



ABOUT APGLI

A Brief History of APGLI department

1. The APGLI Department is one of the oldest departments in the State. The Scheme was originally started in 1907 by the Nizam of erstwhile State of Hyderabad for the welfare of his employees. After formation of Andhra Pradesh state in 1956, the scheme was changed as "Andhra Pradesh Government Life Insurance Fund". The first Managing Committee meeting after formation of Andhra Pradesh State consisting of 4 members, one Secretary and a President was held on 25-9-1957 and Sri B.Gopala Reddy, the then Honorable Finance Minister was President of the meeting. Till 1976, there was only one office at Hyderabad and in 1976, the department was reorganized by opening four Regional Offices, one each at Hyderabad, Warangal, Vijayawada and Kurnool. And later in 1998 and the Department was again reorganized by the Government, by opening (23) District Insurance Offices in place of the four Regional Offices. In 2014 Andhra Pradesh Reorganisation Act, 2014 for bifurcation of Andhra Pradesh received the President's assent on 01 March 2014. The "appointed day" for the new States' formation is 02 June 2014. And now in the residual State of Andhra Pradesh the APGLI is operating with 13 district insurance offices and the Head office of the department the Directorate of Insurance is working from Anjaneya Towers, Ibrahimpatnam, Vijayawada W.E.F SEP 2016.
2. APGLI is a compulsory life insurance scheme apart from other compulsory saving schemes like GPF/EPF, GIS. All the state government employees who are drawing salaries from 010 head of account of the Government of Andhra Pradesh are mandatorily bound to get insured with APGLI scheme. The minimum compulsory subscription is fixed around 4% of the basic pay however slab rates are introduced w.e.f. 1994 onwards.
3. The pay slabs and corresponding compulsory premium with reference to the PRC-2015

S.No	Pay Scale	Monthly Premium
1	Pay from 13,000 to 16,400	Rs. 500.00
2	Pay from 16,401 to 21,230	Rs. 650.00
3	Pay from 21,231 to 28,940	Rs. 850.00
4	Pay from 28,941 to 35,120	Rs. 1150.00
5	Pay from 35,121 to 49,870	Rs. 1400.00
6	Pay from 49,871 and above	Rs. 2000.00

[G.O.Ms.No. 36, Finance (Admn-DI&F) Department, dated 5.3.2016]

A person whether superior grade employee or Office Subordinate employee who desires to pay more may be allowed to contribute upto 20% of his pay subject to medical examination at the discretion of the Director of Insurance.[G.O.Ms.No.26 Finance & Planning (FW.Admn-II) Dept., dated 22.02.1995.] Subject to some conditions the Good health certificate should be produced by the proponent if he desired to enhance the premium above compulsory slab rates.

Except as provided in rule 22, the premium for insurance effected shall be payable monthly and shall be recovered by deduction from the pay of the insured every month. . (G.O.Ms.No. 318, Finance (Pen.I) Dept. dated 20.09.1964 w.e.f. 21.02.1963) **The Drawing & Disbursing Officers concerned are solely responsible for effecting the recovery of revised premium time to time from all the eligible employees i.e., who are between 22 to 55 years of age, duly forwarding the requisite proposal forms and obtaining the requisite policies from the Insurance Department. G.O.Ms.No. 36, Finance Admin DI&F) Dept. dated 5.3.2016** Under any circumstances proposal shall not be accepted if the applicant has already attained the age of (55) years on the date of submission of his application, notwithstanding the fact that the amount was already deducted in the monthly pay hills. Such amounts shall be treated as unauthorized amounts and refunded to the individual following the usual procedure.

Issue of Policies

1. After deduction of first Premium, the employee has to fill up and submit a proposal form duly signed and attested by his/her DDO/Head of office for obtaining APGLI policy. The proposal form to be filled with details of Name of the employee, Designation, Name of the Office, Employee ID No, Adhar No, Mobile No, Father's Name, Date of Birth, Nominee details and policy number(in case of enhanced policy), basic pay, amount of premium increased, and month & year in which it is increased (G.O.Ms.No.124, Fin. (Admn.II) Dept., Dt.24.05.13)
2. Only premium payment without submission of proposal form will not give any risk coverage or monetary benefit to the subscriber and such payments will be treated as unauthorized amounts which will be refunded on application, without any interest or bonus.
3. - The APGLI policies do not lapse.(This means once policy is taken the policy holder has to continue premium until maturity and there is no provision to discontinue). APGLI Premium is exempted from income tax under Section 80C. In case of maturity of the policy, the total Sum Assured and Bonus till Date of Maturity are paid to the policy holder. If the Policy Holder ceases to be Government servant, and decides to surrender the policy by discontinuing the payment of Premium, the subscriber will be paid the Surrender Value and the eligible Bonus. In case of Death of policy holder before maturity of the policy, the full Sum Assured along with Bonus till date of death are paid to the legal heirs

Remittance of Premiums

1. The premium is recovered at source in the salary bills of the employees and the details are sent through schedules.
2. The employees whose salaries are not paid through Treasury/PAO and who have to pay the premium through Challan have to credit the premium to the below head of the account.
 - Major Head 8011 – Insurance and Pension Funds.
 - Minor Head 105 – State Government Insurance Fund.
 - Sub Head 01 – Andhra Pradesh State Government Life Insurance Fund.
 - (THE ONLINE CHALLAN TO BE MADE THROUGH CFMS PORTAL WHICH SHALL BE ACCESSED FROM ANYWHERE FROM INDIA)
3. The department service major head and also DDO code should be quoted in the Challan.

Government have amended the APGLI fund rule 36 vide G.O.Ms.No. 184, Finance (Admn-II) Department dated 30-6-2006

When an Insured is absent from duty on leave with allowances, the premium shall be realised when such leave allowances are drawn. If he obtains leave without allowances or be suspended from service, the premium, if not otherwise recovered, shall be a debt on his policy, carrying compound interest at 8.8 per cent per annum or interest rate earned by the fund for that period and shall be recovered as arrears from his future pay, if any, instalments not exceeding (5) instalments from his pay.

Where the premium is not recovered or paid for any reason, the arrears of premium shall be debt on his policy carrying compound interest at the rate earned by the fund balance from time to time. The arrears of premium with interest shall be collected while making the payment of assured sum on such Insurance Policy are shall be recovered as arrears

from his future pay if any, in instalments not exceeding 5 instalments from his pay.

Provided that where the payment of policy amount is found to be less than the arrears of the premium with interest such a policy shall be treated as null and void and the premium paid shall be forfeited to the Fund

Loans from A.P.G.L.I (will be sanctioned by the District Insurance Officer)

Loan may be sanctioned up to 90% of the surrender value and shall be recovered in 12 EMI minimum and maximum 48. In case of house loans the max. EMI is allowed to 60. A Simple interest will be charged on the loans advanced at the rate of 1% over and above GPF interest rate After Principal only, interest will be recovered in one or more installments not exceeding (10) monthly installments as per the Deduction Orders (Govt. Circular Memo No.707/119/A2/ Admn.II/ 2013) Calculate the accruable amount of interest due, at the time of sanction of loan itself and total amount arrived thereon (Principal Loan + Interest) should be deducted in EMI from the subscriber. (G.O.Ms.No. 74 Finance (Admn.II) Dept., dt: 18.6.2015. No loan shall be granted for a sum less than Rs.1000/- vide G.O.Ms.No.160 Fin & Plg (FW Admn-II) Dept dated 15.05.1996.

Required Documents are:-

1. Loan form duly filled and attested by DDO (with details of Name of the employee, Designation, Name of the Office, Employee ID No, Adhar No, Mobile No, Father's Name, Date of Birth, policy number,)
2. First page of Bank pass book Xerox copy

Claims (will be settled by the District Insurance Offices.)

I-In the case of retirement:-

Required Documents are:-

1. Refund form No-1 (with details of Name of the employee, Designation, Name of the Office, Employee ID No, Adhar No, Mobile No, Father's Name, Date of Birth, policy number,)
2. Advanced stamped receipt
3. Original policy
4. Copy of retirement order duly attested by the gazette officer.
5. First page of Bank pass book Xero copy
6. Adhar Card Xerox copy,

II-in case death:-

1. Refund form no.2, duly filled in and attested by the H.O.O. (with details of Name of the employee, Nominee details , Designation, Name of the Office, Employee ID No, Adhar No, Mobile No, Father's Name, Date of Birth, policy number,)
2. Advanced stamped Receipt
3. Original policy
4. Legal heir certificate issued by the M.R.O. concerned.
5. First page of Bank pass book Xerox copy of nominee
6. Adhar Card Xerox copy of nominee
7. Death Certificate of the deceased policy holder

If the beneficiary is a minor the insurance amount shall be made to the guardian as declared by the civil court

Every year the A.G. will audit the accounts and submit a report to the Govt. of the progress of the fund position of the previous year. (APGLI FUND Rule-12) No suit or action lie against the Director of Insurance or any other officer in respect of any act done or declaration made bonafide by him under these rules. (APGLI FUND Rule-17)

The APGLI Departmental official website apgli.ap.gov.in through which every policy holder can login from the website from anywhere and can submit proposal forms, loan applications and claim applications through online.

Director of Insurance

Related Links

- ap.gov.in
- apfinance.gov.in
- cfms.ap.gov.in
- dwa.ap.gov.in
- dsa.ap.gov.in
- treasury.ap.gov.in

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Contact Us

C-Block, 5th Floor, Anjaneya Towers,
Bhimaraju Gutta, Ibrahimpatnam, Vijayawada
Andhra Pradesh 521456.

 **Call Us**
0866-2884006

 **Email**
[dir_apgli\[at\]ap\[dot\]gov\[dot\]in](mailto:dir_apgli[at]ap[dot]gov[dot]in)

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

PUBLIC SERVICES – APGLI-Enhancement of age of maturity from 60 to 62 years- Issue of revised sum assured rates for endowment life insurance policy with maturity age 62 years - Revised compulsory deduction rates as per latest Revised pay scale-2022 slabs-increase of insurable age from 55 to 57- Revision of voluntary subscription limit-Orders issued. teachersneed.info

FINANCE (ADMN-III-DI,DSA) DEPARTMENT

G.O.Ms.No.198

Dated:18.10.2022

Read the Following:-

1. G.O.Ms.No.36 Finance (ADMN.-DI & DF) Department, Dated:05-03-2016.
2. G.O.Ms.No.15, Finance (HR.IV,FR&LR)Department, Dated: 31-01-2022.
3. G.O.Ms.No.01, Finance (PC-TA) Department, dated:17-01-2022.
4. G.O.Ms.No.423 Finance (ADMN.II) Department, Dated: 29-11-2005.
5. G.O.Ms.No.231 Finance (ADMN.II) Department, Dated: 28-06-2010.
6. G.O.Ms.No.46 Finance (ADMN.II) Department, Dated: 30-04-2015.
7. G.O.Ms.No.26, Finance & Planning (FW.Admn-II) Dept., dated 22.02.1995.
8. G.O.Ms. No. 86, Fin. (Admn.III) Dept, Dt.12-10-2020
9. G.O.Ms. No. 88, Fin. (Admn.III) Dept, Dt. 16-10-2020.
10. e-file.No.FIN04-38/84/2022-GENERAL SEC-DOID of Director of Insurance, A.P.

Under the existing rules, the Andhra Pradesh Government Life Insurance Department issues the Endowment Insurance policies to the Government employees based on the maximum insurable age of 55 years and these policies will mature on the insured attaining age of 60 years. In the Government orders fourth to sixth read above, the compulsory premium rates under the policy had been revised as and when the Revised Pay Scales were implemented to the State Government Employees including the Public Transport Department based on the recommendations of the successive Pay Revision Commission and the existing rates are prescribed in the G.O. read above.

2. In the reference 2nd read above, the Government enhanced the age of superannuation of the State Government employees from (60) years to (62)years.

3. In the reference 3rd read above, the Government have issued orders introducing the Revised Pay Scales 2022

4. Consequent to enhancement of age of superannuation from (60) years to (62) years and introduction of the Revised Pay Scales 2022, the Director of Insurance A.P in the reference 10th read above, has sent proposals for enhancement of the maximum insurable age from 55 years to 57 years and to revise the slab rates according to the RPS 2022 along with the sum assured table applicable to various categories of employees.

5. After careful examination of the proposal of the Director of Insurance, A.P, Government hereby order that the maximum Insurable age under the Andhra Pradesh Government Life Insurance Scheme be raised from 55 years to 57 years and the rates of compulsory premium under the scheme shall be revised as detailed below and accordingly issue the following instructions

Existing Slab Rates (RPS –2015)	Existing Compulsory monthly Premium	Revised Slab Rates (RPS –2022)	Revised compulsory monthly Premium
Pay from Rs.13000 to Rs.16400	500/-	Pay from Rs.20000 to Rs.25220	800/-
Pay from Rs.16401 to Rs.21230	650/-	Pay from Rs.25221 to Rs.32670	1000/-
Pay from Rs.21231 to Rs.28940	850/-	Pay from Rs.32671 to Rs.44570	1300/-
Pay from Rs.28941 to Rs.35120	1150/-	Pay from Rs.44571 to Rs.54060	1800/-
Pay from Rs.35121 to Rs.49870	1400/-	Pay from Rs.54061 to Rs.76730	2200/-
Pay from Rs.49871 and above	2000/-	Pay from Rs.73761 and above	3000/-

6.

- a) All the employees shall have to increase their monthly premium as per the revised rates applicable to their basic pay as on date and forward the requisite proposal form to the concerned APGLI office through their DDOs only.
- b) Unless proposal forms are submitted to the extent of their monthly premium contribution and policies obtained, the employees will not get Insurance coverage for the enhanced premium paid.
- c) The Drawing and Disbursing officers have to deduct first premium deduction as per slab rates only.
- d) A Policyholder can enhance his premium contribution only after successful completion of one year of service.

- e) An employee who desires to get more insurance coverage can increase his/her further premium voluntarily up to 15% of his basic pay, including total premium of all his/her policies by supersession of the existing maximum limit of premium. i.e. 20% of basic pay as per G.O.Ms.No.26 Finance & Planning (FW.Admn-II) Dept., dated 22.02.1995 with as usual terms and conditions of submission of Good Health Certificate issued by Civil Assistant Surgeon or equivalent cadre Medical officer and a certificate containing particulars of medical leaves for last three years of enhancement in case of Employees who enhanced their premium more than 8% of their basic pay.
- f) An employee who is already a subscriber of the fund having policy/policies, and is aged below 57 years can enhance the premium for additional policies. However, he/she should submit his application in the prescribed proforma before he actually attains the age of 57years.
- g) Under any circumstances proposal form shall not be accepted if the applicant has already attained the age of 57 years on the date of submission of his application, notwithstanding the fact that the amount was already deducted in the monthly pay bills. Such amounts shall be treated as unauthorized amounts and refunded to the individual following the usual procedure.
- h) An employee who is already a subscriber of the Fund but is aged above (57) years cannot increase the Premium for additional policies. However, in respect of those employees, recovery of existing premium shall continue for the existing policies till the date of Last Premium due of such policy.
- i) In respect of the Policyholders who are suffering from 1) Heart 2) Kidney 3) Lungs and 4) Cancer Ailments their subscription will be restricted to the Compulsory Monthly premium only and subject to the present health condition of proponent.

7. These orders shall come into force with effect from 01.11.2022 and the above revised premium rates shall be recovered from the pay of October,2022, payable on 01.11.2022.

8. The Drawing and Disbursing officers concerned are solely responsible for effecting the recovery of revised premiums from all the eligible employees i.e. who are below 57 years of age from the pay of October 2022, payable on 01.11.2022 duly forwarding the requisite proposals forms and obtaining the requisite policies from the APGLI department invariably. If the fixation is delayed for any reason, the premium shall be recovered only from the month of drawl of pay fixation arrears and in such case, no arrears of premium shall be collected.

9. To ensure proper implementation of the scheme the HODs / DDOs are requested to follow the above instructions scrupulously.

10. The Director of Treasuries and Accounts, Andhra Pradesh and the Director of works and Accounts, Andhra Pradesh shall issue suitable instructions to all the District Treasury Officers/ Treasury Officers / Pay and Accounts Officers under their control, to ensure that the above revised premium rates with reference to new pay slabs are implemented from the pay of October,2022 payable on 01.11.2022 and ensure percent coverage of eligible employees under Andhra Pradesh Government Life Insurance Scheme. The Districts Treasuries and Sub-Treasuries / Pay and Accounts Officers (works) , and the Pay and Accounts Officer, Andhra Pradesh should verify the collection of premium as per the slab rates before passing the salary bills.

11. The Director of Insurance , Andhra Pradesh, Shall ensure that policies are issued to all the subscribing employees expeditiously after the applications are received in his department duly following the normal procedure.

12. All the Departments of Secretariat / Head of Departments are requested to issue suitable instructions to their subordinate offices to ensure that all eligible employees are brought under the Andhra Pradesh Government Life Insurance Scheme.

13. Copy of this order is available on Internet and can be accessed at address AP Gazette <https://apegazette.cgg.gov.in>

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

Dr. K.V.V. SATYANARAYANA
SECRETARY TO GOVERNMENT

To

The Director of Insurance, A.P, Ibrahimpatnam.

The Director of Treasuries & Accounts. A.P, Ibrahimpatnam.

The Director of State Audit, A.P, Ibrahimpatnam.

The Director of Works Accounts. A.P, Ibrahimpatnam.

The Director of Pay and Accounts, A.P, Ibrahimpatnam.

The Secretary to Governor, A.P., Vijayawada Amaravati.

The Private Secretary to the Hon'ble Chief Minister, A.P.

The Private Secretaries to all the Hon'ble Ministers of A.P.

All the Heads of Departments

(Including Collectors and District Judges)

All the Departments of Secretariat.

The Registrar, High Court of A.P., Vijayawada Amaravati.

The Registrar, A.P.A.T., Vijayawada Amaravati.

The Secretary, A.P. P.S.C., Vijayawada Amaravati.

The General Manager, P.T.D (A.P.S.R.T.C) ., Vijayawada Amaravati.

The Chairman, Tribunal for Disciplinary Proceedings, A.P., Vijayawada Amaravati.

The Chairman, A.P., Housing Board, Vijayawada Amaravati.

The Secretary, A.P.G.E.N.C.O./T.R.A.N.S.C.O.

All the District Treasury Officers.
All the District Development Officers, ZillaParishads.
All District Panchayat Officers.
All Mandal Development Officers.
All Secretaries of ZillaGrandhalayaSamsthas through Director of Public Libraries, Vijayawada Amaravati.
All Secretaries of Agricultural Market Committees through the Director of Marketing, Vijayawada Amaravati.
All the Commissioners/Special Officers of Municipalities.
All the Registrars of Universities.
All the Director of Accounts.
All the Recognized Service Associations.
The Nodal Officer, Finance, apegazette.
The Director of Insurance, A.P, Ibrahimpatnam is instructed to communicate this order to all the address entry.

// FORWARDED:: BY ORDER//


SECTION OFFICER

Annexure to G.O.Ms.No.198, Finance (ADMN-III,DI-DSA) Department, dt:18.10.2022.

ENDOWMENT ASSURANCE POLICY MATURING AT THE AGE OF (62) YEARS
(WITH PROFITS)

TABLE SHOWING THE SUM ASSURED UNDER THE POLICY

Age at next Birthday at entry in years	Sum Assured Rs.
21	424.19
22	403.61
23	384.00
24	365.32
25	347.51
26	330.52
27	314.32
28	298.87
29	284.11
30	270.03
31	256.58
32	243.73
33	231.44
34	219.68
35	208.43
36	197.65
37	187.31
38	177.38
39	168.52
40	159.98
41	151.73
42	143.77
43	136.07
44	128.62
45	121.38
46	114.36
47	107.71
48	101.22
49	94.88
50	88.65
51	82.50
52	76.39
53	70.28
54	64.12
55	57.83
56	51.34
57	44.55


SECTION OFFICER

ఆంధ్రప్రదేశ్ ప్రభుత్వం
Govt. of Andhra Pradesh



బీమా నిర్దేశాలయం
Directorate of Insurance

ఈ దిగువ అనుసూచికలో 'బీమాదారుగా' పేర్కొనబడిన ప్రతిపాదకుడు/ప్రతిపాదకురాలు అనుసూచికలో తెలిపిన బీమా ప్రతిపాదనను, ప్రకటనను ఆంధ్రప్రదేశ్ గవర్నరుగారి వద్ద నిక్షిప్త పరచి, తగు సంతకము చేసిన సదరు ప్రతిపాదన, ప్రకటన బీమా ఒప్పందమునకు ప్రాతిపదికగా ఉండుటకు అంగీకరించినందున

Whereas the proposer named as the "Insured" in the schedule annexed hereto has deposited with the Governor of Andhra Pradesh a proposal and declaration for assurance mentioned in the Schedule and has agreed that the said proposal and declaration signed by him shall be the basis of the contract for గవర్నరుగారు సదరు ప్రతిపాదనను ఆమోదించినందున, అనుసూచికలో పేర్కొనిన షరతులపై, అందులో తెలిపిన బీమా మొత్తమునకు గాను మొదటి ప్రీమియము వారికి ముట్టినందున
And WHEREAS the Governor has accepted the said proposal and has received the first premium for an assurance of the amount and on the terms stated in the Schedule

ఈ పాలసీ క్రింది అంశములకు సాక్షిభూతముగుచున్నది. ఆంధ్రప్రదేశ్ ప్రభుత్వ బీమా శాఖ డైరెక్టరుకి లేక తత్కాలముందు అతని కర్తవ్యములను నిర్వహించుచున్న అధికారికి లేక, ఇందు నిమిత్తము గవర్నరు గారిచే సక్రమముగా అధికార మియబడిన ఏ ఇతర అధికారికైనను సదరు అనుసూచికలో నిర్ణయించిన ప్రకారము లేక మరణము వీటిలో ఏది ముందు సంభవించునో అంతవరకు నెలసరి ప్రీమియములు చెల్లించిన యెడల గవర్నరు గారు బీమా మొత్తము, సదరు అనుసూచిక, షరతుల ననుసరించి చెల్లించదగియున్నట్లు సదరు ప్రకారముగా నిరూపించబడిన మీదట దానికి హక్కు కలిగి యున్నట్లు సదరు అనుసూచికలో పేర్కొనబడిన వ్యక్తికి లేక వ్యక్తులకు సదరు మొత్తమును చెల్లించుటకు భాధ్యులగుదురు.

Now this policy witnesseth that if the insured shall pay or cause to be paid to the Director, Directorate of Insurance, or the Officer for the time being performing his functions or any other Officer duly authorised by the Governor in this behalf, subsequent monthly premiums as stipulated in the said Schedule, or until his death, whichever shall occur earlier, the Governor shall upon satisfactory proof that the sum assured as become payable, in terms of the said Schedule, be subject and liable to pay the said sum to the person or persons mentioned in the said Schedule as entitled thereto :

ఐతే పై చెప్పిన ప్రతిపాదనలు గల వివరణ, ప్రకటన, యదారమైనవిగాని ఎడల ఒప్పందము చెల్లదని దాని క్రింది బీమాదారు చెల్లించిన పైకము జస్టు చేసుకొనబడవలెనను నిబంధనకు లోబడియు, అనుసూచికలో పేర్కొనబడిన ఏదేని ప్రత్యేక నిబంధనలకు ఈ పాలసీలో భాగముగా ఇక ముందు చేయడు ఏదేని ఎండార్సుమెంటుకు లోబడియు ఈ ఒప్పందము చేసుకొనడమైనది.

BUT HIS / HER contract is made subject to the provision that it shall be void and the payment made by the insured under it shall be confiscated if the statement contained in the aforesaid proposal and declaration be untrue and subject to the special provisions, if any, stipulated in the schedule and subject to further endorsements, if any, which may be made part of this Policy.

ఈ పాలసీ తత్కాలముందు అమలులోవున్న ఆంధ్రప్రదేశ్ ప్రభుత్వ బీమా శాఖ నియమావళికి లోబడి మంజూరు చేయబడినదని ఇందు మూలముగా ప్రకటించడమైనది.

AND IT IS HEREBY DECLARED that this policy is granted subject to the Andhra Pradesh Govt. Life Insurance Fund rules in force.

Schedule (అనుసూచి)

పేరు Name	G RAMA KRISHNA	పాలసీ నెం. Policy No.	1700717 D
పేరాదా Desgn.	PRINCIPAL	నెలసరి ప్రీమియం Montly Premium	1,550 A.E. 53
తండ్రి పేరు Father's Name	G NARAYANAPPA	బీమా మొత్తం Sum Assured	85157
కార్యాలయ చిరునామా Office Address	2202 GENERAL EDUCATION PRL GOVT DEGREE COLLEGE, BUTTAIGUDAM WEST GODAVARI	బీమా ప్రారంభపు తేదీ Dt. of Commencement of Risk	01-05-2016
ప్రతిపాదన తేదీ Date of Proposal	1/6/2017	వివరి ప్రీమియం తేదీ Dt. of Last Monthly Prem. Due	30-04-2023
ప్రకటన తేదీ Dt. Of Declaration	01-05-2016	పుట్టిన తేదీ Date of Birth	01-07-1963
ప్రతిపాదన నెం. Proposal No.	2078160	పరిణామ తేదీ Date of Maturity	30-06-2023
		నామినీ పేరు మరియు వయస్సు Name of the Nominee & Age	M Sivakameswari 42
		నామినీ తండ్రి పేరు Father's Name of the Nominee	M Rama Chandraiah
		బంధుత్వము మరియు వాటా Relationship and Share	Wife 100

ప్రత్యేక నిబంధనలు: Special Provisions :

బీమా మొత్తము ఎవరికి ఎప్పుడు చెల్లించదగియుండును, 58 సంవత్సరములు పూర్తియైన మీదట బీమాదారుకు లేక అతను మరణించిన సందర్భములో ఆంధ్రప్రదేశ్ ప్రభుత్వ బీమా శాఖ డైరెక్టరు కార్యాలయములో నమోదైవున్న అతనికి సంబంధించిన నామినీకి లేక నామినీలకు అట్టి నామినీలు లేనప్పుడు ఆంధ్రప్రదేశ్ ప్రభుత్వ బీమా శాఖ నియమావళిలో సాంధ్యపరచిన ప్రకారము అతని/ఆమె వారసులకు చెల్లించబడును.

TO WHOM AND WHEN THE SUM ASSURED IS PAYABLE : To the assured on his completing the age of 58 years or in the event of his death, to his valid nomiee or nominees registered in the Office of the Diretorate of Insurance, Government of Andhra Pradesh and failing such nominees, to his heirs as provided in the A.P.G.L.I. Department Rules.

జిల్లా బీమాధికారి

DIST. INS OFFICER

WEST GODAVARI

21-03-2017

20.....తేదీ ఆంధ్రప్రదేశ్ గవర్నరు గారి కొరకు, వారి తరఫున

THE _____ DAY OF _____ 20____ FOR AND ON BEHALF OF THE GOVERNOR OF ANDHRA PRADESH

This Policy Bond is Electronically Generated, hence signature is not required.

(E.& O.E.)

Please visit : www.apgli.ap.gov.in

IMPORTANT INFORMATION

ముఖ్య విషయము

THE POLICY HOLDER is requested to note the following important provisions of the A.P.G.L.I. DEPARTMENT RULES. Further information can be had from the District insurance Office concerned.

ఆంధ్రప్రదేశ్ ప్రభుత్వ జీవిత బీమా శాఖ నియమావళిలోని ఈ క్రింద ముఖ్య నిబంధనలను దృష్టిలో ఉంచుకొనవలసినదని పాలసీదారును కోరడమైనది. ఇతర వివరములను ఆంధ్రప్రదేశ్ ప్రభుత్వ జిల్లా బీమా కార్యాలయముల నుండి పొందవచ్చును.

1. When an Insured official ceases to be in the service of Government before completing the age of 58 years he/she has to choose one of the alternatives given below by giving a written request to the Department within 3 months of such cessation failing which he will be deemed to have agreed to surrender his policy.
 - a) To continue to pay the premium due on his policy till the date of last premium due.
 - b) To surrender the policy, or
 - c) To discontinue the payment of premium and accept a paid-up policy for a proportionately reduce sum.
2. A surrendered policy may be reinstated any time before the payment of surrender value at the discretion of the Director provided the policy holder undergoes medical examination at his own expense and pay up all the arrears of premiums, a paid-up policy can be reinstated like wise.
3. A policy holder who has chosen 1 (a) is allowed to pay the premiums monthly, quarterly, half-yearly or yearly, 15 days grace is allowed when the premium is payable monthly and one month's grace when it is payable otherwise.
4. Bonus at the time of claim will be paid to the claimant as per rates declared by the govt. time to time.
5. No assignment to third party is allowed.
6. All policies are exempted from attachment.
7. The policy holders are advised in their own interest to nominate someone under the provisions of the rules of the department, as otherwise unnecessary complications might arise at the time of settlement of claims.
8. Subject to budget provision a loan can be granted to the subscriber under rule 45 of APGLI Department Rules.
9. The sanctioning authority is authorised to pass orders to effect recoveries of the outstanding Premium/loan together with interest, if any, from the subscriber in such manner as per the rules of the department.
10. If payment of premium is discontinued while in service for any reason, the arrears of premium together with interest at the rate earned by the Fund balances shall be paid.
11. Correct Policy Number assigned has to be quoted in the monthly schedules to avoid suspense. Policy Number assigned shall be recorded on the first page of the service register for record.
12. Present insurable age is between the age group of 21 and 53.

1. బీమా చేసిన ఉద్యోగి 58 సంవత్సరముల వయస్సు పూర్తి చేయక ముందే ప్రభుత్వోద్యోగమును విరమించిన యెడల విరమించిన మూడు నెలలలోగా డైరెక్టరుకు లిఖిత పూర్వకమైన నోటీసు ద్వారా ఈ క్రింది పద్ధతులలో ఒక దానిని ఎంచుకొని తెలియజేయవలెను. అట్లు చేయని ఎడల అతని పాలసీని అర్పించుటకు అంగీకరించినట్లు భావించబడును.
 - (ఎ) చివరి ప్రీమియం తేదీవరకు చెల్లించవలెను.
 - (బి) పాలసీని అర్పణ చేయుట లేక
 - (సి) ప్రీమియము చెల్లింపును విరమించి, ఆ దామాషాలో తగ్గించిన మొత్తమునకు చెల్లించిన (పెయిడ్-అప్) పాలసీని స్వీకరించుట.
2. అర్పణ విలువ చెల్లించుటకు ముందు ఎప్పుడైనను డైరెక్టరు వినెచనానుసారము అర్పించిన పాలసీని పునరుద్ధరించ వచ్చును. అయితే పాలసీదారు తన స్వంత ఖర్చుపై వైద్య పరీక్ష చేయించుకొని ప్రీమియము బకాయిలన్నిటిని చెల్లించవలెను. అదే విధముగా చెల్లించిన (పెయిడ్-అప్) పాలసీని కూడా పునరుద్ధరించవచ్చును.
3. 1(ఎ)లో తెలిపిన పద్ధతిని ఎంచుకొన్న పాలసీదారు ప్రీమియములను నెలవారీగా గాని, మూడు నెలలకు, అర్థ సంవత్సరమునకు లేక సంవత్సరమునకు ఒక్కసారి గాని చెల్లించుటకు అనుమతించబడును. నెలవారీగా చెల్లించవలసిన ప్రీమియమునకు 15 రోజులు గడువు, ఇతర విధమైన ప్రీమియములకు ఒక నెల గడువు ఇవ్వబడును.
4. క్లెయిము సమయమునందు చందదారునికి చెల్లింపు బోనస్ ప్రభుత్వముచే నిర్ధారించబడును.
5. మూడవ వానికి అప్పగించుటకు ఏ విధముగాను అనుమతించబడదు.
6. అన్ని పాలసీలు జప్తు నుండి మినహాయించబడినవి.
7. శాఖ నియమావళిలోని నిబంధనల ప్రకారము స్వప్రయోజనము దృష్ట్యా ఎవరో ఒకరిని నామనిర్దిష్టము చేయవలసినదని పాలసీదారులందరికి సలహా ఇవ్వడమైనది. అట్లు చేయని యెడల క్లెయిములను పరిష్కరించు సమయమున అనవసరమైన చిక్కులు ఏర్పడవచ్చును.
8. ఆంధ్ర.ప్ర.ప్ర.జీ.బీ. శాఖ నియమావళిలోని 45వ నిబంధనల క్రింద బడ్జెటు కేటాయింపుకు లోబడి చందదారులకు పాలసీల అర్పణ విలువలో 90 శాతము మేరకు రుణము మంజూరు చేయబడును.
9. ఆంధ్రప్రదేశ్ ప్రభుత్వ బీమా నిధి నియమనిబంధనలనుసరించి ఆదేశించిన రీతిగా చందదారు చెల్లించవలసిన ప్రీమియము/బుణాము మరియు వడ్డీ ఏమయినా ఉన్నచో దానితో సహా రాహుబట్టుకొను నిమిత్తము ఉత్తరువుజారీ చేయుటకు బీమాధికారికి అధికారము ఇవ్వబడినది.
10. ఏదైన కారణము చేత ప్రీమియం తగ్గింపు చేయని పక్షములో, బకాయి పడిన ప్రీమియంలను బీమానిధిపై పొందే వడ్డీరేటుతో చెల్లించవలసి ఉంటుంది.
11. చందదారుల ప్రీమియం అనామతు ఖాతాలోనికి వెళ్ళకుండా నివారించుటకు గాను నెలసరి షెడ్యూల్లను పాలసీదారుల సరియైన పాలసీ నెంబరు పేర్కొనవలయును. మరియు ఉద్యోగులకు కేటాయించిన పాలసీ నెంబర్లను వారి సర్వీసు రిజిస్టరు మొదటి పేజీలో నమోదు చేయవలయును.
12. ప్రస్తుత బీమా అర్హత వయస్సు 21 సం॥ల నుండి 53 సం॥ల లోపు.

Staff Pay Slip Showing the APGLI Deduction



Government of Andhra Pradesh

Salary Slip for the Month: May 2023 (01/05/2023 - 31/05/2023)

CFMS ID	14248724	HRMS ID	1005408
NAME	RAMA KRISHNA GOLLA	DESIGNATION	Principal
HOA	2202031030007010011NVN	SCALE	G-XXII (144200-218200)
Pay Period	01/05/2023 to 31/05/2023	Paid Days	31
BILL NUMBER	638775		
EARNINGS		DEDUCTIONS	
Basic Pay	188200	GPF Subscription	11500
Special Pay	2000	APGLI Subscription	1550
Dearness Allowances	58342	GIS Ins Fund	120
House Rent Allowance	16938	Professional Tax	200
		INCOME TAX	50000
		EHF SUBSCRIPTION	300
GROSS	265480	DEDUCTIONS	63670
		NET	201810