



Government of Jammu and Kashmir  
Civil Secretariat: Finance Department

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**Circular**

**Subject:** Renewal of Group Mediclaim Insurance Policy for all Gazetted Employees of J&K State for 3<sup>rd</sup> year ( 2016-2017 ) on mandatory basis.

As is aware, the State Government has tied up the Group Mediclaim Insurance Policy for all Gazetted Employees of the state on mandatory basis with M/S ICICI Lombard GIC Ltd for a period of three years commencing from 27<sup>th</sup> March 2014, renewable on yearly basis, for securing a health insurance policy for its Gazetted employees on an annual premium of Rs. Rs. 6196/- (Rupees six thousand one hundred ninety six) inclusive of taxes and duties as per the current rates.

2. All the Drawing and Disbursing Officers (DDOs) shall deduct an amount of Rs. 6196/- (Rupees six thousand one hundred ninety six) on account of annual premium from the salaries of the Gazetted Employees for the month of February 2016 and remit the same into the concerned Government Treasuries under the following Heads of Account. However, all the DDOs have to ensure that in case both husband and wife or any other family member are Gazetted Employees, the premium shall be deducted by any one of them. The Finance Department shall not refund any excess premium, if deducted by the concerned DDO(s) in double.

M.H. 8235-General and Other Reserve Funds Group Mediclaim Insurance	Rs. 5403/- ( Rupees five thousand four hundred and three only)
Service Tax in lieu of Sales Tax @ 12.60% M.H.0040-Taxes on Sales, Trade etc.	Rs. 693 (Rupees Six hundred ninety three)
Stamp Duty @ Rs.0.20 per thousand on the total policy cover of Rs. 5 lac M.H.0030 -Stamps and Registration Fees	Rs. 100/- (Rupees one hundred only)

3. The concerned DDOs shall thereafter furnish the details of employees in respect of whom the premium amount has been deducted and remitted to the Government account, to their concerned Treasury Officers who shall forward the same to Director General, Accounts and Treasuries within two days.

4. The Director General Accounts and Treasuries shall consolidate the information (DDO wise) and forward the same to the Joint Director Resources/Chief Accounts Officer, Finance Department on most immediate

basis. Further, Director General, Accounts & Treasuries shall ensure to furnish the figures of premium received from the Gazetted Govt Employees in the first week of March 2016 enabling the Finance Department to release the premium amount to Insurance Company ( ICICI Lombard GIC Ltd.) well in time for providing services to the beneficiaries with out any interruption.

5. Since the Policy is compulsory in nature, it shall be the personal responsibility and liability of the DDOs to register every gazetted employee under the scheme so that no employee is left out.

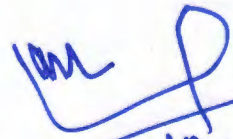
6. The expenditure beyond Rs. 5.00 lacs shall continue to be reimbursed by the Government as per the provisions of the Jammu and Kashmir Medical (Attendance cum Allowance) Rules, 1990.

7. An employee, covered under the Policy, who retires from the active Government service after the commencement/renewal of the policy shall continue to be covered under the scheme for the remaining period of the policy beyond his/her date of retirement on the same terms and conditions. However, he has to deposit the premium directly to the concerned Treasury against proper head of accounts through challan and enrol himself/herself alongwith his/her dependants with the company to avail the benefits under the policy on production of the copy of challan and previous health insurance card.

8. The employee appointed after the commencement/renewal of the policy shall also be covered for the remaining period of the policy provided he/she makes payment of the premium amount from his/her first salary.

9. The company shall renew all the previous Health Care Cards/ Unique Health Identification Cards and issue fresh one in lieu of old in favour of the Gazetted Employees and their dependents covered under the policy for another year (27<sup>th</sup> March 2016 to 26<sup>th</sup> March 2017). However, every Gazetted Officer is required to fill up a new Enrolment Form duly computerised/typed as prescribed and furnish the same to the concerned Insurance Company through his/her concerned DDO against proper receipt.

10. All those DDOs are required to adjust the double premium payment if any, stands deducted from the salaries of both Gazetted Officers (husband/wife) in the previous year policy (2015-16) and has not received the excess premium from the Finance Department. The DDO concerned is personally responsible to ensure that both (husband/wife) has made the deduction after proper verification and then adjust the excess premium for the month of February 2016 under intimation to the Nodal Officer, Finance Department along with documentary proof.

  
10-2-16

(Navin K. Choudhary) IAS  
Commissioner Secretary to Government  
Finance Department

Copy to the:-

1. Ld. Advocate General, J&K High Court, Jammu.
2. All Financial Commissioners.
3. Principal Secretary to His Excellency the Governor.
4. All Principal Secretaries /Commissioner Secretaries / Secretaries to Government \_\_\_\_\_
5. Principal Resident Commissioner, J&K, New Delhi.
6. Divisional Commissioner, Jammu/Srinagar.
7. Director General of Police, J&K, Jammu.
8. Director General Budget, Finance Department.
9. **Director General Accounts & Treasuries with the request to direct all the DDOs to deduct the premium amount of Rs. 6196/- from the salaries of gazetted employees for the month of February 2016 and remit the same against proper Heads of accounts.**
10. Director Codes, Finance Department.
11. Director and Ex. Officio Secretary to Government, SKIMS, Srinagar.
12. All HODs/Managing Directors.
13. All Deputy Commissioners for information with the request to ensure that all the DDOs within their jurisdiction shall deduct the premium of the policy from the salaries of the Gazetted Employees for the month of Feb.2016
14. Principal, Government Medical College, Srinagar/Jammu.
15. Special Secretary to the Chief Secretary.
16. Director Health Services, Kashmir/Jammu.
17. **Director Information, J&K, Jammu with the request to kindly publish the Circular in the leading local dailies of the State for wide publicity consecutively for three days..**
18. Area Manager ICICI Lombard GIC Ltd. Srinagar /Jammu.
19. Incharge Website General Administration Department.
20. Incharge Website Finance Department.
21. Office order file.

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Enrolment Format for Group Medclaim Insurance Policy for Gazetted Employees of the State issued vide Finance Department Circular instructions dated 10-02-2016

- 1. Department/Office \_\_\_\_\_
- 2. Complete location/address of the department/office: \_\_\_\_\_
- 3. District \_\_\_\_\_ Tehsil \_\_\_\_\_
- 4. Name and Designation of the concerned DDO \_\_\_\_\_
- 5. DDO Mobile No: \_\_\_\_\_ Office Landline No \_\_\_\_\_

S.NO	Name of the Officer and his/her dependant	Designation of the Gazetted Employee	Gender M/F	Relation with the employee	Date of birth D/M/Y	Complete residential address of the Gazetted Employee	District	Pin code	Contact No's	Email address if any
1				Self						
2										
3										
4										
5										
6										

- Note: 1. The Gazetted Employees are required to fill up the prescribed format properly and include only those dependants who are covered under the instant policy.
2. The DDOs concerned are required to furnish computerised/ typed Enrolment Format(s) of each Gazetted Employee(s) along with the details of his / her family members as above to the ICICI Lombard GIC Ltd. Srinagar/ Jammu on most immediate basis along with deduction proof with T.V No. and date.

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Seal and signature of the DDO/HOD  
 With Name \_\_\_\_\_