

**THE WEST BENGAL STATE GOVERNMENT EMPLOYEES' GROUP  
INSURANCE-CUM-SAVINGS SCHEME, 1987**  
(Issued under G.O. No.825-F dated 31<sup>st</sup> January, 1987)

1. **Date of effect** : 1<sup>st</sup> November, 1987 (Para 6)
2. **Membership:** Compulsory for all Government employees joined on or after 01.11.1987 (Para 4.1).

The Scheme shall cover all whole time regular employees under the service of 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 fifty years.
- f) Employees on deputation from other State Governments, Government of India, Public Undertakings, Autonomous Organizations, provided further that members of 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 (Para 3).

**Membership for Existing Government Employees:**

The existing employees ,who were members of GISS'83 had the Option

- i) To remain under the 1983 Scheme or
  - ii) To come under the Revised Scheme, 1987.
- The option (Form No.1) in duplicate had to be exercised within 30.04.1987 (Paras 4.2, 4.3(a) and 4.6).

All non-optees were treated as member of the Scheme of 1987. Those who joined in the service of the State Government during 01.05.1987 to 31.10.1987 were also covered under Revised Scheme, 1987 without any option but those who died or otherwise ceased to be in employment during the waiting period from 01.05.1987 to 31.10.1987 were entitled to the benefits as per 1983 scheme (Paras 4.4, 4.3 & 4.5).

Government allowed another opportunity to all Government Servants who were still member of 1983 scheme to join 1987 scheme w.e.f. 01.11.1994 by exercising option within 31.12.1994 (G.O. No.10701-F dated 10.11.1994).

### 3. Subscription

The subscription for the Scheme is on graded basis and in units of Rs.10 per month. Rate of subscription and insurance cover of different groups of employees are as indicated below(as per ROPA 2009) :

Group	Units & Rate of Subscription per month	Amount of Insurance cover
A (Pay band No. 4 and 5 with Grade pay ranging from 4400/- to 10000/-)	8 units of Rs.10/- each or Rs.80 per month	Rs.80,000/-

Group	Units & Rate of Subscription per month	Amount of Insurance cover
B (Pay band No 3 with Grade pay ranging from 3200/- to 4100/-)	4 units of Rs.10/- each or Rs.40/- per month	Rs.40,000/-
C (Pay band No2 with Grade pay ranging from 1900/-to 2900/-)	2 units of Rs.10/- each or Rs.20/- per month	Rs.20,000/-
D (Pay band No1 with Grade pay ranging from 1700/-to 1800/-)	1 unit of Rs.10/- per month	Rs.10,000/-

### 4. Apportionment of the subscription between Insurance Fund and Savings Fund

Subscriptions realized from member employees shall be apportioned between Insurance Fund and Savings Fund in the manner indicated below :

Group	Subscription per month	Insurance Fund (Rs.3 for each unit)	Savings Fund (Rs.7 per unit)
A	Rs.80/-	Rs.24/-	Rs.56/-
B	Rs.40/-	Rs.12/-	Rs.28/-

C	Rs.20/-	Rs.6/-	Rs.14/-
D	Rs.10/-	Rs.3/-	Rs.7/-

5. **Delayed payment of subscription**

If an employee is on Extra-ordinary Leave and no salary is paid, the arrear subscription shall be recovered with interest admissible under the Scheme on accretions to the Savings Fund in not more than three installments.

6. **Nomination**

Each Govt. Employee may make nomination in favour of one or more persons the right to receive the amount that may become payable under the scheme in the event of his or her death before attaining the date of Superannuation provided that if the member has a family as defined in Rule 7(1) (e) (1) of WBS (DCRB) Rules 1971 shall have to make nomination only in favour of a member or members of his or her family.

7. **Register of Members**

Each Head of Office shall maintain a Group-wise Register of members in Form No.7.

8. **Date of anniversary of the Scheme:**

1<sup>st</sup> November in each year.

Any employee entering in a month other than the month of anniversary of the scheme (i.e. November) will be given the benefit of insurance cover from the date of joining to the date of becoming member of the scheme (i.e. 1<sup>st</sup> November) on payment of subscription of Rs.3/- per month as premium for every Rs.10,000/-. From the date of anniversary of the scheme (i.e. November) he will pay subscription (i.e. Insurance Fund and Savings Fund). In case of promotion to higher group his subscription shall be raised from the salary bill of next November.

9. **Entitlements under the Scheme**

In case of Retirement/Resignation etc.

a) For those coming directly under the Scheme

- i) The amount of Savings Fund for 1987 Scheme for the entire period of membership in same or different groups.
- ii) Interest on Savings Fund as admissible.

b) For those who come under the Scheme by Option or are deemed to have become member of the Scheme by virtue of Para 4.4.

- i) Entitlements under Savings Fund of 1983 Scheme up to 31.10.1987.
- ii) Interest on above @ 5% per annum compounded annually w.e.f. 01.11.1987 up to the date of retirement/resignation etc.

- iii) The amount of Savings Fund for 1987 Scheme for the entire period of membership in same or different groups.
- iv) Interest on Savings Fund for 1987 as admissible.

**In case of death while in Service:**

The amount of appropriate insurance cover as indicated in Para 7.1 of the Scheme plus the amount of Savings Fund with interest as shown at 9(a) or 9(b) above as the case may be.

**10. Sanctioning Authority**

Head of Office as defined in Rule 5(16A) of W.B.S.R. Part-I.

**11. Payments from the Insurance Fund/Savings Fund**

**i) In case of Retirement/Resignation etc.**

Head of Office will sanction the amount in Annexure 'G' after obtaining application in Form-2 from the employee concerned.

**ii) In case of death while in service (where nomination exists)**

Head of office will intimate the nominee/nominees in Form No.3. The nominee/nominees will apply for the claim in Form No.4. After receiving the application Head of Office will sanction the amount in Annexure – 'H'.

The Drawing and Disbursing Officer will draw the amount on the basis of order issued by the Head of Office in T. R. Form No.60 for drawal from Savings Fund

(1983/87 Schme) and T.R. Form No.61 for drawal ffrom Insurance Fund (1983/87 Scheme).

**iii) In case of death while in Service (where no nomination exists)**

Where there is no nomination payment may be made to legal heir/heirs in equal share (Para 15.7 of the scheme). In such cases payment of Group Insurance money may be made as per G.O. No.8457-F dated 16.09.1980 read with G.O. No.8807-F dated 26.09.1980 by obtaining 'Indemnity Bond' from the claimant(s).

**Important:** In terms of G.O. No. 3728-F (J) dt. 3<sup>rd</sup> May, 2012, it is compulsory to record the details of subscription in the Service Book of the State Government employees.