

**New Mangalore Port Trust
Employees (Compulsory Insurance
Scheme) Regulations, 1980**

(As on 30.11.2007)

(16)
New Mangalore Port Trust Employees (Compulsory Insurance Scheme) Regulations, 1980

NOTE

The New Mangalore Port Trust Employees (Compulsory Insurance Scheme) Regulations 1980 was published in the Gazette of India on 28-3-1980 with GSR No. 158 (E). This regulations provide for a nominal contribution every month by the employees. On quitting the Board service (other than death) before superannuation, the contribution is refunded with discounted value. In the case of death or retiring on superannuation, a lump-sum amount of Rs.5000/- is payable to the dependent or the retired employee, as the case may be. This regulation was not amended so far. But with the introduction of Group Savings Linked Insurance Scheme (GSLIS) at this port, the above 1980 regulations has lost its importance. But it is operative to the new recruits appointed during the middle of the year to cover the risk till they are switched over to the GSLIS in the month of December every year. The said 1980 Regulations may continue for this reason.

New Mangalore Port Trust,
Administration Department,
Panambur, Mangalore-10
Dt. 26.12.1994

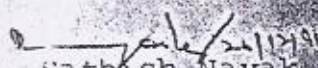
No.2/11/94-ACT.1

C I R C U L A R

Sub: NMPT-Group Savings Linked Insurance Scheme-
Revision of Premium rate from December,
1994.

Ref: Letter No. P&GS, dt. 19.9.1994 received
from the Manager(P&GS), LIC of India,
Mangalore.

An Extract of the letter cited which is self explanatory is enclosed. The LIC of India have asked the Port Trust to deduct the premium rate at the revised rates as mentioned in the letter under reference from the salary of the employees commencing from the month of December, 1994 and onwards till the next revision. As this recovery is in agreement by the Port Trust with the L.I.C. of India under the group savings linked insurance scheme, the premium at the above rate towards the group savings linked insurance scheme in respect of the employees covered under the said scheme will be given effect to from the salary for the month of December, 1994 payable during January, 1995 and onwards. The increase in the premium rate is on account of adverse mortality/death rate experienced by the L.I.C. in respect of this institution over past five years which works out to 50% of the savings portion under the scheme against 35% collected earlier. The above instruction may be brought to the notice of all the concerned for information.


(H. Sathish Nayak)
Secretary

for Chairman
New Mangalore Port Trust.

To

All the HODs / HOOs / Divisional Officers.



ಪ. & ಗ. ಎಸ್. ಯೂನಿಟ್
ಮಂಗಳೂರು-575 001

ಮಂಗಳೂರು ಪರಗಣಾ ಇಲಾಖೆ
ಪ. & ಗ. ಎಸ್. ಯೂನಿಟ್ :
ಮಂಗಳೂರು-575 001
28 SEP 1994

P. & G. S. Unit:
Popular Bldg.
3rd Floor
K. S. Rao Road
MANGALORE-575 001

Ref.: P&GS

Date: 19.9.94

REGISTERED POST

The Accounts Officer,
New Mangalore Port Trust,
Finance Department,
PANAMBUR 575 010.

Dear Sir,

Re: Your Master Policy No. GSLI 38441

In view of the adverse experience observed under the scheme for the past 5 years it has been decided to revise the premium chargeable for different categories from the next Annual Renewal Date (i.e., 1.10.95) as described below:

Catogery	Term Assurance Premium	Savings Portion	Total Prm. p.m/por member	S.A
I	40	80	120	80000
II	20	40	60	40000
III	10	20	30	20000
IV	5	10	15	10000

You are requested to deduct the premium at the above rate from the salary for the month of December '94 and onwards till the next revision.

Further, it is observed from our records that you have remitted Rs.25950/- on 26.10.93 as against Rs.26230/- as shown in your statement. Kindly pay Rs.312/- being the difference of Rs.280/- and the interest for the delay of Rs.32/-.

It is also noted some gaps in payment of monthly premium in respect of the following members.

E.C.No.	Name	Due for the period of	Amount due	Int.
560	K. Manappa	12/93 - 3/94	10 x 4 = 40	3
867	D. Pannamma	4/91 - 12/91	10 x 9 = 90	39
1051	Sundanda	3/91 - 12/91	10 x 10 = 100	44
1449	Dejappa	7/90	10 x 1 = 10	6
1452	Ananda	7,8/90	10 x 2 = 20	12
1458	Pushpa	7/90	10 x 1 = 10	6
436	Gunda Mondon	10/93 - 1/94	10 x 4 = 40	4
61	V. Ramadas	4/93	20 x 1 = 20	4
206	Lawrence Lobo	10/93	20 x 1 = 20	2
837	Mohammed Ali	4/93	20 x 1 = 20	4
1362	M. Gangadhar	2/89 - 10/89	20 x 9 = 180	152
Total			550	276

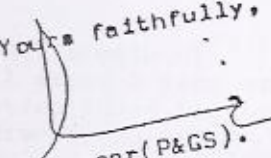
We request you to pay Rs.826/- immediately so as to up date the individual accumulations.

145
2
Further, you have remitted an excess amount of Rs.80/- in respect of Sri S-K Lahiri (E.C.No.1134) while remitting the arrears on 11.7.90 which is refundable to you. Please inform us whether this amount is to be refunded to you or to be adjusted from the balance payable to us.

T.M. {
The date of birth and date of joining of new entrants is not furnished to us while renewing the policy each year and we request you to send the required particulars in respect of all members while renewing the policy.

AS(AGT) {
Your early remittance of Rs.1138/- (826 + 312) along with your consent to renew the policy as on 10.1.95 at revised rate of contribution is highly appreciated.

Thanking you,

Yours faithfully,

Manager (P&GS).

ss/sk

In exercise of the powers conferred by section 126, read with section 28 of the Major Port Trusts Act, 1963 (38 of 1963), the Central Government hereby makes the following regulations, namely:—

1. **Short title and commencement:—** (1) These regulations may be called the New Mangalore Port Trust Employees (Compulsory Insurance Scheme) Regulations, 1980. They shall come into force on the 1st day of April, 1980.

2. **Definitions:—** In these regulations, unless the context otherwise requires:—

- (a) "Act" means the Major Port Trusts Act, 1963 (38 of 1963);
- (b) "Board" means the Board of Trustees constituted under the Act for the Port of New Mangalore;
- (c) "Chairman" means the Chairman of the Board;
- (d) "Employee" means employee of the Board;
- (e) "Government" means the Central Government;
- (f) "Financial Adviser and Chief Accounts Officer" means the Financial Adviser and Chief Accounts Officer of the Port of New Mangalore;
- (g) "Head of the Office" means the authority mentioned as such under the New Mangalore Port Employees (General Provident Fund) Regulations, 1980.

3. **Extent of application:—** (1) The scheme shall apply to all Port Trust employees other than contract employees, casual labour, part time employees, daily rated employees, employees on purely ad-hoc or short-term appointment, and employees on deputation from Central Government, State Governments, Public Sector Undertakings or other autonomous organisations.

(2) The New Mangalore Port Trust employees who are governed by the Insurance Scheme introduced by the Central Government with effect from 1st July, 1977 shall be deemed to have been brought over to the New Mangalore Port Trust employees Insurance Scheme and they shall be eligible for all the benefits as if the New Mangalore Port Trust employees Insurance Scheme existed with effect from 1st July, 1977.

4. The rates of contribution and benefits under the scheme depend on the age at which the employees come under the scheme. For the purpose of this scheme the employees are divided into three groups namely:—

(1) Group I:—

The employees who come under the scheme before attaining the age of 28 years shall be included in this group. They shall be required to pay a uniform contribution of 50 paise per month till they attain the age of 28 years (i.e. till the end of the month preceding the month in which they attain the age of 28). In case of death of the employee in service during this period, his/her nominee shall be paid Rs. 5,000/- (Rupees five thousand only) in lump sum. No contribution is to be recovered for the month in which the employee dies in service. No terminal cash benefit whatsoever shall be payable under the scheme if the employee leaves service before reaching the age of 28 or dies after leaving service before reaching that age. On attainment of 28 years of age, those employees shall come under Group II of the Scheme.

(2) Group II:—

- i) This Group II shall include the employees in Group I, after they attain the age of 28. These employees shall be required to pay a uniform contribution of Rs. 5/- per month commencing from the month in which they attain the age of 23 years and ending with the month preceding the month in which they attain the Age of 58 years. A sum of Rs. 5,000/- (Rupees five thousand only) shall be paid to the employee on attainment of the age of 58 years. In case of death while in service, the nominees of the employee shall be paid Rs. 5,000/- (Rupees five thousand only) in lump-sum. No contribution is to be recovered for the month in which the employee dies in service.
- (ii) An employee coming under the scheme after the age of 28 but before attaining the age of 31 would normally come under Group III. However, such an employee shall have an option to come under Group II provided he pays to the Trust the arrears of contribution at Rs. 5/- per month from the month and year in which he attains 28 years (irrespective of whether he was in the Fort Trust service or not in that month). The option should be exercised in writing in Form I appended to these regulations (Annexure I) within two months of the date from which he comes under the scheme. If no option is received during this period, he shall automatically come under Group III. In case of exercising an option to come under Group II, the arrear contribution should be paid in one lump in cash.
- (iii) On receipt of option the head of office or the appropriate Bill drawing officer whoever is in-charge of the maintenance of Service Book should arrange to record in the Service Book of the employee the fact that the employee had exercised an option to join Group II of the scheme and that necessary arrear contribution had been duly paid by the employee, indicating the period to which the arrear contribution relates, total amount and cash receipt, voucher number and date.

(3) Group III :—

All other employees also will be included in this Group. The rate of contribution and the benefit payable on death will be the same as applicable to employees covered by Group II. No contribution will be recovered for the month, in which the employee dies in service. The benefits available on attaining the age of 58 years will be as follows in the case of employees covered by this Group :

Entering the Scheme --

Cash-Sum-Payable

29 to 34

An amount calculated on the basis of Rs. 8.75 for each month for the period the employee was covered by the scheme.

35 to 44

An amount calculated on the basis of Rs. 6.25 for each month for the period the employee was covered by the scheme.

45 to 57

An amount calculated on the basis of Rs. 5 00 for each month for the period the employee was covered by the scheme.

5. No contribution shall be recoverable from an employee on his attaining the age of 58 years (i.e., no contribution shall be recovered for the month in which he attains the age of 58 years). The insurance cover shall accordingly be available upto the month preceding the month in which he attains the age of 58 and not thereafter.

6. Employees covered by Group II and III above leaving service or retiring for any reason whatsoever, before the commencement of the month in which they attain the 58th year of age shall be allowed forthwith, on leaving service or retiring the 'discounted value' of the benefits as per the table appended as Annexure II to these regulations.

7. The recovery of contribution shall be made from the monthly pay bills by the respective bill preparing officers irrespective of whether the employee is on duty, leave or suspension, where, however, contribution could not be recovered from an employee due to his being on extraordinary leave for the full or a portion of a month, and consequently no pay is drawn for the month or the net pay and allowance before deduction of the contribution is below Rs. 100, the contribution for such month or months shall be recovered from the pay bill of the month following.

8. On receipt of intimation about the death of an employee while in service the head of the office shall ascertain whether any amounts are payable under this scheme in respect of the deceased. He shall then address the nominee/heir concerned in Form II (Annexure III) to submit an application in Form III (Annexure IV). On receipt thereof the head of the office or the officer-in-charge of the maintenance of service book shall issue a sanction for the payment of claims and also arrange for the drawal and disbursal of the amounts to the person or persons concerned.

9. The head of office or the officer-in-charge of the maintenance of service book shall also arrange to pay the amounts due under the scheme to persons attaining the age of 58 years after obtaining a simple application from them.

10. (1) An employee shall immediately on coming under this scheme send to the Head of the office/officer-in-charge of maintenance of service book, 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 58 years.

(2) If the employee happens to be a minor, he shall be required to make a nomination on his attaining the age of majority.

(3) An employee who has a family at the time of his/her making the nomination shall make such nomination only in favour of a member or members of his/her family. For this purpose family shall have the same meaning as assigned to it in the General Provident Fund Regulations, 1980, of the New Mangalore Port Trust.

(4) If an employee nominates more than one person under sub-regulations (1) or (3) of regulation 10, he should specify in the nomination the amount or share payable to each of the nominees in such a manner as to cover the whole of the amount payable under this scheme.

(5) The nomination should be made in Form IV (Annexure V) or Form V (Annexure VI) as is appropriate in the circumstances.

(6) An employee may at any time cancel a nomination by sending a notice to the Head of the Office/Officer maintaining his service book along with a fresh nomination made out in accordance with the above provisions.

(7) The nomination shall be countersigned by the Head of the Office/Officer maintaining the service book and pasted on the service book of the employee concerned. Suitable record of receipt of nomination shall be kept in the Service Book.

11. The monthly contribution towards the scheme shall commence from the pay of the employees from the month of entry into the service of the Port Trust and shall cease with effect from the month preceding the month in which they attain the age of 58 or die in harness.

ANNEXURE 1

FORM I

Form of Option

[See regulation 4 (2) (ii)]

*(i) I, hereby elect to join Group II of the New Mangalore Port Trust Employees' Insurance Scheme.

(ii) I, hereby elect to remain under Group III of the New Mangalore Port Trust Employees' Insurance Scheme.

Date of birth

Signature

Name

Designation

Office in which employed

Date

Station

*To be scored out if not applicable.

ANNEXURE II

[See regulation 6]

Determination of the amount to be paid to an employee forthwith on leaving service for any reason (other than death) before attainment of age 58.

Age last birth day at the time of leaving service	Factor to be applied to the actual contributions paid after the attainment of age 28 to determine the amount to be paid			
	Group II cases (including those joining Group II under para 4.2 thereof)	GROUP III CASES		
		Entry age above 28 to 34	Entry age above 34 to 44	Entry age above 44
1	2	3	4	5
28	.40	.25	..	..
29	.43	.27	..	..
30	.46	.29	..	..
31	.49	.31	..	..
32	.52	.33	..	..
33	.55	.35	..	..
34	.59	.37	.26	..
35	.63	.39	.28	..
36	.67	.42	.30	..
37	.71	.45	.32	..
38	.76	.48	.34	..
39	.81	.51	.36	..
40	.86	.54	.38	..
41	.92	.58	.41	..
42	.98	.62	.44	..
43	1.05	.66	.47	..
44	1.12	.70	.50	.40
45	1.19	.75	.53	.43
46	1.27	.80	.57	.46
47	1.35	.85	.61	.49
48	1.44	.91	.65	.52
49	1.54	.97	.69	.55
50	1.64	1.03	.74	.59
51	1.75	1.10	.79	.63
52	1.87	1.18	.84	.67
53	1.99	1.26	.90	.72
54	2.13	1.34	.96	.77
55	2.27	1.43	1.02	.82
56	2.43	1.53	1.09	.87
57	2.60	1.64	1.17	.93

ANNEXURE III

FORM II

[See regulation 8]

Form of Letter to the Member or Members of the Family of Deceased Employee where Valid Nomination for the Grant of Benefits under the New Mangalore Port Trust Employees' Insurance Scheme Exists.

No :.....

New Mangalore Port Trust

.....Department

Mangalore,

Dated the.....

To

Sub: Payment of benefits under the New Mangalore Port Trust Employees' Insurance Scheme in respect of the late Shri/Shrimati.....

Sir/Madam,

I am directed to state that in terms of the nomination made by the late Shri/Shrimati.....(Designation) amount of Rs.....
(Rupeesonly) is payable to his/her nominee(s).
A copy of the said nomination is enclosed herewith.

2. I am to request that a claim for the grant of the amount may be submitted by you in the enclosed Form III.

Yours faithfully,

Head of Office

ANNEXURE IV**FORM III***[See regulation 8]*

Form of application for the grant of the benefits under the New Mangalore Port Trust Employees' Insurance Scheme on the death of an employee

(To be filled in separately by each applicant)

1. Name of applicant
2. (i) Name of the guardian in case the applicant is a minor.
(ii) Date of birth of guardian
3. Name of the deceased employee
4. Date of death of the employee
5. Office/Department in which the deceased served last
6. Relationship with the deceased employee.
7. Date of birth of the applicant
8. Full address of the applicant
9. Signature or thumb impression of the applicant (to be furnished in a separate sheet duly attested*)
10. *Attested by :

Name

Full address

Signature

(i)

(ii)

11. Witness :

1.

2.

*Attestation should be done by two gazetted Government servants or two or more persons of respectability in the town, village or paragana in which the applicant resides.

ANNEXURE V

FORM IV

[See Sub-regulation (5) of regulation 10]

Nomination for benefits under the New Mangalore Port Trust Employees' Insurance Scheme.

When the 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 New Mangalore Port Trust under the New Mangalore Port Trust Employees' Insurance Scheme in the event of my death while in service or which having become payable on my attaining the age of 58 years may remain unpaid at my death.

Name and addresses of nominee/nominees	Relationship with employee	Age
1	2	3
<hr/>		
†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 employee
4	5	6
<hr/>		

Dated, this _____ day of _____ 19____ at _____
Signature along with name and address in block letters of two witnesses :

1.

2.

Signature of the Employee

N. B. : The employee should draw line across the blank space below his last entry in column (1) 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.

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

ANNEXURE VI

FORM V

[See Sub-regulation (5) of regulation 10]

Nomination for benefits under the New Mangalore Port Trust Employees' Insurance Scheme.

When the 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 New Mangalore Port Trust under the New Mangalore Port Trust Employees' Insurance Scheme in the event of my death while in service or which having become payable on my attaining the age of 58 years remain unpaid at my death.

Name and addresses of nominee/nominees	Relationship with employee	Age
1	2	3

1.

2.

3.

†Share 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 pre-deceasing the employee
4	5	6

1.

2.

3.

N. B. : The employee should draw a line across the blank space below his last entry in column (1) to prevent insertion of any name after he has signed.

Dated, this _____ day of _____ 19____ at _____

Signature along with name and address in block letters of two witnesses:

1.

2.

Signature of the Employee.

†This column should be filled in so as to cover the whole amount that may be payable

Foot Note: Principal Regulations published in the Gazette of India vide GSR No. 158(E) dated 28-3-1980.