

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

**CIRCULAR**

Subject: Implementation of DBT under Group Personal Accidental insurance Policy.

It has come to the notice of the Finance Department that most of the settled claims of "*Group Personal Accidental Insurance Policy*" remain pending undisbursed with the various DDO's for want of legal heir(s) certificate, dependent certificate or succession certificate due to which Nok's of the deceased employees are not able to receive the insurance amount in time. Finance Department has already directed all the DDO's to ensure timely filling of the Nomination Form of each employee at the time of deduction of premium from their salary bills and keep it in the safe custody of the DDO concerned. In order to avoid the unnecessary delay in making payment to the legal heir(s) of deceased employees, the Government has decided to adopt the policy of DBT, as such, making the nomination form mandatory for all employees.

Accordingly, all the Administrative Secretaries are requested to impress upon all the DDO's to furnish the details of nominees/legal heirs of all employees working under them as per the prescribed proforma through soft copy within 15 days positively to enable the Finance Department to make all future payments through DBT mode. In case of delay in submission of nomination form of any deceased employee, DDO concerned will be held responsible and strict action will be initiated against him. Matter be treated as most urgent.

Sd/-

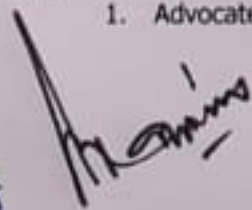
**(Dr. Arun Kumar Mehta), IAS**  
**Financial Commissioner**  
**Finance Department.**

Dated:- 19.08.2020

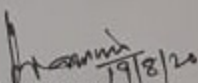
No. FD/GPAIP/2020/01

Copy to the:-

1. Advocate General J&K High Court Srinagar/Jammu.

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2. All Financial Commissioners.
3. Principal Secretary to the Lieutenant Governor.
4. Principal Accountant General J&K Srinagar/Jammu.
5. All Principal Secretaries to the Government.
6. Principal Resident Commissioner, 5 Prithvi Raj Road New Dehs.
7. Chief Electoral Officer, J&K.
8. All Commissioners/Secretaries to the Government.
9. Divisional Commissioner Kashmir/Jammu.
10. Principal Secretary to Chief Justice J&K High Court Srinagar/Jammu.
11. Director Anti-Corruption Bureau, J&K.
12. Director General Accounts and Treasuries, J&K.
13. Director Information J&K for information and necessary publication.
14. All Heads of Departments/Managing Directors/Chief Executives of State PSU's/Autonomous Bodies/Societies.
15. Secretary J&K Public Service Commission.
16. Secretary J&K Legislative Assembly.
17. General Manager, Government Press, Srinagar/Jammu.
18. Private Secretary to Chief Secretary.
19. Private Secretary to Financial Commissioner, Finance Department.
20. PA to Special Secretary, Finance Department.
21. I/C Website, Finance Department.
22. I/C Website, Finance Department ([www.jakfinance.nic.in](http://www.jakfinance.nic.in))
23. I/C Website GAD ([www.jigad.nic.in](http://www.jigad.nic.in))
24. I/C Website DGAT.
25. Government Circular File.

  
19/8/20  
**Shahnawaz Ahmad**  
**Chief Accounts Officer**  
**Finance Department.**