

Government of Jammu and Kashmir
Finance Department (Insurance Section)
Civil Secretariat, Jammu/Kashmir
(E-Mail ID: nodalofficerinsurance@gmail.com)

Subject: Renewal of Group Personal Accidental Insurance Policy for employees of J&K Government (Gazetted & Non Gazetted) including the employees of PSUs/Autonomous Bodies/Local Bodies/Universities, Daily Rated Workers, Consolidated/Contractual/Contingent Paid workers/Adhoc employees and SPOs and deduction of premium thereof.

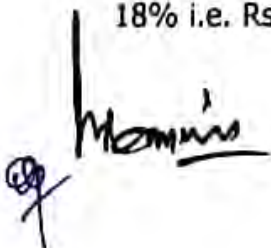
Government Order No: 309 -FD of 2021
Dated: 29 -11-2021

Sanction is hereby accorded to the renewal of the Group Personal Accidental Insurance Policy with M/s Oriental Insurance Company Ltd. for 3rd year, commencing from midnight 2nd of December 2021 to 1st of December 2022, as per the agreement already executed between the Government of Jammu and Kashmir and M/s. Oriental Insurance Company Ltd. on the same terms and conditions stipulated here under:-

1. The policy shall cover an aggregate of more than 3.50 lac employees of the J&K Government (Gazetted and Non Gazetted) including the employees of PSUs/ Autonomous Bodies/ Local Bodies/ Universities, Daily Rated Workers, Consolidated/Contractual/Adhoc employees/Contingent Paid workers and SPOs.
2. The sum assured under this policy shall be Rs. 10.00 Lacs (Rupees Ten Lacs only) per employee against payment of a yearly premium of Rs. 345.74/- rounded off to Rs. 346/- (Rupees Three Hundred & Forty Six only) inclusive of GST @ 18% i.e Rs. 52.74/- (Rupees Fifty Two and Seventy Four Paisa).
3. All the Drawing and Disbursing Officers (DDOs) of the Government shall deduct Rs. 346/- from all categories of employees mentioned above from the salaries of December, 2021 on compulsory basis. The amount so deducted from the salaries/wages etc. of the employees shall be credited to the following head of account:

Major Head: 8235 - General and other Reserve Funds	Rs. 346/- (Rupees three hundred forty six only)
Sub Major Head: 00	
Minor Head: 105- General Insurance Fund (Janta Insurance)	
Group Head: 00	
Sub Head: 00	

4. Similarly, the DDOs of PSUs, Autonomous Bodies, Local Bodies and Universities shall remit the amount of Rs. 346/- (Rupees three hundred forty six only) inclusive of GST @ 18% i.e. Rs. 52.74/- (Rupees fifty two and seventy four paisa only) through challan against



aforementioned Major Head in Government Treasuries in respect of their employees for being covered under the scheme on or before 15th of January 2022 positively and furnish the copy of challan bearing TR No. and date along with the list of the employees to the Nodal Officer, Group Personal Accidental Insurance Policy, Finance Department, Civil Secretariat J&K Jammu/Srinagar immediately.

5. However, wherever due to any administrative or financial problem, the DDO could not deduct the premium of his employee(s) from the salary of the month of December 2021, he shall immediately deposit/remit the prescribed premium against the proper Head of Account in the concerned Treasury through challan after collecting the premium from the left out employees to bring them under the insurance coverage. It shall be the primary responsibility of the concerned DDO not to leave out any employee without deduction of prescribed premium for coverage of the Accidental Insurance policy.

6. Inclusion under Group Personal Accidental Insurance Policy shall not confer any rights other than Accidental insurance whatsoever as per terms and conditions laid down.

Sanction is also accorded to the advance drawal of an amount of Rs. 12,10,09,000/- (Rupees Twelve Crores Ten lacs & Nine Thousand only) @ Rs. 345.74/- per employee under Major Head 2235 – Social Security & Welfare, Minor Head: 105- Government Employees Insurance Scheme, Group Head: 0099 – General, Sub Head: 0323 –State Contribution for Group Insurance, Detailed Head: 009 - RRT by the Director Resources, Finance Department for subsequent release of the same amount to M/s Oriental Insurance Company Ltd as a premium for Group Personal Accidental Insurance policy for 3.50 lac employees of the Government of Jammu & Kashmir for a period of one year from the date of payment of premium. However, the excess/shortage of the premium paid to the Insurance Company shall be adjusted in the month of July 2022, after receiving the consolidated details of total number of employees who have contributed the premium towards the instant policy from the Director General Accounts & Treasuries, J&K.

By order of the Government of Jammu and Kashmir.

**Sd/-
(Atal Dulloo), IAS
Financial Commissioner
(Additional Chief Secretary),
Finance Department.**

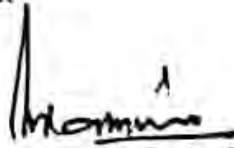
No: FD/INSR/5/2021/165

Dated: 29-11-2021

Copy to the:-

1. Advocate General, J&K High Court Srinagar/Jammu.
2. Principal Accountant General J&K Srinagar/Jammu.

3. All Financial Commissioners.
4. All Principal Secretaries to the Government.
5. Director General of Police, J&K, Jammu.
6. Principal Secretary to the Hon'ble Lieutenant Governor.
7. Principal Resident Commissioner, J&K Government, New Delhi.
8. Chief Electoral Officer, J&K.
9. All Commissioners / Secretaries to the Government.
10. Divisional Commissioner, Jammu/Srinagar.
11. Chairperson, J&K Special Tribunal.
12. Principal Secretary to Chief Justice, J&K High Court, Jammu/Srinagar.
13. Registrar General, J&K High Court, Jammu/Srinagar.
14. Director Anti Corruption Bureau, J&K.
15. Director General, Audit and Inspections.
16. Director General Budget, Finance Department.
17. **Director General Accounts & Treasuries, J&K, with the request to direct Treasury Officers not to entertain salary bills for the month of December, 2021 without deduction of premium on account of Janta Insurance.**
18. Director General, Funds Organization.
19. Director General, Local Fund Audit & Pensions, J&K.
20. Director Information, J&K for information and necessary publication.
21. All Heads of Departments/Managing Directors/Chief Executives of State PSUs/ Autonomous bodies/Societies.
22. Secretary J&K Public Service Commission.
23. All Deputy Commissioners.
24. Secretary J&K Legislative Assembly.
25. Director and Ex. Officio Secretary to Government, SKIMS, Srinagar.
26. Director Accounts & Treasuries Jammu/Srinagar.
27. All Director(s) Finance/FA&CAO(s).
28. Director Resources, Finance Department for necessary action.
29. Secretary, J&K Service Selection Board.
30. General Manager Govt. Press Srinagar /Jammu.
31. **All Treasury Officers for necessary action & strict compliance.**
32. Private Secretary(s) to Hon'ble Advisor (F)/B).
33. Private Secretary to the Chief Secretary.
34. Private Secretary to the Financial Commissioner (Additional Chief Secretary), Finance Department.
35. Sr. Divisional Manager, Oriental Insurance Company Ltd. Jammu for information.
36. Incharge Websites GAD/Finance Department/DGAT for uploading the same.
37. Govt. Order File (w.3.s.c).


 29.11.21
 (Shahnawaz Ahmed)
 Nodal Officer,
 Insurance Section,
 Finance Department.

