

**SINDH POULTRY VACCINE CENTRE
(GROUP INSURANCE) REGULATIONS
1998**

Karachi, dated: 27th May, 1998

No. SO(ADMN)/L&F/9-3/97, In exercise of the powers conferred by section 21 read with section 11 of Sindh (Poultry Vaccine Centre) Act 1995, the Center is pleased to make the following regulations, namely:

1. (1) Short title, commencement and extent: These regulations may be called the Sindh Poultry Vaccine Centre Group Insurance Regulations, 1998.
- (2) They shall come into force on such date as the Centre may by Notification appoint.
- (3) They shall apply to all employees, provided that the Centre may exclude any employee or class of employees from the operation of these regulations.
2. **Definition:** In these regulations, unless there is anything repugnant in the subject or context.
 - (a) "BPS" means a Scale of Pay sanctioned by the Centre in which a post or group of posts is placed;
 - (b) "Committee" means the Committee appointed under clause 14.
 - (c) "employee" means an employee of the Centre but does not include a contingent or work-charged employee.
 - (d) "family" means family of an employee which includes his or her:
 - (i) wife (or wives) or widow (or widows) or husband as the case may be;
 - (ii) legitimate children including step children, namely unmarried daughters, and sons, not more than twenty one year old, if residing with or wholly dependent upon him or her, and
 - (iii) parents, unmarried sisters minor brothers and children of deceased son if residing with an wholly dependent upon him or her.
 - (e) "Pay" means the amount drawn monthly by an employee as:
 - (i) pay which is sanctioned for a post whether held by such employee in substantive or officiating capacity;

- (ii) overseas pay, technical pay, personal pay and special pay and
- (iii) any other emolument which may specifically be classed as pay by the Chairman.

(f) "welfare fund" means the funds referred to in clause 3.

3. **Employees Welfare Fund:** (1) There shall be welfare fund for the welfare of the employees.

(2) The welfare fund shall consist of two parts, one for the employees in BPS-16 and above and other for the employees in BPS-15 and below and each part shall be maintained and administered separately.

- (3) Each part of the fund shall include:-
- (a) contributions made by the employees in BPS-16 and above in case of part I and employees in BS-15 and below in case of part-II;
 - (b) contributions made by the Centre;
 - (c) profits or interest accruing on the amount of the welfare fund.
4. **Deposit of Amounts:-** The moneys of the Welfare fund shall be deposited in such bank or banks as the Centre may direct.
5. **Contribution:-** (1) Every employee in BPS-5 or above shall contribute towards the welfare fund a sum of Rs. $3.63+0.50+0.80=4.93$ (Rupees four and paise ninety per annum per thousand of the sum in which he is insured, and the contribution in respect of the employees up to BPS-4 shall be made by the Centre.
- (2) The contribution under sub-clause (1) shall be made in twelve equated monthly installments and shall be far as possible be deducted at the source from the pay of the employee.
 - (3) Where the contribution cannot, for any reason, be deducted from the pay of the employee, he shall remit the amount payable by him to the Centre and the same shall be credited to the Welfare fund.
 - (4) When any contribution remains unpaid due to inadvertence or negligence of the employee, or such other reason, it shall be recoverable from him together with interest thereon.
 - (5) Where any contribution becomes recoverable under sub-clause (4) the same shall be recovered from the sub-sequent pay bill of the employee.
 - (6) Where an employee is transferred on deputation to a foreign service he shall continue to contribute to the welfare fund-during the period of deputation and the contribution shall be remitted by him to the Centre.
6. **Insurance of employees:-** An employee who is under the age of sixty years shall be insured in the sum as specified in clause, 7.
7. **Utilization of the welfare fund:-** (1) The welfare fund shall first be utilized for paying the premia for insurance of the employees to the insurance company or any other insurer and meeting other expenses on the arrangements made with such company or insurer.

(2) The Committee-

- (a) Shall arrange for insurance of the employees in the sums specified in the schedule or in the sums as may from time to time be notified by the Government in respect of its own employees with such insurance company or any other insurer, as the Committee deems fit;
- (b) Shall have the power to sanction expenditure incurred on the administration and management of the Fund; and
- (c) May do or cause to be done such other things as are ancillary or incidental to any of the afore said powers or to the purposes of the Fund.

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8. Arrangement with insurance Company:- Where the arrangement has been made with the insurance company or other insurer the sum in which an employee is insured shall, on his or her death be paid;
 - (a) to such member or members of his or her family as is or are nominated by him or her in full or in such shares as are specified by the deceased employee at the time of making the nomination; or
 - (b) where no valid nomination of the employee exists at the time of his or her death, to his family, and in the absence of the family, to his surviving relatives, if any, in the manner and in the shares in which the gratuity of a deceased employee of Government of Sindh is payable under the pension Rules applicable to such employee; or
 - (c) in the absence of the persons referred to the clauses (a) and (b) to the holder of succession certificate obtained from a court of competent jurisdiction.
9. The assured sum to be paid on the death of an employee shall be the sum prescribed for the time being in respect of the BPS in which he was placed immediately before his death.
10.
 - (1) Within three months of the coming into force of these regulations every employee below-sixty years of age shall nominate, in the form set out in Annexure "A" a member or members of his family to whom he desires the sum assured to be paid in the event of his death specifying in case the sum assured is to be paid to more than one member of his family, the proportion in which such sum is to be paid to them, and in case the nominee is a minor the employee shall further nominate a person or persons through whom such sum should be paid.
 - (2) An employee in Bps-16 or above shall forward the nomination form to the insurance company with whom the employee is insured where upon the company shall assign a nomination number and furnish a receipt for the record of the employee.
 - (3) An employee BPS-15 or below shall submit the nomination to the Chairman or the officer authorized by him in this behalf, as the case may be, who shall place the same in the service book of such employee.
 - (4) An employee may, at any time, cancel a nomination by sending a notice in writing to the appropriate authority and submitting revised nomination.
11. If the nomination submitted by the employee relates only to a part of the total sum assured the part to which it does not relate shall, in the event of his death, be paid in accordance with the provisions of sub-clauses (a) or (c) of clause 8.

12. (1) As soon as may be after the death of an employee, the Chairman shall furnish to the insurance company:-
- (i.) a certificate in the form set out in Annexure "B" or "C" as the case may be certifying the death of the employee indicating the BPS in which he was placed immediately before his death;
 - (ii.) where the deceased was an employee in BPS-15 or below one copy of the nomination form referred to in sub-clause (3) of clause 10;
 - (iii.) a certificate specifying, the names of the members of his family, and in the absence of any member of his family, the names of his surviving relatives, to whom the sum assured is payable under the provisions of (sub-clause (b) of clause 8 and the shares in which the sum is payable to each member of the family or surviving relatives as, the case may be and

- (iv) in the absence of the persons referred to in sub clause (ii) and (iii) a certificate specifying the name of the holder of succession certificate obtained from the court of competent jurisdiction.
- (2) On receipt of the documents referred to in sub clause
 - (1) the Insurance Company shall make arrangement for immediate payment of the assured sum.
- 13. If an employee, for any reason whatsoever quits the service or is discharged or removed or dismissed from service he shall not be entitled to any benefit from the welfare fund or to any claim for the refund of the contribution made by him towards the welfare fund during the period of his service.
- 14. **Constitution of the Committee:**
 - (1) The Chairman shall appoint a Committee including a senior officer of the Committee nominated by the the Centre who shall be the Chairman of the Committee for administration of both the parts of the welfare fund.
 - (2) Not less than two members of the Committee shall be appointed from amongst the employees in BPS-15 and below and in BPS-16 and above giving equal representation to each class of the employees.
 - (3) The Chairman of the Committee may coopt one or two members for any special subject which the committee may be called upon to deal with.
 - (4) No member of the Committee shall be entitled to any remuneration.
 - (5) The Chairman of the Committee may appoint any officer of the centre to act as Secretary to the Committee and he shall be responsible for:
 - (i) the maintenance of records relating to the welfare fund;
 - (ii) the disbursement of money from the welfare fund.
 - (iii) the maintenance of accounts of the welfare fund;
 - (iv) the preparation of the agenda of the meetings of the committee and giving advance notice of such meeting to the members of the committee.
 - (v) drawing up the minutes of the meeting;

15. **Procedure of the Committee:** (1) The Committee may do or cause to be done such things as are ancillary or incidental to any of the aforesaid powers or to the purposes of the welfare fund.
- (2) There shall be held at least one meeting of the Committee in every three months period, provided that a special meeting may be called by the Chairman of the Committee at any time if in his opinion it is expedient to do so.
- (3) The Chairman of the Committee and any two members of the Committee shall form the quorum at the meeting.
- (4) The decisions by the Committee shall be taken by majority of votes, and in case of equality of votes, the Chairman of the Committee shall have a second vote;

16. **Drawls:-** Any amount required to be drawn from the welfare fund shall be drawn through a cheque signed by the Secretary of the Committee provided; that where the amount to be drawn exceeds fifty thousand of rupees, the cheque shall also be signed by the Chairman of Committee.
17. (1) The accounts of the welfare fund shall be kept in rupees and all payments from it shall be made in rupees.
(2) The accounts of the welfare fund shall be audited annually by the Auditors of the Authority.
17. No appeal shall against any decision of the Committee.

**SCHEDULE
(Sec clause-7)**

Employee (1)	Sum assured (2)
Basic Scale-20 and above	Two hundred thousand
Basic Scale-19	One Lac & Seventy five thousand
Basic Scale-18	One Lac fifty thousand
Basic Scale-17	One Lac rupees
Basic Scale-16	Seventy five thousand
Basic Scale-11 to 15	Fifty thousand
Basic Scale-05 to 10	Twenty five thousand
Basic Scale-01 to 05	Twenty thousand

**ANNEXURE-"A"
FORM OF NOMINATION
(Sec sub-clause (1) of clause 10)**

I _____ Son/Daughter/Wife of the _____
an employee of the Sindh Poultry Vaccine Centre hereby nominate the person/persons mentioned below, who is are member /members of my family as defined in the SPVC employees welfare Fund Regulations, 1995 to received the sum in which I am insured, in the event of my death.

Name and address of Nominee	Relationship	Proportion Age of the amount to be paid	If the nominee is minor name of the person or persons to whom payment to be made on his/her behalf
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Attested _____

Dated the _____ day of 19____

Signature of subscriber

Seal of Officer

The signature of the subscriber should be attested by an officer in BPS-17 or above who should affix his seal of Officer below his signature.

ANNEXURE "B"
BPS-16 AND ABOVE OFFICERS
(See Clause 12)

SINDH POULTRY VACCINE CENTRE, KARACHI
Dated the _____

To,

_____ (Address of the Insurance co.)

Reference:- **Group Insurance Scheme.**

Dear Sir,

With reference to the above noted scheme. I have to report that Mr./Mrs./Miss. _____
aged _____ years, died on _____

It is therefore, requested that the payment of Rs. _____ (Rupees _____
only), the amount for which the deceased was insured, may be made in favour of the nomine /
nominees / surviving relatives / holder of succession certificate of the deceased.

It is hereby certified:

- (1) That the deceased was subscriber to the welfare Fund.
- (2) That at the time of the death the deceased was a BPS _____ employee.
- (3) That the deceased was not a contingent or work charged employee.
- (4) That the employee died while in service and his age at the time of death did not exceed sixty years.
- (5) That the information given by client has been verified and found correct.

As there is no valid nomination of the deceased the amount may be paid to the following
surviving relatives/succession certificate holders namely: "

- (i)
- (ii)
- (iii)
- (iv)
- (v)

Score out if out necessary.

Yours Faithfully,

CHAIRMAN
Welfare Fund Committee

ANNEXURE "C"
BPS-01 TO OFFICIALS
(See Clause 12)

SINDH POULTRY VACCINE CENTRE, KARACHI

Dated the _____

To,

_____ (Address of the Insurance co.)

Reference:- **Group Insurance Scheme.**

Dear Sir,

With reference to the above noted scheme. I have to report that Mr./Mrs./Miss. _____
aged _____ years, died on _____

It is therefore, requested that the payment of Rs. _____ (Rupees _____
only), the amount for which the deceased was insured, may be made in favour of the nomine /
nominees / surviving relatives / holder of succession certificate of the deceased.

It is hereby certified:

- (1) That the deceased was subscriber to the welfare Fund.
- (2) That at the time of the death the deceased was a BPS _____ employee.
- (3) That the deceased was not a contingent or work charged employee.
- (4) That the employee died while in service and his age at the time of death did not exceed sixty years.
- (5) That the information given by client has been verified and found correct.

As there is no valid nomination of the deceased the amount may be paid to the following
surviving relatives/succession certificate holders namely: "

- (i)
- (ii)
- (iii)
- (iv)
- (v)

Score out if out necessary.

Yours Faithfully,

CHAIRMAN
Welfare Fund Committee

By order of
(Dr. Muhammad Nawaz Baloch)
Secretary to Government of Sindh /
Chairman Board of Management
Sindh Poultry Vaccine Centre
Korangi, Karachi

