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*Introduction of the State Government
Employees Group Insurance Scheme,
1982.*

GOVERNMENT OF MAHARASHTRA

FINANCE DEPARTMENT

Resolution No. DOI. 2081/4701/ADM-5

Mantralaya, Bombay 400 032, dated the 26th April 1982

RESOLUTION

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 employees while in service and a lump sum payment to the employees or their families on cessation of employment of the employees with the State Government on account of resignation, death, retirement etc., the Government is pleased to introduce the State Government Employees Group Insurance Scheme, 1982 as detailed in the Annexure with effect from 1st May 1982 on a compulsory basis.

2. Government is further pleased to direct that the Scheme will be administered by the Director of Accounts and Treasuries, Maharashtra State, Bombay, who will maintain the accounts as per the accounting procedure which is being prescribed separately. The Director of Accounts and Treasuries should submit periodical reports to Finance Department.

3. All Heads of Departments and Heads of Offices should bring the contents of State Government Employees Group Insurance Scheme to the notice of the employees working under them and ensure that the Scheme is brought into effect from 1st May 1982.

By order and in the name of the Governor of Maharashtra,

ANIL KUMAR,
Secretary to Government,
Finance Department.

To

All Commissioners of Divisions,
The Secretary to the Governor,
The Secretary to the Chief Minister,
The Accountant General, Maharashtra I, Bombay,
The Accountant General, Maharashtra II, Nagpur,
The Director of Accounts and Treasuries, Maharashtra State, Bombay,
The Chief Auditor, Local Fund Accounts, Maharashtra State, Kokan Bhavan, New Bombay,
The Pay and Accounts Officer, Bombay,
The Resident Audit Officer, Bombay,
The Deputy Chief Auditor, Local Fund Accounts, Bombay/Pune/Nagpur/Aurangabad/Nashik/Amravati,
The Personal Assistants to all Ministers, Ministers of State and P Ministers,
All Heads of Departments/Offices in the State of Maharashtra,
*The Prothonotary and Senior Master, High Court of Judicature, Bombay,
*The Registrar, High Court of Judicature, Appellate Side, Bombay,
*The Registrar, Office of Lokayukta and Upalokayukta, Bombay,
*The Secretary, Maharashtra Public Service Commission, Bombay,
*The Secretary, Maharashtra Legislature Secretariat, Bombay,
All Departments of the Mantralaya,
All Treasury Officers,
All Sub-Treasury Officers,
The Deputy Director of Accounts and Treasuries, Pune/Nagpur,
Desk ADM-1, ADM-4, ADM-9, BUD-5,
The Select file.

*By letter.

ANNEXURE

STATE GOVERNMENT EMPLOYEES GROUP INSURANCE
SCHEME, 1982**Date of effect**

The State Government Employees Group Insurance Scheme, 1982 hereinafter referred to as the "Scheme" shall come into force with effect from the forenoon of 1st May 1982.

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

3.1. The "Scheme" shall apply to all State Government servants including the work-charged and industrial employees, if they are regular State Government Employees. Such State Government servants to whom the 'scheme' applies will hereafter be referred to as "employees".

3.2. The 'scheme' shall not apply to—

- (a) contract employees,
- (b) person on deputation from the Central Government, other State Governments, Public Sector Undertakings or other Autonomous Organisations, Semi-Government bodies ;
- (c) part-time and *ad-hoc* employees ;
- (d) casual labourers, even if they are governed by the Industrial Employees (Standing Orders) Act and are Industrial workers ;
- (e) persons recruited in the State Government service after attaining the age of 50 years ;
- (f) persons appointed in leave vacancies ;
- (g) persons appointed as stop-gap arrangements till regular appointments are made by the appropriate authorities after following the regular procedure ;
- (h) work-charged employees not covered by 3.1 above .

Membership

4.1. The 'scheme' is applicable compulsorily to the employees in service on 1st May 1982 even if they have attained/crossed the age of 50 years.

4.2. The 'scheme' will also 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 1st May 1982 will be compulsorily covered under the 'scheme' from the date it comes into force.

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

Subscription for members

5.1. The subscription for the 'scheme' will be in units of Rs. 10 per month. A Class IV employee will subscribe for one unit, a Class III employee for 2 units, a Class II employee for 4 units and a Class I 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 Class, IV, III, II, and I employees respectively,

5.2. In the event of regular promotion of an employee from one Class to another, his subscription shall be raised, from the next anniversary of the 'scheme' to the level appropriate to the Class 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 with effect from 1st May 1982, a Class IV employee promoted on regular basis to Class III in June 1982 shall continue to subscribe at the rate of Rs. 10 per month upto April 1983 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 May 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.

Premium and insurance cover for 'employees' other than members

6.1. The 'employees' entering service in a month other than May falling after May 1982 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 para 5.1 above.

For example, if the 'scheme' comes into force with effect from 1st May 1982, a Class IV employees entering service in June 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 April 1983 and from May 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 Class III employee entering service in June 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 April 1983 and from May 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.

6.2. The 'employees' shall be enrolled as members of the new "Scheme" only from 1st May every year commencing from the year 1982. If an "employee" enters service on or after 2nd May in any year commencing from the year 1982, he shall be given the benefit of appropriate insurance cover only (but not the benefits from the Savings Fund under the 'scheme') from the actual date of joining service till the end of that year. This arrangement will be for the first year of the service only and continue until the date of the next anniversary of the 'scheme.' The purpose is that the insurance cover should be available immediately a person joins service, even though the full benefits of the insurance cover and the Savings Fund will be available from the next anniversary of the "scheme".

During the intermediary period, a subscription of Rs. 3 per month will be recovered as the premium for every Rs. 10,000 of the insurance cover as provided in para. 6.1.

Thus, a Class IV employee will pay a premium of Rs. 3 per month for an insurance cover of Rs. 10,000, a Class III employee will pay a premium of Rs. 6 per month for an insurance cover of Rs. 20,000, a Class II employee will pay a premium of Rs. 12 per month for an insurance cover of Rs. 40,000 and Class I employee will pay a premium of Rs. 24 per month for an insurance cover of Rs. 80,000. Beginning from 1st May of the year succeeding the year in which he joins service full subscription of Rs. 10, Rs. 20, Rs. 40 and Rs. 80 per month shall be recovered from Class IV, III, II and I employees respectively and they will become eligible to receive the benefits from the Savings Fund also under the "scheme".

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. 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 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 $5\frac{1}{2}$ 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 as per illustration table attached herewith. The amounts shown in the enclosed table have been worked out to the nearest rupee after taking into account interest upto the end of the month of cessation of membership and it has been assumed that the subscription for any month including the month of cessation of membership has been or will be deducted from that month's salary paid or to be paid at the end of the month. The respective benefits from the Savings Fund on a monthly subscription of Rs. 20, Rs. 40 and Rs. 80 will be twice, four times and eight times of those on a monthly subscription of Rs. 10. 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 charges, and/or the cost of insurance changes the benefits available from the Savings 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 Government in 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 i.e. from the period from 1st May 1982 to 30th April 1987.

Recovery of subscription

9.1. 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.

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 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.

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

9.6. No interest shall be levied on arrears of subscriptions 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 payment 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 Class IV employee proceeds on ten months' extraordinary leave from 5th June 1982 to 4th April 1983 and no salary/wage is paid to him for any day for July 1982 to March 1983, his subscriptions totalling Rs. 80 will be recovered together with the interest calculated at the compound rate of interest of 10 per cent. per annum in not more than three instalments commencing from May 1983.

9.8. 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.

Financing of subscription from General/Contributory Provident Fund

10.1. 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 in 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. 3.

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. 4 to submit an application in Form No. 5 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 class.

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 Class; 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 Class for the period from which the rate of subscription was raised to the date of his death.

For example, if a Class IV employee, who is a member of the 'scheme' acquires a membership in Class III and Class II after 5 years and 15 years of service respectively and dies while in service after 30 years of total membership in all these classes, his nominee or 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 Class II 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

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- (iv) the amount due from Savings Fund on a monthly subscription of Rs. 20 (Rs. 40—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 Class; 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 Class for the period from which the rate of subscription was so raised to the date of cessation of his membership.

For example, if a Class IV employee who is a member of the 'scheme' acquires a membership in Class III and Class II after 10 and 20 years of service respectively and retires on superannuation after 30 years of total membership in all these Classes, 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 an All India Service, his case shall be regulated in such manner as may be decided by the Government of India, Ministry of Finance.

Withdrawals from Insurance Fund/Savings Fund

12.1. 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 para 11 and paid to his nominee(s) in accordance with the accounting procedure being prescribed separately.

12.2. It will also not be permissible for any member of the 'scheme' to withdraw any amount out 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 accordance with the accounting procedure being prescribed separately.

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

13. 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

14. The accumulations in the Insurance Fund/Savings Fund shall be at the disposal of the State 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'.

Mode of notification of the 'scheme'

15. 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 recognised Unions/Associations of the employees.

Action on notification of the 'scheme'

16. 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 and the Director of Accounts & Treasuries, Maharashtra State, Bombay, names, Classes, dates 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 para. 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 and the Director of Accounts and Treasuries, Maharashtra State, Bombay, a statement indicating the name, the class and the date of birth of every 'employee' who has been in the State Government service on the date the 'scheme' is notified.

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 class to another he will be similarly informed in Form No. 2.

Register of members

18. The Head of Office shall ensure that Classwise register of members is maintained in Form No. 8 and kept up to 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 towards the Insurance Fund and the 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 cases 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 General Provident Fund Rules.

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. 6 or Form No. 7, 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 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 being laid down separately.

Interpretation and clarification

21.1. If any categories of 'employees' are not specifically classified into Class I, Class II, Class III or Class IV, their classification shall be determined after reference to Government.

21.2. 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 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 that the 'scheme' remains self-financing and self-supporting.

TABLE 'A'
(Para. 8.2)

Benefits from the Savings Fund under the State Government Employees Group Insurance Scheme, 1982,
for the period from 1st May 1982 to 30 April 1987 on a monthly subscription of Rs. 10 p.m.

(In Rupees)

Date of entry	First Year of Cessation of membership, 1982-83											
	Month of cessation											
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April
1st May 1982	7	14	21	28	35	42	49	57	64	71	79	86
	Second Year of Cessation of membership, 1983-84											
	Month of Cessation											
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April
1st May 1982	94	101	109	117	125	132	140	148	157	165	173	181
1st May 1983	7	14	21	28	35	42	49	57	64	71	79	86
	Third Year of Cessation of membership, 1984-85											
	Month of cessation											
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April
1st May 1982	189	198	206	215	224	232	241	250	259	268	277	286
1st May 1983	94	101	109	117	125	132	140	148	157	165	173	181
1st May 1984	7	14	21	28	35	42	49	57	64	71	79	86

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TABLE 'A'—contd.

Fourth Year of Cessation of membership, 1985-86

Date of entry	Month of cessation												
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	
1st May 1982	..	295	305	314	323	333	343	352	362	372	382	392	402
1st May 1983	..	189	198	206	215	224	232	241	250	259	268	277	286
1st May 1984	..	94	101	109	117	125	132	140	148	157	165	173	181
1st May 1985	..	7	14	21	28	35	42	49	57	64	71	79	86

Fifth Year of Cessation of membership, 1986-87

Date of entry	Month of cessation												
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	
1st May 1982	..	412	422	433	443	454	464	475	486	497	508	519	530
1st May 1983	..	295	305	314	323	333	343	352	362	372	382	392	402
1st May 1984	..	189	198	206	215	224	232	241	250	259	268	277	286
1st May 1985	..	94	101	109	117	125	132	140	148	157	165	173	181
1st May 1986	..	7	14	21	28	35	42	49	57	64	71	79	86

Note—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.

TABLE ' B '

(Para 8.2)

State Government Employees Group Insurance Scheme, 1982

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 Rs. 660 (corresponding to Rs. 80 per month contributions)
1	2	3	4	5
	Rs.	Rs.	Rs.	Rs.
5	528	1,056	2,112	4,224
10	1,300	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	93,040	1,87,680
40	38,311	76,622	1,53,244	3,06,488

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(Para. 17.2)

FORM No. 1

GOVERNMENT OF MAHARASHTRA

No.

..... Department/Office

Dated

MEMORANDUM

Shri * a Class....

employee has been enrolled as a member of the State Government Employees Group Insurance Scheme, 1982 with effect from

His monthly subscription of Rs. (Rupees) shall be deducted from his salary/wage commencing from the month of and he will be eligible to the benefits of the scheme appropriate to Classwith effect from.....

(Head of Department/Office)

To

Shri *

.....

.....

*Name and designation of the employee

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(Para. 17.2)

FORM No. 2

No.....

GOVERNMENT OF MAHARASHTRA

..... Department/Office

Dated.....

MEMORANDUM

Shri *..... has been promoted on a regular basis, from Class to Class with effect from His monthly subscription for the State Government Employees Group Insurance Scheme, 1982 shall be raised from Rs. to Rs. from the month of and he will be eligible to the benefits of the scheme appropriate to Class with effect from

(Head of Department/Office)

To

Shri *.....
.....
.....

*Name and designation of the employee.

(Para. 11.1)

FORM No. 3

To

The.....

.....*

Subject.—Application for payment of accumulation under State Government Employees Group Insurance Scheme, 1982.

Sir,

I have been a member of the State Government Employees Group Insurance Scheme, 1982 since †..... I have retired from service after attaining the age of years/I have ceased to be in employment with the State Government with effect from 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 State Government Employee 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.

Para 11.2)

FORM No. 4

GOVERNMENT OF MAHARASHTRA

No.....

..... Department/Office

Dated

To

*

.....

Subject.—Payment of the amount due under the State Government Employees Group Insurance Scheme, 1982.

Dear Sir/Madam,

I am directed to state that the late Shri
has nominated you for payment of full per cent
of amounts due under the State Government Employees Group Insurance
Scheme, 1982. You are therefore requested to submit an application in the
enclosed Form No. 5 for arranging payment.

Yours faithfully,

()

* Name and address of the nominee.

(Para. 11.2)

FORM No. 4

To

*The

.....

Subject.—Application for payment of amount due to late Shri
..... under the State
Government Employees Group Insurance Scheme, 1982.

Sir,

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

Yours faithfully,

()

* Name and address of the Office from where Form No. 4 is received.

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(Para 19.5)

FORM No. 6

Nomination for benefits under the State Government Employees Group Insurance Scheme, 1982

(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 State Government under the State Government Employees Group Insurance Scheme, 1982 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 person, if any, to whom the right of the nominee shall pass in the event of his predeceasing 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.

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.

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Nomination for benefits under the State Government Employees Group Insurance Scheme, 1982

(When the Government servant has a family and wishes to nominate one member or more than one member thereof.)

I hereby nominate the persons(s) mentioned below, who is/are member(s) 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 State Government Employees Group Insurance Scheme, 1982 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.

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 in the event of his pre-deceasing the Government servant
1	2	3	4	5	6

- 1.
- 2.
- 3.

Dated this day of 19 at

Signature of two witnesses :

- 1.
- 2.

Signature of Government servant.

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.

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

(Para 18)

State Government Employees Group Insurance Scheme, 1982
REGISTER OF MEMBERS

Class

Particulars of employees subscribing to Insurance Fund and Savings Fund

Serial No.	Name	Designation	Date of Birth	Date of appointment	Date of commencement of subscription	Date of promotion to higher class/date of transfer to other Departments	Date of Cessation of membership and reason therefor	Date of Death	Remarks
1	2	3	4	5	6	7	8	9	10
									23