

**THE WEST BENGAL STATE GOVERNMENT EMPLOYEES' GROUP
INSURANCE-CUM-SAVINGS SCHEME, 1987**
(Issued under G.O. No.825-F dated 31st January, 1987)

1. **Date of effect** : 1st November, 1987 (Para 6)
2. **Membership:** Compulsory for all Government employees joined on or after 01.11.1987 (Para 4.1).

The Scheme shall cover all whole time regular employees under the service of Government of West Bengal except the following:

- a) Persons paid at daily rate.
- b) Persons appointed on short term basis.
- c) Persons appointed on ad-hoc basis or on contract basis for a specified period.
- d) Persons in seasonal or casual employment.
- e) Persons recruited under the State Government after attaining the age of fifty years.
- f) Employees on deputation from other State Governments, Government of India, Public Undertakings, Autonomous Organizations, provided further that members of All India Services who have opted out of Government of India Group Insurance Scheme, may with the concurrence of Government of India be admitted under the Scheme (Para 3).

Membership for Existing Government Employees:

The existing employees ,who were members of GISS'83 had the Option

- i) To remain under the 1983 Scheme or
 - ii) To come under the Revised Scheme, 1987.
- The option (Form No.1) in duplicate had to be exercised within 30.04.1987 (Paras 4.2, 4.3(a) and 4.6).

All non-optees were treated as member of the Scheme of 1987. Those who joined in the service of the State Government during 01.05.1987 to 31.10.1987 were also covered under Revised Scheme, 1987 without any option but those who died or otherwise ceased to be in employment during the waiting period from 01.05.1987 to 31.10.1987 were entitled to the benefits as per 1983 scheme (Paras 4.4, 4.3 & 4.5).

Government allowed another opportunity to all Government Servants who were still member of 1983 scheme to join 1987 scheme w.e.f. 01.11.1994 by exercising option within 31.12.1994 (G.O. No.10701-F dated 10.11.1994).

3. Subscription

The subscription for the Scheme is on graded basis and in units of Rs.10 per month. Rate of subscription and insurance cover of different groups of employees are as indicated below(as per ROPA 2009) :

Group	Units & Rate of Subscription per month	Amount of Insurance cover
A (Pay band No. 4 and 5 with Grade pay ranging from 4400/- to 10000/-)	8 units of Rs.10/- each or Rs.80 per month	Rs.80,000/-

Group	Units & Rate of Subscription per month	Amount of Insurance cover
B (Pay band No 3 with Grade pay ranging from 3200/- to 4100/-)	4 units of Rs.10/- each or Rs.40/- per month	Rs.40,000/-
C (Pay band No2 with Grade pay ranging from 1900/-to 2900/-)	2 units of Rs.10/- each or Rs.20/- per month	Rs.20,000/-
D (Pay band No1 with Grade pay ranging from 1700/-to 1800/-)	1 unit of Rs.10/- per month	Rs.10,000/-

4. Apportionment of the subscription between Insurance Fund and Savings Fund

Subscriptions realized from member employees shall be apportioned between Insurance Fund and Savings Fund in the manner indicated below :

Group	Subscription per month	Insurance Fund (Rs.3 for each unit)	Savings Fund (Rs.7 per unit)
A	Rs.80/-	Rs.24/-	Rs.56/-
B	Rs.40/-	Rs.12/-	Rs.28/-

