

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Dept., of GV/WV & VS/WS – Leaves – Sanction of Maternity Leave for (180) days with full pay to Married Women Employees working in the Village / Ward Secretariats – Clarification – Orders – Issued.

DEPARTMENT OF GRAM VOLUNTEERS / WARD VOLUNTEERS & VILLAGE SECRETARIATS /
WARD SECRETARIATS

G.O.RT.No. 4

Dated: 25-09-2020

Read:-

From the Commissioner, GV/WV & VS/WS e-File.No.GWS01-STMT0MISC/1/ 2020-GWS-GWS01.

ORDER:

In the reference read above, the Commissioner/ Director, GV/WV & VS/WS has requested to sanction (180) days of Maternity Leave on full pay to the GSWS Women Employees who are on probation at a consolidated pay of Rs.15,000/- per month as per G.O.Ms.No.152, Finance (FR.I) Department Dated:05.05.2010 and G.O.Ms.No.17, Finance (HR.I-Plg. & Policy) Department, Dated:31.01.2019 on par with State Govt. employees.

2. After careful examination of the proposal, Government hereby informed that, “as per Rule 2 of A.P. Fundamental Rules, the Fundamental Rules, apply, subject to the provisions of Rule 3 to all Government Servants paid from the Consolidated Fund of the State and to any other Class of Government servants to which the Government may, by general or special order, declare them to be applicable. The Government may, in relation to the services under their administrative control other than All India Services make rules modifying or replacing any of the Fundamental Rules. As such the present proposal which is part and parcel of A.P. Leave Rules, 1933 (covers under Fundamental Rules) is equally applicable to the Married Women Employees working in the Village / Ward Secretariats”.

3. The Commissioner / Director, GV/WV & VS/WS is requested to take necessary action accordingly.

4. This Memo issues with the concurrence of Finance (HR.IV-FR&LR) Department, vide their U.O.No.FIN01-HROCRSR(LR)/46/HR.IV-FR&LR/2020,Dt:23.09.2020 (Comp.No.1219141).

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

AJAY JAIN
PRINCIPAL SECRETARY TO GOVERNMENT (FAC)

To
The Commissioner / Director, GV/WV & VS/WS.
All the District Collectors.
All the Jt. Collectors, Village / Ward Secretariat & Development.
All the Departments in A.P. Secretariat.
Director of Treasuries & Accounts, A.P., Ibrahimpatnam.
Pay & Accounts Officer, Ibrahimpatnam.
Accountant General, A.P., Vijayawada.
Copy to:-
OSD to Prl. Advisor to CM.
PS to Minister, PR & RD.
PS to Minister, MA & UD.
SF/SC.

// FORWARDED :: BY ORDER //

SECTION OFFICER.

GOVERNMENT OF ANDHRA PRADESH

ABSTRACT

Health, Medical and Family Welfare — Employees Health Scheme (EHS) — Operational Guidelines for Issue of Health Cards – Orders – Issued.

HEALTH, MEDICAL AND FAMILY WELFARE (M2) DEPARTMENT

G.O.Ms.No. 175

Dated: 01-11-2013.

Read the following:

1. G.O.Ms.No.184 HM&FW (M2) Dept dt.18-04-2012.
2. G.O.Ms.No.186 HM&FW (M2) Dept dt.18-04-2012.
3. G.O.Rt.No.1837 HM&FW (M2) Dept. dated 27-12-2012.
4. G.O.Ms.No.174, HM&FW (M2) Dept dated:01-11-2013.

-:oOo:-

ORDER:

In the G.O. 2nd read above, Operational Guidelines were issued for enrolment of beneficiaries, duly defining the role of the beneficiary, Drawing and Disbursing Officers, Director of Treasuries & Accounts, Commissioner of Civil Supplies, Chief Executive Officer, Aarogyasri Health Care Trust, Heads of Department and District Collectors.

2. In the G.O. 4th read above, revised orders were issued, in supersession of the orders issued in the G.O. first read above, notifying the 'Employees Health Scheme (EHS)' and defining its features.

3. In continuation and partial modification of the Operational Guidelines issued in the G.O. 2nd read above, Government hereby issue the following guidelines for issue of Health Cards to the beneficiaries covered under the Employees Health Scheme (EHS):

4. ISSUE OF HEALTH CARDS

The employee or pensioner will submit online application along with the following documents as prescribed in G.O. 2nd read above. The rates for submission of application at mee seva centres are prescribed in the G.O. 3rd read above.

- copy of Service Register (pages 1 and 2 of old service register or pages 4 and 5 of new service register) in case of employee;
- digital copy of ICAO compliant photograph of each beneficiary, and
- copy of Aadhaar enrolment receipt or Aadhaar card of each beneficiary

4.1 Permanent Health Cards

4.1.1. The following process will be adopted for issue of permanent health cards:

- a) The submitted applications will be scrutinised by Aarogyasri Health Care Trust (AHCT)

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- b) The scrutinised applications will be forwarded to the Drawing and Disbursing Officers (DDO) in the case of employees and the Sub-Treasury Officers (STO) in the Districts /Assistant Pension Payment Officers (APPO) in Hyderabad in case of pensioners, who will in turn verify the applications and approve or reject in case of discrepancies. The logins of DDOs or STO/APPOs may be reassigned to other functionaries in the district by the District Collector in case the DDOs or STO/APPOs are unable to handle the verification work.
 - c) The approved applications will be sent, online, for printing of Health Cards for each individual beneficiary.
 - d) The printed cards will be delivered to the respective Card Issue Centres (CIC) in the districts as per option given by the applicant. The beneficiaries will be notified through short message service (SMS) on their mobile phone once the permanent card is printed.
 - e) The entire applicant family will thereafter go to the designated CIC, give the individual beneficiary finger prints as acknowledgement and receive the permanent cards.
- 4.1.2. The permanent Health Cards issued under EHS will be biometric fingerprint based health cards, will carry the Aadhaar number/Aadhaar Enrolment number and will be issued in the name of the District Collector concerned.
- 4.1.3. The biometric Health Cards of all Employees and Pensioners who have submitted their applications with Aadhaar numbers and full details will be issued health cards through the respective CICs within 30 days of submitting their complete application.
- 4.1.4. The Card Issue Centres (CIC) will be located at the rate of one in each Revenue Division and the District Collector will decide the location of CIC in each Revenue Division.
- 4.1.5. The work of issue of permanent biometric Health Cards at CICs is an ongoing process to be carried out by Aarogyasri Health Care Trust till all the beneficiaries are issued permanent health cards.
- 4.2 Temporary Health Cards
- 4.2.1. The process of issue of Permanent Health Cards will take time. In order to enable the beneficiaries quick access under the scheme, it is decided to issue temporary health cards soon after the scrutiny of the online application by Aarogyasri Health Care Trust . Temporary cards will be generated in the logins of the applicants, soon after the completion of scrutiny of applications, which are in complete shape, by Aarogyasri Health Care Trust. These digital cards can be printed out and laminated by the applicants on their own through internet. Alternatively the beneficiaries can obtain a laminated temporary card from any Mee Seva Centre at a cost fixed by Director ESD, IT & C Department, but not exceeding Rs.25/- per temporary card.
- 4.2.2. Temporary Health cards will remain valid for a period of 90 days or till the time a permanent card is issued or the application rejected by the DDO or STO/APPO as the case may be, whichever is earlier.

- 4.2.3. All beneficiaries who receive a temporary card will be eligible to avail treatment in the empanelled hospitals. To start with, the hospitals empanelled by Aarogyasri Health Care Trust (see www.aarogyasri.gov.in (or) www.ehf.gov.in for details) will provide treatment.
5. Detailed operational guidelines required from time to time will be issued by Government (Health, Medical and Family Welfare Department) and made available in the website.
6. The Director of Treasuries and Accounts, Pay and Accounts Officers, and all Heads of Departments shall issue instructions accordingly to all the functionaries specified in this order, as well as in G.O. 2nd read above, within 7 days of issue of this order. They shall also report the daily progress of the enrolments and approvals of applications, to the Government in the respective Administrative Departments.
7. The Principal Secretary to Government, General Administration (Services & HRM), Department, Secretary to Government, Information Technology & Communications Department, Commissioner of Civil Supplies, Chief Executive Officer, Aarogyasri Health Care Trust, Director of Treasuries and Accounts, District Collectors, Pay and Accounts Officers and all Heads of Departments shall take necessary further action in the matter accordingly.
8. This order issues with the concurrence of Finance (Expr.M&H.1) Department, vide their U.O.No.360/A1/Expr.M&H.I/2013, Dated: 26/10/2013..

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

Dr. P.K. MOHANTY
CHIEF SECRETARY TO GOVERNMENT

To,
The Principal Secretary to Government, General Administration (Services & HRM), Department.
The Secretary to Government, Information Technology & Communications Department.
The Commissioner, Civil Supplies, AP.,Hyderabad.
The Commissioner of Printing, Stationary & Stores (Printing Wing), A.P, Hyderabad
(with a request to furnish 500 copies of the G.O. to Government and Chief Executive Officer, Aarogyasri Health Care Trust, Hyderabad.
The Chief Executive Officer, Aarogyasri Health Care Trust, Hyderabad.
All the District Collectors
The Pay and Account Officers
All Heads of Department

Copy to:

All the Special Chief Secretaries to Government / Prl. Secretaries/ Secretaries in Secretariat. Hyderabad.
All the employees and pensioners associations through GA (Services Welfare) Department, Secretariat, Hyderabad.
Accountant General (A&E), AP., Hyderabad.
The Director of Treasuries and Accounts, AP., Hyderabad
The Commissioner of Information and Public Relations, Hyderabad
PS to Principal Secretary to Governor.
The Finance (Expr.M&H-1) Dept.
All concerned through Chief Executive Officer, Aarogyasri Health Care Trust, Hyderabad.
S.F./S.Cs.

// FORWARDED :: BY ORDER //

SECTION OFFICER

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

PUBLIC SERVICES—Welfare – Insurance – A.P. State Employees Group Insurance Scheme, 1984 – Introduction – Orders – Issued.

FINANCE AND PLANNING (FINANCE WING – ACCTS.II) DEPARTMENT

G.O.Ms. No 293.

Dated 8 th October, 1984.

Read the following :-

1. G.O.Ms. No. 307, finance and Planning (Finance Wing – Pension-II) Department, Dated 9th November, 1974.
2. G.O. Ms. No. 155, finance and Planning (Finance Accts.II) Department, Dated 27 th April 1983.

ORDER

In the G.O. read above a Family Benefit Fund Scheme for employees was introduced with effect from 21 st October, 1974. Various Employees Associations have been representing for replacement of the existing Family Benefit Fund Scheme by a more beneficial scheme. This matter has been examined in consultation with the Joint Council of Associations and unions and Joint Staff Council and Government have now decided to implement a Group Insurance Scheme, generally on the pattern of the Government of India Scheme. Accordingly, Government hereby order that the Andhra Pradesh State Employee's Group Insurance Scheme, 1984, annexed to this order, be implemented in respect of all employees covered by the said scheme with effect from 1 st November, 1984.

2. As a result of introduction of the Group Insurance Scheme with effect from 1 st November, 1984 the membership of the existing Family Benefit Fund Scheme shall cease from that date. The amounts which would have been due to them under the said scheme had they ceased to be in service on the afternoon of 31 st October, 1984 shall continue to remain in the said fund and shall on and from 1 st November, 1984 be frozen. However, this balance shall carry interest at the rate envisaged in Family Benefit Fund Scheme. The balance in the individual account of the subscribers together with interest thereon shall become payable to the subscribers on their retirement or otherwise by demitting office earlier for any reason or to the person(s) who would have been entitled to receive the amount on account of Family Benefit Fund under Rule –9 of the Andhra Pradesh State Employees Family Benefit Fund Rules in the case of subscribers who die while in service.

3. Employees who are recruited for service under Government or any local authority like P.R. Institutions and Municipalities as also work charged employees who complete 10 years of service and become Government employees on or after 1 st November, 1984 will not be eligible to subscribe to the Family Benefit Fund Scheme ;

but they shall compulsorily become members of the Andhra Pradesh Employees Group Insurance Scheme, 1984.

4. The subscriptions to the Andhra Pradesh Employees Group Insurance Scheme, appropriate to the Group to which the employee belongs, will be deducted from the monthly salary regularly and the Drawing and Disbursing Officers concerned shall be responsible for ensuring recovery of the appropriate amount every month without fail and to account for them as per the procedure that may be prescribed in this regard, orders regarding which will be issued separately. The first subscription under this scheme shall be recoverable from the salary for November, 1984 paid on or after 30 th November, 1984.

5. The Heads of Offices should take action as laid down in para 15 of the scheme immediately the scheme comes into force, without fail.

6. Every employee shall ensure that necessary nomination form is completed in terms of para 17 of the scheme and is submitted to the Head of the office. He must also make sure that the nomination is pasted in the Service Book and that an entry of the nomination having been received is also made in the Service Book.

7. The accumulations in the Insurance Fund / Savings Fund shall be held by Government and shall be at their disposal. The bulk of these accumulations may be utilized for ownership housing scheme and other schemes for the benefit of the members of the scheme.

8. The Director of Insurance shall be the Administrator of the scheme. He will maintain consolidated accounts of receipts, payments and balances showing separately the Insurance Fund part of the scheme and Savings Fund part of the scheme. He will be responsible for adjustment of interest due on the credit / debit balances, as the case may be, of the Savings Fund / Insurance Fund and to furnish a report to Government in Finance Department at periodical intervals as may be prescribed for review of the working of the scheme.

9. The accumulations in the Savings Fund part and Insurance Fund part shall carry interest at the rates prescribed by Government from time to time. For the present and until further orders, the balances in the Savings Fund shall carry interest at the rate of 10% per annum compounded quarterly and the balances in the Insurance Fund part of the scheme shall carry interest payable on postal savings account i.e. 5 1/2 per annum.

10. The existing compulsory Insurance with the Andhra Pradesh Government Life Insurance Department shall continue to be in force and shall be in addition to membership of the Andhra Pradesh Employees Group Insurance Scheme.

11. As required under the scheme, the scheme may be notified to the employees by displaying a copy of the scheme on the notice board or, where no such board is provided, at a prominent place in the premises where the employees are working. A few copies of the scheme may also be supplied to the recognized unions / associations of the employees. The Director of Printing and Stationary shall publish this order along with the annexed scheme in the Andhra Pradesh Gazette.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

D. SANKARA GURU SWAMY
Principal Secretary to Government.

ANDHRA PRADESH EMPLOYEES GROUP INSURANCE SCHEME, 1984.

1. Title and date of effect :

This scheme shall be called the Andhra Pradesh Employees Group Insurance Scheme, 1984.

The scheme shall come into force from 1 st November, 1984.

2. Objective :

The scheme is intended to provide for the Andhra Pradesh State Government Employees, Employees of Panchayat Raj Institutions and Municipalities, and work charged employees with 10 years of service or more, who have become Government Employees at a low cost and on wholly contributory and self – financing basis, the benefits of an insurance cover to help their families in the event of death in service and a lumpsum payment to augment their resources on retirement.

3. Application :

3.1The “Scheme” shall apply to all Andhra Pradesh Government employees, employees of Panchayat Raj Institutions, Municipalities and Work charged employees with 10 years of service or more who have become Government employees.

3.2 Employees to whom the ‘Scheme’ applies will hereafter be referred to as ‘employee’

3.3 Government may extend the scheme to other categories of employees from time to time if they so decide, subject to such conditions as may be decided by Government

4. Membership :

The membership of the ‘Scheme’ shall be compulsory for all those employees :

- i) Who are in service as on 1 st November, 1984 and
- ii) Who join service on or after 1 st November, 1984 provided that they are medically examined and found fit for service, before they are allowed to join duty.

After the ‘Scheme’ has come into force all employees who enter service in a month other than November, 1984 shall be enrolled as members of the ‘Scheme’ on the next anniversary of the ‘Scheme’.

Every ‘employee’ enrolled as member of the ‘Scheme’ shall be informed by the Head of Office concerned the date of his enrolment and the subscription to be deducted from his salary in Form-1.

Employees shall be grouped into the following four categories for purposes of the scheme.

S.No	Description of post	Classification of post
1.	Employees drawing pay in a scale of pay the maximum of which is Rs.1700/- or above..	Group 'A'
2.	Employees drawing pay in a scale of pay the maximum of which is Rs.1200/- and above but below Rs.1700/-.....	Group 'B'
3.	Employees drawing pay in a scale of pay the maximum of which is Rs.800/- and above but below Rs.1200/-	Group 'C'
4.	Employees drawing pay in a scale of pay the maximum of which is below Rs.800/- ...	Group 'D'

5. Subscription for membership :

The subscription for the 'Scheme' shall be in Units of Rs.10/- per month.

A group D employee will subscribe for one unit;
A group C employee for two units;
A group B employee for four units; and
A group A employee for eight units.

Thus the rate of subscription for a member of the 'Scheme' shall be Rs. 10/-, Rs.20/-, Rs.40/-, and Rs.80/- for group D,C,B, and A employees respectively.

5.2 In the event of regular promotion / appointment of an employee involving change from one group to another, his subscription shall be raised from the next anniversary of the 'Scheme' to the level appropriate to the group to which he is promoted. Until the date of the next anniversary of the 'Scheme' he shall continue to be covered for insurance for the same amount for which he was eligible before such promotion / appointment.

For example, if the 'Scheme' comes into force with effect from 1 st April, 1984 a Group D employee promoted / appointed on regular basis to Group C in May, 1984 shall continue to subscribe at the rate of Rs. 10/- per month up to March, 1985 and he is eligible for the insurance cover of Rs. 10,000/- only in addition to the benefits from the Savings Fund appropriate to his subscription. From April, 1985 his subscription will be raised to Rs.20/- per month and he will become

eligible for an insurance cover of Rs.20,000/- in addition to appropriate benefits from the Savings Fund.

5.3 On regular promotion / appointment from one Group to another every member shall be informed by the Head of Office concerned the month from which the subscription to be deducted from his salary is revised as in Form-2.

6. Premium and Insurance cover for Members :

An 'employee' entering service in a month other than November, falling after 30th November, 1984 shall be given the benefit of insurance cover applicable to the group to which he belongs from the date of joining Government Service to the date of his becoming member of the scheme on payment of a subscription of Rs. 3/- per month.

For example, if the 'Scheme' comes into force with effect from 1st April, 1984 a Group 'D' employee entering service on any day in May, 1984 shall pay a subscription of Rs.3/- per month as premium for an insurance cover of Rs.10,000/- for a period of 11 months until March, 1985 and from April, 1985 his subscription will be raised to Rs. 10/- per month and he shall become eligible for the benefits from Savings Fund in addition to the Insurance cover of Rs. 10,000/-. Similarly, a Group 'C' employee entering service in May, 1984 will pay a subscription of Rs. 6/- per month as the premium for an insurance cover of Rs.20,000/- for a period of 11 months up to March, 1985 and from April, 1985 his subscription will be raised to Rs . 20/- per month and he shall become eligible for the benefits from the Savings Fund in addition to insurance cover of Rs.20,000/-.

7. Insurance Fund and Insurance cover for members :

In order to provide an insurance cover to each member of the 'Scheme' a portion of the subscription shall be credited to an Insurance Fund to be held in the Public Account of the Andhra Pradesh Government. The amount of insurance cover will be Rs.10,000/- for each unit of subscription. It will be paid to the families of those 'Employees' who unfortunately diem due to any cause, while in service.

The positive or negative balance under the Insurance Fund shall be credited or debited, as the case may be, with the amount of interest calculated at the prevailing rate of interest on the Post Office Savings Bank deposits, which at present is 5 ½ per cent per annum.

8. Savings Fund :

The balance of the subscription shall be credited to the Savings Fund. The amount in the Savings Fund will be held by the Andhra Pradesh Government in Public Account. The total accumulation of savings together with the interest thereon will be payable to the member on his retirement after attaining the age of superannuation or on cessation of his employment (with the Andhra Pradesh Government or Panchayat Raj Institutions / Municipalities) or to his family on his death while in service.

The benefit admissible from the savings fund shall be as determined by Government from time to time and for the present, as per illustration table attached hereto. This benefit is illustrative and in practice could be a little more or less than the amount shown in the table which has been constructed on the basis of individual's subscription reduced by the cost of insurance at mortality rate of 3.75 per 1000 and compound interest at 10% thereon. If at any time the rate of interest changed and or the cost of insurance changes the benefit available from the savings fund will also changed correspondingly.

In the case of death of a member the payment of the amount of insurance will be in addition to the payment from the savings fund.

The positive balance under the savings fund shall be credited with the amount of interest calculated at the rate of interest notified by the Finance and Planning (Finance Wing) Department for the purpose.

Subject to the provisions of the preceding sub-para interest shall be allowed at 10% per annum compounded quarterly on the balances in the savings fund for a block of 5 years commencing from the date the 'Scheme' comes into force.

9. Recovery of subscription :

The subscription of a member for a month shall fall due at the commencement of the normal working hours on the first of every month.

The subscription as a premium for the insurance cover from the date of Joining Service to the date of membership of the 'Scheme' shall initially fall due from the date of joining service and subsequently from the commencement of normal working hours on the first of every month.

The subscription for a month shall be recovered by deduction from the salary of the 'employee' for that month irrespective of the date of actual payment of salary for that month.

The subscriptions shall be recovered every month including the month in which the 'employee' ceases to be in employment on account of retirement, death, resignation, removal from service, etc.,

The Drawing and Disbursing Officer shall recover the subscription from the 'employees' irrespective of their being on duty, leave or suspension.

No interest shall be levied on arrears of subscriptions if the non-recovery is due to delay in payments of salary.

If an 'employee' is on extraordinary leave as there is no payment of his salary for any period, subscriptions for the months for which no payment of salary are made to him shall be recovered with interest admissible under the 'Scheme' on the accretions to the Savings Fund in not more than three instalments commencing from his salary for the month following the month in which he resumes duty after leave. If an 'employee' dies while on extraordinary leave the subscriptions due from him shall be recovered with interest admissible under the 'scheme' on the accretions to the Savings Fund from the payments admissible to his family under the 'scheme'.

For example, if a Group D employee proceeds on ten months extraordinary leave from the 5th February, 1985 to 4th December, 1985 and no salary is paid to him for any day from March, 1985 to November, 1985, his subscriptions totaling to Rs.90/- will be recovered together with the interest calculated at the compound rate of interest of 10% per annum in not more than three instalments commencing from January, 1986.

If an 'employee' proceeds on deputation or on foreign service, the borrowing authority / foreign employer shall be requested to effect the recovery of the subscription and credit the same to the relevant head of account or to remit it to the concerned authority. It shall be ensured that necessary clause to this effect is included in the terms of deputation / foreign service in future. The recovery of this amount shall be watched in the same manner as applicable to leave salary and pension contribution. If at any time the recovery of subscription falls in arrears, the same shall be recovered with interest admissible under the 'scheme' on the accretions to the Savings Fund in not more than three instalments.

10. *Payment from Insurance Fund / Savings Fund :*

If an 'employee' retires on attaining the age of superannuation or otherwise ceases to be in service and his Service Book discloses that he has been a member of the 'scheme' the Head of Office shall issue a sanction for the payment of the member's accumulation in his Savings Fund after obtaining a simple application in Form No.3.

If an 'employee' dies while in service and his Service Book discloses that he was a member of the 'scheme' the Head of Office shall address the nominees / heirs of the Government servant concerned in Form No. 4 to submit an application in Form No.5, and on receipt thereof shall issue a sanction for the payment of the amount of insurance and the accumulation in the Savings Fund to him (them).

The amount payable to the nominees / heirs of a member of the scheme who dies while in service, shall be ;

- a) the amount of appropriate insurance to which he was entitled at the time of his death; plus
- b) the amount due to him out of the Savings Fund for the entire period of his membership in the lowest Group; and
- c) the amount or amounts due to him for the additional units by which his subscription was raised on each occasion due to appointment / promotion to higher Group for the period from which the rate of subscription was raised to the date of his death.

For example, if a Group 'D' employee, who is a member of the 'Scheme' acquires a membership in Group 'C' and in Group 'B' after 5 years and 15 years of service respectively and dies while in service after 30 years of total membership in all these Groups, his nominee or nominees shall be paid the sum of the following amounts :-

- i) the amount of insurance of Rs. 40,000/- due on a monthly subscription of Rs. 40/- ;
- ii) the amount due from Savings Fund on a monthly subscription of Rs.10 for 30 years ;
- iii) the amount due from Savings Fund on a monthly subscription of Rs.10 (Rs. 20-10) for 25 years; and
- iv) the amount due from Savings Fund on a monthly subscription of Rs. 20 (Rs. 40-20) for 15 years.

The amount payable to the 'employee' who ceases to be in employment on account of resignation, retirement, etc., shall be :-

- a) The amount due to him out of the Savings Fund for the entire period of his membership in the lowest Group; and
- b) The amount or amounts due to him for the additional units by which his subscription was raised on each occasion due to appointment / promotion to higher Group, for the period from which the rate of subscription was so raised to the date of cessation of his membership.

For example, if a Group 'D' employee who is a member of the 'Scheme' acquires a membership in Group 'C' and Group 'B' after 10 and 20 years of service respectively and retires on superannuation after 30 years of total membership in all these Groups, he shall be paid the sum of the following amounts :-

- i) The amount due to him from Savings Fund on a monthly subscription of Rs. 10 for 30 years;
- ii) The amount due to him from Savings Fund on a monthly subscription of Rs. 10 (Rs. 20-10) for 20 years; and
- iii) The amount due to him from Savings Fund on a monthly subscription of Rs. 20 (Rs. 40-20) for 10 years.

If an 'employee' dies during a month before the recovery of subscription for that month from him, his due shall be paid after deducting the subscription.

If any 'employee' joins later on All India Service his case shall be regulated in such a manner as may be decided by the Government.

11. Withdrawals from Insurance Fund / Savings Fund :

It will not be permissible for any member or other beneficiary of the 'scheme' to withdraw any amount out of the Insurance Fund to which he has been subscribing. The amount due from the Fund on the death of a member of the 'scheme' while in service, shall be worked out in accordance with para 10 and paid to his nominee(s) in accordance with the accounting procedure prescribed separately.

It will also not be permissible for any member or other beneficiary of the 'scheme' to withdraw any amount of the Savings Fund to which he has been subscribing. The amount due to him from the fund on his cessation of employment on account of resignation, retirement, etc., shall be worked out in accordance with para 10 and paid to him or his nominee(s) in accordance with the accounting procedure prescribed separately.

12. Loans / advances from or against accumulations, in Insurance Fund / Savings Fund :

No loans or advances shall be paid to any member or other beneficiary of the 'scheme' from or against his accumulations in the Insurance Fund / Savings Fund to which he has been subscribing.

13. *Utilisation of accumulations in Insurance Fund / Savings Fund :*

The accumulations in the Insurance Fund / Savings Fund shall be at the disposal of the State Government. Since the 'scheme' is wholly self-financing and self-supporting, the bulk of these accumulations may be utilized for ownership housing schemes and other schemes for the benefit of the members of the "scheme".

14. *Mode of notification of the scheme :*

The 'scheme' shall be notified to the 'employees' by displaying a copy thereof on the notice board or where no such notice board is provided, at a prominent place in the premises where the employees are working. A few copies of the 'Scheme' may also be supplied to the recognized unions / associations of the employees. The scheme shall also be published in the *Andhra Pradesh Gazette*.

15. *Action on the 'Scheme' coming into force:*

By the 10th of the month in which the 'scheme' comes into force, the Head of Office shall supply to the Drawing and Disbursing Officer a statement indicating the name, the Group and the date of birth of every 'employee' who is in service on the date of 'scheme' comes into force.

By the 10th of every month following the month in which the 'scheme' comes into force, the Head of Office shall supply the Drawing and Disbursing Officer, names, Group, dates of birth and date of appointment of persons:

- (i) Who may be appointed in any service or post during the proceeding month and who would be eligible for insurance membership, who have been enrolled as members of the 'scheme' in terms of para 6; and
- (ii) Who have been promoted / appointed from one Group to another and whose rate of subscription is revised in terms of para-5

Every member of the 'scheme' shall be informed in Form No-1 the date of his enrolment, the subscription to be deducted and the benefits to which he would be eligible. On his regular promotion from one Group to another he will be similarly informed in Form No.2.

16. Register of Members :

The Head of Office shall ensure that Group-wise register of members is maintained in Form No.8 and kept up-to-date. This register shall be sent to the Drawing and Disbursing Officer concerned once a year to verify whether appropriate subscriptions are being recovered from all employees who have joined the Insurance Fund and the Savings Fund under the 'scheme' and to record a certificate to the effect.

17. Nominations :

The Head of office shall obtain from every employee who is a member of the 'scheme' a nomination conferring on one or more persons, the right to receive the amount that may become payable under this 'scheme' in the event of his death before attaining the age of superannuation. In the case of 'employees' who are already in service on the date the 'scheme' comes into force such nominations should be obtained immediately and in any case within two months and in the case of employees who become eligible for membership of the scheme after the date on which the 'scheme' comes into force such nomination shall be obtained within two months of such date.

If an employee or a member of the 'scheme' has a family at the time of his making the nomination he shall make such nomination only in favour of a member or members of his family. For the purpose, family will have the same meaning as assigned to it in the General Provident Fund Rules.

If an employee or a member nominates more than one person under para 17, he should specify the nomination, the amount of share payable to each of the nominees in such a manner as to cover the whole of the amount payable under the 'scheme' failing which the amount payable under the 'scheme' shall be equally distributed among the nominees.

The nomination shall be made in Form No.6 or Form No.7 as is appropriate in the circumstances.

The nominations received from the members shall be countersigned by the Head of Office and pasted in their Service Books. The Head of Office shall also make an entry in the Service Book that the nomination has been duly received.

18. The existing Family Benefit Fund Scheme :

All employees who are in service as on 1 st November, 1984 and who are governed by this 'scheme' shall with effect from the said date cease to be subscribers to the Family Benefit Fund Scheme established in Government Order

No. 307, Finance and Planning (Pension.II) Department, dated 9 th November, 1974. The amount which would have been due to them under this Fund had they ceased to be in employment on the afternoon of 31 st October, 1984 shall continue to remain in the said Fund. This amount shall carry interest at the rates envisaged in the said scheme. The amount together with interest thereon shall be payable to the employees on their retirement or to the person(s) who would have been entitled to receive Family Benefit under Rule-9 of the Family Benefit Fund Rules.

For 'employees' who join service on or after 1 st November, 1984 membership of the Family Benefit Fund shall not be admissible.

19. *Accounting :*

The transactions relating to the 'Scheme' shall be accounted for in accordance with the procedure laid down by Government in this behalf.

20. *Interpretation and clarification :*

In the actual implementation of the 'scheme' if any doubt arises in regard to the interpretation of any of the provisions of this 'scheme' or if any point requires clarification, the matter may be referred to Government, whose decision shall be final.

21. *Review of the 'scheme' :*

The working of the 'scheme' will be reviewed every three years to ensure that the 'scheme' remains self-financing and self-supporting.

22. *Administration :*

The Director, Andhra Pradesh Government Life Insurance Department is nominated as Administrator of the 'scheme'

T A B L E

ANDHRA PRADESH STATE EMPLOYEE'S GROUP INSURANCE SCHEME-1984.

The amounts credited to the Savings Fund if the rate of interest is 10% per annum.

No. of years Contribution Paid	Net annual Savings Rs. 82.50 (corresponding to Rs.10 per month contri- butions)	Net annual Saving Rs,165.00 (corresponding to Rs.20 per month contri- butions)	Net annual Savings Rs.330.00 (corresponding to Rs.40 per month contri- butions)	Net annual Savings Rs.660.00 (corresponding to Rs.80 per month Contributions)
(1)	(2)	(3)	(4)	(5)
5	528	1,056	2,112	4,224
10	1,380	2,760	5,520	11,040
15	2,750	5,500	11,000	22,000
20	4,958	9,916	19,832	39,664
25	8,513	17,026	34,052	68,104
30	14,239	28,478	56,956	1,13,912
35	23,460	46,920	93,840	1,87,680
40	38,311	76,622	1,53,244	3,06,488

Form No.1

GOVERNMENT OF ANDHRA PRADESH

DEPARTMENT / OFFICE-----

Dated-----

MEMORANDUM

*Shri----- a Group----- employee has been enrolled as a member of the Andhra Pradesh State Government Employees Group Insurance Scheme, with effect from -----. His / Her monthly subscription of Rs. ----- (Rupees-----) shall be deducted from his / her salary / wage commencing from the month of ----- and he / she will be eligible to the benefits of the scheme appropriate to Group ----- with effect from -----.

To

Head of Office

*Shri -----

* Name and designation of the employee.

Form No. 2.

GOVERNMENT OF ANDHRA PRADESH

DEPARTMENT / OFFICE -----

Dated. -----

MEMORANDUM

*Shri ----- has been promoted on a regular basis, from Group ----- to Group ----- with effect from -----.
His / Her monthly subscription for the Andhra Pradesh State Employees Group Insurance Scheme, shall be raised from Rs. ----- to Rs. ----- from the month of ----- and he / she will be eligible to the benefits of the scheme appropriate to Group -----
With effect from -----.

To

Head of Office.

*Shri. -----

*Name and designation of the employee.

Form No. 3

To
The-----
-----*

Sub :- Application for payment of accumulation under Andhra Pradesh State
Employees Group Insurance Ascheme.

Sir,

I have been a member of the Andhra Pradesh State Employees Group Insurance Scheme, since -----** I have retired from service after attaining the age of ----- years / I have ceased to be in employment (with the Andhra Pradesh Government/----- / Municipality with effect from ----- I was holding the post of ----- before retirement / cessation of employment (with the State Government / -----/ Municipality). I request that the amount due to me under the Andhra Pradesh State Employees Group Insurance Scheme may be paid to me.

Yours faithfully,

()

* Designation and address of the Head of Office.

** Month and the year of becoming a member of the Scheme may be indicated here.

Form No. 4.

GOVERNMENT OF ANDHRA PRADESH

DEPARTMENT / OFFICE. -----

Dated .-----

To

*The -----

Sub :- Payment of the amount due under the Andhra Pradesh State Employee's Group Insurance Scheme.

Dear Sir / Madam,

I am directed to state that the late Shri.----- has nominated you for payment of full / ----- per cent of amounts due under the Andhra Pradesh State Employee's Group Insurance Scheme, 1984. You are therefore requested to submit an application in the enclosed Form No. 5 for arranging payment.

Yours faithfully,

()

*Name and address of the nominee.

Form No.5.

To

*The -----

Sub :- Application for payment of amount due to late Shri ----- Under the Andhra Pradesh State Employee's Group Insurance Scheme, 1984.

Sir,

With reference to your letter No.----- Dated.----- I here by request that the full / ----- per cent of amount due to late Shri.----- under the Andhra Pradesh State Employee's Group Insurance Scheme, may be paid to me.

Yours faithfully,

()

*Name and address of the Office from where Form No.4 is received.

Form No. 6.

**NOMINATION FOR BENEFITS UNDER THE ANDHRA PRADESH STATE
EMPLOYEE'S GROUP INSURANCE SCHEME, 1984.**

When the Government employee has no family and wishes to nominate one person or more than one person.

I, having no family, hereby nominate the person / persons mentioned below and confer on him / them the right to receive to the extent specified below any amount that may be sanctioned by the Andhra Pradesh Government under the Andhra Pradesh State Employee's Group Insurance Scheme, 1984 in the event of my death while in service or which having become payable on my attaining the age of superannuation may remain unpaid at my death.

Name and address of Nominee/Nominees	Relationship With Govt., Employee	Age	*Share of amount to be paid to each	**Contingencies on the happening of which the nomination shall become invalid	Name, address And relation-Ship of the Person, if any To whom the Right of the Nominee shall pass in the event Of his predece-Asing the Govt., Employee
(1)	(2)	(3)	(4)	(5)	(6)

1.

2.

Dated, this day of 198 at

Signature of two witnesses :

1.

2.

Signature of Government Employee

N.B:-- The employee should draw line across the blank space below his last entry to prevent the insertion of any names after he has signed.

* This column should be filled in so as to cover the whole amount that may be payable under the Insurance Scheme.

** Where a Government employee who has no family makes a nomination, shall specify in this column that the nomination shall become invalid in the event of his subsequently acquiring a family.

Form No. 7.

**NOMINATION FOR BENEFITS UNDER THE ANDHRA PRADESH STATE
EMPLOYEE'S GROUP INSURANCE SCHEME, 1984.**

When the Government employee has a family and wishes to nominate one member or more than one member thereof.

I, hereby nominate the person(s) mentioned below, who is / are member(s) of my family, and confer on him / them the right to receive to the extent specified below any amount that may be sanctioned by the Andhra Pradesh Government under the Andhra Pradesh State Employee's Group Insurance Scheme, 1984 in the event of my death while in service or which having become payable on my attaining the age of superannuation may remain unpaid at my death.

Name and address of Nominee/Nominees	Relationship With Govt., Employee	Age	*Share of amount to be paid to each	Contingencies on the happening of which the nomination shall become invalid	Name, address And relationship of the Person, if any To whom the Right of the Nominee shall pass in the event Of his predeceasing the Govt., Employee
(1)	(2)	(3)	(4)	(5)	(6)

1.

2.

3.

Dated, this day of 198 at

Signature of two witnesses :

1.

2.

Signature of Government Employee

N.B:-- The employee should draw line across the blank space below his last entry to prevent the insertion of any names after he has signed.

* This column should be filled in so as to cover the whole amount that may be payable under the Insurance Scheme.

FORM NO. 8

ANHRA PRADESH STATE EMPLOYEES GROUP INSURANCE SCHEME

**REGISTER OF MEMBERS
GROUP**

SECTION - I: Particulars of employees subscribing to the Insurance Fund only

Sl. No.	Name	Designation	Date of birth	Date of appointment.	Date of commencement of subscription	Date of promotion to higher Group / Date of transfer to other department(s)	Date of death	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

SECTION - II: Particulars of employees subscribing to both Insurance Fund and Savings Fund.

Sl. No.	Name	Designation	Date of birth	Date of appointment.	Date of commencement of subscription	Date of promotion to higher Group / Date of transfer to other department(s)	Date of death	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

PUBLIC SERVICES – APGLI-Enhancement of age of maturity from 60 to 62 years- Issue of revised sum assured rates for endowment life insurance policy with maturity age 62 years - Revised compulsory deduction rates as per latest Revised pay scale-2022 slabs-increase of insurable age from 55 to 57- Revision of voluntary subscription limit-Orders issued.

FINANCE (ADMN-III-DI,DSA) DEPARTMENT

G.O.Ms.No.198

Dated:18.10.2022

Read the Following:-

1. G.O.Ms.No.36 Finance (ADMN.-DI & DF) Department, Dated:05-03-2016.
2. G.O.Ms.No.15, Finance (HR.IV,FR&LR)Department, Dated: 31-01-2022.
3. G.O.Ms.No.01, Finance (PC-TA) Department, dated:17-01-2022.
4. G.O.Ms.No.423 Finance (ADMN.II) Department, Dated: 29-11-2005.
5. G.O.Ms.No.231 Finance (ADMN.II) Department, Dated: 28-06-2010.
6. G.O.Ms.No.46 Finance (ADMN.II) Department, Dated: 30-04-2015.
7. G.O.Ms.No.26, Finance & Planning (FW.Admn-II) Dept., dated 22.02.1995.
8. G.O.Ms. No. 86, Fin. (Admn.III) Dept, Dt.12-10-2020
9. G.O.Ms. No. 88, Fin. (Admn.III) Dept, Dt. 16-10-2020.
10. e-file.No.FIN04-38/84/2022-GENERAL SEC-DOID of Director of Insurance, A.P.

Under the existing rules, the Andhra Pradesh Government Life Insurance Department issues the Endowment Insurance policies to the Government employees based on the maximum insurable age of 55 years and these policies will mature on the insured attaining age of 60 years. In the Government orders fourth to sixth read above, the compulsory premium rates under the policy had been revised as and when the Revised Pay Scales were implemented to the State Government Employees including the Public Transport Department based on the recommendations of the successive Pay Revision Commission and the existing rates are prescribed in the G.O. read above.

2. In the reference 2nd read above, the Government enhanced the age of superannuation of the State Government employees from (60) years to (62)years.

3. In the reference 3rd read above, the Government have issued orders introducing the Revised Pay Scales 2022

4. Consequent to enhancement of age of superannuation from (60) years to (62) years and introduction of the Revised Pay Scales 2022, the Director of Insurance A.P in the reference 10th read above, has sent proposals for enhancement of the maximum insurable age from 55 years to 57 years and to revise the slab rates according to the RPS 2022 along with the sum assured table applicable to various categories of employees.

5. After careful examination of the proposal of the Director of Insurance, A.P, Government hereby order that the maximum Insurable age under the Andhra Pradesh Government Life Insurance Scheme be raised from 55 years to 57 years and the rates of compulsory premium under the scheme shall be revised as detailed below and accordingly issue the following instructions

Existing Slab Rates (RPS –2015)	Existing Compulsory monthly Premium	Revised Slab Rates (RPS –2022)	Revised compulsory monthly Premium
Pay from Rs.13000 to Rs.16400	500/-	Pay from Rs.20000 to Rs.25220	800/-
Pay from Rs.16401 to Rs.21230	650/-	Pay from Rs.25221 to Rs.32670	1000/-
Pay from Rs.21231 to Rs.28940	850/-	Pay from Rs.32671 to Rs.44570	1300/-
Pay from Rs.28941 to Rs.35120	1150/-	Pay from Rs.44571 to Rs.54060	1800/-
Pay from Rs.35121 to Rs.49870	1400/-	Pay from Rs.54061 to Rs.76730	2200/-
Pay from Rs.49871 and above	2000/-	Pay from Rs.73761 and above	3000/-

6.

- a) All the employees shall have to increase their monthly premium as per the revised rates applicable to their basic pay as on date and forward the requisite proposal form to the concerned APGLI office through their DDOs only.
- b) Unless proposal forms are submitted to the extent of their monthly premium contribution and policies obtained, the employees will not get Insurance coverage for the enhanced premium paid.
- c) The Drawing and Disbursing officers have to deduct first premium deduction as per slab rates only.
- d) A Policyholder can enhance his premium contribution only after successful completion of one year of service.

- e) An employee who desires to get more insurance coverage can increase his/her further premium voluntarily up to 15% of his basic pay, including total premium of all his/her policies by supersession of the existing maximum limit of premium. i.e. 20% of basic pay as per G.O.Ms.No.26 Finance & Planning (FW.Admn-II) Dept., dated 22.02.1995 with as usual terms and conditions of submission of Good Health Certificate issued by Civil Assistant Surgeon or equivalent cadre Medical officer and a certificate containing particulars of medical leaves for last three years of enhancement in case of Employees who enhanced their premium more than 8% of their basic pay.
- f) An employee who is already a subscriber of the fund having policy/policies, and is aged below 57 years can enhance the premium for additional policies. However, he/she should submit his application in the prescribed proforma before he actually attains the age of 57years.
- g) Under any circumstances proposal form shall not be accepted if the applicant has already attained the age of 57 years on the date of submission of his application, notwithstanding the fact that the amount was already deducted in the monthly pay bills. Such amounts shall be treated as unauthorized amounts and refunded to the individual following the usual procedure.
- h) An employee who is already a subscriber of the Fund but is aged above (57) years cannot increase the Premium for additional policies. However, in respect of those employees, recovery of existing premium shall continue for the existing policies till the date of Last Premium due of such policy.
- i) In respect of the Policyholders who are suffering from 1) Heart 2) Kidney 3) Lungs and 4) Cancer Ailments their subscription will be restricted to the Compulsory Monthly premium only and subject to the present health condition of proponent.

7. These orders shall come into force with effect from 01.11.2022 and the above revised premium rates shall be recovered from the pay of October,2022, payable on 01.11.2022.

8. The Drawing and Disbursing officers concerned are solely responsible for effecting the recovery of revised premiums from all the eligible employees i.e. who are below 57 years of age from the pay of October 2022, payable on 01.11.2022 duly forwarding the requisite proposals forms and obtaining the requisite policies from the APGLI department invariably. If the fixation is delayed for any reason, the premium shall be recovered only from the month of drawl of pay fixation arrears and in such case, no arrears of premium shall be collected.

9. To ensure proper implementation of the scheme the HODs / DDOs are requested to follow the above instructions scrupulously.
10. The Director of Treasuries and Accounts, Andhra Pradesh and the Director of works and Accounts, Andhra Pradesh shall issue suitable instructions to all the District Treasury Officers/ Treasury Officers / Pay and Accounts Officers under their control, to ensure that the above revised premium rates with reference to new pay slabs are implemented from the pay of October,2022 payable on 01.11.2022 and ensure percent coverage of eligible employees under Andhra Pradesh Government Life Insurance Scheme. The Districts Treasuries and Sub-Treasuries / Pay and Accounts Officers (works) , and the Pay and Accounts Officer, Andhra Pradesh should verify the collection of premium as per the slab rates before passing the salary bills.
11. The Director of Insurance , Andhra Pradesh, Shall ensure that policies are issued to all the subscribing employees expeditiously after the applications are received in his department duly following the normal procedure.
12. All the Departments of Secretariat / Head of Departments are requested to issue suitable instructions to their subordinate offices to ensure that all eligible employees are brought under the Andhra Pradesh Government Life Insurance Scheme.
13. Copy of this order is available on Internet and can be accessed at address AP Gazette <https://apegazette.cgg.gov.in>

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

Dr. K.V.V. SATYANARAYANA
SECRETARY TO GOVERNMENT

To

The Director of Insurance, A.P, Ibrahimpatnam.
The Director of Treasuries & Accounts. A.P, Ibrahimpatnam.
The Director of State Audit, A.P, Ibrahimpatnam.
The Director of Works Accounts. A.P, Ibrahimpatnam.
The Director of Pay and Accounts, A.P, Ibrahimpatnam.
The Secretary to Governor, A.P., Vijayawada Amaravati.
The Private Secretary to the Hon'ble Chief Minister, A.P.
The Private Secretaries to all the Hon'ble Ministers of A.P.
All the Heads of Departments
(Including Collectors and District Judges)
All the Departments of Secretariat.
The Registrar, High Court of A.P., Vijayawada Amaravati.
The Registrar, A.P.A.T., Vijayawada Amaravati.
The Secretary, A.P. P.S.C., Vijayawada Amaravati.
The General Manager, P.T.D (A.P.S.R.T.C) ., Vijayawada Amaravati.
The Chairman, Tribunal for Disciplinary Proceedings, A.P., Vijayawada Amaravati.
The Chairman, A.P., Housing Board, Vijayawada Amaravati.
The Secretary, A.P.G.E.N.C.O./T.R.A.N.S.C.O.

All the District Treasury Officers.

All the District Development Officers, ZillaParishads.

All District Panchayat Officers.

All Mandal Development Officers.

All Secretaries of ZillGrandhalayaSamsthas through Director of Public Libraries, Vijayawada Amaravati.

All Secretaries of Agricultural Market Committees through the Director of Marketing, Vijayawada Amaravati.

All the Commissioners/Special Officers of Municipalities.

All the Registrars of Universities.

All the Director of Accounts.

All the Recognized Service Associations.

The Nodal Officer, Finance, apegazette.

The Director of Insurance, A.P, Ibrahimpatnam is instructed to communicate this order to all the address entry.

// FORWARDED:: BY ORDER//


SECTION OFFICER

Annexure to G.O.Ms.No.198, Finance (ADMN-III,DI-DSA) Department, dt:18.10.2022.

ENDOWMENT ASSURANCE POLICY MATURING AT THE AGE OF (62) YEARS
(WITH PROFITS)

TABLE SHOWING THE SUM ASSURED UNDER THE POLICY

Age at next Birthday at entry in years	Sum Assured Rs.
21	424.19
22	403.61
23	384.00
24	365.32
25	347.51
26	330.52
27	314.32
28	298.87
29	284.11
30	270.03
31	256.58
32	243.73
33	231.44
34	219.68
35	208.43
36	197.65
37	187.31
38	177.38
39	168.52
40	159.98
41	151.73
42	143.77
43	136.07
44	128.62
45	121.38
46	114.36
47	107.71
48	101.22
49	94.88
50	88.65
51	82.50
52	76.39
53	70.28
54	64.12
55	57.83
56	51.34
57	44.55


SECTION OFFICER