



# BHARATIYA PRATIRAKSHA MAZDOOR SANGH

(AN ALL INDIA FEDERATION OF DEFENCE WORKERS)

(AN INDUSTRIAL UNIT OF B.M.S.)

(RECOGNISED BY MINISTRY OF DEFENCE, GOVT. OF INDIA)

CENTRAL OFFICE: 2-A, NAVEEN MARKET, KANPUR – 208001, PH & FAX : (0512) 2296229  
MOBILE: 09335621629, 08765070982 Email: gensecbpms@yahoo.co.in WEB : www.bpms.org.in

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Dated: 23.11.2022

To,  
The General Secretary,  
Bharatiya Mazdoor Sangh,  
Dattopant Thengadi Bhawan,  
27, Deendayal Upadhyay Marg,  
New Delhi – 110002

**Subject: Agenda Points for Pre-Budget meeting between Finance Minister and BMS.**

Respected Sir,

It is learnt that the customary Pre-Budget meeting with between Finance Minister, Govt of India and trade unions led by Bharatiya Mazdoor Sangh is scheduled to be held on 28.11.2022. In recent past, BMS has raised several serious issues in these meetings which have yielded good results. Hence, some of the following agenda points for the above meeting are submitted for your kind consideration:-

1. **Enhance the existing benefit of Deposit Link Insurance from Rs. 60,000/- to Rs. 6,00,000 /- under GPF Rules:-** Private sector salaried employees are very happy to find the fruitful results of efforts of Bharatiya Mazdoor Sangh on enhancing the (i) Maximum assured benefit up to Rs 7 lakh to be paid to the nominee or legal heir of the EPF member if death occurs while in service; (ii) Under EDLI scheme 1976, minimum assurance benefit is of Rs 2.5 lakh in case the deceased member was in continuous employment for 12 months prior to his or her death.

Central Government employees covered under the General Provident Fund Rules and under GPF Rule 33-B, nominees are entitled to get Rs. 60,000/-. Considering this meager amount of Rs. 60,000/- , employees are genuinely demanding for enhancement of the limit set for Deposit Linked Insurance Scheme 1976 from Rs.60,000/- to Rs.6,00,000/-.

2. **Enhancement of benefit of Central Government Employees Group Insurance Scheme to Rs. Fifteen Lakh (15,00,000/-) (minimum):-** Central Government Employees Group Insurance Scheme was introduced in Jan 1982 to provide insurance cover to the employees so as to enable their families to get a lump sum amount in the event of employee's death. The scheme also envisages a lump sum payment on cessation of employment. The scheme is wholly contributory and is run on self financing basis. The rates of subscriptions and the insurance cover under this scheme vary for different groups. Subscription under the scheme is apportioned between the insurance fund and the saving fund in the ratio of 30 : 70. The rates of monthly subscription as well as the insurance cover are supposed to be revised periodically.

The present rates of subscription and insurance cover for the different categories of employees are Rs. 15/- and Rs. 15,000/- respectively for the lowest category of

government employees since Jan. 1990 (i.e. due to implementation of 4th CPC recommendations). Thereafter, the 5th & 6th CPC, taking in account the erosion in the real value of rupee, recommending enhancing of the rates of monthly subscription, as well as the insurance cover available to various categories of employees under this scheme. The Government has not implemented these recommendation till date. The rates of subscription and the amount of insurance cover not having been revised for almost 32 years, the insurance cover presently available under the scheme has become totally inadequate and an amount of Rs. 15,000/- cannot provide financial support to the family of a deceased group 'D' employees. When the rates of subscription and the insurance cover under this scheme were last revised in 1990, the pay scales recommended by 4th CPC were in vogue and the minimum salary was Rs. 750/-.

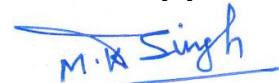
Now the minimum salary of Government employees is Rs. 18,000/- as recommended by 7th CPC. Further, the 7th CPC has recommended that monthly subscription should be Rs. 1500/- and the amount of insurance will be Rs. 15,00,000/-. Central Government should have accepted & adopted these recommendations in favour of employees.

Therefore, the present amount for various categories should be enhanced to rupees 15 lakh as a minimum payment to the lowest cadre, to restore the actual value of insurance cover provided under the scheme.

You are requested to include the above 02 issues in the ensuing pre-budget meeting with Hon'ble Finance Minister, Govt of India.

Thanking you.

Sincerely yours



**(MUKESH SINGH)**  
General Secretary