**GOVERNMENT OF NAGALAND**
**FINANCE DEPARTMENT**
**(GENERAL BRANCH)**

Kohima, dated the 30 June 2026

## NOTIFICATION

**No. FIN/ GEN/INSURANCE/5/2024/** ::: In the interest of public service, the Governor of Nagaland is pleased to notify the revised framework for the Chief Minister's Life Insurance Scheme (CMLIS) for FY 2026-27, with the objective of providing life insurance coverage to eligible breadwinners of households and accidental insurance coverage for eligible breadwinners and 3 (Three) family members under the Scheme.

The Scheme shall be implemented through online registration, validation and claim processing mechanisms integrated with the CMLIS digital portal.

**1. Coverage**

i. The Scheme shall provide **life insurance coverage of ₹ 2.00 lakh** on the demise of the insured breadwinner due to any cause, **at no cost involved.**

ii. An additional **accidental insurance coverage of ₹ 2.00 lakh** each for the breadwinner and 3 (Three) eligible and enrolled family members shall also be provided, covering accidental death and total disability, the premium of which shall be fully borne by the Government.

iii. For accidental dismemberment and paralysis, the accidental insurance shall be upto ₹2.00 lakh and in case of partial disability, the accidental insurance coverage shall be upto ₹ 1.00 lakh, in line with applicable insurance guidelines.

iv. The age criteria and insurance coverage norms shall broadly align with applicable Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)guidelines (age limit of 18-50 years for life insurance coverage and 18-70 years for accidental insurance coverage). The upper age limit for life insurance shall be relaxed for serving Government employees who are not covered under the existing State Government Salary Package (SGSP).

**2. Eligibility**

i. The Scheme shall be applicable to the major breadwinner of households/families within the State of Nagaland who are:
   a. Indigenous Inhabitants of Nagaland; or
   b. Permanent Residents of Nagaland,

and in possession of a valid Indigenous Inhabitant Certificate/ Permanent Residential Certificate as per the extant Notification of the Government of Nagaland.

ii. Dependents of the eligible breadwinner may also be covered under the Scheme as per the operational guidelines.

iii. Accredited journalists working in Nagaland may be covered under the Scheme subject to portal validation and eligibility verification.

iv. Government employees serving outside the State in official establishments of the Government of Nagaland and not applicable for coverage under State Government Salary Package, shall be covered under the Scheme.

v. Work-charged employees, casual employees and contractual employees not covered under the State Government Salary Package shall be covered under the Scheme.

**3. Exclusion**

The following category of persons shall not be eligible under the Scheme:

i. Regular Government employees covered under the State Government Salary Package.

ii. Beneficiaries found to have submitted false declarations, forged documents or duplicate registrations.

iii. Persons not validated through the prescribed digital and administrative verification process starting from the date of the issue of this notification.

**4. Registration and Validation**

i. Registration and validation under the Scheme shall be carried out through the official CMLIS portal. (https://cmlis.nagaland.gov.in)

ii. The portal shall incorporate Aadhaar-enabled authentication, mobile OTP verification and document validation mechanisms as notified by Government.

iii. Validation of beneficiaries shall be carried out through online approval by designated authorities.

iv. The portal shall maintain audit trails, registration logs, verification records and digital approval history for all beneficiaries.

v. The Finance Department shall be the final accepting authority.

**5. Household Definition**

For the purpose of this Scheme, a household shall mean a family unit living together and sharing a common kitchen and subject to fulfilment of criteria prescribed.

**6. Claims and Verification**

i. Claims under accidental insurance coverage shall require submission of post-mortem report, wherever applicable.

ii. In cases where post-mortem is not feasible due to genuine reasons, inquiry report under applicable legal provisions issued by competent Executive Magistrate/Administrative Officer may be accepted as per operational guidelines.

iii. The District Administration shall facilitate verification and processing of claims in exceptional cases.

**7. Penalty**

Any person or official found involved in any fraudulent activity at any stage of registration, validation, verification or claims initiation shall be held liable for such action and prosecuted as per relevant sections of the law.

**8. Operational Guidelines**

Detailed operational guidelines for registration, portal validation, enrolment, verification, claims processing and implementation architecture shall be issued separately by the Finance Department from time to time.

Sd/- **SENTIYANGER IMCHEN,** IAS
Chief Secretary, Nagaland

No. **FIN/ GEN/INSURANCE/5/2024/** 02 Dated Kohima, the 30 June 2026

1. The Commissioner & Secretary to the Governor of Nagaland, Kohima.
2. The Principal Secretary to the Chief Minister, Nagaland, Kohima.
3. The Joint Secretary to the Chief Secretary, Nagaland, Kohima.
4. All Administrative Heads of Departments, Nagaland.
5. The Commissioner, Nagaland.
6. The Principal Accountant General (A&E), Nagaland, Kohima.
7. The Publisher, Nagaland Gazette for publication in the official gazette.
8. All Heads of Departments.
9. All Deputy Commissioners/ Additional Deputy Commissioners, Nagaland.
10. The Joint Resident Commissioner/ Deputy Resident Commissioner/ Assistant Resident Commissioner, Delhi/ Kolkata/ Guwahati/ Shillong.
11. All concerned.
12. Guard file/Office copy.

**(KESONYU YHOME) IAS**
Finance Commissioner, Nagaland

**GOVERNMENT OF NAGALAND**
**FINANCE DEPARTMENT**
**(GENERAL BRANCH)**

**No. FIN/ GEN/INSURANCE/5/2024/** Kohima, dated the 30 June 2026

## OPERATIONAL GUIDELINES FOR IMPLEMENTATION OF CHIEF MINISTER'S LIFE INSURANCE SCHEME (CMLIS)

**1. Short Title**

These guidelines shall be called the Operational Guidelines for implementation of the Chief Minister's Life Insurance Scheme (CMLIS).

**2. Objective**

The objective of the Scheme is to provide social security and insurance protection to eligible households of Nagaland through a digitally validated and administratively verified insurance platform.

**3. Digital Portal Based Implementation**

i. All enrolments, approvals, validation, beneficiary management and claim processing shall be undertaken through the official CMLIS portal.
ii. The portal shall function as the single source for beneficiary registration and insurance validation.
iii. No beneficiary shall be considered enrolled unless digitally approved in the portal.

**4. Categories of Registration**

**Category I-** self- registration

a. Beneficiaries can register through the CMLIS portal (https://cmlis.nagaland.gov.in)
b. Validation and verification shall be carried out after registration.

**Category II-** Rural Beneficiaries

a. Registration shall be facilitated through NSRLM/Village level functionaries.
b. NSRLM functionaries shall upload beneficiary details and supporting documents in the portal.

**Category III-** Urban Beneficiaries

a. Urban beneficiaries shall apply through the Swavalamban Connect Kendras (SCKs) and designated Area Administrative Officers.
b. Physical forms may be accepted and digitized through authorized facilitation centres.

Validation and verification shall be completed digitally by designated approving authority at the district level and subsequently at the State level for final acceptance and issue of policy.

**5. Portal Validation and Approval Framework**

i. Mandatory Digital Validation

The following validations shall be made in the portal:

a. Mobile OTP authentication.
b. Aadhaar or approved identity validation.
c. Duplicate beneficiary detection.
d. Validation against death records, wherever integrated.
e. Validation against Government employee database/PIMS database.
f. Validation against CMHIS beneficiary database.

The Concerned Area Administrative Officers shall verify:

a. Indigenous Inhabitant Certificate (IIC); or
b. Permanent Residence Certificate (PRC); and
c. Age and family composition documents.

Only validated applications approved in the portal shall be treated as enrolled for further final approval for the purpose of insurance and claims thereafter.

**ii. Government Employee Validation**

a. The portal shall integrate validation with Government employee databases including PIMS and e-pay.
b. Regular Government employees covered under State Government Salary Package insurance arrangement shall be automatically excluded from approval.

c. Work-charged, contractual and casual employees not covered under State Government Salary Package may be approved subject to controlling officer certification.

iii. **PRC/IIC Validation**

a. Indigenous Inhabitant Certificate or Permanent Residence Certificate should be valid as per the standing Notification of the Government and shall be verified against records issued by competent District Administration authorities.
b. Certificates issued prior to the notified cut-off date may be summarily rejected.
c. The District Administration shall remain the final authority for status verification.

**6. Household and Breadwinner Norms**

i. The breadwinner shall ordinarily fall within prescribed insurable age criteria.
ii. One primary breadwinner shall ordinarily be registered per household.
iii. In cases where both spouses or eligible earning members independently satisfy eligibility conditions, then for the purpose of life insurance, there may be only one breadwinner in the household.

**7. Fraud Prevention and Audit Controls**

i. The portal shall maintain complete digital logs of:
   a. Application submission;
   b. Verification history;
   c. Approval authority;
   d. Modification history;
   e. Claim processing history.
ii. Fraudulent registration shall attract cancellation, recovery and legal action under applicable law.

**8. Claim Processing**

i. Claims shall be initiated through portal-based submission or reporting through the district functionaries for facilitation or by calling the **toll free helpline No. 1800-345-8924/ +91-9402482312.**

Mandatory supporting documents shall include:

a. Death certificate;
b. Insurance claim form;
c. Identity documents;
d. Bank account details;
e. Post-mortem report in accidental death cases.

ii. In exceptional circumstances where post-mortem is not feasible, inquiry report from competent Executive Magistrate/Administrative Officer under applicable legal provisions may be accepted.
iii. District Administration may conduct local inquiry wherever required.

**9. District Level Responsibilities**

i. **Deputy Commissioners and sub-ordinate Officers** shall exercise:-
   a. Supervisory oversight of implementation,
   b. Exceptional case validation,
   c. Validation and verification,
   d. Coordination with Area Administrative Officers, NSRLM, Swavalamban Connect Kendras (SCK) and village functionaries, as applicable;
   e. Fraud monitoring and grievance redressal.

ii. **Area Administrative Officers**

b. Uploaded document scrutiny.
c. Digital approval workflow management.

iii. **NSRLM**

a. Rural enrolment facilitation.
c. Upload beneficiary data

iv. **Swavalamban Connect Kendras (SCKs)**

a. Urban enrolment facilitation.
b. Upload beneficiary data.

**Data Governance**

i. The Finance Department shall be the nodal custodian of CMLIS database.

ii. Beneficiary data shall be used strictly for governance, insurance administration and audit purposes.

iii. Integration with approved Government databases may be undertaken for validation and fraud prevention.

**11. Interpretation**

In case of any ambiguity relating to interpretation of these guidelines, the decision of the Finance Department shall be final.

**12. Power to Relax**

The Government may relax any provision of these guidelines in public interest for reasons to be recorded in writing.

For any queries, **toll free helpline No. 1800-345-8924/ +919402482312** may be contacted.

Sd/- **SENTIYANGER IMCHEN,** IAS
Chief Secretary, Nagaland

No. **FIN/ GEN/INSURANCE/5/2024/**03 Dated Kohima, the 30 June 2026

1. The Principal Secretary to the Chief Minister, Nagaland, Kohima.
2. The Joint Secretary to the Chief Secretary, Nagaland, Kohima.
3. All Administrative Heads of Departments, Nagaland.
4. The Commissioner, Nagaland.
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8. The MD, NSRLM, Kohima.
9. All concerned.
10. Guard file/Office copy.

**(KESONYU YHOME) IAS**
Finance Commissioner, Nagaland