

Government of Jammu and Kashmir
Finance Department: Civil Secretariat, Jammu
Insurance Division

Subject: Implementation of Group Personal Accidental Insurance Policy for employees of the J&K Government (Gazetted and Non Gazetted) including Employees of PSUs/Autonomous Bodies/Local Bodies/ Universities, Daily Rated Workers, Consolidated/Contractual/Adhoc employees/Contingent paid workers and SPOs for a period of 3 years and deduction of premium thereof.

Government Order No: 476 -FD of 2019
Dated: 02 -12-2019

Sanction is hereby accorded to implementation of the Group Personal Accidental Insurance Policy through M/s Oriental Insurance Company Ltd for a period of 3 years commencing from 2nd December 2019 on the 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 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 lac (Rupees ten lac only) per employee against payment of a yearly premium of Rs. 345.74/- rounded 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 Govt shall deduct Rs. 346/- from all categories of the employees mentioned above from the salaries of December 2019 on compulsory basis. The amount so recovered from the salaries/wages etc of the employees for the month of December 2019 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, all the DDOs of the PSUs/Autonomous Bodies/ Local Bodies and Universities shall remit an amount of Rs. 346/- (Rupees three hundred forty six only) inclusive of GST @ 18% through challan against aforementioned Major Head in Govt Treasuries in respect of their employees for being covered under the scheme on or before 15th January 2020 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 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 2019, he shall immediately deposit/remit the prescribed premium against the proper Head of Account in the concerned Treasuries through challan after collecting the premium from the left out employees to bring them under the insurance coverage. It shall be the responsibility of the concerned DDO not to leave out any employee with out 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.
7. A detailed Memorandum of Understanding (MOU)/Agreement indicating the terms and conditions and other related details shall be executed between the Government of Jammu and Kashmir and Ms. Oriental Insurance Company Ltd.
8. Sanction is also accorded to the advance drawal of an amount of Rs. 12,10,09,000/- (Rupees twelve crore ten lac nine thousand only) @ Rs. 345.74/- per employee under Major Head 8235- General & Other Reserve Funds, Sub Major Head:00, Minor Head: 105 General Insurance Fund (Janta Insurance), Group Head:00 Sub Head:00 by the Joint Director Resources, Finance Department for subsequent release of the amount to Ms. Oriental Insurance Company Ltd as premium for Group Personal Accidental Insurance Policy for 3.50 lac employees of the Government of Jammu and Kashmir for a period of one year from the date of payment of the premium. However, the excess premium/shortage of the premium paid to the insurance company shall be adjusted in the month of July 2020, 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/-
(Dr. Arun Kumar Mehta) IAS
Financial Commissioner
Finance Department

No: FD/GPAIP/AIP/2019/301

Dated: 02-12-2019

Copy to the:-

1. Advocate General, J&K High Court Srinagar/Jammu
2. All Financial Commissioners.
3. Principal Accountant General J&K Srinagar/Jammu.
4. All Principal Secretaries to the Government.
5. Director General of Police, J&K, Jammu
6. Principal Secretary to the Lieutenant Governor.
7. Principal Resident Commissioner, 5-Prithivi Raj Road, New Delhi.
8. Chief Electoral Officer, J&K. .
9. All Commissioners/ Secretaries to the Government.
10. Divisional Commissioner Kashmir/Jammu
11. Chief Vigilance Commissioner, J&K.
12. Principal Secretary to Chief Justice J&K High Court Srinagar/Jammu.
13. Director Anti-Corruption Bureau, J&K.
14. **Director General , Accounts & Treasuries, J&K for favour of information and n/a**
15. **Director General, Budget, Finance Department.**
16. Director Information J&K Jammu for information and necessary publication.
17. All Head of Departments/Managing Directors/ Chief Executives of State PSU's /Autonomous Bodies / Societies.
18. Secretary J&K Public Service Commission.
19. Secretary, J&K Legislative Assembly
20. **Joint Director Resources/Chief Accounts Officer, Finance Department for necessary action.**
21. General Manager, Government Press, Srinagar/Jammu.
22. Private Secretary to Chief Secretary
23. Private Secretary to Financial Commissioner, Finance Department
24. PA to Special Secretary, Finance Department
25. Sr. Divisional Manager, Oriental Insurance Company Ltd. Jammu
- ✓ 26. I/C Website, Finance Department / GAD/ DGAT
27. Government Order File (w.3.s.c)


Arzoo Khan
Chief Accounts Officer
Finance Department