

**A.P.STATE EMPLOYEES
GROUP INSURANCE
SCHEME,1984.**

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COMMENCEMENT OF G.I. SCHEME

Government have introduced
A.P.S.E.G.I.Scheme w.e.f. 01-11-
1984 vide G.O.Ms.No.293 Fin.
Plg. Dept. Dt. 08-10-1984.

ELIGIBILITY

- All Gazetted, Non-Gazetted and Class-IV employees who are in service as on 1st Nov-1984, and
- Who join service on or after 1st Nov-1984.
- Employees who enter service in the Month other than November, shall be enrolled as member on the next anniversary.

DECIDING OF GROUPS:

The Groups to which the Govt. Servant belongs shall be decided on the basis of actual scale of pay which they are drawing from time to time.

GROUPS IN R.P.S-1978

<u>Sl.No.</u>	<u>Maximum of scale</u>	<u>Group</u>
1.	Rs.1,700/- and above	A
2.	Rs.1,200/- to 1,700/-	B
3.	Rs.800/- to 1,200/-	C
4.	Below Rs.800/-	D

RATES OF SUBSCRIPTION:

	<u>From 1-11-84</u>	<u>From 1-11-94</u>
For Group "D"	Rs. 10/-	15/-(1 unit)
For Group "C"	Rs. 20/-	30/-(2 units)
For Group "B"	Rs. 40/-	60/-(4 units)
For Group "A"	Rs. 80/-	120/-(8 do-)

GROUPS IN R.P.S-1999

Sl.No.	Maximum of scale	Group
1.	Rs.14,425/- and above	A
2.	Rs.9,600/- to 14,425/-	B
3.	Rs.6,550/- to 9,600/-	C
4.	Below Rs.6,550/-	D

RECOVERY OF PREMIUM

- An employee entering service in a month other than November shall be given the benefit of insurance cover applicable to the group from the date of joining to the date of becoming full member of the scheme.
- Insurance cover is Rs.3/- per month per unit, before 31-10-1994, and
- Insurance cover is Rs.4-50 per month per unit, from 1-11-1994.

RECOVERY OF SUBSCRIPTION

- Recovery shall be made from the salary every month by the D.D.O, for duty, leave, or suspension.
- Recovery shall be made including the month of retirement, death, resignation, removal etc,.
- No interest is levied on arrears of subscription due to delay in payment of salary.
- Subscription with interest will be recovered for E.O.L. period in not more than three installments after resuming duty from leave.
- If on deputation, the borrowing authority shall recover the subscription and remit to relevant head of account.

LOANS/ADVANCES

- No loans or advances shall be paid to any member or other beneficiary of the Scheme from or against his accumulation.

NOMINATION

- Head of office shall obtain Nomination from the employee who become eligible for membership of the scheme within 2 months.
- If an employee has no family and nominated a person other than the member of his family, shall become invalid after acquiring a family. He should make a fresh nomination in favor of any member(s) of his family within 2 months.
- If an employee nominates more than one person, he should specify the amount of share payable to each of the nominees.
- A member may at any time cancel a nomination by sending a fresh nomination to the H.O.

- Where no nomination in favor of a person / persons of his family subsists or, if such nomination relates only to a part of the amount, shall become payable to the members of his family in equal shares.
- No share shall be payable to :-
 - Major sons, Major sons of deceased sons, married daughters, married daughters of deceased sons.

FAMILY:

MALE: Wife, parents, children, minor brothers, unmarried sisters, deceased son's wife and children.

FEMALE: Husband, parents, children, minor brothers, unmarried sisters, deceased son's widow and children.

ENTRIES IN SERVICE BOOK

The D.D.O. shall record in the S.R. of every employee :

- (a) Balance of F.B.F. as on 31-10-1984.
- (b) Group to which enrolled
- (c) Rate of Subscription
- (d) Month of commencement
- (e) Nomination made
- (f) Certificate of recovery.

REFUND FROM THE SCHEME

- On Retirement
- On Death while in service
- When whereabouts are not Known.

ON RETIREMENT :

Saving Fund

The total accumulation of saving fund together with the interest thereon will be payable to the Member on his retirement after attaining the age of superannuation or on cessation of his employment, as per Table I, Table II, Table III of Govt. Memo. 1749/B/28/A2/Admn. II/96, Dt. 24-2-96 of Fin. & Plg. Department.

ON DEATH WHILE IN SERVICE:

- (a) **Insurance Fund:** Lumpsum payment of insurance cover according to the Group of the subscriber i.e., 15,000/-, 30,000/-, 60,000/-, 1,20,000/-
- (b) **Saving Fund:** Total amount of Saving fund accumulation together with interest on par with retired employees.

PAYMENT WHEN WHEREABOUTS NOT KNOWN:

Savings Fund to be refunded after expiry of one year following the month of disappearance.

Insurance fund to be refunded after expiry of 7 year following the month of disappearance.

The family must lodge complaint in the police station concern and obtain report stating that the employee has not been traced, after all efforts are made.

An indemnity Bond should be obtained from the nominee / dependents of the employee stating that all payments shall be adjusted against the payment due to the employee in case he/she appears on the scene and makes any claim.

■ Recovery of subscription.

- (a) Full subscription for one year at the rate applicable on the date of dis-appearance + interest, to be recovered from the refundable Savings Fund.
- (b) Premium for Insurance cover + interest for further period of 6 years be recovered from the refundable insurance fund.

(G.O.Ms.No.111, F&P Dt. 22-4-88)

SANCTIONING AUTHORITY

- In the event of Retirement/Death- H.O.
- If H.O. is a non-Gazetted officer – His immediate superior officer.
- For the head of office himself – His immediate superior officer.
- For head of Dept.,- Secy. To Govt., Admn.
- For employees on deputation – Head of parent Dept.,

BASIS FOR SANCTION

- Annual certificates recorded in the S.R.
- Nominations recorded in the S.R.
- The sanction order should indicate :
 - (a) Insurance Fund and Savings Fund separately.
 - (b) Relevant bio-data of the employee.
 - (c)In the case of death of employee, the names of beneficiaries and the share of amounts payable to each.

- Sanction Order should contain,
- Name and Designation of the employee.
- Scale of Pay.
- Date of commencement of Insurance cover and the group to which he/she is enrolled initially.
- Change to higher Group w.e.f.
- Date of retirement/resignation/death.
- Name of the nominee/legal-heirs in the event of death of the employee.

- Calculation of savings fund and interest thereon as order from time to time (A separate annexure copy of which should invariably be sent to Director of Insurance)
- Total Amount sanctioned under savings fund (Savings fund + Interest thereon)
- Total amount sanctioned under Insurance fund in the event of death of the employee.
- Head of Account for payment of savings fund/ Insurance fund/Interest separately.

THANK YOU

