

AZAD GOVERNMENT OF THE STATE OF JAMMU AND KASHMIR
SERVICES & GENERAL ADMINISTRATION DEPARTMENT
(Regulations)
 >>>>

“Muzaffarabad”
 Dated: April 15, 2021

NOTIFICATION

No. Services/A-4/(66)/2018 Part-III: In pursuance of recommendations of Board of Trustees, Azad Jammu and Kashmir Employees Benevolent Fund and Group Insurance Trust (Gazetted) and in exercise of the powers conferred under Section 23 of Azad Jammu & Kashmir Employees Benevolent Fund and Group Insurance Act, 1971, (Act. XVI of 1971), the Azad Government of the State of Jammu and Kashmir is pleased to accord approval that the following amendments shall be made in the Azad Jammu and Kashmir Employees Benevolent Fund and Group Insurance Rules, 1972:-

In the aforesaid Rules, the Rule 6 and Table-I notified vide Notification No. S&GAD/A-4(66) 2014, P-III January 11, 2018 shall be substituted and shall be deemed to have been so substituted from 21st day of December 2020 with the following:-

6- Rate of Monthly Contribution and sum assured:-

- (i) Every Gazetted employee shall pay to the insurance fund, as premium for the insurance of his life, the amount specified in column-3 in the Table-I below.
- (ii) The sum assured as specified in column 4 of the table below, shall be paid, to the contributor(s) on attaining the age of superannuation or completion of qualifying service and in the case of in-service death of the employee as risk cover to his family, namely:-


Table-I (Gazetted Employees)

1	2	3	4
Sr. No.	Grade	Monthly Deduction (Rs.)	Sum assured on retirement/death
1	BS-16	1650/-	5,50,000/-
2	BS-17	2250/-	6,50,000/-
3	BS-18	2650/-	7,50,000/-
4	BS-19	2887/-	8,30,000/-
5	BS-20 and above	3300/-	9,50,000/-


(Affaf Fayyaz Rathore)
 Section Officer S&GAD (Regs.-II) 15/4/21

Copy to:-

1. Secretary to the President, Azad Jammu & Kashmir.
2. Principal Secretary to the Prime Minister, GoAJ&K.
3. Chief Secretary, GoAJ&K.
4. Additional Chief Secretary (Development), GoAJ&K.
5. Additional Chief Secretary (General)/Chairman Board of Trustees BF&GI, GoAJ&K.
6. Senior Member Board of Revenue, GoAJ&K.
7. Secretary, S&GAD.
8. All Secretaries to the Government.
9. All Heads of attached departments.
10. Special Secretary S&GAD/Secretary BF&GI Trust.
11. Accountant General, Azad Jammu & Kashmir.
12. Controller, Govt.: Printing Press for publication in the official Gazette.
13. System Administrator, S&GAD.
14. Master File.


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1. In the aforesaid rules, in clause (a) of Rule 14 after the words “**Superannuation**” the words “**or on qualifying service**” shall be added. The notification No. S&GAD/A-4/(66)/2014 Part-III dated 17th October, 2018, shall stand repealed.
2. Clause (c) of Rule 14 shall be substituted by the following:-
(c) Sum Assured paid on Retirement or in case of death during service:-

If an employee dies during service or retires from service on completion of qualifying service or attaining the age of superannuation, the employee or family of the deceased employee (as the case may be) shall be entitled to receive a sum assured as specified in column (4) of Table-I (Gazetted Employee) as mentioned in Rule 6, out of the Group Insurance.


Provided that sum assured shall be paid to the retired employee with the length of service as a Gazetted Officer (BPS-16 & above) according to the following percentage:-

- (i) In case of retirement **during six years service** as a Gazetted Officer (BPS-16 & above), forty percent of the sum assured shall be paid to the retired employee;
 - (ii) In case of retirement **during the twelve years service** as a Gazetted Officer (BPS-16 & above), eighty percent of the sum assured shall be paid to the retired employee;
 - (iii) In case of retirement **after twelve years service** as a Gazetted Officer (BPS-16 & above), hundred percent sum assured shall be paid to the retired employee;
 - (iv) If a Gazetted Officer (BPS-16 and above) dies while in service, his family shall be entitled to receive full amount of group insurance as prescribed for his/her grade of pay from group insurance fund.
3. The above amendments shall take effect from 21.12.2020.


(Affaf Fayyaz Rathore)
Section Officer S&GAD (Regs.-II)

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