be in employment with the State Government on account of retirement resignation death etc.</p> <p>5.1 The subscription for the 'scheme' will be in unit of Rs.15/- per month. A Group 'D' employee will subscribe for one unit, a Group C for 2 units, a Group B for 4 units and a Group A for 6 units. Thus the rate of subscription for a member of the 'scheme' shall Rs.15/-, Rs.30/-, Rs.60/- and Rs.90/- per month for Group D,C,B and A employees respectively.</p> <p>5.2 The amount of insurance cover will be Rs.15,000/- for each unit of subscription.</p>

<p>8.5 Interest will be allowed at 10 per cent per annum (compounded quarterly) on the balance in the Savings Fund for a block of 5 years commencing from the date the scheme comes into force.</p> <p>17.3 The option exercised by the 'employee' who are already in State Govt. service on the date the 'scheme' is notified shall be in Form No.3 and will be pasted in the Service Book of the individuals concerned.</p>	<p>In other words, the insurance cover for each Group 'D', Group 'C', Group 'B' and Group 'A' employees will be Rs.15,000/-, Rs.30,000/-, Rs.60,000/- and Rs.90,000/- respectively.</p> <p>8.5 Interest will be allowed at 12 per cent per annum (compounded quarterly) on the balance in the Savings Fund for a block of 5 years commencing from the date of enhancement of the monthly subscription (i.e. 1st March '91).</p> <p>17.3 The option exercised by the members of the 'scheme' shall be in Form No.3 enclosed therewith and will be pasted in the Service Book of the individuals concerned.</p>
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Form No. 3

To,
(Head of Office)

Sir,

I have read and understood / I have been explained the details of the Tripura State Government Employees Group Insurance Scheme, 1983. I opt to remain outside this 'scheme'.

Yours faithfully,

(name and designation of the employee)

Place:

Date:

(Issued vide corrigendum No. F.12 (1) – FIN (G) / 90 dated 8th January 1991 by the Joint Secretary, Government of Tripura, Finance Department).

16. Another opportunity allowed to the employees to come under the Group Insurance Scheme w.e.f. 01.03.1991 – When the State Government Employees Group Insurance Scheme, 1983 was introduced, some of the employees opted to remain out of the Scheme. Thereafter there has been representation from a number of employees to the effect that they were not fully aware of the benefits of the Scheme with the result that they exercised option for remaining outside the Scheme. The employees wanted another chance to come under the Scheme.

After careful consideration of all aspects of the matter, the Governor, Tripura is pleased to order, in relaxation of Para 4.2 of the Tripura State Government

Employees Group Insurance Scheme, 1983 published under O.M. No.F.12(1) – FIN(G) / 83 dated 30th November 1983, as follows :-

- 1) All the employees of the Government of Tripura who are eligible to become members of the aforesaid Scheme as modified under Notification No.F.12 (1) – FIN (G) / 90 dated 8th January, 1991 but who exercised option to remain out of the scheme shall be given another chance to exercise option with 30 days from the date of publication / issue of this notification to come under the Scheme.
- 2) The option aforesaid shall be exercised in the form enclosed.
- 3) The employees who opt to come under the scheme shall have to pay subscription at modified rate under notification No.F.12(1) – FIN(G) / 90 dated 8th January 1991 and shall be eligible for modified insurance coverage as mentioned in the said notification.
- 4) The Employees who opt to come under the Scheme shall become member of the scheme from 1st March, 1991 and shall have to pay arrears or subscription with interest thereon if necessary as per rule.
- 5) The subscription including arrears subscription and interest thereon shall be deducted from the pay bill of the month in which option is received.
- 6) The option shall be submitted to the Head of Office who shall take action as provided in Para 17.2 and 19.1 of the Tripura State Government Employees Group Insurance Scheme, 1983.
- 7) The option one exercised shall be final.

FORM NO. – 3A

To,
(Head of Office)

.....
.....
.....

Sir,

I have read and understand / I have been explained the details of the Tripura State Government Employees Group Insurance Modified Scheme.

I opt to come under aforesaid modified scheme effective from 1st March 1991 in terms of Notification No.F.12 (1) – FIN(G) / 90 dated 8th January 1991 and subject to the condition as mentioned in the said notification.

Yours faithfully,

Place:
Date:

(name and designation of the employee)

(Issued vide Notification No. F.12 (1) – FIN (G) / 85-90 dated 11th March 1991 by the Joint Secretary, Government of Tripura, Finance Department).

17. Ratio or per unit subscription towards Insurance Fund and Savings Fund – Attention of all Heads of Departments notification No.F.12 (1) – FIN (G) / 90 dated 08.01.1991 regarding modification of the Tripura State Government Employees Group Insurance Scheme, 1983 wherein it has been stated that the subscription for the scheme will be in unit of Rs.15/- per month and the enhanced rates of monthly subscription for all the 4 groups of State Government Employees have been specified.

In this connection, it is stated that out of monthly contribution of Rs.15/- per unit, Rs.5/- will be premium for Insurance Cover and balance Rs.10/- will be subscription to Savings Fund effective from 1st March 1991.

It is therefore, requested that all Heads of Departments under the Govt. of Tripura may kindly advise all Heads of Offices under their respective Department suitably in this regard.

18. Sending of service Book of employees and other related records for finalisation of Group Insurance Cases – It is experience that at the time of settlement of Group Insurance Claim Service Books are required in most of the cases. Whenever Heads of Offices are requested for sending Service Books for scrutiny, often reply is given to this Directorate that the Service Book of the incumbent concerned has already been sent to the Accountant General, Tripura for finalization of pension case. In absence of Service Book it is difficult to finalise the Group Insurance Claim.

All concerned are, therefore, requested to finalise the Group Insurance claim first the thereafter the pension proposal may be initiated to the Accountant General.

All Heads of Offices are also requested to send the Service Book and other related papers in connection with Group Insurance to the Directorate of Institutional Finance, Group Insurance & Small Savings, District Magistrate & Collector North Tripura / South Tripura as the case may be as and when asked for.

(Issued vide Memo No. F.12 (1) – FIN (G) / 83 / 5009-5306 dated 5th January 1994 by the Directorate of Small Savings, Group Insurance & Institutional Finance, Government of Tripura, Agartala).

19. Clarification of Group – D employees – It has come to the notice of the Government that some Department has raised a question whether Group – ‘D’ employees (subsequently classified in Group – ‘C’ employees) in the pay scale of Rs.850-2130/- will subscription of Rs.15/- per month which are being allowed to Group – ‘D’ employees as per Rule.

The undersigned is directed to say that subscription of Group Insurance are based on grouping of pay range enjoyed by the different groups of the State Government employees, and not on the basis of Status / classification of their

service and therefore Government has decided not to change the existing contribution amount of Rs.30/- per month of G.I.S. subscription for employee classified as Group – 'C' employees enjoying pay scale of Rs.850-2130/- for the benefit of their families.

(Issued vide Notification No. F.5 (8) – FIN (G) / 76 dated 24th April 1995 by the Joint Secretary, Government of Tripura, Finance Department).

20. Initiating proposal for according administrative approval for sanction and payment of entitlement – On examination of proposals for administrative approval to accord sanction of entitlement under Tripura State Government Employees Group Insurance Scheme, 1983 in case of death / retirement cessation of service it is observed that in some of the establishments monthly subscription are being realised from the employees beyond the date of their superannuation and ad-hoc appointed employees and temporarily for specific period of appointments employees are also taken into consideration for enrolment as member of the scheme. Even the cases which are under correspondence, some establishments submit fresh proposal for according administrative approval without referring previous correspondence, in that case there is every possibility of duplication in issuance of administrative approval.

In order to avoid approval to inadmissible claims / issuance of duplicate approval, the format for submission of proposal for administrative approval circulated vide this Directorate Memo No.F.12(1) - FIN(G) / 91 dated 20th May 1991 has been revised and the revised format is enclosed therewith.

Proposal for administrative approval to accord sanction of entitlement under Tripura State Government Employees Group Insurance Scheme, 1983 will henceforth be entertained only in the revised format as enclosed.

All the Head of Departments under Govt. of Tripura are requested to kindly circulate the enclosed revised format amongst all the Head of Offices under their respective department with advice to submit proposal for according administrative approval in the revised format henceforth.

P R O F O R M A

Proposal for administrative approval to accord sanction of entitlement under Tripura State Government Employees Group Insurance Scheme, 1983 in case of death / retirement / cessation of service, as per provision of Para 5.1(1) of Tripura State Government Employees Group Insurance Scheme, 1991 (1st amendment) Rules – Accounting procedure.

01. Name of the employee with designation :-
02. a) Date of appointment:-
 - b) Ad-hoc appointment, if any:- From to
 - c) Appointment indicating specific period, if any: From To...
 - d) Date of service regularization :-

(attested copy of the order should be enclosed)

03. a) Date of promotion
- b) Ad-hoc promotion, if any:- From to
- c) Date of regularization of promotion :
04. Scale of pay (Both Revised and pre-revised) since enrolment till death / superannuation / cessation of service:
05. Date of retirement / death / cessation from service (Death certificate to be furnished with proposal in respect of deceased employee) :
06. Date of superannuation :
07. Date of birth:
08. Date of enrolment as member of Tripura State Government Employees Group Insurance Scheme with Group of membership:
09. Change of membership group, if there were any, with period for which he / she continued in the Group:
10. Rate of monthly subscription realised and credited in to Govt. account under 8011-Insurance & Pension Fund with period for which realised:
 - i) @Rs.... from to
 - ii) @Rs.....from to.....
 - iii) @Rs..... from to.....
11. a) Particulars of Nominee / survivors (applicable in case of deceased employee):-
- b) Whether necessary entry in respect of nomination has been made in the service book:-
12. Whether necessary entry in respect of membership has be made in the Service Book of the employee:-
13. Total subscription realised:-

Certified that no proposal in the name of the concerned employee was initiated earlier.

Signature and designation
Seal of the Head of Office

Note :- Attested true copy of nomination in case of deceased employee (if exercised) to be enclosed with the proposal.

(Issued vide Memo No. F.12 (1) – GIS / 83-90 dated 3rd November 1996 by the Directorate of Small Savings, Group Insurance & Institutional Finance, Government of Tripura, Agartala).

21. Settlement of cases in respect of missing employees – The Governor of Tripura is pleased to make the following provisions to amend the Tripura State Government Employees Group Insurance Scheme, 1983:-

Short title and commencement –

- 1) These provisions may be called the Tripura State Government Employees Group Insurance (Amendment) Scheme, 1996.
- 2) They shall come into force on and from the date of their publication in the official Gazette. After paragraph 11.6 of the Tripura State Government Employees Group Insurance Scheme, 1983, the following paragraph shall be inserted, namely:-

Insertion of new Paras –

11.7 – In the event of death of a member of the 'scheme' while in service, if a person, who is eligible to receive insurance amounts, is charged with offence of murdering the member of the 'scheme' or abetting the Commission of such and offence, his / her claim to receive insurance amounts shall remain suspended till the conclusion of the criminal proceedings instituted against such a person. If, on the conclusion of the criminal proceedings, the person concerned is convicted for the murder or abetting in the murder he / she shall be debarred from receiving's his / her share of insurance amounts, which shall be paid in equal shares to other eligible persons. However, on the conclusion of the criminal proceedings, if the person concerned is acquitted of the charge of murdering or abetting in the murder, his / her share of insurance amounts shall be paid to him / her without any interest thereon.

11.8 – If a member of the 'scheme' is missing and has not been traced, the insurance cover shall be paid to the nominee / heirs of the missing person after expiry of a period of 7 years following the month of disappearance of the member provide that the claimants produce a proper and undisputable 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. The accumulation in the Savings Fund may, however, be paid to the nominees / heirs after lapse of a period of one year following the month of disappearance subject of the fulfillment 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 in spite of best efforts made by the police.

- (ii) An Indemnity Band should be taken from the nominees / heirs of the employee that all payment shall be adjusted against the payment due to the employee in case he / she appears on the scene and makes any claims.

11.9 – Full subscription at the rate applicable on the date of disappearance of the employee will continue to be recovered every month from the nominee / heirs of the missing employee for a period one year following the month of disappearance. Thereafter, premium for insurance cover at the rate of Rs.5.00 per month for every Rs.15.000/- of the insurance cover will be recovered for a further period of six years or till the month in which insurance cover is paid, whichever is later. It will, however, be permissible if recovery of full subscription for one year together with interest thereon at the rate admissible on the accumulations in the Savings Fund is made from the Savings Fund amount to be paid after one year. Similarly, premium for the next six years at the rate of Rs.5.00 per month for every Rs.15,000/- of the insurance cover may also be recovered together with interest thereon at the rate admissible on the accumulations in the Savings Fund from the insurance amount to be paid after expiry of the period of seven years following the month of disappearance.

11.10 – Insurance amount shall be paid to the nominees / heirs of the missing employee subject of fulfillment of the condition mentioned in Para 11.8 even if the date of superannuation of the missing employees falls before the expiry of the period of seven years following the month of disappearance.

(Issued vide Notification No. F.5 (8) – FIN (G) / GIS / 96 / 1519-68 dated 11th September 1996 by the Joint Secretary, Government of Tripura, Finance Department).

22. To bring employee under the purview of the scheme examining eligibility – Para 3.1 of Tripura State Government Employees Group Insurance Scheme, 1983 provided “The ‘Scheme’ shall apply to all State Government Servants, Contract employees, persons on deputation from the Central Government and other State Governments, Public Sector Undertaking, or other autonomous organizations, persons appointed on contract, casual labourers, persons paid at daily rates, persons not in whole time employment, persons in seasonal employment, persons appointed in short term vacancies and ad-hoc employees will not be covered by the ‘scheme’ – The ‘Scheme’ will also not apply to persons recruited under the State Government after attaining the age of 50 years.

Further instruction was communicated to all concerned vide Memo No.F.6(1) – SS / GIS / 83 / 88-207 dated 5th April 1984 and Memo No.F.6(70) – GIS / 86-87 / Vol-II dated 26th June 1987 issued for specific period will not come under the purview of the Tripura State Government Employees Group Insurance Scheme until their services are regularized.

2. It is observed that in many cases G.I. membership are allowed to the employees by the Head of Offices of various Departments in contravention of Para 3.1 of the Tripura State Government Employees Group Insurance Scheme, 1983 and further instruction issued from this Directorate.

3. All the Head of Departments under Government of Tripura are requested to kindly advise all the Head of Offices under their control to carefully examine the provision of the scheme and instruction issued from this Directorate vide No. as stated above at the time of allowing membership to any employee. If any Head of Office allows membership violating the norm of the scheme, it will be his personal responsibility.

(Issued vide Memo No. F.1 (7) – GIS / 96 / 323-90 dated 25th January 1997 by the Directorate of Small Savings, Group Insurance & Institutional Finance, Government of Tripura, Agartala).

23. Subscription are not recovered during extension of Service – It was specifically clarified vide this Department's Memorandum No.F.12(1) – FIN(G) / 86 dated 26th March 1984 that if any member is granted extension of service beyond the date of superannuation, there will be no Insurance cover under the Tripura State Government Employees Group Insurance Scheme, 1983 beyond the date of superannuation. In other words, the Scheme will cease to be operative in his case beyond the date of superannuation.

On examination of proposals for according administrative approval towards sanction and payment of Group Insurance entitlement received from the Head of Offices, it is observed that in some of the cases, monthly subscriptions are realised from the Employees during extension of Service i.e. beyond the date of superannuation, which is highly irregular.

In order to avoid any future complication, it is once again intimated to all concerned that the Tripura State Government Employees Group Insurance Scheme, 1983 is not applicable to any employee during the period of his extension of Service i.e. beyond the date of superannuation and therefore no subscription should be realised beyond the date of superannuation of any member of the Scheme.

(Issued vide Notification No. F.12 (1) – FIN (G) / 83-90 dated 26th August 1997 by the Joint Secretary, Government of Tripura, Finance Department).

Consequent upon revision of pay scales of State Government Employees and in supersession of all Memos regarding classification of groups under Tripura State Government Employees Group Insurance Scheme, 1983, it is for information of all concerned the following classification of employees as Group – A, Group – B, Group – C and Group – D will be effective from 1st March, 1999.

- | | |
|-------------|---------------------------------------------------------------------------------------------------------------|
| Group – 'A' | All posts carrying pay scales the maximum of which is not less than Rs.15,100/-. |
| Group – 'B' | All posts carrying pay Scales the maximum of which is more than Rs.10,700/- and but less than Rs.15,100/- . |
| Group – 'C' | All posts carrying pay scales the maximum of which is not less than Rs.4,925/- but not more than Rs.10,700/-. |

Group – ‘D’ All posts carrying pay scales the maximum of which is less than Rs.4,925/-.

The rates of subscription for the members of the scheme will remain unchanged. The subscription will continue to be realised @Rs.90/-, @Rs.60/-, @Rs.30/- and @Rs.15/- for Group – A, Group – B, Group – C and Group – D employees respectively.

(Issued vide corrigendum No. F.12 (1) – FIN (G) (GIS) / 96 / 15,606 – 7000 dated 16th March 1999 by the Deputy Secretary, Government of Tripura, Finance Department).

The Governor of Tripura is pleased to modify the existing provision of Paras 4.2, 5.1, 5.2, and 17.3 of the Notification No.F.12(1) – FIN(G) / 90 dated 8th January 1991 regarding Tripura State Government Employees Group Insurance Scheme, 1983 as follows and to enhance the monthly subscription and Insurance Coverage for all the 4 (four) groups of State Government Employees w.e.f. 1st March 2009.

Existing provision	Modified provision
<p>4.2 Those employees who were member of the ‘scheme’ on 31.03.1990 will have an option to opt out of the scheme with subscription unit of Rs.15/- per month. This option should be exercised by 31st January 1991.</p> <p>Those employees who do not opt out of the scheme with the subscription unit of Rs.15/- per month by that date will be deemed to have opted for the scheme with the subscription of Rs.15/- per month effective from 1st March 1991.</p> <p>The option one exercised (or not exercised) will be treated as final and no further choice will be available.</p> <p>Other employees who opt out of the scheme with the subscription unit of Rs.15/- per month will continue to subscribe for the scheme in unit of Rs.10/- per month till they cease to be in employment with the State Government on account of retirement resignation death etc.</p>	<p>4.2 Those employees who were member of the ‘scheme’ as on 28.02.2009 will have an option to opt out of the scheme with subscription unit of Rs.75/- per month. This option should be exercised by 30th May 2009. The employee who will retire from Government Service on or before 30th June 2009 will not be included in the modified provision.</p> <p>Those employees who do not opt out of the scheme with the subscription unit of Rs.75/- per month by that date will be deemed to have opted for the scheme with the subscription of Rs.75/- per month effective from 1st March 2009.</p> <p>The option one exercised (or not exercised) will be treated as final and no further choice will be available.</p> <p>Other employees who opt out of the modified scheme with the subscription unit of Rs.75/- per month will not come under the modified scheme and their membership deemed to be ceased.</p> <p>The accumulation of Savings Fund with existing rate of interest will be refunded accordingly.</p>

<p>5.1 The subscription for the 'scheme' will be in unit of Rs.15/- per month. A Group 'D' employee will subscribe for one unit, a Group C for 2 units, a Group B for 4 units and a Group A for 6 units. Thus the rate of subscription for a member of the 'scheme' shall Rs.15/-, Rs.30/-, Rs.60/- and Rs.90/- per month for Group D,C,B and A employees respectively.</p> <p>5.2 The amount of insurance cover will be Rs.15,000/- for each unit of subscription.</p> <p>In other words, the insurance cover for each Group 'D', Group 'C', Group 'B' and Group 'A' employees will be Rs.15,000/-, Rs.30,000/-, Rs.60,000/- and Rs.90,000/- respectively.</p> <p>17.3 The option exercised by the members of the 'scheme' shall be in Form No.3 enclosed therewith and will be pasted in the Service Book of the individuals concerned.</p>	<p>5.1 The subscription for the modified 'scheme' will be in unit of Rs.75/- per month. A Group 'D' employee will subscribe for 1 (one) unit, a Group C for 2 (two) units, a Group B for 3 (three) units and a Group A for 5 (five) units. Thus the rate of subscription for a member of the 'scheme' shall Rs.75/-, Rs.150/-, Rs.225/- and Rs.375/- per month for Group D,C,B and A employees respectively.</p> <p>5.2 The amount of insurance cover will be Rs.75,000/- for each unit of subscription.</p> <p>In other words, the insurance cover for each Group 'D', 'C', 'B' and 'A' employees will be Rs.75,000/-, Rs.150,000/-, Rs.225,000/- and Rs.375,000/- respectively.</p> <p>17.3 The option exercised by the members of the 'scheme' shall be in Form No.3 (b) enclosed therewith and will be pasted in the Service Book of the individuals concerned.</p>
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Form No. 3

To,
(Head of Office)

Sir,

I have read and understood / I have been explained the details of the Tripura State Government Employees Group Insurance Scheme, 1983.

I opt to remain outside the modified scheme effective from 1st March 2009 in terms of Notification No.F.12 (7) – GIS / 08 / 954 dated 22nd May, 2009.

Yours faithfully,

(name and designation of the employee)

Place:
Date:

(Issued vide corrigendum No. F. 12 (7) – GIS / 08 / 954 dated 22nd May, 2009 by the Deputy Secretary, Government of Tripura, Finance Department).

Consequent upon revision of Pay structure of the State Government employees under TSCS (RP) Rules, 2009, Notification was issued from this Department vide No. F. 12 (7) – GIS / 08 / 954 dated 22nd May, 2009 revising monthly subscription and insurance cover of the members of the Tripura State Government Employees Group Insurance Scheme w.e.f. 1st March 2009. It is noticed that after issue of this notification, necessity has been felt in different corners to clarify the breakup of revised rates of subscription relating to Savings Fund, insurance fund and insurance cover. Accordingly, the break up is indicated in the table below:

Group	Rate of subscription	Savings Fund	Insurance Fund	Insurance coverage
A	Rs.375/-	Rs.225/-	Rs.150/-	Rs.3.75 lakh
B	Rs.225/-	Rs.135/-	Rs.90/-	Rs.2.25 lakh
C	Rs.150/-	Rs.90/-	Rs.60/-	Rs.1.50 lakh
D	Rs.75/-	Rs.45/-	Rs.30/-	Rs.0.75 lakh

(Issued vide corrigendum No. F. 12 (7) – GIS / 08 / 1999 – 2100 dated 16th July, 2009 by the Deputy Secretary, Government of Tripura, Finance Department).

A question has been raised about some death cases who dies in service before issue of Notification of modified Group Insurance Scheme Vide No.F.12 (7) – GIS / 08 / 954 dated 22nd May, 2009. It is clarified that employees who died before issue of Notification regarding Group Insurance Scheme will not come under the purview of Modified Group Insurance Scheme and realization of subscription as per revised rate from the salary of the deceased employee will not be recovered and payment of Insurance benefit in enhanced rate will not be made.

(Issued vide Memo No. F.12 (7) – GIS / 2008 / 4170 dated 30th October 2009 by the Directorate of Small Savings, Group Insurance & Institutional Finance, Government of Tripura, Agartala).

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