

THE GWADAR INDUSTRIAL ESTATES DEVELOPMENT

AUTHORITY EMPLOYEES

GROUP INSURANCE

RULES, 2015

CONTENTS

RULES

Preamble.

1. Short title and commencement.
2. Definitions.
3. Meeting of the Board.
4. Duties of the Secretary.
5. Payment of subscriptions or premia in default.
6. Nomination of beneficiaries of the sum assured.
7. Submission of application for Insurance grant, etc.
8. Payment of Sum Assured.
9. Accounts Operation.
10. Payment of sum assured in case of deceased.
11. Relaxation.
12. Right of Appeal.
13. Sanctioning Authority.
14. Establishment of Group Insurance Fund.
15. Investment of Surplus Fund.
16. Rate of Contribution.
17. Audit.

Schedule.

www.ezqanoon.com

www.ezqanoon.com

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

NOTIFICATION

[23 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, 2009? (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, 2009? (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, 2014°;

7 '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 23" June, 2014; and published in the Balochistan Gazette (Extraordinary) No. 131, dated 23" June, 2015.

Balochistan Act II of 2009; passed by the Balochistan Assembly on 30<sup>th</sup> March, 2009: assented to by the Governor of Balochistan on 7<sup>th</sup> April, 2009; and published in the Balochistan Gazette (Extraordinary) No. 43, dated 13<sup>th</sup> 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 27<sup>th</sup> August, 2014; and published in the Balochistan Gazette (Extraordinary) No. 116, dated 27<sup>th</sup>

www.ezqanoon.com

www.ezqanoon.com

(d)

(e)

(f)

(g)

(h)

(i)

(j)

(k)

(l)

"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;

"Form" means the forms appended to these rules;

"Group Insurance" means the Group insurance of the employees of the Authority established under these rules;

"Government" means the Government of Balochistan;

"Investment Committee" means the Committee constituted under rule 6;

"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;

"Rules" means the Gwadar Industrial Estates Development Authority Employees (Contributory Provident Fund) Rules, 2015;

"Secretary" means the Secretary of the Board; and

"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)
- (b)
- (c)
- (d)

(e)

August, 2014.

The conduct of correspondence on behalf of the Board;

The maintenance of all records of the Board;

The presentation of the budget for each financial year to the Board;

The preparation of the agenda and all matters ancillary to the meetings of the Board; and

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.

(11) 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 receive 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 Admin 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 mutatis 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 Member  
Government of Balochistan not below the rank of  
Additional Secretary

(c). Director/ General Manager Member

(d). General Manager Finance Member/Sec

retary

(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 1 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, 2009! (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 30" March, 2009: assented to by the Governor of Balochistan on 7" April, 2009; and published in the Balochistan Gazette (Extraordinary) No. 43, dated 13" 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 1 July, 2013, shall be as under:-

**GRADE OF ASSURED SUM ASSURED EXISTING PROPOSED**  
**GIEDA ON SUM ON MONTHLY MONTHLY**  
**SERVANT RETIREMENT DEATH DEDUCTION DEDUCTION**

**OF PREMIUM OF PREMIUM**

**FOR DEATH FOR**

**: RETIREMENT**  
(in rupees)

(in rupees)

As per State  
Life Policy

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 Le. 0.0... eee

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

(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)
- (b)
- (c)

Invalid Case

- (a)
- (b)

Retirement

- (a)

Annex 'A'.- — A copy of last pay certificate by the Head of the Office.

Annex 'B'.- — Attested Photostat copy of the CNIC Appointment order and page of service book/document showing date of death.

Annex 'D'.- (Death cases only). Copy of death certificate duly attested by the Hospital / Police Station.

Annex 'E'.- (Invalid Cases) A copy of the Invalid Certificate issued by the Standing Medical Board duly attested by the Head of the Department.

Annex 'F'.- Nomination form duly attested by the Head of Office (Form-A).

Annex 'G'.- CNIC, LPC, Pension Book, Retirement order, Contribution

Statement duly signed by the Director Admn;.

Form "B"

**PART II**

**CERTIFICATES BY THE HEAD OF DEPARTMENT**

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.

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