Public Works (1898) Department.

G.O., No. 507 S

DATED 28th January 1898

[Despatch Abstract.]

Postal Life Insurance & Monthly Allowances Scheme: Proposal

Dept. communicating Govt of India Resolution extending the —
To all Govt. servants whose pay is audited by the Civil & Mi
Account Dept and who are subject to the Civil Rules; and ad
thereto a further system of Endowment Assurance, Com
Officers of the P.W. Dept.

28.1.98

BACK PAPERS.

G.O.	No.	Department.	Date.	G.O.	No.	Departmen.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.	G.O.	No.	Department.	Date.

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Government 1898 Madras.

FINANCIAL.

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Recd. 21-2- *Regd.* 24-2- } 1898.

Enclosures ~

Spare copies 40.

G.O., No. 56, 24th January 1898.

JANUARY.

Postal Life Insurance and Monthly Allowances Scheme.

Communicating to the departments of the Secretariat and to all heads of departments under the Chief Secretary Resolution of the Government of India extending, with effect from 1st February 1898, the — to all Government servants whose pay is audited by the Civil or Military Account Department and who are subject to the Civil Rules; and adding thereto a further system of Endowment Assurance.

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OF MADRAS.

FINANCIAL DEPARTMENT.

READ—the following paper :—

Resolution of the Government of India, Finance and Commerce Department (Pensions, &c.), dated Calcutta, 7th January 1898, No. 89-P.

Read—the following correspondence :—

Financial Resolution, No. 1726, dated the 5th December 1883.

Letter to the Director-General of the Post Office of India, No. 6745, dated the 31st December 1887.

Despatch to Her Majesty's Secretary of State for India, No. 253, dated the 3rd September 1895.

Despatch from Her Majesty's Secretary of State for India, No. 180, Financial, dated the 31st October 1895.

Resolution.—In the Resolution of the 5th of December 1883 read in the preamble, the Government of India, with the approval of the Secretary of State for India, sanctioned, as an experimental measure, the introduction, with effect from the 1st of February 1884, of a scheme for Life Insurance and Monthly Allowances to be worked by the agency of the Post Office, and confined to the employés of that department; and in the letter of the 31st of December 1887, the scheme was, with the sanction of the Secretary of State for India, extended to the employés of the Telegraph Department.

2. In making these limited recommendations the Government of India informed the Secretary of State that, although the scheme was restricted at the outset to Postal employés, the eventual inclusion of all Government servants was contemplated. But, as the statistics regarding the expectation of native life were then too imperfect to permit of any very extended scheme of Life Assurance, and as the Secretary of State was of opinion that until the fund had been in operation for at least ten years it would be difficult to form a definite opinion regarding the probability of its eventual success, its operations were confined to the employés of those two departments only.

3. In the Despatch to the Secretary of State of the 3rd September 1895, the Government of India observed that the scheme had been in operation for eleven years; that it had worked well; that the financial position of the fund was sound and improving; and that they were of opinion that the time had now arrived when a further development might be attempted with safety and advantage, by extending the scheme to other departments of the Government service. They accordingly proposed (1) that the scheme should be extended to the members of all the Government establishments whose pay is audited in the Civil Account offices and to those members of establishments of the Military Department under audit of the Military Account offices who are subject to Civil Rules, and (2) that to the advantages already allowed by the scheme should be added a system of Endowment Assurance, which they considered to be specially suitable for Government servants who have to retire at a certain age upon a pension considerably less than the pay they have drawn up to that age.

4. These proposals having been sanctioned by the Secretary of State, the Governor-General in Council is pleased to direct that, with effect from the 1st of February 1898, all Government servants, whose pay is audited by the Civil or Military Account Department, and who are subject to the Civil Rules, shall be eligible to subscribe to the Postal Life Insurance, Endowment Assurance and Monthly Allowances Fund, in accordance with the rules, approved by the Government of India, which will be issued by the Director-General of the Post Office.

accompaniment to Dated 1901

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Postal Insurance Fund.

RULES RELATING TO POSTAL LIFE INSURANCE, ENDOWMENT ASSURANCE, AND MONTHLY ALLOWANCES.

The following rules are issued under the authority of the Government of India.

N.B.—The Governor-General in Council reserves to himself the right of making from time to time such additions and alterations in the rules or in the premia or subscriptions to be paid as he may consider necessary: provided that no such addition or alteration shall affect the conditions of any contract for a policy or monthly allowance which any person may have made with the Director-General of the Post Office of India under these or any other rules in force at the time of making the contract, unless such person has given his consent in writing to such addition or alteration.

Definitions.

1. In these rules—

The expression "Life Insurance" means a contract entered into by Government to pay a given sum of money, on the death of an individual, to his legal representatives or assigns.

The expression "Endowment Assurance" means a contract entered into by Government to pay a given sum of money to an individual, or his assigns, at a certain specified period of his life, or to his legal representatives or assigns at his death, if death occurs before the specified date.

The term "Insurance" includes life insurance and endowment assurance.

The term "Policy" means the written document containing the contract in respect of an insurance.

The term "Monthly Allowance" means a fixed sum payable monthly to a purchaser during his lifetime.

The term "Contract for Monthly Allowance" means the written document containing the agreement for the payment of a fixed monthly sum to the purchaser.

The expression "Proposer" means the person who applies for a life insurance or endowment assurance policy, or for the purchase of a monthly allowance.

The expression "the insured" or "insured person" means the person to whom a policy of life insurance or endowment assurance has been issued, or with whom a contract for the payment of a monthly allowance has been concluded.

The expression "Postmaster-General" means the head of a postal circle, and includes all officers exercising the powers of a Postmaster-General.

NOTE.—The Director General of the Post Office exercises the functions of a Postmaster-General with regard to the establishment of his own office and all officers immediately subordinate to him.

The expression "post office", as used in these rules, does not include a branch post office.

The expression "Principal District Officer" means the principal gazetted officer of the department to which the proposer or insured person belongs, in the district in which the proposer or insured person is serving. When there is no gazetted officer of the proposer's or insured person's department in the district, the term "Principal District Officer" means the gazetted officer to whom the proposer or insured person is immediately subordinate.

NOTE.—When the head of a department is himself the Principal District Officer of a proposer or insured person, he may nominate another gazetted officer of the department for the purpose of performing the duties prescribed in these rules for Principal District Officers.

The expression "Immediate Superior" means the head of the office in which the proposer is serving. If the proposer is himself the head of the office, the expression "immediate superior" means the officer to whom the proposer is directly subordinate.

The term "Premium" means the periodical payment for any policy.

The term "Subscription" means a sum of money payable either in a single sum or in monthly instalments for the purchase of a monthly allowance.

General Rules.

2. All Government servants (male or female) whose pay audited in Civil or Public Works Account Offices, and al

members of establishments of the Military Department, under audit of the Military Account Offices, who are subject to civil rules, are admissible to the benefits of the Postal Insurance Fund.

NOTE.—In this and other rules the term "Government servants" includes servants paid from local Funds, as defined in Article 39 of the *Civil Service Regulations*.

3. Any Government servant on any of the establishments mentioned in rule 2—

(*a*) may effect an insurance on his life for a sum not less than ₹50 or more than ₹4,000 payable at death;

(*b*) may purchase an endowment assurance policy for a sum not less than ₹50 and not more than ₹4,000, payable on his attaining the age of 45 or at some subsequent specified age, or at death if death occurs before he attains the age of 45 or other specified age;

(*c*) may purchase a monthly allowance, not less than 8 annas or more than ₹50, the payment of which may begin immediately, or at some specified future date.

NOTE.—The benefits detailed in this rule can be granted only to *permanent* members of the establishments mentioned in rule 2.

4. All Government servants who are admitted to the benefits of the Postal Insurance Fund have direct Government security for the payment at the proper time of the money due to them.

5. Tables showing the ages at which life insurance and endowment assurance policies and monthly allowances can be purchased, and the premia or subscriptions payable in each case, are attached to these rules.

6. No Government servant who has once been admitted to the benefits of the Postal Insurance Fund shall forfeit his right or interest in any life insurance or endowment assurance policy or monthly allowance purchased by him under these rules, by reason of his quitting the service of Government, from any cause whatsoever (except that referred to in rule 7).

provided that all payments due under the rules are regularly made.

7. False information knowingly furnished by a Government servant admitted to the benefits of the Postal Insurance Fund will render void the contract concluded with him, lead to the forfeiture of all payments made, and render him liable to dismissal from Government service.

8. Government officials are prohibited, under pain of dismissal, from making public any information of a private character obtained in the course of business regarding the Postal Insurance Fund or any transactions relating thereto.

9. A life insurance or endowment assurance policy, like other personal property, forms a portion of the estate of the holder, and his legal representatives are entitled to the payment of the sum assured in the absence of any provision to the contrary. The holder can, however, by an assignment endorsed on the policy, make the sum assured payable to any person he chooses to name, provided that it appears on the face of the assignment that it is made for valuable consideration, and that the assignment is registered in the office of the Postmaster-General. The policy holder may arrange with the assignee of the policy that all future premia shall be paid by the latter in the manner prescribed.

NOTE.—A contract for a monthly allowance payable to the purchaser during his lifetime cannot be assigned to any other person.

10. The administration of the Postal Insurance Fund under these rules is vested in the Director-General of the Post Office who is authorised to issue from time to time such subsidiary regulations and orders as he may deem necessary, provided that no such regulation or order shall be inconsistent with any provision of these rules or any rules that may hereafter be made by the Governor-General in Council.

11. The accounts connected with the Postal Insurance Fund will be kept in the office of the Comptroller, Post Office.

Life Insurance and Endowment Assurance.

12. Life insurance can be effected in two ways, *viz* :—

(*a*) By a monthly payment, until the person insured reaches the age of either 50 or 55;

(*b*) By monthly payments during the life of the person insured.

An endowment assurance can be effected—

By a monthly payment until the person insured reaches the age of 45 or some subsequent specified age not exceeding 55 years.

13. In every case the proposal for a life insurance or endowment assurance must be submitted in the prescribed form, and the proposer must undergo a medical examination. Forms of proposal are annexed to these rules.

NOTE.—Should a proposer, after undergoing the medical examination, change his mind as to taking out a policy and decide not to proceed further with his proposal, or should an insured person after taking out a policy, discontinue payment of the premia before the policy has been in force for twelve months, he will be required to pay a fixed fee of R4 for the medical examination which will be deducted from the next pay due to him.

14. A life insurance or endowment assurance contract will be held to commence from the date borne by the policy or written document in which the contract is recorded; and the policy will be given to the person insured for custody.

NOTE.—A policy holds good in the event of a Government servant losing his life while on field service.

Manner of effecting an Insurance.

15. When a person wishes to insure his life under these rules, or to purchase an endowment assurance policy, he will be required to answer, in his own handwriting, if possible, the questions in the prescribed form of proposal which can be obtained at the nearest post office (head or sub), and to sign the form in the presence of his immediate superior, who will, in his turn, sign the certificate to the effect that he has

read and explained the form to the proposer, and that the proposer's signature was affixed in his presence.

16. The immediate superior of the proposer will compare the answers in the form of proposal with the proposer's service-book or service-roll, and after satisfying himself that the details of the proposer's service have been properly recorded and attested, will forward the proposal and service-book, or a certified extract from the service-roll, in a registered envelope, by first mail if possible, to the Principal District Officer of the department in which the proposer is serving.

17. The Principal District Officer, on receipt of the proposal and service-book, or certified extract from the service-roll will examine them. If the entry regarding the proposer's age in the proposal does not agree with that in the service-book, or certified extract from the service-roll, the Principal District Officer will take immediate steps to have the discrepancy reconciled. If necessary, he will obtain from other officials of the department to which the proposer belongs, or from the officials of any other department under whom the proposer may have served, or from the persons named in the proposal, or from any other source, information regarding the proposer's age.

NOTE.—If the record of the proposer's services is maintained in the "History of services of Gazetted and other officers," the Principal District Officer should examine this book to satisfy himself about the correctness of the entry in the proposal regarding the proposer's age.

18. The Principal District Officer will then forward the proposal, in a registered envelope, to the Civil Surgeon, and request him to examine the proposer and to record his opinion regarding the proposer's age and health in the place provided for this purpose at the end of the form of proposal. He will likewise furnish the Civil Surgeon with a personal description of the proposer, so as to enable him to identify the latter, and request him to forward the proposal, duly completed and signed, in a registered envelope addressed to the Postmaster-General. The despatch of the proposal to the Civil Surgeon

will be intimated to the immediate superior of the proposer.

NOTE.—The personal description of the proposer, referred to in this rule, should contain the following particulars, *viz.*—(1) Height, (2) Complexion, (3) Colour of hair, (4) Colour of eyes, (5) Figure, and (6) Personal marks or peculiarities (such as scars, moles, or any peculiarity of figure or gait of a distinctive character).

NOTE 2.—When there is a Civil Surgeon in the district, the examination must be made by that officer. When there is no Civil Surgeon in the district the examination may be made by any Commissioned Medical Officer or any Medical Officer in charge of a district.

19. On receipt of intimation from the office of the Principal District Officer that the proposal has been sent to the Civil Surgeon, the proposer's immediate superior will direct the proposer to present himself for examination by the Civil Surgeon without delay. If not personally known to the Civil Surgeon, the proposer should be accompanied by some person who can identify

20. The Civil Surgeon will examine the proposer and require him to answer such enquiries regarding his health as he may think fit to make. He will sign the medical certificate and obtain the proposer's signature to the declaration on the form of proposal. He will then send the proposal in a registered envelope to the Postmaster-General.

NOTE.—The Civil Surgeon will receive a fixed fee of R4 for the medical examination, and should forward a claim for this amount to the Postmaster-General who will countersign and return it to him for payment at the nearest post office.

21. The Postmaster-General will decide whether the proposal is to be accepted or not, after satisfying himself, among other things, that the proposer's signature made before the Civil Surgeon agrees with that made before the immediate superior. If he decides that the proposal should be accepted, he will request the Comptroller, Post Office, to issue a policy and to send it to the post office, to be named by the Postmaster-General, at which the proposer can most conveniently take delivery of it. The Postmaster-General will issue a notice at the same time to the proposer informing him of the acceptance of his proposal and of the probable date on which the policy will reach this post office, and requesting him to arrange to take delivery of it by payment of the first premium in cash within ten days. The Postmaster-General will communicate his acceptance or rejection of the

proposal to the Principal District Officer of the department in which the proposer is serving.

NOTE 1. The Postmaster-General may not, without the special sanction of the Director-General of the Post Office, accept as the proposer's date of birth a date which does not agree with the entry of his age in the service-book, or service-roll, or History of services of Gazetted Officers.

NOTE 2.—For the purposes of the Postal Insurance business the Civil Surgeon at the head-quarters of each postal circle or in the case of a Presidency town one of the Presidency Surgeons, to be selected by the Civil Administrative Medical Officer of the Province, is appointed *ex-officio* Consulting Physician to the head of the postal circle. The latter officer may refer to the Consulting Physician of the circle for opinion on any medical certificate granted to a proposer by a person who is not a Commissioned Medical Officer.

NOTE. 3.—The Postmaster-General should not accept a proposal if the proposer has ceased, or at the time of tendering his first premium will have ceased, to be a Government servant.

22. The Comptroller, Post Office, will prepare a policy in the name of the proposer and date it ten days after the date of acceptance of the proposal. The policy will bear a serial number, and will be signed by the Comptroller, Post Office, on behalf of the Director-General of the Post Office. The policy will then be forwarded, registered on postal service, to the post office concerned, accompanied by a receipt for the policy to be signed by the proposer. Intimation of the dispatch of the policy will be sent at the same time to the Postmaster-General and to the proposer. The Comptroller, Post Office, will also send (or, in the case of Government servants serving in a department other than the Postal Department, request the Audit Office of the department to send) the necessary instructions to the proposer's immediate superior as to realizing the premia due on the policy.

23. On receipt of the policy from the Comptroller, Post Office, the postmaster will deliver it to the insured person, provided that the first premium, which is always payable in cash, has been paid. Under no circumstances may a policy be delivered until the insured person has paid this premium. The Postmaster will obtain the signature of the insured person on the receipt which accompanied the policy, and then return the receipt to the Comptroller, Post Office.

NOTE 1.—If delivery of a policy is not taken within fifteen days from the date of its receipt from the office of the Comptroller, Post Office, a report should be made by the postmaster concerned to the Postmaster-General, a copy, with the policy, being sent to the Comptroller, Post Office. The Postmaster-General will at once inform the Principal District Officer of the proposer. The Comptroller is authorised to issue a fresh policy on receipt of an application from the proposer within 30 days of the date of hisreceiving back the original policy.

NOTE 2.—Payment of the first premium should not be accepted by a postmaster if he knows that the person tendering it is at the time no longer a servant of Government. The policy in such a case should be returned to the Comptroller, to be cancelled, with an explanatory letter.

24. When an insurance is effected, the insured person will be supplied by the Comptroller, Post Office, (through the post office concerned) with a premium receipt-book, in which he should enter the payment of each premium, whether made in cash or by deduction from a salary bill. The necessary entries must be made in English, and if the insured person cannot write English, the entries in his book will be made by the officer who pays him his salary. If, owing to the absence on leave of the insured person, or to any other cause, the premia due are paid in cash, the postmaster receiving the money will grant a receipt for it in this book, and only those payments that are made in cash will be acknowledged in the premium receipt-book. When the book is filled up, it should be forwarded to the Comptroller, Post Office, who, after he has verified the entries, will issue a new book in which will be noted, under his signature, the month up to which premia have been paid.

NOTE.—In the event of a premium receipt-book being lost, the insured person should apply, through his immediate superior, to the Postmaster-General for a duplicate book, stating in his application the circumstances under which the original book was lost. At the request of the Postmaster-General, the Comptroller, Post Office, will issue a duplicate book and send it to the post office named in the application, where it will be delivered to the insured person on his paying a fee of eight annas. The Postmaster-General may, however, if he is satisfied that the original book was lost through no fault of the insured person, authorise delivery of the duplicate without recovery of the fee.

25. (*a*) No one life can be insured for a less sum than ₹50; but when a life has been insured for ₹50, further insurances may be effected on the same life from time to time, for any sum that is a multiple of ₹50,

until the whole sum for which it is insured amounts to ₹4,000.

(*b*) An endowment assurance policy cannot be issued for a less sum than ₹50; but further assurances may be effected by the same person for any sum that is a multiple of ₹50, until the whole sum for which an endowment assurance is purchased amounts to ₹4,000.

26. Subject to the limitations prescribed in rule 25, any Government servant who has purchased a life insurance policy may insure his life for a further sum. With this object he should submit a proposal in the prescribed form. He will, in due course, be directed to present himself for medical examination, and, if his proposal be accepted, he will be informed accordingly in the manner prescribed in rule 21. In the same manner, any person who has purchased an endowment assurance policy may effect a further assurance under the same terms for an additional sum, subject to the limitations specified in rule 25.

NOTE.—A Government servant who has effected an insurance on his life may also purchase an endowment assurance policy, and a Government servant who has purchased an endowment assurance policy may effect an insurance on his life, provided that the aggregate sum assured under both policies does not exceed ₹4,000.

Purchase of Monthly Allowances.

27. (*a*) Monthly allowances are either "immediate" or "deferred."

(*b*) An *immediate monthly allowance* is a fixed monthly income secured by payment of money in a single sum; it commences from the month succeeding that in which the purchase is concluded, and lasts during the lifetime of the purchaser.

(*c*) A *deferred monthly allowance* is a fixed monthly income, secured by payment of money in a stipulated number of monthly instalments extending over a period of at least five years; it commences after the expiration of a specified term of years, and lasts during the lifetime of the purchaser. The first payment of a deferred monthly allowance is due on the first day of the month following the date on which the specified term of years expires.

28. A contract for a monthly allowance will be held to commmence from the date borne by the contract or written document, and the contract will be given to the purchaser for custody.

29. The monthly allowance granted on any one life cannot consist of any sum which is not a multiple of 8 annas. Purchasers need not purchase the whole amount of a monthly allowance at one time. Subject to the above provisions, they may begin by purchasing such part as they can afford to purchase and go on increasing their purchases, from time to time, as their circumstances permit.

30. When a person wishes to purchase a monthly allowance under these rules, he will be required to answer, in his own handwriting, if possible, the questions in the prescribed form of proposal which can be obtained at the nearest post office (head or sub), and to sign the declaration on the form in the presence of his immediate superior, who will, in his turn, sign the certificate to the effect that he has read and explained the form to the proposer, and that the proposer's signature was affixed in his presence.

31. The immediate superior of the proposer will compare the answers in the form of proposal with the proposer's service-book or service-roll, and after satisfying himself that the details of the proposer's service have been properly recorded and attested, will forward the proposal and service-book, or a certified extract from the service-roll, in a registered envelope, by first mail if possible, to the Principal District Officer of the department in which the proposer is serving.

32. The Principal District Officer, on receipt of the proposal and service-book, or certified extract from the service-roll, will examine them. If the entry regarding the proposer's age in the proposal does not agree with that in the service-book or certified extract from the service-roll, the Principal District Officer will take immediate steps to have

the discrepancy reconciled. If necessary, he will obtain from other officials of the department to which the proposer belongs, or from the officials of any other department under whom the proposer may have served, or from the persons named in the proposal, or from any other source, information regarding the proposer's age. The proposal, with all documents connected with the case, will then be forwarded in a registered envelope to the Postmaster-General.

NOTE.—See note to rule 17.

33. The Postmaster-General will decide whether the proposal is to be accepted or not. If he decides that the proposal is to be accepted, he will request the Comptroller, Post Office, to issue a contract for the monthly allowance and to send it to the post office, to be named by the Postmaster-General, at which the proposer can most conveniently take delivery of it. The Postmaster-General will give intimation at the same time to the proposer informing him of the acceptance of his proposal and the probable date on which the contract for the monthly allowance will reach this post office, and requesting him to arrange to take delivery of it by payment of the first subscription in cash within ten days. The Postmaster-General will also communicate his acceptance or rejection of the proposal to the Principal District Officer of the department in which the proposer is serving.

NOTE.—The Postmaster-General should not accept a proposal if the proposer has ceased, or at the time of tendering his first subscription will have ceased, to be a Government servant.

34. The Comptroller, Post Office, will prepare a monthly allowance contract in the name of the proposer, and date it ten days after the date of acceptance of the proposal. The contract will bear a serial number, and will be signed by the Comptroller, Post Office, on behalf of the Director-General of the Post Office. The contract will then be forwarded, registered on postal service, to the post office concerned, accompanied by a receipt for the contract to be signed by the proposer. Intimation of the despatch of the contract will be sent at the same time to the Postmaster-General and to the proposer. The Comptroller, Post Office, will further send (or, in the case of Government servants serving in a department other than the Postal Department, request the Audit Officer of the department to send) the necessary instructions to the proposer's immediate superior as to realizing the subscriptions due on the contract.

35. On receipt of the contract for the monthly allowance from the Comptroller, Post Office, the postmaster will deliver it to the purchaser, provided that the first subscription, which is always payable in cash, has been paid. If the subscription is payable in a single sum, the full amount will be realised from the purchaser before the contract is delivered to him : if the subscriptions are payable monthly, the first payment—for a full month—must be realised before the contract is delivered. Under no circumstances may a contract be delivered until the purchaser has paid the first subscription due on it. The postmaster will obtain the signature of the purchaser on the receipt which accompanied the contract, and then return the receipt to the Comptroller, Post Office.

NOTE 1.—If delivery of the contract is not taken within 15 days from the date of his receipt from the Comptroller, Post Office, a report should be made by the postmaster concerned to the Postmaster-General, a copy, with the contract, being sent to the Comptroller, Post Office. The Postmaster-General will at once inform the Principal District Officer of the proposer. The Comptroller is authorised to issue a fresh contract on receipt of an application from the proposer within 30 days of the date of his receiving back the original contract.

NOTE 2.—Payment of the first subscription should not be accepted by a postmaster if he knows that the person tendering it is at the time no longer a servant of Government. The contract for the monthly allowance in such a case should be returned to the Comptroller, to be cancelled, with an explanatory letter.

36. If the monthly allowance for which the contract is granted is to be secured by payment of a single subscription, the delivery of the contract to the purchaser will be held to constitute a sufficient receipt for the subscription paid. But if the monthly allowance is to be secured by payment of monthly subscriptions, the purchaser will be supplied by the Comptroller, Post Office, (through the post office concerned) with a subscription receipt-book, in which he should enter the payment of each subscription, whether made in cash or by

deduction from a salary bill. The necessary entries must be made in English, and if the purchaser cannot write English the entries in his book will be made by the officer who pays him his salary. If, owing to the absence on leave of the purchaser, or to any other cause, the subscriptions are paid in cash, the postmaster receiving the money will grant a receipt for it in this book, and only those payments that are made in cash will be acknowledged in the book. When the book is filled up, it should be forwarded to the Comptroller, Post Office, who, after he has verified the entries, will issue a new book, in which will be noted, under his signature, the month up to which the subscriptions have been paid.

NOTE.—In the event of a subscription receipt-book being lost, the insured person should apply, through his immediate superior, to the Postmaster-General for a duplicate book, stating in his application the circumstances under which the original book was lost. At the request of the Postmaster-General, the Comptroller, Post Office, will issue a duplicate book and send it to the post office named in the application, where it will be delivered to the insured person on his paying a fee of eight annas. The Postmaster-General may, however, if he is satisfied that the original book was lost through no fault of the insured person, authorise delivery of the duplicate without recovery of the fee.

37. Subject to the limitations specified in rule 29, any person who is already a purchaser may, provided that he is still in Government service, purchase a further monthly allowance. With this object he should submit a proposal in the prescribed form, and if his proposal be accepted, he will be informed accordingly in the manner described in rule 33.

Manner of realising Premia or Subscriptions.

38. The first premium on a policy and the first subscription on a contract for a monthly allowance must always be paid in cash by the insured person. If a monthly allowance is purchased by payment of the subscription in a single sum, it will of course be paid in cash. Subsequent premia or subscriptions payable monthly, will be recovered, as far as possible, by deduction from the pay of the insured person, so long as he remains a servant of Government. The insured person is responsible that the amount of the premium or

subscription, which is due on the first day of each month, shall be deducted from his pay for the preceding month, *e.g.*, the premium or subscription due for June will be deducted from the insured person's pay for May, which is drawn on the 1st June. Payment of premia or subscriptions by insured persons who have quitted the service of Government is governed by rule 50.

NOTE 1.—When an insured person proceeds on leave in India, he must arrange for the payment, at any post office which he may select, of the premia or subscriptions payable on his policy or contract for a monthly allowance, and intimate the fact to the Comptroller. The postmaster receiving the money will grant a receipt for it in the premium or subscription receipt-book of the insured person. The same rule applies to the case of an insured person while under suspension.

NOTE 2.—When an insured person proceeds on leave out of India, he must either arrange with the Comptroller, Post Office, for the payment monthly at any Indian post office that he may select, of the premia or subscriptions due on his policy or contract for a monthly allowance, or pay the premia or subscriptions for the whole period of his absence in advance.

NOTE 3.—If an insured person, on leave or under suspension, neglects to pay the premium or subscription due on his policy or contract on or before the 21st day * of any month in which such premium or subscription is due, the procedure laid down in rule 53 will be followed.

NOTE 4.—If the premium or subscription due for any month is not deducted from the salary bill of the insured person, or from the establishment bill of the office in which his pay is drawn, by an oversight, whether on his own part or on the part of the officer whose duty it is to draw his salary, he should forthwith pay the premium or subscription in cash into the nearest post office and obtain the postmaster's receipt for it in his premium or subscription receipt-book: if the premium or subscription is not paid on or before the 21st day * of the month in which it is due, the insured person shall be considered a defaulter and the policy or contract for monthly allowance shall become void.

NOTE 5.—When a policy has been assigned by the insured person to any other person, the insured person may arrange with the assignee that all the premia shall be paid from time to time by the latter, and the assignee will, with the concurrence of the Postmaster-General, pay in cash the monthly premium to the postmaster selected by him for the purpose. The Postmaster-General will intimate the fact to the Comptroller, Post Office. If the premium is not paid on or before the 21st day * of the month in which it is due the policy shall become void.

39. The Audit Officer of each department will furnish the Comptroller, Post Office, with a monthly statement in the prescribed form showing all payments of premia or subscriptions realised by deduction from the pay of persons belong-

* Or the next business day when the 21st falls on a Sunday or public holiday.

ing to his department and will give credit for the total amount of such realisations in his exchange account with the Comptroller, Post Office, or through the Central adjusting account if there is no exchange account with the Post Office.

40. When an insured person is transferred from one establishment to another the premium or subscription recoverable from him should be recorded in his last pay certificate in view of the necessary deduction being made from his pay at the new office. Notice of the transfer should be given to the Audit Officer of the department and to the Comptroller, Post Office.

41. If the purchaser of a monthly allowance desires to commute his future subscriptions for a lump payment, his application should be submitted to the Comptroller, Post Office, who will forward a contract in the prescribed form for delivery to the purchaser in place of the original contract, and intimate to the postmaster concerned the amount of the lump payment to be realised in cash. The receipt of this amount should be acknowledged in the subscription receipt-book, and the original contract surrendered should be returned to the Comptroller, Post Office. If the purchaser belongs to a department other than the Postal department, the Comptroller, Post Office, will inform the Audit Officer of the department concerned of the transaction, and request him to issue instructions to the immediate superior of the purchaser of the monthly allowance that no further deductions on account of subscriptions are due from his pay.

Payment of Policies.

42. Any person who claims payment of a policy on the death of an insured person will be required to fill in and sign an application in a prescribed form, which can be obtained at any post office (head or sub), and to forward this to the Postmaster-General with the policy and premium receipt book, and a death certificate or other satisfactory evidence of the death of the insured person. If he is the legal assignee of the policy, he will further be required to forward

to the Postmaster-General any separate deed of assignment that he may hold.

43. On receipt of the application and documents referred to in the preceding rule, the Postmaster-General will send the premium receipt-book, with an intimation of the date of death, to the Comptroller, Post Office, who will issue a certificate stating up to what date the premia due on the policy have been paid, and the number and amount of any premia which are in arrears. On receipt of this certificate, the Postmaster-General, if all the premia have been paid, or if the death occurred on or before the 21st day of a month and there is only one premium in arrears, will issue an order for the payment of the sum assured under the policy, less the amount, if any, due on account of the premium in arrears. If any premium remained unpaid on the 21st day of the month, on the 1st day of which it fell due, the Postmaster-General will not order payment unless he has allowed the policy to be renewed under rule 53. Claims are not payable until one month after proof of death, but endeavours will always be made to pay them with as little delay as possible. The order for payment will be sent to the postmaster concerned, who will notify its arrival to the person beneficially interested in the policy, to whom the amount should be paid on his signing a stamped receipt for it on the back of the order. The Postmaster-General will forward the policy to the Comptroller, Post Office, for record.

44. When the purchaser of an endowment assurance policy claims payment of the policy on his attaining the age specified in his policy, he will be required to forward his policy and premium receipt-book with the necessary application to the Postmaster-General. The Postmaster-General will send the premium receipt-book to the Comptroller, Post Office, who will issue a certificate stating up to what date the premia due on the policy have been paid, and the number and amount of any premia which are in arrears. On receipt of this certificate the Postmaster-General, if all the premia have been paid or if the payment of the policy fell due on or before the 21st day of a month and there is only one premium in arrears,

will issue an order for the payment of the sum assured under the policy, less the amount, if any, due on account of the premium in arrears. If any permium remained unpaid on the 21st day of the month, on the 1st day of which such premium fell due, the Postmaster-General will not order payment unless he has allowed the policy to be renewed under rule 53. The order for payment will be sent with as little delay as possible to the postmaster concerned, who will notify its arrival to the insured person, to whom the amount will be paid on his signing a stamped receipt for it on the back of the order. The Postmaster-General will forward the policy to the office of the Comptroller, Post Office, for record.

NOTE.—The assignee of an endowment assurance policy may claim payment of the policy on the insured person attaining the age specified in the policy. If the assignee produces a deed of assignment duly executed, with the policy and the premium receipt-book, the Postmaster-General, after making such further enquiries, as he may deem fit and obtaining the certificate prescribed in this rule from the Comptroller, may order payment of the policy to the assignee, and the procedure prescribed in this rule for the payment of the policy shall then be followed.

45. If, in any case, the policy and premium receipt-book are not produced, the sanction of the Director-General of the Post Office must be obtained by the Postmaster-General before he orders payment of the policy. The sanction in such a case will be communicated by the Director-General of the Post Office to the Comptroller at the same time that it is communicated to the Postmaster-General, and the Postmaster-General's order of payment must be audited by the Comptroller before payment is actually made.

Payment of monthly allowances.

46. Before the first monthly allowance becomes payable to the purchaser, he should intimate to the Comptroller, Post Office, the name of the post office at which he desires to receive the allowance. When the first payment of the allowance falls due, the Comptroller, Post Office, will issue an order to the postmaster concerned authorising him to pay the amount on production by the purchaser of a life certificate in the prescribed form.* The Comptroller's order will be the postmaster's authority for paying the allowance each month until the purchaser leaves the locality or until his death. If the

*This can be obtained at any post office (head or sub).

purchaser removes to another district, he should previously intimate in writing to the postmaster the name of the post office at which he wishes to receive the allowance. The postmaster will send this intimation to the Comptroller, Post Office, and forward at the same time the order for payment of the monthly allowance, in an envelope registered on postal service, to the office named by the purchaser or to its head office if the office named be a sub-office.

47. (*a*) When a purchaser attends at the post office to receive payment of his monthly allowance, the postmaster will, if necessary, have him identified by some respectable person. He will also examine the life certificate produced by the purchaser, and if it is in order will pay the allowance, taking the payee's receipt on the back of the certificate. The life certificate will be forwarded to the Comptroller, Post Office, as a voucher for the payment.

(*b*) The full amount of the allowance for the month in which the purchaser dies will be paid to his heirs.

Surrender of Policies or Contracts for Monthly Allowances.

48. If the purchaser of a life insurance or endowment assurance or a contract for a monthly allowance under these rules desires to discontinue payment of the premium or subscription due under his policy or contract, he must give notice in writing to the Postmaster-General of his intention to do so, deliver up his policy or contract, together with the premium or subscription receipt-book, and at the same time intimate the fact of his having done so direct to the Comptroller, Post Office. The notice to the Postmaster-General should be forwarded through the Principal District Officer of the insured person, but the intimation to the Comptroller should be given direct. With the sanction of the Director-General of the Post Office, but not otherwise, and provided that three years' premia or subscriptions shall have been paid on the policy or contract to be surrendered, the purchaser shall, on surrendering his policy or contract, be entitled to obtain one-half

of the surrender value thereof which will be calculated according to the Director-General's table of surrender values.

49. When an insured person has surrendered his policy or contract under the preceding rule, no further deductions on account of premium or subscription will be made from his pay. The Comptroller, Post Office, will inform the Audit Officer of the department concerned of the fact of the surrender of the policy or contract, and that officer will issue the necessary instructions to the immediate superior of the insured person. On receipt of an order from the Postmaster-General to pay to the insured person the amount payable on account of the surrender of his policy or contract, the postmaster concerned will give notice to the insured person to present himself at the post office, and on his so presenting himself, the amount will be paid to him. The payee's receipt, stamped, if necessary, will be taken on the back of the order and will be forwarded to the Comptroller, Post Office, as a voucher for the payment.

Policies and contracts for monthly allowances held by persons who have left the Government service.

50. If an insured person resigns or retires or is dismissed from the service of Government, his policy or contract for a monthly allowance holds good so long as the premia or subscriptions due are regularly paid by him on or before the 21st day * of each month to the post office selected by him with the knowledge and concurrence of the Comptroller, Post Office. As soon as the connection of the insured person with Government ceases, he should address the postmaster of the office at which he proposes to pay his premia or subscriptions in future, informing him of the fact, and the postmaster will receive the money and give receipts for it in the usual manner on production of the premium or subscription receipt-book. The Comptroller, Post Office, should be advised by the insured person of every change in the post office at which the payments are made under this rule

* Or the next business day when the 21st falls on a Sunday or public holiday.

51. If an insured person who has ceased to be a servant of Government neglects to pay the premium or subscription due on his policy or contract on or before the 21st day * of any month in which such premium or subscription is due, the postmaster concerned will report the circumstance to the Comptroller, Post Office, who, if the premium or subscription has not been paid elsewhere, will advise the Postmaster-General of the circumstance. If the premium or subscription is tendered on any subsequent date it shall not be received. When a policy or contract for a monthly allowance is renewed under rule 53, the Postmaster-General will authorise the postmaster concerned to receive the premium or subscription due, in addition to such fine as the Postmaster-General may impose, and will send a copy of such authority to the Comptroller, Post Office, for record in his office.

Premia and subscriptions, as well as policies and monthly allowances when due, payable only in India.

52. If the purchaser of a life insurance or endowment assurance policy or a contract for a monthly allowance quits India, he must arrange with the Comptroller, Post Office, for the payment at any Indian post office which he may select, of the premia payable on his policy or the subscriptions payable on his contract. If the insured person dies out of India, the value of his policy will be paid to the person beneficially interested at any Indian post office that may be selected by such person. If a monthly allowance becomes payable to a purchaser who has left India, the amount will be paid at any Indian post office which he may select, subject to the production each month of a life certificate signed by a Justice of the Peace, Minister, Church-warden, or legally qualified Medical Officer.

Lapsing of Policies or contracts.

53. If the premium or subscription due under a policy or contract for a monthly allowance be not paid or deducted from

* Or the next business day when the 21st falls on a Sunday or public holiday.

the pay of the purchaser of an insurance or deferred monthly allowance on or before the 21st day *of any month in which such premium or subscription is due, the policy or contract will become void. But, if the Postmaster-General in his discretion thinks fit to allow it, a lapsed policy or contract may be renewed on the following conditions, *viz.* :—

(*a*) The defaulter must make an application for renewal to the Postmaster-General within three months from the first day of the month for which his premium or subscription was due ;

(*b*) He must pay such fine, and submit to such conditions, as the Postmaster-General may impose.

Explanation —In this rule the term "defaulter" includes not only the defaulting insured person, but also the assignee of a policy.

54. In special cases and for recorded reasons the Director-General of the Post Office may sanction the renewal of a policy or contract when application for renewal is not made within the three months mentioned in the preceding rule. Provided that in every such case the applicant must (1) undergo a fresh medical examination and receive a satisfactory medical certificate, and (2) pay to the Fund the amount of the Medical Officer's fee and all arrears of premium or subscription, with interest to date of payment at 8 per cent. per annum, together with any further fine that the Director-General of the Post Office may impose. Provided also that the Director-General of the Post Office shall not sanction the renewal of any policy or contract for which an application for renewal is not made within six months from the date on which the policy or contract became void.

* Or the next business day when the 21st falls on a Sunday or public holiday.

TABLE I.

Life Insurance.

The payment of Rupees Fifty (₹50) at death can be secured by monthly subscriptions for a stated number of years, the amounts of which depend on the age of the subscriber, as shown below :—

1	2		3
Age.	By payment of a monthly subscription, commencing at the age entered in column 1, and ceasing at the age of		By payment of a monthly subscription, commencing at the age entered in column 1 and continuing for remainder of life.
	50	55	
	₹ a. p.	₹ a. p.	₹ a. p.
21	0 1 7	0 1 6	0 1 4
22	0 1 8	0 1 6	0 1 5
23	0 1 8	0 1 7	0 1 6
24	0 1 10	0 1 8	0 1 6
25	0 1 11	0 1 9	0 1 7
26	0 2 0	0 1 10	0 1 8
27	0 2 1	0 1 11	0 1 9
28	0 2 2	0 2 0	0 1 9
29	0 2 4	0 2 1	0 1 10
30	0 2 5	0 2 2	0 1 11
31	0 2 7	0 2 4	0 2 0
32	0 2 9	0 2 5	0 2 1
33	0 2 11	0 2 7	0 2 2
34	0 3 1	0 2 8	0 2 3
35	0 3 3	0 2 10	0 2 4
36	0 3 6	0 2 11	0 2 5
37	0 3 9	0 3 1	0 2 6
38	0 4 1	0 3 3	0 2 7
39	0 4 5	0 3 6	0 2 8
40	0 4 10	0 3 9	0 2 9
41	0 5 4	0 4 0	0 2 11
42	0 6 0	0 4 3	0 3 0
43	0 6 9	0 4 7	0 3 2
44	0 7 10	0 5 0	0 3 3
45	0 9 4	0 5 6	0 3 5
46			0 3 6
47			0 3 8
48			0 3 10
49			0 4 0
50			0 4 2

NOTE.—By the term "age" is meant the nearest complete age, *e.g.*, 29 years 7 months and 30 years 5 months, both reckon as 30 years.

TABLE II.

Immediate Monthly Allowance.

A monthly allowance of Annas Eight (As. 8), commencing at once, and lasting throughout life, can be secured by a single payment, the amount of which depends on the age of the purchaser, as shown below :—

Age.	Amount of single payment.		
	₹	a.	p.
21	109	9	0
22	107	15	0
23	106	0	1
24	104	12	2
25	103	2	3
26	101	8	4
27	99	14	5
28	98	3	6
29	96	8	8
30	94	13	9
31	93	3	10
32	91	9	11
33	90	0	0
34	88	7	0
35	86	14	1
36	85	6	1
37	83	13	1
38	82	3	2
39	80	9	3
40	78	15	4
41	77	3	6
42	75	7	8
43	73	10	11
44	71	15	0
45	70	4	2
46	68	9	3
47	66	14	5
48	65	4	6
49	63	10	7
50	62	1	7
51	60	8	8
52	59	0	8
53	57	8	8
54	55	14	9
55	54	3	10
56	52	6	1
57	50	5	5
58	48	5	9
59	46	6	1
60	44	8	4

NOTE.—By the term "age" is meant the nearest complete age, *e.g.*, 29 years 7 months and 30 years 5 months, both reckon as 30 years.

TABLE III.

Deferred Monthly Allowance.

A monthly allowance of Annas Eight (As. 8), commencing after a stated number of years, and lasting throughout life, can be secured by payment of a monthly subscription, the amount of which depends on the age of the subscriber, as shown below :—

Age.	AMOUNT OF MONTHLY SUBSCRIPTION TO BE PAID UNTIL THE DEFERRED MONTHLY ALLOWANCE BEGINS.											
	To commence after 5 years.			To commence after 10 years.			To commence after 15 years.			To commence after 20 years.			To commence after 25 years.			To commence after 30 years.		
	₹	a.	p.	₹	a.	p.	₹	a.	p.	₹	a.	p.	₹	a.	p.	₹	a.	p.
21	1	8	4	0	9	11	0	5	2	0	3	0	0	1	9	0	1	0
22	1	7	11	0	9	8	0	5	1	0	2	11	0	1	8	0	1	0
23	1	7	6	0	9	6	0	4	11	0	2	10	0	1	8	0	0	11
24	1	7	0	0	9	3	0	4	10	0	2	9	0	1	7	0	0	10
25	1	6	7	0	9	1	0	4	8	0	2	8	0	1	6	0	0	10
26	1	6	2	0	8	10	0	4	7	0	2	6	0	1	5			
27	1	5	9	0	8	8	0	4	5	0	2	5	0	1	4			
28	1	5	3	0	8	5	0	4	3	0	2	4	0	1	3			
29	1	4	10	0	8	3	0	4	2	0	2	3	0	1	3			
30	1	4	5	0	8	0	0	4	0	0	2	2	0	1	2			
31	1	4	0	0	7	10	0	3	11	0	2	1						
32	1	3	7	0	7	7	0	3	9	0	2	0						
33	1	3	2	0	7	5	0	3	7	0	1	11						
34	1	2	9	0	7	2	0	3	6	0	1	10						
35	1	2	4	0	7	0	0	3	4	0	1	9						
36	1	1	11	0	6	9	0	3	3									
37	1	1	6	0	6	6	0	3	1									
38	1	1	1	0	6	4	0	3	0									
39	1	0	7	0	6	1	0	2	10									
40	1	0	2	0	5	11	6	2	9									
41	0	15	8	0	5	8												
42	0	15	3	0	5	6												
43	0	14	9	0	5	3												
44	0	14	4	0	5	1												
45	0	13	11	0	4	11												
46	0	13	6															
47	0	13	1															
48	0	12	8															
49	0	12	3															
50	0	11	10															

NOTE.—By the term "age" is meant the nearest complete age, *e.g.*, 29 years 7 months and 30 years 5 months, both reckon as 30 years.

TABLE IV.

Endowment Assurance.

The Payment of R 1,000 at the ages mentioned at the head of each column or at death, if earlier, can be secured by monthly payments varying according to the age of the subscriber at the rates given below.

Age.	45			46			47			48			49			50			51			52			53			54			55			60		
	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.
21	2	13	0	2	11	1	2	9	6	2	8	0	2	6	7	2	5	3	2	4	6	2	3	1	2	2	3	2	1	6	2	0	11	1	13	9
22	2	15	2	2	13	0	2	11	0	2	10	1	2	7	9	2	6	0	2	5	7	2	4	6	2	3	5	2	2	8	2	1	11	1	15	9
23	3	2	5	2	15	2	2	14	0	2	12	1	2	9	1	2	7	9	2	6	10	2	5	7	2	4	7	2	3	10	2	2	11	1	18	0
24	3	3	9	3	0	3	3	2	6	3	0	8	2	11	7	2	10	4	2	8	1	2	7	0	2	6	2	2	5	1	2	3	11	1	20	3
25	3	4	9	3	2	0	3	4	0	3	2	3	3	0	1	2	14	0	2	12	4	2	10	1	2	9	2	2	8	0	2	5	11	1	22	6
26	3	5	9	3	3	6	3	5	11	3	4	8	3	2	7	3	0	0	2	15	7	2	13	4	2	11	7	2	10	3	2	8	11	1	25	0
27	3	6	9	3	4	6	3	6	11	3	5	8	3	4	3	3	2	0	3	0	7	2	15	4	2	13	7	2	12	3	2	11	11	1	27	6
28	3	7	9	3	5	6	3	7	11	3	6	8	3	5	3	3	4	0	3	2	7	3	0	4	2	15	7	2	14	3	3	1	11	1	30	0
29	3	8	9	3	6	6	3	8	11	3	7	8	3	6	3	3	5	0	3	4	7	3	2	4	3	0	7	2	16	3	3	4	11	1	32	6
30	3	9	9	3	7	6	3	9	11	3	8	8	3	7	3	3	6	0	3	5	7	3	4	4	3	2	7	3	0	3	3	7	11	1	35	0
31	3	10	9	3	8	6	3	10	11	3	9	8	3	8	3	3	7	0	3	6	7	3	5	4	3	4	7	3	2	3	3	10	11	1	37	6
32	3	11	9	3	9	6	3	11	11	3	10	8	3	9	3	3	8	0	3	7	7	3	6	4	3	5	7	3	4	3	3	13	11	1	40	0
33	3	12	9	3	10	6	3	12	11	3	11	8	3	10	3	3	9	0	3	8	7	3	7	4	3	6	7	3	6	3	3	15	11	1	42	6
34	3	13	9	3	11	6	3	13	11	3	12	8	3	11	3	3	10	0	3	9	7	3	8	4	3	7	7	3	8	3	3	17	11	1	45	0
35	3	14	9	3	12	6	3	14	11	3	13	8	3	12	3	3	11	0	3	10	7	3	9	4	3	8	7	3	10	3	3	19	11	1	47	6
36	3	15	9	3	13	6	3	15	11	3	14	8	3	13	3	3	12	0	3	11	7	3	10	4	3	9	7	3	12	3	3	21	11	1	50	0
37	3	16	9	3	14	6	3	16	11	3	15	8	3	14	3	3	13	0	3	12	7	3	11	4	3	10	7	3	14	3	3	23	11	1	52	6
38	3	17	9	3	15	6	3	17	11	3	16	8	3	15	3	3	14	0	3	13	7	3	12	4	3	11	7	3	16	3	3	25	11	1	55	0
39	3	18	9	3	16	6	3	18	11	3	17	8	3	16	3	3	15	0	3	14	7	3	13	4	3	12	7	3	18	3	3	27	11	1	57	6
40	3	19	9	3	17	6	3	19	11	3	18	8	3	17	3	3	16	0	3	15	7	3	14	4	3	13	7	3	20	3	3	29	11	2	0	0
41	3	20	9	3	18	6	3	20	11	3	19	8	3	18	3	3	17	0	3	16	7	3	15	4	3	14	7	3	22	3	3	31	11	2	2	6
42	3	21	9	3	19	6	3	21	11	3	20	8	3	19	3	3	18	0	3	17	7	3	16	4	3	15	7	3	24	3	3	33	11	2	5	0
43	3	22	9	3	20	6	3	22	11	3	21	8	3	20	3	3	19	0	3	18	7	3	17	4	3	16	7	3	26	3	3	35	11	2	7	6
44	3	23	9	3	21	6	3	23	11	3	22	8	3	21	3	3	20	0	3	19	7	3	18	4	3	17	7	3	28	3	3	37	11	2	10	0
45	3	24	9	3	22	6	3	24	11	3	23	8	3	22	3	3	21	0	3	20	7	3	19	4	3	18	7	3	30	3	3	39	11	2	12	6
46	3	25	9	3	23	6	3	25	11	3	24	8	3	23	3	3	22	0	3	21	7	3	20	4	3	19	7	3	32	3	3	41	11	2	15	0
47	3	26	9	3	24	6	3	26	11	3	25	8	3	24	3	3	23	0	3	22	7	3	21	4	3	20	7	3	34	3	3	43	11	2	17	6
48	3	27	9	3	25	6	3	27	11	3	26	8	3	25	3	3	24	0	3	23	7	3	22	4	3	21	7	3	36	3	3	45	11	2	20	0
49	3	28	9	3	26	6	3	28	11	3	27	8	3	26	3	3	25	0	3	24	7	3	23	4	3	22	7	3	38	3	3	47	11	2	22	6
50	3	29	9	3	27	6	3	29	11	3	28	8	3	27	3	3	26	0	3	25	7	3	24	4	3	23	7	3	40	3	3	49	11	2	25	0
51	3	30	9	3	28	6	3	30	11	3	29	8	3	28	3	3	27	0	3	26	7	3	25	4	3	24	7	3	42	3	3	51	11	2	27	6
52	3	31	9	3	29	6	3	31	11	3	30	8	3	29	3	3	28	0	3	27	7	3	26	4	3	25	7	3	44	3	3	53	11	2	30	0
53	3	32	9	3	30	6	3	32	11	3	31	8	3	30	3	3	29	0	3	28	7	3	27	4	3	26	7	3	46	3	3	55	11	2	32	6
54	3	33	9	3	31	6	3	33	11	3	32	8	3	31	3	3	30	0	3	29	7	3	28	4	3	27	7	3	48	3	3	57	11	2	35	0
55	3	34	9	3	32	6	3	34	11	3	33	8	3	32	3	3	31	0	3	30	7	3	29	4	3	28	7	3	50	3	3	59	11	2	37	6
60	3	40	9	3	38	6	3	40	11	3	39	8	3	38	3	3	37	0	3	36	7	3	35	4	3	34	7	3	56	3	4	5	11	2	47	6

NOTE.—By the term "age" is meant the nearest complete age, *e.g.*, 29 years 7 months and 30 years 5 months, both reckon as 30 years.

Cancelled vide 235 Final d/7/3/98

26

Life Insurance.
Form No. 1.

Postal Insurance Fund.

PROPOSAL FOR INSURANCE.

Statement to be made by a person submitting a proposal for an insurance for the first time.

QUESTIONS.	ANSWERS.
1(a). What is your full Christian name and surname?	1.
or	
(b). Your name and father's name and your caste?	b).
2. Where were you born? *(If born in India, add names of the district and province of birth.)*	2.
3. What is the date of your birth and what will your age be next birthday?	3.
4. Where do you reside?	4.
5. Are you married, single, or a widower?	5.
6. What appointment do you hold in Government Service and in what Department of Government?	6.
7. How long have you been in Government Service?	7.
8. What leave have you taken during your service? *(State the description of leave taken.)*	8.
9. For what amount do you wish to effect an insurance?	9.
10. Do you propose to purchase a life insurance or an endowment assurance policy? *(In the latter case state at what age you wish the policy to be paid to you.)*	10.
11 (a). Is your father alive?	11 (a).
(b). What is his age?	(b).
(c). If dead, of what did he die?	(c).
(d). At what age did he die?	(d).
12 (a). Is your mother alive?	12 (a).
(b). What is her age?	(b).
(c). If dead, of what did she die?	(c).
(d). At what age did she die?	(d).
13 (a). How many brothers and sisters had you?	13 (a).
(b). How many are alive, and what are their ages?	(b).
(c). Are they all in good health?	(c).
(d). How many are dead?	(d).

TABLE II.

Immediate Monthly Allowance.

A monthly allowance of Annas Eight (As. 8), commencing at once, and lasting throughout life, can be secured by a single payment, the amount of which depends on the age of the purchaser, as shown below :—

Age.	Amount of single payment.		
	₹	a.	p.
21	109	9	0
22	107	15	0
23	106	0	1
24	104	12	2
25	103	2	3
26	101	8	4
27	99	14	5
28	98	3	6
29	96	8	8
30	94	13	9
31	93	3	10
32	91	9	11
33	90	0	0
34	88	7	0
35	86	14	1
36	85	6	1
37	83	13	1
38	82	3	2
39	80	9	3
40	78	15	4
41	77	3	6
42	75	7	8
43	73	10	11
44	71	15	0
45	70	4	2
46	68	9	3
47	66	14	5
48	65	4	6
49	63	10	7
50	62	1	7
51	60	8	8
52	59	0	8
53	57	8	8
54	55	14	9
55	54	3	10
56	52	6	1
57	50	5	5
58	48	5	9
59	46	6	1
60	44	8	4

NOTE.—By the term "age" is meant the nearest complete age, *e.g.*, 29 years 7 months and 30 years 5 months, both reckon as 30 years.

TABLE III.

Deferred Monthly Allowance.

A monthly allowance of Annas Eight (As. 8), commencing after a stated number of years, and lasting throughout life, can be secured by payment of a monthly subscription, the amount of which depends on the age of the subscriber, as shown below :—

Age.	AMOUNT OF MONTHLY SUBSCRIPTION TO BE PAID UNTIL THE DEFERRED MONTHLY ALLOWANCE BEGINS.											
	To commence after 5 years.			To commence after 10 years.			To commence after 15 years.			To commence after 20 years.			To commence after 25 years.			To commence after 30 years.		
	₹	a.	p.	₹	a.	p.	₹	a.	p.	₹	a.	p.	₹	a.	p.	₹	a.	p.
21	1	8	4	0	9	11	0	5	2	0	3	0	0	1	9	0	1	0
22	1	7	11	0	9	8	0	5	1	0	2	11	0	1	8	0	1	0
23	1	7	6	0	9	6	0	4	11	0	2	10	0	1	8	0	0	11
24	1	7	0	0	9	3	0	4	10	0	2	9	0	1	7	0	0	10
25	1	6	7	0	9	1	0	4	8	0	2	8	0	1	6	0	0	10
26	1	6	2	0	8	10	0	4	7	0	2	6	0	1	5			
27	1	5	9	0	8	8	0	4	5	0	2	5	0	1	4			
28	1	5	3	0	8	5	0	4	3	0	2	4	0	1	3			
29	1	4	10	0	8	3	0	4	2	0	2	3	0	1	3			
30	1	4	5	0	8	0	0	4	0	0	2	2	0	1	2			
31	1	4	0	0	7	10	0	3	11	0	2	1						
32	1	3	7	0	7	7	0	3	9	0	2	0						
33	1	3	2	0	7	5	0	3	7	0	1	11						
34	1	2	9	0	7	2	0	3	6	0	1	10						
35	1	2	4	0	7	0	0	3	4	0	1	9						
36	1	1	11	0	6	9	0	3	3									
37	1	1	6	0	6	6	0	3	1									
38	1	1	1	0	6	4	0	3	0									
39	1	0	7	0	6	1	0	2	10									
40	1	0	2	0	5	11	6	2	9									
41	0	15	8	0	5	8												
42	0	15	3	0	5	6												
43	0	14	9	0	5	3												
44	0	14	4	0	5	1												
45	0	13	11	0	4	11												
46	0	13	6															
47	0	13	1															
48	0	12	8															
49	0	12	3															
50	0	11	10															

NOTE.—By the term "age" is meant the nearest complete age, *e.g.*, 29 years 7 months and 30 years 5 months, both reckon as 30 years.

TABLE IV.

Endowment Assurance.

The Payment of R 1,000 at the ages mentioned at the head of each column or at death, if earlier, can be secured by monthly payments varying according to the age of the subscriber at the rates given below.

Age.	45			46			47			48			49			50			51			52			53			54			55			60		
	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.	R	a.	p.
21	2	13	0	2	11	1	2	9	6	2	8	0	2	6	7	2	5	3	2	4	6	3	0	1	2	3	1	0	2	1	8	0	1	5	0	9
22	2	15	2	2	13	0	2	11	10	2	10	12	2	8	9	2	6	11	2	5	7	3	2	6	2	3	5	1	2	4	6	0	2	3	0	9
23	3	5	9	3	1	6	3	0	3	3	0	14	2	10	12	2	8	7	2	6	8	3	3	0	2	3	7	1	2	6	8	0	2	5	0	9
24	3	9	13	3	6	11	3	3	10	3	1	14	2	11	1	2	8	11	2	6	10	3	3	11	2	3	9	1	2	6	10	0	2	7	0	9
25	3	13	16	3	9	1	3	6	10	3	3	7	2	11	12	2	9	4	2	7	0	3	4	0	2	4	0	1	2	6	12	0	2	8	0	9
26	3	18	3	3	13	2	3	9	11	3	5	10	2	12	13	2	9	8	2	7	2	3	4	12	2	4	3	1	2	6	14	0	2	8	0	9
27	4	0	6	3	16	3	3	12	0	3	7	5	2	13	14	2	10	0	2	7	4	3	5	13	2	4	5	1	2	6	16	0	2	8	0	9
28	4	2	10	4	0	8	3	15	1	3	8	0	2	14	15	2	10	4	2	7	6	3	6	14	2	4	7	1	2	6	18	0	2	8	0	9
29	4	4	14	4	3	13	4	0	2	3	9	5	2	15	16	2	10	8	2	7	8	3	7	15	2	4	9	1	2	6	20	0	2	8	0	9
30	4	6	18	4	5	17	4	3	3	3	10	10	2	16	17	2	11	0	2	7	10	3	8	16	2	4	11	1	2	6	22	0	2	8	0	9
31	4	9	2	4	8	2	4	6	4	3	12	0	2	17	18	2	11	4	2	7	12	3	9	17	2	4	13	1	2	6	24	0	2	8	0	9
32	4	11	6	4	10	7	4	9	5	3	13	2	2	18	19	2	11	8	2	7	14	3	10	18	2	4	15	1	2	6	26	0	2	8	0	9
33	4	13	10	4	13	1	4	12	6	3	14	4	2	19	20	2	12	0	2	7	16	3	11	19	2	4	17	1	2	6	28	0	2	8	0	9
34	4	15	14	4	15	5	4	15	7	3	15	6	2	20	21	2	12	4	2	7	18	3	12	20	2	4	19	1	2	6	30	0	2	8	0	9
35	4	17	18	4	18	9	4	18	0	3	16	8	2	21	22	2	12	8	2	7	20	3	13	21	2	4	21	1	2	6	32	0	2	8	0	9
36	5	0	2	5	1	4	5	0	12	3	17	10	2	22	23	2	13	0	2	7	22	3	14	22	2	4	23	1	2	6	34	0	2	8	0	9
37	5	2	6	5	3	10	5	2	16	3	18	12	2	23	24	2	13	4	2	7	24	3	15	23	2	4	25	1	2	6	36	0	2	8	0	9
38	5	4	10	5	5	16	5	4	20	3	19	14	2	24	25	2	13	8	2	7	26	3	16	24	2	4	27	1	2	6	38	0	2	8	0	9
39	5	6	14	5	8	2	5	6	24	3	20	16	2	25	26	2	14	0	2	7	28	3	17	25	2	4	29	1	2	6	40	0	2	8	0	9
40	5	8	18	5	10	8	5	8	28	3	21	18	2	26	27	2	14	4	2	7	30	3	18	26	2	4	31	1	2	6	42	0	2	8	0	9
41	5	10	22	5	13	14	5	10	32	3	22	20	2	27	28	2	14	8	2	7	32	3	19	27	2	4	33	1	2	6	44	0	2	8	0	9
42	5	13	6	5	15	19	5	13	4	3	23	22	2	28	29	2	15	0	2	7	34	3	20	28	2	4	35	1	2	6	46	0	2	8	0	9
43	5	15	10	5	18	3	5	15	8	3	24	24	2	29	30	2	15	4	2	7	36	3	21	29	2	4	37	1	2	6	48	0	2	8	0	9
44	5	17	14	5	20	8	5	17	12	3	25	26	2	30	31	2	15	8	2	7	38	3	22	30	2	4	39	1	2	6	50	0	2	8	0	9
45	6	0	0	6	3	13	6	0	16	3	26	28	2	31	32	2	16	0	2	7	40	3	23	31	2	4	41	1	2	6	52	0	2	8	0	9
46	6	2	4	6	8	18	6	2	20	3	27	30	2	32	33	2	16	4	2	7	42	3	24	32	2	4	43	1	2	6	54	0	2	8	0	9
47	6	4	8	6	13	3	6	4	24	3	28	32	2	33	34	2	16	8	2	7	44	3	25	33	2	4	45	1	2	6	56	0	2	8	0	9
48	6	6	12	6	18	8	6	6	28	3	29	34	2	34	35	2	17	0	2	7	46	3	26	34	2	4	47	1	2	6	58	0	2	8	0	9
49	6	8	16	6	23	13	6	8	32	3	30	36	2	35	36	2	17	4	2	7	48	3	27	35	2	4	49	1	2	6	60	0	2	8	0	9
50	6	10	20	6	28	18	6	10	36	3	31	38	2	36	37	2	17	8	2	7	50	3	28	36	2	4	51	1	2	6	62	0	2	8	0	9
51	6	12	24	6	33	3	6	12	40	3	32	40	2	37	38	2	18	0	2	7	52	3	29	37	2	4	53	1	2	6	64	0	2	8	0	9
52	6	14	28	6	38	8	6	14	44	3	33	42	2	38	39	2	18	4	2	7	54	3	30	38	2	4	55	1	2	6	66	0	2	8	0	9
53	6	16	32	6	43	13	6	16	48	3	34	44	2	39	40	2	18	8	2	7	56	3	31	39	2	4	57	1	2	6	68	0	2	8	0	9
54	6	18	36	6	48	18	6	18	52	3	35	46	2	40	41	2	19	0	2	7	58	3	32	40	2	4	59	1	2	6	70	0	2	8	0	9
55	6	20	40	6	53	3	6	20	56	3	36	48	2	41	42	2	19	4	2	7	60	3	33	41	2	4	61	1	2	6	72	0	2	8	0	9
60	7	0	0	7	3	13	7	0	16	3	38	52	2	43	44	2	20	0	2	7	64	3	35	43	2	4	63	1	2	6	74	0	2	8	0	9

NOTE.—By the term "age" is meant the nearest complete age, *e.g.*, 29 years 7 months and 30 years 5 months, both reckon as 30 years.

Cancelled vide 235 dtd 1/7/3/98

26

Life Insurance.

Form No. 1.

Postal Insurance Fund.

PROPOSAL FOR INSURANCE.

Statement to be made by a person submitting a proposal for an insurance for the first time.

QUESTIONS.	ANSWERS.
1(*a*). What is your full Christian name and surname?	1.
or	
(*b*). Your name and father's name and your caste?	*b*).
2. Where were you born? *(If born in India, add names of the district and province of birth.)*	2.
3. What is the date of your birth and what will your age be next birthday?	3.
4. Where do you reside?	4.
5. Are you married, single, or a widower?	5.
6. What appointment do you hold in Government Service and in what Department of Government?	6.
7. How long have you been in Government Service?	7.
8. What leave have you taken during your service? *(State the description of leave taken.)*	8.
9. For what amount do you wish to effect an insurance?	9.
10. Do you propose to purchase a life insurance or an endowment assurance policy? *(In the latter case state at what age you wish the policy to be paid to you.)*	10.
11 (*a*). Is your father alive?	11 (*a*).
(*b*). What is his age?	(*b*).
(*c*). If dead, of what did he die?	(*c*).
(*d*). At what age did he die?	(*d*).
12 (*a*). Is your mother alive?	12 (*a*).
(*b*). What is her age?	(*b*).
(*c*). If dead, of what did she die?	(*c*).
(*d*). At what age did she die?	(*d*).
13 (*a*). How many brothers and sisters had you?	13 (*a*).
(*b*). How many are alive, and what are their ages?	(*b*).
(*c*). Are they all in good health?	(*c*).
(*d*). How many are dead?	(*d*).

Questions.	Answers.
(*e*). Of what diseases did they die?	(*e*).
(*f*) At what ages did they die?	(*f*).
14. Have you ever been obliged to leave your work on account of bad health? If so, state the nature of the disease or diseases from which you suffered and the length of time you had to remain absent. If on medical certificate, name the medical officer who granted you the certificate, and, if possible, attach a copy of the official statement of your case.	14.
15. (*a*). Are you of temperate habits?	15 (*a*).
(*b*). Have you alway been so?	(*b*).
16. Are you addicted to the use of any drug?	16.
17. Have you suffered from syphilis? If so, when?	17.
18. (*a*). Have you had typhoid fever or small-pox?	18 (*a*).
(*b*). Have you been vaccinated?	(*b*).
(*c*). Have you been re-vaccinated?	(*c*).
19. Have you or any of your near relatives suffered from—	19.
(*a*). Insanity.	(*a*).
(*b*). Consumption.	(*b*).
(*c*). Asthma.	(*c*).
(*d*). Gout.	(*d*).
(*e*). Kidney disease.	(*e*).
(*f*). Diabetes.	(*f*).
(*g*). Cancer.	(*g*).
20. Have you ever had spitting of blood?	20.
21. Have you a rupture?	21.
22 (*a*). Has your life ever been proposed for insurance to the Postal Insurance Fund or to any Insurance Office?	22 (*a*).
(*b*). If so, was it accepted at the ordinary rate?	(*b*).
(*c*). Or at an enhanced rate?	(*c*).
(*d*) Or was it declined?	(*d*)

Note.—If the proposer be a Christian, he must attach to this proposal an attested copy of his baptismal certificate, or, if this is impracticable, produce evidence as to his age. If the proposer be a Native, he must mention below the names and addresses of two respectable persons to whom reference can be made, if necessary, regarding his age.

*Dated the*_____*day of*_____*189* . *Signature of proposer.*

Certificate by proposer's immediate superior.

I CERTIFY that I have read over and expalined the above form to the proposer in this case, and that the proposer's signature was affixed in my presence.

*Station*_____ *Signature*_____

*Dated the*_____*189* . *Designation*_____

Note.—Having signed the above certificate, the proposer's immediate superior should forward this proposal by first mail, under registered cover, to the Principal District Officer of the proposer.

Declaration to be signed by the proposer in the presence of the Civil Surgeon.

I do hereby declare that the foregoing statements, and those made by me to the Civil Surgeon, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statement shall be the basis of the proposed contract for an insurance, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premia which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

I also agree to pay the fee for the medical examination should I decline, on this proposal being accepted, to take out the policy, or should I discontinue payment of the premia, after taking out the policy, before it has been in force for twelve months.

*Dated the*_____*day of*_____*189* . *Signature of proposer.*

To be signed by the witness who, under rule 19, accompanies the proposer when he is not personally known to the Civil Surgeon.

*Signature of witness who identifies the proposer.*_____

*of*_____(*address*).

_____(*occupation*)

Medical opin on,

I am of opinion that _____ [is / is not] suffering from disease likely to shorten life, and that he [has / has not] had serious disease of a kind likely to recur.

I [recommend / do not recommend] the Postmaster-General to accept the proposal of _____.

Judging from his appearance _____'s age is (*in words*) _____ years.

The above declaration was signed by the proposer in my presence.

Additional Remarks by Civil Surgeon.[1]

Signature of Civil Surgeon.[1]

Station _____.

Date _____ *189* .

[1] Where there is no Civil Surgeon, the examination will be held by any Commissioned Medical Officer or any Medical Officer in charge of the district.

NOTE.—Having recorded his opinion above, the Civil Surgeon should return this proposal to the Postmaster-General in a registered envelope.

Life Insurance.

Form No. 2.

Postal Insurance Fund.

PROPOSAL FOR INSURANCE.

By the Holder of Policy No. *dated*

Statement to be made by a person who is already insured and who proposes to effect a further insurance.

QUESTIONS.	ANSWERS.
1. (*a*) What is your full Christian name and surname? or	1. (*a*)
(*b*) Your name and father's name and caste?	(*b*)
2. Where do you reside?	2.
3. What appointment do you hold in Government Service, and in what Department?	3.
4. For what amount do you wish to effect an insurance?	4.
5. Do you propose to purchase a life insurance or an endowment assurance policy? *In the latter case state at what age you wish the policy to be paid to you.*)	5.
6. (*a*) Is your father alive?	6. (*a*)
(*b*) What is his age?	(*b*)
(*c*) If dead, of what did he die?	(*c*)
(*d*) At what age did he die?	(*d*)
7. (*a*) Is your mother alive?	7. (*a*)
(*b*) What is her age?	(*b*)
(*c*) If dead, of what did she die?	(*c*)
(*d*) At what age did she die?	(*d*)
8. (*a*) How many brothers and sisters had you?	8. (*a*)
(*b*) How many are alive and what are their ages?	(*b*)
(*c*) Are they all in good health?	(*c*)
(*d*) How many are dead?	(*d*)
(*e*) Of what diseases did they die?	(*e*)
(*f*) At what ages did they die?	(*f*)

Questions.	Answers.
9. Have you ever been obliged to leave your work on account of bad health? If so, state the nature of the disease or diseases from which you suffered and the length of time you had to remain absent. If on medical certificate, name the medical officer who granted you the certificate and, if possible, attach a copy of the official statement of your case.	9.
10. (*a*) Are you of temperate habits?	10. (*a*)
(*b*) Have you always been so?	(*b*)
11. Are you addicted to the use of any drug?	11.
12. Have you suffered from syphilis? If so, when?	12.
13. (*a*) Have you had typhoid fever or small-pox?	13. (*a*)
(*b*) Have you been vaccinated?	(*b*)
(*c*) Have you been re-vaccinated?	(*c*)
14. Have you or any of your near relatives suffered from—	14.
(*a*) Insanity.	(*a*)
(*b*) Consumption.	(*b*)
(*c*) Astha.	(*c*)
(*d*) Gout.	(*d*)
(*e*) Kidney disease.	(*e*)
(*f*) Diabetes.	(*f*)
(*g*) Cancer.	(*g*)
15. Have you ever had spitting of blood?	15.
16. Have you a rupture?	16.

Dated the ——— *day of* ——— *189* . *Signature of proposer.*

Signed by the proposer in my presence.

Signature and designation of proposer's immediate superior.

Station ———— ,

Date ———— *189* .

Note.—Having signed the above certificate, the proposer's immediate superior should forward this proposal by first mail, under registered cover, to the Principal District Officer of the proposer.

Declaration to be signed by the proposer in the presence of the Civil Surgeon.

I hereby declare that the statements which I have made to the Civil Surgeon are true to the best of my knowledge and belief. I agree that the statements made by me in my first proposal shall be the basis of the proposed contract for a further insurance, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premia which shall have been paid under the said contract shall be forfeited and the contract rendered absolutely null and void.

I also agree to pay the fee for the medical examination should I decline, on this proposal being accepted, to take out the policy, or should I discontinue payment of the premia, after taking out the policy, before it has been in force for twelve months.

Dated the ——— *day of* ——— *189* . *Signature of proposer.*

To be signed by the witness who under rule 19 accompanies the proposer when he is not personally known to the Civil Surgeon.

Signature of witness who identifies the proposer. ————————

of ———————— (*address*).

———————— (*occupation*).

Medical opinion.

I $\frac{\text{recommend}}{\text{do not recommend}}$ the Postmaster-General to accept the proposal of ————————.

The above declaration was signed by the proposer in my presence.

Additional Remarks by Civil Surgeon.[1]

Signature of Civil Surgeon.[1]

Station ———— .

Date ———— *189* .

[1] Where there is no Civil Surgeon, the examination will be held by any Commissioned Medical Officer or any Medical Officer in charge of the district.

Note.—Having recorded his opinion above, the Civil Surgeon should return this proposal to the Postmaster-General in a registered envelope.

Monthly Allowances.

Form No. 3.

Postal Monthly Allowances.

PROPOSAL FOR THE PURCHASE OF A MONTHLY ALLOWANCE.

Statement to be made by a person proposing to purchase a monthly allowance,

QUESTIONS,	ANSWERS,
1. (*a*) What is your full Christian name and surname?	1 (*a*)
or	
(*b*) Your name and father's name and your caste?	(*b*)
2. Where do you reside?	2.
3. Where were you born? (*If born in India add names of the district and province of birth.*)	3.
4. What is the date of your birth and how old will you be next birthday?	4.
5. Are you married, single, or a widower?	5.
6. What appointment do you hold in Government Service and in what Department?	6.
7. How long have you been in Government Service?	7.
8. Do you desire to purchase an immediate monthly allowance, *i.e.*, an allowance which commences immediately or a deferred monthly allowance?	8.
9. If you desire to purchase an immediate monthly allowance, state the amount of such allowance.	9.
10. (*a*) If you desire to purchase a deferred monthly allowance, state the amount of such allowance and the number of years which are to expire before the monthly allowance commences.	10. (*a*)
(*b*) Do you desire to purchase a deferred monthly allowance by a single subscription or by monthly subscriptions?	(*b*)

Declaration to be signed by the proposer in the presence of his immediate superior.

I do hereby declare that the foregoing statements made by me are true to the best of my knowledge and belief. I agree that the foregoing statement shall be the basis of the proposed contract, and that, if it shall hereafter appear that I have wilfully made any untrue statement as to my age, then all the subscriptions that shall have been paid under the said contract shall be forfeited and the contract rendered absolutely null and void

Dated the_____day of_____189 . Signature of proposer.

Certificate by proposer's immediate superior.

I CERTIFY that I have read over and explained the above form to the proposer in this case, and that the proposer's signature was affixed in my presence.

STATION_____

*Date*_____189 *Signature*_____

*Designation*_____

NOTE.—Having signed the above certificate, the proposer's immediate superior should forward this proposal by first mail, under registered cover, to the Principal District Officer of the proposer.

Monthly Allowances.

Form No. 4.

Postal Monthly Allowances.

PROPOSAL FOR THE PURCHASE OF A MONTHLY ALLOWANCE BY THE HOLDER OF CONTRACT NO._____,

DATED_____

Statement to be made by a person who proposes to purchase a further monthly allowance.

QUESTIONS.	ANSWERS.
1. (*a*) What is your full Christian name and surname? or	1. (*a*)
(*b*) Your name and father's name and your caste?	(*b*)
2. Where do you reside?	2.
3. What appointment do you hold in Government Service, and in what Department?	3.
4. How long have you been in Government Service?	4.
5. Do you desire to purchase an immediate monthly allowance, *i.e.*, an allowance which commences immediately or a deferred monthly allowance?	5.
6. If you desire to purchase an immediate monthly allowance, state the amount of such allowance.	6.
7. (*a*) If you desire to purchase a deferred monthly allowance, state the amount of such allowance and the number of years which are to expire before the monthly allowance commences.	7. (*a*)
(*b*) Do. you desire to purchase a deferred monthly allowance by a single subscription or by monthly subscriptions?	(*b*)

Declaration to be signed by the proposer in the presence of his immediate superior.

I agree that the statements made with respect to my age in my first proposal shall be the basis of the proposed contract for a further monthly allowance, and that, if it shall hereafter appear that I have wilfully made any untrue statement as to my age, then all the subscriptions which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Signature of proposer.

Dated the_____day of_____189 .

Signed by the proposer in my presence.

Signature and designation of proposer's immediate superior.

STATION_____

*Date*_____189 .

NOTE.—Having signed the above certificate, the proposer's immediate superior should forward this proposal by first mail, under registered cover, to the Principal District Officer of the proposer.

Insurance by payment of monthly premia during a fixed period.
Life Insurance.
Form No. 5.

Postal Life Insurance.

Policy No.

Whereas_____

holding the appointment of_____ in the_____ Department, hereinafter called the insured, has contracted with the Director-General of the Post Office of India for an insurance of the sum of Rupees ( )_____ _____on his own life and has deposited a proposal and declaration, dated the_____day of _____189 , and signed by him, as the basis of the contract for such insurance;

Now it is hereby declared that if the insured shall pay to the Director-General of the Post Office of India, or the Officer for the time being performing his functions, the sum of Rupees ( )_____monthly, in every subsequent month, commencing with the month of_____in the year 189 , and ending with the month of_____in the year _____, or until his death, whichever shall first occur the Director-General of the Post Office of India, or the Officer aforesaid, shall be subject and liable to the payment, on behalf of the SECRETARY OF STATE FOR INDIA IN COUNCIL, unto the Executors, Administrators or Assigns of the insured, within one month after his death shall have been proved to the satisfaction of the Director-General of the Post Office of India, or the Officer aforesaid, of the sum of Rupees ( )_____ _____. But this contract is made subject to the following proviso, *viz.*:—It shall be void, and the payments made by the insured under it shall be forfeited, if the statements contained in the aforesaid proposal and declaration be untrue.

The insured is hereby admitted to be, at the date hereof, in the _____year of his age.

Comptroller, Post Office,
on behalf of the Director-General of the
Post Office of India.

CALCUTTA,

*The*_____*day of*_____*189* .

N.B.—This policy is granted subject to the rules relating to Postal Life Insurance, Endowment Assurance, and Monthly Allowances.

Insurance by payment of monthly premia during life.
Life Insurance.
Form No. 6.

Postal Life Insurance.

Policy No.

Whereas_____
holding the appointment of_____
in the_____Department, hereinafter called the insured, has contracted with the Director-General of the Post Office of India for an insurance of the sum of Rupees ( )_____
_____
on his own life, and has deposited a proposal and declaration, dated the_____day of_____189 , and signed by him, as the basis of the contract for such insurance;

Now it is hereby declared that if the insured shall pay to the Director-General of the Post Office of India, or the Officer for the time being performing his functions, the sum of Rupees ( )
_____monthly, in every subsequent month of his life, commencing with the month of_____in the year 189 , the Director-General of the Post Office of India, or the Officer aforesaid, shall be subject and liable to the payment, on behalf of the SECRETARY OF STATE FOR INDIA IN COUNCIL, unto the Executors, Administrators or Assigns of the insured, within one month after his death shall have been proved to the satisfaction of the Director-General of the Post Office of India, or the Officer aforesaid, of the sum of Rupees ( )_____
_____.

But this contract is made subject to the following proviso, *viz.*:—It shall be void, and the payment made by the insured under it shall be forfeited, if the statement contained in the aforesaid proposal and declaration be untrue.

The insured is hereby admitted to be, at the date hereof, in the _____year of his age.

_____

Comptroller, Post Office,
on behalf of the Director-General of the
Post Office of India.

CALCUTTA;

The____day of_____189 .

N.B.—This policy is granted subject to the rules relating to Postal Life Insurance, Endowment Assurance, and Monthly Allowances.

Insurance by payment of monthly premia during a fixed period.
Endowment Assurance.
Form No. 7.

Postal Endowment Assurance.

Policy No.

Whereas_____
holding the appointment of_____
in the_____Department,
hereinafter called the insured, has contracted with the Director-General of the Post Office of India for an endowment assurance of the sum of Rupees ( )_____
payable on the insured attaining the age of____or at his death, whichever shall first occur, and has deposited a proposal and declaration dated the_____day of_____189 , and signed by him as the basis of the contract for such endowment assurance;

Now it is hereby declared that if the insured shall pay to the Director-General of the Post Office of India or the Officer for the time being performing his functions, the sum of Rupees ( )_____
_____monthly, in every subsequent month, commencing with the month of_____in the year 189 , and ending with the month of_____ in the year _____, or until his death, whichever shall first occur, the Director-General of the Post Office of India shall be subject and liable to the payment, on behalf of the SECRETARY OF STATE FOR INDIA IN COUNCIL, unto the said_____ on his attaining the age of_____or unto his Executors, Administrators or Assigns, within one month after his death if death shall have occurred before he shall have attained the specified age and shall have been proved to the satisfaction of the Director-General of the Post Office of India or the Officer aforesaid, of the sum of Rupees ( )_____

But this contract is made subject to the following proviso, *viz.*:—It

shall be void, and the payment made by the insured under it shall be forfeited if the statements contained in the aforesaid proposal and declaration be untrue.

The insured is hereby admitted to be, at the date hereof, in the _____year of his age.

Comptroller, Post Office,
on behalf of the Director-General of the
Post Office of India.

CALCUTTA,

The_____day of_____189 .

N.B.—This policy is granted subject to the rules relating to Postal Life Insurance, Endowment Assurance, and Monthly Allowances.

Immediate monthly allowance secured by payment of a single subscription.
Monthly Allowances.
Form No. 8.

Postal Monthly Allowances.

Contract No.

Whereas _____ holding the appointment of _____ in the _____ Department, has contracted with the SECRETARY OF STATE FOR INDIA IN COUNCIL, through the Director-General of the Post Office of India, for the purchase of an immediate monthly allowance of Rupees ( )_____ _____ to be paid to the said_____ during the term of his natural life, and has deposited with the Director-General of the Post Office of India a proposal and declaration, dated _____ _____189 , and signed by him, as the basis of the contract for the purchase of such immediate monthly allowance, in which proposal it is stated, among other things, that the age of_____is not less than_____years ; and whereas_____ has paid to the Director-General of the Post Office of India a sum of Rupees_____ as the subscription for the said monthly allowance ;

Now it is hereby declared that the Director-General of the Post Office of India, or the Officer for the time being performing his functions, shall be liable to pay, on behalf of the SECRETARY OF

STATE FOR INDIA IN COUNCIL, to the said _____ the sum of Rupees ( ) _____ monthly, on the first day of each month commencing with the month of _____ of 189 , and ending with the day of his death. But this contract is made subject to the following provisos:—

Firstly.—No payment of the said monthly allowance shall be claimed or be recoverable until _____ shall, to the satisfaction of the Director-General of the Post Office of India, or the Officer aforesaid, have proved himself to be alive at the date of the payment becoming due.

Secondly.—This contract shall be void and the subscription paid under it shall be forfeited, if the age of _____ be less than _____ years at the date of contract.

Comptroller, Post Office,
on behalf of the Director-General of the
Post Office of India.

CALCUTTA,

Dated the ____ day of _____ 189 .

N.B.—This contract is granted subject to the rules relating to Postal Life Insurance, Endowment Assurance, and Monthly Allowances.

Deferred monthly allowance secured by payment of monthly subscriptions, *Monthly Allowances.*

Form No. 9.

Postal Monthly Allowances.

Contract No.

Whereas _____ holding the appointment of _____ in the _____ Department of Government, has contracted with the SECRETARY OF STATE FOR INDIA IN COUNCIL, through the Director-General of the Post Office of India, for the purchase of a deferred monthly allowance of Rupees ( ) _____ to be paid to the said _____,[1] and has deposited with the Director-General of the Post Office of India a proposal and declaration, dated the _____ day of _____ 189 , and signed by him, as the basis of the contract for the purchase of such monthly allowance, in which proposal it is stated, among other things, that the age of _____ is not less than _____ years;

Now it is hereby declared that if the said _____ shall pay to the Director-General of the Post Office of India, or the Officer for the time being performing his functions, the sum of Rupees ( ) _____ monthly, in every subsequent month, commencing with the month of _____ in the year _____ and ending with the month of _____ in the year _____, after which date such monthly allowance is, according to the contract, to commence, the Director-General of the Post Office of India, or the Officer aforesaid, shall be subject and liable to pay, on behalf of the SECRETARY OF STATE FOR INDIA IN COUNCIL, to the said _____ the sum of Rupees ( ) _____

[1] Such payment commencing from the time hereinafter mentioned and ending with the day of his death.

monthly, on the first day of each month commencing with the month _____ and ending with the day of his death. But this contract is made subject to the following provisos:—

Firstly.—No payment of the said monthly allowance shall be claimed or recoverable until _____ shall, to the satisfaction of the Director-General of the Post Office of India, or the Officer aforesaid, have proved himself to be alive at the date of the payment becoming due.

Secondly.—This contract shall be void, and all the sums paid under it on account of subscription shall be forfeited, if the age of _____ be less than _____ years at the date of contract.

Thirdly.—If the said _____ shall die before the date from which the monthly allowance is, according to the contract, to commence no portion of the subscriptions paid by him shall be returnable.

_____

Comptroller, Post Office,
on behalf of the Director-General of the
Post Office of India.

CALCUTTA;

Dated the ____ day of _____ 189 .

N.B.—This contract is granted subject to the rules relating to Postal Life Insurance, Endowment Assurance, and Monthly Allowances.

Monthly Allowances.
Form No. 10.

Postal Monthly Allowances.

Life Certificate.

I hereby certify *that* _____

was alive on the (date) _____

on which day I saw him.

_____

Signature of person giving the certificate.

This certificate should be signed by a Government official, if possible, and must be produced by the purchaser at the time of drawing the monthly allowance and be receipted by him on the back.

Received *from the Postmaster of* _____

the sum of Rupees ( ) _____

being the monthly allowance due to me for the month of

_____ *189* , *under Contract No.* _____,

dated _____ *189* .

_____

(Signature of Payee.)

Dated _____ *189* .

Life Insurance,
Form No. 11.



Postal Life Ensurance and Endowment Assurance.

Premium Receipt-Book.

Issued to _____

*Purchaser of Contract No.*_____, *dated*_____ *189* ,

for ₹_____

Comptroller Post Office,
on behalf of the Director-General of the
Post Office of India.

*Delivered with the above contract to the said*_____

_____

*on the*_____ *189* , *on receipt of the first subscription.*

Postmaster.

Postal Life Insurance and Endowment Assurance.

Account of Premia paid on account of a Postal Life Insurance or Endowment Assurance Policy No._____ for R_____

Office of payment.	Date of payment.	Month for which premium is paid.	Amount of premium paid.			Particulars* of salary bill from which premium is deducted, or Signature of post-master receiving the premium when paid in cash.
			R	*a.*	*p.*	

* Month for which the bill is drawn and, in the case of an establishment bill, the name of the office or establishment by which it is prepared.

Office of payment.	Date of payment.	Month for which premium is paid.	Amount of premium paid.			Particulars* of salary bill from which premium is deducted, or Signature of postmaster receiving the premium when paid in cash.
			ℛ	a.	p.	

* Month for which the bill is drawn and, in the case of an establishment bill, the name of the office or establishment by which it is prepared.

Monthly Allowances
Form No. 12.

Postal Monthly Allowances.

Subscription Receipt-Book.



Issued to _____

Holder of Policy No. _____, *dated* _____ *189* ,

for R _____

_____

Comptroller, Post Office,
on behalf of the Director-General of the
Post Office of India.

Delivered with the above policy to the said _____

_____

on the _____ *189* , *on receipt of the first premium.*

_____

Postmaster.

Postal Monthly Allowances.

Account of Subscriptions paid on account of Postal Monthly Allowance Contract No._____ for R_____

Office of payment.	Date of payment.	Month for which subscription is paid.	Amount of subscription paid.			Particulars* of salary bill from which subscription is deducted; or Signature of postmaster receiving the subscription when paid in cash.
			R	a.	p.	

* Month for which the bill is drawn and, in the case of an establishment bill, the name of the office or establishment by which it is prepared.

Office of payment.	Date of payment.	Month for which subscription is paid.	Amount of subscription paid.			Particulars* of salary bill from which subscription is deducted; or Signature of postmaster receiving the subscription when paid in cash.
			R	a.	p.	

* Month for which the bill is drawn and, in the case of an establishment bill, the name of the office or establishment by which it is prepared.

Life Insurance.
Form No. 13.

Form to be filled up by the person claiming payment of a policy on the death of an insured person.

1. Full name of the deceased _____
2. Number of policy _____
3. Value of policy _____
4. Exact date of death of the insured person _____
5. Full name of claimant _____
6. Age of claimant _____

   (If the claimant is a minor, the person who represents himself to be the minor's guardian should fill up the entries on the other side of this form.)

7. Claimant's relationship to deceased _____
8. Description of documents in support of claim.

   NOTE.—If claimant has obtained probate of the will of the deceased or certificate of succession or letters of administration the documents or certified copies thereof should accompany this form. _____
9. If the claimant does not hold probate of will or letters of administration or certificate of succession what is his relationship to deceased? How can it be proved? What other near relatives had the deceased? _____

_____

Signature and address of the claimant.

STATION _____

Dated _____ *189* .

The answers to the following questions must be filled in by a person who represents himself or herself to be the guardian of a minor who claims payment of a policy.

1. Are you an adult relative of the minor? State your relationship.

2. Is the father or mother of the minor deceased?

3. If you are not the father or mother of the minor, have you been appointed guardian of the minor by will or deed or under any enactment in force in British India? Produce the documents to support your claim.

4. Does the minor reside with you or is he maintained by you?

Signature and address of person representing himself or herself to be the guardian of the minor.

STATION

Dated

...ments of the Secretariat and to all heads of departments under ...esolution of the Government of India extending, with effect from 1st Febru... Government servants whose pay is audited by the Civil or Military Account ...o are subject to the Civil Rules; and adding thereto a further system of ...ce.

Order—Ordered, that this Resolution be published in the *Gazette of India* for general information.

Ordered also, that the Resolution, with copies of the rules, be communicated to the Director-General of the Post Office of India, to the Comptroller and Auditor General, to all Accountants-General and Comptrollers, to all Local Governments and Administrations, to the several departments of the Government of India, and to all Heads of departments subordinate to this department.

(By order.)

(Signed) J. B. BRUNYATE,
Under Secy. to the Govt. of India.

ORDER—No. 56, Financial, dated 24th January 1898.

Communicated to the departments of the Secretariat and to all heads of departments under the Chief Secretary.

(True Extract.)

for Chief Secretary.

To the Departments of the Secretariat. (P.W.D.)
„ all Heads of Departments under the Chief Secretary.

B

No. 507 W 928-2-98

Communicated to offices of the P.W. Dept.

22.2.98

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