

**THE GWADAR INDUSTRIAL ESTATES DEVELOPMENT
AUTHORITY EMPLOYEES
GROUP INSURANCE
RULES, 2015**

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RULES

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**THE GWADAR INDUSTRIAL ESTATES DEVELOPMENT AUTHORITY
EMPLOYEES
GROUP INSURANCE
RULES, 2015**

NOTIFICATION

[23rd June, 2015]

No. SO-IV (IND) 4-1/2015/549-56/. In exercise of the powers conferred under section 27, of the Gwadar Industrial Estates Development Authority Act, 2009² (Act No. II of 2009), the Government of Balochistan is pleased to make the following rules regulating the welfare of employees Gwadar Industrial Estates Development Authority, namely:—

1. **Short title and commencement.**— (1) These rules may be called “the Gwadar Industrial Estates Development Authority Employees Group Insurance Rules, 2015”.

(2) They shall come into force at once.

(3) It shall apply to all regular employees of Gwadar Industrial Estates Development Authority except:—

- (a) The Staff paid from contingencies;
- (b) The daily paid establishment;
- (c) The part time GIEDA employees;
- (d) The employees on contract basis;
- (e) Employees who have attained the age of 60 years, and in the service of the GIEDA (if any) under special contract;
- (f) Any class of GIEDA employees excluded from the purview of these;
and
- (g) Employees on Deputation.

2. **Definitions.**— (1) In these rules, unless there is anything repugnant in the subject or context,—

- (a) “**Act**” means the Gwadar Industrial Estates Development Authority Act, 2009² (Act No. II of 2009);
- (b) “**Authority**” means Gwadar Industrial Estates Development Authority as established under section 3 of the Act;
- (c) “**Employee**” means an employee of the Authority as defined in rule 2 of the Gwadar Industrial Estate Development Authority (Employees Service) Rules, 2014³;

¹ These rules have been issued by the Industries and Commerce Department, Government of Balochistan, vide its notification No. SO-IV (IND) 4-1/2015/549-56/, dated 23rd June, 2014; and published in the Balochistan Gazette (Extraordinary) No. 131, dated 23rd June, 2015.

² Balochistan Act II of 2009; passed by the Balochistan Assembly on 30th March, 2009; assented to by the Governor of Balochistan on 7th April, 2009; and published in the Balochistan Gazette (Extraordinary) No. 43, dated 13th April, 2009.

³ Rules issued by the Industries and Commerce Department, Government of Balochistan, vide its Notification No. SO-IV (IND) 4-1/2013-14/583-98, dated 27th August, 2014; and published in the Balochistan Gazette (Extraordinary) No. 116, dated 27th

- (d) **“Family”** means:
 - (i) in the case of a married male subscriber, the wife or wives and children of a subscriber, unless any one is excluded by the subscriber on his expressed wish in writing to Managing Director;
 - (ii) in case of a married female subscriber, the husband and children of a subscriber unless any one is excluded by the subscriber on her expressed wish in writing to the Managing Director; *and*
 - (iii) in case of unmarried male/female subscriber, the payment will be made to the legal heir(s) as authorized in the Succession Certificate issued by the concerned Court of Law;
- (e) **“Form”** means the forms appended to these rules;
- (f) **“Group Insurance”** means the Group insurance of the employees of the Authority established under these rules;
- (g) **“Government”** means the Government of Balochistan;
- (h) **“Investment Committee”** means the Committee constituted under rule 6;
- (i) **“Managing Director”** means the person appointed as Managing Director of the Authority, under section 6 (1) of the Act and includes any person for the time being discharging the functions of the Managing Director;
- (j) **“Rules”** means the Gwadar Industrial Estates Development Authority Employees (Contributory Provident Fund) Rules, 2015;
- (k) **“Secretary”** means the Secretary of the Board; *and*
- (l) **“Schedule”** means schedule annexed to these rules.

3. **Meeting of the Board.**—The meeting of the Board shall be held at office of GIEDA after every six months, or as required.

4. **Duties of the Secretary.**— (1) All decisions of the meetings of the Board shall be recorded in a minute book to be maintained by the Secretary.

(2) Subject to the general control and supervision of the Board, the Secretary shall be responsible for—

- (a) The conduct of correspondence on behalf of the Board;
- (b) The maintenance of all records of the Board;
- (c) The presentation of the budget for each financial year to the Board;
- (d) The preparation of the agenda and all matters ancillary to the meetings of the Board; *and*
- (e) The performance of such other functions as may be assigned to him by the Board.

5. **Payment of subscriptions or premia in default.**— Where the amount of subscription to the Insurance Fund cannot, for any reason, be deducted from the pay of an employee.

- (i) where the Board as the case may be, upon a request being made in writing by the employee finds that deduction of the amounts remaining unpaid will result in any hardship to the employee, the amount may be deducted in such number of installments, not exceeding twelve, as the Board may decide.
- (ii) If an employee is removed or dismissed from service as a result of misconduct or disciplinary proceedings the Board may consider to grant him an amount not exceeding Rs. 50,000/- keeping in view the nature of charges.

6. **Nomination of beneficiaries of the sum assured.**— (1) Every employee shall make a nomination conferring on one or more members of his family the right to received a specified share of the sum assured that may be payable to him.

- (2) The employee may provide in the nomination,
 - (a) that, in the event of any one of the nominees pre-deceasing the employee, the right conferred upon that nominee under sub-rule (1) shall pass to such other member or members of the employee's family as he may specify in the nomination; *and*
 - (b) that the nomination in respect of all or any of the nominees shall become void in the event of the happening of any contingency specified therein

(3) Every nomination shall be in Form "A"

(4) An employee may at any time cancel a nomination made under sub-rule (1) and make a fresh nomination.

(5) A nomination under sub-rule (1), or a fresh nomination under sub-rule (4), made by an employee as the case may be, shall be signed by the head of the office and returned to the employee, one copy shall be placed in the record of the Board and one copy be maintained by the department concerned.

(6) A nomination under sub-rule (1), or a fresh nomination under sub-rule (4), made by an employee shall, to the extent it is valid, take effect on the date on which it is received by the department to whom it is sent under sub-rule (5).

(7) The orders for the grant of sum assured for the deceased in case of the payment to the person receiving pension of the deceased shall be issued by the Secretary of the Board.

7. **Submission of application for Insurance grant, etc.**— (1) On the death of an employee during the continuance of his employment or on his retirement, the head of the office/department of such employee shall forward through the Admn Wing, in Form 'B' to the Board for payment of the sum assured in accordance with the rules.

(2) When an employee is declared by the medical authority to have been completely incapacitated physically or mentally to discharge the duties of his employment and is, for that reason, removed from service, the head of the office of such employee shall forward, through the Admn Wing, an application in Form 'B' to the Managing Director for placement before the Board for payment of the sum assured.

8. **Payment of Sum Assured.**— The Board shall directly pay to the family member(s) of a deceased employee, a sum specified in column 3 of the First Schedule, as sanctioned under section 10 of the Gwadar Industrial Estates Development Authority's Group Insurance Rules, 2013.

9. **Accounts Operation.**— Accounts of the Gwadar Industrial Estates Development Authority's Group Insurance Fund shall be operated under joint signatures of Managing Director and General Manager, Finance, GIEDA.

10. **Payment of sum assured in case of deceased.**— Order for payment of the sum assured in case of deceased shall be issued in favour of the recipient of the pension. If no objection is received by the Board within 30 days of receipt of such orders the Board shall make payment to the recipient of pension of the deceased.

11. **Relaxation.**— Any of the provisions of these rules may for reasons to be recorded in writing be relaxed in individual cases by the Board.

12. **Right of Appeal.**— If an employee of the Authority is aggrieved by an order passed under Rules 7, he may appeal to the Chairman, Board of Directors of GIEDA and in that case the provision of the rules of appeals shall apply mutates mutandis to appeals under these rules.

13. **Sanctioning Authority.**— The Board will be the sanctioning Authority for the grant of Group Insurance on retirement / Death.

14. **Establishment of Group Insurance Fund.**— The Managing Director, Gwadar Industrial Estates Development Authority establish the Group Insurance Fund for proper management, the fund shall be operated under joint signature of Managing Director and General Manager Finance, GIEDA.

15. **Investment of Surplus Fund.**— (1) If the amount in the Group Insurance fund is at any time surplus, the requirement for the purpose of investment, the surplus fund may be invested with the prior sanction of the Investment Committee as follow:-

- | | | |
|------|---|------------------|
| (a). | Managing Director | Chairman |
| (b). | Representative of Finance Department
Government of Balochistan not below the rank of
Additional Secretary | Member |
| (c). | Director/ General Manager | Member |
| (d). | General Manager Finance | Member/Secretary |

(2) The main function of the Investment Committee shall be to invest the Fund not immediately required for the propose in a Schedule Bank having "AA" credit rating in long term, approved by the committee itself or make other investments as the committee may deem fit and shall attend to such other functions as may be assigned to it by the Board.

(3) The Committee shall meet at such place and on such date as the chairman may direct.

- (4) The Board shall evolve its own procedure for the conduct of its business under these rules.
- (5) The Chairman and three members of the Committee shall form the quorum of a meeting.
- (6) All the decisions in a meeting of the committee shall be taken by majority of votes. In case of equality of votes the Chairman shall have a casting vote.
- (7) No remuneration shall be admissible to any member or Secretary or Chairman of the committee.

16. **Rate of Contribution.**— The rate of contribution to the Group Insurance shall be **@ 4% (Four Percent)** of running basic pay per month from all Regular employees of GIEDA Authority with effect from 1st July, 2015.

17. **Audit.**— The audit of Group Insurance Fund will be conducted under clause No. 21 of sub rules 1,2 & 3 of Gwadar Industrial Estates Development Authority Act, 2009¹ (Act No. II of 2009).

BY ORDER OF
GOVERNOR BALOCHISTAN

SECRETARY
INDUSTRIES AND COMMERCE
DEPARTMENT

(See Schedule on next page)

¹ Balochistan Act II of 2009; passed by the Balochistan Assembly on 30th March, 2009; assented to by the Governor of Balochistan on 7th April, 2009; and published in the Balochistan Gazette (Extraordinary) No. 43, dated 13th April, 2009.

SCHEDULE

(See Section 8)

GROUP INSURANCE

The rate of contribution to the GIEDA Group Insurance Fund and the amount of sum assured to be paid to the employees or to the family of an employee, with effect from 1st July, 2013, shall be as under:-

<u>GRADE OF GIEDA SERVANT</u>	<u>ASSURED SUM ON RETIREMENT</u>	<u>ASSURED SUM ON DEATH</u>	<u>EXISTING MONTHLY DEDUCTION OF PREMIUM FOR DEATH (in rupees)</u>	<u>PROPOSED MONTHLY DEDUCTION OF PREMIUM FOR RETIREMENT (in rupees)</u>
1-4		As per State Life Policy	37.5	
5-10		As per State Life Policy	46.875	
11-15		As per State Life Policy	78.125	
16		As per State Life Policy	125	
17		As per State Life Policy	156.25	
18		As per State Life Policy	218.75	
19		As per State Life Policy	265.5	
20 & above		As per State Life Policy	312.5	

The sum assured will be paid to employee or his family at the time of retirement or death according to his last Pay Scale/Grade. In case employee has been promoted after his retirement/death the differential amount shall be paid according to the revised grade/pay subject to payment of difference in premium.

FORM 'A'

{See Rule 6}

Full Name of the Employee. _____

Father's/Husband Name _____

Computerized National Identity Card No. _____

Designation _____

Grade/BPS _____ Dated _____

Service/Department _____

I hereby nominate the person/persons mentioned below who is/are member/members of my family as defined in section 2 of the GIEDA Employees Group Insurance Rules, 2013 to receive the Govt. sum assured in the event of my death.

Name of nominee/nominees	Relation	Age	Specification of share	Remarks
				%

Dated. _____

(_____)

Signature of the employee

(_____)

Thumb impression of the employee.

SIGNATURE AND SEAL OF
THE HEAD OF OFFICE

FORM 'B'

(See Rule 7)

PART-I

TO BE EXECUTED ON A NON JUDICIAL STAMP PAPER WORTH RS.100/= AND ATTESTED BY NOTARY PUBLIC WHO SHOULD ALSO AFFIX RS.15/= NOTORIAL STAMPS

Claim No. of the employee _____

1. (a) Name of the Deceased/Retired employee _____

(b) Father's/Husband's Name _____

(c) Designation _____

(c) Department/ Section _____

(d) Head of Office _____

(e) Station/Place of last posting _____

(f) Postal Address _____

(g) BPS/Grade _____ Sum Assured _____

(h) Date of Retirement _____ Date of Death _____

as per Notification/order No. _____ Dated _____

(i) Name of applicant (in case of death of employee) _____

Relationship of pensioner with deceased _____

(j) Bank Account Number of Applicant _____ Bank Name _____

Branch Code No. _____ Branch Address _____

2. Pay per month i.e.

3. Date of removal from service on account of

a) Incapacitation _____

b) Retirement _____

c) Death during service _____

4. Name/Names of nominee/nominees (Nomination required both in death and invalid cases)

Name	Age	Relationship	Specification of share
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(a)

(b)

(c)

(d)

(e)

(f)

5. The above particulars of retired/deceased employee of Government of Balochistan have been verified from his personal record and it is certified that this claim is genuine.

6. Address of nominee(s) of the deceased or incapacitated employee where correspondence can be made. (In death cases where there is no nomination similar particulars of eligible dependent may be given).

7. Branch of National Bank of Pakistan nearest to the residence of beneficiary/beneficiaries.

8. Period for which contributions to Group Insurance Funds were not paid

9. The above particulars of retired/deceased employee of GIEDA verified from his personal record and it is further certified that this claim is genuine.

Dated. _____

(_____)

Signature of the employee

SIGNATURE & SEAL OF

HEAD OF THE OFFICE

SIGNATURE & SEAL OF

HEAD OF THE DEPARTMENT

Form "B"

PART II

1. Following Documents must be submitted with Claim:-

Death Claim

- (a) Annex 'A'.- A copy of last pay certificate by the Head of the Office.
- (b) Annex 'B'.- Attested Photostat copy of the CNIC Appointment order and page of service book/document showing date of death.
- (c) Annex 'D'.- (Death cases only). Copy of death certificate duly attested by the Hospital / Police Station.

Invalid Case

- (a) Annex 'E'.- (Invalid Cases) A copy of the Invalid Certificate issued by the Standing Medical Board duly attested by the Head of the Department.
- (b) Annex 'F'.- Nomination form duly attested by the Head of Office (Form-A).

Retirement

- (a) Annex 'G'.- CNIC, LPC, Pension Book, Retirement order, Contribution Statement duly signed by the Director Admn;.

Form “B”

PART III

CERTIFICATES BY THE HEAD OF DEPARTMENT

1. Certified that Mr./Mst. _____S/o/D/o. _____is/was neither a contingency work charged employee nor a deputationist from any Provincial Government/Federal Government. In case of a deputationist within the GIEDA Authority the claim will be processed by his parent Department.

2. It is certified that the above claim has been preferred for the first time and was not sent previously.

Dated: _____

**SIGNATURE & SEAL OF
HEAD OF THE OFFICE**

**SIGNATURE & SEAL OF
HEAD OF THE DEPARTMENT**