

12. THE ALL INDIA SERVICES (GROUP INSURANCE) RULES, 1981

In exercise of the powers conferred by sub-section (1) of Section 3 of the All India Services Act, 1951 (61 of 1951), the Central Government, after consultation with the Governments of the States concerned, hereby makes the following rules, namely :—

1. **Short title.**—(1) These Rules may be called the All India Services (Group Insurance) Rules, 1981.

(2) They shall come into force on the date of their publication in the official Gazette.

2. **Definitions.**—In these rules, unless the context otherwise requires,—

- (a) “Central Government Employees Group Insurance Scheme, 1980” means the Group Insurance Scheme detailed in the Annexure to the Ministry of Finance (Department of Expenditure) OM No. F 15(3)/78-WP, dated the 31st October, 1980, and as set out in the Schedule;
- (b) “Family” shall have the meaning assigned to it in the All India Services (Provident Fund) Rules, 1955;
- (c) “Member of the Scheme” means a member of the Service enrolled as a member of the Central Government Employees Group Insurance Scheme, 1980;
- (d) “Member of the Service” means a member of an All India Service as defined in Section 2 of the All India Services Act, 1951 (61 of 1951);
- (e) “Schedule” means the Schedule appended to these rules;
- (f) “State Government” means,—
 - (i) in relation to a member of the Service borne on a State Cadre, the Government of that State;
 - (ii) in relation to a member of the Service borne on a Joint Cadre, the Government of the constituent State; and
 - (iii) in relation to a member of the Service borne on the Cadre of Union Territories, the Central Government;
- (g) “State Group Insurance Scheme” means an insurance scheme, by whatever name it may be called, introduced by a State Government in the case of State Government servants.

3. **Application of Central Government Employees Group Insurance Scheme, 1980.**—(1) Subject to the provisions of these rules, the Central Government Employees Group Insurance Scheme, 1980, as applicable to the officers of Central Civil Services Group ‘A’ shall *mutatis mutandis* apply to the members of the Service :

Provided that, a member of the Service, who was appointed to the Service on or before the 1st November, 1980, shall exercise an option in such form and

within such time as may be specified by the Central Government in this behalf expressing his willingness or otherwise to subscribe to the Central Government Employees Group Insurance Scheme, 1980 :

Provided further that,—

- (i) a member of the Service, who has opted, or deemed to have opted, for the Central Government Employees Group Insurance Scheme, 1980, under the above proviso, or
- (ii) a person appointed to the service after the 1st November, 1980, under sub-rule (1) or sub-rule (2) of Rule 8 of the Indian Administrative Service (Recruitment) Rules, 1954 or under sub-rule (1) of Rule 9 of the Indian Police Service (Recruitment) Rules, 1954, or under sub-rule (1) of Rule 8 of the Indian Forest Service (Recruitment) Rules, 1966,

shall be required, if he is subscribing to a State Group Insurance Scheme, to elect in such and within such time as the Central Government may specify in this behalf either continue to subscribe to the State Group Insurance Scheme or to subscribe to the Central Government Employees Group Insurance Scheme, 1980 and in the absence of such election he shall cease to subscribe to the State Group Insurance Scheme and shall be deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980.

(2) A member of the Service enrolled as a member of the Scheme shall be informed accordingly by the State Government in such form as may be specified by the Central Government in this behalf.

4. Application of State Group Insurance Scheme.—Save as provided in Rule 3, a member of the Service shall not be a member of a State Group Insurance Scheme.

5. Amendment of Schedule.—The Central Government, may, after consultation with the Government of the States concerned, amend the Schedule.

6. Interpretation.—If, any question arises as to the interpretation of these rules, the Central Government shall decide the same.

THE SCHEDULE

(See Rule 3)

Annexure to the Ministry of Finance (Department of Expenditure OM No. F 15(3)/78-WIP, dated 31st October, 1980.

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME, 1980

1. Date of effect.—The Central Government Employees Group Insurance Scheme, 1980, hereinafter referred to as the "scheme" shall be notified on 1st November, 1980 and shall come into force with effect from the forenoon of 1st January, 1982.

2. Objective.—The 'scheme' is intended to provide for the Central 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.

3. Application.—The 'scheme' shall apply to all Central Government servants including those in the Railways, Posts and Telegraphs, and Defence except members of the armed and para-military forces, who have already a separate scheme of their own. Contract employees, persons on deputation from State Governments, public sector undertakings, or other autonomous organisations, locally recruited staff in the Indian Missions abroad, casual labourer, part-time and *ad hoc* employees will not be covered by the 'scheme'. This 'scheme' will also not apply to persons recruited under the Central Government after attaining the age of 50 years. Such Central Government servants to whom the 'scheme' applies will hereafter be referred to as 'employees'.

4.1. Membership.—The 'scheme' will be compulsory for all those 'employees', who entering Central Government service after the 'scheme' is notified, *i.e.*, all those 'employees' entering Central Government service after 1st November, 1980 will be compulsorily covered under the 'scheme' from the date it comes into force.

4.2. Those 'employees', who are already in Central 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 December, 1980. Those 'employees', who not opt out of the 'scheme' by the date will be deemed to have become members of the 'scheme', from the date of 'scheme' comes into force. The option, once exercised (or 'not exercise') will be treated as final and no further choice will be the available.

4.3. After the 'scheme' has come into force all 'employees' who enter service in a month other than January shall be enrolled as members of the 'scheme' on the next anniversary of the 'scheme'.

5.1. Subscription for members.—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 4 units and a Group A employee for 8 units. Thus, the rate of subscription for a member of the 'scheme' shall be Rs. 10, Rs. 20, Rs. 40 and Rs. 80 per month for Group D, C, B and A employees respectively.

5.2. 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 January, 1982, a Group D employee promoted on regular basis to Group C in February, 1982 shall continue to subscribe at the rate of Rs. 10 per month upto December 1982 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 January

1983, 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.

6. Premium and insurance cover for 'employees' other than members.—The 'employees' entering service in a month other than January falling after January, 1982 will be given benefit for 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 of indicated in para 5.1 above.

For example, if the 'scheme' comes into force w.e.f. 1st January, 1982, a Group D employee entering service in February, 1982 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 December, 1982 and from January, 1983 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 February, 1982 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 December, 1982 and from January, 1983 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.

7.1. Insurance Fund and insurance cover for members.—In order to provide an insurance cover to each member for the 'scheme' a portion of the subscription shall be credited to an Insurance Fund to be held in the Public Account of the Central Government. The amount of insurance cover will be Rs. 10,000 for each unit of subscription. It will be paid to the families of those 'employees', who unfortunately die, due to any cause, while in Central 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 5-1/2 per cent per annum.

8.1. Saving Fund.—The balance of the subscription shall be credited to a Saving Fund. The amount in the Savings Fund will be held by the Central Government in Public Accounts. 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 Central Government or to his family on his death while in service.

8.2. The benefits from the Savings Fund will be 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 changes and/or the cost of insurance changes the benefits available from the interest of 10 percent thereon. If at any time the rate of Saving Fund will also change correspondingly.

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 Ministry of Finance, Department of Economic Affairs, 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.

9.1. Recovery of subscription.—The subscriptions of a member for a month shall fall due at the commencement of the normal working hours on the first of that month.

9.2. 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.

9.3. 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.

9.4. The subscription 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.

9.5. The Drawing and Disbursing Office shall recover the subscription from the 'employees' irrespective of their being on duty, leave or suspension.

9.6. No interest shall be levied on arrears of subscription if the non-recovery is due to delayed payments of salary/wage.

9.7. 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 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 ten months' extraordinary leave from 5.2.1982 to 4.12.1982 and no salary/wage is paid to him for any day for March, 1982 to November, 1982, his subscription totalling Rs. 80 will be recovered together with the interest calculated at the compound rate of interest of 10% per annum is not more than three instalments commencing from January, 1982.

9.8. If, an 'employee' proceeds 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.

10.1. Financing of subscription from General/Contributory Provident Fund.—It will not ordinarily be permissible to finance the 'scheme' from the General/Contributory Provident Fund. However, if at any stage the position of an individual member does not permit him to subscribe to the 'scheme' and to the General/Contributory Provident Fund at the same time, he may be permitted to make, as a separate transaction, a non-refundable withdrawal from the General/Contributory Provident Fund of an amount equivalent to a year's subscription paid for the 'scheme'.

10.2. 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.

11.1. Payment from Insurance Fund/Savings Fund.—If, an 'employee' retires on attaining the age of superannuation or otherwise ceases to be in Central 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 nominee 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; and
- (c) the amount or amounts due to him for the additional units by which his subscription was raised on each occasion due to appointment/promotion to higher Group for the period from which the rate of subscription was raised to the date of his death.

For example, if a Group D employee, who is 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 nominees shall be paid the sum of the following amounts :

- (i) the amount of insurance of Rs. 40,000/- due on a monthly subscription of Rs. 40, being a Group B employee on the dated 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. (Rs. 40—Rs. 20) for 15 years.

11.5. The amount payable to the 'employee', who ceases to be in employment with the Central 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;
- (b) the 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 the 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. 20 (Rs. 40—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.

11.7. If any 'employee' joins later on All India Services his case shall be regulated in such manner as may be decided by the Ministry of Finance.

12.1. Withdrawals from Insurance/Savings Fund.—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 para 11 and paid to his nominee(s) in accordance with the accounting procedure prescribed separately.

12.2. 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 para 11 and paid to him or his nominee(s) in accounting procedure prescribed separately.

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

14. Utilisation of accumulations in Insurance Fund/Savings Fund.—The accumulation in the Insurance Fund/Savings Fund shall be at the disposal of the Central Government. Since the 'scheme' is wholly self-financing and self-supporting, the bulk of these accumulations are proposed to be utilised for ownership housing schemes and other schemes for the benefit of the members of the 'scheme'.

15. Mode of notification of the 'scheme'.—The 'scheme' shall be notified to the 'employees' by displaying a copy, therefore, 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 recognised unions/associations of the employees.

16. Action on notification of the 'scheme'.—Both the 10th of every month following the month in which the 'scheme' is notified, the Head Office shall apply to be Drawing and Disbursing Officer names, groups, dates of birth and dates of appointment of persons, who may be appointed to any service or post under the Central Government during the preceding month and who would be eligible to the members of the 'scheme' in terms of para 3 of the 'scheme'.

17.1. Action on the 'scheme', coming into force.—By the 10th of the month in which the 'scheme' comes into force, the Head 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 Central Government service on the date of 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 Central Government service on the date of 'scheme' is notified shall be in Form No. 3 and will be pasted in the service book of the individuals concerned.

18. Register of Members.—The Head Office shall ensure that, groupwise register of members is maintained in the Form No. 8 and kept up-to-date. This register shall be sent to the DDO 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 certificated to this effect.

19.1. Nomination.—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 Central Government service on the date of the 'scheme' is notified and who do not opt out of the 'scheme' and such nomination shall be obtained simultaneously with the options obtained from others and in the case of 'employees' who join Central 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 General Provident Fund (Central Services) Rules, 1960.

19.4. If a member nominates more than one person under para 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. The nomination received from the members shall be countersigned by the Head of Office and passed on their service books. The Head of Office shall also make an entry in the service book that, the nomination has been duly received.

20. The existing Insurance Scheme.—The existing insurance scheme introduced *vide* Department of Expenditure OM No. 60/14/77-IC, dated 23rd June, 1977 will continue for those 'employees', who would be in service on 1.11.1980, if, they opt out of the new 'scheme', till they cease to be in employment with the Central Government on account of retirement, resignation, death, etc. As regards the other 'employees' the new 'scheme' will replace the existing insurance scheme w.e.f. 1.1.1982 and the amount which would have been due to them under the existing insurance scheme had they ceased to be in employment with the Central Government in the afternoon of the day preceding the day on which they become members of the new 'scheme' will be credited to their respective General Provident Fund accounts.

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

22.1. Interpretation and clarification.—If any categories of 'employees' are not specifically classified into Group A, Group B, Group C or Group D, their classification shall be assumed in accordance with the principles laid down in this regard under the Central Civil Service (Classification, Control and Appeal) Rules, 1965.

22.2. In the actual implementation of the 'scheme', if, any doubt arises in regard to the interpretation of any of the provisions of this 'scheme' or if any point requires clarification, the matter may be referred to the Ministry of Finance, whose decision shall be final.

23. Review of the 'scheme'.—The working of the 'scheme' will be reviewed every three years to ensure that, the 'scheme' remains self-financing and self-supporting.

Government of India's decisions

TABLE

Central Government Employees Group Insurance Scheme, 1980

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 savings 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. 330 (corresponding to Rs. 40 per month contributions)	Net annual savings (corresponding to Rs. 80 per month contributions)
	Rs.	Rs.	Rs.	Rs.
5.....	528	1,056	2,112	4,224
10.....	1,380	2,760	5,520	11,040
15.....	2,750	5,500	11,000	22,000
20.....	4,958	9,916	19,832	39,664
25.....	8,513	17,026	34,052	68,104
30.....	14,239	28,478	56,956	1,13,912
35.....	23,460	46,920	91,840	1,87,680
40.....	38,311	76,622	1,52,244	2,06,488

FORM NO. 1

Government of India

Ministry of.....

Department/Office.....

Dated.....

MEMORANDUM

Shri* a Group..... employee has been enrolled as a member of the Central Government Employees Group Insurance Scheme, 1980 w.e.f..... His monthly subscription of Rs..... (Rupees.....) shall be deducted from his

salary/wages commencing from the month of..... and he will..... be eligible to the benefits of the scheme appropriate to Group..... be..... w.e.f.....

(Head of Office)

To,

Shri.....*..... *Name and designation of the employee

* Name and designation of the employee.

FORM NO. 2

Government of India

Ministry of.....

Department/Office.....

Dated.....

MEMORANDUM

Shri..... has been promoted on a regular basis, from Group..... to Group..... w.e.f..... His monthly subscription for the Central Government Employees Group Insurance Scheme, 1980 shall be raised from Rs..... to Rs..... from the month of..... and he will be eligible to the benefits of the scheme appropriate to Group..... w.e.f.....

(Head of Office)

To,

Shri.....*

* 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 new Central Government Employees Group Insurance Scheme, 1980. I opt to remain outside this New 'Scheme'.

Yours faithfully

(.....)

Name and designation of the employee)

Place :

Dated :

FORM NO. 4

To,

The.....

.....

Subject : Application for payment of accumulation under Central Government Employees Group Insurance Scheme, 1980.

Sir,

I have been a member of the Central Government Employees Group Insurance Scheme, 1980, since..... **I have retired from service after attaining the age of..... years/I have ceased to be in employment with the Central Government w.e.f..... I was holding the post of..... before retirement/cessation of employment with the Central Government, I request that, the amount due to me under the Central Government Employees Group Insurance Scheme may be paid to me.

Yours faithfully

(.....)

*Designation and address of the Head of office.

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

FORM NO. 5

No.....

Government of India.....

Ministry of.....

Department of.....

Office of.....

Dated.....

To,

*

.....

Subject : Payment of the amount due under the Central Government Employees Group Insurance Scheme, 1980.

Dear Sir/Madam,

I am directed to state that, the late Shri..... has nominated you for payments of full/..... per cent of amounts due under the Central Government Employees Group Insurance Scheme, 1980. 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.

FORM NO. 6

To,

*The.....

.....

Subject : Application for payment of amount due to late Shri..... under the Central Government Employees Group Insurance Scheme, 1980.

Sir,

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

Yours faithfully
(.....)

*Name and address of the office from where Form No. 5 if received.

FORM NO. 7

Nomination for benefits under the Central Government Employees Group Insurance Scheme, 1980, 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 receive to the extent specified below any amount that may be sanctioned by the Central Government under the Central Government Employees Group Insurance Scheme, 1980 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.

Names and addresses of nominee/nominees	Relationship 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 persons if, any, to whom the right of the nominee shall pass of the event in his pre-deceasing the Government servant
1	2	3	4	5	6
1.					
2.					
3.					

Dated, this..... day of..... 19..... at.....

Two witnesses to signature

1.

2.

Signature of Government servant

Note Book : 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. *The column should be filled in so far 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 Central Government Employees Group Insurance Scheme, 1980, when the Government servant has no family and wishes to nominate one member or more than one member thereof

I hereby nominate the person(s) mentioned below, who is/are member(s) of my family, and confer on him/then the right to receive to the extent specified below any amount that may be sanctioned by the Central Government under the Central Government Employees Group Insurance Scheme, 1980 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 death.

Names and addresses of nominee/nominees	Relationship 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 the event of his predeceasing the Government servant
1	2	3	4	5	6
1.					
2.					
3.					

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

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

Dated this..... date of..... 19..... at.....

Signature of two witness :

- 1.
- 2.

Signature of
Government servant

FORM NO. 9**Central Government Employees Group Insurance Scheme, 1980***Register of Members***Group***Section I : Particulars of employees subscribing to the Insurance Fund only*

Sl. No.	Name	Designation	Date of Birth	Date of appointment	Date of commencement of subscription	Date of promotion to higher Group/Date of transfer to other Departments	Date of cession of membership and reason therefor	Remarks
1	2	3	4	5	6	7	8	9

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

Sl. No.	Name	Designation	Date of Birth	Date of appointment	Date of commencement of subscription	Date of promotion to higher Group/Date of transfer to other Departments	Date of cession of membership and reason therefor	Remarks
1	2	3	4	5	6	7	8	9

Government of India's decisions

(1) Sub-rule (1) of Rule 3 of the All India Services (Group Insurance) Rules, 1981, provides that, the Insurance Scheme enumerated in the Schedule, namely, the Central Government Employees Group Insurance Scheme, 1980, as applicable to officers of Central Civil Services Group 'A' shall apply to members of All India Services. A member of an All India Services, who was appointed to the service on or before 1.11.1980 can opt out of the Insurance Scheme under the first Proviso to sub-rule (1) of Rule 3. A member of the service, who has not exercised the option shall be deemed to have opted for the Scheme. If, such a member of the Service is subscribing to a State Group Insurance Scheme, he will have to elect under the second proviso to this sub-rule, either the Central Government Employees Group Insurance Scheme, 1980, or the State Group Insurance Scheme. Similarly, if a State Civil/Police/Forest Service Officer appointed to the IAS/IPS/IFS after 1.11.1980 is subscribing to a State Group Employees Group Insurance Scheme or the State Group Insurance Scheme. If, such a member of the Service fails to exercise option, he shall cease to subscribe to the State Group Insurance Scheme and shall be deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980.

1.2 DP and AR Letter No. 11024/3/81-AIS(II), dated the 11th November, 1981.—The options envisaged in the two Provisos referred to in para 1 above, will have to be exercised simultaneously in one form, a copy of which is enclosed (Annexure I). It is requested that, immediate action may be taken by the State Government to obtain option members of the All India Services as explained below :—

- (a) *A member of the Service appointed to the Service on or before 11.1.1980.*—He can opt out of the Central Government Employees Group Insurance Scheme, 1980 (hereinafter referred to as the Insurance Scheme, 1980). He may be asked to exercise his option latest by 15.12.1981. If he does not exercise the option, he shall be deemed to have opted for the Insurance Scheme, 1980. If he is subscribing to a State Group Insurance Scheme also, he will have to elect either the Insurance Scheme, 1980 or the State Group Insurance Scheme. If he fails to exercise such option by 15.12.1981 he shall cease to subscribe to the State Group Insurance Scheme w.e.f. 1.1.1982 and shall be deemed to have joined the Insurance Scheme, 1980, with effect from that date.
- (b) *A member of the Service appointed to the Service after 1.11.1980 but, before 10.11.1981, i.e., the date of commencement of the Rules—*
- (i) The Insurance Scheme, 1980 is compulsory for a direct recruit to the Service and if he is subscribing to a State Group Insurance Scheme, he will cease to subscribe to such a scheme w.e.f. 1.1.1982. If any such member of the Service has a grievance is not allowing him an opportunity to opt out of the Insurance Scheme, 1980, his case may be referred to this Department for considering relaxation of the relevant rule to permit him to remain outside the purview of the Scheme.
 - (ii) The Insurance Scheme, 1980 is compulsory for a State Service Officer appointed to the All India Services but, if he is subscribing to a State Group Insurance Scheme, he will have to elect either the Insurance Scheme, 1980, or the State Group Insurance Scheme. Such option will have to be exercised latest by 15.12.1982. If a State Service Officer appointed to an All India Services, who is not subscribing to a State Group Insurance Scheme has a grievance is not allowing him an opportunity to opt out of the Insurance Scheme, 1980, his case may be referred to this Department for considering relaxation of the relevant rule to permit him to remain outside the purview of the scheme.
- (c) *A member of the Service appointed to the Service on or after 10.11.1981—*
- (i) The Insurance Scheme, 1980 will be compulsory for a direct recruit to the Service.
 - (ii) The Insurance Scheme, 1980 will be compulsory for a State Service Officer appointed to an All India Services, who is not subscribing to a State Group Insurance Scheme.
 - (iii) A State Service Officer appointed to an All India Services, who is subscribing to a State Group Insurance Scheme will have to elect either the Insurance Scheme, 1980 or the State Group Insurance Scheme and if, he fails to exercise such option, he shall be deemed to have opted for the Insurance Scheme, 1980 and shall cease to subscribe to the State Group Insurance Scheme. A State Service Officer appointed to an All India Services on or after 10.11.1981 may be asked to exercise his option immediately on his appointment to the service.

1.3 A member of the Service will have to submit his option referred to in para 3 above in triplicate in the prescribed form (Annexure I). Two copies of the option exercised by him may be forwarded to this Department for record and third copy may

be retained by the State Government for their record. In the case of a member of the Service borne on a State Cadre/Joint Cadre and on deputation to another State, the State Government under whom the officer is working shall obtain the option in the prescribed form in triplicate and forward two copies to this Department and one copy to the State Government on whose cadre the officer is borne. In the case of members of the Service on deputation to the Central Government including those sent on foreign service in India or abroad while on deputation to the Central Government, the concerned Ministry/Department is being asked to obtain option in triplicate and forward one copy to the State Government concerned for their record. In the case of members of the Service sent on foreign service in India or abroad direct from the State Government, the State Government concerned will have to obtain the option in the prescribed form in triplicate.

1.4 A member of an All India Services, who has opted/deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980, may be informed about his enrolment as member of the Scheme, as in the form enclosed (Annexure II). A copy of this communication may also be endorsed to this Department for record. In the case of members of the Service on deputation to the Central Government or to another State Government, the State Government on whose Cadre, the Officer is borne (the constituent State of Joint Cadre in the case of members of the service borne on the Joint Cadre), will have to inform them in the prescribed form about their enrolment as a member of the Scheme.

1.5 A member of the Service enrolled as a member of the Scheme will have to file nomination conferring on the nominee(s) the right to receive the amount that may become payable under the Scheme in the event of his death. The nomination will have to be filled in Form No. 7 or 8, as the case may be, appended to the Central Government Employees Group Insurance Scheme, 1980, in incorporated in the Schedule to the Rules, while informing a member of the Service about enrolment as a member of the Scheme, he may be asked to file his nomination in Form No. 7 or 8, as the case may be, and the nomination filed by him may be retained by the State Government/Accountant General along with the nomination filed by him under the All India Services (Provident Fund) Rules, 1955 and the All India Services (DCRB) Rule, 1958.

1.6 Since the Insurance Scheme, 1980 comes into force on 1.1.1982, it will not be possible for this Department to give extension of time for exercising option by members of the Service. It is requested that, immediate action may be taken by the State Government to obtain necessary option from members of the Service. Necessary instruction will be issued separately about the accounts procedure under the Scheme.

ANNEXURE I

To,

The Chief Secretary to the
Government of

Sir,

I have read and understood the details of the All India Services (Group Insurance) Rules, 1981, I hereby—

- (a) opt out of the Central Government Employees Group Insurance Scheme, 1980, set out in the Schedule to the said rules;

OR

- (b) opt for the Central Government Employees Group Insurance Scheme, 1980, as set out in the Schedule to the said Rules/*..... scheme introduced by the Government of*..... *

Yours faithfully

Place.....

Name.....

Dated.....

Designation.....

*Indicate the title of the insurance scheme introduced by the State Government to which the member of the Service is subscribing and the name of the State.

N.B. : (i) A member of the Service, who has not opted out of the Central Government Employees Group Insurance Scheme, 1980, and is not subscribing to a State Group Insurance Scheme, shall be deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980. If such a member of the Service subscribing to a State Group Insurance Scheme, he shall elect either the State Group Insurance Scheme or the Central Government Employees Group Insurance Scheme, 1980.

(ii) The option is to be submitted in triplicate.

ANNEXURE II

No.....

MEMORANDUM

Shri/Smt./Km. member of Indian Administrative/Police/Forest Service has been enrolled as a member of the Central Government Employees Group Insurance Scheme, 1980 w.e.f. His monthly subscription of Rs. 80 (eighty only) shall be deducted from the salary commencing from the month of January.... and he will be eligible to the benefits of the Scheme w.e.f. January....

2. Shri/Smt.Km. is requested to file his/her nomination in Form 7 or 8 (enclosed) as may be applicable to him/her.

()

Designation

No. dated.....

*Copy to Secretary to the Government of India,
Department of Personal & AR, New Delhi*

(2) DP & AR Letter No. 11024/3/81-AIS (II), dated the 20th January, 1982.—In accordance with the provisions contained in sub-rule (1) of Rule 3 of the All India Services (Group Insurance) Rules, 1981, read with the clarifications contained in the Ministry of Finance OM No. F 15 (3)/78-WIP, dated the 27th December, 1980, a person, who joins an All India Services on 2nd January, of a year commencing from the year 1982, will be required to pay insurance premiums at the rates of Rs. 24 per month till 31st December of the same year, for the insurance cover of Rs. 80,000. During this period benefits from the savings. Fund will not be admissible to him. From 1st January of the next year he will have to pay a subscription of Rs. 80 per month and he will

be entitled to benefits from both savings fund and the insurance fund with effect from that date. A person, who joins an All India Services on the 1st January of a year will have to pay subscription at the rate of Rs. 80 per month from that date, and he will be entitled to benefits from both the insurance fund and the savings fund with effect from that date.

(3) DP & AR Letter No. 11024/33/82-AIS (II), dated the 13th May, 1982.—Under the first Proviso to sub-rule (1) of Rule 3 of the All India Services (Group Insurance) Rules, 1981, a member of the Service, who was appointed to the Service on or before 1st November, 1980 could exercise an option whether to join the Insurance Scheme, 1980 or not. According to the instructions contained in this Department's Letter No. 11024/3/81-AIS (II), dated 10th November, 1981, read with subsequent wireless message, dated 17.12.1981, a member of the Service was required to exercise such option on or before 31.12.1981. A member of the Service, who failed to exercise the option before this date shall be deemed to have joined the Insurance Scheme, 1980. The second Proviso to sub-rule (1) of Rule 3 further provides that, if a member of the Service, who was opted or deemed to have opted for the Insurance Scheme, 1980 under the first Proviso or a State Civil/Police/Forest Service Office promoted to the IAS/IPS/IFS after 1.11.1980, is subscribing to a State Group Insurance Scheme, he will have to elect either the State Group Insurance Scheme or the Insurance Scheme, 1980. The Proviso further provides that, the option once exercised (or not exercised) shall be final.

2. In the case of officers of the Central Civil Services Group 'A', who were appointed to the Service on or before 1st November, 1980, and who have opted out of the Insurance Scheme, 1980, the Ministry of Finance have issued orders giving a fresh opportunity to join the Scheme with effect from 1.1.1983, *vide* their OM No. 15 (3)/78-WIP, dated the 20th February, 1987.

3. It was decided to give similar opportunity to members of All India Services, who had opted out of the Insurance Scheme, 1980, in pursuance of the Provisos to sub-rule (1) of Rule 3 read with the instructions contained in the DP & AR's letter, dated 10.11.1981, referred to above.

(4) DP & AR Letter No. 11024/4/81-AIS (II), dated 31.7.1982.—Paragraph 3 of the Central Government Employees Group Insurance Scheme, 1980, incorporated in the Schedule appended to the All India Services (Group Insurance) Rules, 1981, provides that the scheme will not apply to persons recruited under the Central Government after attaining the age of 50 years. In view of this, a question has been raised whether a State Civil/Police/Forest Service officer appointed to the IAS/IPS/IFS after attaining the age of 50 years will be governed by the Central Government Employees Group Insurance Scheme, 1980.

2. The Central Government Employees Group Insurance Scheme, 1980 applies to a member of an All India Service subject to the provisions contained in the All India Services (Group Insurance) Rules, 1981, *vide* sub-rule (1) of Rule (3). Under the first Proviso below this rule only those members of the service, who were appointed to the Service on or before 1st November, 1980, could exercise an option out of the Central Government Employees Group Insurance Scheme, 1980. The Insurance Scheme is compulsory for others *i.e.*, a person

appointed to All India Services after 1st November, 1980, irrespective of their age at the time of appointment to this Service. If, however, State Civil/Police/Forest service officers promoted to the IAS/IPS/IFS after 1.11.1980 are subscribing the State Insurance Scheme, they can exercise an option electing either the Central Government Employees Group Insurance Scheme, 1980, be the State Group Insurance Scheme of which they were/are a members at the time of their appointment to the All India Services.

It has already been made clear in paras 3(b) and 3(c) of this Department's Circular No. 11024/3/81-AIS (II), dated the 10th November, 1981.

(5) DP & AR Letter No. 11024/7/83-AIS (II), dated the 3rd March, 1982.— The following categories of members of All India Services were given a fresh opportunities to join the Central Government Employees Group Insurance Scheme, 1980, w.e.f. 1.1.1994 latest by the 30th June, 1983 :

- (i) Members of All India Services, who opted out of the CGEGI Scheme, 1980 in pursuance of the instruction contained in this Departments's Circular No. 11024/81-AIS (II), dated 10.11.1981 and who have not exercised fresh option to join the Scheme w.e.f. 1.1.1983 in pursuance of this Department's Circular No. 11024/3/81-AIS (II), dated 13.5.1982.
- (ii) Members of All India Services, who have exercised fresh option to join the Scheme w.e.f. 1.1.1983 after the prescribed date, viz., 30.6.1982 (fresh option exercised by officers in pursuance of this Department's Circular, dated 13.5.1982 after the prescribed date, viz., 30.6.1982, has not been accepted by this Department.

(6) DP & AR Letter No. 11024/2/83-AIS (II), dated 28.3.1983.— According to the Accounting Procedure prescribed by the Ministry of Finance (Controller General of Accounts) under the Central Government Employees Group Insurance Scheme, 1980 applicable to members of All India Services, when an occasion for payment of dues under the Insurance Scheme arises in the case of members of All India Services working in or under the Central Ministry/Department, etc., DDO of the concerned Ministry/Department etc. will have to obtain claim for payment in the revised receipted bill (Annexure III) of the Accounting Procedure-copy enclosed and forward it to this Department after filling up of Part II, thereof, for further action. The responsibility for the sanction of the amount and the issue of crossed cheque, demand draft in favour of the claimant(s) rests with this Department and the PAO accredited to them. However, recently, when a member of an All India Service retired from service while on deputation to the Central Government/ the Officer where he was working issued a sanction for payment of dues admissible to him from the savings fund instead of referring the case to this Department and on the basis of such sanction, the PAO accredited to them authorised the payment. The procedure adopted in this case was not in accordance with the provisions contained in the Accounting Procedure issued by the Ministry of Finance (Controller General of Accounts) under their OM No. S-11013/2/81/TA/3845, dated the 26th December, 1981, referred to above.

(6.2) It was emphasised that, the prescribed accounting procedure should be followed.

(7) DP & AR Letter No. 11024/1/81-AIS (II), dated 5.1.1981.—Sub-rule (3) of Rule 2 of the All India Services (Group Insurance) Rules, 1981, notified *vide* this Department's notification No. 11024/1/81-AIS (II), dated the 10th November, 1981, provides that, the collection of subscriptions and payment of dues under the Central Government Employees Group Insurance Scheme, 1980 in the case of member of the All India Services shall be regulated by such instructions as may be issued by the Central Government in this behalf. In pursuance of this, the Ministry of Finance (Department of Expenditure—Controller General of Accounts) have issued detailed accounting procedure in the case their OM No. S-11013/2/81/TA/3845, dated the 26th December, 1981. Action as indicated below is required to be taken in the case of members of All India Services working in the Academy, etc. and the All India Services probationers undergoing training :—

- (1) *Members of All India Services borne on a State/Joint Cadre, other than Union Territories cadre working in the Academy, etc.*—The subscriptions recovered from the pay bills of these officers should not be credited to the account of the Central Government. The same will have to be passed on the State Government/Accountant General concerned in the manner in which provident fund contributions recorded from them are transferred as provided in para 4.1(b) of the Ministry of Finance OM No. S-11013/2/81/TA/3845, dated the 26th December, 1981.
- (2) *Members of All India Services borne on the Union Territories Cadre working in the Academy, etc.*—The subscriptions collected from these officers should be credited to the Central Government account, namely, 811—Insurance and Pension Funds—Central Government Employees Group Insurance Scheme. Every month information should be sent to the Pay and Accounts Officer, DP & AR, about the subscriptions recovered from these officers and credited to the Central Government account, as provided in para 7.3 of the OM, dated 26.12.1981.
- (3) *Probationers undergoing training.*—In the case of All India Service probationers joining the Academy, etc., directly for training *i.e.*, before joining their allotment, the insurance premium at the rate of Rs. 24 p.m. or subscription at the composite rate of Rs. 80 p.m., as the case may be, shall be recovered from the payments made to the probationers and shall be credited to the Central Government account, namely, 811—Insurance and Pension Funds—Central Government Employees Group Insurance Scheme. Every month necessary information shall be sent to the P & AO, DP & AR, about the premium/subscription recovered from the probationers. If, a probationer joins Academy, etc. for training after first reporting to the State/Joint Cadre of his allotment, the premium or subscription, as the case may be, recovered from him should

not be credited to the Central Government account, it should be passed on to the State Government/ Accountant General concerned in the manner indicated at (1) above. When a probationer moves from LBSNAA to SVPNPA/ FRI or *vice versa* the former shall issue a certificate to the latter indicating the period during which premium/ subscription has been collected from him and whether, it was credited to the Central Government account or passed on to the State of allotment. A similar certificate shall also be issued when a probationer moves from any of these institutions to his State of allotment.

7.2 When an occasion arises for making payment under the Scheme in the case of probationers undergoing training or members of the Service working in the Academy, etc. the claim shall be processed by the concerned institute in consultation with this Department and under intimation to the State Government concerned.

7.3 The Accounting procedure issued by the Ministry of Finance *vide* their OM, dated the 26th December, 1981 does not cover the case of probationer undergoing training. That Ministry is taking necessary action to issue a corrigendum.

(8) DP & AR Letter No. 11024/2/81/AIS (II), dated 13.1.1982.—Sub-rule (3) of the All India Services (Group Insurance) Rules, 1981, notified *vide* this Department's notification No. 11024/1/8-AIS (II), dated 10th November, 1981, provides that the collection of subscriptions and payment of dues under the Central Government Employees Group Insurance Scheme, 1980, in the case of members of All India Services shall be regulated by such instructions as may be issued by the Central Government in this behalf. In pursuance of this, the Ministry of Finance (Department of Expenditure—Controller General of Accounts) have issued detailed accounting procedure applicable to members of All India Services under the Scheme *vide* their OM No. 5-11013/ 2/81-TA/ 3845, dated the 26th December, 1981.

8.2 According to the accounting procedure issued by the Ministry of Finance the Central Ministries/Departments are required to take action as indicated below in the case of members of All India Services working in or under them (including attached and subordinate officers) :—

(i) Members of the Service borne on the State

(i) *Members of the Service borne on the State Joint Cadre :*

The subscription recovered from these officers should not be credited to the Central Government account, it should be passed on to the State Government/Accountant General concerned in the manner in which Provident Fund subscriptions recovered from them are transferred, as laid down in the accounting procedure issued by the Controller General of Accounts.

(ii) *Members of the Service borne on the Union Territories Cadre :*

The subscription recovered from these officers should be credited to the Central Government account, *viz.*, 811-Insurance and Pensions Funds—Central Government Employees Group Insurance Scheme. Every month a report

should be sent to the Pay and Accounts Officer. Department of Personnel & AR about the subscription recovered from the officers and credited to the Central Government account.

8.3 When an occasion arises for making payment under the Scheme on account of retirement or otherwise of a number of the service while on deputation to the Central Government, the Ministry/Department concerned shall process the claim for payment under the scheme in consultation with this Department and under intimation to the State Government concerned.

8.4 In the case of members of the Service (who are members of this Scheme) sent on foreign Service in India or abroad while on deputation to the Central Government, the Ministry/Department concerned should take immediate action to incorporate a clause in the terms and conditions of foreign service already issued by them, regarding the recovery of subscription from them under the Scheme. It will be the responsibility of the foreign employer to recover the subscription from member of the Service and pass on to the State Government/Accountant General concerned. (In the case of members of the Service borne on the Union Territories cadre, it should be passed on to the Pay and Accounts Officer (Sectt.), functioning under the Controller of Accounts, Delhi Administration). In case the foreign employer does not take responsibility for recovering provident contribution from a member of the Service or to make pension, Leave Salary contributions, etc. it will be the responsibility of the member of the service to pay the subscriptions regularly under the Scheme. In the case of members of the Service sent on foreign service out of India, the procedure laid down in the Ministry of Finance (Department of Expenditure) OM No. 8(8)-E, III/81, dated the 22nd September, 1981, will apply for remitting the subscriptions. In future when a member of the Service is sent on foreign service while on deputation to the Central Government, the Ministry/Department concerned should include a clause in the terms and conditions of foreign service regarding recovery of subscriptions under the scheme.

(9) DP & AR Letter No. 11024/60/84-AIS (II), dated 16.7.1984.—Payment from savings fund in the CGEGI Scheme, 1980 upto 31.12.1986 will be made in accordance with the Table issued under M/Finance OM No. F. 1(8)/83 WIP, dated 22.6.1984 (copy annexed).

ANNEXURE TO DP & AR LETTER NO. 11024/60/84-AIS (II),
DATED 16.7.1984

TABLE

(Issued under Mini. of Finance OM No. 1 (8)/83-WIP, dated 22.6.1984)

(Benefits from the Savings Fund under the Central Government Employees Group Insurance Scheme, 1980, for the period from 1.1.1982 to 31.12.1986 on a monthly subscription of Rs. 10. (in rupees))

Year of entry	I—Year of cessation of membership—1982											
	Month of cessation											
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1.1.1982	7	14	21	28	35	42	49	57	64	71	79	86

II—Year of cessation of membership—1983

Month of cessation												
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1.1.1982	94	131	109	117	125	133	141	149	157	166	174	183
1.1.1983	7	14	21	28	35	42	50	57	64	72	79	87

III—Year of cessation of membership—1984

Month of cessation												
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1.1.1982	192	200	209	218	226	235	244	254	263	272	281	291
1.1.1983	95	102	110	118	126	134	142	150	159	167	175	184
1.1.1984	7	14	21	28	35	42	50	57	64	72	79	87

IV—Year of cessation of membership—1985

Month of cessation												
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1.1.1982	201	310	330	330	339	349	359	370	380	390	401	411
1.1.1983	193	201	210	219	228	236	245	255	264	273	282	292
1.1.1984	95	102	110	118	126	134	142	150	159	167	175	184
1.1.1985	7	14	21	28	35	42	50	57	64	72	79	87

V—Year of cessation of membership—1986

Month of cessation												
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1.1.1982	422	432	443	454	465	476	487	499	510	522	533	545
1.1.1983	302	311	321	331	341	350	361	371	381	391	402	412
1.1.1984	193	201	210	219	228	236	245	255	264	273	282	292
1.1.1985	95	102	110	118	126	134	142	150	159	167	175	184
1.1.1986	7	14	21	28	35	42	50	57	64	72	79	87

Notes.—(1) It is assumed that full contribution for the month of cessation of membership has already been collected / will be collected from the salary of that month failing which it should be deducted from the accumulated amounts given above.

(2) The interest rate on the balances in the Savings Fund has been allowed on the basis of 10 per cent per annum (compounded quarterly) for the period from 1.1.1982 to 31.12.1982 and 11 percent per annum (compounded quarterly) from 1.1.1983 onwards.

(10) The following, clarifications have been issued under the accounting procedure applicable to AIS Officers.

(1) Allotment of Account No.—The Accounting Procedure issued by the Ministry of Finance (Controller General of Accounts) under their GM No.

11013/2/81/TA/3845, dated 26th December, 1981, a copy of which has been circulated among the State Government, *vide* this Department's Letter No. 11024(3)/81-AIS (II), dated 7th January, 1982, does not envisage maintenance of detailed account individual-wise of the collection of subscriptions from members of All India Services, who are subscribing to the insurance scheme. There is, therefore, no need to allot any account No. to individual officers. Member of an All India Service, who has been enrolled as a member of the Central Government Employees Group Insurance Scheme, 1980, under sub-rule (1) of Rule 3 of the AIS (Group Insurance) Rules, 1981, will have to be informed about his enrolment as a member of the Insurance Scheme under sub-rule (2) of Rule 3. The subscription at the rate of Rs. 80 p.m. or insurance premium at the rate of Rs. 24 p.m., as the case may be, shall be recovered from such a member of the service by the authority paying the monthly salary to them. The designated Drawing Officer nominated by the State Government under para 5.1 of the Accounting Procedure issued by the Ministry of Finance shall be responsible for the drawal in one lump sum of the total amount of subscriptions payable by all the members of the service under the Insurance Scheme and for remitting the same to the Pay & Accounts Office, Department of Personnel & AR Government of India, New Delhi. It will be the responsibility of the Accounts Officer of the State concerned to maintain relevant broad sheet for link and working out differences, if any, between the lumpsum amount paid to the Government of India by the Designated Drawing Officer under para 5.1 of the Accounting Procedure and the actual subscriptions recovered, and accounted for in his books under para 4 of the Accounting Procedure referred to above. The difference could be mainly attributed to the time lag in receipt of credits relating to subscriptions recovered from officers on deputation or on foreign service.

(2) Custody of nominations.—In para 6 of this Department's circular No. 11024/3/81-AIS (II), dated 10th November, 1981, it has been laid down that, the nomination filed by a member of the Service under the Group Insurance Scheme shall be retained by the State Government/Accountant General along with nomination filed by him under the AIS (Provident Fund) Rules, etc. However, in para 6.1 of the Accounting Procedure referred to above, it has been laid down that, if, a member of the service retires from service or dies while in service or otherwise, ceases to be in service, the Designated Drawing Officer of the State Government concerned shall take action to obtain a pre-receipted claim from the beneficiary(s) in the prescribed form, fill in necessary details therein and forward it to the Department Personnel & AR Government of India for making the payment. Unless the nomination filed by a member of the Service is under the custody of the Designated Drawing Officer he will not be able to submit the claim from the nominee(s) to the Government of India for making payment in the case of the death of a member of the Service while in service. It is, therefore, suggested that, the nomination filed by a member of Service under the Insurance Scheme may be kept under the custody of the Designated Drawing Officer nominated by the State Government under para 5.1 of the Accounting Procedure, referred to above.

(3) Affixing of revenue stamp on pre-receipted claim.—The usual revenue stamp will have to affix on the pre-receipted claim obtained from the beneficiary(s)

in the form appended to the Accounting Procedure referred above and not in the acknowledgment obtained while handling over the cheque/draft.

(4) DP & AR Letter No. 11024/2/81-AIS (II), dated the 22nd April, 1982—Adjustment of Government dues.—There is no provision in the Insurance Scheme for adjusting the Government dues against payment admissible from the savings fund under the Scheme except arrears of subscriptions payable by an Officer to the Scheme. Since subscription is to be deducted from the salary of a member of the Service, payment of subscription to the Scheme should not ordinarily be in arrears. It is possible that, if, a member of the Service dies while on extraordinary leave, arrears of subscription may be due from him. In such cases, the arrears of subscription due from him along with interest admissible under the Insurance Scheme on the accretions to the savings fund, shall be adjusted against the payment admissible to his family from the savings fund under the Scheme.

(5) DP & AR Letter No. 11024/59/84-AIS (II), dated 13th July, 1984.—It has been decided that, a State Service Officer promoted to an All India Service should submit his option as envisaged in the second proviso to Rule 3(1) at the time of his appointment to the Service. In case, if he fails to exercise the option, within one month from the date of his appointment to the All India Service, he shall cease to subscribe to the State Group Insurance Scheme and shall be deemed to have opted for the Central Government Employees Group Insurance Scheme, 1980, as provided in the rule quoted above. The option will have to be exercised as in form at Annexure 1 to this DP & AR Letter No. 11024/3/81-AIS (II), dated 10.11.1981.

Accounting Procedure Relating to Central Government Employees Group Insurance Scheme, 1980 as extended to All India Services

1. M. Finance/CCA OM No. S. 11013/2/81-TA/3845, dated 26.12.1981.—The All India Services (Group Insurance) Rules, 1981, framed under the All India Services Act, 1951, were notified in the Gazette on 10.11.1981, *vide* notification No. 11024/1/81-AIS (II), dated 10.11.1981. In view of the provisions contained in Rule 5 of these rules, the Central Government Employees Group Insurance Scheme, 1980, as applicable to officers of Central Civil Services Group 'A' shall *mutatis mutandis* apply to the members of All India Services w.e.f. 1.1.1982.

2. According to Proviso to Rule 3, read with Department of Personnel & AR Circular No. 11024/3/81-AIS (II), dated 10.11.1981, a member of the Service is required to submit an option in triplicate to the State Government/ UT Administration in the prescribed form. One copy of the option shall be retained by the State Government/UT Administration in their custody and the other two copies will be sent to the Ministry of Home Affairs (DP & AR), New Delhi. Out of this, one copy shall be sent by the letter to the Pay and Accounts Office functioning under the Controller of Accounts, DPAR (hereinafter referred to as PAO, DPAR) for record and reference.

3. Maintenance of list of members.—A list of members of the All India Services subscribing to the Insurance Scheme will be drawn up by the Department of Personnel & AR (DPAR) as on 1.1.1982, to which will be added list of officers (direct recruits) appointed to the service and those appointed to

the service on promotion under sub-rule (1) or (2) of Rule 8 of the IAS (Recruitment) Rules, 1954, sub-rule (1) of Rule 9 of the IPS (Recruitment) Rules, 1954, or sub-rule (1) of Rule 8 of the IPS (Recruitment) Rules, 1966, on or after 1.1.1982 and who are subscribing to the Scheme and the casualties, etc. arising from time to time shall be deleted. This will be recorded by the DPAR in a special register service-wise keeping separate folios for the cadre of each State and for the cadre of Union Territories as a whole. This register in respect of members of the Indian Police Service and Indian Forest Service shall be retained by the DPAR till the work relating to these two services is transferred to the Ministry of Home Affairs (Police Division) and the Ministry of Agriculture (Department of Agriculture).

4. Recovery of Subscriptions.—4.1 Each State Govt./UT Administration shall be responsible for the recovery of subscriptions under the scheme from members of the Service, who are to subscribe in terms of the Scheme envisaged in the AIS (GI) Rules, 1981. The monthly deductions to be made from the salary bills of the AIS Officers covered by the scheme on account of the subscriptions, will be classified in the bills, as indicated below. This will be effective from the salary bills for January '89, payable on 1.2.1982 or, on the last working day of January, 1982 :

- (a) in respect of officers of a State Cadre serving in the State, the deductions will be classified under the major, etc. head of account

858—Suspense Accounts

—AIS officers Group Insurance Scheme

—Subscriptions

pending its adjustment against advance payment made by the State Government to the Central Government (PAO, DPAR) in the manner indicated in para 5.1 below.

- (b) Recoveries from members of the scheme belonging to a State Cadre effected in the Central books while on deputation with the Central Government shall be classified as under :

858—Suspense Accounts

—PAO Suspense

—Items adjustable by the Accountant General on account to Group Insurance Scheme.

These recoveries, along with similar recoveries on account of GPF subscriptions, etc. arising in the central books shall be settled with the State Accountant General concerned by issue of Crossed Govt. Account cheques by the Central PAO. On receipt of the valuable, the Accountant General of the State concerned shall classify the receipt to the head of account indicated at (a) above.

- (c) In respect of members of the scheme belonging to a State Cadre placed on foreign service in India or abroad, watch over the recovery of the subscriptions, which will be initially made by the foreign employer, shall be kept by the Accounts Officer of the State concerned, who as responsible for watching the PF

subscriptions of the officer. These, on receipt by cheque or bank draft, will be credited to the head of account indicated at (a) above in the State section of accounts.

- (d) Deductions under this scheme from members belonging to UT Cadre, effected while serving under any UT Govt./Administration or while on deputation with the Central Government, will be classified under the major, etc. head of account indicated below in the central Section of books of the Accounts Officer concerned.

811—Insurance and Pensions Funds

—Central Government Employees Group Insurance Scheme

- (e) In respect of UT cadre members on foreign service in India or abroad, watch over receipt of subscriptions by way of bank drafts from the foreign employers, shall be kept by the PAO (Sectt.) functioning under the Controller of Accounts, Delhi Administration, who is already responsible for maintaining the GPF accounts of such officers and shall classify the same under the head of account indicated at (d) above.
- (f) In respect of UT cadre members on deputation other than to Central Government, deductions under the scheme appearing in the bills shall be classified under the major, etc. head of account.
- (g) In the case of member of All India Services working in the Academy, etc. and the All India Service probationers undergoing training the following procedure may be followed :—
- (i) **Members of All India Services borne on a State/Joint Cadre, other than Union Territories cadre, working in the Academy, etc.**—The subscriptions recovered from the pay bills of these officers should not be credited to the account of the Central Government. The same will have to be passed on to the State Government/Accountant General concerned in the manner in which Provident Fund contributions recovered from them are transferred in terms of para 4.1 (b) above.
- (ii) **Members of All India Services borne on the Union Territories Cadre or working in the Academy, etc.**—The subscriptions collected from these officers should be credited to the Central Government account, namely 811—Insurance and Pension Funds —Central Government Employees Group Insurance Scheme. Every month information should be sent to the Pay and Accounts Officer, DPAR, about the subscriptions recovered from these officers and credited to the Central Government accounts in terms of para 7.3 et. seq.
- (iii) **Probationers undergoing training.**—In the case of All India Service probationers joining the Academy, etc. directly for training, i.e., before joining their State of allotment, the insurance premium at the rate of Rs. 24 p.m. or subscription at the composite rate of

Rs. 80 p.m., as the case may be, shall be recovered from the payments made to the probationers and shall be credited to the Central Government account, namely, 811—Insurance and Pension Funds—Central Government Employees Group Insurance Scheme. Every month necessary information shall be sent to the P and AG, DPAR, about the premium/subscription recovered from the probationers. If a probationer joins the Academy, etc. for training after first reporting to the State/Joint Cadre of his allotment, the premium or subscription, as the case may be, recovered from him should not be credited to the Central Government account; it should be passed on to the State Government/Accountant General concerned in the manner indicated at (i) above. When a probationer moves from L. BSNA to SVPNA/FRI or *vice versa*, the former shall issue a certificate to the latter indicating the period during which premium/subscription has been collected from him and whether it was credited to the Central Government account or passed on the State of allotment. A similar certificate shall also be issued when a probationer moves from any of these institutions to their State of allotment.

- (b) In respect of a State Cadre member on deputation to another State Government, the deduction under the Insurance Scheme shall be made along with other recoveries like GPF/Advances, etc. through monthly bills. The Accountant General of the borrowing State will classify these recoveries under the suspense head "893-Inter-State Suspense Account" and pass on all credit recoveries to the AG of the parent State for adjustment/linking at his end.

858—Suspense Accounts

—PAO Suspense

—Items adjustable by PAO (Sectt.), Delhi Administration on account of Group Insurance Scheme.

These recoveries, along with similar recoveries on account of GPF subscriptions, *etc.* shall be settled by the Accounts Officer concerned with the PAO (Sectt.) functioning under the Controller of Accounts, Delhi Administration by issue of a Crossed Government Account Cheque, etc. On receipt of the valuable the PAO (Sectt.) of Controller of Accounts, Delhi Administration shall classify the same to the head of account indicated in (d) above.

4.2. In respect of members of the scheme placed on deputation with Central Govt. or on foreign service, etc., a suitable indication should be given in the LPC being issued by the appropriate authorities, about the recoveries made till then during the year, and the month from which/rate at which recoveries are to be effected on this account, thereafter, as well as the date on which he became a member of the Scheme.

5. Remittance of Central Government of amounts of subscriptions recovered from salary bills of officers of State Cadre serving in States.—5.1 It

has been decided that, against the recoveries to be effected from the salary bills of the AIS, etc. officers serving in the State and those of the State Cadre on deputation or on foreign Service, all of which will be credited to the State accounts under the suspense head referred to in para 4.1 (a) above, the State Governments should arrange to remit in one lump sum the amounts on the last working day of every month (commencing from January '82 (except that remittance in except of March pay bills may be made in the 1st week of April) by cheque/demand draft to the PAG, of DPAR working under the Controller of Accounts, DPAR Ministry of Home Affairs, by adopting the following method of Computation indicated in (a) and below and arriving at the total amounts.

- (a) The No. of member of the Service covered under the scheme, who are serving in the State or on deputation or foreign service and who are to subscribe at the composite rate of Rs. 80 p.m. may be multiplied by 80 arrive at the total subscription due (covering Insurance portion and savings portion).
- (b) The member of such members of the service (serving in the State or on deputation or foreign service) as on the last day of the relevant month (2nd in the Case of January), who are required to subscribe only to the premium for insurance cover at Rs. 24 p.m. may be multiplied by 24.

The amount required to be remitted in the manner, may be drawn through a bill upon the treasury/State Head Quarter's PAG by a designated drawing officer in the department of the State Government administratively or otherwise dealing with the movement/events, etc. relating to the AIS officers of the State such as the Home Department, the General Administration Department, the Chief Secretariat, etc. The designated drawing officer, who may be nominated by the State Government for the purpose, may after ascertaining the details required for the amount to be remitted in the manner indicated in (a) and (b) above in respect of all the members of AIS of the State, draw a bill for the amount classifying the same under "858—Suspense Account— AIS Officers Group Insurance Scheme—Payment to the Central Government of the subscriptions in respect of AIS Officers Group Insurance Scheme. The amount of the bill should be obtained in the form of a crossed account payee demand draft in favour of the PAO (DPAR) New Delhi in the Ministry of Home Affairs, and sent to him by the designated drawing officer with a covering schedules indicating the No. of officers in each cadre (IAS/IPS/IFS) for whom the remittances as computed in (a) and in (b) above are sent. The remittance should be made on the last working day of each month, commencing from January, 1982 (First week of April in respect of recoveries relating to March).

5.2 The credit on account of the subscriptions recovered from the officers and adjusted initially in the State books of the As G with reference to the account of the salary vouchers of the AIS Officers, and the cash recoveries effected in respect of officers on deputation or on foreign service, which will appear under the suspense minor/sub-head "AIS officers Group Insurance Scheme—Subscriptions", under '858 should periodically and at the close of each financial year be equal to the debits. On account of the payments which will be appearing under the minor/sub-head "AIS Officers Group Insurance

Scheme—Payments to the Central Government of subscriptions in respect of the AIS Officers Group Insurance Scheme" under the same major head, with reference to the account of the vouchers in respect of the bills referred to para 5.1 above. A reconciliation of these credits/debits to ensure their equality periodically and at the close of the financial year, will be ensured by the ASG in consultation with the concerned administrative department of the State Government under whom the designated drawing officer is working, and by keeping a suitable broad sheet.

5.3 The demand drafts received from the designated drawing officers every month by the PAO (DPAR) will be credited by him in his books under the head '8.11—Insurance and Pension Funds—Central Government Employees Group Insurance Scheme" under the appropriate sub-heads Savings Fund/ Insurance Fund.....

6. Payments of dues to the beneficiaries.....

6.1. If a member of the Service retires from service on attaining the age of superannuation or dies while in service (whether actually serving under the State Government or on foreign service but, other than on deputation with Central Government) or otherwise ceases to be a member of the Service, the designated drawing Officer of the State Government concerned shall take action to obtain a pre-receipted claim from the beneficiary (beneficiaries) in the proforma at Annexure III, fill in necessary details therein (enclose a duly attested copy of the death certificate in the case of claims arising due to death of a member) and forward it to the DPAR in the Government of India. The latter shall verify the details including entitlement under savings fund, etc. with reference to the documents available with them *vide* Para 3 above and submit the bill to the PAG (DPAR) for payment. The PAO shall exercise necessary usual checks and also with reference to the record maintained by him and will draw a crossed cheque/crossed bank draft in favour of the officer concerned or nominee(s) or legal heir(s) as the case may be, and send it to the Drawing Officer in the DPAR, who shall arrange to transmit the same to the designated Officer of the State Government. The latter shall be responsible to hand-over the valuable to the Officer/nominee(s), etc. as the case may be, against necessary acknowledgment.

In the case of those retiring from service on superannuation, the claim for payment from the savings fund shall be prepared and submitted three months prior to the actual date of retirement. In all other cases, such claims shall be preferred as soon after the date of quitting service by the member or death, as possible.

Note.—A claim arising in the case of a member of the Scheme while on deputation to the Government of India, shall be processed through DPAR and its PAO, (who shall exercise necessary prechecks) by the PAO of the Central Government Ministry/Department in which the Officer was serving at the time of the relevant event under intimation to the designated officer of the State/UT Government concerned suitable entry shall be made in Col. 6 of Annexure I, Parts II and III.

The Payment would be classified under the respective sub-heads below Major, etc. heads indicated below.

811—Insurance and Pension Funds Central Government
Employees Group Insurance Scheme Insurance Fund
(Sub-head) Savings Fund (Sub-head).

6.2. Provision of para 6.1 and note, thereunder, shall be applicable *mutatis mutandis* to claims pertaining to members of the All India services borne on the Union Territories Cadre.

6.3. When an occasion arises for making payment under the Scheme in the case of probationers undergoing training or members of the Service working in the LBS National Academy of Administration, etc. the claim shall be processed by the concerned institute in consultation with the Department of Personnel and Administrative Reforms and under intimation to the State Government concerned, in terms of the Note under paragraph 6.1 above.

7.1. The Pay and Accounts Officer, Department of Personnel and AR shall credit the amounts received in terms of Paragraph 5.1 above to the head of account "811—Insurance and Pension Funds—Central Government Employees Group Insurance Scheme" and keep a note of the amount realised from each State Government, etc. service-wise in a register Part I of the Proforma at Annexure with separate folios for each State.

7.2. During the first week of each year, the Department of Personnel & AR shall furnish a list (service-wise) indicating the total number of officers, who are members of the Scheme and borne on each State Government Cadre as on 1st January and also indicating how this is worked out with reference to the opening balance as on 1st January of the preceding year. Additions/deletions each month during the year should also be furnished similarly in the first week of the following month. Similarly, the number of officers (Cadre and service-wise), who are required to subscribe towards insurance cover only during each month of the year should be furnished by the DPAR to its Pay and Accounts Office, during the first week of every month. The credits, realised each month from each State will be verified with this list by the Pay and Accounts Office, DPAR to ensure that actual credits due each month have been received from the States concerned. Any discrepancy shall be taken up with the State Government/AG concerned under intimation to the DPAR.

7.3. The Accounts authority of each Union Territory Administration shall furnish every month necessary information to the PAO, DPAR about the total subscription credited during the month indicating the number of officers service-wise, who contributed at the composite rate (Rs. 80) and the contributed at the insurance rate only (Rs. 24) so as to enable him to maintain details in the prescribed proforma. PAO, DPAR shall tally the details received from various accounts authorities with those received in terms of paragraph 7.2 above and cases of discrepancy, if, any, shall be settled with DPAR and accounts authorities concerned.

7.4. PAO, DPAR shall maintain registers in the proforma at Annexure I for preparing annual report prescribed for the purpose. The annual report in the form as at Annexure II shall be prepared by him (with the assistance of DPAR wherever necessary) and submitted to the organisation of the Controller General of Accounts so as to reach them by the 30th February, every year from 1983 onwards.

PART III

Payment made to members during 19.....on their retirement, resignation etc.

Month	Voucher No.	Name of officer	Amount of payment	*Post held while on deputation with Central Govt. at the time of the event
1	2	3	4	5

*To be filed in for payments under note below para 6.1.

ANNEXURE II

(To be submitted by P. A. O. (D. P. A. R.) etc. to C. G. A. *vide* para 8.4)

ANNUAL STATEMENT FOR SHOWING THE NUMBER OF A I.S.
OFFICERS SUBSCRIBING UNDER ALL INDIA SERVICES
(GROUP INSURANCE) RULES AND THE NUMBER FOR
WHOM PAYMENTS WERE MADE

Name of PAO : PAO (DPAR), New Delhi

Year of Report : 19.....

*PART—I—B—Number of members of the All India Services :
who*

Name of state Subscribed at composite rate

On Ist Jan. 19.....(Pre. year)	On Ist Jan. 19 (Current year)
(1)	(2) (3)

Andhra Pradesh

TOTAL :

PART—I—B—Statement showing number of members and amounts realised from States towards Insurance Fund only during the Calender Year 19.....

State	Jan.	Feb.	March	April	May	June.....Dec.	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.

Andhra Pradesh

TOTAL :

PART—II—&—III—Statement showing the number of cases in which payments were made during the previous year 19.....because of

DEATH		OTHER CASES		
State	Number	Amount	Number	Amount
Andhra Pradesh				
TOTAL :				

ANNEXURE III

(Refer Para 6.1)

RECEIPTED BILL

PART—I, Received the sum of Rs.....() under the All India Services Group Insurance Rules, 1981, being the total of entitlement of Rs.....from the *Insurance Fund and/or of Rs.....from the Savings Fund, accrued to—

Name

Service to which I/he *belonged

Designation

Name of State on whose cadre born

Signature(s) of Recipient(s)

(NAME IN BLOCK LETTERS)

Dated :

*Delete whichever is in applicable.

PART II

Endorsement to be recorded by the Designated Drawing officer of State/Union Territory or by D.D.O. of concerned Central Ministry/Department in respect of an officer on deputation to centre

- Date on which the officer became a member of the Scheme.....
- Description of the (retirement, resignation, death etc. and date thereof.....
- Countersigned for payment of Rs.....(Rupees.....) to claimant(s). Crossed Cheque/demand draft to be issued in favour of claimant(s).

Signature.....

Dated.....

Designation of DDO.....

Government of.....

PART III

Endorsement to be recorded by the DDO DPAR/MHA/Deptt. of agriculture respectively in the case of IAS/IPS/IFS officers respectively certified that the above details (including entitlement under the Savings Fund) have been verified and found to be correct.

Signature.....

DDO, DP & AR.....

PART IV

For use in pay and Accounts Office.

Passed for payment of Rs.....(Rupees.....) Payment
through Cheque(s) No.(s) Dated Accounts officer