

राष्ट्रीय आदिवासी छात्र शिक्षा समिति

(जनजातीय कार्य मंत्रालय के अंतर्गत
एक स्वायत्त संस्थान, भारत सरकार)
भू-तल, गेट नंबर-3ए, जीवन तारा बिल्डिंग,
संसद मार्ग, नई दिल्ली-110001
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National Education Society for Tribal Students

(An Autonomous Organization under
Ministry of Tribal Affairs, Govt. of India)
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No. NESTS/H-1/58/Policy/2024-25
E-Office No. 29003

Dated: 23/12/2024

To,

The Commissioner/Member Secretary/Director
State/UT EMRS Society

Subject: Group (Term) Insurance Scheme, 2024.

Please find attached "Group (Term) Insurance Scheme, 2024", which was approved in the 15th GBM meeting of NESTS, for your information and necessary action. Detailed modalities will be issued later.

Encl: As above

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(Anupam Sonalkar)
Joint Commissioner

Copy to:

1. Principal Secretary, State/UT EMRS Society
2. All Principals, NESTS
3. PA to Commissioner, NESTS

RULES OF NESTS EMPLOYEES
GROUP (TERM) INSURANCE SCHEME - 2024

1. **Objective:** To implement a GROUP INSURANCE SCHEME for NESTS to enhance staff recruitment and retention, given the current absence of such a scheme and the recruitment of approximately 9,000 staff for EMRS schools. This initiative will also serve as a welfare measure.

2. **DEFINITIONS:**

In these Rules, where the context so admits, the masculine shall include the feminine, the singular shall include the plural and the following words and expressions shall, unless repugnant to the context, have the following meanings.

i) 'THE EMPLOYER' shall mean the National Education Society for Tribal Students, its Regional Offices and its subsidiary units called as EMRSs.

ii) 'THE INSURANCE AGENCY' shall mean the Life Corporation of India (LIC).

iii) 'THE SCHEMES' shall mean National Education Society for Tribal Students Employees Group (Term) Insurance Scheme - 2024.

iv) 'THE RULES' shall mean the Rules of the Scheme as set out below and as amended from time to time.

v) 'THE MEMBER' shall mean the regular employee of the Society who has been admitted to the benefits under the Scheme.

vi) 'ENTRY DATE' shall mean (a) in relation to the members admitted to the Scheme on the date of commencement i.e. (actual date) (b) in relation to new members to be admitted to the Scheme after the commencement date, the Annual Renewal Date which is coincident with or which immediately next follows on which they become eligible.

vii) 'ANNUAL RENEWAL DATE' shall mean in relation to the Scheme the (actual date), and the (actual date) in each subsequent year.

viii) 'TERMINAL DATE' shall mean in respect of a Member the date on which employee attains superannuation or leaves from the service of NESTS, whichever is earlier.

ix) 'THE ASSURANCE' shall mean the Assurance to be effected on the life of the member.

x) 'THE RUNNING ACCOUNT' shall mean the Account to be maintained by the INSURANCE AGENCY in favour of the Employer to which will be credited the premiums remaining in respect of the Members after utilizing such part as is required to provide life assurance benefit.

xi) 'THE BENEFICIARY' shall mean, in relation to a Member, the person or persons who has/have been appointed by him in terms of these

xii) Rules to receive the benefits under the Scheme in the event of his/her death whilst being insured.

xiii) 'REGISTER' shall mean the record of Members kept by the INSURANCE AGENCY.

xiv) The Employer will act for and on behalf of the Members in all matters relating to the Scheme and every act done by, agreement made with and notice given to the INSURANCE AGENCY shall be binding on the members.

3. COMMENCEMENT DATE:

The Scheme shall commence and the Rules shall take effect from (actual date).

4. ELIGIBILITY:

a) Regular employees who are aged not less than 18 years and not more than 60 years shall be eligible to join the scheme.

b) It shall be condition of service that all future employees must join the Scheme on the relevant Entry Dates as soon as they satisfy the conditions of eligibility.

c) No Member shall withdraw from the scheme while in service.

5. EVIDENCE OF AGE:

The Employer shall arrange to obtain satisfactory evidence of age in respect of each Member at the time of his entry into the Scheme.

6. EVIDENCE OF HEALTH:

Evidence of insurability in the form and manner required by the INSURANCE AGENCY will have to be submitted in respect of each Member in other words no member should be on leave on the MEDICAL GROUND on the day of admission to the scheme.

7. PREMIUM:

i) Category of posts for the purpose of this Scheme will be as under:

Category 'A'	Principal, Vice-Principal and all Officers of the Society upto the rank of Section Officers
Category 'B'	PGTs, Accountant, Office Superintendent and other comparable posts.
Category 'C'	TGTs, Assistant Section Officer, Audit Assistant, Sr. Secretarial

	Assistant, Catering Assistant, Jr. Secretarial Assistant, Drivers and other Comparable Posts. All MTS employees, Lab Attendant, or comparable post in the Society's Headquarter, Regional Offices and the EMRSs.
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ii) The sum insured amount for each category of the employees will be as under:

Sr. No.	Group of employees	Amount of Insurance covered
1	'A'	10.00 lacs
2	'B'	07.00 lacs
3	'C'	05.00 lacs

ii) The premium shall commence on the Entry Date and continue until the Terminal Date or otherwise as specified in the Rules.

iii) Employees entering the service of the Employer between two Annual Renewal Date in any year will be given the benefit of appropriate insurance cover from the date of joining the service to the date of their becoming Member of the Scheme on payment of premium as demanded by the INSURANCE AGENCY of India or other insurance company, as per their category.

iv) The Employer shall recover the premium in respect of all the Members from their salaries and remit the same in full to the INSURANCE AGENCY on the due date for providing benefits in accordance with the rules.

8. (A) BENEFITS

i) On death of the Member before the Terminal Date:

The life assurance benefit category wise i.e. A, B & C of Rs. 10.00 lacs, Rs. 07.00 lacs, Rs. 5.00 lacs respectively, as on the date of his death shall become payable to the beneficiary.

ii) On earlier cessation of service other than death:

No amount will be payable to the Member on earlier cessation of service other than death.

iii) On superannuation (retirement) of the employee:

The amount payable to the employee after superannuation will be structured based on a predetermined formula or percentage of their total contributions and employer contributions made during the service period as per insurance agency guidelines.

7. REVISIONS IN LIFE ASSURANCE BENEFITS:

The amount of Life Assurance Benefit, in respect of each member due to change in category, shall be revised only on the 'Annual Renewal Date' immediately next following the change of category.

9. TERMINATION OF MEMBERSHIP

The membership of the Scheme in respect of a member shall terminate upon the happening of any of the following events:

- (a) Member ceasing to be in the service of the employer
- (b) Member reaching the terminal date

10. RESTRAIN ON ANTICIPATION OR ENCUMBERANCE

The benefits under the scheme are strictly personal and cannot be assigned, charged or alienate in any way.

11. MASTER POLICY

The INSURANCE AGENCY will issue a Master policy to the employer incorporating the terms and conditions under which the benefits are assured.

12. APPOINTEMENT OF BENEFICIARY

Every member shall at the time of entry into the Scheme appoint one or more of his/her spouse/child/children or dependents to be his Beneficiary and file it with the Employer. If a member does not have a wife or child/children or dependents then he shall appoint his legal representative to be the Beneficiary. In the event of death of the Member, the benefits in respect of him will be paid to the Beneficiary or Beneficiaries appointed by him.

13. AMENDMENT OR DISCONTINUANCE OF SCHEME

The employer may discontinue the Scheme at any time subject to 3 month's previous notice being given to the members and the INSURANCE AGENCY and the discontinuance shall be effective from the 1st of the month, coincident with or following the expiry of the notice period.

(The group insurance agency through LIC or otherwise will be finalised by NESTS)