



Government of Jammu and Kashmir
Finance Department Civil Secretariat, Srinagar.

URGENT/PRIORITY

CIRCULAR

Dated: 17-06-2016

Sub: Renewal of Group Janta Personal Accidental Insurance Policy with M/S Oriental Insurance Company Ltd. for 3rd year (2016-17) commencing from 16th July 2016 and deduction of premium from the salaries of all State Govt employees and employees of PSU/Autonomous Bodies/Universities etc. for the month of June 2016.

1. The Group Janta Personal Accidental Insurance Policy which stands already tied up with M/S Oriental Insurance Company Ltd. by the Government of Jammu and Kashmir for three years (2014-15, 2015-16 and 2016-17) commenced from 17th July 2014 (midnight) on annual renewal basis for securing a policy for its employees to cover accidental deaths and disabilities caused due to an accident under the said scheme. The arrangement involves annual premium of Rs. 125/- (Rupees one hundred twenty five only) plus State Taxes @ 12.60% of premium i.e. Rs.16/- per employee. The policy covers an aggregate of 3.40 lac employees of all categories working in the State Government Departments/PSUs/Autonomous Bodies (including Local Bodies/Universities) and shall include the Daily Rated Workers, Consolidated/ Contractual /Adhoc Employees and the SPOs.
2. The policy is compulsory for all above categories of employees and shall secure them against accidental deaths and disabilities partial or full.
3. An insurance cover of Rs.5 lac (Rupees five lac only) will be available from M/S Oriental Insurance Company to the Nominee(s) /Legal heir(s) of an employee who is covered under this arrangement and dies due to an accident. Similarly, the cover is available to an employee for full or partial disability suffered due to an accident during the period of the scheme. For partial disabilities, the insurance cover varies as per the percentage of disability as per the MoU.
4. **Deduction:-**All the Drawing and Disbursing Officers (DDOs) are directed to deduct an amount of Rs. 141/- (Rupees one hundred forty one only) on account of annual premium from the salaries of the

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Employees for the month of June, 2016 and remit the same into the Government Treasuries under the following Heads of Account:-

M.H:8235-General and Other Reserve Funds	Rs.125/-(Rupees one hundred twenty five only)
M.H:0040 Taxes on Sales, Trade etc. Minor Head: 800 - Other Receipts.	Rs.16/- (Rupees sixteen only) @ 12.60%

5. Similarly, the DDO of State PSUs, Autonomous Bodies, Local Bodies and Universities shall remit the amount of Rs. 141/- (Rupees one hundred forty only) in respect of their employees for being covered under the scheme through separate **demand drafts** (one for Rs. 125/- and another for Rs. 16/-) **favouring Joint Director Resources/Chief Accounts Officer, Finance Department on or before 5th July 2016 positively.**
6. However, in case due to any administrative or financial problem the DDO cannot deduct the premium of his employee from the salaries of June 2016, he shall collect the premium amount (including taxes) from the concerned employee(s) and remit the same against the proper Head of Accounts in the concerned Treasuries.
7. The Treasury officers are also directed to allow/permit the remittance of the premium in cash in respect of such of the DDOs who have felt administrative or financial constraint in the mandatory deduction of the premium at source from the salaries of their employees for the month of June 2016 towards Group Janta Personal Accidental Insurance Policy for the year 2016-17.
8. All DDOs of Government Departments shall thereafter furnish the details of employees in respect of whom the premium amount has been deducted and remitted to the Government Account to their concerned Treasury Officers who shall forward the same to Director General, Accounts & Treasuries within 05 days. The Director General Accounts & Treasuries shall consolidate the information (DDO-wise) and forward the same to the Special Secretary (Nodal Officer), Finance Department on most immediate basis to enable the department to release the premium payment in favour of M/s Oriental Insurance Company ltd. in time to avoid any discontinuity of the policy.

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9. Since the policy is compulsory in nature, it shall be personal responsibility and liability of the DDOs/ HODs/ Managing Directors/ Chief Executive Officers/ Registrar of Universities to register every employee under the scheme so that no employee is left out. The Nodal Officer shall not accept any intimation of an accidental death or disability of any employee for processing insurance payments under this scheme unless the concerned DDO will certify that the premium amount has been deducted from the concerned employee in time.
10. Employees covered under the scheme are required to fill up a Nomination Form as already prescribed giving all the relevant details of their nominee(s) so that the insured amount shall be made available to such nominee(s) only in the case of accidental death by concerned DDOs. The Nomination Forms shall be retained by the DDOs concerned and kept in their safe custody for reference and records as and when need arises. **It should be noted that filling of Nomination Form after the death of any employee is strictly prohibited and against the ethics and norms.**
11. To ensure speedy settlement of insurance claims, intimations of accidental death or disability (partial/permanent) caused due to an accident should be promptly sent to the Nodal Officer in Finance Department directly by the concerned DDO(s) without seeking any consent from his Administrative Department but not later than 45 days from the date of accident along with two attested copies of below mentioned documents:-
- FIR/Police Final Report.
 - Death Certificate from Competent Authority.
 - Post Mortem Report/Medical Report.
 - Disability certificate (in case of disablement) indicating the percentage of disability.
(Note: the disablement certificate should not be conditional.)
 - Nomination Form.
 - Premium Deduction Certificate to be issued by concerned DDO carrying reference of Treasury Voucher No. and date of remittance of premium.
12. **It shall be the responsibility of DDO to :-**
- Check and satisfy him/herself about the genuineness of an accidental claim. Any deviation will be the personal responsibility of the DDO and so the consequences arising out of such deviation. This may please be noted.
 - Not sending intimation by ordinary post. Intimation should only be serviced through Registered Post/ Speed Post with



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acknowledgement due or through a messenger against proper receipt. No responsibility will be cast on the Nodal Officer if any intimation sent by any other means gets lost in transit.

- iii) Sending intimations to the Nodal Officer beyond the prescribed time period.

Sd/-
 (Navin K. Choudhary), IAS
 Commr./ Secy. to Govt.
 Finance Department

No: FD/JI/2014-16/MF/GJPAIP/191

Dated : 17-06-2016

Copy to the:

1. Advocate General, J&K Govt.
2. All Financial Commissioners/Principal/Commissioner/Secretaries to Government
3. Principal Resident Commissioner, J&K Govt, 5- Prithvi Raj Road, New Delhi.
4. DG Police, J&K,
5. Accountant General (A&E), J&K, Srinagar
6. Divisional Commissioner, Jammu/Srinagar.
7. Registrar General, J&K High Court, Srinagar/Jammu.
8. **Director General Accounts & Treasuries, J&K, Srinagar with the request to direct all the concerned Treasury Officers to follow the instructions in letter and spirit and also furnish the above information well in time.**
9. **Director Information J&K Srinagar with a request for wide publicity in local dailies appearing from Srinagar and Jammu.**
10. All District Development Commissioners, J&K
11. All Head of Departments.
12. Special Secretary to Chief Secretary.
13. All Managing Directors of State PSUs for immediate necessary action.
14. Commissioner JMC/SMC.
15. Director Urban Local Bodies, Jammu/Srinagar.
16. Director SKIMS/SKICC Srinagar.
17. Registrar SKUAST, Jammu/Kashmir.
18. Registrar University of Jammu/Kashmir/BGSB Rajouri./SMVDU Katra.
19. All Saddar Treasury Officers/Treasury Officer, Civil Secretariat, District Treasury Officers/Tehsil Treasury Officers/ Mufasil Treasury Officers.
19. General Manager Government Press Srinagar for publication in Government Gazette.
20. OSD to Hon'ble Finance Minister.
21. Officers In-charge Websites, General Administration Department and Finance Department for immediate necessary action.

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(M. S. Sheikh) KAS
 Special Secret.,
 Finance Department

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