

IX. GROUP INSURANCE-CUM-SAVINGS SCHEME

Government of West Bengal Finance Department Audit Branch

No.4826-F

Calcutta, the 21st April, 1978.

MEMORANDUM

Subject : Group Insurance Scheme for Government Employees.

It has been decided to introduce with effect from 1st April, 1978 two Group Insurance-cum-Savings Schemes for all gazetted and non-gazetted employees of the State, one for police personnel of and below the rank of Inspector, and the other for all gazette and non-gazetted Government employees.

2. Under both the schemes every government employee will be required to contribute Rs.8/- per month from his pay. The contribution paid by the Government employees will be adjusted by the Life Insurance Corporation of India under two Heads— (i) Risk Plan and (ii) Deposit Administration Plan in the following manner :-

	Risk Plan	Admn. Deposit Plan
Government employees	Rs. 3.05 P.	Rs. 4.95 P.

Government will also be required to contribute to the Risk Plan under both the schemes in the following manner :

Police Scheme — Rs. 3.75 P.

Other than police Scheme — Rs. 1.65 P.

3. **Benefits :** In both the schemes, under the Risk Plan Life Insurance Corporation of India will pay Rs.12,000/- to the family of the Government employee who dies while in service and will also repay his contribution towards Deposit Administration Plan along with compound interest at the rate of 6% per annum. Otherwise on retirement or leaving service for whatever reasons, an employee will be repaid the amount standing to his credit in the Deposit Administration Plan together with 6% compound interest on it. In case the amount payable is less than the amount of contribution made by the employee, the difference shall be paid by the Life Insurance Corporation of India in the first instance and will be re-imbursed in due course by the State Government.

4. **Applicability :** These schemes will be applicable to all wholtime gazetted and non-gazetted employees, except the seasonal employees and those appointed in short-term vacancies. These schemes shall also be applicable to the employees who are on deputation to other State Governments or Government of India, Corporate Body, Government undertakings, or on foreign service. The All India Service Officers working under the Government of West Bengal are also covered by these schemes. All India Service Officers who are on deputation outside the State of West Bengal may however opt out of the scheme by giving a declaration in this regard. The Scheme is not automatically applicable to the Chief Justice and other Judges of the High Court or to the Chairman or Members of the State Public Service Commission.

5. **Contribution to cease :** Contribution to be made by an employee shall cease upon his reaching the age of retirement or his ceasing to be in service due to any reason whatsoever, or in the event of his death while in service.

6. **Accounting procedure :** The amount of monthly deduction shall be shown in lump sum on the first page of the pay bill concerned. For accounting purpose a Schedule as in Annexure T should be enclosed to the relevant pay bills. Every Drawing and Disbursing Officer will give a certificate to the effect that Rs.8/- per month has been deducted from the salary of each employee and a total amount of deduction has been shown on the first page of the bill as deduction and that the amount has been deposited in the relevant account Head.

7. **Procedure for settlement of claim :** A claim will arise when an employee dies when in service, reaches normal retirement age and when the service of an employee ceases on account of

resignation or termination. As soon as claim arises under the scheme, the claim form (as per annexure II) shall be filled in by the claimant/beneficiary. The form will be submitted by the claimant/beneficiary to the head of the Department/Drawing and Disbursing Authority through the officer-in-charge under whose administrative control the employee was working. 'Beneficiary' means the person or persons nominated by the employee in the form A, B or C, as the case may be, vide Annexure IV and in the manner as indicated in Rule 100 of the West Bengal Services (Death-cum-Retirement) Benefit Rules, 1971. In the absence of any nomination 'Beneficiary' in the event of death of an employee while in service be the same as defined in item (i) to (vii) of sub-clause (1) of clause (e) of sub-rule (1) of rule 7 of the West Bengal Services (Death-Cum-Retirement Benefit) Rules, 1971. The officer concerned where the employee was working shall scrutinize the papers after verifying the details from the records available with them and submit the same to the Head of the Department/Drawing and Disbursing Authority, as stated before. The Head of the Department/Drawing and Disbursing Authority shall each month prepare a consolidated list of claims reported to him in the monthly register of claim, as per annexure-II and shall send the same to the Assistant Divisional Manager (D) (G & S) of the Life Insurance Corporation of India, 16, Chittaranjan Avenue, Calcutta-700012, in duplicate.

The Life Insurance Corporation of India on receipt of the said monthly claim register shall calculate the benefits available under the scheme to claimants/beneficiaries. Where the Drawing and Disbursing Officer is not the Head of Department, a copy of the monthly claim register showing the claim amount in respect of every claim will be sent by the Drawing and Disbursing Officer and also to the Head of Department for his information and record. The claim cheque will be drawn in favour of the Head of the Department/Drawing and Disbursing Authority in respect of each claim separately and he would endorse the cheque in favour of the claimant/beneficiary. The cheque issued by the Life Insurance Corporation would be cross and order cheque to facilitate its negotiability.

Rules of the Group Insurance-cum-Savings Scheme will be notified later.

J. Sanyal
Joint Secretary
Government of West Bengal

ANNEXURE-1

Schedule of Recovery under Group Insurance-Cum-Savings Scheme

Name of Department/ Section of Estt.	Head of A/c under which salaries are drawn.	Period of Salary bill	Amount recovered.	For credit to "811-Insurance and Pension Fund (I) Amount received under Group Insurance Scheme of State Employees other than Police (ii) Amount received under Group Insurance Scheme for Police.

Rs.

(Rupees)

Drawing Officer

ANNEXURE-II

Savings-cum-Insurance Scheme for the employees of West Bengal State Government Master Policy No.

(CLAIMS FORM) (to be submitted in triplicate).

1. a)	Name of the employee	:	
b)	Father's Name	:	
2.	Designation	:	
3.	Place & Address of Posting	:	
4.	Date of birth	:	
a)	Was the employee in service on 1.3.77?	:	Yes/No.
b)	If not, give the date of appointment	:	
6.	Was the employee in service at the time of his exit	:	Yes/No.

7.	Cause of exit	:	
	Death/Retirement/Resignation/Termination (In case of death, cause of death)	:	
8.	Date of exit from service.		
9.	In case of death	:	
	Beneficiary's		
	a)Name/s	:	
	b)Address	:	
	c)Relationship	:	

I hereby declare that the above particulars are correct to the best of knowledge and belief.

Received a sum of Rs. (Rupees)
from W.B. State Govt. in full satisfaction and discharge of all my claims and demands arising under the above named scheme.

Date :

Revenue

Signature of the

Place :

Stamp

Employee/beneficiary.

Witness :

Signature :

Name :

Address :

Certified that the above particulars are correct to the best of my knowledge and belief.

Place :

Signature of the Officer-in-Charge

Date :

under whom the employee was working.

ANNEXURE-III

Savings-cum-Insurance Scheme for the Employees of the W.B. State Government

Master Policy Number -

Monthly Register of claims Month Year

Columns to be filled in by the Head of Deptt./Drawing and Disbursing authority.

Sl. No.	Name of Employee	Designation	Address of the place of posting	Date of birth (as per service Record)	Date of Entry into scheme	Date of exit	Cause of Exit	Cause of death
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(Columns to be filled in by the L.I.C. of India)

Month & Year		No. of contributions.	Benefits Paid			Total	Remarks
Exit	Entry		Under OVRGTA	Under Dep. Amn. Plan accumulated value.	Exces amount paid under Dep. Admn. Plan		

We do hereby acknowledge receipt from the Life Insurance Corporation of India, a sum of Rs. in full satisfaction and discharge of all our claims and demands arising in terms of Master Policy No. and Deposit plan Agreement dated as per above details of claims.

REVENUE
STAMP.

Place :

Name and designation of the Head of the Deptt./Drawing and Disbursing Officer.

Date :

Signature & Seal of the Head of Deptt./ Drawing & Disbursing Authority.

ANNEXURE-IV
Form-A

Nomination for Savings-cum-Group Insurance Scheme
(When the Government servant has a family and wishes to nominate one member thereof).

I hereby nominate the person mentioned below who is a member of my family and confer on him the right to receive the benefits that may become payable in the event of my death while in service.

Name and address of nominee	Relationship with officer	Age	Contingencies on the happening of which the nomination shall become invalid	Name, address and relationship of the person or persons, if any to whom the right conferred on the nominee shall pass in the event of the nominee predeceasing the officer or the nominee dying after the death of the officer but before receiving payment of the benefits	Amount or share of the benefits payable to each.

* * * * *

This nomination supersedes the nomination made by me earlier on which stands cancelled.

N.B. – The officer shall draw lines across the blank space below the last entry to prevent the insertion of any name after he has signed.

Dated this day of 197..... at

Witnesses to signature

(1).....

(2).....

Signature of Officer

Note 1 – Fourth column should be filled in so as to cover the whole amount of the benefits.

Note 2 – The amount/share of the benefits shown in last column should cover the whole amount/share payable to the original nominees.

(To be filled in by the Head of Office in the case of a non-gazetted officer and Head of Department in the case of a Gazetted Officer)

Nomination by Signature of Head of Office/Deptt.;

Designation Date

Office Designation

Proforma for acknowledging the receipt of the
Nomination Form by the Head of Office/Department.

To
.....
.....
.....

Sir,

In acknowledging the receipt of your nomination, dated cancellation, dated of the nomination made earlier, in respect of the benefits under the Scheme in Form I am to state that they have been duly placed on record.

Dated

Signature of Head Office/Deptt.
(Designation).

**ANNEXURE-IV
Form-B**

Nomination for Savings-Cum-Group Insurance Scheme

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

I hereby nominate the persons mentioned below, who are members of my family and confer on them the right to receive, to the extent specified below, the benefits that may become payable in the event of my death while in service.

Name and address of nominee	Relationship with officer	Age	Share	Contingencies on the happening of which the nomination shall become invalid.	Name, Address and relationship of the person or persons, if any, to whom the right conferred on nominee shall pass in the event of the nominee predeceasing the officer or the nominee dying after the death of the officer but before receiving payment of the benefits.	Amount or share of the benefits payable to each.

This nomination supersedes the nomination made by me earlier on which stands cancelled.

N.B.— The officer shall draw lines across the blank space below the last entry to prevent the insertion of any name after he has signed.

Dated this day of 197.... at

Witnesses to Signature.

- (1).....
(2).....

Signature of Officer.

Note 1. Fourth column should be filled in so as to cover the whole amount of the benefit.

Note 2. The amount/share of the benefits shown in last column should cover the whole amount/share payable to the original nominees.

(To be filled in by the Head of Office in the case of a non-gazetted officer and Head of Department in the case of Gazetted Officer).

Nomination by
Designation
Office

Signature of Head of Office/Department
Date
Designation

Proforma for acknowledging the receipt of the
Nomination Form by the Head of Office/Department.

To
.....
.....

Sir,

I acknowledging the receipt of your nomination, dated cancellation, dated of the nomination made earlier, in respect of the benefit under the Scheme in Form I am to state that they have been duly placed on record.

Dated

Signature of Head of Office/Deptt.
(Designation)

ANNEXURE-IV

Form-C

Nomination for Saving-cum-Group Insurance Scheme.

(When the Government servant has no family and wishes to nominate one or more persons)

I, having no family, hereby nominate the person/persons mentioned below and confer on him/them right to receive, the benefits that may become payable in the event of my death while in service.

Name and address of nominee	Age	Share	Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person or persons, if any, to whom the right conferred on the nominee shall pass in the event of the nominee predeceasing the officer or the nominee dying after the death of the officer but before receiving payment of the benefits.	Share of the benefits payable to each.

This nomination supersedes the nomination made by me earlier on which stands cancelled.

N.B.— The officer shall draw lines across the blank space below the last entry to prevent the insertion of any name after he has signed.

Dated this Day of 197.... at.....

Witness to signature :

(1).....

(2).....

Signature of Officer.

Note 1 : Fourth column should be filled in so as to cover the whole amount of the benefits.

Note 2 : The amount/share of the benefits shown in last column should cover the whole amount/share payable to the original nominees.

(To be filled in by the Head of Office in the case of a non-gazetted officer and Head of Department in case of Gazetted Officer.)

Nomination by
Designation
Office

Signature of Head of Office/Dept.
Date
Designation

Proforma for acknowledging the receipt of the
Nomination Form by the Head of Office/Department.

To

.....
.....

Sri,

In acknowledging the receipt of your nomination, dated cancellation, dated
....., of the nomination made earlier, in respect of the benefits under the scheme in
Form..... I am to state that they have been duly placed on record.

Dated

Signature of Head of Office/Department
(Designation)

●
Government of West Bengal
Finance Department
Audit Branch.

No. 1528-F

Calcutta, the 17th February, 1979

MEMORANDUM

It has been brought to the notice of Government by Accountant General, West Bengal that nominations submitted by the employees in respect of Group Insurance-cum-Savings Scheme are being sent to the office of Accountant General, West Bengal.

As the said nominations will be required by the Heads of Department/Drawing & Disbursing Officers at the time of settlement of claim, it has been decided that the nomination submitted by individual employees should be kept with the Heads of Departments/Drawing & Disbursing Officers preferably by pasting in the Service Books of the employees concerned.

All subordinate offices may kindly be instructed accordingly.

N.R. Bhattacharyya
Deputy Secretary to the
Government of West Bengal.

●
Government of West Bengal
Finance Department
Audit Branch.

No. 2811(350)-F

Dated, Calcutta, the 10th March, 1983

MEMORANDUM

Sub : Group Insurance-cum-Savings Scheme for State Government employees.

With a view to providing at a low cost the twin benefits of an Insurance cover to help the families of State Government employees in the event of death of an employee while in service and a lump sum payment to the employees or to their families on cessation of employment under the State Government on account of resignation, death, retirement etc. of the employees, Group Insurance-cum-Savings Scheme for all State Government employees including police personnel of and below the rank of Inspectors of Police, were introduced by the State Government with effect from 1.4.78 with Finance Department Notification No.5381-F dated 6.6.79 and Home (Police) Department Notification No.548-PL/P8(I)/7/79 dated 27.1.82 respectively. The aforesaid Schemes were so long being administered by the Life Insurance Corporation of India on behalf of the State Government. The question of taking over of the aforesaid Group Insurance-cum-Savings Schemes and running them directly under the control of the State Government like Government of India and some major State Governments has been under the consideration of Government for some time past. It has now been decided in consultation with Government of India and the Life Insurance Corporation of India, to take over the aforesaid Schemes from the Life Insurance Corporation of India with effect from 1.4.1983 and to administer them directly.

2. In view of above, the undersigned is directed by order of the Governor to say that the Governor has been pleased to direct that pending formulation of a comprehensive Scheme the existing Group Insurance-cum-Savings Scheme introduced with Finance Department and Home (Police) Department Notification Nos.5381-F dated 6.6.79 and 548-PL/P8-7/79 dated 27.1.82 as mentioned above, shall be replaced by the Group Insurance-cum-Savings Scheme, as detailed in the Annexure, which shall be effective from 1st April, 1983. The twin benefits of insurance cover and lump sum deposits accruing from the earlier Schemes will be continued in the Scheme herein sanctioned.

3. All Heads of Departments/Offices are requested to circulate copies of these orders to all offices sub-ordinate to them with the direction to bring these to the notices of all employees under their control.

S.S. Chattopadhyay
Special Secretary to the
Government of West Bengal

ANNEXURE

TO FINANCE DEPARTMENT

Memo. No.2811(350)F Dated : 10.3.1983

West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1983

1. **Date of effect :** The West Bengal State Government Employees' Group Insurance-cum-Savings Scheme, 1983 hereinafter referred to as "The Scheme" shall come into force with effect from the forenoon of 1st April, 1983.

2. **Objective :** "The Scheme" is intended to provide for the State Government employees, at a low cost, the twin benefits of an insurance cover to help their families in the event of death while in service and a lump-sum payment to augment their resources on retirement.

3. **Application :** "The Scheme" shall apply to all State Government Employees except –

- a) Persons paid at daily rates;
- b) Persons not in whole-time employment;
- c) Persons in seasonal employment;
- d) Persons appointed in short-term vacancies;
- e) Persons appointed on 'ad-hoc' basis or on contract;
- f) Persons for whom a separate provision made –
 - i) While or under any law in force for the time being;
 - or
 - ii) by any agreement;
- g) Persons recruited under the State Govt. after attaining the age of 50 years;
- h) Officers of the All India Services, who are members of the Central Government Employees Group Insurance Scheme 1980.

3.2. The "Scheme" shall also apply to an employee who may be on deputation to any department of Government or to the Government of India or to any other State Govt., Corporate Body, Govt. undertaking or any other Organisation or on foreign service.

3.3. These orders shall not apply to persons working under Government on deputation from the Government of India, any other State Government, Corporate Body, Government undertaking or any other organization.

4.1. **Membership :**

The "Scheme" will be compulsory for all those employees who are already in State Government service and for all those employees who will enter State Government service on or after the "Scheme" comes into force from 1st April, 1983.

4.2. Members of the Group Insurance-cum-Savings Scheme, 1979 and Group Insurance-cum-Savings Scheme, 1982, as are on service on 1.4.83 will be automatically taken as members of the present Scheme on and from 1.4.83.

5.1. Subscription by members :

Every employee shall subscribe at the rate of Rs.8/- per month, which shall be deducted from his salary each month including the month in which the employee ceases to be in employment on account of retirement, death, resignation, removal from service etc. Subscription shall be payable even when an employee is on leave with or without pay or is under suspension;

5.2 Out of the subscription of Rs.8/- per month, a sum of Rs.3.05 per month shall be deposited to the Insurance Fund for risk coverage and the balance sum of Rs.4.95 per month shall be deposited to the Savings Fund;

5.3 Subject to sub-para (4) subscription payable by an employee shall cease on his retirement or on his death while in service or on his ceasing to be in service due to any other reason;

5.4 Notwithstanding anything contained in this Scheme, on the retirement of an employee or on his death while in service or on his ceasing to be in service on account of retirement or otherwise including resignation, termination, discharge, dismissal or removal, the arrears on account of subscription towards the Scheme, if any, shall be deducted from, and shall be paid out of the arrear pay, gratuity etc. that may be due to such employee.

6. Contribution by Government :

Government shall contribute towards the Scheme every month in respect of each employee other than police personnel of and below the rank of Inspectors of Police, a sum of Rs.1.65 and for each police personnel of and below the rank of Inspectors of Police, a sum of Rs.3.75 or such other sum as may be required for payment of risk premium to the Insurance Fund.

7.1. Insurance Fund and Insurance Cover for Members :

In order to provide an Insurance cover to each member of the "Scheme", the aforesaid portion of the subscription and contributions from Government on account of risk coverage 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.12,000/- for each member of the "Scheme". It would be paid to the nominee or heirs of those member employees who die, due to any cause, while in the 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 is 5½% per annum at present.

8.1. Savings Fund :

Out of the subscription, a sum of Rs.4.95 per employee per month shall be credited to the Savings Fund. The amount of the Savings Fund will be held by the State Government in Public Account. The total accumulation of the 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 nominees or heirs on his death while in service.

8.2. In case of death of a member, the payment of the amount of Insurance will be in addition to the payment from the Savings Fund.

8.3. The positive balance in the Savings Fund shall be credited with the amount of interest calculated at the rate of interest notified by the Finance Department for the purpose. Interest will be allowed at 6% per annum on the balances in the Savings Fund commencing from the date of effect of this Scheme.

9.1. Recovery of Subscriptions :

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

9.2. 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 an actual payment of salary/wage for that month.

9.3. On transfer the period upto which subscription of the member have been deducted, preceding the date of transfer shall be recorded in the Last Pay Certificate of the employee concerned.

9.4. The subscription shall be recovered every month including the month in which the employee ceases to be on employment on account of retirement, death, resignation etc.

9.5. The Drawing and Disbursing Officer shall recover the subscription from employees' salary/wage/leave salary bill irrespective of their being on duty, leave or suspension. The Head of Office shall record in the Service Book of the employee the date of his joining the Scheme.

9.6. No interest shall be levied on arrears of subscription if the non-recovery is due to delayed payment of salaries/wages.

9.7. If any employee is on extra-ordinary leave and there is no payment of the salary/wage for any period, his subscriptions for the months for which no payment for salary/wage which are made to him shall be recovered with interest admissible under the "Scheme" on the accretions to the Savings Fund in not more than 3 instalments commencing from his salary/wage for the months following the month in which he resumes duties after the leave.

9.8. If an employee dies while in extra-ordinary leave the subscription due from him shall be recovered with interest admissible under the "Scheme" on the accretions to the Savings Fund from the payments admissible under the "Scheme".

Illustration : If an employee proceeds on 10 months extra-ordinary leave from 1st March, 1983 to 31st December, 1983 and no salaries/wages is paid to him for any day from March, 1983 to December, 1983, his subscription totaling Rs.80/- will be recovered together with interest calculated at the rate of interest of 6% per annum in not more than 3 instalments commencing from January, 1984.

9.9. 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 by a challan a copy of which shall be sent to the parent Department/Office of the employee concerned. It shall be ensured that 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 contributions. 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 3 instalments. On reversion of such employee the foreign employer/borrower shall furnish to the parent Department/Office an account of contribution realized from the employee and deposited to Government account during the entire period of his deputation.

10. The subscription to the "Scheme" will form part of deductions allowable in respect of Life Insurance premia, contribution to Provident Fund etc., in computing the total income of the subscriber for the purpose of Income Tax.

11.1. **Payment from Insurance Fund/Savings Fund :**

If an employee retires on attaining the age of superannuation or otherwise ceases to be in State Government service and if he has been a member of the "Scheme" the pension sanctioning authority shall issue a sanction order for the payment of the member's accumulation in his Savings Fund with interest thereon after obtaining a simple application in Form No.1. In case the amount so payable is less than the total amount of contribution made by the employee under para 5.1, the difference shall be paid by the Government.

11.2. If an employee dies while in service and if he was a member of the "Scheme", the Head of Office shall address the nominee/heirs of the Government servant in Form No.2 to submit an application in Form No.3 and on receipt thereof shall issue a sanction for the payment of the amount of Insurance and the accumulation in the Savings Fund with interest thereon to the nominee/heirs concerned.

The amount payable to the nominee(s)/heirs of a member of the "Scheme" who dies while in service, shall be –

- a) the amount of the assured sum of Rs.12,000/- plus
- b) the amount due to him out of the Savings Fund for the entire period of membership together with compound interest thereon @ 6% per annum.

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

If any employee joins later on an All India Service, his case shall be regulated in such manner as may be laid down by Govt.

12.1. No withdrawals from Insurance Fund/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 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 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 and be paid to him or his nominee(s) in accordance with the table appended herewith.

13. No 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 accumulation in the Insurance Fund/Savings Fund to which he has been subscribing.

14. Utilisation of accumulation in Insurance Fund/Savings Fund :

The accumulation of Insurance Fund/Savings Fund shall be at the disposal of the State Government. The bulk of this accumulation is proposed to be utilized in schemes for the welfare of the Members of the "Scheme".

15. Register of Members :

The Head of Office shall ensure that a register of members is maintained in Form No.4 and kept upto date. These registers shall be sent to the D.D.O. concerned once a year to verify whether subscriptions are being recovered from all employees covered under the "Scheme" and credited to the appropriate head of account and to record a certificate thereto.

16.1. Nomination :

The Head of Office shall obtain from every Government servant, who is a member of the "Scheme", the nomination conferring on one or more person the right to receive the amount that may become payable in this "Scheme" under the Fund on his/her death or attaining the age of superannuation. In the case of employees who are already in State Government service on the date, the "Scheme" is notified, such nomination shall also be obtained immediately and in the case of employees who join State Government service after the date on which the "Scheme" is notified, such nomination shall be obtained along with the joining report.

16.2. 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 provision, family will have the same meaning as assigned to it in Rule 7(1)(e)(1) of the West Bengal Services (Death-cum-Retirement Benefit) Rules, 1971, which will mean :-

- i) wife in case of male officer;
- ii) husband in case of a female officer;
- iii) sons including step sons;
- iv) unmarried/widowed daughters including step daughters;
- v) brothers below the age of 18 years and unmarried and widowed sisters;
- vi) father;
- vii) mother;

16.3. If a member nominates more than one person, 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" shall be equally distributed amongst the nominees.

16.4. The nomination shall be made in Form No.5 or Form No.6 as is appropriate in the circumstances.

16.5. If any member dies while in service without making any nomination, the benefits admissible under the Scheme shall be paid to the legal heir/heirs of such employee in the manner prescribed in Finance Department Memo. No.8457-F dated 16.09.80 and Memo. No. 8807-F dated 29.09.80 (Annexure-A).

16.6. 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 with the above provision.

16.7. The nomination received from the members shall be countersigned by the Head of Office and pasted in their Service Books. The Head of Office shall also make an entry in the Service Books that the nomination has been duly received.

17. The Existing Insurance Schemes :

The new "Scheme" will replace the existing Insurance cum Savings Schemes with effect from 01.04.1983 and the amount which would have been due to each individual employee under the existing Insurance cum Savings Schemes had he ceased to be in employment with the State Government in the after-noon of the date preceding the date from which he becomes a member of the new Schemes, will be credited in his favour under the new Scheme and this carry over will be taken into account while computing the benefit under the "Scheme" herein detailed.

18. Accounting :

The transactions relating to the "Scheme" shall be accounted for in accordance to the Accounting procedure laid down separately.

19. Interpretation and Clarification :

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 regarding this Scheme or the Schemes superseded by this requires clarification, the matter may be referred to the Finance Department whose decision shall be final.

20. Review of the Scheme :

The working of the "Scheme" will be reviewed periodically.

ANNEXURE-A

**Government of West Bengal
Finance Department
Audit Branch**

No.8457-F

Dated, Calcutta, the 16th September, 1980.

MEMORANDUM

Sub : Payment of Group Insurance money and legal heir or heirs.

The undersigned is directed to say that under the rule 2(a)(ii) of the West Bengal Government Employees' Group Insurance-cum-Savings Scheme Rules, 1979, the Group Insurance money of a State Government employee who dies while in service without leaving any nomination is payable to his or her legal heir or heirs.

2. Reference are often made to this Department whether in such cases, Head of Department/Office or Drawing and Disbursing Officer of deceased Government Servant will, call for the production of legal authority, such, as succession certificate etc. before endorsement of the cheques.

3. The Group Insurance-cum-Savings Scheme has been introduced with a view to giving the family of a deceased Government servant some financial relief and that as early as possible. This being the purpose of the Scheme, procedure of payment of this money has been made as simple as possible. Production of succession certificate is not only time consuming but also expensive. Therefore to call for the production of legal authority in each and every such case will defeat the very purpose of the Scheme.

4. After careful consideration of this aspect of the question the Governor has been pleased to decide that unless there is compelling ground, the Group Insurance cheque/cheques may be endorsed to the legal heir or heirs (hereinafter referred to as claimant/claimants) under the orders of the Administrative Department on execution of indemnity bond by the claimant for double the gross amount due for payment with two sureties. The Indemnity bond should be executed on a plain durable paper and it should be in the form as appended to this Memorandum. The bond shall be properly stamped.

5. It has been further decided that the share or shares of the minor Child or Children of the sum payable under the Group Insurance-cum-Savings Scheme may be paid to his/her or their natural Guardian without production of any Guardianship certificate or indemnity bond unless there is anything concrete to show that the interests of the natural Guardian are adverse to those of the minor child or children.

Accordingly, in these cases the L.I.C. of India should be asked to issue only one cheque of such amount as will include natural Guardian's share if he or she is also a legal heir and the share or shares of the minor child or children in favour of the Head of Office or the drawing and disbursing officer as the case may be. That cheque will then be endorsed to the natural Guardian on his execution of bond in the manner indicated above.

6. In cases where no natural Guardian exists, share of the minor child or children shall be paid only to the person producing Guardianship Certificate from the Court. Therefore when such person will be able to produce the necessary Guardianship certificate the cheque containing the minor or minors' share may be endorsed in his favour.

7. In cases where there is more than one nominee or more than one major legal heir L.I.C. of India shall be asked by the Head of Office or Drawing and Disbursing Officer as the case may be, to issue as many cheques as there as nominees or legal heirs, stating the share payable to each. The cheque will be then endorsed separately to every such legal heir or nominees. In cases where the other legal heirs do not object to the endorsement of cheque in favour of the one legal heir, the other legal heirs will have to give an undertaking to that effect, supported by two witnesses.

S. Goswami,
Deputy Secretary to the
Government of West Bengal.

**Government of West Bengal
Finance Department
Audit Branch**

No.3919-F

Dated Calcutta, the 25th March, 1983.

MEMORANDUM

Sub : West Bengal State Government Employees' Group Insurance-cum-Savings Scheme, 1983.

In continuation of this Department Memo. No.2811(350)-F dated 10.3.83 on the above subject, the undersigned is directed to say that the Governor is pleased to direct that pending finalisation of the Accounting Procedure relating to the aforesaid Scheme including the opening of new appropriate sub-heads, all Drawing and Disbursing Officers shall deduct a sum of Rs.8/- (Rupees Eight) only as the employee's contribution towards the new Scheme on and from the pay bill of the month of April, 1983 in the same manner and procedure as was being done prior to 1.4.83 and credit the amounts so realized to the sub-heads "(i) amounts received under Group Insurance Scheme of State Employees other than police/(ii) amounts received under Group Insurance Scheme for Police" - under the Major Head - "811-Insurance and Pension Funds - other Insurance and Pension Funds" in the Public Account of the State Government.

2. All Heads of Department/Offices are requested to bring the content of this order to the notice of all the Drawing & Disbursing Officers under their control.

Yours faithfully,
S.S. Chattopadhyay
Special Secretary to the
Government of West Bengal.

Model Sanction Order

(for Retirement/Cessation of employment cases)

Government of West Bengal
Department
Office _____

No. _____

Date _____

MEMORANDUM

Sub : Claim under the West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1983-claim due to cessation of employment on retirement or for reasons other than death of _____ (name of the employee) designation at the time of cessation _____ (designation) Office _____ (name of office)

In terms of the power vested under para 11.1 of the West Bengal Employees Group Insurance-cum-Savings Scheme, 1983 issued with Department Memo. No.2811(350)-F dated 10.3.83 sanction is hereby accorded to a total sum of Rs. _____ (Rupees _____) comprising of the amounts detailed below in final and full settlement of the entitlements under the aforesaid Scheme arising out of the retirement/cessation of employment for (reason to be stated) of Shri _____ (name of the employee) who was holding the post of _____ (designation) in the Office of _____ (name of the Office) prior to his retirement on _____

	Details of entitlements	Amount in Rs.
(i)	Contributions deposited to the Savings fund.	
(ii)	Interest @ 6% p.a. on the accumulation on Savings Fund	
(iii)	Difference between contribution @ Rs.8/- p.m. and total of (i) and (ii) above.	
	Total =	

(Rupees _____)

2. The said Sri _____ (name of the employee) was a member of the aforesaid Group Insurance-cum-Savings Scheme from _____ (date of joining Group Insurance Scheme 79/82/83) to _____ (date of from Scheme) and contributed a total sum of Rs. _____ (Rupees _____) as member of the Scheme.

3. The amount of entitlement under the Scheme indicated in para 1 above and which is being sanctioned herewith shall be paid in full to Sri _____ (name of the retired employee)

4. Out of the amount of Rs. _____ (total entitlement) (Rupees _____ (in words) _____ herein sanctioned

(a) the sum of Rs. _____ (Rupees _____ (in words) being total accumulation under the Savings Fund together with interest thereon @6% p.a. on the members account shall be debited to the head -

“811 - Insurance and Pension Fund.”

- West Bengal State Government Employees Group Insurance Scheme

- (b) Savings Fund

- (i) Payment of deposited amount to the retired employees other than Police personnel or their nominees, legal heirs.

- (ii) payment of deposited amount to the retired Police Personnel or their nominees or legal heirs.

and

(b) the balance sum of Rs. _____ (entitlement-(a) above) (Rupees _____ (in words) being the difference payable by Government shall be debited to the head -

“288 - Social Security and Welfare(Excluding Civil Supplies, Relief and Rehabilitation of Displaced persons and Repatriates and Welfare of Scheduled Caste, Scheduled Tribes and other backward classes)-E-other Security and Welfare Programme-II-Insurance Scheme Non-Plan) Government Employees Insurance Scheme-West Bengal State Government Employees Insurance Scheme(i) Government contribution for employees other than police personnel (ii) Government contribution for police personnel”.

both in the Public Account of the State Government.

5. Ordered further that a copy of this order shall be attached to the Bill/Bills at the time of presentation at the appropriate Treasury/Sub-Treasury/Pay and Accounts Office, Calcutta, for drawal of the amount/amounts herein sanctioned.

Signature of the Head of Office.

●

**Government of West Bengal
Office of the Board of Revenue, West Bengal
Section A-V, TDR. Branch**

No. 7001(17)-Tdr
3/8

Dated, Cal. the 21st Aug.'86

To
The Addl. District Magistrate(LR)

Sub : Deduction and payment on account of Group Insurance Scheme for Bhumi Sahayaks, Office Peons and Night Guards under the Integrated Set-up for Land Reforms.

The undersigned is directed to say that as per existing provisions laid down in para 3.1(g) of the West Bengal State Govt. Employees Group Insurance-cum-Savings Scheme, 1983 vide Finance Deptt.memo.no.2811(300)-F. dated 10.3.83, persons recruited under the State Govt. after attaining the age of 50 years cannot be admitted to the said Scheme.

2. Therefore, the Tahsildars and Tahsil Peons who have been appointed Bhumi Sahayaks, Office Peons or Night Guards on absorption under the Integrated Set-up of land reforms after attaining the age of 50 years, should not be admitted to the scheme.

If, however, any amount has already been realized/deducted from the Salary of any of such absorbed employees under the said Scheme, the amount should be refunded to the employees concerned or to their legal heirs (if deceased in the meantime).

3. This disposes of his memo.no.(i) 3772-LR dated 12.8.85, (ii) 2164-LR (Estt.) dated 24.12.85.

3(i) for A.D.M.(LR), Nadia
3(ii) for A.D.M.(LR), Burdwan.

Sd/-Illegible
Officer-on-Special Duty &
(ex-officio) Assistant Secretary,
Board of Revenue, West Bengal.

Memo No. 7001/1(18)-Tdr.

Dated, Cal. The 21st August, 1986

Copy forwarded to :-

1. The Collector, for information -

Sd/-Illegible
Officer-on-Special Duty &
(ex-officio) Assistant Secretary,
Board of Revenue Bengal.

**Government of West Bengal
Finance Department
Audit Branch**

No.825-F

Dated Calcutta, the 31st January, 1987.

MEMORANDUM

Sub : Introductions of a new Group Insurance-cum-Savings Scheme for State Government employees of West Bengal on self-financing and contributory basis.

With a view to providing at a low cost and on a wholly contributory and self-financing basis the twin benefits of larger insurance cover to help the families of State Government employees who may unfortunately meet with death while in services and a larger quantum of lump sum payment to the employees or to their families on cessation of employment of the employees with the State Government on account of resignation, death, retirement etc., the Governor is pleased to decide that a new Scheme known as West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987 as detailed in the Annex, shall be introduced in this State Govt. with effect from the First November, 1987.

2. All Heads of Departments/Offices are requested to circulate copies of this Memorandum to all offices sub-ordinate to them with the direction to bring this to the notice of all employees under their control.
3. Arrangements for obtaining written options from all existing employees including those on deputation elsewhere as per the procedure laid down in para 4 of the Scheme should be taken expeditiously.
4. All Heads of Departments shall arrange to circulate the scheme to all Service Associations under their respective jurisdictions.

P.K. Sarkar
Secretary to the
Government of West Bengal

ANNEX

**The West Bengal State Government
Employees Group Insurance-cum-Savings Scheme, 1987**
Finance Department
Government of West Bengal

ANNEX TO MEMORANDUM

No.825-F Dated : 31st January, 1987.

- | | |
|--------------------------------|--|
| Name and nature of the Scheme. | 1. The Scheme shall be known as West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987. |
| Objective | 1.1. The Scheme shall be on wholly contributory and self-financing basis.

2. The Scheme shall provide twin benefits of larger insurance cover to the members of the family of a State Government employee who may unfortunately die while in service and larger lump sum benefit to the employees or to the members of their families to augment their resources on cessation of employment under the Government due to death, retirement, resignation or for any other reason. |
| Application | 3. The Scheme shall cover all wholetime regular employees under the service of the Government of West Bengal except the following :-

(a) Persons paid at daily rate;
(b) Persons appointed on short term basis;
(c) Persons appointed on ad-hoc basis or on contract basis for a specified period;
(d) Persons in seasonal or casual employment; |

- (e) Persons recruited under the State Government after attaining the age of 50 years;
- (f) Employees on deputation from other State Governments, Government of India, Public Undertakings, Autonomous Organisations. Provided further, that members of the All India Services who have opted out of Government of India Group Insurance Scheme, may with the concurrence of Government of India be admitted under the Scheme.
- 3.1. The Scheme shall apply to a State Government employee who may be on deputation to any other State Govt., Government of India, Public Undertakings, Corporate body or in any other organization or on foreign service.
- Membership
(New entrants)
- 4.1. The Scheme will be compulsory for all those employees who enter the service of the Government of West Bengal on or after the date of introduction of the Scheme (i.e. those who enter service on or after 1.11.87).
- (Those who are in service on the date of notification.)
- 4.2. The existing employees i.e. those who are in service of the State Government, including those on deputation/foreign service elsewhere on the date of notification of the Scheme, and who are members of the West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1983, shall have the option to remain under the 1983 Scheme or to come under the Revised Scheme, 1987.
- Option
- 4.3. (a) Option to come under the Revised Scheme, 1987 shall be exercised by 30th April, 1987.
- 4.3. (b) Those who may join the service of the State Government during the period from 01.05.87 to 31.10.87 will be deemed to be covered under the Revised Scheme, 1987.
- 4.4. Those who do not exercise their option within 30.04.87 but continue to be in service thereafter will be deemed to have become members of the Scheme of 1987.
- 4.5. (a) Those who die or otherwise cease to be in employment between the date of notification and the date of option, as above, without exercising option, shall be deemed to have opted out of the Revised Scheme. In their cases, entitlements will be determined on the basis of the 1983 Scheme.
- 4.5. (b) Those who die or otherwise cease to be in employment during the "waiting period" from 01.05.87 to 31.10.87 will be entitled to the benefits as per 1983 Scheme even if they had opted or deemed to have become members of the Revised Scheme, 1987.
- Option in prescribed Form No.1
- 4.6. The option shall be exercised in Form No.1 appended herewith. It shall be countersigned by the Head of Office of the establishment to which the optee is attached on the date.
- One copy of the option form duly countersigned by the Head of Office, shall be pasted in the Service Book of the employee concerned.
- The other copy duly countersigned shall be preserved by the Head of Office.
- 4.7. For members of the State Services, such options shall be exercised in triplicate and addressed to the Controlling Officer who, after acceptance and countersignature of the option forms, shall dispose of two copies as above and send the third copy to the D.D.O. for the officer concerned.
- 4.8. Option once exercised (or not exercised) will be treated as final and irrevocable and no further choice will be available except as under para 4.9.

- Waiting period 4.9. The period between 01.05.87 and 31.10.87 shall be called 'waiting period' during which time an incumbent may, if he is adversely affected revoke in writing the 'option' earlier exercised by him.
- The fact of revocation of the earlier option shall be duly recorded in the Service Book and the relevant application for revocation, shall after countersignature of Head of Office, be pasted in the Service Book – a 'Note' about revocation shall also be made in the option form previously pasted in the Service Book.
- Date of Notification 5. The Scheme shall be notified not later than 31.01.87
- Date of effect of the Scheme 6. The Scheme shall come into force with effect from the fore-noon of 1st November, 1987.
- Gradation of employees- Rates of subscription- Insurance Cover. 7.1. (a)The subscription for the Scheme will be on graded basis and 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.
- (b)The gradation of employees for this purpose will be in terms of rule 13 of the R.O.P.A. Rules, 1981.
- (c)Thus the rate of subscription and the amount of insurance cover Group-wise will be as indicated below :-

Group-wise Categorization	Units & Rate of subscription per month.	Amount of Insurance cover.
A (Pay scale maximum above Rs.1170/-)	8 Units of Rs.10/- each or Rs.80/- p.m.	Rs.80,000/-
B (Pay scale maximum of Rs.1170/- or below but above Rs.700/-)	4 Units of Rs.10/- each or Rs.40/- p.m.	Rs.40,000/-
C (Pay scale maximum of Rs.700/- or below but above Rs.415/-)	2 Units of Rs.10/- each or Rs.20/- p.m.	Rs.20,000/-
D (Pay scale maximum upto Rs.415/-)	One Unit of Rs.10/- per month.	Rs.10,000/-

- 7.2. In the event of regular promotion, appointment of an employee from one Group to another as above, the rate of his subscription and consequent entitlements, shall be raised to the level appropriate to the Group to which he is entitled on the basis of his increased pay in the promotion post/higher post, with effect from the next anniversary of the Scheme.
- Cessation of Subscription 7.3. Subscription payable by an employee shall cease on his retirement or on his death or on his ceasing to be in service due to any other reason.

7.4. Arrear subscription towards the Scheme, if any, shall be deducted from entitlements under the scheme and if not fully recovered, the balance, if any may be recovered from arrear pay, gratuity etc. that may be due to the employee concerned.

Apportionment of subscription between Insurance Fund and Savings Fund

8.1. Subscriptions realized from member employees, shall be apportioned between 'Insurance Fund' and 'Savings Fund' in the manner indicated below the respective amounts being credited under the appropriate sub-heads under the Major head "811-Insurance and Pension Funds" etc. in the Public Accounts of the State :-

Group	Total subscription per employee per month.	Amount under Insurance Fund per month per employee (@ Rs.3.125 for each unit).	Amount under Savings Fund per month per employee @ Rs.6.875 for each unit.
(1)	(2)	(3)	(4)
A	Rs.80/-	Rs.25.00	Rs.55.00
B	Rs.40/-	Rs.12.50	Rs.27.50
C	Rs.20/-	Rs.6.25	Rs.13.75
D	Rs.10/-	Rs.3.125	Rs.6.875

For A,B,C, and D Groups

8.2. For employees belonging to A, B, C & D Groups, out of every Rs.10/- of monthly subscription Rs.3.125 shall go to the Insurance Fund as insurance premium and the balance of Rs.6.875 shall to the Savings Fund as savings contribution of the employee concerned.

8.3. Amounts of subscription shown under "Insurance Fund" Group-wise, as above, shall be the insurance premium for respective insurance cover for each employee of that Group and the amounts shown under "Savings Fund" Group-wise shall be the "Savings Fund" contribution of the employee of the Group concerned.

Entitlements under the Scheme.

A.In case of death while in service.
(Insurance Fund and Savings Fund)

9.1.In case of death of the employee, while in service, following amounts shall be payable to the nominee(s)/legal heirs of the deceased employee subscribing to the Scheme :-

(a)For those who will come directly under the Scheme 1987 (i.e. entering service on or after the date of introduction i.e. 01.11.87)

(i)the amount of appropriate Insurance Cover under the Scheme to which the employee was entitled at the time of his death (as indicated in para 7.1 above) plus

(ii)the amount of entitlement of the employee out of the 'Savings Fund' for the entire period of his membership under the Scheme in the same or different Groups, as the case may be (as indicated in para 9.3. below) from the date of joining the group(s) upto the date of death.

(b)For those who come under the Scheme by option or who would be deemed to have been members of the Scheme. (i.e. those who were on service prior to the date of introduction i.e. 01.11.87)

(i)the amount of appropriate Insurance Cover under the Scheme to which the employee was entitled at the time of his death (as indicated in para 7.1. above).

(ii)entitlements under the Savings Fund of 1983 Scheme from the date of joining the 1983 scheme upto 31.10.87;

Plus

(iii)entitlements under the Savings Fund Scheme of 1987 for the entire period of his membership under the Scheme in the same or different Groups with effect from 01.11.87 upto the date of death as indicated in para 9.3. below.

B. In case of retirement/cessation of employment on any ground.

9.2. The amount payable to the employee subscribing to the Scheme on account of cessation of employment due to retirement, resignation or for any other reason shall be as follows :-

(a)For those who will come under the Scheme directly. (i.e. those who joined on or after the date of introduction of the Scheme i.e. 01.11.87)

(i)the amount of entitlement of the employee out of the Scheme of 1987, 'Savings Fund' for the entire period of his membership in the same or different Groups, as the case may be, from the date of joining such Group/Groups upto the date of cessation of employment as indicated in para 9.3. A below.

(b)For those who come under the Scheme, by option or those who are deemed to have become members of the Scheme of 1987.

(i)entitlements under the Savings Fund of 1983 Scheme from the date of joining that Scheme and upto 31.10.87; plus

(ii)entitlements under the Savings Fund of the Scheme of 1987 for the entire period of his membership under the Scheme in the same or different Groups with effect from 01.11.87 upto the date of cessation of employment as indicated in para 9.3.B below.

Entitlements under Savings Fund of Scheme of 1987.

9.3. Entitlements under the Savings Fund of the Scheme shall be as follows :-

For those coming directly under the Scheme

(A) (i) accumulations of contributions under the 'Savings Fund' for the entire period of membership in the same Group or under different Groups for the periods of membership thereunder starting from the date of joining to the date of quitting service due to death or for any other reason, as the case may be, reduced by the cost of insurance at mortality rate of 3.75 per thousand per annum;

Plus

(ii) accrued interest on Savings Fund accumulation of the employee at a rate of 11% per annum compounded annually.

For those who come under the Scheme by option or who are deemed to have become members of the Scheme by virtue of para 4.4 above.

B. (i) Entitlements under the Savings Fund of the 1983 Scheme from the date of joining of that Scheme and upto 31.10.87 as per the table prescribed thereunder;

Plus

(ii) Interest on the aforesaid entitlements under 1983 Scheme reduced by the cost of insurance at mortality rate of 3.75 per thousand per annum @ 5% p.a. compounded annually with effect from 01.11.87 and upto the date of quitting service due to death or for any other reason;

Plus

(iii) accumulations of contribution under the Savings Fund of the Scheme of 1987 for the entire period of membership in the same or different Groups, as the case may be, starting from 01.11.87 upto the date of quitting service due to death or for any other reason, reduced by the cost of insurance at mortality rate of 3.75 per thousand per annum;

Plus

(iv) accrued interest on the savings accumulations under the Scheme of 1987 (as at (iii) above) at a rate of 11% per annum compounded annually.

- | | | |
|--|-------|--|
| Interest on Savings Fund accumulation of each employee | 10.2. | Interest will be allowed on accumulations under the Savings Fund of each employee @ 11% per annum to be compounded annually. |
| Interest on Savings Fund balance. | 10.3. | Positive balance under the Savings Fund shall be credited with the amount of interest at a rate to be notified by Finance Deptt. each year for the purpose. |
| Recovery of Subscription. | 11.1. | The subscription of a member for a month shall fall due at the commencement of the normal working hours on the first day of that month. |
| | 11.2. | The subscription shall initially fall due from the date of joining and subsequently from the commencement of normal working hours on the first of every month. |
| | 11.3. | 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. |
| | 11.4. | The subscription shall be recovered every month including the month in which the employee ceases to be in employment due to retirement, death, resignation, removal from service etc. |
| | 11.5. | The Drawing and Disbursing Officer shall recover the subscription from the employees' salary/wage/leave salary bill irrespective of their being on duty, leave or suspension, and arrange to credit the same under the appropriate Head of Account prescribed. |

- 11.6. No interest shall be levied on arrears of subscriptions if the non-recovery is due to delayed payments of salary/wage.
- 11.7. On transfer, the period up to which subscription of the member has been deducted preceding the date of transfer shall be recorded in the Last Pay Certificate of the employees concerned.
- 11.8. If an employee is on extraordinary leave and there is no payment of salary/wage for any period, his subscriptions for the months for which no payment of salary/wage is made to him, shall be recovered with interest admissible under the Scheme on accretions to the Savings Fund i.e. 11% per annum in not more than three instalments from his salary/wage commencing from the month following the month he resumes duties after such leave.

Example :-

If an employee proceeds on ten months' extra-ordinary leave from 1st March, 1986 to 31st December, 1986 and no salary/wage is paid to him for any day from March, 1986 to December, 1986 his subscriptions for 10 months will be recovered together with interest @ 11% p.a. in not more than 3 instalments commencing from 1st February '87 assuming that he joins in January '87.

- 11.9. If an employee dies while on leave including extra-ordinary leave, the subscription due from him shall be recovered with interest @ 11% p.a. from the payments admissible under the Scheme.

Subscription :
recovery for those on
deputation elsewhere.

- 11.10. 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 necessary clause to this effect is included in the terms of deputation/foreign service in future.

For the purpose of subscription, the pay scale to which the employee was entitled in his parent office prior to his deputation/foreign service shall be relevant.

The recovery of this amount shall be watched in the same manner as applicable to leave salary and pension contribution.

If at any time recovery of subscription falls in arrears, the same shall be recovered with interest admissible under the Scheme on the accretions to Savings Fund i.e. @ 11% p.a. in not more than three instalments.

Subscription :
exemption from Income
Tax.

- 11.11. The subscription to the 'Scheme' will form part of deductions allowable in respect of Life Insurance premia, contribution to Provident Fund, etc. in computing the total income of the subscriber for the purpose of Income Tax.

Special provisions
for optees. Transfer of
Reserve Fund of
1983 Scheme.

- 12.1. In respect of the employees who will be opting for the Scheme of 1987 or who will be deemed to have been members of this Scheme, by virtue of para 4.4. above, amounts held under the West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1983 shall be taken over under this Scheme and apportioned between "Insurance Fund" and "Savings Fund" thereof in the manner to be determined by an Actuary.

Entitlements
under Savings Fund from
01.04.78 to 31.10.87

- 13.1. For such persons, as mentioned above, entitlements under the "Savings Fund" shall be calculated in such a manner as if they are members of the 1983 Scheme upto the date prior to the date of effect of this Scheme, and thereafter entitlements under Savings Fund will be as under the Scheme of 1987 as per para 9.3. above.

- 13.2. The amount of insurance cover will however be what are admissible under the Scheme of 1987.
- Payments from Insurance Fund/
Savings Fund.
- 14.1. If an employee retires on attaining the age of superannuation or otherwise ceases to be in the service of the State Government due to premature/voluntary retirement, resignation, removal, dismissal or for any other reason, and if he was a member of the Scheme of 1987 the Head of Office as defined in rule 5(16A) of WBSR., pt.I shall issue a sanction order for payment of entitlements under the Savings Fund after obtaining a simple application in Form-2 from the employee concerned.
- 14.2. If an employee dies while in service, the Head of Office as soon as such information is available, shall address the nominee/heirs of the deceased Govt. servant in Form No.3 to submit an application in Form No.4 and on receipt thereof, shall issue the sanction order for the payment of the entitlements to the nominee/heirs concerned.
- Nominations
- 15.1. (a)The Head of Office/Controlling Officer in respect of members of State Services, 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/her death before attaining the age of superannuation.
- (b)In the case of employees who are already in State Government service, on the date the Scheme is notified and who do not opt out of the Scheme, such nomination shall be obtained simultaneously with the options obtained from them;
- (c)In case of those who are deemed to have become members of the Scheme, such nominations should be obtained, as early as possible after the target date of option is over.
- (d)In case of those who join the State Government service after the date on which the Scheme is notified, such nomination shall be obtained along with joining report.
- 15.2. 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 rule 7(1)(e)(1) of the West Bengal Services (Death-cum-Retirement Benefit) Rules, 1971 which will mean :-
- (i) wife in case of a male officer
- (ii) husband in case of a female officer;
- (iii) sons including step sons;
- (iv) un-married and widowed daughters (including step daughters);
- (v) brothers below the age of 18 years and unmarried or widowed sisters;
- (vi) father;
- (vii) mother;
- 15.3. Subject to para 15.4 below, nomination(s) outside family can be made only when there are no members of family as defined above on the date of making such nomination.

- 15.4. If a member of the Scheme acquires a family (e.g. by marriage) on a date subsequent to the date of exercising nomination, the nomination previously exercised shall become automatically void and a fresh nomination will have to be made in accordance with the above provision.
- 15.5. A member of the Scheme may at any time cancel a nomination previously done, by sending a notice to the Head of Office/Controlling Officer for members of State Services, along with a fresh nomination in accordance with the above provision.
- 15.6. If a member nominates more than one person, he should specify in the nomination form, 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.
- Payment to legal heirs no nomination. 15.7. If any member dies while in service without making any nomination or the nomination previously made does not subsist as per para 15.4., the benefits admissible under the Scheme shall be paid to the legal heirs of the deceased employee in equal proportion.
- 15.8. The nomination shall be made, in Form No.5 or Form No.6 as is appropriate.
- 15.9. The nomination received from the members shall be countersigned by the Head of Office/Controlling Officer in case of members of State Services and pasted in the Service Books. The Head of Office/Controlling Officer, as the case may be, shall also make an entry in the Service Book that the nomination has been duly received.
- Withdrawals from Insurance Fund/ Savings Fund. 16.1. It will not be permissible for any member of the Scheme or other beneficiary under the Scheme, to withdraw any amount out of the 'Insurance Fund' to which the employee has been subscribing.
- The amount payable on death of a member of the Scheme, while in service, shall be worked out in accordance with para 9.1. read with para 9.3. and paid to the nominee(s)/heirs in accordance with the accounting procedure prescribed separately.
- 16.2. Similarly, it will 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 i.e. entitlements under the Savings Fund, shall be worked out in accordance with para 9.2. read with para 9.3. and paid to him or his nominee(s)/legal heirs, as the case may be, in accordance with the accounting procedure prescribed separately.
- Loans/Advances. 17.1. No loans or advances shall be paid to any member or other beneficiary of the Scheme from or against accumulations in the Insurance Fund/Savings Fund to which he has been subscribing.
- Utilisation of Insurance Fund and Savings Fund balances. 18.1. Amounts under 'Insurance Fund' and 'Savings Fund' of the Scheme shall be at the disposal of the State Government and held under Public Account of the State.
- 18.2. The funds thus created shall be utilized in meeting the claims of entitlements of members and/or other beneficiaries under the Scheme.
- 18.3. The Scheme being self-financing and self-supporting, the fund balances available after meeting the claims of entitlements, as above, shall be utilized in schemes for the welfare of the members of the Scheme.

- Register of Members. 19.1. Each Head of Office shall maintain a Group-wise Register of Members in Form No.7 and keep the same up-to-date.
- 19.2. These Registers shall be sent to the D.D.O. concerned (if he is a separate person) once every year to verify whether subscriptions are being recovered appropriately from all employees covered by the Scheme and whether realizations are being credited to the appropriate heads of account.
- 19.3. The D.D.O. shall record a certificate to this effect on such occasion.
- The 1983 Scheme. 20.1. The existing Group Insurance-cum-Savings Scheme introduced with Finance Deptt. Memorandum No.2811 (350)-F, dated 10.3.83 (i.e. 1983 Scheme) will continue for those employees who would opt out of the Scheme of 1987, till they cease to be in employment with the State Government due to retirement, resignation, death etc.
- 20.2. For the purpose of entitlements of those employees who may die between the date of notification and the last date of option without exercising option as indicated in para 4.5. above or during the 'waiting period' it will be deemed that they had been continuing under the 1983 Scheme.
- Accounting. 21. Transactions under the Scheme, shall be accounted for in accordance with the Accounting Procedure for the 1987 Scheme to be prescribed separately.
- Interpretation & Clarification 22. If in actual implementation of the Scheme, any doubt arises in regard to the interpretation of any provision of this Scheme, or if any point requires clarification, the matter may be referred to the Finance Department whose decision thereon shall be final.
- Review of the Scheme 23. Working of the Scheme will be reviewed every three years by an Actuary counting from the date of introduction of the Scheme to ensure that the Scheme remains self-financing and self-supporting.

FORM NO.1 (para 4.6)

(Option Form the Officers of State Services-triplicate; for others-duplicate)

To
The
(Name of the Head of Office)

.....
(Controlling Officer)

Sir,

I hereby opt to come under the West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987.

2. My present basic pay is Rs. in the scale of pay of Rs. and on that basis my membership will be under Group on the date of option.

Yours faithfully,

Dated :

Signature of the employee
Designation
(as per the post held on the date).

Option by Sri

(name of the optee)

Designation

Accepted

Date & Seal

Signature

Head of office/Head of Deptt./
Controlling Officer.

FORM NO.2 (para 14.1)
(To be used by the employee)

To

The

Sub : Application for payment entitlements under the West Bengal State Government
Employees Group Insurance-cum-Savings Scheme, 1987.

Sir,

I have been a member of the State Government Employees Group Insurance-cum-Savings
Scheme, 1987 since..... I was also a member of the 1983 Scheme since I
retired from service/ceased to be in employment with the State Government with effect from

I request that the amount due to me under the aforesaid Scheme may be paid to me.

Yours faithfully,

Dated :

Address :

FORM NO.3 (para 14.2)
Government of West Bengal
..... Deptt. /Office

No.

Dated

Sub : Payment of entitlement under the West Bengal State Government Employees
Group Insurance-cum-Savings Scheme, 1987.

To

Shri/Smt.

Dear Sir/Sirs/Madam,

I am directed to state that late an employee of this office, has nominated you
for payment of full/..... percent of amounts due under the above mentioned scheme. You are
therefore requested to submit an application in enclosed Form No.4 at an early date for arranging
payment from this end.

Yours faithfully,

FORM NO.4 (para 14.2)
(To be used by the nominee)

To

The

Sub : Payment of entitlements under the West Bengal State Government Employees
Group Insurance-cum-Savings Scheme, 1987 due to the demise of
.....

Sir,

With reference to your letter No. dated on the above subject,
I hereby request that the full/..... percent of the entitlements under the aforesaid scheme due to
the death of may please be paid to me.

Yours faithfully,

Dated :

Address :

FORM NO.5 (para 15.8)

Nomination for benefits under the West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987.

(When the Government servant has no family)

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 West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987 in the event of my death while in service or which become payable on my attaining the age of superannuation or cessation of my employment with Government for any other reasons and which may remain unpaid at my death.

	Name(s) and address of nominee(s)	Relationship with the Govt. servant	Age	Share of amount to be paid to each.	Contingencies on the happening of which the nomination shall become invalid.	** Name, address and relationship of the person, if any, to whom the right of the nominee shall pass in the event of his predeceasing the Govt. employee.
	1	2	3	4	5	6
1.						
2.						
3.						

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

Two witnesses to sign here

- 1.
- 2.

Signature of Govt. Servant.

Counter Signature by Head of Office/Controlling Officer

** The Column No.4 should be filled up to cover the whole amount that may be payable under the Scheme.

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.

FORM NO.6 (para 15.8)

Nomination for benefits under the West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987.

(When the Government Servant has a family)

I hereby nominate the person(s) mentioned below, who is/are member/members of my family and confer on him/them the right to receive to the extent specified below any amount that may be sanctioned by the State Government under the West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987 in the event of my death while in service or which having become payable on my attaining the age of superannuation or cessation of employment with Government for any other reasons and which may remain unpaid at my death.

	Name and address of nominee(s)	Relationship with the Govt. servant	Age	Share to be paid to each	Contingencies on the happening of which the nomination shall become invalid.	* Name, address & relationship of the person, if any, to whom the right of the nominee shall pass in the event of his predeceasing the Govt. servant.
	1	2	3	4	5	6
1.						
2.						
3.						

Signature of Govt. Servant.

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

Signature of two witnesses

- 1.
- 2.

Countersignature by Head of Office/Controlling Officer

* The column No.4 should be filled up to cover the whole amount that may be payable under the Scheme.

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.

FORM NO.7 (para 19.1)

Register of Members of the Scheme of 1987-

Name of Office –

- Group 'A' -
- 1.
 - 2.
 - 3.
- Group 'B' -
- 1.
 - 2.
 - 3.
- Group 'C' -
- 1.
 - 2.
 - 3.
- Group 'D' -
- 1.
 - 2.
 - 3.



**Government of West Bengal
Finance Department
Audit Branch**

No.6897-F

Calcutta, the 16th June, 1988.

MEMORANDUM

Subject : West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987

Certain points have been raised in connection with the operation of West Bengal State Government Employees' Group Insurance-cum-Savings Scheme, 1987 issued in this department Memo.No.825-F dated 31-1-87 the undersigned is directed to clarify the points as follows :-

	Points		Clarification
1)	Whether consequent on the change of the Group of an employee due to operation of Rule 9 of W.B.S. (ROPA) Rules, 1981 the rate of subscription and consequent entitlements will be raised to the level appropriate to that Group.		The reply is in the affirmative. The procedure laid down in para 7.2 of the Scheme shall apply mutatis mutandis in this case also.
2)	Whether the rate of subscription and consequent entitlements of an employee will be raised to the level appropriate to that Group if he is appointed or promoted on regular basis with retrospective effect.		The reply is in the negative. In such cases, the rate of subscription and consequent entitlements will be raised from the next anniversary date of the Scheme of the particular year of issue of such order of appointment or promotion.
3)	How the calculation of the entitlements will be made.		Table of benefits for the Savings Fund for the "GISS-1987" has been issued in Finance Department Memo. No.6320-F, dated 1-6-88. Method of calculation, prepared at par with the procedure laid down in the Scheme, has been shown in the annexure to this Memo along with examples for information and guidance.

S.K. Chakraborty
Deputy Secretary to the Govt.
of West Bengal.

Calcutta, the 16th June, 1988

No.6897/1(350)-F

Copy forwarded for information and necessary action to :-
The Land Records and Surveys Directorate W.B.,
35, Gopalnagar Road, Calcutta-27.

S.K. Chakraborti
Deputy Secretary to the
Government of West Bengal

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**Government of West Bengal
Finance Department
Audit Branch**

No.3975-F

Calcutta, the 24th April, 1990

MEMORANDUM

Following the issuance of this Deptt. Notification No.430-F dated 12.1.1990, a question has arisen as to what should be the rate of subscription towards the West Bengal State Government

Employees' Group Insurance-cum-Savings Scheme, 1987 in respect of employees drawing pay in the revised scale No.7(Rs.1140/- - Rs.2160/-)

2. The undersigned is directed by order of the Governor to say that the Governor, after careful consideration of the matter, has been pleased to decide that, notwithstanding the revision in the classification of Govt. employees in Rule 10 of the WBS(ROPA) Rules, 1990 published with the aforesaid Notification, all employees drawing pay in the revised scale No.7 (Rs.1140/-- Rs.2160/-) shall continue to subscribe to the said Group Insurance Scheme @Rs.40/- per month as before. This will also apply to new entrants drawing pay in the said scale.

3. This decision shall be deemed to have taken effect from 12-1-90 i.e. the date of issuance of the aforesaid Notification.

S.K. Chakraborti
Officer on Special Duty &
Ex-Officio Joint Secretary
Finance Department

No.3975/1(350)-F

Calcutta, the 24th April, 1990

Copy forwarded for information and necessary action to :-

4) the District Magistrate, Howrah, P.O. & Dist. Howrah.

Sd/-Illegible
Asstt. Secretary to the
Govt. of West Bengal

District Office, Howrah
Genl Establishment Section

Memo No.418(50) Estt.

Dated, Howrah, the 21/6/1990

Copy forwarded to :- D.L. & L.R.O., Howrah
for information and taking necessary action.

Sd/-Illegible
For Collector, Howrah

Government of West Bengal
Finance Department
Audit Branch

No.6168-F

Calcutta, 3rd July, 1991

MEMORANDUM

Following the revised classification of State Government employees in the WBS (ROPA) Rules, 1990 published with this Deptt Notification No.430-F dt.12.1.1990, the question of revising the gradation of subscribers to the West Bengal State Government Employees' Group Insurance-cum-Savings Scheme, 1987 introduced with this Department Memo.No.825-F dt.31.1.1987, (hereinafter referred to as 'the said scheme) has been under consideration of Government for some time past. In the meantime some clarifications regarding the subscribers drawing pay in the revised scale no.7 (Rs.1140-2160/-) has already been issued vide this Department Memo No.3975-F dt.24.4.1990.

2. The undersigned is now directed by order of the Governor to say that the Governor, after careful consideration of the matter and in partial modification of clause (c) of para 7.1 of the said Scheme, has been pleased to direct that, notwithstanding the revised classification of Government employees in Rule 10 of the WBS (ROPA) Rules, 1990, the categorization of Government employees, the rates of subscription and the amount of insurance cover group-wise shall be as indicated below :-

Group-Wise Categorisation	Units and Rates of Subscription per month	Amount of Insurance cover.
'A' (Pay or Pay scale with a maximum above Rs.3130/-)	8 Units of Rs.10/- each or Rs.80/- per month	Rs. 80,000/-
'B' (Pay or Pay scale with a maximum of Rs.3130/- or below but above Rs.1920/-)	4 Units of 10/- each or Rs.40/- per month.	Rs. 40,000/-
'C' (Pay or pay scale with a maximum of Rs.1920/- or below but above Rs.1357/-)	2 Units of Rs.10/- each or Rs.20/- per month.	Rs. 20,000/-
'D' (Pay or pay scale with a maximum of Rs.1357/- or below)	1 Unit of Rs.10/- per month	Rs. 10,000/-

3. In partial modification of clause (b) of para 7.1 of the Scheme, the Governor has further been pleased to direct that the gradation of employees in clause (c) *ibid*, as modified from time to time, shall be exclusively for the purpose of determination of the rates of subscription and the insurance cover as per the provision of clause (a) *ibid*. The table showing the group-wise categorization etc. in para 4 of the Accounting Proceduree for the said scheme shall also stand modified accordingly.

4. The decisions as in paras 2 and 3 above shall be deemed to have taken effect from 12.1.1990 i.e. the date of issuance of the aforesaid Notification.

T.K. Bose
Special Secretary to the
Govt. of West Bengal

No.6168/1(350)-F

Calcutta, the 3rd July, 1991.

Copy forwarded for information and necessary action to the

9) The District Magistrate,

Sd/- Illegible
Assistant Secretary to the
Govt. of West Bengal

●

**Government of West Bengal
Finance Department
Audit Branch**

No.10701-F

Calcutta, the 11th November, 1994.

MEMORANDUM

Sub : West Bengal State Govt. Employees' Group Insurance-cum-Savings Scheme, 1987 – further opportunity for exercising fresh option to come under the Scheme.

In inviting reference to paras 4.2. and 4.3. of the above mentioned scheme circulated under this Deptt. Memo No.825-F dtd.31.1.87 the undersigned is directed to say that the employees who were in State Government service on the date of notification of the Scheme had an option to opt for or out of the scheme by 30.4.87. Those employees who had opted out of the Scheme, were however allowed further opportunities vide G.O. No.6927-F dtd. 9.6.87, No.8811-F dtd. 24.7.87 and No.8791-F dtd.31.7.89 to become members of the scheme. Still there are quit a few number of employees who have failed to avail themselves of the opportunities have represented to the Govt. for permission to come under the New Scheme. It has accordingly been decided in partial modification of Memo No.825-F dtd.31.1.87 to allow another opportunity, as the last chance, for coming under the Scheme in the following way :-

- 1) Willing employees may be permitted to join the Group Insurance-cum-Savings Scheme, 1987 with effect from 1st November, 1994 in exercising fresh option within 31.12.94 in Form No.1 as prescribed;
- 2) All Heads of Deptts./Offices are requested to consider and accept such revised option as will reach their end on or before 31.12.94. The revised option shall be disposed of in the manner laid down in paras 4.6, 4.7 and 4.8 of the scheme under a note to that effect in relevant service Book and also on the option Form previously posted there;
- 3) Expeditious steps should be taken for deduction of subscription at revised rates from salary Bills. Subscription for the month of November & December, 1994, remaining unrealized, may be recovered in lump from the following month of January or February, 1995 at the latest treating the same as arrears. No interest would be charged on the same.
- 4) No further choice will be available to the employees in future under any circumstances.
- 5) All Deptts./Offices are requested to circulate the memorandum forthwith among their employees.

G.N. Chatterjee
Joint Secretary to the
Government of West Bengal
Finance Department.

No.10701/1(400)-F

Calcutta, the 11th November, 1994

Copy forwarded for information and necessary action to :-

- 1-6) *****
- 7) The D.L. & L.R.O.
- 8-10) *****

It is requested that this Memo. may be circulated to all offices under their control.

Sd/- Illegible
Joint Secretary to the
Government of West Bengal
Finance Department

**Government of West Bengal
Finance Department
Audit Branch**

No.2766-F(J)

Kolkata, the 11th April, 2011

MEMORANDUM

Subject : State Government Employees' Group Insurance Scheme, 1983 – Table of Benefits under Savings Fund for the membership period from 397th month to 420th month.

In continuation of this Department's Memo No.1940-F, dated 05.03.2009 the undersigned is directed to say that a new table of Savings Fund benefits under the above mentioned scheme has been drawn up for a further period of membership from 397th month to 420th month counted from April 1978 and a copy of the same is annexed for guidance of all concerned. The table shows the accumulated amounts as payable on Savings Fund account to the members of the Scheme corresponding to the period of membership as noted against each.

2. Any subscription remaining due on the date of retirement/death shall be recovered with interest from the entitlements as shown in the table.
3. All heads of Departments/Offices are requested to circulate copies to all officers/DDOs under their control.

P.N. Samadder
Joint Secretary to the
Government of West Bengal
Finance department

Annexure to Finance Department Memo No.2766-F(J), dated 11.04.2011.

Table of benefits showing Savings Fund accumulations under GISS, 1983 for subscription @Rs.8/- per month.

Period of Membership (In months)	Accumulated Amount (with interest)	Period of membership (in months)	Accumulated Amount (with interest)
397	6034	409	6457
398	6068	410	6494
399	6103	411	6531
400	6137	412	6567
401	6172	413	6604
402	6207	414	6641
403	6243	415	6679
404	6278	416	6716
405	6313	417	6754
406	6349	418	6792
407	6385	419	6830
408	6421	420	6868

●

**Government of West Bengal
Finance Department
Audit Branch**

No.10286-F(J)

Kolkata, the 14th November, 2011.

Subject : State Government Employees' Group Insurance Scheme, 1987 – Table of Benefits under Savings Fund for the year of cessation of membership 2011-2012.

In continuation of this department's Memo No.10324-F(J), dated 01.11.2010 the undersigned is directed to say that a new table of benefits showing accumulations in the savings fund under the above mentioned scheme corresponding to a unit subscription of Rs.10/- (Rs.Ten) only per month has been drawn up for the period from 01.11.2011 to 31.10.2012 in matching with the table of benefits of the Central Government Employees Group Insurance Scheme, 1980 circulated under GOI's OM No.7(1)/EV/2010, dated 31.01.2011. A copy of the said table is enclosed as ready reckoner. The figures have been worked out on the basis of interest @ 12% p.a. (compounded quarterly) for the period from 01.11.1987 to 31.10.2001, 11% p.a. (compounded quarterly) from 01.11.2001 to 31.10.2002, 9.5% p.a. (compounded quarterly) from 01.11.2002 to 31.10.2003, 9.0% p.a. (compounded quarterly) from 01.11.2003 to 31.10.2004 and 8.0% p.a. (compounded quarterly) w.e.f. 01.11.2004 onwards. The mortality rate continues to remain unchanged.

2. The amounts shown in the table are applicable to a member of Group 'D' category. Corresponding amounts for the member of higher groups may be calculated proportionately.

3. It is assured that full subscription has been fully realized from salary upto the month in which a member ceases to be in service, failing which the same shall be deducted from his/her entitlements.

S.N. Koley
Assistant Secretary to the
Government of West Bengal

No.10286/1(500)-F(J)

Kolkata, the 14th November, 2011

Copy forwarded for information and necessary action to:-

01. The Principal Accountant General (A&E), West Bengal, Treasury Buildings, Kolkata-700001.
02. The Commissioner,
03. The Secretary,
04. The Director,

05. The District Magistrate/Judge
06. The S.D.O.
-He is requested to circulate the Memo. alongwith its enclosures to all the offices of the State Government under his jurisdiction.
07. The Accounts Officer, West Bengal Secretariat, Writers' Buildings, Kolkata-1
08. The Accounts Officer, Bikash Bhawan, Salt Lake, Kolkata-70091.
09. The Pay & Accounts Officer, Kolkata Pay & Accounts Office-1, 81/2/2, Phears Lane, Kolkata-700012.
10. The Pay & Accounts Officer, Kolkata Pay & Accounts Office-II, Jawahar Buildings, P-1, Hyde Lane, Kolkata-700073.
11. The Director of Treasuries & Accounts, West Bengal, New India Assurance Buildings, 4, Lyons Range, Kolkata-700001.
12. The Superintendent of Police
13. The Treasury Officer,
14. Group 'H', Finance Department, Government of West Bengal.

Sd/-Illegible
Assistant Secretary to the
Government of West Bengal

ENCLOSURE TO FINANCE DEPARTMENT'S MEMO NO.10286-F(J), DATED 14.11.2011
TABLE OF BENEFITS SHOWING SAVINGS FUND ACCUMULATIONS UNDER THE GROUP
INSURANCE SCHEME, 1987

FOR SUBSCRIPTION @ RS. 10/- PER MONTH

MONTHS OF CESSATION : 2011-2012

Year of Entry (Nov)	Nov.,11	Dec.,11	Jan.,12	Feb.,12	March,12	April,12	May,12	June,12	July,12	Aug.,12	Sept.,12	Oct.,12
1	2	3	4	5	6	7	8	9	10	11	12	13
1987	8308	8369	8432	8495	8557	8622	8684	8749	8815	8879	8944	9010
1988	7357	7412	7468	7525	7581	7638	7696	7753	7812	7869	7929	7988
1989	6497	6547	6598	6647	6698	6750	6801	6853	6904	6957	7009	7064
1990	5733	5777	5824	5867	5913	5959	6006	6052	6100	6147	6194	6242
1991	5054	5093	5134	5177	5218	5258	5300	5342	5384	5427	5468	5510
1992	4451	4486	4523	4561	4599	4636	4673	4710	4747	4786	4823	4861
1993	3915	3946	3980	4014	4048	4081	4114	4148	4183	4216	4251	4287
1994	3438	3468	3497	3527	3558	3588	3619	3649	3681	3710	3742	3774
1995	3016	3041	3068	3096	3123	3151	3177	3206	3234	3262	3290	3318
1996	2639	2663	2689	2713	2738	2763	2788	2813	2837	2864	2888	2915
1997	2305	2328	2349	2372	2393	2418	2440	2464	2486	2508	2531	2556
1998	2010	2028	2048	2069	2090	2109	2131	2153	2173	2195	2216	2237
1999	1744	1763	1782	1801	1820	1838	1855	1875	1894	1914	1933	1953
2000	1512	1527	1545	1561	1578	1598	1615	1632	1651	1668	1686	1704
2001	1303	1318	1335	1349	1365	1382	1397	1415	1431	1447	1463	1481
2002	1117	1131	1146	1160	1175	1190	1205	1220	1235	1250	1265	1281
2003	949	962	975	989	1002	1016	1030	1044	1058	1072	1086	1100
2004	795	808	820	832	845	858	870	883	896	909	922	935
2005	654	666	677	689	700	712	723	735	747	759	771	783
2006	524	535	545	556	566	577	588	599	610	621	632	643
2007	404	413	423	433	443	453	463	473	483	493	503	514
2008	292	301	310	319	329	338	347	356	366	375	384	394
2009	190	198	206	215	223	231	240	249	257	266	275	284
2010	95	102	110	118	126	133	141	149	157	165	173	181
2011	7	14	21	28	35	43	50	57	65	72	80	87

**Government of West Bengal
Finance Department
Audit Branch**

No. : 7783-F(J)

Kolkata, the 11th September. 2012

MEMORANDUM

Subject : State Govt. Employees' Group Insurance Scheme, 1987 - Table of Benefits under Savings Fund for the year of cessation of membership 2012-13.

In continuation of this Department's Memo No. 10286-F(J), dated 14.11.2011, the undersigned is directed to say that a new table of benefits showing accumulations in the savings fund under the abovementioned scheme corresponding to a unit subscription of Rs. 10/- (Rupees Ten) only per month has been drawn up for the period from 01.11.2012 to 31.10.2013 in matching with the table of benefits of the Central Govt. Employees Group Insurance Scheme, 1980 circulated under GOI's OM (corri.) No. 7(1)/EV/2012 dated 09.05.2012. A copy of the said table is enclosed as ready reckoner. The figures have been worked out on the basis of interest @ 12% p.a. (compounded quarterly) for the period from 01.11.1987 to 31.10.2001, 11% p.a. (compounded quarterly) from 01.11.2001 to 31.10.2002, 9.5% p.a. (compounded quarterly) from 01.11.2002 to 31.10.2003, 9.0% p.a. (compounded quarterly) from 01.11.2003 to 31.10.2004, 8.0% p.a. (compounded quarterly) from 01.11.2004 to 31.10.2012 and 8.6% p.a. (compounded quarterly) from 01.11.2012 onwards. The mortality rate continues to remain unchanged.

2. The amounts shown in the table are applicable to a member of Group 'D' category. Corresponding amounts for the member of higher groups may be calculated proportionately.
3. It is assumed that subscriptions have been fully realised from salary upto the month in which a member ceases to be in service, failing the same shall be deducted with interest from his/her entitlement.

P.N. Samadder
Joint Secretary to the Government of West Bengal,
Finance Department.

No. 7783/1(500)-F(J)

Kolkata. the 11th September. 2012

Copy forwarded for information and necessary action to

1. The Principal Accountant General (A&E), West Bengal, Treasury Buildings, Kolkata-700 001.
2. The Commissioner,
3. The Secretary,
4. The Director,
5. The District Magistrate/Judge,
6. The S.D.O.,
- He is requested to circulate the Memo alongwith its enclosure to all offices of the State Govt, under his jurisdiction.
7. The Assistant Secretary & D.D.O., Finance Department, Writers' Buildings, Kolkata-700001.
8. The Assistant Secretary & D.D.O., Finance Department, Bikash Bhawan, Salt Lake, Kolkata - 700091.
9. The Pay & Accounts Officer, Kolkata Pay & Accounts Office-I, 81/2/2, Phears Lane, Kolkata - 700012.
10. The Pay & Accounts Officer, Kolkata Pay & Accounts Office-II, Jahar Buildings, P-1, Hyde Lane, Kolkata-700073.
11. The Pay & Accounts Officer, Kolkata Pay & Accounts Office-III, I.B. Market, Sector-III, IB Block, Bidhannagar, Salt Lake, Kolkata-700091.
12. The Director of Treasuries & Accounts, West Bengal, New India Assurance Buildings, 4, Lyons Range, Kolkata-700001.

13. The Superintendent of Police,
14. The Treasury Officer
15. The Section Officer, Group 'H', Finance Department.
16. Shri Sukumar Negel, Pr. Accounts Officer & e.o. Dy. Secretary, Finance (Budget) Department, Writers' Buildings, for uploading the Memo in Finance Department's website.

Sd/-Illegible
Joint Secretary to the
Government of West Bengal,
Finance Department.

ENCLOSURE TO FINANCE DEPARTMENTS MEMO NO.7783-F(J), DATED 11.09.2012
TABLE OF BENEFITS SHOWING SAVINGS FUND ACCUMULATIONS UNDER THE GROUP
INSURANCE SCHEME, 1987
FOR SUBSCRIPTION @ RS. 10/- PER MONTH
MONTHS OF CESSATION : 2012-2013

Year of Entry (Nov)	Nov.,12	Dec.,12	Jan.,13	Feb.,13	March,13	April,13	May,13	June,13	July,13	Aug.,13	Sept.,13	Oct.,13
1	2	3	4	5	6	7	8	9	10	11	12	13
1987	9089	9160	9233	9305	9377	9452	9524	9600	9676	9750	9825	9898
1988	8058	8122	8186	8253	8383	8351	8451	8517	8585	8651	8720	8785
1989	7127	7184	7244	7300	7358	7419	7477	7538	7597	7658	7719	7779
1990	6299	6350	6403	6454	6507	6560	6614	6667	6723	6777	6832	6883
1991	5563	5608	5655	5704	5752	5798	5847	5895	5944	5993	6041	6087
1992	4910	4951	4993	5036	5080	5122	5165	5208	5251	5296	5338	5380
1993	4329	4365	4404	4443	4482	4520	4558	4597	4638	4676	4716	4755
1994	3812	3846	3880	3915	3950	3985	4020	4054	4091	4125	4162	4196
1995	3355	3384	3415	3446	3477	3510	3540	3573	3605	3638	3670	3701
1996	2947	2974	3004	3031	3059	3088	3117	3146	3173	3204	3232	3261
1997	2584	2611	2635	2662	2686	2713	2738	2766	2791	2817	2844	2871
1998	2265	2285	2309	2332	2356	2379	2403	2428	2451	2477	2500	2523
1999	1977	1999	2020	2042	2063	2083	2103	2126	2148	2170	2192	2213
2000	1725	1742	1763	1781	1801	1823	1842	1862	1883	1902	1923	1942
2001	1499	1516	1535	1551	1569	1588	1606	1625	1644	1662	1680	1700
2002	1297	1314	1330	1346	1363	1380	1396	1413	1430	1448	1465	1482
2003	1115	1130	1145	1160	1176	1191	1206	1222	1238	1254	1269	1285
2004	949	963	977	991	1005	1019	1033	1047	1062	1076	1091	1105
2005	796	809	822	834	847	860	874	887	900	913	927	940
2006	655	667	678	690	702	714	726	738	751	763	775	788
2007	525	535	546	557	568	579	590	601	613	624	635	647
2008	404	414	424	434	444	454	464	475	485	495	506	516
2009	293	302	311	320	329	339	348	358	367	377	386	396
2010	190	198	207	215	224	232	241	250	258	267	276	285
2011	95	102	110	118	126	134	142	150	158	166	174	182
2012	7	14	21	28	36	43	50	57	65	72	80	87

Sd/-Illegible
Assistant Secretary to the
Government of West Bengal,
Finance Department.