

15 -ാം കേരള നിയമസഭ

11 -ാം സമ്മേളനം

നക്ഷത്ര ചിഹ്നം ഇല്ലാത്ത ചോദ്യം നം. 4392

01-07-2024 - ൽ മറുപടിയ്ക്ക്

സ്റ്റേറ്റ് ലൈഫ് ഇൻഷുറൻസ്

ചോദ്യം	ഉത്തരം
<p align="center">ശ്രീ. യു. എ. ലത്തീഫ്</p>	<p align="center">ശ്രീ കെ എൻ ബാലഗോപാൽ (ധനകാര്യ വകുപ്പ് മന്ത്രി)</p>
<p>(എ) ധനകാര്യവകുപ്പിന് കീഴിലുള്ള സ്റ്റേറ്റ് ലൈഫ് ഇൻഷുറൻസ് എന്നാണ് സ്ഥാപിതമായത്; ഇത് സംബന്ധിച്ചുള്ള സർക്കാർ ഉത്തരവിന്റെ പകർപ്പ് ലഭ്യമാക്കാമോ;</p>	<p>(എ) രാജഭരണത്തിന് കീഴിൽ തിരുവിതാംകൂർ നാട്ടുരാജ്യത്തിൽ 19-ാം നൂറ്റാണ്ടിലാണ് ഇൻഷുറൻസ് വകുപ്പ് സ്ഥാപിതമായത്. 1956-ൽ ലൈഫ് ഇൻഷുറൻസ് മേഖലയിലെ ദേശസാൽക്കരണത്തെ തുടർന്ന് സംസ്ഥാന ഇൻഷുറൻസ് വകുപ്പ് വഴി നടപ്പിലാക്കി വന്നിരുന്ന സ്റ്റേറ്റ് ലൈഫ് ഇൻഷുറൻസ് പോളിസി (പബ്ലിക് ബ്രാഞ്ച്) LIC -യിൽ ലയിക്കുകയും ജീവനക്കാർക്കുള്ള സ്റ്റേറ്റ് ലൈഫ് ഇൻഷുറൻസ് പോളിസി (ഒഫീഷ്യൽ ബ്രാഞ്ച്) സംസ്ഥാന ഇൻഷുറൻസ് വകുപ്പിൽ നിലനിർത്തുകയും ചെയ്തു. ആദ്യകാലത്ത് നിർബന്ധിതമല്ലാതിരുന്ന പ്രസ്തുത പദ്ധതിയാണ് 19.08.1976-ലെ ജി.ഒ. (പി) 257/76/ധന നമ്പർ ഉത്തരവ് പ്രകാരം പുതിയതായി സർവ്വീസിൽ പ്രവേശിക്കുന്ന എല്ലാ ജീവനക്കാർക്കും നിർബന്ധിതമാക്കിക്കൊണ്ട് സ്റ്റേറ്റ് ലൈഫ് ഇൻഷുറൻസ് പദ്ധതിയായി മാറിയത്. പ്രസ്തുത ഉത്തരവിന്റെ പകർപ്പ് ഉള്ളടക്കം ചെയ്യുന്നു.</p>
<p>(ബി) എസ്.എൽ.ഐ. അംഗത്വമെടുക്കുന്നതുകൊണ്ട് ഒരു സർക്കാർ ജീവനക്കാരന് ലഭിക്കുന്ന ആനുകൂല്യങ്ങൾ എന്തെല്ലാമാണെന്ന് വിശദമാക്കാമോ; പ്രസ്തുത ഉത്തരവിന്റെ പകർപ്പ് ലഭ്യമാക്കാമോ;</p>	<p>(ബി) എസ്.എൽ.ഐ. പദ്ധതിയിൽ അംഗമാകുമ്പോൾ പോളിസി ഉടമയ്ക്ക് ലഭിക്കുന്ന പോളിസി സർട്ടിഫിക്കറ്റിൽ രേഖപ്പെടുത്തിയിട്ടുള്ള സുനിശ്ചിത വാഗ്ദാന തുകയും (Sum Assured) ഒടുക്കിയ പ്രിമിയത്തിന്മേലുള്ള ബോണസും ചേർന്ന തുകയാണ് പോളിസി കാലാവധി പൂർത്തിയാകുമ്പോൾ ലഭ്യമാകുന്നത്. പോളിസി കാലയളവിൽ പോളിസി ഉടമ മരണപ്പെടുകയാണെങ്കിൽ സുനിശ്ചിത വാഗ്ദാന തുകയോടൊപ്പം അതുവരെ ആർജിച്ച ബോണസും ചേർന്ന തുകയാണ് അവകാശിക്ക് ആനുകൂല്യമായി ലഭിക്കുന്നത്. അതോടൊപ്പം മൂന്നു വർഷം പൂർത്തിയായ റദ്ദാകാത്ത പോളിസിയിന്മേൽ വായ്പ എടുക്കുന്നതിനുള്ള സൗകര്യവും ലഭ്യമാണ്. എസ്.എൽ.ഐ. പോളിസി ചട്ടങ്ങൾ സംബന്ധിച്ച 16.11.1988-ലെ ജി.ഒ.(പി) 840/88/ധന നമ്പരായുള്ള</p>

		അടിസ്ഥാന ഉത്തരവിന്റെ പകർപ്പ് ഇതോടൊപ്പം ഉള്ളടക്കം ചെയ്യുന്നു.
(സി)	<p>സംസ്ഥാന ലൈഫ് ഇൻഷുറൻസ് വകുപ്പിൽ പൂർണ്ണമായും കമ്പ്യൂട്ടർവൽക്കരണം നടപ്പിലാക്കിയിട്ടുണ്ടോ; എങ്കിൽ വിശദാംശം ലഭ്യമാക്കാമോ;</p>	<p>(സി) സംസ്ഥാന ഇൻഷുറൻസ് വകുപ്പിൽ സമ്പൂർണ്ണ കമ്പ്യൂട്ടർവൽക്കരണം പൂർത്തിയാക്കിയിട്ടില്ല. നിലവിൽ സർക്കാർ അനുമതിയോട് കൂടി വകുപ്പ് സ്വന്തമായി തയ്യാറാക്കിയിട്ടുള്ള "ASWAS" Software ഉപയോഗിച്ച് വിവിധ പദ്ധതികളിലെ ക്ലെയിം തീർപ്പാക്കൽ/പോളിസി നൽകൽ എന്നിവ നിർവ്വഹിച്ച് വരുന്നു. വകുപ്പിൽ സമ്പൂർണ്ണ കമ്പ്യൂട്ടർ വൽക്കരണം നടപ്പാകുന്നതിനായി ഡിജിറ്റൽ യൂണിറ്റ് വേഴ്സിറ്റിയുമായി ബന്ധപ്പെട്ട് നടപടി സ്വീകരിച്ചു വരുന്നു.</p>
(ഡി)	<p>ജീവനക്കാരുടെ റിട്ടയർ ചെയ്യുന്ന സമയത്ത് തന്റെ എസ്.എൽ.ഐ. പാസ്ബുക്ക്/പോളിസി സർട്ടിഫിക്കറ്റ് നഷ്ടപ്പെടുകയാണെങ്കിൽ ജീവനക്കാരുടെ അടച്ച തുക തിരികെ ലഭിക്കാൻ എന്തൊക്കെ നടപടികളാണ് സ്വീകരിക്കേണ്ടത്; വ്യക്തമാക്കാമോ?</p>	<p>(ഡി) ജീവനക്കാർ വിരമിക്കുന്ന സമയത്ത് എസ്.എൽ.ഐ. പോളിസി സർട്ടിഫിക്കറ്റ് നഷ്ടപ്പെടുകയാണെങ്കിൽ 500/- രൂപ മുദ്ര പത്രത്തിൽ indemnity Bond ഫയൽ ചെയ്ത് ഡ്യൂപ്ലിക്കേറ്റ് സർട്ടിഫിക്കറ്റിനുള്ള അപേക്ഷ കൂടി സമർപ്പിക്കേണ്ടതാണ്. പാസ്ബുക്ക് നഷ്ടപ്പെട്ടാൽ പാസ്ബുക്കിന്റെ മാതൃകയിലുള്ള പട്ടികയിൽ പ്രീമിയം അടവ് വിവരങ്ങൾ രേഖപ്പെടുത്തി ഡി.ഡി.ഒ. സാക്ഷ്യപ്പെടുത്തി നൽകുകയോ/സ്പോർക്ക് വഴി ലഭ്യമാകുന്ന deduction statement സാക്ഷ്യപ്പെടുത്തി സമർപ്പിക്കുകയോ ചെയ്യുന്ന മുറയ്ക്ക് പോളിസിയിൻമേലുള്ള ആനുകൂല്യങ്ങൾ ലഭ്യമാകുന്നതാണ്.</p>

സെക്ഷൻ ഓഫീസർ



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GOVERNMENT OF KERALA

Abstract

INSURANCE WITH THE STATE LIFE INSURANCE (OFFICIAL BRANCH) FOR NEW ENTRANTS IN THE STATE GOVERNMENT SERVICE (ORDERS ISSUED)

FINANCE (ESTABLISHMENT) DEPARTMENT

G. O. (P) No. 257/76/Fin. Dated, Trivandrum, 19th August 1976

Ref: Letter No. In. (Estt) 9065/75 dated 12-6-1975 from the State Insurance Officer, Trivandrum.

ORDER

For some time past Government have been considering the question of extending the benefit of State Life Insurance (Official Branch) to new entrants in Government Service. The decision of Government to make subscription to the State Life Insurance compulsory in the case of new entrants in Government Service has been announced by Minister (Finance) in his Budget Speech for 1975-76. Accordingly Government are now pleased to issue the following orders:

1. In the case of new entrants in Government Service besides the compulsory contribution to the Provident Fund, 2% of basic pay, Life Insurance with the State Insurance (Official Branch) will be compulsory. The following monthly rates of premium will be fixed in addition to the minimum contribution to Provident Fund:

	Monthly contribution
Basic salary upto Rs. 250	10
" 251-400	15
" 401-600	20
" 601-800	30
" 801-1000	40
" 1001-1500	60
Above Rs. 1500	75

2. When an employee crosses one pay range to the next higher range, he should take additional policy within 3 years of his coming to the higher

PT 4/353/MC

pay range. But this condition will not apply to an employee who attained 45 years of age at the time of crossing over to the next pay slab, as the State Insurance Department does not entertain fresh proposals for the Insurance of employees who have completed 45 years of age.

4. At present all Life Policies issued by the State Insurance Department are based on certificates of medical fitness from Medical Officers of prescribed status. In view of the fact that every employee at the time of first entry in Government service has to produce a certificate of medical fitness from a Medical Officer of prescribed status, proposals for insurance of Government servants will be accepted and policies issued without insistence on a further certificate of medical fitness. This concession will apply also in the case of additional insurance policies taken consequent on promotion or otherwise as well as proposals for Insurance from the employees already in service.

5. Necessary amendments to Rule 22, Part-I Kerala Service Rules and State Life Insurance (Official Branch) Rules will be issued separately.

By order of the Governor,
K. V. RABINDRAN, NAIR,
Finance Secretary.

To

The Accountant General, Kerala, Trivandrum.
All Heads of Departments and Offices.
All Departments (All Sections) of the Secretariat.
The Registrar, High Court, Ernakulam (with C.L.)
The Registrar, Universities of Kerala, Cochin and Calicut (with C.L.)
The Registrar, Agricultural University, Mannuthy (with C.L.)
The Secretary, Kerala Public Service Commission (with C.L.)
The Secretary, Vigilance Commission (with C.L.)
The Secretary, K.S.E. Board, Trivandrum (with C.L.)
The General Manager, K.S.R. Transport Corporation (with C.L.)
The Secretaries, Additional Secretaries, Joint Secretaries, Deputy Secretaries and Under Secretaries to Government.
The Private Secretaries to the Chief Minister and other Ministers.
The Secretary to Governor.
The Stenographers to the Chief Secretary.
The Director of Public Relations.



GOVERNMENT OF KERALA

Abstract

INSURANCE—STATE LIFE INSURANCE (OFFICIAL BRANCH)
RULES—REVISED ORDERS ISSUED

FINANCE (ESTABLISHMENT-D) DEPARTMENT

G. O. (P) No. 840/88/Fin. Dated, Trivandrum 16th November 1988.

- Read:—1. G. O. (P) No. 257/76/Fin. dated 19-8-1976.
2. Representation dated 21-4-1986 from the Secretary, Kerala N. G. O. Union.
3. G. O. (Ms) No. 1041/87/Fin. dated 7-12-1987.
4. Letter No. Ins./Estt. A3/10255/88 dated 29-4-1988 from the Director of Insurance, Trivandrum.

ORDER

In the G. O. read as third paper above, Government have constituted a Departmental Committee to examine and revise the existing State Life Insurance (Official Branch) Rules. The Committee submitted their report with the recommendations that the present rules should be revised and modified to suit the modern requirements. The Committee suggested inter-alia that the table of benefits payable under the policy to be made applicable to both male and female alike.

Government have examined the Report in detail and have accepted the suggestions made by the Committee and accordingly the rules are revised and appended to this order.

This order will take effect from the date of the order.

By order of the Governor,

D. RAVINDRAN,
Joint Secretary.

To

- The Accountant General (A & E), Kerala, Trivandrum.
- The Accountant General, (Audit), Kerala, Trivandrum.
- The Registrar, High Court, Ernakulam (with C. L.).
- All Heads of Departments & Offices.
- All Departments (All Sections) of the Secretariat.
- The Registrar, Universities of Kerala, Cochin, Calicut and Gandiji (with C. L.)
- The Registrar, Agricultural University, Mannuthy (with C. L.).
- The Secretary, Kerala Public Service Commission (with C. L.).
- The Secretary, K. S. E. Board, Trivandrum (with C. L.).
- The General Manager, Kerala State Road Transport Corporation, Trivandrum (with C. L.).
- The Secretaries, Additional Secretaries, Joint Secretaries, Deputy Secretaries and Under Secretaries to Government.
- The Private Secretaries to the Chief Minister and other Ministers.
- The Private Secretary to the Leader of Opposition.
- The Secretary to Governor.
- The Stenographers to the Chief Secretary.

KERALA STATE LIFE INSURANCE RULES

Government reserve to themselves the right to add or modify at and time these rules and the rates contained in the tables appended, providey that no such additions or modifications shall affect the conditions of any contract for a policy which any person may have made under these or any other rules inforce at the time of making the contract unless such person has given his consent in writing to such addition or modification.

1. Title and the date of effect

1.1 These rules shall be called the Kerala State Life Insurance Rules.

1.2 These rules shall come into force from the date of the order.

1.3 The State Life Insurance (Official Branch) Rules 1940 shall stand repealed on the date on which these rules are made applicable to Government Servants Governed by the said rules :

Provided that anything done under the rules hereby repealed or any insurance or further insurance effected there under shall notwithstanding such repeal, continue in force as if it was done or effected under these rules.

2. Definitions

2.1 "Proposer" means the person whose life is proposed to be insured.

2.2 "Insured" means the person who has insured his life under these rules.

2.3 "Policy" means the written document containing the contract for the payment under these rules of a certain sum of money on the occurrence of the event specified therein in consideration of the premium paid by the insured.

2.4 "Premium" means the periodical payment made by or on behalf of the insured for any policy.

2.5 "Surrender Value" of a policy means the amount that is payable to an insured when he forgoes the contingent benefit of his policy and surrenders it for an immediate cash payment.

2.6 "Pay" means the amount drawn monthly by an officer in respect of which office he may become entitled under the Kerala Service Rules.

3. Eligibility to become a policy holder

3.1 All State Government employees holding permanent or officiating appointments under the Government of Kerala and who are below the age of 45 years on the date of 1st remittance of premium.

3.2 The age of the proposer shall be taken to be the age at his last birthday or next birth day which ever is nearer to the date on which the 1st premium is paid, if equidistant, it shall be taken to be his age at his last birthday.

3.3 Documentary proof in support of age of the proposer will be the certificate to that effect furnished in the proposal form by the head of office/institution.

4. Premium

4.1 Insured shall have to pay a minimum monthly premium fixed by Government from time to time. The existing rates effective from 1-7-1986 are the following.

Pay Range	Rates of premium
Upto Rs. 750	Rs. 30
„ Rs. 751-1000	Rs. 40
„ Rs. 1001-1500	Rs. 60
„ Rs. 1501-2000	Rs. 80
„ Rs. 2001-2500	Rs. 100
„ Rs. 2501 and above	Rs. 120

4.2 Insured will have to take additional policies when they cross from one pay range to the next pay range.

When an employee crosses one pay range to the next higher range, he should take additional policy within 2 years of his coming to the higher pay range. But this condition will not apply to an employee who has attained 45 years of age at the time of crossing over to the next pay slab.

4.3 The premium shall be payable monthly in advance and shall be recovered by deduction from the pay of the insured or by other prescribed method of payment every month till the insured completes 55 years of age.

Payment from Insurance Fund

4.4 The sum assured under the policy plus eligible bonus declared by Government from time to time shall be payable to the insured on his completing 55 years of age or at his death whichever is earlier.

4.5 When an insured ceases to be in the Service of Government of Kerala before completing the age of 55 years he may elect within 12 months from the date he cease to be in service any of the following courses:

(a) continue to pay the premium due on his policy till it becomes mature or

(b) to take up paid up policy for a reduced sum assured bearing the same proportion to the original sum assured as the total premia paid under the policy bears to the total premia payable if the original policy is continued in force until the insured attains the age of 55.

(c) Surrender the policy and receive as "Surrender Value" forty per cent of the sum total of the premia paid by him upto the date of the surrender of the policy and bonus if any due to him.

(d) In the case of an Officer who retired from service before attaining the age of 55 years and finds it difficult to continue to pay the premia due on an endowment policy till the date of maturity, to treat the premia due on the policy from the date of retirement to the date on which the policy is to mature as a debit on the policy due to the fund carrying interest at 6 per cent per annum which shall be recovered from the amount of the sum assured and bonus, if any, payable on the date of maturity of the policy.

5. An insured person whose communication intimating selection of one of the four alternatives of Rule 4 does not reach the Director of Insurance within one year from the date with effect from which he ceases to be in service, will be held to be entitled only to the third alternative of Rule 4 and the surrender value will be paid to him or his heirs on demand, according to rules, if applied for at any time within a period of ten years from the date of discontinuance of payment of premium.

6. If the insured, who has not taken a policy as a compulsory measure wishes to withdraw from insurance after the policy had been in force for not less than two years, he may surrender his policy and apply for the surrender value of the sum assured thereby, which will be 40% of the sum total of all the premia paid by him upto the date of such surrender along with bonus if any due to him. No surrender value will be allowed for policies of less than two years duration.

7. Management

7.1. The business of the State Life Insurance shall be managed by the Director of Insurance.

7.2. All receipts and disbursements on account of the State Life Insurance shall be carried to a separate head of account and the funds belonging to this account may, at the end of each year be invested in such manner as Government may prescribe.

8. Procedure for applying for Insurance

An employee proposing to insure his/her life under these rules shall submit proposal in Form No. 1 written in his/her own hand wherever possible and shall sign it in the presence of the head of office. The latter

will in turn sign the certificate to the effect that he has read and explained the form to the proposer whose signature was affixed in his presence and that the entries made therein are correct and send it along with the original chalan receipt towards the payment of 1st premium to the Director of Insurance.

9. Director of Insurance shall be competent to decide finally whether the proposal is to be accepted or not.

9. 1. If it is decided to accept the proposal and if the chalan for the 1st instalment of premium is also received along with proposal form the acceptance shall be communicated and a policy shall be issued in the appropriate prescribed form to the insured under intimation to the employer concerned. The policy shall take effect from the date of the payment of the 1st premium.

10. The policy will bear a Serial No. All policies having sum insured upto a limit of Rs. 25,000 will be signed by an officer not below the rank of a Deputy Director of Insurance and all policies above Rs. 25,000 will be signed by the Director of Insurance. The policy and premium receipt book will then be forwarded to the Insured through the Head of Office with instructions for the realisation of premia due on the policy.

11. When an insured wishes to effect further Insurance by taking an additional policy on his life, he shall submit a proposal in Form No. 1 along with the chalan for the remittance of 1st instalment of premium for the additional policy. The procedure prescribed in rule 8 shall be applicable to such cases also.

12. Procedure for sanction of loan against policies

12. 1. Loans carrying 6% interest per annum may be sanctioned on unencumbered policies by the Director of Insurance upto a maximum of 80% of the surrender value of the policy, the policy being assigned in favour of the Director of Insurance, Trivandrum in consideration as security for the loan.

12. 2. Loan granted under the above rules shall be repaid in monthly instalments not exceeding 20 alongwith premium.

12. 3. Repayment of such loan may either be separately shown in the pay or salary bill of the officer concerned or remitted in to the treasury under separate chalans to the credit of the State Life Insurance Fund. Interest due upto the date shown be cleared before setting aside amounts against the principal of the loan. The loan shall be a primary charge on the policy and any payment outstanding shall be deducted from the surrender value if the policy is surrendered or from the sum assured if policy becomes a claim by death or maturity.

13. Payment of claims

13.1 Subject always to the production of the policy and the establishment of the claimants' title, the sum assured by a policy (including bonus, if any) less the amount (if any) due to the fund on account of arrears of premia, loan etc., will be paid to the insured.

13.2 In the case of endowment policies maturing for payment on attaining fifty-five years of age, to the insured.

13.3 In all other cases, to the registers, surviving nominee or nominees of the insured on the insured's death and if thereby no surviving nominee, to such person or persons as certified to be the legal heirs as per the heirship certificate issued by the Tahsildar. If the sum assured exceeds Rs. 5,000 the amount due shall be paid to the legal heirs declared as such by a competent civil court having jurisdiction.

14. If the policy holder so desires he can get the discounted value of the sum assured within eleven months before the date of maturity of the policy. The table showing the value of Re. 1 payable at the end of the months is given in appendix of this rule.

15. The nomination referred to in the foregoing rule shall be made in the prescribed form appended to these rules. Such nomination completed and signed by the insured in the presence of two witnesses shall be sent to the Director of Insurance along with Form No. 1 who shall register it in the books. If the insured has a family at the time of his making the nomination he/she shall make such nomination only in favour of his/her family. In the case of married insured the family for this purpose will include only the wife/husband and children of the insured. In case he/she does not have a family at the time of making the nomination he/she may nominate any person coming under family as defined in Rule 71 Part III; Kerala Service Rules. However such nomination will become invalid in the event of his acquiring a family and he shall make a fresh nomination in favour of the family.

15.1 When the person nominated dies before the insured the nomination becomes *ipso facto* void and the heirs of the nominee will have no claim.

15.2 If the insured nominates more than one person, he shall specify the amount of share payable to each of the nominees, failing which the amount payable shall be equally distributed among the nominees by the Director of Insurance.

15.3 The insured may at any time cancel nomination by sending a notice to the Director of Insurance along with a fresh nomination made in accordance with the above provision.

15.4 When a nominee predeceases the insured, the nomination becomes *ipso facto* void and it shall be competent for the Director of Insurance to require the claimant(s) to produce satisfactory evidence of title on the claim amount under the policy.

55/919/95.

16. The following documents will be accepted as satisfactory evidence of title unless the Director of Insurance considers the production of further evidence necessary.

- (i) if the amount payable does not exceed Rs. 5,000 a heirship certificate issued by the Tahsildar.
- (ii) in all other cases a succession certificate under the Indian Succession Act 39 of 1925.
- (iii) certificate of heirship, probate or letter of administration granted by any Court of Law in India, although such certificate probate or letter of Administration does not expressly mention the sum due under the State Life Insurance Policy.

16.1. Where the deceased has by a registered will bequeathed the sum assured to any particular individual, a probate of the will granted by a competent Civil Court.

17. In case where there are more than one claimant the sum assured by the policy will be paid to the person who seem to the Director of Insurance to have the best claim on his giving a good and tangible security to indemnify the Government against any loss that may accrue in the event of the Government being compelled by a decree of a Court to pay the sum assured over again to another claimant.

18. The Director of Insurance may consult the Secretary to Government, Law Department, Secretariat Trivandrum on any legal points connected with the settlement of claims.

19. Manner of realising premia

- (i) The first premium on each policy may be paid either in any treasury under the head of account "8011 Insurance and Pension Funds—105 State Government Insurance Fund—03 State Life Insurance Fund" or any other head of account to be specified from time to time.
- (ii) As demand draft in favour of the Director of Insurance payable at Trivandrum; or
- (iii) In cash in the offices of the Director of Insurance.

20. Subsequent premia will be payable in advance and be recovered monthly by deduction from the pay of the insured. The insured person is responsible to see that the amount of the premium which is due on the 1st day of each month is deducted from his/her pay for the preceeding month. If the premium due for any month is omitted to be deducted from the salary bill of the insured person, or from the establishment bill of the office in which his pay is drawn (by oversight or otherwise) whether such omission was on the part of the insured or on the part of the officer whose duty it is to draw and disburse his pay, the insured should pay the premium in cash into the nearest treasury within the period of grace period of one month from the date of receipt of pay without deduction of premium. Drawing officers concerned shall give every facility for such a remittance. A deduction

statement in the schedule appended to these rules, indicating therein particulars of individual deduction, may be attached to the salary bill. These schedules should reach the Directorate of Insurance, after their correctness is checked by the Accountant General (A & E), with reference to the gross and net amounts of the bills.

20.1. In case of employees on deputation in the service of Panchayats, Municipalities and Corporations or on deputation to foreign service such as Boards, Corporations and similar autonomous bodies, already insured under these rules, the premium shall be recovered monthly and remitted by chalan in the treasury under the proper head of account relating to State Life Insurance by the respective drawing and disbursing officers. The original chalan receipts thereof together with recovery schedule shall be sent to the Director of Insurance. He is also permitted to remit the premium recovered as above by way of Demand Drafts drawn in favour of the Director of Insurance payable at Trivandrum.

20.2. In the case of employees, on leave without allowances or under suspension etc., already insured under these rules, it is to be ensured that the monthly premium is paid in time either by way of chalan in the treasury or as Demand Draft or in cash in the office of the Director of Insurance.

Exemption :

In the case of employees, on leave without allowance on Medical Ground the recovery of premium shall commence only with effect from the month in which he resumes duty after leave. However arrears of premia for such period shall be treated as a debt on the policy carrying interest at 9% per annum and shall be recovered from his future pay in not more than ten instalments, commencing from the month in which he resumes duty after such leave. If the insured dies while on leave without allowances on Medical Ground the arrears of premia due from him shall be recovered with interest at 9% per annum from the payments admissible under his policy.

20.3. In every other case of non recovery or non payment of premium for a period of 6 months, the policy shall lapse as from the due date of defaulted premium and all claims to the policy moneys thereunder forfeited subject to the relevant Rules 20.4 below.

20.4. A lapsed policy on which at least three years premia have been duly paid before the date of lapse, shall automatically secure a fully paid up assurance for a reduced sum which will bear the same proportion to the original sum assured as the total amount of premium paid bears to the amount payable if the original policy continued in force until the assured attained his fifty fifth year of age. A claim arising within six months from the date of lapse of such policy, will however be treated as good and will be paid in full subject to the deduction of ordinary revival charges specified in rule 21.1 below.

20.5. A lapsed policy on which three years premia have not been paid before the date of lapse shall be void and no claim on it will be recognised.

21. How a lapsed policy revived

21.1. A lapsed policy may be revived on payment of all arrears of premia with compound interest calculated from the 1st due date to the dated of payment at 9% per annum. Such revival should be done with a period of three years from the date of the lapse of policy.

22. Miscellaneous

When an insured who has ceased to be in the service of Government has elected to continue to pay such premia, he may be allowed by the Director of Insurance to pay such premia in advance, monthly, quarterly, half yearly or yearly into any Government Treasury. A grace period of one month shall however be allowed. If the insured fails to pay the premium within the days of grace he shall be deemed to have withdrawn under Rule 4.5 (c) and he shall be paid back the surrender value of the sum assured, which will be 40% of the sum total of all the premium paid by him upto date along with bonus if any.

23. Every insured shall be supplied with a premium receipt book in which payment of each premium shall be acknowledged by the officer realising the same and keep the book under his safe custody with upto date entries. In the case of Gazetted Officers the premium may be noted in the PRB and duly attested by the officer himself. Final payment in their case will be made subject to test checking of the remittance of few months with the Treasury Records.

24. If an insured should apply for the issue of a duplicate premium receipt book on the ground that the original is lost or damaged the same shall be issued to him by the Director of Insurance on his paying a fee of Rs. 10.

25. If an insured should apply for the issue of duplicate of the policy because the original is damaged or lost the same shall be issued to him by the Director of Insurance on his paying of a fee of Rs. 10 and on his executing an indemnity bond in the case of damage.

26. False or incorrect information furnished by any insured or production by him of any false evidence in connection with the Insurance of his life shall render his policy null and void and the premium paid by him shall be forfeited to Government.

27. Actuarial valuation of the State Life Insurance Fund shall be conducted once in every five years.

28. The Director of Insurance may with the sanction of Government frame such subsidiary rules for the transaction of business as may be found necessary. All matters not provided for in these rules and all doubts about the construction or interpretation of the rules shall be placed before the Government by the Director of Insurance and the Orders thereon of the Government shall be final. These rules come in to force from the date of the order.