

GOVERNMENT OF WEST BENGAL
FINANCE DEPARTMENT
Group-J
Writers' Buildings, Kolkata-700001

No: 045-F(J)/ FIN-22012/6/2026-GROUP J SEC-Dept. of FIN

Date: 26.02.2026

MEMORANDUM

Sub: Introduction of Group Insurance cum Savings Scheme (GISS) module in WBIFMS for all State Government Employees of West Bengal

Group Insurance cum Savings Scheme (GISS) of all State Government employees are presently covered under two schemes, viz. GISS 1983 implemented vide Memo No. 2811(300)-F dated 10.03.1983 and GISS 1987 implemented vide Memo No. 825-F dated 31.01.1987 of Finance Department, Government of West Bengal, respectively. In the above two schemes, information pertaining to individual subscriber data on accumulation of subscriptions and accrued interest thereon are currently not available. Since the base unit of accounting for GISS is Treasury-wise at present, the employees are able to know their respective GISS balance with interest only at the time of final withdrawal (entitlement at cessation of service) from the said schemes.

It has been under active consideration of the State Government to bring in reforms in maintenance of GISS of State Government employees aiming at shifting the base entity in respect of GISS from Treasury to a subscriber-based model similar to the existing GPF system as well as developing a subscriber-based GISS Module in IFMS digital platform with DPPG as the Nodal Authority to control and manage the GISS balances under 8011 Head of Account.

Now, the Governor is hereby pleased to introduce the "Group Insurance cum Savings Scheme (GISS) module" in WBIFMS in respect of all State government Employees of West Bengal. The new system shall facilitate an employee (subscriber) based GISS module in IFMS digital platform thus doing away with the erstwhile Treasury based GISS system. The new module shall provide benefits wherein all employees will be able to access their Group Insurance statements depicting the GISS balance, subscription and interest amounts in real time. The cut-off date for entry of employees by HoOs/DDOs in the new GISS module shall be 01.04.2026.

The role of Directorate of Treasuries and Accounts (DTA) in GISS accounting also shall stand abolished with Directorate of Pension, Provident Fund and Group Insurance (DPPG), now becoming Nodal Authority to control and manage the GISS balances under 8011 Head of Account. Necessary modifications in Memorandum No. 11099-F dated 8th October, 1987 has been made by this Memorandum.

Contd. to next page...

Modified Annexures in the Accounting Procedure vide Memorandum No. 11099-F dated 8th October, 1987 (Annexure-F, Annexure-G & Annexure-H in respect of GISS-1987 Scheme and Annexure-D, Annexure-K & Annexure-L in respect of GISS-1983 Scheme) has been appended at Appendix-A below. Annexure C, Annexure D, Annexure E of GISS 1987 and Annexure B, Annexure C, Annexure E, Annexure I of GISS 1983 shall stand abolished.

The brief description of the GISS module, role of different users of the module, process flow for implementation of the module along with some Illustrations shall be notified in due course.

This order shall come into force with immediate effect.

By the Order of the Governor



Additional Chief Secretary
Government of West Bengal
Finance Department

No.: 045/1(7)-F(J)

Date: 26.02.2026

Copy forwarded for information and taking necessary action to:

1. The Deputy Accountant General (Fund), Office of the Principal Accountant General (A&E), West Bengal, Treasury Building, Kolkata-700001.
2. The Additional Chief Secretary/ Principal Secretary/ Secretary, Government of West Bengal.
3. The Senior Special Secretary/ Special Secretary/Additional Secretary/Joint Secretary/Deputy Secretary, Finance Department, Government of West Bengal.
4. The Director, Directorate of Treasuries and Accounts (DTA), Finance Department, Government of West Bengal.
5. The Director, Directorate of Pension, Provident Fund & Group Insurance (DPPG), Finance Department, Government of West Bengal.
6. Network Administrator, Finance Department, Nabanna, Howrah-711102.
He is requested to upload this Memorandum in F.D's Website.
7. Guard file.



OSD & EO Additional Secretary
to the Government of West Bengal

APPENDIX-A

TO THE FINANCE DEPARTMENT'S MEMO NO. 045-F(J) DATED: 26.02.2026

ANNEXURE – ‘F’

[Vide Para – 17(d)]

**WEST BENGAL STATE GOVERNMENT GROUP
INSURANCE SCHEME, 1987**

Memorandum of Savings Fund & Insurance Fund (Plus-Minus Memorandum)

Insurance Fund for20...

Balance from the last month	Additions to balance this month	Total	Deductions from balance	Balance at the end of each month	Remarks
1	2	3	4	5	6

**Director / Special Director
Directorate of Pension, Provident Fund & Group Insurance**

Savings Fund for20...

Balance from the last month	Additions to balance this month	Total	Deductions from balance	Balance at the end of each month	Interest Credited in the month	Closing Balance with Interest	Remarks
1	2	3	4	5	6	7	8

**Director / Special Director
Directorate of Pension, Provident Fund & Group Insurance**

ANNEXURE-G
 [Vide Para-12(ii)]
MODEL SANCTION ORDER
 (For Retirement/ Cessation of employment cases)
GOVERNMENT OF WEST BENGAL
Department
 Office.....

No.....

Date:

MEMORANDUM

Subject: Claims under the West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987-claim due to cessation of employment on retirement or for reasons other than death of(Name of the employee at the time of cessation).

Sanction ID		Sanction Date	
Name of the Subscriber		Designation of the Subscriber	
HRMS ID		Group to which Subscriber belong on the date of cessation	
Name/s of the Nominee (where payment is to be made to the nominee on death of subscriber after cessation of service)		% of Share as per Nomination or otherwise	
Name of the Treasury		DDO Code	
Date of Joining in the Service		Date of Superannuation/cessation	

1. In terms of the power vested under Para 14.1 of West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987 issued with Finance Department Memo No. 825-F dated 31.01.1987 Sanction is hereby accorded to a total sum of ₹ (In words) comprising the amounts detailed below in full and final settlement of the entitlements under the aforesaid scheme arising out of the retirement/ cessation of employment (reasons to be stated).

Sl No.	Opening Balance as on 01.04.....	Deposit during the current Financial Year	Interest allowed for the Financial Year	Recovery (if any)	Total Amount
1	2	3	4	5	6

2. The amount should be paid to the person/ nominees mentioned in the table in the proportion mentioned against each in the bank account details mentioned below:

Sl No.	Subscriber/ Nominee	Relation	% of Share	Amount	Bank Account No.	IFS Code
1	2	3	4	5	6	7

3. The payee (s) and the Treasury Officer/ PAO have been informed accordingly.
4. The amount is debitible from Head of Account: 00-8011-00-107-005-10.
5. Ordered further that a copy of this Sanction Order shall be attached to the Bill at the time of presentation at the appropriate treasury/ Pay and Accounts Office for drawal of the amounts here in sanctioned.

.....

(Signature of Head of Office)

No.....

Date:

Copy to:

1. The Accountant General, West Bengal (A&E), Treasury Buildings, Kolkata-700001
2. The Director, Directorate of Pension, Provident Fund and Group Insurance, Kolkata-700091.
3. The Treasury Officer/ Pay and Accounts Office.
4. The(DDO Concerned)
5. The Payee with HRMS ID and Designation.

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(Signature of Head of Office)

ANNEXURE-H
[Vide Para-12(i)]
MODEL SANCTION ORDER
(For Death Claims)
GOVERNMENT OF WEST BENGAL
.....Department
Office.....

No.....

Date:

MEMORANDUM

Subject: Claims under the West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987-Claim in respect of the death of(Name of deceased employee).

Sanction ID		Sanction Date	
Name of the Subscriber		Designation of the Subscriber	
HRMS ID		Group to which Subscriber belong at the time of Death	
Name/s of the Nominee		% of Share as per Nomination or otherwise	
Name of the Treasury		DDO Code	
Date of Joining in the Service		Date of Death	

1. In terms of the power vested under Para 14.2 of the West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1987 issued with Finance Department Memo No. 825-F dated 31.01.1987, Sanction is hereby accorded to a total sum of ₹(in words) comprising of the amounts detailed below in full and final settlement of the entitlements under the aforesaid Scheme, arising out of the demise of the employee.

Sl No.	Opening Balance of Savings Fund as on 01.04.....	Deposit in Savings Fund during the current Financial Year	Interest allowed on Savings Fund	Recovery (if any)	Insurance Amount	Total Amount (₹) (Col: 2+3+4+6-5)
1	2	3	4	5	6	7

2. The amount should be paid to the person/ nominees mentioned in the table in the proportion mentioned against each in the bank account details mentioned below:
(As the said deceased died without exercising any nomination and the said heirs have complied the requirements prescribed under Para 15.7 of the Scheme the amount of entitlement should be paid to the persons mentioned in the table.)

Sl No.	Nominee/ Heir	Legal	Relation	% of Share	Amount	Bank Account No.	IFS Code
1	2		3	4	5	6	7

3. The payee(s) and the Treasury Officer/ PAO have been informed accordingly.
4. The amount is debitible from Head of Account:
(i) For Insurance Fund: 00-8011-00-107-004-10
(ii) For Savings Fund: 00-8011-00-107-005-10
5. Ordered further that a copy of this Sanction Order shall be attached to the Bill/s at the time of presentation at the appropriate Treasury/ Pay and Accounts Office for drawal of the amounts here in sanctioned.

.....

(Signature of Head of Office)

No.....

Date:

Copy to:

1. The Accountant General, West Bengal (A&E), Treasury Buildings, Kolkata-700001
2. The Director, Directorate of Pension, Provident Fund and Group Insurance, Kolkata-700091.
3. The Treasury Officer/ Pay and Accounts Officer...
4. The(DDO Concerned)
5. The Payee/ payees

.....

(Signature of Head of Office)

ANNEXURE – ‘D’
[Vide Para – 4.7(ii)]

WEST BENGAL STATE GOVERNMENT GROUP
INSURANCE SCHEME, 1983

Plus-Minus Memorandum of Insurance Fund for20

Balance from the last month	Additions to balance this month	Total	Deductions from balance	Balance at the end of each month	Remarks
1	2	3	4	5	6

Director / Special Director
Directorate of Pension, Provident Fund & Group Insurance

Plus-Minus Memorandum of Savings Fund for20

Balance from the last month	Additions to balance this month	Total	Deductions from balance	Balance at the end of each month	Interest Credited in the month	Closing Balance with Interest	Remarks
1	2	3	4	5	6	7	8

Director / Special Director
Directorate of Pension, Provident Fund & Group Insurance

2. The amount should be paid to the person/ nominees mentioned in the table in the proportion mentioned against each in the bank account details mentioned below:
(As the said deceased died without exercising any nomination and the said heirs have complied the requirements prescribed under Para 16.5 of the Scheme the amount of entitlement should be paid to the persons mentioned in the table.)

Sl No.	Nominee/ Heir	Legal	Relation	% of Share	Amount	Bank Account No.	IFS Code
1	2		3	4	5	6	7

3. The payee (s) and the Treasury Officer/ PAO have been informed accordingly.
 4. The amount is debitible from Head of Account:
 (i) For Insurance Fund: 00-8011-00-107-001-10
 (ii) For Savings Fund: 00-8011-00-107-002-10
 5. Ordered further that a copy of this Sanction Order shall be attached to the Bill/s at the time of presentation at the appropriate Treasury/ Pay and Accounts Office for drawal of the amounts here in sanctioned.

.....
 (Signature of Head of Office)

No.....

Date:

Copy to:

1. The Accountant General, West Bengal (A&E), Treasury Buildings, Kolkata-700001
2. The Director, Directorate of Pension, Provident Fund and Group Insurance, Kolkata-700091.
3. The Treasury Officer/ Pay and Accounts Officer...
4. The(DDO Concerned)
5. The Payee/ payees

.....
 (Signature of Head of Office)

ANNEXURE-L
MODEL SANCTION ORDER
 (For Retirement/ Cessation of employment cases)
GOVERNMENT OF WEST BENGAL
Department
 Office.....

No.....

Date:

MEMORANDUM

Subject: Claims under the West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1983-Claim due to cessation of employment on retirement or for reasons other than death of(Name of the employee at the time of cessation).

Sanction ID		Sanction Date	
Name of the Subscriber		Designation of the Subscriber	
HRMS ID		Group to which Subscriber belong on the date of cessation	
Name/s of the Nominee (where payment is to be made to the nominee on death of subscriber after cessation of service)		% of Share as per Nomination or otherwise	
Name of the Treasury		DDO Code	
Date of Joining in the Service		Date of Superannuation/cessation	

1. In terms of the power vested under Para 11.1 of West Bengal State Government Employees Group Insurance-cum-Savings Scheme, 1983 issued with Finance Department Memo No. 2811(350)-F dated 10.03.1983, Sanction is hereby accorded to a total sum of ₹ (In words) comprising of the amounts detailed below in full and final settlement of the entitlements under the aforesaid Scheme arising out of the retirement/ cessation of employment (reasons to be stated).

Sl No.	Opening Balance as on 01.04.....	Deposit during the current Financial Year	Interest allowed for the Financial Year	Recovery (if any)	Total Amount (₹)
1	2	3	4	5	6

2. The amount should be paid to the person/ nominees mentioned in the table in the proportion mentioned against each in the bank account details mentioned below:

Sl No.	Subscriber/ Nominee	Relation	% of Share	Amount	Bank Account No.	IFS Code
1	2	3	4	5	6	7

3. The payee (s) and the Treasury Officer/ PAO have been informed accordingly.
4. The amount is debitible from Head of Account: 00-8011-00-107-002-10.
5. Ordered further that a copy of this Sanction Order shall be attached to the Bill at the time of presentation at the appropriate Treasury/ Pay and Accounts Office for drawal of the amounts here in sanctioned.

.....

(Signature of Head of Office)

No.....

Date:

Copy to:

1. The Accountant General, West Bengal (A&E), Treasury Buildings, Kolkata-700001
2. The Director, Directorate of Pension, Provident Fund and Group Insurance, Kolkata-700091.
3. The Treasury Officer/ Pay and Accounts Officer...
4. The(DDO Concerned)
5. The Payee with HRMS ID and Designation.

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(Signature of Head of Office)