



# ಕರ್ನಾಟಕ ರಾಜ್ಯಪತ್ರ

ಅಧಿಕೃತವಾಗಿ ಪ್ರಕಟಿಸಲಾದುದು  
ವಿಶೇಷ ರಾಜ್ಯ ಪತ್ರಿಕೆ

ಭಾಗ - ೪ಎ Part - IVA	ಬೆಂಗಳೂರು, ಸೋಮವಾರ, ೦೬, ಜನವರಿ, ೨೦೨೫(ಪುಷ್ಯ, ೧೬, ಶಕವರ್ಷ, ೧೯೪೬) BENGALURU, MONDAY, 06, JANUARY, 2025(PUSHYA, 16, SHAKAVARSHA, 1946)	ನಂ. ೦೯ No. 09
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## **GOVERNMENT OF KARNATAKA**

No: FD 15 SAVIYO 2024

Karnataka Government Secretariat,  
Vidhana Soudha,  
Bangalore, Dated:06.01.2025.

### **NOTIFICATION**

Whereas the draft of the following rules further to amend the Karnataka State Employees Group Insurance Scheme Rules, 1981 was published as required by clause(a) of sub section(2) of Section 3 read with Section 8 of the Karnataka State Civil Services Act, 1978 (Karnataka Act 14 of 1990) in Notification No. FD 15 SAVIYO 2024, dated:27<sup>th</sup> November 2024 in Part IVA of the Karnataka State Gazette, dated:10<sup>th</sup> December 2024 inviting objections and suggestions from all persons likely to be affected thereby within fifteen days from the date of its publication in the Official Gazette;

Whereas, the said Gazette was made available to the public on 10<sup>th</sup> December 2024;

And Whereas, no objections and suggestions have been received in this behalf by the State Government;

Now, therefore, in exercise of the powers conferred by sub-section (1) of Section 3 read with Section 8 of the Karnataka State Civil Services Act, 1978(Karnataka Act No.14 of 1990), the Government of Karnataka hereby makes the following rules, namely:-

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## **RULES**

**1. Title and Commencement:-** (1) These rules may be called the Karnataka State Employees Group Insurance Scheme(Second Amendment) Rules, 2024.

(2) These rules shall come into force from the First day of January, 2025.

**2. Amendment of Rule 5:-** In the Karnataka State Employees Group Insurance Scheme Rules, 1981(herein after referred to as the said rules) in Rule 5, for sub-rules 5.1 and 5.2, the following shall be substituted, namely:-

**"5.1-** The subscription for a member of the "Scheme" shall be rupees 240/-, rupees 480/-, rupees 540/- and rupees 720/- per month for Group D, C, B and A employees respectively.

**5.2.** In the event of regular promotion of a member from one group to another, his subscription shall be revised from the next anniversary of the "Scheme" to the level appropriate to the group to which he is promoted. Until the date of the next anniversary of the "Scheme", he shall continue to be covered for insurance for the same amount for which he was eligible before such promotion.

**For example:-**

- i. A Group `D' employee promoted on regular basis to Group `C' in February 2025 shall continue to subscribe at the rate of Rs.240/- per month up to December 2025 and be eligible for the insurance cover of Rs.2,40,000/- only, in addition to the benefits from the Savings Fund appropriate to his subscription. From January 2026, his subscription shall be revised to Rs.480/- per month and he shall become eligible for an insurance cover of Rs.4,80,000/- in addition to appropriate benefits from the Savings Fund.
- ii. A Group `C' employee promoted on regular basis to Group `B' in February 2025 shall continue to subscribe at the rate of Rs.480/- per month up to December 2025 and be eligible for the insurance cover of Rs.4,80,000/- only, in addition to the benefits from the Savings Fund appropriate to his subscription. From January 2026, his subscription shall be revised to Rs.540/- per month and he shall become eligible for an insurance cover of Rs.5,40,000/- in addition to appropriate benefits from the Savings Fund.

- iii. A Group 'B' employee promoted on regular basis to Group 'A' in February 2025 shall continue to subscribe at the rate of Rs.540/- per month up to December 2025 and be eligible for the insurance cover of Rs.5,40,000/- only, in addition to the benefits the Savings Fund appropriate to his subscription. From January 2026, his subscription shall be revised to Rs.720/- per month and he shall become eligible for an insurance cover of Rs.7,20,000/- in addition to appropriate benefits from the Savings Fund.

**3. Amendment of Rule 6:-** In the said rules, for Rule 6 the following shall be substituted, namely:

**"6. Premium and Insurance cover for 'employees' other than members:-** An 'employee' entering service in a month other than January falling after 1<sup>st</sup> January 2025, shall be given the benefit of Insurance cover applicable to the Group to which he belongs from the date of joining the Government service up to the date of his becoming member of the 'Scheme', for group 'D' employee on payment of subscription of Rs.60/- per month as the premium for every Rs.2,40,000/- of the Insurance cover. Similarly, in the case of group 'C' employee, on payment of a subscription of Rs.120/- per month as the premium for every Rs.4,80,000/- of insurance cover. In the case of group 'B' employee, on payment of a subscription of Rs.135/- per month as the premium for every Rs.5,40,000/- of insurance cover. In the case of group 'A' employee on payment of a subscription of Rs.180/- per month as the premium for every Rs.7,20,000/- of insurance cover. From the date of anniversary of the 'scheme', he shall pay subscription at the rate specified in sub-rule 5.1 of rule 5.

**For example:-** A Group 'D' employee entering the service in February 2025 shall pay a subscription of Rs.60/- per month as premium for an insurance cover of Rs.2,40,000/- for a period of eleven months up to December 2025 and from January 2026 his subscription shall be raised to Rs.240/- per month and he shall become eligible for the benefits from the Savings Fund in addition to the insurance cover of Rs.2,40,000/-. Similarly, a Group 'C' employee entering the service in February 2025, shall pay a subscription of Rs.120/- per month, the premium for an insurance cover of Rs.4,80,000/- for a period of eleven months up to December 2025 and from January 2026 his subscription shall be raised to Rs.480/- per month and he shall become eligible for the benefits from the Savings Fund in addition to insurance cover of

Rs.4,80,000/-. Similarly, a Group `B` employee entering service in February 2025, shall pay a subscription of Rs.135/- per month the premium for an insurance cover of Rs.5,40,000/- for a period of eleven month up to December 2025 and from January 2026 his subscription shall be raised to Rs.540/- per month and he shall become eligible for the benefits from the Savings Fund in addition to insurance cover of Rs.5,40,000/- Similarly, a Group `A` employee entering service in February 2025, shall pay a subscription of Rs.180/- per month the premium for an insurance cover of Rs.7,20,000/- for a period of eleven months up December 2025 and from January 2026 his subscription shall be raised to Rs.720/- per month and he shall become eligible for the benefits from the Savings Fund in addition to insurance cover of Rs.7,20,000/-.

**4. Amendment of Rule 7:** In the said rules, in Rule 7, for sub-rule 7.1, the following shall be substituted, namely:

**“7.1** In order to provide an Insurance cover to each member of the “Scheme”, such portion of the monthly subscription as may be specified from time to time under orders of the State Government and for the present, an amount of rupees 60/- for group `D` employee, rupees 120/- for group `C` employee, rupees 135/- for group `B` employee and rupees 180/- for group `A` employee of subscription shall be credited to an Insurance Fund to be held in the Public Account of the State Government. The amount of Insurance cover to group D, C, B and A shall be respectively rupees 2,40,000/- , rupees 4,80,000/-, rupees 5,40,000/- and rupees 7,20,000/- for each subscription, it shall be paid as specified in rule 10, to the nominee or nominees of the member who dies due to any cause, while in service.”

**5. Amendment of Rule 8:** In the said rules, in Rule 8, for sub-rule 8.1 the following shall be substituted, namely:

**“8.1** Such portion of the monthly subscription as may be specified from time to time under order of State Government and for the present, an amount of rupees 180/- for group `D` employee, rupees 360/- for Group `C` employee, rupees 405/- for group `B` employee and Rs.540/- for group `A` employee of subscription shall be credited

to Savings Fund. The Amount in the Savings Fund shall be held by the State Government in Public Account. The total accumulation of savings together with interest thereon shall be payable to the member on his retirement after attaining the age of superannuation or on cessation of his employment with the State Government or to the nominees or members of the family or legal heirs of the member, as specified in rule 10, on his death while in service.”

By Order and in the name of the  
Governor of Karnataka,

**(Netraprabha M. Dhayapule)**  
Under Secretary to Government  
Finance Department (Admin and Advances).